

THE MANAGEMENT MAGAZINE OF AMERICA'S BIGGEST INDUSTRY

JULY 1962 SIX DOLLARS A YEAR—ONE DOLLAR A COPY

House & Home

The architecture of
Warren Callister

Also in this issue:

59 research-tested ideas
that are paying off
for a quality-minded builder

AIA award-winning
garden apartments

NEWS BEGINS ON PAGE 43

COMPLETE CONTENTS, PAGE 105



VINYL
KENCOVE
 WALL BASE

In 7 colors that accent floor beauty. Vinyl KenCove® Wall Base is economical to install, never needs painting, is easy to keep clean. Corners can be formed right on the job using regular 48" KenCove lengths to save time. Factory-Molded Corners and Molded End Stops for flush door-buck installations also available.

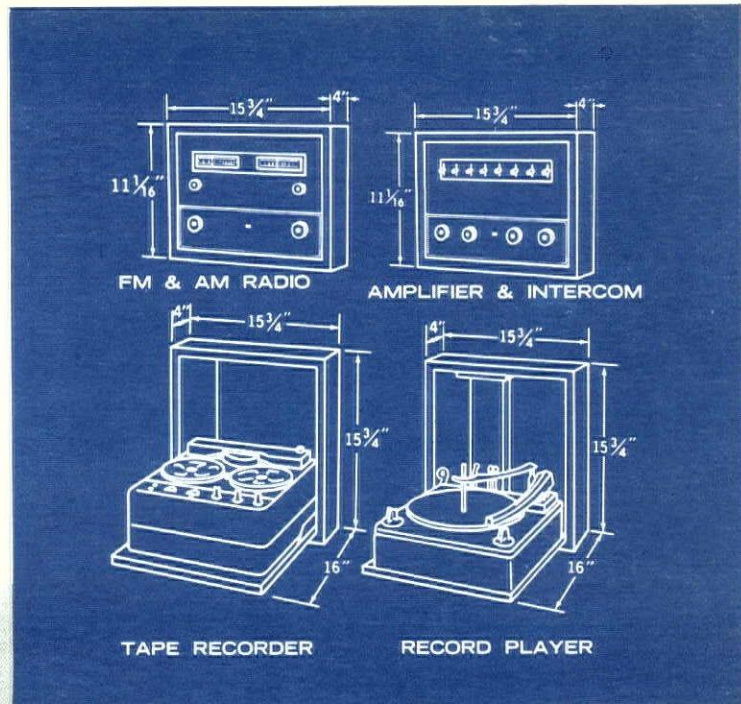
COLORS:	HEIGHTS		
	2½"	4"	6"
Beige	X	X	X
White	X	X	
Black	X	X	X
Brown	X	X	X
Green	X	X	X
Russet	X	X	X
Gray	X	X	X

KENTILE® REGIONAL OFFICES: NEW YORK, PHILADELPHIA, ATLANTA, CLEVELAND, CHICAGO, KANSAS CITY, TORRANCE, CALIF.

KENTILE VINYL FLOORS

Include NuTone Built-In Stereo in Your Plans

BUILT INTO YOUR
FAMILY ROOM OR
LIVING ROOM WALLS



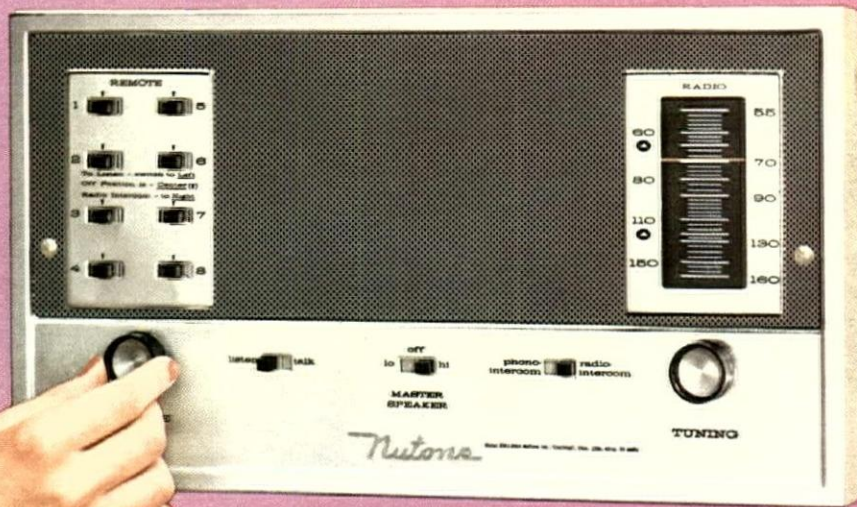
Nothing you specify will give your clients more enjoyment than stereo music throughout the home and in the patio! Built-in components save space, avoid cabinet-clutter. Wall Speakers give you the very finest tone, blend perfectly with any interior.



4-Way Stereo System

1. **FM & AM RADIO**
For Stereo broadcasts, or separate AM and FM programs, in different rooms.
2. **ROOM-TO-ROOM INTERCOM**
Control-Center for the entire System, with Selectors for 8 Intercom Stations.
3. **TAPE RECORDER**
Records and plays back 4-Track Stereo and monaural Tape. It's portable, too!
4. **STEREO RECORD PLAYER**
For Stereo and conventional records of all speeds. Has "Automatic Shut-Off".

—TURN PAGE—➔



MASTER STATION
AM MODEL 2053
SILVER ANODIZED

Tie in with the NuTone "HOUSE OF MUSIC." plan for merchandising your homes. It has tremendous sales appeal, dramatizes music and Intercom throughout the house in a BIG AND COLORFUL WAY. (See details below.)

NuTone Built-In Music Plus Intercom

Your clients will appreciate the new custom-look and superb performance of NuTone's revolutionary design, outstanding engineering and especially the LOW COST! They can't be matched anywhere in their price-range! Choose from 4 am/fm or am sets, 3 sizes of speakers.



Let NUTONE'S House of Music SELL FOR YOU



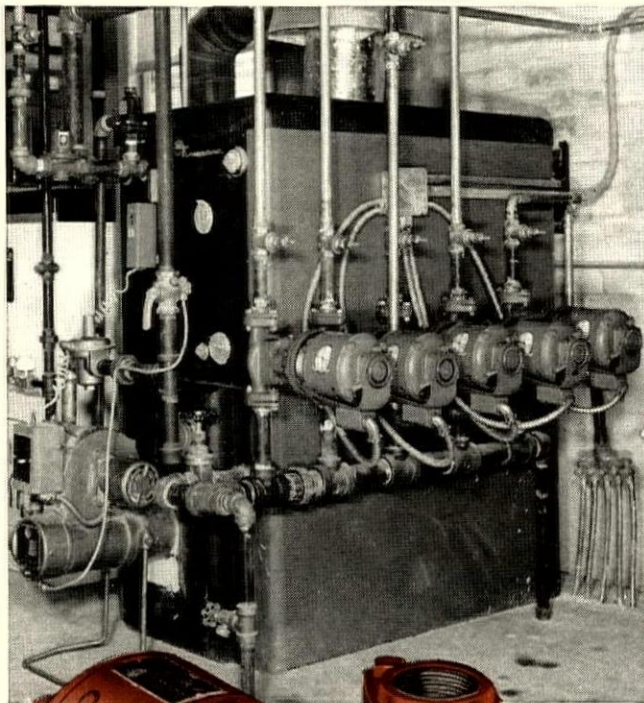
MASTER STATION
AM-FM MODEL 2058
COPPER ANODIZED

IT'S FREE! Send for PROMOTIONAL KIT . . . containing ready-made selling aids: Colorful Miniature Billboard — Full-Color Poster Cards—New 16-page Fact Book, Colorful New Consumer Circulars . . . and other ideas.

For Information and Newest Catalogs . . . Write NUTONE, Inc. Dept. SI-7 Cincinnati 27, Ohio



TENANTS SELECT THEIR OWN TEMPERATURE IN 25 APARTMENTS ZONED BY **B&G Hydro-Flo®** SYSTEM



Stratford Manor Apartments, Schiller Park, Ill., attracts tenants with such luxury features as *individually controlled Hydro-Flo* Heating for each apartment.

Five buildings, each with five apartments, are heated with one boiler in each building. Five B&G Boosters, together with auxiliary *Hydro-Flo* equipment, are installed on each boiler to provide thermostatically controlled circulation to individual apartments. Tenants receive all the comforts of *radiant hydronic* heating plus their own choice of temperature. Only a forced hot water heating system can provide zoning so effectively and economically.

The B&G *Hydro-Flo* Systems installed in these apartments have proved so satisfactory that the builder plans to install the same system in 92 additional housing units to be built.

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

Engineered for compactness, silent operation and years of service, this electric pump circulates boiler water for heating. It is built by precision manufacturing methods which translate good design into a superior product. This key unit and other auxiliary *Hydro-Flo* equipment can be installed on any hot water boiler.



B&G BOOSTER



BELL & GOSSETT

C O M P A N Y

Dept. HE-10, Morton Grove, Illinois

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

NO PILE UP OF LABOR on an



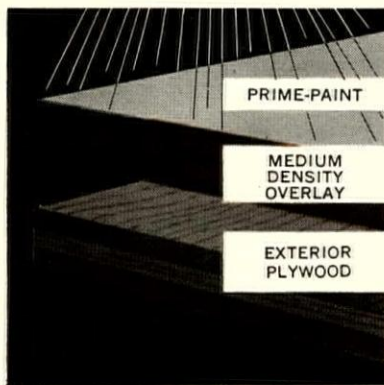
NO PRIMING
We do it at the
factory ...

NO PUTTYING
The surface is
flawless ...

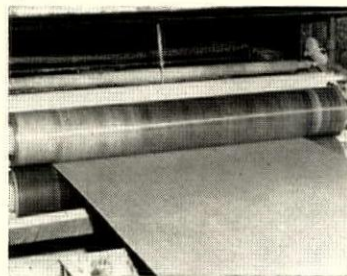
NO SANDING
The surface is
smooth ...

Evanite™ siding job

**BECAUSE PRIME PAINTING AT THE FACTORY
WITH THE EXCLUSIVE EVANITE TWO-COAT
PROCESS ELIMINATES ALL OF THESE
ON-THE-JOB TIME WASTERS...**

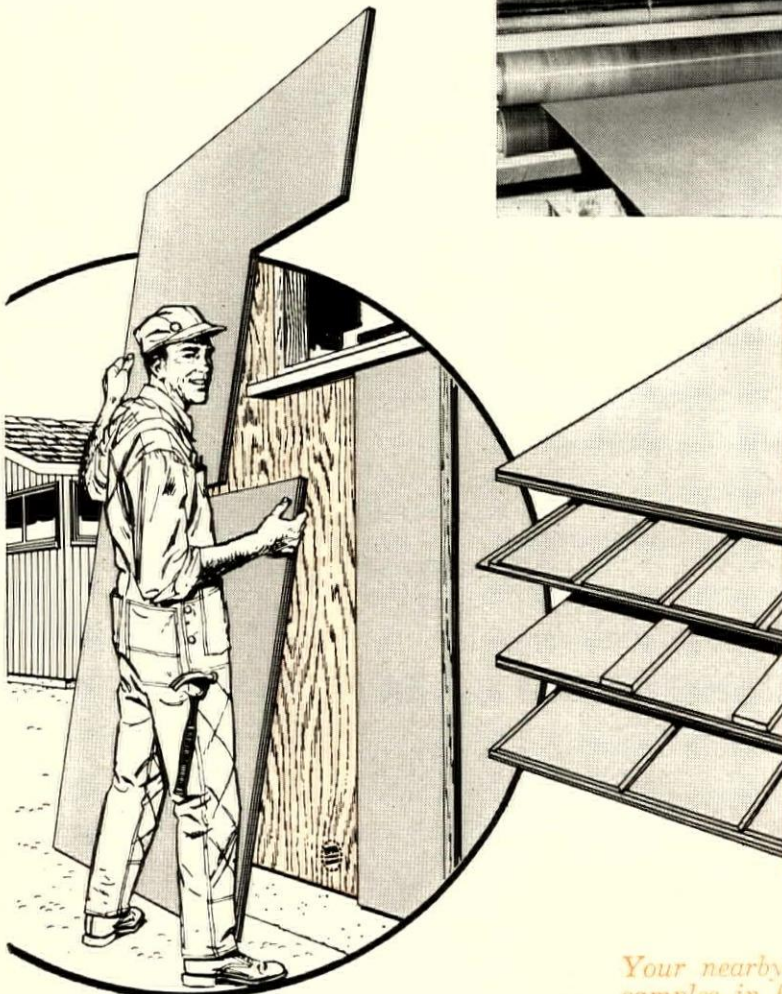
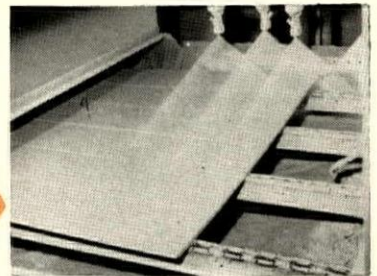


Super-Tuf Overlay covers the wood with a *lifetime* smooth, hard surface. Two-coat priming under *ideal factory conditions* protects the siding up to 90 days on the house without a finish coat. This combination of overlay *and* two-coat priming is exclusive with Evanite plywood siding. Hairline checking of the surface is eliminated by the grainless overlay. The finish paint coat applies faster—lasts longer—bonds better. To build a better home that *sells faster*, apply Evanite Siding... another new building idea from Evans—to help builders make more profit per house *with labor-saving materials*.



The first prime coat is pressure rolled deep into the paint-loving overlay to seal and protect every square inch of panel surface.

A sprayed-on second coat covers the panel in uniform dove gray tone. Both coats are infra-red baked to cure and dry the prime paint.



SMOOTH

Super-Tuf Overlay loves paint! Stays beautiful for years. Gives you that smooth, modern appearance for accent areas, entrance ways, soffits, gables...

TEXTURE 1-11

A handsome siding that has crisp, strong detail. The shadow effect of its deep, square grooves gives the sidewall more eye appeal.

BOARD AND BATTEN

Rustic siding at its best. The battens come with the paneling, *factory primed*, ready to apply.

VEE-PLANK

Clean-cut V-grooves accent the "vertical." On 6" or 8" centers. Shiplap edge joints weatherseal.

Your nearby Evanite building supply dealer has generous-sized samples in his Evanite Siding Sales Center.

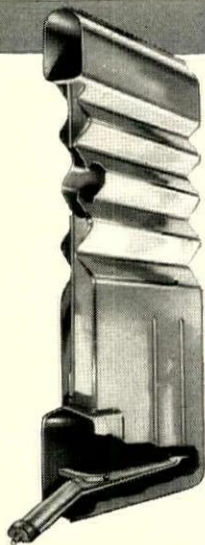
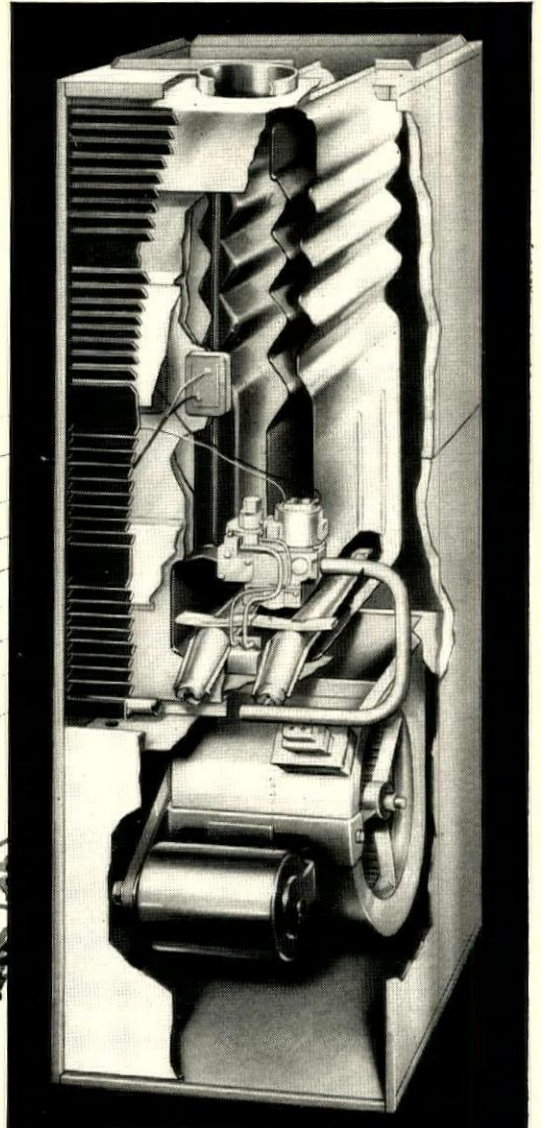
WRITE FOR FREE SAMPLE AND FOLDER.....

Available in big, easy-to-apply panels: 4' x 8', 4' x 9' and 4' x 10' in regular 3/8" thickness... also available in 1/2" and 5/8" thickness.



BUILDING MATERIALS DIVISION
EVANS PRODUCTS COMPANY
1029 S.W. ALDER STREET • PORTLAND 5, OREGON

NOW - Year 'round



featuring the newest achievement in heating efficiency . . . **THE SUPER-THERMEX HEATING HEART**

The key to Janitrol's compactness and peak performance is this unique Super-Thermex heat exchanger-burner combination. The exchanger tubes have an unusual zig-zag design in which the hot gases change velocity seven times in their upward travel. This alternating turbulence and high velocity provides faster, more efficient heat transfer that not only results in low fuel costs, but also in smaller tubes which permit a lower furnace height.

Janitrol's new and exclusive proportioning ribbon flame burner generates a clean, intense flame that is precision-centered in each exchanger tube so that no live flame touches metal . . . hot spots that cause burn-out are eliminated. The burner automatically mixes air and fuel for maximum combustion efficiency . . . no adjustments are ever needed!

comfort goes compact

new Janitrol package designed especially for the modern apartment and small home market.....

This all-new heating and air conditioning package by Janitrol meets the demands of modern apartments and small homes for individualized, all-year environmental control.

Architects, builders and real estate operators agree that the increasing popularity of apartments, row-houses, small homes and multi-zone large homes, calls for heating and air conditioning equipment with these engineered qualities:

- Sized to conserve on floor space.
- Economical to buy, economical on fuel consumption.
- Dependable, trouble-free maintenance.
- All-season living comfort in every climate.
- Completely flexible in location and size of units.

The new line by Janitrol has all these features and many more, including pre-charged, tested and sealed refrigerant systems, quick-connect couplings for speedy installation, and burners that never need adjustment.

The New Line by JANITROL is Small in Size, Big in Performance!

Contemporary Styling — clean, neat, uncluttered. Finished in durable baked enamel, neutral grey-beige with front panels in accent colors of storm blue and cloud white.

Sturdy, compact cabinets — only 12 inches wide, 28" deep, of rigid, unitized welded steel construction.

Thermally and acoustically insulated with foil-faced fiberglass.

Factory-tested — all models are wired, fired, and inspected at the factory before shipment.

Prelubricated Blower Bearings — deep-well reservoir-type that require no oiling for five years under normal operation. Rigidly supported by a 3-point mounting for durability — rubber-cushioned to absorb vibrations.

Quiet air circulation — larger blowers operate at reduced speeds to move larger volumes of air with unusual quietness.

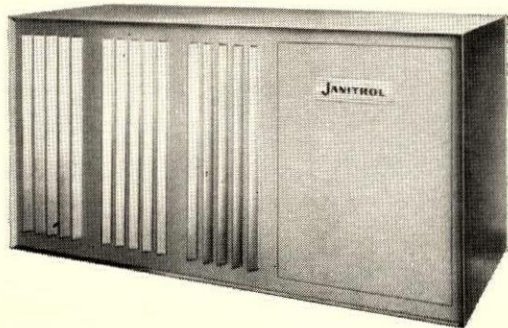
Precision Controls — Automatically maintain your comfort and protect your investment. Protected from tampering and ventilated by the louvered front access panel.

Sealed Base — A solid base panel in upflow models seals against dirt . . . saves the expense of grouting.

Sensitive Thermostat — an adjustable, heat anticipating-type that maintains uniform, healthful temperatures automatically.

Air Filter — One-inch thick disposable, blanket-type air filter removes dust, dirt and pollen from all circulating air.

Higher Capacity Models — When design conditions require, the new units are available in a 100,000 Btu/hr. heating capacity with an 18" wide cabinet. The matching condensing unit is the Janitrol 52 Series.

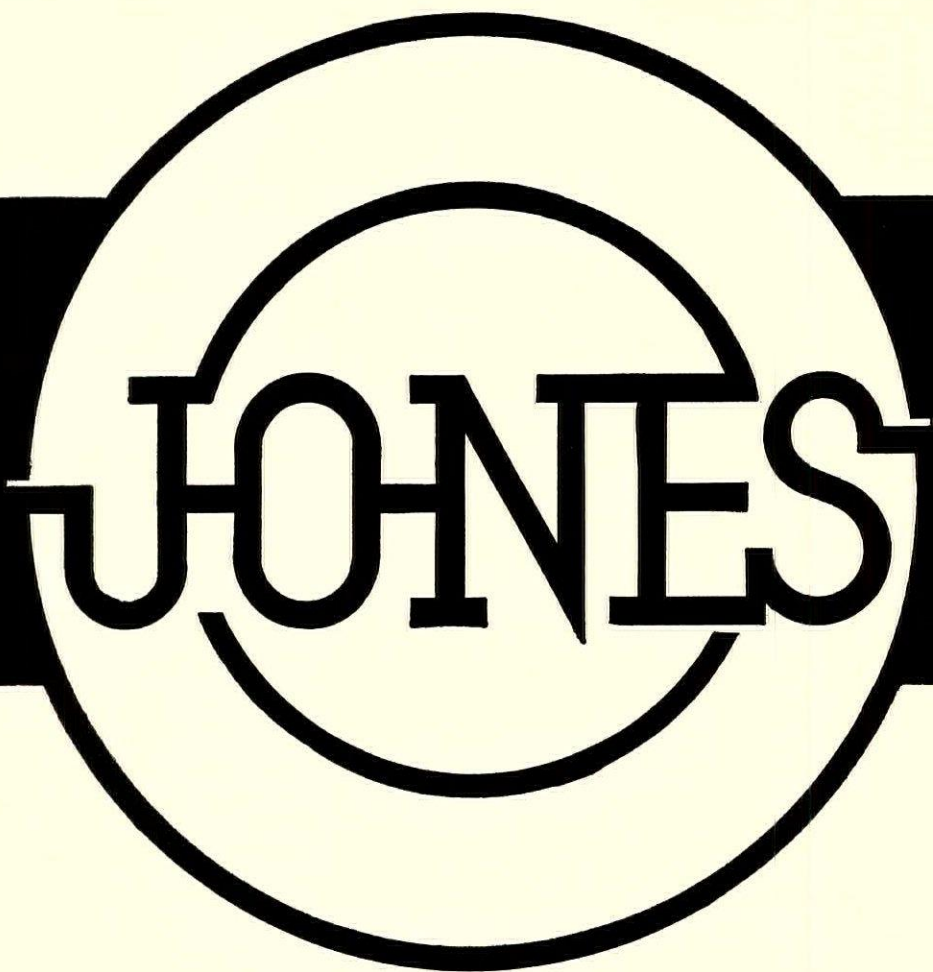


PLUS Custom-Matched Cooling

The companion 57-Series air-cooled condensing unit measures only 39" x 18" x 18". It's fully precharged, with quick-connect refrigerant lines included. Available in 16,000 and 24,000 Btu./hr. capacities. A. R. I. rated.

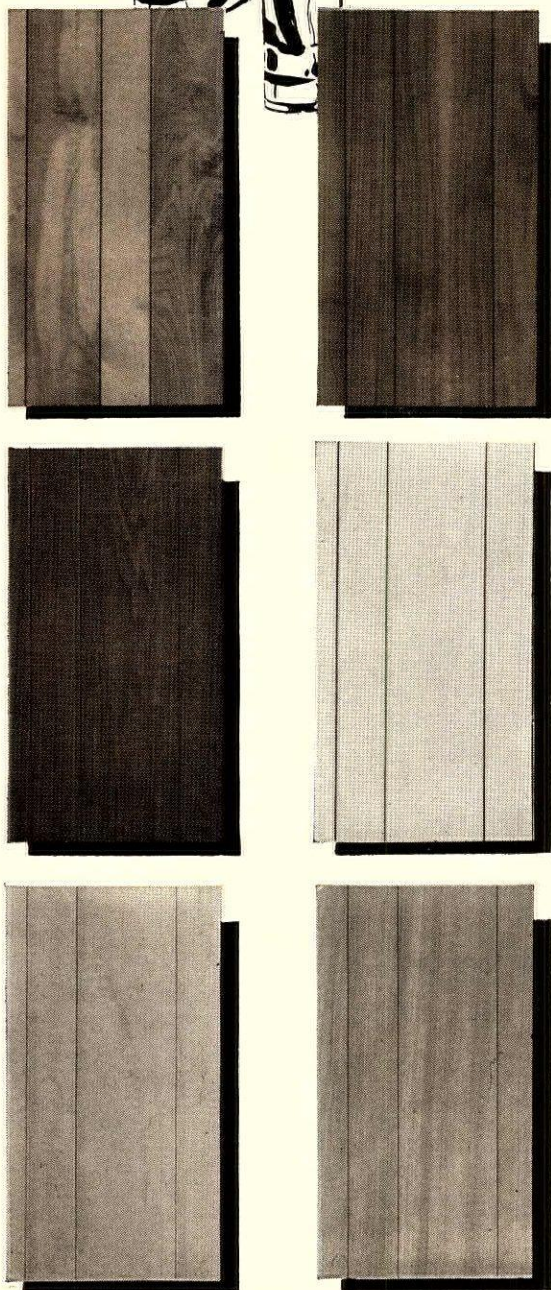
JANITROL® HEATING AND AIR CONDITIONING DIVISION
MIDLAND-ROSS CORPORATION, COLUMBUS 16, OHIO

MR



Choose from 22 Low-Cost Luxury Panels

LAKESHORE SERIES



WOOD GRAIN PRINT . . . The Jones Lakeshore PRINT line offers a wide choice of flawless true-wood grain patterns. Each panel is a perfect reflection of nature's handiwork. Authentic patterns are transferred onto the surface by nine separate processes. The surface is factory finished and requires no further treatment. Ask your dealer to show you the low-cost luxury 4' x 8' panels. Available in six different patterns with either custom-striped V-grooves or plain surfaces. **NATURAL ROSEWOOD, CHERRY, WINTER TEAK, WALNUT, OAK and BLEACHED ROSEWOOD.**

PHILIPPINE MAHOGANY . . . In addition to **NATURAL PHILIPPINE MAHOGANY** and **NATURAL RAMIN**, four **TROPICAL-COLORED** panels are available . . . **IVORY, CHARCOAL, GREY and FROSTED RAMIN.** Pure rich colors of the Far East are permanently sealed-in to the surface of the Tropical-color panel. Life-time color retention and a maintenance free surface is assured by the Jones Vinl-Tone factory finish.

GENUINE BIRCH . . . Only choice veneers, hand selected, graded and superbly milled make up this Birch series. All the phenomena of natural burls, knots, grains and textures are retained. Each panel is custom V-grooved, hand-striped and prefinished with the Jones Super Vinl-Tone process. Available at your dealer in **NATURAL, ANTIQUE, COLONIAL, CHARCOAL, CHARRYTONE.**

WALL PANELING with JONES "MAGIC-FILM" . . . Now you can have America's favorite hardwood veneers, factory finished with a top-coat of "MAGIC-FILM." Through newly developed chemicals you can now have paneling with a surface so hard it defies most anything from fingernail lacquer to hair tonics and alcohol. You can assure your customers complete freedom in the use of household detergents with no concern for surface damage. Available at no extra cost on panels of **CHERRY, MADRONE, KNOTTY PINE, KNOTTY CEDAR, NATURAL WALNUT.** Available too, on other panel surfaces at a small additional cost.

Genuine Hardwood Plywood

Pre finished **WALL PANELING**

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

A Quick and Easy Road To Remodeling Profits!

FOR REMODELING . . . JONES PANELING CAN MAKE SUCH A LOW-COST BEAUTIFUL DIFFERENCE!

Now you can offer your customers genuine hardwood plywood pre-finished wall paneling at a price they can easily afford. The modern volume production facilities of Jones makes it possible for you to install wall paneling in any building or remodeling job quickly and still enjoy a handsome profit.

No fuss or mess! Rooms can remain in service during remodeling. You can offer your customers beautiful custom paneling completely installed in a matter of hours. Nothing more need be done, just hang the pictures and replace the furniture. Apartments, offices and homes are all a source of profitable remodeling when you use Jones prefinished wall paneling.

All Jones paneling is prefinished and ready for installation, full 4' x 8'

in size. (Special sizes on request.)

Jones paneling retails from 16¢ per sq. ft. and is available from warehouses across the nation. See your nearest dealer and examine these prefinished beauties. For added structural strength all panels have Douglas Fir cores and backs. As members of the Hardwood Plywood Institute all Jones panels are guaranteed to meet the high standards of this inspection agency.



Fill in the coupon below for your full color brochure. Ask your dealer to fill in your actual cost per panel in the space provided on back of the brochure.



JONES VENEER AND PLYWOOD COMPANY

P. O. BOX 789, EUGENE, OREGON

DEPT. H-H-R

SEND LITERATURE _____

NAME OF NEAREST DEALER _____

TYPE OF BUSINESS _____

FIRM NAME _____

ADDRESS _____



30 Gold Medallion Homes sold before opening day

HALL PARK

Oklahoma City, Oklahoma

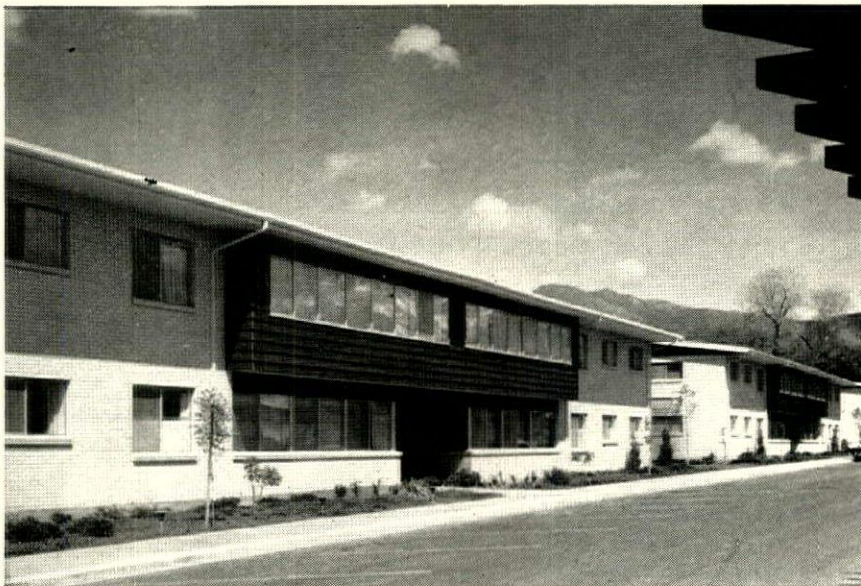
Two thousand people inspected Hall Park each weekend *prior* to its opening, were so impressed that builder Ike Hall sold 30 homes before opening. Custom-built homes feature General Electric range and oven, refrigerator, dishwasher, water heater, Disposall®; Weathertron® Heat Pumps.

Total-electric living boosts sales for 150-unit co-op apartment

LUCERNE TOWERS

Orlando, Florida

Mirrored in Lake Lucerne, Jim Arnold's co-op apartment project features General Electric Weathertron® Heat Pumps, range, oven, refrigerator, Disposall®, water heater. General Electric's design and engineering assistance helped offer better living at less cost.



Gold Medallion garden apartments score fast sales record

GRAYSTONE APARTMENTS

Salt Lake City, Utah

90 total-electric apartments sold in just four weeks. General Electric kitchen & laundry appliances plus electric base-board heat helped builder Mel Jensen surpass sales expectations.



Gold Medallion "Oriental" apartments 60% rented before completion

COCO PALMS

Santa Ana, California

Oriental atmosphere plus modern advantages of total-electric living are proving to be an outstanding sales combination for builder C. J. Bonner. He features General Electric kitchen appliances and electric radiant ceiling heat together with thru-the-wall cooling units.





6,000 people attend all-electric home opening in Ohio

SHERWOOD PARK

Lima, Ohio

No poles to mar scenery around these 400 Gold Medallion Homes and 100 Gold Medallion Apartments which feature General Electric baseboard heat, room air conditioners, water heaters, complete kitchens. Builder, Ben G. Cogen, Lakewood Homes.

Gold Medallion Homes sell at rate of two a week in Florida

WINDSOR PARK

Clearwater, Florida

Windsor Park sales average two a week since opening. These homes by Douglas Lloyd, Inc. feature heating and cooling by Weathertron® Heat Pumps and "Gourmet Kitchens" including General Electric range, oven, Disposall®, dishwasher and hot-water heater.



Put more sales appeal in your projects— with total-electric Medallion living

Whether you're building towering apartments or trim ranch houses, General Electric's program for Medallion Homes can mean more sales for you, as it did for the builders listed above. Here's why:

Choose from an electrical "supermarket"—General Electric's broad range of appliances, heating, cooling, lighting and wiring equipment offers you the items that are best suited for your homes and apartments. You get all the benefits of using one source of supply, plus coordinated delivery and service.

Design and engineering help—you can call on design and application engineers for appliances, heating, cooling, wiring and lighting . . . available from General Electric's unequalled technical experience.

Advertising and promotional support—Experts from General Electric will help you plan a program that takes full advantage of General Electric's merchandising tools and know-how—a program designed specifically for your market and your project.

Complete electrical system—the talents of an experienced General Electric team join to help you prepare a coordinated electrical system—specifically tailored to your construction needs.

Presold customers—you benefit by high consumer acceptance of the General Electric brand name and its reputation for quality and performance.

By any measure . . .

There is nothing "just as good as" General Electric

Progress Is Our Most Important Product

GENERAL  ELECTRIC

Residential Market Development Operation
General Electric Co. • Appliance Park, AP 6-230
Louisville 1, Kentucky

I'm interested in General Electric's program for Medallion Homes. Please send me more information.

NAME _____

COMPANY _____

ADDRESS _____

CITY _____ STATE _____

HH-7

"Up to 90,000 miles before overhaul and \$600 resale after 150,000 miles ...that's our Ford Pickups"

says Blount O'Neil, President of O'Neil Electric Company, Inc., Washington, North Carolina

"After we're through with a Ford Pickup we don't have any trouble selling it. We just park it out front with a 'For Sale' sign on it. Our most recent example is a '55 F-100 that had about 150,000 miles on it. We sold it for \$600 in just two days. We take good care of our Fords and they give us good, consistent service. One of them logged 90,000 miles before its first overhaul. Another Ford Pickup has delivered 225,000 miles; it's still providing economical, reliable service.

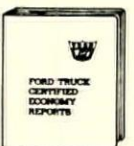
"Our Ford Pickups do double duty. They're dependable utility trucks for our two-man electrician crews, and they deliver new refrigerators,

washing machines and other major appliances for our sales business. These Fords haul near-capacity loads and still average 120 miles a day on 8½ gallons of gasoline. That's 14 mpg with 1,500-lb. loads.

"We operate nine pickups, all Fords, that range from 1952 to 1961 models. We've been all-Ford since '47. As long as our trucks give us maximum gas mileage, low upkeep cost, reliable off-road performance and mobility, we keep them. After that we replace them. Ford's low depreciation rate and long service life have made this policy pay off big."

Solid testimony that Ford's full-time economy only starts with low price!

FORD TRUCKS COST LESS



PRODUCTS OF  MOTOR COMPANY





ACCURATE HEATING ESTIMATES and forceful utility promotion help Lee Pratte close sales fast. Here he checks out service and insulation requirements with Ted Progulsk, left, of Western Massachusetts Electric Co.

"CONTENTED CUSTOMERS MEAN FEWER CALLBACKS," says Pratte. Homeowner William Rose, of Longmeadow, Mass., is especially pleased with the low maintenance of his flameless electric home heating system.

"Flameless electric home heating helped sell 10 of my custom homes in one month"

Read how electric home heating helps sell more homes faster for Springfield, Massachusetts, builder Lionel "Lee" Pratte

"My customers want all the newest, latest features," Lee Pratte says. "And electric heating is the up-and-coming thing that closes the deal.

"I feel it's the ideal heating method for the new homes of today here in Massachusetts where it really gets cold," Pratte adds.

"The electric utility company gives me a lot of support, too," says Pratte. "They help me in my initial planning. And they really get out and promote electric heating and really stick by their estimates."

For the past four years, Lee Pratte has been building and selling homes designed around flameless electric home heating. He's found that home-buyers are his best salesmen. They proudly show their friends how clean and even electric heating is, and they comment on how economical it is to operate and maintain.

Like Lee Pratte in Massachusetts, progressive builders in every state of the nation are featuring and promoting flameless electric home heating.

In a remarkably few years, the number of electrically heated homes has grown to over one million. And the prospect is for over five million

by 1970. No wonder smart builders everywhere are getting in on this profitable trend.

Find out now how you can profit with flameless electric home heating. Call your local electric utility company first chance you get.



THE TOTAL ELECTRIC HOME that displays this Gold Medallion helps you to capitalize on the fast-growing customer acceptance of total electric living. The Gold Medallion tells prospects that the homes you build have *a single source of energy* for light, heat and power.

LIVE BETTER ELECTRICALLY

Edison Electric Institute, 750 Third Avenue, New York 17



... while in the house, this homemaker proudly displays her convenient, attractive RCA WHIRLPOOL-equipped kitchen.

homemakers definitely quality appliances!"

...says Manuel I. Fisher, leading New Orleans quality builder and developer of exclusive Maned Downs

Maned Downs subdivision in New Orleans is a beautiful, well-planned community of 100 homes, just 1200 feet from the shores of Lake Pontchartrain. It has frequently been acclaimed one of the finest real estate developments in the New Orleans metropolitan area because of its community plan, outstanding location, ample facilities, and quality of the homes. These three and four bedroom individually-designed residences contain 2600 sq. ft. or more of living area . . . with spacious kitchens averaging 11 by 18 feet, equipped with RCA WHIRLPOOL appliances.

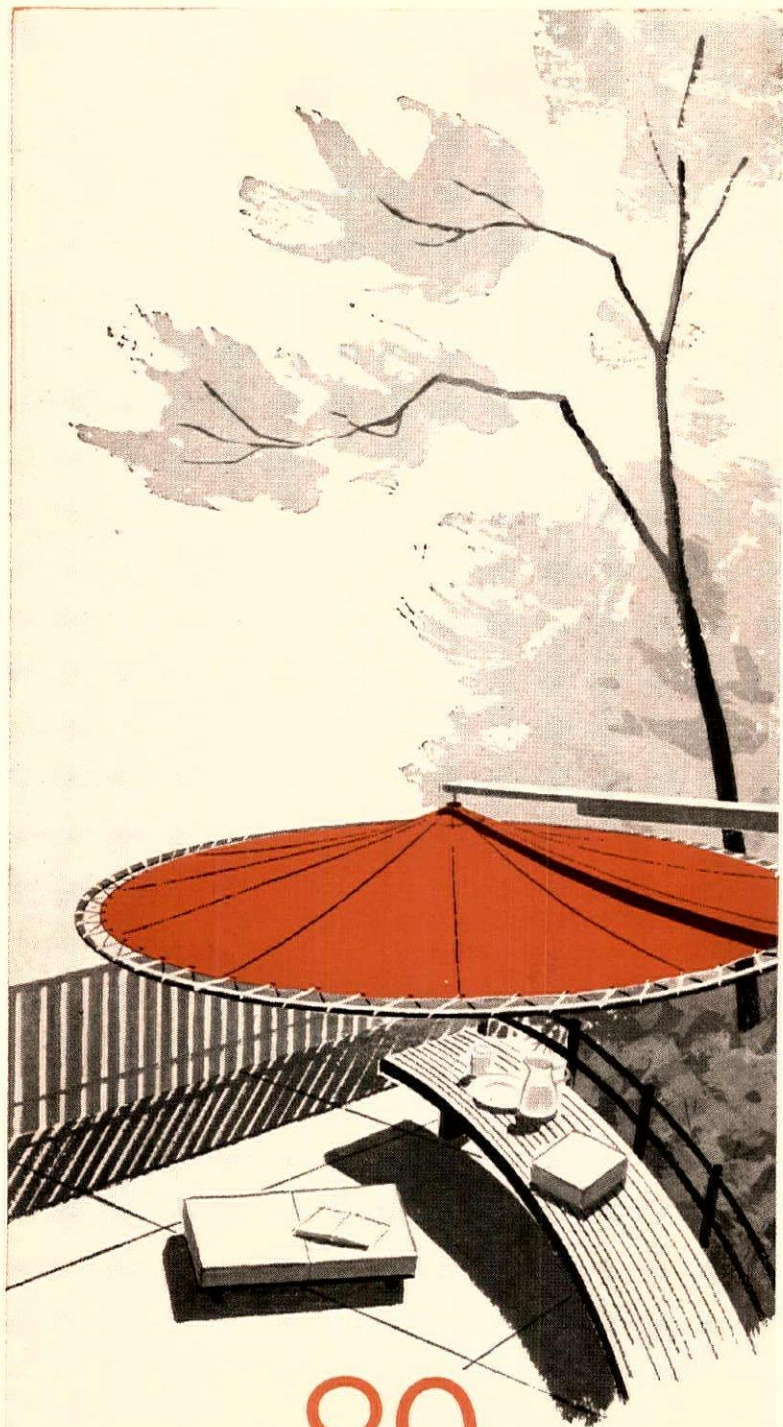
Each kitchen includes an RCA WHIRLPOOL dishwasher, disposer, electric oven and range top in rich copper color to harmonize with Belgian-imported African Samara wainscoting and birch cabinetry. Mr. Fisher has discovered, as have so many other builders throughout the U.S., that installing famous RCA WHIRLPOOL appliances is a very good way of adding that important extra touch of value to new homes without sending costs up. Why not get all the particulars, then join up . . . it's easier to sell homes with RCA WHIRLPOOL appliances than sell against them!

Your greatest asset is our quality performance!



Contract and Builder Sales Division, Administrative Center, Benton Harbor, Michigan

Manufacturer of RCA WHIRLPOOL Automatic Washers • Wringer Washers • Dryers • Washer-Dryers • Refrigerators • Freezers • Ice Cube Makers • Ranges • Air Conditioners • Dishwashers • Food Waste Disposers • Dehumidifiers



89

DRAMATIC IDEAS

FOR DECORATING AND SHADING WITH COLORFUL

CANVAS

Free 24-page booklet shows how to use colorful canvas in sparkling design ideas for homes and commercial buildings. A first-class reference for architects, builders and decorators. Order your copy today.



CANVAS AWNING INSTITUTE, INC.
NATIONAL COTTON COUNCIL
P. O. Box 9907-M, Memphis 12, Tennessee

Please send free copy of canvas awning idea booklet.

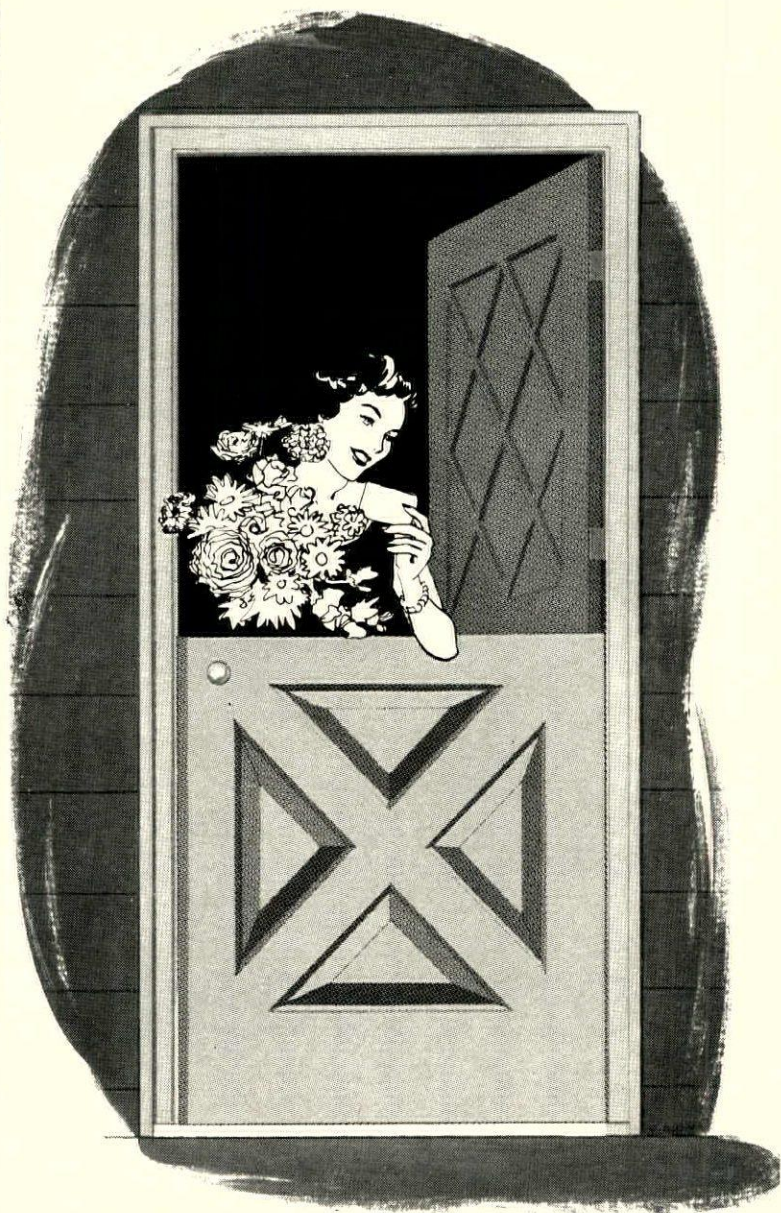
Name _____

Firm Name _____

Address _____

City _____ Zone _____ State _____

Now Available...



DUTCH DOORS

designed to give homes maximum sales appeal

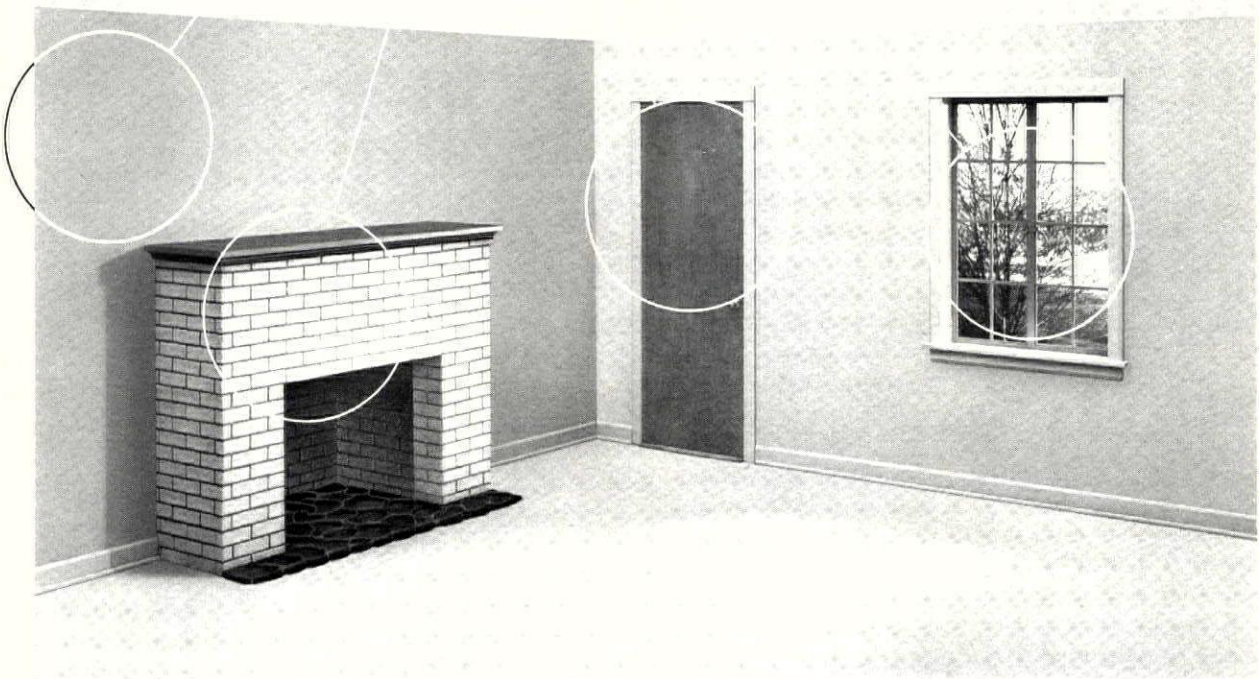
- Made of selected Western Ponderosa Pine in 11 eye-catching designs and two sizes: 2'8" x 6'8" x 1-3/4" and 3'0" x 6'8" x 1-3/4".
- Panels are solid pine, raised both sides.
- Meeting rails are weatherstripped with aluminum weatherstripping.
- Dowel joint construction makes doors extremely sturdy, durable.
- Distributed through building materials jobbers and dealers.

Manufactured in one of the country's largest millwork plants...

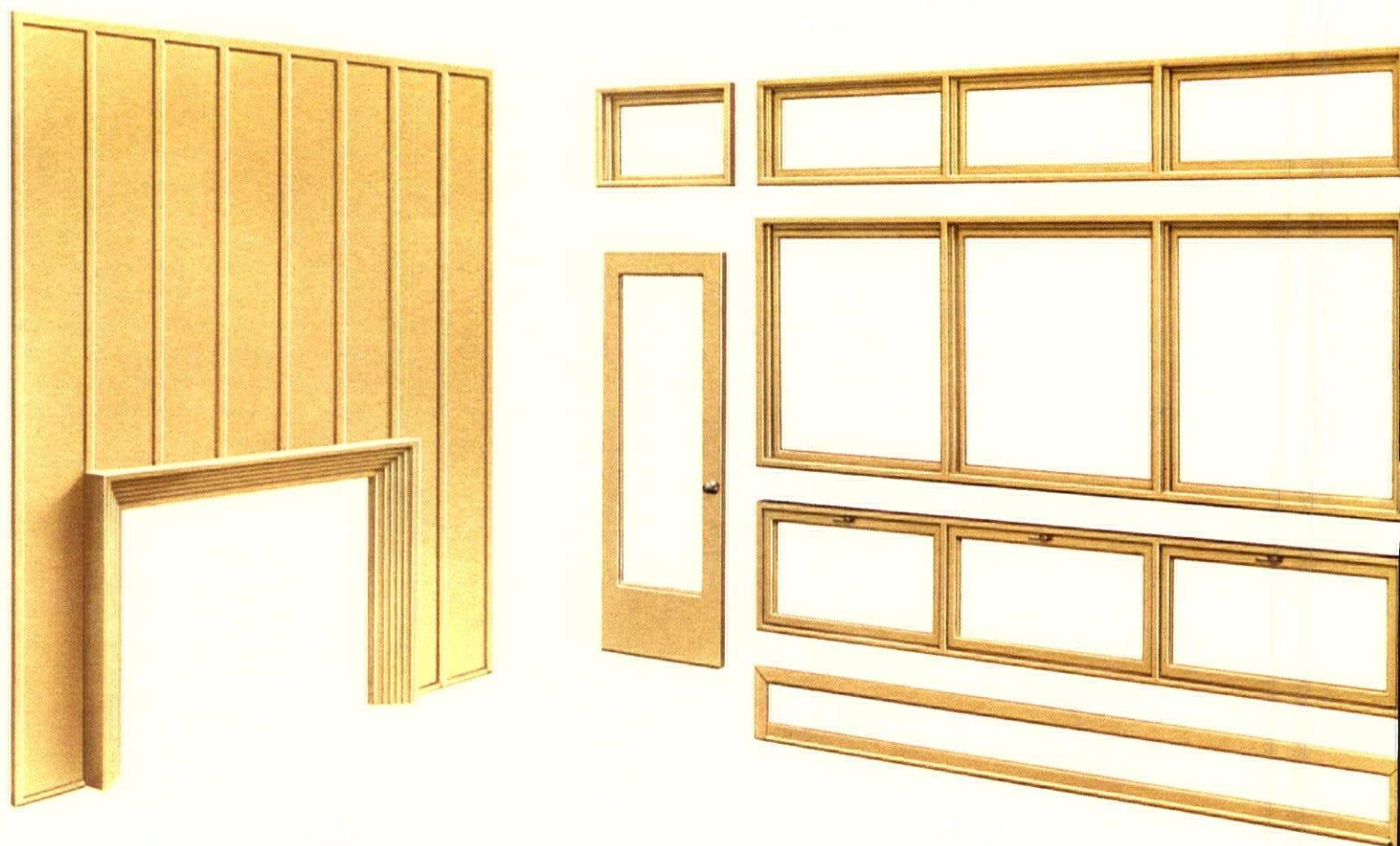
IDEAL COMPANY • BOX 889 • WACO, TEXAS

HOUSE & HOME

**THIS
IS
WHERE....**



WOODWORK



Put the Right Touch

in the right places—and you can transform any commonplace room into one of unusual appeal.

Ponderosa Pine woodwork offers you a strong competitive edge with a number of details that will set your offerings apart.

You'll find them in beautifully-grained wall paneling—fireplace surrounds of character and charm—substantial panel doors that close with satisfying solidity—with properly engineered, precision-manufactured wood

window units designed to seal out weather, seal in comfort the year round.

Your prospects will be quick to note the difference, with Ponderosa Pine woodwork offering its infinite adaptability to any decor or color scheme—and its oneness with the fine wood of the furniture they plan to move in.

