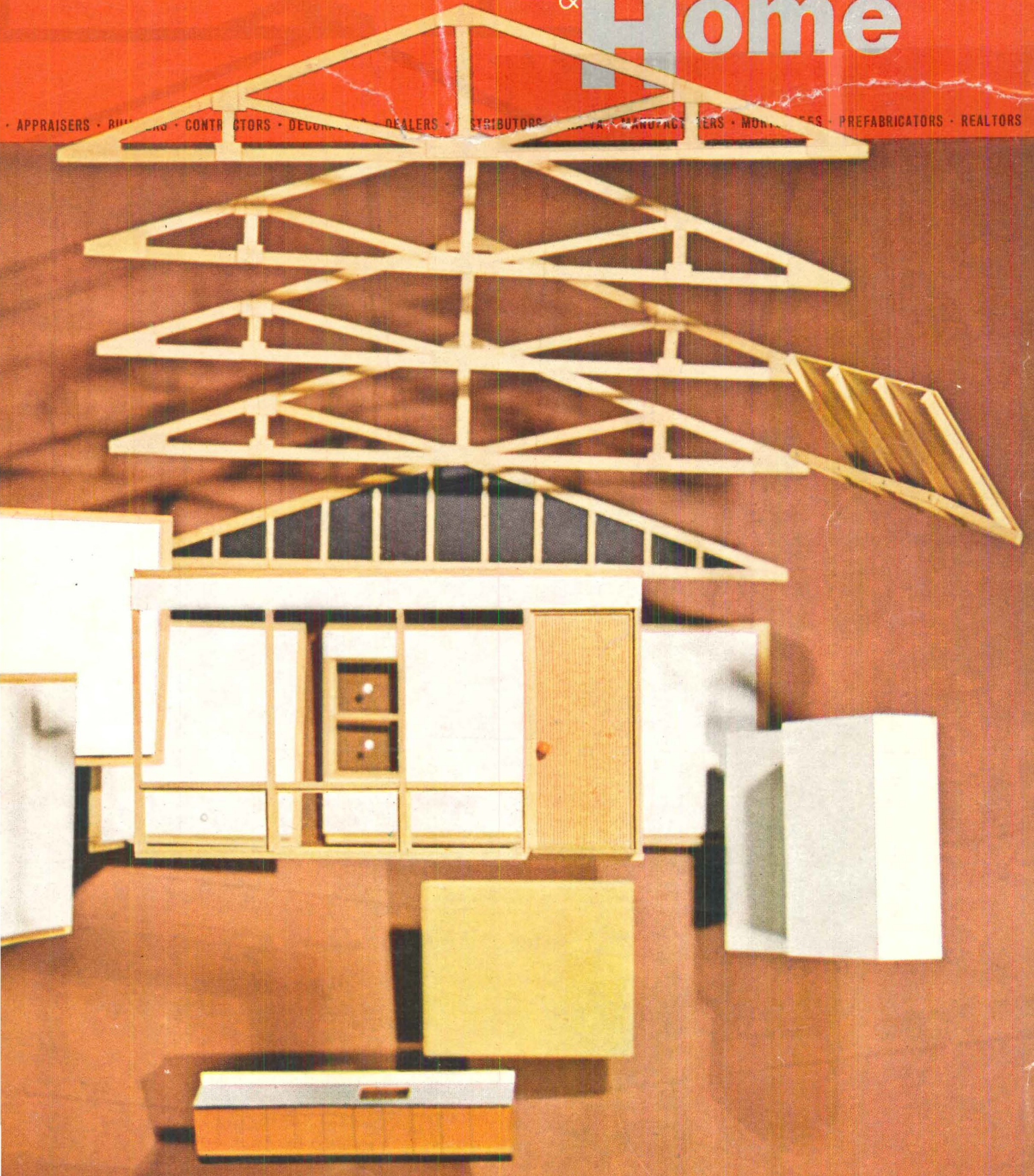


AMERICA'S BIGGEST INDUSTRY MONTHLY FOR AMERICA'S BIGGEST INDUSTRY

DECEMBER 1958 SIX DOLLARS A YEAR—ONE DOLLAR A COPY

House & Home

• APPRAISERS • BUILDERS • CONTRACTORS • DECORATORS • DEALERS • DISTRIBUTORS • ENGINEERS • MANUFACTURERS • MORTGAGERS • PREFABRICATORS • REALTORS



The Manufactured House:

News...Techniques...Photos...Plans...Details



A **NEW**

way to fascinate your women

Congoleum-Nairn's inlaid vinyl flooring

...a "custom look" at low cost

Smart builders have learned that the "extra" features of Congoleum-Nairn's inlaid vinyl fascinate women—and help clinch the sale.

First, your prospects are attracted by the gleaming colors and lustrous surface—a luxury touch that costs you so little. And they can *feel* the comfort of the cushion back. Then they are completely sold by the *easy cleaning* reputation of this vinyl by Congoleum-Nairn. For 8 years now housewives have been learning that grime and dulling film wipe right off this floor, *America's most widely used inlaid vinyl.*

And builders know that installations of this flexible, inexpensive floor are fast, easy, trouble-free.

Now there's a new design—*Picnic*®—a delightful decorator

creation of gay color chips and marbled backgrounds of the patterns include sparkling GOLDEN flecks!

Congoleum-Nairn's Picnic vinyl is available by yard and can be installed on or above grade, with or without heating. For samples and data, write Builders' Service Dept., Congoleum-Nairn Inc., Kearny, New Jersey.

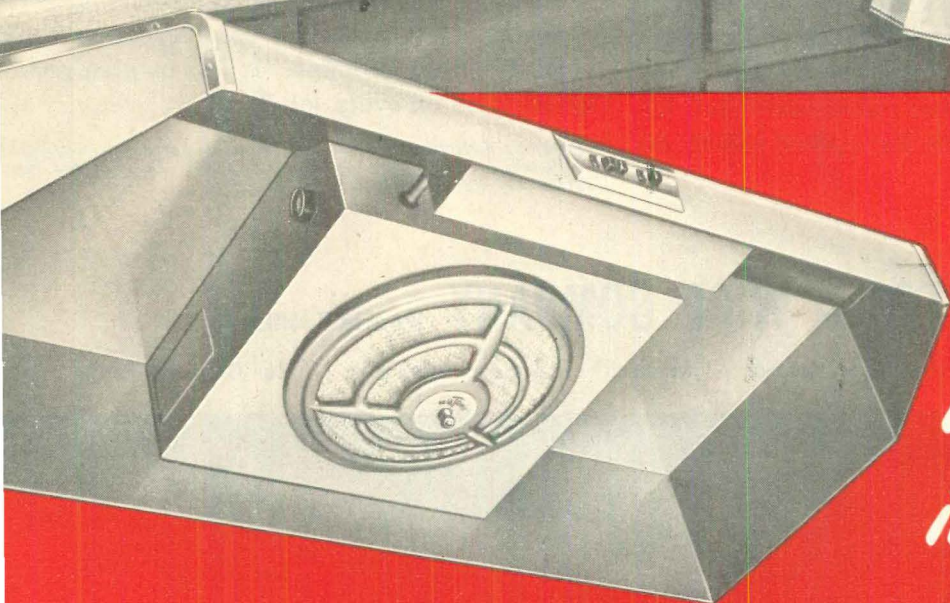
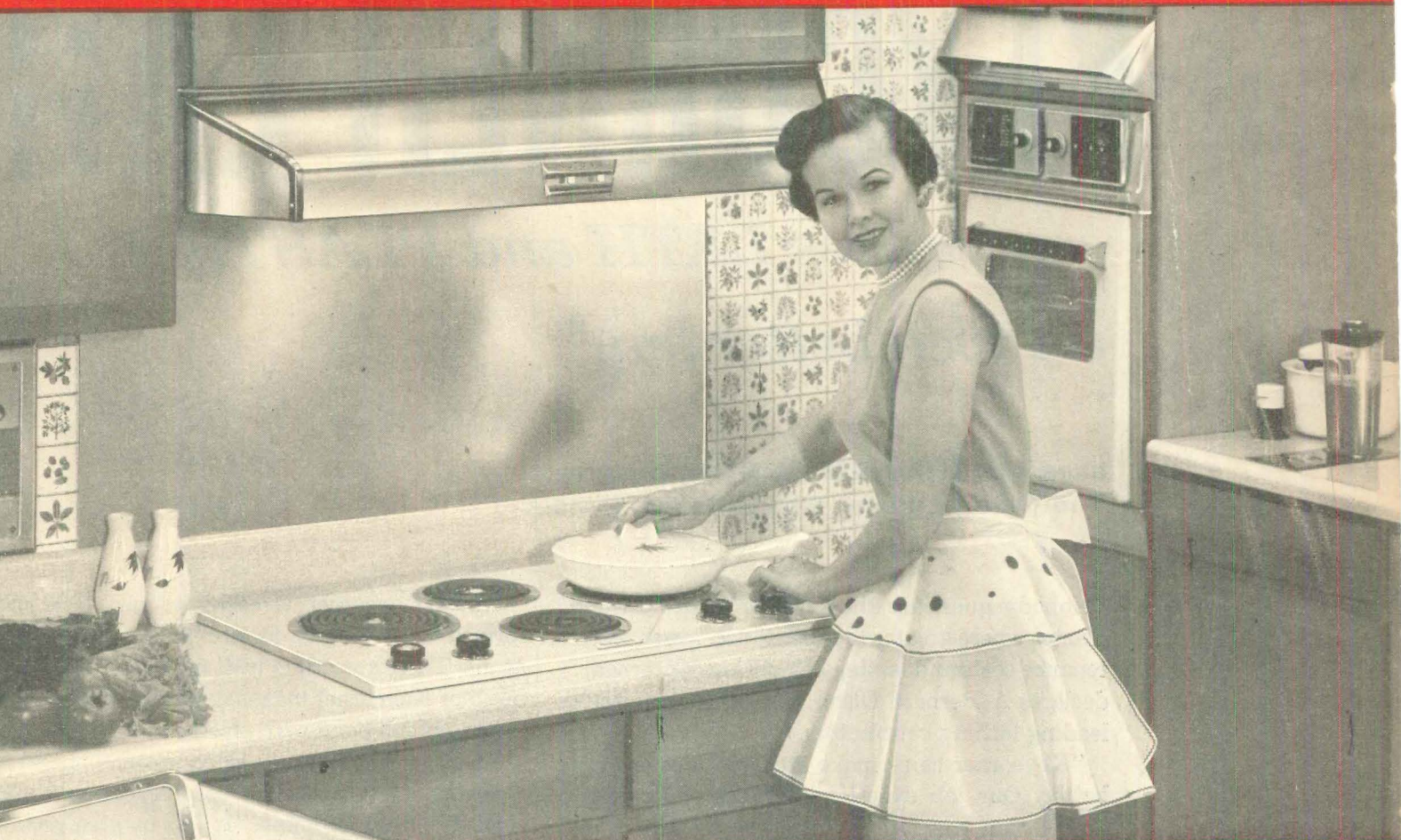


Congoleum-Nairn
FINE FLOORS

© 1958, Congoleum-Nairn Inc., Kearny, New Jersey

FOR HOME/BUSINESS/INSTITUTIONS: BY-THE-YARD, TILES—INLAID LINOLEUM • NAIRON® PLASTICS • CORK TILE • RUBBER TILE • ASPHALT TILE • SATISFACTION GUARANTEED OR YOUR MONEY BACK

New #1600 NuTone Hoodfan



*Fan housing is
underneath hood*
*More shelf space
inside the cabinet*

HIGHEST CFM RATING IN ITS PRICE CLASS!

● AT LAST! A new low cost hoodfan with the fan housing concealed underneath the hood — to provide extra shelf space in the cabinet.

● Sparkling Beauty . . . and Powerful Efficiency. Unmatched for quiet, trouble-free service. Discharges either vertically or horizontally.

● Built-in pushbuttons control "over the range" lighting . . . as well as the speed of exhaust fan. Transition and filter included. U L listed.

● 4 "mirror-smooth" finishes* to blend with the color scheme of any wood or steel cabinets. 30"—36"—42" sizes. Only \$51.75 to 71.95 list.

* Copper Enamel
Antique Copper
Satin Anodized
Copper Anodized

NuTone

“KEYCORNER LATH

*makes LATH and PLASTER
an even better buy”*

says **A. BERNARD OLSON**, president,
The Olson Lathing Co., Chicago, Illinois

“Nobody questions the superiority of lath and plaster where greater fire resistance, lower maintenance costs and lasting beauty are concerned,” declares A. Bernard Olson, one of the country’s leading lathing contractors.

“Keycorner helps make lath and plaster even better. Our job experience proves what tests* show—that Keycorner almost doubles crack resistance over other corner reinforcements,” he explains. “We know the Keycorner ability to fight cracks.”

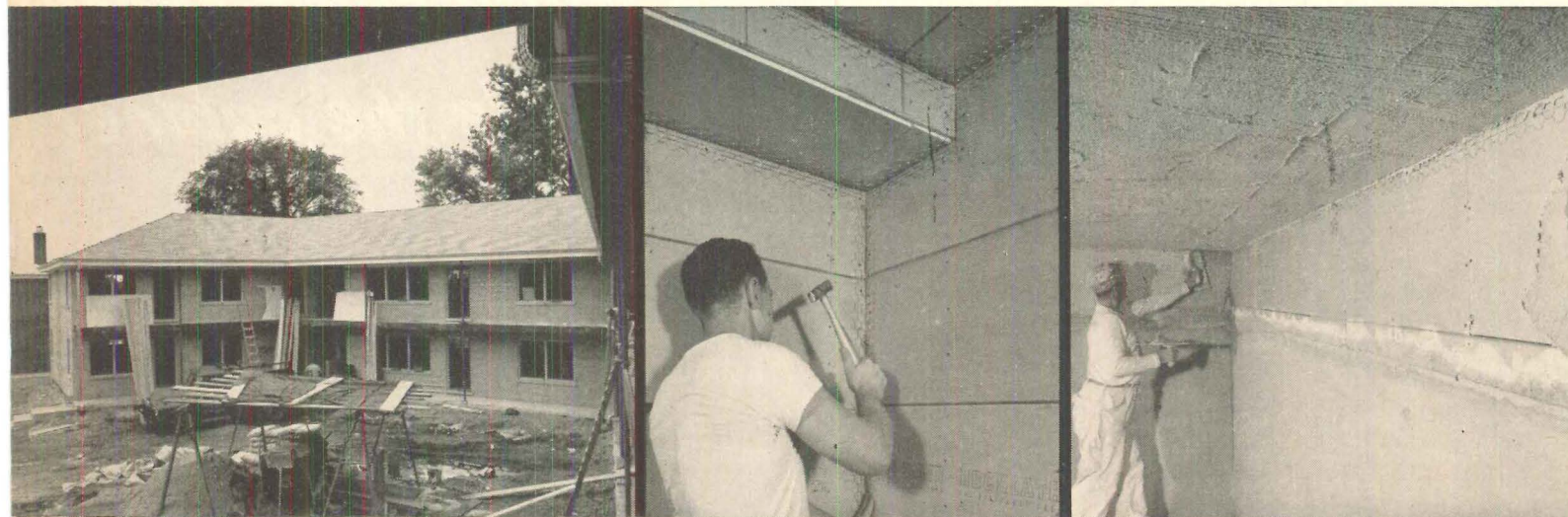
“And Keycorner is easier to use. The preformed 4-foot lengths fit into place with no effort at all. There’s no time lost, no waste. The open mesh of Keycorner makes it easy to plaster over—assures full bond with plaster and a better job

“Keycorner gives this extra protection, yet a saving. That’s why we use Keycorner exclusively!” Olson exclaims. “It lets us give greater satisfaction on every job.”

*Tests with Keycorner, as well as other corner reinforcements, conducted by the Research Foundation, University of Toledo. Complete test reports FREE from Keystone Steel & Wire Company.

KEYSTONE STEEL & WIRE COMPANY Peoria 7, Illinois

Keywall • Keycorner • Keybead® • Keydeck • Keymesh® • Welded Wire Fabric • Non-Climbable Fence



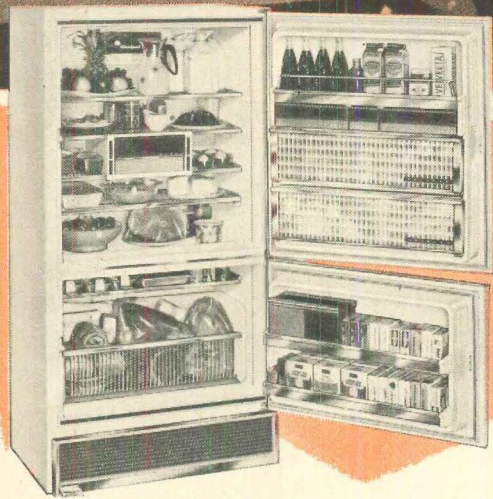
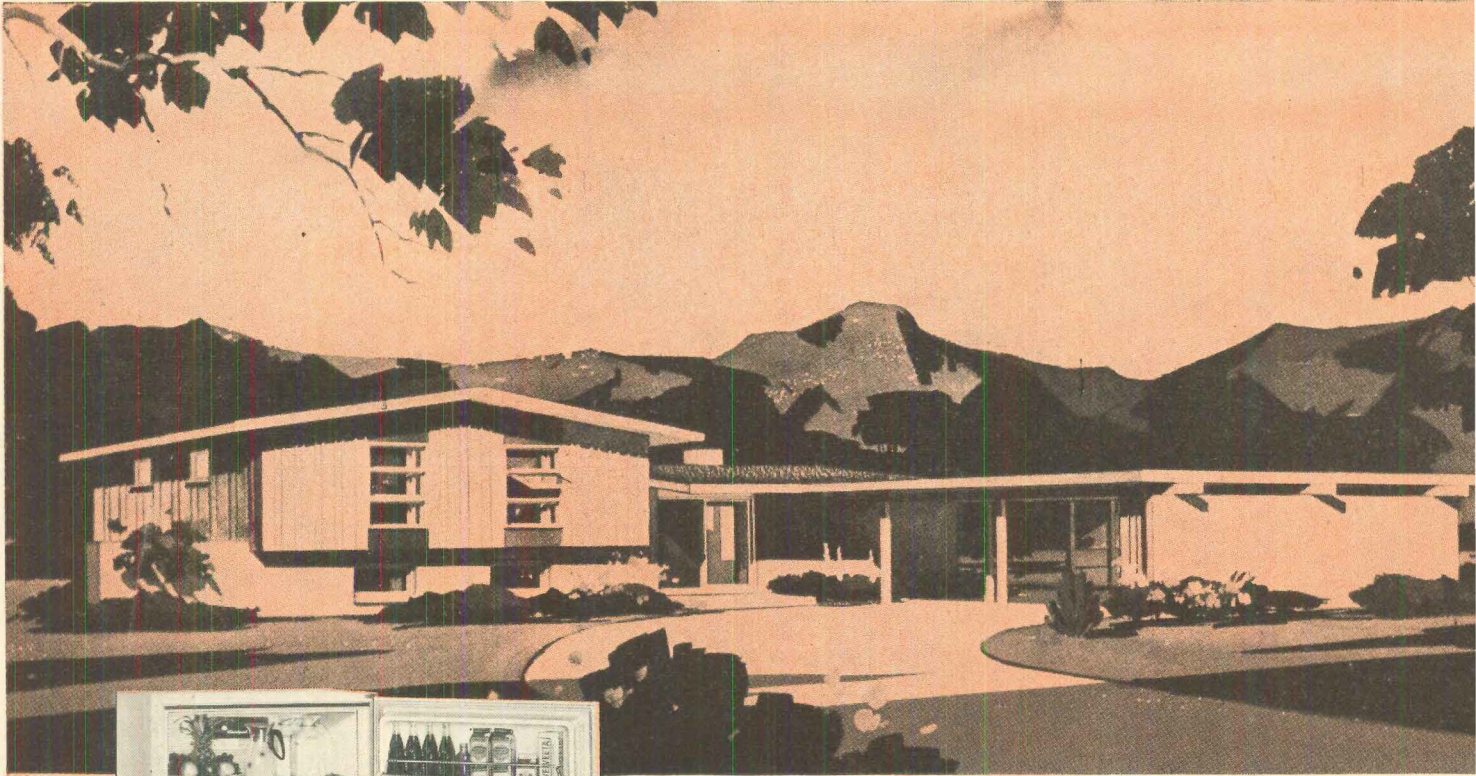
A typical quality Olson Lathing job goes into this 17-flat apartment building in Chicago. Many builders are switching back to lath and plaster because of the increased fire resistance, lower maintenance and permanent beauty that plaster walls provide.

Keycorner is simple to handle and use. This fact assures better workmanship, which adds still further to the superior job you get with Keycorner.

Keycorner gives a better plaster job. The open mesh assures full bond with plaster and gives the strong reinforcement that provides maximum crack resistance. Keycorner is also galvanized to prevent rust.



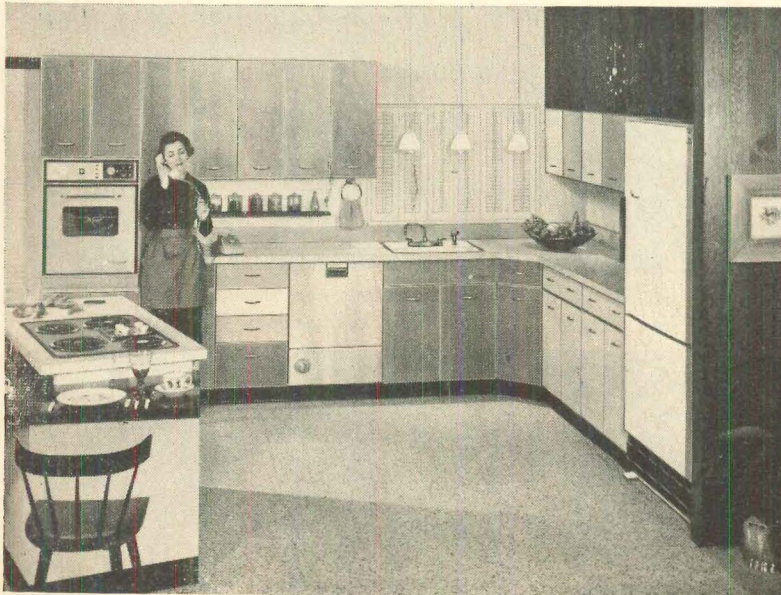
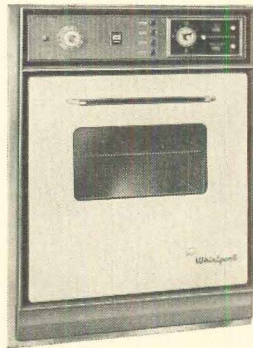
A. Bernard Olson uses Keycorner because it's part of "A better job at a lower price."



RCA WHIRLPOOL refrigerator-freezers are available in gas or electric models with a size to fit any kitchen need. The all-new, No-Frost models have no outside coils and can be built in flush to the back or side wall without special escutcheons.


Easy-to-install built-in ovens and surface units are also available in gas or electric models. The 17" and 24" ovens have automatic

clocks, Bar-B-Kewers and dial controls. Surface units feature thermostatic burners, front-mounted controls.



Everything for MODERN

The complete line of RCA WHIRLPOOL appliances includes built-in and free-standing models in both gas and electric . . . every type of cabinet in wood or steel or all steel . . . to make modern kitchens complete. Each cabinet and appliance is engineered for simple, fast, economical installation. All are available from one source . . . from one supplier ready to give you expert planning and merchandising assistance for fast delivery. And, each product carries one name that is nationally known for quality, performance and dependable service . . . RCA WHIRLPOOL.

Use of trademarks  and RCA authorized by trademark owner Radio Corporation of America

HOMES IN 90 DAYS!

At Lake City builder, Alan E. Brockbank, uses merchandising power and consumer acceptance of RCA WHIRLPOOL home appliances help sell homes in South Cottonwood Acres.

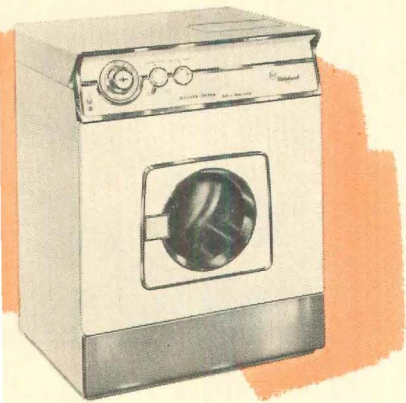


Alan E. Brockbank

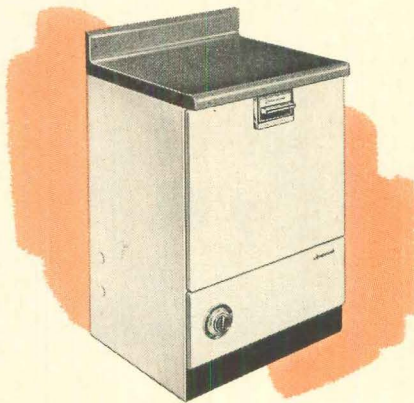
The designer and builder of South Cottonwood Acres, Mr. Alan E. Brockbank, is a former president of the National Home Builders Association and was one of the pioneer organizers of the Utah Home Builders Association.

...ing that the quality of the whole house is so often judged by the quality of its appliances, Mr. Brockbank established the most rigid specifications for these important elements. Each appliance had to have flexibility and versatility to complement the intricate kitchen plans . . . quality and beauty to blend with the decor . . . plus, a name which could be merchandised to the public . . . a name that would sell the quality built into these homes. Of all the brands considered, Mr. Brockbank selected RCA WHIRLPOOL appliances! So successful was this combining of modern, functional homes with the sales power of RCA WHIRLPOOL appliances that 84 tri-level homes, ranging in price from \$16,800 to \$20,000, were sold in 90 days! Shown below are the products chosen. The built-in range and surface units were standard equipment. And, by offering the other appliances as optional equipment, this builder kept the basic cost of the home down while still offering the best conveniences to his customers.

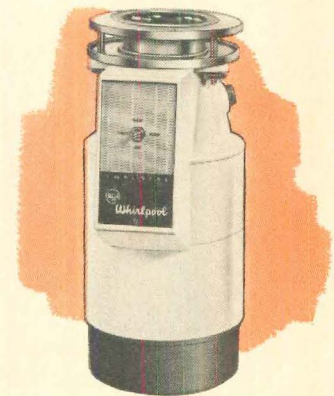
...a, too, can add the sales power of RCA WHIRLPOOL appliances to the homes you build. It's never so simple . . . just mail the coupon today.



33" wide, this compact unit is a size washer and dryer. Featuring Filter-Stream washing action, a RCA WHIRLPOOL washer-dryer combination is available in either gas or electric models. Here is the perfect answer to laundry problems where space is a factor.



RCA WHIRLPOOL dishwashers are only 24" wide, yet will wash, rinse and dry a complete service for nine. Easily installed, these dishwashers are available with either pump or gravity drains. Features include front-door loading and a safety switch which prevents dishwasher from operating when door is opened.



RCA WHIRLPOOL food waste disposers are available in batch- or continuous-feed models. Imperial model has reversing switch to clear jams automatically.

KITCHENS with one brand name Whirlpool

Builders all over the country are cashing in on the tremendous merchandising power built into each RCA WHIRLPOOL appliance. Make sure your building plans for next year include this powerful sales tool. Contact your RCA WHIRLPOOL distributor today or send in this coupon for the complete information on RCA WHIRLPOOL appliances and how they can help you sell your homes easier, faster and at a greater profit.

RCA WHIRLPOOL . . . America's first family of home appliances
Products of WHIRLPOOL CORPORATION St. Joseph, Michigan

Contract Sales Division
Whirlpool Corporation, St. Joseph, Michigan

Please send me complete information about the new
RCA WHIRLPOOL kitchens and builder's merchandising aids.

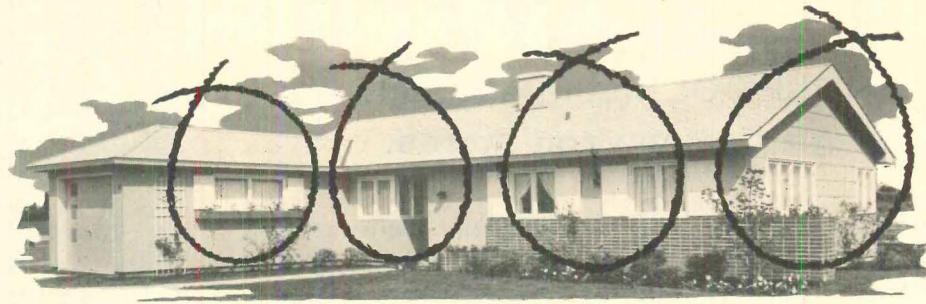
NAME _____ TITLE _____

FIRM NAME _____

FIRM ADDRESS _____

CITY _____ ZONE _____ STATE _____ HH 6

Are You Getting the Most



Increased demand for new, higher quality, lower priced homes means that you as a builder must take advantage of every sales feature and every cost-saving idea if you want to get your share of the business.

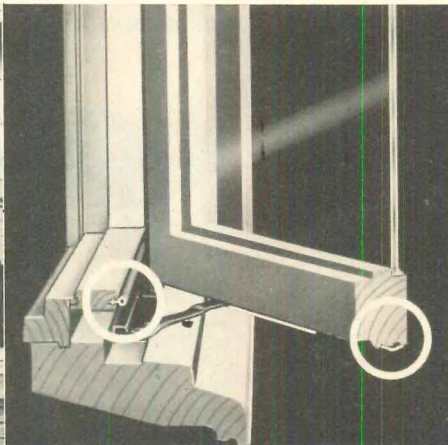
Are you getting the most for your window dollars? Compare the window you are now using with the new BILT-WELL Casement Window, point by point. Make certain you are using a window that combines sales-building features with minimum costs.

These BILT-WELL Casement Window Features Help Sell Your Homes:



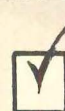
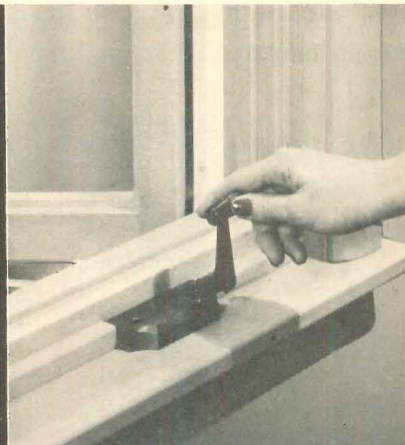
Modern, Uncluttered Design

No exposed hardware to rust, corrode or mar the clean, simple lines of the window, inside or out. Hinges, fastened to the frame, head jamb and sill, are completely concealed.



Fuel-saving Weathertightness

Two complete, independent systems of weatherstripping make the BILT-WELL Casement the most weathertight window on the market. Test figures prove that BILT-WELL Windows will cut the annual fuel bill on an average twenty-window home approximately \$28.00 over competitive weatherstripped wood windows, and \$44.00 over competitive weatherstripped metal windows.*



Finger-tip Operation

Sturdy, trouble-free worm gear operator with cadmium plated operator arm with nylon rollers provide easy, quiet, maintenance-free operation.



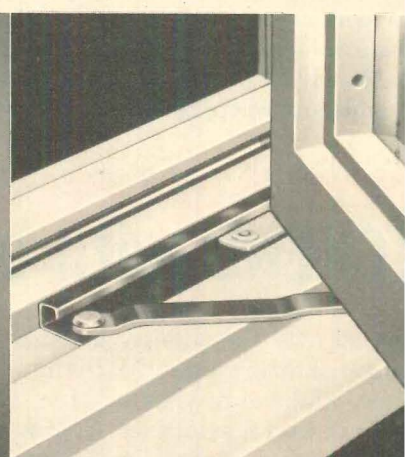
90° Opening for Easy Cleaning

The BILT-WELL Casement sash swings out to a full ninety degree opening to permit washing of outside and inside of the glass from the inside. Takes the drudgery out of window washing.



Simple, Convenient Storm and Screen Changing

Lightweight storm and screen panels are designed to lock quickly and easily onto the inside of the sash. Surrounds of both units have a neutral tone finish that harmonizes beautifully with surrounding woods.

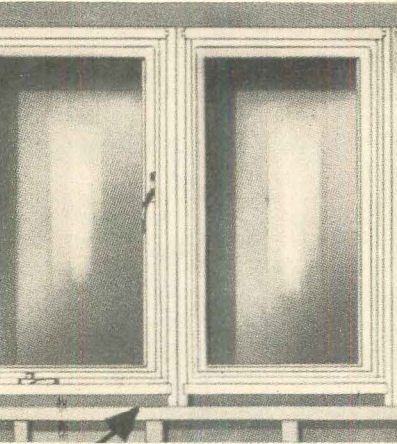


Burglar-proof

Absence of exterior hinges means that window cannot be removed by prowlers from the outside. An important sales feature.

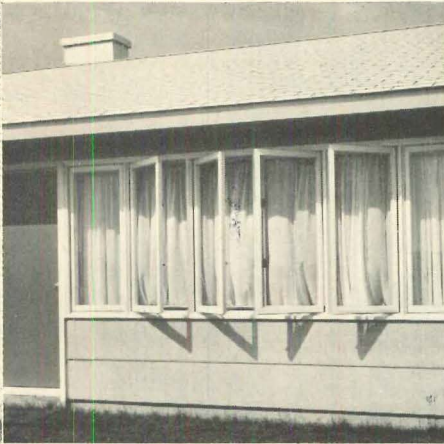
For Your Window Dollars?

These **BILT-WELL Casement Window Features**
Help Cut Your Labor Costs:



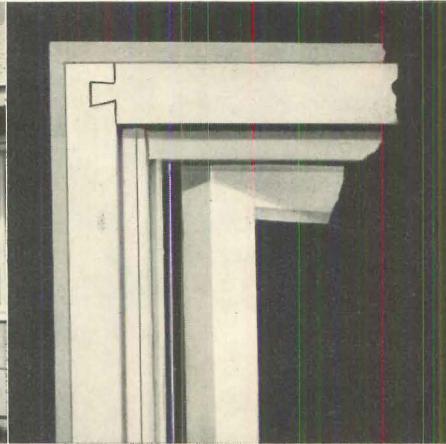
Quick, Easy Installation

BILT-WELL's patented unitized frame construction eliminates the need for installing long, cumbersome sills. Each unit has its own sill and comes complete, with all interior stops and extension jamba applied, ready to set quickly into the wall opening. Vertical and horizontal combinations are readily accomplished.



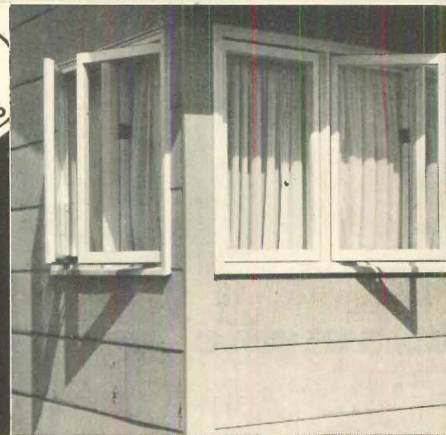
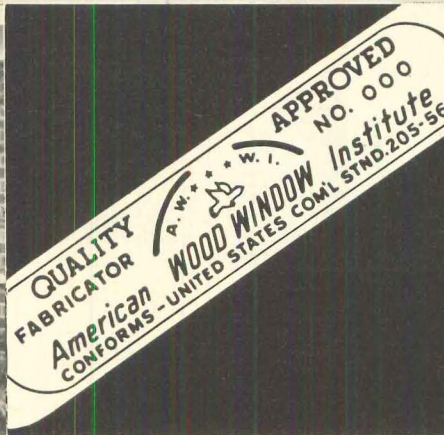
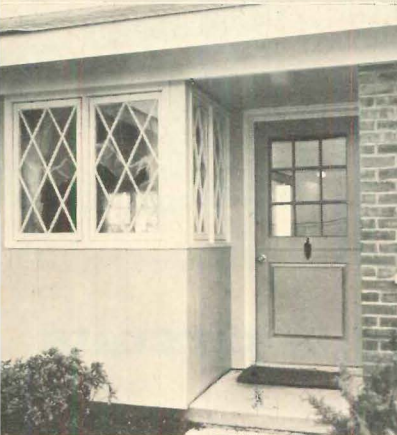
Complete Design Flexibility

BILT-WELL's unitized sill makes it possible for you to change the appearance of your basic house plan economically by simply varying window arrangements. Units can be joined in any number of combinations without the need for special sills or extra framing.



Uniform, Precision Construction

BILT-WELL Casements are constructed with dovetailed joints to insure maximum strength and dimensional stability during and after installation. This reduces installation time and eliminates costly call backs.



Complete Range of Styles and Sizes

Wide selection of styles and sizes of BILT-WELL Casements, with companion stationary units, permits you to solve any and every window arrangement problem with the same basic unit.

Fully Guaranteed

Every BILT-WELL Casement unit bears A.W.W.I. Seal of Approval and is fully guaranteed for the life of the building in which it is used. Each unit is precision manufactured from clear kiln-dried Ponderosa Pine, water repellent preservative treated and conforms to U. S. Commercial Standards 205.56.

Competitively Priced

Scientifically engineered for faster, less-costly production, assembly and installation, the BILT-WELL Casement offers unequalled window features at a reasonable price.

If the windows you are using can't match up to the New BILT-WELL Casement Window, mail the coupon below today with complete specifications, or ask your building supply dealer.



THE BILT-WELL LINE: WINDOW UNITS, Double-Hung, Awning, Casement, Basement, Storm and Screen. CABINETS, Kitchen, Multiple-Use, Wardrobe, Storage, Vanity-Lavatory and Vinyl Counter-tops. DOORS, Exterior, Interior, Screen and Combination.

For complete information on BILT-WELL Products see Sweet's Architectural 17c/Car and 24b/Car, or Sweet's Light Construction 5c/Car and 9a/Car.

*Write BILT-WELL for complete project report No. 5820-6 covering fuel-saving tests on windows.

Manufactured by

PARADCO Dubuque, Iowa (formerly Carr, Adams & Collier Company)

BILT-WELL WOODWORK

Box 658

Dubuque, Iowa

Please send me complete specifications on BILT-WELL Casement Windows.

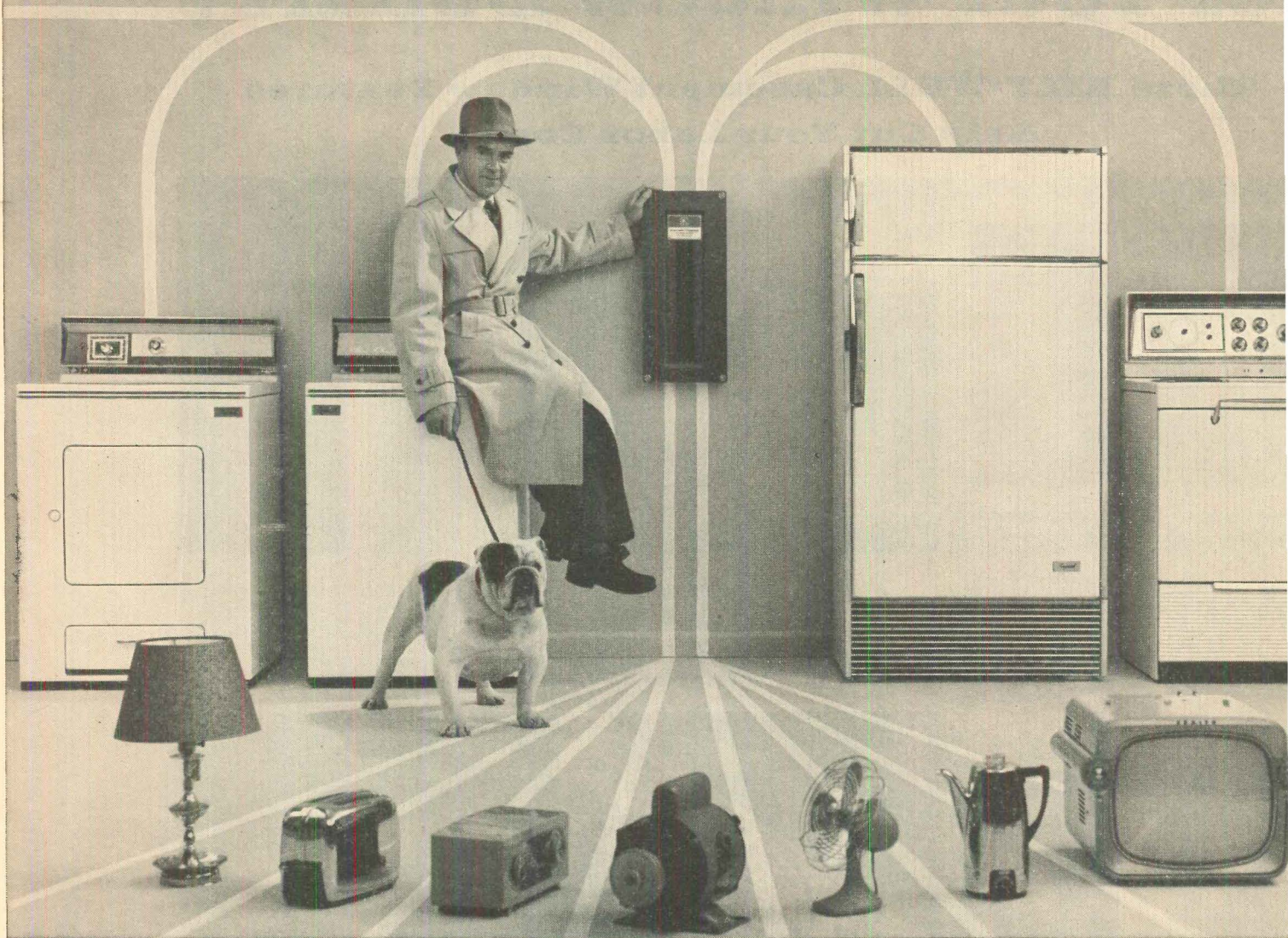
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Company _____

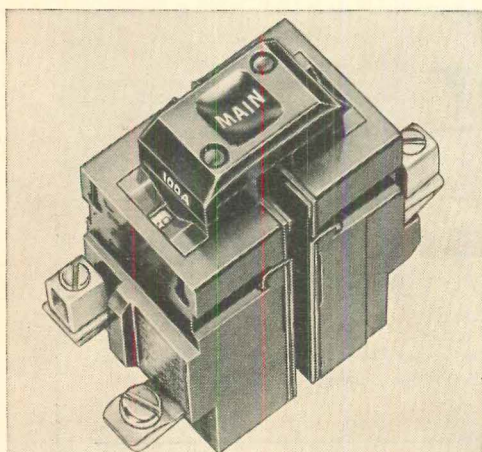
Address _____

City _____ Zone _____ State _____

C-170



Pushmatic* protection plus plenty of circuits



BULLDOG DUO-GUARD PUSHMATICS fit any Electri-Center panel. Main disconnects for each 100 amps of service prevent overloading of service entrance conductors. And Electri-Centers compare in price with ordinary panels.

*Circuit breaker trademark registered by BullDog Electric Products Co.

Look at all these appliances! From small toasters to modern electrical heating, BullDog Electri-Center® panels provide homeowners with all the circuits they need now . . . plus space to add new lighting and appliance circuits later.

In addition, exclusive Duo-Guard® Pushmatic breakers provide two-way circuit protection—guarding thermally against overloads, magnetically against short circuits. No fuses to change, either. When power is interrupted by an overload or "short", the simple push of a button puts the circuit back in operation.

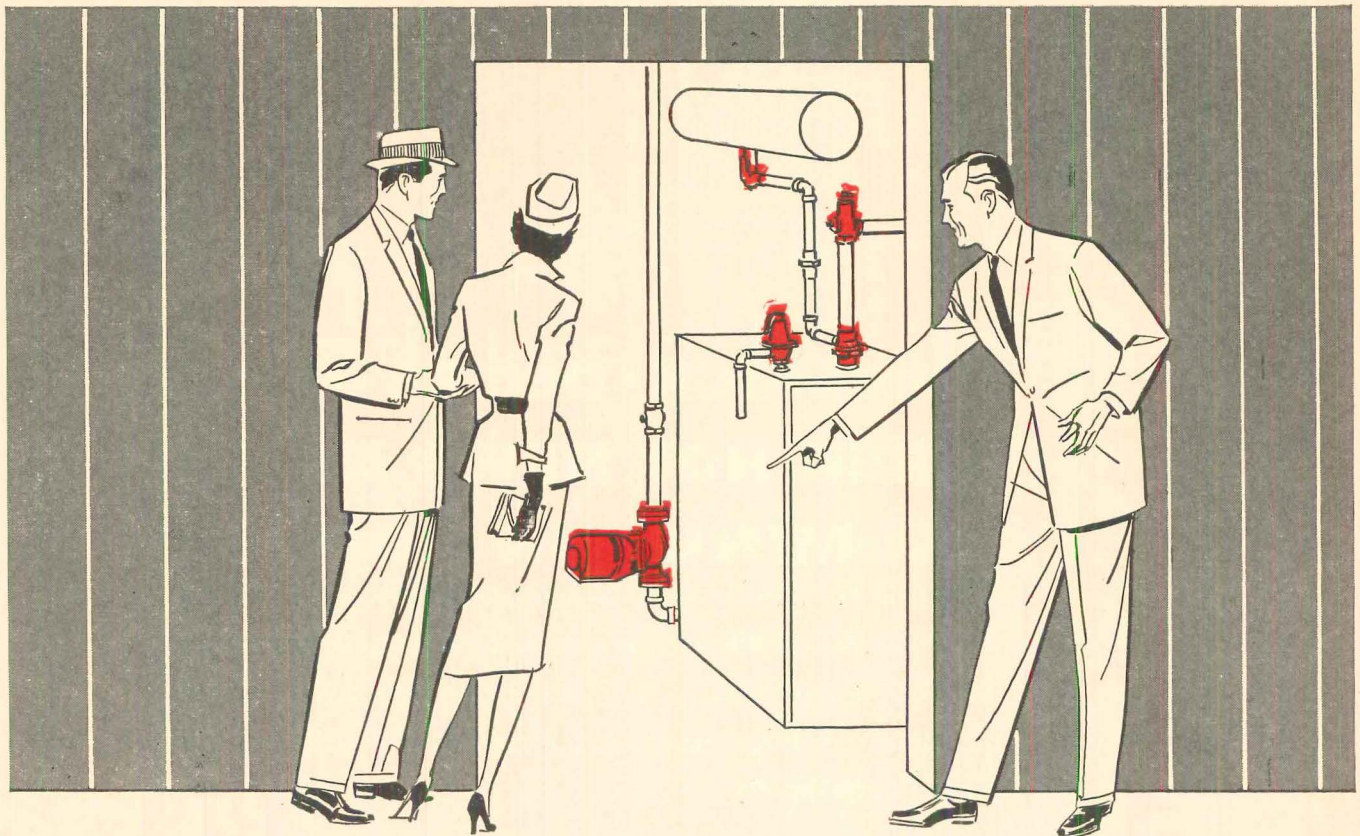
Give your homes full HOUSEPOWER . . . maximum protection and convenience. Contact your electrical contractor or BullDog field engineer for complete details on BullDog Electri-Center panels.

© BEPCO

BULLDOG

BullDog Electric Products Company, Division of I-T-E Circuit Breaker Company, Detroit 32, Mich. *BullDog Export Division:* 13 East 40th St., New York 16, N.Y.
In Canada: BullDog Electric Products Co. (Canada) Ltd., 80 Clayson Rd., Toronto 15, Ont.

HEAT BETTER ELECTRICALLY



YOUR **CLINCHING SALES POINT** CAN BE IN THE BASEMENT (OR UTILITY ROOM)

A "hydronic" B&G *Hydro-Flo* Heating System puts any home in a class by itself...*adds a genuine quality touch*...assures the buyer that he is getting more value for his money. In thousands of installations, this *forced hot water heating system* has proved a sales clincher!

The B&G *Hydro-Flo* System endows a home with all the essentials of good heating...the right *quality* of heat...the right *location* of heat sources...accurate *control* of heat...operating *economy*...and *long life* of equipment.

It's *cleaner* heat—doesn't soil walls and draperies. It's *quiet* heat—no fan hum. If desired, the same boiler that heats the house can be equipped to furnish year 'round hot faucet water.

The *Hydro-Flo* System can be easily zoned—a particularly important advantage in heating split-level homes.

Send for booklet giving the complete story of the B&G *Hydro-Flo* System.



B&G BOOSTER
...key unit of the
B&G *Hydro-Flo* System

The B&G Booster and other auxiliary *Hydro-Flo* equipment can be installed on any hot water boiler. This *silent, vibrationless* electric pump circulates hot water through the heating system—accurately controlled to keep indoor temperature constantly at the comfort level. Nearly 3,000,000 Boosters have been installed to date.



Reg. U. S. Pat. Off.

Hydro-Flo SYSTEM

BELL & GOSSETT
C O M P A N Y

Dept. FN-10 Morton Grove, Illinois

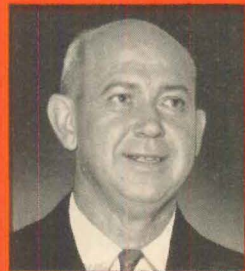
Canadian Licensee: S. A. Armstrong Ltd., 1400 O'Connor Drive, Toronto 16, Ontario

MAVERICK • DEC. 28 - JAN. 11
■ RED HOT NEWS ABOUT
ALUMINUM IN HOMES !

There's a revolution in home building. In siding. In windows. In sliding glass doors. In roofing. In hardware. Wherever you look (and often where you don't) there's *aluminum*—doing old jobs in a brand new way, better and more economically.

Aluminum stars in America's homes. And on December 28 and January 11, Kaiser Aluminum—through a series of eye-opening commercials on "Maverick"—will show over 33 million Americans how.

Kaiser Aluminum is out to boost public acceptance of aluminum products to new heights. For example, as a special feature on the December 28 and January 11 commercials, Mr. James Price, chairman of National Homes Corporation, will personally present their exciting "Viking" line of manufactured homes for 1959. In such ways as this, Kaiser Aluminum is working together with progressive American builders to provide home buyers with greater values through aluminum products. We invite manufacturers of residential building products, builders and architects to contact us for further information.

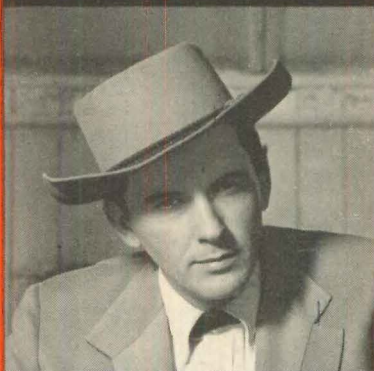


The future for aluminum has never looked so bright. Get in on it! Watch "Maverick," Sunday evening, December 28 and January 11, ABC-TV Network.

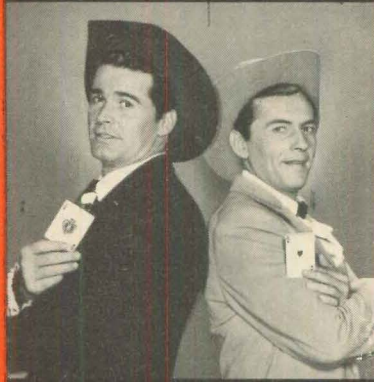
Kaiser Aluminum & Chemical Sales, Inc., 919 N. Michigan Avenue, Chicago 11, Illinois.



James Garner



Jack Kelly

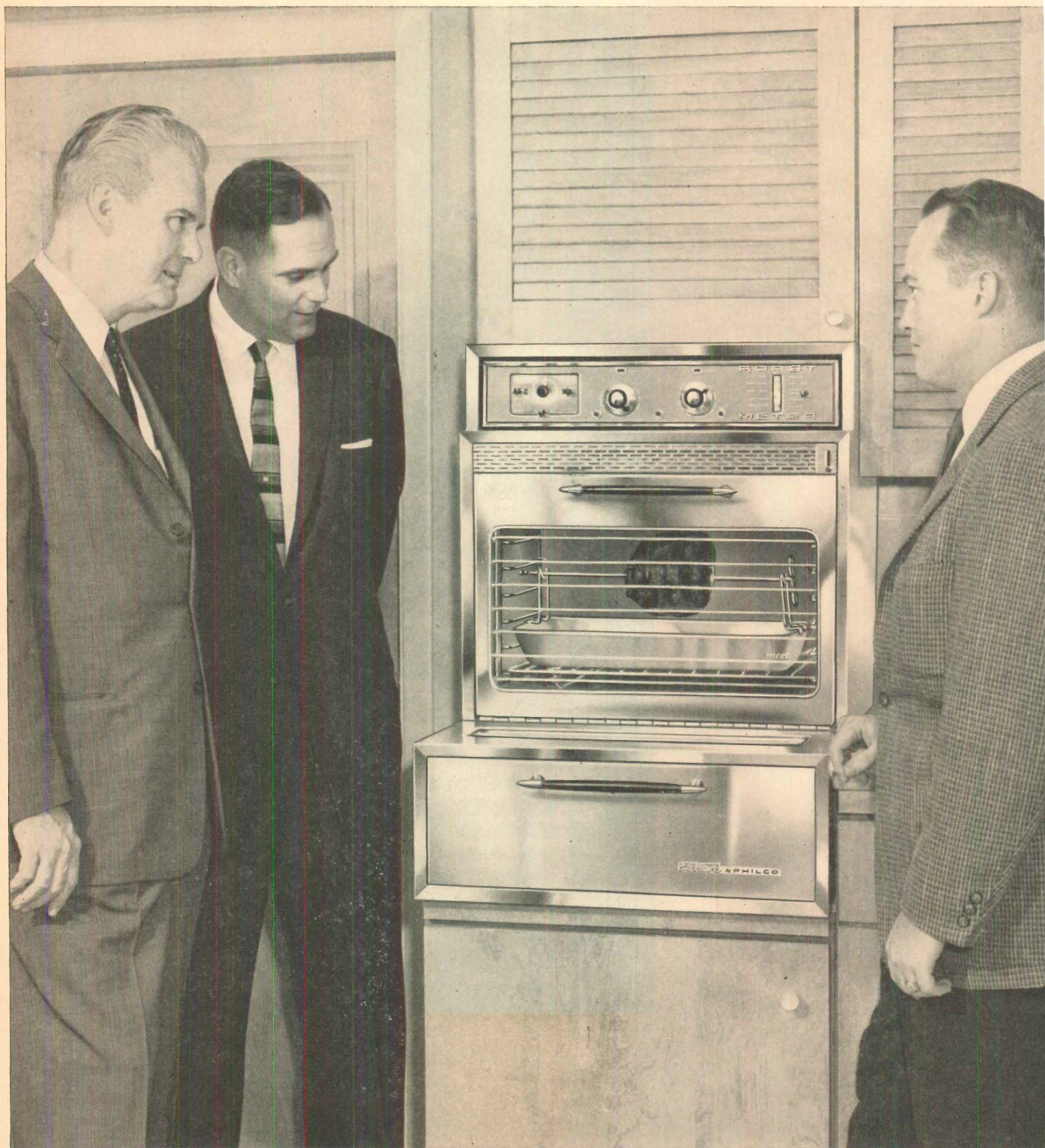


Warner Bros. stars
featured on "Maverick,"
the show that sells
aluminum in homes



BRIGHT STAR OF METALS

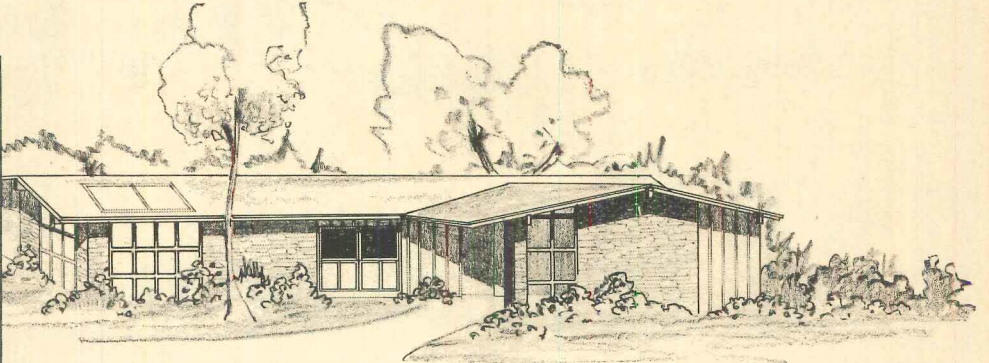
"I SOLD 15 HOMES IN OF HOMES' WITH PHILCO



NAHB Directors take time out from Second Annual Marketing Conference to visit Tom McGovern's model home for the San Antonio "Parade of Homes." McGovern (right) is shown demonstrating features of Split-Level double oven to NAHB Executive Director, John M. Dickerman (left), and to Director of Marketing Services and Sales, Bill Slemph (center). Throughout show,

McGovern won a big audience for his kitchen by giving "live" demonstration of the Philco Split-Level oven. Roasts and turkeys were cooked in the upper level meat oven, pies and casseroles in the counter-level baking drawer. The oven is finished on all sides for complete flexibility of installation. No special cabinetry or partitions needed. Fits over 24" wide, 28" high base ca

DAYS AT THE 'PARADE Citation APPLIANCES'



McGovern entry in the San Antonio "Parade of Homes." Architect: Cyrus H. Wagner, A. I. A.

ays TOM McGOVERN, Tom McGovern Associates, San Antonio, Texas

It happened last June. I was about to sign an order for another brand of appliances when I saw the Philco Split-Level double oven in an advertisement. Then and there I cancelled the other order and made arrangements to put Philco Citation custom appliances in the model house we were building for the San Antonio Parade of Homes.'

"During this show (Sept. 25 to Oct. 5), 10,000 visitors went through our model house, and I sold 15 homes in 11 days—with a Philco Split-Level oven in every kitchen. Total sales? About \$300,000!"

LOOK WHAT THESE NAHB DIRECTORS SAY



JOHN M. DICKERMAN, NAHB Executive Director: "New ideas in kitchen appliances like these will always be a great incentive for people to buy new homes."



W. H. SLEMP, Director of NAHB Marketing Services and Sales: "It's great to see ideas created for NAHB's Research Home prove their sales value in the field."

New sales action, for you, too! As Tom McGovern found out, kitchens with Philco Citation units can make an amazing difference in your sales.

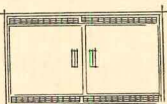
Philco Citation kitchen appliances are big attention getters because they are so startlingly different. Women are instantly attracted by the stunning good looks of the Split-Level oven . . . and the ultra-thin design of Philco's surface cooking units. They are only 2¾" deep—permit full use of a storage drawer directly beneath.

You'll get more oh's, ah's and sales when you show home buyers Philco dishwashers and modern refrigerator-freezers installed vertically or horizontally. These units have snap-in panels which let you match any color or wood finish. And your buyer can change color schemes any time in the future. A great selling feature!

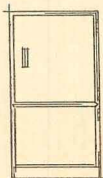
Helping you every step of the way is your Philco Citation distributor. He can warehouse your order to insure on-time, on-site delivery. He can obtain expert factory help for your advertising and publicity programs. In addition, he can supply you with the newest, most up-to-date ideas in kitchen layout and design.

Join the big switch to Philco today. Just mail the coupon and we'll put you in touch with your nearest Philco Citation distributor.

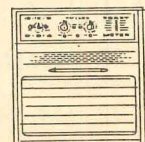
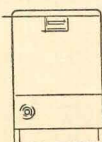
FULL LINE—PERFECT FOR ANY INSTALLATION



Citation
REFRIGERATOR-FREEZER
(vertical or horizontal)



Citation
DISHWASHER
(disposers also available)



Citation
OVEN
choice of
3 styles
in wall or
counter top

Philco's Citation custom kitchen appliances are built for easy installation in wood or metal cabinets, either made by national manufacturers or custom-built.

LOOK AHEAD . . .

PHILCO

CLIP OUT AND MAIL TODAY

HH-2

PHILCO, Ext. 5141
Citation Custom Appliances
Philadelphia 34, Pa.



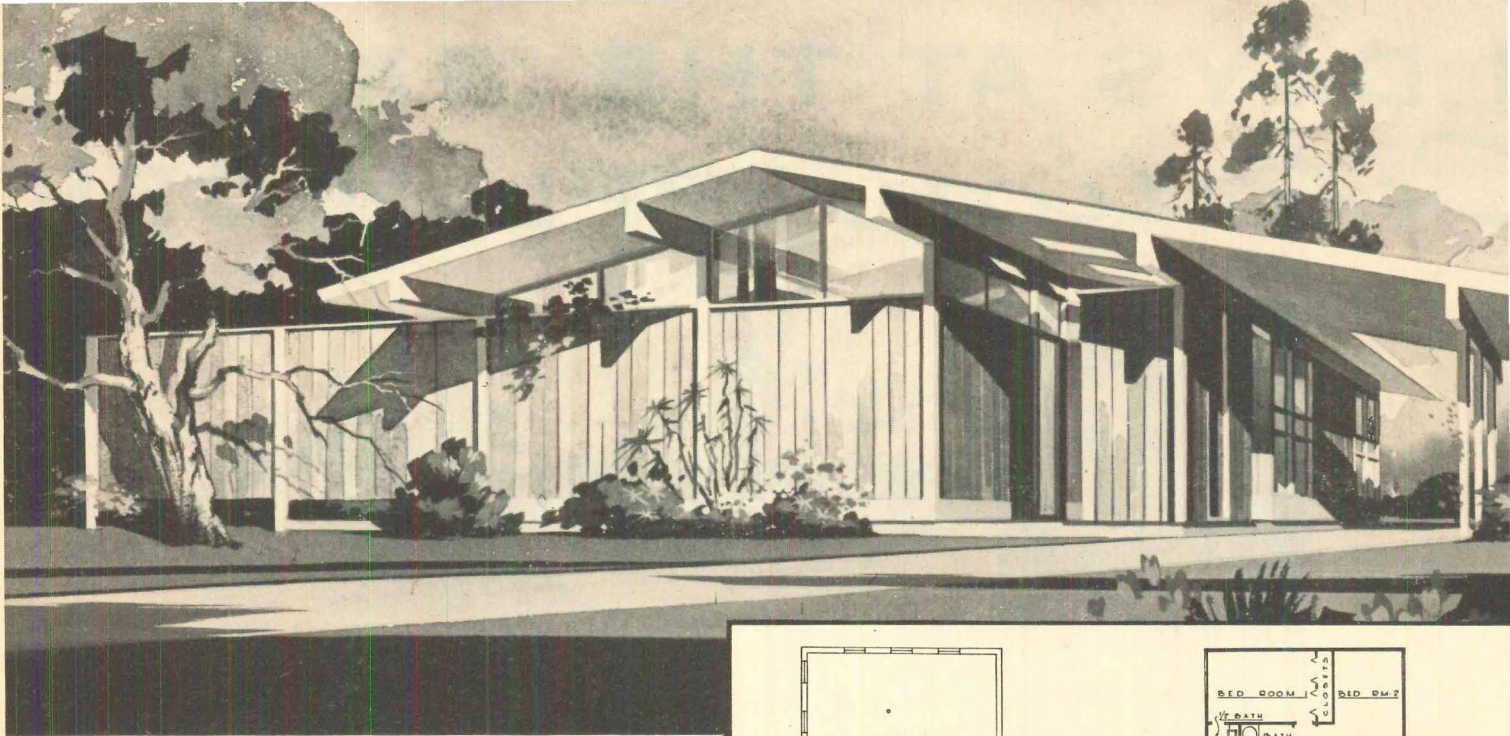
Show me how I can sell my homes faster and easier. Please have Philco Citation representative call. I understand there is no charge or obligation.

Name _____

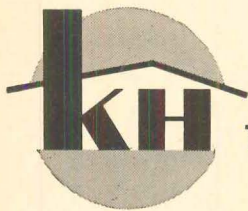
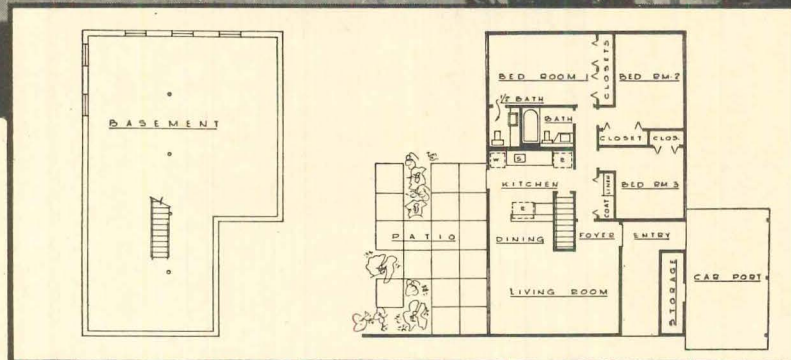
Name of firm _____

Address _____

City _____ State _____



The Cedarbrook is another handsome and exciting home from Knox... designed by Painter, Weeks and McCarty, AIA, with the demands of today's family in mind.

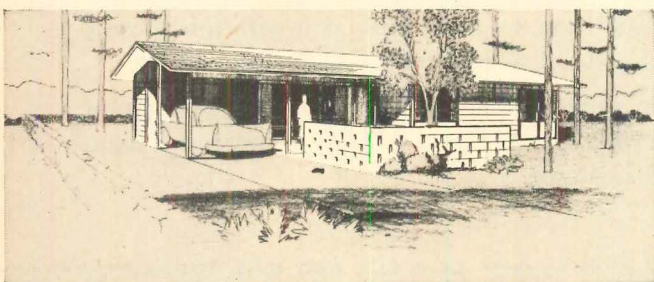


THE CEDARBROOK BY Knox Homes

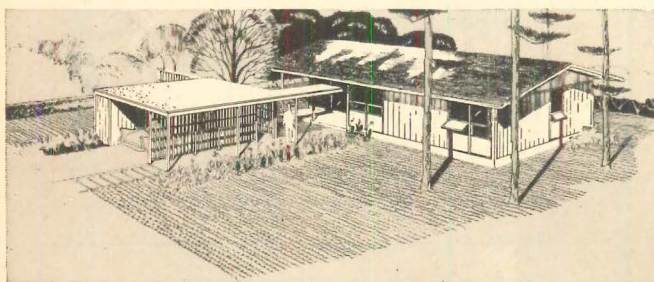
HOME OF

IMAGINATION

Knox homes come in alternate exteriors



This alternate of the Cedarbrook, with walled entry terrace, is perfect for the wide lot.



A covered entry lends a smart, contemporary look to this alternate of The Cedarbrook.

Let tomorrow's construction techniques put bigger profits in your pocket today!

When you build with Knox component panels, you get top quality lumber, name brand materials, and homes go up in days instead of weeks.

Knox offers you outstanding design in homes ranging from \$9,000 to \$50,000... homes that are nationally advertised, with proven sales appeal.

Get bigger profits, faster turnover, many bonus benefits. Wire or write today!



Knox Homes

P. S. Knox, Jr., President
Thomson, Georgia

OUR PRESENT SALES TERRITORY COVERS GEORGIA, ALABAMA, FLORIDA, TENNESSEE AND THE CAROLINAS

**SOME PEOPLE
SEE THE LIGHT
SOONER
THAN OTHERS***



**they have
TOUCH-PLATE'S remote
control switching systems**

and architects and builders who specify TOUCH-PLATE low voltage switching systems enjoy new benefits of

Leadership in design

Unmatched flexibility in lighting control

Upgrading their projects at low cost

Providing greater owner convenience and satisfaction in the use of electricity

EW Catalog and Instruction Book Available. Write to Dept. 10

TOUCH-PLATE MFG. CORP.
P.O. BOX 1970 • LONG BEACH, CALIFORNIA

KNOLL-DRAKE

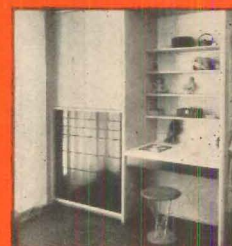
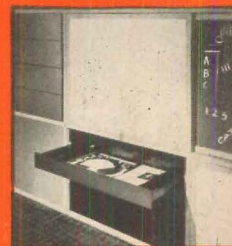
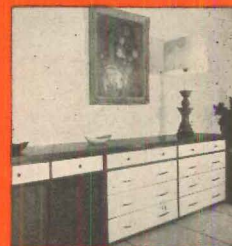
MOLDED PLASTIC DRAWERS



BRING NEW BEAUTY AND UTILITY TO YOUR BUILT-INS

These sturdy, handsome, phenolic plastic drawers provide a quick and easy answer whenever beauty, low installation cost and ease of maintenance are major considerations. Available in three modular sizes, **KNOLL-DRAKE DRAWERS** offer unlimited application in either homes or public buildings. Optional accessories: partitions, steel slides with automatic stops, and a choice of spun chrome or brass hardware are available.

- ONE PIECE, SEAMLESS
- DIMENSIONALLY STABLE
- BLACK WITH WHITE, GRAY OR BLACK FRONTS
- STAIN-PROOF, EASY TO CLEAN



Please send me complete information about Knoll-Drake Molded Plastic Drawers.

Name _____

Address _____

City _____

State _____

Buyers Are Pre-
By National

As a leading builder publication says,
"For the builder, the kitchen sells the home"—
and Hotpoint sells the kitchen for the builder!

Give your kitchen the Custom Look
with these **HOTPOINT BUILT-INS**



Launching your home selling campaign
is this full-color
LIFE
ad in November—

Whether you're building, remodeling or simply replacing—you can choose the ideal Hotpoint cooking appliances for your needs and budget.

From Hotpoint—first name in electric cooking—comes the last word in modern, space-saving "built-ins." Completely automatic and superbly styled, the two 1959 units pictured here give you all the quick, clean convenience of Hotpoint automatic cooking. Here's what we mean:

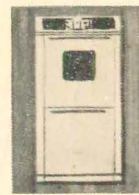
Hotpoint Bi-Level Oven (Model RLG-702). Two complete ovens—each with its own bake and broil units and separate controls. So you can bake or roast while you barbecue or broil.

And what features: Eye-level Control Panel, with a complete system of automatic temperature controls, switches,

indicator lights . . . Roast-Right Thermometer . . . Rot-Grill Rotisserie . . . Insulated Panorama Window . . . Custom Cooker and Server—which you use as a fully automatic utensil on the Super-Matic unit, or as a casserole in the oven . . . And, best of all, long-life, sheath-type Calrod® Bake and Broil units that distribute heat uniformly for even baking and broiling.

Hotpoint 4-Unit Surface Cooking Section (Model RM-702). Fits over any standard 30-inch wood or metal base cabinet. Gives you all the luxury conveniences, all the automatic meal-tending, timing and controls, all the automatic success of Hotpoint's finest top-of-the-range cooking features.

Visit your Hotpoint Dealer and see his complete line of 1959 Hotpoint Electric Built-Ins and Ranges.



Hotpoint

HOTPOINT CO. (A Division of General Electric Co.), Chicago 44



LOOK FOR
THAT HOTPOINT
DIFFERENCE



ELECTRIC RANGES • REFRIGERATORS • AUTOMATIC WASHERS • CLOTHES DRYERS • COMBINATION WASHER-DRYERS
CUSTOMLINE • DISHWASHERS • DISPOSALLS® • WATER HEATERS • FOOD FREEZERS • AIR CONDITIONERS • TELEVISION

Your Hotpoint Kitchens These -



Hotpoint exclusive **DOUBLE-DECK WATER ACTION**
cleans as no other dishwasher can!

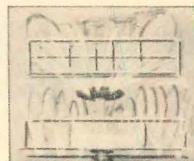
—and this full-color
LIFE
magazine ad in December

Everything goes into this Hotpoint—
from fine china to pots and pans—and
everything comes out spotlessly clean. *Hotpoint Double-Deck Water Action* sees to that!
This exclusive Double-Deck action
sprays up surging jets of water from below
the upper rack to sweep and scour every surface
of every piece so thoroughly you don't
need to pre-rinse. Yet it's whisper quiet!
Hotpoint double washes, with fresh de-
tergent each time—then double rinses.
A special second rinse prevents water

drops that spot. Safe, sanitary, electric
drying follows.

And only Hotpoint gives you *Dual-Cycle
Washing*—one for tableware, another for
cooking utensils. Hotpoint Automatic
Dual-Filter filters all water every 4 sec-
onds. Big, easy-to-load Roll-R-Racks hold
a complete service for ten—broiler racks
and big platters, too.

Visit your Hotpoint Dealer—and see the
attractive decorator colors and finishes.



Exclusive! Double-Deck water
action—surging jets of water from
two revolving rotors. (Model DE-1)

plumbing
alterations, no special
wiring. Can be easily
converted for permanent
under-counter installation
by removing casters, hoses,
top and back panel.

Hotpoint

HOTPOINT CO. (A Division of General Electric Co.), Chicago 44

LOOK FOR
THAT HOTPOINT
DIFFERENCE



Hotpoint

HOTPOINT CO. (A Division of General Electric Company), CHICAGO 44, ILLINOIS

PUT YOUR MONEY IN MODERN FEATURES...

but don't "Gold-Plate" the drain!



Specify Republic Steel Pipe for maximum economy in waste line service

The smart builder puts himself in his prospect's shoes in planning a home that will sell. By saving every cent possible on required materials, without sacrificing quality, he can put more into significant features with real sales appeal. The result is more value per dollar.

This reasoning, applied to waste line materials, makes Republic Steel Pipe your best choice. Not only is it lower in initial cost, but also its price and availability remain relatively stable. You encounter no profit-robbing construction delays or material cost variations.

Beyond these cost considerations, however, Republic

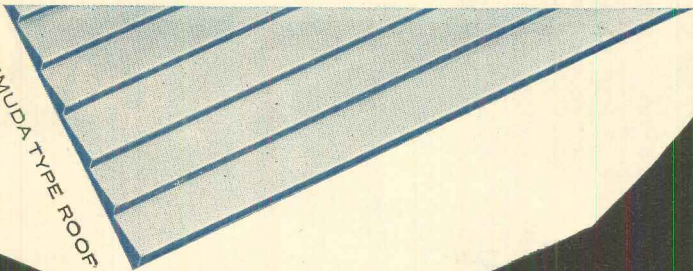
Steel Pipe provides installation advantages. Its absolute uniformity means a high degree of workability. This characteristic, coupled with the years of steel pipe fabricating know-how developed by reputable plumbers everywhere, assure economical waste line systems—good for the life of the building. Moreover, since one grade meets all requirements, problems caused by misapplications are eliminated.

It will pay you to get full information on dollar-saving, steel waste line piping. Contact your Republic Pipe Distributor, or write Republic Steel Corporation, Department HO-5396, 1441 Republic Building, Cleveland 1, Ohio.

REPUBLIC STEEL

World's Widest Range of Standard Steels and Steel Products





BERMUDA TYPE ROOF

WHY FOLLANSBEE TERNE?

BECAUSE no other roofing material has so uniquely stood the test of time. (Many Terne roofs are still sound after a century.)

BECAUSE many leading architects, builders and roofers have recently discovered that modern seamless Terne is better adapted than any other metallic or shingle surface to the special requirements of contemporary design.

BECAUSE Terne allows a fair profit margin to both the builder and roofer.

BECAUSE Terne is a definite plus-value for any project, and thus a strong selling tool in itself. And finally . . .

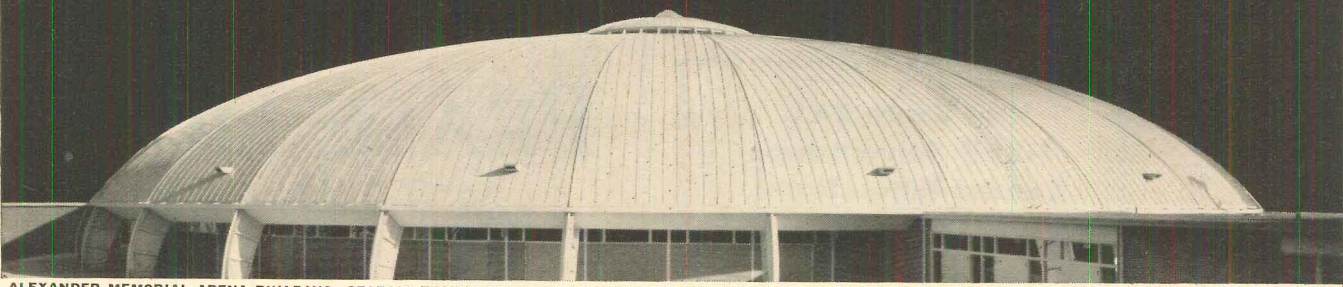
BECAUSE Follansbee within the next few months will bring Terne's basic story to the attention of every major architect in America.

SEND FOR COMPLETE INFORMATION

FOLLANSBEE

STEEL CORPORATION

FOLLANSBEE, WEST VIRGINIA

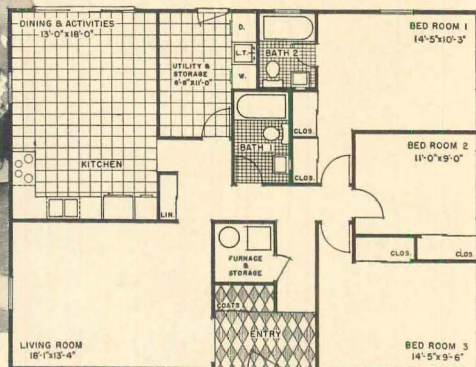
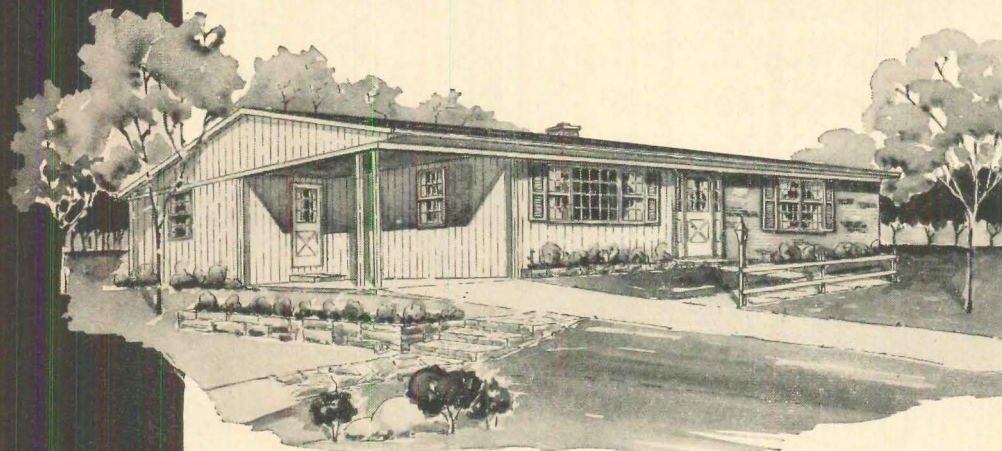


ALEXANDER MEMORIAL ARENA BUILDING, GEORGIA TECH/ARCHITECT: AECK ASSOCIATES, ATLANTA, GA./ROOFING CONTRACTOR: R. F. KNOX COMPANY, INC., ATLANTA, GA.

See Follansbee Terne's "New Dimension" in roofing at the Home Builders Show - Booth 758, Coliseum

Build Bigger . . . Cut Costs!

Pease Space-Span Homes for '59 with new **32-foot** Roof Trusses!

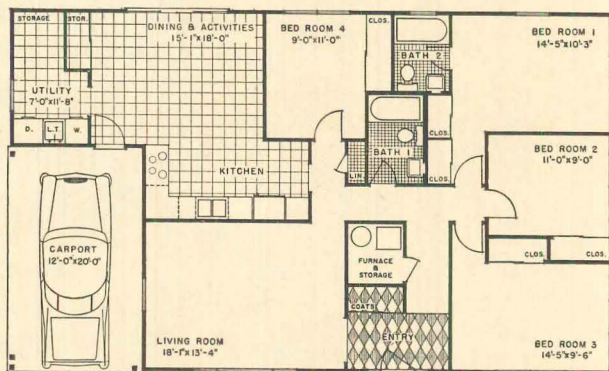


New 3 bedroom, 2 bath Space-Span design with 1,380 sq. ft., has large utility-storage area plus dining-activities space.

Now . . . you *can* build bigger homes without pricing them out of reach of the mass market . . . convert land inventory to profits faster! Exclusive new 32' roof truss offers Space-Span economy plus famous Pease quality in these new plans for '59.

Get the facts now! Write William Stricker, General Sales Manager, and arrange for a sales representative to call.

Visit Booth 241
NAHB Convention
Conrad Hilton Hotel
Chicago



New 4-bedroom 2 bath Space-Span design offers 1528 sq. ft. of living. Note size of rooms and abundance of storage.

PEASE HOMES

and Building Materials

911 Forest Avenue

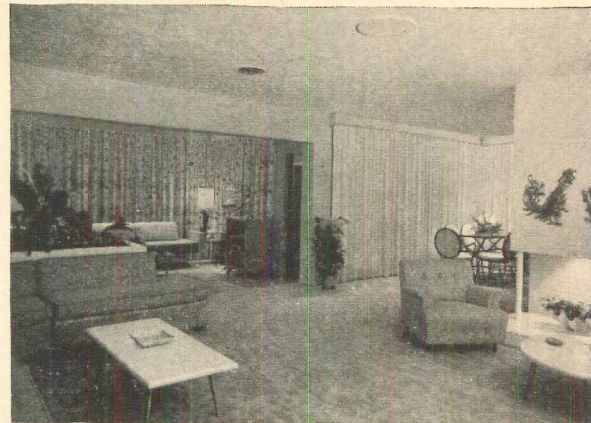
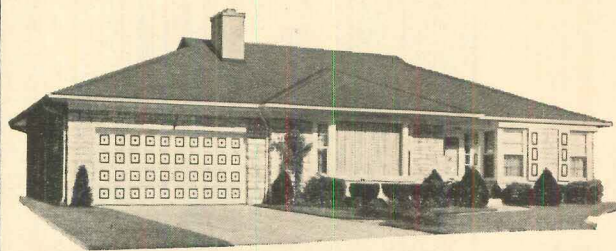
Hamilton, Ohio

Complete Program for the Builder: F.H.A. Processing and Financing Service . . . Model Home Financing . . . Customized Architectural Service . . . Personalized Model Home Merchandising and Promotion

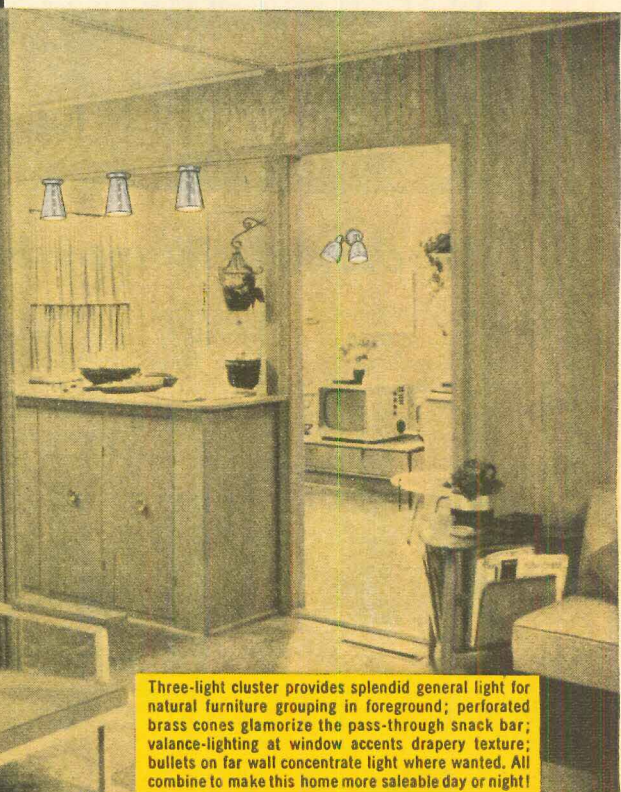
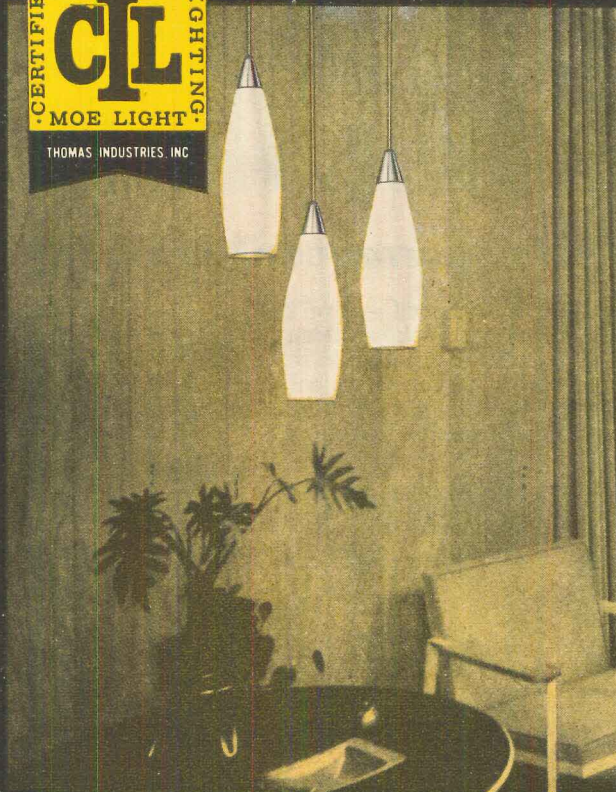
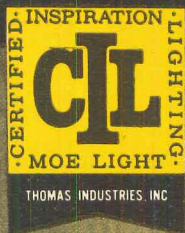
Don't Let Archaic Lighting Slow Up Sales of Your 1958-59 Homes!

LEARN HOW NEW "PLANNED LIGHTING" PROGRAM
DRAMATIZES YOUR HOMES FOR FASTER SALES!

Even your most modern home seems shabby, and is harder to sell, if thoughtlessly chosen, commonplace lighting fixtures or old-fashioned lighting ideas mar its beauty. Several builders nationally known for their progressive, aggressive methods have helped develop Moe Light's terrifically practical *Certified Inspiration-Lighting* program. Its success in selling homes faster, more profitably, has been spectacular! To learn how YOU may benefit by this development, call your local Moe Light distributor or mail coupon TODAY!



Ordinary lighting does little to sell any home . . .



Three-light cluster provides splendid general light for natural furniture grouping in foreground; perforated brass cones glamorize the pass-through snack bar; valance-lighting at window accents drapery texture; bullets on far wall concentrate light where wanted. All combine to make this home more saleable day or night!



THOMAS INDUSTRIES INC.

LIGHTING FIXTURE DIVISION

Executive Offices: 410 S. Third St., Louisville 2, Ky.

Leaders in Creative Lighting

THOMAS INDUSTRIES INC., Lighting Fixture Division
410 S. Third St., Louisville 2, Ky., Dept. HH-12.

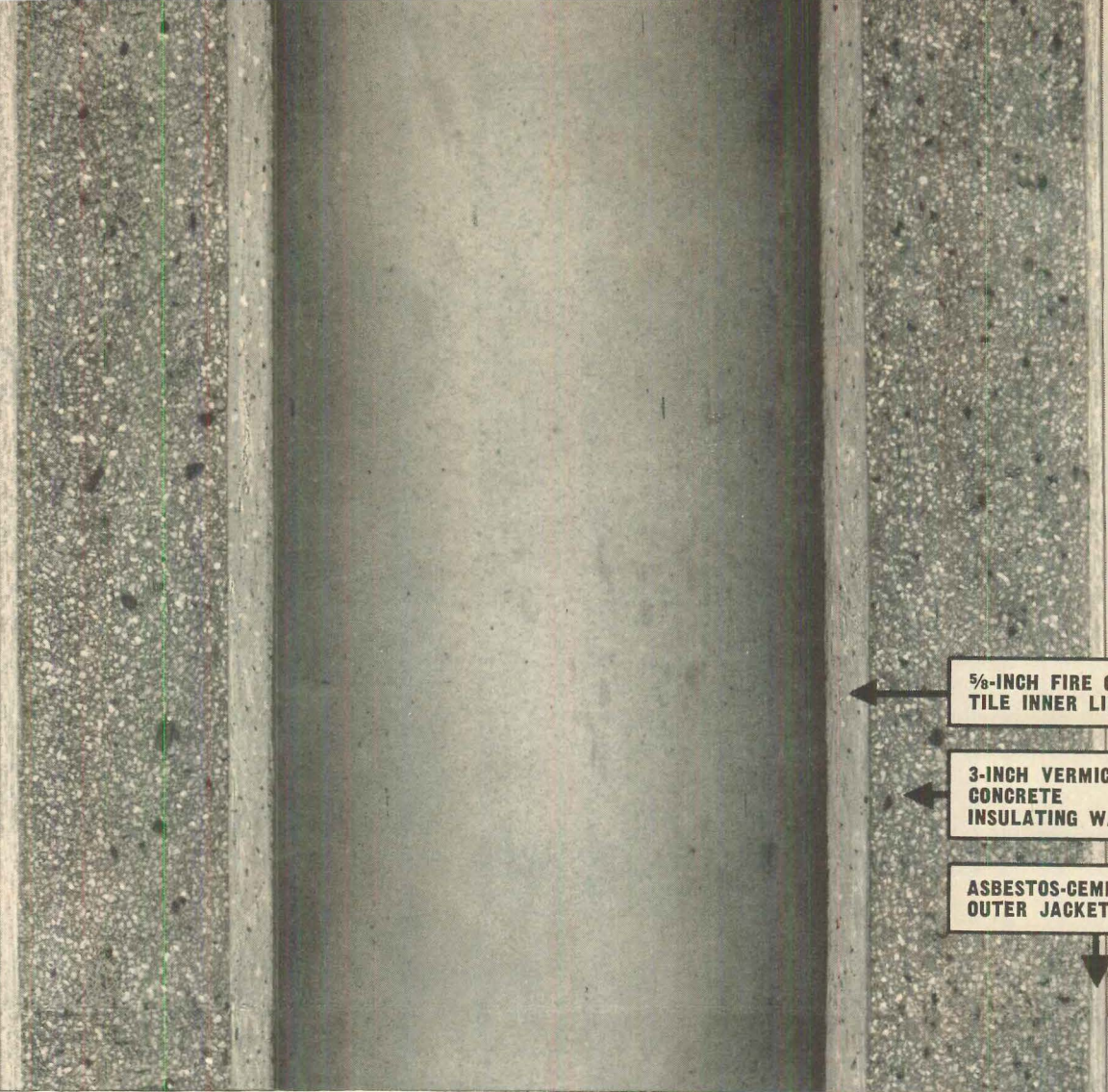
I want to learn about any really NEW program for selling homes! Send me full information and FREE BOOKLET about Certified Inspiration Lighting. No obligation.

Name _____

Company _____

Address _____

City _____ Zone _____ State _____



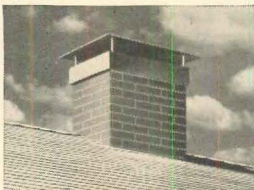
5/8-INCH FIRE CLAY
TILE INNER LINING

3-INCH VERMICULITE-
CONCRETE
INSULATING WALL

ASBESTOS-CEMENT
OUTER JACKET

Packaged chimney is safe, permanent masonry

The Van-Packer Chimney has a masonry flue that is acidproof — won't dent, corrode or deteriorate — safe even for incinerators. Prefabrication saves you up to 40% on installation costs — one man can install it in three hours. Attractive brick-design panel housing of asbestos-cement won't dent, rattle, rust or streak roof. See your Heating or Building Material Jobber listed under "Chimneys — Prefabricated" in Yellow Pages, or write Van-Packer for Bulletin RS-1-19.



Attractive housing in red, buff, white, or gray brick colors with natural mortar lines.



Van-Packer Chimney is ideal for prefabricated homes, as well as conventional homes.



Chimney comes completely packaged in easy-to-handle cartons, everything provided.

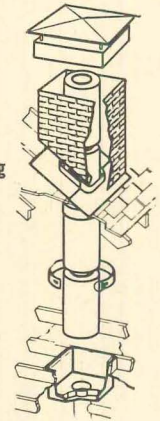
Snap-on housing cap

Brick-design panel housing

Aluminum flashing

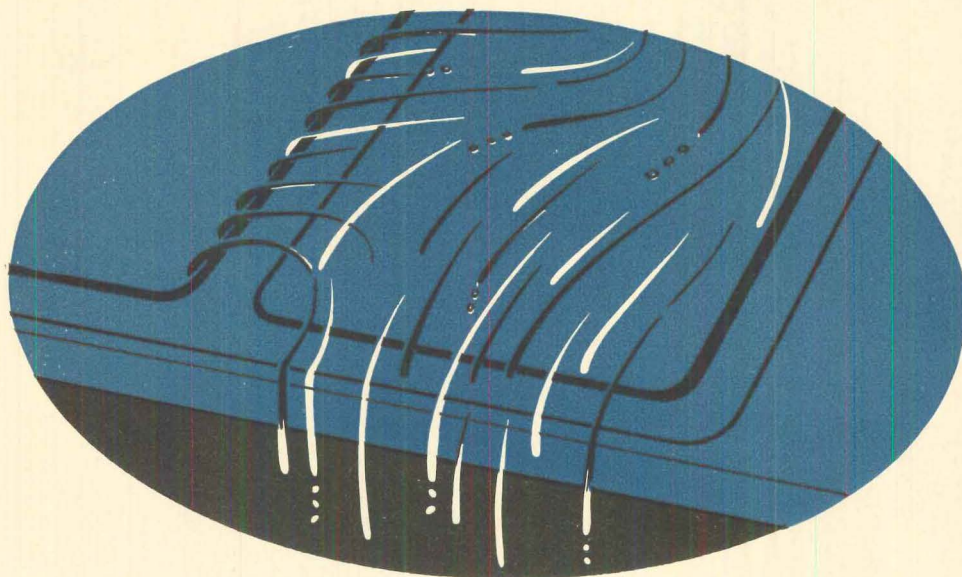
Masonry flue sections

Snap-lock drawbands

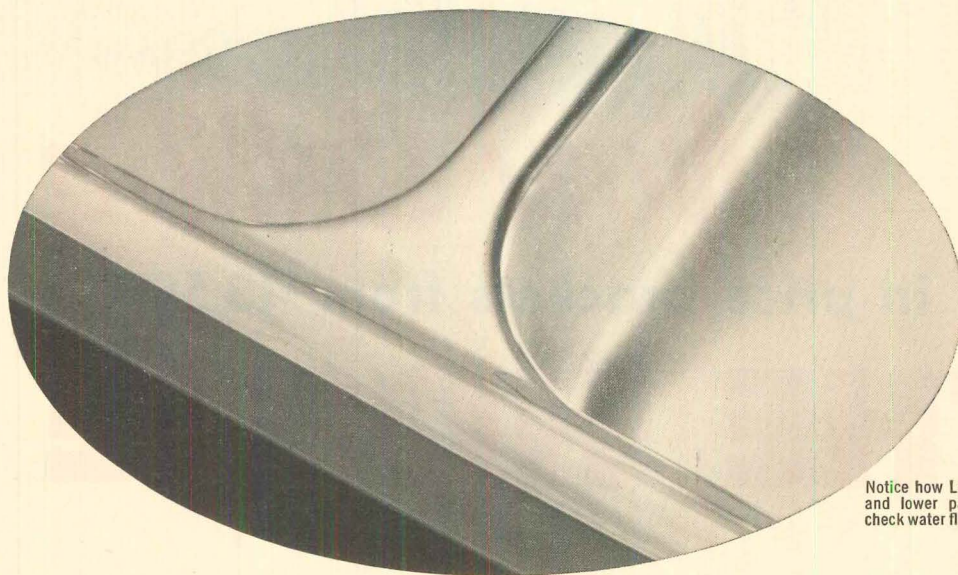


Van-Packer FACTORY-BUILT MASONRY **Chimney**

Van-Packer Company • Division of The Flintkote Company
1232 McKinley Ave., Chicago Heights, Ill.
Phone: Skyline 4-4772



Overflow protection? Yes, with Lyoncraft's lower partition!



