

THE MANAGEMENT MAGAZINE OF AMERICA'S BIGGEST INDUSTRY

FEBRUARY 1962 SIX DOLLARS A YEAR—ONE DOLLAR A COPY

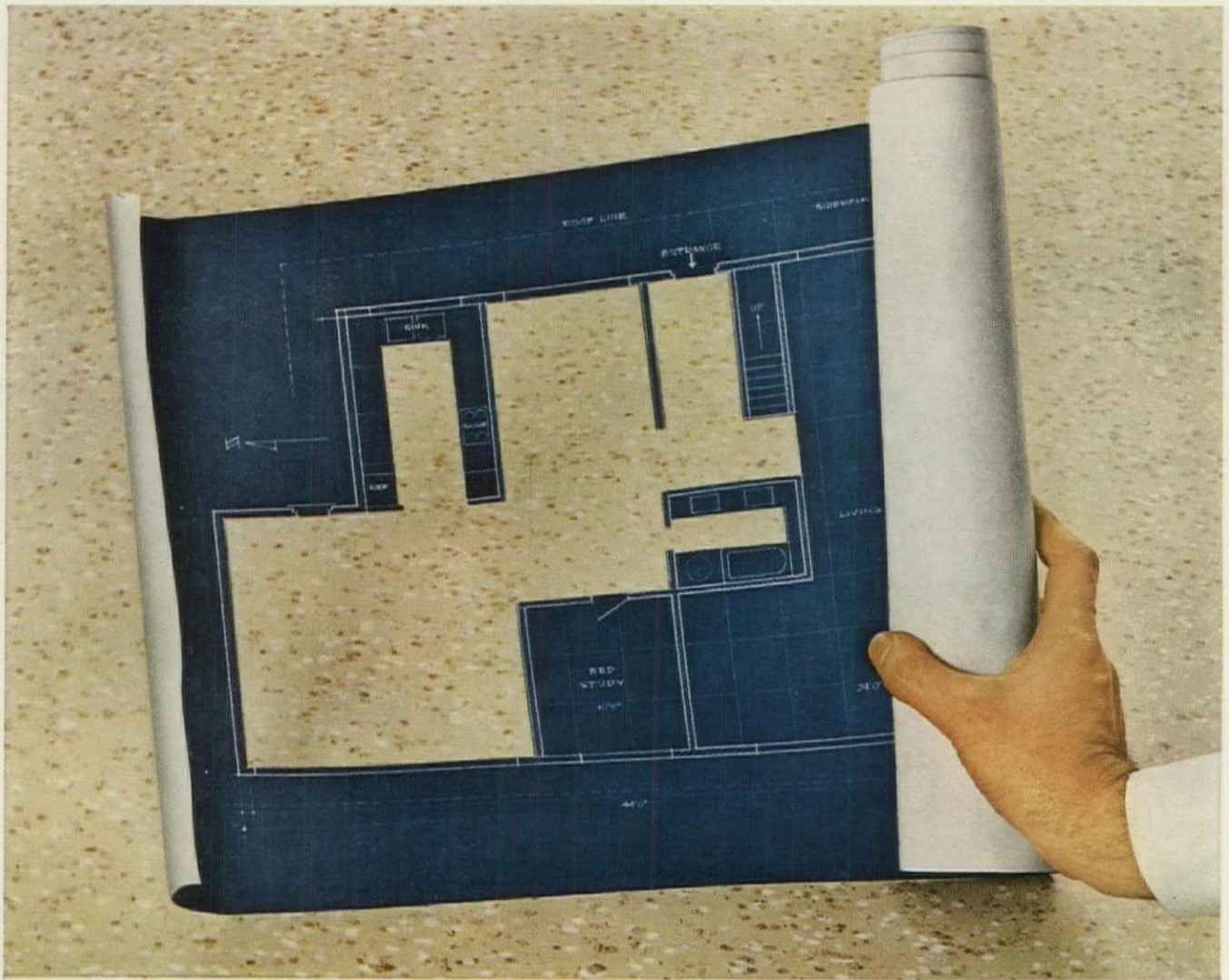
House & Home



ODD-LOTS: A lesson in logistics for profitable building on by-passed land

Royal Barry Wills: A parting salute to the master of the New England style

How to make high-density housing a community asset



Congoleum-Nairn "spacemaker" width vinyl flooring flows from wall to wall as seamless as broadloom. The uninterrupted pattern carries the eye from room to room to emphasize the open expanse of your house . . . to make it look roomier. Shown here is Westenaire Inlaid Vinyl.

"Spacemaker" width vinyl floors dramatize the spacious look



. . . accent the extra living space you've designed into your houses. Congoleum-Nairn "spacemaker" width vinyl flooring comes in rolls 6' wide. Wall to wall, room to room, it seems to "push back the walls"—helps you score another point with your prospects.

The heavy consumer demand for inlaid vinyl sheet-goods can help you sell houses. Take Westenaire® vinyl

flooring, for instance—it gives you the extra sales magic of inlaid vinyl for only pennies a square foot more than vinyl asbestos tile. And Congoleum-Nairn "spacemaker" width vinyl floor coverings are F.H.A. approved.

For samples of Westenaire, contact your local flooring contractor or write to Congoleum-Nairn, Inc., 195 Belgrove Drive, Kearny, New Jersey.

Heavy national advertising is preselling your prospects on the Congoleum-Nairn "spacemaker" concept with room settings like this . . . to help make your sales easier.



Put Music In Your Walls!

with Nutone Intercom-Radio

IF YOU THINK 1962 WILL BE A
DIFFICULT YEAR, TRY THE SALES-
POWER OF NUTONE INTERCOM RADIO



AM MODEL 2054

AM/FM MODEL 2058



NUTONE
BUILT-IN
FOOD
CENTER

Music All Through the Home

FOR EVERYONE IN THE FAMILY TO ENJOY

PLUS Room to Room Intercom

A "STEP-SAVER" THAT WOMEN LOVE

TURN PAGE

Now...the Biggest Sales Appeal for Your New 1962 Houses!

If You Try It..You'll Believe It!

Nothing sells homes like BUILT-IN MUSIC! Here are 2 good ways to prove it . . Include NuTone Built-In Intercom-Radio Systems in your Model Homes and see how many women want this built-in feature as an "extra". The amazingly low cost will surprise you! Then

PRE-WIRE your homes for it! Discover the "Magic" of saying, "This home is pre-wired for a NuTone Intercom-Radio System!" Your Electrical Contractor can pre-wire for very little, and you will more than make up this slight expense in greater 1962 home sales!

NuTone Built-In Intercom & Radio

Speak to strangers without opening door



Keeps an ear on child in nursery or playroom



Each room can originate calls to any other



Talk to any room without wasting time



A bedside companion for sick-room



Talk to your family inside or outside

NOW! . . . Without costly monthly rentals — year in and year out — With a NuTone Built-In Intercom-Radio System you can add Music — PLUS the convenience of Intercom . . . to any room for only \$7.50 for each Speaker!

WRITE FOR NEW DELUXE CATALOGS IN BINDER.



NUTONE, INC. DEPT. 2, CINCINNATI 27, OHIO

YOU PAY NO MORE FOR THE LEADERSHIP & DEPENDABILITY OF NUTONE PRODUCTS . . .

HOOD-FANS • EXHAUST FANS • INTERCOM-RADIO • BUILT-IN STEREO • ELECTRIC HEATERS • DOOR CHIMES • FOOD CENTER

KINGSBERRY ANNOUNCES

SOMETHING ABSOLUTELY NEW IN SERVICE FOR YOU

How has Kingsberry, in a few short years, become one of the nation's "top five" volume home producers, as well as "Number One" in the south?

Why are Kingsberry builders reporting greater sales and bigger profits than ever before?

We believe you'll know the reason the moment you meet one of Kingsberry's five Regional Merchandising Managers—men who back-stop Kingsberry's professionally trained sales representatives—and who bring you something absolutely new in service to home builders! As specialists in selling homes for you, they're expert marketing counselors with a thousand and one *working* abilities that help make your sales strategy pay off. And they come right to you, uniquely qualified to help plan and execute your individual, local marketing program.

Your Regional Merchandising Manager is the man who has made intensive marketing surveys for Kingsberry builders. He's the man who's chopped construction costs in the most unlikely places by showing just *where* and *how* you can save with proper budgeting, scheduling, expediting and cost control.

He's the man who's Johnny-on-the-spot at model home presentations, the man who's squeezed more power and

mileage out of advertising money, even made suggestions on how to process traffic and handle a signed customer!

He's a man whose value is inestimable, yet comes to you at no extra cost, simply because Kingsberry wants to pitch in and help you with your program.

There are five of these men—trained, experienced marketing men who are at

your *personal* service. One of them is ready to roll up his sleeves and get to work for you on a fast, effective, expert approach to your problems . . . *with a program that from site finding to final house sale is unequalled in the manufactured home industry!*

To meet your Kingsberry Regional Merchandising Manager, write:
**J. B. Nowak, General Sales Manager,
Dept. S4,
Kingsberry Homes, Ft. Payne, Ala.**

Wiley Jones, 436 Frank Nelson Building, Birmingham 3, Alabama, serving builders in Mississippi, Alabama, and Louisiana.

R. G. (Dick) Koehler, 906 Third National Bank Building, Nashville 3, Tennessee, serving builders in Tennessee, Arkansas, and Kentucky.

Chester Kingsman, 1077 Spring Street North West, Atlanta, Georgia, serving builders in Georgia and South Carolina.

Robert C. (Bob) Smith, P. O. Box 706, Atlantic Beach, Florida, serving builders in Florida, Alabama Coast, Mississippi Coast, Georgia Coast and New Orleans.

Lewis Bazemore, 1822 Pembroke Road, Greensboro, North Carolina, serving builders in North Carolina, Virginia, and West Virginia.

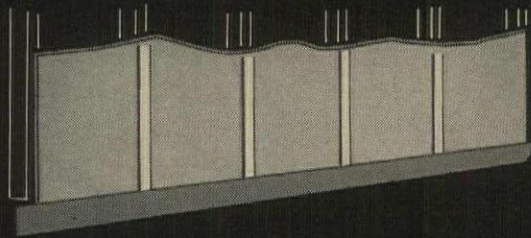



**KINGSBERRY
HOMES**

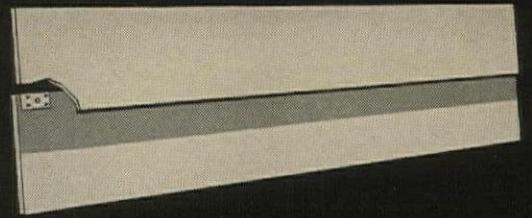
PROGRESS IN HOUSING THROUGH
ENGINEERING AND RESEARCH
Fort Payne, Alabama
Phone Fort Payne
(area code 205) 845 3550

Kingsberry services builders in Alabama, Arkansas, District of Columbia*, northern Florida, Georgia, Kentucky, Louisiana, Mississippi, North Carolina, South Carolina, Tennessee, Virginia*, West Virginia*.

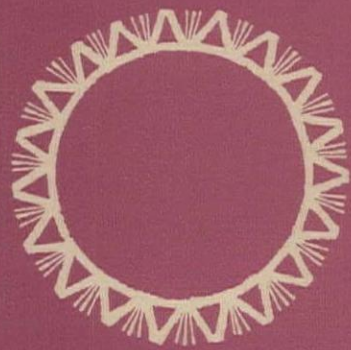
*Now, builders in District of Columbia, Virginia, and West Virginia can enjoy Kingsberry's complete service too.



UPSON DUBL-BILT — an attractive, all-weather board for permanent exterior walls or decorative facades.



UPSON PRIMED SIDING — Practical, proven lap siding that will not crack, splinter, chip or check.

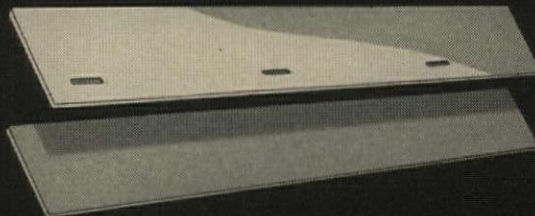


**USE THE COMPLETE
UPSON SYSTEM
FOR MODERN
HOME BUILDING
AND REMODELING!**

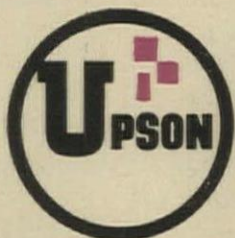
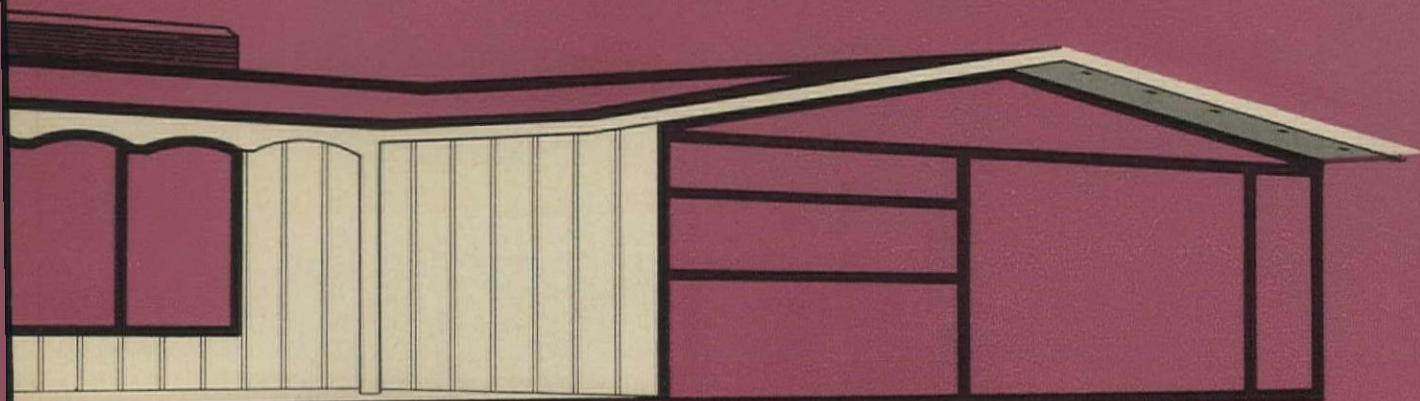
Outside, inside, all around the house there's an Upson Board product to attract the eye of the home buyer and to reduce on-site construction time, labor and materials costs. There's Upson Primed Siding, for instance, and Upson Trim-Bilt! Upson Soffits, an important part of the system, too! And Upson Dubl-Bilt for smart, modern facades. In addition to their many other advantages, we guarantee that all Upson exterior board products are knot free, no grain to hide or raise. Edges are uniform and straight. All board is pre-cut to standard sizes and pre-finished. For further information, just return the attached coupon.



UPSON TRIM-BILT—Attractive, economical exterior trim board for cornices, fascia and rakes.



UPSON SOFFITS — Pre-cut, primed, vented, screened and ready to apply.



THE UPSON COMPANY • LOCKPORT, NEW YORK

FREE—Please send me the **FREE** illustrated brochure discussing products in the complete Upson System of Modern Home Building and Remodeling.

THE UPSON COMPANY • 922 UPSON POINT • LOCKPORT, N. Y.

NAME: _____

COMPANY: _____


ADDRESS: _____

CITY: _____ STATE: _____



Have you ever watched a home buyer watching a garage door open *Delco-matically*?

If you have, chances are you've already ordered Delco-matics for all your homes. Because once you've pushed a Delco-matic button . . . and seen the garage door and the buyer's face go up automatically . . . well, who could resist it? Especially if you ever show your homes on rainy days or dark, cold nights. And, once Delco-matic's installed, you never worry about call-backs. Because, if service ever is required on the trouble-free, all-transistor Delco-matic, everything's taken care of by United Motors Service electronics service dealers. Available in both dashboard pushbutton and portable control units, a Delco-matic costs no more than most automatic washers. And it's amazing how much faster your homes sell when you install Delco-matics as standard equipment. What better reason to call your local representative or mail the coupon for our new illustrated facts and figures brochure!

 • The sale begins when you push this button

Delco-matic / Delco Products



Division of General Motors,
329 First Street, Dayton 1, Ohio

I'm interested in Delco-matic for my homes.
Please send me your latest brochure.

NAME _____

ADDRESS _____

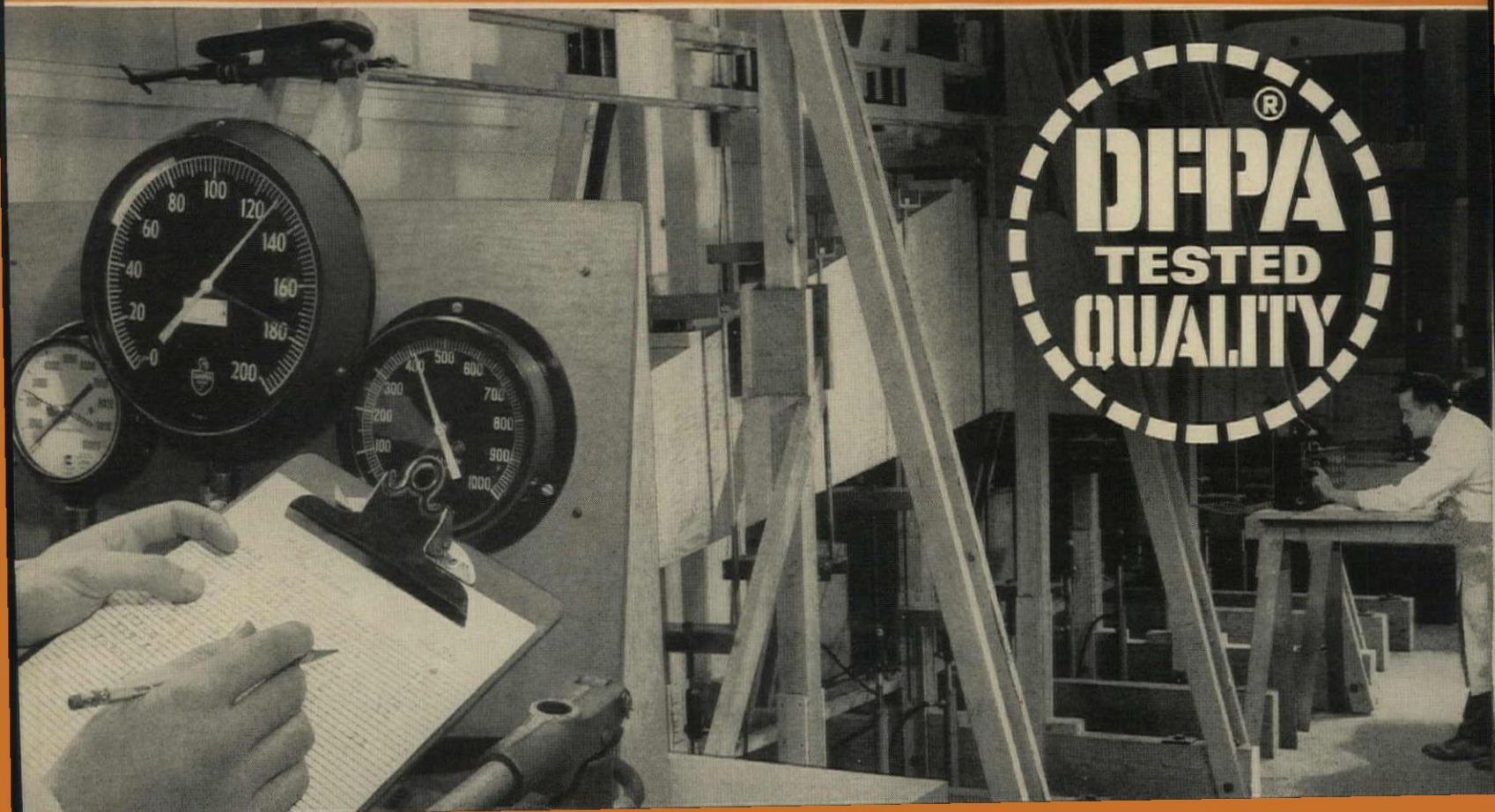
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Another nine-page report to builders from the Douglas Fir Plywood Association, Tacoma, Washington

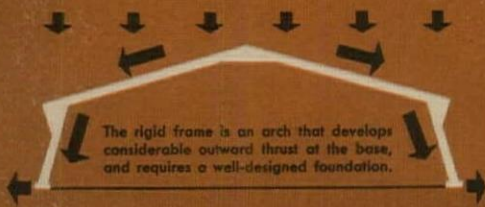
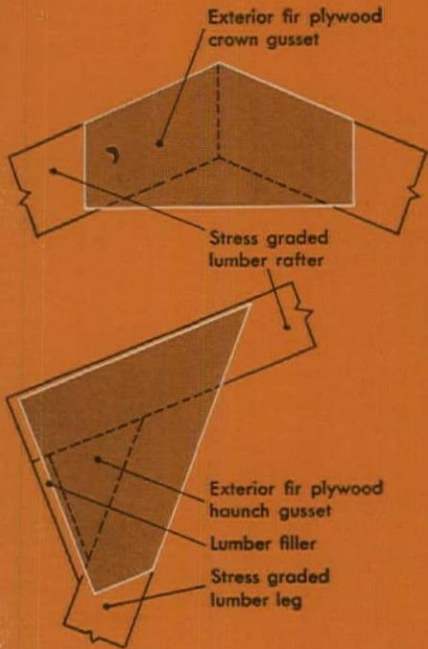
FOUR NEW IDEAS FROM DFPA PLYWOOD RESEARCH

- 1** A basic structural system for farm and commercial buildings that costs less than \$1 a square foot
- 2** One-step wall method that takes just one thickness of plywood for siding and sheathing
- 3** Two new plywood floor systems that cut floor construction time in half
- 4** A new truss that costs less, weighs less and is easier to make





Always specify by DFPA grade trademarks



DFPA FIR PLYWOOD

RIGID FRAME

Simplest, most economical way to enclose space and get buildings that have clear spans up to 52 ft.

THE RIGID FRAME SYSTEM is a quick, inexpensive way to get basic shelter for less than \$1 a sq. ft. It's economical in material, time and capital outlay. It's easy to master, even for unskilled labor. The system consists of a series of load-bearing arches, made of four lumber members rigidly connected by nailed plywood gusset plates, and tied together by plywood walls and roof. Frames are quickly assembled, offsite or on, and quickly set in place.

DFPA has rigid frame building plans for spans from 24' to 52', and construction data for over a thousand variations, to conform with conditions in various parts of the country, and commercial as well as farm uses. Included are different spans, leg heights, roof loads, frame spacing, wall treatments, etc.

The first application of the rigid frame was for farm buildings. Poultry houses like the one above in Western Washington have been built for 80c or less per sq. ft. for the basic shell. One of the most recent large-scale farm uses, four 52-ft.-clear-span potato warehouses, cost \$2.10 a sq. ft.—including insulation, wall lining, shingles and a ventilation system. But rigid frame buildings need not look utilitarian and plain. The system, when varied with vertical walls and different window and siding treatments, is extremely logical for public buildings, churches, schools, and even residential construction. See examples at right.

One of the first residential applications of the rigid frame was at the Champaign, Illinois Research House built by the Douglas Fir Plywood Association last year. The two-car garage was built with prefabricated rigid frames made up of 2 x 8 West Coast lumber framing and gusset plates of $\frac{3}{8}$ " plywood. Frames were delivered to the job site as half-sections, assembled on the ground, and quickly tilted up into position, two feet o.c. Roof decking was $\frac{3}{8}$ " plywood, applied with Plyclips.



This North Carolina chapel demonstrates the adaptability of the rigid frame. It differs from the usual design in its straight sides—DFPA's construction recommendations for builders include details of this variation. The chapel cost \$6.96 per sq. ft., including masonry, foundation, Texture One-Eleven siding-sheathing and roof of plywood stressed skin panels.

Park shelters and school buildings can make good use of the rigid frame system. For a cost of \$3.05 per sq. ft. the Little Rock, Ark. Park Department got this 25-foot-clear-span cooking shelter with a concrete slab and large stone fireplace. Rigid frame members are 4 x 10's and rest on concrete footings six feet o.c. Architect Robert Robinson and engineer Scott Farrell worked closely with DFPA engineers in designing the structure so sidewalls could be partially open. Contractor was H. L. Upton.

For more information on the rigid frame system, write Douglas Fir Plywood Association, Tacoma 2, Washington.





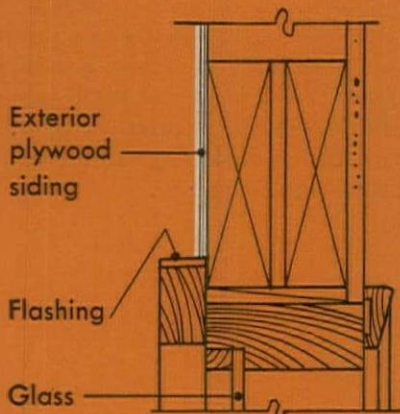
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DFPA FIR PLYWOOD

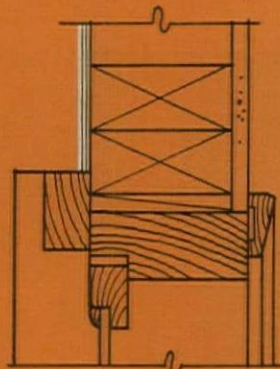
STURD-I-WALL

A time-and-money saving wall system that gives you both siding and sheathing in one operation

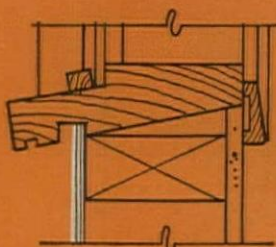
STURD-I-WALL is a one-step building system that uses a single thickness of exterior plywood as both siding and sheathing. By eliminating one whole step in wall construction, you can save in time, labor and materials. Yet you get a strong, good-looking wall. You can suit any taste in siding because plywood can be used in such a wide variety of ways: Texture One-Eleven with distinctive vertical grooves; overlaid plywood for an ultra-smooth, long-lasting paint job; horizontal lapped siding, either regular or overlaid; panel-and-batten; board-and-batten effect, etc. Sturd-i-wall meets FHA requirements, and is in fact even stronger and more rigid than a wall with diagonal sheathing and other siding. Where climate requires it, insulation can be applied between the studs. Sturd-i-wall works well with panelized construction, too.



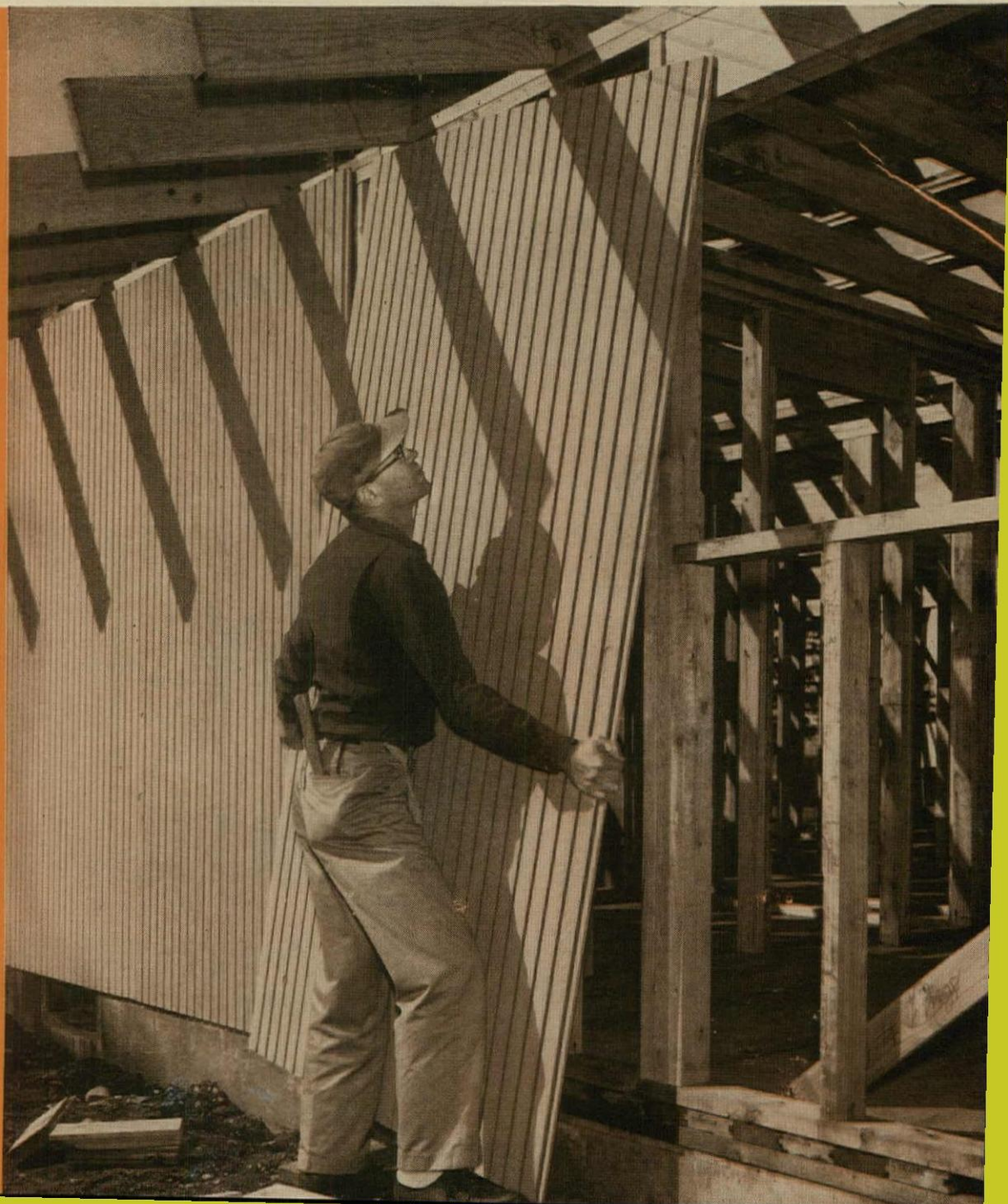
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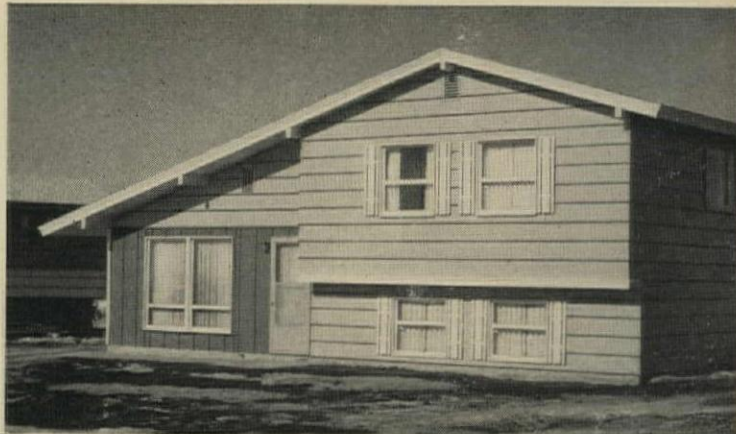


JAMB



SILL





▲ **Sturd-i-wall cuts per-house costs**

by \$175-\$245 for Bob Miller, one of Minot, North Dakota's larger builders, with houses in the \$15,000-\$19,000 range. He saves at least \$175 when he applies beveled siding of medium density overlaid fir plywood directly on studs. When he uses Texture One-Eleven for sheathing-siding, he lops \$70 more off his costs (compared with fibreboard sheathing and cedar siding). With savings from Sturd-i-wall on a typical 1200-sq. ft. house, Miller installs top-grade wool carpeting and built-in kitchen appliances without increasing his basic price—a definite competitive advantage. Buyers say the all-plywood houses are warm and comfortable, even on a sub-zero day. Plywood is so stable, with less shrinkage than other materials, that there's less chance for seams or cracks at door or window openings.



▲ **Sturd-i-wall saved \$210**

on this new fourplex built by Wimer Construction Co. in Cedar Rapids, Iowa. Ben Wimer says the Texture One-Eleven combined siding-sheathing not only saves time and materials, but builds a better house. In his custom houses, which account for most of his business, Wimer has gone almost entirely to Sturd-i-wall and says that he saves \$700 on a house in the \$25,000 range. About half his savings are in labor. He feels Sturd-i-wall helps him give his customers more house for the money, both in square footage and quality.

► **Sturd-i-wall construction helped**

hold costs to \$9 per sq. ft. at this 70-unit, low-rise apartment in Mountain View, California. Combination siding-sheathing was $\frac{3}{8}$ " medium density overlaid fir plywood, scored 8" o.c. to give a plank effect. It went over 3 x 4's, 16" o.c. Vertical edges of panels were shiplapped to give a continuous groove pattern. Let-in bracing was not required because of plywood's superior bracing strength. Overhangs seen here, a continuation of the ceiling, are relief-grain plywood with a natural finish.

The same structural system will be used for a projected 406 additional apartment units. Jack Douglas, superintendent on the job for Premier Construction Co. of San Jose, said, "Waste in wall construction is practically non-existent. Plywood is the big time-saver on this job. There is no plastering or stucco—the siding is a one-operation deal and it is ready to paint." Overlaid plywood takes and holds a paint job well, too.

For more information on plywood Sturd-i-wall construction, write Douglas Fir Plywood Association, Tacoma 2, Wash.





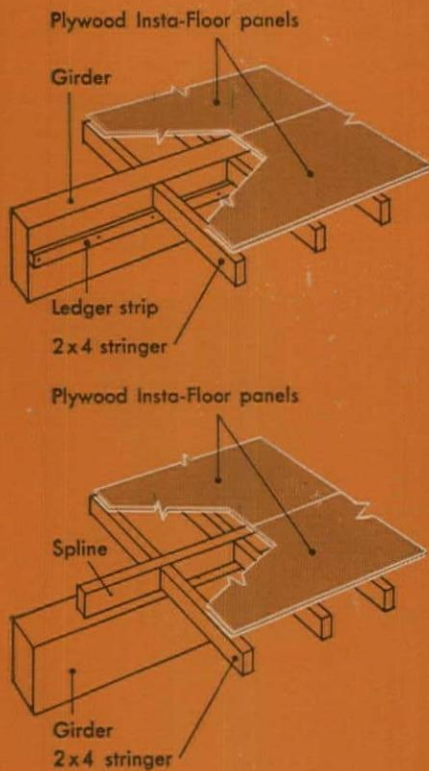
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TWO NEW DFPA FIR PLYWOOD

FLOOR SYSTEMS

Two ways to cut floor construction time in half by using plywood over supports on 4-ft. centers

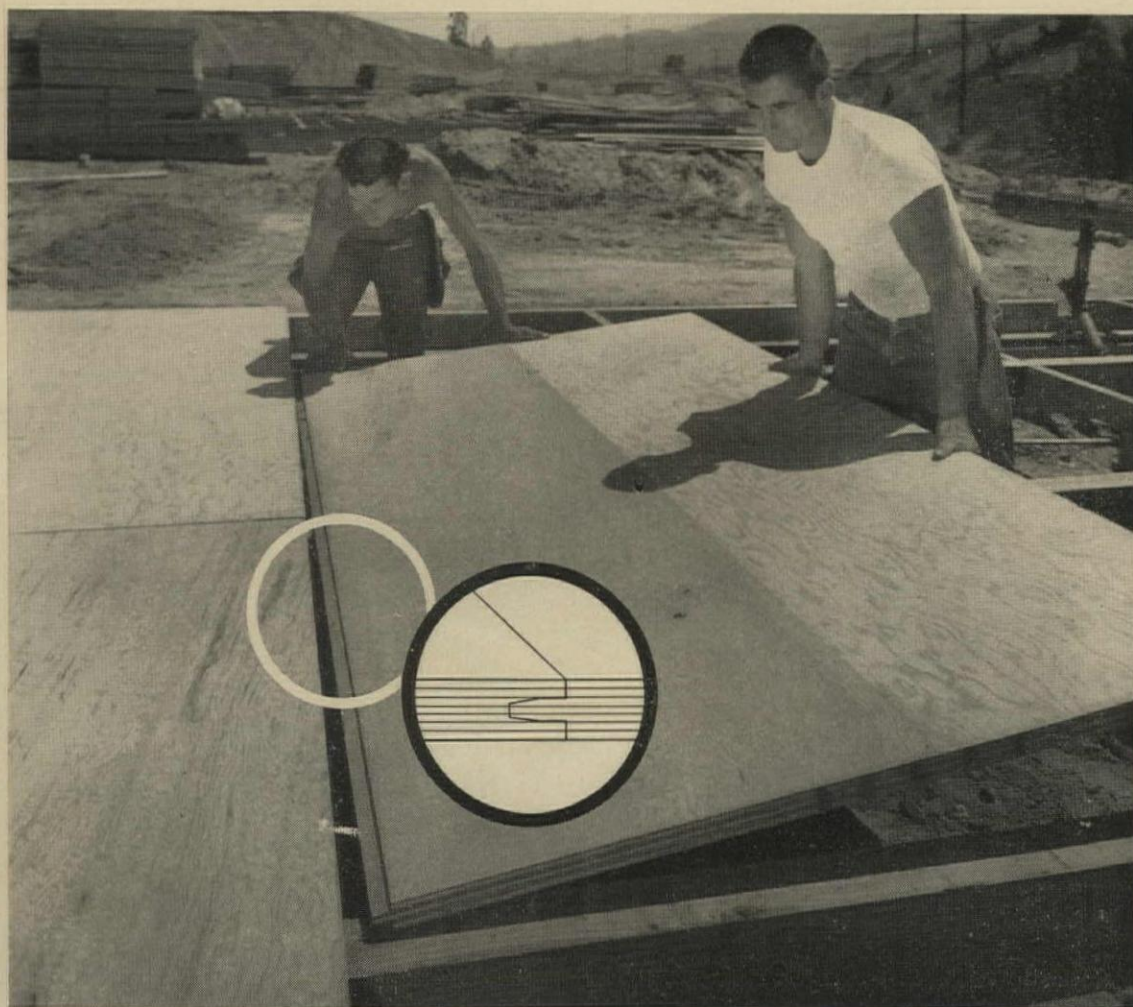
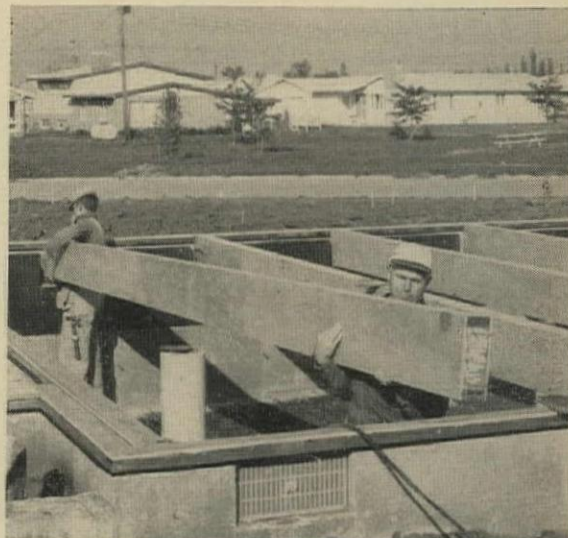
INSTA-FLOOR FASTENING METHODS



1 **Insta-Floor** is a panelized system with preframed plywood floor sections that cost as little as 35c per sq. ft. in place. Most savings are due to sharply reduced labor requirements, because the system entirely eliminates time-consuming cutting and fitting of hundreds of small pieces on the job. As a demonstration, Chehalis, Wash. builder, George Osborne, laid 1170 sq. ft. of Insta-Floor, including main supporting beams, in just under 10 minutes with a six-man crew. Another builder, C. C. Johnson of Muskegon, Mich., used Insta-Floor and saved \$39.40 on his first try. He expects savings per house to come to about \$75 when his crew becomes more familiar with the system.

Both for Insta-Floor (above) and the 2.4.1 floor system (at right), supporting beams may be set into pockets in the foundation. This lowers the house, giving it a ground-hugging look, and saves significantly in labor as well as materials for wall sheathing, siding and painting.

FOR BOTH SYSTEMS, supports may be solid or built-up beams or, as on this ▶ Insta-Floor job, plywood box beams for long span, light weight, low cost.



Basement ceilings are neat and attractive — one more advantage you get when you use 2.4.1. Smooth plywood and exposed beams are easy to finish and easy to maintain; ceiling looks uncluttered.

2 Tongue-and-groove 2.4.1: Now DFPA has engineered a tongue-and-groove joint for 2.4.1, the 1 $\frac{1}{8}$ -in.-thick combination subflooring and underlayment plywood. Standard 2.4.1 requires blocking under panel edges—new t&g panels do not. Plywood floors are firm and solid and make a smooth base for any kind of resilient flooring. The new 2.4.1 system saved one builder in California \$100 per 2000-sq. ft. house, compared with 2 x 6 car decking. Another builder, G. E. Chacksfield Construction Co. of Gardena, Calif., used t&g 2.4.1 on a 154-unit development in Rolling Hills, Calif. (above). Chacksfield likes the floor system because it saves three ways over others: in time, labor and cross-blocking. It took only 10 man-hours to install framing and plywood for a 1400-sq.-ft. floor.

For information on both systems, write DFPA, Tacoma 2, Washington.





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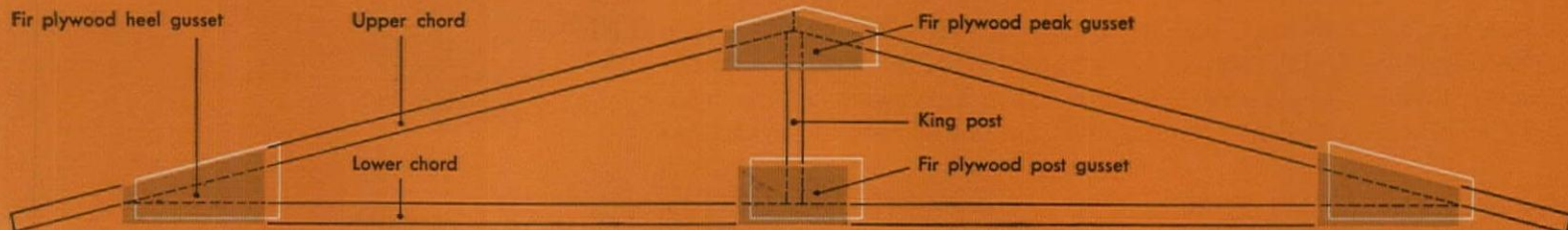
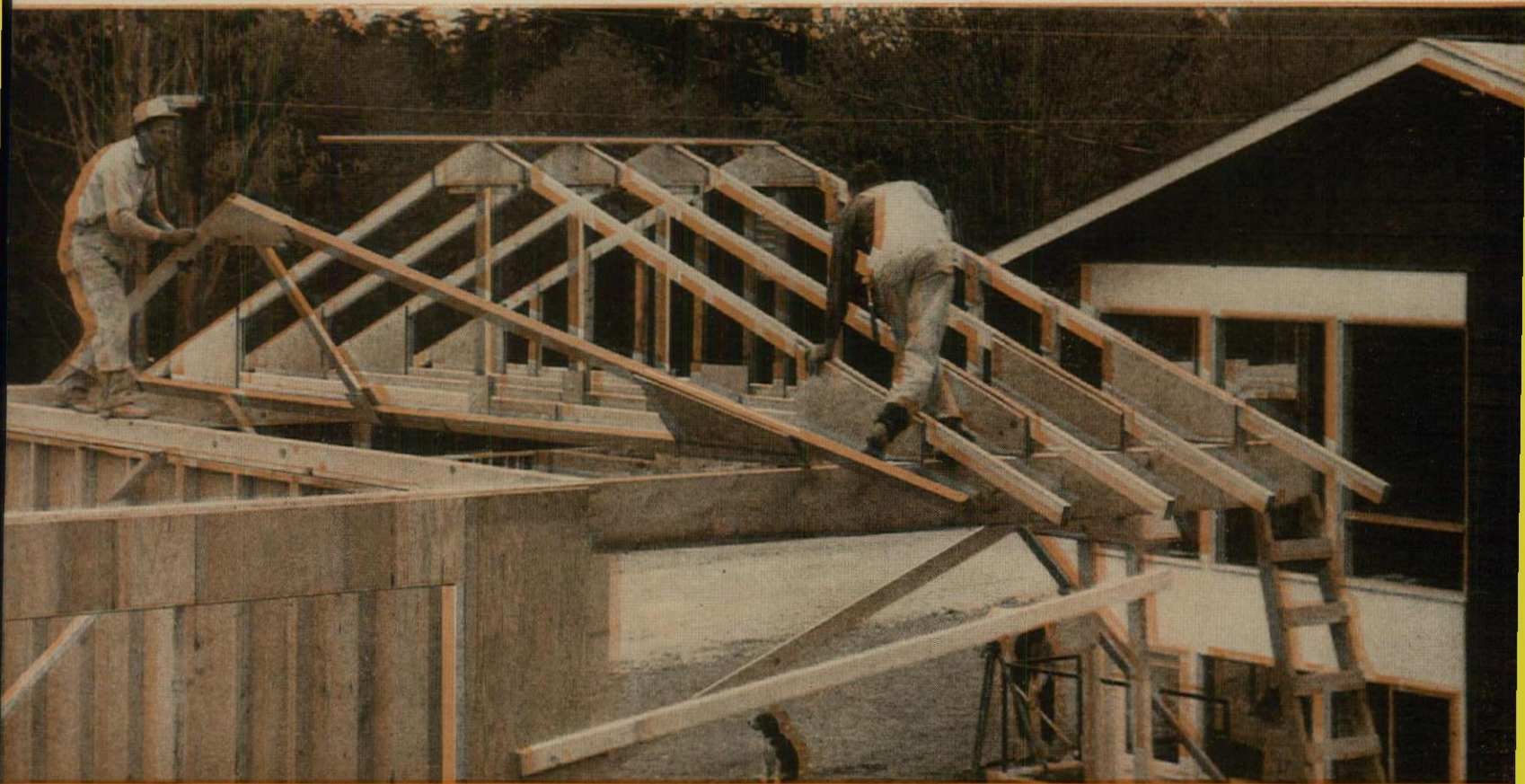
DFPA FIR PLYWOOD

KING POST TRUSS

Here's a new simplified design that gives you a truss that's lighter-weight . . . easier and quicker to build . . . and lower in cost

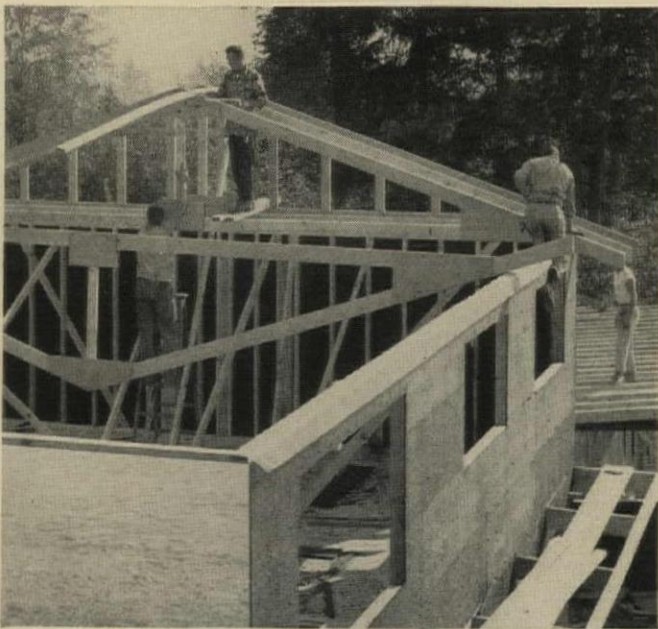
THIS IMPROVED plywood and lumber king post truss is less expensive to fabricate, easier to install, and does the job as well as or better than trusses with more members and costly metal connectors. Developed by the University of Illinois, it has been tested both in the laboratory and in use. Key to the system is the plywood gusset plate, which insures an absolutely rigid connection. DFPA tests of fastening methods show pressure-glued gusset plates stronger than nail-glued connections. For both, gluing must be done under carefully controlled conditions. For most builders, nail gluing is satisfactory and may be more practical.

Builders who have used these king post trusses with other plywood components have completed the basic shell of a house in three days. Most savings come from simplified roof framing. The truss system also permits non-load bearing partitions, and simpler, less expensive floor and foundation construction.





▲ **King post trusses** may have nail-glued or staple-glued plywood gusset plates (as above); or gussets may be pressure-glued; or simply nailed. They're economical because they require only half as many connections as other truss designs. Many component fabricators and lumber dealers supply king post trusses as part of a complete prefabricated house package. Some builders who have used them report savings up to \$300 a house due to use of the prefabbed components.



▲ **Bell & Valdez**, large Pacific Northwest builders, used king post trusses in 100 houses during a trial run, then converted all their models to this type. Low cost was the chief reason. Trusses were fabricated by Totem Lumber in Seattle. Totem makes the double-gusseted truss 30 at a time in a special manufacturing process and figures costs at about \$1 less than for a comparable truss with metal connectors.

For more information about king post trusses, write to Douglas Fir Plywood Association, Tacoma 2, Wash.

THE DFPA TRADEMARK IS YOUR ASSURANCE OF QUALITY PLYWOOD

TODAY, QUALITY OF CONSTRUCTION is more critical than ever before. New building systems like those shown here make greater demands on materials, and dependability of performance is absolutely essential. Buyers are more quality conscious. That's why it's more important than ever before for you to specify and buy *only* DFPA grade trademarked fir plywood. It's the only plywood backed by an industry-wide quality control program, and a quarter century of experience in plywood testing and inspection. This program is supported by the overwhelming majority of fir and western softwood plywood manufacturers, accounting for 85 percent of industry production.

You can depend on plywood with the DFPA grade trademark because the DFPA quality control program checks every critical step in plywood manufacture. It includes factory inspection by trained quality supervisors—rigorous laboratory testing of production samples, and exposure to actual weather conditions—and in-use testing of new products and finishes. Quality control is backed by DFPA research into new structural systems, and information to help you to build better with plywood at lower cost.

Your reputation depends on the quality of your construction. That's why it pays to specify *only* DFPA grade trademarked plywood.

DOUGLAS FIR PLYWOOD ASSOCIATION

TACOMA 2, WASHINGTON

—an industry-wide organization devoted to research, promotion and quality control



Only plywood bearing the DFPA grade trademark is made under the industry-wide DFPA quality control program. Always look for the letters "DFPA."

**GIVES YOU a new sense of mastery
over digging time and costs!**

**I'M RIGGED
FOR PROFIT!**



NEW DAVIS T-78 TRENCHER AND DOZER with DAVIS D-100 BACKHOE

Here's a revolutionary new concept in digging equipment that reduces operating costs, equipment inventory, and provides greater profit-producing efficiency for the contractor and builder. The new Davis T-78 Trencher and Dozer with the new Davis D-100 Backhoe is an all-purpose digging machine that is "rigged for profit." It can dig in every soil condition and handle any digging, trenching, or ditching assignment from 4" to 36" wide to 8' 4" deep. And, it will finish up the job by backfilling and leveling up to the final grade. The T-78 trenches to perfection at speeds up to 840 feet per hour, and the D-100 takes over on wider and deeper trenches, bell holes, septic tanks, laterals, and other excavations, or for trenching in extremely rocky areas which no trencher can touch. The dozer, an integral part of the T-78 is highly efficient in land leveling and backfilling. The compactness, maximum traction, and high flotation of the T-78 and D-100 put you in a spot to earn more money. You can get through standard yard gates, work in landscaped areas with minimum sod damage or in soft terrain. Davis Dealers and Distributors are demonstrating these remarkable machines from coast to coast. See for yourself how they can take you out of the profit-squeeze. With a minimum investment you, too, can get "rigged for profit"!

YOU SET THE DATE...WE'LL DEMONSTRATE!

It's a CONTRACTOR'S DREAM

AS A TRENCHER

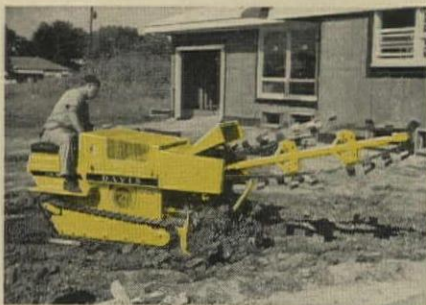
The Davis T-78 by itself is a real money-maker because of its unusual digging ability. Proper weight distribution and ground-gripping tracks give it a solid foundation and eliminate rubber-tire bounce. Infinite control of the propulsion allows perfect coordination of the ground speed with the digging chain's ability to cut and elevate the dirt. The T-78 digs from 18" wide, 26" deep to 4" or 6" wide, 78" deep and at varying widths and depths in between. Its extra-wide, 10" belt conveyor can be set to deliver spoil to either side, leaving a wide area for workmen around the trench. Ground pressure is only 3.6 psi, and rubber track pads are available. Width is 37" with the belt conveyor and dozer extensions removed. Davis teeth are designed for the toughest digging conditions and long life.



AS A BACKHOE



AS A DOZER



The power and efficiency of the dozer will astound you. An integrated part of the T-78, this hydraulically controlled, 48-inch blade levels deep rutted areas for smoother trenching, backfills, and levels the terrain to final grade. The T-78's Instant Forward/Reverse, positive traction, and independent left and right steering brakes give it "turn-on-a-dime" maneuverability and pinpoint steering accuracy.

NEW DAVIS D-100 BACKHOE...your Ace in the Hole

OTHER PROFIT-RIGGED DAVIS EQUIPMENT

New Davis W-36 Trencher is positively self-propelled by a 6-speed winch drive with shock limiter. Powered by a 6-h. p. Briggs & Stratton engine. Digs from 3" to 6" wide to 36" deep.

Davis T-66 Trencher has maximum flotation... positive traction... ability to cross trenches... and is compact (only 37" wide) to get on jobs others can't. Digs from 16" wide, 24" deep to 4" wide, 66" deep.



DAVIS HUSTLER TRAILERS

with tilting ramp put Davis equipment on the job at low cost. Heavy-duty model carries both T-78 and D-100 Backhoe. Has attaching points to hold backhoe when it's not required, leaving it available when it's needed.



Attached to a T-78 Trencher or a utility tractor, the new compact, power-packed Davis D-100 Backhoe makes power digging profitable and possible on a multitude of jobs which are too costly and inaccessible for the larger more expensive machines. Yet, it will handle 90% of all normal backhoe work—even digs flush! The D-100 makes no compromise in quality. It has in excess of 10,000 lbs. pryout pressure, a full 180° continuous operating arc at constant speed, and is quickly detachable. It digs 8' 4" deep and up to 36" wide. The D-100 is the "ace in the hole" for the operator caught in the industry's race for size and price, but who really needs economy and performance!

SEND ME IN FOR MORE DETAILS



DAVIS MFG. INC.

1530 S. McLean Blvd., Wichita 13, Kansas

Send me free literature and tell me the name of my dealer for the Davis T-78 _____, D-100 _____, Backhoe _____, T-66 _____, W-36 _____.

NAME _____

ADDRESS _____

TOWN _____ STATE _____

T8-3-1161



A 3" COPPER TUBE JOINT
CAN BE SOLDERED

... IN HALF THE TIME IT TAKES
TO CAULK A 3" CAST IRON JOINT

Copper drainage lowers your costs ... adds a quality feature

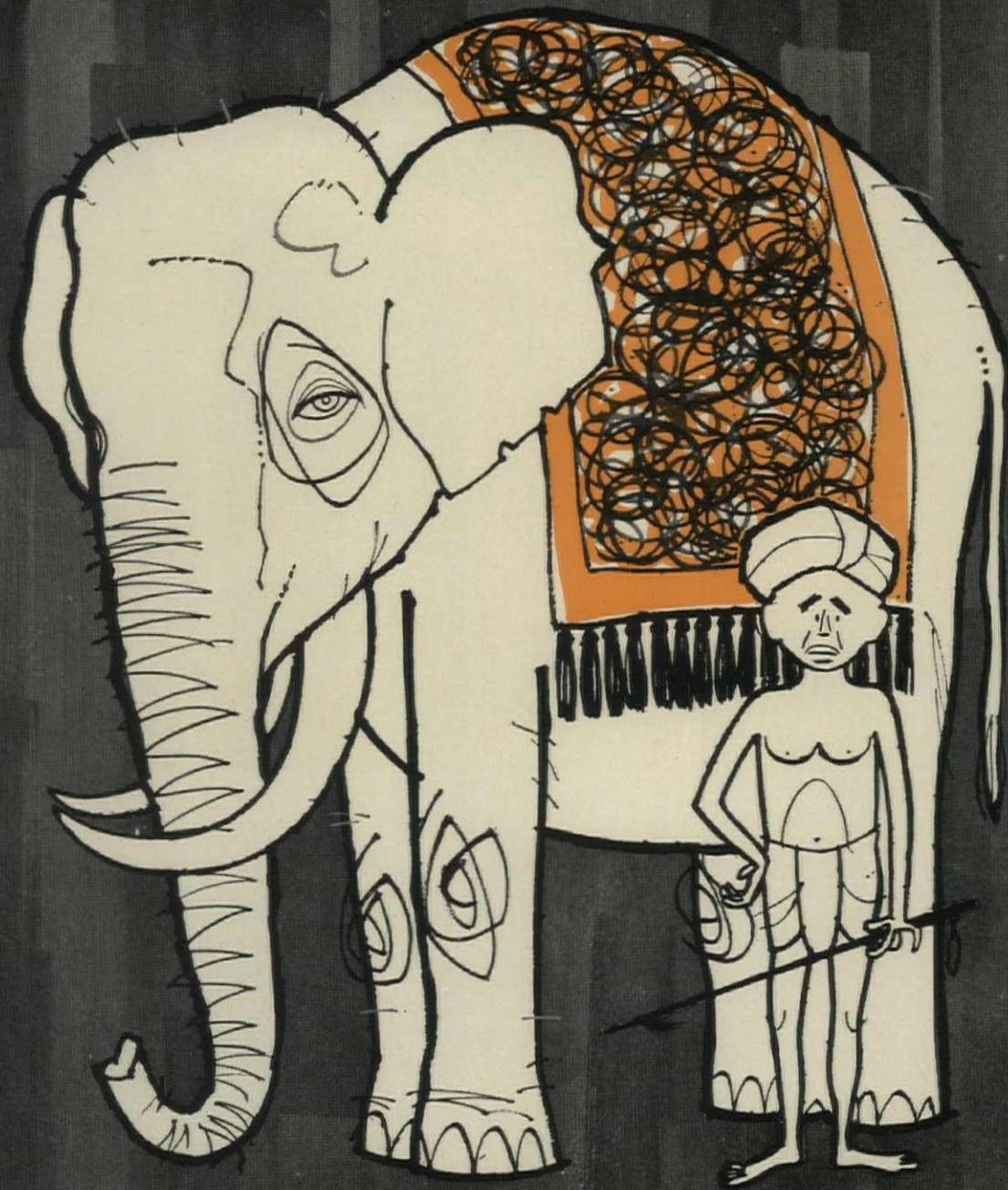
Case in point: a typical, back-to-back bathroom-kitchen-laundry drainage system. In an installation of this type, you can make substantial savings by specifying Type DWV copper tube and fittings rather than cast iron and steel piping.

How come? Your plumbing contractor will tell you that copper tube permits him (1) to substitute the speed of soldering for the time-consuming work of caulking or threading; (2) to install longer lengths and thereby fewer connections; (3) to pre-assemble rough-in units in his shop or on the job-site.

For a detailed, installed-cost comparison of piping materials, write for "The Economy of Copper" to Anaconda American Brass Company, Waterbury 20, Connecticut. In Canada: Anaconda American Brass Ltd., New Toronto, Ont. 61-1754

Anaconda Copper Tube, Fittings and Valves are available through leading wholesalers

ANACONDA[®]
AMERICAN BRASS COMPANY



WHITE ELEPHANTS HAVE A LIMITED MARKET

Many new houses, like our friend here, are too big, too gaudy, too ***!*★X*X!★*** expensive for most pocketbooks. Few people buy 'em. Too many builders get stuck with 'em.

Now take Inland's new low-cost Buccaneer.

At \$10,400 including \$2,300 lot it's priced right for nearly every family in the land... priced for the low-cost, mass market where volume sales are fact not fiction. Where profits are most rewarding.


What's more, under new FHA Sec. 221, the Buccaneer goes for only \$9,700 including a \$2,000 lot. You can now take advantage of current housing

legislation and be sure you offer the best, the most appealing terms.

Inspect it. You'll find the most advanced designs, nationally advertised materials, spacious living area, maintenance-free features, ample storage areas. The things homebuyers want most are here in number.

Join Inland's fast-selling team. You'll use the most successful merchandising program and selling techniques in the industry. Liberal financial assistance is at your call. And you'll choose from 133 distinctive designs with a wide variety of floor plans.

Don't get saddled with white elephants. Sell a winner. Sell the new low-cost Buccaneer. For the complete profit story write, wire, or phone (PR 3-7550) Neal B. Welch, Jr., Vice-President-Sales, Dept. H-2, Piqua, Ohio.

the 
Buccaneer

**INLAND
HOMES**

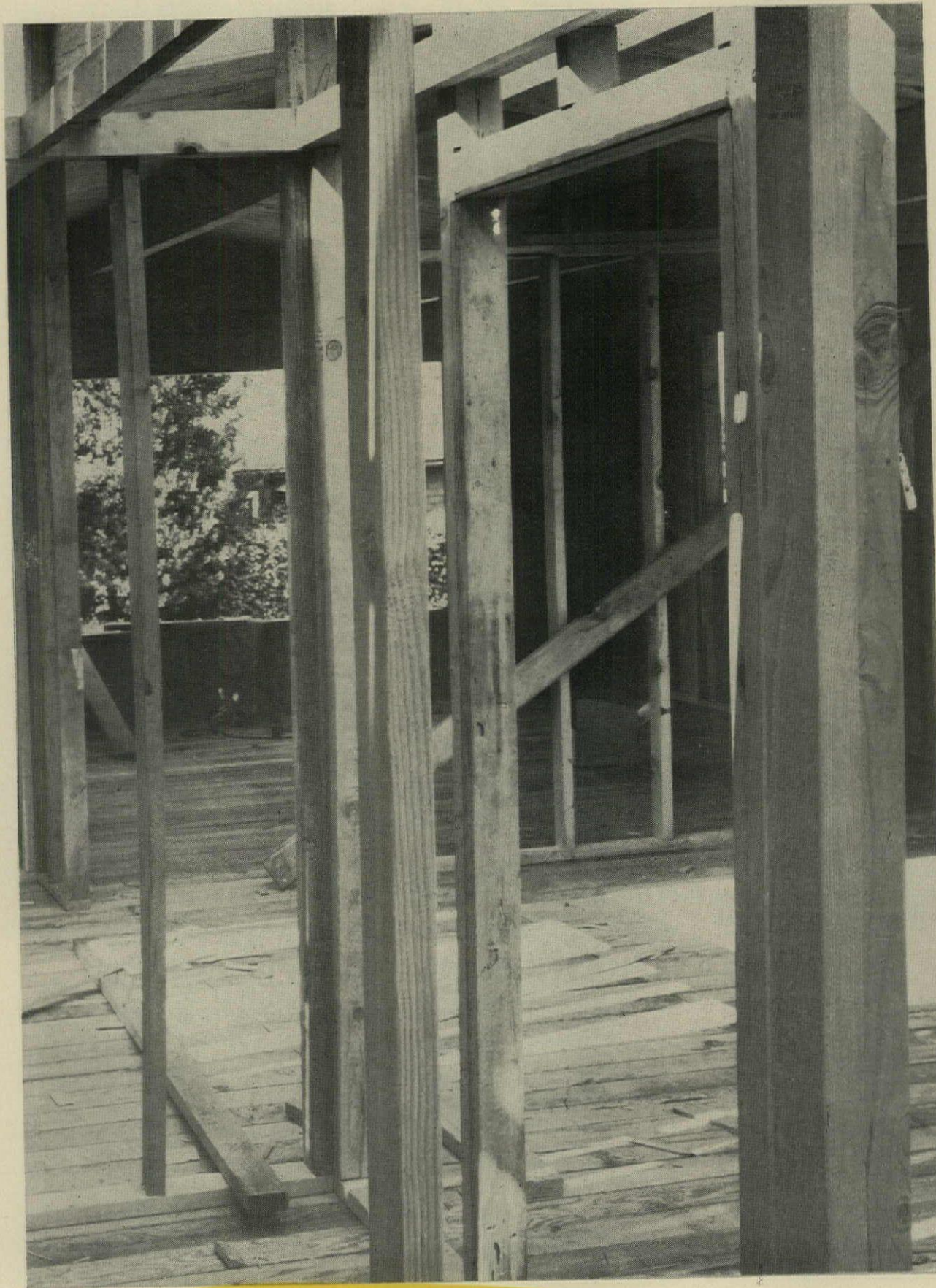


Inland Homes Corporation, Executive Offices:
Piqua, Ohio • Plants in Piqua, Ohio; Han-
over, Pennsylvania; Clinton, Iowa

Recognized Leader in Low-Cost Homes
©1962—Inland Homes Corporation



3 bedroom American Ranch Design No. 2.
Choice of slab, crawl space, full basement and garage.
Other designs in Ranch, Cape Cod, Colonial.



UTILITY GRADE
WEST COAST LUMBER

WEST COAST DOUGLAS FIR • WEST COAST HEMLOCK
WESTERN RED CEDAR • SITKA SPRUCE • WHITE FIR

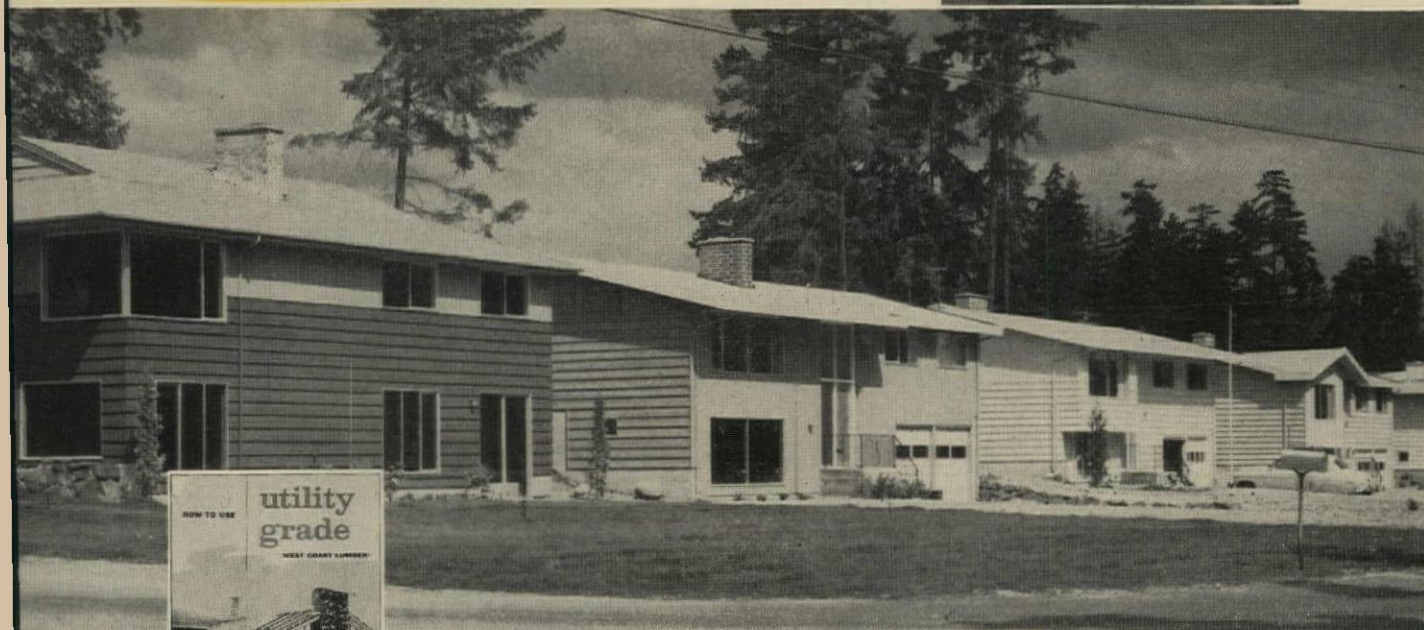
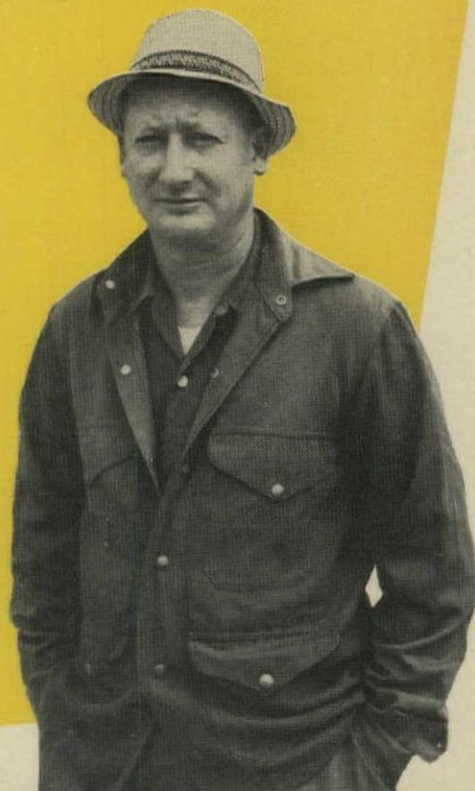
"UTILITY grade West Coast Lumber keeps me competitive in an active home selling market,"

**says William Olms,
Seattle builder**

"This year I will build between 35 and 40 homes in the \$20,000 to \$25,000 price range and Utility grade West Coast Lumber is, or will be, in every one of them. I use it for studs, joists, rafters, headers, bracing, decking and sheathing. I use Utility grade properly and I am able to save at least \$300 per house. I also maintain a high standard of quality that protects my reputation and keeps buyers satisfied," Builder Olms affirms.

You will find Utility grade West Coast Lumber a money maker.* Your local lumber dealer is your supply source . . . ask him today about Utility grade and increase your building profit tomorrow.

*When used in accordance with FHA Minimum Property Standards for One or Two Living Units, FHA Bulletin No. 300.



FREE TECHNICAL FACTS

Illustrates Utility
grade uses . . . con-
tains span tables.

For your FREE copy of "How to Use Utility Grade," Write Room 111

WEST COAST LUMBERMEN'S ASSOCIATION

1410 S.W. Morrison Street • Portland 5, Oregon

IF YOU PLAN
BE SURE TO READ



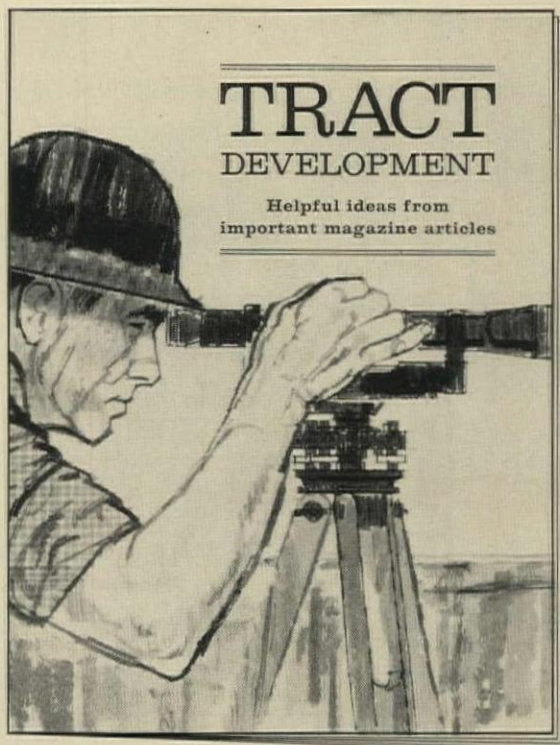
LAND DEVELOPMENT... THIS FREE BOOKLET!

A COLLECTION OF IMPORTANT ARTICLES
ABOUT THE MANY DETAILS AND PROBLEMS
YOU'LL FACE . . . AND HOW TO SOLVE THEM

If you're interested in or concerned with land development, you must prepare for all the problems that will arise. You must consider water, sewers, gas, paving, legal restrictions, zoning, landscaping and a multitude of other details.

Any *one* complete source of information is difficult to find; you'll find a bit here and an article there. But piecemeal research is inadequate as well as time-consuming.

Now, in this free booklet, you'll find the most pertinent recent articles dealing with problems developers face and up-to-date ideas for solving them. The articles have been culled from the building industry's leading magazines. A valuable reference piece for the large or small, new or veteran land developer. It could easily save you money. Send for it today.



 **CAST IRON PIPE**
THE MARK OF PIPE THAT LASTS OVER 100 YEARS

CAST IRON PIPE RESEARCH ASSOCIATION
Thos. F. Wolfe, Managing Director, 3440-H Prudential Plaza, Chicago 1, Ill.

Please send me the free booklet, "TRACT DEVELOPMENT . . . helpful ideas from important magazine articles."

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FIRM _____

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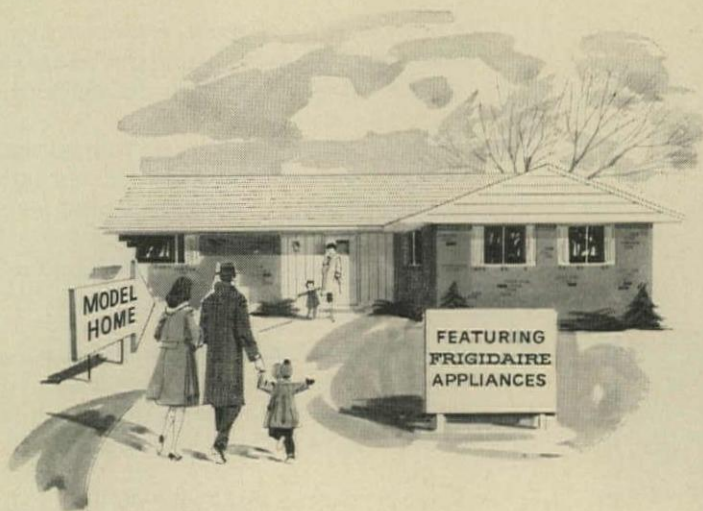
The Millions of Frigidaire Appliance Owners are PRE-SOLD PROSPECTS



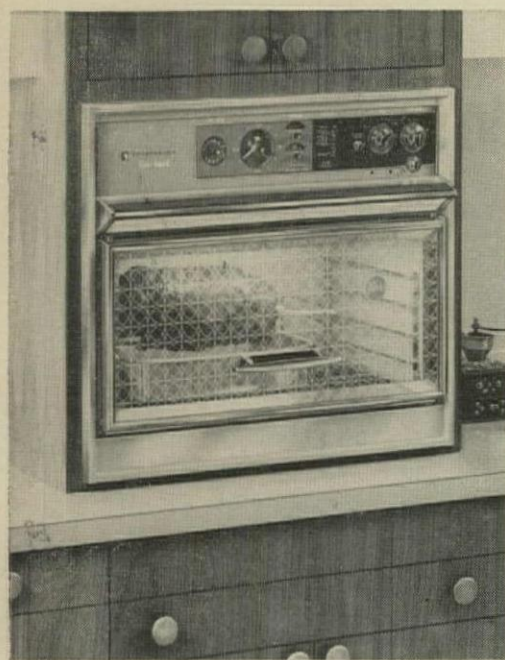
for Frigidaire-equipped Homes

Millions and millions of American families own Frigidaire refrigerators, ranges, washers, dryers and other Frigidaire Appliances. These Americans—through experience—have come to regard Frigidaire as the standard toward which all others strive, from the standpoint of styling, engineering, craftsmanship, and performance.

Many of these Americans are your prospects for new homes. A Frigidaire-equipped kitchen lets you utilize the full sales power of this important room.



The Frigidaire Family



Built-in cooking
with a *Flair*

The Frigidaire Flair Wall Oven lets you offer the ultimate in built-in baking, roasting and broiling. It has the look of prestige and the dependability of Frigidaire design and craftsmanship. A unique Glide-Up glass door moves easily out of the way for cooking or cleaning. 2 models available. The Custom Imperial includes all top-of-the-line Frigidaire features, including Cook-Master Control, Meat Tender, Spatter-Free Broiling, as well as clock and time signal. Full 26-inch inside width in both models.



Easy cooking, easy cleaning
double and single wall ovens

Choice of styles, capacities, features and colors. Drop-Leaf Doors which lower all the way down for up-close cleaning or use. French Doors to conserve aisle space and permit easy access. Double Ovens feature Pull 'N Clean lower oven. A wide range of Frigidaire cooking and convenience features in all styles. Install with one Phillips head screwdriver.



Matching Frigidaire surface
cooking units for every home

Complete the built-in cooking picture with a color-matched Cooking Top or space-saving Fold-back Surface Unit in Brushed Chrome. Some with Speed Heat and Heat-Minder units. Custom Imperial model features remote control panel. Easily installed and serviced. Cooking Tops in Colors* or Brushed Chrome to match Wall Ovens.

Don't plan another kitchen 'til you've seen
new, *builder-designed*
Frigidaire Compact 30" Ranges



Here are new combination ranges that just *slip* into a 30" cabinet opening or in a 30" space between cabinets.† Builder-designed? They almost install themselves. Less time for rough-in—exclusive, easily adjustable end caps hide irregular cut. Two models—one with Automatic Cook-Master; both in 4 Frigidaire Kitchen Rainbow Colors,* Snowcrest White and Brushed Chrome.

†Just add trim across bottom and back counter top.

of Dependable Appliances



Original Frigidaire Frost-Proof foodkeeping. Eight Frost-Proof models offer the luxury of no defrosting ever . . . even in severe climates. Convenience features such as instant ice service with Flip-Quick Ice Ejector, Roll-To-You Shelves, top or bottom freezers, separate egg storage, Flowing Cold Meat Tender, Picture Window Hydrator and others available in various models. 4 Frigidaire Kitchen Rainbow Colors.*



Once-a-day dishwashing. Right! Giant capacity Frigidaire Dishwashers do a full day's dishes *all at once* for an average family of 4. Easy, front loading. Exclusive Swirling Water Washing Action leaves no surface untouched, scrubs and sanitizes with water too hot to touch. 4 Frigidaire Kitchen Rainbow Colors* or Brushed Chrome. Mobile model also available, which can be built-in later. Easy front servicing and quick installation on under-counter models.

