ERICA'S BIGGEST INDUSTRY MONTHLY FOR AMERICA'S BIGGEST INDUSTRY

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House & Home

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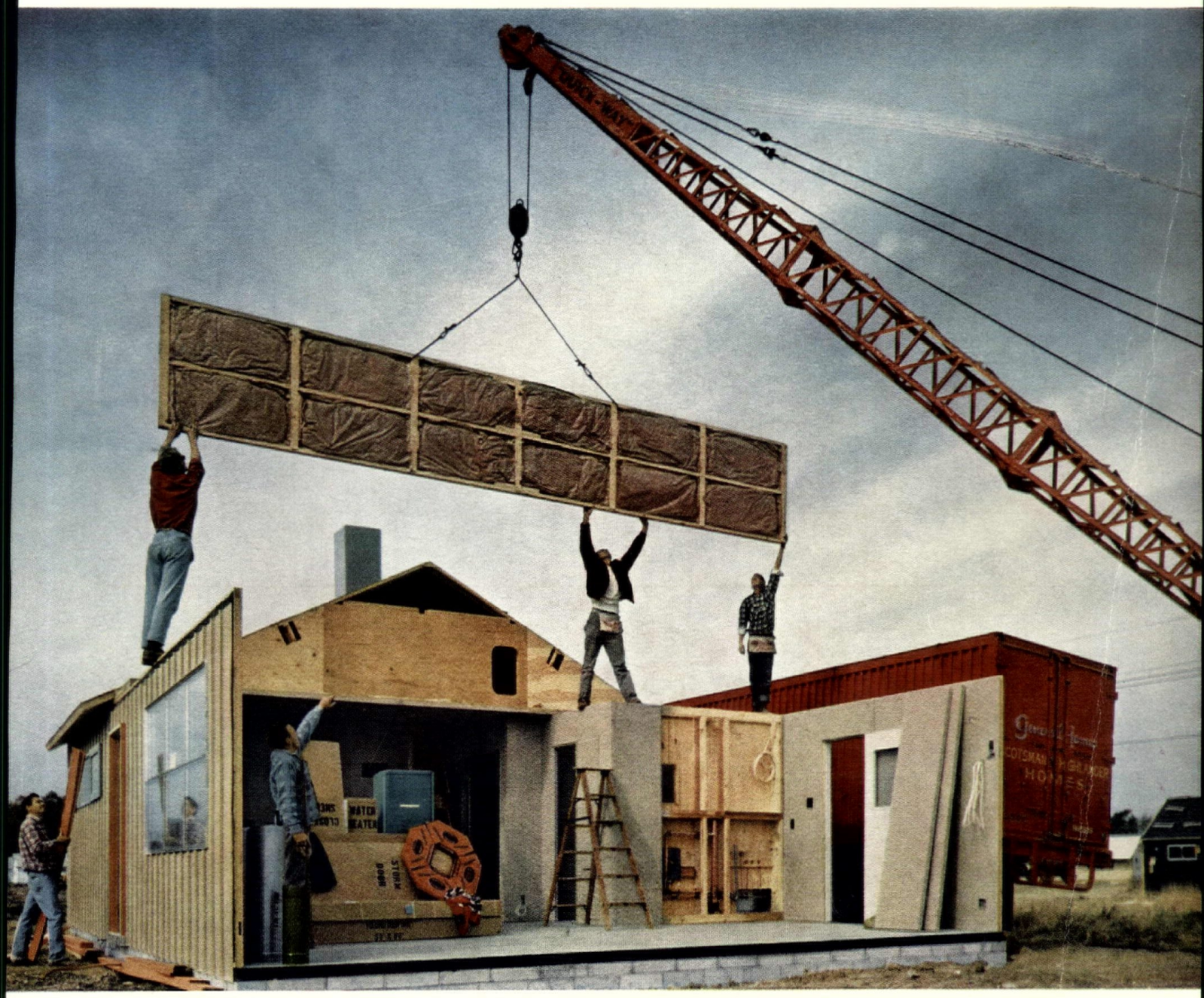

WHAT'S NEW IN PREFABRICATION? Fifth annual report, page 74

- The 1958 models: a 25-page portfolio of prefabs in full color, page 85

19 ways to make your houses easy to sell, page 116

Bernard Maybeck: a parting salute to a great romantic, page 124

Now you can build a solid brick house out of pre-cast panels, page 130

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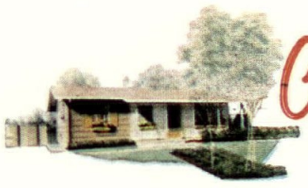

Carefree Living... so easy to own!

Builders using Gold Seal Vinylbest* "Brushwood" offer customers a welcomed PLUS in their new homes. Casual, easy to live with, yet so thoroughly up-to-date, Brushwood* is a brand new Gold Seal Vinylbest floor tile. The modern grained effect fits magnificently with natural woods or informal appointments. "Brushwood" is exclusive with Vinylbest—the all-purpose tile that's used (and useful) throughout the house from basement to attic. Gold Seal Vinylbest "Brushwood" is easy to install . . . saving costly labor. Tough—but—lovely Vinylbest, with its special high gloss, shrugs off dirt . . . defies grease, moisture, alcohol, solvents . . . and lasts for years and years. And . . . only a damp cloth is needed for cleaning. Gold Seal "Brushwood" Vinylbest fully meets FHA Title 1 requirements.

See "Brushwood," in a variety of colors and the rest of the Vinylbest tile line at your Gold Seal dealer's. While you're there, take a look at the other famous Gold Seal floors† so many smart builders are using nowadays. They all make building and selling easier, faster, and more profitable for you.

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FOR THE LOOK THAT'S YEARS AHEAD

Gold Seal®

FLOORS AND WALLS

†FOR HOME, BUSINESS, INSTITUTIONS: BY THE YARD AND TILES — INLAID LINOLEUM • NAIRON® PLASTICS • VINYLBEST* TILE • CORK TILE • RUBBER TILE ASPHALT TILE • PRINTED FLOOR AND WALL COVERINGS — CONGOLEUM® AND CONGOWALL® • RUGS AND BROADLOOM — LOOMWEVE® • *TRADEMARK

THE FIRST MAJOR STUDY OF PREFAB BUILDER-DEALERS

... just completed by the Prefabricated Home Manufacturers' Institute -- gets the full treatment in this issue of HOUSE & HOME. Here you will find which optional features builder-dealers are getting in their house packages ... their views on components vs. total house packages ... what percent of their homes go up on tracts and on scattered lots ... their use of model homes ... and a host of other valuable information.

There's an additional finding which you won't find in the report, however, but which should interest you. It's the answer to the question:

> Please check which one of the following magazines you consider most influential in home building.

	Reporting Dealers	Total expected house production 1957
American Builder	78	1,686
HOUSE & HOME	347	13,270
Practical Builder	74	2,852

Replies by production brackets

	0-4 hss.	5-24 hss.	25-49 hss.	50-99 hss.	100 hss. or over
American Builder	15 bldrs.	38 bldrs.	11 bldrs.	10 bldrs.	1 bldr.
HOUSE & HOME	37 "	158 "	70 "	49 "	33 "
Practical Builder	7 "	38 "	7 "	12 "	7 "

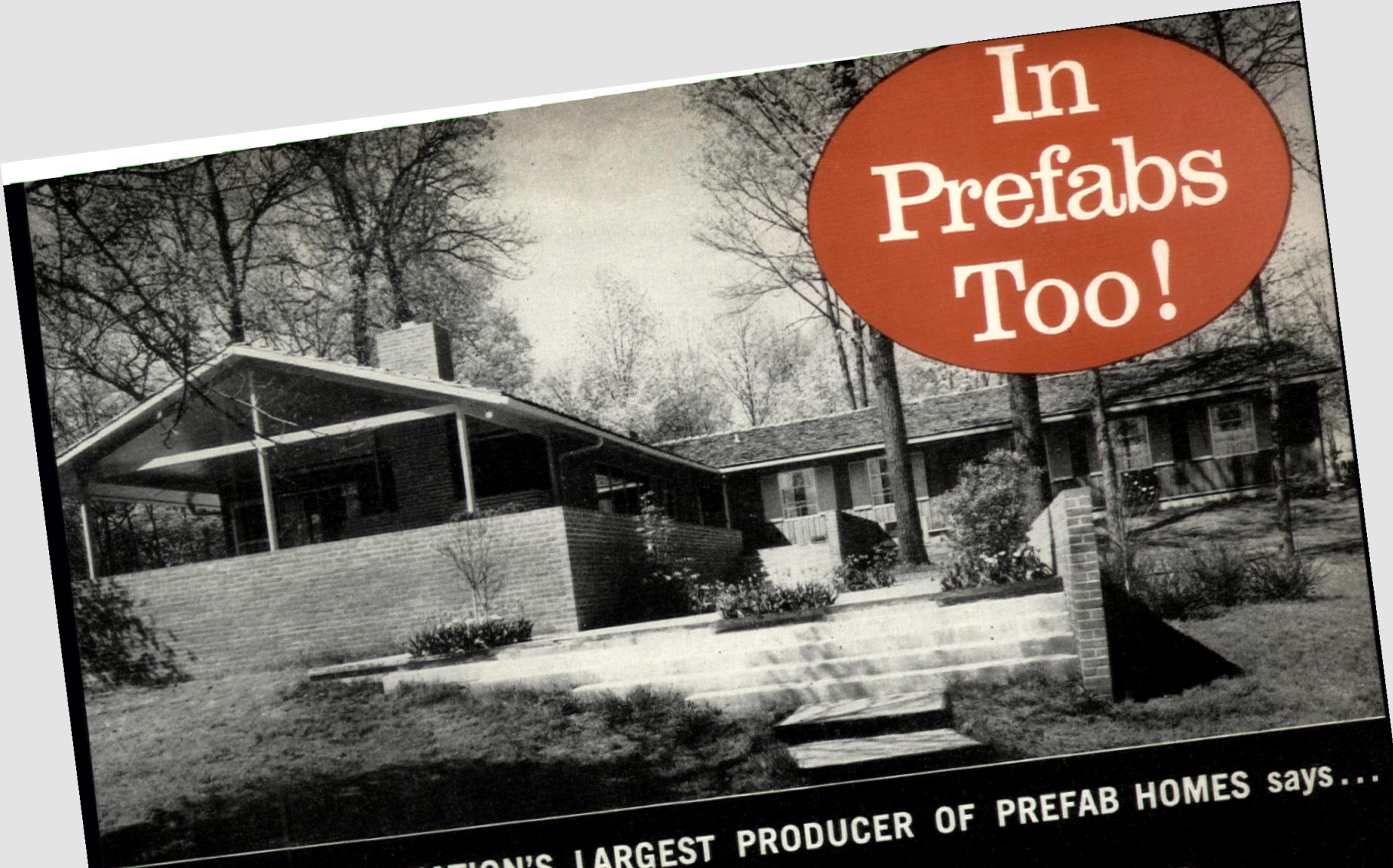
Five dealers did not report size

Note that these builders, regardless of size, vote HOUSE & HOME the #1 magazine in their business -- which is also your business -- home building.

These dealers -- small, medium and large -- typify the able builders meeting the test of today's tough market. They are, in fact, increasing their share of the market (the builder-dealers in this survey reported building more houses in '57 than in '56).

Time and again they vote for HOUSE & HOME because HOUSE & HOME alone gives them a balanced coverage of all home building. These builder-dealers, just like all today's leading professionals, rate HOUSE & HOME tops because its editors do such a terrific job on design, finance, supply, sales and construction -- just as they do a terrific job on prefabrication.

Witness this year-end issue.



ATIONAL HOMES – NATION'S LARGEST PRODUCER OF PREFAB HOMES says . . .

"NuTone has terrific sales appeal"

NATION'S LARGEST PRODUCERS OF PREFABRICATED HOMES

National HOMES

Mr. J. Ralph Corbett, President
NuTone, Inc.
Madison and Red Bank Roads
Cincinnati 27, Ohio

Dear Mr. Corbett:

Many years ago when we started our National Homes Corporation, manufacturing pre-fabricated homes, we set up a good policy which has paid off royally ever since! . . .

. . . that was: "the best way to prove the merits of a product is to try it yourself, in your own home!" That's exactly what we did with your NuTone FOOD CENTER. . . the same as we do with many products that promise to have real "home appeal."

These products must pass the "acid test" --- woman's approval! Your FOOD CENTER passed with honors! The more my wife used it and the more enthusiastic she became, the more I realized that here was a product which should have tremendous appeal to ALL women.

It certainly has the appeal! Since it's our business to find the most comforting things to put "more and better living in the home," it is our pleasure to include the NuTone FOOD CENTER in National Homes .... it has terrific sales appeal.

Sincerely,

James R. Price

James R. Price, President
National Homes Corporation

The NUTONE BUILT-IN FOOD CENTER WILL HELP SELL YOUR HOMES

ONE BUILT-IN MOTOR operates 5 APPLIANCES

Illustrated at top of page is National Homes' fabulous "Home of the Future."

← National Homes' kitchens offer NuTone's Built-In Food Center . . installed inside cabinet drawer.

FREE Catalogs and Installation Data . . Write to NUTONE INC. Dept. HH12, Cincinnati 27, Ohio

ALES-MINDED BUILDERS CHOOSE NUTONE

White & Hermann, Architects

Photo: Phil Fein

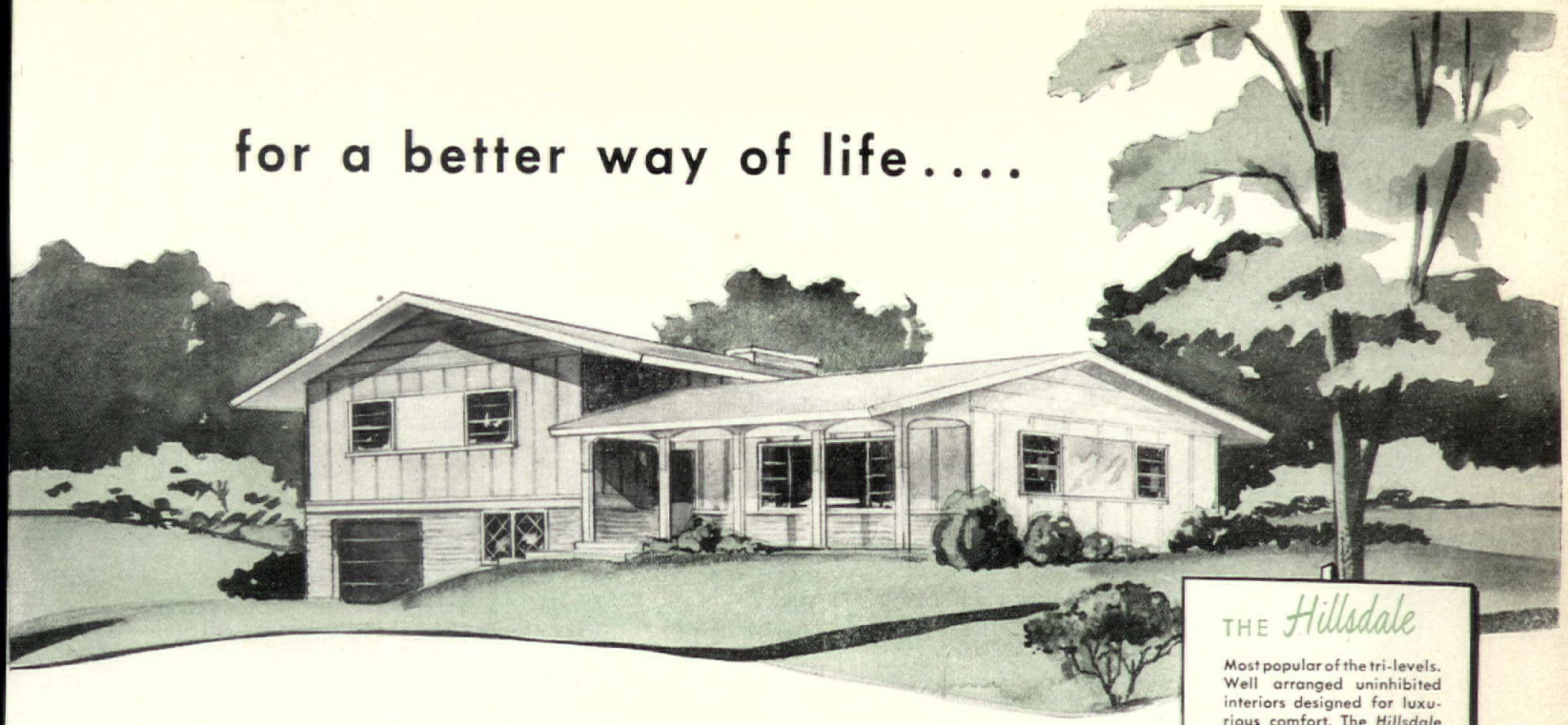
CALIFORNIA REDWOOD

CRA

Freedom of design is assured with versatile, easy-to-work California redwood. Interior designer and architect alike find an endless variety of patterns and textures in redwood architectural woodwork. And they specify "CRA-Certified Dry" grades for dependable quality.

CALIFORNIA REDWOOD ASSOCIATION • 576 SACRAMENTO STREET • SAN FRANCISCO 11

for a better way of life....



PERMABILT HOMES

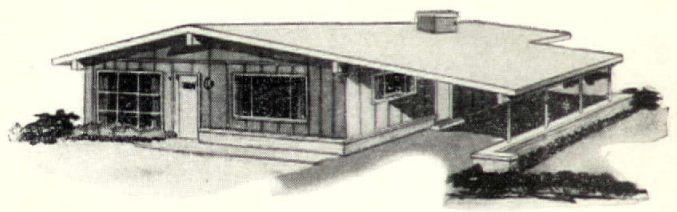
23 Beautiful Models . . . Hundreds of Variations!

THE COSMOPOLITAN . . a modern colonial with warmth and charm that will always be in style. Available in six models, 3 and 4 bedrooms — with single or double garage.

The all new 1958 Permabilt Homes go up even faster . . . and are completed more quickly than ever before, thanks to Permabilt's pre-engineered, panelized quality construction techniques. Scientifically and professionally designed, these attractive new models are tailored to meet the discerning tastes of the modern home builder. Available in a delightful range of practical styles, types, sizes and plan variations to suit each need.

Write today for the big 20-page, full color brochure of new Permabilt Homes.

THE RANCHETTE . . . long, low and modern. Features maximum living area, individuality plus abundant comfort. Available in six models as 3 or 4 bedroom units with or without garage.



THE STUDIO CONTEMPORARY. . . the ultimate in style and versatility for young moderns. Low pitch roof, studio ceilings and enormous view windows. Six models with 2 and 3 bedrooms plus attached garage or carport.

Serving the entire Mid-western Area . . .
Dealer inquiries are cordially invited

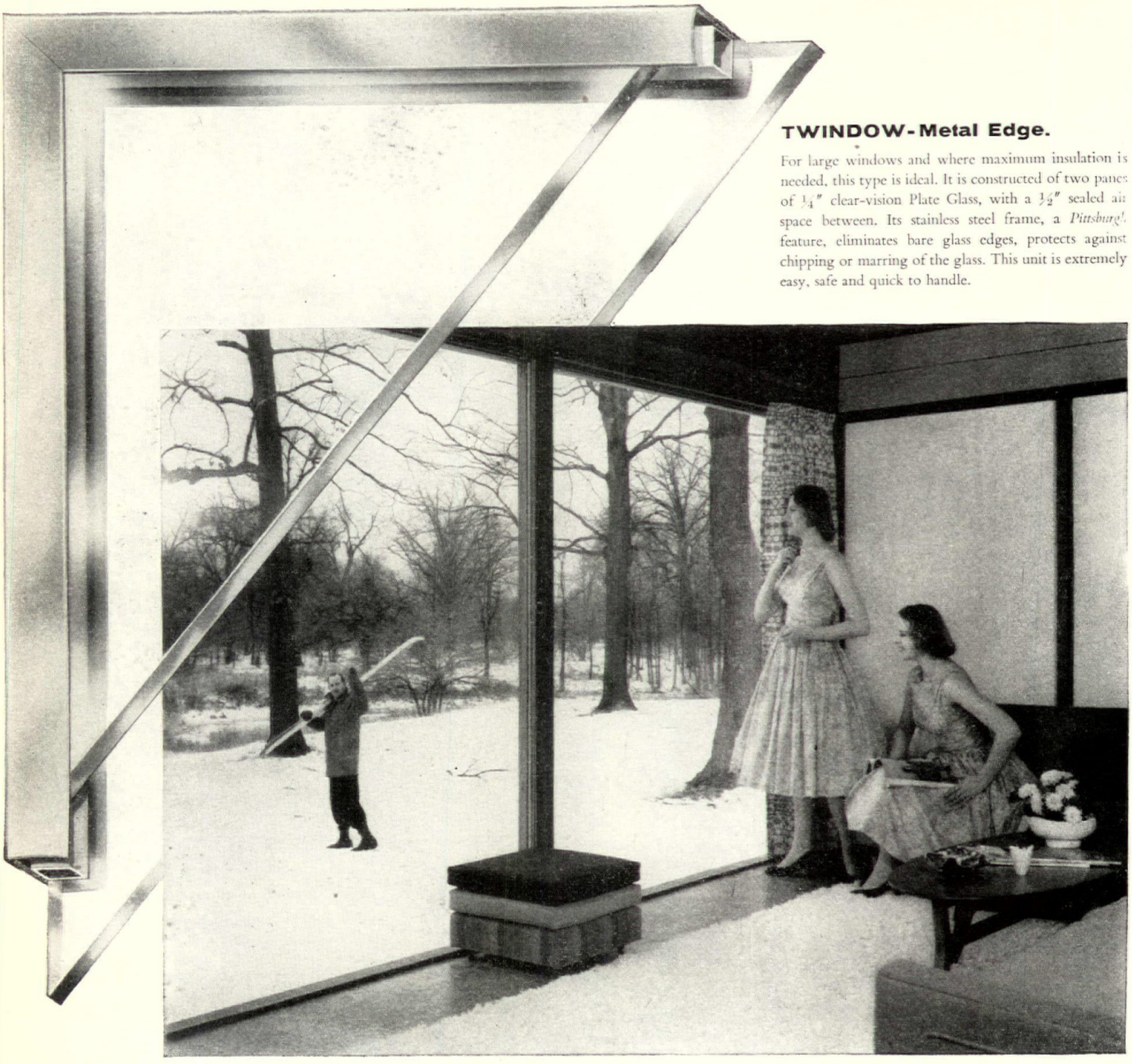
THE MAYFAIR. . . good, clean modern design available in 3 basic models with conventional frame construction or brick veneer and aluminum windows. 3 and 4 bedroom styles with or without garage and patio porch.

Manufactured HOMES Inc.

330 S. KALAMAZOO AVENUE, MARSHALL, MICHIGAN

HOUSE & HOME, December 1957 Volume 12, Number 6. Published monthly by TIME INC., 9 Rockefeller Plaza, New York 20, N. Y. Entered as second-class matter at New York, N. Y. Subscription price $6.00 a year.

HOW TWINDOW® HELPS YOU



TWINDOW-Metal Edge.

For large windows and where maximum insulation is needed, this type is ideal. It is constructed of two panes of ¼" clear-vision Plate Glass, with a ½" sealed air space between. Its stainless steel frame, a *Pittsburgh* feature, eliminates bare glass edges, protects against chipping or marring of the glass. This unit is extremely easy, safe and quick to handle.

TWINDOW

Paints · Glass · Chemicals · Brushes · Plastics · Fiber Glass

PITTSBURGH PLATE GLASS COMPANY

In Canada: Canadian Pittsburgh Industries Limited

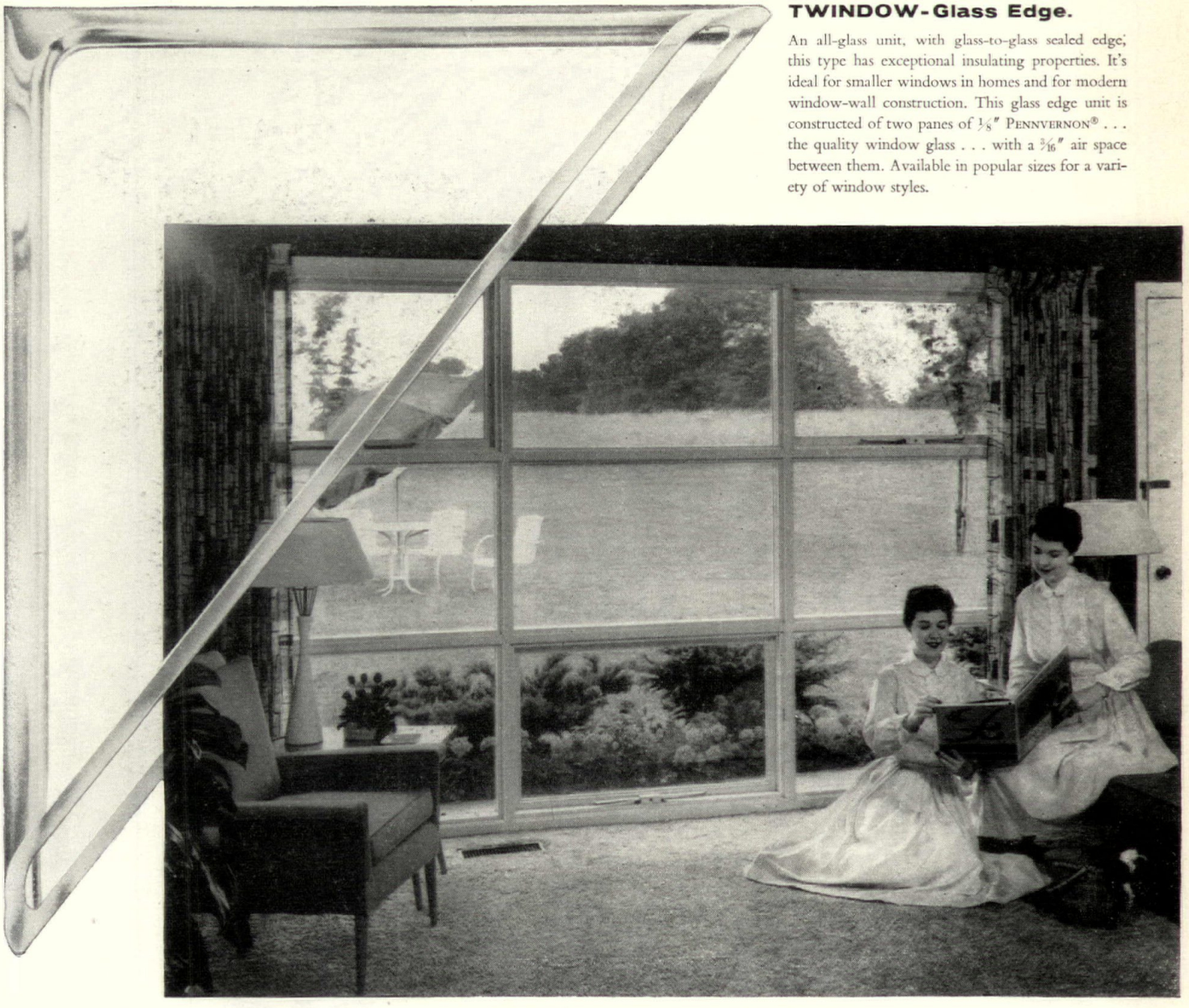
You are cordially invited to visit our display in Booth No. 427 in the Sherman Hotel, Chicago, during the National Association of Home Builders Exhibition—from January 19-23.

SELL YOUR HOMES FASTER

TODAY'S HOME BUYER knows that the *truly modern* home is the one that has TWINDOW insulating glass. He realizes that, no matter how efficient the roof and wall insulation might be, the windows, too, must be insulated—if his home is to have *complete* insulation.

That is why builders throughout the country have found to their profit that equipping their homes with TWINDOW . . . the windowpane with insulation built in . . . has been perhaps the *one* feature which has impressed buyers most. For TWINDOW keeps rooms cooler in summer, warmer in winter . . . reduces drafts at windows . . . cuts heating and air-conditioning costs . . . muffles outside noises . . . eliminates the need for storm windows.

Why not let us send you complete information? Use the coupon below.



TWINDOW-Glass Edge.

An all-glass unit, with glass-to-glass sealed edge, this type has exceptional insulating properties. It's ideal for smaller windows in homes and for modern window-wall construction. This glass edge unit is constructed of two panes of 1/8" PENNVERNON® . . . the quality window glass . . . with a 3/16" air space between them. Available in popular sizes for a variety of window styles.

(PLEASE PRINT)

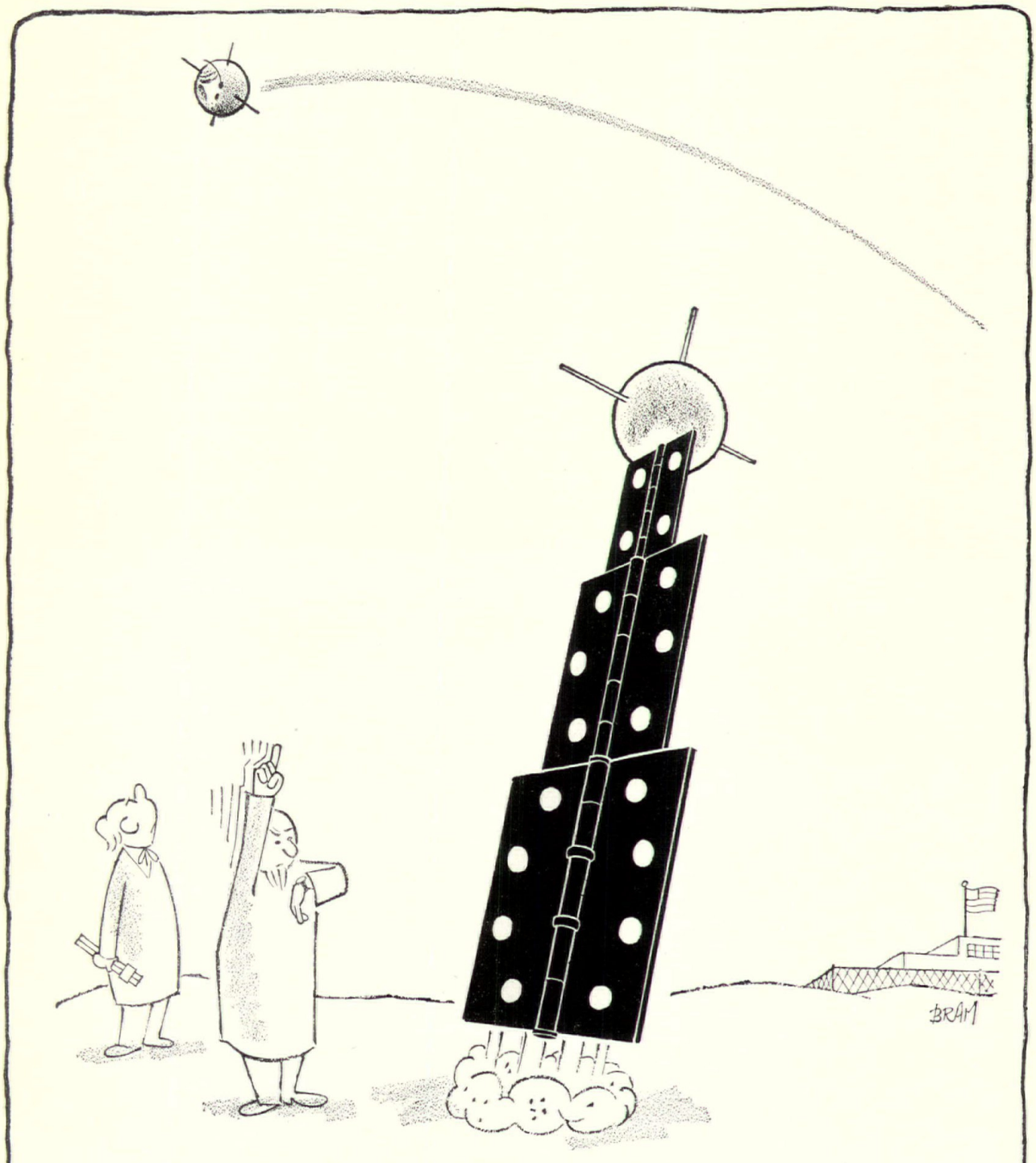
Pittsburgh Plate Glass Company, Room 7398, 632 Fort Duquesne Blvd., Pittsburgh 22, Pa.

I'd like to receive, without obligation, full details on TWINDOW insulating glass.

Name .....

Address .....

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



"EVERYTHING HINGES ON HAGER!"*

C. Hager & Sons Hinge Mfg. Co. • 139 Victor Street • St. Louis 4, Mo.
Founded 1849—Every Hager Hinge Swings on 100 Years of Experience

HAGER HINGES *®

Residence: Frank Quement. Designer and Builder: Robert L. Dodge

The permanent, protective overlay for plywood

CreZon overlaid plywood siding is

HELPING HIM CLOSE THE SALE

"Sold!" What single word rings more happily in a builder's ear?

Helping to close that sale is siding of CreZon overlaid plywood. Because homes with CreZon siding find a ready market . . . they look better, last longer and slash maintenance cost over the years—important sales features for today's discriminating buyers.

And siding of CreZon plywood is one "extra" that actually saves time and money in construction. Easy-to-work CreZon plywood siding goes up in a hurry with a minimum of trim loss.

You save, too, on paint and painting time because the velvet-smooth CreZon surface requires no excessive priming and sanding. *There is no grain pattern that must be hidden*! Two coats do the job of three.

Use CreZon overlaid plywood on your next job. Discover the "extra" that actually saves you money. For technical information, see Sweet's Light Construction File $\frac{1d}{Cr}$, Architectural File $\frac{5b}{Cr}$, or A.I.A. File 19-E-5.

CREZON OVERLAID PLYWOOD IS AVAILABLE UNDER VARIOUS TRADE NAMES FROM THESE LEADING MANUFACTURERS AND THEIR DISTRIBUTORS:

Diamond Lumber Company
Portland, Oregon

Georgia-Pacific Corporation
Portland, Oregon

Edward Hines Lumber Company
Chicago 2, Illinois

Mount Baker Plywood Inc.
Bellingham, Washington

Roseburg Lumber Company
Roseburg, Oregon

St. Paul and Tacoma Lumber Co.
Tacoma, Washington

United States Plywood Corp.
New York 36, New York

Walton Plywood Company
Everett, Washington

Also available in Canada through:

Canadian Western Lumber Co.
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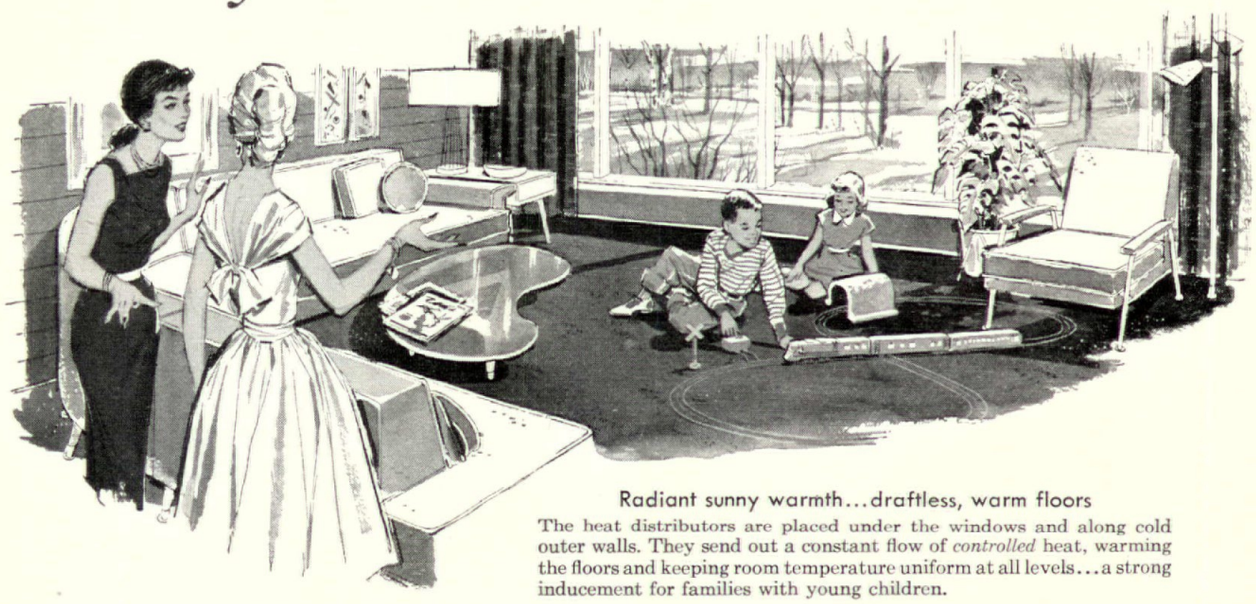
MacMillian & Bloedel, Ltd.
Vancouver 1, B. C.

Western Plywood Co., Ltd.
Vancouver 15, B. C.

***Another quality product by* CROWN ZELLERBACH**

*Hydronics** ADDS FIVE EXTRA



Radiant sunny warmth...draftless, warm floors

The heat distributors are placed under the windows and along cold outer walls. They send out a constant flow of *controlled* heat, warming the floors and keeping room temperature uniform at all levels...a strong inducement for families with young children.

Put yourself in the shoes of today's home buyer. What would you look for when making what is usually a once-in-a-lifetime purchase?

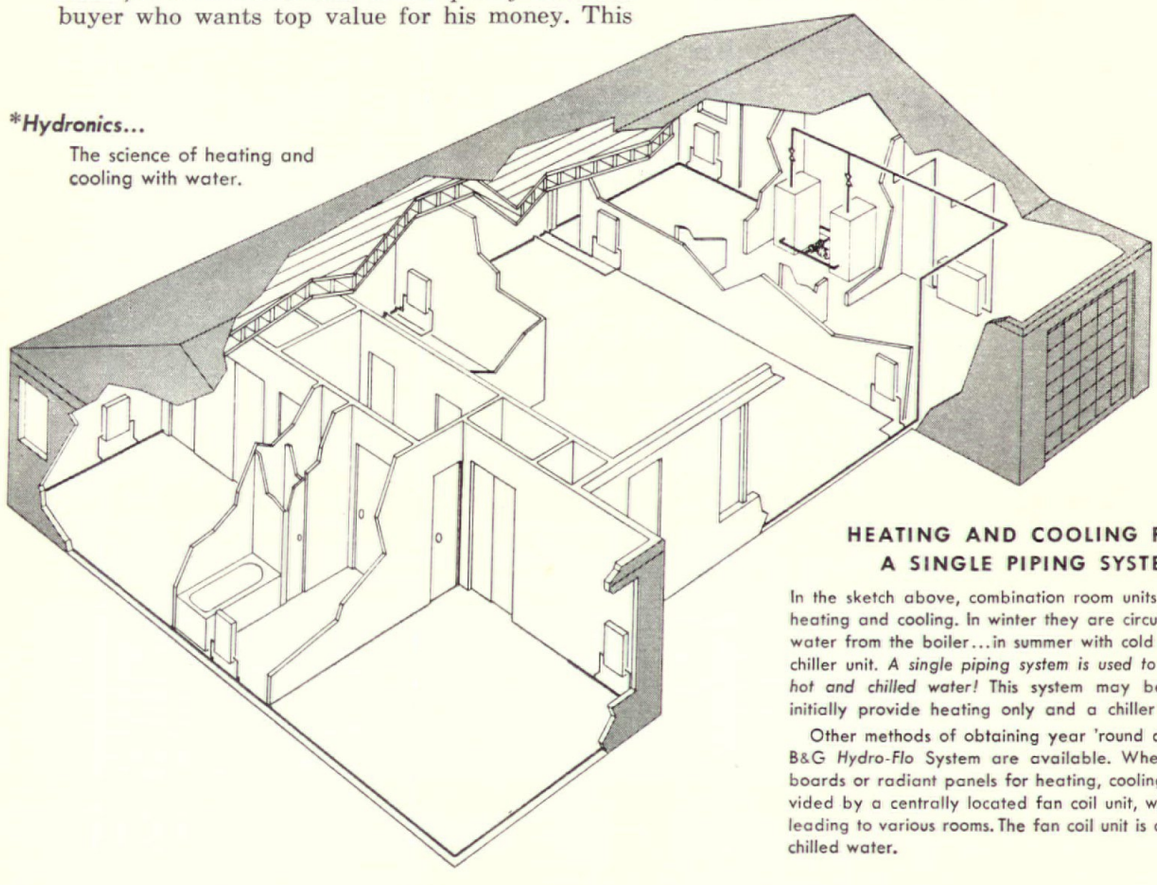
Wouldn't you be most favorably impressed by a home which obviously will stay modern for years—equipped with everything science has devised for more comfortable, more gracious living? Particularly if the groundwork for some of the benefits could be laid, but the cost deferred?

The home equipped with a B&G *Hydro-Flo* System offers *five extra inducements* to the quality-conscious buyer who wants top value for his money. This *hydronic* system employs circulated water to provide the advantages *only water can give!* It can be installed initially as a forced hot water heating system, with all the benefits of controlled radiant warmth, plus a year 'round supply of hot faucet water. The other *Hydro-Flo* features...cooling...snow melting...zoning, can be included either when building or at any time thereafter.

And certainly not least, the equipment of a B&G *Hydro-Flo* System is all of durable materials, capable of giving a lifetime of service.

***Hydronics...**

The science of heating and cooling with water.



HEATING AND COOLING FROM A SINGLE PIPING SYSTEM

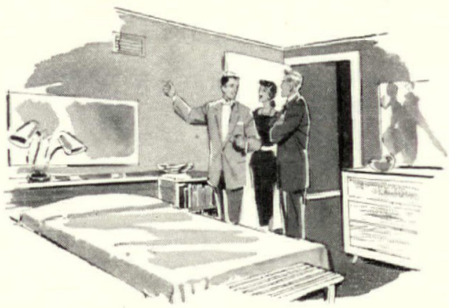
In the sketch above, combination room units provide both heating and cooling. In winter they are circulated with hot water from the boiler...in summer with cold water from a chiller unit. *A single piping system is used to circulate both hot and chilled water!* This system may be installed to initially provide heating only and a chiller added later.

Other methods of obtaining year 'round comfort with a B&G *Hydro-Flo* System are available. When using baseboards or radiant panels for heating, cooling can be provided by a centrally located fan coil unit, with short ducts leading to various rooms. The fan coil unit is circulated with chilled water.

REASONS FOR BUYING YOUR HOMES

Hot faucet water

A B&G *Hydro-Flo* System provides hot water in virtually limitless quantities—heated by the same boiler that heats the house. Saves the cost of a separate heater.



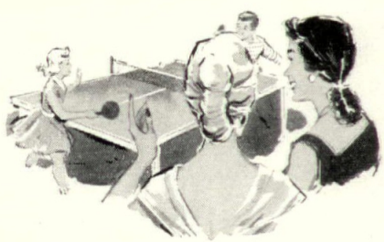
Summer cooling—now or later

Several methods are available for cooling a home with a circulated chilled water system. Whether installed when building or at a later date, the system can be more accurately designed and controlled to meet any cooling need.

THE B & G BOOSTER PUMP

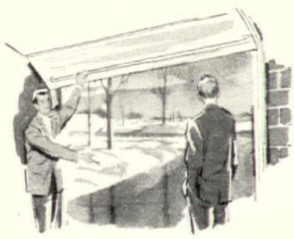
The key unit of a B&G *Hydro-Flo* System is the Booster Pump. This electric pump is used to circulate water for heating the house in winter, cooling it in summer and for snow melting panels.

Quiet, vibrationless operation and long-lived dependability are the outstanding characteristics of the B&G Booster.



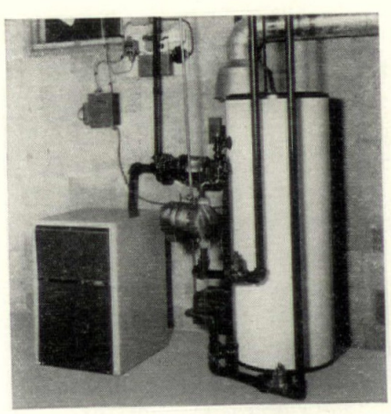
Simplified zoning—ideal for split-level homes

Zoning a B&G *Hydro-Flo* System is achieved with a minimum of simple, dependable equipment—only *one* boiler needed and no complex controls. In a split-level house, zoning can be used to assure either a uniform temperature throughout or to provide different temperatures in different areas of the house.



Snow melting

Where a B&G *Hydro-Flo* System is installed, the same boiler that heats the house can be utilized to heat an anti-freeze solution for circulating snow melting coils under driveway and sidewalks.



Neat, compact installation both heats and cools

Side-by-side installation of boiler and water chiller takes little room and keeps home in comfort all year 'round. B&G *Hydro-Flo* equipment is used to circulate both hot and chilled water.

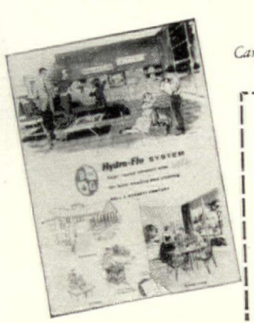
*Hydro-Flo** SYSTEM

BELL & GOSSETT COMPANY

Dept. FB-10, Morton Grove, Illinois

Canadian Licensee: S. A. Armstrong, Ltd., 1400 O'Connor Drive, Toronto 16, Ontario

*Reg. U. S. Pat. Off.



BELL & GOSSETT COMPANY,
Dept. FB-10, Morton Grove, Ill.

Please send your free booklet on the B&G *Hydro-Flo* System.

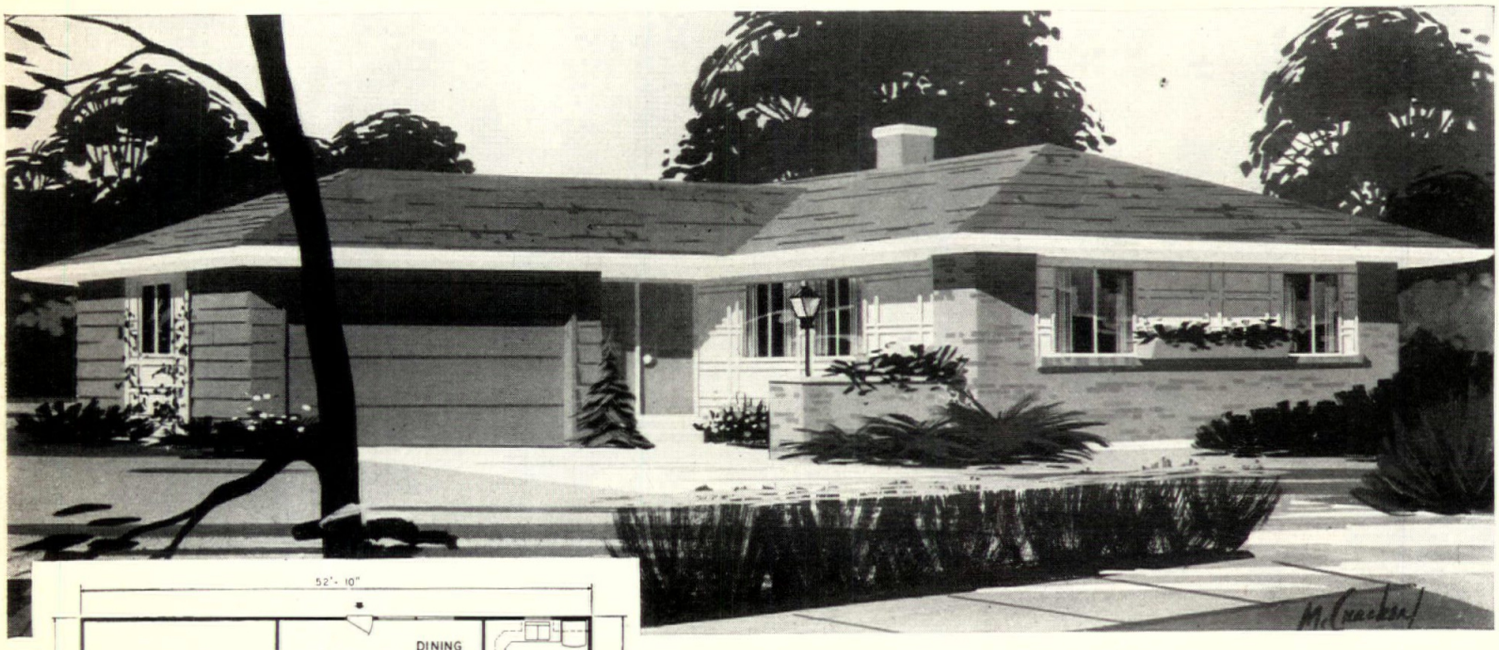
*Name*_____

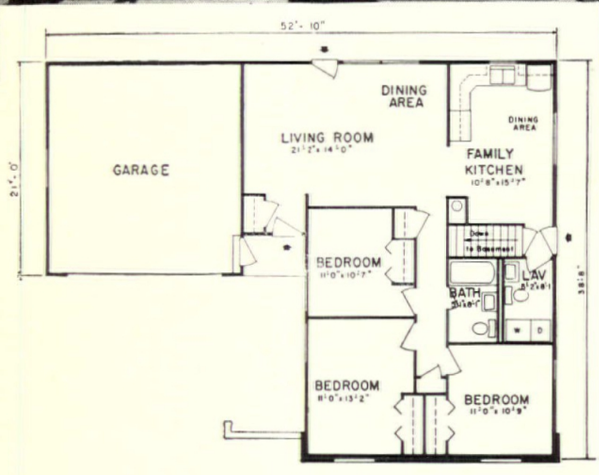
*Address*_____

*City*_____ *Zone*____ *State*____

Presenting...

A NEW LINE OF EXTRA-FEATURE HARNISCHFEGER P&H HOMES DESIGNED, PRICED TO APPEAL TO TODAY'S NEW-HOME PROSPECTS!





THE NEW P&H HOLLY offers value-conscious prospects the features they want most: more usable space, more efficient floor planning, 1½ or 2 full baths, 3 bedrooms, 1,118 sq. ft., basement, one- or two-car attached garage. Also available in hip or gable roof.

SEE THE NEW P&H HOLLY and other models now on display in our own Woodale Subdivision at Port Washington, Wisconsin. Call or write for appointment.

Need Construction Money?

Get the industry's most liberal construction financing plan. Fast, liberal payouts let you build more homes, make your capital stretch further. Ask about Harnischfeger's other dealer-builder services.

Designed by L. Morgan Yost, F.A.I.A., of Yost and Taylor, these extra-feature homes offer greater value to the home buyer, greater assurance to the mortgage investor—and faster sales, more profits to the builder.

Most of your new-home prospects are looking for a bigger and better home. One that's more spacious, better planned—*priced to give them the most for their money!*

That's exactly what these new extra-feature P&H homes are designed to do—with larger living area, choice of one and a half or two full baths, three large bedrooms, spacious family kitchen, more and bigger closets, more efficient floor planning.

And you can offer these features to your prospects without pricing yourself out of the market! You can look forward to top evaluation; fast, steady sales; and greater profits.

The new P&H HOLLY, pictured above, is typical of the many new designs now available, giving you a complete range of homes to meet today's special marketing and pricing problems.

For complete information, write or call today. A few select dealerships are still available in Wisconsin, Indiana, Illinois, Ohio, upper Michigan, eastern Minnesota, Iowa, Missouri, and northern Kentucky.

QUALITY P&H HOMES

HARNISCHFEGER HOMES, Inc.

Dept. HH 5712 • Port Washington, Wisconsin • Phone 611

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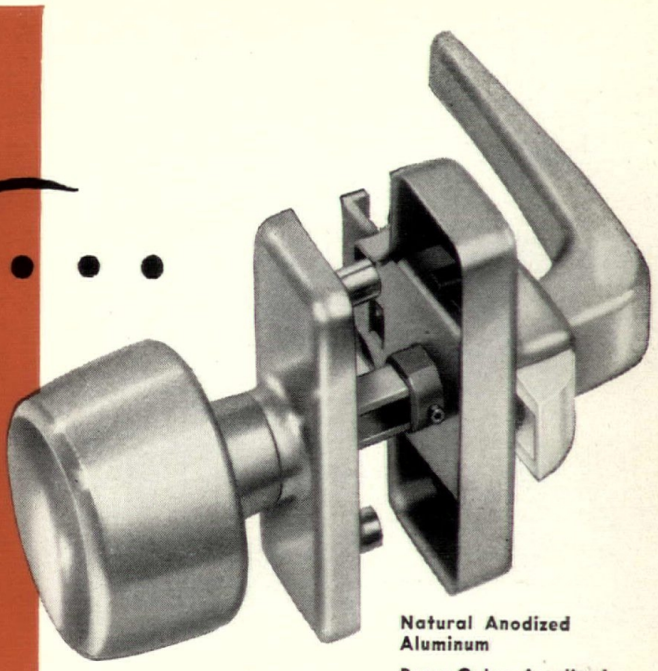
New . . .

408 SCREEN and STORM DOOR LATCH



Natural Anodized Aluminum

Brass-Color Anodized Aluminum

Bronze-Color Anodized Aluminum

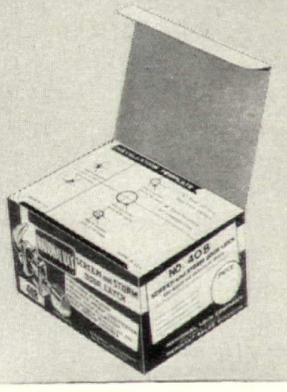
by National Lock

- ***Skillfully Styled***
  Doric design seamless concave knob, attractive escutcheon and lever handle.
- ***Completely Reversible***
  Can be used on either right or left hand screen and storm doors.
- ***Constructed of Quality Material***
  Assures long-term dependable service.
- ***Compact and Adjustable***
  Requires only 1½" mounting space for doors ¾" to 1⅛" thick.
- ***Prevents "lock-out"***
  Automatically unlocks when latch bolt is depressed.

This all-new latch provides positive action. Nylon bolt assures quiet operation. Easily installed on wood or aluminum doors. Handy template and instructions are printed on flap of box. Free display demonstrator. See your supplier or write for information sheet Form 2118. Get complete details today.

EASY TO INSTALL

No Mortising Required



Quality Hardware . . . all from **1** source

NATIONAL LOCK COMPANY

Rockford, Illinois — Merchant Sales Division

AIR CONDITIONING SELLS TODAY'S HOMES

"Air conditioning gives us a definite competitive advantage"

—says Carl Metz, president, Carl Metz Corp., Philadelphia, Pa.

"Because we're one of the few builders in our area offering air conditioning," reports Mr. Metz, contractor in three suburban Philadelphia developments, "we've got a real selling advantage. Last year we put air conditioning into one-third of our higher-priced houses. We installed ducts and thermostats suitable for air conditioning in most of the rest of them, because 65% of the buyers eventually add air conditioning."

Mr. Metz's experience matches findings of Du Pont's latest residential air conditioning survey. 89% of owners of air conditioned homes said air conditioning influenced their buying decision. And 8 out of 10 owners said they would not consider a new home without air conditioning.

Always insist on units charged with Freon*—today's best-known refrigerants

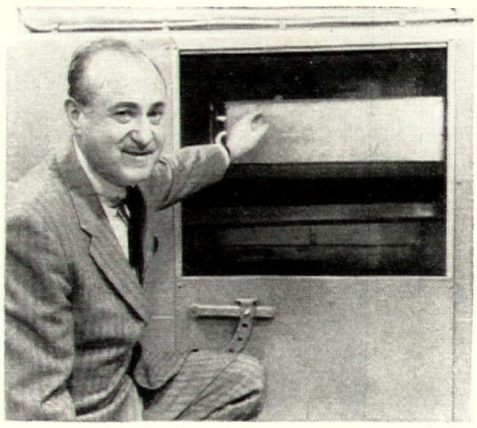
For the home air conditioning systems you install, top-quality refrigerants are essential to the efficient, trouble-free operation your buyers expect. And that's the kind of performance you can count on with "Freon"—the refrigerant more home owners *know*.

In a recent poll of owners of home air conditioning, 35% of respondents readily named "Freon" as the refrigerant in their units. Further, "Freon" was the *only* refrigerant identified by name—an impressive measure of its widespread popular acceptance. Give home owners the many benefits of "Freon". . . always specifying it for the air conditioning systems you provide.

For more than 26 years "Freon" has set refrigerant standards for the air conditioning and refrigeration industries. Du Pont's research and manufacturing leadership assure you uniformly high quality and unsurpassed purity. "Freon" refrigerants are acid-free, dry and safe—nonflammable, nonexplosive, noncorrosive and virtually nontoxic.

When air conditioning figures in your home-building plans, be sure the cooling systems are charged with a dependable "Freon" refrigerant.

Learn how air conditioning has helped others sell homes. Send for the Du Pont brochure "What Successful Builders Think of Home Air Conditioning." For your free copy write E. I. du Pont de Nemours & Co. (Inc.), "Freon" Products Division 1212, Wilmington 98, Delaware.



• Builder Carl Metz with one of the Mueller Climatrol units installed in his custom-style houses. Complete systems include Worthington compressors, guaranteed for five years when "Freon-22" refrigerant is used.

FREON® REFRIGERANTS

**Freon and combinations of Freon- or F- followed by numerals are Du Pont's registered trademarks for its fluorinated hydrocarbon refrigerants.*

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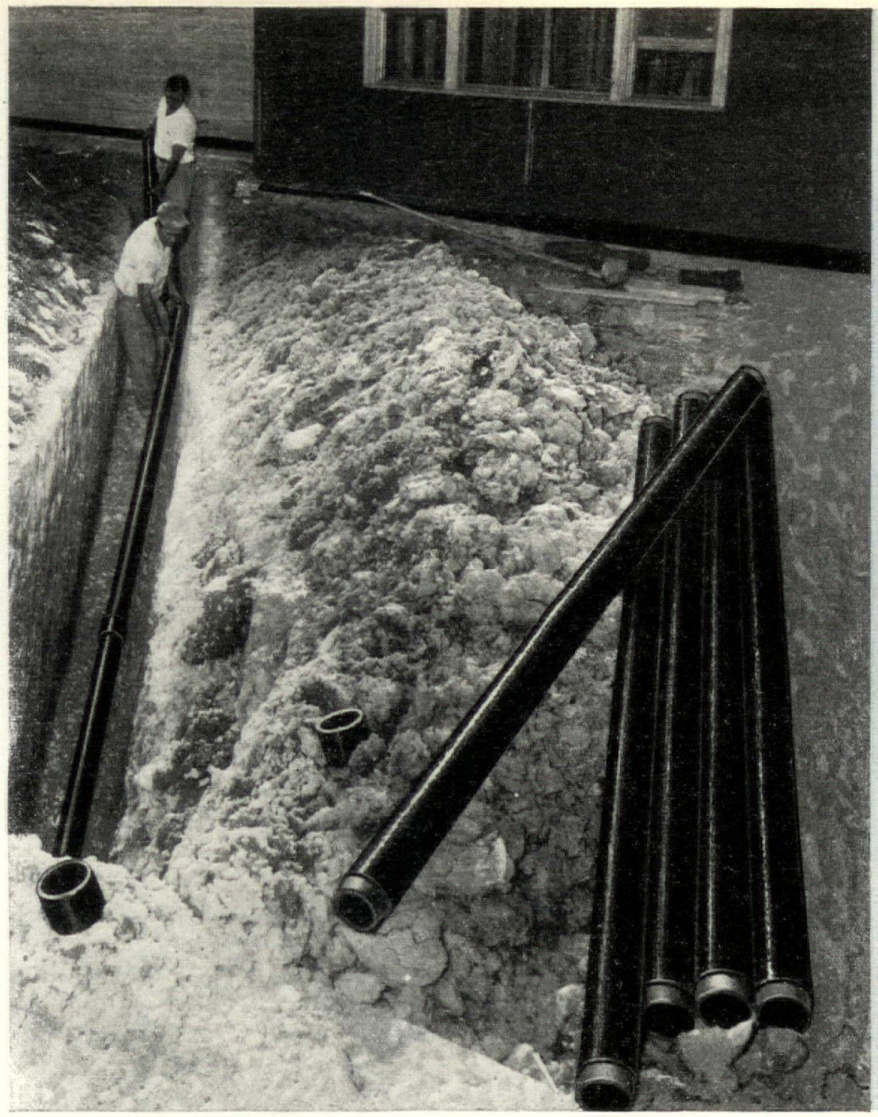
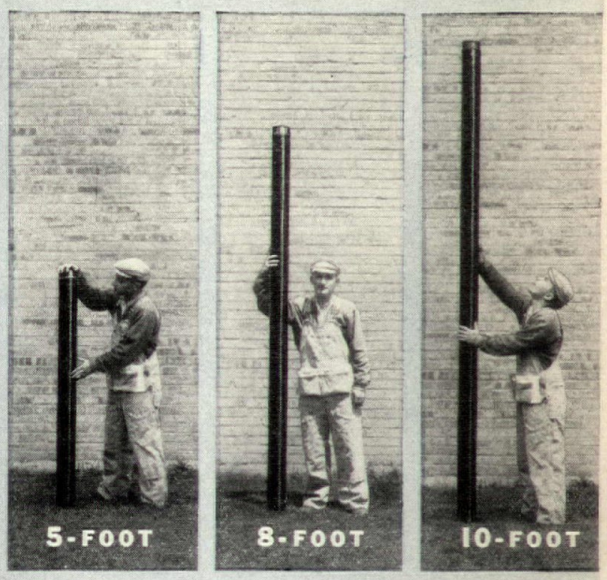
. . . THROUGH CHEMISTRY





PERMALINE PIPE *comes in 5-foot lengths in 2", 4", 6", and 8" sizes; 8-foot in 3", 4", and 5"; 10-foot lengths in 4" and 6".*

A PERMALINE PIPE *house-to-street sewer installation by N. J. Rodrigue, plumbing contractor, in a home project at Houma, La. Builders and plumbing contractors all over the country find Permaline the economical, profitable pipe to use. It's easy to ship and handle, easy to install. No call-backs, no root trouble.*

L-M's L-o-n-g 10-Foot Lengths Save Time, Make Permaline Fibre Pipe Easy to Install

L-M pioneered 10-foot lengths of Permaline to make fibre pipe better and easier than ever to install. The use of 10-foot long Permaline pipe means that only half as many joints are made as with 5-foot lengths, 20% less than with 8-foot. One contractor saved making nearly 15,000 joints on one big job. That's a real time and labor saving.

L-M Permaline Pipe is light, tough, strong. It is not affected by soil acids or alkalis, detergents, or hot water from automatic laundry equipment or dishwashers. Permaline pipe withstands soil heaving caused by freezing and thawing. Joints don't open up, as rigid joints often do. There's no calking or cementing. You just tap the tapered coupling onto the tapered end of the pipe to make a permanent, leak-proof connection. And it's root-proof!

Permaline fibre pipe comes in 5, 8, and 10-foot lengths. Perforated type Permaline pipe is also available, for use in septic tank filter beds, footing drains, and land drainage applications. Full line of fittings, couplings, bends, and adapters to other types of pipe.

Get complete information. Ask your wholesaler to contact Line Material, or mail the coupon.

L-M PERMALINE
BITUMINOUS FIBRE PIPE
for better sewers and drains

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This seal is your guarantee of recognized quality in Bituminous Fibre Pipe.

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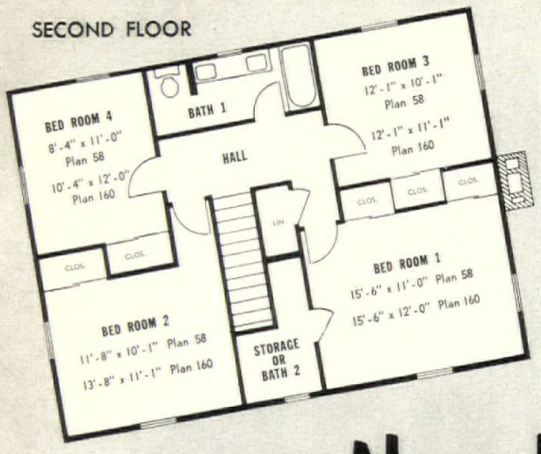


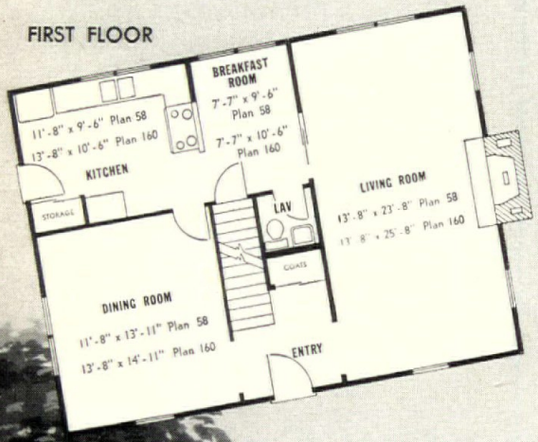
Going UP in '58

UP in beautiful colonial styling . . . UP in sales appeal . . . DOWN in cost per square foot . . . the HIGHWOOD provides more living space on a small lot. Here's the home you can build fast and economically for the mass market . . . or "customize" to your buyer's preference.

Living room with fireplace runs the full depth of the home. There's a smart pass-through counter from kitchen to breakfast room . . . a downstairs lavatory and a double vanitory bath up, plus space off master bedroom for storage or bath.

New PEASE Highwood

FIRST FLOOR



Five other market-proved plans have been added: The LAKEWOOD — a 3 bedroom ranch styled for the executive, with breakfast & activities room plus 2½ baths — 2,617 sq. ft.; a 65′ lot will comfortably locate the T-shape 3 bedroom KNOLLWOOD — 1,532 sq. ft.; a shallow lot makes an attractive setting for the WINGWOOD, a 3 bedroom, 2 bath plan — 1,191 sq. ft.; a rear entrance clean-up or "mudroom". . . a 2 door bath . . . a movable shutter pass-through from kitchen to living room . . . extra storage space . . . the BEECHWOOD is a 3 bedroom model of "last word" convenience — 1,403 sq. ft. for slab plan, 1,085 over a basement; ideal for a minimum 50′ lot, the 3 bedroom TRAILWOOD has a combined kitchen and dining area, outdoor and indoor storage facilities and a "mudroom" with laundry area at the rear entry — 1,107 sq. ft.

For complete details and builder data, write for your free copy of the new 84-page, full color "Book of Pease Homes for 1958."

PEASE HOMES

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WITH LIF-T-LOX® WINDOW BALANCE

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Builders and Home Owners Want Quality Wood Windows—

because they are judged in their own community, by the homes they build or buy. Outstanding prefabricated homes combine good design, expert engineering and brand-name products of highest quality and reputation.

"So too, builders of both custom and speculative homes must satisfy buyers with lasting product superiority".

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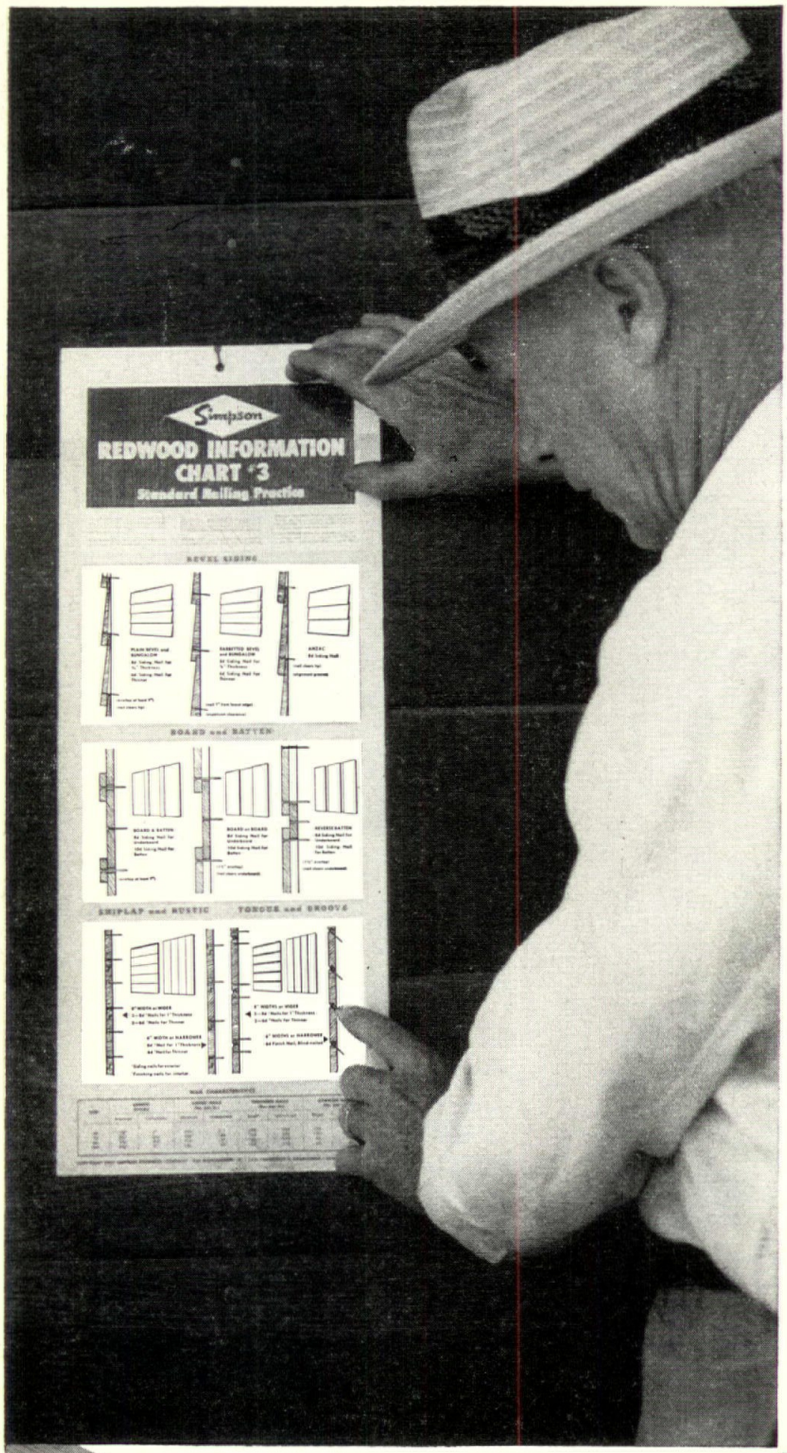


free!

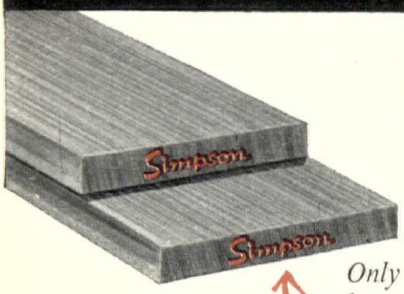
redwood information chart #3

"STANDARD NAILING PRACTICE"

● Just off the press . . . this chart illustrates all of the common redwood patterns and shows how they should be nailed. Also a list of nail characteristics, with types, sizes and number per pound. Redwood Information Chart #3, "Standard Nailing Practice," is a handy reference wall chart, size 8½″ x 22″, printed on heavy card stock. It is offered by the Simpson Company to familiarize you with redwood, one of the most beautiful and durable of building materials. For your free information chart, just fill out the coupon and mail.

Watch for Simpson full-page, full-color ads in the Saturday Evening Post.

Simpson



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REDWOOD FACT:
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ARCATA, CALIFORNIA—Sales Office, 235 Montgomery St., San Francisco. Regional Offices: Atlanta, Chicago, Cleveland, Dallas, Kansas City, Los Angeles, Minneapolis, New York—Mills at Arcata, Eureka, Klamath, Korbel, California. Member California Redwood Association.

Simpson Redwood Company SR74
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Redwood Information Chart #3 ☐
"Standard Nailing Practice"
Redwood Information Chart #2 ☐
"Standard Redwood Patterns"

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CITY_____ ZONE____ STATE____

(Please Print)

There's nothing so powerful as an idea!

The editors of Better Homes & Gardens have an uncanny ability to latch onto exciting new ideas and turn them into nation-wide trends. That's because they know what kind of ideas their home-and-family loving readers want—often before their readers do.

Take the Family Room, for instance. A few years ago hardly anybody even knew what the term meant. BH&G planted the idea in its pages. Other media took it up. Builders and manufacturers helped. Today the Family Room is practically as standard for medium priced new homes as the 2-car garage!

People get all wrapped up in the ideas they find in Better Homes & Gardens. That makes BH&G a *natural* for any advertiser whose products can help families to live better. There's no other major medium quite *like* Better Homes & Gardens.

Meredith of Des Moines . . . America's biggest publisher of ideas for today's living and tomorrow's plans

1/3 of America reads BH&G the family idea magazine

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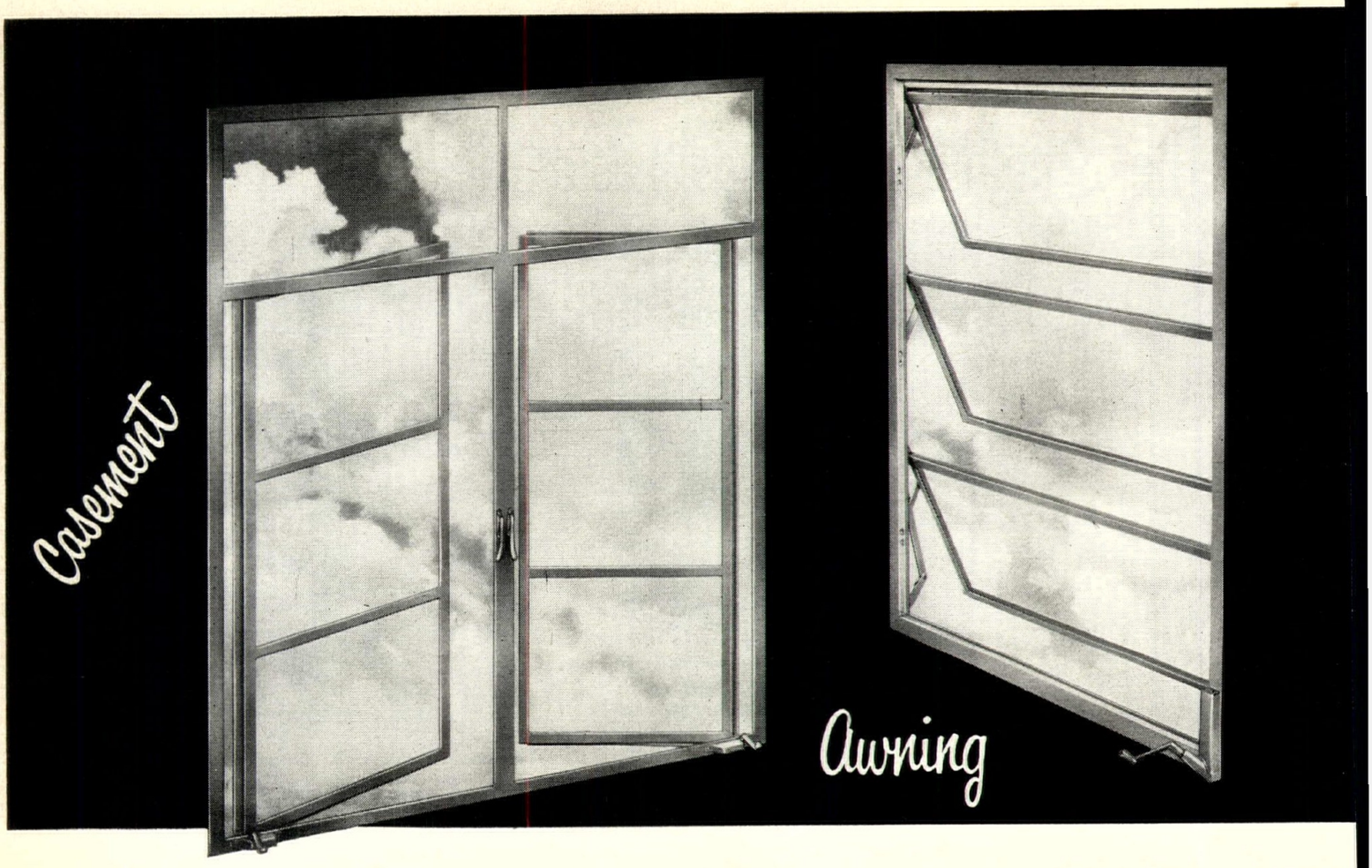

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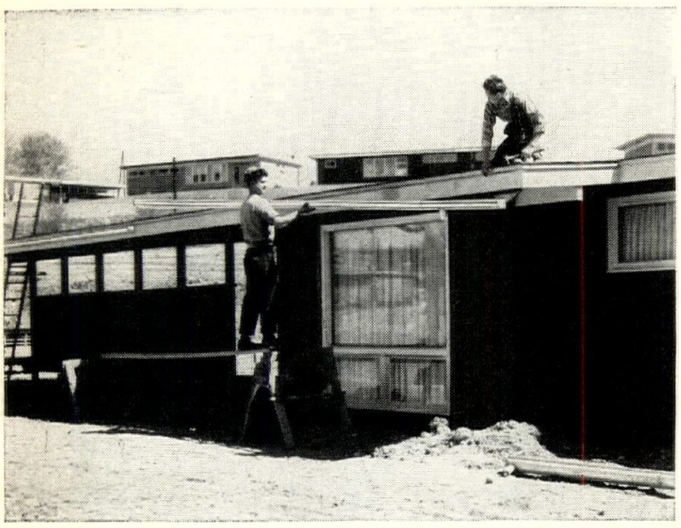
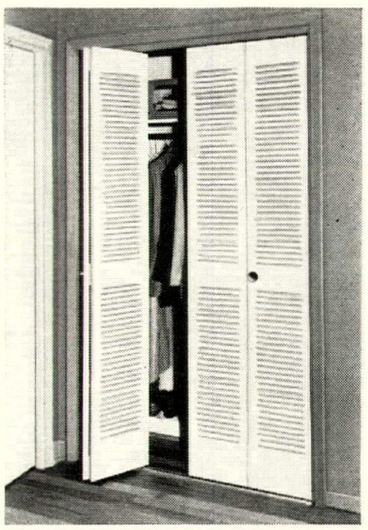


NEW! House-Long Gutters by Republic Steel. Lengths up to 32 feet can cut gutter installation costs by 50%. Long lengths eliminate seams and points of potential failure. Made by Republic's Berger Division from highest quality continuous galvanized steel. Send coupon.

NEW! Truscon Colonial Steel Closet Doors. Louvered steel folding type for full closet accessibility and ventilation. Attractive louvered panels harmonize with any decor, are easy to paint with just one coat. Economically priced; easy to install. Send coupon for details.



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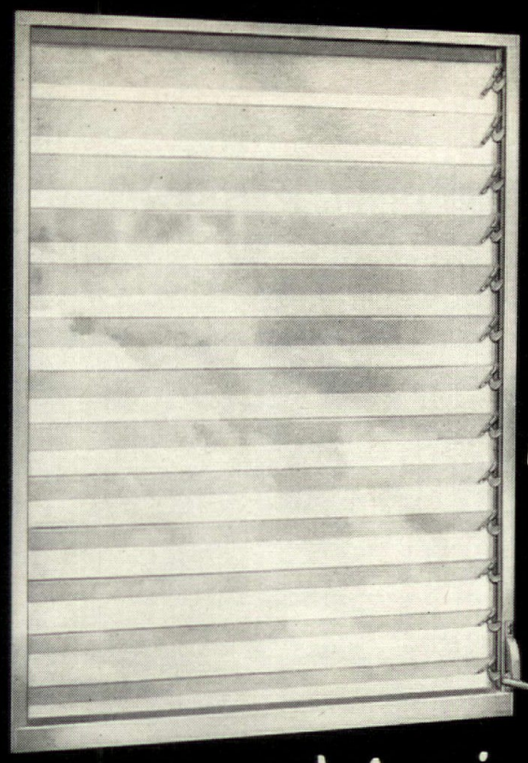
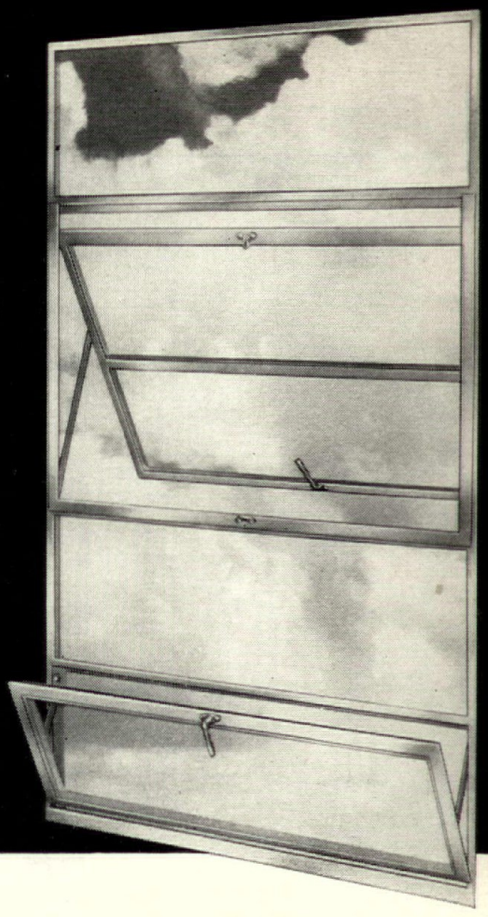


Jalousie

Projected



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Nationally stocked in 23 TRUSCON *warehouses*

Looking for top quality aluminum windows at a competitive price? Truscon is now manufacturing under its famous brand four popular window types—all available in wide range of sizes. All give you quality construction you can depend on... quality you can sell... quality that's built-in and backed by Truscon. Truscon Casements, Awning Windows, Jalousies and Aluminum Projected Windows are available for immediate delivery anywhere, through Truscon's nation-wide warehouse service.

Casements. Series 800-C is 100% weatherstripped. Positive 3-point contact is weathertight. Provides any degree of ventilation up to 100%. Accessories are stainless steel. Screens and storm sash attach from inside. Truscon quality throughout.

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Jalousies. The South's favorite window is sweeping North! Jambs weatherstripped with stainless steel. Vinyl plastic weatherstripping at head and sill. Tight seal all around. Hurricane tested and approved. Jalousie doors, too. Truscon quality through and through.

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Send coupon for more facts and specifications.

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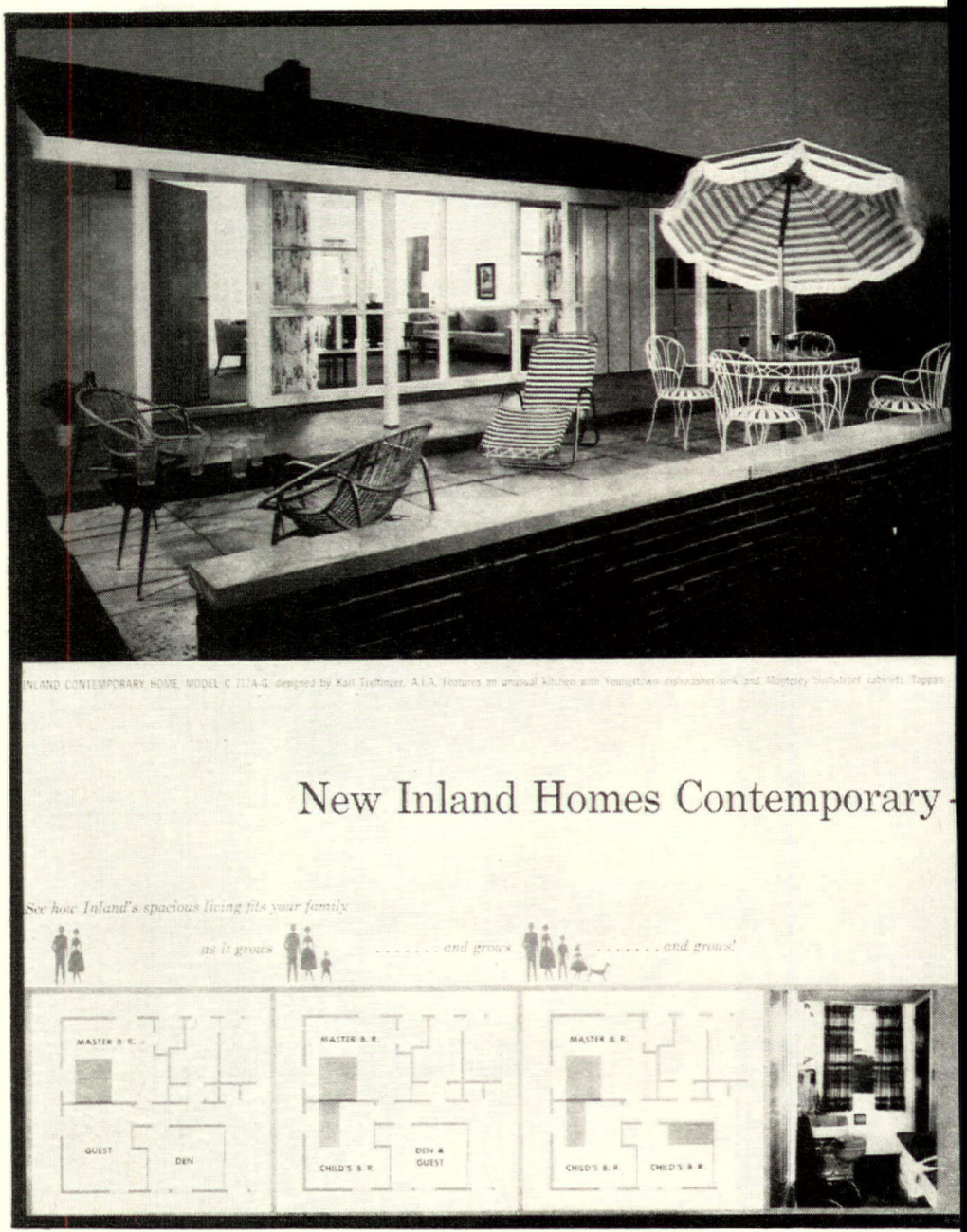
Home buyers are talking about
THE NEW INLAND CONTEMPORARY HOME
fully reported in October "Living for Young Homemakers"



wall oven and counter-top range. Family-sized bath plus private lavatory. Westinghouse Space-Mate washer and dryer. Spacious living and dining areas and a really generous bedroom arrangement

Spacious living at a price you'll like.

We also manufacture 70 other homes in styles to suit every taste and pocketbook.

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Write our nearest factory for illustrated literature describing the new Inland "700 Series" Homes with their hundreds of custom variations. Many are priced so monthly payments are less than rent! Don't delay, write today!

More than 2,000,000 readers . . . many of them ready right now to select their homes . . . have seen LIVING'S multi-page story, showing every fine feature of our new "700 Series" homes.

In addition, they read our full-color spread advertisement, reproduced in black and white above, which appeared in the same issue.

Inland builder-dealers will profit from the demand created when home seekers see the advantage of buying and living in our new contemporary homes, featured in LIVING.

The Inland "700 Series" gives you a wide variety of models to fit just about every conceivable requirement of family living.

You are invited to write or call either our Piqua or Hanover offices for full facts on these, and other, Inland homes. Now's the time!

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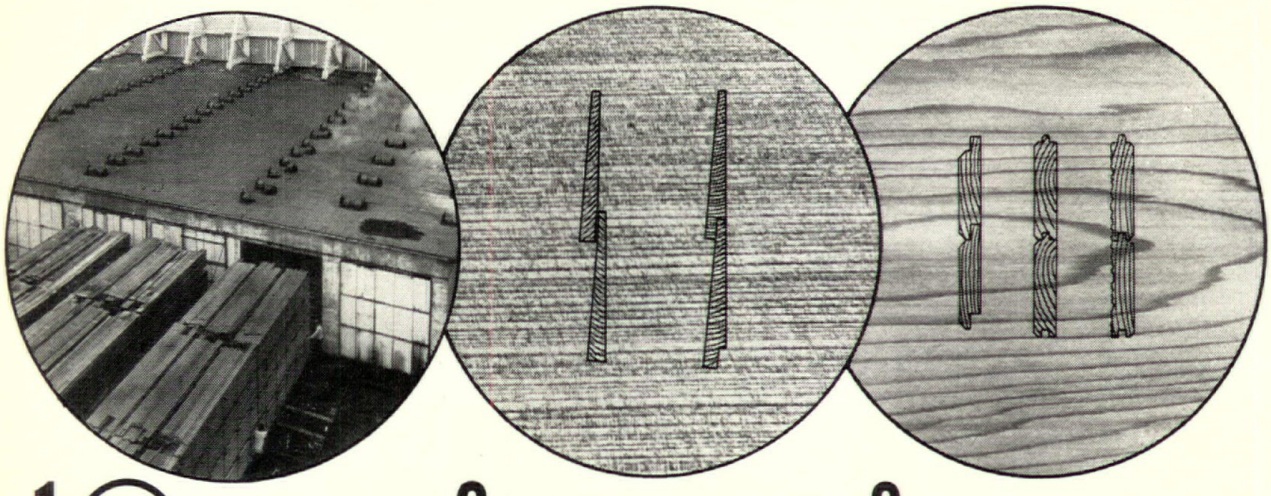
WHY SETTLE FOR LESS?

you can be sure of all these 3 premium qualities at no extra premium in cost ONLY with

PALCO® Architectural Quality Redwood



1 CRA CERTIFIED DRY

All PALCO *Architectural Quality Redwood* is Certified Dry—permanent assurance of minimum shrinkage, swelling or distortion. Following proper air seasoning, it is cured in one of 25 modern kilns under rigid temperature and humidity controls. In an exclusive PALCO process, moisture content of each kiln charge is then equalized.

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If flat grain blanks are resawn, every alternate piece faces the heart and tends to "shell out" after long exposure. Pacific resaws only vertical grain blanks – your assurance of virtually ageless appearance, resistance to weather, and permanently ideal surface for painting. Only PALCO *Architectural Quality* insures this value.

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Specify the best in Redwood **PALCO®**

see our catalog in S ARCHITECTURAL FILE or write for copy

See Sweet's Architectural File, or send coupon for your personal copy of this aid to redwood specification — and informative booklet "From Out of the Redwoods"

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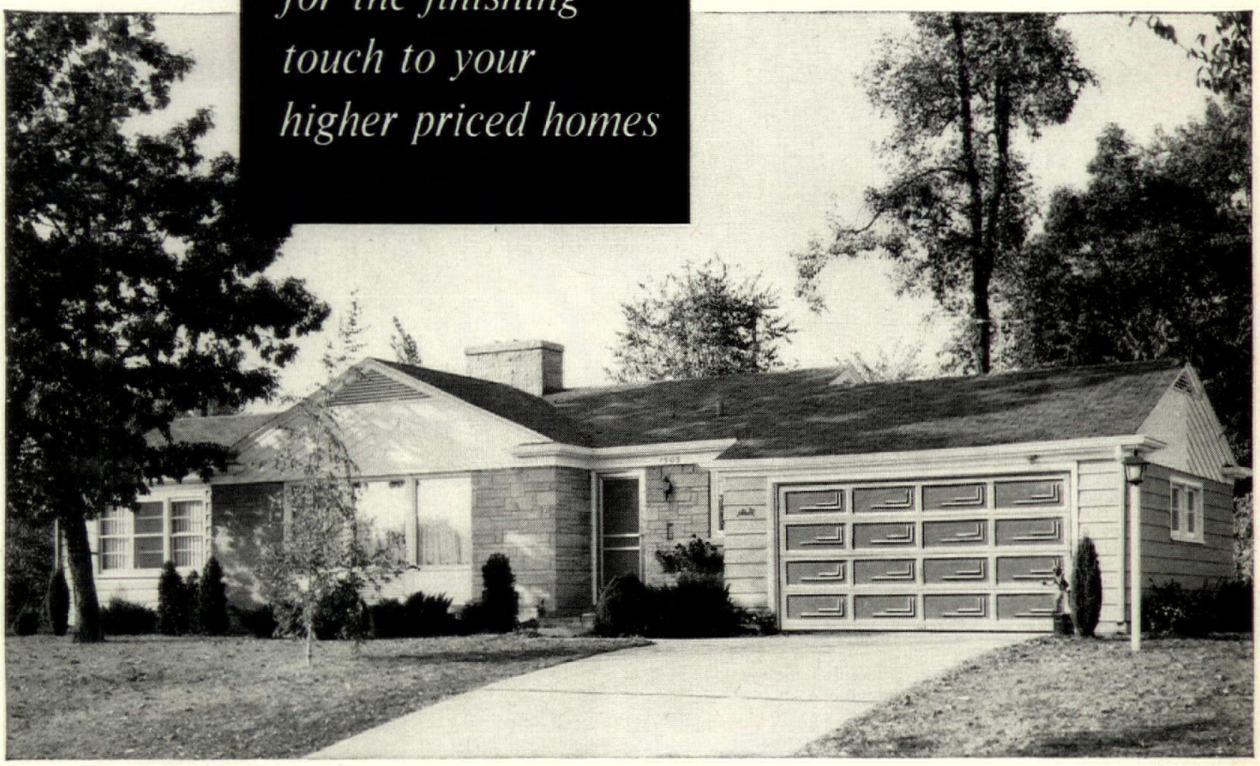
for the finishing touch to your higher priced homes



Rō-WAY GARAGE DOORS

If you're like most builders today, you're building bigger homes . . . better homes . . . with more of the deluxe features most buyers want.

For the finishing touch, the touch that adds a lot of value at little cost, install Ro-Way garage doors. In the complete Ro-Way line you'll find standard and special styles and sizes . . . models for virtually every headroom requirement . . . more than 40 decorative panel designs for individualized custom appearance.

And back of all this beauty is unmatched Ro-Way quality. Selected kiln-dried lumber. Precision-fit millwork. Mortise and tenon joints both glued and steel-pinned. Rabbeted sections. Taper-Tite track and Seal-A-Matic hinges for easy opening, weather-tight closing. Quiet, smooth-gliding ball bearing track rollers. Power-Metered springs individually balanced to the weight of the door. And all hardware *doubly* protected against rust and corrosion—both Parkerized *and* painted after fabrication.

And for the last word in convenience, include a specially designed, completely dependable Ro-Way electric operator with either push-button or remote radio control.

That's Ro-Way—the quality designed, quality built garage door that adds the finishing touch to your homes for lasting owner satisfaction. Call in your experienced, helpful Ro-Way distributor, or write to Rowe for full details.

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RESIDENTIAL
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Stapling slashes costs on these building jobs

- ☐ Installing ceiling tile
- ☐ Installing insulation
- ☐ Installing screening
- ☐ Installing low-voltage wiring
- ☐ Installing built-in speakers

•

- ☐ Laying roof paper
- ☐ Installing insulation
- ☐ Installing wooden undercourse shakes
- ☐ Applying cornerite
- ☐ Applying felt and waterproof paper to exterior walls
- ☐ Installing flashing paper
- ☐ Laying underfelt for roofing
- ☐ Installing vapor barriers
- ☐ Building light framing

•

- ☐ Applying asphalt shingles
- ☐ Applying metal lath to studding
- ☐ Laying underflooring
- ☐ Applying metal discs for built-up tar-and-gravel roofs
- ☐ Shingling side walls
- ☐ Applying corrugated paper to studding for installing blown-type rock wool
- ☐ Building wire storage bins

The Bostitch T5 Tacker helps you do all these better and faster!

Just aim and squeeze. A rugged staple gets a powerful grip right where you want it. Can't mar surfaces. Approved by leading makers of ceiling tile. Speeds work in tight places.

The Bostitch H2B Stapling Hammer helps you do all these better and faster!

Use this high-speed, self-feeding stapling hammer on all these jobs—and anywhere you want to cut costs on light tacking or nailing. Holds 160 staples. One-hand operation—other hand's free to position work. Lightweight with a long reach. Takes the fatigue out of drawn-out jobs.

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More and more builders are getting better results, in less time, at less cost with Bostitch staplers. Learn what these tools will do for you. Call your Bostitch Economy Man—listed under Bostitch in your phone book, or mail the coupon.

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BOSTITCH®
STAPLERS AND STAPLES

Bostitch, 532 Briggs Drive, East Greenwich, Rhode Island

Please give me information on ways Bostitch staplers will help me cut building costs.

I'm especially interested in
- ☐ T5 Tacker
- ☐ H2B Stapling Hammer
- ☐ H4 Heavy-Duty Stapling Hammer

☐ Please send me Good Practice Roofing Manual No. 100—"How to Apply Asphalt Shingles with Bostitch H4 Stapling Hammer."

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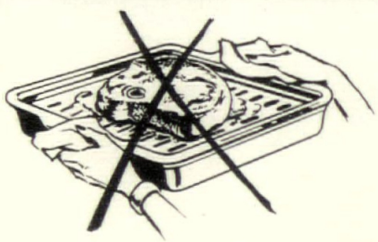
City_____ Zone_____ State_____

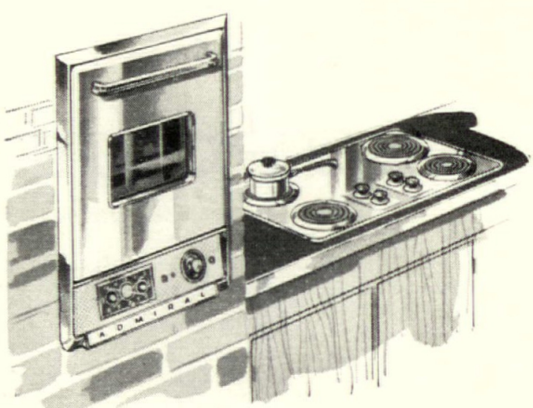
Another exclusive feature of

Admiral® *Custom* Electric Built-Ins

that helps sell houses faster!



Raises or lowers food at touch of lever!
Ends handling hot broiler rack or pans!
No more burned fingers!

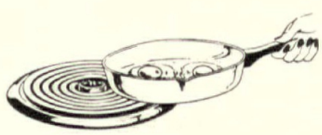


Homes with Admiral kitchens are easier to sell because Admiral Built-Ins have features women want! For instance, the elevator broiler rack that protects against burned fingers. Just touch a lever and food raises or lowers. There's no need to handle a hot rack or pan. The rack adjusts to 8 different levels. And it may be used as a regular oven shelf.

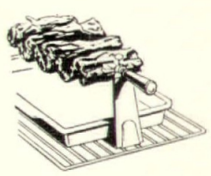
This is one of many Admiral features pre-sold to women in national advertising. Features that help sell houses! What's more, Admiral Built-Ins are easy to install, and they cost less!

For further details and name of your nearest Admiral distributor, send your name and address to: Admiral Corporation, Built-In Appliance Division, Dept. HH-127, 3800 Cortland St., Chicago 47, Ill.

Flex-O-Heat Controls provide a thousand heat settings—not just 5 or 7. Lets you set exactly the heat you want.



Temperature Control Units give true controlled heat. Every utensil is like an automatic skillet. Foods can't burn!



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Quality control from start to finish help make it

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Guaranteed by Good Housekeeping

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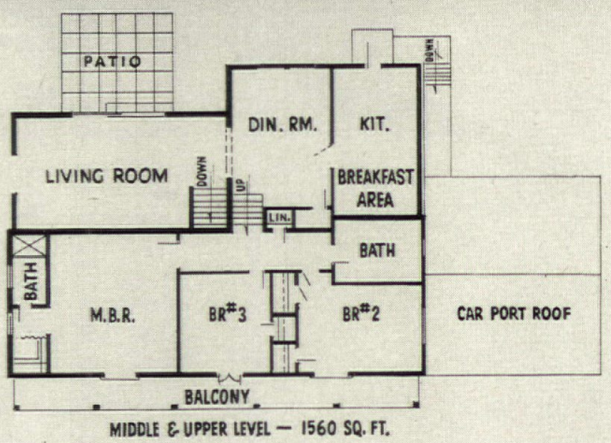
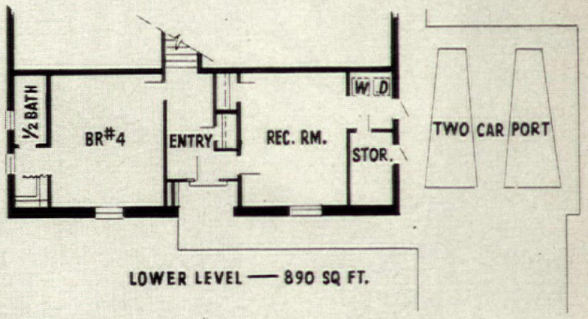


MIDDLE & UPPER LEVEL — 1560 SQ. FT.



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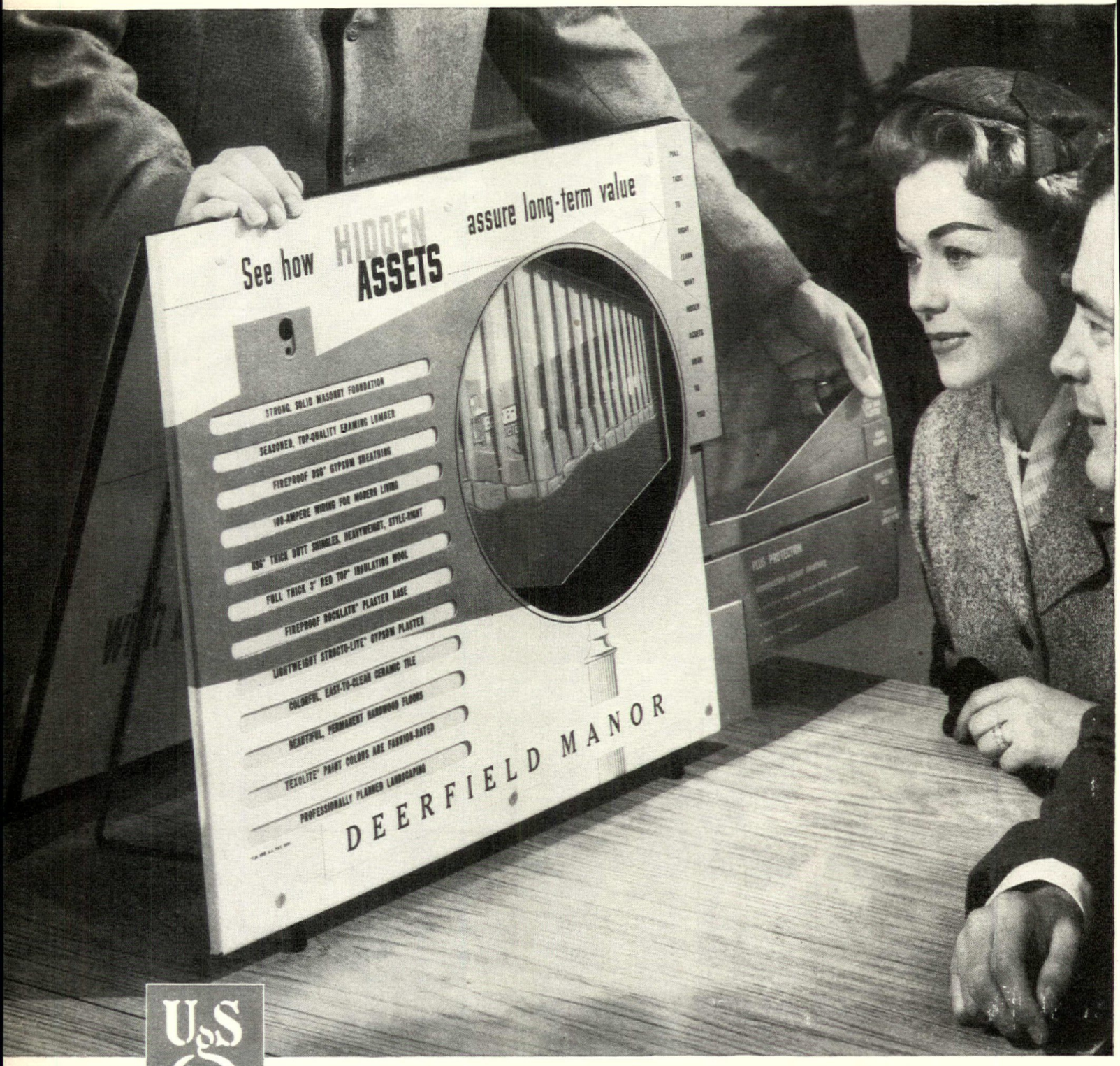

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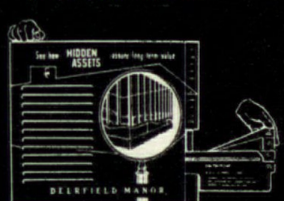
Yours for more sales

Ingenious "New Home Evaluator" dramatizes the basic construction features of your homes; quickly and effectively translates them into such benefits as beauty, safety, comfort, lower maintenance, greater re-sale value.

Colorful, distinctively designed cover is personalized for you by including the name of your project or projects.

You use the second panel for specific data about your homes. You may choose to insert pictures, plans, tract plat, project location, etc.



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Based on a sensible selling concept with real appeal to the growing number of discriminating home buyers

Today's home buyers are value-conscious—no doubt about it! More than 60% are looking for their second home, and it takes more than fancy frills and gadgets to impress *them!* What they want is good design, more room—and, most important, *really sound construction.*

They're looking for "Hidden Assets"—the quality construction features that are so easy for you to offer: fireproof gypsum interiors, gypsum sheathing, insulating sheathing, aluminum foil vapor barrier and many others. And now, with the powerful U.S.G. Hidden Assets sales program, you get the help you need to make these features really sell homes for you.

Backed by national advertising and a complete package of altogether new, compelling promotion aids

The U.S.G. Hidden Assets sales program is supported by national advertising in such leading magazines as *Better Homes & Gardens, American Home* and *Living for Young Homemakers.* Participating builders receive a unique array of local promotion aids spearheaded by the *personalized* "New Home Evaluator." Included are mounted ad reprints for model home display, smart attention-getting Hidden Assets plaque and a local promotion package containing a promotion time-table, publicity releases and tips, special promotion ideas, newspaper ad mats and radio commercials. All are sales-making aids that are right for 1958.

FILL IN . . . MAIL NOW for complete information

United States Gypsum Company
Dept. HH-71
300 West Adams Street
Chicago 6, Illinois

Please have my U.S.G. salesman call on me with complete details on the Hidden Assets sales program. No obligation of course.