Notice how Lyoncraft's recessed ledge and lower partition are designed to check water flow... protect counter top.

The recessed ledge and lower partition have long been the marks of quality sinks. And Lyoncraft extends these quality features . . . throughout its complete line of double-bowl sinks. Because of the lower partition, there's never a chance of water spillover on floor or counter from a Lyoncraft Sink. Too much water in one compartment simply runs over into the next. And the finest grade chrome-nickel stainless construction assures resistance to rust and corrosion under all water conditions.

Dispo-Well®*

From Lyoncraft, too, comes another quality specialty, one no other sink can match. It's the Dispo-Well, a sink specially designed for disposer units. This exclusive sink features corner

positioning of the drain hole to give more usable work room . . . plus immediate access to the disposer even when the sink is stacked with dishes.

Redi-Rim®*

Another pacesetter Lyoncraft Sink is the Redi-Rim, a leader in self-rimming sinks. Because it drops into the cutout instead of fastening below, Redi-Rim gives tighter fit, is easier to install. Unsanitary, dirt-catching crevices are eliminated by the single-unit construction of rim and sink.

More reasons for buying Lyoncraft Stainless Sinks can be found in the detailed catalogue that is yours by filling out and mailing the coupon below.

*PATENTS APPLIED FOR.



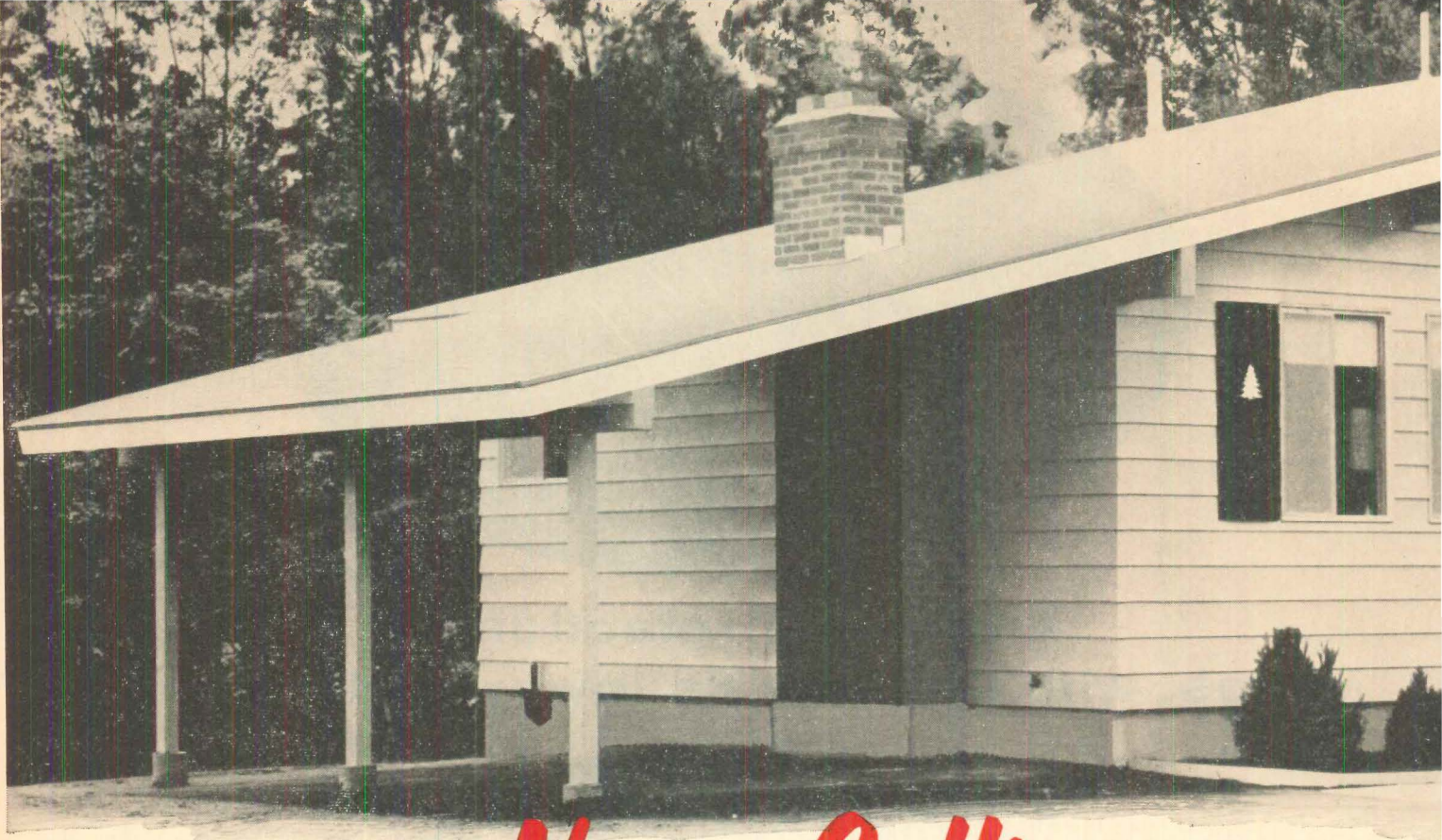
See the Lyoncraft display
at booths 739 and 740 at
the Builder's Show!



World's largest fabricator of chrome-nickel stainless

LYON STAINLESS PRODUCTS
DIVISION OF LYON INCORPORATED

13881 W. Chicago Blvd., Detroit 28, Michigan



Now Selling

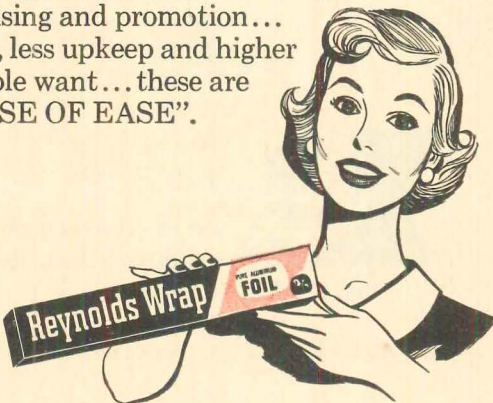
in price brackets from \$13,500 to \$30,000..

"THE HOUSE OF EASE"

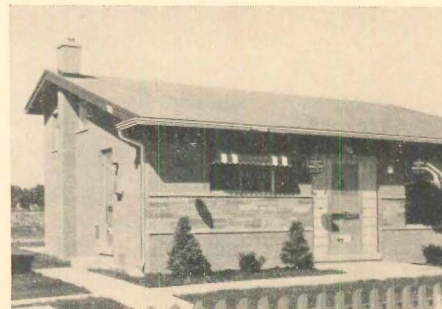
If you're building low-priced homes, maybe you think of the "HOUSE OF EASE" package as a luxury... because it adds a little to the cost. But it's a *money-saving luxury!* It makes the entire exterior of your house maintenance-free... and completely Reynolds-Wrapped for year-round comfort at lowest cost. That's why "THE HOUSE OF EASE" is selling fast—right now—in the lower brackets. And in higher priced homes, it's getting to be a new, accepted designation of superior planning, superior quality.

By using the Reynolds Aluminum "package" in the homes you build... and by featuring it in your advertising and promotion... you can capitalize on more leisure, less upkeep and higher re-sale value. These are what people want... these are the reasons they buy "THE HOUSE OF EASE".

Remember, you've got a Star Salesman in REYNOLDS WRAP... greatest home demonstrator of aluminum... standard-bearer of the Reynolds name!



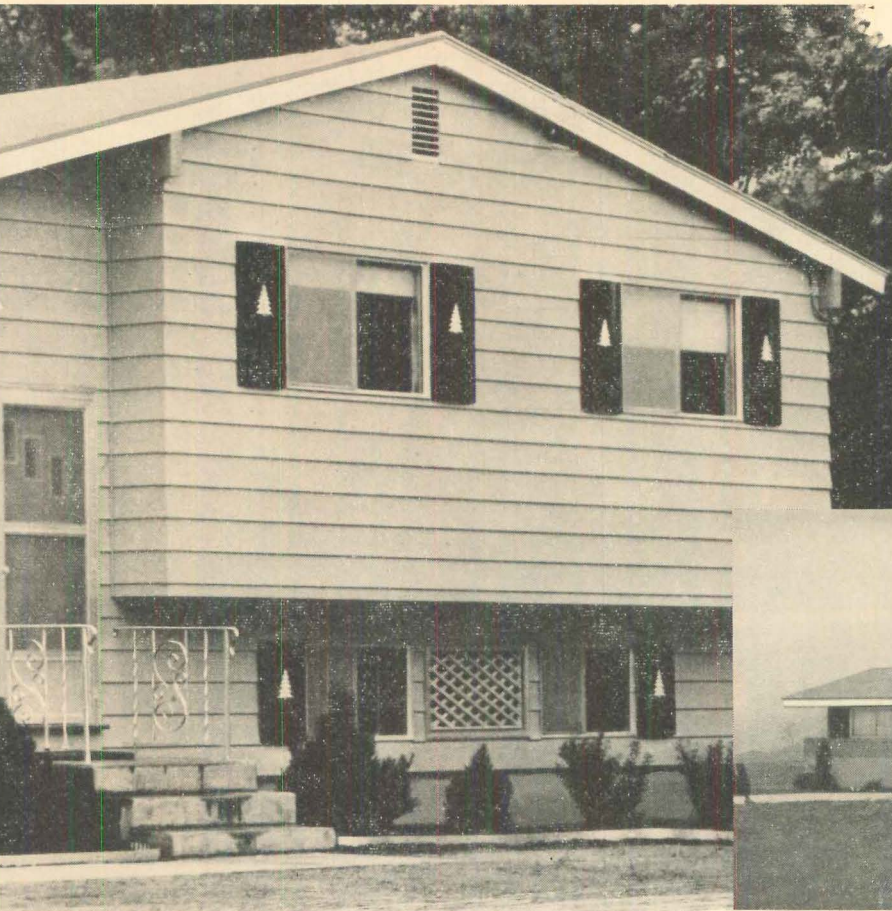
Consumer folder tells the story... supplied free to builders using the "HOUSE OF EASE" package. Reynolds Metals Company, Richmond 18, Va.



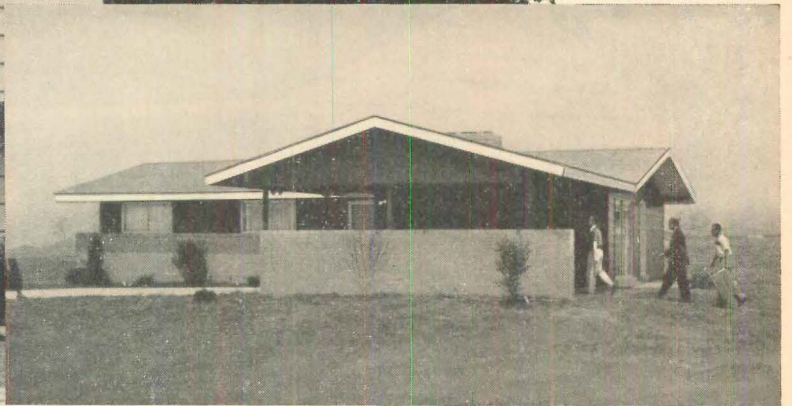
Tudor Village and Coral Gardens, Detroit Mich. Rose-Hill Builders, \$13,500 to \$16,000



REYNOLDS

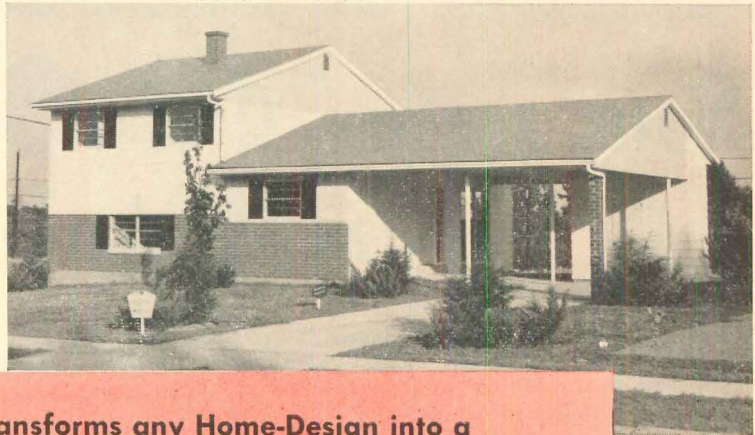


"House of Ease" by Mahoney Construction Co., Boston, Mass. Esquire Homes, \$17,000 to \$22,000.



Graeler Park, St. Louis, Mo. Behymer Development Co., \$19,000 to \$27,500.

Green Acres, Wilmington, Del. Franklin Builders, \$16,500 to \$20,000.



EASE"

Here's the Complete Package that Transforms any Home-Design into a "HOUSE OF EASE". All items made by Leading Manufacturers using

REYNOLDS ALUMINUM

Products that Provide an Entirely Maintenance-Free Exterior:

- Aluminum Windows
- Aluminum Hardware
- Aluminum Shutters
- Aluminum Ornamental Railing
- Aluminum Shingles
- Aluminum Sliding Glass Doors
- Aluminum Siding
- Aluminum Screen Frames & Cloth
- Aluminum Gutters & Downspouts
- Aluminum Vent Flues & Chimneys
- Aluminum Combination Windows & Doors
- Aluminum Screen Frames & Cloth
- Aluminum Flashing
- Aluminum Awnings
- Aluminum Nails
- Aluminum Exterior Trim & Soffit
- Aluminum Thresholds & Weatherstripping
- Aluminum Attic Vents & Louvers
- Aluminum Doors

Plus these Money-Saving, No-Maintenance Interior Products:

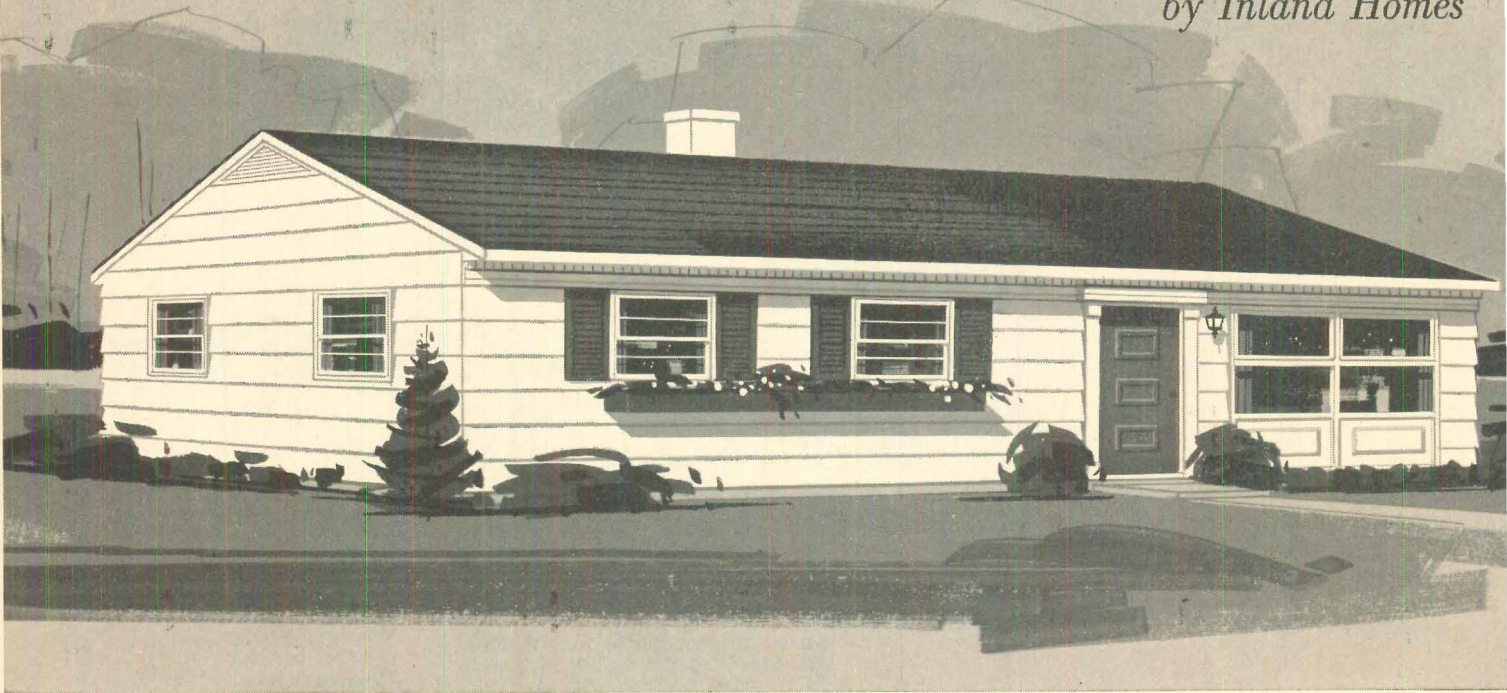
- Aluminum Ductwork
- Aluminum Grilles & Registers
- Aluminum Tub Enclosures & Shower Frames
- Aluminum Insulation
- Aluminum Hardware

The Finest Products Made with Aluminum

are made with
REYNOLDS ALUMINUM

Watch Reynolds new TV shows

The New
Custom **Vanguard**
by Inland Homes



Now... the **\$10,000** Market
is in the palm of your hand.

Sell the full-value, full-profit Custom Vanguard for \$10,000 complete with lot

NO OTHER LOW COST HOME GIVES YOU ALL THESE CUSTOM VANGUARD SELLING FEATURES:

- ✓ **Choice of 8** Contemporary Ranch and Colonial designs.
- ✓ Natural finish flush **birch doors** throughout.
- ✓ **2 x 4 construction** throughout.
- ✓ Factory-applied double-coursed **cedar shakes** or horizontal siding.
- ✓ **Choice** of aluminum or wood windows.

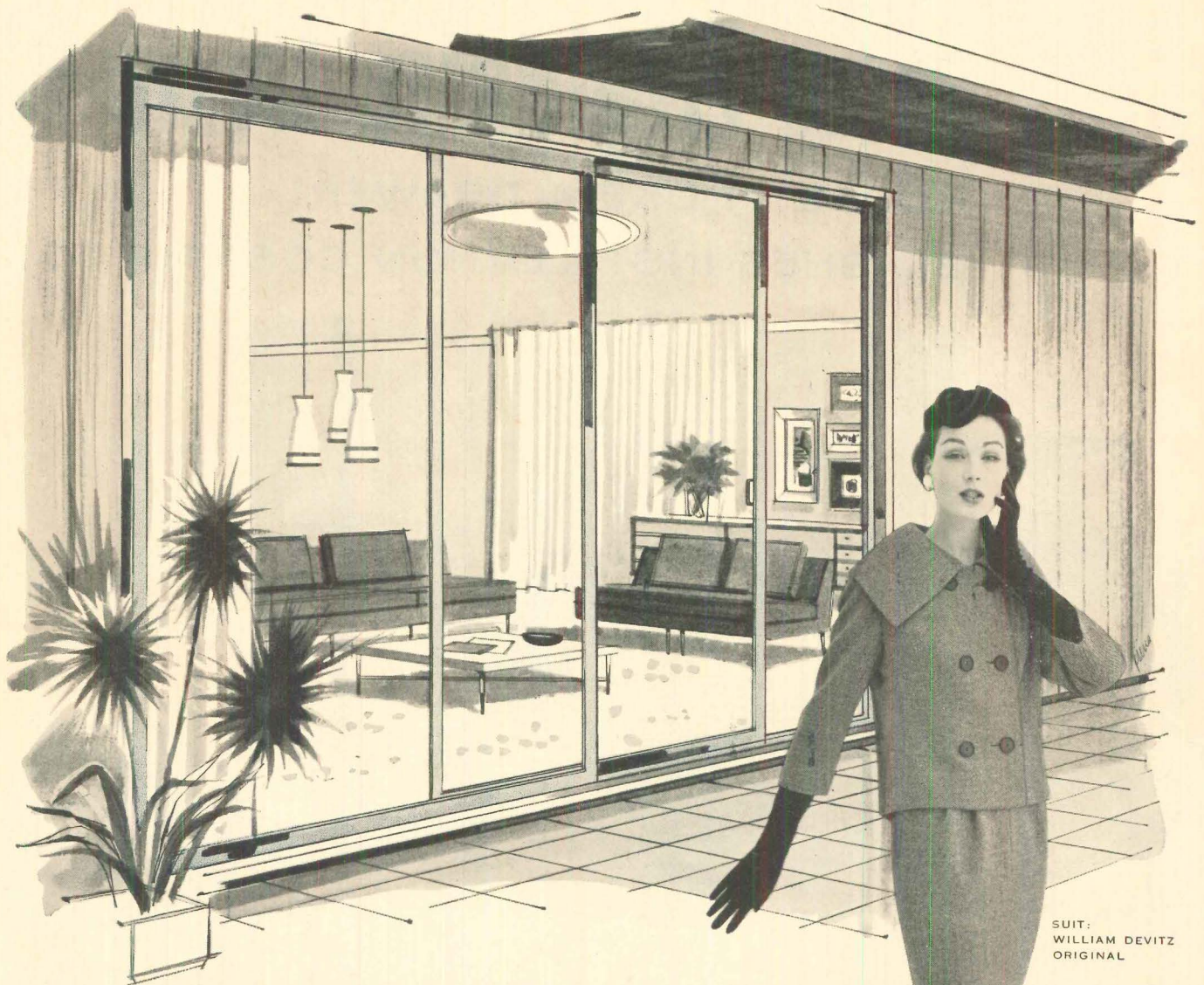
Makes term selling easy!



Visit, call or write P. R. Thompson, Vice President—Sales, Inland Homes Corporation
Piqua, Ohio (Phone: Prospect 3-7550)

Inland [®] **Homes**
CORPORATION

Plants in Piqua, Ohio and Hanover, Pa



SUIT:
WILLIAM DEVITZ
ORIGINAL

PLUS VALUES

that make buyers out of lookers

ALWINTITE sliding glass doors and aluminum windows add quality PLUS VALUES to new homes. Superbly engineered and smartly styled for today's trend to indoor-outdoor living, they add visible sales appeal—the kind that helps clinch the sale. ALWINTITE's many PLUS VALUES also mean savings of time and trouble for builders. Consistently better workmanship with careful attention to details means trouble-free operation and the elimination of costly service call-backs. ALWINTITE's national distributor organization with factory-trained specialists is always at your service. For the complete ALWINTITE story see your local distributor or write us direct.

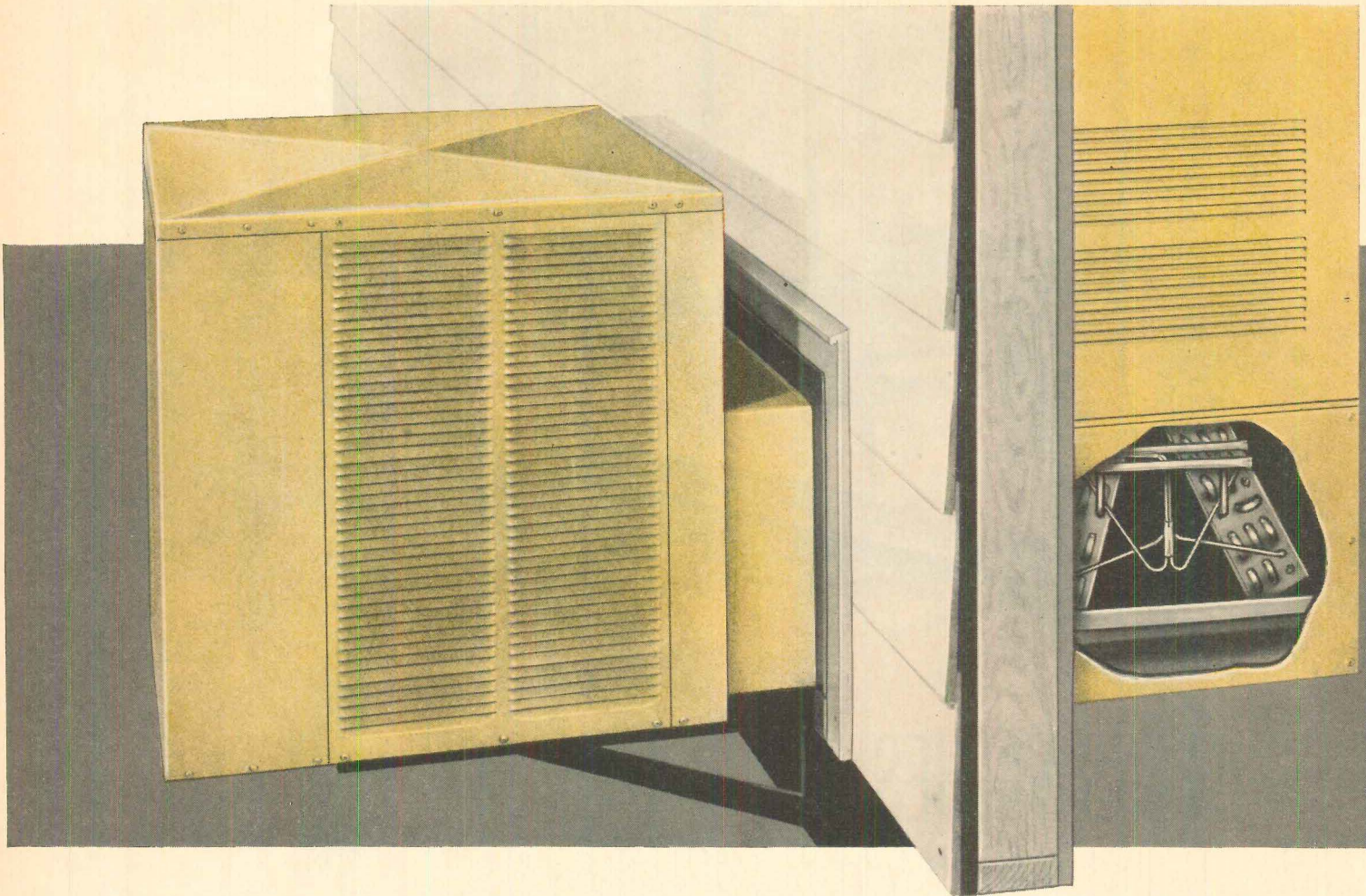
ALWINTITE
by **GENERAL BRONZE**
GARDEN CITY, N.Y.

ALUMINUM WINDOWS • SLIDING DOORS

new Frigidaire Trans-Wall

SLIDES IN LIKE A DRAWER!

SLASHES INSTALLATION COST UP TO 50%



ANOTHER FRIGIDAIRE FIRST! Installed For a Year at NAHB Research Home

Here's a completely new concept in full-home air conditioning — the Frigidaire Trans-Wall System! New "slide-in, seal-in" Trans-Wall Units are now in production after being installed for a full year in an actual home — the NAHB Research House, Kensington, Maryland. With these new flexible Units — and the recent FHA ruling including air conditioning in new home valuations — you're all set for sales!

At the 1958 NAHB Convention, the Frigidaire Trans-Wall System was cheered as the simplest, most compact year-round comfort maker ever devised. Here's why! The complete all-in-one Trans-Wall Unit consists of an enclosed air-cooled condensing unit with twin Super Meter-Miser Compressors (only one operates during mild weather), plus a "wall-sleeve" that slides through wall to furnace, and a high-efficiency "inverted V" cooling coil that fits into a plenum

attached to a Frigidaire Upflow, Downflow, Low or Horizontal furnace. Cooling Coil Housing may be installed with furnace to give every prospect a chance of having air conditioning whenever he wants it.

Ready to Install—FAST!

All pre-wiring is done, refrigerant lines connected, system sealed and checked by the factory. No dampers or extra ductwork required for most homes. Trans-Wall utilizes the furnace blower. All you do is slide Trans-Wall in place, seal the opening with the wire in. Electrical control box supplied with furnace unit. Combination heating and two-stage cooling thermostat, supplied optionally, controls cooling in summer and winter.

Get the full profit potential story from your nearest Frigidaire District Headquarters *today!*

While Others Dream of the Future—

FRIGIDAIRE

LOW COST FRIGIDAIRE AIR CONDITIONING

Full-home air conditioner

PROVIDE FOR LOW COST AIR CONDITIONING NOW...
 OR LATER—WITH EVERY HOME YOU BUILD!

—completely self-contained
 air-cooled package

Minute-man installation

No concrete base needed

Factory-assembled

Factory-sealed

No additional dampers
 or ductwork

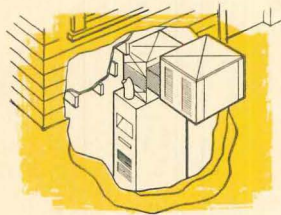
No plumbing for water supply

No refrigerant connections

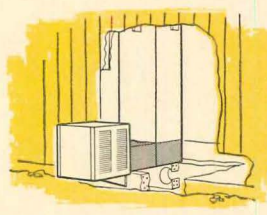
Two sizes

24,000 and 35,000 BTU/hr.

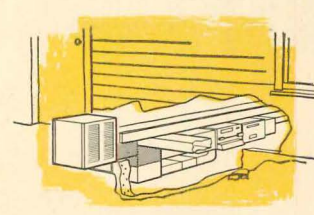
Twin compressors



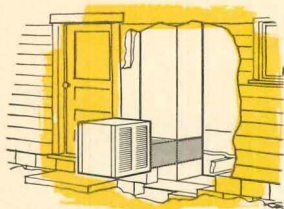
BASEMENT TRANS-WALL SYSTEM
 Trans-Wall Unit slides into plenum of Frigidaire Vertical Upflow type Furnace. Adaptable to Lowboy type.



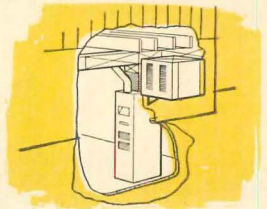
SLAB TRANS-WALL SYSTEM
 Trans-Wall Unit installs under Frigidaire Vertical Downflow Type Furnace in plenum.



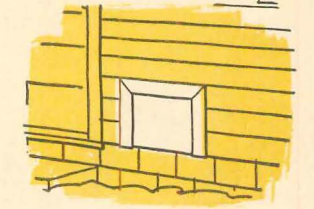
CRAWL SPACE TRANS-WALL SYSTEM
 Frigidaire Horizontal Type Furnace in crawl space. Trans-Wall Unit installs in plenum with duct added.



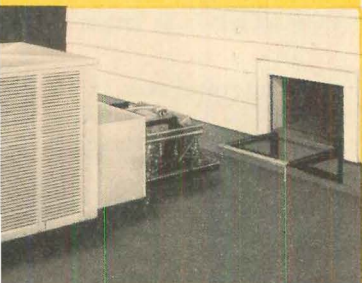
CRAWL SPACE TRANS-WALL SYSTEM
 Trans-Wall Unit installs under Frigidaire Vertical Downflow Type Furnace. (Modified Slab hook-up.)



TRI-LEVEL TRANS-WALL SYSTEM
 Trans-Wall Unit, bracketed above ground level, installs above Frigidaire Vertical Upflow Type Furnace.



ROUGH-IN NOW—INSTALL LATER
 Prepare wall opening during construction add coil plenum above or below furnace Slide in Trans-Wall Unit at any later date



MINUTE-MAN INSTALLATIONS! AIAZ-240 TRANS-WALL UNIT SLIDES INTO WALL OPENING 14"x 24"

Only 324 lbs. net weight, new Frigidaire Trans-Wall Unit is easily handled by two men, using ordinary tools. And look how easy Trans-Wall adds a full 24,000 BTU/HR. of Dry-Cool Comfort in virtually any style home. **1.** Rough-in opening. **2.** Install coil plenum. **3.** Secure out-

side mounting brackets (furnished). **4.** Complete installation by sliding Trans-Wall Unit in place—add the control box and plug in.

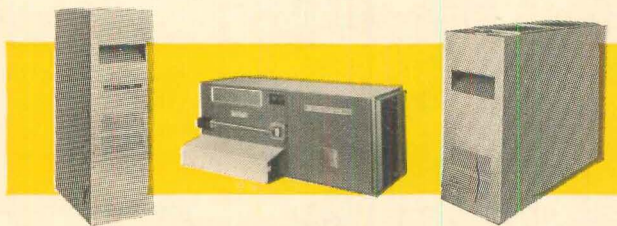
35,000 BTU/HR. unit, also available, weighs only 359 lbs.—requires slightly larger wall opening 17 $\frac{3}{4}$ " x 24".

TRANS-WALL UNIT fits every type Frigidaire Furnace (or other conventional forced-air system)

FRIGIDAIRE GAS OR OIL-FIRED FURNACES—

TYPE FOR EVERY NEED, A SIZE FOR EVERY HOME

Whatever size or style home you build, Frigidaire has the *right* heating equipment. It's all trimly compact, attractively styled in baked-on beige enamel finish, with smooth corners and safe, cool exteriors to add extra salability to your homes. Extra value, too, because Frigidaire Furnaces are designed to team up perfectly with Frigidaire Cooling Equipment.



VERTICAL

HORIZONTAL

LOWBOY

Choose from four types of furnaces: Vertical Upflow, Vertical Downflow, Horizontal or Lowboy. Adaptable to all sections of the country with choice of fuels including oil, or natural, artificial, mixed or L.P. gas. Capacities up to 190,000 BTU/HR for gas-fired models (A.G.A. approved) and up to 151,200 BTU/HR for oil-fired furnaces (listed with U.L.). Quiet, high-capacity centrifugal blowers. Factory-wired precision controls. Nationwide Frigidaire service.

FRIGIDAIRE DIVISION,
 General Motors Corporation, Dayton 1, Ohio

ON THE MARCH!



Frigidaire—Built and Backed by General Motors

with low-cost Romar pools . . .

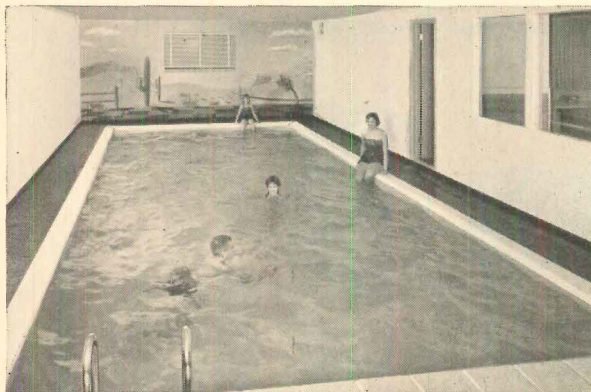
FOR THE FIRST TIME, top-quality Pool Packages at realistic prices under a single warranty — for Outdoor or Indoor installations — with new or older homes — and you, Mr. Builder, sell and install them as the Romar Dealer.



Outdoor Romar Pool — Fully-equipped Romar Pool with advance-design pool patio in new home of a professional man in an Eastern Seaboard city.



Packaged Estate, \$24,000—Three-bedroom ranch with Romar 15'x30' Pool in completely fenced pool patio . . . Midwestern city, high construction costs.



Indoor Romar Pool — Romar Pool in moisture-sealed pool room off family room in new home near Midwestern city. Four-bedroom split-level type home, 1,860 sq. ft., 2-car garage with pool, sold for \$28,500 plus land.

ONLY a few years ago, the residential swimming pool was an afterthought, a luxury addition to properties of the very wealthy. Today our *Romar* dealers are selling them everywhere as low-cost options — or integral equipment — on properties in the \$20,000 to \$35,000 bracket.

Home swimming pools, outdoor and indoor, have arrived! No longer a luxury, they're a solid and salable feature. Better class home buyers want them and are willing to pay for them (at \$2,000 to \$4,000 installed, including a tidy dealer profit). And now *Romar*, a pool industry pioneer, has established the policy of franchising to Merchant Builders as its primary sales-installation outlets.

Consumer demand for the "packaged estate" — the property with a *Romar* pool as its built-in recreational and entertainment center—is based on realities. Crowded public and private pools and beaches, jammed highways, high vacation costs, larger families, more youngsters and adults enjoying swimming and bathing — these and more are forcing families to *stay at home, play at home*.

What is more natural, then, than for middle-income families to regard a fully equipped quality pool — sold and installed by their *builder* — as a good investment increasing property values? And what is more wise for *you* . . . seeking to increase your 1959 sales and profits . . . than to cash in on this rapidly developing market before your competitors do?

BUILDER BENEFITS with Romar Pools

1. Substantial profits on every sale: your installed cost \$1,100-\$2,400; your sales price \$2,000-\$4,000.
2. Single-source warranty: Romar gives one-year Manufacturer's Warranty on all equipment of Romar manufacture.
3. Installed and shown with your model homes, a great new talking point for open house promotions and tie-in sales.
4. The "second sale": go back and sell recent customers a Romar Pool . . . use your salesmen, crews and equipment in the off season.
5. Sell customers of others: where new or older homes have space for outdoor pools, sell them yours and add a department to your business.
6. Attract better buyers, people with more cash by selling pool-equipped homes . . . step up out of the competitive rat race.
7. Romar Pool packages are complete: everything you need from filters to underwater lights, from liners to ladders (send for list).
8. Complete sales, installation and advertising aids . . . including the industry's best installation manuals and tips on indoor/outdoor pool design.

SWIMMING POOL EQUIPMENT DIVISION

Romar
filter corporation

120 W. MELVINA ST., MILWAUKEE 12, WIS.

Charter Member,
National Swimming
Pool Institute

Member,
National Association
of Home Builders



Merchant Builders Get the Romar story personally from our president, Philip Roden, at the NAHB Convention and Exposition. See our display, Space 929, Chicago Coliseum or contact us at the Conrad Hilton.

GEORGE SAYS...



Washington has the inside track to rolling door hardware profits

Washington's new line of Rolling Door Hardware is a complete line. Every hanger, every piece of track in the Washington line has been redesigned for smoother operation, easier installation, and lower installed cost. You'll recognize the NEW line in the black, white and blue cartons.

**UNIVERSAL STEEL TRACK NO. 611
FOR ALL BY-PASSING DOORS
FROM 5/8" TO 1 3/8",
WEIGHING UP TO
70 LBS.**

**NO. 611
TRACK**

Corrosion-resisting zinc-coated steel track with anti-jump hangers. Available in bulk and complete packaged sets with axle or ball-bearing hangers.

**UNIVERSAL ALUMINUM TRACK NO. 647
FOR ALL BY-PASSING DOORS
FROM 5/8" TO 1 3/8",
WEIGHING UP TO
50 LBS.**

**NO. 647
TRACK**

New heat-tempered Aluminum Track with embossed extra-strength hangers. Anti-jump. Available in bulk and complete packaged sets with axle-bearing hangers.

**ALUMINUM VALANCE TRACK NO. 648
FOR BY-PASSING DOOR FROM
5/8" TO 3/4", WEIGHING
UP TO 50 LBS.**

**NO. 648
TRACK**

Textured valance surface provides better paint bond . . . won't show scratches. Valance has attractive curved profile. Axle-bearing, anti-jump hangers roll smooth and trouble free. Available in packaged sets.

**ALUMINUM VALANCE TRACK NO. 649
FOR BY-PASSING DOORS 1 3/8" THICK
WEIGHING UP TO 50 LBS.**

**NO. 649
TRACK**

Similar to 648 track. Available in packaged sets with axle-bearing hangers.

**STEEL WALL POCKET PACKAGE WITH
NO. 601 STEEL TRACK
FOR DOORS 1" TO 1 7/8"**

**NO. 601
TRACK**

No. 632 Steel Track package is a complete set with Jamb Stiffener, Floor Plate, Rubber Door Bumper and Floor Guide. All hardware necessary for a "built-on-the-job" wood wall pocket. No. 601 track, No. 651 axle or ball-bearing hanger and all accessories in this 632 package also available in bulk. Door weights up to 70 lbs.

**ALUMINUM WALL POCKET PACKAGE
WITH NO. 639 ALUMINUM TRACK
FOR DOORS 1" TO 1 7/8"**

**NO. 639
TRACK**

Heat-tempered aluminum track for door weights up to 50 lbs. when using smooth axle-bearing hanger No. A653. Available in packaged sets.

Axle-bearing or ball-bearing hangers, floor guides, finger pulls and bumpers packaged in each set. Also available in bulk.



Washington

DISTINCTIVE BUILDING PRODUCTS

For more information see your dealer or write:

WASHINGTON STEEL PRODUCTS, INC.

Dept. H&H-9, Tacoma 1, Washington

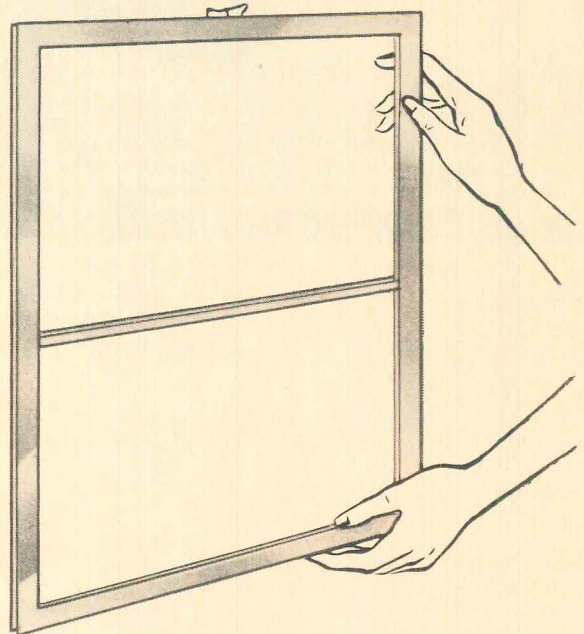
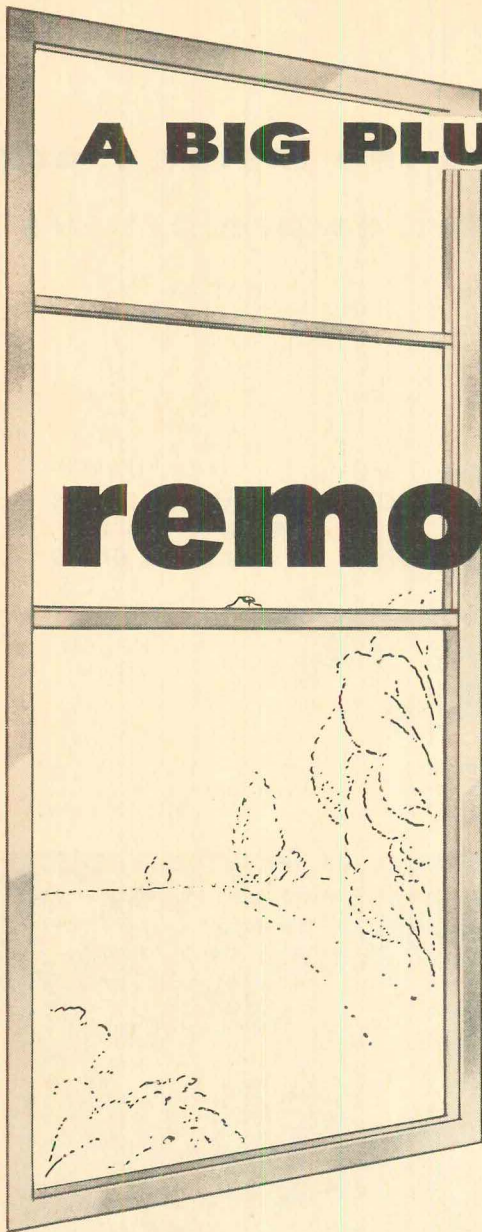
A BIG PLUS FOR YOUR HOMES

CUPPLES

SINGLE-HUNG

ALUMINUM WINDOW WITH

removable sash



Note these other outstanding features

- Integral fin-trim—just 4 nails to install.**
- Equipped with the finest mechanical balance, assuring whisper-soft operation.**
- Weatherstripped with metal-backed fabric.**
- Stronger, more rigid. Dust and draft-free.**
- Never binds or sticks. Never needs painting.**
- FHA approved. No service call-backs.**
- Meets the specifications of the Aluminum Window Manufacturers Association.**

This modern, practical window has won quick acceptance with both home builders and home buyers. And no wonder! It has all the features of Cupples popular single-hung windows . . . PLUS REMOVABLE SASH.

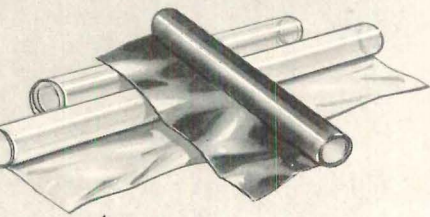
Since it can be cleaned easily from the inside, you can use the Cupples new single-hung aluminum window in split-level and two-story homes as well as in single-story dwellings. And, because it is priced lower than any previously built, you make more money. It's good business to put this tested and proved window in all of your homes.

MORE OUTLETS WANTED! Write for Details.



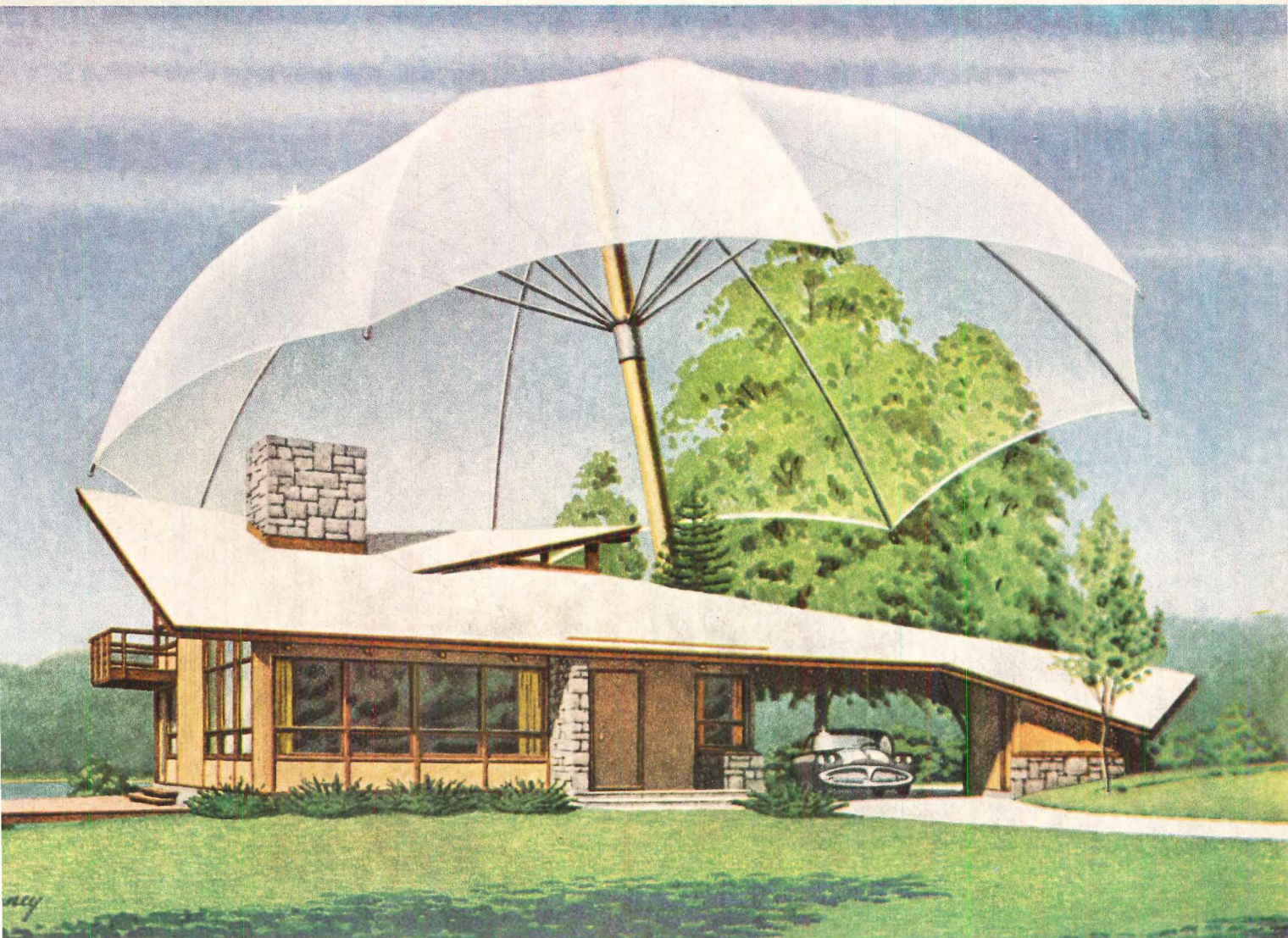
PRODUCTS CORPORATION

2664 South Hanley Road • St. Louis 17, Missouri



LOW-COST MOISTURE-VAPOR CONTROL

that umbrellas the home from the foundation up



ARCHITECTS: ELEANORE PETERSEN, A.I.A., ATTO NEWER, A.I.A.

SPECIFY

Ger-Pak® Virgin Polyethylene

BARRIER FILM

Name your need from attic to below grade. Dampproofing under concrete slabs? Dust-sealing over sub-flooring? Lining crawl spaces? Flashing? For over-all protection!

GER-PAK virgin polyethylene film fills the bill *right* the first time!

Only GER-PAK comes in every working size from 10 in. for flashing up to 40 ft. wide. Choice of BLACK, NATURAL, and opaque WHITE. And it's tough, lightweight, easy to handle and, *yes*,—inexpensive.

Specify versatility unlimited . . . specify GER-PAK film. At your dealer's. FREE samples and informative brochure yours for the writing.

DESIGNED TO MEET FHA REQUIREMENTS



GER-PAK—the short way to say superior polyethylene film



GER-PAK®

Virgin Polyethylene Film

HOW CARE-FREE ALUMINUM BY ALCOA STARTED A BOOM FOR NATIONAL HOMES

Virtually every inch of the exterior of the "Chateau," showplace of the "Viking" Line, is safe-guarded by aluminum. Light, strong and practically immune to corrosion, Care-free aluminum keeps both roof and siding fire-safe, defiant of the elements and banishes both painting and repairs.



Dedicated to convenience, the kitchen appeals to women, with built-ins for every need—range, oven, refrigerator-freezer, dishwasher and waste disposal. Pass-through counter opens on family room.



Elegance keynotes the living room, made spacious even beyond its generous dimensions by ready access through sliding glass panels to the large porch.

\$4,000 Savings on Maintenance
Drew 1,000 Prospects Daily
for New "VIKING" Models

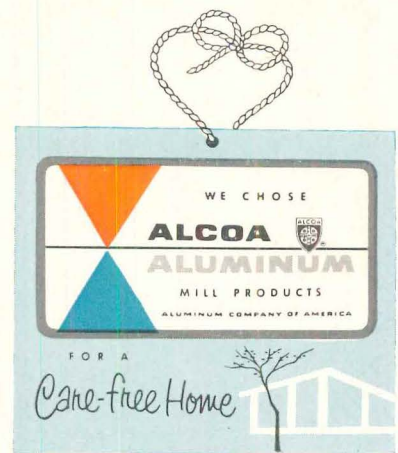
Ten Alcoa sales offices opened on September 24 to the buzz of clogged telephone switchboards. Only six days later, Pittsburgh headquarters had already tallied 6,089 inquiries—all on a product the general public couldn't even see before January 1—and more were flooding in daily.

The product? National Homes Corporation's new "Viking" Line. The reason for this record-smashing response? Alcoa's 10-city newspaper announcement of the Care-free living these new homes make possible.

For the home-building industry, the "Viking" shatters countless old-fashioned ideas, not only in construction practices, but in selling patterns, as well. The labor-saving simplicity of Alcoa-developed roofing and siding systems reduces erection and enclosure to a one-day job and permits completion within only 120 hours of carpenter time. The "Viking" is ready for sale in weeks instead of months.

And in the customers' eyes, this home, with virtually every inch of its exterior safeguarded for life by aluminum, represents a house of value unheard of until now. According to National Homes, Care-free durability saves an estimated \$4,000 on painting and repairs during the first 20 years—enough to furnish the house completely, pay for a luxurious new car or send a child to college.

Roof tests show strength equal to a dry snow load 50 feet deep and resistance to uplift of hurricane winds at five times greater than normal design limits. Sound absorption prevents disturbing occupant



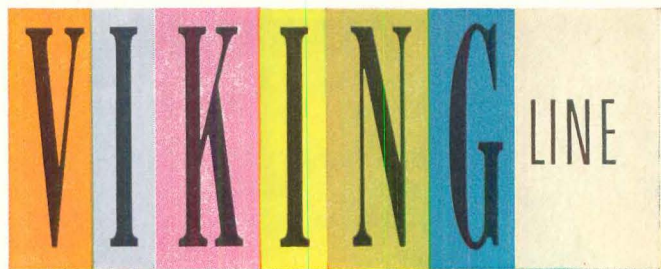
 **ALCOA THEATRE**
Fine Entertainment, Alternate Monday Evenings

Framing for sliding glass doors to patio heads a long list of aluminum uses including covering on exterior beams, windows, screening, the fascia rain diffuser strip, thresholds and sheathing for slab doors.

Even the severest hail or rainstorm. Siding is equally outstanding for the integration of aluminum sheathing, Fiberglas* insulation and aluminum foil vapor barrier into panels with insulating value equal to 4 1/2 inches of masonry.

And, with all these advantages, the contributions of aluminum in the speed of fabrication and speed of assembly are such that the "Viking" model is sold profitably at no premium over ordinary homes.

There will be a "Viking" accessible to almost every home builder, state dealer and financing agent in America for inspection early in the year. You may never spend a more profitable hour than the time it takes to see for yourself how Alcoa research and National Homes' experience have revolutionized your industry. Use the information at right to learn where and when you can see the "Viking" model nearest you, or how you may become an approved National



Aluminum Company of America, 1969-M Alcoa Bldg., Pittsburgh 19, Pa.
Gentlemen:

- Tell me where and when I can inspect the National Homes' "Viking" model.
- Arrange for me to receive information on National Homes' builder-dealer franchise.

NAME _____

STREET ADDRESS _____

CITY _____ ZONE _____

STATE _____



Floor color is Heather Beige. Wall Base is Grey KenCove.®

New WOVEN TONES KENTILE® Vinyl Asbestos Tile

For rooms that call for the "new look" in vinyl. Only Kentile Floors offer you this new dimension in an over-all pattern . . . with all the *plus* features of Kentile Vinyl Asbestos Tile.

- Long wearing, greaseproof
- Nonporous, nonallergic
- Easy-to-care-for color beauty

If you haven't yet seen Woven Tones . . . inspired by the need for the luxury look of wall-to-wall carpeting at $\frac{1}{4}$ the cost . . . ask your Kentile Representative for samples.

SPECIFICATIONS:

Size: 9" x 9"

Thicknesses: Standard and $\frac{1}{8}$ "

Colors: Heather Beige
Mesa Tan
Canyon Rose
Shadow White
Dove Grey
Cactus Green

KENTILE FLOORS

58 Second Ave., Brooklyn 15, New York • 350 Fifth Ave., New York 1, New York • 3 Penn Center Plaza, Philadelphia 2, Pennsylvania • 55 Public Sq., Cleveland 13, Ohio
900 Peachtree Street, N. E., Atlanta 9, Georgia • 1016 Central St., Kansas City 5, Missouri • 4532 So. Kolin Ave., Chicago 32, Illinois • 2834 Supply Ave., Los Angeles 22, California

AVAILABLE IN: VINYL ASBESTOS • SOLID VINYL
ASPHALT TILE • CORK AND RUBBER TILE . . .
OVER 175 DECORATOR COLORS!

Roundup

'Make VA loans or government will', lenders warned

Will the new Congress try to coerce lenders into making more VA loans at its below-the-market 4¾% rate by threatening to pump up direct lending schemes?

One indication is the new line Senator John Sparkman (D, Ala.) is taking. The chairman of the Senate housing subcommittee warned the US Savings & Loan League convention in San Francisco that unless lenders provide more mortgage money for low-priced homes at reduced interest yields, the federal government will.

He laid it on the line ever so delicately. "I do not tell you this threateningly—but rather, matter-of-factly," he said. "To the extent that the price of private credit is beyond the reach of millions of underhoused American families, these families are certain to demand government credit from one level of government or another."

He suggested that S&Ls—the nation's No. 1 source of mortgage loans—allocate 5% of their annual loans to such hard-to-finance programs as those eligible for FNMA special assistance mortgages. "I believe you can do it without affecting your competitive position in your quest for new savings," he argued.

Replied Henry Bubb, Chairman of the US League's legislative committee who accompanied Sparkman to the latter's press conference: "We'll be more than happy to promote putting 5% of our assets into this type of thing if there will be no permanent (credit subsidy) programs . . . like FNMA purchases at par."

Mortgage prices stabilize; no early change expected

Relative calm has returned to the mortgage market. Discounts have ended their three-month long climb. Most mortgage men expect them to remain at present levels for the rest of this year and for at least a month in 1959. This means up to 4½ points on FHA 5¼s; 8½ points on 4¾s. Outlook for the winter: an adequate amount of money but with no significant change in discounts (*see p 42*).

Several unknowns could change the picture. A boost in the FHA rate could help FHA, but would probably kill VA with its frozen 4¾%. The most chilling possibility is a struggle between a free-spending Democratic Congress and an inflation-conscious Federal Reserve Board. If the Fed applies credit screws to counteract Congressional spending, homebuilding could be caught in a tight money squeeze even more severe than that of 1957.

Census to take over housing starts statistics from BLS

Insiders at the Bureau of Labor Statistics and Commerce Dept. reported last month their fight over construction statistics is over. BLS' share of the job, mainly housing starts and public construction expenditures, will be turned over to the Bureau of Census. The final agreement was reached after the Bureau of the Budget warned it would limit funds for all construction statistics work until the matter was settled.

No federal responsibility to end segregation, says Cole

Public debate over segregation in housing is growing louder—and the housing industry, inevitably, is on the receiving end for some of the brickbats.

Last month, the Commission on Race & Housing revealed the results of its \$400,000, three-year study financed by Ford Foundation money (*see p 57*). It blamed realtors, builders and mortgage lenders for "translating prejudice into discriminatory action" and said "they often lead rather than follow the public in (such) matters." It said federal policies which permit "racial distinctions in distribution of federal housing benefits are inconsistent with the Constitution."

Three days after the report was unveiled, reporters covering NAREB's annual convention in San Francisco (*see p 48*) pressed HHFA Administrator Albert M. Cole for comment on it. At first, he shied away on the ground he hadn't read the report. Then, nettled by more questions, Cole blurted that the federal government has no responsibility to help prevent segregation in private housing. By implication, he included FHA and VA housing, too, except where state or local laws prohibit racial or religious segregation. Here's why: the theory that the federal government should compel inter-racial sales of FHA and VA tracts rests on the argument that realtors and builders are distributing a government benefit (lower down payments) as if under government franchise. Cole said flatly he did not consider FHA "a franchise." He added that HHFA's Community Facilities Administration is continuing to make loans to plan schools in the segregated South. "We give them the money to plan schools—period," said Cole, smiling.

By his hasty candor, the government's top housing man provided integration

THIS MONTH'S NEWS

(index to the top stories)

Housing market: has homebuilding reached the crest of its 1958 recovery? p 38

Local markets: Santa Barbara has its best year while Milwaukee has one of its worst. p 39

Housing policy: Democratic election victory will mean more federal aid for controversial housing programs p 41

Mortgage market: more money, but no cheaper than now is the winter outlook p 42

FHA convention: hope for a free or at least flexible FHA interest rate brightens p 43

Materials & prices: new lumber packaging system hailed as major materials handling advance. p 47

NAREB convention: realtors ask priority for rehab and conservation type urban renewal projects. . . p 48

Public housing: half of proposed units will be new homes on scattered sites or rehabs. p 52

Labor: builders scoff as Cleveland union leader scolds building trades for featherbedding p 55

Segregation: realtors, builders and lenders labeled roadblocks to integrated housing p 57

FHA MPS's: controversy still surrounds the new 'local acceptable standards' p 61

People: Frederick H. Cook named president and chief executive officer of Congoleum-Nairn. p 63

Canada: 1958 starts expected to hit all-time high of 153,000. p 65

Statistics & indexes:

Housing starts p 38

FHA, VA applications. p 38

Mortgage quotations p 45

Materials prices p 47

Resale housing costs p 47

Has homebuilding reached a plateau? Slower house sales indicate it has

The 1958 surge in homebuilding shows signs of levelling off. The government statistics don't show it yet. On the contrary BLS' seasonally adjusted rate of private starts soared to 1,260,000 in October—highest since September, 1955.

But from scattered cities across the US, reports of slower sales are now being heard. And in some instances builders complain the drop is more than seasonal.

If housing has indeed reached a plateau, it comes as no surprise to many well-informed persons. A Treasury spokesman predicted in October: "Housing is going to level off."

James C. Downs Jr, chairman of the Real Estate Research Corp, told the Natl League of Insured Savings Assns in October: "The real estate market is the weakest it has been since Pearl Harbor." He contended demand is off because of unemployment; that as a result the vacancy rate in new units for sale has been climbing steadily this year. He expects it to reach 3% vs the 2.5% of early 1958.

Mortgage Broker-builder Tom Coogan finds: "Reports around the country indicate that the market for housing, except in the low and lower middle price range, is very weak. Interest is light and those wishing to buy cannot qualify."

No oomph in the market

Mortgage Banker William A. Clarke Sr of Philadelphia says simply there is no big demand for housing today so a slowdown is inevitable, explains: "We are suffering right now for the low birth rate of the 30's. We don't have the oomph in the market population growth has produced in recent years."

The psychological effect of tighter money on prospective homebuyers is also blamed in part for poorer sales.

But it is ranked second by most mortgage men to the problem of qualifying families who do want to buy, particularly veterans.

Donald McGregor, vice president of the T. J. Bettes Mortgage Co in Houston, reports sales off in every major Texas city but Dallas, comments: "Builders tell me it's a waste of time to try and sell VA now. The veterans are there but they don't have the income to qualify. The qualified FHA buyers are more selective. They look but they're harder to sell."

Despite this fact, few builders have cut-back 1959 plans. Explains Mortgage Banker John Yates of Jacksonville: "Builders are not pessimistic yet. They still think the government will do something to keep homebuilding rolling."

Outlook for 1959

The tenor of the annual Commerce Dept-BLS forecast of construction supports builder optimism. They predict 1.2 million public and private starts next year vs the 1,170,000 they expect this year.

Commerce and BLS have a good record for accuracy on this forecast. A year ago they predicted 1,050,000 million starts for 1958—but added that if mortgage money eased, as it did, then the total could reach 1.1 million.

The prophecy is for an 11% advance in total residential expenditures, from \$18.5 to \$20.6 billion reflecting higher costs as well as more production. They expect a 13% (\$1.7 billion) gain in outlays for private, nonfarm units. They also predict the proportion of multi-family units will decline as the apartment boom of the last two years

tapers off. And they believe that among one-family houses, there will be a greater proportion of higher-priced units.

They expect mortgage terms on the whole will be less favorable in 1959 than in 1958. For that reason they predict the first half of the year will be better for builders than the second half.

F. W. Dodge Corp is less optimistic about 1959, predicts starts next year will reach 1,160,000—the same figure it expects this year.

NAREB President H. Walter Graves of Philadelphia expects 1,120,000 starts this year and believes next year's production will equal or perhaps exceed this total.

Outgoing US S&L League President Joseph Holzka of New York City predicts starts will be between 1.1 and 1.2 million next year. The League's economist, Arthur M. Weimer, forecasts starts of around 1.2 million, adds: "Prices will be generally stable during 1959. Personal incomes will continue to advance. Retail sales should be good."

MARKET BRIEFS

'Agreements' a success

Agreements to insure, FHA's emergency substitute for conditional and firm builder commitments, have proven surprisingly successful.

Any danger they might be a millstone around homebuilding's neck is gone. They are being accepted almost universally now on the same basis as commitments.

FHA created the agreements as a means of conserving its dwindling insurance authority until Congress can give it more. In October, when the agreements were started, FHA had only \$1.7 billion of insuring authority left. A month later it still had about \$1.3 billion.

The Treasury removed the one real danger in the agreements. It told the national bank examiners to consider the agreements the same as commitments for 120 days. Because banks must show bona fide commitments as a basis for construction loans, there had been fear the agreements would be unacceptable to the banks.

The agreements have worked so well on existing houses that mortgage bankers have suggested FHA make them a permanent arrangement. This would overcome for good FHA's problem in committing for millions of dollars of insurance authority on existing houses though many of these houses are eventually financed another way. (FHA estimates 35% of existing house commitments are not used but mortgage bankers say it's as high as 75% in some cities.)

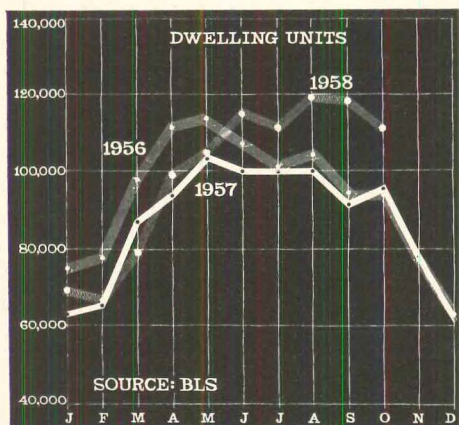
Meanwhile FHA's efforts to recover insuring authority by canceling unused commitments is paying off. In one month it recovered almost \$500 million.

Builders fight brokers' law

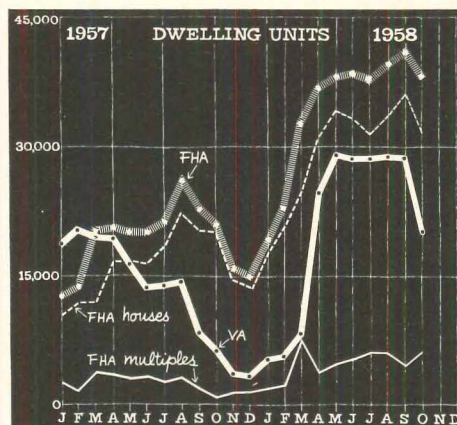
The right of Wisconsin builders to sell their own homes—without a broker's license—is being tested in court.

The state has filed a criminal charge against Builder Arthur Buch of Cedarburg, Milwaukee suburb, accusing him of 14 violations of the state's broker license law.

Buch, 58, has been building homes for 3



HOUSING STARTS for October totaled 111,000 units (109,000 private and 2,000 public). Monthly private starts are at their highest level since May '56, up 1,000 over September and 23.3% higher than Oct '57. The seasonally adjusted annual rate of 1,260,000 is the highest since the 1,285,000 reported in Sept '55. For the first 10 months, private starts total 996,700, 9% higher than '57 and virtually assuring a year-end total of a least 1.1 million units. Public starts dropped 8,000 from Sept but the ten month total, 64,300, is running 41% over last year.



FHA AND VA APPLICATIONS. FHA new home's applications slid 13.5% in Oct to 31,817 but are 57% higher than the 20,241 reported in Oct '57. For the first ten months new home applications total 296,452, up 74% from '57. Project applications were 6,062, up 32.4% from Sept and five times as high as Oct '57.

VA appraisal requests on new homes dropped for the second straight month to 19,089—29% behind the 26,680 in Sept. Requests are running 197% over Oct '57's 6,433 and the ten month total of 204,121 is 34% higher than '57.

cars. He has been averaging about 12 a car recently.

A broker complained about Buch to the Wisconsin Real Estate Brokers Board in 1957. Buch was warned then that he would either have to get a broker's license himself or use a broker to sell his houses. Buch said that he would do one or the other, later changed his mind.

Now he says: "I got to fight this thing to the finish or have trouble the rest of my days. If a fella' can't sell his own material it'd all better go to Russia."

The charges were filed against Buch last December. But the case was delayed by the death of his attorney. Since then homebuilders groups from Madison and Watertown have filed a brief supporting him.

If he is convicted he could face jail terms of 10 days to six months and fines of \$25 to \$5,000 on each charge. But Buch has already announced he will appeal if convicted.

Technically the Wisconsin law would require any homeowner to use a broker to sell his house. In 1944 the state attorney general supposedly clarified the law to exclude owners-sellers. But the clarification did not specify how many units an owner could sell and escape prosecution. It did authorize the brokers board to proceed against unlicensed persons only partly in the business.

Homebuilders have already indicated that the Buch case will be the basis of an appeal to the state legislature to change the law at its 1959 session.

Other Milwaukee area builders have tried to sell their own homes in the past. They stopped, however, after the brokers board warned that they could be prosecuted.

Contest for architects

Some building products manufacturers are growing outspoken indeed against the uninhabited houses too many of their builder customers are putting up.

Says Carl Resnikoff, marketing vice president of Mastic Tile Corp of America: "Producers—all of them—feel sick at the millions of homes that are being built willy-nilly. They're prospective slums. Let's get the architect into the picture and stop building these hovels with no consideration except cost. We've gotten away with murder in this industry since the war. But those days are over."

Comments like these enlivened a press conference at Manhattan's tony "21" last month where Resnikoff and architect A. Gordon Lorimer, AIA, announced Mastic Tile is sponsoring a \$25,000 architectural competition with this aim: "to bring the talent and training of architects to bear on the problems of large-scale development housing, where design has been largely undervalued by the mass builder, and the architect has only played a minor role."*

Contestants will be asked to plan and design a tract for a hypothetical 160-acre site (land cost: \$4,000 per acre) with houses priced no higher than \$18,000 "for families of modest means."

Top prize will be \$10,000, second prize \$5,000, third prize \$3,000. Jurors: Dean Pietro Belluschi of MIT's school of architecture, architects Edward H. Fickett, George Fred Keck and Reginald Roberts, and Joseph H. Orendorff, special assistant to the HFAdministrator.

LOCAL MARKETS:

Santa Barbara starts soar; Milwaukee maps study to find cause of poor sales

Santa Barbara: This coastal city (pop: 55,675), 80 mi north of Los Angeles is having its biggest homebuilding boom.

Starts for the first nine months of the year are up 30% from 1957. At the current rate, starts for the year should reach 1,866 vs the 1,402 of 1957. As recently as four years ago, starts in the Santa Barbara area totalled only 568.

Santa Barbara Mutual Building & Loan Assn concedes starts are now outrunning population gain. Says its research department: "Much of our present demand for housing is based on a backlog caused when several large industrial research firms located in the area.

"It is clear that some of the present construction activity and plans are based on anticipated future growth and not only on prevailing demand."

Goleta Valley is the hottest area. Only 18 houses were started there in 1956. Last year there were 145 for the first three-quarters. In the same period this year: 526.

Milwaukee: Homebuilding continues in the doldrums with starts for the first nine months off 9% from 1957: from 8,281 to 7,527.

The local builders assn is so mystified by the area's tendency to run counter to national trends that it is negotiating to have a thor-

ough market analysis made of the entire met area.

Wisconsin real estate brokers, however, generally consider this a good year for them. At their annual convention in Milwaukee they reported sales good on existing houses with prices trending upward slightly.

Among 250 surveyed by the Milwaukee Journal, there was no enthusiasm for what they described as an artificial "buy now" campaign, based on the argument that home prices are going up due to inflation and rising costs. Advised Philip Siegel, president of the Madison Board of Realtors: "Buy a house when you need it."

Charlotte: This should be the best year since 1955 for local builders. Starts through September reached 1,844 (including multi-family units) vs the 1,685 started in all of 1957. There were 2,648 starts in 1955.

Chicago: Homebuilding is still dragging behind last year's level despite an exceptionally good autumn. Bell Savings & Loan reports 28,549 starts in the met area for the first nine months vs 31,223 for the first three quarters of 1957 and 38,094 for 1956.

Single-family house starts are down from 24,275 last year to 22,284.



Pickets protest high rents in Cleveland renewal project

When top government housing officials came to Cleveland to help dedicate the city's first completed urban renewal project, they found pickets like these promoting a rent strike.

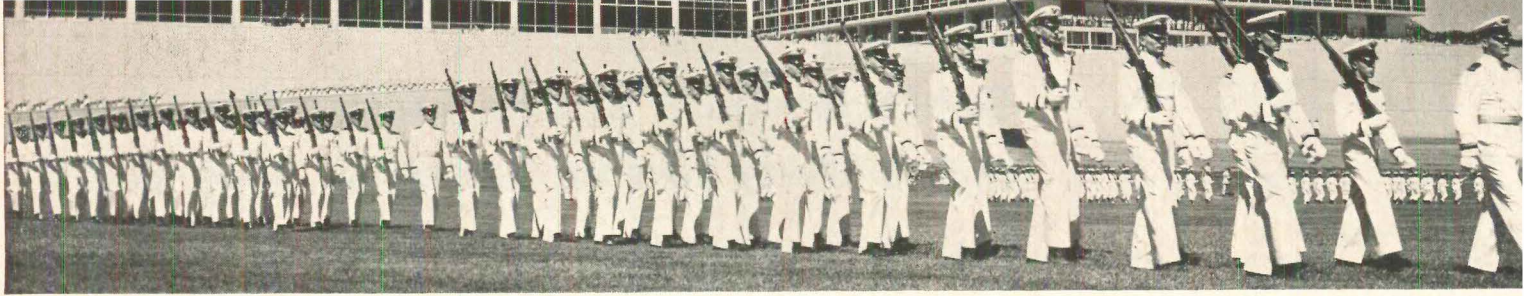
Rents in the 292-unit Longwood Village, an FHA Sec 220 project, range from \$92 for a three-room apartment to \$118 for a five-room unit—plus utilities. The rates are the minimum FHA will permit. Irate Negroes picketed in sandwich signs charging (untruthfully) that whites were getting apartments for \$80 a month while Negroes were forced to pay \$117.

As HHFAdministrator Cole and FHA Commissioner Mason joined in dedicating a plaque at Longwood Village, dissidents cruised slowly by in a sound truck blaring complaints so loudly that Mayor Anthony Celebrezze asked them to keep quiet until the

whites were getting three months free rent, but Negroes were not. Actually, a few white families got one month's free rent—an effort by Project Sponsors James Scheuer and Raphael Silver to promote integration. But this was discontinued. Only two white families live in the village.

The ruckus was fomented, say responsible Cleveland Negro leaders, not by tenants of Redeveloper Scheuer and Builder Silver, but by two Negro tenants of a nearby renewal co-operative. Negro sources call the agitation politically inspired, say one of the ringleaders wants to run for the city council.

Before the rent strike, Longwood Village was renting almost as fast as units were ready. But last month it had 60 vacancies. And Builder Silver reluctantly filed eviction actions against 17 tenants who couldn't or



Builders: Del E. Webb Construction Company
and R. P. R. Construction Company

Here are just a few of the military installations with Capehart Housing that feature Kelvinator Appliances:

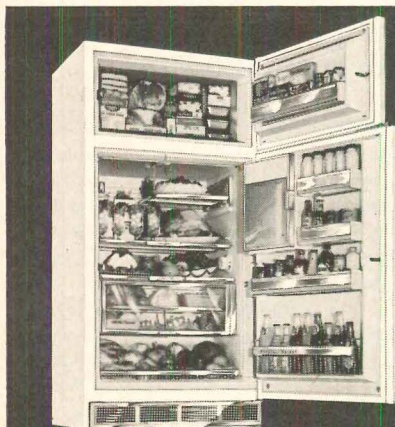
- Yuma Test Station, Arizona
- Sandia Base, New Mexico
- White Sands Proving Grounds, New Mexico
- Webb Air Force Base, Texas
- James Conley Air Force Base, Texas
- Ft. Belvoir, Virginia
- Ft. Story, Virginia
- Tyndall Air Force Base, Florida
- Point Magu, California

U. S. AIR FORCE ACADEMY HOUSING FEATURES KELVINATOR

Another Kelvinator installation has made the news. Twelve hundred Kelvinator refrigerators have been selected for use for the families of Military Personnel at the U.S. Air Force Academy, Colorado Springs, Colorado.

And home builders, too, will find that Kelvinator appliances that are "Built Better to Serve Better" are their best selection because they get ready acceptance by new home buyers, provide exclusive product advantages available in no other line.

For full information on the complete new 1959 line of Kelvinator appliances, write Kelvinator Division, American Motors Corporation, 14250 Plymouth Road, Detroit 32, Michigan.



Refrigerators



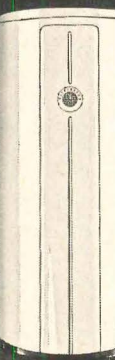
Electric Ranges



Automatic Washers
Electric & Gas Dryers



Dishwashers




Electric Water Heaters

Built Better to Serve Better

Kelvinator

Division of American Motors Corp., Detroit 32, Michigan

AMERICAN MOTORS MEANS  MORE FOR AMERICANS LIVE BETTER ELECTRICALLY



HOUSING POLICY:

Election shifts balance of power on housing far to left

Results of last month's elections have a double-barreled meaning for housing. You don't have to be a post-graduate political pundit to see that overwhelming Democratic majorities in Congress will tilt the scales farther in favor of more federal aid to controversial programs.

The subtler point is that where Republicans survived the Democratic landslide, they generally backed housing programs that conservative GOP men decry. No. 1 case in point is Nelson Rockefeller, Governor-elect of New York. He spelled out his housing policies* in vast detail during the campaign. They have much in common with programs urged by Democrats in New York and elsewhere.

Life—Eisenstaedt

Rockefeller endorsed public housing and rent control. He calls the shortage of middle-income housing a "critical" problem in New York and adds: "It is a state responsibility to help assure that people have access to adequate housing at costs they can reasonably afford." To do this, he proposes a new state-FHA to guarantee loans to limited profit companies, plus stepped up activity under New York's Mitchell-Lama law which lets limited profit private firms borrow 90% of middle-income project costs from the state at 3% (flexible rate tied to rates for NYS and municipal bonds) for up to 50 years.

Rockefeller does concede direct lending has limits. "The state cannot assume a debt burden of the magnitude necessary to meet our housing deficit through direct state loans."

To encourage middle-income nonprofit co-ops, Rockefeller would set up a state fund to lend money for land buying and planning.

Millions for state housing

How seriously should you take Rockefeller's campaign outline of his housing policies? "Not too literally," counsels one high-ranking GOP state official.

*Rockefeller's pre-election experience in housing includes the presidency and chairmanship of family-founded International Basic Economy Corp. which aids economic growth in underdeveloped countries. It is the parent of IBEC Housing Corp, now developing a 2,000 house tract in Margate, Fla., 10 mi north of Ft Lauderdale.



GOVERNOR-ELECT ROCKEFELLER

He's for public housing, rent control

But Rockefeller strongly endorsed three controversial propositions on the New York State ballot to boost public and middle-income housing. Two of them won by microscopic margins.

One authorizes a \$100 million state bond issue for loans to limited profit firms building rental and co-op middle-income housing under the state's Mitchell-Lama Act. The second boosts state subsidies by \$5 million a year to keep rentals down in new state-financed public housing. The third proposition, which won more decisively, calls for another \$100

million state bond issue—\$75 million for public housing and \$25 million for urban renewal.

A few of the Governor-elect's ideas dovetail with those of major elements of the housing industry. For instance, he wants a big step-up in efforts to rehabilitate the state's 700,00 substandard units. "It would be as impossible as it is unnecessary to replace them all with new units," he says.

Effect on Congress

Congressional committees dealing with housing, labor and appropriations will take on a much more liberal complexion, although moderates and conservatives will retain the chairmanships, which are the keys to power.

Take the Senate banking committee, for instance. In the last Congress it was divided eight Democrats to seven Republicans. But the one-vote Democratic margin was illusory because Sen A. Willis Robertson (D, Va) usually bolted to the Republicans on controversial items like public housing. Now, the committee will probably have nine or ten Democrats to five or six Republicans. Southern Democratic leaders will find it much easier to get bills out of the committee which it couldn't drag out before.

In the House, the banking committee had a ratio of 17 Democrats to 13 Republicans. Predictions are that this will change to 20 to 10, or at least 19 to 11. With the defeat of Rep Henry O. Talle (R, Iowa), the Republicans lost their housing banking committee leader, another conservative. The next ranking Republican on the committee is Rep Clarence E. Kilburn of New York, a small town banker and solid conservative. But capitol hill observers do not expect Kilburn to replace Talle as minority leader on the House housing subcommittee. That job is more likely to go to Rep Gordon McDonough (R, Calif), who won re-election.

Congress likely to act fast on FHA insuring authority

It appears that the first move on next year's legislative checkerboard will be an emergency measure replenishing FHA's nearly exhausted insuring authority.

But tied to this, it seemed a safe bet last month, will be more money for urban renewal and college housing, enough to last each program until June 30.

There seems little disposition in Congress to delay these moves. But the Administration is jittery lest Northern liberals tack on an amendment giving FNMA perhaps \$1 billion more to buy houses priced under \$13,500 a year. Such an item (which realtors and lenders deplore and builders have voted to abstain from asking) would make a presidential veto almost sure. This would leave FHA in a real jam, although FHA Commissioner Mason now hints that his agency's hasty switch to "agreements to insure" (Nov, News) may keep FHA's commitment authority going through several months of next year.

What may come next in housing legislation

general housing bill. Indications are the White House will veto suggestions from the housing agencies for more new public housing authorization. The Administration will probably ask that FHA's maximum for one-family homes be raised from \$20,000 to \$25,000. Administrative rationing of urban renewal will continue, but indications are the Administration will ask \$250 million a year capital grants for six years.

Democratic majorities can be expected to raise the ante all along the line, in accord with Big Labor's demands. One possibility is that Democrats will ram through the omnibus housing bill that was almost enacted last summer. The strategy is to do so with almost no hearings, on the ground that the issues were thoroughly debated in 1958.

Rep Albert Rains (D, Ala), chairman of the House housing subcommittee, has told intimates he plans to re-introduce on the opening day of next session, the bill his committee voted out this year. This is the

gifts for special interests. Sen John Sparkman (D, Ala), head of the Senate housing subcommittee, has told HOUSE & HOME he may re-introduce the omnibus bill that passed the Senate overwhelmingly last summer. "But I will wait to see if the Administration has some recommendations," he adds, "What I'd like to see is a general housing bill quick."

Some sources close to the housing subcommittee speculate that liberals like Sens Clark, Douglas and Humphrey may try to delay a bill to lay groundwork for a fight to override a presidential veto. If so, Sparkman expects to switch to a short-term measure giving FHA, URA and college housing more money.

Sparkman wants to clear the legislative decks so his subcommittee can delve into the longer range questions of how to pump more mortgage credit into housing in the 1960's to finance the expected jump in demand for new homes. As a start, he has asked some 30 experts, mostly from private industry and lending circles, to give him written answers

Outlook for winter: more money but no change in FHA-VA prices

Mortgage money for housing may be easier to get early next year—but it probably will be no cheaper than it is now.

Mortgage bankers and investors swapped intelligence last month at the MBA convention, found themselves in substantial agreement on this outlook for early 1959. But they also agreed there are many unknowns which could alter the picture.

Mortgage bankers told investors:

- Mortgage production will be down because house sales this winter probably will be off from this fall's pace even allowing for seasonal lag.
- Much current production is going to Fanny May's special assistance program for low-priced houses and an increasing volume to its secondary market.
- So there may be a shortage of FHA and VA mortgages by spring.

Mortgage bankers believe the Democratic election victory presages easier mortgage money, and probably a lot more for Fanny May's low-priced home program.

Investors told mortgage bankers:

- The want to invest as much in FHAs and VAs in 1959 as they have this year, possibly more. Many of them are disenchanted with the government bond market whose roller coaster behavior this year has played havoc with normal investment patterns.
- A trend has developed toward more private placement of big corporate bond issues. This means that those lenders who don't get such offerings will turn to the mortgage market with more fervor than usual.

Savings bankers report a record first nine

months gain in savings—\$1,797 billion, \$498 million in the third quarter. This money must be invested quickly since most big banks are still paying 3 or 3¼%. Life insurance companies also report sales up, though it takes two to three years before this surge will reflect itself in more investable funds.

FHA Commissioner Norman Mason shares the optimistic viewpoint, says: "I am sure there will be more mortgage money within the next month." Large lenders, he contends, have been waiting to see where the market would settle after its fall plunge.

What no one knows

Just as no one is sure what the Democratic Congress may do about housing and mortgage finance, the outlook is equally cloudy insofar as the Administration and the Federal Reserve Board are concerned.

FHA could end administrative controls over its interest rate (see next page), a step which lenders contend would benefit the FHA segment of the market tremendously.

But if Congress goes on a free spending binge over Administration opposition, then the Fed may tighten up credit even more to head off inflation.

The frightening result of a squeeze like this could be a homebuilding industry with its FHA-VA sector running almost entirely on Fanny May money.

Fanny May in November was the source of the mortgage fraternity's leading mystery: why haven't the secondary market prices been cut?

Prices were last changed in June when money was much cheaper than it is now. Unless it cuts prices, cry lenders, Fanny May is not a secondary market; it is leading a primary market.

For example: the current market on minimum down 30-year FHAs in Texas is 96. But the Fanny May net price there is 9 (after figuring 1% recovery on the mandatory 2% stock purchase).

Because of these prices, offerings to Fanny May have soared—to 4,289 in October, more than offered in July, August and September combined. Admitted one Detroit mortgage man: "It almost approaches a dumping operation now."

Why haven't prices been cut? It's clear FNMA's able President J. Stanley Baughman knows they should be lower. Mortgage men believe prices are pegged above the market on orders from above—perhaps even from the White House.

The Administration may well want Fanny May to keep FHA-VA prices pegged up in the hope it will help keep homebuilding booming. Building is a key to economic recovery—a recovery which has shown signs of slowing down.

FHA-VA discounts level off

Except for minor adjustments in November, the upward trend of discounts on FHAs and VAs looks ended. This fact may prompt the Administration to withdraw the Fanny May crutch and let Baughman cut his prices to real secondary market levels.

Bottom of the FHA market is 95½—though this is a distress price. The real volume is moving at 96. The VA bottom is 91½ though here again the most common price is 92.

FHA-VA share of home finance way up; conventional's down

FHA and VA are making major inroads on the once-dominant position of conventional loans in home finance.

This is one of the findings disclosed in the second volume of the 1956 Natl Housing Inventory of the Census Bureau. The new volume covers home financing, based on a sampling of 12,713,000 owner-occupied non-farm mortgaged one-family dwellings.

In the six years since its 1950 survey, Census found that the percentage of owner-occupied one-unit properties with FHA and VA mortgages had increased from 31 to 44%. In terms of first mortgage debt (dollar volume), FHA and VA increased their share even more—from 45% to 55%.

In the same time the conventional share of mortgaged houses slipped from 69% to 56%. Its share of first mortgage debt dropped from 55% to 45%.

The survey shows that both FHA and VA activity have been concentrated heavily in the middle-income brackets. Among home buying families with incomes below \$3,000, only 22% have financed homes FHA or VA. The comparable figure for families with incomes over \$10,000 is only 34%, the rest conventional.

Median original amount of the mortgage types: FHA, \$7,048; VA, \$8,715 and con-

ventional, \$6,277. Median interest rate on FHAs and VAs was 4½% and on conventionals, 6%.

Census found little variation among FHA, VA and conventional buyers as to percentage of income needed to make monthly payments—the median, 12%. Details:

TOTAL PAYMENTS AS % OF INCOME	TYPE OF LOAN		
	FHA	VA	CONV
Less than 10%	38%	25%	31%
10 to 19%	56	68	54
20% or more	6	7	15

More money for nonwhites

Census found that nonwhite families were getting nearly twice as many mortgage loans as they were in 1950. Almost 60% of the increase was accounted for by FHA and VA loans.

Four percent of all mortgaged properties were owned by nonwhite families. But 12% of the nonwhites also used second mortgages vs only 7% of whites. Other details:

YEAR	NO. OF MORTGAGORS	TYPE OF LOAN		
		FHA	VA	CONV
1950	267,000	9%	8%	83%
1956	495,000	15	21	64

Median income of nonwhite home buyers

was \$4,052 vs \$5,829 for white mortgagors.

Median purchase price of VA homes was \$11,070 vs \$10,822 for FHA and \$9,492 conventional (disregarding year of purchase).

But the Census study indicates market value went up an average of 5% per year from 1950 through 1956. Median value rose from \$7,929 in 1950 to \$10,566 in 1956. It was \$13,023 for FHA loans, \$12,697 for VA and \$12,313 for conventionals. The breakdown by types of mortgages:

MARKET VALUE	TOTAL	FHA	VA	CONV
Total	100%	100%	100%	100%
Less than \$6,000	10%	2%	4%	15%
\$6,000-19,999	21	20	22	22
\$10,000-14,999	35	45	48	26
\$15,000-19,999	20	24	21	19
\$20,000 or more	14	9	6	19

More and more one-family homes are mortgaged on purchase, Census found. In 1955-56 86% used mortgage credit vs 81% in 1950-54 and only 63% before 1950.

The Census survey shows that first mortgage debt rose from \$28 billion to \$77.7 billion from August, 1950, to December, 1956. On the other hand second mortgage debt increased only from \$0.9 billion to \$1.7 billion. Total mortgage debt of \$79.4 billion is about 54% of estimated market value of all mortgaged properties.



MBA CONVENTION:

Flexible FHA interest rate closer, mortgage men believe

Mortgage bankers have been plugging for a free FHA-VA rate for years without the first sign of success.

But last month in Chicago for their 45th annual convention they heard enough to give them real hope that a free rate—or at least a flexible rate—may become a reality, for FHA anyway.

No fewer than six speakers, led off by MBA's new president, Walter Nelson, dwelt on how frozen FHA and VA interest rates have made a roller coaster of this part of the mortgage market. The full effect of this rigidity has never been more dramatically illustrated than during 1958's two fast turn-arounds in the money market, Nelson noted.

"Let the market prevail," he cried. "The evidence from the part of the mortgage market that is free [conventional] indicates that if this were done the violence of the fluctuations [in homebuilding] would be reduced and the variations in interest rates relatively modest."

Free, not just flexible

Most encouraging statements came from opposite ends of the political spectrum: from Dr Raymond Saulnier, chairman of the President's Council of Economic Advisers, and from Sen John Sparkman (D, Ala.), chairman of the Senate housing subcommittee.

Said Saulnier: "We should never again place legal limitations on the ability of the federally-insured or guaranteed mortgage to adjust itself to changing credit and capital conditions through changes in its price."

The economist made clear that he favors a free rate—not simply a flexible one which might be tied to some other barometer like government bonds. "It would be a great mistake to tie the rate to anything," he told HOUSE & HOME. He also commented privately that he thinks chances of freeing the rate next year look good to him.

Sen Sparkman hedged more. He said in his address that he still has an open mind on interest rates. But he repeated to HOUSE & HOME later that he would favor some flexibility in the rate—though he has not decided how it could best be achieved.

FHA Commissioner Norman Mason told the convention: "We both agree that current

conditions demonstrate again the desirability of a free interest rate market where the rate can be what the times dictate."

The Administration has never asked for a free rate and there has been no promise that it will.

What about Congress?

The path to a free rate is strewn with stumbling blocks. Will Sparkman try to persuade his recalcitrant liberal colleagues in the Democratic-controlled Senate to approve a free rate? Even if he will try, there's grave doubt that some of the senators, whose lack of insight into the facts of housing finance seems boundless, would go along.

The VA rate, moreover, is out of the hands of congressional housing leaders. In-

Pics

**ECONOMIST SAULNIER***"Flexibility is the key."*

deed, it is almost the private property of Rep Olin Teague (D, Tex.), chairman of the House veterans affairs committee. He has stubbornly fought boosts in the past. Most mortgage bankers fear he will not change now.

MBA leaders would like to see the FHA rate raised even if this means the end of VA with its 4¾% limit.

One MBA past president frankly doubts that the Democratic Congress will do any-

thing constructive about the rate. His suggestion: FHA should free its own rate now even though the 6% legal maximum would remain in effect. Thus the rate could be 5¼% in the East, 5¾% in the West—whatever the market demanded, up to 6%. FHA now pegs the rate administratively, with one rate for the whole country.

He explains: "Norman Mason should realize now he's got nothing to lose by freeing the rate. The politics of this thing have always been exaggerated. I don't believe voters would react against the Administration."

Saulnier's program

Saulnier's endorsement of a free interest rate was only one point in his program to maintain a high level of homebuilding. The others:

1. Housing laws should be reviewed to eliminate or correct provisions that impede the flow of private funds into home financing and thereby cause public funds to be substituted for private credit.

2. Government should avoid "like the plague" introducing inflexibilities and rigidities into home financing markets by laws that require federal purchase of mortgages at par, without regard to competitive market conditions.

3. Direct lending laws should be amended to prohibit federal loans on terms more attractive than for similar loans on the private market.

Noting that these ideas are advanced on a personal basis only (ie, not for the Administration), Saulnier added: "Flexibility is the key . . . flexible interest rates, flexible prices on federal purchases of mortgages and flexible prices in the private mortgage market. What could be simpler?"

Alternating feasts and famines which result from inflexibilities are no comfort to the Council of Economic Advisers, the economist told the mortgage bankers.

Referring to comments that some economists believe housing should be manipulated as an anti-cyclical balance wheel in the economy, he added: "I want to make it clear that neither I personally, nor anyone in the Administration, has a feeling of warmth for such a theory."

'Make commitments on your own,' mortgage bankers urged

Should mortgage bankers take a position in the mortgage market by issuing firm commitments to builders on their own financial responsibility?

Some companies do and William A. Lyon, president of the Natl Assn of Mutual Savings Banks told the MBA convention that more of them ought to. He suggested they should become, in effect, mortgage underwriters.

"It would mean, in a sense, taking a market position more widely and more often in the industry, as do investment bankers and government security dealers. It would mean that a ready source of mortgages could be created and be available for investors immediately—a sort of ever normal granary," he said.

Lyon, who is also president of the Dry

buyers are "significantly reduced" because mortgages for which they commit are delivered late or never.

Lyon's speech, one of the most pertinent to the internal operation of a mortgage banking business, was made on the final morning of the meeting when three-fourths of the 3,000 registered members had apparently gone home or slept late.