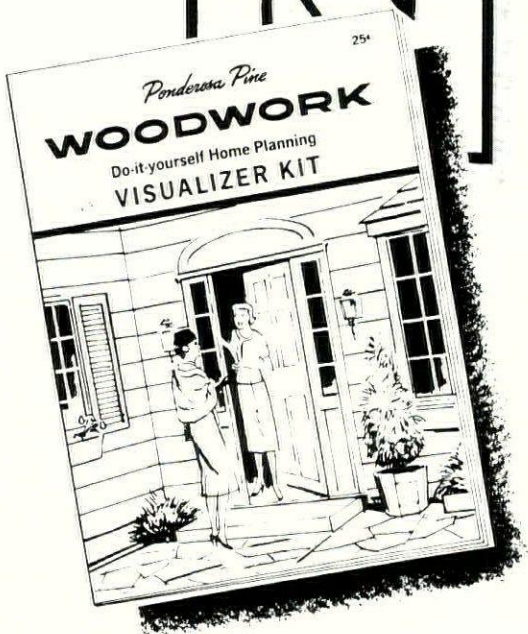
Remember, each detail like this is an added sales point you can make. *And any one of them might be the clincher.*

of Ponderosa Pine
makes the home...more saleable



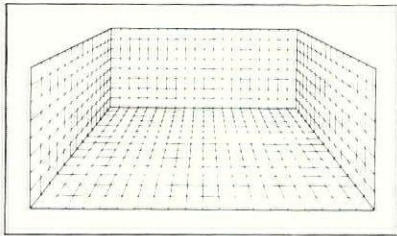
This illustration appears in a full-page advertisement for Ponderosa Pine Woodwork in the May issue of *House & Garden*, the June issue of *House Beautiful*, *Home Maintenance and Improvement*, Summer 1962, and *Better Homes & Gardens "Home Improvement Ideas" Annual*, 1963

NEW!

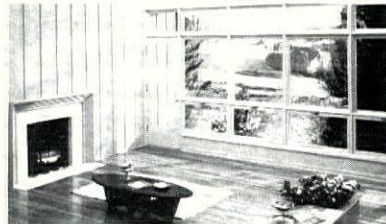


SALES AID FOR BUILDERS

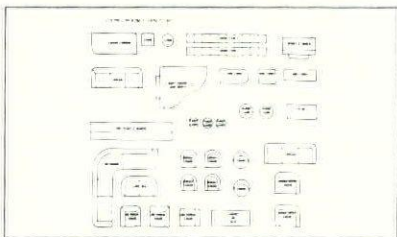
Ponderosa Pine Woodwork has just completed a sales aid for which your prospects—for new homes, contract homes or remodeling—are sure to be grateful. With it, they can pre-plan rooms of any type accurately and with assurance of preventing error and disappointment. It will prevent many misunderstandings about window and door placement, make certain that furniture will fit when it's moved in, and go a long way in helping you have a happy relationship with your clients.



Grid sheets (to 1/4" scale) permit the home planner to work with wall and floor areas of the room's actual dimensions marked off. There's small chance for error.



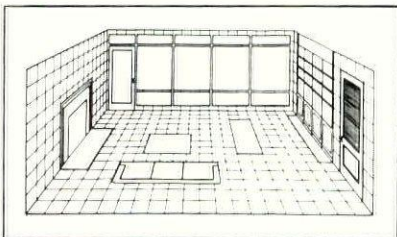
Your clients will be delighted with this aid you can provide. It will help assure satisfaction—prevent mistakes that can be expensive.



Scaled templates of windows, doors, fireplace surrounds, cabinets and all usual furniture pieces may be cut out and positioned.

TAKE ADVANTAGE OF THE VISUALIZER KIT

Here's a "plus" you can have working for you, at a very nominal cost. We will be glad to send you a free copy on request. If you would like a number of them for your clients' use, we can supply you with any quantity at only 25¢ a copy.



The home planner can establish the desired traffic patterns, know exactly how the room will "balance." Any needed changes can be decided before it's too late.

BEST BUILDERS' GUIDE TO WINDOW QUALITY

This AWWI SEAL is your guarantee that the windows meet the specifications of FHA standards and are: Made from kiln-dried lumber—Correctly designed—Properly constructed—Preservative treated—Properly balanced—Efficiently weather-stripped.



Brought to you by these Progressive Business Concerns:

P.P.W. MEMBERSHIP LIST

MEMBERS—Lumber Group

The Anaconda Company
Associated Lumber & Box Co.
Blagen Lumber Co.
Boise Cascade Corporation
Brooks-Scanlon, Inc.
Cal-Ida Lumber Co.
Collins Pine Company
Crane Mills
Georgia-Pacific Corp.
Gilchrist Timber Co.
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Kaibab Lumber Co. of Flagstaff
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Pickering Lumber Corporation
Scott Lumber Co., Inc.
Setzer Forest Products—Div. of
Glencoe Forest Products
Ralph L. Smith Lumber Co.
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Andersen Corporation
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Biltbest Corporation
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Delta Millwork, Inc.
Great Lakes Millwork Corp.
Grinnell Sash & Door Co.
The Hotchkiss Brothers Co.
Hurd Millwork Corp.
Huttig Mfg. Co.
Ideal Co. (Wm. Cameron & Co.)
International Paper Co.—Long Bell Div.
Joseph C. Klein, Inc.
Marvin Millwork
Missoula White Pine Sash Co.
Morgan Company
Philadelphia Screen Mfg. Co.
Rock Island Millwork Co.
Semling-Menke Company

Wabash Screen Door Co.
White Pine Sash Co.

ASSOCIATE MEMBERSHIP

American Screen Products Co.
Auto-Nailer Company
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Dorris Lumber & Moulding Co.
Grand Rapids Hardware Co.
Monarch Metal Weatherstrip Corp.
Protection Products Mfg. Co.
R. O. W. Window Sales Co.
Sonford Products Corp.
Truth Tool Co.
Unique Balance Co.
Warren Industries, Inc.
Wood Treating Chemicals Co.
Zegers, Inc.

For **FREE Visualizer Kit**, write:
Department B

Ponderosa Pine **WOODWORK**
39 SOUTH LA SALLE STREET, CHICAGO 3, ILLINOIS

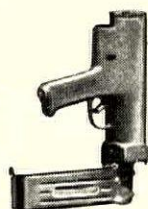


CALWIRE® ON THE ROOF—SAVINGS IN YOUR POCKET



Calwire brand Bostitch staplers are great for roof work because of their versatility. For straight work in applying roof decking, operator simply walks along and pulls trigger from a standing position. Magazine on all Calwire tools can be turned to any angle so as to

This tool can nail off a roof up to six times faster than hand nailing, with a minimum of worker fatigue.



Air return in driving mechanism—only two moving parts. Staples from 1/2" to 2", Cal-nails from 1 1/4" to 2". Operates on as low as 40 P.S.I.

drive staple in proper direction to suit the job.

Call THE MAN WITH THE FASTENING FACTS on how you can start saving time, money, and manpower with Calwire brand staplers. He's listed under "Bostitch" in your phone book.

FASTEN IT BETTER AND FASTER WITH

BOSTITCH®
STAPLERS AND STAPLES

527 BRIGGS DRIVE, EAST GREENWICH, R. I.



YOU BENEFIT BECAUSE long-lasting, rust-free copper plumbing gives you an extra bonus in quality to offer prospective home buyers.

YOU BENEFIT BECAUSE the light weight of copper tube permits use of longer lengths, thereby speeding up roughing-in.

"All-Copper" plumbing helps sell your homes . . .

For complete information on Anaconda Copper Tube and Fittings, write for Publication B-1, Anaconda American Brass Company, Waterbury 20, Connecticut. In Canada: Anaconda American Brass Ltd., New Toronto, Ont.



YOU BENEFIT BECAUSE copper piping for water, drainage and heating systems can be pre-assembled in the shop at less cost.

YOU BENEFIT BECAUSE it takes less time on the job to solder copper joints than to caulk or thread ferrous pipe. Saves space, too.

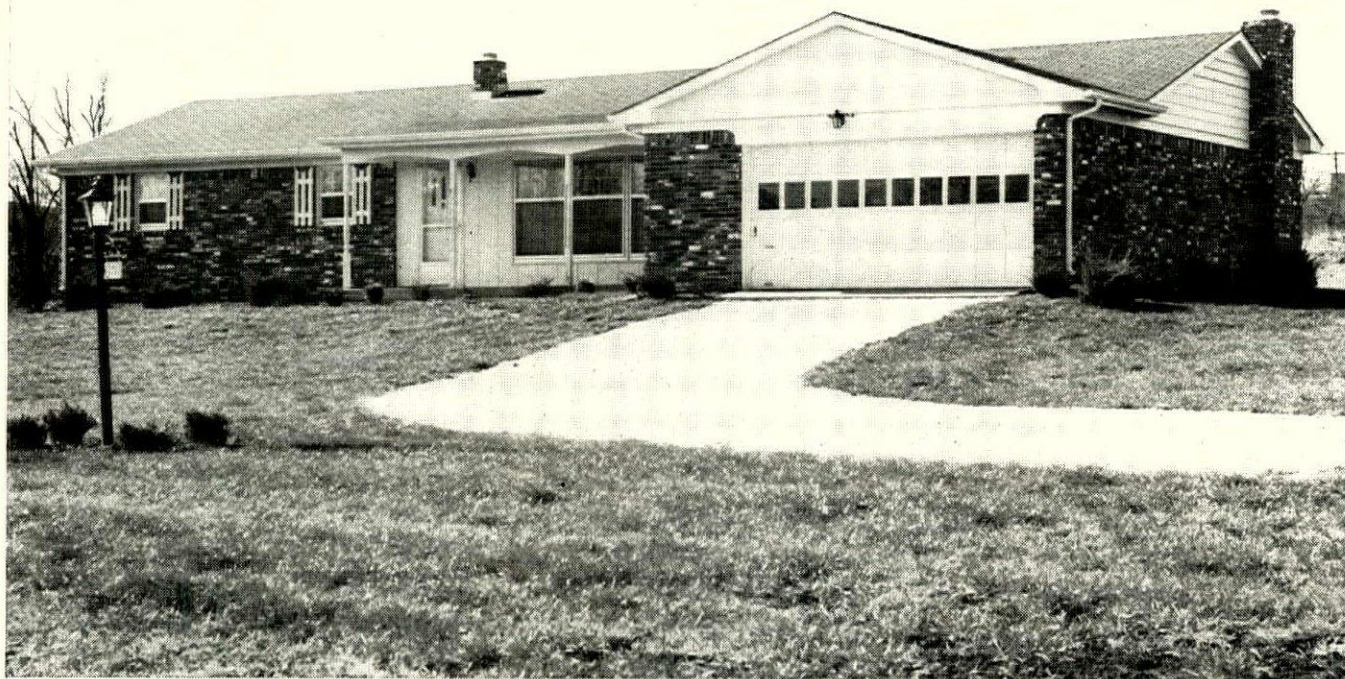
CI-1707A

costs no more . . . speeds construction

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

ANACONDA[®]

AMERICAN BRASS COMPANY



This seven-room brick ranch home features prewiring for the Bell Chime and for Home Interphone, the Bell System's home communications service.

In Indianapolis, Indiana, this house sells for \$26,500

("...and concealed telephone wiring helps sell it for us," says builder Leon Pedigo)

"My customers know the value of concealed telephone wiring," says Leon Pedigo of Pedigo and Young, Builders. "I find that people know that telephone prewiring helps preserve the beauty of the home, and it adds to resale value.

"It's so easy to give the customer this extra convenience; the Telephone Company does the

work quickly while the home is going up. Concealed telephone wiring is one more luxury feature to please the customer. And it's a good one."

When building on speculation, Leon Pedigo includes color telephones as part of the decor, and advertises the fact that the house is prewired for telephones.



Your Bell Telephone Business Office will help telephone-plan your homes. For details on home installations, see Sweet's Light Construction File, 11c/Be. For commercial installations, Sweet's Architectural File, 33a/Be.



BELL TELEPHONE SYSTEM

TRUSCON

SLASHES

IN-PLACE

COSTS!

TRUSCON SLASHES IN-PLACE COSTS 18%



"Through the use of Truscon Sliding Windows and Patio Doors in our projects, we have been able to save approximately 18%, in addition to excellent quality and service."

ROSE-HILL BUILDERS
Detroit, Michigan
Howard M. Binkow



SAVE
UP TO
\$3⁰⁰
EACH

ON EVERY WINDOW YOU INSTALL

Slim, trim, *modern* windows with features that save you bucks! Integral trim fin on Truscon Aluminum Sliding Windows doubles as flashing, anchors window to wall without extra work or materials. And once it's in, you're *done*—no painting needed. A complete range of styles, and prompt, local delivery from the nearest of 19 Republic-Truscon Warehouses. Ask your dealer about Truscon Windows, or send the coupon.



**A STEAL
in STEEL!**

FOLDING STEEL

CLOSET DOORS **SAVE UP TO \$14²⁰**

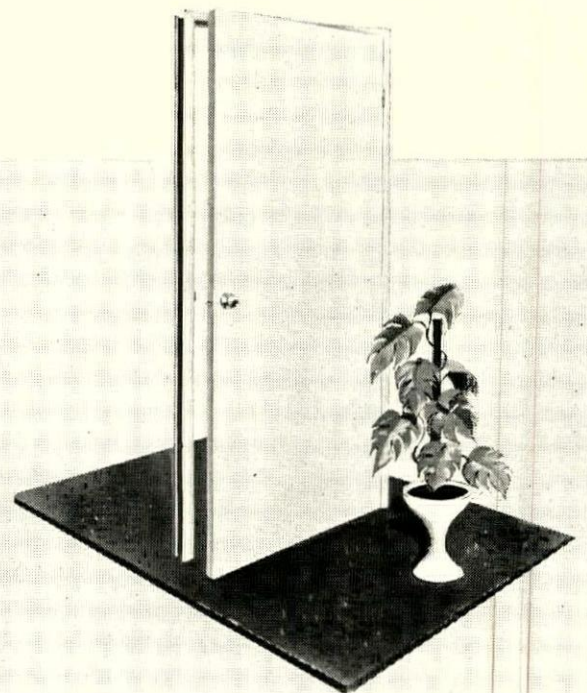
Classy, classic folding doors delivered complete with frames, track, and hardware. Nylon glides for smooth, effortless opening. Pre-finished in off-white to save you painting time. Choice of heights—6' 8" and 8' 0". See three popular styles—"Colonial," Classic," and "Provincial" at your Truscon dealers. Popular savings, too—up to \$14.20 per closet!

**NEWPORT DOOR, FRAME,
AND HARDWARE...**

a packaged deal that

SAVES YOU up to \$8⁰⁰

You get it *complete*—door, frame, and hardware—and there's no mortising, fitting, planing, or sanding needed to make it fit. No warping, no binding, no call-backs. One man can frame and hang the NEWPORT Door in *minutes*. Saves finishing time around doorways too, because NEWPORT Doors go up *after* interior work is done. Supplied pre-finished and can also be painted. See the new NEWPORT Door at your dealer's. Start saving dollars on every door job now!



POTENT PROFIT PARTNERS

**Building products
standardized
by Republic to help
you boost profits**

Now, get the "custom" look, plus the speed of mass building techniques with Republic *standardized* building products. Designed to fit any housing design, (and appropriate for any price class), Republic components give you positive cost control—help you tie any cost estimate down tight.

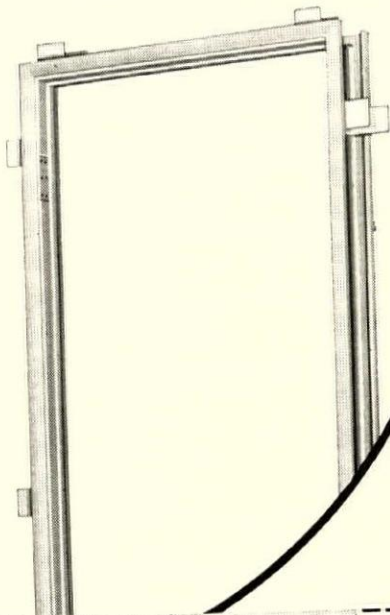
Just as important, Republic standardized building products save on-the-job time, with some of the toughest, most time-consuming elements of any structure, like doors, windows, and kitchens, supplied by Republic ready to slip in place.

Look them over, consider how these units can help you get in and out faster—then call your Republic representative!

a deal in doorways!

TARTAN FRAMES SAVE UP TO 20%
INSTALLATION TIME

Goes in plumb and square automatically because it's self-adjusting, self-aligning! Installs before or after drywall, without mortising, without sanding, and without hardware preparation. No nailheads to hide, and pre-finished to eliminate painting. Supplied complete: frame, strike, and bumpers, in clean, modern-styled steel. Will never warp, swell, shrink, twist, or rot. Big owner and tenant appeal. Stocked now by your Truscon dealer. Coupon will bring literature.



*sliding
patio
doors...
smooth,
pretty,*



SAVE 27%

Easy to install, simple to adjust, and immediate delivery from warehouse stocks. Compare with conventional finished wall costs for proof you'll save plenty! Sturdy aluminum, anodized, and completely weatherproofed. Smooth-operating on steel ball bearing rollers. The luxury look at lower cost than finished wall!



REPUBLIC STEEL
WAREHOUSES FULLY STOCKED!
24 HOUR DELIVERY ANYWHERE!

Baltimore
Boston
Buffalo
Charlotte
Chattanooga
Chicago

Cincinnati
Cleveland
Detroit
Los Angeles
Harrison
New York City

Oklahoma City
Philadelphia
Phoenix
Pittsburgh
St. Louis
San Francisco
Youngstown

REPUBLIC STEEL CORPORATION
DEPT. HO-4257
1441 REPUBLIC BUILDING • CLEVELAND 1, OHIO

Let's have more information about lower in-place costs.
Send literature and details about Truscon's:

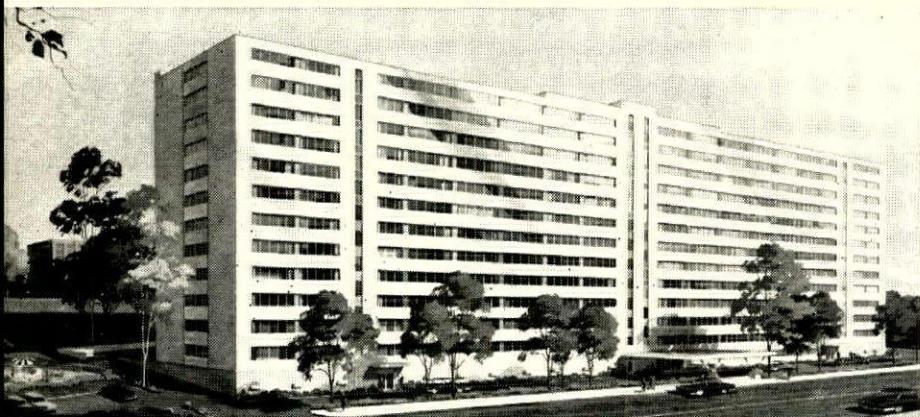
Sliding Windows Closet Doors Patio Doors
 NEWPORT DOOR, FRAME TARTAN Frame

Name _____ Title _____

Company _____

Address _____

City _____ Zone _____ State _____



*“In selecting
Republic Steel Kitchens
price was the least
of our concerns”*

“In selecting cabinets for the kitchens of our Terrace Park Apartments we set these as the most important requirements:

Cost of Installation . . . Durability . . . Low Maintenance . . . Decorative Beauty

Note that initial *price* was the least of our concerns—for the simple reason that if a cabinet line met these other needs, it was almost certain to be most economical in the long run.

Republic met every requirement. Delivery of cabinets completely assembled and ready to slip into place obviously saved us many hours of interior finishing time. Fast installation helped avoid interference with other trades—and punctual delivery *on our schedule* helped too.

Bonderized steel construction of Republic Cabinets clearly spells durability—and ability to take hard knocks without deterioration can be pretty important in a rental property.

As to *low maintenance* and *decorative beauty*, the baked enamel finish on Republic Cabinets can't be beat. Resists wear and stain, and a simple washing brings it back, good as new.

Summing up, with Republic Steel Cabinets we got everything we wanted—and the price was right too!”

Marvin Helf

MARVIN HELF, INC.
CLEVELAND, OHIO
Marvin Helf



REPUBLIC STEEL

Strong
Modern
Dependable



REPUBLIC STEEL CORPORATION

DEPT. HO-4257

1441 REPUBLIC BUILDING • CLEVELAND 1, OHIO

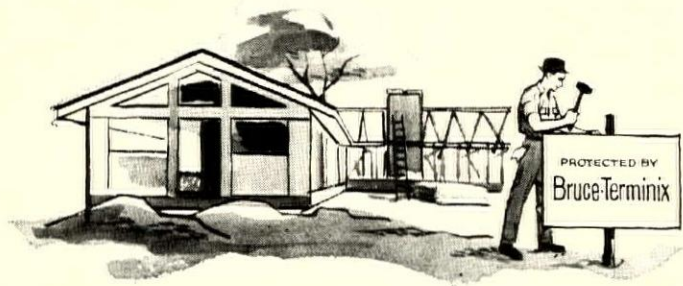
Let's *see* the time-saving, money-saving line of Republic Steel Kitchens. Send catalog to:

Name _____ Title _____

Company _____

Address _____

City _____ Zone _____ State _____



NEW SALES AID FOR BUILDERS

\$5000 termite damage protection



Bruce-Terminix gives fast, low-cost protection plus a \$5000 guarantee against termite damage

Today, more than ever before, people are aware of termites and recognize the need for reliable protection against their costly attack.

You can capitalize on this by having your homes protected by the world's largest termite control organization. Having safeguarded over 350,000 homes and buildings, Bruce-Terminix can provide the most effective termite protection methods for any type of construction.

Terminix relieves you of complaints and responsibility for termite attack through a guarantee against termite

damage up to \$5000. Renewable from year to year at the owner's option, this service also provides periodic reinspections and treating when necessary. Performance is guaranteed by the Bruce Company and insured by Sun Insurance Office, Ltd.

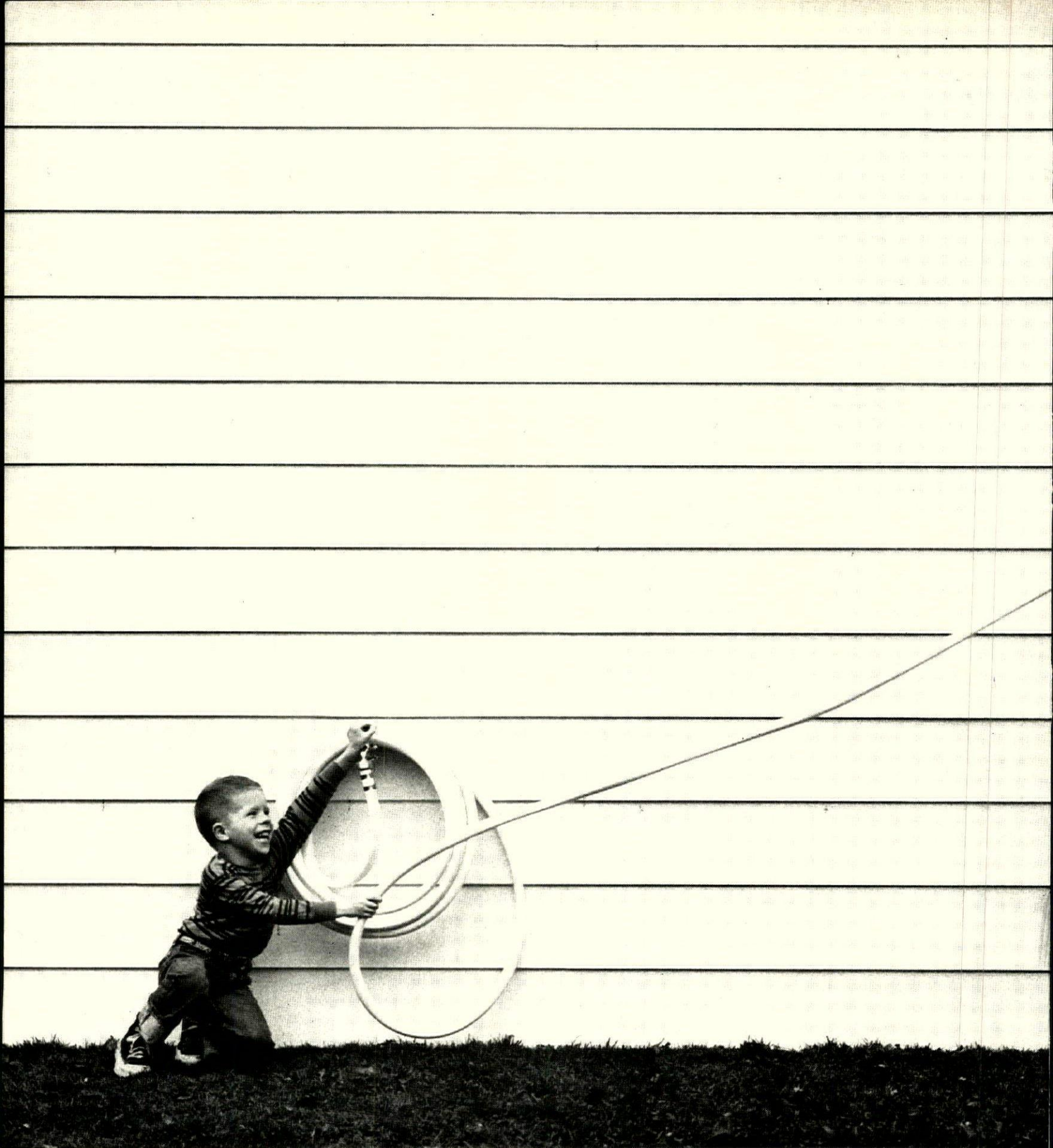
Look in your phone book under Bruce-Terminix or Terminix and call your local company. You'll find their advice helpful and dependable on any problem involving termite protection for new or old homes.

TERMINIX DIVISION, E. L. BRUCE CO. Incorporated
P. O. Box 397-R, Memphis 1, Tenn.

Chemical treatment during construction
Protection without treatment for qualified termite-free structures
Treatment as required for infested structures



THE NATION-WIDE TERMITE PROTECTION SERVICE



the trend is up...



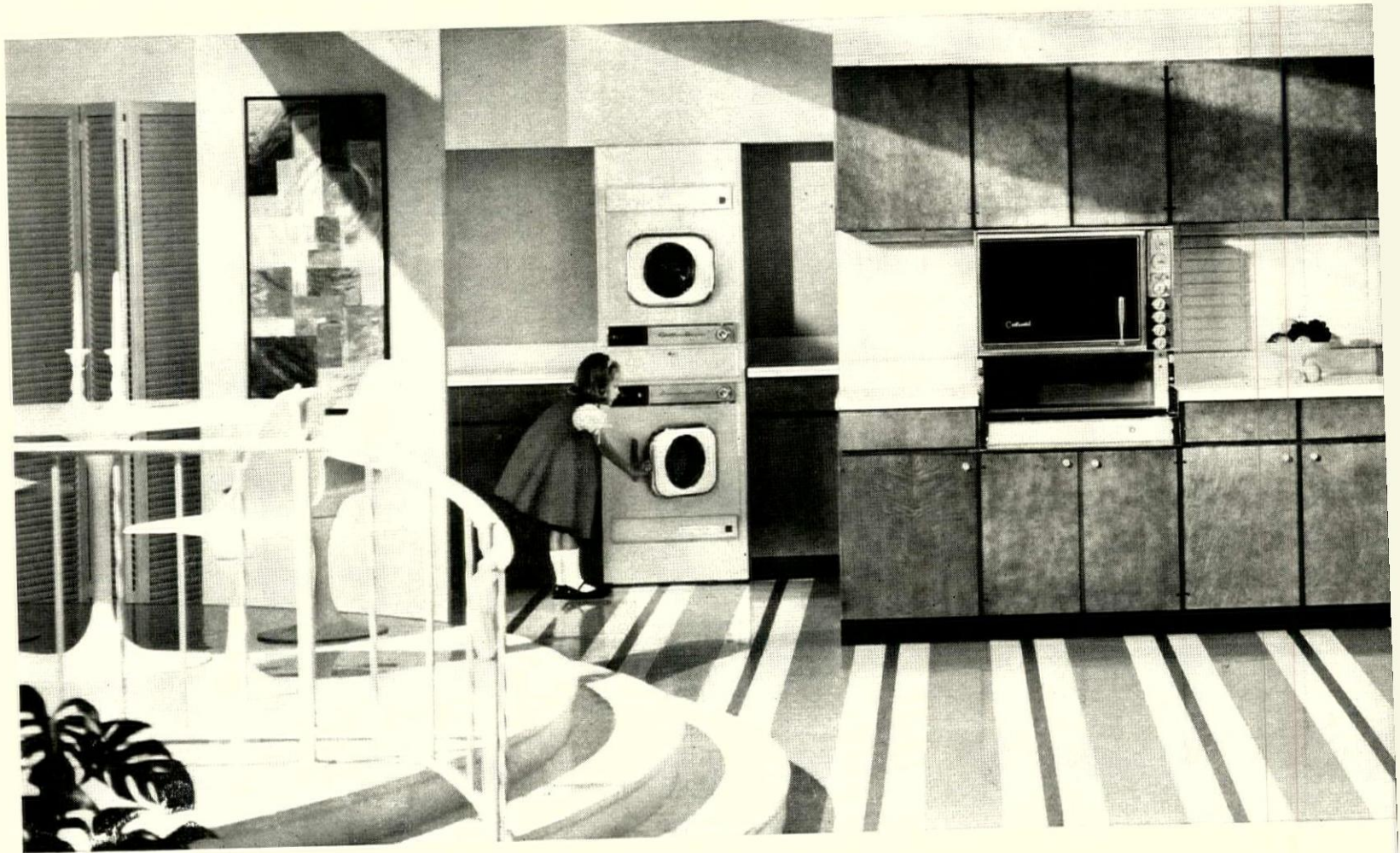
...in aluminum siding

Home builders all over the nation are switching to aluminum siding. The reason: it works better, looks better, goes up faster, pleases home buyers because of its low maintenance. *New* Kaiser Aluminum House Siding will help you profit from this trend. Available in clapboard, V-rustic and board-and-batten, in white and popular colors. See what it can do for your sales. Write: Kaiser Aluminum, Room 665, Kaiser Center, Oakland 12, California.

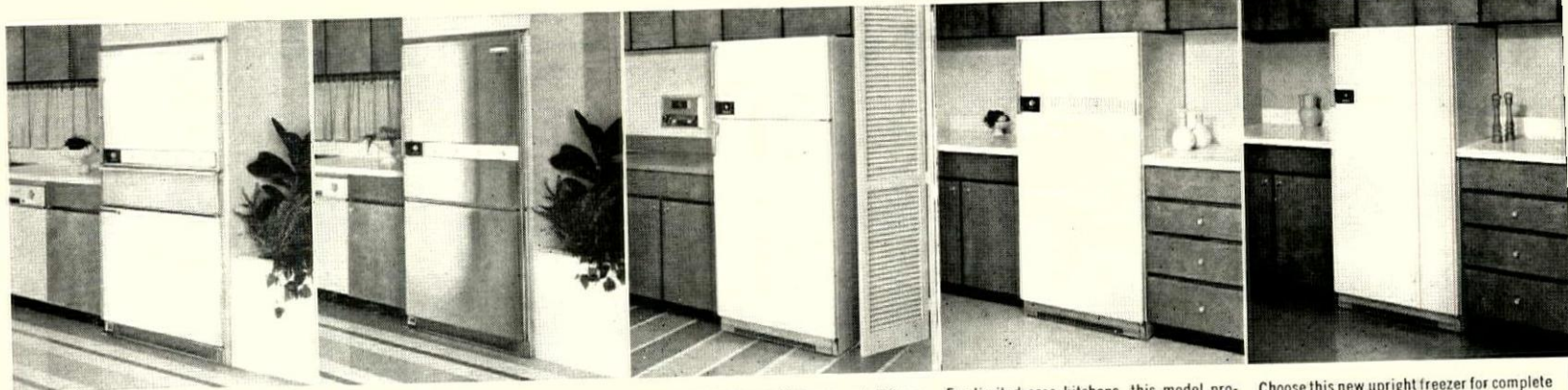
KAISER  **ALUMINUM**
HOUSE SIDING

Watch *Follow the Sun* weekly on the ABC-TV Network

Only Westinghouse lets you design a coordinated



or so many ways in between...



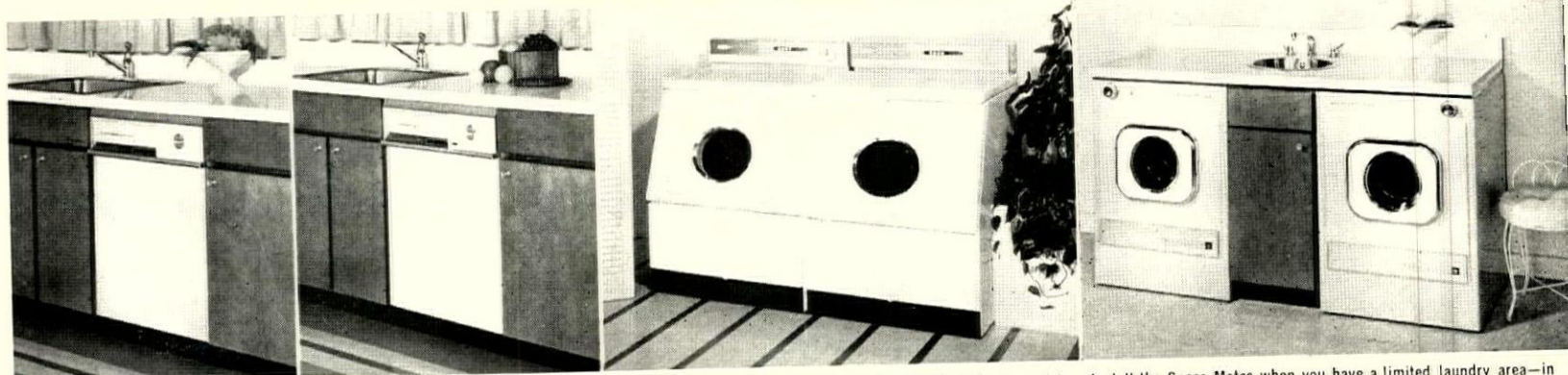
For higher priced homes, include the unique Center Drawer refrigerator. Two Frost-Free models to choose from: 14 and 16 cu. ft.

For larger homes, install refrigerators with bottom-mounted freezers. This one has 152-lb. freezer capacity, and it's Frost-Free.

Install refrigerators with top-mounted freezers when homes are smaller. You can choose from Frost-Free or conventional models.

For limited area kitchens, this model provides big capacity in a small space. Has push button defrosting. Freezer holds a big 77-lbs.

Choose this new upright freezer for complete coordination of kitchen design. It's styled to match the new Westinghouse refrigerators.



Pick the budget-priced Roll Out dishwasher for low-cost homes. Holds service for 13. And has new double wash feature.

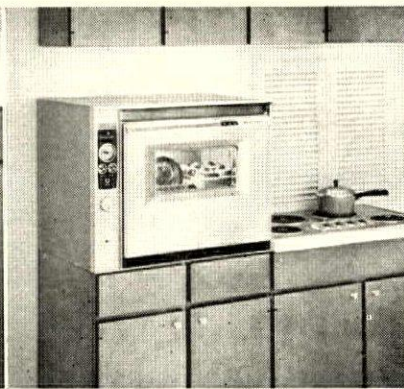
Please de luxe home buyers with the Imperial Roll Out. Has a Hot Water Booster, double wash, and every de luxe feature.

When your homes have spacious laundry centers and you want to offer the best washing system, choose the Westinghouse Laundromat® Automatic Washer and Matching Dryer. Models to fit every need.

Install the Space Mates when you have a limited laundry area—in vanity pair installation . . . or stacked as in the kitchen above. Together they wash and dry 18 lbs. of clothes. De luxe or standard models.

kitchen like this...

or this...



New Continental gives kitchens an exciting look. It features Magic Mirror Oven Door and exclusive Pantry Shelf. And Surface Units plug out for easy cleaning.

Many prospects for homes and apartments will find the Terrace Top 30 an ideal range. Its Split Level Platform makes pots and pans easier to reach. Big 23 inch oven.

This built-in oven and range platform combination gives smart design to any kitchen. Other matching combinations available for every type of installation.

When you want to install air conditioning, specify this Heavy Duty model. Installs through the wall. Smartly designed. Models from 6,000 to 11,300 BTU capacity.

Only Westinghouse gives you so many ways to design completely coordinated kitchens. Because only Westinghouse gives you so many types of appliances, completely coordinated in design . . . style . . . colors . . . and features. Now you can create perfectly matched built-in kitchens that fit into any space—for homes and apartments in any price range. And by doing it all through one source you save money. It simplifies your work from the drawing board to the final sale. Good reasons why *you can be sure. . . if it's*



Westinghouse

Westinghouse Electric Corporation
Contract Sales Department
Mansfield, Ohio

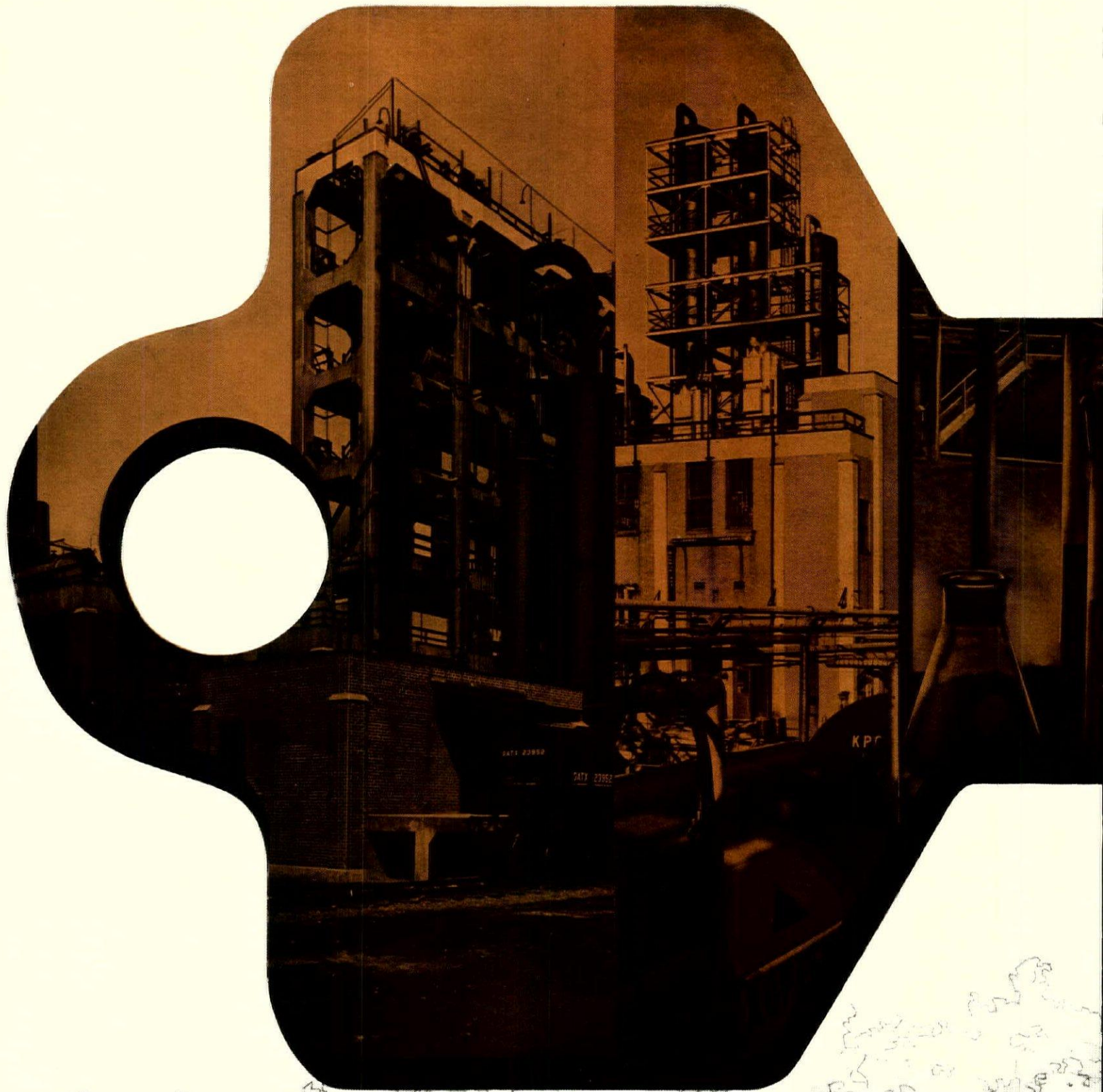
Please send me catalogue and complete details on the unlimited design possibilities with Westinghouse major appliances.

Name _____

Address _____

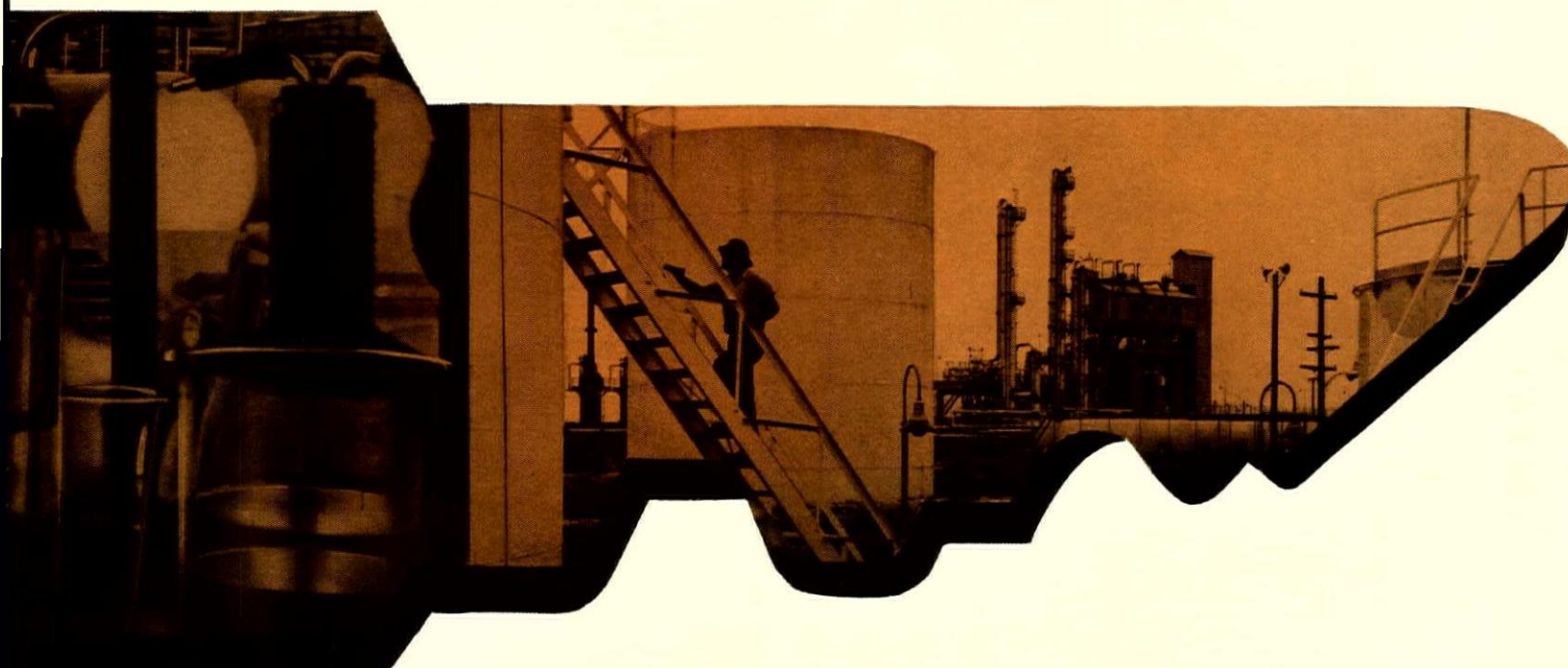
City _____ Zone _____ State _____

These appliances plus Heating & Air Conditioning, Wiring Devices, Micarta® 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, Ohio.



GENERAL HOMES with KOPPERS FOAM

the new key to housing...



The magic sales appeal of structural plastics in tomorrow's homes can be yours *today!*

This great advance in housing technology is made possible by the alliance of The Koppers Company, a leader in chemicals, and General Homes, the recognized leader in factory finished homes.

Now! You can be the first on the market with structural plastic skin-stressed sandwich type walls of tremendous strength and rigidity—with DYLITE cores impervious to water, vapor, odors, fungus and rot; the most effective insulation known and tested in homes from sub-zero Alaska to the tropical humidity of Puerto Rico.

These plastic core homes—with conventional architecture and wide variety—will be delivered in a

single van with factory finished plumbing, wiring, heating, painting and decorating—and completed by factory crews and crane in just one day, ready for final inspection; all costs fixed and guaranteed!

The completion of the home, foundation and site work will be financed at 5% simple interest—NO mortgage.

Land financing and all other customary dealer services will be available.

Franchises available July 1*—home deliveries will start in September.

These startling plastic core homes are now ready for your inspection in Fort Wayne. Contact us **RIGHT NOW** for a definite date!

*Available in these states only—Indiana, Illinois, Wisconsin, Ohio, Michigan, Kentucky, West Virginia and West Pennsylvania.

General Homes



GENERAL HOMES

Division of General Industries, Inc.
3033 Wayne Trace
Fort Wayne, Indiana

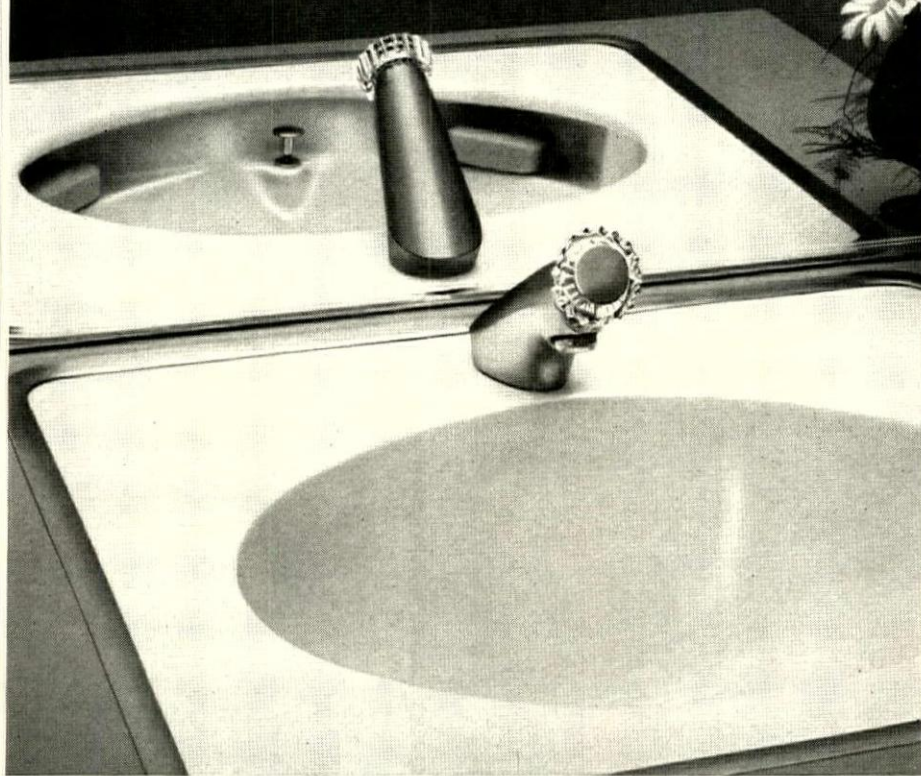
Gentlemen: Please provide complete information about General Homes' dealerships.

NAME _____

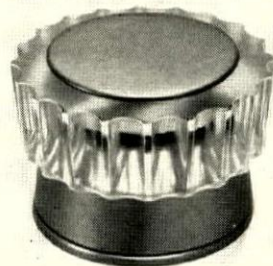
ADDRESS _____

CITY _____ STATE _____

Celeste Lavatory with single dial-operated control



Sparkling Lucite Handle



Criterion Shower Head



Thermostatic Mixing Valve



Singl-ese Control



Crane offers you a wider-than-ever selection of the finest trim

See the Crane Man about the exciting new Criterion line

No question about it—de luxe Criterion trim has no superior!

Install it with confidence for the finest homes, hotels, motels and clubs. Top styling, lucite handles, quality brass, satiny brush or polished chrome finish.

New and noteworthy is the dial-operated control featured on the Celeste, Crane's new lavatory with semi-concealed, under-the-rim soap ledges and waste lever. Push-pull knob for volume. Dial any hot-cold mixture. And no more messy drippings on the countertop, because of the revolutionary new design.


A boon to shower users is the new Thermostatic Mixing Valve. Keeps temperature constant. No icy blasts or sudden scalding! Add the superb Criterion head and you have the finest shower in the land. Completely controllable spray . . . no hollows, no stray jets.

Last word in a virtually drip-free faucet control is the Crane Dial-ese. Works with, not against water pressure. Seats tight every time. And for the stylish convenience of one-lever temperature and volume control, homeowners find the Crane Singl-ese a favorite attraction—easier to use.

Criterion trim—the best there is—is another reason more and more builders are discovering the advantages of installing Crane equipment throughout. No one else offers you more. In plumbing. In heating. And in air conditioning. See your Crane contractor. He's in the Yellow Pages. Or write to Crane Co., Box 780, Johnstown, Penna.



PLUMBING • HEATING • AIR CONDITIONING • VALVES • PUMPS
WATER TREATMENT • ELECTRONIC CONTROLS • PIPING • FITTINGS



daryl sliding glass patio doors

stimulating a new visual approach to selling homes

a complete line – patio doors for all cost conditions

Daryl Doors... PATIO-RAMA, PATIO MAGIC and MONUMENTAL will definitely increase your over-all sales potential by capitalizing on the growing trend toward the use of sliding glass doors. Every new home-buyer will be sold by the "Touch of Quality" found in every Daryl sliding glass door. All units are easily installed and will provide years of trouble-free performance. For your individual building requirements, Daryl presents this national brand quality line:



7240 N. E. 4TH AVENUE, MIAMI, FLORIDA

- PATIO-RAMA—An aluminum sliding glass door engineered to offer custom features to the economy-minded volume builder.
- PATIO MAGIC—Where more demanding performance is required... ideally suited for use in fine homes and light commercial construction.
- MONUMENTAL—The finest door available... custom manufactured to the height and width requirements of architecturally designed homes, high-rise apartments and commercial installations.

Please send me information on the following Daryl products:

PATIO-RAMA PATIO MAGIC MONUMENTAL

NAME _____

FIRM _____

ADDRESS _____

CITY _____ STATE _____



one
friend
tells
another...
Long-Bell
is the name
you can
build on

In the silent, green forests, a Long-Bell forester and his young friend stop to watch the future of America growing. One day, sturdy seedlings like this will become Long-Bell kitchens...precise-fitting millwork...lumber of every dimension...construction or decorative plywood and flakewood panels...hardwood flooring...and an endless procession of other valued forest products.

A program of scientific woodlands management assures that these quality Long-Bell products will be available—perpetually—to coming American generations.

As an example, look closely at the Red Birch kitchen shown here. Now, and in the future, homeowners can raise their families in natural wood surroundings, while enjoying the famed craftsmanship and built-in conveniences which typify Long-Bell kitchens.

For detailed information on Long-Bell natural wood kitchens, or any of our other forest product lines, simply address the Long-Bell headquarters nearest you.

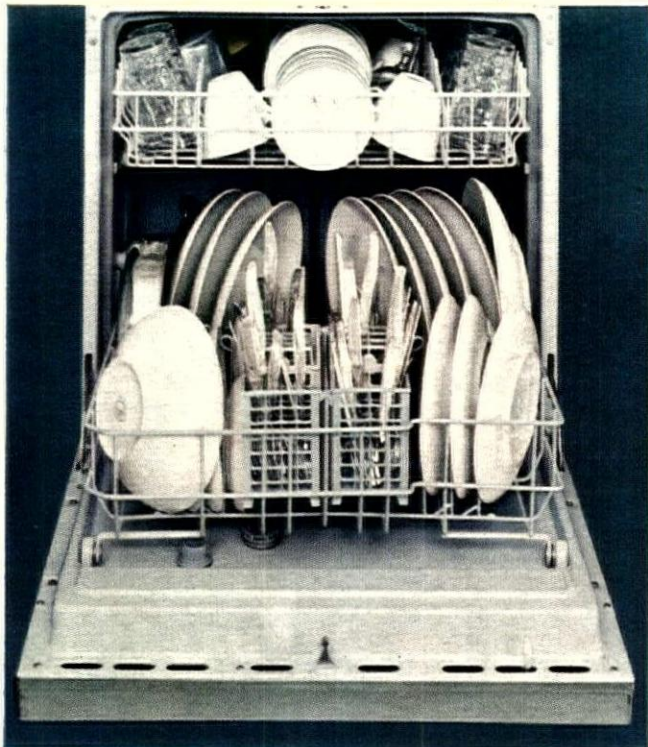


INTERNATIONAL PAPER

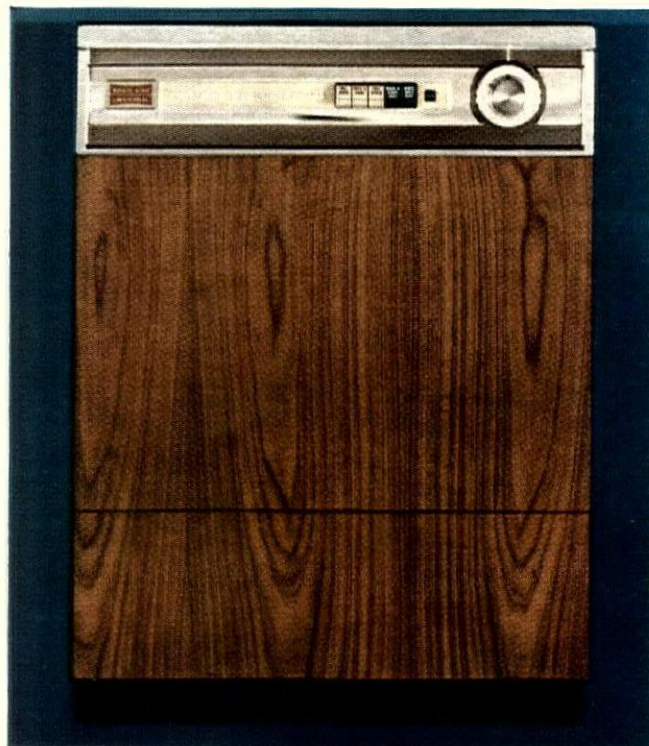
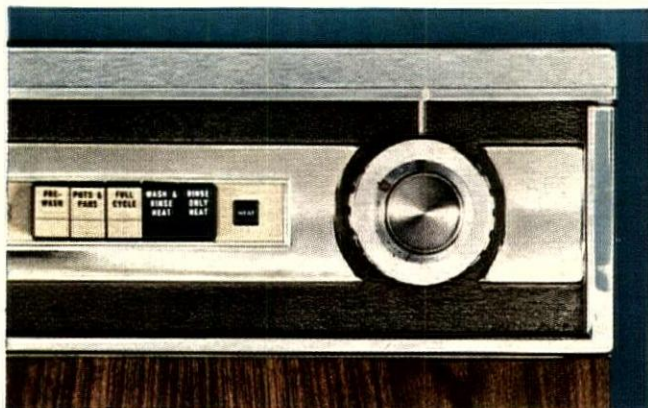
LONG-BELL DIVISION
LONGVIEW, WASHINGTON
KANSAS CITY, MISSOURI



1. Load it this way



2. Or load it this way



3. Start it

4. Bless it

New Waste King Universal Dishwasher-Dryer will hold everything, get things clean and dry!