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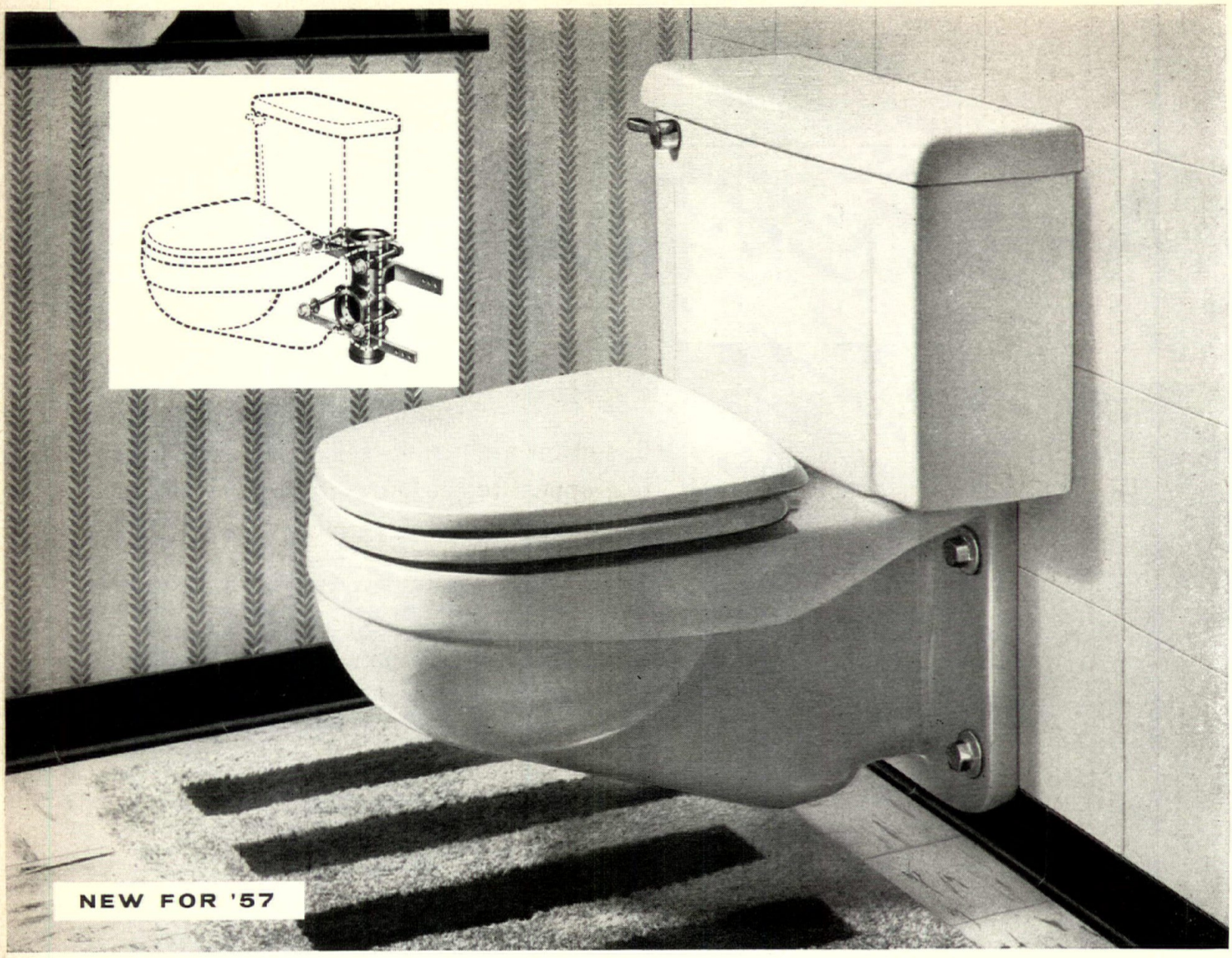

Residential wall-hung toilet by AMERICAN-Standard makes bathrooms different and exciting...

Here's an American-Standard "first"... the all-new close-coupled, wall-hung toilet for residential installation. The unique years-ahead design of this fixture will give bathrooms that "look of tomorrow." It hangs on a sturdy combination carrier and drain fitting and can be easily installed in a standard 6" stud wall. Notice the contour seat with cover that snaps off for easy cleaning by merely releasing push buttons on either side.

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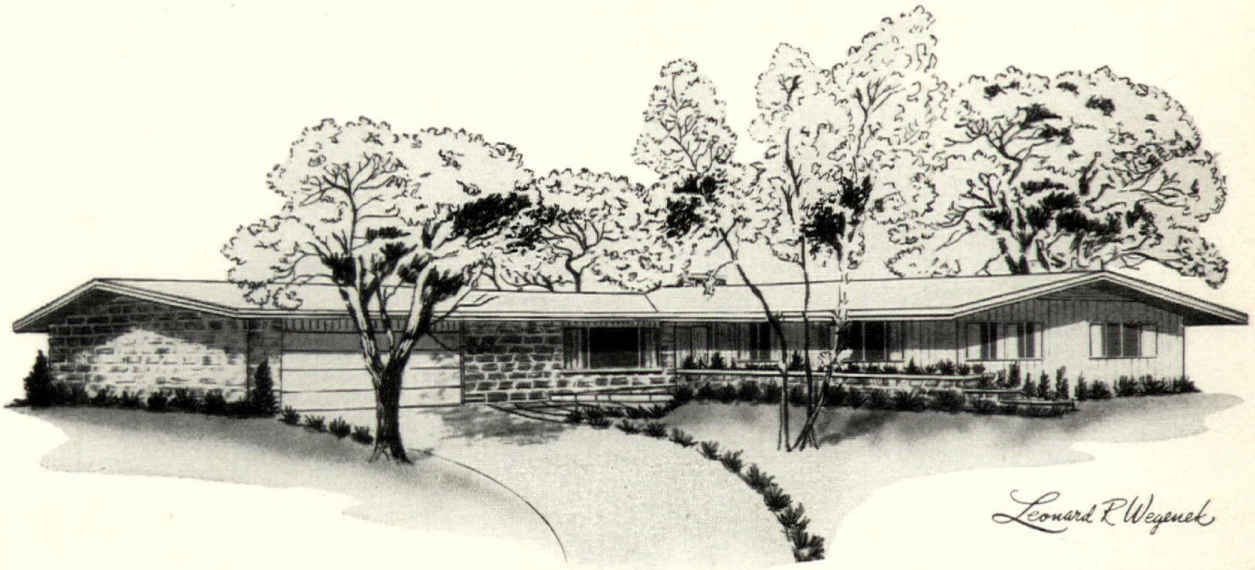
- **Easy cleaning**
  ...no more awkward reaching on hands and knees
- **Attractive, modern style**
  ...looks new for years
- **Blend-in design**
  ...clean lines integrate the bowl and tank
- **Quality vitreous china**
  ...in eight beautiful colors and white

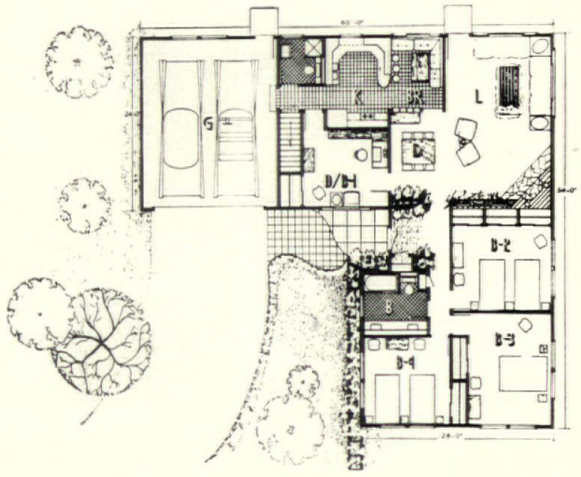
For more information about the residential wall-hung toilet, write: AMERICAN-STANDARD PLUMBING AND HEATING DIVISION, 40 West 40th Street, New York 18, N. Y.

AMERICAN-Standard

PLUMBING AND HEATING DIVISION

News of Our Newest...





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THE WILSONIAN or any model in the line . . . make your choice and Wilson Homes specialists work with you every step of the way from subdivision planning to the final merchandising and selling program especially designed to fit your particular requirements.

For full information contact Wilson Homes or for the home of your design use our Special Plans Department.

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Whether it's a $400 remodeling job or a $40,000 new construction project, beautiful Marlite in distinctive wood finishes cuts days off completion time, adds extra sales appeal.

The melamine plastic finish of walnut, mahogany, birch, cherry and oak grains can't be duplicated on the job . . . stays like new for years with an occasional damp cloth wiping.

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that's the beauty of **Marlite®**

plastic-finished paneling

MARLITE IS ANOTHER QUALITY PRODUCT OF MASONITE® RESEARCH

More PROVED SELLING POWER for the homes you build

Again and again, builders have proved that YORKTOWNE KITCHENS help sell homes *faster!*

The popularity of these beautiful, hand-rubbed birch cabinets is increasing to the point of *demand* among thousands of today's home buyers. First, YORKTOWNE KITCHENS win on their beauty . . . their simplicity and the way they readily harmonize with modern decorators' colors.

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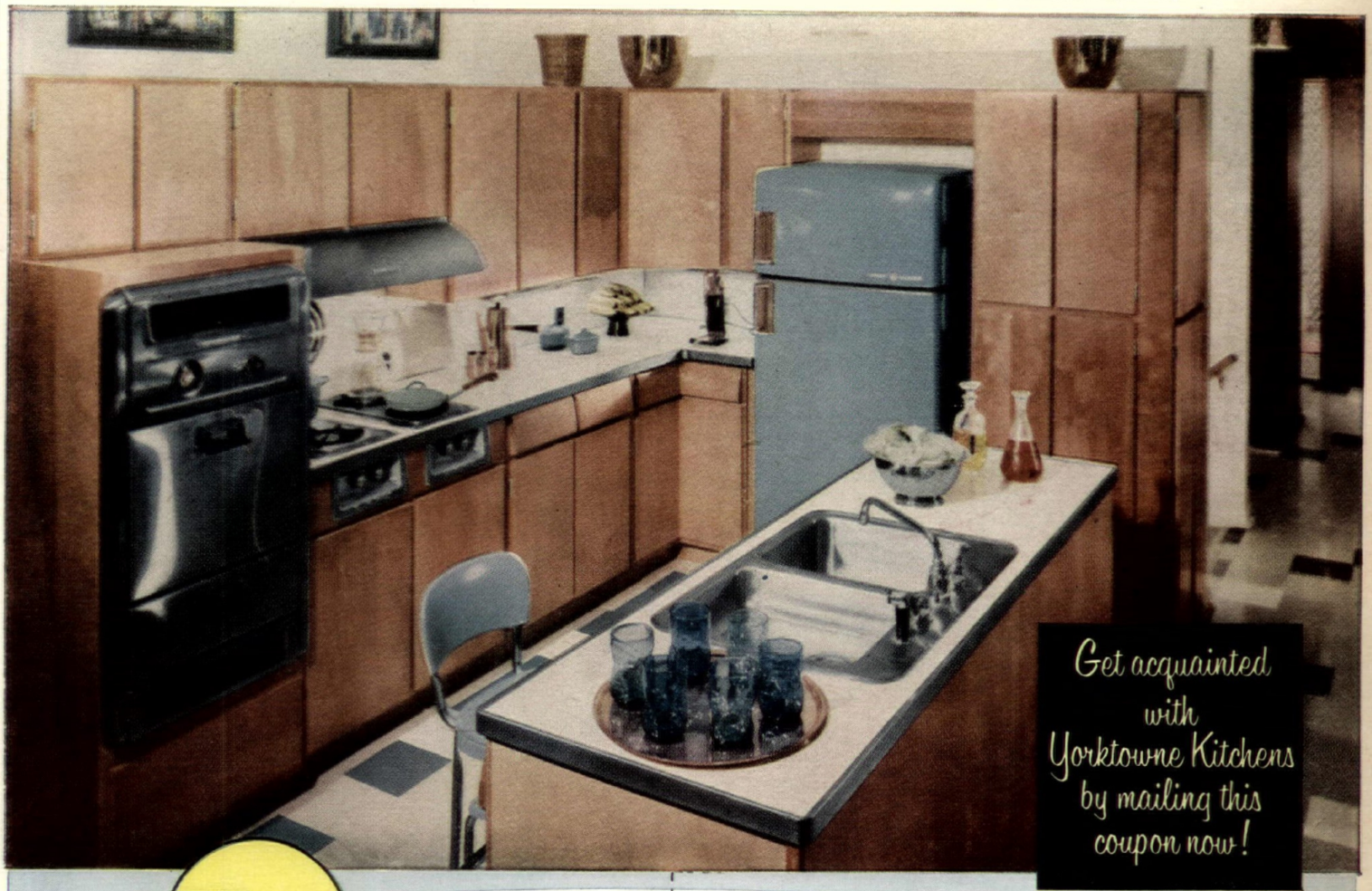
New illustrated folder gives full details. Mail the coupon for your file copy today.

Photo courtesy of Living for Young Homemakers



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Terraflex® vinyl asbestos in gay new Terrazzo colors

J-M Terraflex floor tile gives the homes you build the smartest floors yet. It gives them color-styling and attractive flooring designs that make rooms come alive. Terraflex will help sell your homes faster.

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Your prospects know that a Terraflex floor defies grease and dirt, needs only a damp mopping to keep it spick-and-span.

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JOHNS-MANVILLE JM PRODUCTS

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ROUNDUP

THIS MONTH'S NEWS

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FHA studies new plan to insure top 20% of 90% mortgage loans

FHA is pondering whether to take over the US Savings & Loan League's scheme for insuring the top 20% of 90% mortgage loans (see p. 50). HHFAdministrator Cole says he and FHA Boss Norman Mason have found lenders enthusiastic about the idea, but notes that the Eisenhower administration has not decided yet whether to recommend it to Congress. The S&L plan called for creation of a new Home Loan Guarantee Corp. under the Home Loan Bank Board. But it involved neither government liability nor financial aid. Cole's plan would. Cole envisions no interest-rate controls for the new plan. Whether he could sell this to Congress is a question.

How the government sees the outlook for '58

The Federal Reserve's move to ease money by slicing its rediscount rate from 3½ to 3% makes the government's housing forecast for next year conservative. So say the men in the Commerce and Labor Depts. who made it. They are predicting 1,050,000 starts, but foresee demand for 1.1 million "if mortgage money is available." Now, perhaps it will be. Dollarwise, the government officially predicts "a strong advance" in "total new residential building" for 1958. The prophecy is for an 8% gain in expenditures from $17 billion to $18.4 billion. Dollar outlays for new private nonfarm units will rise only 6%, government men expect, from $12.1 billion to $12.8 billion.

Apartments will account for nearly 20% of next year's starts, the government forecasts. If so, it will be their biggest year since 1949 when rental construction boomed because of easy credit and the mortgage-out lure of FHA's ill-fated Sec. 608 program.

Public housing starts are due to double this year, and level off at about 50,000 in '58. But most of these will be Capehart Act military housing units. Major fix-up work (additions and alterations) should jump 9%, from $3.9 billion to $4.2 billion. *For other prophecies, see p. 44.*

Federal money spigot begins to dry up for housing

Several major federal housing programs are on the verge of running out of money. Most important is urban renewal. Any day now, you can expect URA to announce it can't approve any more applications for loans and grants. As of Nov. 8, the agency had only $49 million left in its till for new projects. President Eisenhower has another $100 million in reserve, but with the heat on in Washington to hold down civilian spending, you can figure how much chance URA has of getting it. Of the other $1,150,000,000 Congress has authorized, URA has already reserved $978 million, has another $223 million of projects in its pipeline.

Fanny May is out of money for builder co-ops (see p. 41). And it is almost out of money for Capehart military housing (p. 41). VA will exhaust its funds for direct loans by year end, except for a $2½ million-a-month dribble from payoffs.

Stronger, cheaper plastics promise big impact on housing

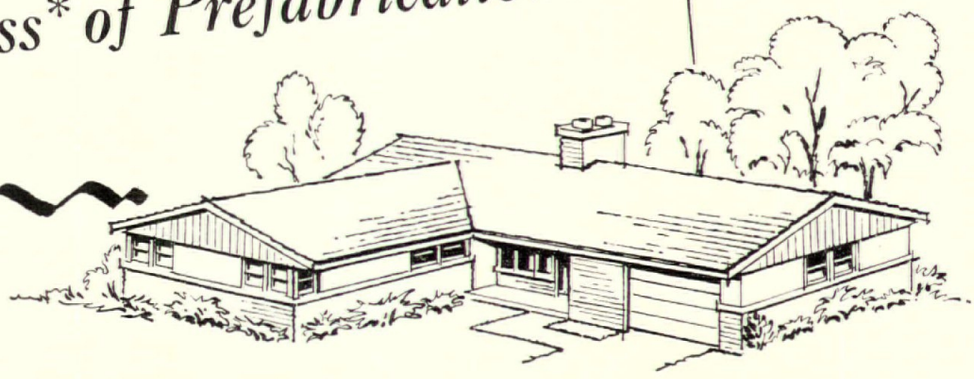
Much better and much cheaper plastics will soon be available for many home building uses as a result of a technological breakthrough in plastics which will make it possible to give cheap plastics like polyethylene many characteristics which heretofore have been available only in expensive plastics like nylon. The breakthrough is so important that Professor Herman Mark of Brooklyn Polytechnic Institute says it will be as important to the home building industry as the invention of nylon was to the textile industry.

Already, plastic manufacturers are investing upwards of $100 million in facilities to produce these new plastics. Perhaps the most important development is that they think they have learned how to give polyethylene tubing enough heat resistance to use not only in cold water pipes but also in hot water pipes. Some forecasters also say it will be possible to give the new plastics tensile strength comparable to steel.

6% real estate commission rate is spreading

Cost of selling houses is going up. A growing trend to a flat 6% commission was reported by many brokers at NAREB's 50th convention in Chicago (see pp. 46-47). More than half the brokers in Detroit now charge 6%. It is the only commission rate in Denver. Realtors from many more cities are talking about an increase. While most home builders who use realtors negotiate lower fees, one broker warns that the increase will go all along the line: "The builder will have to pay more, if only a bigger share of advertising costs." *NEWS continued on p. 38*

Behind the sure and steady Progress of Prefabrication:*



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*Good Names like

CELOTEX SOUND-ABSORBING TILE. The mark of a truly modern home: Sound-quieting Ceilings by Celotex! Not only decorates, but also puts a hush on noise. Absorbs up to 20 times more noise than ordinary ceilings . . . adds the comfort of quiet to family living.

CELOTEX TRIPLE-SEALED† ASPHALT SHINGLES. A complete line of "Color-Harmonized" blends and tones of unequalled beauty . . . "Tripled-Sealed" . . . the mark of longer life.

CELO-ROK† GYPSUM PRODUCTS. High-purity gypsum deposits, plus rigid quality control in manufacture, insure uniformly superior products . . . Wallboards, Plasters, Anchor-Lath, Weatherproof Sheathing.

CELOTEX HARDBOARD SIDINGS. Greatest advancement ever in home sidings! Extra durable and weather-resistant tempered hardboard. Channel-Lap† wide lap siding for application with vented aluminum channels. Verti-Groove† panel siding with regular- or random-spaced grooves for modern vertical siding effect.

CELOTEX INSULATING SHEATHING. Superior insulation value, greater structural strength, proved durability. Plus the famous CELOTEX Life-of-Building Guarantee Certificate that helps to close the sale.

ALSO . . . Celotex Insulating Blankets . . . Cemesto† Structural Insulating Panels . . . Hardboard Underlayment . . . Flexcell† bituminous fiber Expansion Joint Filler, Perimeter Insulation and Sill Sealer.

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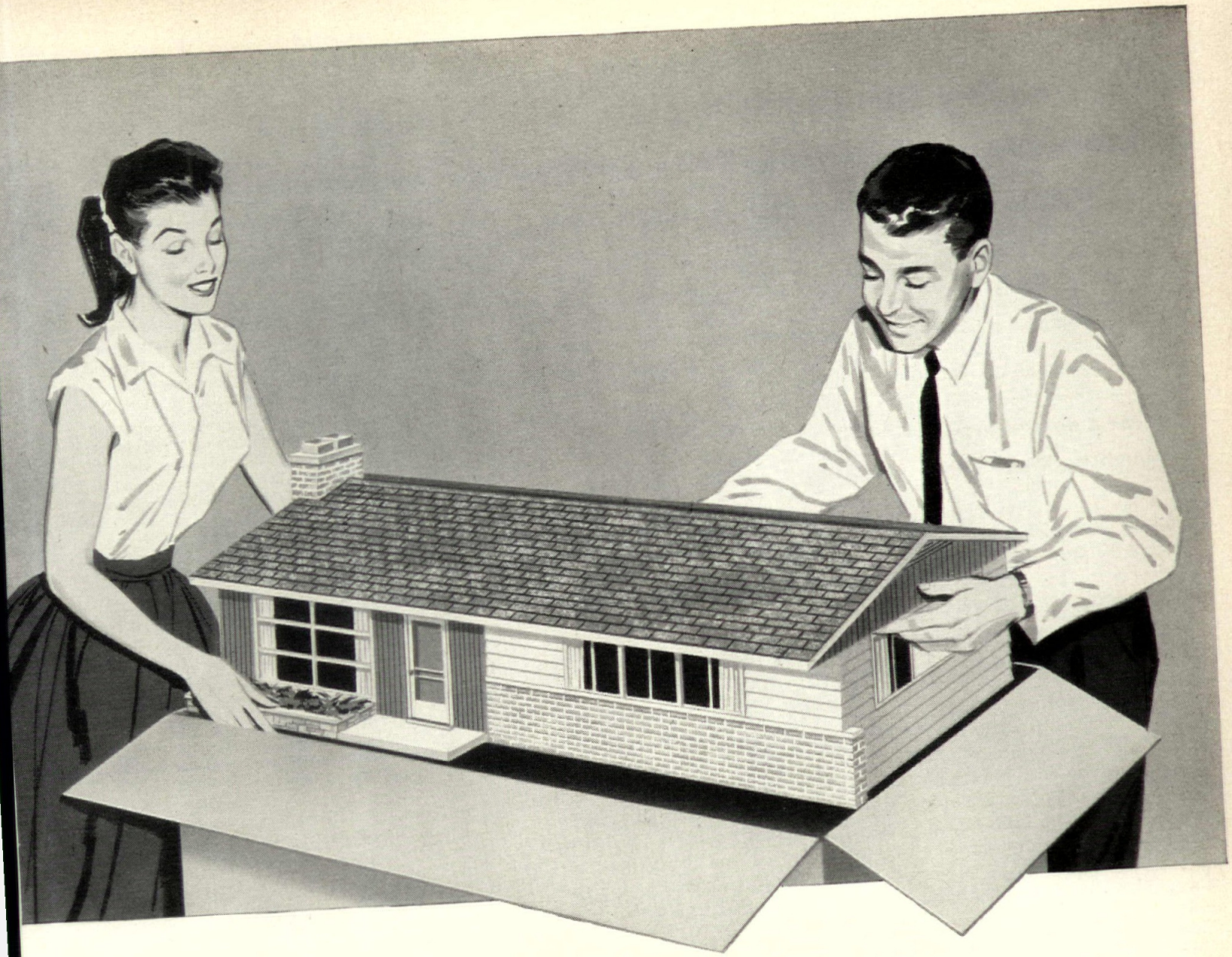

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THE PRE-SOLD BRAND NAME THAT HELPS SELL HOMES BECAUSE BUYERS EVERYWHERE KNOW IT STANDS FOR QUALITY PRODUCTS

Today's prefabricated homes offer brilliant new achievements in beauty, comfort, livability—custom-concepts in architecture, site-adaptation, interior decorating—time-and-money-saving benefits resulting from sound planning, assembly-line techniques, and quality materials. These are visible, demonstrable, sales-clinching reasons behind Prefabrication's continuing progress.

THE CELOTEX CORPORATION, 120 SOUTH LA SALLE STREET • CHICAGO 3, ILLINOIS

continued from p. 35

MORTGAGE MARKET:

Money eases; insurance firms due to increase loan buying next year

Mortgages will feel a delayed effect of the Federal Reserve's cuts in the discount rate from 3½ to 3%.

The Fed's move acknowledges the fact, long argued by businessmen, that the steam is out of the boom. Says a Fed spokesman: "Inflation, at least temporarily, has ceased to be a dominant factor in the economy." This doesn't mean the Fed has abandoned its basic policy of restraining credit. The half-point drop from a discount rate that was at a 26-year high is substantial, but 3% is still high compared to discount rates in effect during the last 20 years.

HOUSE & HOME's exclusive monthly mortgage roundup

The thing to watch now is the bond market. If yields drop over the next few weeks, it will exert a direct effect on mortgage lending. But many financial men say millions of dollars worth of local bonds are waiting in the wings for a slight dip in interest rates. And Treasury borrowing, perhaps impelled by newly urgent defense spending, may gobble up the projected $2½ billion decline (7%) next year in capital spending by business for new plants and equipment. But remember: basic changes in money rates often take six months to affect mortgages fully.

Before the Fed acted, Washington officialdom had almost decided to boost FHA's 5¼% interest rate again, insiders say.

The big concern in the housing agencies was not whether interest levels justified an increase (they do), but how to minimize squawks from Capitol Hill. The Fed's money-easing move makes that job much harder. In any case, FHA Commissioner Norman Mason has apparently ruled out proposals by lenders (Nov., News) to let them charge a ½%-a-year service fee on all FHA loans (as they now may on loans under $8,000). "I think it would be a subterfuge," Mason told realtors in Chicago. But Mason added another cryptic hint of impending change during an impromptu panel at the MBA convention in Dallas. "It would be quite natural that if there is going to be a change, it would be made before the end of the year," he said.

More signs appear that mortgage money will be easier to get next year—but still at, or close to, today's high rates.

The overhang of 1956 forward commitments is much reduced. Some insurance companies are indicating to correspondents that they may be allocating larger loan quotas next year (see next page). Savings banks expect to have perhaps $200 million more for mortgages—if the yield is high enough. The US Savings & Loan League predicts S&Ls will have more to lend in '58. "There is really competition now for conventionals," says President Arthur G. Pulis Jr. of Franklin Capital Corp. in Newark.

This dovetails with reports from a scattering of cities—mostly industrial areas in the Northeast—that builders now can find mortgage money for all the houses they can sell on today's credit-tightened terms.

Discount controls, meanwhile, are producing a crazy-quilt of strange situations.

For instance, two kinds of standby "deals" are emerging, say California builders who rely on Eastern money. One, at 93, comes chiefly from savings banks who want the 1% commitment fee, but warn: "Don't you dare deliver the loan." The other, at 95, is from lenders who say: "I really want the loan; you've *got* to deliver."

VA is dying fast. But some VA offices, whose staffs face drastic reduction, are giving valuations so liberal they cover even the 10 to 12 point discount the market now demands. "There seems to be no end to the amount of leeway," observes a big Texas lender. "The trouble is, you can price a house out of the market this way."

Cries Builder-Mortgage Banker Nels Severin of San Diego (who is NAHB's first vice-president): "There's plenty of money at a price, but who wants to pay the price?" Says another southern Californian: "I have a tract that should FHA at $880 down. But with all the discounts I have to get $1,700 down. That hurts sales. But I'm not going to sell houses except at a profit. If they won't sell, I'll stop building."

MORTGAGE BRIEFS

Fanny May cuts prices

"A lot of builders are trying to make the 4½% rate work with gimmicks, relying on Fanny May for their takeout. We might not be in the market when it comes time to deliver the loans."

In those words, President J. Stanley Baughman of Federal Natl. Mortgage Assn. explains why Fanny May cut its price for VA and FHA 4½% paper by 2 points on Oct. 22. (For the new price schedule, see p. 43.)

Fanny May simultaneously discontinued issuing standby commitments for 4½% loans. Explains Baughman: "It makes no sense to continue to do so when it appears no builder can get a CRV and stay within the regulations and discount control."

AP pulls a housing boner

Newspapers seldom distinguish themselves at housing and mortgage banking news. It fell to *Associated Press's* Washington bureau (the same staff that goofed on how Internal Revenue will treat expense accounts next year) to make the year's No. 1 botch of a relatively minor housing story.

When Fanny May announced it would no longer issue advance commitments for VA 4½s and was cutting the price on 4½s by two points, an *AP* Washington reporter phoned the correct information to a rewrite man who jazzed it up (so he thought). This was the result:

"WASHINGTON, Oct. 22—(AP)—The GI housing program received a virtual death blow Tuesday. This came when the Federal National Mortgage Assn. withdrew its offer to buy new mortgages at the Veterans Administration rate of 4½%.

"FNMA, which purchases mortgages from bank and loan companies to furnish them with new cash for mortgage lending also cut the price it will pay for 4½% mortgages guaranteed by VA or insured by FHA."

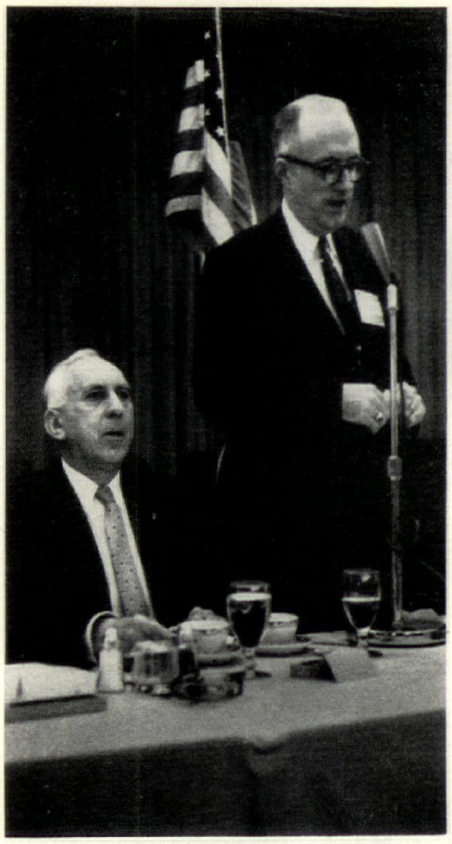
This version got big play in many afternoon papers. The Detroit *News* ran banner headline at the top of page one proclaiming that the GI housing program had been dealt a death blow. It was page one news also in the Seattle *Times*, Columbus *Dispatch*, San Francisco *Examiner* and St. Louis *Post-Dispatch*. The *AP* story was carried on inside pages by the Chicago *Daily News* and the Chicago *Sun-Times*. The Philadelphia *Bulletin* used a correct *United Press* story.

AP learned of the blooper as soon as it was put on the wires. Public relations man Johnny Moutoux of HHFA, which has an *AP* ticker in its office, spotted the story, called *AP* and a new story was quickly substituted. It made some later afternoon editions but apparently missed most of them.

The revised and correct story was much less sensational than the erroneous first version. Result: it got only modest play in most morning newspapers, didn't run at all in many including the Chicago *Tribune* and Kansas City *Times*. (One notable exception: in its first edition the Detroit *Free Press* gave it an eight column banner on the front page—apparently following the example of the afternoon *News*. The banner came off in later editions but the story stayed on p. 1.)

Americans who read only the first *AP* version may still think the GI housing program—dying for many months—was actually killed in one blow by Fanny May on Oct. 22.

Photos: H&H staff



NATIONAL LIFE's executive vice president, Douglas Meredith (r), told breakfast: "We shall be waiting for bargains" in mortgages next year. Gov. Joseph B. Johnson of Vermont (l), where the insurance company is headquartered, was convention visitor. He came bearing gallons of Vermont maple syrup for Texans who passed out ten-gallon hats.

CORRIDOR TALK engages Tom Sweeney, VA loan guaranty chief, and Charles J. Lyon, president of Natl. Assn. of Mutual Savings Banks.

NEW PRESIDENT John C. Hall (l) is congratulated by retiring MBA President John F. Austin Jr. Hall expressed hope Congress will "soon see the folly" of mortgage discount controls.

WESTERN PARTY in Dallas' Memorial Auditorium climaxed round of receptions. Mortgage men donned costume, danced beneath giant cowboy statue.

GENERAL COUNSEL Sam Neel exhorted session to "educate" Congress on evils of discount controls.

MORTGAGE BANKERS' CONVENTION:

Damp meeting takes discount 'folly' in stride

On the wall of an FHA executive's office in Washington is a wartime cartoon of a pixie character, beaming eagerly despite the arrow sticking through his skull. Says the caption: "Keep smiling."

That's how it was in Dallas last month when the Mortgage Bankers Assn. held its 44th annual convention.

For a group singularly dependent on FHA and VA mortgage financing for their living, the 3,000 mortgage men there seemed singularly unworried.

To a man, speakers headed by HHFAdministrator Albert M. Cole and FHA Commissioner Norman Mason denounced discount controls as "unworkable."

But the mood of the four-day session at the Statler-Hilton Hotel was anything but somber, despite an almost continuous 3" of rain. Why? Ventures Executive Vice President Donald McGregor of T. J. Bettes Co., the nation's largest mortgage banking firm: "Everybody felt, 'We've got along this far and that things won't get any worse—so we can get by next year'."

As one government official noted, MBA's conventions are the "year's biggest trading mart" for mortgage men. They come with portfolios of loans to sell to national investors. The reception they got this year from insurance companies and mutual savings banks was encouraging.

The word from insurance companies to their correspondents ranged from "as much money next year as this" to "maybe a little more." (In Chicago, meanwhile, Research Chief James J. O'Leary of the Life Insurance Assn. was telling realtors that the expected drop in capital spending by business and industry will lead insurance firms to put enough more into mortgages so starts could "easily" bounce back to 1.1 million, perhaps to 1.2 million—see p. 46).

Savings banks were still hunting for bargains. But President Charles J. Lyon of the Natl. Assn. of Mutual Savings Banks predicted his 600 members will have $150 million to $250 million more for mortgages next year —if interest rates are competitive.

"Money's no cheaper," said incoming MBA President John C. Hall, "but lenders are more willing to talk to you than they were a few weeks ago."

RETIRING Secretary-Treasurer George Patterson (l) was handed parting gift from MBA members by Past President Brown Whatley: a cashier's check for $11,400. Patterson, 65, has been chief staffer of MBA since 1931.

Dilemma for giants

Yet some lenders are holding back, notably the biggest insurance companies. Most of them don't like discounts at all. They shun the *big* discounts that New York savings banks get in the West and Southwest like a poisoned well. This is creating an anomalous situation in which a few mortgage correspondents (and presumably a lucky few builders) get loans at above-the-market prices while everybody else pays more. Vice President Manning Brown Jr. of New York Life, who notes simply that "FHA yields aren't competitive," explains the situation in these delicate words: "We have to avoid the appearance of evil" as well as the fact.

In other words, insurance companies shy from buying at prices which, even though legally approved by local FHA offices, might someday seem to dodge "the intent of Congress" in forcing discount control on an un-

continued on p. 41

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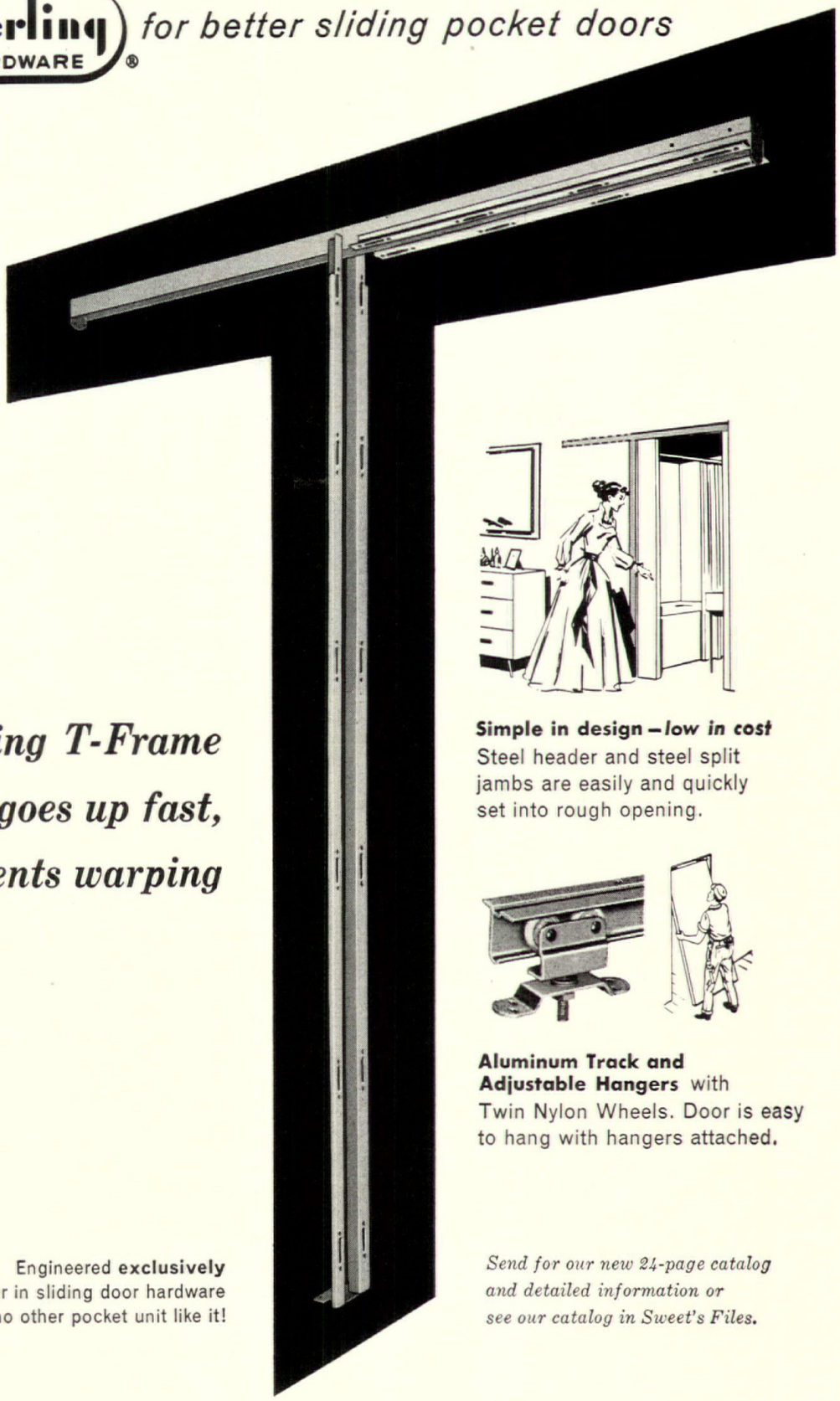

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continued from p. 39

willing administration. More than they want to buy at free market prices, big insurance companies seem to want to give the money tinkers in Congress no opening for an investigation which might smear them.

Other lenders, like the giant Bank of America, are rationing FHA loans by insisting on 25% down, 15 years. As a result, the bank is doing only $8 million a month in FHAs, $25 million in conventionals. A few, like National Life Insurance Co., say they have quit buying FHAs entirely, at least for the moment.

Will Congress kill controls?

So a general outcry against discount controls—and the politics that produced them—became the dominant theme of the convention's formal talks. MBA General Counsel Sam Neel scolded mortgage men for letting Congress impose controls in the first place. He said: "If we had done our job, we wouldn't have them. We won't get rid of them unless we make an effort . . . something unusual. There must be *some* Democrats who can be convinced. We've got to do some convincing—and the time is between now and Jan. 1. Unless we do, there is no reason why we should fool ourselves" that Congress will repeal them any time soon.

MBA President Hall forecast that unless controls are revoked, "we shall have an unnecessarily slow year in housing in 1958." Added incoming Vice President Walter Nelson of Minneapolis (past president of Minneapolis realtors): "Contractors are finding the discounts asked big enough so they're better off with 75% first mortgages and a 10 or 15% contract for deed plus a 10 or 15% down payment." Said FHA's Norman Mason: "Discount controls can't help being a disruptive influence . . . no matter how hard we try to be equitable."

Mirage of applications

On one discount point, mortgage leaders won a small behind-the-scenes victory.

Mason had been pointing to the upsurge in FHA applications (10% above July's level in the last part of September) as evidence that discount control was "not working out too badly."

"Not so," cry mortgage men. "The spurt is an illusion. Builders need FHA commitments as a hunting license for mortgage funds. Moreover, with so many FHA offices backlogged on processing, they have to get their applications in early, even though it costs $45 per house. Only a small fraction of the applications will ever become actual FHA-insured loans."

Tipped off to this view, Mason made a point of departing from his prepared text (which was widely circulated ahead of time). Said he: "On the surface, what we hear from our field offices might indicate that discount limitations are not working out too badly. But I'm not sure this surface indication is the proper one. This is one area where I need your advice."

But Mason also disclosed he has taken FHA's "entire audit and examination staff off other jobs," sent them into the field to investigate deals under discount ceilings "to see that we don't have trouble and a Congressional investigation later on."

No more FNMA money for co-ops, Capeharts

MBA's Dallas convention also produced these newsworthy developments:

- Fanny May's money for co-ops and military housing is gone. President J. Stanley Baughman reported that the $130 million released by the Budget Bureau for FHA Sec. 213 builder-co-op loans (out of $200 million authorized by Congress) "has already been committed." He doubts he will get any more. Budget men have just released another $10 million for consumer co-ops. For Capehart military housing, FNMA has obligated $333 million, has applications on hand for its remaining $100 million (for FHA Sec. 803s). Baughman's advice: "Unless we get more authorization, don't depend on FNMA."
- VA is disbanding its staff as the GI home loan program dies—victim of Congressionally-frozen 4½% interest rates. Loan Guaranty Officer Tom J. Sweeney revealed VA will fire 550 staffers by year-end, merge skeletonized regional office staffs to cut still more.
- VA's direct loan money will be virtually gone by Jan. 1. In October, VA allotted its last $16½ million, for the last quarter of the year. After that, VA will have only $2½ million a month from repayments available to lend until the program dies entirely June 30.
- A profitable sideline in servicing FHA Title I repair loans can be developed by mortgage men. Paul Vollman Jr., Albuquerque, N. Mex. mortgage banker, told a panel he gets "about 3¼%" for servicing such loans for a New York bank. Besides, the program brings him new mortgage customers, he said.

Title conveyancing needs modernizing, says US attorney

"In the last quarter century, title attorneys, abstracters and companies have become increasingly sensitive to the widely held public feeling that existing conveyancing practices are needlessly inefficient, cumbersome and expensive. We must realize that it is acting to our own longer range self-interest to do all we can to eliminate, or at least reduce the administrative impact of some of the congenital absurdities and complexities of our rather antiquated system."

This warning has been laid before the men who handle the nation's realty transfers—700 members of the American Title Assn.—by the federal government's top real estate lawyer. He is Perry W. Morton, assistant attorney general in charge of the lands division of the Dept. of Justice. As such, he heads up title work and realty litigation for the nation's biggest landowner, landlord, property seller and tenant.

H&H staff

MORTON

"If we could start over again with a new country and a clean slate, anyone in this room, with a little imagination, could devise a better system" than the nation's "cumbersome" methods for recording property title, Morton told ATA's annual convention at Richmond, Va. But he added "there is no basis to believe that there will ever be" any general junking of the obsolete setup. "We're stuck with it."

To speed up title conveyancing and cut costs that are ultimately borne by realty buyers, Morton urged title men to:

1. Encourage more state bar associations to adopt statewide standards for title examination (title insurance is by no means universal, and many areas rely on an abstract and attorney's opinion as evidence of valid title to land). Such standards—first written in Connecticut in 1937—"afford the most workable means to break the vicious circle that exists in title examination," said Morton. Without standards, he warned, the "norm" for title examination in any one community is set "by the examiner who raises the most objections regardless of triviality or lack of merit."

2. Push state legislatures to fix more sensible statutes of limitations on title challenges. He praised Michigan's model "marketable title act." adopted in 1945, but called efforts in most other states "sporadic and piecemeal."

The 51-year-old association has traditionally kept its activities quiet, undertaken few efforts to explain title insurance or abstracting either to the rest of the building industry or the public. Now, its attitude toward public relations is changing, say title men.

At Richmond, delegates looked approvingly at a 22½ min. color movie, "The Land is Yours," made at a cost of $17,000 by 17 title companies along the Atlantic coast to help explain to the public why safeguarding title to land is vital. The film was scripted by Robert Maynard, advertising manager of Lawyers Title.

The new theme was reflected by speakers, too. Said Incoming ATA President Harold McLaren, Mt. Pleasant, Iowa, abstracter: "We cannot afford to be at odds with any segment of our society or industry." Said Vice President James G. Schmidt of Commonwealth Land Title Insurance Co. of Philadelphia: "Invariably, title companies get blamed for closing costs they can't remedy."

Heads of two of the nation's biggest title insurance firms were elected to top jobs by ATA. Ernest J. Loebbecke, president of Title Insurance & Trust Co. of Los Angeles, nation's largest, became vice president. George C. Rawlings, 59, president of Lawyers Title Insurance Corp. of Richmond, succeeded Loebbecke as chairman of ATA's title insurance section.

Private mortgage insurance firm expands to 3 states

FHA has lost its monopoly on mortgage insurance.

Mortgage Guaranty Insurance Corp., a Milwaukee firm which accepted its first application for mortgage insurance April 1, has already insured $12 million in mortgages in Wisconsin and expects to insure $500 million more next year.

From a local operation (March, News), Mortgage Guaranty has branched out to become regional. It has offices in five other Wisconsin cities. It opened a Chicago office in mid-October; insuring will begin in Illinois this year. Last month, it got its third state license—in Minnesota. The firm plans to expand soon into Ohio, the District of Columbia, Virginia, Arizona, Colorado, Missouri, Kentucky, Massachusetts, Michigan, Indiana and New Jersey. State law against privately owned mortgage insurance firms bars it from only one state—New York.

Board chairman, Max H. Karl, 47, a Milwaukee real estate lawyer, regards his firm as a competitor to FHA, already talks of the

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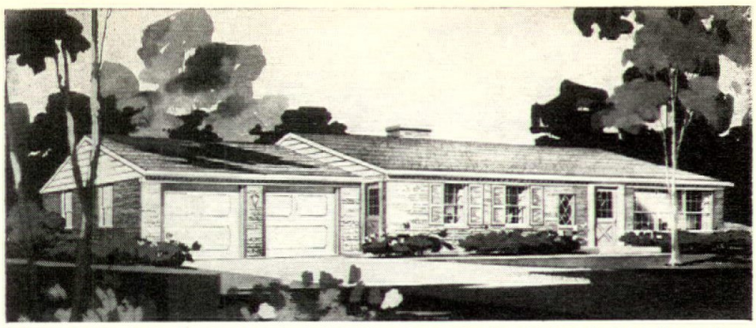
BEST 1958 HOMES



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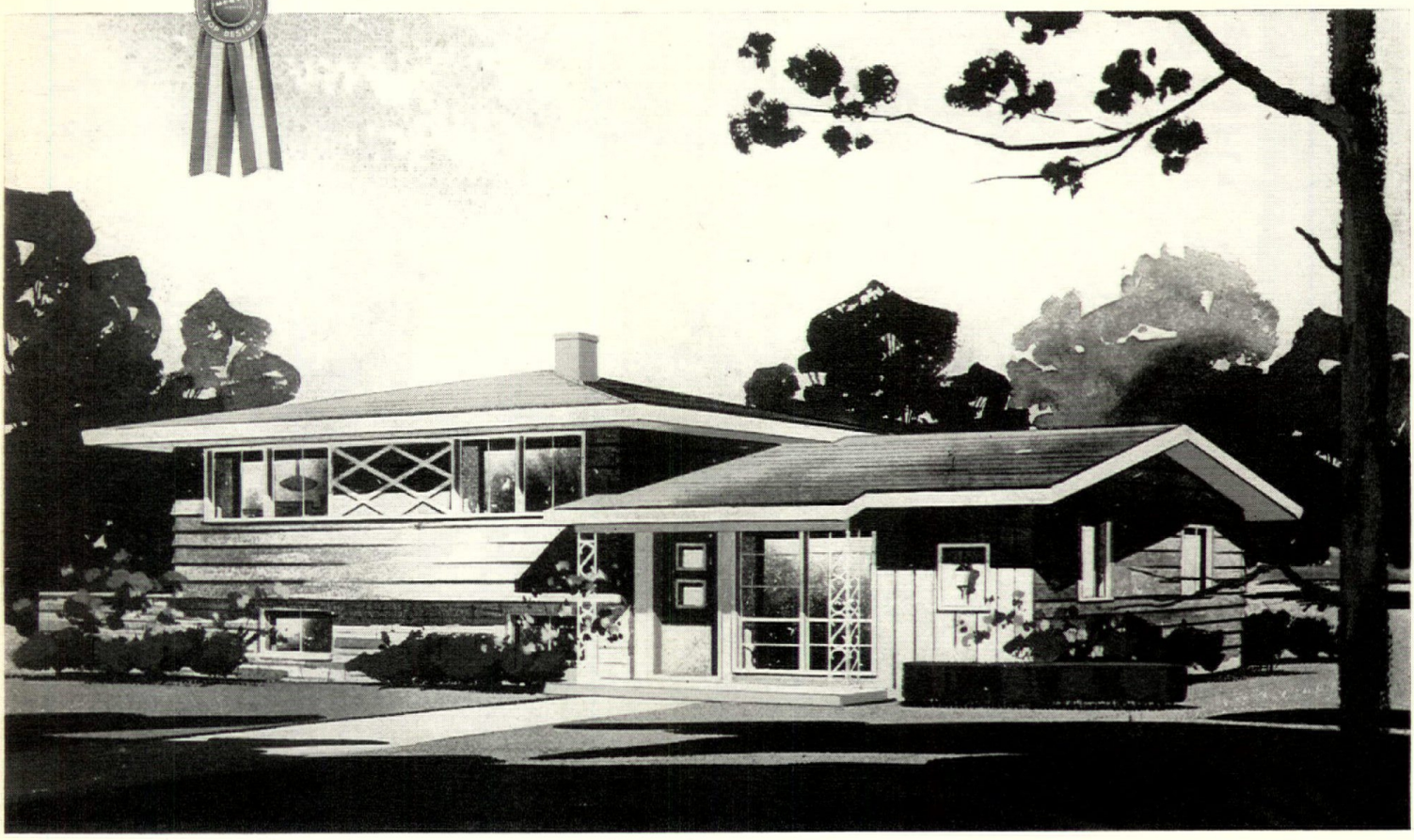

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continued from p. 41

MORTGAGE MARKET QUOTATIONS

(Sale by originating mortgagee, who retains servicing. As reported to HOUSE & HOME *the week ending Nov. 15)*

FHA 5¼s (Sec. 203) (b)

MARKET TRANSACTIONS

City	Conventional Interest Rates	FHA Discount Ceiling	FNMA Price xy	Minimum Down* 30-year Immediate	Minimum Down* 30-year Future	Minimum Down* 20-25-year Immediate	Minimum Down* 20-25-year Future	10% or more down 20-25-year immediate	10% or more down 20-25-year Future
Boston loc.	5-5¾%	99	97½	101-par b	101-par b	101-par	101-par	101-par	101-par
Out-of-st.	——	98-99	——	96	a	96	a	a	a
Chicago	5¾-6%	98	96	a	97c	a	97c	a	97c
Cleveland	5½-6%	98	96	98b	97c	98	97	98	97
Denver	5½-6¼%	97½	95½	95-97½bc	95-97½bc	95-97½bc	95-97½bc	95-97½bc	95-97½bc
Detroit	5½-5¾%	97½	95½	97-97½c	a	97-97½c	a	97-97½c	a
Houston	5¾-6½%	98	96	a	a	97c	97j	97c-98j	97c-98j
Jacksn'vl	5¾-6%	98	96	95½-97b	95½cd-97	95½cd-97	95½cd-97	96½-97	96½-97
Newark	5¾%	98½	96½	98n	97½c	98½	98n	98½	98n
New York	5½-6%	99	97½	99-par	99-par	par	par	par	par
Phila.	5½-6%	98½	96½	97½	97½	98	98	99	99
San Fran.	6-7%	98	96	97b	a	97bc	a	98b	a
Wash., D.C.	5¾-6%	97½	97	97½c	97½c	97½c	97½c	97½c	97½c

** 3% down of first $10,000; 15% of next $6,000; 30% of balance.*

NEW YORK WHOLESALE MORTGAGE MARKET

Prices on the open wholesale market in New York City, for out-of-state loans, as reported the week ending Nov. 16 by Thomas P. Coogan, president, Housing Securities Inc.:

FHA 5¼s

(minimum down, 25 or 30 years)

Immediates: 95½-96½ Futures: 95½-96½

FHA 5s

(minimum down, 25 or 30 years)

Immediates: 93-94½ Futures: 93-94½

VA and FHA 4½s

(minimum down, 25 or 30 years)

Immediates: 87-88 Futures: 87-88

Note: prices are net to originating mortgage broker (not necessarily net to builder) and usually include concessions made by servicing agencies.

FNMA STOCK

	Nov. 14	Oct. 9	Month's low	Month's high
Bid	40	48½	40	49
Asked	42	50½	42	42

Quotations supplied by C. F. Childs & Co.

VA 4½s
(Immediates)

MARKET TRANSACTIONS
Not subject to discount control unless so noted

City	VA Discount Ceiling	FNMA Price xy	30 year 2% down	20-25 year 5% down	20-25 year 10% down or more
Boston local	97	89	96-97j	96-97j	96-97j
Out-of-state	——	——	88-90j	88-90	88-90b
Chicago	95½	88	90b	90b	bi
Cleveland	95½	88	89-90b	89-90b	89-90b
Denver	94½	87½	a	a	a
Detroit	95½	87½	87½	87½	88
Houston	95	88	89b	89b	89b
Jacksonville	95½	88	88-90b	88-90m	88-90b
Newark	96½	90½	a	a	a
New York	97	89	a	a	a
Philadelphia	96½	88½	a	92kf	a
San Francisco	94½	87½	89	89	89
Washington, D.C.	96	88½	90	90	91

Footnotes: a—no activity. b—very limited market. c—includes 1 point advance commitment fee. d—includes 1 point standby commitment fee. e—includes 3 point extra standby discount. f—includes 2½ points for construction financing. g—includes 1 point service fee paid by home buyer to originating mortgagee. h—includes 1½ points for construction financing based on owner's commitment amount. i—a trickle of accommodation loans at 94. j—for $12,000 loans and up for houses 1,000-1,100 sq. ft. k—30-year loans. m—minimum down. n—includes ½ point advance commitment fee. x—FNMA pays ½ point more for loans with 10% down or more. y—FNMA net price after 1 point purchase and marketing fee (1½ points on FHA 5s and VAs) plus 2% stock purchase figured at sale for 50¢ on the $1.

▸ Immediate covers loans for delivery up to 3 months.

▸ Quotations refer to prices in metropolitan areas; discounts not subject to price control may run slightly higher in surrounding small towns or rural zones.

FHA 5s (Sec. 203) (b)
(Immediates)

MARKET TRANSACTIONS
Not subject to discount control unless so noted

City	FNMA Price xy	Min. Down 30 year*	Min. down 20-25 year*	20-25 year 10% down
Boston local	95½	a	a	a
Out-of-state	——	93-94b	93-94b	93-94b
Chicago	94	b	b	b
Cleveland	94	a	a	a
Denver	93½	a	a	a
Detroit	93½	a	a	a
Houston	94	a	94-95	a
Jacksonville	94	93½-94b	93½-94b	93½-94b
Newark	94½	a	a	a
New York	95½	a	a	a
Philadelphia	94½	a	a	a
San Francisco	93½	92-93	92-93	92-93
Washington, D.C.	95	95	95	95½

** 5% down on first $9,000; 25% of balance.*

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

SOURCES: Boston, Robert M. Morgan, vice pres., Boston Five Cents Savings Bank; Chicago, Maurice A. Pollak, exec. vice pres., Draper & Kramer, Inc.; Cleveland, William T. Doyle, vice pres., Jay F. Zook, Inc.; Denver, C. A. Bacon, vice pres., Mortgage Investments Co.; Detroit, Harold Finney, exec. vice pres., Citizens Mortgage Corp.; Houston, Donald McGregor, exec. vice pres., T. J. Bettes Co.; Jacksonville, John D. Yates, vice pres., Stockton, Whatley, Davin & Co.; Newark, Arthur G. Pulis Jr., pres., Franklin Capital Corp.; New York, John Halperin, pres., J. Halperin & Co.; Philadelphia, Robert S. Irving, exec. vice pres., W. A. Clarke Mortgage Co.; San Francisco, Raymond H. Lapin, pres., Bankers Mortgage Co. of California; Washington, D. C., Hector Hollister, vice pres., Frederick W. Berens Inc.

FNMA PRICES —*effective Oct. 22, 1957*

For immediate purchase. Subject to ½ point purchasing and marketing fee and 2% stock purchase. Mortgage ratios involve outstanding balance of loan to 1) purchase price (excluding closing costs) or 2) FHA or VA valuation—whichever is less. FHA prices cover Secs. 203b, 203i, 222 and 213 individual mortgages.

NOTE: *If remaining term of an FHA Sec. 213 individual mortgage exceeds 30 years, the price shown is reduced by ½% for each 5-year period (or part thereof) above 30 years.*

States	FHA 5¼s 90% or less	FHA 5¼s over 90%	FHA 5s 90% or less	FHA 5s over 90%	FHA & VA 4½s 90% or less	FHA & VA 4½s over 90%
Loan to Value Ratios:						
Conn., Me., Mass., N.H., N.Y., R.I., Vt.	100	99½	98	97½	92	91½
Del., D.C., Md., N.J., Penna.	99½	99	97½	97	91½	91
Ala., Ark., Colo., Fla., Ga., Ill., Ind., Iowa, Ky., Minn., Miss., Mo., Neb., N.C., N. Dak., Ohio, Okla., Ore., S.C., S. Dak., Tenn., Tex., Va., Wash., Wisc., Puerto Rico	99	98½	97	96½	91	90½
Ariz., Calif., Ida., Kan., La., Mich., Mont., Nev., N.M., Utah, W. Va., Wyo., Hawaii, Virgin Is.	98½	98	96½	96	90½	90

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HOUSING MARKET:

Slide in starts blamed on poor sales rather than tight mortgage money

Tight money is no longer the whipping boy for the drop in housing.

Builders, realtors and mortgage bankers across the nation have suddenly come to the same conclusion: the real reason for this year's slump in starts is poor sales.

NAHB President George Goodyear reports he has more money for houses in Charlotte than he can use. Starts are off, he says, because "sales are bad and they're bad in every price range, and I'm getting the same reports around the country." A Bill Levitt executive tells the same story.

Many causes are blamed for dwindling demand, but one stands out above all—the state of the national economy.

Two Sputnicks, the drop in the stock market, news stories of high interest rates and inflation danger—all have combined to weaken confidence and deter would-be buyers from buying, say housing men.

Says Mortgage Banker Harold Finney of Detroit (where starts are off 40 to 50%): "It's psychological. People aren't spending. They won't commit themselves for long term debt. They are thinking in terms of saving for a rainy day. I don't think they would buy now if we were offering no-down-payment deals."

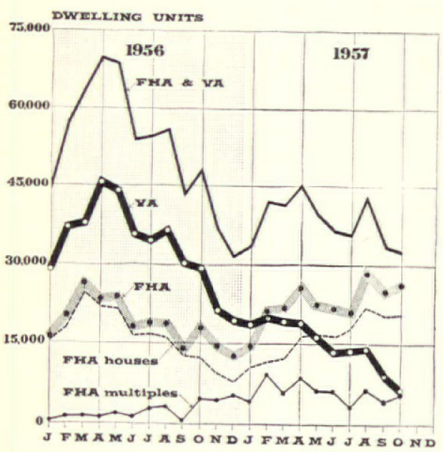
Slumping sales are hurting the existing house market, too. Price cuts are common. They are biggest (up to 20%) on homes 20 or more years old.

FHA Commissioner Norman Mason is still pointing to his swelling volume of applications to prove that FHA activity is at a very high level, but lenders and realtors say it is all an illusion.

Applications in October hit 55,446, up slightly from September but still way above October 1956. Mason boasted of skyrocketing volume at the NAREB meeting in Chicago to prove the 5¼% interest rate and discount control have not stalled FHA. He had planned to repeat the boast before MBA in Dallas, hedged instead when he learned that mortgage bankers were ready to argue (see p. 41). Mortgage men contend applications have no relation to the number of loans that will eventually be closed.

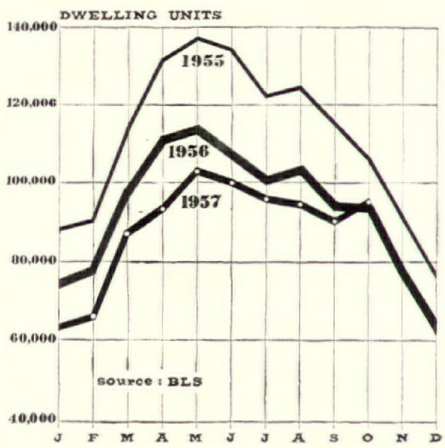
Mason promptly ordered his staff to query the 71 FHA directors on whether they believe there is enough mortgage money available in their area to handle the volume of applications. Result: two-thirds said it is adequate. Of the other one-third some said it is doubtful, some said flatly there is not enough.

Realtors also scoffed at Mason's claim after he was gone. Said Realtor and Mortgage Banker W. Max Moore of Denver: "I sent 90 applications to FHA and will really be surprised to see any of them closed FHA."



FHA AND VA APPLICATIONS: FHA applications on new homes totaled 20,241 in October, about the same as in September. Multiples rose to 6,245, bringing the total on new units up 6% to 26,486.

VA appraisal requests on proposed units slid again—to 6,433. This compares with 8,861 for the Aug. 25-Sept. 30 period and 14,545 the preceding month.



HOUSING STARTS totaled 95,000 in October, up 5½% from September and slightly above the October 1956 figure. But private starts totaled only 87,000 vs. 88,000 in September. Public starts jumped from 2,000 to 8,000.

The seasonally adjusted annual rate for private starts rose from 990,000 in September to 1 million in October. Starts for the first ten months totaled 846,800.

MARKET BRIEFS

FHA struggles with backlog

FHA is trying to fight its way out from under the backlog of applications that has flooded at least 17 of its 71 offices.

Size of the backlog varies, but these offices were two weeks or more behind in processing (which means that applications are taking four weeks or more) in mid-November: Albany, Washington, D.C., Newark, Pittsburgh, Miami, Memphis, New Orleans, Birmingham, Denver, Jamaica, Baltimore, Philadelphia, Jacksonville, Fla., Tampa, Springfield, Ill., Columbia, S.C. and Jackson, Miss.

FHA has authorized overtime in these offices, has moved some personnel temporarily from less busy offices, is using both VA and fee appraisers.

Co-op housing spurts

Co-operative housing is making big gains this year. FHA Sec. 213 applications nearly doubled during the first nine months (12,110 units vs. 6,792 a year ago). Rental housing (Sec. 207) applications gained even more (11,599 units vs. 1,732 for the first nine months of 1956).

Housing outlook for '58

The annual forecasting season brought forth these prophecies:

Commerce and Labor Depts.: 1,050,000 starts. (See Roundup, p. 35, for details).

HHFAdministrator **Albert M. Cole:** "Starts for '58 should be somewhat better than in 1957. They should exceed 1 million."

F. W. Dodge surveyed 202 economists, looks for a slight increase to just over 1 million units (both public and private) with dollar volume reaching $13.8 billion, a gain of 8% over 1957.

Associate Economist **John R. Bunting** of the Philadelphia Federal Reserve Bank expects starts to hit 1.1 million with FHA playing "a much more important part."

Equally optimistic is **Dr. James O'Leary,** director of investment research for the Life Insurance Assn. of America. He predicts starts will hit 1.1 million, may go higher.

Neil H. Jacoby, former member of the President's Council of Economic Advisers and now dean of the UCLA Business School predicts 1 million starts, an opinion shared by **Dr. Sherman Maisel,** professor of real estate at the University of California.

Board Chairman **C. H. Shaver** of U.S. Gypsum foresees a 10% increase in starts or about equal to the 1.1 million of 1956.

Research Director **Gordon W. McKinley** of Prudential Insurance Co.: "We can have a prosperous housing industry over the next three years, producing at a rate about 15% above 1957. Household formation, demolitions minus conversions and vacancies will add up to about 1,160,000 units a year. About 20,000 units will be supplied by farm houses becoming available for suburban living. So . . . 1,140,000 units a year can be built without running into oversupply. We cannot support anything like 1.3 million starts . . ."

President **Charles J. Lyon** of the Natl. Assn. of Mutual Savings Banks: ". . . a rather steady plane of mortgage activity contributing to" about "900,000 to 1 million" units a year until the '60s.

FHA starts its remarkable new plan to help small towns

FHA has insured its first loan under its new plan to make FHA mortgages easier to get in small towns.

On November 13, Mr. and Mrs. Frank W. Cowgill took title to a seven year old, $13,500, two-bedroom Lustron steel house In Watseka, Ill. (pop. 6,000) with a $7,100 FHA Sec. 203 loan from Iroquois Federal Savings & Loan.

Many FHA offices are taking four weeks or more to process loan applications. The Cowgill's loan went through in four days. And the cost was pleasantly small: $10 application fee, $28 for appraisal (including $8 mileage), $30 for abstracting and attorney, and $70 for the 1% loan service fee.

Watseka provides a good example of what FHA hopes to accomplish with its new Certified Agency Program—a program some supporters call FHA's most significant new idea in 20 years.

Red tape has discouraged banks from using the federal agency, even though on conventional loans they frequently impose minimum terms as stiff as 50% down and 15 years. Small town builders shy away from using FHA because its nearest office is sometimes 100 mi. away. This means costly delays in getting approval of plans and applications and waiting for FHA staff inspectors to look at homes under construction. Moreover, say critics, some FHA MPRs do not fit the facts of property values in many a small town. Example: why should a FHA insured house be forced to have curb and gutter if no other nearby house has one?

The new program sets out to slice through all these problems at once by adapting Title I repair loan processing methods to Title II mortgage loans. On its present one year experimental basis in seven areas, the plan is limited to single family houses insured under Sec. 203 (b) or 203 (i) in towns of 15,000 population or less beyond a 50 mi. radius from the FHA offices in these districts: Albany, N. Y., Philadelphia, Greensboro, N. C., Springfield, Ill., Phoenix, Ariz., Topeka, Kan. and the upper Michigan peninsula served by the Grand Rapids, Mich. office. How it works:

- To participate, approved mortgagees must first be appointed authorized agents of FHA. Appointment will prescribe geographic limits in which each agent may take over FHA's entire normal job of credit evaluation, property appraisal and inspection. As General Counsel Pierce Gerety puts it: "Legally, the big new idea here is that FHA will do no second guessing on either appraisals or credit risks."
- The would-by buyer or builder applies to the authorized-agent-mortgagee on a simplified form (No. 3609) which compresses application, warranty, property description, credit evaluation and commitment request on to two sides of a single legal sheet.
- The authorized agent, probably a local bank or savings and loan, makes its own credit and income analysis, then asks FHA's nearest district office to name a fee appraiser. If more than one appraiser is available, they will be assigned on a rotating basis, says FHA.
- When the appraiser's report is in, if the appraisal jibes with the terms of the loan, the authorized agent-mortgagee is ready to close the loan on an existing house without further red tape or referrals to the distant district FHA office. For new construction, the mortgagee may pick an inspection from a list of approved local fee inspectors to make the three inspections during building that FHA requires.
- Fees for appraisals and inspection will be set locally. All FHA does is recommend: $20 for appraisal plus $5 per inspection. FHA's application fee under its Certified Agency Program will be only $10 instead of the usual $45. Thus the total application-appraisal-inspection cost to a buyer will probably be slightly higher. But the buyer should get quicker service. "The No. 1 complaint I get from all over the country," says Gerety, "is that FHA takes too long to process its papers." Actual appraisal and inspection fees will be shown on each application; they become part of the closing costs.

Some prefabbers fear local appraisers in small towns will reflect a prejudice against prefab houses by down valuing them unreasonably under the new program. Young (32) Graham Northup, FHA director of programs who is heading up the new Certified Agency Program, concedes that he has run into "quite a few questions" about this from prefabbers. He says: "There's a lot of prejudice among the general population against prefabs. If the appraiser is reflecting this in marketability, his appraisal will stick." But at the same time, Northup urges any prefabber who thinks a local appraiser has underrated his product to appeal to the local FHA office. "I don't think we prejudice their position, and I don't think *they* think so either. It's important to have appraisals well done so this program won't fall to pieces."

H&H staff

NORTHUP

Despite all the leeway in the new set up, Northup is confident it will produce sound loans because local lenders will either 1) keep them in their own portfolios or 2) sell them on the secondary market to national lenders who have strict credit and property standards of their own.

If small town lenders ignore the new program, FHA is ready to call on VHMCP to find lenders from distant cities who will make FHA loans in remote areas.

If the new plan works, some officials think, it could lead to larger revisions in FHA processing methods to cut time and red tape. One big possibility is ending credit analysis by FHA's own underwriters on the theory that if small town lenders can do it successfully, operating merely from a statement of FHA objectives, there is no reason why lenders everywhere cannot do as well.

LOCAL MARKETS: contemporary design bounces back in Los Angeles

Los Angeles: Contemporary design is making a surprise comeback in the Los Angeles area and Hansel and Gretel houses appear on their way out, most builders agree.

Conventional design still dominates the market but has less and less frosting (its shock appeal has ebbed). Higher priced contemporary houses are making headway with use of more color and emphasis on texture. In the lower-price field, Builder Larry Weinberg points out, buyers prefer conventional design, "which is more economical than the Hansel and Gretel house and looks more substantial than the cheap contemporary." Another trend noted: two-story homes, often quite honest colonial styles, on eight or nine tracts.

Sales continue slow. Few tract builders foresee an upturn. Starts of single-family houses in Los Angeles County are down one-third for the first nine months (multiples starts are up one-third). Most observers say buyers' fears over economic conditions and the sputniks account for the sales slowdown as much as tight money. Says Willard Woodrow of Aldon Construction Co.: "The Russian's sputniks have done more to set back the housing industry than almost anything else. What we need is a good shot in the arm of confidence."

Discount controls have made mortgage money so tight, lenders say, that FHA is almost as dead as VA. Most homes are sold conventionally—and with builders or others taking second trust deeds.

Best price brackets are reported as $12,000-13,000 and $18,000-23,000. Sales are spotty in all areas. Ross Cortesi's Rossmoor tract in North Long Beach is probably selling best. Other leaders include Woodrow, Weinberg, Sanford Adler and Diller Gunther in the San Fernando Valley; Tietz Construction in Garden Grove, Ray Hommes in Torrance, Austin Sturtevant in Newport Beach, Bob Roberts in El Centro, Sun Gold Inc. in Whittier and Murray-Sanders in Costa Mesa in Orange County (where the long building drought is ending as new population eats into the inventory of unsold houses).

Oklahoma City: Starts are down 75% this year, says Dean Morgensen, Morgensen Lumber Co. But huge business and military expansion scheduled for the area has the home building industry optimistic for next year. Many believe the metropolitan area's population will rise from 480,000 now to 600,000 by 1960.

Knoxville: Home builders find themselves almost completely frustrated in Knoxville now, says Martin Bartling, NAHB's treasurer. Sales and starts are down 38% from last year, the city is one of three (with Detroit and Erie, Pa.) that have critical labor surplus problems, and on Dec. 6 an Air Force jet base will close, throwing 800 houses and apartment units on the market for sale or rent.

Baltimore: Only about half of Baltimore's starts this year have been row houses, and from now on single-family houses will dominate new housing starts. Main reason, says Harry Meyerhoff of Jack Meyerhoff & Sons, is not buyer sentiment but that most housing land is short in the city "and Baltimore County does everything to discourage building row houses." Meyerhoff, a major row house builder, is also building (and site prefabbing) many single-family houses.

In the suburbs, $19,000-25,000 houses are reported selling best, $12,000-14,000 houses slowest. Split-level design is losing ground to conventially designed ranch houses. Starts in the county are down about 30% from 1955 and 9% from 1956.

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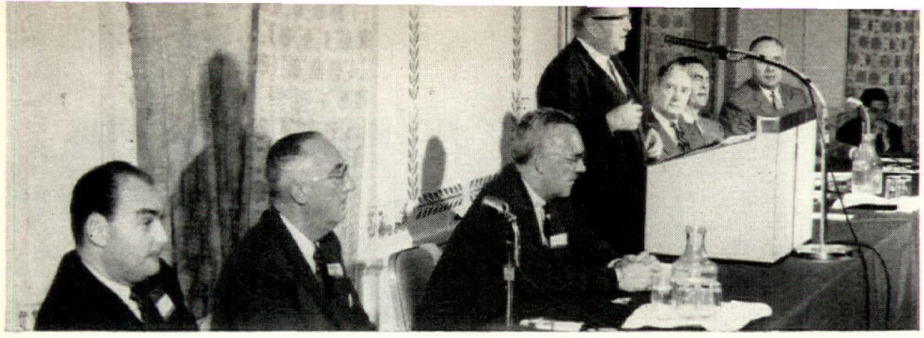


Oscar

'A BACKWARD TREND' is the description given second mortgage financing by FHA Commissioner Norman Mason, addressing a NAREB convention session on "Financing the Existing House." Others on the panel (*l to r*): VHMCP Executive Secretary Joseph B. Graves Jr., FNMA President J. Stanley Baughman, Moderator Oliver M. Walker and Realtors Paul M. Kendall of Louisville, Frank MacBride Jr. of Sacramento and Daniel F. Sheehan of St. Louis.

NAREB CONVENTION:

Second mortgages praised as useful sales tool

Realtors are defending the much maligned second mortgage.

Meeting in Chicago for its 50th convention, the Natl. Assn. of Real Estate Boards heard FHA Commissioner Norman Mason warn that second mortgages are rising to a dangerous level. Added Mason: "To avoid a successful time-tested system like FHA for immediate convenience is short sighted."

NAREB issued no official rebuttal. But there was little doubt how most of the 5,000 convention goers felt. Replied W. Max Moore, Denver realtor and mortgage banker: "I don't think second mortgages are at a dangerous level. But if Mr. Mason thinks they are, all he has to do to reduce second mortgage volume is to raise the FHA interest rate." Said Realtor Jack Justice of Miami Beach: "We think second mortgages are helping our [South Florida] economy."

Even more telling was a show of hands at a brokers' round table on "Widening Your Sales Horizons." When 500 brokers and salesmen were asked how many take back second mortgages sometimes in lieu of commissions or urge home sellers to take back seconds for part of their equity, 75% raised their hands. Said one broker: "With money so tight we've got to be resourceful." Another realtor urged: "Hold on to your second mortgages. Don't discount them. They mean more profit."

Interest in trade-in houses was up, too, as realtors pondered how to do business under tight money.

Trading has pitfalls, warned Gordon Williamson of Detroit, one of the nation's top traders (Jan., News). "Trading is easy when the market is moving up or standing still," he told a crowded meeting in the huge ballroom of the Conrad Hilton Hotel. "But it can be treacherous in a declining market. Now is a time to be extra careful about your appraisals."

Brokers in Ft. Wayne, Ind. and in Mt. Lebanon, Pa. were enthusiastic over the results of corporations they have formed to take trade-ins. Said a Ft. Wayne broker: "It has increased each realtor's volume 10 to 15%." Even NAREB President Kenneth Keyes' own big firm in Miami announced it is starting a trade-in plan, but a cautious one. Keyes will offer home owners who want to trade a price 15% below FHA valuation. In Miami, valuation is about 10% below market.

Trader John Clarke of Portland, Ore., added this sour note: "We tried FHA's trade-in deal once. It's worthless."

Tight money and its effect on the economy and real estate business dominated nearly every phase of the convention.

Key speeches dwelt on the topic (see next page). Press conferences quickly focused on it and invariably stayed there. At his one press conference, President Keyes insisted that the real estate business is good, added that government monetary policies have not hurt it. But two days later in his report to the convention he declared: "The shortage of mortgage money in the face of increasing demand has been the realtor's most pressing problem in 1957 . . . it has pulled home ownership out of the reach of many families." He called for a study of the US monetary system to find the causes of periodic money droughts "which weigh most heavily on real estate financing."

NAREB's policy declaration repeats this plea for a monetary study, urges flexible FHA and VA interest rates and repeal of discount controls, takes a cool view of urban renewal.

The policy statement asks that Fanny May buy mortgages on existing property on the same basis as on new housing; that FHA adopt more uniform credit requirements "to meet the desire of American families for higher housing standards"; that FHA enlarge its experimental program to extend services to small towns (see p. 45), that FHA be provided with enough of its own earnings from insurance premiums to pay administrative expense (a policy statement resulting from many complaints about FHA backlogs); and that FHA develop a more workable program for rental housing.

NAREB's Washington Committee warned of an all-out effort in Congress next year to push a middle income housing program through.

Said 1957 RWC Chairman H. Walter Graves: "There is a group in Washington which is trying to make housing a public utility . . . The forces which pushed a middle income bill this year will push it much harder next year. We must see to it that Treasury-financed housing is not extended."

Life companies expected to up mortgage buying in '58

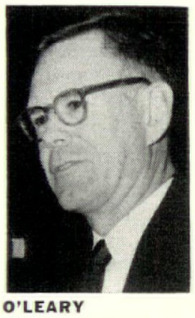
More money for housing in 1958.

This was the message brought to NAREB's 50th convention by Dr. James J. O'Leary, director of investment research for the Life Insurance Assn. of America.

His words: "Next year there is good prospect that the life insurance companies will direct a somewhat larger flow of funds into real estate mortgages because of the expected decline in capital spending by business and industry."

How much money? Said O'Leary: "It could easily mean a stepup in housing starts next year to 1.1 million units and I personally see no reason why it can't be 1.2 million units if the drop in capital expenditures is large enough."

Oscar



O'LEARY

O'Leary seemed startled when the realtors broke into his address with applause. He added hurriedly: "Of course, you know that every insurance company has its own investment department which decides where their money will be invested."

The research director likened 1958 to 1953 when housing pulled out of a two year slump and started an uphill climb that was climaxed with the 1.3 million starts of 1955. "I do not believe that the shift of life insurance companies and other investors toward government insured mortgages will be as abrupt or as pronounced as it was in 1953," he continued.

With a housing upsurge likely, O'Leary predicted: "A much greater burden seems certain to be placed on FHA. For this reason it is imperative to thoroughly reexamine the FHA program and to be certain that it is placed in readiness to handle the flow of funds which seems likely to come into this field."

What about the 5¼% interest rate and the discount controls which so many mortgage men complain have stalled the market? These are not really so vital to life insurance companies, O'Leary confided to HOUSE & HOME. "The current FHA rate is close enough to a competitive rate that any slight change in the capital market will make FHAs attractive to life companies. It would not take a large change. Discount controls are not so important since life companies don't like big discounts anyway."

When the insurance companies step up their FHA lending next year, O'Leary predicts they will not demand big equities asked now (10% or more), will instead lend on minimum down payment terms for the maximum 30-year term.

In the long range picture, O'Leary told realtors, housing is in very good position. "I rather expect that in the next few years we shall see a further increase in the proportion of life insurance company assets invested in mortgages."

Upset election makes Walter Graves NAREB president

H. (for Henry) Walter Graves of Philadelphia came to NAREB's 50th convention in Chicago as a staunch supporter of his close friend (and convention roommate) C. Armel Nutter of Camden for 1958 NAREB president.

Graves left the convention as president-elect, himself. It was one of the most stunning upsets in NAREB in years (though NAREB still tries to create the impression that its elections are not political).

Nutter—who was NAREB treasurer—had been considered the likely nominee for president since a year ago when he came close to nomination, finally withdrew in favor of Kenneth Keyes of Miami. There is no kingmaker who can guarantee anyone election in NAREB, but Nutter got assurances from most key leaders that he would get the nomination this year. When the convention started Sunday it appeared that he would.

The job seeks the man

But by Monday night it became common knowledge that a stop-Nutter move was gaining strength. It was led by the Philadelphia board, which had nominated Graves (though Graves continued to insist he was supporting Nutter). Several past-presidents of NAREB also opposed Nutter. They argued that Nutter is more a mortgage banker than a realtor. Their unstated reason: NAREB has a tradition that the job seeks the man, not the man the job and Nutter certainly had made no secret of his seeking.

Result: though Nutter was backed by the delegations from 40 states (according to his friends, who are not disputed by his opponents), the nominating committee picked Graves. Their choice of Graves, who is one of Nutter's closest personal friends, forestalled any attempt by Nutter to win election through a floor fight where most conventioneers were convinced he could win.

Instead Nutter, grim and tight-lipped, came to the rostrum to second the nomination of Graves—pleaded for unity in the organization without referring specifically to the fight he had waged for president. Then he stalked stiffly from the platform as the convention gave him a rising ovation.

Oscar

REALTORS KEYES & GRAVES
From one property manager to another

In bald and bespectacled Walter Graves NAREB has a president who has spent many years working at lesser jobs—among them treasurer in 1949 and chairman of the Washington committee this year. In several striking ways he is quite like the man he will succeed in January, Kenneth Keyes. For example:

Both are 61. Both got their start in real estate in the property management field and have stayed with it. Both come from giant real estate firms. Graves is vice president in charge of management for Albert M. Greenfield & Co. Inc., largest brokerage firm in the East. Keyes is chairman of the Keyes Co. of Miami, largest real estate firm in the South. Both are devout Christians: Graves is a lifelong Lutheran, headed the Sunday school in his church for 22 years. Keyes is an elder in the Presbyterian church. Their public speaking styles are similar. Both are soft-spoken and mild-mannered. Neither has ever had any special interest in housing.

Graves was born in Cleveland—only because his father's work as head of the US Coast and Geodetic Survey happened to take the family to that city briefly. But Graves spent his boyhood in Washington. He is the second of six children. (One brother, Alvin C. Graves, is a nuclear physicist at Los Alamos and directed most of the nation's atomic tests.) He is a descendant of no less than nine Pilgrim signers of the Mayflower Compact.)

Graves is a graduate of the Wharton School of Business at the University of Pennsylvania. (He met his wife Betty on his first date in college, married her four years later in 1918.) After a year in the Army, he took a job as manager of a World War I emergency housing project in Philadelphia, stayed with it until liquidation in 1920 when he joined the old Philadelphia realty firm of Wm. W. H. Quick & Brother, then headed by ex-NAREB President (1914) Thomas Shallcross Jr. He stayed with the firm until 1949 when he was named a vice president by Greenfield.

Business & boardwalk

The Greenfield real estate company was sold by Albert M. Greenfield to its employes in 1955 so it no longer is connected (except for professional consultation) to the other Greenfield holdings—City Stores, Loft Candy Co. and City Specialty Stores. Greenfield realty has offices in Philadelphia, New York and Atlantic City. Graves, as head of property management, is responsible for (among other properties) 25 downtown Philadelphia office buildings and 80% of the Atlantic City boardwalk property including several hotels.

• • •

To its other key jobs NAREB elected: Frank MacBride Jr. of Sacramento, first vice president; and Stewart Matthews of Chicago, treasurer.

Convention quotes: is housing too dependent on government?

Excerpts from key speeches at NAREB's 50th convention:

C. Canby Balderston, vice chairman of the board of governors of the Federal Reserve system: ". . . In contrast to conventional mortgage rates, the inflexibility of FHA and VA rates has interfered with the smooth operation of the mortgage and real estate markets. Flexible rates for real estate mortgages are just as essential as flexible yields on corporate securities to the proper functioning of the capital market. Mortgage borrowers, whether they are interested in VA, FHA or conventional loans, should be able to compete with non-mortgage borrowers for available savings.

". . . It is ironic, to say the least, that federal mortgage underwriting programs, introduced ostensibly to provide a measure of stability to residential real estate markets, have tended at times to contribute importantly to instability.

". . . The extraordinary growth of the mortgage banking business in the postwar decade is related directly to the introduction and expansion of federal mortgage insurance and guaranty. This great dependence on federal programs has made mortgage companies, and indeed the entire mortgage and real estate business, particularly vulnerable to unpredictable statutory and administrative changes that at times have not been based on economic realities. The time may well be at hand for the real estate, construction and mortgage industries to do some renewed soul searching in evaluating their role in the economy and their relationship to and reliance upon federal support, whether direct or indirect."

Million units a year not enough; Dodge economist sees shortage

Dr. George Cline Smith, vice president and economist for F. W. Dodge, Corp.: "Housing has been showing signs of a pickup ever since July. Much of the credit for this must go to a renewed interest in rental housing . . . but there has also been some recent evidence that the decline in single-family homes has bottomed out.

". . . Housing has been somewhat of an innocent bystander—caught between competition for funds by business and government users on the one hand and tight money policies aimed at controlling wage inflation on the other.

"The housing decline has caused relatively little concern in some influential government and financial quarters because of the prospect that we would turn out somewhere around a million new non-farm housing units this year. Some of us suffer from what I would call the 'magic-million-unit psychosis': the warped notion that a million housing units a year is plenty (or even, in the minds of some, excessive).

". . . The truth of the matter is that we have not been building enough houses to keep up with the potential demand from population growth and movement and the destruction of existing houses. Our present rock-bottom vacancy rate, plus our tremendous stock of substandard housing, indicates that shortage and not surplus are the order of the day in housing."

Kiplinger foresees 3 to 5 years of rolling readjustment, then boom

Austin Kiplinger, author of Kiplinger's Washington Newsletter: "Some seasonal loosening of credit can be expected late this year . . . and the credit system itself will provide a little more money, as the demand for capital spending slackens.

". . . Industry will follow a pattern of rolling readjustment in the next three to five years. But I foresee a new boom—and more inflation—for the country in the 1960's.

". . . Day-to-day economic demands for goods and services from the youthful postwar generation will stimulate housing, appliances, home furnishings, automobiles, travel, clothing, children's goods, services industries and all the basic industries that contribute to these needs."

(Kiplinger also predicted housing starts of 2¼ million units per year by 1982.)

NEWS continued on p. 49

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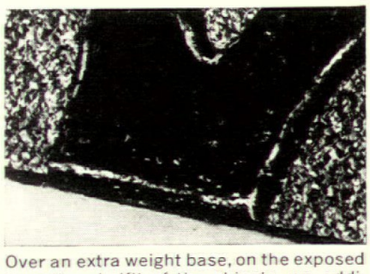
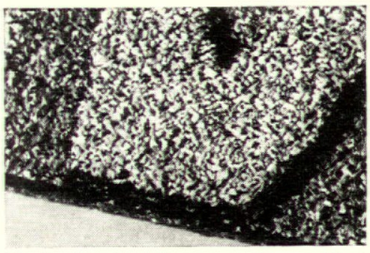


Over an extra weight base, on the exposed "weather half" of the shingle, an additional heavy coating of asphalt is applied in a distinctively grained pattern.



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PHMI CONVENTION:

Sales pick-up cheers prefabbers; hope for 10% of all '57 starts

Six months ago no prefabber would have predicted that the dominant feeling at the 14th annual meeting of the Prefabricated Home Manufacturers Institute would be *optimism*. But it was.

This spring, prefab sales were well off from 1956 and even further behind 1955. With money tight and the housing market weak, there was reason to be pessimistic.

But after six poor months in 1957, prefabbers found that new merchandising ideas, improved designs, stronger builder-dealers were paying off (see pp. 74-84). Third quarter sales wiped out first half losses for several companies.

So it was not surprising that prefabbers accepted as entirely possible a prediction from their Detroit convention keynoter Frederick J. Trask that within 10 years 50% of all new housing will be prefab. Trask, president of Lumber Fabricators Inc. and a New York investment banker as well, predicts housing starts will hit 2 million by 1965—suggesting prefab sales of 1 million units.

A forecast by PHMI Executive Vice President Conrad (Pat) Harness of a 2 to 5% annual increase in prefab's share of the housing market was accepted by the PHMI members as quite probable. (Harness' prediction for 1957 sales: 90,000 to 100,000 units—a possible 6% increase over 1956—which would bring the prefab industry's share of the total housing market up to 10%).*

Prefabbers were cheered by the conclusion of their mortgage finance committee that FHA discount controls will not hamstring mortgage lending. They were enthusiastic over (of all things) public housing, a field they hope to invade (see col. 3).

Wanted: government help

But optimism among prefabbers still hinges greatly on what the government can and will do for them. Recommendations from committees to PHMI directors (which are yet to be acted on) indicate that they want much more help. Some of the recommendations:

- Revive the VA direct lending bill, vetoed by the President as inflationary and discriminatory (Oct. News). The reason, as one prefabber explained it: "This program is right up our alley. It's restricted to non-metropolitan areas where big volume builders don't operate and where we can get a lot of business."
- Widen FHA's program to bring its program into small towns (see p. 45). Prefabbers back this for the same reasons they like the VA direct loan program.
- Set up a single standard for low-cost housing. While referring to no specific standard, prefabbers admit they want one like FHA Sec. 203 (i) to cover all houses built FHA up to a unit valuation of $12,000. The 203 (i) limit is now $8,000.
- Devise FHA insurance for land development. Explains Frank Flynn, co-chairman of the legislative committee: "Builders now must either use their own capital or use their commercial line of credit to improve land. We would like to see a program to let him borrow from mortgage sources with FHA insurance."

Prefabbers also endorsed the US Savings & Loan League's plan for insuring the top 20% of a 90% conventional mortgage. But they hedged the endorsement by advocating the plan only as a supplemental type of mortgage insurance to FHA, not as a substitute. They also asked Congressional approval for a flexible FHA interest rate and repeal of discount controls.

Prefab vs. conventional

Harness, marking the end of his first year with PHMI, had some advice for prefabbers—a result of talks with builders (whom he knows intimately from his five years as NAHB public relations director): "We must sell prefabrication on its benefits—not just how good it is or how much better it is than conventional building. Any home builder who builds conventionally tends to defend it when you approach him by drawing a comparison. We must talk of what our product will do for the user—not with the argument that ours is better than yours."

HALL

HARNESS

Harness urged prefabbers to improve their service to builder-dealers, strongly hinted that this is one of their key weaknesses. He cited these typical complaints: replacement of broken or omitted parts takes much too long and prefabbers often leave it up to a builder to pioneer a new model through FHA.

Discount control worries

PHMI was concerned lest some member try to evade discount controls and thus besmirch the entire industry. Prefabbers are in an unusually good position to sidestep controls since many own mortgage or acceptance corporations, could thus absorb a loss in resale of loans to permanent investors by their originating mortgage subsidiaries. But the net of this would be to dodge the spirit—if not the letter—of discount price fixing.

So PHMI's mortgage finance committee headed by Chairman William B. F. Hall urged "individual members in every instance . . . [to] be sure they are carrying out both the letter and the spirit of the [discount control] law and its administrative regulations."

Said Hall: "I feel if we should take advantage of our situation it would reflect badly on our industry." It might even invite a congressional investigation, he warned.

On the other hand, Hall said that his own findings are that FHA "has left the barn door wide open on discount control. There is plenty of room for negotiation. If you need eight points you can get it."

MPS changes urged

Chief Architect Neil Connor announced that FHA will put its new minimum property standards book into effect over a period of six months to a year. One good reason: it will take prefab makers at least that long to make changes in their factories. An immediate change would leave the prefabbers with thousands of non-conforming houses built or in production.

Connor also acknowledged PHMI's suggested changes in the MPS, said they would be considered before the book is made final. One of the prefabbers' major protests: they think the requirement for pressure treated lumber is unnecessary. Said the technical committee report: "Never before has there been such pressure put on Congress and the FHA, through Congress, as by the pressure treating industry."

The meeting was the first attended by PHMI's new associate members—producers invited into membership for the first time. There were 29 at Detroit representing 16 associate member firms.

Prefabbers see big market potential in public housing

Prefabbers are starting to take public housing to their bosoms.

They see it as a promising new market—one which has largely escaped them in the past.* Says an executive of a big prefab firm: "I'm for public housing as long as we can sell more houses."

PHMI has not endorsed public housing as a policy. In fact, one big manufacturer suggested in Detroit that PHMI go on record against the principle of public housing. The suggestion died when another prefabber remarked: "We'd be damn fools to come out against it at a time we stand to get some business out of it."

The Public Housing Administration is equally enthusiastic about prefabrication. PHA itself started the Cedartown, Ga. pilot project of 20 units (Nov., News), negotiated the price with National Homes.

John Henderson Studios

PHMI'S PRICE, PHA'S SLUSSER

The enthusiasm is mutual

Just how well prefabbers can compete will show up in Cedartown when the local housing authority takes bids for 30 more modular design units. PHMI President George Price of National Homes is urging his fellow prefabbers to get in on the bidding. "This will be the proof of the pudding," he said in Detroit. "It's a wonderful opportunity for us. I personally am very enthused by public housing."

continued on p. 50

* HOUSE & HOME's estimate of 1957 sales, based on a survey of 100 prefabbers, is only 62,700 (see p. 74), but excludes shell houses and prefabs sold direct to consumers.

* Prefabbers have sold public housing only an estimated 500 prefab units so far, most of them in the Illinois-Indiana prefab belt.

Price suggested (as did Slusser) that prefabbers contact their local housing authorities and urge them to plan new projects on a modular basis—as the 1957 Housing Act requires "where feasible." He pointed out that the Cedartown board was somewhat less than enthusiastic when PHA first proposed prefab units. Said Price: "We brought the whole board and its architect to our factory in Lafayette. They were skeptical when they came but they left enthusiastic about prefabs."

Milwaukee firm gives FHA first competition

continued from p. 41

day when he (and perhaps others like him) will run FHA out of business. "FHA and VA have served a worthwhile purpose and contributed greatly to relieving the economic stress of the 30's. However, to permit permanency of such programs gives rise to socialistic purposes which are not consistent with our form of government," says Karl.

Clarence P. Schmidt

KARL

The company insures only owner-occupied urban dwellings of eight units or less. It approves any interest rate agreeable to borrower and lender (usual rate: 6%).

The free interest rate has been a big item in Mortgage Guaranty's quick growth. As yields on pegged-interest FHAs and VAs grew unattractive, lenders turned to conventional mortgages at higher rates.

Mortgage Guaranty has done most of its insuring on 25-year mortgages made by Wisconsin S&Ls. These lenders have always been quite conservative, lending only up to 70% loan-to-value. With insurance they will now lend up to 80%. Karl expects some insurance companies which have held their loan-to-value ratio to 60% or lower to lend up to their legal limit of 66⅔% soon with his insurance.

But Karl is looking ahead to the day when state and federal legislation will lift the maximum S&L loan-to-value lending ratio to 85 or 90% on privately insured loans; a step which will bring Mortgage Guaranty much closer to FHA competitively.

Karl's insurance premium is only about half of FHA's: ½% of the principal for the first year but only ¼% of the declining principal in each succeeding year *vs.* FHA's fixed ½%. The premium is another 25% less if the mortgagor elects to prepay it for 10 years at closing instead of paying annually.

If the law lets him insure mortgages up to 90% loan-to-value, Karl says his premium would be higher—but only 10% higher thus still below the FHA premium.

Other MGIC advantages over FHA: maximum mortgage is $25,000 *vs.* FHA's $20,000; processing involves only a one-page application plus acceptable credit report and appraisal; MGIC waives deficiency judgments against mortgagors; the company decides whether to commit or reject in about three days (*vs.* FHA's two to eight weeks).

Mortgage Guaranty is a stock company (Karl's friends, relatives and clients put up $250,000 and he sold another $500,000 in stock). Because so many private mortgage insurance firms went broke in the 1920s and early 30s, Wisconsin's insurance commissioner requires the company to set aside 30% of premiums earned until its reserve equals five times premiums in force. MGIC has set aside another 10% voluntary reserve, too.

HOUSING POLICY:

HHFA springs plan to have FHA insure just top 20% of 90% loans

The first major change in FHA mortgage insurance policy in 23 years is under consideration by the administration.

For 23 years, the only way you could get FHA to insure a mortgage loan was to insure not just the risk portion but the entire principal, and pay for the insurance in annual installments of ½% of the declining balance of the loan. And FHA would insure loans only if they carried a fixed maximum interest rate (and now a fixed maximum discount) and only if the house met all FHA construction standards.

Now, HHFAdministrator Cole and FHA Commissioner Norman Mason have sprung a completely new proposal that FHA should offer an alternate plan to insure only the top 20% of 90% loans, that the insurance premium should be paid in advance instead of in annual installments, and that the interest rate should be free to follow the market.

Slap at S&Ls?

Significantly, Cole sprang the plan in the least likely place: before the New Jersey League of Municipalities, whose members are chiefly interested in urban renewal. And he sprang it only one day before the annual convention of the US Savings & Loan League whose No. 1 legislative objective for 1958 was to get government sanction for almost exactly the same type of mortgage insurance through a subsidiary of the privately-owned (i.e. S&L-owned) Home Loan Bank Board (H&H, May).

The type of insurance now suggested by Cole and Mason has been in general use in England for 20 years, entirely on a private business basis with no government participation—and at rates which work out to less than half the premium FHA has been collecting.

HOUSE & HOME has been urging adoption of this system in this country since 1953. The proposal was strongly endorsed by a HOUSE & HOME Round Table on housing policy (H&H, March '55). The Natl. Savings & Loan League has favored this type of insurance (if privately organized) for years. The US League took up the plan last year and persuaded Sen. John J. Sparkman (D, Ala.), powerful chairman of the Senate housing subcommittee, to introduce a bill to that effect in the last Congress.

Major differences

The S&L scheme involved neither government liability nor financial aid. Cole's would. He points out, however, that "there will be neither need nor excuse for a volume of administrative procedures equal to that where FHA insures 100% of the risk" (i.e. under its regular program). Specifically, Cole says processing of applications would be simplified, that minimum property requirements need not be enforced. But he says FHA would take steps to protect home buyers from chicanery—including inspections of property. Four methods of preventing abuses are under consideration, he told the Jersey league at Atlantic City. But he did not name them.

Administration still uncommitted

Cole emphasizes that the administration has not yet decided to submit the new plan to Congress.

He makes it clear he and Mason hope the plan would provide an effective substitute for second mortgages, now on the increase in the conventional loan field because lenders shy away from FHA's unattractive yield. "This is an attempt to recognize the concept that a free market is good for the consumer, and good for the country," he says. But he predicts that if interest rates fall enough to make FHA 5¼% mortgages competitive, the existing FHA program will look better to lenders because of its 100% insurance.

Many details of the new FHA alternate scheme, as outlined by the housing chief, are still vague. But he is definite on one point: a single premium paid in advance rather than a monthly charge. How much it would be, Cole has not yet indicated.

Inside FHA and HHFA, plans were taking shape last month to ask Congress for a host of legislative changes. Some of the most important:

FHA is pondering whether to ask Congress to boost the ceiling on its mortgages from $20,000 to $25,000 or $30,000. Such a move, many experts contend, would give the market for quality new housing a shot in the arm thus bring thousands of good used middle-bracket units on the market (see p. 53).

FHA insurance on loans for water and sewer systems in small developments is also under study. Commissioner Mason says FHA is pondering a rental housing plan which will have many less restrictions and give builders more tax breaks, allowing them to build a project with practically no investment, receiving their return when the mortgage is paid off—thus getting a long-term capital gain.

VA is planning no recommendations at all, suggesting that officialdom's content to let it die a quiet death.

Urban renewal is likely to become the No. 1 housing victim of the White House decision to cut back civilian spending programs in the wake of the Soviet sputniks. The administration, as URA Commissioner James Steiner indicated in recent talks, wants to concentrate on 1) rehabilitation and 2) making the programs it already has work better and faster. But URA soon will run out of Title I slum clearance money. The Democratic Congress will undoubtedly vote it more.

MILITARY HOUSING:

Budget Bureau has a plan to get FHA out of it

Creation of a new Defense Housing Corp. to take over all 23 bits and pieces of military family housing programs is under study in Washington.

The plan would take FHA out of military housing entirely, as many industry experts have long advocated. As things are now, Capehart Act military housing, with its interest rate anchored by Congress at 4%, gets FHA mortgage insurance backed by a Pentagon guarantee. And FNMA has put up most of the "mortgage" money, with special assistance (i.e. Treasury) funds. So the government's housing scorekeepers, BLS and the

continued on p. 52

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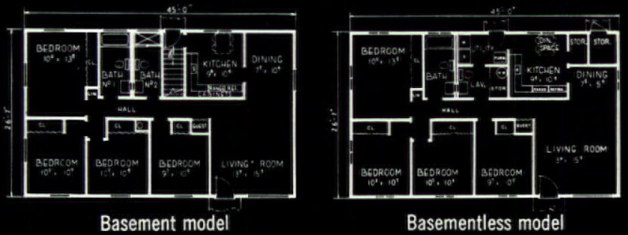
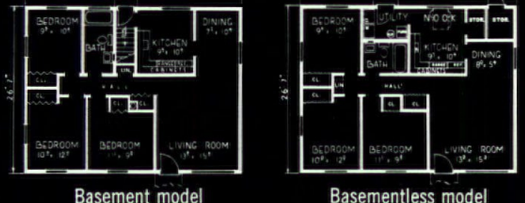


Basement model — Basementless model

4 Bedrooms — 2 Baths — 1192 sq. ft.
Complete package price $3683
Finished house price range $9,000–11,000 [excluding land]



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'HOLIDAY' Elevation No. 4 For narrow lot

'HOLIDAY' Elevation No. 3

'FIESTA' Elevation No. 3 End to street with brick planter

'HOLIDAY' Elevation No. 2

'FIESTA' Elevation No. 1

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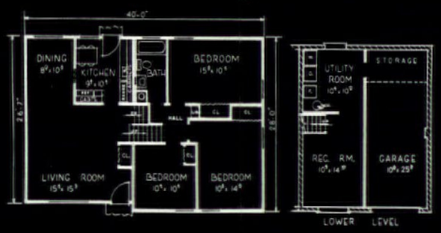
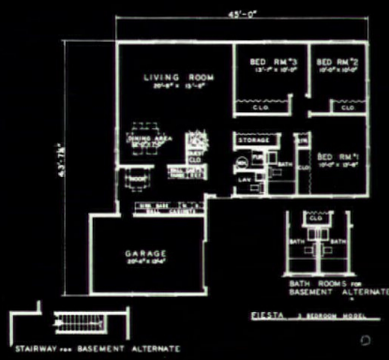
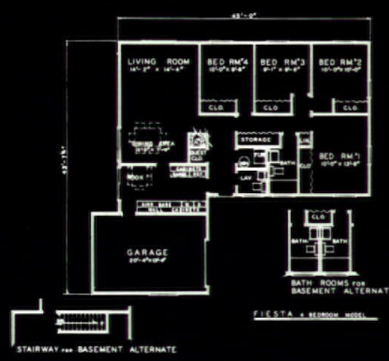


1416 sq. ft. plus garage
Complete package price $4675
Finished house price range $12,000-$14,000
[excluding land]



THE 'FIESTA'

4 Bedrooms — 2 Baths — 1240 sq. ft.
Complete package price $4730
Finished house price range $12,000–$14,000
[excluding land]



'HOLIDAY' Elevation No. 1

'FIESTA' Elevation No. 2

'HIGHLAND MEADOWS' Elevation No. 2

'HOLIDAY' Elevation No. 1 With brick veneer

'HOLIDAY' Elevation No. 5 For narrow lot

'FIESTA' Elevation No. 3 With brick veneer accents

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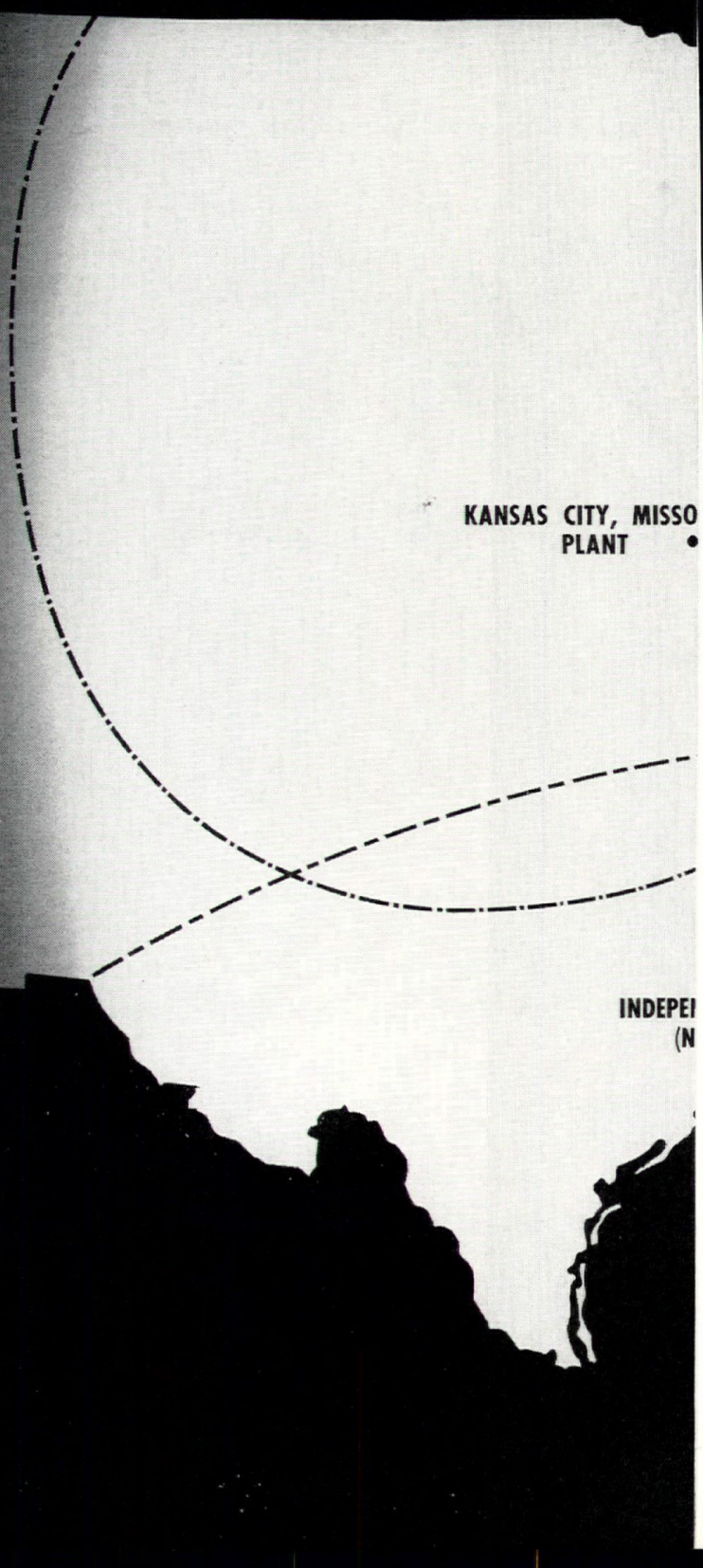

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4—Complete construction and permanent financing.

5—Land development assistance in situations of merit.

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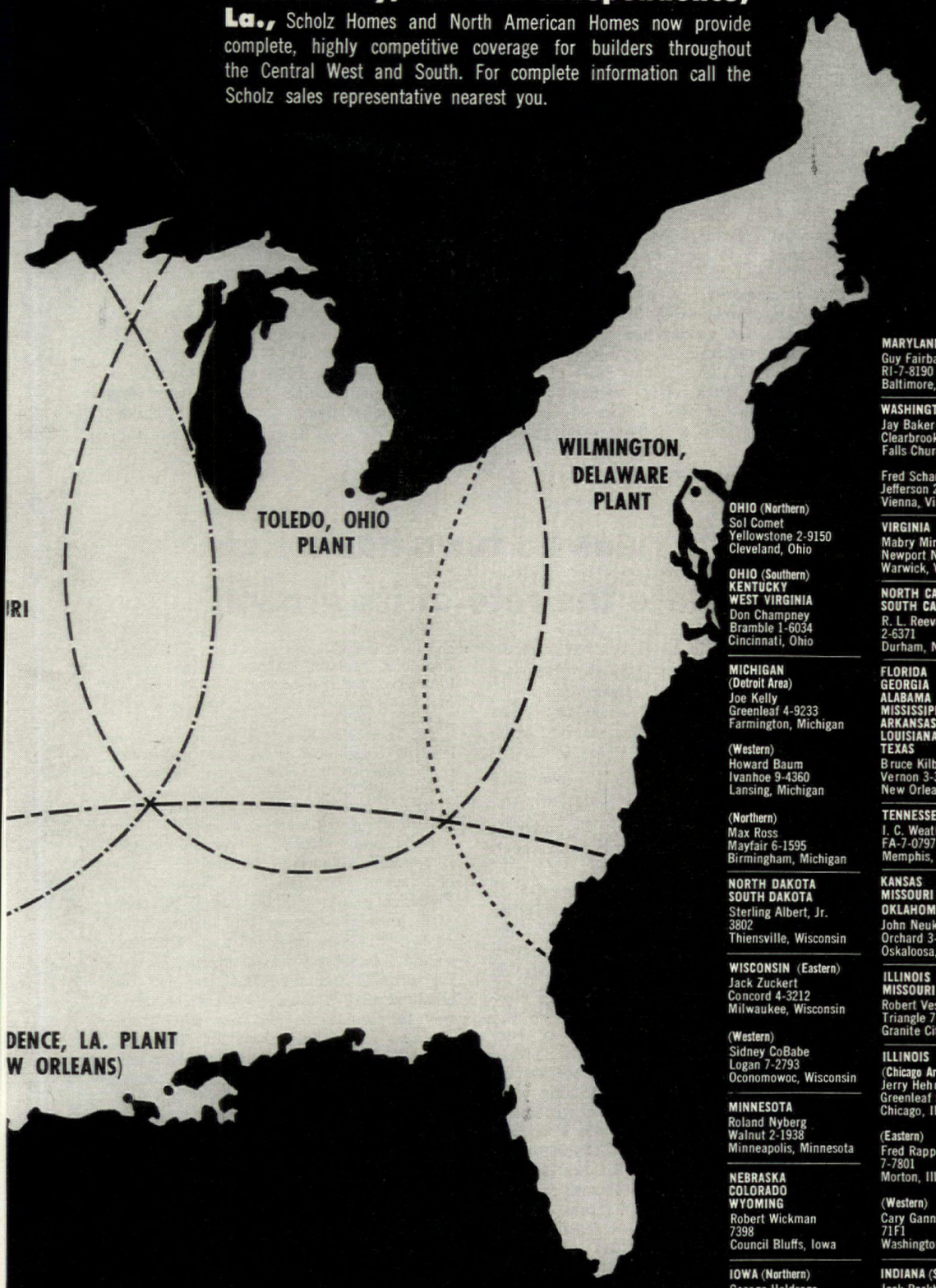

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WEST VIRGINIA
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Bramble 1-6034
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Greenleaf 4-9233
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Ivanhoe 9-4360
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(Northern)
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Mayfair 6-1595
Birmingham, Michigan

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Ellis Garrison
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Albany, New York

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Ivan Love
Granite 3-5489
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Bridgeport, Connecticut

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John Cornell
Grant 5406
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(Ithaca-Binghamton Area)
Ed Gehres
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Owego, New York

(Watertown Area)
Dan Beckner
1500
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Talmadge 9-1587
Riverton, New Jersey

(Northern)
Glen Scutt
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Swarthmore, Pennsylvania

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Harrisburg, Pennsylvania

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Lester Manley
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Chestnut Hill, Pennsylvania

(Pittsburgh Area)
Don Littell
Hazel 1-4816
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(Sharon-New Castle Area)
Cliff Thompson
1471
Greenville, Pennsylvania

DELAWARE
Glen Scutt
Kingswood 4-4621
Swarthmore, Pennsylvania

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Commerce Dept., classify it as public housing.