Many mortgage men already take a position in the market, but usually with only a small slice of their often smallish capital. Others regard it as too risky. Many bankers can list in five figures the losses they took in 1956-57 when they were caught with big inventories as the bottom fell out of the FHA-VA market. The past year, however,

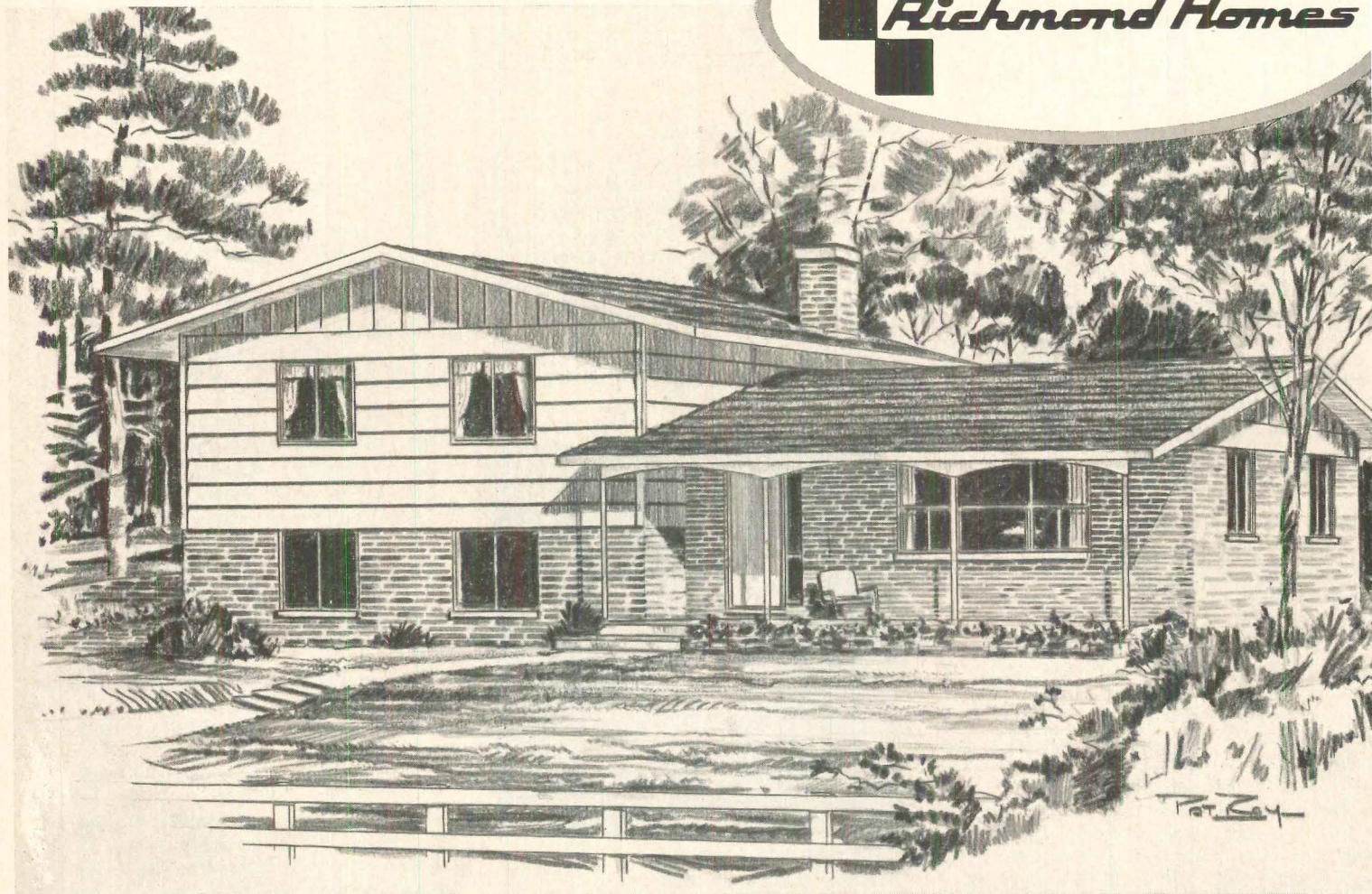
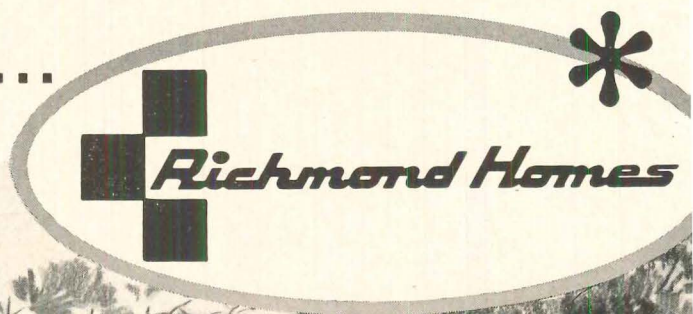
speculative risk as they have done before.

Most companies have not made commitments on their own this year. Or if they have, they make them only on a market basis—agreeing to close at the prevailing market price at the time of closing. Most builders, of course, prefer a firm commitment price for their own protection.

Lyon took note of this problem, counseled the mortgage men to look for more investment outlets. "The bulk of all mortgage bankers apparently do less than 10% of their business with investors other than savings banks and life insurance companies," he pointed out.

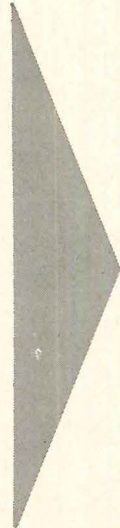
As a result they are too dependent upon these investors and suffer when even one type

Behind the climbing sales of Brand Name
 Manufactured Homes like...



Good Design... Good Materials... Good Construction
 and Good Names like **CELOTEX**
REG. U. S. PAT. OFF.

*** Shown:**
Richmond's
Glen Hill Model
 ... featuring
 these famous
CELOTEX
REG. U. S. PAT. OFF.
 brand materials:



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.

Celotex Hardboard Sidings. Greatest advancement ever in home sidings! Classic appearance, plus durability and cost-saving ease and speed of application. Lap, shingle and panel sidings, factory-primed and back-sealed, in complete variety of types and sizes... low cost, weather-proof distinction for modern homes.

Celotex Triple-Sealed† Asphalt Shingles. A complete line of "Color-Harmonized" blends and tones of unequalled beauty... "Triple-Sealed" ... the mark of longer life.

†REG. U. S. PAT. OFF.

Uniform state investment, redemption laws asked

The nation's insurance companies would willingly make high ratio conventional mortgages if states would adopt uniform investment and redemption laws.

So says L. Douglas Meredith, executive vice president of the Natl Life Insurance Co of Vermont. Meredith, well known for his liberal views on lending, was a pioneer in promoting package and open-end mortgages.

Conflicting laws limiting the loan to value ratio on conventional loans discourage this type of investment now, Meredith explains. His example: his company can make 80% loans in Vermont. But if another state in which his company does business demanded that the company conform literally with its law—which limits loans to two-thirds—then the company would be forced to 1) stop making any 80% loans, even in Vermont, or 2) stop doing business in the state which demands literal compliance or 3) exclude 80% loans from its admitted assets in the states in which they are illegal. None of these alternatives is attractive, Meredith says. "The time has come for a uniform code of

life insurance investments to be adopted by each of the jurisdictions comprising the USA," he suggests. "It is not unreasonable to think of the Natl Assn of Insurance Commissioners drafting a uniform code which might be submitted to state legislatures."

In the same way he proposes that states adopt laws giving lenders some way to repossess property quickly, if they have made a 90 or 95% conventional loan on it. Slow and expensive foreclosure procedures discourage high-ratio real estate financing in many states. Meredith suggests two quick recovery laws which would:

- Use a sales contract under which possession could be obtained by peaceful surrender and release of the property to the seller. The contract would include a provision that when the mortgage was paid down to 66⅔%, a deed and mortgage would be made.
- Authorize a special type mortgage which would specify that until the loan was paid down to 66⅔%, foreclosure could be carried out by simple summary procedures.

Meredith adds this warning: "If these things are not done sooner or later by the states, then we can expect the federal government to do it for us."

Natl League studies plan for new S&L divisions

A plan aimed at giving every type of S&L a forum of its own is under consideration by the Natl League of Insured Savings Assns.

The plan would create three new divisions in the association: 1) federals, 2) state-chartered mutuals and 3) state-chartered capital stock companies.

The division setup was devised by the League's new president, James E. Bent, president of Hartford Federal S&L. It was discussed at the group's convention in Phoenix in October, was referred to the executive committee for action in January.

Managing Director Harold P. Braman, in his report asked commercial banks to end "the increasing barrage of intemperate attacks against the S&L business."

He explained that banks in some areas are waging a vigorous fight for personal savings. "Competition is good for any industry. But, unfortunately competition in the financial field has become so intense in some areas that attacks have been made on the savings & loan business in an effort to create doubts in the public mind," he said.

NEWS continued on p 47

MORTGAGE MARKET QUOTATIONS

(Sale by originating mortgagee, who retains servicing.) As reported to HOUSE & HOME the week ending Nov 14, '58

FHA 5 1/4s (Sec 203) (b)

VA 4 3/4s

FNMA prices		Minimum Down*		Minimum Down*		10% or more down		City	30 year no to 2% down		25 year 5% down		20-25 year 10% down or more		Conventional Interest Rates
Spec Asst	Scdry Mkt	30 year	Immed Fut	20-25 year	Immed Fut	10% or more down	Immed Fut		Immed	Fut	Immed	Fut	Immed	Fut	
VAwz	FHAxy														
96	97	96-98	96-98	97-98	97-98	97-98	97-98	Atlanta	a	a	a	a	a	a	5 1/2-5 3/4
96	98	par-101 ^e	par-101 ^e	par-101 ^e	par-101 ^e	par-101 ^e	par-101 ^e	Boston local	98-99	98-99	98-99	98-99	98-99	98-99	5
—	—	96-96 1/2	96-96 1/2	96-96 1/2	96-96 1/2	96-96 1/2	96-96 1/2	out-of-st	92-92 1/2	92-92 1/2	92-92 1/2	92-92 1/2	a	a	—
96	97	96-98	96-97 1/2	98 ^c	98 ^c	98 ^c	98 ^c	Chicago	92 ^b	a	92 ^b	a	92 ^b	a	5 1/4-5 3/4
96	97	97-99	96-97	97-99	96-97	98-99	97-98	Cleveland	94-95 ^b	93-94 ^b	a	a	a	a	5 1/2
96	96 1/2	96-97 1/2	96-97 1/2	97 1/2-98	97 1/2-98	97 1/2-99	97 1/2-99	Denver	91 1/2-93 1/2	91 1/2-93 1/2	91 1/2-94	91 1/2-94	94 1/2	94 1/2	5 1/2-6
96	96 1/2	96 1/2-97	96 1/2-97	96 1/2-97	96 1/2-97	97-97 1/2	97-97 1/2	Detroit	92 1/2-93 1/2	92 1/2-93	92 1/2-93	92 1/2-93	93-93 1/2	93-93 1/2	5 1/2-5 3/4
96	97	96-97	96-97	96-97	96-97	97-98	97-98	Houston	91 1/2-92 1/2	91 1/2-92 1/2	91 1/2-92 1/2	91 1/2-92 1/2	a	a	5 1/4-5 3/4
96	97	96-97	96-97	97-98 ^b	97-98 ^b	97-98	97-98	Jacksonville	92-92 1/2	92-92 1/2	a	a	a	a	5 1/2-6
96	96 1/2	95 1/2-96	95 1/2	95 1/2-96	95 1/2	96 1/2-98	96 1/2	Los Angeles	91 1/2-92	91 1/2-92	a	a	a	a	5 1/2-6.6
96	97 1/2	98 1/2	98	99	98 1/2	99 1/2	99	Newark	96	95	96 1/2	95 1/2	97	96 1/2	5 1/2
96	98	99	99	99	99	99	99	New York	97 ^d	97 ^d	97 ^d	97 ^d	97 ^d	97 ^d	5 1/2-5 3/4
96	96 1/2	97	96 ^b	97	96 ^b	97 1/2	96 1/2 ^b	Okla City	93 ^b	91 ^b	a	a	a	a	5 3/4-6
96	97 1/2	par	par	par	par	par	par	Philadelphia	a	a	a	a	a	a	5 1/4-5 1/2
96	96 1/2	95 1/2-96	95 1/2-96	95 1/2-96	95 1/2-96	a	a	San Fran	91 1/2	91 1/2	a	a	a	a	5 3/4-7.2
96	97	95-98 ^b	95-98 ^b	96-98 ^b	96-97 ^b	96 1/2-98 1/2 ^b	96 1/2-98 ^b	St Louis	a	a	a	a	a	a	5 1/2-6
96	97 1/2	97 1/2-98	97-97 1/2	97 1/2-98	97-97 1/2	98-98 1/2	97 1/2-98	Wash, DC	93 1/2-94 ^b	93 1/2-94 ^b	94 1/2-95 ^b	94 1/2-95 ^b	94 1/2-95 ^b	94 1/2-95 ^b	5 1/2-5 3/4

* 3% down of first \$13,500; 15% of next \$2,500; 30% of balance.

SOURCES: Atlanta, Robert Tharpe, pres, Tharpe & Brooks Inc; 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, George Dickerson, Stockton, Whatley, Davin & Co; Los Angeles, Robert E Morgan, exec vice pres, The Colwell Co; Newark, William F Haas, vice pres, Franklin Capital Corp; New York, John Halperin, pres, J Halperin & Co; Oklahoma City, B B Bass, pres, American Mortgage & Investment Co; Philadelphia, Robert S Irving, exec vice pres, W A Clarke Mortgage Co; St Louis, W C Rainford, pres, Mercantile Mortgage Co; San Francisco, Maurice V O'Hearn, vice pres, Bankers Mortgage Co of Calif; Washington, DC, Hector Hollister, exec vice pres, Frederiek W Berens Inc.

- ▶ Immediate covers loans for delivery up to 3 months; future covers loans for delivery in 3 to 12 months.
- ▶ Quotations refer to prices in metropolitan areas; discounts may run slightly higher in surrounding small towns or rural zones.
- ▶ Quotations refer to houses of typical average local quality with respect to design, location and construction.

Footnotes: a—no activity. b—very limited market. c—very limited demand. d—quotations cover construction loans also. e—on FHA 5% mortgages. w—FNMA pays 98 for FHA 5 1/4% mortgages of \$13,500 or less after 3/4 point purchasing and marketing fee and 3/4 commitment fee. x—FNMA pays 1/2 point more for loans with 10% down or more. y—FNMA net price after 1/2 point purchase and marketing fee, plus 2% stock purchase figured at sale for 50¢ on the \$1. z—price after 3/4 point purchasing and marketing fee, plus 3/4 point commitment fee; applies only to VA mortgages of \$13,500 or less.

NEW YORK WHOLESALE MORTGAGE MARKET

FHA 5 1/4s	VA 4 3/4s	VA and FHA 4 1/2s
Immediates: 95-96 1/2	Immediates: 91-92	Immediates: 90-91
Futures: 95-96	Futures: 90 1/2-92	Futures: no activity

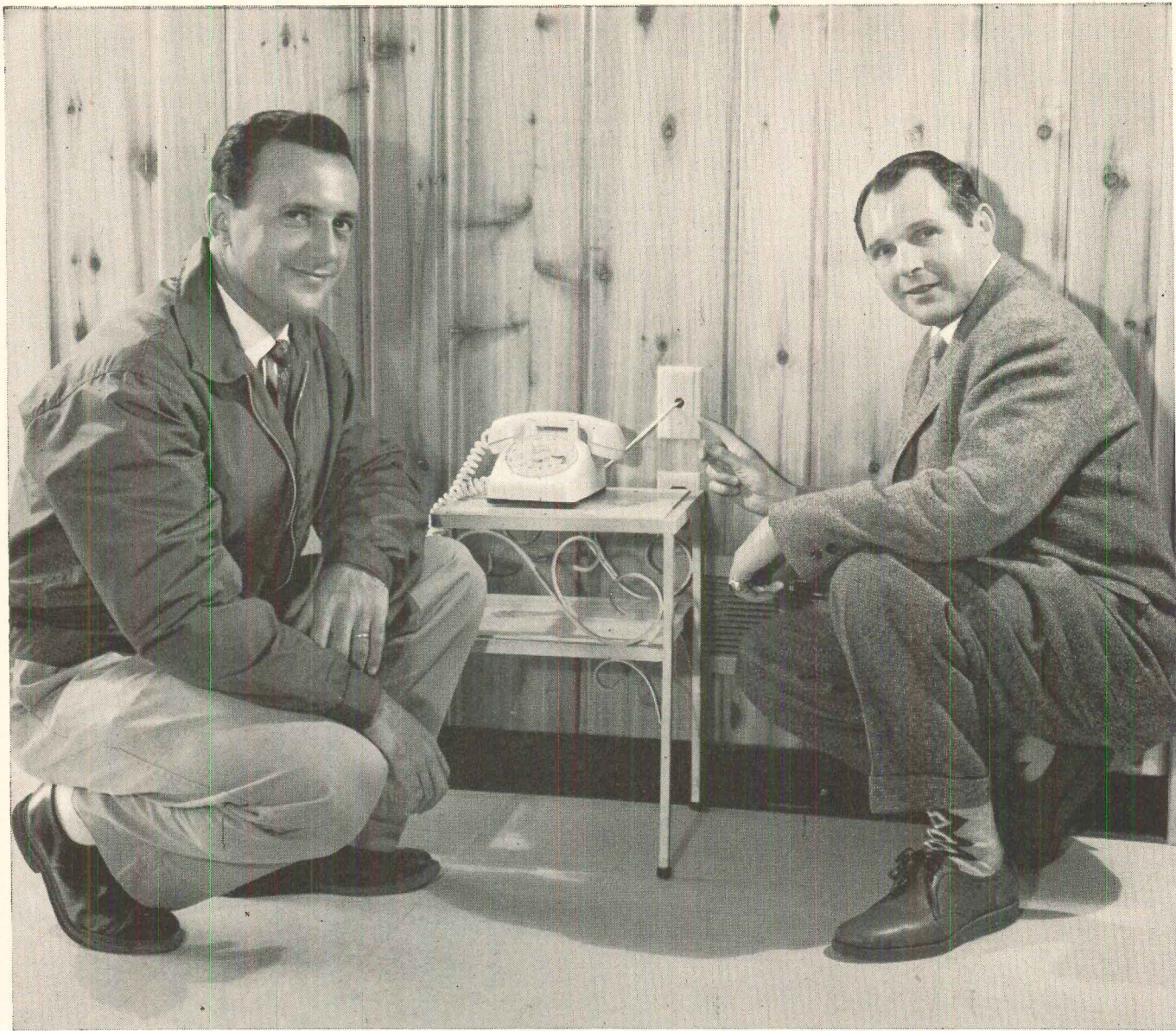
Prices for out-of-state loans, as reported the week ending Nov 14 by Thomas P. Coogan, president, Housing Securities Inc.

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

FNMA STOCK

	Nov 13	Sept 10	low	high
Bid	57	55 1/2	55 1/4	57 1/4
Asked	59	57 1/2	57 1/4	59 1/4

Quotations supplied by C. E. Childs & Co.



Sam (right) and Morty Gorn have built over a thousand homes since they teamed up ten years ago. Each of the 226 "Wellwood" homes they're now constructing near Baltimore contains 4 built-in telephone outlets like the one above.

"We feature concealed telephone wiring in all our homes"

—says Sam Gorn, Gorn Brothers, Inc., Baltimore, Maryland

"Prospects naturally look for convenience and smart planning in a new home," says Sam Gorn. "That's why we always give special attention to interior details—and why we feature concealed telephone wiring in all our homes."

"It's a touch people appreciate," adds Morty Gorn. "They're quick to see how it will eliminate unsightly, exposed wiring, particularly when extension phones are installed. What's more, it costs

little and requires little effort on our part, thanks to the telephone company.

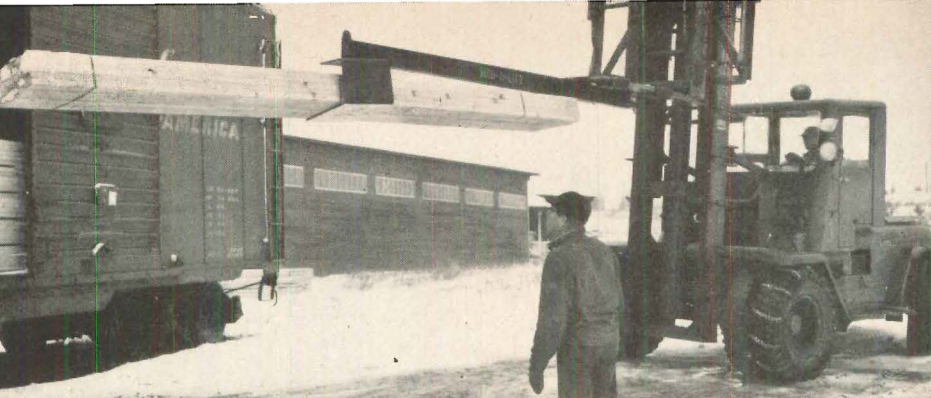
"And it *does* help sell homes."

* * *

Your local Bell Telephone business office will gladly help you with concealed wiring plans. For details on home telephone wiring, see Sweet's Light Construction File, 8i/Be. For commercial installations, Sweet's Architectural File, 32a/Be.

BELL TELEPHONE SYSTEM





SPECIAL BOOM ON FORK LIFT can swing 2'-wide McCracken lumber through boxcar doors only 4' wide.

MATERIALS & PRICES:

Lumbermen see big breakthrough in handling of unitized shipments

The day is not far off when most lumber will be sold in handy packages much the way people buy eggs or cigarettes.

Unitized shipments of lumber have been promised for the past two years, with savings to builders and lumber dealers estimated in many millions of dollars. Main hitch has been lack of enough wide-door boxcars to handle the 4'-wide packages which the lumber industry has been testing.

Right to the building site

Now a new packaging system invented by dealer James W. McCracken of Leechburg, Pa., not only gets around the boxcar shortage but promises many added advantages. McCracken's system is already working well, only a few months after first test shipments. Leechburg builders order dimensional lumber in handy packages, delivered to their sites exactly as strapped at West Coast mills. This means they have no counting problem, don't risk loss from pilferage, and get cleaner lumber.

McCracken's basic package is 10" high and 12" wide or 12" high and 20" wide. He has developed forklift attachments (cost to dealer: \$395) which permit a 4,000 lb fork to sling units up to 24' long through doors as narrow as 6'. No bracing is required because the 2' and 20" units can be combined to fit snugly across a 9'-wide boxcar. In most any combination of lumber sizes can be packed compactly in a car.

Advantages: 1) inventory can be taken in thin minutes, 2) packages need not be broken up in the yard, 3) any boxcar can

be used, 4) cars can be loaded and unloaded easily, 5) more lumber can be loaded in cars, 6) the units can be handled on the average delivery truck, 7) small forks can handle the units.

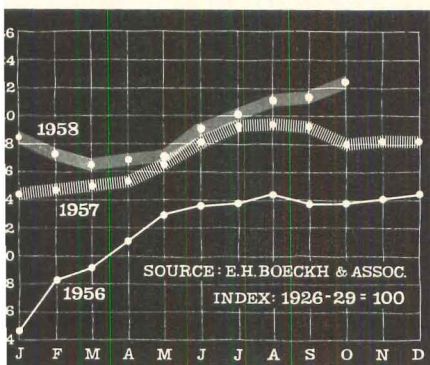
Unloading takes longer

There is one disadvantage: unloading a car with these units takes about 5 to 6 hours vs only about an hour for 4' wide units. But this contrasts with 16 hours to unload single pieces by hand. (McCracken reports his unloading costs have been cut to less than half the \$65 he pays to have men unload unpackaged lumber by hand.) However the lumber industry agreed early last month to conduct tests in which six McCracken units will be strapped together as 4' wide packages for use when wide-door cars are available and dealers prefer to order this way.

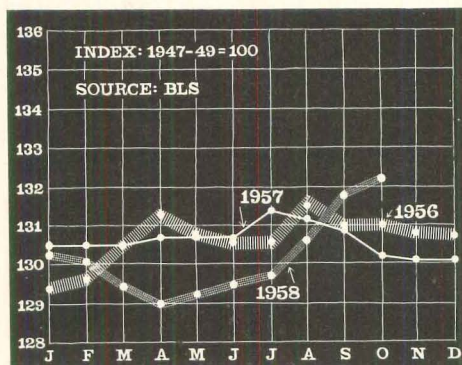
50 mills try system

Mills shipping McCracken units in the past three months include Weyerhaeuser (from three mills), Willamette Valley, Boise-Cascade and Elk Lumber Co. The latter has converted entirely to shipping in these units. About 50 mills are reported experimenting with the system.

Says Stuart S. Caves Jr, chairman of the Natl Retail Lumber Dealers' materials handling committee: "We have made more progress in developing better methods for shipping lumber in the last year than during the entire previous history of the lumber industry."



RESIDENTIAL BUILDING COSTS continued their seven months rise in October climbing one point to 282.4 on Boeckh's index. Metal prices are beginning to reflect this fall's stiffening in steel prices. Labor rates also rose in scattered cities. Lumber, according to Col E. H.



MATERIALS PRICES continued their upward trend in October reaching 132.2 on the BLS index, 1.5% higher than a year ago. Millwork jumped from 127.6 in Sept to 130.5, 1.7% higher than last Oct. Plumbing was up a point to 124.7, 3% off Oct '57. Asphalt roofing at 120.2 lags

MATERIALS BRIEFS

Boomlet for producers

Building materials producers are riding the crest of homebuilding's resurgence to record second half sales and earnings. Some outstanding examples:

- National Gypsum reports net sales and earnings reached an all-time record high in the third quarter. With sales of \$45.6 million, net earnings were \$5.3 million. Previous highs were sales of \$41.8 million and net earnings of \$4.5 million in the first quarter of 1956.
- US Plywood reports the biggest quarter and the biggest six months sales in its history. And October was the biggest single month in history with sales of \$23.4 million.
- Flintkote Co third quarter sales of \$35.2 million were the highest of any third quarter in company history, up 16% from a year ago. Net was up 19% from \$3.2 million to \$3.8 million.
- Georgia-Pacific Plywood had record third quarter sales of \$112.8 million, up 37% from 1957. Net of \$2.7 million is up 37% also.

'Dry' lumber for South

The Southern Building Code Congress has thrown its weight behind the Southern Pine Assn in its fight for moisture content limits in lumber.

The Congress amended its code to set a 19% moisture content limit on lumber going into all construction. It also recommended that American Lumber Standards be net or "dry" sizes—not green sizes.

The Southern Pine Assn, whose members kiln dry nearly all of their production, tried to get the American Lumber Standards committee to adopt moisture content standards last year. West Coast lumbermen, who still ship much of their fir framing lumber green, outvoted them.

West Coast lumbermen spoke against the proposal at the Southern Code Congress meeting in Biloxi, Miss. Despite support from the Natl Lumber Manufacturers Assn representative, they could not defeat it.

Southern Code officials say their code is used in 798 cities and towns.

Plywood production cut

Major plywood producers are cutting back production to shore up prices during the usual winter lag in demand.

Georgia-Pacific was the first to move. It trimmed output about 15%, later upped the cutback 5 to 10% more. President Robert B. Pamplin admitted that G-P hopes to avoid repetition of last winter's glut of plywood which sent prices into a long nosedive.

He added: "Autumn historically brings a moderate and temporary pause. This creates the need to produce plywood at a somewhat slower pace and we are recognizing the economic facts involved in curtailing production."

Within a week both US Plywood and Cascades Plywood announced they, too, were reducing production an average of 15%. So far most of the cutback has meant only an

Realtors attack 'bulldozer' approach to urban renewal

Realtors think too much federal money is being squandered on bulldozer-type urban renewal projects.

They want the Administration to give priority to projects "based predominantly on rehabilitation or conservation."

They want HHFA to tighten up its standards for city enforcement of housing codes as "a prerequisite" for federal grants for renewal.

At NAREB's 51st annual convention last month in San Francisco, what was notable about these attitudes and policy pronouncements was not so much that realtors said them, but the strong tone in which they were said right in front of HHFA Administrator Al Cole and URA Commissioner Dick Steiner. Items:

- "Grandiose ventures seeking to plow under large city areas" are "thwarting the natural growth of cities," charged Realtor-builder Fritz Burns of Los Angeles and Honolulu in one of the convention's major addresses. Such "politically glamorous moves," he cried, "can spell taxation ruin if we don't do something to curb part of this program we helped to start." Burns branded as a "fallacy" the widely held belief that renewal subsidies will be recaptured via more tax revenue. "These are the same buildings that won't be built somewhere else." Worse still, he noted, the basis of redevelopment land acquisition "appeals to the slum landlord." Why? "If he can just let his buildings get bad enough, the authorities will buy them. And condemnation awards are on a capitalization basis"—i.e. based on the bootleg profit in slum overcrowding and no maintenance. "The day of reckoning has got to come," said the former chairman of NAREB's rehabilitation-promoting Build America Better committee.

- "If urban renewal is limited to the bulldozing approach, blight will spread faster," warned NAREB President H. Walter Graves. "Unless we have a strong housing and building code honestly and forthrightly enforced we are not doing a job of renewal. It's the owner's responsibility to maintain property. That phase of renewal is often overlooked."

- Cities that let residential neighborhoods

decay are committing a "profligate economic waste no community can afford," said Harold S. Goodrich of Springfield, Ohio, in another talk. "Flagrant, non-conforming uses of our increasingly valuable urban areas are not the only reasons for waste and decay. There are just plain negligence and laxity in carrying out other municipal functions."

New formula for federal aid

In its policy statement, NAREB again backed shifting more of urban renewal's subsidy to state and/or local governments as President Eisenhower has urged. Last year, the President proposed gradually cutting the federal share of land write-down from its present 66% to 50%. Now, it was revealed by Presidential Assistant Howard Pyle, the Administration would "like to see the cost split one-third for the federal government, one-third for the states and one-third for the cities."

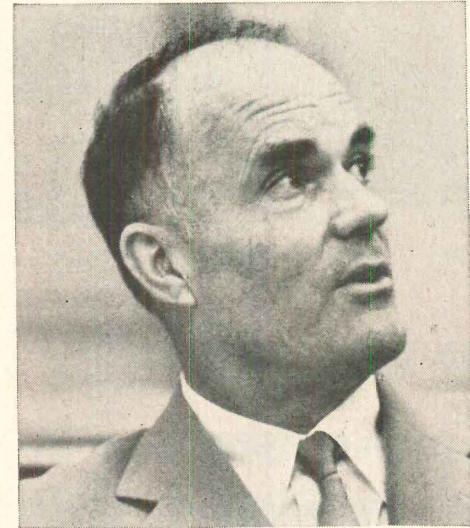
Three days after Pyle divulged this new formula to realtors, San Francisco's Mayor George Christopher, who is president this year of the American Municipal Assn, asserted it "would kill the program" because the states "simply would not do it."

Replied HHFA's Al Cole: "If our ideal is to do away with *all* slums and solve *all* urban blight problems, there never will be enough money in the federal Treasury to do the job." He insisted the need for federal aid is shrinking, thanks in part to groups like NAREB, ACTION, the US Chamber of Commerce and local foundations in such cities as Cleveland and Cincinnati.

Will HHFA tighten up its standard of housing code enforcement before giving cities federal handouts for slum clearance? Said Cole: "I'd like to lead—not drive—communities into further recognition of the fact that code enforcement is the basis they must work on."

Crack down on chiselers?

A big obstacle to saving middle-aged neighborhoods through rehabilitation, warned URA Commissioner Steiner, is the "shabby practices" of "undesirable people in the real estate



NAREB PRESIDENT-ELECT James M. (for Milard) Udall, heads what he calls "a small firm" specializing in California brokerage, property management, consulting and shopping center development.

James M. Udall Inc is headquartered in Los Angeles, has one branch office in Berkeley (45 mi north) which is run by Udall's father, a 78-year-old retired Bank of America vice president. Udall shrinks the distance between the two offices by piloting his own twin-engine plane. As NAREB's first pilot-president, he plans to make his rounds of office the same way.

San Francisco-born, Udall attended the University of California (class of '29), has been in real estate for the last 25 years. During World War 2 he was executive officer (as a lieutenant commander) of a Navy carrier aircraft service unit, fought through the Solomon Islands campaign in the Pacific. He was president of the Los Angeles Realty Board in 1950, and the California Real Estate Assn (NAREB's largest) in 1952.

business." In one of the frankest statements on renewal problems from a high Administration official in years, he told NAREB's Build America Better committee:

"In many deteriorated areas we have to contend not only with shabby buildings but also with shabby practices . . . Here we find concentrated some of the most undesirable real estate activities. We encounter exorbitant purchase-money mortgages with no sound relation to values and unconscionable sales contracts extending for years. We see exploitation of every possible loophole in zoning ordinances, housing codes and health regulations—as well as inflammation of racial prejudices and the deliberate stimulation of disorder for the sake of fast profits. Those who try to correct this, through better codes of



SELLING FOR BUILDERS panel considered ways to develop closer relations between realtors and builders but—in the words of co-chairman Robert E. Walker of Indianapolis—"with the broker as boss." Advised one realtor: "Keep 'em under financial obligation to you." Said another: "Form a corporation. You be president, the builder vice president."

COMMEMORATIVE PLAQUE marking 50 years of friendly relations between title insurance men

and realtors was presented to NAREB President H. Walter Graves (r) of Philadelphia by Ernest Loebbecke of Los Angeles, president of American Title Assn.



Photos: H&H sta

etter enforcement of existing codes, too often find themselves blocked—either directly or by more subtle means.”

Steiner acknowledged that the “vast majority” of realty men “refuse to have business and social relations” with such “chiselers.” But he warned “we may never reach our goal” unless realtors take stronger action to outlaw the evil and destructive practices” on the fringe of their business. Specifically, Steiner asked realtors to push state license commissions to revoke realty licenses of people guilty of “the practices to which I refer.”

Realtors in politics?

Urban renewal problems grabbed a big share of convention coverage in San Francisco newspapers. But to many of the 5,100 delegates, the real Topic A was whether realtors shouldn't get into local politics in a big way as a matter of self-preservation. The White House's Pyle, a former governor of Arizona, urged realtors—as representatives of the business community—to “spread the word” about how the US economy works. “Our future depends on the extent to which our economic system is understood by our people,” he explained. NAREB responded with its strongest policy statement yet. It said: “We urge that every realtor interest himself in the activities of the political party of his choice to effect the election of the best qualified candidates.”

In its policy statement, NAREB:

Urged FHA to extend its Certified Agency program to all states and all cities as fast as it can.

Urged Congress to amend the Banking Act to exempt not only VA, but also FHA mortgages, from the limit restricting mortgage loans by national banks to 60% of their time and savings deposits.

Plumped for “multiple and more intensive use” of costly community facilities, including schools, parks, playgrounds, auditoriums.” The aim is to hold local taxes down.

Urged Congress to make losses on a sale of a taxpayer's residence deductible as a capital loss on income tax “since the gain on the sale of a residence is taxable.”

Again urged that the value of structures demolished to wipe out slums, plus the cost of demolition, be made tax deductible in from one to five years, at the taxpayer's option. Aim: “to encourage” owners to tear down blighted buildings. And NAREB added

this new idea: “Costs of additions relating to sanitation or safety should be deductible as expenses.”

● Urged local realty boards to set up examinations for membership, and counseled realtors to “accept responsibility for encouraging full-time employment and on-the-job training of salesmen.”

Sparkman housing policies peril nation, realtors told

Policies urged by the Senate Democratic housing leader could lead to inflation which would confiscate “all the capital invested in real estate.”

This accusation comes from a fellow senator. Utah's Wallace F. Bennett read the Realtor's Washington Committee this statement by Senator John J. Sparkman (D, Ala.): “I have questioned consistently the theory that housing production should be a principal victim of anti-inflationary monetary policies. My theory is that the production of housing should be based on the needs of the people. Of course, I realize that the only way we can satisfy this need is by having an adequate supply of mortgage credit available at all times.”

Warned Bennett: “This is a clear statement of an attitude which has helped produce the present inflation in housing.” (Bennett noted that retail prices have risen 110% from 1939, according to BLS, but construction costs are up 170% and land for new homes has soared 200%.)

It implies, he charged, that “housing should be protected from attempts to flight inflation”—which he called “our most serious domestic problem.” He accused Sparkman of being unconcerned with whether people “have worked hard enough” to deserve their own homes or “whether they can pay for it.” Sparkman's statement means that “interest rates should be held down” even though this will discourage people from saving the money needed to finance the bulge in housing output due in the mid-60s. “If the stupid savers wake up, then the government will have to take the money away from the equally stupid taxpayers,” said Bennett. “In the end that will destroy all the capital in real estate . . . Too many industries want what they can get out of Congress and let somebody else fight inflation.

“Your inflation is already double other areas of the economy. Your industry may be the bellwether leading the economy down the fatal road.”

'We can't compete with builders in subdividing'

Homebuilders have just about driven realtors out of the land subdividing business—at least for low and medium-priced homes.

This was the consensus of a panel on “Land Development and Selling for Builders” led by Realtor Sam G. Russell, sales manager of the D. C. Burns Realty & Trust Co. in Denver, and Realtor Clem Mullholland of Chicago.

The reason, says Russell (author of the just published book, “How To Be Consistently Successful in Real Estate”), is “too many builders are willing to lose \$200 to \$300 on a lot to make sure they sell the house.”

Requirements get stiffer

Agrees Fred W. Marlow of Los Angeles, former FHA district director: “We can't compete with the volume builder in the subdivision business. I wouldn't dare buy acreage today in, say, Orange County. There are only two places left for realtors: luxury property and hillside land. There are only a few of us [developers] left in California.”

As usual, stiffer and stiffer local requirements for underground facilities were blamed by realtors for the soaring price of developed land. Clem Mullholland cited three Chicago suburban subdivisions to show what's happened in five years. In the first, five years ago, improvement costs came to \$16.91 per front foot per lot. This year, in a nearby suburb, improvement costs were \$26.24 per front lot foot in one subdivision and \$29.32 in another. Five years ago, says Mullholland, he was buying raw land around Chicago for about \$3,500 an acre. Today, it costs him \$4,500 to \$5,000 an acre. But with improvement costs up some 73%, Mullholland now charges home builders \$4,000 to \$4,500 per 50'x130' lot. “We sold 244 to builders in 30 days,” he reported of his latest venture.

'Almost overimproved'

Commenting on this cost picture, Seattle Realtor-builder Al Balch noted: “Too many people think the real estate industry is profiteering because lots and homes cost so much compared to a few years ago. But we aren't comparing the same things. Now, we are talking about land that is almost overimproved. It has storm sewers to serve people miles away or tracts that won't be built for 10 years. We used to make more money when we put in only simple improvements.”

NEWS continued on p 52

Photos: H&H staff



INTEREST boost, giving VA administrator the same flexibility (to 70% of FHA now has, is being urged for VA, said Philip N. Brownstein, director of VA loan guaranty service.



URBAN RENEWAL attack was led by Realtor-builder Fritz Burns of Los Angeles and Honolulu. He rapped what he termed the “itinerant tycoons” of renewal “who paint won-



POLICY RESOLUTIONS, presented by F. Orin Woodbury of Salt Lake City included NAREB's strongest statement yet urging realtors to get into politics—“to effect the election



FOREIGN HOUSING shortage is growing worse every year, warned Osborne T. Boyd, housing chief of the International Cooperation Administration. Major reason: no low-

Buyers perk up —to aluminum's bolder, broader use!

Today, prospects want aluminum. They've come to expect it in windows, doors and hardware.

But watch how they react when you boldly go a step or two further . . . when you use aluminum in really new ways, limited only by tasteful restraint, buyer appeal and the properties of the metal, itself.

Take this architect's design. It shows how fresh, new aluminum applications can help give a house added interest and buyer appeal. Such ideas—similar only in newness, function and beauty—can make the next home you design more distinctive, more exciting, more salable.

Important, too, is the immediacy of new aluminum designs. For virtually any practical application you conceive can be made to your design specifications by a fabricator of aluminum products. Why not take advantage of his knowledge of alloy properties and fabricating methods? He welcomes your call.

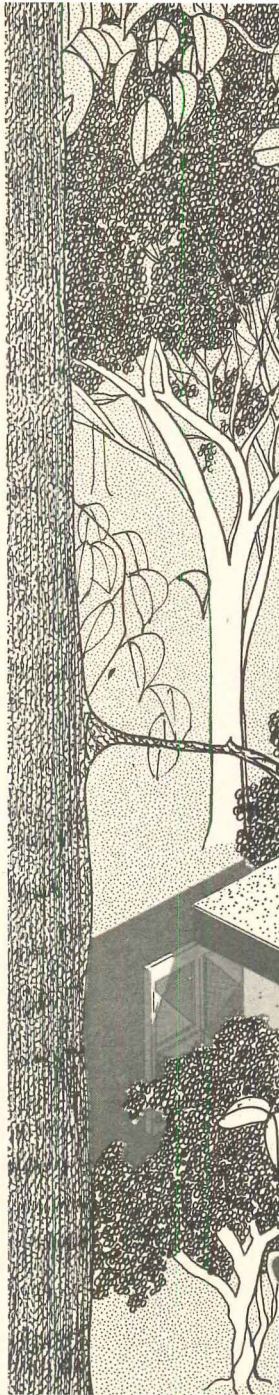
Today, many of the aluminum building products you use are made by leading aluminum fabricators who do not smelt their own primary ingot. Many of these firms rely on Aluminium Limited for performance-tested, high-quality alloys backed by the basic and practical research of this leading North American producer.

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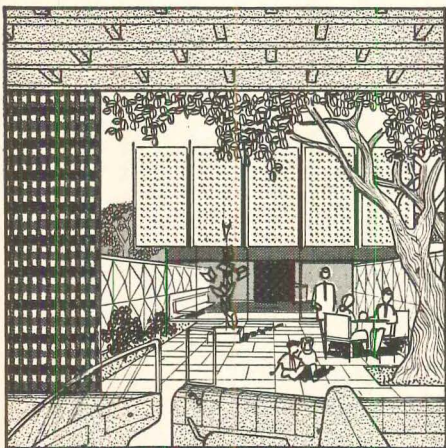
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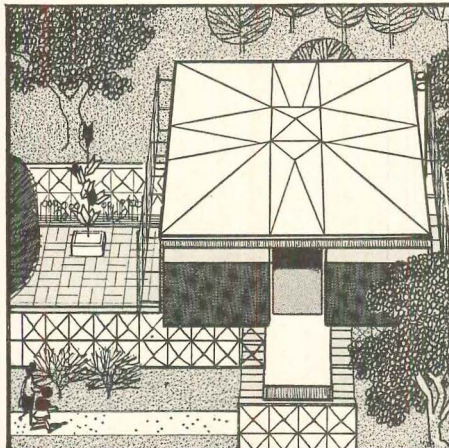
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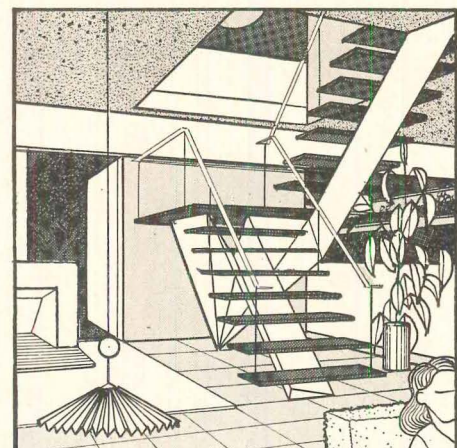
Make your next design a custom showpiece—with exciting ideas like these.



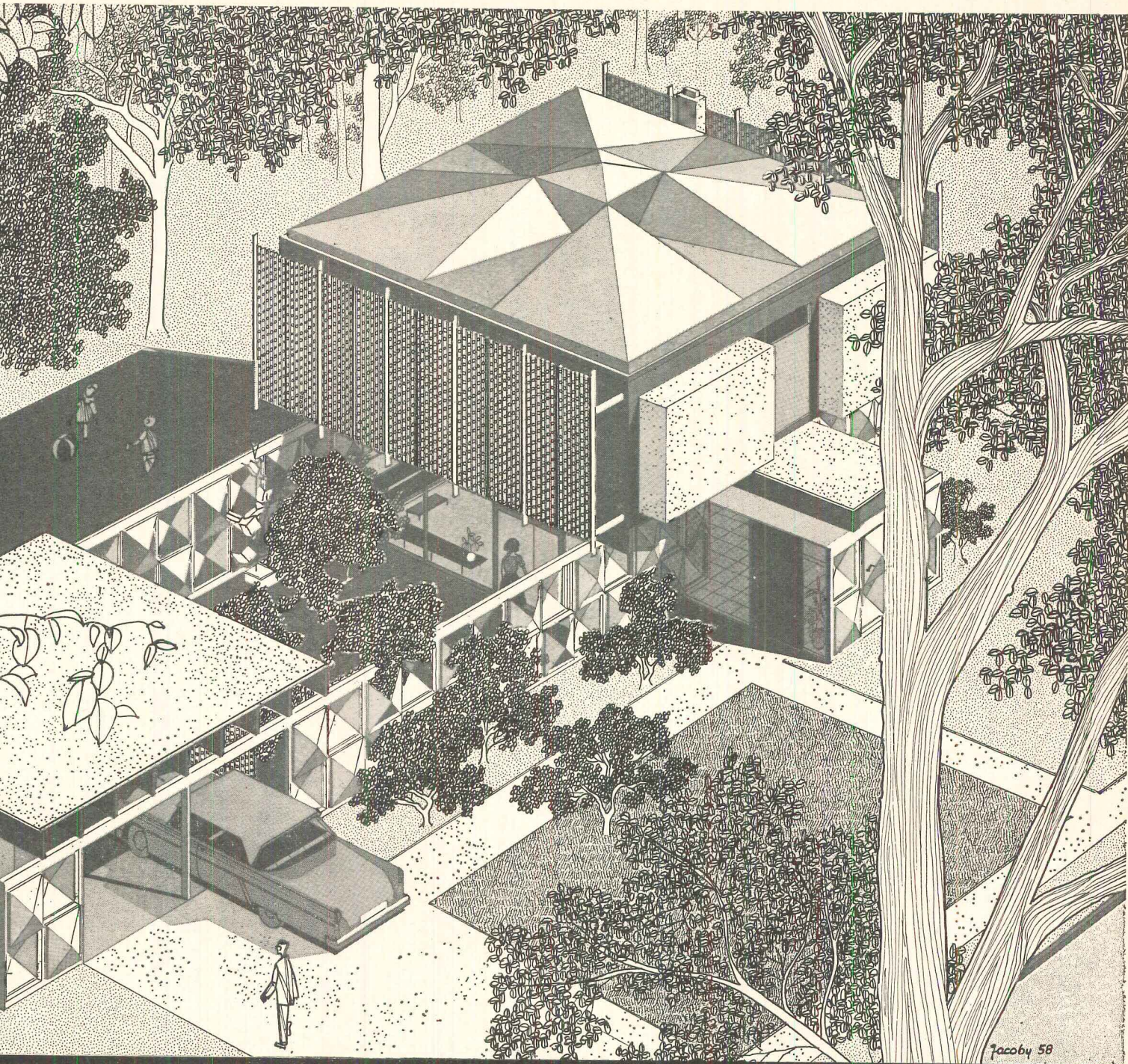
New screen design lets occupants look out, no one looks in—adding privacy to vision . . . reflects sun's heat. Conceived as a single, low-cost sheet of aluminum, die-cut in a pleasing rhythm. Bent to the horizontal, die-cuts would add greater rigidity, provide interesting interplay of color and light.



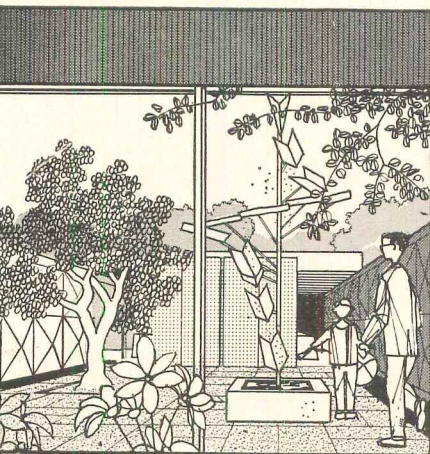
Panel-type roof of this kind would combine high structural strength with unusual appearance. Adds distinction to the building's exterior design . . . forms a strikingly attractive ceiling in each of four bedrooms. Entire roof could be aluminum . . . fabricated of new insulated sandwich panels.



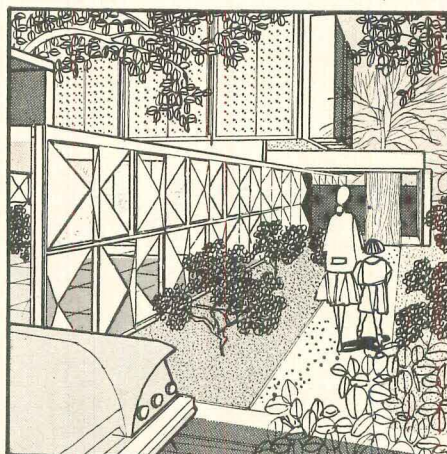
Interior stairs leading to bedrooms above might consist of an aluminum railing system that would act as a truss to support the treads (which may be of wood or other material). The result: a staircase treatment that is refreshingly open . . . with enlargement of living area that is both optical and actual.



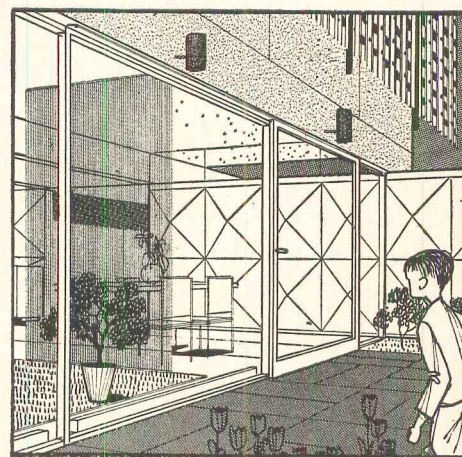
The model shown is the result of our search for new aluminum applications . . . where the metal offers an edge in both performance and merchandising value. Now in drawing-board form, the ideas it contains will be explored in detail in forthcoming advertisement reports.



Cultured in anodized aluminum is the colorful outdoor fountain. With good design and playful purpose, it would provide a low-cost point of interest to the patio. Many textures and colors make aluminum the ideal building material for today's newest



Here, the architect has conceived load-bearing walls of studs and aluminum panels, extended to enclose carport and patio . . . provide privacy, wind protection and a restricted space. Non-bearing part of the wall could be a fountain



Few materials can match aluminum's merchandising value. Buyers know its lasting advantages. No better reason for featuring aluminum—in sliding doors . . . trim . . . kitchen built-ins—wherever brightwork

Scattered sites, rehabilitated units to account for half of year's output

The revolution in public housing design that its friendly critics have been urging is now well underway.

Nearly half of the public housing units being planned for this fiscal year will be built on scattered sites or will be rehabilitated used housing.

Official figures from the Public Housing Administration in Washington show local authorities in 88 areas are planning 13,762 units of subsidized low-rent housing on 357 scattered sites. This is equal to 39% of the 35,000 federally aided public housing units authorized by Congress.

Rehabilitation plans cover 2,217 units in eleven cities. This comes to 6% of the program's total authorization.

Of the 13,762 units planned for scattered sites, the South and Southwest will get the biggest slice: 38% (see table, below). PHA's Chicago regional office accounts for 31%.

The scatter idea seems to be catching on fastest in PHA's Atlanta region, where the celebrated experiment with scattered sites at Cedartown, Ga. (March, News) attracted wide attention. Some 33 localities are now building or planning public housing on 168 different sites. Naturally, this means the number of units per project is small. The largest, in Alma, Ga., consists of only 62 units (52 on seven sites for white occupancy, 10 in one place for Negroes).* In all, 31 towns in Georgia—including Cedartown—have built or planned scatter-site projects.

Problem over segregation?

In Alabama, where seven communities have scatter-site plans, some realtors are trying to arouse political opposition on the basis that this will scatter Negro families into "white areas." What, if anything, will come

*PHA so far makes no effort to force integration in public housing in the South. Negro pressure groups, apparently on the theory that some housing is better than none, have raised no serious objections.

of this it seems too early to tell. But it could confront Sen John J. Sparkman (D, Ala.), chairman of the Senate housing subcommittee and a supporter of public housing, with some difficult choices.

In the Southwest, scatter-site projects also tend to be small. Only six involve more than 100 units. The largest: 1,500 units in Denver (where Lee Johnson, longtime head of the National Housing Conference, is the new executive director of the housing authority).

Chicago is planning more scattered-site units than any other US city (New York City contemplates none, under PHA's classifications). Chicago is designing 1,850 units for 19 sites—high-rise, four-story row-on-row and two-story row dwellings. Cleveland will put up 1,795 units in five spots: high-rise, four-story row units and two- and three-story flats. How the program stands:

SCATTERED SITES				
Regional office	Sites	Localities	Projects	Units
Atlanta	160	33	36	985
Chicago	46	7	8	4,285
Fort Worth	60	20	20	4,221
New York	34	12	12	1,779
San Francisco	28	7	6	1,009
Washington	21	9	9	1,483
TOTALS	357	88	91	13,762

Use of scattered sites should expand

"steadily," PHA officials predict. Basic reason: by letting public housing disguise itself in the form of private housing, the subsidized units may escape the stigma that makes more and more US families shun institutionalized project living. Moreover, scattered sites use vacant land, which dodges the high and rising cost of slum sites—a problem which is making it hard for public housers in some cities to keep under Commissioner Charles Slusser's \$17,000-a-unit cost ceiling.

Realtors and builders are unhappy about the whole trend. NAREB has called it "a threat to the concept of private home ownership." NAHB's Joseph McGrath, assistant legislative director, complains: "Public housing is coming into direct conflict with what is and can continue to be offered by the private building industry."

Public housers contend that scattered site developments will make it easier to sell public units to over-income occupants—if Congress passes a law to let them do so.

Where rehabilitation is planned

PHA's Chicago regional office accounts for 1,019, or 46%, of the 2,217 units planned across the nation via rehabilitation or purchase of existing structures. Detroit has planned for 1,300 fix-up units, including 316 for elderly persons in a downtown apartment it may buy. Columbus, Ohio is thinking about buying a 660-unit FHA Sec 221 project for public housing. Williston, N. Dak. is eyeing the possibilities of buying a 16-unit FHA apartment which defaulted. But Chicago's Housing Authority has decided it will cost too much to remodel old buildings that form part of its Rockwell Gardens project (April '54, News).

In Montgomery, Ala. public housers have bought a 184-unit FHA 608 apartment. In San Francisco, the Housing Authority would like to convert two or three old homes into apartments for single elderly persons.

No. 1 tryout for rehabilitation is in Philadelphia. PHA has signed a loan contract with the Housing Authority for 200 rehab units it plans to buy in West Philadelphia. Twenty-five existing homes will serve as a test. Philadelphia

continued on p. 5.

Builders could build row units \$6,500 cheaper, says FHA

Philadelphia is putting up a public housing project which FHA says private builders could build \$6,500-a-unit cheaper.

The project—19 two-story row houses—is one of the first in the nation to adopt the new public housing idea of small-size structures on scattered sites to avoid "the institutional look."

Philadelphia's Housing Authority expects to pay \$17,000 each for the 19 units. This is the maximum permitted anywhere in the nation by the Public Housing Administration. But FHA cost analysts in Philadelphia say a private builder should be able to sell similar homes for only \$10,500, including profit.

Why such a whopping difference? Even housing authority officials admit most of it is government red tape plus the cost of salaried bureaucrats.

Authority experts who examined the basis of the FHA estimate say \$2,649 of the difference can be charged to public housing's higher standards. These included such items as 6' instead of 3' foundation walls, more expensive water heaters. The foundation requirements alone will cost public housing

\$1,302 more for each unit, they contend.

Between \$1,000 and \$1,500 can be charged up to interest on borrowed money during delays, planning salaries and architects' fees, say public housing spokesmen. And they add that it is common for Philadelphia contrac-

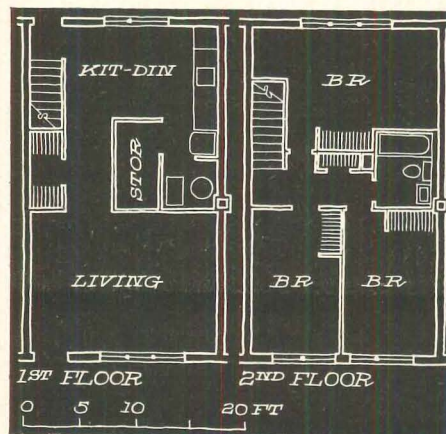
tors to add 10% to their bids to cover the cost of government red tape.

Explains a recent memorandum of the Philadelphia Housing Authority: "Delay is large cost, much of it unavoidable as a result of the complexity of the process of planning among many public agencies involved, and civic groups."

But all this still leaves \$1,000 unexplained.

The houses which are the basis for comparison are 1,150 sq ft units with 5½ rooms but no basement or garage. The Philadelphia authority expects to pay \$13,165 each for them. But this doesn't include land, overhead interest, architects' and engineers' fees, inspection costs.

FHA figures the same unit at only \$7,120 a unit. That excludes land and profit. It also omits landscaping, walks, stoops and step refrigerator and laundry equipment that might add about \$1,500 to the construction cost. With all these items included, the public housing authority expects to pay \$17,291 for each unit. This is \$291 more than the federal cost limit—so the specifications are to be trimmed.



FLOOR PLAN OF PHILADELPHIA ROW UNIT

Philadelphia officials contend they can buy and fix up a unit for \$10,000. But they are having trouble building new ones below PHA's \$17,000 ceiling. Moreover, race friction is making it harder and harder to line up sites for big projects.

Slusser outlines his plan to revamp public housing

A two-pronged plan to revamp public housing has been suggested by Public Housing Commissioner Charles E. Slusser. He would:

1. Cut the federal government's share of subsidizing below-the-market rents to open the way for more local autonomy in running public housing programs.
2. Use existing structures on publicly owned sites as "short term housing" for displacees.

Slusser, whose administration has lately been denounced as "dictatorial, capricious, arbitrary" by public housing advocates, aired his ideas for changes in a Nov 10 talk to the Illinois Municipal League. He said:

"The people who operate public housing—in local communities—want more local autonomy. I am for that. Not on the terms of the so-called Clark bill of the last Congress, which was essentially

only a request for more of Uncle Sam's money and less of his authority, but on terms which would create more local interest and responsibility . . ."

How to do it

"This could mean a local cash contribution beyond present tax forgiveness, which would reduce the 100% contribution now being made by the federal government. This . . . would create more interest in public housing by local citizens. Spending of local tax dollars always makes for local interest . . ."

(In his original text, Slusser went on to suggest that local housing authorities take over the costs of organizing, surveys, litigation, attorneys' and architects' fees plus construction supervision. He said this would "reduce the present red tape" and avert time-consuming arguments." He suggested the federal government continue to meet costs of sites and construction. Such a splitting of costs would slice the federal share of underwriting subsidized rents to about 90 or 92%, he forecast. He noted that such an arrangement would return to the basis envisaged by the 1937 Housing Act: federal government paying only 90% of development costs. But in the final version, Slusser omitted all this.)

Good for displacees

Short term housing, Slusser argues, would provide somewhere for displacees to live between the time their old housing is torn down and new, standard units are built.

"Relocation," he argues, "harasses all our public works programs" and makes them take longer to finish. This would ease the relocation problem.

Whether the "short-term housing" he suggests would meet PHA's higher-than-FHA property standards Slusser did not say. But apparently it would not. PHA staffers estimate that it would cost \$800 to

LABOR:

Make-work decried by Cleveland labor leader; 'fake', cry builders

Construction workers in high-cost Cleveland have been scolded for featherbedding—by their own leader.

But home builders still complain that labor is all talk and no action when it comes to ending shirk-work practices.

"It behooves labor and management to do everything to affect economies in our industry," wrote Thomas E. McDonald, business manager of the Cleveland Building and Construction Trades Council, in the *Building Trades Journal*. "We in labor cannot continue to take from the industry without putting our fair share into it."

McDonald bore down on oversized coffee breaks (no coffee break at all is allowed in contracts). He wrote: "Assume a house is being built and it requires 100 days for all the work required to complete the job. Let us also assume that for the 100 days, the job employed an average of six workers, starting with the excavators and ending with the decorators [at] an average hourly rate of \$3.80. Now if each of these workers took a 15 minute coffee break each morning, the cost to the buyer would be \$5.70 per day or \$570 for the house. Some of our members will no doubt take the position that anyone who can afford to buy a house can afford the luxury of our members' coffee break. Nothing can be farther from the truth. We have yet to bear in mind that most home buyers need a mortgage to buy a home, and somewhere along the line at least a part of this \$570 becomes a part of that mortgage. It means that he is paying interest on all or a part of this 'luxury' for anywhere from 15 to 25 years depending upon the length of time required to amortize the mortgage. Now all we need to do is add on another 15 min that we cheated at starting or quitting time, another 5, 10 or 15 min at lunch time, and you can readily see, how our indifference to our responsibility increases building costs."

Cleveland Plain-Dealer



McDONALD

Building trades contracts in Cleveland this year included for the first time a seven-point anti-featherbedding "understanding."

Since then, general contractors say they have been able to fire workmen for loafing and make it stick. "We can't say how much, but we have indications that it is cutting our costs," says Contractor William J. Hunkin 2d. "And morale on the job has gone up."

Builders, long at outs with general contractors because builders have no voice in wage negotiations in Cleveland but must pay the scales the generals negotiate, say things are just as bad as ever. "That faker!", exploded one official of the Home Builders Assn when a HOUSE & HOME correspondent asked him about McDonald's statement. "What he says is a lot of . . . He's acquainted with the practices by his people but he's never lifted a finger to do anything about it. All I hear from him is I should take it up with [President Richard] Gray [of the AFL-CIO building trades department]."

Adds Builder George N. Seltzer: "I have seen no improvement whatsoever. Here the plumber requires eight days to put in a five-fixture job. In other areas they do it in four. The plumber comes late and goes home early. If I buy a pre-glazed window from Detroit, I have to pay the glazers' union for a sticker to put on the glass. The sticker costs me as much as having windows glazed on the job. McDonald knows these things . . . but he does nothing about them."

* Eight-hour day for all trades, no more coffee breaks, no show up time to be paid if the weather prevents working, an attempt to pay wages by check, featherbedding "not to be condoned," no restrictions on the amount of work a man may do, no restrictions on machinery, tools, or labor saving devices.

Buffalo carpenters agree to cut lumber off-site

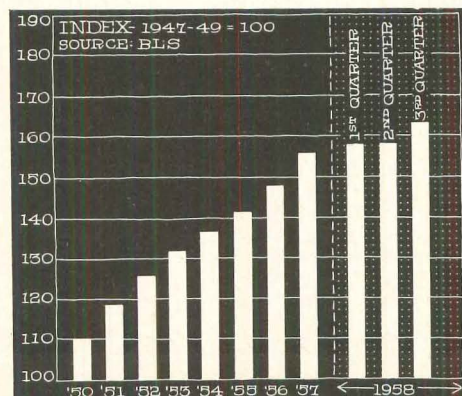
Buffalo's union carpenters, who have stubbornly fought off-site lumber cutting or fabrication of any kind, have agreed to lift the ban for a six month's trial.

They did not act in the interest of productivity and lower costs. They simply fear that if they don't allow local lumber mills to pre-cut and fabricate components in the yards they will lose jobs because prefabs will be shipped in from outside the area.

If the system cuts seriously into the number of on-site jobs, union and mill operators have agreed to return to the old method.

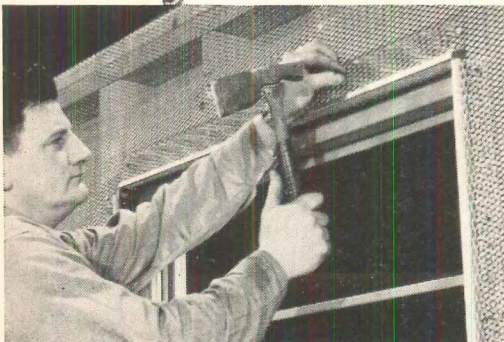
Herman F. Bodewes, president of the carpenters district council, adds: "There will continue to be restrictions."

Builders in Buffalo, a notoriously high-cost city (sixth highest in FHA's 71 city building cost survey) hope off-site work will cut



HOURLY WAGE SCALES of union building trades jumped 5 points to 163 in the third quarter. Wage rates are now 4.6% higher than in Oct. 1957. Average increase for all trades

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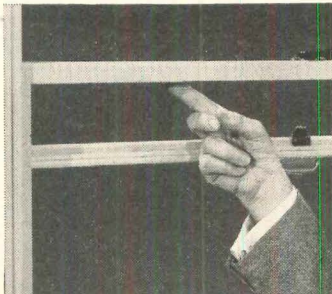
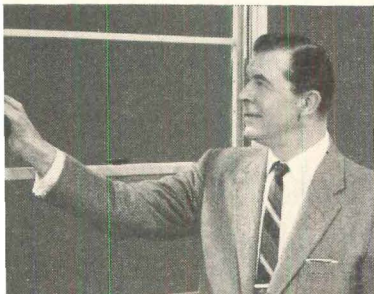
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Photo courtesy The Lusk Corporation

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Give the houses you build the customer appeal of Western Pine Region woods. Their attractive pattern and workability make them suitable for paneling, moulding and woodwork. Their stability and durability make them equally suited for framing, siding, sheathing, sub-flooring and roof decking.

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SEGREGATION:

Major study raps industry practices

Commission on Race & Housing asks
Eisenhower to name committee
to root out federal props to housing bias

The biggest study yet attempted of housing segregation has ended with a report accusing the building industry of helping to thwart the nation's efforts to overcome race discrimination in housing.

A three-year investigation by the Commission on Race & Housing*, financed by \$400,000 from the Ford Foundation's Fund for the Republic, singles out realtors, builders and mortgage lenders as leading roadblocks toward realizing what it calls "public ideals in regard to race."

The language of the 77-page report is temperate, its ideas crusading. It says: "The group prejudices of the white population provide a basis and support for the segregation of minority groups, but the actual controls and sanctions are administered largely by the housing industry. It is the real estate brokers, builders and mortgage finance institutions which translate prejudice into discriminatory action . . . In the main, the services of brokers, builders and mortgage financiers are extended to nonwhites only in limited measure and under special conditions. Spokesmen for the housing industry usually disclaim responsibility for their discriminatory practices, asserting that their actions are dictated by the prejudices of their clientele or the general public, or the imperatives of profit and loss. There is unquestionably some basis for this defense, but it is also true that members of the housing industry often lead rather than follow the public in housing discrimination . . . the unwillingness or inability of the housing industry to make its services fully available to the members of minority groups has had the effect of creating, for those groups, a separate housing market in which only a limited quantity and quality of merchandise is offered for sale."

Federal, state and local governments come in for sharp criticism, too.

The commission estimates that one-sixth of the US population (27 million people) is now subjected to housing restrictions because of race, color or ethnic origin. Yet it notes pointedly that the 1949 Housing Act makes "a decent home and a suitable living environment for every American family" a goal of national policy. The very existence of such a law, says the study, when taken with the fact that minorities are largely confined to slum ghettos, creates "an expectation that government will act to help remedy the situation."

Instead, says the report: "Realization of these goals of national policy is seriously hampered by racial segregation and discrimination in the distribution of housing facilities and benefits provided under federal laws. Moreover, the policies of the federal housing agencies which encourage or permit racial distinctions in distribution of federal housing benefits are inconsistent with the US Constitution and the spirit of the housing acts of Congress . . ."

What the Commission says about industry

REAL ESTATE BROKERS, "with occasional exceptions, will negotiate sale or rental of property to minority persons only in areas considered appropriate for minority residence, usually in areas where minorities are already living. To do otherwise is considered among brokers an unethical practice . . ."

NAREB has substituted "some ambiguous statements" for its former ethical prohibition against introducing inharmonious occupancy into



AMERICAN DILEMMA: Robert Herndon, a Negro aircraft engineer, house hunting in the Los Angeles suburbs, looked at this house, but was told by the lady realty broker: "The owners just won't sell to you," which was what the owners had told her.

neighborhoods, "but from all indications the re-statement has made little change in actual practice."

"Real estate men are typically convinced that to 'break' white neighborhoods would bring serious harm to their business. Damaging reactions are expected both from neighborhood residents and from colleagues. It is the latter which serves to maintain a high degree of uniformity in practice . . . on occasion, members who violated the racial code have been expelled from real estate boards." Even if a home owner is willing to sell to a minority buyer, "brokers generally will refuse to participate in transactions they consider improper . . . there is no record of any real estate board's having announced that introduction of a minority buyer into a white neighborhood was permissible if the seller were willing."

Real estate boards have admitted such a tiny number of nonwhite members that "their exclusion testifies to the racial attitudes of the real estate fraternity." Result: "Absence of communication between white and nonwhite interests in real estate" which "removes nonwhite real estate agents from the scope of ethical practice controls."

BUILDERS—Except where local laws limit them, "the vast majority in all sections of the country maintain a strict policy of racial segregation." Because the modern developer builds not just houses but whole communities, his powers to segregate have been "magnified" in the last 20 years. This helps explain "the paradox of increasing residential segregation during a period of generally weakening racial prejudice." Most builders "are convinced" that too few whites will live in the same neighborhood with nonwhites to provide enough market for a


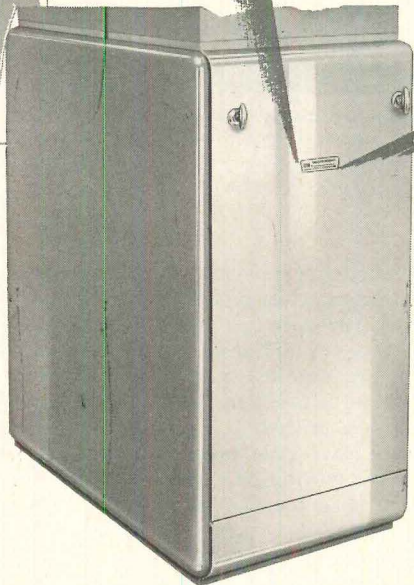
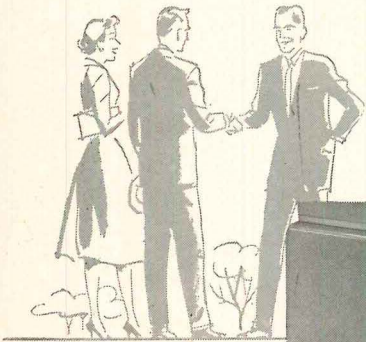
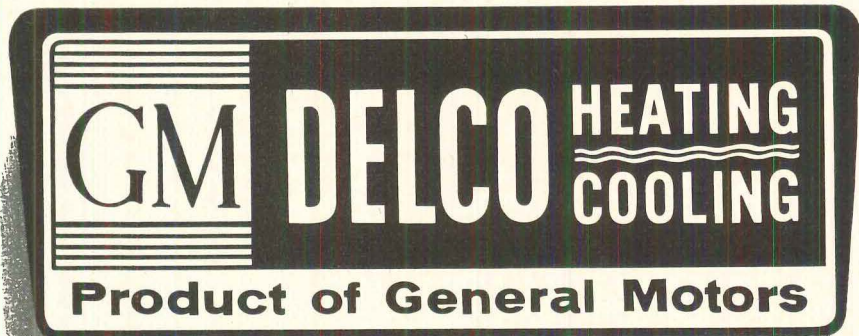
continued on p 59

Carl B. Schwulst, president of Bowery Savings Bank, chairman; Gordon W. Allport, professor of psychology at Harvard; Elliot V. Bell, editor and publisher of *Business Week*; Attorney Laird Bell of Chicago; The Rev John J. Cavanaugh, director of the University of Notre Dame Foundation; Peter Grimm, chairman of William A. White & Sons, New York; Contractor Charles Keller Jr of New

M. Klutznick of Chicago; Henry R. Luce, editor-in-chief of TIME INC publications; Merchant Stanley Marcus of Dallas; President Ward Melville of Melville Shoe Corp; Attorney Francis T. P. Plimpton of New York; President R. Stewart Rauch Jr of the Philadelphia Saving Fund Society; Designer Henry Dreyfus; Col Campbell C. Johnson, assistant to the director, Selective Service System; President John H. Wheeler of the Mechanics & Farmers Bank,

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GENERAL **M**OTORS CORPORATION

Builders urged to open all tracts to all races

Continued from p 57

tract. Builders argue that "to admit nonwhites would be a fatal handicap to sales." But "few builders have tested their assumptions" that builders of inter-racial tracts will be stopped by lack of mortgage money or obstacles thrown up by local authorities.

LENDERS "have provided major support" for segregation by their "common policy" of lending to nonwhites only in nonwhite areas. Not only does this "sustain segregation" but it also "disadvantages nonwhites" because property in nonwhite areas is usually "inferior." The "racial areas" policy is upheld inside lending institutions by 1) a weakening belief that nonwhites depreciate property values and 2) an unweakening "desire to avoid the wrath of property owners, brokers, depositors, policy holders and other lenders or helping 'break' a white neighborhood."

FHA, PHA criticized

The commission tags "policies and actions" of federal agencies and officials as "among the principal influences sustaining segregation in housing." Minority groups for years have been trying to persuade the President and federal housing agencies to forbid racial segregation in sales of FHA and VA homes, it notes. But "this step the government has not been prepared to take. Officials offer various explanations but unquestionably one of the principal reasons is the power of the segregationist bloc in Congress. By endowing private business and local authorities with unprecedented power to determine the racial pattern in housing, and then taking no steps to control the use of this power, the federal government indirectly gives major support to intensification of racial segregation. It is fair to say that the segregationist group, through its power in Congress, is able to enforce its views upon the whole country."

FHA, the report complains, makes no attempt to control racial segregation by builders, although it has abandoned its earlier doctrine that "mingling of racial groups in separate areas was socially undesirable."

And public housing, even though "far in advance of the private field . . . has served, in the whole to sustain and probably intensify racial segregation." Reason: federal authorities, mindful of attitudes in the South, have left the question of segregation up to local housing authorities.

"Only government and law can be directly

effective on a large scale" to curtail race discrimination in housing, asserts the commission. But at another point, it admits: "No single measure can produce a major change."

Its No. 1 recommendation turns out to be that President Eisenhower should name a high-level committee of federal officials and private citizens to purge US housing programs of what support for segregation remains in them. It also offers 33 other suggestions. These range from the advice that more publicity for inter-racial subdivisions would be helpful to a demand that state governments repeal all laws requiring segregation. These recommendations involve the industry:

1. Realty boards should proclaim that "realtors should offer listed residential properties to any qualified purchaser or renter without regard to racial or religious distinction unless the principal has in writing directed limitation of a particular transaction to certain groups."

2. Housing trade groups should "drop color bars to membership."

3. Lenders should drop their "racial areas" policies.

4. NAHB and its locals should "take the lead in effecting an industry-wide policy" to declare all new tracts open to all buyers of whatever race or religion. This would, explains the commission, lessen the "disadvantage" builders feel they will suffer in taking individual action to admit nonwhites.

5. Builders, brokers and lenders should study the experience of financially successful inter-racial developments.*

The commission also calls for adoption of state and city laws banning discrimination in housing built with any form of public aid (such as FHA). It cites New York City laws against bias as models for the nation.

It calls for more emphasis on rehabilitation in renewal areas undergoing racial transition, more public housing projects on open land, fewer public housing ghettos and more projects on scattered sites "away from slums." It also advocates higher income limits for over-income public housing families so they won't have to move.

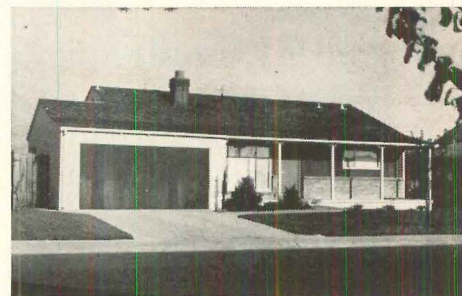
State agencies enforcing anti-bias laws, says the commission, should be empowered to: 1) act on complaints, 2) investigate and start compliance proceedings without complaints, 3) make public results of complaints involving discrimination and 4) have authority and money enough to promote open occupancy via research, information, education.

Industry & federal reaction

Most of it has been pained, fumbling and—in anybody who had read the report—inept. At NAREB's 51st annual convention in San Francisco, reporters regularly braced dignitaries at press conferences with embarrassing questions about the findings, which were, by rare coincidence, announced the very day the realtors opened their sessions. "NAREB has no policy in this field . . . never has," said President H. Walter Graves after admitting he hadn't read the report.

"We were among the first to comply with the Supreme Court's decrees against restrictive covenants." Asked if he could name any

H&H staff



INTER-RACIAL TRACTS, like this one in Milpitas, Calif, now number about 75, report experts George and Eunice Grier. Prices range from \$6,250 to \$25,000. Major hurdles are still sites and financing. This \$11,750 home is part of tract backed by United Auto Workers to help house Negro workers at Milpitas Ford plant which opened in 1953. Now, it has only 10% nonwhite occupancy.

realtors who sell property on an open occupancy basis, Graves hesitated then said: "I've never studied that. Never considered it any of our business."

FHA Commissioner Mason, conceding he had read only part of the report on an airplane, insisted "I did not feel it was extremely critical of the government." He added that there had been "material changes" since the data was gathered "some time ago." HHF Administrator Al Cole was blunter. Federal housing agencies, he said, have "no responsibility" to prevent race segregation in private housing, even if it is financed by FHA or VA. (See Roundup for more detail.)

At the US Savings & Loan League's convention the next week in San Francisco, Sen John J. Sparkman, said he agreed. Sparkman, who is first a Democrat from Alabama, second the chairman of the Senate housing subcommittee, and who was Democratic vice presidential candidate in 1952, looked unhappy. "I don't feel the question should enter the housing program at all," he said. "Interjecting race will have a disastrous effect both in the field and in legislation." If compulsory integration is written into housing laws, he conceded, public housing "would dry up."

NEWS continued on p 61

How the study was made

The costly study, titled "Where Shall We Live?," is the result of three years research by social scientists at a dozen universities under the direction of Prof Davis McEntire, professor of social welfare at the University of California.

The report made public last month is only a fraction of the evidence the commission amassed. What Commission Chairman Schwulst calls "a comprehensive report of the research," to be titled "Residence & Race," is scheduled to appear next year.

Backing this up are some 30 studies and research memoranda, most of which have been, are being or will be published. All are listed in an appendix to the first report. For a copy of the report, contact the University of California, Davis, Calif.

H&H staff



McENTIRE

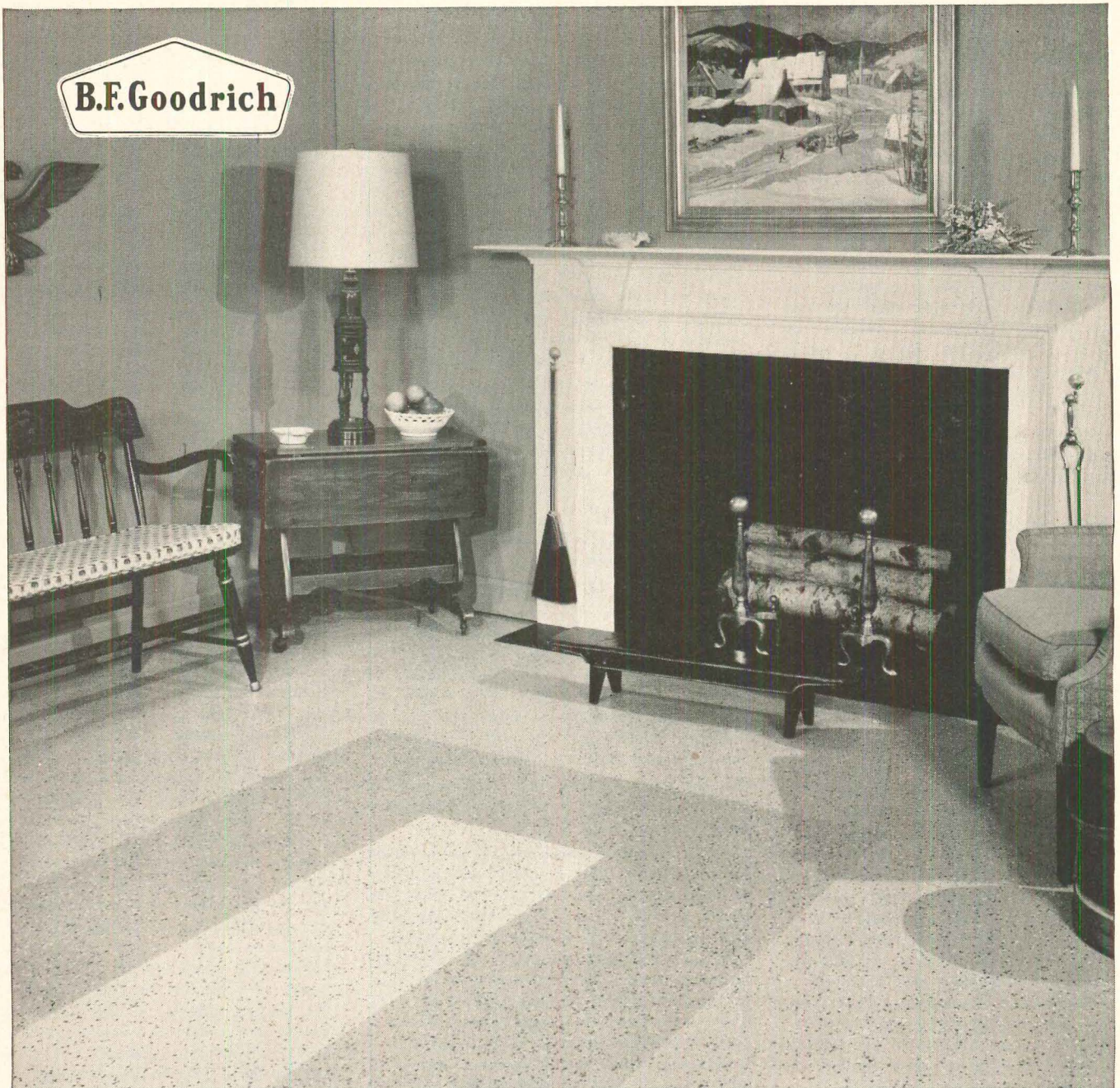
Rights commission study set

The new Federal Civil Rights Commission will dig into racial segregation in housing and urban renewal next year.

It has called a hearing February 2 in New York City to delve into such items as the quality and amount of housing occupied by minority groups, what difficulties they are having in finding adequate housing and the effect of federal housing laws and programs on their problems.

Housing will play a big, but not dominant role in the commission's deliberations, predicts its Staff Director, Gordon Tiffany, 45, former attorney general of New Hampshire. The commission is due to report by next September on denials of voting rights, denial of equal protection of the laws and how

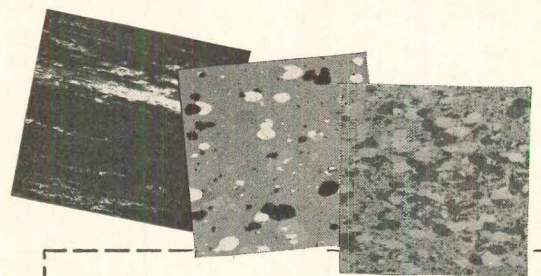
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FHA MPS'S:

A remaining controversy: 'local acceptable standards'

Will FHA's new formula for "local acceptable standards" open the door to continuance of the very Balkan jungle of conflicting rules which its new Minimum Property Standards (Nov, News) are supposed to end?

Originally, LASs were aimed at providing leeway on plot planning rules. But they wound up applicable to every rule in the 300-page book. If Washington approves, local FHA offices can waive minimum requirements on "an area of regional basis." FHA explains the proviso arose, among other things, because San Francisco builders complained they have been building FHA homes for years with masonry fireplaces starting on the second floor but supported on wood framing. This is specifically banned by the MPSs.

Here is what the eight top flight experts who helped FHA write the new national construction bible think of "local acceptable standards."

Four experts call it a grave mistake

Architect **Leonard Haeger**, AIA, former research chief of NAHB:

"... a tragic mistake. There is, within the framework of the new MPSs, ample opportunity for use of special and alternate materials and methods stemming from differences in climate, geology, materials availability and from new techniques.

"A concept of locally acceptable standards" (which are different from the national standards) can only legalize parochial thinking and will, by adding the confusion of a variety of local standards, return to builders, manufacturers, mortgage bankers and American families alike all the former obstacles to the achievement of better homes at lower cost, and thus continue to hamper the growth of the building industry."

and should be eliminated now. Control under leadership of [Neil] Connor will not be questioned but with different staff in Washington the way would be open to unlimited abuses of all types and, in effect, would make the work of the last three years useless.

"If complete substantiating data satisfactory to FHA are submitted and authorization is granted in Washington there is no valid reason why it should apply to a limited or specific area. It should become a national standard. If San Francisco builders have been at variance with the rest of the US for years it is no reason why we should have two standards. Someone is wrong."



Irwin **Jalonack**, Long Island housing consultant and mechanical engineer:

"Washington's promise of strict hold on local variations is worthless. Commissioner Mason has already demonstrated, as in the case of Denver uninsulated brick construction and insulation recommendations of the advisory committee, that he strikes his colors quickly when influence or pressure is applied. If a design or a material is adequate in one area, it is adequate in another, always of course subject to conditions such as temperature or phenomena peculiar to an area.



Architect **Ed Fickett**, AIA, Rensselaer Polytechnic Institute school of architecture:

"The old local standards were completely out of hand. Now, it looks as if FHA has written back in what was there originally. It's a mistake. This will open the door for considerable confusion at the local level. I'd like to see the MPSs without local acceptable standards. Try it and see if it works. Builders are strong enough to get things changed if necessary. If we open the door completely we're going to make a mess of things."

One on the fence

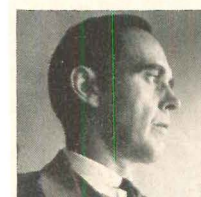
Dean **Harold D. Hauf**, AIA, Rensselaer Polytechnic Institute school of architecture:

"I can see there is a danger of opening the door to multiple standards and practices. On the other hand, the provision may act as a device for establishing more progressive standards that could not achieve general acceptability at this time . . ."



Architect **James T. Lendrum**, AIA, chairman, architecture department, University of Florida:

"... an unfortunate addition to the MPSs

Three experts—all with building interests—defend the plan

Howard **Vermilya**, AIA, vice president, American Houses:

"A device similar to [local acceptable standards] is necessary to care for such construction as adobe, soil conditions as bentonite, building on tundra, etc. and for variations of conventional construction which may develop in the future or which have developed and have not been adopted nationally . . .

"It should not be used to provide a loophole for pressure groups to obtain approval of practices with local acceptance but which

fired equipment in Texas, the requirement for grade marked lumber in some but not all areas . . . We have to place some faith in the administrators of the standard. If the administration does not justify faith, then there is no alternative but to change it."



David **C. Slipher**, president, Webb & Knapp Communities, New York City:

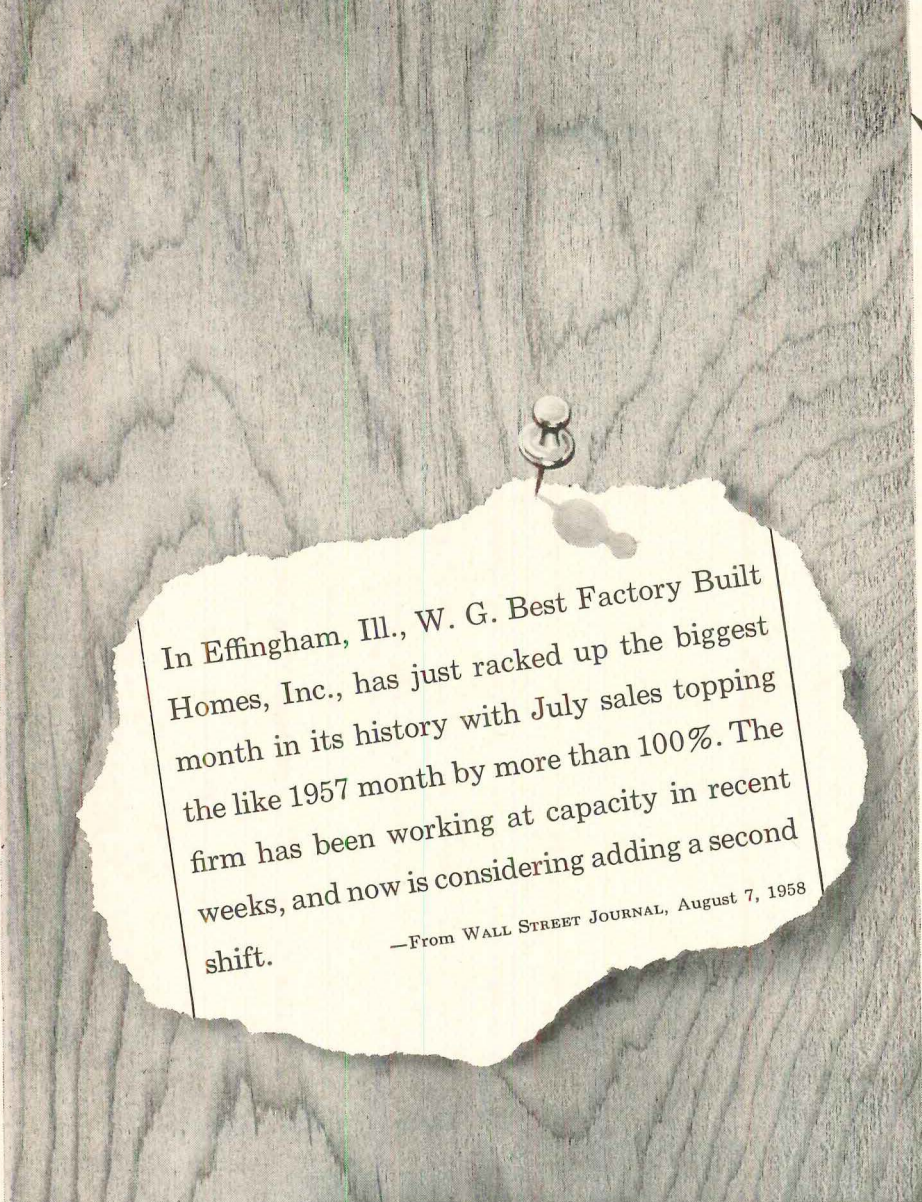
"It is inevitable that local variations will have to be recognized on account of climate, cus-

to let it happen on an over-the-counter basis in local FHA offices. Further, the procedure will, if properly administered, assist in providing for advances in technique, design and new material applications. Without a system for handling local conditions on a recognized procedural basis, instead of the Balkan empire, we would have the banana republics."



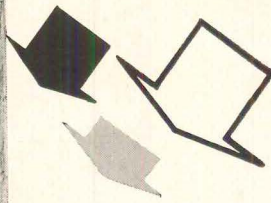
Builder **Andy Place**, chairman, NAHB research institute:

"Locally acceptable standards should be



In Effingham, Ill., W. G. Best Factory Built Homes, Inc., has just racked up the biggest month in its history with July sales topping the like 1957 month by more than 100%. The firm has been working at capacity in recent weeks, and now is considering adding a second shift.

—From WALL STREET JOURNAL, August 7, 1958



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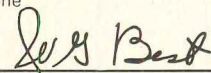
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W. G. BEST, President



W. G. BEST HOMES  Effingham, Illinois

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PEOPLE:

New Congoleum-Nairn chief maps cost control, market expansion plans

Congoleum-Nairn Inc, second largest of the smooth floor-covering producers (behind Armstrong), has tapped its young and aggressive sales chief to take over as president. **Frederick H. Cook**, 43, also becomes chief executive officer. He succeeds **F. J. Andre** in both jobs. Andre moves up to board chairman.

Before Cook joined C-N in 1955 as vice president for sales, he had spent his entire business career selling Armstrong products. He worked first for Armstrong, itself. After World War 2 naval air force service (as a ground officer) he joined an Armstrong distributor in Boston.

Born in Bloomington, Ind., Cook grew up in Dade City, Fla. He graduated from the University of Indiana in 1936.

He takes over at C-N in what is obviously not the firm's best year. It is losing money. Cook admits there is some difficulty. He explains: "Our main problem is that older, more traditional floor coverings in which we have a large capacity (ie, print enamel and linoleum)

have suffered because demand is off for this type of product. At the same time other firms like ours also have a large capacity for these products."

Result: a severe cost-price squeeze.

"We have at the same time invested much money in newer types of floor coverings (ie, vinyl and new-type rolled goods). These newer ones will do well in the future, we are confident. But we realize we have not achieved complete cost efficiency yet. What we are trying to do now is to build up our sales volume in these new products and at the same time continue to improve our costs."

To expand its markets, Congoleum-Nairn is looking two ways. It hopes to get a bigger share of the commercial building market and more of the new house market.

"We will become much more aggressive in the homebuilding field," says Cook. "We expect to be of much more help to builders in the future."

Cook is emphasizing research at C-N. But the firm's new products, now nearing production stage, are floor coverings. Diversification is not part of C-N's immediate plans. Explains Cook: "We will be interested in diversification only when we get our present business on a sounder operating basis."

Walter Daran



COOK

MBA revamps committee system; adds new officer

The Mortgage Bankers Assn has beefed up its leadership ranks and reshuffled its committee system.

Purpose: to give more continuity to MBA administration and policy.

New President **Walter Nelson**, 48, of Minneapolis, blueprinted the changes. He now has two vice presidents to help him instead of one. Besides **B. B. Bass** of Oklahoma City, first vice president and president-designate by custom, there is now a second vice president.

First man elected to the job is Atlanta Mortgage Banker **Robert Tharpe**, 45. MBA insiders predict he will move up to the presidency after Bass.

Bass and Tharpe have also been assigned liaison duties between the MBA executive committee and all standing committees. Members of these committees will now be named for three-year instead of one-year terms. Thus two-thirds of each committee will carry over to the next year.

MBA traditionally vests much of its administrative power, as well as policy-making authority, in its elected officers.

For genial and earnest Wally Nelson, this is many ways will be his second term as MBA boss. He performed many of the duties without the title in the past year or **John Hall** of Birmingham, whose wife's illness kept him home most of the year.

Long hours of hard work will be no new routine for Nelson. He was a lamplighter in his hometown of St Paul while still in school. He had to work to help support his family (five brothers and a sister) and after graduating from high school at 16, worked

Like many other mortgage bankers, Nelson came into the business through the side door of real estate. He got a taste of real estate shortly after high school, decided then to make a career of it. He boned up on the business, landed a job with the Equitable Life Assurance Society. He moved quickly into the loan department.

He became an expert appraiser. In 1939 he was able to help the Eberhardt Co in Minneapolis become an Equitable correspondent. Eberhardt made him a vice president. He has been president and sole owner since 1951.

He was more active in realtor and appraisal doings than MBA for many years.

Six specialty groups form Home Improvement Institute

A new effort is being made to bring some cohesion and organization into the badly splintered home improvement business.

Six trade groups have organized a Home Improvement Institute. They hope HII will become for home improvement what NAHB is for homebuilding.

The initial members are the Natl Metal Awning Assn, Aluminum Window & Door Manufacturers Assn, Garden Supply Dealers National, Building Specialties Dealers International, the Fibreglass Awning Assn, and the National Glass Dealers Assn. HII's founders hope to bring at least 20 more groups into the fold including the ailing remodeling contractor groups.

HII includes manufacturers as well as dealers, but only within member associations. There will be no individual memberships.