Twelve-inch plates, oval platters, even odd and old-fashioned shapes fit readily into only this dishwasher.

Same goes for your big roasting pan, casseroles, long carving knife, tall pitcher and coffee pot.

The top basket comes out easily (Picture 2), leaving a rack for extra-large pots and pans! Start it, and a washing action more effective than any other dishwasher takes over. The picture at right shows how the jet streams from two full-width full-power arms sweep clean through both baskets.

Another exclusive new benefit: You can select water boosted to a super-cleansing

165° for the final rinse or for both the final wash and rinse.

Only this new Waste King Universal Imperial 900 has such a great capacity for getting



Gas & electric ranges • Dishwashers • Food waste disposers • Service assured anywhere in the nation.

soil off silverware, dinnerware, glassware and cookware...and keeping it off.

A unique filter system continuously traps even the tiniest particles so they cannot be recirculated. Cleanest wash; best rinse ever, too!

Spot-free, bacteria-free drying uses only the hot, clean air already in the dishwasher and does not raise kitchen humidity. That's why beautiful wood panels are so practical. Or match your kitchen with stainless steel or any of 16 happy colors.

A nearby dealer who knows what's best is now demonstrating this new dishwashing wonder. (Don't know his name? Write to: Waste King Universal, Los Angeles 58.)

BOLD ANNOUNCEMENT: This full page in *Better Homes & Gardens* for June introduces a dishwasher without a competitor. Outstanding.

SAFE PREDICTION: This new Waste King Universal dishwasher will catch the eye of any prospect, speed the sale of any house, boost the reputation of any builder. (Great at washing and drying dishes, too!)

STRONG SUGGESTION: See this stand-out yourself. Then, when you're sold, build it into the house you live in and the houses you make your living from. Good idea? Yes; you'll get a lot of those from Waste King Universal.

Roundup:

S&Ls: scapegoat for defeat of this year's tax bill?

As spring turned into summer, the Kennedy Administration's tax bill looked so moribund only a miracle could bring its enactment into law. The bill has been stalled in the Senate finance committee since early May and, said Capitol Hill analysts, there weren't nearly enough votes there to send it to the floor.

The biggest stumbling block was the Administration's plan to withhold 20% of dividends and interest paid depositors and thus collect \$650 million income taxes the Treasury says taxpayers now evade. S&Ls and commercial banks had been fighting it by stirring up a grass roots letter-writing campaign so effective it staggered senators. But dividend-withholding is the money-raising heart of the tax bill. S&Ls, bigger interest is that the measure would also boost their income taxes from about \$9 million to \$200 million a year. The President originally asked that they pay \$500 million, but the House ways & means committee softened the bite before the House adopted the legislation.

Against that background, a top White House aide dropped a not-so-gentle hint to S&L lobbyists: "If you kill this year's tax bill, we'll get you next year. This bill doesn't really hurt you." Result: on June 5, Legislative Director Steve Slipper of the US S&L League wrote Treasury Secretary Dillon noting that the league had urged member S&Ls to stop stirring up letters on withholding way back in April. When the Treasury leaked the letter to friendly newsmen, the story got out that S&Ls had dropped their opposition to dividend withholding. Was this, Sen John J. Williams (R, Del.) asked on the Senate floor, "blackmail" or perhaps a "deal?" It was neither. The league promptly announced it was still against withholding.

But JFK & Co had conjured up a handy scapegoat if the '62 tax bill dies in the Senate.

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Look for a Presidential anti-bias edict before November

White House sources again say President Kennedy has about decided to issue his long-promised order prohibiting race discrimination in some federally-aided housing. Similar reports persisted last December but in January the President said the order would be forthcoming when it would "make an important contribution to advancing the rights of our citizens" (NEWS, Feb). Here is how the experts figure the outlook now:

The order will be issued sometime after Congress adjourns. Congress will likely quit work in late July or August; the order likely will come between then and the November congressional elections.

The order could be postponed if economists decide it would cripple housing's recovery from the 1960 recession.

The order will probably cover about 50% of US housing. Race bias will be forbidden in houses built with direct federal loans, insured by FHA, guaranteed by VA, subsidized by PHA, or mortgaged by S&Ls under the Home Loan Bank Board. HLBB a year ago ordered federal S&Ls to stop denying mortgages solely on the basis of race, but FHA, VA, and PHA say they are waiting for an Executive Order. The US Civil Rights Commission last fall sought a much stronger order applying to 80% of US housing (NEWS, Oct). It would have included S&Ls insured by the Federal S&L Insurance Corp and commercial banks supervised by the Federal Reserve Board, Federal Deposit Insurance Corp, and Comptroller of Currency.

The order may be softened to apply only to new construction. This would be a sop to public housing, which would not be forced to integrate the 500,000 existing units. So strong is opposition that some public houses, in the South have discussed selling projects if an order is issued. New public housing would apparently be stymied in the South no matter how Kennedy maneuvers.

WASHINGTON INSIDE: FHA ponders whether to hike its application fee, which has been \$45 for the last ten years (FHA refunds \$25 if the case goes through to insurance). Officials figure it now costs the agency an average \$53 to process a new-home case. So it takes insurance premiums for 13 months just to cover the cost of putting business on the books.

FHA is getting set to promote a new rental housing program that has almost all the advantages of the old Sec 608. It is Sec 221d4, an almost unnoticed part of the '61 Housing Act which lets profit-motivated sponsors build cheap apartments with loans up to 90% of replacement cost. Moreover, FHA waives economic soundness in reviewing proposals. Room-cost ceilings are lower for 221d4 than under FHA Secs 207 and 220 (\$2,250 vs

\$2,500). For elevator structures, the per-room cost-ceiling goes to \$3,000 for 221d3.

The big advantage over Sec 220 is that a 221d4 can be built anywhere, not just in a renewal area. FHA is hopeful that its lawyers will rule the program is available to all moderate-income families, not just displacees. Displacees would get preference in renting.

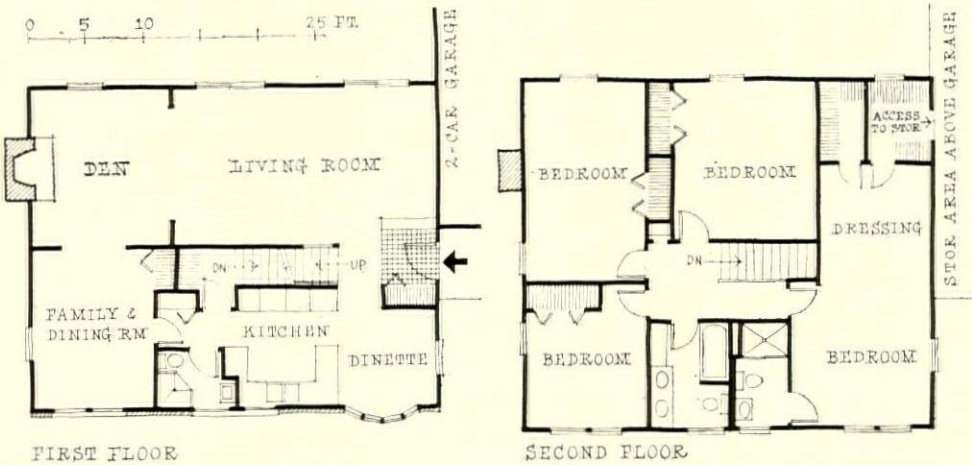
Congress seems likely to scrap a scheme to let HHFA tap FHA's mutual mortgage insurance fund for \$32 million to build a giant headquarters. Realtors are fighting the back-door-financing plan. HHFA and its satellite agencies would repay the loan at 4% interest over 25 years. The building, with 1,285,500 sq ft of floor area would let HHFA concentrate its 3300 employees now scattered in 15 buildings throughout Washington.

NEWS continued on p 44

HOUSING MARKET:



TWO-STORY COLONIAL model by Advanced Housing Bureau has 2,016 sq ft, will sell from \$22,000 to \$26,000 (plus land). Inside walls, says the bureau, are wash 'n wear vinyls laminated to drywall. Outside will require almost no painting, bureau says. Standard equipment includes air conditioning, some wall-to-wall carpet, intercom-radio. Other models will have varying architectural styles.



Bureau for Advanced Housing aims at new style builder-producer tie

Vertical integration of house production—the concept of unified control from producer to builder—has taken a new twist.

With more than \$1 million in capital—most of it from National Gypsum—a new Bureau for Advanced Housing in Princeton, N.J., is signing up builders across the nation to put up a group of homes priced from \$15,000 to \$45,000 which the bureau will design and promote. Builders will pay the bureau 5% of the sales price of production homes (10% on model homes) but sponsors say builders should get this back through lower prices on the materials in the bureau's package.

At its launching, the plan was proving controversial—perhaps because of the basic idea, perhaps because of some things its promoters are saying, perhaps just because it is misunderstood.

How it works: Builders (15 had signed up by mid-June but sponsors hope to enroll 100 this year and 500 by 1963) must agree to build two model houses a year and to use the Bureau's complete package of design and materials without deviation in both models and production houses. Participating builders get promotion materials, help with mortgage financing and title insurance if they want it, national advertising and, optionally, furniture packages. Models are being designed for the bureau by Architects Vincent Furno of New York and Alfred Kastner of Washington. The bureau expects to offer at least a dozen different plans by fall and another dozen by next spring. They will cover models in four price ranges around \$15,000, \$25,000, \$35,000 and \$45,000 (plus land).

National Gypsum, the bureau's founding sponsor, has earmarked \$800,000 to start the project, and the bureau has signed up some 24 other manufacturers as participants. They include Westinghouse, Briggs, Schlage, Nu-Tone, Bigelow Carpeting, Mosler Safe, Baumritter Furniture, York Wallpaper, Sandura, Bryant Electric, Lightolier, Progress Electric, Miami Carey Bathroom Fixtures, Barrett



SCHWINN

BAKER

Roofing, American Olean Tile, Suburban and Viscount Gas Kitchen Appliances, Amco Aluminum of Philadelphia, and Caradco Inc. The other manufacturers have invested no capital but have agreed, say bureau sponsors, to cut prices on their products used in bureau houses enough to more than offset the 5 or 10% the builders pay the bureau. The discounts will be lumped together so builders can only guess how much the price cut is on each item.

Builders who put up at least ten advanced houses will be eligible to get a 2½% rebate

for co-operative local advertising (on a 50-50 basis). The bureau plans to put 6 million copies of a 120-page four-color plan book on US newsstands. And its 50-man staff will turn out color brochures and publicity for local use.

The bureau is aiming at 10,000 homes next year—and 50,000-a-year in time.

Chairman Melvin Baker says it should boost National Gypsum sales \$5 to \$10 million a year. "Our estimates show we need about 125 builders building two houses, one in the spring and one in the fall, to make a profit [with the bureau]," he says.

Who can join? An advisory board of builders headed by Francis J. Fineran of Westport, Conn., will pick builders for the program. In each price bracket, only one builder per community will be named. First models are to open in October.

Who's who? Bureau Chairman S. (for Sidoine) J. (for Jordan) Schwinn, 57, began his career in 1924 in advertising, was a vice president and director of Ruthrauff & Ryan from 1948-51. He became an advertising and marketing consultant at Princeton in 1955. His first brush with housing was when he organized the so-called Institute of Essential Housing as the shell homes arm of Certain-teed in 1960. Later, Schwinn and Certain-teed parted company. He is the author of *Five Basics of Mass Selling* (1938), and *The Simple Simon Stories* (1951).

Why it's controversial:

In its first announcements and brochures, the bureau said things that raised hackles at both the Natl Association of Home Builders and the Natl Retail Lumber Dealers. At NAHB's spring directors' meeting in Washington, President Leonard Frank criticized the bureau in angry terms. First, he read these paragraphs from a bureau brochure:

"The home building industry is so widely dispersed, with so many unrelated elements that it has no focal method of communication, only several thousand unorganized weak voices trying to be heard, trying to compete for the consumer dollar against the highly-skilled, clear and loud choruses of a dozen less essential industries.

"The degree of vertical integration already achieved in the food processing industry (which provides you with twice the nourishment for half the labor hours it cost your parents) is possible in the building materials industry if it is properly co-ordinated with the merchant builder.

"Wasteful, inefficient distribution and exorbitant marketing costs can be partially eliminated . . . in 1962 . . . and largely eliminated in this decade."

All this, said Frank, amounts to an accusation that builders haven't been doing their job. "I suggest you look with a great deal of suspicion on reports containing this type of information."

NRLDA, in its *National News* bulletin, concluded that the bureau and its producers "have set up what appears to be a group-buying organization to bypass the normal channels of distribution and sell direct to selected builders."

Such attacks prompted National Gypsum to offer explanations to quiet critics.

"National Gypsum is in no way competing with home builders," says Chairman Baker. ". . . Likewise, the bureau is not competing with our dealers. . . . All building materials will be purchased by the builder locally from retail lumber and building supply dealers at prevailing prices." Adds Vice President Wade Hildinger: "Our understanding is that distribution channels will get their normal markup." Moreover, the cut-price package does not include such structural items as lumber, brick, and cement.



STRIP OF BLIGHT in foreground helped slow rentals in rectangular 11-story apartment (far left among the six high-rises). Slums will fall this autumn for a Hilton Hotel.

Apartment surplus, blight pinch Kansas City Sec 220

The pioneering high-rise which Realtor-Developer Lewis Kitchen added to his successful Quality Hill section in 1960 has, like many trailblazers, encountered bumpy going.

Kitchen opened the 11-story, 128-unit building, called 910 Pennsylvania, in January 1960 as a luxury dwelling (central air conditioning, 24-hour doormen service, \$45 a room) a few minutes walk from downtown. Its pastel-blue curtain wall was one of the first curtain wall apartments in the city. Kitchen refused to sell the \$2,239,000 mortgage to FNMA and was the nation's second Sec 220 sponsor to get financing from a private lender, Dollar Savings Bank of New York City. Kitchen was optimistic because five other Kitchen apartments nearby with 600 units had filled within six months of opening ten years ago at \$35/room for smaller rooms. Those buildings have stayed at 97% occupancy. Kitchen says they prove marketability of walk-to-work units.

But, unlike the earlier buildings (*see photo*) 910 Pennsylvania fronted on a block of run-down dwellings which Kitchen will clear this fall for a new \$20 million Hilton Hotel. He couldn't clear it sooner because he ran into delays setting up a private redevelopment corporation with powers of eminent domain under Missouri law.

Then midway during renting, Kansas City developed a glut of rental housing. It would take Kansas City ten years, at prevailing growth rates, to fill all apartments built or started, estimated Dr. Frances Gaw of the City Plan Commission about a year ago. Today, some apartments in top locations are less than 35% filled. Says one developer: "Uranium stock would be only slightly less risky than building an apartment here right now."

With 910 Pennsylvania just now coming over 55% occupancy, Kitchen next tried to

refinance the apartment under a new clause in Sec 220 which lets losses from the first two years in a renewal area (where slow renting is only to be expected) be capitalized and added to the original mortgage. But Dollar Savings and Kitchen could not agree on details of this switch. As a result the mortgage was assigned to FHA last Oct 2. It was the first Sec 220 mortgage to undergo such troubles (although Sec 220s in Cleveland, St. Louis, and other cities have been granted forebearances by FHA and FNMA, which holds the loans). FHA paid off Dollar Savings in debentures.

Are S&Ls building a bust in California?

By John Senning

Will overcapacity plus easy-to-get mortgage money and new federal aids for special purpose programs like housing the aged and nursing homes lead to a glut of housing even on the fast-growing West Coast?

Two speakers at last month's Pacific Coast Builders' Conference in San Francisco dropped sharp warnings of potential trouble ahead.

1. State Rep Richard Hanna—generally regarded as an industry friend—literally shook his finger at builders as he warned that money is so easy, yet the market so uncertain, builders may overbuild themselves into a monumental industry recession.

"The road is rocky ahead," he cautioned. "The airplane industry has reached a plateau. Its newest cousin, missiles, is going to flatten off. Electronics will even drop off because of foreign competition. I sincerely hope that in this situation availability of funds will not be



ASSEMBLYMAN HANNA
"The road is rocky ahead"

the determining factor of who builds what, where and when.

"You must build on the basis of need, not on the basis of how much mortgage money you can get. And remember that if the man next to you overbuilds it will hurt you almost as much as it does him. I hope that we do not need new laws to forestall this kind of trouble."

2. Robert F. Filley, head of James Downs' Real Estate Research Corp on the West Coast, warned that the rash of senior citizen projects in California may contain the seeds of a scandal "worse than 608."

Reasons for the powderkeg: "Failure to build suitably to the market, failure to provide a proper living environment, failure to assure a continuing stream of replacement tenants together with reliance on cheap acreage and on public assistance."

Filley painted a word picture of potential project defaults, hundreds of empty unsaleable homes scattered in the desert sand. He agreed some projects are excellent, while others (unnamed) "show evidence of sponsorship by promoters with open pockets or amateurs with hearts of gold but heads of lead."

Kitchen and his associates, City Bond & Mortgage Co, still own the building, and are negotiating with a life insurance company to refinance it under the new Sec 220 terms.

Kitchen remains optimistic about in-town apartments overcoming an apartment surplus. But he says this bumpy detour has shown that surroundings and amenities are more important in renewal than even he had ever suspected before. "I will never put good next to bad again," he vows. "When that block of blight is leveled, you'll see a change. We're on the right track."

Builders, too, had a few complaints—mostly against their primary mortgage money benefactors, the S&Ls.

Chief indictment: state-chartered S&Ls are more and more active in land buying and development and in actual construction of houses through participation deals with builders. State S&Ls can put up to 2½% of their assets into raw land; federals can put none.

Sitting around a breakfast roundtable, one San Fernando Valley builder complained: "We were negotiating to buy 3,000 acres. But then we found we were competing with Home Savings & Loan. We had to bow out." Cried another builder: "The S&Ls are making chaotic conditions in the market by loaning on anything. They're breaking down the market. They finance anything just to get their money out. They build anywhere on the cheapest land they can find."

Chimed in another builder: "When S&Ls build houses they don't watch their subs. They let them raise their prices sky high, even if it means the houses might be unsaleable. But if the subs can get that kind of work they won't work for us at a fair price. They want the S&L price."

Even the objectors admitted that, for the first time in 15 years, they can get all the mortgage money they want when they want it and usually at an excellent price.

What talk there was of money involved stories of builders who played one investor against another, succeeded in getting conventional loans for no points vs the average of 3 they normally pay in fees alone. S&L men roamed corridors assuring builders they had plenty of money and "why not come by and see me."

One reason, as noted by Waldo Watson of



RESEARCHER FILLEY
"Hearts of gold but heads of lead"

San Francisco Federal: S&Ls are selling 75% participation in loans to S&Ls elsewhere in the US. Because yields are highest in the West, agreed other S&L men, this trend is sure to grow substantially—and soon.

Most of the 1,200 conference registrants seemed happily content with their business.

continued on p 46

A six weeks building trades strike has closed down most house production in Northern California (and seems likely soon to interrupt the flow of delivered mortgage loans to East Coast investors). But it is slicing unsold inventories in soft markets.

So the market for homes seemed good to excellent (except in Phoenix, considered horrible). Builders raised the expectable outcry about upgraded zoning and codes but mostly they relaxed, spoke optimistically of newer, bigger markets—opportunities in condominiums and housing for the elderly.

Other convention high points:

• *Condominiums, still so new only 200 units have been authorized in the state, produced by far the most significant display of builder interest.*

Two hundred spectators packed a meeting room to hear about this infant program. They learned that a bill to clarify procedure will be offered in the legislature next year. Notably it is aimed at reassuring lenders on technical points and putting condominiums under one, instead of two, state officials as it is now.*

They were reassured about assessments by Attorney Howard Ellman who called the problem "highly overrated." His prediction: there will be no problem anywhere in California in getting individual assessment of condominium units.

Only 21 condominium projects have been approved in California—all in the north. But builders and mortgage men are predicting a vast boom. Said one builder: "We've sold the public on home ownership. Condominium gives us a way to sell him a home to which he has a deed with the economies of apartment planning and construction."

* Builders must now apply to both the real estate commissioner and corporation commissioner. Their regulations are sometimes contrasting, occasionally conflicting. The bill would put condominiums entirely under the realty commissioner.

• *The new state residential building code threatened to produce the controversy of the conference—but it fizzled.* Builders came to a legislative session prepared to charge that a code—authorized by the legislature last year—was being put into effect without their consultation. Under California law the state code is a minimum code.

Director Lowell Nelson of the Department of Housing assured builders before they could attack that he has issued only a first draft. They will have a chance to suggest changes and many are sure to be made, he said.

One point builders especially protested: a requirement for a 5' sideyard setback. Los Angeles now requires only 3'. (Neither makes good sense.—Ed.)

• *Stringent building and zoning regulations took their licks from start to finish of the three day conference.* Outgoing HBC President John Kuhl keynoted that the industry has reached a point of crisis. "We have to change directions . . . or all too soon suffer the consequences," which he identified as home prices too high for most families.

On closing day NAHB's President Frank called tougher building and zoning rules "stinking." He argued: "The concepts of land use still held by too many of our code and municipal officials and our tax assessors belong with the high button shoes."

As they decried tougher standards, builders from Los Angeles revealed details of a plan to build low cost housing (\$10,000 or less) by using less land.

A low cost project, modeled after San Antonio's Project Sarah, calls for lots averaging 3,000 to 4,000 sq ft vs the 6,500 average in the LA area. Builders hope to build 30 to 40 homes to show that low priced housing can be attractive and still profitable.

But Frank, President Merrill Butler of the Los Angeles HBA and other builders conceded that the "very bad housing" their industry built in the early post war years is their biggest handicap in seeking a chance to try this new experiment in low-priced housing.

Builders can now build over interstate freeways

Commerce Secy Luther Hodges and his Bureau of Public Roads have just sent state highway departments new rules telling them how they can lease air rights over freeways to private builders for apartments and other structures.

Gov Edmund Brown of California and other officials are saying the historic change of policy by BPR "could have a very important effect on the growth and development of our metropolitan areas". Here's why:

The interstate highways, designed to link nearly every city over 50,000 population, have cut swathes 200' to 300' wide through the heart of almost every metropolitan area since construction started in 1956. Sprawling interchanges take many acres more. Cities complain this has removed valuable property from tax rolls and forced families to move to the suburbs.

Using air rights over transportation is not new; Park Ave in New York City is built over the New York Central tracks. The shortage of good apartment sites in recent years has forced many builders in New York City, Chicago, and other cities to renew their interest in air rights over railroads.

Says Sec Hodges: "Highways could be ribbons of road interspersed with modern buildings which would improve the appearance of our urban areas." Highlights of the new rules:

1. States would lease air rights and control resulting income. California, which already has a program of using air space beneath elevated expressways, says it intends to lease rights after competitive bids.
2. Buildings must have a vertical clearance of 16' 4" over roadways.
3. Buildings cannot have direct access to the freeway. Extra construction costs (like lights, signs, supporting columns) would not be borne by the federal government.
4. No definite rules cover spacing buildings over depressed freeways, but adequate open space must be maintained.

Four sluggish years face Midwest builders

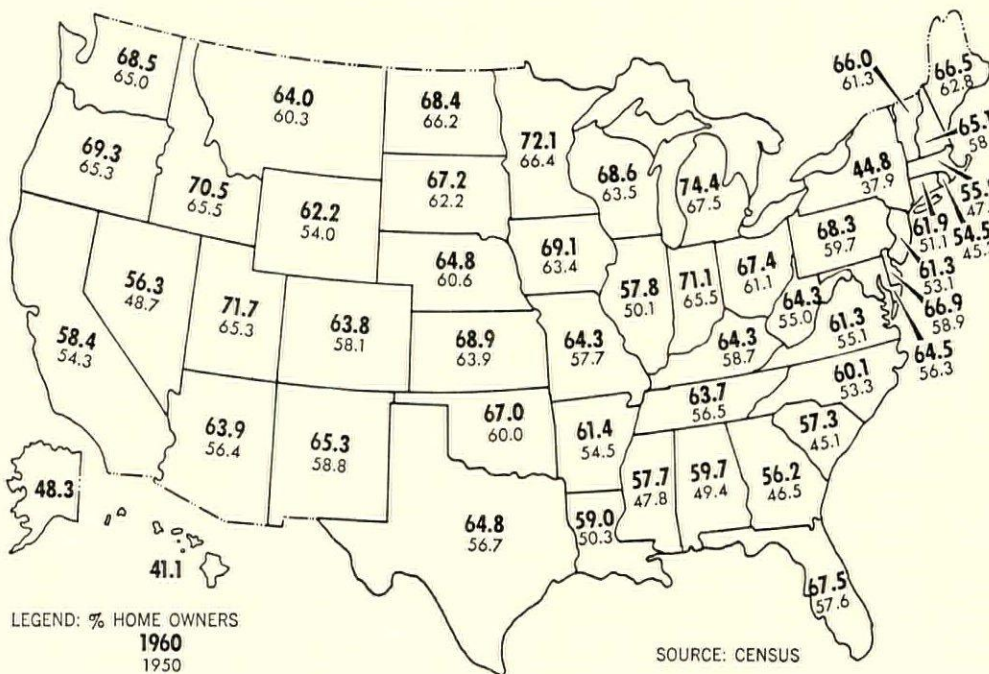
So predicts President Irving Rose of Advance Mortgage Corp in Detroit (News, Apr) after a look at the housing markets in 10 Midwestern cities.

"After 1965, an increase in marriage rates should produce a strong upturn," Rose adds. "In four metropolitan areas—Chicago, Columbus, Indianapolis, and Cincinnati—starts in the second half of the decade should surpass the average of the 1950s. No other metropolitan area is likely to enjoy again the housing boom of the early 1950s . . . but nearly all should surpass their average of the past four years before this decade ends."

In-migration was the No. 1 reason for the housing surge of the 1950s in nine of the ten cities (Chicago, Detroit, Columbus, Dayton, Cincinnati, Cleveland, Grand Rapids, Indianapolis, and Milwaukee), says Rose. Pittsburgh's growth came from undoubling of doubled-up households.

Now, only Indianapolis and Columbus are growing at the old rate. "The tides of in-migration have not been reversed," says the report. "Detroit, Grand Rapids, Cleveland, Milwaukee, and Cincinnati all appear to be areas of net out-migration. In Chicago and Dayton the trends in migration appear to be balancing out."

As a result, Rose says, rental vacancies may increase for some years and 8% may become accepted as the normal vacancy rate.



How home ownership has gained in the US since 1950

Home owners now outnumber renters in all but three states—New York, where New York City is 80% rental units, and the new states of Alaska and Hawaii, where mortgage money is still scarce. In 1950, eight of 48 states were below 50% in home ownership.

For the nation, 61.9% of all occupied units are owned by their dwellers, just-tabulated 1960 Census figures show. One in 10 units was vacant

in the Census and so is not included. Michigan has the highest home-ownership ratio: 74.4%. Other leaders: Minnesota (72.1%), Utah (71.7%), and Indiana (71.1%). California has the most owner-occupied units: 2,910,093.

Biggest gains in home ownership in the decade came in South Carolina, from 45.1% to 57.3%, Connecticut, from 51.1% to 61.9%, and Alabama, from 49.4% to 59.7%.

NAHB DIRECTORS:

Can homebuilders serve public housing market? New subsidy plan gets trial

Organized builders, whose membership was initially built on the threat of public housing, are now setting out to show that private builders can house low-income families just as well—and perhaps a lot cheaper—than public housing.

There will still be subsidies. But apparently they will average only about \$60 per unit per year instead of \$300 per unit in a typical public housing project. And no bureaucracy will rise to do the realty management. Homebuilders will do it.

If all this sounds a bit revolutionary, it is. Experimental, too.

Plans call for 100 individual three-bedroom brick homes priced at \$9,000, but available on a rent-purchase scheme to families earning from \$2,100 to \$3,600 a year—deep in the lowest third of income distribution. The homes will go up on scattered lots in a 45-acre renewal project in Tulsa, Okla. Displacees, of course, will get first crack at them.

The plan leans on two new federal subsidies created by Housing Act of 1961.

But—significantly—it also seeks to turn low-income renters into homeowners in two ways. Details:

1. Tulsa homebuilders are forming a non-profit corporation, Home Builders Demonstration Inc. to build houses with 3½% loans under FHA Sec 221d3, the controversial rental program which lets FNMA buy subsidized-rate mortgages at par with Treasury cash. FHA also waives its ½% mortgage insurance fee (thus charging its lowest rate on its riskiest loans).

The \$9,000 houses would rent for \$49.87/month under this plan, including full property taxes and maintenance charges. The Tulsa builders will ask tenants to pay 20% of gross income for rent, so a \$250/month income would normally be required. How will families earning as little as \$175/month and able to pay only \$35/month rent get in?

2. The difference will be made up for five years by an advance from HHFA out of the \$5 million Congress voted last year for experiments in new ways to house low-income families. The NAHB committee led by Past President Richard G. Hughes which devised the Tulsa plan, estimates this will amount to \$29,571 over five years. Official approval is expected soon.

Even this money will not be an outright dole. Says Dick Hughes: "We hope that through this experiment we can help these people to improve their income, and to improve their attitudes toward homeownership, so that within five years they all will become homeowners."

Families moving into the Tulsa homes will pay 20% of their income until a 3% down payment (\$250) is built up.

At that time the house will be switched from a subsidized-interest mortgage to a Sec 221d2 mortgage carrying a 5¼% interest and requiring monthly payments of \$57.65.

If the buyer has benefited from an HHFA demonstration loan (because he earned less than \$250 monthly when he moved in), he must repay the amount of his subsidy before getting his deed. At the end of the five-year experiment buyers who have not built up their down payment will be charged the full rent (\$49.87) under Sec 221d3.

To help tenants upgrade their income toward the goal of homeownership, the city of Tulsa will retain a welfare worker to counsel with families about budgeting and other fi-



NAHB'S HUGHES
Improving attitudes toward homes

nancial matters. Tulsa University will study how the low-income families react to the plan. HHFA will give \$56,000 for these two activities, plus incidental expenses.

NAHB directors accepted this builder participation in a quasi-public housing program

'Non-profit' groups steal markets

Members of NAHB's elderly housing committee started pressuring FHA brass with this complaint almost from the moment they hit Washington.

First they huddled with FHA Commissioner Neal Hardy and told him bluntly: "Virtually no consideration is being given to profit-motivated corporations" in FHA's Sec 231 insurance program for units for senior citizens. At first he couldn't believe it, but "when we showed him the figures from the FHA reports, he was amazed," reported Chairman Clement Hausman of Pueblo, Colo. The figures:

Only 28% of the 24,320 units insured or in process under Sec 231 involve profit making corporations.

Worse, 20 of the 37 profit-making projects are confined to two states, Arizona and California.

Argued Hausman's committee: the market for aged housing is not confined to these two states, because the large majority of older persons would rather stay close to home than move to far-away warm states.

Builder William James of Myrtle Beach, S. C. reported his Senior Citizens Housing Associates had bumped into footdragging and outright opposition in FHA's offices in several southeastern states.

"I tried for a year to get FHA to look at a lot in Atlanta," said James. "Finally one of the staff told me they were encouraging non-profit groups because they made a better mortgage risk." He also told of working three months to get a site inspected in North Palm Beach, Fla.

Incidents like this meant that non-profit groups, notably churches and labor unions,

without comment at NAHB's spring directors' meeting in Washington.

In such calm acceptance of some form of subsidy to house the poor (but not of a bureaucrat-operated public housing empire) lies a milestone in the changing climate of housing industry opinion. When Joseph P. McMurray, now chairman of the Home Loan Bank Board, made his \$10,000 study of low-income housing for NAHB in 1960, McMurray's suggestions for similar experiments were coolly received by many NAHB leaders. A year ago, bitter wrangling by NAHB directors preceded the original go-ahead signal for the Hughes committee (NEWS, July '61).

Last year, NAHB made its first try at tapping the public-housing market by showing how the technological cost-cutting resulting from relaxed building and zoning codes could shave the price of a three-bedroom house to \$7,000 in San Antonio (NEWS, Nov). City officials helped that experiment by selling co-operating builders improved lots for \$750, less than they cost the city.

The Tulsa experiment swings full circle away from the cost-cutting approach to innovating with financing. Although the Hughes committee had first talked about using three federal and local aids (NEWS, Oct), it dropped hope of a local realty property tax abatement and settled for federal aids.

Home Builders Demonstration Inc is headed by W. L. (Buddy) McCune, president of the Tulsa Home Builders Association. Demonstration will contract with Builders L. R. (Andy) Latch, Louis Russell, and Ramon L. King to build the first homes.

The 45-acre Seminole Hills renewal project lies 2 mi northeast of downtown Tulsa (*pop* continued on p 49)

could carry off the aged housing market with the 100% mortgages open to them, pressed-members. "They have a lot more public sympathy than a profit-making builder," said one. "In some places 'profit' is a dirty word now."

Hardy replied to the builder gripes by sending his deputy, Paul Ferrero, and Zone 2 Commissioner James Neville (a former NAHB staffer) to learn more details from the committee. They listened and were impressed.

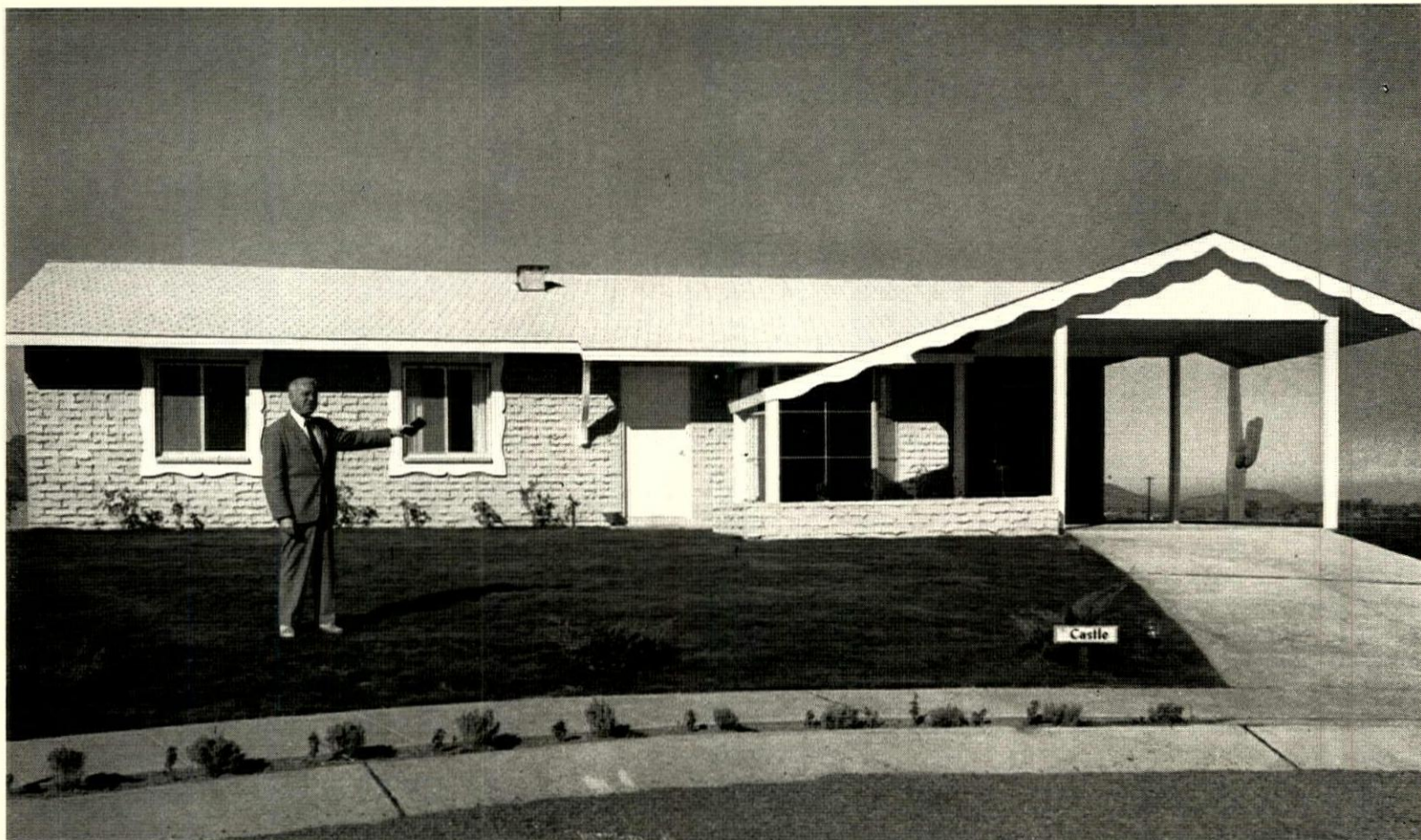
The builder pressure will bring an FHA order to end any favoritism.

Most likely course is a directive from Hardy to all field offices telling them to treat all Sec 231 applicants alike.

Hausman contends such an order will mean nothing unless local builders are ready to take advantage of it. He suggested that all local home builder groups devote one meeting to telling members the big advantage of Sec 231:

Profit-making corporations can get insured mortgages for 90% of *estimated replacement cost* of units rather than the usually lower *estimated value* used under Sec 207 multi-family units. Note 90% of replacement cost was the Sec 608 formula that produced mortgaging out. It still should. But cost certification now bars windfall profits. A minimum of eight units is required for a 231 project, but loans may cover construction or rehabilitation of detached, semi-detached, row, or multi-family units.

NAHB is preparing an illustrative case history to show builders details of how a profit-making corporation can build units under Sec 231.



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261,685). The Tulsa Urban Renewal Authority expects to begin buying rundown homes in the all-Negro 120-home neighborhood within 30 days. Builders are not counting on buying all their lots at a federally subsidized write-down price. Latch has already bought four of the 56 vacant 50' x 100' lots in Seminole Hills for \$1,000 to \$1,100 each without using eminent domain.

The plan has already overcome one strong local criticism and is generating interest in the renewal land.

Local newspapers first misinterpreted the homebuilders' plan as public housing—and denounced it editorially.

Feeling against public housing is strong in Oklahoma—the state is one of three* which has no law letting public housing authorities operate.

Builders straightened out the misunderstanding.

And Builder Latch plans to build one-family homes under Sec 221d2 (3% down payment) on scattered sites near the renewal project. Prices: \$8,250 to \$9,600.

NAHB directors also:

- *Supported the "broad objectives" of President Kennedy's trade expansion bill* (NEWS, May). NAHB support was openly courted: The entire executive committee was guest at President Kennedy's major trade speech to the committee for a Natl Trade Policy the first meeting day. Next day Commerce Secy Luther Hodges treated directors to an off-the-cuff stump speech for the trade bill, ending: "I know you'll help us out." NAHB staffers told directors that the health of homebuilding was tied to the nation's general economic well-being, which in turn may hinge more and more on US ability to compete in European and other foreign markets.

- *Voted to charge non-NAHB members an extra \$25 to attend the annual convention in Chicago.* Over 2,100 non-members paid \$15 to attend the exhibition and panel sessions last year. This year they will pay \$40; members will still pay \$15.

- *Won an extra 30 days to review a rewrite of FHA's minimum property standards for multi-family buildings.* FHA-VA committee members are worried about an entirely new section on land-use planning. The section lets FHA classify or zone multi-family sites and apply floor-area ratios for each zone. The floor-area ratio (commonly called FAR) is a new and sophisticated tool to control land use which relates total floor area built on a site to the size of the site. In an FAR zone of 2, for example, a building with 20,000 sq ft could be built on a 10,000 sq ft site. The FHA proposal also sets new standards for land coverage and open space.

- *Voted to look into the events leading up to adoption of the 235-lb shingle by Underwriters Laboratory* (NEWS, Mar et seq). "This thing has brought more resentment than anything they [independent standard groups] have ever done," raged President Frank, Executive Vice President John Dickerman said almost 250 separate independent organizations set standards for materials which builders must follow. "The shingles are perfect example of how other people control our industry," said Dickerman. "The time has arrived for our people to set some of the standards for this industry."

- *Decided to go ahead with an advertising-editorial insert in American Home Magazine this fall as part of the HIPO program to stimulate consumer desire for new houses.* The estimated \$120,000 cost would be met

*The others: Utah and Wyoming.

through sale of the inserts. Chairman Edward (Ted) Pratt of Natl Housing Center trustees made clear the insert was a last-ditch effort to pump new life into the lagging HIPO campaign. "Unless we get a permanent organization to support this program, I think we should go in another direction," he advised.

- *Asked FHA to let carpeting be included as part of the mortgage in one-family homes.* Last year FHA let apartment builders include carpeting in their mortgages (NEWS, Nov),

SEGREGATION:

Three states uphold anti-bias laws

Decisions by the supreme courts of both California and New Jersey are unanimous that laws banning race bias in publicly-aided housing (by FHA or VA mortgages) are legal. Massachusetts jurists are split.

The states thus disagree flatly with the Washington Supreme Court (NEWS, Jan) that such laws breach both US and state constitutional provisions guaranteeing equal rights under the law. The US Supreme Court has let the Washington decision stand (NEWS, May) on procedural grounds.

The New Jersey court rejected a plea that anti-bias laws violate an owners' right to free use of private property.

Defendants Harold and Isidor Strauss of the Harridor Realty Corp of New York City argued that the 14th amendment to the US Constitution gives them a right "to dispose of property as they see fit."

Harridor in 1959 refused to sell an FHA-insured home for \$19,990 to Negro Engineer Ermon K. Jones in its Asbury Gables subdivision in Monmouth County. Harold Strauss told a state discrimination commission worker: "Now, let's be frank, if I sell a house to a Negro in this development, I would go out of business."

The Supreme Court held that Harridor's right to free use of private property is "not absolute," and said the application of the state anti-bias law did not constitute an unreasonable taking of property. The court noted that in a previous case involving Builder William J. Levitt it had ruled the publicly-aided-only feature of the law did not violate the guarantee of equal rights.

The California court upheld an anti-bias law applying to publicly-aided houses and put realtors under a second anti-bias law.

In three decisions, it ruled unanimously:

- The state Unruh Act banning bias in all "business establishments" applies to realtors and apartment owners. Negro Airman Charles Hudson can collect \$1,000 damage from Apartment Owner Murray Nixon of Merced for not renting him an apartment, even though Hudson was transferred from Merced long before the suit was settled.

- The state Hawkins Act banning bias in publicly-aided housing involves a fair classification because "the legislature could reasonably conclude that the problem of discrimination is more important in publicly assisted housing than in private housing."

The court said Negro Seaborn Burks Jr was entitled to \$30,000 damages from Poppy Construction Co and its President Sherman Cornblum of Palo Alto, and Saxe Realty Co of San Francisco for refusing to sell him a \$28,000 home. But Poppy has gone bankrupt and the home has been resold.

The next fight in California will be over

but resisted the idea for individual homes even when they were rented. NAHB directors said demand for the carpet-included plan by buyers is "increasingly apparent," that many conventional lenders already permit its inclusion, and that carpet makers can supply the type and quality demanded.

- *Voted, on second thought, to allocate \$5,000 seed money for a study of new ways to use land.* Zoning and land use, builders agreed, is their No. 1 problem.

procedure. Negroes in each case had to appeal to courts, and integration backers are pressing for a state commission to enforce laws instead. Builders fear liberal commissioners would fine defendants quickly. They want court enforcement only.

The Massachusetts Supreme Court upheld that state's anti-bias law and ordered a Waltham apartment owner to rent to a Negro. The owner had denied the applicant because he was a bachelor.

FHA-VA open-door policy on resales riles builders

For years VA has had a policy of giving lists of foreclosed homes ready for resale to brokers regardless of race. Ditto for FHA since before the Kennedy Administration.

But no matter how much Washington officials publicize the fact, some local offices have dragged their feet over giving the lists to Negro brokers. But more and more Negro realty men are insisting on getting the lists, and the Natl Association of Real Estate Brokers, a Negro trade group, has told its 1,000 members to complain if rebuffed.

In Baltimore, reports a nationally known builder, this new insistence on rights has moved two Negro families into all-white neighborhoods, including one where the builder was still selling new houses.

"This is concealed blackmail to get us to buy back foreclosed homes in our own subdivisions," he cries. To protect himself he is checking foreclosure lists to see if houses in any of his subdivisions are involved.

COMMUNITY FACILITIES:

Vague water line rules voided in Massachusetts

The State's Supreme Judicial Court has struck down the all-too-common practice by planning boards of holding up approval of subdivisions unless developers do more than the written subdivision rules require.

The unwritten rules snarled Developer Leonard Jackson when he tried to get final approval for lots in the second section of his Castle Estates in Medfield. The planning board (which had approved earlier lots served by well-water systems) insisted this time that Jackson connect the lots to the town water line a mile away. Jackson protested the written rules did not call for connecting lots to the town system.

Said the high court in siding with Jackson: towns must adopt "comprehensive, reasonably definite, and carefully drafted regulations" to tell developers what is required.

NEWS continued on p 51

Rangaire

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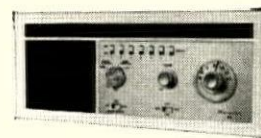
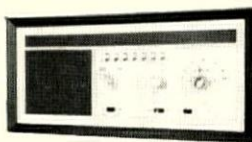
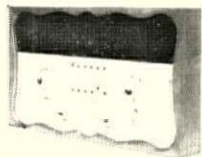
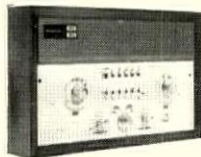
swering from the privacy of inside the home.

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MORTGAGE MONEY:

Discount shrinkage slows; uneasy lenders put stress on loan quality

After four consecutive months of smaller discounts the slide is finally running its course—just as some mortgage men predicted a month ago.

In HOUSE & HOME's monthly survey of mortgage deals in 17 cities, only Detroit and Philadelphia report discounts shrinking by a full ½ point, the common monthly decline since early this year.

This bottoming out of yields extends to conventional loans. The Home Loan Bank Board says typical loans from 189 S&Ls with over \$50 million assets were at 6.03% in May, a miniscule 0.02% below the April level. Mortgage bankers note three subtle pressures in the market: 1) discounts for loans for future delivery are shrinking in some cities while immediate-delivery loans hold firm, 2) the price range for immediates is expanding in some cities, and 3) discounts are getting smaller for some rental housing. Examples:

The Los Angeles range for FHA minimum-down, 30 year immediates expands from 97 to 97-97½; in San Francisco a straight 97 price gives way to a 97-98 range. Miami FHA and VA futures go from 95½-96½ to 96-96½; Newark futures for FHA and VA loans increase from

97½ to 98, level with immediate delivery loans.

Sec 207 multi-family loans go up 1 point to 98½ in Detroit, and both Sec 207s and 220s advance ½ to 1 point, from 97½-98 to 98½ in New York City. Cleveland 207s are up from 97-98 to 98-98½.

Investors are putting new stress on loan quality, apparently because they worry over prospects for the economy.

Business indicators look uneven: May non-farm employment is at a record high but retail sales fell 1% on a seasonal basis. The May increase in personal incomes is the smallest monthly rise since the recession touched bottom a year ago. Corporate earnings for 1962's first quarter slipped 2% from the record of the previous quarter. Overshadowing all is the stock market.

"The uncertainty of the stock market has shaken the picture and tended to stabilize [mortgage] conditions," says President Robert M. Morgan of Boston 5¢ Savings Bank. "There is a disposition on the part of the mortgage banker to move the paper he has but not go out on a limb on any new deals. And there isn't a fellow among investors who isn't asking what's ahead—what is the market signaling? The mortgage investing side of lenders is being asked by the financial side, 'Are you covered?' The net effect is that the market has flattened."

The result? "A little bit more selective pricing," says Morgan. "We see an easing of yields on the prime loans and a stiffening of yield requirements on non-prime loans," adds Vice President Robert S. Irving of the First Pennsylvania Banking & Trust Co in Philadelphia. "The investor will play it safe."

Examples: one mortgage banker was asked to broker a \$10 million conventional loan for an apartment development but says he can't find a market because the loan doesn't have the safety of FHA insurance. Some lenders are more interested in Sec 220 loans because the debenture payoff on default is better.

Lenders aren't cutting their yield to make marginal loans. "If you can work out the yield, you can sell the loan," says First Vice President Robert E. Morgan of Colwell Co in Los Angeles. Even the hungriest lenders balk at a 5% yield, adds another. "Builders are demanding 97-98 and investors are not paying these prices yet, with full servicing," reports a third.

In New York, savings banks are reconsidering further boosts in interest rates (NEWS, June). "The stock market decline has injected a new element of uncertainty," says one banker.

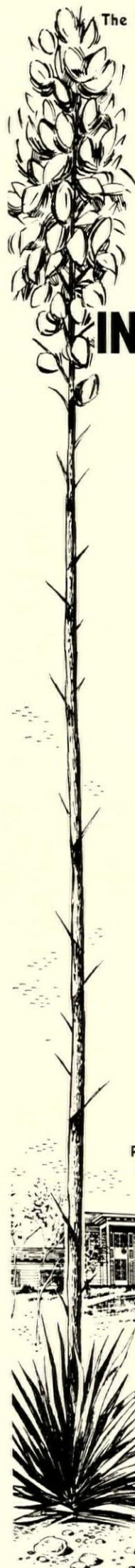
Some analysts say demand for mortgages may not be as huge as it appears.

It may be like the demand for autos after World War 2, suggests mortgage banker Lon Worth Crow Jr in Miami: "The demand wasn't there once they started delivering cars." "Some investors are even acting as if they are getting all they want now," adds Executive Vice President Donald McGregor of T. J. Bettes in Houston.

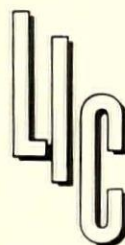
Why? For one thing, the inflow of savings is tapering off. April, traditionally poor because of withdrawals to pay income taxes, was slow. Savings banks actually fell behind by \$51 million, and S&Ls are 3% behind last year through April.

Another reason: average mortgages are higher. In the first quarter the number of under-\$20,000 mortgages increased 4.8% but dollar volume jumped 12.4%.

Prudential Life Insurance Co put 25% more into 1- to 4-family mortgages through April than in the first four months of last year. Apartment loans are running at a \$10-million a month clip, 60% over last year. The showing reflects a vigorous push for mortgages in the early months of the year.



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MORTGAGE BRIEFS

VA maps second loan sale

Despite limited success of its May sale, VA will try to peddle between \$200 and \$220 million of mortgages to investors this month.

VA is under pressure to raise \$250 million cash as expected under President Kennedy's budget for the fiscal year beginning July 1, a maneuver aimed at balancing the budget on paper. The cash will be used to increase VA's loan guaranty revolving fund for property acquisition, management and to pay off loan guaranty claims.

The loans bear rates from 5% to 5½%. They cover homes VA has taken over by foreclosure and resold. VA does not guarantee the new loans, but will repurchase any loans in default for 90 days, thus sparing the lender the expense of foreclosing.

In its first \$100 million offering in May, VA accepted bids averaging 100.04 for \$40,327,000 of loans but rejected the remaining bids because they fell below par. VA men feel they should not sell their mortgages, part of a \$474 million portfolio, at a loss.

Fanny May sales dwindle

In April the administration raised prices on loans sold from FNMA's secondary market holdings by ½-point (to 103½ for 5¾% loans) because officials feared mounting sales of mortgages might sop up money that otherwise would go into new housing.

The brake is working: sales volume which had climbed to \$105.7 million in April fell to \$64 million in May and was expected to dwindle still further to \$55 million in June. Since commitments to buy FNMA mortgages are good for six weeks, the effect of the price increase is delayed.

Many purchase commitments were purely defensive moves to let mortgage men get paper to sell to lenders. Some will let commitments expire.

Biggest purchasers from FNMA are institutions who want to service their loans directly. Eastern savings banks are among FNMA's biggest customers, although a Cleveland trust fund has just bought \$1 million despite the stiff price.

One-stop firsts, seconds

A new twist on second-trust deeds, doubly significant because it taps a new source of mortgage money, has been started in Los Angeles by Financial Federation, an S&L holding company.

Financial Federation calls it the "twin-loan home-financing plan." Homebuyers, brokers

and builders can arrange two trust deeds through one of the company's 11 S&Ls (combined assets of about \$500 million).

The first is an 80% loan-to-value loan made on the association's prevailing terms. The second is 10% loan-to-value four-year amortized second at 10% interest. This gives the homebuyer two loans for 90% of the appraisal.

The seconds are being made by Pacific Finance Co, a major consumer finance company making its first foray into home financing. PF runs its own check on applicants already approved by the S&L. But the borrower makes only one application, enters only one escrow, and pays only one origina-

tion fee, one appraisal fee. After the loan is made the borrower makes only one combined monthly payment.

Financial Federation President Ed Johnson sees the plan as filling a major need—substantially unmet since the ten-percenter scandals tarnished the entire junior financing field in California.

The plan is most helpful, he contends, for families who want to buy new and better housing. "This lets them get their equity out in cash for another house. In many cases in the past they've had to take back a second themselves to make a sale, limiting the amount they could put down on their new home," he says. *NEWS continued on p 56*

MORTGAGE MARKET QUOTATIONS

(Sale by originating mortgagee who retains servicing.) As reported to HOUSE & HOME the week ending June 15, 1962.