Proposals being shaped by the Budget Bureau call for the corporation to take over all the mortgage debt on Capehart and Wherry Act military units. It would have power to issue debentures to finance new projects. It would run all military family housing built with appropriated funds as well as overseas housing and units for civilians at R&D stations. The Budget Bureau also:

- Ordered the armed forces to stop counting on FNMA to finance Capeharts.
- Imposed stiffer rules (in circular A-18, dated Oct. 18) for justifying construction of new housing. Local commanders will have a harder time proving the private market cannot provide quarters. For instance, "reasonable commuting time" is now defined as two hours round trip by auto or $1 per round trip by public transit.
- Approved bigger and better units including air conditioning "in climates where it is necessary." For example, a household of four persons may now have up to six rooms instead of five (including three bedrooms).

Housing problems become major election issues

Urban renewal and other housing issues played a key role in scattered elections last month. Apparently, they will keep looming larger in state and local politics.

New Haven, Conn. gave a record plurality to Democratic Mayor Richard C. Lee, who campaigned for reelection on the basis of his redevelopment record. One 42-acre slum area has been cleared in a $40 million redevelopment project to include new office and apartment buildings, another $85 million redevelopment project is just starting.

Bridgeport, Conn. defeated Socialist Jasper McLevy, running for his 13th term as mayor, apparently because successful Democratic Candidate Samuel J. Tedesco convinced voters the city should delay no longer in moving toward the kind of redevelopment going on in New Haven.

Pittsburgh gave three-term Democrat Mayor David Lawrence the biggest plurality of his career, in large part because of his strong efforts toward urban redevelopment.

New York City gave Democratic Mayor Robert Wagner, a public housing and redevelopment supporter, a landslide vote in returning him to office. In the campaign, Wagner spoke in favor of a pending city law to ban racial discrimination in the rental or sale of all privately owned apartments. His Republican opponent, Hotelman Robert Christenberry, took no clear stand. Wagner himself ducked the issue as much as he could by pigeon-holing the bill in committee until after the election.

Ohio voters narrowly passed an amendment to let three big counties have metropolitan government—but excluding their central cities (Cleveland, Columbus and Cincinnati). Next year, Ohioans will have a chance to adopt a constitutional amendment under which any county could vote for federated metropolitan government *including* its major cities.

Cleveland voters rejected a $15 million bond issue to launch a civic center redevelopment which Webb & Knapp's William Zeckendorf has hoped to build.

Louisville, however, gave a big majority to a $5 million bond issue which will open the way to a $60 million slum clearance and redevelopment program.

Hamtramck, Mich. passed a $1,950,000 bond issue for slum clearance. Around the US, voters rejected about 20% of $614 million in bond proposals.

Hearings let 12 midwestern cities beg for bigger renewal handouts

The nation's mayors want more federal aid for urban renewal—not transfer of the program to the states.

The first of six hearings scheduled by the Senate housing sub-committee convened in the US courthouse in Chicago, Nov. 2, saw officials from 12 midwestern cities parade to the witness chair for three days to ask for a bigger urban renewal program, more federal grants-in-aid and fewer federal strings. Only one senator—hometowner Paul Douglas (D, Ill.)—was present.

No official endorsed the idea of the federal government giving up some tax areas to the states so states could take over urban renewal. On the contrary, Mayor Richard J. Daley of Chicago led off by complaining because the administration is withholding $200 million from renewal that Congress has appropriated. Snapped Sen. Douglas: "It is extraordinary to have an administration that flouts the will of Congress. Congress should exert its authority."

Besides complaints of too much red tape and pleas for putting the program on a long term—instead of year-to-year—basis, witness made these points—most of which echo the NAHRO policy statement adopted in St. Louis a few weeks before:

- Four said flatly that the federal government should increase its current two-thirds share of the land write-down cost. Proposals ranged from 75% to 90%. Said Charles L. Farris, executive director of the St. Louis Housing Authority: "If the federal government can participate to 90% in its public roads programs, it should go at least 80% in the slum clearance and urban renewal programs."
- Officials of Chicago, Milwaukee and St. Louis—biggest of the cities represented—called for more public housing. Farris also proposed a middle income housing program.
- Two officials asked that the cost limits for the FHA Sec. 221 relocation housing program be raised from $10,000 to $15,000. Said Milwaukee Mayor Frank P. Zeidler: "A $10,000 house and lot in areas such as Milwaukee means a substandard house or an incomplete house."
- Zeidler also complained that one of the weaknesses of the present UR system is that cities are not empowered to systematically reduce their dense slums and to develop new lands by annexation or create new satellite communities. He also bitterly attacked home builders, realtors, FHA and VA, charged: "Federal guaranteeing of housing has contributed significantly to the rise in building costs."

COMMUNITY FACILITIES:

NY court rules no town has a right 'to regulate the rate of its growth'

Home builders in New York have won an important victory against restrictive zoning.

A state court has knocked out a township's novel law directly aimed at holding down home building by rationing permits. The court held that:

1. Nothing in New York law permits a town "to regulate the rate of its growth."

2. Even if a town had such power, it cannot limit its growth merely because schools are over-crowded.

The decision, which will be appealed, is important because 1) New York zoning law is widely cited in other states and most zoning statutes are similar and 2) this is one of few court decisions anywhere that clearly bear on basic zoning issues—especially those relating to school tax problems in suburban areas.

Sixteen months ago the Town of New Castle in central Westchester County amended its ordinance to limit building to the average number of permits in five preceding years (112 per year). Preference went to families building homes for their own use. Four tract builders sued—backed by a $21,000 "war chest" raised by the Home Builders Assn. of Westchester. All said the ordinance rationing permits deprived them of the true value of their land, and three also had tied up money in developing their tracts. The suit did not attack the town's zoning of lot sizes—mostly on half-acres and acres.

The NY Supreme Court in White Plains ruled that state law does not give a town the right to zone for "the rate of growth and nothing more." Even if a town had such power, the court said, it would still need "to make that regulation in accordance with a comprehensive plan . . . to facilitate the adequate provision of . . . schools, and there is nothing in the record" to show this was done. "All the evidence indicates that the [ordinance] was enacted to relieve the school district of the necessity to provide additional school facilities . . ."

The court also held that the ordinance violated the constitution by taking property without compensation. "It would deprive the plaintiffs here of all beneficial use of their land and would make it impossible for them to obtain any reasonable return on their investment."

Builders and planners alike agree the ruling is unusually important. Two of the nation's best-known planners, Hugh Pomeroy and Frederick P. Clark, both testified in support of the ordinance and in favor of time control zoning. But they conceded that such zoning should not relieve towns of making provision for adequate community facilities—and Clark admitted that a town's government has no way to provide for adequate schools since that is a school board function. The court's decision appears to lend weight to the building industry's cry that much zoning today is aimed at "taking school boards off the hook."

Even if the ruling is upheld on appeal, it would not necessarily be followed in other states. Courts vary widely on the same zoning problems. Some approve and some disapprove minimum floor areas for houses, requirements that adjacent houses vary in design, and upzoning to acre or larger lot sizes. Few zoning cases have reached the US Supreme Court, in part because builders seldom challenge restrictive zoning in the courts.

New Castle's appeal will contend that its timing ordinance is much more fair to property owners than upzoning to two or four-acre lot sizes would have been and that the builders challenging the ordinance have been unable to sell their first houses readily and so have not suffered financially.

OPINIONS

Noteworthy comment on matters of moment to housing:

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NAHB President **George Goodyear,** on a panel on design and merchandising at Atlantic City:

"The colonial house is making a terrific comeback all over the country. I think the reason is because it is something you remember from your childhood. The banker always had a big colonial house on the hill. You remember that as security."

LIFE—Alfred Eisenstaedt

Architect **Frank Lloyd Wright,** commenting on California ranch-house design:

"It's a style wobbling somewhere between a shanty and a medieval castle. But I think we can make something of it in time."

Walter Daran

Executive Director **William H. Scheick** of Building Research Institute:

"The overriding problem [of tomorrow's housing industry] may well be the scarcity of land that may force us to dispose of the quickly obsolete, undersized postwar houses which occupy land too good for them."

H&H staff

Fred M. Babcock, Washington, D. C. realty consultant and former FHA asst. cmsr., underwriting:

"The great strides in domestic architectural design have been made in spite of the drag imposed by some lenders and appraisers who fear the new and untried. . . . Even now, modern architecture appears austere or bizarre to altogether too many appraisers. The unlimited potential of the modern freedom is obscured by some ersatz houses that are vulgar, exert a jazzy appeal, but do not obey the rules of design. There has been a revolt, but it is directed against the poor examples of contemporary styling. . . . Appraisers must accept a responsibility beyond matching home designs with demonstrated market reactions. They cannot let their judgment on engineering be controlled by a public that knows little about mechanical things. Here the appraiser follows handbooks and tables. In the same way, he should have better judgment [of design] than the public average. We should induce appraisers to rely less on cost estimates, more on other evidences in fixing valuations."

VIEWS ON THE NEWS:

Is FHA depressing US standards of housing?

By Gurney Breckenfeld

It is good news that FHA may ask Congress to boost its mortgage-insurance ceiling from $20,000 to $25,000 or even $30,000. It is good news for the home-building industry. More important, it is good news for the public.

In the first place, home building costs have gone up 10% since the $20,000 limit was set in 1954. National income is up 22%. A boost is only logical to keep pace with inflation. But there is a much more important reason.

Up to now, government aid to housing has been geared to the theory that it should aim at helping lower- and middle-income families because the well-to-do can take care of themselves in the housing market.

Recipe for better communities

There are two fallacies. Economist Louis Winnick, a researcher for ACTION's study of impediments to better housing, describes them:

"**1.** The well-to-do can afford to upgrade their housing without help.

"Difficulty: there is no great certainty they will chose to do so without inducement.

"**2.** Extending government aid to the well-to-do cannot be justified on social grounds—i.e. because no community benefit would follow.

"Difficulty: this backfires because housing is different: houses don't wear out fast. [So many well-off people—as ACTION's report noted—live in 'comparatively low-cost housing.'] On the other hand, for every 1,000 big new houses you can persuade upper-income groups to buy, you release 1,000 standard houses for middle- and lower-income groups. In other words, every direct benefit to an upper-class family is an indirect benefit to a lower-class family."

This is a forthright statement of the classic filter-up theory. It has been much derided in recent years—years when rent control and the backlog of unfilled housing demand from World War 2 knocked askew the normal behavior of the real estate market. Now, says ACTION's research staff, the "only way to solve the housing problem by private building is to persuade upper-middle and upper-income families to spend more for housing. The millions of sub-standard units will not be replaced (barring massive and unlikely government subsidies) unless such a shift in top-bracket outlays for housing makes the filter-up process work on a much broader scale."

A second community benefit would follow from such a re-directing of federal housing policy. As Winnick notes, "a large volume of relatively high-priced homes and apartments means better architecture and better community design. The effort to make low-priced new housing directly available to lower-income classes has resulted in chicken-coops and look-alike developments."

Role of down payments

FHA's scale of down payments probably also contributes to this constriction of the housing market at the top, with its spreading ills. A family buying a $15,000 house can put only $1,050 (7%) down. But a family buying a $25,000 house still has to have $5,000 (20%) for its down payment. Says Winnick: "FHA's terrible sliding scale of down payments and its $20,000 mortgage ceiling actually tend to depress US housing standards. A flat 5% down payment on all housing, regardless of price, would greatly stimulate purchases in the $25,000-plus range. Many well-to-do Americans have far greater ability to meet a high carrying cost than a high down payment. Even those with means are reluctant to tie up $10,000 to $15,000 to buy a home."

Big Builder Al Balch of Seattle adds this thought: "FHA is no longer a private insuring agency; it's a social agency for price control. The irony is that their price control is not equitable. They are very liberal on the cheapest, poorest, most unattractive houses and bear down on quality materials, architect design and fine construction."

Raising FHA's mortgage ceiling and slashing down payments would take no privilege away from the low-income group so dear to the hearts of legislators. True, it could well channel more mortgage money into bigger homes. But if this makes the filter-up process work on a big scale, prices of good used homes in good neighborhoods will almost surely tumble.

It is time for the nation to move to a housing policy for *all* its people, not any one class or group.

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Continued from p. 53

MATERIALS & PRICES:

Does the unchecked cost spiral invite socialization of housing?

More and more home building leaders are deciding the real danger in spiralling building costs is that they invite the government to seize the industry.

President Roy M. Marr of the US Savings & Loan League, who has been pounding on this theme for three months, warns:

"The cost spiral has indeed made it more difficult to sell houses and we may be pricing ourselves beyond the market. But the much greater long range danger of this spiral is socialization of the home building industry. If prices continue to spiral, many more demands will be heard for the government to assume a more active role in home building and home financing."

Adds FHA Commissioner Norman Mason: "Let's get together and keep home ownership costs within reason. The alternative might be to resort to government loans."

The fight to control costs could begin almost anywhere—all costs have risen substantially in the past decade.

Wholesale prices of building materials are up 29% since 1949; wholesale prices in general rose only 19%. Average hourly earnings of building tradesmen are up 52% since 1949; earnings of workers in manufacturing plants have risen 49%—and the increase in productivity among factory workers has been much greater.

This spiral has faltered in the last year as housing starts slumped. But most experts expect it to start up again when housing recovers.

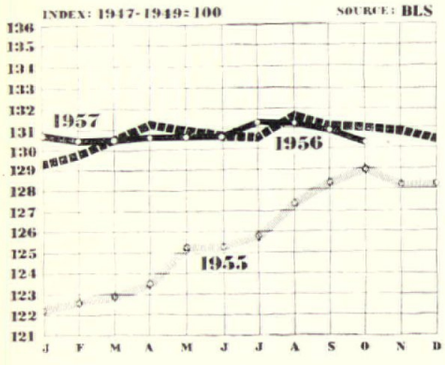
All other costs have continued to climb, notably labor. The Long Island Home Builders Institute estimates labor and materials went up 6% there this year and it pessimistically predicts: "Costs will continue to rise. . . . All of these costs must be passed along to the home buyer."

Marr urges creation of a privately financed national organization to step up cost cutting methods.

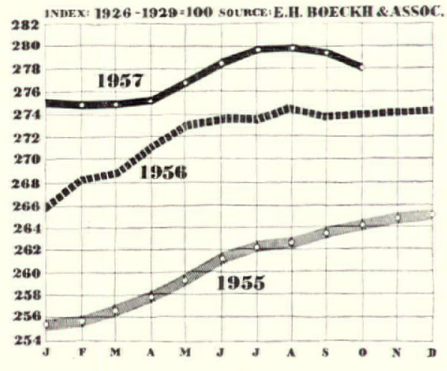
This new organization would encourage expansion of research in various phases of home building and provide for exchange of information on how to cut costs. Marr particularly hopes for more research by building materials' producers with more emphasis on factory assembled components.

NAHB President George Goodyear is not optimistic. His comment: "Housing research faces obstacles such as non-uniform building codes and jurisdictional labor disputes. The fruits of research, better products, lower costs, improved construction will not be realized . . . until these restrictions are removed."

Secretary of Labor James P. Mitchell has offered his office as a catalytic agent for builder and labor groups to come together and discuss high costs (including labor featherbedding). So far he has no takers.



BLS' MATERIALS price index slipped 0.5% in October to 130.3. Lumber and plumbing equipment again were responsible for the dip. Lumber prices have dropped 3.7% in the past year. Plumbing equipment prices are off 4%. Increases in prepared paint (4.7%), prepared asphalt roofing (6%) and structural shapes (12%) have held the index decline for the year to only 0.7%.



BOECKH'S INDEX of residential construction costs fell 1.3 points in October (or about 0.4%). It was the biggest one-month drop in the index since November 1955. Col. E. H. Boeckh says the decline reflects the continued slide in materials prices in general—lumber in particular. Labor costs remain steady. Boeckh sees no chance of general materials price increases while housing remains in a slump.

MATERIALS BRIEFS

Materials producers expand

Here's a sign of confidence in the long range future of home building.

Three major building materials producers have announced major new plant expansion plans. Items:

- Pittsburgh Plate Glass has decided to go ahead with construction of a multi-million dollar window glass plant near Decatur, Ill. The project was announced two years ago but postponed because of the weak glass market.
- Bestwall Gypsum Co. will build a new plant at Savannah, Ga., first of several it is planning. The factory will employ about 250 persons and have a capacity of more than 250 million sq. ft. of gypsum board and lath a year.
- E. L. Bruce Co., hardwood flooring manufacturer, has bought a plywood producing plant from Atlas Plywood Corp. near Center, Tex. Bruce will produce plywood planks for use in its oak laminated block flooring.

Lumber at the bottom

A firming of prices which had caused some expectation of higher lumber prices dissolved in October.

By early November, fir plywood orders trailed production more than they had in weeks despite production at only 86% of capacity. The $62M price for AD sanded which had held steady for many weeks was weakening. Even pine, which has been a strong item in the market, showed weak undertones.

General opinion is that the lumber market has reached its bottom for the year, probably will neither drop nor rise until spring.

FHA finds building costs down in 40 of 71 cities

Chicago is once again the nation's highest cost city—in the eyes of FHA.

FHA's semi-annual survey of construction costs in its 71 insuring areas shows that estimated cost of its standard house (three bedrooms, 1,138 sq. ft. frame, without basement or heating) is $14,238 in Chicago—a $1,133 (8%) increase in six months. The obvious reason: a big jump in labor costs (July, News). Chicago displaces Cleveland as the highest cost city.

New lowest cost city, according to FHA, is Dallas with a cost estimate on the standard house of $9,429—down $275 from last spring. Dallas ousts Columbia, S. C.—a city which has held the honor for one year.

Only 75% of total

The figures do not reflect total house costs; because items subject to much local variance are omitted. For example, Milwaukee FHA Chief Cost Analyst Gilbert Boyes took that city's $12,006 "standard house cost" and added these $4,855 worth of items to get a total cost picture:

Building lot, $3,000; heating plant, $550; lot development and landscaping, $275; architectural services, $50; marketing costs, $480; miscellaneous allowable costs including financing, insurance and carrying charges during construction, $500.

Thus the study's $12,006 house, on a Milwaukee lot, might well cost, if Milwaukee is

typical, $16,891. FHA's standard house figure represents only 75% of total costs.

Forty of FHA's 71 insuring offices reported cost declines in the fall survey. Most were minor; a few were large. Examples: Atlanta, down $680; Pittsburgh, down $533; Los Angeles, down $294.

FHA offers no reason for the declines but there are two obvious ones: the slide in lumber prices and increased competition, particularly among subcontractors.

Spring wage hikes for building trades workers apparently are responsible for significant cost increases reported in other cities besides Chicago. Examples: Buffalo, up $828; St. Louis, up $477; Baltimore, up $593 and Philadelphia, up $456.

There was only one change in the make-up of the ten highest cost cities; only two in the ten lowest cost cities. Pittsburgh dropped out of the high cost group to make way for Cincinnati (where the cost estimate rose $134). Houston and Tampa moved into the select low cost group, replacing Philadelphia and Lubbock, Tex.

High-priced midwest

Eight of the 10 highest cost cities are in the midwest, one (Buffalo) in the East and one (Reno) in the West. Five lowest cost cities are in the Southwest (three of them in Texas); five are in the Southeast.

The cost spread between the highest cost city and the lowest cost city is now greater than at any time in the history of the study: $5,809, meaning it costs 40% less to build in Dallas than in Chicago ($12.51 per sq. ft. in Chicago and $8.04 per sq. ft. in Dallas).

FHA believes its study is reliable. But the agency make two qualifications: 1) cost levels within an insuring area may vary from city to city and 2) this study pertains only to frame construction and so does not reflect costs in areas like parts of the South where concrete block prevails. Comparative costs in 71 cities:

Chicago Ill.	$14,238	Burlington, Vt.	10,746
Cleveland, Ohio	13,109	San Francisco, Calif.	10,689
Springfield, Ill.	13,023	Portland, Ore.	10,687
Buffalo, N. Y.	12,984	Sacramento, Calif.	10,651
Reno, Nev.	12,715	Jacksonville, Fla.	10,631
Cincinnati, Ohio	12,167	Washington, D. C.	10,562
Des Moines, Iowa	12,070	Jackson, Miss.	10,547
Milwaukee, Wis.	12,006	Newark, N. J.	10,498
Sioux Falls, S.D.	11,991	Kansas City, Mo.	10,449
Columbus, Ohio	11,976	Jamaica, N. Y.	10,411
Shreveport, La.	11,777	Little Rock, Ark.	10,405
Pittsburgh, Pa.	11,731	Albuquerque, N. M.	10,340
St. Louis, Mo.	11,663	Richmond, Va.	10,314
Charleston, W. Va.	11,617	San Antonio, Tex.	10,304
New Orleans, La.	11,593	Wilmington, Del.	10,266
Miami, Fla.	11,560	Portland, Me.	10,235
Salt Lake City, Utah	11,511	Camden, N. J.	10,201
Detroit, Mich.	11,484	Los Angeles, Calif.	10,145
Indianapolis, Ind.	11,473	Birmingham, Ala.	10,108
Fargo, N. D.	11,470	Philadelphia, Pa.	10,079
Minneapolis, Minn.	11,378	Manchester, N. H.	10,058
Grand Rapids, Mich.	11,376	Tulsa, Okla.	10,050
Hartford, Conn.	11,310	Lubbock, Tex.	9,980
Louisville, Ky.	11,309	Atlanta, Ga.	9,944
San Diego, Calif.	11,154	Charlotte, N. C.	9,877
Billings, Mont.	11,145	Tampa, Fla.	9,853
Casper, Wyo.	11,130	Houston, Tex.	9,631
Baltimore, Md.	11,055	Phoenix, Ariz.	9,464
Albany, N. Y.	11,053	Memphis, Tenn.	9,391
Omaha, Neb.	10,998	Fort Worth, Tex.	9,364
Boise, Idaho	10,986	Columbia, S. C.	9,224
Seattle, Wash.	10,966	Oklahoma City, Okla.	9,222
Denver, Colo.	10,914	Knoxville, Tenn.	9,193
Topeka, Kans.	10,883	Dallas, Tex.	9,154
Boston, Mass.	10,872		
Spokane, Wash.	10,870		
Providence, R. I.	10,781		

NRLDA EXPOSITION:

Sales of Lu-Re-Co houses jump 33%; more lumber dealers to turn builders

More than 21,000 Lu-Re-Co component houses have been sold this year.

That represents a one-third gain over 16,000 the lumber dealers turned out last year —and it is over 2% of all single-family houses due to be started this year.

These figures made heartening news at the National Retail Lumber Dealers' convention and exposition in Philadelphia last month. The dealers have had a rough year and hundreds stayed through all-day Lu-Re-Co sessions to learn how to cash in on the program (while investing as little as $400).

Raymon H. Harrell, executive vice president and research director of Lumber Dealers Research Council, said part of the gain, coming when starts have fallen nationally, stems from the fact so many Lu-Re-Co homes are sold in smaller markets where the mortgage pinch has had least effect.

Dealers urged to build

But the gain also reflects many dealers' vigorous search for new ways to meet fast-changing competitive conditions. At most NRLDA sessions, speakers urged action that would bring dealers even closer to the home building picture. Spotlighted were success stories on developing land for home builders and how to become builders themselves.

NRLDA will start in January to send promotional kits to small-town dealers to help them establish a local identity as "headquarters for home building." Each month the LDRC will supply a cost-cutting idea for this campaign (though not necessarily a new idea within the industry).

300 buy cost estimator kit

Another sign of the dealers' continuing interest in the home building market—either as suppliers or more closely involved in it—was the enthusiasm voiced over a new "unit cost estimating" section to a $35 NRLDA kit on materials and labor costs, blueprint reading, framing methods, etc. Three hundred bought the kit.

The "unit" guide greatly simplifies the dealer's job of estimating the complete cost of a new house (including materials, labor, builder's overhead and profit, but excluding architect's fee, lot and sales commission, if any). The "shortcut" method was developed by Russell W. Nowels, Nowels Lumber & Coal Co., Rochester, Mich., with assistance from 12 lumber dealers throughout the US.

With the kit, dealers can quickly quote a price on a new house (or garage or modernization job), either for a home builder who wants the dealer to figure out a bid for the job, or for his own use in dealing with his building subcontractor. For each of more than 100 materials and labor cost items, the kit tells the number of units, cost of units and total cost (based, of course, on the plan and blueprints submitted).

Lu-Re-Co dealers will get ten new Choate designs

Ten widely varied (contemporary to Cape Cod) house designs by Architect Chris Choate, commissioned by Douglas Fir Plywood Assn., will soon become available to lumber dealers in both Lu-Re-Co component form and conventional detailing.

Clarence A. Thompson, Champaign, Ill., president of Lumber Dealers Research Council, says addition of Choate's designs "gives a whole new dimension to the Lu-Re-Co program. One of our limitations has been the lack of new home designs that can be competitively executed with this system of construction."

A large kit of merchandising aids on the designs for the small, medium and large houses will be distributed through National Plan Service. Cost to lumber dealers will run about $10.

J. C. O'Malley of Phoenix elected NRLDA president

James C. O'Malley, 46, who takes office Jan. 1 as new president of the National Retail Lumber Dealers Assn., is an expert in materials handling and merchandising—the industry's two chief concerns today.

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O'MALLEY

This year he has headed the important materials handling committee, and he is vice president and general manager of O'Malley Lumber Co.'s chain of 18 retail stores stretching from Yuma, Ariz. to El Paso, Tex. He expects to be on the road about 25% of the time next year helping preach the gospel of better selling methods and materials handling.

O'Malley, like so many lumber dealers, was born into a lumber dealer's family. After graduating from the University of Santa Clara and post-graduate work at Georgetown University, he worked briefly for the Phoenix Roofing Co. before joining the family firm in 1937. In the past 20 years he has had an all-around experience. O'Malley Lumber Co. is a major wholesaler as well as a large retail line yard, has its own mortgage company and a glass and millwork subsidiary in five cities. It has had experience in land development, cash-and-carry operations, has built portable and panelized homes, and has helped finance home builders (though it does none of these now, for various reasons).

A big (6′ 2″), calm man, O'Malley has a reputation for thoroughness and a careful approach to any assignment he takes. He has twice been president of the Arizona chapter. Last year he was NRLDA's first vice president.

Powell says he lost all his gambling winnings

Clyde L. Powell, FHA's rental housing division chief at the time of the 608 windfall scandals, wants the Internal Revenue Service to take the tax liens off his property.

Powell's suit to remove a $143,490 lien is being tried in a federal tax court in Washington. The revenue department claims Powell owes that much on unreported income of $169,000 in 1945-49 when he was with FHA.

Powell admits he made that much money but testified that it was gambling winnings which he later lost.

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continued from p. 55

NAHRO CONVENTION:

Officials ask more subsidy for public housing, renewal

Public housing and redevelopment officials, confronted by a dying public housing program and worried by administration suggestions that redevelopment be returned to the states, are counterattacking.

They want more federal subsidy for programs already in existence, and new (but indirect) aids for a big middle-income housing program.

At least on the question of keeping and expanding federal handouts for urban renewal, they are getting important new political support from mayors and other officials—almost all of them Democrats. A big reason: 18 months ago only 130 cities were working on renewal; now 250 are in the field.

This picture emerges from the 24th annual conference of the Natl. Assn. of Housing and Redevelopment Officials Oct. 20-23 in St. Louis. Specifically, NAHRO wants:

For public housing:

1. A cut in rents required by law from 20% of tenant income to 14.2% "based on rent paying habits in the private market." (This would mean families with $2,000 a year annual income—close to today's average in public housing—would pay only $23 a month; families with $4,000 a year incomes would pay $46.)

2. Authority to spend money (some of which is federal subsidy) to finance social welfare services for a growing load of problem families.

3. A "continuing program" of 10% of the nation's housing output—despite the mounting backlog of authorized but unallocated or unbuilt units.

For urban renewal:

1. A boost in federal subsidy of land write-down costs from the present 66% to 80%—bearing in mind that "urban renewal is no less important than the highway program for which the government bears 90% of the cost."

2. An end to the requirement (law since 1949) that renewal projects must either clear a predominantly residential slum or become predominantly residential after rebuilding.

3. Authority to create "land banks" for redevelopment, so items like land acquisition, relocation and demolition can go ahead while re-use plans are still being drawn up.

For middle-income housing:

1. "A program or programs of 'aided private enterprise' for middle-income production" because "conventional private enterprise has not and is not now meeting this expanding need."*

2. "Reorientation" of FHA to give more weight to "cities' shelter needs."

3. A big new market research study of the middle-income housing market, paid for by the federal government. (A committee heard recommendations that NAHRO press for a $100 million, 5-year program.)

4. Direct government loans to nonprofit or "limited profit" corporations.

*NAHRO did not take a stand, however, on the middle-income housing bill of Sen. Joseph Clark (D, Pa.) which calls for 4% long-term FHA loans from FNMA—a proposal most financial experts regard as "highly inflationary."

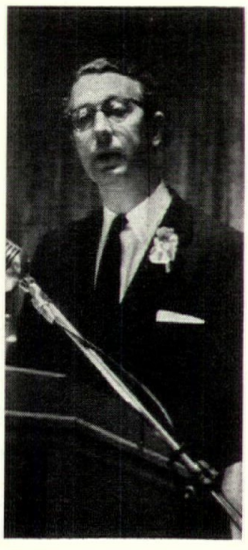
Photos: H&H staff

ABNER SILVERMAN, asst. PHA chief, says higher-income families quit projects.

RESOLUTIONS Chairman Robert Sipprell urges lower rent ratio to keep them.

NEW PRESIDENT is Philip Tripp, executive of New Bedford (Mass.) HA.

RETIRING PRESIDENT Knox Banner (*l*, conferring with Executive Director John D. Lange), says public housing is losing its "leadership" families, but calls renewal progress "approaching satisfactory."



GOV. LEADER (D, Pa.): Giving renewal to states would be "death sentence for cities."

Backing these views, NAHRO's 1957 policy statement notes persuasively that the government spent less money last year on renewal ($13,581,395) than on fish and wildlife conservation ($17,408,000), that obligational authority for slum clearance ($1.35 billion) is only 1/30th of the $33 billion to be spent for new highways.

It also contends, less accurately, that "housing production is all but void in two areas of greatest need—for middle-income and low-income families." The 1,100 delegates at St. Louis adopted the statement unanimously, without discussion.

Why they quit public housing

Panel discussions (up to eight at a time) probed everything from problem families to accounting systems, but skipped what some experts regard as public housing's No. 1 trouble: more and more trouble with site selection because public housing is becoming more and more heavily Negro-occupied.

Sharp disagreement developed over why so many families leave public housing voluntarily. Abner D. Silverman, asst. PHA commissioner for management, told delegates "the principal reasons" are "changing employment opportunity, death, divorce and separations"—all beyond control by local housing authorities, legislatures or Congress. This view, he noted, was based on a nine-city study due to be published by February. Most families leaving, he lamented, are in the upper-income group public housing serves. The result is increasing concentration of low-income families (including problem families) in projects. Turnover: 27% a year.

Donald Lowe, director of property management for the St. Louis Housing Authority, took issue with Silverman's analysis. "It is not true, at least here," he said. Lowe blamed the 20% income ratio.

Problem of wealth

To this, Silverman later explained that the average income of public housing families ($2,115) is "very close" to their average income in 1939—in constant dollars. Trouble is, he and Commissioner Charles Slusser say, that wage levels were so much lower 18 years ago that a "much larger number of industrial workers were eligible." Today, "we can't house the average unionized worker," says Silverman. "He's earning too much money." PHA's leaders feel a $5,000 a year income (well into the median third of US family incomes) "is the top limit we should allow now."

Retiring President Knox Banner estimated public housing vacancies nationally at 2%, which approaches the 2.4% vacancy for all US housing, according to the Census Bureau's third quarter survey.

To its board of governors, NAHRO elected PHA's Slusser and Urban Renewal Commissioner Richard L. Steiner. It is the first time in NAHRO history that federal officials have served on its inner council. The idea, say insiders, was originated by Cleveland's Ernie Bohn.

URBAN RENEWAL:

Shift of emphasis toward rehabilitation could save program, says Jim Follin

"There's a need to redefine urban renewal," says former URA Commissioner James Follin.

He thinks this "might save the program"—now pretty clearly in danger of starving to death for lack of money as the government cuts civilian expenses in favor of catching up with Soviet space technology.

Most urgently needed, Follin believes, is a fresh decision about how money will be spent in slum clearance, how much in slum prevention. URA, as Follin's successor, Commissioner Richard Steiner forthrightly admits, has only now completed "tooling up" to carry out provisions of the 1954 Housing Act which say URA should emphasize prevention and rehabilitation of run-down neighborhoods as well as tearing down hopelessly blighted ones.

H&H staff

FOLLIN

"It shouldn't have taken that long to tool up," says Follin. "Of course, I'm criticizing myself, too, in saying so." Follin headed urban renewal from July '53 to Oct. '56, is now a renewal consultant with DeLeuw, Cather & Co., the traffic and highway engineers. (He argues that the consultant is "the big plus" in speeding up renewal because he has more incentive to make quick decisions: his contract has a time limit.)

Why did it take URA three years to begin stressing rehabilitation? Explains its former chief: "Cities didn't thrill to rehabilitation. Clearance is not only dramatic, but easier. I think a lot of people around the country have their tongues in their cheeks about rehabilitation. Lack of enthusiasm meant no pressure on administrators in Washington to act. It seems to me the private housing industry is as much to blame as anybody."

Too vital to die

Predicts Follin: "I don't think the administration can kill renewal. They need to redirect it. And they could."

How? "Cut out the spectaculars. They're fine. They look great. But cities need to forego them to make a much greater improvement in housing supply. Lincoln Square [New York City's current proposal to tap Uncle Sam for $27 million to build a cultural center just west of its spreading Manhattan Puerto Rican belt] is an extravaganza.

Follin figures that renewal projects accenting rehabilitation can reclaim blighted neighborhoods for an average of $1,000 per unit, compared to anything from $3,000 to $10,000 per unit for demolition and rebuilding. (URA estimates $2,500 per unit for rehab, $12,500 per unit average for demolition and rebuilding.)

Cities on thin ice?

Only two cities are near loan and grant stage on renewal projects accenting rehabilitation: Little Rock and Detroit. A few more have unsubsidized projects under way.

Sooner or later—probably sooner—Follin predicts, cities which are taking efforts to prevent slums lightly may meet a sudden comeuppance. "Prevention is in the law," he notes. "It's a requirement [of workable programs]." So far, HHFA has been particularly lenient with cities whose housing codes fall short of what a housing code should be. But the day of accepting promises cannot go on forever, Follin says.

This thought is strongly supported by Knox Banner, immediate past president of NAHRO, who commented recently: "If you don't enforce a housing code, then you shouldn't have your workable program recertified."

REMODELING:

Fixup council stubs toe on the figures again

How big is the home improvement market? Statistics being as fuzzy as they are no one really knows.

Home Improvement Council, successor to Operation Home Improvement, has just issued a press release quoting LIFE Publisher Andrew Heiskell as estimating the market at $31½ billion a year—a figure supposedly based on LIFE's new $1.5 million study of consumer expenditures for 1956.

Actually, HIC misconstrued Heiskell's figures. He spoke of $14 billion spent for home improvement and maintenance of value plus $17½ billion for improvement of appearance, utility and convenience.

The $14 billion figure comes from the LIFE study category of home operation and improvement. Mortgage and rent payments have been eliminated but it does include: communications, home heating and utilities, basic materials, home decoration materials, domestic help and storage charges. The $17½ billion figure is LIFE's home furnishings and equipment category. It includes appliances (large and small), bedding, dining equipment, removable floor coverings, furniture, waxes, polishes and cleaners, laundry soaps, detergents, tools, hardware and other home furnishings and equipment.

Heiskell did not present pure home improvement expenditures because these are not shown in the LIFE study (done by Alfred Politz Research Inc.). Explains an economist who helped in the study: "The categories are such that it is impossible to extract a reliable home improvement total."

Last month, the Commerce Dept. estimated annual nonfarm home maintenance and repair as $7 billion in 1956, up $500 million from 1955.

Commerce and Labor add only another $3.6 billion for additions and alterations. So the last expert estimate of the total home improvement market still seems to be the $12 billion (including all appliances and rental property) put forth two years ago by Economist Miles Colean (H&H, Nov. '56). It has risen since. How much is still a question. *NEWS continued on p. 59*

PUBLIC HOUSING:

Vandalism exposed in Jersey; voters approve more units

"Jersey City's public housing projects are rapidly deteriorating into the slums they were built to replace."

So reported the *Jersey Journal* after a survey of the city's seven projects housing 10,000 people. It found:

"Hallways and elevators used as toilets. Obscenities scrawled in foot-high letters in corridors. Hallway fire hoses missing, or dangling useless — slashed, knotted and nozzle-less. Trash-strewn stairways. Mailboxes ripped from walls. Places where fires had been set. Public telephones smashed and silenced." The newest project, the 644-unit A. Harry Moore Apts. (which has only about 60 Negro families) "ranks with the worst," said the *Journal*.

Reactions varied. More than 400 men and women living in the Moore project signed a petition praising the paper for its crusade. In Washington, a spokesman for PHA said: "Vandalism in federal housing projects has become an obsolete word." Youngsters in the Moore Apts.—30 strong—formed a clean-up brigade, began washing walls. "We did it," said a 16-year-old girl, "and we're sorry." The project manager began evicting undesirable families.

Editorialized the *Journal*: "The principal lack has been leadership." (Last spring, PHA criticized the Jersey City HA for "mismanagement and waste," demanded correction of "inefficient practices." Since then, Authority Chairman Joseph F. McGovern has resigned and a new executive director has been appointed.)

The *Journal*'s exposé came about a month before a city referendum on whether to cancel approval of a $10 million, 712-unit public housing project already under construction. A new city administration, in office since May, insisted the city already had more public housing than its economy could stand. By balloting time, some of the Currie's Woods structures towered seven stories high. Voters approved their completion, 25,550 to 22,750. In the ward where the project stands, the vote was 7,024 to 4,984 against it.

Other public housing election returns:

- In Canton, Ohio, plans to build 350 units for $4.2 million were defeated by 4,000-votes, overturning the city council.
- Elyria, Ohio voters also overruled their city council, defeated a proposal for 100 units costing $1.25 million by a 2-1 margin.

Van News Photo Inc.

SLASHED FIRE HOSE (arrow) typifies vandalism, as does burned scrawl on walls above. In one 12-floor unit, not a hose worked.

"If I'm going to manufacture good homes for others, first I've got to learn this business as a builder."

How a personal challenge written in 1949 helped launch a new enterprise in 1957.

"Red" Herzog built over 3,000 houses to learn builders' problems before he entered the prefab field.

When "Red" Herzog put up his first conventionally-built house in a small subdivision near Chicago, he wrote the above statement on a slip of paper and pasted it into his desk drawer.

The desk has changed and Herzog now heads nine companies, but eight years later that same slip of paper — the writing still bold and distinct — can be found in his desk drawer.

Herzog's companies have built more than 3,000 houses — two-thirds conventional, one-third prefabs. He and his organization have learned the building business in one of America's toughest high-cost construction markets — the hard way.

Believe in Prefabs' Future

Herzog and the men he has hand-picked to head major builder-dealer service functions of *Stylecraft Homes* have a common belief and dedication. They are convinced the manufactured home . . . the *right kind* of manufactured home . . . holds the real future-profit promise of the light construction business. For builders, realtors, lenders, developers — *everyone* concerned with bringing better homes at reasonable costs to more people.

Stylecraft Homes was incorporated and started manufacturing houses in March, 1957. Characteristically, Herzog insisted on building several hundred of them in his own subdivisions before a single package was sold to others. In late July, *Stylecraft's* first builder-dealers were franchised.

The men who run *Stylecraft* are practical men with shirtsleeves experience in designing, engineering, producing, and selling homes. Not opportunists or promoters. They and a growing group of associates have bona fide *experience* in every phase of land acquisition, land planning, financing, sales training, home merchandising, and advertising.

The Builder's Prefabber

Stylecraft's credo is *homes designed with the builder in mind.* Our service goes far beyond delivering a good home package to your site. It *includes everything of practical value the others have* — plus a lot more. Those who become our builder-dealers will get *personal service,* not lip service, from men who know what they're talking about.

We have no pretense to mere bigness. We do aspire to deliver the most practical factory-engineered homes on the market today. We want to do business with representative builders and others who have an eye to the future.

If this type of thinking makes sense to you, and if you're located within 500 miles of Central Illinois, we suggest you write, wire or call us for complete information. *Stylecraft Homes, Inc., 1032 Lee Street, Des Plaines 7, Illinois — VAnderbilt 4-6142.*

SH-157

Stylecraft

homes designed with the BUILDER in mind

SHIRTSLEEVES TEAM ENTERS MANUFACTURED HOMES INDUSTRY

Stylecraft Homes' management group discusses company's 1958 models. Left to right: Vice-President Clifford Carlson (architect/designer) . . . Executive Vice-President Arthur W. Pipenhagen (financial/legal) . . . Vice-President Harold J. Fasbender (production/engineering) . . . President E. A. "Red" Herzog (builder/planner) . . . Vice-President Robert S. Patience (sales/marketing).

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PEOPLE: Bill Atkinson, NAHB '51 president, becomes the 'man to beat' for Oklahoma governorship

Seven years ago, even before **W. P. "Bill" Atkinson** became NAHB's president (in 1951), Oklahoma newsmen wondered if he planned to run for governor some day. For years he had been a great financial help to top Democratic office seekers in the state—and usually has backed winners like Senators Robert Kerr and Mike Monroney.

Arthur E. Haug

ATKINSON

Now newsmen know that Atkinson is running. Last month, he was "the man to beat." He hasn't formally declared for the office yet. But he has been running for months and picking up much support for the primary fight next summer. "I don't know why he wants the job," said an Oklahoma City mortgage man last month. "But he seems to—bad."

Atkinson has not built houses for several years. He has been concentrating on development, operates two shopping centers in Midwest City (which he built in Oklahoma City's suburbs) and a lumber company.

Builders Wilson, Johnson prove good innkeepers

You can't really blame Memphis Builders **Kemmons Wilson** and **Wallace E. Johnson** for not worrying about housing's problems. Not only are their sales keeping pace with '56, but they head a sideline company which grossed $796,598 and netted $309,012 this year.

This "side" money comes from their five-year-old venture of providing comfortable overnight lodging for America's motorists. Today their Holiday Inns number 53 (ten more are being built), and about 85% of the 4,000 rooms in them are usually occupied.

Wilson, 41, is chairman of Holiday Inn Corp. of America, and Johnson, 54, is president. Holiday Inns are large (50-165 units each) and offer TV, air conditioning, swimming pools and other scervices at modest prices. All but seven inns are owned and operated by others under license but Wilson and Johnson build most or supervise their construction. Licensees pay a $500 license fee plus a royalty of 5¢ a room per night whether occupied or not. But the company is so snowed under with applications the fee will go up to $5,000 and the royalty to 7½¢ a room next February.

But the inns will hold the line, probably, at old-fashioned prices of $6 to $8 a night. Says Wilson: "I've got a big family myself, five kids, and I know what travel costs can be. In traveling around the country, it seemed I could never find a decent motel in which to stay at a decent price. All the good ones were far too expensive for the average American motorist. It gave me the idea." Most of the inns are in the South and Southwest. "But we're just getting started," Wilson points out.

Wadsworth Wood, publisher of *New Homes Guide* (circ. 502,000) and *Home Modernizing Guide* (circ. 391,000), has sold the two semi-annual magazines to Henry Holt & Co., the book publishers. Says Wood: "I got a block of stock and will continue on as publisher for a *minimum* of two years." The staff, including Wood, will remain the same.

Charles Sigety, former deputy FHA commissioner who was ousted by HHFAdministrator **Albert M. Cole** (Oct., News), has opened a law office at 9 Rockefeller Pl., New York, to specialize in real estate and housing.

A federal grand jury has accused a California builder and his son of a $3 million fraud in VA home loans. East Bay Builder **Thomas N. Plumleigh,** 52, of Antioch, and his son, Robert, 27, are charged with falsifying credit applications so buyers could qualify for loans. US Attorney Richard Foster said Thomas Plumleigh has admitted fraudulent applications in the financing of 200 houses. The alleged fraud may be the largest of its kind in the US, Foster added.

Frank John McCabe, 46, has been elected executive vice president of the Mortgage Bankers Assn. He succeeds retiring Secretary-Treasurer George H. Patterson as MBA's chief staff executive. McCabe is a Chicago-born lawyer who has been an MBA staffer for the last 11 years. He graduated from Northwestern University in 1932 and from Northwestern law school three years later, practiced in Chicago until 1942. During World War 2, he was a Navy lieutenant in anti-aircraft training. He joined MBA in 1946 as its first director of education and research. Three years ago, he moved up to assistant secretary and treasurer. Hobbies: golf and fishing.

McCABE

RESEARCH: Dr. **J. F. Downie Smith,** dean of engineering at Iowa State College for the past ten years, has been elected vice president and head of central research for Carrier Corp., effective Jan. 1; **Carl A. Rishell,** vice president of Timber Engineering Co., Washington, D.C., won Penn State University's annual forestry achievement award.

Johns-Manville elects Fisher board chairman

Adrian R. Fisher, president of Johns-Manville Corp. since 1951, has added two new titles—those of board chairman and chief executive officer. He takes over the posts from **Leslie M. Cassidy,** who resigned last month because of illness.

FISHER

Fisher takes charge at J-M after 24 years' service, chiefly as a production expert (in contrast to Cassidy's sales background). He joined the company in 1923 as superintendent of the asphalt roofing department in Waukegan, Ill., later managed J-M plants in Lompoc, Calif. and Manville, N.J. before moving to the company's executive offices in New York in 1937. He was elected vice president of J-M in 1945 and senior vice president for production and general manager of the asbestos fibre division in 1946.

Sixty-two and 6′ 2″, Fisher has a military bearing (he was a World War I artillery officer) and a definite hobby, i.e., his job. As one associate says, "he's the hardest working guy I know."

J-M elected **Clinton B. Burnett** to the new post of executive vice president. He will serve as "principal assistant in the administration of the company."

Is Arthur Vining Davis starting to unload land?

Florida's richest man and biggest land owner, 90-year-old **Arthur Vining Davis,** has sold $6 million of land near Boca Raton to developers in the past four months. The former Alcoa chairman hasn't bought any property for a year, and in South Florida (where he holds about $230 million worth of real estate) there is speculation he may be starting to trim his empire.

Of 45 recent sales, the largest involved 577 acres west of Boca Raton for $1,670,000 to a group headed by Builder **Howard T. Keating Jr.** of Birmingham, Mich. He and a syndicate plan to put up about 2,000 homes in the $15,000-25,000 bracket.

Prof. **Rudard A. Jones,** 44, has, as expected, been named director of the University of Illinois Small Homes Council. He succeeds **James T. Lendrum,** now head of the University of Florida's architecture department (Nov., News).

Architect Jones, an Illinois alumnus, taught at Kansas State and served as a Navy lieutenant before returning to Illinois on the SHC staff in 1946. As assistant director since 1951, he helped make the council a center for research on framing, heating, slabs and other technical housing problems. It was Rudy Jones, in fact, who designed the wall-panels used in the Lu-Re-Co component system.

JONES

Last fall, Jones returned from a two-year assignment in Bogota, Colombia, where he headed an International Cooperation Administration team advising the government on housing planning. (Chief problem, reports Jones: there are no taxes on land, so owners just sit on it, and land prices skyrocket.)

REALTORS: **Thomas H. Field,** McKeesport, Pa., has been elected president of the Pennsylvania Realtors Assn.; **William R. Blake,** Flushing, L.I., has been elected president of the New York State Assn. of Real Estate Boards; HOUSE & HOME Correspondent **Grady Clay,** Louisville *Courier-Journal,* has been elected president of the National Assn. of Real Estate Editors; **John L. Donovan,** president, Aetna Realty Co., Somerville, Mass., has been named 1957 Massachusetts Realtor-of-the-Year.

HOUSING OFFICIALS: **Kwock Tim Yee,** 31, has been named director of FHA's Honolulu office, the first man of Oriental extraction to hold that post. A law graduate of Harvard, Yee has been a deputy city-county attorney specializing in land planning, building and utilities work. He drafted Honolulu's building code adopted last year.

Dwight Hamborsky, an assistant US attorney in Detroit, has been appointed FHA director there. He succeeds **Wendell O. Edwards,** recently named FHA's assistant commissioner for operations. (Michigan's home

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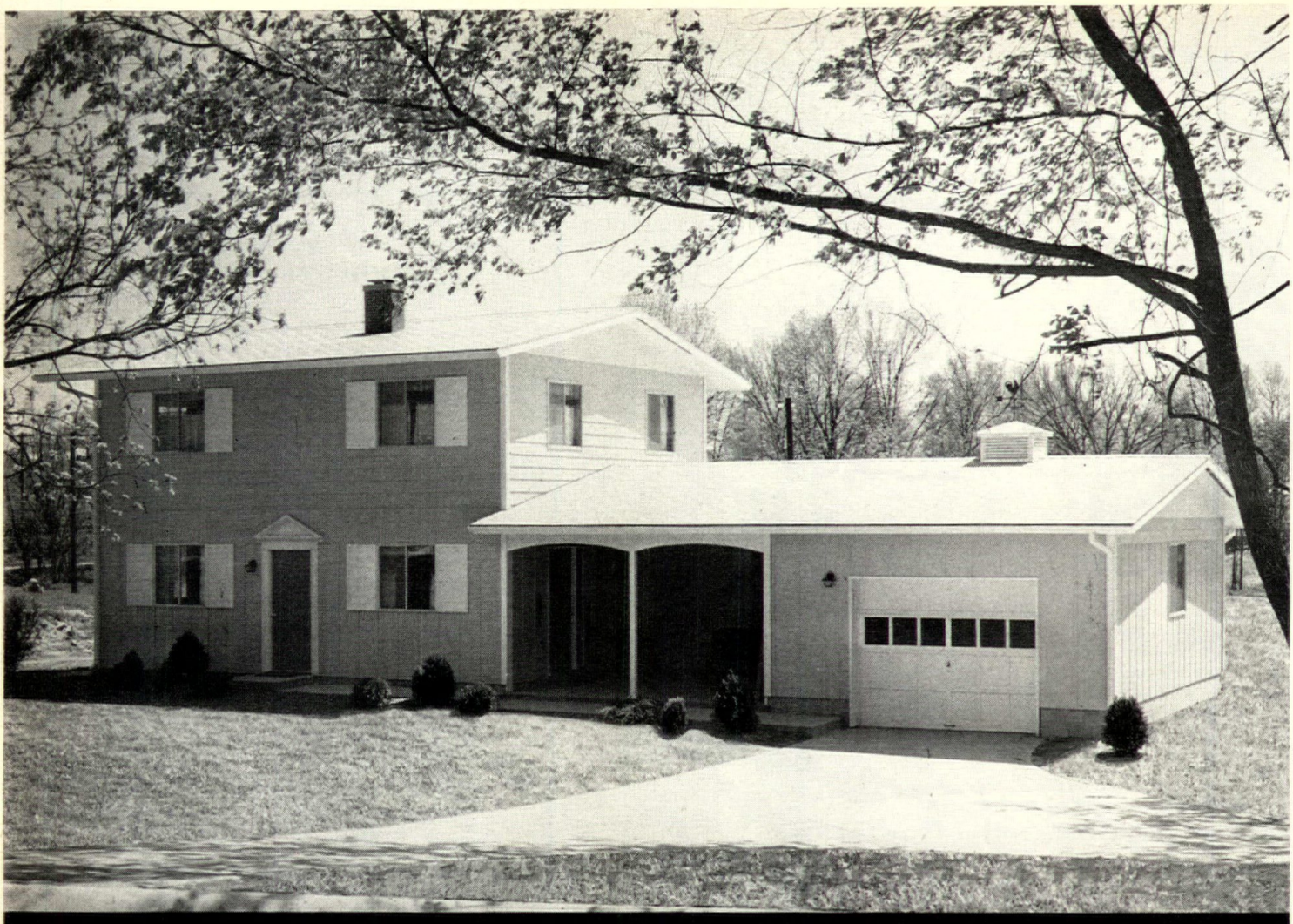

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continued from p. 59

building industry turned out en masse last month at a large testimonial meeting in Edwards' honor. "He has been a great citizen," said Mayor **Louis Miriani**.)

H. Colin Haines has been named executive secretary of the Voluntary Home Mortgage Credit Program's Washington, D.C. office.

RETIRED: **Harry G. Uhl,** president of Timber Engineering Co., engineering and research affiliate of the National Lumber Manufacturers Assn., Nov. 12, after 37 years service in the association.

Insurgents win top posts of Long Island builders

Early last month, a dozen big tract builders narrowly escaped expulsion from the Long Island Home Builders Institute because they had formed an outside promotion group last spring.

Now they control the LIHBI.

In a surprise upset at the annual meeting, Nov. 20, the insurgent group won the key posts of president, first vice president and secretary. New president is 28-year-old **Charles Mascioli**, president of Clearview Village and member of one of Long Island's biggest home building families. He defeated Custom Builder **Daniel B. Grady**, who was first vice president of the local and is NAHB's convention chairman. New first vice president is **Bernard Krinsky** and new treasurer is **Milton Saper** (elected after withdrawal of the official nominee, **Marvin Gilman**, who is on NAHB's executive committee and one of those most outspoken against the insurgents).

The winners won by a slim margin, reportedly 38 to 25. The LIHBI has 1,300 members, of whom only about 300 are builders eligible to vote. Only about 70 came to the election meeting.

Trouble started within the LIHBI last spring when the small group of big-tract-builder members formed the Community Developers Council of Long Island to seek public esteem for the industry, which they felt had been tarnished by disclosures of irregularities in the Jamaica (L.I.) FHA office. They hired Tex McCrary Inc. to handle a $36,000-a-year public relations drive (June, News). Shortly after, the institute countered by hiring Publicist J. P. Lohman.

HOOVER IS HONORED on 25th anniversary of the Federal Home Loan Bank System. Five officials of the system presented a gold medallion to the former President in recognition of his role in recommending the system in the early '30s. Seated (l to r) are Fred T. Greene, president of the Indianapolis district bank; Hoover, and Albert J. Robertson, chairman of the Home Loan Bank Board. Standing (l to r): J. Alston Adams, San Francisco; Robert Bush, Des Moines, and Herbert N. Faulkner, Boston, presidents of district banks in their areas.

Last fall, LIHBI President **A. Sidney Roth** issued an ultimatum to the insurgent group to abandon their council, and charges were brought that the CDC engaged in activities "incompatible" with LIHBI membership. Early in November, a board of LIHBI past presidents heard arguments and agreed to forgive the 12 CDC members if they would disband the council as soon as their contract with McCrary ran out next spring.

Members of the insurgent group say they decided only the night before the election to run their own candidates for the top offices. They say they hoped at most to make a moderate showing of support at the meeting and were as surprised as anyone when the secret voting results were announced. They think they picked up about 15 votes in corridor lobbying shortly before balloting started.

Builder **Bill Levitt** has taken title to the late William Woodward Jr.'s 2,226-acre Belair estate in southern Maryland, where he plans a 5,000-home tract. This winds up Levitt's court fight with Builder **Bill Zeckendorf** for the property (May, News). Zeckendorf's Webb & Knapp first offered $1,187,000 for it, and trustees accepted the bid. But Levitt sued for and won the right to bid higher. Eventually he outbid Zeckendorf, $1,750,000 to $1,529,000.

DIED: **Richard S. Hevenor,** 66, general supervisor of the mortgage loan department, Prudential Insurance Co., Oct. 9, in Norwalk, Conn.; Architect **Jay C. Van Nuys,** 44, Somerfield, N. J., member of the New Jersey State Board of Architects, Oct. 15, in Plainfield, Mass. while vacationing; **William C. De Koning Sr.,** 59, czar of the Long Island building trades unions until convicted for extortion in 1953, Oct. 20, in Mineola, L. I.; **F. S. Bancroft,** 76, board chairman of Excelsior Savings Bank, New York, Oct. 21, at his office; Realtor **William M. Means,** 62, ex-president of the South Carolina Assn. of Real Estate Boards, Oct. 27, in Charleston, S. C.; **Raymond Stoesser,** director of technical and manufacturing services, American Radiator & Standard Sanitary Corp., Oct. 28, in New York; **W. C. Coleman,** 87, board chairman of the Coleman Co., Nov. 2, in Wichita; **Edward M. Rosser,** 52, vice president of Garrett-Bromfield & Co., Denver, Nov. 5, in Dallas, after collapsing during the Mortgage Bankers of America meeting; **Charles Devlin,** 50, managing director, National Plywood Distributors Assn., Portland, Ore., Nov. 12, at an association meeting in Miami.

Why FHA gave Levitt $254,000 refund on a rental project he lost in 1943

If you're a lender or home buyer, you may have a chance for a sizable refund from FHA insurance funds.

It's probably a modest $100, or $200, or perhaps a not-so-modest $1,000.

Builder William J. Levitt recently was given a $254,709.91 rebate on a rental project he built in 1943—defaulting the same year.

The explanation is simple: the law says that any excess FHA realizes on foreclosed property, after FHA is made whole, will be used first to repay any losses suffered by the lender, and after that goes to the owner.

The complicated Levitt story involves a bleak, 1,600-unit project in Norfolk, Va. When rentals lagged, Levitt gave FHA the deed in lieu of foreclosure. FHA soon re-sold it to a group headed by Builder Sidney Kessler of New York. Kessler has operated it since.

Payoff in paper profits

Levitt's big rebate came only last year. It was part of a profit which FHA felt it owed Levitt because Kessler bought the sick project for book value, so if and when he paid off the loan, the agency would be ahead. This was, of course, only a paper profit. The project has long been in trouble. Early this year, FHA asked the Department of Justice to start foreclosure proceedings against Kessler and is now talking of tearing down the 1,600 units, which are mostly vacant, in disrepair and, moreover, have always been badly located.

The long lapse between Levitt's loss of the project and his big cash return on it stems from a change two years ago in FHA's handling of foreclosed properties. The Housing Act has always provided that FHA pay off lenders on foreclosed property in debentures. All the lender recovers is the unpaid balance of his principal. In fact, he usually loses a little in foreclosure costs and repairs. If property is resold at a profit, as happens in one-third of the cases, the original lender may recoup his loss via certificates of claim. If there is anything left over after that, the original owner is entitled to the surplus.

Until a few years ago, FHA waited until the new mortgage was paid off to settle up with the original owner and lender. It was wary of paying off in paper profits that it might not realize if the second owner failed to meet his payments.

Enter the red-tape cutters

This dilatory repayment plan annoyed efficiency experts in the General Accounting Office—which was created by Congress to ride herd on the executive branch's handling of money. In 1955, GAO got Congress to change the law on repayment schedules—with FHA's tacit consent. FHA received discretionary power to make repayments based on anticipated profit on mortgages.

FHA decided to offer a choice to lenders and former owners of previously foreclosed property which now showed a paper profit. They could have a small early payment (under the GAO system) or a larger one later (under the old system). Levitt chose $254,000 at once rather than wait until 1975 for a possible $1 million-plus.

So FHA paid Levitt. Nine months later, Kessler, after years of trying to keep the project going, stopped his payments. Now, he wants FHA to let him tear down half the units, cut his mortgage in half and try to operate the rest (about 500 units are rented).

Opinions differ as to whether FHA should have sensed the Norfolk project was about to go on the rocks again, and so exercised its right not to pay Levitt as the former owner. Several top FHA officials had been warned of impending trouble. But such alarms are commonplace in rental management. Veteran FHA men usually discount them. Says one staffer: "We had no way of knowing the project would collapse again." Says another: "One of the worst mistakes we ever made."

In any case, Levitt's acceptance of the proffered money was 100% legal.

But now, FHA withholds settlement on foreclosed property until the new buyer has a 20% equity.

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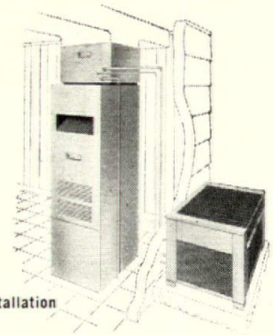
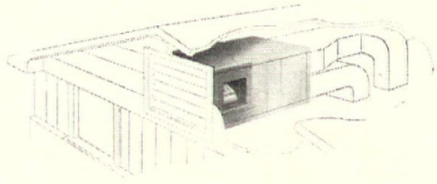
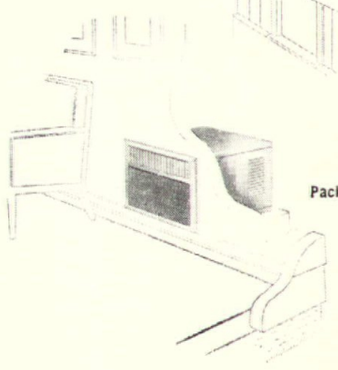


Remote air-cooled installation



Packaged unit—attic installation



Packaged unit—thru-wall

GM DELCO HEATING COOLING
Product of General Motors

AN OPEN LETTER TO H&H ON "CASE CITY"

When we first read your "Case City" story, our immediate reaction was to say, "Nuts to you." On second thought, however, we decided not to be rude, but face the facts of life and say, instead, "Thanks for the Push."

In other words, you did us a favor. You aroused this historical old city such as it has never been steamed up since General George Washington ousted the British from our midst back in the bleak days of December, 1776.

No doubt you thought you were being adroit in trying to put the finger on Trenton by not spelling things out or mentioning us by name. But some of us hereabouts were discerning enough to read between the lines, while your pictures didn't fool any of us in the slightest.

Once we got the drift, things began to pop. First we were reminded that a local group of substantial businessmen had already taken full cognizance of the civic shortcomings that inspired your "Case City" article. In attestation thereof, these men had formed (and financed among themselves) the Greater Trenton Council, the avowed purpose of which was to breathe new life into the community.

Secondly, we were confronted with the reality that the Greater Trenton Council would need the solid support of the entire community in order to accomplish its highly constructive objectives. Thanks in an appreciable measure to your article, this support is now forthcoming.

But before you allow your ego to become too inflated, we are constrained to point out that you jumped at an erroneous conclusion when you said that "Case City" might be a nightmare by 1980. That just isn't going to happen.

It's not going to happen because this community, almost overnight, has become one of the most civic-conscious areas in the nation. Public officials, business groups, professional men, labor leaders and citizens generally in all lines of endeavor have risen to the occasion and joined hands in an effort to put our wagon back on the road. In due course of time, sir, they propose to establish conclusively that you DID jump to an erroneous conclusion.

When that new day dawns, you will be invited to come to Trenton and write another article. On that visitation, however, you will not find a nightmare or an Oliver Goldsmith's "Deserted Village." Quite the contrary, you will find a modern, progressive American city with all of the improvements that go with the march of time.

EDMUND GOODRICH
Editor and publisher
The Trentonian
Trenton, N.J.

DID H&H OVER-SIMPLIFY?

HOUSE & HOME has reached a position of such great strength, ability, and influence in the housing field that it is fair to hold it to the standards of statesmanship. I am sure I speak for men from all parts of the field and of all points of view when I say we cannot afford to have your high potential reduced by the appearance of limited viewpoints or special interests. Real housing progress in large part depends upon the emergence of a dependable medium for wide-angle coverage and enlightened leadership.

All of us engaged in research for ACTION are grateful to you for your interest in our work and for the lively coverage the October HOUSE & HOME gave our project on the producers' problems. But there are a few points that I should like to raise to illustrate the dangers of the aggressive point of view for which you are generally admired:

1. The casual reader would surely be given the impression that we consider the home building industry obsolete. In fact, considering the conditions and limitations with which it must work, we would say that the industry has done surprisingly well. It is the conditions and limitations that are obsolete.

2. We dislike the impression that progress is a function only of technology. If conditions and limitations are cleared away, innovation of all sorts will take place—fiscal, distribution, managerial, and design as well as technological.

3. To the casual reader, it would seem that we believe that most housing in the future will be in huge Levitt-like operations. We do believe that housing organizations will increase in size, but you do not have to operate like Levitt to realize considerable economies of scale.

4. There is no quicker way to kill the chance for building code reform than to say that we have recommended the "power to force local communities to approve new materials and meth-

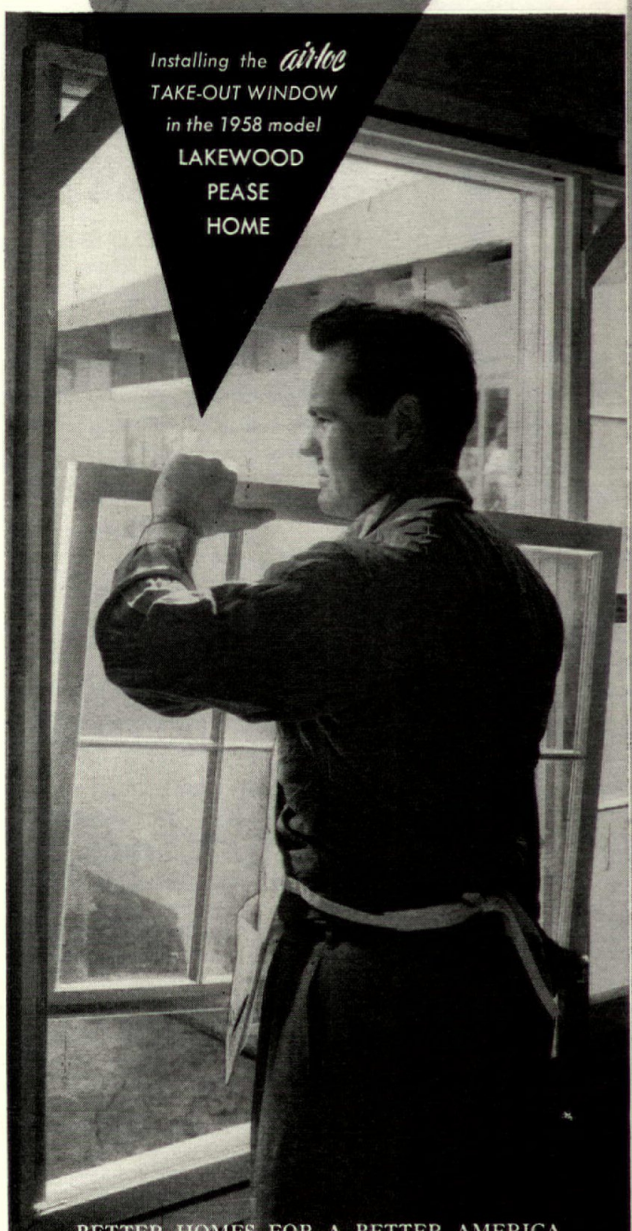
continued on p. 65

PEASE HOMES

PEASE HOMES SELL
because PEASE furnishes
only QUALITY materials!
and NOW for '58...

UNIQUE
air·loc
TAKE-OUT WINDOW
HARDWARE

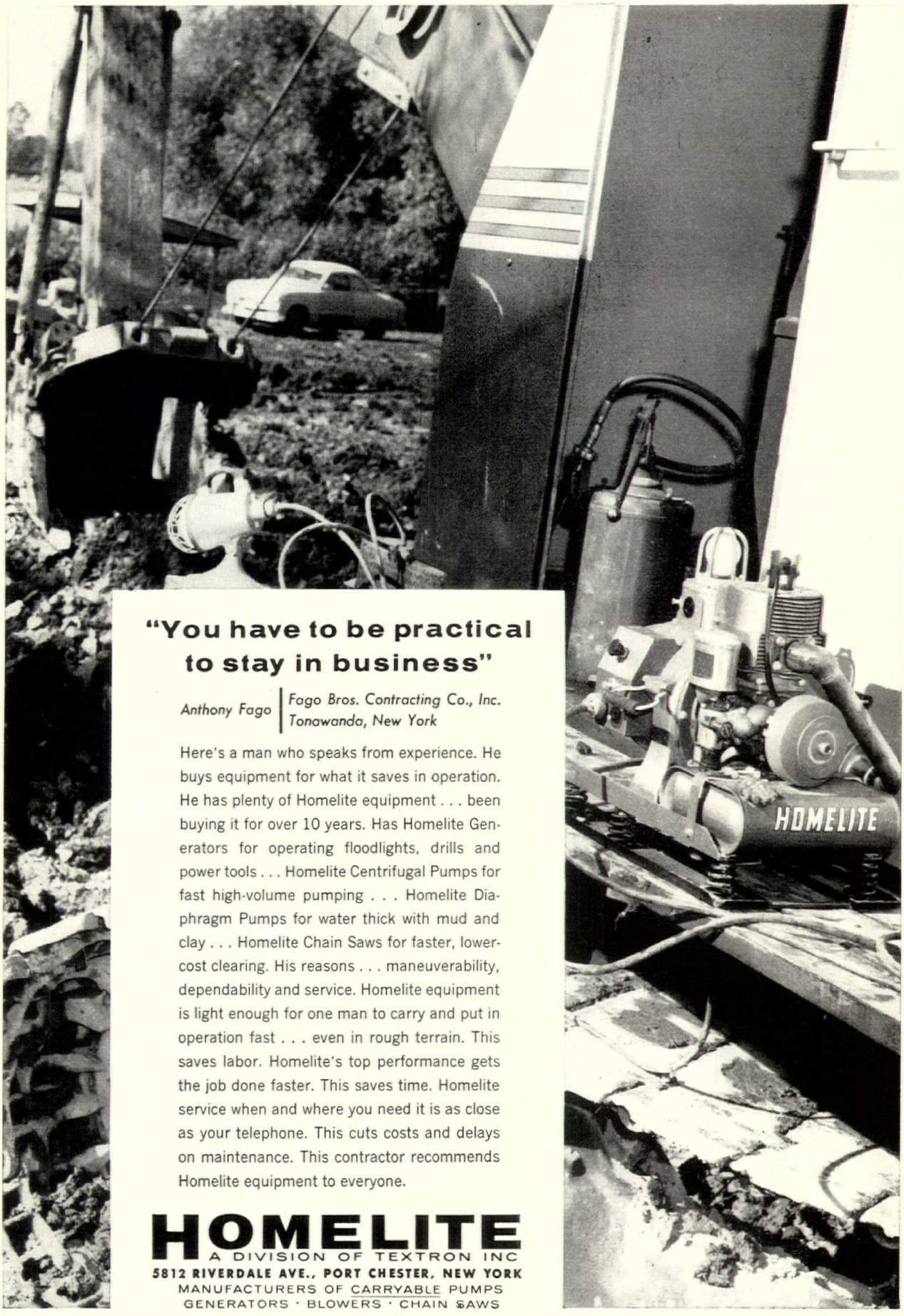
Installing the air·loc TAKE-OUT WINDOW in the 1958 model
LAKEWOOD
PEASE
HOME



BETTER HOMES FOR A BETTER AMERICA

UNIQUE BALANCE COMPANY
41 Magee Avenue • Stamford, Connecticut

FOR MEN WHO BUY EQUIPMENT FOR WHAT IT SAVES



"You have to be practical to stay in business"

Anthony Fago | *Fago Bros. Contracting Co., Inc. Tonawanda, New York*

Here's a man who speaks from experience. He buys equipment for what it saves in operation. He has plenty of Homelite equipment . . . been buying it for over 10 years. Has Homelite Generators for operating floodlights, drills and power tools . . . Homelite Centrifugal Pumps for fast high-volume pumping . . . Homelite Diaphragm Pumps for water thick with mud and clay . . . Homelite Chain Saws for faster, lower-cost clearing. His reasons . . . maneuverability, dependability and service. Homelite equipment is light enough for one man to carry and put in operation fast . . . even in rough terrain. This saves labor. Homelite's top performance gets the job done faster. This saves time. Homelite service when and where you need it is as close as your telephone. This cuts costs and delays on maintenance. This contractor recommends Homelite equipment to everyone.

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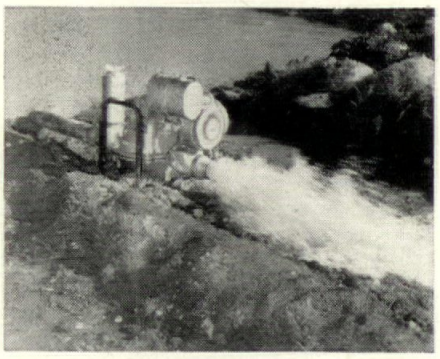
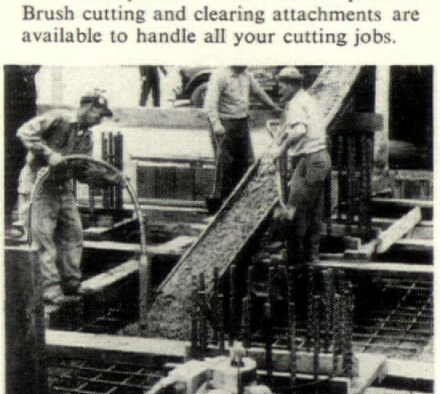
MANUFACTURERS OF CARRYABLE PUMPS
GENERATORS · BLOWERS · CHAIN SAWS

Full Line of Carryable Construction Equipment Now Offered by Homelite



Carryable Diaphragm Pump . . . This self-priming, 120 pound diaphragm pump will handle water in the thickest sand, muck, or mud. Capacity: 5,000 g.p.h. Size: 3″. Complete line of centrifugal pumps are also available in sizes from 1½″ to 3″.

Chain Saws For Every Job . . . Now you can choose from a full line of lightweight, powerful Homelite chain saws. From 3½ to 7 horsepower . . . 19 to 29 pounds. Brush cutting and clearing attachments are available to handle all your cutting jobs.



One-Man Electric Vibrator . . . It takes only one man to place concrete with powerful, Homelite high-cycle or universal electric concrete vibrators. Carryable Homelite generator provides power for high-cycle vibrators *and* 110 volt DC for all universal vibrators, tools and floodlights.

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PORT CHESTER, NEW YORK

ods". Thus bluntly stated, the idea gives an entirely wrong impression and seems to invite that sort of emotional localism that will obscure the issues and block action.

5. With regard to labor, our project team agreed from the start that talk about restrictive practices was little more than a red herring diverting attention from the real issue, which is how to get responsible leaders of labor and management together to open the way for new ideas and methods.

6. In general, the article should have stressed the fact that the industry now has a brief pause for re-consideration and re-grouping before the 1960 family wave hits us, that conditions are excellent for break-throughs on a broad front, and that we must stop calling names and try to make concerted progress.

BURNHAM KELLY,
Associate Professor of City Planning, MIT

HOUSE & HOME agrees with everything Professor Kelly says; in fact, that's pretty much what we thought we said in October, but apparently in trying to be brief we were not always clear.—ED.

"CASE CITY" NO SHORT ANSWER

As one of the researchers on the ACTION report, I was a bit unhappy to see the "Case City" article bring forth so little mention of the theoretical solutions to city problems which some of us had hoped would be included. The search, upon which the student report was based, was not simply for a short answer to the problems that beset Trenton, but a long range look at what technological advances might help us achieve in planning and re-planning.

The main theme of our report, was a series of solutions that were imaginative and perhaps somewhat "utopian", to use that word conservatively. Trenton was used as a base for the study simply because it was close by and gave us a point of departure.

The fact that the "Case City" article was stimulating, at least in some quarters, cannot be denied. While it was not stimulating in the way that a number of us had anticipated, the reaction it received in Trenton is something else again. From what I have heard and seen, this reaction of the people of Trenton can mean much to that city in terms of planning for the future.

The article has pointed out to people in the city of Trenton that much needs to be done there. Insofar as it has done this, I think it is to be commended.

F. A. ECKHART, JR.
Student in City Planning
University of Pennsylvania

DESIGN FOR THE MARKET

Your advice to builders (Sept. issue) is excellent and gives appraisers much to think about.

Advice No. 5 is a new idea for me and is one reason that I enjoyed this issue. But I do not believe that style changes in the volume-built house market are quite as predictable as changes in clothes and the weather.

JOHN C. DABNEY, *appraiser*
Atlanta

concluded on p. 66

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Makes Money for Builders

Sells Homes and Eases Financing

- Offers unique *safety* feature
- First Aid for fire (in record-album-size cabinet)
- Includes 30, 40, 50 to 75 feet of linen hose
- May be installed even after interior finish
- As low as $40 installed
- Discounts for projects
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Ilco Philippine Mahogany is uniform in texture and color. Easily worked, it resists splitting, twisting and warping. Since it is graded and measured after drying in Ilco's own kilns, no defective stock is exported, and faster installation is possible. Paneling, moldings, door jambs, and S4S lumber are all steel-strapped and wrapped in waterproof paper for maximum protection. Ilco, the oldest and largest Philippine lumber exporter, has the widest selection of grades and milled products. And they are competitive in price.

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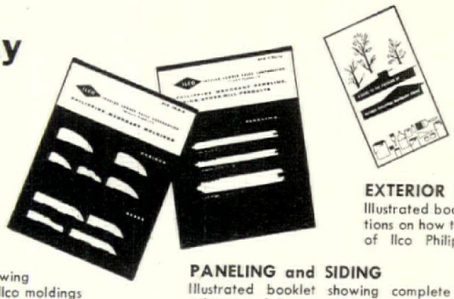

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Illustrated booklet showing complete selection of Ilco moldings —casings, bases, stops, rounds, etc.

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All of us in the design field can only hope that builders throughout the country will take advantage of this excellent manual and bring about the much improved product this industry is capable of producing.

DONALD M. GRANT, *ass't to v-pres. Harnischfeger Homes, Inc.*

. . . AND A DISSENT

Your avowed mission of selling good architecture—good industrial design if you wish—to the house builders is to be applauded.

But you do not further this at all in the September issue, with your superficial lectures on styles and fashions, advising builders to emulate Paris and Detroit. (The frivolity of Paris creations can gladden the eye, but have little in common with designing something as intricate as a good house; the example of Detroit is already with us in home building, and builders and architects would do better to set their sights a good deal higher.)

You compound a prevalent misunderstanding about good design by drawing neat, hard lines between contemporary and traditional. The facing off of Charles Goodman with Stratton O. Hammond of Louisville is an idle cockfight. We all have our personal convictions on the matter of design, but, as Goodman says, the intelligent buyer couldn't care less what you call it.

The fundamentals of good design—which neither deny the use of ornament nor support the continuance of eclecticism—can be emphasized without apology and gobbledygook by straight reporting and less tabloid editorializing.

There is no lasting merit in your editorial policy if it is merely to instruct builders in how to increase sales and profits. As you have pointed out, this country is faced with the greatest surge of home building in history, and it has as much chance of covering the landscape with acres and acres of new horror and blight as it has of enhancing it. The issue is a deadly serious one: Will the home builders and the architects rise to the occasion and do the best job (which need not be incompatible with making a profit), or will they offer French provincial, Tudor and cinderella all "fitted neatly into the landscape by a good architect" on the best advice of HOUSE & HOME?

Some of your architect friends suspect that your convictions about design are not as superficial as they appear. I think you do yourselves, the builders and the architects a disservice by speaking in such equivocal terms.

WALTER S. PIERCE, *architect Compton & Pierce, Cambridge, Mass.*

Architect Pierce should read more carefully what HOUSE & HOME actually said. ED.

HALL OF FAME ISSUE

If there is anything we like to look at better than plans, practical plans, it is more plans.

Your November 1958 issue will be kept and studied for years to come!

PETER TURCHON
Homes, Inc.
Newton, Mass.

KINGSBERRY HOMES *for 1958*

* **24 FLOOR PLANS** are now available, ranging in size of living space from less than 900 sq. ft. to more than 1600 sq. ft. All models have three or more bedrooms, most have at least 1½ bathrooms, many special selling features.

* **4 ROOF TYPES** to choose from: gable or hip roof, 4-in-12 pitch or 2½-in-12 pitch.

* **6 EXTERIOR FINISHES:** plywood and batten, vertical V-joint, cedar shakes (in a variety of colors), beveled siding, half brick, or full brick veneer.

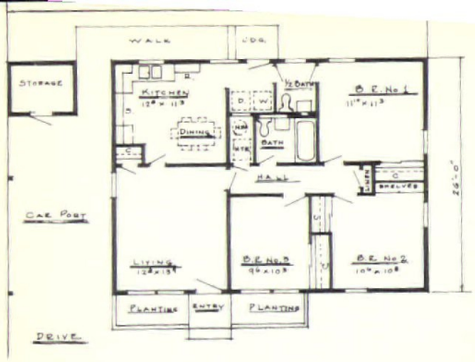
* **3 WINDOW TYPES:** wood double-hung, aluminum awning, or aluminum horizontal sliding.

* **3 FOUNDATION TYPES:** designed for erection over slab or crawl space or basement.

A new product by an old company—

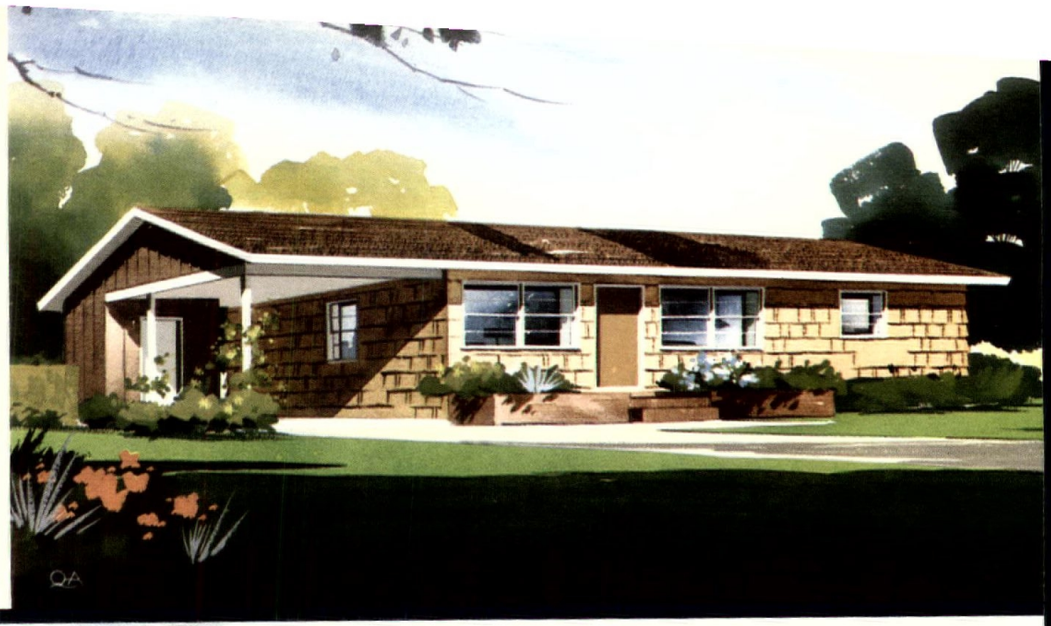
LUMBER FABRICATORS, INC.
FORT PAYNE, ALABAMA

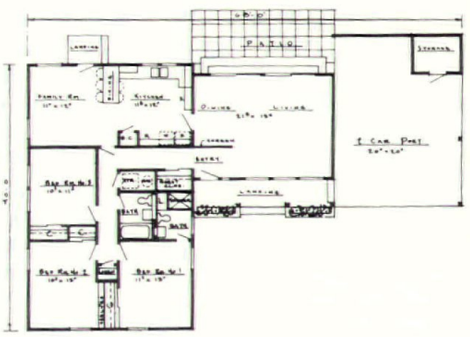
Look closely at the KINGSBERRY HOMES on the next 2 pages. Note their sales appeal. They are making money for other builders—
See how they can make money for you.



THE SEQUOIA—936 sq. ft.

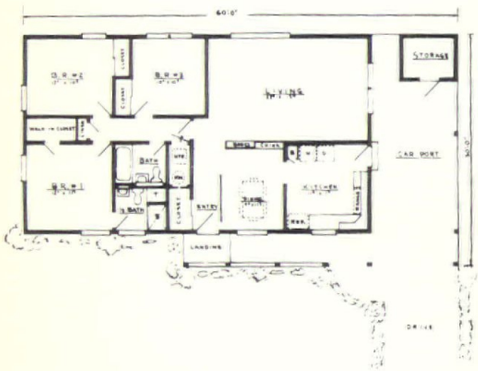
Kitchen has natural wood or pastel colored cabinets, dining area. Separate laundry and half-bath near back door—where women want them. Spacious living room. All bedrooms open on halls. Big-house design in small size.





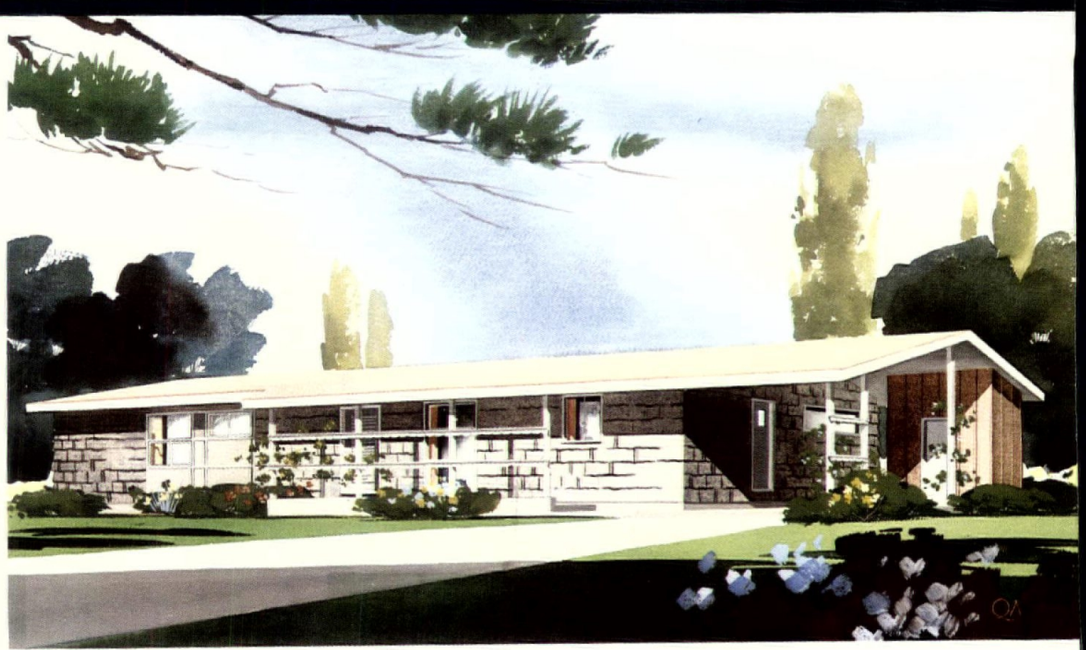
THE PINEDALE—1392 sq. ft.

Big living room in wing of its own, with 16 feet of sliding glass doors on rear patio. Family room off kitchen with its own outside door and full-length wall window. Built-in floor-to-ceiling shelves in the children's room.



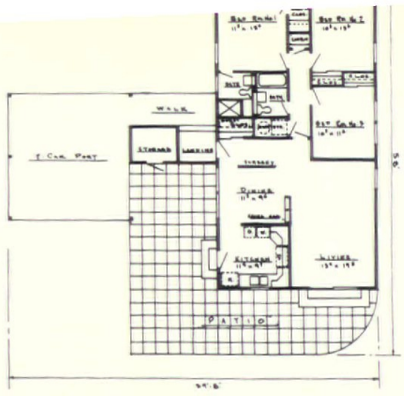
THE PINEHURST—1248 sq. ft.

Space-saver kitchen with lots of room for washer and dryer. Walk-in closet, private bath in master bedroom. Separate dining room with china shelves. Front entry screened from dining area.



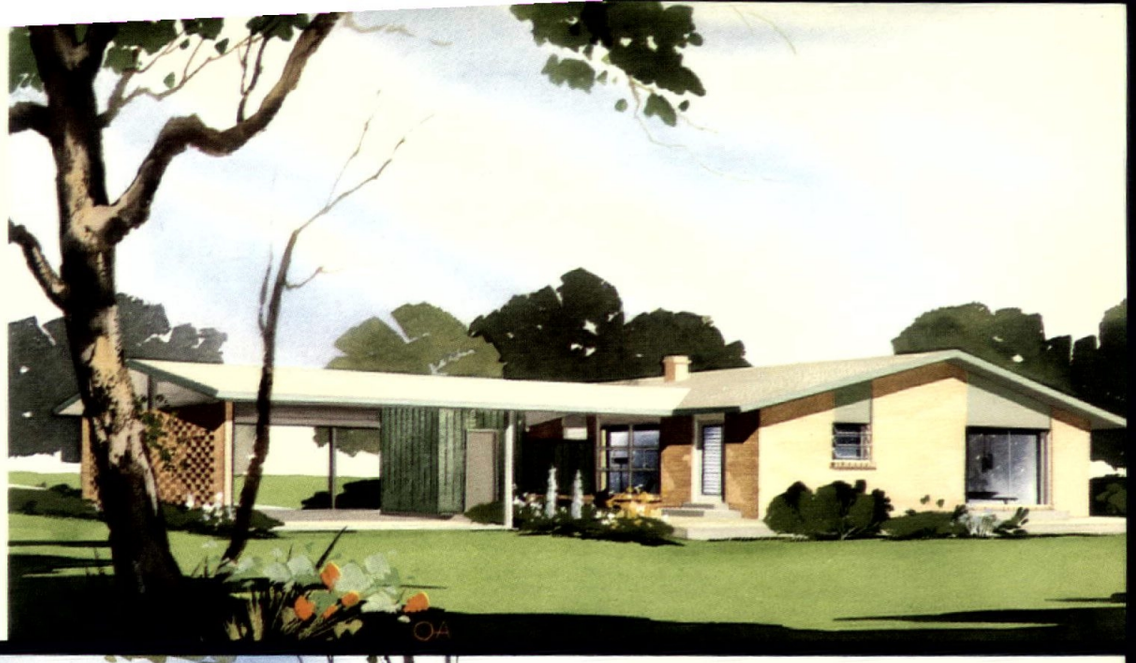
KINGSBERRY HOMES

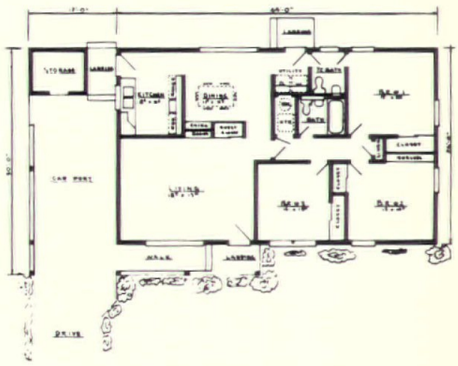
LUMBER FABRICATORS, INC



THE CORVETTE—1323 sq. ft.

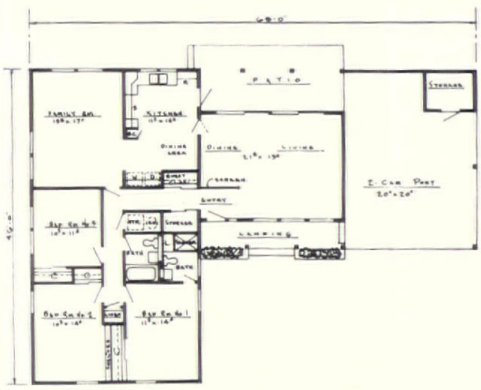
Suited to patio on two sides, with sliding window optional for large living room. Master bedroom has private bath (patio view).





THE GREENBRIER—1144 sq. ft.

Separate dining room. Direct access to kitchen from carport. Laundry near bedrooms. Covered access to front door. Bath and a half convenient to bedrooms. Large living room.



THE CRESTVIEW—1647 sq. ft.

A big house that can be made even bigger when built over a full basement on a sloping lot. Big family room, two dining areas. Sliding glass doors standard in living room; optional in family room.

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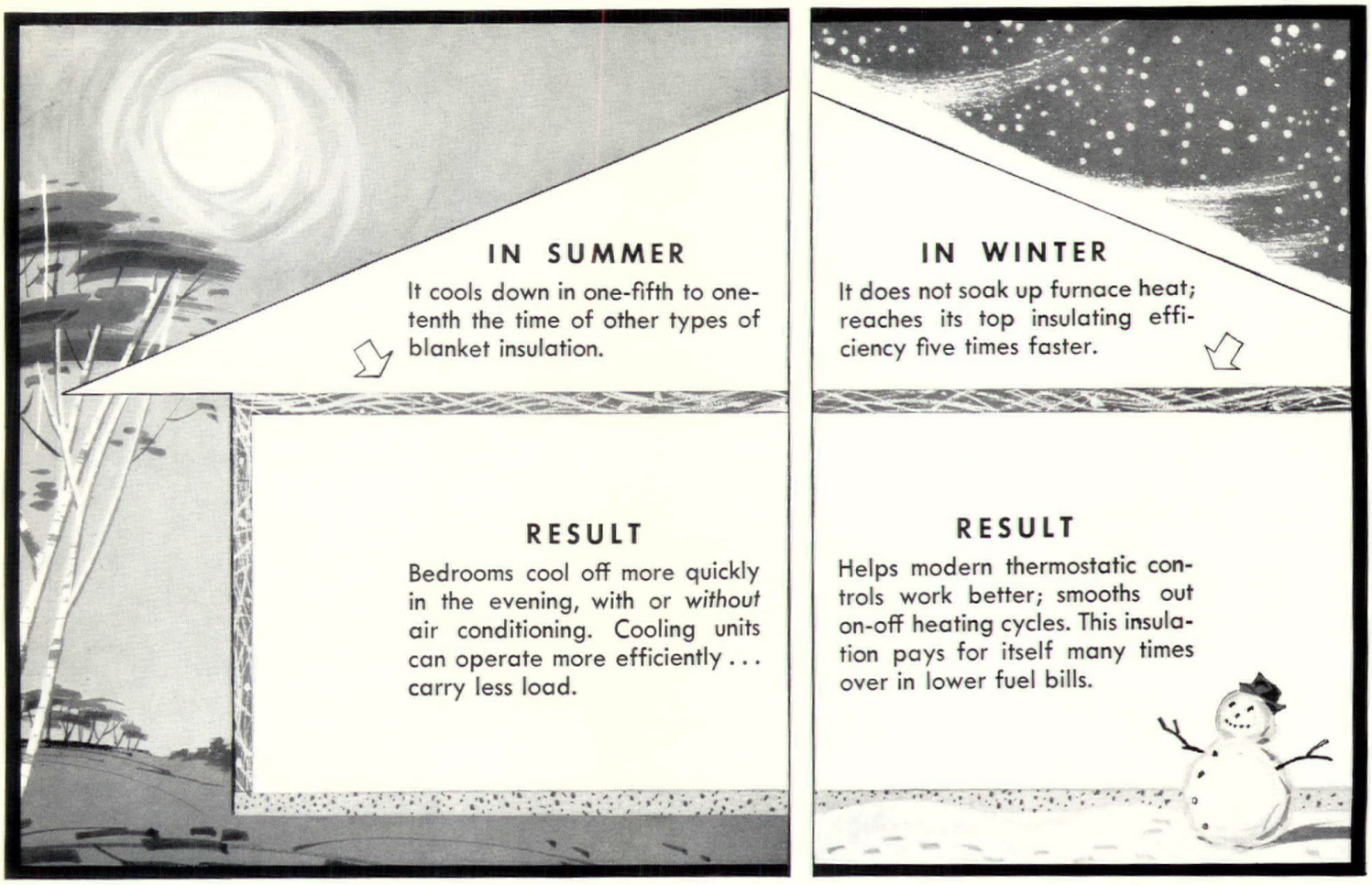

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In new Cork Terrazzo Tones or in Marble Tones with exclusive *Micromatic veining*, Vina-Lux is smooth, slip-safe, greaseproof – can't be harmed by spilled foods or liquids – has remarkable resistance to indentation. Let Vina-Lux help sell your new homes more quickly and profitably. Write for samples today.

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Catches the Eye and the Customers

An installation of American-Olean tile speaks for itself. It says you are a builder who knows what people want. It says you know what will look best, last longest, and clean easiest. It says all this in a glance—whether you use it in a bathroom-powder room like that illustrated, in a kitchen, or in other areas.

American-Olean tile *is* a tremendous salesman. Try it!

For sales-making ways to use tile, send for full color Booklet 420, *New Ideas in Tile*, and Booklet 1000 describing the new *Crystalline Glazes and Scored Tile*.

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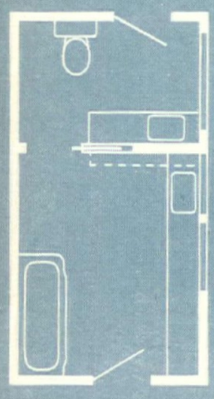
Powder Room: Color Plate 65. Vanity Wall: 34 Berry Brown. Side Wall: 51 Jonquil. Counter Top: 97 Gardenia. Floor: 1⅜6" Squares, Rust Brown.



Double-feature bathroom: This compact, compartmented bath will relieve many a traffic jam for busy families. At party time, close the sliding door (at the left in the large picture), and you have a luxurious powder room!

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Executive Offices: Lansdale, Pennsylvania
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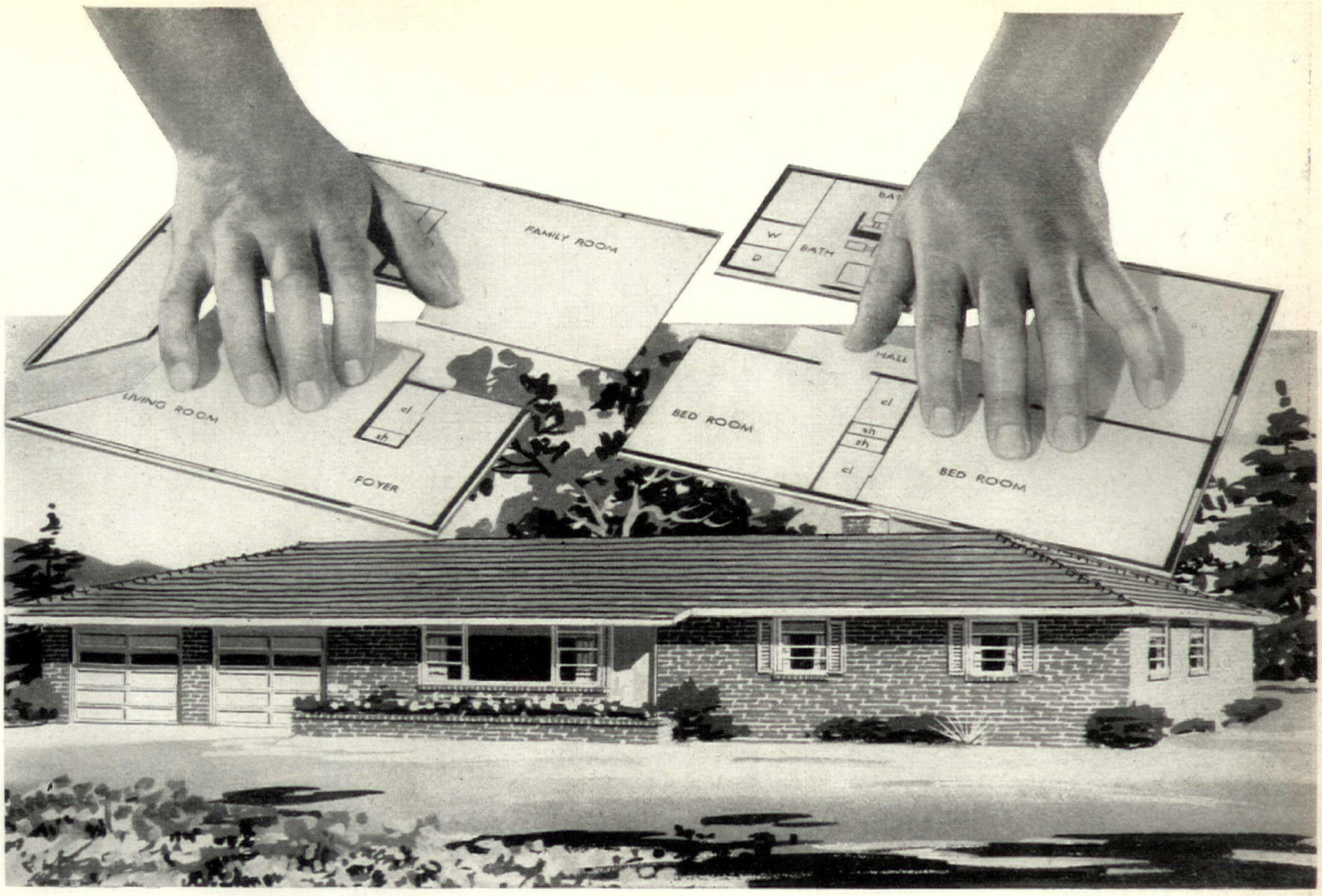

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Typical comments: "More house for the money", "More livable", "Looks and feels like home", "Like center hall entrance and foyer", "Good-sized bedrooms", "Floor plan arranged for comfortable living . . . kitchen is excellent", "Better bathroom arrangement".

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AMERICA'S GREATEST HOME VALUE

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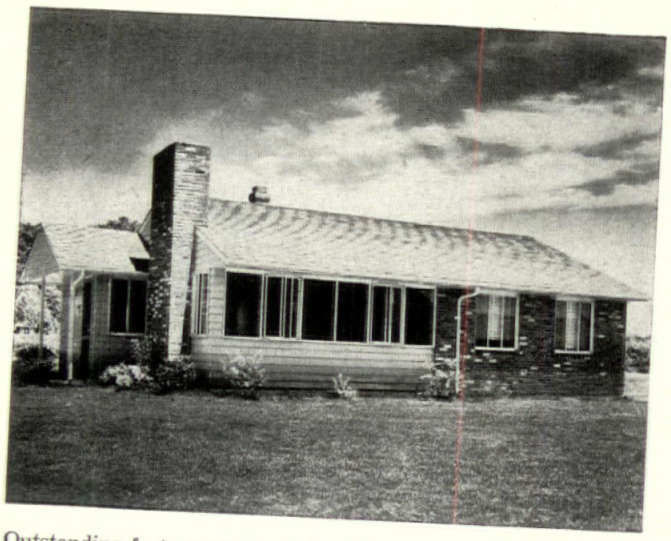
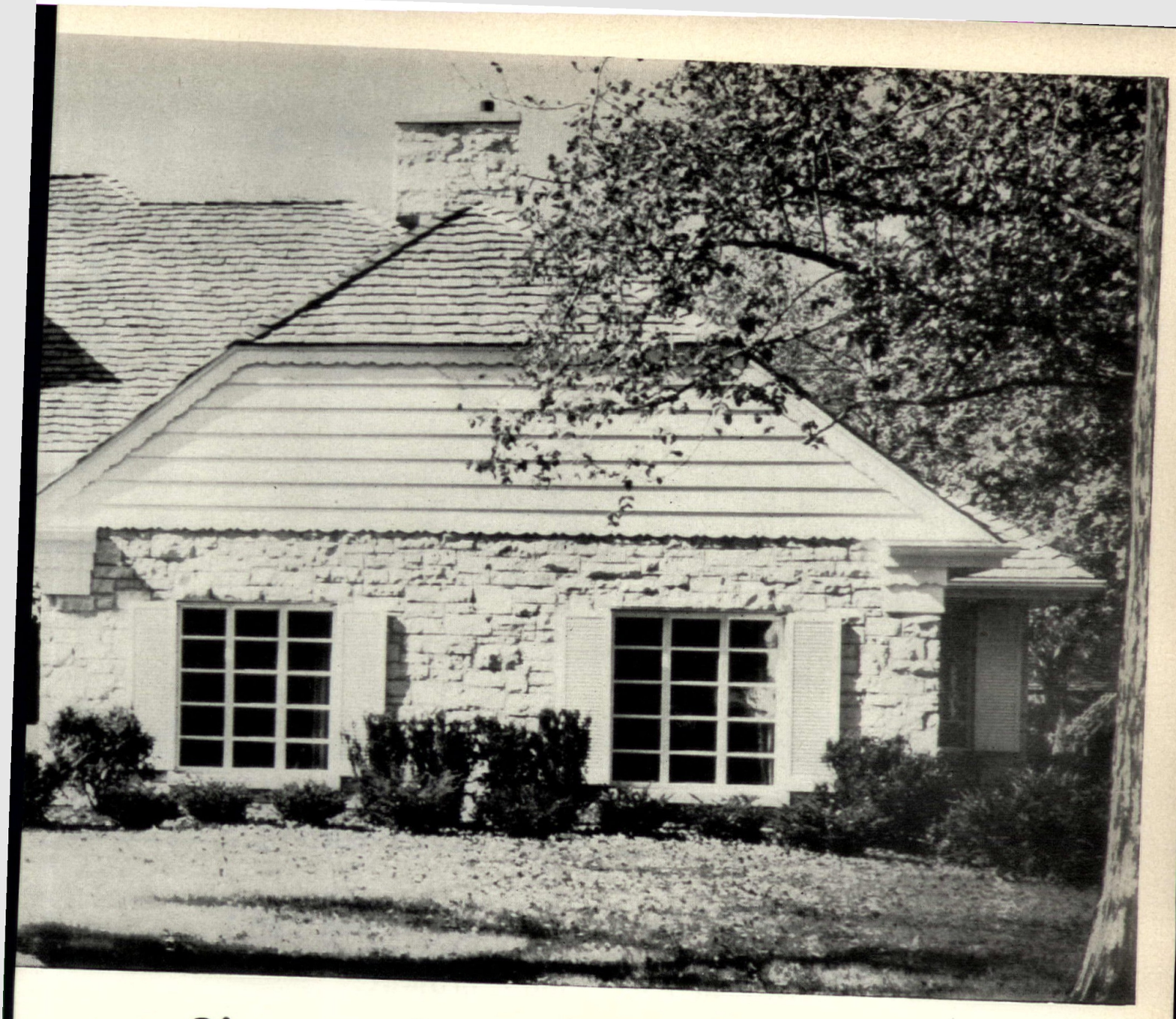
A pleasing distinction is given to this lovely residence in River Forest, Illinois, by a variety of window treatments. But whatever the style of window, it is framed in sturdy, durable steel, painted to match the light-hued woodwork. R. H. Maiwurm, Architect; Louis R. Castiglia, Builder.