Leading men behind HII are **Stanley Hoffman**, executive secretary of the Metal Awning Assn, and **Norman J. Edelman**, former metal awning manufacturer executive and now head of a New York City sales promotion business, Know-How Inc. Hoffman, who received a FHA commendation in 1956 for his NMAA campaign to end par selling in the home improvement field, is HII's first executive director.

If nothing else, HII hopes to restore manufacturers' support to home improvement dealers. It has been waning for several years

continued on p 65

Pics



NEW MBA PRESIDENT Walter Nelson, second from left, gets congratulations from past president John Austin. With them: B. B. Bass, left

In fact, he first attended an MBA meeting 15 years ago to lecture on appraisal. Now, he devotes most of his own business time to the mortgage business, though Eberhardt Co is still one of the biggest real estate firms in Minneapolis. His firm originates \$5-6 million in mortgages a year, services \$20 million.

Vice President B. B. (for Boylston Bowlby) Bass, 53, is president of the American Mortgage & Investment Co of Oklahoma City. Like Nelson, he was originally in the real estate business. He entered it after graduating from the University of Oklahoma with a BA in business administration. He also has a law degree but has never practiced.

He got into mortgage banking after serving as a colonel in World War 2. He worked for the late Gen Raymond S. McLain, once his commander in the Oklahoma National Guard. When McLain died, Bass moved up to the presidency.

Tharpe is a native of Moultrie, Ga. and a graduate of Georgia Tech. (He was captain of Tech's 1933 football team and an all-Southeast Conference tackle.)

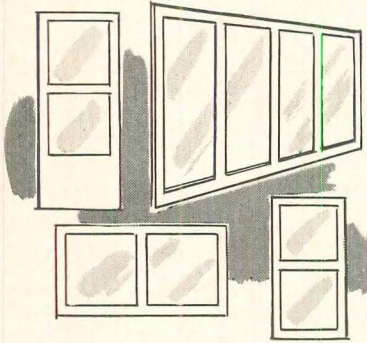
After graduating, he worked until 1946 in the mortgage loan department of Metropolitan Life Insurance Co, except for three years in the naval air force. He retired as a lieutenant commander.

In 1947 he set up a mortgage banking business with his brother-in-law, J. L. Brooks—with but one account. The firm now is one of the largest in Georgia, will originate \$12 million this year and services \$65 million.

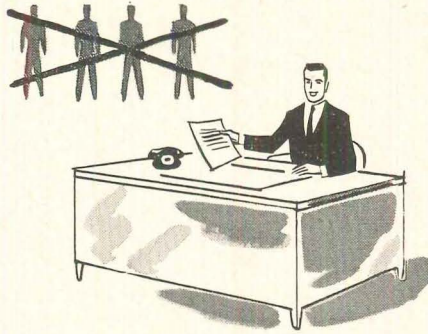
Tharpe won MBA's distinguished service award for his work as chairman of its loan

6 ways to profit with the Capitol package

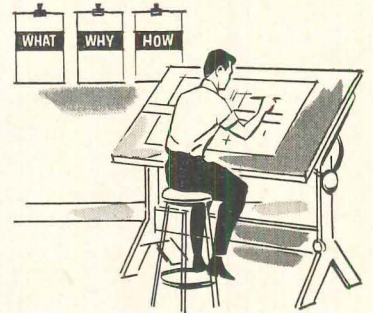
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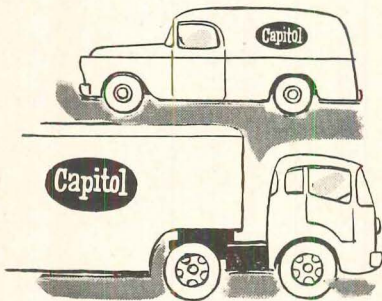
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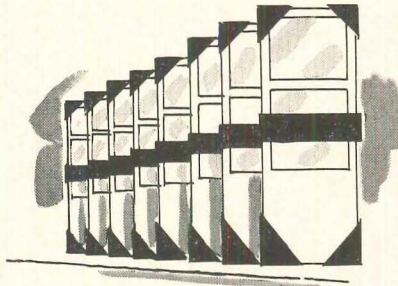
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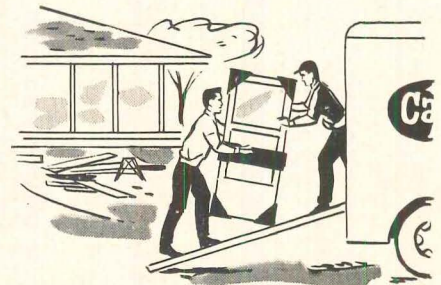
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because it is so costly to exhibit in the multiplicity of shows and meetings sponsored by a host of specialty associations.

Also on the agenda are projects to:
 Find out why consumers buy certain products for home improvement.
 Compile sales figures broken down by product category.
 Draft standard estimating forms.
 Standardize financing terms and conditions.
 Help codify and enforce Federal Trade Commission regulations against unethical practices.
 Lobby for the industry in Washington.
 Promote home improvement and products sold by building specialties dealers.

Western lumberman succeeds Southerner as NLMA head

West Coast Lumberman **Robert M. Ingram**, 49, is the new president of the Nat'l Lumber Manufacturers Assn.

Ingram, president and general manager of the E. C. Miller Cedar Lumber Co of Aberdeen, Wash., was elected at NLMA's annual directors meeting in Washington. He succeeds **Floyd McGowin**, president of the W. T. Smith Lumber Co of Chapman, Ala.

A graduate of the University of Washington, Ingram was president of the West Coast Lumbermen's Assn last year. He is also a past president of the Western Red Cedar Lumber Assn.

Lumbermen attending the NLMA meeting voiced optimism over their 1959 outlook. Some 42% expect lumber output to beat that of 1958. The rest believe it will equal 1958's expected 32 billion board feet. They called tight money the economic item most likely to hamper their business.

Texas HBA's J. J. Terrell elected head of EO council

John J. (for Jeff) Terrell, 45, who will take over as president of NAHB's executive officers' council next month, is a Texas-born

Neal Douglass

promotion man who started his business career in newspaper circulation. He worked 13 years for the *Austin American-Statesman* and the *San Antonio Express* before becoming research and field director for the Texas Motor Transportation Assn. For the last four years he has been executive vice president of the Texas Home

Builders Assn, headquartered at Austin. He succeeds **S. A. (Sonny) Dansyear** of Miami. Elected to serve with Terrell: **Clifford M. Clair** of Columbus, Ohio, first vice president; **Clyde E. McGranahan** of Youngstown, secretary; **Joseph A. Martineau** of Seattle, treasurer; and these vice presidents: **Irving Brinton** of Wilmington, Del; **Robert J. Sutter** of St Louis; **John C. Donovan** of Buffalo; **Gordon Neilson** of Houston and **George O. Prussell** of Los Angeles.

ELECTED: **William H. Oliver** of Neptune, N.J., president of the New Jersey Home Builders Assn, succeeding **Gerrard Berman** of Paterson; **Kimball Hill**, president of the

ceeding **Martin Braun**; **Alexander Paulsen**, reelected president of the Long Island Home Builders Institute; **Code C. Roberson** of Albuquerque, president of the recently organized New Mexico Home Builders Assn; **Franklin Rogers**, president of the Omaha Home Builders Assn, succeeding **L. A. Thornton**.

San Francisco Builder **Joseph Eichler** has been named Man of the Year by the City of Hope hospital there. In his honor his friends and associates have established a research fellowship. It will be devoted to a research project in catastrophic disease.

Long Island Architect **Herman York**, AIA, one of the busiest designers of builder houses, will try his ideas in the Midwest.

Builder **Andy Place** of South Bend, Ind., has hired York to "glamorize" his houses. Plans are still on the boards.

Edward Rose & Sons, long one of Detroit's biggest homebuilders, is also building up one of the largest mortgage banking firms in the Midwest.

Its Advance Mortgage Corp, also headquartered in Detroit, has just opened an office in Cincinnati. It already had offices in Chicago, Dayton, Milwaukee and Grand Rapids—with a servicing portfolio of \$250 million.

Happy home buyer sponsors testimonial dinner for builder

Rare is the home buyer who likes new home so much he gives a testimonial dinner for the builder.

But it happened to Hartford Builder **Clyde C. Carter**.

Last spring he opened a new tract featuring a seven-room colonial house. Shortly after the opening representatives of Our Savior's Lutheran Church of Hartford told him they liked the house so well they would like a duplicate built next to their new church to serve as a parsonage.

Carter agreed, even made changes in the plans to make the home more suitable as a parsonage. In late September the pastor and his family moved in. They and the church building committee were so pleased they arranged the dinner for Carter, his superintendent, **Burton A. Schubert**, and their wives.

DIED: Architect **Sanford W. Goin**, 50, AIA board member and South Atlantic regional director, of injuries suffered in a fall from his boat, Sept 12, in Gainesville, Fla.; Builder **Andrew N. Miller**, 70, a founder of Long Island Home Builders, of a heart attack, Oct 12, in his Kew Gardens, N. Y., home; **Byron S. Powell**, 59, vice president Chicago Title & Trust Co and past president of the Illinois Title Assn, Oct 12, while visiting in Monroe, Wis.; **Vernon E. Hubka**, 49, HHFA assistant general counsel, Oct 15, in Washington (D.C.) Hospital Center of a heart attack; **Everett Smith**, 71, retired (1952) vice president Excelsior Savings Bank, N. Y. C. Oct 15, in Hackensack (N.J.) Hospital; **Thomas Steele Holden**, 72, vice chairman and former president (1941-53), F. W. Dodge Corp, Nov 3, of a heart attack in N. Y. C.; **J. Raymond Dunkerley**, 56, senior deputy manager of the American Bankers Assn in charge of the savings and mortgage division Nov. 20, of a

CANADA:

Record 153,000 starts forecast for '58 and '59

Soaring starts 133,500 in the first ten months vs 102,197 in the same period last year) indicate this will be the best housing year ever. But the boom seems ready to level off in 1959.

Public Works Minister Howard Green, the government's official housing spokesman, predicts 153,000 starts and over \$2 billion outlay in 1958. Previous best year: 1955, with 138,276 starts. Green made his optimistic forecast after the annual level of starts soared to 180,000 last spring. More NHA loans were made in the first nine months than in all 1957.

Big boost came from a recession-countering program under which government money was lent for low priced homes through approved lender agents (they get a ½ point servicing fee and have an option to buy the mortgage later). Direct government loans were up too—a whooping 120% in the first nine months. In all, the government has pumped over \$500 million into homebuilding in two years (vs only \$16 million in 1955). "This was done when funds from private lenders were in short supply," points out Jack Hodgson, executive director of Central Mortgage & Housing Corp (Canada's HHFA, FHA & FNMA rolled into one). He adds: "The federal government is concerned with keeping the housebuilding industry in a healthy state."

Now Hodgson makes the guarded guess that "we have no reason to expect that next year's starts will go beyond 1958's." Tight money will probably apply the brakes. "The outlook is for a more or less chronic shortage of mortgage money," warns G. A. Golden, superintendent of mortgages for Sun Life, "unless new sources can be found . . . It would seem most undesirable that we look to government for too large a percentage of this money."

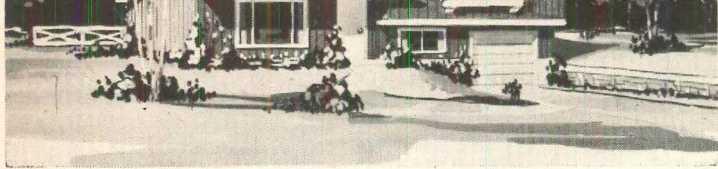
Builders step up research for ways to cut costs

Five experimental homes will be built this winter by Nat'l House Builders Assn's research committee to see how far new construction techniques can lower costs. The first will be unveiled at NHBA's annual convention in Montreal next month (Jan 13-15).

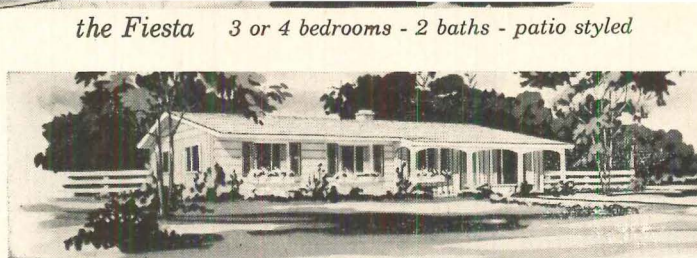
The houses will be built in St John's, Newfoundland; Montreal; Ottawa; Preston, Ontario; and Edmonton, Alberta. All will have the same basic 36' x 24' floor plan as a first research house built in Preston last year. It cost \$8,000, including a \$500 lot. And it conformed to Canada's Nat'l Building Code. The new houses will use experimental techniques not allowed by the code*. "This way we will get a direct comparison with last year's house," explains Builder-engineer Bill McCance.

McCance is already looking forward to building another group of houses that will be "a little more fantastic than anything developed yet."

* Samples: fixed windows (fresh air comes through perforated eaves soffits, via ceiling ducts, crawl space plenum and baseboard diffusers, also used for warm air heating); simple roof trusses with 2x4 members and a single, central 2x4, placed between girders, instead of roof



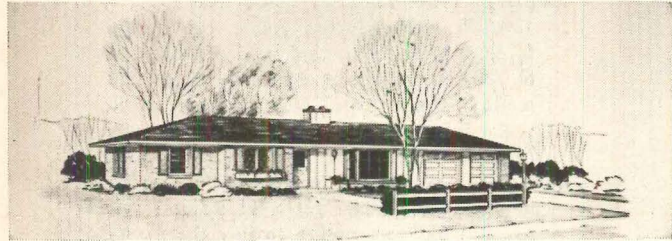
the Highland Meadows
split level - 3 bedrooms
activities room



the Fiesta 3 or 4 bedrooms - 2 baths - patio styled

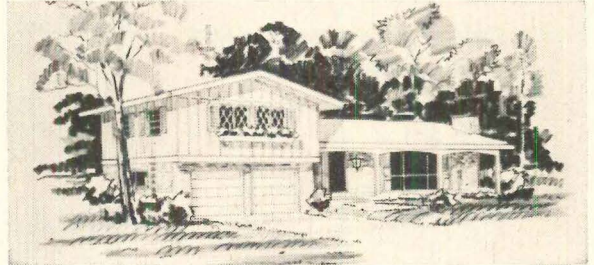
the Holiday 4 bedrooms - 2 baths - 1200 sq. ft.

SCHOLZ NORTH AMERICAN HOMES for moderate incomes

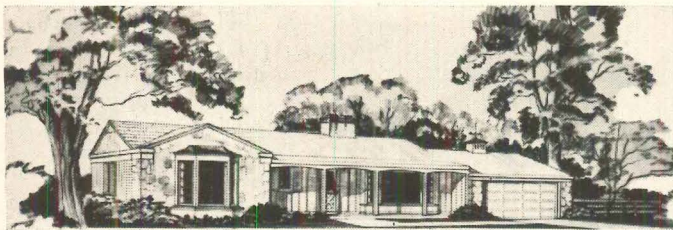


the Knollwood 3 bedrooms - 2 baths

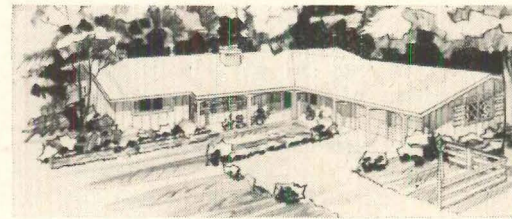
the Imperial Woods Custom tri-level . . .



with lower level family room



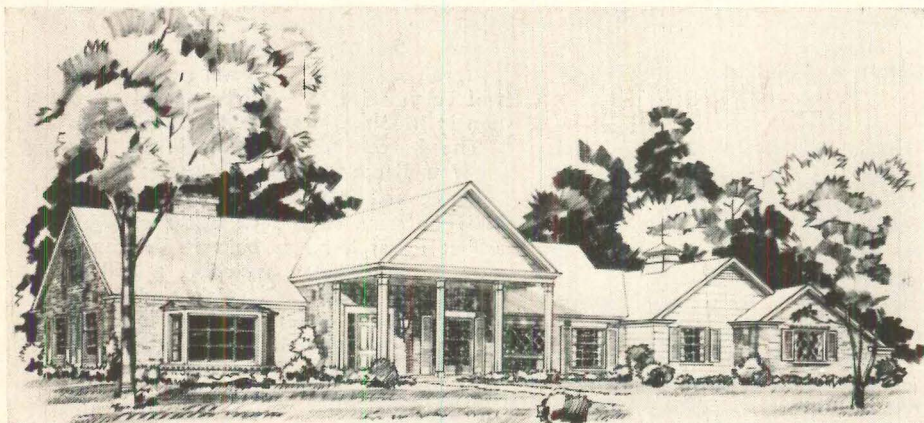
the Montclair 3 bedrooms - 2 baths family room



the Lincolnshire
3 or 4 bedrooms - family room

SCHOLZ CALIFORNIA CONTEMPORARIES and AMERICAN COLONIAL

the Cherry Hill
4 bedrooms - 3 baths - maid's quarters

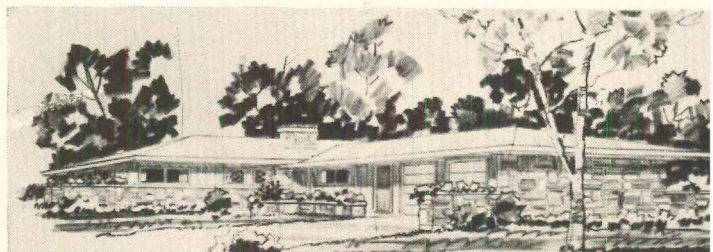


the Monticello
up to 5 bedrooms - family room -
dining room and nook



the Imperial Woods DeLuxe
3 bedrooms - 2½ baths - 30 ft. livi

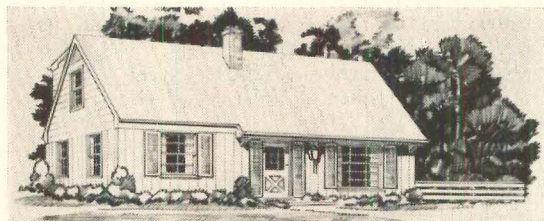
Young Modern House of Ideas
3 bedrooms - 2 baths - window walls - family room



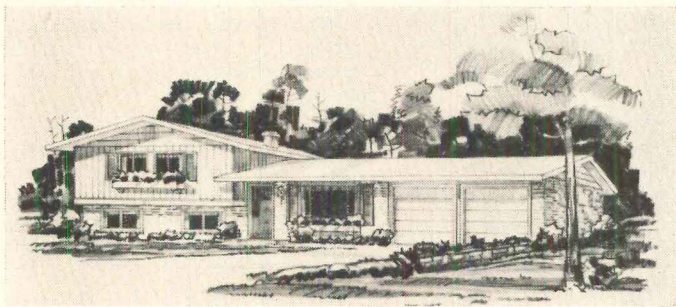
SCHOLZ CALIFORNIA CONTEMPORARIES and AMERICAN COLONIAL



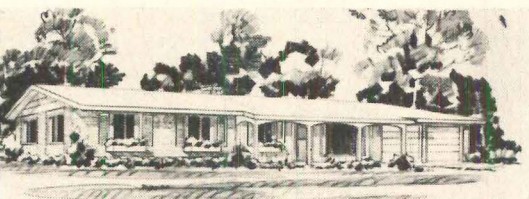
the Winston Court 3 spacious bedrooms 1½ baths



the Cape Cod up to 5 bedrooms - and 2 baths

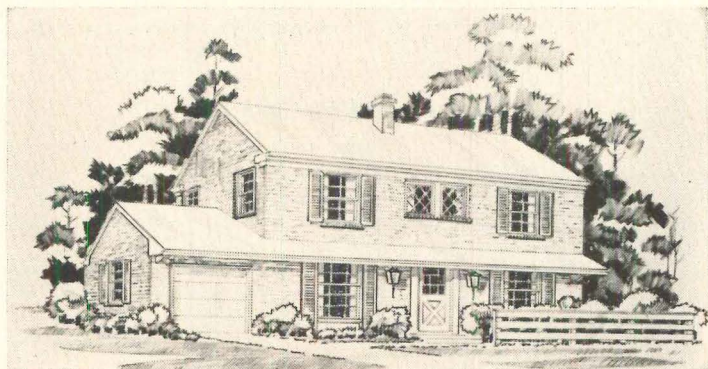


the Highland Shores up to 4 bedrooms - family room - 2 baths



the Northbrook 4 bedrooms - 2 baths - covered porch

middle incomes



the Avon 4 bedrooms - 2½ baths



the Deerfield 3 bedrooms - 2 baths family room



the Valleybrook

*just a small
foretaste*

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and have your field representative call on me to explain the
Scholz Project Participation Program.

BUILDER'S NAME

(please print)

"How to build better for less"

Congratulations for your fine September issue, which so well describes and illustrates "How to design and detail to build better for less."

You and your collaborators, Place and Lendrum, have done an outstanding job.

CLARENCE A. THOMPSON
Lumbers Dealers Research Council

... the best thing yet. It had the most pertinent data I have ever seen in one issue of any home building magazine.

RICHARD J. FOX
Fox-Bilt Homes, Inc
Plymouth Meeting, Pa.

... so full of good building ideas that I need an extra copy to use at home.

CARL PRICE
West Palm Beach, Fla.

What you said about brick reminds me of the cow that gave fine milk and then kicked over the pail. This could have been a great article except for 1) a completely misleading headline and 2) mention of a nail-on cement panel that isn't brick at all, and 3) a stupid, dogmatic statement under No. 2 at the top of page 121.

Whoever wrote ... "cavity walls made sense before we had insulation; today, they make no sense at all" ... just doesn't have the fuzziest concept of what cavity wall construction is all about.

We in the brick industry and architectural experts know this to be a superior method of construction that provides utterly dry, weather-proof masonry and extra space. At the same time it offers beautiful, maintenance-free brick or glazed tile interior decorative treatment. Insulation is only a secondary value.

E. F. WALSH, director of promotion
Structural Clay Products Institute
Washington, D.C.

All concerned with your September issue are to be congratulated for a significant and timely contribution—meaty material, exemplary reporting.

W. SHREWSBURY PUSEY
Lendrum, Pusey & Assoc
Urbana, Ill.

... an excellent presentation. All your efforts are well repaid by the end results.

E. GEORGE STERN, research professor
Virginia Polytechnic Institute

... an outstanding job. I have read it over many times, and have profited greatly from it. I would like six copies for our key personnel.

PAUL R. BICKFORD
Hampton, Va.

Congratulations on assembling so much useful know-how in one place.

One of our industry's most crying needs is a library of knowledge that can be depended on. A magazine such as you publish is a fine beginning towards that end.

I. P. JACOBS
Dallas, Tex.

Congratulations on a job well done; we as builders are grateful.

JAMES A. STRAUSS
Fine Homes
Lincoln, Neb.

... complete coverage of a very important subject. Well done, and it gave me helpful ideas.

J. W. UNDERWOOD, president
The Underwood Companies
Jackson, Miss.

I have just finished reading your September issue. I cannot say that I did not enjoy reading it, but some of the cost savings claims border on the ridiculous. I refer particularly to "Don't kid yourself that basements are cheap." It is regrettable that you chose to quote people, eminent as they may be, who have been outspoken in their prejudices against basements.

I think the only really accurate quote is by my friend Clayton Powell of Savannah, who says, "From a builder's point of view, they are highly undesirable." With this, I agree.

I frankly think you made a big "bloop." You may take comfort in the knowledge that people who do not make "bloopers" generally aren't doing anything.

ERNEST G. FRITSCHÉ
Columbus, Ohio

I spent at least three hours reading it, and I am convinced that it should be worth more than \$1,000 to every builder.

As I have advised you before (at least five years ago), your publication is a leader of the industry rather than one which merely reports the facts.

FREDERICK C. KRACKE,
executive vice president
General Contractors Assn of
Contra Costa County
Lafayette, Calif.

Advice No. 16 was beautiful. It hit the Painters union—the biggest factor in the high cost of painting—squarely between the eyes.

CLARENCE REED
Reed Painting Co
Redondo Beach, Calif.

After reading this issue, we decided to buy a subscription for all of our construction superintendents.

EDWARD F. FISCHER
Fischer & Frichtel
St Louis County, Mo.

Tom Coogan's guest editorial

His editorial (Aug, H&H) is a statesman-like summation of how to go a long way toward curing many of our chronic ailments.

DAVID D. BOHANNON, builder
San Mateo, Calif.

More assistance from the government in the housing field is no answer to our problem. The American Bar Association [should make] an effort to get more uniformity into the various states' mortgage and foreclosure laws, as well as a better agreement on title approval.

If things of this sort could be smoothed out, many financial institutions could sell participating mortgages, which would be just as acceptable as mortgages now insured by the FHA and VA.

H. DUDLEY MILLS, president
First Federal S&L
Meriden, Conn.

I agree we need to work for greater economy of construction cost. I do not agree ... that private housing should be governmentally controlled.

W. L. CARTER, JR.,
executive vice president
Southern Life Insurance Co
Greensboro, N.C.

If builders would prepare themselves better financially, maybe build a few less houses and not depend entirely on the government for 100% financing, they could solve many of their problems themselves.

A. B. BEDDOW, realtor
Austin, Tex.

... excellent ... I am afraid the demand for cabinet status is so long-range that you will not see it achieved for many years.

I would like to see a determined effort to make HHFA and its related agencies independent. Now the heads of the agencies appear to be nothing more than order-taking clerks.

JOHN BONFORTE, builder
Pueblo, Colo.

I suppose Mr Coogan realizes that to successfully attack costs that are pricing homes out of the market he will have to take on the whole labor union set-up in this country and lick it. That will take some doing.

We do not need cabinet rank for housing ... State governments have a business in housing at all and ought to get out of it.

We do not need security against tight money ... For years, I have had the impression that many builders want nothing down, government guaranteed loans sold to be able to sell houses to every Tom, Dick, or Harry who comes along whether he should have a house or not, and fantastic profits.

We do not need a stronger FHA. What we do need is a Congress that will kick FHA out of existence. It has already produced too many incompetent, self-seeking, rascals, wit, socialistic politicians and bureaucrats into the housing business.

The idea of a central mortgage bank is all right, but not one set up and operated by the government. If the people of this nation are to remain free, they have got to stop running to the government for the satisfaction of all their wants and beg again to do things for themselves. They must again become self-reliant and quit sucking pap from a nursemaid government.

W. R. YOUNQUIST, president
First Federal S&L
Minneapolis.

How anyone could take issue with such incontrovertible truths is inconceivable.

GRACE PEREGO, realtor-builder
San Francisco

"Situations wanted"

Why don't you have a classified department wherein persons such as I may seek new situations ... or wherein we might advertise our qualifications for prospective employer consideration?

There is no doubt about your magazine being the most carefully studied and followed in the industry.

ARTHUR L. DAHLIN
Cortland, N.Y.

How many subscribers think they might be interested in running a "situation wanted" ad in H&H if we were to start a classified page for you?—ED

Home Loan Associates

What H&H (Nov News) says about housing problems ahead is all true. This is not the best market in which to launch a par value security.

However, the folks who are selling government bonds at 90 must take a 10% loss, and that does help build up our arguments for having some par value investments when the market does change.

Some types of investors have a special interest in seeing money get into home loans. We will sharpen our teeth on this while we wait for the market to change.

BEN H. HAZEN, president
Home Loan Associates
Portland, Ore.



Imagine how well this new Classic Cushiontone ceiling tile would look throughout your model house.

Announcing Classic Cushiontone

Another new Armstrong ceiling that soaks up noise and gives your houses today's smart new look



Perforated Cushiontone is one of the most popular Armstrong acoustical ceilings that soaks up as much as three-quarters

CLASSIC Cushiontone comes at a time when interest in acoustical ceilings is higher than ever. In fact, a recent survey showed that more than nine out of ten prospective home buyers are dissatisfied with plaster ceilings that crack and peel, bounce back noise, and do nothing for a room's appearance.

With Classic Cushiontone, you can promise every buyer a quieter home. And since Classic Cushiontone was created by professional ceilings designers, you can be sure it is smart

looking, practical, and in the best of taste.

Appropriate for all rooms, Classic Cushiontone is available in 16" x 16" size as well as 12" x 12". This larger size speeds installation.

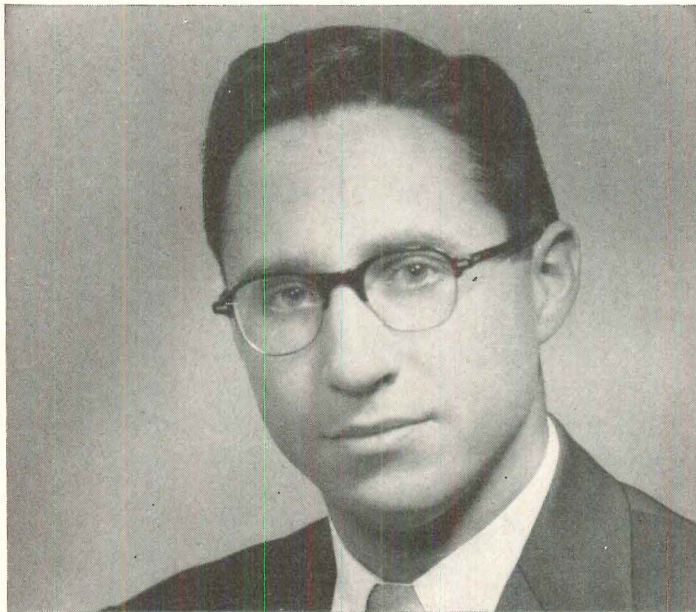
Plan to use Classic Cushiontone in your next model house. The Armstrong Bureau of Decoration will show you how you can create striking effects along with color-harmonized rooms. There is no charge for this service.

For information, write to Armstrong Cork Co., 3912 Sixth Street, Lancaster, Pa.

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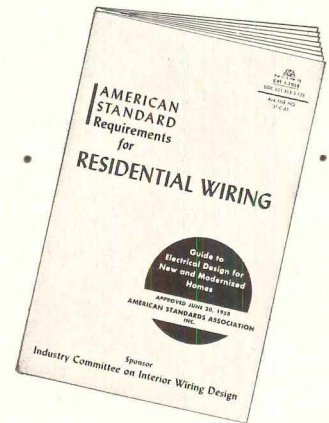
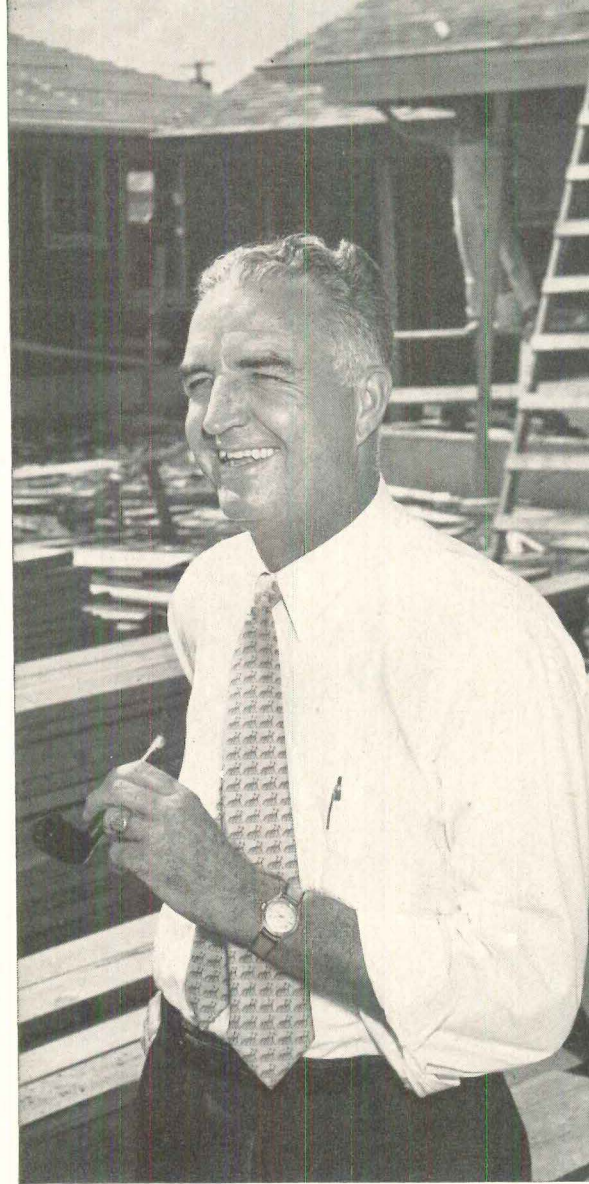
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reports Henry C. Bennett, Monogram Homes, Dallas, Tex. “Customers are more satisfied with them. Homes with full *HOUSEPOWER* do not ‘grow old electrically.’ That’s a big selling point with prospects here in the Southwest where all-electric living is becoming more and more popular.”



Gerald Vineyard, Vineyard Homes, Detroit, Mich., says: “There’s a definite sales impact in Certified Wiring. That’s why I make sure every one of my homes qualifies for a Certified Adequate Wiring Certificate. I’ve found that full *HOUSEPOWER* instills confidence in my customers. They regard it as a symbol of a fine quality home.”

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Make sure you specify that the wiring in your homes is designed and installed in accordance with ASA C91.1-1958 (official number assigned by American Standards Association). To get your free copy of “American Standard Requirements for Residential Wiring” contact your local Wiring Bureau, electrical contractor, or utility. Or write us and we’ll see that you get your copy by mail.

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General Homes





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JOHNS-MANVILLE TILE FLOORS



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The Custom look of
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You'll give that touch of glamor to your new homes and help them sell faster with floors of beautiful, luxurious Terraflex® vinyl asbestos tile or attractive, low-cost Johns-Manville Asphalt Asbestos Tile.

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Full-page ads in *Life*, *This Week*, *Saturday Evening Post*, *Better Homes and Gardens* continuously

tell your prospects about fashionable floors by Johns-Manville.

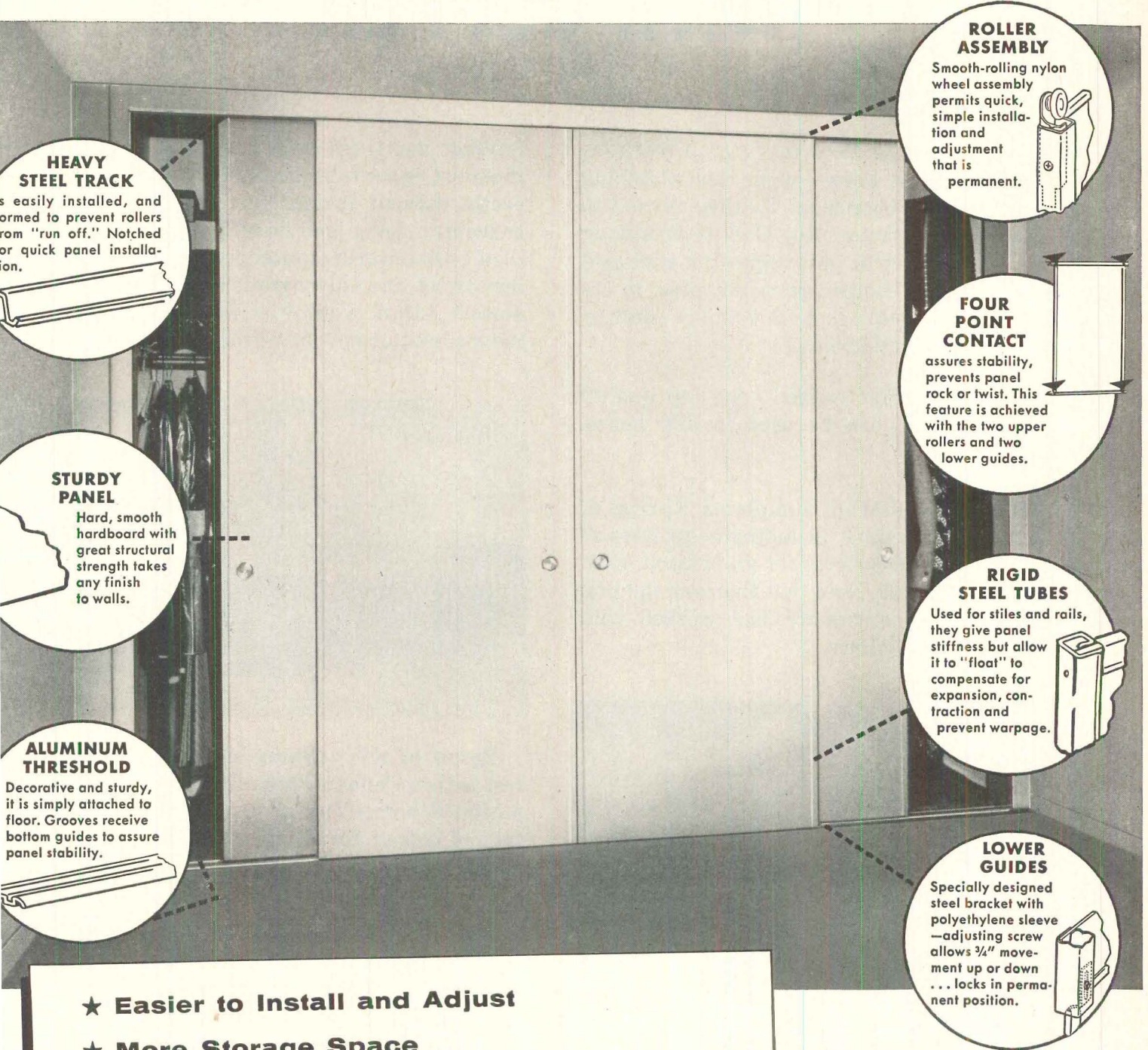
You'll convert this awareness and acceptance into buyer appeal when you install Johns-Manville floors in your new homes. For full details write to: Johns-Manville, Box 111, New York 16, New York.



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UTAH BUILDER CUTS PLUMBING COSTS 16% WITH COPPER

CANNON-PAPANIKOLAS CONSTRUCTION COMPANY, Salt Lake City, Utah, knew copper tube plumbing never rusts, resists corrosion. So they turned to their plumbing contractor, Roy Gandre Plumbing Company – told them to put copper hot and cold water lines in one house, rustable pipe in its identical neighbor – *and to keep detailed track of the costs of both installations.*

Results PROVE that copper – the top quality plumbing material – can be used in any house. Here's the record:

"A" HOUSE – installation completed Spring of 1958. Total cost of copper, including materials and labor was \$115.58. Total cost for galvanized, rustable lines was \$115.45. Note that this was the first time the plumbing contractor had worked with copper tube plumbing lines.



Larger of these two houses is first home equipped with copper tube plumbing in Cannon-Papanikolas development. Copper cost 13¢ more. Smaller home saved 16% using copper plumbing.

"B" HOUSE – a smaller residence in the same development. Total cost of copper \$52.00. Total cost of identical system using rustable pipe was \$62.00. **TOTAL SAVINGS 16% on job cost.**


Savings like these come naturally with copper on the job. Copper tube plumbing fits into construction easily without furring out or other costly extra carpentry. Long lengths of tube can be easily handled by one worker; sections are joined by strong, leak-proof and easily-made solder joints. And the smooth, clean, won't-rust interior of copper tube means greater flow of water.



Result of this striking side-by-side comparison test is that Cannon-Papanikolas is using copper in all future homes they plan. You too can take advantage of copper for its greater—and more sellable—value in the homes you build.



But to be sure of getting the best in copper tube, insist on tube made by Chase. It's clearly marked "Made in U.S.A."—and carries the Chase® trademark on every length—*your double assurance of quality.*

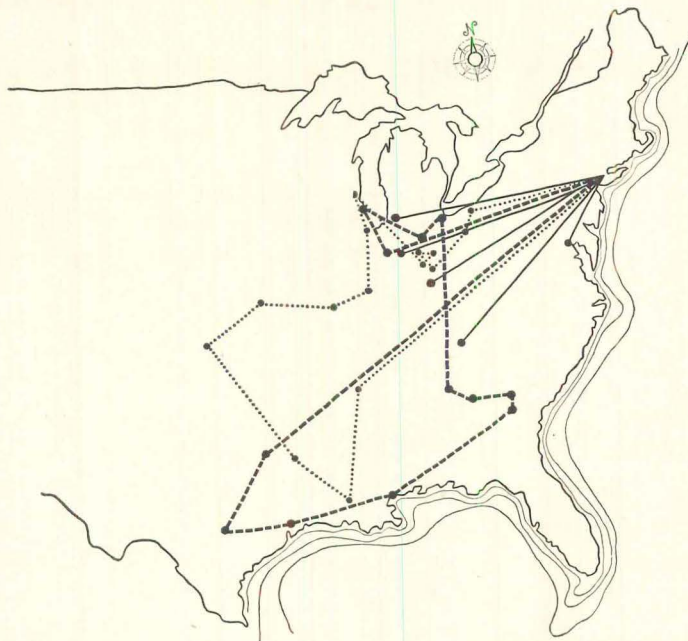
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BOARDING TAXI in New York, Executive Editor Norcross begins the trip that covered 13,000 miles, half the US (see map).



Carl Norcross: editor on the move

Dear Subscriber:

If you wonder how we got all the facts for our report this month on the manufactured house, I can tell you. We traveled for them.

This map shows you the places where just one of our editors traveled this fall. The travelogue of Executive Editor Carl Norcross sounds like a miniature "Around the World in 80 days." For example:

On one stretch of his travels, Carl set some kind of record covering 14 towns in 14 days. He was able to move around fast, he says, by getting help from his friends. In St. Louis, he was met at the airport by Gerry Mefferd of Modular Homes who found him a place to stay, showed him subdivisions and his factory operation, turned him over to Clarence Wilson of Wilson Homes. Later came the question how to get speedily to out-of-the-way Effingham, Ill.

"I'll fly you over," said pilot Wilson, "and you'll save over half a day." In his Piper Apache, which he keeps tied down behind his factory, the trip was made in an hour.

At the Effingham airport was Best Homes' General Manager George Frederking. Five minutes later Norcross was in resident Bill Best's office talking prefabrication, then seeing the factory. The visit over, Carl asked about outgoing planes. There were no planes, trains, busses or rental cars.

To his rescue came Mrs Best. After a fast trip to the railroad station, she argued a reluctant ticket agent into stopping on the crack Florida-to-Chicago train. As Norcross climbed aboard, the porter was properly impressed. "This train never, ever stopped here before."

Other legs of his trip were made in chartered Cessnas or Conanzas, long car rides with prefab officials, or in Hertz or Avis cars. Airlines made the longer hops possible. Carl then visited two home manufacturers during the day, flew to another city in the evening, saw two more firms the next

day. A former editor of *Aviation* magazine, he likes to fly, which is fortunate for us.

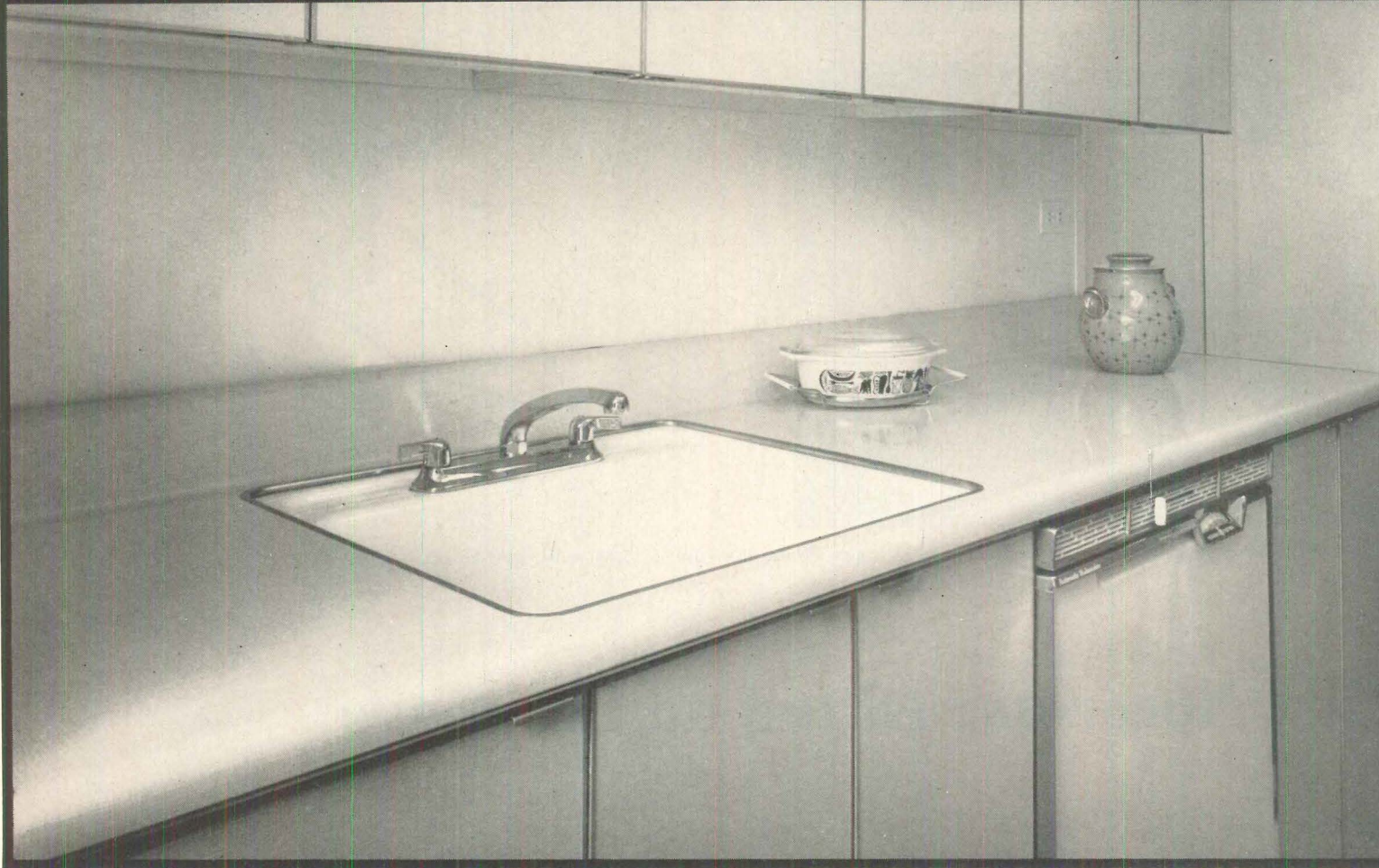
By working six weekends in a row, he got to see a lot of prefabbers or builders when they were in a relaxed mood. For instance, when Carl phoned ahead to Kingsberry Homes at Ft Payne, Ala., he learned that everyone would be at a Saturday picnic. "Come and join us at DeSoto State Park," they told him. In a car rented at the Chattanooga airport, Norcross eventually found the picnic grounds, spent half a day at volleyball and horseshoes while talking housing.

During his travels, he talked to the top management of 26 home manufacturers in cities scattered from Georgia to Wisconsin and from Connecticut to Texas. In his spare time, as he puts it, he made on-the-spot studies of both NAHB research houses which we will be reporting next month, and interviewed builders at 12 of the Parades of Homes we reported last month. There were also side trips to meetings of NAHB at San Antonio and of the Home Manufacturers in Washington.

The one thing I know for sure is that you can't edit a magazine like *HOUSE & HOME* without fanning your staff out all over the country to find out what architects, builders, dealers, manufacturers, and lenders are doing. It is the only way to get the important stories we are always after.

Sincerely,

Editor & Publisher



Courtesy United Metal Cabinet Corp.; national sales office, N.Y., N.Y.; factory, Pottsville, Penn.

Colorful General Electric Textolite[®] used as door facing on steel kitchen cabinets

United Metal Cabinet Corp., bonds Textolite to steel—provides extra-strong, easy-to-clean kitchen surfaces in luxury 19-story apartment building

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scratch- and stain-resistance . . . years of fresh, fade-proof beauty for their kitchens.

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DECEMBER 1958

House & Home

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STORY OF THE MONTH

86 *Annual review of prefabrication*

DESIGN

120 *Eight houses to help raise everybody's sights*

EDITORIAL

118 *Two sales are better than one*

MERCHANDISING

112 *Why more builders are working with realtors*

PREFABRICATION

96 *A sample from the 1959 catalogs of manufactured houses*

110 *Directory of manufactured house producers*

TECHNOLOGY

106 *21 details designed to cut field labor*

141 *New building parts from the metals industry*

NEW WAYS TO BUILD BETTER

158 *New slabs for problem soils*

164 *What the leaders are doing*

168 *An old fuel makes big news*

170 *Other New Products for homes and home builders*

185 *Reviews of new technical literature*

NEWS

41 *What the Democratic election victory means to homebuilding*

52 *Is the revolution in public housing real?*

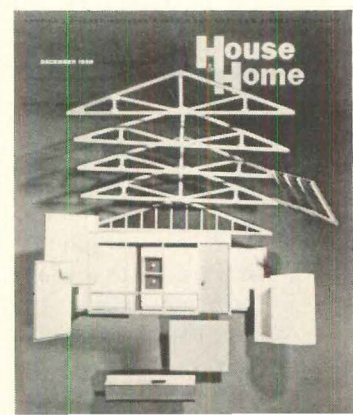
57 *Three-year study looks at segregation in housing*

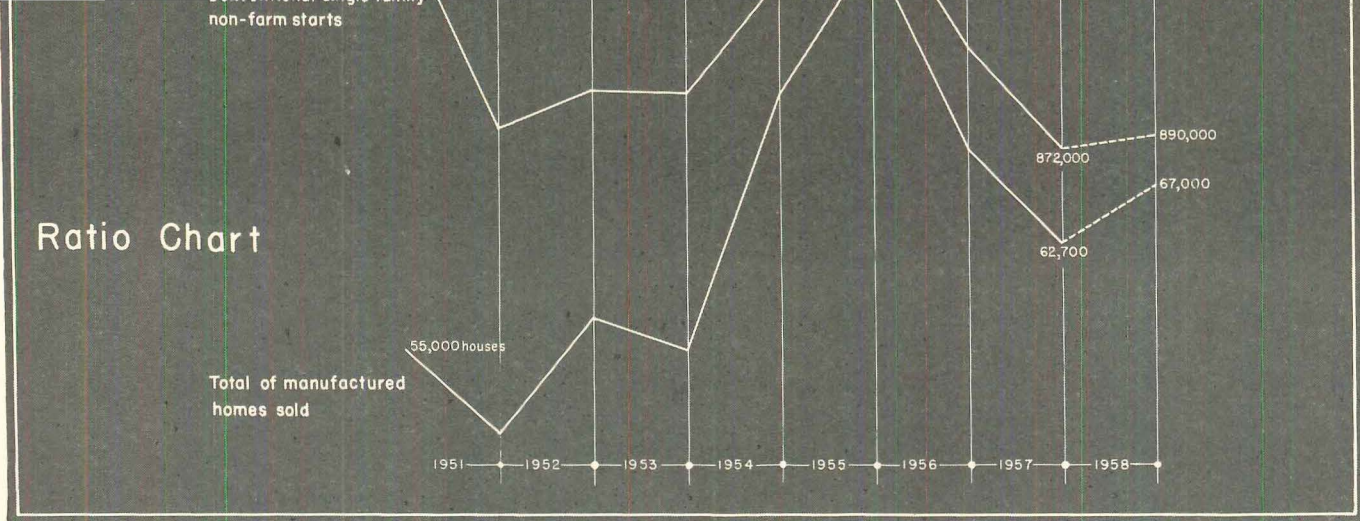
37 *Index to these and other News reports*

DEPARTMENTS

68 *Letters*

190 *Advertising Index*





RATIO CHART shows relative performance of prefabrication (lower line) and conventional building (upper line). It is a graph of percentage improvement or loss, *not* actual number of houses (which is

shown only by figures). Last year (as shown by equal slope of the two lines) both prefabrication and conventional building lost the same —11%. This year prefabrication gained 7%; conventional building, 2%

HOUSE & HOME'S 6th Annual Report on Prefabrication:

Prefabbers had a better year than conventional builders

Home manufacturers will end 1958 with production seven per cent ahead of last year.

As the chart shows, that is a better showing than the two per cent increase for homebuilding as a whole.

HOUSE & HOME's survey of 125 home manufacturers (*see Directory p 110*) found that the fabricators shipped a total of 67,000 houses this year. The 1958 figure is 4,300 more than last year's 62,700.

Despite its gain this year, the manufactured house still accounted for only 7.5 per cent of the year's estimated total of 890,000 "single family, non-farm starts."

One big reason prefabrication did better was the spectacular success of National Homes

This one firm boosted sales 38%. Its gain of 6,500 houses more than accounted for the industry's total gain of 4,300.

This means that the rest of the industry suffered a net loss in sales this year, even though many individual firms (including Scholz, Lesco, Kingsberry, Crawford, Knox, Harnischfeger, General, Inland, and Best) had gains ranging from 20 to 100 per cent.

National's sales record had a controlling effect on home

manufacturing statistics because in 1958 there really was no "next-biggest" firm:

National sold 23,500 houses, nearly ten times as many as the second largest manufacturer. Actually, National sold more houses than the next 20 manufacturers added together. This means National sold more than one-third of the total for the whole manufactured-house industry. (But to put National's sales in perspective, 23,500 houses is only 2.6% of the year's single-family non-farm starts

The second big reason prefabrication did better was it cashed in fast on easy terms and Fanny May

Until Congress came to the rescue in April, business was bad for even the best and smartest prefabricators. The worst winter weather in years teamed up with the worst recession psychology since World War II to produce a really dismal first quarter.

For example, National Homes' sales were off 10% for the first three months; and its stock, which sold as high as \$25 in 1957, fell to a low of \$17 in January. (It hit \$34.50 in mid-November.)

But when Congress passed the emergency housing act, with its very easy terms and its billion dollars of FNMA money at par, the home manufacturers saw their big opportunity—and snatched it.

Since the legislation favored houses at \$13,500 or less, the prefabbers dusted off their lower-price house plans, sent their salesmen scurrying to give every possible help toilder-dealers. To take advantage of the government manna, builders needed land at the right price, needed leaseable house designs, needed FHA or VA approvals, needed construction and mortgage money. And they needed them fast.

Package-house salesmen were able to save builders weeks of waiting for processing because many package

houses had previously been approved and were familiar to FHA-VA officers and mortgage men.

The package-house salesmen had plenty of low-price packages ready, and the builders snapped them up: about 62% of all fabricated homes built this year sold for \$15,000 or less, including land.

National estimates that 90% of its sales were at \$15,000 or less with land, and that 75% were for \$13,500 or less. General Homes reports that 98% of its houses sold for \$15,000 or less; Lesco says 88%; Knox says 85%; Inland, 82%; Wilson and Richmond, 80%; Best, 75%; American, 60%; Kingsberry, 56%; Crawford, 50%. Only 25% of all manufactured houses sold this year at between \$15,000 and \$20,000, only 13% sold for over \$20,000 (see chart p 91).

The fact that the home manufacturers were able to help their dealers (and themselves) so quickly and effectively points to an important advantage of prefabrication: ability to react quickly to market changes. Says Builder Al Kaufman of Chicago: "Starting with raw land which needed fill, we got six prefab houses finished and furnished in only 23 days. We could do that only with prefabs."

But not all the news was good: Sales were down for one out of three prefabricators

About a third of all makers of manufactured houses were unable to pull far enough and fast enough out of their first quarter doldrums to end the year ahead of 1957.

Prefabbers whose sales lagged often were firms short of service "extras" (see pp 88-91) and unable to help their dealers take quick advantage of the market upturn.

The varied fortunes of the prefabbers resulted in much shuffling of the positions of the leaders.

For example, little-known Lesco, a Martinsville, Va. manufacturer, is now in the top 10 along with American, Crawford, Inland, Knox, Kingsberry, National, Pease, Scholz, and Thyer. But some of the leaders who used to be clustered around the 3,000-house-a-year mark are now grouped around the 2,000-house mark.

Some of the market shuffling was geographic, as prefabrication gained strength in new areas. Three of the bright spots were the records set by Crawford in the mid-south, Kingsberry and Knox in the south-east. Kingsberry and Knox set out to test Atlanta as a market, staged big promotions there, and both more than doubled their 1957 sales. Both expect to double there again next year (see p 90). In Chicago, after years of dabbling about, prefabbers this year "probably have 40% of the market under \$16,000" says Chicago mortgage expert Bob Wilson. Success in Chicago is encouraging home manufacturers to go after other rich markets like Cleveland, Washington and Baltimore where they have had only a mild success, and Detroit where they have had no success whatever.

A look ahead . . .

. . . other important news about the manufactured house is that the prefabbers are:

- | | | | |
|-----------------------------------------------------------------|----|-------------------------------------------------------------------|-----|
| Offering money help for land and land development . . . p | 88 | 6. Giving builders a more nearly complete house package. . . p | 93 |
| Providing more and more extras p | 89 | 7. Moving gradually closer to an industrialized house. p | 94 |
| Taking headaches out of builders' sales programs p | 90 | 8. Doing more research than at any time in prefab history p | 95 |
| Financing the entire costs of furnished model houses . . . p | 91 | 9. Turning out an attractive collection of new houses p | 96 |
| Developing packages for "finish-it-yourself" houses p | 92 | 10. Leading the way to lower field labor costs p | 106 |



LAND DEVELOPMENT and land purchase help are now offered to builders by several prefabbers.

Trend No. 1

Out in the open: several prefabbers offer builders money help for land and land development

When last September National announced it was offering "financing . . . to qualified builders . . . for land procurement and site development," it called attention to what has been an open secret for some time: More and more house manufacturers are helping their builder-dealers finance land.

Richmond Homes, like several other fabricators, "helps a few builders buy land."

Kingsberry has a special budget to buy land with builders "on an experimental basis."

Pease is now developing one tract (and is planning others), making lots available on easy terms to independent dealers "who have specialized in building Pease Homes."

And it is no secret that several manufacturers have landed big builder prospects by furnishing them with land or the money to buy it in the last two years. Many industry observers feel this is probably the ultimate in service "extras".

Publicly-owned National is financing its program with a \$14-million issue of debenture bonds (*see H&H News, Nov.*).

Small Business Investment Act may help prefabbers set up loan companies to finance land purchase

The Small Business Investment Act of 1958 permits establishment of loan companies with \$300,000 capital, half of which may sometimes be raised by selling subordinated debentures to the Small Business Administration. The SBA can then lend the loan company another \$150,000, giving the company a working capital of \$450,000.

Home manufacturers will probably be among the first to take advantage of the new act, because they believe

it may be just the financial shot in the arm they need; fabricators can, without such outside aid, raise the chunks of capital required to buy and develop land themselves.

Inland Homes is assembling a group of investors to form such a small business loan company. Says President Gene Kurtz: "Although our company would be restricted to 40% or less of the investment in such a loan company, we hope to get other investors to join along with us. Part of our object is to use some of our funds to help builder-dealers buy land or develop land they already own."

General Homes has similar plans. Says President M. Hall: "We intend to make application to form a small business loan company. Part of the money would be for land development purposes."

Both Kurtz and Hall pointed out that the first loan companies to get into operation under the new law will probably be wholly financed by private sources (will not be debentures to the SBA). "Undoubtedly," says Hall, "the loan companies will have to have a broad investment program, including projects other than land development. Nonetheless, we hope to get loans for equity capital for our dealerships and for land development."

The manufacturers disagree over just how far they should go in financing land.

Several are privately grumbling over the prospect. "The house package as we have developed it is good enough to stand by itself," says one manufacturer. "We should not have to rely on land financing and promotions to pull it across."

Companies with plans for land-financing schemes tend to side with National Homes' Jim Price, who says, "The business is getting to be more and more a matter of money engineering."

Most builders choose their prefabber on the basis of the extras that go with the package

Today most home manufacturers offer a sound, complete, well designed, fairly priced house package. So many builders now find it easier to choose between manufacturers on the basis of the "extras"—the services they offer—rather than just on the basis of the house package itself.

Many other builders who scorned the prefab package because "I can build the same house myself for less money" are now turning to fabricated houses because, they say, the sales are turned by the "extras" that now come along with the house package.

What are the extra services the manufacturers are offering? For example:

Financing. A growing number of firms (21 now) have their own mortgage or acceptance corporations (see *the Directory, p 110 for a complete list*). These mortgage subsidiaries did yeoman service all year for builders, arranging construction money and permanent financing. Even when they have no acceptance corporation of their own, many home manufacturers give the same kind of help through their salesmen who find and arrange mortgage and construction money.

Market research. Deciding on "the right house in the right location at the right price" has been a ticklish job this year; builders who guessed wrong lost their shirts. To help their dealers guess right, home manufacturers helped them analyze the market. National Homes has a market research specialist on its staff. Crawford's field men make market analysis on the basis of data provided by the dealers. Most of the larger firms spend considerable time making sure that builders, and especially those with large projects, choose houses that fit the market.

Land planning. National was first to give its builders complete land planning service. Now this service is provided by several firms. Since most plans clear through ZNA, some of them are rough, but others are worked out in detail.

Landscape planning. As part of their architectural service, some manufacturers give sample landscape plans for use with display houses.

Color coordination. To avoid a full block of look-alike houses, most prefabbers now offer exterior color schemes. They also provide professional color styling for interiors.

6. FHA and VA processing. This is one of the biggest helps builders had from the prefabbers this year. The salesman or plant representative assumes the burden of getting plans through the FHA or VA office. Builders get as many sets of working drawings as they need, filled-out specification sheets (so they have proper values). And often it is the salesman who walks the plans into the right FHA office. "All the builder has to do is sign his name," says John King of New Century.

7. Accounting help. More firms are adopting a standard bookkeeping system which they urge builders to use; most send accounting experts to help set it up. Crawford goes even further: It actually keeps the books, writes checks, handles payrolls and does the whole accounting job for \$50 a house (minimum of three houses a year).

8. Overall planning. A number of firms have worked out a day-by-day program for their builders, including a money flow chart showing how much cash they need for a specific number of houses during different weeks, and a complete calendar of activities.

9. Help with subcontractors. Some prefabbers help builders find subcontractors who will do a good job at a reasonable price. "Our salesmen help builders cut an average of 25% off original bids," says one prefab president. By knowing what a job is worth, and what dealers in other towns are paying for it, prefab salesmen can pass on helpful information. Often they help convince a sub that working on a component house is faster than working on a conventional house.

10. Built-in design. Oldest and still one of the most important advantages of buying manufactured homes is the variety of good design offered. Builders are almost wholly freed from the problem of plan and design. Architects retained by prefabbers can afford to spend plenty of time working out every detail of their design, have the advantage of extensive market and product research by the prefabber and, say, 50 or 100 builder-dealers.

The manufacturers can afford to offer the work of well-known architects like Bruce McCarty, Emil Schmidlin, Royal Barry Wills, Quincy Jones, Henry Norris and L. Morgan Yost. Dealers can get houses to fit almost any site, any buyer's taste or pocketbook. (*For a look at some of the designs, see the portfolio beginning on p 96.*)

PREFAB-PLANT LOCATIONS and distribution areas (circles) tend to be concentrated in areas where building costs are high.





CROWDS AT THE MODEL: most house manufacturers give their dealers plenty of help to bring out lookers and turn lookers into buyers

Trend No. 3

Biggest service: "We aim to take all the headaches out of our builders' sales programs"

This statement by Harnischfeger President Fred Samerdyke shows how far the home manufacturers have come since the days when a prefabber tossed a "how-to-sell" booklet to his dealers and wished them luck.

Today most house manufacturers help their builders with almost every type of merchandising aid. They help builders prepare signs, displays, and brochures. Most set up their builders' advertising campaigns. The manufacturers' salesmen, or specialists from the home office or the firm's ad agency, work with local papers to prepare special sections, line up cooperative ads. They also coach builders on how to get favorable publicity, whom to invite to preview openings, how to keep publicity stories flowing to newspapers and radio and TV stations after openings.

Both Midwest and Harnischfeger, for instance, have their salesmen fill out a detailed 8-page questionnaire which is used as the basis for a specially designed merchandising program.

Many manufacturers also provide training for builders' own salesmen or their realtors, offer actual sales help in

model houses on opening days, arrange demonstrators for special features in the houses.

Samerdyke's comment is typical: "If a builder follows our plan, he will get traffic and traffic of the right kind."

To help develop these merchandising programs for the builder-dealers, more and more home manufacturers have hired outside consultants.

Crawford Homes, for example, hired Merchandising Consultant Stanley Edge on a continuing basis. Crawford also uses Merchandising Expert Jim Mills' home owners' guides. Kingsberry hired the country's largest advertising agency, J. Walter Thompson Co. General Homes retained the Applegate Agency, which is experienced in prefabricated-house advertising. Harnischfeger works with Fulton, Morrisey of Chicago, an agency with many accounts in the building product field.

Best's General Manager George Frederking sums up the attitude of many smart home manufacturers: "When you get a good project builder, we live with him."

Atlanta sales prove the power of merchandising

Both Knox and Kingsberry ran all-out merchandising campaigns in Atlanta this year, and for both companies the results were outstanding.

Before this year neither had done more than a token business in Atlanta, and both firms decided to treat the city as a test area to find out how many sales could be scored with concentrated effort.

Pete Knox moved his sales manager and promotion people to Atlanta, pulled in some of his best district men, opened a

downtown retail store, and really went after business. He lined up 15 builder-dealers, helped them with sales and advertising, bought a lot of advertising on his own budget, and will end the year with some 500 sales. "Now we know that if you beat the bushes you can get results," says Knox. "Next year we're aiming at 1,600 sales in Atlanta. And we'll soon move into Birmingham and Orlando."

Kingsberry chose five builder-dealers, each of whom had 25 firm FHA commit-

ments and 100 lots ready for the test.

With J. Walter Thompson, Kingsberry worked out a complete advertising and merchandising campaign; trained salesmen, furnished models, prepared sales and demonstration areas (*for details see H&H July*).

"We made sales and we proved the effectiveness of good merchandising," says Board Chairman Fred Trask. "We'll soon be repeating our program in Birmingham, Jackson, and Mobile."

Many home manufacturers now help their builders

to finance the model house

The furnished display house has become the focal point of the home manufacturer's merchandising help.

Because the model house is the place most builders' sales must start, a growing number of companies now go a long way to help small builders get at least one furnished display house. Larger builders get help to set up three to six model houses.

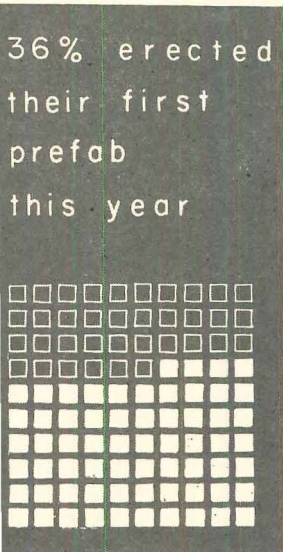
The small builder (and most home manufacturers' dealers are small builders) seldom has enough money to build, furnish and keep a display house open for a month or more. To help him, manufacturers are offering construction loans that pay for building and finishing the house. They also let the builder defer payment on the house pack-

age until he no longer needs a model, sells the house.

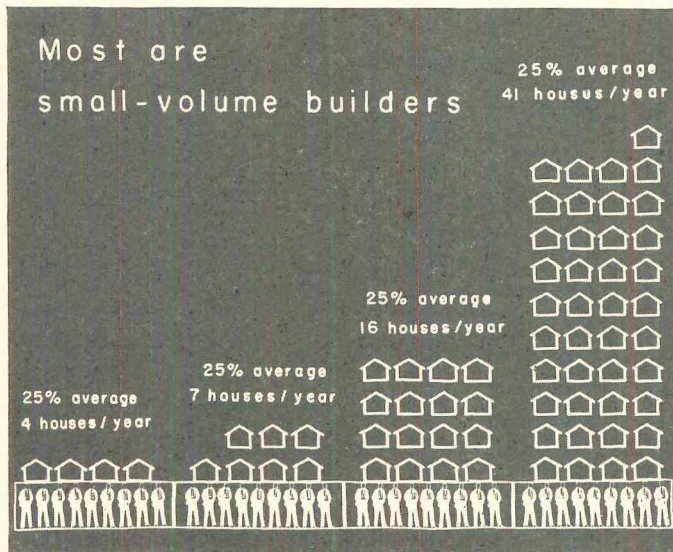
Going a big step further, a number of prefabbers are now offering model-house furniture packages for sale on credit or sometimes for rent on easy terms.

For several years, National, Scholz and General Homes have offered a furniture package for sale or rent. For its new houses this year Harnischfeger brought out several packages suited to houses of different architectural designs, all selected and arranged by a large Chicago store. One of the best of the new packages is the one offered by Crawford Homes (see p 109). Scholz's new Mark 59 program includes financing a \$1,500 furniture-furnishings package to dealers for \$80 to \$95 a month for 24 months.

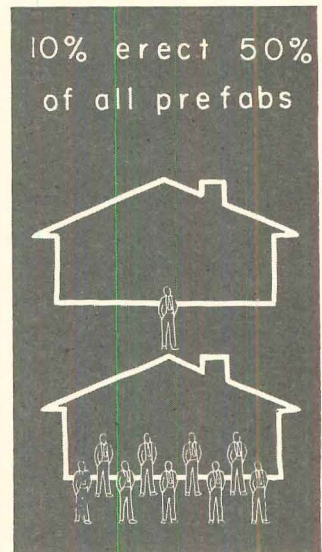
Here is a statistical picture of prefab builder-dealers



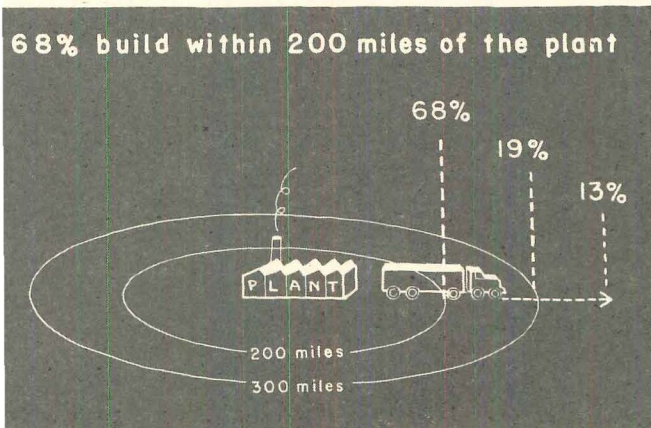
NEW DEALERS result from turnover and steady sales effort by the home manufacturers.



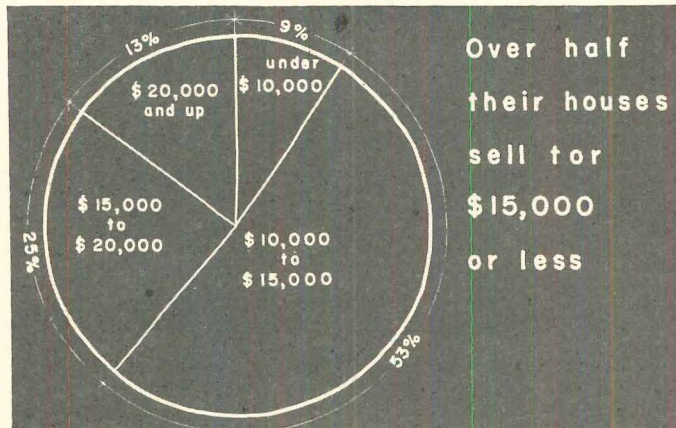
DEALER-SIZE STUDY shows that when 100 typical dealers are divided into four groups by size, smallest-volume group averages 4 houses a year; largest, 41. Over-all average: 17 houses a year.



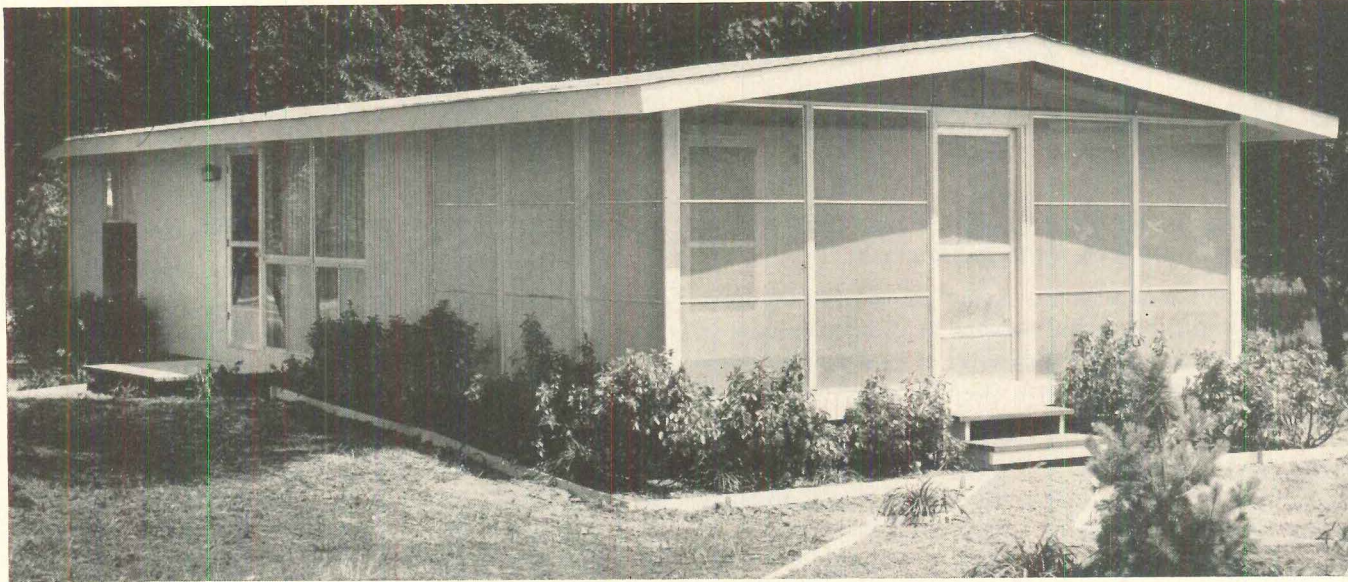
FEW BIG BUILDERS erect half of all fabricated houses sold, do much to hike industry totals.



CONCENTRATION OF DEALERS is heavy around home manufacturers' plants. This makes sense because of shipping costs and because plants are located in high-cost areas where prefabs do well.



EMPHASIS ON LOWER PRICE this year was caused by terms of emergency housing act. Dealers will probably resume trend to higher-price houses when general market moves up again.



VACATION HOUSE by Fairhill represents a trend to brand-name houses that can be finished to any step of completion.

Trend No. 5

House manufacturers design new packages for the "finish-it-yourself" market

Two big names—Inland and National—made big news this year by announcing that they were reaching for a market most prefabbers have sniffed at for years: the "finish-it-yourself" market.

The first news came from Gene Kurtz of Inland

Last summer he told H&H editors that in December he would announce some "finish-it-yourself" houses. They will be built by special Inland dealers on scattered lots and builders will finish them to any point the buyer wishes.

"This will be a closely controlled operation," said Kurtz. "It is a legitimate market for prefabrication and to carry it out we'll get many new dealers. The house will be turned over to the buyer in three or four days, perhaps painted and the inside completed. The action will be so fast that little or no construction money will be needed. Financing will be at 5½% or 6½% interest, all conventional. This program will not hurt our regular dealers."

The first to show models was National

In September Jim Price announced National's entry into the "finish-it-yourself" field, showed the first model to dealers, and started taking orders. "We'll be different from the rest of them," says Price. "Many 'shell' operations have been a gyp. We'll have houses with plumbing, kitchen sinks, wiring. A family could move into our house right away. The parts we leave out can be easily finished, and our houses will be in good style designed by our regular architects."

All of National's "finish-it-yourself" houses will be sold to dealers who will handle only this type of house for erection on scattered lots. A separate subsidiary (Kahler-Craft, headed by Herman Winkler), a separate sales organization, a separate acceptance corporation, and even a separate delivery system will handle these houses.

The new houses will be sold in eight different models with Masonite or aluminum exteriors, will range in price from \$3,626 to \$4,802 plus 50¢ a sq ft for erection. A special design with lower cost materials will be distributed throughout the South.

How big is the finish-it-yourself market?

Jim Walters of Atlanta and Swift Homes of Elizabethtown, Pa., are each reported to sell over 7,000 finish-it-yourself houses a year, and there are dozens of other firms that do several hundred.

For several years, GBH-Way Homes has been catering to the rich farm market with houses that are completely finished as far as the owner wishes. And Fairhill, Inc has a "Leisure Lodge" house which, in a sense, is a "finish-it-yourself" house as it is normally sold as a summer cottage, can be left unfinished.

A number of the companies listed in the Directory (p 110) sell shells but also sell panelized houses to builders. However, well over 90% of shells cannot be counted as manufactured houses because they are put together by conventional methods from bundles of pre-cut lumber. Nearly all are built on the buyer's own lot.

Even though more complete, '58 packages were smaller

Reason: almost every prefabber produced a smaller, lower-priced house and therefore a smaller, lower-priced package.

Excluding National Homes, the firms listed in the H&H directory (p 110) turned out an average of 366 house packages

this year. The average package sold to builder-dealers for about \$3,700. This compares with a figure between \$14,000 and \$15,000 which the builder-dealer received for the completed house, including land.

Many home manufacturers have found they cannot make the money they want just from selling house packages, and they continue to build houses themselves. Some general manufacturers are their own customers.

Manufacturers take another step towards the complete prefab package

Just a few years ago the typical prefabber simply shipped wall panels, precut rafters and a few other items. Today's package may include just about everything except the electrical system and plumbing—and a few packages even include that.

This means that dealers and ultimate home buyers pay less for more house for two reasons: 1) on-site labor is cut and 2) materials cost less because manufacturers get quantity discounts that more than make up for extra shipping costs.

The package has grown until today a manufacturer like Holz lists as many as 171 items on some of its shipping orders.

When an Inland truck leaves the factory with a typical load for its "Standard Vanguard" it has these parts: 10 exterior wall sections with insulated sheathing applied, notched in diagonal corner bracing, 2x4 double top plate. Weather stripped, glazed windows are in the panels. Exterior doors are installed. Unpainted red cedar double-course shingles or factory primed siding are installed. Gables are complete with shingles or siding, and with screened louvers installed, plus prime painted rake moulding. The package also includes roof trusses, roof flashing, roof shingles, exterior trim, cornice and corner boards, window shutters, screen doors, partitions, interior trim, linen closet, bedroom closets, insulation, steel cellar posts, basement stairs and hand rails rough floor materials, kitchen cabinets.

This year has seen important innovations in the packages. A number are shown in drawings beginning on p 106. Others:

Place makes its doors to fit either left- or right-hand openings.

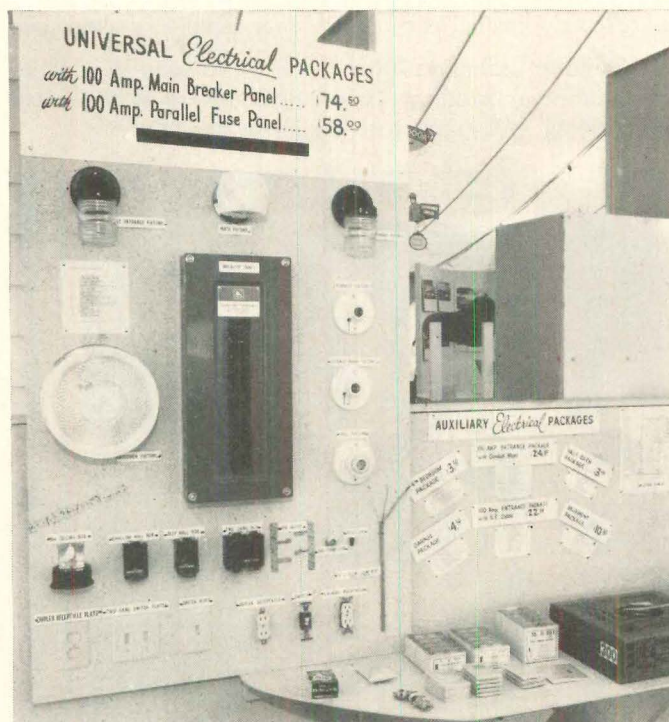
2. Many fabricators now deliver both interior and exterior doors ready-hung, with split jambs.
3. Several firms have combined soffit and cornice parts for the first time. Fairhill, for example, now makes soffits for a house in ten sections, half as many as it used to ship. Best now combines its cornice detail with a built-in and screened ventilator.
4. Harnischfeger has designed its window locations to minimize half-bricks around openings.
5. Nearly all firms now prime-paint parts in the plant, eliminating one field coat.
6. Many cut roof sheathing to fit, eliminating handsawing.
7. Many now offer wall panels with factory-applied shakes or siding that fit together with a minimum of piecing on the site.
8. Some firms are making end walls and rear elevations the same for several models, which helps crews work faster because they learn the job quicker. And some fabricators have also standardized gable ends for different designs.

And more and more manufacturers are including more items like the furnace, bathroom accessories, kitchen cabinets, ventilating fans, lighting fixtures, counter tops, window screens, built-in appliances, hot-water heaters and plumbing.

Here is telling evidence that packages are getting more and more complete: Roy Roberson, head of Prefab Transit Co, which delivers house packages for some 25 manufacturers, says he now frequently needs to use 40' trailers. The longest trailer he had a year ago was a 36-footer.



BATHING PACKAGE by Kingsberry Homes is sold to builders at \$52 for one bath and \$572 for two baths, is shipped complete.



WIRING PACKAGE by National sells at \$58 and \$74 (depending on panel), goes with third of houses, is installed in 12 to 16 hours.



ALUMINUM-SKIN HOUSES have roof and wall panels that can be made only on heavy presses, may mark beginning of new trend.

Trend No. 7

Industrialized house comes nearer with a prefab carpenters can't duplicate

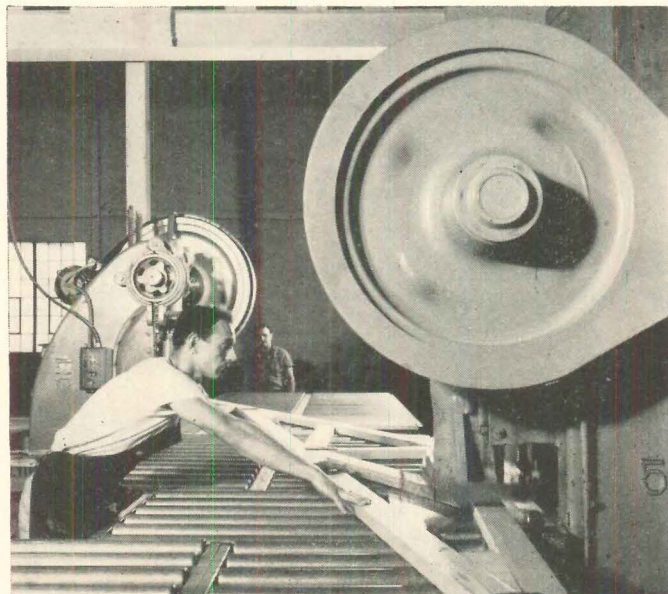
For the first time since Lustron went out of production in 1952, a home manufacturer is commercially producing a house that can't be duplicated in local shops or on the site.

National's new Viking line of aluminum-skin houses (see photo above and H&H Oct) is basically different from a conventional house because it takes advantage of:

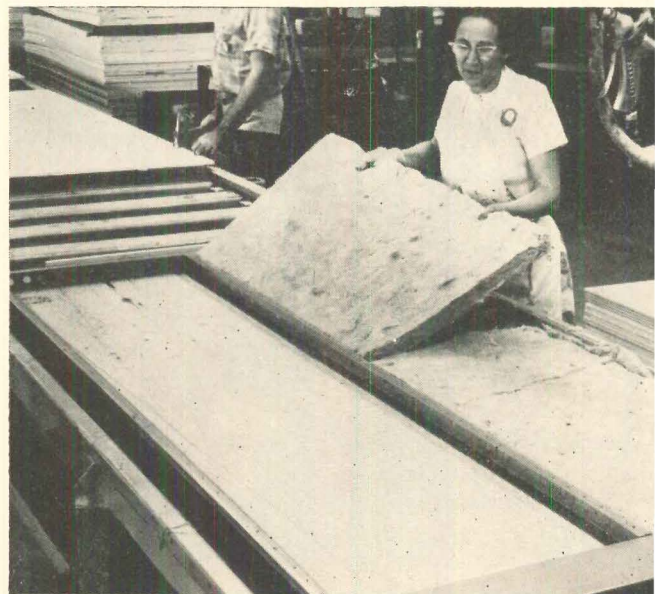
1. A material that can only be fabricated in a shop, and
2. Building techniques that can only be used in a plant. The aluminum cladding of the new houses must be formed on a rolling mill, applied to panels in heavy presses.

This house is an important step in the direction of the truly industrialized house—a house that will be cheaper value for value, than a conventional house because it takes maximum advantage of fast and efficient in-plant production. There are many other developments in metal housing (see *Technology*, p 141) that are naturals for prefabrication and may be adopted by one or more prefabbers. And there are plenty of other developments. For example:

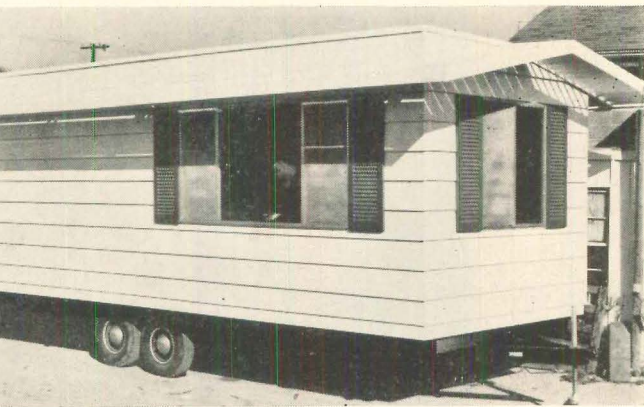
US Steel Homes has shipped its last wood-frame house and plans to produce only steel-framed houses, says Roger M. Blough, Chairman of the board of US Steel.



BIG PRESSES at Pease plant make truss connections.



STEEL FRAME PANELS for U S Steel Homes are plant-made.



ADD-A-WING ROOM by Modern Homes is 10' x 23', has a full bath.



GEODESIC DOME is prefab industry's lowest-cost enclosed space.

More home manufacturers are doing more research Trend No. 8 than at any time in prefabrication's history

Most of the larger fabricators are studying metals, plastics, and plastic-coated materials as well as searching for better ways to use wood and gypsum.

While more firms hide their research in the back room, there is enough talk to suggest some of the things to come:

1. At least two firms, and probably more, are experimenting with mechanical and utility cores. Some, taking a note from "the mobile home," are trying to work out a package which includes a complete kitchen, baths, heating, and most of the wiring. Any number of living and bedroom units could be hooked onto this central core (*see H&H, Aug p 94*). Lytle Modern Homes' "Add-a-wing" (*see photo*) is a step in this direction.

2. Some firms are known to be experimenting with houses that could be field erected and completely finished in one day. One firm promises to show "results in the near future."

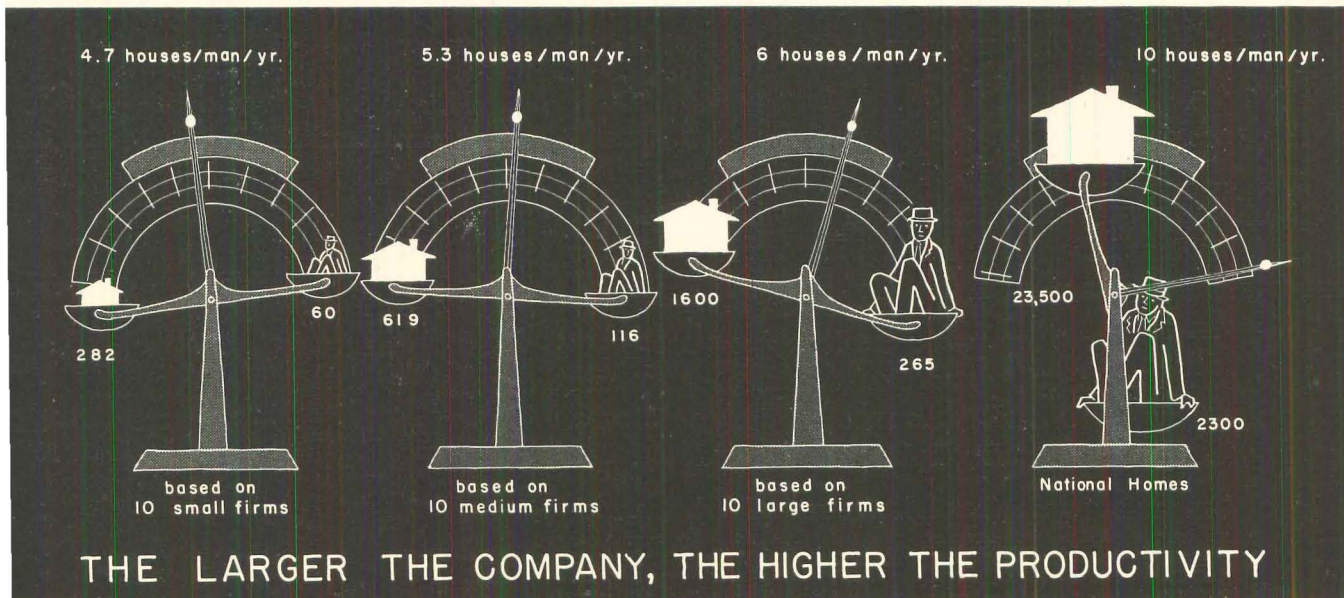
3. At least half a dozen firms are either selling prefabricated plumbing now or experimenting with it. Pease Homes' above-the-floor plumbing system is one example of this important trend.

4. W. G. Best experimented with plastic pipe, believes it

could save up to \$200 a house. And the plastic pipe in the Knoxville NAHB Research House (*see H&H next month*) will undoubtedly encourage further experimentation.

5. Pease Homes has been working with geodesic domes, plans to market a plywood prefabricated unit (*see photo*). The first units will be strictly a shell for use as garages, barns, and utility buildings. Panels for a 26' dia structure will sell for under \$600. Later production will be for summer cottages and temporary housing. A 500 sq ft dome with kitchen and bath might sell for around \$3,200, company officials say. Coming soon: a 900 sq ft model.

6. Nearly every home manufacturer is working to improve its trusses and to cut truss costs. A score of prefabbers are now using Sanford, H-Brace, Gangnail or Teco connectors and most have already made substantial reductions in costs. At Midwest, for example, three men now make a truss in 6 $\frac{2}{3}$ minutes. Clarence Wilson is trying out a new metal connector which he hopes will cut truss costs in half. Pease, Knox, and LFI-Kingsberry have cut their truss costs so much that they sell trusses as separate components to builders. They are convinced they can beat any nearby competition. /END



AVERAGE OUTPUT per man (including all employees) rises as firms grow from small size (at left) to giant National Homes, at right.

The new models offer greater variety of design than ever before

On the next 10 pages you will see almost every type of house from a low-slung contemporary (photo, right) to a two-story colonial (*p 102*).

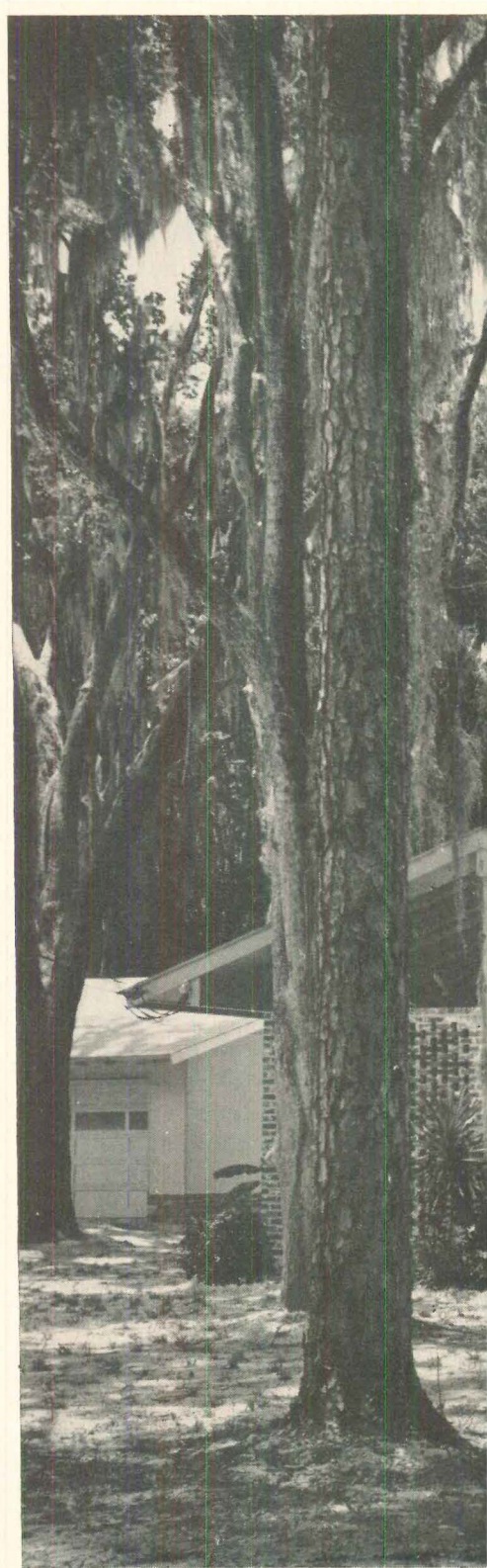
Every house shown is a stock model selected from the biggest catalogs home manufacturers have ever offered. A glance at these models shows how manufacturers are using their large-scale resources to meet a wider and more demanding market:

They are adding new lines—especially in the lower price brackets. One company now produces 100 different models.

They are improving their designs by retaining well-known architects like Bruce McCarty and L. Morgan Yost. The new models tend to be trim and not extreme. Many are planned for outdoor living. Impressive entrances and bay windows are often used to add sales appeal.

They are offering fuller packages. More packages now include complete plumbing and other new labor-saving components (*p 98*). And some manufacturers are even offering furniture for use in display models (*p 105*).

Not all manufacturers (see Directory, *p 110*) are represented in this sampling which is simply a cross section of the choice of models offered to builder-dealers for 1959. Prices quoted are for finished houses without land.