City	Conventional Loans		Construction Loans ^W		FHA 207	FHA 220	FHA 203 ^b
	Comm. banks, Insurance Cos.	Savings banks, S & Ls	Banks, Ins Cos. & Mtg. Cos.	Interest + fees Savings banks, S & Ls	Firm Commitment	Firm Commitment 35 years	Min. Down 35 year futures
Atlanta	5½-6	6	6-6½+2-2½	6-6½+2-2½	a	a	96 ^{ab}
Boston local	5¼	5¼	5¼	5¼	a	a	a
out-of-st.	—	—	—	—	a	a	95½-96
Chicago	5½-6	5½-6	5¾-6+1-1½	5¾-6+1½	97-98 ^b	97-99 ^b	94-95½ ^b
Cleveland	5½-5¾	5¾-6	6+1-1½	6+1-1½	98-98½	97-98	a
Denver	5¾-6	6-6½	6+1½-2½	6+1½-2½	97-98	a	a
Detroit	5½-5¾	5½-5¾	6+0	6+0	98½	a	97
Honolulu	6-6½	6-7	6+1-2	6+1-2	a	a	a
Houston	5½-6 ^b	5¾-6½ ^k	6½+1	6½+1	97-98	96 ^{bd}	96-96½ ^b
Los Angeles	5¾-6	5¾-6.6	6+1½	6-6.6+2-3½	97½-98	98-98½	96½-97
Miami	5½-5¾	5½-6	6+1	5½-6+0-1	a	a	96
Newark	5½-6	5½-6	6+1	6+1	97-98	par ^e	a
New York	5¾	5¾	6+0-1	6+0-1	98½	98½	98
Okla. City	5¾-6	6-6¼	6+1-2	6+1-2	a	a	a
Philadelphia	5½-5¾	5½-6	5¾+1	5¾+1	98½	98½	98 ^b
San Fran.	5¾-6	6-6¾	6+1½	6.6+2-3	97-97½	97½	96½-97½
St. Louis	5½-6½	5½-6½	5¾-6½+1-2	5¾-6½+1-2	a	a	a
Wash. D.C.	5¾	5¾	5¾+1-1½	6+1-1½	98	98	97

FHA 5¼s (Sec 203) (b)

FNMA Sedry Mkt ^z y	New Construction Only				Existing ^z Min Down 25 year Immed
	Minimum Down* 30 year	10% or more down		Min Down 30 year	
	Immed	Fut	Immed	Fut	
96½	96½-97	96½-97	97-97½ ^b	a	96½-97
97½	par-101	par-101	par-101	par-101	par-101
—	96½-97	96½-97	96½-97	a	95½-96½
96½	96½-97½	96½-97	97-98	96½-98	97-98
96½	97-98	96½-97	98-98½	97½-98	97½-98
96	96-97½	96-97½	96-97½	96-97½	96-97½
96	97½-98	a	98	a	97½-98
96	96½	96	97	96½	96-96½
96½	96½-97½	96½-97½	97½-98	a	96½-97½
96	97-97½	97-97½	99 ^{cf}	a	97-97½
96½	96-96½	96-96½	96½-97 ^b	a	96-96½ ^b
97	98	98	98	98	98
97½	98	98	98	98	98
96	96½-97	96½-97 ^b	97-97½	a	96½-97
97	99	99	99	99	97
96	97-98	96½-97½	98 ^f	97-98 ^b	97
96½	95-98	95-98	95½-98	95½-98	94-97½
97	98	97½	98	97½	98

*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, Robert H. Pease, vice pres, Draper & Kramer Inc; Cleveland, David O'Neill, vice pres, Jay F. Zook Inc; Denver, C. A. Bacon, vice pres, Mortgage Investments Co; Detroit, Harold Finney, exec vice pres, Citizens Mortgage Corp; Honolulu, Howard H. Stephenson, Bank of Hawaii; Houston, Donald McGregor, exec vice pres, T. J. Bettes Co; Los Angeles, Robert E. Morgan, first 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, A. L. Buchner, exec vice pres, Bankers Mortgage Co of Calif; Washington, D.C., Hector Hollister, exec vice pres, Frederick W. Berens Inc.

NEW YORK WHOLESALE MORTGAGE MARKET

FHA 5½s	FHA, VA 5¼s
Immediates: 98-99	Immediates: 96½-97½
	Futures: 96-97

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

VA 5¼s

City	New Construction Only		
	FNMA Sedry Mkt ^z y	No down 30 year	Fut
Atlanta	96½	96½-97	96½-97
Boston local	97½	par-101	par-101
out-of-st.	—	96½-97	a
Chicago	96½	96½-97½	96½-97
Cleveland	96½	96-97	96
Denver	96	96-97½	96-97½
Detroit	96	97½-98	a
Honolulu	96	96	95½-96
Houston	96½	96½-97½	96½-97½
Los Angeles	96	97	97
Miami	96½	96-96½	96-96½ ^b
Newark	97	98	98
New York	97½	98	98
Okla. City	96	96½-97	96½-97 ^b
Philadelphia	97	98 ^b	98 ^b
San Fran.	96	97-98	96½-97½
St. Louis	96½	a	a
Wash. D.C.	97	98	97½

● 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—being made only by a few commercial banks d—on spot basis, e—FNMA is only purchaser, f—25-year loans, g—for immediate; no futures market, h—mostly 5¾-6%, k—on outlying property, x—FNMA pays ½ point more for loans with 10% or more down, y—FNMA net price after ½ point purchase and marketing fee, plus 2% stock purcha e figured at sale for 75¢ on the \$1, z—on houses no more than 30 years old of average quality in a good neighborhood.

CONVENTIONAL S&L LOANS

(national average, weighted by volume)

	May	Apr	May 1961
New homes	6.03	6.05	6.13
Existing homes	6.24	6.24	6.22
Construction loans	6.15	6.15	6.25

Source: Home Loan Bank Board. Based on reports for the first 10 days of the month from 189 insured S&Ls with \$22 billion savings (one-third of all FSLIC-insured S&Ls).

NET SAVINGS DEPOSIT CHANGES

In millions of dollars

	Apr '62	% change from Mar	Year to date	% change from 1961
Mutual savings banks*	\$ -51	..	\$ 755	+25
S&Ls ^b	225*	-75	2,205	-3
Commercial banks ^c	900*	-53	6,900	+91

*preliminary figures

^aNational Association of Mutual Savings Banks

^bUnited States Savings & Loan League

^cAmerican Bankers Association

HOW TWO DAYS BACK

Carrier



IN SCHOOL CAN PUT NEW VITALITY IN YOUR HOME SELLING

The 2-day Carrier *Home Salesmaker* training program is a practical course in the art of selling homes with the benefits of air conditioning. But the air conditioning part is only 25% of the course. The rest of the time is devoted to good selling practices as outlined by your industry's leaders. Sessions are conducted by Carrier training specialists, field representatives and distributor salesmen who are well informed on local market conditions.



First step in the *Home Salesmaker* training program is an intensive session in the fundamentals of home salesmanship, jammed with solid selling ideas for new salesmen and veterans alike. A Carrier sales training specialist is shown here getting a meeting started.



Air conditioning as a selling tool is an important subject of the second day's work. Here, right in a typical model house, salesmen practice how to use the benefits of air conditioning as a selling tool. Now they're well primed with information on the fundamentals of air conditioning.

The Carrier *Home Salesmaker* program costs you nothing, but the payoff is big. Here, for example, are just a few of the remarks from salesmen who participated in the first sessions:

"In my many years of sales, this was the best and most interesting program."

"An excellent sales course . . . very interesting."

"This session has given us a lot of excellent ideas . . . it's helped us to improve in some areas where we'd gotten rusty . . . I would recommend it for any sales group."

Would you like to help your salesmen sharpen their ability to qualify and evaluate prospects? To help them identify the various buying motives? To learn how to use the most powerful appeals for each type of home buyer? To learn more about air conditioning . . . and how to make it a sales-getting tool?

Just ask your Carrier Distributor about the *Salesmaker* program. It's available to every builder who installs Carrier air conditioning. And the sessions are conducted right in your area.



Table discussion groups give the salesmen a chance to exchange ideas. Here, a Carrier Field Man leads a discussion of different sales appeals. Each salesman is asked to prepare his own list of benefits and appeals and then to relate them specifically to the homes he is actually selling.



A complete 4-part promotion package to back up your well-trained salesmen includes preprinted handout literature you can personalize, customized publicity prepared for you by Carrier, tips on setting up a model home, display materials, and even a post-sale follow-up kit.

"Now we'll go into the field with more confidence in ourselves and our products."

Your sales force and your sales can benefit from the Carrier *Home Salesmaker* program. Your Carrier representative has all the information. Call him; he's listed in the Yellow Pages. Or write Carrier Air Conditioning Company, Syracuse 1, New York.

Carrier Air Conditioning Company

FHA REGULATIONS:

Model condominium law

FHA has drafted model legislation to help builders and developers who want to start selling condominium apartments but are stymied by unclear or missing state laws.

Only Arkansas, Hawaii and South Carolina have laws specifically authorizing condominiums (although condominium appears legal in Florida, California, and several other states without special laws). Condominium ownership is common in Latin America and has been popular in Puerto Rico since 1955, but was almost unknown in the US until the Housing Act of 1961 set up FHA Sec 234.

Tax assessment is the trickiest legal problem facing condominium backers. Condominiums are being sold in California but the method of tax assessment is still unclear.

FHA recommends this wording:

"Each apartment and its percentage of undivided interest in the common areas and facilities shall be deemed to be a parcel and shall be subject to separate assessment and taxation by each assessing unit. . . . Neither the building, the property, nor any of the common areas and facilities shall be deemed to be a parcel."

The model gives property tax liens and sums unpaid on a first (or construction) mortgage of record priority over all other liens. On two other tender legal points it says:

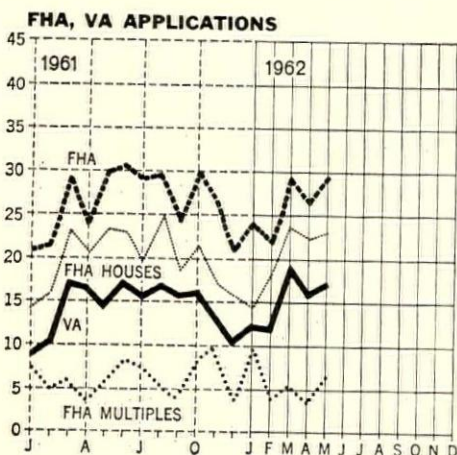
1. *The undivided interest in the apartment's common areas is computed "by taking as a basis the value of the apartment in relation to the value of the property."*

Common areas are defined as land, foundation and structural parts of the building, halls, roofs, corridors, stairs, basements, yards, gardens, parking, janitor's quarters, central services for power, light, water, gas, and air conditioning, and elevators.

The percentage of undivided common interest due each apartment is to be calculated and recorded in original plans for the apartment and may not be changed without unanimous consent of owners in a building. No apartment owner may sue to have his undivided share apportioned to him.

2. *Apartments must be released from blanket liens when they are sold.* FHA recommends this language for its present requirements on this potentially troublesome point:

"At the time of first conveyance of every apartment, every mortgage and other lien affecting such apartment . . . shall be paid and satisfied of record, or the apartment . . . shall be released therefrom by partial release duly recorded."



FHA applications jumped a seasonal 12.4% in May to 29,762. This was 0.2% higher than in May 1961. Applications on new homes rose 1.6%, (from 22,693 in April to 23,065) but fell 3.4% from last year's 23,871. Project applications followed the general May upturn, climbing 76.8% (to 6,697) and 15.1% over a year earlier.

VA appraisal requests on new and proposed houses also joined the spring swing. They reached 17,782, up 9% from April.

Crackdown on ad lures

FHA has ordered its field directors to crack down on misleading advertising. Its special target is distorted sweat-equity ads. Local offices have been ordered to watch newspaper, television and radio advertising for "deceptive or misleading" claims. Local offices are told to warn the offender and "in some instances" to complain to the publishing media. Repeat offenders may be blacklisted.

Says the FHA order (OL-357 dated May 21): "Recent advertisements by some builders have all the characteristics of used car advertising and financing. Many have catch phrases such as: "ONLY \$10 DOWN—FHA on-the-spot financing "ONE CENT DOWN—FHA equity plan "NO MONEY DOWN—Owner participation plan."

FHA's objection is that the advertisements do not explain that the buyer must do some interior and exterior painting and landscaping in lieu of his cash down payment. Hence, says the FHA order, "all of these advertisements distort, mislead, and misrepresent. They imply that labor in lieu of a cash investment can be accepted automatically as part of every FHA transaction." Actually, only FHA offices can make such a decision after checking each case.

FHA is distributing the Federal Trade Commission's "Guides for Advertising Shell Homes" (NEWS, June) with instructions that FTC's guidelines apply equally to FHA housing.

Trade-in rules eased

The new instructions give realtors and builders more flexibility in handling trade-ins, and FHA hopes they will give new life to the agency's stunted program by curbing "abusive practices."

FHA lets you assume the existing FHA mortgage of a trade-in by doing two things: 1) get FHA's approval as a substitute mortgagor and remove the original owner from responsibility for mortgage payments, and 2) put in escrow the amount by which the unpaid balance of the original mortgage exceeds 85% of the original principal amount.

But since rules like this, issued last winter and later rescinded, proved too strict and failed to provide for special situations in which original mortgages had been paid down to safe levels, FHA now adds these exceptions:

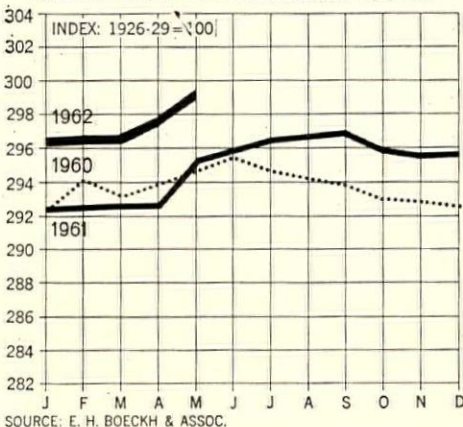
You do not have to seek FHA approval as a substitute mortgagor if:

1. *The unpaid balance of the mortgage does not exceed 75% of the original amount.*

2. *The house was sold by the applicant mortgagor (the person trading up by buying another house) more than six months before he applied for FHA insurance of his new house.*

3. *The house covered by the old insured mortgage is located in a distant town and the new-house sale is apparently not related to the new purchase.*

RESIDENTIAL CONSTRUCTION COSTS



SOURCE: E. H. BOECKH & ASSOC.

Labor rate rises forced residential construction costs up to 299.3 in May on the Boeckh index for their sharpest climb in a year. May's level is 0.5% higher than April's 297.7, and 1.6% above a year earlier when the index was 294.7. Col E. H. Boeckh points out that wage increases account for the whole climb in construction costs. Some materials, notably western lumber and steel (on the wholesale level) experienced price drops.

Shell homes association urges industry ethics

"There are a lot of messes in this industry and I want chiefly at this meeting to promote ethics. Expansion has been indiscriminate and with expansion so fast control is impossible. I would like to have a restoration of faith in the shell homes industry."

So says President Ray Rowland of the two-year-old American Shell Home Association, whose convention last month in Atlanta drew some 115 persons representing some 80 shell house builders.

Rowland has worked out a code of ethics which he would like every salesman to sign before he sells shell homes. "We have got to live down our reputation for being 'suede shoe boys,'" he says. "When the bottom fell out of the siding business, we got a lot of fast operators. Shell homes people are too individualistic. They have got to learn to sit down and talk things over."

Most of the delegates who talked things over in the Dinkler-Plaza Hotel were from companies in the South and Ohio, with a sprinkling from Kansas and bordering states. Jim Walter, the industry's giant, was absent. Biggest operators on hand included US Shell, IBC, Bevis, and Trumpton. Rowland, who was with Jim Walter until a little over a year ago, now has his own business, Better Built Homes of Arkansas, Ray Rowland Homes of Oklahoma, and Ray Rowland Homes of Texas (seven branches, 15 dealers). He did \$2 million volume last year.

What are the newest trends in the shell house industry?

- Less sweat equity and more finishing, says Rowland.

- More lenders willing to take shell house loans without recourse. But Rowland predicts his industry must tighten up more before it can expect standard financing.

Taxpayer revolt shows up in defeat of bond issues

Once again, the election returns have confirmed what Pollster Samuel Lubell has been saying: resentment against high state and local taxes is growing into a top issue in this year's elections.

California voters rejected nearly 60% of state and local spending proposals that appeared on June ballots. The most controversial was a proposed \$100 million state bond issue to finance housing for the elderly with 50-year, low interest loans. It was decisively defeated, 2,390,707 to 1,382,465. The measure, backed by Gov Edmund G. Brown and other leading Democrats, was attacked by housing industry groups as a "blank check promoter's dream." Not only would it have exempted aged housing from the state constitutional requirement that public housing projects pass local referendum before they are built, but it imposed no stated limits on rents; projects would have had power of eminent domain to seize sites, then would have been exempted from local real estate taxes.

California voters did approve another \$250 million bond issue for the state's \$15 million Cal-Vet program for mortgage loans to veterans at subsidized interest rates. But the margin of victory was the closest yet for the 40-year-old program: 1,857,894 to 1,821,870. Political analysts figure this trend could mean this is the last Cal-Vet bond issue.

Pittsburgh, Pa., voters approved a \$35 million bond issue by a 3-2 margin. It includes \$13.4 million for urban renewal.

STOCK MARKET:

Housing issues dip below market trend as unseasoned stocks lose favor

Wall Street's tailspin strikes especially hard at housing stocks. From May 8 to June 11, HOUSE & HOME's average for 91 stocks plunged a breath-taking 24.8% to 9.77.

Some bright spots remain. Although housing issues (like most stocks) tumbled wildly in May 28's Black Monday selloff, 23 of 40 issues sampled recovered from their May 28 price drops two weeks later, on June 11.

The plunge hit hardest at last year's darlings of Wall Street—shells and S&Ls.

Shells slumped 28.7% below their May levels—and 38.2% below April. June 11 bid offers for two companies sank to nearly one-third of their May price: Morris Shell from 2/8 to 3/4, and Western Shell from 3/4 to 1/4.

S&Ls nearly duplicated this drop, falling 28.2%. Financial Federation nosedived 37 points to 64 1/2. Not one S&L issue advanced.

Realty investment stocks performed best as a class, dipping only 14.5%. Chief Underwriter Aaron Katz of Troster, Singer & Co explains that most buyers here are seeking long-term yield via a monthly dividend check (now about 7%) rather than growth.

Lack of seasoning is the prime cause for housing's downspin.

Analysts blame the general market's erratic behavior on the fact that small investors have become painfully aware that inflation is over and no longer guarantees automatic profits in stock trading. Before May 28 many blue chip issues were priced about 22 times earnings—compared to the 10 to 15 which professional investors prefer.

Housing issues are caught by a second item: the vast majority have been offered for public sale in the last three years, when building's rush to the stock market for new capital began.

"These securities are not sufficiently seasoned to have a stable market," says one broker. The proof: in the May 29 recovery from Black Monday, only two of 30 recent issues, (of all types) sold at their issue price.

A few traders are stopping making a market for the poorest performing housing stocks.

Market uncertainty has sharply curtailed new stock issues in housing, as you'd expect.

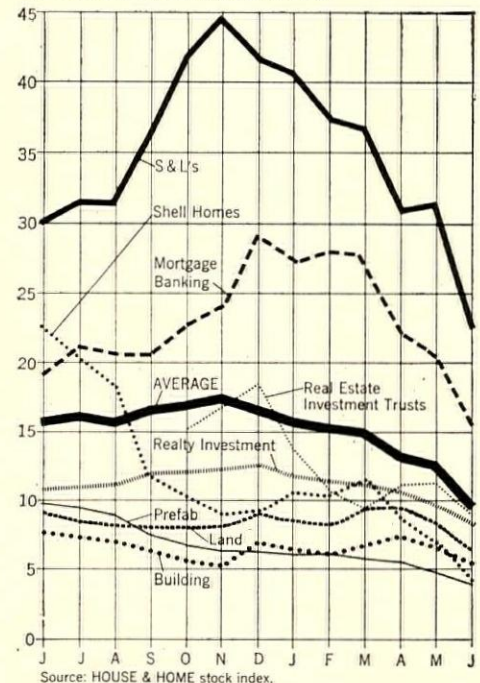
"The big companies are putting off new issues now, so the smaller ones certainly are," says one broker. From June 1 to 14 only two housing companies filed papers to float new stock with the Securities & Exchange Commission.

ary to May 132 companies (all kinds) abandoned new issues, compared to only 72 in the previous six months.

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

Table with 4 columns: Apr 16, May 8, June 11. Rows include Building, Land development, S&Ls, Mortgage banking, Realty investment, REITs, Prefabrication, Shell homes, AVERAGE.

HOUSING STOCK AVERAGES



NEWS continued on p 58

HOUSING'S STOCK PRICES

Large table with columns for Company, Offering Price, Apr 16, May 8, June 11. Rows are categorized into BUILDING, LAND DEVELOPMENT, S&Ls, MORTGAGE BANKING, REAL ESTATE INVESTMENT TRUSTS, REALTY INVESTMENT, and SHELL HOMES.

* stock newly added to table
^ stock not yet marketed
b closing price (ASE)
c closing price (NYSE)
d issued in units
e stock issued before Jan 1, 1960

Sources: New York Homeatic Corp; C. F. Childs Co; American Stock Exchange; New York Stock Exchange.

Listings include only companies which derive a major part of their income from housing activity and whose stocks are either listed or actively traded.

NEW REGISTRATIONS

(SEC approval pending)

PERMA-BILT ENTERPRISES INC, San Leandro, Calif. homebuilder (Daniel Schwartz, \$50,000-a-year president and chairman), is going ahead with plans to float a stock issue of up to \$1.8 million despite the sliding market.

The company seeks SEC approval to issue 230,000 shares of common at not more than \$8/share. Proceeds are earmarked chiefly to buy and develop land in Perma-Bilt's San Francisco Bay area of operations.

Since 1951, Perma-Bilt has sold 4,126 homes in 24 Bay area subdivisions (for a \$68,575,000 gross), is now building in three tracts and plans three more this year. Current models are priced from \$13,950 to \$28,950 (H&H, May p 148). The company has also built eight apartments (337 units) and a 40-lane bowling alley; it still owns 168 rental units (vacancies under 2%).

Sales for the year ended last Feb 28 were \$10,610,161; net after taxes was \$228,896. Sale of tract homes accounted for 70% of gross, rental and sales of investment properties 13% and sale of land 17%. Underwriter: Robert A. Martin Associates, New York.

First Estate Corporation, Greenville, S.C. (Robert E. Unger, president), has filed a Regulation A statement with the SEC covering 150,000 shares of common at \$2. The company, now licensed to do business only in Delaware, Georgia and South Carolina, is a realty investment corporation. It owns \$167,600 of properties, mostly single- and multi-family residential, obtained from Unger in exchange for common stock. The \$300,000 proceeds will be used to buy properties. No underwriting is involved.

Federal Realty Investment Trust, Washington, D.C., is one of the two housing companies to file with the SEC after Black Monday, May 28. The trust seeks registration of 500,000 shares and 3-year warrants to buy an additional 250,000 shares (at \$5.50 per share) to be offered in units of 100 shares and 50 warrants at \$500 per unit. Proceeds will be used to acquire the Trust's first property, 60% ownership in an apartment building to be constructed in Maryland, and other properties. Trustees Henry J. Fox, Wales H. Jack

and John R. Steelman will each buy 200 shares at \$5 and will each receive warrants to buy 2,000 shares at \$5.50 until 1972. Underwriter: Investor Service Securities, Washington, D.C.

Income Properties Inc, Brooklyn, New York (Joseph J. Macaluso, president): 200,000 shares Class A capital stock and 200,000 3-year warrants in units of one share and one warrant at a maximum of \$12 per Class A share. The company owns and operates nine apartment houses around New York and is building another. Proceeds will repay debts and add to working capital. On June 11, bid and ask for company's outstanding stock was 8¼-9. Underwriter: Crow, Brouman & Chatkin, Inc, New York.

NEW ISSUES

Date	Company	Proceeds to company ^a	Offering price of securities
May 8	Equity Capital	\$3,000,000 ^b	c
May 18	First REIT of NJ	677,500	10.00
May 21	Sixty Realty Trust	275,000	1,000.00
May 21	North America REIT	19,000,000 ^d	10.00
May 25	Gould Props	1,800,000	10.00

^a After underwriting discounts and commissions.
^b Maximum proceeds. Minimum proceeds of \$2,895,000 will go to company if broker-dealers are needed to sell debentures.
^c Offered in units of 8% subordinated debentures due July 1, 1965 at par.
^d Includes \$200,000 proceeds from sale of franchises to qualified dealers entitling them to sell shares of the Trust in specified territory.

REGISTRATIONS WITHDRAWN

Date	Company	Amount sought	Proposed price of securities
May 17	Continental Investment	\$6,000,000 ^a	\$3.00 ^a
June 1	Val-U Homes Corp	500,000	5.00

^a Maximum.

PROFITS & LOSSES

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

GENERAL DEVELOPMENT CORP says its sales climbed 21.8% to a new record last year. Net income rose 17% above 1960. But the company, which credits sales and earnings with the full amount at the time the first payment on a site is received, cancelled \$17.5 million in sales contracts from 1960 and earlier which had been unpaid for six months or more. The company sold 37,862 homesites, up 13.9% while house sales totaled 1,538, an increase of 22.8% over

1960. "... We feel it important to the future progress of the company and its communities that the number of home sales last year gained even more than lot sales, reaching new peaks in both unit and dollar volume," say President H. A. Yoars and Chairman Gardner Cowles. Although first quarter earnings for 1962 climbed 20% and sales were up 33%, management expects the second quarter picture to be "down a bit."

	1961	1960
Net Sales	\$68,400,752	\$56,151,997
Net income	6,868,612	5,870,219
Net site sales	49,365,624	40,704,490
Net home sales	19,075,128	15,447,507
Earned per share	\$1.05	90¢

FLORIDA CAPITAL CORP, a small business investment company specializing in loans to real estate businesses, reports an increase of 352% in gross over fiscal 1961. Net earnings for the year ending March 31, 1962, jumped 1,653% to \$433,304. The company recently loaned \$150,000 and committed another \$150,000 to developer August Tobler for a 1,500-acre community in Lake Placid, Fla.

	Year ending Mar 31, 1962	Year ending Mar 31, 1961
Gross income	\$867,452	\$192,014
Net earnings before loss reserve	433,304	24,714
Provision for loss reserve	420,000	
Distributable earnings	13,304	24,714

Note: The company has elected to be taxed as a regulated investment company, thus reports no provision for income tax.

REALTY EQUITIES CORP, real estate investment, development and construction company, reports a 59% increase in revenues for 1961 but a 13% drop in net income for the year:

	1961	1960
Gross income	\$2,358,121	\$1,483,992
Net income	130,277	150,101
Earned per share	39¢	47¢

CALIFORNIA FINANCIAL CORP had its best year in 1961. Earnings rose 24.2%; assets climbed 31.4% to \$109.4 million.

	1961	1960
Total revenues	\$7,501,614	\$5,757,731
Earnings before federal inc taxes	2,251,757	1,710,333
Federal inc taxes	65,000	16,500
Net earnings before appropriations to general reserves	2,186,757	1,693,833

This advertisement is neither an offer to sell nor a solicitation of an offer to buy any of these securities. The offering is made only by the Prospectus.

May 8, 1962

400,000 Shares
DEVOE & RAYNOLDS COMPANY, INC.

Common Stock
 (\$1 Par Value)

Price \$23.25 per share

Copies of the Prospectus may be obtained in any State in which this announcement is circulated from only such of the several underwriters as may lawfully offer these securities in such State.

SHEARSON, HAMMILL & CO.

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 For copies of the full report, write:

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PLANNING:

Candeub: top hand among the new renewal consultants

He typifies a growing breed of expert, nurtured by ever-rising federal subsidies for planning

By Kenneth Campbell

Isadore Candeub, just turned 40, swings into the Newark Airport lugging two attache cases—one for papers, one for an extra shirt—and takes calmly the attendant's word that his flight to Boston had been delayed 1 hour 15 min. "We'll still have time," decides the nation's largest renewal-planning consultant. "I've learned not to get upset. I couldn't with the pressure of the workload and all the traveling I have to do."

Waiting Candeub talks of his schedule: in the office only two days the week before and work all day Saturday; this week out of the office at Monday mid-afternoon to fly to Boston, meet a subordinate there, and drive to Newport, R. I. for an evening citizens' committee meeting, then return to Boston. Next day on to Albany. "The workload is getting to be just fantastic," he muses.

If Candeub's workload is fantastic, so is the growth of renewal planning, a business that has blossomed under the ever-faster shower of federal dollars (*see box, p 64*) into a pivotal but little-noticed part of housing.

An estimated 200 private planning consultants are now in business to help cities take advantage of this \$68.7 million bounty.

This estimate comes from Executive Director W. C. (Bud) Dutton of the American Institute of Planners, the organization of professionally trained planners. On the other hand, Executive Director Dennis O'Harrow of the American Society of Planning Officials (for pros plus citizen members of planning commissions) says only about 75 to 100 private planners are visible to him.

One explanation of this discrepancy is that the boundaries of planning consultancy are fuzzy. Some plans are being done by men trained in other disciplines—engineering, traffic engineering, architecture—and this pains the professional planners. Some are the work of university professors who become consultants during vacation or on leave. Still other plans are done by planners on big city payrolls who moonlight from their homes. ASPO's new code of ethics frowns on moonlighting (*NEWS*, June) and the practice has been probed in Cleveland. Still, some leading consultants got started this way. T. Brooks Brademas, for example, took on consulting work for Mishawaka, Ind. while he served on the staff of the Detroit plan commission and was so successful he started his own City Planning Associates Inc in Mishawaka.

Candeub himself used his apartment as his first office. He first got engrossed in the planning of cities when a librarian in Brooklyn (where his father and mother settled after fleeing Communist Russia in 1920) pointed him to a book by Frank Lloyd Wright. "I was so fascinated I think I read them all."

Candeub graduated from City College of New York and went on to Massachusetts Institute of Technology for a master's degree in city planning.

He went to work for the Passaic-Bergen Community Planning Association in New Jersey and did studies leading to changes in the state redevelopment law. Then came a rude but expectable introduction to one political reality of renewal: "The city ran out of money so they fired the technical staff."

Next Kelly & Gruzen, the architects, asked him to help on a renewal plan for Paterson, N. J. He got two projects quickly approved by federal officers, but political gremlins again intruded: the mayor put the plans on ice until after an upcoming election.

It was 1950, and by then HHFA's division

into town; they are helpful if they think they'll get more parking. Negro and other minority groups resist being forced from their homes. Homeowners in other neighborhoods don't want slum dwellers moved onto their street. Property owners fret over the possibility of higher taxes.

To resolve such conflicts, Candeub (like all consultants) becomes the patient teacher of specific facts—the exact number of houses available for displaced families, the exact tax assessment of buildings to be razed—and adviser on what can be done. "You have to have an awareness of what makes a community tick," says Candeub. "This is the most fascinating part of planning. I tell my planners they have to learn how a project area relates to the overall neighborhood before they even look at the site. Then we look at the streets and topography. Then we ask how the city can use this land more interestingly. Finally we start talking about what density of housing and buildings is needed to make this a more livable neighborhood. Only then do we start worrying about the size and shape of the buildings—not before like so many architects who leap over site planning to the details of the building itself."

This creed has helped Candeub to phenomenal growth. Today his company operates six offices (Newark headquarters plus Boston, Albany, Scranton, Chicago, and San Francisco), plus resident planners in seven cities. In 1955, as business expanded, Morris Fleissig, a former regional attorney for DSCUR, became a partner and the name changed to Candeub & Fleissig. It employs 95 persons. Candeub has completed planning on 28 renewal projects and is working on 70 more now—or over 10% of the 930 US renewal projects.

Sometimes the infighting spills beyond the local political scene into head-on clashes with:

- *Highway engineers*, who can hold up a project for years while they decide the width of right-of-way or the location of ramps and interchanges. Some planners consider highway engineers their Enemy No. 1. In Fall River, Mass., 27 acres of land cleared under a Candeub plan has stood idle for three years while a state highway location is debated.

- *Other government agencies*, particularly state governments, which can destroy a renewal plan by fast land buying. In New Jersey's capital of Trenton, ("Case City," *H&H*, Oct '57) Candeub was hired by a joint city-businessman council to co-ordinate city renewal and the location of new state office buildings. After many meetings with legislators, the renewal project was enlarged to let the state build four modernistic buildings.

In Albany, Candeub's planning faces another such test. As consultant for the city he has revised the city master plan and is doing three renewal projects. When state officials began talking about building new office buildings, a merchant-sponsored committee asked Candeub to develop a downtown plan—to keep any new state buildings downtown. Candeub proposed putting the buildings over a parking garage in a valley near the state capitol. But the state condemned 98.5 acres on the opposite side of the capitol—without making public detailed plans for the area.

One of Candeub's chief rivals in renewal planning, T. Brooks Brademas' City Planning Associates, has recently run afoul of new sources of antagonism. Part stems from Brademas' name and his spectacular success: in just four years Brademas has grown to a

continued on p 64



PLANNERS CANDEUB (r) & FLEISSIG
What makes a neighborhood tick?

of slum clearance and urban redevelopment (forerunner to URA) was decentralizing and Candeub became chief project planner for the northeast region.

Candeub left DSCUR in March 1953 and began working as fulltime consultant from his Newark, N. J. apartment. His clients: mostly small cities whose paid planning staff is either non-existent or rudimentary, and who pay from \$20,000 to \$40,000 to get professional planning for a city master plan or renewal project. Some giant metropoli like New York City hire planning consultants because they are involved in so much planning their own bureaucrats can't cope with the load. Candeub, for instance, is doing a \$100,000 project in New York's Upper West Side in association with Brown & Guenther.

The consultant works in a multi-needed thicket of local politics and pressure groups.

City officials often are unaware of the complexities of renewal planning; a few politicians hire planners to provide window dressing for favorite projects (like a new city hall.) Local merchants are suspicious if they think new competing stores will be brought

65-man staff (third behind Candeub and the 43-year-old Harland Bartholomew & Associates, St Louis, whose staff of 110 is only 10% to 15% of its work in renewal). Brademas handles 32 renewal jobs and 23 other planning assignments, mostly financed with federal aid, and dominates renewal planning in its home state by representing 17 of the 22 Indiana cities spending federal renewal subsidies. Brademas has captured 73% of the \$1,165,000 the US is spending for renewal plans in Indiana, reports the General Accounting Office. Critics link this success to the fact Brademas' brother is Rep John Brademas (D, Ind.) and point out that CPA represents six cities in his brother's district. But Planner Brademas says Politician Brademas has no business connection with his firm. "I have been very careful not to mention my connection with John," says Brademas. "I can't change my name."

Does the very existence of federal subsidies lead to needless renewal planning?

The accusation has been made lately in Indiana by critics who assert cities often are oversold by zealous officials or consultants. Cries the executive director of the State Dept of Commerce:

"There are larger fees in the redevelopment plans and there is a danger planners are drawing the comprehensive plans to warrant larger redevelopment projects than really are needed. . . . In too many Indiana cities redevelopment has been crammed down people's throats. . . . Too many cities are getting ill conceived comprehensive plans as fast as they may apply for federal money."

Echoes the general manager of the Indianapolis Chamber of Commerce (where the city shuns federal funds in favor of self-help renewal): federal renewal aides are the greatest source ever for "influence peddling and fraudulent misuse and abuse of federal tax funds . . . What for scores of years was simple

FEDERAL PLANNING AIDS

PROGRAM	US PAYS	AGENCIES	COMMITTED*
<i>Grants</i>			
Sec 701			
Cities & counties under 50,000	2/3	1,922	\$11.5
Depressed areas	3/4	120	2.2
States (for regional plans)	2/3	36	1.6
Metro & regional plan agencies	2/3	89	5.5
Disaster areas	3/4	2	^a
Federal impacted areas	3/4	10	0.1
States (for statewide plans)	2/3	16	1.4
Community renewal plans	2/3	41	52
Urban renewal plans ..	2/3	575	41.2 ^b
Total			\$68.7
<i>Advances</i>			
General neighborhood renewal	^c	130	173.0 ^d
Public works plans ^e ..	^c	2,087	52.7

* In millions through 1961.

^a Total \$25,306.

^b Survey & planning costs for renewal projects committing US to spend \$2.3 billion.

^c Advances repayable from renewal or construction funds.

^d Planning costs not separated; total includes cost of carrying out plan.

^e For engineering plans to provide a reserve of public works projects (like sewers, public buildings) as an anti-recession device.

slum clearance now encompasses a grab basket of urban renewal" which has paid for "even the paving of parking lots adjacent to high school gymnasias." Observes S. Howard Evans of the US Chamber of Commerce (and a former URA official):

"What seems to be the case is that the method of promoting them [renewal projects] through professional planners is highly objectionable and is causing repercussions which can have very adverse effects on the entire renewal program."

But the push for renewal stays strong.

Tiny Batesville, Ind. (pop 3,349) sought a \$49,000 advance of federal cash for renewal planning last year. When Sen R. Vance Hartke (D) announced the request was approved, the mayor reported Hartke "is giving all the encouragement possible to use the money. The government wants to spend the money."

But renewal wasn't feasible in the first neighborhood surveyed and Batesville (after spending \$25,000, including \$20,000 paid Brademas) is wondering whether to go ahead. This Hoosier brand of second-looking, often sparked by aroused citizens, has already killed renewal plans in four other Indiana cities—all Brademas clients. Logansport, (pop 21,106), followed its revolt against housing codes (NEWS, Apr) by officially dumping renewal. But the Brademas firm will collect \$25,900 for its preliminary renewal plan and \$45,700 for doing parts of a comprehensive plan. Marion (pop 37,854), Plymouth (pop 7,558) and New Albany (pop 37,812) likewise quit renewal after paying Brademas sizeable planning bills.

"Why," asks Candeub, "does renewal need private planning consultants?" His answer:

"Some of the early projects are bad because nobody considered what was going to happen outside the buildings. How? Well, the architects and others who've done some projects decide, 'We'll have some buildings that look like this,' (drawing a rectangular building on newspaper) and say 'We'll arrange them on a site like this' (sketching buildings facing each other). Then he calls a landscape architect and tells him to work out a good landscape scheme. That is the extent of site planning.

"So what happens? The landscape is a walk down the center. It looks fine from an airplane, but the people can't walk on it. Why? The buildings have created a wind tunnel and the walk is right in the middle of the wind. No one has considered what was happening outside the buildings."

URBAN RENEWAL:

Is local cash, talent better tool to fight slums than US aid?

"Rather than urban renewal programs spawned at the federal level . . . such problems must be tackled at the local level—largely with local leadership, local money, and the pooling of a variety of local talents," argues George Romney, former president of American Motors now running for Michigan governor.

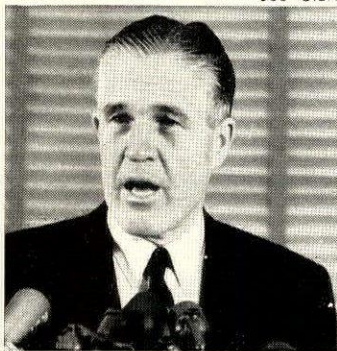
The local cash could well be pooled into private loan funds to help slum dwellers fixup their homes, Romney told a Detroit conference sponsored by Action Inc, the national council for good cities, because "credit blacklisting contributes to the formation of slums."

"Once slums are formed, the people who live in them are further handicapped by inability to obtain loans for renovation of their homes, other than at usurious prices.

"If no money is available at reasonable rates to improve a neighborhood, residents are virtually powerless to improve their situation save by leaving, thus accelerating the neighborhood's decline. The areas thereby become prime prospects for government, urban renewal, and the onslaught of the ubiquitous bulldozer.

"Federal mortgage insurance programs have fallen down in meeting the needs of most Negro communities. The government bureaucrat starts with the assumption that the people in such areas are poor risks, that they care less than nothing about the upkeep of their properties, and that they live in slums.

Joe Clark



MICHIGAN'S ROMNEY

"Slum dwellers could save themselves"

Negroes contend . . . that the high cost of money is a major reason for slum growth."

This credit bottleneck could be broken by a multi-million dollar revolving fund to lend money in run-down neighborhoods, making loans to both white and Negro borrowers at the same interest and fees, says Romney.

Small-scale plans have already worked in Chicago. A \$90,000 loan to modernize and install indoor plumbing in a row of slum apartments in the back-of-the-stockyards area sparked rehabilitation of 5,000 homes. At best of the Organization for the Southwest Community, two S&Ls and three banks have

loaned \$3.5 million to homebuyers (20% Negro) in older neighborhoods.

"Such a locally initiated program would be a step toward providing Negroes and others with equal financial opportunity in the mortgage loan field," says Romney. "It would make available a local mechanism through which slum dwellers could save themselves from the urban renewal steamroller."

Massive federal spending for bulldozer renewal lets "the government spread slum and blight at a loss," charges Romney.

"Urban renewal too often has contributed to economic and racial stratification within the cities with a consequent shoring up of segregated ghettos," judges Romney. Typically low income groups are evicted from their homes to make way for housing financially open to middle or upper income families.

"When people are torn from their neighborhoods to become a floating, rootless population, their assimilation into the community's life is greatly retarded. Through this approach we've been blocking the solution of one of our biggest problems—how to speed the Negro's integration into American life." Worse, the method of planning renewal, often in secret, without regard for minority rights has "siphoned millions of taxpayer dollars into favored real estate development loans."

Long Islander finds Sec 203k loan secret—and gets 10% of US volume

The man-who is mortgage processing agent John Pergola of Levittown, N. Y.

Pergola started fast last fall (NEWS, Nov) by doing the paperwork for the nation's first big-ticket, fixup loan insured by FHA (up to \$10,000 repayable in 20 years, compared to the \$3,500, five-year limit for Title I home improvement loans).

Pergola has now closed eight of the 79 big-ticket loans insured through April by FHA. He has another 90 in the works.

First secret: charge a flat processing fee to builders.

The 1961 Housing Act, which launched Sec 203k, says loans (with a maximum 6% interest) could bear service charge, appraisal, inspection, and similar fees. FHA lets lenders charge a 1% origination fee but has ruled that any additional discounts could not be paid by the borrower.

But extra discounts are all right if 1) the discount is disclosed, and 2) somebody else pays it.

Pergola does just that—he charges remodeling contractors a flat \$175 processing fee for all FHA-insured proposed construction, from a \$5,000 fixup loan to a \$25,000 loan for a new home. So far about 20 Long Island builders are working with Pergola on these terms.

Second secret: advance builders part of the loan amount during construction.

Remodeling contractors work directly for the homeowner, who gets no loan funds from the lender until the work is done. This leaves the builder to arrange his own interim financing, or do the job (which may run to \$10,000) from his own capital. Not many fixup builders have enough capital.

So Pergola co-signs a 6% note to a bank letting the contractor get one-third of the job cost when construction actually begins. Without this arrangement, Pergola doubts he could succeed.

Third secret: do all the paperwork.

All the Sec 203k loans have gone to Peninsula Natl Bank in Cedarhurst, L. I. Pergola has represented the bank for five years and, in effect, acted as its mortgage department for new house loans. The bank is happy because under Sec 203k it gets 6% loans with no paperwork. Pergola works out financing details with borrowers. Then he co-ordinates FHA's three inspections with the homeowner to cut lost working time.

FHA is considering raising the 1% origination fee to pump some life into this celebrated flop.

Commissioner Neal Hardy is huddling with lenders, builders, and home improvement contractors to study possible changes. Lenders have argued from the very start that the 6% interest ceiling did not let them get a high enough return on the loans (compared to the 9.6% average return on a Title I loan). They are pressing for a 2½% originating fee.

FHA officials won't go that far—but are pondering a \$50 minimum fee. This would in effect increase the rate for smaller loans, up to a maximum 2% on the smallest possible loan, of \$2,500. The average Sec 203k loan closed so far is \$3,700.

All these devices are up for study because the cheap money bloc in Congress insists on interest ceilings.

Remodelers are suggesting that FHA drop its requirements for second mortgages.

The Housing Act says only that the new fixup loans must have "adequate security in such manner as the commissioner may require." But when FHA got out its rules, it required second mortgages. "We need to use the liberty the law granted," argues John Haas of the General Improvement Contractors Association (NEWS, Apr) for one-stop remodelers, other reliable security or top-notch credit standing would do.

Haas notes that the second trust rule also keeps homeowners of high-priced homes from using the new fixup loans. Reason: the total debt on a remodeled home cannot exceed FHA's maximum mortgage of \$25,000.

Other Haas suggestions: 1) let outstanding Title I loans be absorbed into Sec 203k loans; 2) end the "unnecessary" wording in the law restricting the loans to homes over 10 years old. The rule was written to exclude shell homes, but Haas says Congress could just as easily restrict the loans to completely-finished homes.

FHA 221d3: new way to bail out

The tonic for rental ills which 1,232 ailing units in two Cleveland renewal areas found—refinancing with FHA-approved 3¼% loans designed to help middle-income families (NEWS, May)—is becoming a panacea for all projects with real or imagined ailments.

Three more projects—in Milwaukee, Cincinnati and Kansas City—have just wangled easy-term Sec 221d3 commitments after they ran into tough sledding of one kind or another.

Each now becomes eligible to refinance existing Sec 221 and Sec 213 mortgages as below-market loans which can be sold to FNMA at par. FHA also waives its ½% insurance premium. Result: rents about 20% below what apartments paying FHA's normal 5¼% interest plus ½% insurance must charge. The interest break is not open to home owners.

A union-sponsored project in Milwaukee was 96% occupied but claimed that higher property taxes and increased costs justified the switch.

The 328 apartments owned by the American Federation of State, County, and Municipal Employees' Union began renting in December, 1960 at \$81 to \$87 for 1-bedroom to \$105 to \$109 for 3-bedrooms.

They filled quickly, and only 16 units were vacant last fall. But between project planning and opening Milwaukee's tax rate increased, and the apartment's tax bill went up \$13,382, or \$3.40 per apartment per month. Operating and maintenance costs also edged upward and the opening of competing apartments boosted the vacancy rate over 5%. Sponsors tried to get the city to freeze realty taxes for seven years—as officials have done for a large downtown bank and several major businesses recently. But the city refused.

The union got FHA approval for refinancing 264 of the units under Sec 221d3, then applied for refinancing of all 328 units. Rents will be cut to \$70 for 1-bedroom and \$92 to \$99 for 3-bedroom.

URA tries to cool renewal's hottest issue—relocation

In the next decade, renewal will have 1 million families to move, nine times as many as the 113,000 families relocated since renewal began in 1949.

Such wholesale evictions bulk larger and larger as the political albatross which renewal has hung around its own neck. Inhumane relocation has sparked "organized, vociferous opposition to renewal," says a state official. Relocation is sometimes called "Negro clearance" because 69% of all displacees are Negro.

So last month URA Commissioner Bill Slayton fired a series of orders to local renewal officials to "correct weak points in a number of programs." New rules:

1. *Cities must prove private housing is available.* Cities cannot get federal approval by merely saying private construction is expected. They must give specifics, which only builders can provide.

2. *Relocation will boost public housing.* Only 17% of evicted families move to public housing, (a fact URA's announcement omitted), although 66% are eligible. Officials claim many displacees are not told of public housing, or that no public units were vacant. Slayton's cure: cities must prove they have signed contracts with PHA (instead of merely applying) for the units they need.

Critics note that some 75% of the tenants are making more than FHA's income limits for Sec 221d3. "Will they be evicted? Whether they are or not, this method . . . distorts the purpose of the Act," cries one.

Urban renewal units will be refinanced as Sec 221d3 co-ops in Cincinnati and Kansas City.

Both were originally planned as Sec 213 co-ops and are backed by the Reynolds Aluminum Service Co, headed by former HHF Administrator Albert M Cole, and Realtor Jack Havens of Columbus, Ohio.

The 322-unit Park Town in Cincinnati's Laurel renewal area began sales a year ago, but only 110 are living there now (plus 37 other applications).

From the beginning Park Town has been plagued by poor surroundings: eyesore buildings including an old saloon were left standing nearby, and the area looked bombed-out. Schools were predominantly Negro and 82 of the first 110 occupants are Negro.

Project sales agents, the Foundation for Co-operative Housing of New York City, decided to switch to Sec 221d3 because "we would have faced a financial crisis in the next three or four months," says Attorney David L. Krooth.

When the switch was revealed, some residents with over-limit incomes thought they would have to move. But FHA gave FCH permission to let these families stay if they paid the full economic rent they would have paid under Sec 213.

The switch cuts down payments from a \$400-\$650 range to \$100-\$150. Monthly charges drop from \$69-\$103 to \$55-\$93.

In Parade Park in Kansas City, 214 units just being completed (none are occupied) are also being refinanced as a Sec 221d3 co-op. Monthly charges will run from \$48 to \$74 and FCH expects they will draw many families from a nearby public housing project.

News continued on p 66



SHE'LL BUY...

without question

F

PUBLIC HOUSING:

Can old mansions house the poor?

Last year, Congress gave HHFA \$5 million to experiment with new forms of public housing. Last month, HHFA Administrator Weaver announced his first plans to spend some of it.

In 60%-Negro Washington, the National Capital Housing Authority will lease 50 big (and presumably old) homes, sub-lease them to large-sized families eligible for public housing. Most of the \$194,470 federal grant for the 2½ year test will be used for rent subsidy. The rest will buy a report on how it works.

NCHA will lease its mansions on the open market, insist that they be up to housing code standard at the owner's expense before it moves in subsidized tenants.

The idea breaks new ground in three ways:

1. For the first time, federal public housers are moving into rent subsidies, the method realtors favor for housing the poor.

2. Both the Washington Real Estate Board and the Washington Real Estate Brokers Association (Negro brokers) have agreed to help find the 50 big homes (some of them are expected to be vacant).

3. It promises quicker re-housing for displaced with oversize families: public housing projects seldom have enough multi-bedroom apartments for parents with many children.

The idea, forecasts Weaver, "is expected to have application in other cities."

New York City selling part of housing empire

The Housing Authority, which is the nation's biggest landlord by virtue of controlling 151,616 apartments in 154 completed or planned projects, decided to sell off 4.8% of its empire two years ago.

The authority wanted to convert eight projects with 7,282 units to middle-income co-ops operated by private sponsors.

The projects, then under planning, were the last of 38 built under the city's unique no-cash subsidy plan in which tenants pay full economic rent and the only subsidy is property tax exemption.

The first four projects sold were plagued by early sales resistance.

Prospective co-op buyers (who must pay \$450 to \$600 a room down payments) balked because some of the apartments were surrounded by Negro or Puerto Rican slums, or because units contained such dreary public housing-style furnishings as exposed heating pipes in living rooms and tiled corridor walls (NEWS, Jan).

Sponsors moved fast to meet objections. Some heating pipes were enclosed and intercoms installed between apartments and lobbies.

Result: three of the first four projects with 2,200 units are now 94% sold, and one, 408-unit Rosedale Gardens in the Bronx, is a sell-out. A fourth project, Franklin Plaza, is handicapped by an East Harlem location but has now managed to sell 809 of its 1,635 apartments in six months.

Buoyed by improving sales, the city last month sold three more projects with 2,211 units to non-profit sponsors. The buyers ranged from US Rep Leonard Farbstein (D, N. Y.) to the Slovak Gymnastic Union Sokol.

The switch will actually cut some rents.

Housing authority men make much of "providing housing for middle-income families" by the switch but it actually cuts some

rents. Rents in a recent no-cash-subsidy project average \$25.49, while the monthly co-op charges for the new apartments will range from \$18 to \$24 a room.

The sale will yield the city an average \$1 million a year in extra property taxes.

For the first 30 years the co-ops will pay the same taxes as the slums which once stood on their site. After that they will pay full taxes—or \$53 million extra to the city over the 50-year co-op mortgage life.



BROWNSTONE (1) AND NEIGHBORS BEFORE

Walter Daran



STOOPS VANISH AFTER RENOVATION

Renovating brownstones saves 23% for New York

This startling cost cutting comes to light as the New York City housing authority opens the first of 18 brownstone buildings it is rehabilitating on Manhattan's upper west side.

The authority bought the brownstone at 251 W 103d St, which had been carved into ten single-room living units during World War 2, and turned it into four apartments of 3½ rooms each. Five adjacent brownstones and two six-story tenements are being similarly remodeled at an average cost of \$16,955 a unit. This is 23% cheaper than the \$20,805-per-unit cost of three recent Manhattan public housing projects.

But Mayor Robert Wagner passed quickly over this fact at the opening ceremonies to stress instead the politically-appealing rent cuts made possible through subsidized public housing. Before remodeling, a family of three paid \$73.67 monthly to live in a single room. Now tenants will pay only \$70 monthly, including gas and electricity.

Housing officials took 28 months to renovate the first brownstone, but by mid-August they expect to complete work on seven adjacent buildings with 72 units. Seven other buildings scattered around New York are being remodeled into public housing for late summer or fall opening. By then, 209 New York families will be living in rehabilitated public housing. *NEWS continued on p 70*



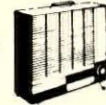
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Quality supervisor uses sensitive instruments, critical eye. A periodic micrometer check of the "peel" (picture No. 4) for strict thickness control is made on the "green chain" as veneers are stripped from the logs. This is the first of 21 checks made by the man in the white coat. Highlights among his duties also include: a moisture content analysis of



veneers as they come from the seasoning dryer (picture No. 5) . . . constant supervision of glue machine settings (picture No. 6) . . . regular analysis of the glue spread (picture No. 7) . . . systematic control of press settings (picture No. 8) . . . cutting a panel from each press load to verify the glue bond (picture No. 9) and a final check of finished panels for minor defects (picture No. 10). G-P plywood must pass a last hurdle before shipment; it is counted and OK'd in the yard before loading (picture No. 11) and its journey to you.

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PEOPLE:

Bill Atkinson, past NAHB president, wins Oklahoma governor nomination

The next governor of Oklahoma—barring an unprecedented upset—will be Past NAHB President **W. P. (Bill) Atkinson**.

Atkinson, who led organized builders in 1951, won the Democratic nomination by a whisker in a runoff primary election in late May. He defeated former Gov **Raymond Gary** by 954 votes out of 462,781 cast. The margin is slightly thinner than John Kennedy's over Richard Nixon in the 1960 presidential race, and Gary conceded only after a recount.

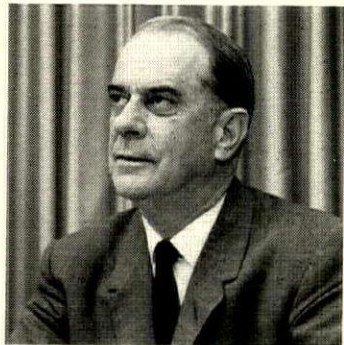
Oklahoma Republicans are making an all-out effort to win the

administration, used television to reach voters in all parts of the state. Sometimes he took three hours to tape a 3 min TV spot. One of his few campaign promises was to earmark 20% of the proposed sales tax boost for cities. This turned out to be good politics. Atkinson piled up big margins in the population centers while Gary carried rural areas.

Atkinson, who still lives in Midwest City (pop 36,000) which he built from a wheat field in the early forties, says the most gratifying part of the campaign was the 70% majority he rolled up in his home town. "A builder usually steps on a lot of people's toes when he builds a city," says he. "I was most pleased by the way my people showed their confidence in me."

Atkinson started in building by putting up his own home. Four years later he was the biggest builder in the state. Gambling (correctly) that a big Air Force base would be built nearby, Atkinson bought 156 acres of wheat fields in the early forties and named it Midwest City. He built 300 homes himself. After putting in streets and sewers, he sold lots to other builders. Fifteen were in the original development and more than 40 are involved today.