Outstanding feature of this modern home in Washington, D.C. is its window wall—set in frames of steel. Because steel is so strong, it is able to support large areas of glass with slender, inconspicuous frames. Aubinoe, Edwards & Beery, Architects; Aubinoe Construction Co., Builder.

In this cottage, a fixed picture window is flanked by casement-type windows. Thanks to steel's rigidity and its freedom from warping, these casement windows will stay easy to open and close for many years of service. And occasional painting will keep them good-looking for the life of the house.



Give your homes greater salability with windows made of steel!

Whatever type of house you build, you'll find that steel windows will blend with the architectural style. They lend themselves to a variety of window treatments, and they become an integral part of the house. And steel windows add to the salability of houses because they are so popular with prospective buyers. Home owners like the strength and durability of steel windows; they appreciate their smart good looks, their freedom from warping and the ease with which they can be painted to match exterior and interior color schemes.

You will find that steel windows are economical to buy . . . easy to handle and install. Because they are so strong, steel windows require no special handling precautions.

For more than forty years United States Steel has been supplying window manufacturers with special rolled sections of high-grade open-hearth steel. You can be sure when you buy windows made of steel that you are getting a quality product, one that will give years of service in the finished house.

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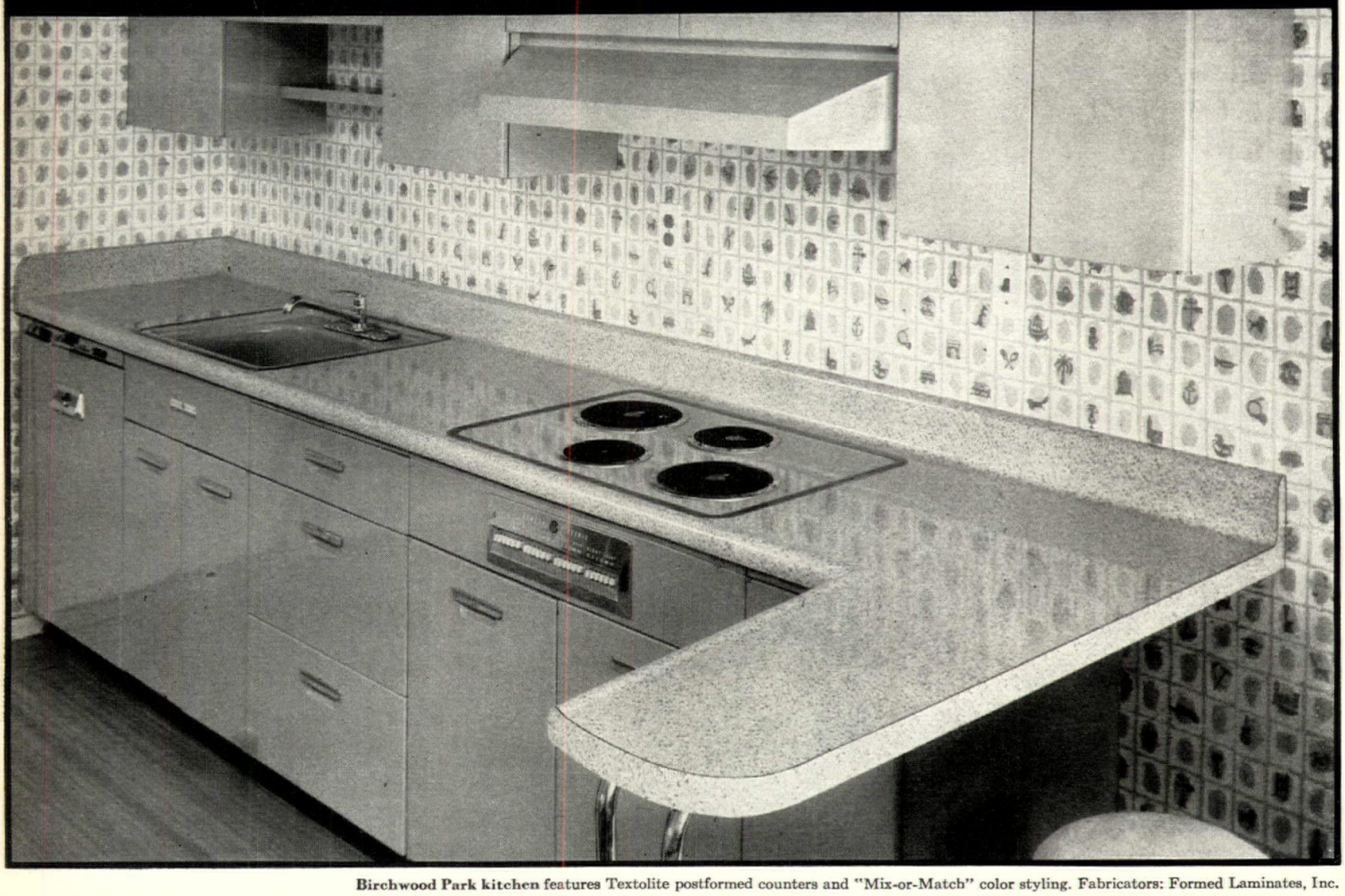
Textolite® Ideas FOR YOUR MERCHANDISING FILE



Birchwood Park kitchen features Textolite postformed counters and "Mix-or-Match" color styling. Fabricators: Formed Laminates, Inc.

Textolite® postformed counters are strong sales feature in 2,600-home project!

General Electric postformed counters eliminate dirt-catching seams; add functional design and beauty.

Mr. Morris Sosnow, builder of mammoth Birchwood Park in Jericho, New York, knows that the sale of a home can be decided in the kitchen. That's why he specified Textolite postformed surfacing on kitchen counters in all his homes.

Priced at $19,990 to $30,000, over 800 homes have already been completed and sold. No wonder that, today, in Nassau and Suffolk Counties, so many jobs specify postformed counters.

General Electric Textolite postformed surfacing eliminates dirt-catching corners; its no-drip lip keeps liquids off the floor. The surfacing resists stains and scratches; cleans with a swish. And, with over 80 attractive patterns and colors, Textolite offers the extra advantage of "Mix-or-Match" color styling.

Check your Yellow Pages under "Plastics" for the Textolite fabricator nearest you. Specify Textolite surfacing . . . it sells!

Combination desk-and-work counter in Birchwood Park kitchen shows "Mix-or-Match" program at work. Textolite surface matches General Electric appliances perfectly. Only Textolite offers the colors and patterns that make a "Mix-or-Match" program possible.

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DECEMBER 1957

House & Home

PREFABRICATION ISSUE

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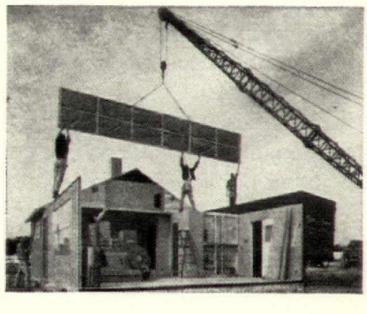
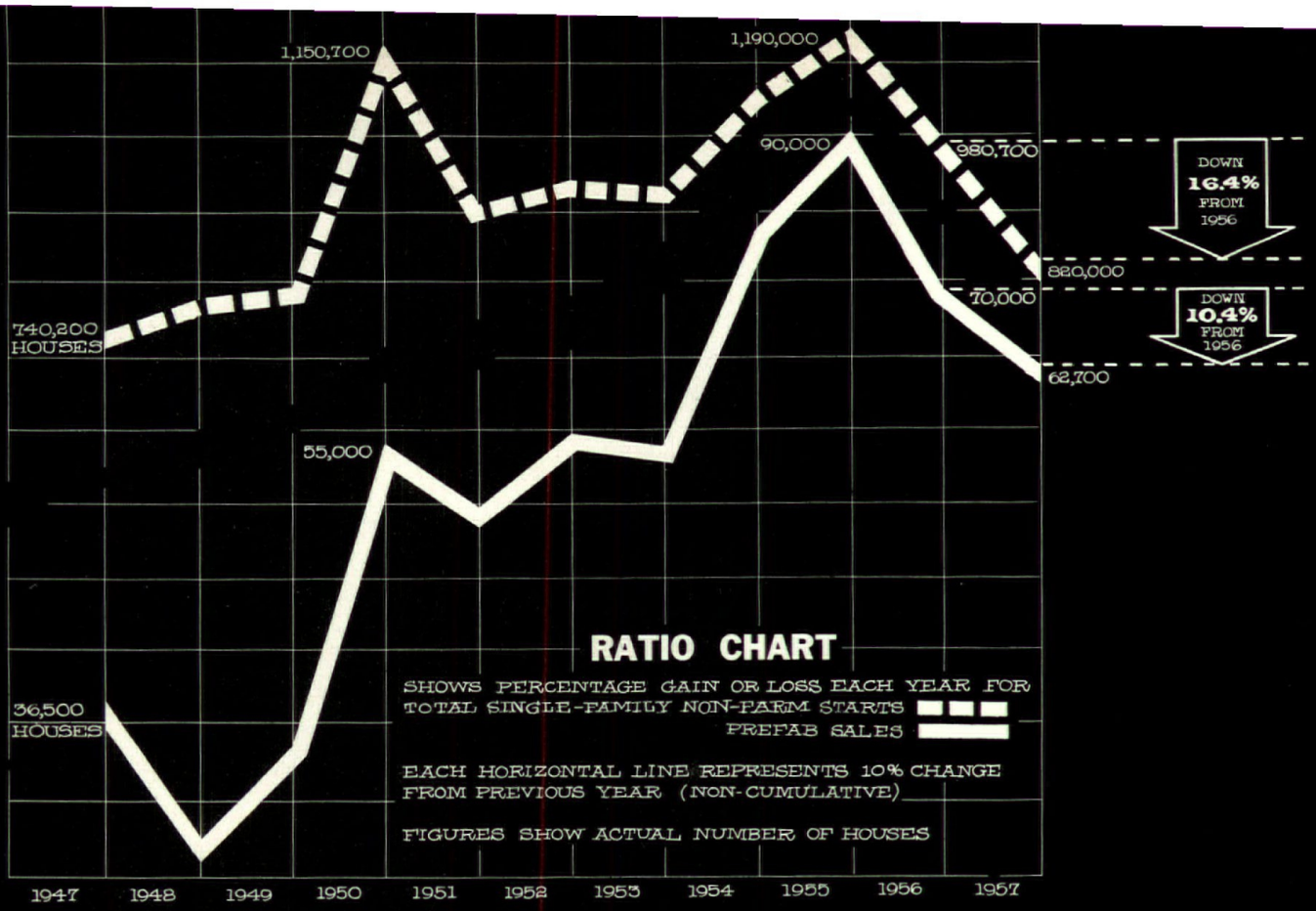


COVER
General Homes's Scotsman being erected
Photo by Sheldon Hine



PREFAB STARTS FELL OFF SLOWER (or went up faster) than conventional starts in all but three years since 1947. Ratio chart spots prefab's weak years: 1948, 1953 and 1956. For 1957, prefabs (solid line) dropped about 10% while total starts (broken line) lost 16%.

HOUSE & HOME'S 5th Annual Report on Prefabrication:

PREFABS SHOW STRENGTH IN A DECLINING MARKET

In 1957 U. S. prefabbers will erect a total of 62,700 houses—about 10% under last year's 70,000.

This prediction is based on HOUSE & HOME's just-completed survey of 100 prefab manufacturers.* The 10% loss compares with a 16% drop for all home building and shows prefabrication to be stronger than expected by those who thought prefab starts would toboggan with the FHA-VA market.

Dependence on FHA-VA financing was partly responsible for prefabrication's bad year in 1956 (see chart above). But this year, when FHA-VA were off 28% from 1956, the prefabbers were busy adapting themselves to conventional financing. This meant a switch to larger, higher priced houses, to more "customizing" on the site, and often to more traditional exteriors. Flexibility like this helped keep prefab sales from dropping as much as those of the conventional home builders.

Some prefabbers who led the change-over to the conventionally financed house actually are ending the year with more house sales than in 1956. And several other prefab makers—thanks to the success of the larger, higher priced models—are ringing up a bigger dollar total this year than last, even though unit sales are off.

Another important reason why prefab sales held up as well as they did was that the prefab dealer, unlike the conventional builder, did not have to stand alone in a time of trouble. He had the strong backing of the prefabber's field team.

Prefab's biggest news may turn out to be its new attitude towards its builders

Shocked by their 1956 showing, this year the prefabbers overhauled their sales departments, found better ways to sell. Typical was their aggressive approach—getting the answers to home builders' three biggest problems: financing, design and merchandising. For example, if a prefabber could not offer financing through his own acceptance corporation he often got the money elsewhere for his builder dealers. Similarly, to help builders learn merchandising, prefabbers sent their own sales experts prac-

** Only firms which market through builder-dealers. Does not include producers of shell houses who may account for 15,000 units.*

tically to live in the dealer's model house. A number of companies went so far as to build and furnish display houses, take orders and turn the contracts over to their builder dealers.

Service like this pays off for the prefabber when his salesmen call on builder prospects. As one salesman said, "We no longer have to beat their doors down. They want to hear our story." Partly, this change reflects a new attitude by the public. Consumer magazines have done an educational job in showing prefab houses. At Parades of Homes and other displays people have seen prefabs that are really glamorous. One Colorado Springs builder found buyers preferred his prefabs to his conventional houses. "Why shouldn't they?" he asked. "Designs and materials are both better."

Many builders now want to hear the prefab story because their business has dropped off and they are looking for ways to cut overhead. They wonder if a switch to prefabs may not let them get along with fewer people.

Success in the big Chicago market may be sign of new day for prefabs

Until this year Chicago was a disappointing market for prefabbers. Now most of the majors have a string of active dealers and some of the city's best 1957 sales records were made by prefab builders like Loeb & Hogan. Martin Braun, president of the Chicago Home Builders, and most other local officers, are now building prefabs. So are men like Sam Hoffman and prominent realtor James Downs.

This year, too, the Detroit market started opening up. At the fall meeting of PHMI, some 350 Detroit builders crowded the ballroom of the Sheraton Cadillac to hear builder dealers from other areas extoll prefabs. The city's biggest builder, Irving Rose, said: "I've wanted to use prefabs. Now I'm trying to work out a finance package for a prefab house and I'll go ahead if I get it arranged."

But not all prefab news is good— sales are still under 8% of the market

One of prefabrication's greatest handicaps, many observers say, is the word itself: "Too many people still think of a prefab house as synonymous with a cheap house." HOUSE & HOME's Ed Birkner is campaigning for "Brand Name Homes" and has considerable backing from the industry. A new name may be chosen at the prefabbers' spring meeting.

Costs are another big obstacle. "I can build it cheaper" is a stock objection from conventional builders. Critics ask: "Is enough of the house prefabricated? Are prefabbers making only the cheap and easy parts? Are most neglecting the plumbing, heating, wiring and interior finishing?"

"Prefabbers are actually moving backwards, away from prefabrication in both appearance and methods," claim other critics who say prefabbers should use new techniques and materials more advanced than those of conventional builders. Only a handful have real research programs, but National's new aluminum panel (see p. 142) shows what may be expected when prefabbers start experimenting with non-traditional materials.

"Prefabbers need to fight harder against obsolete codes and labor practices," say others. "There can never be a truly prefabricated house sold nationally under today's codes."

But despite real problems prefab makers were optimistic as they readied their new models for the 1958 market (see page 85). If the preparations they are making prove to be any measure of success, they should have a good year.

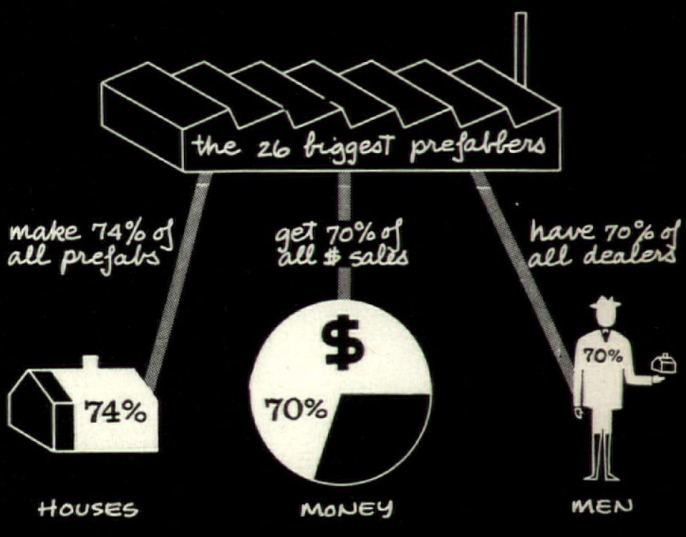
HERE'S HOW THE PREFABBERS ARE PREPARING FOR 1958:

They are pushing variety and style—see page 76

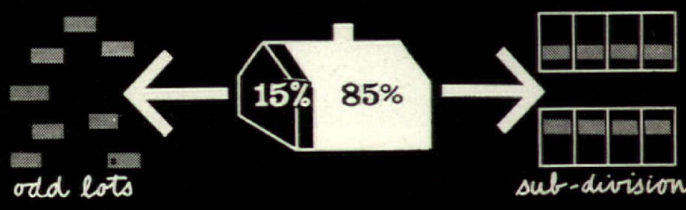
They are doing a better sales job—see page 78

They are delivering more service—see page 80

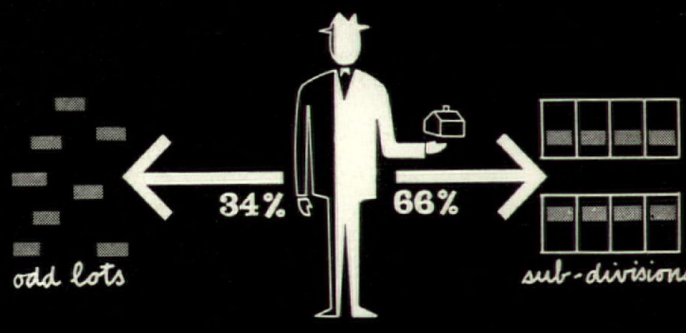
They are cutting on-site labor—see page 82



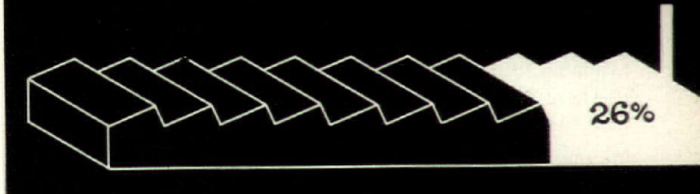
26 biggest prefabbers do most of the business



Most prefabs are built in tracts

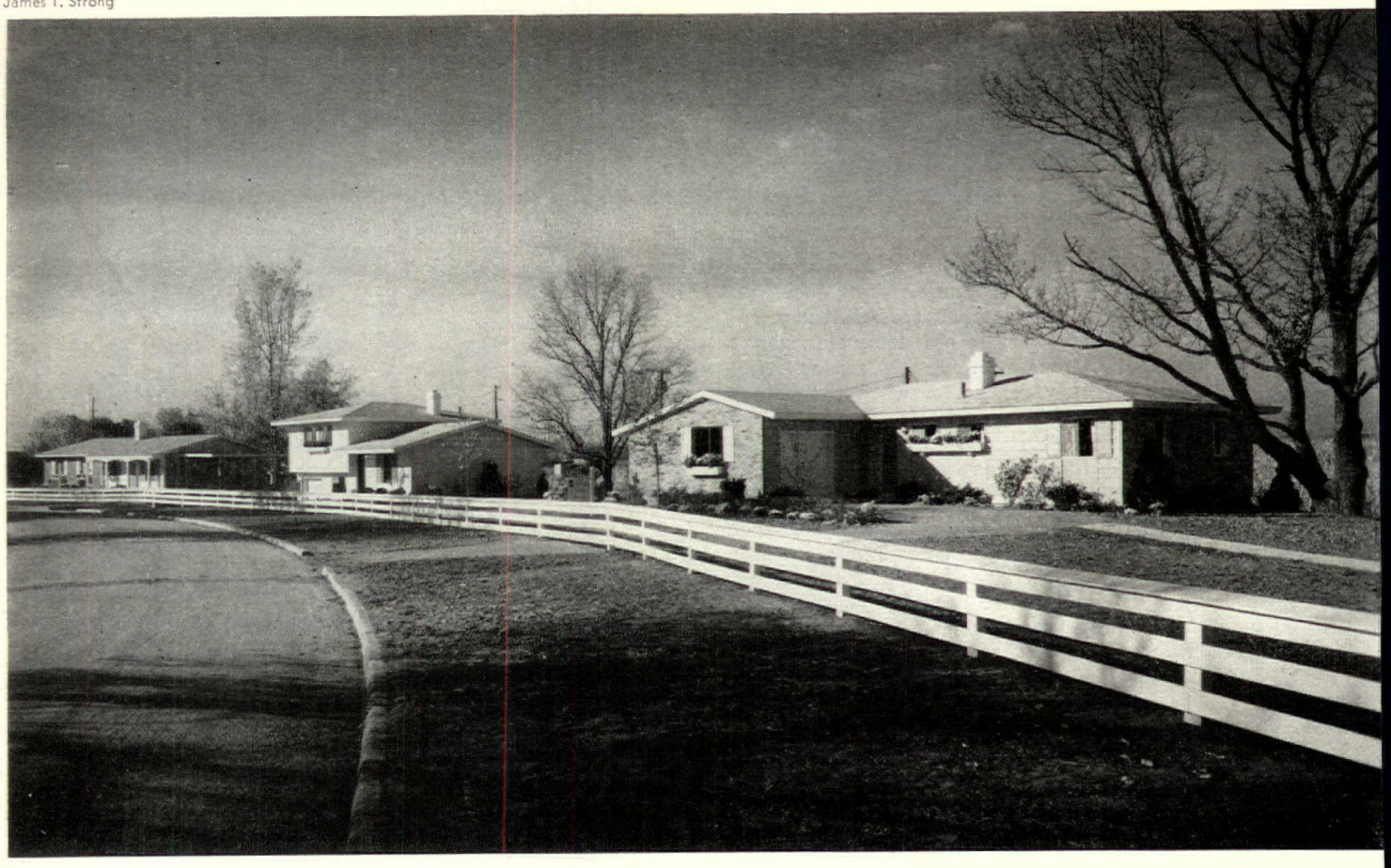


Most prefab dealers are tract builders



The prefabbers are expanding their plants

James T. Strong



SAMPLE OF ONE PREFABBER'S MODELS shows typical variety available in '58 lines. These houses are by North American Homes.

Trend No. 1

Prefabbers are pushing variety and style

Next year will mark an all-time high in the number of different models available to prefab builders.

Out to pry open a tight market, prefab makers are offering models for every pocketbook and family size. They are emphasizing better design—hiring such top architectural talent as Frank Lloyd Wright, George Nelson, Royal Barry Wills and Minoru Yamasaki. The 1958 designs are the best in prefab history (see pages 85 to 110).

Here's a run down on how the prefabbers are meeting the market with new lines:

- They are offering more types of houses.

Topping the list of newcomers are split levels. Two years ago only a handful of companies made them. Now splits are available from at least a third of the manufacturers.

There is also a new and wider choice of two-story designs. For example, Admiral, Pease, Richmond, and Modern are adding two-story models for the first time. And coming up in the spring is a Frank Lloyd Wright designed two-story house for Erdman Homes.

Other 1958 additions: more story-and-a-half models, more L-shaped and T-shaped plans, more designs for hillside sites.

- They are widening their range of architectural styles.

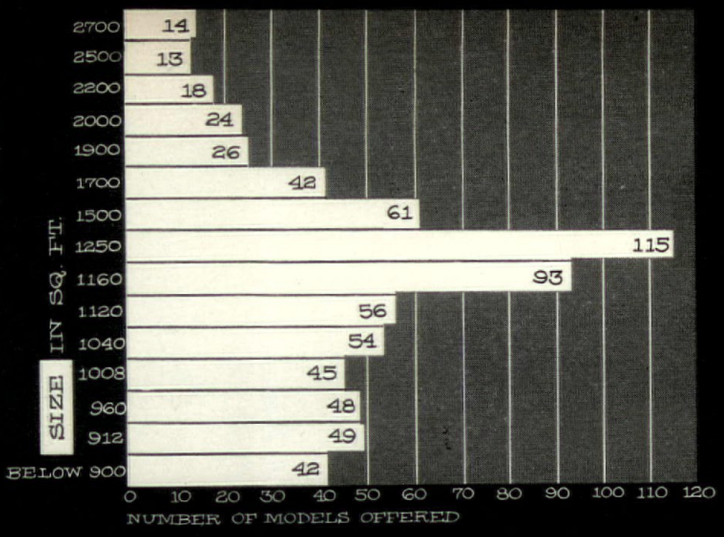
Last year prefabbers rediscovered traditional design, found it appealed to a big part of the market. The bigger companies reacted faster to the demand for colonial, Cape Cod and other traditional designs, but by now well over half the prefabbers have supplemented their contemporary and so-called conventional designs with traditional models.

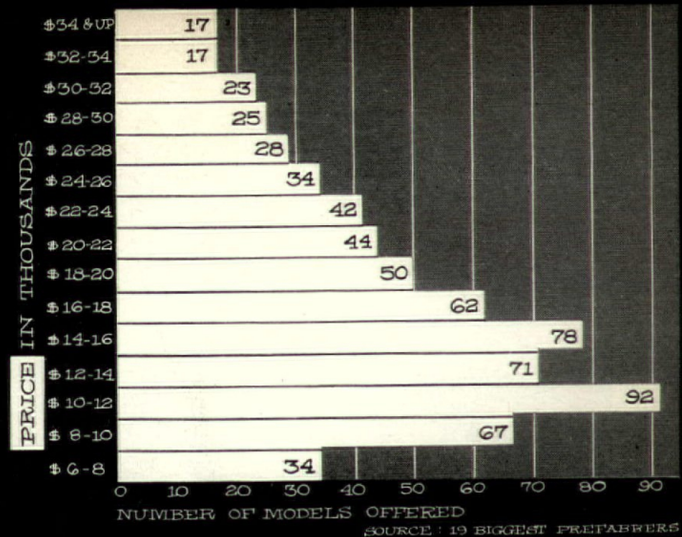
- They are stretching their price lines at both ends.

Most companies are offering bigger, more expensive models than in previous years. But many—including the industry's top firms—are also putting a new emphasis on the lower price market. This may sound paradoxical, but the prefabbers say it makes sense.

Right now, luxury houses have a sales advantage because they're sold under conventional financing rather than on FHA or VA mortgages. And the prefabbers, with dozens of new larger models, have been getting a share of this market that used to be reserved for the conventionally built house. This boom in big prefab houses is turning out to be one of the best things that ever happened to prefabrication for it is giving the prefab new and much needed glamour and prestige. As more and more people get a chance to see these new luxury models they become convinced that prefabrication is not synonymous with the stripped-down house.

Despite the immediate advantages of the upper-bracket market, many prefabricators are eyeing FHA Sections 203(i), 220, and 221 because they are still convinced that their big volume potential lies in the low cost house. So this year several manufacturers who have been out of the low cost market for several years are now introducing models that have as little as 900 sq. ft. of living space and will sell to the home buyer for as little as $8,650 with lot.

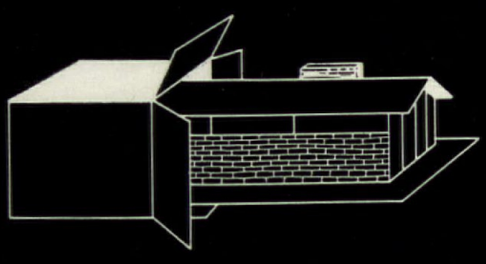




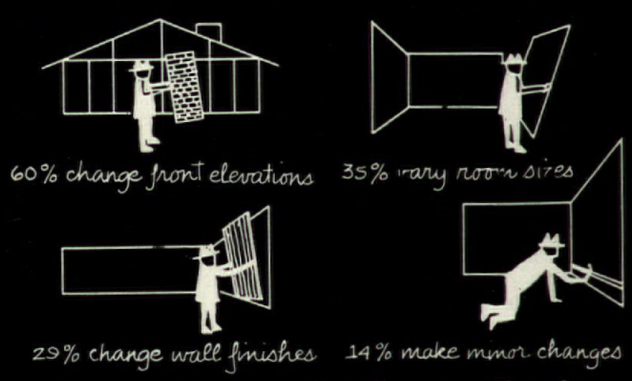
SOURCE : 19 BIGGEST PREFABBERS

Prefabbers offer the widest choice yet in size and price

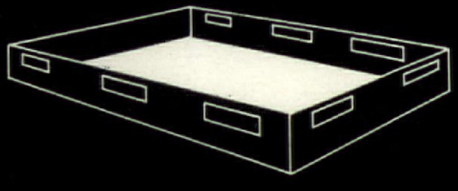
. . . And here's how the builder-dealers are using the prefab models



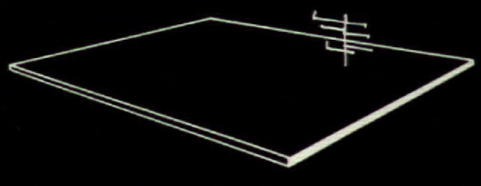
22% use the package as it comes...



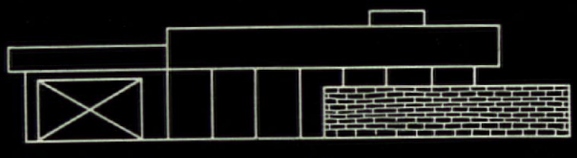
78% sometimes make changes like these



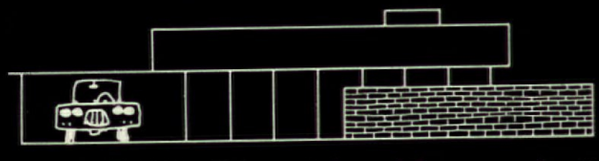
87% put their prefabs on basements...



63% put their prefabs on slabs ✳

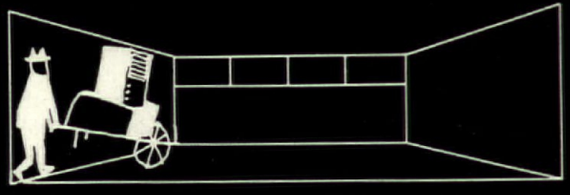


76% build prefabs with garages...

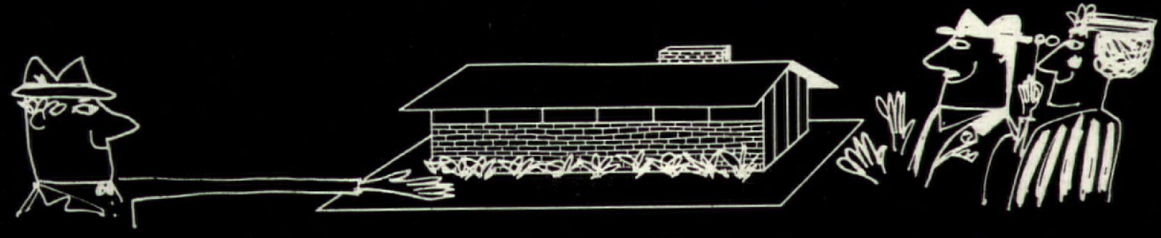


58% build prefabs with carports ✳

64% put fireplaces in some of their prefabs...



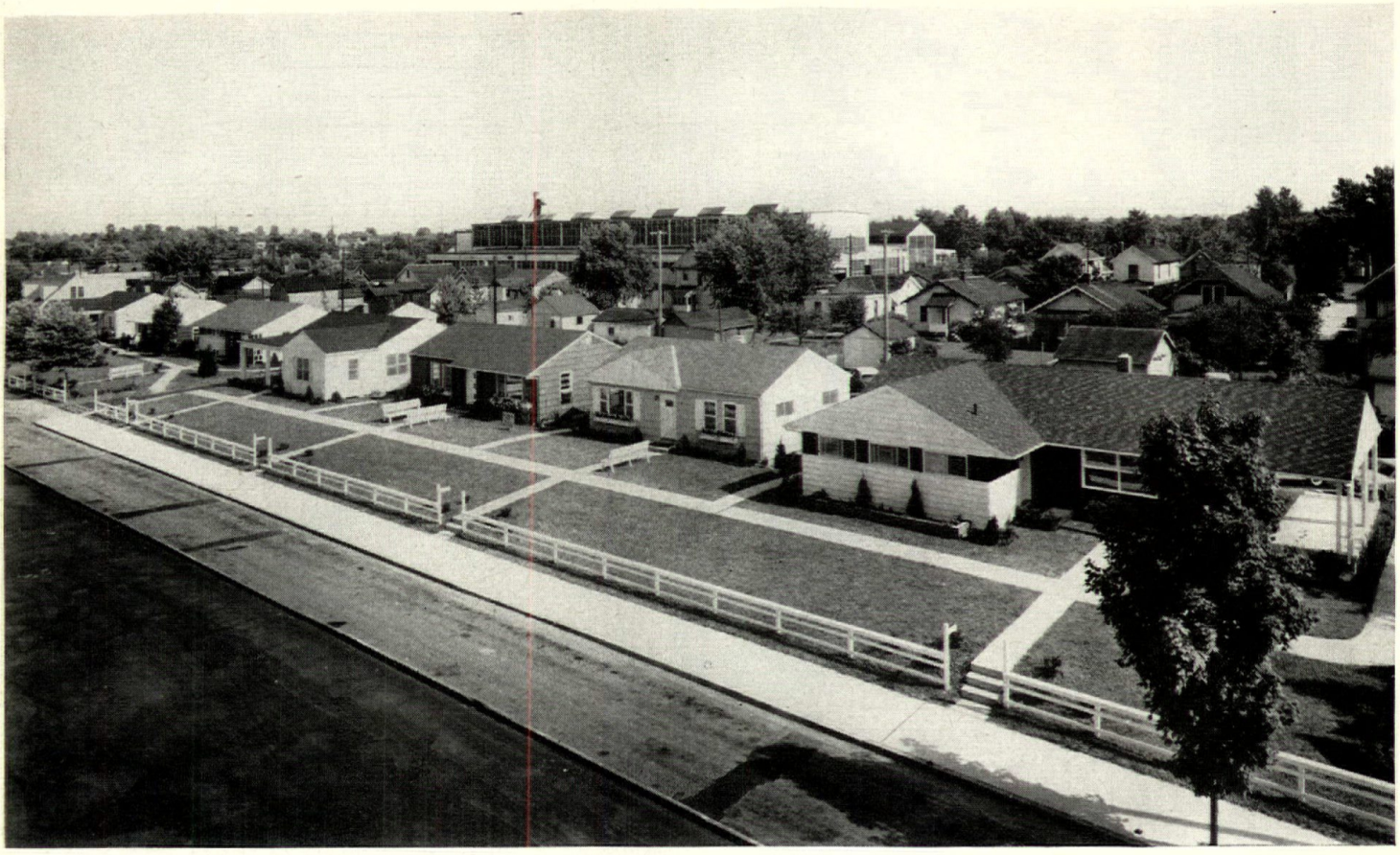
41% put in central air conditioning



83% sell today's prefabs to buyers who started by wanting a custom house

✳ Some do both
SOURCE : 505 Builder-Dealers

Annual report continued



DISPLAY OF BRAND-NAME HOUSES by the manufacturer is an important trend. Last year, 150,000 prospects visited these models at Fease's plant.

Trend No. 2

Prefabbers are doing a better sales job

This year the traditional selling pattern of the prefab industry got a major overhaul. New ideas and new selling techniques deserve a lot of the credit for the industry's relatively good year.

Prefabbers used to put most of their effort into selling the builder-dealer. (They let the dealer worry about selling the consumer.) But now most prefabbers are going all-out to create sales *for* their dealers. They are building and staffing model houses, doing more advertising, and doing everything else they can to help builders get the buyer's signature on the sales contract.

All of this results from the prefabbers' recognizing that there are a lot of things they can do that the individual dealer can't do because he hasn't the money or the manpower. This help in selling gives the prefab dealer a sales advantage that very few conventional builders (except the very big ones) can match.

The prefabbers are building model houses to get sales

Realizing that it is hard to sell houses if the consumer can't see them, leading prefab makers are embarking on model-house programs in areas where dealers have not been using models. When sales are made from the model, the prefabber generally turns the contract over to a dealer who does the actual building.

One prefabber (Thyer) is building a string of display houses in a part of its territory (eastern Ohio, western Pennsylvania, West Virginia). Says Frank Thyer: "When the market gets tough for our builders, we've got to help them sell more houses. We expect to open new markets for them with our furnished display houses. Generally speaking, we'll complete the sale, turn the contract over to our builder-dealer to carry out."

Another prefabber (Lumber Fabricators Inc.), with the help of the six largest realtors in Atlanta, is building six sales centers. All will show furnished models, as well as houses in an unfinished stage. Says a spokesman: "We know the prefabrication industry hasn't done much to appeal to the buying public. We plan to spend $120,000 on advertising directed right at the consumer. We'll put up $2 to every $1 a dealer puts into this promotion."

And prefabbers are starting to sell "downtown." Knox has taken space in a downtown Atlanta building, is creating a home buyers' "store." It will have seven display windows to attract public interest; and will have design, site planning, and mortgage-financing departments. It will be open nights. Interested prospects will be driven from the store to models built by Knox's dozen builder-dealers in the area.

Still another prefabber (Modular Homes) is building one of its biggest models as a display house for all its builder-dealers in the Chicago area (its biggest market). Says G. W. Mefferd: "It will be landscaped, decorated, and furnished to show our dealers how to put on a model display. And it will

let our dealer show his prospects what he can offer. But we want him to handle the public."

And Pease Homes has had great success with the model-house display outside its plant (opposite). Pease will sign up prospects on the spot. If it has a builder-dealer in the buyer's locality, Pease turns over the firm sale to him. If it doesn't have a dealer, Pease will sell direct to the buyer and help him find his own builder. Others that show models near their plants include Richmond, Admiral, Presidential, and Home Building Corp.

How good a job are the prefabbers doing in developing sales leads for their builder-dealers? About 70% of the dealers report that they get leads from their manufacturers. One-fourth of these dealers report that a substantial percentage of these leads—in some cases over 50%—result in sales. And it seems likely that more builders will get more leads that can be converted into sales as the prefabbers get their selling programs into high gear.

But prefabbers are doing more direct selling too

A counter-trend has also set in. At least 20 prefabbers are now building some of their own houses. The president of more than one prefab company, acting as a private builder, has become one of his company's best dealers.

Why are the prefabbers selling direct to the consumer? First, to stimulate business, to keep the plant going, and to make money. But it also lets them try out new designs and equipment. It helps them to keep in closer touch with the home buyer. And it provides them with a way to show their builders how to erect the houses most efficiently and how to stage a model-house promotion.

Another reason, according to one prominent prefabber: "We are flirting with the idea of selling directly to the consumer near our plant because so much direct selling is done by the shell-house makers in our territory."

Prefabbers are spending more on advertising

Eight of the big prefabbers have national advertising campaigns on the boards for 1958. Significantly, the largest campaign is planned by the largest prefabber, National Homes.

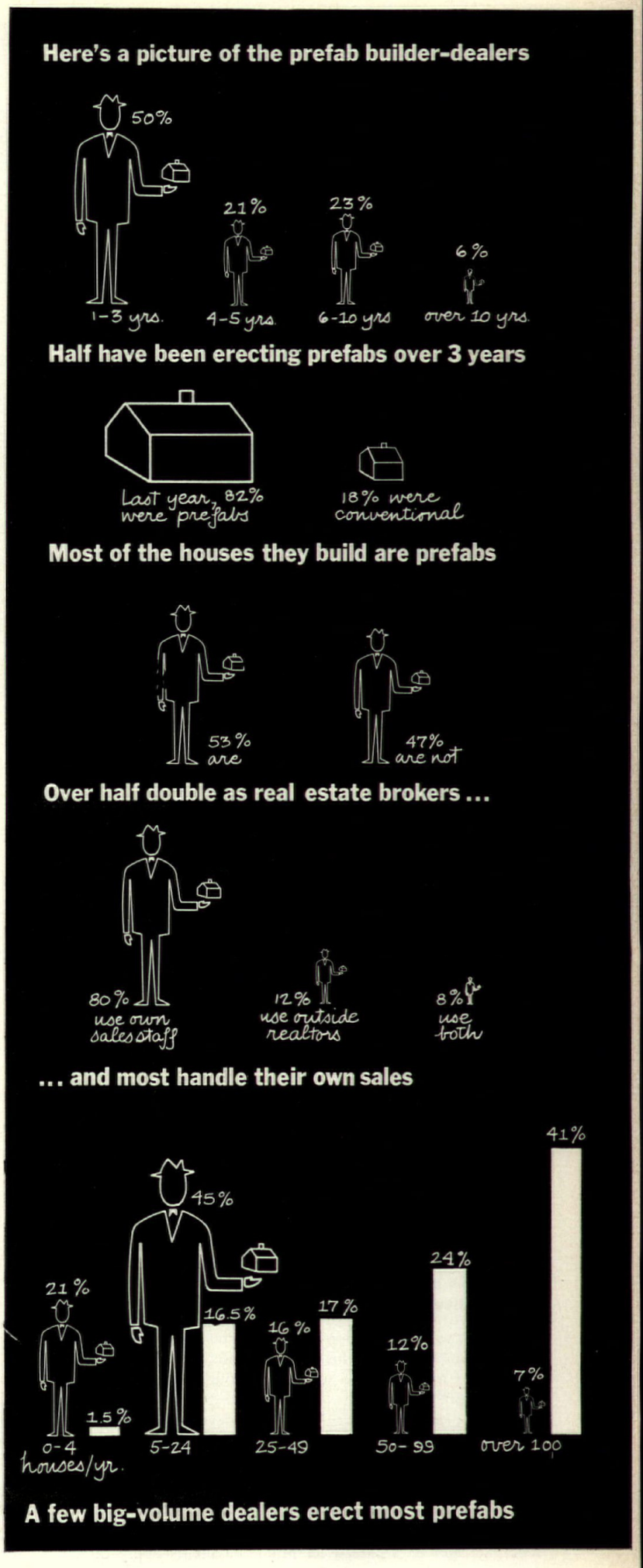
Probably the most ambitious new attempt to sell the public on a brand-name house is Scholz Homes' Mark 58 program (see page 96). 'Like the automakers," says Don Scholz, "as manufacturers we must sell the public on our name. The first step in our program is to get 500 builders all over the country to build one of our Mark 58 houses. The second step is to get the crowds into these models—with nationwide advertising and publicity." Scholz plans full-page color advertisements in national consumer magazines and TV network advertising (partially paid for through tie-ins with over two dozen manufacturers of products used in the Mark 58 models).

And one of the most interesting ideas on how to make the public receptive to brand-name houses is the joint "institutional" advertising campaign being considered by LFI, Knox, American Houses, and Thyer—all of which have plants in the south. The plan calls for a jointly sponsored consumer advertising program in major metropolitan newspapers in the south. The probable theme: "Buy a brand-name house."

Prefabbers are strengthening their dealer organizations

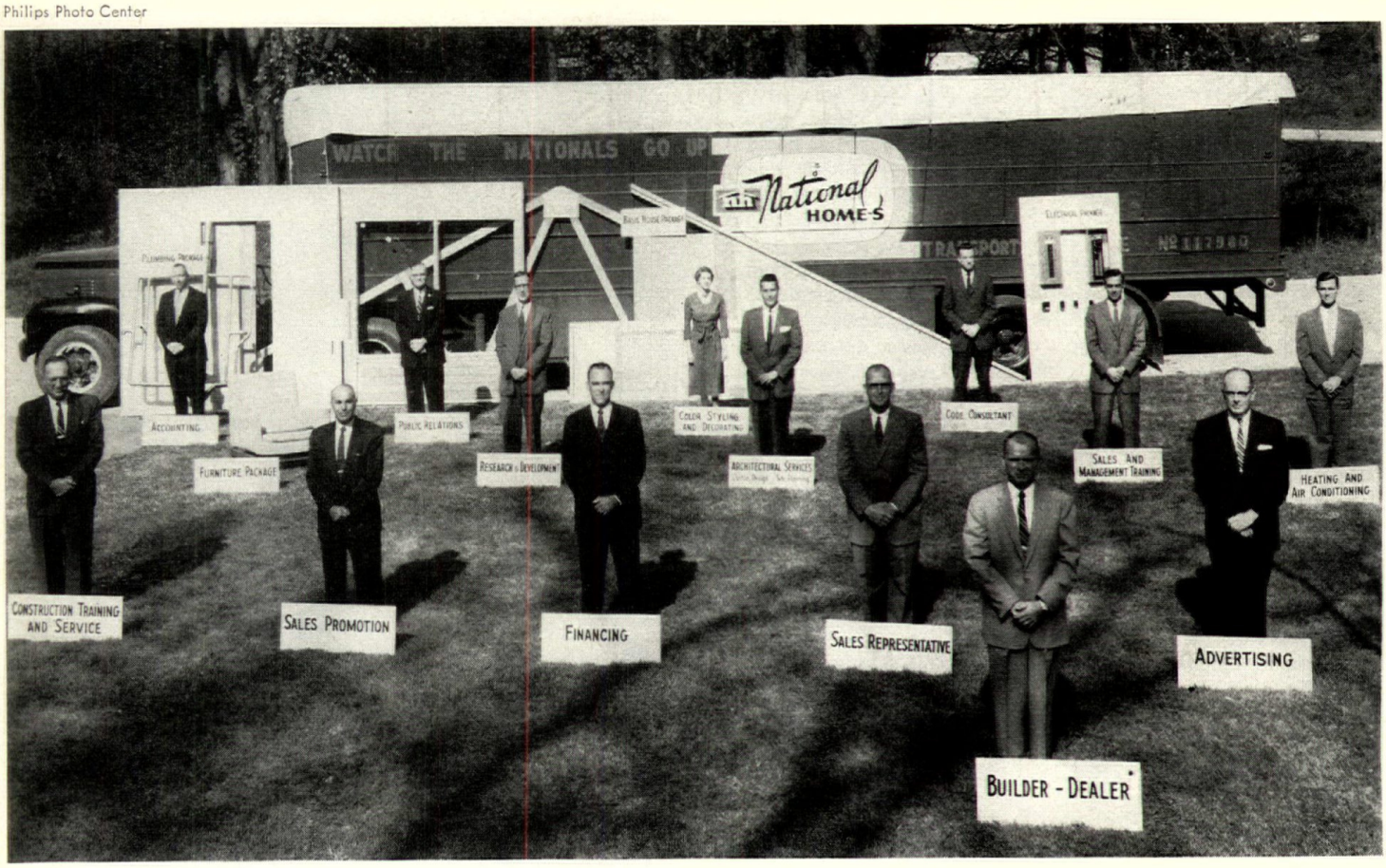
Eleven of the 26 big prefabbers that build 74% of the prefab houses spread out this year to states they had not served before. So did 38 of the smaller companies.

And even though most of the big-volume prefabbers already have good-sized builder-dealer organizations (half have over 100), many of them are enlarging those organizations. Well over half of the smaller companies are adding dealers. They are looking hard for builders who are really aggressive. Because, as in home building in general, a small percentage of the dealers build a big percentage of the prefab houses erected each year (see chart, right, which is based on a survey of 500 builder-dealers).



Annual report continued

Philips Photo Center



BACKING UP THE PREFAB BUILDER is the manufacturer's team of specialists. Their job: to help the builder erect, finance and sell houses.

Trend No. 3

Prefabbers are delivering more services

"I'm not out there working all alone anymore. I've got a whole team of experts helping me," says one prefab builder.

Adds another: "What comes on the truck is important, but the most valuable part of the package is the services I get."

Both comments point up one reason why some prefab builders are doing better this year than last: There's new emphasis on helping the builder. Many prefabbers are now giving the kind of service they used to talk up but rarely delivered.

Most of the new help is where it's needed most—in merchandising and financing. But manufacturers are also stepping up assistance in other areas—in sales training and management, to name two.

Here's how prefabbers are helping builders merchandise their houses

"We are working hand-in-glove with the builder right down to the point of writing his local ads for him," says Thyer. "More and more, we are sending out our people to help do the local job."

Reports Harnischfeger: "We have developed a brochure which gives the builder a complete timetable for a successful model house opening."

- More prefabbers are helping builders furnish their model houses. Some (National, Page & Hill, for example) sell furniture packages at discounts. Others (Scholz, to name one) rent packages to builders, let rental payments apply on the purchase price. And at least one manufacturer (Midwest) sends out a staff man to help the builder select furniture at a local store.

Another company—General—sought an inexpensive way to furnish model houses. The answer: "facsimile" furniture that's made of plywood and covered to look like the real thing. General says the cost is one third that of regular furniture—leases packages to builders for six months at $250.

- Most prefabbers offer landscaping, decorating and color-styling services.
- Prefabbers are tieing model-house promotion to the promotion of products used in the models. Item: Midwest invites appliance manufacturers to demonstrate their products at openings.
- Several large prefabbers send out staff specialists to help builders plan and run open houses. They start "living with the builder" long before opening day, guide and advise him on everything from preliminary advertising to getting prospects' names and closing sales.

Smart touches (by New Century): builders are trained to use hostesses, who show visitors through houses, then introduce them to salesmen; preview parties—for newspapermen, FHA staffers and local officials—precede openings.

A few companies even send their top brass to openings. Comments one of them (Best): "Our president, vice president and merchandising manager attend with their wives, pitch in and help sell. We don't like to push the builder-dealer. We

think it make much more sense to lead him by example."

• Almost every leading prefabber provides plenty of visual sales aids—signs, banners, pegboard displays, etc. One idea: Inland has new cardboard furniture cut-outs. Builders move them around on floor plans to show women how furniture fits into rooms.

• Most prefabbers help builders with advertising and public relations. And this year some—like Inland and Midwest—have set up new departments or taken on new ad agencies to do the job. The idea: to give small builders the benefits of big-time advertising know-how.

The usual advertising service includes sample ad copy, layouts, mats, radio and TV scripts, TV slides, brochures and other point-of-sale literature. One company (National) loans builders a movie to show the public.

Here's how prefabbers are helping builders get mortgages and other financing

A Connecticut builder was asked why he switched to prefabs. His terse answer—"Mortgage money"—explains why many conventional builders went over to prefabs this year.

All prefabbers don't help with financing. But many do.

They help with construction financing.

For instance: Inland loans construction money at 6% interest (plus a 1% service charge) for up to 170 days. Admiral gives builders six to 12 months to pay for model-house packages. General takes 90-day, 4% notes from its builders to cover the prefab package price, freight charges and from $1,000 to $3,000 in completion money.

They help with permanent financing.

For instance: More than half the big companies (see chart below) have their own mortgage acceptance corporations. One example is National, which credits much of its steady growth to its acceptance corporation. NHAC has loaned more than $400 million on VA and FHA mortgages. Right now, it is servicing more than $300 million in loans, including $45 million for one builder, $43 million for another.

Some prefabbers (like General) get permanent financing through affiliated mortgage companies.

Others help their builders shop around for mortgages. Midwest prepares a special market-analysis book for each builder —shows it to mortgage lenders and says it's a big help in getting financing.

A few companies help builders get financing for land improvements.

And at least one (Scholz) also helps finance groups of display houses for his builder-dealers.

Here's what prefabbers are doing to help builders train salesmen

Most sales training is run in the field by experts from prefabbers' home offices. General, for example, sends out experienced men who train builders' personnel—teach such things as sales features of houses and how to qualify buyers.

On the other hand, Place brings each builder-dealer into its headquarters to see model houses and get personal coaching on sales.

The biggest prefabber (National) runs a continuous sales school. Sessions last five days. Enrollment is limited to 12 men at a time. Builders pay their own expenses. Emphasis is on practice selling—not lectures. Salesmen are taught to talk benefits. Example: Don't say: "This is a 27″ oven." Do say: "This 27″ oven will roast the largest turkey you can buy." One graduate put the ideas to work, sold three of his first four prospects, wired National: "Nothing like this ever happened before." National President Jim Price agrees. Says he: "We had the best September in our history because we're beginning to see the results of our dealer sales training."

And that's not all . . . here are other services offered by prefabbers

1. *Engineering.* Most companies send an engineer to supervise construction of the first house and train builders' crews.

2. *Special designs.* This year builders have asked for more "specials" than ever. Prefabbers make working drawings—sometimes free, sometimes for a small extra charge.

3. *Market analysis.* A few prefabbers analyze a builder's market to help him decide on price and style.

4. *Accounting.* Several companies help builders keep tabs on costs.

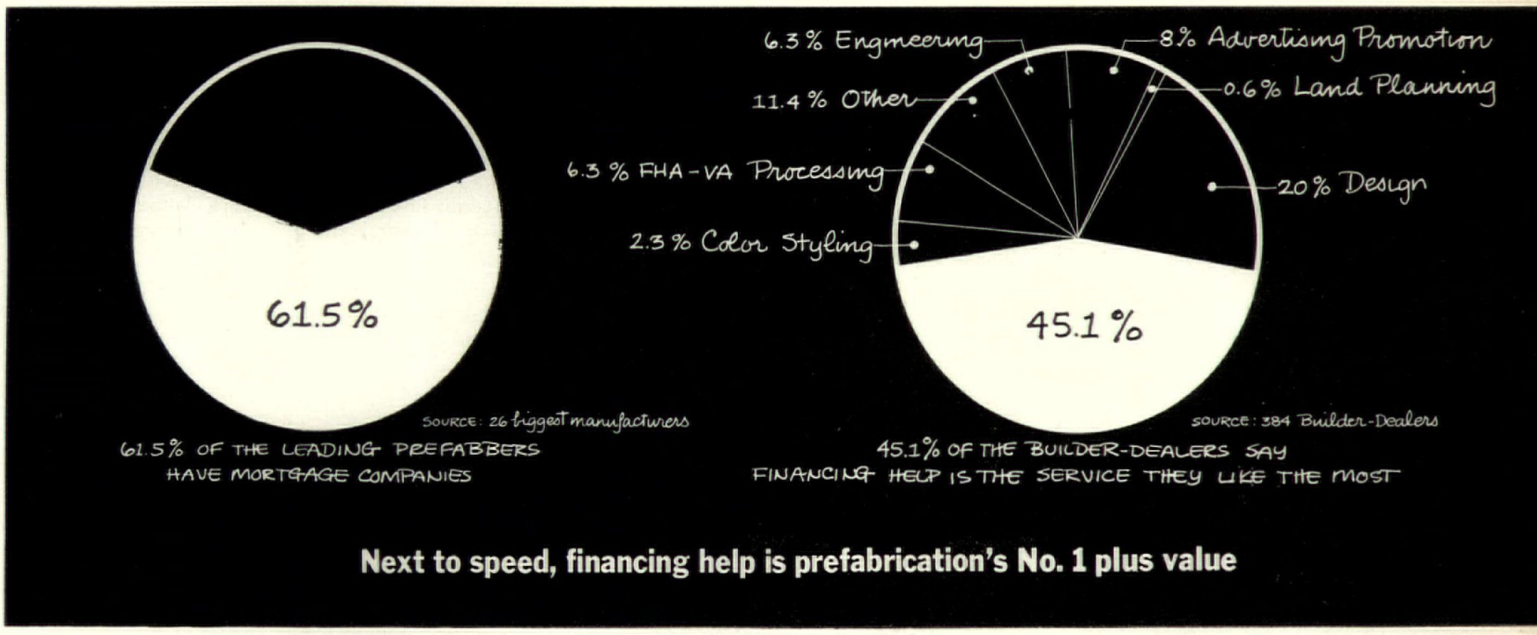
5. *Land planning.* Prefabbers often help plan tracts, suggest street layouts, even draw the final plan.

6. *Subcontracting guidance.* Nearly every prefabber tells builders what they should pay for subcontracts. This gives the builder a yardstick, helps him keep his costs down

7. FHA *liaison.* Prefabbers often go to FHA with plans, help the builder get an OK.

8. *Local code changes.* Some companies now have code experts to help clear the way for prefab construction. When one went to truss roofs, it worked up a booklet (with Purdue University) to show local inspectors that trusses meet load-bearing standards

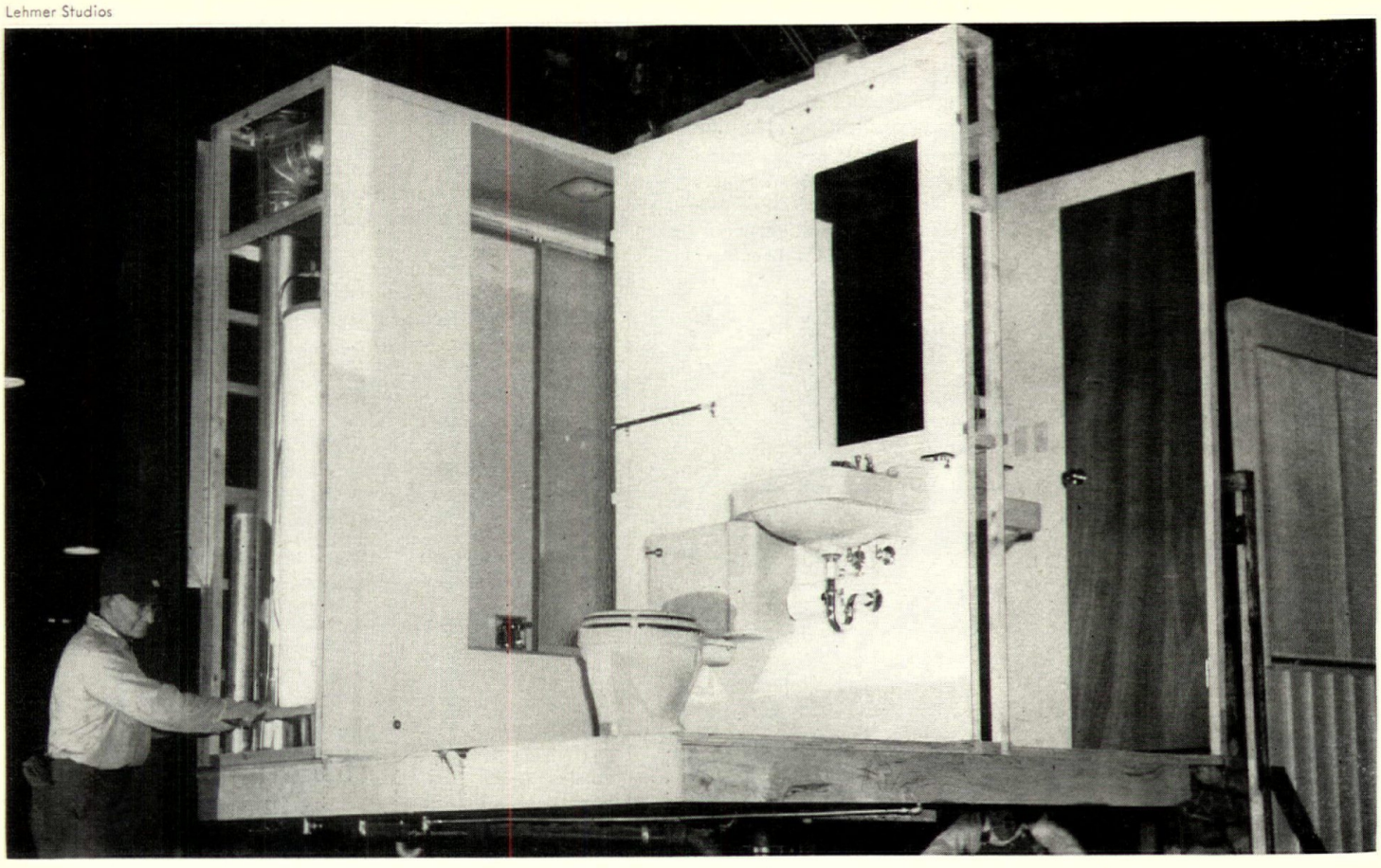
9. *Special schools.* National, for example, teaches heating and dry-wall taping, has just started a management school.



Next to speed, financing help is prefabrication's No. 1 plus value

Annual report continued

Lehmer Studios



BIG UTILITY CORE shows how far some prefabbers have gone in an attempt to do as much work as possible in the plant.

Trend No. 4

Prefabbers are cutting on-site labor

There has been a major effort this year to put more *pre* in prefabrication.

With the costs of field labor steadily rising, prefabbers know that anything they do to cut on-site costs will benefit builders. So there is an industry-wide effort to provide more of such things as prefinished trim, gable ends, fascia, prehung doors, painted or finished closet shelves, and other items that use up time on the job. Most prefabbers claim these efforts are succeeding in reducing the time it takes to build their houses.

The photo above shows one striking example of the trend to greater prefabrication. It is the Home Building Corp.'s mechanical core—probably the most completely prefabbed core in the country. This 2,500 lb. package, measuring 9′ x 8′ x 8′, is shown being put together in the factory. When fully assembled it includes:

. . . furnace and hot water heater;
. . . bathroom, with floor, walls, luminous ceiling, toilet, basin, tub, shower, medicine cabinet and towel bars;
. . . kitchen with sink, cabinets, stove, garbage grinder;
. . . all plumbing, wiring, and heating ducts.

A second bathroom can be added to this unit.

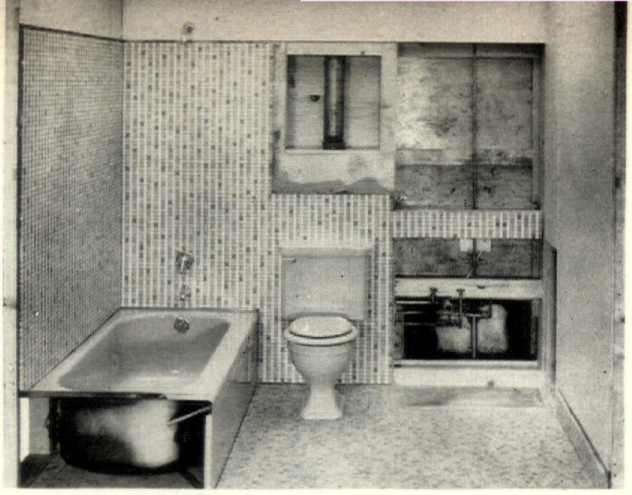
Using this core, a builder can complete a house with a five-man crew in two days (after foundation is ready). The core cuts costs, helps explain how this prefabber can deliver and erect a 900 sq. ft. house in the Kansas City area for $6,000 plus foundation costs.

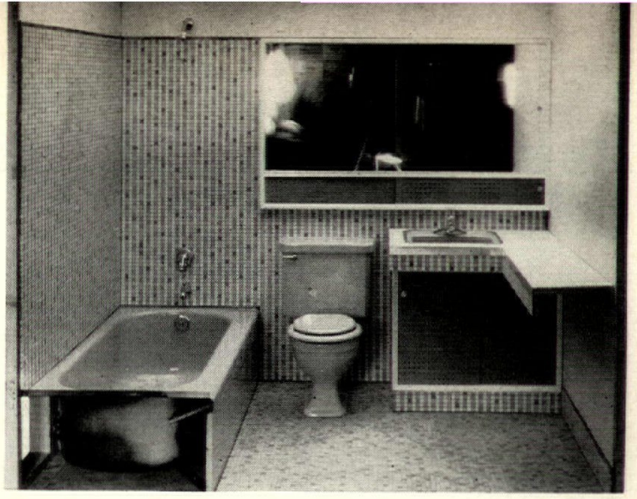
General Homes is another firm noted for "complete prefabrication." Its package (shown on the cover) includes full plumbing, wiring, decorated interior walls, heating system, bath accessories, kitchen cabinets. Significantly, General's business this year is up 50% from 1956.

The biggest push is for more prefabbed plumbing

Most builders say there is a bigger potential saving in plumbing than anywhere else in the house. So today many prefabbers are offering their builders plumbing packages. For example, Place Homes now offers an optional plumbing package which it claims will save builders $200 a house. Knox hopes to go as far as General and HBC and have a completely prefabbed mechanical core. (Interesting sidelight: Knox also manufactures house trailers. It considers them to be a far more advanced example of prefabrication than any house, and is trying hard to transfer some of the techniques it uses in building trailers into its home building.) Within a few months, Thyer will offer a prefabbed, above-the-floor plumbing system that it claims will cut costs sharply, particularly in splits and two-story houses.

And the prefabbers' suppliers are pitching in too. Just this month APSCO of Indiana is introducing a packaged 1-, 1½-, or 2-bath unit (pictured opposite). The only on-site plumbing labor needed is to connect the hot- and cold-water manifolds and a single drain. Prices: about $350 to $650 (plus water heater, tile panels, and luminous ceiling).





PACKAGED BATH UNIT, available to prefabbers this month, comes with white or colored fixtures (including wall-hung toilet, not shown), ceramic tile wall and floor panels that fasten to the frame of the house, luminous ceiling, and prefabricated copper plumbing wall. In the photo left wall panels are removed to show plumbing wall; at the right is a complete unit except for fourth wall (missing in foreground).

A dissenting vote on this trend to prefab plumbing is cast by prefabber Don Scholz. He has tried using these units, claims the money you save just isn't worth the headaches involved in getting local plumbers to install them and getting building-code inspectors to OK them.

There are important changes in panel construction

Several important prefabbers are turning back to more conventional construction. The largest, National Homes, has used 2x3 studs for years, but last fall switched to standard 2x4 framing. All its new models are built with the thicker walls. This change was made to reduce builder and buyer resistance to thinner framing and to eliminate one of prefabrication's major code problems. Thicker walls also let National use a wider variety of exterior sidings. Chief disadvantage: they take more room on the delivery truck. (More significant for prefabrication's future are National's new experimental aluminum-skin panels. See p. 142).

Air conditioning is big news this year

The bigger prefabbers are now making a real effort to add air conditioning to their packages at a price the buyer will be willing to pay. Farthest along is National, which—in its 1958 models—will offer a built-in system at a cost to its dealers of $325. The picture and diagram below show the ingenious plan National is using to make a 2½-hp., 20,000-btu unit cool an entire 1,200 sq. ft. house. While some experts feel sure this system "can't work," National claims its experimental installations have worked well.

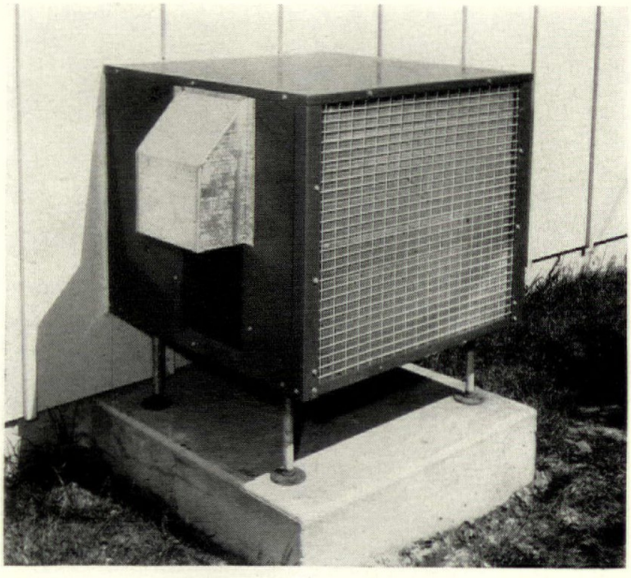
In larger houses, National plans to use the same principle, but the house will be zoned and two air-conditioning units will be required to supply the amount of cool air needed.

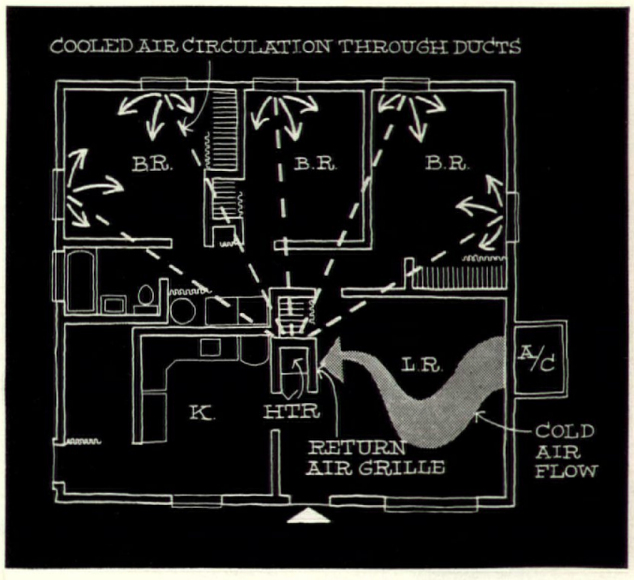
The units are being made by Delco to National Homes's specifications, will carry a National Homes label. Vice-president George Price says that since National had conceived the system, "We want to control the unit all the way." The unit will be easy to install—the only work at the site is connecting five wires.

Other technical developments at National include:

1) a new baseboard wiring system that is outside the wall, but neat and unobtrusive. (See H&H, Nov. '57).

2) a new baseboard "radiant ribbon" heating system that can be installed quickly and easily. In the three-bedroom house where the pilot model was installed, the cost was about $350 or about one-third the cost of some wet-heat baseboard systems. (For full story see H&H, Nov. '57).





THIS 20,000 BTU AIR CONDITIONER is being used by National Homes to get some cooling throughout an entire 1,200 sq. ft. house. The diagram at the right shows how: The unit is installed in the living room wall. The cool air flows across the living room (solid, wavy arrow) on its way to the furnace's centrally located return air grill. The furnace fan drives the cool air through the heating ducts (dotted arrow) to whatever rooms the owner wishes to cool. At night, for example, the home owner can close the register in the kitchen, send all the cool air to the bedrooms, as shown here. The living room gets the cool air first, is obviously cooled more than the other rooms.

Annual report continued

Do you know your prefab ABC's? If not, here's a

Primer of prefabrication

Question: *What is a prefab house?*
Answer: It's a house that's generally trucked to a site in pre-assembled parts and sections. The prefab "package" usually consists of exterior walls with windows and doors in place, roof and floor systems, interior partitions and loose sheet material like plywood, gypsum, shingles, etc. Often kitchen cabinets, appliances, combination doors, heating and plumbing are included.

Question: *How much building do I as a dealer have to do on a prefab?*
Answer: Usually your carpenters—instructed by the prefab firm's engineer—lay the floor and erect the wall panels and roof system. From that point, the house is built quite like any other house unless it has preassembled plumbing and/or heating systems which speed the work.

Question: *If I become a prefab dealer, do I have to build only prefabs?*
Answer: No.

Question: *How do I buy a prefab?*
Answer: Your first step is to contact the companies whose models interest you. You can do this easily by using the coupon on page 184. That way, you'll receive literature directly from the manufacturer.

Question: *Who pays the transportation cost?*
Answer: You do.

Question: *What's so good about prefabrication?*
Answer: Most prefabbers claim the following advantages: speedy construction, less dependence on weather, lower overhead, better design, faster turnover of capital, help on FHA-VA paper processing and advertising and selling. Some companies offer financing assistance.

Question: *Do I have to be close to a prefab plant to build prefab houses?*
Answer: Most companies ship to you if you are within a 250- to 300-mile radius of their closest plant. Some ship 600 miles or more.

Question: *How do unions feel about prefabs?*
Answer: Only a few object. (Most midwest prefabs bear a union label.)

Question: *How do I pay for a prefab package?*
Answer: A survey of prefabbers shows they prefer payment by cash or a 30-day letter of credit.

Question: *Is a prefab made of cheaper materials?*
Answer: Hardly ever. Usually the lumber is kiln-dried, the sheet materials, appliances and kitchen cabinets carry well-known brand names. Panels and trusses (when used) are usually constructed more precisely because they're made in jigs under a roof.

Question: *How much capital do I need to be a pefab builder-dealer?*
Answer: A poll of prefabbers shows that the median capital requirement is $5,000 to $10,000. Requirements are lower if you own land and have a good credit rating.

Question: *Are there detailed instruction books?*
Answer: Most prefabbers provide them. They also send out an engineer to help you with first or new models.

Question: *Can I mix brands of prefabs?*
Answer: Usually you can. But one company won't sell to you if you build any other brand.

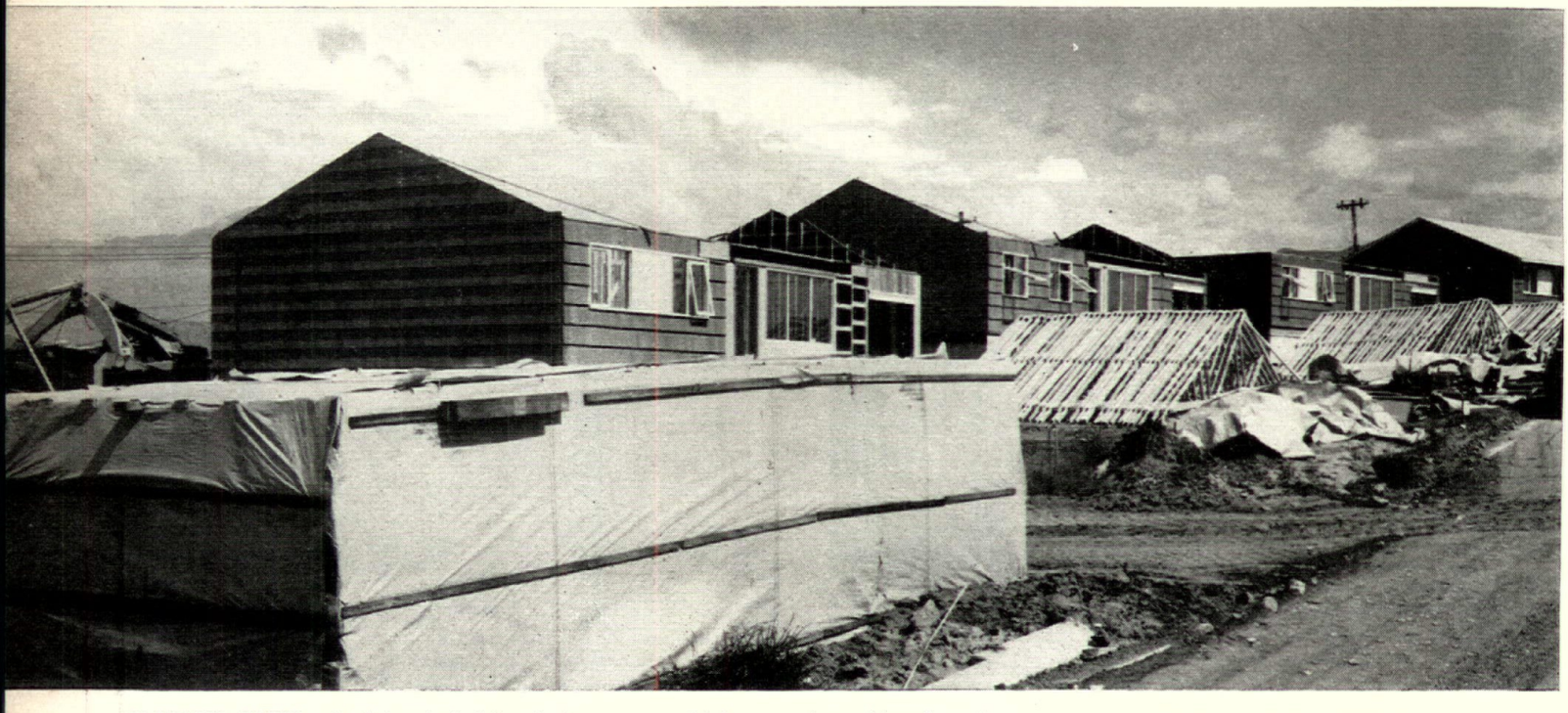
Question: *Do I use the same craft unions to build prefabs as for conventional houses?*
Answer: Yes. In some cases several crafts are eliminated at the local level (e.g. glazers), but you usually need carpenters, plumbers, electricians, painters, masons and laborers.

Question: *How long does it take to build a prefab?*
Answer: A 1,100 sq. ft. house can be put under roof in a day or less with a six- or eight-man crew. It can be completed in two weeks to a month depending on scheduling efficiency after that.

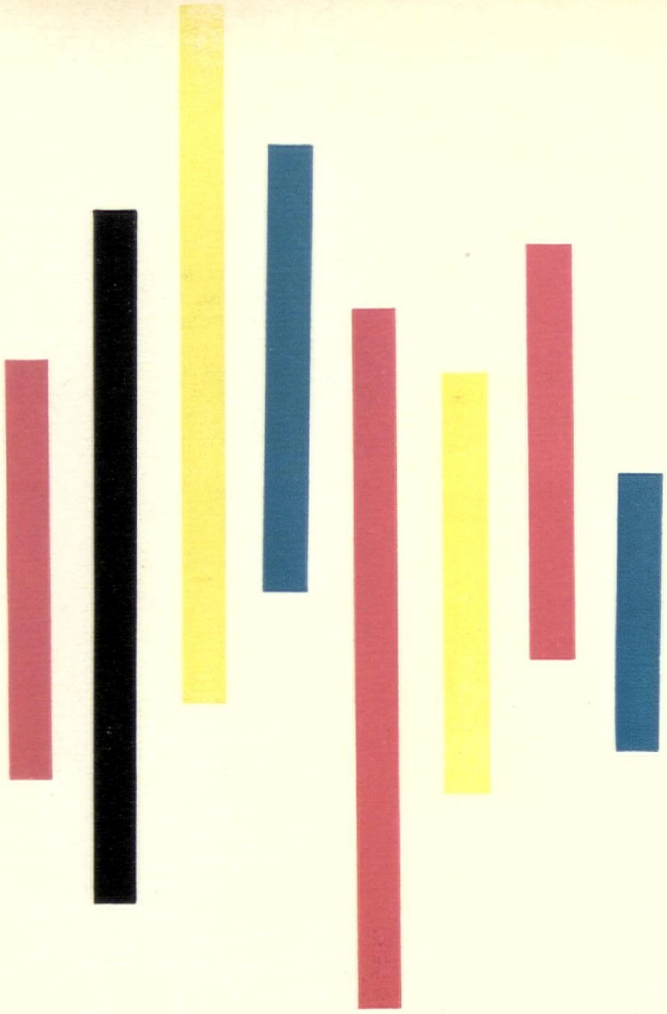
Question: *Will prefabs give me local building code problems?*
Answer: Hardly ever. All prefabs pass reasonable codes. Since most prefabbers now use 2x4 studs, hardly a municipality objects to prefabs on design or engineering grounds.

Question: *Can I save money by building prefabs?*
Answer: Every prefab maker will tell you you can if you follow his advice./END

Guy Burgess



PACKAGED PARTS unloaded at the building site let you get prefab houses under roof in a day or less.

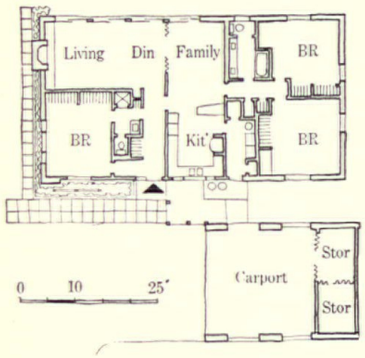


PREFABRICATION'S 1958 MODEL SHOW

On the next 25 pages you will see 32 new brand-name houses in full color. They are all factory-built and all marketed through builder-dealers. This year, for the first time, style-conscious prefabbers spent the best part of 12 months designing and engineering next year's new models. The 32 shown in this portfolio do not include all brands, nor all models, but they are a representative selection of what the prefabrication industry will offer home buyers in 1958. All prices quoted in the text are retail prices to the public and do not include the price of the lot.

To start the show, please turn the page

Masonry and cedar walls contrast with white marble chips on the roof of this long (56') low model. It retails, wihout land, for $30,000.



CRAWFORD'S ALLYSON

This low-pitched contemporary was designed for the southern market. It has deep, shielding roof overhangs, full-length louvered sunscreen, air conditioning and a masonry exterior. Its plan departs from the usual pattern in one major way: the master bedroom is on the opposite side of the house from the children's bedrooms. Noteworthy feature for any market: good carport-front-entry relationship.

Photos: Ulric Meisel

Kitchen is complete with many built-ins.

Terrace in rear opens to living-dining room and family room through 24' of sliding glass (below).

Norton & Peel

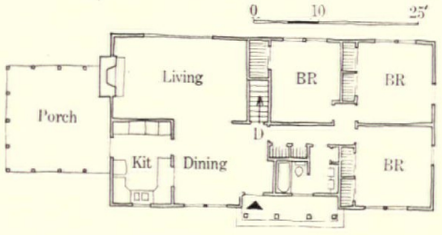
PAGE & HILL'S MAPLEWOOD SPECIAL

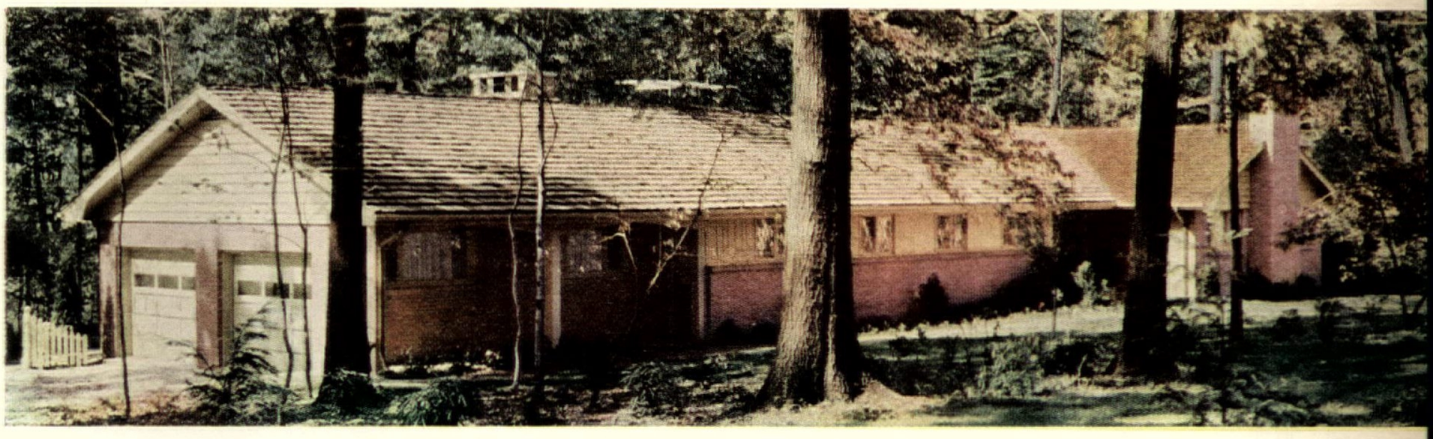
"We find we are having to make more and more special changes to suit the special needs of individual home buyers." So says Page & Hill Vice President Hart Anderson.

Case in point: this one-story house. It's a standard model with five changes and additions: 1) a re-planned kitchen to make space for a washer and dryer; 2) one large bath instead of two smaller ones; 3) screened porch; 4) two-car basement garage; 5) shutters to give the house a more traditional look.

This house also typifies the higher-priced models that, Anderson says, are Page & Hill's fastest movers. It has 1,280 sq. ft. of indoor living space, sells for $22,000 without land. Lower-priced models ($15,000 or less) have 966 sq. ft. to 1,099 sq. ft.

Screened porch is one of extras added to this standard Page & Hill model at home buyer's request.



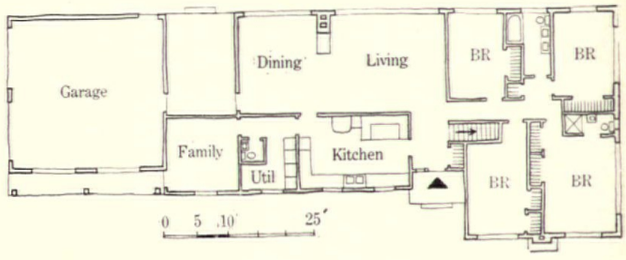


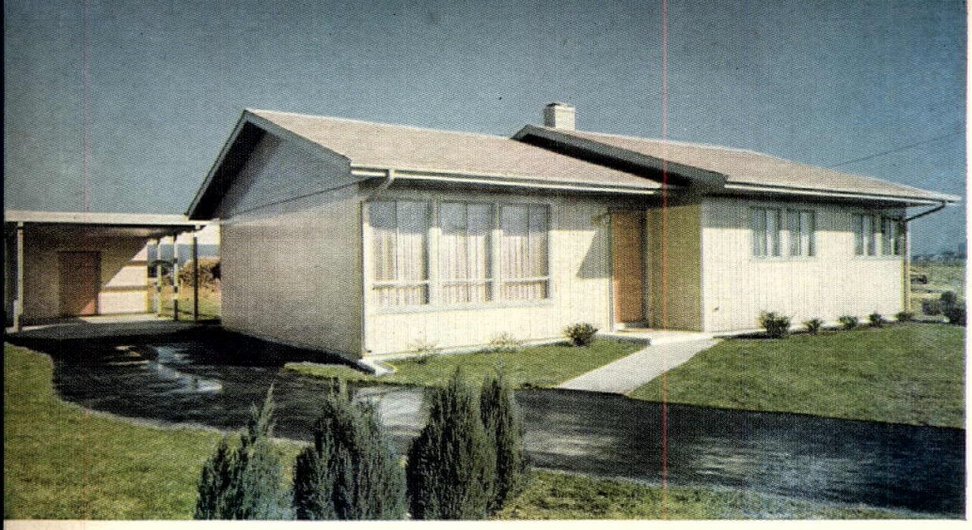
This big (2,360 sq. ft.) house has four bedrooms, 2½ baths. Built on a slope, it has an unfinished lower level with windows just above grade.

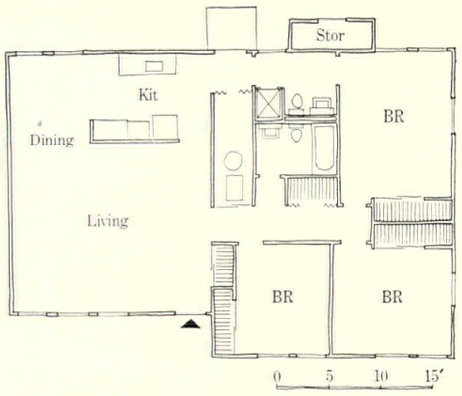
ADMIRAL'S 604 SPECIAL

Selling for around $40,000 without land, this house is an enlarged version of a 1,591 sq. ft. model in Admiral's highest priced line. It was erected on special order to meet its buyer's needs.

Standard models range in price from $9,000 to $30,000. Over 50 floor plans are available in several exterior treatments. Options include number of built-ins, type of heating, a wide range of exterior trim, like shutters and cupolas, and many "specials"—wall safes, intercom systems, and (as in this house) built-in incinerators.







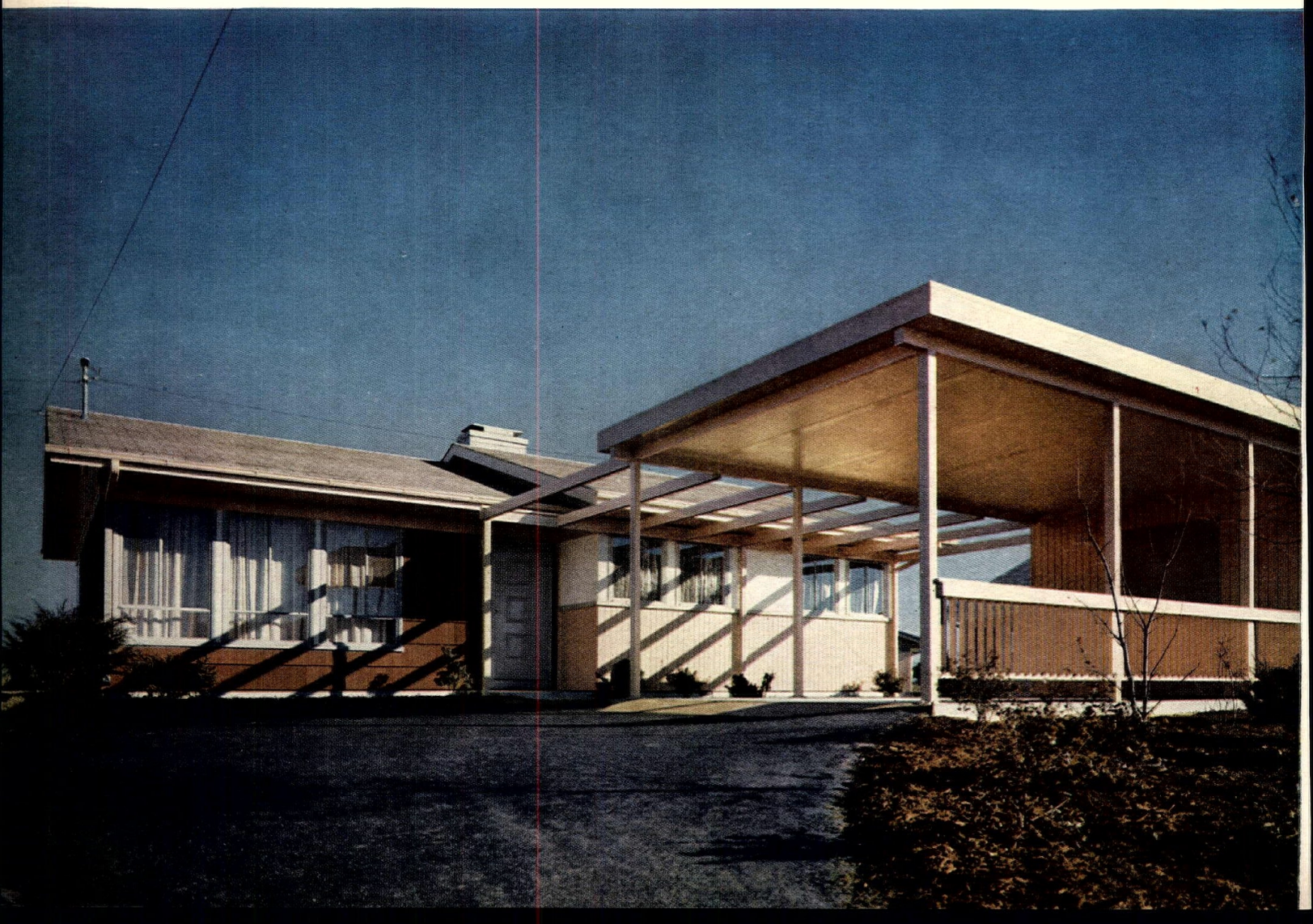
Living wing (foreground) has open plan, is spanned by 24' trusses.

U. S. STEEL'S STEELAIRE

At $16,000 without land and without carport, this model is near the middle of the maker's line, which has now been broadened to include houses selling from as little as $10,000 to as much as $35,000.

The new line, jointly developed by Architects Quincy Jones, Rufus Nims, and Robert Little, was designed to use a new steel wall panel. Cold-formed, bonderized copper steel framing is faced on its interior surface with gypsum drywall that can be either painted or papered. The panel is faced on its exterior with plywood sheathing, so wood siding, shingles or masonry can be added to give the house a conventional appearance.

By placing the carport in front, the same model shown above is given an entirely different appearance. Trellis lets light into front windows.



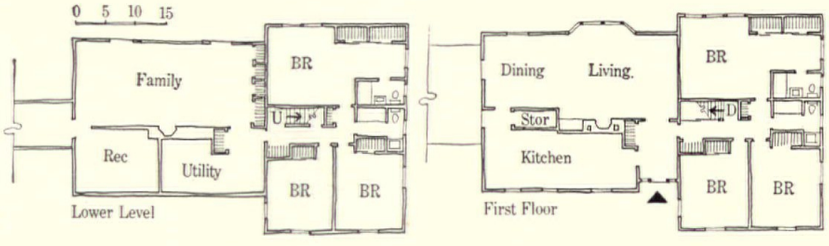
Erected for under $10 sq. ft., this huge (4150 sq. ft.) house has eight bedrooms and five baths in the three-level bedroom wing at the right.

AMERICAN'S PRESIDENT SPECIAL

Photos: Rodney McCay Morgan

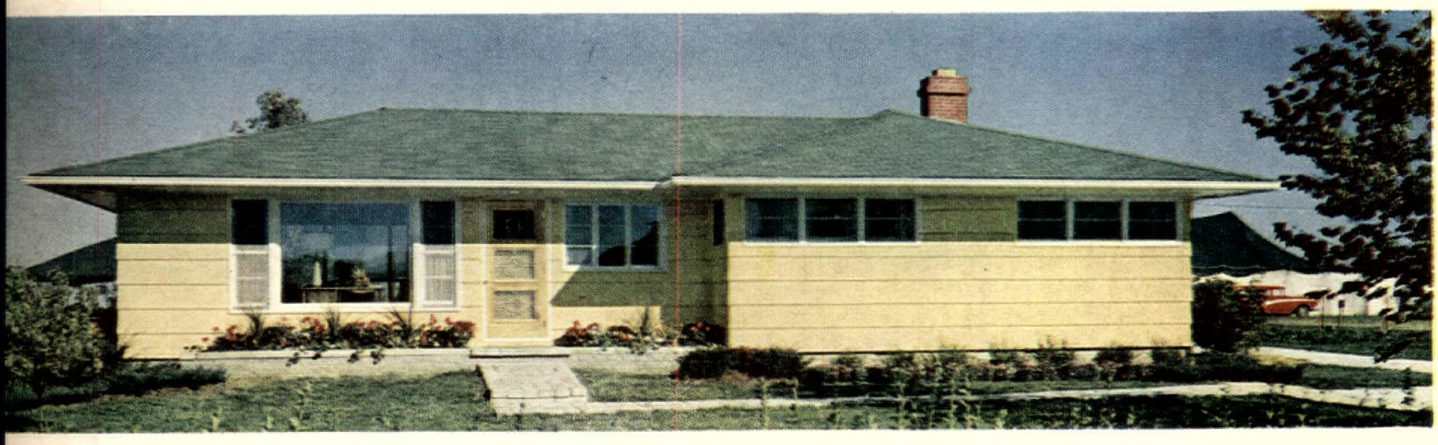
This model was developed from an earlier three-bedroom model priced about $25,000. Enlarging the living area, adding lower-level and second-floor bedrooms and baths, and putting a family room, game room, and workshop in the lower level boosted the price of the new model to about $40,000 without land.

Flexibility is available through American's line —down to the smallest (800 sq. ft.) and cheapest (about $9,000) model. American offers room components that can be combined by the builder into hundreds of plan-and-exterior combinations to meet almost any buyer's needs and pocketbook.



Kitchen (right) has built-ins, including twin ovens in brick wall.

J. C. Allen & Son

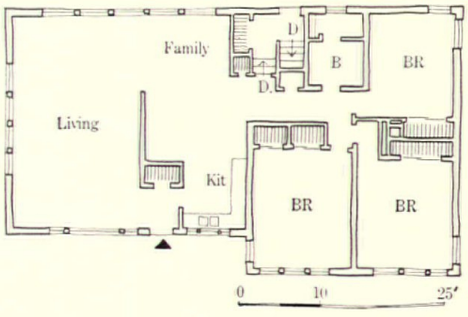


Hip-roof ranch was designed for small-town market with popular features that give it broad appeal. Price without land is $16,000 to $20,000.

GBH-WAY'S PRAIRIE LADY

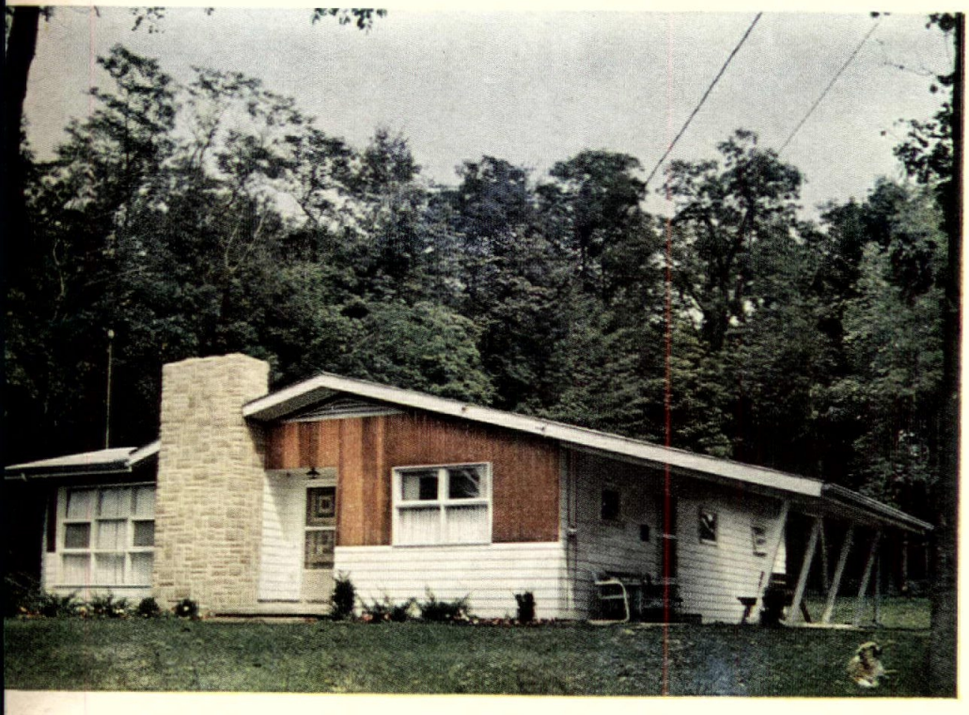
When Architect John McLane and Designer Eric Jauch planned this 1,344 sq. ft. model, they drew on ideas suggested by a magazine sponsored panel of women. Results:

1) The kitchen faces front but also gives the housewife a view of the backyard—through the rear window wall of the adjacent family room. 2) The living room has three exposures, thus gets lots of natural light, and good air circulation. 3) The back entry opens into a sunken vestibule that serves as a mudroom—stairs lead up to the main floor, down to the basement. 4) The bathroom has a double sink.

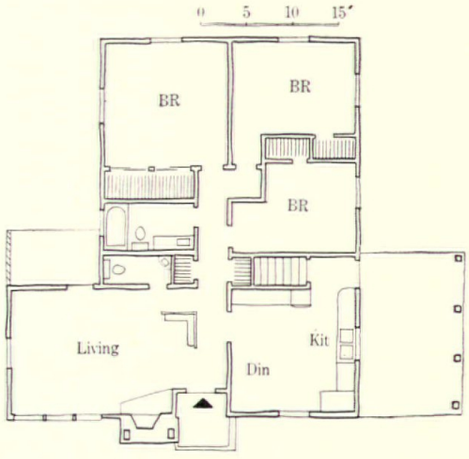


SWIFT'S WESTBROOKE

Low-pitch roof (below) extends to form a 16' x 20' carport or covered terrace.



Behind its variegated façade, this 1,246 sq. ft. model is tightly planned. Its front-entry location cuts cross-traffic. Its good sized (13½' x 14') kitchen-dining area opens to a carport or terrace. Its living room has a garden terrace.



Modern features characterize back of model—glass doors open living areas to patio. House, designed by Richard Pollman, has 1,584 sq. ft. plus garage.

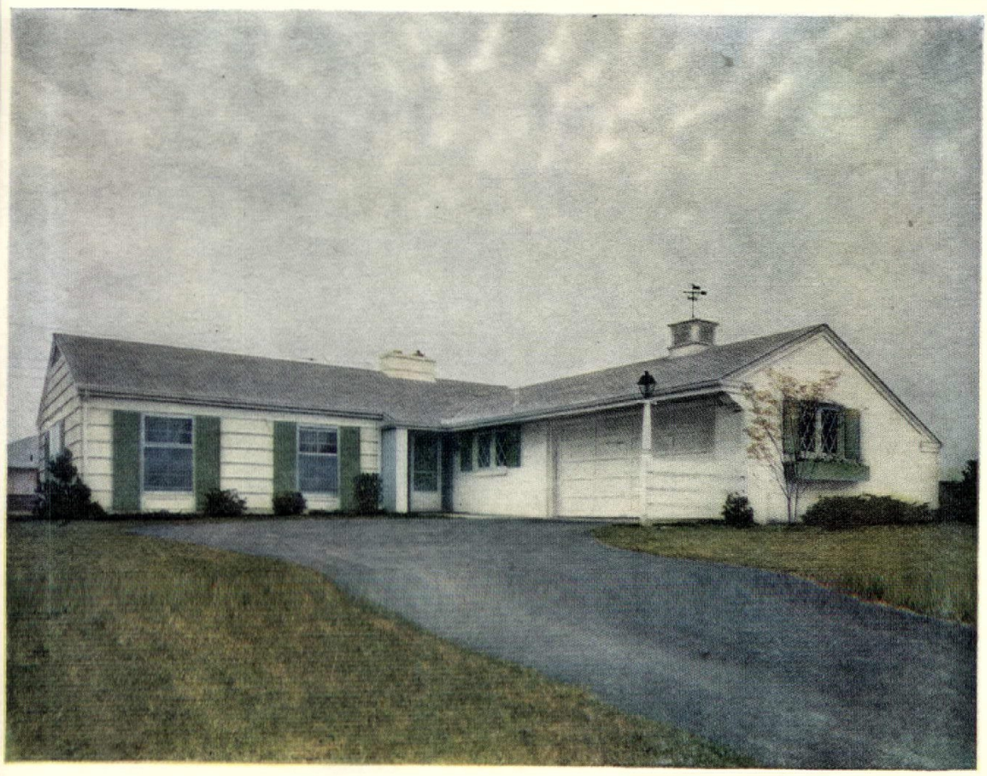
THYER'S ARLINGTON

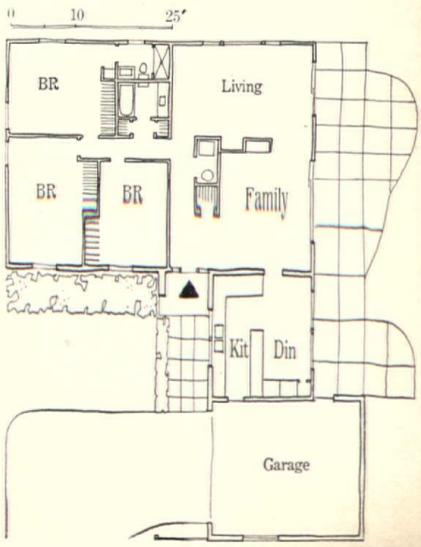
In size, price and style, this new model typifies Thyer's swing toward bigger, more luxurious houses for 1958.

But the Toledo prefabber is also stretching its line at the lower end. New next year will be $7,000 to $8,000 models (without land) selling under FHA's 203 I financing.

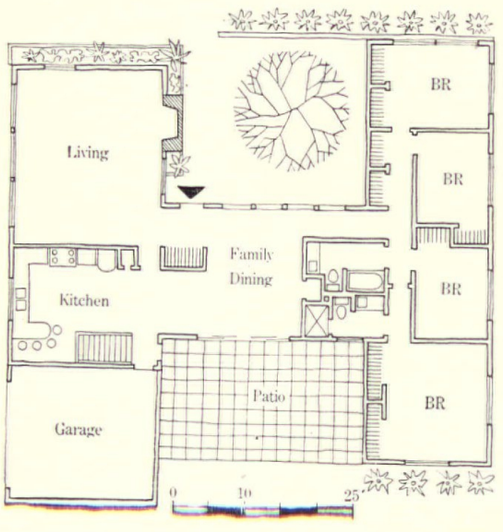
Says President Frank Thyer: "We are pre-finishing and packaging more components. And we've spent more money on engineering in the last five months than in the previous five years."

Traditional feeling characterizes front of house, which sells for $21,500 to $24,500 without land.





This big patio, at back of house, is one of two formed by the H-shaped plan. Patios give the house outdoor privacy even on a small lot.

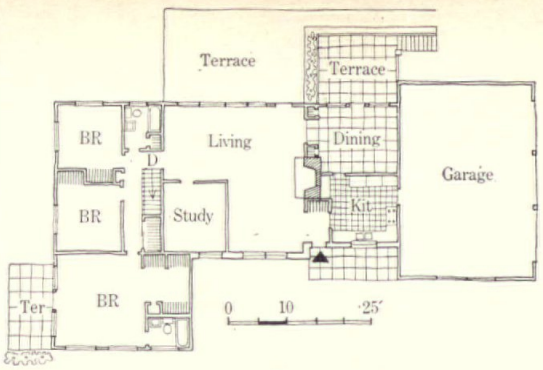


PEASE'S COURTWOOD

Huge overhangs, floor-to-ceiling windows, sliding glass doors, and a well zoned floor plan all help make this patio house one of the most contemporary models in Pease's broad line.

The activities room, which opens to both patios, is the core of the house—the bedroom wing is on one side, the living room and kitchen are on the other. The package price for this 2,025-sq. ft. model is $14,385.78. Selling price is about $32,000 without land.

Pease's line consists of 17 basic models each made up from standard components. In addition, these components can be combined to get hundreds of exteriors and two-, three-, and four-bedroom floor plans. The 17 basic models range in size from 979 sq. ft. to 2,617 sq. ft. (the Lakewood, opposite) and in package price from $4,000 to over $14,000.



LONGWOOD SPECIAL

This model is an example of the flexibility Pease gets by using its regular components to revamp standard models to meet individual home buyer's wants and needs. The house (right) was adapted from the regular Longwood model by adding a 14′ section (that includes the kitchen and dining room) and a three-car garage. (The standard Longwood model ends where the fireplace is in this plan.) The house has almost 2,000 sq. ft. of area not counting the garage. It sells for about $29,500.

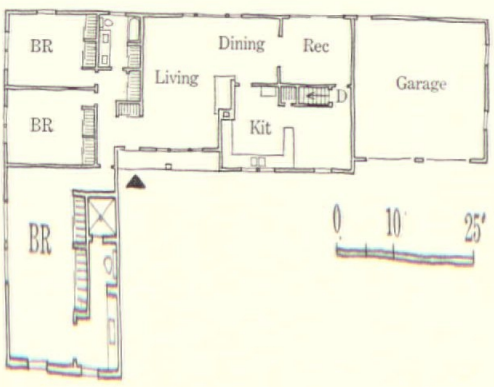
The exterior treatment of this house is typical of the warm textured look of many Pease models.

Use of old brick and board-and-batten siding give this model its inviting look.

Wall of floor-to-ceiling glass brings outdoors into the big living room.

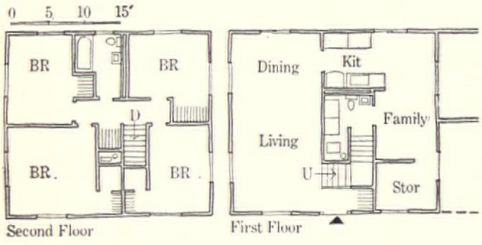
LAKEWOOD

Like many other prefabbers, Pease reports that more and more buyers are interested in traditional exteriors. So Pease added this long (over 90′) L-shaped model to the line for 1958. The house is as big as it looks (over 2,600 sq. ft. in area). The package price: $9,674.51. Selling price range without land: $35,000 to $38,000.



Combination of board-and-batten and bevel siding is one of many exterior-treatment options.

Breezeway and garage "spread out" this two-story model, reduce its apparent height.