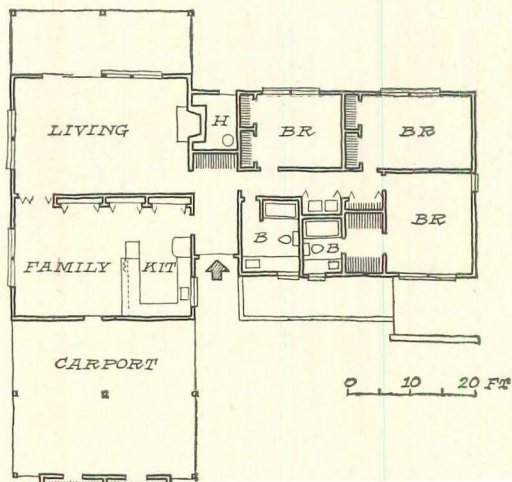


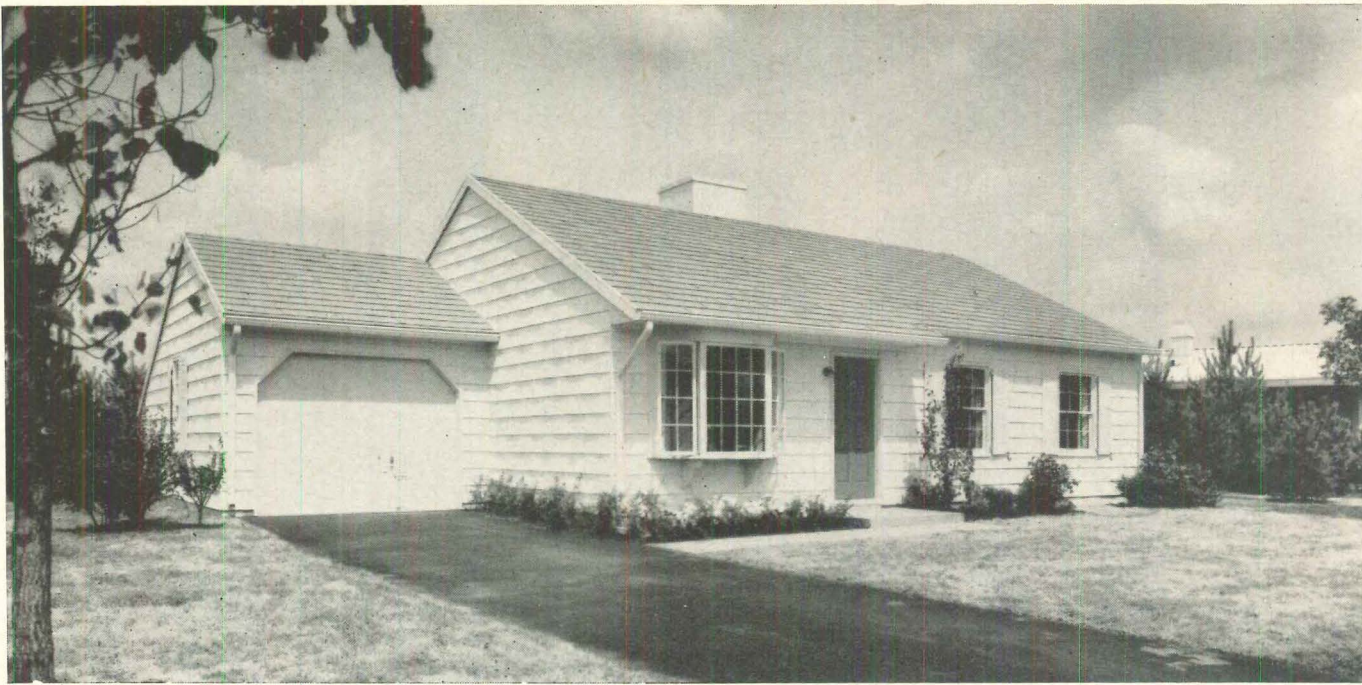


Knox Homes' Holly Hill: \$28,500

This 2,000 sq ft house is the first (and largest) of a new series designed by Architects Painter, Weeks and McCarty. There is a rear porch off the living room, and a terrace off the master bedroom. The terrace is hidden from the street by a brick screen (at right in photo above). Ceilings are finished with the roof over the living room wing. The fireplace is included in the price.

Knox has 30 other models, including one-story, two-story and split-levels in colonial and contemporary elevations.



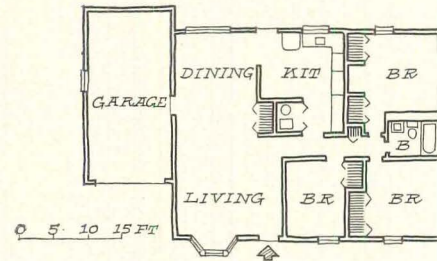
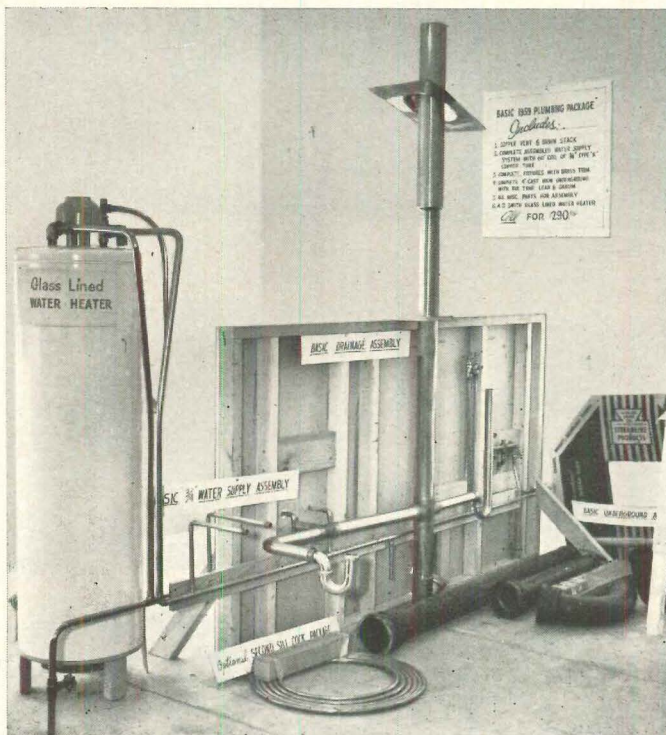


National's Fairwood 82: \$10,900

This Cape Cod includes several of the many new construction ideas National is introducing this year.

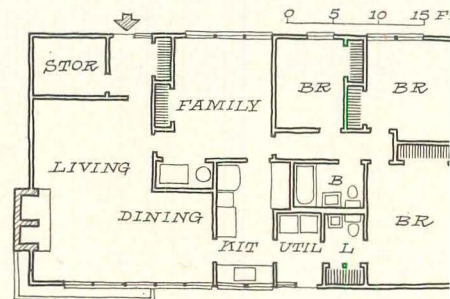
It has, for example, a new Sanford truss that aligns the walls accurately; aluminum shingles on roof and sidewall (see p 106), a two-coat paint job inside. The house has Yale & Towne hardware. The Fairwood shown here has 1,040 sq ft and is available in many elevations.

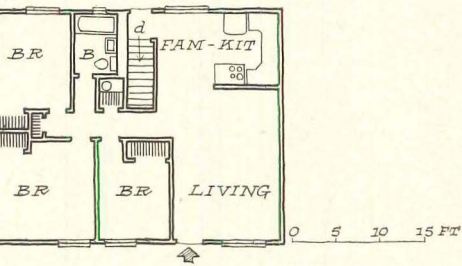
Besides having the widest range of houses in the industry National offers one of the most complete packages. For example, the plumbing assembly shown at left is optional with 26 models—and National reports that 65% of orders for these models call for the plumbing package.



Brad's 3502: \$11,100

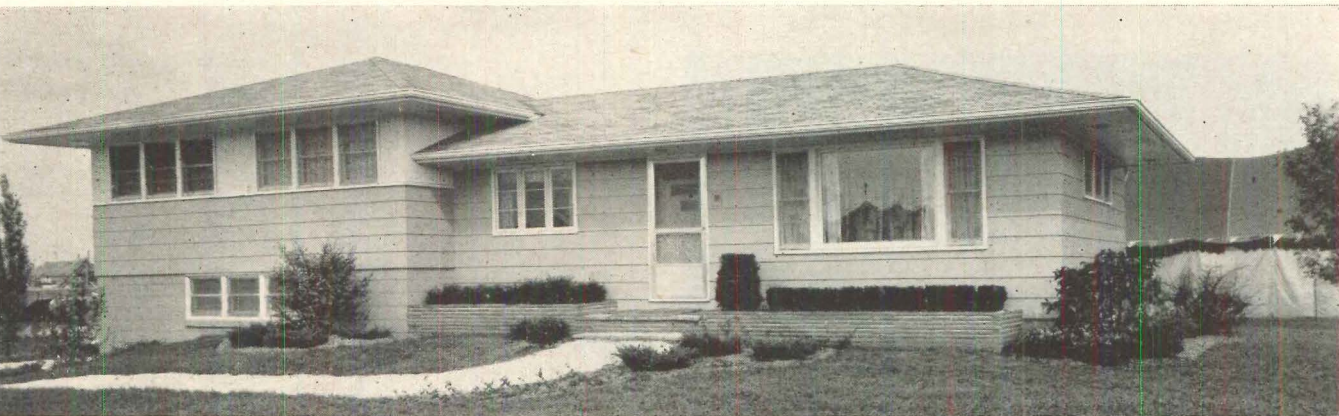
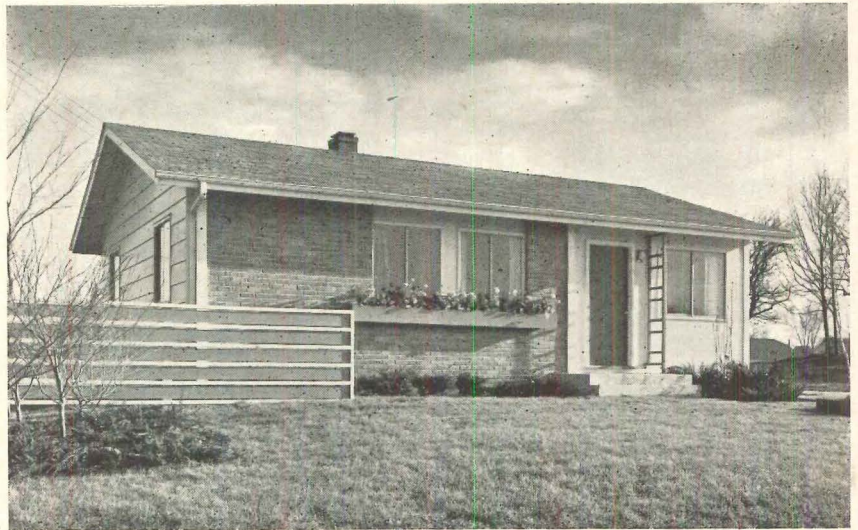
Most popular of this Canadian manufacturer's 27 houses, this model (rear view shown in photo) has 1,294 sq ft of living area, is built on slab with perimeter hot-air heating. Designed for Canada's climate, it has 4" ceiling insulation, 2" wall insulation, and 1/2" drywall. Price includes all kitchen equipment. Brad's architect is W. G. Cook; most of the firm's production goes to government agencies and mining groups.





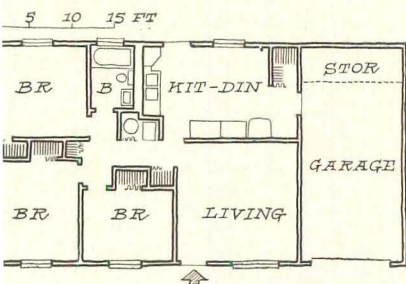
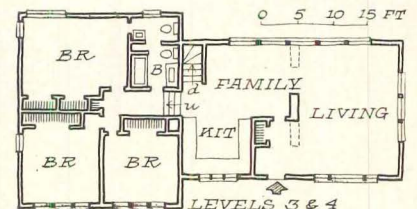
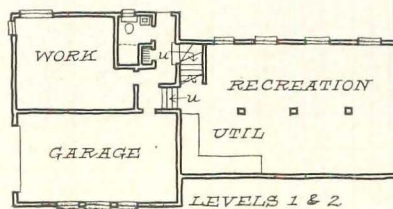
Harnischfeger's Foreston: \$9,500

This is Harnischfeger's newest (and smallest) model. It fits three bedrooms into its 902 sq ft, and has a full basement. Morgan Yost is the architect. Variations of this model offer hip and gable roofs, left- and right-hand plans, and one- or two-car garages. The Harnischfeger line has 75 different models available this year, including two-story duplexes.



BH-Way's Prairie Lady: \$18,000

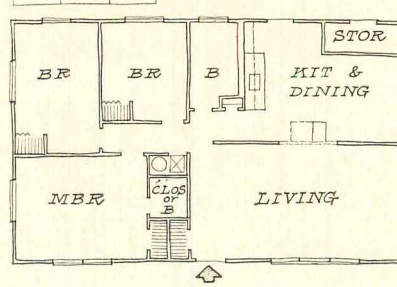
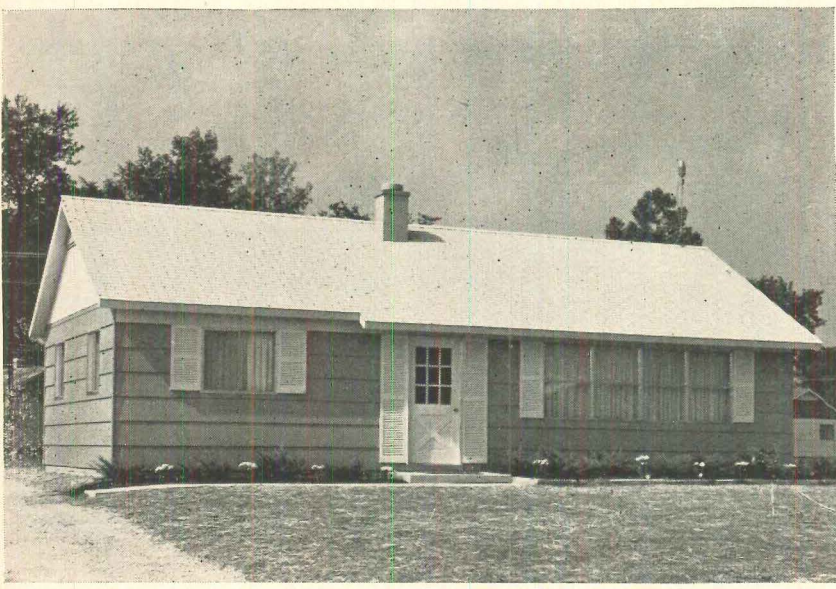
Nearly 10,000 people a day visited this 2,600 sq ft split level when it was first shown in September. Montgomery Ward, who decorated and furnished the house, helped in the promotion as did several materials suppliers. Intended largely for the rural market, eight of the first nine sales were, nevertheless, to non-farm families. The house is designed by Eric Jauch and Architect John McLane.



US Steel's Beacon: \$9,000

Designed for the lower-cost market, this is US Steel's lowest price model. Built on a slab, it has 900 sq ft of living area, and is available in several exterior facings. The Beacon is one of six houses in USS's "Steelstyle" line, which incorporates a number of steel components, including channel framing in the panels, steel trusses in the roof, and steel sheet soffits.

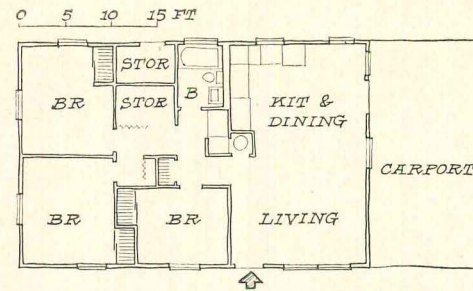
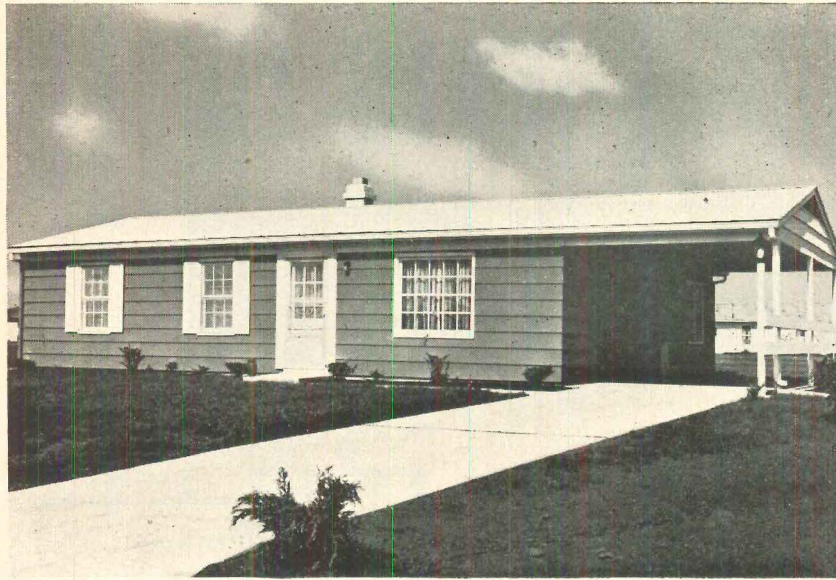




General's Super-Scotsman: \$11,000

This 1000 sq ft model is the latest version of General's best-selling house. The plan provides a large (12' x 16') kitchen-dining room with a pass-through into the living room, a full attic for storage, and one-and-a-half baths. The price includes a washer-dryer in the kitchen. Like most of the new models in the lower-price ranges, it is built on slab with extra storage space accessible from outside.

Many variations of exterior treatment are available with a choice of siding or stone or brick facing.

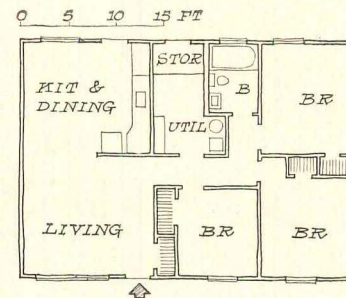
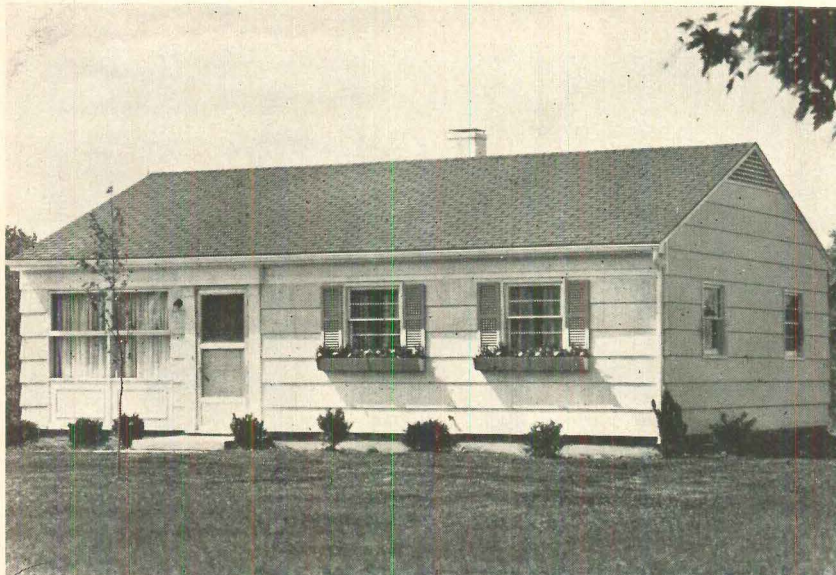


Best's Topper: \$9,450

Most popular features in Best's fastest-selling model are the open living area (which incorporates the kitchen in a 24' long room) and the abundant storage.

The Topper line (Best's lowest-priced houses) offers five different plans, each with one of several types of exterior treatment—colonial, contemporary, Cape Cod, ranch, or "Midwestern."

Best has many other models in its higher-priced lines, including a split-level.

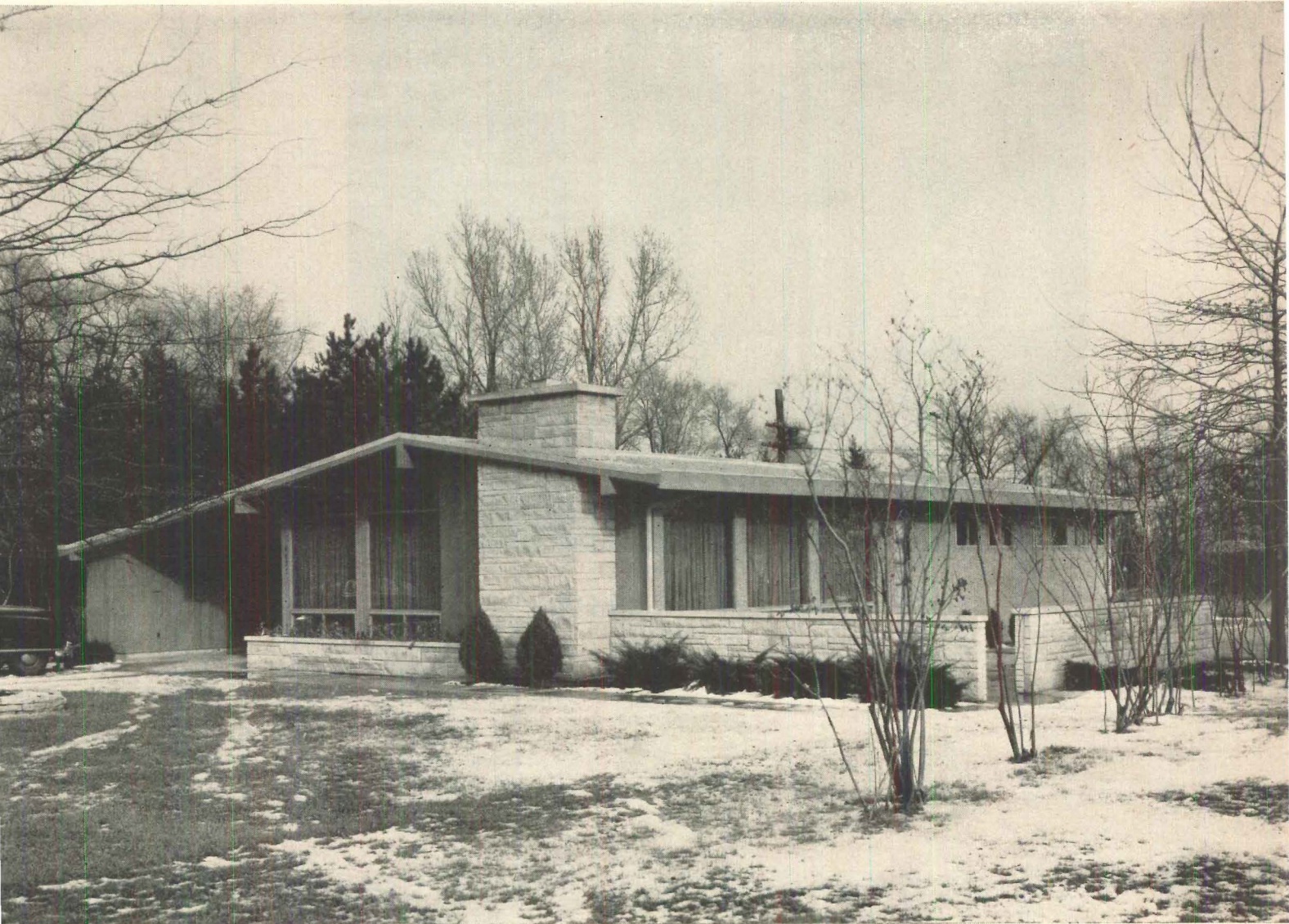


Inland's Vanguard: \$8,150

The utility room (rarely found in smaller manufactured homes) is an unusual feature of this 1,000 sq ft model. If an optional divider is left out, the utility room has direct access to the backyard.

Eight types of exterior treatment are available, ranging from contemporary with large windows, to traditional colonial styling with shutters and a decorative cornice.

Inland has 20 other basic house models (from 787 sq ft to 1,200 sq ft), each with many variations.

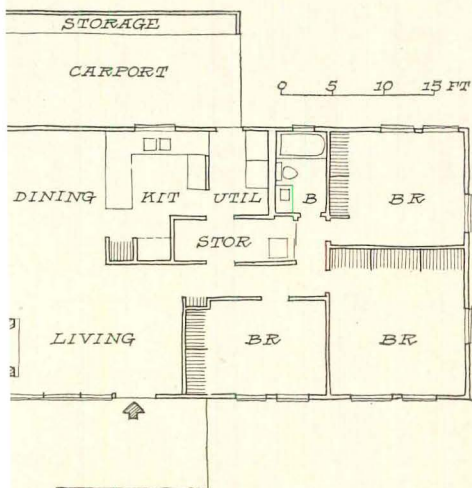


Modular's Ridgewood: \$16,000

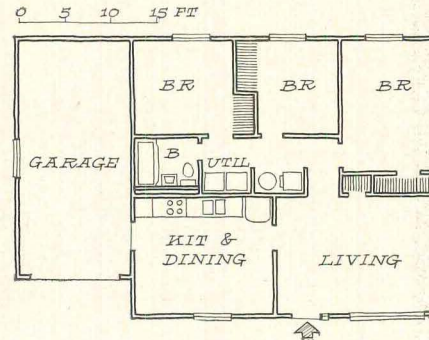
This contemporary, together with available variations, accounts for one-third of Modular's sales. Variations include a level for hillside sites (with a daylight recreation room and additional storage) and various locations of the entrance and windows.

The Modular line also includes larger, more expensive models, all designed by Architect Ralph Fournier.

Modular's houses are delivered complete with hardwood trim and cabinets like these shown below. Also included in the kitchen package are the appliances—countertop range, vent fan and hood, oven, and dishwasher. Plastic-laminate countertop has an inset chopping block. Completely equipped kitchens, designed by experts, are also standard in most other manufacturers' lines this year.



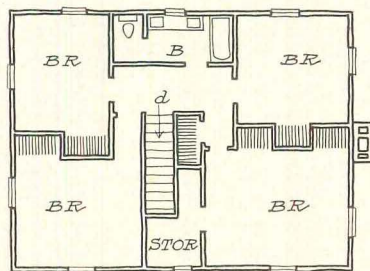
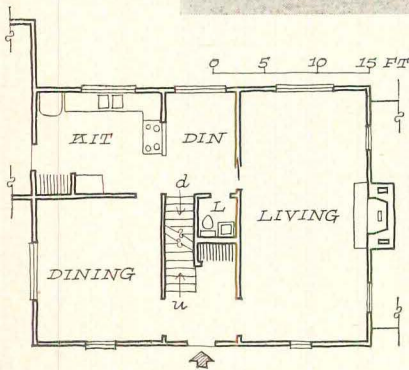
RIDGEWOOD KITCHEN is fully equipped. It opens to dining area, with cabinets (included in package) between. Ceilings follow roof slope.



Richmond's Stuart: \$8,500

Early sales indicate this Cape Cod will be the bestseller in Richmond Homes' lower priced line. Its 932 sq ft includes three bedrooms and a 12' x 14' family room-kitchen. Richmond uses a prefabricated joist-rafter system (instead of trusses) in this house to gain 700 cu ft of storage in the attic. The garage is optional.

Richmond has 39 other models, including a longer version of the one shown here. The longer version is available in colonial and modern styling.

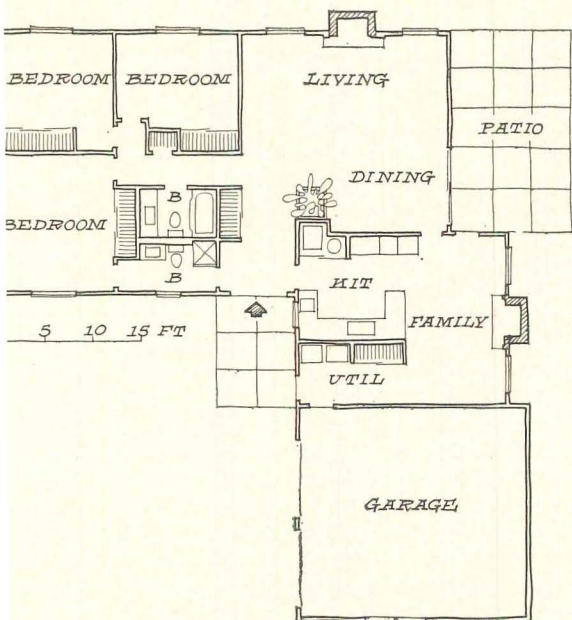


Pease's Highwood: \$23,500

This is the only 2-story house among Pease's 18 product models. They report it is selling well.

The modified center hall plan has a breakfast room next to the kitchen, a large dining room, and four bedrooms upstairs. There are 1940 sq ft of living space.

Optional features, all included in the house shown here, include a full basement, two-car garage, porch off the living room, and the fireplace.



Scholz' Mark '59C: \$20,000

This house illustrates many of the principles that have made Don Scholz one of the important figures in home building, and have influenced both other manufacturers and conventional house builders. It has: 1) an L plan, with one wing balanced against another to give a big-house look; 2) an informal kind of design that mixes familiar features with contemporary; 3) a lot of curb appeal—the result of careful placing of the house on the lot, saving trees and landscaping, and a curving front driveway.

This new keynote model is smaller (1740 vs last year's 2,000 sq ft) and less expensive (the Mark '58C had a \$40,000 price tag). But it still has many luxury features like two fireplaces, a good-sized family room, and a rear terrace.

There are three other houses in the Mark '59 Series, ranging from \$12,000 to \$25,000 erected but without land.

As he did last year, Scholz is introducing the new models with plenty of fanfare, including publication in several consumer magazines, and joint promotions with local department stores and many utility companies.

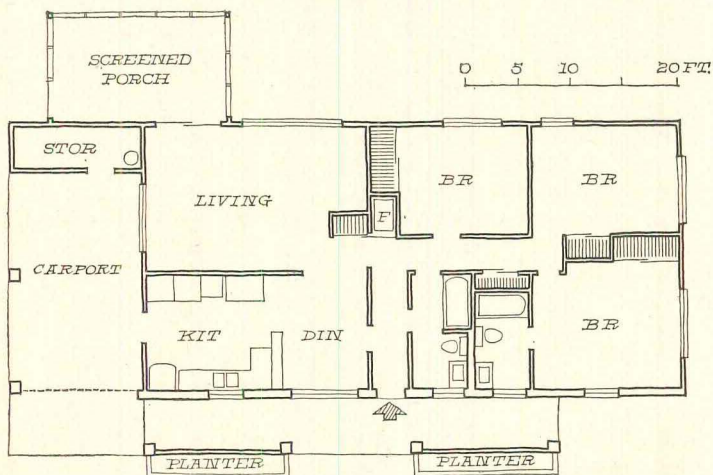


Crawford's Suburban: \$15,700

This new model has two porches—an open one in front with brick piers, and a screened one off the living room in back. There are 1470 sq ft inside the house.

The Suburban started as a conventionally-built house in a Baton Rouge development. It sold so well that Crawford put it into production. The price includes the carport and the porches, does not include kitchen appliances or air-conditioning (but air-conditioning is roughed-in).

This year Crawford also offers dealer-builders a complete model house furnishing and decorating service. This includes furniture (see opposite page), rugs, drapes, lamps, accessories and advice on color coordination. There are three basic packages priced at \$2,000, \$3,000 and \$4,000 each, usually a lot less than a builder would spend to furnish the model from local stores. With the package goes supervision: a trained decorator travels to the model home to supervise location of furniture, installation of draperies, and placement of accessories. Several other home manufacturers also offer this type of service.





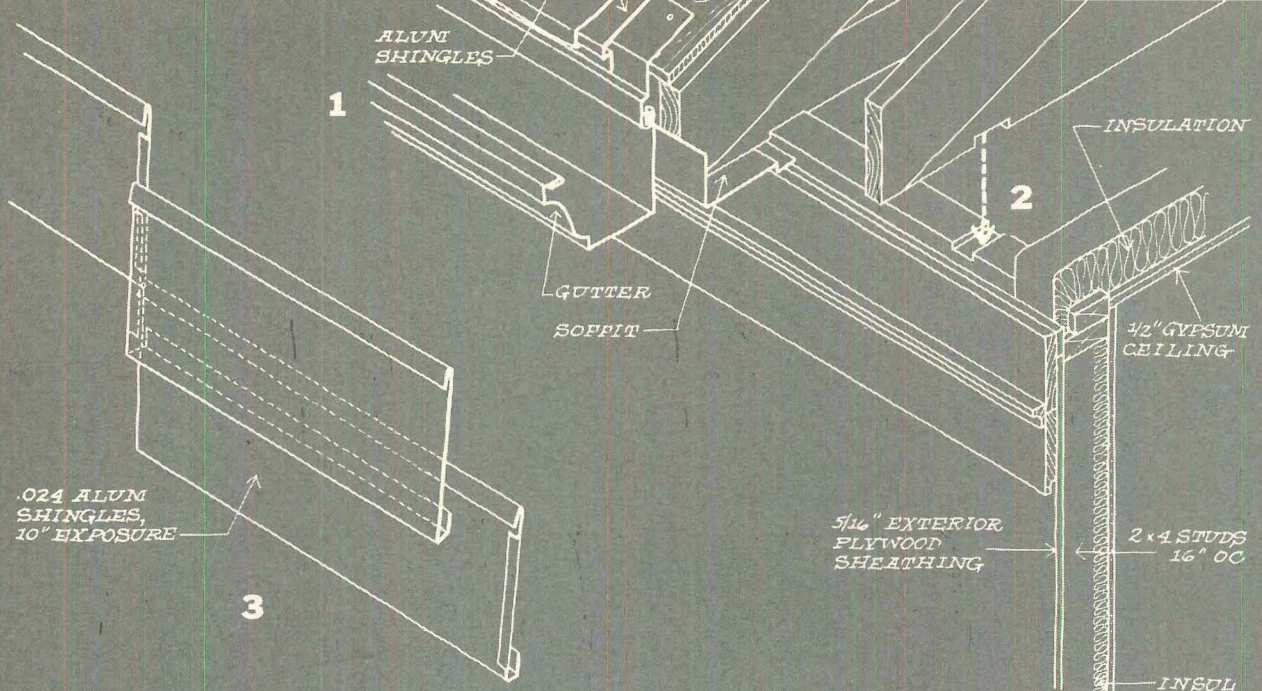
COMPLETE FURNISHING PACKAGE for model house includes everything shown in this Crawford living room, even the shutters on windows at left. Matching wall colors are chosen by consultant.



CAREFULLY MATCHED PIECES for bedroom are also part of furniture package. Crawford package was selected for each model in the line by Model Interiors Inc, a decorating service in Baton Rouge.

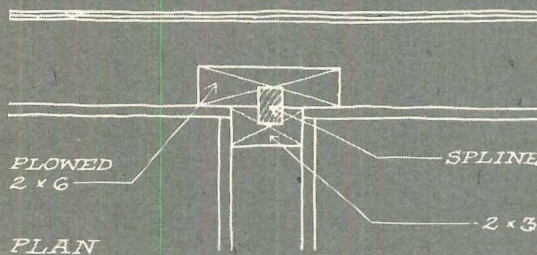


LIVED-IN LOOK is prime objective of the furnishing service. In this child's bedroom the teddy bears and tea cups help make the model house look home-like. Package price includes insurance for one year.

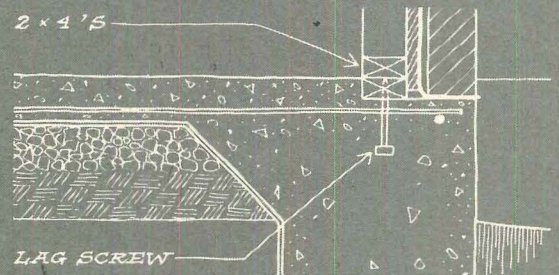


1. Deep-backed aluminum gutter by National Homes eliminates the need for a fascia board. National turns up the end of an aluminum soffit, hangs the gutter from a bracket (also used as a shingle starter strip) to cover the open end of the overhang. Result is to reduce field labor spent install-

ing fascia, separate shingle starter. **2. Factory-notched trusses** are seated in factory-notched top plates to speed placement of trusses. **3. Aluminum shingles** (Reynolds) are interlocked to adjoining shingles, take 30 man-minutes per square to install.



4. Partition spline by Crawford Homes is assembled in the terminal stud of partitions to provide rapid and accurate location of partitions against exterior walls without marking or measuring. Labor saving: 2 man-hours per house.



5. Mud sill is bench drilled and fitted with lag screws by Crawford Homes to tie it to the foundation. Panels can thus be nailed with 16d nails anywhere along the sill instead of being site-drilled for pre-set anchor bolts.

Here are 21 details designed to cut field labor costs

Home manufacturers are making a bigger-than-ever effort to cut on-site labor costs.

Few fabricators any longer just concentrate on producing exterior wall panels and roof trusses (which many critics label "the cheapest part of the house to build"). Most fabricators now include many new component parts in their packages so that today's manufactured house goes up much faster than yesterday's. For example:

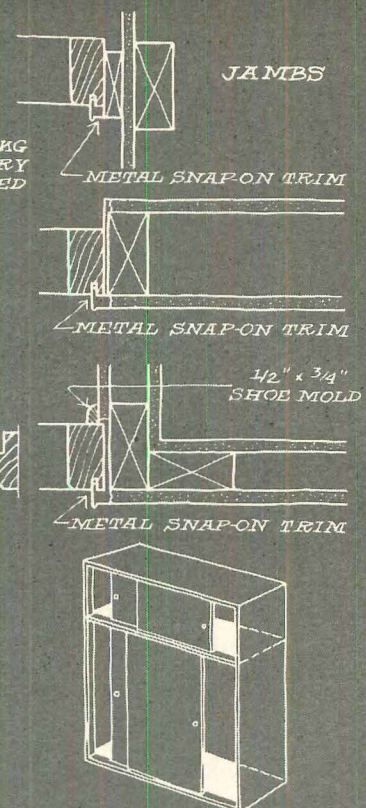
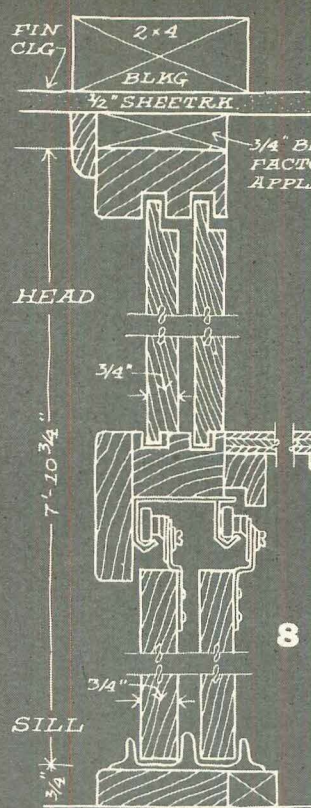
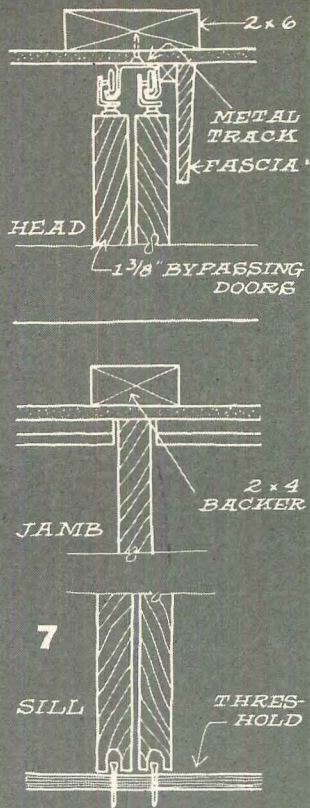
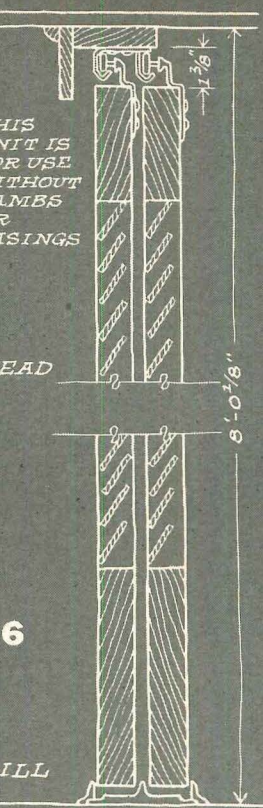
Best Homes is shipping snap-on aluminum trim for door and window casing to eliminate much of the labor and skill needed to case the inside of windows.

Place Homes is making a cornice assembly that combines soffit, fascia and even the dentils for colonial-style houses.

Knox Homes has standardized on several types of pre-assembled gable ends and storage walls to make simpler erection work for field crews.

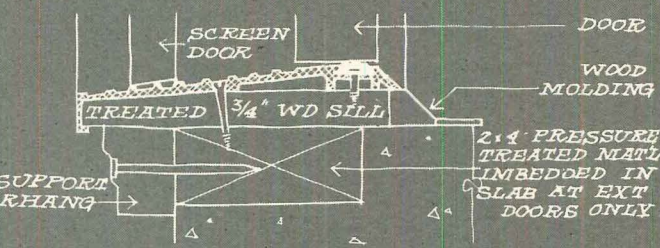
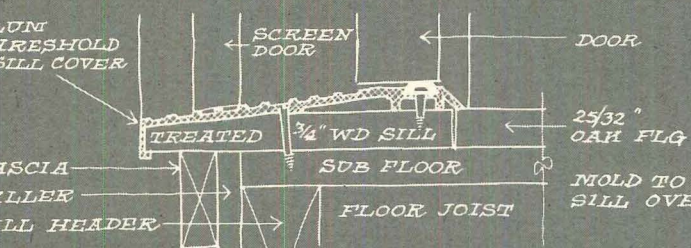
Every known idea—no matter how small—is being used by the house packagers in their drive for better ways to build for less. Several companies are nailing the blocking for kitchen and medicine cabinets directly to walls or partitions. Almost all makers are assembling aluminum sliding track to headers. Completely cased and weatherstripped exterior doors and pre-hung interior doors are becoming standard.

On this and the next three pages you will see 21 of the home manufacturers cost-cutting details—each one selected because it cuts field labor costs.



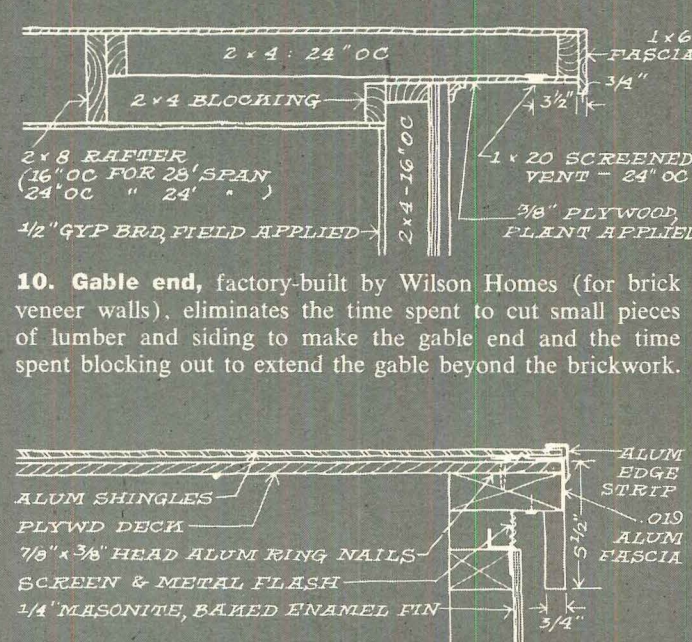
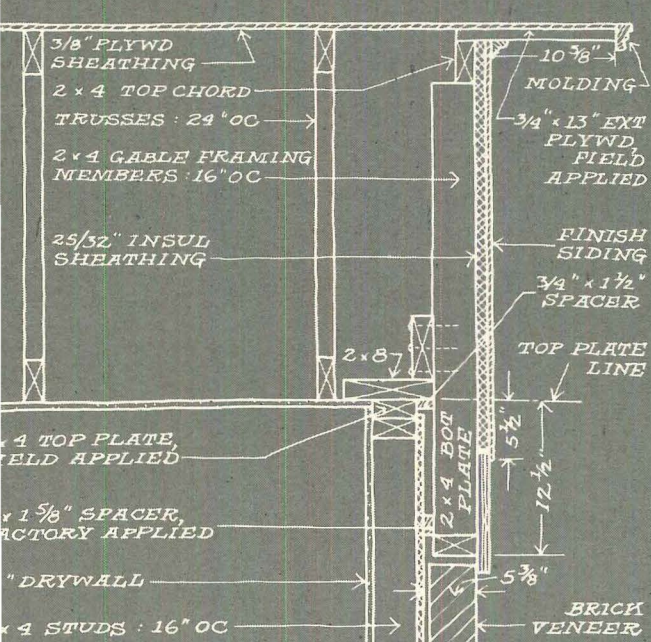
6. Louvered closet front by Kingsberry Homes runs from floor to ceiling eliminating the normal header above the track. The 6'8" door height and the labor to nail, tape and paint drywall above it. **7. Closet front** by Crawford Homes is two

3' x 8' doors also hung from the ceiling, but Crawford hides the track behind a deep fascia which keeps staggered shelves out of sight. **8. Divided closet front** by Crawford Way is pre-assembled into built-up headers, milled tracks, blocking.



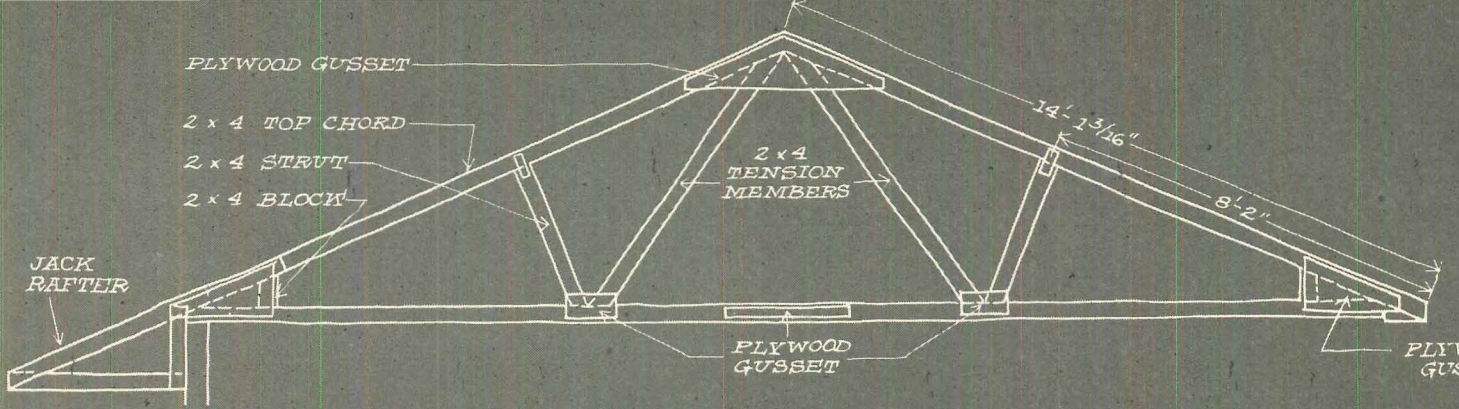
10. Aluminum threshold by Kingsberry Homes for houses with basements or crawl spaces requires no tedious field labor to make a sill cutout: the bottom of the door sill is set directly onto the subfloor top to speed on-site erection time.

Sill for slab houses is slightly varied from wood-floor sill, requires no forming in slab to receive sill. Kingsberry estimates the time saved using either type of sill is 1 man-hour for two door units.



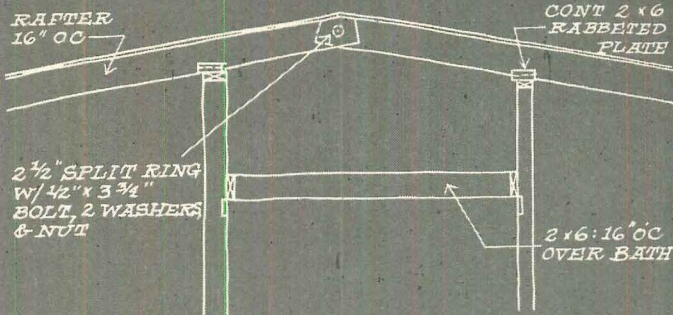
11. Rake detail for sloping ceiling in Knox Homes (like the Small Homes Council detail after which it is modeled) consists of a roof "ladder" panel with factory applied soffit and vent screen. Time saved: 4 to 6 man-hours per house.

12. Continuous vent strip running the length of the rake in gable end walls on National Homes is standard on both high and low pitched roof models. The built-in vent cuts the time-consuming, tricky job of applying screen vents on-site.

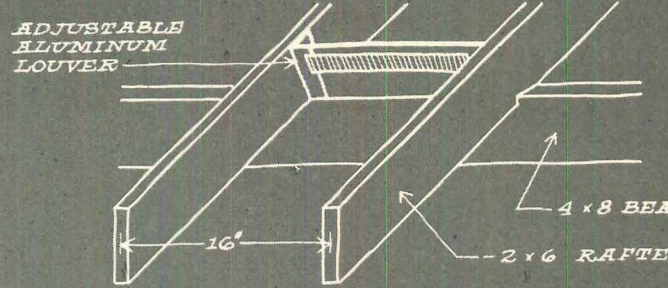


13. Heel block for Inland Homes is applied on jack rafter assemblies (to deepen overhangs, left) or directly to trusses,

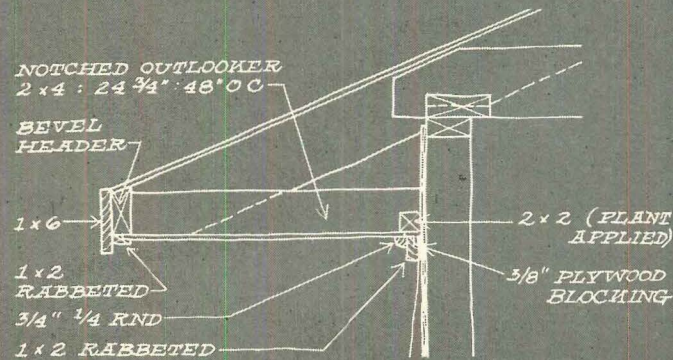
right, acts as a guide to plumb front or rear walls. Jig-built block assures plumb in one wall once other wall is plumb.



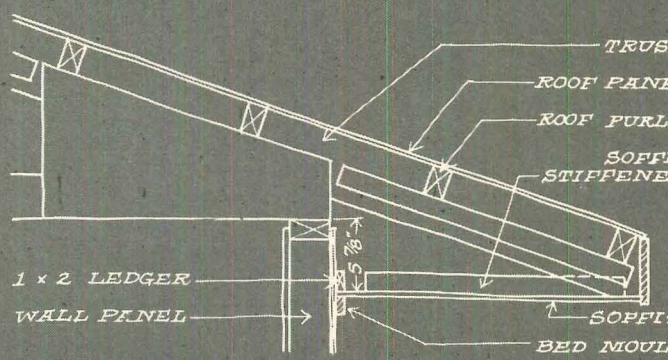
14. Split ring connector is used at the joint of rafters over sloping ceilings in American Houses to provide perfect alignment of rafters and to establish the width of the house with less effort in the field. Detail is approved by Engineers Corps.



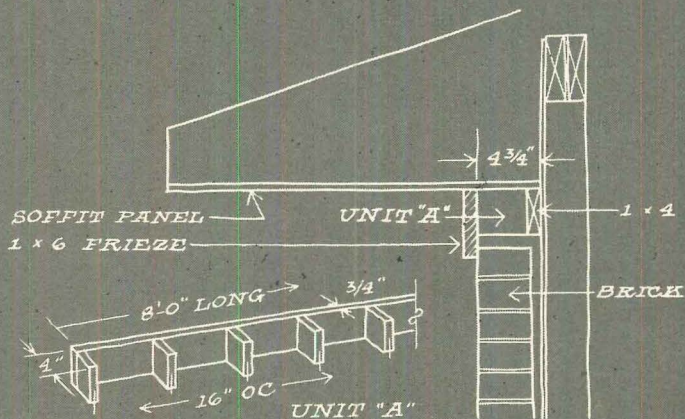
15. Aluminum louver (used in Modular Homes' post-and-beam sloping-ceiling houses) is adjustable to varying rafter spacing, reduces cutting and fitting time by more than half. Louver costs less than wood, need not be painted.



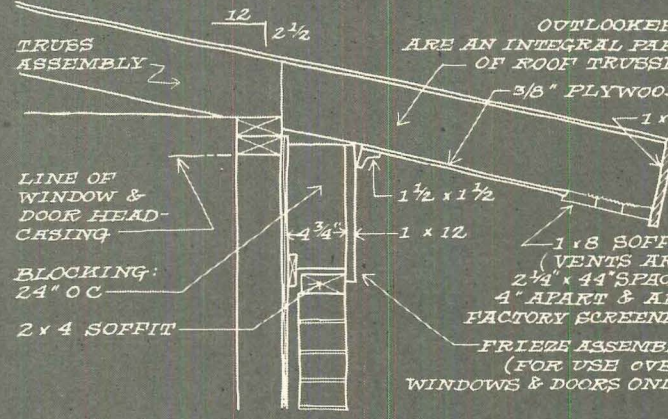
16. Flat soffit for American Houses had a beveled header and rabbeted ledger which are nailed to rafter tails of trusses. Beveled header follows rake of the roof. A 2 x 2 ledger is plant-applied to walls at the proper height to cut field labor.



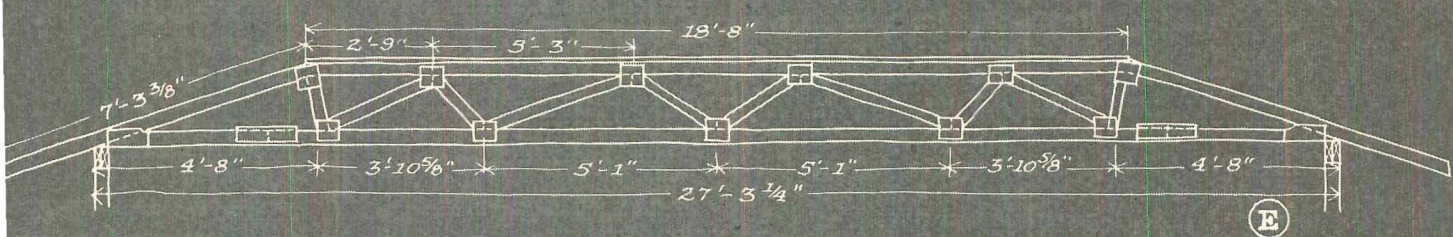
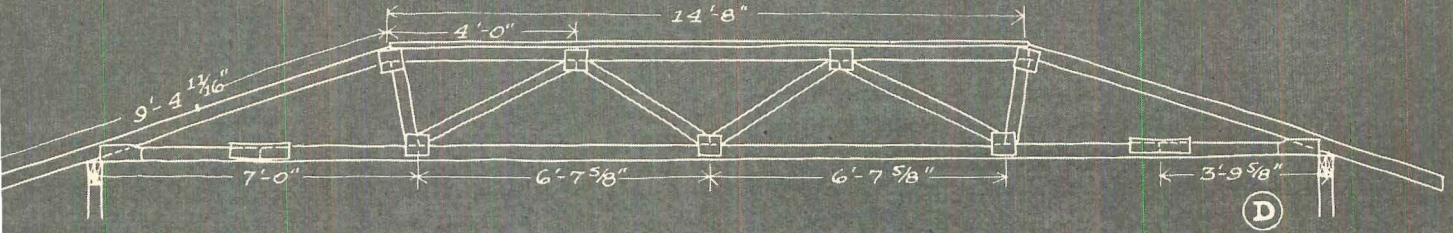
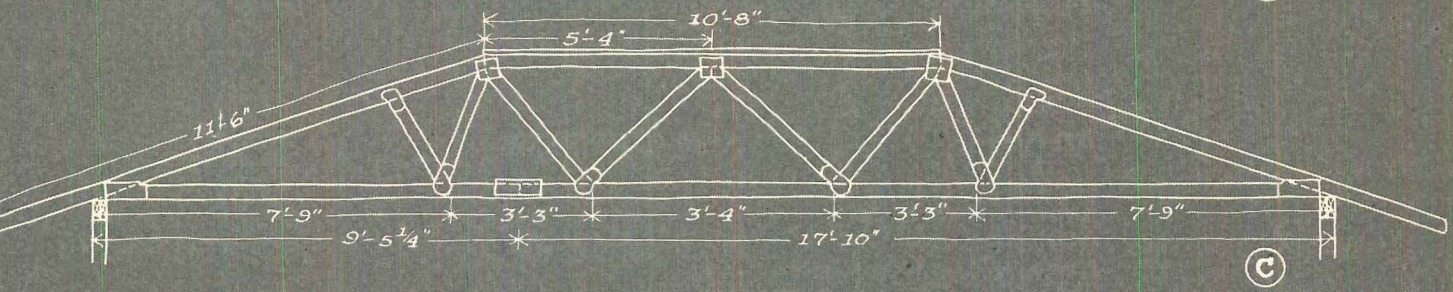
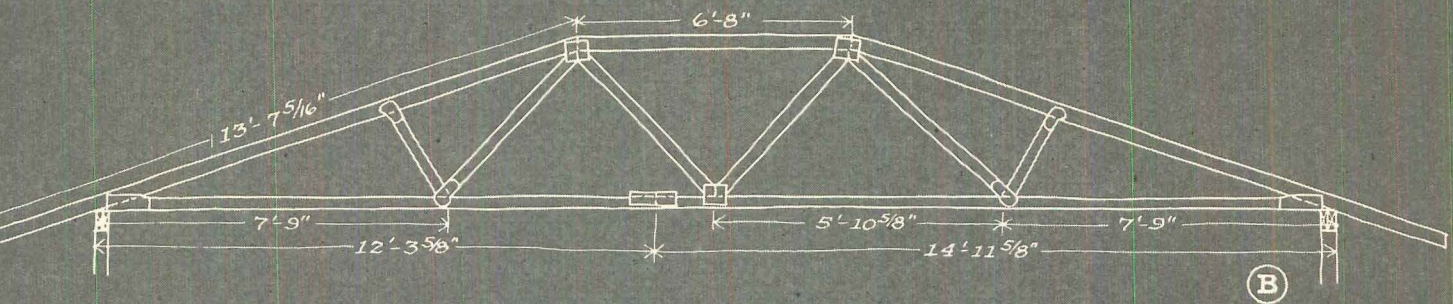
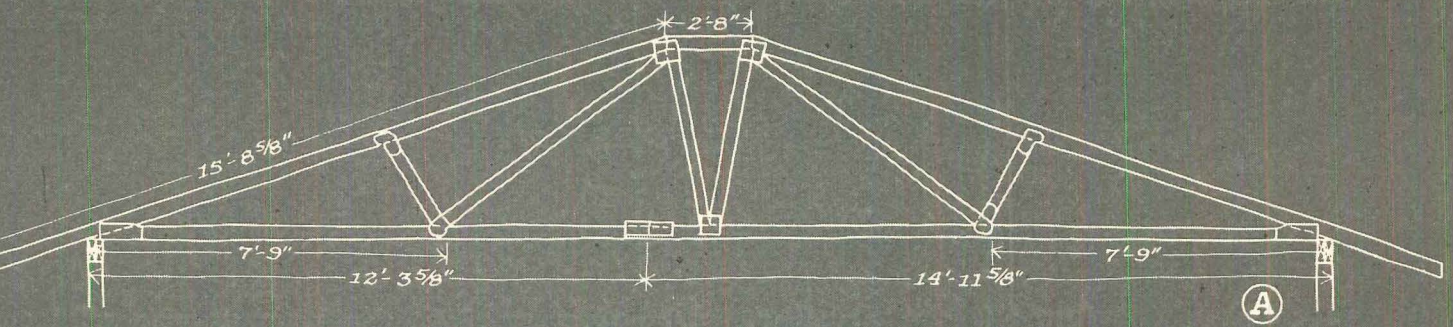
17. Cornice and soffit detail for Harnischfeger Homes consists of a rabbeted fascia board nailed to the rafter tails and a precut plywood soffit. Edge of the plywood is supported in the grooved fascia. Time saving: 6 man-hours.



18. Preassembled frieze blocking on Midwest Houses for space over brick veneer walls saves time cutting many small pieces of wood to block out from the wall. Precut fascia and preassembled soffit panel save more time.

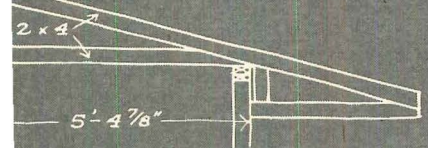
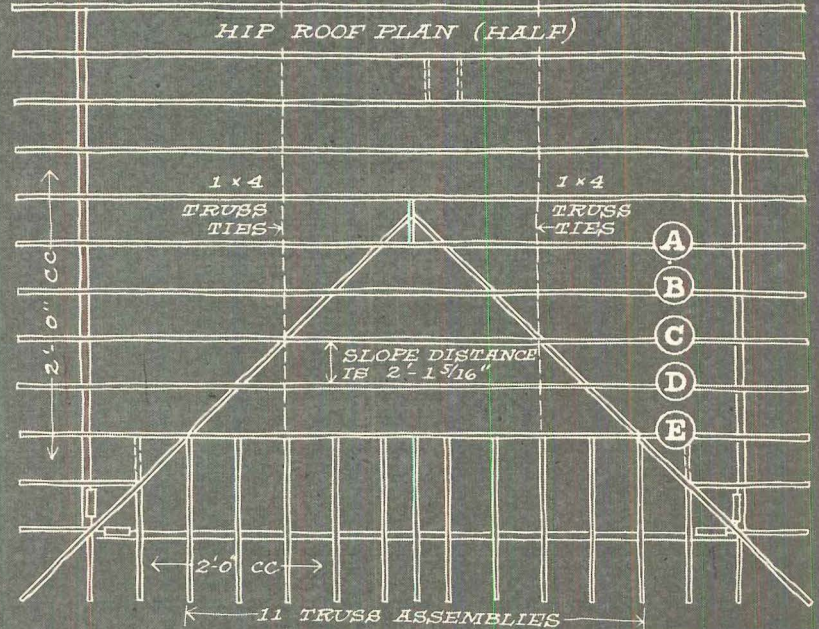


19. Frieze board assembly is workable for 2 1/2 and 4 in 12 pitches for Kingsberry Homes, cuts the time-consuming practice of applying elaborate blocking behind the frieze board, saves 3 to 4 man-hours per 120 lineal feet of frieze



Hip-roof trusses for Midwest Houses (above) are detailed for sloping soffits. All hip assemblies are assembled wood precut to fit. Hip trusses provide interior economies over gable-end trusses, take only 6 man-hours longer to erect.

Hip-roof trusses for Pease Homes (similar to Midwest's, above) are detailed for flat soffits. Both companies point out that houses with trusses can be closed in faster and interiors worked in more efficiently without load-bearing conditions: men and materials can be organized inside the one room formed under the trusses without regard to the weather. Hip-roof trusses allow builders to provide a greater variety of elevations.



DIRECTORY

of manufactured home producers

Listed below, alphabetically by state, are 125 manufacturers who sell house packages through builders or dealers. Under the head *Models* is the complete range of houses they market: by style, size and price. Prices quoted are average selling price of house without lot but include builder's profit, overhead, transportation charges, financing and selling costs. When the home manufacturer has his own mortgage or acceptance corporation, this is noted.

The typical package includes exterior and interior walls, doors, windows and roof system. Some offer much more. To find out just what any one manufacturer offers, circle the appropriate number on the coupon, *page 151*.

Alabama

KINGSBERRY HOMES

LUMBER FABRICATORS, INC
Fort Payne

Models: about 100 1-story models with elevations of various architectural styles.

Financing through its own mortgage corp.

For full data circle item No. 1 on coupon, p 151.

MODERN HOMES & EQUIPMENT CO INC

Mobile

Models: all custom houses or to builders' plans.

For full data circle item No. 2 on coupon, p 151.

California

IDACO LUMBER CO

Oakland

Models: 16 floor plans but 90% of houses are fabricated to builders' plans.

For full data circle item No. 3 on coupon, p 151.

INTERNATIONAL HOMES

Redwood City

Models: 1-story, \$8,000-\$25,000; additional styles in 1959.

For full data circle item No. 4 on coupon, p 151.

STRUCTURAL FABRICATORS, INC

Whittier

Models: 14 types, all completely variable, up to 2,400 sq ft.

For full data circle item No. 5 on coupon, p 151.

WESTERN PACIFIC HOMES

Decoto

Models: variety of "conventional California" designs, 1,000-1,800 sq

ft, \$10,500-\$25,000.

Financing through an affiliated mortgage corp.

For full data circle item No. 6 on coupon, p 151.

Colorado

BOGUE HOMES INC

Denver

Models: 4 series of ranch designs: 1,046 sq ft at \$11,000; 1,118 sq ft at \$13,000; 1,228 sq ft at \$14,500; 1,530 sq ft at \$25,000.

For full data circle item No. 7 on coupon, p 151.

Connecticut

FABRICATORS, INC

South Norwalk

Model: Product is primarily special order wall and roof panels made to architect or builder specification.

For full data circle item No. 8 on coupon, p 151.

FEDERAL HOMES CORP

Canaan

Models: 12 ranches, 720-1,300 sq ft; 3 splits, 1,400-1,800 sq ft; 2 1½-stories, 800-1,100 sq ft, selling up to \$20,000.

For full data circle item No. 9 on coupon, p 151.

REED HOMES INC

Burlington

Models: 8 ranches, 1,008 sq ft, \$12,000; 7 splits, 1,008-1,250 sq ft, \$13,500-\$15,800; 8 2-stories, 912 sq ft, \$11,000.

For full data circle item No. 10 on coupon, p 151.

WOODCREST LUMBER & MILLWORK CO

Woodbury

Models: 32—22 ranches from

\$9,000, 5 splits from \$12,000, colonial, Cape Cod or "family" houses from \$9,000.

For full data circle item No. on coupon, p 151.

Dist of Columbia

BARBER & ROSS COMPANY

Washington

Models: 7—ranch, 1½-story and split; 860-2,000 sq ft; \$8,000-\$25,000.

For full data circle item No. on coupon, p 151.

Florida

TRENDLINE

FLORIDA BUILDERS, INC
St Petersburg

Models: 25 ranches, 650-1,400 sq ft, \$8,000-\$15,000. Sell components separately.

For full data circle item No. on coupon, p 151.

Georgia

KNOX CORP

Thomson

Models: 30—ranch, split, and story; 850-2,500 sq ft; \$8,700-\$35,000.

For full data circle item No. on coupon, p 151.

Illinois

AUBURN HOMES INC

Rockford

Models: 13 ranches, 940-1,800 sq ft, \$11,800-\$23,400; 4 splits, 1,200-2,600 sq ft, \$15,400 to \$28,000; 2-story, 1,434 sq ft at \$18,200.

For full data circle item No. on coupon, p 151.

G. BEST HOMES CO

ingham
odels: a wide variety in ranches
d splits that sell from \$8,500 to
er \$20,000. Best seller: 908 sq
\$9,500 to \$13,000 with lot.
r full data circle item No. 16
oupon, p 151.

RAFT WAY, INC

rorora
odels: 5 ranches, 960-1,730 sq
\$10,000-\$30,000; 7 splits, 1,300-
36 sq ft, \$12,500-\$35,000. New
odel will be French Provincial.
nancing through its own mort-
ge corp.
r full data circle item No. 17
oupon, p 151.

DOUGLAS HOMES CO

ringfield
odels: 13 ranches, 3 splits and
1 1/2-story; 816-2,200 sq ft;
000-\$38,000.
r full data circle item No. 18
oupon, p 151.

ONOMY BUILDINGS INC

est Chicago
odels: 7—ranch, 1 1/2-story, 2-
ory and split; 768-1,800 sq ft;
2,000-\$22,000.
r full data circle item No. 19
oupon, p 151.

H-WAY HOMES, INC

alnut
odels: several ranging from un-
r 1,000 sq ft to 1,400 sq ft,
any of which are designed for
rms.
r full data circle item No. 20
oupon, p 151.

LD STAR HOMES, INC

me
odels: 35 in 3 lines of ranches
d split-levels, \$11,800-\$30,000.
r full data circle item No. 21
oupon, p 151.

YLECRAFT HOMES, INC

s Plaines
odels: 5 floor plans, 15 eleva-
ns of 1- and 1 1/2-bath, 1- and
ar garage, basement and crawl
ce; \$11,900-\$25,000.
r full data circle item No. 22
oupon, p 151.

URO-BILT HOMES

rbury
odels: 2 splits, 10 ranches; 936-
00 sq ft, \$12,000-\$20,000.
r full data circle item No. 23
oupon, p 151.

diana

LEN INDUSTRIES INC

t Wayne
odels: 23 ranches, 936-1,484 sq

ft, \$8,000-\$19,000; 2 splits, basic
1,464 sq ft, \$15,000 and up.
For full data circle item No. 24
on coupon, p 151.

CASTLE HOMES, INC

Salem
odels: 10 ranches, 864-1,250 sq
ft, \$8,000-\$19,500; 2 splits, 1,040-
1,500 sq ft, \$16,000 to \$19,500.
For full data circle item No. 25
on coupon, p 151.

COLPAERT HOMES, INC

South Bend
odels: 12 ranches, with 864-
1,280 sq ft at \$9,300-\$17,000; a
1 1/2-story with 1,184 sq ft at
\$12,000.
Financing through its own mort-
gage corp.
For full data circle item No. 26
on coupon, p 151.

GENERAL HOMES

Fort Wayne
odels: all houses \$10,000-\$15,-
000 with land. Best seller: 1,000
sq ft, \$11,000-\$12,600. Newest
model: 900 sq ft, about \$10,500
with built-in kitchen.
Financing through its own mort-
gage corp.
For full data circle item No. 27
on coupon, p 151.

MID-WEST MILLS, INC

Indianapolis
odels: 7—1-story and split, 936-
1,144 sq ft, \$9,125-\$15,500.
For full data circle item No. 28
on coupon, p 151.

NATIONAL HOMES CORP

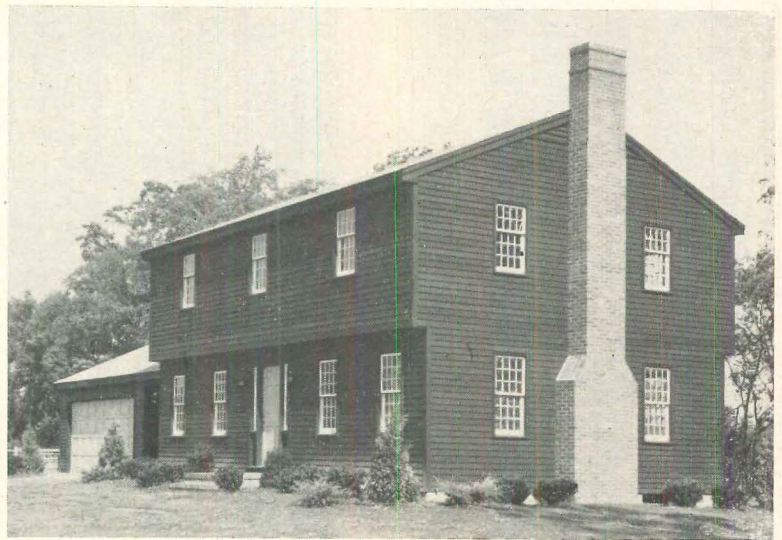
Lafayette
Branch plants at Horseheads,
N.Y., New Albany, Ind., Tyler,
Tex.
odels: the greatest variety in
the industry. Houses from \$7,600
to over \$50,000. This year it in-
troduced aluminum-skin houses
and shell houses. Shell houses are
handled through a separate deal-
er organization.
Financing through its own mort-
gage corp.
For full data circle item No. 29
on coupon, p 151.

NEW CENTURY HOMES, INC

Lafayette
odels: Ranch and 1 1/2-story
houses selling at \$11,200 with lot
to over \$20,000, most with at-
tached garages.
For full data circle item No. 30
on coupon, p 151.

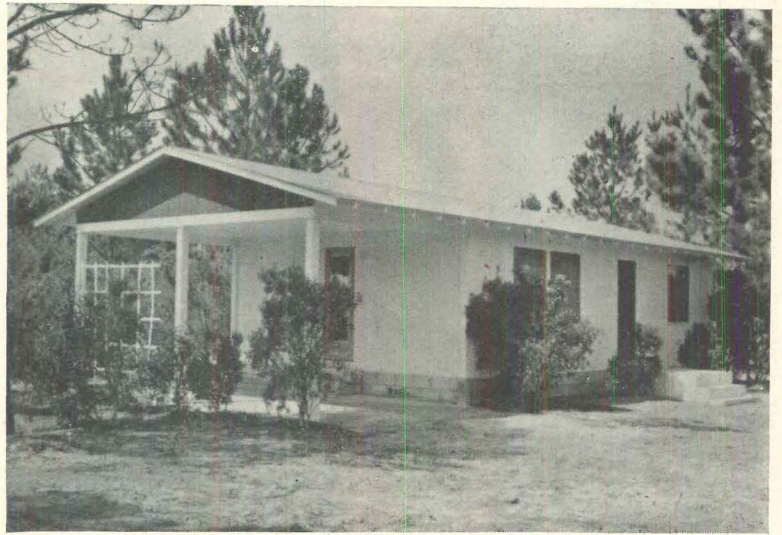
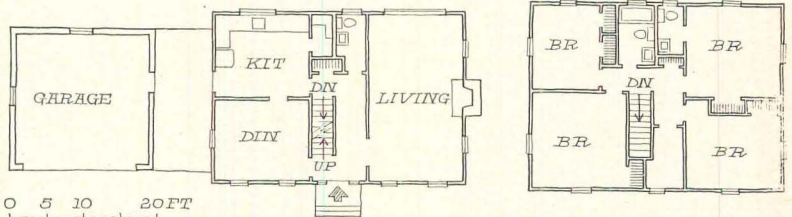
PLACE HOMES, INC

South Bend
odels: 7—ranch, 1 1/2-, and 2-
story; 912-1,408 sq ft; \$9,000-
\$13,000.
Financing through its own mort-
gage corp.
For full data circle item No. 31
on coupon, p 151.



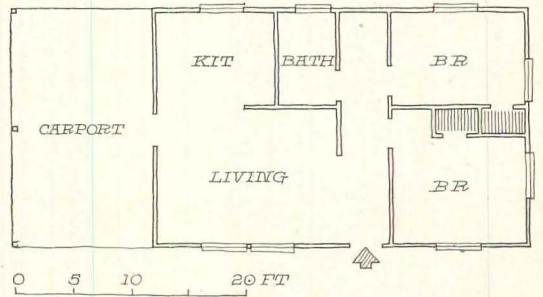
Hodgson's Darien: \$22,500

This 1728 sq ft garrison house is the newest model offered by the oldest firm in the business. The small window panes, and narrow clapboards stained brown are all traditional to New England. Other Hodgson models are colonial design.



Ford's Cottage: \$5,500

The vacation house market is the prime target of this 640 sq ft (plus carport) cottage. Ford reports it is being shipped as far as Florida. Price includes plumbing package. Ford has several other models, including splits and two-story houses.



Millwood
AT
FRAMINGHAM
CENTRE
MARTIN CEREL
REALTOR

PAUL LIVOLI, INC. *Baile's*

Today, 80% of new houses built are built for sale. As the industry has become more and more sales-oriented, more and more builders—even the largest in most cities—have turned to realtors. Not just for help in the actual selling, but also for advice and counsel on what kinds of houses to build and what selling features to include to make the houses easier to sell. This article about Boston Realtor Martin Cerel (below) and his clients tells you how a good realtor works with builders to mutual profit.



SIGNS ON FENCE at right of Realtor Martin Cerel display the names of all the builders for whom he sells houses. Photo was taken outside Cerel's suburban Boston office.

Why more and more builders are working with realtors

"They are working with realtors because no organization can do two things really well," says Realtor (and one-time Builder) Martin Cerel.

"If a builder can sell better than we can, he should. But most often builders are better at building and we are better at selling."

Builders say: a realtor lets you build more houses, make more profit

"We'd rather multiply our production by concentrating on building, and leave the selling to someone else," says Builder Noah DeMattia. "By paying Cerel a 5% commission to do our selling, we can build twice as many houses—and we end up with more profit."

"Using Cerel let us expand," adds Henry Berry of Berry & Molloy. "Selling for ourselves, we didn't have enough time either to sell or to build. Both my partner and I used to supervise building and did some of the selling, and we found our hours getting longer and our costs getting higher. Watching bulldozers at 7 am and trying to close a sale at 10 pm is a tough routine."

Realtors say: many builders are looking for sales specialists

That's how Cerel sums up the big opportunity for realtors in handling new-house sales. "Many builders don't like to sell, or feel they can use their time to better advantage building rather than selling. Others have found that a good realtor who specializes in new-house selling offers selling talent they couldn't provide within their own organization without piling up a big overhead. And many builders want to keep their sales expense flexible, depending on the price and number of houses they build, and they are able to get this flexibility by using a realtor."

But these are only some of the reasons why some 20 builders turn over 2,500 to 3,000 houses each year to be sold under Martin Cerel's "MC Means Confidence" trademark. For other reasons, *turn the page.*

A good realtor doesn't just sell houses

1 He cuts sales cost below the do-it-yourself level, say Cerel's clients

Big (1,000-house-a-year) Builder Mike Campanelli says: "I tried to set up a sales organization. After buying cars for salesmen, spending \$40,000 a year for a sales manager and top notch personnel, I found it didn't pay. With a sales agent, we have fewer headaches."

Adds 200-house Builder Paul Livoli: "I build in four or five or more locations. I found that my own sales organization—which I've had for years—wasn't large enough to

handle this many communities. So I decided to see what a realtor could do. Results on the first project Cerel handled for me were wonderful."

"Several years ago we tried to set up our own sales organization and found it didn't work," says Noah DeMattia of DeMattia & Son, which builds 50 for-sale houses a year. "It would have cost too much money and effort to enlarge our organization and do a good selling job—the kind of selling job Cerel does."

2 He saves you from making costly mistakes, say Cerel's clients

Cerel (like any good realtor) has contact with more prospects than any single builder in the area. So he can steer *all* his builder clients away from what he knows are design and construction mistakes. For example, his clients are warned not to build a house without sufficient insulation, or a house without a full complement of built-in appliances.

"And quality of product and workmanship must be up to the high standards of New England," says Cerel. "People don't want junk. We can't sell something without quality, so we insist on it."

Builder Al Slotnick, who builds about 50 houses a year, reports: "When I come up with a new house, I sit down with the Cerel organization and discuss it. If changes are in order, I make changes. If I have to scrap what I have in mind and start over, I'll do that too. I'm interested in selling houses. And Cerel knows what sells."

Big builder Mike Campanelli adds: "Cerel urges us to produce certain models, slow down on others as he sees how the trade winds are blowing. We rely on his reports, so we won't be stuck with houses that won't move

3 He takes over the details that use up so much time, say Cerel's clients

A good realtor can help you find and buy land

Says Builder Campanelli: "It is almost impossible to find 1,000 lots a year in the Boston area. We sure like Cerel's help on leads to places where we can build."

"I'm undercapitalized to buy all the land I need," says Sam Farese, who builds 35 to 40 houses a year. "MC helps me."

Noah DeMattia adds: "Cerel opens up a book and puts us in line with a piece of ground when we need it."

these areas would keep a couple of our men busy."

Henry Berry of Berry & Molloy (50-house builders) confirms: "Model houses used to take a lot of our time. We had to line up furniture, keep the houses clean, make sure they were staffed all the time. We don't have those problems today."

... help you work with FHA and VA

"Even though we're big enough to process our houses through all the local and government agencies, we find it is a tough job when we're building in so many different places," says Mike Campanelli. "Cerel knows the communities, fights our battles for us."

... handle your advertising

"We used to run our own ads and spend hours with the Boston newspapers," says Builder Berry. "Now Cerel does all of that for us. We know for a fact that anyone who works on advertising all the time is going to be better at producing ads than we are. His ads for us look better than any we did for ourselves, and we don't have to sweat over them."

... help you with financing

Builder Farese points out: "Planning boards want builders to put in all the streets, all the sewers, and all the water before even one customer moves in. I can't put my hands on all the money it takes to do all that development. Martin Cerel helps me find it. And he usually knows a bank that can lend me construction money."

... plan your promotions

"Cerel held an opening for one of our 20-house developments," says Noah DeMattia. "He ran the ads in the Boston papers, put up the turnpike signs, put in the right amount of effort to do the job right. And six hours after we opened we were sold out—all 20 houses."

"Although I do my own financing," adds C. Robert Rolde, "I know Cerel can get financing for me if I get stuck. He gets commitments from banks a year ahead." (Rolde is senior partner in R & S Construction Co, which builds hundreds of rental apartments, built 40 single-family houses this year.)

... screen your buyers

Says Builder Campanelli: "Cerel gets the credit reports every buyer. We don't have to worry about which sales are good and which sales are duds. Cerel turns prospects into buyers if there is any way of doing it."

And, adds Sam Farese: "If a customer needs help getting a mortgage, Cerel's organization sees to it."

... take over your model house work

Says Builder Paul Livoli: "Building in a lot of locations means a lot of model houses. Cerel's help in getting models furnished is invaluable. Keeping up models in all

... help you handle your call-back problems

"Cerel is organized to package all the complaints and get them to me in one fell swoop," says Builder Slotnick. "I don't have a lot of people calling on me to fix this fix that."

A good realtor sets high standards

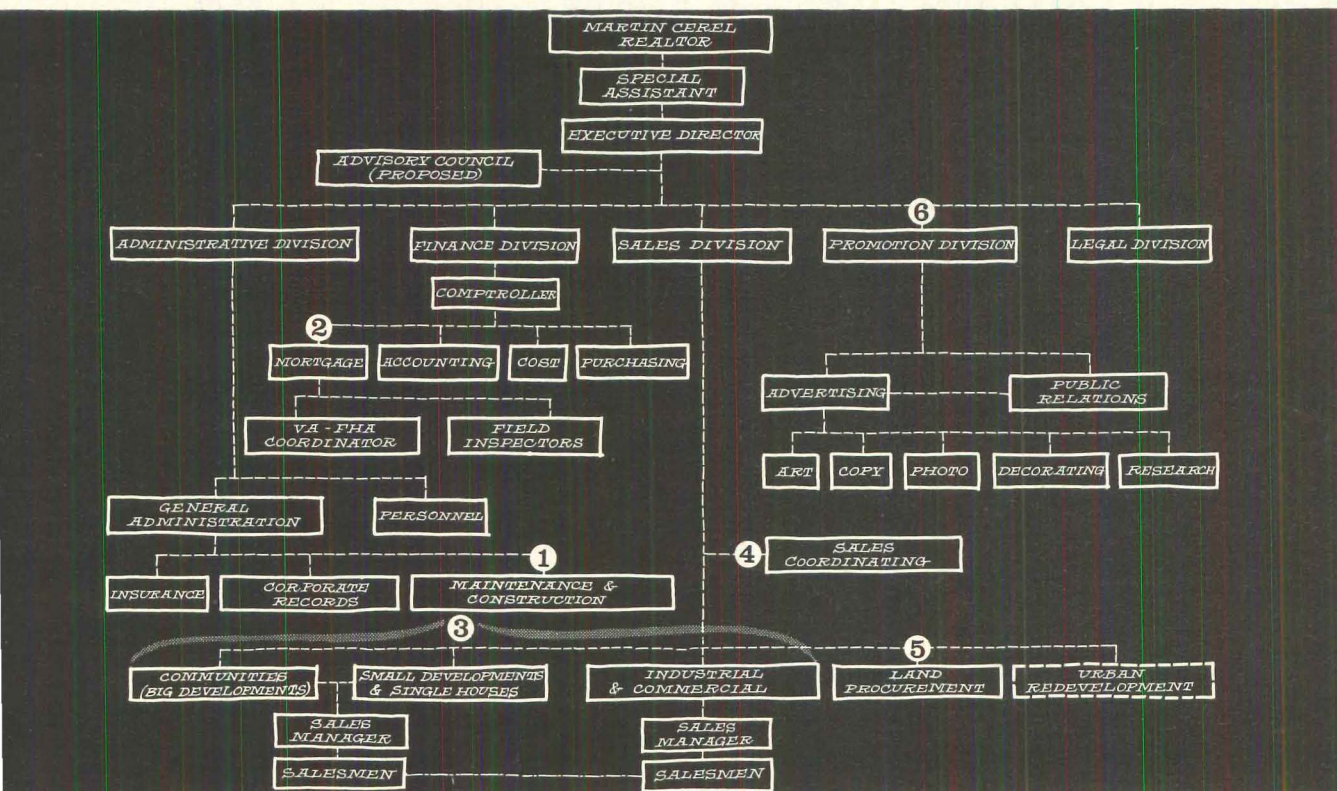
Cerel will accept as clients only builders with a good product and a good reputation for quality and honesty.

Builder-Client C. Robert Rolde explains: "People trust Cerel's name and what he is selling. So if he doesn't like what a builder is building, he won't sell it. He really screens the builders he'll sell for, because he knows that customers demand quality even in no-down-payment houses."

Cerel insists on having a full set of specifications for each house his builders plan. These specifications are checked

against his knowledge of what the public is demanding. After the house is built, his staff checks the specifications against the actual model house. Either before or after the house is built, Cerel's organization often suggests changes in design or equipment to make the house more saleable.

Realtor Cerel makes these demands on his builder-clients because his organization stands behind the house. "When you buy a Ford automobile from a dealer, who do you look to for service? Ford? No, the dealer. The man who sold you."



ORGANIZATION CHART shows how completely Cerel is organized: each division supports the main job of selling new houses.

A good realtor has a good team behind him

Whatever the size of his organization, a good realtor must be able to handle every phase of new-house selling," says Cerel. And unless a realtor has "able personnel", he cannot do any better selling job than a builder working alone.

The chart above shows you what Cerel means by "handling every phase of new-house selling". Let him explain some of the special functions (numbers refer to chart):

"Our maintenance and construction department is a repair and maintenance service for our home buyers. It saves our builders from going back to areas already completed.

"The mortgage finance department works just like a mortgage loan division of a lending institution. It services the banker, the builder, and the customer by reviewing, processing, and passing on construction and permanent home mortgage applications.

"The sales division is divided into distinct operations covering new communities, single new homes and small developments, and commercial buildings. Salesmen are

interchanged for thorough training and experience. To let the salesmen concentrate on selling:

4 "The sales coordinating department expedites all detail and paper work involved in the sale. And one man follows up on all customer complaints and extra requirements. Builders and customers have only one man to contact, and he is well trained to evaluate the importance and priority of complaints.

5 "The land procurement department gets options and purchases raw land for building. But we don't develop land for builders—that would put us in competition with them. We know you cannot get a profit from both ends of this business.

6 "The promotion department plays a big part in the success of our selling. It handles model houses, advertising [see next page] and public relations."

Cerel sums up: "You must pay attention to details. As a selling agent, you are always in public view. That means you must keep your eye on everything—right down to making sure your signs are clean and standing erect."



THIS \$17,500 MODEL was one of three at opening of development built by Campanelli Bros, Cerel's biggest (1,000-houses-per year) client.

A good realtor makes the most of a model

Cerel makes sure that prospects see every detail of his carefully planned models to best advantage.

One way he does it is by following the rules outlined below. The other way is to use the best salesmen he can get. Most

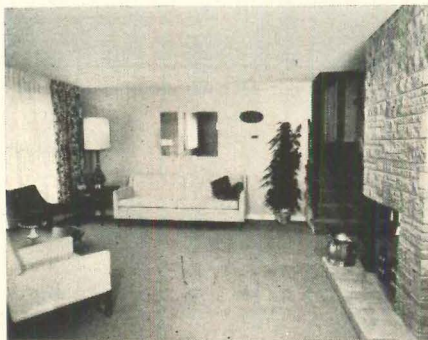
of Cerel's salesmen are professional—and professional-looking—people. He has an ex-lawyer, and ex-teacher, and ex-Navy Commander on his staff. "People will not tolerate 'sharpies' when they are buying a house."

Here are Cerel's rules for setting up his clients' models



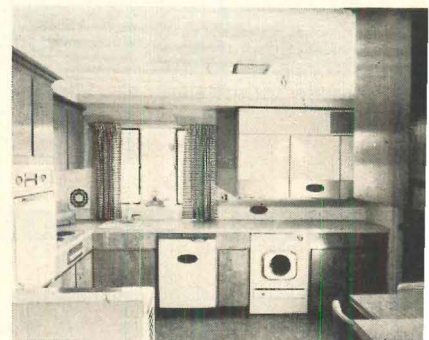
Outside:

1. "We maintain the site so it sets off the house to best advantage. I learned from Abraham Levitt years ago that the one sure way to give a house appeal was to surround it with flowers, trees and shrubs. Good landscaping means good community to buyers, and it does a lot for future sales.
2. "We put up a sign telling what hours the model is open. If a prospect comes when the house is not open, he will at least know when to come back.
3. "We show the name of the Paine Furniture Co. Why? Paine's is a prestige name, and we buy its furniture for our houses. It makes good sense to tie in their prestige."



Inside:

1. "We keep the scale of furniture in scale with the house. You should use underscaled furniture only in small houses.
2. "We buy the furniture for every model and decorate each differently. We spend \$5,000 to \$7,000 per model and sell the furniture when the model is closed.
3. "We have a professional decorator do the houses. They know best how to make a good presentation, and what is new.
4. "We keep fresh flowers in the house. Nothing makes a house more homey.
5. "We keep the house neat. Our maintenance crew cleans the models several times a week, but we expect our salesmen to dust and empty ashtrays."



In the all-important kitchen:

1. "We equip every kitchen completely so women can see how convenient and attractive a work place a kitchen can be. The room gets looked over more carefully.
2. "We use signs and directional arrows to show people the features they should see and how they should go through the house. We try to start prospects in the living room, have them finish in the kitchen, and then route them to the garage, which is set up as an office.
3. "When they get to the garage, we show them the community features. On most models, we use four-color photographs to show nearby churches, schools, parks and playgrounds to their best advantage."

Two sales are better than one

EDITORIAL

Two markets are better than one; two sales are better than one; and a \$20,000 sale should be twice as profitable as a sale at half that price.

So let's get our two heads together and see what we can do to make twice as many sales by opening up a *second* market—a second market few builders have been able to sell in quantity, a second market bigger than the market to which the builders have already sold 10 million homes.

All markets are local, and this year's sales record shows beyond all doubt that there are many cities where lower prices, bigger values, easier terms, and cheaper money can still sell a lot of houses. If you are building in a city where you can still sell low-priced homes in competition with the low prices now available in used houses, you have more power to you.* Sell as many as you can while you still can.

But don't get too sales-happy in the cheap house market. Don't blind yourself to the rich new second market that is just opening up for you—the great new market for quality homes.

Says Housing Economist Miles Colean: more than 23 million families can now qualify FHA to pay \$12,500 or more for a house, but only 8 million existing houses are priced that high; more than 11 million families can qualify FHA to pay \$17,500 or more, but less than 3 million existing houses are priced that high.

So here is our second market—more than 15 million families who can now afford to trade up to houses priced above \$12,500, more than 8 million families who can now afford to trade up to houses priced above \$17,500!

We can't sell that second market unless we pack our houses with new ways to live better and so make those 15 million prospects dissatisfied with their present homes. We can't sell that second market if we strip our houses of every sales appeal except low price. Neither can we sell that second market unless we offer buyers more for their money than they think they can get from other industries competing for the same consumer dollar.

This is a tough job, but HOUSE & HOME believes it can be done because . . .

The quality house lets us offer the most for the least

Says Rudard Jones of the Small Homes Council: "All your costs come down as the floor area goes up." Labor to install quality products costs not a penny more than labor to install minimum materials. So look how little it will cost to offer prospects a whole lot more of what they want.

Take the matter of space:

Everybody wants more space, and more space is the cheapest thing you can add to a house. Basic space in a small house costs at least \$10 a sq ft, but added space should cost less than half as much. (Builder Bob Schmitt, the NAHB Research Institute Chairman, adds space for \$3.27 a sq ft, including 10% for overhead and profit.)

Take the question of design:

A well-planned, well-designed house should actually cost a bit less to build. The right architect should be able to earn his fee three times over—once in more eye appeal, once in better living, once in lower costs.

Consider the bathroom:

One bath is very poor economy, because it costs so little to add a second bath back-to-back. Says Builder Andy Place, NAHB Research Institute chairman: "One bath costs at least \$1,200, for you have to charge the first bath with your sewer connection, your water supply, your heater, your vent and, say, \$250 for the rough plumbing. All the second bath adds to these basic costs is another \$10 for a water heater and another \$50 on the rough plumbing (APSCO's back-to-back quotation).

"So the second bath costs only \$60 plus the fixtures and the labor—or less than half of what the first bath costs."

Consider indoor-outdoor living:

The cheapest living space you can add to a house is planned space outdoors for indoor-outdoor living. It costs less than \$10 a sq ft for paving, fences, and a little planting, something for \$1 a sq ft for screening. Isn't it foolish to sell only the more expensive space indoors when you can add so much more appeal outdoors for so little money?

Take the matter of appliances:

Built-in appliances cost far less to install while the house is being built. Home buyers can save hundreds of dollars by buying their appliances as part of the house; under the package mortgage they can buy their appliances for less than 5% down with 30 years to pay at low interest; and FHA now requires no more income to buy a \$12,000-or-more house fully equipped than FHA requires to buy the same house without

the appliances (H&H Jan, p 150). So what sense does it make not to offer all the labor-saving equipment the buyer will eventually need to take the drudgery out of housework?

Or take the matter of quality:

For example, roofing. For a 1,500 sq ft house, roofing manufacturers say, a 270 lb self-sealing asphalt roof costs only \$40 more for materials and almost nothing more for labor than the cheapest roof FHA will approve, but it will last half again as long. Replacing the cheapest roof will cost the home buyer at least \$300? What sense does it make not to provide the better roof?

Or take the matter of bathroom fixtures:

Lavatories, for example. A bathroom costs a builder at least \$1,200 for a first bath, at least \$450 for a second bath. That works out to \$150 to \$400 per fixture. A lavatory so small you can't wash your face in it without getting water all over the floor costs a builder only \$6 less than a good 18 x 20 lavatory that can add real sales appeal. Why are so many builders penny-wise, pound-foolish about buying fixtures too cheap to be practical?

Or consider insulation:

In a 1,200 sq ft house full-thick insulation in walls and ceilings costs only \$100 more than the minimum insulation required by FHA. Much of that \$100 can be saved right away, for it permits less expensive heating and cooling equipment and smaller ducts, and within three years it will save the homeowner at least \$100 in a single year in lower fuel bills. Insulation manufacturers say "Adequate insulation costs not a penny—and the more you use the less it costs." So what sense does it make to build in less-than-adequate insulation?

Or consider air conditioning:

Air conditioning is the one best way to dramatize the truth that yesterday's house is as obsolete as yesterday's car. For a 1,000 sq ft house, says Dick Hughes, it should cost only \$600 more than heating alone; for an 1,800 sq ft house it should cost less than \$1,000 more. Says FHA Commissioner Norman Mason: "Within a few years any house that is not air conditioned will be obsolescent." When air conditioning offers so much for so little, and when air conditioning costs so much more to add later on, what sense does it make *not* to include air conditioning in all new houses except in the far north?

In brief, what sense does it make to offer anything less than adequate space when added space is so cheap, or anything less than adequate insulation when adequate insulation costs little or nothing more, or anything less than adequate wiring when adequate wiring costs so little more, or anything less than a good roof when a good roof costs so little more, or anything less than a fully equipped kitchen, or anything less than two full baths with anything less than adequate fixtures?

So what earthly sense does it make to build anything less than a quality house—especially since there are so many good new ways to cut costs without cutting value and so many good new ways to build better for less (see HOUSE & HOME, Sept)./END

From eight big consumer magazines

Here are eight houses to help homebuyers raise their sights ...