In 1962 give your homes

*"That
Frigidaire Touch!"*



a touch you love in features
a touch you see in styling
a touch you feel in craftsmanship
a touch you trust in engineering

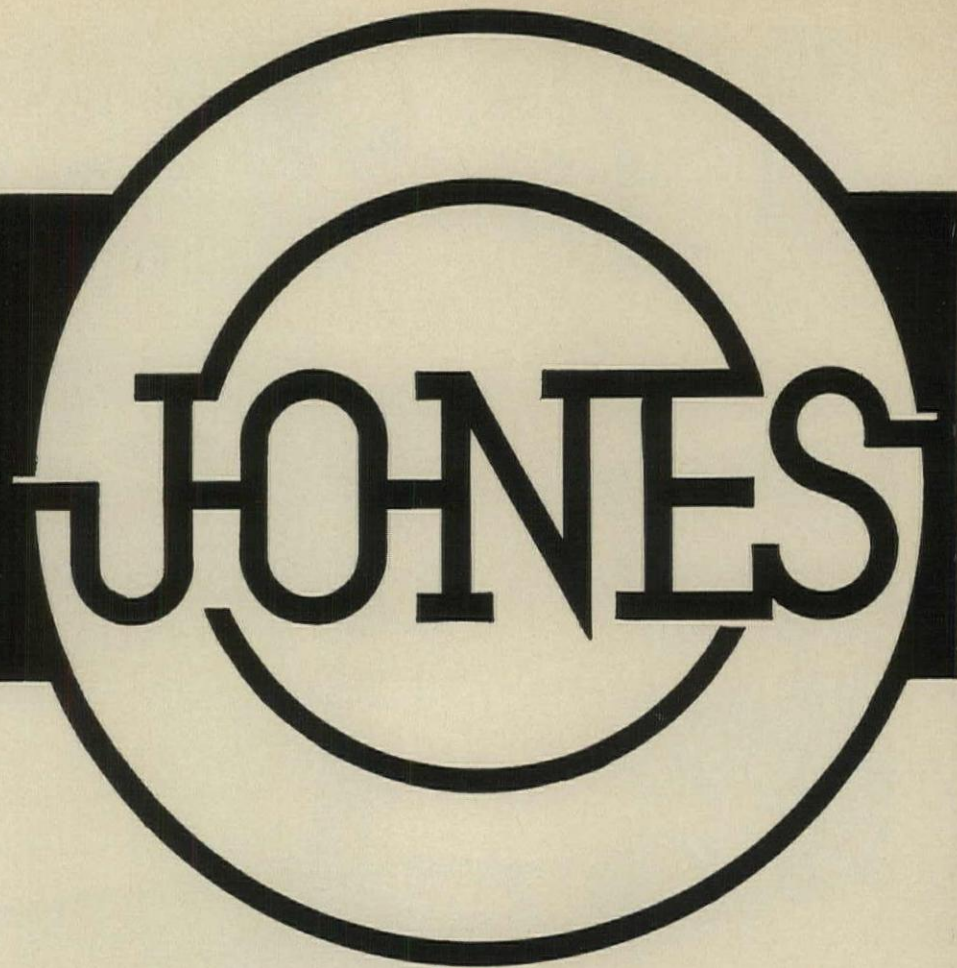
... a touch you'll find only in
products bearing this symbol



FRIGIDAIRE DIVISION
General Motors Corporation
Dayton, Ohio

FACTORY-TRAINED DEALER SERVICE EVERYWHERE

*Mayfair Pink, Turquoise, Sunny Yellow,
Aztec Copper, Snowcrest White



LAKESHORE SERIES

GENUINE WALNUT, CHERRY, BIRCH. Selected from the choicest hardwoods, each 4' x 8' panel is carefully graded, scientifically dried and milled to a superb quality. The natural phenomena of burls, mineral streaks, grain and textures are retained for added interest.

Each panel is Custom hand-V-grooved and hand-stripped with a non-fading, non-chipping color dye. These prefinished panels offer unsurpassed charm to any priced home. Ideal for business and institutional buildings too.

The Super-Vinl-Tone "furniture finish" requires no further treatment. Common household stains and marks can be easily removed with a damp sponge.

LAKESHORE PRINT SERIES. Lakeshore Print panels are available in a wide variety of flawless true-wood grains. The clear, smooth, life-time pre-finished surface reflects the deep etched authentic pattern. Available in Walnut, Cherry, Winter Teak, Bleached Rosewood and Oak. The 4' x 8' panels are ready for installation, V-grooved or plain.

The nine separate production processes assures you of exceptionally high quality and uniform finish throughout.

The Print Series is a high production, low-cost line that delivers fine wood-panelling within the range of painted dry-wall costs.

LAKESHORE TROPICAL-COLOR MAHOGANY. Genuine Philippine Mahogany adds a touch of luxury and quality to any room. The Jones Vinl-Tone factory finished surface captures and permanently seals in the distinctive colors of the Far-East, producing a panel that belies its low cost.

The V-grooves are shadow-toned in a contrasting color. For additional structural quality all panels are manufactured with Douglas Fir cores and backs, and are available for immediate shipment.

Eight new and different color tones are available, Silver Blue, Peppermint Pink, Dove Grey, Natural, Antique Gold, Tusk Ivory, Charcoal and Foam Green.



Genuine Hardwood Plywood

Pre finished WALL PANELING

RETAIL... from **16¢** up ... PER SQ. FT.



ALAN E. BROCKBANK, BUILDER OF FAMOUS CHEVY-CHASE LIFETIME HOMES IN SALT LAKE CITY, UTAH, HAS THIS TO SAY . . .

"Jones paneling has the luxury appearance at low cost so vital in sales (approximately 1/2 the price of other wood paneling), plus the advantages of easy handling and installation, satin-rich finish, attractive design, ease of maintenance, (simple waxing will restore the luster). Can be applied to all types applications."

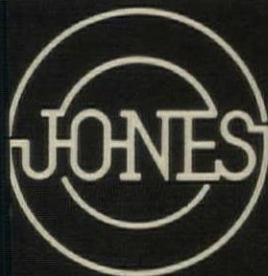
Alan E. Brockbank

You too can give your homes the SALES ADVANTAGES of Jones hardwood plywood paneling. The Jones Lakeshore line gives you the distinct sales advantages of using a wide selection of beautiful prefinished hardwood paneling at a price competitive to finished drywall.

All Jones panels have Douglas Fir cores and backs adding structural strength, enabling the panels to be applied directly over studs on homes being built under F.H.A. provisions.

Jones also manufactures a full line of Douglas Fir Plywood in all grades with both interior and exterior glue lines.

As members of Hardwood Plywood Institute all Jones production carries the grade stamp of this inspection agency.



GENERAL SALES OFFICES

Veneer & Plywood Co.

P. O. BOX 789
EUGENE, OREGON

DEPT. H-2

SEND LITERATURE _____

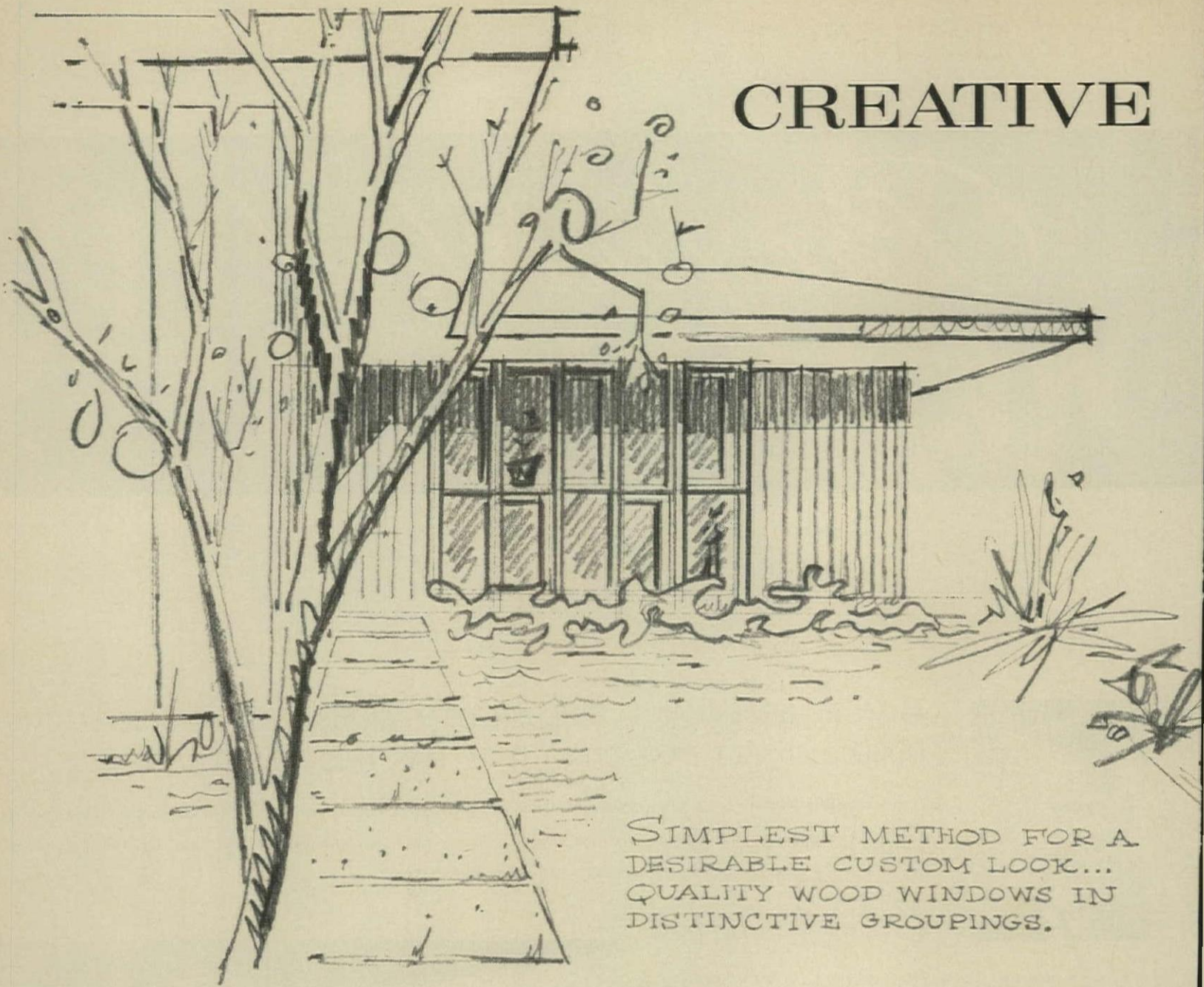
NAME OF NEAREST DEALER _____

TYPE OF BUSINESS _____

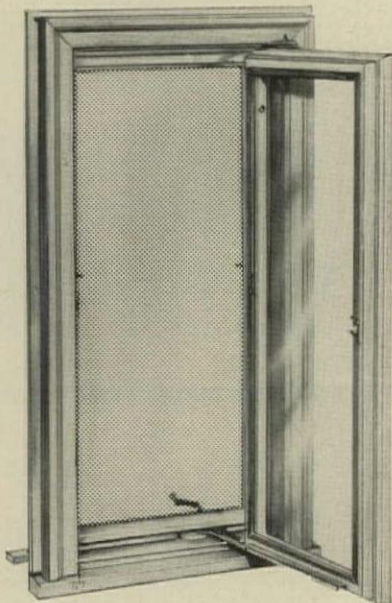
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CREATIVE



SIMPLEST METHOD FOR A
DESIRABLE CUSTOM LOOK...
QUALITY WOOD WINDOWS IN
DISTINCTIVE GROUPINGS.



Model IN3, IN4 or IN30

MALTA Casement Windows

The casement windows suggested by the above designs can be supplied singly or in combinations from Malta's broad line. Highest standards are maintained in these quality windows made of Ponderosa Pine. Malta casements and standard picture window combinations are delivered completely assembled. Fully weatherstripped, available with insulated glass or standard SSB glazing. Lifetime hardware; right or left hand hinging to order. Heavy gauge lifetime screens optional for all casement types. Malta has the windows and the ideas to make your next home more exciting. Malta . . . your smallest investment for dividends of quality and originality.

WINDOW PLANNING...

from an architect's sketch pad

There has been a great preoccupation with "picture windows" in the past few years — large sheets of glass which, in many instances, have not been related to a desirable view. For such situations, commonly encountered in development housing, we suggest window designs which do not rely on a favorable exterior view to be attractive, but instead create a decorative atmosphere within themselves. The window becomes the "picture" instead of the view.

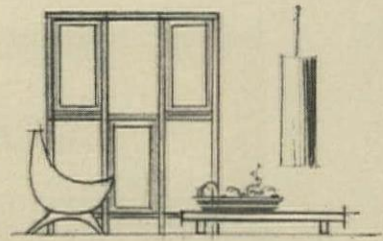
The designs illustrated attempt to recapture some of the small scale intimacy of traditional windows while retaining advantages of modern building technology. The design illustrated at left could be built with a 2" x 6" or 2" x 8" wood subframe into which standard casement ventilating sash and fixed glass could be placed. Prefabrication could be easily accomplished. The window unit could be load bearing, eliminating need for a conventional header.

The variety of window designs possible is virtually unlimited and includes most of the window situations required in the average home.

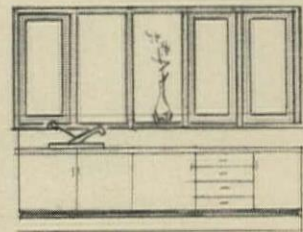
A. Gordon McGaw, Architect & Chief Designer

TULLY & HOBBS, ARCHITECTS

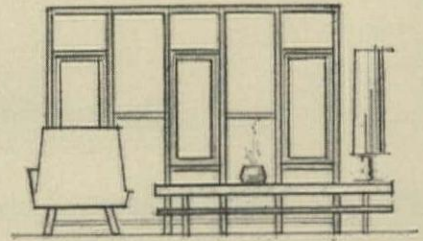
Columbus, Ohio • November 29, 1961



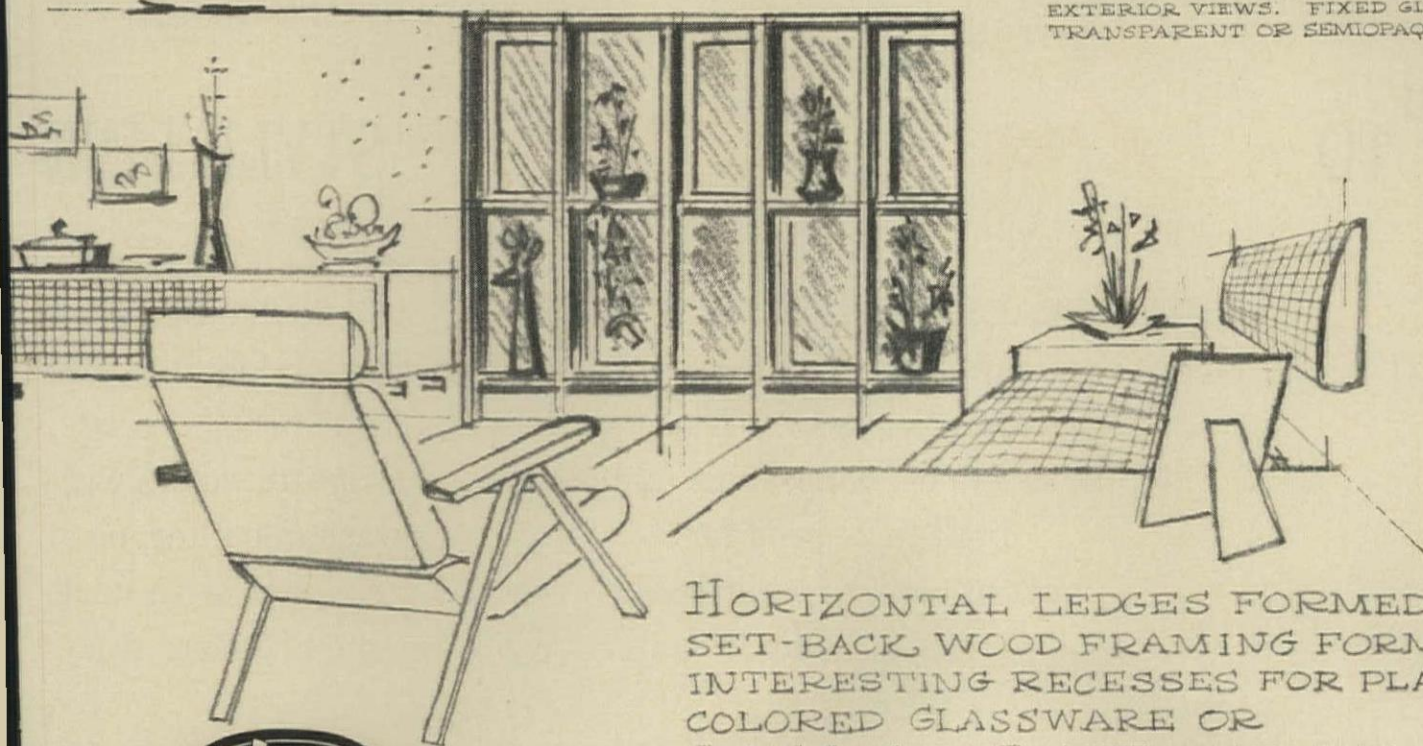
A VARIETY OF WINDOW DESIGNS CAN BE WORKED FROM A COMBINATION OF STANDARD CASEMENT WINDOWS, FIXED GLASS OR DECORATIVE PANELS.



THIS DESIGN SUGGESTS WINDOW PLACEMENT FOR ANY ROOM IN THE HOUSE.



THIS WINDOW-WALL CAN SERVE EQUALLY WELL FOR DESIRABLE OR UNDESIRABLE EXTERIOR VIEWS. FIXED GLASS CAN BE TRANSPARENT OR SEMIOPAQUE.



HORIZONTAL LEDGES FORMED BY THE SET-BACK WOOD FRAMING FORM INTERESTING RECESSES FOR PLANTS, COLORED GLASSWARE OR SMALL SCALE ART OBJECTS.



THE MALTA MANUFACTURING COMPANY

120 MILL STREET • GAHANNA, OHIO • PLANT FACILITIES, MALTA, OHIO

M621

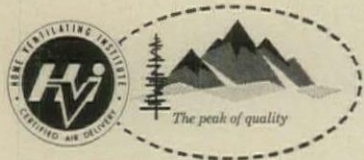


FOR A
BUDGET BUY
HIGH STYLE
HOOD

STEP UP TO

Trade-Wind STYLE LINE

This TRADE-WIND STYLE LINE HOOD has a double-barrelled appeal. The refreshingly different styling makes it a real attention-getter. But it's the price that clinches the sale. In satintone, coppertone and eight new decorator colors with built-in 2-speed fan, enclosed light, washable filter, push button controls, horizontal/vertical discharge with back draft damper. Write for the complete story.

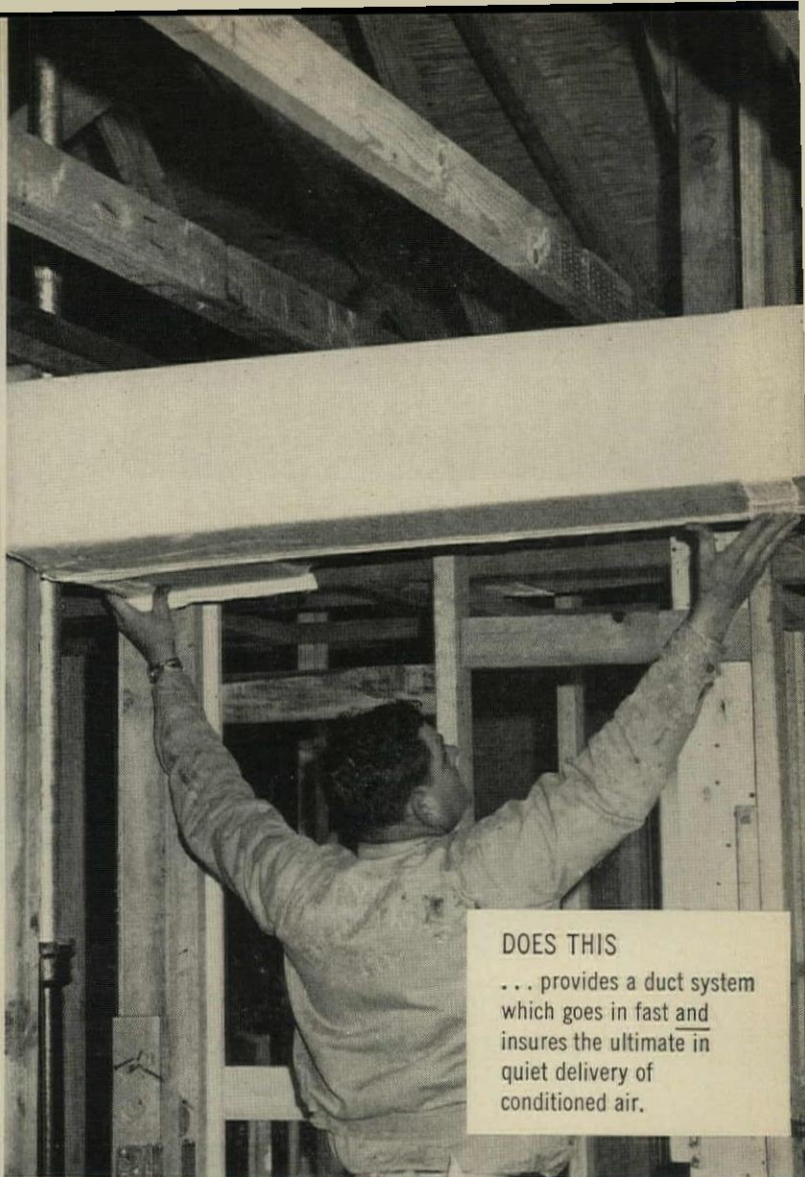


Trade-Wind

DIVISION OF ROBBINS & MYERS, INC., 7755 Paramount Place, Pico Rivera, California Dept. HH



THIS PRODUCT
 ... a Fiberglas Duct System
 formed without sheet
 metal from Fiberglas
 insulation board and strong
 vapor-barrier jacket.



DOES THIS
 ... provides a duct system
 which goes in fast and
 insures the ultimate in
 quiet delivery of
 conditioned air.

FOX AND JACOBS

leading builder of air conditioned homes and

FRYMIRE ENGINEERING

one of America's largest air conditioning contractors

HAVE SWITCHED TO FIBERGLAS DUCT SYSTEMS

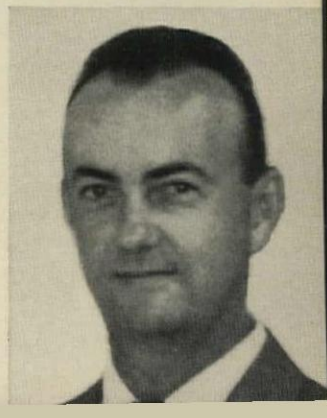
to get efficient... sound conditioned air distribution at no added cost

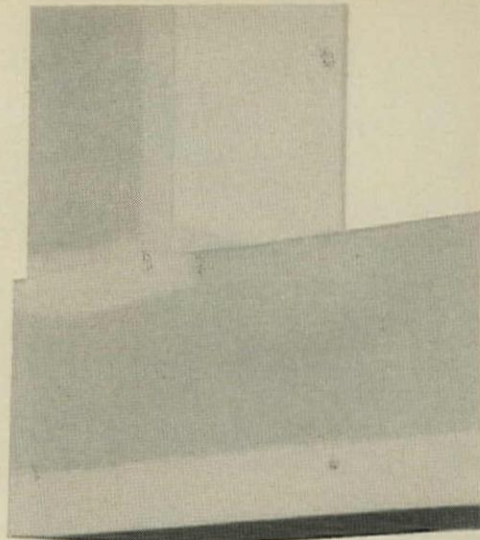
Turn page for details.



THE FOX AND JACOBS CONSTRUCTION COMPANY has received many awards and much national recognition for excellence as a pioneering home-building firm. Every home built by Fox and Jacobs for five years has been completely air-conditioned.

THE FRYMIRE ENGINEERING COMPANY, recognized as one of the country's leading air conditioning contractors, has had years of experience as air conditioning contractor on many important projects, including over 2,500 air conditioned Fox and Jacobs' homes.



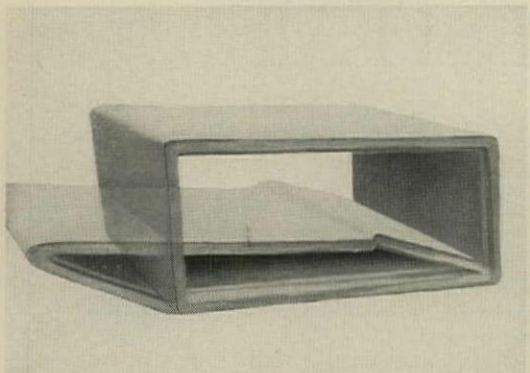


VAPOR BARRIER, INSULATION, ACOUSTICAL LINER AND AIR DUCT IN ONE

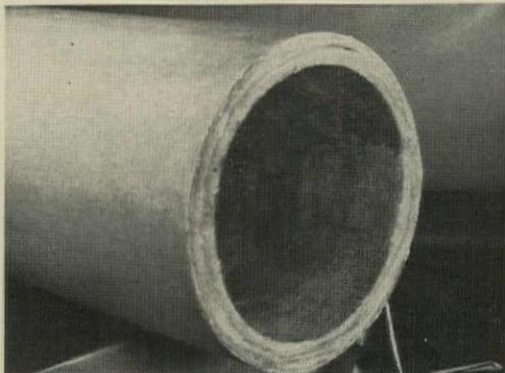
Experienced builders of air conditioned homes and their air conditioning contractors, like Fox and Jacobs and Frymire Engineering, are switching from ordinary insulated sheet metal ducts to Fiberglas Duct Systems for this exclusive combination of installation and performance benefits. If you're building air conditioned homes you can enjoy these advantages, too, by utilizing the Fiberglas Duct.

- **QUIET AIR DELIVERY . . .** Fiberglas insulation which forms the inside of the duct is an excellent acoustical liner that muffles blower noises, eliminates vibration, and quiets the entire system.
- **EFFICIENT CONDITIONED AIR DELIVERY . . .** Dense Fiberglas insulation assures delivery of more heated or cooled air with less loss in the duct system because of its uniform thickness. Light, flexible insulation wraps compress when applied.
- **POSITIVE CONDENSATION CONTROL . . .** Factory-applied, puncture-resistant vapor barrier provides excellent protection against condensation. Fiberglas Duct System is approved by Underwriters Laboratories for both heating and air conditioning installations . . . meets National Bureau of Fire Underwriters standard 90B for residences.
- **REDUCED INSTALLED COST . . .** Fiberglas Duct fabricates and installs fast and easy, eliminates separate operations for forming metal and applying insulation. Because of its light weight and strength, Fiberglas Duct can be fabricated in the shop and installed in large sections with minimum job-site labor.

AVAILABLE IN THREE FORMS FOR COMPLETE DESIGN FLEXIBILITY



PREFORMED RECTANGULAR DUCTS come in 4-foot long sections from factory completely formed and ready to install. Shipped flat in cartons to save space, they automatically spring back to rectangular shape when unpacked. To install just fit interlocking ship lap end joints and seal. (No need for sheet metal connecting collars.)



ROUND DUCTS come in 6' long tubes in 4" to 18" I.D. sizes packed in cartons ready to remove and install. Just use 6" long round pipe-connecting collars between sections and seal with Fiberglas Duct Joint Sealing Tape and Adhesive. It is specially prepared to insure lasting seal in all Fiberglas Duct joints.



FLAT DUCT BOARDS come in 4' wide flat boards up to 10' long to make special or regular sizes of rectangular duct, transitions, or other duct components. Easily fabricated with simple, inexpensive grooving tools available from Owens-Corning. Assembled with staples, joint sealing tape and adhesive.

PRODUCT



This large duct section for a Fox and Jacobs' home was completely fabricated in Frymire's shop and, because of its light weight and strength, can be easily handled by one man out of the job, to the job, and during installation.

FIBERGLAS DUCT SYSTEMS CAN MEET YOUR NEEDS

If you are a builder planning air conditioned homes or apartments, or an air conditioning contractor, you should investigate the Fiberglas Duct Systems before you start. Send this coupon for complete details.

Owens-Corning Fiberglas Corp., Dept. 67-B
National Bank Building, Toledo 1, Ohio

I would like more information on Fiberglas Duct Systems. Please send complete descriptive literature and have your local representative call for an appointment.

I am _____ Builder _____ Air Conditioning Contractor

Name _____

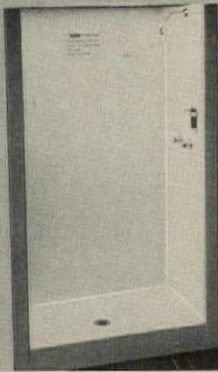
Title _____

Company _____

Address _____

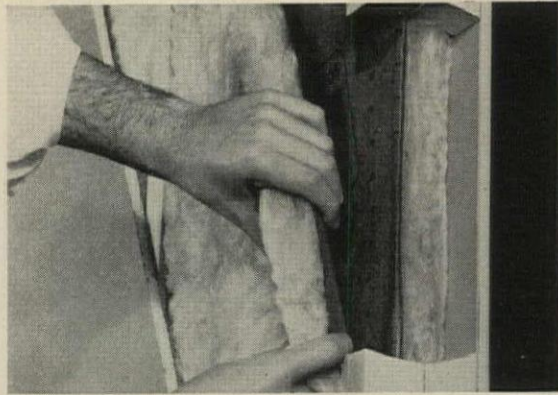
City _____ Zone _____ State _____

MORE NEW FIBERGLAS* PRODUCTS TO OBSOLETE OLD HOMES



ONE-PIECE SHOWER STALLS:

Molded of strong Fibreglas reinforced plastic; no seams or cracks; warm, smooth surface of lasting beauty; low installed cost. Easy to clean.



NOISE CONTROL BARRIER:

Special Fibreglas blankets to reduce noise transmission through stud walls. Lets you separate quiet from noisy zones in your homes at low cost.



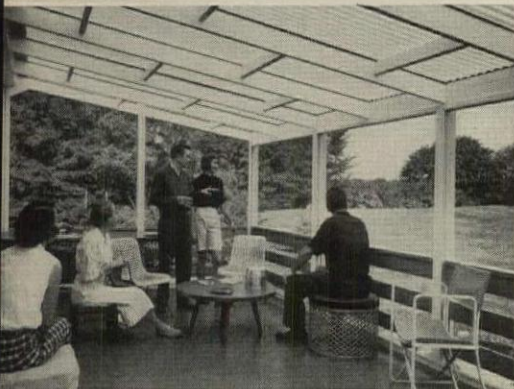
FIBERGLAS CEILING SYSTEM

Suspended grid suspension with luminous panels for lighting and acoustical panels for effective noise quieting.



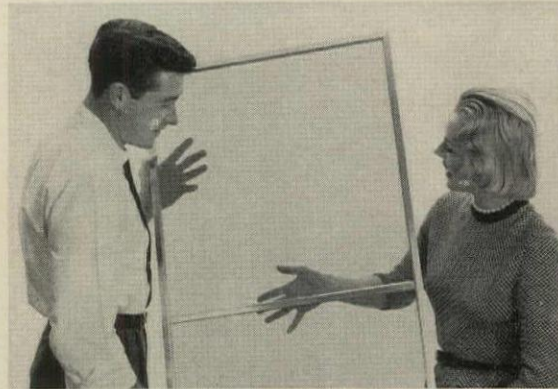
PRE-SCORED PERIMETER INSULATION:

Keeps slab floors warm and dry. Scored to snap easily into desired widths and cut installed cost. Handles easiest and performs best.



OUTDOOR LIVING ROOM:

Sales appeal at less cost than any other living space! Cool comfort with Fibreglas Sunshade Panels and guaranteed Fibreglas Screening.



GUARANTEED SCREENING:

10-year guarantee against denting, shrinking, corroding or rusting. Best see-through visibility. Found in the finest windows and doors for outdoor rooms.



FRICITION-FIT INSULATION:

Holds itself in place. All insulation, no paper facing. Does a superior job, and installs up to 50% faster than faced insulations.



THERMAL-ACOUSTIC CEILINGS:

Large, thick, textured-surfaced units control both temperature and noise. Go up fast and easy. Ideal as one-piece ceilings in hallways.

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Over 320,000 Comfort-Conditioned Homes have been built in the last four years by builders who participate in the CCH program. Builders find that the more-comfort-per-dollar concept of the CCH home really appeals to buyers. It can help you sell more homes, too.



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DISHWASHER COSTS
plus **INSTALLATION COSTS**

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NEW LING-TEMCO DISHWASHER!**

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Mount It On The Wall. Save drain air gap costs on this—and 7 other L-T installations.



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Below A Range Burner Or Counter Top. Save \$40 in floor space—on every L-T installation.

Most dishwasher prices look competitive on the surface. But—it's the installation costs that break a builder's budget.

Now—you can save \$82 on your next dishwasher installation—by installing the world's most advanced, most versatile dishwasher: the New LING-TEMCO—it's the most competitively priced dishwasher on the market!

Save \$10 Or More On Drain Air Gap Costs. Only L-T comes completely equipped with drain air gap, that must be added to other dishwashers. Save \$5 or more because you needn't buy it, another \$5 or more because you needn't install it.

Save \$15 Or More On Drain Pump Costs because most L-T locations require no drain pumps.

Save \$40 Or More In Floor Space because there's no floor space needed. Ling-Temco eliminates 4 square feet of floor space every other dishwasher requires.

Save \$7 Or More On Front Panel Costs because only L-T has a neutral color front panel to match every kitchen decor. No separate panels to buy.

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ONLY LING-TEMCO...Ends Water Spots and Streaks because it produces its own distilled water ■ **Steams Dishes Clean** with a 12½ Minute Steam Bath ■ **Just Scrape—then let the L-T dishwasher rinse and wash...** Unique filtering system ends food particle feedback.

Don't Spend A Dime For Another Dishwasher Until You Get The Full Ling-Temco Story.

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American-Marietta's new Color Styling Service—a functional plan never before offered—is designed to help architects and builders provide homes of wider appeal. Based on A-M's exciting manual, "Attitudes on Color and Light," the Service includes custom-styling of exterior colors to your particular community of homes, as well as a revolutionary approach to the selection of harmonious interior colors. Read more about A-M's unusual Color Styling Service on these pages and mail coupon for complete information.



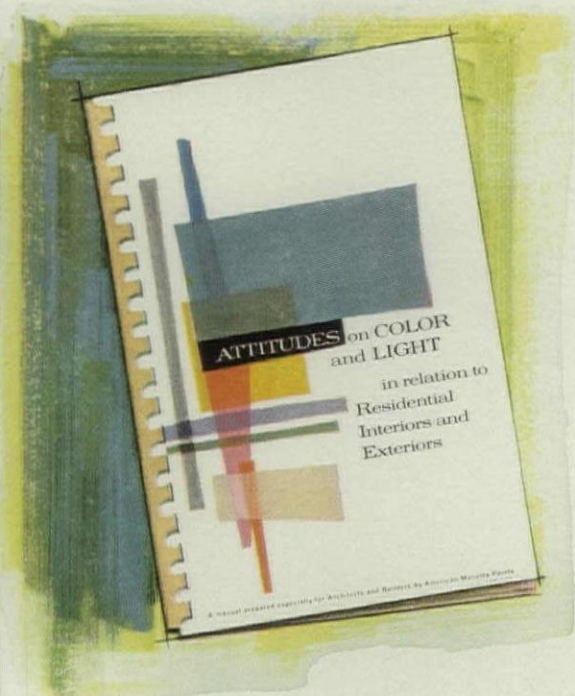
A-M Color Experts considered particular home styling and plat before recommending color combinations that provide harmony in individual units as well as the entire community.

A-M Pre-Plans Exterior Colors to harmonize with your Architectural Designs and Plats

It's the first impression—or "Curb Appeal"—that attracts prospective home buyers. Interesting architectural design and plat are not enough, but add special color coordination and you create a harmonious community of homes with maximum acceptance. A-M pre-plans the exterior color styling of your homes with regard to their specific architectural design, the street layout, and landscaping. By using this Service you're sure to attract more prospects, minimize indecision and reduce selling time.

NEW COLOR SERVICE

Residential Colors to a Science



Scientific Treatise Reveals New Attitudes on Color and Light

Created to help builders and home owners solve color and lighting problems in the home, this new manual considers the importance of personal attitudes. These attitudes permit the choosing of colors to do something for the individual, enhance the architecture and provide decorative or even functional guidance. Chapter headings include: Attitudes in Color Choice, Lighting, Judging the Appearance of Colors, The Builder's Color Problems, and The A-M Color Palette.

Ceiling-to-Floor Swatches of A-M Reference Colors Clarify Interior Selections

The technique of using Reference Colors permits the judgment of contrast between these colors and furnishings to determine if the desired effect will be achieved. It is difficult to estimate the change in appearance a small swatch undergoes when the color is applied to a wall. But by using A-M's eight foot Ceiling-to-Floor Color Swatches it is possible to view Reference Colors under different levels of illumination, shadows and highlights, and achieve a more precise overall impression of the desired result.



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Gentlemen: Please send me:

- The new A-M Manual, Attitudes on Color and Light
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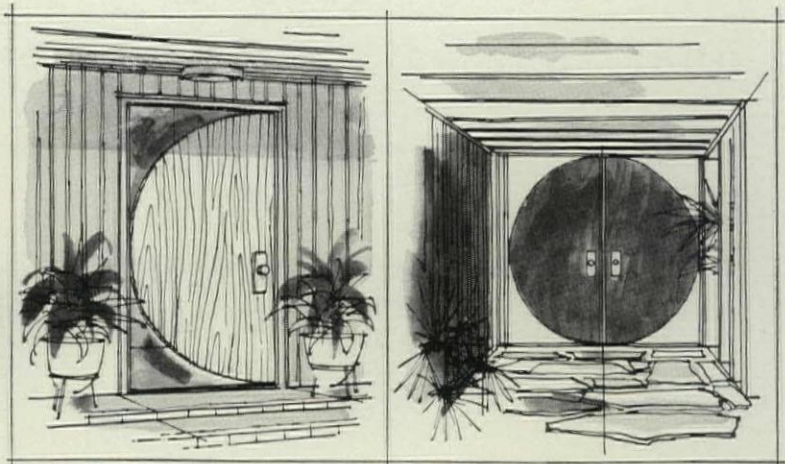
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DOORWAY DESIGNED EXCLUSIVELY FOR SCHLAGE BY DON ERICKSON, AIA;
SCHLAGE TULIP LOCK OVER SAVOY ESCUTCHEON, BRIGHT BRASS FINISH



Unusual in its conception, "The Atrium" is no idle dream but is soon to be constructed in the Northgate subdivision of Highland Park, Illinois.



Mr. Erickson combines glass and wood to striking effect. Sketches above show how the idea can be applied to two other types of entry. For structural details, write for doorway portfolio offered below.

Watch new doorway ideas sell homes faster!

Shown on the facing page is an architect's original plan for an exciting entrance. Extreme? Not to a client who saw the architect at work on it. The design is being used (virtually as you see it here) for a suburban Chicago residence.

Architects and builders who dare to do new things with entryways find that it pays—in sales. The entry is where a builder's prospects get their first impression. And a distinctive entry can do wonders toward *individualizing* your work without adding greatly to cost.

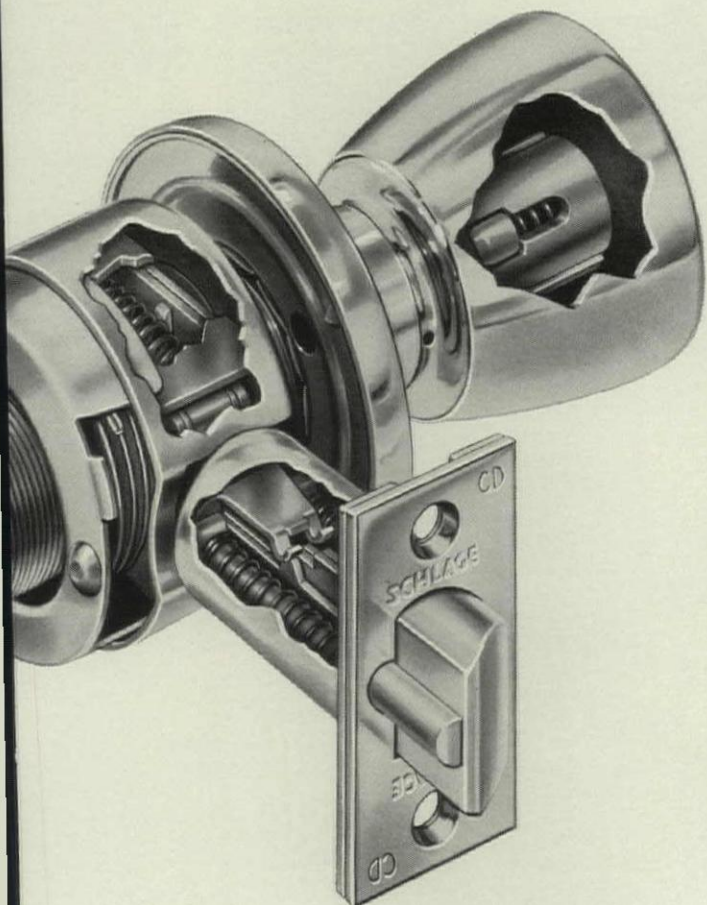
Schlage pioneered the modern doorway concept, and today's wide range of Schlage door hardware makes it easier than ever for you to vary entry treatment in the homes you build. For useful ideas, get Schlage's free doorway portfolio of architect-designed doorways you can use. Write Schlage, 2201 Bayshore, San Francisco.

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What's in the name Schlage? Quality that starts with precision engineering. Every part is machined to close tolerances, each detail perfected over the years to produce the world's finest lock. Only Schlage makes the *original* cylindrical lock.

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that adds value to your homes - at no added cost!

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Prospects for '62 housing legislation: not good

That ol' debbil politics suggests there probably won't be any catchall housing legislation this year. In the first place, the Housing Act of 1961 gave all major federal programs enough authority to run four years. Moreover, Republicans are thinking of hitching an anti-racial-bias rider onto even the merest pipsqueak of a housing bill that gets onto the House floor for debate. A roll-call on such an amendment would embarrass northern Democrats as well as the White House. If it carried in the House, political dopesters figure, the bill would be pigeonholed in the Senate. Possible exception: aid for mass transit in cities. Democrats are well aware of this threatened ploy. So it's no surprise to find Rep Albert M. Rains (D, Ala.) confiding: "I see no need for any additional housing legislation and I don't expect to see any reported out of my subcommittee [housing] at this session."

The prospect of stalemate includes cabinet rank for HHFA. Not only Republicans, but more and more influential Southerners are coming out against it despite President Kennedy's renewed endorsement (*see p 49*). Among the latest: Sens J. W. Fulbright (D, Ark.) foreign relations chairman; and John J. Sparkman (D, Ala.), housing subcommittee chairman. Sparkman lines up with organized builders by contending that the Administration scheme to create a Dept of Urban Affairs & Housing (adding housing to the title was an afterthought) "subordinated housing too much." Best bet is the cabinet bill will be pigeonholed because everybody assumes Kennedy would name HHFA Administrator Weaver, a Negro, to head the new department. Southerners in Congress seem sure that he would.

Can—or will—the Administration act to boost housing?

Housing—even what darling of self-styled liberals, welfare housing—will apparently have to take a back seat for a while in Washington.

President Kennedy's new budget (*see p 49*) is one tipoff. It asks nothing more for Fanny May special assistance mortgage buying—that half-hidden subsidy without which most welfare-housing programs would be dead. Note, too, the Treasury's tax plans: 1) a sharp cut in tax-free reserves for S&Ls, which would divert money away from mortgages (*see p 49*), and 2) new tax breaks for industrial construction but fewer tax breaks for investors in rental housing (probably).

Chairman Walter Heller of the Council of Economic Advisers seems to have sold the White House on the theory that it's the producer side of the US economy, not the consumer side, that must be prodded if we are to provide needed new jobs and keep our industrial margin over the Soviet bloc.

All this has much long-range significance for housing. Predicts UCLA Prof James Gillies: "The Administration is more interested in adapting policies to achieve specific goals for the general economy—a more rapid growth rate, less inflation, etc.—than in developing specific programs for housing or mortgage lending. When the national objective conflicts with the housing objective, it will be the national objective which prevails." (Case in point: the Federal Reserve raised the ceiling on commercial banks' savings interest rates to 4% primarily to stem the flow of foreign capital out of the US, even though this increases pressure for higher mortgage rates.) So, predicted Gillies to the senior executive conference of the Mortgage Bankers' Association, the need to prevent inflation in the 1960's will produce: 1) higher interest rates, 2) more concentration of mortgage debt in the hands of institutional investors, and 3) a decline in use of FHA and VA loans in favor of conventionals.

WASHINGTON INSIDE: FHA is having more and more trouble convincing local offices to appraise land at a price near enough to what builders now must pay for it. Washington headquarters has sent out another reminder to technicians across the US to jog them on how to rationalize higher land values.

... HHFA's open-handed ways with subsidized federal loans to localities to build items like sewer and water plants have come under sharp attack by Chairman A. Willis Robertson (D, Va.) of the Senate banking committee. The law still forbids HHFA to make such loans unless private financing is unavailable on "reasonable terms." But HHFA figures anything more than 37% is unreasonable. Cries Robertson: this gives HHFA "free rein to take over financing of all public works in hundreds of small communities."

Cal Snyder, onetime (1946-53) chief realtor lobbyist in the capital, is back after a Chamber of Commerce stint in Denver. Now, he's lobbying for the American Retail Federation against Sen Paul Douglas' truth-in-interest bill.

MARKET MURMURS: They're still chuckling up in Milwaukee about the story FHA Chief Architect Elmer Rathke told at a builder meeting to explain the last housing law. He described the plight of Christopher Columbus: when he left Spain, he didn't know where he was going; when he got to the New World he didn't know where he was; when he got back he didn't know where he had been. Added Rathke: "And if you think he was confused, and you're confused, come up to the fourth floor at 312 East Wisconsin Ave" (that's the FHA office).

Portland, Ore. realtors have expanded the list of properties for which they recommend a 6% sales commission. Up to now, it covered just one-family homes. Now, residences up to four-family are included. R. M. Bradley & Co, giant Boston realtors, have switched from commissions to a salary-plus-bonus plan for the industrial division. Missouri's supreme court has just upheld a St Louis ordinance requiring for-sale signs to show what use the property is zoned.

NEWS continued on p 46

Who buys shell homes?

Here is the best documented study to date of the market now accounting for 10% of starts

It paints this picture of the typical shell home buyer:

- He earns \$89 weekly but his income is increasing.
- He is most likely a Negro.
- He is a skilled worker, such as a bricklayer, carpenter, or machinist.
- He is about 36 years old.
- He is the chief wage earner—but chances are two out of five that his wife works.

This revealing picture is drawn from a study of 10,575 buyers of shell homes over the past 2 3/4 years. It comes from Wise Homes Inc, second largest of the shell makers (News, May).

Wise, based in Greensboro, N. C., sells in nine Southern states*. Since the shell business started and still sells the bulk of its houses in the South, the Wise findings seem to reflect the bulk of the shell market.

When Wise ended its first two years in business Sept 30, 1960, President W. Griswold Smith hired Accountants Lindsay, Squires, & Everett of Greensboro to find out characteristics of shell home buyers. The accountants examined credit applications and reported upon 4,012 shell buyers in those first two years.

The company continued the practice, has now analyzed figures on another 6,563 sales in the nine months ending June 30, 1961. The data provide these startling glimpses into the changing shell home market:

More Negroes are now buying shells.

A glance at the chart shows how the shell customer is changing. In the first two years, 1,711 white buyers outnumbered the 1,638 colored buyers. Race could not be determined for 663 buyers. But in the last nine months the balance shifted to 3,056 Negro buyers and only 2,711 whites. Race was unknown for another 796 owners of unfinished homes.

More than half of shell buyers earn less than \$80 a week.

Average income is rising steadily, with incomes of Negroes gaining faster than whites. All income figures are for the family, and include both husband's and wife's earnings. The wife makes a substantial contribution in 40% of all cases.

Some buyer incomes run over \$190 a week, and these appear to have pushed this average so high. Wise's accountants did not calculate median income (the mid-point of all incomes studied) separately, but their figures show the median falls in the \$70 to \$79 weekly category. Thus 55% (3,636 sales) of all buyers earned \$79 or less weekly, or \$4,108 annually.

The shell home buyer earns substantially less than the FHA-buyer. In 1960, only 2.5% of FHA buyers had incomes below \$3,600 yearly, but 45.3% of shell buyers had less than a \$3,589 income. But 23.5% of FHA buyers fell into a \$3,601 to \$4,800 category, whereas 18.7% of shell buyers were in the nearest comparable class, \$3,589 to \$4,629.

* Alabama, Georgia, Maryland, Mississippi, North Carolina, South Carolina, Tennessee, Virginia, West Virginia.

Shell home buyers are getting older.

In the first two years, median age of buyers fell at the top of the 31-35 age group. But in the next nine months median age moved up to the bottom of the 36-40 group.

Negro buyers are generally older than white buyers. In both periods, median age of Negroes fell into the 36-40 category while whites were in the middle of the 31-35 group.

White customers buy more expensive shells.

Median purchase price of houses bought by whites was between \$2,500 and \$2,599 in the last nine months. The median for Negroes was \$200 lower—\$2,300 to \$2,399.

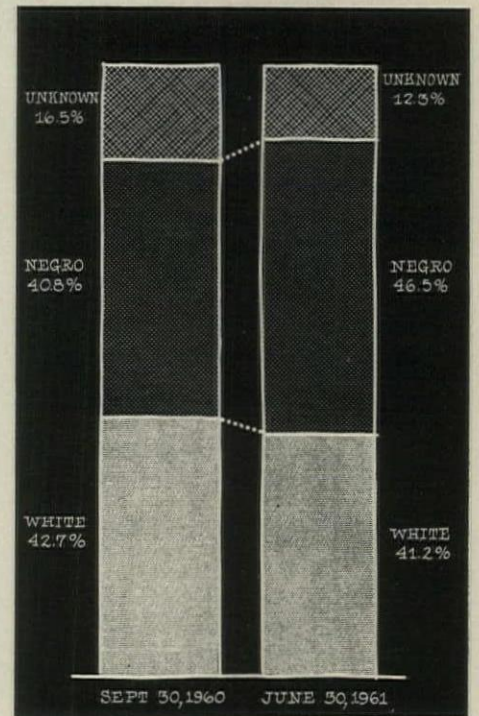
Wise finds its biggest single price category is lower still—\$2,100 to \$2,199. Over 9% of sales are in this price class.

Buyers improve their homes rapidly—but 6% default and their homes are repossessed.

Executive Vice President Paul Schnabel Jr says the company appraised a number of homes nine months after they had been sold with loans equaling 100% of value minus lot. Appraisers found that 90% of buyers had added enough improvements so that the outstanding loan then equaled only 66% of total value.

But the company expects 20% of all its buyers (8,000 persons hold mortgages worth

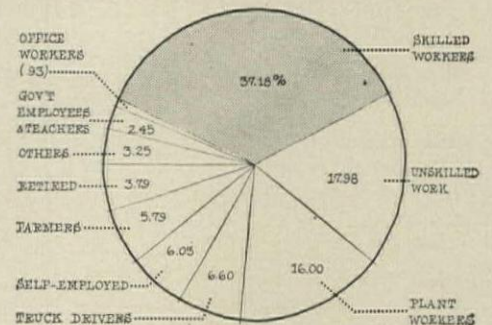
MORE BUYERS ARE NEGRO



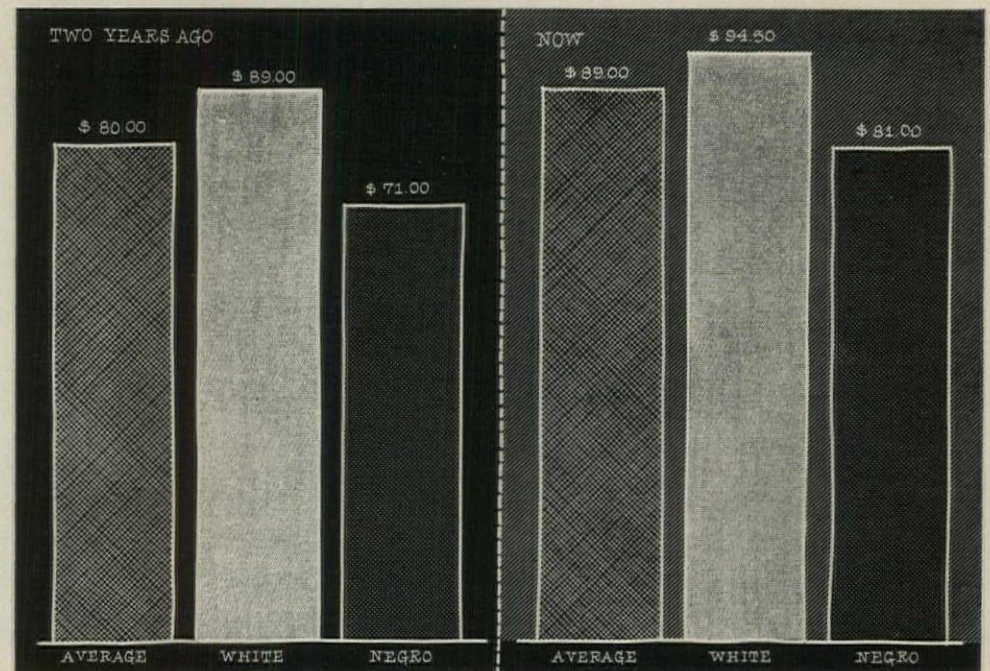
\$22 million) will be slow in making monthly payments. The company has 25 men on its staff contacting these slow payers.

Despite this prodding the company figures 6% of all buyers will default and lose their houses. Wise expects to lose 20% on all such houses repossessed. And its most recent inventory showed 250 repossessed homes.

MORE BUYERS ARE SKILLED



THEIR WEEKLY INCOMES ARE RISING



Market shifts to upgraded shell

Have shell home makers now skimmed the cream off the market for very low-priced housing?

Investors have indicated so for the past couple of months as high repossession rates and plummeting earnings have produced a sharp drop in prices of shell home producers' stocks (NEWS, Dec).

Now, new evidence that shell makers are being forced by withering competition in the low-price field to go after higher priced markets comes from the biggest shell maker of all, Jim Walter Corp.

The company last month started offering semi-finished and finished homes, because, say officials, the company must "remain competitive." Jim Walter Corp rose to national recognition by selling homes with unfinished interiors. Sales in the last fiscal year ending Aug 31, 1961 hit \$48.9 million, up 12.8%, and profits jumped 20% to \$4.1 million.

But as many as 100 companies are now trying to cash in on shell popularity. Materials producers, led by Certain-Teed and its Institute for Essential Living (H&H, Mar) began marketing shell-type packages.

These have brought a new accent on the "liveable" or "quality" shell-homes which can be bought with various stages of finishing materials (partitions, plumbing, wiring) available. Celotex officials say these are particularly popular in the North. President Hamilton Crawford of Crawford Corp, makers of both prefab and semi-shell homes, predicts the increasing quality and versatility of shells means that by 1970 one of every four new

single-family homes will be shells.

Homes on the half-shell have cut deeply into sales of basic shells. Executive Vice President James O. Alston admits Jim Walter has "definitely lost some sales" to semi-shells. As a result, fall quarter sales slumped 27% and net income nosedived 68.5% (to \$302,000) below year-earlier figures. So Walter is moving into the higher-priced markets.

Longer financing terms for shells are coming along with the upgrading.

Jim Walter originally focused on installment payments from four to seven years. Nine of 10 houses were financed by this consumer credit approach—with add-on interest sometimes reaching 15%.

Now, Jim Walter will stretch terms up to 12 years for the semi-finished and finished houses. One reason: other shell makers are doing the same. Modern Home Construction Co of Valdosta, Ga and Leeds Homes, Knoxville, give longer loans to buyers of both the basic shell and finishing materials. Certain-Teed's IEH offers 12-year terms. US Gypsum's shell marketing plan includes 10-year credit for buyers (see below).

Makers hope the longer terms for higher-priced shells will keep monthly payments in the same range as for basic shells.

And industry economists like Robinson Newcomb of Washington report that FHA is studying whether to insure shells. "I think FHA will take the lead in making shell financing easy," predicts Newcomb.

More materials makers offer shells

US Gypsum Co and Celotex Corp have joined the profit search in shell homes.

Both now offer materials' dealers a comprehensive package for planning, promoting, and financing shell homes. Both plans follow the broad outlines of Certain-Teed's ice-breaking venture into this field (H&H, Mar)—but with some changes. Main difference: USG (like Certain-Teed) offers a financing tie-in with an established finance company while Celotex relies upon existing financing plans. Both companies stand to profit only as their materials are sold. Here are details of the two plans:

US Gypsum: A 25-page booklet, its plan is called Basic-Bilt. "The Road to Profit in Semi-finished Houses," gives the dealer the information he needs to decide whether or not he should try selling shells. Sample subjects: characteristics and scope of the market; how to make a market survey; estimating and selling; fabrication and panelization; how to sell materials for financing.

If a dealer decides the market is profitable, USG stocks him with: 1) a 6½' illuminated display (costing \$150) with a flip-chart counter book, 2) choice of 25 basic plans and some 1,000 optional designs for buyers (\$20 for the first plan, \$5 for each additional), 3) a 32-page How-To-Finish Guide for buyers.

Buyers may finance up to \$7,500 including finish materials over 10 years under the special arrangement with Allied Building Credits Inc. The plan charges 8% add-on interest, with level payments and no balloon installment at the term's end. Neither the dealers or USG have liability under the plan.

"This does not put USG into the finance business or the shell home business," stresses President Graham J. Morgan. "It is another of the company's services designed to help dealers and builders expand their market."

Celotex offers a 10-part package called "Profit Plan for Selling Shell Homes." The kit stresses quality building materials (without using brand names). It is designed to "broaden consumer desire for higher-priced, quality-built shell homes," says Marvin Greenwood, vice president and director of merchandising. The quality story ties in with a trend toward larger and more expensive houses on the half-shell, especially in the North, for which some owners have been able to get conventional financing after completing the house with interim loans.

Key item is a management guide to designing, constructing, promoting, and selling shells. Special sections deal with erection crews for shells, owners' most frequent complaints, and a building code checklist.

"This merchandising program fills the gap between the variety of construction plans and financing sources already available," says Greenwood.

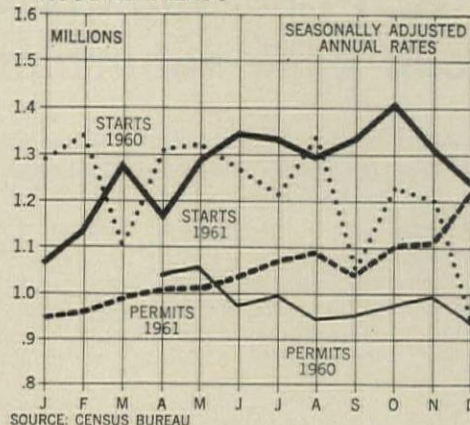
Prefabber raps shells

More than 50,000 of the 100,000 shell homes built in the United States last year are not livable because they are unfinished (in other words, no wiring, no plumbing, or interior finish).

This cry comes from W. Hamilton Crawford, president and chairman of the Baton Rouge, La. prefab company that bears his name. Most "livable" shells can pass FHA minimum standards, says Crawford. This usually saves buyers a lot of interest cost. One unfinished shell involves 12 years of \$77-a-month payments — at 11.7% interest. Under FHA, at 5¼%, a livable "half shell" should cost only \$67 a month for the same 12 years. That's a saving of \$1,400.

NEWS continued on p 48

HOUSING TRENDS

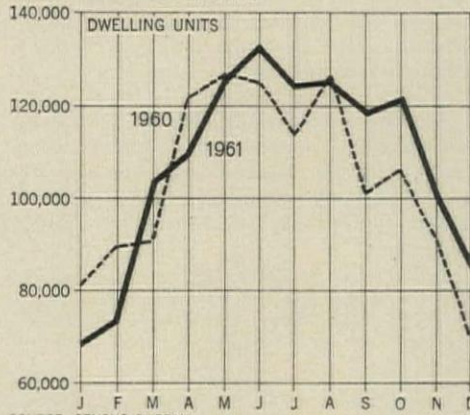


SOURCE: CENSUS BUREAU

Housing's two key indicators give a mixed picture of the industry's direction heading into 1962. The seasonally adjusted annual rate for all private non-farm housing starts nosedived for the second consecutive housing month in December, touching 1,264,000 units.

But the seasonally adjusted rate for building permits—based on actual permits from areas representing 85% of all housing—spurred to a 1961 high at 1,241,000 units in December.

HOUSING STARTS

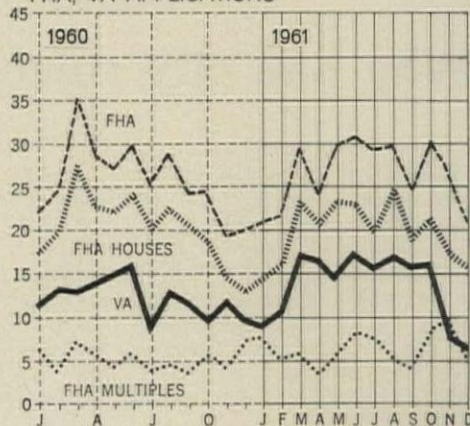


SOURCE: CENSUS BUREAU

US builders started some 1,275,300 housing units in 1961, a 3.7% gain over the 1,230,100 private starts of disappointing 1960. Another 51,000 publicly-owned units, mostly public housing, were built last year, say Census Bureau tabulators.

Private non-farm starts of 80,600 in December lifted the year's totals. The December count was 26% above the year-earlier level.

FHA, VA APPLICATIONS



Applications for multi-family projects pushed FHA applications last year 5.2% over 1960. Multiples scored a 23.9% gain (reaching 73,616 units) over 1960, while new home applications inched upward only 0.6% to 243,780 units. The total is well below the postwar record of 400,300 in 1950. VA appraisal requests for new homes jumped 24.4% last year, largely because VA and FHA interest rates were the same after May 29.

FHA's 16,352 new home applications in December pushed the seasonally adjusted annual rate to its highest point in two years.

RENTAL HOUSING:

High-rise, high-rent apartments can ease suburban financial woes

How? Explains City Planner Anshel Melamed:

- They provide the municipalities with the highest tax revenues per acre.
- They require less municipal expenditures for services.

Melamed, consultant for the Fels Institute of Local & State Governments, bases his conclusions on a survey of metropolitan Philadelphia for the Urban Land Institute*, but many a municipal official around the country, wrestling with sprawling housing developments, overflowing schools and spiralling taxes, will find food for thought in what he says.

High-rise, high-rent apartments provide more than twice the tax take of any other suburban use.

The average market value for land with high-rise units was \$259,500/acre compared to the \$120,600/acre value for the next highest use, garden apartments. In a typical township with a property tax of \$56.62/\$1,000 of assessed value, high-rise apartments yielded taxes of \$7,300/acre, compared to the \$3,260/acre from the next highest use, a research laboratory (for detailed comparisons, see tables).

At the same time, the burden on schools (which eat up some 60% of the suburban tax revenues) is lessened since high-rise tenants have fewer school-age children than do people in single-family houses and garden apartments.

Only 7% of the households in suburban high-rise apartments had children. In a school census in Philadelphia, high-rental, high-rise apartments averaged only 1.6 pupils per 100 units, compared

to eight to 25 pupils per 100 units in medium-rental, low-rise units in the suburbs and upwards of 50 children per 100 units in single-family houses.

The higher the rents and the higher the density of people, the fewer the children, postulates Melamed.

Reason: "The high-rental market is virtually closed to young families and particularly attractive to persons past 40."

Municipal outlays for police and fire protection, trash collection, highway maintenance and lighting are also much less for compact, fireproof apartment towers than for other uses.

The market for suburban high-rental units is sharply defined.

Although high-rise apartments are newcomers to the suburban building scene (and, too often, controversial, unwanted newcomers), "they offer a mode of living in clear contradiction to the child-oriented society of present day suburbia," says Melamed. They are in demand now and the demand will increase, he adds, as the present suburban population gets older.

Who wants them? "The smaller households, the elderly, the childless, the highly mobile, the well to do," says Melamed. "Single individuals are logical prospects for apartment units: the career woman, the sporting bachelor, the well-to-do divorcee, the retired widower or the comfortably endowed widow are all likely tenants for luxury units."

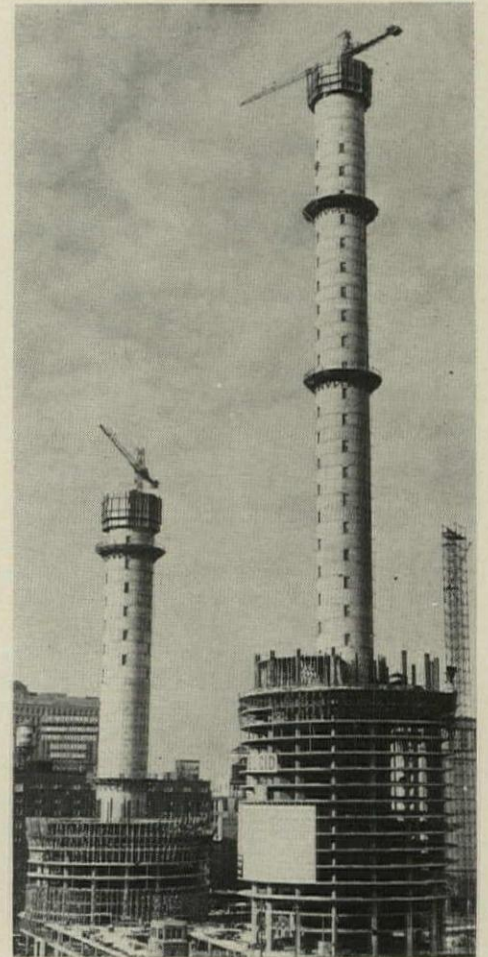
Older couples with grown children will tend to give up their houses, seek apartments in suburbs near their children, says Melamed.

AVERAGE MARKET VALUE PER ACRE FOR SELECTED USES

Philadelphia suburbs

| | |
|-----------------------|-----------|
| Professional uses | \$ 97,400 |
| Industrial uses | 91,700 |
| Shopping centers | |
| Regional | 110,000 |
| Local or intermediate | 67,200 |
| Apartments | |
| High-rent, high-rise | 259,500 |
| Garden type | 120,600 |

Lou Drombrowski



Chicago's twin towers enthrall sidewalk supers

In Berlin they watch the wall. But in Chicago the fatal fascination is a couple of concrete columns soaring upward from the edge of the Chicago river to the top of the city's skyline.

They are the unique service cores of hollow concrete for the world's tallest residential building, Marina City. Stemming from the twin 65-story shafts, like branches from a tree, are two stories of shops, 18 floors of parking, 40 stories of apartments (896 units), and five stories for utilities' housing.

A climbing crane especially captured the roving eye of sidewalk construction connoisseurs: at each level the crane stopped to place forms, reinforcing steel, and concrete before being jacked up to the next level.

The \$36 million adventure in creating a total urban environment vertically (H&H, July) is backed by Building Service Employees Intl Union. Already it has triggered a building boom in downtown Chicago. And renting agents are finding a healthy demand for Marina City's wedge-shaped apartments with 210-degree views of the city. They have already taken 300 applications and 3,200 requests for applications. Rents: \$115 to \$180 for efficiencies; \$155 to \$230 for 1-bedroom units, and \$295 to \$350 for 2-bedroom units.

POTENTIAL PROPERTY TAX REVENUE
Prime-Assessment Suburban Uses

| Type of use | Acreage | Property Tax Levy @ \$5.86/\$100 | | |
|-----------------------------------|---------|----------------------------------|---------------|----------|
| | | Total Assessment \$000's | Total \$000's | Per Acre |
| Steel fabricating plant | 39.2 | \$2,090.0 | \$122.0 | \$3,120 |
| Research laboratory | 12.8 | 716.3 | 41.8 | 3,260 |
| Shopping center ^a | 12.0 | 475.0 | 27.8 | 2,320 |
| Motel ^b | 7.0 | 184.0 | 10.8 | 1,540 |
| High-Rise apartments ^c | 10.3 | 1,246.8 | 73.0 | 7,300 |

^aSears, Roebuck 220,000 sq ft department store as largest unit

^bIncludes restaurant, drive-in bank, service shops

^cIncludes ground floor commercial uses, offices and 410 dwelling units (40 dwelling units per acre).

Why one city rejected high-rise

Citizens of the staid Los Angeles suburb of Pasadena (population 120,000) have decided they do not want high rise apartments because they might produce an influx of "undesirable residents."

They have voted 12,818 to 9,922 against a proposed ordinance which would have raised the apartment height limit to 140' in a 60-acre area near downtown Pasadena. The area involved is occupied by large, old homes—not blighted but obviously weather-worn.

The city now permits only two-story garden apartments. The city planning commission had recommended the high-rise ordinance unanimously. City directors ratified it four to three, but called a referendum when petitioned by opponents. The ordinance would have set a density of 50 families per acre.

It called for apartment sizes averaging no less than 875 sq ft, with maximum land coverage of 30% for a 4 to 6-floor building;

25% for a 7 to 9-floor building and 20% for a 10 to 15-floor building. The ordinance also required a special use permit as well as a building permit so the planning commission would be able to review each project.

Architect Joseph Thomas, chairman of the planning commission, warned that redevelopment of old areas with new buildings—some of them high rise—is the only way to stop a drift toward "a high proportion of low income families."

But opposition, based mostly on fear of unpredictable change in the character of the city, was ferocious. Said Attorney Richard W. Jencks, chairman of the opposition committee: "High rise represents the opening wedge of a campaign to change Pasadena to a so-called headquarters city of traffic, crowding and confusion . . . it will not attract desirable new residents (as proponents claimed.)"

High-rise proponents predict the measure will be revived in two or three years.

* Published in ULI's *Urban Land*, October 1961.

HOUSING POLICY:

Kennedy housing plans: cabinet-rank for HHFA, but no anti-bias edict now

This year is shaping up as one of calm on the housing legislative front. Most of the housing industry feels relieved that President Kennedy plans no immediate move to keep his campaign promise to issue an Executive Order forbidding racial discrimination in federally aided housing. If he had issued such an edict—as was widely forecast in early December—it apparently would have killed chances of his persuading Congress to enact, not only his proposal to upgrade HHFA into a cabinet-rank Dept of Urban Affairs & Housing, but other key items in his legislative program like freer trade.

The President confirmed his decision to postpone an anti-bias order in answer to a press conference question in Mid-January. But he hinted broadly that he might well issue such an order before the end of this year. Why the delay? The President indicated that he feels it is important not to get too far ahead of public opinion. *Here are the pertinent parts of the Q and A:*

Q: "Mr President, during the election campaign, you pledged that if elected you would issue an executive order prohibiting racial segregation in federally assisted housing. It's recently been reported that you have decided to postpone the issuance of such an order for some time. . . . Could you give us your thinking on this timing question—why you want to put it off?"

A: "Well, I think that—I stated that I would issue that order when I considered it to be in the public interest, and when I considered it to make an important contribution to advancing the rights of our citizens. . . . We are proceeding ahead in a way which will maintain a consensus and which will advance this cause. And I think a proper judgment can be made on this and all other matters relating to equality of rights at the end of this year, and at the end of our term. And, in my judgment, we are going to make significant progress. And, I am fully conscious of the wording of the statement to which you refer, and plan to meet my responsibilities in regard to this matter."

In his state-of-the union message, the President touched on housing legislation only by repeating his request for an Urban Affairs Dept.

And he put his request in precisely the framework that organized builders and realtors don't like: as part of a help-the-cities program of much broader scope. Said he:

"A strong America depends on its cities—America's glory and sometimes America's shame. To substitute sunlight for congestion and progress for decay, we have stepped up existing urban renewal and housing programs, and launched new ones—redoubled the attack on water pollution—speeded aid to airports, hospitals, highways



PRESIDENT KENNEDY
Rx for housing: more spending

and our declining mass transit—and secured new weapons to combat organized crime, racketeering and youth delinquency. . . . We shall need further anti-crime, mass transit, and transportation legislation—and new tools to fight air pollution. And with all this effort underway, both equity and common sense require that our nation's urban areas—containing three-fourths of our population—sit as equals at the cabinet table. I urge a new Department of Urban Affairs & Housing."

Kennedy's \$92.5 billion budget for next fiscal year would spend more than twice as much on housing as did Eisenhower in fiscal '61.

Much of this is the developing impact of the 1961 Housing Act. Urban renewal is down for \$348 million, public housing for \$192 million, college housing for \$393 million (loans). Fanny May is budgeted to spend \$310 million on special assistance compared to only \$144 million in the current fiscal year. (FNMA expects to reach June 30 with \$1½ billion unused spending authority for special assistance, so will need no more.) All told HHFA is booked to spend \$1.38 billion in fiscal '62-3, compared with a current level of \$940 million and a fiscal-'61 level of only \$501 million.

To help the budget's precarious balance, VA plans to sell \$250 million of its \$500 million portfolio of *conventional* loans on foreclosed VA homes. Interest ranges from 4 to 6%; VA plans to sell at discounts if need be—and *with recourse*.

S&Ls gird for new tax fight

Said President Kennedy in his budget message to Congress: ". . . the tax deductible reserve provisions applicable to mutual savings banks and savings and loan associations should be amended to assure nondiscriminatory taxation among competing financial institutions."

Thus begins the final battle in the S&Ls' and mutual banks' two-year long war to keep their existing 12% tax-free reserve allowance. Their antagonists, the commercial banks, want the S&Ls' tax-free reserves sliced to something approximating their own: three times the average annual loss experience over any 20 consecutive years since 1927. (This would

usually work out to an average bad-debt ceiling of 2 to 3% of uninsured loans.)

If commercial banks have their way, warn S&L leaders, the new tax setup would probably divert something between \$2 billion and \$5 billion a year in funds away from mortgages. And this, in turn, would cut housing starts anywhere from 112,000 to 280,000 units a year. This, cries President M. L. Dye of the US Savings & Loan League, would be "such an adverse effect on housing that it could well trigger a general business decline."

This year's budget message was the first time Kennedy himself had taken a stand on

the S&L tax question. Last year, the Treasury sent a staff proposal over to Congress which went along with commercial bankers' ideas. But mutual thrift institutions raised such a howl that the House ways & means committee (which must initiate any tax legislation) has been sitting on the idea ever since. But Chairman Wilbur Mills (D, Ark.) has promised the Administration that he will report out a tax bill early in the session. The S&L tax scheme is a major ingredient.

Putting S&Ls and mutual banks on the same tax-free reserves basis as commercial banks would yield the government about \$550 million a year more revenue after the tax is fully applied, the Treasury estimates (it would be turned on gradually).

S&Ls base part of their case against a cut in tax-free reserves on the ground that commercial banks' new 4% ceiling on interest paid to depositors has so narrowed the traditional spread between bank and S&L interest rates that there will be "a considerable diversion of funds to banks." Banks, S&L men note, now invest only 30% of their time deposits in mortgages compared to 89% for S&Ls.

Some Capitol Hill onlookers figure the banks may outsmart themselves in tax-bill lobbying. The No. 1 key to the Administration's tax bill is withholding on interest and dividend payments. Without this, Kennedy strategists would just as soon have no tax bill at all since some of their proposals, notably the 8% tax credit to sput industrial expansion, would cut federal revenues. But banks are fighting withholding (as are S&Ls).

End 'abuses' in realty tax shelters, JFK asks

Buried in the fine print of President Kennedy's budget message is a recommendation that may well touch off the sharpest fight in a decade over realty taxation.

The President has lined up with the idea broached last year by the Treasury for a drastic cutback in capital gains tax treatment of profits from the sale of real estate. He asks for new laws "which would prevent abuses that now occur."

The plan is to eliminate capital gains tax treatment to the extent of depreciation taken. Here's how it would work:

An investor buys a four-family house for \$40,000 (plus land, which cannot be depreciated). It is an old house, so he uses 150% declining balance depreciation and a 33-year useful life. After eight years, his depreciation deductions total \$13,000. So the property has a book value of \$27,000. He sells it for \$35,000—a gain of \$8,000. Under today's law, the \$8,000 is taxed at capital gains rates with a 26% ceiling. The Treasury would tax the \$8,000 at ordinary income rates, which run up to 96%.

Realtors and builders have been trying all fall and early winter to talk the Treasury out of this idea, The House ways & means committee tentatively turned it down, but the Treasury stuck to its view. Indeed, Assistant Secretary Stanley S. Surrey has lately emphasized the Treasury's determination to curb "tax shelters" in real estate resulting from depreciation.

Realtors concede there have been abuses, but contend they stem from *rapid depreciation* followed by a quick resale. They want Congress to allow only straight-line depreciation on property resold within three years of acquisition or completion. (And they might well settle happily for a longer period.) If Congress goes all the way with the Treasury, cry realtors, it will produce a heavy unloading of depreciated realty followed by a freeze on sales as owners hang on to property to escape higher taxes.

NEWS continued on p 11

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MORTGAGE MONEY:

Ahead: slowly rising interest rates despite today's cry for more loans

Right now, investor demand for mortgages is strong, but supply is thin. The result is a two-way stretch on interest rates and discounts. On one hand is the push toward higher rates. Improving business steps up demands for credit. The spread of higher savings interest rates among commercial banks, mutual banks, and S&Ls creates pressure for higher loan yields. But the downward pull is strong, too. Investors have plenty of money to put out, and they are hard-pressed to find outlets with yields as attractive as mortgages. Some big commercial banks are shopping around for mortgages. Pension funds are buying more heavily.



"There's more money around than mortgages," says President Stanley Earp of Detroit's Citizens Mortgage Corp. Adds President Bob Tharpe of Atlanta's Tharpe & Brooks: "I've never seen the market more competitive." Says President B. B. Bass of Oklahoma City's American Mortgage & Investment Co: "We could sell three to four times as many loans as we're making now. The situation looks good for builders and borrowers."

The competition for loans plus a seasonal falloff in originations as winter crimps construction has been holding the price line. In HOUSE & HOME's survey last month, both FHA and VA discounts and conventional rates moved little.

What changes there were reflected the opposing pressures on the market. Prices of FHA 30-year immediates showed some mild increases (and hence smaller discounts). New England Savings banks edged up from 94½-95½ to 94½-96 for out-of-state purchases. In San Francisco, prices moved from 96 to 96½ and

in Miami, from 94½-95½ to 95-95½.

But in Chicago, FHA prices slipped from 96-97 to 95½-96½. Conventional loan rates in Detroit moved up from 5¾% to 5¾-6%, while in San Francisco, banks and insurance companies went from 6% to 6-6¼% on conventional loans.

Economists look for a slow and moderate increase in long-term interest rates—including mortgages—this year.

At midmonth there were signs the increase was beginning: 1) US Treasury bill yields reached 2.82%, highest since mid-1960; 2) Fanny May raised rates on its short-term notes; 3) commercial bankers are predicting an early boost in the prime lending rate from 4½% to 5%.

But most mortgage men don't expect any significant changes in loan rates until spring when building picks up and loans are more plentiful. Says Vice President David O'Neill of Cleveland's Jay F. Zook: "Everything in the economy points toward higher rates, but there are so many offsetting factors that the mortgage market probably will stay where it is for a while."

The hottest savings rate war in years has erupted between commercial banks and S&Ls.

One salient is the newspapers. Banks advertise rate increases up to 4% with full-page ads. S&Ls fight back. January 3's New York Times, for example, carried 36 S&L display ads—mostly from the West Coast—seeking to lure money west with a higher return.

The Home Loan Bank Board, hoping to stave off retaliatory rate boosts by S&Ls, is letting member associations sweeten their dividends by 1) paying them quarterly instead of semi-annually and 2) paying them from time of deposit to time of withdrawal on funds six-months-old or more.

Many S&Ls are biding their time, waiting to see which way the deposit ball will bounce. But some are boosting dividends already. In California, where the giant Bank of America raised its savings rate to 3½% (and to 4% on \$500 certificates on deposit a year), S&Ls have moved up from 4½% to a well-advertised 4.6% with some at 4¾%, plus bonuses for long-term deposits. Miami S&Ls went from 4% to 4¼% and Denver S&Ls have moved to 4½%.