RICHMOND'S SPACEMAKER

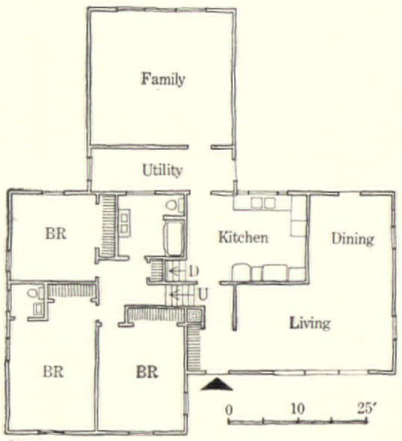
For the growing number of home buyers who want the most space possible for the money, Richmond has added this two-story model which has four bedrooms. With over 1,300 sq. ft. of living area, it sells for $12,000 and up without land. This model is available in 12 exterior treatments, ranging in style from contemporary to colonial.

CHAMP

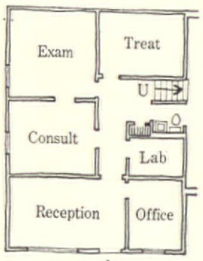
This 1,150 sq. ft. model has four bedrooms, one and a half baths on one floor, sells for $11,500 and up without land. Richmond says this model can be built with over 200 variations, including: gable or hipped (either low- or high-pitched) roof; a choice of overhangs, carports, false gables, and exterior materials.

Sample specifications: 2x4 framing 16″ o.c., top-grade clear redwood siding or two-ply cedar shakes, truss roof.

Carport and masonry walls beyond building lines add length to this model.



Upper Level



Lower Level

Frent Studio

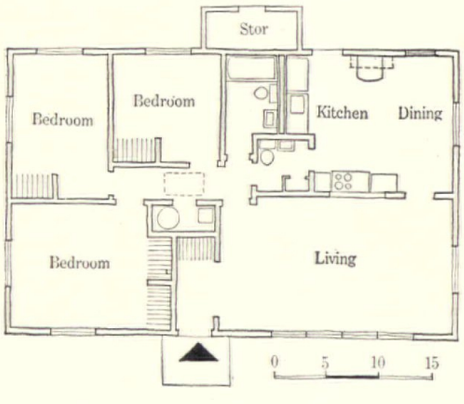
Built for harsh northeastern winters, this model has cedar shingles and real shutters.

FORD'S SPECIAL SPLIT-LEVEL

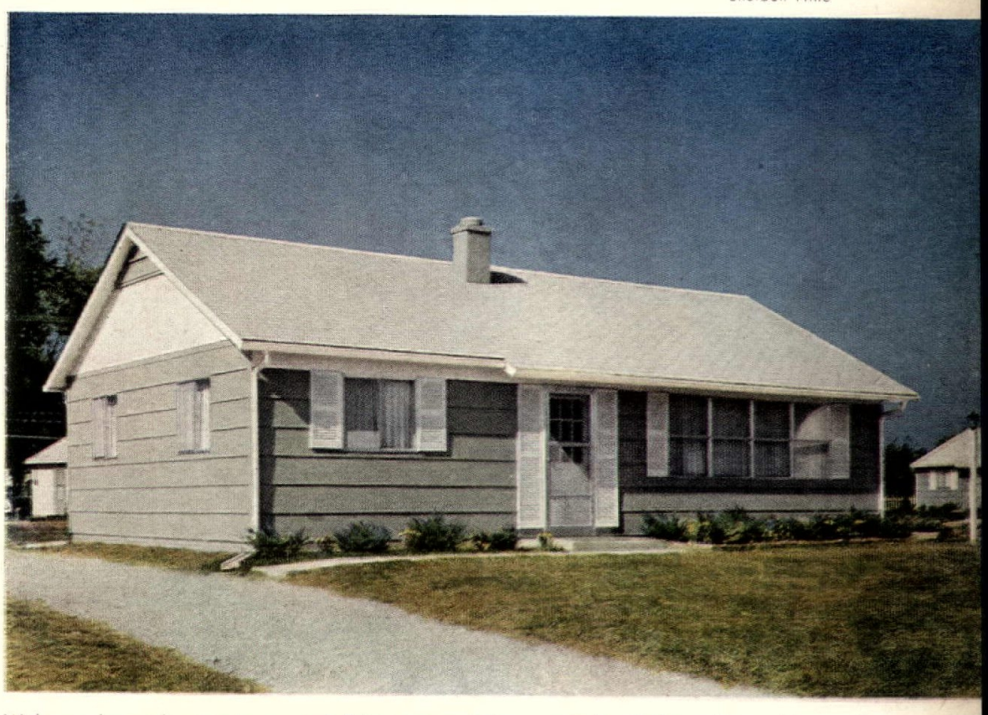
Here's a good example of the flexibility you can get in: 1) a prefab and 2) a split-level design. This 2,600 sq. ft. house is a revamped standard model. The lowest level, usually used for a garage and recreation room, was made into an office for the owner, a physician. A family room was added at the rear. Price with land: $32,000.

GENERAL HOMES' HIGHLANDER

Living space in the 1958 Highlander has been upped from 977 to 996 sq. ft. Extra space is in the kitchen, enlarged by shifting a storage area to the back of the house. This model sells in eight styles for $10,000 to $12,000 without land.



Sheldon Hine



Wide overhang above entrance and living room windows earmarks all General's models.

Rear of house is wide open to outdoor living areas (terrace paving is not included in prefab package). Sliding doors are double-glazed.

Low-pitch roof (3-in-12) and wall extension beyond house, left, give front façade a long look. Garage gable, right, is obscure glass.

Photos: James T. Strong

SCHOLZ'S MARK 58C

Designed for indoor-outdoor living, this big contemporary model has five rooms that open to the outside through sliding glass doors.

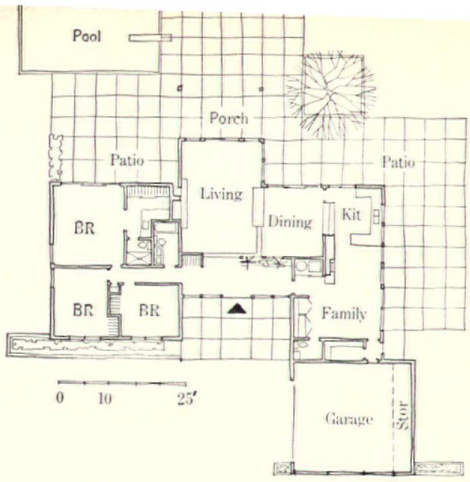
The 3-bedroom, 2½-bath house will retail for about $40,000 without land. With 2,038 sq. ft. of living space plus a two-car garage, it is the second largest model in Scholz's new Mark 58 luxury line. Others—the 58A, B and D—range from 1,550 sq. ft. to 2,578 sq. ft., from $20,000 to $50,000. All four models have similar exteriors and the same general room arrangements.

The Mark 58 will be one of the year's most promoted houses. It will be advertised in a series of multi-page insertions in national magazines, seen on several TV network programs and featured editorially in the June 1958 issue of *House Beautiful*. Scholz's target: 500 Mark 58 model houses across the country.

For a look at the Mark 58C floor plan and some views of its interior, turn the page.

Deep overhang (below) shelters terrace (pool is not part of package).

You enter Mark 58C through double door flanked by glass.



SCHOLZ'S MARK 58C *continued*

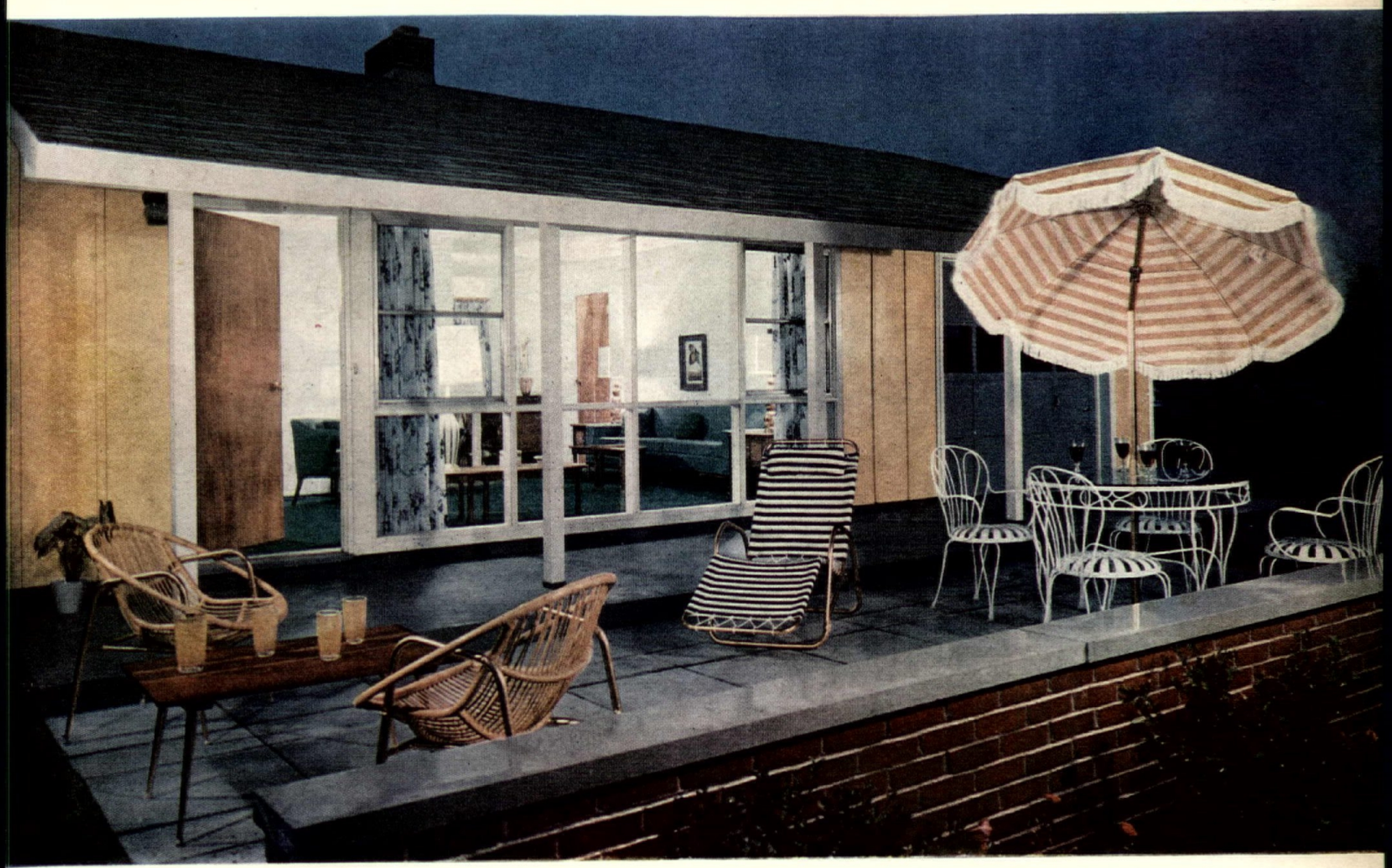
From foyer, you see sunken living room, terrace beyond and . . .

. . . dining room (builders can rent model-house furniture for $150 a month).

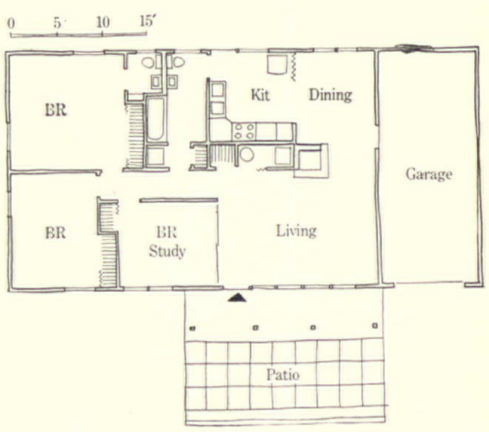
Dining-room feature is paneled pass-through to kitchen and . . .

. . . kitchen feature is breakfast area off family room (foreground).

James T. Strong



Front terrace is open to living area. Exterior treatments available are brick stone, clapboards, cedar shakes or (as here) asbestos board and battens.



INLAND'S CONTEMPORARY

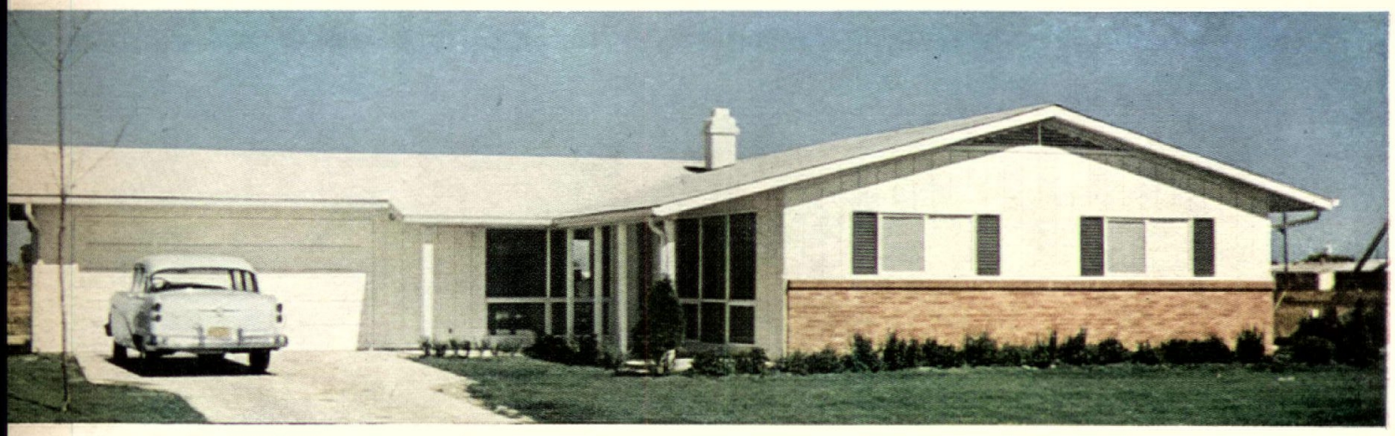
Not only is this the biggest (26′ x 44′) house offered by Inland Homes, it is the first open-plan contemporary in the company's line. Yet its price —$16,500 without land—is still close to where Inland believes most of the market lies.

Changes in this model from Inland's lower-priced houses include: 1) a bedroom-den next to the living room which can be opened to the living room through a folding or sliding door; 2) a kitchen equipped with built-in oven, counter-top range and dishwasher—all of which can be hidden from sight from the dining area by a folding door; 3) a two-way fireplace between the dining area and living room; 4) a washer and dryer in a full bath; 5) half bath to serve the master bedroom.

In addition to a choice of exterior materials, options include: attached carport, single or double garage; either front or end elevation faced to the street; full basement, wood floor with slab or crawl space.

Inland's package for this model includes combination storm and screen windows and doors, even small items like kitchen cabinet hangers.

Architect for the new line's Karl Treffinger.



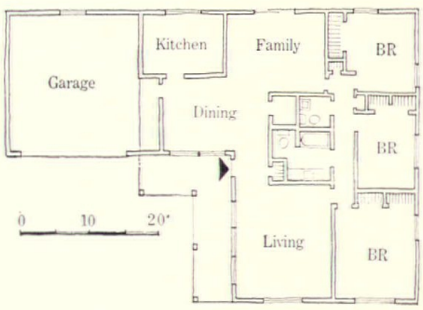
Selling for between $17,000 and $19,000 depending on optional equipment, this model offers 1,540 sq. ft. of living area, plus garage.

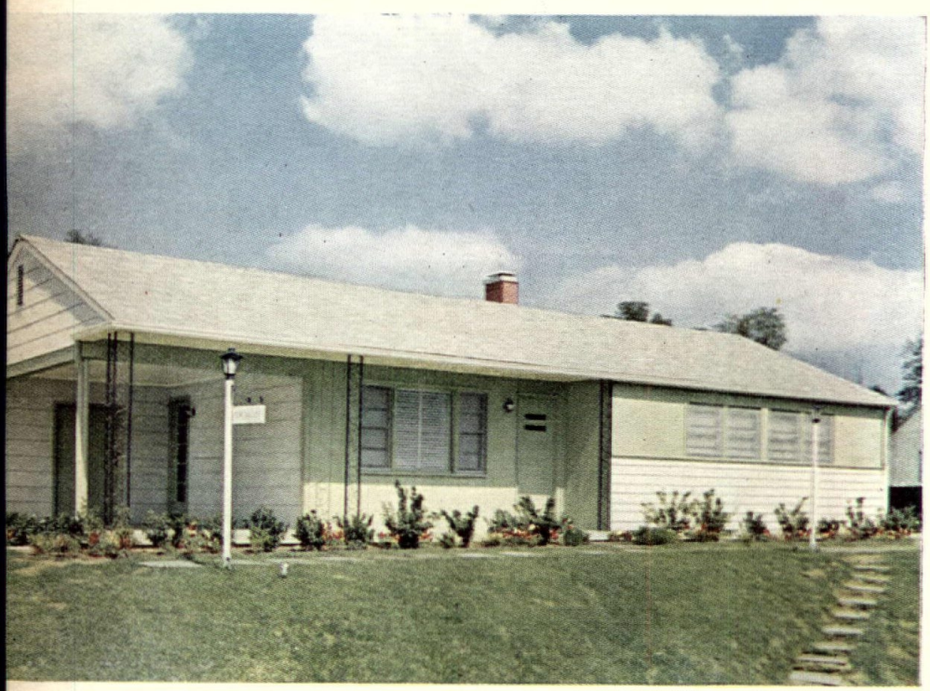
NEW CENTURY'S DIRECTOR

This model is one of several L-shaped houses recently introduced by this prefabber "to get away from standard rectangles." (For the same reason it also brought out split-level models.)

The company's line is very flexible—models are available in three depths—24′-4½″, 26′, and 28′—and in lengths in any multiple of 2′. Three roof styles—hip, gable, and contemporary—are available in 3-in-12 and 5-in-12 pitch. And several different exteriors can be had.

The $5,500 package price for this model includes 2x4 wall panels with plywood sheathing and Fiberglas insulation, roof trusses, pre-cut roof sheathing, ceiling insulation, trim, roofing and many built-ins.

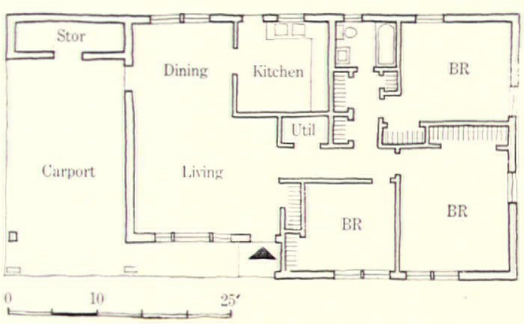




Setback in front of house relieves rectangular shape. Here, carport is used as a terrace.

BARBER & ROSS' SUN VALLEY

The design of this model started with its price—$11,500 without land. Barber & Ross, which offers models from $9,000 to $28,000, figured that was the volume-market price, knew that the package price should be about $4,300, and designed this house to meet those prices. They hit the mark: this three-bedroom model accounts for 60% of their sales.

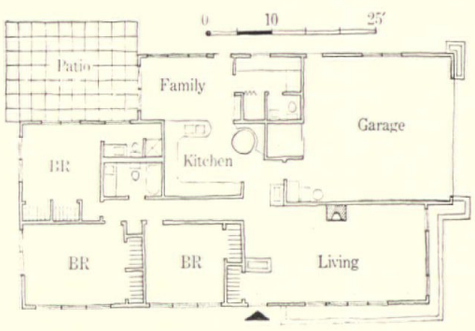


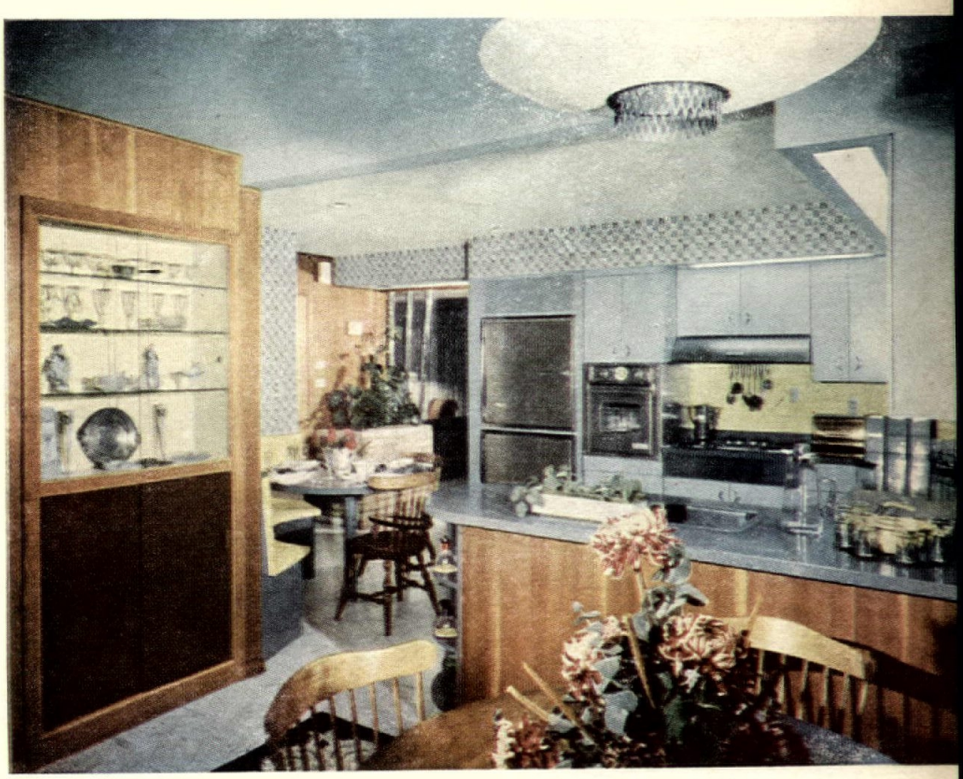
This flat-roofed contemporary model sells for $32 000 without land but with central air conditioning.

W. G. BEST'S GEM

This model represents the upper range —in both style and price—of the Best line. It was designed for easy living and informal entertaining. Arrangement of the family room and kitchen (photo right) is typical: 1) The counter which houses the kitchen sink divides the two rooms and acts as a breakfast and cocktail bar. 2) The built-in china cabinet is between the two rooms so it is convenient to both and a design element in both. 3) Meals can be taken in the kitchen at the built-in circular table or in the family room itself.

Best's line starts with pitched-roof models that sell for $8,750 without land.

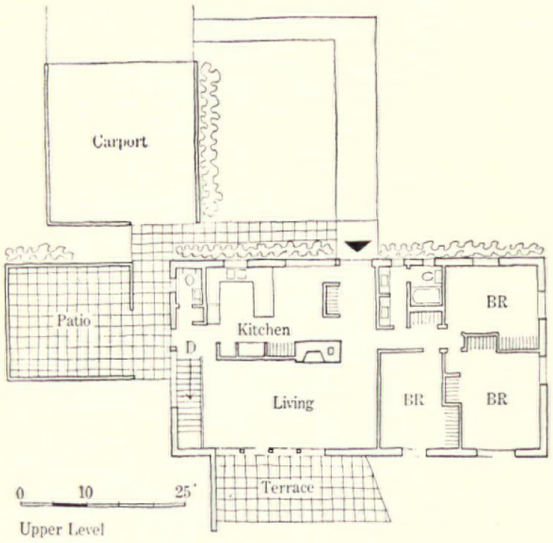




Family room (foreground) is open to the 15' x 10½' kitchen, with its built-in circular dining table.

Rear view shows how the flexibility of this model allows it to be fitted to difficult sites, even take advantage of them—here, with a lower level.

Photo: Ernest Silva



MODERN HOMES' MODERNFLEX

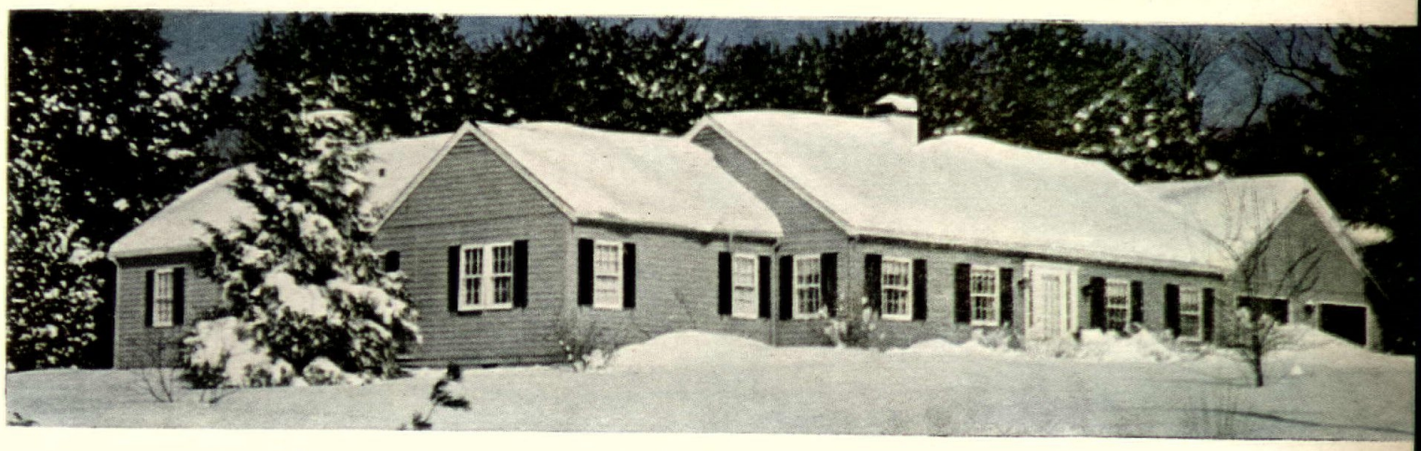
Modern Homes has translated into panels and trusses Architect Minoru Yamasaki's basic ideas for providing flexibility in prefabs.

This basic house is offered with a choice of three living units (small, medium, and large) and three sleeping units. They can be combined any way the buyer wants and put together in a variety of ways (even on different levels) to fit the shape and contour of the site.

The house pictured here dramatizes this flexibility. The living unit (large) and sleeping unit (small) are fitted to a deeply contoured site with a lower level recreation-utility area.

This particular combination sells for around $19,000 without lot. Other models sell from $16,000 to $30,000.

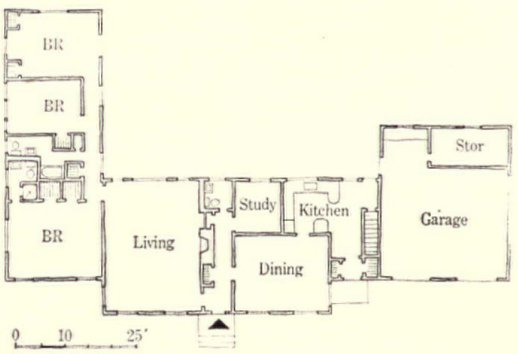
On this house, like the others, either brick or frame exteriors are available. Wide overhangs, which are vented for moisture control, shield the double-glazed windows and doors. Transverse bent trusses are used, and ceilings follow the roof line. Other features: U-plan kitchen, compartmented bath fixtures, folding doors that open closets completely, fireplace.

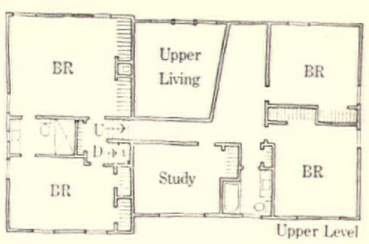


This 93'-long model costs about $33,000 without land. Wing in foreground extends 48', houses three bedrooms, two baths.

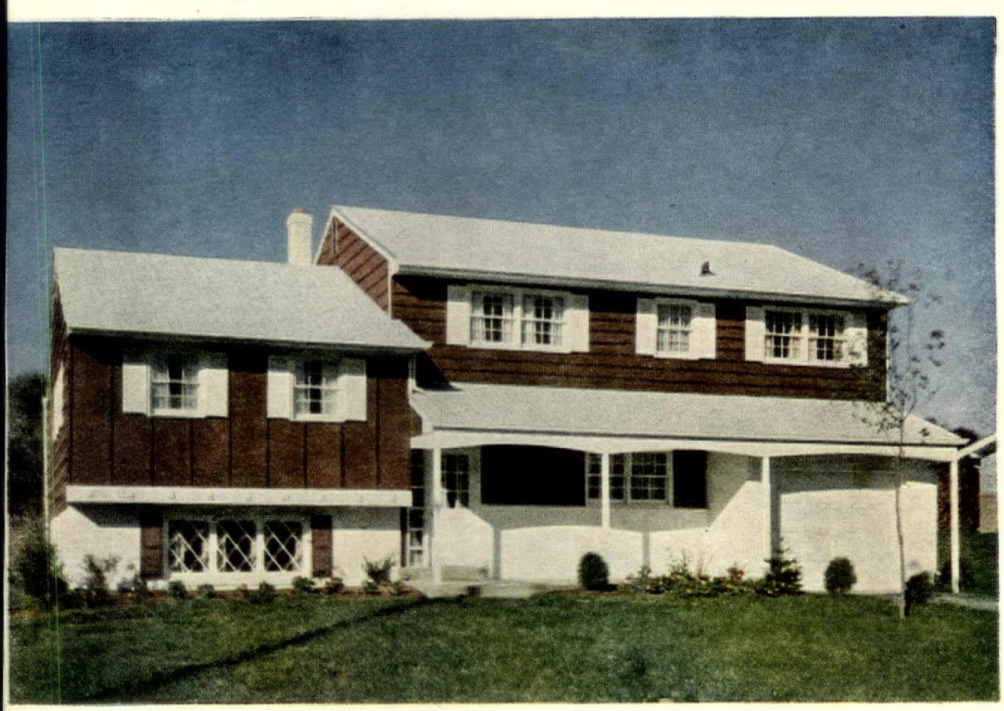
HODGSON'S DOVER

This traditional looking model is characteristic of Hodgson, oldest name in prefabrication. The Massachusetts firm specializes in houses for New England and offers many models with this Cape Cod look. The house is an enlargement of a standard Hodgson plan. Besides being a big house, this model has big rooms. The living room is 24′ x 18′, the master bedroom is 18′ x 14′, the dining room is 18′ x 14′, the kitchen is 18′ x 10′. Most of the company's line is in medium-priced houses.

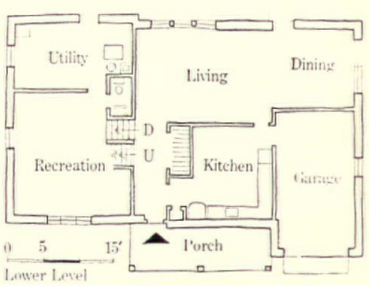




Ben Schnall



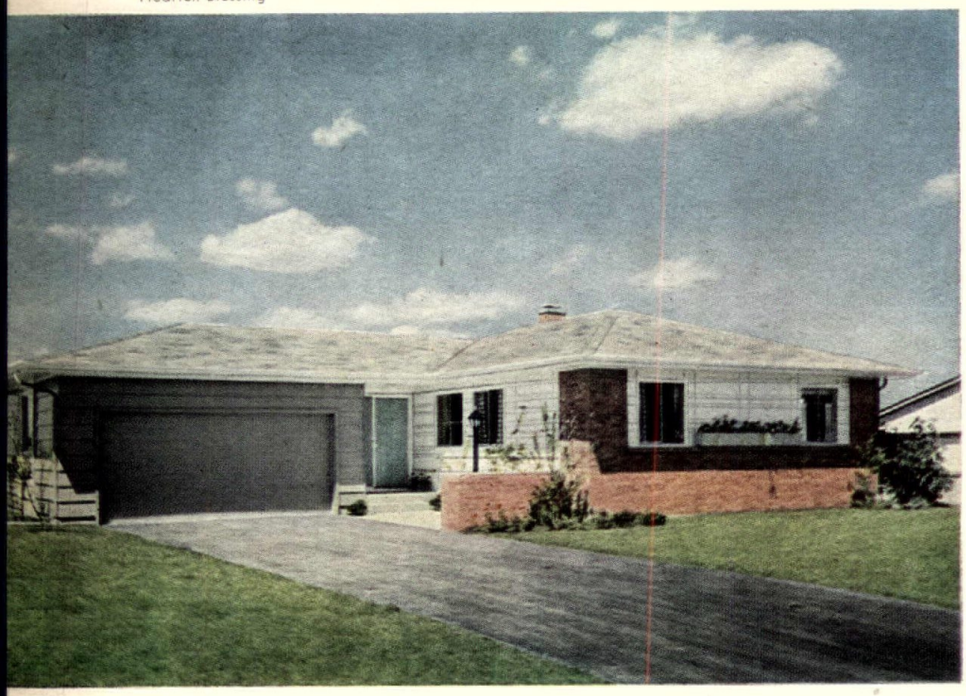
There are four levels in this almost-2000 sq. ft. house. Price: about $19,500 without land.



PRESIDENTIAL'S BAR HARBOR

Presidential specializes in split levels because it believes that is what the volume market wants. This split, designed by Architect James G. Durham, is a big one and different: it has four bedrooms on two different levels and a balcony overlooking a two-story high living room.

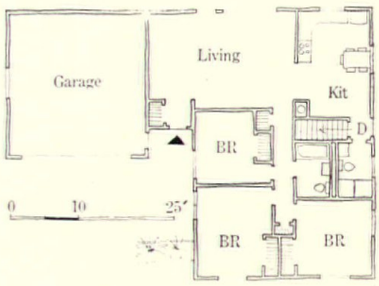
Hedrich-Blessing



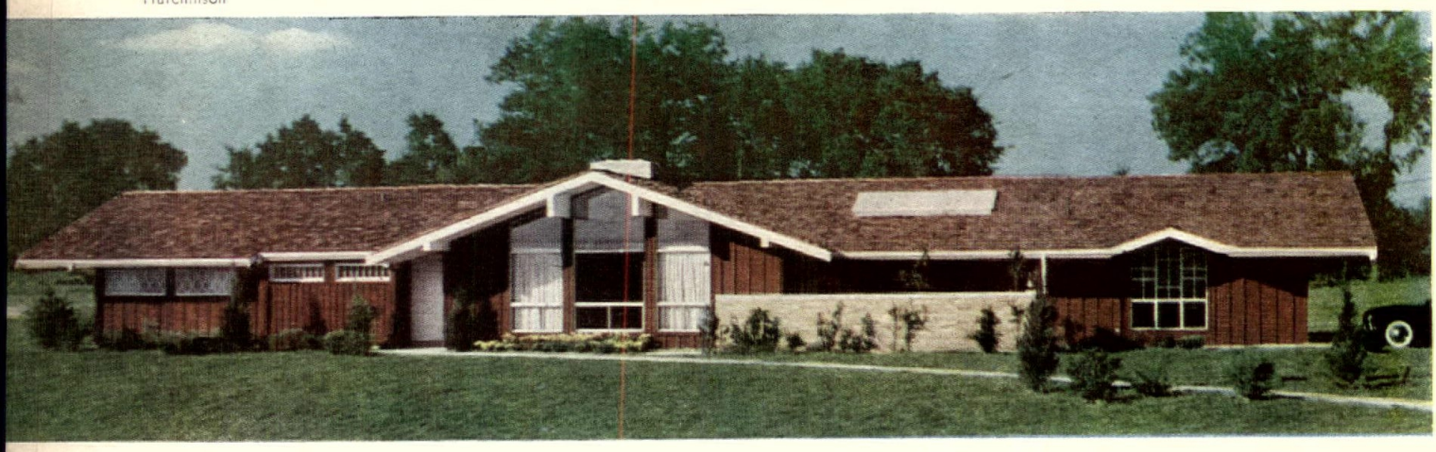
This L-shaped house offers 1,118 sq. ft. excluding garage. It sells for $16,000 without land.

HARNISCHFEGER'S HOLLY

At the left is the first of Harnischfeger's new line of larger houses selling in the over-$15,000 range. It is available with either two full baths or one bath and a laundry - half - bath arrangement (see plan) that makes a convenient mud room. Other options: hip or gable roof, a wide choice of exterior materials—full or partial brick veneer, shakes, horizontal or vertical siding. Architect: L. Morgan Yost.



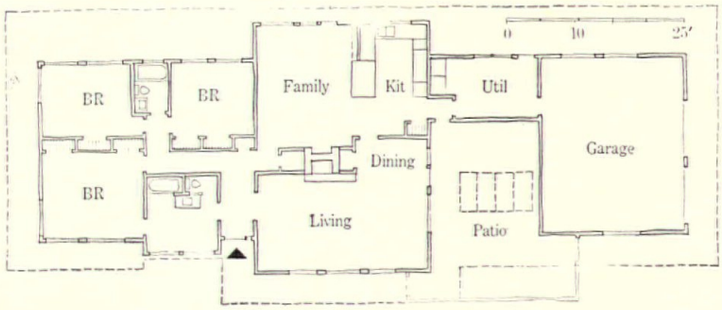
Hutchinson



Stretched out 95' and richly textured, this big prefab sells to home buyers for $31,500 without land.

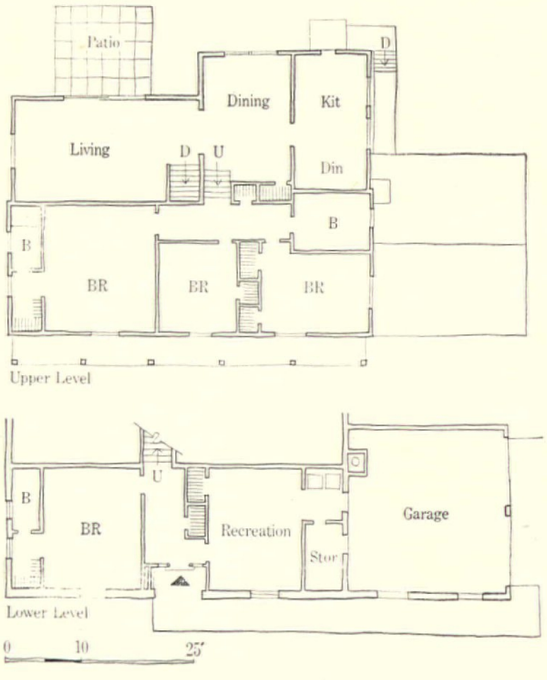
MODULAR'S JAMAICAN

Modular Homes has found that many buyers are willing to pay up to several thousand dollars extra to have homes that are enriched with ornament and texture. This model—with its higher pitched roof, cedar shakes, rough cedar board-and-batten siding, old brick, gable over the garage window, and big (over-4') overhangs—offers that enrichment. Features include a built-in barbecue in the family room, a dressing table and compartmented fixtures in master bath, a roofed patio.



Balcony outside bedrooms is the eye-catcher in this big (2,000 sq. ft.) back-to-front split. It sells to home buyers for about $22,000 without land.

Photo: Tim Golfus



KNOX'S MONTEREY

This model was designed to meet the South's growing demand for split levels. Knox chose a back-to-front split because it: 1) looks bigger than a side-by-side split and 2) lends itself to the familiar front balcony façade.

The entry is on the lower level where there is a big recreation room, a storage room that opens to both the recreation room and the two-car garage, and a bedroom with a half bath that can be used as a study, a guest room or far-from-the-children master bedroom.

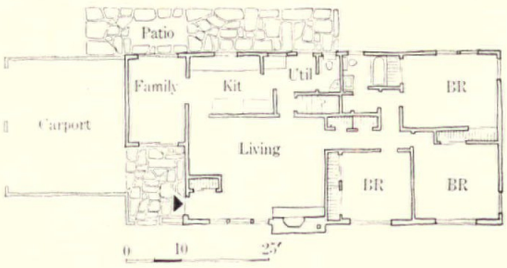
Up half a flight is the living-dining area and the kitchen. The house is best suited for a sloping site where the rear living room can be on grade and opened through sliding glass doors to a terrace. The kitchen is big enough (10′ x 16′) for a breakfast area.

Another half flight up: three bedrooms and two baths. These bedrooms can open on the balcony.

The package, which sells for $7,982 FOB Thomson, Ga., includes interior and exterior panels, the roof system, hardwood floors, doors and windows with hardware installed, a custom kitchen, exhaust fans and medicine cabinets. Architects: Morgan & Spitler.

Long (74') and low, this three-bedroom model sells for $17,900 without land. Double coursing of shingles gives pattern and shadow lines to roof.

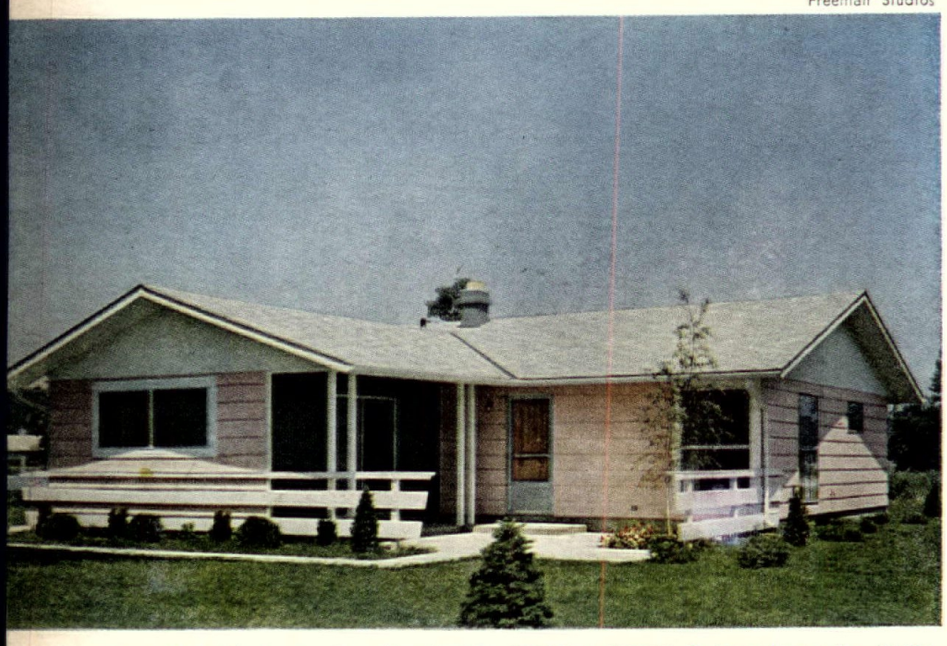
MARYLAND'S COLUMBIA

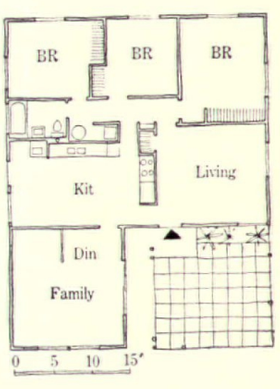


With this model, Maryland Housing is aiming for the buyers who want a house with texture and pattern and a contemporary plan. The designers gave it texture with the massive brick chimney, the beveled siding and the patterned roof. The up-to-date layout puts the main entry under cover, right next to the carport.

Other features: the laundry room and lavatory have an entry that serves as a mud room for the family. The bedrooms have high windows in the front, only small windows on the wall facing the neighbors—insuring privacy.

Freeman Studios

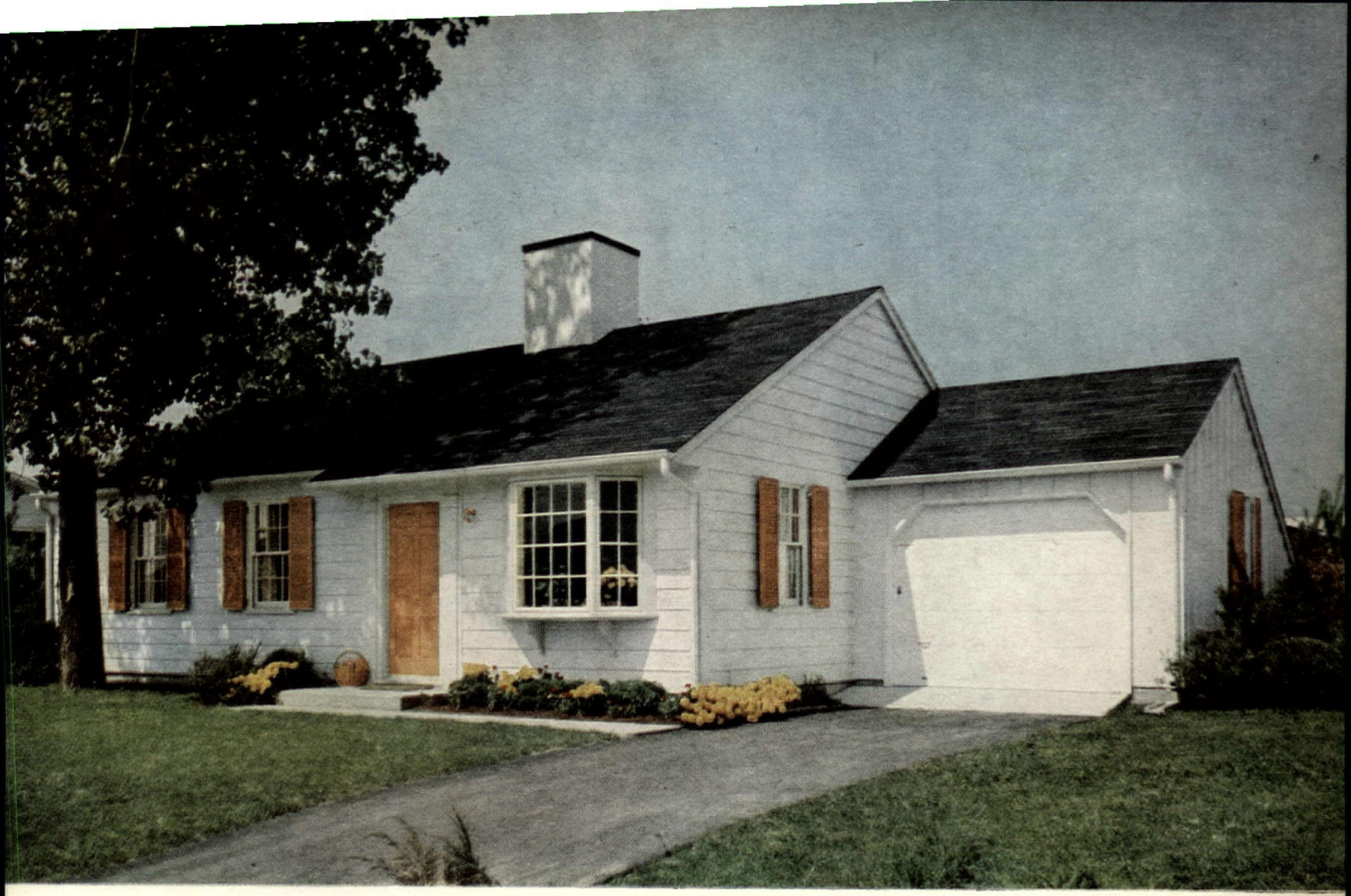




This 1,264 sq. ft. house sells without land for $13,000 to $17,000. Basic package price: $4,300.

PLACE HOME'S PRINCESS SPACE

The manufacturer has "softened" his new models with big gable overhangs that cast deep shadows. The pastel-colored siding, and trim and the fence around the entrance terrace are also new. The package for this three-bedroom, one-bath house is quite complete, and there is a long list of optionals available. Architect: Bill Weist.



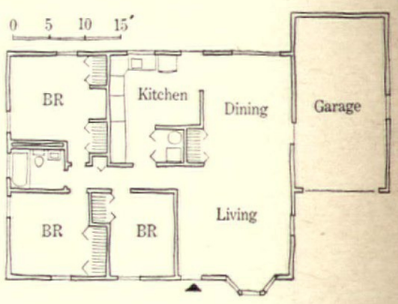
Royal Barry Wills' Cape Cod model offers 1,060 sq. ft., plus garage, for about $10 a sq. ft. without land.

Photos: © Ezra Stoller

Big bow window, right, is living-room highlight.

NATIONAL'S DEERWOOD

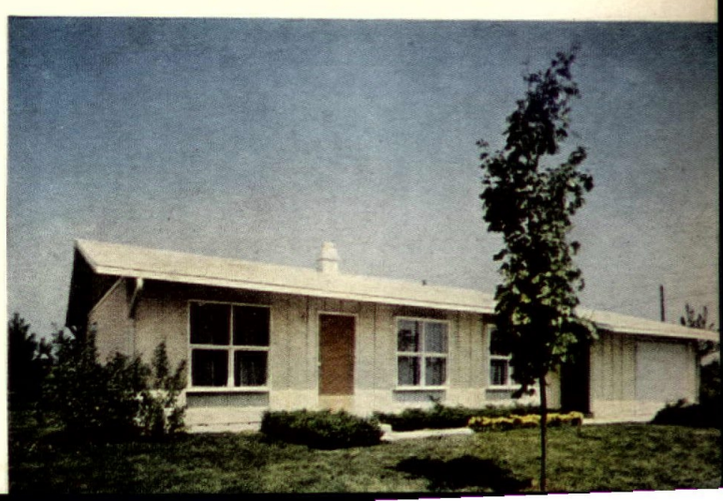
The scale of the big central chimney, the shutters, and the placement of the door and windows give this $11,700 model the Cape Cod character so many homebuyers like. In close to the same price range, National offers nine other Cape Cod exteriors by Wills, 14 Colonial exteriors by Emil A. Schmidlin, 19 Contemporary exteriors by Charles M. Goodman, and a whole new group of "Southwest Modern" exteriors by Reginald Roberts. Almost any of these exteriors can be had for any of the floor plans in the line.



Contemporary model (below) has big overhangs and big windows.

SUNWOOD

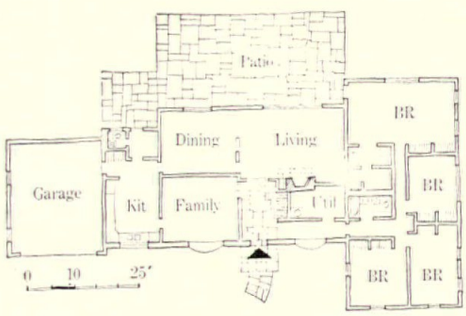
This Contemporary model, which sells for $11,125 without land, is close to the other end of National's exterior-design scale. This exterior treatment can be adapted to the plan above as well as many other plans. On the next pages: National's higher-priced models.



Traditional facade of this big model (2 572 sq. ft. plus two-car garage) stems from shake roof, antique brick (lime baked into surface), clapboard siding.

Photos: © Ezra Stoller

Cape Cod paneling around fireplace contrasts with modern plywood wall panels in living room.



Family room (below) has flagstone floor.

bow windows, shuttered front entrance. House is showpiece of National's 1958 Cape Cod line. Estimated price to home buyers: $42,950 without land.

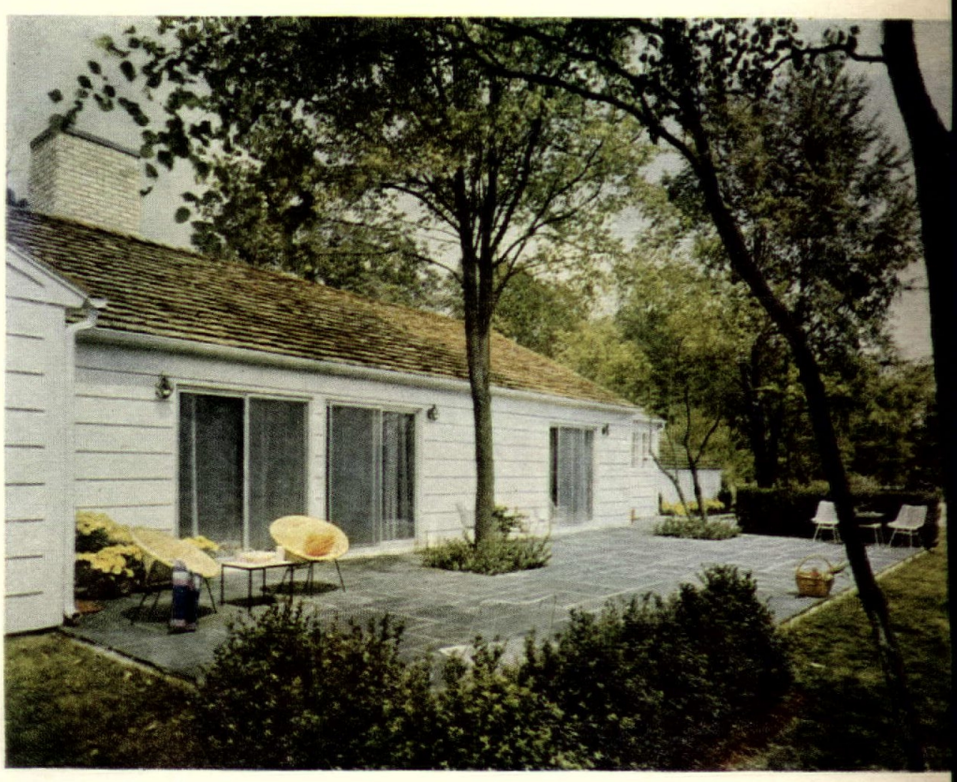
NATIONAL'S GEORGETOWN

Designed by Architect Royal Barry Wills, this model shows what Wills means when he says: "Today's good houses can be a happy marriage of the old and the new."

Here Wills has married traditional styling to modern planning — all-on-one-floor, indoor-outdoor living.

Features of this model:

1) Living and dining areas open to rear through sliding glass doors. 2) Bedrooms are in a separate wing. 3) Jumbo master bedroom (24′x13′) has a dressing room and its own outside entrance. 4) Baths have double sinks. 5) Laundry is close to bedrooms and baths. 6) Mud room and half-bath (off kitchen) help keep children from tracking dirt through the house.



Modern influence: glass doors from living and dining rooms provide indoor-outdoor living.

Photos: Jay Oistad

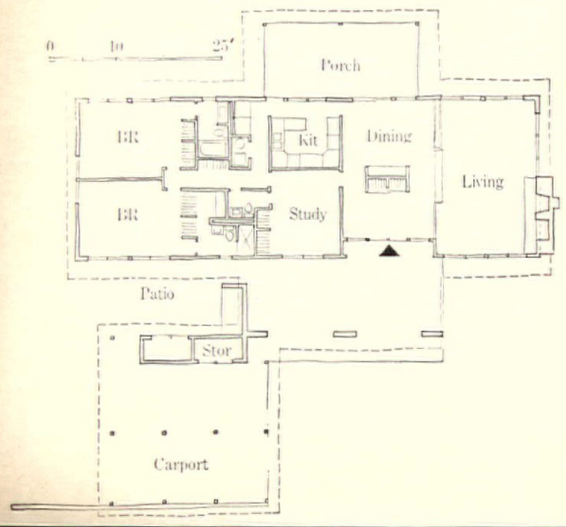
Antique brick—in wall panels and pillars—adds warmth to the contemporary exterior of custom model.

NATIONAL'S 077

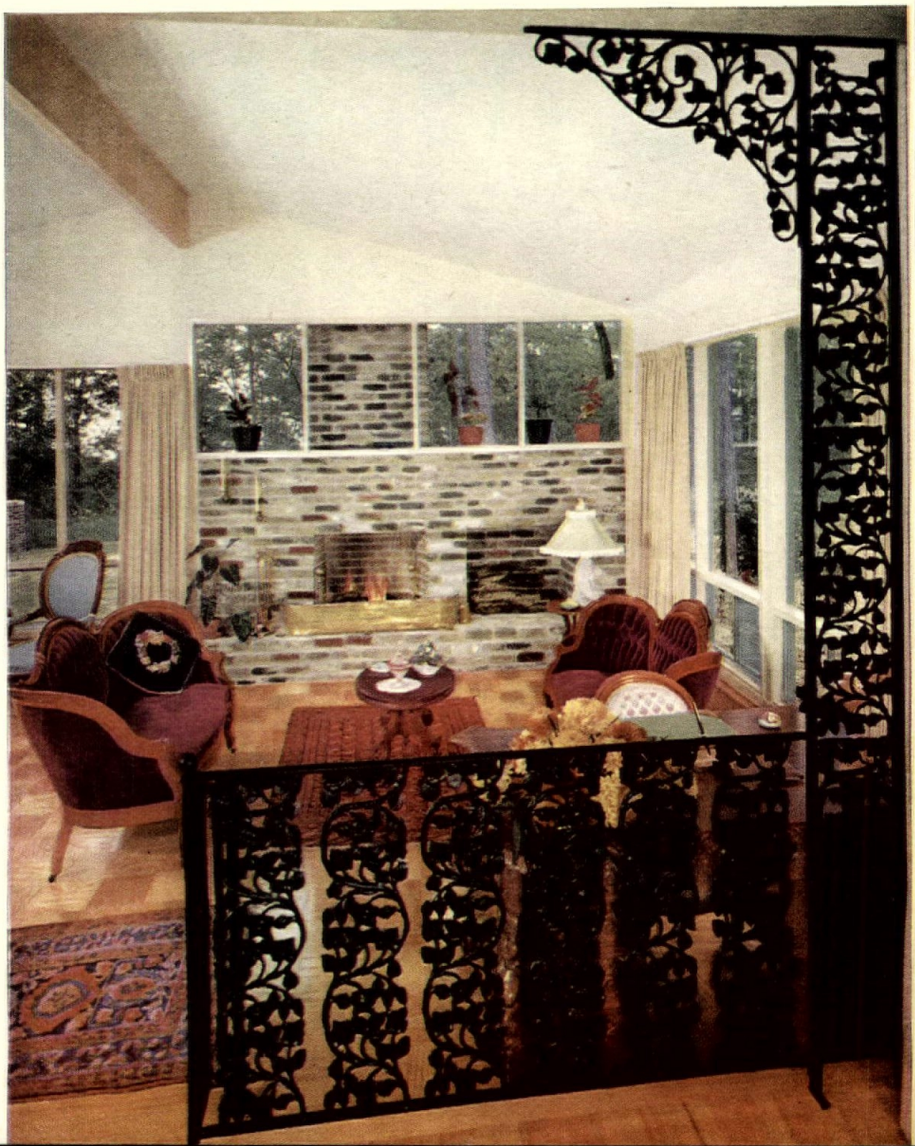
This is an honest-to-goodness custom house in an expensive Mobile subdivision. It was built of standard prefab components (4′ wall panels with pre-hung doors) and pre-cut materials.

The house shows how prefabbers can meet the special requirements of an individual buyer. National's architects planned the house in one month. Dealers Berg & Diehl had it under roof eight days after breaking ground—finished it in six weeks.

The price? $31,500 without land, but including a fully equipped kitchen, patios.



Wrought-iron grillwork (below) was not included in prefab package.



DIRECTORY

of manufacturers of prefabricated and packaged houses

Listed below, alphabetically by state, you will find 100 manufacturers who sell their houses through builders and dealers. Under the heading *Models,* you will find the range of houses they sell: by design style, square footage, and price. When they offer financing through specific lenders, you will also find this noted. Under the third heading, *Merchandising aids,* you will find the various sales helps the manufacturers furnish to their dealers. The basic package for most manufacturers is the exterior and interior walls, windows, doors and roof system, but many offer much more. To find out just what a particular prefabber includes, circle the appropriate number on the coupon, page 184.

Alabama

LUMBER FABRICATORS, INC.
Kingsberry Homes
Fort Payne

Models: 48 in three types—22 contemporary ($9,500 to $30,000, 884 to 1,647 sq. ft.), 22 traditional ($10,000 to $25,000, 884 to 1,647 sq. ft.), four "FHA 203" ($7,500 to $9,000, 800 to 900 sq. ft.). *See photo, p. 112.*

Financing: LFI Builders Service Corp. (FHA mortgages).

Merchandising aids: newspaper, radio, and model-house promotions; four-color literature, point-of-sale banners, site planning.

Package: for full data circle item no. 1 on coupon, p. 184

Connecticut

FABRICATORS, INC.
South Norwalk

Models: Some stock models; but mainly builds components to architects' or builders' plans ($12,000 to $85,000).

Package: for full data circle item no. 2 on coupon, p. 184

FEDERAL HOMES CORP.
Canaan

Models: 25—split, ranch, Cape Cod, contemporary, and colonial.

Merchandising aids: plan, sales, site-planning service.

Package: for full data circle item no. 3 on coupon, p. 184

WOODCREST LUMBER & MILLWORK CO., INC.
Waterbury

Models: 35 standard plans; also prefabs builders' plans.

Financing: Waterbury Savings Bank.

Merchandising aids: ad mats, radio and TV, signs.

Package: for full data circle item no. 4 on coupon, p. 184

Dist. of Columbia

BARBER & ROSS CO.
Washington

Models: ten in three price lines—two models at $9,000 to $11,000 (860 sq. ft.), six at $10,000 to $15,000 (1,160 to 1,350 sq. ft.), two at $16,000 to $23,000 (1,530 sq. ft.). *See photo, p. 100.*

Package: for full data circle item no. 5 on coupon, p. 184

Florida

FLORIDA BUILDERS, INC.
St. Petersburg

Models: 26 models at $6,000 to $15,000 (888 to 1,520 sq. ft.).

Financing: Builders Mortgage Corp.

Package: for full data circle item no. 6 on coupon, p. 184

Georgia

KNOX CORP.
Thomson

Models: 35 in three types—eight contemporary ($9,000 to $32,000, 995 to 2,300 sq. ft.), 12 Florida ($12,850 to $16,500, 1,091 to 1,350 sq. ft), 15 transitional ($9,000 to $27,000, 995 to 2,178 sq. ft.). *See photo, p. 105.*

Merchandising aids: promotion kits and decorator help for model homes, sample ads and radio announcements, brochures.

Package: for full data circle item no. 7 on coupon, p. 184

YETTER HOMES, INC.
Savannah

Models: 31 in five price lines—six models at $8,000 (800 sq. ft.), eight at $10,000 (875 to 1,000 sq. ft.), six at $12,000 (1,300 sq. ft.), ten at $13,000 (1,350 sq. ft.), and one at $9,250 (1,200 sq. ft.).

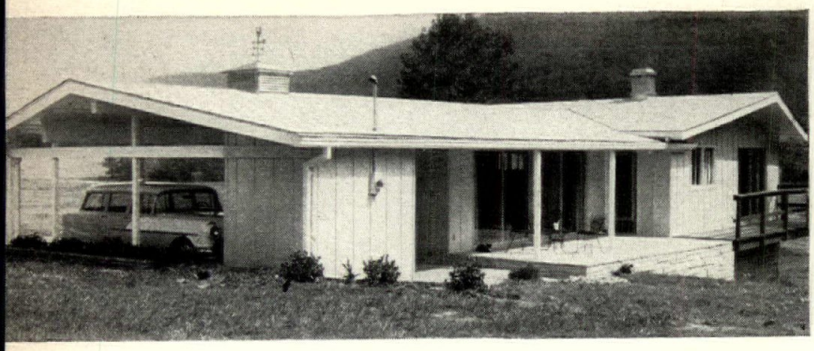
Package: for full data circle item no. 8 on coupon, p. 184

Illinois

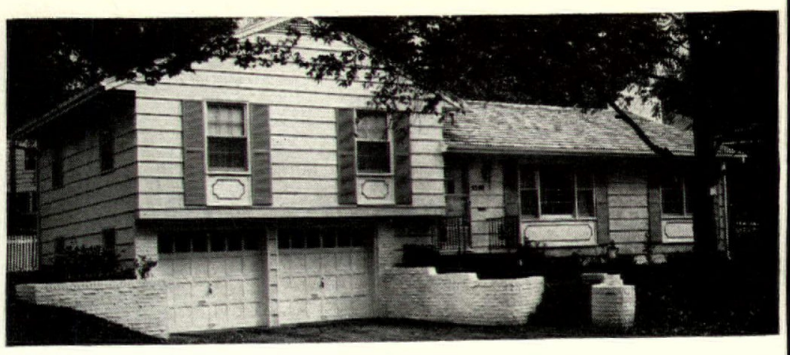
AUBURN HOMES
Rockford

Models: three traditional lines, one contemporary line with vari-

continued



KINGSBERRY HOMES by Lumber Fabricators includes 1,647-sq. ft. Crestview model in the $30,000 range. The company also offers traditional and low-cost houses. Henry D. Norris, AIA, is consultant. See page 111.



STANDARD HOMES' Skyliner, with 1,430 sq. ft., sells in the $14,000 range the Kansas City area. The firm offers eight basic plans but offers many roof pitches, overhangs, exterior treatments. See Addendum, page 184.

Illinois *continued*

ations of each, 1,000 sq. ft. up.

Package: for full data circle item no. 9 on coupon, p. 184

CRAFTWAY, INC.
Aurora

Models: 73 in five types—28 split ($13,450 to $37,500, 1,022 to 2,824 sq. ft.), 16 in-line ranch ($10,990 to $12,500, 1,064 to 1,143 sq. ft.), six L-shaped ranch ($12,500 to $35,000, 1,140 to 2,049 sq. ft.), 22 hillside ($12,500 to $45,000, 1,064 to 3,000 sq. ft.), one 1½-story ($12,500 to $18,000, 1,062 to 1,762 sq. ft.).

Merchandising aids: brochures, booklets, colored slides, photos, signs, ad mats, salesmen at open house, decorating, landscaping and cost control assistance.

Package: for full data circle item no. 11 on coupon, p. 184

DOUGLAS HOMES CO.
Springfield

Models: 25 in seven price lines—two models at $9,000 (863 to 962 sq. ft.), four at $10,000 (912 to 962 sq. ft.), four at $11,000 (912 to 962 sq. ft.), five at $12,000 (988 sq. ft.), five at $13,000 (1,040 sq. ft.), three at $14,000 to $21,000 (1,472 to 1,800 sq. ft.), two at $20,000 to $30,000 (1,586 to 2,100 sq. ft.).

Merchandising aids: individualized brochures, model home posters, ad layouts, decorating and landscaping help, color styling.

Package: for full data circle item no. 12 on coupon, p. 184

GBH-WAY HOMES, INC.
Walnut

Models: several ranging from under 1,000 sq. ft. up to 1,350 sq. ft. *See photo, p. 90.*

Package: for full data circle item no. 13 on coupon, p. 184

GOLD STAR HOMES, INC.
Rome

Models: 200 floor plans (864 to 2,500 sq. ft.).

Financing: Gold Star Homes Acceptance Corp.

Merchandising aids: brochures, other literature.

Package: for full data circle item no. 14 on coupon, p. 184

STYLECRAFT HOMES, INC.
Des Plaines

Models: 16 in two types—six standard models at $12,500 (1,040 sq. ft.), ten architectural models.

Financing: Des Plaines Mortgage & Investment Co.

Merchandising aids: brochures.

Package: for full data circle item no. 15 on coupon, p. 184

THURO-BILT PRODUCTS INC.
Fairbury

Models: 44 in six price lines—four models at $10,000 to $12,000 (1,008 sq. ft.), four at $10,500 to $12,500 (1,040 sq. ft.), 16 at $14,000 to $16,500 (952 to 1,400 sq. ft.), eight at $15,500 to $18,500 (1,200 to 1,400 sq. ft.), eight at $15,500 to $18,000 (1,040 to 1,400 sq. ft.), four at $16,500 to $20,500 (1,500 to 1,650 sq. ft.).

Financing: Mutual Mortgage Service, Inc.

Merchandising aids: ad layouts and mats, literature, posters, signs and banners, landscaping, color styling.

Features: Redi-Wall components.

Package: for full data circle item no. 16 on coupon, p. 184

Indiana

ALLEN INDUSTRIES INC.
Fort Wayne

Models: 21 in three types—ten ranch ($9,500 to $16,000, 954 to 1,300 sq. ft.), eight contemporary ($10,500 to $18,000, 1,000 to 1,400 sq. ft.), three split ($13,500 to $18,000, 1,300 to 1,500 sq. ft.).

Merchandising aids: exhibits, advertising assistance.

Package: for full data circle item no. 17 on coupon, p. 184

GENERAL HOMES
Fort Wayne

Models: 24 in three price lines—eight models at $8,000 to $10,000 (902 sq. ft. plus 120 sq. ft. attic storage), eight at $9,000 to $10,000 (938 sq. ft. plus 120 sq. ft. of attic storage), eight at $10,000 to $12,000 (1,032 sq. ft. plus 120 of attic storage). *See photo, p. 95.*

Financing: Colonial Mortgage Co.

Merchandising aids: sales training; sales promotion, decorating and landscaping help; ad layout samples, open-house furniture.

Package: for full data circle item no. 18 on coupon, p. 184

NATIONAL HOMES CORP.
Lafayette

Models: 54 in three price lines—five models at $7,500 to $12,500 (896 to 1,120 sq. ft.), 32 at $10,000 to $15,000 (896 to 1,232 sq. ft.), 17 at $15,000 to $100,000 (1,232 to 2,600 sq. ft.). *See photos, pp. 107-110.*

Financing: National Homes Acceptance Corp.

Merchandising aids: sales-promotion, advertising and public-relations programs; sales and management training; color-styling and decorating help; furniture package; architectural services including land and site planning.

National advertising: LIFE, McCalls, Good Housekeeping, Parents', Living for Young Homemakers, House Beautiful, Saturday Evening Post.

Package: for full data circle item no. 19 on coupon, p. 184

NEW CENTURY HOMES, INC.
Lafayette

Models: wide range of models (672 to over 3,000 sq. ft.); most are $8,750 to $11,000 (936 to 1,040 sq. ft.). *See photo, p. 100.*

Merchandising aids: individualized brochures, model home signs, color styling.

Package: for full data circle item no. 20 on coupon, p. 184

PLACE HOMES, INC.
South Bend

Models: 150 in two styles—six colonial ($11,000 to $15,000, 960 sq. ft.), 144 contemporary ($10,000 to $50,000, 896 to 2,200 sq. ft.). *See photo, p. 106.*

Financing: Crown Mortgage Corp.

Merchandising aids: sales and advertising service, plot-planning and landscaping help.

Package: for full data circle item no. 21 on coupon, p. 184

PLYMOUTH HOMES CORP.
Plymouth

Models: 35 in four types—nine ranch ($9,500 to $14,500, 1,008 to 1,456 sq. ft.), four colonials ($11,500 to $18,000, 1,344 to 2,200 sq. ft.), four Cape Cod ($9,000 to $14,000, 1,340 to 2,180 sq. ft.), 18 bi-level ($11,000 to $17,900, 1,512 to 2,284 sq. ft.).

Financing: Percy Wilson Mortgage & Finance Co.

Merchandising aids: individualized brochures, land-planning and engineering service.

Package: for full data circle item no. 22 on coupon, p. 184

PRECISION HOMES
Division of Acme Building Materials Inc.
Indianapolis

Models: 25 in five price lines—three at $9,000 (935 sq. ft.), seven at $11,000 (1,050 sq. ft.), five at $12,000 (1,065 sq. ft.), five at $13,250 (1,275 sq. ft.), five at $15,000 (1,430 sq. ft.).

Financing: ABC Mortgage & Investment Co., Inc.

Merchandising aids: brochures, newspaper advertising assistance, promotion, public relations.

Package: for full data circle item no. 23 on coupon, p. 184

RICHMOND HOMES, INC.
Richmond

Models: many style variations of five basic floor plans—904 sq. ft. (to $10,400), 934 sq. ft. ($10,000), 1,051 sq. ft. ($11,500 on slab), 1,155 sq. ft. ($12,800 on slab), up to 1,851 sq. ft. ($26,000). *See photo, p. 94.*

Financing: Housing Credit Corp.

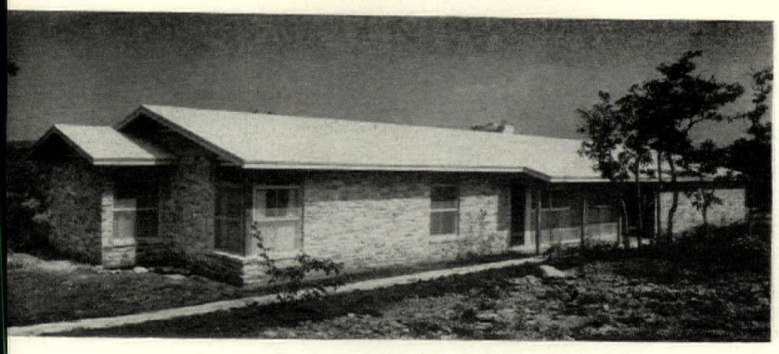
Merchandising aids: special merchandising plan, sales training, promotion assistance.

Package: for full data circle item no. 24 on coupon, p. 184

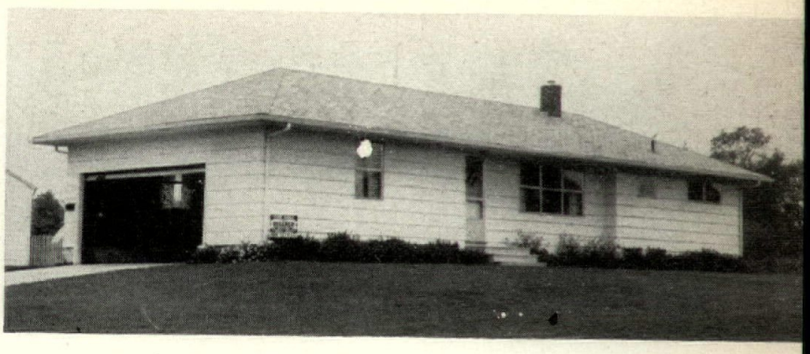
Iowa

KOZY MFG. CO.
Exira

Models: 20 standard plans with variations at $8,000 to $15,000 (800 to 1,200 sq. ft.); also custom designs at $12,000 to $30,000 (1,000 to 2,200 sq. ft.).



FABRICON'S 1,875-sq. ft. model is a $17,000 custom house. The company's wide range of components makes it possible to design any shape or size of house. Package includes steel trusses, many built-ins. See page 182.



MANUFACTURED HOMES' Permabilt brand name covers customized models like this one which sells in the $16,000 range without land. The line includes five series of models, from as low as $8,100. See also below.

Merchandising aids: brochures, ad mats, sales kits.

Package: for full data circle item no. 25 on coupon, p. 184

Kentucky

EMPIRE HOMES CORP.
Louisville

Models: 38 in four price lines—14 models at $9,000 to $10,500 (1,000 sq. ft.), 12 at $10,000 to $12,500 (1,050 to 1,150 sq. ft.), eight at $11,500 to $13,000 (1,200 to 1,300 sq. ft.), four at $14,000 to $16,500 (1,300 to 1,500 sq. ft.).

Merchandising aids: individualized brochures, ad participation.

Package: for full data circle item no. 26 on coupon, p. 184

FAIRLANE HOMES, INC.
Louisville

Package: for full data circle item no. 27 on coupon, p. 184

TRU-BUILT CORP.
Louisville

Models: prefabs to builders' plans ($10,000 to $24,000).

Package: for full data circle item no. 28 on coupon, p. 184

Louisiana

CRAWFORD CORP.
Baton Rouge

Models: 18 models at $8,000 to $30,000 (840 to 2,000 sq. ft.). *See photo, p. 86.*

Financing: Crawford Home Loan Corp.

Merchandising aids: merchandising manual, model home promotion, signs, newspaper layouts and mats, radio and TV commercials, photographs, colored renderings, color schemes by well known decorator, sales manuals, brochures, advertising assistance.

Package: for full data circle item no. 29 on coupon, p. 184

SOUTHERN CONSTRUCTION CORP.
Southern Homes
Lake Charles

Models: 16 in three price lines—eight models at $12,750 (1,000 sq. ft.), four at $14,500 (1,168 sq. ft.), four at $15,700 (1,280 sq. ft.).

Financing: Standard Mortgage Corp.

Merchandising aids: individualized brochures, sample newspaper ad layouts, color styling.

Package: for full data circle item no. 30 on coupon, p. 184

Maryland

DIXIE HOMES
Upper Marlboro

Models: 16 in two lines—14 models at $7,000 to $25,000 (624 to 1,400 sq. ft.), two at $13,000 to $15,000 (1,120 sq. ft.).

Merchandising aids: newspaper ads, catalogs.

Package: for full data circle item no. 31 on coupon, p. 184

MARYLAND HOUSING CORP.
Baltimore

Models: eight in five types—four split ($13,000 to $17,000, 1,360 to 1,500 sq. ft.), two tri-level ($18,000, 1,600 sq. ft.), two ranch ($12,000 to $17,000, 1,200 to 1,400 sq ft.). *See photo, p. 106.*

Package: for full data circle item no. 32 on coupon, p. 184

PRECISION QUALITY BUILT HOMES, INC.
Baltimore

Models: 50 in three types—six colonial ($9,950 to $15,950, 1,032 to 1,560 sq. ft.), 12 split ($10,950 to $17,950, 1,472 to 2,032 sq. ft.), 32 conventional ($5,950 to $17,950, 672 to 2,016 sq. ft.).

Merchandising aids: brochures, model home signs; color-styling, decorating, site-planning.

Package: for full data circle item no. 33 on coupon, p. 184

Massachusetts

ASSEMBLED HOMES, INC.
Winchester

Models: four ranch ($12,500 to $15,500, 950 to 1,150 sq. ft.).

Package: for full data circle item no. 34 on coupon, p. 184

FLEX-BUILT INC.
Framingham

Models: ten in two styles—six contemporary ($10,000 to $30,000, 1,032 to 2,000 sq. ft.), four ranch ($7,500 to $10,000, 800 to 1,500 sq. ft.).

Merchandising aids: posters, color layouts, decorating and site planning help.

Package: for full data circle item no. 35 on coupon, p. 184

FRANKLIN HOMES INC.
Franklin

Models: 15 in four types—two colonial ($12,500 to $14,500, 1,120 to 1,152 sq. ft.), two split ($12,900 to $17,900, 1,040 to 1,500 sq. ft.), four Cape Cod ($9,900 to $14,900, 768 to 1,300 sq. ft.), seven ranch ($8,925 to $13,000, 720 to 1,144 sq. ft.).

Merchandising aids: brochures, advertising assistance, sales help in model home, design help.

Package: for full data circle item no. 36 on coupon, p. 184

HODGSON HOUSES, INC.
Dover

Models: 18 in five types—11 ranch ($9,000 to $17,000, 672 to 1,464 sq. ft.), two split ($16,500 to $18,500, 1,074 to 1,488 sq. ft.), two one-story colonial ($9,500 to $13,500, 720 to 960 sq. ft.), two Cape Cod ($10,500 to $10,600, 768 to 1,712 sq. ft.), one garrison ($19,500, 1,800 sq. ft.). *See photo, p. 103.*

Merchandising aids: advertising assistance, designing aids, brochures, model house personnel.

Package: for full data circle item no. 37 on coupon, p. 184

NEW ENGLAND HOMES, INC.
Bellingham

Models: six ranch ($11,000 to $26,000, 912 sq. ft. and up), two Cape Cod ($14,000, 1,358 sq. ft.), several split ($14,000 to $30,000, up to 1,700 sq. ft.), also three contemporary.

Merchandising aids: local ads.

Package: for full data circle item no. 38 on coupon, p. 184

PRE-BILT CONSTRUCTION, INC.
North Dartmouth

Models: 20 in three price lines—ten models at $6,000 to $10,000 (640 to 960 sq. ft.), five at $10,000 to $15,000 (676 to 1,052 sq. ft.), five at $12,000 to $17,000 (676 to 1,052 sq. ft.).

Financing: Shawmut Bank of Boston; Devonshire Finance, Providence; First Safe Deposit National (Title I financing).

Merchandising aids: brochures, advertising assistance.

Package: for full data circle item no. 39 on coupon, p. 184

TECHBUILT INC.
Lexington

Models: custom models at $15,000 to $50,000; 12 standard models in two types—six at $17,000 to $25,000 (1,600 to 2,400 sq. ft.), six at $14,000 to $35,000 (1,000 to 3,600 sq. ft.); also three vacation cottages at $5,000 to $10,000 (600 to 800 sq. ft.).

Merchandising aids: coordinated advertising and model-house programs, dealer meetings and report system, siting and design services.

Package: for full data circle item no. 40 on coupon, p. 184

Michigan

A. J. COOK LUMBER CO.
Holland

Models: prefabs to builders' designs.

Package: for full data circle item no. 41 on coupon, p. 184

MANUFACTURED HOMES, INC.
Marshall

Models: 38 in five lines—six models at $8,100 to $14,000 (768 to 1,152 sq. ft.), six at $11,200 to $15,000 (864 to 1,152 sq. ft.), six at $12,400 to $19,000 (960 to 1,456 sq. ft.), six at $12,900 to $19,000 (988 to 1,456 sq. ft.), four at $13,100 to $19,000 (1,008 to 1,440 sq. ft.). *See photo above.*

Package: for full data circle item no. 42 on coupon, p. 184

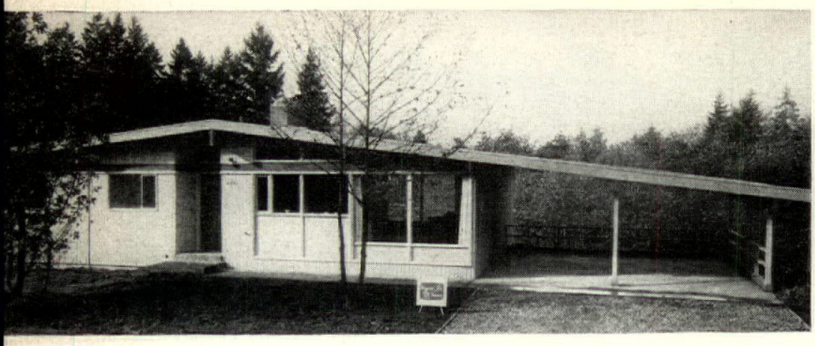
MODERN HOMES CORP.
Dearborn

Models: Six models in "Custom" line; numerous models in "Modern Flex" line. *See photos, p. 102.*

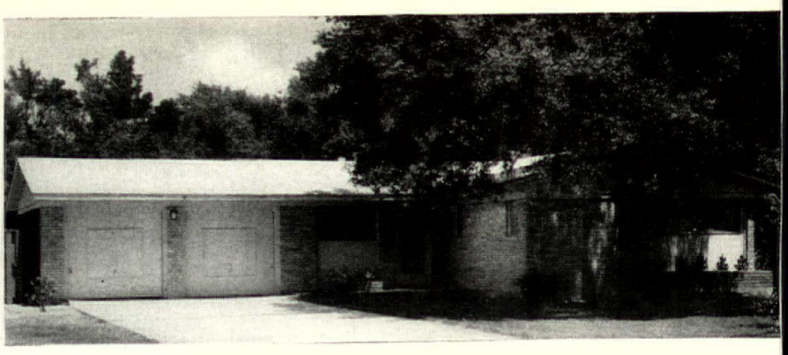
Merchandising aids: open house signs, literature, program help.

Package: for full data circle item no. 43 on coupon, p. 184

continued



VIRGINIA LEE HOMES' La Camelia is 1,361 sq. ft. plus double carport, sells without land in the $18,000 range. The contemporary model is in a higher-priced range than most Virginia Lee homes. See also page 184.



SOUTHWEST AMERICAN'S No. 1201 is 1,125-sq. ft., sells for about $13,000 in the southwest. Package price is $5,112. One of four styles: contemporary, ranch, transitional, colonial, up to $30,000. See page 182.

Minnesota

ASSOCIATED HOMES MFG. CO.
Minneapolis

Models: 12 in two types—six modern ($12,000 to $22,000, 880 to 1,400 sq. ft.), six split ($14,500 to $32,000, 1,050 to 1,750 sq. ft.).

Package: for full data circle item no. 44 on coupon, p. 184

PAGE AND HILL HOMES
Minneapolis

Models: over 40 models ranging from under 1,000 sq. ft. up to 1,500 sq. ft. *See photo, p. 87.*

Financing: Minnesota Acceptance Corp.

Package: for full data circle item no. 45 on coupon, p. 184

Missouri

HOME BUILDING CORP.
Sedalia

Models: eight contemporary in three types—three ranch at $9,000 to $13,000 (900 to 1,100 sq. ft.), three ranch at $9,500 to $13,500 (940 to 1,260 sq. ft.), two split at $11,000 to $15,000 (960 to 1,100 sq. ft.); custom at $14,000 to $30,000 (1,200 to 2,000 sq. ft.).

Financing: Kansas City Mortgage Co., City Bond & Mortgage Co.

Merchandising aids: advertising assistance and pamphlets.

Package: for full data circle item no. 46 on coupon, p. 184

MODULAR HOMES, INC.
Kirkwood

Models: 16 in three types—ten contemporary ($15,000 to $40,000, 1,168 to 3,500 sq. ft.), four transitional ($21,000 to $32,000, 1,600 to 2,000 sq. ft.), two colonial ($18,000 to $25,000, 1,400 to 2,000 sq. ft.). *See photo, p. 90.*

Merchandising aids: individualized brochures, ad mat kit, model homes signs, file of merchandising techniques.

Package: for full data circle item no. 47 on coupon, p. 184

WILSON HOMES, INC.
St. Louis County

Models: 25 ranch and contemporary ($7,000 to $30,000, 812 to 1,800 sq. ft.); also custom plans.

Merchandising aids: promotion and sales help, individualized brochures, newspaper ad layouts, radio and TV copy, land-planning help.

Package: for full data circle item no. 48 on coupon, p. 184

Montana

NATIONAL LOG CONSTRUCTION CO.
Thompson Falls

Package: for full data circle item no. 49 on coupon, p. 184

Nebraska

PERMCO MANUFACTURING CO.
Peru

Models: standard and custom designs at $10,000 to $30,000 (900 to 1,800 sq. ft.).

Package: for full data circle item no. 50 on coupon, p. 184

New Jersey

PLYMOUTH HOMES, INC.
Hillside

Models: 21 in four types—five Cape Cod ($9,000 to $16,000, 768 to 1,200 sq. ft.), seven ranch ($9,000 to $17,500, 768 to 1,400 sq. ft.), eight contemporary ($11,000 to $18,500, 988 to 1,600 sq. ft.), one colonial ($18,000, 1,600 sq. ft.).

Financing: Great Jersey Mortgage Co.

Merchandising aids: cooperative newspaper ads, individualized brochures, architectural services.

Package: for full data circle item no. 51 on coupon, p. 184

PRESIDENTIAL HOMES
Pemberton

Models: 65 in three types—25 split ($12,000 to $40,000, 1,295 to 2,600 sq. ft.), 36 ranch ($7,000 to $35,000, 560 to 2,000 sq. ft.), four Cape Cod ($10,000 to $20,000, 790 to 1,500 sq. ft.). *See photo, p. 103.*

Package: for full data circle item no. 52 on coupon, p. 184

New York

ALLEGHANY HOMES CORP.
Homer

Models: 49 in four price lines—four models at $1,050 and up (350 sq. ft. and up), 20 at $9,000 and up (800 sq. ft. and up), 15 at $12,000 and up (1,000 sq. ft. and up), ten at $30,000 and up (1,300 sq. ft. and up).

Merchandising aids: brochures, mats, ad layouts, signs, cardboard model homes.

Package: for full data circle item no. 53 on coupon, p. 184

IVON R. FORD, INC.
McDonough

Models: 40 in three types—15 ranch ($11,000 to $25,000, 864 to 1,450 sq. ft.), 20 Cape Cod ($10,000 to $15,000, 672 to 960 sq. ft.), five split ($13,000 to $20,000, 960 to 1,350 sq. ft.). *See photo, p. 95.*

Merchandising aids: sales training, land planning.

Package: for full data circle item no. 54 on coupon, p. 184

North Carolina

WRIGHT HOMES, INC.
Durham

Models: 24 in four types—eight contemporary ($8,000 to $35,000, 905 to 2,600 sq. ft.), five ranch ($8,000 to $18,500, 937 to 1,800 sq. ft.), eight colonial ($9,500 to $45,000, 905 to 2,600 sq. ft.), three "FHA 203 I and 221" ($5,500 to $9,000, 805 to 937 sq. ft.).

Financing: Cameron-Brown Mortgage Corp., Raleigh; Mortgage Investment Corp., Richmond, Va.; Colonial Group (J. A. Markel Co.) New York City.

Merchandising aids: open house kits and sales team, brochures, ad mats, radio and TV scripts.

Package: for full data circle item no. 55 on coupon, p. 184

Ohio

DUNBAR INDUSTRIES, INC.
Toledo

Models: 46 in five lines—24 models at $9,000 to $11,500 (904 sq. ft.), nine at $11,500 to $12,500 (1,107 to 1,158 sq. ft.), four at $11,800 to $13,000 (1,107 sq. ft.), five at $14,000 to $15,000 (1,130 to 1,243 sq. ft.), four at $13,500 to $16,000 (1,005 sq. ft.).

Financing: Toledo Home Mortgages, Inc.

Merchandising aids: brochures, newspaper ad samples, landscaping and decorating service, site development assistance, TV and radio commercials, publicity stories, sales training, sales promotion.

Package: for full data circle item no. 56 on coupon, p. 184

EXPAN HOMES, INC.
Cleveland

Models: 14 basic plans ($8,000 to $30,000, 900 to 1,500 sq. ft.), both conventional and contemporary, with 100 exterior variations, 56 floor plan variations.

Financing: Mortgage Securities, Inc.

Merchandising aids: model-house promotion program; special ad literature; advertising assistance.

Package: for full data circle item no. 57 on coupon, p. 184

INDEPENDENT LUMBER CO.
Cleveland

Models: 116 in four lines—eight at $10,500 to $17,500 (900 to 1,200 sq. ft.), four at $13,500 to $19,500 (1,100 to 1,300 sq. ft.), four at $15,000 to $22,500 (1,200 to 1,600 sq. ft.), 100 at $18,000 to $50,000 (1,300 to 2,500 sq. ft.).

Financing: North Central Mortgage Corp.

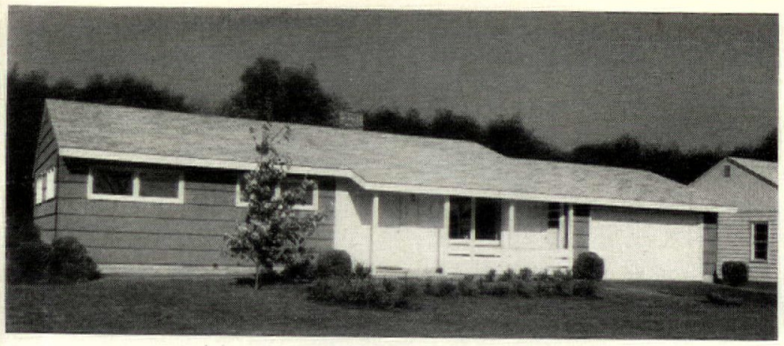
Merchandising aids: individualized brochures, model home signs, newspaper ad mats.

Package: for full data circle item no. 58 on coupon, p. 184

INLAND HOMES CORP.
Piqua

Models: 28 in three types—ten ranch ($7,500 to $15,000, 768 to 1,008 sq. ft.), five L-shaped ($12,000 to $18,500, 1,056 to 1,624 sq. ft.), 13 contemporary ($11,500 to $22,000, 1,092 to 1,664 sq. ft.). *See photo, p. 99.*

Financing: Inland Mortgage Corp.



MIDWEST HOUSES' Ranchwood 100 is a basement version of No. 110 slab model. The 1,220-sq. ft. house sells for about $17,000 in the midwest. Package: $7,079 with floor, kitchen built-ins, combination doors. See below.

FAIRHILL INC.'s Lakehaven is one of several in the Homestead line. This model sells for $11,450 without land in Mississippi. Fairhill now offers 4-bedroom models, a "leisure lodge" which is built in a day. See page 182.

Merchandising aids: signs, pennants, handout literature, ad mats and layout suggestions, playground, phonograph for model home, color and site planning.

National advertising: Living for Young Homemakers.

Package: for full data circle item no. 59 on coupon, p. 184

METROPOLITAN HOMES, INC.
Springfield

Models: 21 in five price lines—five models at $8,000 to $11,000 (864 to 960 sq. ft.), three at $11,000 to $13,000 (912 to 1,008 sq. ft.), five at $11,000 to $15,000 (1,008 to 1,200 sq. ft.), five at $13,000 to $17,500 (1,344 to 1,500 sq. ft.), three at $17,000 to $20,000 (1,734 to 1,928 sq. ft.).

Merchandising aids: advertising assistance, site planning, color styling.

Package: for full data circle item no. 60 on coupon, p. 184

MIDWEST HOUSES, INC.
Mansfield

Models: 16 in three types—12 ranch ($11,500 to $20,000, 904 to 1,508 sq. ft.), three colonial ($11,500 to $24,000, 805 to 1,992 sq. ft.), split ($16,000, 1,472 sq. ft.). *See photo above.*

Merchandising aids: model house kits—copy, layout, mats, signs, registration cards, display renderings, handout literature; ad agency helps plan and staff model home openings.

Package: for full data circle item no. 61 on coupon, p. 184

NORTH AMERICAN HOMES
Subsidiary of Scholz Homes Inc.
Toledo

Models: four in four price lines—$8,000 to $10,000 (960 sq. ft.), $10,000 to $12,000 (1,192 sq. ft.), $12,000 to $15,000 (1,250 sq. ft.), split at $12,000 to $15,000 (1,450 sq. ft.).

Merchandising aids: one-year financing for model home, decoration and furniture package for model homes, brochures, colored renderings, photographs, silk screen prints for billboards.

Package: for full data circle item no. 62 on coupon, p. 184

PEASE WOODWORK CO.
Hamilton

Models: 23 in three types—20 ranch ($12,000 to $45,000, 979 to 2,617 sq. ft.), two two-story ($17,000 and $22,000, 1,695 and 1,940 sq. ft.), one tri-level ($25,000 to $32,000, 2,148 sq. ft.). *See photos, pp. 92-93.*

Merchandising aids: brochures, ad mats, market research and analysis; color, decorating, land planning and architectural services.

Package: for full data circle item no. 63 on coupon, p. 184

SCHOLZ HOMES, INC.
Toledo

Models: 15 in two lines—eight contemporary at $15,000 to $60,000 (1,100 to 3,000 sq. ft.), seven colonial at $15,000 to $60,000 (1,200 to 3,000 sq. ft.). *See photos, pp. 96-98.*

Financing: Scholz Homes Acceptance Corp.

Merchandising aids: one-year financing for model home; decoration and furniture package for model homes; plat layout; ad layouts; renderings, brochures; photography for TV ads; silk screen posters for billboard ads.

National advertising: New Homes Guides, House Beautiful

Package: for full data circle item no. 64 on coupon, p. 184

THYER MFG. CORP.
Toledo

Models: 59 in four price lines—four at $7,000 to $8,000 (672 to 912 sq. ft.), five at $9,500 to $13,000 (800 to 1,040 sq. ft.), 27 at $15,000 to $22,000 (1,040 to 1,500 sq. ft.), 16 at $23,000 to $26,500 (1,500 and up sq. ft.). *See photos, p. 95.*

Merchandising aids: local advertising participation, prepared newspaper ads and radio scripts, open-house literature, pennants, records, and balloons.

Package: for full data circle item no. 65 on coupon, p. 184

WEAKLEY MFG. CO.
Newark

Models: 15 in three types—one-story, 1½-story, and split ($8,000 to $25,000, 800 to 1,650 sq. ft.).

Merchandising aids: plan books.

Package: for full data circle item no. 66 on coupon, p. 184

Pennsylvania

ADMIRAL HOMES, INC.
West Newton

Models: 30 in three price lines—six models at $9,000 to $11,000 (768 to 1,008 sq. ft.), 14 at $11,000 to $15,000 (960 to 1,160 sq. ft.), ten at $16,000 to $30,000 (1,200 to 1,600 sq. ft.). *See photo, p. 87.*

Financing: Admiral Homes Acceptance Corp.

Merchandising aids: help, literature and give-away at cost.

Package: for full data circle item no. 67 on coupon, p. 184

AMERICAN HOUSES, INC.
Allentown

Models: 47 in five lines—five at $7,500 to $16,000 (806 to 1,200 sq. ft.), six at $7,500 to $12,000 (806 to 1,100 sq. ft.), 14 at $8,000 to $16,000 (752 to 1,100 sq. ft.), 12 at $15,000 to $22,000 (1,100 to 1,350 sq. ft.), ten at $20,000 and up (1,400 to 2,000 sq. ft.). *See photos, p. 89.*

Merchandising aids: advertising assistance, ad aids at cost, service of ad manager and agency.

Features: "design - it - yourself" components.

Package: for full data circle item no. 68 on coupon, p. 184

THE CHARTER CORP.
West Conshohocken

Models: five in three price lines—two models at $10,500 to $12,500 (1,300 sq. ft.), two at $14,500 (1,330 sq. ft.), one at $16,000 (1,400 sq. ft.).

Financing: W. A. Clarke, Central Mortgage, Eastern Mortgage.

Package: for full data circle item no. 69 on coupon, p. 184

COTTMAN PLANNED HOMES
Philadelphia

Models: 59 in three types—24 split ($11,500 to $30,000, 1,076 to 1,800 sq. ft.), 27 ranch ($7,000 to $36,000, 908 to 2,100 sq. ft.), eight Cape Cod ($10,000 to $18,000, 1,000 to 1,400 sq. ft. on ground floor).

Merchandising aids: decorator service, model home promotion, brochures.

Package: for full data circle item no. 70 on coupon, p. 184

CRESTWOOD HOMES CO.
Greenville

Models: 14 in four types—three Cape Cod ($13,800, 832 to 1,054 sq. ft.), two split ($17,500 1,252 to 1,270 sq. ft.), seven ranch ($14,200, 864 to 1,387 sq. ft.), two contemporary ($25,000, 1,350 sq. ft.).

Financing: Clark Mortgage Co.

Merchandising aids: advertising assistance, mat service, model home opening kit including ad layout help, slides and projector, banners, spotlight, prospect cards, brochures, photos, door prizes.

Package: for full data circle item no. 71 on coupon, p. 184

FRANKLIN THRIFT HOMES INC.
State College

Package: for full data circle item no. 72 on coupon, p. 184

HILCO HOMES CO.
Philadelphia

Models: 24 in four types—four split ($11,500 to $16,500, 1,196 to 1,550 sq. ft.), four Cape Cod ($9,750 to $13,950, 768 to 1,176 sq. ft.), eight ranch ($7,350 to $10,500, 672 to 1,040 sq. ft.), eight contemporary ($9,900 to $16,500, 1,040 to 1,590 sq. ft.).

Merchandising aids: advertising assistance, catalogs.

Package: for full data circle item no. 73 on coupon, p. 184

LINCOLN HOMES CO.
Belle Vernon

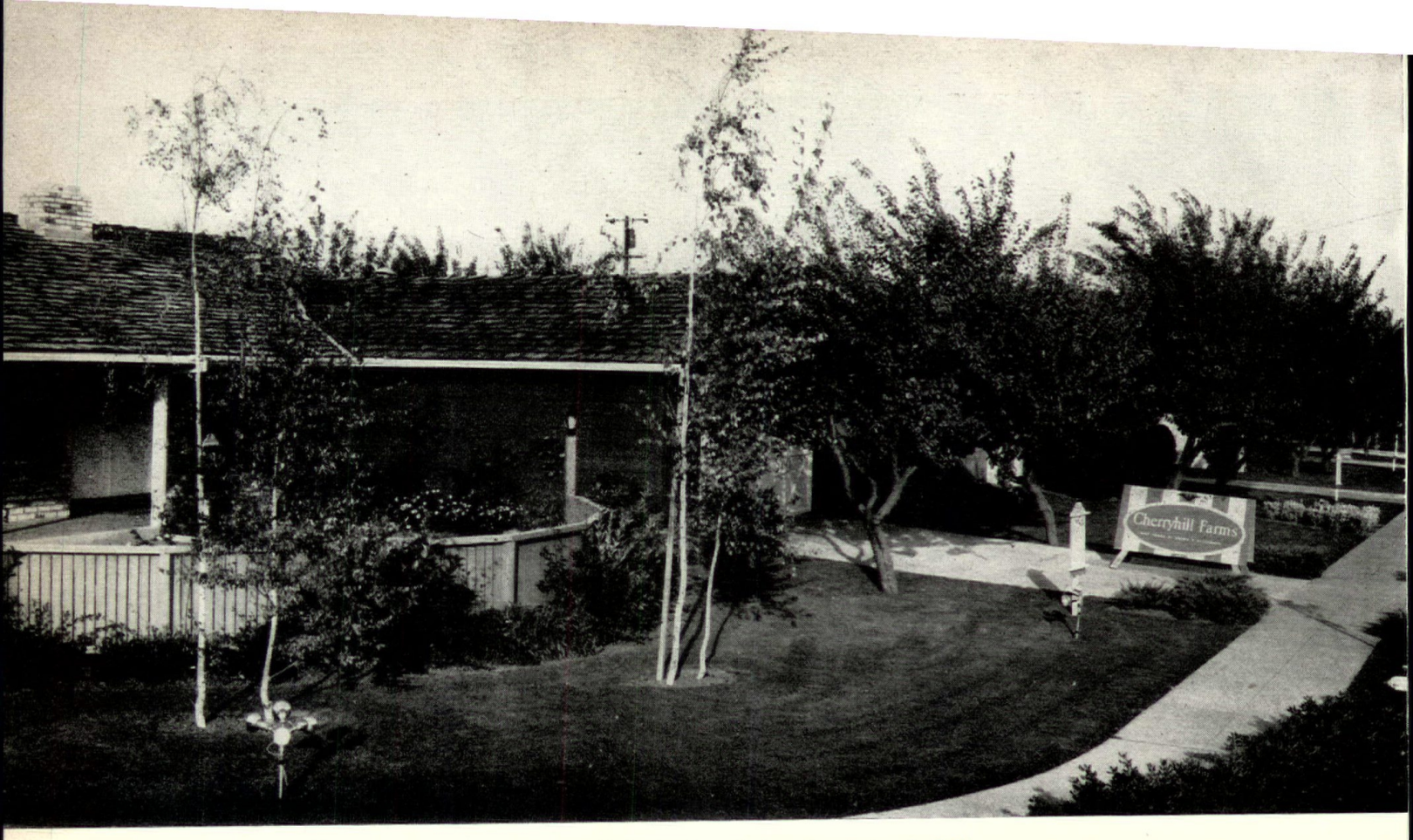
Models: ten in three types—six transitional ($9,000 to $16,000, 800 to 1,400 sq. ft.), two colonial ($11,000 to $13,000, 800 to 1,000 sq. ft.), two modern ($14,000 to $17,500, 1,200 to 1,400 sq. ft.).

Financing: Alleghany Mortgage Corp.

Merchandising aids: individualized brochures; newspaper advertising, sales training and manual.

Package: for full data circle item no. 74 on coupon, p. 184

Directory continued on p. 182



Builders: Brown and Kauffmann, Inc. Architect: Alexander C. Prentice, AIA. Location: Sunnyvale, Calif.

Why are these houses so easy to sell ?

In the hotly competitive San Jose market, "These are just about the easiest houses to sell," says Bill Nelson, Manager of the Santa Clara (Calif.) home builders.

At $19,400 to $20,600, the houses at Cherryhill Farms in Sunnyvale are so full of sales appeal that 29 were sold VA the first weekend and the first 54-unit tract was sold out within three weeks—only to have all the sales fall through when the discounts needed to get VA money proved too big.

They are so full of sales appeal that nearly 200 have now been sold with down payments of $3,800 to $14,000, either with savings and loan financing at 6½% or with big-down-payment 15-year FHA mortgages. (A few sold VA, but only when the buyer arranged his own financing.) More than 75% have been sold to second time buyers.

They are so full of sales appeal that *Parents' Magazine* has just picked them for its top national award in their price class as the "best homes for families with children."*

This does not mean they are Santa Clara's best sellers. Other tracts are selling far more houses by offering much lower prices, minimum down payments, liberal trade-ins, second or even third mortgages. But the Cherryhill houses are so popular that word has spread from builder to builder, "You'd better see what those young fellows have got," and builder visitors are coming from as far as 2,000 miles away.

Their houses sell because . . .

** The other winner: Eichler Homes, Inc. of Palo Alto for a $16,000 to $25,000 house by Architects A. Quincy Jones and Frederick E. Emmons, AIA.*

BROWN

KAUFFMANN

Russell Illig

REASON No. 1

The planners are all pros

The business managers Sam Kaufmann and Wayne Brown took up home building for just one reason: here was the best chance to make money by applying better business methods. Neither knew anything about home building when they put up their first house in 1953, but Brown had an M.A. in business administration from Stanford; Kauffmann was interested in cost-cutting.

Five years of building and selling have taught them a great deal about the business. Kauffmann is now a first class construction man, proud of a cost system which shows him every morning how his labor costs are running on each house. Brown handles land purchase, financing, sales and merchandising. But the key to their success is that (unlike most builders who try to do everything themselves) they have followed the first rule of good business management: pick a professional team and let each pro do his specialty.

Six years ago Brown was local sales manager for a vacuum cleaner firm: Kauffmann had just graduated from Stanford Their success is good evidence that home building still offers a fine opportunity for smart young men. They sold two houses in 1953; ten in 1954; 50 in 1955; 200 in 1956.

The architect. Alexander Prentice, AIA, first met Brown & Kauffmann in 1954 when he stopped to look at their houses. They asked him what he thought of their designs. "Not much," he said, and told them what he thought was wrong Two weeks later they asked him to be their architect.

Prentice is a Stanford graduate, worked for Bohannon and Stern & Price before opening his own office.

Ted Gurney

The landscape architect. Hendrick Van Siegman of Walnut Creek has worked with several other builders, but mostly does luxury house landscaping. He helped the architect and builders save as many apricot trees as possible and designed the model houses to show buyers how handsome and how easy to maintain their grounds could be. He is a graduate of the University of California, owns his own nursery.

The decorator. Elaine Clintsman had never done a merchant-builder house before B&K signed her up; her clients were wealthy families, clubs and business offices. Her contributions to Cherryhill are 1) exterior colors, 2) six coordinated interior color schemes and 3) the furnishing of two model houses for which she had a budget of $9,500. "Her furnishings have made an outstanding contribution," say the builders.

Torgeson Studio

The sales manager. Alan B. (Happy) Powell is a real pro in the Bay Area, where he has been selling houses for over ten years. He has been in charge of sales for such large firms as Barrett & Hilp, Stern & Price and Don Scoble. "Here at B&K we do more sales analysis and sales research than most builders do," he says. "We researched what people wanted and what was selling." His sales associate is Sid R. Weston.

Jack Parton

The advertising manager. For most builders advertising and promotion is an afterthought. Here there was a professional at work from the beginning. Wm. B. Driscoll graduated from Stanford in 1950, has been in radio, newspaper work and advertising ever since. For several years he has specialized in builder advertising, knows as much as anyone in the area about what is selling. He is a partner in Finnegan & Fenton.