These are *uncommon* houses. They look different from most houses and you would find them different to live in.

Some are big and expensive, some dramatic and colorful, some small and imaginative. But regardless of their size or cost, their style or location, all of them share these qualities: spaciousness, distinction, and the ability to enrich their owners' lives.

Houses like these eight give people new ideas, change their taste, influence their goals—make them reach out for something better than they now have. That is why it is important to remember that millions of readers saw these houses this year in the consumer magazines.

All of these readers are being pre-sold a new house—a new house that is different and better, a new house that may be smaller and less expensive but still a new house that shares the qualities that make the magazine houses so appealing.

HOUSE & HOME chose the eight houses presented on the next 20 pages because they best show the kind of ideas your clients and buyers will hope to find in the houses you offer them in 1959.

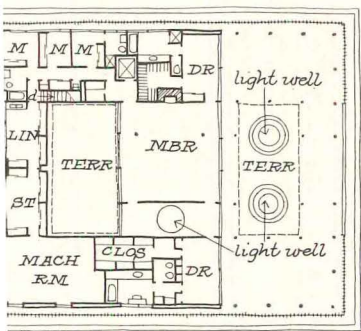


Photos: Ivan Massari—Black Star

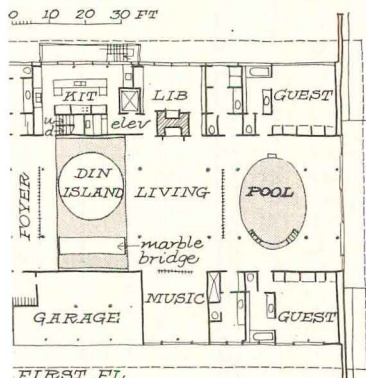
Normal facade is blank except for limited glass area and second-story screen. Screen surrounds house, hides windows and master bedroom's huge terrace.

...A house to startle the imagination

It is completely different from any house most people ever see or dream of—and it is almost shockingly glamorous. It is decorated by entire walls of delicate screens—screens that, in TIME's words, "hide Pompeian splendor within." It is finished with luxurious materials like the marble-faced floor of the dining island. It is so big you could put ten good-sized houses in it. It is a house that opens readers' eyes to another world and makes their own world seem much more ordinary . . . and harder to go back to.



SECOND FL

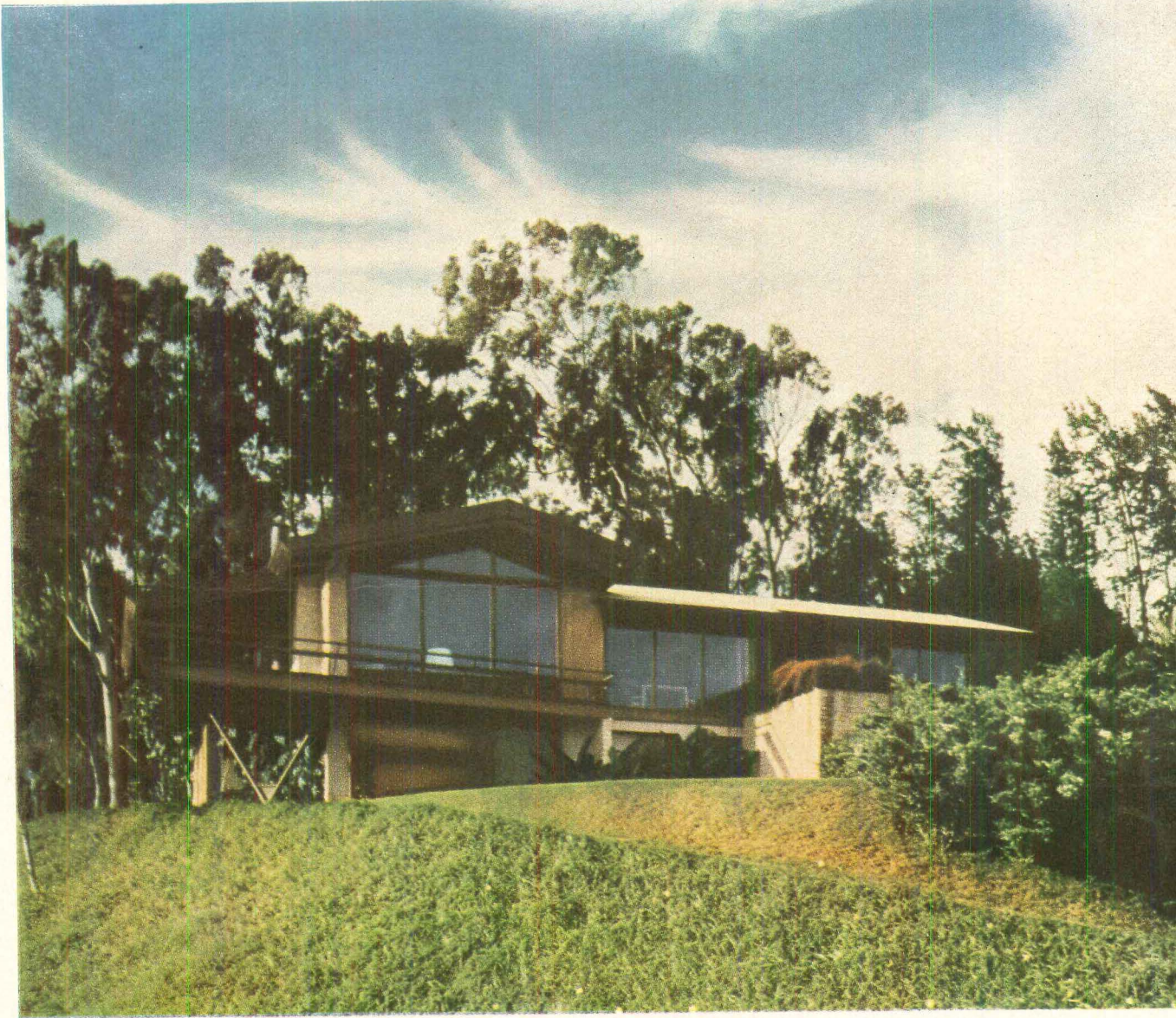


FIRST FL

Plan (left) has 15,000 sq ft. Dining island (below) lies between foyer and living area.



Architect: Edward D. Stone
 Published in March 31, 1958 issue
 of TIME.



House is perched on hill to overlook mountains, sea, and city. Upper level is mostly windows on this side. Lower level is play, work space.

...A house to give the spirit a lift

As *House Beautiful* points out, a house like this “helps make commonplace things—like cooking, eating, sitting in front of the fire—seem like something special.”

Nobody who saw the 50 colorful pages *HB* devoted to this Honolulu mountainside house could fail to have housing sights raised or fail to appreciate how much good design can add to the pleasure of living. This house seems almost alive to the six people who live in it—or rather, they insist, “live up to it.”

Few houses can have the magnificent site this one has, and many can offer what this house embodies. There is first of all a feeling of beauty, because the shapes and forms are pleasant to look at, proportions and scale are good, and colors harmonize subtly. This is not just shelter against the elements; nature is made part of the house.

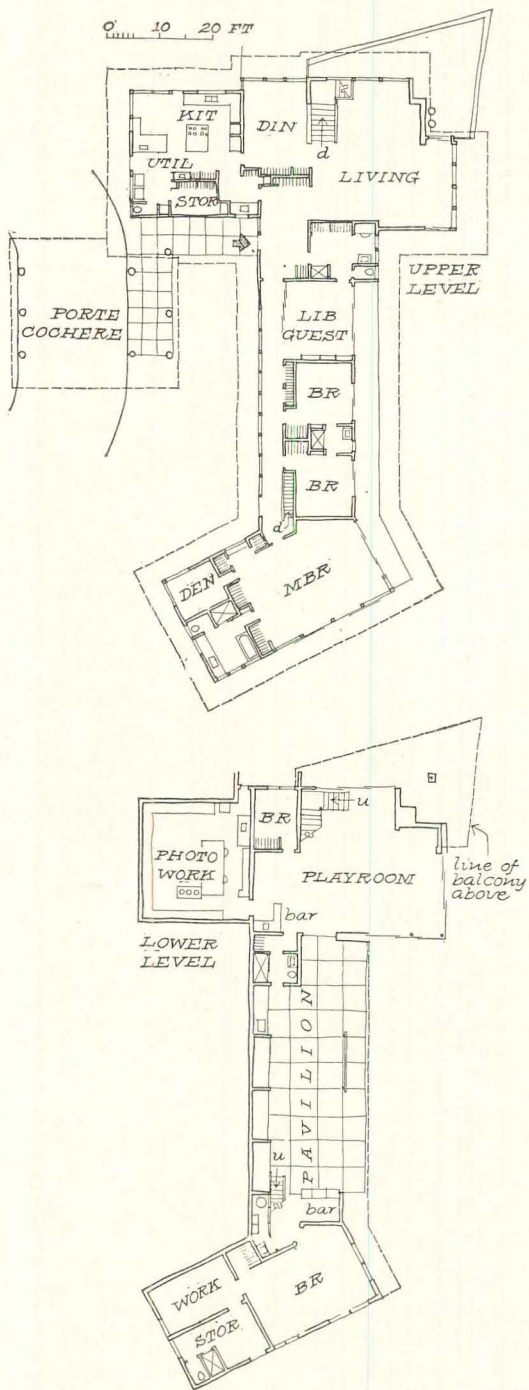
Builders who can evoke such feeling for houses they build of whatever size, will find a ready market because of demand created by houses like this.

itect: Vladimir Ossipoff
shed in July 1958 issue of
e Beautiful.



ing area's walls are all glass, so room gets
benefit of view and changing light. Care-
chosen colors of furnishings fit perfectly
natural colors and finishes of stone fire-
e, wood beams and ceiling.





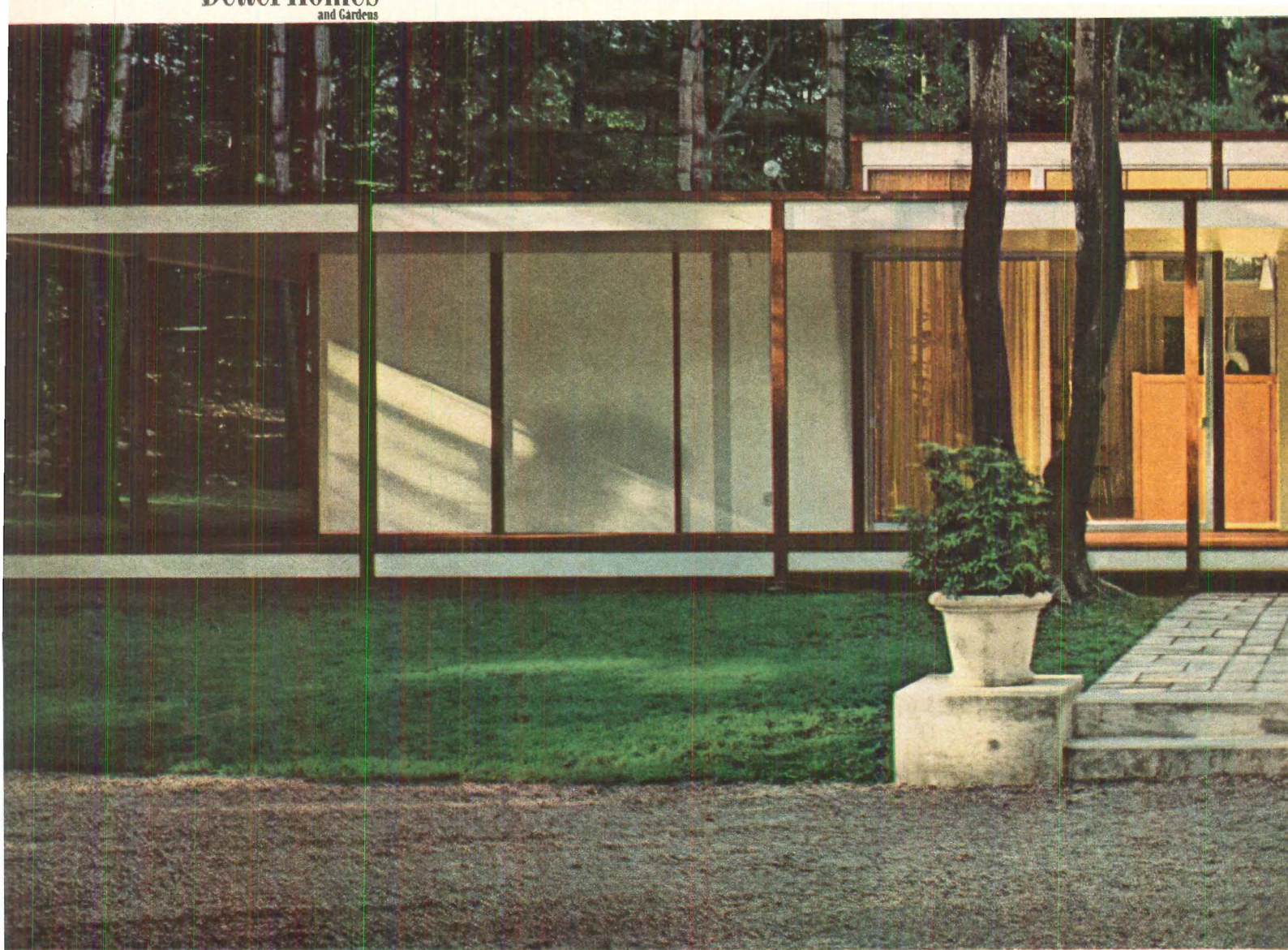
Plan meets basic requirements of all good houses: takes full advantage of view and has a room arrangement that relates to prevailing winds and cycle of the sun.



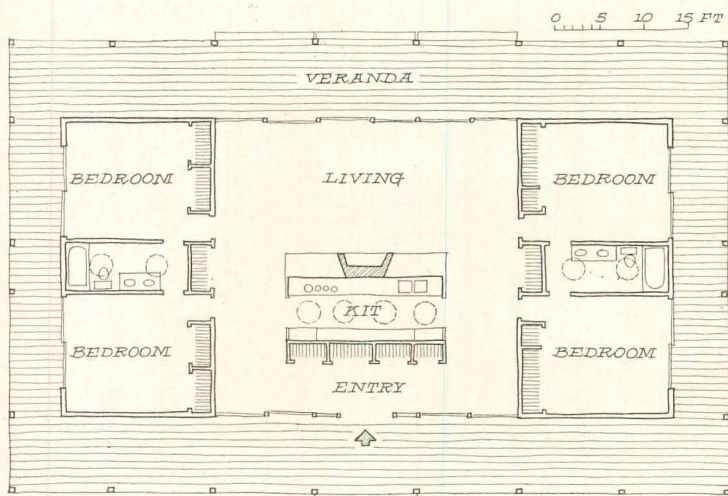
Living room's pitched ceiling, open beams, and glass walls give it added space,



flat ceiling of dining room makes it small and intimate. Restraint of color and lack of clutter give room great serenity.



...A house to open a new way of living



Plan balances bedrooms on either side of big (32'x30') central square; house is perfectly symmetrical around central axis. Simple plan has no unnecessary jogs, stairs or halls. Living area is also center of family activities.

It is a way of living that comes from having, for once, more than enough space. So there's no feeling of being cramped because the rooms are too small, of being crowded because the plan is complicated, or of being lost in clutter because there's not enough storage. In this house people can live differently. The rooms are few, but well planned and sized; there's storage for every room, all of it in the walls; the plan is straightforward and simple.

It is a way of living that comes from having plenty of space outside the walls, too. The long lines of floor and ceiling extend beyond the walls to form a sheltered veranda on four sides. Everyone in the house has equal access to outdoor space because all rooms, except the baths, open

And it is a way of living that comes from an aesthetic sense of space. The center part of the house has a high ceiling with a band of glass on all four sides, so the ceiling seems to float. Low divider walls between foyer, kitchen and living room keep these areas from seeming tiny or close. The walls along the length of both foyer and living are glass, so the eye is never stopped at the end of a room.



Big roof's thin, elegant line gets rhythm from supporting columns. Roof spreads on all sides over wide veranda. Center of house is covered by raised roof which adds visual interest.

Living area seems even larger than it is because of wide veranda; furniture location is flexible to suit varied uses of room. Clerestory brings in light, air, space from all sides.

Photos: Lisanti

Architect: John Black Lee.
 Published in October 1958 issue
Better Homes & Gardens, copyright 1958,
 Meredith Publishing Co, Des Moines.



Architect: Harwell Hamilton Harris.
Published in September 29, 1958 issue
of LIFE.

...A house to show the fun of family life

Here is a house that takes family life out of all its old routine ways and ideas.

It is a house that shows how a family can let its individual members go their individual ways, but still have a happy meeting ground for everyone. And it is a house in which all the members of the family can be comfortable.

It is all this because it was planned to be. Everyone has a place to retreat to: parents in one wing, and children in another. And everyone has a common place to gather in: the dining room, the kitchen, or the family room.

And it is a house that is not too formal and yet not too casual. Its rooms are large, so they won't seem crowded when all the family is together. But they are not oversized, so no one feels lost when he's alone. Its materials and colors are warm and pleasant. And its design, though contemporary, still uses such comfortably familiar things as the hip roof and brick veneer.



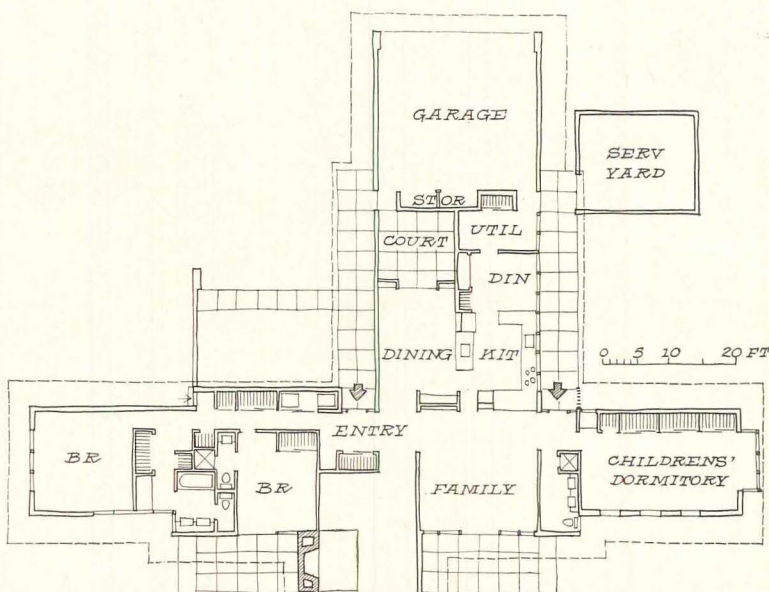
Exterior of living room opens to charm of quiet reflecting pool; shows familiar hip roof, brick veneer. Far opposite end of living room is lighted by large skylight, so room won't give the feeling of a darkened cave.

Photos: Ben Rose





Living room gets extra space because framing of hip roof is exposed, so ceiling can be just that much higher. Skylight is overhead, out of photo. Small study area is at lower right. Living room's colors, though muted, are warm.

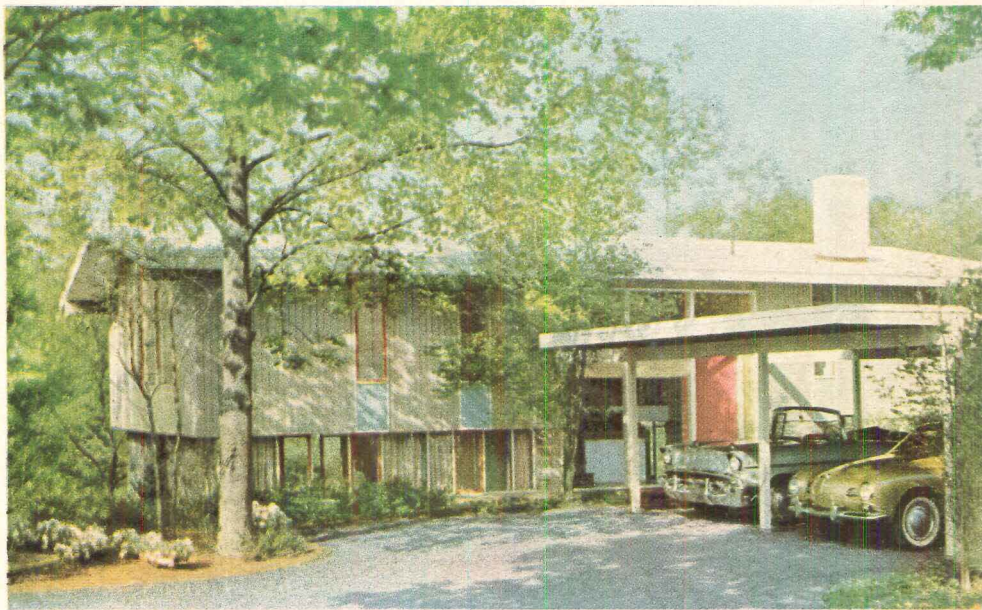
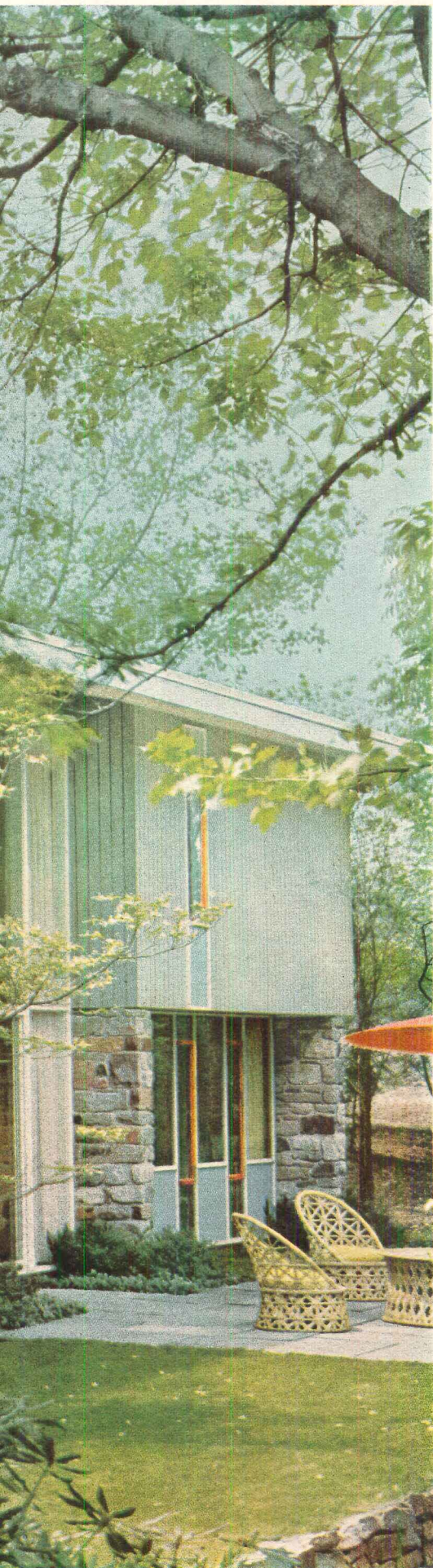


Plan was divided into four wings for better separation of functions. Parents' wing is at left; children have dormitory room in right wing. Utilities are far from living room. Family-shared rooms are at center of plan.



House opens to three terraces—one at left off living room, another at right off dining room, and a third, not shown in photo, off kitchen-family room. Dining room has floor-to-ceiling sliding glass doors.

Photos: Haanel Cassidy



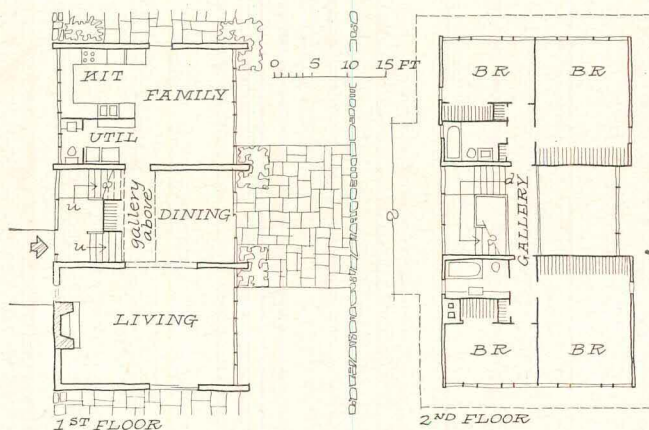
House is on slight hill, so main entrance is at split-level.

Architect: Jaspar D. Ward
Published in October 1958 issue of
Ladies' Home Journal.

...A house to whet the taste for two-story space

It has broad appeal because it combines traditional two-story spaciousness with contemporary design and planning.

Four stone bearing walls divide the house into three modular bays. The second-floor siding is vertical plywood paneling. The roof pitch is low; glass gable ends run right up to the ceiling. The casement windows are grouped—both across the end walls and between the bays. The split-level entrance takes advantage of the gently sloping site. And there are terraces on three sides for outdoor living.



Three bays separate ground floor rooms from each other. Bedrooms are on upper floor. Dining room is full two-story height.



Garden wall extends from kitchen wing, left, around to bedroom wing, right. Wall panels are asbestos-cement left in a natural grey color and framed with redwood. Exterior walls of house are vertical redwood siding.

Photos: Ernest Silva

Architects: Leavitt, Henshell & Kawai
Published in August 1958 issue of
Living for Young Homemakers.

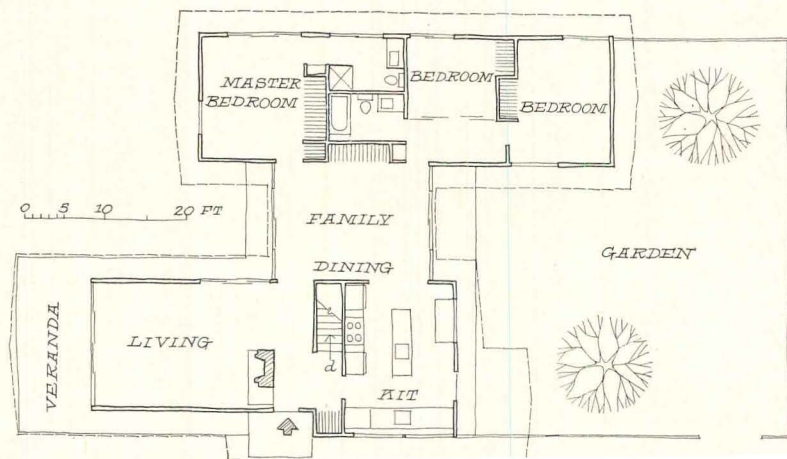
... A house to show the appeal of privacy

This house happens to be surrounded by plenty of land, but it could be on a small suburban lot—and there its built-in privacy would be doubly welcome.

Privacy is created by the wall that encloses a large garden at one side of the house. It is made particularly appealing by the decorative treatment of the wall—the light-colored panels that contrast with the redwood framing, the adaptation of a Shinto shrine gate, and the attractive planting around the outside. The style of the house—heavily influenced by traditional Japanese design—is carried to completion in the garden wall.

How does the privacy of this house strike the reader who sees it in a magazine? He probably compares it with the lack of privacy in his own house. And then, if he stops to think, he probably realizes he could have something like it—even on a smaller lot.

continued on next page



Plan uses family-dining room to separate bedrooms from living room and kitchen wing. Main entrance is between living room and kitchen, not through garden. Stairs lead to basement, under living and family rooms.





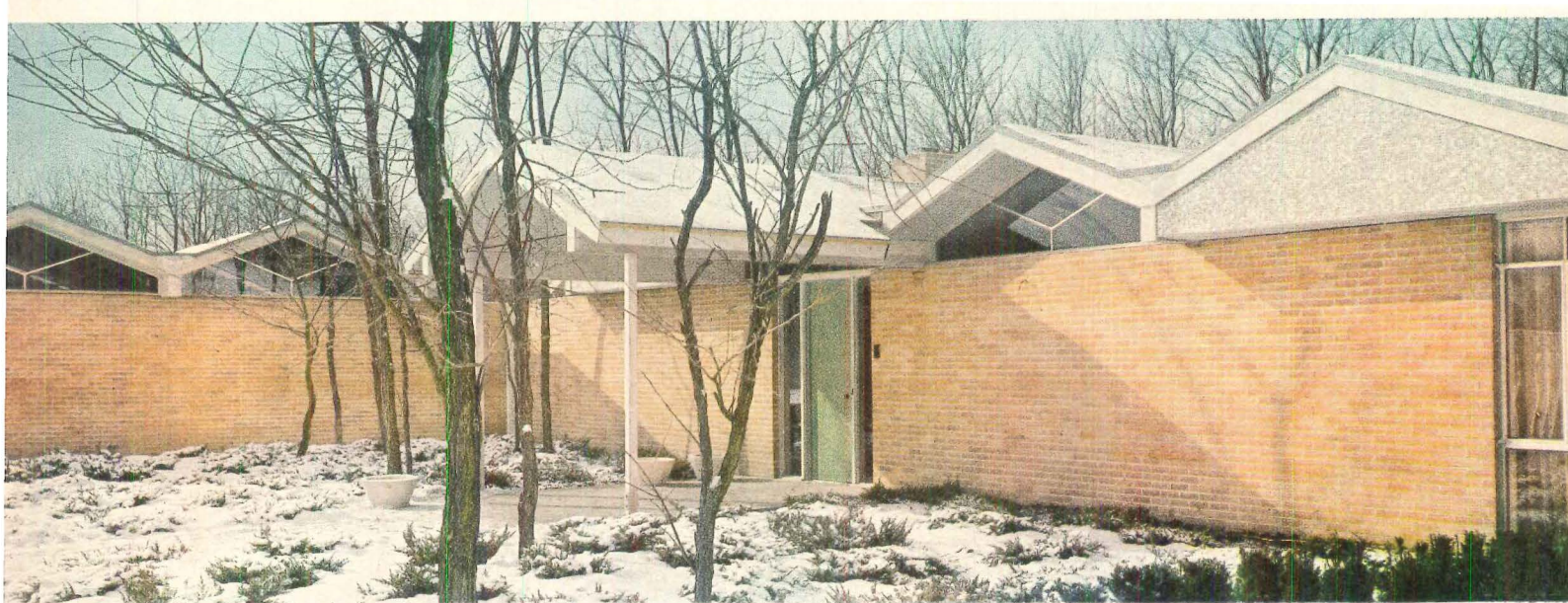
Living room (left) has highest of house's four roof levels. Rafters, on traditional Japanese module of 3', are exposed; rafter ends are painted white. Living room ceiling extends out to form veranda roof.



View from garden (left) is of informal dining area in kitchen, left, and of family room center. Screens open family room to small deck. Bedroom wing is at right. Garden, southeast, gets ample winter sun.

Decoration in living room (right) was kept to a minimum, to follow Japanese scheme. Entry is behind fireplace, which separates from living room. Up-down lighting is behind elmwood valance.





Street side is blank except for living room window, right, and glass gable ends. Closed gables are finished with ceramic tile.

...A house to dramatize indoor-outdoor living

Architects: Garber, Tweddell and Wheeler
 Published in May 1958
 issue of *McCall's*.

Here is the outdoors brought indoors—a garden in the center of the house (photo, right).

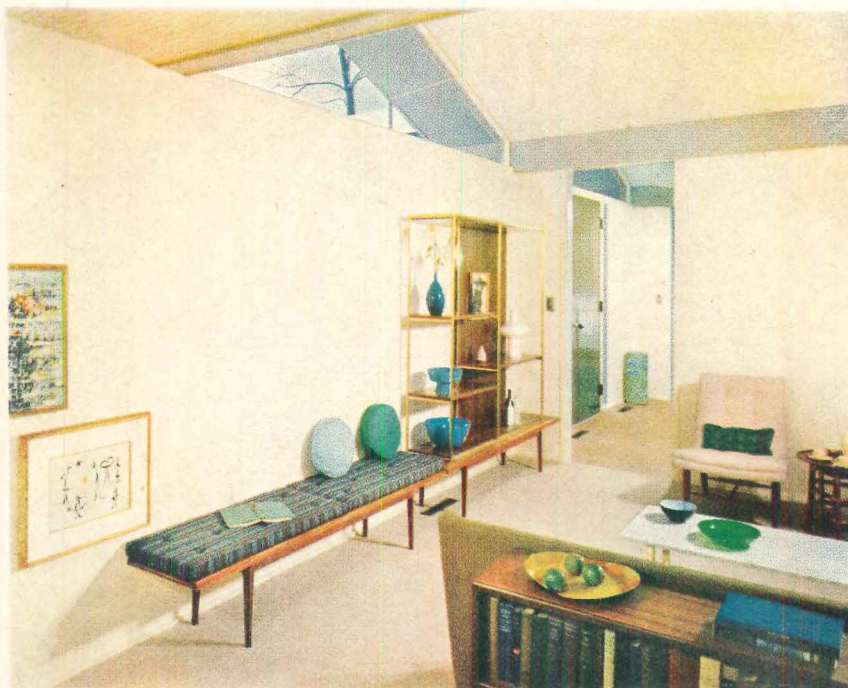
Thousands of *McCall's*' readers who would like a place for year-round gardening, no matter what the weather, are sure to be intrigued by this house. The inside garden opens off the kitchen and living room, gets natural lighting from a skylight and artificial lighting from the spotlights.

More conventional indoor-outdoor living is provided by a large patio opening off the dining room and hidden from the street by the garage.

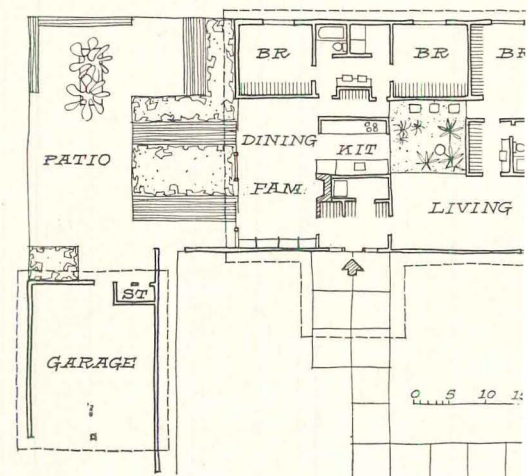
In other ways, too, the house stimulates desire for something new and better:

For excitement inside and out and for added ceiling height, the unusual roof is made up of a series of triangles.

For privacy, windows are used sparingly on the street side, which, nevertheless, gets light through glass gable ends.



Living room opens off entry hall (rear). Here you see how changing plane of ceiling adds interest, how glass gable ends add light. Kitchen is beyond wall at right. Study is on far side of entry hall.



Plan pays special attention to indoor-outdoor relationship. Garage screens large patio with its own garden, from street view; dining room opens to it. Rest of house wraps around the indoor garden.



... off by curtain. Stepping stones, rear, cross from family room to master bedroom.



House bridges stream with 47' living-dining room. Glass walls emphasize bridge effect, also give a view of brook, both upstream and down. Balconies parallel both sides of bridge. Three vaults add a sense of motion.

Photos: Damora



Architect: John Johansen
Published in February 1958 issue of
House & Garden; copyright 1958, The
Conde Nast Publications, Inc.

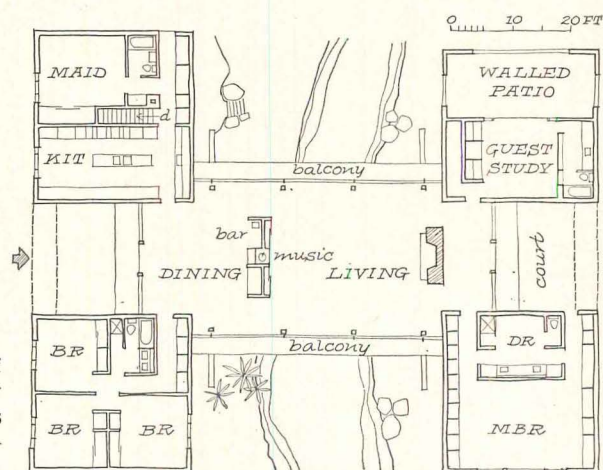
...A house to start people dreaming

It stands for all the romantic fairy-tale houses most people see only in their dreams—and those who have not yet dreamed are likely to start after seeing this.

It has a magical setting, a beautiful woodland site. To make the setting even more magical, a brook runs, not just through the site, but under the very center of the house.

It has a light, playful feeling because the three vaults over the center bridge give it a lifting, airy quality. Even the color of the walls is light and playful.

But in spite of its romantic quality—or perhaps because of it—it is a modern house that is formal without being overbearing. It has grace and distinction; it has restfulness and charm. It is, altogether, the kind of a house that leaves people dissatisfied with the ordinary, the mediocre, and the dull.



H-shaped house is very like classic form of Palladian villa. Here the four wings anchor house to each side of the stream. Roof is open above main entrance court, master bedroom court, and guest room's walled patio.



Vaulted ceiling adds softness to modern lines, emphasizes room's rich classic qualities. Ceiling is gold leaf; floor, grey-black terrazzo. /E

The metal industry's mills will soon be rolling out new building parts

Metal producers, designers, and fabricators have no intention of letting traditional homebuilding materials run away with the boom of the 1960's.

On drawing boards and in the labs, new structural systems, new panels, and other new developments are being perfected to win a bigger share of the homebuilding market for metal.

For years, metal producers have tried to break into homebuilding by offering metal as a substitute for other materials that go into a house.

But in many cases, this attempt to "substitute" simply proved that metal building materials are likely to be expensive unless they are designed to make the most of every advantage metals have over other materials. So . . .

New components will take advantage of metal as metal

To be competitive, the metal industry realizes that a metal house must be different from a conventional house. Most metal houses will not look exactly like today's house—they will reflect the character and precision of metal. Most will not work structurally like a conventional house—they will take advantage of metal's strength and light weight and forming properties. Most will not be built like a traditional house—they will necessarily be prefabricated, and will not be assembled with the traditional hammer and nail.

Metal producers have made a beginning with metal products—like shingles and siding—that resemble the familiar form; now they are just starting to produce panels that take metal a step further. Producers are proceeding a step at a time to gain acceptance a step at a time.

And the 1960's look wide open to them. One of the reasons: homebuilding has been moving in the direction of more shop fabrication—both to cut costs and to anticipate labor shortages in the years ahead. And while one of metal's drawbacks is that it cannot be cut and fitted in the field, one of its strong points is fast and easy fabrication in a plant.

To see a new concept in building with panels. . . see p 142

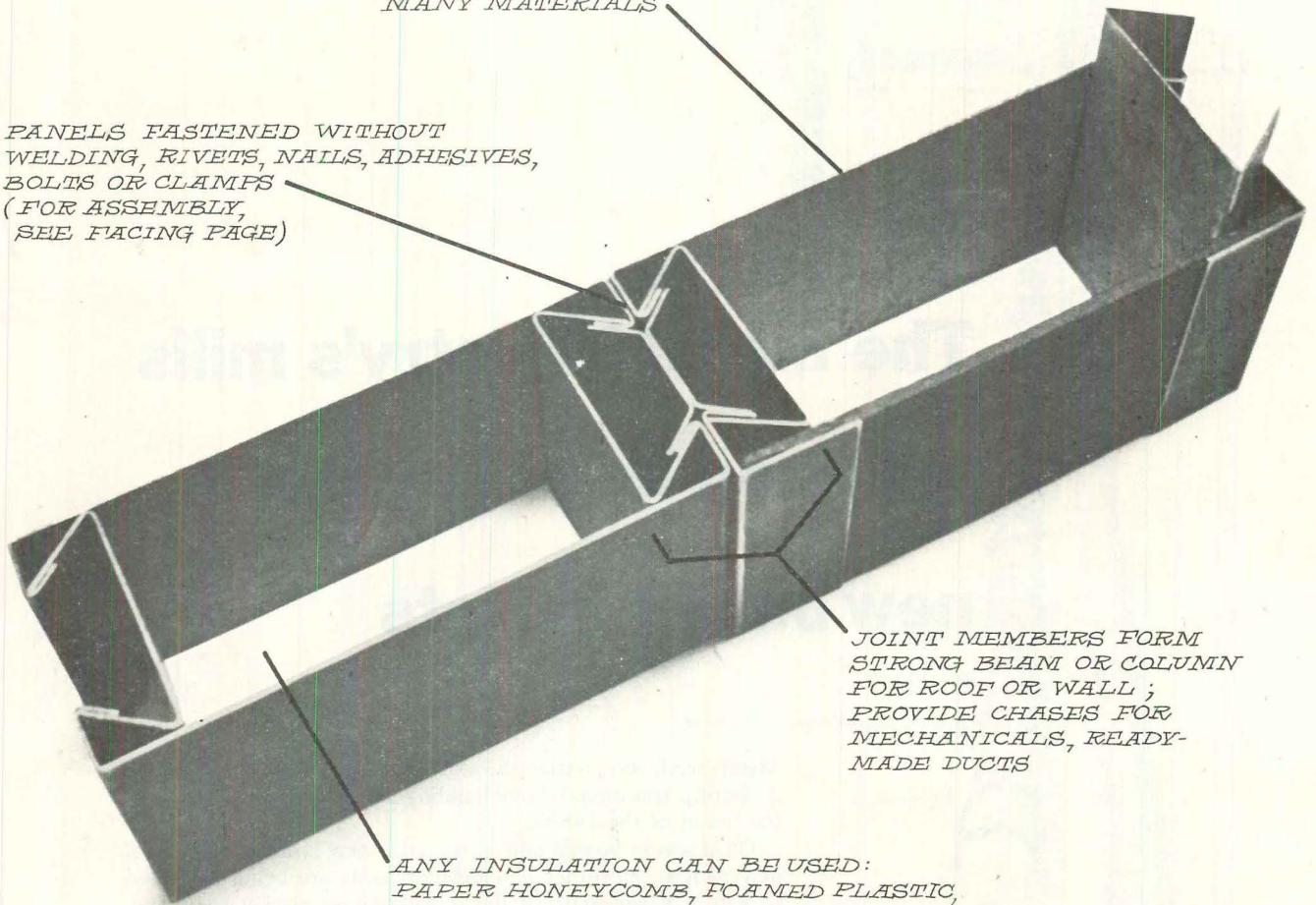
To see what is ahead in aluminum houses. . . . see p 154

To see what is developing in steel. see p 156

Reported by Richard O'Neill

PANEL FACE CAN BE ANY COLOR,
TEXTURE OR PATTERN OF
MANY MATERIALS

PANELS FASTENED WITHOUT
WELDING, RIVETS, NAILS, ADHESIVES,
BOLTS OR CLAMPS
(FOR ASSEMBLY,
SEE FACING PAGE)



JOINT MEMBERS FORM
STRONG BEAM OR COLUMN
FOR ROOF OR WALL ;
PROVIDE CHASES FOR
MECHANICALS, READY-
MADE DUCTS

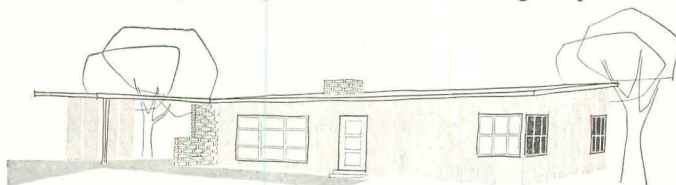
ANY INSULATION CAN BE USED:
PAPER HONEYCOMB, FOAMED PLASTIC,
GLASS FIBER, ALUMINUM FOIL,
MINERAL OR WOOL FIBER

This panel system is a brand-new idea in homebuilding

The design of this new (but still experimental) panel uses metal in ways that take particular advantage of metal's properties.

The result? According to the designer (Consulting Engineer Paul Kratzmaier, of Neoteric International, Ltd, Nas-sau) a house erected of the panels would:

1. Cost less than half of the cost of a comparable conventional house (including "fixed" utility costs).
2. Be erected in about 60 man-hours.
3. Need no nails, screws, welding, or riveting. The three basic shapes (see opposite for details) slide together to form a sturdy, precise, and ingenious system that interlocks.
4. Need no gasketing, adhesives or covering strips.



PANELIZED LOOK would be feature of houses built with new panels.

5. Be completely fire-, termite-, rodent-, and rot-resistant.
6. Take only 1/25th (100 cu ft) the shipping space of conventional manufactured house.

7. Weigh 1/16th (7 tons) as much as a conventional house.
8. Require a much lighter foundation.

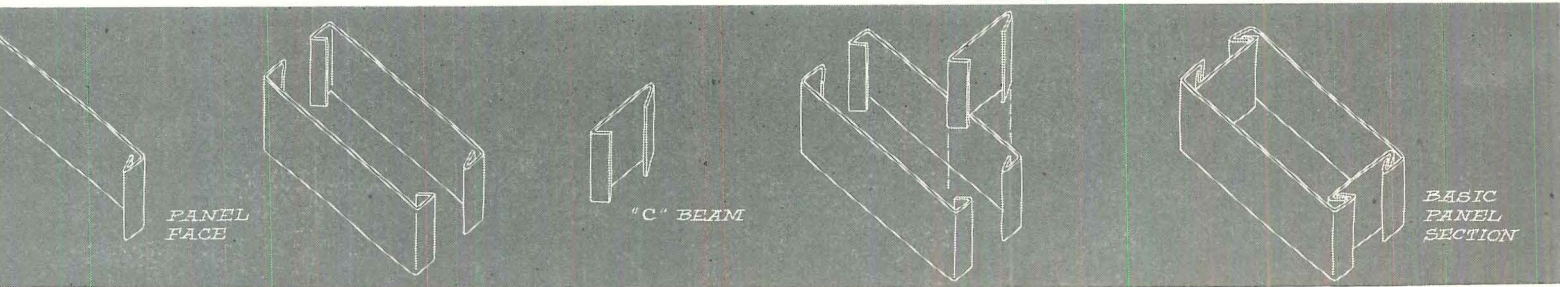
9. Need no finishing materials, except paint.

10. Exceed the performance requirements of basic conventional house.
- All the shapes for a house shell could be turned out on a rolling mill in 1½ minutes. They could be fabricated of steel, aluminum, or any material that could be formed like metal.

Panels are now being tested and studied

Tests with full-size panels have turned up no unexpected difficulties, says the designer. But no full-scale houses have been built with the new panels, so unsuspected problems may show up. The only foreseeable problem: heat transfer through the connection between panels.

Engineers of a half dozen of the large metal product companies are studying the system. If any one of them decided to produce it, the panels could be on the market in a year.

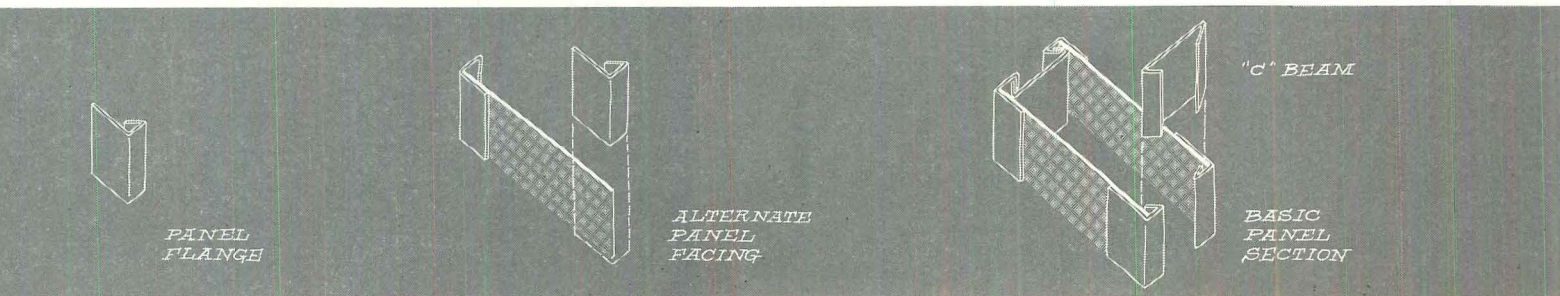


o shapes make basic panel

Panel faces with crimped-over edges are joined by "C" beam, which, when pushed into place, holds edges so that faces cannot move in or out.

Panels can be shipped knocked down.

Any kind of insulation can be installed in panels as they are put together at the site. A paper honeycomb, for instance, could be glued to inside of panel face before faces were joined by "C" beam.

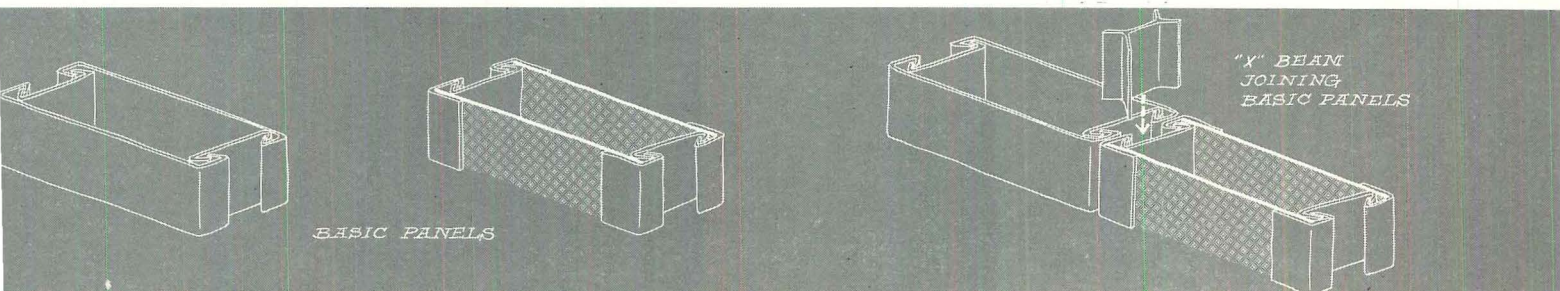


panels can have various faces

Wood paneling, melamine or any other interior or exterior surface can be built into panels. As shown schematically above and to the right, the alternate facing material is held solidly between a panel

flange section and the "C" beams.

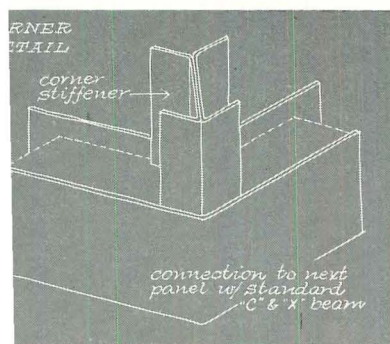
Ordinary metal panel faces can be painted or have baked-on acrylic or porcelain enamel finish. Aluminum can be anodized in colors, or embossed.



panels are joined by simple X

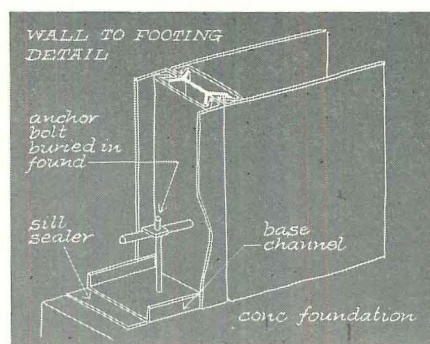
Key shape in the panel system is the simple rolled X shape shown above right. When inserted between abutting panels, it holds their edges together and grasps the "C" beams and the panel edges.

The whole connection serves as a very strong beam (for roofs) or columns (for walls), can serve as duct or chase. Heat flow through this connection can be cut by plastic coatings on the metal members.



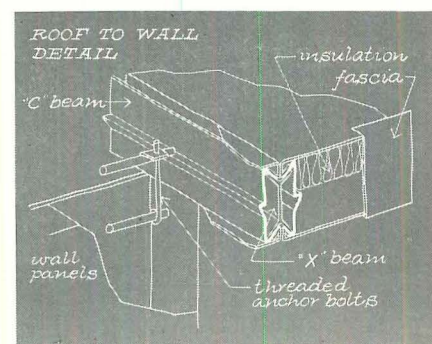
corners are special shapes

corners for the system would be angled like that shown above. These panel corners are formed with "C" beams (just like flat panels) that hold corner stiffener in place and make panels rigid. Corner panels are joined to wall panel with X beam.



A few bolts anchor system

Detail above shows how tie rod through bottom of panels is gripped by a threaded anchor bolt and clip. Anchor bolts could be run all the way up through wall panels to grasp roof panels as in drawing at right, tying the whole structure together.



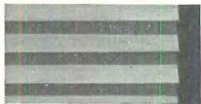
Roof and walls held by tie rods

Tie rods, through roof edge and top of wall, are gripped together by threaded anchoring bar. Metal fascia finishes edge of roof panels. Doors and windows are simply fitted into openings cut in panels, or made as panels themselves.



EXTERIORS UNLIMITED — Not only does each individual pattern of

California redwood siding produce its own pleasant wall texture...it can be used

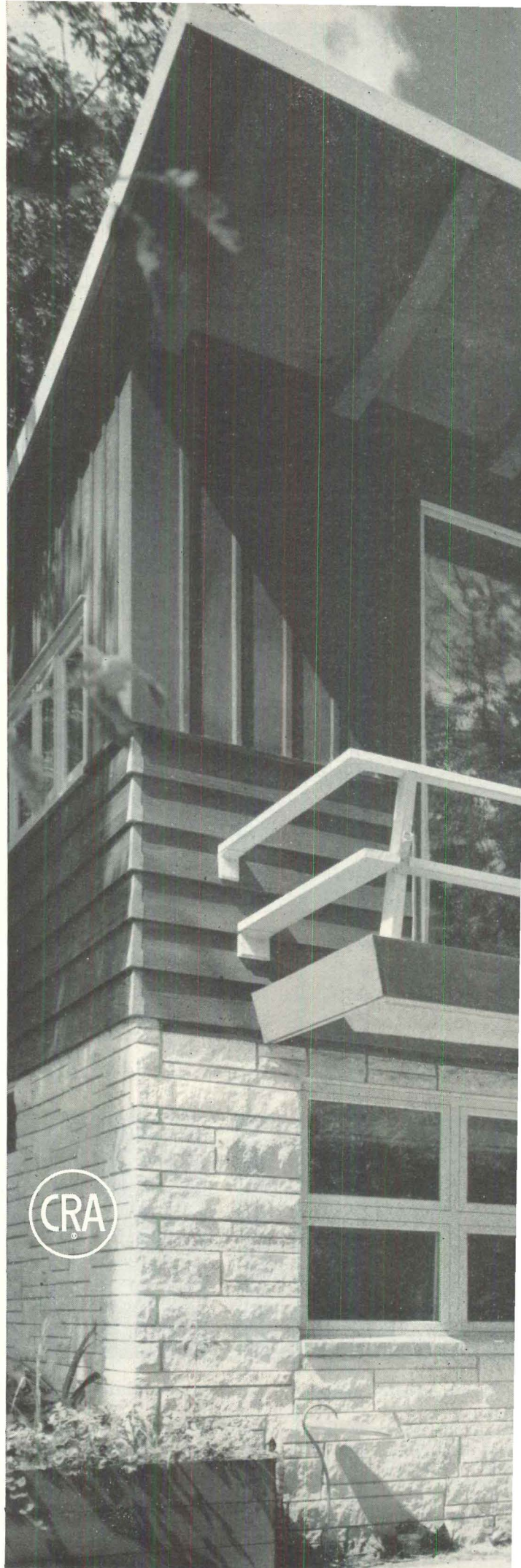


to harmonize or contrast with other redwood patterns...other building materials



...to provide a rich visual interest and textural variation on any home exterior.

CALIFORNIA REDWOOD ASSOCIATION • 576 SACRAMENTO ST. • SAN FRANCISCO 11



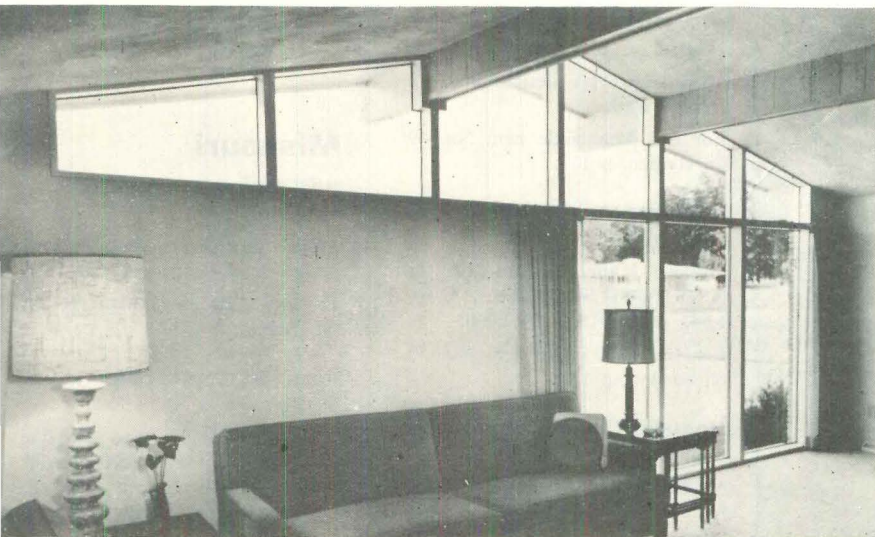
Be sure to see

NEW WAYS TO BUILD BETTER

A monthly report on home building ideas, products, and techniques

Starting here

New products

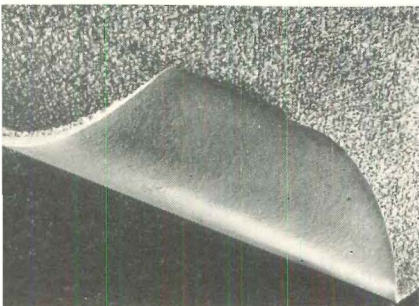


Trapezoid windows, here used to open up a gable end, can be made to fit our house in any pitch up to 6-in-12. Extruded aluminum frame has narrow profile but will take insulating glass.

These windows can be combined with other Maco windows. Full length keys join sections horizontally, vertically.

Maco Corp, Huntington, Ind.

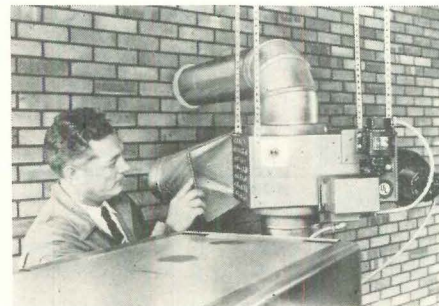
For details, check No. 1 on coupon, p 188



Carpet for builders is now available with an integral foam backing. Luxor's Magnoia (above) is a tweed pattern, with a deep-loop pile of viscose rayon, gray, green, turquoise, and tan. Foam permanently bonded to carpet. Magnoia is sold on a direct-to-builder basis, comes in 12' widths to reduce cutting and fitting.

Luxor Carpet Co, Akron.

For details, check No. 2 on coupon, p 188



Home heat reclaimer, said to recover 20,000 Btu from waste heat in flue gases, blows air to be heated through banks of thermal tubes set in the flue pipe. An automatic device keeps soot—which would cut heat exchange—from piling up on the tubes. Heat extracted can heat a garage or spare room or be blown back into system.

Ro-An Corp, Amityville, N. Y.

For details, check No. 3 on coupon, p 188

And on the following pages

Technology

Three slabs to solve soil problems . . .
An H-bomb shelter you can build in . . .
Short tips on using two-layer drywall,
H-brace trusses, strip flooring . . .

page 158

What the leaders are doing

Luxury model sells the whole line . . .
This light basement saves money . . .
Adjustable door frame cuts callbacks . . .
Five ways smart builders cut costs . . .

page 164

Publications

How to use lightweight concrete . . .
Quick guide to heating costs . . .
Decorating with glass screens . . .
New ways to heat with electricity . . .

page 185

More New products

New developments in the use of gas . . .
What appliance makers are showing . . .
New components key together . . .

page 168

DIRECTORY

Indiana *continued*

PLYMOUTH HOMES CORP

Plymouth

Models: 2 ranches, 2 splits and a 2-story; 900-1,500 sq ft; \$9,000-\$13,000.

For full data circle item No. 32 on coupon, p 151.

PRECISION HOMES

DIV OF ACME BUILDING MATERIALS INC

Indianapolis

Models: 14 ranches, 904-1,430 sq ft, \$8,895-\$20,000.

Financing through its own mortgage corp.

For full data circle item No. 33 on coupon, p 151.

RICHMOND HOMES INC

Richmond

Models: 40 in 3 lines, 900-2,000 sq ft, \$9,000-\$20,000.

For full data circle item No. 34 on coupon, p 151.

Iowa

KOZY MANUFACTURING CO

Exira

Models: 20—1-story and split, 500-1,500 sq ft, \$3,000-\$20,000. Also custom designs available.

For full data circle item No. 35 on coupon, p 151.

Kansas

STANDARD HOMES CO

Kansas City

Models: 9 ranches, 2 splits; 880-1,817 sq ft; \$9,500-\$18,500 and a 395 sq ft cabin at \$5,400.

For full data circle item No. 36 on coupon, p 151.

Kentucky

TRU-BILT CORP

Louisville

Models: 25 ranches, 2 splits, a 2-story; 840-1,800 sq ft; \$8,500-\$25,000.

For full data circle item No. 37 on coupon, p 151.

Louisiana

CRAWFORD CORP

Baton Rouge

Models: 20 basic ranch models, 900 to 1,800 sq ft, \$9,500 to \$40,000 with lot; many variations in

carports and porches.

Financing through its own mortgage corp.

For full data circle item No. 38 on coupon, p 151.

Maine

MORGAN C. ELMER, INC

Rockland

Models: All homes are shells made to order.

For full data circle item No. 39 on coupon, p 151.

Maryland

DIXIE HOMES

Upper Marlboro

Models: 16 ranches, 600 to 1,800 sq ft, \$6,000 to \$30,000; 2 splits, 1,508 and 1,750 sq ft, \$16,000 to \$29,500; 3 2-stories, 1,120 to 1,400 sq ft, \$11,500 to \$16,500.

For full data circle item No. 40 on coupon, p 151.

MARYLAND HOUSING CORP

Baltimore

Models: 4 splits, 3 ranches, 2 2-stories, 2 1½-stories; 800-2,000 sq ft; \$11,000-\$20,000.

For full data circle item No. 41 on coupon, p 151.

PRECISION QUALITY BUILT HOMES

Baltimore

Models: 8—ranch, 1½-story, split and 2-story; 686-2,088 sq ft; \$8,500-\$26,000.

For full data circle item No. 42 on coupon, p 151.

Massachusetts

ASSEMBLED HOMES, INC

Winchester

Models: 18—ranch, split and 2-story, conventional and contemporary styles; 864-1,250 sq ft; \$9,000-\$17,990.

For full data circle item No. 43 on coupon, p 151.

FRANKLIN HOMES INC

Franklin

Models: more than 15 lines of ranch, Cape Cod, split and garrison 2-story houses from \$8,500 to \$22,000.

For full data circle item No. 44 on coupon, p 151.

GILBILT LUMBER CO, INC

Burlington

Models: 3 ranches, 960-1,200 sq ft, \$9,500-\$15,000, and a Cape Cod of 1,000 sq ft at \$10,000.

For full data circle item No. 45 on coupon, p 151.

HODGSON HOUSES, INC

Dover

Models: 22 ranches, 4 splits, 2 1½-stories and a 2-story; 856-

1,800 sq ft; \$8,000 to \$30,000.

For full data circle item No. 46 on coupon, p 151.

PRE-BILT CONSTRUCTION CO, INC

North Dartmouth

Models: 16 ranches, 760-1,600 sq ft, \$8,000-\$20,000; 30 summer cottages, 400-960 sq ft, \$3,800-\$7,000; 1 hurricane house, 1,200 sq ft, \$12,500; 12 motels, 1,920-8,000 sq ft, \$20,000-\$75,000.

For full data circle item No. 47 on coupon, p 151.

TECHBUILT INC

Cambridge

Models: 7 1-stories, 8 2-stories, 3 splits, 3 cottages; 526-3,500 sq ft, \$5,000-\$35,000.

For full data circle item No. 48 on coupon, p 151.

Michigan

A. J. COOK LUMBER CO

Holland

Models: no set designs but do custom work.

For full data circle item No. 49 on coupon, p 151.

LYTLE MODERN HOMES, INC

Dearborn

Models: 3 ranches, 910-1,040 sq ft, \$8,000-\$14,000; 3 splits, 1,250-1,642 sq ft, \$10,000-\$17,000.

For full data circle item No. 50 on coupon, p 151.

MANUFACTURED HOMES, INC

Marshall

Models: 12 basic with 67 plans for ranch, colonials, hillside and "studio contemporaries," \$8,700 to \$15,500.

For full data circle item No. 51 on coupon, p 151.

MICHIGAN LUMBER FABRICATORS, INC

Elkton

Models: 16 ranches, 2 splits, 2 1½-stories, a 2-story, 864-2,250 sq ft; \$10,000-\$30,000.

For full data circle item No. 52 on coupon, p 151.

RYCENGA MANUFACTURED HOMES

Grand Haven

Models: 14 ranches, 2 splits; 960-1,700 sq ft, \$11,500-\$30,000.

For full data circle item No. 53 on coupon, p 151.

SERVICE HOME MANUFACTURING CO

Grand Rapids

Models: 25 ranches, 864-1,600 sq ft, \$9,850-\$22,500; 4 splits, 1,200-1,700 sq ft, \$14,000-\$22,500. Financing through its own mortgage corp.

For full data circle item No. 54 on coupon, p 151.

UNIVERSAL HOMES, INC

Milan

Models: 16 ranches, 820-1,678 sq ft, \$8,000-\$26,000; 1 split, 1,650 sq ft, \$19,000.

For full data circle item No. 55 on coupon, p 151.

Minnesota

CONVENTIONAL BUILT HOMES, INC

Litchfield

Models: over 500 different plans, 484 ranches, 10 splits, 6 1½-stories; 960-2,000 sq ft; \$10,000-\$80,000.

For full data circle item No. 56 on coupon, p 151.

PAGE & HILL HOMES, INC

Minneapolis

Models: 4 different lines of ranch, two-level, split and contemporary houses, \$11,000 to over \$25,000. Financing through its own mortgage corp.

For full data circle item No. 57 on coupon, p 151.

Missouri

HILL-BEHAN LUMBER CO

St Louis

Models: no stock plans. All houses designed to builders' plans.

For full data circle item No. 58 on coupon, p 151.

HOME BUILDING CORP

Sedalia

Models: 6 ranches and 2 splits; 700-1,250 sq ft; \$10,000-\$13,000. Complete bathrooms or kitchens can be purchased with packaged houses.

For full data circle item No. 59 on coupon, p 151.

MODULAR HOMES, INC

Kirkwood

Models: varied contemporary, provincial and English designs, \$16,000 to \$35,000. Next year a lower cost line will be introduced to sell at \$15,000 and up including lot.

For full data circle item No. 60 on coupon, p 151.

READY MADE BUILDINGS INC

Joplin

Models: Houses are fabricated to builders' plans.

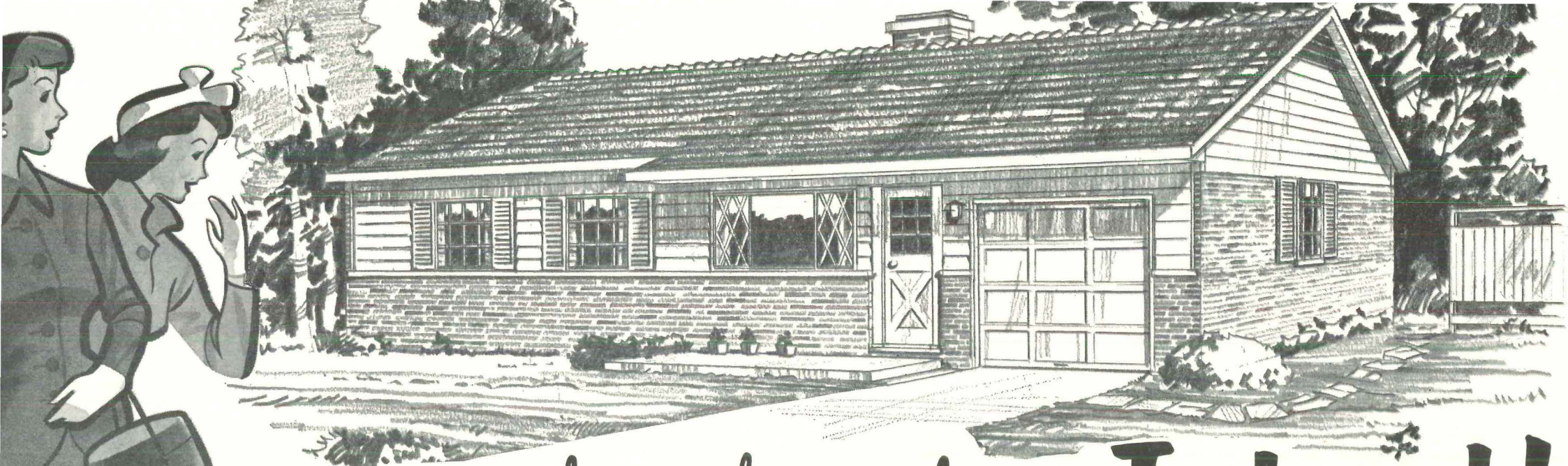
For full data circle item No. 61 on coupon, p 151.

WILSON HOMES INC

Robertson

Models: about half are standard models and half are panelized versions of builders' own models. Typical model, 1,000 sq ft, \$10,000-\$12,000.

For full data circle item No. 62 on coupon, p 151.



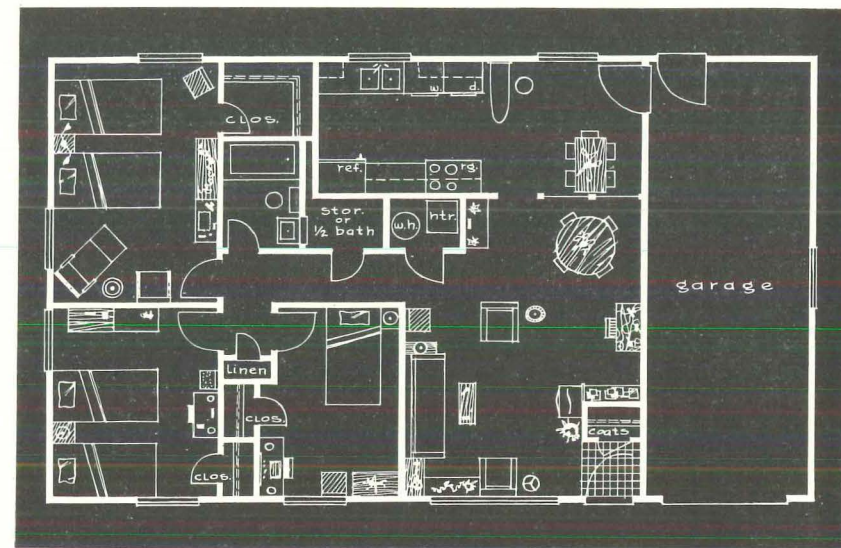
there's built-in housewife appeal in the **Trotwood!**

... and building efficiency, too!

There is just one way to sell homes successfully — give them what they want! There is no mystery about the features women desire. Surveys have pointed that out for years. Check these features and see for yourself why the Trotwood will do this job.

- *A large master bedroom — large enough to have a lounging area*
- *Large walk-in closet-dressing room off master bedroom*
- *Two bedrooms large enough to accommodate twin beds*
- *A well defined entrance foyer*
- *Walk-in storage area or ½ bath in hall*
- *Well defined formal dining area*
- *Large family area and informal dining area off kitchen*
- *Sink under window*
- *Excellent wall area distribution for varied furniture placement.*

P.S. The smart builder will also see that a minimum amount of concrete work is required, plumbing costs will be low and the living area will have the illusion of much greater space!



DIRECTORY

Nebraska

PERMCO MANUFACTURING CO Peru

Models: range of models from under \$10,000 to \$20,000, erected by factory crews.

For full data circle item No. 63 on coupon, p 151.

New Jersey

PLYMOUTH HOMES, INC Hillside

Models: 20 ranch, split, Cape Cod and colonial designs, \$8,800 to over \$25,000.

Financing through its own mortgage corp.

For full data circle item No. 64 on coupon, p 151.

PRESIDENTIAL HOMES Pemberton

Models: a wide range of colonials and split-levels, 1,322-2,900 sq ft, \$14,000-\$29,000.

For full data circle item No. 65 on coupon, p 151.

New York

ALLEGHANY HOMES Homer

Models: wide variety of ranch styles, 800 sq ft and up, \$10,000 to \$14,500. Also custom houses.

For full data circle item No. 66 on coupon, p 151.

THE BARDEN & ROBESON CORP Middleport

Models: all custom models built to builders' plans.

For full data circle item No. 67 on coupon, p 151.

BUSH PREFABRICATED STRUCTURES, INC

DIV OF CLINTON G. BUSH CO
Huntington Station, Long Island

Models: fabricate components to specifications of builders and home manufacturers.

For full data circle item No. 68 on coupon, p 151.

IVON R. FORD, INC McDonough

Models: 15 ranches, 12 Cape Cods, 3 splits; 672-1,600 sq ft; \$9,000-\$25,000.

For full data circle item No. 69 on coupon, p 151.

FOREST-CRAFT HOMES

Glen Cove

Models: 4 ranches, 768-1,800 sq ft, \$10,000-\$20,000; 2 Cape Cods, 1,000-1,500 sq ft, \$14,000-\$18,000; a 2-story, 1,440 sq ft, \$17,000.

For full data circle item No. 70 on coupon, p 151.

LOCK-RITE STRUCTURES INC

Lawrence, Long Island

Models: ranches, Cape Cods, summer cottages and residential garages; 384-1,669 sq ft, \$1,600-\$7,000.

For full data circle item No. 71 on coupon, p 151.

NEW YORK STATE HOME CENTER INC

Syracuse

Models: ranch designs of 800-1,500 sq ft, \$8,000-\$15,000.

For full data circle item No. 72 on coupon, p 151.

NORTHERN HOMES INC Hudson Falls

Sales handled by Northern Home Sales Corp, Allentown, Pa.

Models: 56 ranches, 7 2-stories, 5 1½-stories, 864-2,000 sq ft, \$850-\$30,000; also specials to builders' designs.

For full data circle item No. 73 on coupon, p 151.

TOWNLINER HOMES INC Troy

Models: 17 ranches, 900-1,200 sq ft, \$10,000-\$15,000 3 1½-stories, 1,200-1,600 sq ft, \$13,000-\$18,000.

For full data circle item No. 74 on coupon, p 151.

TRANSAMERICAN CONSTRUCTION CORP Smithtown

Models: 4 ranch, 640-1,200 sq ft, \$7,500-\$11,500; a 2-story, 1,500 sq ft, \$13,500, 1 split, 1,300 sq ft, \$14,000.

For full data circle item No. 75 on coupon, p 151.

Ohio

EXPAN HOMES INC Cleveland

Models: 8 ranches, 912-1,060 sq ft, \$10,000-\$14,500, and a split, 1,428 sq ft, \$25,000.

For full data circle item No. 76 on coupon, p 151.

HANCOCK HOMES, INC Findlay

Models: 11—ranch, 2-story, 1½-story, cottage; 738-1,862 sq ft; \$6,000-\$25,000.

For full data circle item No. 77 on coupon, p 151.

INDEPENDENT LUMBER CO Cleveland

Models: 17 floor plans, variation unlimited.

For full data circle item No. 78 on coupon, p 151.

INLAND HOMES CORP

Piqua

Branch plant at Hanover, Pa.
Models: 21 series, 787-1,200 sq ft, \$7,300-\$28,500.

Financing through its own mortgage corp.

For full data circle item No. 79 on coupon, p 151.

MIDWEST HOUSES, INC Mansfield

Models: 15 ranches, 871-1,502 sq ft, \$7,500-\$19,800; 3 1½-stories, 1,197-2,132 sq ft, \$12,500-\$25,000; 1 split, 1,475 sq ft, \$15,700; a 2-story, 1,629 sq ft, \$20,000.

Financing through its own mortgage corp.

For full data circle item No. 80 on coupon, p 151.

THE PANA HOUSE, INC Cleveland

Models: 40 types in 3 lines; 660-2,500 sq ft; \$7,000-\$35,000.

For full data circle item No. 81 on coupon, p 151.

PEASE WOODWORK CO Hamilton

Models: 16 1-stories, 1 split and a 2-story, 931-2,486 sq ft, \$10,000-\$36,000, in a wide variety of architectural designs.

For full data circle item No. 82 on coupon, p 151.

SCHOLZ HOMES INC Toledo

Mfg facilities also at Durham, N.C., Kansas City, Mo., Lake Charles, La., Long Island, N.Y., Sacramento, Calif.

Models: 44 ranch, split, 1½-story, 2-story; 850-3,000 sq ft; \$7,000-\$80,000.

Financing through its own mortgage corp.

For full data circle item No. 83 on coupon, p 151.

SKILL CRAFT, INC Tallmadge

Models: 28 1½-stories, 5 ranches, 2 splits; 864-1,706 sq ft; \$10,000-\$25,000.

For full data circle item No. 84 on coupon, p 151.

THYER MANUFACTURING CORP

Toledo

Branch plant at Collins, Miss.

Models: 912 sq ft model for \$11,950 to \$13,500 with lot; 1,056 sq ft for \$14,000-\$15,500 with lot; L-shape 1,104 sq ft houses for \$16,000-\$18,000.

For full data circle item No. 85 on coupon, p 151.

WEAKLEY MANUFACTURING CO Newark

Models: 8 ranches, 746-960 sq ft, \$8,500-\$15,000; a 1½-story, 1,355 sq ft, \$12,000; 1 split, 1,246 sq ft, \$20,000.

For full data circle item No. 86 on coupon, p 151.

Oklahoma

SOUTHERN MILL HOMES CO Tulsa

Models: 15 ranches, 888-1,600 sq ft, \$10,000-\$18,000.

For full data circle item No. 87 on coupon, p 151.

Oregon

STUDIO HOMES

Eugene

Models: precut and panelized houses mostly for summer or recreational use, but also year-around dwellings. Houses come with utility core ready for hook up to sewer, electricity, or gas lines.

For full data circle item No. 88 on coupon, p 151.

WESTERN HOMES, INC Portland

Models: 5 lines, 96 floor plans including ranches, splits, and special houses for various lots; 792-2,650 sq ft; \$6,500 to \$45,000.

For full data circle item No. 89 on coupon, p 151.

Pennsylvania

ADMIRAL HOMES, INC West Newton

Models: 19—ranch, 1½-story, 2-story and split; 800-1,535 sq ft; \$9,000-\$25,000. Also specials up to \$150,000.

Financing through its own mortgage corp.

For full data circle item No. 90 on coupon, p 151.

AMERICAN HOMES, INC Allentown

Branch plant at Lumberton, N.C.

Models: 50 ranches, 15 splits, 6 1½-stories, 4 2-stories; 800-1,900 sq ft; \$8,500-\$35,000.

For full data circle item No. 91 on coupon, p 151.

CLIFTON BUILDERS SUPPLY CO

Primos

Models: 10—ranch, split, 2-story; 1,000-1,500 sq ft; \$16,500-\$18,000. Financing through its own mortgage corp.

For full data circle item No. 92 on coupon, p 151.

COTTMAN BUILDER'S SUPPLY CO, INC Philadelphia

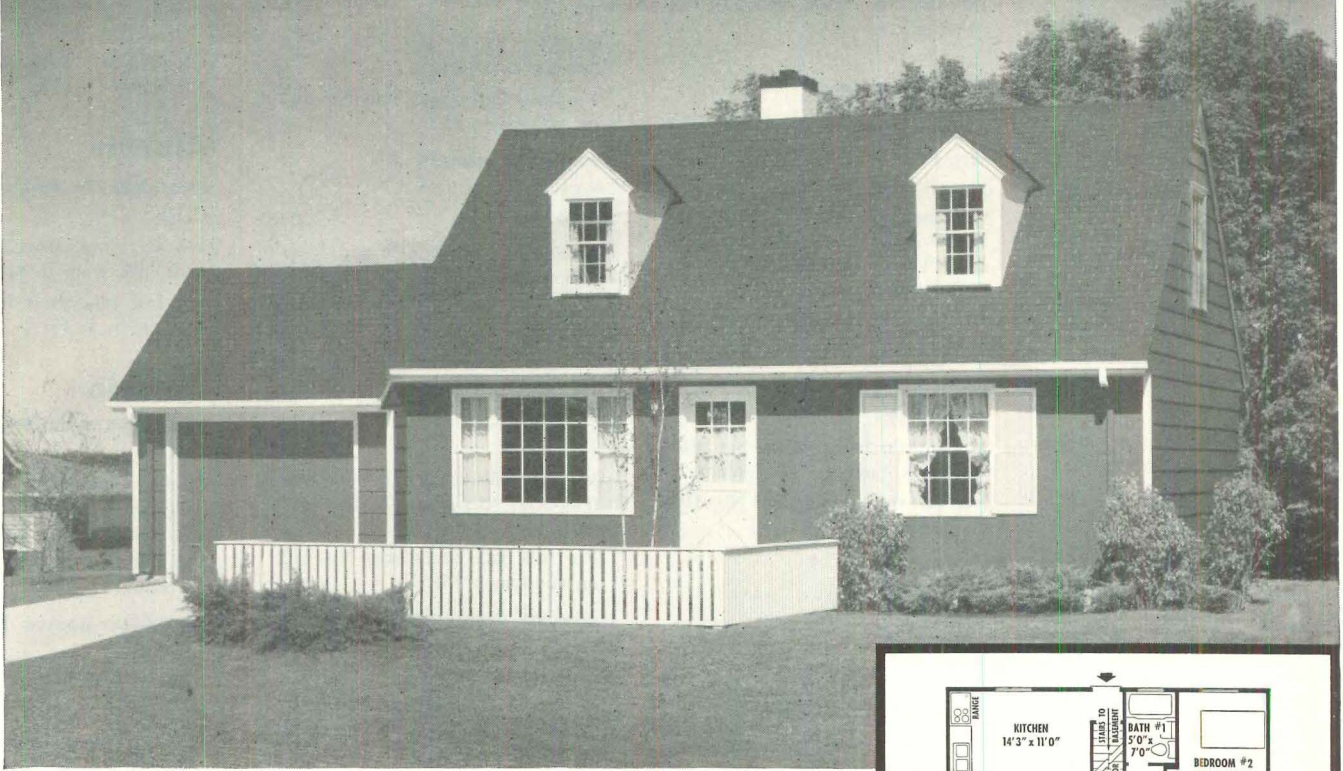
Models: 13—ranch and split, 1,000-1,600 sq ft, prices up to \$20,000.

Financing through its own mortgage corp.

For full data circle item No. 93 on coupon, p 151.

continued on p 150

Cape Cod Charm...4 bedrooms... 2 baths for \$100-week income families



THE P&H VERMONT—Combines informal New England beauty with more usable family living area for greater selling appeal than any other home in its price class. **PROOF:** The first model shown sold 21 duplicates the first weekend in an average midwest community.

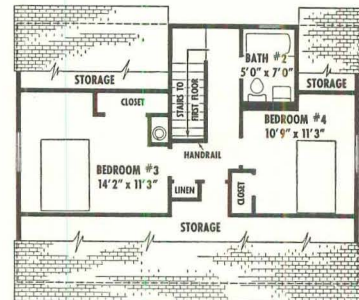
The Vermont is so far beyond the young family's conception of the size home they can buy with minimum down payment, that their search ends at the gate. And purchase arrangements will begin inside, once you show them the livable family-planned rooms, baths and storage space. It's a 1½-story home with two bedrooms and a bath downstairs—and space for two additional rooms and second bath upstairs. Finishing is optional with the buyer, according to purchase price. But, you offer 1245 square feet of livable area, whether completed now or later.

The Vermont is the result of painstaking research by the noted architect, L. Morgan Yost, F.A.I.A., of Yost & Taylor and the staff of Harnischfeger Homes, Inc. The Vermont, like other P&H homes, includes such top-quality construction and materials as: plant-applied gypsum walls; primed wood double-hung windows; 2x4 framing members in exterior walls; high-quality, name brand accessories and hardware; and other salable features. Write today for information!

Select dealerships available in Wisconsin, Iowa, Indiana, Illinois, northern Kentucky, Michigan, eastern Minnesota, Missouri and Ohio.



FIRST FLOOR PLAN



SUGGESTED UPSTAIRS PLAN

Sells in low to medium price bracket. Garage, basement and finished upstairs optional. With finished upstairs, the Vermont has 1245 square feet of living area, plus upstairs storage. Dimensions, 32'8" x 24'3", excluding garage.



Harnischfeger Homes, Inc.

DEPT. HH 1258 PORT WASHINGTON, WIS.



DIRECTORY

Pennsylvania *continued*

CRESTWOOD HOMES CO Greenville

Models: 17—ranch, split and 1½-story; 864-1,800 sq ft; \$9,500-\$30,000.

Financing through its own mortgage corp.

For full data circle item No. 94 on coupon, p 151.

FRANKLIN THRIFT HOMES, INC State College

Models: 69 floor plans, average 1,200 sq ft, \$15,000.

For full data circle item No. 95 on coupon, p 151.

GEYER HOMES, INC Chambersburg

Models: 8 ranches, 2 splits, 700-1,600 sq ft, priced up to \$20,000.

For full data circle item No. 96 on coupon, p 151.

HOG ISLAND LUMBER CO HILCO HOMES

Philadelphia

Models: 41—ranch, Cape Cod, colonial, contemporary and split-level designs, \$7,900 to \$17,500.

For full data circle item No. 97 on coupon, p 151.

MAIN LINE LUMBER & MILLWORK CO Wayne

Models: 8 ranches, 501-1,400 sq ft; 7 splits, 1,000-2,000 sq ft; a 2-story, 1,000 sq ft.

Financing through its own mortgage corp.

For full data circle item No. 98 on coupon, p 151.

NORTHERN HOMES OF PA., INC Ghambersburg

Sales handled by Northern Home Sales Corp, Allentown.

Models: standard models but primarily custom orders made to builders' designs.

For full data circle item No. 99 on coupon, p 151.

SWIFT HOMES, INC Elizabeth

Models: conventional design bungalows, splits and 1½-stories; 576-2,080 sq ft; \$5,500-\$19,000.

Financing through its own mortgage corp.

For full data circle item No. 100 on coupon, p 151.

US STEEL HOMES Pittsburgh

Models: new line of steel frame houses, in 5 styles and various sizes, starting at \$10,000.

For full data circle item No. 101 on coupon, p 151.

Rhode Island

AFCO HOMES Narragansett

Models: 9 1-stories, 560-1,500 sq ft, \$7,000 and up. Custom contemporary, any size, \$10,000 and up, for sale through lumber companies.

Financing through its own mortgage corp.

For full data circle item No. 102 on coupon, p 151.

Tennessee

FAIRHILL, INC Memphis

Models: 15 series in contemporary and colonial, 900 sq ft up, \$7,500 to over \$20,000. Also a new "Leisure Lodge" for \$3,000 to \$10,000.

For full data circle item No. 103 on coupon, p 151.

UNIQUE HOMES, INC Chattanooga

Models: 80 stock plans but also fabricates builders' own plans.

For full data circle item No. 104 on coupon, p 151.

Texas

FABRICON Austin

Models: 4 ranches, 720-3,000 sq ft, selling up to \$30,000.

For full data circle item No. 105 on coupon, p 151.

HOLIDAY HOUSE MANUFACTURERS CORP Fort Worth

Models: 9 ranches, 808-1,856 sq ft, \$7,500-\$20,000.

Financing through its own mortgage corp.

For full data circle item No. 106 on coupon, p 151.

SOUTHWEST AMERICAN HOUSES INC Houston

Models: wide variety in 4 styles, 1,000 to 1,600 sq ft, \$10,000-\$20,000.

For full data circle item No. 107 on coupon, p 151.

Utah

INTERMOUNTAIN PRECISION BILT-HOMES Ogden

Models: 8 ranches, 900-1,400 sq ft, \$11,000-\$17,000; a 2-level, 2,000 sq ft, \$17,500.

For full data circle item No. 108 on coupon, p 151.

Virginia

CONTINENTAL HOMES, INC Boones Mill

Models: 19 ranch, 700-2,000 sq ft, \$6,500-\$35,000.

For full data circle item No. 109 on coupon, p 151.

LESCO HOMES

LESTER BROTHERS, INC Martinsville

Models: 34 ranches, 2 splits; 720-3,310 sq ft; \$6,650-\$39,500.

For full data circle item No. 110 on coupon, p 151.

Washington

BRIGGS MFG CO Tacoma

Models: 47 in five lines from \$10,000 to \$40,000.

For full data circle item No. 111 on coupon, p 151.

FARWEST HOMES WEST COAST MILLS

Chehalis

Models: conventional and contemporary designs, 797-1,600 sq ft, from under \$10,000 to over \$20,000.

For full data circle item No. 112 on coupon, p 151.

LOCTWALL CORP Lynnwood

Models: hillside, ranch and contemporary designs, 800 to 1,800 sq ft, \$12,000-\$30,000.

For full data circle item No. 113 on coupon, p 151.

LOXIDE STRUCTURES Tacoma

Models: 50 ranches, 3 splits, 8 1½-stories, 5 duplexes; 720-2,000 sq ft; \$7,200-\$35,000. Custom plans also available.

For full data circle item No. 114 on coupon, p 151.

VIRGINIA LEE HOMES, INC Kirkland

Models: about 20—ranch, 2-story, and split; 960-1,800 sq ft; \$9,950-\$29,500.

For full data circle item No. 115 on coupon, p 151.

Wisconsin

CUSTOM ENTERPRISE HOMES Stoughton

Models: 10 ranches, 936 to 1,504 sq ft, \$9,000 to \$16,000; 5—split, 2-story and 1½-story, 1,200-2,500 sq ft, \$10,200-\$22,500.

Financing through its own mortgage corp.

For full data circle item No. 116 on coupon, p 151.

GREAT LAKES HOMES, INC Sheboygan Falls

Models: one-family and multi-family houses in ranch, split, Cape Cod and 2-story-colonial designs; 1,270-2,500 sq ft; under \$10,000 to \$55,000.

For full data circle item No. 117 on coupon, p 151.

HARNISCHFEGGER HOMES, INC Port Washington

Models: 69 1-stories, 902-1,580 sq ft, \$7,500-\$30,000; 4 1½-stories, 792-1,245 sq ft, \$13,500-\$18,500; 2 2-story duplexes, 1,005 sq ft

each floor, \$18,500-\$24,500. Financing through its own mortgage corp.

For full data circle item No. 118 on coupon, p 151.

MARSHALL ERDMAN & ASSOCIATES, INC Madison

Models: 6 ranches, 980-2,200 sq ft, \$12,000-\$50,000; 3 splits, 1,000-1,800 sq ft, \$15,000-\$28,000; a bi-level of 1,000-2,000 sq ft, \$20,000-\$25,000.

For full data circle item No. 119 on coupon, p 151.

Alberta

ENGINEERED BUILDINGS LTD Calgary

Models: range from 900 to 1,400 sq ft, prices up to \$16,000.

For full data circle item No. 120 on coupon, p 151.

Ontario

CARDINAL HOMES, LTD Toronto

Models: houses for builders and consumers, \$10,000 to over \$20,000, brick veneer construction.

For full data circle item No. 121 on coupon, p 151.

COLONIAL HOMES LTD Toronto

Branch plant at St Petersburg, Fla.

Models: range from 450 sq ft cottage (\$3,500) to over 1,600 sq ft (\$25,000). Best seller: a 1,000 sq ft house, \$13,000.

Financing through its own mortgage corp.

For full data circle item No. 122 on coupon, p 151.

GREENLANE HOMES LTD Hawkesbury

Models: 35 ranches, 2 splits, a 1½-story; 300-460 sq ft, \$10,000-\$17,500.

For full data circle item No. 123 on coupon, p 151.

THE HALLIDAY CO LTD Burlington

Models: 35 ranches, 3 1½-story 5 2-stories, 2 splits; 800-2,400 sq ft; \$8,000-\$28,000.

For full data circle item No. 124 on coupon, p 151.

N. O. HIPEL LTD Preston

Models: range of models from 800 to 1,400 sq ft.

For full data circle item No. 125 on coupon, p 151.

Quebec

BRAD INDUSTRIES LTD Montreal

Models: 24 bungalows, 800-1,000 sq ft, \$9,100-\$13,000; 3 splits, 1,100-1,500 sq ft, \$11,500-\$14,000.

For full data circle item No. 126 on coupon, p 151.

Want more information?

Use this coupon

Circle key numbers of
refab manufacturers (below)

- | | |
|-------------------------------------|-----------------------------------------|
| 1. Kingsberry Homes | 64. Plymouth Homes Inc |
| 2. Modern Homes & Equipment Co | 65. Presidential Homes |
| 3. Iaco Lumber Co | 66. Alleghany Homes |
| 4. International Homes | 67. The Barden & Robeson Corp |
| 5. Structural Fabricators Inc | 68. Bush Prefabricated Structures Inc |
| 6. Western Pacific Homes | 69. Ivon R. Ford Inc |
| 7. Vogue Homes Inc | 70. Forest-Craft Homes |
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| 13. Trendline | 76. Expan Homes Inc |
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| 16. W. G. Best Homes Co | 79. Inland Homes Corp |
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| 36. Standard Homes Co | 99. Northern Homes of Pa, Inc |
| 37. Huro-Bilt Corp | 100. Swift Homes Inc |
| 38. Crawford Corp | 101. US Steel Homes |
| 39. Morgan C. Elmer Inc | 102. AFCO Homes |
| 40. Dixie Homes | 103. Fairhill Inc |
| 41. Maryland Housing Corp | 104. Unique Homes Inc |
| 42. Precision Quality Built Homes | 105. Fabricon |
| 43. Assembled Homes Inc | 106. Holiday House Manufacturers Corp |
| 44. Franklin Homes Inc | 107. Southwest American Houses Inc |
| 45. Bilbilt Lumber Co Inc | 108. Intermountain Precision Bilt-Homes |
| 46. Hodgson Homes Inc | 109. Continental Homes Inc |
| 47. Huro-Bilt Construction Co Inc | 110. Lesco Homes |
| 48. Schbuilt Inc | 111. Briggs Mfg Co |
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| 50. Lytle Modern Homes Inc | 113. Loctwall Corp |
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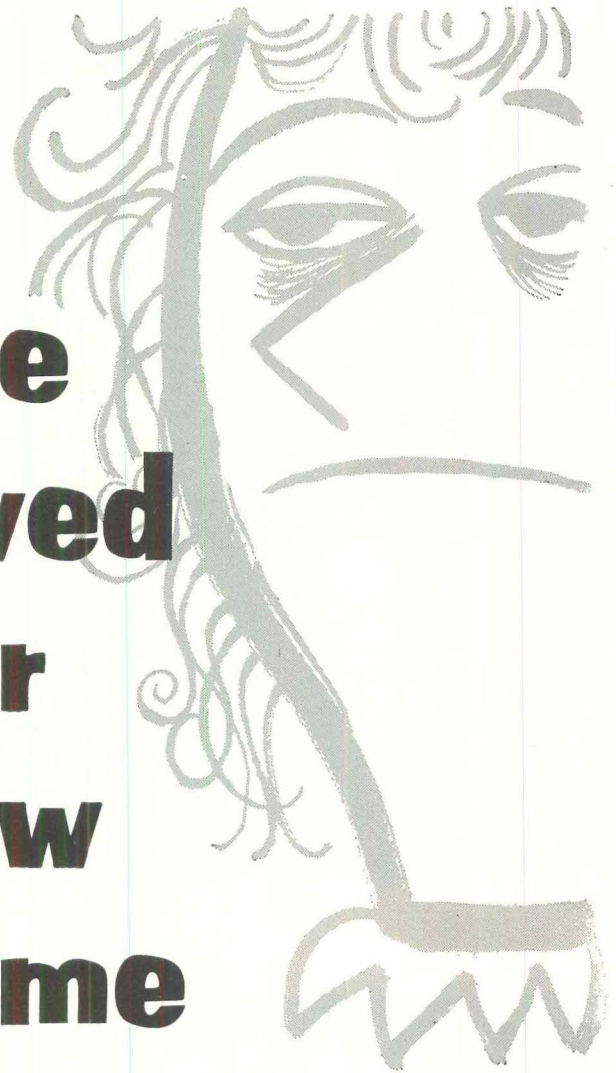
This coupon is good only until March 31, 1959. If you write directly to manufacturers, please mention HOUSE & HOME's directory of refabbers.