But S&Ls will have to fight back within limits. Raising dividends without being able to raise loan rates squeezes earnings for all but the most efficient S&Ls. (Most S&Ls want a spread of 1.5% between dividend and loan rates.) But mutual savings banks—the big source of out-of-state FHA and VA loans—may be hardest hit of all. Commercial banks can (and will) turn to consumer credit to offset higher costs. And 1962 shapes up as a big year for autos, a major user of consumer credit. S&Ls have more options than mutual banks to boost yields.

As more banks raise savings rates (some notable exceptions to date: Boston, Philadelphia), the traditional spread between the rates of commercial banks, mutuals, and S&Ls is narrowing. Chances are that's the way it will stay for a while.

MORTGAGE BRIEFS

Rush to FNMA slows

Even before Federal Natl Mortgage Association doubled its stock purchase requirement, it was starting to experience a drop in business.

Fanny May buying in its secondary market hit \$112.3 million in November, highest since March 1960. But offerings have been falling since October.

After the agency's backhanded move Dec 20 to cut its prices by upping the mandatory stock purchase from 1 to 2%, the drop in offerings grew sharper. For the week ending Dec 14, mortgage men offered FNMA 2,578 loans. For the week ending Dec 28, they offered only 1,725; for the week ending Jan 4, only 1,592.

Explains one originator: "The eastern private market has raised its bid for loans just enough to get some of the business that has been going to the government." Fanny May spokesmen insist the drop is "purely seasonal."

Rx for secondary market

A drastic revision of the secondary mortgage market has been proposed by two professors at the University of California at Los Angeles.

Oliver Jones and Leo Grebler aim at improving the liquidity of mortgages, providing a steadier flow of money into the market, lowering the cost of home loans, and attracting new funds. Specifically, they would:

- Set up private "market makers" who would be always available to buy and sell mortgages at current market prices. The market makers, who would be federally chartered mortgage bankers, would function as do securities dealers in the over-the-counter stock market, obtaining their profit from the difference between the buying and selling prices of mortgages.

- Create a federal Central Mortgage Corp to buy and sell conventional loans as well as FHAs and VAs. The corporation, which would take over Fanny May's secondary-market functions, would operate more as a clearing house than as a permanent mortgage investor.

The study was financed by the Life Insurance Association, the US S&L League and the Natl Association of Mutual Savings Banks.

Alaska's mutual bank opens

In Alaska, mortgage money is hard to come by and terms can be stiff. So the opening of the Alaska Mutual Savings Bank at Anchorage is turning out to be quite an event in the credit-short state.

As soon as the doors opened, business was brisk at the bank, first extension of the mutual system outside of 17 states in 20 years. More mortgage seekers than depositors showed up. Reason: the bank offers conventional loans up to 80% of appraised value for 20 years, in contrast to the 50% for five years which has been common for conventional loans in Anchorage. Interest rate is 8%.

Alaska Mutual is also originating FHAs to sell out-of-state to other mutuals (current price is 93 vs Fanny May's secondary market price in Alaska of 94). The bank has \$1 million in commitments from fellow banks.

Alaskan house prices are high. A new two-bedroom house in an average good neighborhood costs \$18,000 to \$26,000 and a three-bedroom house, \$20,000 to \$30,000, reports the Natl Association of Mutual Savings Banks.

The Alaska Mutual was organized with help of the mutuals' Central Industry Fund.

NEWS continued on p 55

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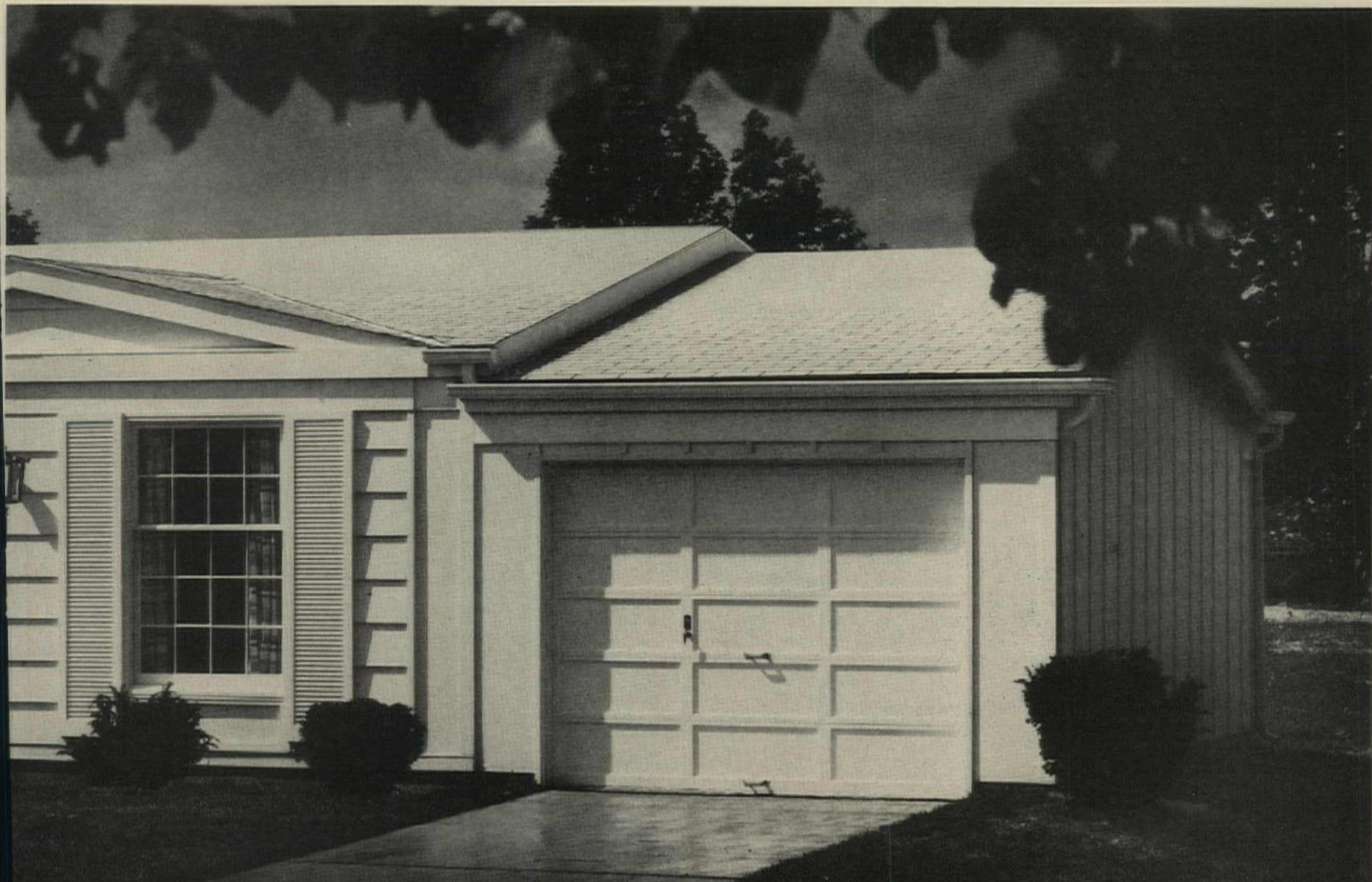
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"MGIC in assisting the local Building and Loans to grant 90% loans has greatly assisted our organization, a developing and sales corporation, to make more sales at less cost and with faster service than through programs previously available. This is particularly adaptable to the medium priced housing level because many of these home buyers are young professional people with little equity but high income.

"Needless to say, we heartily endorse the MGIC program."



HAROLD C. ESPER, President
Main Federal Savings and Loan Association
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"... pleased with the prompt servicing"

"The MGIC program gives our association the opportunity to secure mortgage loans backed by good, newer single homes in selected residential neighborhoods, to borrowers qualified in every respect but with small down payments.

"We are especially pleased with the prompt servicing of loan applications through MGIC."

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MR. M. A. WRIGHT, President
Arlington Park Development Co.
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"... our sales increased 700%"

"The past year our sales increased 700% over the previous year. The Huntington Federal Savings and Loan Association's program of MGIC loans gave us a powerful selling tool, and adequate financing is our most important item for selling homes.

"We especially appreciate the efficiency of MGIC in expediting our loans."



MR. K. E. MCGINNIS, President
Huntington Federal Savings and Loan Association
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"We are very pleased to have had an active part in the development of Arlington Park.

"The more liberal terms of insured loans that we have been able to offer purchasers, as representatives for MGIC, have been exceptionally well received."

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MGIC/62/H

More competition appears in the growing field of private mortgage insurance

The newcomer: Continental Mortgage Insurance Inc., Madison, Wisc.

Creation of CMI exemplifies the changing pattern of housing finance as conventional mortgages make bigger inroads on FHA's share of the market. Along with the trend toward conventionals is a growing demand for private mortgage insurance.

Back in 1957, when a Milwaukee, Wisc. lawyer named Max Karl launched Mortgage Guaranty Insurance Corp. first of its postwar kind, private mortgage insurance was in limbo. Many lenders remembered the disastrous experience of the 1930's when private mortgage insurance companies, plagued by inadequate reserves, went bankrupt. But Karl reasoned that 1) there was a market for private mortgage insurance, particularly among savings & loan associations, traditionally anti-FHA, and 2) a company with a sound program for reserves (50¢ of every premium dollar set aside in a contingency reserve) could make a go of it.

Five years have proved Karl right on both counts—barring a major collapse in the US economy. From its infant days as a four-man operation in a downtown Milwaukee office writing insurance only on loans in Wisconsin, MGIC has expanded to a staff of 46, and operates in 41 states and the District of Columbia. In contrast to its maiden year when the company's volume of insured loan applications was only \$16.5 million (and earnings, a minus \$81,000), MGIC's 1961 volume was \$368.2 million (and earnings, a whopping plus \$1.1 million). Today MGIC insures 20% of all residential loans in Wisconsin.

Continental starts up with Wisconsin alone as its field of business.

It hopes to expand into other midwestern states, perhaps later this year. Like MGIC, CMI insures the top 20% of the loan with the option of paying off the lender in full and taking title to the defaulted property. CMI's rates are similar to MGIC's (½ of 1% of the amount of the mortgage for the first year and ¼ of 1% of the unpaid balance each year thereafter, with an alternate single-premium rate of 2% of the amount of the loan for 10 years' coverage).

CMI was frankly inspired by "the tremendous acceptance by lenders of MGIC," says CMI President Donald J. Blindauer, a 35-year-old lawyer. "We made an investigation and conferred with lenders, and it became apparent to us that there was room and a need for another company." MGIC's success also has generated competition in the south where American Mortgage Insurance (AMI) has set up shop in North Carolina (NEWS, Dec).

Continental starts with a capitalization of \$1.36 million to be realized through sale of 20,000 shares of stock to directors and organizers and 280,000 to the public. The stock was offered in Wisconsin at \$5/share.

CMI's officers and directors include some well-known figures in Wisconsin real estate and mortgage circles. Senior vice president is Lyle R. Stewart, Middleton realty broker, and senior vice president in charge of underwriting is Rollin C. Hotaling, formerly mortgage loan chief for Wisconsin National Life Insurance Co. Directors include Sterling H. Albert, senior vice president of Mortgage Associates Inc., Milwaukee, and Ray P. Hiller, senior vice president of Earling & Hiller Inc., Milwaukee.

Not all the competition has fared well.

Several casualty and life insurance companies that added mortgage insurance as a sideline

have dropped it. (MGIC, AMI, and CMI deal with mortgage insurance exclusively).

Increasing demand for private mortgage insurance stems from the trend toward higher ratio (and riskier) loans by S&Ls and other conventional lenders. The private insurance also offers lenders advantages over FHA: 1) faster service (insurance applications are accepted or rejected by return mail vs weeks or months, via FHA); 2) lower insurance premiums for borrowers (FHA charges a flat ½% of the original loan annually); 3) no interest rate ceilings.

The biggest field for private mortgage insurers is just opening up. California has

passed a law letting them operate there.

MGIC is ready to move in. Says Karl: "California is the single biggest market in the country. Twenty per cent of all residential mortgages are written there. Our Orlando, Fla. office is our biggest in the field (five people) but we expect to have our largest field office next year in California."

Indicative of the growing alliance between MGIC and S&L moguls: Just named to the MGIC board are C. Elwood Knapp, president of Friendship Federal, Pittsburgh, Pa., and immediate past president of the US S&L League; and Kenneth D. Childs, president of Home S&L, Los Angeles, nation's largest.

MORTGAGE MARKET QUOTATIONS

(Sale by originating mortgagee who retains servicing.) As reported to HOUSE & HOME the week ending Jan. 12, 1962.

| City | Conventional Loans | | Construction Loans ^W | | FHA 207 Firm Commitment | FHA 220 Firm Commitment 35 years | FHA 203 ^b Min. Down 35 year futures |
|--------------|-----------------------------|-----------------------|---------------------------------|---------------------------------------|----------------------------|-------------------------------------|---|
| | Comm. banks, insurance Cos. | Savings banks, S & Ls | Banks, Ins Cos. & Mtg. Cos. | Interest + fees Savings banks, S & Ls | | | |
| Atlanta | 5 3/4-6 | 6-6 1/2 | 6-6 1/2+2-2 1/2 | 6-6 1/2+2-2 1/2 | a | a | a |
| Boston local | 5 1/4 | 5 1/4 | 5 1/4 | 5 1/4 | a | a | a |
| out-of-st. | — | — | — | — | a | a | a |
| Chicago | 5 1/2-6 | 5 1/2-6 | 5 3/4-6+1-2 | 5 3/4-6+1 1/2-2 1/2 | 96-97 ^f | 98 1/2 | a |
| Cleveland | 5 1/2-5 3/4 | 5 3/4-6 | 6+1 | 6+1 | 96-98 | a | a |
| Denver | 5 3/4-6 | 6-6 1/2 | 6+1 1/2-2 1/2 | 6+1 1/2-2 1/2 | 97-98 | a | a |
| Detroit | 5 3/4-6 | 5 3/4-6 | 6+1 1/2 | 6+1 1/2 | 97 1/2 | a | a |
| Honolulu | 6 1/4-7 | 6 1/4-7 | 6+1 1/2 | 6+1 1/2 | 97 1/2 | a | a |
| Houston | 5 1/2-6 | 5 1/2-6 | 6+1 | 6 1/2+1 | a | a | a |
| Los Angeles | 5 3/4-6 | 6-7 | 6+1 1/2 | 6-7+2-4 | a | a | 94 1/2 |
| Miami | 5 3/4 | 5 3/4-6 | 6+1 | 5 1/2-6+0-1/2 | a | a | 96 ^d |
| Newark | 5 1/2-6 | 5 3/4-6 | 6+1 | 6+1 | 96 1/2-97 1/2 | par ^e | a |
| New York | 5 3/4-6 | 5 3/4-6 | 6+1 | 6+1 | 96 1/2-97 ^g | 96 1/2-97 ^g | 97 ^b |
| Okla. City | 5 3/4-6 | 6-6 1/4 | 6-6 1/2+1-2 | 6-6 1/2+1-2 | a | a | a |
| Philadelphia | 5 1/2-5 3/4 | 5 1/2-6 | 6+1 | 6+1 | 97-97 1/2 ^h | 97-97 1/2 | 97-97 1/2 ^b |
| San. Fran | 6-6 1/4 | 6 1/4-6 3/4 | 6+1 1/2 | 6.6+2-3 | 95 1/2 ^h | 98 ^e | 95-95 1/2 |
| St. Louis | 5 1/2-6 | 5 1/2-6 1/2 | 5 3/4-6.6+1-2 | 5 3/4-6.6+1-2 | — | — | — |
| Wash. D.C. | 5 1/4 | 5 1/4 | 5 1/4+1-1 1/2 | 6+1-1 1/2 | 97 | 97 | 96 1/2 ^b |

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

| FNMA Sedrv Mkt ^{uv} | New Construction Only | | | | Existing ^r Min Down 25 year Immed |
|------------------------------|-----------------------|-----------------|--------------------|--------------------------|--|
| | Minimum Down* 30 year | Immed | Fut | 10% or more down 30 year | |
| 96 1/2 | 95 1/2-96 | 95 1/2-96 | 96-96 1/2 | a | 95-95 1/2 |
| 97 1/2 | par-101 | par-101 | par-101 | par-101 | par-101 |
| — | 94 1/2-96 | 94 1/2-96 | a | a | 94 1/2-95 1/2 |
| 96 1/2 | 95 1/2-96 1/2 | 95 1/2-96 1/2 | 96-97 1/2 | 96-97 1/2 | 96-97 1/2 |
| 96 1/2 | 96-97 | 96 ^b | 97 1/2-98 | 97 1/2 | 97-98 |
| 96 | 95 1/2-97 | 95 1/2-97 | 95 1/2-97 | 95 1/2-97 | 95 1/2-97 |
| 96 | 95 1/2-96 | 95 1/2 | 96-96 1/2 | 96 | 95 1/2-96 1/2 |
| 96 | 95 1/2 | 95-95 1/2 | 96 | 96 | 95 1/2-96 |
| 96 1/2 | 96 | 95 1/2 | 96 1/4-96 1/2 | 96-96 1/4 | 95 1/2 |
| 96 | 96 | 95 | a | a | 97 ^b |
| 96 1/2 | 95-95 1/2 | 95-95 1/2 | 96-97 ^b | a | 95-95 1/2 |
| 97 | 97-97 1/2 | 96 1/2-97 | 98 | 97 | 97 |
| 97 1/2 | 97 | 97 | 97 | 97 | 97 |
| 96 | 95 1/2-96 | 95 ^b | 96 | a | 95-96 |
| 97 | 98 | 98 ^b | 98 | 98 ^b | 95 1/2-96 ^d |
| 96 | 96-96 1/2 | 96 | 96-97 | 96-97 | 95 1/2-96 |
| 96 1/2 | 94 1/2-97 | 94-97 | 95-97 ^c | 94-97 ^c | 94-97 |
| 97 | 97 | 96 1/2 | 97 | 96 1/2 | 97 |

*3% down of first \$13,500; 10% of next \$4,500; 30% of balance.

Sources: Atlanta, Robert Tharpe, pres, Tharpe & Brooks Inc; Boston, Robert M. Morgan, pres, Boston Five Cents Savings Bank; Chicago, Murray Wolbach Jr, vice pres, Draper & Kramer Inc; Cleveland, David O'Neill, vice pres, Jay F. Zook Inc; Denver, C. A. Bacon, vice pres, Mortgage Investment Co; Detroit, Stanley Earp, pres, Citizens Mortgage Corp; Honolulu, Gordon Pattison, vice pres, Bank of Hawaii; Houston, Everett Mattison, vice pres, T. J. Bettes Co; Los Angeles, Christian Gebhardt, asst vice pres, The Colwell Co; Miami, Lon Worth Crow Jr, pres, Lon Worth Crow Co; Newark, William W. Curran, 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, vice pres, First Pennsylvania Banking & Trust Co; St. Louis, Sidney L. Aubrey, vice pres, Mercantile Mortgage Co; San Francisco, Raymond H. Lapin, pres, Bankers Mortgage Co of Calif; Washington, D. C., Hector Hollister, exec vice pres, Frederick W. Berens Inc.

VA 5 1/4s

| City | FNMA Sedrv Mkt ^{uv} | New Construction Only | |
|--------------|------------------------------|------------------------|------------------------|
| | | No down 30 year | Fut |
| Atlanta | 96 1/2 | 95 1/2-96 | 95 1/2-96 |
| Boston local | 97 1/2 | par-101 | par-101 |
| out-of-st. | — | 94 1/2-96 | a |
| Chicago | 96 1/2 | 96-97 | 95 1/2-97 |
| Cleveland | 96 1/2 | 96-97 ^b | 95-96 ^b |
| Denver | 96 | 95 1/2-97 | 95 1/2-97 |
| Detroit | 96 | 95 1/2-96 | a |
| Honolulu | 96 | a | a |
| Houston | 96 1/2 | 96 | a |
| Los Angeles | 96 | 96 | 95 |
| Miami | 96 1/2 | 95-95 1/2 ^b | 95-95 1/2 ^b |
| Newark | 97 | 96 | 95 1/2 |
| New York | 97 1/2 | 97 | 97 |
| Okla. City | 96 | 95 1/2-96 | 95 ^b |
| Philadelphia | 97 | 97 1/2 ^b | 97 1/2-98 ^b |
| San. Fran | 96 | 95 1/2-96 | 95 1/2 |
| St. Louis | 96 1/2 | a | a |
| Wash. D.C. | 97 | 97 | 96 1/2 |

● Immediate covers loans for delivery up to 3 months; future covers loans for delivery in 3 to 12 months.

● Quotations refer to prices in metropolitan areas; discounts may run slightly higher in surrounding towns or rural zones.

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

Footnotes: a—no activity. b—limited activity. c—for 20-25 year loans. d—FNMA is prime purchaser. e—FNMA is only purchaser. f—some at 97 1/2. g—higher price is without construction loan. h—with servicing @ 3/8 or 1/10. 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 75¢ on the \$1. z—on houses no more than 30 years old of average quality in a good neighborhood.

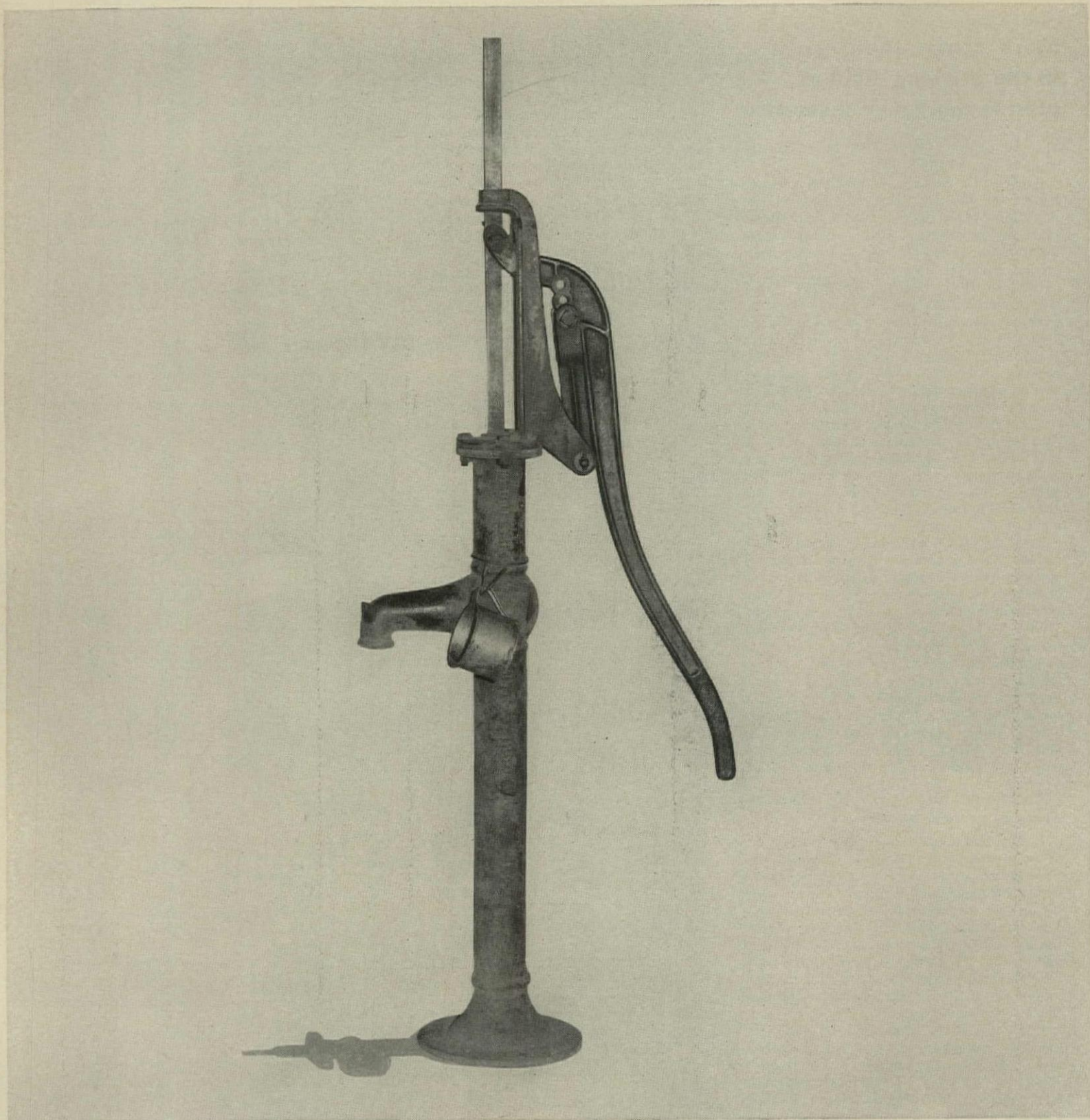
NEW YORK WHOLESALE MORTGAGE MARKET

| FHA 5 1/2s | FHA, VA 5 1/4s | FHA 5 1/4 spot loans |
|-----------------------|-----------------------|---|
| Immediates: 97 1/2-98 | Immediates: 95 1/2-96 | (On homes of varying age and condition) |
| Futures: 97-98 | Futures: 95-96 | Immediates: 94-95 |

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

Prices for out-of-state loans, as reported the week ending Jan 19 by Thomas P. Coogan, president, Housing Securities Inc.

NEWS continued on p 57



You wouldn't, would you?

Feature it in a model home? Hardly. Sure, many people prefer Early American, but you have to draw the line somewhere. Same principle applies to heating systems. It has to be the most modern, and even more important, look the most modern. That's Arvin Invisa-Line Electric Baseboard Heat. Slimmer, trimmer, the new concept in electric heat, styled to sell. Installation? You've never had it so easy, and profitable! Heard about recent refinements in resistance heating? Chances are they're products of advanced Arvin research. And chances are an Arvin representative will be calling on you bearing glad tidings about the industry's newest look in products and promotions. You'll recognize him. He'll be the confident one.

Arvin®

THE BEAUTY OF ARVIN ELECTRIC HEAT...IT SELLS!

LAND:

First open space grant finances a golf course

Madison, Wis. (pop. 126,706) will use \$99,331 of taxpayers' money to buy 581 acres of rolling farmland a 20-minute drive from downtown and turn the land into a 36-hole golf course and picnicking and hiking areas.

The largess from the federal treasury makes Madison the nation's first city to win a grant under the open space program started by the 1961 Housing Act. Madison will pay the rest of the \$331,104 (or \$580 an acre) total purchase price.

Federal officials say they approved Madison's bid on a pilot basis so they could get some experience with the new grants. One of the first experiences was to learn that not all Madison citizens wanted the handout.

Four of 22 city councilmen voted against accepting the \$99,000, arguing the city would ultimately pay more in income taxes to support similar land purchases elsewhere than it would receive as a gift.

Then the Wisconsin *State Journal* lined a putter's true eye on the idea of using 77% of the land for a golf course. "Golf pays its own way here," it said. "The city already operates two 18-hole courses and one 9-hole course. 'In the name of all that's sensible, why dish out federal millions—after wringing them out of taxpayers in Wisconsin and the other 49 states—to help create a golf course that Madison was ready to build on its own?'"

"True, Madison planners are only being thrifty in applying for a share of the swag. After all, as the saying always is, if we don't get it, some other place will. We are not persuaded. Sometime . . . this silly competition for a bit of our own money has got to stop. Let's turn down the \$100,000."

Madison's plan commission gave final approval to the plan calling for the park two days before the federal grant was announced in Washington. None of the city's suburbs objected to the plan, which had been under review since March.

Arthur Davis, head of URA's open space land branch, defends the golf course: "A golf course keeps the land open—and it certainly is a recreational use."

Some 150 localities are already after these grants.

URA has made a second outlay of \$46,500 to the Massachusetts Dept of Natural Resources as part of the \$155,000 total cost of buying a 647-acre remnant of a picturesque cranberry bog in Taunton. The land already contains five man-made ponds and will be developed for recreation and nature study.

Davis calls interest in the program "astounding." Even though official applications are not yet printed, 150 local agencies are seeking part of the \$35 million Congress appropriated for open-land subsidies. If all are approved, about \$10 million in federal funds would go toward buying 25,000 acres. One agency wants to buy 10,000 acres, says Davis.

The grants were written into the 1961 law at President Kennedy's behest.

The President last year called for spending \$100 million to pay 20% of park purchases by localities. "The present patterns of haphazard suburban development are contributing to a tragic waste in the use of a vital resource not being consumed at an alarming rate," he argued.

Sen Harrison Williams (D, N. J.) sponsored a separate bill containing the \$100 million, but Congress cut this to \$50 million and merged the Williams bill into the 1961 Housing Act. On the last day of Congress, a parliamentary maneuver cut this to \$35 million (NEWS, Nov).

STOCK MARKET:

More building companies go public

The trend—which saw a record number of companies in the housing industry hit the market with securities in 1961—is still going strong.

Four homebuilding concerns have filed registration statements with the Securities & Exchange Commission. The register of real estate investment trusts continues to grow as one trust has set up shop through a unique tax-free share swap; three more have registrations in the works.

In the last six months of 1961, total securities' registrations reached record proportions: 1,224 statements were filed with the SEC (compared to 709 in the last half of 1960). Some 70% of the proposed issues were the first by the companies (compared to 52.4% for fiscal 1961).

New issues proposed by housing companies:

● **GREAT LAKES HOMES INC** (Lee Larson, president and board chairman), Sheboygan Falls, Wis.—93,000 shares of common stock. Price and underwriting terms haven't been set. Underwriter is the Milwaukee Co. Great Lakes manufactures prefabricated houses, shell houses, and prefab multi-family dwellings, motels, churches, and cottages. Proceeds of the stock sale (plus \$300,000 received from a small business investment company for 6½% debenture notes) will be used to pay off plant and equipment mortgages and loans and for working capital. Larson owns 81% of the company's 245,320 shares.

● **MACCO REALTY CO** (John MacLeod, chairman), Paramount, Calif.—\$4 million in convertible subordinated debentures and 150,000 shares of common stock. Offering prices and underwriting terms are not yet fixed. Underwriters are Kidder, Peabody & Co and Mitchum, Jones & Templeton. The company develops land and builds houses (\$16,000 to \$23,000) in southern California. It was organized in September as a wholly-owned subsidiary of Macco Corp. Since 1954, Macco has sold 2,449 houses, 1,423 of them in joint ventures. Proceeds will go to pay off bank notes, to buy land for development, and for general corporate purposes. The company has 1,350,000 shares of common outstanding, all owned by Macco Corp. After the securities sale, Macco will own 90% of the stock.

● **KAUFMAN & BROAD BUILDING CO** (Eli Broad, chairman and president), Southfield, Mich.—174,500 shares of common stock at \$10.50/share. Underwriter is Bache & Co. The company builds one family housing developments (\$9,000 to \$14,000) around Detroit and Phoenix, Ariz, as well as contract housing for the military. K&B also have \$2.3 million renewal contract in Wayne, Mich. to put up 208 single-family FHA houses (\$10,000-\$12,000). In fiscal 1960 sales totalled \$8.7 million and income after taxes was \$403,000. Proceeds of the stock sale (a net \$1.17 million after deducting underwriting costs of \$183,225 and \$472,500 which is being paid to present stockholders for 50,000 shares) will be used to repay loans, for working capital and to form a small business investment company which will be a wholly-owned subsidiary.

● **DOVER CONSTRUCTION CO** (Henry Lefkowitz, president), Cleveland—\$750,000 of convertible subordinated debentures and 100,000 shares of common stock. Prices and underwriting terms are not yet set. Underwriter is Merrill, Turben & Co. The company develops land and builds houses (\$9,500 to \$14,500) in Cleveland and Chicago. Fiscal 1961 sales: 665 houses. Proceeds will repay loans and add to working capital. The com-

pany now has 600,000 shares outstanding, all owned by its officers.

Other market developments:

In what could be a prelude to going public, VOLK-MCLAIN Co, big California land development and building company, has floated a private offering of \$4 million in securities to investors. The proceeds (\$3 million in subordinated 6% notes and \$1 million in common stock) will be used to finance development of a 4,500-acre tract, San Ramon Village, east of Oakland. Since 1950, the company has built more than 6,000 houses in addition to apartment buildings.

LIBERTY REAL ESTATE TRUST, Sarasota, Fla., which has come out with an offering of \$25 million in beneficial interest shares at \$10/share, has started off with a portfolio of properties acquired through a tax-free exchange of shares, first such swap engineered under the 1960 act authorizing the trusts.

The trust exchanged 616,252 shares for 31 properties in Florida (which included two apartment buildings and the mortgage on a 79-lot housing development, in addition to shopping centers, motels and other commercial and industrial buildings). Net value: \$6,162,522 million.

Explains Promoter W. W. (Bill) Whiteman Jr: "We wanted to begin as a going operation with a portfolio of investments already in hand." The swap only held good at the outset of the trust, he adds. From here on the trust will acquire properties in the usual way.

Liberty Trust plans to expand to other states, may invest in FHA Title I mortgages as well as land development and construction loans.

Whiteman, a 46-year-old Oklahoma City lawyer, is president of Mid-America Corp, whose subsidiaries include mortgage banking companies in Oklahoma City and Wichita, Kan. He also is partner in an Oklahoma homebuilding concern. Whiteman has plans to build a development of town houses, first such in Oklahoma City.

Other trusts with registrations before SEC:

● **US REALTY INVESTMENTS**, Cleveland—600,000 shares of beneficial interest at a price to be set. The Trust invests in diversified properties. Last May, 661,975 shares were sold at \$10/share.

● **FRANKLIN REALTY TRUST OF PHILADELPHIA**—800,000 shares at \$12.50/share. As yet the trust owns no properties, says it is considering investing in commercial and industrial properties, apartment houses, and first mortgages.

● **METROPOLITAN REALTY TRUST**, Washington, D.C.—1 million shares at \$6.50/share. The trust is negotiating to buy a 257-unit garden apartment development in Alexandria, Va. which it plans to lease back to the seller. *continued on p 60*

NEW ISSUES

| Date | Company | Net Proceeds ^a | Offering price of securities |
|--------|-------------------------|---------------------------|------------------------------|
| Nov 8 | Kaufman and Broad | \$1,178,525 ^b | \$10.50 |
| Dec 13 | Fashion Homes, Inc. | 409,500 | 6.00 |
| Jan 3 | Wise Homes, Inc. | 1,300,000 | c |
| Jan 11 | Realty Collateral Corp. | 40,000,000 | d |
| Jan 17 | Swift Homes | 660,000 ^e | 9.00 |

^a after underwriting commission and expenses.
^b plus \$472,500 proceeds to selling stockholders.
^c privately sold 6¾% convertible subordinated debentures.
^d offer consists of 5% collateral trust notes, series A, due April 1, 1981 at par and accrued interest from Jan 1. No underwriting is involved.
^e plus \$577,500 proceeds to selling stockholders.

REGISTRATIONS WITHDRAWN

| Date | Company | Amount sought ^a | Proposed price of securities |
|--------|---------------|----------------------------|------------------------------|
| Dec 26 | Kratter Corp. | \$100,000,000 | \$1,000 ^a |
| Jan 8 | Lehigh Acres | 500,000 | 5.00 |

^a 6% subordinated debentures due 1976 offered to holders of Class A and Class B shares at rate of \$1,000 of debentures for each 50 shares held.



A decidedly outdoor feeling dominates this living room, achieved through free use of the structural elements that make up the house. The natural hue of planks and beams contrasts nicely with the paneling and plank flooring. Anshen & Allen, architects.

Only WOOD builds so much living into living rooms . . . so much salability into homes



Slatted doors of wood open into a living room where the structural pattern of posts and rafters also creates a modern decorative effect. The wood railing, a special touch, marks off a passageway at the room's end.

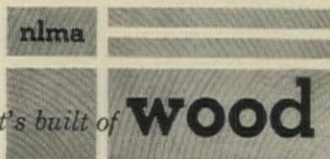
Beautiful as it is . . . in paneling, flooring, doors and windows, exposed posts and beams . . . the wood you put into your homes is much more than mere decoration. Used generously in living rooms, wood conveys to homebuyers the warmth it can give to their family life, the pride it can add to their hospitality, the peace it can bring to their evenings of relaxation.

The best-looking wood is hard-working as well . . . surrounding living rooms, *any* rooms, with resilient framing strength and natural insulation. Only wood can endow your homes with these enduring, additional values . . . without additional cost.

NLMA's national advertising campaign, now in its fourth year, continues to inspire a wider public acceptance, a greater public demand for wood. Its advantages in living rooms are dramatized in the February 9th issue of *Life*. For more information on building better homes of wood, write:

NATIONAL LUMBER MANUFACTURERS ASSOCIATION

Wood Information Center, 1619 Massachusetts Ave., N. W., Washington 6, D. C.



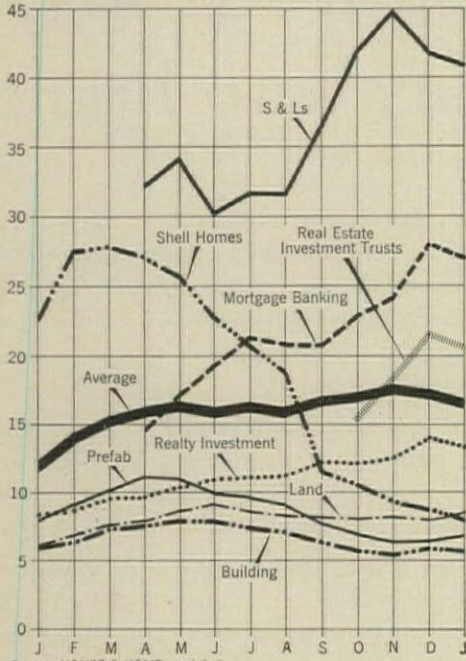
It's built to sell when it's built of

wood



A backdrop of wood paneling highlights this airy living room and blends smoothly with a similar ceiling. Note the unusual, free-standing staircase of wood, and the posts that double as window frames.

HOUSING STOCK AVERAGES, 1961



Source: HOUSE & HOME stock index.

Housing stocks are still on a downward trend

The setback last month was mild. HOUSE & HOME's monthly index of housing industry issues slipped from 17.49 to 17.26, a dropoff of 1.3%. In comparison, Dow-Jones industrials fell off 3.1% (from 732.56 to 709.50) and Natl Quotation Bureau industrials, 3.8% (from 143.97 to 138.48).

Exceptions to the general reversals in housing stocks were land development companies. They moved up from 7.99 to 8.46, a gain of 5.9%. Prefabs rose 4.5% from 6.43 to 6.72. Shell house stocks, which began to slump last spring, are still falling as a group. However both Albee Homes and US Shell posted individual gains. S&Ls slipped for the second straight month.

Despite generally weakening prices in recent months, the housing stock index is still well above year-earlier levels (see graph).

Here are HOUSE & HOME's averages, combining closing prices for listed stocks with bid prices for over-the-counter issues:

| | Nov | Dec | Jan |
|-------------------|-------|-------|-------|
| | 2 | 11 | 15 |
| Building | 5.44 | 5.82 | 5.69 |
| Land development | 8.11 | 7.99 | 8.46 |
| S&Ls | 44.79 | 41.80 | 41.14 |
| Mortgage banking | 23.70 | 29.55 | 27.45 |
| Realty investment | 12.45 | 13.88 | 13.55 |
| Prefabrication | 6.30 | 6.43 | 6.72 |
| Shell homes | 9.38 | 8.68 | 8.10 |
| AVERAGE | 17.69 | 17.49 | 17.26 |

PROFITS & LOSSES

Recent reports on how publicly held companies in the housing industry are faring:

HARNISCHFEGER CORP net earnings rose 41% during the fiscal year ending October 31, reports president Henry Harnischfeger. This makes the fourth year in five that sales have topped \$80 million—in spite of poor business conditions in the industries it serves.

| | Fiscal 1961 | Fiscal 1960 |
|--------------------|--------------|--------------|
| Shipments | \$80,253,330 | \$85,691,652 |
| Net income | 1,701,348 | 1,206,259 |
| Earnings per share | \$1.64 | \$1.37 |

THE BERENS COMPANY has just completed the best year in its 27 years of operation. And, according to President George W. De Franceaux, the outlook for fiscal 1961 is about 25% greater than 1961. For the year ended September 30,

1961, Berens closed \$49,835,000 in mortgage loans and had a gross income of \$2,091,000. Loan commitments outstanding were a record \$62,283,000.

ALBEE HOMES reports that sales of pre-cut homes are about twice those of a year ago and profit margins are growing. Executive Vice President Alex Gross says the company will earn "a lot more than we expected" in fiscal 1962, with sales between \$18 and \$20 million compared to sales of \$8,459,178 in 1961.

NEW CENTURY HOMES, Lafayette, Ind., prefabbers, report improving sales. "We turned the corner in May," says President John T. King adding that the outlook is now brighter than earlier in the year when sales were off 10% to 15%.

INLAND HOMES CORP profits rose 10% above year-earlier levels during the first half of 1961, despite a 3% dip in sales. The prefab company attributes the showing to more lending and higher earnings by its mortgage subsidiary.

| | Six months ended 7/31/61 | Six months ended 7/31/60 |
|--------------------|--------------------------|--------------------------|
| Net sales | \$2,705,702 | \$2,786,837 |
| Net income | 176,109 | 159,181 |
| Earnings per share | 62¢ | 56¢ |

CRAWFORD CORP expects to earn about the same in 1961 as it did in 1960, though sales will be off about 10%. President W. Hamilton Crawford of the prefab company, attributes the showing to cost cutting, despite a "soft" market.

| | 1961* | 1960 |
|--------------------|-------------|-------------|
| Net sales | \$7,000,000 | \$7,786,276 |
| Net income | 289,649 | 289,649 |
| Earnings per share | 42¢ | 42¢ |

* estimated

LYTTON FINANCIAL CORP had a 62% earnings increase for the first nine months of 1961 compared with the same period a year earlier—another example of the S&L holding company boom. Total assets as of September 30 were \$165,604,239, a growth of over 72% in a year.

| | Nine months ending 9/30/61 | Nine months ending 9/30/60 |
|--|----------------------------|----------------------------|
| Net earnings before appropriations to general reserves | \$1,448,611 | \$895,532 |
| Net earnings per share before appropriations | \$1.12 | \$.84 |

COLONIAL MORTGAGE SERVICE Co, Upper Darby, Pa., boosted its consolidated net income 56% in fiscal 1961 over the year before. The company processed \$75 million in mortgages in '61, of which \$50 million was in single-family housing and the balance, apartment houses, shopping centers and other income-producing property.

| | Fiscal 1961 | Fiscal 1960 |
|----------------------|-------------|-------------|
| Operating revenues | \$3,599,400 | \$3,497,600 |
| Operating expenses | 2,784,600 | 2,957,800 |
| Income before taxes | 814,800 | 539,800 |
| Income taxes | 436,900 | 296,900 |
| Net income | 377,900 | 242,900 |
| Net income per share | 76¢ | 49¢a |

a Adjusted for the public issue in April 1961.

LEFCOURT REALTY and its subsidiaries show a consolidated net loss of \$1,706,427 for the fiscal year ending April 30, 1961—an improvement over the loss for the first nine months of \$2,103,039. Arthur A. Desser, president of the land developing company, blames the depressed market in southern Florida real estate for the bad showing.

| | Year ended April 30, 1961 | |
|------------|---------------------------|--------------|
| | Lefcourt Realty Corp | Consolidated |
| Land sales | \$12,249,708 | \$13,076,483 |
| Net loss | 181,434 | 1,706,427 |

NEWS continued on p 67

HOUSING'S STOCK PRICES

| Company | Offering Price | | | Nov. 2 | | Dec. 11 | | Jan. 15 | |
|-------------------------|--------------------|---------------------|--------------------|---------------------|---------------------|----------------------|--------|---------|-----|
| | Price | Bid | Ask | Bid | Ask | Bid | Ask | Bid | Ask |
| BUILDING | | | | | | | | | |
| Adler-Bullt Ind. e | 2 1/2 | 3 | 2 5/8 | 3 1/4 | 2 3/4 | 3 1/4 | | | |
| Cons Bldg (Can) d | * | * | 11 1/4 | 11 5/8 | 15 1/4 | 16 | | | |
| Edwards Inds. e | 4 1/2 | 3 1/4 | 4 | 3 3/4 | 4 | 1 7/8 | 2 3/8 | | |
| Elchler Homes. e | 7 1/4 | 7 | 10 3/4 | 10 3/8 | 9 | 9 1/2 | | | |
| First Natl Rlty & Const | 5 1/4 ^b | 2 | 4 1/2 ^b | 4 1/2 ^b | 4 5/8 ^b | | | | |
| Frouge | 10 | * | 10 1/2 | 11 1/4 | 12 | 12 1/4 | | | |
| General Bldrs | 7 5/8 ^b | | 8 ^b | 7 ^b | | | | | |
| Hawallan Pac Ind | 10 1/4 | 11 | 8 | 8 3/4 | 7 1/4 | 7 3/4 | | | |
| Kavanagh-Smith | 5 | 7 1/2 | 8 | 9 1/4 | 9 3/8 | 8 1/2 | 9 | | |
| Levitt | 10 | 4 1/2 | 5 1/4 | 6 | 5 3/8 | 6 1/4 | | | |
| Lusk Corp | a | a | a | a | 6 1/4 | 6 3/4 | | | |
| US Home & Dev | e | 2 1/2 | 2 1/2 | 1 5/8 | 2 | 2 1/2 | | | |
| Del Webb | e | 11 | 11 1/4 | 12 1/4 | 13 | 13 1/4 | 13 3/4 | | |
| Webb & Knapp | e | 1 5/8 ^b | | 1 3/4 ^b | 2 ^b | | | | |
| Wenwood | e | f | 3/16 | 3/8 | 1/4 | 7/10 | | | |
| LAND DEVELOPMENT | | | | | | | | | |
| All-State Prop | e | 8 7/8 ^b | | 8 1/2 ^b | 7 3/8 ^b | | | | |
| Amer Rlty & Pet | e | * | 6 | 7 | 6 3/8 | 7 | | | |
| Arvida | e | 10 1/4 | 11 | 10 1/4 | 10 5/8 | 11 | 11 1/4 | | |
| Canaveral Intl | 5 | 13 3/4 ^b | | 13 3/4 ^b | 13 ^b | | | | |
| Cons Dev (Fla) | 5 | 10 1/4 | 11 1/4 | 9 1/2 | 10 1/4 | 9 3/4 | 10 1/4 | | |
| Coral Ridge Prop | e | 2 3/4 | 2 3/4 | 2 | 2 1/4 | 7 3/8 | 8 1/4 | | |
| Fla Palm-Aire | e | 2 | 2 1/4 | 2 | 2 1/4 | 2 | 2 1/4 | | |
| Forest City Ent. 10 | | 12 3/4 ^b | | 11 3/4 ^b | 11 1/4 ^b | | | | |
| Garden Land | 6 3/4 | 3 3/4 | 3 3/4 | 3 | 3 1/4 | 3 3/4 | 3 3/4 | | |
| Gen Dev | e | 13 1/4 ^b | | 13 1/4 ^b | 14 ^b | | | | |
| Grt Southwest | 18 | 17 | 18 | 21 1/4 | 22 1/4 | 24 | 24 1/4 | | |
| Horizon Land | e | * | 24 1/4 | 25 1/4 | 18 1/4 | 19 1/4 | | | |
| Laguna Niguel | e | 10 1/4 | 11 | 10 1/4 | 10 3/4 | 9 3/4 | 10 | | |
| Lake Arrowhead | 10 | * | 7 | 7 3/4 | 7 3/4 | 8 | | | |
| Lefcourt | e | 2 ^b | | 1 3/4 ^b | 2 1/4 ^b | | | | |
| Major Rlty | e | 2 1/4 | 2 1/4 | 2 | 2 1/4 | 2 1/4 | 2 1/4 | | |
| Pac Cst Prop | 10 | 9 1/4 | 9 3/4 | 8 1/4 | 9 | 8 1/4 | 8 3/4 | | |
| Realiste Inc | e | 1 3/8 | 1 1/4 | 2 1/4 | 2 1/4 | 1 3/4 | 2 1/4 | | |
| Southern Rlty | d | 9 5/8 ^b | | 6 3/4 ^b | 8 ^b | | | | |
| United Imp & Inv | e | 7 3/4 ^b | | 9 1/4 ^b | 8 3/4 ^b | | | | |
| S&Ls | | | | | | | | | |
| Callf Fin | e | 54 | 56 | 49 | 51 | 46 1/4 | 48 | | |
| Emp Fin | e | 30 3/4 | 31 3/4 | 28 | 30 | 25 1/4 | 26 3/4 | | |
| Equitable Fin | 23 | 43 1/2 | 44 1/2 | 40 1/2 | 42 1/2 | 43 | 45 | | |
| Fin Fed | e | 145 ^c | | 130 ^c | | 133 1/2 ^c | | | |
| First Chrtr Fin | e | 60 ^c | | 50 ^c | | 47 ^c | | | |
| First Fin West | e | 18 | 18 1/4 | 19 | 21 | 20 1/4 | 21 | | |
| Gibraltar Fin | e | 46 | 47 1/4 | 45 | 48 | 46 1/4 | 48 | | |
| Grt Western Fin | e | 65 3/8 ^c | | 62 3/4 ^c | | 38 1/4 ^c | | | |
| Hawthorne Fin | e | 19 1/4 | 20 | 18 | 19 | 18 1/4 | 19 1/4 | | |
| Lytton Fin | e | 34 | 34 3/4 | 31 | 33 | 33 1/4 | 34 3/4 | | |
| Mdwstrn Fin | 4 3/4 | 24 1/4 | 25 1/4 | 24 | 26 | 28 3/4 ^b | | | |
| San Diego Imp | e | 17 1/4 ^c | | 17 ^c | | 14 1/4 ^c | | | |
| Trans Cst Inv | 15 | 34 3/4 | 35 | 37 | 39 | 36 1/4 | 37 1/4 | | |
| Trans World Fin | 8 3/4 | 40 | 40 3/4 | 32 | 34 | 33 3/4 | 34 3/4 | | |
| Union Fin | 15 | 14 1/4 | 15 | 22 | 23 | 14 1/4 | 15 | | |
| United Fin of Cal | 10 | 58 | 58 3/4 | 54 1/4 | 55 | 51 ^c | | | |
| Wesco Fin | e | 57 | 57 3/4 | 50 | 52 | 49 | 50 3/4 | | |

| Company | Offering Price | | | Nov. 2 | | Dec. 11 | | Jan. 15 | |
|--------------------------------------|----------------|---------------------|--------|---------------------|--------|---------------------|---------------------|---------|-----|
| | Price | Bid | Ask | Bid | Ask | Bid | Ask | Bid | Ask |
| MORTGAGE BANKING | | | | | | | | | |
| Colonial | 9 | 12 1/4 | 14 3/4 | 18 | 18 3/4 | 14 1/4 | 15 1/4 | | |
| Colwell | 10 | 32 | 33 | 35 1/4 | 37 | 29 | 31 | | |
| FNMA | e | 7 1/4 | 7 3/4 | 8 1/4 | 8 3/4 | 7 8 | 7 9 | | |
| MGIC | 27 1/2 | 34 3/4 | 35 1/4 | 46 | 47 1/4 | 46 3/4 | 48 | | |
| Palomar | e | 25 3/4 | 26 1/4 | 30 3/4 | 31 1/4 | 15 3/4 | 15 3/4 ^b | | |
| Stockton Whatley | e | 13 1/4 | 14 1/4 | 18 | 19 | 16 3/4 | 17 1/4 | | |
| REAL ESTATE INVESTMENT TRUSTS | | | | | | | | | |
| First Mtg Inv | 15 | 18 | 18 1/2 | 21 1/4 | 21 1/4 | 20 3/4 | 21 1/4 | | |
| First Natl | 10 | a | a | a | a | 9 1/4 | 9 3/4 | | |
| US Realty Inv | 10 | * | * | 10 1/4 | 11 1/4 | 10 1/4 | 10 1/4 | | |
| REALTY INVESTMENT | | | | | | | | | |
| Brookbridge Dev. | e | * | * | 1/4 | 1/4 | 1 1/4 | 1 1/4 | | |
| Gt Amer Rlty | e | * | 5 1/4 | 9 1/16 | 9 1/4 | 9 1/4 | 9 1/4 | | |
| Income Props | 9 3/4 | * | * | 12 1/4 | 12 1/4 | 11 3/4 | 12 1/4 | | |
| Kratter A | e | 27 1/4 ^b | | 28 3/4 ^b | | 27 1/4 ^b | | | |
| Mensh Inv & Dev | d | * | * | 15 1/4 | 16 | 15 | 16 | | |
| Presidential Rlty | 6 3/4 | 15 ^b | | 15 1/4 ^b | | 13 3/4 ^b | | | |
| Rlty Equities | 5 1/4 | 6 3/4 ^b | | 7 1/4 | 7 3/4 | 6 5/8 ^b | | | |
| Wallace Prop | 10 | 12 1/4 | 13 | 18 1/4 | 19 | 20 | 20 1/4 | | |
| PREFABRICATION | | | | | | | | | |
| Admiral Homes | e | 2 3/4 | 2 3/4 | 2 1/4 | 2 1/4 | 2 1/4 | 3 | | |
| Crawford | 13 | 5 3/4 | 6 1/4 | 6 | 6 3/4 | 7 | 7 3/4 | | |
| Harnischfeger | e | 19 1/4 ^b | | 20 3/4 ^b | | 22 3/4 ^b | | | |
| Hilco Homes | 3 | * | * | 2 1/4 | 2 1/4 | 2 1/4 | 2 1/4 | | |
| Inland Homes | e | 12 1/4 | 12 1/4 | 13 3/4 ^b | | 14 ^b | | | |
| Natl Homes A | e | 8 1/4 | 9 | 9 | 9 3/4 | 8 3/4 | 9 | | |
| Natl Homes B | e | 8 3/4 | 8 3/4 | 8 3/4 | 8 3/4 | 8 3/4 | 8 3/4 | | |
| Richmond Homes | e | 2 3/4 | 2 3/4 | 2 | 2 1/4 | 1 3/4 | 2 | | |
| Scholz Homes | e | 2 3/4 | 2 3/4 | 2 1/4 | 2 1/4 | 2 | 2 1/4 | | |
| Seaboard Homes | e | 2 1/4 | 3 | 1 3/4 | 2 | 1 3/4 | 2 1/4 | | |
| Steel crest homes | 2 | 5 | 5 3/4 | 5 1/4 | 6 1/4 | 4 3/4 | 5 3/4 | | |
| Techbilt Homes | e | 1/4 | 3/4 | 1/4 | 1/4 | 1/4 | 1/4 | | |
| SHELL HOMES | | | | | | | | | |
| Albee Homes | 10 | 19 1/4 | 20 1/4 | 15 1/4 | 16 1/4 | 22 1/4 | 24 1/4 | | |
| Bevis | 4 | 1 1/4 | 2 1/4 | 1 3/4 | 1 3/4 | 1 3/4 | 1 3/4 | | |
| US Shell | e | 16 1/4 | 18 | 18 1/4 | 19 1/4 | 19 | 20 1/4 | | |
| Jim Walter | e | 24 | 24 1/4 | 19 | | | | | |

MATERIALS, PRICES & LABOR:

New York electricians win unprecedented 25-hour week

No US labor union has ever negotiated such a short week in a standard contract, says the Labor Dept.

But in mid-January union electricians settled an eight-day strike for a five-hour, five-day week and thrust the short week front and center as a national economic issue for 1962. Contractors and government officials who had smiled indulgently and stayed on the sidelines during the contract talks were stunned. How it happened:

New York labor leaders broached a 20-hour week months ago, expecting no takers. But Harry Van Arsdale Jr, business agent of Local 3, Intl Brotherhood of Electrical Workers, seized on the idea. His members had been working a 30-hour week (at \$4.40 hourly) since 1936.* It was time to "pioneer" again, he said, to move the US toward a "full employment economy."

The issue caught fire at the early-December AFL-CIO convention. President Kennedy and Labor Secretary Arthur Goldberg urged the labor leaders to use "restraint" in wage demands lest wage-costs feed inflation. But delegates unanimously approved a resolution saying "technological progress is making short hours not only possible but essential."

Back in New York, Van Arsdale listened to growing criticism: "wholly absurd," snapped the *World-Telegram & Sun*; "an atrocity" added Long Island homebuilders. Employers said jobs were so plentiful for electricians that 2,250 outsiders had been recruited to supplement 6,750 Local 3 members. All were working an extra hour each day at overtime rates. Defended Van Arsdale: "It is a hedge against the future."

* As do New York plasterers.

In mid-January, Van Arsdale's men struck. On the seventh day one group of 150 contractors yielded to a compromise 25-hour week (at \$4.96 hourly) plus one overtime hour (at \$7.44). Remaining contractors settled the next day. Now, electricians will collect \$161.20/wk vs \$165/wk before the strike. One concession: the union will add 1,000 apprentices (top wage: \$2.75) to help journeymen and ease the cost impact.

In the stunned wake of the pact, Kennedy administration officials (who hadn't lifted a finger in the case) leaked word they felt a 25-hour week was "unjustified." "The drive in some respects runs athwart President Kennedy's efforts to get both management and labor to exercise restraint to forestall a new inflationary wage-price summary," summarized the *New York Times*.

Many labor leaders applauded, but President George Meany of the AFL-CIO was publicly silent. In December he had said, "There is nothing sacred about the 40-hour week." But Meany did not dissent from a finding of the President's Advisory Committee on Labor-Management Policy in mid-January that advised against reducing work hours as an answer to automation.

And Paul Richards of the General Building Contractors of New York State predicts that contractors can expect other trades to demand shorter hours because of New York's influence on surrounding states.

Can tougher bargaining mask labor disunity?

This could be the year testing whether organized labor can be diverted from internal

wrangling and raiding (*News, Apr et seq*) by its economic goals.

The goals are familiar to management—higher wages, shorter working hours with no pay cuts, and more organizing.

Before the AFL-CIO met in Miami, chiefs of the old CIO industrial unions (in the Industrial Union Dept of the AFL-CIO) and AFL building trade craft unions had battled over which unions would control maintenance jobs in industrial plants. But at Miami delegates set up new machinery to settle raiding and jurisdictional disputes. The severest possible sanctions—critical publicity, loss of AFL-CIO services—could descend upon offending unions.

But the truce attempt got a quick setback. The Intl Brotherhood of Electrical Workers quit paying dues to IUD, thus becoming the last craft union to withdraw from IUD. Although IBEW gave no official reason, its leaders have criticized the IUD for insisting on ways to settle internal disputes.

Unions will disregard President Kennedy and ask 15¢ and up in hourly wage hikes.

Contracts covering 400,000 craft workers in the construction industry are up for renegotiation this year, the largest single industry group except the half-million steel workers.

Building unionists serve notice they will seek fatter pay checks.

The minimum demand will likely be about 15¢ to 25¢ hourly—the amount most of 394,000 construction workers will pocket in deferred wage increases negotiated one and two years ago. While demands may go much higher, 15¢ hourly settlements have been the favorite figure for the past two years (although 26% of all deferred increases call for 25¢ and up pay hikes this year.)

Producers hope 1962 brings end to 'profitless prosperity'

That's how President John H. Martinson of the Douglas Fir Plywood Association sums up last year and his hopes for this one. Last year saw record sales yet the lowest prices since World War II trimmed profits.

Col E. H. Boeckh, the construction cost analyst, adds: "In some areas competing materials are cutting each other's throats. Some of the prices are ridiculous." Comments one lifelong appliance salesman: "This field is a jungle of competition now." Other industries, like cement and lumber, have invested heavily in plants and are now wrestling with excess productive capacities.

Yet most producers are taking heart from forecasts for 1.4 million housing units this year (*News, Jan*) and predict sales gains of from 3% to 10% (and 15% in one instance) for the year. The industry by industry picture for 1962:

Appliances: The Commerce Dept sights a 4% increase, and most manufacturers and trade associations echo this. Sales General Manager Joseph Horak of Hotpoint sees 3% to 5% gains. Electrical manufacturers hope for increased sales from an expanded Live Better Electrically program promoting electric heating and air conditioning equipment.

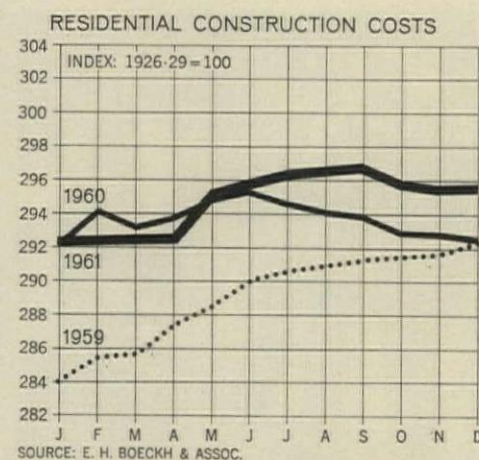
Lumber & plywood: DFPA predicts a 7% gain thanks to continuing industry-wide promotion. President Gene Brewer of US Plywood feels new markets, especially in industrial applications, make 1962's outlook bright. Executive Vice President H. V. Simpson of the West Coast Lumberman's Association says lumbermen "hope for an upswing later in the year" but are expecting no miracles in the first six months.

Floor coverings: The predicted increase in housing starts opens a market of 80,000 kitchens, 60,000 baths, 40,000 family rooms, and 25,000 other rooms, says Marketing Researcher A. G. Matamoros of Armstrong Cork Co. General Manager J. S. Bruskin of Goodyear's flooring division predicts a 15% surge in flooring sales.

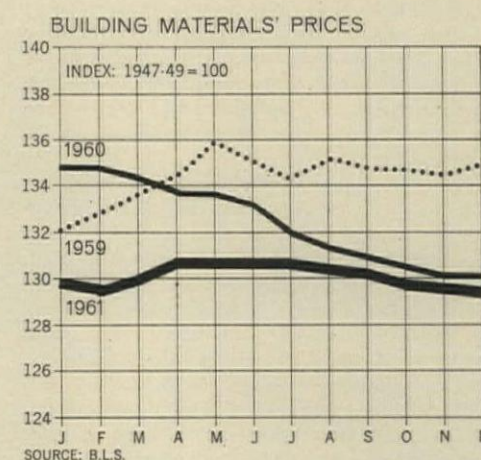
Copper: Shipments will go up 6%, says the Copper & Brass Research Institute because of favorable prospects in housing, appliances, and automobiles.

Plastics: Reinforced plastics sales will increase 6.5%, says the Society of the Plastics Industry after polling its members.

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Residential construction costs continue almost stable. The Boeckh index for December rose only 0.1 point (0.3%) to 295.8. Rising labor costs have now balanced weak materials prices says Col E. H. Boeckh for two years. Evidence: the 294.7 average for all 1961 is only 0.3% over 1960's 294.7. Predicts Boeckh: "The January tabulation will show wage increases which took effect Jan 1 and we'll get some action." Average wage increase negotiated last year was 12.8¢ hourly, or 1.5¢ less than in 1960.



The 129.5 reading on the BLS index for December is the lowest since June 1958—well below the 135.8 peak of June 1959. Lower prices for lumber, plumbing equipment, and miscellaneous non-metallic materials caused the 0.1 point slip in December. Northwest green fir lumber producers raised prices \$3 a thousand fbm in early January but said the price firming was due to curtailed production rather than market demand. Cement increases scheduled for Jan 1 (*News, Oct*) aren't taking because of fierce competition.

Housing courts: little used anti-slum weapon

Stiff codes can stem blight only if backed
by firm inspectors—and even firmer judges

"There is nothing better we could do for the amount of time and money involved to upgrade and protect neighborhoods than to establish a housing court." So says Guy T. O. Hollyday, former FHA commissioner now serving on the Build America Better Committee of the Natl Association of Real Estate Boards. "It's very easy to do," he adds. "The problem of assigning a magistrate to hear housing cases is a simple one."

How do courts fit into the slum cleanup picture? Testifies the St Louis *Globe-Democrat*: "In the past city courts have been one of the greatest obstacles to effective enforcement of the laws written to protect property values and high housing standards. For example, violators have received a slap on the wrist—or no slap at all. The courts have let violators off scot-free if, after long delay, they finally complied with the law."

So important is overall enforcement that the federal government makes it a cornerstone part of its requirements for cities to spend renewal and public housing subsidies. Yet critics complain that cities often water down or ignore this requirement.

Only a handful of US cities have special housing courts going now. The reasons range from apathy to politics. Look at the revealing case histories of Wilmington, Del. and St. Louis.

Census takers in 1950 rated St Louis housing second-worst in the nation (behind New Orleans). After a decade of limp housing code enforcement the city still scores low compared to other US cities although the percentage of substandard units was cut from 36.3% to 22.8% (see table, next page).

In November 1960, before the census figures were known, a group of neighborhood civic leaders began urging a housing court. The practice of squeezing housing violators into crowded traffic court sessions left many offenders unpunished, they argued; only two had been convicted out of nearly 3,000 court cases in 1958. The *Globe-Democrat* backed the idea with a series of articles. But Mayor Raymond R. Tucker and his official family were cool, and the rival *Post-Dispatch*, long a champion of public housing, called it an "unnecessary new court."

Mayor Tucker still assigned a special committee to look into housing improvement policy, and the committee reported a year later (December 1961) that municipal court judges oppose special sessions since housing cases are few in number. There the push for a housing court rests, with the committee promising to take another look at the issue if stepped-up enforcement produces more court cases.

Quite the opposite happened in Wilmington. The city (pop 95,827) was one of the first to set up special times for hearing housing and building code infractions. Beginning in 1954, when the city's urban renewal drive began gaining momentum, Judge Thomas Herlihy Jr, a former mayor who has served since 1938 as attorney for the Housing Authority, set semi-monthly hearings for such cases. But the caseload gradually declined and almost disappeared after August 1958 when a code enforcement officer began coordinating all enforcing agencies and holding quasi-judicial hearings of his own for violators. Then the officer suffered a heart attack and during a long recovery (when no one assumed his job) the board of health discovered the hearings had no firm basis in city law—and that in fact, the whole housing code may have been adopted illegally. Enforcement is now slowed to next-to-nothing until a new code correcting these defects is written and passed according to state law.

Baltimore's 14-year record with a housing court shows how it helped clean up slums.

Baltimore first attacked its 2,100 blocks of blight by passing a housing code in 1941. But inspectors found their cleanup orders were virtually meaningless. Reason: police magistrates heard cases of hard-core offenders at the tag-end of a day-long parade of drunks, wife-beaters, and panderers. Generally they ended cases with weary warnings to landlords and tenants before adjourning hastily.

Former Mayor Thomas D'Alesandro, up from the slums himself, won agreement from the Maryland governor to assign a magistrate to hear cases of errant landlords and in July 1947 Harry Kruger became the nation's first housing court judge.

Reluctant at first to take the politically touchy job, Judge Kruger became a "courageous pioneer" once he accepted, says Guy

Robert Boyd-Milwaukee Journal



FIRST HAND VIEW of slums reveals the look and smell of substandard housing to Judge Christ T. Seraphim (l) of Milwaukee. With him are Asst District Attorney Donald Steinmetz (c) and Attorney Nathan Pachefsky. Such personal tours alert housing judges to how housing and sanitation violations can spoil neighborhood living conditions.

Hollyday. Housing court met two or three afternoons a week in an excitement-charged atmosphere. Newspapers sent their best reporters. In three years Judge Kruger levied over \$19,000 in fines against 4,000 violators (see box for Judge Kruger's reflections).

But in 1950, 20% of Baltimore homes were still judged dilapidated or lacking in basic plumbing. An uncertain decade began the following year when Judge Kruger was replaced by the first of four successors. Backers of the housing court idea sweated out each successor: would the judge be interested in complex housing law? Would he (or she) be sympathetic to slumlords? Would he (or she) give in to the inevitable political pressure? Would the court, based only on a personal agreement, survive the inevitable changing of political guards?

Today the court is established by law and its part-time judges now serve full time. One statistic answers the other questions: the 1960 census showed Baltimore made one of the biggest 10-year improvements in housing conditions of any major city. The city's 20% of bad housing was cut two-thirds to 6.5%.

The experience in Baltimore and the few other cities (Chicago, Cleveland, Milwaukee, New York, Philadelphia) following Baltimore's lead shows two important facts:

1. The nature of the job itself usually persuades even indifferent judges to become interested in better housing.

When a judge gets a long-term assignment to hear housing cases, "he has to become familiar with a field of law that's little used," says Martin Millspaugh, former asst URA commissioner and now deputy director of Baltimore's Charles Center project. "He learns the relation of codes and health regulations to foreclosures, mortgages, and realty law."

Adds one of Judge Kruger's successors: "This is not a question of the ability of the judge. It is merely a question of experience."

How this experience grooms a judge in housing court is shown in Baltimore. Despite the uncertainties of appointments to follow Judge Kruger on housing court, "all three whose terms are finished have been excellent," says Millspaugh.

First successor was Helen Elizabeth Brown, who "knew and cared nothing about sociology," according to court observers. Still she did "a pretty good job," say observers. Marshall A. Levin followed her and became so interested that at the end of his term in 1959 he was urging the city to compile and publicize a master list of housing, health, and zoning code offenders. In mid-1959 Magistrate Robert F. Sweeney became an innovator in the housing field by starting a housing clinic as an adjunct of the court.

Tenants, owners, and landlords convicted of violating codes through sloppy housekeeping habits can attend this clinic one evening a week for eight weeks in lieu of paying a fine. Over 100 students got diplomas in "urban living" last year. But the clinic has mainly reached city newcomers from the rural South; no real slumlords have been among the students and city officials feel the full force of housing court is needed in dealing with the big operators.

When Judge Mary Arabian took over housing court in mid-1961, there were fears, common with each new magistrate, that she would drop the clinic. But its existence is now assured for 1962. "We would like not only to keep the clinic running but expand it," says Edgar Ewing of the city renewal agency. "So far it has proved a valuable tool."

This pattern of unfamiliar judges actually gaining new sensitivity for housing law is repeated in other cities. Judge Christ T. Seraphim of Milwaukee has left his bench for personal tours of rat-infested dwellings, although his experience on a veterans' housing committee had given him a basic understanding of housing. In Cleveland, municipal judges hear housing cases one day a week for a year's assignment. Says Judge Hugh Corrigan: "It takes a year to learn the ropes. I'd say we should have two or three year rotation periods. Or better still, one judge should be assigned permanently to the housing cases."

Once aroused, some judges become tough crusaders. Municipal Court Judge James Geroulis of Chicago socked slumlord Ira J. Clement with the all-time record fine of \$107,600. The fine was later withdrawn but Clement's slum was torn down last year. In 1960, the family of the late Carl A. Hansberry paid \$22,122 in fines for 13 slum buildings. The current Chicago Housing Judge, Casimir Cwiklinski, fines violators \$500 to \$1,000 after they have corrected bad conditions (a \$200 fine used to be a rarity). Chicago's setup is so active that families forced to move by code enforcement topped those moving from slum clearance areas in the most recent quarter.

2. The glare of publicity keeps both judges and landlords on their toes.

"The newspaper can send a reporter on a given day, and the cases can produce some wonderful human interest material. The landlord knows he will be held up to public glare where otherwise he could slip through on a crowded police docket," explains Millspaugh, himself one of the newspaper reporters who covered Baltimore's first housing court. Another housing court reporter, Burke Davis, became a novelist and biographer.

This pattern holds in New York, where newspapers assign one man to cover housing court, let a second man cover all other cases in the sprawling Magistrate's Term Court. Mayor Richard Daley backs up Chicago's court by passing out lists of slum owners at press conferences.

"This interest by the public helps create interest by the judge," observes Guy Hollyday. "He feels he has an opportunity to make a name for himself, that his job is a built-in escalator to better appointments. And he finds he is a real influence for good in the community."

But the early zest for housing court stories has cooled in Baltimore. Most cases are now buried on inside pages under small headlines. How much effect this has is open to question.

Pressure from friends and politicians still besets housing judges.

Judge Kruger fobs off questions on this topic. Most of his colleagues do the same.

But Baltimore's Marshall A. Levin once candidly admitted that pressure from friends and associates was his heaviest burden.

"If only this were a permanent job," he mused. "But the way it is I can't help making enemies, and I'm in politics, too."

He said he was often asked at parties why he had been so hard on particular defendants. "I'm forced to associate with a lot of these birds I find guilty, and I'm on a spot. I still have to practice law, you know."

What, then, does a housing judge do when he sees a good friend facing him across the bench? One Cleveland judge disqualified himself because he was socially acquainted with a disbarred attorney who owned a string of run-down slums. Three Cleveland judges say privately that city councilmen have approached them about housing cases. But when facts of the case were told to them, the councilmen failed to press the issue, saying they

WHICH CITIES ARE WIPING OUT SLUMS

Census Bureau count of housing units dilapidated or without all plumbing facilities

| CITY | 1950 | | 1960 | | CITY | 1950 | | 1960 | |
|------------------|-------------------|---------------|-------------------|---------------|---------------|-------------------|---------------|-------------------|---------------|
| | UNITS RE-PORT-ING | % DILAPIDATED | UNITS RE-PORT-ING | % DILAPIDATED | | UNITS RE-PORT-ING | % DILAPIDATED | UNITS RE-PORT-ING | % DILAPIDATED |
| Los Angeles | 683,020 | 9.4 | 935,507 | 5.7 | Seattle | 156,510 | 11.8 | 215,981 | 11.5 |
| San Diego | 107,805 | 7.0 | 192,269 | 5.8 | Norfolk | 54,916 | 33.7 | 87,560 | 12.6 |
| Philadelphia | 579,567 | 13.5 | 649,036 | 6.1 | Little Rock | 31,862 | 28.3 | 37,050 | 13.1 |
| Baltimore | 269,052 | 19.8 | 290,155 | 6.2 | San Francisco | 257,615 | 10.5 | 310,559 | 13.8 |
| Detroit | 509,943 | 9.6 | 553,199 | 6.7 | Chicago | 1,068,430 | 22.0 | 1,214,958 | 14.0 |
| Phoenix | 36,575 | 18.9 | 143,076 | 7.5 | Memphis | 114,310 | 41.3 | 151,972 | 15.6 |
| Houston | 187,185 | 25.9 | 313,097 | 8.5 | Louisville | 108,092 | 32.4 | 128,280 | 16.2 |
| Wilmington | 31,730 | 20.2 | 33,190 | 8.9 | Boston | 217,524 | 17.2 | 238,547 | 16.3 |
| Dallas | 137,831 | 21.3 | 231,270 | 9.7 | Newark | 120,570 | 23.5 | 134,872 | 17.6 |
| Buffalo | 163,174 | 12.9 | 177,224 | 9.8 | Pittsburgh | 188,949 | 33.8 | 196,168 | 17.9 |
| Cleveland | 265,582 | 14.2 | 282,914 | 9.8 | New Orleans | 170,082 | 39.3 | 202,643 | 19.3 |
| Washington, D.C. | 223,675 | 14.0 | 262,641 | 9.8 | San Antonio | 114,267 | 38.6 | 172,972 | 19.3 |
| New York | 2,333,151 | 12.1 | 2,758,116 | 10.1 | St. Louis | 249,950 | 36.3 | 262,984 | 22.8 |
| Milwaukee | 185,103 | 20.1 | 241,593 | 10.2 | US | 44,402,478 | 37.0 | 58,323,672 | 18.8 |

just had to do something to get off the hook with constituents.

It is significant that the judge who hears virtually all City of Chicago requests to tear down a slum (the toughest step the city can take) is a visiting judge, Julian P. Wilamoski, brought in from downstate.

Philadelphia set up a slum prevention section of its Municipal (recently renamed Philadelphia County) Court two years ago, where judges can (but rarely do) fine offenders \$100 for each day a violation continues. But city inspectors refer only three to 12 cases monthly to the slum prevention court. The bulk of cases—some 8,700 last year—are heard by lower magistrates, who make no pretense of being above politics because they're actively in it. It is common practice for someone in

a jam in a magistrate's court to get his precinct committeemen to speak to the magistrate on his behalf. Result: most fines are a wrist-slap \$10 to \$25. But the city backstops the magistrates with a new compliance unit which sees that court orders for improvements are carried out. Last year the division cut into a backlog by closing out 11,200 cases, 2,000 more than it received during the year.

New York City's Housing Court operates with a special brand of political by-play between city Democrats and state Republicans. The current furor is over how to improve slums which have fallen into disrepair because limited rents (held down by rent control) won't allow improvements. Democrats want to use city funds; Republicans want receivers to use current income. When the Republican attorney general appointed a receiver for a slum, the city prosecuted the receiver for not making repairs from the low rents. The receiver promptly asked a higher court to keep lower courts from prosecuting him. This issue is still undecided.

Some cities use an efficient bureaucracy in place of housing courts.

Less than 1% of 3,500 buildings inspected by San Francisco required court action. There was only one criminal fine—of \$2,500.

The city instead uses a system of quasi-judicial hearings—first before a department head, then a housing appeals board—to settle cases and avoid controversy at the same time. Result: improvements in two neighborhood rehabilitation areas have totaled \$70 million, 25% more than minimum code requirements.

Little Rock uses a unique housing code provision to get quick compliance. The law, approved by voters, gives the city power to order a building torn down if it doesn't comply with the law without going to court. Result: in nearly two years 153 homes were torn down and 311 repaired under these raze or repair orders.

Memphis leaves enforcement up to adamant building inspectors, who enforce the letter of the law. Obstinate owners yield when their buildings suddenly become vacant when yellow "condemned" signs are posted.

Many judges blame tenants, instead of landlords, for slums.

"If the place is overrun with cockroaches, it's not usually the fault of the landlord," says Judge Elijah Adlow of Boston. "The people living there brought them in."

"What should I do about the landlord who put \$3,200 into his place just a couple of

continued on p 71

A JUDGE LOOKS BACK

Harry Kruger, 60, was the nation's first housing court judge. He served from 1947 to 1951 in Baltimore. He still keeps his hand in the battle to improve bad housing and last year was president of Baltimore's famed Fight Blight Inc. Here is how Judge Kruger now sizes up his pacesetter work:

"When housing court started, there were still hundreds of outdoor toilets in Baltimore, maybe thousands, but I think there aren't any left now. The people who owned many of these houses were people of substance. When they requested a postponement, on one excuse or another, they got it. Then they would reappear, a different magistrate would be sitting, the case would be postponed or thrown out—it wasn't easy, cracking down on such people when housing court started.

"The other side of it was thousands and thousands of people who had never complained, didn't know they could complain or how to go about it. When the word of housing court gradually got around, these people at last had some hope of redress.

"These two situations alone made housing court worthwhile. Looking at it in a larger aspect, perhaps what mattered was the realization which I tried to plant in people that crime and disease start in slums, but don't stop there. 'Do you think a rat recognizes property limits?' I used to say.

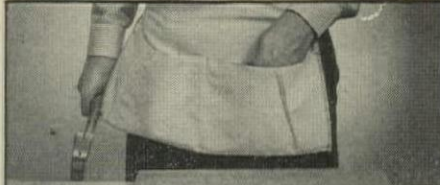





"Some of the people who stopped speaking to me when I tried to get housing court underway, and to do an honest job of it, still don't speak to me. But a man I know fairly well who owns quite a few of those old brick rowfronts said to me recently, 'Harry, if you hadn't stirred us up when you did, by now there might not be any problem left at all, or any property. The buildings would have started falling down.' It takes more than just paint and paper once every long while."



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years ago and now it's in horrible shape?" asks Judge Corrigan of Cleveland. "We've got to be considerate. We can't throw away the key on everybody."