REASON No. 2

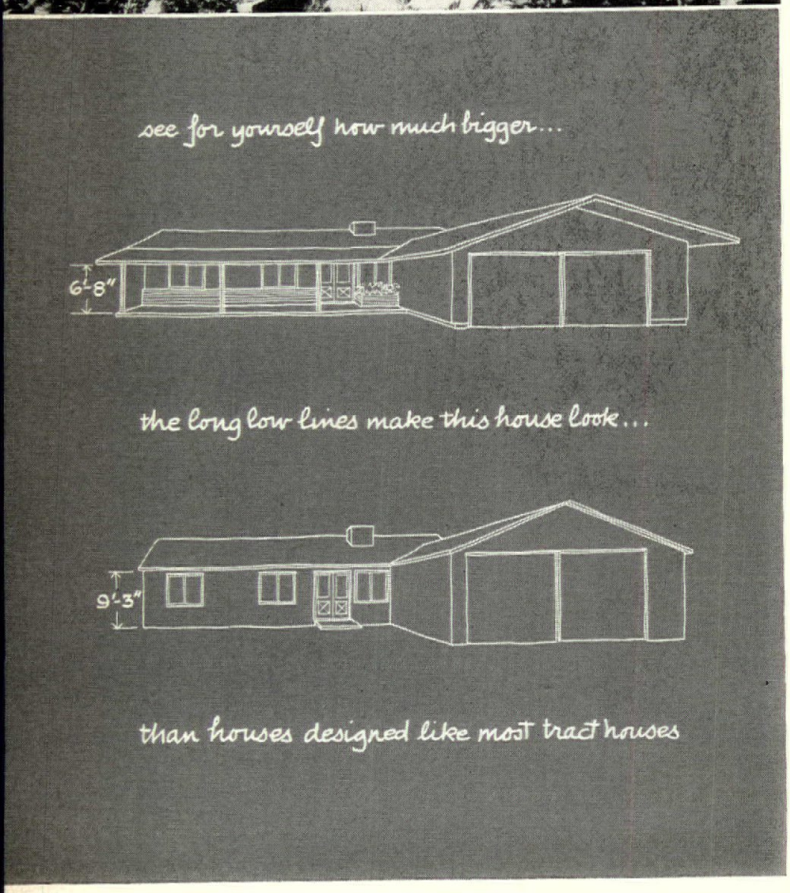
They avoided the mistakes too many builders make

Before planning Cherryhill the two builders, the architect, the sales manager, and the ad man visited scores of built-for-sale houses, not only in the Bay area but also around Los Angeles. "We were looking for good ideas to borrow," says the architect, "but mostly we learned mistakes to avoid." After the trip they wrote a long list of "don'ts," including:

1. Don't use high bedroom windows. They cause glare, poor ventilation, and a hazard in case of fire. (Bedroom sills at Cherryhill Farms are 3′6″)
2. Don't skimp on the overhang. A big overhang is worth far more than its 80¢ a sq. ft. cost.
3. Don't let the living room do double duty as an entry or hall. "Bad circulation was the worst fault of most of the houses we visited."
4. Don't end the bedroom hall with a bathroom door.
5. Don't put a tub under a window.
6. Don't build on a slab. Slabs can be good, but too many buyers have had trouble with bad ones.

They also handed the architect a list of plan and design "musts," most of which are shown on the next five pages.

For more reasons, turn the page



REASON No. 3

The long low look

Here is how Architect Prentice got this look:

1. He kept the roof simple (no hips, no jogs, no dormers, no false gables).
2. He used a 4-in-12 roof pitch (code minimum for shingles over enclosed space).
3. He dropped the floor as low as possible over the 18″ crawl space by using a 2″ t & g subfloor on shallow 4 x 6 girders 4′ o.c.
4. He raised the optical base line first by grading the front yard up, second by running a 6′ wide porch all along the front 6″ up from grade and only 4″ below the floor line. Result: This crawl space house does not seem to stick up out of the ground any more than a slab house would.
5. He carried the eave line 2′ beyond the end of the house.
6. He added a front overhang 8′ wide with a 3-in-12 pitch. This put the eave line 2′ lower than the plate; i.e., 2′ lower than it would be without the overhang—so low, in fact, that the headroom at the front edge of the porch is only 6′-8″. (See detail on opposite page)
7. On some models he emphasized the horizontals still more with a ten-course band of brick veneer.
8. He dropped the garage roof plate 12″ below the plate for the house itself, making the garage roof and gable end as low as possible (the garage floor is 12″ lower than the floor of the house). *This is a good idea several other builders have since copied.*

The perspective at the left (from 4′-6″ eye level at 75′ distance) shows how much longer all this makes the house look than a house with a 5-in-12 roof pitch without these other changes.

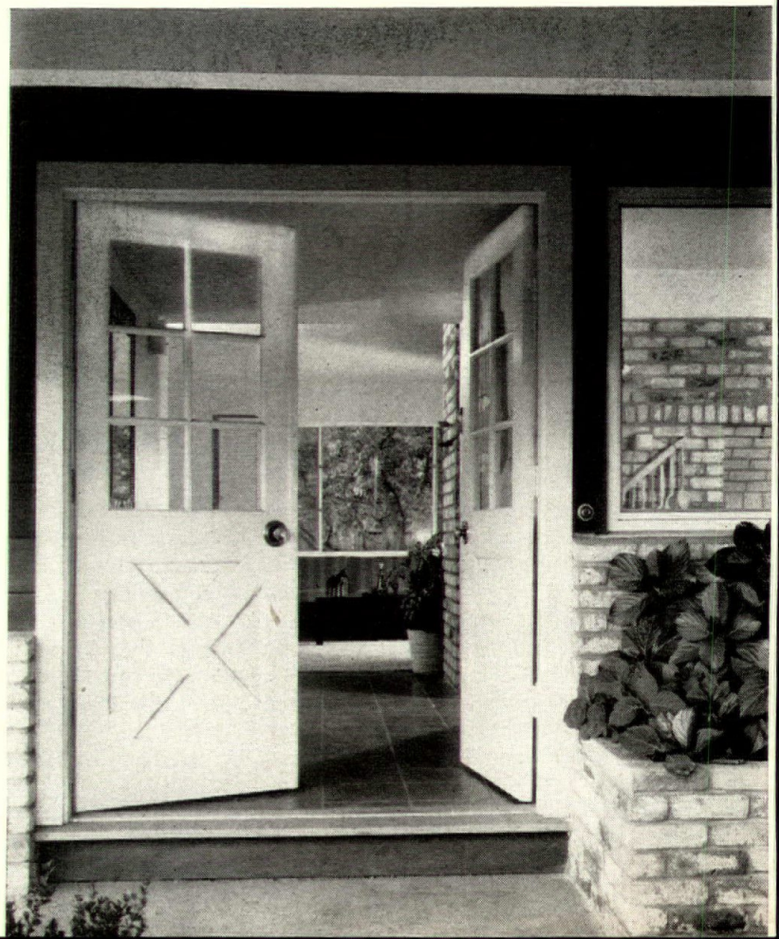
REASON No. 4

The double front door and the big entry

Fifty years ago Frank Lloyd Wright was stressing the importance of an impressive entrance, but Brown & Kauffmann were among the first merchant builders in the Bay Region to follow his advice. Their double doors have proven one of the most successful features of the house, and now many other builders are copying the idea.

Inside the front door is an over-sized entry 5′-9″ wide that opens into the living room and makes the whole house seem spacious. This is the hub of the house, making it unnecessary to pass through any other room to get to the kitchen, the living area, or the bedroom hall.

To ease the transition from outdoors to indoors, Architect Prentice paved the entry with a typical outdoor material—quarry tile.



Ernest Braun

REASON No. 5

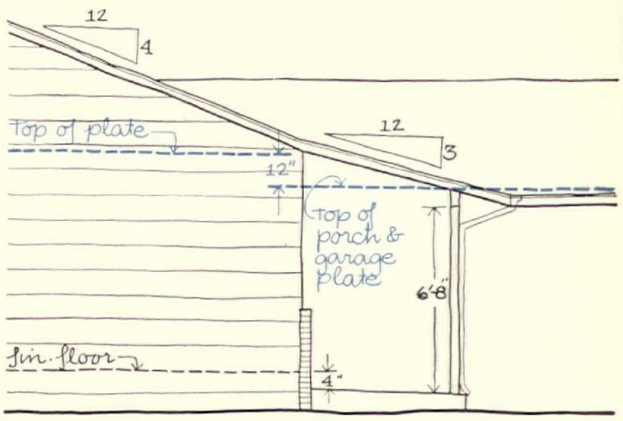
The curb appeal is right for the location

Reported HOUSE & HOME in September (Advice No. 6):

"If you want to sell houses for $20,000, study the $30,000 custom houses built four or five years ago in the better neighborhoods your prospects see and visit—the houses where your prospects get their ideas of how the local Joneses live."

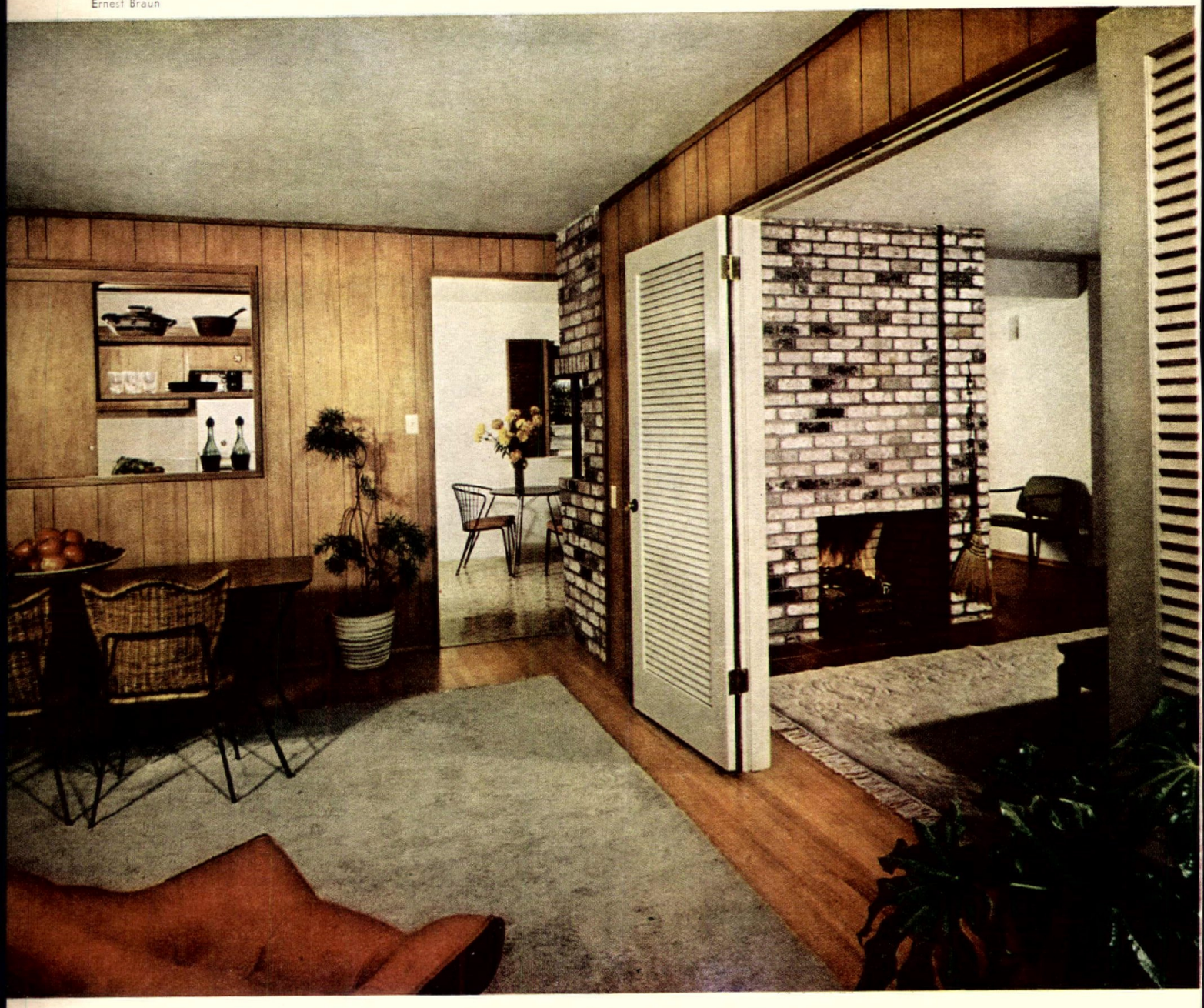
Too many tract houses near San Francisco still look like nothing on earth but tract houses. They are stucco rectangles with small windows, hipped roofs, and no overhangs. They make no attempt to look like the real California ranch house that is the dream home of so many California women, and they borrow almost nothing from the local architect designs that have made the Bay Region style famous on five continents.

The Brown & Kauffmann team tried hard to avoid these mistakes at Cherryhill. On the front of their best models they employ the same redwood siding, the same shake roofs, the same long, low lines, the same warm colors and textures their prospects see in custom houses in the more expensive suburbs where they wish they could afford to live. In other words, they aim for the curb appeal of the houses their prospects wish they could buy.



THE PORCH is mostly for looks (see Reason No. 3). This detail shows how it brings the eave line down and the base line up. The porch floor slopes 1" away from the house, and the front yard is graded up. Note low ridge of garage roof.

Ernest Braun



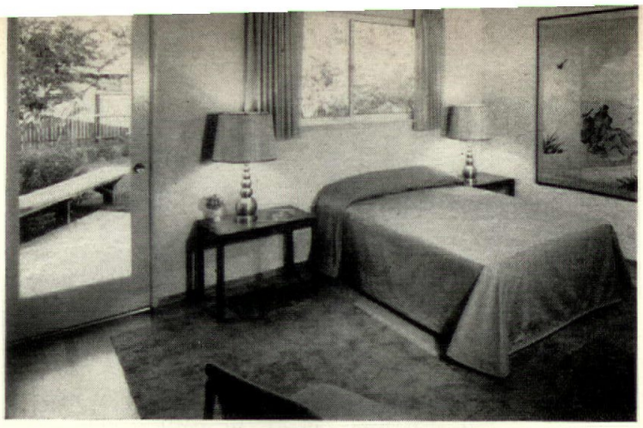
REASON No. 6

The colorful interior is full of sales appeal

Buyers liked the warm tone of the plywood paneling on all four walls of the family room (above). They like the old brick of the fireplace and the kitchen barbecue (no paneling is used in the formal living room, partly because the architect thought paneling plus the brick would be too much of a good thing, partly because the decorator preferred painted plaster as a background for furniture). They liked the colorful quarry tile in the entrance hall, carried boldly around in front of the fireplace. They liked the contrast of the white louvred doors (louvred shutters are also used at the family room window).

They also liked the way the living room can be shut off from the family room or opened wide, and they liked the sliding panel on the pass-through that lets the kitchen be open or closed.

"This family room is our best-selling feature," says sales manager Powell. "It makes a good room for formal dining, a good room for a cocktail party, a good room for teen agers, a good room for children, convenient to the yard but located where the mother can watch them from the kitchen. It is so flexible it helps the house fill the needs of all sorts of families."



REASON No. 7

The master bedroom

Among its good points are:

1. It is open to the yard.
2. It is big enough (14′-4″ x 11′-4″).
3. It has a private bath with a wall-to-wall mirror and a double vanitory.
4. It has a pocket door to the bath.
5. The sill height is 3′-6″.
6. It has a 7′ open closet.

REASON No. 8

Living room and family room are so different

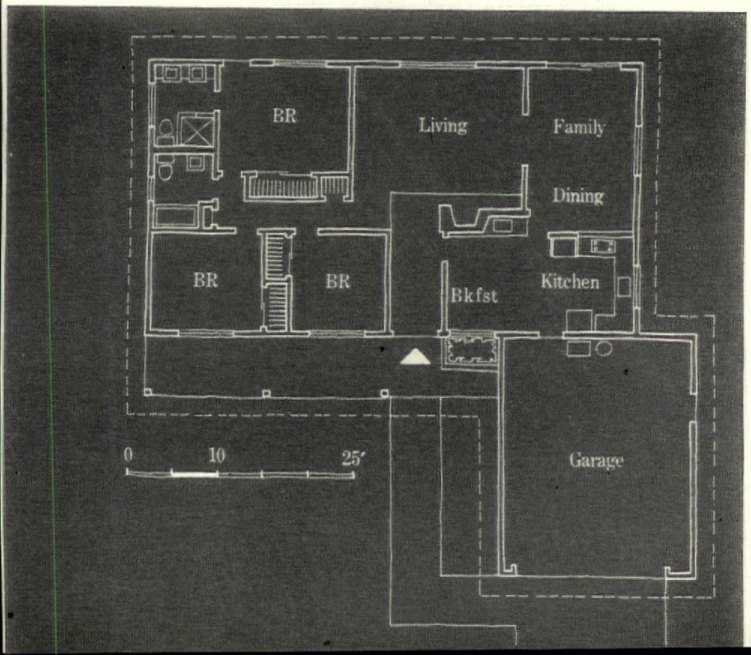
The living room is the formal room and the indoor room. Only the family room has sliding glass doors to the patio. The living room window sill is high enough for a sofa under it. To keep the living room quieter, some buyers took solid doors instead of the louvred doors shown.

REASON No. 9

A good kitchen

1. It is big—19′-6″ x 10′.
2. It is warm and colorful, with cabinet, wall, and floor colors coordinated by the decorator. (Ceramic tile on the counters cost less because it cut out an extra trade.)
3. It is located right—next to the front door, next to the garage (with an entrance from the garage), next to the family room.
4. It is U-shaped to save steps.
5. Pass-through can be open or closed to family room.
6. It has a window over the sink (a B&K planning MUST).
7. There is plenty of room to eat in.
8. It is well lighted. Most kitchens off a garage are dark, but B&K offset their garage 6′-4″ (see plan) so they could put a big window in the eating end of the kitchen.
9. It has a built-in oven, burner top, dishwasher and disposer, and an electronic oven as an option.
10. It has an indoor barbecue (very popular).

Kitchen would be better if cabinets were ceiling high.



REASON No. 10

A very good plan

Here are some "musts" the architect was to told meet:

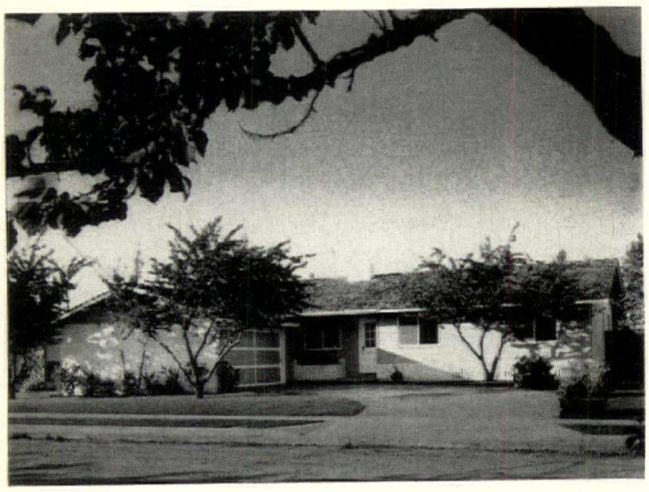
1. Make the house easy to get into. (It has two front doors and two back doors.)
2. Put the kitchen next to garage, to save steps with bundles.
3. Put the family room between the living room and the kitchen, so it can be opened up to either or both.
4. Give the master bedroom a private bath. "Too many of the tract houses we saw put both baths off the hall."
5. Plan for rear living, and open both family room and master bedroom to the yard.
6. Don't let the living room do double duty as an entry or hall. "Bad circulation was the worst feature of most of the tract houses we visited."

BLOOMING FLOWERS are considered an important part of the landscaping in the Brown & Kauffmann houses, but much of the front yard is easy maintenance gardening for second-time buyers.

REASON No. 11

The outdoors helps sales too

1. Plenty of old trees were saved (see also picture on page 116) so Cherryhill Farms does not have the raw "bulldozer desert" look of so many tracts. The trees are really apricot, not cherry.
2. The model house lots are fully developed and landscaped, so prospects need not use their imaginations to see how nice they could be made or how pleasant they could make outdoor living. The selling price includes the front shrubbery and the side and rear fences, but not backyard planting or the paving outside the family room and master bedroom.
3. The houses lend themselves to considerable variety in front yard landscaping. "That's important to many buyers," says Architect Prentice, "and it is not easy to do something individual if you are landscaping a Hansel & Gretel (the house is too overpowering) or a very modern house with a boarded-up front. I know, because I live in one of them myself."



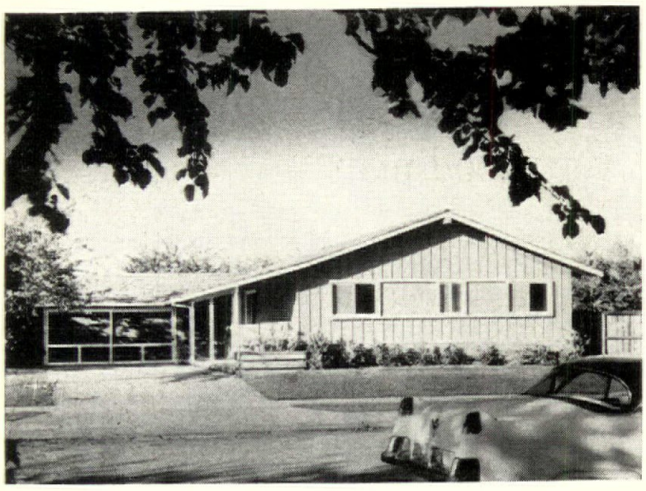
LESS POPULAR HOUSE like this sold for $1,200 less but lacked the overhanging roof, front porch, and the separate family room. Only nine out of the first 123 families bought this model.

REASON NO. 12

They offered variety

Brown & Kauffmann offer four different houses. But they get this variety inexpensively from only two basic floor plans, each of which has two different faces. Some of the variety is achieved by changing exterior colors, brick colors, and materials; some by turning the narrow ends of houses to the street. But the two end-to-the-street models (like the lower photo at left) sold only one-fifth as well as the others. B&K also got variety in their four facades by varying garage location, door design and materials.

One of the two floor plans (house at left, center) has no separate family room, but instead has one large living room with a family room or dining area at the end next to the kitchen. Only 22 out of the first 123 houses sold were of this version. In other words, 83% wanted a separate family room. Of all 123 families, 87 wanted the house featured in earlier pages.



END-TO-STREET VERSION of the best seller sold only 14 in first 123 because family room, living room, and master bedroom look out on side yard instead of rear terrace. It also looks less important.

REASON NO. 13

Buyers wanted to upgrade

Seventy-five percent of families were second (or third) time buyers. They could make big down payments and they wanted something better than they had before. Offered a choice of a cedar-shake roof for $350 extra, instead of ordinary shingles, only two out of the first 63 families chose the shingles. So B&K decided to raise the price and put shakes on all houses.

When offered a choice between the 4′ longer family-room house with the decorative porch or the smaller house, 101 families out of the first 123 decided to pay $1,200 extra for the larger house.

So many families want an even larger house with four bedrooms that Brown & Kauffmann will build such a model for the third unit which is opening this month. To the floor plan shown earlier, the builders will add a new master bedroom at the rear, making a hall next to the two baths.

REASON NO. 14

The houses were well merchandised

The most important point about Brown & Kauffmann's sales campaign is that it began early.

Long before the model houses were built, B&K's research team had made a complete market analysis (see p. 116) and studied most of the major tracts in California. First decision: today's best price class is $17,000 to $20,000.

The second decision was to build in Sunnyvale, an area that is booming because of new plants like Lockheed, Sperry, General Motors, Westinghouse, IBM. Third decision was to build in an apricot orchard. This land cost more than other land nearby but B&K decided houses here would sell faster because of the trees.

The team made extensive research on what design would sell best (see Reason No. 2); while the advertising agency also made a consumer survey to learn what people wanted.

Another basic decision was to avoid "gaudiness, blatancy and bombast" in advertising and merchandising. To achieve distinction, they chose a dignified type-face and an early American theme for brochures, signs, entrance gate and advertisements. An impressive entrance gate, furnished and landscaped models, and the surrounding trees were all important merchandising assets. Some flowers are always in bloom in the front yards of the furnished models.

Before the public opening there was a preview press party, to which reporters, town officials, bankers, FHA and VA representatives and subcontractors were invited.

Sales offices are their store windows

B&K have sales offices in the garages of two furnished models. Garage doors are replaced with attractive glass fronts, interiors are painted cheerful colors and well lighted. On the walls are a number of displays both decorative and informative: a large map shows distances to shops, schools, the new major factories or research centers and to transportation lines. On the walls are color renderings of all models, floor plans, construction details; displays of the various sidings, tile and floor colors, and the decorator's interior colors.

Says advertising expert Bill Driscoll: "We attempt to establish a supermarket concept here to give the buyer the feeling he has a great deal of choice."

Complaints are handled by "Quality Control" man

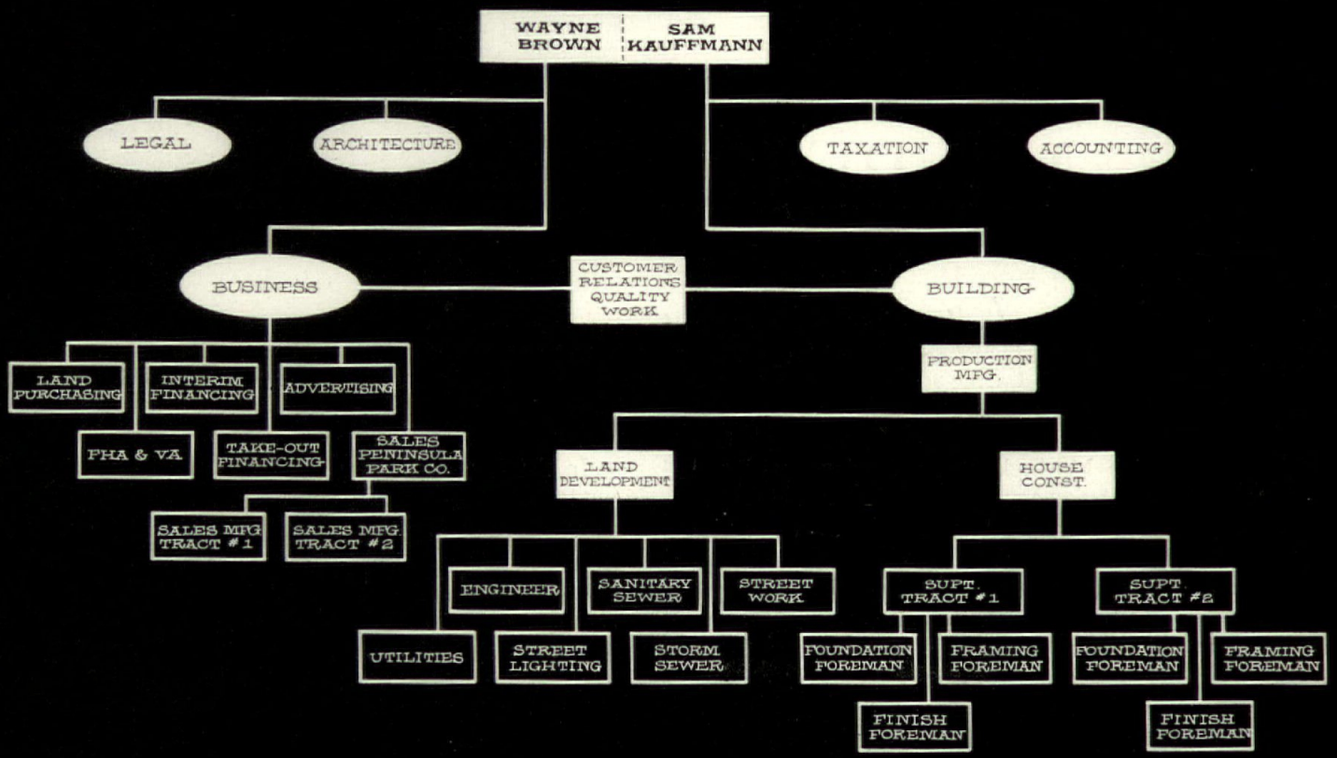
Like all builders, Brown & Kauffmann get some complaints and, like other sales-minded builders, they realize complaints properly handled can be turned into customer good will. John Neal, who started as the customer complaint man, soon had his title changed to "Quality Control" man.

He "accepts" a finished house from the superintendent after he has made sure everything is right. He then goes through the house on an inspection trip with the buyers, reduces complaints and builds good will by showing them how all equipment works and coaches them on maintenance. He handles promptly any complaints he gets after the buyers take possession and always handles them with the objective of building long-term friendship with buyers.

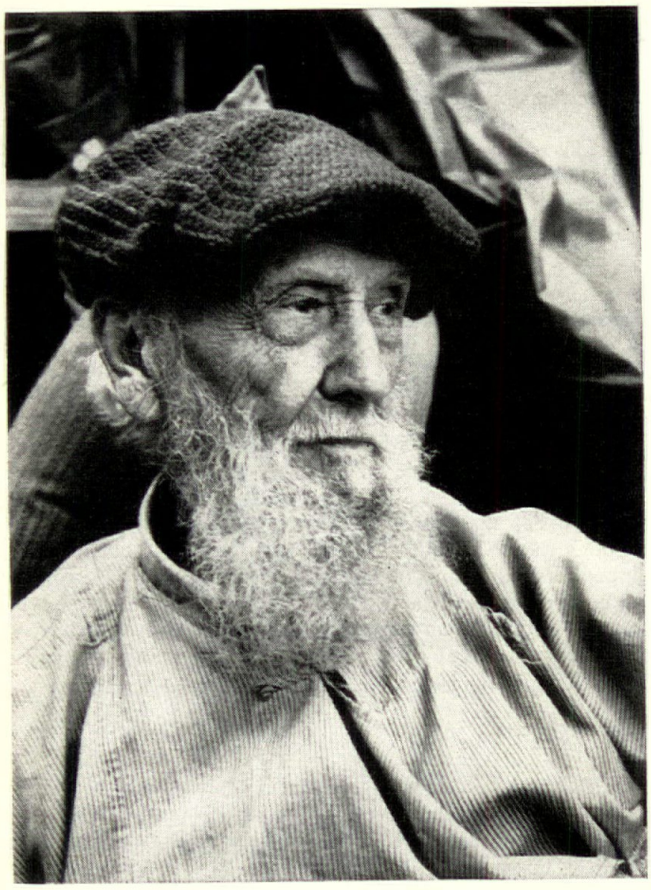
Sales costs are only 1.8%

B&K's sales costs for the first 132 houses were: signs $2,971; sign location rental $470; renderings $187; photos $773; newspaper ads $1,723; advertising agency commission $4,293; flood lights $454; entrance fences and planting $2,283; model house furnishings (part of which will be recovered in resales) $9,459; press party $679. This sum divided by 132 equals $176.46 per house plan plus $200 sales commission, or $376.46 per house.

The partners split the work of managing their business like this . . .

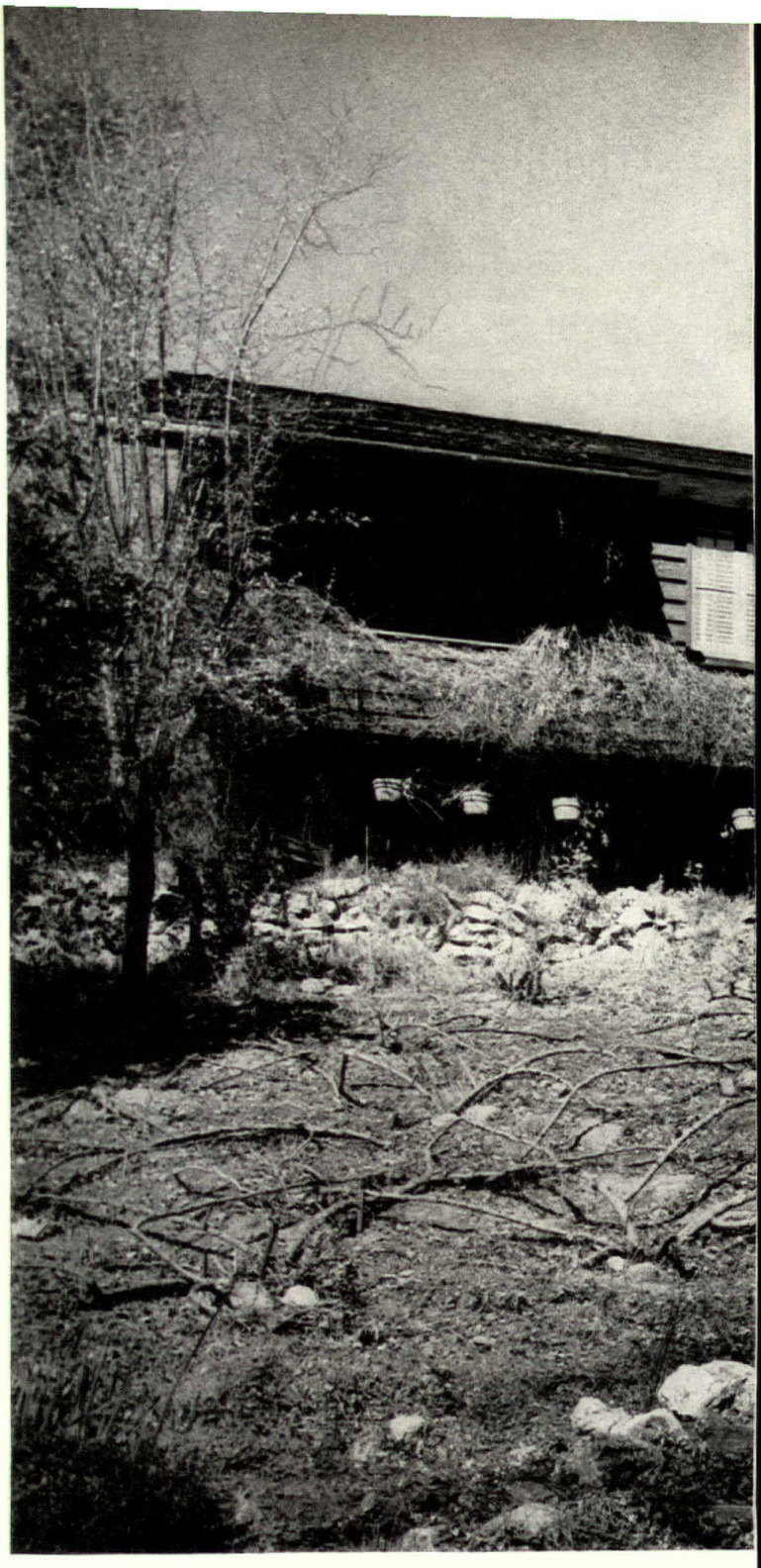


LIFE: Charles Steinheimer



1862-1957

L. Morgan Yost



BERNARD MAYBECK

A parting salute to a great romantic

Bernard Ralph Maybeck of the flowing beard and the Beaux Arts beret was a living legend in the San Francisco area. When he died in October at the age of 95 he left behind another kind of legend, as imaginative and colorful as the man himself had always been—a legend in houses and public buildings whose beauty, romanticism and colorful detail have rarely been excelled. Maybeck was one of the most creative architects of the century, one of the fathers of the California Redwood house and of the "Bay Region style."

In the Bay region—an area ready-made for indoor-outdoor living—Maybeck designed modern houses as early as the 1890's: his houses had large sheets of glass and wide doors opening out to a garden or patio. His designs for kitchen, dining and living areas were open in plan. And his sliding doors and walls give even his earliest houses an up-to-the-minute look (examples, next page).

Here, too, near the Bay region were great forests of redwood and his work with this wood accounts for much of his reputation. Maybeck's big timbers were not planed

1927 30 years ago, when this house was built, few architects used large areas of glass, deep overhangs, or planting as a building material. Because Maybeck did use such devices then and much earlier, the work shown on these pages is of lasting importance to U.S. architecture.

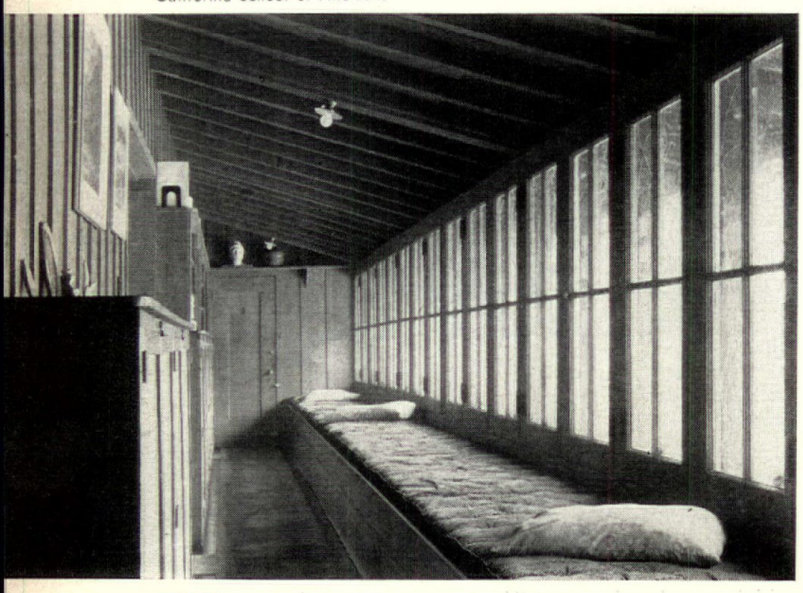
but rough sawn to resemble as closely as possible the wood of the growing tree. His houses—in color, material and planting—seem to grow out of their landscape, to look, Maybeck said, "as if they had been there always, displacing nothing, but rather enhancing by their presence."

Maybeck's always-fresh enthusiasm, his constant desire to experiment resulted in a rich mixture of styles quite different from the work of his American contemporaries. He thought of a house as an intimate backdrop against which people play real-life parts and he tried to fit the backdrop to the characters. Because no two clients were alike, no two of his houses look alike. One interior will be dominated by Gothic ornament or a medieval fireplace, another by repetitive window units or wood paneling in strongly disciplined lines.

Maybeck's work shows his love and understanding of materials. His graceful facades, lacy colonnades and dark raftered interiors express better than words his belief that "beauty" is the first and most important aim.

1927

California School of Fine Arts



1902

Maybeck's living areas are open in plan

His rooms open to the outdoors—and they open to one another.

Maybeck opened rooms to patios and gardens by using ribbon windows and glass walls. And he opened them to one another by *suggesting* divisions rather than *building* them: with open archways between living and dining areas, with sliding or folding partitions for occasional privacy, with pass-throughs from kitchens to dining areas.

Here, as elsewhere, Maybeck was way ahead of his time: for even his earliest houses anticipated today's servantless life with its special problems and its opportunities for more informal living.

1924

Maybeck's exteriors blend into their surroundings

He liked to use redwood or concrete, because such natural materials help to smooth the transition from house to site. And he used profuse planting to make the house fit the landscape.

He was as inventive in his building forms as he was in his use of materials: "hyphenated" house plans (see below), with the link doubling as entrance hall, were developed by him long before they became "modern," and his tipped dormers (to give added height to a glass wall) were forerunners of today's butterfly roof.

1923

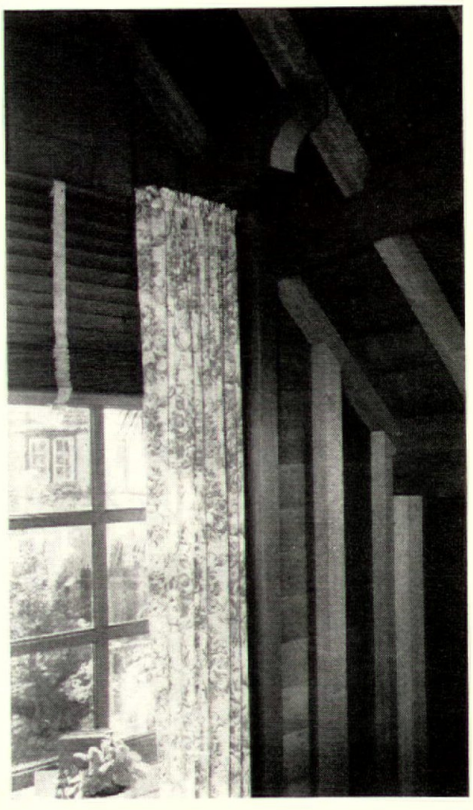
1917

Stone & Stecati

1919

1911

Lionel T. Berryhill



1917

1930

Maybeck's details are decoration in themselves

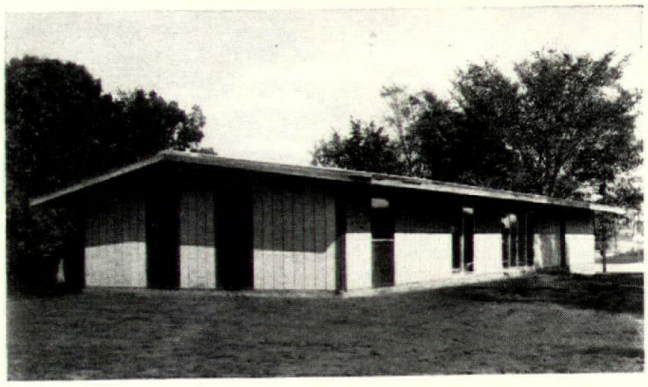
A wood banister he designed in 1911 for a house in Berkeley is a fine example of his practical knowledge of wood carving and his sense of how wood should be used.

Maybeck also liked to mix woods with other materials as he did in the Tufts house, left. Here concrete and iron tie rods, frankly exposed, blend with the half-timbered walls, rough sawn redwood and the vertical lines of tripled rafters. The fireplace is unabashedly baronial.

Decorative details like the ones seen here were only one way of expressing Maybeck's goal. He believed that a house should be more than a shelter, more than a workable plan, more than a piece of engineering. He believed that a house should both charm and delight; for Maybeck's world was one of grace and elegance./END

This portfolio was prepared in collaboration with the No. 1 authority on Bernard Maybeck, Jean Murray Bangs (Mrs. Harwell Hamilton Harris). All photographs, except the portrait, are from Mrs. Harris's collection.

1931 Maybeck's own cottage—an experiment in the use of burlap-reinforced, lightweight concrete—remains a symbol of his romantic world.



It took just 8½ hours to close in this masonry house. Think it can't be done again? Then listen to the news:

Coming at last – pre-cast, load-bearing brick panels!

The brick panel being swung into place in the photo at the left is not just a veneer. It is a steel-reinforced, load-bearing panel. It can be used to erect a wall that requires no studs or other structural help to support roof loads. The news that panels like this will be available to builders soon is the biggest news in brick in years.

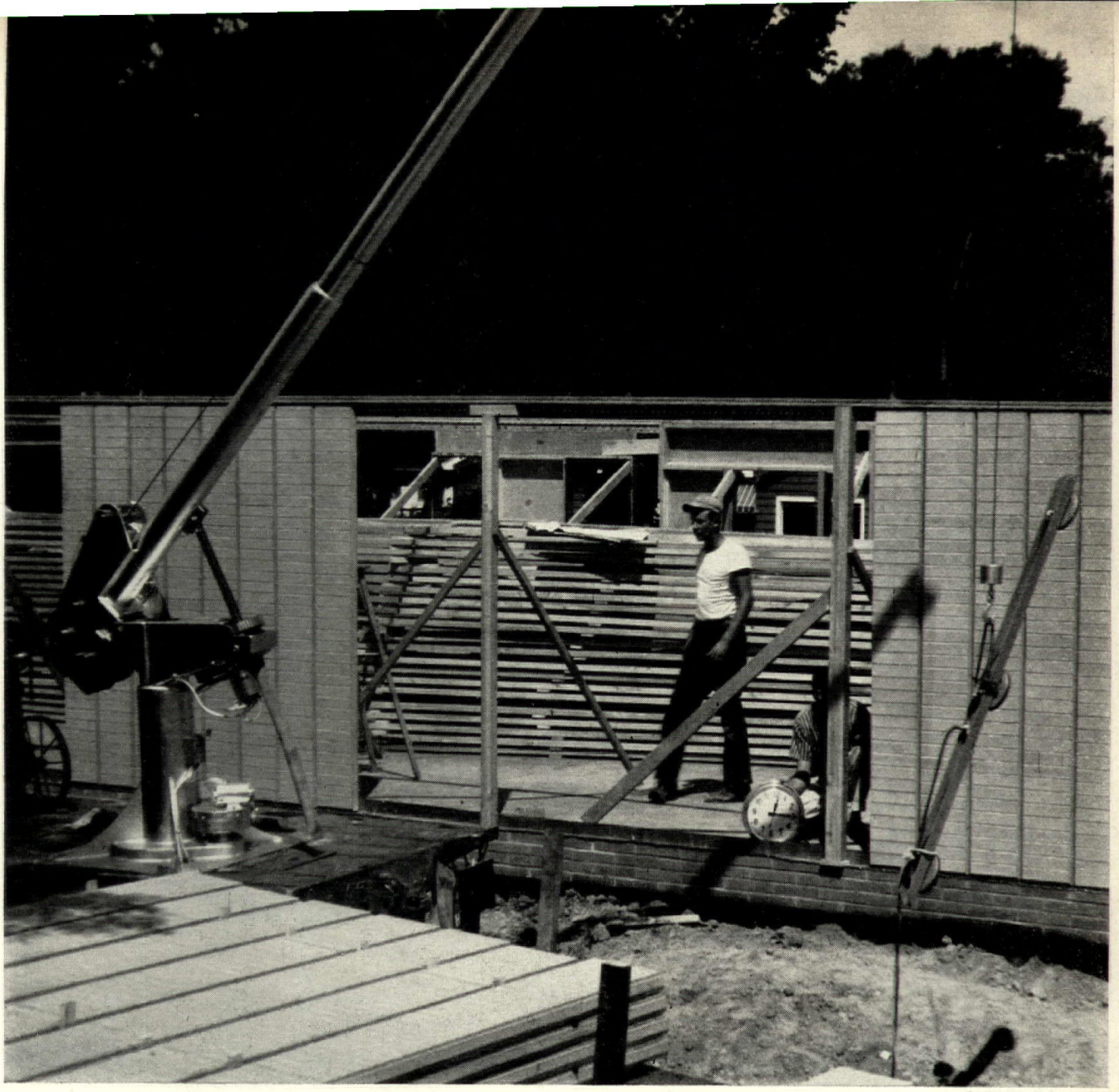
In addition to eliminating the need for framing, the panels will offer these other advantages over conventional brick masonry:

1. On-site labor will be cut sharply. The bricks are pre-cast in 1′ x 8′ panels. Erecting the panels is fast and relatively easy, and the only grouting required is between panels (and that can be applied with a gun). Five men erected and grouted the 1,200 sq. ft. of brick bearing wall in the experimental house pictured above in 5½ hours. Erection cost was only 30¢ a square foot.

2. Dimensional accuracy of the finished wall is insured by the accurate size of the panels.

3. A channel down the center of the interior face of each panel provides an anchorage for inside facing every 12″. (With conventional masonry, anchoring is always a problem.)

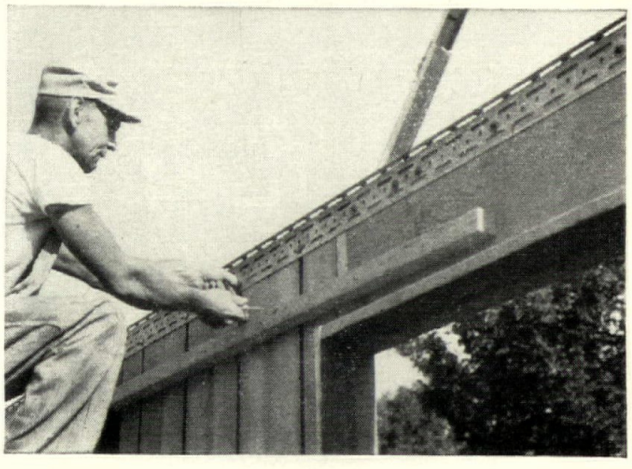
Structural Clay Products Research Foundation made these experimental panels. It reports that volume production will begin in three plants by next fall, and estimates that the panels will sell for $1.25 to $1.50 a sq. ft.



1 **A truck-mounted crane does the heavy work setting the panels in place along the wall**

The crane swings the 200-lb. panels from the delivery truck (left foreground) into position on the wall. Key to the system is the crane's vacuum attachment (far right). It has three suction cups that hold the panel securely while it is lifted and moved into place (see also photo, facing page) but let go immediately at the touch of a switch when the panel is in place.

The 1′ x 8′ panels shown are 2½″ thick and are made of 36 Norman bricks. In the future, panels will be available in 3′ to 12′ lengths; and (in terra cotta only) up to 2′ wide.



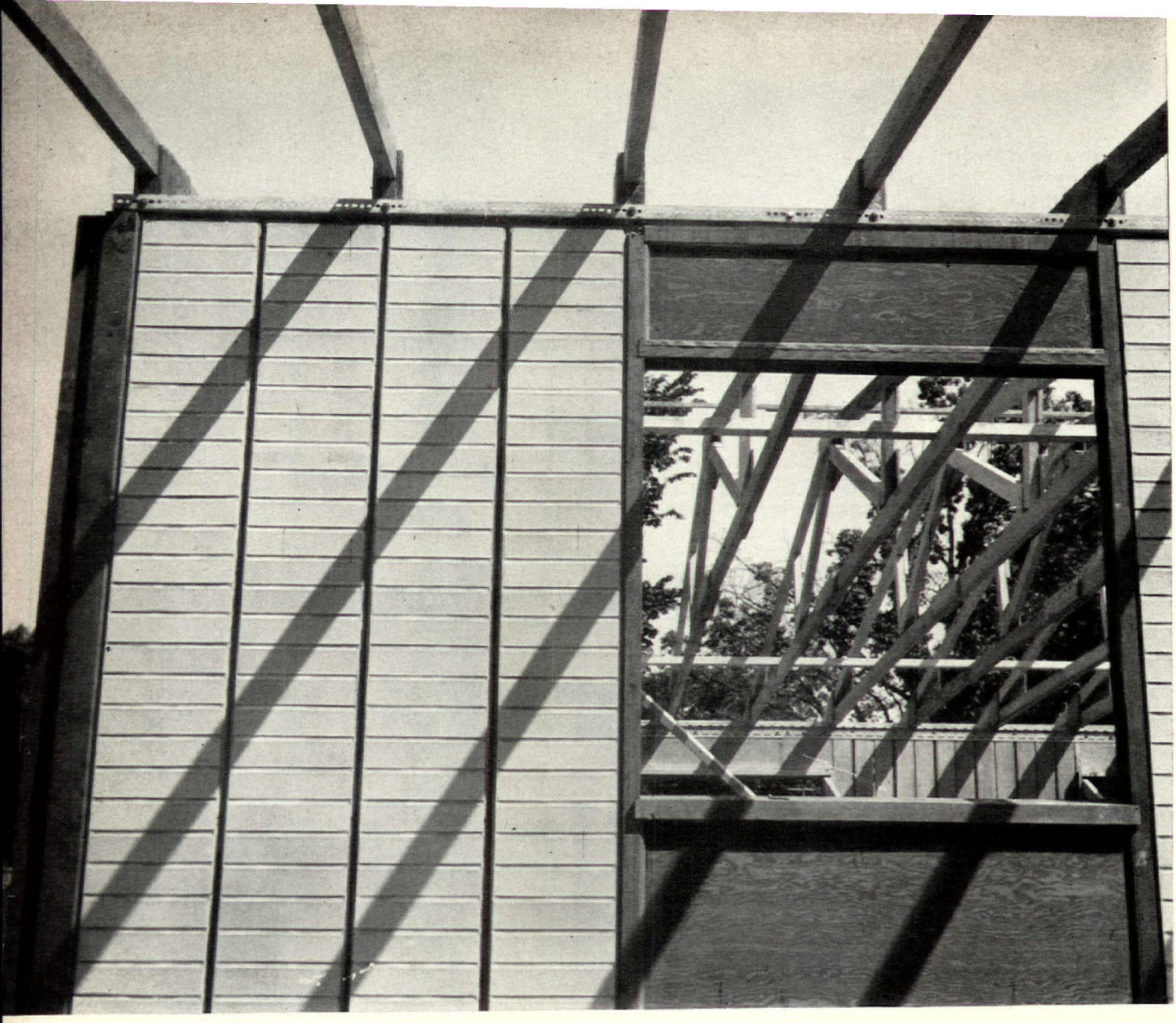
2 **Panels are bolted to perforated steel angles as soon as they are lowered into place**

These perforated angles run around the perimeter of the house at both the top and bottom of the exterior wall. The panels are fastened to them with a single bolt, top and bottom (see photo). The angles align the panels and tie the wall structure together.

At right in the photo is a typical window unit, which is installed as a floor-to-ceiling component before the panels go in. It, too, is bolted to the perforated angle. Big openings are handled differently. The 2x12 that spans the 16′ over the garage doors extends 1′ beyond the opening, is bolted to the inside face of the panels on each side. So it bears directly on the panels.

In the garage, the panels are left exposed on the inside, have a trim appearance like sand-finish plaster.

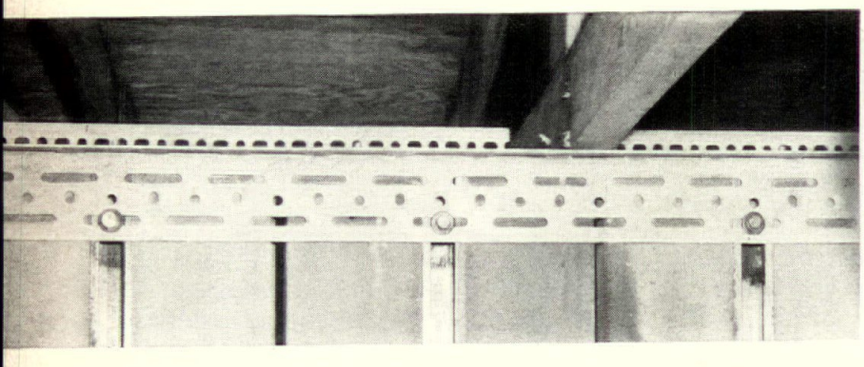
For step 3, turn the page



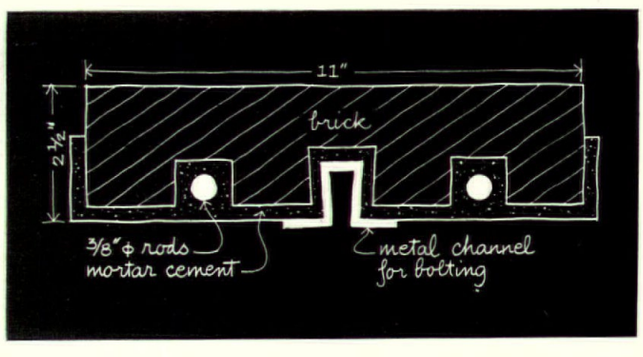
3 Panels are then ready to take the roof load, so the house can be closed in immediately

The roof can go on the house as soon as the panels are in place and bolted to the angle. SCPRF reports that the panels are strong enough to carry both roof and second-floor loads, which means they can be used in two-story houses.

The corners, far left, in this experimental house are wood, but special brick corner panels will be available. To finish the inside face of the wall, 2x2 furring strips were bolted to the panels, 2′ o.c. horizontally, and 2″ insulation batts were laid between them. The interior finish (gypsum board and plywood) was then nailed to the furring strips./ END



ASSEMBLY DETAIL shows inside of panels at top of wall. Metal channel runs full length down center of each panel, provides grip for anchor bolts wherever needed. Steel angle, in addition to tying panels together, acts as "plate" for roof trusses. Lag screws, driven into roof framing through top flange from the outside, tie the roof to the wall.



SECTION OF PANEL shows how channel and deformed-rod reinforcing is cast into the panels. Except for the three slots, brick is standard 2¼″ x 11″ Norman. Almost any brick face could be used, including 12″ x 12″ Roman. Cement backing takes up variation in brick thickness. Machines to make panels will cost brickyards at least $20,000.

LATEX PAINT FACTS FOR ARCHITECTS

New 16-page booklet tells why and where to specify latex paints

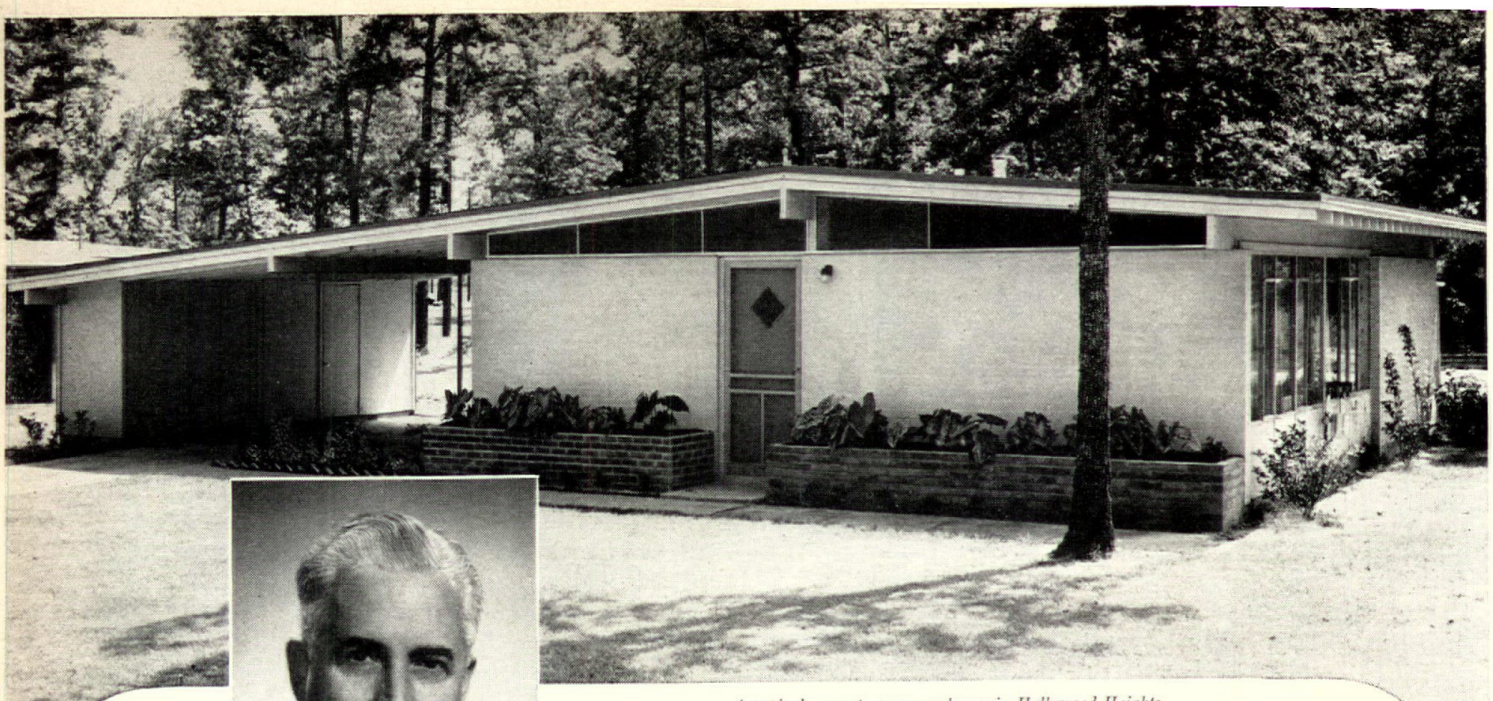
Now in one easy-to-use booklet you can get answers to your questions on latex paints—their uses, benefits and limitations. "Why and Where To Specify Latex Paints" was written to serve as a helpful guide for architects, specification writers and contractors.

This booklet answers such questions as: On what interior and exterior surfaces can I specify latex paints? Where should they not be specified? Why can they be applied over freshly dried plaster? Why don't surfaces need to be primed before latex paints are applied? Can coats of latex paints and oil paints be applied alternately in successive coats? What controls chalking in latex paints?

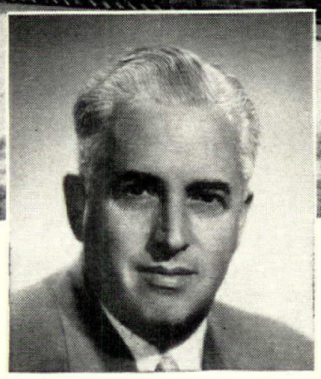
Get the answers now to these and the other questions you have about latex paints. For your copy of this booklet write to THE DOW CHEMICAL COMPANY, Midland, Michigan, Plastics Sales Department 1836Q.

LATEX T. M.

YOU CAN DEPEND ON DOW



A typical concrete masonry house in Hollywood Heights.



SAYS BUILDER RALPH B. ROGERS:

"All houses in Hollywood Heights are of concrete masonry!"

Hollywood Heights is a $10 million, 1,000-home project being built on 240 wooded acres in Shreveport, La. In size, the homes in this project range from 806 square feet for two-bedroom homes to 939 square feet for three-bedroom homes—exclusive of carports. Floors are concrete slab construction on a four-inch gravel cushion. The walls are reinforced concrete masonry.

A Home Owners Association will make sure the development remains a first-class residential area. The developer, Hollywood Development Corp., a subsidiary of Texas Industries, Inc., in this project demonstrated the economy and practicability of concrete masonry construction for quality, mass-production housing.

Says Ralph B. Rogers, President of Texas Industries, Inc.,: "We chose concrete masonry for the walls because of its eye appeal, economy, permanence, low maintenance cost, fire resistance, insulating value and the elimination of problems of rot, termites and rodents. The self-insulating concrete masonry walls provide protection against heat and cold transmission equivalent to 12 inches of solid concrete. This is an important construction feature in this climate."

Like Hollywood Development Corp., many of America's most successful builders are featuring more and more concrete masonry construction. They know that its versatility and beauty have real sales appeal and that concrete masonry results in better and more comfortable houses offering numerous advantages not found in other types of less durable construction.

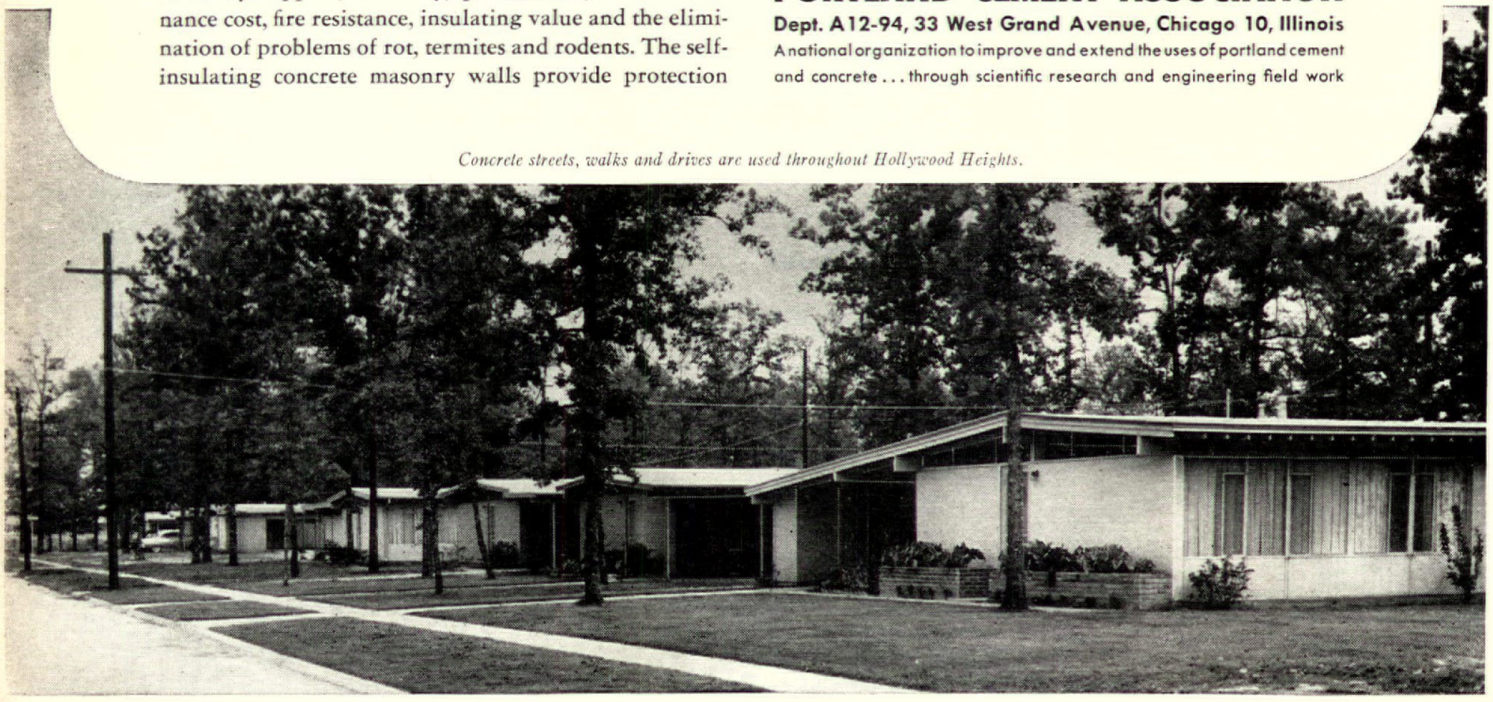
Take advantage of concrete masonry's added sales power. Write for your copy of free, illustrated color booklet describing a variety of concrete masonry houses. It is distributed only in the United States and Canada.

PORTLAND CEMENT ASSOCIATION

Dept. A12-94, 33 West Grand Avenue, Chicago 10, Illinois

A national organization to improve and extend the uses of portland cement and concrete . . . through scientific research and engineering field work

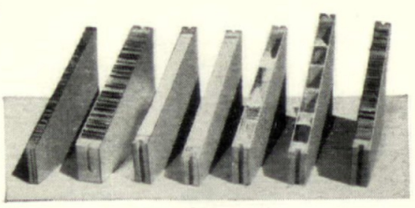
Concrete streets, walks and drives are used throughout Hollywood Heights.



On page 142 you will find

NEW WAYS TO BUILD BETTER

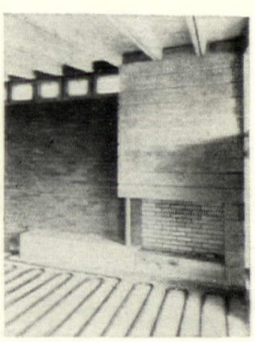
A monthly report on home building ideas, products and techniques



See page 142

ALUMINUM CURTAIN WALLS FOR HOUSES, that can save you both shop and on-site fabrication costs, are being developed by Alcoa, National Homes and Minnesota Mining, who have already used the new stressed-skin panels in experimental buildings. Read all about it in the Technology section starting on *page 142*.

HOW TO USE PRE-CAST MASONRY and get the kind of savings industrial builders get is shown by Masonry Supplier George Rackle in his own house. You'll see how he does it on *page 144*.

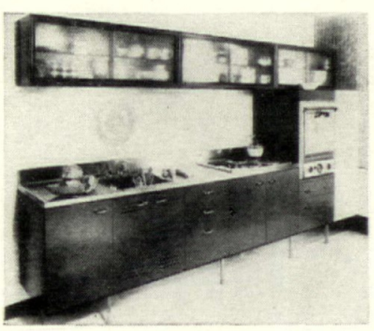


See page 144

A SWIM CLUB SELLS HOUSES for Louisville Builders Bollinger and Martin and it might do the same for you. Details of just how B-M make the most of their club are given on *page 150*.

TRADE SECRETS! Every month *What the Leaders Are Doing* reports smart new ideas gathered from smart builders across the country. This month it is on *pages 150-151*.

YOUR KITCHENS WILL HAVE A LIVING-ROOM LOOK if you follow the lead of Nevamar and St. Charles. The latest in work-aday cabinets are as high-style as the best in modern furniture. To see them, turn to *page 154*.



See page 154

WANT A PATIO IN A PACKAGE? A radio-intercom? New aluminum thresholds? A flexible doorstop? The best of new products are reported in the section starting on *page 154*.

NEED TECHNICAL DATA? Try the "Publications" columns. This month: new trend in bathrooms, fabulous floors, specs for acoustical ceilings, fiberglass laminates, stainless fasteners, insulating roof deck and others. The details start on *page 168*.

Special 6-page report on the No. 1 problem of the home

"We need merchandising help from national manufacturers." George Goodyear, President, NAHB.

"The model house offers a wonderful challenge to a united industry to develop better merchandising tools." Robert P. Gerholz, Past President, NAREB.

"The home building industry must use the model house to sell a better way of life." Dan Saxon Palmer, of Palmer & Krisel, A.I.A.

"We need the advertiser's help in making people want better homes as you've already made them want today's better cars." David Slipher, Pres., Webb & Knapp Communities, Inc., New York City.

How can the industry get more people to buy the better standard of living that it can now supply?

"The No. 1 problem of the home building industry is sales." This was the conclusion of both Round Tables on Selling* held by House and Home in the past six months.

All experts agreed that home building, the industry that should be setting the pace, is being badly outsold. People know about new cars, TV sets and clothes but not about the advantages they can enjoy in new homes. Says House and Home, "Most used houses are almost as obsolete as yesterday's cars, but not enough people know it. Not enough people know it because too few builders and too few realtors have gone out and sold them how much better living we have learned to offer them, and too few of today's new houses feature the advantages older houses lack."

The big need is for education to show people how new homes offer them a standard of living undreamed of even 10 years ago. A united industry-wide drive to get people into model homes where they can *see*, *want* and *buy* the miracles of comfort, convenience and economy we are building today. Isn't *this* the answer?

**See House and Home, April, 1957 and October, 1957.*

Turn to the next page of this OWENS-CORNING FIBERGLAS **report**

and see just what people want in a new home.

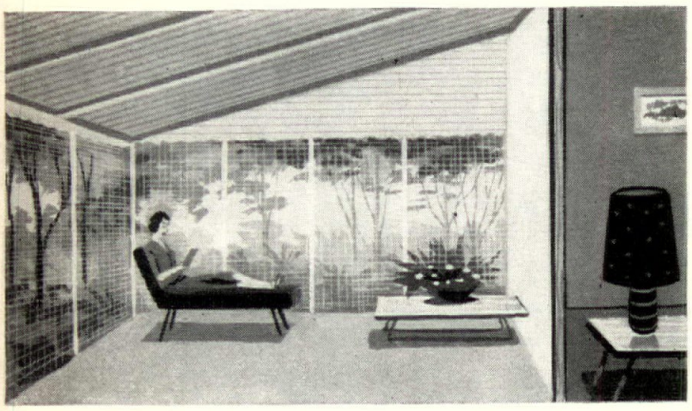
We all know what is needed:

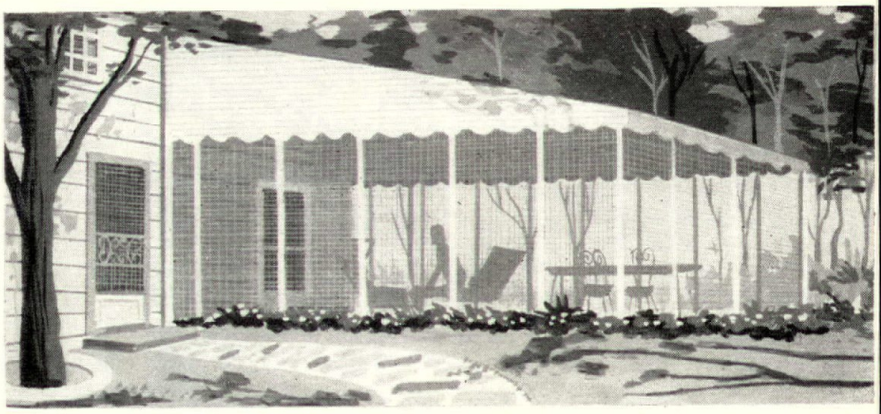
Give people the good living they want: **Make the model a show people can see features that arouse the desire to**

comfort with full insulation . . . . . convenience with up-to-date wiring . . . . .

Assure a house warmer in winter, cooler in summer and easier to heat or air condition by building with full insulation. Insulating an old house can cost two or three times as much.

Supply full "housepower" for all wanted appliances and lighting features, now and in the future, by building with up-to-date wiring: a 3-wire, minimum 100 ampere service.

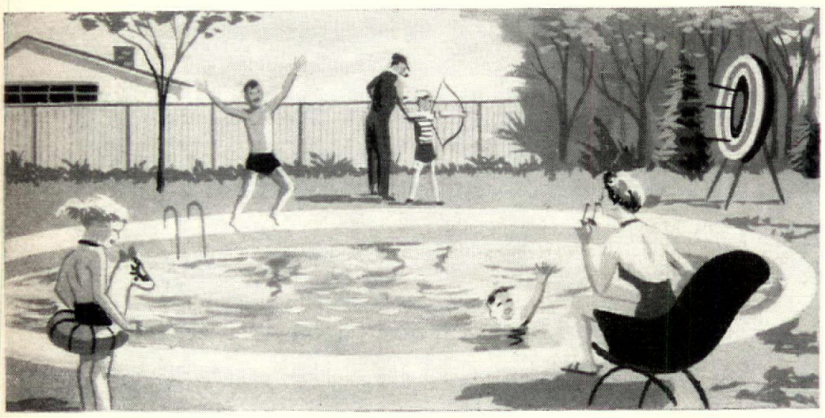


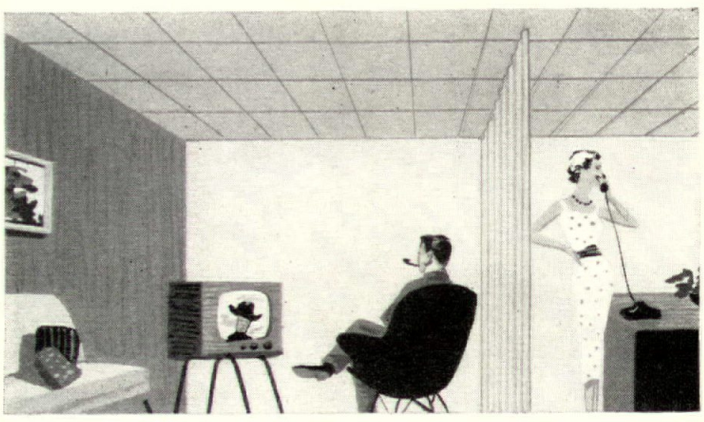


indoor-outdoor living . . . . . more original equipment under mortgage . . . . .

Bring the indoors out and the outdoors in with the lowest cost room you can add to a house: a screened-in porch, patio or summerhouse.

Include more conveniences like major appliances, screen combination windows and doors—even screened patios—and make them easier to pay for over the life of the mortgage.





recreation-play area . . . . . quiet and privacy . . . . . .

Provide room where a family can live and grow, with recreation and play areas where swings, play equipment, perhaps even a swimming pool, can be added now or later.

Hush the noisy areas like kitchen, family room and playroom with the sound conditioning of acoustical tile ceilings. Add privacy with strategically placed room dividers.

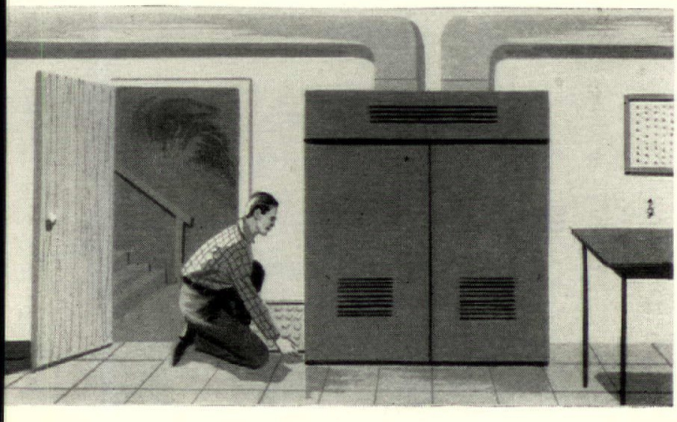
case where buy a new home

. . . . . low-cost air conditioning

Provide air conditioning, now or for future installation, at an operating cost the average family can afford—and at lower cost to you—because your new homes are fully insulated. Air conditioning a used house can cost twice as much.

. decorating ideas

Give people ideas on how to decorate their new home by furnishing your model with new, beautiful, easy-to-care-for curtains, draperies, fabrics, lamps and furniture.



. . . big heating-cooling savings

Save homeowners up to 50% in heating-cooling costs—and cut your own outlay for furnaces and air conditioners—by gaining maximum efficiency with full insulation and using the latest cost-saving duct materials.

The answer to many of the problems of the industry is the

COMFORT-CONDITIONED HOME

Announcing an important new concept and merchandising approach designed to sell more new homes

The things that people want most in a new home add up to more comfort. As building editors say, "No gimmicks possess the power to sell the discriminating middle income, second- and third-time buyer who is now your best prospect." What people want is a home built for permanent comfort, convenience and economy.

In short, *a Comfort-Conditioned Home*. The two basic essentials for comfort —full insulation and full "housepower"—must be built in from the start. And a *completely* Comfort-Conditioned home means:

Comfort for the Body. Warmer in winter and cooler in summer—with even, equable temperatures all year round. Breeze-swept porches and patios add an unmatched, fresh outdoors feeling.

Comfort for the Eye and Ear. With all the beauty made possible by the pleasant colors of translucent, sun-lit draperies and curtains; strong, lightweight furniture; colorful new construction materials—all enjoyed in a more restful, quieter home—made possible with efficient noise-control products.

Comfort for the Mind. Freedom from fear of worry about mechanical equipment or economic worry about hidden operating or replacement costs. Freedom from fear of hazards—like fires caused by faulty or inadequate wiring.

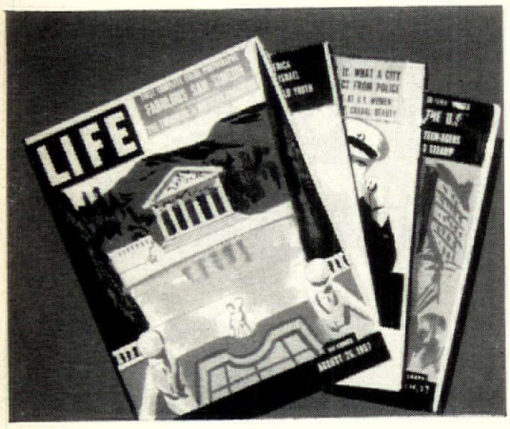
Comfort for the Pocketbook. With the knowledge that a home has been properly planned and designed to let its owner enjoy every possible comfort at the lowest possible operating cost, year after year.

Now discover how we will help you sell new homes with comfort conditioning

OWENS-CORNING FIBERGLAS

This is the comprehensive program we're launching:

News for the public, Help for the builder and Sales for

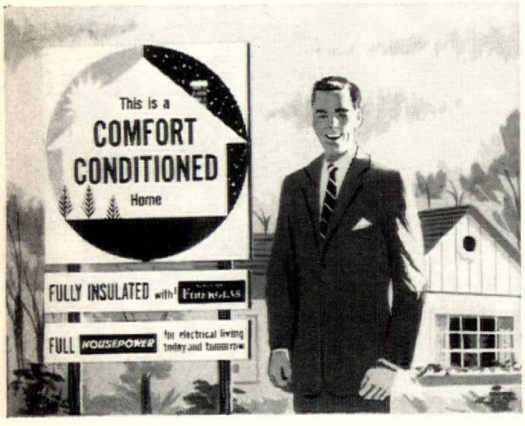


Telling people why to buy and where to see new homes

News to the whole nation on all the advantages of new Comfort-Conditioned homes through advertising—telling why *now* is the best time to buy a new home.

News to the best prospects for home buying in your town and neighborhood through ad mats and radio scripts which we supply. They help you capitalize on national advertising and publicity to sell new homes through *your model.*

News that makes the hidden value of full insulation in your new homes a powerful sales feature. National advertising and publicity that tells how you comfort-condition for year round comfort at lowest cost.

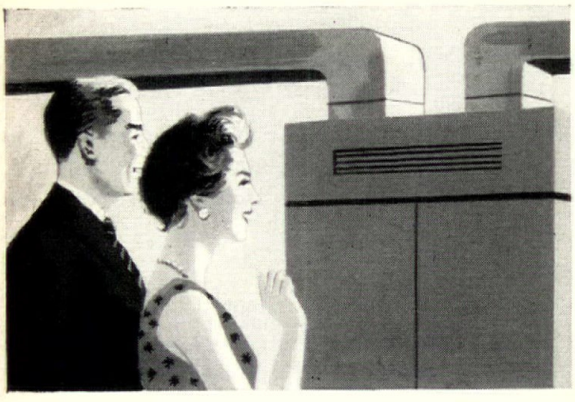


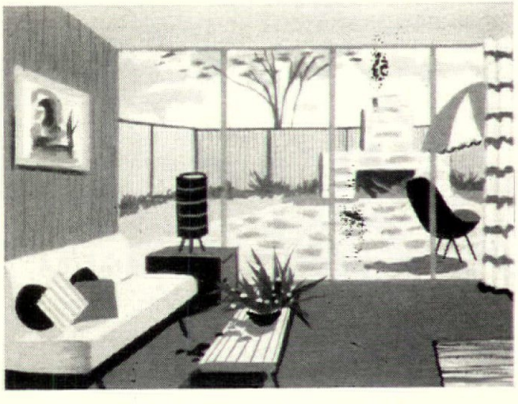
Helping builders sell through their model homes...

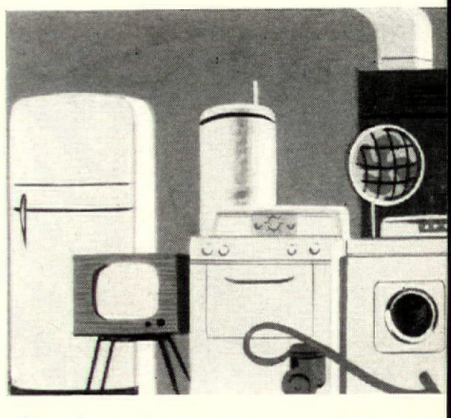
Help with ideas for your newspaper and radio advertising to bring potential home buyers into your best "showroom," *your model home,* in a receptive mood to see and buy.

Help with a complete package of signs, sales aids and demonstrators for your model, inside and out. All new, unusual, tested ways to dramatize the hidden values of insulation, wiring and other quality features of your homes.

Help that can add extra sales appeal to many models with an exciting variety of Fiberglas* products. Add glamor and maintenance-saving with decorative draperies, curtains, plastic paneling and Fiberglas screening.







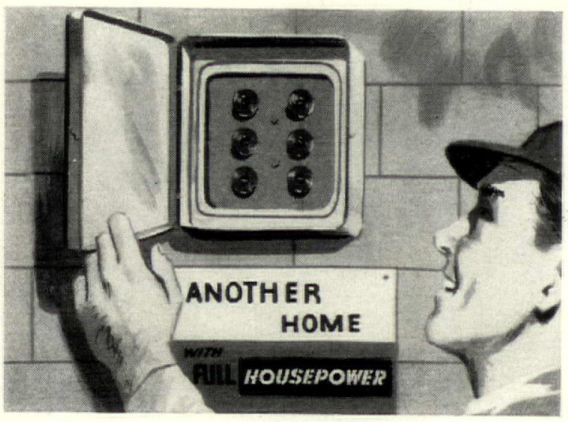
Selling new features like air conditioning...and all comfort products...

Sales for the air conditioning industry and all those who supply it by showing both public and builders the low cost of installation and operation of cooling systems in homes with full insulation.

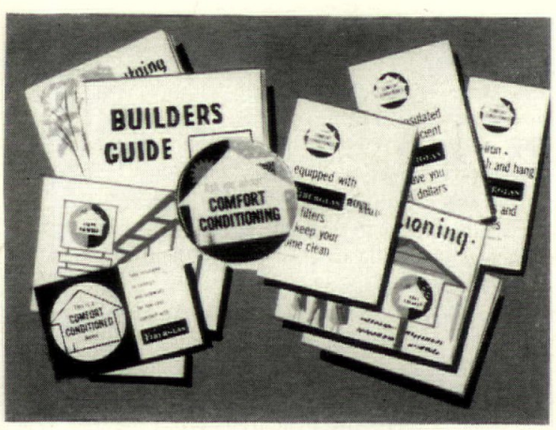
Sales for suppliers, distributors and dealers of equipment for indoor-outdoor living... screened-in patios, sliding doors, barbecue equipment, outdoor furniture, swimming pools.

Sales for all products related to comfort that go into the construction and maintenance of the Comfort-Conditioned home. From roofing materials to the newest gas and electric appliances—

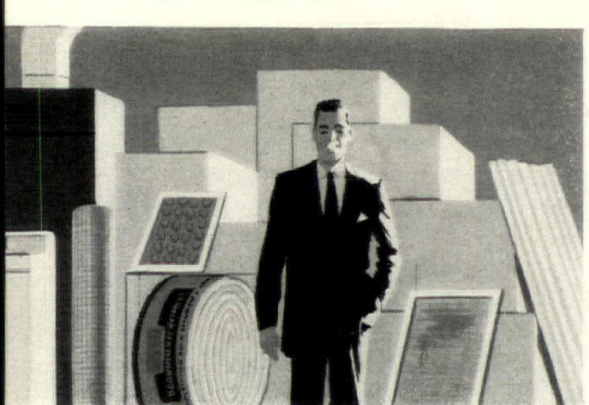
the whole industry



News that adds extra impact to the electric industry's full "housepower" campaign, explaining all the important reasons why minimum 100 ampere, 3-wire wiring assures buyers *better living* in the servantless new homes you build.



Help with a complete list and detailed presentation of tested, proved-in-use merchandising ideas and selling strategies. These new ways to sell through your model have been used by America's most successful home builders.



including filters for heating-cooling systems, noise-control products, new floorings, combination windows and doors, recreation-play equipment and many, many more comfort-producing products.

THE COMFORT-CONDITIONED HOME PROGRAM

a complete advertising, merchandising and selling promotion

The program outlined here will help you (1) sell your customers the benefits of moving from obsolete housing into the kind of comfortable, economical, convenient homes you can build today, (2) show them the hidden values like full insulation and "housepower" that make new standards of comfort possible, (3) make your model a more effective sales tool.

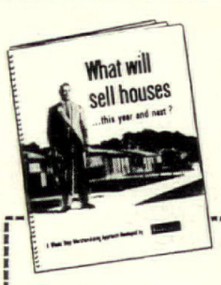
Why we're launching this program. We have a big stake in the sale of appliances, heating-cooling systems, decorative fabrics, screening, furniture, insulation, acoustical tile, and many other products we and our customers sell to the home-building industry. We feel the Comfort-Conditioned Home program will be good business for the home-building industry, our customers who sell to it, and for us.

How this program started . . . nationwide. In 1955 we set up a national test program to see if the average home of 1,000 to 1,200 sq. ft., located anywhere in the United States, could be heated and cooled for $10 per month. With more than 150 houses now under a two-year study, evidence is piling in that this is possible with proper design and full insulation. That's why we (and many others) believe full insulation should be standard in every new home.

You'll see and hear more about the Comfort-Conditioned home in the coming months. Now, before you build homes for future sale, is the time to get complete details on how you'll profit from participation.

Just send us this coupon.

*T-M. (Reg. U. S. Pat. Off.) O-C. F. Corp.



OWENS-CORNING
FIBERGLAS

Owens-Corning Fiberglas Corporation
Dept. 67-L, Toledo 1, Ohio

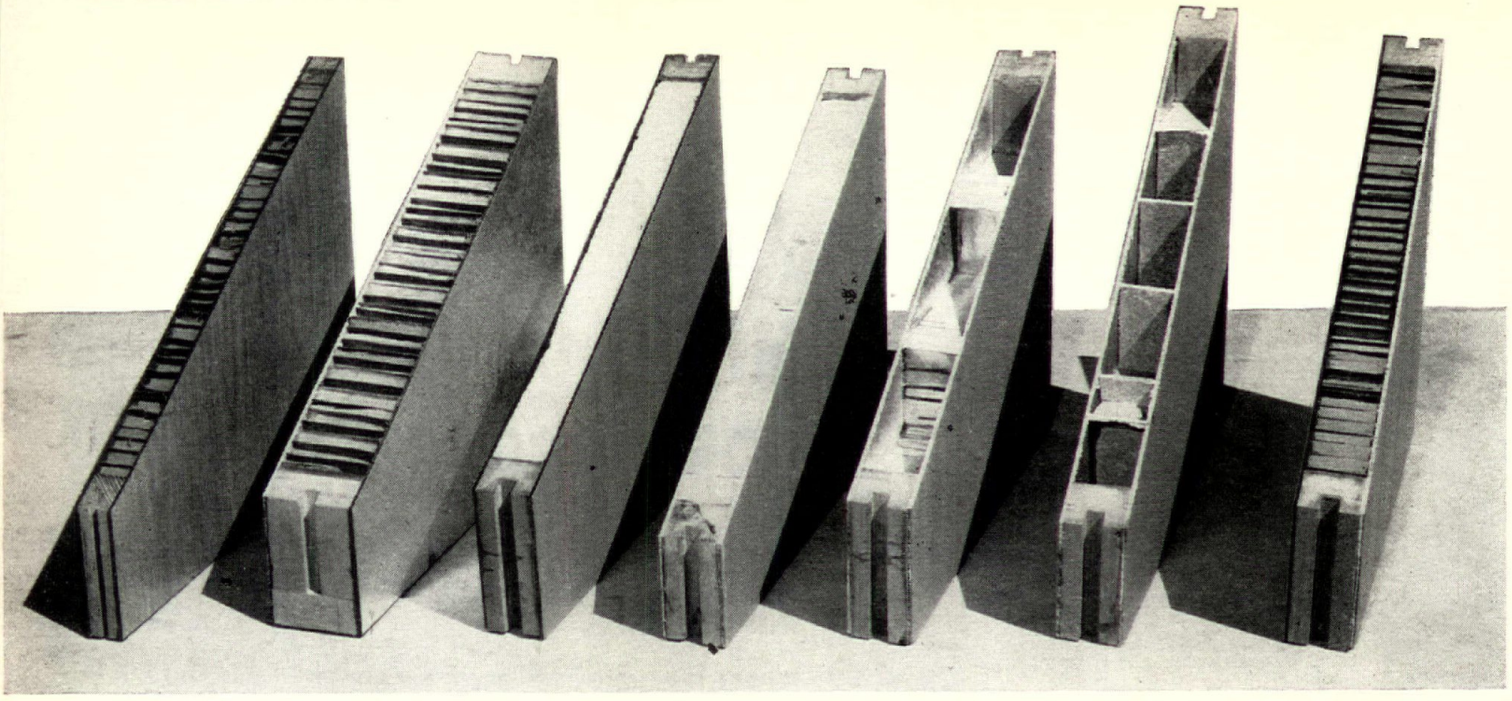
Gentlemen: I'm interested in hearing more about your Comfort-Conditioned Home Program.

Name.....

Address.....

City.....**Zone**.....**State**.....

Or call your Fiberglas representative



EXPERIMENTAL PANELS are, l. to r., an interior wall panel, a roof panel, and five pilot exterior wall panels National Homes is testing. Details below.

This new kind of sandwich panel may mean

What's new about the panels? They include, all in one sandwich, "framing," sheathing, siding, insulation, vapor barrier, inside wall surface, painting and decorating.

Why might they mean a new kind of home building? Because all that's needed to "construct" the walls and roof of a house is to set the panels in place and join them with spline, tape, and adhesive. This will be fast and easy—union carpenters erected the community house pictured on the facing page in 94 man-hours. And it will be cheap—in a test installation, the panels cost as little as 80¢ a sq. ft. in place.

The panels, which are still in the experimental stage, are being developed by National Homes in collaboration with Alcoa and Minnesota Mining. National used them in the community house pictured on the facing page, hopes to use them in prefabricated homes within a few years. It has already spent $50,000 on equipment to make them.

Here's how these structural sandwiches work

The aluminum skins (used in all but the interior panel) do most of the work. They provide:

. . . most of the tensile strength. The .016" aluminum skins give 4" thick roof panels enough strength to take Indiana snow loads for a 14' span with a 2-in-12 pitch without bending. The aluminum acts just like the reinforcing steel in a concrete beam. By increasing the thickness of the core and the aluminum skin, panels can be made to span up to 32'.

. . . much of the compressive strength. The two .016" aluminum skins will support up to 500 lbs. per running inch of wall because the sandwich construction keeps them from buckling.

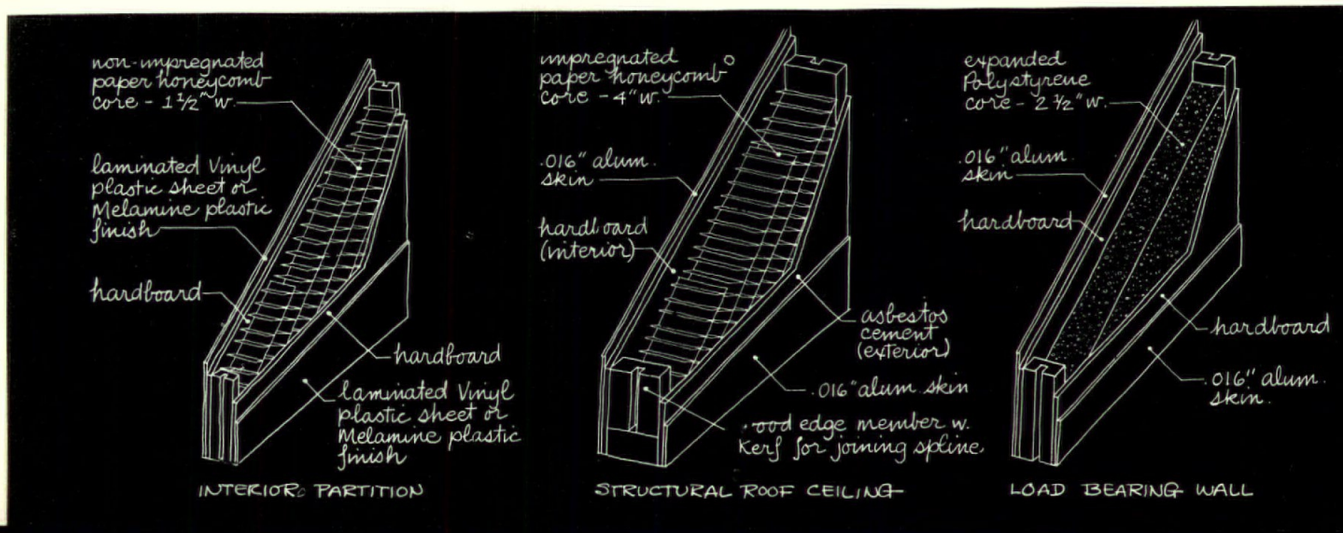
. . . a lot of the insulating value. In the summer, the reflective aluminum outer skin greatly cuts heat gain. In the winter, the inner skin reflects radiant heat which might be lost. The dead-air space in the cores does the standard insulating job. Combined result: very little heat transfer.

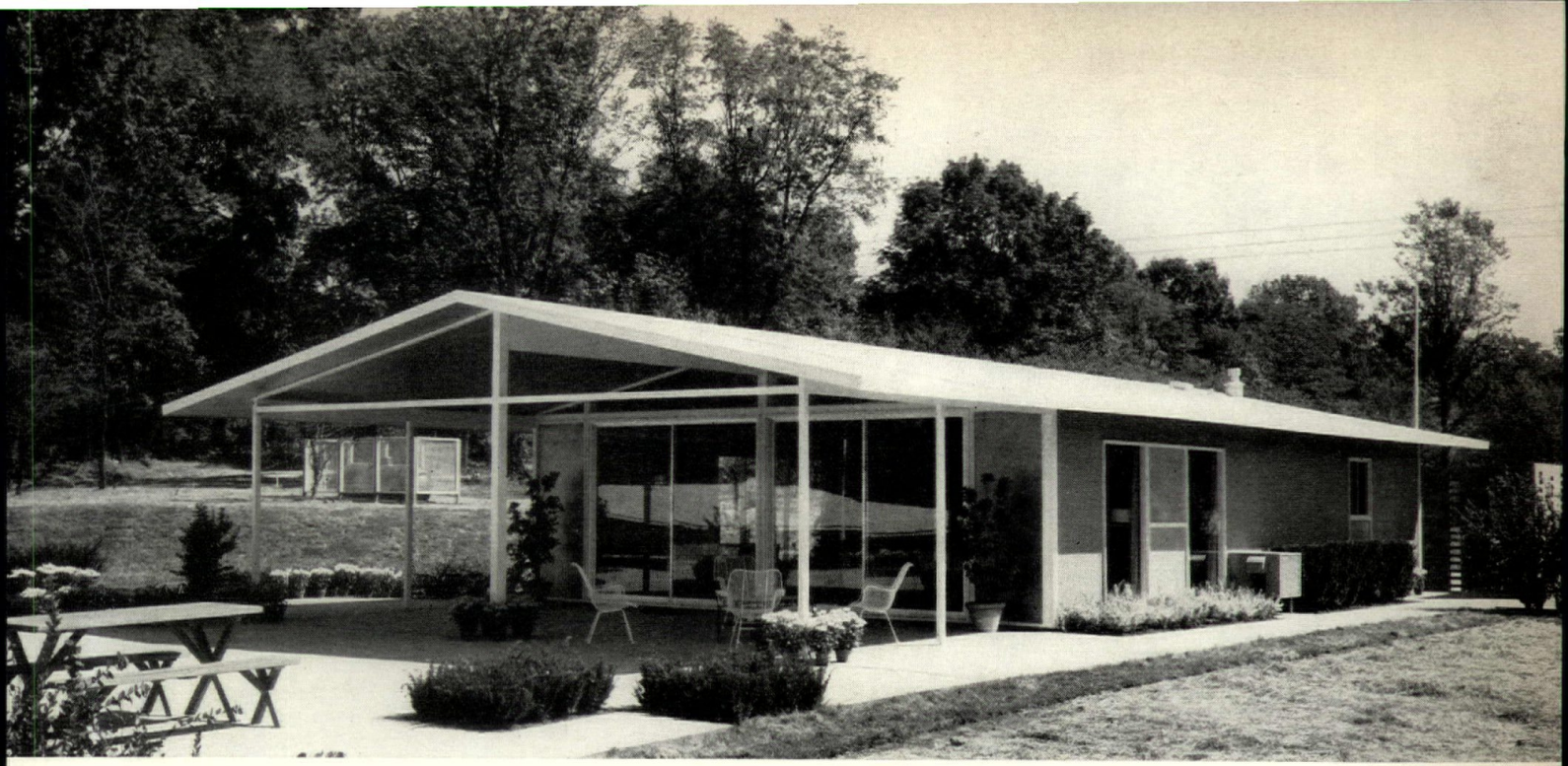
. . . the vapor barrier. The aluminum inner skin prevents the passage of water vapor which might condense in the core and destroy the effectiveness of the core insulation.

. . . the decoration. The aluminum skins can be grained like wood, given integral color, even have photographs reproduced on them. These finishes are anodized permanently into the surface of the metal. For texture, the sheets can be striated or grained like leather or cloth.

The Indiana Rating Bureau has given these panels a Class

Here are the structural details of the seven panels pictured above . . .





WALLS AND ROOF of this community house in Lafayette, Ind. are "all panel." Ridge beam and porch posts are the only other structure.

a new kind of home building—both outside and inside

A rating as exterior wall curtains, indicating an insurable construction of superior fire and wind resistance.

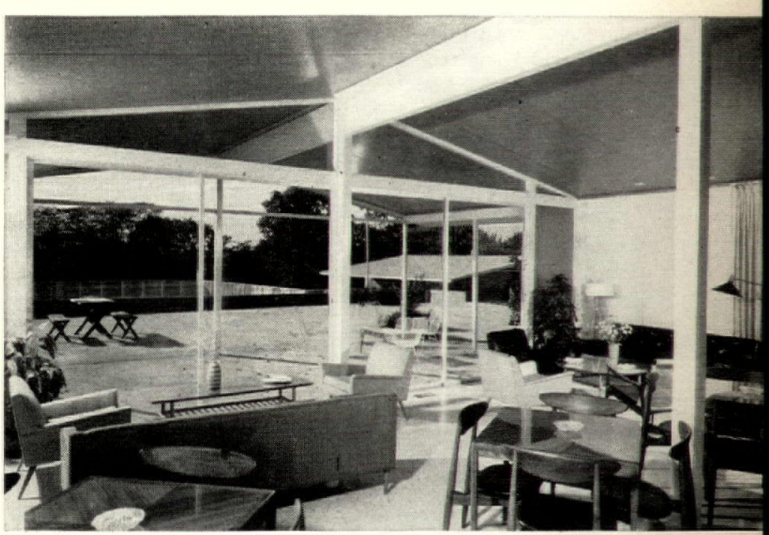
Joining is easy—no nails are needed

Wood members with a kerf or groove for a spline surround the panel on all four sides. (These are not framing members; the strength of these panels is distributed evenly throughout their width.) A spline is slipped into place to take shear loads between panels, and a "polysulfide" adhesive is applied to the joint to make it waterproof and give a strong structural bond. A special tape over joints completes the job.

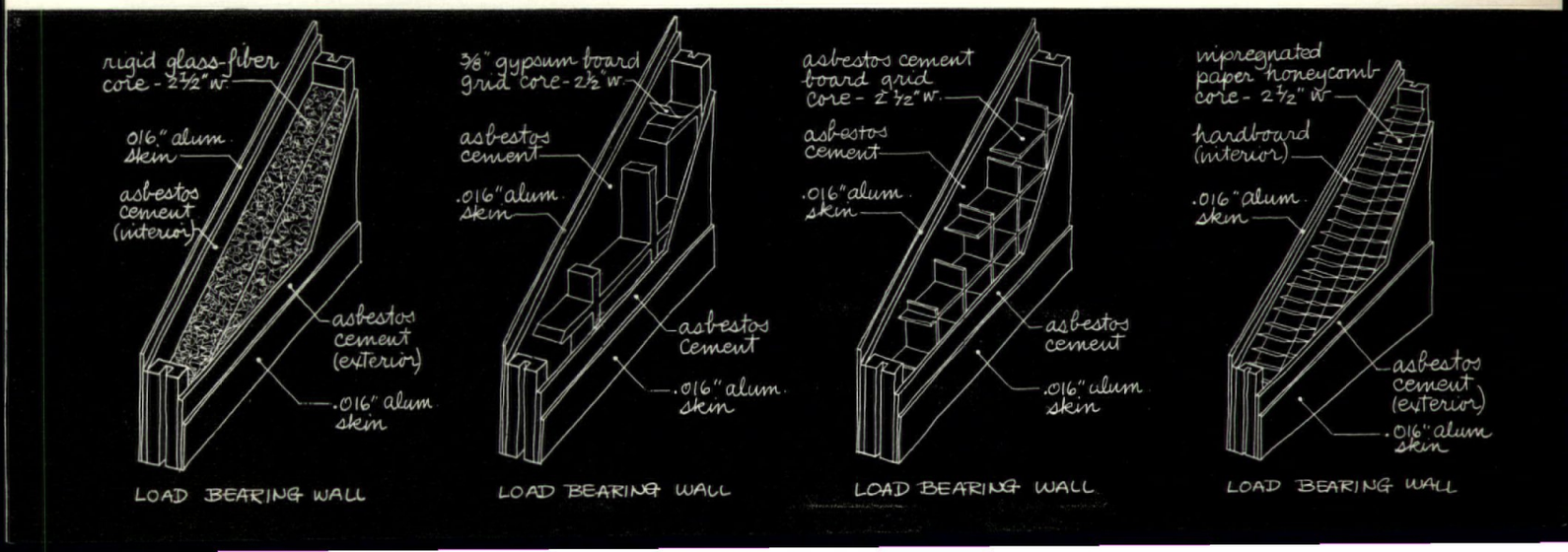
Conventional wiring methods are not practical with the new panels; so, in the community house, surface-mounted baseboard wiring (see H&H, Nov. '57) was used. Heating is perimeter warm air, with ducts in the slab.

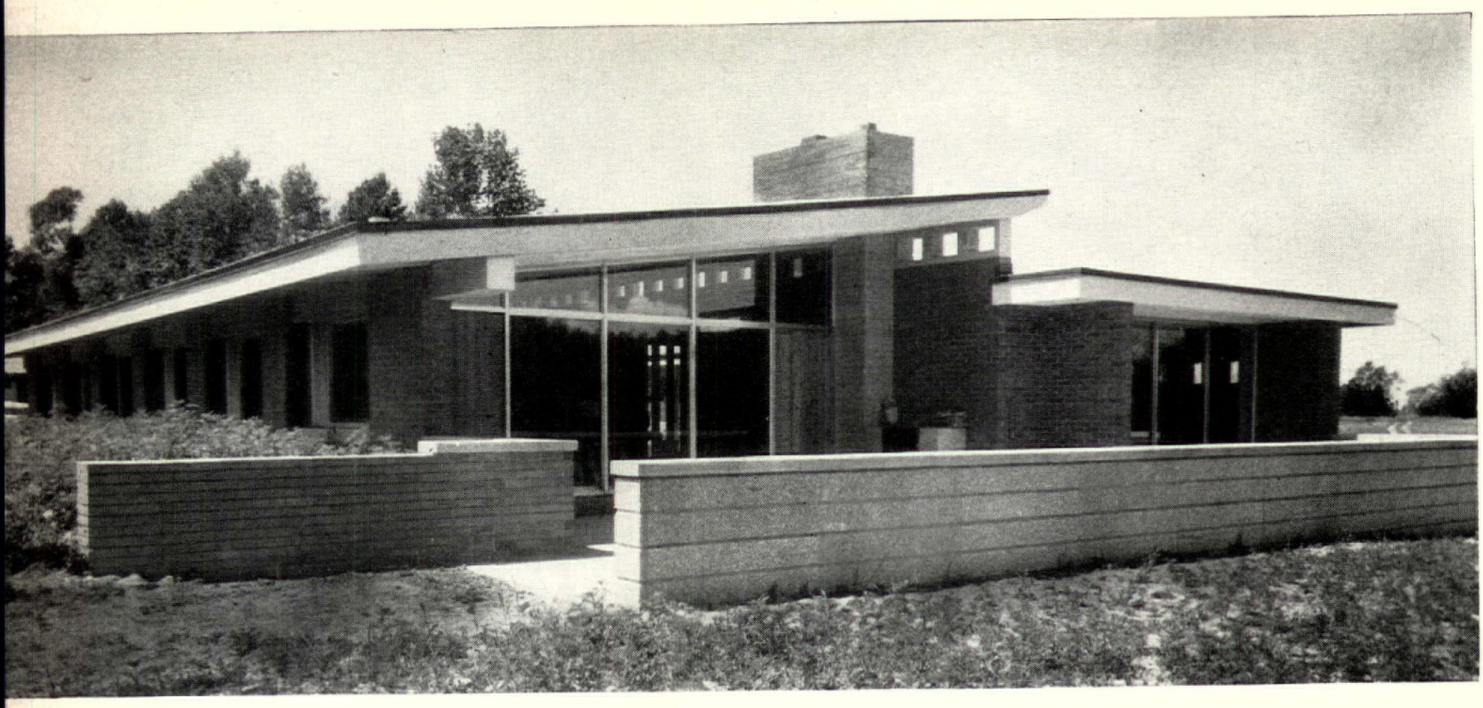
Bigger panels will be built soon

The panels used in the community house are 4′ wide. The wall panels are 8′ long, the roof panels are 18′ long. But National's new machinery is capable of producing panels over 8′ wide to any length. The panels weigh from 3.3 to 5.2 lbs. per sq. ft./ END.



INSIDE THE HOUSE, no painting is needed because the interior finish is anodized permanently into the panel's aluminum skin.



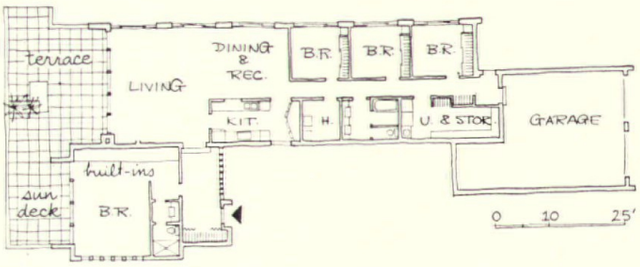


ALL-GLASS END WALL is made possible by the pre-cast roof channels, which span the 22′ between bearing walls without intermediate support.