Your name

Occupation Title Firm

Street City State

she
loved
her
new
home



...until she "cooked"
in the kitchen!

Nothing wrong with the appliances. It's the temperature. Up one minute, down the next. Hot and cold all day long. "Automatic heat, dogmatic heat!" she mutters.

Upset? YOU BET! But not with the heating contractor... with you! *You* built the house.

Temperature controls are our business. We engineer and manufacture quality controls for heating, air conditioning and refrigeration equipment. Until your house is sold, our controls are an intangible sales feature. Then it's amazing how *real* the comfort becomes... and the appreciation. You'll find White-Rodgers controls do a remarkable job of keeping the sale closed *and* enhancing your reputation as a builder.

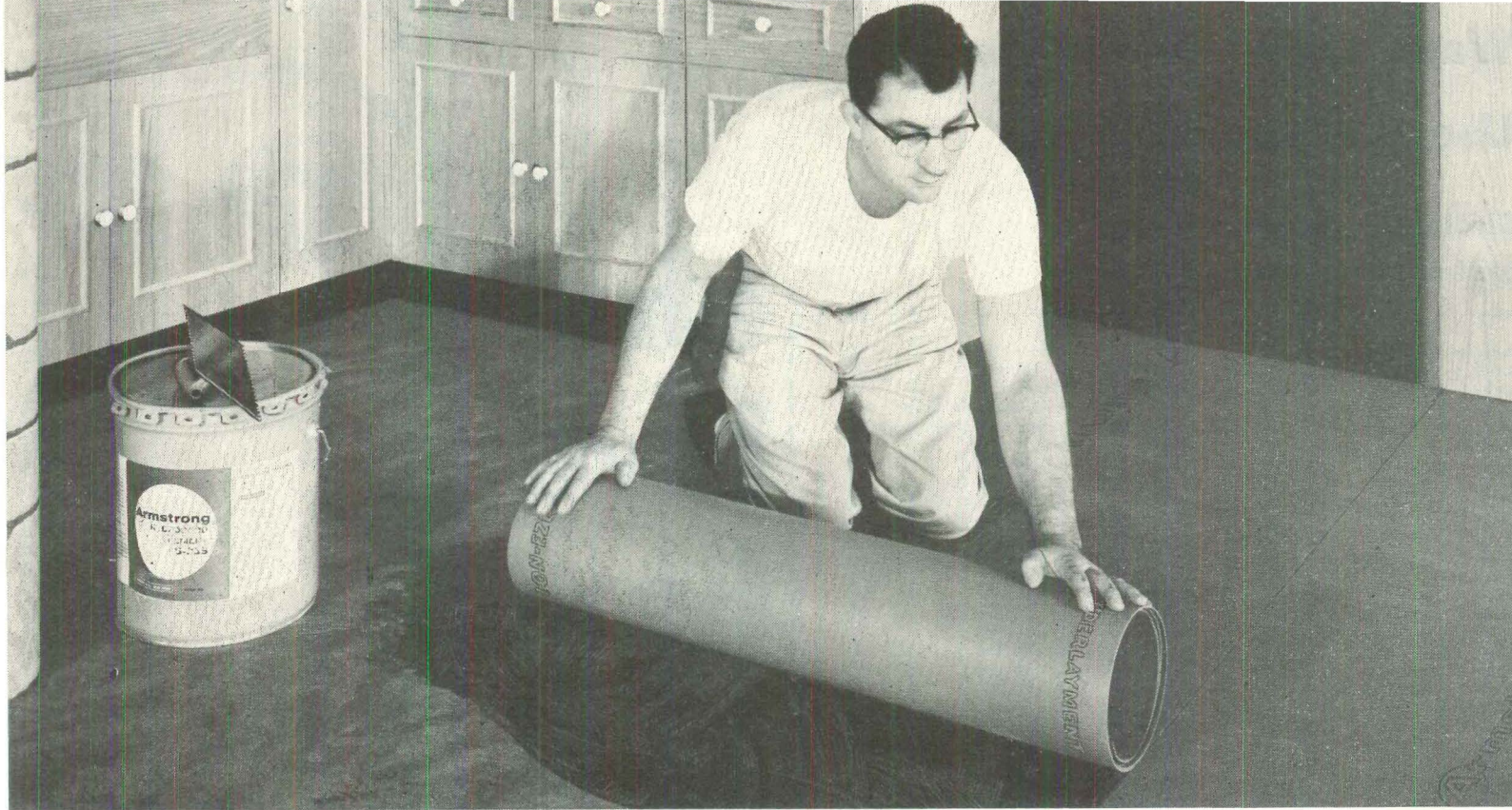
For a lifetime of good building...
specify White-Rodgers temperature controls
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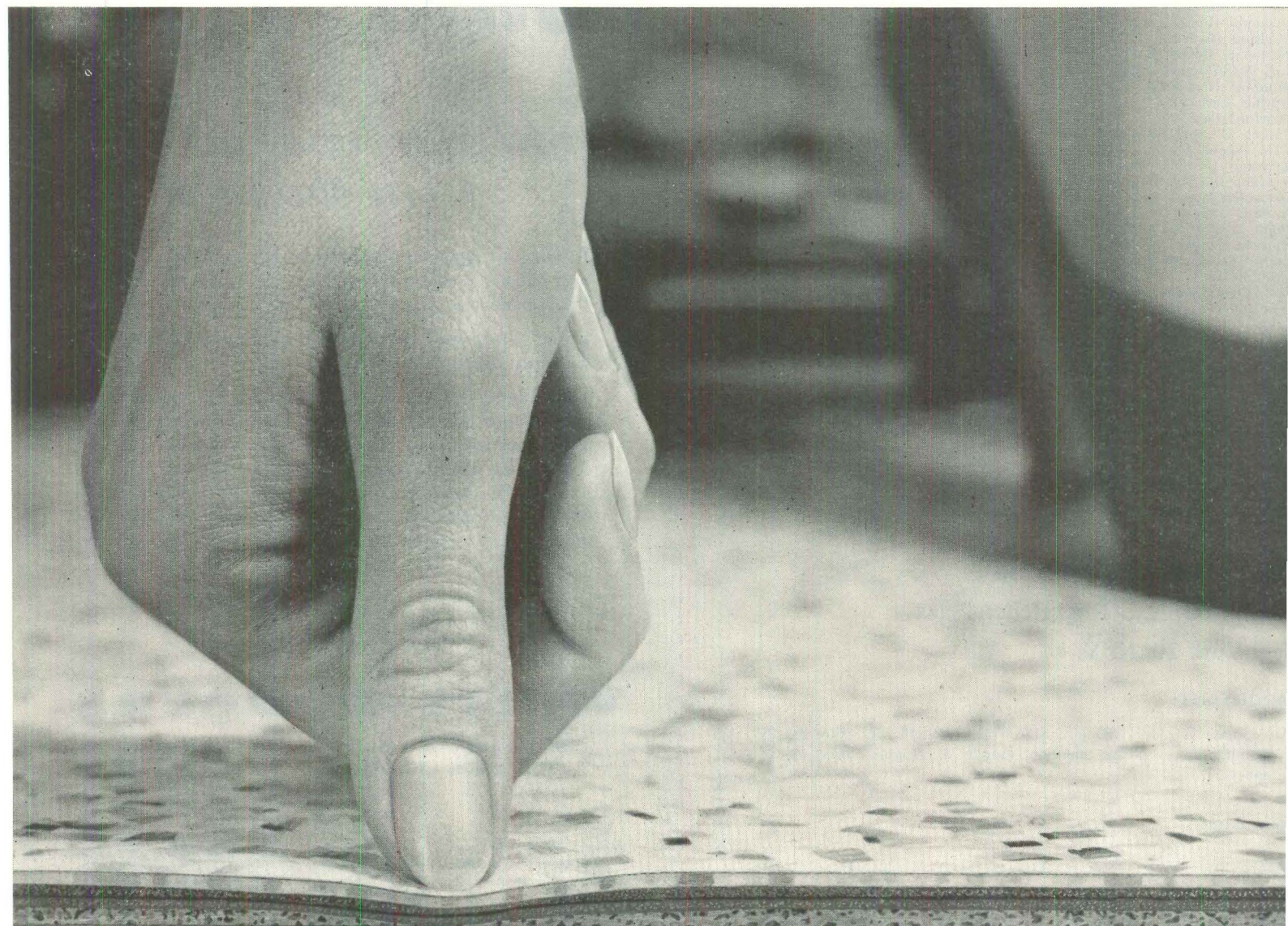
St. Louis 6, Missouri
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Makers of FASHION and
PUSHBUTTON... World's
Most Modern Thermostats





New floors over old—Armstrong Cushion-Eze Underlayment makes replacing resilient floors a quick, easy job. Underlayment is installed directly over the old resilient floor (as the mechanic is doing here). Then the new floor—tile or sheet—is put down over the Underlayment. That's all there is to it!



Extraordinary flooring luxury—As you can see from this cross-sectional photograph, the thick layer of foam in Cushion-Eze Underlayment “gives” underfoot. This makes floors luxuriously comfortable and quiet. It also prevents dirt from the ground into the surface, so floors are easier to clean. All these advantages are excellent sales points.

or resilient floors simplifies remodeling jobs and gives homes "comfort-and-quiet-appeal"

Underlayment recently developed for Armstrong floors greatly simplifies residential remodeling jobs and cuts labor time and costs. With Armstrong Cushion-Eze Underlayment, it enables you to install resilient floors over old. It also gives both remodeled areas and new areas an extraordinary luxury. Composed of springy foam bonded to felt, Cushion-Eze Underlayment "gives" underfoot . . . making floors extra comfortable. And it helps sound-condition interiors by reducing sound transmitted through floors to rooms below. You can use Cushion-Eze Underlayment on all suspended subfloors . . . under Armstrong Linoleum, Sheet Vinyl Corlon, Linoleum Tile, and Linotile.

Advantages over old replacement methods

The foam rubber in Cushion-Eze Underlayment compensates for surface irregularities in old resilient floors, traditional replacement methods are now obsolete. No longer is it necessary to rip up the old floor, sand the subfloor, or nail down hardboard. Instead, Cush-

ion-Eze Underlayment is applied directly to the old floor with the specified adhesive. The new resilient floor is then installed right on top of the Underlayment. Simple as that!

Cushion-Eze Underlayment can be used over all old resilient floors, except asphalt and vinyl-asbestos tile installed on strip wood flooring. Because Cushion-Eze Underlayment is inexpensive, and can be quickly installed, this new replacement method usually costs less than the old. And home owners get exceptional underfoot luxury at no extra cost.

Armstrong Services to Builders

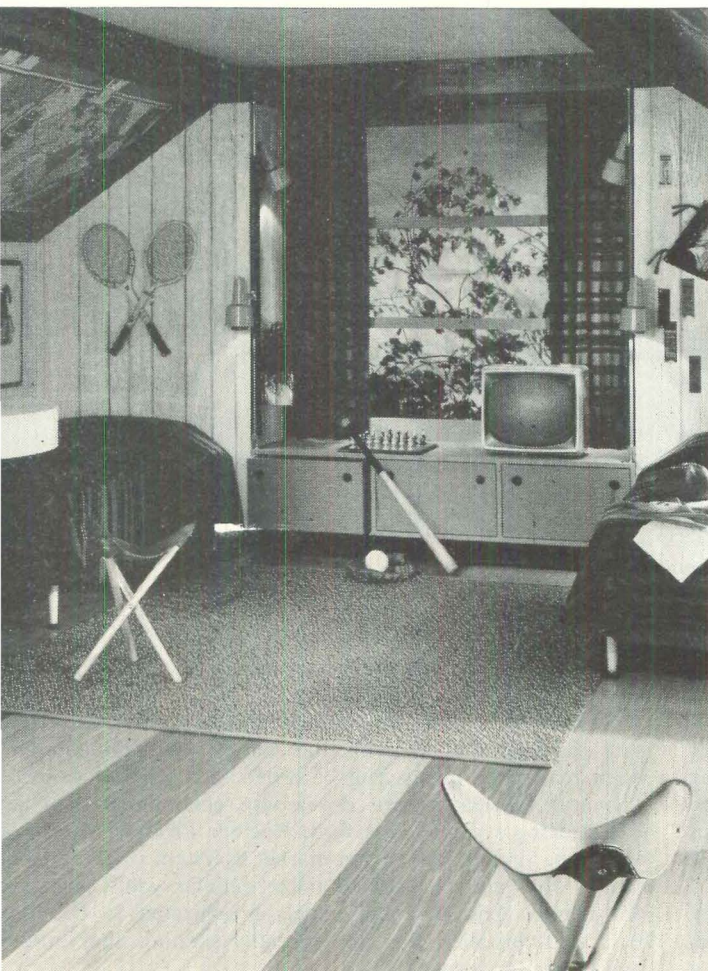
Armstrong will provide merchandising and promotional programs geared to your individual needs. The Armstrong Bureau of Interior Decoration will be glad to work with you or your color consultants. For more information on these and other Armstrong builder services, contact the Architectural-Builder Consultant at your Armstrong District Office or write to Armstrong Cork Company, 1412 Sixth Street, Lancaster, Penna.



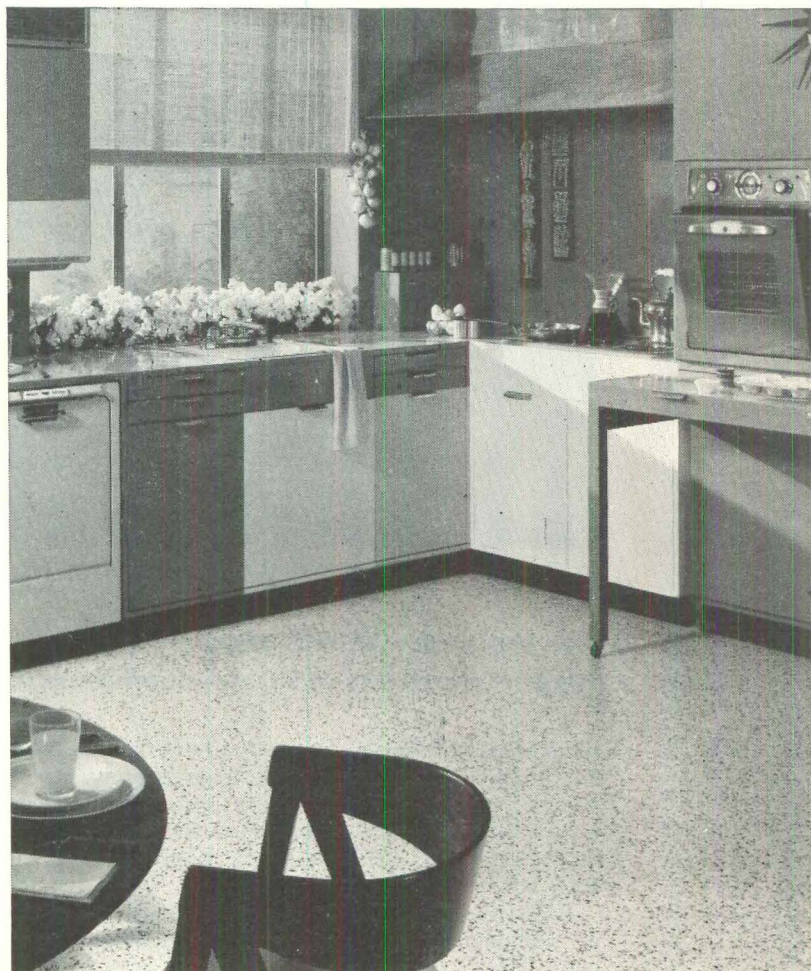
Simplifying remodeling jobs . . . one of a series of informative ideas from the Armstrong Architectural-Builder Service to help increase your volume and profits.

Armstrong THE MODERN FASHION IN FLOORS

LINOLEUM • SHEET VINYL CORLON • EXCELON (Vinyl-Asbestos) TILE
CUSTOM CORLON (Homogeneous Vinyl) TILE • OPALESQ VINYL TILE • RUBBER TILE
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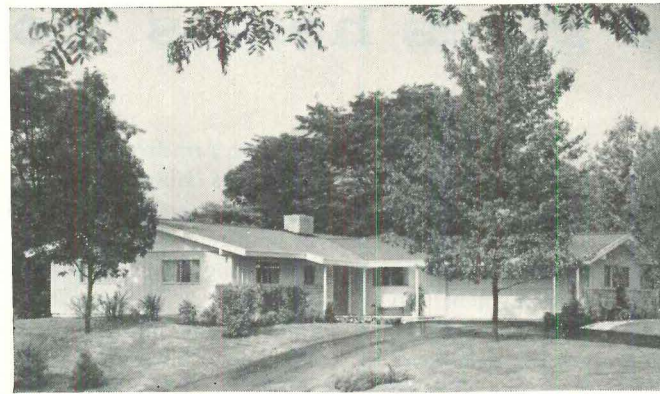
Comfort from room-to-room—Used in upstairs areas, Armstrong Cushion-Eze Underlayment is a relaxing luxury in



Comfort from wall-to-wall—Cushion-Eze Underlayment is a relaxing luxury in



ALUMINUM SIDING, roofing are featured in Reynold's House of Ease.



ALUMINUM SKIN of National Home's new Viking was news in 195

This year producers have diverted excess capacity to homebuilding

Cutbacks in defense contracts have caused aluminum companies to concentrate more and more of their efforts on homebuilding's big and growing market.

Reynolds Aluminum, in its House of Ease program, is showing builders how to use a whole host of new products ranging from sills and siding to insulation and interior trim.

National Homes introduced its new Viking line (see Oct p 112) with an all-aluminum skin that is glued to roof and

wall panels, has a new type of finish. And National Home started offering on other models a new aluminum wall shingle adapted from Reynold's roof shingle (see p 94 and May p 215).

Alcoa has worked out two new aluminum roofings for the NAHB research houses, due to be unveiled in January.

Kaiser is producing new Diamond-Rib aluminum sheet in panel sizes. They are being used in scores of ways in patio screens and fences, carport roofs, and the like.

Fabricators are turning out many new products that take advantage of aluminum's light weight, corrosion resistance and appearance (for example see H&H May, p 214).



ALUMINUM-DOMED AUDITORIUM in Honolulu spans 145 ft without interior support. Structure is a geodesic dome.

For the years ahead, producers have bigger plans based on new components

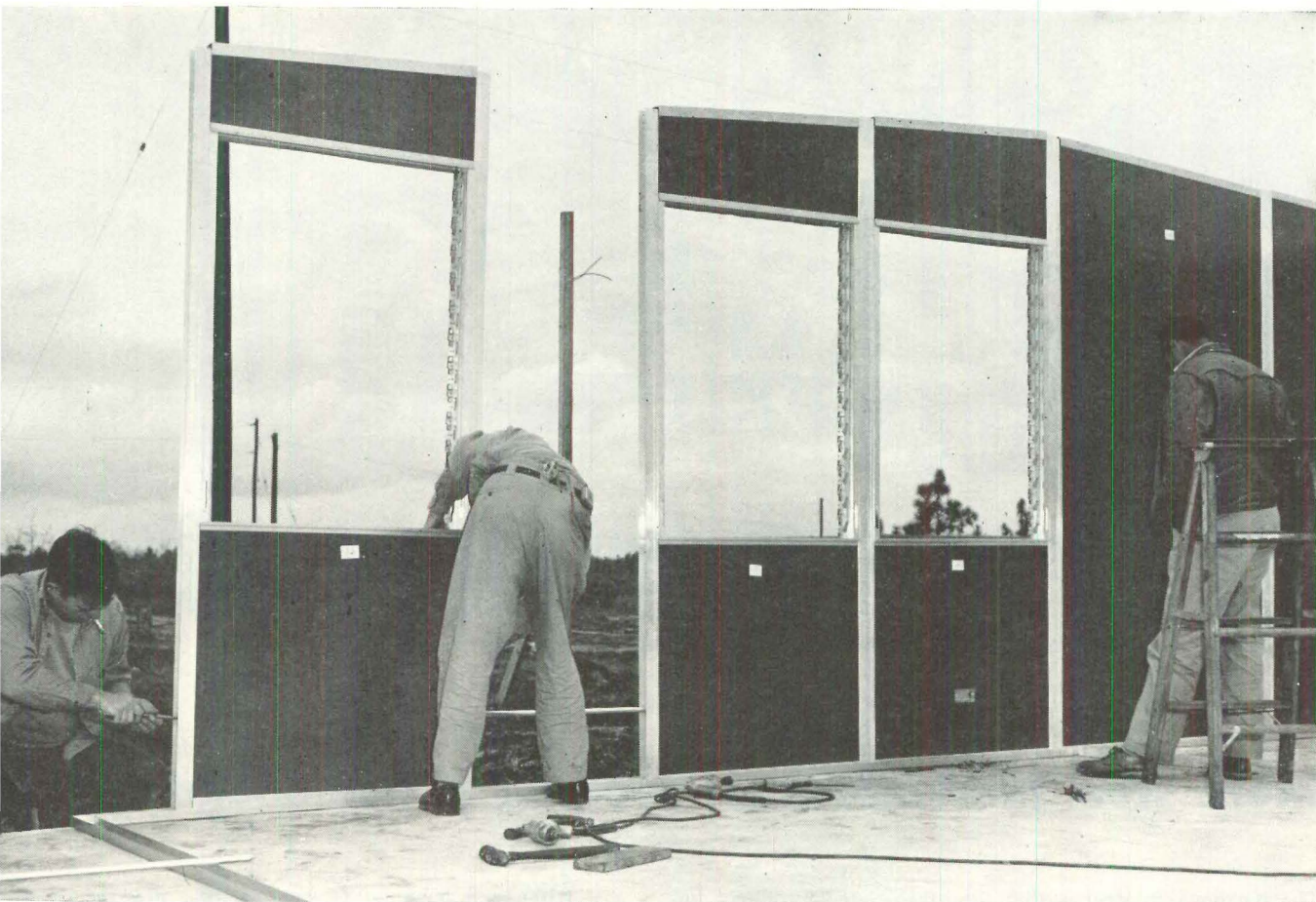
To make a still bigger dent in the homebuilding market, the big producers are trying to develop entirely new building systems, instead of just finding ways to substitute aluminum for some other homebuilding material. Whole new families of building parts are now in the laboratory stage and may soon be introduced.

Kaiser has plans for dome systems that are dramatized by an aluminum-domed auditorium in Honolulu (photo, below). The dome is made of diamond-shaped, inward-curving

panels, each with a strengthening aluminum strut. Kaiser also has on its drawing boards plans for integrated roof and wall panel systems of aluminum.

Alcoa is fast completing studies and tests, at Pennsylvania State College, on experimental panels for homebuilding. When ready, the panels will be tested in a research house.

Several fabricators are developing economical roof and floor decking systems. One firm, Roedter Products of Hamilton, Ohio, already has on the market a system of interlocking sections that can be used to make cellular walls, floors, and roof panels. Cost of these panels is expected to be about 70¢ a sq ft installed. For an especially exciting new building system, see opposite.



PANELS are set in aluminum channel (riveted to foundation) and joined with H-shaped extrusions. Jalousies are used in openings.

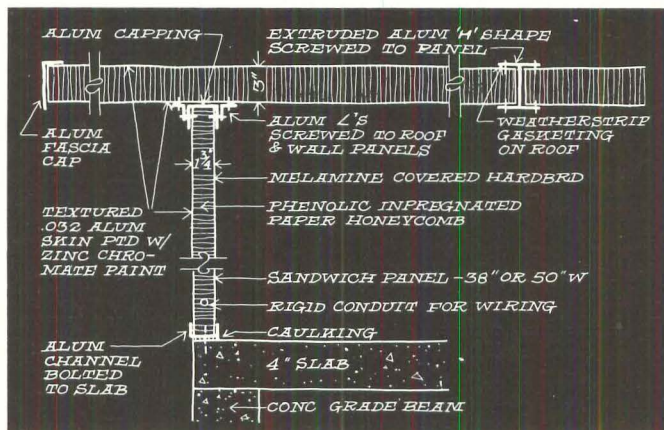
Aluminum sandwich panels are getting first big test

500 houses are being built with aluminum wall and roof panels in Tampa's new Stelling Village.

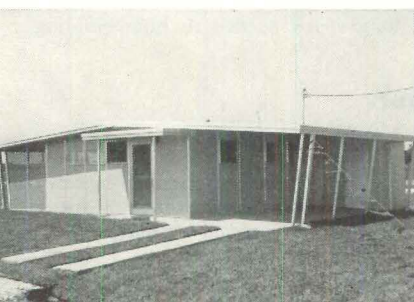
The simple sandwich-panel houses can be built in a day. They sell for \$10 a sq ft. The house without carport or screened porch has 600 sq ft of living space and sells for \$5,990 with lot. Carport and screened porch add \$1,000.

Construction is fast and simple. A 4" concrete slab is topped with a non-skid terrazzo surface. Aluminum channels, like sills, are fastened to edge of slab, and panels are set into channels. Extrusions form connecting splines between panels. Jalousie tracks are built right into panel—see photo top.) Roof panels are fastened to walls with aluminum angles. L-shaped extrusions are slid into place between roof panels and fastened with screws to hold panels together. A fascia strip on edge of roof panels completes the job.

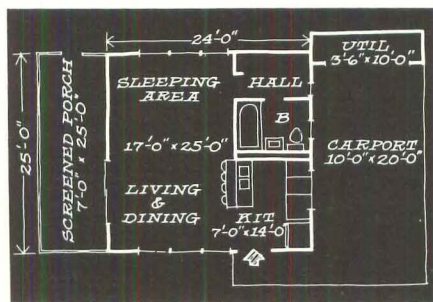
Panels were designed by V. E. Anderson Co, are fabricated by Bellaire Products (both of Bradenton). John Stelling of Tampa is the developer; Norman Six, AIA, designed the houses.



SCHEMATIC SECTION of wall and roof shows how sandwich panels are connected with angle and H-shaped aluminum extrusions.



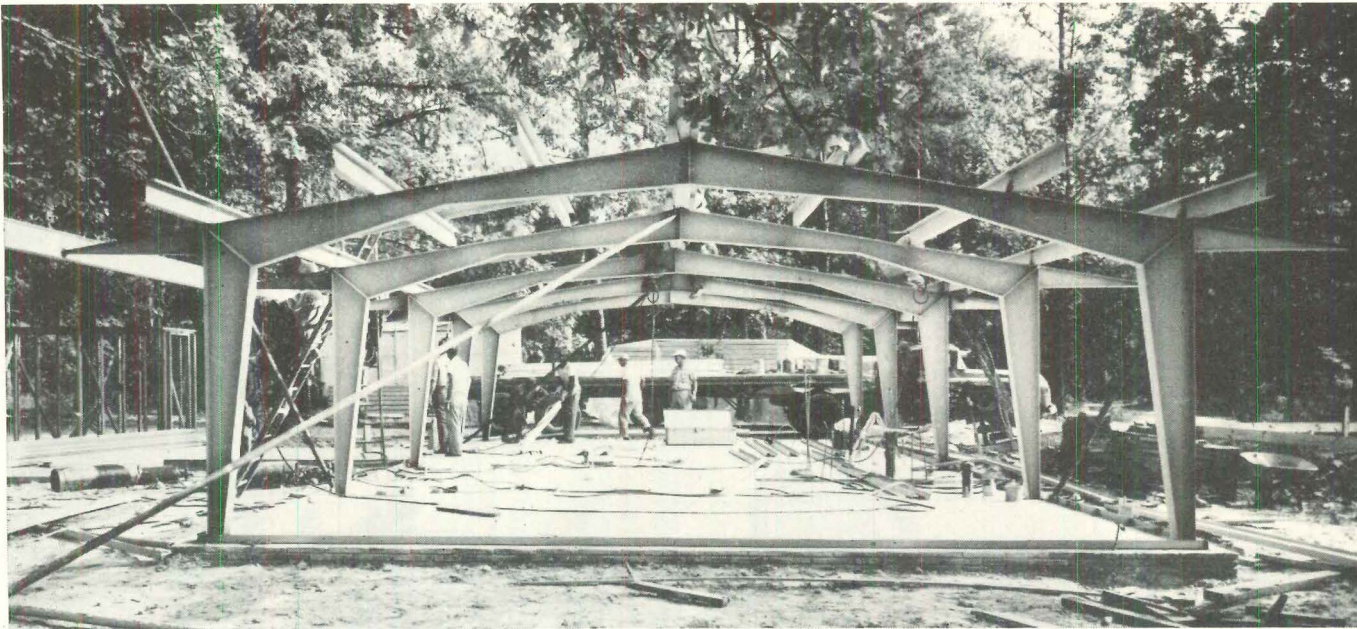
FINISHED HOUSE has clean, panelized look; the precisely manufactured structure tells at glance how it was built.



FLOOR PLAN shows combined living-sleeping area. Houses are for elderly couples who need minimum space at minimum cost.



INSIDE, aluminum extrusions used for panel connections do double duty as trim. Panels are faced with wood-grained melamine.



CONTINUOUS RIGID FRAMES form basic structure of experimental house. I-beam purlins will carry roof decking.

More steel fabricators are looking at homebuilding

The big news in steel is that the biggest steel producer has announced that its US Steel Homes—from now on—will produce only steel-framed houses (*see p 99*), is discontinuing its line of houses with part-wood frames. “The metal house” idea got other boosts from smaller producers whose experimental structures could prove important for the future:

To show the advantages of using steel bents as the framework of a house. R. G. Varner Steel Products (Pine Bluff, Ark) built the experimental house shown in frame above. The framing system, which was left exposed in the contemporary design, helped cut construction time of the

1,300 sq ft house to 11 working days after the slab was set. Most construction was complete in 6 days, finishing took another 5 days. Cost: “. . . less than standard frame construction for an open-plan custom house of this type. The purlins were spanned with fiber board roof decking and a lot of glass, wood paneling and brick were used with the exposed steel.

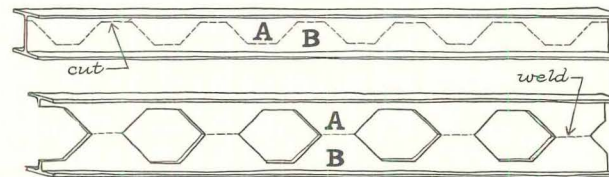
Union Tank Car Co has dramatized the strength of steel with a relatively light-weight, highly engineered geodesic dome that spans 384'. The dome is made of hexagonal sections of sheet steel working structurally with a geodesic framework of steel members just outside the “skin.”

Standard steel structural members may be scaled down for residential work

I-beams and other members basic to industrial and commercial building are being studied by producers and designers to see whether they can be adapted for homebuilding. A few architects like Quincy Jones, Craig Ellwood, and Pierre Koenig now use I- and H-beams in post-and-beam construction of custom homes. And we may see more such use of rolled shapes, long- and short-span joists, and wire joists:

Macomber Company of Canton, Ohio reports it is selling its V-lok framing system for custom houses. These prefabricated systems of welded wire joists have proved economical in school construction in the last few years.

Jones & Laughlin is developing plans for a more integrated steel flooring system based on its “junior beams.”



Elizabeth (N. J.) Iron Works has started producing lightweight I-beam 22" deep that has twice the resistance to bending but weighs no more than the standard 14" I-beam it was cut from. It is formed by cutting a standard beam (upper drawing above) into two sections, welding them back together as shown in the lower drawing. Though beams now being produced are for commercial use, smaller versions would fit long spans needed in homebuilding.

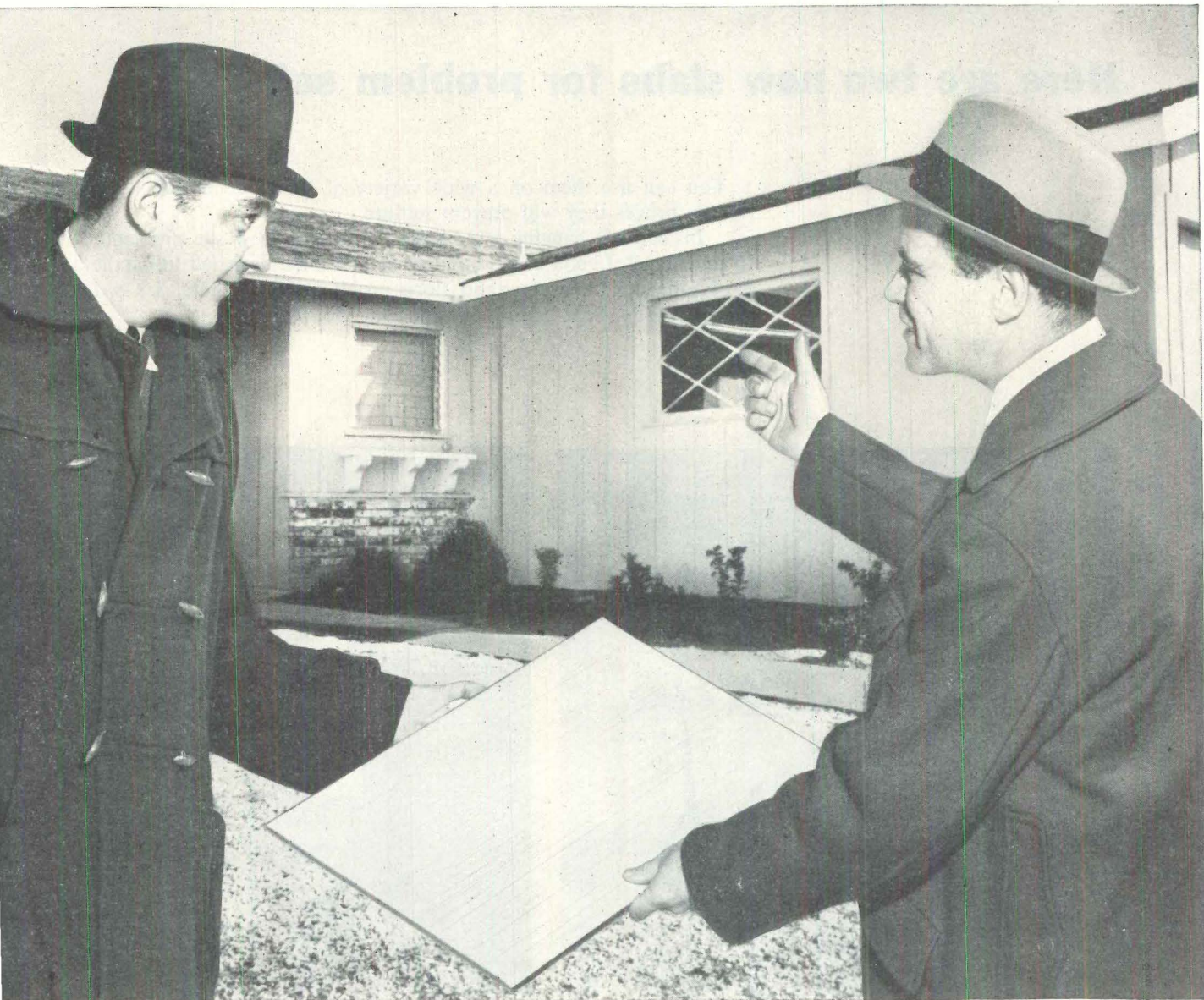
And weather-resistant steels, in more forms, are getting cheaper

The need for painting exposed steel has held back its acceptance. This problem is being solved by better protective paints and coatings, and by cheaper non-corrosive steels. Items:

Electromet Division of Union Carbide has announced: 1) a process for producing stainless, in colors, that will withstand weather and chemical atmosphere, and 2) a new low-nickel stainless that will be competitive with aluminum in some homebuilding applications.

Steel assemblies can now be porcelainized with new frits that fuse at lower temperatures. This eliminates the problem of dimensional distortion through warping.

Terne metal roofing in newly designed sheet forms is staging a major comeback in custom houses, reports the Follansbee (W. Va.) Steel Corp. Terne is a time-tested tin- and lead-coated steel that will last, exposed to the weather, almost indefinitely.



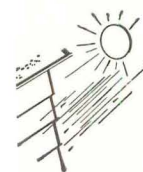
Here's why so many home manufacturers and builders select Masonite exteriors



1. They're tough! You can prove to yourself how strong Masonite® exterior panels really are. Place a section on a flat surface. Hit it with a hammer—hard! What other exterior material shows so much resistance to sudden blows and other surface hazards!



2. They're wood—without its disadvantages. Masonite exterior products have all the warmth and charm of wood, but they won't split, splinter or crack, nor will they rot away.



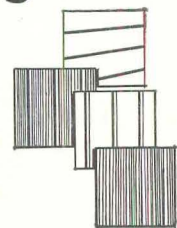
3. Out-weather the weather. Wind and rain, heat, cold and snow won't affect the protective qualities of these rugged, stable hardboards. They have no grain to rise and disturb the beautiful finishes they take.

4. Your favorite designs. Unlimited variety—horizontal or vertical patterns—textured or smooth faces. And

all are available from one source, in one shipment.

5. Easy to work and apply. On the job or in the factory, Masonite exterior panels cut and fit with regular woodworking tools. There's minimum waste, too; without knots, grain or split ends, every square inch is usable.

6. They help sell more homes! Manufacturers and builders know that Masonite's broad line of exterior panels offers more design interest, more solid protection and more inherent value to home buyers. And the costs are definitely in line.



Get the facts now! Talk to your Masonite representative or write Masonite Corporation, Dept. HH-12, Box 777, Chicago 90, Ill.

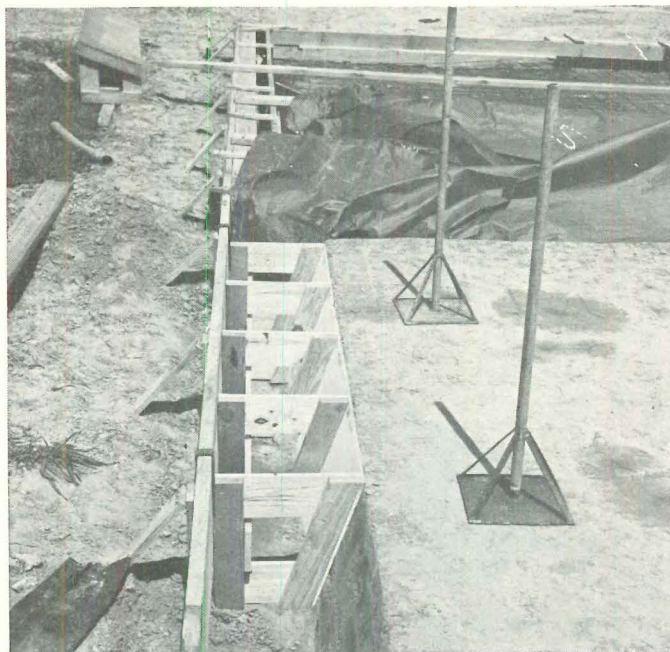
MASONITE
Panel Products



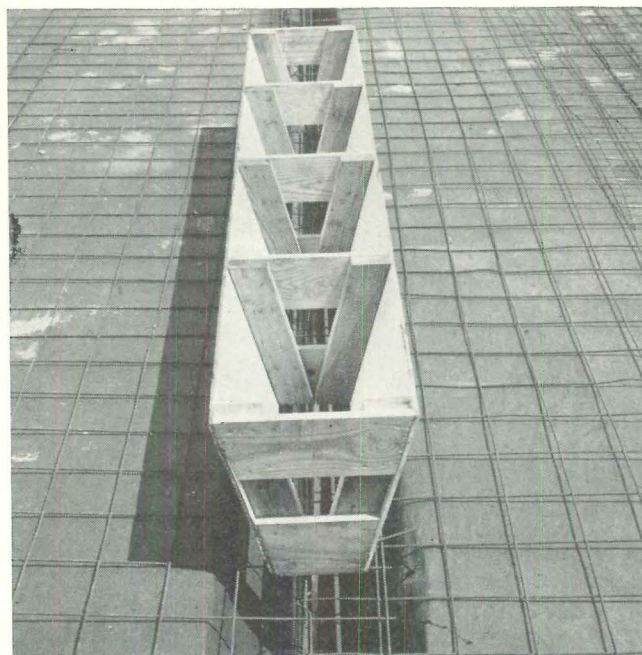
Here are two new slabs for problem soils

You can use them on a wide variety of sandy loams and clays, and experience proves they will prevent settling.

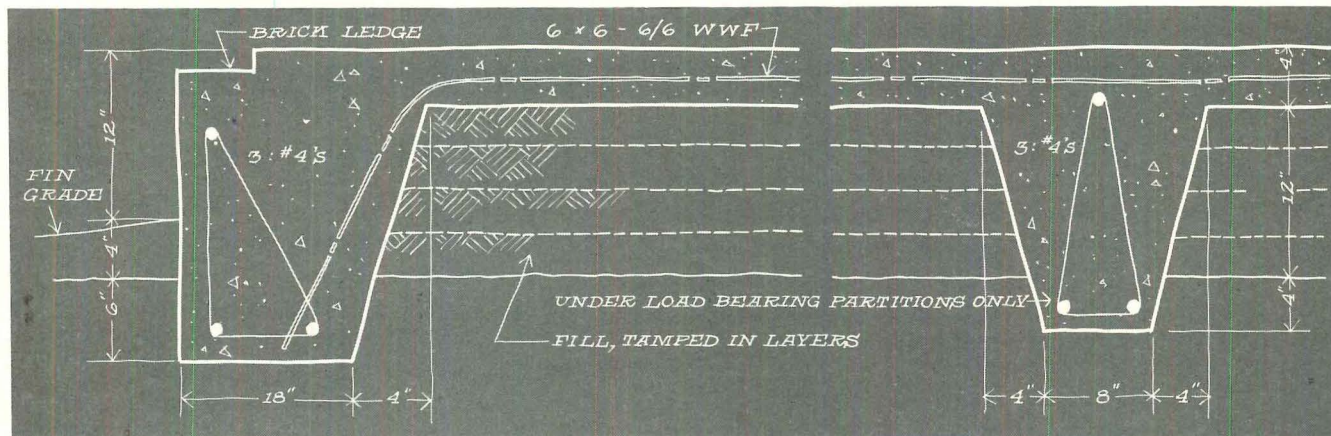
Instead of changing your design with each new site problem, you can take advantage of good basic foundations like these designed to handle a wide range of soil, climate, water, and slope problems. For others, see p 160 and HA Sept, p 134; Sept '55, p 160; and Aug '53, p 142.



WEDGE-SHAPE EDGE FORM is hung from slab edge form which is held by stakes. Wedge shape is pulled when backfill is fully tamped.



INTERMEDIATE GRADE BEAM FORM is shown here pulled from backfill, which is covered by vapor barrier and mesh, ready for pour.



SECTION of finished slab shows positioning of three $\frac{1}{2}$ " reinforcing rods in grade beams. In old foundation system, designed by trial and

error, six $\frac{5}{8}$ " rods were needed in each edge beam, and $\frac{1}{2}$ " rods set transversely 30" oc in haunch of beam and slab.

New grade beam slab for sandy loam cuts material costs

Wedge shaped grade beams, formed by well tamped soil, are the basis of this slab system used by Builder Raleigh Smith in Houston.

The sandy loam found in that area is an unstable material which often causes houses to settle and crack. In the past FHA and VA have required Houston builders to use a heavy slab with intermediate grade beams under both load-bearing and non-load-bearing partitions. But the engineered solution above saves Houston builders 500' of $\frac{5}{8}$ " reinforcing, 540'

of $\frac{1}{2}$ " reinforcing and 4 yds of concrete per house.

Here is how it is built: Wooden soil forms for the grade beam are staked and strapped in place. Soil that the slab rest on is tamped to 90% density in 4" layers around the beam. Forms are lifted out, to be used again, and vapor barriers are placed for both grade beams and partitions. Reinforcing and wire mesh, specified in drawing above, are placed and the job is ready for the pour.

Consulting Engineer J B Dannenbaum designed the



PHOTOGRAPH shows backfill around piers (foreground); warm-air ducts set in 6" washed gravel over fill; vapor barrier and mesh.

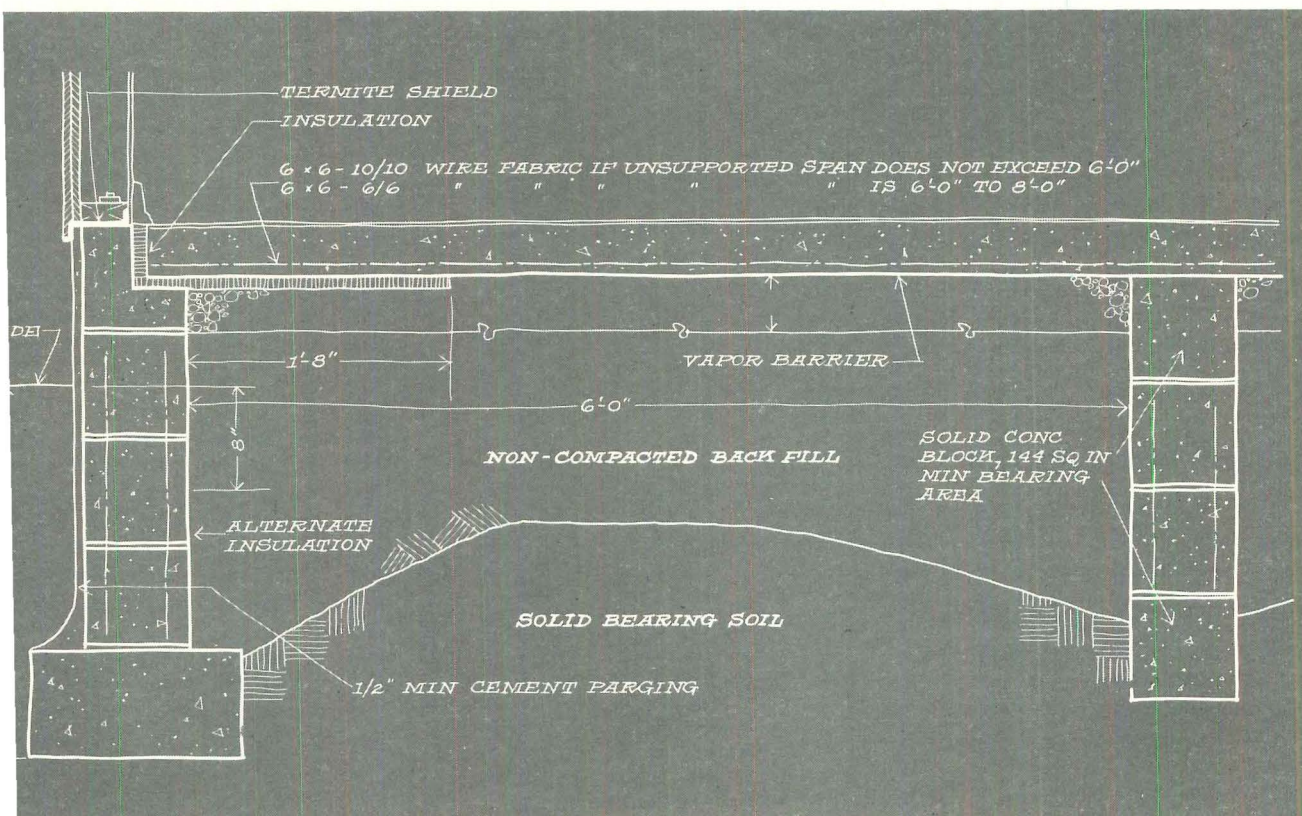
Pier slab for unstable clay reaches down to undisturbed soil

Virginia clay, piers set on undisturbed soil and spaced 16" centers carry the mesh reinforced slab, detailed below, by Washington Builder Edward Carr.

On rolling sites with clay soil, like the one above, the clay fill is rarely adequate to support an ordinary slab. The solution: clay that has been dug up, moved, and set down in place is very difficult to tamp back into an undisturbed condition. But in time the clay will settle back to an undisturbed condition and a house may settle with it.

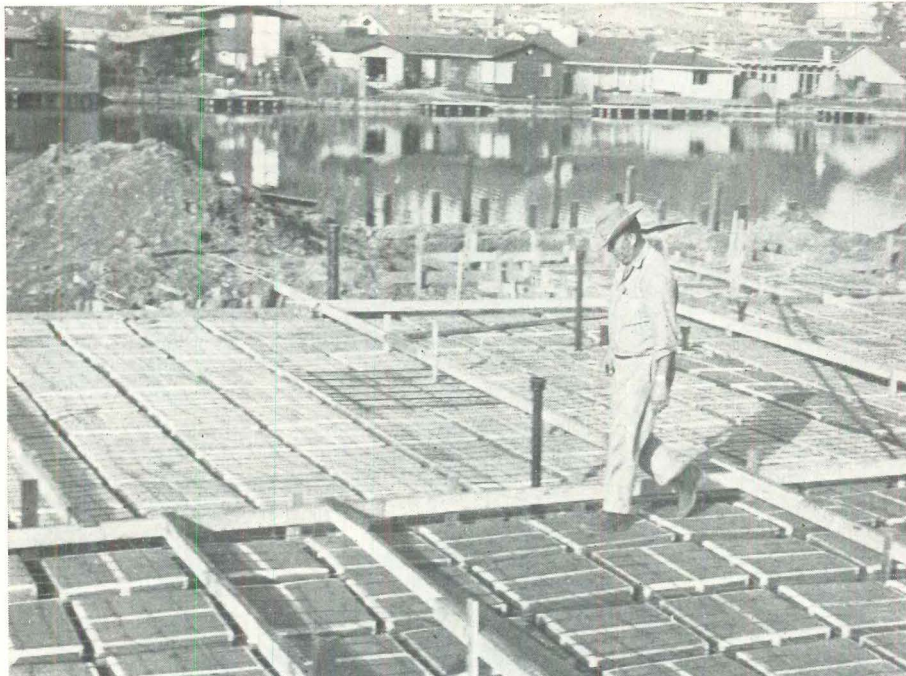
Builder Carr's solution to clay soil simply by-passes the backfill. The slab is carried by piers with footings down in solid bearing soil, and has enough reinforcing to span between piers when the backfill settles (leaving an insulating air space between slab and ground).

Builder Carr finds pier slabs cost him \$12.50 less per house than the old system of costly compaction of backfill and an ordinary slab. The new FHA MPS effective Jan 1, 1959 will okay pier slabs for certain soil conditions.



CROSS SECTIONS of pier slab show how 16" square piers are founded on undisturbed soil. Non-compacted backfill will actually settle clear of

slab in time, leaving an insulating air space between the non-capillary gravel and the slab that will help insure a dry and comfortable floor.



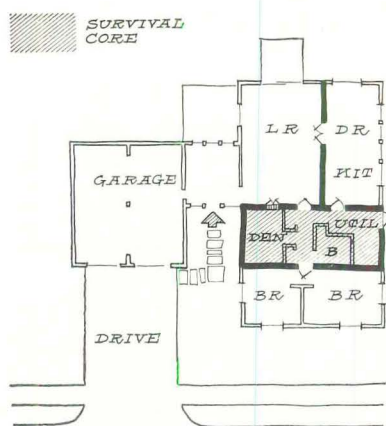
READY FOR POUR, impregnated boxes will form a 15" deep concrete grid with a 3"

mesh-reinforced slab top. Boxes will, in time, disintegrate, their job done.

Corrugated boxes form "floating" slab

For a house built on filled waterfront land off San Francisco Bay, Architect Joseph Esherick, AIA, designed a lightweight, waffle slab. Formwork (above) was a series of paper boxes on a sand

bed. Half-inch reinforcing rods resist bending in the 3" ribs formed between boxes. "Eggrates" inside boxes (Fibre-board Paper Prods, San Francisco) prevented crushing during pour.



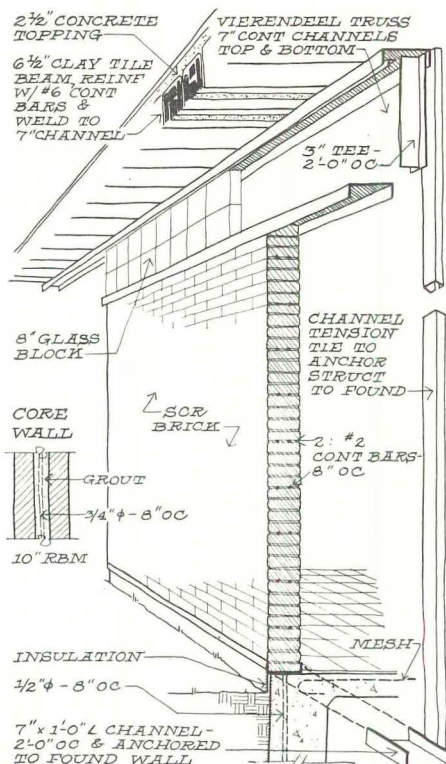
SURVIVAL CORE is marked by heavy lines. Shear wall in living room adds stability.

Design for survival

If you were in the reinforced core (heavy lines) of the house above when a hydrogen weapon hit in the area, you would have a 9-in-10 chance to live.

The design, by Structural Clay Products Research, was developed from data obtained during "Operation Plumb-bob" nuclear tests in Nevada last year.

The reinforced core would, SCPR says, add \$1,000 to the cost of a house. The core *plus* reinforced structural walls for the rest of the house would boost costs 16% to 18%.



REINFORCED BRICK MASONRY for outside walls resists buckling because steel channels tie whole house to foundation. Rectangular Vierendell truss at top of wall will support wall even if glass blocks (for daylighting) are blown out. Walls for inner core are 10" RBM with 3/4" reinforcing rods placed vertically 8" oc and grouted between two single thicknesses of SCR brick.

If you use two layers of drywall for interior finish in custom homes you can now fasten the first layer with air- or mallet-driven staples. FHA Bulletin UM 25 approves galvanized staples for the underlayer, but not the finish layer (since the paper surface of drywall is often cracked open by staples). The finish layer is usually glued and held, until glue sets, with a few nails. Hammer-operated staples are not approved by the ruling because of the difficulty of spotting the staples. The new ruling is said to speed up drywall application considerably.

Plastics that can stand high heat—and thus gain a bigger share of the building market—are being developed. Latest is a high-temperature phenolic resin that can take temperatures up to 4,500 F for a few moments, 500 F for 100 hours. That makes it more resistant than steel, which will melt around 2,500 F. The new plastic, called Plyphen, can be reinforced with carbon fibers or asbestos. Made by Reich Chemicals, the new material is being given as rugged a test as any material can get: it is being tried out as a cone in a missile.

If you use strip oak flooring over screeds, over a slab, the National Flooring Mfg Assn urges you to use two vapor barriers—one below and one above the slab. The reason? Slabs of new plaster will hold moisture for up to eight months after pouring; even if there is a good tight unperturbed vapor barrier beneath the moisture in the concrete can swell the flooring. NOFMA recommends a mopped asphalt with 15-lb saturated felt on top of the slab, between the screeds. A polyethylene vapor barrier can also be used, but a mastic must be used on top of it; set-up time is necessary before screeds can be placed.

H-brace trusses will be checked under a new FHA ruling that permits fewer nails. Allowable stresses on wood used with this connector have been raised from 135 psi to 175 psi. H-brace truss member, thus doing double duty. Limiting factor is the strength of the wood, not the nail or brace. An important factor in the new stress rule is the use of a thin sheet of fiber on one side of the brace. The board acts as a spacer to let the nail form its clinch when it strikes a steel brace plate.

Selling Homes is much easier when...

the Gas furnace cools in summer, too!

Now at new low cost for Builder and Buyer!

DESIGNED BY ARCHITECT GEORGE NEMENY, A.I.A.

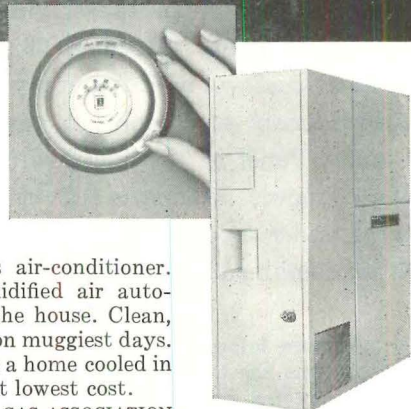


ARKLA-SERVEL SUN VALLEY* All Year® Gas Air-Conditioner

Show them a home that's heated in Winter by clean, silent Gas. Show them they can set a simple thermostat dial—and the Arkla-Servel Sun Valley* circulates gentle warm air to every room. Tell prospects there's no worry about fuel deliveries either. Dependable Gas is piped right into the home. And both you and your buyer are protected by Arkla's five-year performance warranty. Choice of two models: the 3½-ton 500 and 5-ton 750.

Show them a home that's cooled in Summer by a simple change-over that turns the Gas furnace into a Gas air-conditioner. Dust-free, pollen-free, dehumidified air automatically circulates through the house. Clean, healthful, comfortable—even on muggiest days. With Sun Valley*, offer buyers a home cooled in Summer, heated in Winter—at lowest cost.

AMERICAN GAS ASSOCIATION



ONLY GAS  **does so much more...for so much less!**

*Trademark. Product of Arkla Air Conditioning Corp., Evansville, Ind., & Shreveport, La.

1.



subfloor-underlay

2·4·1 is the new 1½" plywood that makes possible the revolutionary "panel and girder" floor construction system that saves from fifty to five hundred dollars per house.* It also gives you markedly superior construction. You save on both framing costs and application time. And because 2·4·1 has structural strength *plus* smooth surface, it serves as *both* subfloor and underlayment. More savings!

*Actual savings reported by builders vary with local wages, size of house and type of floor construction previously used.



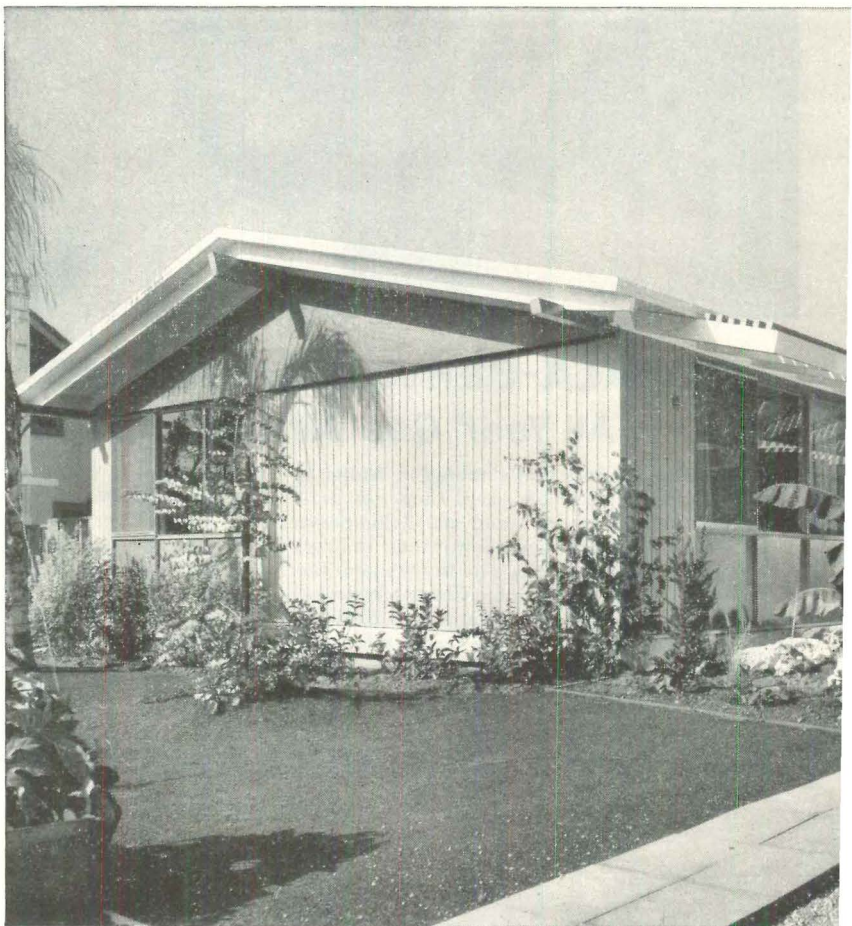
3 ways to get

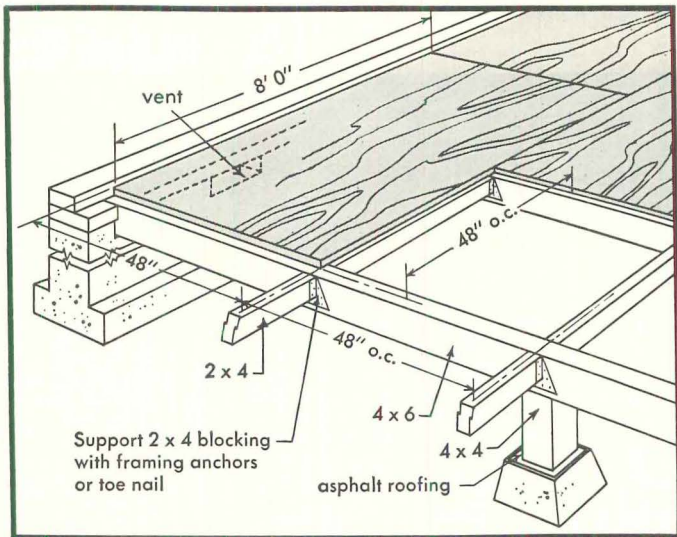
DOUBLE VALUE

2. Texture One-Eleven[®] siding-sheathing

Here's another way to sharply cut costs by doing two jobs with one material. With Texture One-Eleven siding, you can eliminate sheathing. This new vertical shadow-line Exterior plywood adds crisp good looks to any style home. Panel is 5/8" thick, with 1/4" deep grooves, leaving a full 3/8" thickness under grooves, meets FHA MPRs for combined siding-sheathing.

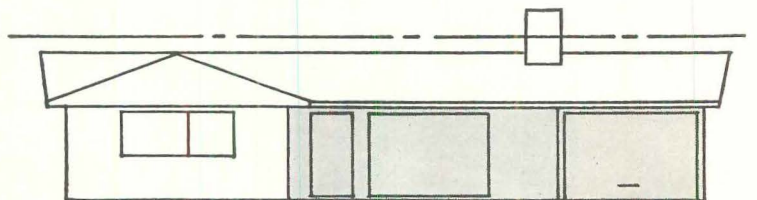
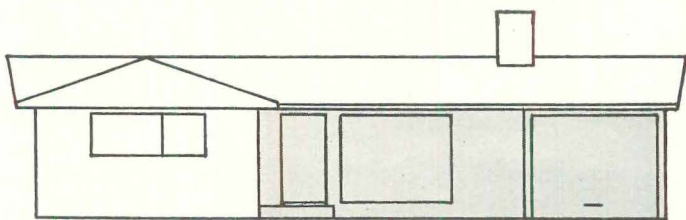
For complete information about 2·4·1, Texture One-Eleven and Overlaid plywood write for free "Plywood Light Construction Portfolio." (Offer Good USA Only). Douglas Fir Plywood Association, Tacoma 2, Washington.





New 2•4•1 serves as both subfloor and underlay, spans 4' girder spacing. Inset 2x4 blocking supports panel edges. Finish floor may be hardwood, tile, carpet.

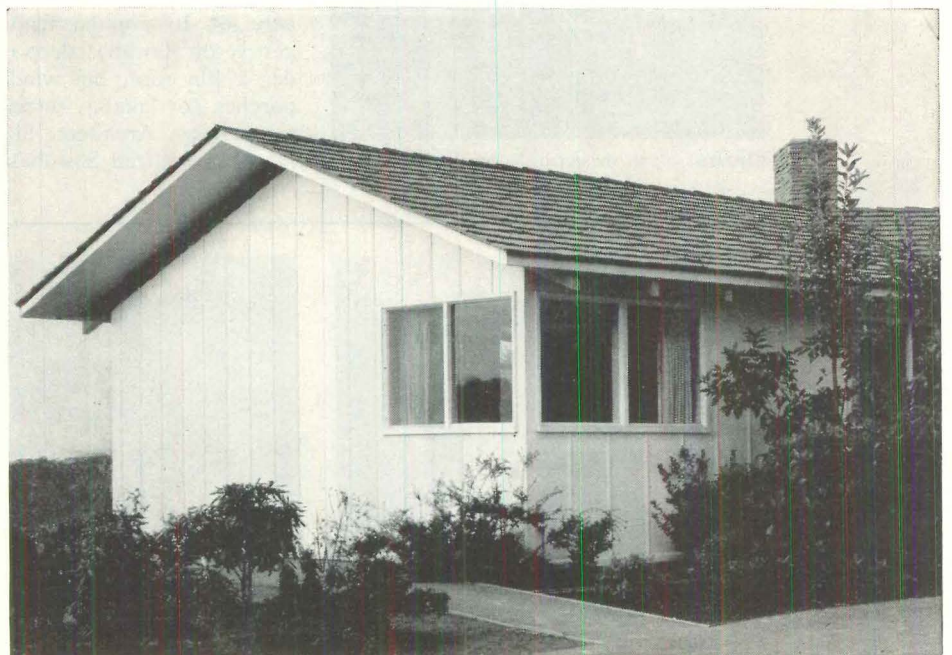
Girders set flush with footings lower house about 12". Result: important savings in labor and materials plus a visual bonus achieved by giving house attractive "low-lying" feeling.



with fir plywood

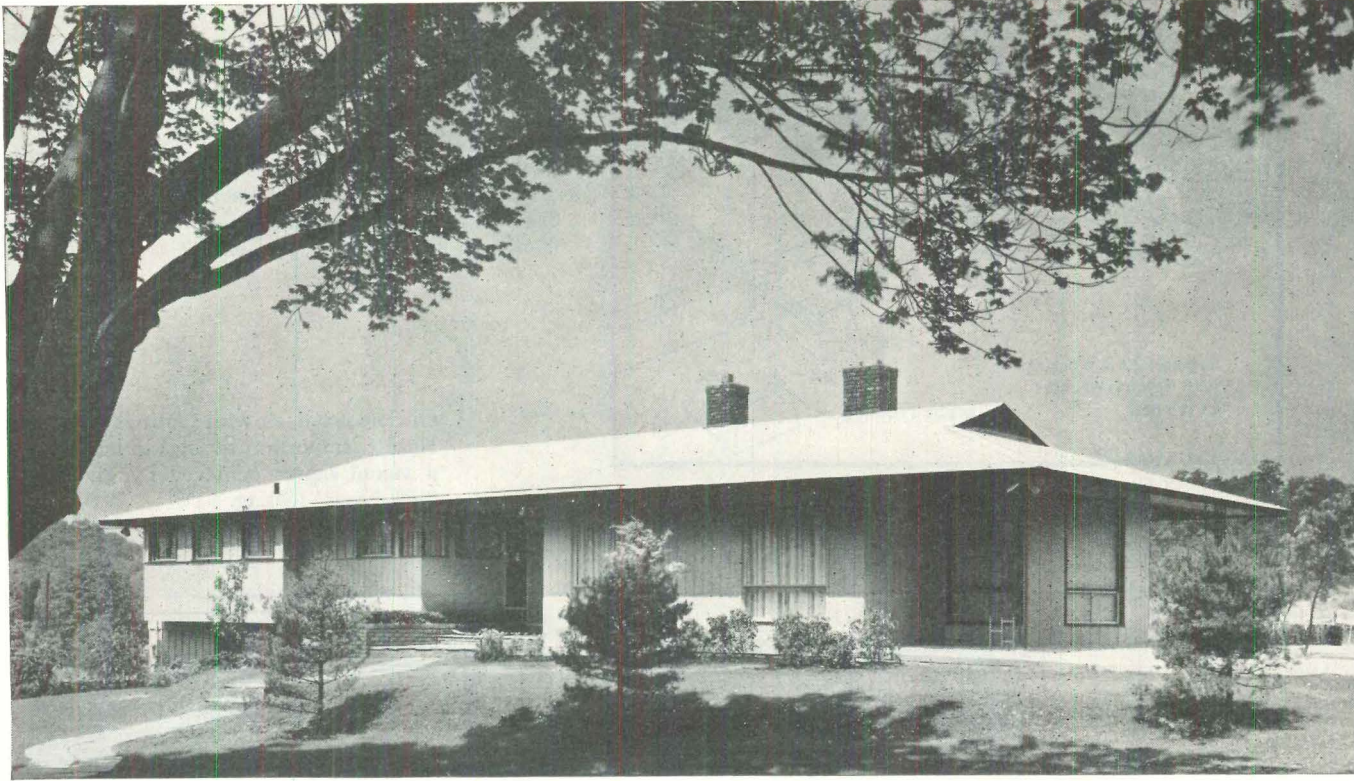
3. Overlaid Plywood siding-sheathing

Overlaid fir plywood also has the "plus" structural strength to serve as both siding and sheathing. The smooth, durable resin-fiber overlay is permanently fused to Exterior fir plywood to provide the perfect base for smooth, long-lasting paint finishes. Overlay eliminates checking, grain raise. Available in standard sizes, thicknesses. May be used as flat panel, board and batten or lapped siding.

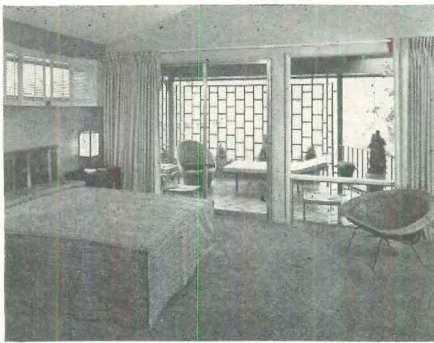


Only panels bearing DFPA grade-trademarks are manufactured under the industry-wide Douglas Fir Plywood Association quality control program. Always look for the letters DFPA.

Fir Plywood



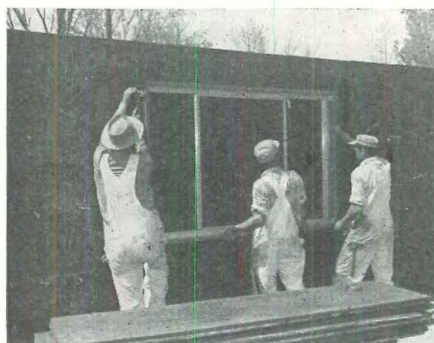
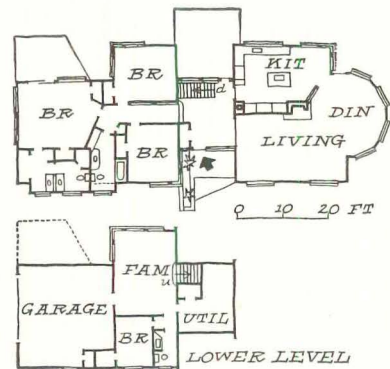
Now the Hawaiian influence has reached Long Island



SHOJIS screen master-bedroom's balcony.

This house was a crowd puller (50,000 visitors) and a good seller (eight sales in six months at an average of \$57,000) for Long Island Builders Morris and Sidney Weniger. And it helped them sell their less expensive traditional and split-level models too.

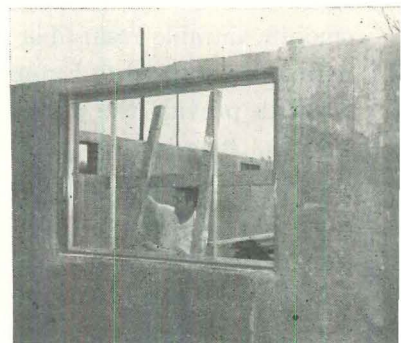
The "Pacifica" model sold on a two-acre lot. Its popular features (all suggestive of Hawaii): deep overhangs under a hip roof, big windows, covered porches (or lanais), screens and grilles for privacy. Architect: Stanley Shaftel. Designer: Alfred Sawahata.



WINDOW FRAME is nailed to concrete form.



SECOND FORM locks plumbed frame in place.



BRACING is removed after wall is poured.

Here's a faster way to get a daylight basement

If your customers prefer walk-in basements, you can make them light and attractive by using bigger windows. Builder Bob Moran, Creve Coeur, Mo., does just that and saves time and money

doing it. Photos above show how quickly he installs a window frame that acts as its own pouring form. Moran figures he saves \$7 per opening and about two hours which he formerly spent forming

and blocking for prime windows.

The window shown being installed is a Kewanee slider type buck window comes in various sizes to fit various wall thicknesses.

continued on p

HOUSE &

PUT



MCCOBB* ON YOUR JOB...

With this kitchen-hider-divider of Blue Ridge Patterned Glass!

Here's an original house feature no prospect will overlook!

World-renowned designer, Paul McCobb, created it to hide the kitchen for formal dining . . . or expose it for convenience . . . to use the breakfast bar as a server or buffet. To help *you* sell houses!

It's easily constructed with Blue Ridge Patterned Glass, and extruded aluminum framing. The hinged panels glide open and shut on tracks set in floor and ceiling.

This is just one of eight great home-selling ideas that Paul McCobb has created for you with Blue Ridge Patterned Glass. And they're all in our new 20-page booklet. FREE! Send coupon today.

**Paul McCobb, whose designs in furniture, fabrics, wallpaper, floor coverings and lamps have won international awards, now turns his talents to Blue Ridge Patterned Glass.*



PHOTO BY TOM YEE

Patterned Glass by Blue Ridge

BLUE RIDGE GLASS, Kingsport, Tennessee
SOLD THROUGH LIBBEY • OWENS • FORD DISTRIBUTORS AND DEALERS



LIBBEY • OWENS • FORD GLASS Co., Dept. B-7128
608 Madison Ave., Toledo 3, Ohio

Please send me free booklet showing Mr. McCobb's
Decorating Ideas with Blue Ridge *Patterned Glass*.

NAME _____ (PLEASE PRINT)

STREET _____

CITY _____ ZONE _____ STATE _____

Portable dictating machine saves time and mistakes

Ott Cloud, construction vice president for Builder Bill Beck of Odessa and Midland, Tex, uses a lightweight machine to dictate orders to foremen, suppliers, and subcontractors as he makes the rounds checking progress on each house. "By using the machine," says Cloud, "I can spend more time in the field, I don't have to rely on my memory or on notes. Memos and reports get out faster, and we avoid slip-ups that could delay work on a house for days."

The machine operates five hours without a battery change; records hold 30 minutes of dictation on each side.

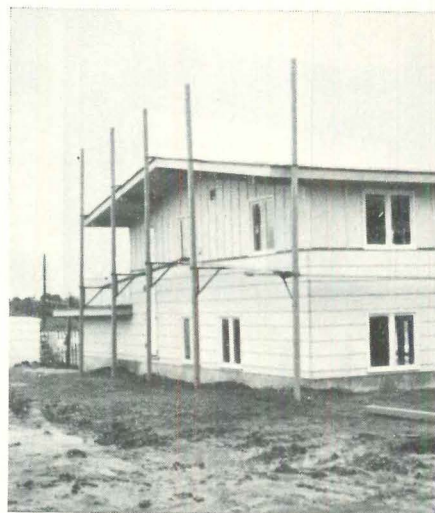


Simple scaffold speeds many building operations

Using a scaffold made of 4x4s long enough to reach the roof line of the house, Strauss Brothers (Lincoln and Omaha, Neb) cut down time required for sheathing, roofing, painting, and installing and cleaning windows.

The tall posts are equipped at the top with metal straps that fasten to the roof framing. Scaffold brackets clamp to the 4x4s at any height.

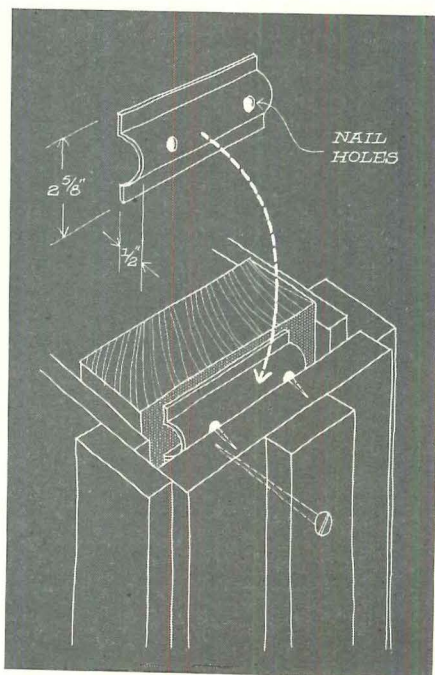
Says Jim Strauss: "We set the scaffold up as soon as the house is framed. From then until the house is painted and windows cleaned, it's a big help."



With this adjustable frame—no stuck doors or loose doors

If a door in one of Burt Duenke's new St Louis houses swells or shrinks, all the buyer has to do is get out his screwdriver and make the door opening bigger or smaller with a few twists of his wrist.

Here's how the adjustable frames work: frame and trim are made as three one-piece units—two sides and a top. Attached to each side unit and the stud are three arched 20-gage steel spring plates (see drawing right); between the top piece and the header are two spring plates. Countersunk screws hold the frames and spring plates against the studs and header. When the screws are tightened, the spring plates flatten, and the door opening is enlarged. And, of course, vice versa when the screws are loosened.



Cost Cutters

Every month smart builders are boosting sales by cutting costs. Last month cost-conscious builders suggested these dollar savers to H&H:

"Give texture to basement walls by using prominently grained or swirl-type plywoods for concrete forms. When stripped, the wall has an interesting and attractive wood-grain look. We sometimes stain or varnish the walls to match the partitions of below-grade recreation rooms. You can even clean the plywood carefully and use it for these interior partitions with no added cost except the labor."—*Dick Hudson, Montclair, NJ.*

"Cut finishing costs on natural woodwork by using a sealing-type stain with a pigmented base. This allows you to do a two-coat instead of a three-coat job. The first coat is the sealing-type pigmented stain, the second coat is a dull gloss or satin finish varnish. The stain, instead of penetrating the wood as most stains in the past have done, seals the wood the same as a coat of shellac."—*Ralph O Taylor Jr, Kansas City.*

"We finish doors faster by arranging about 50 sets of hinges on a wall, and then hanging the doors on these hinges with loose pins—so they look like the leaves of a book. Next we spray finish the doors while they are hanging. After they are dry, we stack them up with wax paper between. As soon as the floors are finished in a house, we hang the pre-finished doors in place."—*Dorothy Decker, Ralston, Neb.*

"Compare your estimates with costs—you'll find it will save money. For every phase of building we put our estimated costs in one column of a ledger and our actual costs in an adjoining column. I have saved literally thousands of dollars by discovering 1) methods that are uneconomical, 2) twice-paid bills, and 3) delays in building. This comparison method is our key to finding almost any trouble spot in our entire building operation."—*David Augustus, Indianapolis.*

"A few good supervisors with incentive pay are better than a lot of ordinary supervisors. Once maps have been recorded, our supervisors take full responsibility for getting bids, subletting contracts, and overseeing cost accounting. They operate under a prescribed budget—mutually agreed upon—which covers all carpentry and labor work just as if these operations were subcontracted. And they get a dollar for each two dollars they save us under the budget. So far they've always gotten a least some bonus." — *Ray Cherry Hadley-Cherry, Los Angeles.* /ENI

AIR CONDITIONING SOLD THIS HOME!



Comfort sells prospects the minute they step into our air conditioned homes"

...says Mr. T. V. Cooper, Community Manager, Mississippi River Development Corp., New Orleans, La.

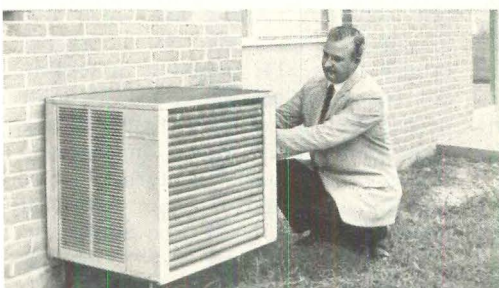
When prospective buyers walk into one of our homes, there's nothing like the feeling of comfort that air conditioning gives to clinch the sale," says Mr. Cooper. "We're building 264 homes in an area between Baton Rouge and New Orleans, Louisiana, called Bodchaux Community. Forty-six are finished and sell at an average price of \$18,000 to \$19,000. Each includes central air conditioning. Air conditioning has been one of our most important factors in selling.

"Two-ton Frigidaire units charged with Freon-12* refrigerant cool these homes," continues Mr. Cooper. "All details of installation are handled by our air conditioning engineers—the Frigidaire Sales Corporation. The equipment has operated without trouble since our first home was built.

"Central air conditioning in this area is becoming as common as central heating in the North. We're on the edge of an era where homes without it will be obsolete."



Always insist on units charged with "Freon"—today's best-known refrigerant



...T. V. Cooper shown with 2-ton Frigidaire Trans-Wall air conditioning unit.

Well-known brand names such as Frigidaire and "Freon" can help you sell homes. "Freon" helps assure the efficient, trouble-free performance your buyers expect. It is acid-free, dry and safe.

In a recent poll of owners of home air conditioning, 35% of respondents named "Freon" as the refrigerant in their units. "Freon" was the

only refrigerant known by name—an impressive measure of its widespread acceptance.

To learn how air conditioning helps sell homes, send for "What Successful Builders Think of Home Air Conditioning". Write: E. I. du Pont de Nemours & Co. (Inc.), "Freon" Products Division 1412, Wilmington 98, Delaware.

FREON® premium quality refrigerants





An old fuel makes big news

Gas

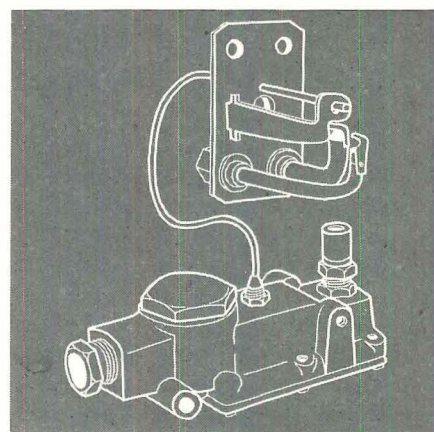
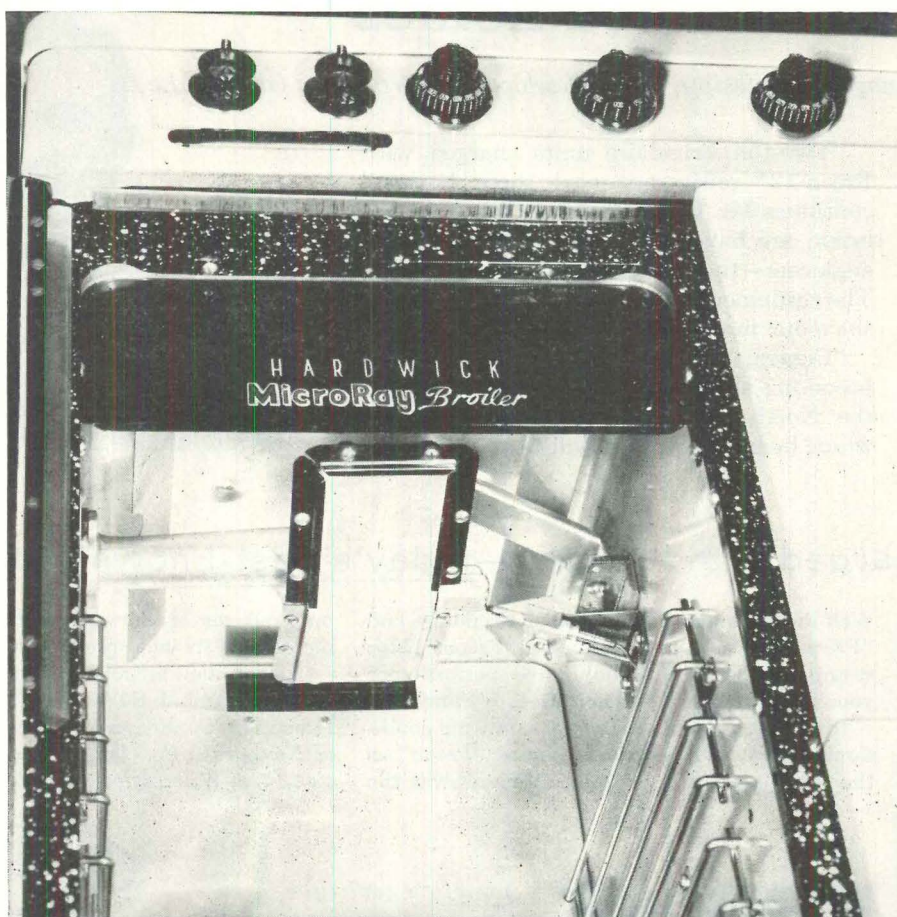
Gas entrance lights, revived last year by Arkla, have proved so attractive to home buyers and so promotable by homebuilders, that six manufacturers, including Arkla, showed a wide variety of styles in Atlantic City. Most call for piped gas but some can use Lp gas.

For details check the following numbers on the coupon, page 188: 11 (Arkla), 12 (Bruest, Inc), 13 (Equitable Gas Co), 14 (Falcon Mfg), 15 (Hadco Aluminum), 16 (Modern Home Prods).

Thanks to AGA—and its development program—the gas industry is offering new ideas in cooking, washing, drying, refrigerating, air conditioning, and waste disposal.

Several of the new ideas shown at this year's AGA convention are already incorporated into product lines and are shown on these two pages. You'll see them in 1959 lines by broad-gauge manufacturers like Caloric, Chambers, Norge, Philco, Roper, Tappan, Whirlpool, etc. Others were announced earlier in the year; i.e. Sunray's all automatic range (H&H, May) and Dixie's fold-away top burners (H&H, July). Still other ideas presented at the AGA show are not yet in production. Some of these will be reviewed in H&H's Technology section in coming months. Among them: a new pulse-combustion boiler that delivers 100,000 Btu per hour but is so efficient its exhaust gases can be vented through a 2" plastic pipe.

For further details check the following numbers on the coupon, page 188: 4 (Caloric), 5 (Chambers), 6 (Norge), 7 (Philco), 8 (Roper), 9 (Tappan), 10 (Whirlpool).



Gas cooking is quicker than ever, and even more controlled. For example, the Hardwick Micro-Ray broiler (left) uses ceramic burners to get almost immediate heat-up and cool-off, cooks with 50% savings: a steak that would take 32 minutes, 8417 Btu, in a standard broiler takes 11½ minutes, 3038 Btu. All AGA-approved ovens in 1959 must have automatic oven controls like the Robertshaw unit shown in drawing above: when burner is turned on, a 100-Btu pilot lights a bigger pilot that opens the valve, ignites the burner.

For details check the following numbers on the coupon, page 188: 17 (Hardwick), 18 (Robertshaw).

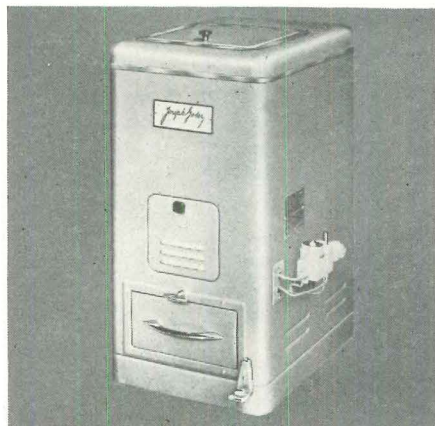


Gas refrigerators, formerly made only by Servel, are now made by Whirlpool (above), Norge, and Norco. All are quiet and cheap to run, come with sizes and features to match the market.

For details check the following numbers on the coupon, page 188: 19 (Norco), 6 (Norge), 10 (Whirlpool).

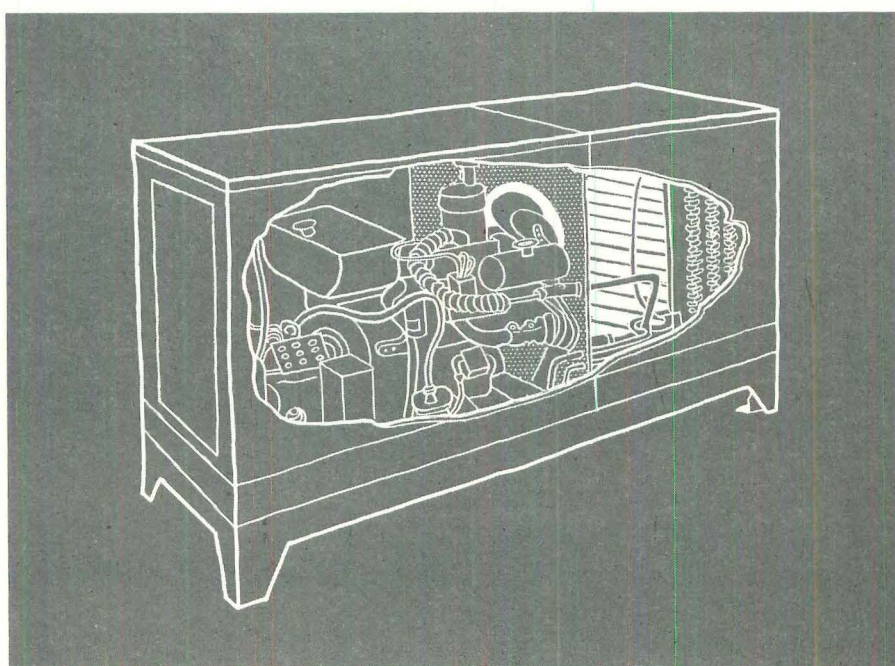
Laundries go undercounter (left). This Philco combination washer-dryer fits neatly beneath the work space by locating its controls on the wall apart from the working parts. O'Keefe & Merritt's undercounter combination (not shown) will put all controls, plus lint trap and detergent feeder, under the counter lip so workspace is unbroken.

For details check the following numbers on the coupon, page 188: 7 (Philco), 20 (O'Keefe & Merritt).



More gas incinerators keep coming on the market. The first models to be built to the AGA's new smoke and odor standards have already been reported by H&H (Mar). Joseph Goder (see photo), an established manufacturer of commercial units, and Queen Products Div of King-Seeley have introduced new smokeless-odorless units, and Majestic has added a utility smokeless-odorless burner to its original appliance-styled deluxe unit. These AGA developed units handle all household waste except cans and bottles.

For details check the following numbers on the coupon, page 188: 21 (Goder), 22 (Queen Prods), 23 (Majestic).



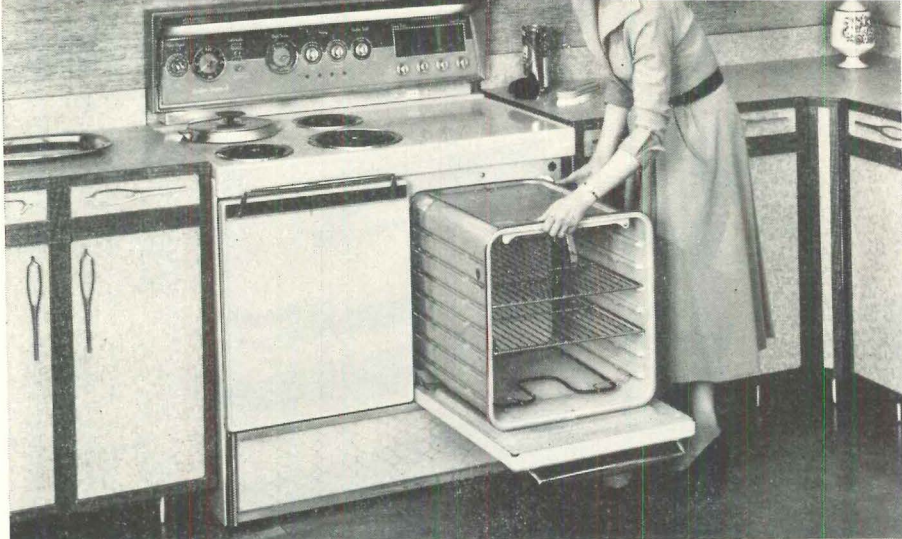
Gas bids for air conditioning with two types of unit. Above, in Comfortemp's model a gas-fired engine powers a compressor-expander system. In units by Arkla and Bryant, the cooling section works on the absorption principle used in gas refrigerators. Both types operate at a cost advantage in natural

gas areas like Texas, can compete with electrical systems where electricity costs are high. Gas systems suffer from somewhat higher original costs than the more widely used electrical systems.

For details check the following numbers on the coupon, page 188: 11 (Arkla), 24 (Bryant), 25 (Comfortemp).



REFRIGERATORS still look built-in, but net pattern, rounded handles soften square lines.

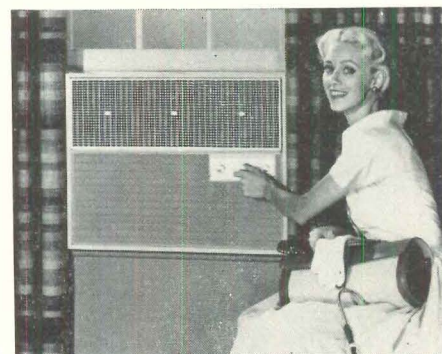


NEW OVEN LINER pulls out to make cleaning easy. Broiler element lifts out so housewife can get at back and sides. Controls have been "fragmented" to make them easier to use.

Frigidaire shows 1959 line

These new appliances are aimed right at the housewife: their looks have been softened, they're easier to clean, easier to control. More variable controls and more automatic controls are found on everything, but functions have been separated (fragmented is the word this year) so that they can be more readily understood. Surfaces are smooth and interior corners rounded to ease cleaning but looks remain crisp and architectural. Line includes refrigerators, freezers, freestanding and built-in cooking equipment, home laundries, dishwashers, and air conditioners.

Frigidaire, Dayton.



TRIM ROOM UNITS give zoned air conditioning in a window or through a wall.

For details, check No. 26 on coupon, p 188



ALUMINUM FOIL covers bottom, back, and sides of kelvinator ovens.



UPRIGHT FREEZER is squared off flush to wall. It vents through floor-level louvers.



REFRIGERATOR FREEZER holds bulk foods, high humidity bin holds fresh vegetables.



CHEST FREEZERS still make up 44% of market. This one is 20 cu ft, holds 686 lbs.

Here's what Kelvinator offers

New appliances from Kelvinator include six new ranges (three 30", three 40"), seven refrigerators (9.5 to 14 cu ft), seven freezers (four uprights, two chests, 10 to 20 cu ft). All Kelvinator ranges have disposable foil liners, deluxe models have automatic controls, come in a choice of colors. The refrigerators also come in colors, feature a lot of specialized storage space. The chest freezers and 18-cu ft upright have compact insulation and wrapper-type condensers to save space, smaller uprights have cold-to-the-floor refrigeration.