Philadelphia inspectors, moving through slums largely occupied by Negro and Puerto Rican newcomers to city life, report vermin and filth beyond imagination. One family was using a bathtub for a toilet because the toilet was plugged. Many fire violations are traced to the theft and sale of required fire extinguishers.

Many families in converted apartments, without access to backyards, throw garbage out the window or simply toss it in a corner.

Ford grant seeks cure of slum causes

"Physical renewal has failed to solve many of the human and social problems in these areas [slums]."

So saying, the Ford Foundation last month gave \$2 million, the biggest share of the money it has for urban research this year, to Oakland, Calif. (population 367,548) to try to solve some of the human problems.

Starting in World War 2, Oakland picked up a galloping case of urban blight. The Bay area's wartime shipyards drew thousands of Negro migrants all the way from Dixie and in time they established Oakland as the permanent Western terminus of the ever-rising migration of Negroes to California. Oakland's Negro population soared from 2.8% in 1940 to 12.4% in 1950 and 22.8% in 1960. Middle-income neighborhoods began to skid.

City fathers tried the familiar antidote of massive new projects, construction work done, in progress, or on drawing boards for early and certain action totals \$749.5 million.

But projects have a crucial flaw. "In many American cities, the taxpayers have spent millions of dollars on urban renewal projects and public housing, only to find that conditions are worse than before," says City Manager Wayne Thompson. "Too long we have depended on the materialist approach—on bricks and concrete, on building new highways and housing without a thought for the people who live there. These are essentially collectivist schemes in that they ignore the individual. You knock down old tenement districts and put up 20-story public housing projects, but the family that lives in the public housing project is not better off. Maybe worse. He lives in a vertical slum with a little Hitler always prying into his private life. If you don't develop the individual, you haven't done anything."

Worse, says Thompson's aide, Evelio Grillo, college-trained son of a Cuban immigrant: existing welfare agencies fall down on their job of developing the individual in today's masses of new city dwellers. His thesis: the do-gooders do harm and agencies created to deal with city blight instead actually aggravate the central problem. By expanding welfare, health, and probation empires, they succeed in further devastation of an already battered urban community.

Grillo says that Negroes, unlike other immigrants, run into barriers when they try to fight their way out of the slums. "By a complex set of subterfuges, the suburbs head them off at the city limits." Thus the young Negro is forced to develop the uncivilized strategy of the jungle. "We've got one housing project in Oakland, a fine one that is all by itself and all Negro," he relates. "I'll guarantee that if you put your son there, in six months he'll be a delinquent if he's normal. It's a subculture. If I took my son there, I'd give him a switchblade."

To help such newcomers, Grillo first organ-

The city is experimenting with a community relations program to teach healthy urban living habits to these families.

Baltimore's housing clinic is another attempt to deal with this problem.

New York's attempts to curb tenant delinquency run into the city's rent control law. The big rub, according to Miss Rose Schnepf, head of the city counsel's office handling housing cases: rent increases are given only when the landlord makes a capital improvement. This rules out increases for such "maintenance" items as repair of damaged plumbing, broken windows, and stairs that are either damaged or deteriorating.

ized seven Oakland agencies (school, police, recreation, county health, county welfare, probation, state youth authority) into an informal but strong "Associated Agencies."

AA sought the Ford grant, and five of the seven agencies now get a bucketful of money to prime their pumps. The money will set up new reception centers, hunt out potential Negro leaders and put them into harness, strengthen the public health program so it can meet the awesome ailments of migrants. The effort will concentrate on far east Oakland, a not-yet slum that is solidly Negro on the waterfront, gray in the middle, and all white near the Oakland hills.

H&H Staff



Eastwick houses open

After a decade of planning, Philadelphia's staggering 2,506-acre renewal project (nation's biggest) gets these aluminum-decked houses as its first new construction. Builders Reynolds Aluminum Service Corp and Samuel A. and Henry A. Berger, Philadelphia, offer five models of town houses with three and four bedrooms. Price: \$11,990 to \$14,500. Designers are using about 650 pounds of aluminum in each house. Turning out for opening are (l-r) Albert M. Cole, of Reynolds Aluminum Service; David P. Reynolds, of Reynolds Metals Co; A. N. Simeon of Doxiadis Associates, architects and community planners; and Leon Weiner of Franklin Associates, Wilmington, Del. contractors.

Easier fixup financing offered materials' dealers

Georgia Pacific Corp and Universal CIT Credit have teamed up to bring no-down, quick loans to the remodeling business.

Jobs costing up to \$5,000 will be eligible. Interest rate: 7% per year added to the cost of the job and repaid over as much as five years (which works out to a true annual rate of about 13%). Sample: a \$1,000 retail installment contract for 12 months would cost \$1,069.72; for 24 months \$1,140; for 36 months \$1,209.96.

G-P is offering the setup this month to some 10,000 stocking dealers across the nation. Yards in turn will offer the financing to remodeling contractors and do-it-yourselfers. Retail dealers will take applications, phone one of CIT's 400 local branches where a credit check may take as little as 10 minutes (says G-P).

American-Standard has also just signed up with Universal-CIT to make the latter's property improvement financing available through American-Standard dealers for air conditioning and forced-air heating systems.

PUBLIC HOUSING:

Will credit unions make better citizens?

The nation's biggest landlord, the New York City Housing Authority, is betting they will help.

Mounting vandalism, crime, and even senseless murders (NEWS, Aug) have plagued the Authority's 457,000 tenants* scattered in 100 projects. As a result critics have landed hard on the Authority.

Chairman William Reid says new officers could be added to the Authority's 600-man police force. But a better way, he feels, is to raise the level of tenant responsibility since only 3% of all tenants account for most of the vandalism and poor housekeeping.

To do this, Reid plans to set up a co-operative credit union in one lower East Side project. If it works well, other projects will get the same treatment.

Tenants need protection from unscrupulous merchants and loan sharks that credit unions afford, he argues. They will also give credit counseling to tenants. One tenant owned three television sets because it was cheaper and easier for him to buy new sets on \$2 weekly payments than to pay one large repair bill on an old set. "The aim is to make it possible for them to save money and at the same time borrow it," explained Reid. "It is impossible for many of our tenants to get any credit with a bank."

The authority also plans to beef up community groups inside projects. Meetings will be held with tenants on each floor of high-rise projects, because the Authority finds that tenants who know their neighbors will attend recreational, health, and "helping hand" organizations. Reid predicts this will improve racial integration inside projects—now occupied by 40% Negroes, 40% whites, 18% Puerto Ricans, and 2% miscellaneous.

Both steps, says Reid, are aimed at making tenants feel: "This is mine. I have something in common with my neighbors. I want to make this a pleasant place to live in."

* A population slightly larger than Phoenix, the nation's 29th largest city. Tenants pay \$90 million annually to live in apartments valued at \$1.5 billion.

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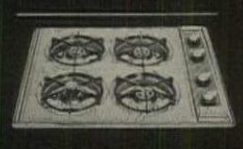
2. BUILT-INS



3. DISHWASHERS



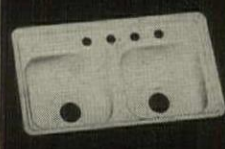
4. UNDERCOUNTER MODELS (20"-30")



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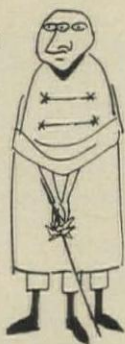
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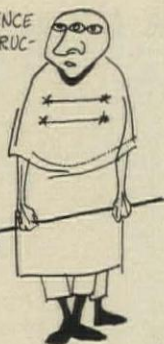
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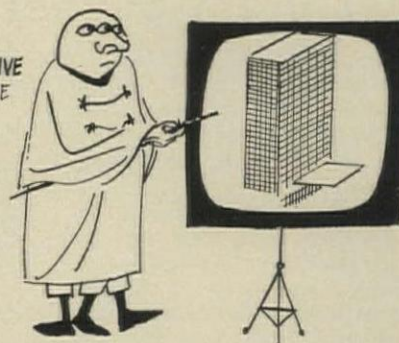
OUR SUBJECT TODAY IS URBAN ARCHITECTURE OF THE NINETEENTH AND TWENTIETH CENTURIES—BASED ON EXCAVATION AND RECONSTRUCTION OF THE RUINS OF THAT PERIOD IN HISTORY.



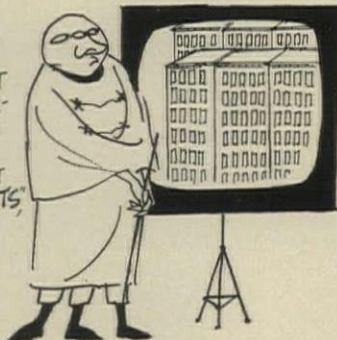
OF COURSE WITH THE EVIDENCE OF SO MUCH TOTAL DESTRUCTION WE ASSUMED THE RUINS WERE CREATED BY WAR—UNTIL A CHANCE DISCOVERY OF A HIDDEN DOCUMENT PROVED THAT IT WASN'T WAR AT ALL—IT WAS A GUERRILLA INSURRECTION—SOMETHING CALLED "URBAN RENEWAL"



OUR FIRST SLIDE SHOWS A RECONSTRUCTION OF THE EARLIEST AND MOST PRIMITIVE FORM OF THAT PERIOD—THE GLASS SLAB—BUILT PROBABLY IN THE MIDDLE NINETEENTH CENTURY—NOTICE ITS VACUOUSNESS AND LACK OF SCALE.



NEXT WE HAVE A LATER, MORE TRANSITIONAL HOUSE OF THE EARLY TWENTIETH CENTURY—STILL RATHER MONOTONOUS BUT FEATURING GREATER SOPHISTICATION OF DETAIL. THE RECORDS WE FOUND PROVE THAT THESE CONSTRUCTIONS WERE AT FIRST KNOWN AS "HOUSING PROJECTS," A CLUMSY TERM LATER SIMPLIFIED INTO "SLUMS."



OUR LAST SLIDE REPRESENTS A HIGH POINT OF PROGRESS. BUILT IN THE LATE TWENTIETH OR EARLY TWENTY-FIRST CENTURY THIS BUILDING KNOWN AS A "BROWNSTONE" UTILIZES A TASTE AND A FLAIR FOR EXPERIMENTATION THAT SUGGEST AN ARCHITECTURAL RENAISSANCE.



ONE CAN ONLY BE LEFT BREATHLESS BY THE BRILLIANCE OF A SOCIETY THAT WAS ABLE TO MAKE SUCH GIANT STRIDES IN A MERE ONE-HUNDRED FIFTY YEARS.



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Critics zero in on design, environment

Cartoonist Jules Feiffer's thrust at today's fashion in residential design for renewal areas epitomizes a growing outcry against scars on the urban landscape that masquerade as progress.

Five years ago, only a few lonely voices were sounding off against such uglification as suburban monotony, antiseptic redevelopment schemes, or neighborhood destruction by freeways. But not now.

Expectably, the outcry is loudest where journalistic pioneering is a habit—in papers like the *Washington Post*, the *St. Louis Post-Dispatch*, the *New York Herald-Tribune*, the *San Francisco Chronicle* and in magazines like *Harper's* and *FORTUNE*.

Few of the critics' barbs get national circulation because they deal with local environment. But they deserve study, not only by architects and planners, but also by builders and lenders who must operate with an eye on public opinion. Samples:

- "THE CITY: one by one its familiar buildings crumble away to be replaced by new ones that stare you down with glassy-eyed hostility. The hills where poppies grew (and children played) disappear under rows of houses with one-tract minds, holding hands in loneliness. Out of the slums of yesterday rise the tenements of tomorrow."—Columnist Herb Caen in the *Chronicle*.

- "There is getting to be an awfully fishy smell to Title I and to everything connected with that phrase urban renewal . . . They can throw you out of your home, pay you a condemnation price for a house whose mortgage you've been paying off for 20 years, and construct a hideous antihill in its place which is called luxury housing."—Columnist John Crosby in the *Herald-Tribune*.

Last month it was page 1 news in some California papers when a mixed committee of perceptive citizens,* horrified at the chaotic development of the fast-growing state's urban areas, issued a biting, 64-page pamphlet calling on citizens to resist conversion of the Golden State into "slurbs."

What is a "slurb"? Says the pamphlet, entitled "California Going, Going . . .": "They are sloppy, sleazy, slovenly, slipshod semi-cities" that sprawl along the landscape like prefabricated slums. The report continues:

"In spite of all efforts to the contrary, California's unique bright land is increasingly defiled by badly located freeways, housing subdivisions, and industries which needlessly destroy beautiful scenery and entomb agricultural land; by reservoirs and water courses which unwittingly encourage the growth of mislocated communities; by waste products of cars and jeeps and cycles which preempt our very living and breathing space.

"Already, the state's nose is bloody. How long before its whole magnificent body is beaten to deformity? How long before the bright lands are dead lands?"

The report focuses, too, on the troubles brought on by the fad for superhighways. Without getting a coherent road system, the state highway department has succeeded in defacing the San Francisco waterfront and skyline, eroded a major portion of a park in Los Angeles, threatened to defile the incredible beauty of Lake Tahoe's Emerald Bay by ramming a bridge across its outlet, nearly cut Sacramento off from its commercially valuable and potentially beautiful river-front, and made menacing gestures at the Big Sur.

One of the funniest examples of highway snafu comes in San Francisco's freeway system, which finally raised such resentment that substantial citizens promoted a referendum asking that the whole new Embarcadero

* Among them, Architect Nat Owings; the University of California's Catherine B. Wurster; President Charles A. Wellman of Glendale Federal S&L; Prof (and author) Eugene (*The Ugly American*) Burdick of the University of California; Stanford's Wallace Stegner; Water Expert Harvey Banks; Editor Proctor Mellquist of *Sunset* magazine; Chairman T. J. Kent Jr of the University of California's city planning department.

elevated freeway be dynamited and forgotten. One result: the program was frozen where it stood, and today the incomplete waterfront road net stubs off dramatically in the air and is used partly as a parking spot for tourists.

What is the cause of such troubles? The report blames a "serious, progressively disastrous lack of co-ordinated land planning and development."

Critics have already scored some spectacular successes at fighting ugly bridges and ill-planned freeways.

When the state's chief highway engineer worked up plans for a new \$65 million bridge across the south end of San Francisco Bay, he knew, as does any veteran bureaucrat, that the most unimaginative, conservative design ought to be the one least likely to get him into trouble. But he figured without the *Chronicle's* architectural critic, Allan Temko.

Unlike most columnists, urban critic Temko first did his research well. He went over the highway department's plans, then took his notes to the ablest architects and bridge men in the area. He checked experts on improved bridge matrials, notably fellow University of California faculty member T. Y. Lin, an expert on prestressed concrete. When Lin staked his professional reputation on a public statement that the bridge could be made into a soaring concrete structure for \$5 million less than the state's Rip van Winkle design, Temko knew he had a story. The *Chronicle* put its full weight behind Temko's attack. Upshot: Gov Edmund ("Pat") Brown ordered work stopped on the bridge, named an advisory commission of architects to review the plans and come up with something better.

Down the coast in Monterey, angry citizens put 19,000 signatures on a protest against the state highway department's proposed 29-acre freeway interchange of five overpasses and 26 roadways. "A can of worms", they dubbed it derisively. City officials rejected the plan.

The message that cities can be beautiful if their citizens demand it is spreading.

NEWS continued on p 74

Architect-builder is new FHA deputy

The second spot in FHA's high command, left vacant by the sudden ouster of **James Cash** (NEWS, Jan) goes to **Paul E. (for Eugene) Ferrero**, 50.

His selection surprised some industry men because for the past seven years he has headed his own Ferrero Construction Co, building an average six houses a year in upper-price brackets in Washington's suburbs.

But the new deputy commissioner of FHA is no stranger to government work. After receiving his architectural engineering degree from Penn State in 1934, Ferrero began a federal career spanning two decades. He started as recording inspector for the Home Owners Loan Corp, switched to FHA in 1936 and climbed through the ranks to assistant chief of the architectural section. In 1951 he became special representative of the HHF Administrator for housing at the Savannah River project of the Atomic Energy Commission and a year later became



FHA's FERRERO

"Working on the 43rd"

field co-ordinator for HHFA.

In 1955 he set up his own construction company and since then has built 42 homes—"I'm working on the 43rd now"—in Montgomery County, Md. Most of the homes, selling for \$35,000 to \$50,000, were built on speculation, although he occasionally put up a custom home.

Ferrero designed each house

we get the assistance of some very fine men who can be very influential in getting new business for us."

Why did Security pick a mortgage business for initial diversification? Answers Chairman **William Breliant**: "We sort of picked each other out. Our businesses do not infringe or conflict with one another. But there is potential for mutual advantage."

Breliant, who won control of Security in a bitter proxy fight (H&H, Dec '56), insists he has no specific plans for further expansion. "We are not going to make deals just to make deals and get bigger. A deal is good only if it adds to earnings. Anything we might propose would be subject to the approval of the stockholders and I'm sure they wouldn't want us to buy a glass-wax company."

Builder **Manny Delugach**, NAHB life director and past president of Memphis home builders, used his DeSoto Mortgage & Investment Co (1961 originations: \$1.5 million; servicing: \$10 million) to break new ground in home financing. DeSoto made Memphis' first trade-in and Sec 220 urban renewal loans, and recently was working on getting the city's first rehabilitation loan under FHA's new home improvement program.

Last month Delugach sold DeSoto (for \$300,000 cash) to the fast moving president of Memphis home builders, **Morris H. Mills**, and his new Mid-Continent Corp. Mills entered real estate in 1952. He has built 600 homes. In April, 1960 he gathered a half-dozen Tennessee and Mississippi insurance, real estate, land development, and building concerns under the banner of Mid-Continent. Initially

himself, hewing to traditional designs (with a very few contemporary types) because "after all, this is a conservative market." He still lives in the first house he designed and built 20 years ago (before going into business), an authentic Cape Cod of frame construction in North Chevy Chase, Md. The white home with dark green trim has six rooms, two baths, and a breezeway to the garage.

Ferrero calls building houses his chief hobby. But he has not joined the NAHB chapter in Washington. "I guess I am just not much of a joiner," he puts it. He will disassociate himself with Ferrero Construction, which will become inactive until Ferrero wants to revive it.

Son of the political editor of the Pittsburgh *Post-Gazette* in the mid-1920s, Ferrero describes himself as a Democrat who has never been active in politics. He prefers rather to talk about his other hobbies, golfing and fishing and his newest fascination—private flying.

capitalized at \$1.1 million, Mid-Continent offered its stock to the public last August (recent over-the-counter quotation: 7½ bid, 8% asked). Officials say annual volume of business is \$22 million.

Mid-Continent is developing 710 acres of Gulf coast land along with residential subdivisions in Memphis and other cities. Purchase of DeSoto, says Mills, will "give Mid-Continent more flexibility in operations."

• • •

President-Chairman **Howard B. Noonan** is keeping The Kissell Co, publicly-held Springfield, Ohio, mortgage bankers, on the expansion track. For cash (amount not

disclosed), Kissell has just bought Guarantee Title and Trust Co of Columbus, Ohio (servicing: nearly \$100 million) and Realty Mortgage Co, Lexington Ky. (servicing: \$35 million). The acquisitions boost Kissell's servicing to \$450 million—one of the largest in mortgage banking. Kissell raised \$1.4 million in stock and warrants last year via an issue sold only in Ohio. President **Charles J. McGreevy** of Guarantee Title becomes a member of Kissell's executive committee. **W. F. Blackerby** of Realty Mortgage is retiring.

Richheimer remodeling schools go Canadian

Herb Richheimer, the fast talking and fast moving salesman for home modernization, is shifting his remodeling school and methods north of the US border.

Canada's largest homebuilder is pushing remodeling with Richheimer touches. In downtown Toronto, Consolidated Building Corp took over a seven-story building and converted it into a Home Modernization Center. Consolidated thus becomes Canada's first company offering to cope with any and all home repairs and improvements, from flooded basements to chimneys. The company will make estimates, then subcontract improvements.

Consolidated's Chairman, **John David Feinberg**, got the idea after several of his top men attended Richheimer's New York remodeling school (NEWS, Dec '60). Feinberg then retained Richheimer for his mid-January opening.

Almost simultaneously Richheimer was invited by the Ontario Lumber Dealers' Association to give his modernizing school to 36 dealers with over \$60 volume in Toronto in late January. Three other Canadian concerns sent students to Richheimer school in late 1961. The trio: Beaver Lumber Co of Winnipeg, the Canadian

Title company buys McMillan Mortgage

Mortgage Banker **T. C. McMillan** of Los Angeles, who sees merger as a "growing-up process" for the mortgage business, has married off his company for nearly \$7 million in stock.

McMillan Mortgage Co, with a servicing portfolio of \$352 million (in California, Arizona and Nevada), becomes the first acquisition in a new expansion and diversification program of Security Title & Insurance Co.

Security, third largest title insurance company in the US (assets: just over \$25 million), is being reorganized as a holding company—Financial Corp of America. McMillan will get 300,000 shares of the new stock, the equivalent of 300,000 of Security. It is being traded at between \$23 and \$25 a share.

McMillan will remain president of McMillan Mortgage, operating it on a service contract for the parent company.

Deals like this one "will be a way of life in our business," says McMillan. "There will inevitably be fewer companies and bigger companies. It is even quite possible we will eventually see national mortgage companies."

The deal gives liquidity to McMillan's investment though he notes that he has no plans to sell any of the stock. (He had been planning a public stock issue of his own until Security proposed merger.)

But just as important, McMillan insists: "This gives a more substantial financial basis to get into other types of mortgage lending—more commercial and industrial loans, more loans to builders. Also

Ex-Kaiser aide gets No. 2 NAHB staff

The appointment of **William H. Slemple Jr.**, onetime (1957-8) sales director for the Natl Housing Center, as assistant executive vice president of NAHB comes as a surprise.

Slemple, 42, had until recently been marketing manager of the building industry division of Kaiser Aluminum & Chemical Corp in Oakland, Calif. At NAHB, he takes over the title held by **Neal J. Hardy** until he became FHA commissioner—but with a difference in duties.

Hardy stuck to two items: running the Housing Center and serving (with Economist **Nat Rogg**) as NAHB's staff braintrust. Slemple tells HOUSE & HOME he will be concerned with "the overall operations of NAHB" and will have no specific duties. For instance, says Slemple, he could run things in Washington so Executive Vice President **John Dickerman** can



NAHB's SLEMP

Back to Washington

spend more time going out to NAHB's hustings.

West Virginia-born, Slemple studied at Sinclair College, Dayton, Ohio, then spent 20 years with Frigidaire where he wound up as manager of the building industry and contract sales department.

branch of Crane Co, plumbing makers, and Soo Mill & Lumber Co Ltd of Sault Ste Marie, Ont.

The Canadian venture is Richheimer's first international expansion. In 14 months RMS has graduated 227 men from its course by holding sessions in Pittsburgh, Omaha, and Los Angeles as well as New York.

Eichler makes his first sortie outside Calif.

Builder **Joseph L. Eichler**, of Palo Alto, head of one of the biggest publicly-owned building companies, is invading the tough New York metropolitan market.

And he picked the area's hottest



CALIFORNIA'S EICHLER

"A worthwhile gamble"

building area, booming Rockland County on the west bank of the Hudson River near the Tappan Zee bridge, for his transcontinental venture. In the town of Ramapo he bought 200 developed lots from Northern Properties Inc, subsidiary of United Improvement & Investing Corp. There, he plans to offer his celebrated California-styled homes with only slight changes for the colder climate. Prices: \$28,000 to \$35,000.

Eichler hopes this will be the first step in becoming a national builder. "I've always wanted to build around most of the major metropolitan areas," he says. "I think our decision to move into the New York area is a worthwhile gamble." If all goes well, "we anticipate this will be only the first of a number of steps into major metropolitan areas throughout the United States."

Eichler has built 8,000 homes in the past decade, mostly around San Francisco. In 1960, the company began building in three Los Angeles locations, and last year started high-rise apartments in a San Francisco renewal area. Although Eichler Homes has not yet reported 1961 performance (1960 sales: \$18.9 million) directors raised their quarterly dividend from 10¢ to 12½¢ a share in December, and declared the second 2% stock dividend of the year. Treasurer **Richard Eichler** said a steady rise in sales and earnings after August made the increase possible.

Richard S. Rheem and **Donald L. Rheem**, California brothers who founded the Rheem Manufacturing Co and saw the company grow

into a familiar name in water heaters and air conditioners, are entering land development. They severed all connection with Rheem Manufacturing last year, and now have set up Rheem California Land Co with assets of \$6 million and headquarters in Rheem, near San Francisco. The brothers say their first project will be developing 1,500 acres in Contra Costa County into residential and business properties. During the past 10 years they have developed gas and oil properties in the Sacramento and San Joaquin Valleys, and these will become part of the new enterprise.

Chicago-born **Arthur C. Cody** is new executive vice president of the American Institute of Real Estate Appraisers. He has been executive secretary of the organization since 1944. A University of Chicago graduate, he was associated with Equitable Life Assurance Society and General Mortgage Investments Inc before joining AIREA, 2,300 member organization of professional appraisers.

He succeeds **Harry Grant Atkinson**, retiring as AIREA staff head after serving since 1925 with the organization and the Natl Association of Real Estate Boards. He is author of the five-volume *Modern Real Estate Practice*.

Davies, New York City renewal chief, quits

J. Clarence Davies Jr is resigning as \$25,000-a-year chairman of the city's Housing & Redevelopment Board because of family obligations. The deaths of his mother and brother, within a year, leave him sole trustee of his father's and mother's estates. The family has been in the real estate business since 1889. It operates the J. Clarence Davies Co in the Bronx.

Davies, now 49, was president of the realty concern before he joined the city government in 1958 as director of the old real estate bureau. He has headed the redevelopment board since it was created in 1960.

LENDERS: Morris D. Crawford Jr, 56, has been promoted from executive vice president to president and chief administrative officer of the Bowery Savings Bank, New York, largest (assets: \$1.835 billion) mutual bank in the nation. Chairman **Earl B. Schwulst**, who was also president, continues as chief executive officer.

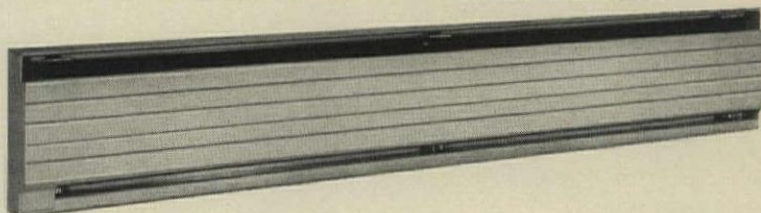
Paul F. Ely, 62, was named president of the Brooklyn Savings Bank (assets: \$327 million), succeeding **George J. Bender**, 55, who resigned to specialize in financing construction and development projects. **Philip L. Greenawalt**, 49, also resigned as executive vice president and chief mortgage officer. Ely, a member of the Brooklyn board of trustees since 1955, was a vice president of Manufacturers Hanover Trust Co.

NEWS continued on p 77



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Distinctive new styling with attractive "rib" design... colors to match any decorating scheme... knockouts at back and bottom plus junction boxes at both ends for faster, easier wiring.

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Mr. Seiffert uses the "Sell-O-Rama" Display to point out the performance advantages of Ruberoid Asphalt Shingles.

"Ruberoid's 'Open House Plan' talks quality to my prospects"

...says Allen Seiffert, H. O. Seiffert Lumber Co., Davenport, Iowa.

"If you offer prospects quality building materials, it makes sense to call attention to them. I do . . . and the Ruberoid Open House Plan gives me lots of help."

"The 'Sell-O-Rama' Display spotlights the value of my building materials so that customers can't miss it. It puts across a convincing quality story in an interesting way. Many times, 'Sell-O-Rama' helps me close a sale."

Now in its third successful year, the Ruberoid Open House Plan has more than proved its ability to sell homes. Its popularity with builders is testimony that quality building products can be strong selling points, when they are advertised nationally, and featured at the point-of-sale by "Sell-O-Rama" Display.

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Prospect gets up on the roof to examine the high-quality, long-life Ruberoid Asphalt Shingles used by Seiffert.

Executive Director **Bernard Loshbough** of Action-Housing Inc in Pittsburgh is spending two months in West Bengal, India, to help organize business and citizen participation in government. No stranger to India, Loshbough spent four years representing both the State Dept and Ford Foundation there before coming to Pittsburgh in 1957. His new task, as special consultant to the Calcutta Metropolitan Planning Organization, is also part of a \$1.4 million Ford Foundation program. Ford sought Loshbough for the Indian assignment because of his success in getting citizens to work for housing improvement in Action-Housing.

Theodore H. Savage, associate director of Action-Housing since 1957, has resigned to become executive director of the Washington, D. C., Planning & Housing Association. Savage served 23 years in federal housing agencies before joining Action-Housing.

Zeckendorf finds aid but loses some control

Just as some Wall St realty analysts foresaw disaster ahead, Realty Promoter **William Zeckendorf** came up with his most dazzling financial coup yet. In one sweep, he brought \$43¾ million in new capital into his financially pressed Webb & Knapp Inc, giant property development, urban renewal, and realty investment company.

Zeckendorf's expansive ways had spread W&K wide and thin, say Wall Streeters, loaded the company with a staggering burden of some \$40 million in short-term debt with interest rates up to 20%. Many financial men were betting that not even the ebullient Zeckendorf (who once said: "I'd rather be alive at 18% than dead at the prime rate") could find a way out of the bind.

But he did—via a remarkable 11th-hour deal with a British syndicate headed by Philip Hill, Higginson, Erlangers Ltd, London merchant bank. The deal, which will produce \$43.75 million in new capital for W&K, involves the formation of a new company, Zeckendorf Property Corp, owned jointly by W&K and the Britishers. W&K will turn over its interest in 13 prized urban development properties in New York, Washington, San Francisco, and Los Angeles* to Zeckendorf Property. The new corporation, which will acquire other projects, too, will be the largest urban developer in the US, says W&K tubthumpers. Zeckendorf will be chairman and chief executive officer. **William Zeckendorf Jr** will be president.

In return, Zeckendorf is getting his money thus: \$12.5 million from the Philip Hill group for 1)

1,250,000 Class B shares (around 50% of the capital stock) of Zeckendorf Property and 2) \$2.5 million in notes maturing in 1968; \$25 million in five-year loans (guaranteed by the British syndicate) from Morgan Guaranty Trust Co and the Bank of Nova Scotia (which will be used to pay W&K for its interest in the 13 properties and for working capital for the new company); and \$6,250,000 from the Philip Hill group for 4.5 million new W&K common shares and an option to buy 270,000 shares of W&K's Gulf States Land & Industries Inc.

The deal costs Zeckendorf a measure of freedom: the Britishers insisted on enough representation on the boards of both W&K and the new Zeckendorf Properties to give them veto powers over any Zeckendorf move they don't like. Zeckendorf, whose family control of W&K has dwindled from 52% to 39%, will find the new board members of a much more conservative bent. But while Zeckendorf's natural exuberance may be kept under wraps a lot more, point out Wall Streeters, he can now get W&K out from under its stultifying load of high-cost debt. With the chance to get money once again at normal market rates, Zeckendorf will gain flexibility he hasn't had for years.

MANUFACTURERS: Vice President and Treasurer **Walter E. Hoadley** of Armstrong Cork Co is the new board chairman of the Federal Reserve Bank of Philadelphia. He will continue his Armstrong duties. He served as senior economist for the Chicago Federal Reserve Bank before joining Armstrong in 1949.

New public housing boss faces problems

The Denver Housing Authority has picked **James Fresques**, 52, as its new executive director (salary: \$15,000) and handed him this task: start moving on a program "bogged down in a series of false starts and says who cross purposes."

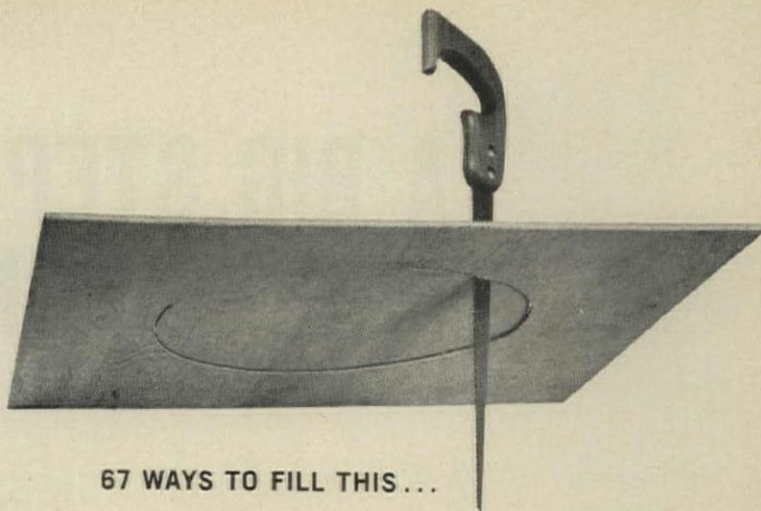
Fresques has some help from upstairs: HHFA has warned Denver to get going on 500 units of public housing or \$2.8 million in grants for planned urban renewal "will be in trouble."

Denver completed the last of its 3,246 public housing units in 1956. Its previous director, veteran public houser **Lee F. Johnson**, started planning more than a year ago for 500 new units—250 for aged persons, 250 on scattered sites. But Johnson and Mayor **Dick Battered** bumped heads when the mayor vetoed an ordinance giving the Housing Authority sole authority to pick sites, rather than requiring city council approval.

Johnson soon resigned (NEWS, Aug). In the controversy, the Public Housing Administration extended Denver's deadline for submitting plans for the 500 units to Dec 7.

When even that deadline could

continued on p 79



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U-all is one of the Emerson-Pryne S-R-O Recessed Lights—the only line (Square-Round-Oblong) featuring anodized aluminum fronts. They can't rust!

*Universal-all lighting lenses

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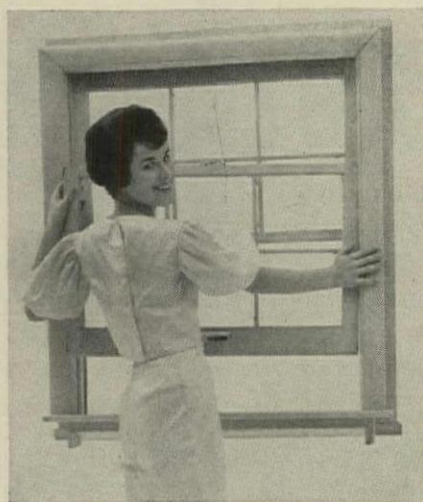
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Just a slight sideways pressure of the sash, in either direction, and Take-out equipped window is out.

The problem was solved by combining famous Zegers Dura-seal principles of efficient weatherstripping and dual sash support with a new compressible jamb, so that weather-tight, well-balanced, double-hung

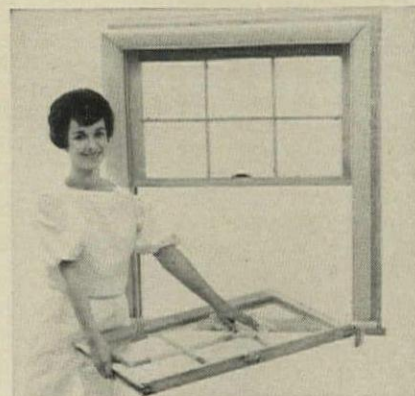


Take-out is real easy to remove and replace!

wood windows now can be lifted out and put back *easily*, quickly. No longer will users have to tug and struggle to remove and replace windows. Tests made by independent research laboratories show that windows equipped with Take-out *exceed* F.H.A. requirements by more than 50 per cent!

Probably one of the most important Take-out features is Dual Balancing which provides *two* spring balances on each sash, one on each side, to prevent the sash from tilting. Furthermore, Take-out is coated with Zelite, an exclusive process that *keeps* the metal bright and beautiful.

With Take-out, cold, drafts, or dirt *cannot* enter. In the summer, warm air cannot enter air-conditioned homes through the windows and cool air cannot escape.



Washing Take-out equipped windows is no task!

Builders! Ask your lumber dealer about Take-out or write *now* for our new folder.

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Dura-glide*

not be met, Regional Administrator **Rod Bethune** of HHFA extended the deadline four months more and issued his warning of trouble. His argument: A "large number" of people are being displaced by renewal; "many" of these have indicated a desire to move to subsidized public housing; thus "there is a critical need for more public housing in Denver."

Yet Denver's three going renewal projects have displaced only 420 families and only 22 families have moved to public housing. Another 278 families will be moved by planned projects.

The day after Bethune's chat, the Housing Authority tapped **Fresques**, who has been Batterton's right-hand man, to head the authority. Fresques' 17 year career in city government includes stints as city councilman, budget director, and welfare director.

Denver realtors contend Denver needs no more public housing. Fresques faces site problems; the day of his appointment 2,500 citizens petitioned against him.

They have 1,900 public housing units already and want other areas to take their turn absorbing units. "We object to the transient type of families who pass through public housing, who throw a burden on public facilities and contribute relatively little," say leaders of the mixed Spanish-American and Negro neighborhood. Fresques goes to city council and the planning board early in February to get approval of scattered locations for the first 250 units. The sites must be approved by April 7 under PHA's current deadline. And both friends and critics of Batterton agree the site problem will tip the future of public housing in Denver.

ARCHITECTS: **Walter Gropius**, 78, has won architecture's largest prize—the \$20,000 tax-free Kaufmann International Design Award for 1961. Gropius, professor emeritus of Harvard's school of architecture, was cited for his revolutionary work in setting up the famed Bauhaus school in the 1920s in Weimar, Germany. At Bauhaus, Gropius developed a concept of learning through direct experience with the elements of design—an idea which now influences almost every design school in the world.

After 15 years as a partnership, **Worley K. Wong** and **John Carden Campbell**, famed San Francisco designers of contemporary custom homes (see H&H, Nov) have become a corporation, Campbell & Wong & Associates.

Author of Southern Building Code dies

Marion L. Clement, 61, who rose from building inspector to become executive director of the Southern Building Code Congress, died Nov 25 while visiting two daughters in Albuquerque.

Clement began as building inspector in his native Shreveport, and held similar posts in El Paso and Corpus Christi before being



CODE EXPERT CLEMENT
A federal code was his pet hate

named to write a new code for Birmingham, Ala. The code was so well received that officials of several Alabama cities urged him to write a single code for them. As a result, Clement wrote the Southern Building Code in the early 1940s and created the SBCC to promote its adoption. With Clement as executive director, the SBCC code became one of the nation's four most-used regional codes* and at his death claimed to be the model for local codes in 1,000 cities.

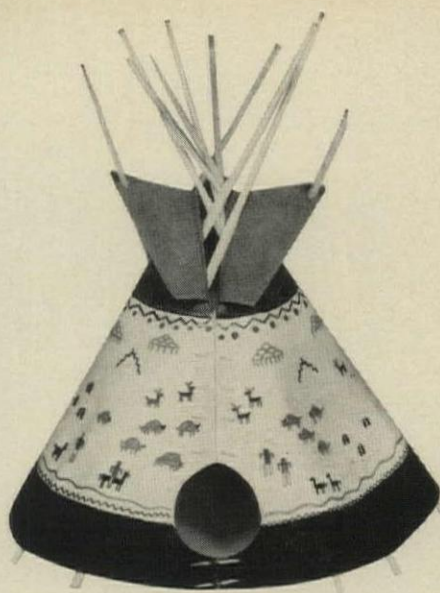
Clement was a strong advocate of regional codes, arguing that differing climates and economic conditions require different codes. He fought the still controversial idea of a single, federally-sponsored code on grounds it would increase bureaucracy.

SBCC's president, **Hubert N. Caraway**, asst city manager of Columbus, Ga. becomes new executive director of the group. **J. T. Waggoner**, public improvements director of Birmingham, is the new president.

DIED: **Ward C. Gifford**, 75, Kansas City realtor, former president of the Kansas City board (1930) and former NAREB vice president (1947-48), Dec 19, on an ocean liner going to the Orient; **Joseph Z. Corkin**, 45, founder of Corkin Enterprises, a nationwide realty company, and a former adviser to HHFA, Dec 29, at Brookline, Mass.; **Roy A. Heymann**, 77, Philadelphia real estate broker and charter member of the City Planning Association in 1943, Dec 31, in Philadelphia; **O. William Blaier**, 64, vice president of the United Brotherhood of Carpenters who was convicted with two other top union officials in 1960 for bribery in the 1956 Indiana highway scandals, Jan 4, in Washington, D. C.; **Harry L. Dayton**, 74, president of Bayside S&L, New York City, Jan 5, in New York; Architect **Royal Barry Wills**, 65, of Boston, whose graceful designs popularized the New England colonial house across the nation, Jan 9, in Winchester, Mass. (see p 108).

*The Intl Conference of Building Officials claims 1,330 localities use its code. The Building Officials Conference of America claims 432 communities. The Natl Board of Fire Underwriters says its code is the model in over 1300.

NEWS continued on p 81



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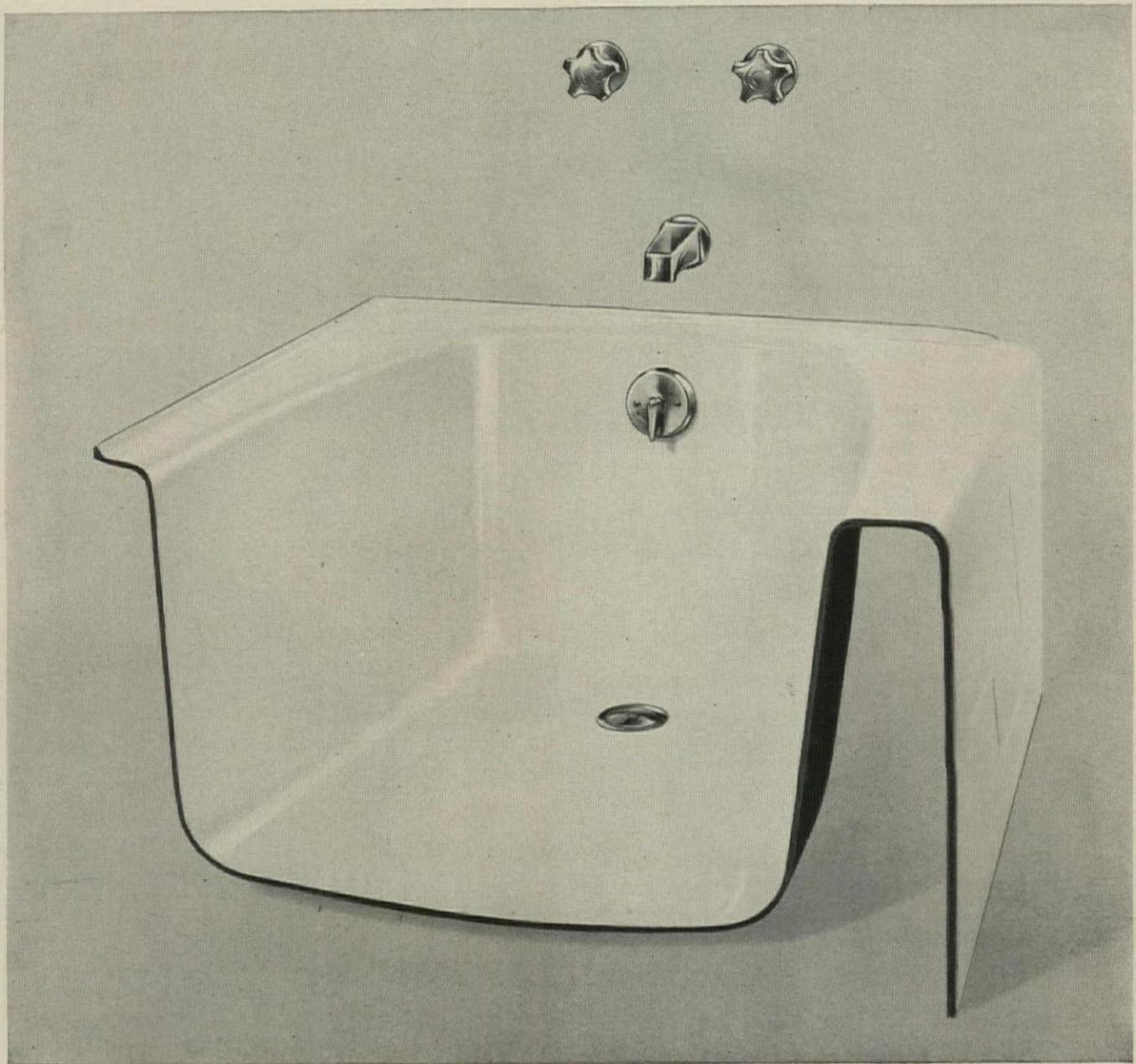
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(So that's why we sawed our tub in half. Incidentally—know anybody who wants to buy half a tub?)

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CANADA:

Market outlook: about the same as '61

If the federal government has its way, housebuilding will repeat its 1961 performance of 123,000 starts (with just over 30,000 of them apartments).

The government's interest in housing this year is political more than economic. Ottawa wants to keep employment at a high level, especially in construction, because a federal election is due either this summer or fall.

There is plenty of mortgage money in sight, even though the government cut the NHA rate from 6¾% to 6½% last fall.

But the shape of the housing market raises doubts which could make the difference between a 5% gain or a 5% loss in 1962 starts. Items:

Sales of single-family homes are showing signs of softness. Such major centers as Montreal, Toronto, Vancouver, and Winnipeg are affected. In Toronto, for example, there were 1,024 completed but unoccupied houses at the beginning of December. That is almost a quarter of the total for all major urban areas (4,155). This constitutes only a one-week supply of housing for Toronto, but the area had 16,179 homes under construction—4,000 more than at the same time a year earlier. Builders say they need a good winter selling season to avoid problems when spring brings its customary rush of starts. Winnipeg had 395 unsold homes at November's end, compared with only 249 a year earlier.

Apartments are showing signs of overbuilding in big cities. Rental housing has comprised from 25 to 27% of Canada starts for the past four years (vs only 18% in 1952).

In metropolitan Toronto, for instance, rental vacancies reached 6.8% a year ago, according to the Metro planning board. Yet builders stepped up apartment starts 37% in the first 11 months of 1961 (from 7,897 to 10,831). Montreal had 1,108 completed but unoccupied apartments at the end of November—a glut only a little smaller than it was a year earlier.

Older houses are declining in price—for the first time in 20 years. Some analysts figure prices have dropped about 5% in the last 12 months. Reason: the postwar housing shortage is over. Realtors call the market for older homes much stronger than the market for new homes—at least for the kind of homes builders are building. So falling prices of older homes could well slice into sales of new homes.

New boss takes helm of Toronto Metro

To nobody's surprise, the new chairman of Toronto's Metropolitan Council, William Allen, is a much different sort of man than Frederick G. Gardiner.

Allen, 42, a city controller of Toronto, is a politician's politician—as lean, soft-spoken, and temperate as Big Daddy Gardiner, 66,

was massive, blunt, and tempestuous.

Son of a Toronto alderman, Allen graduated from the University of Toronto, served as an Army captain in Europe in World War 2, was first elected to the Toronto city council in 1950. He joined the 24-member Metropolitan Council when it was organized in 1953, has served in all its standing committees, has been a member of Metro's executive committee since 1959. "I have specialized in municipal affairs and consciously groomed myself," he says.

When Gardiner decided to retire (News, Jan), Allen was the candidate of the city municipalities and all three Toronto daily papers. He defeated Norman Goodhead, the suburbs choice, by a 14-10 vote split almost along straight city-vs.-suburb lines.

Will the course of North America's first and most famed metropolitan government change under its new pilot? Says one of Allen's friends: "Billy doesn't have Gardiner's razz-ma-tazz but you'll find that in his quiet way he has a mind of his own. The council won't push him around any more than it did Gardiner."

Says Allen: "I have no basic disagreements with Gardiner. It's a matter of refinement and interpretation. I may not be quite as keen for pressing expressway construction as he was."

Lenders oversubscribe mortgage offering

The government's third sale of 6¾% NHA mortgages from CMHC's portfolio was snapped up by private lenders at an average premium price of 101.79.

The \$15 million third sale means the government resold \$41 million worth of NHA mortgages to private lenders last year—an amount equal to 16% of its investment in direct NHA loans for the first 11 months of 1961. Thus the government held its fresh investment in housing down to \$260 million.

Mayors rap housing aid as 'unbalanced'

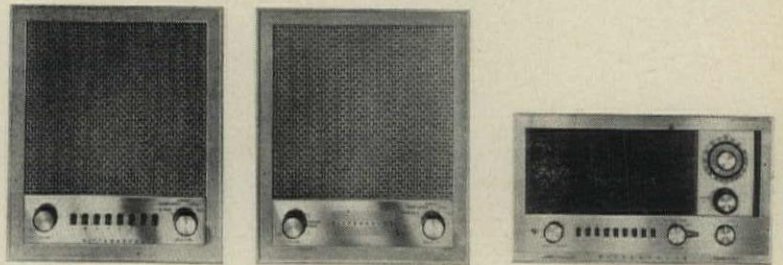
The politically powerful Federation of Mayors & Municipalities, made up of elected public representatives and permanent municipal officials across Canada, wants federal housing policies rejiggered to give big cities and small towns more help.

Complains a brief from the Federation to Ottawa: "The prevailing policy of mortgage lending represents an unbalanced and expensive approach to housing. It does not provide for the housing needs of the lower third of half of the population. It does not do enough for the residents of small and semi-rural communities." Current CHMC policies, it adds, promote urban sprawl "through residential construction for families of relatively high income."



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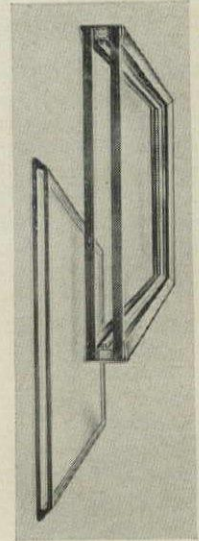


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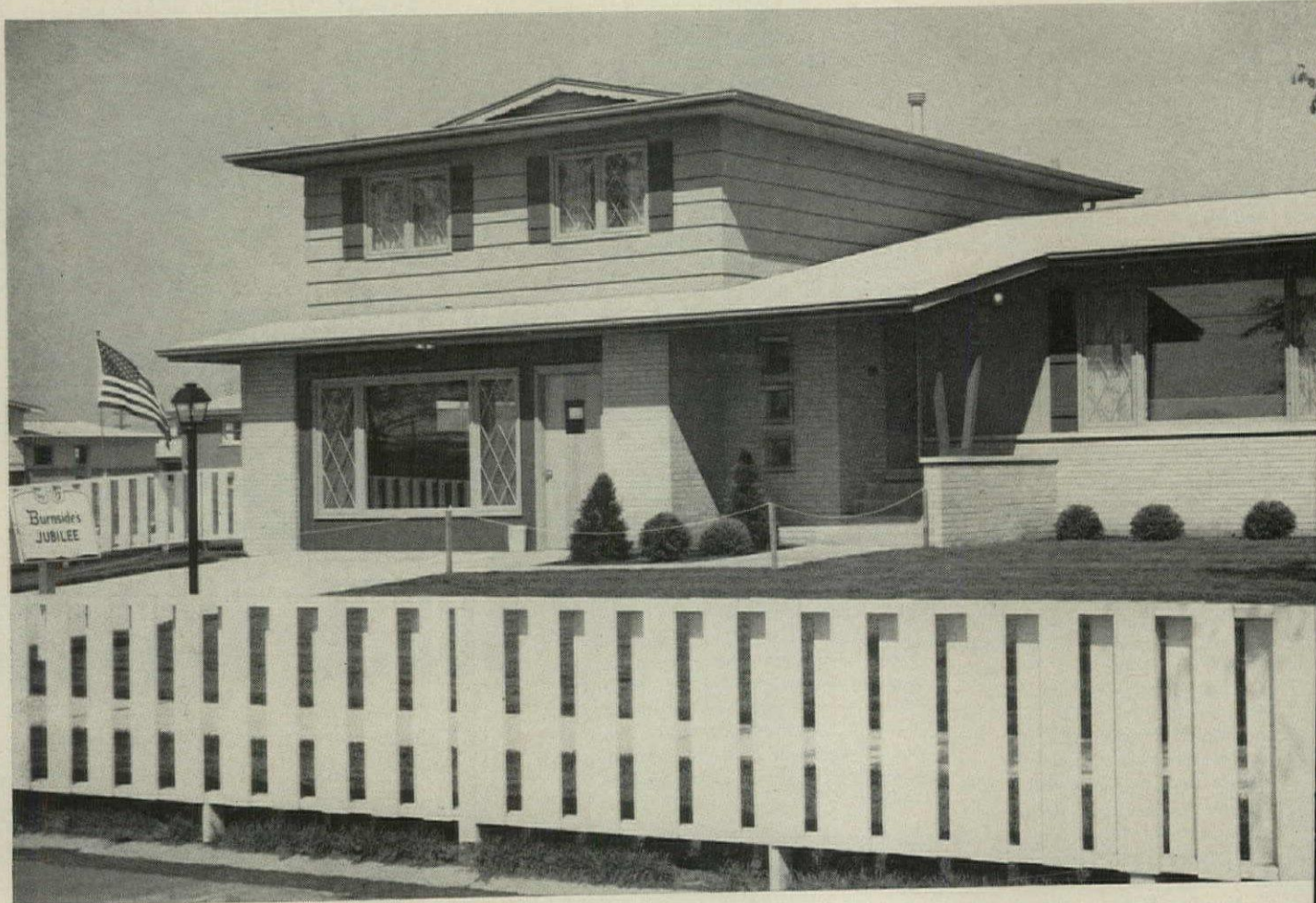
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TWINDOW
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metal edge
or glass edge



Burnside "Jubilee" model home. At present, used as both model and office.



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FEBRUARY 1962

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Photo: Fairchild Aerial Surveys

COMING NEXT MONTH

*HOUSE & HOME's 10th anniversary issue:
10 years of progress in housing*



Look how attractive high-density housing can be!

This is Unidad Independencia near Mexico City, where 2,487 families live on 92 acres.

Yet only a fourth of the land is built upon. The project is a fine example of environmental planning—combining various types of housing, community buildings, and open spaces into a pleasant place to live.

Located on a partially wooded site near a main artery leading into Mexico City, Unidad Independencia is well worth the attention of—even a visit by—anyone interested in high-density land use. Built under the auspices of the Mexican Institute of Social Security, the community was completed last year 15 months after it was begun. It cost about \$17 million—or \$7,000 per dwelling unit. Rentals range from \$27 to \$64 a month.

In concept, Independencia is based on the recommendations of the “Charter of Athens”—a series of principles for urban planning set down by international city planners and architects in 1933. In planning and design, it is the work of some of Mexico’s leading architects and artists.

The facilities in Independencia were planned to meet practical, everyday needs of the people who live there. But the scale and the beauty of the scene are addressed to the spirit. “It is not utopia,” says Benito Coquet, head of the Institute of Social Security, “but it aspires to give Mexicans more—much more—than a roof over their heads.”

To see how, turn the page



H&H Staff

LOW-RISE UNITS are all single-family houses, two stories high, built in attached groups of four. Each dwelling has a living

room, kitchen, bath, and either two or three bedrooms—one with a balcony. Two-bedroom units have 908 sq ft of living space; three-

bedroom units, 1,031 sq ft. Most of these houses are rented to lower-income families with children.

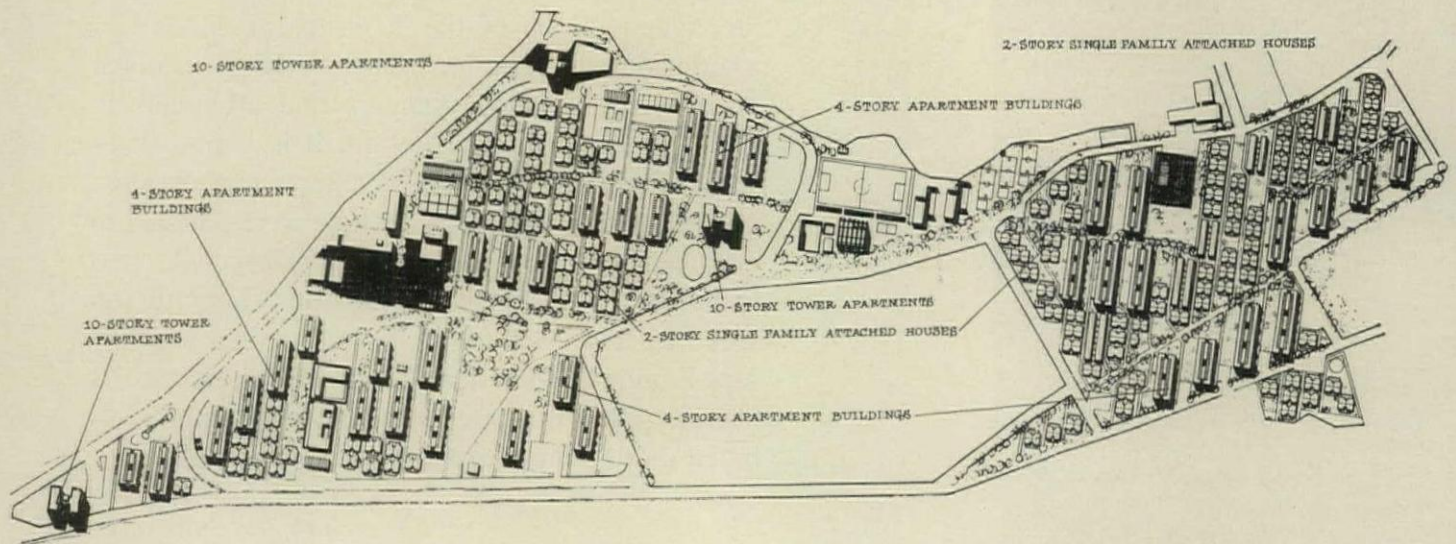
Different kinds of housing create variety in design—and in living space

Three basic housing types—single-family attached houses, medium-rise apartments, and high-rise apartments—are intermingled everywhere in the Independencia project (see plan below). The result is visual interest and

an open feeling rarely found in high-density communities.

The small two-story units help give the community human scale. The four-story apartment buildings greatly increase the density of land use without

dwarfing their smaller neighbors. The towering 10-story elevator apartments are located around the perimeter of the site, where their contrasting scale adds visual excitement without destroying the design unity of the project.



ARCHITECTS: Alejandro Prieto P.,
Jose Ma. Gutierrez, Pedro Miret,
Manuel Santiago, Manuel San Roman,
Carlos Villasenor Montoya,
Leonel Perez Villegas.

ARTISTS: Luis Ortiz Monasterio,
Federico Cantu Garza, Francisco Eppens.

HIGH-RISE APARTMENTS, with 40 units each, have the highest rentals and house mostly professional people and others with higher incomes. Each apartment has a living room, dining room, bath and three bedrooms. All apartments have a balcony off the dining room and most have additional balconies off two of the bedrooms. Living area: 1,377 sq ft. These are elevator apartments.



Photos: Richard Davis



MEDIUM-RISE APARTMENTS are four-story walk-ups with 24, 36, or 48 apartments per building. Several hillside units have an extra

floor set in on the lower grade. Most apartments in each building have two bedrooms, though some have three and a few have only

one. All apartments have a balcony or terrace for private outdoor living. Apartments average 800 sq ft of living area.

continued

Mexican
housing
continued

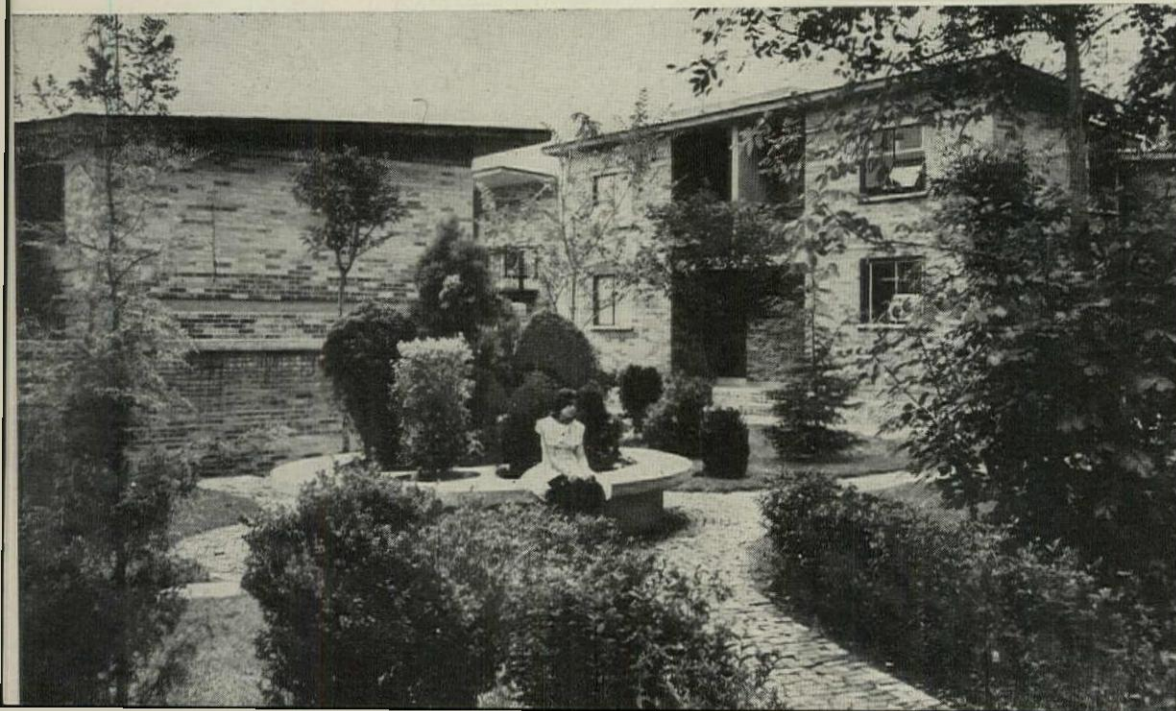


PLAY SPACE between houses and apartments is completely safe since there is no auto traffic within the community. Here children have

adapted a paved area and small lawn for a game, while others use the stone berm between footpaths as a grandstand. All walks in

Independencia are lighted, and benches along them invite passersby to rest or enjoy the outdoor scenes.

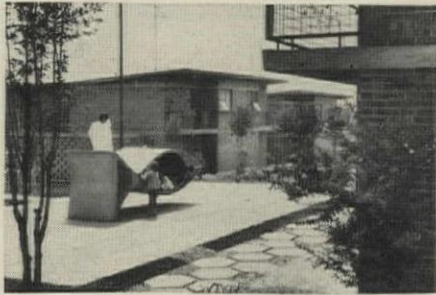
There are small open spaces and big open spaces —to play in, relax in, or just enjoy looking at



Two-thirds of the land in Independencia is open—for parks, gardens, woodland, fields and a plaza. Spaces around buildings are scaled to the height of buildings—the two-story houses have small green parks, the taller buildings open to broader spaces. Cars are restricted to the parking lots around the perimeter of the site.

QUIET SPACE—one of many handsomely landscaped little parks scattered through the neighborhoods—is designed like a private garden. The Institute feels that quiet spaces for study, meditation or relaxation are as important as play areas. How many US communities could use quiet little parks like this?

Photos: Richard Davis



NEIGHBORHOOD PLAYGROUND, set in an open area near houses, is fitted out with special equipment for small children.

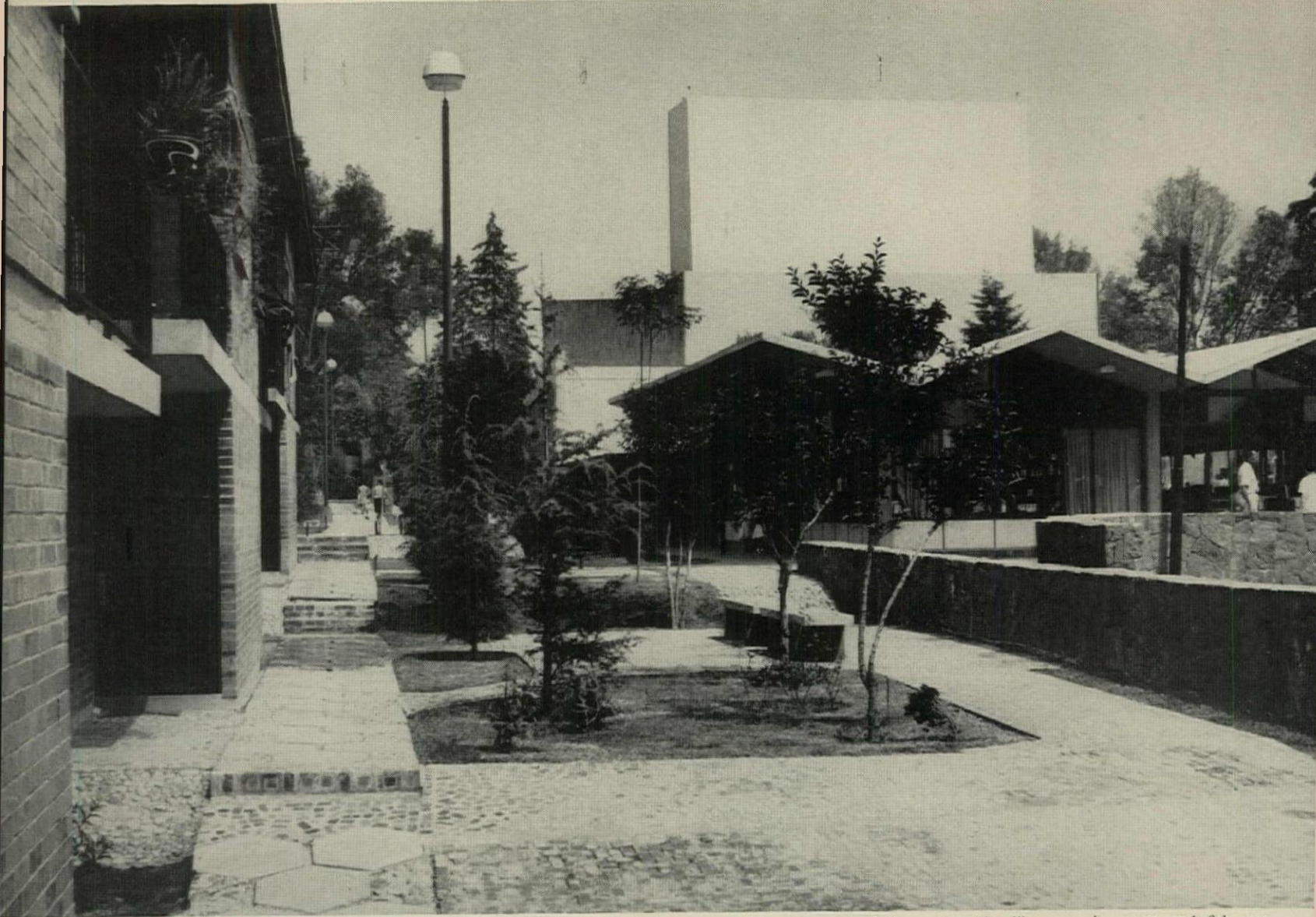


COMMUNITY SPORTS ARENA has a big swimming pool for adults, smaller pool for children; a soccer field; and a gymnasium. Use of all facilities is restricted to club groups (both adult and juvenile) so the property and equipment will be given better care.

CIVIC PLAZA—"a place of meeting and monumentality"—is the focal point of the community, and the center of its cultural life. Most community buildings are grouped around the plaza, which is separated from residential areas by greenbelts and retaining walls that mark the changing elevations.



continued



CENTRAL MARKETPLACE has a super-market, drug store, florist, soda fountain, electric repair shop, barbershop, clothing

store and bookshop. A narrow greenbelt separates the center from the closest houses. Smaller neighborhood markets, handling daily

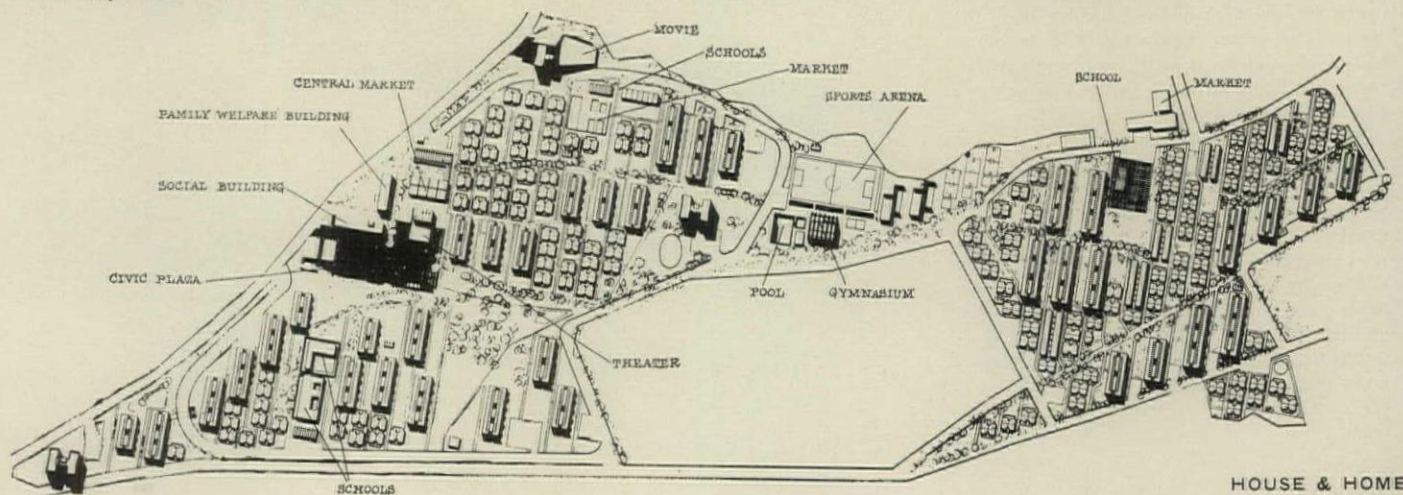
necessities like groceries, meat and fish, are scattered in three other locations within the residential areas.

Community and commercial buildings are integrated with the houses—close to the people who use them

Neighborhood schools and shops are spotted within the residential zones, so no resident need walk more than three city blocks to reach them. Other

public buildings—located on the edges of the community where they can serve people from neighboring villages—are, at most, a six-block walk for

Independencia residents. Greenbelts, woodland or open spaces separate residential areas from the public areas and commercial zones (see plan below).



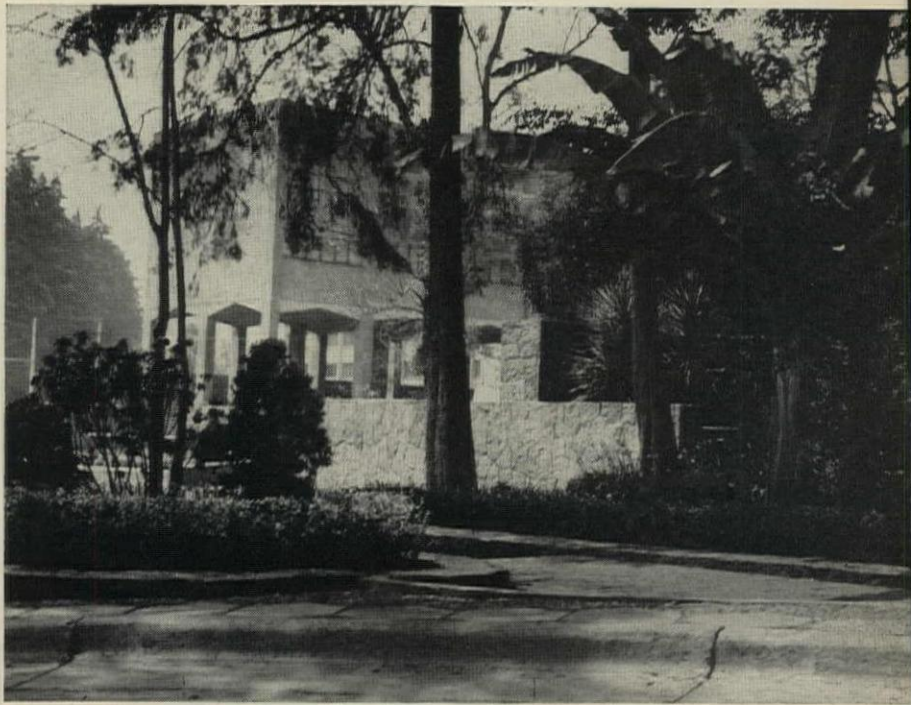


NEIGHBORHOOD KINDERGARTEN, one of three, also houses a nursery where working mothers can leave pre-school children. There are also three primary schools.



MOVIE, an air-conditioned building seating 1,200, was built at the edge of the development so it could have plenty of parking space and be reached by nearby townspeople.

H&H Staff



SOCIAL BUILDING is a community center for teenagers, who are organized into many clubs. The open-air lower level is for relaxation and exhibitions; other floors house meeting rooms, auditorium, soda fountain.

Richard Davis

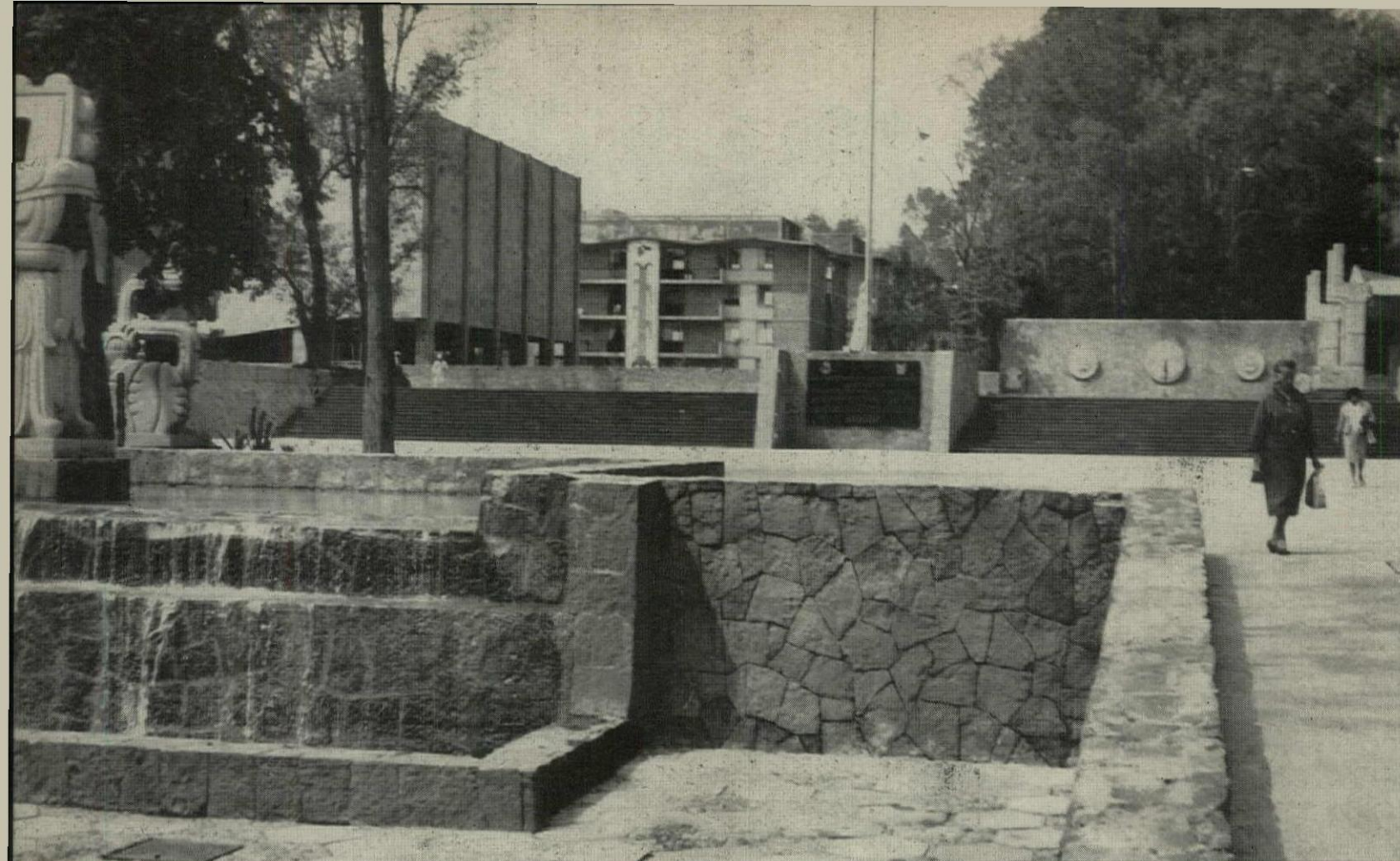


THEATER close to the big civic plaza and near one of a group of apartments (background) seats 750 people, also has an open

area underneath leading into a lobby smoking room and soda fountain. The building also contains several club rooms for groups

organized in the community. A stone wall sets the building off from the plaza (foreground, and behind camera).

continued



#815 H&H

FOUNTAIN AND RETAINING WALLS—beautifully designed and hand fitted—are at one entrance to the central plaza. At far left

is statue of the Indian god Quetzalcoatl. Stonework for the theater (far right) is reminiscent of a Mayan temple. Throughout

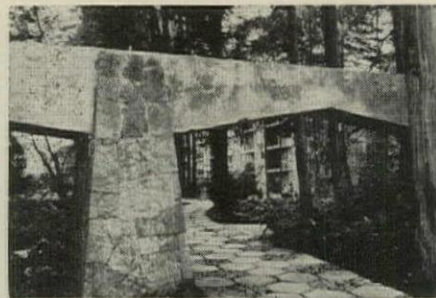
Independencia, changes in plane are often marked by changes in color, texture, or pattern of materials in the walls or floorscape.

And everywhere—to please the eye—there is art and color and texture and craftsmanship

Photos: Richard Davis



COLORFUL MOSAIC influenced by Indian animal symbols is typical of most of the decorative panels on the facades of the four-story apartment houses.



STONE BRIDGE over path in the woods is a pleasant frame for the view beyond.

The whole of Unidad Independencia shows how man-made beauty, added to the natural beauty of a site, can create a pleasant and visually exciting environment for thousands of families. Drawing heavily upon their Indian heritage, skilled Mexican craftsmen and talented artists made everyday sights—paths, streets, the facades of buildings—into things of beauty, in the belief, says a spokesman, “that the heart and mind of man are everywhere affected by the things he sees around him.”



EVEN A STORM DRAIN (left) gets careful craftsmanlike attention: the pebbly-textured sloping berm contrasts strongly with the narrow flagstone-and-gravel path on the lower level and the stone-in-cement steps leading to the upper level.

PATTERNED PATH (right) of flagstones set in rounded stones leads the eye directly toward the contrasting multi-colored mosaic panel on the front of an apartment. The undulating eave line of the apartment adds another bit of design interest. Potted plants and flower boxes on the balconies tie the building to its wooded surround. /END

Richard Davis





ROYAL BARRY WILLS

1895-1962

"For 35 years Royal Barry Wills has been building houses in the New England tradition. He is the acknowledged master of the style."

So said *HOUSE & HOME* in February 1960, adding in words what the photograph on the opposite page shows so well: "So faithful to the tradition are Wills' houses that, after they have seasoned a few years, their exteriors can hardly be distinguished from 18th century originals."

Royal Barry Wills, who died last month, was probably the most popular architect America ever produced. His was a gift of adapting an appealing and practical historic style to contemporary living. But he created more than just authentic reproductions of early American houses. His designs showed an innate sense of good taste, a fine eye for scale and proportion, and an abiding affection for America's past.