Now, Bill Atkinson Enterprises is almost out of the home building business. It concentrates on developing land, shopping centers, owns and runs an office building and the state's biggest cafeteria.



CANDIDATE ATKINSON

On his second try, upset victory

governor's chair for the first time, but Atkinson is a heavy favorite to defeat GOP Candidate **Henry Bellmon**, a Red Rock wheat farmer, in the November general election.

For Atkinson, 55, victory came on his second try. He went after the Democratic gubernatorial nomination in 1958 (with Gary's backing), but lost by a big margin to Gov **J. Howard Edmondson** (Oklahoma governors may not succeed themselves). This year he shucked his '58 reputation for fence-straddling to advocate such controversial proposals as reapportionment (unpopular with rural voters) and a 1¢ boost in the state sales tax.

As late as the May 22 election day, most political analysts were predicting a Gary victory. Atkinson had barely managed on May 1 to sneak into the runoff by amassing a few more votes than three other candidates. Gary's plurality of 85,000 votes was a record for an Oklahoma gubernatorial candidate.

Gary ridiculed the notion of higher sales taxes, pointing out they would cost an ordinary family in a year as much as it would spend for Christmas presents. "Don't shoot Santa Claus," he cried.

The state's largest newspaper, The *Daily Oklahoman*, accused millionaire Atkinson in front page editorials of trying to buy the governor's job. "We have no faith in Bill Atkinson," the paper proclaimed. (Atkinson replied with a \$10 million libel suit.)

Atkinson played heavily on his reputation as a successful businessman, denounced scandals in Gary's



WEBB'S JACOBSON

Carpenter to businessman

Jacobson becomes new president of Del Webb

In 1938, a carpenter named **L. C. Jacobson** and his family started from Tucson, Ariz. to Los Angeles for greener fields in construction. But he ran out of gas in Phoenix.

He sought work from **Del E. Webb** and talked Webb into hiring him as a \$25-a-week timekeeper. After that, "Webb convinced me I should stay by continuing to give me salary raises," recalls Jacobson.

Last month Jacobson, now 49, got the biggest boost of all: promotion to the presidency of the company which last year had gross revenue of \$67,100,713 and net earnings of \$2,835,908 or 50¢/share. Del Webb Corp is building three retirement centers in California, Arizona, and Florida and is in commercial and renewal work.

Former President Del E. Webb, 62, becomes board chairman but remains chief executive. "Retirement is something I haven't even thought about," he says.



MBA's THOMPSON

Nominee for president



MBA's WINSTON

Up to vice president



MBA's CAMERON

New man on the ladder

Mortgage bankers pick next year's officers

Dale M. Thompson, Kansas City mortgage banker who has just been nominated to succeed **Carton S. Stallard** this fall as president of the Mortgage Bankers Association, reflects the adage that the more a man does the more he can find time to do.

Thompson, 63, president of City Bond & Mortgage Co, has a reputation as a civic dynamo with interests ranging from urban planning to the philharmonic. He is a trustee of the University of Kansas City, the Kansas City Art Institute and School of Design, and the Kansas City Conservatory of Music.

A frequent lecturer at MBA schools and clinics, he has been on the board of governors since 1956 and is now chairman of its executive committee while serving as MBA's vice president.

Thompson was born in Kansas City, son of a small town doctor, graduated Phi Beta Kappa from the University of Michigan. He joined City National Bank & Trust Co, Kansas City, right out of college and rose to be vice president before switching to the mortgage business. He became president of City Bond & Mortgage (1961 servicing: \$110 million) in

MANUFACTURERS: W. P. Fuller & Co, San Francisco-headquartered paint and glass producer, has named **Harold M. Williams** as president and chief executive. He is the company's first president from outside the Fuller family. Williams has been executive vice president of Hunt Foods & Industries into which Fuller was recently merged. He succeeds **W. P. Fuller Browner**.

Carborundum Co has promoted **William H. Wendel**, 47, from executive vice president to president. He succeeds **Clinton F. Robinson**, retired Army major general, who was president from 1952 until his unexpected death April 10.

Frederick J. Close, who joined Alcoa as a sales apprentice in 1929 became the Aluminium giant's top sales vice president with the retirement of **R. B. McKee**. Close was the first head of Alcoa's residential building products division when the company began five years ago to push aluminum in one-family homes.

Ralph Paine named publisher of H&H

In a move to consolidate the publishing direction of all three TIME Inc monthly magazines, publishing responsibility for HOUSE & HOME has been re-assigned to **Ralph D. Paine Jr**, publisher of FORTUNE and ARCHITECTURAL FORUM.

Perry Prentice, vice president of TIME Inc since 1939 and editor and publisher of HOUSE & HOME since its beginning, will hereafter represent in the building field not only HOUSE & HOME, but all the TIME Inc magazines.

Owners Loan Corp. later was a deputy member of the Federal Home Loan Bank Board. He organized Carey Winston Company in 1941 (current servicing: \$46.5 million). A slender man with sparse white hair and gray eyes, Winston has been president of the Washington Real Estate Board and the Institute of Real Estate Management. He likes to golf and fish but gets most of his recreation at a summer cottage on the Potomac 80 mi below Washington where he keeps a sailboat and an 18-foot outboard motor boat.

Newcomer to MBA's officer ladder: **C. (for Charles) C. (for Clifford) Cameron**, 42, president of Cameron-Brown Co of Raleigh, N.C. A lanky (6' 2"), trim (195 lbs) Mississippi native, Cameron grew up in Meridian and graduated from Louisiana State University in 1941 in chemical engineering. A musician (trumpet) he captained the famed 100-piece LSU band as a senior. A ROTC graduate, he entered the Army's chemical warfare division in 1941 as a second lieutenant, emerged a lieutenant colonel in 1945 after commanding a mortar battalion in Europe.

Cameron became a processing engineer for Standard Oil of New Jersey but in 1949 a wartime friend asked him to take over newly organized Fidelity Bond & Mortgage Co in Raleigh, forerunner of Cameron-Brown. It has grown from one office, one secretary, and 60 loans with a portfolio of \$560,000 to six offices (Raleigh, Greensboro, Charlotte, Asheville, Winston-Salem, and Fayetteville), 132 employees and 24,000 loans totaling \$265 million. Cameron-Brown also operates a small business investment company. He is a past president of the North Carolina Realtors Association. He golfs occasionally but calls business his main hobby.

New mortgage chief at First Natl City

New York City's giant First National City (assets: \$8.9 billion), which decided to break with its traditions and push mortgage lending this year (NEWS, Jan), has just hired **Gordon Pattison** away from the Bank of Hawaii as mortgage vice president.

Pattison, 38, held the same title with the island institution, where in 2½ years he revamped its mortgage operations, set up something akin to a mortgage originating company inside the bank, and saw servicing grow from \$12 million to nearly \$40 million.

The appointment dramatizes (as clearly as any one personnel move can) the rising interest of the nation's big commercial banks in mortgages. First National City, the nation's No. 3 commercial bank in savings deposits, has stressed short-term construction financing and mortgage warehousing. Trade circles figure the bank may put \$100 million into mortgages this year from its \$800 million in savings deposits, with

perhaps \$60 million going into out-of-state FHA and VA loans.

Pattison, son of a newspaper advertising man, was born in Lorain, Ohio, but grew up in Los Angeles. After high school, he became an Air Force gunnery instructor and B-29 flight engineer during World War 2.

"What got me interested in real estate," says Pattison, "was inheriting 50 units of apartments in Los Angeles." He began managing them after the war. Pattison graduated from the University of Southern California in 1954, lectured there on finance for a year while taking graduate studies. After a short stint in the mortgage department of Pacific Mutual Life he became a field representative in Los Angeles for FNMA. In 1956 he joined Pringle-Hurd, then the nation's largest mortgage brokers, worked his way up to West Coast vice president before he moved to Honolulu in December 1959.

Brown succeeds Graves as head of VHMCP

Joseph B. Graves Jr., executive secretary of HHFA's Voluntary Home Mortgage Credit Plan for nearly five years, has resigned to take a job in private mortgage lending and **Joseph S. Brown** has been named his successor.

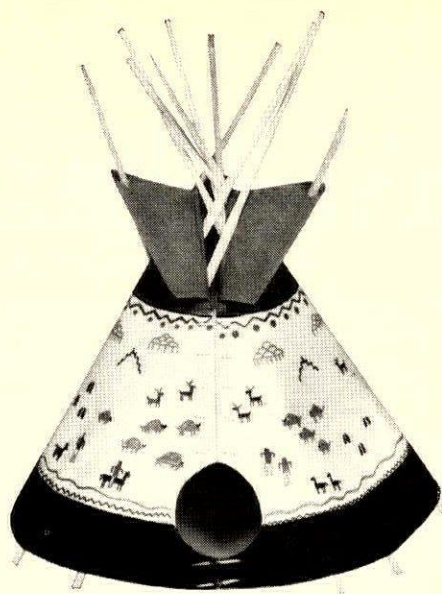
VHMCP, set up by the Housing Act of 1954 to help channel mortgages to money-shy areas and minority borrowers so the government could avoid making direct loans, has been on the down-grade lately. From January 1955 through last April the program helped some 50,000 persons get FHA and VA loans totaling some \$510 million. Some 20% of the loans went to minority home buyers. In 1957, when the Eisenhower Administration required applicants for direct VA loans to take a VHMCP loan instead if available at up to 2 points discount, VHMCP boomed at a 1,000-loans-a-month clip. But in December 1959, VA cancelled this administrative effort to avoid government lending. Last year, VHMCP was down to 500 loans a month; in April it arranged only 344.

The Kennedy Administration thought so little of VHMCP it did not even propose to keep it going in last year's housing law. Congress wrote it in for them. The new farm housing subsidized loan program (NEWS, April) cuts into VHMCP. And deposit-rich banks are making more mortgage loans in areas where VHMCP help once was needed.

HHF Administrator **Weaver** has also taken control of VHMCP regional staffs out of the hands of VHMCP's tiny Washington headquarters and handed it to subsidy-minded HHFA regional administrators.

Graves, 37, is a graduate of Vanderbilt Law School and the Harvard School of Business Administration who worked in mortgage investments before joining

continued on p 73



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In high-rise or walk-up, Youngstown Kitchens beat the averages for staying in style and in shape. . . this Kansas City builder proves it!

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In fact, Youngstown designs and delivers whole kitchens complete. To put kitchens in your buildings for keeps, call your Youngstown Kitchens distributor. Today.



Youngstown Kitchens

DIVISION OF MULLINS MANUFACTURING CORPORATION, WARREN, OHIO

VHMCP in 1955 as regional secretary in Nashville. His successor, Brown, 42, has a law degree from George Washington University, has worked for HHFA since 1955. Since 1957, Brown has headed the program (now complete) to sell some 12,000 pieces of residential and commercial property at the atomic communities of Oak Ridge, Tenn, and Richland, Wash.

Texas lumber combine gets into renewal

Lumbermen's Investment Corp. the Texas-based mortgage banking company started seven years ago by 550 lumber dealers and manufacturers, is branching out into new fields.

LIC President **Julian Zimmerman**, former (1959-60) FHA commissioner, has just hired **Sig Jagger**, onetime (1957-59) assistant urban renewal commissioner, to head up a new subsidiary, Lumbermen's Community Developers, which aims to get into urban renewal projects on a nationwide scale. Jagger, 38, has been vice president of Reynolds Metals' renewal subsidiary, Reynolds Aluminum Service Corp. which in four years has put together nearly \$200 million in redevelopment deals.

Lumbermen's Investment, which sold another \$1.7 million in stock in February to raise its capital and surplus to a sizeable \$2.5 million, is also expanding its mortgage activity. In March, it acquired (for \$300,000) the Sisson Mortgage Co, Houston, a 25-year-old concern servicing some \$18 million in home loans. Earlier, LIC bought Bliss Mortgage Co, Ft Worth, with \$15 million servicing plus substantial realty commitments. **William A. Painter**, onetime (1959-60) assistant FHA commissioner and more recently FHA director in Houston, now runs LIC's Houston branch. **Roy Bean**, Sisson's executive vice president, has joined LIC as vice president for commercial loans.

In LIC's annual report, Zimmerman notes that servicing has jumped from \$18.6 million to \$58.3 million in a year. LIC netted \$78,555 in fiscal '62 (ending Feb 28) on a \$764,231 gross.

LENDERS: **Howard Ahmanson** (Class of '27) celebrated the first anniversary of University of Southern California's master plan by donating \$1 million to his alma mater for a \$2 million biosciences research center. Economics graduate Ahmanson now is chairman of the \$1-billion Home S&L Association in Los Angeles and also heads the Natl American Insurance Co and the Ahmanson Bank & Trust Co of Beverly Hills. His gift will help build a three-towered, five-story center being designed by Architect **William L. Pereira**.

President **C. W. Courtney** has merged his General Mortgage Co, Bakersfield, Calif. (servicing \$47 million) into the giant Colwell Co, Los Angeles (now \$486 million servicing). Courtney, **Cyrus**

Wade Jr., and Mrs **Ella Curtis** are staying on to run General as a wholly-owned subsidiary of Colwell. The merger continues an expansion of Colwell which started with its acquisition of **Louis Rose-naur's** Peninsula Mortgage (\$40 million servicing) last year.

Bert J. Finburgh has quit as vice president of H. F. Whittle Investment Co, Los Angeles realty loan organization, to become president of Rampart Investment Co, newly formed subsidiary of giant (\$800 million servicing) Western Mortgage Corp. Rampart will buy and develop land "and engage in all types of real estate investment," says Chairman **H. Leslie Hoffman**. Western is the regional mortgage originator for Metropolitan Life.

John T. Morton, 54, former president of Wall St S&L, Forest Heights, Md., was sentenced to 181 days in prison and fined \$1,000 for mail fraud. The charge: he falsely advertised that Wall St's accounts were in FHA loans. He was the fourth Maryland S&L figure sentenced to prison for mail fraud since authorities began poking into the state's S&L mess about a year ago. The others: **James G. Sorce Jr**, 43, of First Capitol S&L, three years (he is appealing); **James Kane**, 44, of Armed Forces S&L, one year and \$1,000; **J. Kenneth Edlin**, 64, of Miami Beach and First Continental S&L of Chevy Chase, six months plus two years probation and \$8,000 fine.

Dan Weiner

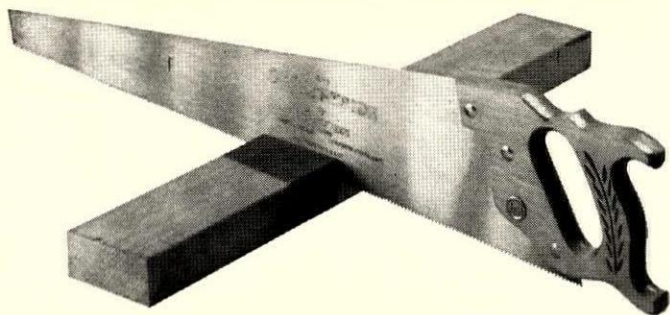


BUILDER HAYES
Verdict: his fault

\$8.6 million judgment shakes Hal Hayes

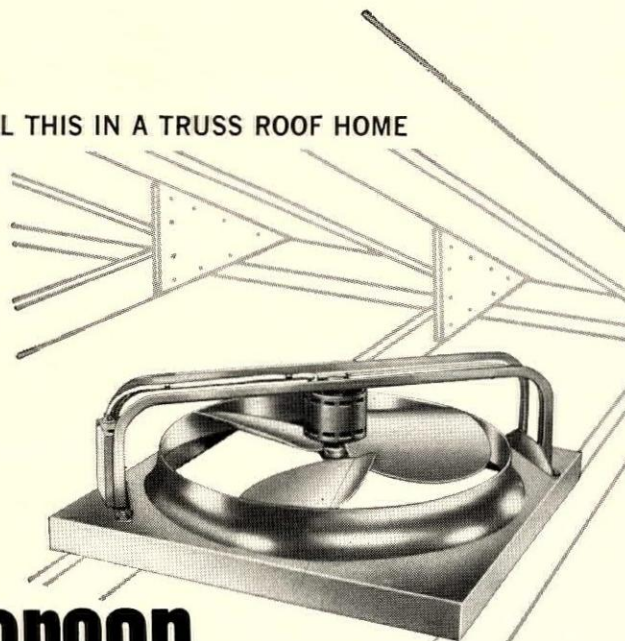
Superior Judge **Lloyd Nix** of Los Angeles ordered a jury to award this sum to Continental Casualty Co in a dramatic end to Builder **Hal Hayes'** two-year-old wrangle with Continental over who was at fault in Hayes' failure to finish 3,515 Capehart housing units at nine military bases. Even the jury couldn't believe the judge and returned twice to ask if he meant it. He did.

Hayes sued Continental first, (NEWS, July '60) claiming it had assigned inept estimators in helping him prepare bids for the \$60 million of work. Continental promptly sued Hayes, saying it had to pay suppliers and subcontractors when Hayes walked off the jobs. Judge Nix also cited Hays's attorney, **Franklin B. Lane III** for contempt of court. News cont'd on p 75



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Stock casualties: one president, \$1,953,000

Edward M. (for Mortimer) Gilbert, 38, compared himself to Horatio Alger because both started working in lumberyards. But Gilbert's lumberyard was owned by his father, president of Empire Millwork Co.

Gilbert found time from his Harriman, Tenn. yard to look over the biggest US producer of hardwood flooring, E. L. Bruce Co in Memphis. "It captured my imagination," he said.

Seven years later Gilbert went to Wall Street and by heavy buying nearly cornered Bruce stock

The New York Times



BRUCE'S GILBERT

Floored by a margin call?

(the first corner since 1923). Last September he merged 40-year-old Bruce with Empire Natl Corp (a corporate shell left after splitting off lumber operations from Empire Millwork) into a new E. L. Bruce Co Inc. Gilbert became president.

But Gilbert yearned to lead a combine producing everything from doorknobs to shingles. From October to April he bought an estimated \$2.5 million stock (at prices ranging up to \$40.37/share) to capture 109,000 shares, or 10% of Celotex Corp, Chicago wall-board producer. But on Black Monday, May 28, Celotex dipped 6 points to close at 25. In the next seven trading days Gilbert withdrew \$1,953,000 from Bruce funds without authorization. He said it was to protect "an acquisition program on behalf of the corporation." Chairman **E. L. Bruce Jr** said it was "for purposes known only to Mr. Gilbert." Insiders speculated it was to meet margin calls on the stock purchases.

On June 12 Gilbert told his board, resigned, and four hours later jetted on a one-way ticket to Rio de Janeiro, home of other US businessmen on the lam like **Lowell Birrell**, **Earl Belle**, and **BenJack Cage**. Behind him, E. L. Bruce resumed the presidency and Bruce officials said, "The company is sound and we are going ahead with business as usual." Moaned Gilbert: "Since Blue Monday I've been all confused."

Sec 608 windfall figure guilty of tax evasion

A federal jury has found **Ian Woodner**, 58, president of the nationally-active Jonathan Woodner

Co, guilty of evading \$4,000 in income taxes. His sentence: a \$20,000 fine and 2½ years in prison.

The government charged Woodner, now living in New York City, failed to report \$45,000 interest on loans in 1952 and 1953—the same years in which Woodner started piling up troubles with federal officials and courts.

Woodner made headlines with a celebrated 1" wall at the Sec 608 windfall hearings in 1954. He testified he got a \$9 million FHA mortgage—at a time when the limit was \$5 million—for Woodner Apartments in Washington by simply building two buildings separated by a 1" space filled with calking compound. "I never had any objection from FHA that it was a violation," he said.

But by then FHA had other ideas. The agency filed suit to prevent Woodner from violating his contract by using 250 of the 1,139 Woodner rooms for a transient hotel. Three years later a federal judge ordered Woodner to get out of the hotel business.

At the same time a federal grand jury had been combing the Sec 608 program and in 1956 indicted two men—including Woodner (News, May '56). He was charged with telling FHA the company which had actually built Woodner Apartments had no outstanding debt at a time when it really owed \$1 million to Jonathan Woodner Co. Woodner won acquittal in a 1957 trial (News, Mar '57). He said he did not know of the debt when he signed the FHA application.

On the heels of his income tax conviction Woodner's company was hit with a \$3,327,109 foreclosure suit in Cincinnati charging he defaulted on mortgage payments on 438 units in Swifton Village, a Sec 608 project. Comptroller **Arthur Levitt** of New York State, suing as trustee for the State Employees Retirement System, said no payments were made for five months.

All this has not deterred Woodner from building. He handles every phase of the job himself, from design to construction. The design part he learned as a Beaux-arts scholarship student in Paris. He started practice by designing living quarters for animals in Central Park Zoo in New York City.

But his boss, **Robert Moses**, gave him an interest in large housing developments. He ventured on his own with a large Negro housing project in Wilmington, Del. in World War 2, and has built in Maryland, Virginia, and Ohio. This spring he opened a 195-unit cooperative 15-story apartment building in Queens, New York City.

DIED: **John Pakel Jr**, 34, president of Chicago S&L Association, May 7, in Chicago; **William Eber Robinson**, 67, retired president of Robinson Clay Product Co, Akron, and former president of the Natl Clay Pipe Institute, May 13, at Hot Springs, Va.; **Louis Muse**, 47, house-, apartment-, and shopping-center-builder in New York City, Chicago, and St Louis, May 15,

continued on p 77



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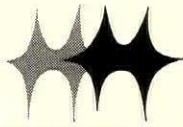
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Contractor: Lee Lauger
Decorator: Arthur Elrod



on a business trip to Boston; **Albert W. Boehning Sr.**, 70, architect and member of New Mexico's first state board of examiners, May 16, at Albuquerque; **Rolland J. Hamilton**, 82, former president of American Radiator Co and later secretary and vice president of the American Radiator & Standard Sanitary Corp., May 17, in Hong Kong where he became ill during a world tour; **John Vredenburg Van Pelt**, 88, former dean of architecture at Cornell University, May 30, at Patchogue, N. Y.; **Simon Seley**, 58, vice president of All State Properties Inc., May 30, at Bay Shore, N. Y.; **George Lee Newton**, 53, Jacksonville real estate developer, June 1, in Jack-

sonville Beach after being found with a fractured skull from unknown forces; **Robert T. David**, 38, Hollywood, Fla. land developer and realty broker, June 2, at Miami; **Thomas G. Little**, Atlanta architect who helped reconstruct Colonial Williamsburg, June 3, in the takeoff crash of an Air France jetliner at Paris; **James Graham McNary**, 85, prominent Texas, New Mexico, and Arizona lumberman who was president (from 1937-39) of the Natl Lumberman's Association, June 10, at Santa Barbara, Calif.; **John S. Fitzpatrick**, 57, former president of the New York State League of S&Ls and active in mortgages in Florida, June 11, at Miami.

CANADA:

Direct loans at subsidized rates cut rents in housing for elderly

Canada is embracing the same route the US is following for creating cheap-rent housing for elderly citizens: government loans at sub-market interest rates to limited-profit corporations.

The difference is that the idea isn't controversial in Canada.

Latest example is an \$847,170 loan by Central Mortgage & Housing Corp to let a limited dividend concern in Toronto take over a two-year old apartment building (with vacancies under 7%), remodel it into smaller units, and fill it with elderly tenants who will pay about half what present tenants do.

The loan is for 50 years at 5 1/8%! Conventional mortgages for apartments in the Toronto area range from 6 3/4 to 7 1/4%.

It marks the first time in Canada a limited-dividend housing loan has been earmarked for a conversion. Metropolitan Toronto Housing Co Ltd (Robert J. Smith, chairman) is buying a 104-unit apartment in a middle-class area

of east Toronto (828 Kingston Road). Present tenants pay Hemus Developments Ltd \$105/mo for the 55 one-bedroom units, \$115 and \$120 for the 49 two-bedroom units. Metropolitan will cut rents on the one-bedroom units to \$56. It plans to carve the second bedroom off the two-bedroom units, rent it as an efficiency for \$43/mo.

The rent roll on the existing building (assuming no vacancy) comes to some \$11,552/mo. Converted to 153 units, the limited-dividend apartment will have a rent potential of \$7,931.

As subsidizing governments usually do, Canada is imposing income limits for occupancy. Minimum annual income for tenants at first occupancy will be \$780 for the bachelor units and \$1,092 for one-bedroom units. Continued occupancy will be limited to tenants with incomes of not more than \$2,400 and \$3,300, respectively.

Metropolitan now has 12 limited-dividend loans from CMHC. They cover 1,473 units.

Big builder guilty in bribe attempt

Millionaire Builder-Developer (and former vice president of the National House Builders' Association) Rex Heslop has just been convicted of attempted bribery in connection with an 1,800-acre satellite city in Georgetown, 30 mi northwest of Toronto. The jury, which deliberated 5 hours and 45 min, recommended leniency. He faces a fine or up to two years in jail.

Heslop, who first became famous with his postwar development of Rexdale in Metro Toronto, was convicted of offering a bribe to Ernest T. Hyde when he was mayor of Georgetown. At the time, Heslop was attempting to get a release on 1,162 building lots in his Delrex development. He had failed to get them released in court because of a lopsided industrial-residential ratio.

In court, four tape-recorded conversations between the builder

and the former mayor were introduced. Hyde arranged one recording himself and co-operated with Ontario provincial police on three others. On one tape Hyde asked Heslop for \$10,000 and the builder agreed it could be arranged. During other conversations a job, a business, and commissions on the sale of lots were offered.

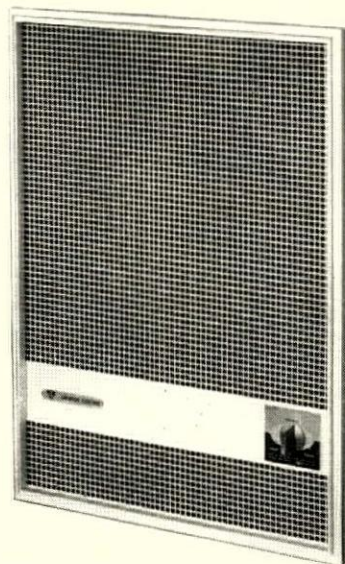
Said Jury Foreman George Price: "There was no doubt in any of our minds that an offer was made. The big question was the moral obligation of the mayor and the methods he used. He should have brought the town council into the picture."

Prosecutor Peter McWilliams called municipal officers "generally niggardly paid" and susceptible to bribes. Defense Lawyer Arthur Martin told the jury that the taped conversations were "a dirty piece of business with all the earmarks of a frameup."



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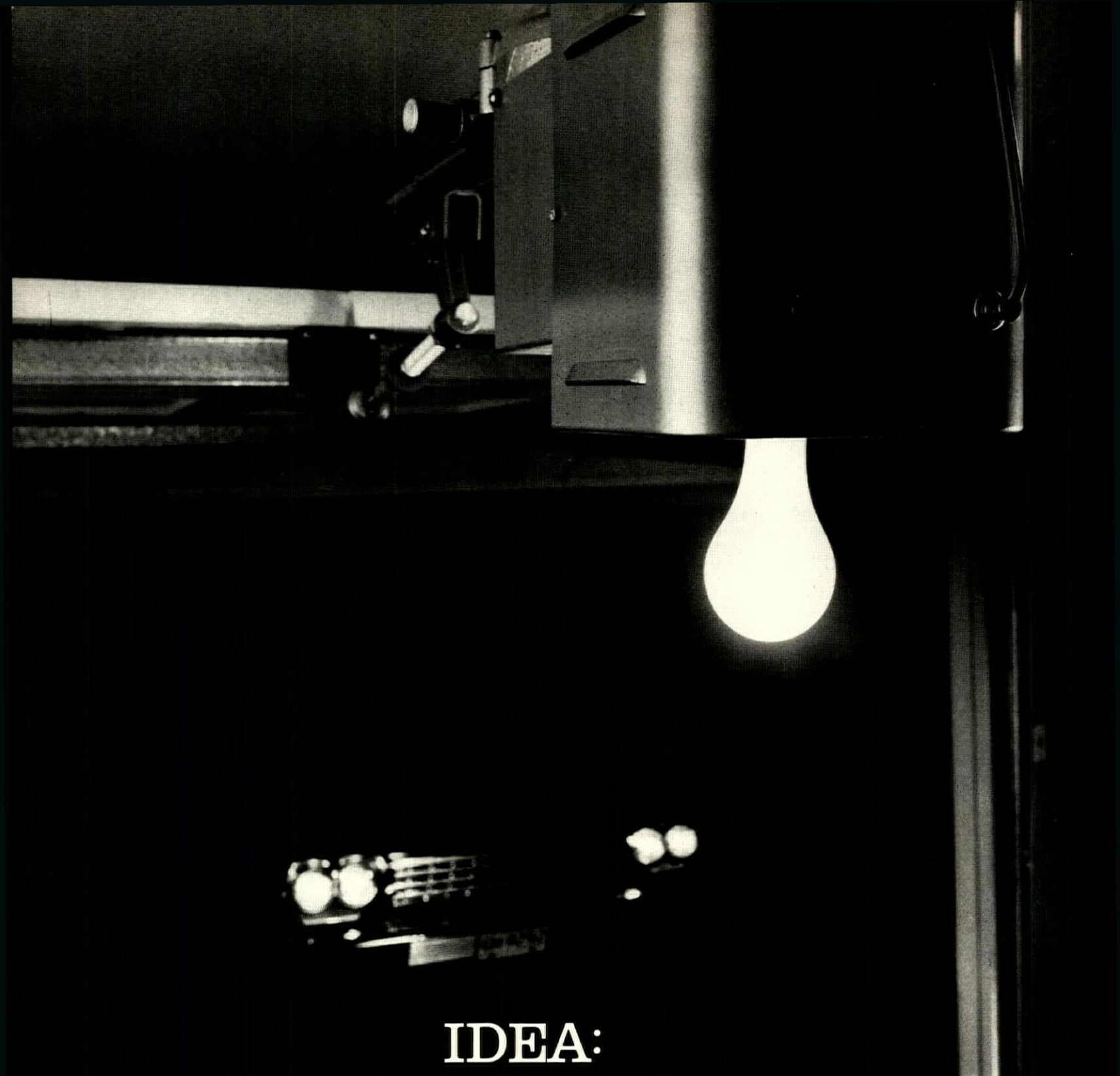
You won't hear a thing. And that's good! Fan Forced Heaters should be seen and not heard!

It's designed to warm any "cold spot"—quietly and in a hurry. Keeps the air circulating, too. Nearly every home needs one or more. In the garage, family room, work shop or utility room.

Handsome! Looks good like a heater should! Five year guarantee. Has to be good!

For full-color catalog of "Quiet Type" Electric Heat ... write Emerson Electric, Dept. HH-7H, 8100 Florissant, St. Louis 36, Mo.

EMERSON ELECTRIC
BUILDER PRODUCTS GROUP
 EMERSON ELECTRIC • EMERSON-PRYNE • EMERSON-IMPERIAL • EMERSON-RITTENHOUSE



IDEA:

How to sell homes faster—even on dark nights!

First, pick your prospects up in your car. Second, drive them slowly up the drive of your model home, touching the Delco-matic control in your car as you go. Don't say a word. Just let your clients watch the garage door go up and the light turn on — automatically. Then mention the advantages of owning a Delco-matic garage door operator on cold, wintry days or dark nights or rainy, muddy mornings. And your sale is off to a flying start! ■ Delco-matic has some special advantages for you, too—besides being one of the best sales starters there is! You never have to worry about builder call-back, for example, because if service ever is required on the dependable Delco-matic, everything's automatically taken care of by United Motors Service, Division of General Motors. What's more, these all-transistor wonders cost no more than most automatic washers. ■ How to sell homes faster? You begin by installing a Delco-matic on your model homes. Mail the coupon to get the facts and figures.

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.

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ADDRESS _____

CITY _____ STATE _____

HH 7-62



KITCHEN PROBLEM !

CABBAGE — The food Dad really loves can create an odor problem that turns your beautiful kitchen into a nightmare. Poor Mom has to cook the cabbage, but she doesn't want to be in that kitchen when lingering odor makes it uncomfortable.



BROAN DUAL BLOWER HOOD* attacks cabbage and other cooking odors with a vengeance. Two powerful blowers keep your kitchens antiseptically clean and fresh. Ventilating unit is so quiet, you hardly know it is going. Broan craftsmen Heliarc-weld and hand-finish corner seams for extra beauty and easier cleaning. The ultimate in ventilating design — the product of over 30 years of experience in home ventilating. Ask your distributor about Broan Range Hoods.

BROAN

Specialists in Home Ventilating for Over 30 Years

MANUFACTURING CO. 924 W. STATE ST., HARTFORD, WIS.

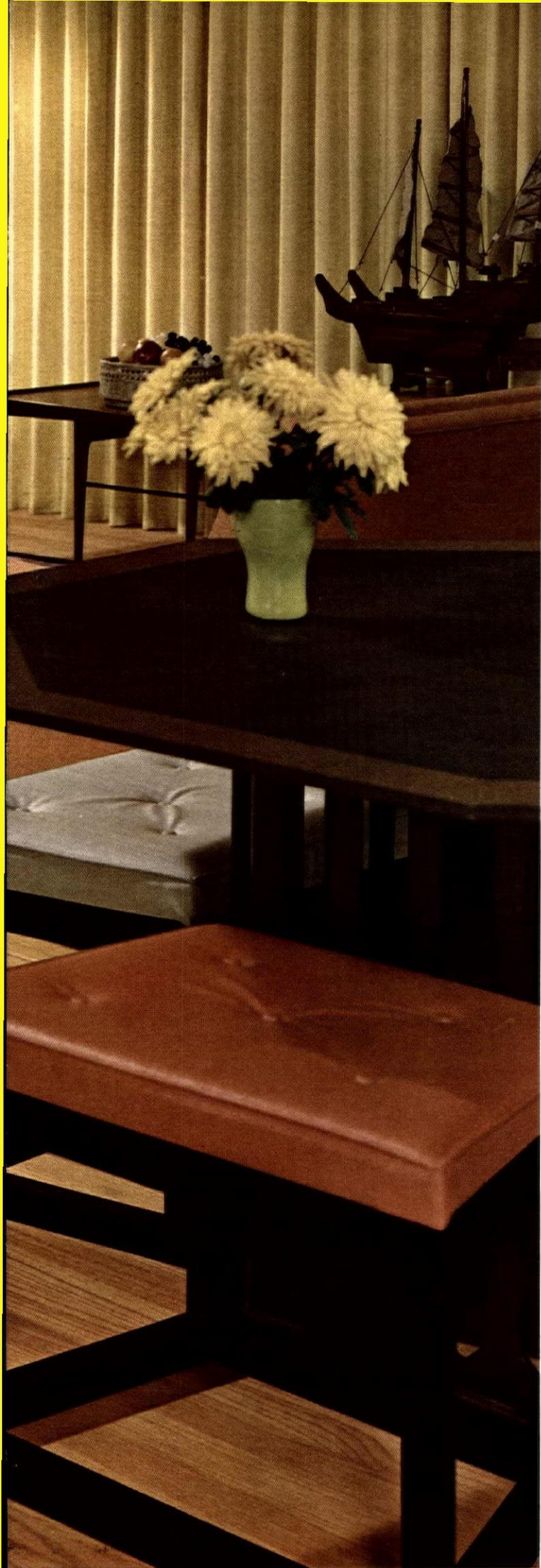
Manufactured in Canada by Superior Electrics, Ltd., Pembroke, Ontario

*Meets HVI and FHA Requirements





AK FLOORS



Lifetime Beauty

Oak Floors are easiest
to keep beautiful for the
life of the home

Every housewife has two questions in mind when she looks at the floors of a home-for-sale: Are they pretty? Will it be easy to keep them new looking? You can answer "yes" to both questions when you use Oak Floors. Oak has a rich beauty that is delicate in tone and texture, yet extremely durable. The beauty is deep in the wood, a natural blend of grain and color that won't wear out, fade away or be marred by constant use. Everyday cleaning is not a problem because Oak Floors don't absorb dirt and dust, have a tough surface that resists dents and scratches. This combination of beauty and durability, plus assured quality, makes Certified N.O.F.M.A. Oak Floors one of the best values you can offer home buyers.

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FOR FINEST QUALITY, INSIST ON FLOORING BRANDED N·O·F·M·A

N·O·F·M·A



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For literature, write National Oak Flooring Manufacturers' Association, 814 Sterick Bldg., Memphis 3, Tenn.

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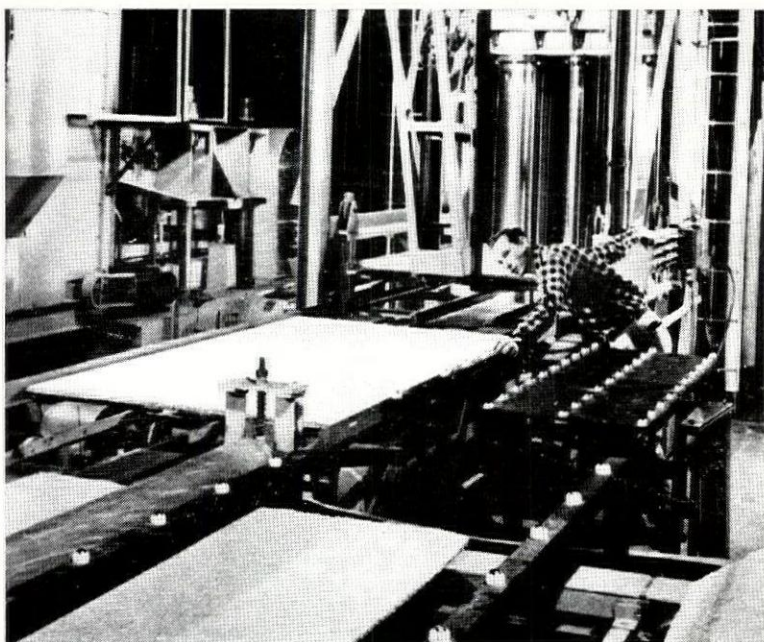
NEW EXTERIOR PARTICLEBOARD

CUSTOM-LINE offers all these advantages

- 8' to 12' lengths • 48" width
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- Dent Resistance • Rustic Texture • Superior Paint-Holding Qualities • No Delamination

CUSTOMBOARD IS A QUALITY MANUFACTURED WOOD PRODUCT

Write for samples and further information



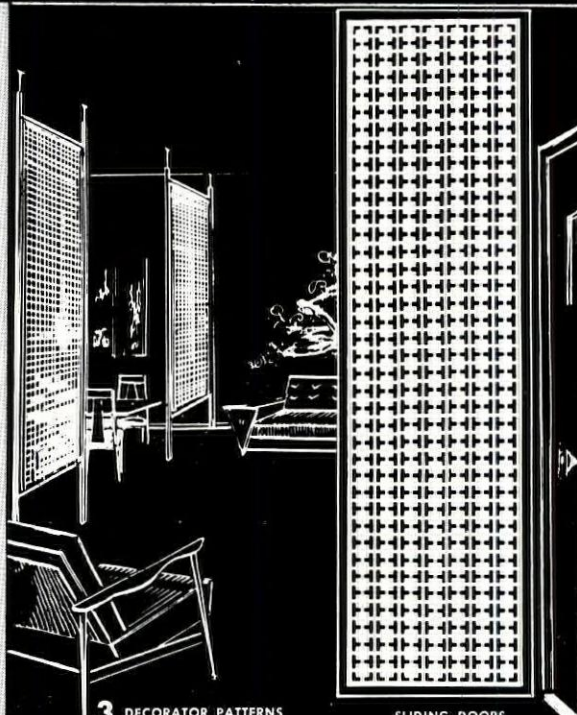
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3070 N.W. FRONT AVE. PORTLAND 10, OREGON

NEW! PANELAIRE
HARDBOARD GRILLEWORK

ADD THAT "CUSTOM TOUCH"

CREATE FOYERS
ADD WALL SPACE
AT TINY COST!

24" x 96" GRILLE App. \$6
COMPLETE 26" x 96" ROOM DIVIDER App. \$10
READY TO FINISH



SLIDING DOORS
CABINET GRILLES
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... AND HUNDREDS OF OTHER USES.

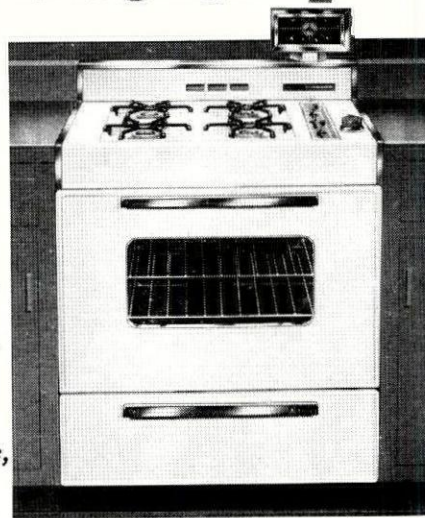
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the newest in automagic cooking

HOLIDAY gas and electric ranges, built-in ovens and surface units designed with your *space, pace, and price* in mind.



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Over a quarter century proved performance

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MAIL THIS COUPON TODAY

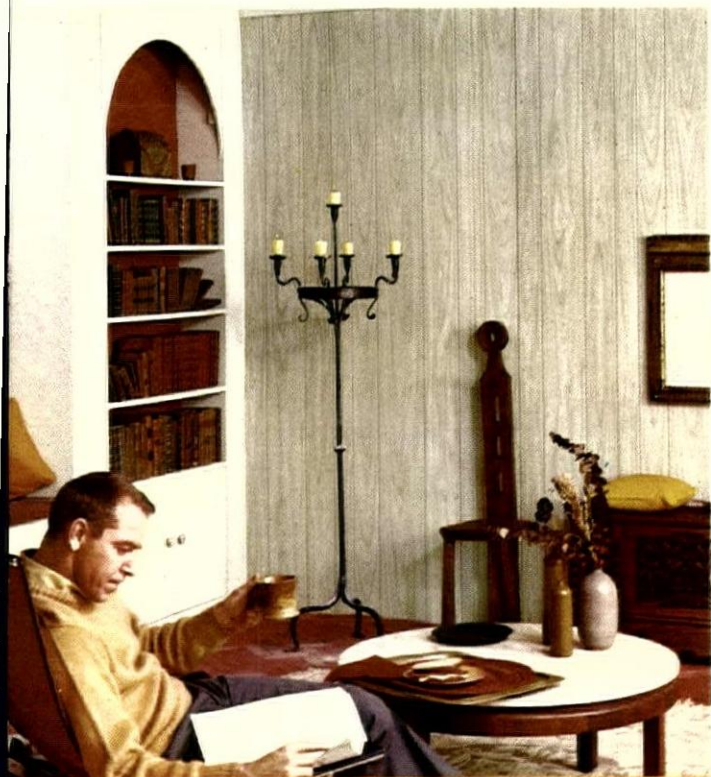
Please rush complete information and specifications for the new Holiday gas electric ranges

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How to dress up a private nook, a den? Take a clue from the relaxed feeling this Glacier walnut creates. Subtle yet distinctive color tone and grain harmony. The perfect backdrop for high-style furnishings. As they say: *cool*.



Bring a family room to life with gay color. Rich Honeytone cherry-grained panels do just that. They take a beating unharmed in such active settings. Genuine Masonite hardboard won't crack, split or splinter. No checking of the surface; no soft spots.

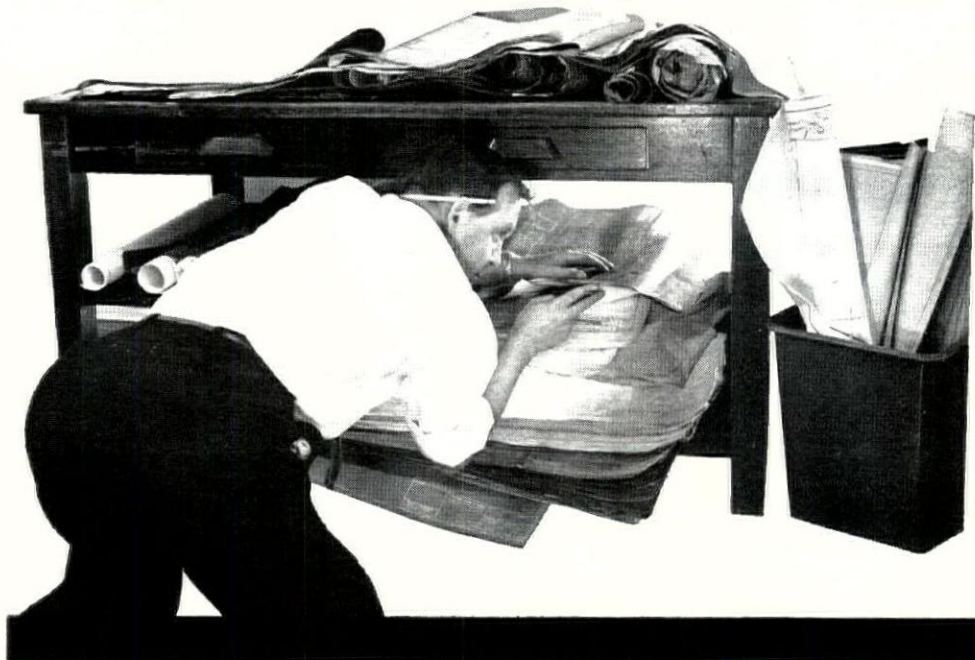


Try Royalcote Tawny walnut-grained panels for a "different" treatment. Shown here, Tawny sets the mood for this modern dining area. Accentuated with bold vertical effects, the delicate grain and color are perfectly enhanced. Truly "different."

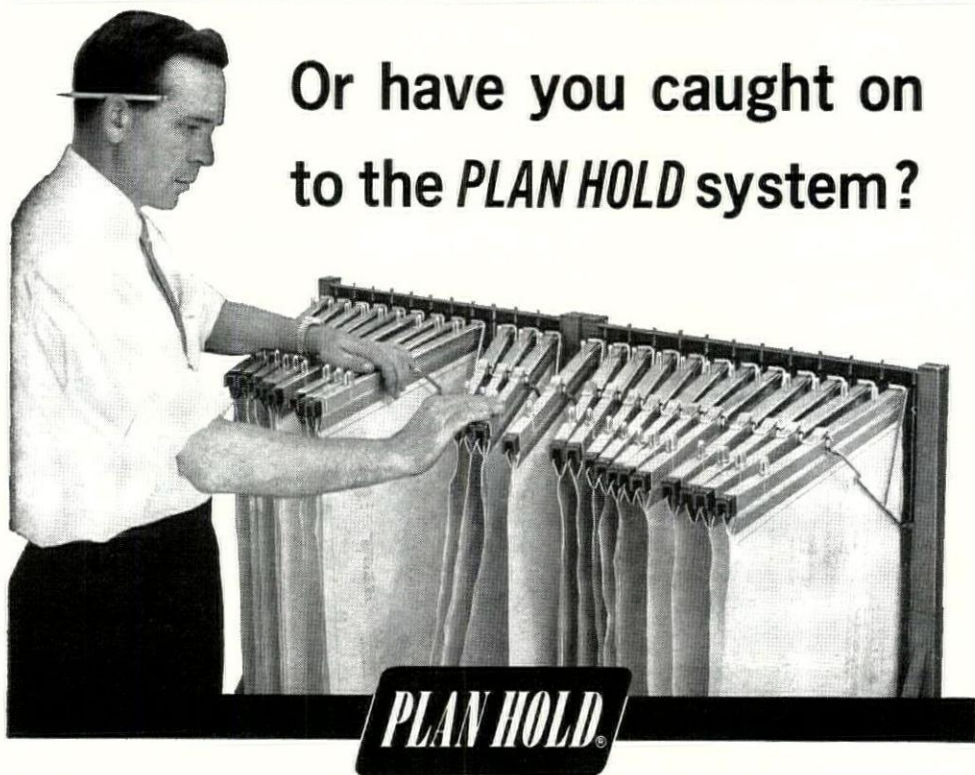


To many, the most important room in the house. Decorate and furnish it accordingly as is done with Royalcote Sable walnut. Easy to look at, but not commanding. Elegance that's quiet. The finish lasts. Once the panels are up—the job's done—no further finishing necessary.

Are you still hunting for plans?



Or have you caught on to the *PLAN HOLD* system?



Solve your big sheet filing problems

- Plan Hold vertical and roll filing systems provide accessibility, protection and space-saving storage for drawings, tracings, blue prints, maps and charts. You get 4 positive benefits with Plan Hold files:
- 1. Reduced overhead:** less clerical time spent in filing or withdrawing materials; less space used; no damage or loss of filed materials.
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 - 4. Just the file capacity you need** because Plan Hold offers 20 models, each engineered to meet a practical big sheet filing problem, whether you work with single sheets or bulky sets.

To solve your big sheet filing problems, ask your engineering supply or office equipment dealer to show you the Plan Hold system. Or write direct for specification literature.

PLAN HOLD CORPORATION Dept. H

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World's largest manufacturer of vertical and roll filing equipment.

Weaver's policies

Administrator Weaver now has the mechanisms (FHA Sec 221d3 and public housing) for housing two-thirds of America's families in government-owned and/or government-subsidized housing . . . Weaver is putting more and more reliance on these programs with end in view of gradually restricting the scope of the private market.

There is no question that Weaver has recreated HHFA as an instrument for the advancement of his personal ideas of the role of the suburbs vis-a-vis the central city. The broad powers granted him by the 1961 Housing Act were never fully appraised by Congress as instruments for one-man reshaping of our environment. . .

The welfare functions of [HHFA] should be transferred to the Dept of Health, Education & Welfare.

Weaver assumes readily the role of the social scientist concerned with human values but neglects the erosion of human values in the environment which he seeks to create. Would human values be enhanced by making America's great middle class dependent on the government to satisfy its housing needs through subsidies and a government landlord? Weaver should temper his predilection for social science with an historian's more objective view. He might discover that the greatness of a nation is measured by the independence of its middle class, and that great nations started on the road to historical oblivion when their middle class began to look to government to meet the basic necessities of life.

HOUSE & HOME has performed a public service in presenting this blueprint of how an able government official armed with the broad powers of a statute can change the direction of not only the federal agencies he controls but the framework of society itself. . .

ALEXANDER SUMMER, past president
NAREB
Teaneck, N.J.

I read with great interest HOUSE & HOME's June News story, "Bob Weaver's remarkable new recipes for the problems he sees in housing." A lot is said about the use of private enterprise, but it is the use of private enterprise for the realization of government plans, not the use of government to strengthen or broaden the effectiveness of private activity. In a recent 30-page HHFA pamphlet, *Urban Affairs & Housing*, what are referred to as "HHFA's basic programs" are given less than a page. . .

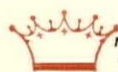
In connection with the article, "FHA cracks down on credit analysis, warns offices to watch 'soft' markets" [News, June], a year or so ago, at the instigation of MBA, an inter-industry committee was informally organized comprised of representatives of the homebuilding industry, the US S&L League, NAREB, and several credit reporting bureau associations. This committee had another meeting this year. FHA representatives led by [Commissioner] Neal Hardy were also there. It was decided to appoint a smaller committee to work directly with FHA trying to correct the situation, if it existed, particularly inadequate credit reports.

CARTON S. STALLARD, president
Mortgage Bankers Association

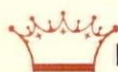
**IN MANUFACTURED HOMES
NOBODY'S GROWING LIKE...**

IN MANUFACTURED HOMES,
NOBODY'S GROWING
LIKE...

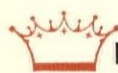
KINGSBERRY



The 50 largest builders of **KINGSBERRY** Homes increased their sales 40% in 1961 over 1960.



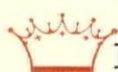
KINGSBERRY'S 1961 sales up 62% over 1960— and 1962 sales year to date up 72% over 1961.



KINGSBERRY'S Alabama plant capacity being increased 50%.



KINGSBERRY'S new mid-Atlantic plant opening this summer.



Expanded **KINGSBERRY** headquarters service facilities opening in Atlanta in July.



Over 30,000 **KINGSBERRY** Homes sold through more than 300 builders.



Why this phenomenal growth? Unexcelled homes, marketed through one of the most complete builder-service programs in the industry.

You can be part of this dynamic growth. To learn how, write or phone Jerry Nowak, General Sales Manager, Department HH-7.

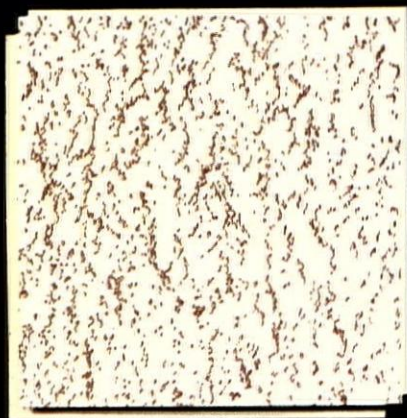


KINGSBERRY HOMES

FT. PAYNE, ALABAMA

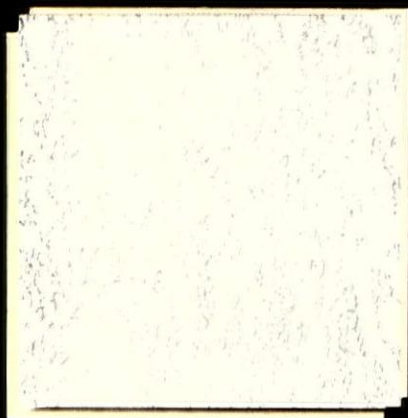
Phone: Area Code 205 845-3550

PROGRESS IN HOUSING THROUGH ENGINEERING AND RESEARCH



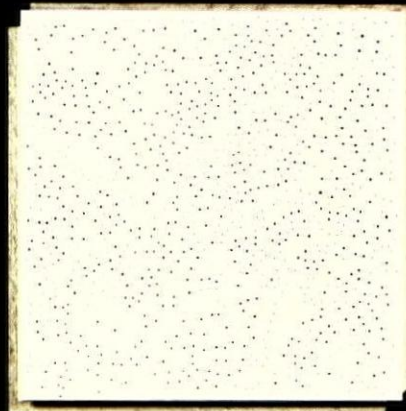
FISSURED BROWN

FISSURED GRAY



SILVER SWIRL

GALAXY



BEAUTY



... more than skin deep



decorator ceilings
by
Southern Pine
Lumber Company

To the eye, Quiet-Tile is a decorator's dream . . . lustrous white tiles softly mottled with delicate strands of silver and gold, grays and browns, that blend beautifully, yet unobtrusively, with any decor.

But a Quiet-Tile ceiling does more than enhance the appearance of a room. It also makes the room a more pleasant, more restful place in which to work or play, because it softens sounds, deadens distracting noises. And Quiet-Tile, manufactured from the fibers of the finest southern pine and strong oak, effectively insulates against heat and cold.