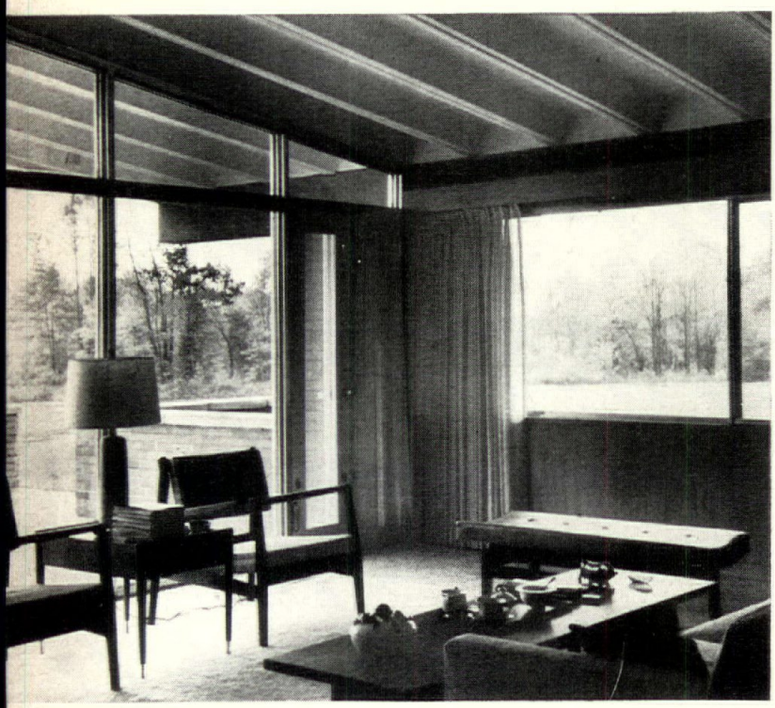
This house shows how far you can go with concrete

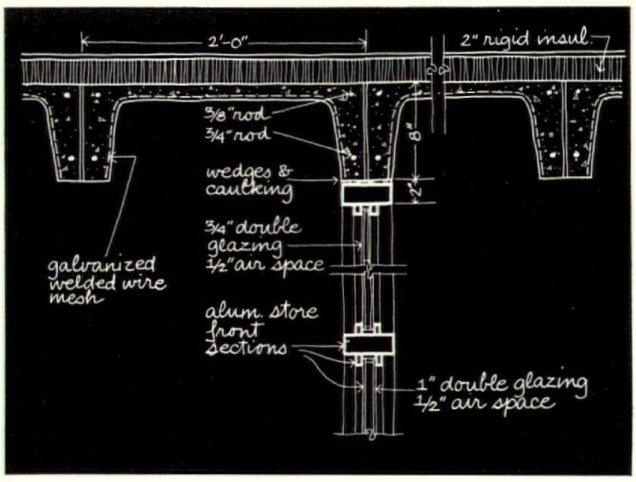
It was designed to make as much use as possible of pre-cast concrete structural and decorative materials—like those used widely in commercial and industrial building. The owner, George Rackle, manufactures these materials and wanted to know to what extent they could be used successfully in home building. This design by Dalton-Dalton Associates exploits the pre-cast units fully, as the photos on this and following pages show.

Probably the most exciting development is the use of reinforced concrete channel slabs that form both the roof and the finished ceiling at a cost, in place, of only $1 per sq. ft. But the house offers architects and builders a whole package of ideas on fresh uses for a familiar material.



FLOOR PLAN shows the large amount of window area made possible by the strength of the structure. Interior partitions carry no load.

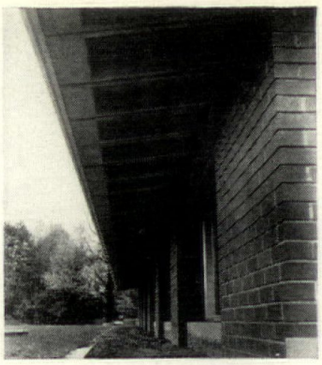




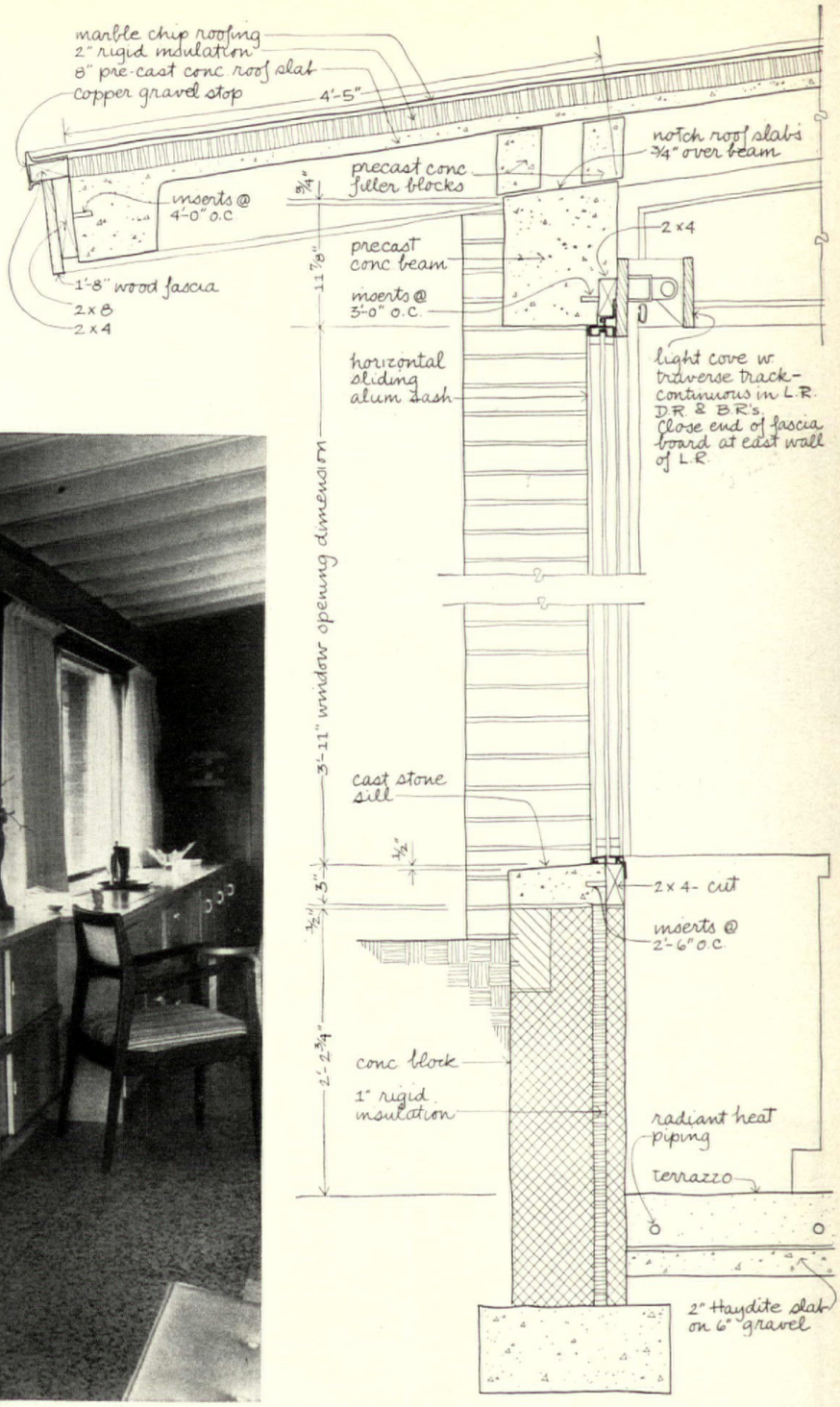
CONCRETE ROOF CHANNEL SLABS (left and above) serve as both roof deck and ceiling. Cast of reinforced lightweight expanded aggregate, they weigh only 100 lbs. per cu. ft. (vs. 150 for ordinary concrete), have good insulating value. Metal forms in which they are cast leave underside so smooth that two coats of paint finish the ceiling.

More details on p. 145

Story starts on p. 144



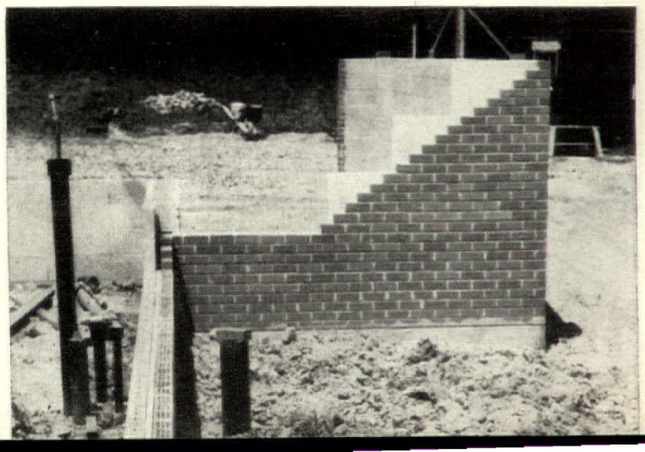
OVERHANG needs no soffit



PRE-CAST BEAMS AND FILLER BLOCKS make possible the big window area in this bearing wall. The beam, which serves as a lintel, is supported on brick and concrete-block columns between windows. Filler blocks (detail, upper right) seal roof channels where they pass over the bearing wall, distribute roof loads evenly to the beam. Sills are also pre-cast. Roof (see top of detail) is finished with two 1" layers of glass-fiber insulation, hot mopped, and a four-ply hot-mopped built-up roofing surfaced with white marble chips to help cut heat gain.

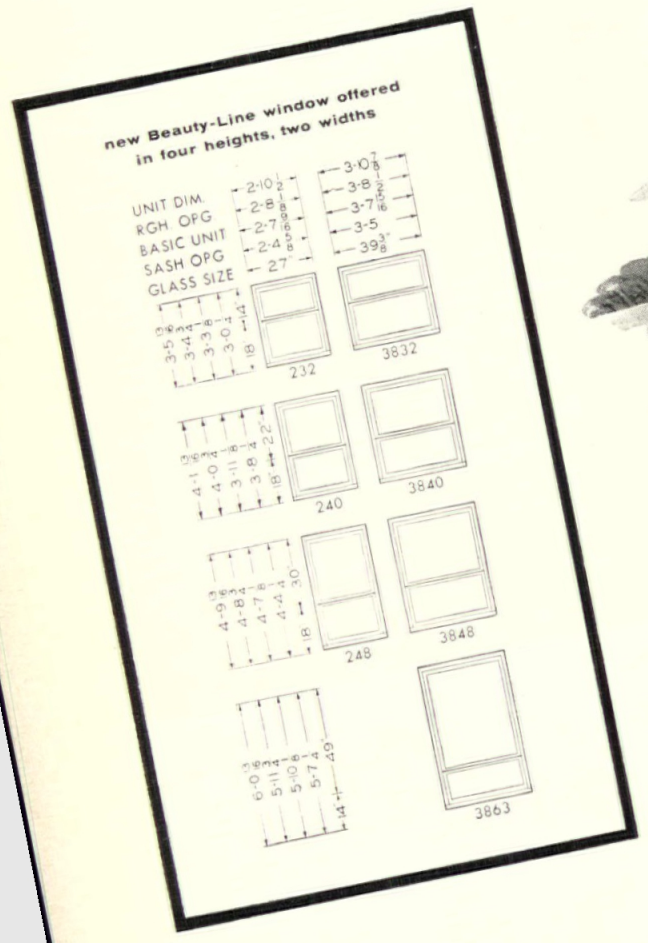
CONCRETE BLOCK AND BRICK BEARING WALL is cavity construction often used in commercial building. Exterior face is brick. Interior face is 4" concrete block which is simply painted to make the finish wall in most rooms. Foamed styrene plank, 1" thick, is laid up in the cavity between. The vertical joint between styrene and concrete block is slushed full of mortar, the joint between styrene and brick is left open. Weep joints are provided in the exterior face, 4' o.c. and one brick course above finish grade. Metal wall ties are spaced 2' o.c. in every sixth course.

More details on p. 148



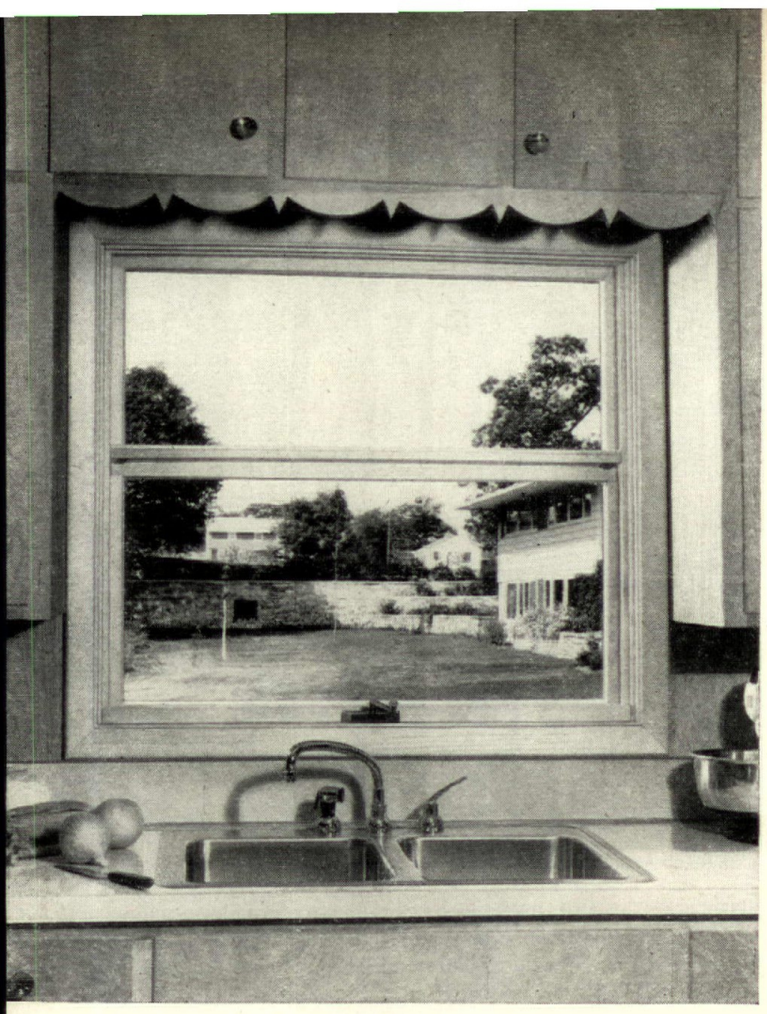
Living Rooms! These glamorous 5′10″ high Beauty-Line Units combine to form a picture WINDOWALL. Narrow meeting rails cut down interference with vision. Roto-Lock (illustrated) works under screen, draws sash corners in *tight*.

Now! For faster selling new Andersen



In split level homes, new Beauty-Line Windows blend perfectly to match architectural design—no matter what elevation you're planning.

In popular one story style, new Beauty-Line Windows add charm and appeal to exterior, whether home is traditional or contemporary.



Kitchens! It's easy to operate this 3′3″ Beauty-Line Window over a kitchen sink or counter. This unit also makes an excellent privacy window for the bedroom!

Dining Rooms! The 4′7″ Beauty-Line Unit serves in dining areas—or anywhere you want window beauty and ventilation. Hardware shown is Bar-Lock Operator.*

houses, use versatile Beauty-Line* windows!

New wood windows combine beauty, quality and low, low cost

No matter what type of home you're planning, the new Andersen Beauty-Line Window* will fit the style you have in mind and give you wood window beauty that endures!

This all-new window idea from Andersen is designed to bring new window beauty to a wide variety of residences, schools and light commercial buildings.

The new Beauty-Line Window has a fixed upper sash over an awning style lower ventilating sash—*combined in a single unit!* This means fenestration is easier to plan . . . easier to install. And Beauty-Line Windows have been designed for economical production to offer famous Andersen quality at a low, low cost-per-square foot of glass.

Available in seven standard sizes—four heights and two widths—this versatile window makes it easier to solve almost any fenestration problem! And Beauty-Line Units may also be used with other Andersen WINDOWALLS to form a variety of practical and beautiful window treatments.

Optional features include glazing with welded insulating glass . . . removable double glazing . . . aluminum frame screen . . . choice of three types of specially designed operating hardware. All wood parts are, of course, toxic treated by Andersen for protection against moisture, decay and termites. Wood, so treated, will last as long as the house itself.

For full specification data on Andersen Beauty-Line Windows, see Sweet's Files or write Andersen for Detail Catalog and Tracing Detail Files. Sold exclusively by millwork dealers.

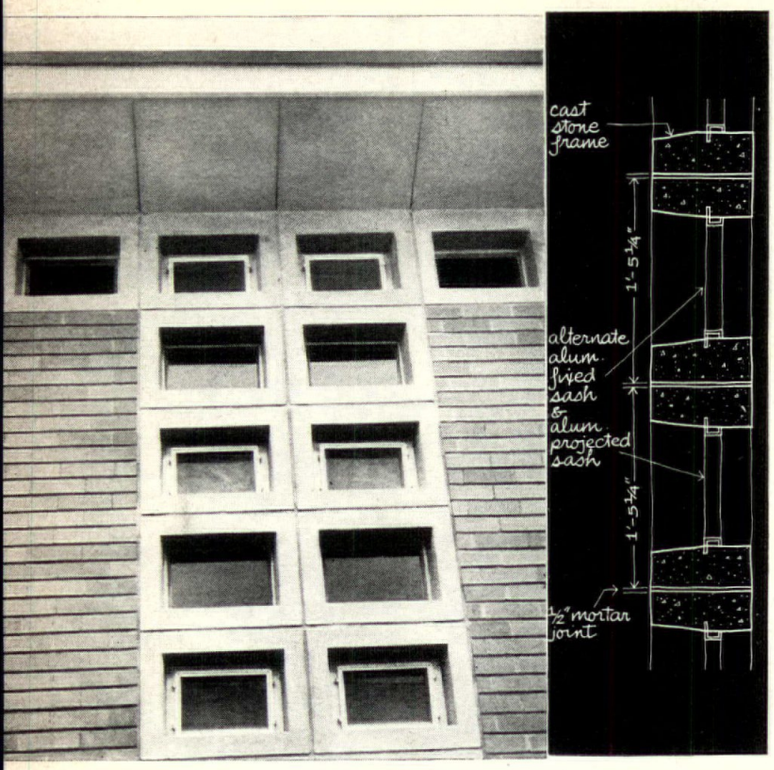
*Patent Pending

Andersen *Windowalls*

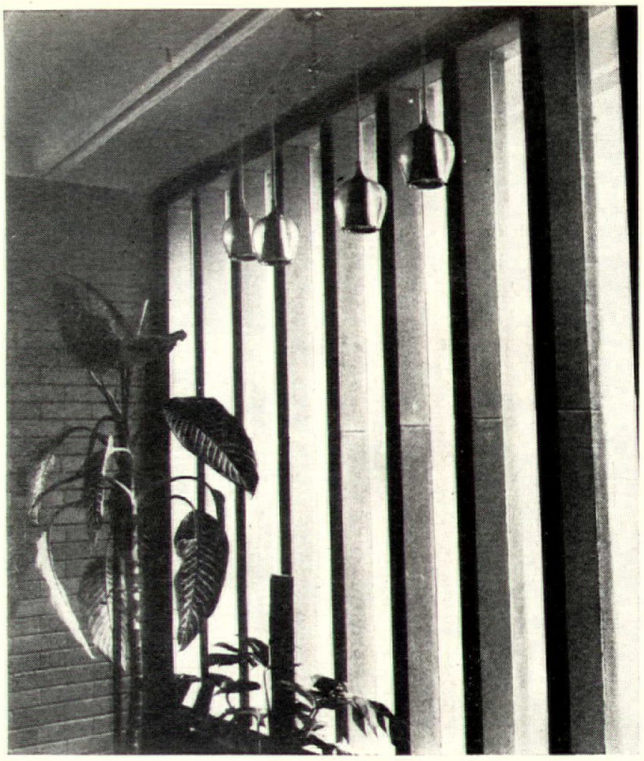
TRADEMARK OF ANDERSEN CORPORATION

ANDERSEN CORPORATION • BAYPORT, MINNESOTA

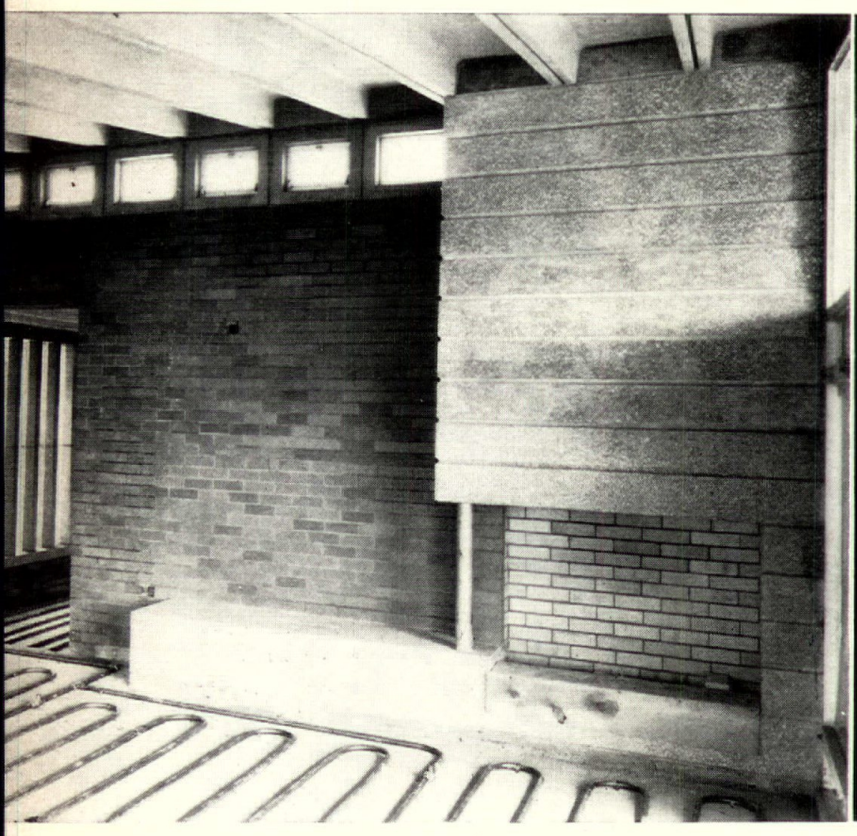
Story starts on p. 144

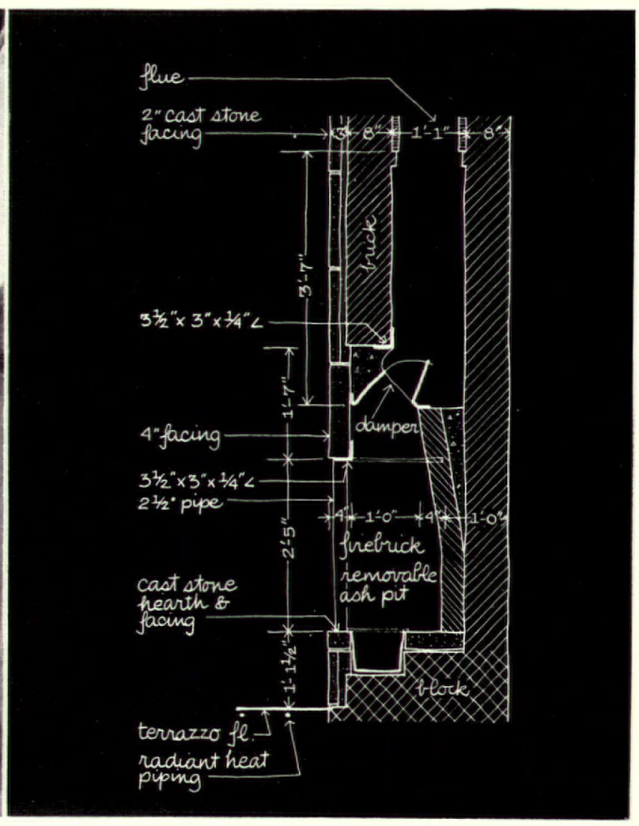


CAST-STONE WINDOW FRAMES in another of the bearing walls take roof load, transfer it to brick and block wall on which they rest. Both fixed and projected aluminum sash was cast right into the strong (7,000 psi) concrete, which has a dense uniform surface of marble aggregate.



PRE-CAST MULLIONS for front-entrance window trellis are made of the same strong, marble-aggregate-surfaced concrete used for the window frames at left. Windows are glazed with fixed ¼" plate glass set into a cast-in rabbet on the outer side of the mullion and caulked in place.

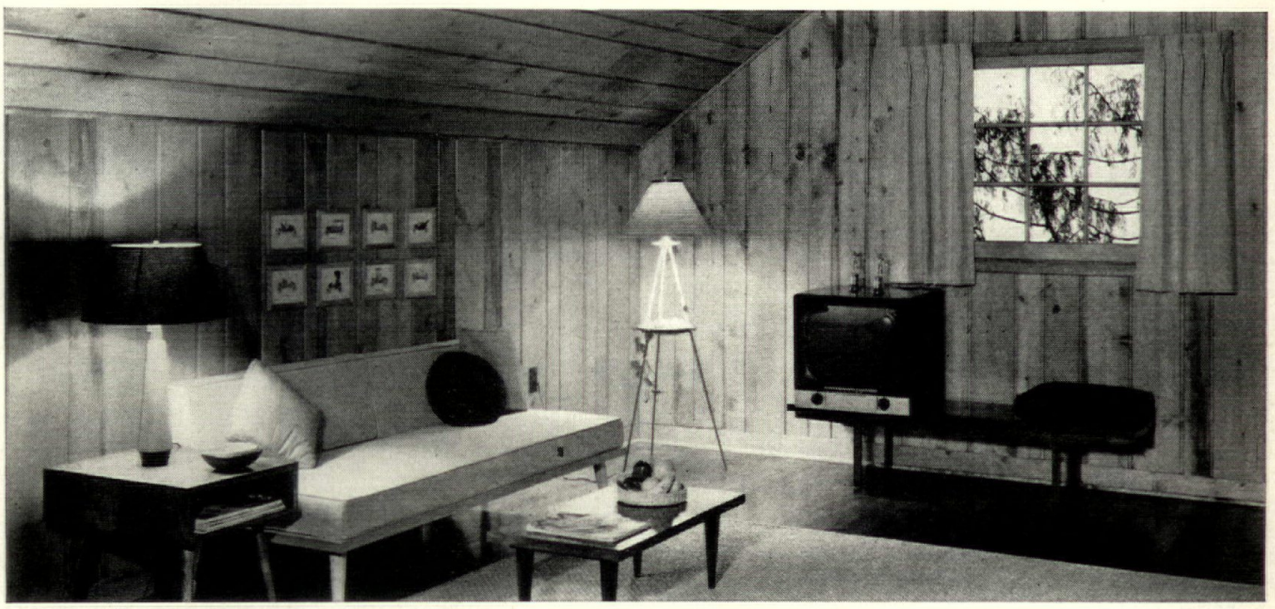




CAST-STONE FACING on fireplace is made of exposed granite and quartz aggregates in a colored cement matrix. This same material is used in the terrace wall (see top photo, page 144). Its compressive strength is 7,500 psi.

The bearing wall in the living room is brick on both exterior and interior faces. The radiant-heated floor is surfaced with terrazzo, recessed under rugs so that the rugs are level with the terrazzo. The slab rests on 2" of insulating concrete (an expanded aggregate) that is poured over a 6" base of gravel./END

Downstairs or up, woods of Western Pine mills create rich, livable interiors—as this remodeled garden family room and attic by Stroberger demonstrate.



"We like to work with the woods of the Western Pine mills—our customers like to live with them"

Mr. Harold Stroberger,
Western Wood Products, Beaverton, Oregon

"There is no limit to the effects which we achieve with the woods of the Western Pine mills," says Mr. Stroberger. "Only the limits of the imagination restrict their decorative possibilities. We have sanded, rough-sawn and etched surfaces, and applied colors of every hue, singly and in delightful combinations.

"Each of the woods has its specific individuality – the knotty neatness of Engelmann Spruce, the rippling beauty of Larch, the trim surface of Douglas Fir, for instance. Yet all have that welcome high quality we have long learned to expect of products from Western Pine lumber mills."

For more information on any of the woods of Western Pine mills, write to: WESTERN PINE ASSOCIATION, Dept. 217-V, Yeon Building, Portland 4, Ore.

The Western Pines

Idaho White Pine
Ponderosa Pine
Sugar Pine

and these woods from the Western Pine mills
WHITE FIR · INCENSE CEDAR
RED CEDAR · DOUGLAS FIR
ENGELMANN SPRUCE
LODGEPOLE PINE · LARCH

are manufactured to high standards of seasoning, grading, measurement

TODAY'S WESTERN PINE TREE FARMING GUARANTEES LUMBER TOMORROW

 starts on p. 17

Membership privilege in developer's swim club . . .

. . . helps win buyers for these new Kentucky homes

Wins them fast, too. On the day they opened their 216-home Plantation subdivision (prices: $14,900 to $22,500), Bollinger-Martin, Louisville builders, sold 40 houses.

Big sales factor, says President George Martin, was B-M's elaborate Plantation Swim Club. Residents of the surrounding community may join the 23-acre club for a $96 entrance fee. But buyers of B-M homes get in free.

Annual dues are paid by all members, including B-M home owners. The dues average $60 a family—range from $24 for one person to $64.50 for a family with three or more children.

Facilities were planned for a top membership of 2,000 families. They include the large (215′ x 65′) pool and club house (top photo) with locker rooms and concession stands; riding stables, badminton and shuffleboard courts and a children's play area.

Martin and Jesse Bollinger incorporated the club—will keep control through a board of directors made up of themselves and Manager Ralph Wright. A 9% return is expected on the initial investment ($300,000 for facilities and land).

Wright (at $8,500 a year) heads a staff made up of an assistant manager, social secretary, yard man and night watchman. Summer additions are seven lifeguards, three concession workers, three ticket takers and a bookkeeper.

The first 1,400 families to join the club were issued preferred stock as charter members (B-M thus did not have to pay income tax on the entrance fees). If a charter member drops out, his stock is refunded at par value.

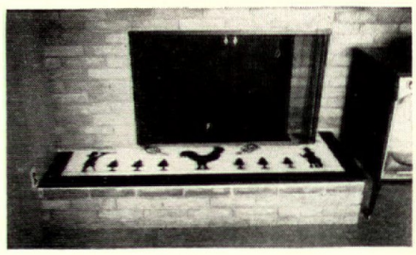
Can the nails you use increase your sales?

Yes, says Builder G. J. Concannon of Naperville, Ill. He uses rustproof (zinc-dipped) nails for exterior work—says they are a strong talking point with prospects who want to reduce upkeep and painting problems.

Despite a generally slow market, Concannon expects his 1956 volume will more than double this year. Last year he sold 42 homes ($17,000 to $25,000 without land). This year he had topped that total by June 1.

Where to put family room

In Rochester, N.Y., Joe Entress finds second-time buyers want a plan that separates the family room from the living room. Says he: "Their kids are grown up now and they don't want the open planning that let them keep their eyes on the children all the time. They want two distinct living areas far enough apart so teen-age noise doesn't conflict with grown-up conversation."



Hot idea for a hearth

Just sink cast-iron trivets in light-colored cement, and you get an expensive looking hearth that really doesn't cost much.

That's what Builder George Glover of Birmingham, Mich. did (above) in a model house. Customers liked his decorative hearth so well, he has repeated it in other houses.

Sales appeal was built into this sales office

It's attractive and artfully landscaped. More important, it keynotes the development—is really a small edition of the Hawaiian-type houses being built there.

Architect Warren Callister designed the office for Developer Mary Burrell's new tract at Tiburon, Calif., a San Francisco suburb. Houses in the development will sell for $35,000 to $75,000. For details on one of them, see H&H, Nov., p. 86.

Want to speed up closings? Handle them in groups

That's how a Chicago mortgage firm and several big Chicago-area builders save time and trouble for everyone concerned. Instead of scheduling individual closings, they bring buyers together for group meetings—close 10 to 30 mortgages at once.

The meeting procedure, worked out by Percy Wilson Mortgage & Finance Corp., is in three steps:

1. Briefing. This usually takes no more than 20 minutes. Mortgage papers are flashed on a screen and explained. Insurance options are also outlined. Picture above shows a briefing at Streamwood, large (1,000 units), low priced ($12,900 to $15,500) project by L&H Builders at Elgin, Ill.

2. Questions and answers. There's no time limit on the q-and-a period. Buyers are urged to voice all their questions. Idea: to clear up misunderstandings and leave nothing but mechanical details for the last step.

What about argumentative questioners? Wilson says they lose the group's sympathy and, in extreme cases, are offered a release from their obligation.

Detailed questions on insurance, often involving personal problems, are answered at individual conferences.

3. Signing and payment. When a buyer feels he has all the information he needs, he goes to a counter to sign the papers, then makes his payments.

Wilson sees these points in favor of group closings:

- Buyers like them because of the open procedures, orderly presentations and completion of all details at once.
- Builders and the mortgagee like them because they consolidate all closings for a week or more into an hour or two, thus reduce interruptions of other work.
- What's more, they offer a timely opportunity to discuss insurance, thus boost insurance sales. In 64 closings on two weekends at Streamwood, 60 buyers took homeowners' policies and 30 took mortgage redemption insurance.

Would group closings work for you? Yes, says Wilson, if—in one project—you: 1) build over 75 houses a year; 2) complete five to ten houses a week; 3) finance mostly through VA or FHA.

Mark of a spotless house

To buyers of Fox & Jacobs homes, Dallas, the gimmick shown above means you can run a white glove over everything and find it spotless.

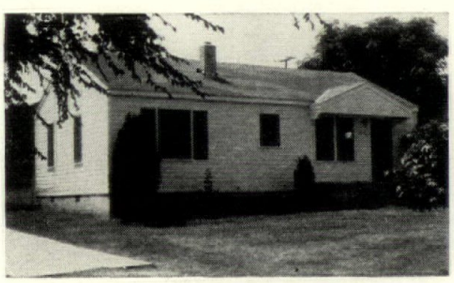
A white glove is hung on the front door of each new house after an F&J crew has dusted, polished floors, washed windows and disinfected toilets.

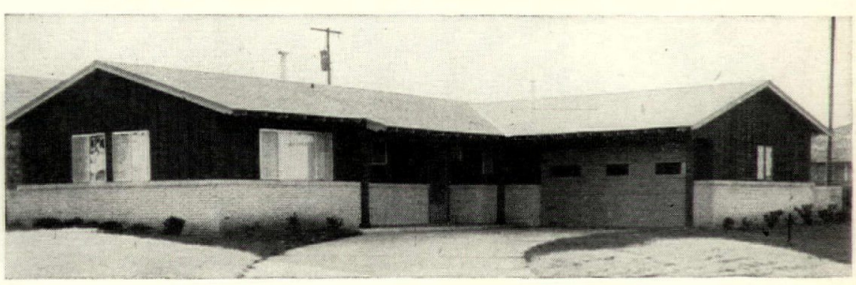
Says Ike Jacobs: "The white-glove treatment often breaks down the final resistance of buyers who hate the idea of having to scrub a new house."

It pays to bury cables

So says Rochester's Lee Pflanz, president of the New York State Home Builders. He spends about $500 a lot to put phone and power cables underground in his expensive (houses up to $50,000) Nob Hill area—but figures he gets the extra cost back in higher lot values.

Pflanz builds approximately 40 houses a year. Most of them are custom homes.





Taking trade-ins like this . . . lets Oklahoman sell more new houses like this

And who buys the trade-ins? Best bets are nearby neighbors, says Trader Joel Coley of Oklahoma City.

"When you shine up an old house, people who want to keep on living in the same neighborhood are your most likely customers."

Coley spends about $500 to fix up the average trade-in, nets roughly $1,000 on the re-sale (above: an already spruced up trade-in and a new $22,000 model).

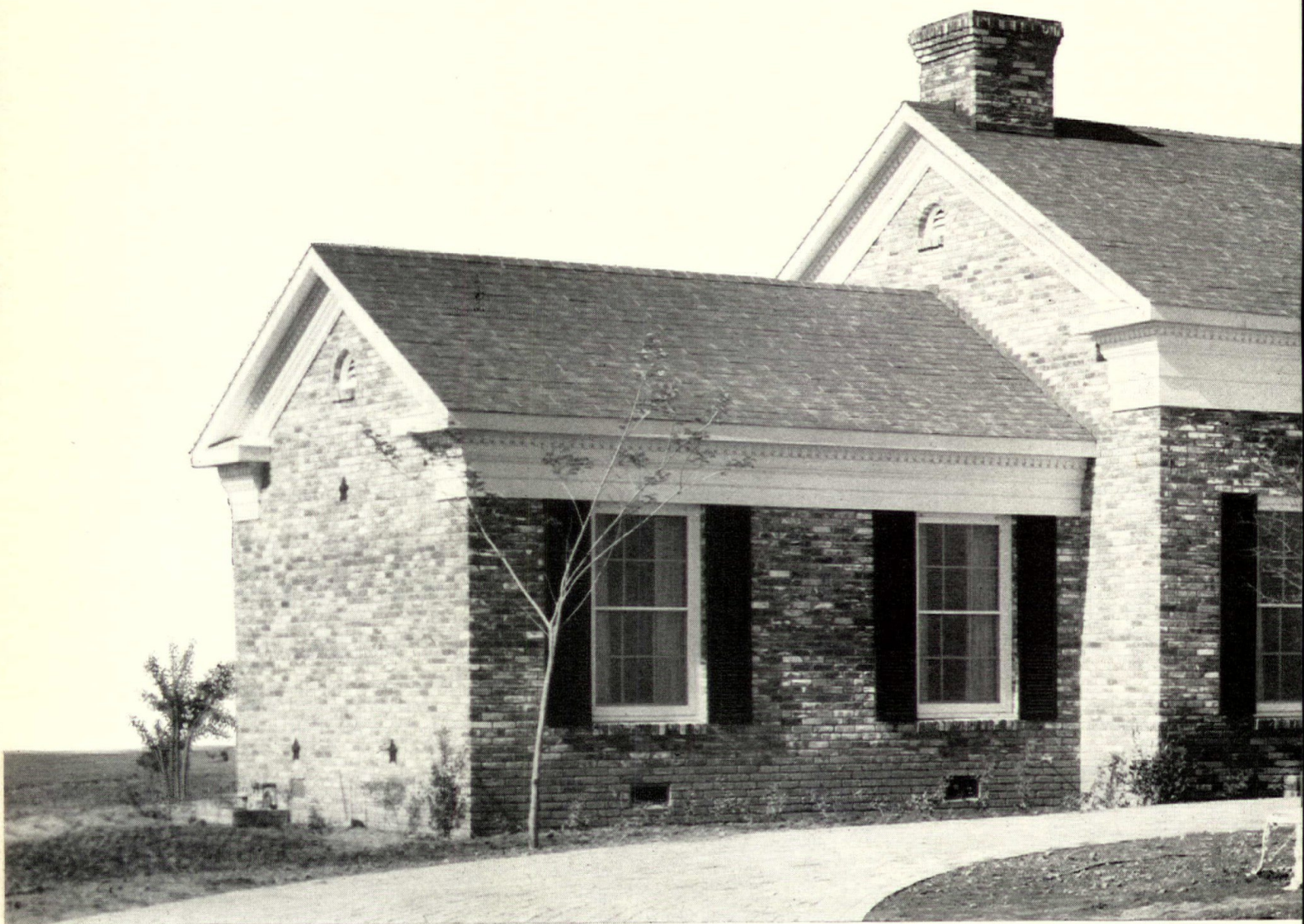
Most of the $500 fix-up fee goes into the kitchen and baths—cracked walls are patched, broken shelves repaired, tile replaced, built-ins and bigger wash-basins added. Coley also face-lifts the exterior with a coat or two of paint, some thinning of overgrown shrubbery and, perhaps, iron grillwork on porches and asphalt paint on roof shingles./END

"Bildrite saves money

"That extra strength really helps,"
says Ulmer. "Once the Bildrite goes on, walls stay solid and straight and plumb. Makes nice clean cuts around door and window openings. We find it's easy on the saw blades, too."

Insulite Wool cuts cooling costs.
As most of his new homes are completely air conditioned, Ulmer uses Insulite Fiberglas Wool in foil-enclosed batts to insure highest efficiency and lowest cost for cooling units.

John L. Ulmer
has had 16 years experience as a builder, and has used Insulite products for the same length of time. He does much of his own designing and moves his own cabinet shop on wheels to each job.



on any type of home"

"Yes, with Bildrite I've saved as much as 40% on labor costs," says John Ulmer of Little Rock, Ark.

In the beautiful River Ridge district of Little Rock, Arkansas, John Ulmer builds, on the average, 12 homes per year. Right now he's building custom houses ranging from $50,000 to $100,000.

For homes in this class, Ulmer quite naturally chooses many materials that are costly in themselves, and extremely expensive to apply. But when it comes to sheathing, he finds that economy in application goes hand in hand with finest quality.

"I wouldn't consider using anything but Bildrite," he says. "It's far and away the strongest sheathing on the market. It saws quick and clean. And we never have any trouble putting it on even if it happens to be exposed to rain. Why, I'd save money with Bildrite on *any* type home . . . $12,000 to $100,000."

Are you looking for ways to build your homes stronger . . . better insulated . . . with vapor permeable walls . . . and yet save 40% or more on sheathing labor costs as compared to wood? Then look to Insulite Bildrite Sheathing. For information, write us—Insulite, Minneapolis 2, Minnesota.

build better, save labor, with

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INSULITE, *made of hardy Northern wood*—Insulite Division of Minnesota and Ontario Paper Company, Minneapolis 2, Minnesota

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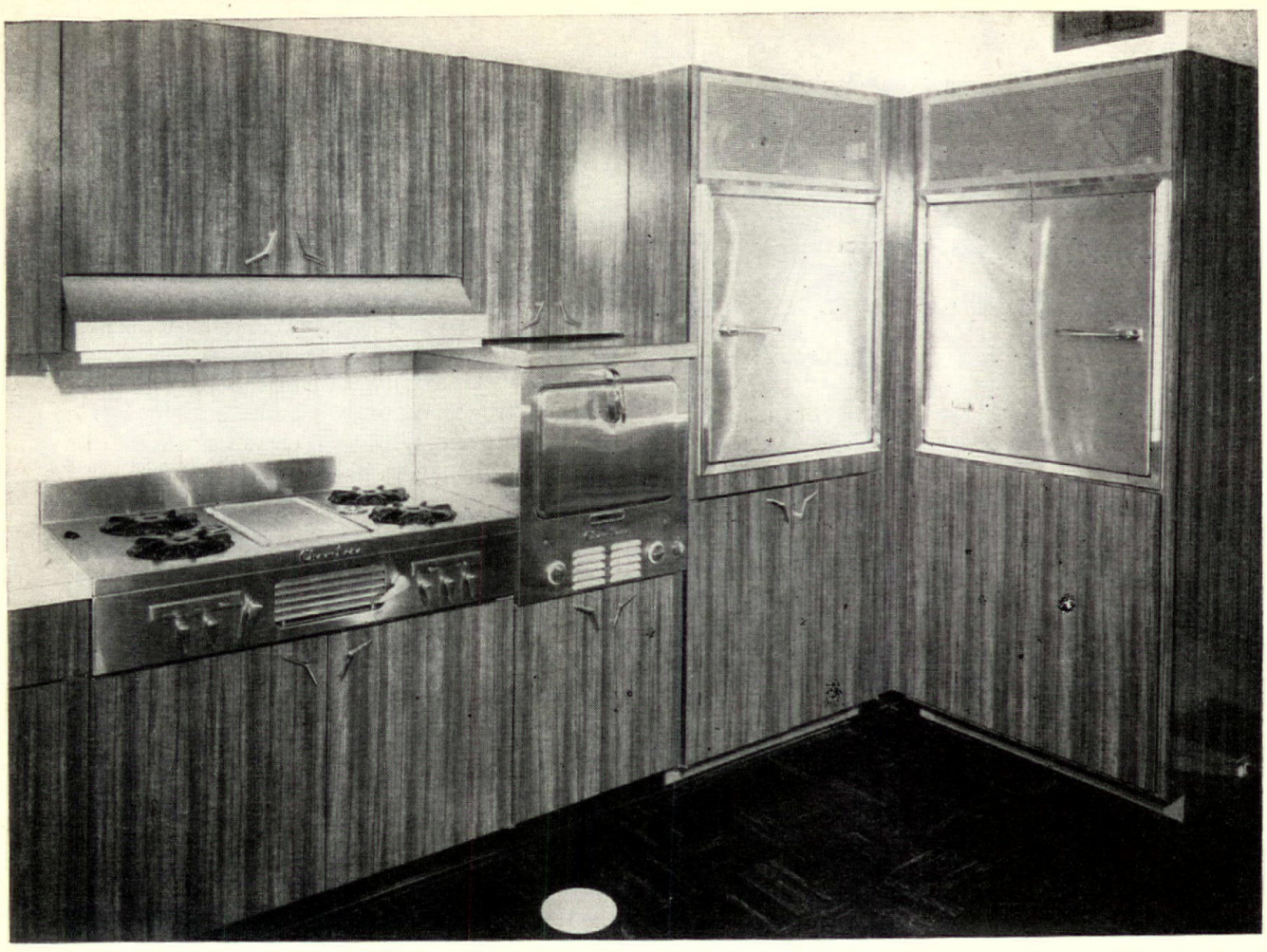
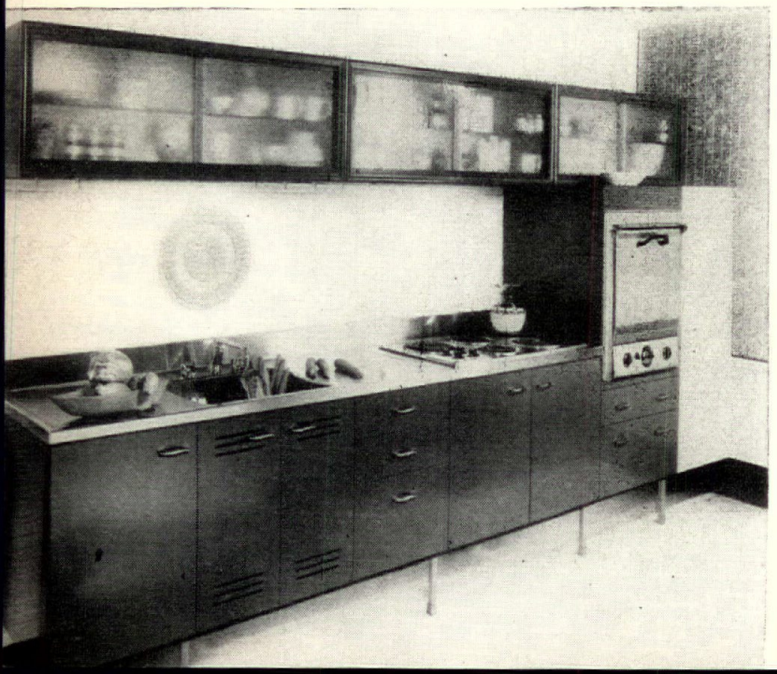
for further details check numbered coupon, p. 178



A. These plastic-faced cabinets and work surfaces look like fine wood. But they are made of melamine and phenolic laminates bonded to both sides of a ½″ thick, 4′ x 10′ core with urea-formaldehyde resin. Sandwich is placed in a press, subjected to heat under pressure for bonding and curing. Warpage is impossible, maker says.

After bonding and curing, panels are cut to dimensions, put together into the handsome cabinets you see here. Units have flush doors, semi-concealed hinges. There are such specialty items as tray racks, step shelves, cutlery trays, revolving base units. Finishes simulate wood grains of walnut, birch, mahogany, fruitwood, cherry and ash and you can get colors on special order. Nevamar Carefree Kitchens, Div. of Nat'l. Store Fixture Co., Odenton, Md.

These new cabinets give kitchens a living-room look



B. Kitchen cabinets get a living-room look when they are raised off the floor. These, by St. Charles, are put on a base pedestal 10⅛″ or 16⅛″ h. Appliances like dishwasher and built-in oven can also be set on pedestals. The storage space which is lost at the floor by using the pedestal assembly can be regained, company says, by placing taller units on the pedestal or by using full-height storage walls. Pedestal assembly uses a supporting steel channel frame on stainless steel legs. Frame is recessed 2″ from face of units. A minimum of two legs or pairs of legs are needed up to 96″ maximum frame width, but you add legs or cross members depending upon load. Legs should not be over 18″ from end of frame. Cabinets which rest on top of the assembly come in 16 colors on steel and in birch finishes for flush wood doors on steel cabinets. Among cabinets available for use are linen and storage units (see H&H Apr. '56) and those that hold built-in cooking tops. St. Charles Mfg. Co., St. Charles, Ill.

continued on p. 156

Give your homes beauty and safety of masonry with Van-Packer Chimney

There's only one chimney that gives you the beauty, safety and permanence of conventional brick with the economy of prefabrication — the Van-Packer Factory-Built Masonry Chimney

Because of its masonry construction, the Van-Packer has earned nationwide acceptance with code and safety officials. Its acidproof 5/8" fire clay tile liner, 3" vermiculite-concrete insulating wall and asbestos-cement jacket provide *real* fire protection. You can be sure of chimney code approval when you install the Van-Packer in the prefabricated homes you build.

You can also be sure of home buyer acceptance with the Van-Packer. Its asbestos-cement brick-design panel housing provides handsome appearance and won't dent, rust or streak your roof. The housing comes in a choice of *red, buff or white* to harmonize with your homes.

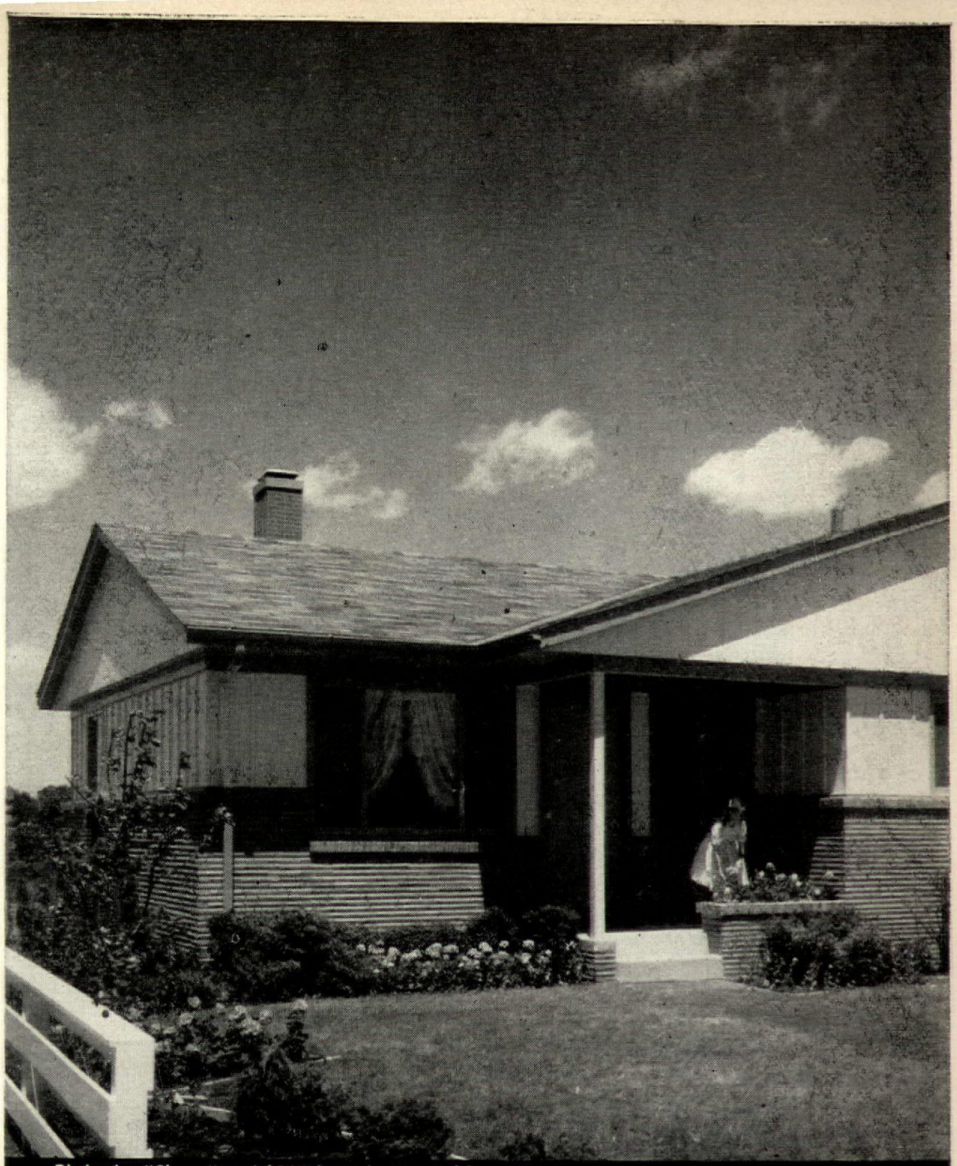
The Van-Packer Chimney installs easily in the average prefabricated home in 1½ hours. All parts are provided including flashing and cement.

No job delays, if the Van-Packer is not delivered with the house, you can get immediate delivery to building site from your local heating or building material jobber or dealer. See "Chimneys—Prefabricated" in Yellow Pages, or write Van-Packer for special information and quotations.

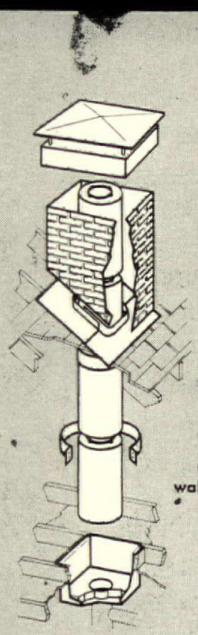
Van-Packer
FACTORY-BUILT MASONRY
Chimney

Van-Packer Company
Division of The Flintkote Company
P. O. Box No. 306, Bettendorf, Iowa
Phone: 5-2621

Also Manufacturers of
Van-Packer Fire Clay Tile Gas Vent



Distinctive "Clover" model P&H home by Harnischfeger Homes, Port Washington, Wisc., features Van-Packer Chimney.



Snap-on housing cap

Brick-design panel housing in red, buff or white

Adjustable aluminum flashing

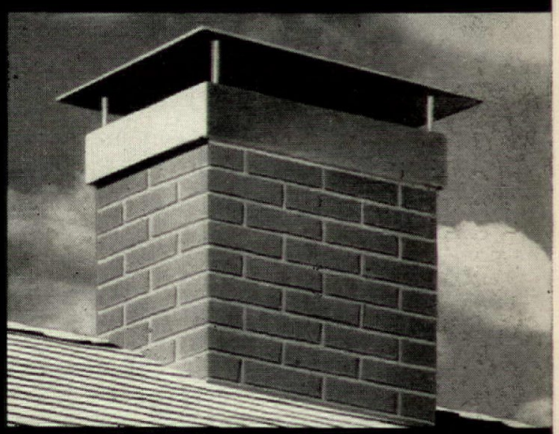
7" I.D. flue sections of 2100°F. 5/8" fire clay tile liner, 3" vermiculite concrete insulating wall, asbestos-cement jacket.

Section joints sealed with acidproof cement.

Drawband reinforces each section joint.

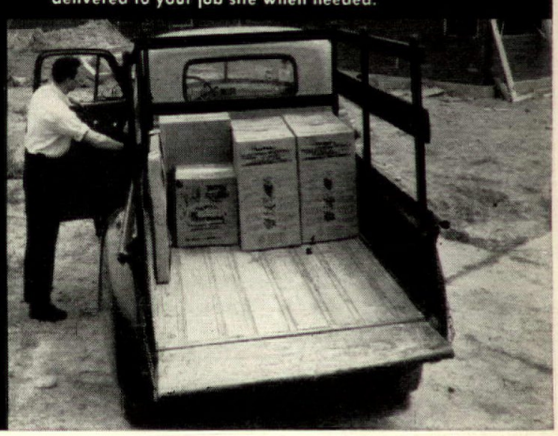
Support assembly has 4X safety factor—eliminates pier.

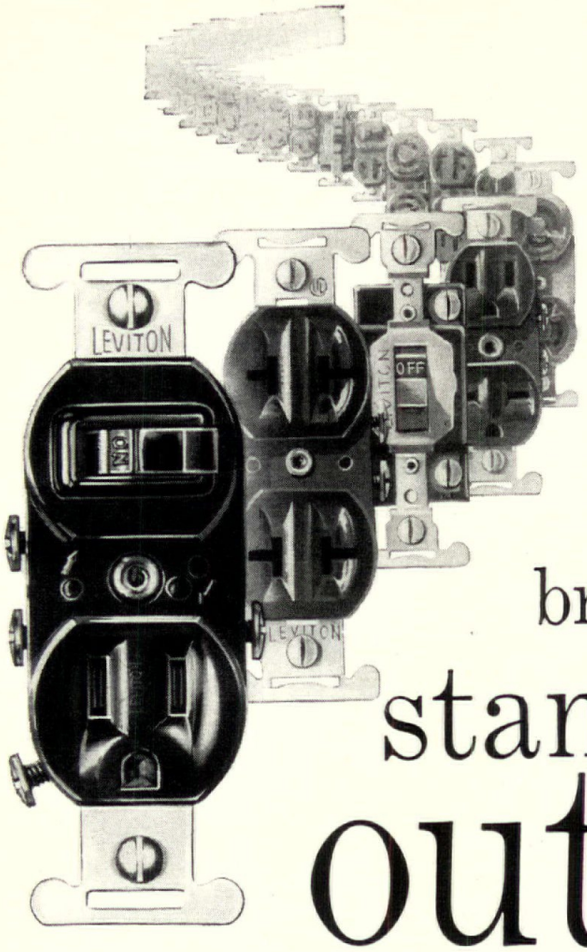
UL listed for all fuels, all home heating plants and incinerators, approved by major building codes.



Attractive brick-design panel housing assures home buyer acceptance.

Completely packaged Van-Packer Chimney delivered to your job site when needed.





one brand stands out...

LEVITON *specification grade* Switches and Receptacles

for industrial, commercial and residential use

Compare Leviton even under the most extreme conditions. Leviton wiring devices give you the utmost in performance at minimum cost . . . with absolutely no compromise in quality.

COMPARE THESE SPECIFICATION GRADE SERIES

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Interchangeable Devices
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CHECK THESE FEATURES FOR YOURSELF

- Molded of heavily sectioned rugged bakelite.
- Heavy gauge, rust-proofed underslung strap solidly riveted to cover and base.
- Wide break-off plaster ears.
- Large head No. 8 terminal screws staked and backed out to accommodate No. 10 conductors.
- Individually packed with mounting screws attached to strap.
- Switch mechanisms utilize a high grade bronze for wide, double wiping contacts.
- Solidly riveted assembly prevents any loosening.
- Receptacles have double-wiping phosphor bronze contacts.
- Meet UL, C.S.A. and Federal Specifications.

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Samples on Request

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Chicago • Los Angeles • Leviton (Canada) Limited, Montreal
For building wire and cable contact our subsidiary: AMERICAN INSULATED WIRE CORP.

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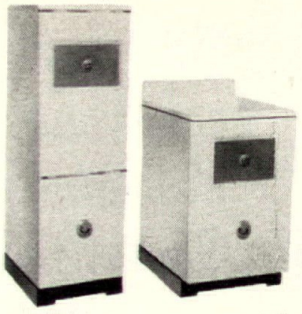
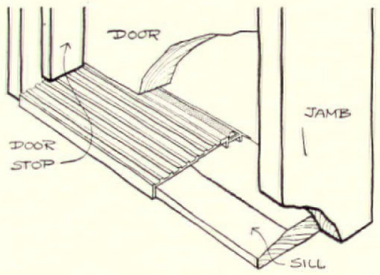
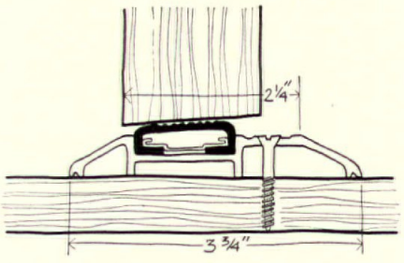


a. Gas water heater comes in two new models—upright or table top—for installation in the kitchen where its good looks will vie with those of other kitchen appliances. Upright model, with vertical draft diverter for top vent opening, is 57" h., 19" w., 23" d. Table top model is 40" h., 24" w., 25" d. Both models have space within cabinet for all piping. 30-gal. rectangular model has 36,000 Btu input on either natural or LP gas. Table-top model in 30 gal. size has 30,000 Btu input on all gases. The "Lo" input table-top model allows unvented installation. Handley-Brown Heater Co., Jackson, Mich.



b. Aluminum threshold, specially developed for a line of prefabbed houses, is extruded in one piece and has channels for a half-moon shaped piece of vinyl weatherstripping. With the new threshold, Lumber Fabricators, Inc., the developer, uses a sill which can be installed directly on top of the subflooring, eliminating need for cutting into subfloor to set the sill. No change in sill construction is necessary when door unit is used with concrete slab floor construction. Lumber Fabricators, Inc., Fort Payne, Ala.



c. New threshold of extruded aluminum and vinyl comes in three sizes and two finishes. AP 3¾" threshold replaces a standard wood sill. AP-118 is same width but is 1⅛" high to allow for a thick pile rug. AP-158 fits doors 1⅜" thick and can attach over existing wooden thresholds or to the bottom of a door. When beveled bottom of door presses down on vinyl insert, a tight weatherproof seal is made. Thresholds come in brass or satin finish and are said to resist rust and tarnish. AP 3¾" threshold in satin costs $1.40; in brass it is $1.95. Macklanburg-Duncan Co., Oklahoma City.

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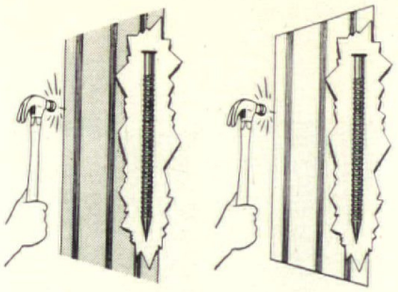
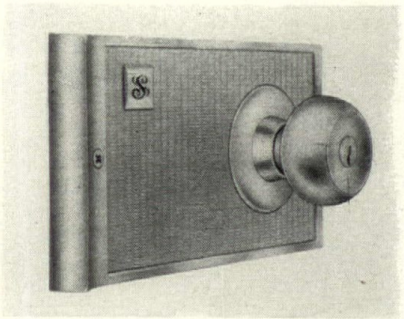
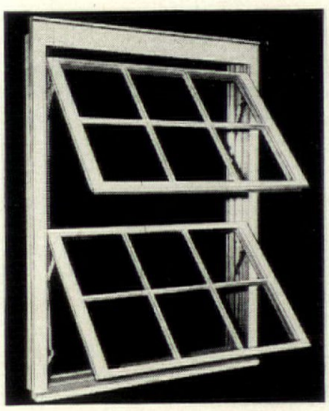
for further details check numbered coupon, p. 178



d. Stronghold annular-thread nail was made specifically for interior hardboards used on wall or ceiling applications. Nail is made of high carbon steel, heat treated and tempered. Tiny nail head is said to give a firm bearing and to be almost invisible when driven flush. 1″ x .058 No. 43 nail, approximately 1298 pieces per lb., costs $37.50 per cwt. Minimum order 50 lbs. For ivory coloring, add $4 per cwt. Independent Nail & Packing Co., Bridgewater, Mass.



e. Monogrammed locksets add the final touch to any turn-key job. These, by Sargent, have brass or bronze escutcheons with a contrasting aluminum patterned panel. Monogram is self-adhering, is chrome with a black script initial. You can get monograms applied at factory at $1 ea., or buy them in one-gross assortments at $24 per gross. Escutcheon is $4.50 in 4⅛″ x 7⅝″ size. Sargent & Co., New Haven.



f. Wood awning window gets a Colonial look with panes sectioned into six or eight lights. Window uses same operating mechanism as Woodco E-Zee Loc standard model, offers easy operation, sturdy locking mechanism, concealed hardware, double-vinyl weatherstripping, and easy cleaning. Window comes in about 175 sizes for stud openings from 22″ x 20½″ up to 153¾″ x 52¾″ for multiple window arrangements. Prices vary according to arrangement. Woodco Corp., North Bergen, N. J.

continued on p. 160

30 DESIGNS

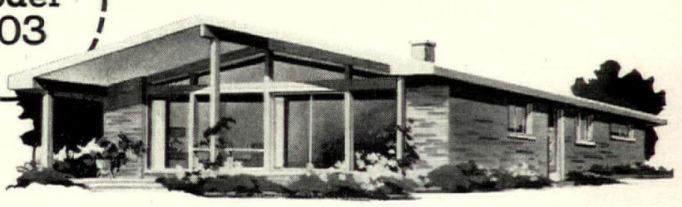
THAT ARE QUICKER TO BUILD AND SELL with *more profit* to you!

You can be under roof completely in a day with Admiral Homes! Thanks to our scientific planning and conventional construction methods, joints and miters fit cleanly, neatly, save you time in erection. Over 1,000 homes yearly factory capacity for proved volume savings! *Can meet FHA, VA requirements and local building codes.*

NEW model 702

2 story, 3 or 4 bedrooms, with 2 or 2½ baths. Overall size 24′x32′; 1,536 sq. ft. livable area; 21,376 cu. ft. Wood, brick or stone veneer construction.

NEW model 803



3 bedrooms, 1½ baths, overall size 28′x44′ with 6′8″x28′ covered patio. 1,232 sq. ft. livable floor area; 21,350 cu. ft.

Special builders' line: Inquire about our new line of homes created especially for lower cost housing. Attractive, *saleable* . . . and quality built throughout.

Admiral Homes Inc.
ARCHITECT-DESIGNED FACTORY-BUILT
WEST NEWTON, PENNSYLVANIA

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If you are a builder in Pa., W.Va., N. J., Del., Va., N. Y., New England, Ohio, Ind., or Ill., let us show you how you can reduce overhead, enjoy increased profits and faster home sales this year.

the right floor in an entrance hall

makes first

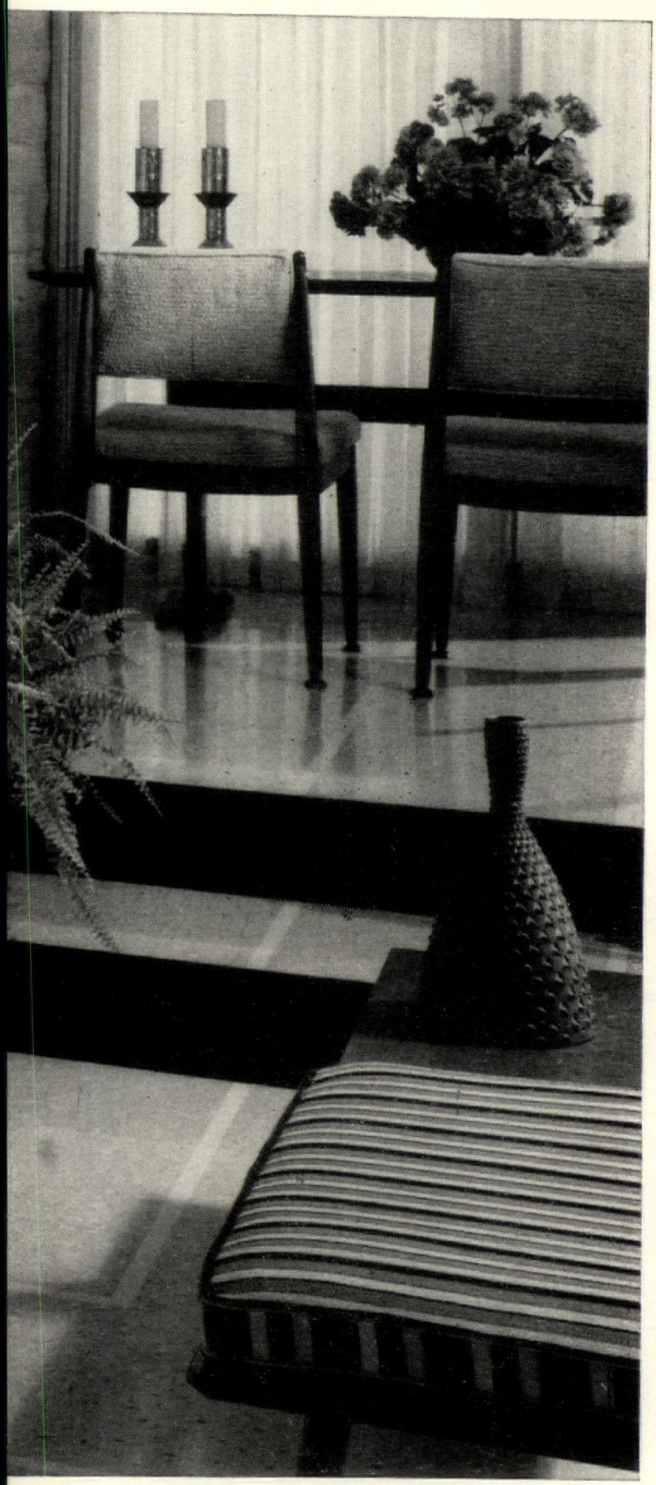
An attractive entrance hall makes prospects immediately feel "right at home"—and all the more receptive to your other sales points. With Armstrong Floors, any number of very appealing—and often strikingly different—decorative effects can be easily and inexpensively created in entries. The wide range of types and styles of Armstrong Floors enables you to install just the floor that will best enhance the individual features of an entry.

The Armstrong Bureau of Interior Decoration will gladly help you or your color consultant create smart effects for entries and all the rooms in the homes you build. And because people know tha the name Armstrong assures them of the highest i flooring quality, it's a good selling idea to featur Armstrong Floors in your advertising and poin them up in your model homes.

Let these special merchandising and sales aids g to work for you to help sell the homes you build

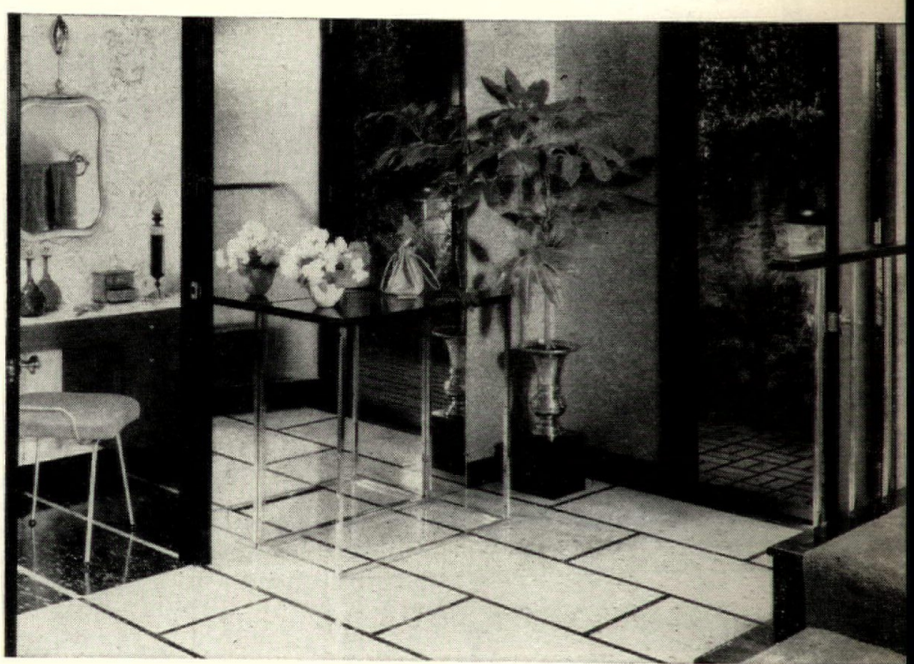
• Floor identification cards for every room • Floor ing literature imprinted with your name • Specia floor offer for demonstration homes • Newspape ad-mats and slugs • Radio and TV commercials • Sales pointers for salesmen

impressions last



this split-level, the same vinyl floor—Armstrong Custom orlon Tile—was installed in the on-grade entrance hall and roughout the adjoining lower level living area and raised ning room. The decorative harmony which results makes e interior seem more spacious. This effect can be created th Armstrong Floors in a variety of prices and styles.

Carrying the entry floor of Armstrong Terrazzo Corlon up the steps and into the living room is one of many eye-catching effects that can be created with Armstrong Floors. Practical, too. The area will always be easy to keep clean, which is one good reason why prospects are glad to see Armstrong Floors in entries.



The simple black and white design of the floor of Armstrong Custom Corlon Tile in this entrance hall makes an immediate impression of smartness. Furthermore, the light colors and crosswise inset strips visually widen the hall. And the subtle graining hides footprints until the floor can be mopped. This is an advantage for your model home and an added sales point for prospects.

pressive floor styling in entrance halls

merchandising idea from the Armstrong chitectural-Builder Service to help you ll homes faster, more profitably. For the tails about this and other proven home erchandising ideas, write Armstrong ork Company, Floor Division, 1612 Sixth reet, Lancaster, Pennsylvania.

Armstrong a b c ARCHITECTURAL BUILDER CONSULTANTS

Armstrong

THE MODERN FASHION IN

FLOORS

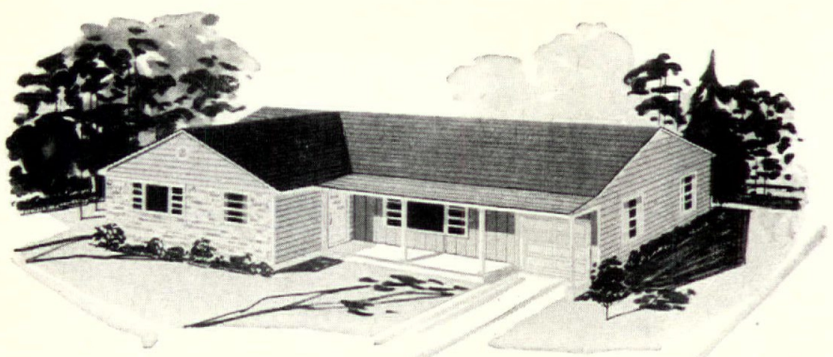
LINOLEUM • INLAID VINYL CORLON® • EXCELON® VINYL-ASBESTOS TILE
CUSTOM CORLON PLASTIC TILE • RUBBER TILE • CORK TILE
CUSTOM VINYL CORK TILE • ASPHALT TILE • LINOTILE®

Ford HOMES ARE READY FOR DECORATING

24 hours after delivery!

That's Right—Because

- **FORD LAYS THE FINISH FLOORING**
- **FORD APPLIES THE DRYWALL**
- **FORD DOES THE WIRING**
- **FORD APPLIES THE TRIM**



Other models available in

MODERN CAPE COD
RANCH
SPLIT LEVEL

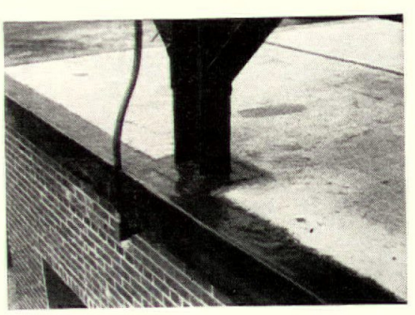
For full details, write on your own letterhead to Dept. H.

Ford factory-built **HOMES**

Manufactured by IVON R. FORD, INC., McDonough, N. Y.

for further details check numbered coupon, p. 178

g. Ceramic Suntile now comes in 12-tile sheets for quick installation. 4¼″ sq. tiles are mounted on a specially developed mesh of treated, glossy jute. Mesh-backed sheet is bonded to wall with adhesive, self-curing mortar or regular portland cement mortar with a bonding coat of self-curing mortar. Tiles are spaced for grouting and do not require soaking. You can get the new "Setfast" sheets in Suntile's 16 most popular glazes. Cambridge Tile Mfg. Co., Cincinnati.



h. New elastic flashing, Saraloy 400, is a black, thermoplastic sheet of vinylidene chloride copolymer, claimed to be highly effective against water penetration. The material requires no shop fabrication and can be applied on the job to almost any construction shape or material, including corrugated roofing and siding. Its elasticity prevents breakage of joints or loss of bond when the surface expands and contracts with temperature changes. You can cut the flashing on the job with a knife or heavy-duty scissors, yet material is said to be resistant to abrasion and tearing. Dow Chemical Co., Midland, Mich.

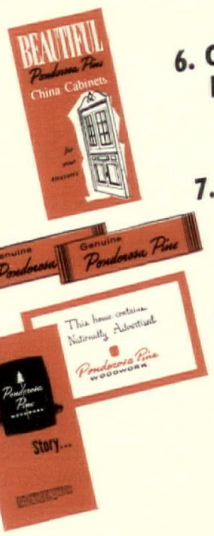
i. Vinyl-asbestos floor tile comes in a wispy new pattern called "Skytrail" which simulates the flashes of shooting stars against a colored background. Eight basic colors are available. Tile comes in 9″ sq. size in 3/32″ gauge and, on the West Coast, in 1/16″ gauge. Cost is approximately 40¢ psf installed. Tile can be installed over concrete slab foundation or wood sub-floors. The Tile-Tex Div., The Flintkote Co., Chicago Heights, Ill.

continued on p. 162

Choose the Items You Need From This Builder-designed Sales Kit...

Here are the *Ponderosa Pine* woodwork selling tools...

1. Consumer Window Folder...
2. Consumer Panel Door Folder...
3. Consumer Louver Door Folder...
4. Consumer Preservative Treated Woodwork Leaflet...
5. Consumer Mantel Leaflet...



6. China Cabinet Consumer Leaflet...
7. Ponderosa Pine Woodwork Stickers...
8. Display Card...
9. Consumer Woodwork Folder...

Use Coupon Below

To turn model home "lookers" into home buyers, sales excitement at the local level is necessary.

These Ponderosa Pine Woodwork merchandising aids are designed to help the builder of 1 house or 1000, whether he uses all the Ponderosa Pine Woodwork items or just a few. These sales aids are created to help you identify your homes with National advertising. All these individual pieces are free to builders in quantity. Send for FREE sample kit.

Ponderosa Pine
WOODWORK

39 S. La Salle Street Chicago 3, Illinois

FREE "Model Home Merchandising Package"

Use this coupon. Free Builder's Kit includes consumer booklets, display cards, and identification signs . . . all designed for use in model homes or completed houses. After receiving the Kit you will be able to obtain free quantities of the individual merchandising pieces you wish.

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Please send me the FREE "Model Home Merchandising Package"

Name_____

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City_____

Home-builder says: # "Case '320' cuts sewer and water installation costs in half!"

Harvey Construction Co., 2126 Highland Park Way, St. Paul, Minn., is constantly looking for *new ways* to cut costs, and improve job efficiency on their *1200-home* Woodbury Heights development.

As a result, they recently traded their converted farm-type power-digger, for a new 42 HP Case "320" *industrial* wheel tractor, equipped with front-end loader and rear-mounted backhoe. The Case unit was selected after a thorough competitive demonstration, because of its heavier construction, superior performance *and lower cost.*

Unit-cost per home reduced

Company records prove the choice was a wise one because the Case "320" has already *cut the cost of digging and backfilling water service lines and sewer systems by 50 percent.*

Says owner Harvey Lubov: "We've been able to greatly decrease our unit-cost per home for installing water and sewer systems. Because the Case backhoe has more power and is easier to maneuver, it can dig an average trench — 7 ft. deep, 3 ft. wide at the bottom, and 65 ft. long — in an hour and a half. We now complete *four* such installations per day, compared with only *two* per day with our former machine. We've also cut the time of installing septic tanks and drain fields by 33%."

Does handyman jobs!

Lubov saves additional time and labor by using the "320" to *mechanize* all sorts of "work-and-run" jobs. With the 13 cu. ft. self-leveling loader-bucket, he loads trucks, lifts materials, cuts sidewalks and driveways, fine-grades, and spreads gravel. Says Lubov, "The Case rig is big enough to do a fast job, yet small enough so it doesn't damage new foundations."

Save money . . . buy NOW!

You, too, can save money and increase efficiency with a Case "320" backhoe-loader. See your nearest Case Industrial Dealer today, or mail coupon for full details. *You'll also want to investigate the new heavy-duty Case® TerraTrac® crawler tractors.* Choice of 8 models — 42 to 100 HP — with big capacity shovel-buckets, bulldozers, angledozers and fork lifts — for your *heavier* clearing, excavating and grading work. Act today!

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1st in quality for over 100 years

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☐ Send free catalog on Case "320" wheel-type backhoe-loader
Send literature on Case TerraTrac crawler-mounted machines
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Industrial wheel and crawler tractors • loaders • dozers • backhoes • fork lifts

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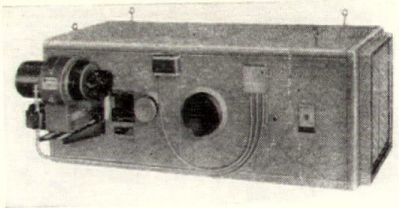
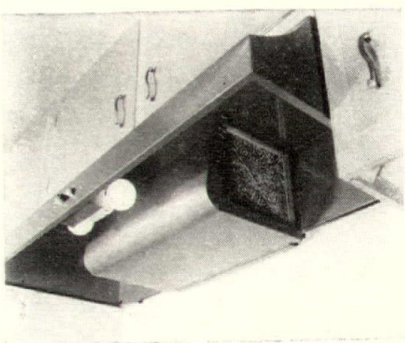


j. Horizontal winter air conditioner is designed for installation where lack of space prevents use of conventional heating equipment. It can be mounted in a basement, set overhead in a hallway, suspended under the floor in a crawl space, or put in an attic. Three oil-fired models have a capacity of 84,000 to 112,000 Btu. The new furnaces can be installed with either left or right air discharge. Unit is shipped assembled and summer cooling may be added when desired. Dimensions for 84,000 Btu model are 21″ h., 21″ d., 60″ l. American-Standard, Air Conditioning Div., New York City.



k. Ventilating range hood is designed for easy accessibility and cleaning. Lower hood, which is fastened by a snap latch, swings down so the two aluminum filters can be slipped from their steel frames and washed off with soap and water. Blower unit also slides out for maintenance or cleaning. Hood is made in 30″, 36″ and 42″ sizes to match standard range widths. An automatic cutoff switch and a three-position (off-high-low) pushbutton switch control the 550 cfm capacity blower. Hood operates on 115 volts, 60 cycles; requires only 3 amps. It is finished in white enamel or coppertone, costs about $77.95. Lau Blower Co., Dayton, Ohio.

l. Colored metallic coating for roofs and exterior masonry surfaces is said to reflect up to 70% of sun's rays, insulate against heat loss in winter and act as a fibrated waterproofing for cast concrete tile roofs in warm climates. Plastic Metal No. 100 is said to be highly resistant to attack from chemicals and salt air. It comes in red, green, copper, blue and white, is applied with roofing brush or squeegee over asphalt, asbestos, composition, metal, slate and tile roofing. Coating was developed by Alcoa and the Yenkin-Majestic Paint Corp., Columbus.

continued on p. 164

This new West Coast residence is "comfort engineered" with aluminum-clad insulation. Owner states that low monthly heating and air-conditioning bills are "unbelievable."

Read what one builder says about aluminum-clad insulation

"As a builder, I will tell you in a few words what I think of aluminum-clad insulation as compared with FHA-minimum requirements—I am sold! I intend to install aluminum-clad insulation from now on in all the houses I build. And I intend to use it as a prime selling feature." So writes Sacramento builder A. L. Miller.

"At first, I was skeptical of the insulation manufacturer's claims. So, after installing aluminum-clad insulation, I tested my new 1,480-sq-ft residence with separate meters. After one year, total gas heating bill was $36.17. Total electric charge for central air conditioning was $18.54.

"These low costs are almost unbelievable, particularly compared with other houses in the same tract insulated to FHA-minimum standards. For one neighboring 1,390-sq-ft house, the heating bill alone for one year was $127.05."

Adequate insulation surfaced with ALCOA® Aluminum saves money two ways and provides comfort "difficult to evaluate in dollars," according to Mr. Miller. First, it permits top heating performance and central air conditioning with smaller units. Second, monthly utility bills are sharply reduced.

ALCOA does not make insulation of any kind, but ALCOA Aluminum Foil is used by most manufacturers to produce several types of insulation. ALCOA's new book, *Comfort Everybody Can Afford*, has been written especially for builders. It has valuable information about insulation that will help you sell better homes—faster. Please mail the coupon today for your copy.

"I am sold!" writes Engineering and Building Contractor A. L. Miller about aluminum-clad insulation. He measured annual cost of heating and air conditioning with separate meters.

NEW!
"ALCOA THEATRE"
Exciting Adventure
ALTERNATE MONDAY EVENINGS

Get all the facts now...*free book*

Aluminum Company of America, Industrial Foil Division
1612-M Alcoa Building, Pittsburgh 19, Pennsylvania

Gentlemen: Please send me free copy of your new book about insulation, *Comfort Everybody Can Afford.*

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Weather is an Everyday thing!

Live comfortably — safeguard against heat or cold with *REFLECT-O-RAY

Winter or summer — Uncle Fud had little household comfort to choose from in his day. But my — *how times have changed!* For instance, today you simply install insulation faced with REFLECT-O-RAY and automatically indoor living becomes more pleasant. Yes, weather *is* an everyday thing with REFLECT-O-RAY. Its millions of tiny, polished aluminum flakes efficiently help keep heat where you want it, *in or out* and at lower cost to you! Remember, too, REFLECT-O-RAY is a natural *breather* that prevents damaging condensation build-up. So, don't settle for any "ho-hum" methods for safeguarding against heat or cold — Play it safe and invest in insulation faced with REFLECT-O-RAY.

*REFLECTIVE "BREATHER" SHEET FACING FOR INSULATION BLANKETS AND BATTS UTILIZING ON THESE AND OTHER FAMOUS BRAND INSULATIONS:

PIGMENTED WITH ALCOA ALUMINUM — ALUMINUM COMPANY OF AMERICA

MIDWEST INSULATIONS, INC. FIBER-LITE — A SPUN GLASS FIBER INSULATION FOR HOME AND INDUSTRY

Gold Bond TWINSULATION

Sealed REFLECTIVE LINER BALSAM-WOOL Blanket Insulation STANDARD

JOHNS-MANVILLE JM PRODUCTS

JSM MINERAL FIBER Stud-Pak

REFLECT-O-RAY is an Aluminum Pigmented product of

THE APPLETON COATED PAPER COMPANY

APPLETON, WISCONSIN

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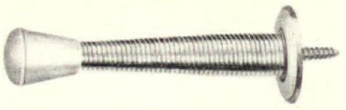
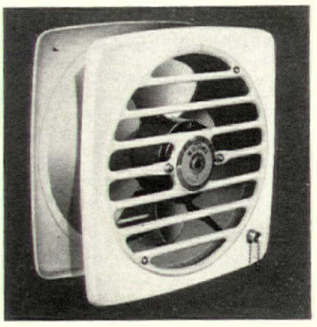
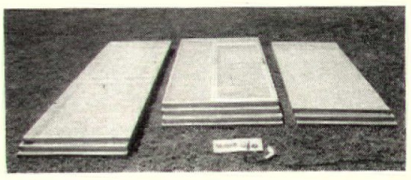


m. New door stop has a coiled-spring shaft, a rubber-tipped end and is said to be trip-proof. It is mounted on a small cylinder and is screwed into the baseboard. Shaft is flexible to within ⅜" of the base. The steel shaft comes finished in either brass or nickel. 15¢. Sargent & Co., New Haven 9, Conn.



n. NuTone fan is designed for installation between rooms to "boost" air to rooms that do not completely benefit from the house's heating and cooling equipment. Thus, maker says, it provides maximum effectiveness for both heating and air conditioning systems. The fan is mounted between studding and fits a 9¼" sq. wall opening. It is adjustable for walls 2⅝" to 5¼" thick, operates on standard 110-120 v. AC current. $21.95. NuTone, Inc., Cincinnati.



o. Patio-in-a-package is a complete screened-in enclosure that adds an outdoor room to any house. Patio package comes ready to assemble with the component panels and hardware (but not the drill) you see in the picture. Assembly takes about 45 minutes. In the package you get extruded aluminum screen doors with Z-bar frame or expander type and fiberglass screened panels. Roof is either fiberglass ($30) or aluminum ($45). Patio comes in 10′ x 12′, 10′ x 16′, 10′ x 20′, 10′ x 24′ sizes. About $295 for 10 x 12′ size; price decreases depending upon quantity ordered. Color Patio Engineering Co., Miami.

p. Radio-intercom system comes in two models for built-in installations: Harmony Model 32 with AM radio and Harmony Model 46 with AM-FM radio. Each system consists of one master station, remote stations for three rooms and one remote station at the door. In addition, you get a rough-in kit and installation instructions. With either model you can call one or a group of remote stations and carry on two-way conversations, monitor any room, shut off any room. Each station has its own volume control and you can equip either model for phonograph or tape re-

continued on p. 166

ARCHITECTS, BUILDERS, DISTRIBUTORS, DEALERS all agree the exciting new Fairfield ESTATE line is the new best-buy in high quality, high style bath accessories at no extra cost. And no wonder! Each brilliant chrome fixture is precision crafted... towel bars are all stainless steel! Exclusive lock-in fastener feature makes installation easier, faster, surer! Year in and year out Fairfield accessories have outsold all others combined in the supplementary accessory field. Now you can install surface and recessed accessories in all price ranges with the one name they know... Fairfield. Specify this new, exciting, buy-appealing line today.

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THE NEW *Preferred* LINE FOR THE BUILDING & REMODELING MARKETS!

Home builders like the SALEABLE FEATURES of

Mardi Gras HOMES

Proven to be by popular acceptance—in most demand by home-owner prospects.

The new Mardi Gras series by Holiday House features an extra living room or family room-den that utilizes the usually wasted hall space—and the exclusive three-way bath arrangement, incorporating space for washer-dryer combination.

Full descriptive information available to prospective builders or dealers.

Write your request today — on business letterhead.

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MANUFACTURERS CORPORATION

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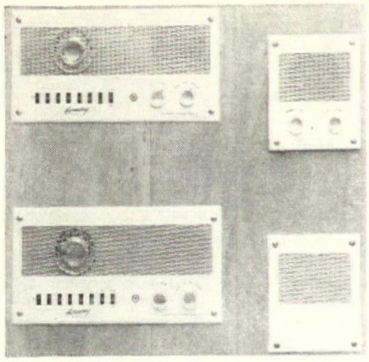
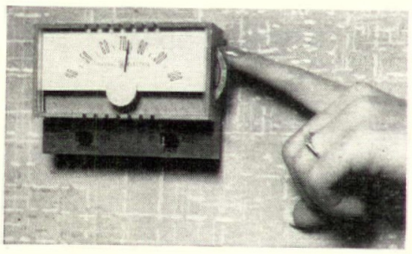


corder. Master station has a handsome sand colored vinyl plastic panel, clear plastic knobs and dial plate. Model 32 costs about $174.50 retail. Continental Mfg., Inc., Omaha, Nebr.



q. GE's new room thermostat has the contemporary "Straight-Line" of the company's major appliances. Thermostat is 1 23/32" thick, 2¼" h., 4⅜" w. Boldface numerals on the face make it easy to read from a distance. A companion control, fitted out as a base attachment, controls cooling, heating and fan units in the air conditioning system. Thermostat case is beige and base control is charcoal grey. $12.95 without base attachment; with base, about $15. General Electric Co., Appliance Control Dept., Morrison, Ill.

r. Built-in timer turns lights on or off automatically. Wired into one or more circuits, the timer operates any circuit at any hour—for periods as short as 15 minutes or as long as 23 hours. A clock dial revolves once every 24 hours and on-off trippers open and close the circuit at preset times. Timing period can be changed by simply sliding the trippers to another time on the dial. "Lamp-Lyter" controls circuits up to 1650 watts, 15 amps, at 125 volts. It is housed in a receptacle about the size of a double junction box and is mounted in a wall, replacing conventional junction box-toggle switch. Beveled-edge door mounts flush with wall and can be painted to match room color. Outside dimensions: 5" x 5" x 2 13/16". Price is $21.95. International Register Co. Chicago.

Publications start on p. 168

What makes this paneled room "different"?

It's the beauty and charm of Appalachian Hardwood solid panels . . . no substitute can match them.

Appalachian HARDWOODS

For the nicest room in the house, most homeowners and builders agree that there's nothing else quite like beautiful natural solid Appalachian hardwood paneling. And in such a room, no other paneling can be as satisfactory . . . as rich, as warm, as durable . . . as *solid* paneling in Appalachian Hardwood.

It's inexpensive enough for moderately priced homes . . . yet the warm patterns of Appalachian Hardwood add distinction to the most expensive. Handles easily in millworking; just two coats of wax keep it beautiful for a lifetime.

Available in Hard Maple, Red Oak, Chestnut Oak, White Oak, Birch, Yellow Poplar, White Ash, Butternut and Beech.

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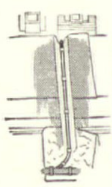
Economy . . . long, trouble-free service . . . installation ease

—Transite Pipe provides all 3

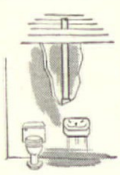
You'll like working with Transite® Pipe . . . because it offers you the wide variety of shapes, sizes and fittings needed for almost limitless freedom of design. *Builders like it* . . . because it is economical. *Contractors like it* . . . because it is easy to assemble and install. *Homeowners like it* . . . because of its reputation for long, trouble-free performance!

For further information on Transite Pipe for the home, write to Johns-Manville, Box 14, New York 16, N. Y. In Canada, Port Credit, Ontario. Why not write today?

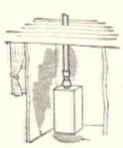
FOR THESE HOME SERVICES, SPECIFY



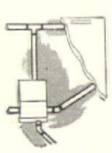
. . . Transite Building Sewer Pipe with the Ring-Tite® Coupling, for conveying sewage to street sewer or septic tank.



. . . Transite Plumbing Vent Pipe for venting soil and waste pipes in building plumbing systems.



. . . Transite Gas Vent Pipe in round and oval shapes for efficiently and economically venting domestic gas appliances.



. . . Transite Air Duct for use in concrete slabs in perimeter-type heating and air-conditioning systems.

Johns-Manville
TRANSITE PIPES FOR THE HOME
Made of Asbestos-Cement

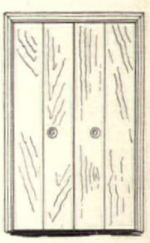
STANLEY Hardware

New! Hidden hardware for modern bi-fold doors

Homeowners are enthusiastic about these new doors that project only inches into a room and allow new freedom in arranging furniture and new, complete access into closets.

And now Stanley has hardware to make them more stylish and convenient than ever. The new 2987 hardware is concealed—no hardware shows on either side of door! It's easy to install, too—just look at these features:

- *Easy to remove or rehang in seconds*
- *Jamb-mounted bottom pivots allow clearance over slab, terrazzo floors*
- *Easy to adjust laterally or vertically for perfect alignment*
- *No bottom track*
- *Doors can't rattle or blow open*
- *Smooth, "whisper-quiet" action*
- *Round-cornered hinges for mortising (may be surface mounted, too)*



The new 2987 hardware fits all doors, louvered or paneled, wood or composition, 1″ to 1⅜″ thick.

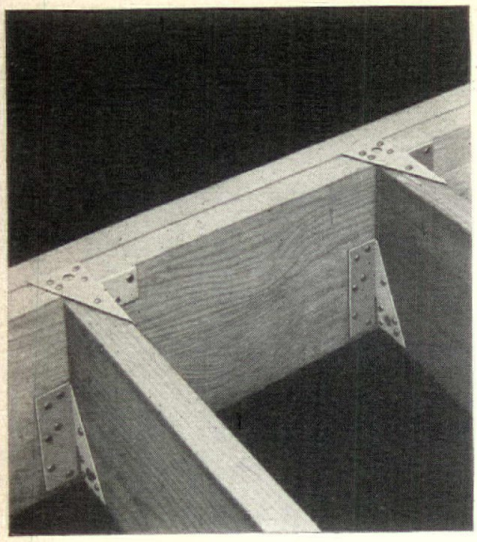
Stanley's complete line of fine hardware for sliding doors also includes the 2825 adjustable pocket frame set (one set for all door sizes from 2′ 0″ to 3′ 0″ wide) and the reversible 2800 for ¾″ and 1⅜″ by-passing doors. Compare quality and prices with any other make!

Get full details from your dealer or write Stanley Hardware, Division of The Stanley Works, 10DA Lake St., New Britain, Connecticut.

AMERICA BUILDS BETTER AND LIVES BETTER WITH STANLEY

STANLEY

This famous trademark distinguishes over 20,000 quality products of The Stanley Works—hand and electric tools • drapery, industrial and builders hardware • door controls • aluminum windows • stampings • springs • coatings • strip steel • steel strapping—made in 24 plants in the United States, Canada, England and Germany.



the most versatile, practical and economical

JOIST HANGER

ever developed—

TECO

Trip-L-Grip

FRAMING ANCHORS

Eliminate | heavy strap hangers | notching | shimming

Add strength and rigidity.

One size fits joists from 2″x4″ to 2″x12″.

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Please send FREE booklet, "Aids for Better Homes and Other Wood Construction," showing details on how and where to use Teco Trip-L-Grip Framing Anchors for stronger wood framing.

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741. The New Trend in Bathrooms. Universal-Rundle Corp., Dept. HH, New Castle, Pa. Folder #20.

Six bathrooms are planned around six popular U/R plumbing colors—azure blue, desert tan, verdant green, jonquil yellow, rose pink and mist gray. Folder shows how to use patterned wallpaper, how to use accessories, and how to use new materials to create luxury looks.

742. Supplement No. 1 to Plumbing Brass Parts List. Eljer Div. of The Murray Corp. of America, Dept. HH, 3 Gateway Center, Pittsburgh 22, Pa. 12 pp.

Catalog includes parts identification information on the one basic, renewable unit used with Eljer's Lifetime brass line of lavatory, bath and shower fittings. All parts are illustrated in detail and in direct sequence of the assembly of each fitting. Parts are numbered for easy ordering.

743. Fabulous Floors by Robbins. Robbins Floor Products, Inc., Dept. HH, Tuscumbia, Ala. Copies of book are available on letterhead requests only.

This big new book for architects and decorators has actual samples of Robbins' Pompeiian tri-dimensional marbleized tile; Lifetime vinyls, Patio tile and Micro-Finish rubber tile. Specifications, materials information, installation and maintenance hints are included. A chart lists types of materials, patterns, color designations, standard gauges and sizes.

744. Specifications for Armstrong Acoustical Ceilings. Armstrong Cork Co., Dept. HH, Lancaster, Pa.

Here's a book with specification paragraphs divided by perforations so that you can tear out the paragraphs that apply to a particular job as you need them, reassemble those paragraphs into a complete and individual specification. The manual is divided into three sections: job conditions and brief specifications; material specifications; installation specifications. If, for instance, an architect should need specifications calling for a mineral wool ceiling to be applied with acoustic cement, he would tear out the paragraphs pertaining to job conditions, mineral wool acoustical tile and cement installation, and circle the size and thickness of the material desired.

745. Selection Guide to Fiberglas reinforced laminates. Electrical Div., Owens-Corning Fiberglas, Dept. HH, 598 Madison Avenue, New York 22, N.Y.

This new guide details the comparative properties of the typical reinforced laminates and includes relative cost data per pound for each form available.

746. Reversible Heavy Duty Drills. Thor Power Tool Co., Dept. HH, Prudential Plaza, Chicago 1, Ill. 4 pp.

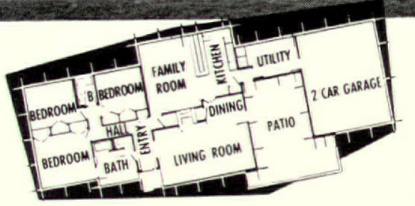
Folder details the developments in power and design, gives complete specifications of the new Thor "EN" series of ⅝″, ¾″, ⅞″ and 1″ reversible portable electric drills. Other specifications are given for Thor's "EL" and "EJ" electric drill series, screwdriver-nutsetters and impact wrenches.

continued on p. 172

MODULAR HOMES

presents the all new

Jamaican



The JAMAICAN

is a distinguished member of MODULAR'S fine homes: Ranch, two-level or tri-level, 3, 4 or even 5 bedrooms, 1, 2 or 3 baths, a house to fit every site and family situation. MODULAR offers exceptional value and flexibility at every price level.

MODULAR HOMES are panel, post and beam constructed of enduring redwood. These MODULAR components provide the basic advantages that help to justify pre-fabrication. They let you participate in designing your own home, enable you to site plan the house so that it is YOUR home. MODULAR helped pioneer these technical advances which are now becoming widely used. Exclusive of land, MODULAR HOMES are priced from about $14,000 to $36,000. Detailed blueprints are always supplied with MODULAR HOMES.

MODULAR HOMES are erected by carefully selected, responsible, experienced builders. Please write for detailed literature.

Dealer Inquiries Invited.

MODULAR HOMES Inc.

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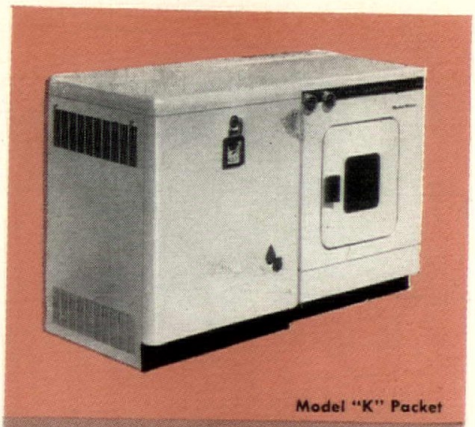
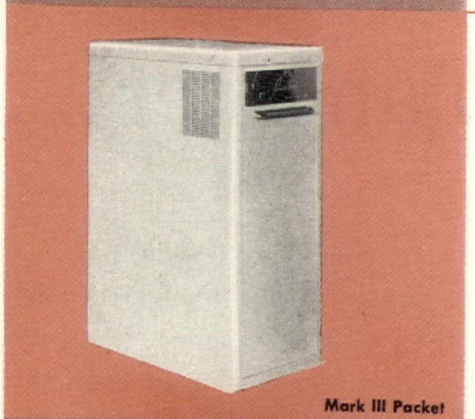
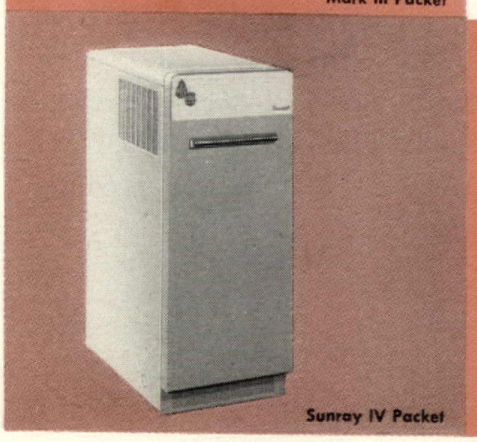


Model "K" Packet

"11B" Series
Packaged Gas Boiler



Mark III Packet



Sunray IV Packet

National-U.S. Presents

The

MODULAR

Concept

in

Hydronic* Heating!

Now—The Prefabricated Home Builders Get Functional Design in Quality Heat!

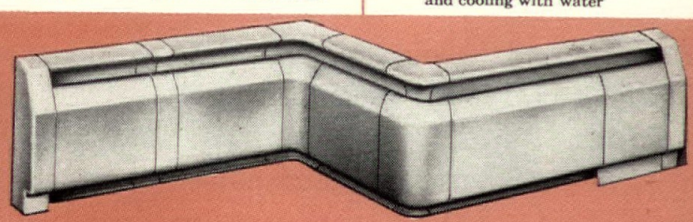
These space-saving beauties offer real advantage for the Modular Concept of Building. The compactness of these units provide easy installation in alcoves, utility rooms, game rooms, or "awkward corners" . . . helps to preserve valuable living space. Small pipes allow more head-room in basement installations and eliminate special construction required with other type heating. And, most important, this is Quality heat at a low first cost—that also provides a domestic hot water supply for every household need including the extreme hot water demands of an automatic washer and dishwasher. Send for Bulletins and descriptive literature and see how National-U.S. Hydronic Heating units fit the Modular Concept . . . see how modern heat will help sell modern homes!

*HYDRONICS: The Science of heating and cooling with water

For the *FIRST TIME*—a full line of heating units and heat distributors that are

- **AUTOMATIC**
- **EFFICIENT**
- **HYDRONIC**

FOR THE MODULAR CONCEPT OF HOME BUILDING!



ART COMFORTLINE BASEBOARD

No valuable floor space needed because Art Comfortline Baseboard provides high efficiency, even, low-velocity, quiet heat distribution the modern, inconspicuous way. "Snap-on" accessories make it easy to install; it can be pre-cut to builder's specified lengths—tailored to save time and money. Styled for modern prefabricated home building.

National-U.S. Hydronic Heating also offers, of course, easily installed compatible cooling.

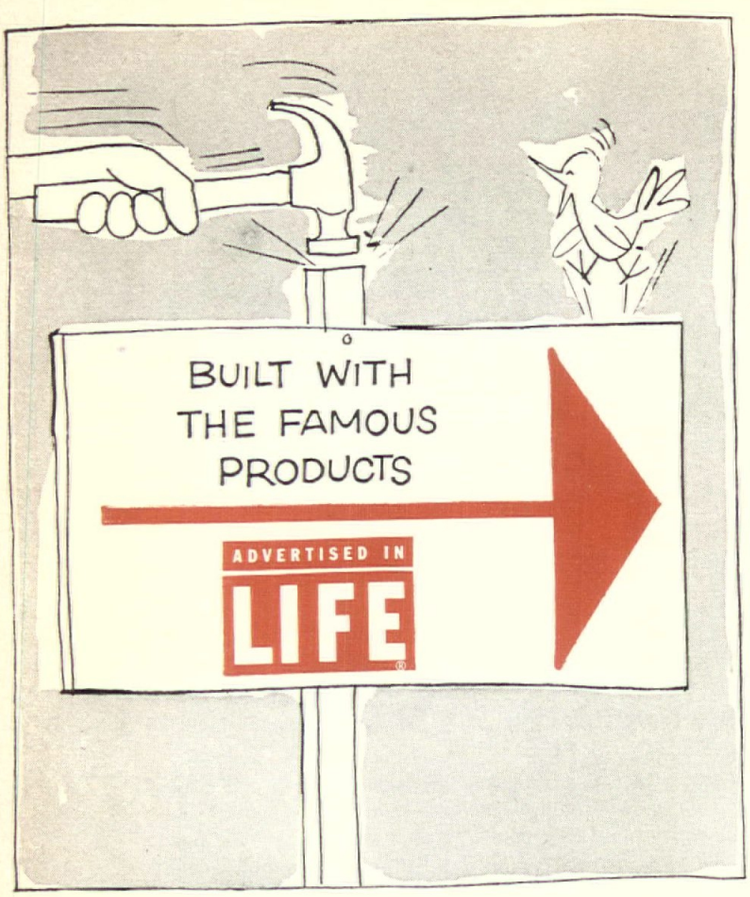
H-13

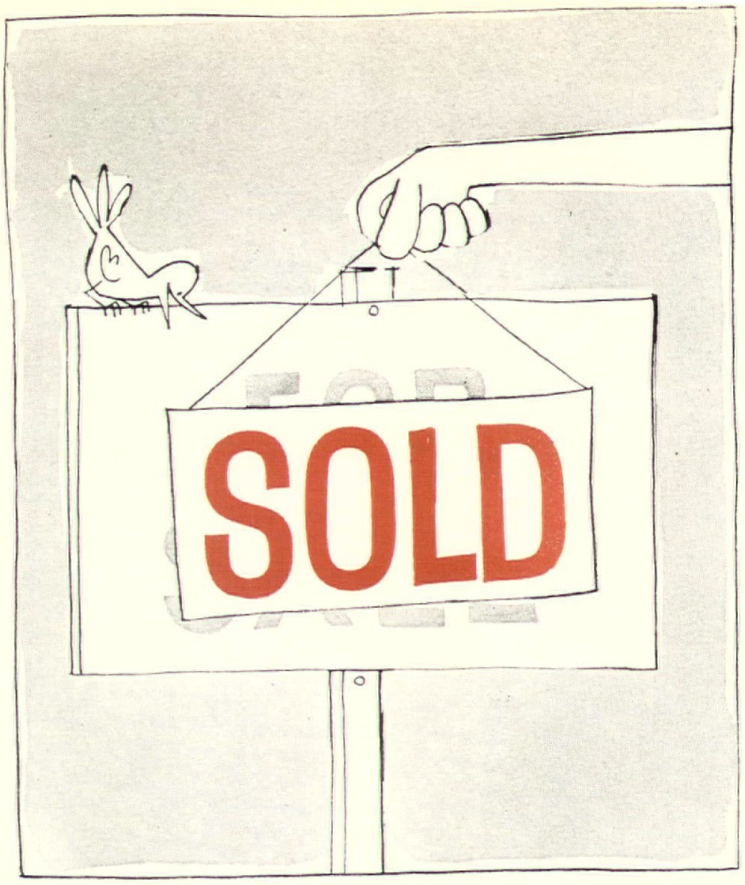
National-U.S. Radiator

CORPORATION

HEATING AND AIR CONDITIONING DIVISION

Johnstown, Pennsylvania





One good sign leads to another . . .