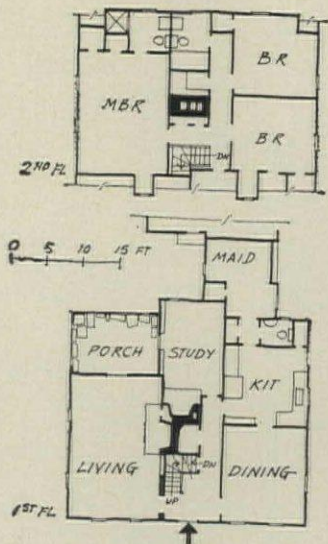
On the next two pages you will see typical examples of the Cape Cod cottage which has long been identified with Wills' name. Other examples of his work in the New England style appear on pages 112-113. And on pages 114-115, *HOUSE & HOME* reviews his distinguished career in architecture.



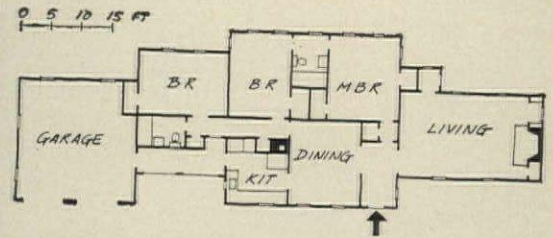
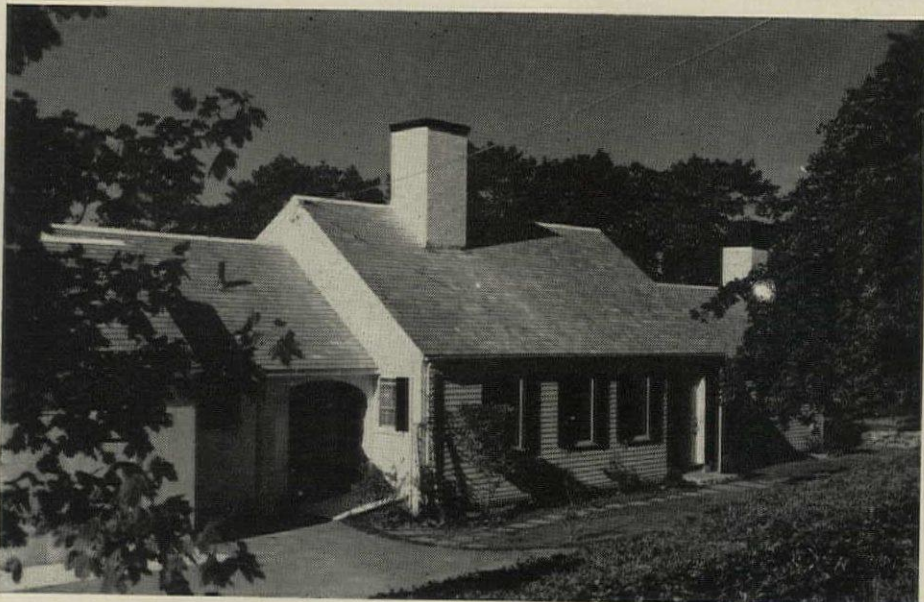
TYPICAL CAPE COD has massive chimney in middle of roof with 10-in-12 pitch. Authentic

details include door in center of house with two 24-light windows on each side. Shutters

are scaled to the windows and can be closed. House is built tight to the ground.

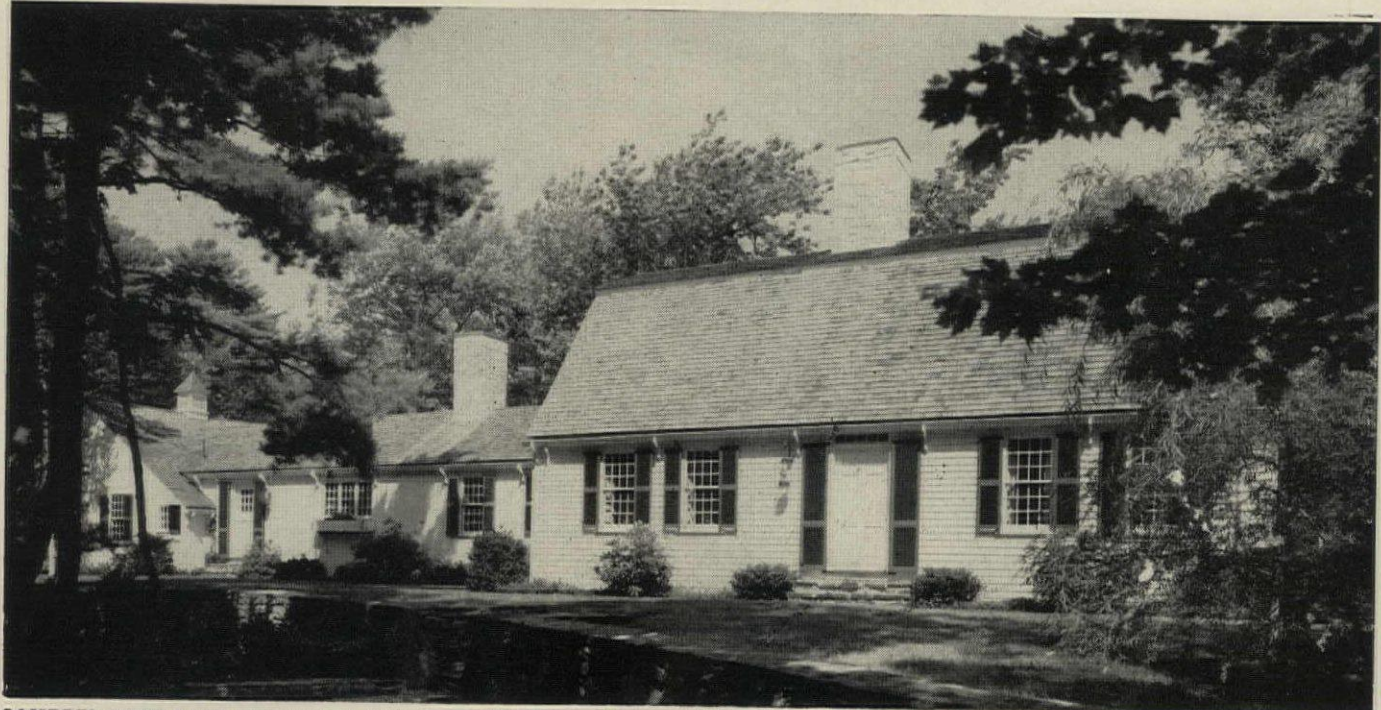


CAPE COD WITH DORMERS shows how Wills varied the original Cape Cod design to get more light for top-story bedrooms. But he kept the tall, narrow dormers in scale with the front elevation.



SIDE-ENTRY CAPE COD is a modified form of the traditional half house. Additions on both sides—which historically house tool shed, barn, or milk room—are used here for the garage and a living room.

Lisanti



GAMBREL-ROOF CAPE COD was an authentic Cape style but not as prevalent as straight-

gable houses. Wings added to the early houses often had additional fireplaces as does this

house built five years ago. The front door has five top lights often found in early houses.

continued



TWO-STORY BRICK COLONIAL with big chimneys at both ends was derived from

American Colonial copies of English Georgian style. Authentic details from original designs

include sheltered entry and symmetrical lineup of windows on both stories.



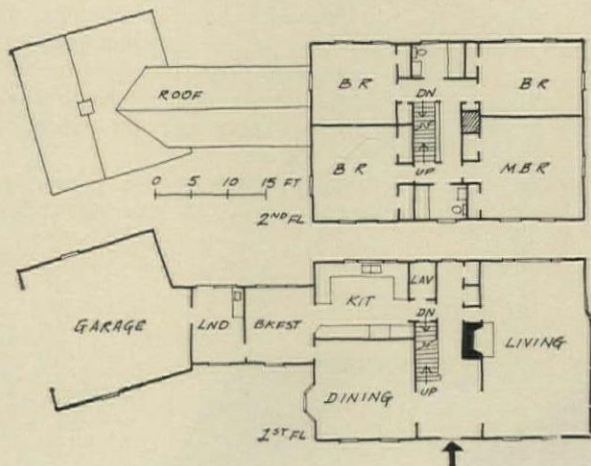
TWO-STORY FRAME COLONIAL with a big central chimney has narrow clapboards on facade. Wills adapted the side bow window from colonial store fronts. Utility wing joins the house to its salt-box garage (see plan below).

Lisanti

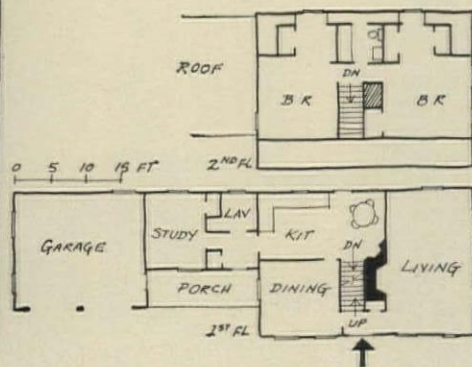
Arthur Griffin



COLONIAL FARMHOUSE stretches out—like many early houses—over 80'. Wills put two stories in the back to take advantage of a sloping site. This house is less typical of Wills' design than the others in this portfolio.



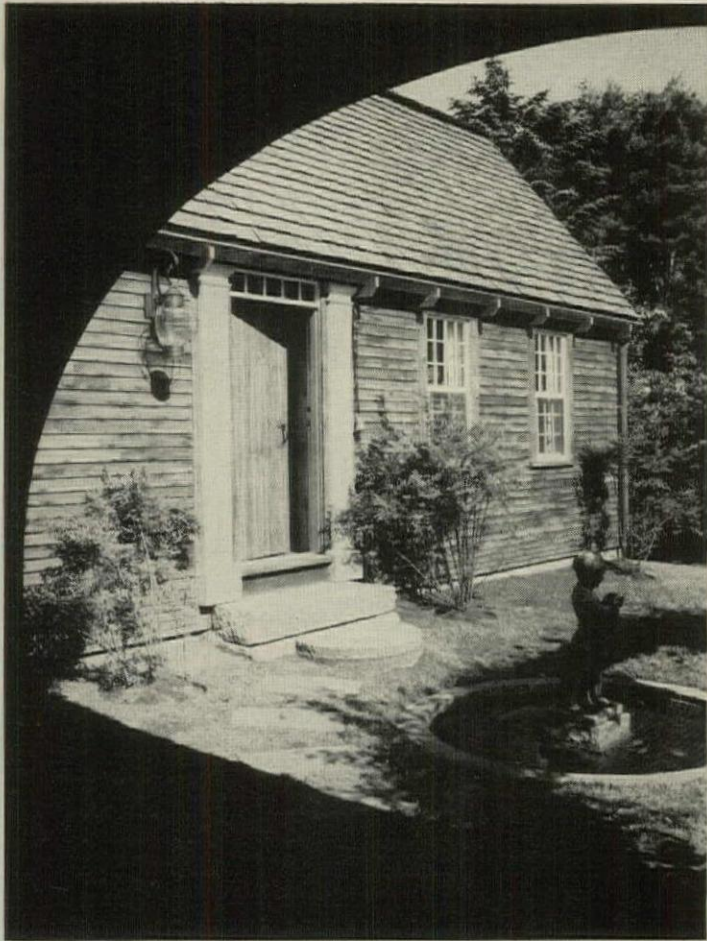
Lisanti



GAMBREL-ROOF COTTAGE, designed to get more head room in the garret of early houses, had pleasing lines that Wills often used in new houses like this one. Other authentic touches: stained siding, white windows.

continued

Haskell



WILLS' OWN HOME, a gambrel roof Cape Cod sided with antique boards is almost a distillation of an early New England colonial homestead.

PINE ROOM in Wills' house has hand-hewn ceiling and fireplace beams from an old house, early American hardware and bric-a-brac he treasured.

ROYAL BARRY WILLS

Royal Barry Wills was born in Melrose, Massachusetts, on August 21st, 1895. He died in Winchester on January 9th, at the age of 65.

Wills relished telling with characteristic humor how he first became an architect: "After having tried hard to become an officer in the Navy, I meandered rather slowly through Massachusetts Institute of Technology, where I was probably better known for my cartooning than for the few medals I received." After graduating in 1918, he became a design engineer for Turner Construction Co, but decided to practice architecture because of "sheer boredom with concrete surfaces."

Small houses, he saw, were a logical means of entering archi-

Zaharis



tectural practice, simply because no one else in particular seemed to care about them. He hit upon a novel idea: he would draw house designs for a Boston newspaper, featuring in them materials and equipment of potential advertisers. In return, inquiries for architectural service would be directed to him.

Soon he had his first paying clients: "I arranged to have them call when the brass [of Turner] was out of town, and held consultations in the plush office of the president." He opened his own office in 1925.

He specialized in early American design: Cape Cod cottages, salt-box and garrison houses. "I am considered a rank sentimentalist," he once said, "and am perfectly willing to spend all day contemplating something or anything that is 100 or more years old."

By 1929 his work in this field won his first major award: first regional prize in the National Better Homes competition. In 1932 President Herbert Hoover, in a White House ceremony, presented him a gold medal for the best small house of that year, and his national reputation was firmly established. He was made a fellow of the American Institute of Architects in 1954.

In 1938 Wills was one of eight nationally prominent architects chosen by LIFE to design homes for families with \$2,000 to \$10,000 income. Wills' model, for the \$5,000-\$6,000 income group, proved the most popular of the eight models. Enthused actress Gertrude Lawrence: "It's a friendly home."

Wills was especially concerned about improving the quality of built-for-sale homes, and after World War 2 he designed for the Prebilt Co of Boston a two-bedroom Cape Cod to sell for \$5,200 plus lot. In the mid-1950s National Homes retained him to design

ARCHITECTURAL TEAM, here shown grouped around Wills (center) will continue designing under the Royal Barry Wills name: (l to r) Merton S. Barrow, Robert E. Minot, Wills, his son Richard Wills, and Warren J. Rohrer.

several houses. He worked with merchant builders from Maine to New Jersey. Some of his most publicized built-for-sale models were for Massachusetts Builder-Realtor Emil Hanslin.

Saleability, in Wills' eyes, was important. He believed that middle-of-the-road design is sound policy for merchant builders. He advised fellow architects: "We must prove to the builder that though we are artist enough to design with warmth, good taste, and beauty, we are realistic enough to make our houses practical, replete with fetching ideas, and eminently saleable—at a profit."

Wills found time from designing 2,500 houses to write and illustrate several architectural books (*Houses for Good Living*, *Better Houses for Budgeteers*, *Houses Have Funny Bones*, *Houses for Homemakers*). Their sales made him the most widely read architect in the nation.

At his death he was working on his autobiography and helping to design one of three model houses to be featured at the New York World's Fair in 1964. His associates, including son Richard, will finish this work and continue architectural practice in the character and style that made a national reputation for Royal Barry Wills.

/END

International News Photo



TOP HONOR, a gold medal presented to him by President Herbert Hoover at the White House, was awarded to young Wills (left) for the best small house of 1932. The award-winning house (right) was a Cape Cod that Wills had originally designed as a wedding gift for a builder friend.



Haskell

Era Stoller



PREFAB CAPE COD was designed by Wills for National Homes.

Russell B. Harding



LIFE MAGAZINE HOUSE designed by Wills was built in 1938.

Ken Duprey





For a long time, building on odd lots has not been attractive to most profit-minded builders. But now—

whether you are a small builder looking for a chance to grow or a big subdivision builder looking for new markets—

It's time to take a new look at the booming odd-lot business

It's time to take a new look because, in many areas, good subdivision land at fair prices is becoming harder and harder to get.

It's time to take a new look because odd-lot building is often the only way you can sell buyers who want their house in a close-in, established neighborhood.

It's time to take a new look because odd-lot building eliminates the biggest obstacle to the growth of the small builder, and the biggest risk of the subdivision builder: buying and improving land. For smart odd-lot builders are geared to making their money on the house—and not to building houses to make money on land.

It's time to take a new look because a relative handful of smart builders have developed new techniques for managing a building operation scattered across town—techniques that give them the same kind of growth potential that subdivision building offered a dozen years ago. (The nation's biggest odd-lot builder, Art Rutenberg of Clearwater, Fla. started in 1953 with three odd-lot houses, last year built 500 for a gross of \$7 million.)

Odd-lot building does involve some special problems in management and logistics. To see how the most successful builders handle them . . .

begin on the next page

Rule 1: Don't build speculative houses—except to show as a model

There are two good reasons for this rule:

1. You should not tie up your capital in unsold houses. Today, in most parts of the country, many subdivision builders do not build houses ahead of sales. And it makes even less sense for an odd-lot builder to offer ready-made houses, because . . .

2. Most prospects who are interested in a house for their own lot want a house that is as individual as they can get it. Most of them would really like a custom house—but can't afford it. So 99 out of 100 will be more likely to buy if you can offer plenty of

changes (see Rule 9, *p 124*). If you build speculatively, all you can offer is "take it or leave it."

Building model houses is different. Big-volume builders can build models under their merchandising budget. But the smaller-volume odd lot builder should build at least one "speculative" house to sell from. You can use it to show prospects the quality of your work, sell it when a prospect comes along who wants "just this house, right here." (For more on models, see rule 13, *p 122*).

Rule 2: Don't tie up your working capital or credit in land

Land purchase and improvement is a risk that odd-lot builders don't have to take—and most of the smart ones don't take it.

Most require that the homebuyer own his own lot, and pay for his own improvements (though most builders help prospects find a good lot if they don't have one—see rule 3). Thus they avoid the subdivision builder's biggest gambles: how much land to buy ahead, what land to buy, and how much to pay.

"Our operation is really run more or less like a retail store," says Rutenberg. "Each day's business can be recorded and balanced. The only inventory we have is building materials—all negotiable at prevailing prices. We are actually managing money—

current assets and current liabilities—with nothing tied up in land investment. In other words, our financial position is always liquid."

Of course, if you have the extra capital to do it, and have a chance to buy good land at a good price, inventorying some lots can help sales and supplement your profit. For example, Savannah Builder Leroy Moore (who builds about 60 odd-lot houses per year) usually owns about 30 scattered lots. And Builder Bruce Blietz recently bought 40 scattered lots in a big Glencoe, Ill. subdivision, sold them all within two years—at a profit. Still another technique used by some odd-lot builders: buy first options on good lots from a land developer.

Rule 3: Help your prospects find good lots wherever they want to live

About half of the typical odd-lot builder's prospects already own their own lot when they come looking for a house. But to increase sales to prospects who do not own a lot, most builders have some system for finding a lot—fast. You can, of course, turn prospects over to a good local realtor and have him find a site your prospect likes. But. . . .

There are several good ways to keep tabs on available lots:

Many small odd-lot builders, and most of the big ones, are licensed real estate brokers. "You don't need to set up an office," says one small odd-lot builder, "but you do need the listings of available land."

Some bigger volume odd-lot builders run a full-scale realty subsidiary. For example, each of Art Rutenberg's six sales offices carries at least 1,000 lot listings (there are probably more improved odd lots in Florida than in any other state). Says Rutenberg: "We get a lot of exclusive listings—perhaps more than most local realtors—because, being builders, we can move more lots." About half of his homebuyers buy a lot through his sales offices.

And, if you are a home-manufacturers' builder-dealer (as many odd-lot builders are, see opposite) your manufacturer will often help you keep tabs on good lots. One Philadelphia prefabricator, Hilco Homes, has its salesmen constantly on the lookout for good odd lots, turns listings over to its franchised dealers.

Rule 4: Steer your customers to conventional financing

"Odd-lot work involves enough details without trying to push through FHA or VA the searching approvals it would take for every single house," says one leading builder. "The delay caused by inspections alone could throw your costs way off. And generally speaking, FHA and VA offices don't like to get involved in this type of work. They're used to subdivision work, where they can approve a number of standard models ahead of time, and inspect a whole group of houses all at one time."

On the other hand, most conventional lenders like odd-lot business. Since the borrower owns his

lot, lenders can often give a 100% loan on the house cost, but still hold a conservative 80% mortgage on the whole property.

Most odd-lot builders steer the customer to the lender, and let the customer handle the mortgage problem from there. A few, like Durabilt, Little Falls, N. J. (which operates in New Jersey, Pennsylvania, Connecticut, and Long Island) have established separate mortgage companies that will loan 100% on the cost of the house. When the house is complete, they sell the mortgage to an institutional lender who then holds an 80% mortgage.

Rule 5: Don't tie up your own time in details

Whether you are a small builder who wants to grow or a bigger-volume builder, you cannot afford to tie up your time or energy in day-to-day details—any more than you can afford to tie up your capital.

The traditional odd-lot builder spends much of his

time buying materials, arranging deliveries, etc. To stay ahead of the management problems in odd-lot building—to get the time to grow in—you have to free yourself of this detail. And there are ways even the smallest builder can do it (see below):



MANUFACTURED HOMES help solve the problem of scheduling and delivery to scattered lots: everything is on one truck.

One of the fastest ways to free yourself of detail is to use prefab houses

By signing up as a prefabber's builder-dealer, even a small builder can solve many of the problems of odd-lot operation that plague even the biggest and best organized companies. Specifically:

"There are a lot of good reasons for using prefabs in odd-lot work," say Kingsberry builder-dealers Don Jones and Buddy Eslava. Here are some of them:

1. Buying materials is no problem. The home manufacturer supplies you with a package that has everything you need to complete the job.

2. You have no warehousing or storage problem.

3. You have no worries about getting materials to the site. The manufacturer will deliver to the site at 7 AM any morning you say.

4. Supervision is a lot easier. The only part of the job that requires careful supervision is erecting the shell on the first day.

5. Weather doesn't stop you. Once the foundation is in, all you need is one good day to close in the

house—and from then on all the trades can work inside the house.

6. The problem of pilferage—a serious problem for most odd-lot builders, who cannot put a watchman on jobs scattered all over town—is cut way down. As soon as the house is closed in, you can lock up all your tools and materials.

7. From the start, you've got a broad line of models to show [though you can't offer as many changes as a conventional odd-lot builder can].

8. You get a lot of help from the manufacturer in merchandising, promotion, and advertising. And most prefabbers offer allowances to help pay for it.

9. You get the cost benefits of the manufacturer's volume purchasing power. And . . .

10. You can grow as fast as you can sell. In a conventional odd-lot operation, you can't grow any faster than you can build an organization to handle problems that building prefab eliminates.

Another way to free yourself of detail is to subcontract all trades

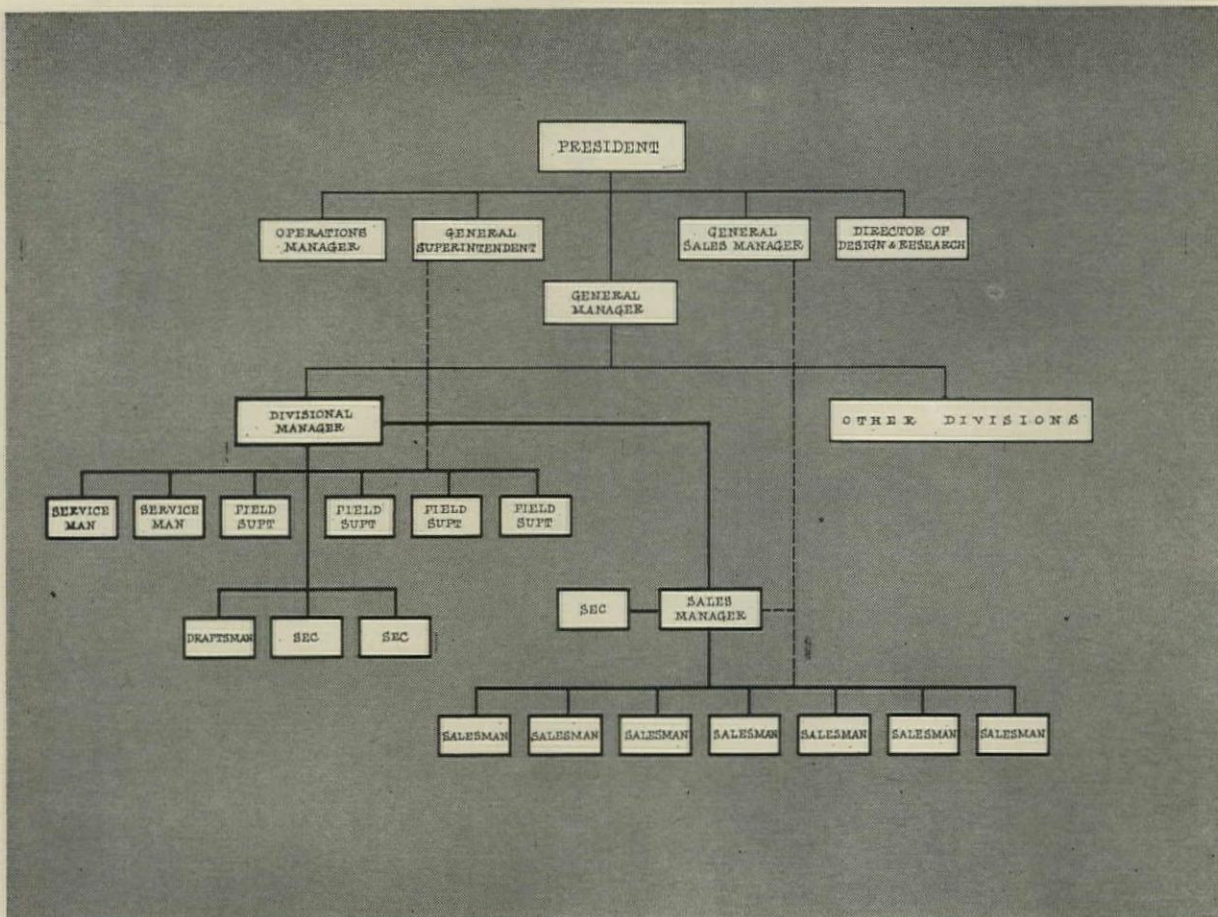
"A sure way to get a nervous breakdown and go broke in odd-lot work is to try to carry all the trades on your own payroll," say the experts. The reason:

your costs will skyrocket because you cannot supervise all trades nearly as closely as a subcontractor—handling just one trade—can supervise his crews.

continued

Odd-lot builders Leroy Moore of Savannah and Mark Jacobs of Durabilt Homes, both refer to the subcontracting process as "piece-work"—because they get a fixed bid price for each trade on each house (or in the case of standard models, on each standard design), and simply "add up the pieces." See rule 12, p 126.

The trick to handling subs, say the experts, is to pay them promptly. If they know they'll be paid fast, they'll work fast and lower their future bids—because they know they'll be able to pay their own bills on time. ("And be sure," says Rutenberg, "to use subs who do pay their bills on time. Don't get caught with a sub who can't finish the job.")



ORGANIZATION CHART shows jobs that must be delegated in odd-lot operation. This is Rutenberg's basic building set-up;

divisional chart would fit builder producing 200 houses. Smaller builder would double up responsibilities but have same pattern.

As you grow, you will have to set up an organization and delegate authority

And you will need men who can take over not just details, but real responsibility.

The chart above shows how Art Rutenberg has organized his staff. Each of his five operating divisions (in a different city in Florida) has a construction manager and sales manager who are responsible for an operation of up to 150 odd-lot houses a year.

The construction managers are responsible for negotiating most bids with subcontractors, and for the work of as many as four field superintendents (themselves men with almost independent responsibility; see Rule 6 below). The sales managers are responsible for the work of up to seven salesmen, and for planning all promotion and advertising.

Rule 6: You need more field supervision than you need in subdivision work

In a subdivision, a superintendent can go right down the line checking houses at all stages—and can be responsible for 40 to 50 houses.

But in odd-lot building, a super may: 1) have to spend as much as 30% of his time traveling to jobs scattered widely around town and 2) have to make a different type of check on every job. So most odd-lot superintendents are responsible for far fewer houses—as few as six and no more than 15—depending on the man's ability, and on the location and complexity of the houses.

To make the super's job easier, several top odd-lot

builders supply their superintendents with loose-leaf, multiple-check lists and progress forms for each house. These forms bring him up to date instantly on the progress of each job, and remind him of any work to be called to a subcontractor's attention.

Rutenberg has one key staff man whose sole job is to train and keep superintendents up to par. He travels from area to area inspecting homes under construction—to be sure that the various supers are getting the same quality standards in every home built in every location. He files a rating sheet each month on each super.



MODEL HOME by Leroy Moore in Savannah is on wooded and landscaped lot. It is lighted to attract passersby at night.

Rule 8: Sell from model houses, just as you would in a subdivision

For an odd-lot builder who wants to build volume, the model house is as important as it is for a subdivision builder.

"Even though most odd-lot houses are actually semi-custom houses, many customers—when they

first come in—don't know what they want," says Long Island Builder Bob Schroeder. "A model will give them ideas that will fit right in with what you can build best. Actually we try not to offer customers too great a choice—to keep changes, and our prob-

Jack Swenningson



BACKYARDS OF MODELS built by Rutenberg are well landscaped, have patios suggesting "the good life."

County Photo Service



DECORATION AND FURNISHING in Builder Bob Schroeder's model on Long Island set off house to good advantage.

lems of supervision, to a minimum.”

And even if some of your prospects know just what kind of house they want (and others know after their first talk with a salesman), a model gives you a good way to show prospects the quality of your work.

To give these prospects the right impression, you must do a thorough job of landscaping your models and keeping them clean.

Builder Art Rutenberg uses a landscape architect in planning his model area and has a full-time gardener to keep the grounds in top condition. Shrubs

are chosen for height, for leaf and foliage colors, and for flowering seasons in order to show off the house at its best all year round. White gravel walkways, redwood benches, etc are used to set off the planting and the house. The back yards of Rutenberg's models are also carefully landscaped with small formal gardens and play areas.

Inside, models should be decorated by a professional. And no room in the house should be roped off. Even though this adds to your maintenance problems, it pleases prospects (especially second-time buyers who want to check every detail).

H&H staff



MODEL-HOME DISPLAY in Clearwater is on busy street; has attractive signs, good landscaping, off-street parking space.

The best place for your models is on a busy street

Since the model does not have to be in a specific location (as it must in a subdivision), you'll be wise to give it as much exposure as possible. One word of caution: don't place the model in an area so crowded or busy that passing cars cannot stop or so unsightly that no amount of landscaping will

give your presentation the curb appeal it needs.

If possible, build your model on a busy thoroughfare in a residential area. Although locations like this are hard to find, they are ideal for putting a model in the right atmosphere—and let you sell the model when it has outgrown its usefulness.

In your models, use displays to show your quality—just as in a subdivision

“In odd-lot work,” says Mark Jacobs of Durabilt, “cross-sectional displays of construction and displays of brand-name products are especially important. The reason is that you are likely to get more second-time buyers than in most subdivisions. These people are usually knowledgeable about what they want in a house, and displays like this do most to tell them what they want to know.”

As in subdivision selling, the best way to get the most mileage out of your displays is to be sure your salesmen thoroughly understand—and can tell the customer—why the products you use improve your house. Manufacturers or their dealers will supply most of the product displays you need.

Most odd-lot builders use basements or garages as display areas. Rutenberg uses a garage and replaces the double garage door with a “show window” and sliding glass doors (photo right).

H&H Staff



DISPLAYS IN GARAGE of model house show products used and highlight construction quality with a cutaway.

continued

Rule 9: To close a sale, let prospects make almost any change they want

Some prospects do not have a clear idea of just what they want in a house, and often they can be sold a standard model. Others will be satisfied with minor, easy-to-make changes. But some, as one builder puts it, "start with a \$15,000 model and add extras and changes until they have a \$25,000 house. And as long as you can do the job within the framework of your regular building operation, you do it."

But most successful odd-lot builders will not build custom houses under an architect's supervision. Typical reasons: "You're an operative builder, running your own business. You can't do that and be under an obligation to take orders from someone else." "Too much detail." "If you get away from the building system your crews are familiar with, you get into endless supervision problems."

Selling an odd-lot house from standard models takes a special kind of sales technique. Here's how Rutenberg's salesmen handle person-to-person selling:

When prospects enter a model, the salesman has them fill out a registration card (to be used later as a follow-up, if necessary). The salesman then shows the prospects through the models—trying not so much to sell a particular house, as to sell the company's ability to build a house that will suit the pros-

pects' needs and satisfy their concern for quality.

After the salesman has guided the prospects through the models, he seats them at a desk and takes out a floor plan of the model they are most interested in. The floor plan faces the buyer, and the salesman—using a red pencil and a scale—invites the prospects to help him draw the changes they would like made.

To do this job well, the salesman must know what changes can be made easily and at no cost, and what changes will involve real production headaches and must be handled as extras. And he must know all zoning regulations and codes for areas where the builder operates. Otherwise, he might let the customers specify something the builder could not provide.

When plans and changes are developed, the prospects are introduced to a decorating assistant (trained by a professional decorator on Rutenberg's staff) who helps them select colors and wall coverings—and offers them a complete package of materials (including drapes and furnishings) at 25% off list. "This service is not only a potent sales tool," says Rutenberg, "but it eliminates production problems when we come to finishing the house." (Almost 80% of his buyers buy some furniture.)

Rule 10: To avoid misunderstandings, use a detailed contract

In odd-lot work, you face two factors that make misunderstandings more likely than in subdivision building:

1. Each lot is different—and, since you did not develop it, may involve improvement problems that you cannot foresee before work begins.
2. The average odd-lot buyer wants and expects to get a more nearly custom house than the subdivision buyer; is likely to ask for more on-the-job changes and, in general, be more demanding.

You can protect yourself against both factors with a good building agreement. Your contract should:

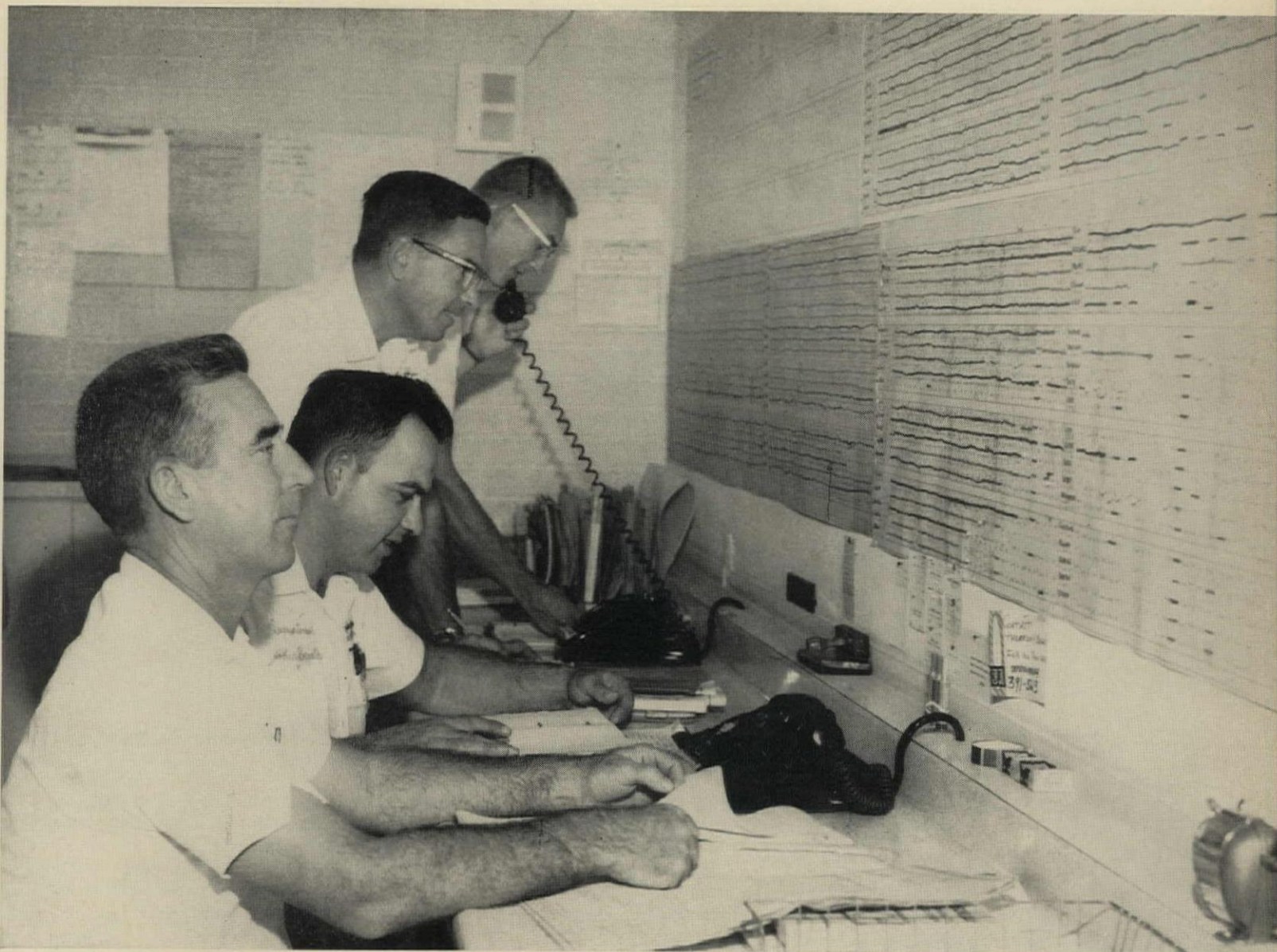
1. Specify how long construction will take. You should not specify a delivery date because paperwork and financing problems, over which you have no control, can take a lot of time before construction can begin. Rutenberg's contract specifies a 100-day building schedule, though his average completion time is 75 days.
2. Specify a schedule of payments—and insist that the customer stick to it. Rutenberg requires 10% down, 20% when plumbing is roughed and slab poured, 20% when the house is roofed in, 20% when plaster is finished, 20% when ready for painting, 10% when completed.
3. Specify that the owner is responsible for providing the land survey, a properly sized water line within 25' of the lot, the water meter, and an electric power pole within 100' of the property line.
4. Specify that the building site must be clear, level, and accessible, or that if it is sloped the foundation cost will be borne by the owner; and that any lot improvement costs will be paid for by the owner as extras. This protects you against unexpected earthmoving, clearing, blasting or drainage.

5. Specify that the owner can make any changes he wants, but that the cost of such changes will be added to the contract price and that for each change the builder will be allowed an additional five days to complete the house.

6. Specify that the owner shall furnish proof of homeowner's insurance—before the start of construction and for the full amount of the contract. The insurance then covers all pilferage. Since the homebuyer owns the lot, all building materials on it are technically his. If you own the lot until closing, as is sometimes the case for those builders who inventory lots, allow a few hundred dollars in the contract to cover pilferage. "Then hire a night watchman to make the rounds of all your jobs, and be sure he does not establish a pattern that a thief could pick up," says Long Island Builder Bob Schroeder.

7. Specify costs for extra lengths of concrete driveways (assuming you have a flat figure for standard driveways in your sales price)—in case the owner wants the house at the back of the lot. And, if seeding is included in your sales price, specify the added cost for seeding above standard minimum (say, 10,000 sq ft).

Rutenberg's contract has a unique feature: It specifies that if a dispute arises between builder and owner, one representative of each shall arbitrate the dispute and be empowered to appoint an umpire of their mutual choice to resolve it, and that the umpire's decision will be binding on both parties. Says Rutenberg: "The owners like this—and it eliminates many disputes because the owner knows we'll be fair. A contract with all these specifications does not, as you might suppose, frighten customers. It actually helps in the sale because the buyer can see that the builder knows his business. Of course, salesmen must be trained to put these specifications in a favorable light for customers."



IN CONTROL OFFICE. Rutenberg's field superintendents bring schedule board up to date, order materials, and notify subs where to report.

Rule 11: Keep a detailed, day-by-day schedule for each house

When your operations are scattered all over town, it is even more important than in subdivision building to keep track of progress on every house. If materials are delivered too soon or too late—or if subcontractors arrive before prior work is done—your operation will soon be a hopeless jumble and your costs will skyrocket.

The only way to stay on top of all your work is to keep extensive job charts in your office—and to keep them up to date every day. Art Rutenberg's production staff starts charting jobs well in advance of construction. When a buyer's contract and the floor plan with its changes are delivered to the production department, the job is listed on a "start chart." The start chart schedules the dates for completing plans and for obtaining approvals, permits, and surveys. As soon as plans are complete, one set is sent to all subs for bids—as a check on unit prices (see rule 12).

When the work listed on the start chart is complete and bids are in and checked—this usually takes about two weeks—the job is listed on a big production control chart (above), a superintendent is assigned to the job, and the work is scheduled for

completion in 100 days or less. The production chart lists about 40 construction steps—footings, foundation, slab, flooring, framing, and so on—with scheduled dates for each. Every night the super checks off the status of each job. So—at a glance—the super or the construction manager can find out where each job stands, where it should be, what subs should be notified to start work (they are given five days' notice), and what materials must be ordered (for the next day's work).

It is the super's responsibility to see that subs show up on time and finish their work before the next trade is scheduled in. The schedule must be adhered to closely, or both the sub and the builder can lose money. (For instance: in kitchen work, as many as six subs may be involved. If they delay each other, or if their work does not mesh, they will all lose time and money, and their bids on the next job will probably be higher.)

To keep abreast of all this detail while they are out in the field, supers carry detailed progress forms for each job in loose-leaf notebooks. The construction manager checks each job's progress on the office chart.

continued

Rule 12: Negotiate standard bids on standard jobs and standard changes

| CUSTOMER | | | |
|-------------------------------|-----|------------------|-----|
| RECORD OF SUB-CONTRACTOR BIDS | | | |
| LAYOUT | BID | TILE | BID |
| 1. | | 1. | |
| 2. | | 2. | |
| 3. | | 3. | |
| MASON | | SCREEN ENCLOSURE | |
| 1. | | 1. | |
| 2. | | 2. | |
| 3. | | 3. | |
| CONCRETE | | | |
| 1. | | 1. | |
| 2. | | 2. | |
| 3. | | 3. | |
| LATH & PLASTER | | | |
| 1. | | 1. | |
| 2. | | 2. | |
| 3. | | 3. | |

R-36

BID RECORD SHEET is used to list bids of at least three subs in each trade, can also be used to build up standard costs.

If you have enough "standard costs"—on standard models as well as on standard changes—you can often price out an individual house by totaling up subcontractors' costs. And it often helps a sale if you can give prospects—on the spot—a close approximation of what a house will cost.

It takes time to get the best cost from a subcontractor, say the experts. When you first work with a subcontractor, he is not familiar with you—and with the houses you are building. Frequently, subcontractors don't know just how much work will be involved and how much of their own time they must add into the bid to allow for supervision of scattered jobs. Says one odd-lot builder: "Until you've worked with subs for a while, they think of your odd-lot work as custom work—and feel they must bid high to make any money."

But after you have worked with a sub—shown him just how much work he can count on, and how you can schedule jobs so he can schedule his crews efficiently—you can often get a second, and much lower, bid.

To get accurate final costs on any but a completely standard model, most odd-lot builders send out plans for bids on each house.

Rule 13: If your volume is big enough, purchase materials for your subs

Some odd-lot builders are big enough to have more purchasing power—even in plumbing, heating and electrical equipment—than their subcontractors.

Rutenberg, for example, warehouses almost all the materials his subs need. He handles this work under a separate corporation, Capital Building Sup-

ply, which can give the subs 90-day credit. His subs are under no obligation to buy from him—they can, and often do, buy from other suppliers.

Odd-lot builders who buy for their subs must be able to get not only a better price but a price low enough to absorb the warehousing cost.

Rule 14: Keep a detailed check on all changes buyers make

Addendum to Contract

Name

Address

Work

.....

I understand and agree that the above work is not included under terms of my contract and is to be charged for at the time of closing.

Price

Time and Material

Customer's Signature

DISTRIBUTION:

| | |
|------------|------------|
| MASONS | PAINING |
| CONCRETE | TILE |
| CARPENTRY | DECORATING |
| ELECTRICAL | LAWN |
| PLUMBING | CABINETS |
| PLASTER | PRODUCTION |

Since odd-lot work involves so many changes—some made before construction starts, but many made in the course of construction—you must have some formal system for keeping track of them. This is important not only to control costs but also to make sure that all of the subs are informed.

One good way to keep track of changes is with a form like the one at left. Here is how it is used:

Whenever a homebuyer visiting the job site sees a change he wants made, the superintendent is instructed to ask him to call the sales department. The salesman notes the change on the form, gets a price for the change, and has the customer sign for it. When the change order is signed, one copy of the form (authorizing the change) is sent to the production department, and copies are sent to any subcontractors involved (distribution list for subs is printed on the bottom of the form). Another copy is attached to the contract.

With a system like this, you can avoid the problem of one small odd-lot builder who admits: "I probably forget to bill about \$300 or \$400 a year in 'small' on-the-job changes."

CHANGE FORM is signed by customer and attached to contract. Copies are sent to each sub involved.



CHECK OF FINISHED HOUSE is made by job superintendent and owners. Checklist is used to note work that remains to be done.

Rule 15: Guarantee and service your houses for at least a year

Post-sales selling—and the referral business it builds—is critically important in odd-lot work. Several builders report that 70% to 80% of their sales are to prospects sent by satisfied buyers.

Here is how Builder Art Rutenberg makes sure his customers are satisfied:

When a job is ready to close, the salesman and superintendent meet with the buyer. Using a checklist of some 300 items (below), they go through the whole house checking every detail. When any necessary extra work is complete, the owner gets a one-year guarantee on the house and all products in it. The service department then schedules three regular service calls—after 30 days, after six months, and at the end of the guarantee period. To handle these calls (as well as callbacks), Rutenberg keeps a fleet of service trucks fully equipped with tools and materials and manned by skilled mechanics.



SERVICE TRUCK is used for callbacks, also makes three scheduled calls during the guarantee period for minor fix-up.

PRODUCTION CHECK LIST FOR RUTENBERG HOMES

CUSTOMER _____ DATE _____

ADDRESS _____

Final check 127 items

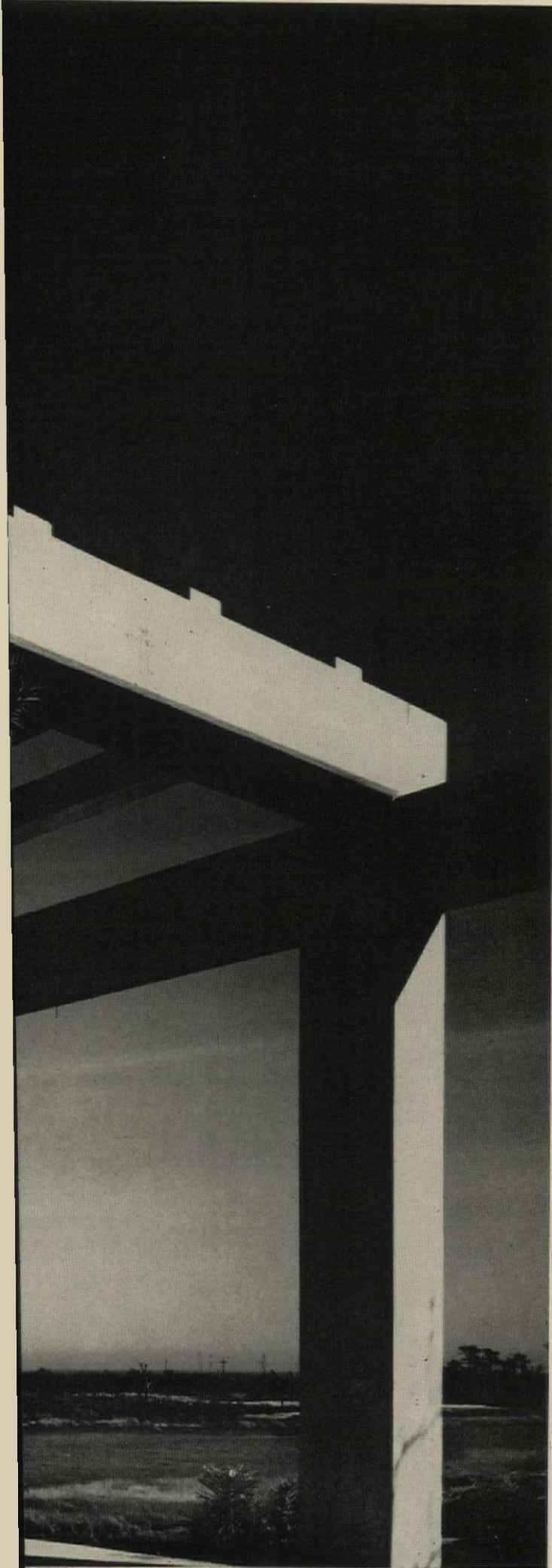
OUTSIDE: 1 Roof: broken tiles painting cupola vents valleys
 metal drip facia sofia lights screen vent
 telephone & TV leads 2 Stucco 3 Wdw sills 4 Planters
 5 Walks & Drives 6 Yard lamp 7 Septic tank 8 Drainage of
 grading 9 Grass 10 Stoops 11 Screen porch or pool
 12 Entry tile 13 Chime button 14 Hose bibs 15 Painting
 16 Front door 17 Louvres 18 Gutters 19 Water meter box
 20 Shutters 21 Post

GARAGE: 1 Door fit WS operation des
 hander 2 F

FINAL CHECKLIST details over 300 items that must be okayed before owner accepts house. This is one of 27 sections. /END



SPACE OUTRIGGERS of house in New Seabury, Mass., designed by Architect Robert Damora (see *p 130*).



Six houses for the Sixties

The houses in the small but varied collection presented on the following 12 pages reveal many of today's trends in custom house design. Specifically:

They show how characteristics are breaking out of their traditional geographic bounds. See the California-type house in Massachusetts (*p 138*) and the Maine house with a big Florida room (*p 134*).

They show how developments in technology are allowing greater freedom and flexibility of design. See the central sun pocket in the vacation cabin (*p 136*) and the "space grid" house on Cape Cod (opposite and overleaf).

They show how the logic of regional design is being more fully realized. See the Florida house (*p 140*).

And they show how elegance and formality are being achieved in light and open rooms. See the house with the graceful roof (*p 132*).

These houses repay study on their own merits. And they also have something to say about built-for-sale houses, for historically, good custom houses are the source of many ideas that come, in time, to distinguish good merchant-built houses.



SIDE TERRACE adjoins living room, behind sliding glass doors at right. Posts, beams, floor sections and roof are all precast concrete.

Here is a new concept in modular framing

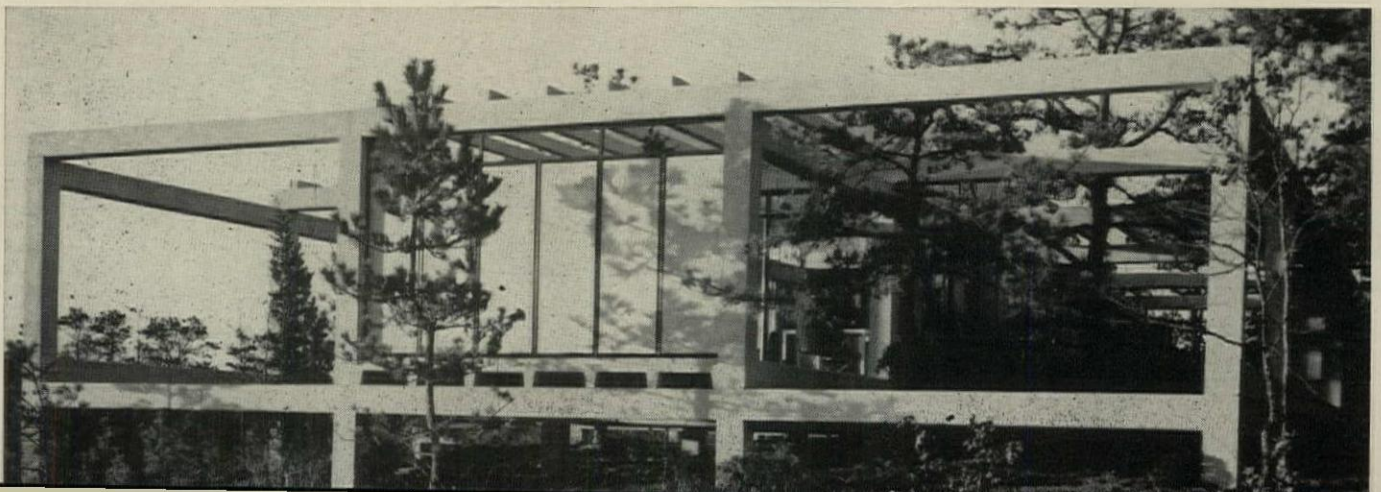
In its basic form, this structure is not a house at all, but a modular "space grid" within which a house has been built. The modules are 16' square and 9' high, and are made of precast concrete beams (although steel could be used equally well).

The modules permit a high degree of flexibility in design. They can be enclosed as indoor living areas, floored as terraces, or left unfinished as pure design

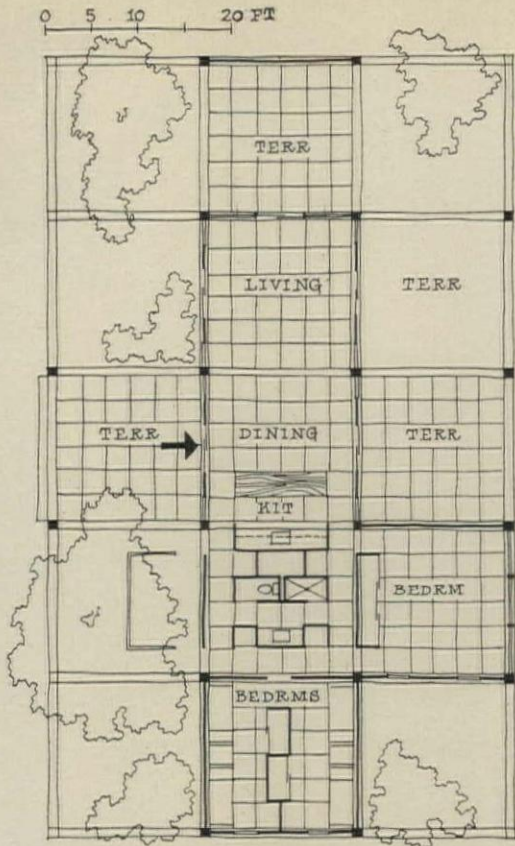
elements. This particular house has fifteen modules: five are enclosed (1,280 sq ft), four are terraces (1,024 sq ft) and six are open.

This house is the prototype of the new system, and the builder expects to be able to duplicate it for about \$25,000, exclusive of land. Technical data and details of the system will be shown in a forthcoming issue of *HOUSE & HOME*.

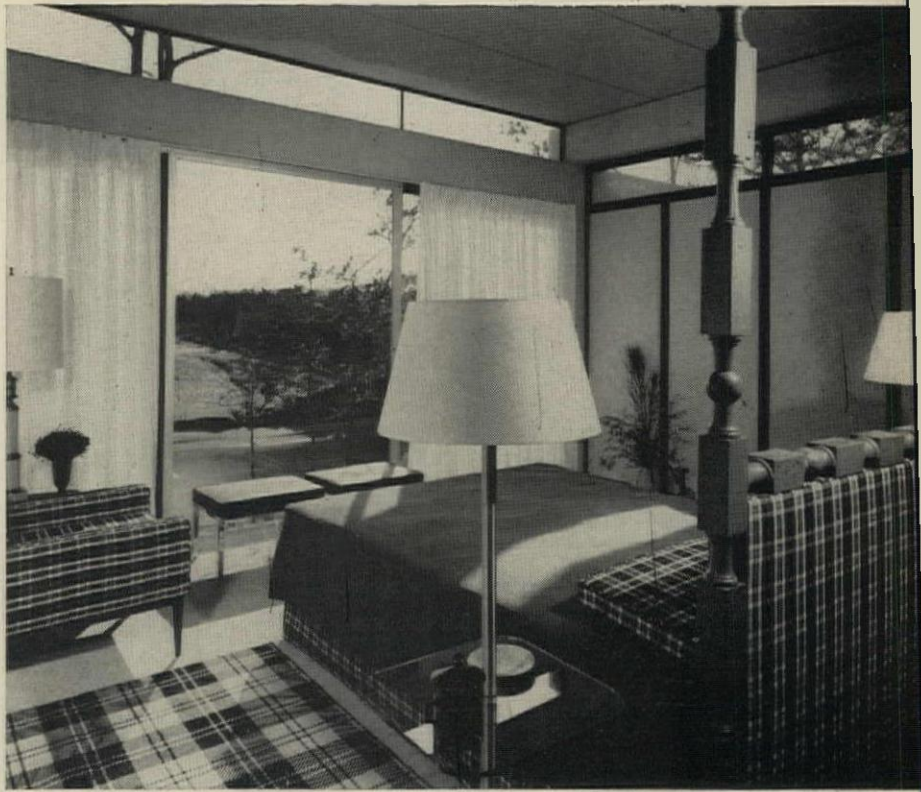
GRID FRAMING makes striking picture from the side. House literally stands on concrete stilts, can easily be fitted to irregular terrain.



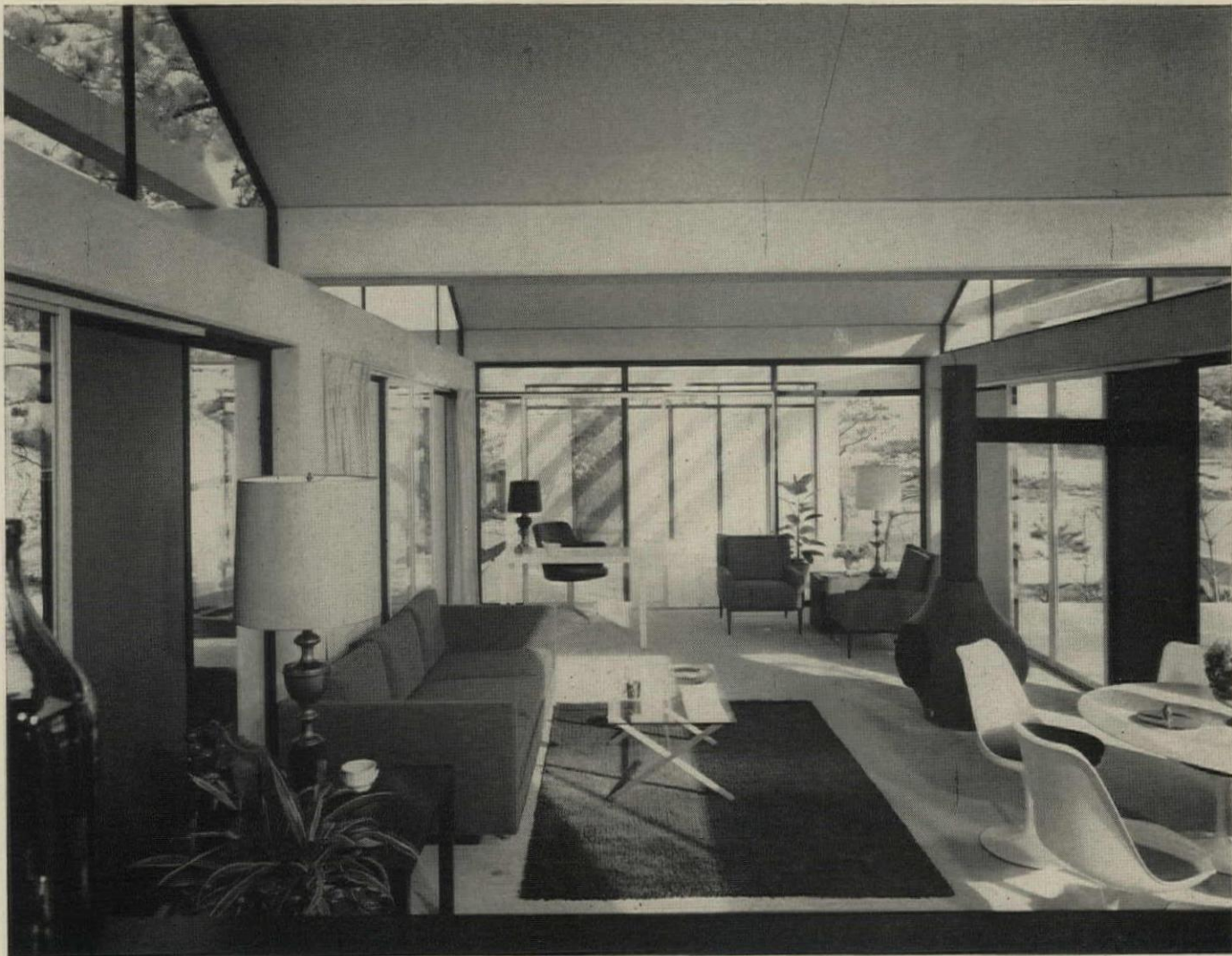
ARCHITECT: Robert Damora
 STRUCTURAL ENGINEER: Sepp Firnkas
 BUILDER: Emil Hanslin Associates, Inc.
 LOCATION: New Seabury, Mass.



MODULAR PLAN centers on utility core which holds kitchen, bath and utilities. Living area fills two modules, opens to terraces on three sides.



MASTER BEDROOM overlooks water through 16' glass wall. Roof is flat over this area. Corner plates are framed log-cabin fashion. Wall, right, is 1-9/16" cement-asbestos sandwich panel.



LIVING ROOM has double gable or folded plate roof. Doors in rear open to back terrace, door at left is front door. Dark line at bottom of picture is front of eating bar. Windows are set in aluminum extru-

sions which are "gunned" into concrete and caulked. Concrete beams themselves are through-bolted together and in addition are fastened and sealed with an epoxy compound.

continued

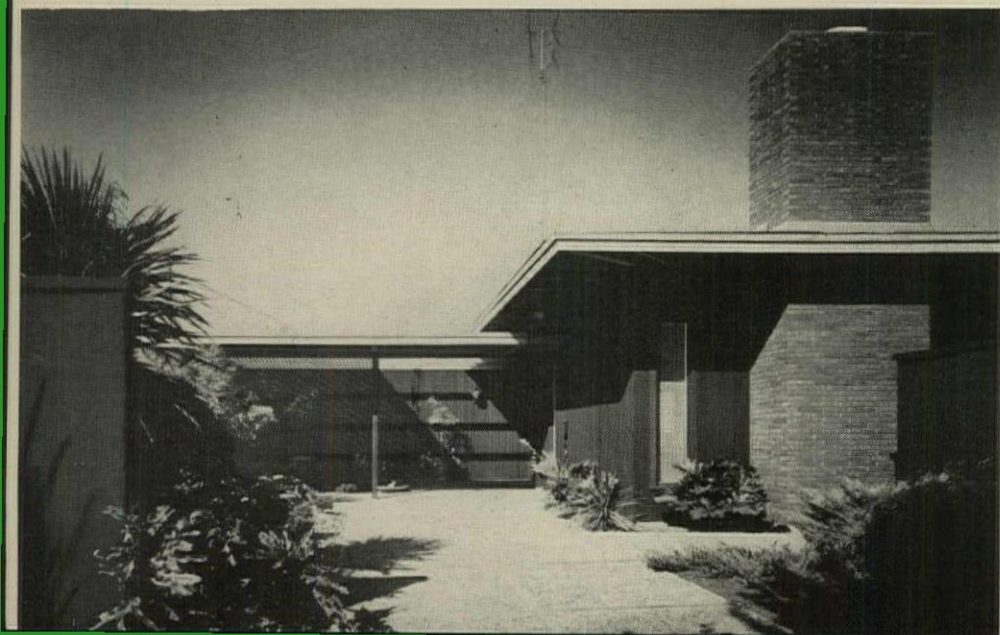


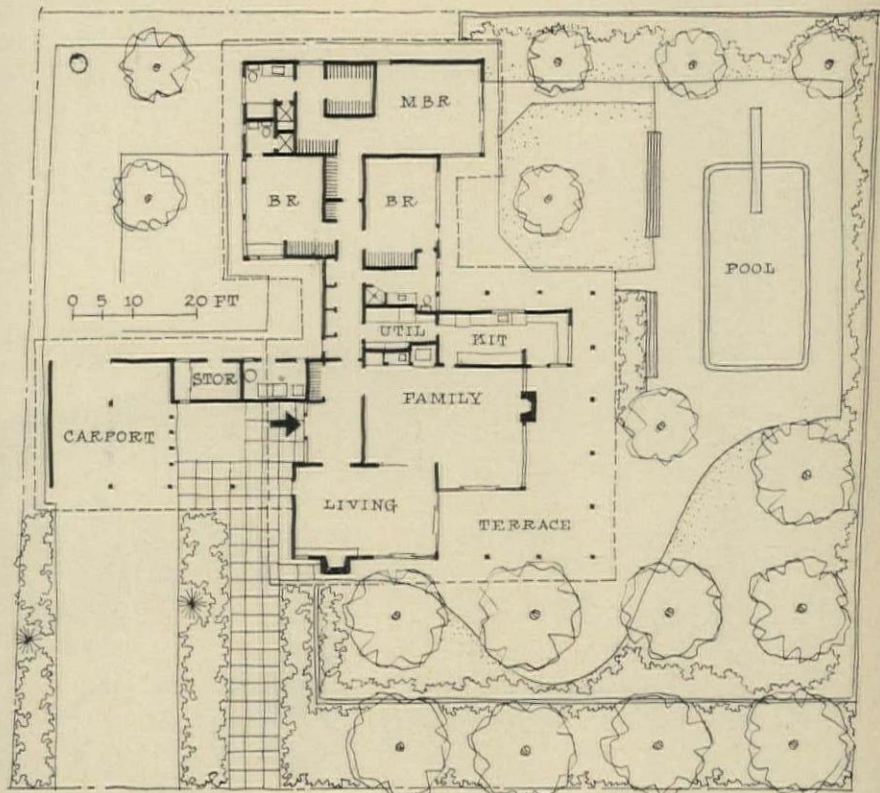
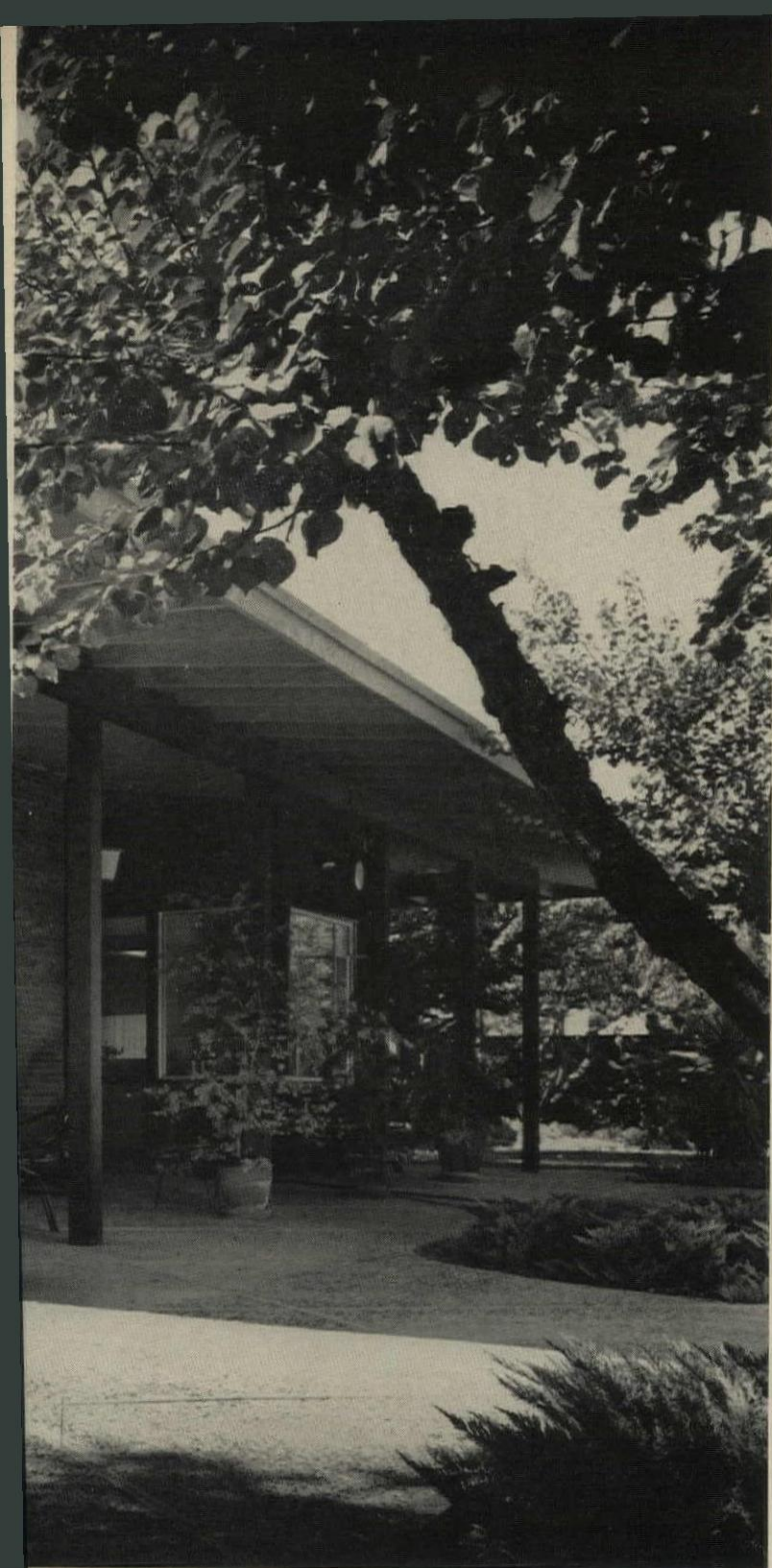
REAR TERRACE is protected by overhanging roof which is 16' deep and 11' high at inner wall. Living room is at left, family room in center.

Here is spaciousness created by a high wide roof

The wide overhang of this roof covers almost 900 sq ft of outdoor living area. Its height (10' at the outer plate line) permits high ceilings indoors, which add to the feeling of space. And because of its prominence, the roof—together with its exposed rafters and beams—is the dominant design element in the house, holding together the alternating wall areas of wood, glass and brick.

MASSIVE CHIMNEY keeps high eave line from appearing out of proportion. Front entrance is at right of the rear fence, carport is to the left. Siding is 1x4 t&g resawn redwood. Walks and patio floors are exposed aggregate concrete.





FLOOR PLAN has irregular perimeter covered by a relatively simple three-section roof (living area, bedroom wing, carport) to keep costs of jogs and setbacks at a minimum. Fence maintains privacy of terrace, pool and back yard.



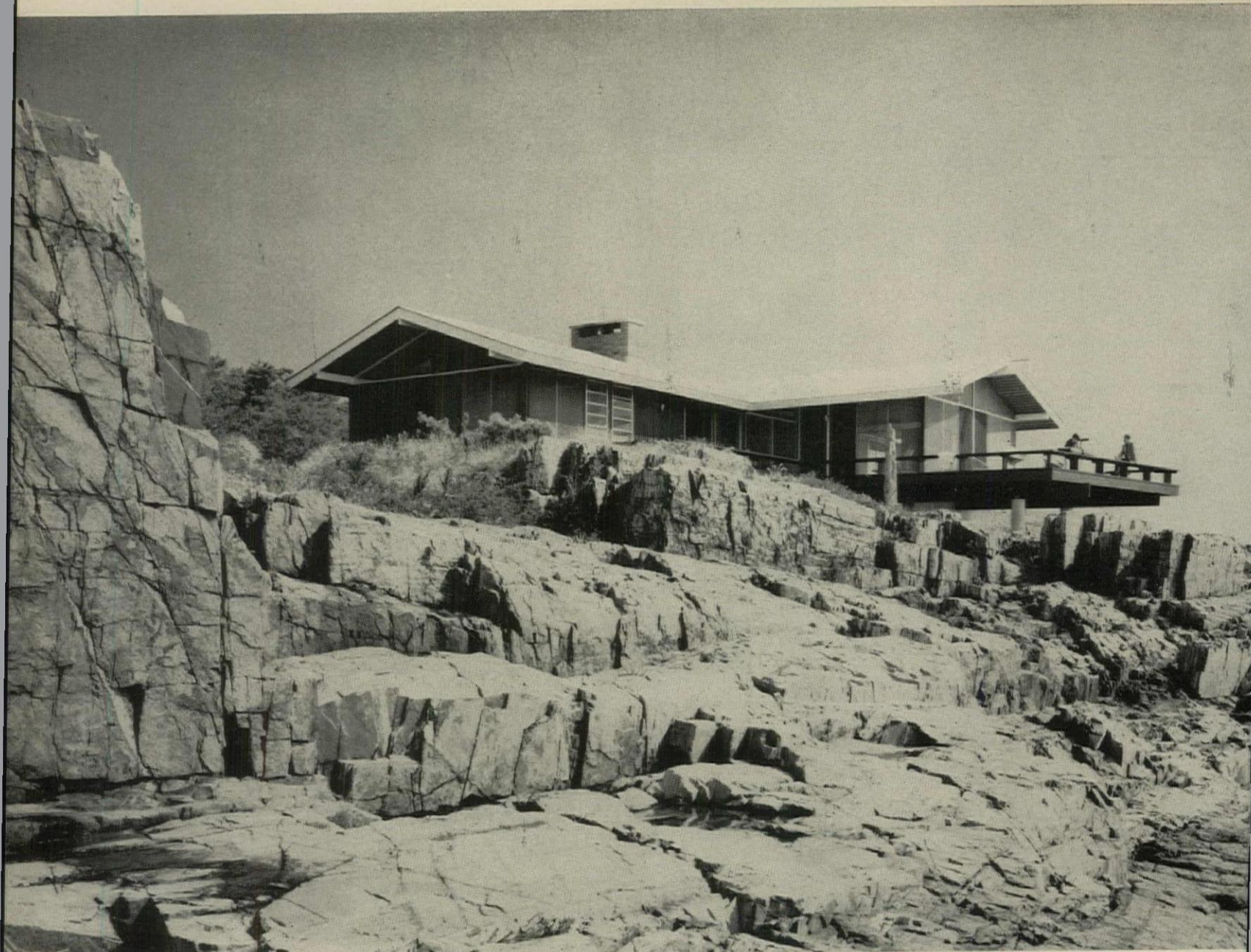
LIVING ROOM gains formal look from recessed fireplace and unbroken rise of the 11' walls. The high ceiling makes the room feel much larger than its already generous dimensions (25'x16'). Projecting shelf below fireplace serves as seat, table and hearth.

ARCHITECT: Germano Milono
 STRUCTURAL ENGINEER: John Brown & Assocs
 BUILDER: Richard Mather
 LOCATION: Modesto, Calif.



FAMILY ROOM gains informality from imaginative use of materials. Natural wood strips cover joints in wallboard, give wall a panelized look. Floor is colored concrete sectioned off with wood screeds. Fireplace breast is metal with accordion folds.

continued



SEAWARD SIDE of house overhangs rocks. Screen porch and deck rest on concrete piers; main section of house is on conventional crawl space.

Here is one reward of a bold approach

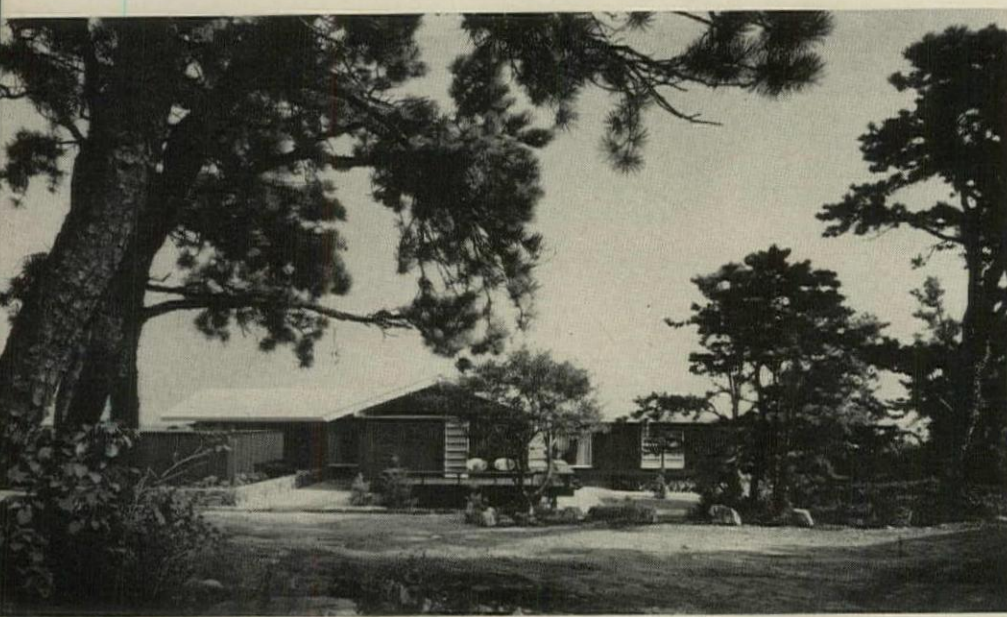
Faced with a spectacular but difficult ocean site, the architect created this strong, direct house. It is set far enough forward so its porch and front deck actually project over the rocks. Its living area is concentrated in one central open area to take advantage of the porch and of the view. And the exterior design, with its clean, well defined lines, matches the rugged simplicity of the site.

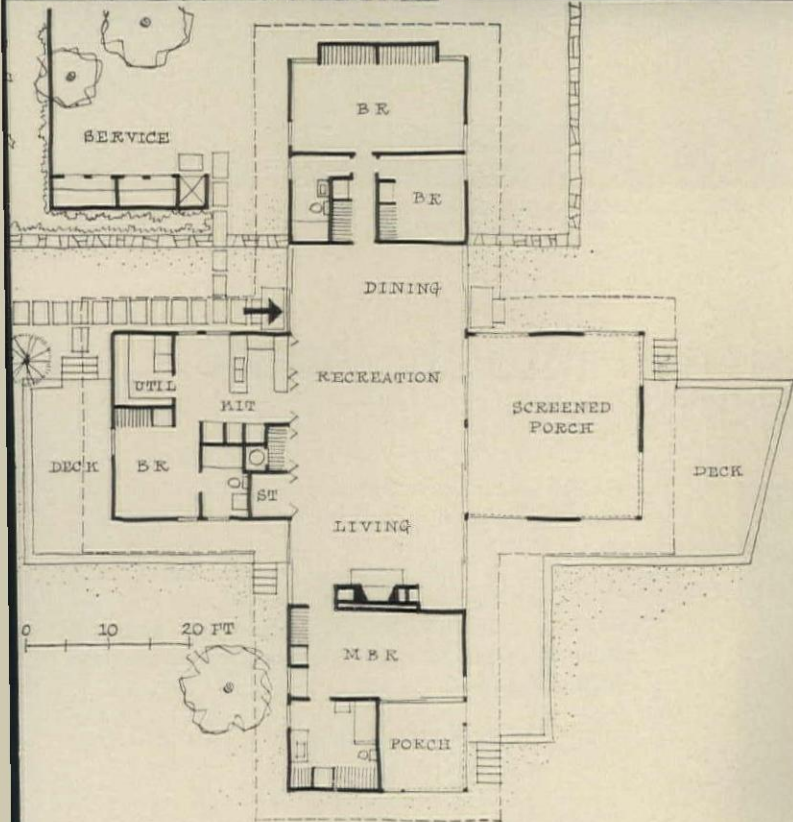
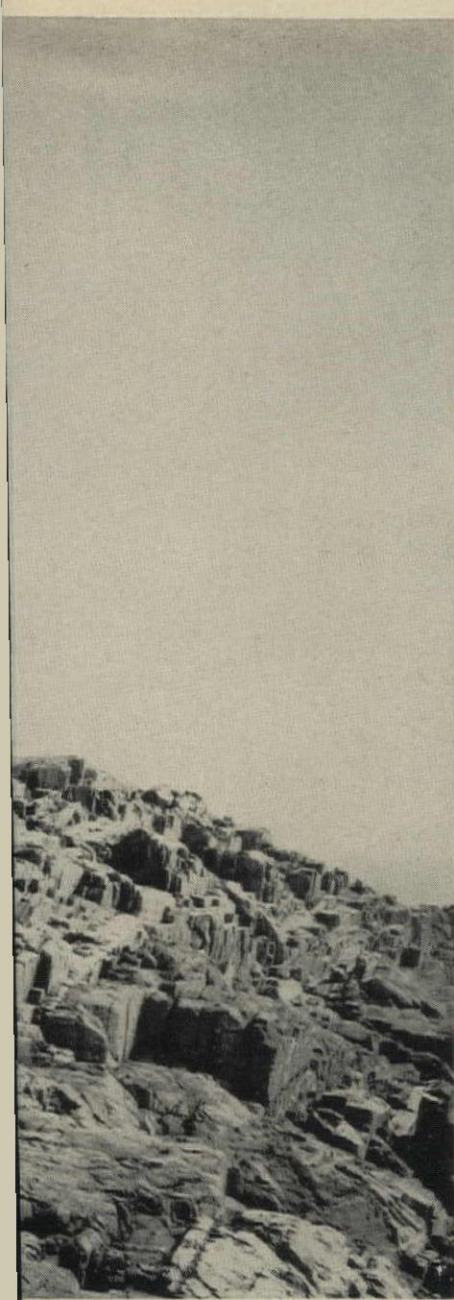
ARCHITECT: Fletcher Ashley

BUILDER: Keith Moody

LOCATION: Ogunquit, Maine

LAND SIDE of house sits low on its site, blends with trees. Fence at left screens the service yard. Deck behind center wing is protected from the usually-fresh sea breeze.