Installation is quick and economical. Quiet-Tile's tongue-and-groove design masks staples and nails, makes possible a handsome decorator finish with a minimum of effort.

Build for the future . . . build better and more beautifully with Quiet-Tile decorator ceilings created by Southern Pine Lumber Company.

Other wood fiber products: Wood-Bord sheathing • Brace-Bord sheathing • Supreme-Bord sheathing • Backer-Bord shingle backers • Building-Bord interior finishing • Roof insulation.

Southern Pine
LUMBER COMPANY

DIBOLL, TEXAS < SPID 77 > Since 1894



**House
& Home** offers
today's
sales
closer: **"Trouble-free"**

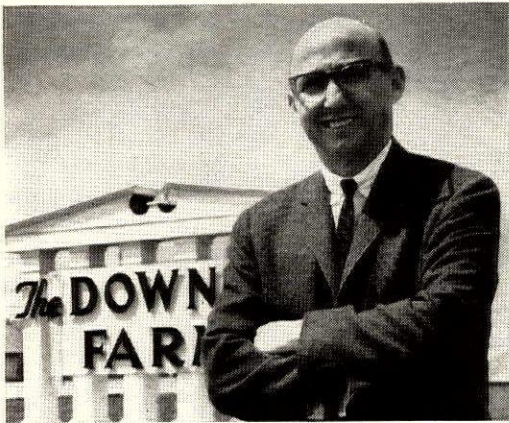
More and more builders are realizing that it pays to build a trouble-free house. And one of the best ways of assuring buyers they are getting that kind of house is to use—and promote—nationally advertised brand name building products. Such products have been tried and tested for top performance, low-cost maintenance enduring value. Buyers of trouble-free houses are *satisfied* buyers who recommend you to their friends.

Brand Names Foundation



437 Fifth Avenue, New York, N.Y.

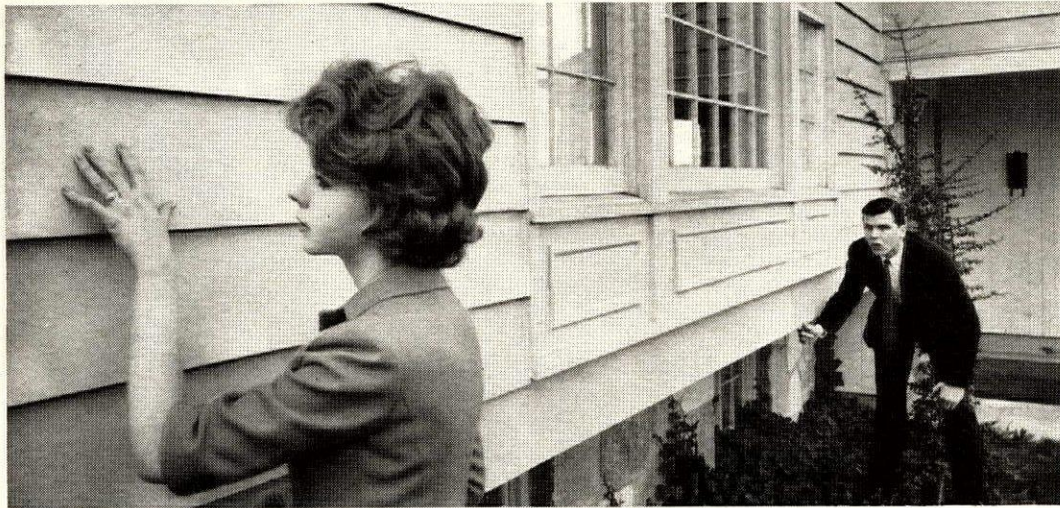
"Ruberoid's 'Open House' Plan Helps Turn Prospects into Home Buyers"



says Max Odlen,
builder of Downs Farm, Haddonfield, New Jersey

"We have a hotbed of competition here," says Max Odlen. "The Ruberoid 'Open House' Plan has proved an ideal way for our salesmen to talk about the Ruberoid quality products that go into our roofs, sidewalls and insulation. It brings them right down to the eyes of the customers. They recognize Ruberoid as a top advertised brand. Seeing these products in the Sell-o-Rama display helps close the sale."

The Ruberoid Open House Plan, now in its 3rd year, is working for builders all over America. It has proved that Ruberoid national advertising aids the builder at the point of purchase through the Sell-o-Rama display.

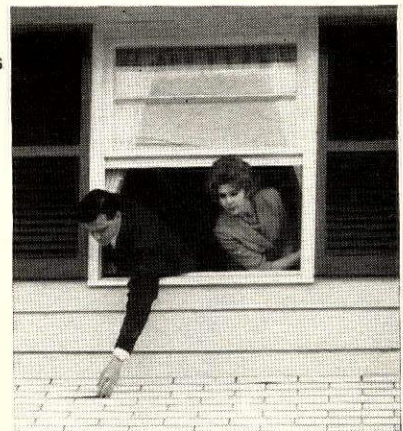


Left, Shadow line of the clapboard design of Dura-Color Siding appeals to women. Men admire its warproof, dentproof, rotproof construction.

Below, Prospective buyers look for a trouble-free roof. Ruberoid is a name home buyers are familiar with because of long years of national advertising.



Left, Builder uses the Ruberoid Sell-o-Rama to point out the thrilling modern colors available in Dura-Color Siding. Sealed in color it will be maintenance-free for years.



Open House Plan Individually tailored for Builders includes: 1. Sell-o-Rama Display 2. Product Displays 3. Consumer Literature Take advantage of this sales producing plan. For complete information without obligation, call your Ruberoid representative or write to:

RUBEROID®

The RUBEROID Co.
733 Third Ave., New York 17, N.Y.

SCHLAGE: Beauty where it shows... quality where it counts



DOORWAY DESIGNED EXCLUSIVELY FOR SCHLAGE BY ERNEST WRIGHT, WRIGHT-RICH & ASSOCIATES, AIA, DALLAS, TEXAS; SCHLAGE TULIP[®] LOCK OVER BARRINGTON ESCUTCHEON, BRIGHT BRASS FINISH

APARTMENT BUILDERS NOTE...



No Other Closet Door Gives You All The Features Guaranteed by Float-Away

Before considering *any* closet door, *know* all the plus features of Float-Away. *Know* your investment and reputation are safeguarded through quality material and unsurpassed engineering skill—an assurance Float-Away offers without qualification.

IMPORTANT: You are very possibly missing rentals or sales, and opportunities for construction savings by not using Float-Away metal closet systems.

Only Float-Away assures you of these and other
problem-solving features:

UNLIMITED FLEXIBILITY—Any width, any height can even be Job-measured

ON SITE DISTRIBUTION AIDS—Proper labeling and loading for apartments can save up to \$1000

WARP PROOF—Dimensionally stable under all conditions

RUST PROOF—Zinc coated and bonderized 24 gauge steel

PAINT SAVINGS—Superior prime coat may be left for later redecoration or we will supply finish coat

TRIM SYSTEM—All trim furnished—no door frames are necessary

SHHH—Unique sound-proofing system

Write for 12-page catalog and architectural tracing details.

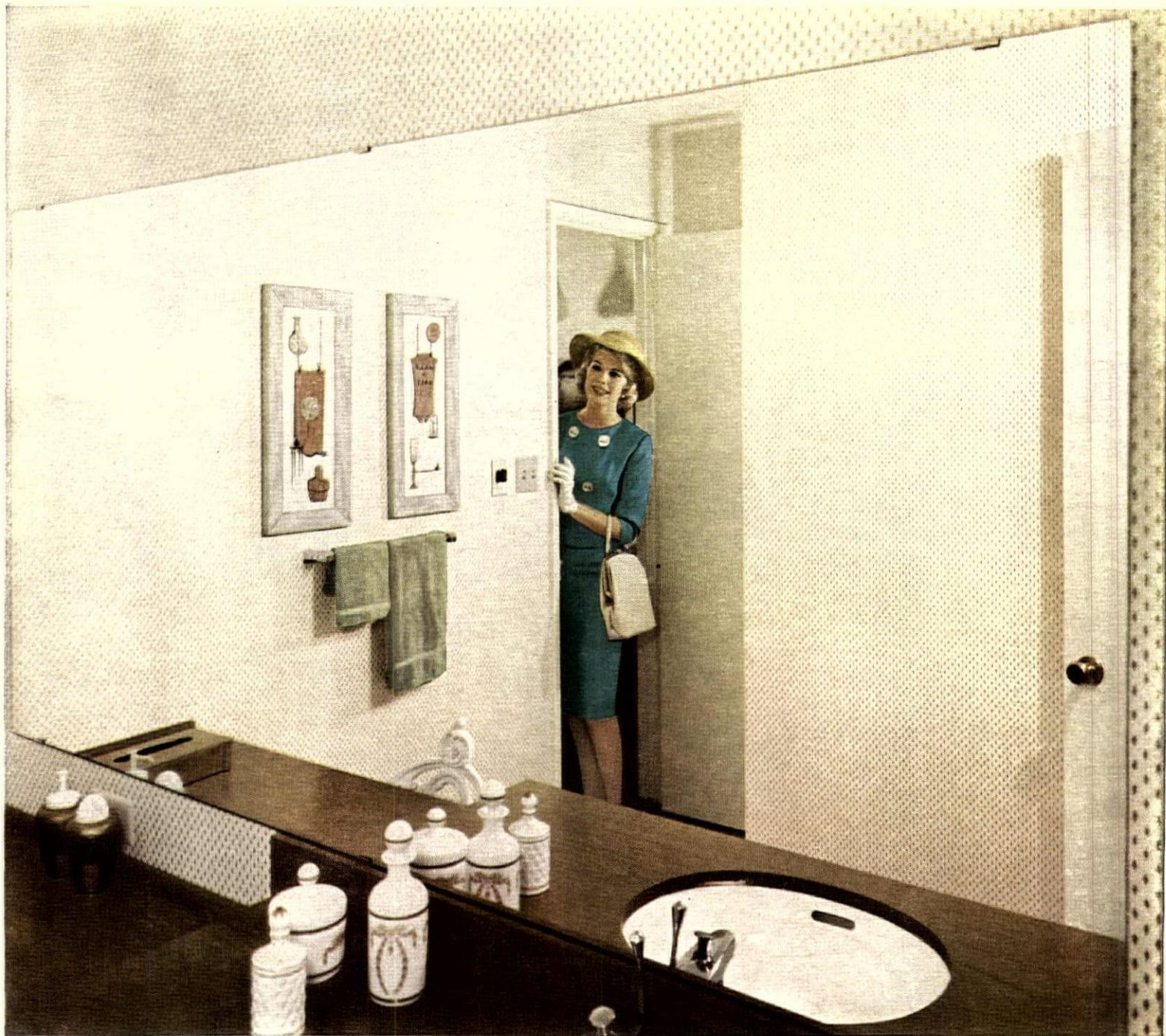
® FLOAT-AWAY DOOR COMPANY

Dept. H-762

1173 Zonolite Road, N.E., Atlanta 6, Georgia

® Registered Trademark





Fox & Jacobs features big mirrors in Dallas homes

There's sales magic in this 18 sq. ft. mirror built in above a dressing table in this fine Fox & Jacobs home in its new Glen Cove addition, Dallas, Texas. The firm is building 360 homes in the \$24,000-\$30,000 class in the subdivision.

"The use of mirrors in a room provides the distinct advantage of making the room seem infinitely larger," says Mr. J. P. Franzen, vice president of Fox & Jacobs.

One of their Flair model homes employs a giant mirror 9 feet wide by 4 feet high over dressing bureaus between master bedroom windows. They are also using large built-in mirrors as standard features in bathrooms and lavatories of their lower priced Accent and Forecast homes in other developments.

MIRRORS OF PARALLEL-O-PLATE

Twin ground for truest reflection

This builder's appreciation for quality is demonstrated to prospects by his choice of mirrors made of *Parallel-O-Plate*® which is twin ground for truest reflection and more freedom from distortion. *Parallel-O-Plate Glass* has earned the Good Housekeeping Guaranty Seal.

Your prospects will respond, too. Call your L·O·F Glass Distributor or Dealer (listed under "Glass" in the Yellow Pages) for wall mirrors, sliding mirror doors, door mirrors—mirrors of all types—made of *Parallel-O-Plate*. For detail drawings on sliding mirror closet doors, write us. 2072 Libbey·Owens·Ford Building, Toledo 2, Ohio.



Libbey·Owens·Ford
Toledo 2, Ohio

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JULY 1962

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House & Home

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COVER

Detail of house in San Francisco by Architect Warren Callister.
Photo: Dandeleit

COMING NEXT MONTH

The best new ideas in landscape architecture
—prizewinners in a nationwide contest



Photo: Dandeleit



Photo: George Knight



Photo: Dandeleit

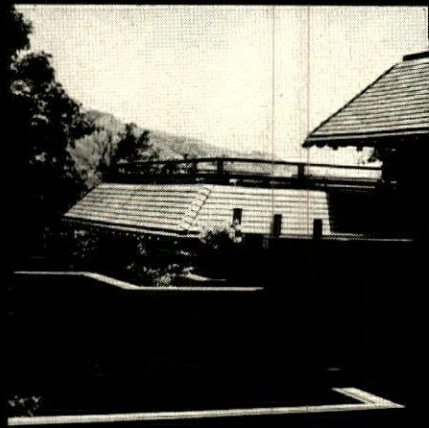


Photo: Marley Baer

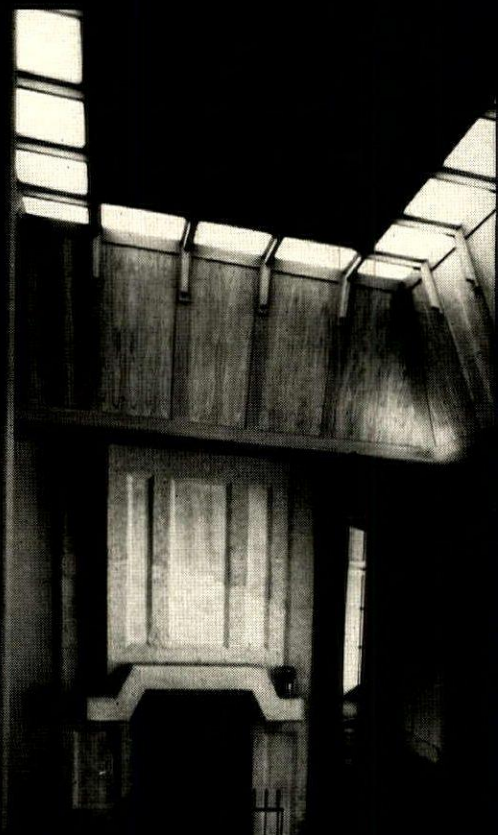


Photo: Dandeleit

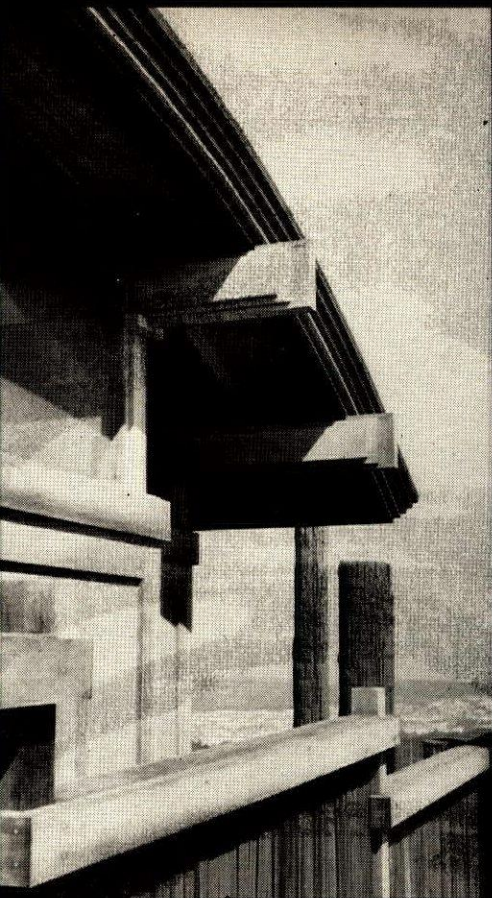


Photo: H & H Staff

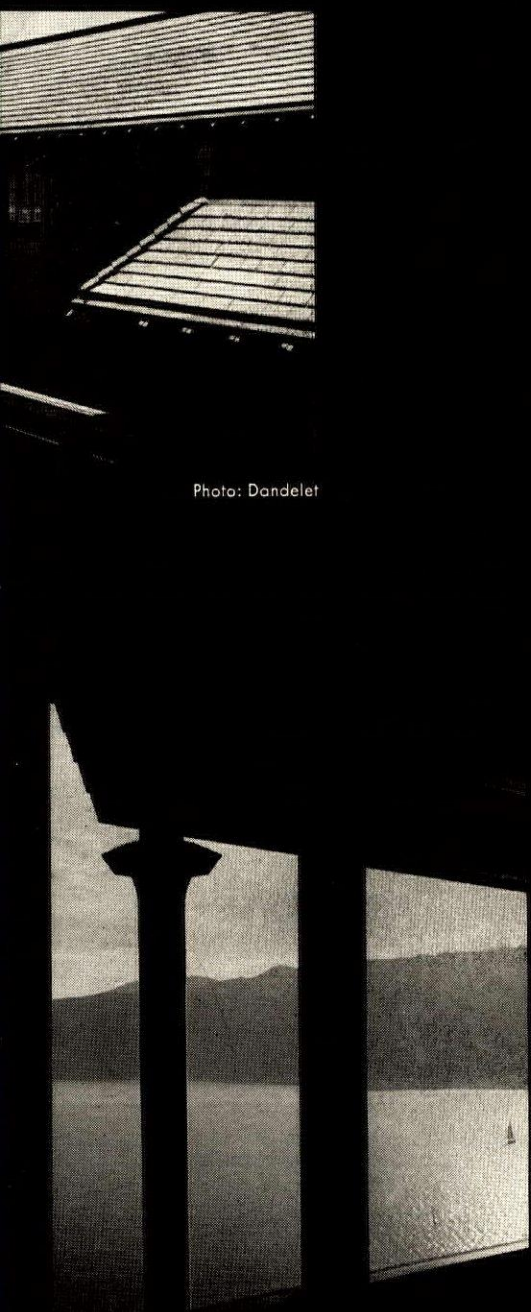


Photo: Dandeleit

Photo: Dandeleit



H & H Staff

*With exciting houses
and details like these*

Warren Callister

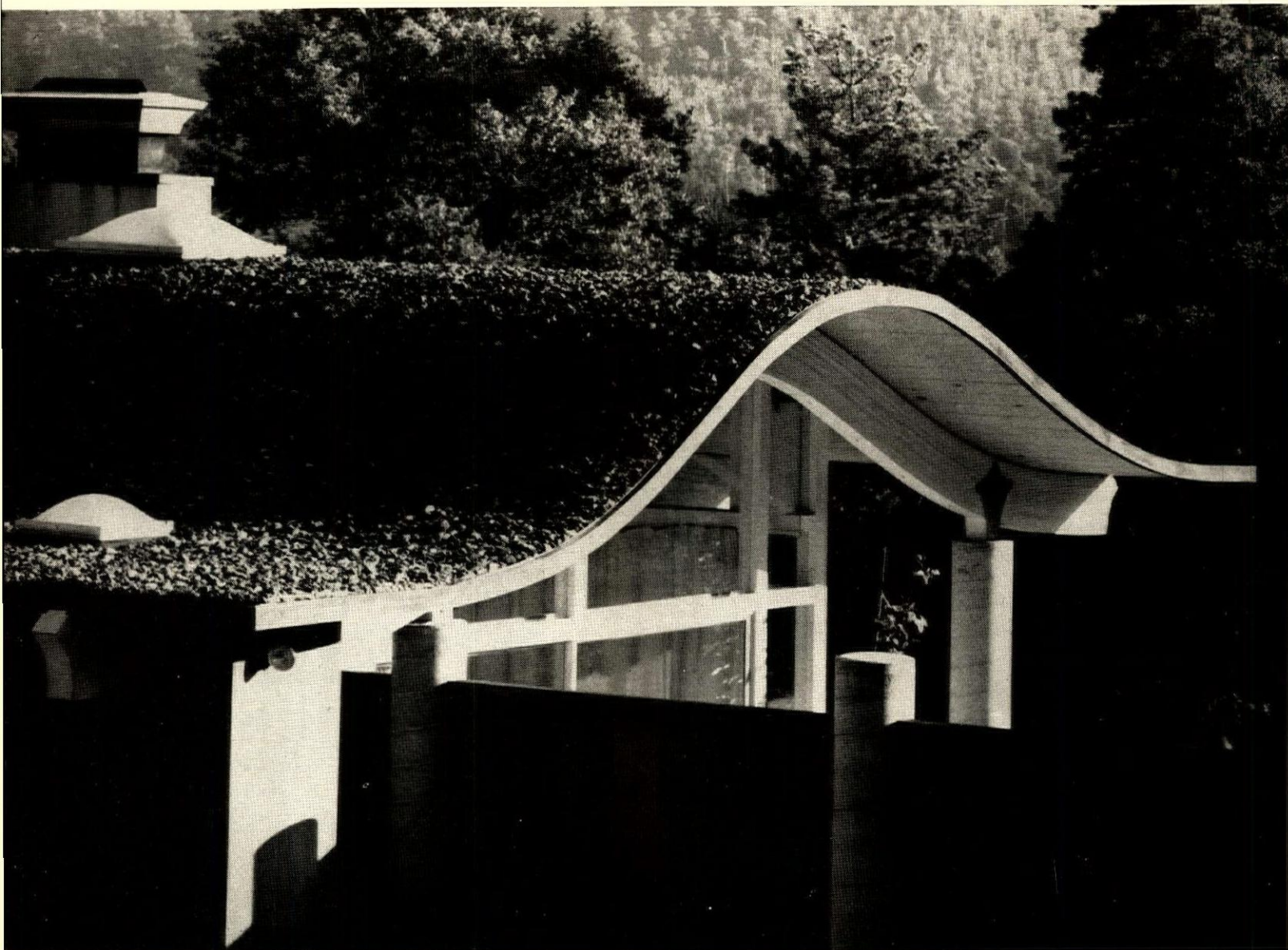
*is finding new-old ways to bring
excitement and warmth and romance
back to the design of homes*

Not since Maybeck has any Bay Region architect taken such delight in the imaginative use of unpainted wood to enrich and emphasize structure, to define and enliven planes, to dramatize handsome forms and spaces. Sometimes his carpentry is rough; sometimes beautifully precise. Sometimes he uses wood alone; sometimes he uses wood in combination with other materials in equally decorative forms and patterns.

Callister proudly insists that his architecture carries forward with today's materials and methods the same fine tradition that Maybeck himself inherited from San Francisco's unique kind of Victorian architecture, from the wooden ferry boats, the wooden sailing ships, the wooden castles, and the wooden cable cars; from the California sawmill, the rural barn, and the weathered fisheries. "I use the new techniques within the traditional sense," he says, "but my concern is not with recreating the old. Rather I seek to create our own unique eclecticism."

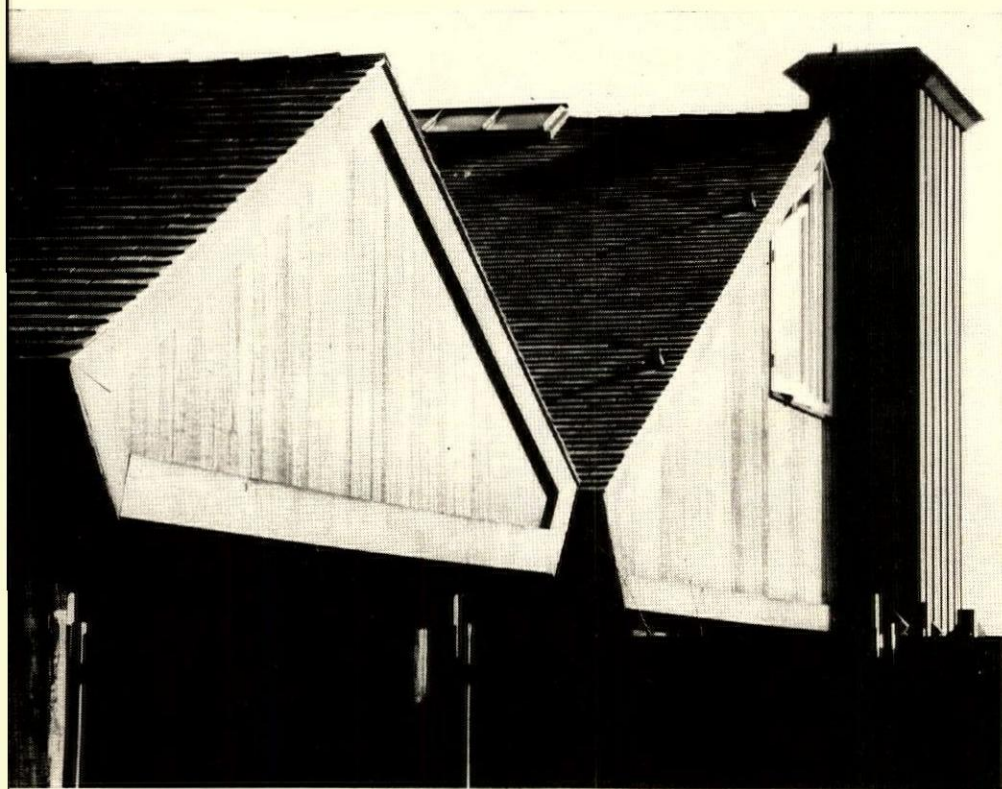
Whatever his inspiration, all Callister's houses are unique and intensely personal, and he defines creative architecture as "a story of dreams to be somehow realized, a total experience of the power and beauty of lived-in forms."

Even from afar no one could mistake his work, for . . .



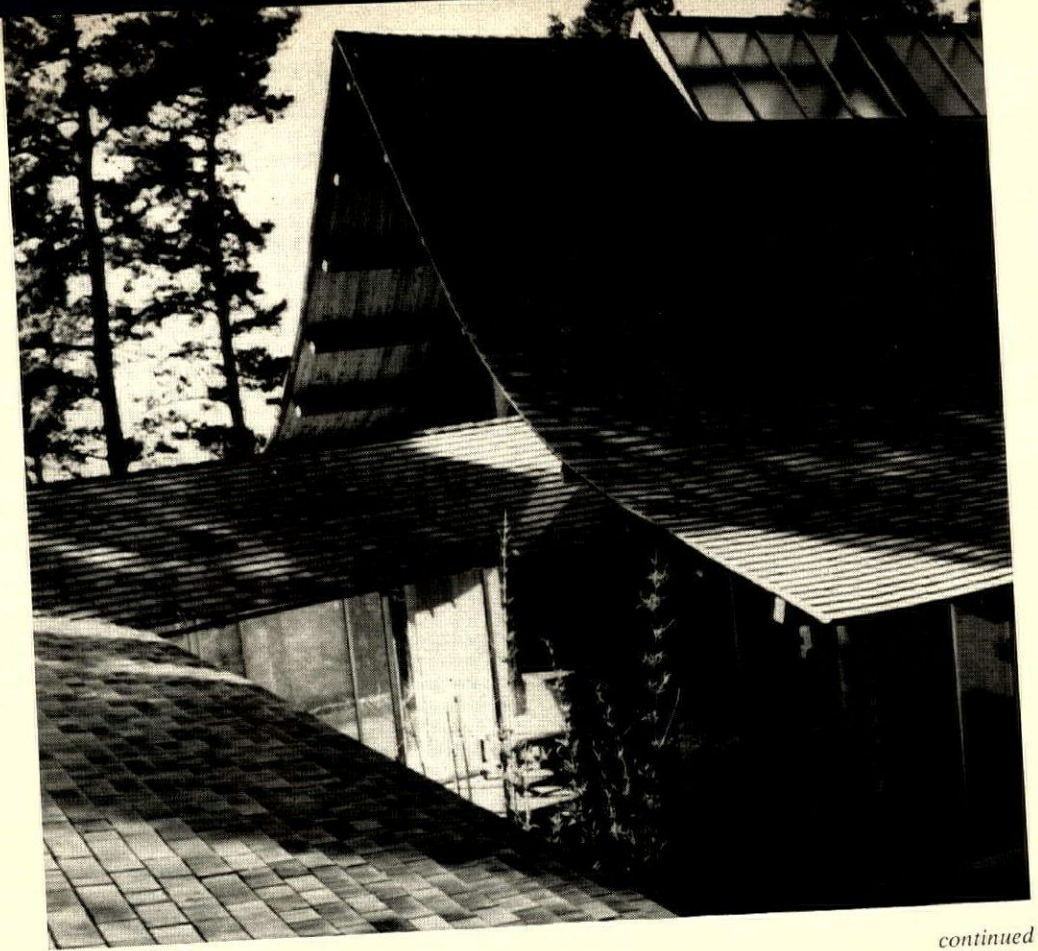
You can tell Callister's houses by

The strong sculptural form of his roofs

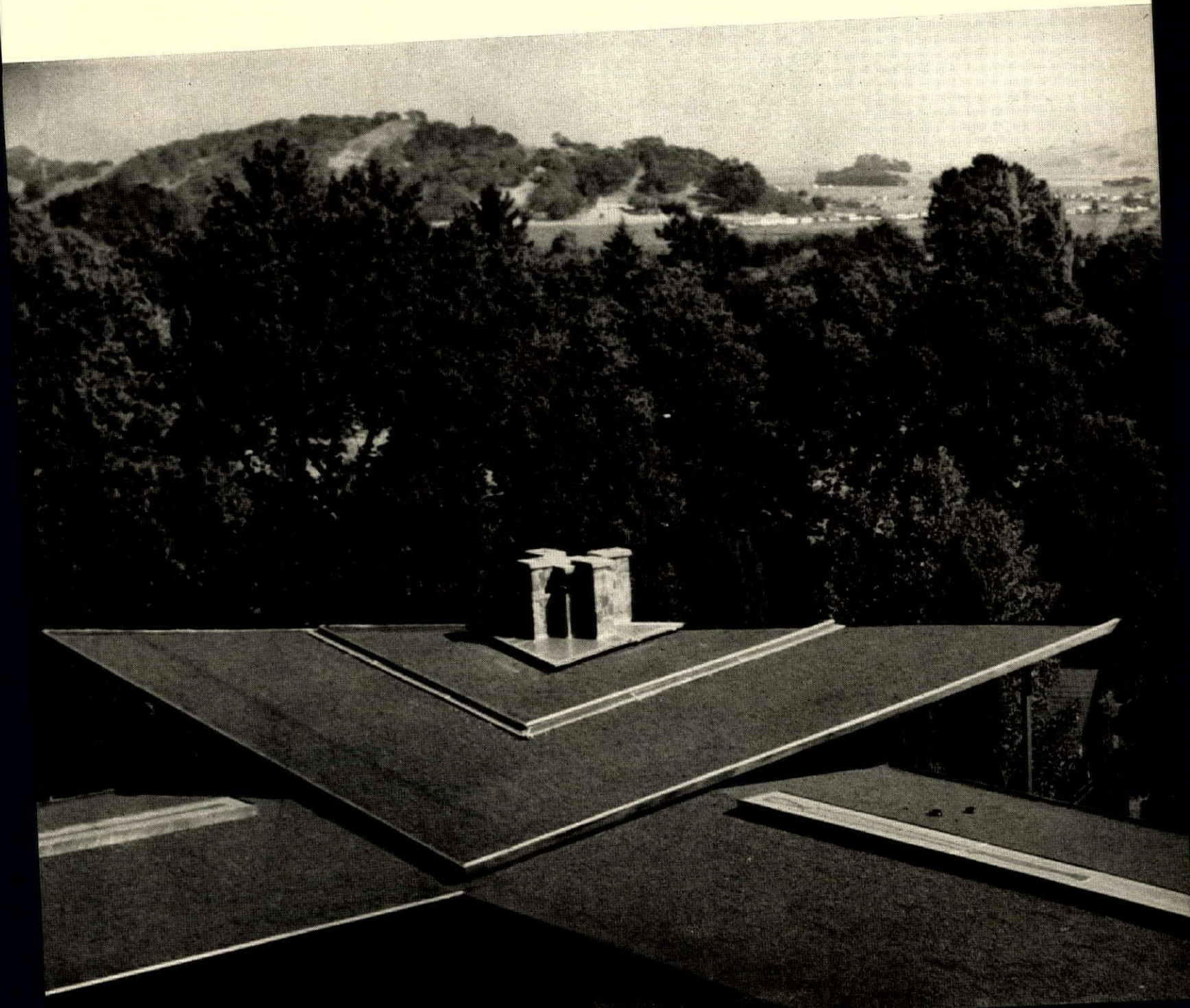


The relationship of roof to volume creates the essential architectural form. In houses like these, this relationship has been artfully determined. The overhang is carefully proportioned to the width and mass of the house and the height of the wall; and much thought has been given to the manner of jauntiness or seriousness with which the building wears its roof.

Capping and topping the walls with sheltering overhangs, the roofs extend the plan of the sculptural volume of the building, gracefully terminating with carefully scaled fascias. These overhanging edges, curving or bending, form harmonious transitions from building to sky, much as a hat completes the costume for a man.



continued





Photos: Dandeleit

George Knight



You can tell Callister's houses by
The interplay of straight and curving lines



H&H Staff

Curving members are brought to design thickness by field-laminating 1/2" boards or plywood. Shadow lines to repeat the curve over and over (shown more clearly in the big picture on p 112) are achieved by overlapping the edges and leaving them uncut. Says Callister: "Wood laminates let architect and builder achieve, with less labor, the free forms the Victorians loved."

The spiral curves on the round columns (photo opposite) are left by the paper forms in which the concrete is poured.



continued



Photos: Dandeleit

You can tell Callister's houses by

The multiple members and extended built-up beams

Callister always designs with the idea that weathering will take over, for what relies on painting may never be repainted. The scale and size of his timbers are large enough to take the weather.

Extending beams and rafters gives the texture that allows the wood to weather without seeming to be untidy. The gutter and downspout are often items with which he roughens and ornaments the texture.



Callister used this crude and coarse texture so the weather will be beneficial to his houses. Both form and texture are bold enough to counter the sometime unevenness of weathering. Time will enhance these buildings as rain and sun mellow the wood.



continued



You can tell Callister's houses by
The pervading sense of solid strength



Walls and roof surround and boldly project the interior space. The openings penetrate the volume but they are often folded within the protection of roof and wall. Glassiness is not the character of these houses. Glass is not used as the thin-skinned definer of volume, and there is no attenuation of minimum structure. On the contrary, weight and mass are often emphasized.

Photos: Dandeleit



Photo: George Knight





You can tell Callister's houses by
The lofty and dramatic interior spaces . . .



These interiors are sculptured from within, balancing interior space with exterior form, and the interplay of intersecting planes is constantly dramatized by the use of single and double mouldings to surround and emphasize each panel.



Maynard Parker

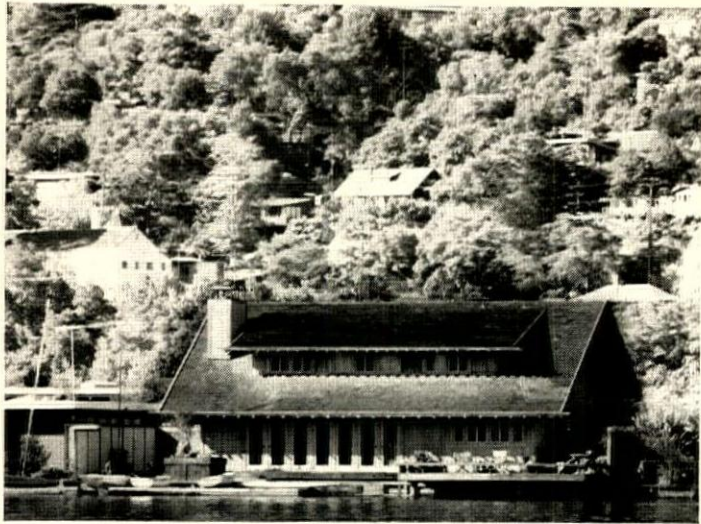
And by windows whose mullions are maximized

Photos: George Knight



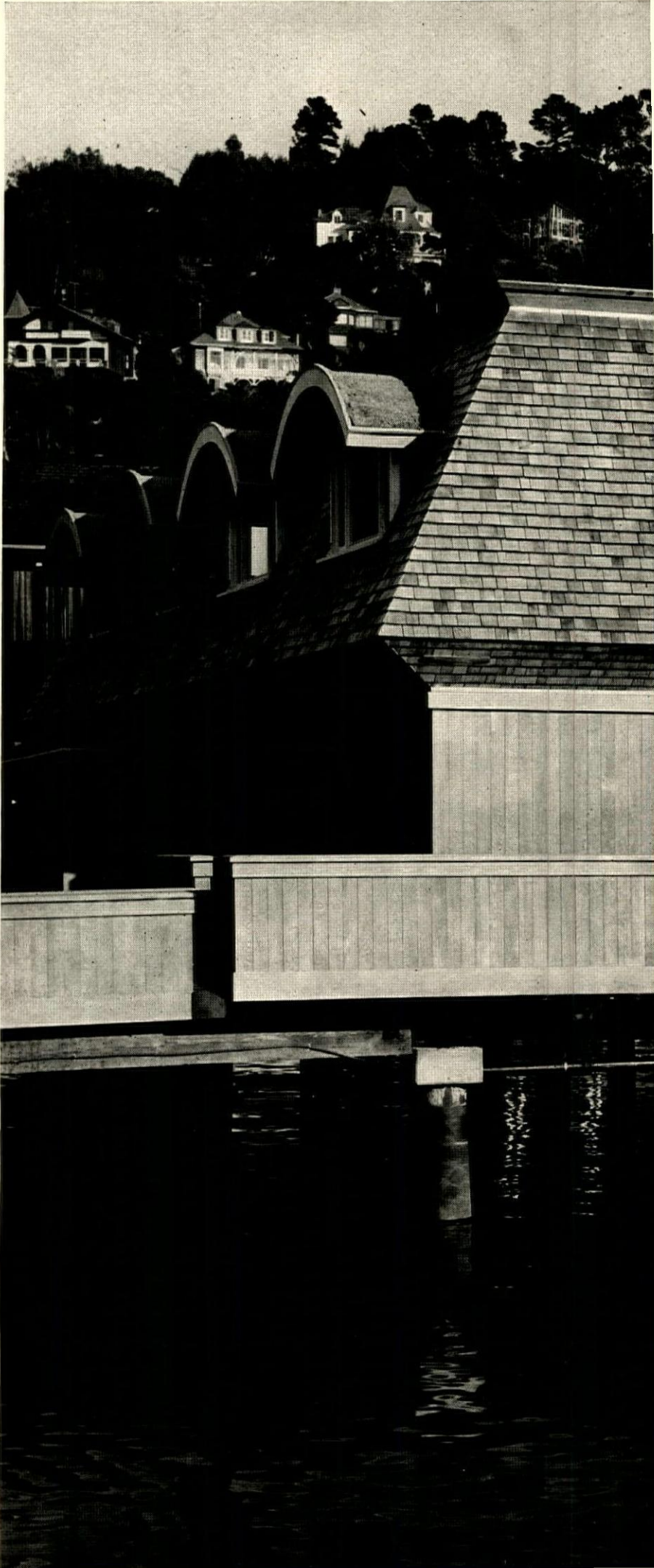
Most windows today are made as inconspicuous as possible, but not Callister's. His windows are conceived as handsome frames to enhance the view and give it a stronger sense of depth. Most of his mullions are built up, and many are more than a foot deep.

continued



Dandeleit

Bruce Harlow

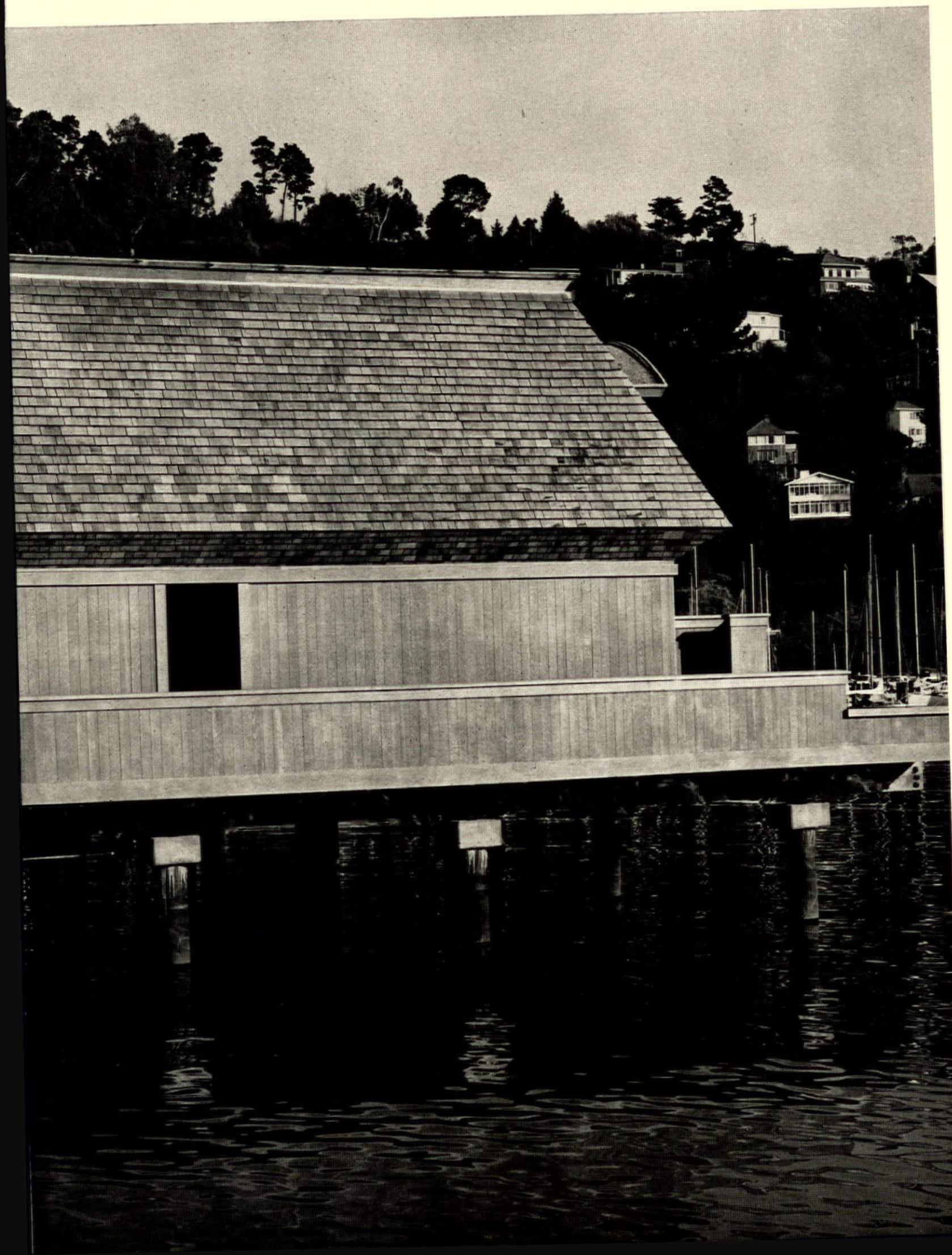


*You find many of the same
Callister features in*

His built-for-sale houses and apartments

Callister has a steady sideline doing speculative houses and apartments like these for the developers of Tiburon and its architecturally famous lagoon.

Callister has found that three houses with identical floor plans can be grouped together without giving "the tract feeling" if each is given distinctive landscaping, if fireplaces and chimney caps are given different consideration, and if such easy-to-separate elements as the garage and front gate are rearranged. His further advice for tract houses: "Design and build each house with a strong, bold form; reflect local and regional tradition in the character of the architecture; and finally, simplify—use only *one* exterior material and only *one* kind of door or window." /END



In close-to-downtown areas like this all across the country...

Private urban remodeling can be a profitable business

Remodeling run-down buildings into attractive apartments has proved a profitable business indeed for Cincinnati Builders Neal Bortz and Marvin Rosenberg.

Last winter, their firm (Towne Properties) started on a small scale by remodeling three buildings, shown in the white box at left and in the photos opposite, on Cincinnati's Mt Adams. Each is returning a handsome profit on the investment (for details, see opposite). And the apartments stirred up so much interest among potential renters (attracted by the close-in location, dramatic river views, and appeal of "something out of the ordinary") that Bortz and Rosenberg are now remodeling 17 more of Mt Adams' three-story tenements and are trying to acquire still more buildings—not only on Mt. Adams but on the four other hills around the downtown area.

The idea for the work on Mt Adams was born when Bortz, attending Harvard Business School, audited courses by Lewis Mumford, the famous architectural champion of urban conservation and city survival. Mumford's theories of the city and its potentials brought together Bortz and Architect Martin Meyerson, head of the Harvard-MIT Joint Center for Urban Studies. And Meyerson's enthusiasm for the project gave Bortz and Rosenberg the assurance they needed that they could make money remodeling on Mt Adams. The facing page shows how they have fared.

CINCINNATI'S MT ADAMS—close-in and run-down—is typical of areas ripe for remodeling on the downtown fringe of hundreds of communities.



REMODELED HOUSES have rear view of the Ohio River. Raised roof on center house turned a low attic into attractive living space (see p 123).

Each of these buildings earns over \$3,000 a year profit for its remodelers



BEFORE REMODELING the three houses had weathered exteriors, generally run-down appearance. Note low top windows in attic of center house.

The cost-profit figures on the dark-painted house (center, in both photos) are typical. The building is 25' x 100' and before remodeling was in bad shape (see left and p 123). The owner lived on the first floor, rented two upstairs apartments for \$30 a month each.

Bortz and Rosenberg paid \$10,500 for the building, remodeled it into three apartments—a two-bedroom unit on the first floor, an efficiency unit on the second, and a two-bedroom duplex on the second and third floor. The third floor was added by raising the roof (see before and after photos). The remodeling cost \$15,000. So the total investment was \$25,500.

The first floor apartment rents for \$160, the efficiency for \$100, and the duplex with roofdeck for \$200. Tenants pay their own utilities. Total rent roll per year: 12 x \$460 or \$5,520. (For most pro-

fessional apartment-house investors an investment 6½ times the rent roll is standard; Bortz and Rosenberg's \$25,500 investment is only 4½ times the rent roll.)

Taxes, insurance, and maintenance total \$1,460 a year. A \$25,500 conventional loan is being amortized at 1% a month, or \$3,060 yearly. Deducting these two expenditures from rental income leaves \$1,000 per year cash flow. This is tax-free income for six years, since the firm uses the double declining balance method of depreciation.

After six years, Bortz and Rosenberg expect to sell the building for about \$30,000. Result: in six years they will net \$6,000 in cash, will build up about \$10,500 equity in amortizing the loan, and get a \$4,500 sale profit. Total profit *after taxes* for six years will be about \$20,000, or \$3,300 a year.

To see how the interior was remodeled, turn the page



AFTER REMODELING, the living room of this apartment has big picture windows and a balcony overlooking the city and the Ohio river.

Inside, the old buildings were cleaned out and given a fresh new look



BEFORE, the living room was an attic. Balcony was built on beefed-up roof of second floor; walls were opened up and chimney opened for new fireplace.

The before-and-after photos show some of the dramatic changes Bortz and Rosenberg have made in the interiors of the old frame houses. Three pairs of photos opposite show three floors of the middle building on the preceding page. Photos on this page show the top floor of a next-door house.

In the first building they remodeled (not shown here) Bortz and Rosenberg did not do an extensive job because they wanted to find out—without risking much money—whether there really was a good market for remodeled apartments on Mt Adams. The units rented quickly, gave them the assurance they needed to do more extensive (and expensive) remodeling on their next jobs.

Here is how Bortz and Rosenberg tackle a remodeling job: When they acquire an old building they go through it carefully with their architect, James Hall Jones, and

make rough drawings of the existing floor plans indicating all structural bearing walls. Jones then works out several floor-plan proposals within the structural shell.

Bortz and Rosenberg then estimate the cost of developing each idea and make careful studies of any cost involved in removing bearing walls and floor sections.

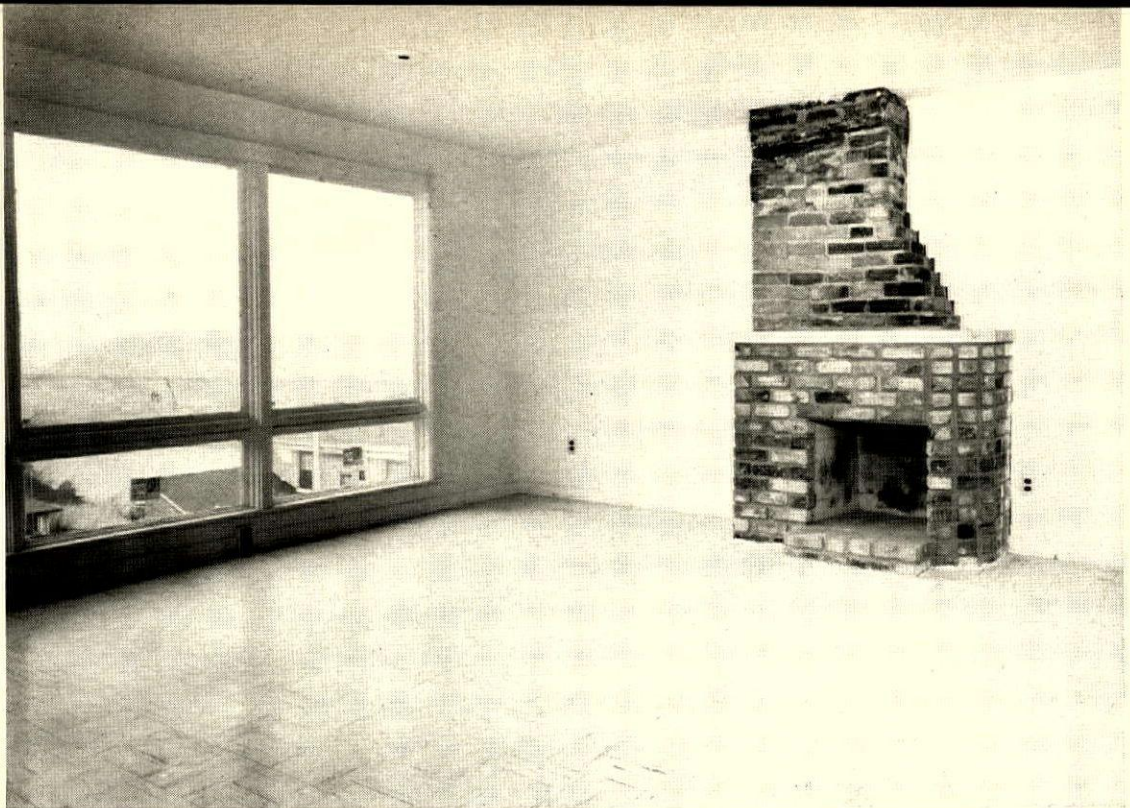
When they come up with the plan that provides the most favorable balance of rent rolls, expenses, and cash flow against the investment—and that has an out-of-the-ordinary sales feature like the river view in these buildings—they go to work. To date they have had no trouble getting good local conventional financing for this kind of urban conservation.

"Remodeling the first three houses," says Bortz, "changed the whole street. When we've done 20 houses, we'll have made all of Mt Adams into a good apartment market."

Photos: William R. Whitteker



TOP FLOOR of building had a low attic. Roof was raised and the wall opened up with big windows overlooking the river. An outside staircase goes up to a sundeck on the roof. Existing chimney was opened for a new fireplace. This is living room of a duplex unit.



SECOND FLOOR was made into an efficiency apartment by making one big room out of two small ones at the rear of the building. Sliding glass doors open to a private balcony at rear. Front of this floor is part of the duplex shown at top of page.



FIRST FLOOR was made into a floor-through two-bedroom apartment. Living room (right) was made by tearing down wall between two small rooms (above). It is at front of the building, opens to fenced entry courtyard with sliding glass doors. /END





CENTRAL MALL in apartment project by Architects Wurster, Bernardi, & Emmons; DeMars & Reay; Edward L. Barnes. More details on *p 141*.

THIRTEEN AIA AWARD-WINNING APARTMENTS:

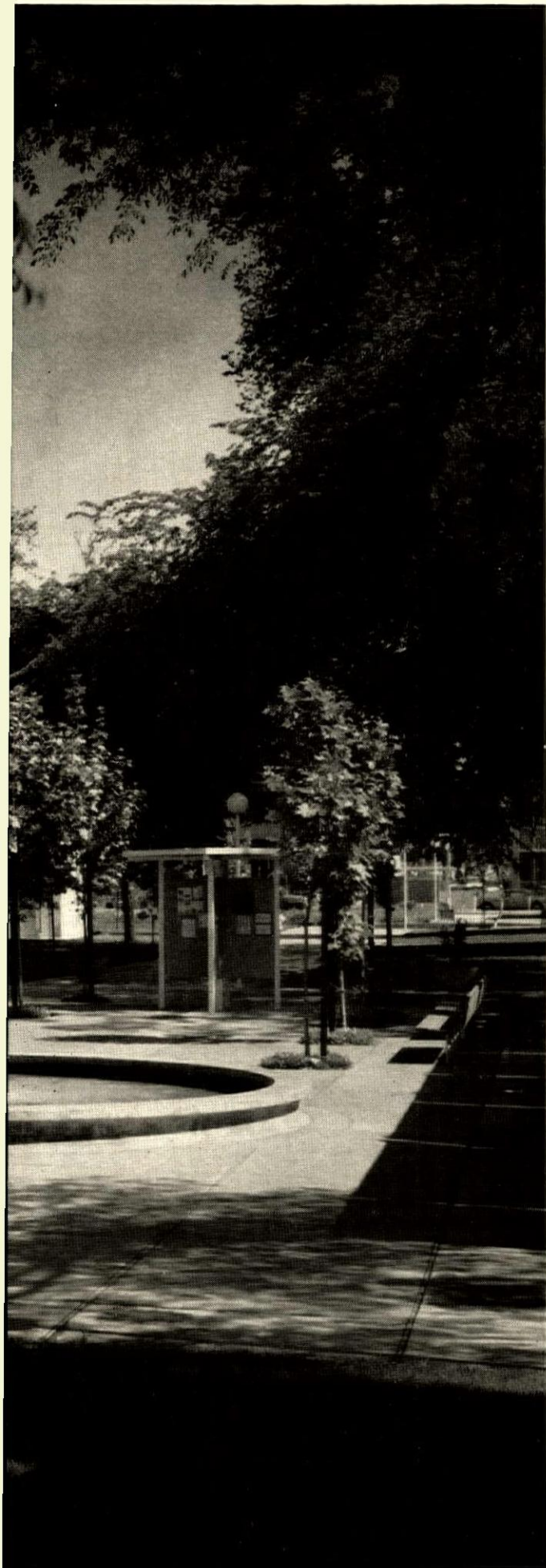
Good environment starts with good site planning

This is the main lesson offered by the award-winning garden apartments shown on the following 20 pages.