Kelvinator, Detroit.

For details, check No. 27 on coupon, p 188

continued on p 172

HOUSE & HOME



Micro-Tongue



for Faster Laying . . . Perfect Fit

Micro-Groove

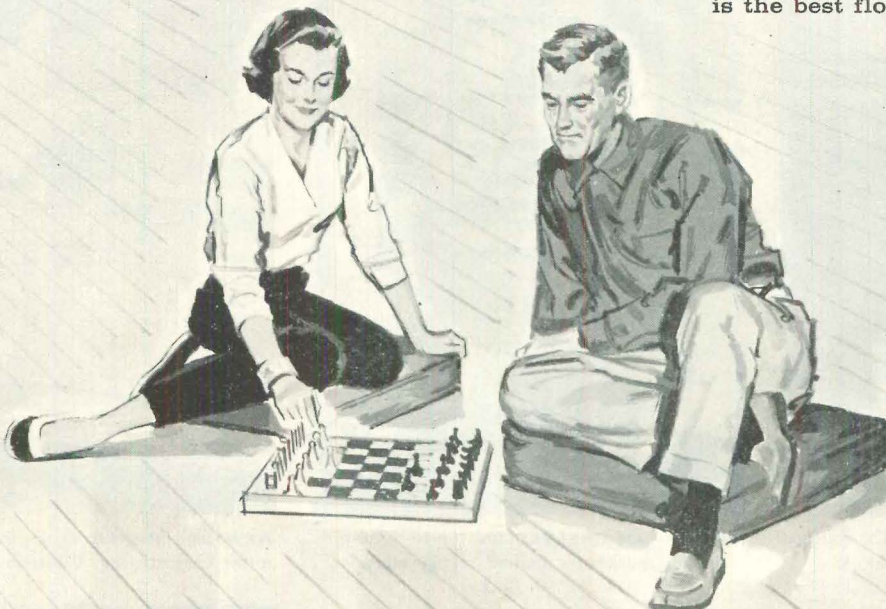
**How your carpenters can
save hours per house**

Every strip of Long-Bell Oak Flooring is carefully processed by precision tooled machines. Every strip quickly taps into perfect, hairline fit. The edges and ends of every strip are machined to the most exacting standards. They readily join to form a splinter-free surface.

make your next move a Long-Bell floor

Homeowners prefer the classic warmth of Long-Bell Oak Flooring. They have made it the First Choice in Residential Construction.

Yes, Long-Bell Oak Flooring gives you a wonderful selling tool . . . for it is the best flooring money can buy.



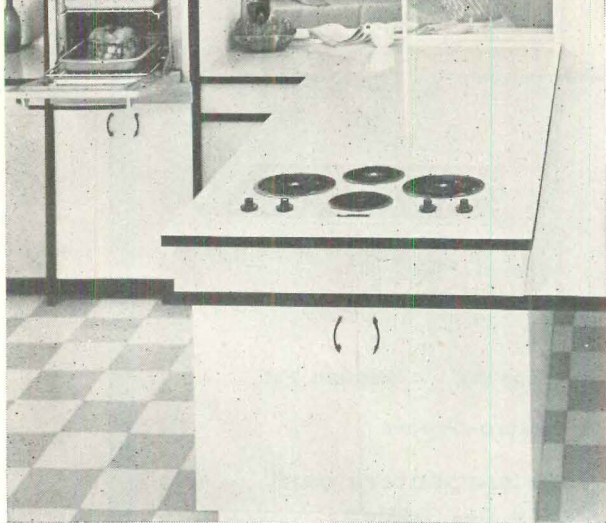
Produced in Volume . . . For Lower
Unit Cost.

INTERNATIONAL PAPER COMPANY

Long-Bell

DIVISION

Kansas City, Mo. Longview, Wash.



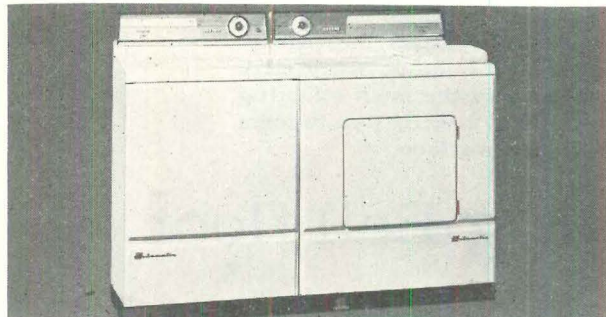
BUILT-IN UNITS, surface and oven are in budget-priced Architect Series, come in colors.



NEW REFRIGERATORS are 4° colder (37 F vs 41 F), offer more specialized storage.



BUILT-IN DISHWASHER handles service for ten, has separate cycle for pots and pans.



WASHERS AND DRYERS have added cycles to handle new fabrics, condensing vent systems.

Hotpoint gives you lots to choose from

For 1959, Hotpoint offers builders a choice of five ovens and five surface sections in its built-in line. Plus six freestanding ranges, three dishwashers (one built-in), ten refrigerators, seven freezers, five washers, four dryers, three water heaters, and one new disposer. Among the built-in range features: a double oven that installs as one, roasting thermometers to control cooking, rotisseries, remote control surface units. Refrigerators and freezers have offset hinges to allow boxes to be built in.

Hotpoint, Chicago.

For details, check No. 28 on coupon, p 188



RANGE HOOD includes controls for surface units, double oven has anodized doors.



SWING-OUT SHELVES and top-to-bottom defrosting mark new deluxe refrigerators.

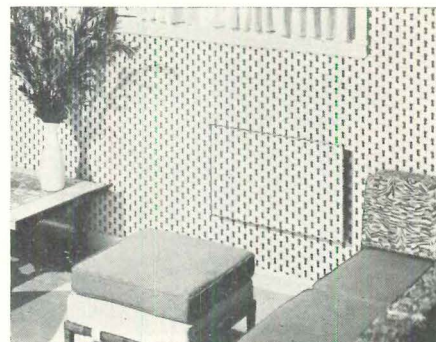


NEW 30" RANGE drops into countertop to allow easy stirring. Controls are on wall.

GE shows new ideas in built-ins

Two new ideas in built-in ranges and two new lines of room air conditioners highlight the GE appliance line. One new budget range mounts in a countertop; a deluxe model offers surface units controlled from an eyelevel range hood. Regular and Thermaline air conditioners (H&H, June) fit an opening two stud spaces wide, six bricks high, have concealed vents indoors, louvered vents outdoors. Also new: a full line of refrigerators, freezers, washers, dryers, Disposalls, freestanding ranges, window air conditioners.

General Electric, Louisville.



BAFFLE for built-in air conditioner or Thermaline heat pump can be papered or painted

For details, check No. 29 on coupon, p 188

continued on p 17



Build extra "Sales Appeal" into your
homes with *Vina-Lux*[®] floors

No question about it—the *right* resilient flooring in a home can make the difference between indecision and buying action in a potential homeowner's mind. But how can you make sure your floors have the qualities your buyer wants?

The answer is simple—specify Vina-Lux vinyl asbestos tile. Vina-Lux is smartly styled and better made... easy cleaning and long wearing... agreeably low in cost. Investigate Vina-Lux... ask your flooring contractor to show you samples.

42 Colors — 5 Styles — 3 Thicknesses

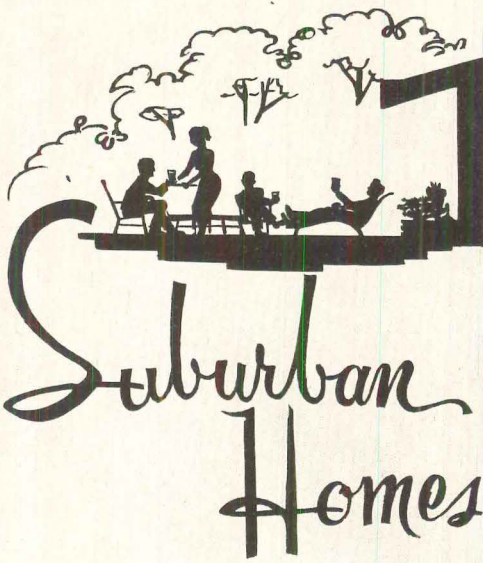


AZROCK FLOOR PRODUCTS DIVISION
 UVALDE ROCK ASPHALT CO. | 554A FROST BANK BLDG. • SAN ANTONIO, TEXAS



MAKERS OF VINA-LUX • AZROCK • AZPHLEX • DURACO

presents...its new,
trend setting
Value Line



Designed and built in conformity with MODULAR'S reputation for producing America's finest manufactured homes, the new modest priced SUBURBAN LINE offers unprecedented value and style in a complete range of models.

Style...Yes!

Value...TREMENDOUS!

Quality...NATURALLY!

SUBURBAN HOMES are the homes all America will be seeking in 1959. Be the first to show them in your area.

If you build in the Mid-West write for complete details on models and prices. Sold through dealers exclusively.



KIRKWOOD 22, MO.

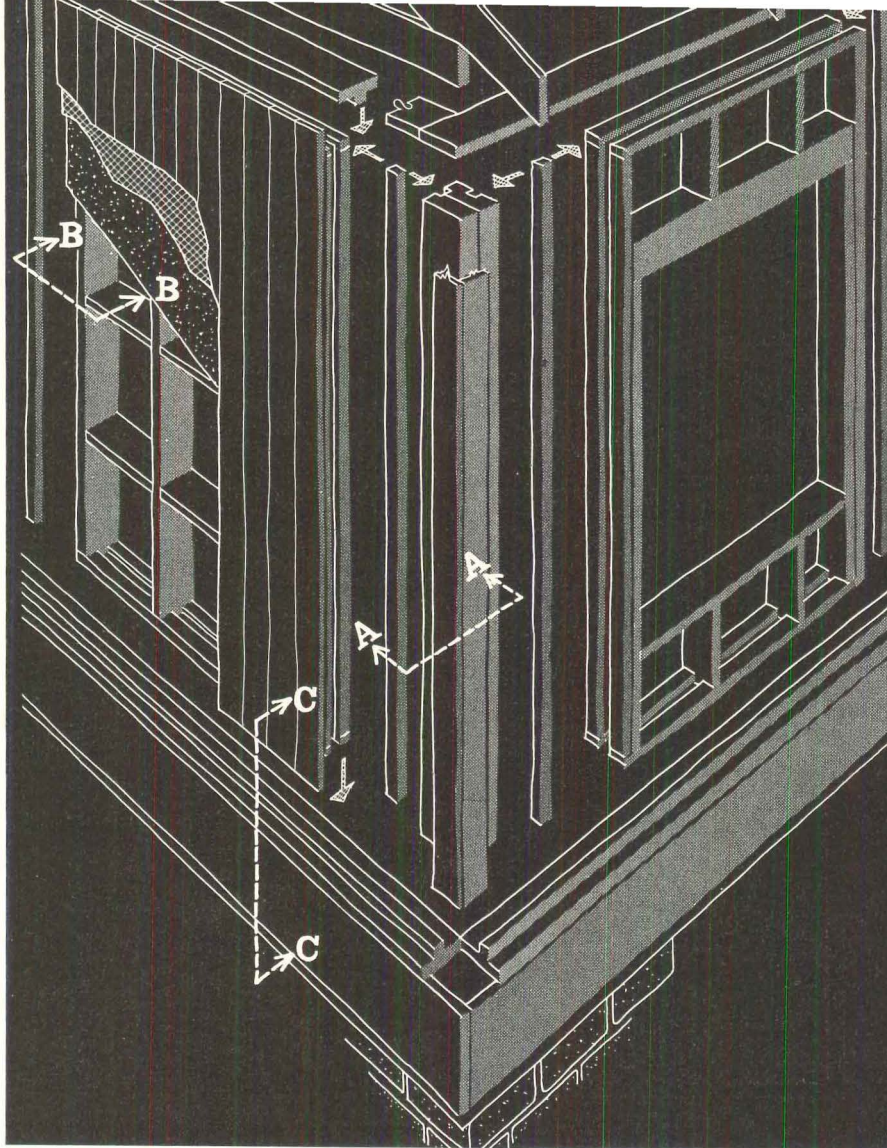
Please send me details on the new SUBURBAN LINE of Modular Homes. I plan on building _____ homes in 1959.

Name _____

Firm _____

Address _____

City _____ State _____



SPLINES JOIN PANELS at head, foot, and sides to give built-in alignment. Shown here on a sill, they can readily be used on slab. Sections at AA, BB, and CC, shown below.

You can put these panels up fast and easy

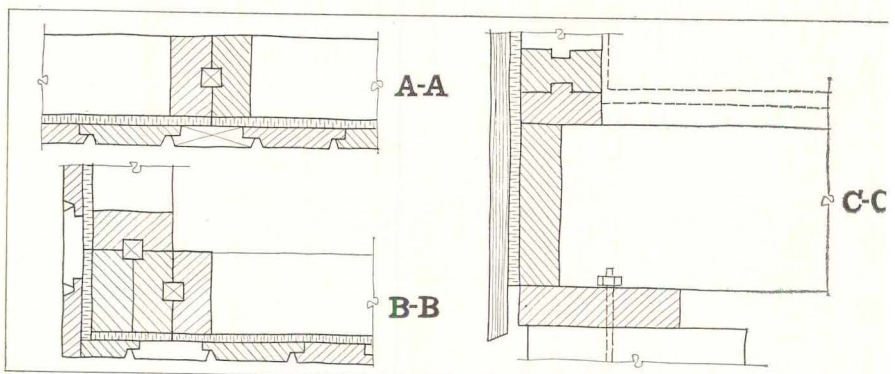
These house parts were designed for the Swedish do-it-yourself market but are redesigned to meet the strictest US codes. They go up with a minimum of supervision and skilled labor.

The parts are being assembled in the US by ASA Houses, a subsidiary of a big Swedish fabricator. Six houses have been put up in Florida, and a model is about to go up outside Jacksonville.

The panels detailed above show the construction: 2x4 grid, mortised 2x4

joining members, fiberboard, build paper, and 1" t&g siding. Ten 8'-h units are offered—three solid panels 4', 32", and 16" wide; six window panels 8' to 16" wide with opening from 6' to 32" high, 7'4" to 16" wide and one 4' door panel—with the splir plates, and double 2x4 corner post. Or panels can be built to your special trusses made to your pitch and span. ASA Homes, New York City

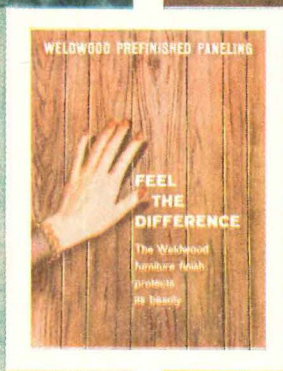
For details, check No. 30 on coupon, p



SECTIONS at side, corner, and sill (see also drawing, top) show how ASA panels are assembled. Joints between panels are concealed by a t&g cap strip which matches the siding.

continued on p

HOUSE &



THIS ROOM, decorated in Contemporary American (left), and in French Provincial, is paneled in random plank style with Weldwood prefinished walnut V-Plank® and Weldwood Hardwood Trim.

Whether your buyers want modern or traditional— Weldwood paneling fits in with their decorating ideas

Weldwood walnut V-Plank, prefinished to suit your installation costs, retails for only \$75 for a 12' x 8' wall.

See above how Weldwood paneling lets you build sales-winning luxury into your homes—and lets your buyers decorate as they wish. Weldwood's choice hardwoods—warm, inviting, and rich in varied grain patterns—adapt to any setting.

Installation's no problem. Prefinished at the factory, this Weldwood paneling can go up over furring strips on any wall or studs. And the easy-care fine furniture finish is a real sales-clincher—so luxurious you can actually feel the difference, it guards the wood's beauty and makes housekeeping easy. Weldwood paneling is guaranteed for the life of the building.

See over 70 types of Weldwood paneling

at your Weldwood lumber dealer's or any of our 115 branch showrooms. New York Showroom: 55 W. 44th St. In Canada: Weldwood Plywood, Ltd.

SEND FOR FREE BOOK TODAY

United States Plywood Corporation
55 W. 44th St., New York 36, N. Y.

HH 12-58

Please send new full-color folder, "Presenting Weldwood Prefinished Paneling For Fine Interiors," which includes installation instructions.

NAME.....

FIRM.....

ADDRESS.....




WELDWOOD® WOOD PANELING

ENTIRELY NEW!

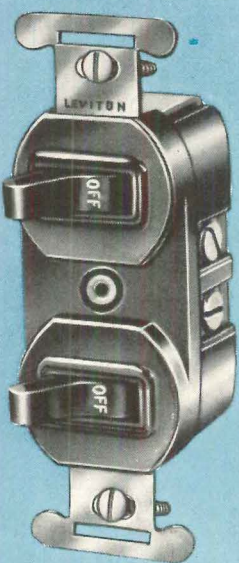
NEW! No. 5223LB
SINGLE POLE
Quiet Switch
WITH PILOT LIGHT

Rating Quiet Switch:
15A-120V AC only
Pilot Light: 75W-125V



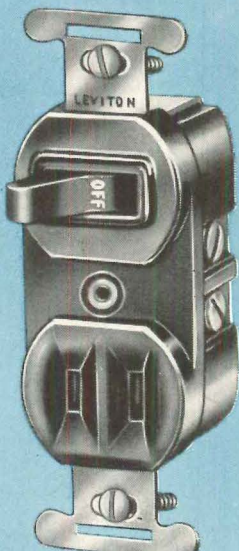
NEW! No. 5222
SINGLE POLE
Quiet Switch
WITH POWER OUTLET

Rating Quiet Switch:
15A-120V AC only
Power Outlet: 15A-125V



NEW! No. 5224
TWO SINGLE POLE
Quiet Switches
ON SAME CIRCUIT

Rating Quiet Switches:
15A-120-277V AC only



SPECIFICATION
GRADE

Leviton is First with QUIET SWITCHES in the combination duplex line

YOUR BEST JOBS ARE DONE WITH ...



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AMERICAN INSULATED WIRE CORP.

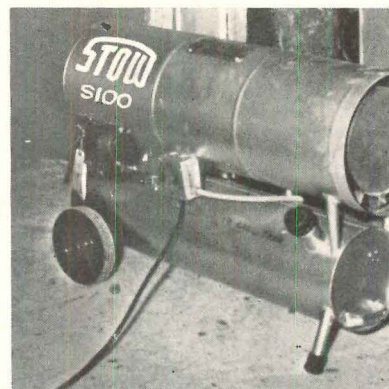
THE 3 MOST VERSATILE COMBINATION UNITS YOU'VE BEEN WAITING FOR! New Leviton Quiet Switches are mechanical switches, precision-balanced with heavy special silver contacts, magnetic arc-snuffing action. The movement is so quiet you can hardly feel it!

AND YOU GET ALL THESE FEATURES TOO!

- **POWER OUTLET** has bronze double-wiping contacts for longer life and pressure grip.
- **PILOT LIGHT** takes standard S-6 candelabra lamp that's easily removable. Nickel-plated protective hood over lamp.
- **RUGGED CONSTRUCTION!** Base molded of brown phenolic...covers of either brown phenolic or ivory thermosetting plastic. And heavy gauge rust-proofed underslung steel strap is riveted through cover and body to form a permanent assembly.
- **EASY TO INSTALL!** Large head No. 8 terminal screws have deep milled slots for easy wiring. Accommodate up to No. 10 conductors. Wiring diagram furnished with unit. Wide plaster ears on strap make wall alignment easier.
- **ECONOMY!** Save installation costs—no extra box and wall plate necessary. Save wall space, too—single gang wall plate replaces double gang.

WRITE FOR FULL DETAILS TODAY!

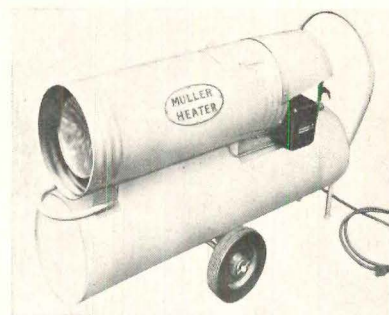
Listed by Underwriters' Laboratories, Inc.



Portable space heaters to keep ers warm, dry plaster or paint, cure crete, etc, now have built-in therm to regulate warmth and save fuel (30% claims the maker). Models i sizes range from 100,000 to 1,000,000. Smallest unit weighs 78 lb, biggest 700 lb. Units up to 300,000 Btu are self-cont. Larger models are fueled from ro tanks. All burn kerosene, No. 1 fuel oil. Stow air control allows opt combustion under varying circumst.

Stow Mfg Co, Binghamton.

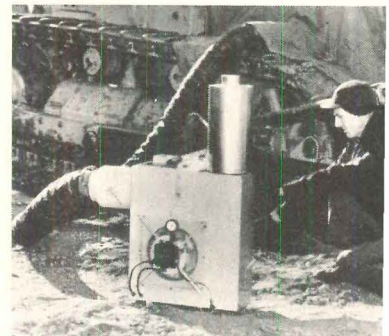
For details, check No. 31 on coupon,



16 hours of heat are produced by of three Muller oil-fired space heat 125,000 Btu, 250,000 Btu, or 500,000 Btu per hour. Preset burner head is engir to eliminate fumes but ventilation is essary to replace burned oxygen. trodes and nozzle are easily remove cleaning.

Muller Machinery Co, Metuchen.

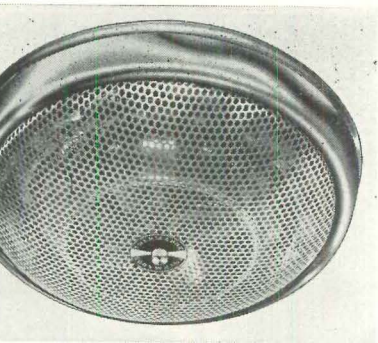
For details, check No. 32 on coupon,



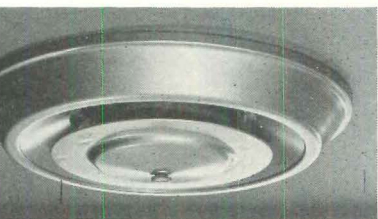
Outdoor heater blows 1,200 cu warm air per minute through f reinforced ducts to heat buildings construction, thaw major equipmen concrete and plaster. MoPeCo unit regular gasoline and blower is driv a gasoline engine. Exhaust from and engine are dispersed in open a dual-duct modification is available two heating jobs at once.

Morrison-Pelsue Co, Denver.

For details, check No. 33 on coupon,



Ceiling-mounted heater made for room use by Thermador puts out 4,000 Btu per hour. Air is heated by a 1,250-w nichrome element and is circulated by a quiet 6½" fan. To combat condensation from moist bathroom air, the grille is made of stainless steel, the reflector of aluminum. Unit is 14¼" in diameter, extends 3½" below ceiling. A neoprene gasket fits it snugly to the ceiling. Operates on 120-v, 60-cycle current. Approved for surface mounting in a standard 3" or 4" junction box. Suggested retail price: \$24.95. Thermador Electrical Mfg, Los Angeles. For details, check No. 34 on coupon, p 188



Knob-controlled diffuser for residential air conditioning. Features a built-in damper to control the volume of air flow. The hub of the diffuser forms a piston which is raised or lowered by an outside knob to let less or more air into the room. Despite the operation of the piston, air is always in a uniform pattern. Kno-Draft diffusers to fit 12" ducts are available. Also available—diffusers with built-in light instead of damper. Thermador Engr Corp, Danbury, Conn. For details, check No. 35 on coupon, p 188



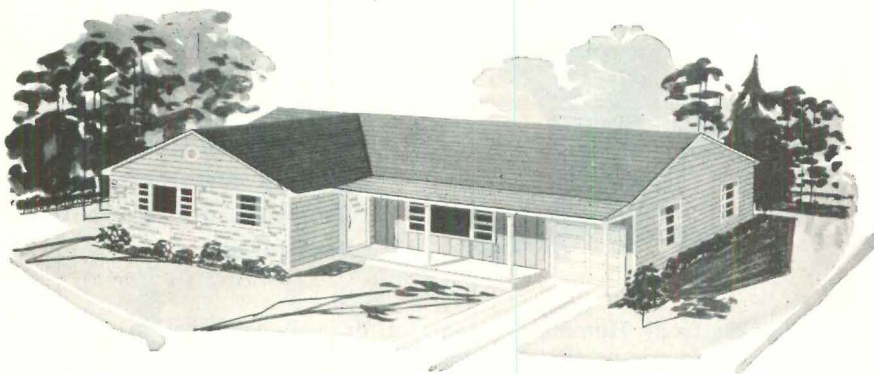
Surface-mounted heater from NuTone, designed for use in bathrooms, can be surface mounted in any standard 3" or 4" junction box. The aluminum reflector and grille are anodized and guaranteed not to rust. The 12" wide bowl is suspended 8⅞" from the ceiling, is fitted with a 1,000-w element that produces 1,000 Btu per hour, more than enough to help chill off a cold morning. Retail price: \$18.95. NuTone, Cincinnati. For details, check No. 36 on coupon, p 188

Ford HOMES ARE READY FOR DECORATING

24 hours after delivery!

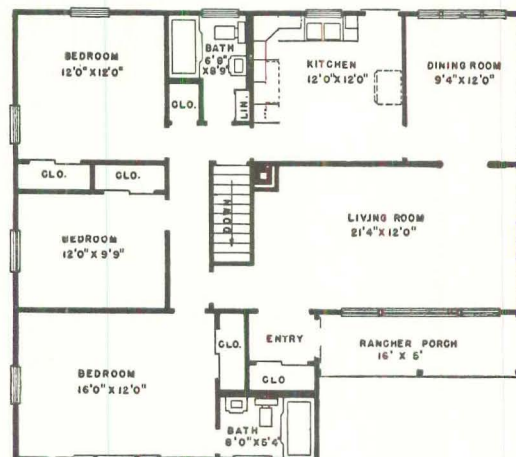
That's Right—Because

- FORD LAYS THE FINISH FLOORING
- FORD APPLIES THE DRYWALL
- FORD DOES THE WIRING
- FORD APPLIES THE TRIM



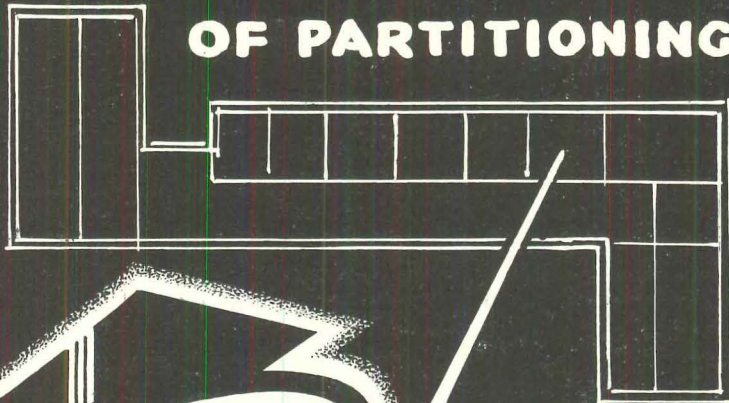
Other models available in
**MODERN CAPE COD
RANCH
SPLIT LEVEL**

For full details, write on your own
letterhead to Dept. HH:



Ford factory-built **HOMES**
Manufactured by IVON R. FORD, INC., McDonough, N. Y.

The A.B.C's OF PARTITIONING



Your Best Buy is
BESTWALL

In any work projects that involve partitioning, the advantages of the Bestwall Hummer Systems . . . "A" modified, "B" modified, and "C". . . benefit architects, builders and customers alike. The facts are worth investigating.

The Bestwall Hummer Systems of drywall construction can be adapted to any partitioning need. By using strips instead of a complete back layer of wallboard, the Hummer System gives the advantages of high quality, laminated construction without the extra costs.

Three basic problems of wallboard construction are eliminated—nail popping, joint beading and delayed shrinkage. In addition, Bestwall Hummer Systems provide more strength; reduced sound transmission; and better fire protection.

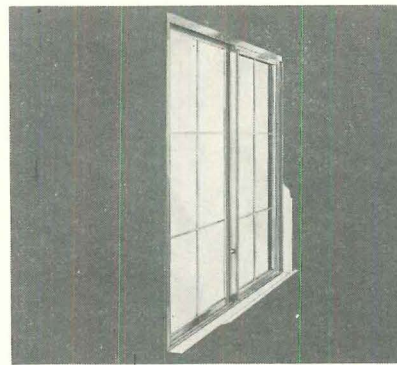
From a housing development to a skyscraper, Bestwall Hummer Systems are the superior drywall construction method. Write for complete information or contact your nearest Bestwall sales office.

Your best buy is



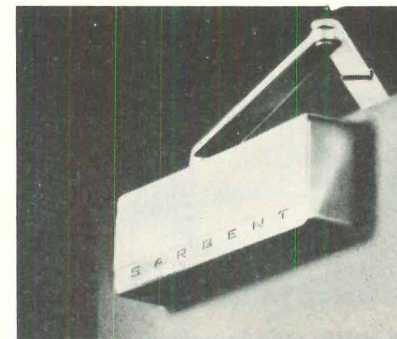
BESTWALL GYPSUM COMPANY • ARDMORE, PENNSYLVANIA

Plants and offices throughout the United States



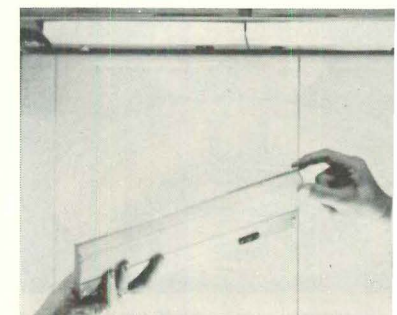
Penguin sliding windows are weatherstripped to resist 25 mph winds, 50 mph winds and heavy rains. Windows are glazed flush with frame to make washing easier, but vinyl mulled between the prime and storm windows give a traditional small-panel effect. Window extrusions are .062" aluminum (except at the sill) fastened with stainless steel screws. Locks are claimed to be tamperproof, screens and sash easy to remove.

Peterson Window Corp, Ferndale, Michigan
For details, check No. 37 on coupon, p. 178



Door closers don't have to be ugly. Modern air-conditioned homes use modern closers, like this new one from Sargent, to save on cooling costs without offending the eye. Sargent's new series of door closers, mounted on interior or exterior doors are only 1½" thick, project only 1⅝" from the surface and can be installed in 1¾" wood or metal doors. Field tested since 1956, closer is guaranteed for 1,000,000 cycles.

Sargent & Co, New Haven, Connecticut
For details, check No. 38 on coupon, p. 178



Countertop light is less than 1" thick and can be used under cabinets without requiring extra space. Units are 12½" long, 5" wide and can be mounted end to end to cover any counter length. Lamp uses a single 15-w (8-w) fluorescent tube to give 40 ft candles at 15". Diffuser is a non-discoloring plastic, metal parts are white enamel stainless steel. Each unit has an adjustable outlet. List prices: \$13.35 to \$15.25.

Alkco Mfg Co, Chicago, Illinois
For details, check No. 39 on coupon, p. 178

Be sure to catch

HOUSE & HOME'S

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JANUARY

Annual Builder's Show
Products Preview Issue

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Model Home
Quality Merchandising Issue

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Has All the Answers

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ON YOUR
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3 BEDROOMS
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LARGE LIVING ROOM -
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MATERIALS & EQUIPMENT

YOU GET
SPEEDY COMPLETION
FASTER TURNOVER
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PLUMBING - WIRING - HEATING
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Plus Many Options

EASY
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YOU CAN COMPLETE "YOUR ANSWER" HOUSE FOR \$7520.
INCLUDING A NICE PROFIT - ON YOUR FOUNDATION.
Write, wire or phone: K. W. SPALDING, President

DESIGNED and MANUFACTURED by HODGSON HOUSES, INC.
Plant: DOVER, MASS. • Serving the Northeast U.S.A.

now an aluminum window

DESIGNED FOR AIR- CONDITIONED HOMES



PROVEN 66% BETTER THAN RECOGNIZED AIR INFILTRATION STANDARDS

To gain real savings in air conditioning and heating operations you want to use a truly weather-tight window. All Watson windows feature thick wool pile weather-stripping, vinyl glazing and rugged aluminum design which make them 66% better than recognized standards as proven by actual air infiltration

tests by a Texas College. Precision engineered of troublefree aluminum . . . adapted to brick, frame or masonry construction . . . come glazed and ready to install—Watson windows, in a variety of styles and sizes, are guaranteed 5 years. See SWEETS or write today for complete catalog!

Watson

RUGGED ALUMINUM

WINDOWS
W. M. PRODUCTS CO.

5425 Blossom, Houston 7, Texas

Mr. Builder..for 1 home or 10,000 THERE'S A YEOMANS LOW-COST SEWAGE TREATMENT SYSTEM



For SINGLE Homes
CAVITETTE®
Miniature "City Type" System

For 10 or MORE Homes
CAVITATOR®
Full Scale "City Type" Plant

Easier to Finance at Prime Rates
Because They are Fully Approved

- 1 Banishes septic tanks.
- 2 Eliminates health hazards.
- 3 Opens up low-cost land.
- 4 Qualifies for federally insured home loans.
- 5 Increases loan value of homes.
- 6 No unpleasant odors, no clogging, no backup.
- 7 Handles waste from garbage disposers, detergents from automatic washers, ALL modern home appliances.
- 8 New selling feature for countryside homes gives faster turnover at better price.
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- 12 Models for all home sizes.
- 13 Completely warranted by manufacturer and installer.
- 14 Nationwide sales and service network.

- 1 Builders find that original cost of Cavitator community systems is up to 40% less than for individual septic tanks.
 - 2 With community systems, local governments often permit builders to use smaller lots . . . thus more houses share original cost of the system.
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- PREFABRICATED PLANTS AVAILABLE FOR SMALLER SUBDIVISIONS
- 1 Packaged . . . shipped as a complete plant ready to lower into place.
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ALL YOU NEED TO KNOW ON HOME SEWAGE DISPOSAL

Published especially for builders, this fast-reading booklet gives the solution to any problem you might meet in home sewage disposal. Covers single-home systems, central plants, temporary facilities, connection to municipal lines, different types of terrain, lift stations, and health considerations for one to 1500 homes. Not technical! Forty pages, full of helpful illustrations. Fill out this coupon for your free copy of "The Homebuilder's Guide to Effective Sewage Disposal."

Yeomans Brothers Co.
2003-8 N. Ruby St., Melrose Park, Ill.
(Suburb of Chicago)

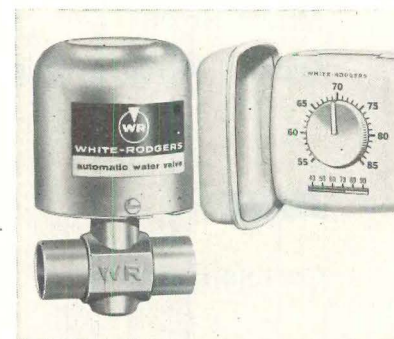
Name _____
Title or Business _____
Company _____
Street _____
City _____ Zone _____ State _____
No. of Homes Planned _____

TG-5805



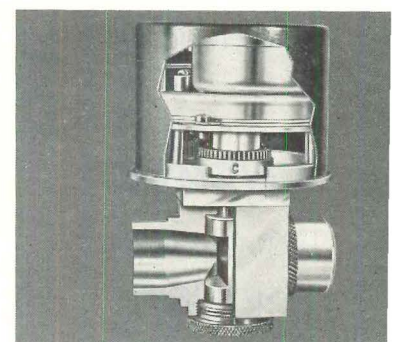
Insulated duct for year-round conditioning systems is made of rigid Fiberglas insulation bonded to a thick aluminum vapor barrier with flame resistant adhesive. Duct is shipped in the round or as prescored lengths ready to be folded into rectangular sections. Fiberglass acts as insulation against heat and an acoustic damper on system noises. Aluminum duct as a tough finish, a vapor barrier, reflective insulation. Only a knife, staple and pressure sensitive tape are needed to install the ducts.

Owens-Corning, Toledo.
For details, check No. 40 on coupon,



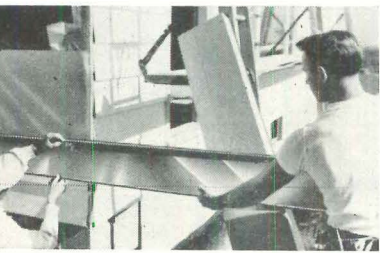
Hydronic zone control is thermally operated. As temperature falls, motor valve opens to allow hot water to flow to radiators; when temperature reaches pre-set heat, valve closes. Slow opening (45 seconds) prevents hammer, avoids sudden change in temperature. Valves are available in 3/4", 1", 1 1/4" pipe, can be used on a boiler or in the zone and in any position. White-Rodgers valves meet FHA requirements for split-level zoning.

White-Rodgers Co, St Louis.
For details, check No. 41 on coupon,



Low-voltage valve for zoning wet systems draws electricity only when opening or closing on signal from its own mostat. Valve includes a position indicator and auxiliary set of controls, can be operated manually when necessary. Available in 3/4", 1", 1 1/4" sizes. Regent zone valves are timed to operate slowly to avoid sudden changes in temperature.

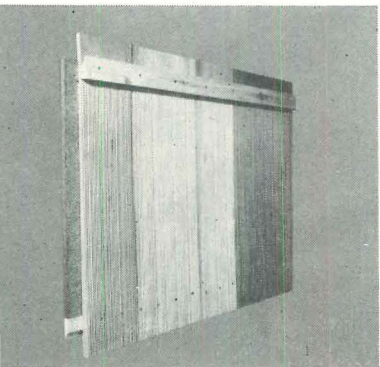
Regent Engr Co, Wood Dale, Ill.
For details, check No. 42 on coupon,



Aluminum clapboard in white and four colors is made by Wisco, Inc. Panels are 12'6" long with 8" exposure, are made with two layers of baked enamel on the outside face, with an acid-resistant film on the inner face. Vent holes 1/16" on bottom edge let moist air escape. Nailing slots 5/16" wide are spaced 2" o.c. along the top edge. Wisco's line is complete with all aluminum trim accessories.

Wisco, Inc., Detroit.

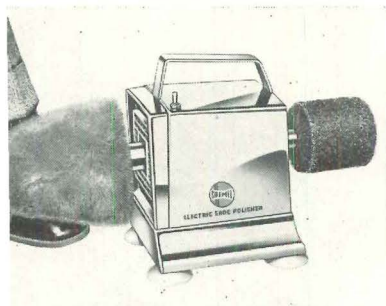
For details, check No. 43 on coupon, p 188



Panel-Lock panels combine siding and shingling. Panel-Lock panels are 4' long, with a 14" exposure, can be cut and fitted in any direction to fit around doors or windows. Shake, backer board, and interlocking strips are held together with nails. Panels are installed above the first course nailed only through the top strip. When the panels are installed the joints between panels are staggered from course to course to prevent "rivers." Shake panels may be bought with either striated or sanded face, and may be primed for custom painting on the job, factory-finished in many colors.

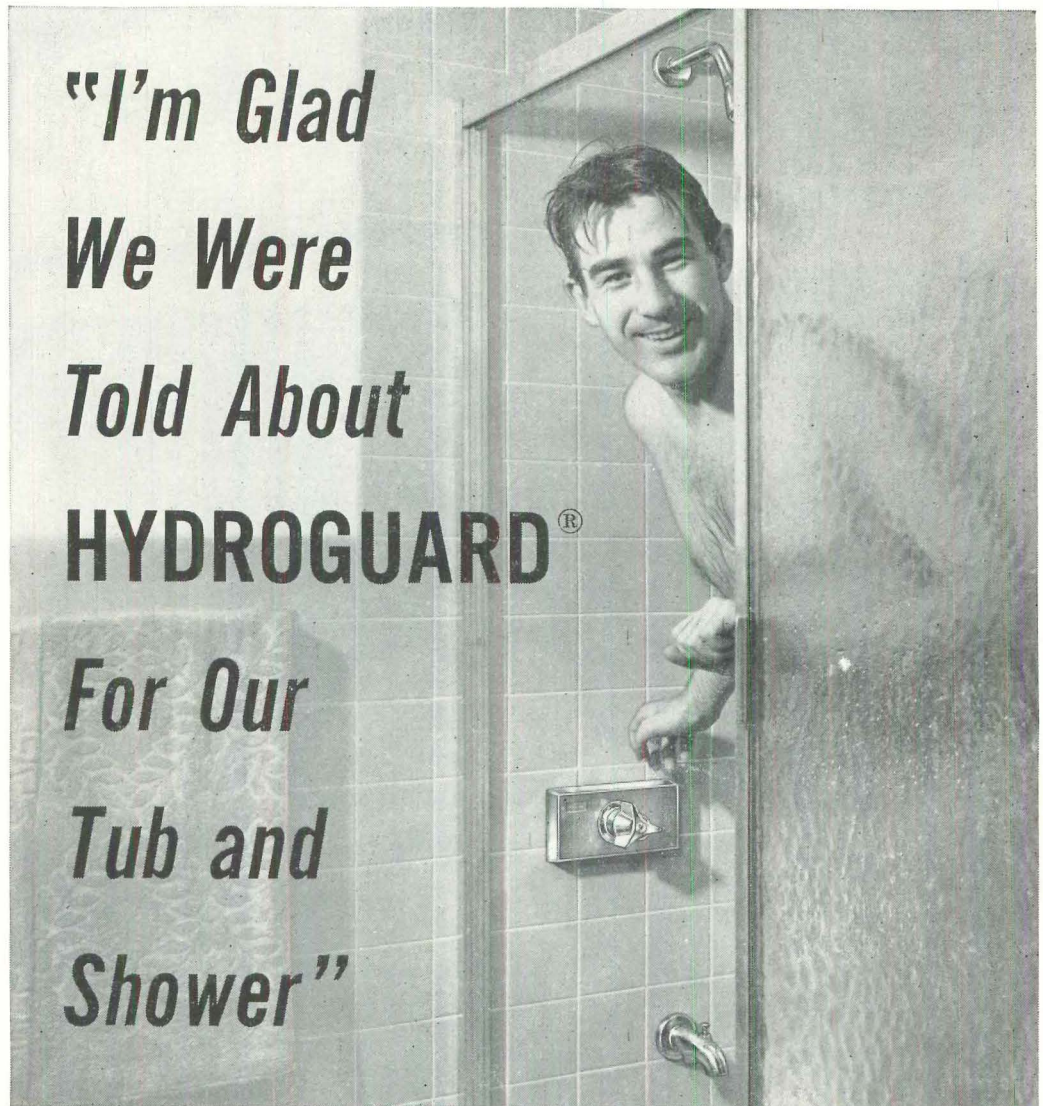
For details, check No. 44 on coupon, p 188

For details, check No. 44 on coupon, p 188



Electric shoe polisher for your model house electric shoe polisher, complete with brush and polishing bonnet. Compressor unit is toe operated, gives a professional shine in 60 seconds. Suction hold it firmly to the floor or it can be mounted on a table to polish silver, leather goods, sports equipment, or anything else that needs buffing.

For details, check No. 45 on coupon, p 188

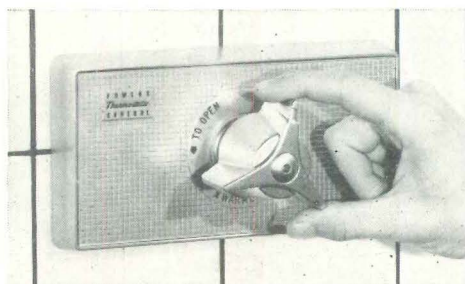


"I'm Glad We Were Told About HYDROGUARD® For Our Tub and Shower"

Bath from home located at 671 Blackstone Place, Highland Park, Illinois. By Peerless Home Builders, Inc. Designed by Jacques Barouch, Architect.

This man wanted bathing comfort, his wife, smart styling and simplicity. Both wanted a safe bathroom for the children. The answer was a Hydroguard Tub-Shower Control.

Yes, the Hydroguard with its 100% thermostatic protection, delivers water only at the exact temperature desired and maintains it regardless of other running water in any part of the home. Its sleek, single-dial control enhances the tub area with distinctive simplicity and the appeal of convenience. Children can be trusted to operate it—for even when turned to maximum "hot", water temperature is held within the limit of complete safety.



When Mr. and Mrs. ———— ask about bath accessories, be sure to tell them about the comfortable, stylish and safe Hydroguard. You'll have added another touch to make their home a more appreciated home.

Get all the facts about Hydroguard. Fill out and mail coupon.

POWERS

SPECIALISTS IN THERMOSTATIC CONTROL

The Powers Regulator Company
Dept. 1258, Skokie 20, Illinois

I would like specific information about the Hydroguard Thermostatic Tub-Shower Control.

Name _____

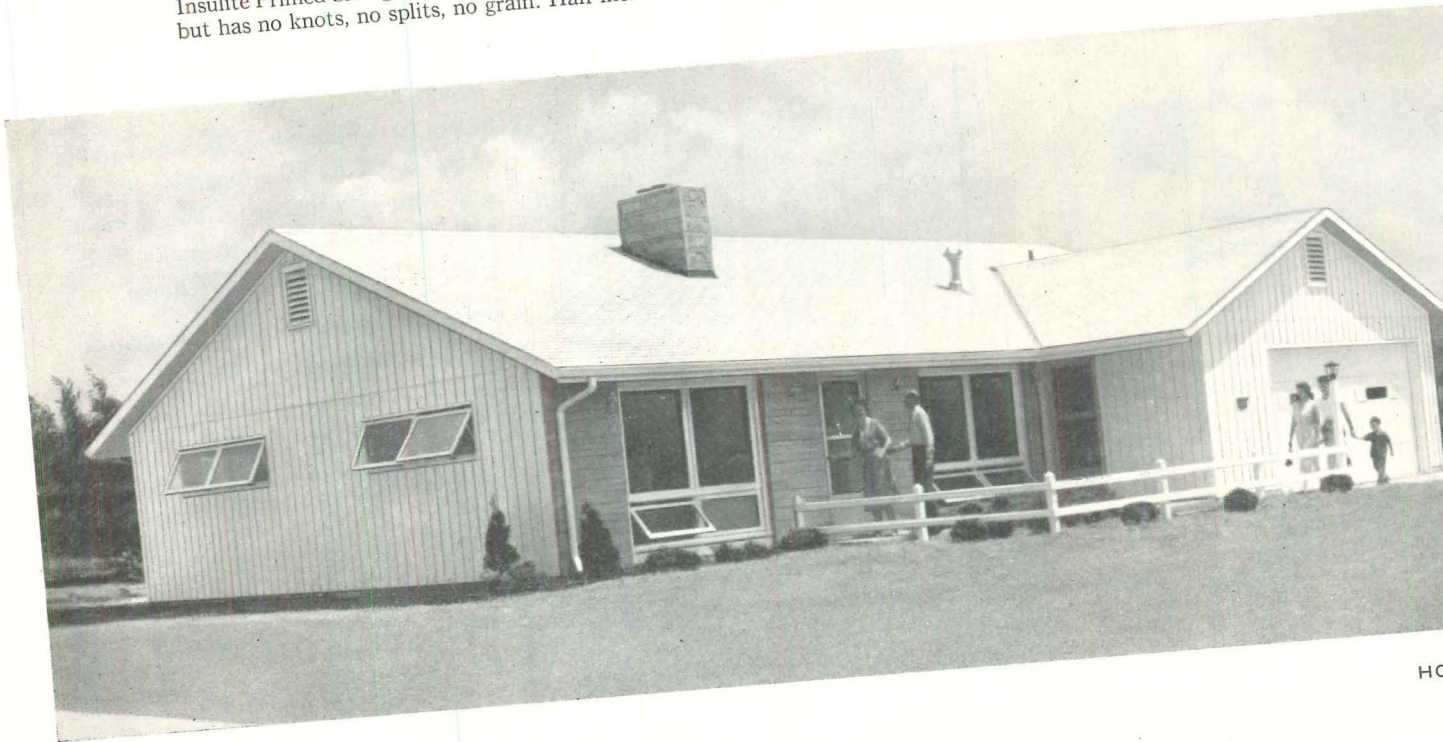
Title _____

Address _____



(ABOVE) **Bob Schmitt checks application** of Insulite Primed Siding. It looks like wood, works like wood . . . but has no knots, no splits, no grain. Half inch thick.

siding 12" wide, and 8', 12' or 16' long. Grooved or plain panels in easy-handling 4' x 8' size. Every piece is prime coated at factory on all sides, ends, edges and grooves.



Looking for money-making ideas? See how Bob Schmitt uses Insulite Primed Siding!

Last fall, a national magazine had this to say about Bob Schmitt, head of Fred Schmitt Construction Co., Berea, Ohio: "He has what may be the most efficient system for small builders in the country. It's the answer to a builder's prayer."

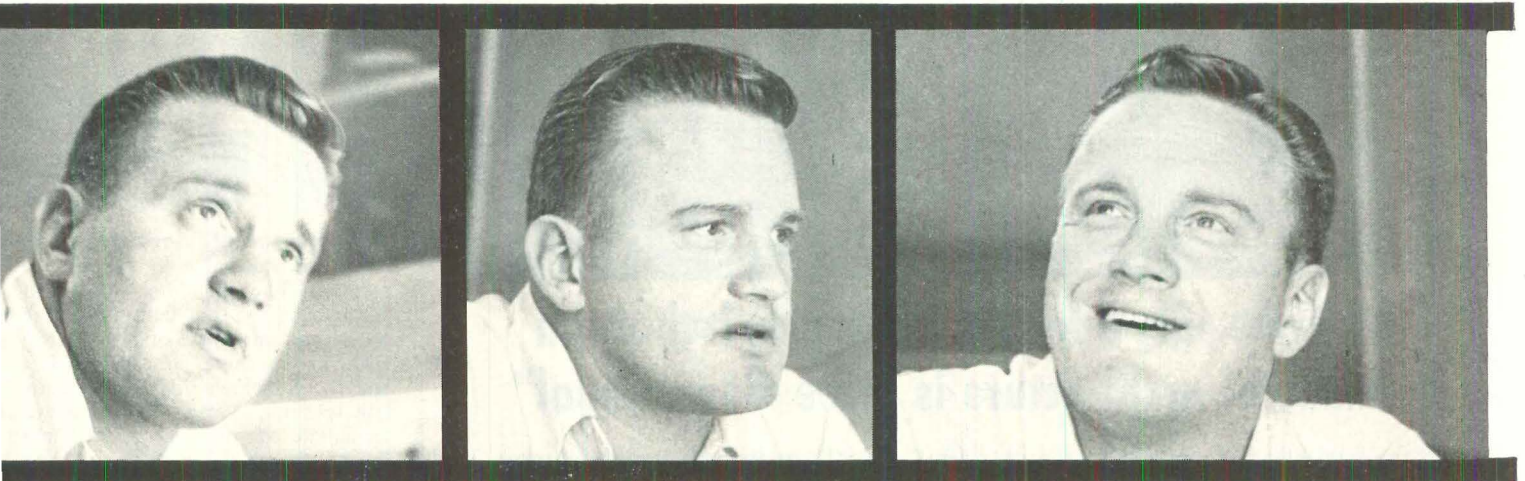
Since its introduction, Insulite Primed Siding has been a regular part of Schmitt's system. He was the first builder in his area to use it. It is now the *only* lap siding he applies. And with vertical grooved Primed Siding, he has worked out a two-tone painting method which has proved highly attractive to buyers.

Schmitt builds about 70 houses a year, in every price

range from \$15,000 to \$50,000. He is widely respected for top-quality building, ingenious engineering and many cost-saving innovations.

About Insulite Primed Siding he says: "First, it makes really beautiful homes. We use all three types—horizontal, vertical grooved panels, and plain panels with battens. That gives us an endless variety of patterns and textures, in a single material, from a single source of supply. Also, Primed Siding cuts application and painting costs remarkably."

Want more information on this new way to build? Write us—Insulite, Minneapolis 2, Minnesota.



Bob Schmitt says: "Primed Siding is invaluable for bad weather work. We can finish up fast; then go back and paint later."

"Application cost? Very low, indeed. With vertical grooved Primed Siding panels, we apply 1,000 ft. in 20 man-hours."

"We've cut our waste to an absolute minimum, with Primed Siding. Those reversible edges save a lot of scrap on gable ends."

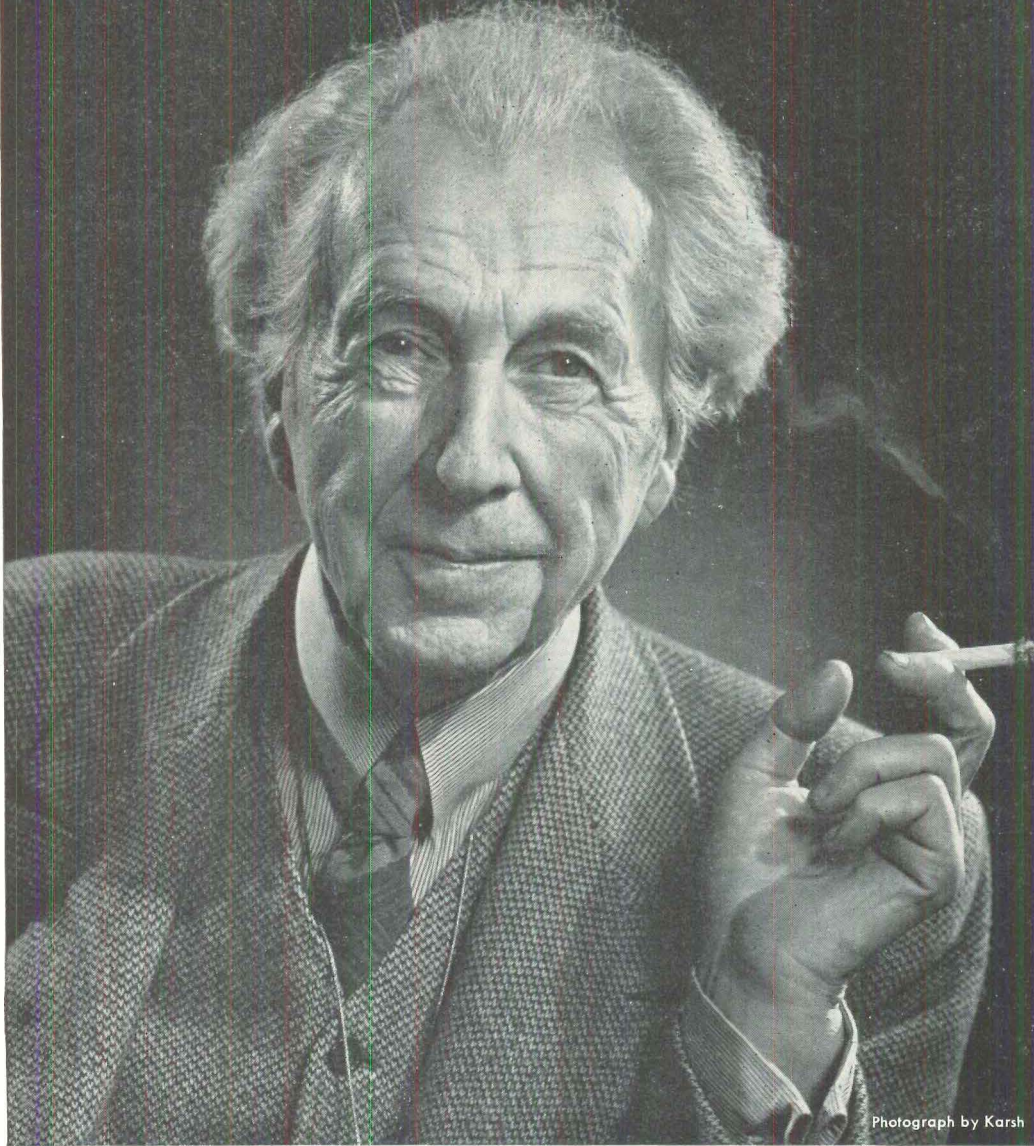
NEW build better, save labor, with
INSULITE®
Primed Siding

Insulite Division, Minnesota and Ontario Paper Company, Minneapolis 2, Minnesota



Award winning home shown at left was the first job on which Schmitt used Insulite Primed Siding. Today, in the

same development, every one of his fine, distinctive homes is sold before completion, to a buyer on the waiting list.



Photograph by Karsh

"I think the only effective photograph that can be made of architecture is three dimensional"

"In the kind of architecture I represent, it's the third dimension—depth—that gives it quality and effect. And stereo photography is the *only* way you can get that third dimension," says world-famous architect Frank Lloyd Wright.

"Now it is possible to get a photograph of a building that gives you a feeling of being *in* that building."

Realism of Realist stereo—a strong sales aid. Regardless of what phase of construction you are in, Realist stereo can be a valuable sales tool.

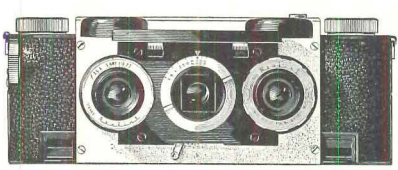
The natural colors and depth of Realist stereo slides show buildings, remodeling or decorating handiwork with life-like real-

ism—hold the undivided attention of prospective client or buyer.

A Realist stereo camera and hand viewer are all the equipment you need to put this effective sales aid to work for you.

To learn how Realist stereo can help you sell faster and with greater ease, fill in and mail the coupon below, today.

Slide duplicating—Realist, Inc. makes duplicate stereo and 35 mm. slides with amazing accuracy. Order 1 slide or 1,000 with the assurance each will be a clear-cut copy of the original. Mounted in cardboard, ready for viewing. New low prices to industry. Fast delivery.



Realist F:35 Stereo Camera \$129

Realist®

Everything in stereo: camera, viewers, slide mounting, etc. A subsidiary of the David White Instrument Company.

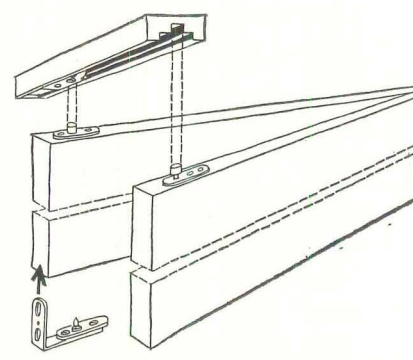
Realist, Inc.—Dept. HH
2051 N. 19th St., Milwaukee 5, Wisc.

Please send me free copy of Realist stereo 3D booklet

Name _____

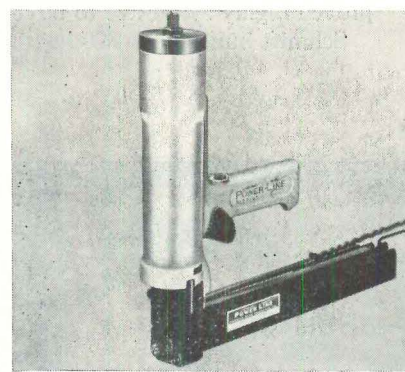
Address _____

City _____ Zone _____ State _____



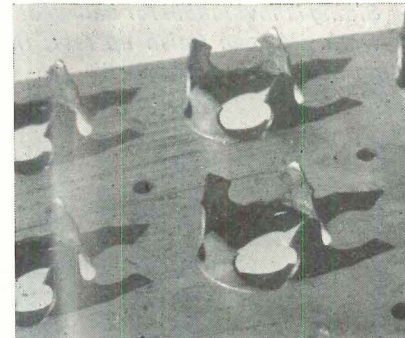
New bi-fold hardware makes installation of folding doors a one-man job. As soon as the track is mounted on the head jamb and the bottom pivot mounted on the jamb, the door can be slipped in place. Final adjustment can then be made by turning one nut on the track, one nut on the pivots. Suspended guide pivot holds door in track even if 1" out of square.

Stanley Hardware, New Britain, Conn.
For details, check No. 46 on coupon, p.



Air-powered staplers from Power-Line Sales are acceptable to FHA for fastening materials like sheathing, subflooring, underlayment, gypsum lath, asphalt shingles or the bottom course of two-layer drywall. Hog ring machines are acceptable to FHA and the lather's union for fastening gypsum lath to studs. Power Line tools are made to handle various size staples and nails on the assembly line or on the site.

Power-Line Sales, Monterey Park, Calif.
For details, check No. 47 on coupon, p.



Barbogrip truss plates are punched from 20-gauge galvanized steel, grip with framing members with barbed "teeth" 1/2" long. Under test trusses made with Barbogrip plates withstand 75 psf live loads and 150 psf dead load with under one-half the allowable deflection, withstand 150 psf live load before failure. Plates are located with a minimum of nails, driven home with a power press. Truss designs using Barbogrip plates cover spans of 24' to 38'.

Wood Lock Inc, Norfolk, Va.
For details, check No. 48 on coupon, p.

Books for insulation

Booklet from Minnesota Mining
 tells you what to use and how to use it to
 for seal insulation. Products specified:
 fibrous mats, sheet cork, rock wool
 asbestos, asphalt, and blanket-type
 insulations to metal ducts, drywall, sheath-
 ing and other surfaces, or seal joints in
 low velocity air-duct systems. 4pp.
 Minneapolis Mining & Mfg, Detroit.
 See page 49, check No. 49 on coupon, p 188

Hardware accessories

Wing Hardware offers an 8-page cat-
 alogue of their cast-aluminum mailboxes,
 door knockers, house and lawn signs, door
 knockers, and free selling displays. List
 prices are included.
 Wing Hardware, New York City.
 See page 50, check No. 50 on coupon, p 188

Windows for Lu-Re-Co walls

Prime steel windows made by F. C.
 to fit into Lu-Re-Co's panel system
 described in this new 4-page folder.
 Three types are shown: three sliders, two
 hanging, two stacked models. All are
 36" wide, to fit within a 4' Lu-Re-Co
 panel. Heights are 3/4" short of 2', 3', 4',
 5'. Net less-than-truckload prices run
 from \$24.35 to \$45.75.
 Russell Co, Columbiana, Ohio.
 See page 51, check No. 51 on coupon, p 188

Slide rule to figure heat costs

A slide calculator developed for the
 Division of Robbins & Myers you
 can quickly calculate the heat loss from
 a room and the amount of electricity
 required to offset it. The Estimator con-
 sists of a two-part slide rule and a chart
 showing temperatures for 152 US cities.
 Data obtained agree with operating cost
 data developed by the National Elec-
 trical Manufacturers Assn.
 Robbins & Myers Div, Robbins & Myers, Memphis.
 See page 52, check No. 52 on coupon, p 188

Partitions with glass

Tempered glass in several styles is shown
 for residential use in a 20-page brochure
 from Mississippi Glass Co. The glass is
 used in skylights, entrance ways, wind-
 ows, room dividers, partitions, as well
 as in windows, doors, bath enclosures, etc.
 The company makes over 20 types of
 glass and structural glass.
 Mississippi Glass Co, St Louis.
 See page 53, check No. 53 on coupon, p 188

Wood kitchen cabinets?

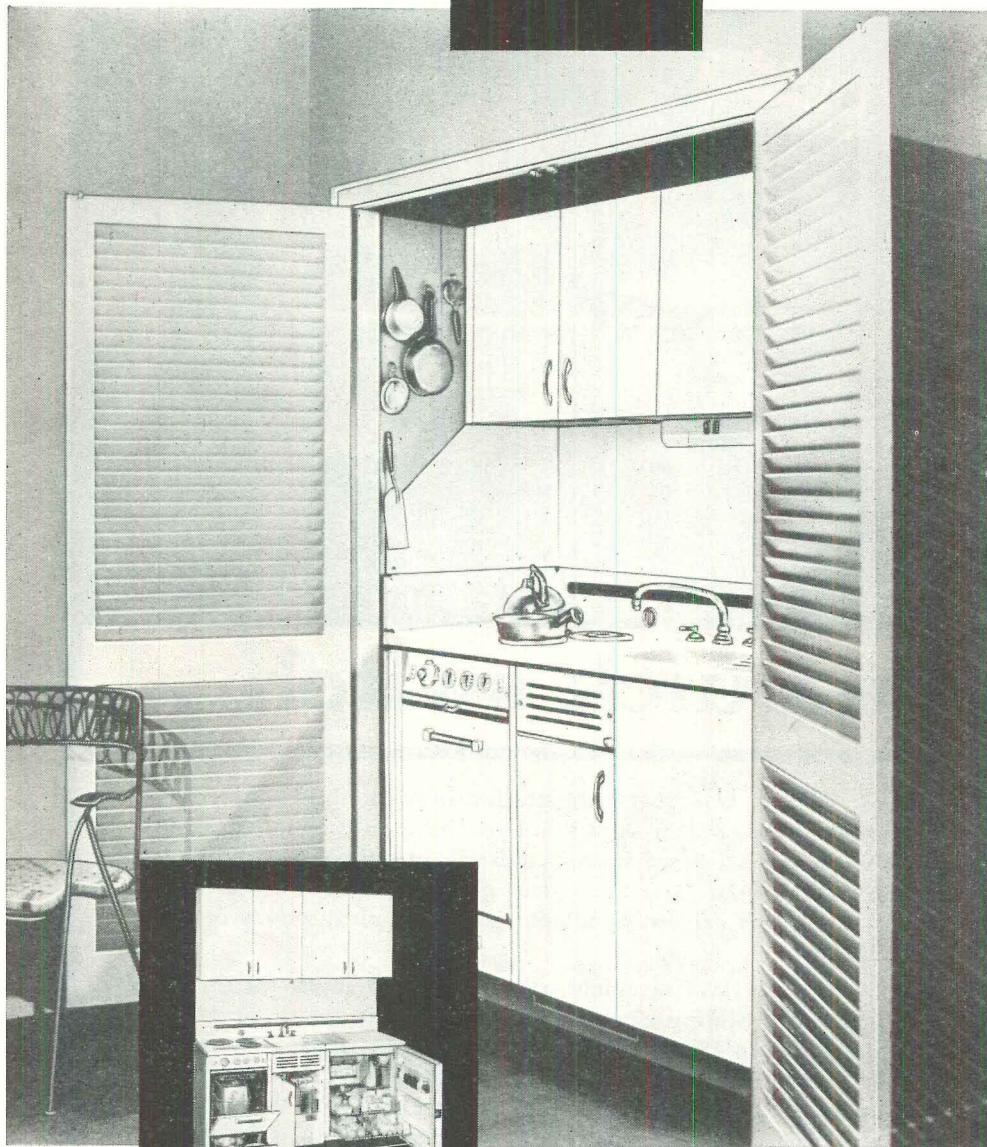
A new brochure from the trade associ-
 ation sets forth ten advantages in factory-
 made wood cabinets that will help you sell
 compact kitchens. The pamphlet is designed
 to be used as a mailer to your prospective
 tenants.
 National Institute of Wood Kitchen
 Cabinets, Chicago.
 See page 54, check No. 54 on coupon, p 188

How to build shop storage

Steel has replaced its old Dexion
 storage system with a new knockdown stor-
 age system called AIM Brand Slotted
 Metal.
 The new product is described in
 a 4-page folder that suggests uses for the
 system and ways stock lengths of the
 metal can be cut and assembled. Sug-
 gested uses: sheet racks, work tables, pal-
 lets, catwalks, tool cages, etc.
 Steel Co, Chicago.
 See page 55, check No. 55 on coupon, p 188

compact kitchens by

Dwyer



For profitable apartments
 ...new or remodeled

Here's a kitchen especially engi-
 neered and designed for new and
 remodeled apartments. It easily in-
 stalls in less space than most closets.
 Complete with deep sink, range,
 oven, big refrigerator and storage
 area . . . ready to hook up. You save
 installation time, money and val-
 uable living space for the tenant,

while providing an attractive, effi-
 cient kitchen that lets the apartment
 command more rent.
 And once a Dwyer is in, it's in to
 stay. Defies hard use and abuse.
 Finish is porcelain . . . not paint.
 That's why many Dwyers have been
 in continuous use for more than 25
 years. Send coupon for full details.

Dwyer Products Corporation
 Dept. H-1512, Michigan City, Indiana

Please send new catalog on Dwyer compact
 kitchens.

Name _____

Address _____

FREE CATALOG gives you full
 particulars and specifications
 on the entire Dwyer line. Models
 from 39 to 69 inches in width,
 gas or electric. Mail coupon today.



a quick switch...

... of this RAM SPREADER attachment with the bucket of the "PAYLOADER" tractor-shovel and you have an economical asphalt paver that lays down hot or cold mix in strips up to 8-ft. wide in a single pass. Use it to place new pavement, to resurface or patch streets, driveways, alleys, sidewalks, playgrounds or parking lots.

Operator has convenient control levers to adjust for thickness and width. Sliding gates are removed for 8-ft. width, or adjusted for widths to 48-in. Spreader features 2-cu. yd. capacity hopper, independently suspended on 4 pneumatic tires, and a separate air-cooled gas engine that provides pressure for the hydraulic motor drive of twin 8-in. diameter augers and all hydraulic control cylinders.

Attached to the highly maneuverable "PAYLOADER" this machine can work in close quarters where pavers and trucks can't operate. Get more details from your Hough Distributor on this spreader and the many other interchangeable attachments that multiply the unusual work-ability of "PAYLOADER" tractor-shovels. The Frank G. Hough Co., 839 Sunnyside Ave., Libertyville, Ill.



PAYLOADER®

MANUFACTURED BY

THE FRANK G. HOUGH CO. LIBERTYVILLE, ILL.

SUBSIDIARY—INTERNATIONAL HARVESTER COMPANY

1-B-5



Send full
PAYLOADER®
data on

- Four-wheel-drive types
—up to 9,000 lb. carry cap.
- Rear-wheel-drive types
—up to 3,000 lb. carry cap.
- Front-wheel-drive types
—up to 3,000 lb. carry cap.
- Purchase and Lease Plans

Name _____
 Title _____
 Company _____
 Street _____
 City _____
 State _____
 1-B-5 HH

Drill/anchor catalog

Five types of drill/anchors are described in a new catalog from Polis Mfg Co. combination fasteners may be driven by hand, air, or electric hammer. Install detail for all types of Bulldog Gold D fasteners is included.

Polis Mfg Co, Lorain, Ohio.

For copy, check No. 56 on coupon, p

Guide to modular lighting

Moe Light has a 12-page brochure showing a full new line of surface and recessed fixtures, in modular 1' x 4', 2' x 2', 2' x 4' sizes, that are suggested for use in kitchens, baths, and recreation rooms. Complete technical data, specifications and installation details are included.

Moe Light Div, Thomas Ind, Louisville, Ky.

For copy, check No. 57 on coupon, p

Folding-door hardware

Har-Vey Bulletin H-17 shows the construction and features of the Moe Slide-A-Fold hardware. Installation is shown in step-by-step photos. Also included: nine other ways to use Har-Vey folding door hardware.

American Screen Prods, Northlake, Ill.

For copy, check No. 58 on coupon, p

New booklets from J. I. Case

Bulletin CT-R-2 is an on-the-job-study showing how Terratrak forklifts can be used to handle all building materials.

For copy, check No. 59 on coupon, p

Bulletin CTS-112 describes Case's new tilting and power-angling dozer blade use with Terratrak Model 320 tractor.

J. I. Case Co, Racine, Wis.

For copy, check No. 60 on coupon, p

Color kit for architects

M. J. Merkin has assembled a kit of complete information on all the colors for interior and exterior paints. Color charts, advice on blending, how to use and where to use, spreading rates are included. Types covered: oil, vinyl, alkyd, oleoresinous, varnishes, metal effect, water repellents.

M. J. Merkin Paint Co, New York, N.Y.

For copy, check No. 61 on coupon, p

Leigh vents and range hoods

This new catalog includes installation details, specifications, exploded view drawings, etc of a complete line of range hoods, fans, range hoods, vent lights, jacks, wall ventilators.

Leigh Bldg Prods, Coopersville, Wis.

For copy, check No. 62 on coupon, p

GE heating controls

A 4-page folder from GE describes the company's full line of domestic heat control thermostats, outdoor controls, master controls, flame detectors, transformer and all types of limit controls.

GE, Schenectady, N.Y.

For copy, check No. 63 on coupon, p

Data on fiberglass insulation

LOF tells about new forms of fiberglass and new ways to use them to solve heat and sound insulation problems. The recently published 8-page booklet, A types covered: Microlite blanket, croxex semi-rigid, high temperature glass papers. Technical characteristics and application data are given in full.

Libbey-Owens-Ford, Toledo, Ohio.

For copy, check No. 64 on coupon, p

to use glass screens

and photographs of the wide range of and patterns available in Glas-Wich nated decorative safety glass—are in Dearborn Glass' new 16-page ure. Among the natural materials led: leaves, ferns, butterflies, bam- tropical cane, and pearl chips; also and metallic threads and shapes, tric patterns in 15 colors, 10 metal- colors, 7 translucent and 9 transpar- ckgrounds. Booklet suggests ways to e various patterns for use in en- paths, soffits, room dividers, etc. rborn Glass Co, Bedford Park, Ill. py, check No. 65 on coupon, p 188

red lead paint

ical Letter No. 13 from the lead ssociation reports on a new rust- tive paint formulated for new, or weathered metal surfaces. d Industries Assn, New York City. py, check No. 66 on coupon, p 188

new heating bulletins

n 1000 from Chromalox tells how e electric heating cable, tape, and to stop freeze-up problems. Water gutter, walk, driveway, and flower stallations are described.

py, check No. 67 on coupon, p 188

n F-1614 tells how to use Chroma- r-Infrared heaters, in ceiling mounts ngular mounts, to heat large open in the shop or on the job or to spot heating problems.

vin L. Wiegand Co, Pittsburgh.

py, check No. 68 on coupon, p 188

o skylight catalog

ange of Marcolite custom-line sky- and roof panels, MP economy sky- nits, manual and automatic ventilat- ylights, lighted or insulated fire vents of scuttles, as well as custom shapes, own in this 12-page catalog. Sizes, cations, installation details, etc, are luded.

rco Co, East Orange, NJ.

py, check No. 69 on coupon, p 188

to use lightweight concrete

akers of Durox, a 30 to 45 lb per concrete, offer three publications their product: a 4-page folder de- g the types of units they produce; specifications for Durox roof slabs; specifications for Durox wall panels. Durox Corp, Englewood, Colo.

py, check No. 70 on coupon, p 188

ers, casings, and screeds

plaster grounds of all sorts are in a new 4-page catalog from Cas- nc. Casing beads, corner beads, and creens are detailed as to type, cross- t, dimensions, materials, packaging. ings, Inc, Milwaukee.

py, check No. 71 on coupon, p 188

booklets from Haskellite

velope-stuffer gives factual data skelite solid and hollow-core doors, ng specifications.

py, check No. 72 on coupon, p 188

4-page technical catalog sheet de-

Haskellite structural materials: ma- nd aircraft plywood, backed and un- l Ornalite plastic laminates, Plymetl faced laminated panels.

kelite Mfg Co, Grand Rapids, Mich.

py, check No. 73 on coupon, p 188

“Business is booming...”

says Marty Braun



“...because folks know we pay attention to details...such as using **X-PANDA[®] SHELVES** in our homes!”



MARTIN H. BRAUN, PRESIDENT
Martin H. Braun & Co., Westchester, Ill.

Martin Braun is a highly respected name in the home building industry. Besides heading up his own firm, he is president of the Home Builder's Association of Chicagoland, and has a well-earned reputation for building quality homes. That's why he chose X-Panda Shelves for his 400-home development in Martindale.

Here's the way he feels about X-Panda Shelves: "Now we can open our closets and be proud of them. Every shelf is perfect and beautifully finished—no splinters, no warping. We figure total costs are less, too—and we're getting a much superior

product. X-Panda Shelves are one of those extra features you can talk about—they help us build *integrity* into our homes."

There's no argument with success—Marty Braun is enjoying the best year of his career. Attention to details—including X-Panda Shelves—is helping him.

You, too, can give your homes another "plus" value that helps sell them—X-Panda Shelves.

X-PANDA[®]
SHELVES

WRITE FOR FREE BOOKLET TODAY

HC Sales Co.
3300 N.E. Adams Street, Peoria, Ill.
Please rush me literature on X-Panda Shelves.

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CHECK THESE FEATURES:

- Telescoping shelf, pole and accessories in a package
- Install in 5 minutes, nothing to cut, fit or paint
- Save 80% on total labor, 10% to 20% on total installed costs
- Closet can be painted before installing
- Shelves and accessories for every need—clothes closets, linen closets, wall shelves, etc.

WIRE TAPPING



SHOW STOPPING



Millions of people are being told* that these "evils" never occur in homes that are Plugmold-ed. Give your homes the hallmark of extraordinary convenience—put in Plugmold and watch your closings soar.

*Saturday Evening Post

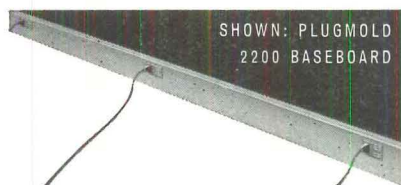
Time

House Beautiful's Building Manual

House & Garden's Book of Building

Home Modernizing

New Homes Guide



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2200 BASEBOARD

PLUGMOLD[®]
by **WIREMOLD**[®]

THE WIREMOLD COMPANY
Hartford 10, Connecticut

Boltless steel shelving line

A new 8-page pamphlet describes six styles of steel shelving now being made by Penco Division of Alan Wood Steel Co. Photographs show how a patent clip is used to give easy installation or rearrangement and line drawings show how stock parts can be arranged for a variety shop storage.

Alan Wood Steel Co, Oaks, Pa.

For copy check No. 74 on coupon below

Paint spraying equipment

Campbell-Hausfeld's new catalog shows air spraying equipment for all types of service from small portable units to big tank models. Also shown: air compressors, spray guns of all types, pressure gauges

and regulators, filters, valves, respirators couplings, hose assemblies, tanks, carts, etc

Campbell-Hausfeld Co, Harrison, Ohio
For copy, check No. 75 on coupon below

A guide to Azrock floors

A new four-color booklet from this manufacturer shows all current colors and patterns in Azrock asphalt tile, Vina-Lux vinyl asbestos tile, Azphlex vinylized tile, and Duraco vinyl industrial tile, plus rubber cove bases and Vina-Lux feature strip Composition, special characteristics, and specifications are included for each product

Azrock Products Div, Uvalde Rock Asphalt Co, San Antonio.

For copy check No. 76 on coupon below

Want more information?

The numbers below are keyed to the items described on the New Products and Publications pages. Check the ones that interest you and mail the coupon to:

House & Home

Room 1021A, 9 Rockefeller Plaza, New York 20, NY.

NEW PRODUCTS

1. Maco-Craft trapezoid windows
2. Luxor foam-backed carpeting
3. Ro-An heat reclaimers
4. Caloric gas appliances
5. Chambers gas appliances
6. Norge gas appliances
7. Philco gas appliances
8. Roper gas appliances
9. Tappan gas appliances
10. Whirlpool gas appliances
11. Arkla gas lights and air conditioners
12. Bruest gas lights
13. Equitable Gas Co lights
14. Falcon Mfg gas lights
15. Hadco Aluminum gas lights
16. Modern Home Products gas lights
17. Hardwick gas ranges
18. Fulton-Robertshaw controls
19. Norco refrigerator
20. O'Keefe & Merritt washer-dryer
21. Joseph Goder incinerators
22. Queen Products incinerators
23. Majestic incinerator
24. Byrant air conditioner
25. Comfortemp air conditioner
26. Frigidaire 1959 appliances
27. Kelvinator 1959 appliances
28. Hotpoint 1959 appliances
29. General Electric 1959 appliances
30. ASA Homes prefab components
31. Stow portable heaters
32. Muller portable heaters
33. Morrison-Pelsue portable heaters
34. Thermador ceiling heater
35. Kno-Draft air diffuser
36. NuTone ceiling heater
37. Peterson Penguin windows
38. Sargent door closer
39. Alkco counter light

40. Fiberglas insulated duct
41. White-Rodgers zone valve
42. Regent zone valve
43. Wisco aluminum siding
44. National shake panels
45. Dremel shoe polisher
46. Stanley bi-fold hardware
47. Power-Line staplers
48. Barbrip truss plates

PUBLICATIONS

49. 3M's insulation adhesives
50. Remington accessories
51. Rusco LuReCo windows
52. Hunter heat-loss computer
53. Mississippi patterned glass
54. Cabinet Institute brochure
55. Acme AIM shelving
56. Polis drill/anchor catalog
57. Moe guide to modular lighting
58. Har-Vey door hardware
59. J. I. Case forklift brochure
60. J. I. Case 'dozer brochure
61. Merkin color kit
62. Leigh vents and range hoods
63. GE heating controls
64. LOF fiberglass insulation
65. Dearborn Glas-Wich
66. Lead industries bulletin No. 13
67. Chromalox heating tapes
68. Chromalox infrared heaters
69. Marco skylight catalog
70. Durox lightweight concrete
71. Casings, Inc, plaster grounds
72. Haskelite doors
73. Haskelite structural materials
74. Penco steel shelving
75. Campbell-Hausfeld spray equipment
76. Azrock flooring materials

NAME _____

OCCUPATION _____

TITLE _____

FIRM _____

STREET _____

CITY _____

STATE _____

IMPORTANT:

House & Home's servicing of this coupon expires Feb, 1959. 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

New Renewal _____

US and possessions and Canada only

Signature _____

**cut installation time
in half!**

**IMMEDIATE
DELIVERY**

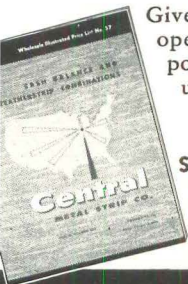
**COMPLETE
RE-ASSEMBLED
SET**

Includes aluminum jamb
cover, steel flocked spring
balances, spring covers,
COVERS RIVETED
PERMANENTLY.

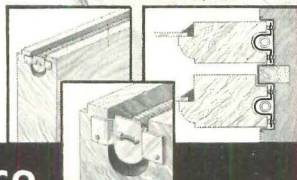
One piece for each side of double
glazing window! Just fasten the sash
and the job is done. Installation
time is half! Speeds window produc-
tion, too! Increases profits! Complete
range of sizes for all frame openings!

Gives silent dependable
operation plus tightest
possible seal. Check with
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CATALOG**



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Pre-assembled
CENCO
WEATHERSTRIP
AND
SASH BALANCE



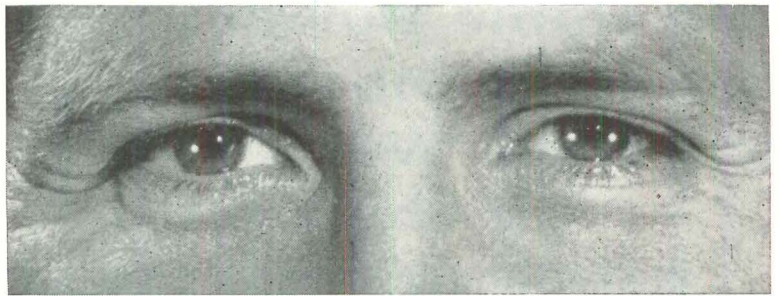
CENTRAL METAL STRIP CO.
43 N. WESTERN AVENUE • CHICAGO 18, ILLINOIS • JU niper 8-8036

HOW TO SELL QUALITY IN THE MODEL HOME

will be the subject of

**HOUSE & HOME'S ANNUAL
MERCHANDISING DIRECTORY
APRIL 1959**

DON'T MISS IT!

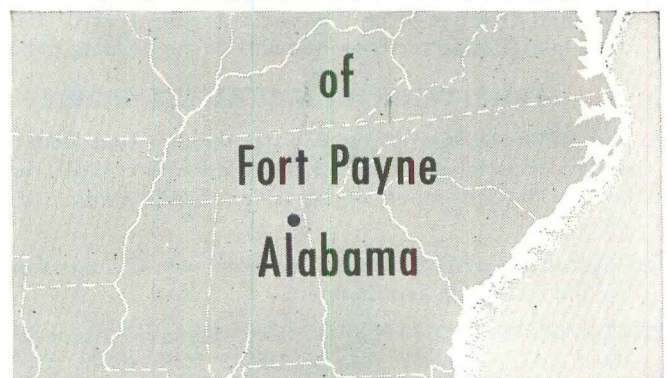


Look to L·O·F Glass Fibers Company
for an announcement about a Major
Product Improvement that makes our
Home Insulation **EVEN BETTER** . . .



L·O·F GLASS FIBERS COMPANY
TOLEDO 1, OHIO

KINGSBERRY HOMES



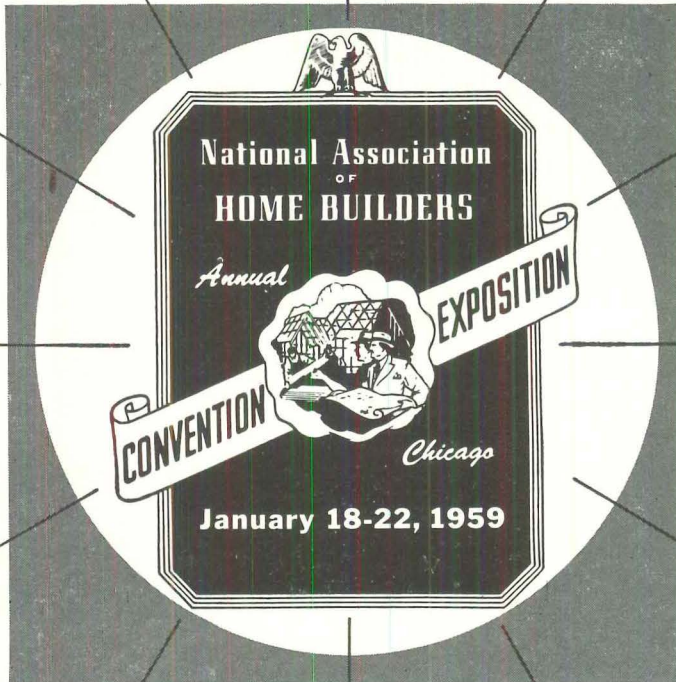
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March through August comparison, 1958 and 1957

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LUMBER FABRICATORS, Inc., Fort Payne, Alabama
A PIONEER OF THE MANUFACTURED-HOME INDUSTRY

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Make checks payable to National Association of Home Builders. Be sure to show clearly in your application your name, address, type of business, type of hotel accommodations desired and date of arrival and departure for each person covered.

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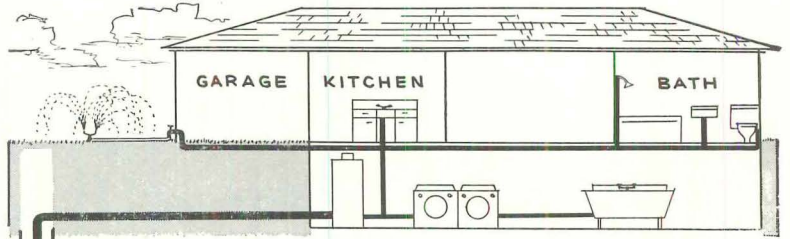
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Page:	
50, 51	Aluminum, Ltd.
34, 35	Aluminum Company of America
161	American Gas Association
Cover III	American Hardware Corp., The (<i>Russell & Erv Div.</i>)
40	American Motor Corp. (<i>Kelvinator Div.</i>)
46	American Telephone & Telegraph Co.
69, 152, 153	Armstrong Cork Co.
173	Azrock Products Division (<i>Uvalde Rock Aspha Co.</i>)
9	Bell & Gossett Co.
62	Best Homes, W. G.
178	Bestwall-Certain-Teed Sales Corp.
165	Blue Ridge Glass Corp.
192	Brikcrete Associates, Inc.
8	Bulldog Electric Products Co.
144	California Redwood Assn.
64	Capitol Products Corp.
6, 7	CARADCO, Inc.
44	Celotex Corp., The
189	Central Metal Strip Co.
82	Chase Brass & Copper Co.
32	Cupples Co.
58	Delco Appliance Division (<i>General Motors Corp.</i>)
162, 163	Douglas Fir Plywood Assn.
167	DuPont de Nemours & Co., Inc., E. I.
185	Dwyer Products Corp.
19	Follansbee Steel Corp.
177	Ford Inc., Ivon R.
28, 29	Frigidaire Division (<i>General Motors Corp.</i>)
192	GBH Way Homes, Inc.
27	General Bronze Corp.
16, 17	General Electric Co. (<i>Hotpoint Div.</i>)
84	General Electric Co. (<i>Textolite Div.</i>)
71	General Homes (<i>Division of General Ind. Inc.</i>)
58	General Motors Corp. (<i>Delco Appliance Div.</i>)
28, 29	General Motors Corp. (<i>Frigidaire Div.</i>)
33	Gering Products, Inc.
Cover II	Gold Seal Division (<i>Congoleum-Nairn, Inc.</i>)
60	Goodrich Co., B. F.
149	Harnischfeger Homes, Inc.
179	Hodgson Houses, Inc.
187	Home Comfort Manufacturing Co.
16, 17	Hotpoint Co. (<i>Division of General Electric Co.</i>)
186	Hough Co., The Frank G.
179, 189	HOUSE & HOME
74, 75	Hubbell, Inc., Harvey
26	Inland Homes Corp.
182, 183	Insulite Division (<i>Minnesota & Ontario Paper Co.</i>)
171	International Paper Co. (<i>Long-Bell Division</i>)
72, 192	Johns-Manville Corp.
10, 11	Kaiser Aluminum & Chemical Sales, Inc.
40	Kelvinator Division (<i>American Motor Corp.</i>)

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Insist on

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The Red Jacket "Submerga" pumps and the Red Jacket line of Jet Pumps are sold through a nationwide distributor organization who can recommend the proper size and type of pump for every installation. This distributor organization as well as the service facilities protect the Home Builder's business reputation by providing buyer-satisfying water systems.



RED JACKET MANUFACTURING CO.

Davenport, Iowa



RED JACKET MANUFACTURING CO., Dept. HH-12.
Davenport, Iowa

Gentlemen:

Please send me complete information about your:

Jet Pumps Submersible Pumps

Name _____

Company _____

Address _____

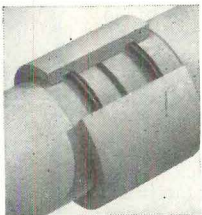
City _____ State _____

Page:

- | | |
|----------------|--------------------------------------------------------------------------|
| 36 | Kentile |
| 2, 3 | Keystone Steel & Wire Co. |
| 15 | Knoll-Drake Products, Inc. |
| 14 | Knox Corp. |
| 176 | Leviton Manufacturing Co. |
| 189 | LOF Glass Fibers Co. |
| 171 | Long-Bell Division (<i>International Paper Co.</i>) |
| 189 | Lumber Fabricators, Inc. |
| 23 | Lyon, Inc. |
| 157 | Masonite Corp. |
| 76 | Mastic Tile Corp. of America (<i>Wright Mfg. Co.</i>) |
| 182, 183 | Minnesota & Ontario Paper Co. (<i>Insulite Div.</i>) |
| 174 | Modular Homes, Inc. |
| 21 | Moe Light Division (<i>Thomas Industries, Inc.</i>) |
| 190 | National Association of Home Builders |
| ver IV, 53, 54 | National Homes Corp. |
| 70 | National Wiring Bureau |
| 1 | Nutone, Inc. |
| 20 | Pease Woodwork Co. (<i>Pease Homes Div.</i>) |
| 12, 13 | Philco Corporation |
| 181 | Powers Regulator Co., The |
| 191 | Red Jacket Manufacturing Co. |
| 18, 55A-B | Republic Steel Corp. |
| 24, 25 | Reynolds Metals Co. |
| 147 | Richmond Homes, Inc. |
| 30 | Romar Filter Corporation |
| Cover III | Russell & Erwin (<i>Div. of The American Hardware Corp.</i>) |
| 66, 67 | Scholz Homes, Inc. |
| 21 | Thomas Industries, Inc. (<i>Moe Light Div.</i>) |
| 15 | Touch-Plate Mfg. Corp. |
| 73 | Union Bag-Camp Paper Corp. |
| 175 | United States Plywood Corp. |
| 77-80 | United States Steel Homes, Inc. |
| 173 | Uvalde Rock Asphalt Co. (<i>Azrock Products Div.</i>) |
| 22 | Van-Packer Co. |
| 179 | W. M. Products Co. |
| 31 | Washington Steel Products, Inc. |
| 56 | Western Pine Assn. |
| 4, 5 | Whirlpool Corp. |
| 184 | White Instrument Co., David (<i>Realist, Inc.</i>) |
| 151 | White-Rodgers Co. |
| 188 | Wiremold Co., The |
| 81 | Woodall Industries, Inc. |
| 76 | Wright Manufacturing Co. (<i>Div. of Mastic Tile Corp. of America</i>) |



Check the profit advantages in Transite sewer mains for your next development!



The familiar Ring-Tite® Coupling speeds and simplifies assembly of Transite Sewer Pipe.

- ✓ Higher appraisals
- ✓ Greater unit profit
- ✓ Faster, easier selling

Sweeping the nation's building industry is a new and profitable trend—builder-installed sewer mains for new developments!

Few innovations have offered builders so much practical help in increasing profits and reducing selling time.

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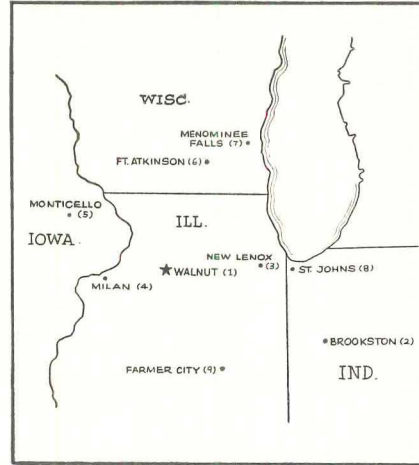
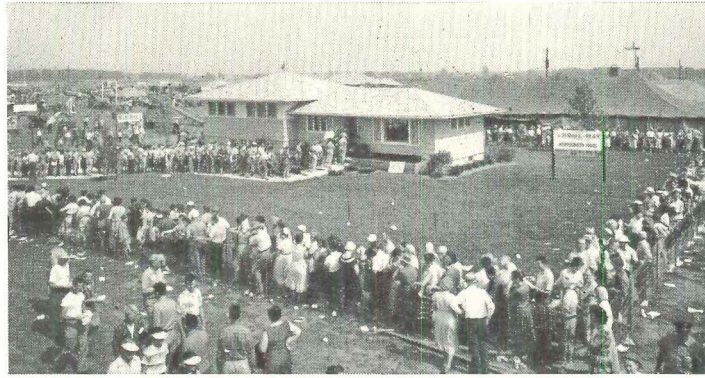
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For the extra economy of an all Transite Sewer system, specify Transite Building Sewer Pipe for house to sewer connections



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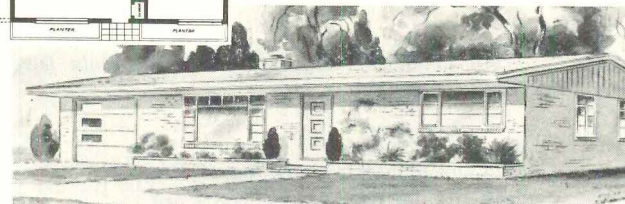
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\$452¹⁰*

FINE MASONRY WITHOUT PENALTY



*National average, including planters, excluding garage. May vary by locality. Blueprints of house shown, \$15.00.



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Contain No Cracks

Truly, the World's Most Modern Masonry of hard, sharp corners, bonded joints, hand cement. It's cold—not baked. No warping, no distortion. Wide range. Hollow for lighter weight, greater insulation.

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