LIVING ROOM has sliding glass doors opening to deck on seaward side. Screen porch is beyond glass at far left. Fireplace wall is native granite, has cantilevered slab of polished granite for hearth. Ceiling is board-and-batten redwood with natural finish, flooring is vinyl-coated cork.

Edward D. Hipple



EXTERIOR WALLS are dark-stained redwood, sectioned into "panels" by painted window frames. Deck is redwood supported on piers, gravel under it is granite.

continued



FRONT ENTRANCE opens to view of inside court. Bedrooms are to the left, living and dining areas and kitchen are to the right.

Here is vacation fun designed into the house



An open center court with floor-to-ceiling glass walls brings the outdoors right into the middle of this vacation cabin. It has 1,280 sq ft of area, about 250 sq ft in the court, and cost about \$5,000 without land. The design was sponsored by the Western Pine Association and *Woman's Day* Magazine, and this model was built for one of the partners in the firm which designed it.

ARCHITECTS: Campbell & Wong & Associates

BUILDER: Richard Mather

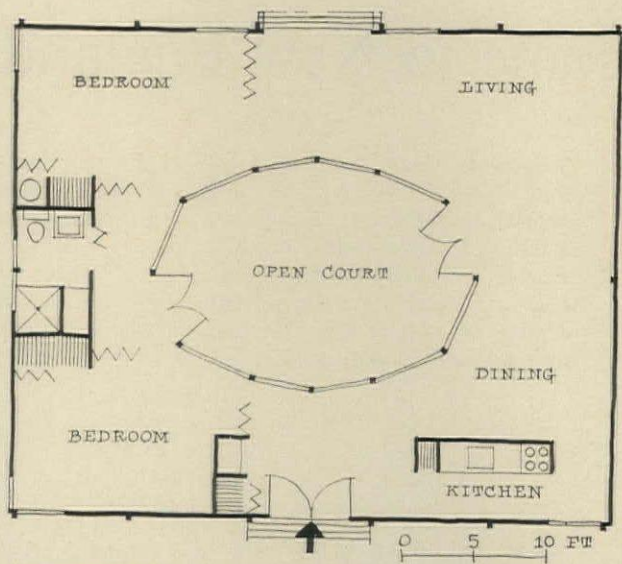
LOCATION: Mokelumne Hill, California

FRONT ELEVATION is geometrically precise; paneled doors are only break with absolute simplicity. House sits on piers that are 4' oc in center, 8' oc around perimeter.



CENTER COURT opens to the sky. Wires strung between roof beams are supports for sunshade. Deck is same as interior floor, has weep holes so rain will drain out.

Photos: Morley Baer

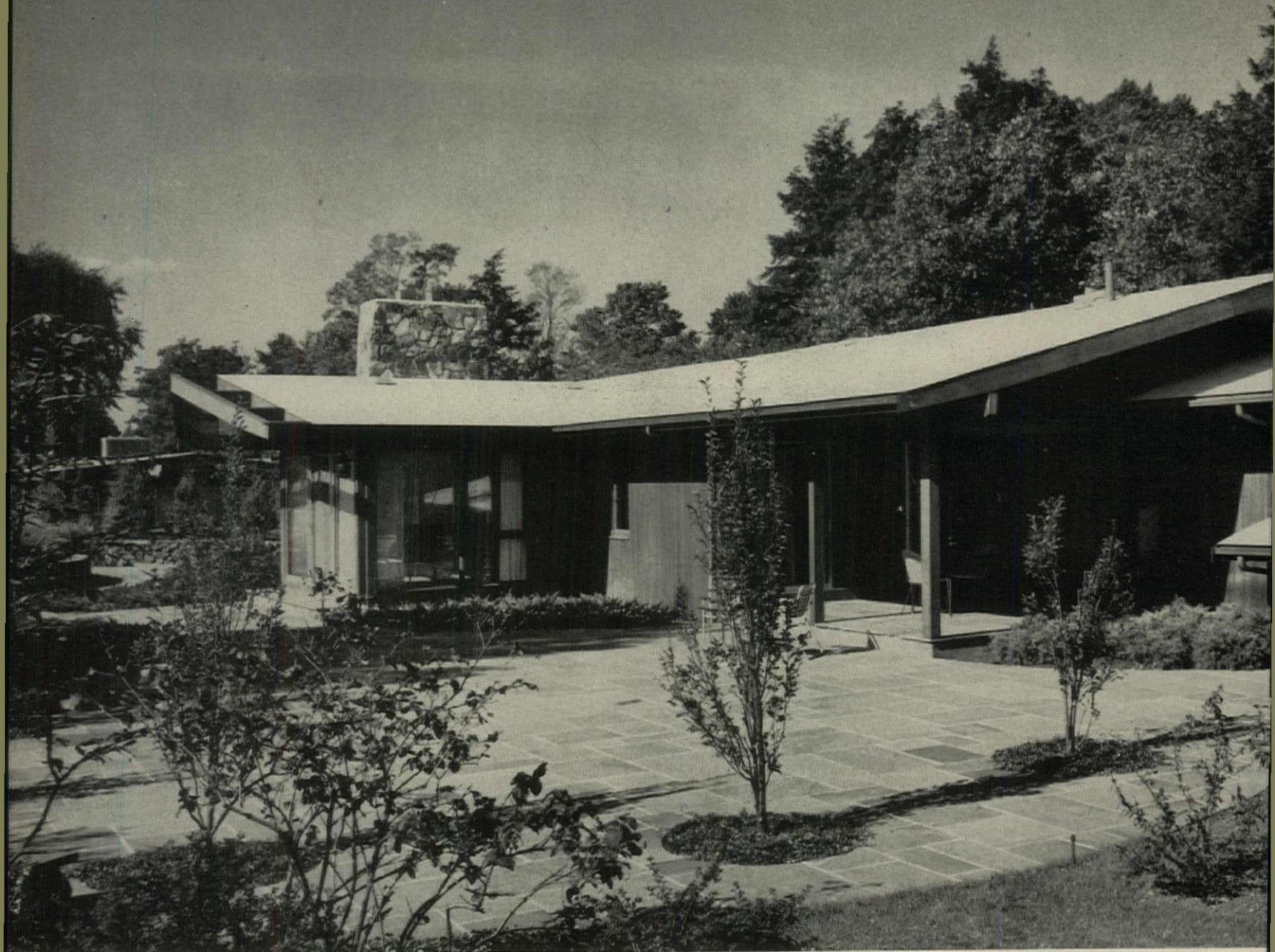


SIMPLE PLAN is almost an unpartitioned rectangle. Bedrooms have folding partitions; and short walls close off bath, kitchen and closets.



DINING AREA is an extension of the living room, foreground. Short island wall beyond table separates kitchen from the dining area. Door at right leads to center court. Walls, like ceiling and floor, are 2x6 t&g boards.

continued



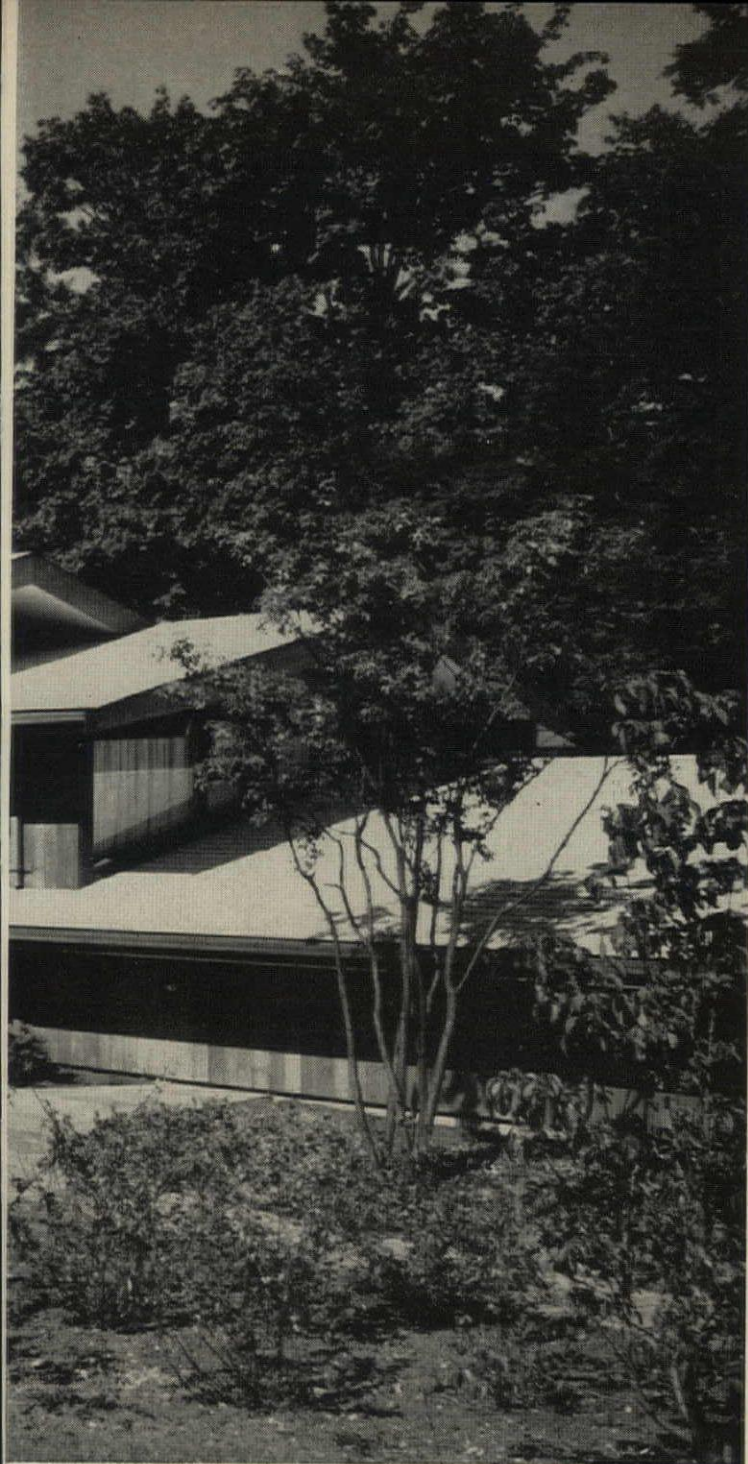
REAR OF HOUSE opens to big flagstone terrace and covered patio. Low roof, wide overhangs and vertical siding are typical of California.

Here is California come to New England



Two concessions have been made to the new location of this California ranch design: because of the cold weather there is less expanse of glass wall than usual; and native stone, with its strong flavor of New England, is used in the fireplace wall instead of brick or block. As these pictures attest, the design seems every bit as much at home in Massachusetts as it would in its native state.

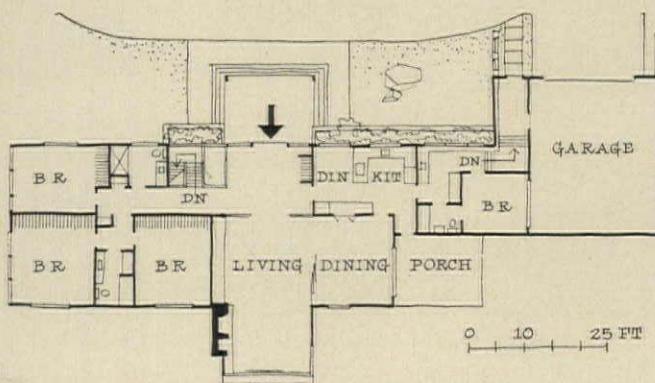
FRONT OF HOUSE is dominated by entry porch. Roof extends 12' from front wall, protects entrance from rigors of the New England climate. Glass wall and open roof overhang at right of porch light the stairwell and planter area inside.



Photos: Edward Bishop



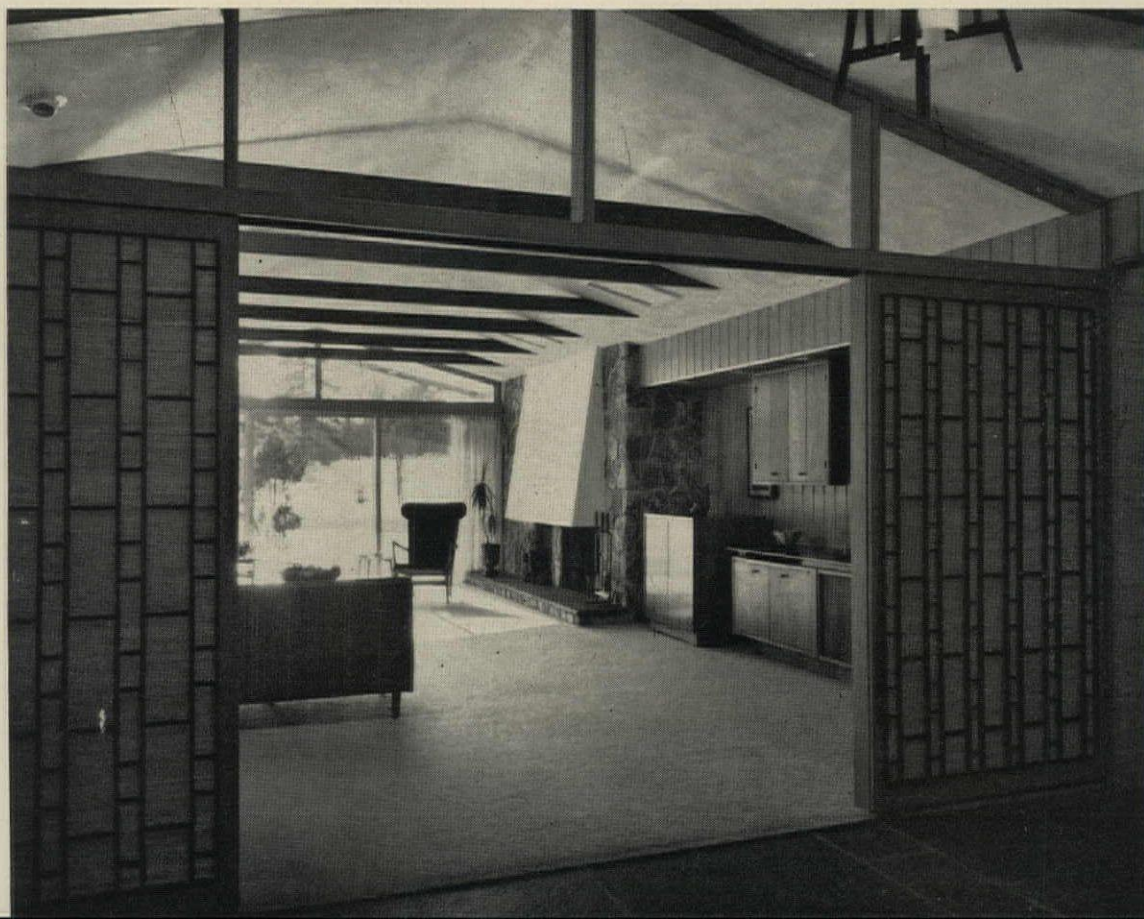
FRONT ENTRY has flagstone floor, high beamed ceiling. Vertical 1x6 t&g panelling echoes the finish of the exterior walls. Stairwell to basement is immediately behind planter; hall, left, leads to bedrooms.



FLOOR PLAN centers on big entry hall which provides good circulation to all areas. Wing in rear makes room for big dead-end living room. Garage is eight risers below house to conform to slope of site.

ARCHITECT: Stanley Myers
BUILDER: Tarabelli Brothers
LOCATION: Brookline, Mass.

LIVING ROOM terminates in glass doors that open to rear terrace. Collar beams are decorative as well as structural elements. Screens, foreground, are sliding doors to close off room. Fireplace is native stone.





STREET SIDE of house has solid walls with no windows. Limestone "Ocala block" is natural cream color, requires only waterproofing.

Here is a good idea for the basic Florida house



The idea: separate two bedrooms and a bath to form a completely private apartment, but keep the apartment tied to the main house with a big screen porch and a covered walkway.

The result: almost 2,000 sq ft of indoor and outdoor living area under the roof. But because the design is straightforward and clean, and because the construction is simple and uses only basic materials, the cost of the house was relatively low: \$26,000 excluding land but including a pool.

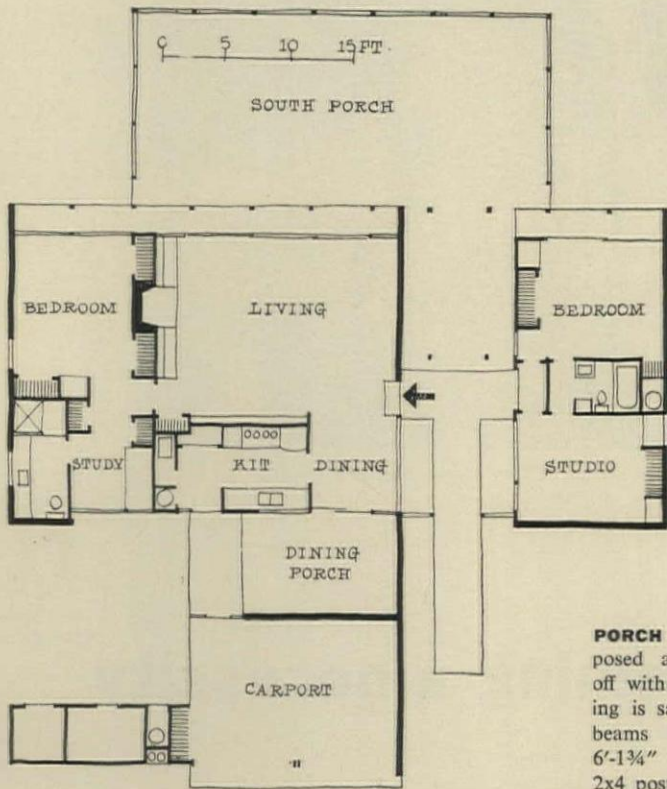
The apartment is designed to be closed up when not in use. It has its own separate air conditioning system and hot water heater.

SCREEN PORCH in rear of house ties apartment, left, to main house. Porch encloses 880 sq ft, is roofed over in the center and open to sun at both near and far ends.

ARCHITECT: Ralph S. Twitchell
 BUILDER: Schierloh Builders Inc.
 LOCATION: Sarasota, Fla.



MASTER BEDROOM overlooks canal behind house. Simple construction includes unpainted block laid up in stack bond, exposed roof beams, mahogany plywood ceiling. Thin strips of glass fill space between ceiling and header over glass doors.

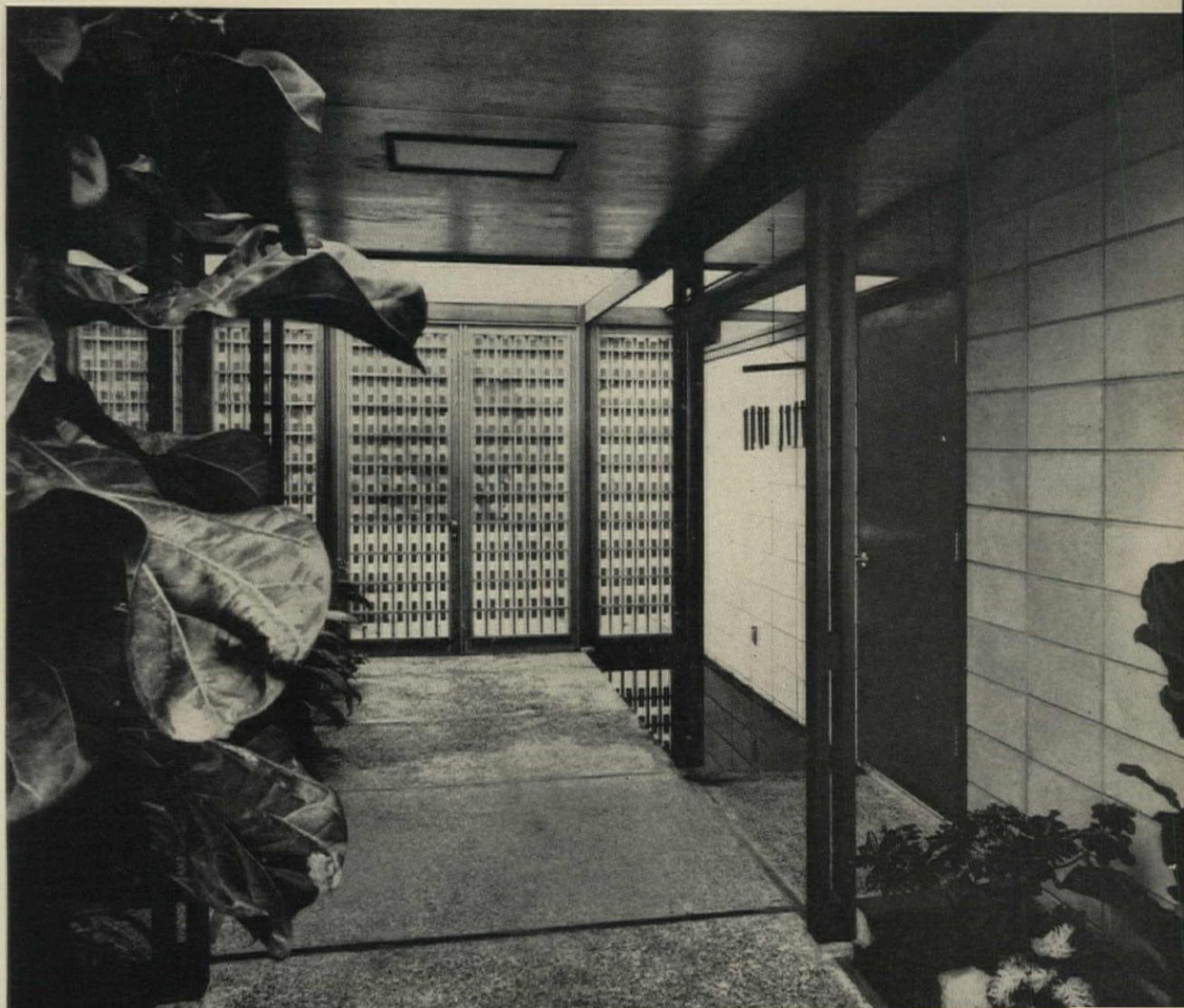


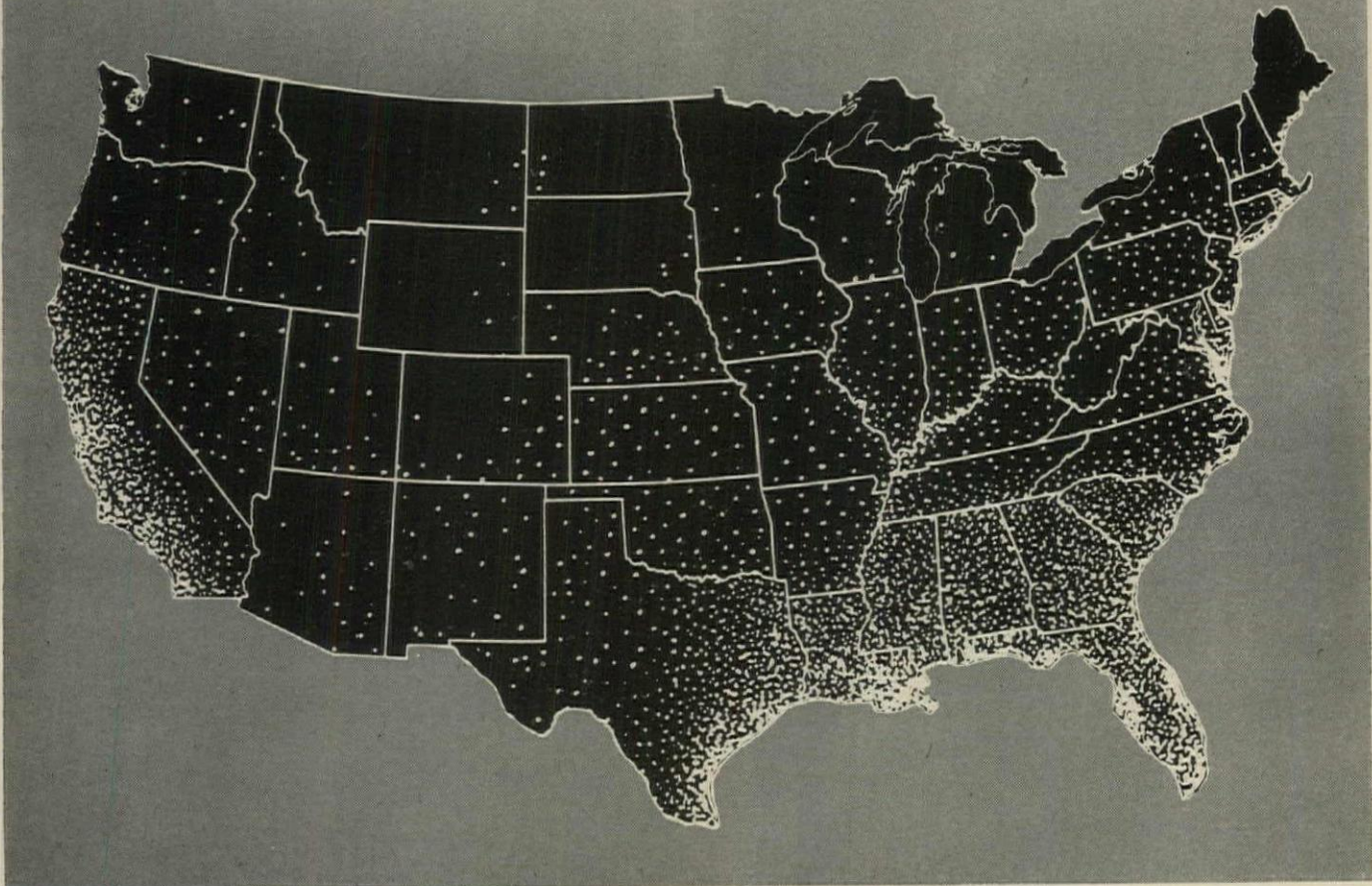
PORCH INTERIOR has floor of exposed aggregate concrete marked off with cypress screed strips. Ceiling is same as inside house. Roof beams are double 2x8's spaced 6'-1 3/4" oc. They rest on double 2x4 posts across front of porch.



DIVIDED PLAN separates house, left, and apartment, right. Division is relatively inexpensive, involves one block wall and about 350 sq ft of additional roof. Dining room has its own screened and fenced covered porch.

ENTRY WALKWAY has double doors leading in from front of house. Door at right opens to main house, separate apartment is out of picture at left. Entry doors and flanking panels have cypress strips with redwood blocks nailed to them. Doors and open roof above them are screened.

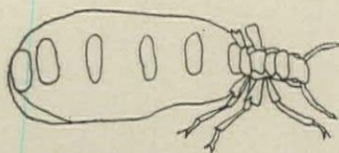




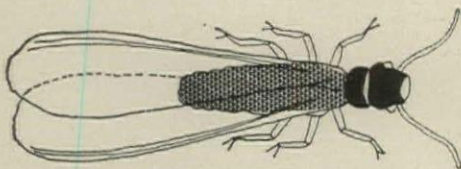
EVERY STATE HAS TERMITES and, as map shows, intensity follows closely the pattern of building activity across the country.

In every major building area in the country . . .

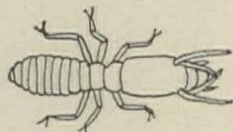
Termite control is fast becoming a necessity



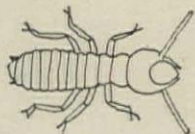
TERMITE QUEEN produces large numbers of eggs that cause the colony to expand.



WINGED REPRODUCTIVES swarm once or twice a year, try to start new colonies.



SOLDIERS defend the colony from attack by ants and other predatory insects.



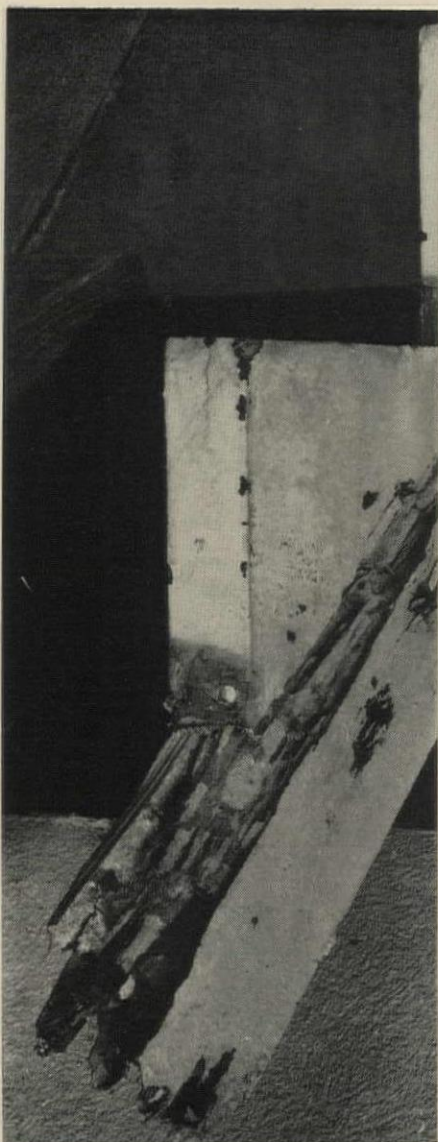
WORKERS do the damage to wood. For details on these and other termites, see opposite.

"In recent years, termites have become a serious problem in the northern half of the country—a problem that deserves the same careful attention it has received for years in the south."

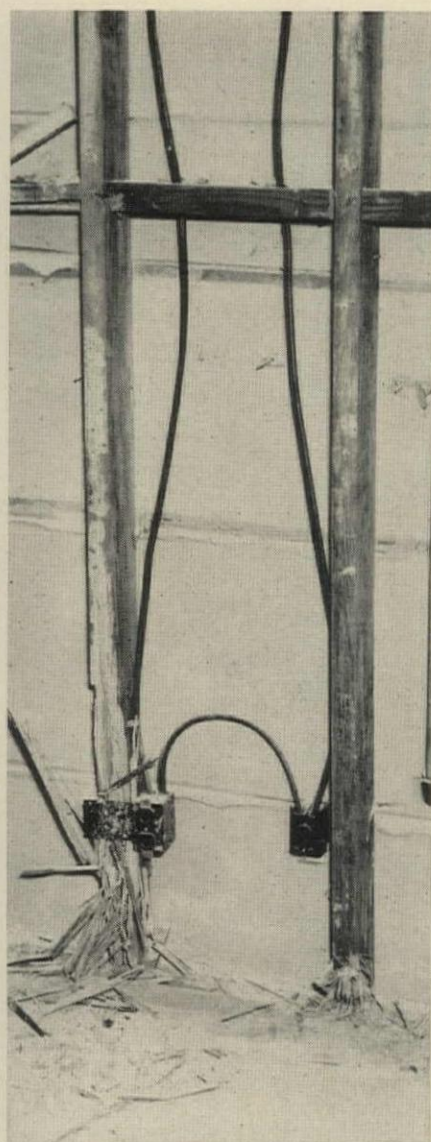
So says the country's leading authority on termites, Dr. Thomas E. Snyder of the Smithsonian Institution. He adds: "Termites now exist in every state of the union except Alaska, and what were once isolated pockets of infestation in northern states are now spreading out."

The termite problem is getting worse partly because Northern winters are becoming milder; partly because, as more and more land is cleared for houses, there is less and less natural food supply for the termites; and partly because of the way today's houses are designed and built:

1. More houses are built on slabs or low foundations—or have raised planting beds—which make it easier for termites to get in.
2. More houses have attached patios, decks, breezeways and garages—all of which provide easy entry for termites.
3. Almost all houses are now built of sapwood, which is far more susceptible to termite attack than heartwood.
4. Better central heating creates favorable conditions for year-round (and not just summer) termite activity.



WOOD TOUCHING GROUND provides termites with direct access into the house.



CRACKS IN SLABS and voids in foundations create hidden passageways for attack.



TERMITE TUBES bridge gap between wood in house and moisture supply in the earth.

Termites use three basic routes to get into a house

First (left photo) they attack wood in direct contact with the ground—stair risers, trellises, or siding run too close to grade. Second (center) they enter through cracks and voids as small as $\frac{1}{32}$ " in slabs, foundations, and piers. And third (right) they build mud tubes over materials they cannot go through.

And because termites prefer dark places, even their tubes are seldom built where they are easy to spot.

*Termites use these pathways to get from their food supply—the wood in the house—to their water supply in the earth.** Termites must have moisture because they can thrive only in an atmosphere with high humidity (and warmth). This controlled climate is necessary throughout their network of mud tubes, channels through wood, and galleries under ground.

An established termite colony can have as many as 250,000 members—each with specific duties (see drawings opposite). Except for the winged reproductives, termites are blind, grayish-white, wingless insects that shun light and air,

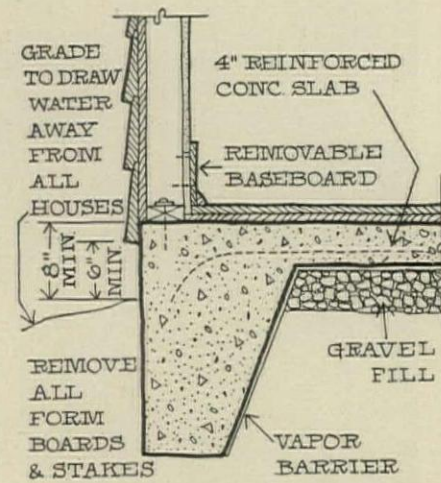
spend their entire lives within their protective network. Winged reproductives (black bodies and white wings) do emerge to form new colonies, and their swarming is often the first warning of infestation.

In poorly built houses, termites may find enough moisture so they don't even need to return to ground. Condensation in walls without vapor barriers or in unvented crawl spaces, water dripping from plumbing leaks, or moisture from faulty flashing can supply all the water a colony needs. There is one case on record where termites infested the tenth story of a hotel—and got the water they needed from a toilet flush tank.

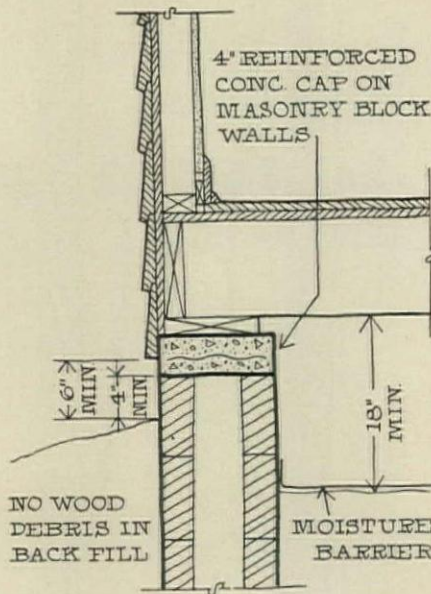
Excessive moisture in a house is such an invitation to termites that one major termite-control company modifies the damage-liability clauses in its contracts if they find plumbing leaks or excessive condensation.

So the basic approach of any termite-control system is to insulate edible wood from sources of moisture. Some methods are mechanical, others are chemical. But in any case, to be effective, the barrier must be complete. If there are any gaps, however small, termites may find them and spread through the house.

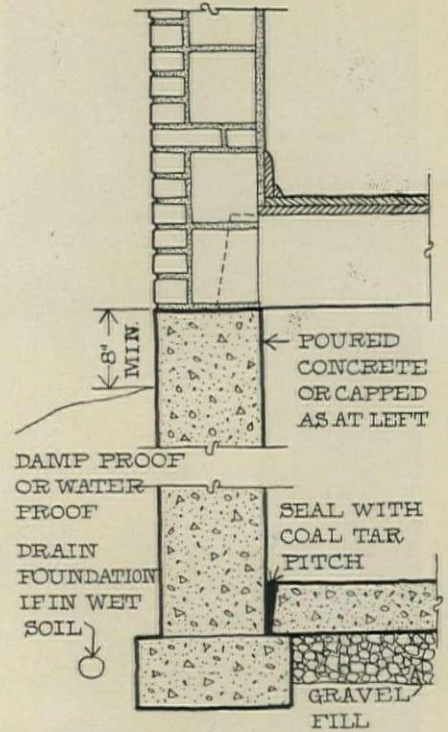
To learn the techniques of termite-control, turn the page.



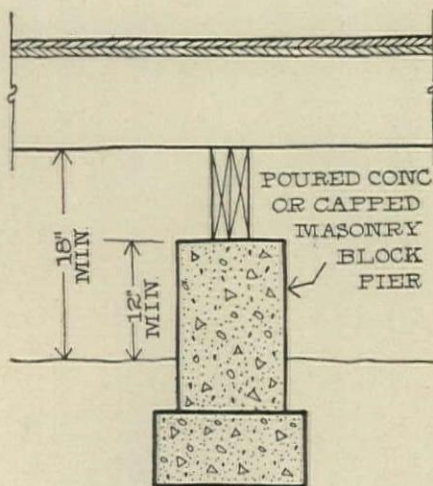
SLABS should be reinforced to prevent cracks under partitions—a common entry for termites.



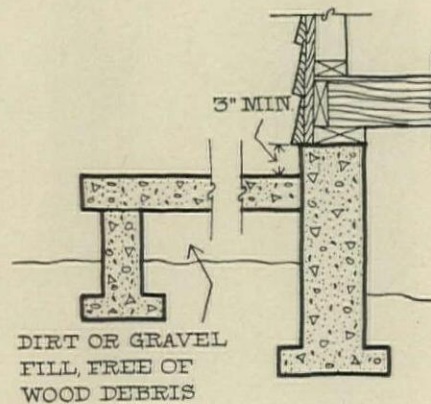
BLOCK FOUNDATIONS should have cast caps to block path through voids in block.



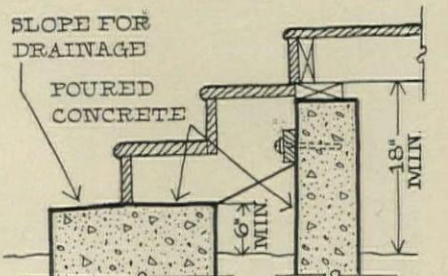
VENEER FINISHES should end above grade so termites cannot get behind them undetected



PIERS should extend at least 1' above grade, be poured concrete or have a cast cap.



PATIO SLABS should be set below the level of wood siding or door sills.



WOODEN STEPS OR PORCHES should rest on concrete supports well above grade.

Termite protection begins with sound construction

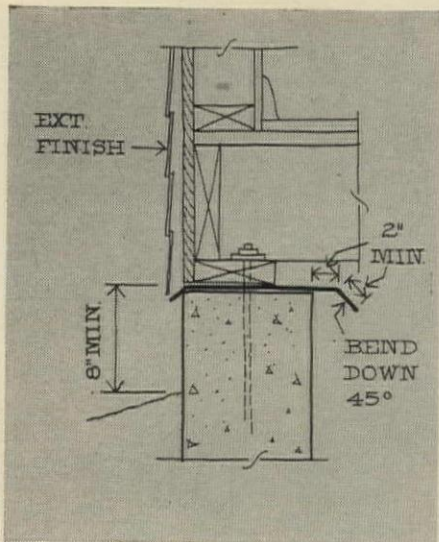
The techniques shown in the drawings and listed below make it hard for termites to get from the ground to the edible wood in the house.

In building any house, you should: 1) remove tree roots, stumps, and wood debris from site before starting construction; 2) make sure no scrap wood is buried in backfill; 3) remove form boards, grade stakes, and spreader sticks before concrete sets; 4) keep surface moisture away from the house with proper grading, guttering, and, if necessary, with foundation drains; 5) set all wood supports for porches, steps, etc on concrete; 6) keep the bottom line of siding, masonry veneer, or stucco well above the ground (for suggested clearances, see drawings above); 7) for foundations, use reinforced concrete, or hollow block with reinforced cast-in-place concrete capping, or pre-cast solid concrete block with all joints completely mortar-filled; 8) make sure wood trellises or fences that are in direct contact with the ground do not connect with the house; 9) keep the tops of planters, concrete steps, or porch slabs below the top of the foundation or separate them from wood in the house by at least a 2" gap; 10) provide adequate flashing of windows, doors, chim-

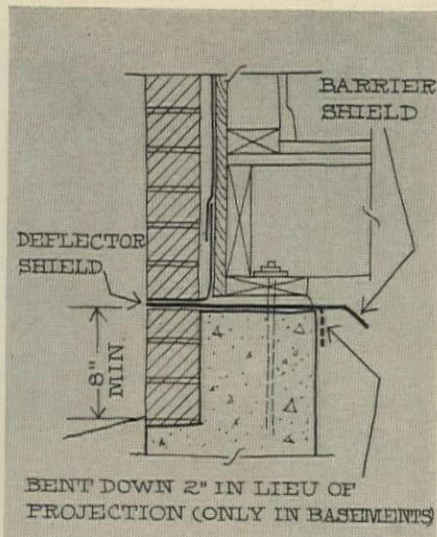
neys, valleys, etc to keep water out of the walls; and 11) ventilate soffits and attics, and install vapor barriers to prevent condensation.

In slab houses you should also: 1) tamp fill and reinforce the slab to minimize settling and cracking; 2) use a waterproof membrane under the slab; 3) make sure foundation bolts or reinforcing do not extend from fill to surface of concrete—since termites may follow openings if rods corrode; 4) seal expansion joints and seams around pipes through the slab with coal-tar pitch or other toxic material; 5) provide inspection access to bathroom and kitchen plumbing; and 6) keep plaster or dry-wall 4" above the slab so wall framing can be inspected for damage by removing the base molding.

In crawl space and basement houses you should also: 1) provide access to and adequate clearance in the crawl space so the inside of the foundation can be inspected; 2) cap hollow block piers with solid blocks; 3) cover the crawl space with a durable vapor barrier; 4) install a crawl space drain if ground moisture is a problem; 5) cross ventilate the entire crawl space; and 6) waterproof the foundation of basement houses.



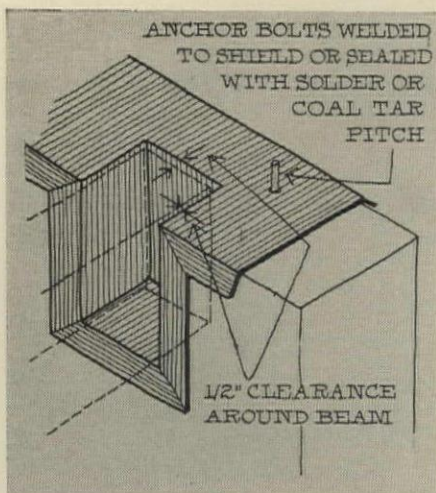
FRAME WALLS have through-the-wall shields extended to outer edge of siding.



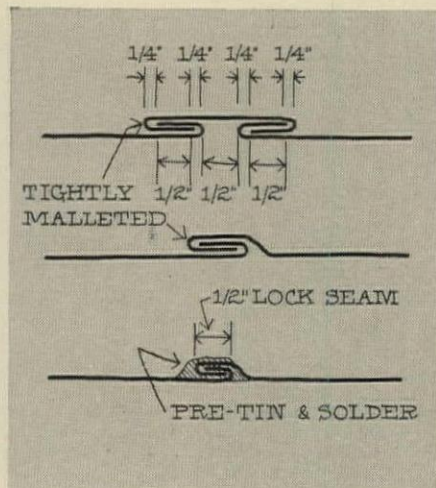
MASONRY VENEER WALLS have through-the-wall shields, flush outside.



SHIELDS BENT OR DAMAGED by later construction make termite entry easy.



BEAM POCKETS in foundation are sealed off with accurately fitted shields.



JOINT SEAMS are folded and malleted or soldered so termites can't sneak through.

Termite shields are the most-used protection, BUT...

Right now, despite FHA acceptance, they are strongly criticized by many experts. No one argues with the theory of shields, which is perfectly sound. But many argue that the way most shields are installed in the field makes them worse than useless. Still . . .

Advocates of shields say: shields are an effective, permanent, and relatively inexpensive form of protection. "Termite shields," says the Copper & Brass Research Institute, "are the most effective barrier yet designed. Under the most drastic tests—that is, installation in buildings in heavily infested areas, they have performed admirably."

A properly designed and installed shield, will block the path of all but the most determined termites—and those which do build tubes around the edge are forced into the open where they can be detected. "Properly installed" means (see drawings) that shields must 1) be installed at every junction of foundation and wood, 2) have tight, impenetrable joints, 3) project well beyond the foundation—especially on the inside where inspection is difficult, 4) have sharp edges bent down at a 45° angle, and 5) not be damaged, broken, or bent in against the foundation.

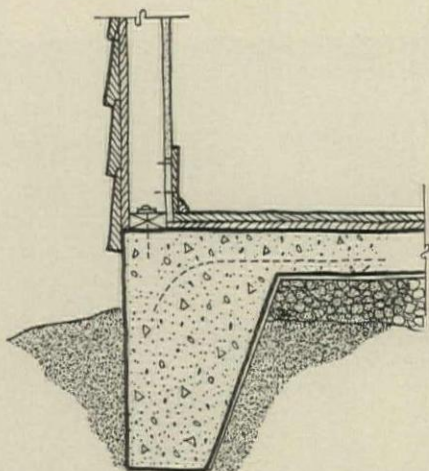
Shields can cost less than any form of protection—as little as \$20 in galvanized metal, more in longer-lasting aluminum or copper.

Critics say: Too often shields are so poorly installed that they just don't work—and only give a false sense of protection. "Perhaps 95% of all shields installed to date have been ineffective and the money spent on them completely wasted," says R. J. Kowal, entomologist of the US Forest Service.

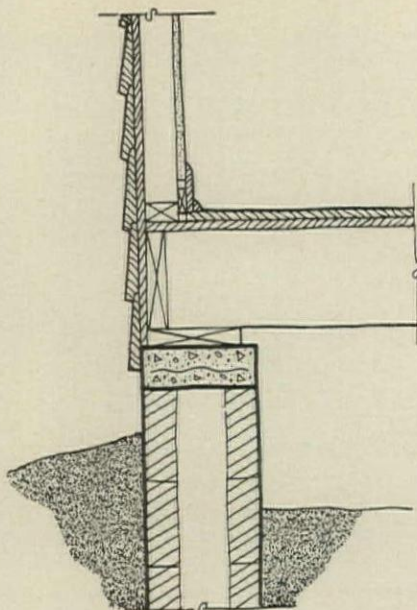
Says the Smithsonian's Dr Thomas E. Snyder—the man who invented shields some 30 years ago: "Experience records from all over the world . . . show that they are in disrepute."

Last year, a University of Georgia study of 310 shielded houses found 1,423 serious defects. For example: 80% of the shields had improper joints, 43% had improperly installed corners, 46% extended less than 2" from foundation face to angle bend, 40% were bridged, bent, or broken by pipes or ductwork, 33% did not cover the entire foundation, and 25% had flat instead of bent-down edges. Concludes James B. Cobb, author of the study: ". . . metal termite shields, as they are installed in [this] area, afford little protection. Not one single house had termite shields which met FHA standards."

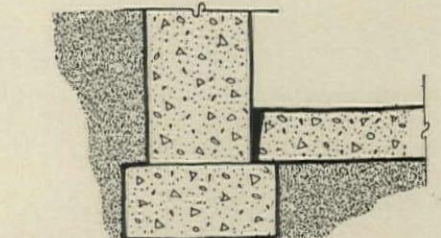
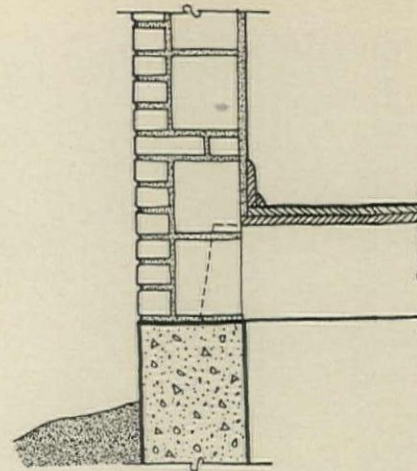
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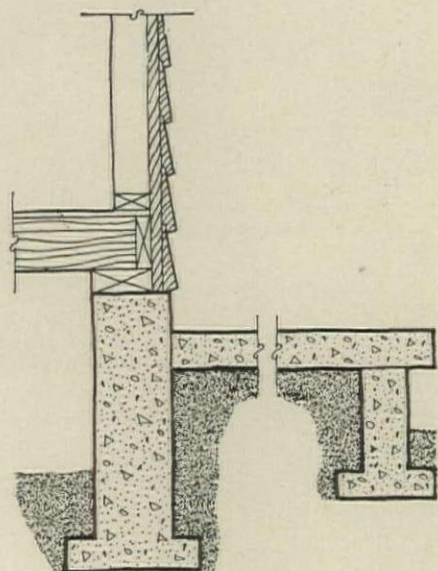
SLAB HOUSE must be completely insulated from the ground by poisoned soil.



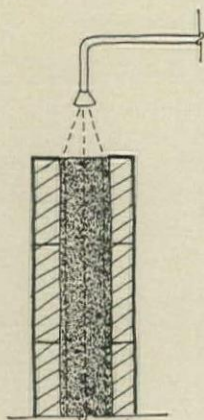
CRAWL SPACE HOUSES are treated only around the foundations and piers.



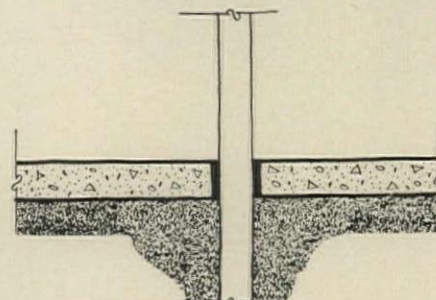
BASEMENT HOUSES are poisoned down to the footing line and under the slab.



PATIOS, BREEZEWAYS, AND STEPS attached to houses should be treated.



HOLLOW MASONRY BLOCK WALLS are saturated with poison before capping.



PIPES AND UTILITY LINES entering through walls and slabs are heavily treated.

Soil poisoning sets up a barrier termites will not cross

It forms a complete shield around the house and foundation and makes it impossible for termites to maintain contact between the wood in the house and the moisture in the ground which they need to survive.

Soil poisoning is often the lowest cost method of positive termite protection. Exterminator J. E. Sameth (who operates in several Northern states), charges about \$36 for a 1,200 sq ft slab house or \$50 for a basement house if he can treat five or six houses in a project in a single day. On a house-a-day basis, the cost would be \$50 to \$70. A larger custom house would run \$75 to \$150. Treatment after a house was built would cost two to four times as much.

For most builders it pays to use a professional to do the poisoning job. He has the equipment to apply the poison accurately and efficiently, can time pre-treatment to fit building schedules, and will guarantee the job for at least five years (to meet FHA MPS).

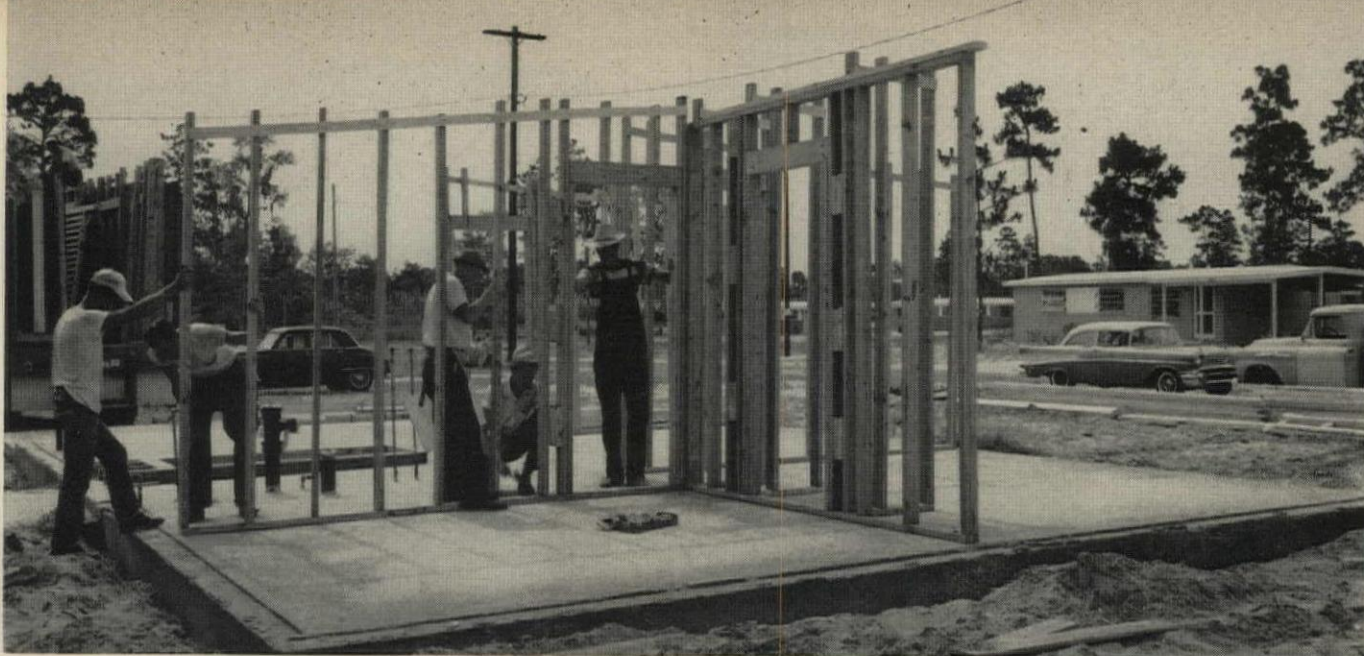
Here's how the barrier is established: In all houses, the soil on both sides of the foundation is saturated with poison. Voids in hollow masonry walls are thoroughly soaked. Piers, utility line entrance areas, and other possible points of entry are heavily treated. Soil under porch, patio, carport, and breeze-

way slabs are drenched. And, in slab houses, the entire subfill under the floor is sprayed.

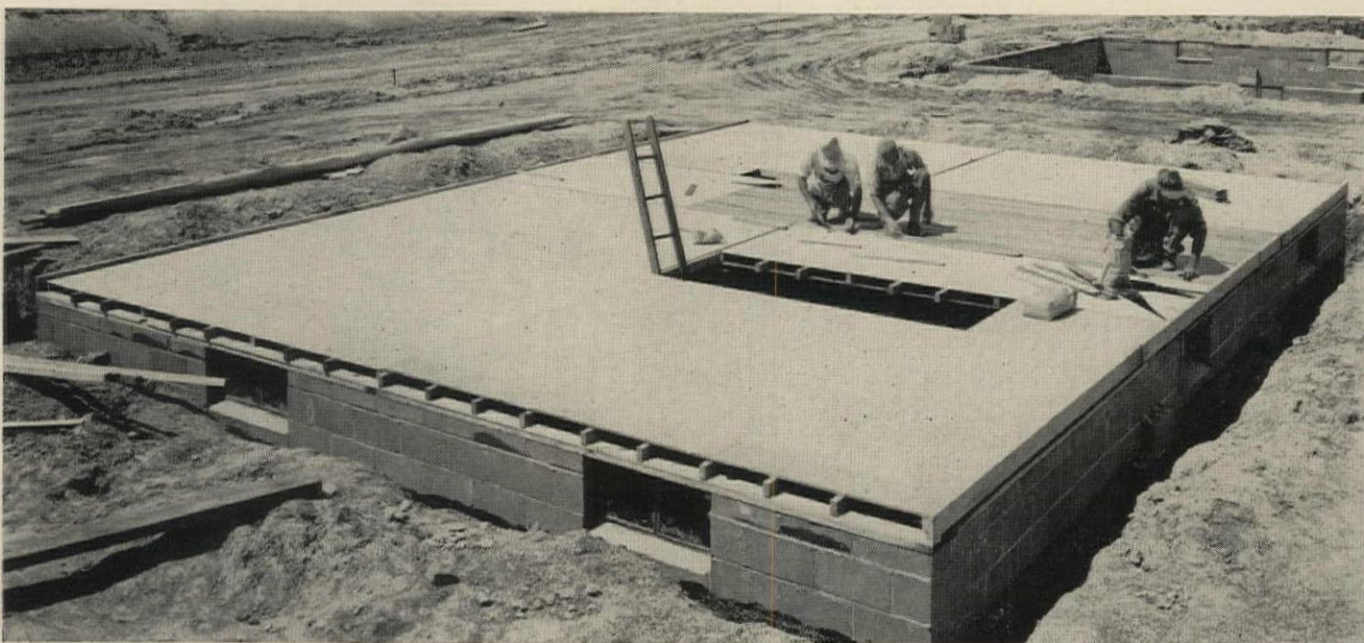
Chemicals used today are so new that no one really knows how long they will protect a house. But those which are most commonly used to poison the soil (and are accepted by FHA) have provided complete termite protection to test sites for six to thirteen years. The implication is that they will last a lot longer. The chemicals (all in water emulsion) are: Aldrin 0.5%, Benzene Hexachloride 0.8% gamma isomer, Chlordane 1.0%, Dieldrin 0.5%, Lindane 0.8%, Heptachlor 0.5%, and certain proprietary products, most of which include one or more of the above chemicals. FHA also lists chemicals in oil solution, but these are rarely used in residential work.

All the accepted chemicals are applied at the same rate. Here is what experts recommend for normal soils: 1 gallon per 10 sq ft under slabs, porches, garages, etc; 1 gallon per 2½ lin ft per foot of depth on both sides of foundations, piers, etc; and 1 gallon per 5 lin ft to voids in masonry.

For detailed information on soil poisoning write: Shell Chemical Corp. 480 Park Ave, New York 22; Velsicol Chemical Corp, 330 E. Grand Ave, Chicago 11; E. L. Bruce Co, Memphis 1, Tenn; Bird & Son, East Walpole, Mass; National Pest Control Association, 250 West Jersey, Elizabeth, NJ.



SLAB HOUSES are protected from termite damage by using pressure-treated lumber for all sidewall and partition framing up to top plate.



CRAWL SPACE AND BASEMENT HOUSES require pressure-treating of subfloor and all framing below it for adequate protection.

Pressure treated or toxic wood is inedible to termites

Pressure-treated lumber sometimes costs more than soil poisoning—but it also makes the house decay-resistant. And this is an advantage (particularly where dampness and condensation are serious problems) that neither shields nor soil treatment can claim. Generally, pressure treating adds from about \$35 to \$50/mfb to lumber prices.

Costs per house vary with the type of construction (see pictures above) and the amount of treated lumber used: Minimum protection—primarily against decay—costs \$20 to \$40 a house, and only the sills are treated. Normal protection against termites and decay costs from about \$60 to \$150. In crawl space and basement houses, (see photo above) the subfloor and all wood below it should be treated lumber. In slab houses (see top photo), all structural lumber up to the top plate of the first floor should be treated. FHA MPS also require treating the sheathing on slab houses if pressure-treated lumber is the only means of termite control. Maximum protection—primarily used where drywood and dampwood termites are a problem—adds 2% to 2½% to the cost of a house. All structural members in the house are treated.

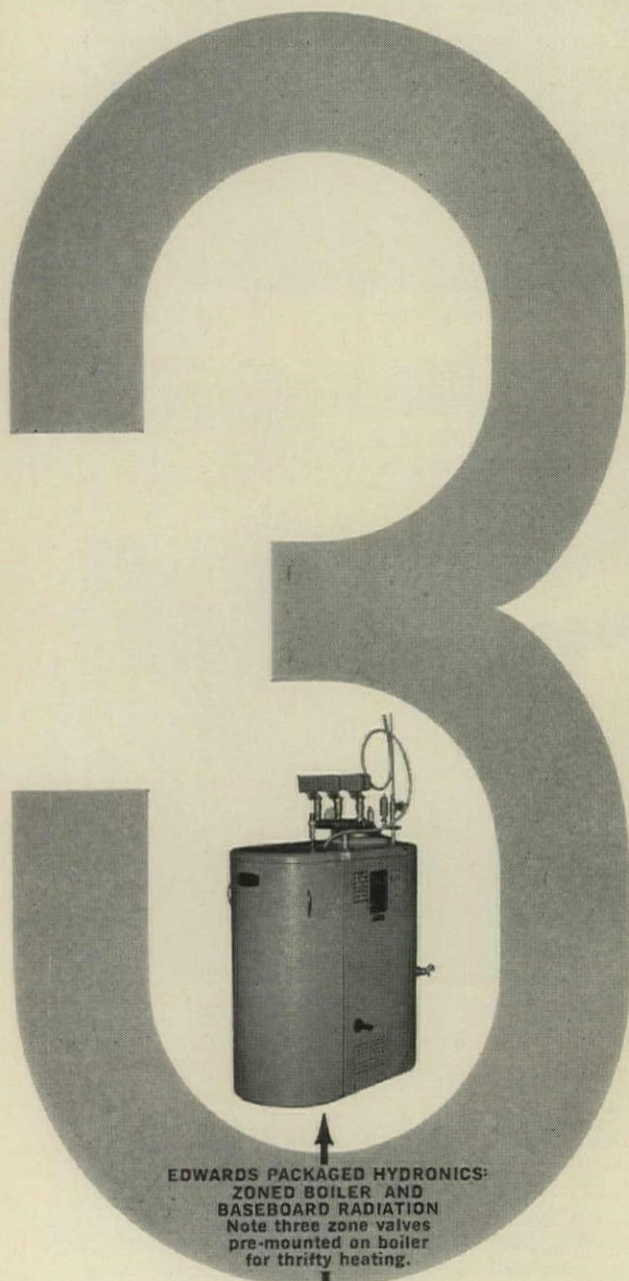
Today, you can get any kind of lumber pressure-treated. Sheathing, siding, flooring, decking, planking, framing, millwork, fencing, glue-lam timbers, and plywood from ¼"- to 1"-thick are commonly available in most areas.

Pressure-treating forces the poison deep into the wood. It should not be confused with paint-on preservatives or preservative-dipped lumber—which generally costs less but is not accepted by FHA as termite protection. Ideally, lumber should be pressure-treated after it is cut to size—because even the best pressure-treating doesn't penetrate all the way to the center of the wood. Saw cuts, notches, or holes drilled in the field should be treated with a 95% solution of the same preservative—in a heavily brushed coat or with a three-minute dip—so there will be no "weak links" in the barrier.

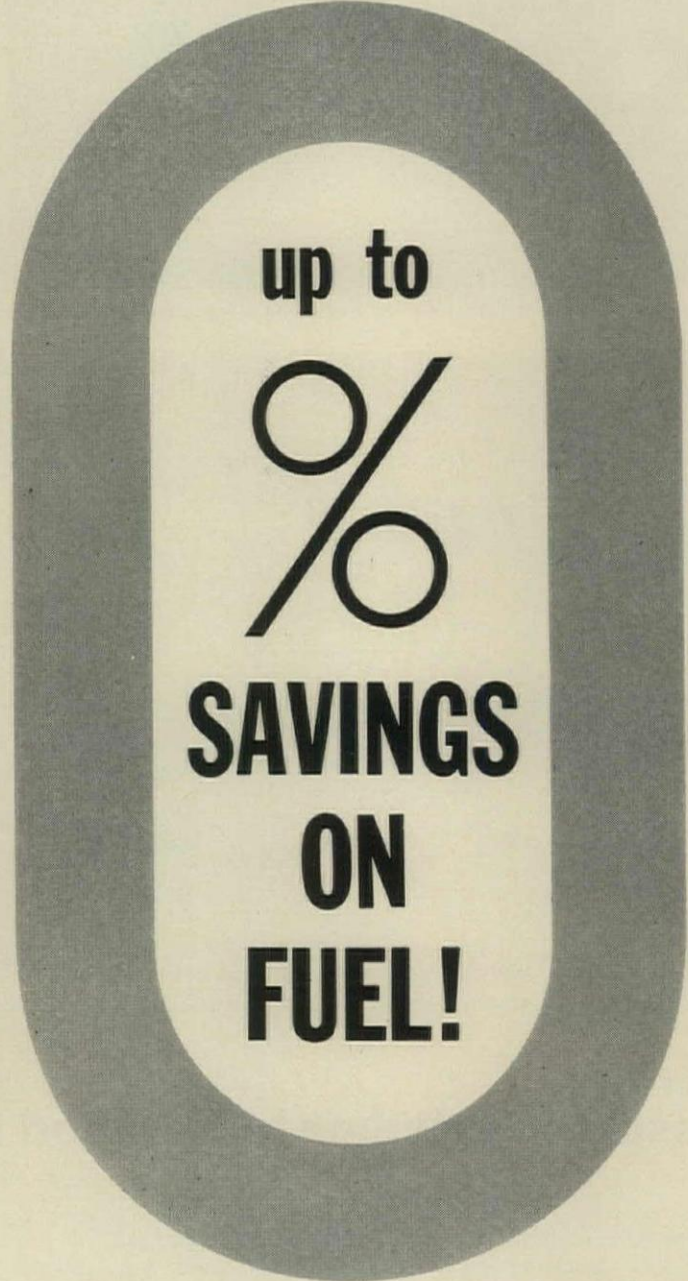
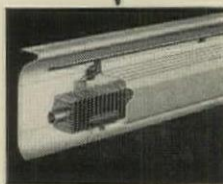
100% heartwood of three naturally toxic species are resistant to termite attack. "But it is not immune, nor is it as resistant as pressure treated wood," says the US Department of Agriculture. Only foundation grade California Redwood, tidewater red cypress, and very pitchy southern pine "lightwood" qualify. And in many parts of the country these woods are difficult to get or more expensive than pressure-treated lumber.

For detailed information on treated lumber write: Koppers Company, Inc, Pittsburgh 19; Osmose Wood Preserving Co 980 Ellicot St, Buffalo 9; Monsanto Chemical Co, St. Louis 66; Wood Treating Chemicals 5137 SW Ave, St Louis 10; American Wood Preservers Institute, 111 West Washington, Chicago 2; Dow Chemical Co, Midland, Mich; Chapman Chemical Co, PO Box 3158, Mallory Station, Memphis. /END

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**EDWARDS PACKAGED HYDRONICS:
ZONED BOILER AND
BASEBOARD RADIATION**
Note three zone valves
pre-mounted on boiler
for thrifty heating.



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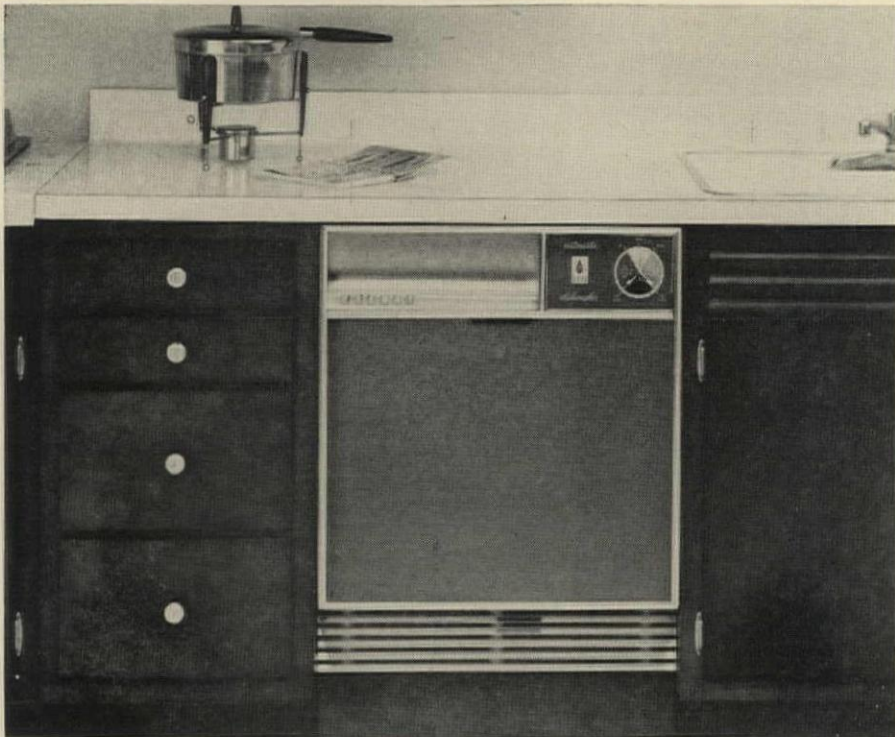
H-2

Be sure to see **NEW WAYS** **TO BUILD BETTER**

A monthly report on homebuilding ideas, products, and techniques

Starting here

New products



New gas dishwasher has extra-high-temperature rinse

Washing water is heated to 160F—the final rinse to 180F—no matter what the water supply temperature is. And 180F water, the rinse temperature required by public health regulations for institutions and restaurants, is hot enough to kill all harmful bacteria. Other new features: spinner arms on

each side of the tub that assure uniform washing of the entire load; a fixed floor plate for supply and drain connections so machine can be pulled out from wall for easy servicing without disconnecting services.

Preway, Wisconsin Rapids, Wisc.
For details, check No. 1 on coupon, p 200



Low-cost continuous dimmer can be wired into standard size box in place of a wall switch without special wiring or attachments. "Socialite" controls up to 600 watts of fluorescent or incandescent lighting and can be tapped on or off at any pre-dialed light level. This compact, solid-state electronic device carries an unconditional factory guarantee and retails for less than \$15.

Hunt Electronics, Dallas.
For details, check No. 2 on coupon, p 200

And on the following pages

Technology

Panel system cuts exterior wall costs to 30¢ a sq ft. . . . Gang rigs let you build concrete house in one pour. . . . Two NAHB studies. . . . Research house tests new components. *see p 154*

What the leaders are doing

New apartments rent fast in New Orleans. . . . Two mobile-home communities. . . . Ten model houses in Phoenix. . . . Brochure on better land use. *see p 173*

Publications

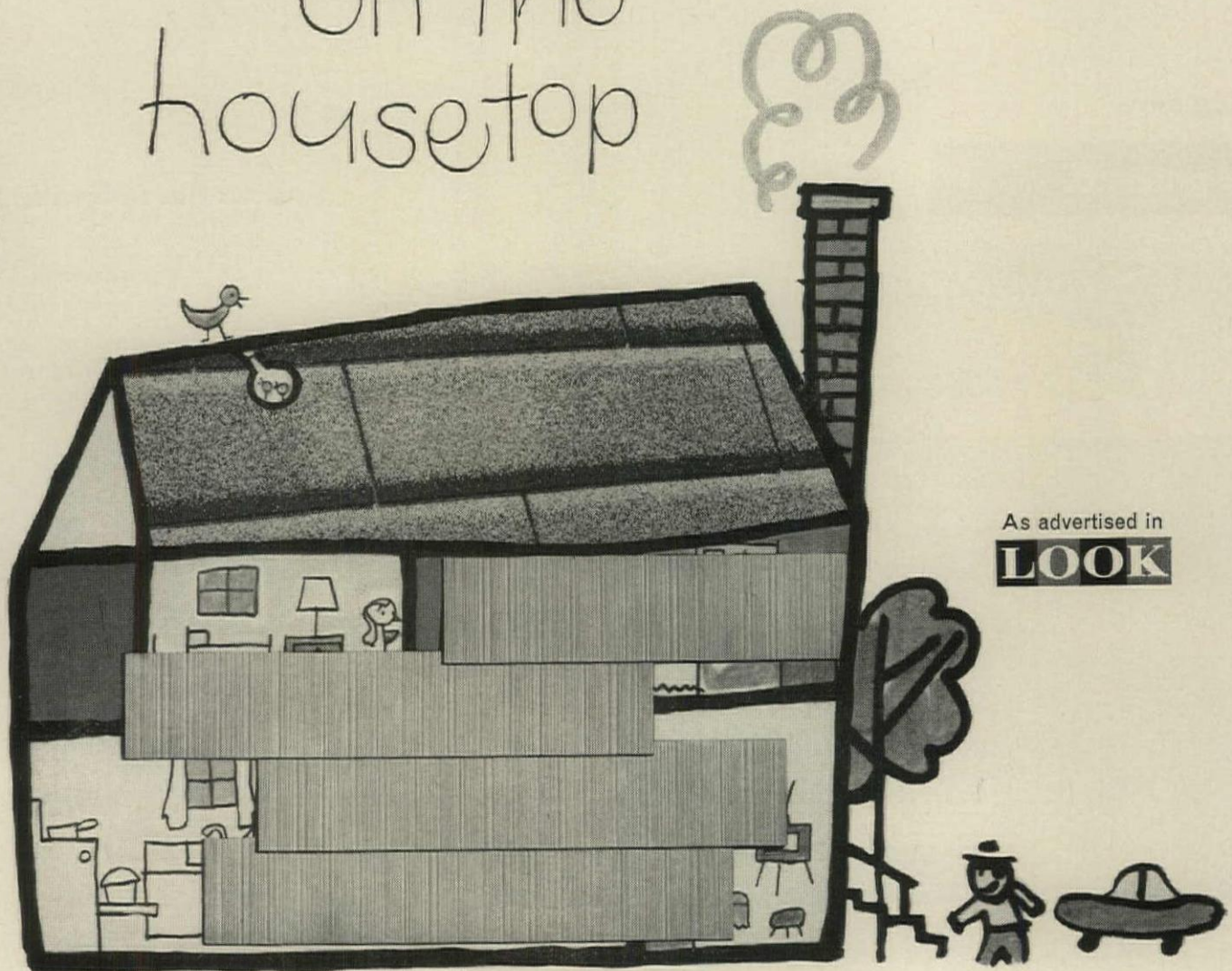
How to install laminates on walls and built-ins. . . . New, compact electrical catalog. . . . Technical literature on plaster, insulation and concrete. . . . New product catalogs and bulletins *see p 194*

More

New Products

Attention getters for your houses. . . . Five kitchen items. . . . Building products that make the job faster or easier. . . . Office equipment. *see p 184*

Up on the housetop



As advertised in
LOOK

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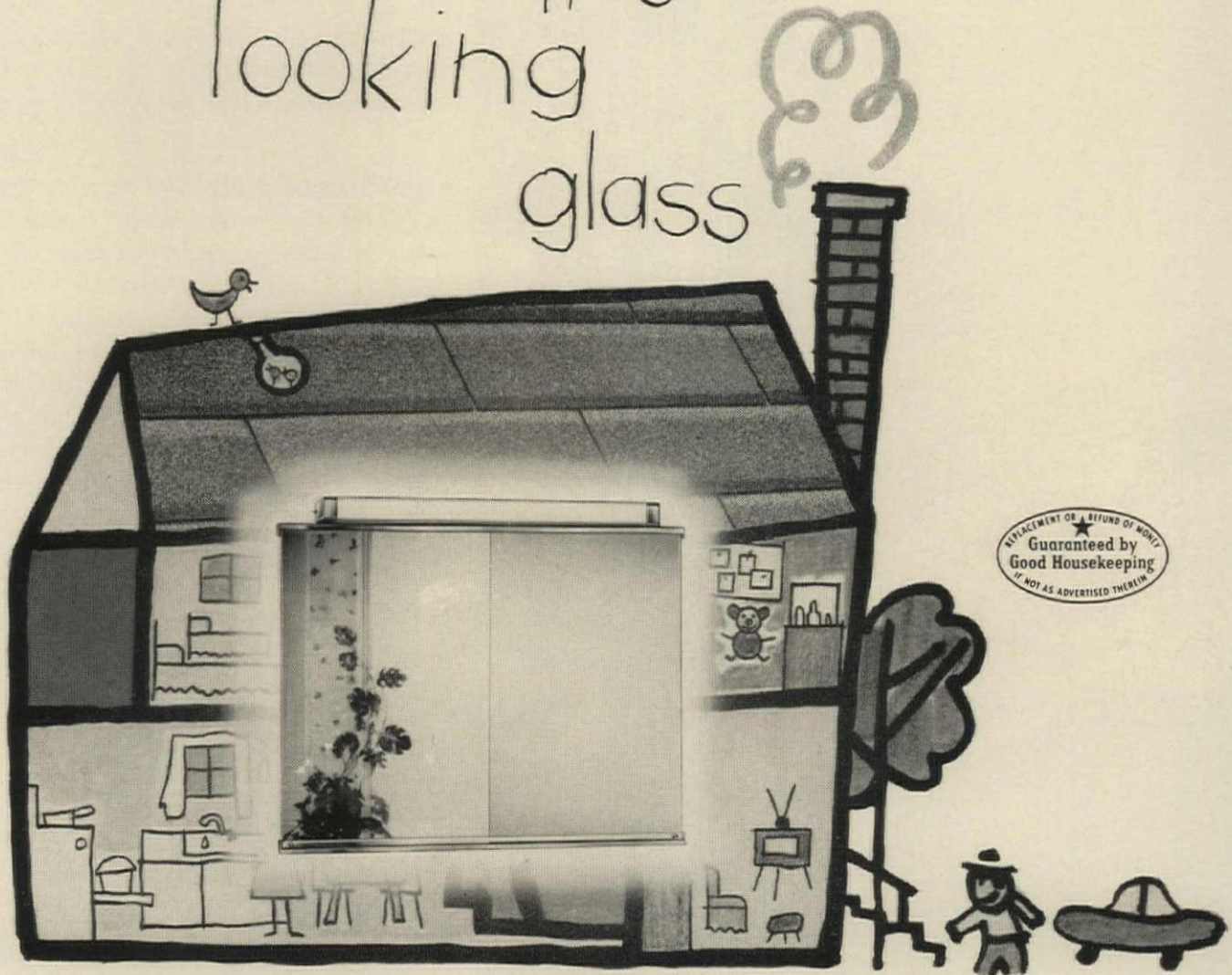
Inside, outside
all around the house

PHILIP
Carey[®]

Mother robin and her brood never had it so good! They're nesting on a Philip Carey seal-down roof. It's a roof of Fire-Chex Asbestos-Plastic Shingles, the only composition shingles guaranteed for 25 years. Or they could be giant Carey Roofmaster Shingles. Or maybe new Sol-Seal Shingles—ideal for new roofs or re-roofing. They're all Philip Carey seal-downs . . . the broadest line in the industry.