The 13 winners vary in many ways—in size, in number of units per acre, in floor plan, in construction detail, in solution to zoning and site problems. But all have one thing in common: imaginative and thoughtful handling of the site down to the last detail of landscaping. And the result is good privacy for individual units, good indoor-outdoor living, good recreation spaces, good man-made and natural views.

These apartments are winners of the 1962 Homes for Better Living Awards program, sponsored by the American Institute of Architects in collaboration with HOUSE & HOME and LIFE. (Two other categories—custom houses and merchant-built houses—were also judged and winners will be published later in H&H.)

The distinguished jury (see below) picked two apartment projects for honor awards. Five apartments won merit awards, and six received honorable mentions.



Morley Baer

APARTMENT JURY (clockwise around table, starting at left): Clarke Daniel, president, Standard Properties, Washington; Architect Linn Smith, FAIA, Birmingham, Mich.; Architect Alexander S. Cochran, FAIA, Baltimore; Carl Norcross, executive editor, HOUSE & HOME; Architect Thomas D. Thompson, assistant commissioner for development, Public Housing Administration; Architect Leonard Haeger, Princeton; and (back to camera) Architect George E. Kassabaum, St. Louis, chairman.

J Mahan



To see this year's winners, turn the page

Garden apartments

Single building; rental \$110 to \$145

Architect: Robert B. Wong

Builder: William White, Location: Belmont, Calif.



ENTRY COURTYARD was designed to dramatize big double-trunked live oak. Manager's unit is in the two-story wing shown, over a carport.



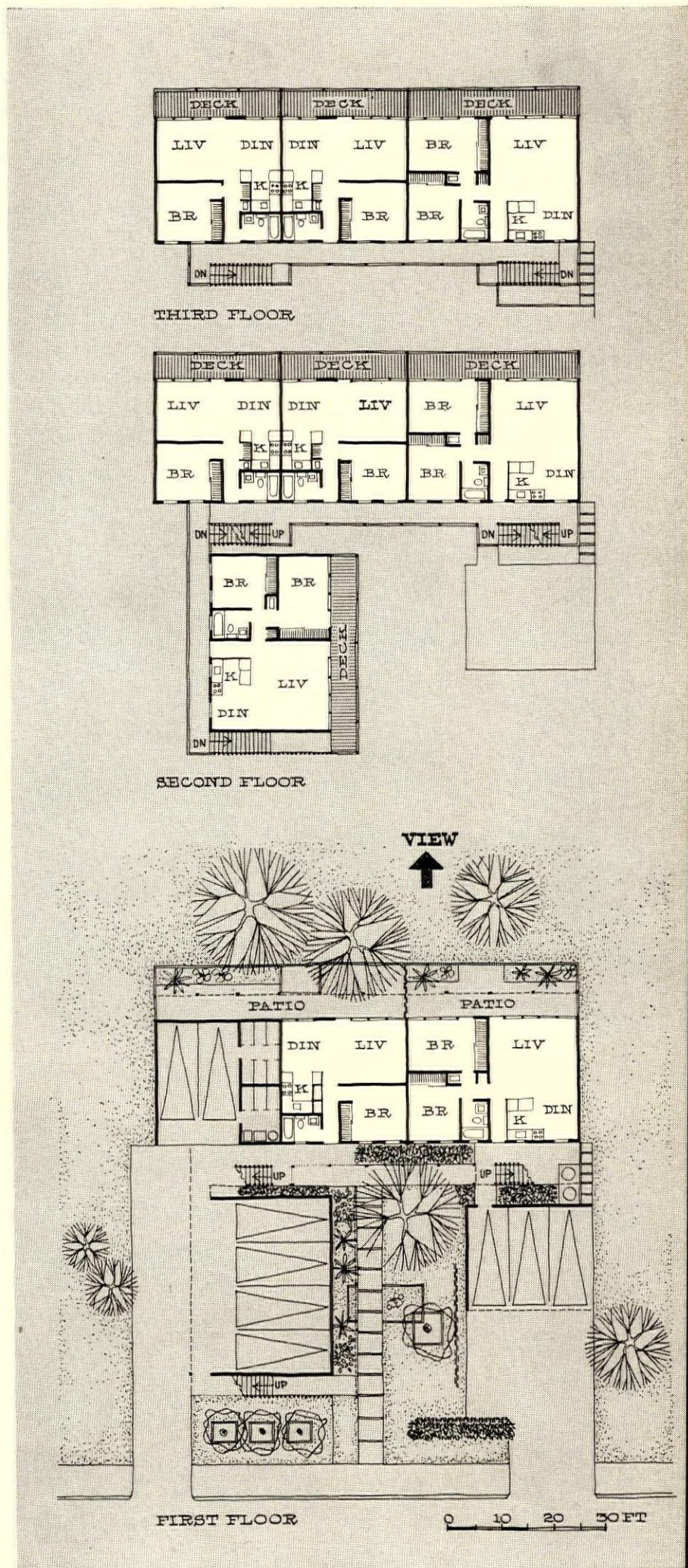
TRIM, WOOD-FRAME BUILDING has two-story wing on street, three-story wing (with eight of the nine apartments) at rear of the site.

Honor Award

Citation: "The site plan is excellent, with good use made of the natural qualities of the property; and the parking spaces were well handled. Unit plans are basically sound, with good living and dining room relationships. But backing one bedroom to adjoining living room is undesirable because of the noise problem. There also seems to be limited storage space within the units."

The editors add: Here is a fine example of preserving the advantages of an attractive site. By putting most of the apartments in a narrow three-story building, the architect saved big trees and gave residents a full view of a park at rear. Separate carports are located close to stairways.

STAIRWAYS AND OPEN BALCONIES (below) lead from entry court and carports (behind camera and beyond stairway) to upper-level units.



SITE PLAN shows how buildings were planned to save four big oak trees and to give all units except the manager's a view of the park. All units in three-story building have floor-to-ceiling window walls on the park side, as well as either covered decks or patios.

continued

Garden apartments

Single building; rental \$120 to \$160

Architect: Ternstrom & Skinner

Builder: Wm. Dwight Young, Landscape architect: Robert Forrey, Location: West Los Angeles, Calif.



FRONT ELEVATION is set back just 15' from property line, but grass and shrubbery set off the building and help screen the first-floor units. Entry walk at left leads to courtyard and entry stairwells.

Photos: Julius Shulman

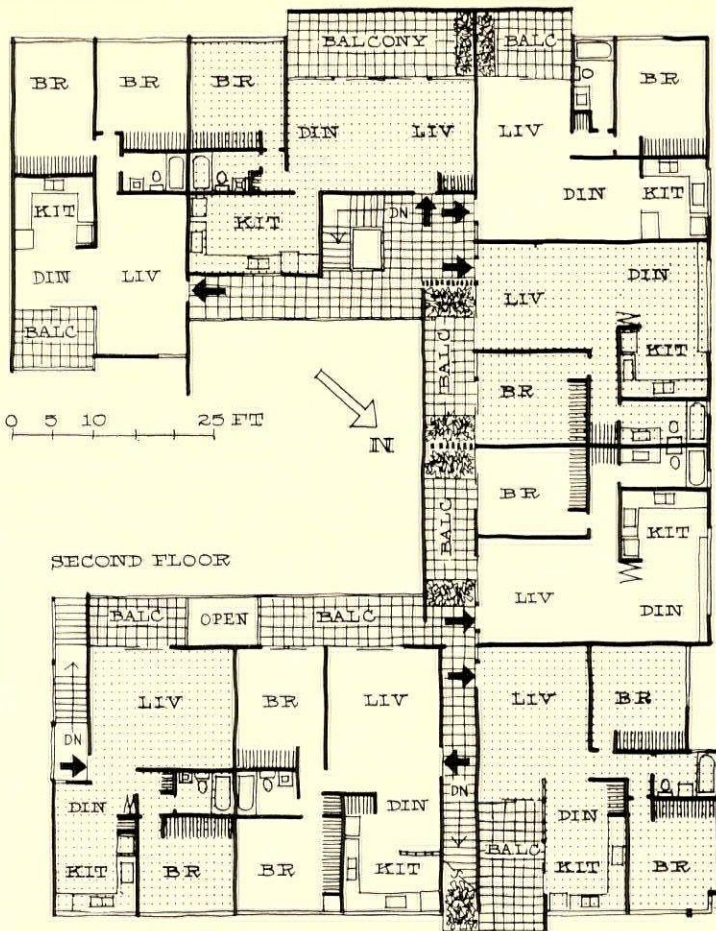
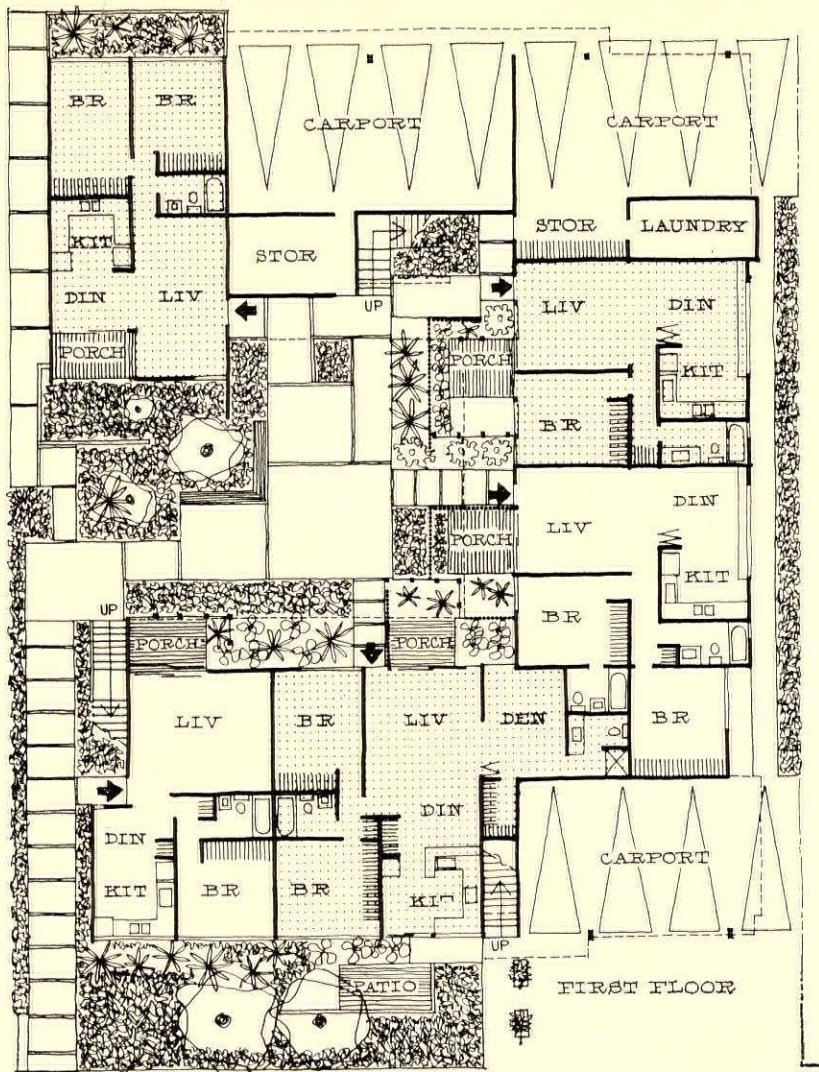


COURTYARD in center of building is the jointly shared "front yard" of all 13 units. Half a dozen planted areas and plastic panels screen off the individual patios from big open paved area in center.

Honor Award

Citation: "This is an excellent high-density development for a small site. The private courts and entry for each unit are excellent and provisions for the automobile were well handled. This apartment impressed the jury as being a pleasant place to live—it has good residential character and a generally pleasant environment. The unit plan did not seem to be as sensitively handled as the site plan."

The editors add: This apartment shows that you can create pleasant and usable outdoor living space even when only a small part of the site can be devoted to it. Here, buildings and carports cover seven-eighths of the 100'x140' site; yet there is a feeling of openness because each unit has its own balcony or screened patio and each shares the landscaped courtyard.



COMPLEX PLAN puts eight units on top floor, five on ground level. There are seven 1-bedroom units, six 2-bedroom units. Plan also provides laundry room and outside storage space.



LIVING ROOM of a typical one-bedroom apartment has wide glass area opening onto masonry-walled balcony.

continued

Garden apartments

Single building; rental \$170 to \$290

Architects: W. G. Yourieff and Paul W. Porter

Builder: W. G. Yourieff Construction Co., Landscape architect: A. Berchinter, Location: Los Altos, Calif.



ENTRY SIDE of seven-unit building was designed to "look like and blend with" surrounding single-family houses. Fence at right screens private patio of two-bedroom one-story unit.



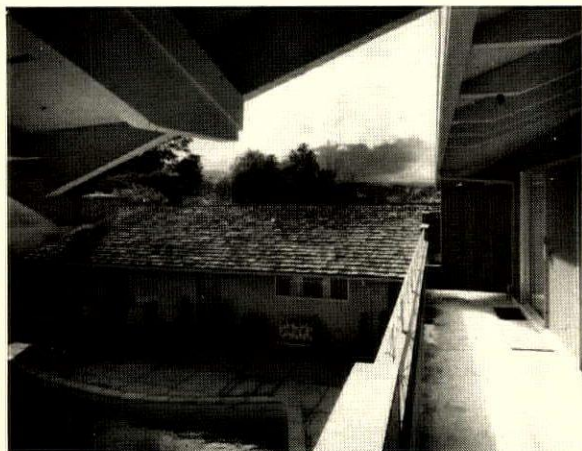
POOL AND TERRACE fill central court. Each apartment shares this view and each has sliding glass doors opening to the terrace or a private balcony. Pool is 18' x 42', heated.

Merit Award

Citation: "The jury commends the architect for his skill in fitting an apartment project into a residential neighborhood of single-family houses. It seems very well suited to the site, but the location of the pool is too dominant and destroys outdoor living privacy. The unit plans are very well done."

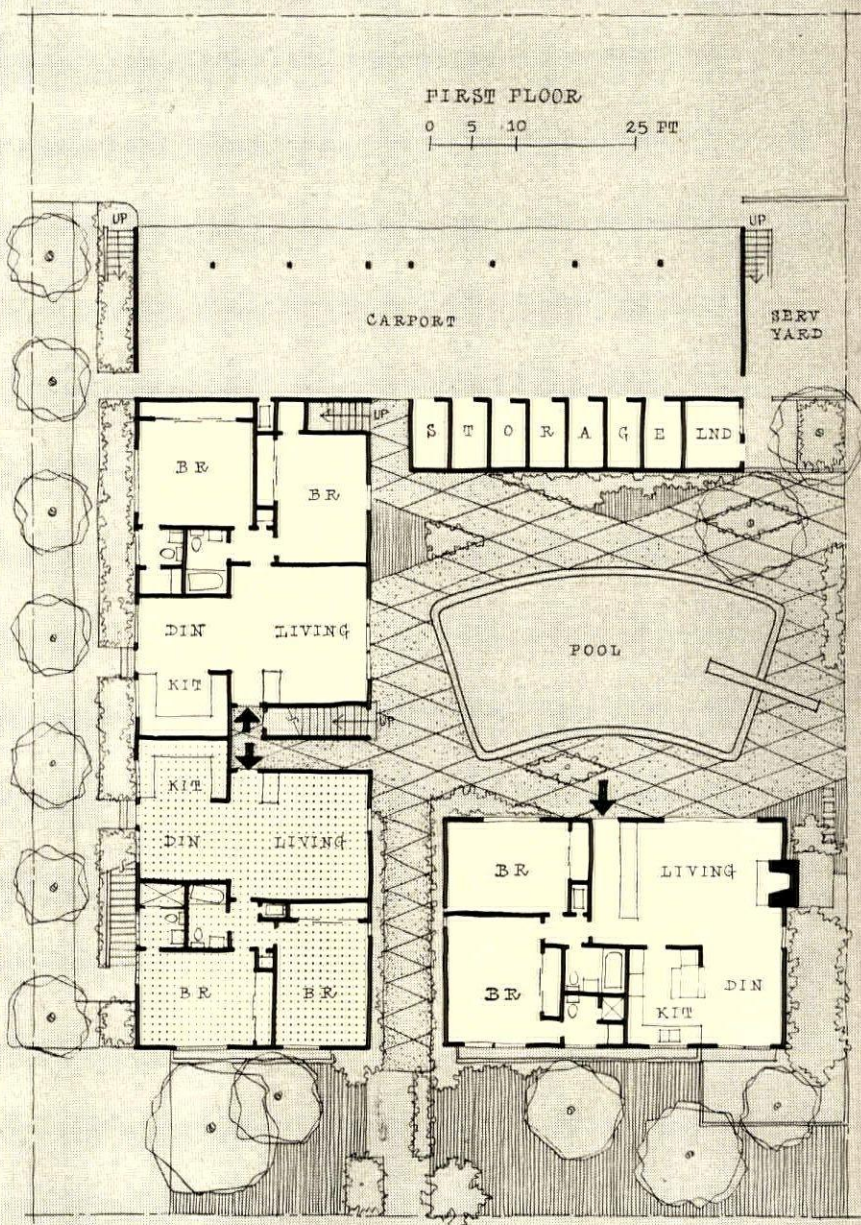
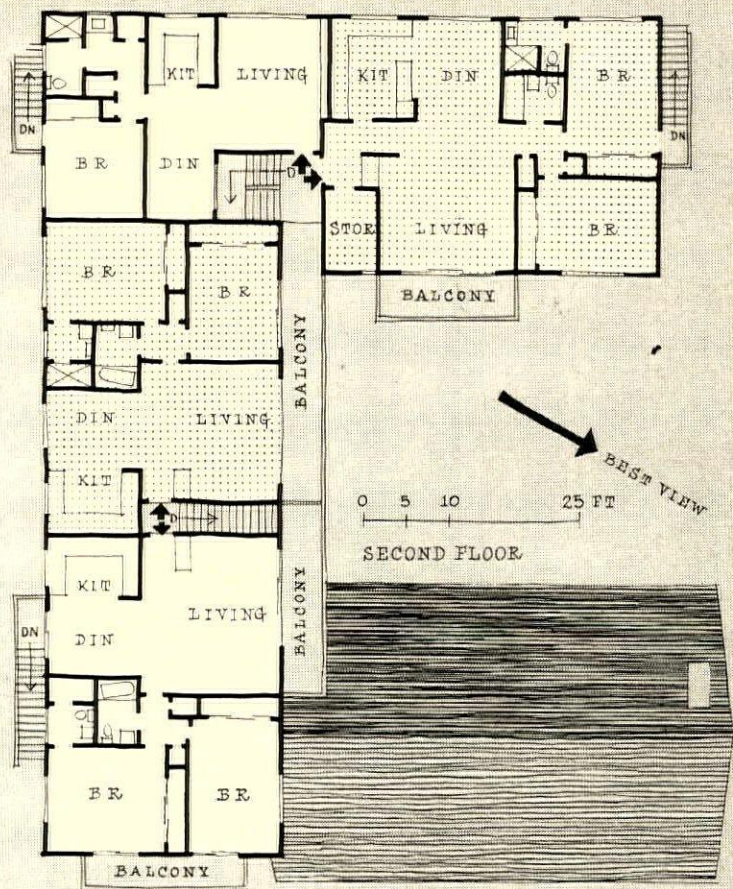
The editors add: To meet planning commission requirements that the apartment fit "the rustic residential character of the town", the architect used redwood boards and battens, old brick, and shakes. And to hold down the apparent scale of the apartment, he put a one-story unit on the street side and minimized the height of the two-story building with strong horizontal lines—the planter, the balcony, and the windows.

Photos: Gordon Bartels



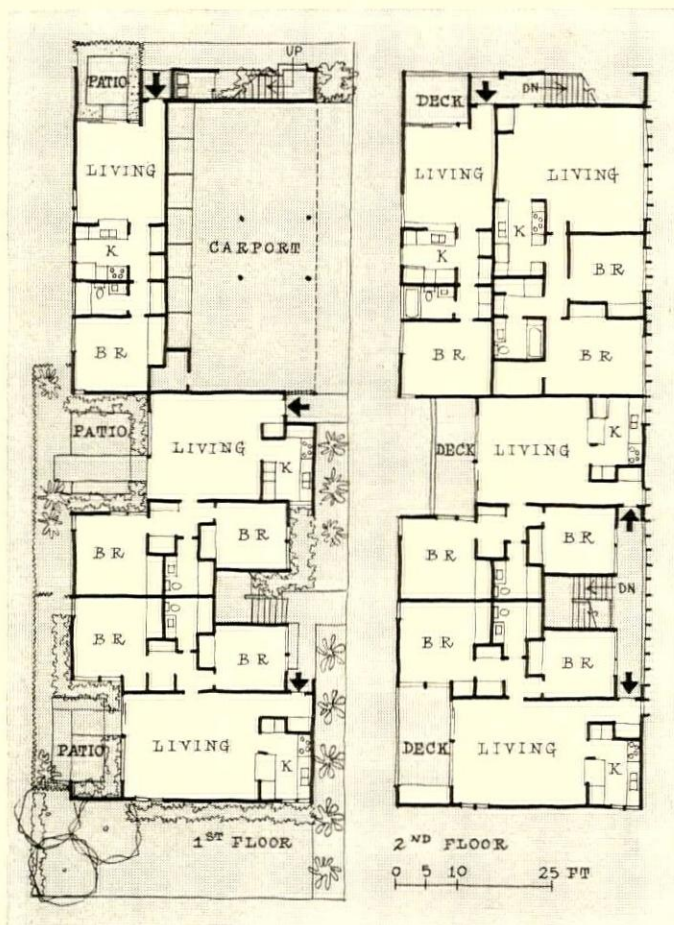
16' TO 32' BALCONIES offer view of trees and distant hills over roof of street-side one-story unit. Balcony has wood divider for privacy, and 6' overhangs shade glass areas.

PLAN puts seven 2-bedroom, 2-bath units on less than 40% of the 100' x 142' lot. There is off-street parking for 18 cars. Units have front and rear entrances, through-ventilation.





REDWOOD-AND-STUCCO EXTERIOR has only small windows on two sides opening to street. Apartment was built for less than \$10/ sq ft.



Merit Award

Citation: "The unit design is quite well handled: The interiors and wide balconies are pleasant, with good use of materials. But some of the jury questioned the exterior design, the parking directly off the street, and the limited storage space."

The editors add: This apartment shows how you can create private outdoor living even on a small lot by setting balconies back in from the exterior wall line. This building is on a 50' x 140' corner lot (the kind by-passed in many cities), set back 18' on both streets to meet FHA requirements. Yet as the plan shows, all but one of the seven units has a wide, usable terrace or balcony. And each terrace or balcony is located some distance from its neighbor, on one of the two quiet sides of the building away from the streets.

The apartment is in a semi-blighted neighborhood, only one-half block from the architect's 1961 Honor Award-winning building (H&H, July '61).

PLAN is basically a rectangle, with decks, balconies, and entries set into the enclosed space. Five of seven units have two bedrooms.



LANDSCAPING relieves and sets off the solid-wall sections on the street sides of the building. The building is wood-framed, built entirely of stock materials to hold down costs.



KITCHEN-DINING AREA has exposed beams and t&g fir ceiling used throughout interiors. Walls are plaster. Divider at right serves as entry closet and extra kitchen cabinet space.

Photos: Richard Fish

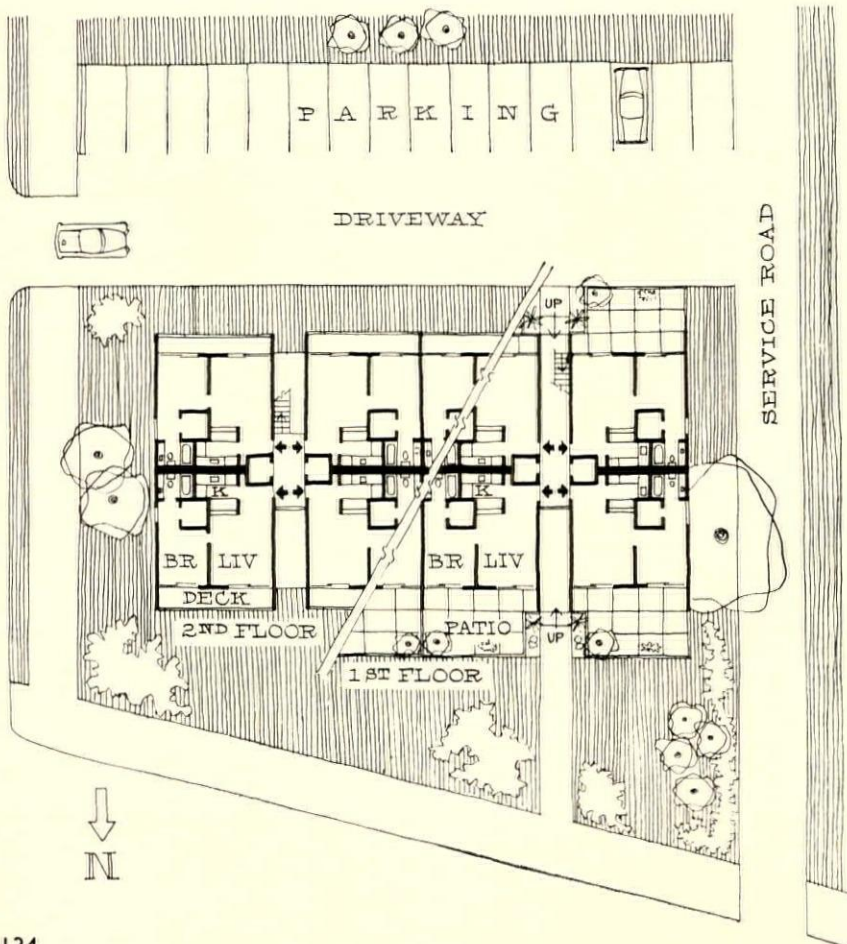


LIVING ROOM (and in most units, one of the bedrooms) opens through glass wall to balcony or patio. Carpet is included in the rental.

continued



EXTERIOR shows repetitive design of units. Overhangs and second-level decks shade glass walls, which are oriented north-south. Almost solid end walls—diagonally sheathed as bracing—face the low sun.

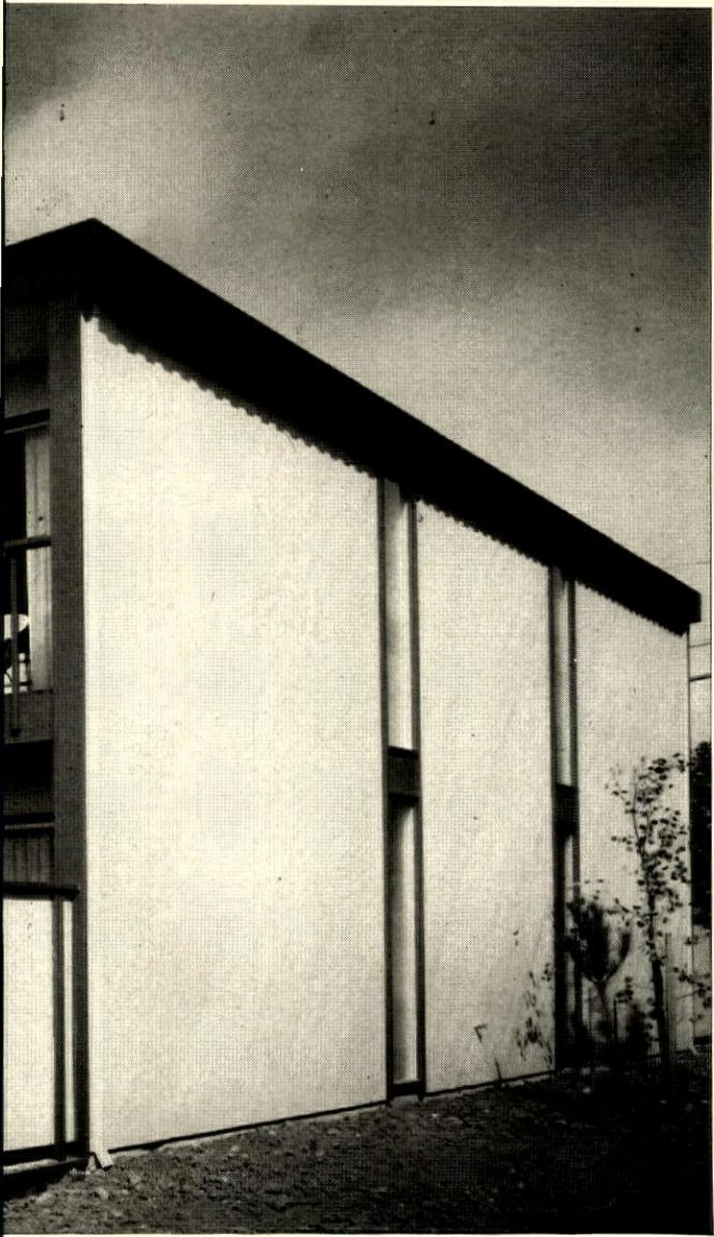


Merit Award

Citation: "A project of all one-bedroom units is a simpler design problem than others but it was well handled here. The design is commendable—pleasant patio and balcony space . . . units well planned for easy furnishing . . . attention to detailing."

The editors add: This apartment shows that you can offer pleasant design even when costs must be held to \$10/sq ft. Costs dictated much of the design: the repetitive plan, the compact layout, the back-to-back kitchen-bath cores that minimize plumbing costs, the diagonal siding/bracing of the end walls. But money was spent to provide private outdoor living and to minimize noise traveling between apartments: each unit has a separate duct system, floor joists are separate and insulated from the ceiling joists below, and stairwells and kitchen-bath cores are located to act as sound buffers.

PLAN has 16 one-bedroom units. Central wall, bath and kitchen cores, and stairwells block noise between living areas of adjacent units.



SIMPLE DETAILING gives interest to the exterior. Trim and solid end walls are redwood; other walls are stucco with integral color. Some of the jury felt detailing at cornice was "slightly overdone."

Photos: Morley Baer



LIVING ROOM AND BEDROOM open through sliding glass to fenced patio or deck. Partially to reduce noise, carpet is included in rental.

FENCED PATIOS and balconies add to apparent size and living space of the 600-sq-ft apartments, all rented to married students or faculty.

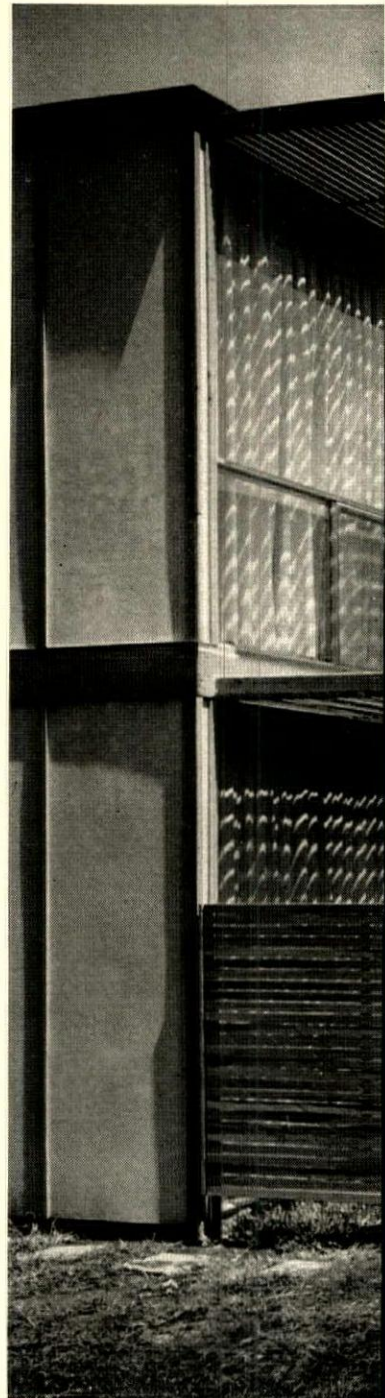
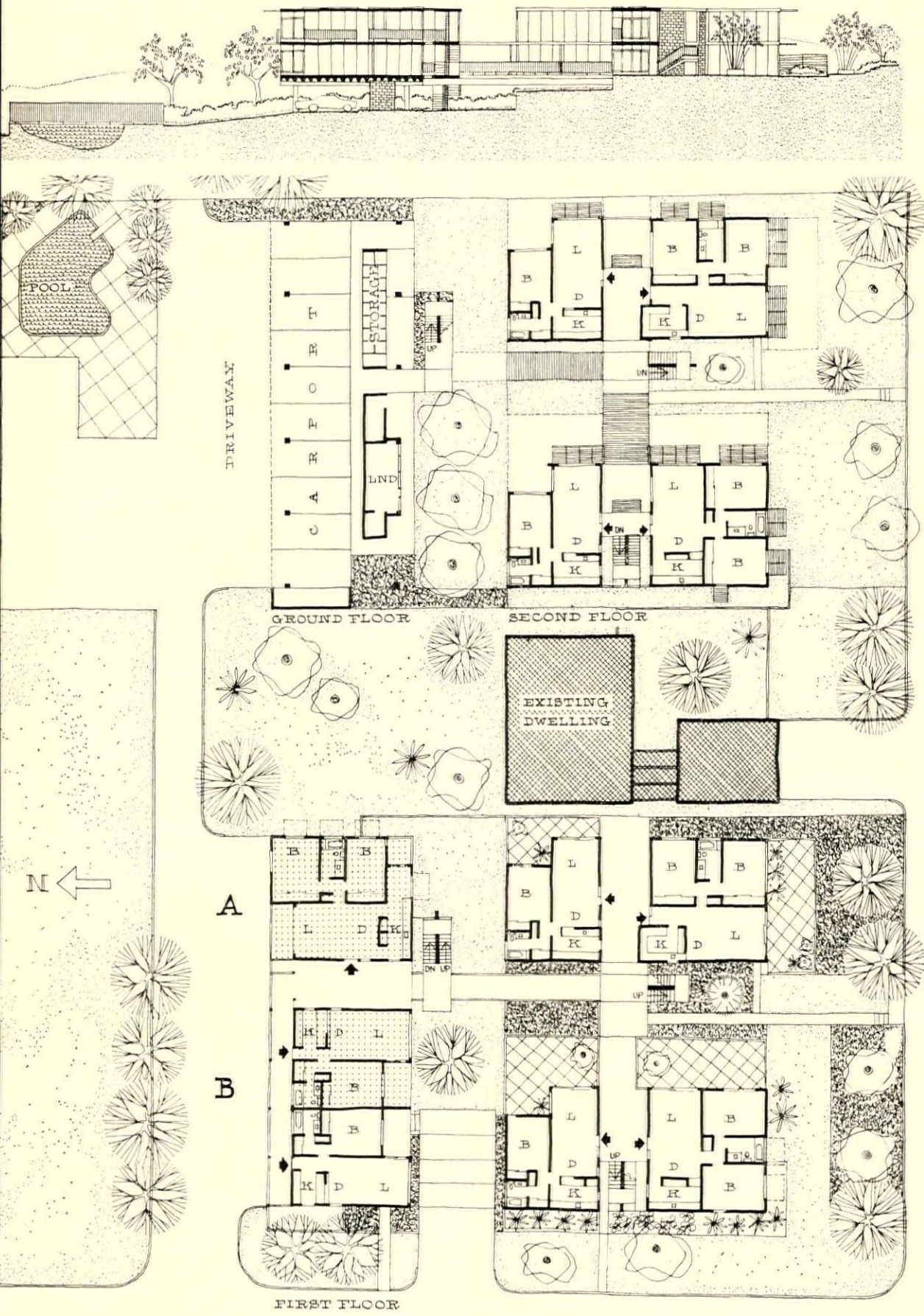
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Garden apartments

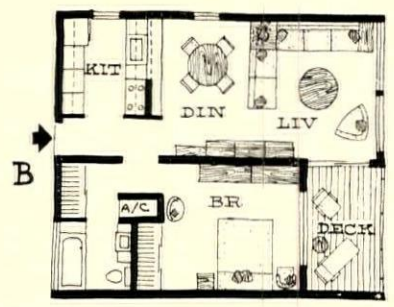
Multi-building group; rental \$110 to \$140

Architect: Allison B. Peery

Builder: Berlee Construction Co., Landscape architects: Stewart King & Jim Keeter, Location: San Antonio, Texas



PLAN AND SECTION show (at top) how building was raised above the lower end of the sloping lot on precast concrete columns and beams. Site was divided by existing dwelling, so apartments were divided into two identical sections of 14 units each. Rear apartments, left in site plan, are reached by bridges extending over lower court and carport.



FLOOR PLANS show typical one-bedroom unit (above) and two-bedroom unit (left). Excellent storage is offered, particularly in the larger unit where closets create a sound barrier between bedrooms and the living room. (Additional storage is provided in carport area.) All units have private patios or large shaded balconies.





TWO-STORY UNITS have cement-asbestos exterior walls, with redwood battens. Screens enclose patios and shade big glass areas of apartments on both floors.

Merit Award

Citation: "A very good example of high-density planning on a difficult site—the only kind left in most urban areas. The interiors are well planned, with adequate storage and attention to privacy.

"The continued effectiveness of the pleasant environment seems to depend on much-more-than-normal maintenance. Despite this—and the monotonous use of slats as design motif—good planning shows through."

The editors add: This apartment is a good lesson in how to turn a site problem into a design advantage, and save on construction costs at the same time. By raising the downslope units on piers, the architects produced an attractive "cantilevered" design and created protected parking for all the apartments.

Outstanding kitchens are comparatively rare in apartments, so the ones in these units are worth noting. They are compact, efficiently laid out, and as attractive and well equipped (photo, right) as the kitchens in most of today's well designed new houses.

Photos: Wilbur Seiders



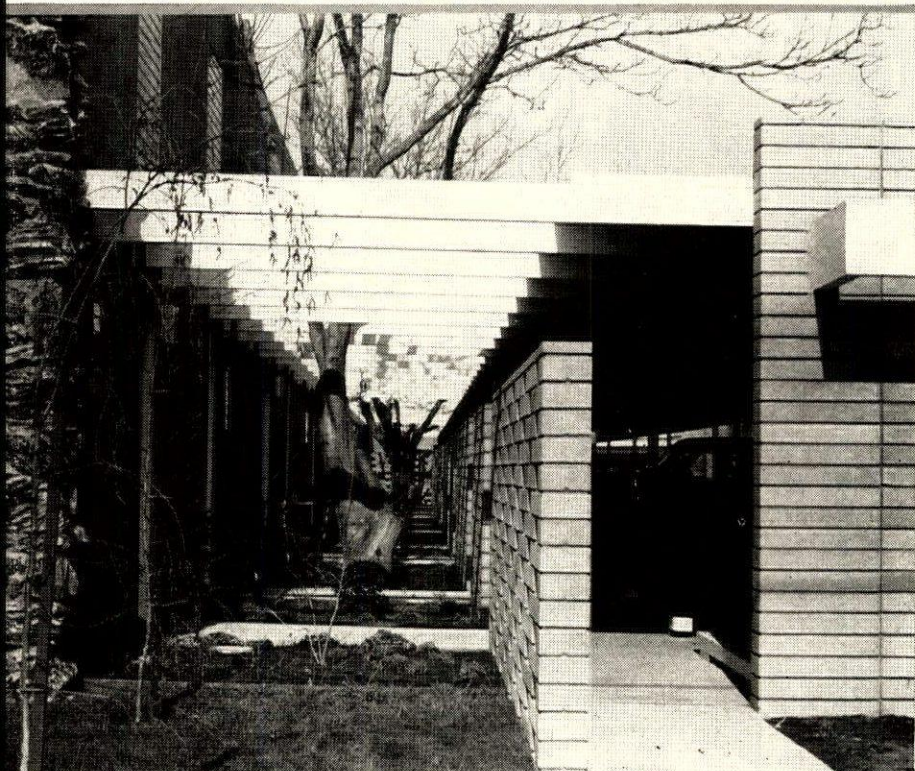
KITCHEN AND BREAKFAST ROOM of two-bedroom unit open to sundeck. Floors are Mexican tile. Interior walls have Philippine mahogany paneling.

continued



SWIMMING POOL is one of two in the open areas of the project (see site plan). At rear is group of one-bedroom apartments, each with a 7' x 14' balcony or a patio screened by a wood fence.

Frank E. Kupper



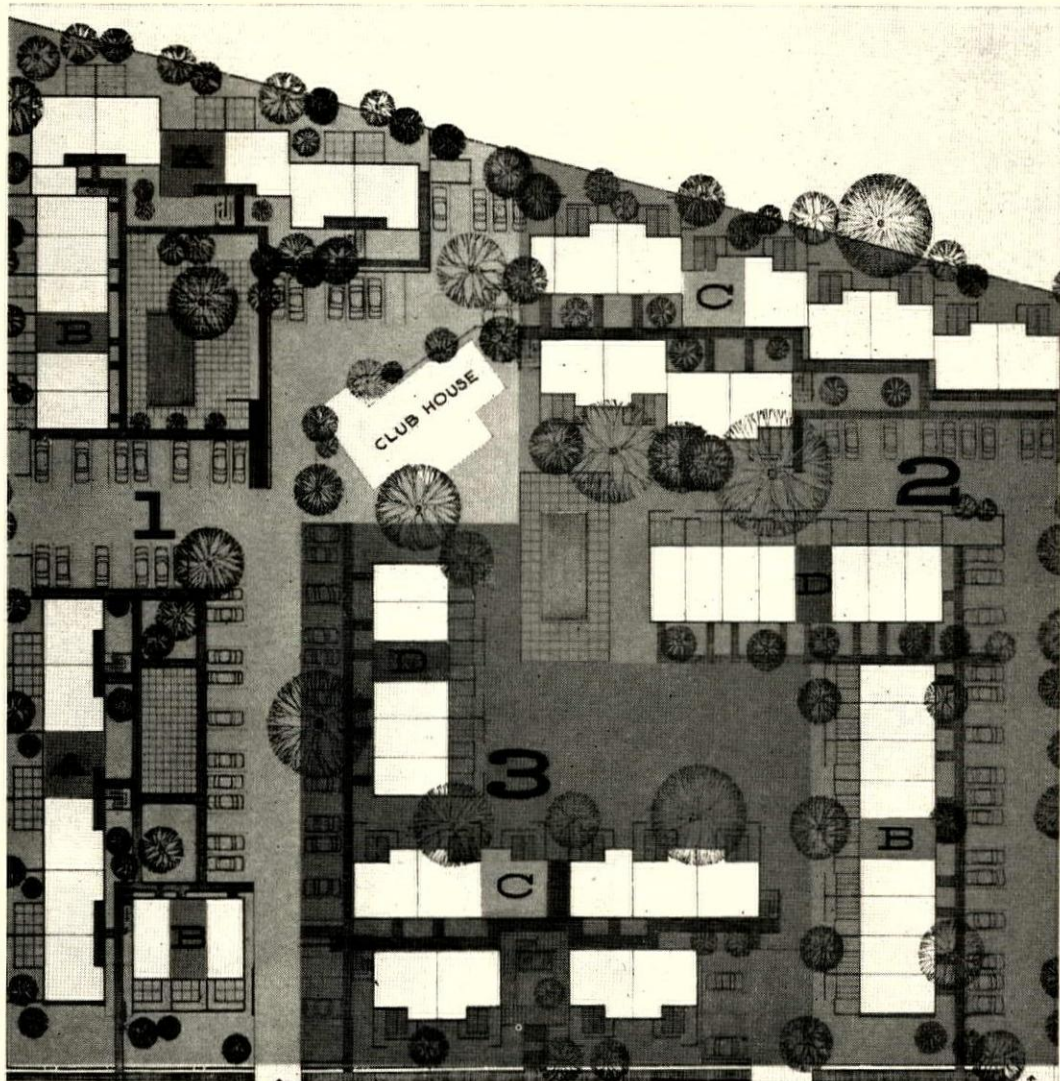
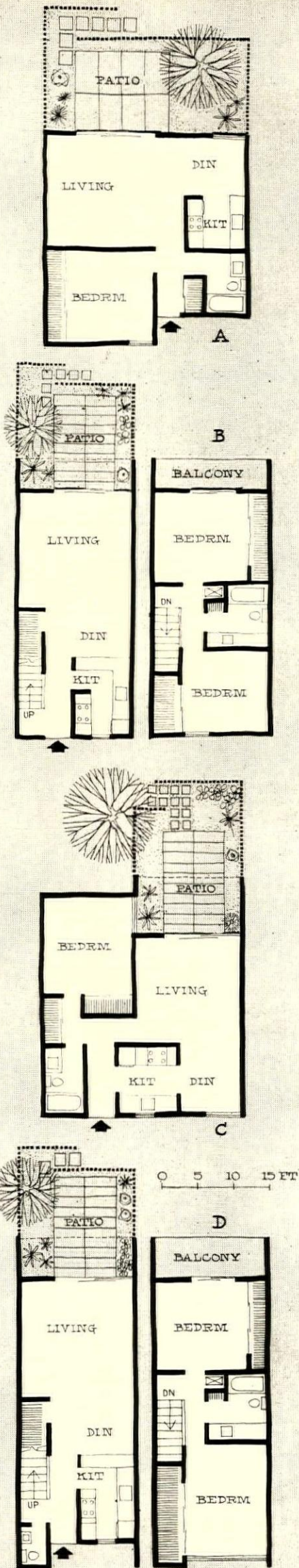
NARROW ENTRY COURTYARD, between carports at right and entrances to apartments at left, uses little space but adds to attractive setting. Buildings were sited to save big trees wherever possible.

Merit Award

Citation: "Good site and unit planning with better-than-average space within the units. The jury commends the provision of a separate entry hall, convenient access to the bath from all rooms, and the well planned bath and kitchen areas. The units can be easily furnished."

The editors add: This project shows once again that high-density land use and a relaxed environment are perfectly compatible. The architects fitted 99 units into this 3½-acre site (zoning required 1,500 sq ft of land per unit) and at the same time grouped the buildings to create a variety of large open spaces and interesting small courts. Space was gained by putting the one-bedroom "C" units (see floor and site plans, facing page) into buildings that are only 17' apart and connected by bridges and walkways.

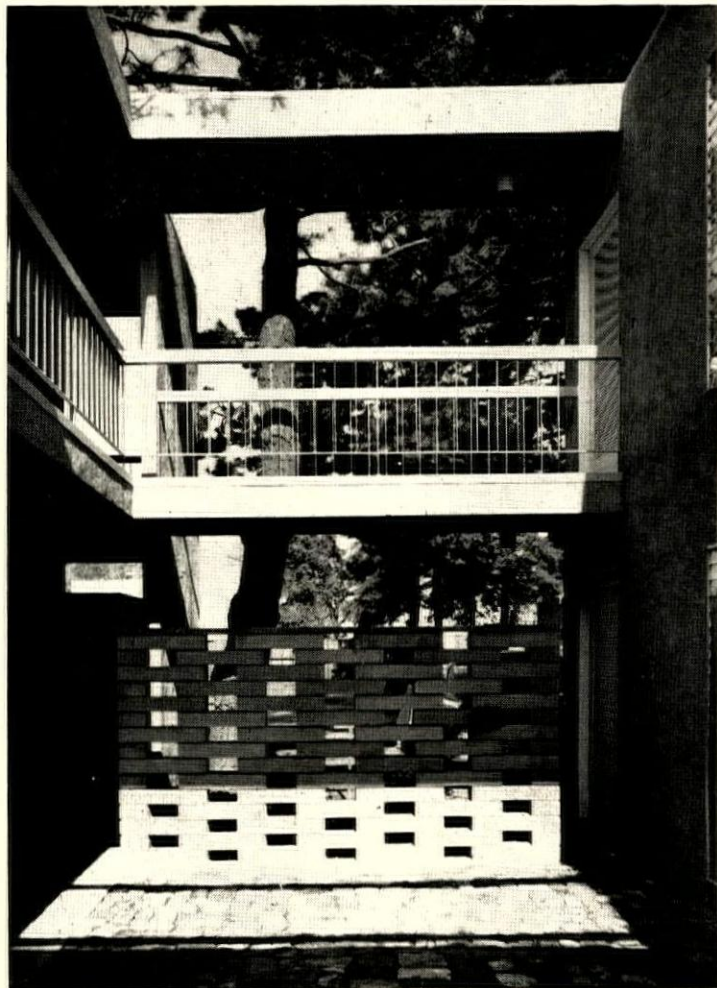
Original plans called for building the project in three stages (H&H, Apr, p 138). So each stage (numbered on site plan) is designed to be both a complete environment within itself and an integral part of the overall plan.



SITE PLAN shows varied spacing of buildings. Each of the three groups of buildings (see numbers on plan) has 33 units.

Martin D. White

FLOOR PLANS (left) all have central entries—and while there is a minimum of hall space, there is no cross traffic in any room. A and B units, top, are in section 1 of project; slightly larger C and D units in sections 2 and 3.



BRIDGED WALKS and cobblestone courts (right) link two buildings together. Close spacing of buildings cuts down space used for walkways, yet maintains visual interest.

continued

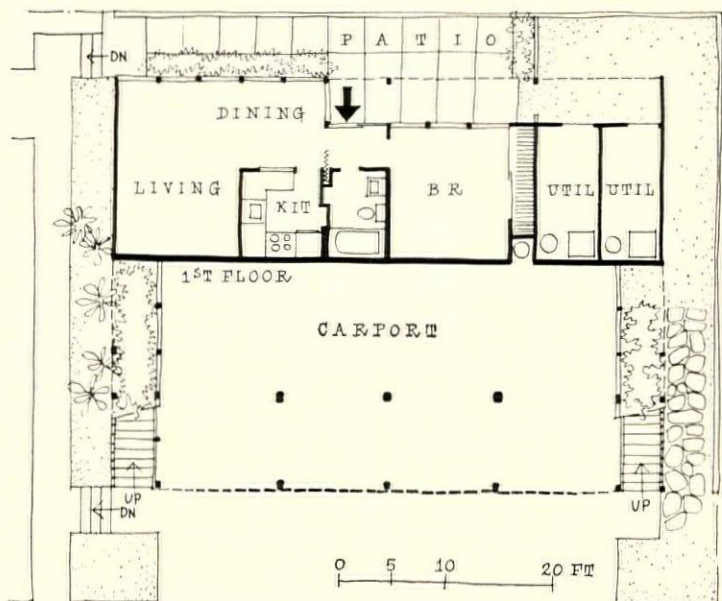
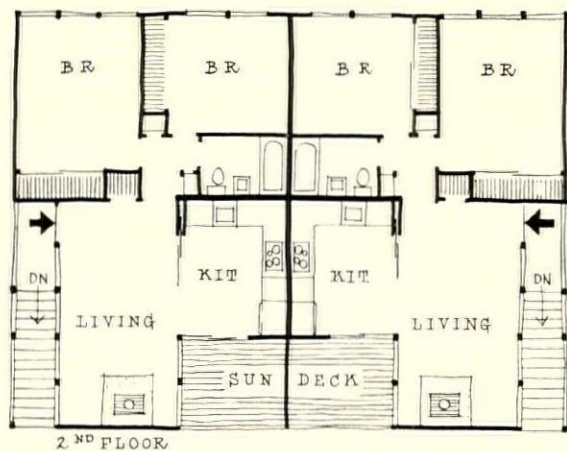


POST-&BEAM CONSTRUCTION has clean strong lines. Open-tread stairs at both sides add to balanced design, and different textures add interest.

Mention

Citation: "The architect is commended for creating a handsome building with nicely organized masses and careful detailing. The unit plans and circulation are good with excellent provision for privacy. But the kitchen is poorly planned and there seems to be a shortage of bulk storage space."

The editors add: Here is an example of good design for a very small (62' x 50') lot. Within that small rectangle are three units, each with useful outdoor living space close to the living room and kitchen, and ample off-street parking. As the photos show, the architect gave the upstairs living rooms privacy by opening glass walls to the setback balcony instead of directly to the street.



BUILDING PLAN puts 50' x 37' apartment building on 3,100 sq ft lot. Lower-level unit has all-glass wall opening to the fenced-in patio.

Photos: Roger Sturtevant



12' x 20' LIVING ROOM can be shut off from kitchen at right by sliding panels, or left open as shown to provide larger living area.

Garden apartments

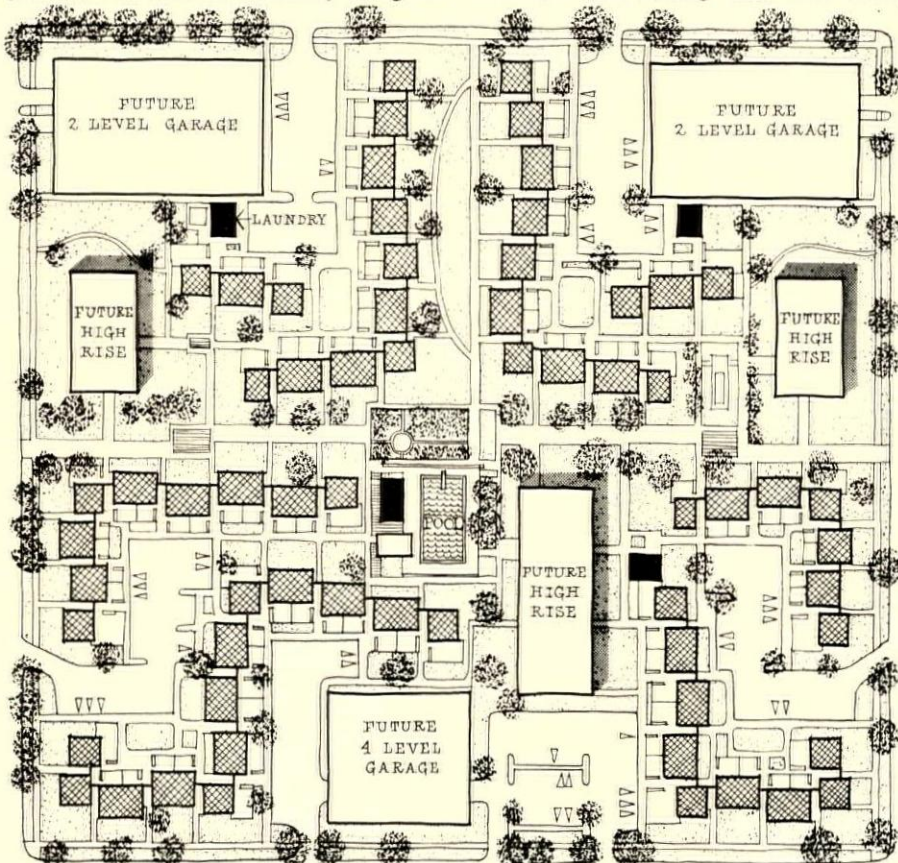
Multi-building group; rental \$97.50 to \$210

Architect: Wurster, Bernardi & Emmons; DeMars & Reay; Edward L. Barnes

Builder: Capitol Towers Contractors, Landscape architect: Lawrence Halprin & Assoc., Location: Sacramento, Calif.