One of the biggest problems for a builder is getting prospects to come and look over his "wares." That's where the Advertised-in-LIFE sign comes in handy.

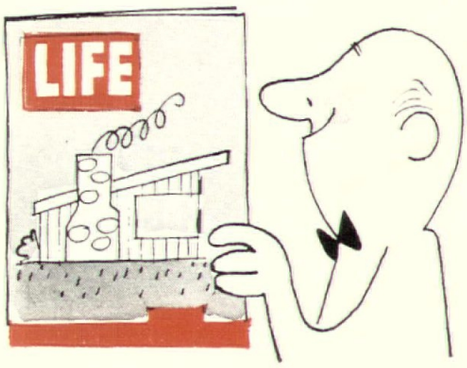
When you let people know your homes feature LIFE-advertised building materials and household equipment, you've given them extra reason to inspect your model.

People have confidence in brand names they've read about in LIFE . . . that means they will have more confidence in you, too.

And LIFE reaches so many of the people you want to attract. In a 13-week period, LIFE is read in 3 out of 5 households in an average community. Wouldn't you be wise to take advantage of this local impact?

Write LIFE's Building Products Merchandising, 9 Rockefeller Plaza, New York 20, N.Y., and find out how LIFE-advertised products can help *you* sell your homes.

people respond to



Audience source: *A Study of the Household Accumulative Audience of LIFE.*

Distinguished walls help sell homes

SIMPSON TOASTED "V" GROOVE REDWOOD PLYWOOD

This beautiful Simpson Toasted "V" Groove rift grain redwood plywood paneling can be the difference that makes the sale! It has a distinction about it that prospects like.

It is planked with toasted "V" grooves embossed at intervals of 5, 11, 7, 9, 10 and 6 inches across the width of each panel. Every second groove falls 16 inches O. C. to serve as built-in stud locators for nailing. And because the edges of these panels are beveled, joints don't show.

Toasted "V" groove paneling is low in cost, yet it adds many, many dollars to the appearance value of your homes. So for the strikingly beautiful wood that helps make homes sell on sight use Simpson Toasted "V" Groove redwood plywood paneling. Simpson Toasted "V" Groove plywood paneling is also available in fir, Philippine mahogany and knotty pine.

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PLYWOOD & DOOR PRODUCTS

You can rely on Simpson for a complete line of specialty plywoods and doors, plus Acoustical, Insulating Board and Hardboard Products.

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FREE Toasted "V" Groove Redwood sample together with Simpson's new 36-page booklet, "Manual on Finishing Plywood," which has 68 full-color finish illustrations plus decorating ideas and suggestions for the use of plywood in the home.

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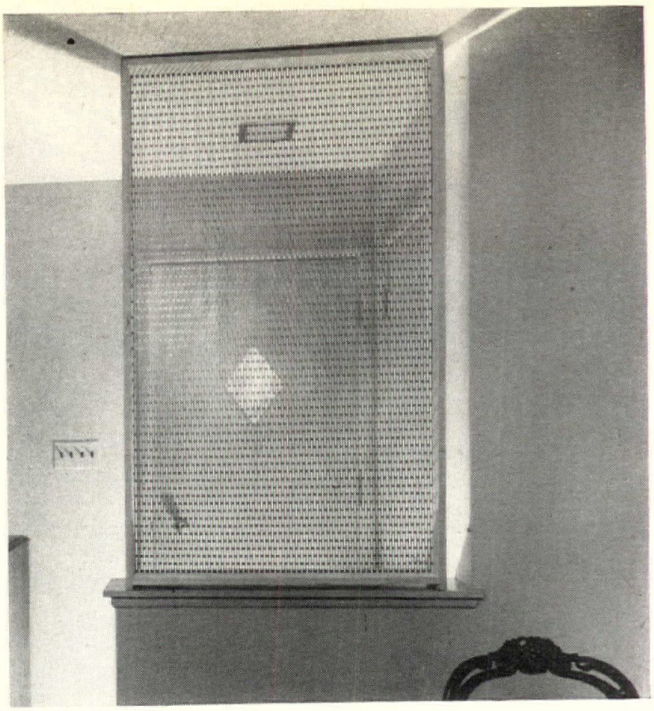
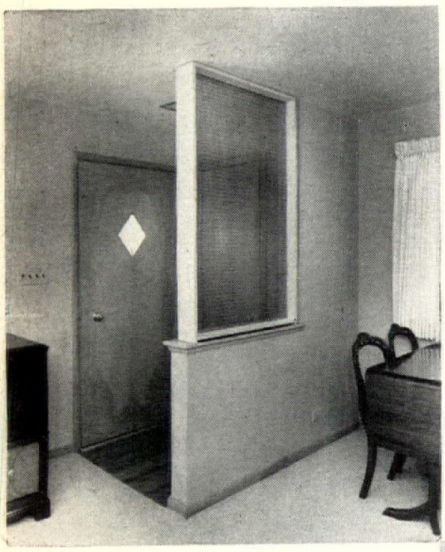
PLEASE PRINT PD-79

H&K perforated metal

...the decorative metal with many useful applications in the home





H&K perforated metal used as a space divider between front door entry and living-dining area.

H&K perforated metal conceals yet permits circulation of air . . . and has acoustical properties.

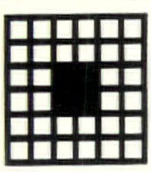
Put more sales appeal in your house with H&K perforated metal!

H&K perforated metal sheets or pieces can be furnished to size and shape in the pattern, type and gauge of metal specified by the architect or builder best suited for his particular use. (Illustrations of patterns and technical information can be found in H & K General Catalog.)

H&K perforated metals can be . . .

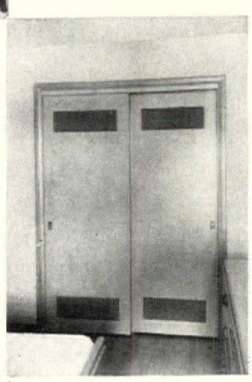
sheared to size on the job or precut to size or shape

furnished with margins



furnished with unperforated areas

Special finishes can be ordered in steel—painted, chrome plated, enameled, japanned or other baked-on finishes; aluminum—color anodized or brushed and lacquered finish.



H&K perforated metal grilles in closet doors allow free circulation of air.

Perforated steel sheets of many patterns are carried in stock at our warehouses. Sheet thicknesses range from 16 to 26 gauge; widths from 30″ to 42″; lengths up to 10′. (Details are given in H&K Stock List Brochure.)

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Among its many uses H&K perforated metals can be utilized in:

Acoustical panels in ceilings
Kitchen cabinet grilles
Cabinet shelving • Sink fronts
Heating and air conditioner units
Grilles for ductwork
Decorative railings • Decorative entries
Grilles for Hi-fi systems
Decorative trim—valances, etc.
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Lighting fixtures • Household appliances
Ceiling, wall and floor coverings using perforated tile and inset

THE Harrington & King PERFORATING CO., INC.

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NAME_____ TITLE_____

COMPANY_____

STREET_____

CITY_____ ZONE_____ STATE_____

for further details check numbered coupon, p. 178

747. Walkway Covers. Childers Mfg. Co., Dept. HH, 3620 W. 11th St., Houston 8, Tex. 4 pp.

Here's a booklet on the Childers prefabricated walkway. It contains specifications, photographs and ideas for the many uses of these fabricated steel shelters.

748. Ceramiduct manual. Harry O. Donnelly Co., P.O. Box 5285, Dept. HH, Akron 13, Ohio. 8 pp.

Revised edition of the Ceramiduct manual gives information on the new Angle-Cut Ceramiduct with detailed specifications and installation plans. Design information for systems using Ceramiduct (a low-cost heating duct material for radial and perimeter heating) includes floor heat loss factor, duct size needed and minimum register free area required for buildings.

749. Catalog. Allmetal Screw Products Co., Inc., Dept. HH, Garden City, L.I., New York. 52 pp.

This big new book contains information about stainless fasteners. In two parts, the book first includes illustrations, thread and design specifications and availability in a variety of corrosion-resistant metals of 40 basic fastening devices. Second part gives engineering data relating to composition, properties, applications and weights of stainless steels.

***Teco Wood Study Kit. Timber Engineering Co., Dept. HH, 1319-18th St., N.W., Washington 6, D.C. $10.

Wood Study Kit has 54 samples of domestic hardwoods and softwoods, foreign woods and special products like a cigarette burn-proof furniture panel. Samples are 5″ x 2¼″ x ⅜″ and with the kit's 10-power hand lens, you can complete a microscopic examination of the various species. In addition you'll receive a 84-page manual on how to identify different species and a study guide with 18 experiments that will help you learn how to identify and how to use the many different species of wood available.

751. Insulating Roof Deck. Johns-Manville Corp., Dept. HH, 22 E. 40th St., New York City 16. 6 pp.

Booklet describes the three-in-one roof deck which gives, all in one sheet, a finished ceiling, insulation and a base for roofing. Charts give product data and there are photographs showing handling procedure with the roof deck. Installation details show how to install Seal-O-Matic shingles or built-up roofing over the deck.

***. Movable Shutters. Paul Heinley, P.O. Box 190, Dept. HH, Santa Monica, Calif. 16 pp. 25¢

You'll find more than 50 pictures of shutters and how to use them in every room in the house. Each photograph is numbered so additional information can be obtained when number is indicated in inquiry. Of particular interest, shutters which hide storage, create two rooms out of one, give a custom look to doors and windows. There's even a picture showing a shutter covering a skylight so you get filtered light or no light depending upon whether shutters are open or closed.

continued on p. 178

GENERAL HOMES

Annual Statement of Policy and Progress

Because no stock in General Homes is publicly held, we take this opportunity of reporting to our customers and to the public.

POLICY

Nothing has occurred in the past year to indicate any reason for change in the basic policies upon which the company was founded 12 years ago. Briefly stated they are:

Homes for a Mass Market . . . We feel that there is an immutable law of economics which says that there will always be more poor people than rich people, and that a mass market for homes is assured only in the lower income groups. We therefore specialize and produce houses only for the lowest income group for which we can obtain 30 year FHA mortgages. Typical sales on fully improved lots run $11,300 to $13,400. We build no luxury houses. We think the man who wants a tailor-made suit may also want a tailor-made home.

Total Prefabrication . . . We have always believed that any builder who wants any of the advantages of prefabrication wants them all. If the cost of the walls of a conventional house represents only 10% of its total sale price, how then can any amount of savings from mass purchasing or production of prefabricated walls result in any appreciable *total* savings? And if walls and perhaps trusses are all that are to be prefabricated, how then is any appreciable time to be saved in the overall construction of the house? For the past 12 years we have demonstrated the practicability of a totally prefabricated structure . . . wiring, heating, plumbing, decorating, exterior painting and sheet metal work. Our package contains everything but the concrete and is precision-loaded for delivery on a single factory-owned trailer.

Total Financing . . . Our company continues to be headed by men with more background in Finance than in Forestry. We have always realized what has only recently become generally recognized in our industry: that prefabrication's greatest advantage lies in speed of completion, high capital turnover, and making big builders' profits available on little builders' capital; and it just can not be done unless the prefabricator literally "ships the money on the truck". Both our competitors and our customers concede that General Homes does miracles with mortgage money.

Total Dealer Service . . . Now more than ever we recognize our obligation to our dealers to render expert assistance, not just in field erecting but at every stage of homebuilding from land-planning through ultimate consumer sales and service.

PROGRESS

Within the framework of this well-tried policy, we are pleased to report the progress of the past year.

Sales are at 190% of last year. Production is straining our present plant capacity, but we have maintained our 12 year record of *not once* having missed a scheduled delivery of a properly ordered house.

Plant Expansion is already under way to increase our capacity by 600 houses. Such capacity will require the addition of several key men and enable us to add 6 typical two-houses-a-week dealerships to our organization in the near future. *Bank Lines and Mortgage Money* have already been assured to support the increased production. Concurrently with this statement we are announcing our 1958 dealer-finance program assuring General Homes Dealers of complete guaranteed-cost construction and permanent F.H.A. financing at *fees and discounts substantially less than the F.H.A. permissible schedules.*

Area Served . . . We presently concentrate our deliveries in Indiana and Ohio. Our increased production will enable us to consider dealerships additionally in Illinois, Southern Wisconsin, Kentucky, West Virginia and Michigan

Dealer Success . . . We recognize that the true success of any prefabricator can be measured only by the success of its dealers. In this respect we are quite fortunate in that most of our dealers are presently sold well ahead, and several are sold out as much as 20 weeks in advance. Current sales continue strong and dealer profit margins continue quite favorable on both Scotsman and Highlander models.

William B. F. Hall, President

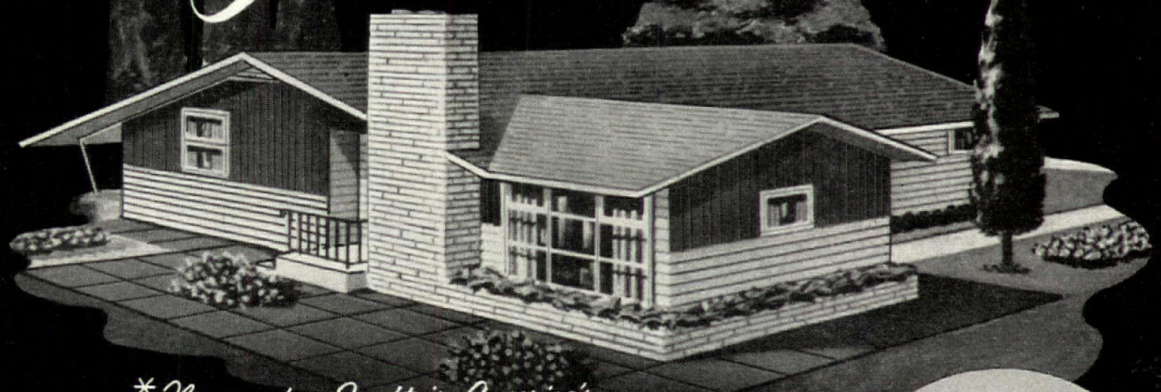
General Homes

3033 WAYNE TRACE, FORT WAYNE, INDIANA

TELEPHONE KENMORE 6221

FOREMOST STYLE • FINEST QUALITY • FAMILY PRICED • FOREMOST STYLE • FINEST QUALITY • FAMILY PRICED

A Jewel of a Home



*No wonder Swift is America's largest selling precision cut home!

SWIFT HOMES, INC.
ELIZABETH, PA.

• FOREMOST STYLE • FINEST QUALITY • FAMILY PRICED •

DUR-O-WAL®

wishes all a

Merry Christmas

and a

Happy New Year

MORE LIVING AND STORAGE ROOM

at very low cost!

Send coupon for details

Bessler Disappearing Stairway Co.,
1900-E East Market St., Akron 5, Ohio

Please send free catalog, wall chart, prices and discounts on Bessler Disappearing Stairways.

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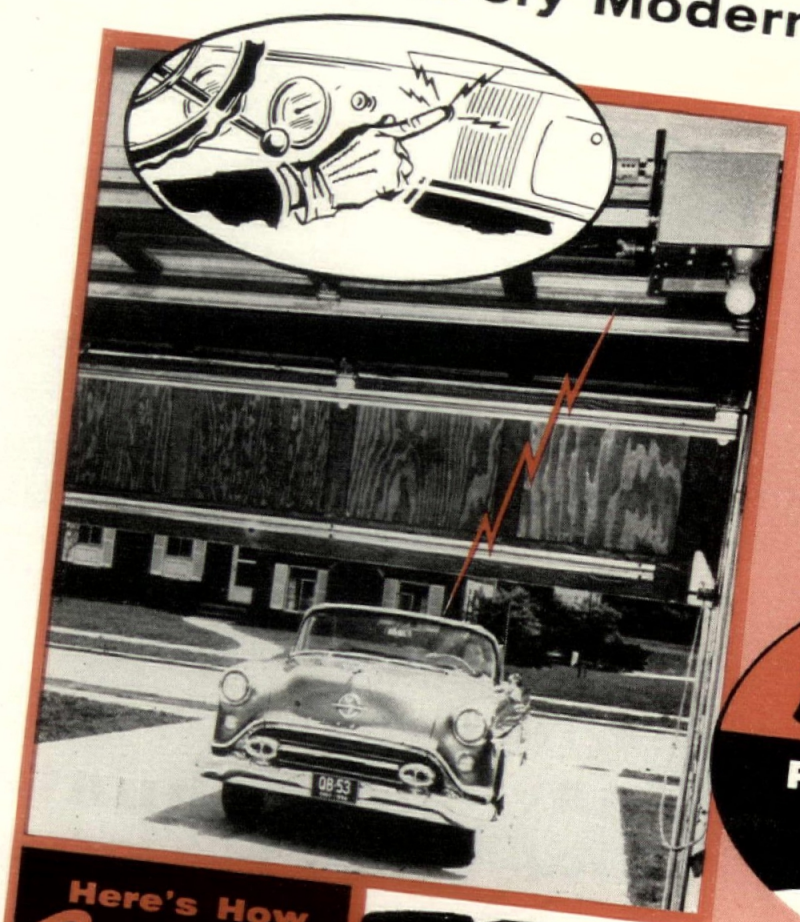
. . . Rado-matic Electronic Garage Door Operators

Add Pushbutton Sales Appeal To Every Modern Home . . .



Today, Homes That Feature
Electric Living . . .
Advance Designs . . .
All Modern Conveniences
. . . Should Also Feature the

Rado-matic
PUSH BUTTON SERVICE

Here's How Rado-matic Works

1. Touch a button on your dash. You stay warm, safe, protected in the car.

2. Your door opens automatically —the heaviest and most inconvenient task you can perform around your house done for you electronically.

3. In you go to a warm, dry, lighted garage.

4. A touch of the button closes and locks the door. You are safe —inside your lighted garage . . . (the light stays on for 90 seconds) . . . then into the house—dry clothes and shoes and perfect protection.

Electronic Garage Door Operators

Costs Less Installed Than Most Appliances

The dramatic action of Rado-matic will be worth many times its cost in added sales appeals to every modern home. Offered as a special feature on your model and unsold homes, it will help them to sell faster.

Can be installed on all overhead-type doors. Our factory-trained installation crews and one year Service Warranty guarantee customer satisfaction.

Your Rado-matic Distributor has a special offer for your model home. Write factory for your nearest Rado-matic supplier.

Rado-matic PUSH BUTTON SERVICE

THE **Rado-matic** CORPORATION

A Frank C. Russell Enterprise

11815 Williamson Avenue • Cleveland 7, Ohio

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fluid heat
AUTOMATIC HEATING EQUIPMENT

America's Finest Automatic Heating Equipment for Every Heating Need

A Complete Line
Oil- and Gas-Fired

★

WARM AIR FURNACES
Models Factory Wired and Assembled
BURNER BOILERS
Steam and Hot Water
COUNTER-FLOW FURNACES
For Down-Flow Heating
GRAVITY FURNACES
For Low Cost Installations
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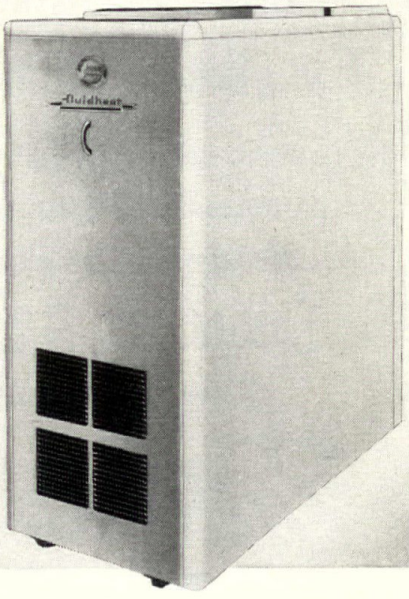
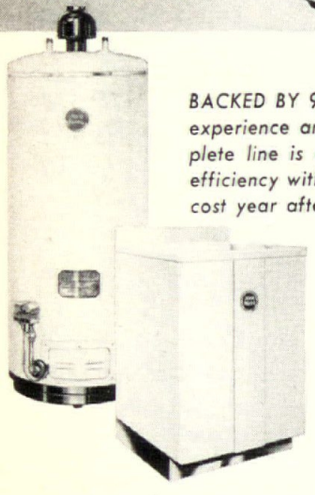
For Ceiling and Under-Floor Installations
OIL WATER HEATERS
120 Gal./hr. Recovery
CONVERSION BURNERS





BACKED BY 90 years of precision manufacturing experience and engineering know-how, this complete line is designed to give maximum heating efficiency with low installation and low operating cost year after year.

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Automatic Gas and Electric Water Heaters

Give Lowest Cost per Gallon. Glass-lined and Galvanized Upright and Tabletop Models in Sizes to Meet Every Hot Water Need.

WRITE TODAY for complete information and engineering assistance in specifying equipment that provides maximum efficiency, lowest operating cost and trouble-free service. Find out how you can get a handsome Home Plan and Specification Presentation Case.

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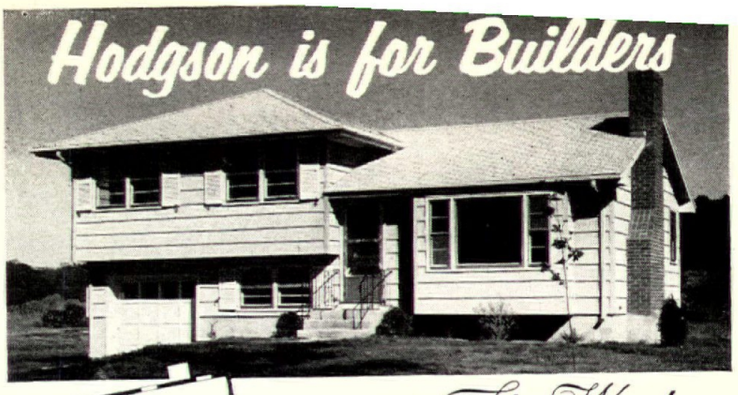
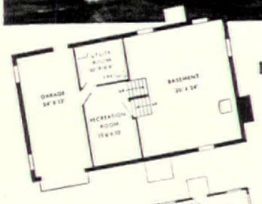
Hodgson is for Builders





Dimensions 42′ x 24′

FOR EXAMPLE: *The Windsor*

These fast-selling Hodgson Houses are being handled by Strathmore, Inc., Builder-Developers, So. Windsor, Conn.

ATTENTION

New England, New York and New Jersey Builders!

Write or phone us for interview with one of our trained builder-contact representatives. He will explain all phases of our operation and details of our 1958 **HODGSON** "Builder Assistance Program."

Hodgson Houses meet all FHA, VA requirements and local codes

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ONE MACHINE does all your Photo-Copying Work

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There's no limit to what you can copy with the Hunter Cub photo-copyist. Print it—type it—handwrite it—blueprint it—and the Cub will copy it just the same.
Facsimiles are clear, sharp, perfectly defined. You get a finished, dry copy in 30 seconds. The Cub works anywhere—no darkroom needed. With 20 minutes instruction, any girl can operate it. And Hunter's new Auto-Feed (optional) gives you a practically self running machine. Both the Cub and its papers are American made—no dependence on imports. Priced at only $195, the Cub will pay for itself almost before you know you have it. It saves the time wasted when copies are typed—the money wasted when work is sent out. A demonstration will prove that you need this one-machine photo-copy department in your office now. Clip the coupon today!

This new low-priced Hunter model makes photo-copying a profitable investment for even the medium-sized office. All-metal, all-electric, built by the company that pioneered photo-copying in the U.S.A.

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Gentlemen:
I want a Hunter Cub demonstration in my office.

WHY WE SPECIFIED PLYWELSH PANELING FOR THE BETTER HOMES AND GARDENS 1957 IDEA HOME

"Fine woods give interiors texture and seasoned warmth", says
CLYDE E. MANNON
MANNON ASSOCIATES, INC.
Denver, Colorado
Builders of the BETTER HOMES & GARDENS Idea Home for 1957. Winner of the 1956 HOUSE AND HOME Award of Merit for Residential Design and Construction.

"We are consistently striving to improve the design and decor of all of our houses, because we feel that this is smart merchandising. People want a custom look. In today's selling market, it's just smart business for the builder to give them what they want. PlyWelsh paneling gives interiors a luxury, seasoned look of warmth and elegance. Rooms paneled in PlyWelsh have an inviting, "lived in" feeling when they're shown. They're economical in cost and installation, too, yet they look like luxury. That's important in today's market."

PlyWelsh Antique Birch Paneling, "Panel Stretchers", and Prefinished Molding
Cost: About **$47.50**

For the fourth consecutive year Mannon Associates, Inc. has been chosen to build the Better Homes & Gardens New Idea Home in the Denver Area. Mr. Clyde Mannon has been recently chosen as a member of the Hot Point Advisory Council consisting of 18 builders throughout the United States, chosen for their advance design, contributions to and advancement of modern building techniques.

The Welsh PlyWood Corporation, manufacturers of PlyWelsh Prefinished Paneling, point with pride to the selection of PlyWelsh American Walnut Paneling for the Family Room and the Living Room in this "idea-filled" home.

This distinction is particularly gratifying in that it reaffirms our conviction that a product in a free enterprise system will and must stand on its merits. The years of research and testing that have gone into the perfection of PlyWelsh Prefinished Paneling have produced a product that is today making its contribution to the advancement of modern building techniques.

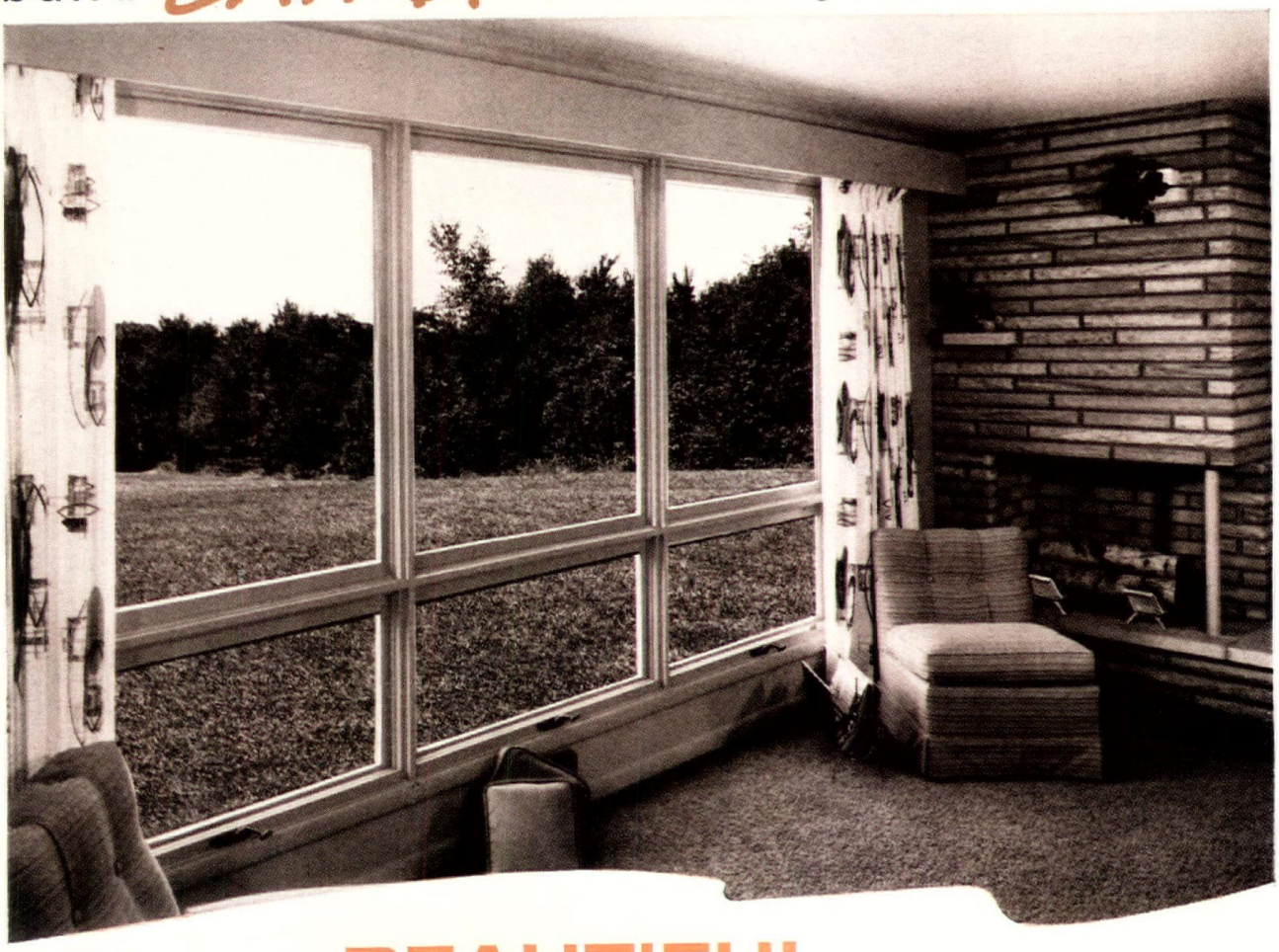
Could you not too profit by the specification of this fine paneling product in your next project?

The complete paneling "package"... Everything prefinished—everything matches!

FINISHED WITH BRUCE PATENTED PROCESS
Outwears Surface Finishes 14 Times!

PLYWELSH
manufactured exclusively by the Welsh Plywood Corporation, Memphis, Tennessee from genuine hardwoods

build *EXTRA* value into your homes...



with the BEAUTIFUL Malta LINE of wood windows

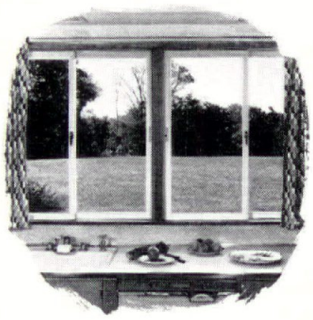
Today's home buyers are looking for extra value, beauty and comfort in the homes they buy. In MALTA wood windows they find all three...

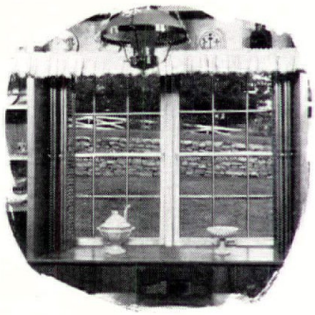
Extra value because MALTA windows are precision milled from first quality Ponderosa Pine to assure perfect fitting... easy operation.

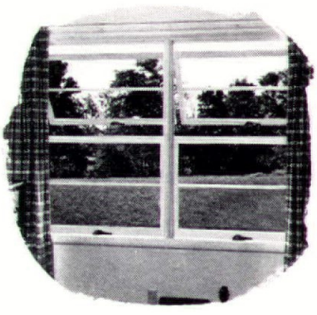
Extra beauty because MALTA windows are styled to enhance interiors and exteriors of every home design.

Extra comfort because MALTA windows are completely weatherstripped to keep out cold, rain and dust... preservative treated for long life.

Use the complete range of MALTA windows to give versatile styling and extra sales appeal to all the homes you build. Consult your dealer or architect, or write for complete information on the beautiful MALTA line of wood windows.







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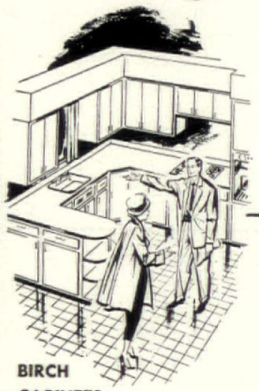

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COMPLETE MILLWORK SERVICE THAT YOU CAN *DEPEND* UPON...

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20,000 PROSPECTS
FOR THE "PRAIRIE LADY"

SELL THE HOUSE 200,000 PEOPLE ADMIRED

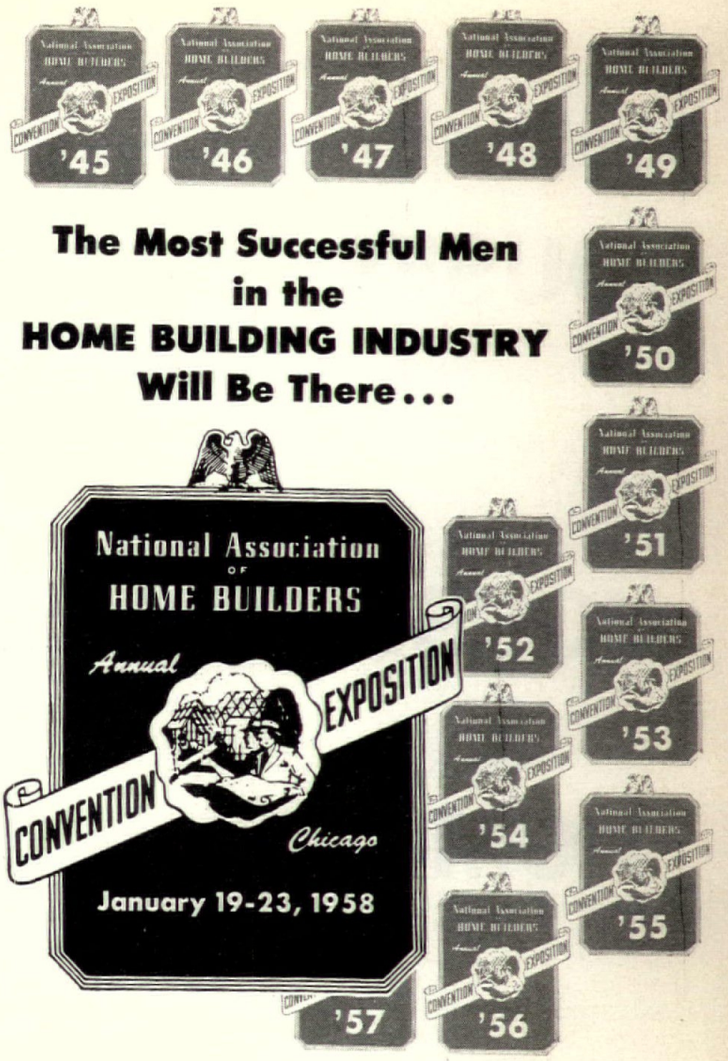
The "PRAIRIE LADY" was admired by 200,000 visitors, inspected by 15,000 as the leading attraction at the Prairie Farmer-WLS Farm Progress show this fall.

MORE THAN 20,000 leads were registered from prospective home buyers at the largest single Open House ever staged. More than a million and a half readers and listeners have seen the publicity on the "Prairie Lady".

Cash in on this active demand for the farm and countryside home that's pre-sold throughout the mid-west. Write for Home-Way franchise deal with prospect list for your area, attractive sales literature and proved promotions on the "Prairie Lady" and more than 30 other Home-Way models.

GBH-WAY HOMES, INC.

Dept. HH Walnut, Ill.



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Be Sure YOU Attend

This will be the building industry's biggest show... a gigantic five-day preview of what's new, with 780 exhibit spaces jammed with scores of brand new products, hundreds of improved "standards".

Talks and demonstrations will be presented by nationally-known leaders from business, industry and government... they'll cover such vital topics as financing, merchandising, building techniques, taxes, and management methods.

Don't pass up this once-a-year offering of business-building, money-making ideas. If you're a builder, architect, contractor, dealer, jobber, manufacturer, mortgage man or engineer, you belong at this great annual event.

HERE'S HOW YOU REGISTER

Hotel reservations should be made immediately! NAHB members should register through their local association. Non-members send advance registration fee ($15 for men, $10 for women) together with hotel reservation request, to address below. Please show name, firm name, address, business classification and date of arrival for each person included in your request. *Do it today!*

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CONVENTION & EXPOSITION HEADQUARTERS
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HOUSE & HOME

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their design, construction,

finance, merchandising

and sales

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753. Spun Mineral Wood Structural Insulations. Bldg. Materials Div., Baldwin-Hill Co., Dept. HH, Breunig Ave., Trenton 2, N.J. 4 pp.

Catalog describes an entire line of structural and slab perimeter insulations. You'll find technical descriptions and specifications for company's Big Six batt, full thick and semi-thick blankets, builders batts, blowing wool and Perimsul. Physical and thermal properties of the materials are given as well as their appropriate facings. Tabular data lists sizes, density, conductivity, conductance and thermal resistance of each. Three methods of applying perimeter insulation are detailed and described.

754. The House of Cedar. Red Cedar Shingle Bureau, Dept. HH, 5510 White Bldg., Seattle 1, Wash. 4 pp.

Folder shows some handsome houses with shingle roofs and machine grooved shake walls. Illustrations and directions for application on new homes, as well as over-roofing and over-walling techniques for remodeling are given.

PRODUCTS AND PUBLICATIONS COUPON

For more information on new products and publications in this December issue

check key numbers below and mail to:

House & Home

Room 1021, 9 Rockefeller Plaza, New York 20, N.Y.

NEW PRODUCTS

A. Nevamar Carefree Kitchens ☐
B. St. Charles off-the-floor cabinets ☐
a. Handley-Brown gas water heater ☐
b. LFI aluminum threshold ☐
c. Macklanburg-Duncan aluminum threshold ☐
d. Stronghold nail ☐
e. Sargent locksets ☐
f. Woodco wood awning window ☐
g. Cambridge Suntile ☐
h. Dow Chemical Saraloy flashing ☐
i. Tile-Tex floor tile ☐
j. American-Standard horizontal furnace ☐
k. Lau Blower ventilating range hood ☐
l. Yenkin-Majestic metallic coating ☐
m. Sargent door stop ☐
n. NuTone fan ☐
o. Patio-in-a-package ☐
p. Continental Mfg. radio-intercom ☐
q. GE room thermostat ☐
r. Internat'l. Register light timer ☐

TECHNICAL PUBLICATIONS

741. Universal-Rundle plumbing brochure ☐
742. Eljer brass parts list ☐
743. Robbins floor book ☐
744. Armstrong acoustical ceilings ☐
745. Owens-Corning selection guide ☐
746. Thor heavy duty drills ☐
747. Childers walkway covers ☐
748. Donnelly Ceramiduct manual ☐
749. Allmetal Screw Products catalog ☐
751. M-J Roof Deck ☐
753. Baldwin-Hill Insulations ☐
754. Red Cedar Shingle Booklet ☐

* For information about unlisted Technical Publications see below.

NAME _____

OCCUPATION _____ TITLE _____

FIRM _____

STREET _____

CITY _____ STATE _____

IMPORTANT:

House & Home's servicing of this coupon expires March, 1958

* *Any inquiries with money or check enclosures must be addressed directly to the manufacturer.*

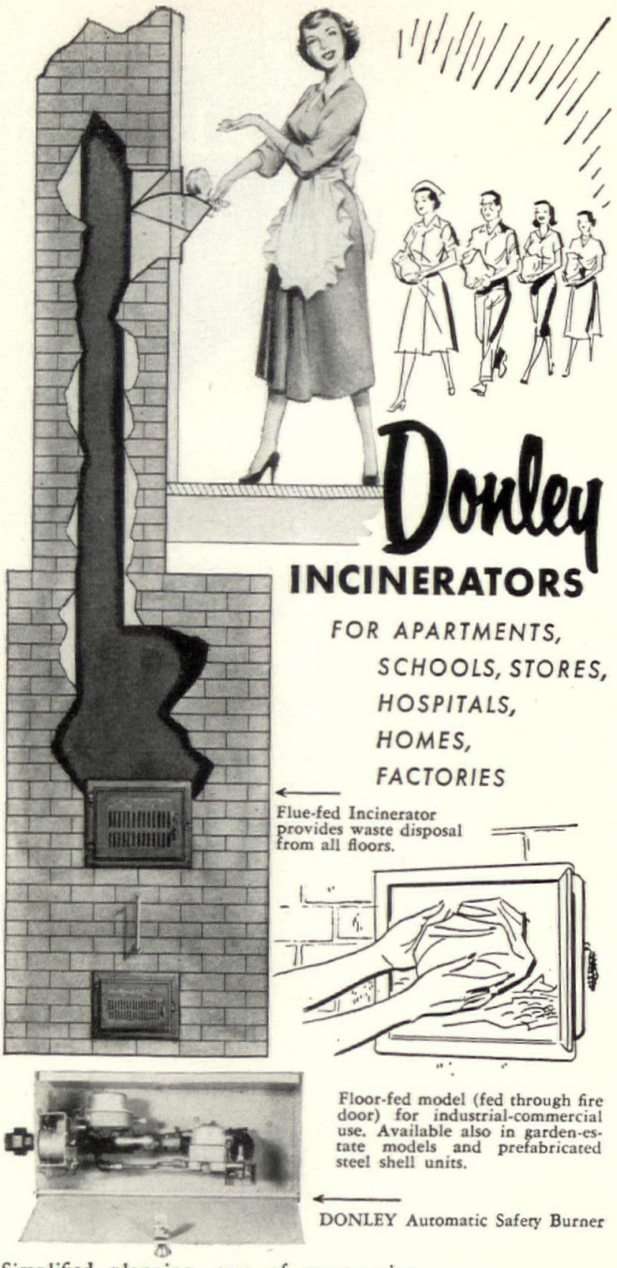
In addressing direct inquiries, please mention

House & Home

and the issue in which you saw the product or publication.

I wish to enter a subscription to **House & Home** *for* *1 year, $6* ☐ *2 years, $8* ☐
US and possessions and Canada only

☐ *New* ☐ *Renewal* _____
Signature



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FOR APARTMENTS, SCHOOLS, STORES, HOSPITALS, HOMES, FACTORIES

Flue-fed Incinerator provides waste disposal from all floors.

Floor-fed model (fed through fire door) for industrial-commercial use. Available also in garden-estate models and prefabricated steel shell units.

DONLEY Automatic Safety Burner

Simplified planning, ease of construction and trouble-free operation are assured when you utilize DONLEY Incinerator Components. They are available in sizes to meet all requirements.

DONLEY Safety Burner with Automatic Timer provides a succession of small fires that prevent excessive draft and destructive heat created by ordinary once-a-day burning of large accumulations.

To aid contractor, complete installation blueprints are furnished with all units.

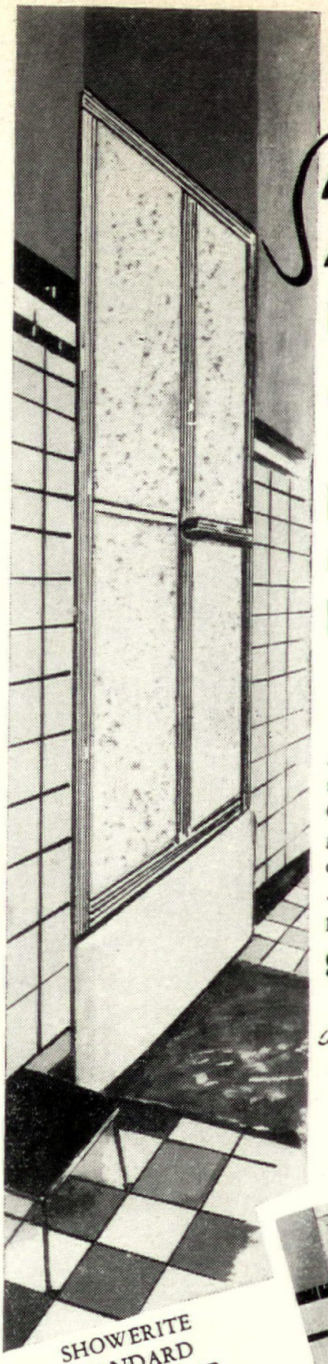
Sent free upon request, 12-page DONLEY Incinerator Catalog is packed with helpful information, charts, photos and construction drawings. You'll want a copy at your elbow. Write for it today.

8½" x 11" DONLEY Incinerator Catalog for your file.

Donley

THE DONLEY BROTHERS COMPANY
13981 MILES AVENUE
CLEVELAND 5, OHIO

6672-DB



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SHOWERITE STANDARD ENCLOSURE

Available for 3½ · · 4 · · 4½ and 5 ft recessed tubs. . . . . Units 5 ft. high. Choice of hammered frosted or fluted glass. Glass encased in vinyl plastic channel. Complete with 2 towel bars . . . 1 on outside and 1 on inside of panels.

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SHOWERITE STANDARD SHOWER DOOR

Available in 2 models to fit 24" or 26" opening. 64" high.

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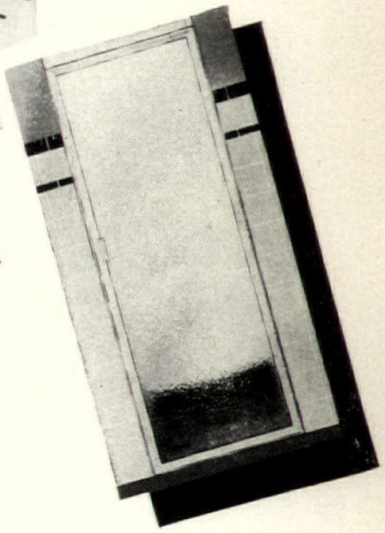

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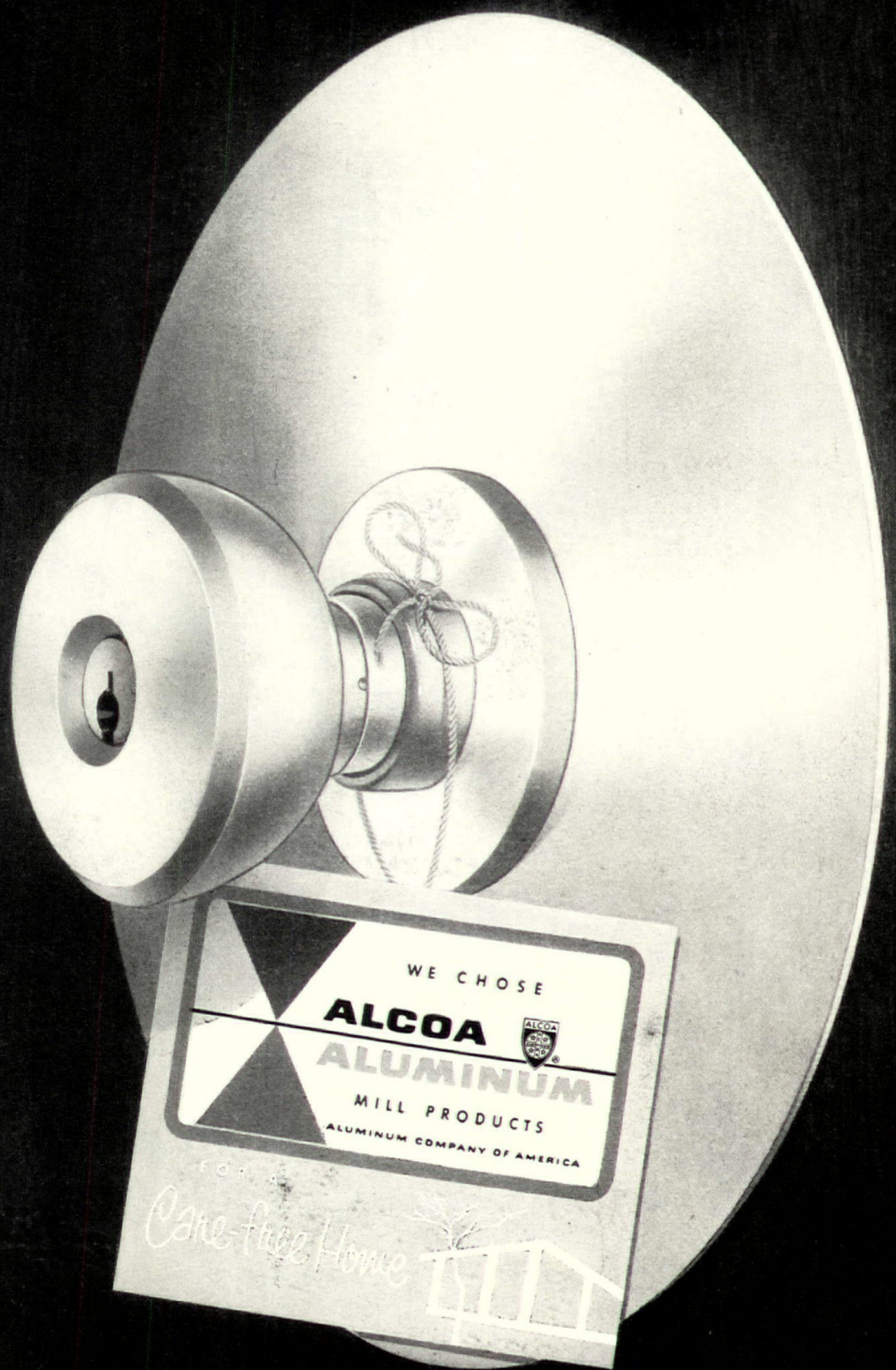
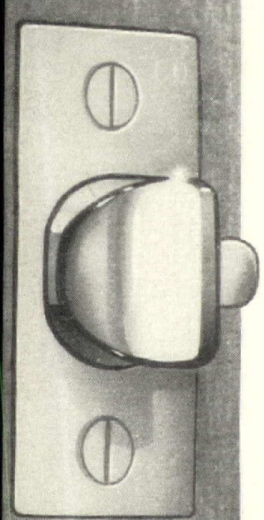
City _____ Zone ___ State _____

Alcoa gives Care-free aluminum



hardware a $1,000,000 push



anyone who has replaced a rusty hinge or polished a dingy doorknob can appreciate lasting, lustrous hardware of Alcoa® Aluminum. Hardware becomes a mark of extra quality in your homes when you choose aluminum. And when hardware is tagged with the Alcoa Care-free tag, it becomes a powerful sales tool.

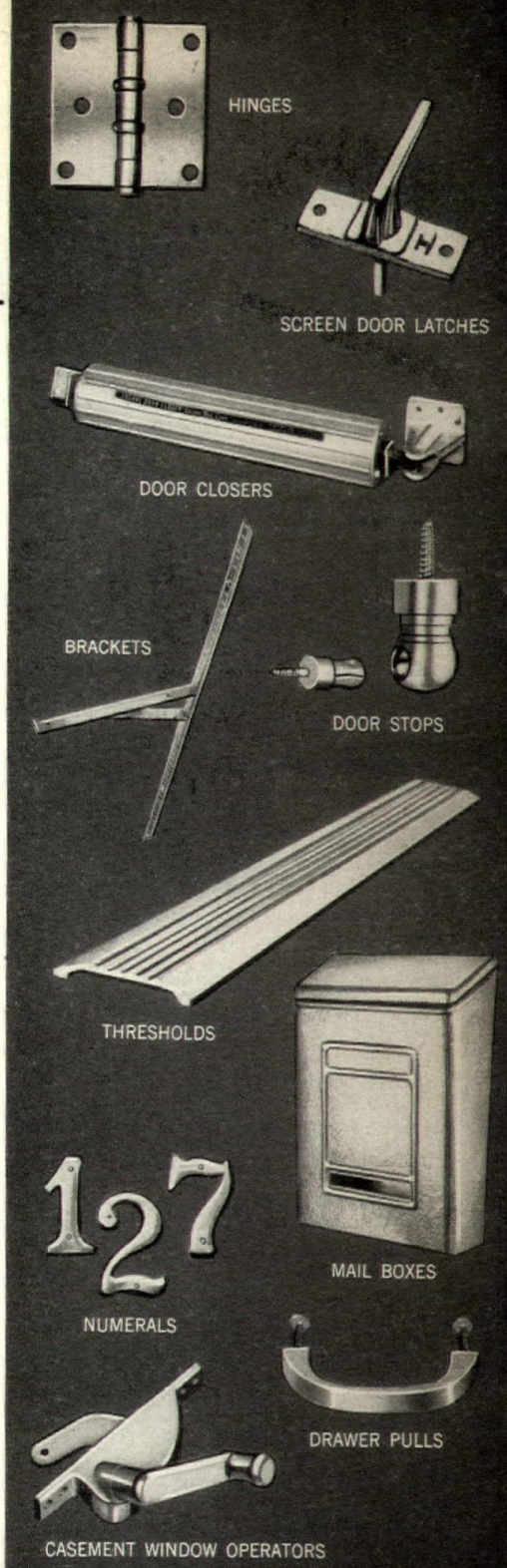
Right now, 40 million people are being presold on building products made of Alcoa Aluminum through a million dollar promotion . . . a tremendous schedule on television and in national magazines.

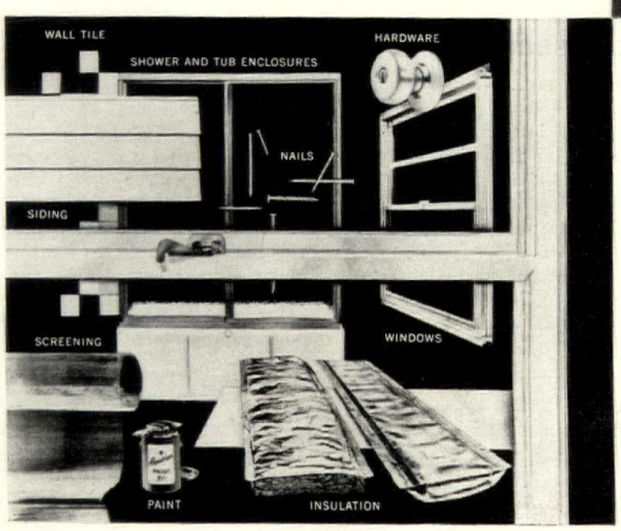
Any house you build can be more Care-free. All you do is use these heavily promoted Care-free aluminum products with the Care-free Alcoa tag. Aluminum Company of America, 1969-M Alcoa Building, Pittsburgh 19, Pa.

Your Guide to the Best in Aluminum Value

ALCOA ALUMINUM
ALUMINUM COMPANY OF AMERICA

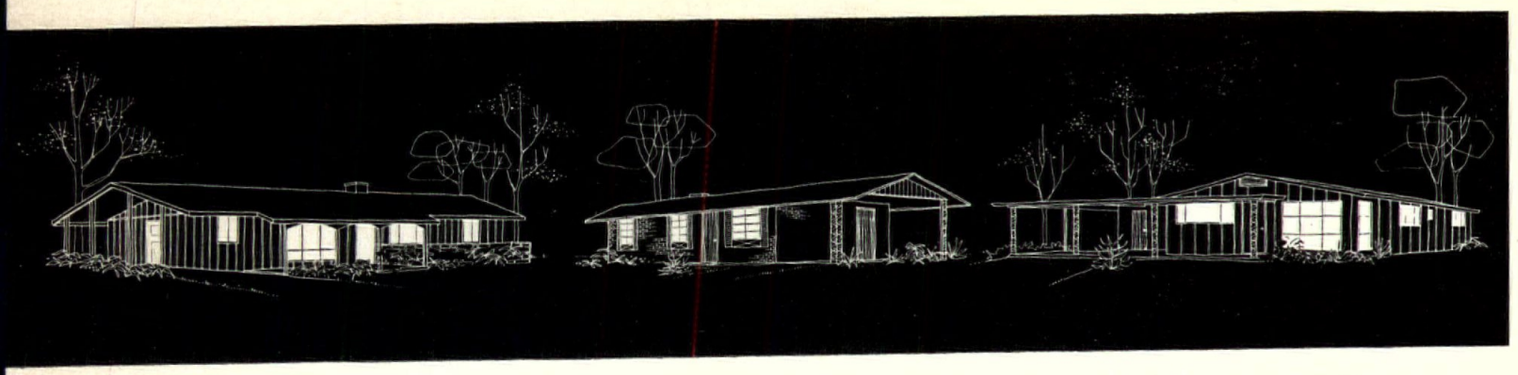
NEW! "ALCOA THEATRE"
Exciting Adventure, Alternate Monday Evenings





Use all these aluminum products to make your homes sell faster.

Major hardware makers have brought out their choicest designs in Care-free aluminum styled to suit any architectural motif from traditional to modern. Polishing and upkeep are eliminated. No coating to peel or blister. Corrosion resistant. Priced competitively, too.



THURO-BILT'S Contessa is 1,040 sq. ft., sells from $14,000 to $17,000 without land. Full package price: $4,586. See listing page 112.

HOLIDAY HOUSE'S Mardi Gras is 1,260 sq. ft., sells from $13,000 to $14,500 without land. Package price: $4,000. See listing below.

WILSON'S Commodore 400 is 1,008 sq. ft. and smallest of three similar models. It sells for $12,500 to $14,000. See listing page 114.

Pennsylvania *continued*

MAINLINE LUMBER AND MILLWORK CO.
Wayne

Models: 14 ranch ($7,000 to $20,000, 500 to 2,000 sq. ft.).

Financing: Main Line Finance Co.

Merchandising aids: brochures, signs, pictures, ad mats.

Package: for full data circle item no. 75 on coupon, p. 184

MONTGOMERY STATE HOMES
Grove City

Models: three in three price lines—$15,500 (1,096 sq. ft.), $17,000 (1,094 sq. ft.), $26,000 (1,500 sq. ft.).

Financing: Clark Mortgage Co.

Package: for full data circle item no. 76 on coupon, p. 184

NORTHERN HOMES SALES CORP.
Allentown

Models: 69 in four types—nine Cape Cod ($11,250 to $18,750, 768 to 1,460 sq. ft.), ten two-story ($16,875 to $50,000, 1,728 to 3,808 sq. ft.), ten split ($9,375 to $40,000, 1,140 to 2,760 sq. ft.), 40 ranch ($10,750 to $35,000, 864 to 1,428 sq. ft.).

Merchandising aids: ad mats and copy; financial help on home shows and model homes.

Package: for full data circle item no. 77 on coupon, p. 184

SWIFT HOMES, INC.
Elizabeth

Models: many conventional designs in bungalows, splits and 1½ stories, $5,500 to $19,000 (576 to 2,080 sq. ft.). *See photos, p. 90.*

Financing: United Dealers Corp.

Merchandising aids: all literature, signs, brochures, order pads, newspaper mats, TV spots, supplied; dealers trained; models erected.

National advertising: Parents', Better Homes & Gardens, Living for Young Homemakers

Package: for full data circle item no. 78 on coupon, p. 184

TOWN & COUNTRY FABRICATORS, INC.
Clairton

Models: 15 in four types—two Cape Cod ($11,000 to $12,500, 768 to 864 sq. ft.), two split ($14,500 to $18,500, 1,100 to 1,400 sq. ft.), two contemporary ($14,000 to $16,500, 1,050 to 1,400 sq. ft.), nine ranch ($9,500 to $21,000, 768 to 1,600 sq. ft.).

Merchandising aids: brochures, newspaper ad mats, radio tapes.

Features: cost analysis service.

Package: for full data circle item no. 79 on coupon, p. 184

U. S. STEEL HOMES
Pittsburgh

Models: 36 basic models in seven lines—five at $9,000 to $13,600 (960 sq. ft.), six at $9,000 to $18,000 (760 to 1,150 sq. ft.), five at $10,800 to $25,000 (926 to 1,383 sq. ft.), five at $10,800 to $30,000 (800 to 1,500 sq. ft.), seven at $12,000 to $22,000 (960 to 1,600 sq. ft.), six at $13,000 to $20,000 (1,060 to 1,540 sq. ft.), two at $16,000 to $25,000 (1,500 to 1,674 sq. ft.); many variations of each model. *See photos, p. 88.*

Merchandising aids: local tie-ins with national advertising, TV; promotion kits and assistance—brochures, posters, road markers, layouts; help in land development, community planning, color styling; sales training.

National advertising: Living for Young Homemakers, New Homes Guide.

Package: for full data circle item no. 80 on coupon, p. 184

Tennessee

FAIRHILL, INC.
Memphis

Models: 60 in five price lines—36 models at $6,000 to $12,500 (900 to 1,046 sq. ft.), eight at $7,500 to $14,500 (1,080 to 1,124 sq. ft.), eight at $10,000 to $16,500 (1,188 to 1,300 sq. ft.), four at $14,000 to $22,000 (1,400 to 1,600 sq. ft.), four at $16,000 to $25,000 (1,600 to 1,800 sq. ft.). *See photo, p. 115.*

Merchandising aids: ad mats, sales literature, photographs, model house signs and material displays.

Package: for full data circle item no. 81 on coupon, p. 184

Texas

COOPER HOMES, INC.
Amarillo

Models: 36 ranging from 840 to 1,200 sq. ft.

Package: for full data circle item no. 82 on coupon, p. 184

FABRICON
Austin

Models: No stock models; prefabs to builders' plans. *See photo, p. 113.*

Merchandising aids: brochures, ad mats, open-house promotion and color selection assistance.

Features: also sells components—trusses and gables, birdstops, window sections, wall sections, door assemblies, cabinets, closets, chests, kitchen and bathroom built-ins.

Package: for full data circle item no. 83 on coupon, p. 184

HOLIDAY HOUSE MANUFACTURERS CORP.
Fort Worth

Models: 60 in six price lines—four models at $7,600 to $8,400 (864 sq. ft.), 24 at $8,600 to $11,000 (984 sq. ft. frame, 1,053 sq. ft. brick), eight at $10,000 to $12,000 (1,040 sq. ft. frame, 1,100 sq. ft. brick), eight at $11,000 to $14,000 (1,268 sq. ft. brick), 12 at $12,000 to $14,000 (1,196 sq. ft. frame, 1,260 sq. ft. brick), four at $17,500 to $19,000 (1,850 sq. ft. brick).

Merchandising aids: showhouse advertising; brochures, newspaper ads and mats, color-scheme assistance.

Package: for full data circle item no. 84 on coupon, p. 184

SOUTHWEST AMERICAN HOUSES, INC.
Houston

Models: 29 in four styles—two colonial ($13,000 to $15,000, 1,100 to 1,250 sq. ft.), three contemporary ($10,000 to $12,000, 1,000 to 1,200 sq. ft.), four ranch ($10,000 to $12,000, 1,000 to 1,200 sq. ft.), 20 transitional ($8,000 to $20,000, (900 to 1,600 sq. ft.). *See photo, p. 114.*

Financing: Ryan Mortgage Co.

Package: for full data circle item no. 85 on coupon, p. 184

Utah

INTERMOUNTAIN PRECISION BUILT HOMES
Ogden

Models: eight basic plans, each with variations at $11,000 to $18,000 (1,050 to 1,400 sq. ft.).

Package: for full data circle item no. 86 on coupon, p. 184

Virginia

CONTINENTAL HOMES, INC.
Boones Mill

Models: 15 ranch ($7,000 to $30,000, 750 to 2,100 sq. ft.).

Merchandising aids: brochures, newspaper mats, model home posters, decorator service.

Package: for full data circle item no. 87 on coupon, p. 184

LESTER BROTHERS, INC.
Martinsville

Models: 33 basic plans with 900 variations at $7,000 to $50,000.

Merchandising aids: brochures, newspaper ads, model-home help.

Package: for full data circle item no. 88 on coupon, p. 184

Washington

BRIGGS MANUFACTURING CO.
Tacoma

Models: 47 in five lines—all at $15,000 to $40,000 (1,100 to 2,500 sq. ft.); also 11 budget models at $10,000 to $13,000 (950 to 1,100 sq. ft.).

Package: for full data circle item no. 89 on coupon, p. 184

LOCTWALL CORP.
Lynnwood

Models: 90 in five price lines—20 models at $9,000 to $14,500 (811 to 1,622 sq. ft.), ten at $11,500 to $16,000 (1,600 to 2,400 sq. ft.), 20 at $14,000 to $20,000 (1,296 to 2,600 sq. ft.), 20 at $15,000 to $22,000 (1,364 to 2,728 sq. ft.), 20 at $20,000 to $35,000 (1,550 to 2,700 sq. ft.).

Merchandising aids: ad copy, layout and mats; direct mail tie-ins; open-house literature, catalogs, design books.

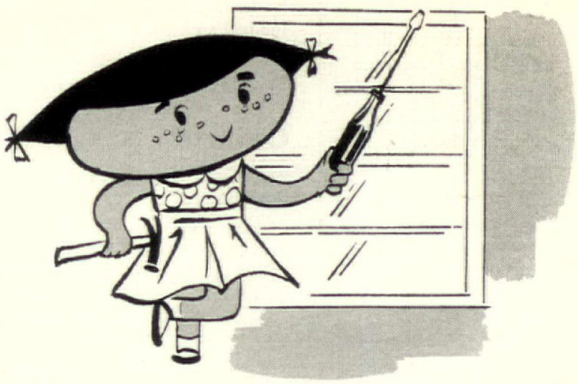
Features: panels sold separately.

Package: for full data circle item no. 90 on coupon, p. 184

continued on p. 184

WEATHER TITE

Watson WINDOWS... are easy to install



Adapted to all types of construction. For brick veneer or frame, just nail them in. Handy anchors are available for solid masonry. Also continuous fin.

Available from Leading Dealers Everywhere

Better Aluminum Windows for LESS MONEY

FOR INFORMATION WRITE TO

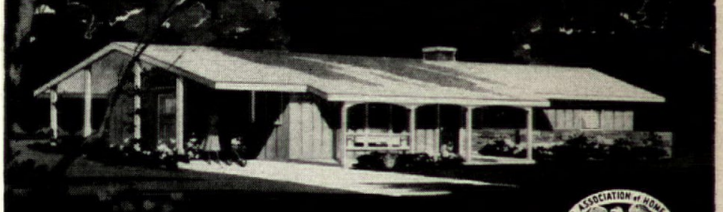
W. M. PRODUCTS CO.

P. O. Box 7592, Houston 7, Texas

SERVICE * QUALITY * DEPENDABILITY

FOR THE 1 TO 20 BUILDER

with the *Contessa*

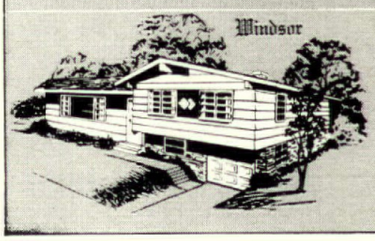


- Financing Aid
- Merchandising Advertising and Sales Helps
- Backed by National Advertising
- Engineering Assistance
- Guaranteed Prices

RANCH • TRI-LEVEL
CONTEMPORARY
CAPE COD STYLES

THURO-BILT homes

THURO BILT PRODUCTS, INC.
FAIRBURY, ILL. PHONE 666



LOOK FOR US AT THE NAHB SHOW
CONRAD HILTON HOTEL
BOOTH NO. 182

Lower unit cost...
...plus labor-saving installation features!

* THE NEW *MagnaFold* DOOR

Positive lifetime magnetic latch with two easy-grip handles!

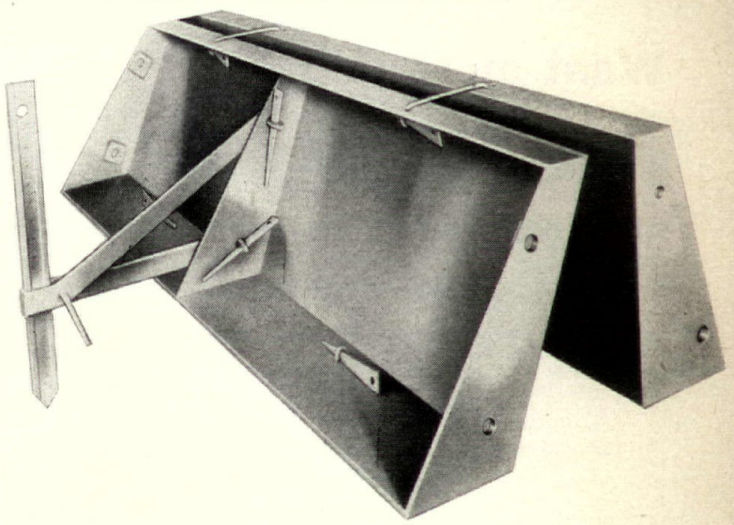
You'll quickly recognize MagnaFold Doors as the first low cost closure with desirable high cost features! The proven combination of nylon runners on extruded aluminum I-beam track assures effortless, trouble-free operations. Permanent folds contain finest spring steel rods... and each door comes packed complete with screws and track ready for rapid installation. 21 standard sizes plus special sizes up to 10' x 50' offer maximum diversity of application!

See SWEET'S FILE A.I.A. 16-M

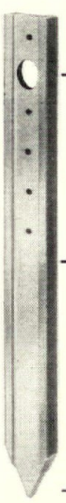
Made of heavy-duty Masland Duran vinyl . . in seven decorator colors!

Write Today! *For descriptive literature and complete specifications. Distributor inquiries invited!*

AMERICAN DOOR COMPANY INCORPORATED
318 EAST COLFAX SOUTH BEND 22, INDIANA



NEW "Lo-Wall" Pre-Fab Form



—1. This high grade steel form is designed primarily for slab-on-grade foundations of housing projects. It is also recommended for any standard size, multiple-reuse, low wall forming operation. Cost of form is paid for many times in labor savings. Assures greatly improved job appearance. Standard dimensions are 12 inches high by 8 feet long. It is adaptable for battered as well as straight walls. Adjoining units are secured together with connecting bolts and wedges. When used for opposite panel set-ups, metal base ties and wedges are all that are

—2. needed to spread and hold the forms at top and bottom. Prefabricated braces can be furnished with the form.

New Steel Stake

High carbon alloy steel stake has these outstanding features: 1. pullout hole, 2. nail holes 1" apart, 3. alloy steel point stays sharp. Available in 12, 18, 24, 30, 36 and 42 inch lengths. Further information on these products available on request.

—3. Symons Clamp & Mfg. Co., 4277 Diversey Ave., Chicago 39, Ill.

Washington *continued*

LOXIDE STRUCTURES
Tacoma

Models: 15 in four price lines—eight models at $10,000 to $12,000 (951 to 1,048 sq. ft.), three at $12,500 to $14,500 (1,148 to 1,246 sq. ft.), two at $14,000 to $15,000 (1,310 sq. ft.), two at $14,000 to $15,000 (1,296 sq. ft.); also custom plans at $8,000 to $85,000 (850 to 4,600 sq. ft.).

Merchandising aids: brochures, architectural service.

Package: for full data circle item no. 91 on coupon below.

VIRGINIA LEE HOMES, INC.
Kirkland

Models: 135 in eight lines—ten models at $8,500 to $12,000 (900 to 1,025 sq. ft.), 25 at $13,000 to $18,000 (1,105 to 1,370 sq. ft.), five at $12,000 to $20,000 (1,150 to 1,543 sq. ft.), five at $13,000 to $18,000 (1,222 to 1,268 sq. ft.), ten at $14,000 to $20,000 (1,070 to 1,300 sq. ft.), 25 at $15,000 to $28,000 (1,290 to 1,800 sq. ft.), five at $20,000 to $35,000 (1,635 to 1,883 sq. ft.), 50 custom models at $10,000 to $80,000 (1,000 to 3,500 sq. ft.). *See photo, p. 114.*

Package: for full data circle item no. 92 on coupon below.

WEST COAST MILLS
Farwest Homes
Chehalis

Models: 61 in five lines—six traditional ($7,000 to $9,000, 800 to 1,000 sq. ft.), 30 traditional ($8,500 to $17,000, 901 to 1,480 sq. ft.), 20 contemporary ($9,500 to $17,000, 1030 to 1,500 sq. ft.), two "low-cost" models ($7,500 to $9,000, 978 to 1,043 sq. ft.), three duplex ($12,000 to $13,500, 1,400 to 1,600 sq. ft.).

Merchandising aids: brochures, newspaper ad mats and layouts, plot and color planning.

Package: for full data circle item no. 93 on coupon below.

WESTERN MILLS, INC.
Seattle

Models: 33 in five lines—eight models at $11,000 (1,020 sq. ft.), seven at $12,000 (1,130 sq. ft.) eight at $13,000 (1,200 sq. ft.), seven at $19,000 (1,400 sq. ft.). three at $19,000 (1,850 sq. ft.),

Merchandising aids: decorating service.

Package: for full data circle item no. 94 on coupon below.

Wisconsin

ELMHURST MFG. CO.
Janesville

Models: No stock plans; prefabs to architects' or builders' drawings ($15,000 and up).

Package: for full data circle item no. 95 on coupon below.

ERDMAN HOMES
Madison

Models: 24 in two price lines—20 modern at $12,500 to $24,000 (1,000 to 2,100 sq. ft.), four Frank Lloyd Wright designs at $34,000 to $50,000 (1,900 to 2,300 sq. ft.).

Financing: Amortized Mortgages of Wisconsin.

Merchandising aids: individualized brochures, sample ad layouts, site planning.

Package: for full data circle item no. 96 on coupon below.

GREAT LAKES HOMES, INC.
Sheboygan Falls

Models: 16 in six lines—four models at $11,500 and up (883 to 1,008 sq. ft.), four at $13,000 and up (950 to 1,092 sq. ft.), five at $14,500 and up (1,012 to 1,368 sq. ft.), three ranch at $13,500 and up (1,008 to 1,036 sq. ft.), two duplex at $16,000 and up (2,016 sq. ft.), two fourplex (4,200 sq. ft.).

Merchandising aids: folders, newspaper ad assistance, help in presenting model homes.

Package: for full data circle item no. 97 on coupon below.

HARNISCHFEGER HOMES, INC.
Port Washington

Models: 68 in straight or L-shaped plans ($9,000 to $22,000, 900 to 1,118 sq. ft.). *See photo, p. 104.*

Financing: Harnischfeger Homes Acceptance Corp.

Merchandising aids: individualized brochures; publicity kits; newspaper ads; pennants, streamers and signs; billboard designs; TV, radio, and sound truck scripts; visual aids; interior and exterior color styling for display homes; landscaping and furnishing plans; model-home promotion book.

Package: for full data circle item no. 98 on coupon below.

Ontario

COLONIAL HOMES, LTD.
Scarboro

Models: 25 in five types—16 ranch ($8,000 to $15,000, 600 to 1,300 sq. ft.), two split ($10,000 to $20,000, 1,000 to 1,600 sq. ft.), one two-story ($10,000 to $18,000, 1,388 sq. ft.), two 1½-story ($9,000 to $14,000, 900 sq. ft.), four contemporary ($9,000 to $17,000, 720 to 1,000 sq. ft.).

Merchandising aids: signs, TV, radio, and newspaper ads.

Features: also prefabs summer cottages and swimming pools.

Package: for full data circle item no. 99 on coupon below.

Addendum:

STANDARD HOMES
Kansas City, Kans.

Models: eight basic plans with add-on features to each. *See photo, p. 112.*

Package: for full data circle item no. 100 on coupon, p. 184.

Want more information? Use this coupon

Circle key numbers of prefab manufacturers (below)

1. Lumber Fabricators
2. Fabricators
3. Federal Homes
4. Woodcrest Lumber & Millwork
5. Barber & Ross
6. Florida Builders
7. Knox
8. Yetter Homes
9. Auburn Homes
10. W. G. Best Homes
11. Craftway
12. Douglas Homes
13. GBH-Way Homes
14. Gold Star Homes
15. Stylecraft Homes
16. Thuro Bilt Products
17. Allen Industries
18. General Homes
19. National Homes
20. New Century Homes
21. Place Homes
22. Plymouth Homes Corp.
23. Precision Homes
24. Richmond Homes
25. Kozy Mfg.
26. Empire Homes
27. Fairlane Homes
28. Tru-built
29. Crawford
30. Southern Const.
31. Dixie Homes
32. Maryland Housing
33. Precision Quality Built Homes
34. Assembled Homes
35. Flex-built
36. Franklin Homes
37. Hodgson Homes
38. New England Homes
39. Pre-built Const.
40. Techbuilt
41. A. J. Cook Lumber
42. Manufactured Homes
43. Modern Homes
44. Associated Homes Mfg.
45. Page and Hill Homes
46. Home Building
47. Modular Homes
48. Wilson Homes
49. National Log Constr.
50. Permco Mfg.
51. Plymouth Homes, Inc.
52. Presidential Homes
53. Alleghany Homes
54. Ivon R. Ford
55. Wright Homes
56. Dunbar Industries
57. Expan Homes
58. Independent Lumber
59. Inland Homes
60. Metropolitan Homes
61. Midwest Houses
62. North American Homes
63. Pease Woodwork
64. Scholz Homes
65. Thyer Mfg.
66. Weakley Mfg.
67. Admiral Homes
68. American Houses
69. The Charter Corp.
70. Cottman Planned Homes
71. Crestwood Homes
72. Franklin Thrift Homes
73. Hilco Homes
74. Lincoln Homes
75. Mainline Lumber & Millwork
76. Montgomery State Homes
77. Northern Homes Sales
78. Swift Homes
79. Town & Country Fabricators
80. U.S Steel
81. Fairhill
82. Cooper Homes
83. Fabricon
84. Holiday House Mfrs.
85. Southwest American Houses
86. Intermountain Precision Built
87. Continental Homes
88. Lester Brothers
89. Briggs Mfg.
90. Loctwall
91. Loxide Structures
92. Virginia Lee Homes
93. West Coast Mills
94. Western Mills
95. Elmhurst Mfg.
96. Erdman Homes
97. Great Lakes Homes
98. Harnischfeger Homes
99. Colonial Homes
100. Standard Homes

Mail to House & Home, Room 1021A, 9 Rockefeller Plaza, New York 20, N. Y.

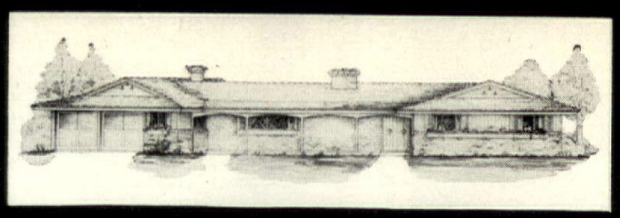
Your name .....

Occupation ..... Title ..... Firm .....

Street ..... City ..... State .....

IMPORTANT:

This coupon is good only until March 31, 1958. If you write directly to manufacturers, please mention HOUSE & HOME's directory of prefabbers.



BUILD A BETTER HOUSE of components AND SAVE $500 to $1,000 delivered from the Pacific Northwest

VIRGINIA LEE MEANS TOPS IN MATERIALS . . . DESIGNS THAT REALLY SELL . . . KILN-DRIED LUMBER . . . Pre-fab manufacturers buy most of their materials from the Pacific Northwest, the heart of the lumber country. You get the same price advantage that the large pre-fab manufacturers do when you buy direct from the source of supply. You save on freight too, wait till you see the figures! Write today for complete information on how you can build a better house for less. Inquire on your letterhead. *Shipping to Alaska, Hawaii, and throughout U. S. Builder-Dealers selling in the $12,000-$40,000 bracket.*

Virginia Lee Homes

VIRGINIA LEE HOMES
Main Office & Mill, Kirkland, Wash.
OUR 26TH YEAR
Factory Sales Representative inquiries invited

"THE CONVENTION IN PRINT"

HOUSE & HOME
January, 1958

BUILDERS' SHOW PREVIEW ISSUE

Over 110,000 top home building professionals (responsible for roughly 80% of 1958's home building market) will start their new year sales off on the right foot with this great, annual issue. New and improved products, fresh ideas, market news will again go on display before the largest professional audience in the building press.

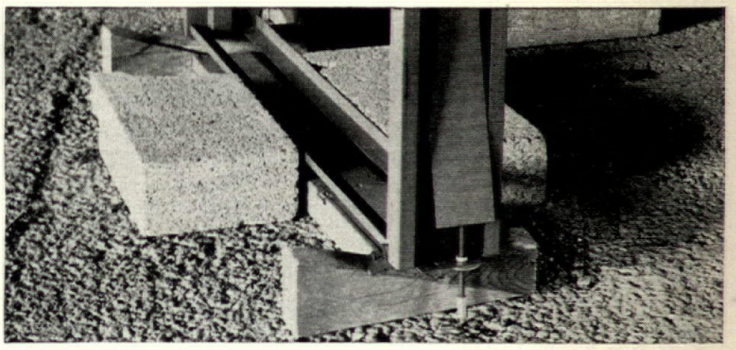
Call now our nearest sales representative if your reservation isn't already in.

HOUSE & HOME

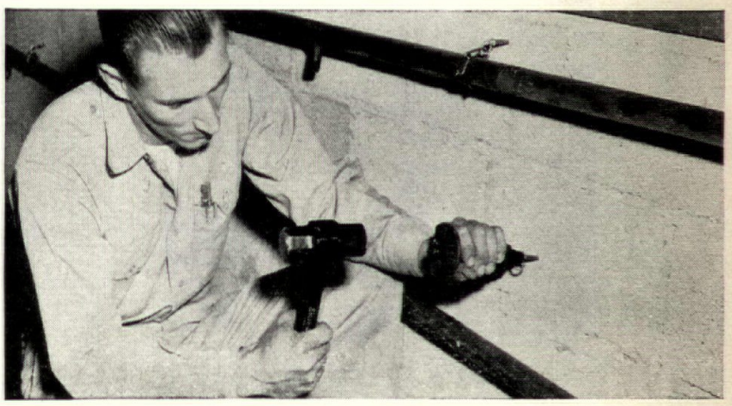
New York	JUdson 6-1212
Chicago	ANdover 3-2860
Cleveland	SUperior 1-1212
Seattle	ELiot 3766
San Francisco	YUkon 6-0647
Los Angeles	DUnkirk 7-5391
Denver	KEystone 4-4669

Contractors speed fastening with *Shure-Set*® tools!

"SHURE-SET and RAMSET® have speeded up many fastenings in concrete and masonry," says Bruce Meyer, building site representative for general contractor Geo. A. Fuller Co.



Geo. A. Fuller Co. use SHURE-SET threaded studs with extension couplings in anchoring door bucks for a new 23-story Cleveland office building.



The Feldman Bros. Co., steamfitters, use a chain held by SHURE-SET wire loop fasteners, to support radiators. There's no drilling necessary.

Johnson Service Co., temperature control installers, anchor twin control tubing with SHURE-SET. Drives into hard concrete without a cartridge.

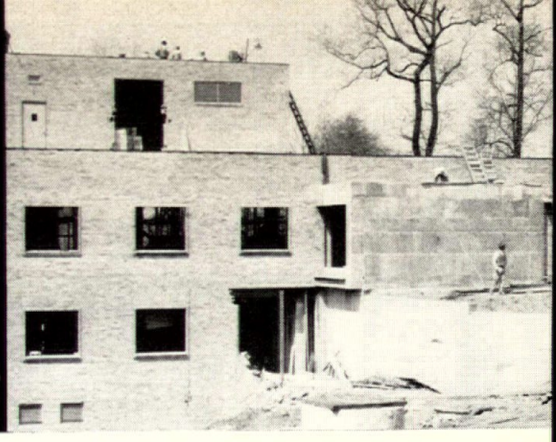
SHURE-SET is the new hammer-in fastening tool that drives like a nail, holds like an anchor in concrete and masonry. Uses no outside power but makes hammer power more effective. Low in cost, high in efficiency. Sold by RAMSET dealers, listed under "Tools" in your phone book.

Shure-Set Trademark
HAMMER-IN FASTENING TOOLS
PATENTS PENDING
BY THE MAKERS OF *Ramset*® PRODUCTS

Ramset Fastening System
WINCHESTER-WESTERN DIVISION
OLIN MATHIESON CHEMICAL CORPORATION

12161-L Berea Road Cleveland 11, Ohio

"Keywall exclusively!" That's the decision of Victor DeSantis (right), vice president of the R. S. Ursprung Company. Vito DeSantis (left), job superintendent on the new Retread Plant of Firestone Tire & Rubber Company, agrees, as they inspect the job with Bob Scheuer, president, Lakewood Supply Company, local distributor of Keywall.

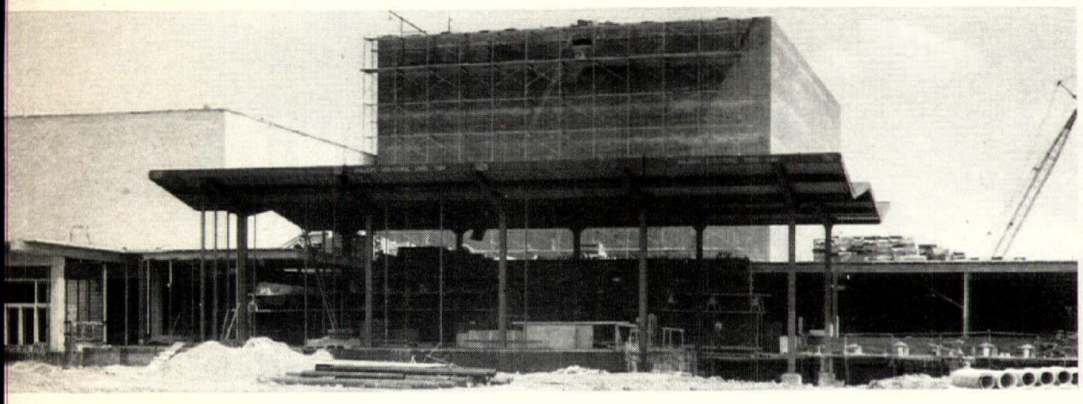


Keywall preferred by The Sam W. Emerson Co., Cleveland, for the Museum of Natural History, Cleveland. Approved by Garfield, Harris, Flynn & Williams, architects.

Cleveland goes "all out" for

KEYWALL

GALVANIZED MASONRY REINFORCEMENT

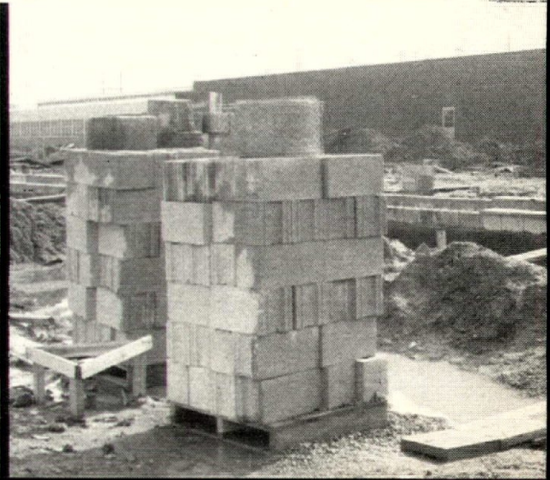


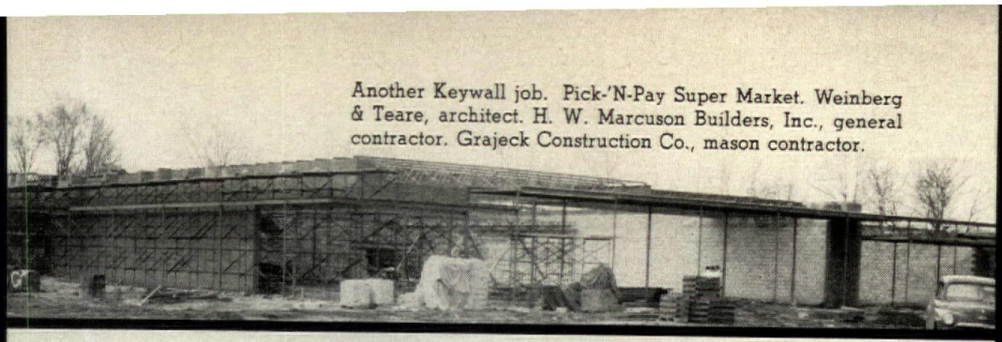
Keywall used exclusively in this large retail store of the May Co., Cleveland. Victor Gruen & Associates, Detroit, architect. Jack A. Bialosky, Cleveland, associate architect. The Sam W. Emerson Co., Cleveland, general contractor.

On this Warner & Swasey Co. warehouse, Keywall was used in alternate courses. Pilasters were on 16 ft. centers with expansion joints. Walls—18'-0" high. Joseph Ceruti and Associates, architect. The Leonard H. Krill Co., general contractor.

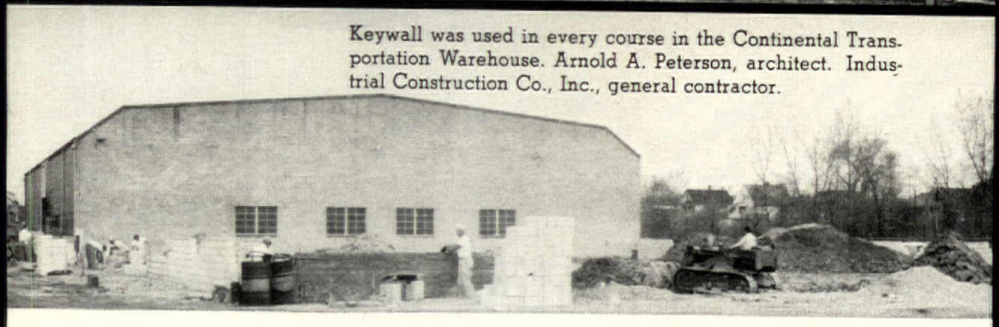
Typical Cleveland specification—Keywall in alternate courses. Olmstead Falls High School. Mellenbrook, Foley & Scott, architect, Berea. Barber, Magee & Hoffman, structural engineer. The Hoelzl-Martini Construction Co., general contractor.

Keywall takes over. On the Lamson & Sessions Factory, Keywall was tested against another masonry reinforcement. On the office addition, Keywall is being used. The George S. Rider Co., engineers. The Sam W. Emerson Co., general contractor.





Another Keywall job. Pick-'N-Pay Super Market. Weinberg & Teare, architect. H. W. Marcuson Builders, Inc., general contractor. Grajeck Construction Co., mason contractor.



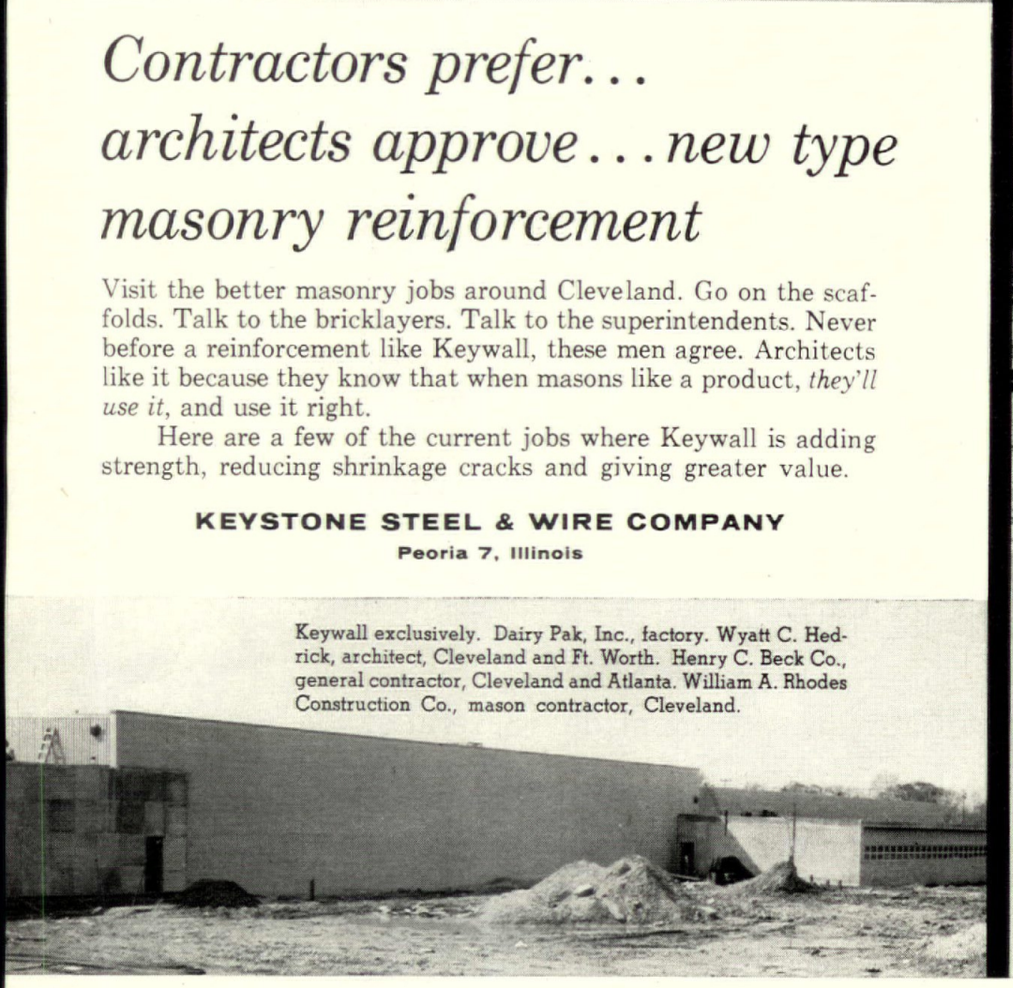
Keywall was used in every course in the Continental Transportation Warehouse. Arnold A. Peterson, architect. Industrial Construction Co., Inc., general contractor.

Contractors prefer... architects approve... new type masonry reinforcement

Visit the better masonry jobs around Cleveland. Go on the scaffolds. Talk to the bricklayers. Talk to the superintendents. Never before a reinforcement like Keywall, these men agree. Architects like it because they know that when masons like a product, *they'll use it*, and use it right.

Here are a few of the current jobs where Keywall is adding strength, reducing shrinkage cracks and giving greater value.

KEYSTONE STEEL & WIRE COMPANY
Peoria 7, Illinois

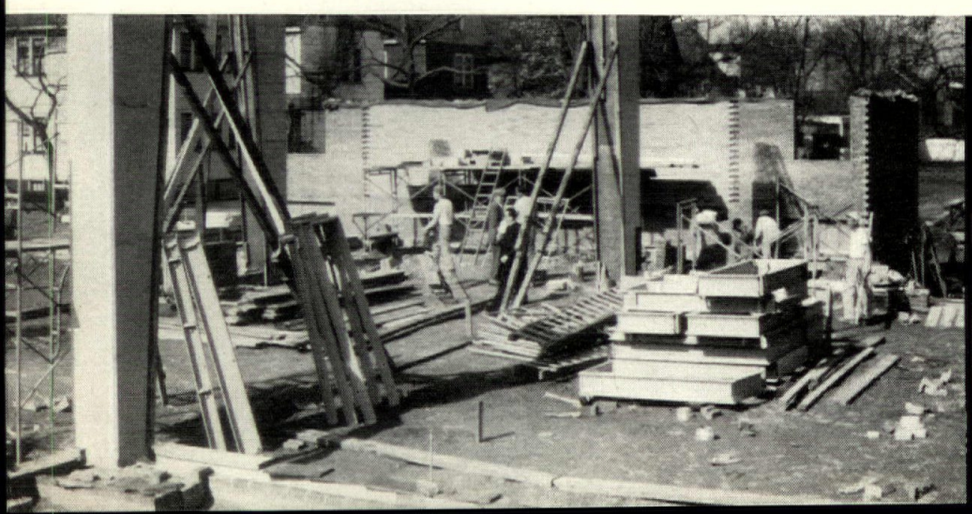


Keywall exclusively. Dairy Pak, Inc., factory. Wyatt C. Hedrick, architect, Cleveland and Ft. Worth. Henry C. Beck Co., general contractor, Cleveland and Atlanta. William A. Rhodes Construction Co., mason contractor, Cleveland.

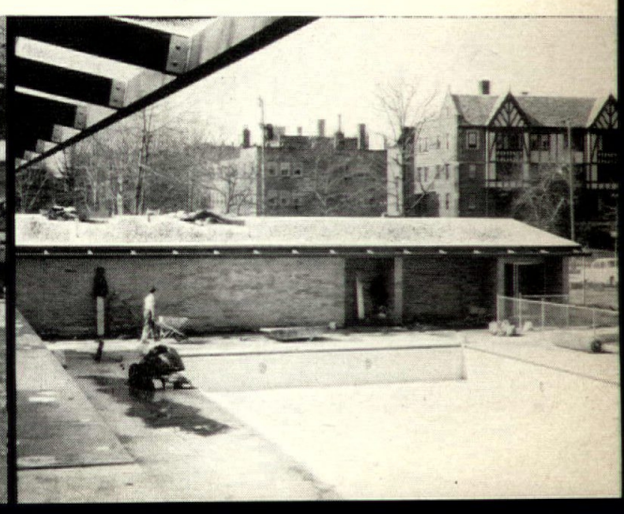
(Top) Keywall preferred and used. Westlake Christian Church. Travis Gower Walsh & Associates, architect. R. L. Williams, associate architect. Dunlap & Johnston Inc., general contractor.

Keywall used in alternate courses. Vermillion-on-the-Lake High School. Outcalt Guenther & Associates, architect. Tom Hume, general contractor.

Keywall replaced wall ties on the Holy Ghost School. With glazed tile walls, Keywall was used in every third course. With solid 12 inch brick walls, Keywall was used in every sixth course. Nicholas Lesko, architect. Leo W. Schmidt, general contractor.



An exclusive Keywall job. Lakeshore Hotel Cabanas and Pool. Snyder & Tekushan, architect. The Westwood Construction Co., general contractor.



BETTER AIR CONDITIONING FOR EVERYBODY EVERYWHERE

Carrier

Which is the best way to combine heating and cooling?

It can be done in a number of ways. The best way for a particular house depends on its design, the climate, local fuel costs and many other important factors. That's why it's wise to consult the Carrier dealer in your community. He has every type of air conditioning made. (Several of the many are shown at the right.) So he's able to recommend the most efficient, economical heating-air conditioning combination for your home. Discuss your house plans with your Carrier dealer—you'll find his suggestions invaluable.

Ask your Carrier dealer for the free booklets, "Which Is the Best Way to Air Condition Your Home?" and "Which Is the Best Way to Air Condition Your Business?" Or write to Carrier Corporation, Syracuse, N. Y.

You can do it all at once. A Year-round Carrier Weathermaker* heats and cools from one compact unit. Occupies no more space than most furnaces. Heating section is oil or gas fired. Cooling section may be either air or water cooled.

You can do it in two stages. Install a Carrier Winter Weathermaker—"the Furnace with a Future"—and you have one half an air conditioning system. At a later date a cooling coil and refrigeration section are added quickly and easily.

You can do it with a heat pump. This Carrier Heat Pump Weathermaker, which uses no oil or gas, is the ultimate in modern air conditioning. Heats and cools with electricity. Two-piece design means no inside living space is used.

You can do it all with one control. A Carrier Control Center, like this one, is a handsome fixture that gives the home owner easy control of both summer cooling and winter heating. Change-over is made by simply moving small switch at the top.

*Reg. U.S. Pat. Off.

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On new tract site, Mr. Byrnes (left) discusses telephone service with Mr. Charles Wirtle of Cincinnati and Suburban Bell Telephone Company

"Concealed telephone wiring helps me stay on top of the market"

— says Mr. Chas. F. Byrnes, Builder, of Cincinnati, Ohio

"I believe in getting the newest features into my homes," says Mr. Byrnes. "One of those features is concealed telephone wiring. It helps me stay on top of the market.

"Telephone outlets are a definite sales point. They're one of the first things we emphasize when talking with customers. Also, we mention concealed wiring and multiple outlets in our advertising, because we know they're conveniences that people are looking for. I wouldn't think of building a house today that didn't have telephone facilities built into it."

• • •

Your nearest Bell Telephone business office will help you with concealed wiring plans. For details on home telephone wiring, see Sweet's Light Construction File, 3i/Be. For commercial installations, Sweet's Architectural File, 32a/Be.

Working together to bring people together

BELL TELEPHONE SYSTEM

PRICES REDUCED

on the industry's most complete line of warm air heating units

A COMPLETE

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YEAR-ROUND AIR CONDITIONING

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Newspaper Publicity

Don't spend a dime on any product that won't help you *sell* the house! Use American-Standard year-round air conditioning equipment and this complete, hard-hitting promotional support is yours.

Why settle for lesser brands when you can feature all the sales power, prestige and extra quality of American-Standard Furnaces at a new, irresistibly low cost?

With today's more discriminating home buyers, brand name merchandising has proved an essential sales tool. Nothing supplies quicker proof that you build quality homes than the famous brands you feature. No brand is more respected for quality and value than American-Standard. Insist that your heating and air conditioning contractor obtain complete details for you from his American-Standard Air Conditioning Distributor.

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SWAY HER "HOME-BUYING DECISION" WITH THE NEW

Caloric

BUILT-IN GAS RANGE

Usually it's the woman who makes the final decision "to buy or not to buy." And what woman doesn't base her home-buying decision largely on the kitchen?

She'll like the larger, smoother surface of this completely-new Caloric oven-broiler unit . . . the separate top burner units that can be conveniently placed to save steps, save time . . . and all Caloric's other years-ahead features. She can choose from a variety of dazzling porcelain enamel colors or metal finishes to match, contrast, or blend with her kitchen color scheme.

Install this modern, more-beautiful-than-ever Caloric Built-In and watch it "swing the sale."

NEW! MEAT THERMOMETER provides precise, automatic control in meat roasting. Thermometer is set and inserted in meat. Turns oven off automatically when meat is done.

NEW! MORE SPACIOUS OVEN is 1¼ inches deeper than before. Complete oven-broiler unit looks larger, but fits the same cut-out dimensions of previous Caloric Built-In gas ranges.

THERMO-SET TOP BURNER gives the same automatic temperature control to top burner cooking that's available in oven cooking. Makes every pot and pan an "automatic" utensil.

NEW! ROTO-ROASTER rotisserie in the oven lets family have a barbeque any day of the year. Meats come out moister and more tender than conventional oven-roasted meats.

Caloric

THE BUILT-IN GAS RANGE SPECIFIED BY LEADING HOME BUILDERS FOR AMERICA'S BEST HOMES

CALORIC APPLIANCE CORP., TOPTON, PA. • RANGES • DRYERS • BUILT-INS • DISPOSERS

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Please send me full descriptive literature on the new Caloric Built-In Gas Ranges.

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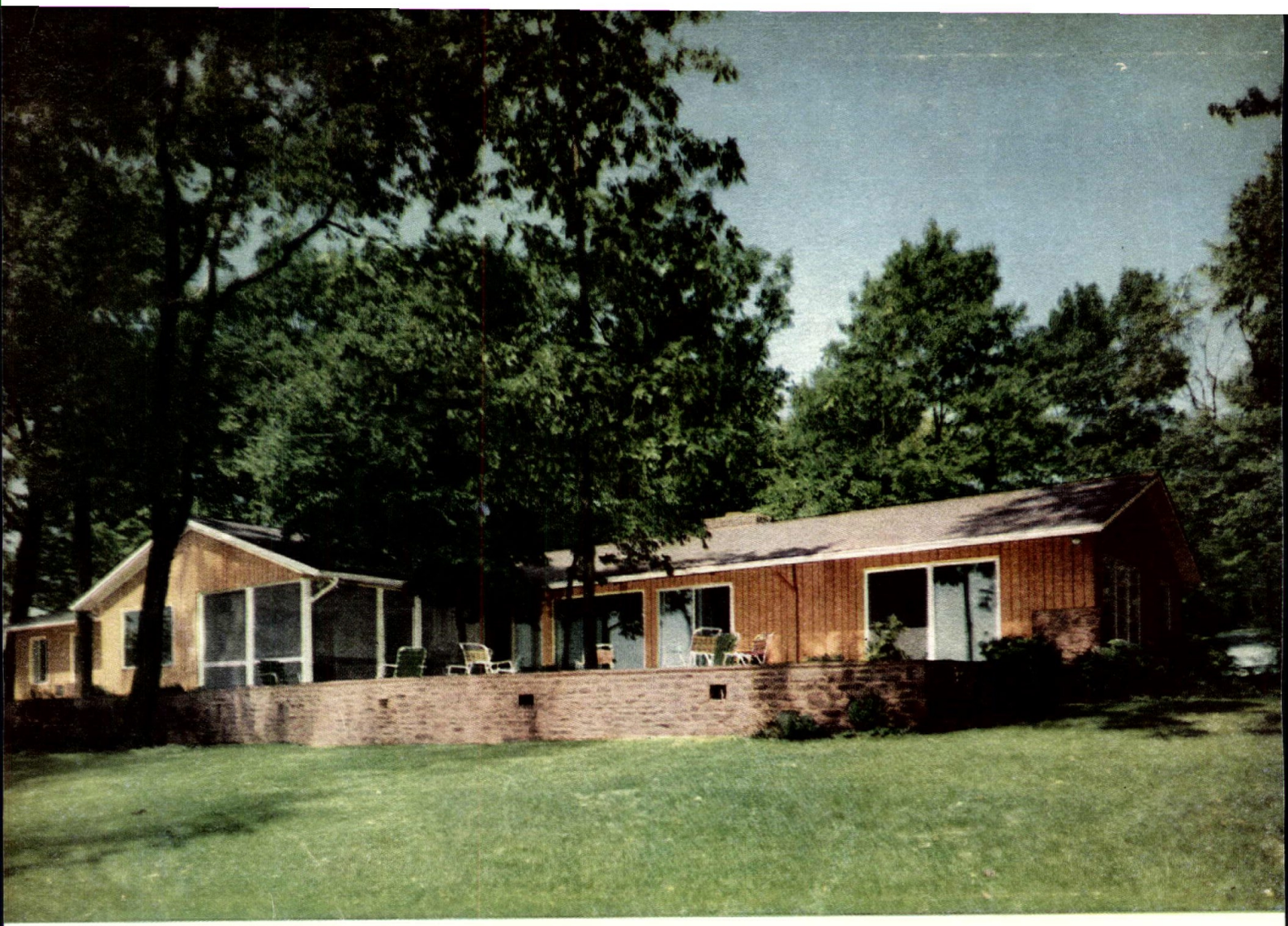

National Homes' Sales Soar to New Peaks!

Production and sales at National Homes have reached new heights! Figures for the third quarter of '57 prove National Homes' sales to be far above the comparable period of '56 . . . at a time when starts were down in the house-building industry in general!

For example, National Homes' production and sales in September were 27 per cent above those of September a year ago, while the single-family, privately-financed starts for the industry as a whole were off 10 per cent.

Here's proof positive that National Homes "Component" houses offer you the greatest home-selling opportunity! As a National Homes builder-dealer, you will attract buyers with homes that have far more sales appeal . . . homes in authentic architectural styles by four great architects! And these outstanding designs are available in homes of all sizes . . . with a wide variety of floor plans! There are hundreds of ways in which selective buyers can plan these homes to suit their individual needs and desires.

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Furthermore, to help you increase sales and lower your costs, National Homes gives you these additional benefits: Interim and permanent financing . . . free promotional advertising, special open-house furniture packages . . . liberal local newspaper, radio and television advertising allowances . . . special architectural services, site-planning and color styling . . . elimination of inventory and warehousing . . . a one-year guarantee of all materials and workmanship against latent defects.

• *FOR COMPLETE INFORMATION, write George A. Cowee, Jr., Vice-President for Sales, National Homes Corporation, Lafayette, Indiana. Plants at Lafayette, Indiana; Horseheads, New York; and Tyler, Texas.*

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