The sidewalls are new random-striated Styletex . . . rich in spring-time color. They protect against fire and rot . . . stay fresh and beautiful, thanks to Styletex polymer plastic finish. For literature on any of these Carey building materials, write Dept. HH-262, The Philip Carey Mfg. Company, Cincinnati 15, Ohio.

Through the looking glass



Bathrooms seem to grow more spacious . . .
more luxurious . . . reflected in

Miami-Carey's "magic looking glasses". Wide, sparkling Miami-Carey mirror-cabinet combinations like this handsome Broadview have clinched many a home sale. With the Broadview's exclusive "plan-it-yourself" feature, you can recess wall cabinets and a variety of bath accessories behind its rolling mirrors.

There are fine Miami-Carey bathroom products in every price range. For the new 1961 28-page Miami-Carey Catalog, "Glorifying the American Bathroom", write Dept. HH-262, Miami Cabinet Division, The Philip Carey Mfg. Company, Middletown, Ohio.

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MIRRORS
RANGE HOODS AND VENTILATING FANS
DOOR CHIMES
ACCESS DOORS

Inside, outside
all around the house

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Georgia-Pacific achieves a „Vital Plus,“ in fir plywood service



The end product is only the beginning of Georgia-Pacific's creation of a "vital plus" in fir plywood. The world's largest plywood producer employs everything from electronic computers to cameras in achieving quick, convenient, reliable service for G-P customers.

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ELECTRONICS CREATE SUPERIOR SERVICE

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|-----------|---------|----------|-------|--------|
| 20-1112 | 7-15-61 | 4250 | 50 | 212500 |
| 20-1113 | 7-15-61 | 4250 | 50 | 212500 |
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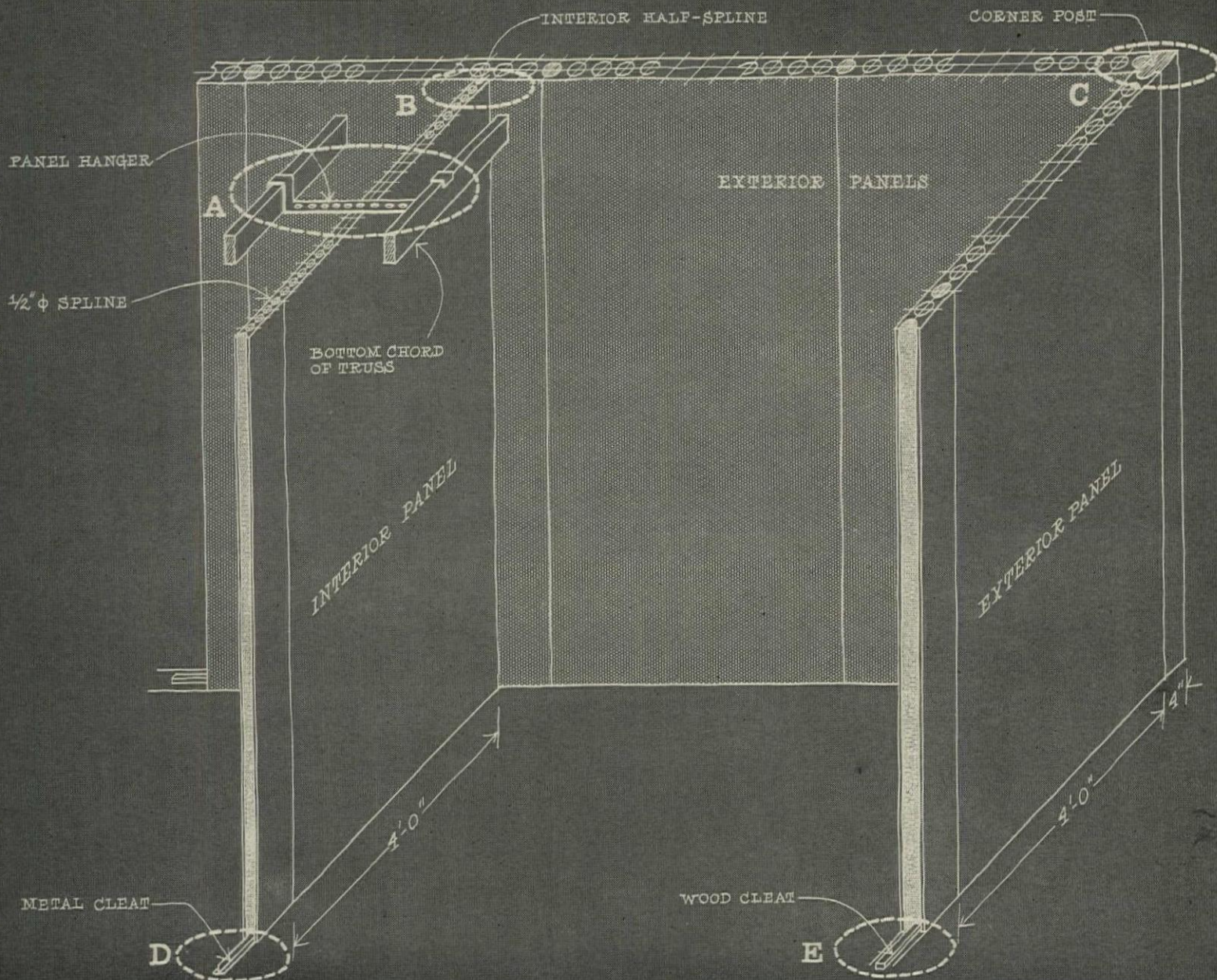
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PHOTOS PROVIDE DAMAGE PROTECTION . . . when plywood shipments are loaded, G-P photographs the finished car for record of proper loading. If the customer needs to make damage claim on shipment, photo is available for evidence.



EXTERIOR PANELS (rear and right) are 4" thick. Partition panels (left foreground) are 2" thick. Letters are key to photos on facing page.

This experimental panel system may cut exterior wall costs to 30¢ a sq ft

So reports Builder John Long of Phoenix, who developed the new system, has applied for patents, and hopes to be using the new panels in his houses within six months.

Two factors account for the estimated low cost of Long's "Cylindracore" (only two-thirds of his present 46¢ cost):

1. The panels will be made of a single material that costs only 3¢ a lb (details below), and

2. The panels will be produced by a fast, inexpensive extrusion process (the experimental panels pictured here were made by laminating four pieces of particle board).

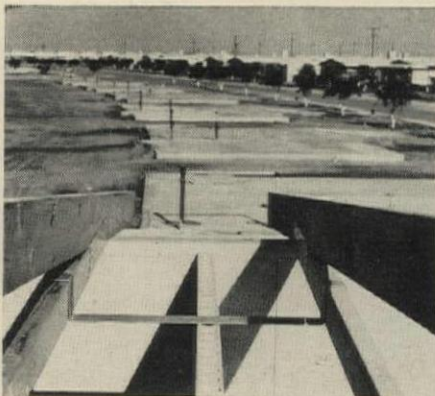
The new system takes its name from the hollow cylinders running vertically through the panels. The end of each panel has a half-cylinder to serve as a spline groove. The cylinders are on 4" centers, so panels (which will be produced 4' wide) can be ripped on any 4" module and still have spline grooves on both ends. The cylinders are slightly oblate, so the width of the saw kerf will not prevent a perfect fit around the spline (this is one basis for Long's patents). The splines

themselves are round and their shape makes it possible to align panels simply by pushing them together. The joint is glued with a polysulfide adhesive. Other assembly details are shown on the facing page.

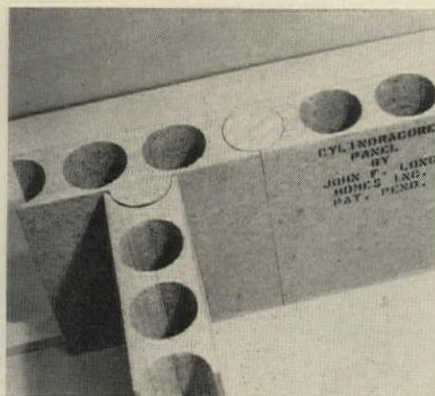
The material to be used in the panels was developed in Austria, is compounded of treated sawdust, Portland cement, and diatomaceous earth (largely silica). Like wood, it can be sawn, glued, and nailed. Unlike wood it is fireproof (1-hr fire rating) and insect-proof. It has a compressive strength of 1,200 psi, and is virtually waterproof (a 24-hr submersion test showed no weight increase) so moisture expansion and contraction should be minimal. It is light—a 4'x8'x4" exterior panel weighs only 154 lbs and can easily be tilted into place by one man.

Exterior and interior panels are essentially the same except for thickness (4" for exterior panels, 2" for partitions) and bottom fastening (exterior panels fit over a wood plate, partitions fit a metal T-strip—as shown on facing page).

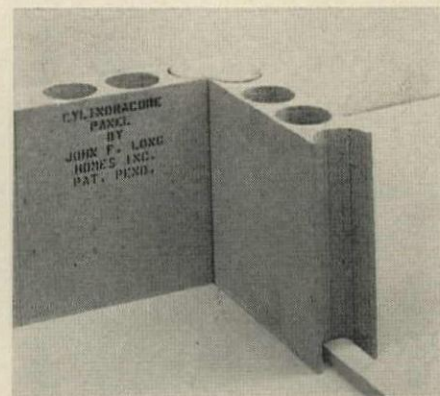
Here is how the panels go together



A STEEL STRAP between truss chords braces top of partitions. Nails hold well in end, since panel has no grain.



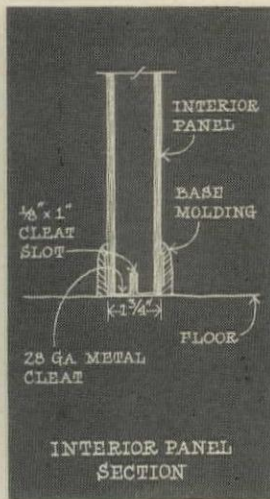
B PANEL JOINT and T-section for partition are made with full- and half-cylinder splines of panel material.



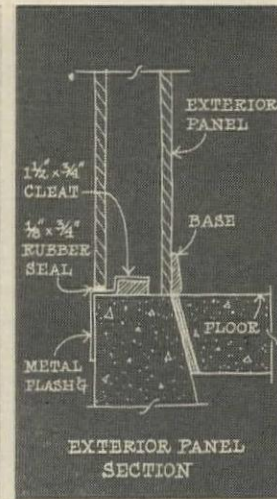
C CORNER POST is square section with half-splines on two sides. It fits flush with outside panel surfaces.



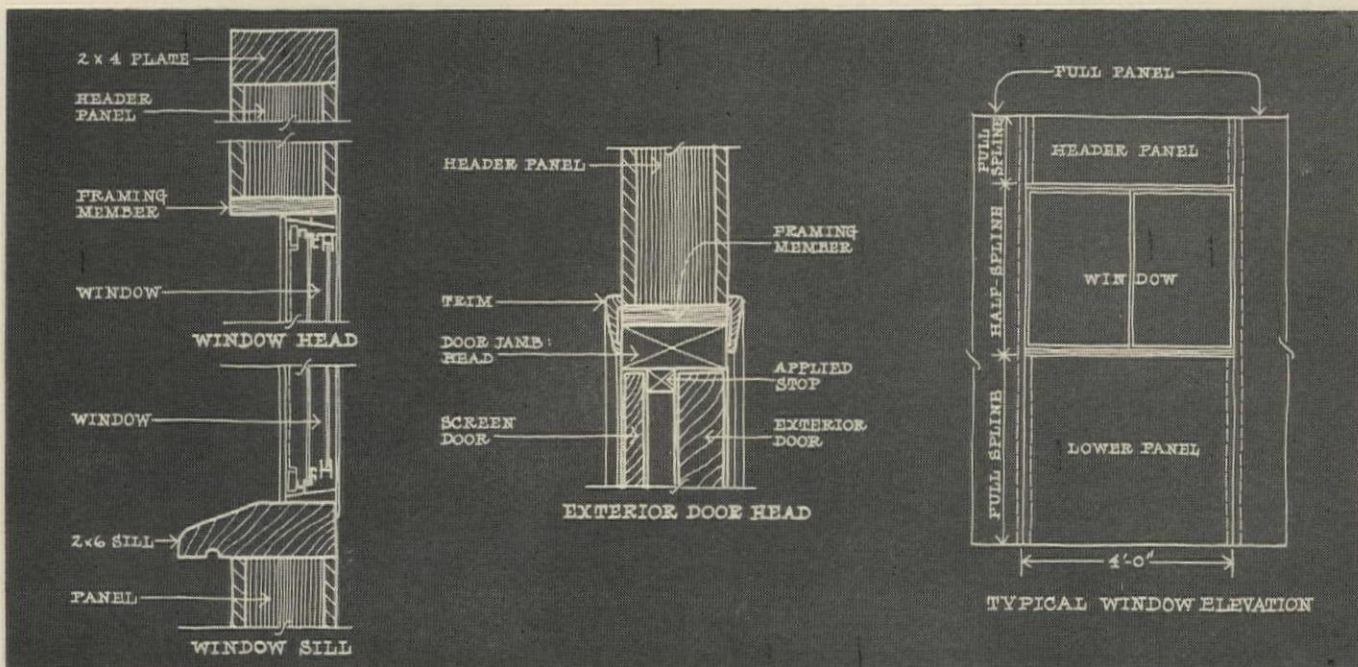
D PARTITION PANEL is held in place at bottom by T-shaped galvanized section which is nailed to floor, fits groove in panel.



E EXTERIOR PANEL has bottom surface grooved to receive 1 1/2" x 3/4" bottom plate. Rubber seal strip is laid on slab outside plate.



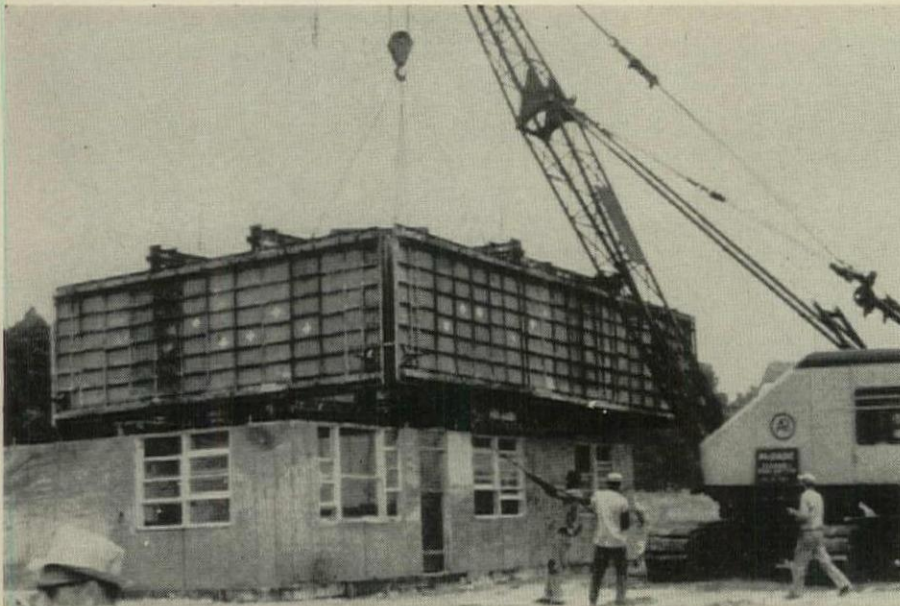
Here is how windows and doors are framed



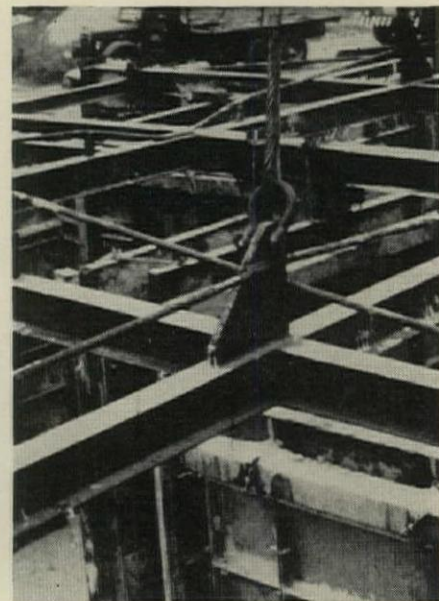
WINDOW AND DOOR DETAILING is simple. Wood frame is attached to panels around opening to provide nailing strip for door or window

frame. Header over openings is a 12"-deep panel section which is glued and nailed to adjacent panels, and can span up to 6'.

Technology continued on p 156



FORM FOR COMPLETE HOUSE is made of 4'x8' panels laced together with walers at top and bottom. Inside forms have steel casters at bottom so form can swing open.



LIFTING RIG is built of four crossed I-beams fastened over top of gang form.

Gang rig lets you build a concrete house in one pour

It takes less than one hour to derrick the 18-ton assembly of standard plywood-faced form panels from a house just formed and set it down on a new slab ready for the next house.

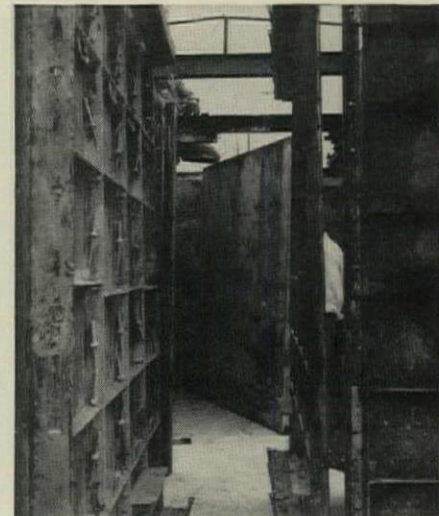
Once located, the inner forms are swung open and oiled, and windows, door bucks, and outlet boxes are set in place. Then mesh and form ties are positioned, the form is closed, locked, and the walls poured.

Concreting all walls takes only two hours. Within eight hours the walls are ready for stripping. Outside forms are broken away from the finished wall with jacks built into the rigs. Form ties, which have been oiled before being in-

serted, are easily pulled out. The finished exterior wall is 6" thick, partition walls are 3" thick.

The system, which Symons Clamp & Mfg Co helped engineer, is being used by Baltimore builder Carroll Martin for a 200-house project near Dorsey, Md. Martin uses his own patented additives (see H&H, Oct '60) for a concrete mix so soupy no vibration is needed to place it properly in the forms. This lightweight concrete sets fast enough to allow form stripping in one day, leaves a finish that can be painted, stuccoed, or plastered.

Martin reports that the system requires very little skilled labor.



PARTITION FORMS swing open so bucks and outlets can be set when rig is placed.

NAHB publishes the results of two important studies

The first study shows that bridging is completely unnecessary in houses with standard subflooring. Here are the most important points of the study, which was conducted by NAHB's Research Institute Laboratory:

1. Subflooring—not bridging—distributes most of a concentrated load to adjacent joists. Tests of floor sections, with and without bridging, showed an insignificant difference in deflection.

2. Bridging is not needed for lateral stability of joists. A theoretical study showed that even under extreme conditions—2x12 joists with no bridging, no subfloor, and no end restraint—stability was satisfactory.

3. Bridging is unnecessary to reduce the deflection/span ratio at right angles to the joists. The highest ratio without bridging was 1/710—far below the 1/360 ratio commonly used in design.

4. Bridging does nothing to improve the vibration characteristics of wood

floors—in fact it may make them worse by prolonging vibration.

The report covers the results of 510 laboratory tests and 68 field tests in six different houses. For a copy of "Bridging in Residential Floor Construction" write to NAHB Research & Technology Division, 1625 L Street NW, Washington 6, D.C. 124 pages, \$2.

The second study shows that a standard 4' width makes the most sense—economically and logistically—for exterior panels. Here are the important conclusions of this study, made over a two-year period by NAHB and the Massachusetts Institute of Technology:

1. The 4' wide panel is big enough to have a nearly minimum in-place cost. Cost vs width curves for both stud and sandwich panels show a rapid decrease in costs up to 4', and very little decrease after that for wider panels.

2. A panel system with one basic width creates far fewer manufacturing and inventory problems than a system with several "standard widths." The study showed, for example, that a system using four different panels would require a 50% greater stock than a three-piece system to have the same chance of maintaining adequate inventory.

The study also noted some major shortcomings in existing component systems. Over two-thirds of the builders using components had to manufacture their own because they could not buy what they needed. And most users decried the lack of dimensional standards in the industry. Biggest need: more mechanical components like plumbing walls and wiring harnesses. For a copy of this report, "Components in the Homebuilding Industry," write NAHB at address given above. 160 pages, \$5.

Technology continued on p 158



WARREN REYNOLDS RESIDENCE. MINNEAPOLIS, MINNESOTA, ARCHITECT: NEWTON E. GRIFFITH



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PELLA ALSO MAKES QUALITY WOOD
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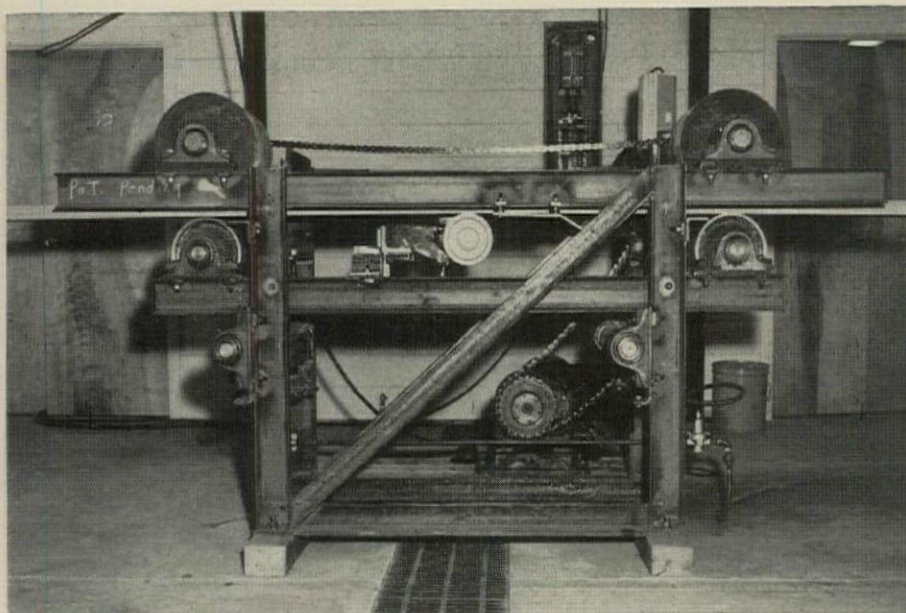
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1

of a series



This machine automatically tests and grades lumber by measuring its stiffness

Potlatch Forests, Inc., which developed the machine, has proven that there is a constant correlation between the stiffness of lumber and its ultimate breaking strength. So by measuring stiffness—easy to do by measuring the deflection of the lumber as it passes under a load in this machine—the strength of the piece is established.

Says Herbert McKean, research director of Potlatch: "With present grading methods, all lumber has to be graded down to the lowest piece to be safe. This machine gives an accurate grade for *each piece*. And in some cases, an individual piece of lumber has been found to have twice the strength that would have been established by conventional visual grading."

In addition to the standard strength-grade mark, the new machine also

stamps the lumber with an "E" (or stiffness) grade. The reason, says McKean, is that design limitations on lumber in residential use come from deflection rather than breaking stress. Further, the ratio between stiffness and strength varies between species of wood. The "E" grade on the lumber will let architects and engineers figure spans directly rather than converting strength figures to deflection figures.

First to accept the new grading system is the Western Pine Association, which will publish it in their current handbook. Potlatch will start immediately to mark their own lumber with the new grades, and plans to make testing machines available—on sale or lease—to other lumber producers. The new system will be presented to FHA for evaluation in the near future.

ABS plastic pipe is accepted by FHA for residential drain, waste and vent lines

This marks the first time the FHA has approved any plastic pipe for any use inside the house.

ABS—or acrylonitrile-butadiene-styrene—is a high-impact plastic used in some outdoor sewage installations for over twelve years. The new FHA bulletin permits it to be used in non-pressure service, in diameters up to 4".

FHA's acceptance of the pipe was based heavily on the results of a three-year test conducted by Phoenix Builder John Long. Long installed ABS drainage and vent lines in a house, and after 32 months of use cut out sections

of the pipe and submitted them to an independent laboratory for analysis. The lab found that the pipe was "not adversely affected by prior service conditions."

(Long plans to use ABS in his houses after he gets local code approval. He expects it to save approximately \$90 per house in labor costs, compared with cast iron vent and drain lines.)

Other plastic pipes are currently acceptable to FHA for outside use: polyethylene for water supply lines, and several high impact plastics for sewage and drain lines.

Research house tests variety of new components

Masonite Corporation, working with the Lumber Dealers' Research Council, built the house to try out a number of new hardboard products—ranging from some already in limited use to completely "new" experiments. They include:



1. *Stressed-skin exterior panels, finished on both sides, up to 12' long.* Outside surfaces with both a new V-groove horizontal siding and an experimental ship-lap siding (shown in photo) were tested. Inside surfaces are finished with a photographic wood grain, with vertical lines that minimize the panel joints.

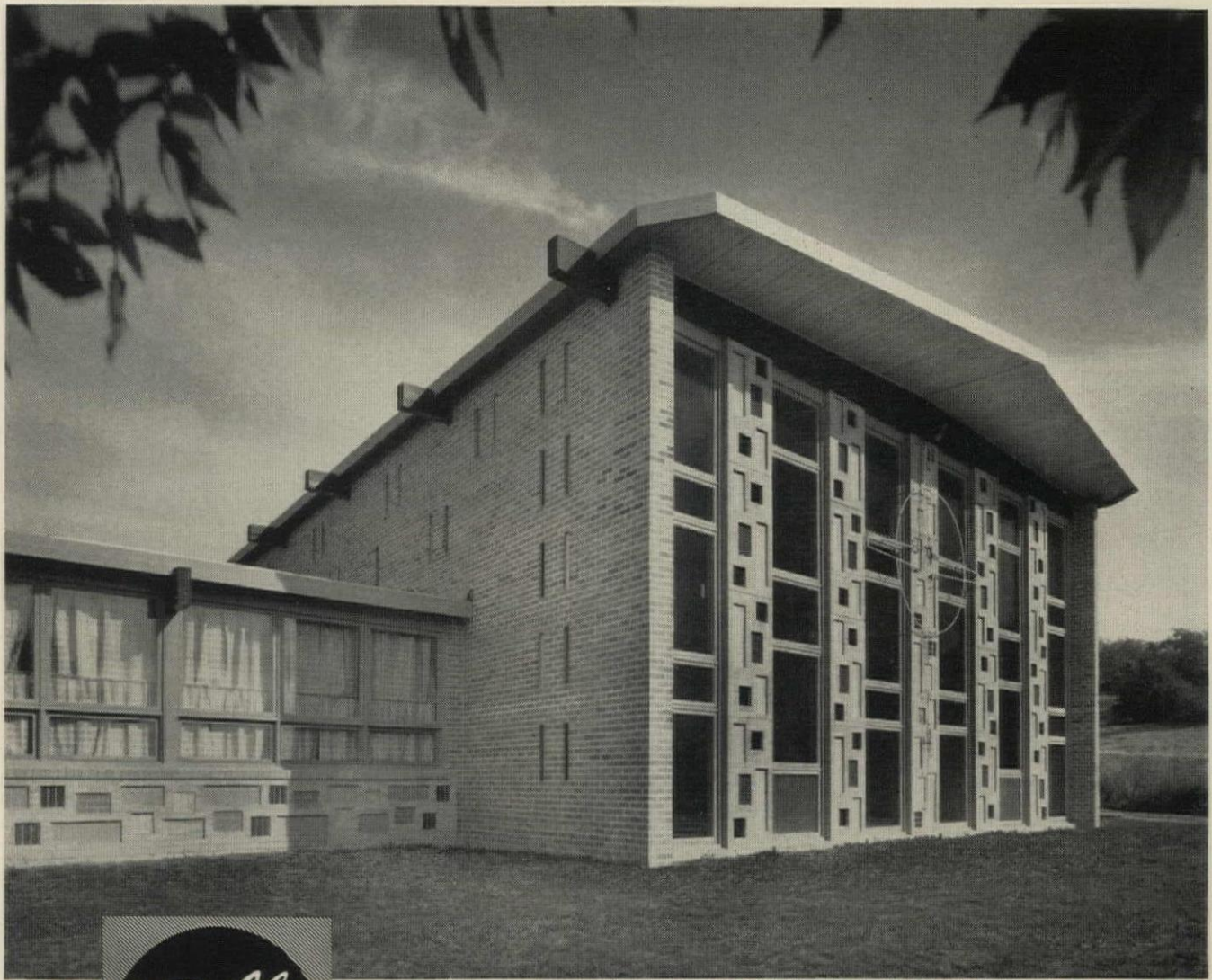
2. *A nail-less fastening system for the panels.* Matching grooves are cut in panel ends, epoxy adhesive is put on the contacting surfaces, and the panels are pushed together. Then two tapered splines are wedged into the groove to make the joint solid and weather tight. A metal plate joins the panels at the top.

3. *A lightweight, prefinished interior partition system.* It is spline-joined, nailed only at top and bottom plates. Masonite figures it will save \$5 a lineal foot over conventional partitions.

4. *Lightweight passage and cabinet-doors,* made by inserting a spline between two edge-glued sheets of hardboard. The doors have convex surfaces and are extremely rigid. They are surface mounted, and run all the way to the ceiling so they need no headers. Builder Bob Schmitt has been using these doors for several months, figures he saves \$10 on a 4-ft opening.

5. *Kitchen cabinets made from simple hardboard-and-frame panels.* Hardboard sheets are glued to 1x2s and 1x3s, and the resultant panels are ripped to make cabinets and shelving.

6. *Single-sheet decking and roofing,* another experimental application of V-groove siding. It was nailed directly over rafters spaced 16" or 24". /END



E. U. B. CHURCH, NORFOLK, NEBRASKA, ARCHITECT: HOWARD J. STRONG



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PELLA ALSO MAKES QUALITY WOOD
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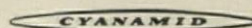
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Write for names of Formica cabinet manufacturers together with a set of samples of the new Formica V-32 with Brushed Finish.



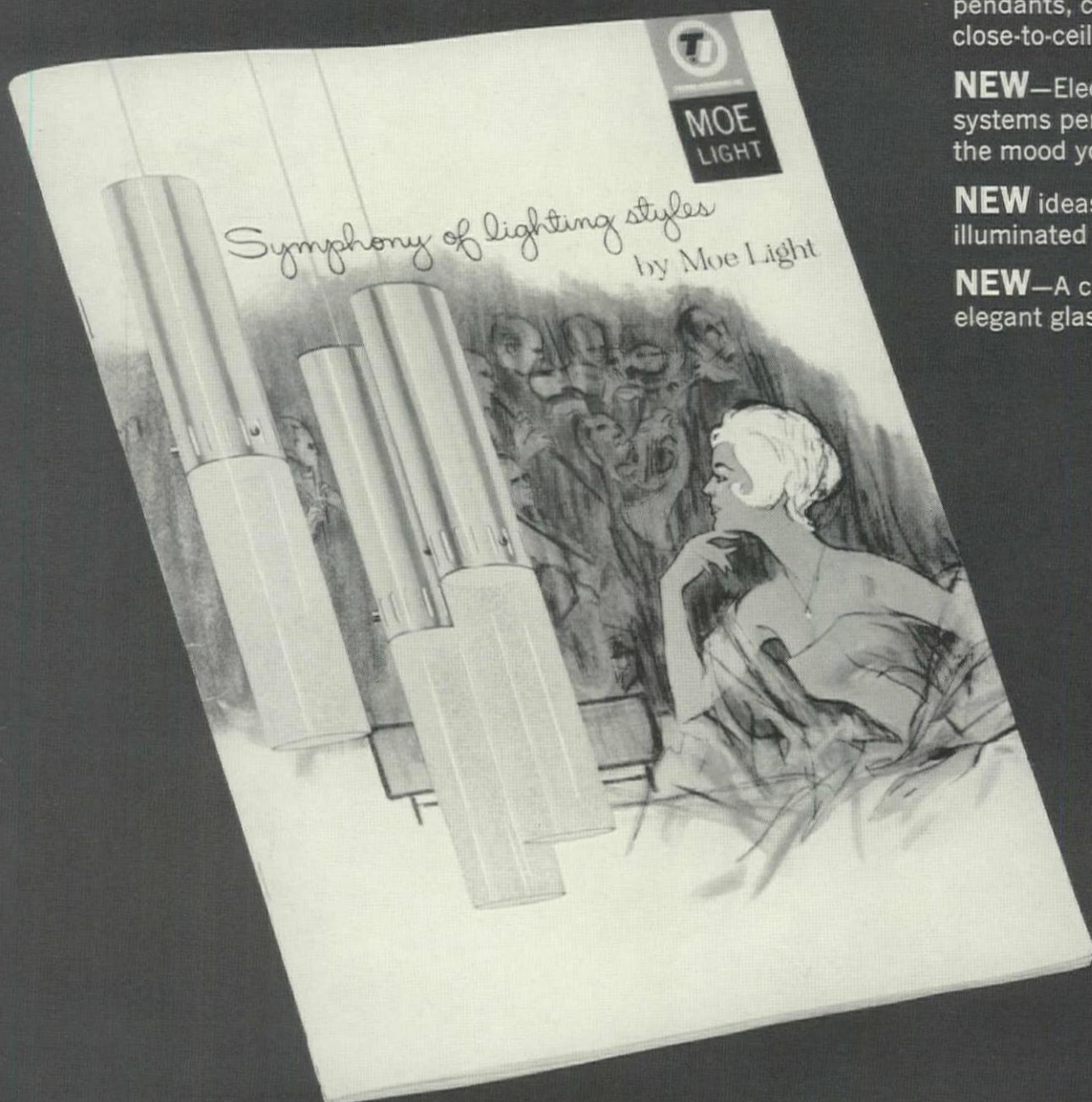
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DEPT. BD-2, CINCINNATI 32, OHIO

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H&H Photos



Apartments with landscaped court rent fast in New Orleans

So many visitors liked these Studio Arms IV apartments that almost all 144 units were rented soon after opening day last November. And word-of-mouth praise helped secure tenants for an adjacent (and duplicate) building.

Prospects, used to small patios in old French Quarter apartments in the city, were attracted by the big enclosed court with its pool, unusual landscaping, and Tahitian teahouse (left in photo).

Each apartment has a 6'x26' balcony or a private terrace overlooking the court. The 800-sq ft units have two bedrooms and rent for \$175 a month. An elevator serves the upper floors.

Architect Louis Clement paid special attention to eliminating noise. Floors are 3" concrete slabs, and between floors there is a 12" air space, 3" of insulation and a 1/2" layer of sheetrock. Clothes closets are placed to form party walls, have 1/2" insulated sheathing plus 1/4" plywood. And the air-conditioning condenser units are on the roof, rather

than on balconies as in many apartments.

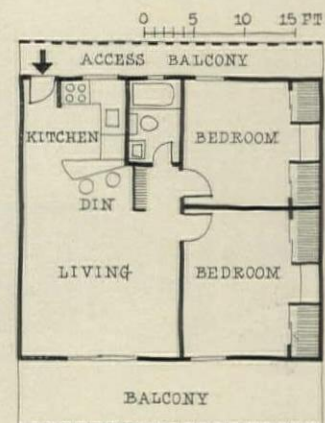
The apartments were built by M. R. Fletcher, and were a joint project of Fletcher, F. V. D. deLaBarre, and the Walther Bros Corp.

More about the leaders

Mobile-home communities on desert or shore are new land use ideas p 174

Ten new models in Phoenix are Stagg's "American compacts" p 178

New brochure by Santa Clara County encourages better land use . . . p 180



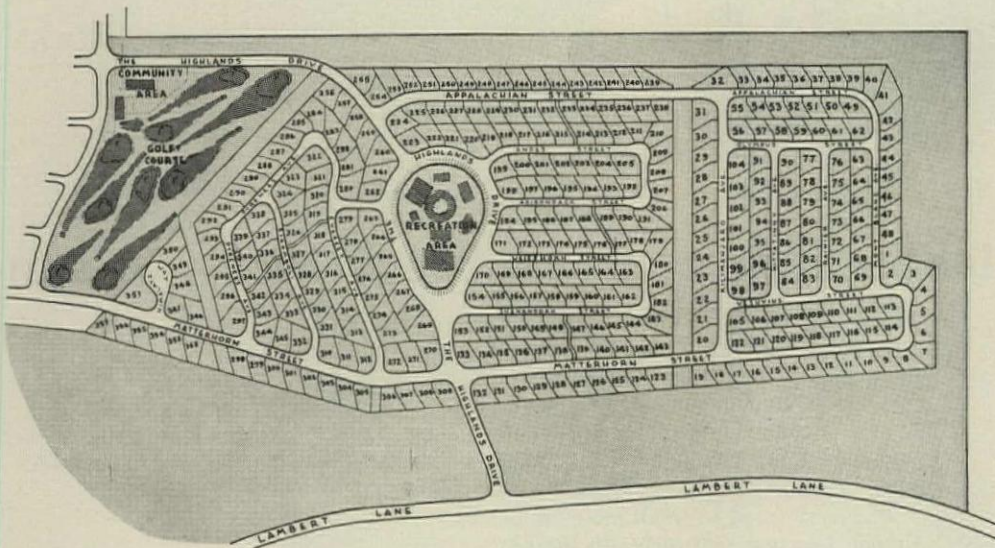
TYPICAL UNIT has 800 sq ft, is 26' wide, has a balcony both front and back.

Leaders continued on p 174



PERMANENT STRUCTURES, with family room, bedroom, and outside storage room, are added by many families. Most have evaporative coolers.

Mobile-home communities on the desert



LAND PLAN of first section shows how 60'x70' lots are grouped around central clubhouse and pool, with golf course at far left. The entire subdivision will have 1,600 lots.



BIG ROOF that covers trailer and the standard paved patio is a popular addition.



COMMUNITY CLUB has inside space for dancing, meetings, dinners, and entertainments.

A fine desert site just outside Tucson gave Big Builder Bob Lusk an idea for diversifying his house and apartment building. Here was space in the resort country for a 300-acre deluxe trailer subdivision that would appeal to upper-income retired people. But Lusk knew he would have to create something very special to attract the kind of people he wanted.

Lusk has done a number of things to give "The Highlands" an upper-class air. First he treated the land like a fine subdivision. He planned curving streets so trailers would not be lined up like dominoes. He built a community building, pool, recreation area, and a nine-hole golf course. He built a well designed entrance and planted palm trees. He does not rent his sites, he sells them for \$2,650 to \$3,250 and charges an additional \$600 for bringing in utilities. This lets him attract a stable, upper-income group. About half pay cash and all have money to afford good trailers, do a handsome job of landscaping, and make their mobile homes attractive. Many pay several thousand dollars extra for permanent structures over or around their trailers. Eventually there will be 1,600 lots, two more community clubhouses, and two more golf courses.



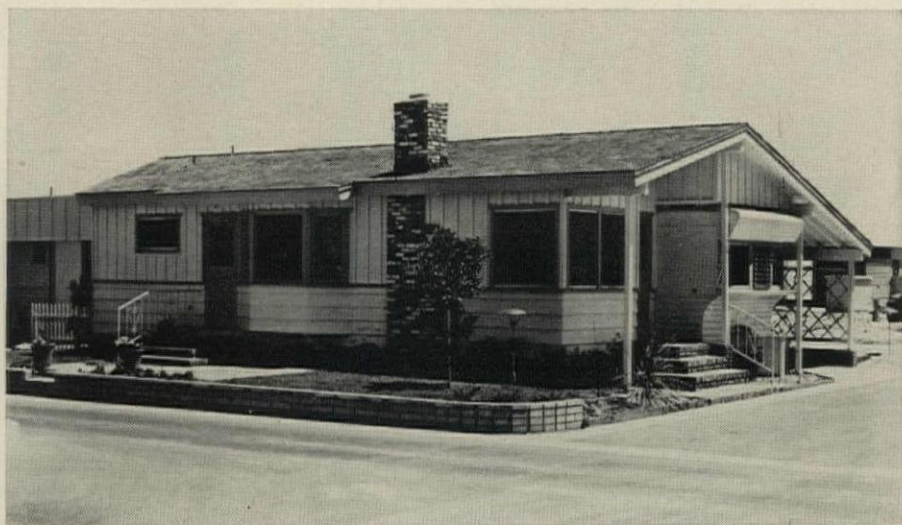
BAYSIDE VILLAGE, on the upper bay at Newport Beach, south of Los Angeles, attracts boat-loving families who want to live near the water.

or at the shore are a new land use idea

Thirty acres of waterfront property in the fashionable Balboa-Newport Beach area of Southern California gave Frank Carlton and Marshall Duffield a place to build "the nation's most luxurious mobile home development." This site practically assured them success because beach or bay land is almost impossible to get anywhere in the Los Angeles area.

When completed Bayside Village will have 300 mobile homes and boat slips. About 130 homes, 200 slips, a clubhouse, and pool are finished now. The developers sell new trailers and a house to enclose them for \$15,950 to \$24,000, plus ground rent of \$80 to \$150 a month. Leases run 25 years.

Lots are 2,200 to 3,000 sq ft. Trailers must be at least 10' x 40' and be 1958-or-newer models. Owners may bring their own trailers or buy a complete package from the developers. The trailer provides kitchen, dining room, bedroom, and bath. A 12'x40' cabana-living room is built around it. Larger models have two bedrooms and baths. Kitchens include a built-in gas oven and range, garbage disposal, refrigerator. Utility and telephone lines and a TV coaxial cable are underground. About 80% of the residents live here all year round.



MANY TRAILERS are completely integrated into the house structure. The trailer provides the mechanical core including kitchen, bath, and some heating. Land is leased, not sold.



PATIO LIVING on the water attracts both week-end and retirement families.



IMPRESSIVE CLUBHOUSE has big pool, private beach, boat slips, dining facilities.

Leaders continued on p 178

Insulite Primed Siding Performance Proved on more than 350,000 homes

Builders know from experience that this siding makes homes easier and faster to build and sell!

Builders who have used Insulite Primed Siding know it's easier to handle, easier to work with—and that it saves time and money on every house they put up.

MOVES HOMES FAST. Homes made with Insulite Primed Siding have much more appeal to buyers. The deep shadow line, the absence of knots and splits, the extra smoothness of the

finish paint job means these homes move faster in almost any development. It gives you an important "extra" to sell: a lifetime of lower maintenance costs!

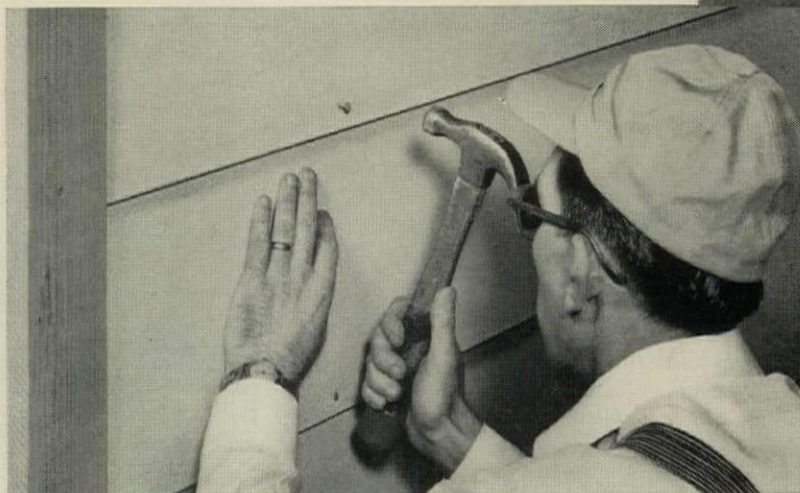
TRY IT YOURSELF. If you haven't yet used Insulite Primed Siding, plan for it on the next homes you start. You'll find out why the thousands of builders order and reorder.



CHOICE OF 3 DIFFERENT TYPES GIVES YOU DESIGN FLEXIBILITY Shown here is the vertical plain panel for board and batten construction. Panels are $\frac{1}{2}$ " thick in 4' x 8', 9' and 10' sizes.

Another choice is horizontal (lap) siding with the reversible Insulite "weather-drip" edges. Comes in 8", 10" and 12" widths, $\frac{1}{2}$ " thick in 16' lengths for less handling and fewer joints.

Also available are 4' x 8', 9' and 10' vertical grooved panels with grooves spaced 8" on center. Long edges have shiplapped joints for tight, easy fitting.

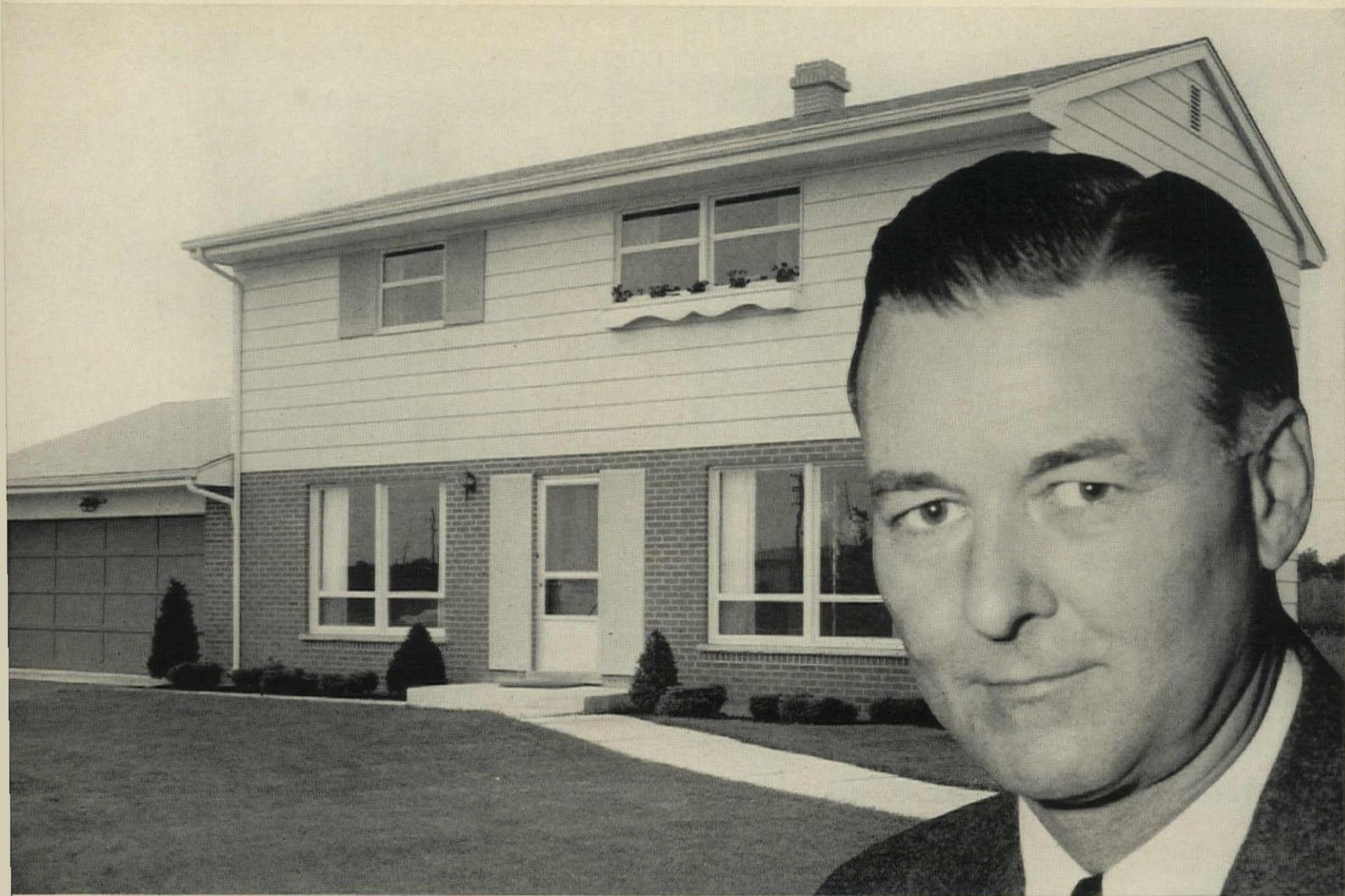


EASY TO HANDLE—EASY TO WORK Easy to saw, plane and nail—and saves carpenters' time because it works so easily. Straight lengths, full widths and square cut ends mean less waste and less application time.

It has no grain so will not split or splinter, warp or bow. Nails start and drive home fast. No need to drill holes or use special nails. Excellent dimensional stability—boards stay butted.

TAKES PAINT BEAUTIFULLY Insulite Primed Siding comes ready for fast, smooth on-the-job finish painting. Fully primed on face, edges, ends and back to save cost of prime coat. In laboratory moisture tests, it had the best blister resistance of any material tested—and these results have been backed up by on-the-home use since 1957.





Chicago builder Larry Mills of Laurance H. Mills & Son, Inc. says:

"Not a paint complaint in the four years I've used Insulite Siding."

Larry Mills is a builder of quality homes in the 26 to 30 thousand dollar range in the Chicago area. He was one of the first builders to use Insulite Primed Siding. He became sold on its value immediately, and has used it on almost all the homes his firm has built since 1957.

COMPLETELY PRIMED. Why is Insulite Primed Siding so resistant to paint blistering? The *complete* deep-prime coat which is applied at the factory is one reason. In fact new construction can stand for several rainy days without a finish coat—and there's no need to worry about Insulite Siding taking up water.

HAS NO STRUCTURAL GRAIN. And this rules out splits and knots where water can penetrate beneath the coats to cause paint blistering.

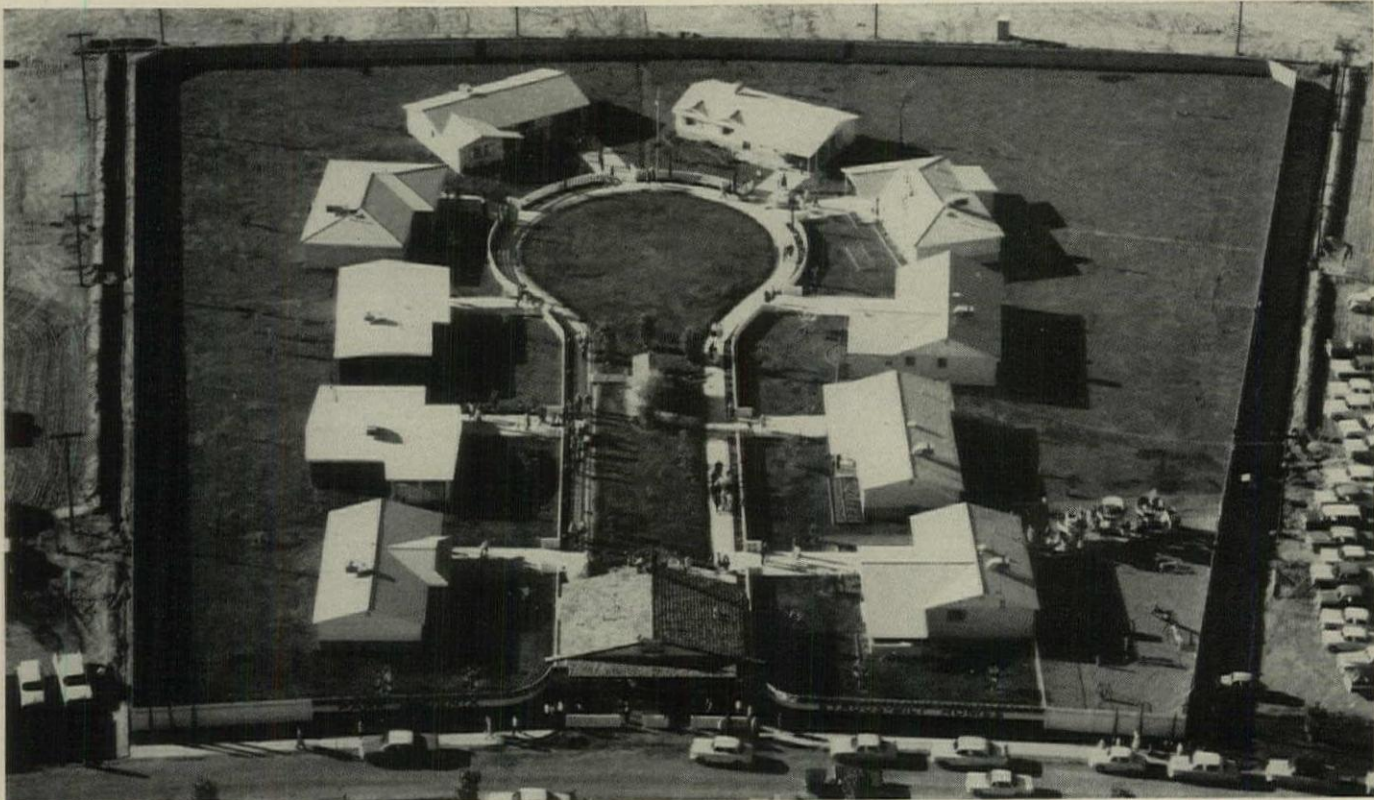
Still another reason why Insulite Primed Siding holds paint so well is the exclusive angle-cut "weather drip" edge which makes water run off the edge, rather than run back under the siding.

REMEMBER THIS: Resistance to paint blistering is only one of many good reasons why Larry Mills and thousands of other builders are using Insulite Primed Siding. Ask your dealer about this performance-proved siding. Or for special information, write Insulite, Minneapolis 2, Minnesota.

Build better with **INSULITE** Primed Siding[®]



Insulite Division, Minnesota and Ontario Paper Company, Minneapolis 2, Minnesota



LANDSCAPED CUL-DE-SAC is setting for this large group of new models. Staggs reports he sold 71 houses on opening day.

Ten new models in Phoenix are Staggs' "compacts"

These are the newest houses in the rough-and-tumble competition for the low-priced market in Phoenix.

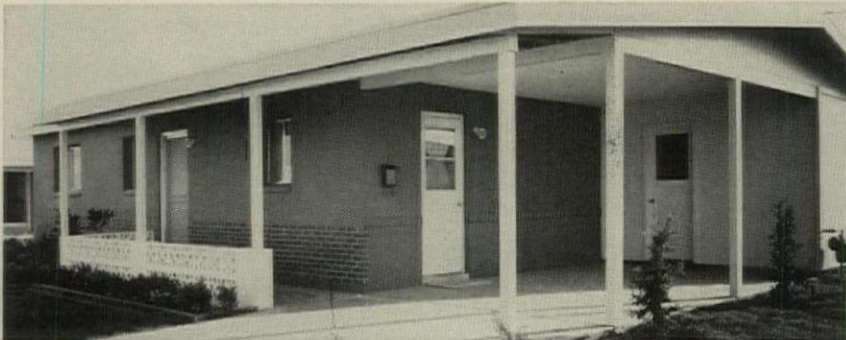
Ralph Staggs built them for his big effort to capture the market between \$8,970 and \$12,165. His model group is in a huge new tract of 2,500 acres four miles south of downtown Phoenix, where he says some 40,000 people will

eventually live. His "Park Phoenix" subdivision will have a large regional shopping center, apartments, light industry in a garden-type setting. Three schools, located around a park, will be right in the center.

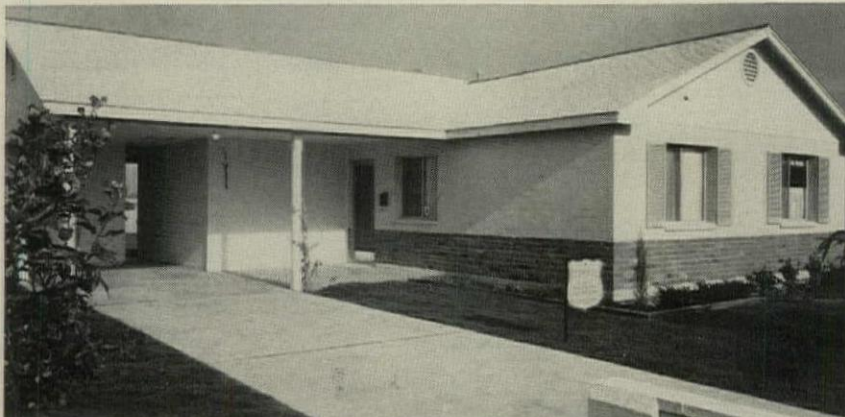
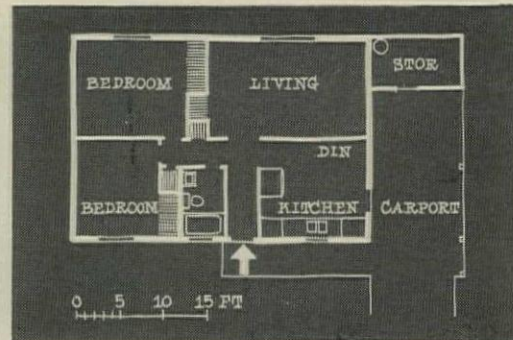
Staggs now builds in six areas around Phoenix. These are his lowest priced houses, designed to attract prospects

from the industrial south side. Says Staggs, "These houses are for the lower-income group that wants sound houses without frills, but with quality and space. Today's buyers also want variety, so we've got 17 floor plans and 50 elevations."

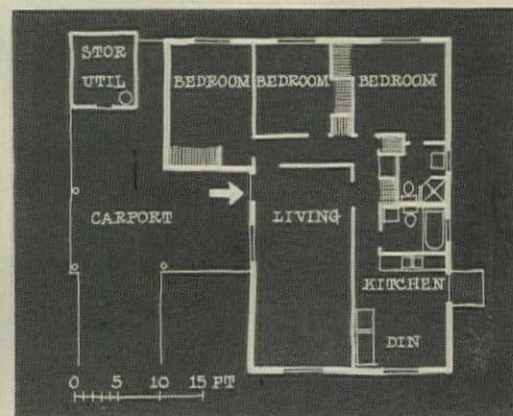
Staggs reports he built 1,300 houses last year.



\$9,950 HOUSE has 934 sq ft plus outside storage, two bedrooms, one bath, masonry walls with furred-out drywall.



\$11,910 HOUSE has 1,166 sq ft plus storage-laundry room, three bedrooms, two baths, an 11'x23' living room, evaporative cooler.

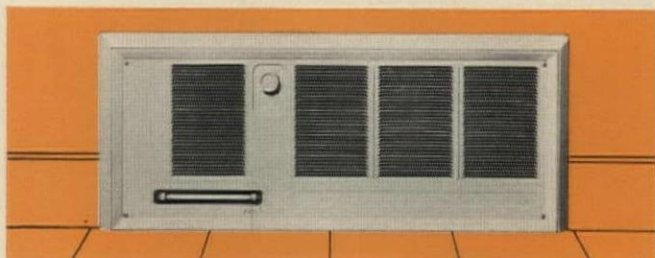


Leaders continued on p 180



A. CONVECTION BASEBOARD—Fast-action rod-type heating unit with newly designed honeycomb heat cells provides quiet, efficient heat transfer. Low, safe surface temperature. Automatic control by built-in or wall thermostat.

HUNTER...electric heat at its best



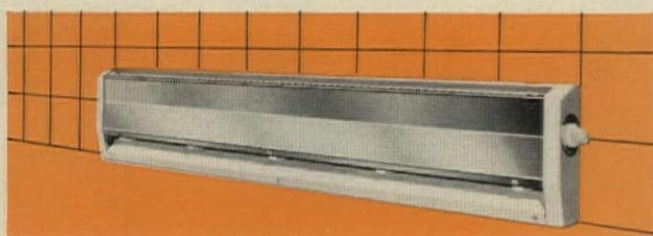
B. FORCED AIR BASEBOARD—Entirely new type electric heating system combines the advantages of convection baseboard and forced air. Maintains ideal comfort with minimum heat loss. Floor-level thermostat.



C. TRIO CEILING UNIT—Heats, lights, ventilates. DUO Ceiling Unit is a combination heater and ventilator. Forced Air Ceiling Heater also available. All three units easily installed in bathroom ceiling.



D. VYCOR INFRARED HEATER—Use indoors or outdoors for quick, efficient infrared heat where ordinary heating is ineffective. Vycor silica glass tube by Corning. Special model for bathrooms with enclosed heating element.

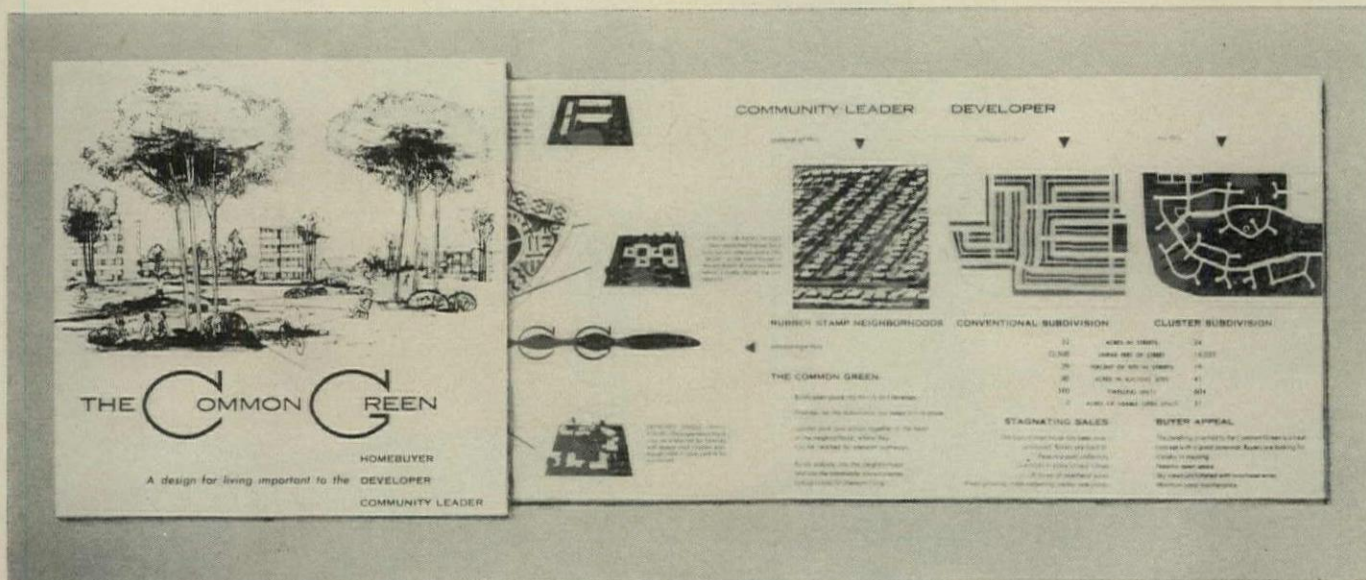


E. BATHROOM CONVECTION BASEBOARD—34" in length, this new heater is finished in chrome and white to match standard fixtures. Thermostat control end-mounted for easy access. Same heating components as **A** above.



MAIL FOR CATALOG: Hunter Division—Robbins & Myers, Inc.
2428 Frisco, Memphis 14, Tenn. Send complete data on **A** **B** **C** **D** **E** to:

Name _____ Company _____
Address _____



This brochure is used by Santa Clara County to encourage better land use

In a few well illustrated pages it tells why "the common green" is important to the homebuyer, the developer, and the community.

It defines a common green as a "park-like open space in the center of a neighborhood or smaller group of houses and apartments. Its lawns, tree-shaded walks, gardens, and play areas are available to the surrounding residents for common use and enjoyment."

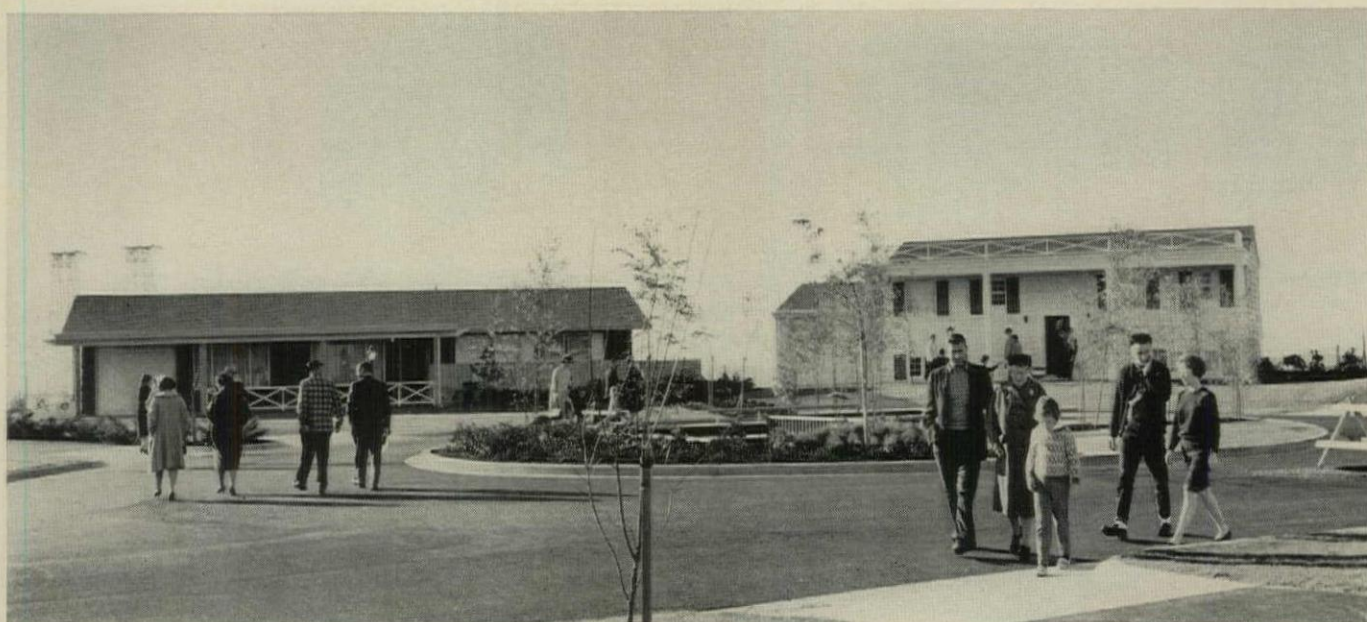
Santa Clara planners urge that devel-

opers substitute cluster subdivisions for "rubber stamp neighborhoods" or conventional subdivisions. In two examples shown (above, right) the cluster plan has fewer acres of streets and only half as much land in building sites—but has more dwelling units (604, vs 590 in the conventional plan), and 51 acres of open space (compared with none in the conventional plan).

The brochure encourages use of duplex clusters, townhouses, maisonettes,

atrium or patio houses; and also shows how to group one-family houses around a cul-de-sac.

Large blow-ups of the brochure (5' x10') have been exhibited at county fairs and in other public places, and the display has been well received by the public and by community leaders. "The Common Green" and another booklet entitled "Greenways" can be obtained from the Santa Clara Planning Dept, County Office Building, San Jose.



"Let opening-day visitors enjoy the models without a sales pitch"

So says Builder Herman Sarkowsky, who followed his own advice when he opened these \$21,500 houses in Tacoma.

"We planned our first three weekends just for exposure," explains Sarkowsky, "and pulled crowds of 3,000 the first weekend, 4,500 the second, and 1,100 the third. Instead of trying to make sales under these crowded conditions,

our sales manager and his two men made firm appointments. Our guess was they could line up eight appointments in the time it would take to make one sale, and that the salesmen could do a better selling job in an hour or two some evening than they could on opening day.

"This is a wonderful way to sell,"

says Sales Manager Clint Hergert. "In our market and price class, people aren't buying on impulse, so they like this way of doing business. If they are interested enough to come back for appointments, they're good prospects. Our first 40 appointments brought five firm sales. In our market this is better than we expected." /END

IT'S NEW!

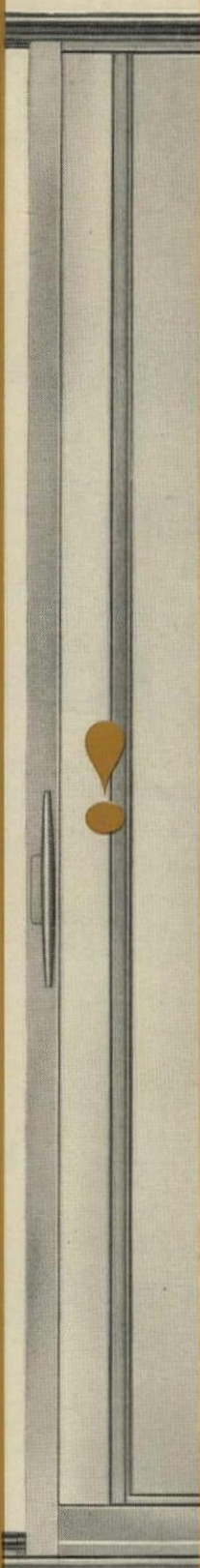
a sliding glass door with everything a builder wants, including a builder's price!

The exciting new

ARCADIA

Acme 500 door

it's all-new, all aluminum and all-Arcadia!



The Arcadia Acme 500 is a sliding door that combines Arcadia **quality** and consumer acceptance with hardheaded builder economy. It already has been installed and tested in hundreds of homes in major tract developments, with enthusiastic approval by the builders. We believe no other door in Arcadia's long history of leadership has combined the versatility and value of this new builder line. Look closely, and see for yourself. The **appearance** is all Arcadia — with gracefully sculptured cast aluminum hardware inside and out. The **performance** is all Arcadia, too, with its exclusive weathertight design, inside sliding screen and flawless finish. The **choice** is yours — a choice of types and sizes up to 8'0" (stock 6'8" sizes available for immediate delivery), a choice of single or double glazing, and a choice of 3 3/8" jamb or 5 1/2" jamb with integral molds. And every model is equipped with Arcadia's new lift-proof concealed latch (with cylinder lock optional). The opportunity is now — see your Northrop/Arcadia distributor or write for full details on Arcadia

Acme 500
sliding doors — real Arcadia
quality at a builder's price!



NORTHROP ARCHITECTURAL SYSTEMS
A subsidiary of Northrop Corporation
5022 Triggs Street, Los Angeles 22, Calif. / Angelus 2-6171

NOW YOU CAN OFFER HOME BUYERS THIS
GUARANTEE OF SATISFACTION

Hotpoint

90-DAY REPLACEMENT

Guarantee of Satisfaction

*This is to certify that Hotpoint hereby
guarantees your complete satisfaction with this appliance.*

Your new Hotpoint electric appliance has been engineered and manufactured to exacting quality standards. We are confident that it will render satisfactory performance. However, if you are not completely satisfied with the performance of your new Hotpoint appliance and notify the seller within 90 days of the date of purchase, we will replace it with a comparable model at no cost to you. Your appliance will be picked up and a new one promptly delivered to you. This guarantee assures your complete satisfaction with the performance of this appliance. It does not, of course, cover disconnection and reconnection costs of built-in or plumbed-in products. This guarantee supplements the Hotpoint parts and labor Warranty against manufacturing defects, and applies within the continental United States, Hawaii, and Alaska.

This guarantee made by **Hotpoint**

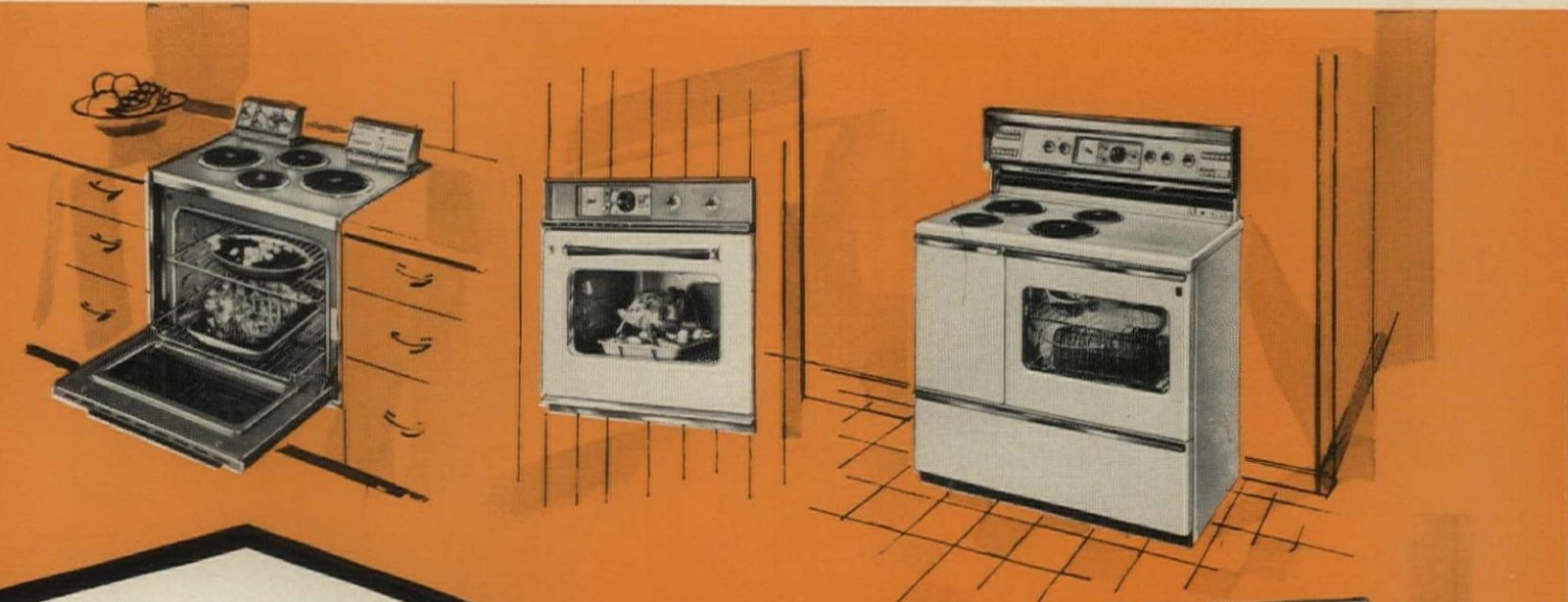
A Division of General Electric Company, 5600 West Taylor Street, Chicago 44, Illinois



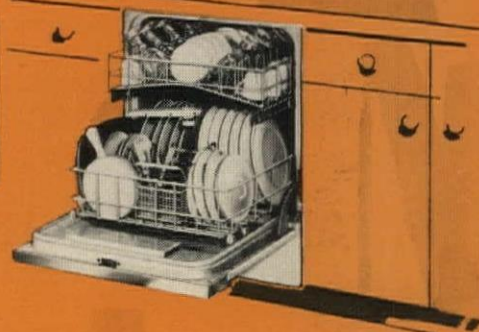
**TODAY'S HOME BUYERS
WILL BUY WITH CONFIDENCE FROM THE
BUILDER WHO OFFERS THIS GUARANTEE!**

Hotpoint gives you an unequalled selection of top quality built-in Town and Country ranges, ovens, surface units, dishwashers, disposalls, automatic washers and dryers—and they are all backed by Hotpoint's unprecedented Guarantee of Satisfac-

tion—exactly as stated in the above Certificate. This unprecedented written Guarantee is positive proof to home-buying prospects that you've selected top quality appliances for your homes—and that you're a top quality builder!



...and the
**GREATEST LINE IN
 HOTPOINT HISTORY!**



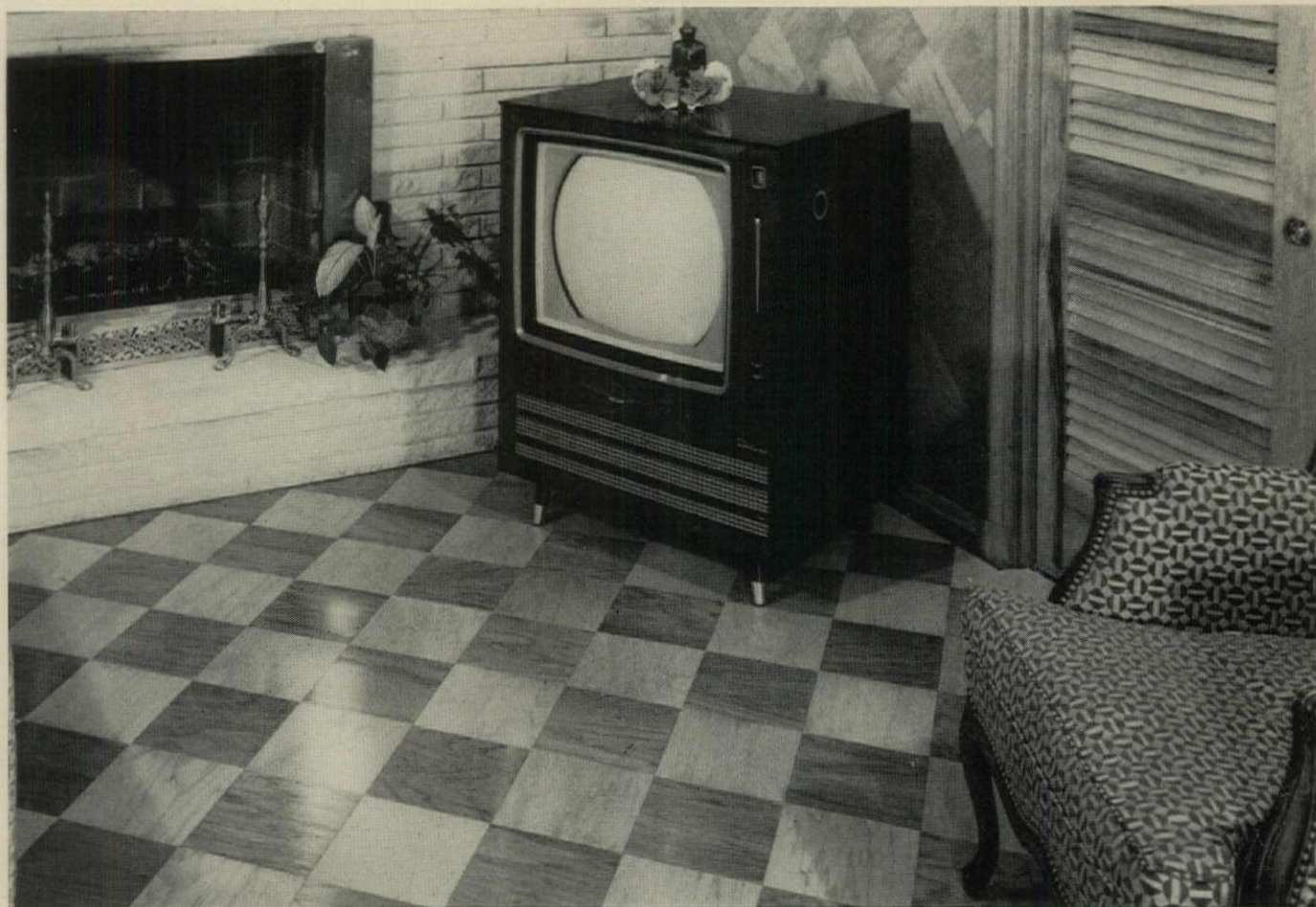
- **Town and Country Ranges**—the popularity of this new type of built-in is sweeping the country. Your choice of 5 models.
- **Customline Built-In-Ovens**—the widest variety on the market. 9 models, including single and double ovens.
- **Famous Hotpoint Cabinet Ranges**—six 40 in. models, seven 30 in. models, two 19½ in. apartment models.
- **Touch Command Home Laundries**—6 Washer models and 6 "Speed Flow" Dryer models.
- **Automatic Dishwashers**—3 built-ins available, including models with "Double-Deck" washing action.
- **Disposall® Food Waste Disposers**—3 dependable models.

Hotpoint



A Division of General Electric Company, Chicago 44, Illinois

ELECTRIC RANGES • REFRIGERATORS • AUTOMATIC WASHERS • CLOTHES DRYERS • CUSTOMLINE® • DISHWASHERS
 DISPOSALL® • WATER HEATERS • FOOD FREEZERS • AIR CONDITIONERS • ELECTRIC BASEBOARD HEATING



Two-tone oak floor combines a new, dark-finish, 9"x9"x1/2" laminated block called "Antique Oak" with lighter "Natural Oak" tiles in an eye-catching parquet pattern. Note that the lighter tiles can also be used diagonally on the wall as a

decorative accent panel. Both blocks are t&g three-ply oak with an extra-durable factory-applied "satin" urethane finish.

Higgins Industries, Inc., New Orleans.

For details, check No. 3 on coupon, p 200

Attention getters are rare: here are a dozen of them

Some are brand new ideas for products that never existed before. Others are striking changes in design or finish of familiar products. But any one of them would attract attention in a house—and give salesmen a talking point prospects would remember.



Wood folding doors (left) come in pre-finished or unfinished birch or lauan, 2'2" to 4'0" wide; 6'6", 6'8 1/2", and (in the 4'0" width) 8'0" high. Doors can also be paired to fit larger openings. Woodmasters list for under \$40.

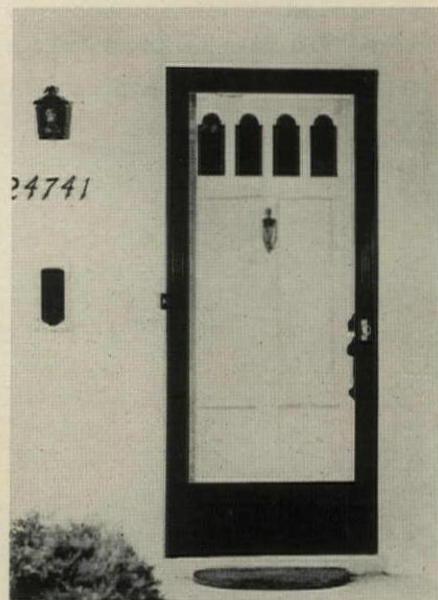
New Castle Prods, New Castle, Ind.

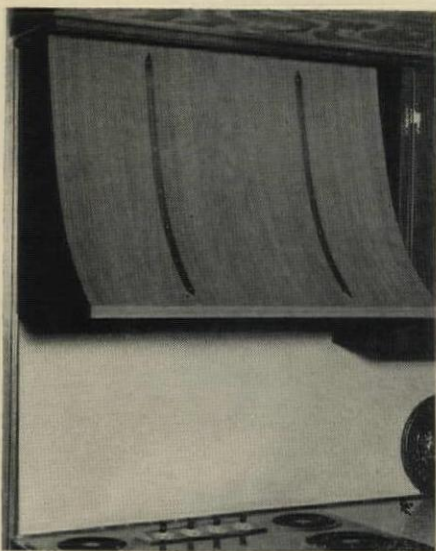
For details, check No. 4 on coupon, p 200

Colored combination doors (right) and matching windows come in five colors and black. Aluminum frames are chemically pre-treated to assure strong bond of primer and have tough electrostatically applied finish coat.

Season-all Industries, Indiana, Pa.

For details, check No. 5 on coupon, p 200

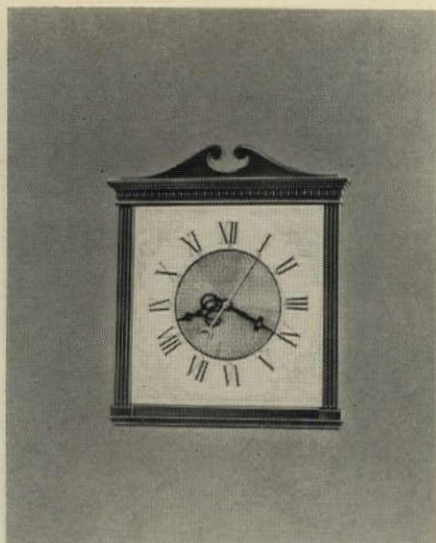




Formica covered hoods are made in any pattern or color to customer's order, are competitive in price with stainless steel or copper hoods of same size. Equipped with NuTone fans and switches or with cut-outs for other fans.

Murray Equipment Co, York, Pa.

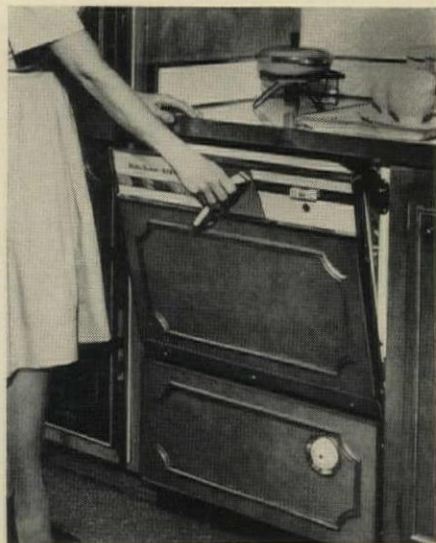
For details, check No. 6 on coupon, p 200



Built-in chime clock comes with modern, provincial, or (shown above) colonial face, has a 16-volt clock movement that needs no 115-volt wiring. List prices start at \$22.50 (\$7 less without built-in chimes).

NuTone, Inc., Cincinnati.

For details, check No. 7 on coupon, p 200



Paneled front dishwasher can be matched to any cabinets. Special trim kit for door and lower panel accommodates 1/2" material; a second type fits 1/6" laminates; or maker supplies unfinished birch for staining or painting.

Hobart Mfg Co, Troy, Ohio.

For details, check No. 8 on coupon, p 200



Corner toilet has triangular tank that fits snugly against walls. It not only creates a new look, but also can be a space saver in a small bath or powder room. This new Triangle syphon jet toilet comes in six colors and white.

Murray Corp, Eljer Div, Pittsburgh.

For details, check No. 9 on coupon, p 200



Built-in toaster makes four slices. It can be used in hinged-out position (shown above) or lifted from recess and used anywhere. Closed, it fits flush against wall. Its housing is designed to fit between standard-spaced studs.

Swanson Mfg Co, Owosso, Mich.

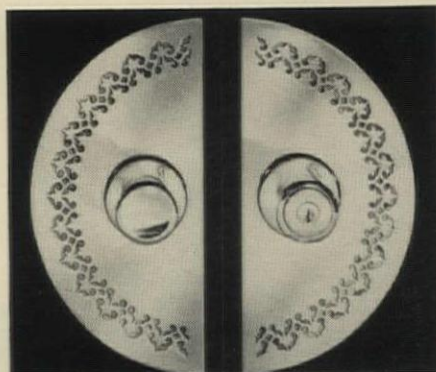
For details, check No. 10 on coupon, p 200



Built-in food warmer fits flush into laminate or ceramic tile tops. It has three settings: low for bread and rolls; medium for meat, fish, and vegetables; high for coffee or to thaw frozen food. Consumes 340-w, 120-v.

Barday Inc, Beverly Hills, Calif.

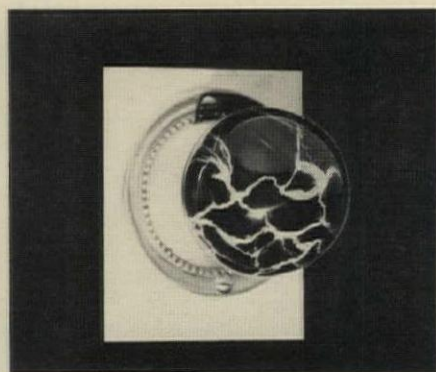
For details, check No. 11 on coupon, p 200



Half moon rosette adds elegance to standard 2 3/8" Kwikset 400 locksets, is reversible for left- and right-hand doors. Rosette No. 1-287 lists for \$4.70, comes in all popular finishes, measures 11" high by 5" wide.

American Hardware, Anaheim, Calif.

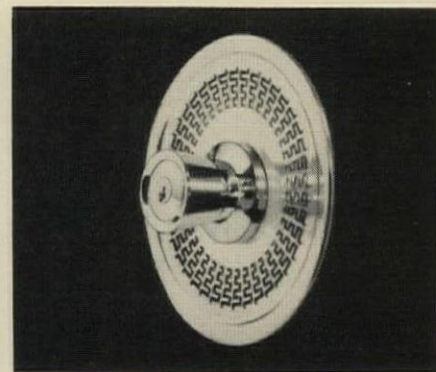
For details, check No. 12 on coupon, p 200



Italian marble knobs are made from black and gold veined Portoro #1, solid white Crema, multi-hued reddish Rosso, or black and white Panazzo marbles. They are 2 1/4" in diameter, for use with Towne cast brass back plates.

Yale & Towne, New York City.

For details, check No. 13 on coupon, p 200



Filigreed escutcheons come in two sizes: 8"-diameter full-round plates for 5" backsets, and 11"-high half-round plates for standard 2 3/8" backsets. There are two series: Lancer (shown above) and Valiant, with a dual-scroll design.

Weslock Co, Huntington Park, Calif.

For details, check No. 14 on coupon, p 200

New products continued on p 188

For conventional construction or components . . . choose Southern Pine for strength, economy and performance.

For wall framing . . .

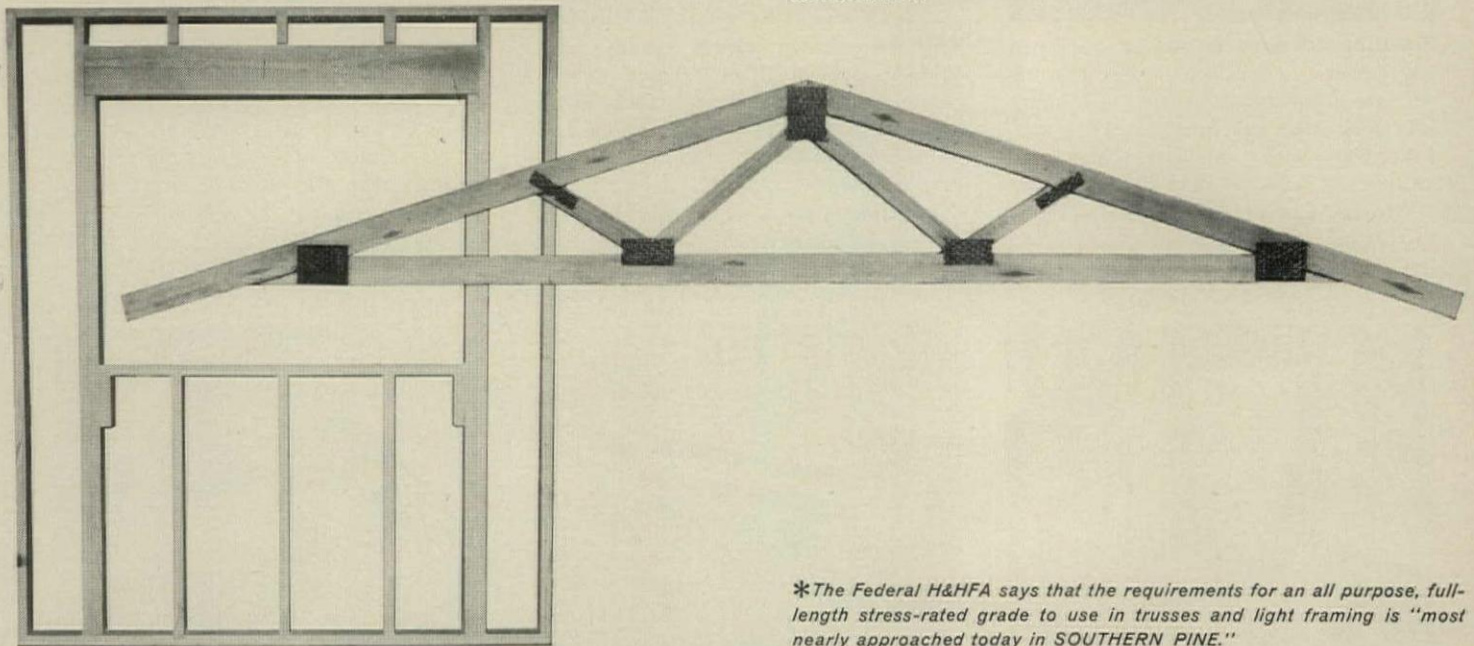
proper seasoning at the mill assures uniform size and stability.

For roof construction . . .

Southern Pine dimension is uniformly graded over its entire length. This permits simple beam, cantilever, continuous or tension loading as required for trussed rafters. These same qualities also apply to conventional rafters and ceiling joist construction.

For joisted floors . . .

the U. S. Forest Products Laboratory, America's foremost authority on wood, in their Technical Bulletin 408 rate Southern Pine tops for hardness, toughness, stiffness, bending strength, and nail-holding power, all requisites for dependable joisted-floor construction.



**The Federal H&HFA says that the requirements for an all purpose, full-length stress-rated grade to use in trusses and light framing is "most nearly approached today in SOUTHERN PINE."*



"For quality Miller Homes, we use components built of dependable Southern Pine."

*says J. Clifford Miller, Jr., President, Miller Manufacturing Company—
Prominent Pre-Crafted Home Manufacturer, Richmond, Virginia.*

"For trusses, wall units, and joisted floors . . . even for most of the interior and exterior finish . . . we use Southern Pine exclusively. That way, we save time and money, and still satisfy the most discriminating of our Miller Home Buyers."



ASK YOUR NEARBY RETAIL LUMBER DEALER FOR GRADE-MARKED, SPA TRADE-MARKED

SOUTHERN PINE

It's dry...pre-shrunk...from the mills of Southern Pine Association.



Write today for these free bulletins:

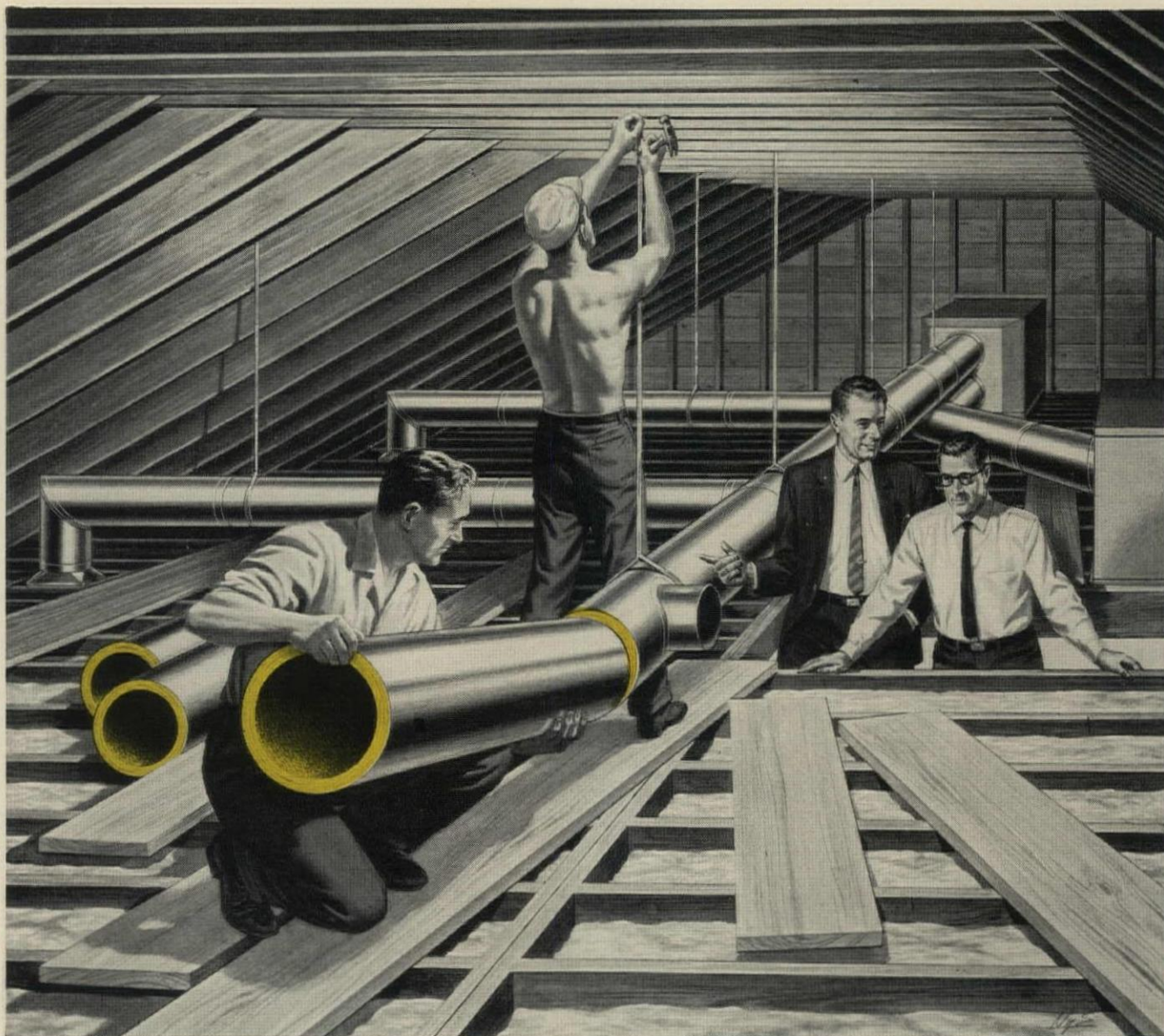
**SOUTHERN PINE ASSOCIATION
P. O. BOX 1170, NEW ORLEANS 4, LA.**

Please send the following technical bulletins:
 Stress Grade Guide Trussed Rafter Data
 How to Specify Quality Southern Pine

NAME _____ TITLE _____

FIRM NAME _____

CITY _____ ZONE _____ STATE _____



NEW G-B DUCT WITH ALUMINUM CASING

*combines air distribution, thermal insulation, sound absorption
and vapor barrier—all in one economical product!*

Look at all the advantages you get with a prefabricated air duct made entirely of high-density fiber glass insulation: *built-in sound traps that eliminate objectionable equipment and air rush noises* ● *thermal insulation that keeps fuel and electric bills at a minimum* ● *faster, less expensive installation—50% faster than insulated sheet metal ducts* ● *vapor barrier protection that assures moisture-free ducts.* G-B Duct comes in lightweight, ready-to-install 6' sections that are easily assembled with only a knife,

standard sheet metal fittings, and vapor barrier tape. Enclosed in a hardened aluminum casing that is sealed by a unique welding process, G-B Duct meets the strictest fire codes for residential or commercial heating and air conditioning. In homes, shopping centers, clinics, motels, schools, and office buildings across the nation, G-B Duct is providing efficient, economical air handling at less cost to the builder and the owner. It will pay you to thoroughly investigate G-B Duct. Write for detailed information today.



**GUSTIN-BACON
Manufacturing Company**

258 W. 10th St., Kansas City, Mo.



Dishwasher has rack to hold pans when top dish basket is lifted out. Other features of this top-of-the-line, Imperial 900 dishwasher include: water-supply heat booster, upper and lower spray arms, choice of 20 front styles.

Waste King Corp, Los Angeles.

For details, check No. 15 on coupon, p 200



30-inch drop-in range has full width oven, 2,600-watt surface unit. Other features include automatic rotisserie, satin chrome top, twin-tower push-button controls, pull-off door available in seven popular colors.

Hotpoint, Chicago.

For details, check No. 16 on coupon, p 200

OTHER PRODUCT NEWS

Single control faucet has only one moving part. Control is turned to right or left to control temperature, pulled in or out to regulate flow. Spout is attached to hose, pulls out to become flexible rinsing spray.

Lawndale Industries, Aurora, Ill.

For details, check No. 20 on coupon, p 200

Vinyl-clad steel wire is used for the mesh of a new chain-link fencing. Called Colorguard, the fence is available in ten bright colors, and custom colors can be manufactured to order.

Colorguard Corp, New York City.

For details, check No. 21 on coupon, p 200

Compact cooling unit has 2-ton capacity, fits in case just 22" high, 30" wide, and 38" long. Key to the small size is a mixed flow fan which has the same performance characteristics as a centrifugal fan, but requires much less space. Units are available in capacities of from 2 to 15 tons.

Trane Co, LaCrosse, Wisconsin.

For details, check No. 22 on coupon, p 200

Through-wall cooling units have been added to the "WhispAir" line of smaller air conditioning units. Like the original vertical models, the new units come in capacities of 18,000-22,000 Btuh cooling capacity, and 48,150 Btuh heating capacity.

Westinghouse, Staunton, Va.

For details check No. 23 on coupon, p 200

Polyester film can now be laminated to v-groove panels and to embossed and textured surfaces of hardboard and plywood, to finish and protect the entire surface from abrasion and staining. Videne will not crack or craze.

Goodyear Tire & Rubber Co, Akron.

For details, check No. 24 on coupon, p 200

Two new finishes are offered for Bronzeglow birch kitchen cabinets: "Royal," a dark shade, and "Heather," a lighter finish with grey overtone and a light grain pattern. Finishings are available for both standard and provincial styles.

H. J. Scheirich Co, Louisville, Ky.

For details, check No. 25 on coupon, p 200

12"x12" parquet flooring is faster to install than standard 9"x9" blocks, will fit inside-module rooms with no cutting. Natural or dark oak finishes are available.

Wood Mosaic Corp, Louisville, Ky.

For details, check No. 26 on coupon, p 200

Disposer has plastic liner to keep detergents from corroding lower end bell. It is presently being installed in maker's top models, will later be installed in all models.

In-Sink-Erator Mfg Co, Racine, Wis.

For details, check No. 27 on coupon, p 200

Five new products for your most important room



12-second coffee maker grinds coffee, runs hot water through it, pours, and washes away used grounds. Coffee Butler is 12" wide, 22" high, 3" deep, requires 110-v service and a cold water line.

Havajava Mfg Corp, Glendale, Calif.

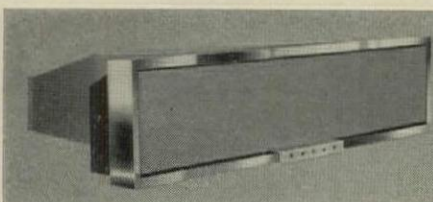
For details, check No. 17 on coupon, p 200



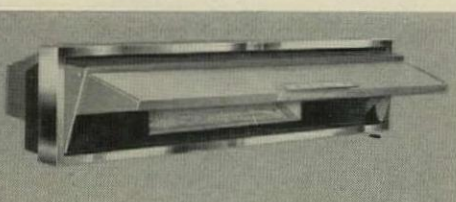
12-cup coffee maker holds over a gallon of water, keeps it at brewing temperature, makes "full pot" in four minutes. Water can also be used for tea or other hot beverages. Unit is built into wall cabinets.

Cory Corp, Chicago.

For details, check No. 18 on coupon, p 200



Fold-out hood lies flush with face of kitchen cabinets (left photo) when not in use, opens out an extra-deep 7" (right photo) so it can catch fumes from oven door left open for broiling.

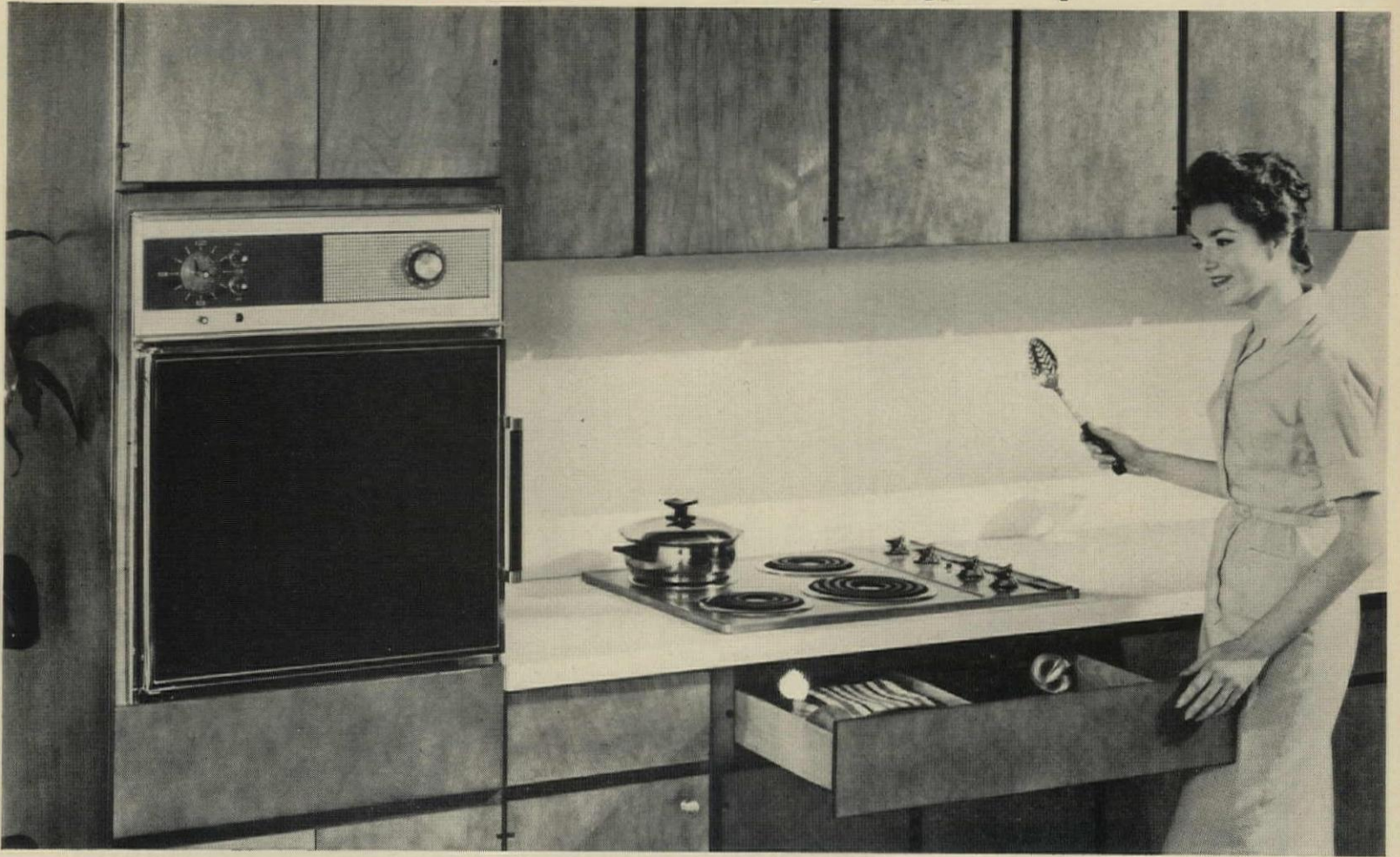


Unit has twin centrifugal blowers, discharges air either vertically or horizontally. Five-year guarantee.

Broan Mfg Co, Hartford, Wisconsin.

For details, check No. 19 on coupon, p 200

Only from Westinghouse...so many ways to plan a kitchen



Door opens to the left and away from adjacent work surface when required by kitchen layout.



With work surface at left, reversible oven door provides same convenience. New 4-unit platform permits full use of cabinet drawer below the unit.

An exciting new breakthrough in range design

Design the kitchen anyway you want. This new Westinghouse built-in never interferes with your plans. It's the first wall oven with a side-mounted door that can be made to open from the left or right. This gives you greater kitchen plan flexibility. It gives your prospects greater convenience since they don't have to reach around or over a drop-down door as required by other wall ovens. Offer it with the Magic Mirror Door that lets you see in when the light is on. Or you can offer it with a solid door in beautiful CONFECTION COLORS. For full details, see your Westinghouse Distributor. Remember, *you can be sure... if it's*



Westinghouse

Westinghouse Electric Corporation
Contract Sales Department
Mansfield, Ohio

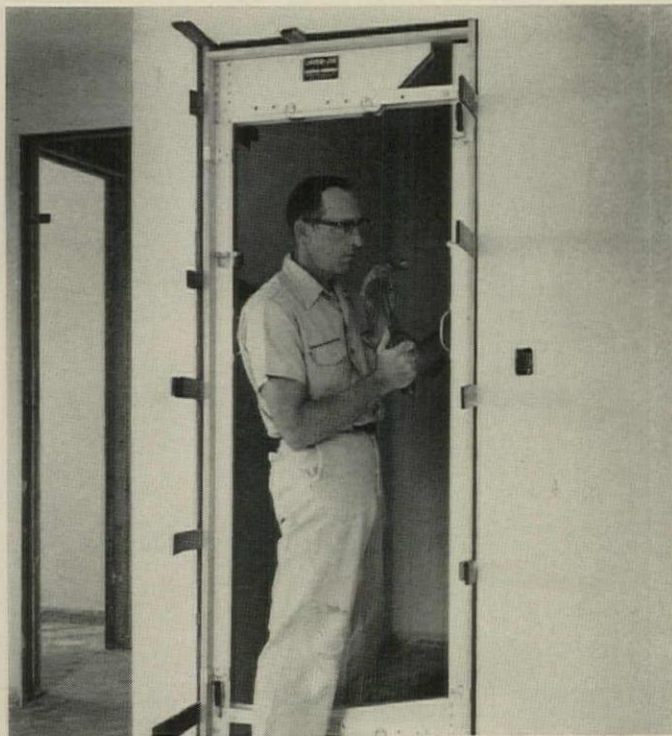
Please send me catalogue with complete details on the Westinghouse major appliances.

Name _____

Address _____

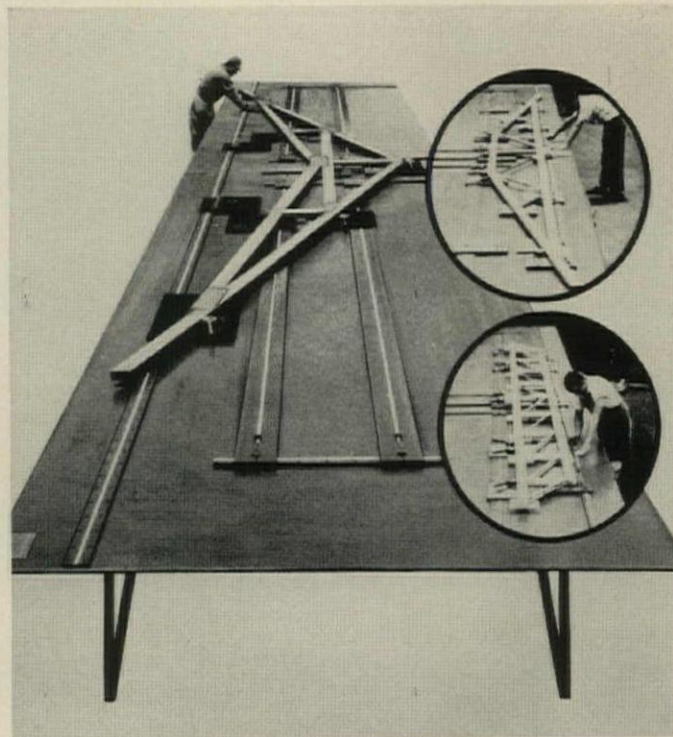
City _____ Zone _____ State _____

These appliances plus Heating & Air Conditioning, Wiring Devices, Mircarta® Counter Tops, Apartment Elevators are all available through one point of contact. See your Westinghouse Residential Sales Manager, or write Westinghouse Electric Corporation, Contract Sales Dept., Mansfield, O.



Jamb jig saves 20 to 30 minutes per door frame (six carpenter-hours in an average house). Adjustable to 8 different sizes, the jig eliminates planing doors to fit openings. Mitered trim fits exactly because jambs are plumb, square, and straight.

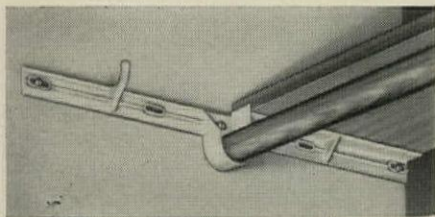
Mora Products Inc., Mora, Minn.
For details, check No. 28 on coupon, p 200



Universal truss jig can be set up for almost any truss—hip, scissor, gable, or straight floor trusses (see H&H Dec, p 192). Forty-foot-long, all-steel jig has keyed and calibrated clamps so new designs can be set up accurately and quickly.

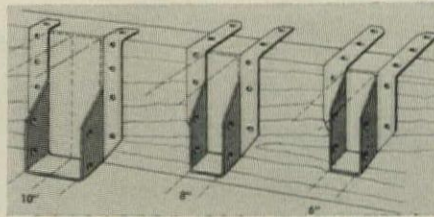
Automated Building Components, Miami.
For details, check No. 29 on coupon, p 200

These products make the building job faster or easier



Closet bracket serves as clothes hook, rod holder, shelf stop, and shelf support. The 23 $\frac{3}{4}$ " bracket is moulded of reinforced plastic, needs no painting, and has screw slots for studs 16" and 24" oc. List: \$2.95 a set.

J & N Mfg, Minneapolis.
For details, check No. 30 on coupon, p 200



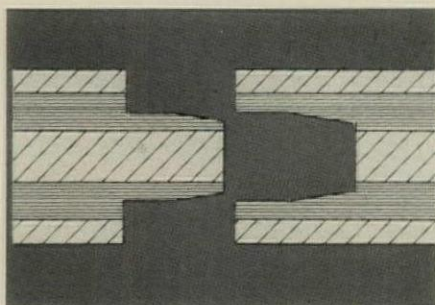
Adjustable hangers come in two widths. One size fits 2x6, 2x8 and 2x10 joists. A second type fits 4x6s, 4x8s and 4x10s. Side tabs are simply bent down (see drawing) to form pocket of required depth.

Yeck Mfg., Dundee, Mich.
For details, check No. 31 on coupon, p 200



Smooth surface flakeboard takes one-coat finish for most applications. Reason: accurate factory sanding plus a new translucent surface filler. Filled Timblend comes in sizes up to 54"x 192", $\frac{3}{8}$ " to 1 $\frac{1}{8}$ " thick.

Weyerhaeuser Co., Tacoma.
For details, check No. 32 on coupon, p 200



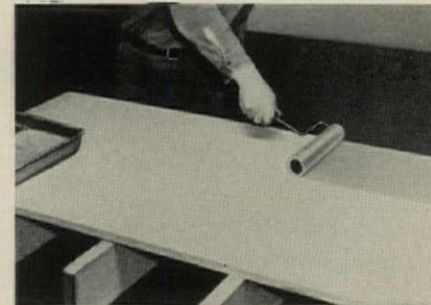
T&G plywood now comes $\frac{1}{2}$ ", $\frac{5}{8}$ ", and $\frac{3}{4}$ " thick. Lab tests by DFPA show that the t&g joints are so much stiffer that $\frac{1}{2}$ " plywood underlayment can be used on joists 16" oc without blocking (or $\frac{3}{4}$ " plywood on joists 24" oc).

Douglas Fir Plywood, Tacoma.
For details, check No. 33 on coupon, p 200



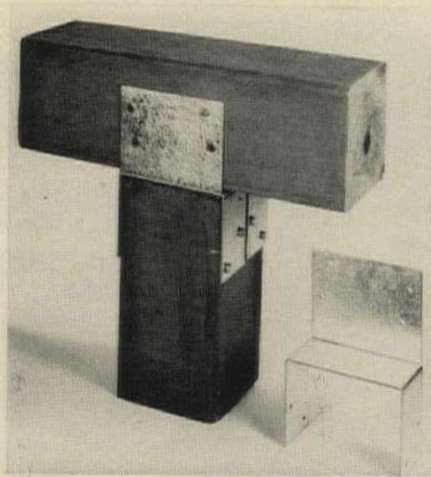
Sliding door adjuster uses lever action to raise or lower doors. Only one screw needs to be loosened on each hanger. Scotamatic hanger is now standard on Scottie 2050 door sets which fit doors $\frac{3}{4}$ " to 1 $\frac{3}{4}$ " thick.

Kennatrack Corp., Elkhart, Ind.
For details, check No. 34 on coupon, p 200



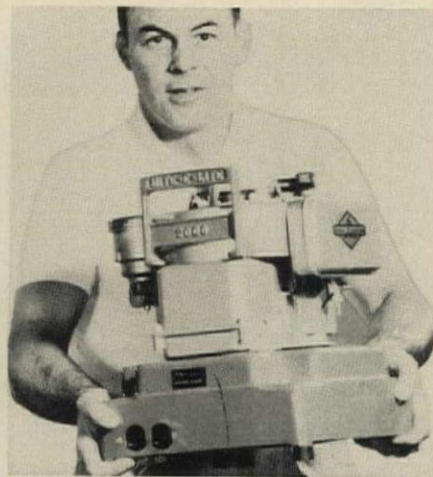
10-minute laminate adhesive is a high-strength, heat-resistant, fast-drying contact adhesive that can be applied by brush, trowel, roller, or spray. Fast-bond 10 is oil-, grease-, water- and oxidation-resistant.

Minnesota Mining, St. Paul.
For details, check No. 35 on coupon, p 200



Steel post caps can be used singly or in pairs to tie together post and beam connections as required by FHA in extreme wind areas (MPS—Paragraph 818-8.4). A single post cap resists approximately 480 lbs uplift.

Timber Engineering Co, Wash, DC.
For details, check No. 36 on coupon, p 200



60 pound generator produces 1,500 watts of 115-volt AC current. Permanent magnets mean no generating capacity is needed to supply magnetic coils—hence the 45-lb weight reduction. Mite-E-Mite lists for \$249.50.

Hearth Industries, Wellsville, N.Y.
For details, check No. 37 on coupon, p 200



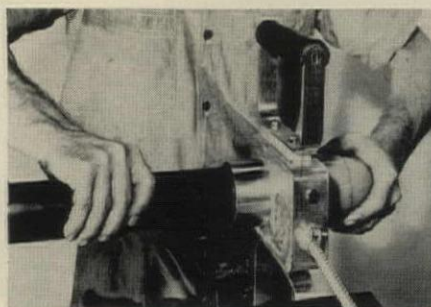
Aluminum encased duct has high density glass fiber lining that serves both as a sound absorber and thermal insulation for heating and cooling systems. Armaglas duct can be cut with a knife, joined as shown above.

Armstrong Cork, Lancaster, Pa.
For details, check No. 38 on coupon, p 200

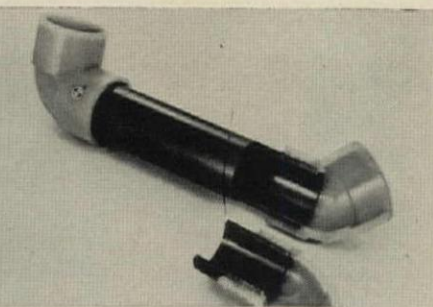


Rubber base sealer bridges gaps up to 1/4-inch wide in ductwork, withstands pressure up to five psi and temperatures up to 200F. Sealer can be applied by brush, caulking gun, or pressure extruding equipment.

Minnesota Mining, St. Paul.
For details, check No. 39 on coupon, p 200



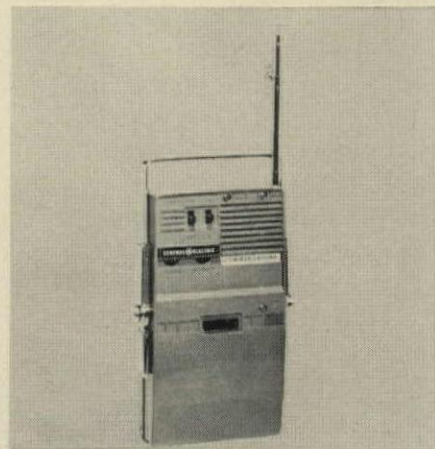
Plastic pipe thermal joiner is designed to bond solvent-resistant thermoplastic pipe and fittings of materials like polypropylene, polyethylene, and chlorinated polyether. Thermo-Seal tool (left photo) heats inside of fitting and outside of pipe to thermal fusing temperature in seconds. Then fitting is



pushed onto pipe to form permanent, leakproof joint (right photo) in about ten seconds. Joint cools quickly, is ready for pressurization almost immediately. Compact lightweight aluminum tool can be used on-site or in the shop.

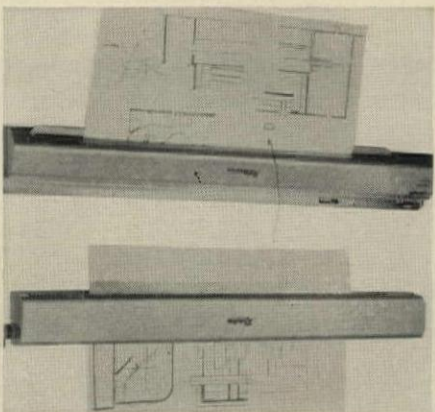
Tube Turns Plastics, Louisville.
For details, check No. 40 on coupon, p 200

... and these products can speed office work



Compact two-way radio is said to be the smallest VHF-FM transmitter-receiver marketed to date. It is 9.5" high, 5.3" wide, 1.7" deep and weighs less than four pounds. Voice Commander is battery powered, has a built-in speaker and microphone.

General Electric, Lynchburg, Va.
For details, check No. 41 on coupon, p 200



Automatic print developer has heated motor-driven roller to make uniform black diazo prints as well as blue line and sepia prints. It is a new companion piece for the Expediter printer (see H&H Mar. '61). Both units handle paper up to 42" wide, make copies for about 1 1/2¢ sq ft.

Rotolite Sales, Stirling, N.J.
For details, check No. 42 on coupon, p 200



Double-size duplicator prints up to 7,000 16"x18 1/2" sheets an hour. Model D490-EAU-DF can also feed two different stacks (up to legal size) at the same time.

Rex Rotary, New York City.
For details, check No. 43 on coupon, p 200

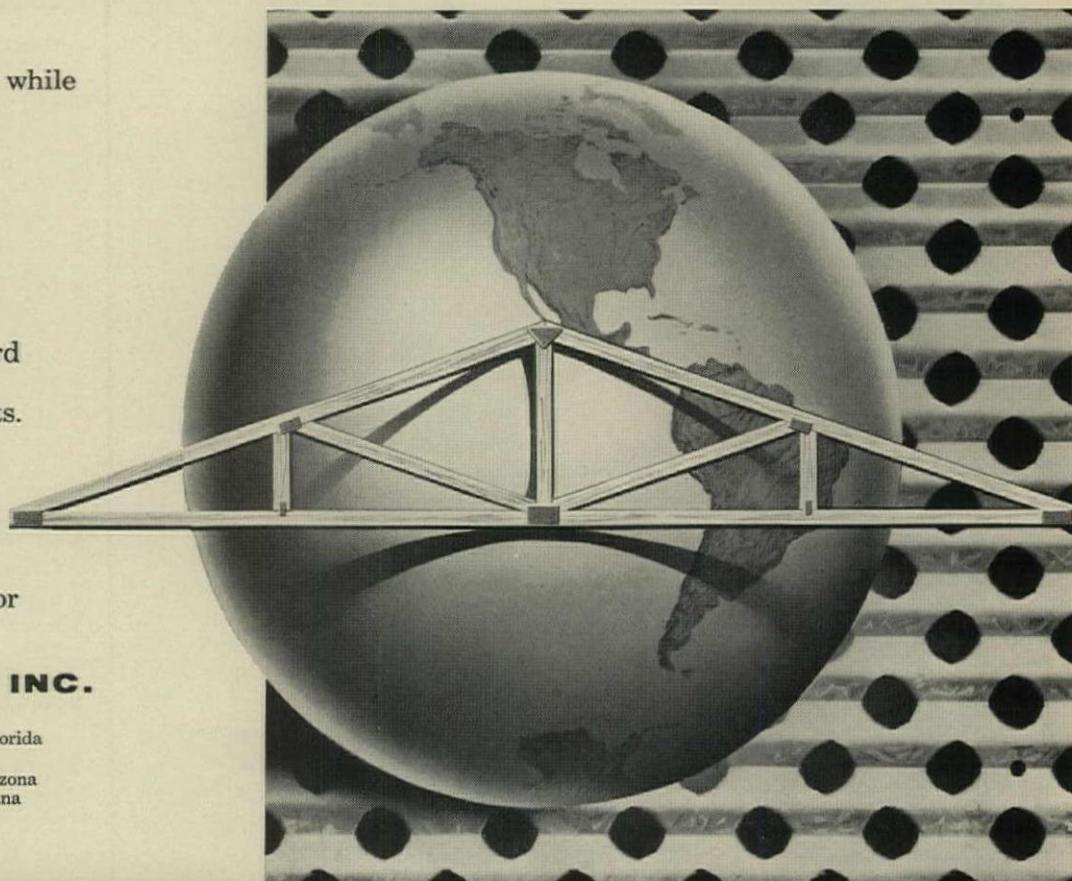
Publications start on p 194

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Philip Meathe and his associate, William Kessler, of Meathe, Kessler Architects, Grosse Pointe, Michigan, specify Soss Hinges when their designs call for a smooth, unbroken area surrounding a door or other functional opening.

Pictured at right is the dramatically paneled dining room wall in the private residence of Mr. and Mrs. Philip Meathe, located in Grosse Pointe, Michigan. Your architect knows how Soss Invisible Hinges can enhance the beauty of your home.

SOSS
 INVISIBLE HINGES

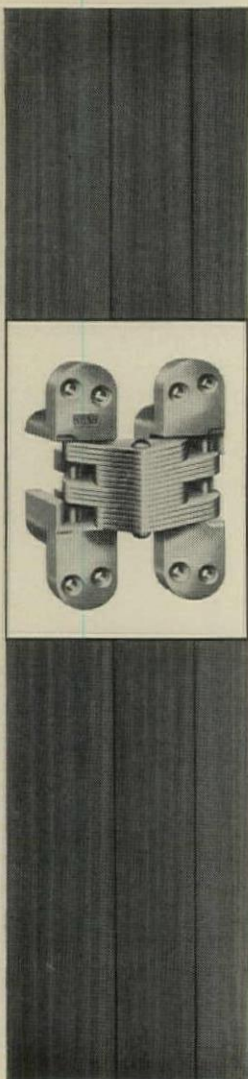
For complete information and prices, contact your building supply dealer or write us.

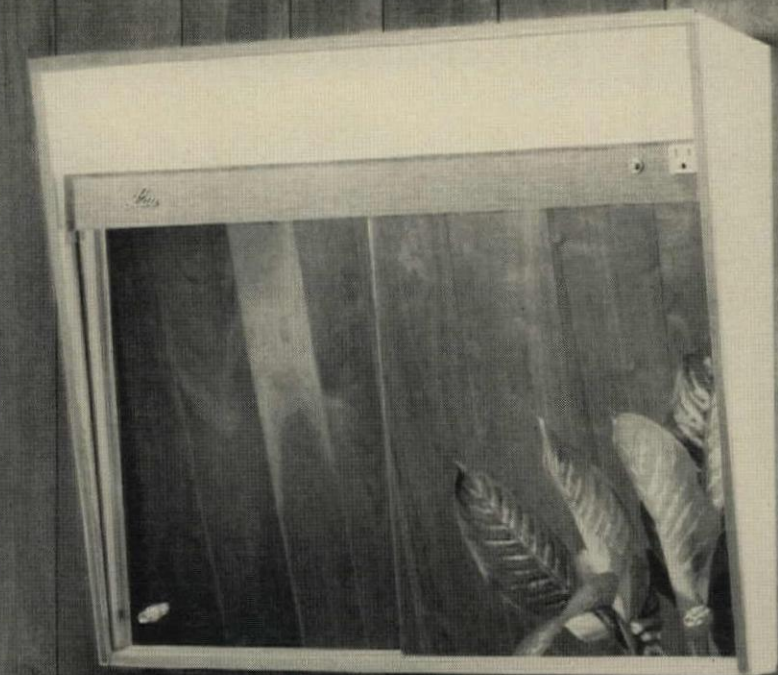
SOSS
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HH-102 P. O. Box 38, Detroit 13, Michigan



Note how the door with Soss Invisible Hinges retains the flowing, unbroken vertical lines of the entire paneled wall





Lau Deluxe Wall Vanities

Lau Deluxe Wall Vanities add extra sales appeal to any bathroom. The clean, functional design and many built-in features are unmatched by other cabinets. Two distinctive styles and three builder sizes provide the right unit at the right cost. See the Lau Wall Vanity before you buy . . . you'll be glad you did.

Home Comfort
Products Division



The LAU BLOWER COMPANY
2027 Home Ave., Dayton 7, Ohio



*. . . manufacturers of residential attic fans / commercial-industrial ventilating fans
central ventilating systems / humidifiers / bathroom cabinets / air conditioning blowers*



Pocket-sized catalog covers seven electrical lines

This compact, convenient, 156-page book includes photographs (many of them in color), descriptions, and technical data on the manufacturer's seven lines of electrical equipment—267 new products introduced during 1961. They include:

Ventilating hoods. Twelve models are shown with dimensions and the accessories necessary to install them.

Fans and heaters. This section covers kitchen and bathroom exhaust fans, combination bathroom fans and resistance heating units, and infra-red ceiling heaters, both resistance and lamp type.

Recessed lighting fixtures, many of them prewired. Included is a basic unit with 18 different types of trim.

Surface mounted lighting fixtures for both indoors and outdoors. Most fixtures are shown in color to make choices easier. Dimensions are given.

Intercom systems, some of them transistorized. Units shown include AM/FM radios, and outdoor stations.

Door chimes, including pushbuttons and transformers.

Electric heating units, including baseboard units, fan-forced wall units, in-the-wall and portable radiant heaters, and radiant heating.

Attic fans, including both vertical and horizontal discharge models, and interior and exterior automatic shutters.

Emerson Electric, St. Louis, Mo.
For details, check No. 44 on coupon, p 200



How to install laminates on walls and built-ins

Twenty four pages, eight of them in four-color, provide technical information on how to select and apply Micarta melamine laminates. Included are five pages of detail drawings like those below, showing corner and joint details for walls, counters and various types of cabinets; movable partitions and other types of commercial applications. Color photographs show the complete line of colors and patterns.

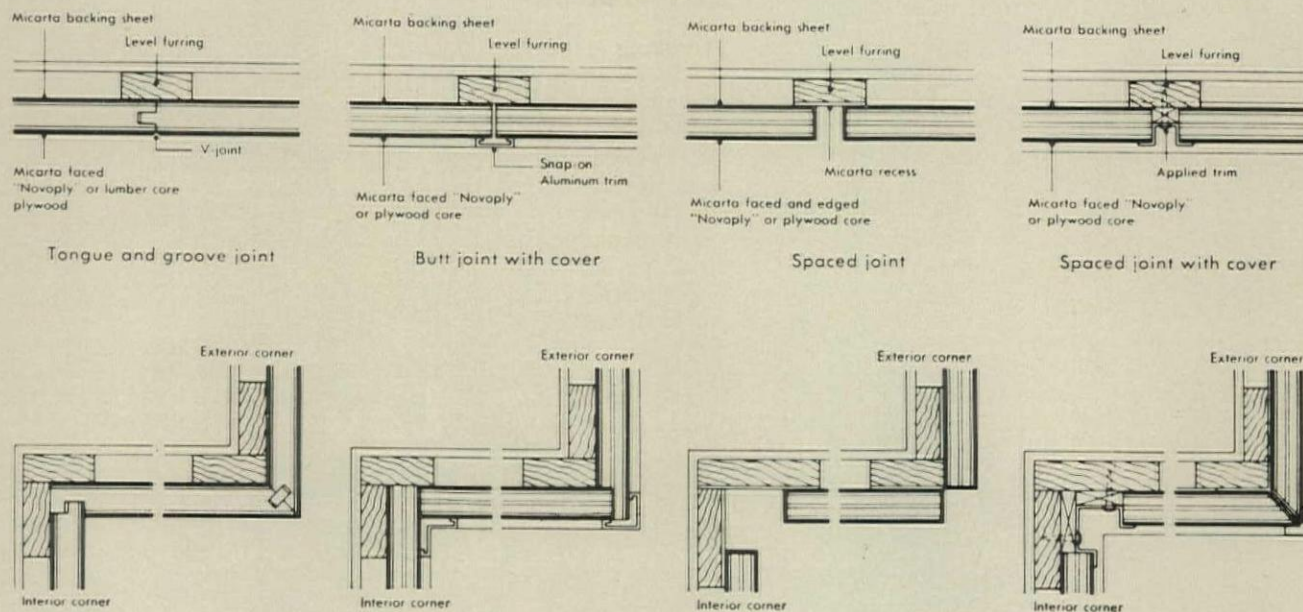
There is also a section on special products, with technical data on fire-

resistant laminate and a new 1/32" Micarta for use on walls, doors, etc.

There are detailed specifications on the physical properties of the various types of laminates, a section on architectural specifications, and a two-page table covering all nine types of Micarta, with their correct applications, technical information, and the width and length of the sheets in which they are available.

Westinghouse, Hampton, SC.
For details, check No. 45 on coupon, p 200

Panel joints and corner details

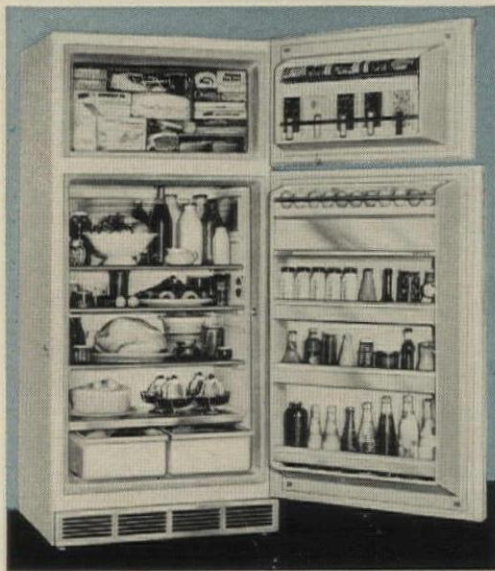


Pioneer Long Island Developer Features Kelvinator Appliances

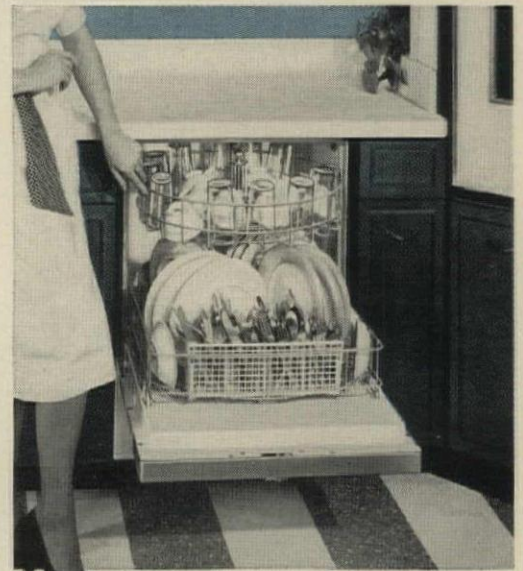


Cord Meyer Development Co. Adds "Wife Appeal" to 15-Story Luxury Apartment House

Here's the architect's rendering of the 15-story, centrally air-conditioned Continental Apartments, now under construction at Queens Blvd. and 70th Ave. in Forest Hills, Long Island. It's the latest achievement of the Cord Meyer Development Company, pioneer developers of Forest Hills. Since 1927, "Built and managed by the Cord Meyer Development Company" has meant the ultimate in excellent design and expert management. Scheduled for completion in late 1962, the Continental will have 254 apartments, 19 professional suites, an underground 100-car garage, roof solarium, ample public areas, and landscaped grounds. The building will occupy less than 50% of the site, and its tasteful elegance has already attracted brisk advance rentals. Part of its appeal to luxury-loving homemakers is the inclusion of work-saving Kelvinator appliances in every kitchen.



Here's a deluxe refrigerator-freezer with plenty of "wife appeal." It's the Kelvinator Model 761N. Exclusive "No-Frost" system means it never needs defrosting in either the freezer or refrigerator compartment. It's 13.7 cu. ft. big and has a giant sized freezer that holds up to 105 lbs. of food. It has all the deluxe convenience features to make milady's eyes light up.



Roll-out top rack in this new Kelvinator built-in dishwasher revolves by water action during washing and rinsing cycles . . . guarantees that water and detergent spray hits every bit of tableware. Top rack adjusts up or down. Bottom rack rolls out for easy access to dishes in back. Naturally, these "wife savers" make a happy impression on every woman prospect.

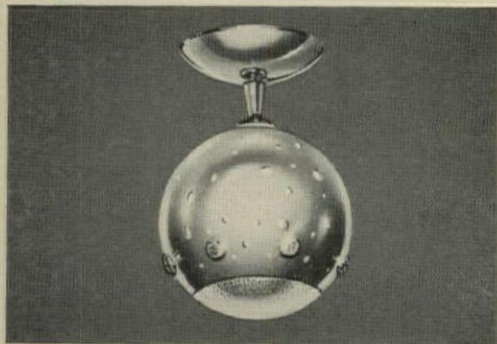
Kelvinator Appliances

Kelvinator Division, American Motors Corp., Detroit 32, Michigan

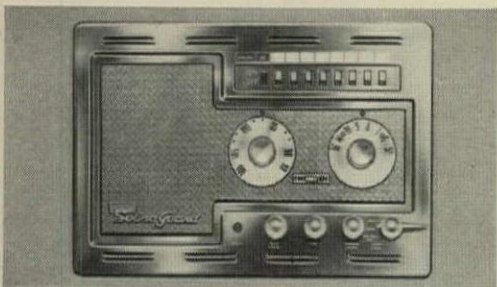
Refrigerators • Ranges • Automatic Washers • Clothes Dryers • Food Freezers • Room Air Conditioners • Dishwashers • Disposers • Water Heaters • Dehumidifiers

products of progress

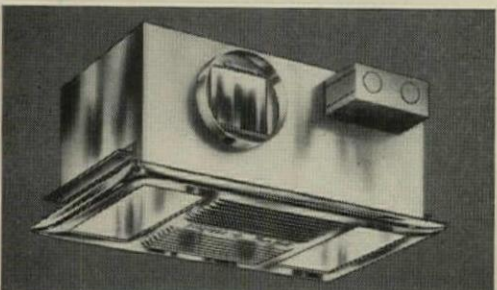
Here are just a few of over 1000 home products made by Progress, world's largest producer of residential lighting and related electrical products.



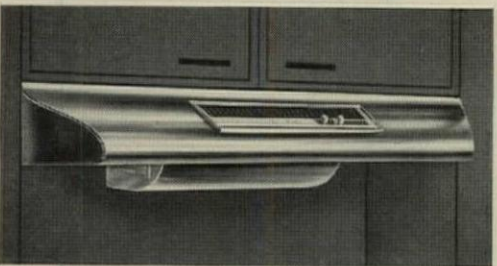
HALL AND FOYER LIGHT—jeweled swivel sphere with perforated diffuser. Perfect accent for hall or stairway.



RADIO-INTERCOM—AM-FM system with master station, 3 indoor remote and 1 outdoor remote stations. Choice of finish and easy to install.



VENTI-LIGHT—bathroom light and air requirements satisfied with one simple installation. Two 60 W lamps... quiet, powerful impeller fan... snap-in grille adjusts to plaster thickness.



AIRSWEEP—amazing new Airsweep Range Hood removes smoke and cooking odors electronically. Prewired and easy to install. Needs no ducts or replacement filters.

PROGRESS MANUFACTURING CO., INC. Philadelphia 34, Pa.

Please send me complete information on:

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City _____ Zone _____ State _____

HH2 ■

Publications

Start on p 194

For copies of free literature, check the indicated number on the coupon, p 200.

Installation brochures

SLIDING GLASS DOORS. Loose-leaf spec sheet. Lumidor Mfg, Hialeah, Fla. (Check No. P2)

TUB & SHOWER ENCLOSURES. Loose-leaf spec sheet. Lumidor Mfg, Hialeah, Fla. (Check No. P3)

ASBESTOS-CEMENT CONDUIT. 6-page folder. Johns-Manville, New York City. (Check No. P4)

PRIMED SIDING. Its use, special features, and application. 4 pages. Armstrong Cork Co, Lancaster, Pa. (Check No. P5)

FOUNDATION DRAINAGE AND DOWNSPOUT PIPE. 3 new bulletins. Kyova Fiber Pipe Co, Ironton, Ohio. (Check No. P6)

REDWOOD INTERIOR FINISHES. 6-page folder. California Redwood Association, Sacramento. (Check No. P7)

CALCIUM CHLORIDE SOLUTION IN CONCRETE. 4-page loose-leaf insert. Calcium Chloride Institute, Washington, D.C. (Check No. P8)

DATA SHEETS ON WESTERN RED CEDAR. Paneling; finishing; tongue & groove, paneling and channel patterns. Western Red Cedar Association, Seattle. (Check No. P9)

Catalogs

OVERLAY SURFACED AND FIR PLYWOOD. 8 pages. Georgia-Pacific Corp, Portland, Ore. (Check No. P10)

ALUMINUM WINDOWS AND ACCESSORIES. 12 pages. Miami Window Corp, Miami. (Check No. P11)

WIRING DEVICES. 90 pages with 15-page index. Pass & Seymour, Syracuse, N.Y. (Check No. P12)

STAINLESS STEEL SINKS. 40 pages. Carrollton Mfg Co, Carrollton, Ohio. (Check No. P13)

FOCUS ON FASHION KITCHENS. 24 pages of design ideas. Geneva Modern Kitchens, Geneva, Ill. (Check No. P14)

LIGHTING FIXTURES. 58 pages. Progress Mfg Co, Philadelphia. (Check No. P15)

WEATHERSTRIPPING. 28 pages. Zero Weatherstripping Co, New York City. (Check No. P16)

WEATHER PROOF WIRING DEVICES. Bell Electric Co, Chicago. (Check No. P17)

SKYDOMES. 16 pages. Wasco Products, Cambridge, Mass. (Check No. P18)

Technical literature

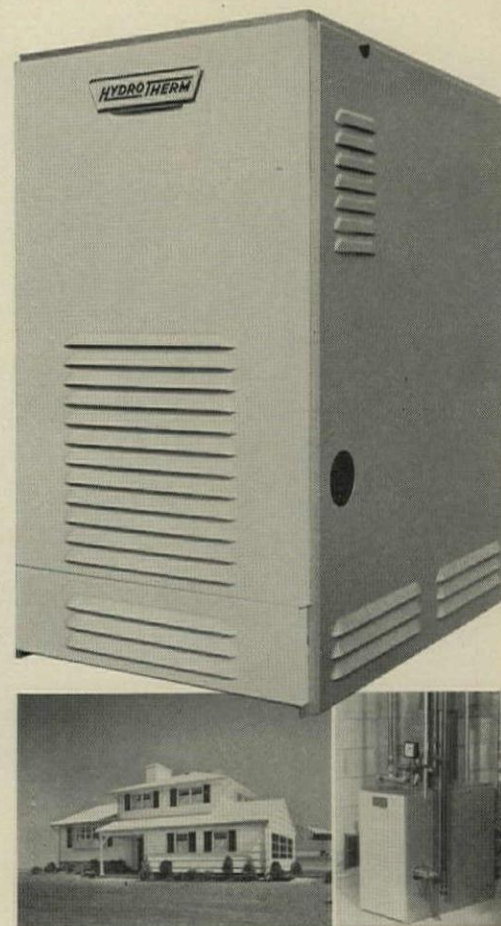
PLASTER SYSTEMS: vermiculite plaster, fireproofing, and acoustical systems. 8 pages. Zonolite Co, Chicago. (Check No. P19)

Publications continued on p 198

when the
heat's on...
be sure it's



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for builders!**



The No. 1 Home-Selling Promotion

In September, 1962, Better Homes and Gardens — America's Family IDEA Magazine — will give its full support to America's top home-selling promotion. And this will be the 10th consecutive, successful year! Nearly sixteen million readers will see the home plans (for which participating builders get complete working drawings).

Active prospects ... by the millions!

BH&G's Idea Home Program will draw its 15-millionth visitor to the 1962 event. The 1961 program drew an opening day attendance of 400,000, and a total attendance of 1,250,000. 85 Idea Homes were built in 1961, and, since 1953, 736 Idea Homes have been built. It's a proven promotion...resulting in many millions in home sales over the past nine years.

Builders report Idea Home success stories!

Every year, everywhere, builders report big sales from BH&G's Idea Home Program. "... best traffic we ever had," said a Tacoma builder. "... a huge success and would like to participate next year," wrote an Indiana home builder. The 1962 event promises to be another hit, with five distinguished houses designed with buyer and builder in mind.

Here's how YOU can cash in

The BH&G Idea Home Program allows you, the builder, to choose the *right* plan to suit your market in price, land, and homebuyers' tastes and needs. Today, find out how you can be the builder who will receive the many advantages of the program, plus the complete promotion kit. Plan *now* for profits . . . and make 1962 your most successful sales year—ever!

MAIL COUPON TODAY

Yes! — send me full details on the 1962 Idea Home Program and what it can mean for my sales.

Idea Home Coordinator, 1716 Locust Avenue, Des Moines 3, Iowa

Please tell me how I can be the exclusive Idea Home builder in my area. Dept. HH-22

Name _____

Company _____

Address _____

City _____ Zone _____ State _____

Publications

Start on p 194

SUBMERSIBLE PUMPS. 13 spec sheets. Kenco Pump, Cleveland. (Check No. P20)

ZINC-BASED ALLOY FLASHING. 12-page booklet. Hydrometals Inc, New York City. (Check No. P21)

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HOUSE & HOME



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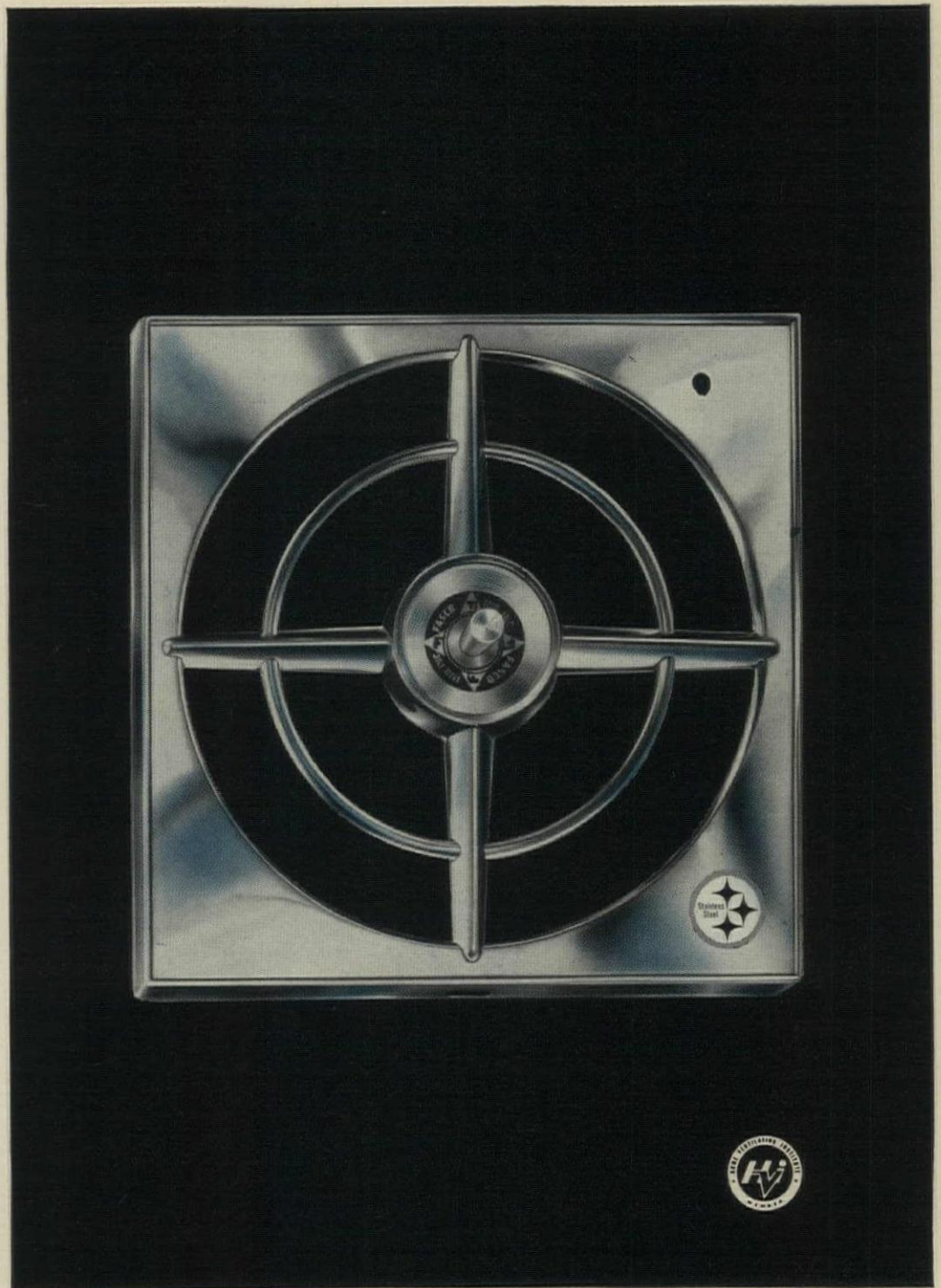
GARDEN FOUNTAIN ASSEMBLIES. Color photos and spec sheet. Rain Jet Corp, Burbank, Calif. (Check No. P51)

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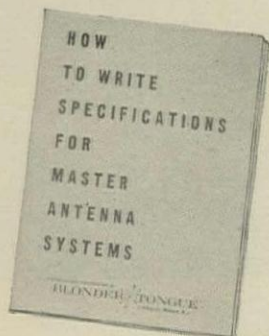
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2. Hunt dimmer
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4. New Castle's folding doors
5. Season-all colored combination doors
6. Murray's kitchen hoods
7. NuTone's chime clock
8. Hobart's paneled dishwasher
9. Murray's corner toilet
10. Swanson's built-in toaster
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44. Emerson catalog
45. Westinghouse laminates

- P7. Calif. Redwood finishes
- P8. Calcium chloride in concrete
- P9. Western Red Cedar data
- P10. Georgia-Pacific plywood
- P11. Miami Window data
- P12. Pass & Seymour wiring
- P13. Carrollton sinks
- P14. Geneva kitchens
- P15. Progress lighting fixtures
- P16. Zero weatherstripping
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- P18. Wasco skydomes
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- P58. Anderson selling aids
- P59. Mueller gas heating
- P60. National Gypsum displays
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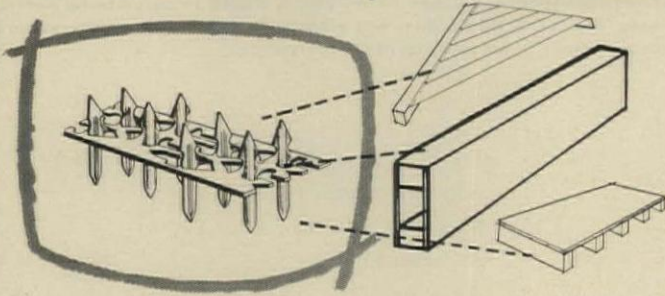
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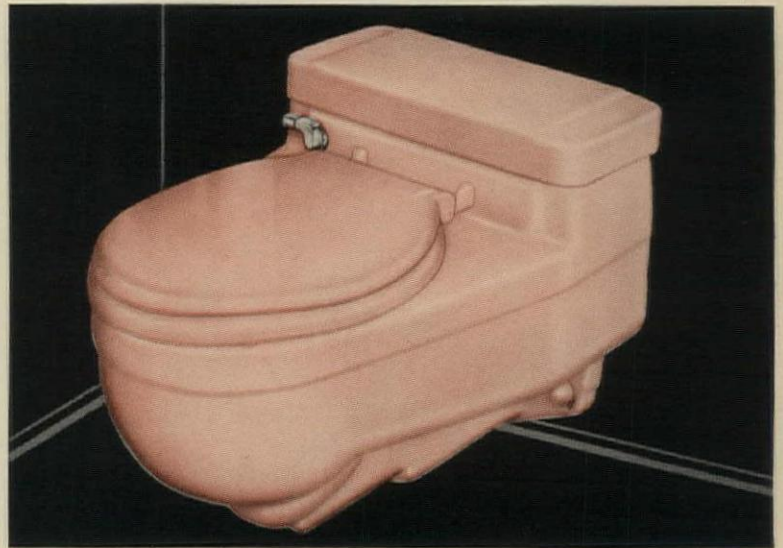
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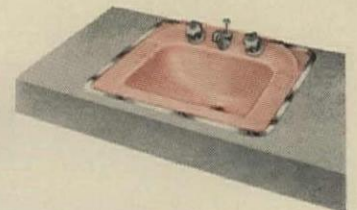
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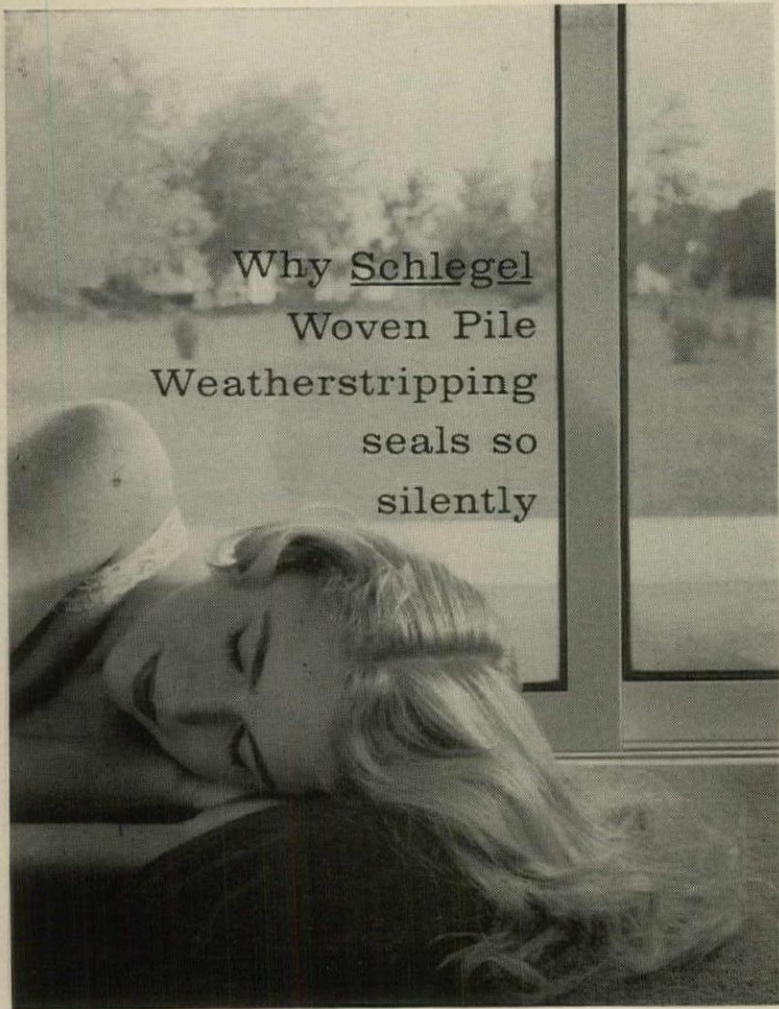
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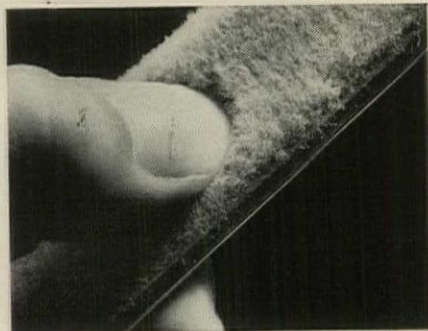
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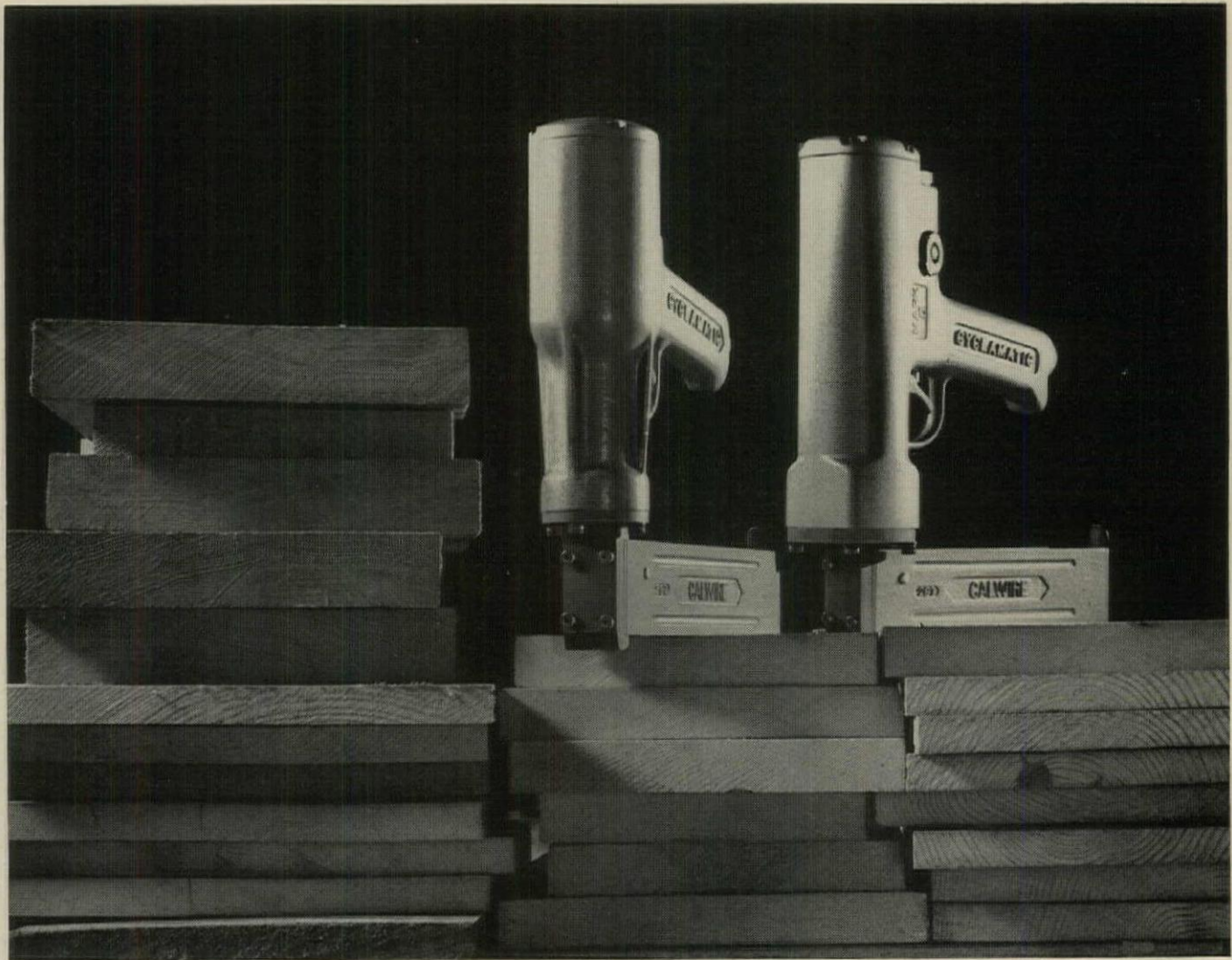
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