TWO-STORY BUILDINGS are oriented to give each unit a terrace or balcony facing the landscaped courts. The project is heavily landscaped and existing trees were saved.



SITE PLAN staggers units to provide varied outdoor spaces. No apartment unit is more than a short walk to perimeter parking space. Garages and high-rise buildings will be added.

WALKWAYS are enlivened by sculptured walls and fountains, striking lamps and benches.

Mention

Citation: "The site plan is excellent—the staggered units provide privacy and visual interest. The jury commends the use of sculpture and fountains in the open space, but feels the unit plans are unimaginative."

The editors add: This apartment complex (a redevelopment of four city blocks) emphasizes the advantages of separating auto and pedestrian traffic. The whole center of the "superblock" offers pleasant views and quiet walks, since all cars are confined to cul-de-sacs and (when the high-rise units are finished) garages around the perimeter.

Photos: Morley Baer

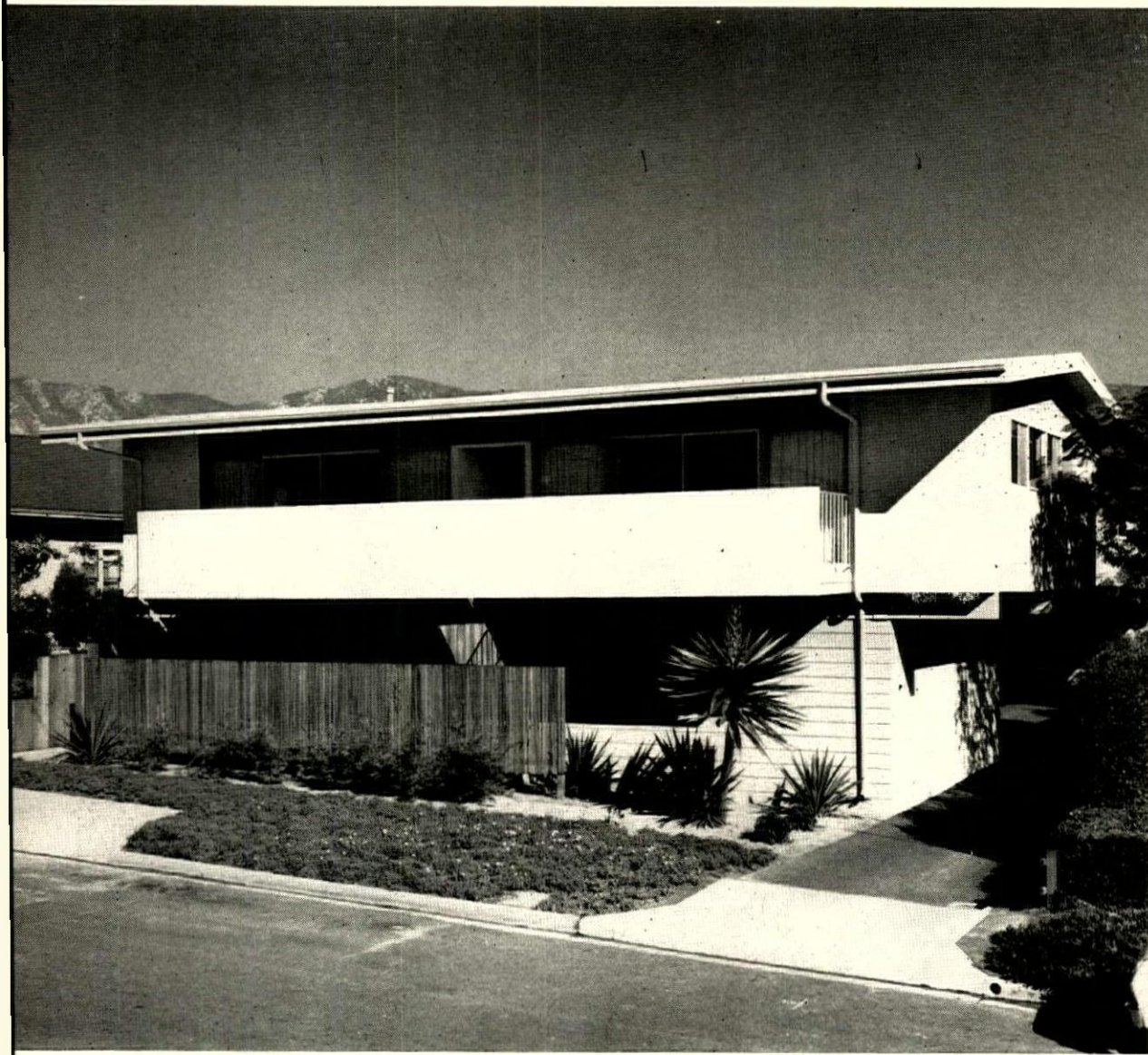


Garden apartments

Single building; rental \$110 to \$135

Architect: Donald P. Polsky

Builder: Michael Towbes, Location: Santa Barbara, Calif.



STREET SIDE of eight-unit apartment is in scale with single-family houses around it. Built on 60' lot, building is cantilevered 5' over driveway to add space to upstairs units.

Photos: Karl Obert

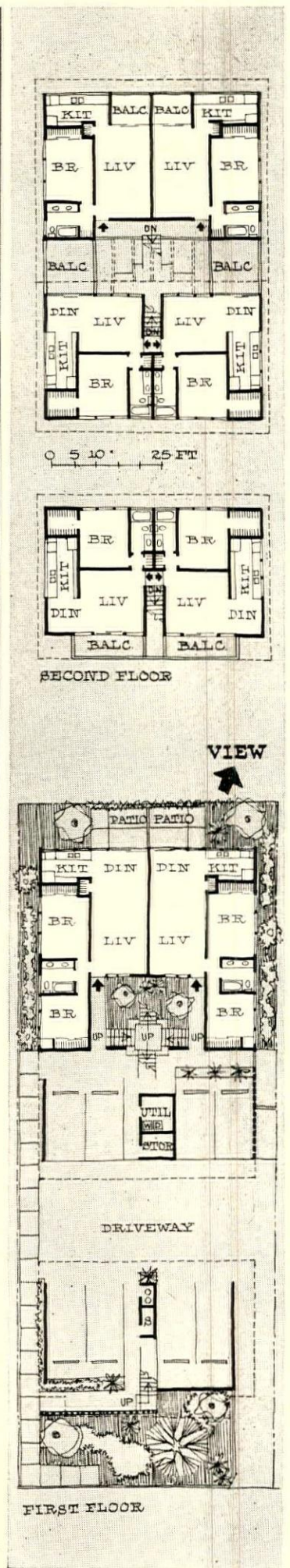


Mention

Citation: "This project provides a good parking solution for building on a long narrow lot with the shortest dimension on the street. The architect is commended for his attention to detail and for pleasant and well designed kitchens."

The editors add: This is an ingenious solution to the problem of fitting an apartment on a narrow (60'x150') lot. The architect managed to fit in eight units plus adequate off-street parking—and to give each unit a patio or useful balcony (and most a view of the Pacific Ocean at the rear). At the same time, the building looks like a house from the street — important in this single-family residential area.

SKYLIGHTED STAIRWELL, (left) opening off garage, serves upper-level units at rear of building, makes a pleasant central courtyard.

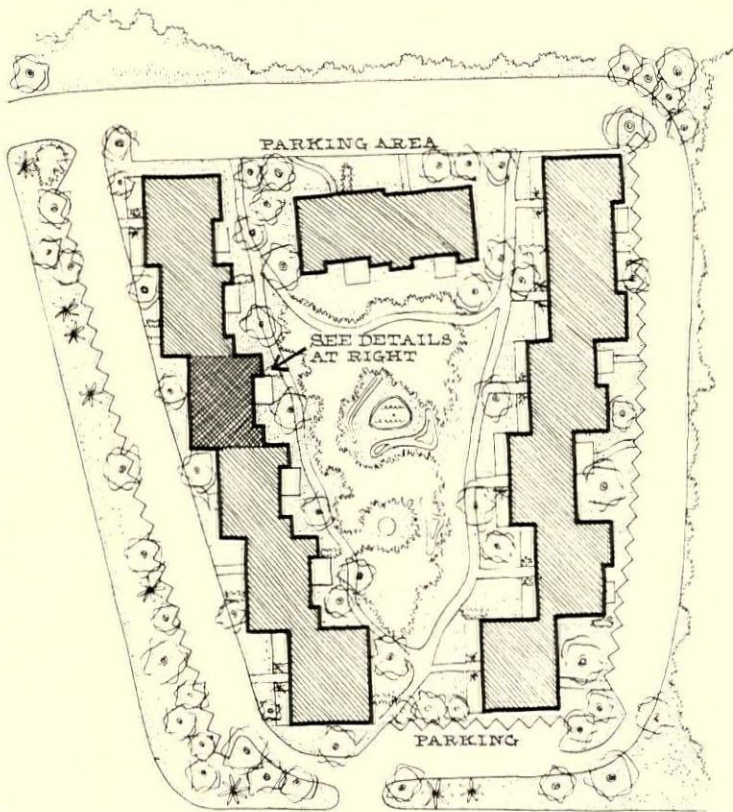


PLAN is opened up by placing drive and stairs, so most units—not just rear ones—share the best view.



Robert G. Lautman

PARK ENCLOSED BY APARTMENTS has grove of locust trees that creates privacy as well as a view. Wood screens and stairwells echo the wooded site and help give the building complex a residential feeling.

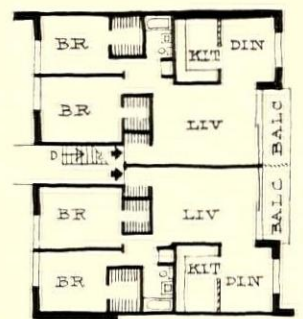


SITE PLAN puts driveways and parking areas on outside perimeter of project. This lets buildings be set in from heavily traveled street, keeps all auto traffic out of center park area.

Mention

Citation: "A good example of using the site limitation to create a pleasant environment. Staggering of units permits privacy and lends gaiety to the environment. Unit plans provide excellent storage and are very competently done, with careful thought given to 'furnishability' of the space."

The editors add: This design turns its back on the outside world. The buildings are buffered from the heavily travelled streets by a belt of trees, and in turn the buildings enclose and isolate a quiet and safe park. The main living areas—and the balconies and terraces—of all apartments turn in to this view.



SECOND FLOOR



FIRST FLOOR 0 5 10 15 FT

PLAN (right) of typical building section has three 2-bedroom units, laundry and storage facilities on street side of first floor.

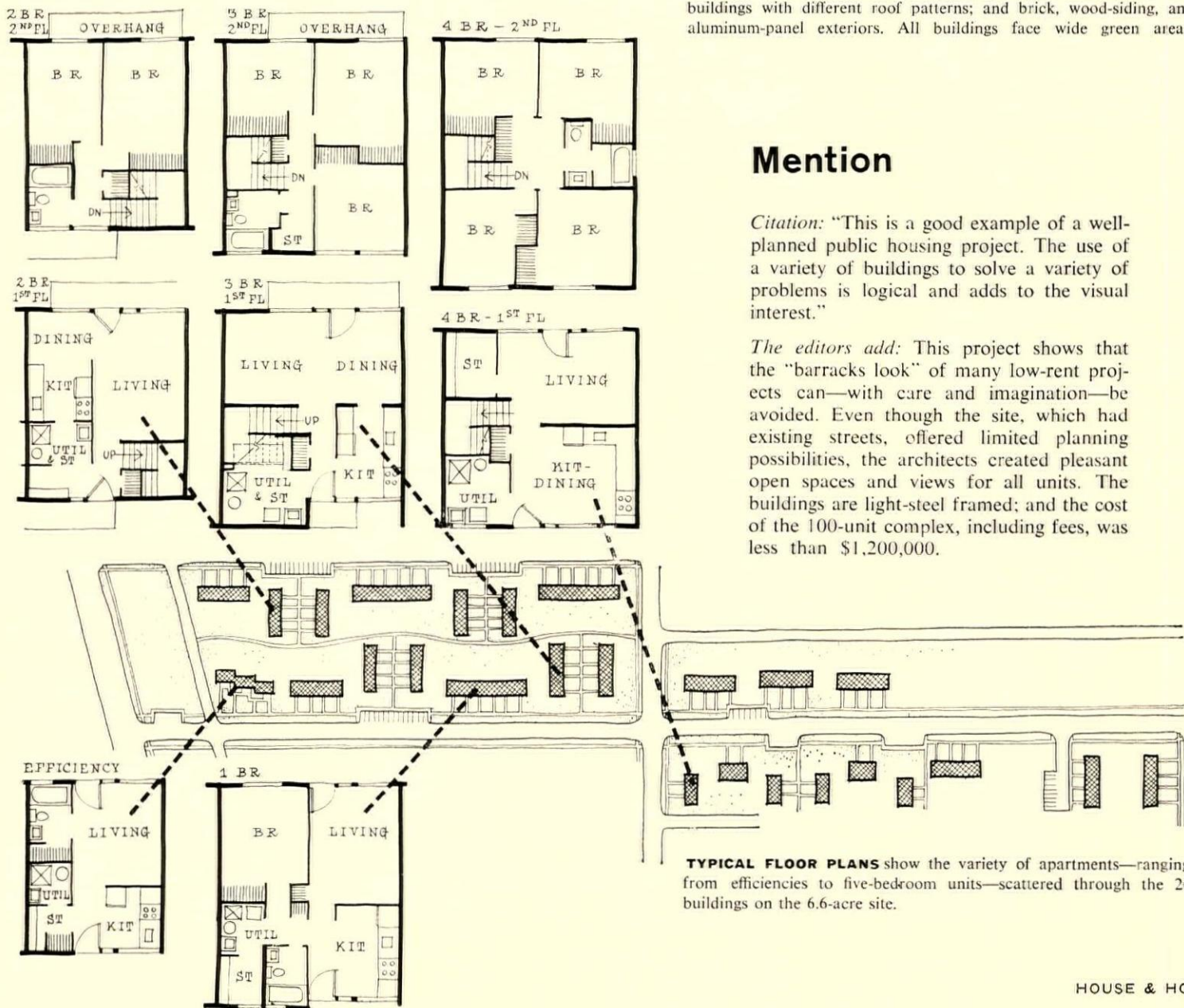


DESIGN VARIETY is achieved by alternating one- and two-story buildings with different roof patterns; and brick, wood-siding, and aluminum-panel exteriors. All buildings face wide green areas.

Mention

Citation: "This is a good example of a well-planned public housing project. The use of a variety of buildings to solve a variety of problems is logical and adds to the visual interest."

The editors add: This project shows that the "barracks look" of many low-rent projects can—with care and imagination—be avoided. Even though the site, which had existing streets, offered limited planning possibilities, the architects created pleasant open spaces and views for all units. The buildings are light-steel framed; and the cost of the 100-unit complex, including fees, was less than \$1,200,000.



TYPICAL FLOOR PLANS show the variety of apartments—ranging from efficiencies to five-bedroom units—scattered through the 26 buildings on the 6.6-acre site.

Garden apartments

Single building; rental \$125 to \$145

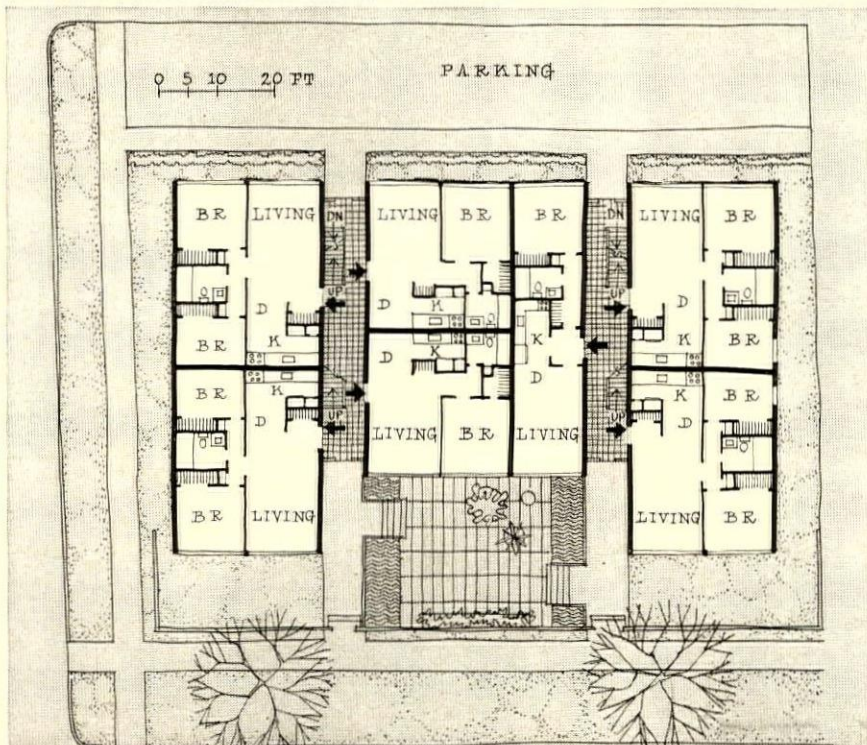
Architect: Green & Savin

Builder: George Rubin, Landscape architect: Mas Kenoshita, Location: Detroit, Mich.

Baltazar Korab



DRAMATIC FRONT TERRACE is dropped 2', screened from street by 6' brick fence. Landscaping includes sculpture and fountain pools.



Mention

Citation: "The architect is commended for creating a very handsome structure, a well organized exterior, and for his concern with the creation of beautiful details. However, it was felt the interior dining and kitchen spaces might prove unacceptable to some families."

The editors add: This design shows that you can make a front yard double as useful outdoor space and as a striking entry courtyard. The court opens to wide floor-through halls that offer attractive entries from front and rear.

SITE PLAN for two-story, 14-unit building puts parking at rear behind plastic panel screens. There are three different unit plans. /END



Foil-backed insulation

Sloping-ceiling trusses

Preassembled soffits

Component window and door wall



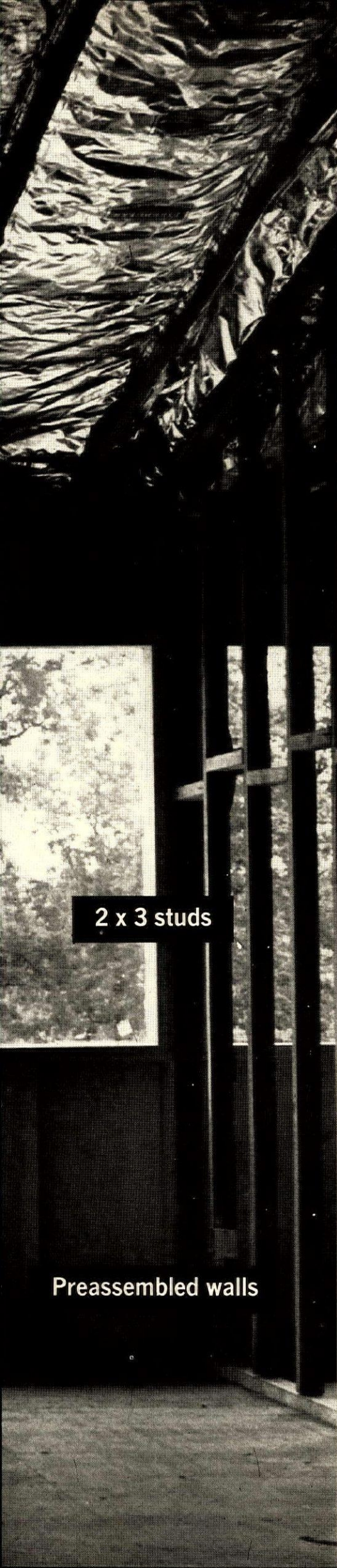
Common woodland

Back-of-lot wiring

Flat gutters

Shake roof

Combined window openings



*Popping out of the photo at left are just
a few of the . . .*

59 research-tested ideas

*. . . that are paying off for a quality-minded builder
who leaves nothing to chance*

The builder is Ed Bennett (left in photo), president of Bennett & Matthews Construction Co in Bethesda, Md., who, in three recent weekends, sold 26 houses averaging \$34,000.

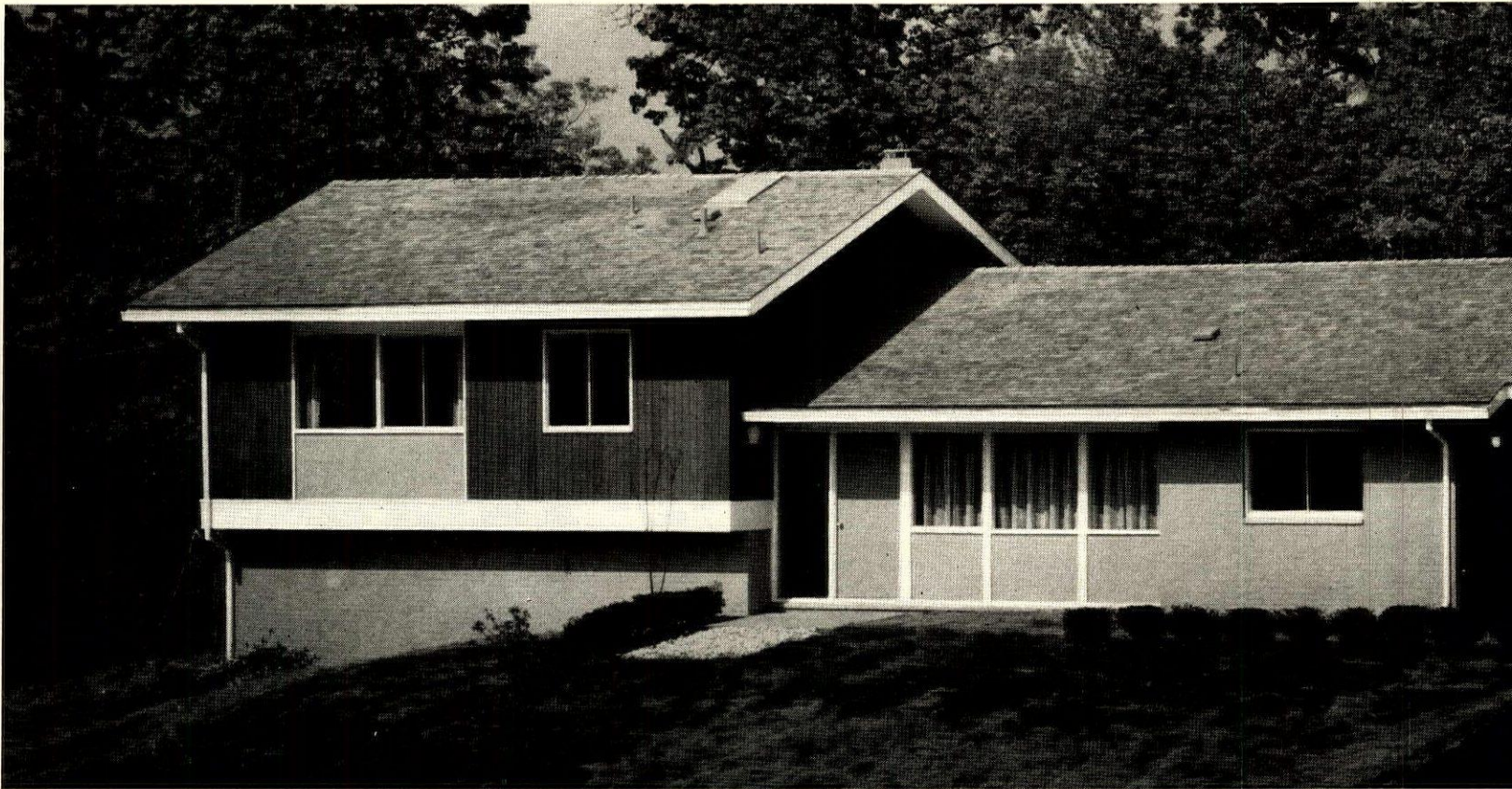
The significance of the ideas, features, and products in his fast-selling houses is not that they are unique—although some of them are—but that Bennett has a sound reason for using every one of them.

The basis for most of his reasons: thorough market and technical research. To get a detailed picture of his market, Bennett surveyed a cross section of local families including his first buyers. One finding: Given the choice in houses of the same price, buyers prefer air conditioning, which costs Bennett \$750 to \$950, to a screened porch, which costs \$1,000. To test new products and buyer reaction to them and to experiment with new building systems, Bennett built three applied-research houses. One result: He found he could save time and money by building more components off site. And to supplement his own research, Bennett gathered marketing and technical data from studies (available to any builder) by housing experts, magazines, and government agencies. Among his sources: books and reports by Architect Robert Woods Kennedy, Merchandising Consultant Stanley Edge, the Small Homes Council, ACTION, the Women's Housing Congress, and HHFA. In addition, Bennett studied the houses and land planning of 20 of the country's leading builders and "comparison-shopped" all major housing developments in the Washington area.

Out of all this research, Bennett developed an 80-page program that explained his requirements to his architect—Don Lethbridge of Keyes, Lethbridge & Condon. Lethbridge, who is chairman of the AIA Committee on the Homebuilding Industry, reviewed the program before developing the planning and design ideas shown on the following pages.

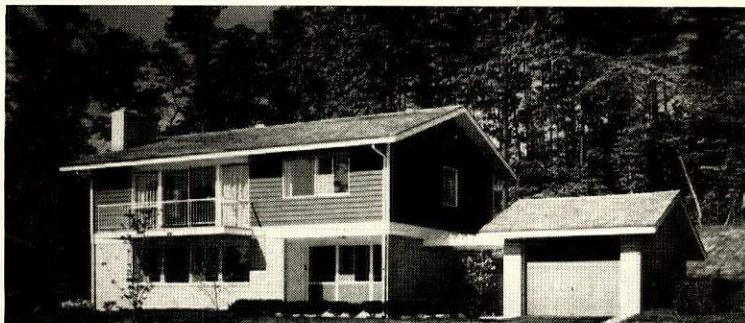
Some of the ideas, features, and products you will see add sales appeal to Bennett's houses. Some cut his costs so that he can offer buyers more house for the money—in his new houses, Bennett has trimmed 50¢ from his square-foot costs even though he has added air conditioning, more exterior brick, more plumbing, and more kitchen appliances. And some ideas solve the broad—and all important—problems of land buying and development. For a look at Bennett's houses and the first batch of ideas, *turn the page.*

BUILDER ED BENNETT, left, checks job progress with his partner, John Matthews.



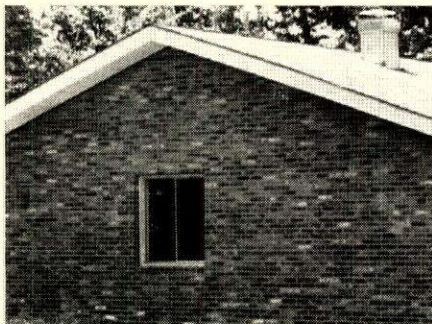
Robert C. Lautman

Robert C. Lautman

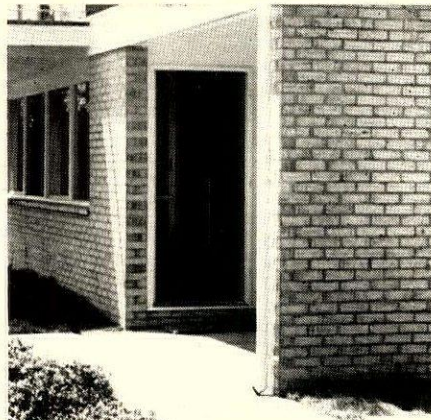


FOUR BENNETT MODELS are (top) \$31,000 split level and (left to right) \$30,000 bi-level, \$31,000 split-entry, and \$30,500 one-story.

Here are eight design ideas that give Bennett's houses



1 *Brick gable end unifies the plane of the gable-end wall. "A wood-covered gable end would be cheaper," says Bennett, "but it would also look cheaper." So he runs his brick veneer up to the roof line, thus avoids splitting the gable end into wood and brick elements. Dividend to buyers: They never have to worry about painting the hard-to-reach gable end.*

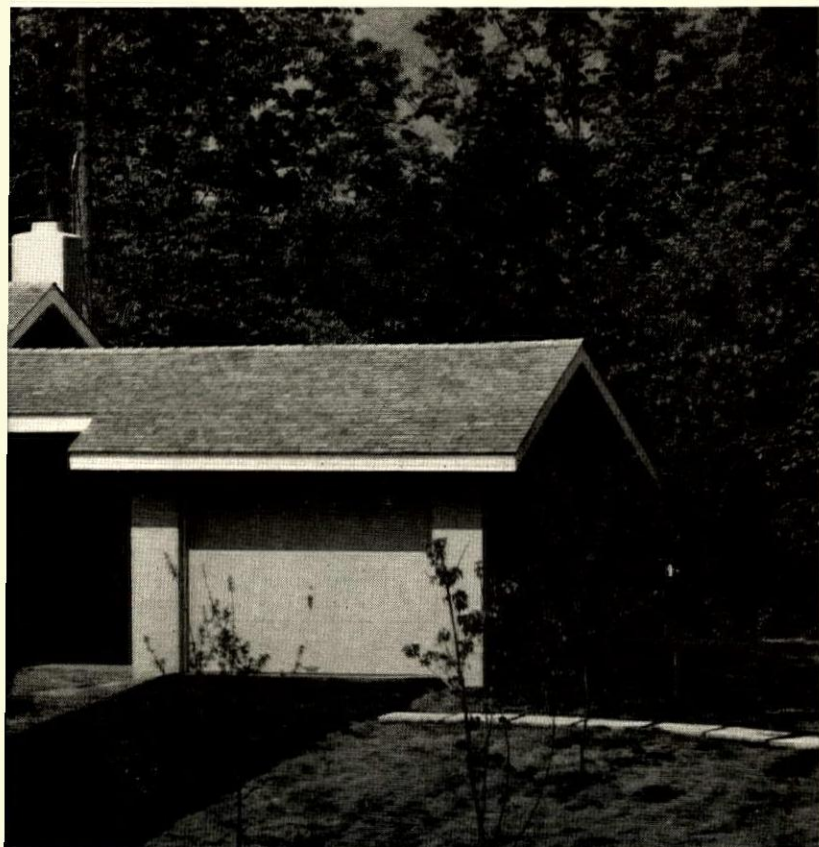


2 *Brick veneer turns corners—gives houses a richer look. Where brick meets other facing materials at a corner, Bennett brings the brick around the corner instead of stopping it abruptly. So the veneer appears more finished and ties in better with other materials.*



3 *Cedar-shake roofing is "well worth its extra cost." For Bennett, the extra cost averages \$230 per house. He points out that cedar shingles have more esthetic appeal than many other materials, keep attics cooler, and are now approved by fire underwriters in Maryland and 23 other states.*

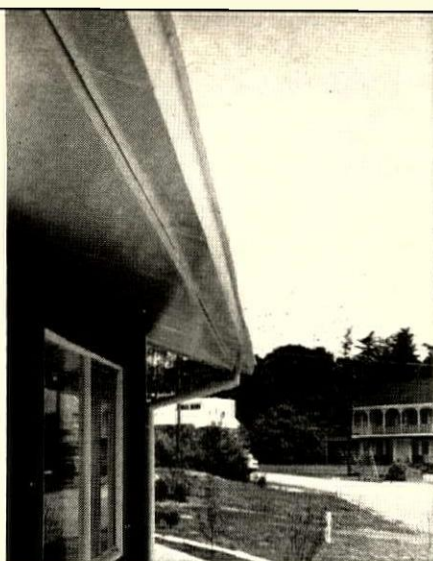
Robert C. Lautman



Robert C. Lautman



Garages are optional extras with all models. For floor plans, see p 150.



6 Flat gutters blend with fascias to enhance their horizontal lines. Bennett's gutters are special box designs that blend so neatly with the fascia that his houses seem to have no gutters at all. The flat gutters are easily attached with spikes and ferrules instead of the straps that are used with half-round gutters.



7 Combined window openings create a sense of orderly design. And they keep windows from looking like a series of holes chopped into the walls. Builder Bennett also points out that combined windows add natural light to rooms and reduce costs because less cutting and fitting is necessary.

a crisp, custom-quality look

Robert C. Lautman

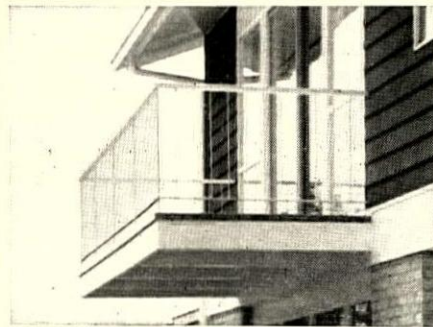


4 Enclosed soffit gives a house a trim, more finished appearance. And it hides the nails in roof sheathing and the rough lumber often exposed in open soffits. Bennett switched to enclosed soffits to eliminate caulking and putting outlookers and to reduce his paint bill by \$75.



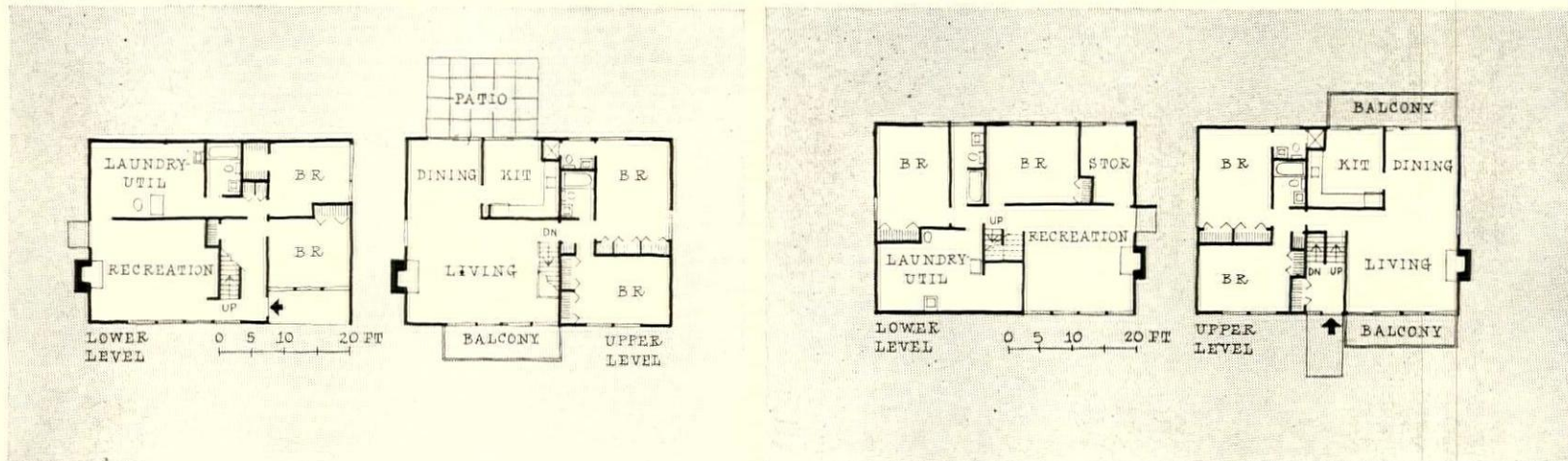
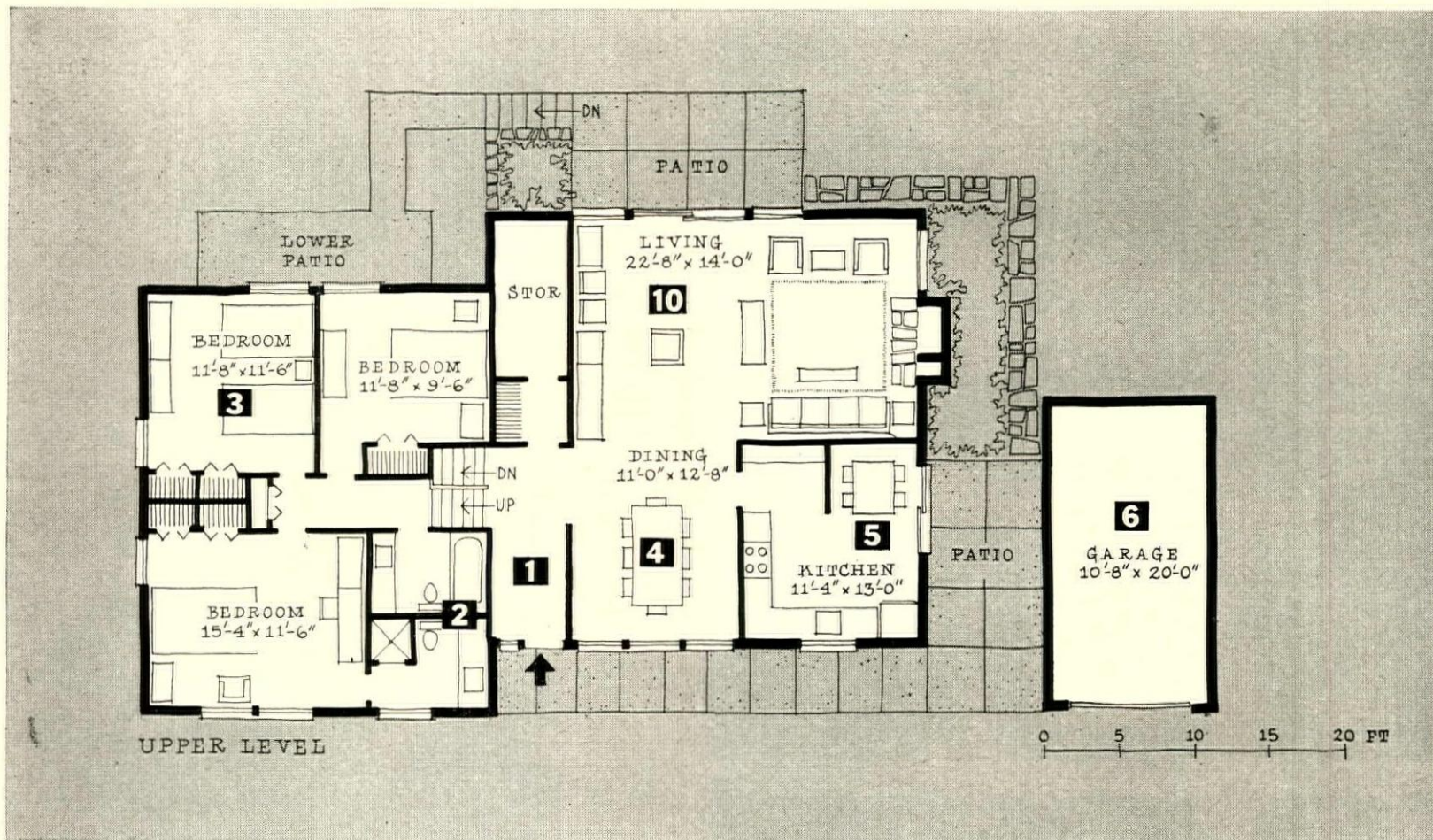
5 Heavy fascia emphasizes a long, sweeping roof line. Bennett switched from 6" fascias to 8" to accent the architectural lines of his roofs. But instead of substituting an expensive 2x8 or a 2x6, he uses a rough 2x6 sub-fascia and then covers it with a 1x8 finished board.

Photos: H&H staff



8 Balcony adds visual depth to a facade and prestige to a house. Three of Bennett's six models have balconies. Besides adding visual impact, balconies permit indoor-outdoor living (through sliding glass doors) in second-floor living rooms that do not open out to a grade level.

continued



FOUR PLANS of houses shown on p 148 include 2,115-sq ft split level, 2,540-sq ft bi-level, 2,240-sq ft split entry, and 1,940-sq ft one story.

Here are ten planning ideas that put living space where

The numbers on the large plan, above, of Bennett's split-level model are keyed to the text below. Other models (shown in smaller plans) contain many, but not all, of the same research-tested plan features:

1 Entry is big enough to make a favorable first impression on buyers. In all houses it is at least 6' wide, and in the split level it is 13' deep. Floors are quarry tile or vinyl tile.

2 Bathrooms are big enough for vanity counters and built-in storage. The family bath has double lavatories,

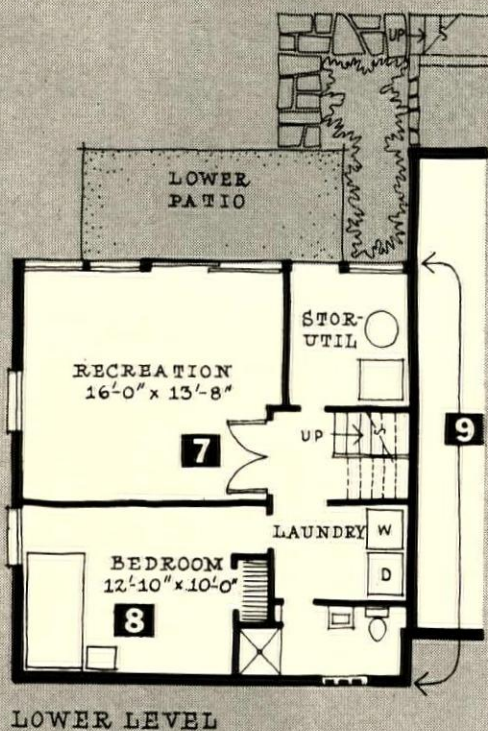
and the master bath has an extra-wide counter top for adult grooming.

3 All bedrooms are big enough to take either twin beds or a double bed. The minimum bedroom area in any of Bennett's houses is 110 sq ft; the minimum dimension, 9'6". Doors, closets, and windows are carefully placed for optimum furniture arrangement.

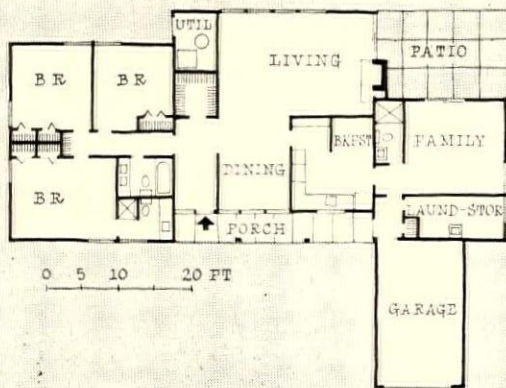
4 Dining room has big enough space for a table seating eight people. The smallest dining room in Bennett's models is 11'x12'; and he considers 11'x13' to be the optimum size. In all

models, the dining room is screened from direct view from the front entry.

5 Kitchen has a "defined" area for informal family dining. Bennett found that his buyers want adequate dining space in the kitchen as well as the dining room, with each area big enough to seat the entire family. So minimum kitchen size in his houses is 140 sq ft—space enough for children's playpen and table and chairs; space for the husband to relax and talk with the wife while meals are being fixed and children are being fed.



LOWER LEVEL



All houses have four bedrooms, three baths, and a recreation room.

Bennett's buyers want it

6 Garage is detached—doesn't steal valuable living space from the house. Bennett's garages are optional extras because research showed they are lowest on buyers' priority lists of space needs. But his buyers prefer a garage to a carport because it can be used for tool storage and hobbies.

7 Recreation room can be closed off from the rest of the house. This noisy room is zoned away from the living room in all Bennett's houses, separating children and adult activity. Children can eat in the kitchen itself.



Photos: Robert C. Lautman

8 Fourth bedroom is planned for use as a "get-away" room. Many buyers do not need four bedrooms, so Bennett finishes the fourth bedroom with mahogany paneling on one wall (above left) to emphasize its potential use as a den or study.

9 All below-grade space is planned for specific use. "Raw space costs too much to build to waste any of it on an unimpressive, unfinished basement," says Bennett. So every inch is assigned to specific use. Model houses are furnished to make the point clear. Even the rough utility room is spray-painted to give it a finished look.

10 Living room (photo below) is planned for easy furniture arrangement. It is dead-ended and has furnishable space on both sides of the fireplace. Bennett sets a minimum of 260 sq ft for living rooms, and some models (like the split level and the ranch) have 14'x22' 8" living room—nearly 320 sq ft.

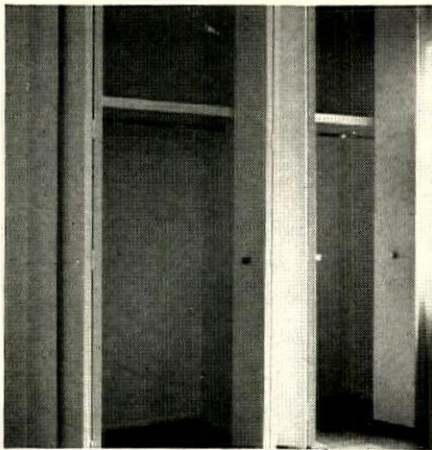
continued





LIVING ROOM of split-entry model opens through sliding glass doors (behind curtains) to balcony in front of house. Entry is at right.

Here are ten design ideas that add distinction to every



1 Full-height doors and deep shelves almost double closet capacity. Ceiling-high doors make it easy to use often-wasted space at the tops of closets. Backs of full-depth shelves (24" instead of 12") can be used for suitcases or out-of-season items.



2 Quarry tile makes a durable and attractive floor in an entry foyer. Bennett uses a fawn-colored tile that blends well with the wood of his wall panels and stair treads. He also uses quarry tile of the same color for his fireplace hearths because, he says, it is easier to install than flagstone, which comes in odd shapes and is, therefore, more difficult and more expensive to fit into place.

3 Accent colors help to individualize each bedroom. Bennett sprays all his interiors an off-white to make the rooms seem larger. Then he brushes an accent color on one wall of each bedroom. This allows him to use rich decorator colors that might be overpowering (and make rooms seem smaller) if used in an entire room. Furthermore, he gets the economy of spraying—a \$100 saving per house—and can still offer a variety of color schemes.

4 Eye-catching light fixtures complement other interior details. Four of Bennett's fixtures are shown in the photos on these two pages. He uses contemporary fixtures throughout his houses—free-form globes and brushed-chrome or aluminum holders (which match light switches). Each fixture is carefully selected on the basis of its function and the lumens it delivers.



DINING ROOM has sloped ceiling and glass wall that opens to a rear deck.



RECREATION ROOM has a brick fireplace wall that carries the eye outdoors.

room in Bennett's newest houses



5 Open staircase adds visual space to a tight place. Space flows through and around these stairs in one of Bennett's two-story models. So the stairwell seems larger than it is. Bennett uses the same stair details in all his houses. Stairs are prefabbed to Architect Lethbridge's design.

6 Used brick forms an accent wall in a recreation room (above). In a test house, Bennett used a brick wall instead of paneling as a decorative element. He says the public reaction was so favorable he now includes a brick-faced wall in almost every house—always on an outside wall and usually with a fireplace and wood box set into it. Since the fireplace is on a brick-veneered outside wall (see p 157), all brickwork can be done at one time.

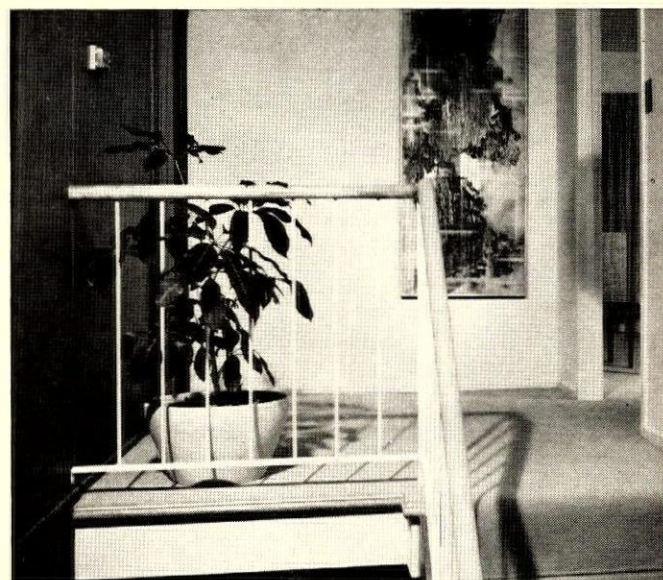
7 Combination of sloping and flat ceilings heightens the contrast between different areas of Bennett's houses. Flat ceilings in bedrooms create a sense of security and containment. Curved cathedral ceilings in living areas provide a feeling of space and elegance. Bennett, who builds with roof trusses, uses a sloping-ceiling truss (see p 156) for his cathedral ceilings.

H&H staff



8 Skylight brightens certain confined areas like halls, inside baths, and kitchens. From his market research, Bennett found that his buyers would accept an interior bath especially if there were some way of bringing daylight into it. The answer: skylights. He uses a single self-sealing dome (construction details, p 157) over two adjacent openings—one in the bathroom and the other (above) in the bedroom hall.

9 Prefinished paneling forms an accent wall in a dining area (left at top). An early user of mahogany paneling in his market, Bennett soon found he had many imitators. So he switched to a more expensive, darker-grained paneling to get more luxurious, matched-grain effects.



10 Simple, neatly scaled balustrade enhances a stairway landing. The balusters are 1/2" wrought-iron bars; the railing is oak. Units like this are standard in Bennett's two-story houses. They were designed by Architect Lethbridge, are prefabbed and prefinished off site.



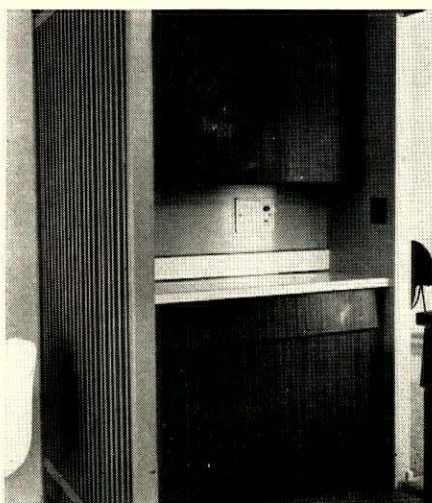
TYPICAL KITCHEN—seen here through sliding glass door to terrace—has eating area defined by screen of vertical wood slats.

Here are ten kitchen and bath ideas that add appeal and

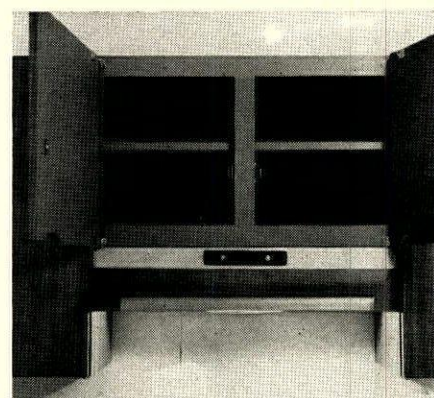
No detail in these rooms was left to chance, since Bennett—like most other builders—feels that the kitchen and bathrooms do much to make or break the sale:

1 *Plastic-faced kitchen cabinets add appeal of easy maintenance.* Bennett chose a special gray walnut finish (photo above) because it blends with various color schemes, does not show dirt. Cabinets have hidden hinges and magnetic catches.

2 *Drop-in oven provides extra counter space, saves cabinet space.* Bennett found buyer reception of the oven (photo above) was good after its benefits were explained: It is 6" wider than the usual built-in wall oven, gives the kitchen 24" more counter space, and is less expensive than two separate units.



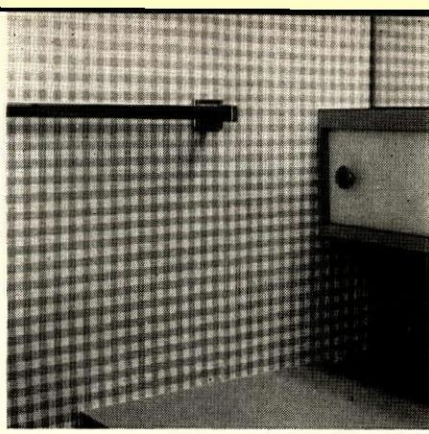
3 *Liquor bar is between kitchen and living-dining area.* Its location makes it convenient for serving guests—and convenient to the refrigerator (for ice) and the sink (for clean up).



4 *Rear discharge vent hood doesn't use up cabinet space.* The ductwork for the discharge vent runs up behind the cabinets—in the wall between studs (photo, p 157). The fan has two speeds, a filter, and a built-in light. Even when the range is on an outside wall, Bennett vents the hood through the roof instead of the wall.

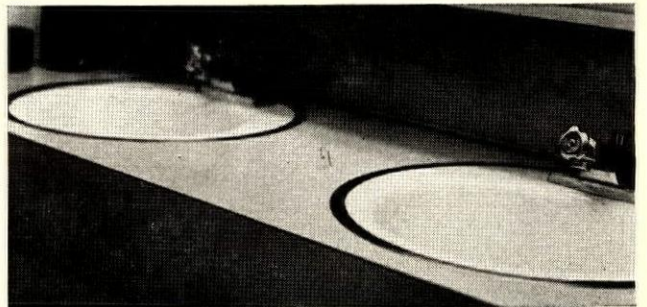


INTERIOR BATH gets natural light from 2' x 3' skylight (see pp 153, 157).



7 Bathroom wall coverings are plastic-faced, cloth-backed. They appeal to buyers because they stand up under the heat and humidity of the bathroom and can be scrubbed clean. Interior Designer Dorris Harris coordinates the bedroom colors with the most attractive colors and patterns she finds in the wall covering material.

8 The same scored ceramic tile is used on both bath floor and walls. A crystalline glaze on the tile makes it glossy enough for walls, yet durable enough for floors. Bennett uses only one color because it helps to unify the appearance of the bathroom and make it seem bigger than it is.



9 Two basins double the utility of the children's bathroom (shown in photo at left). They are set into a wall-to-wall laminated plastic countertop. A wide sliding-door medicine cabinet adds storage space. Wall mirrors add visual spaciousness.

convenience to Bennett's houses

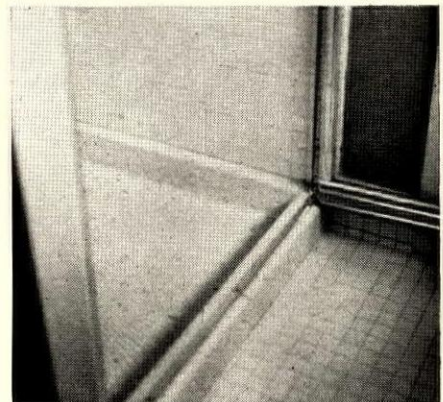


5 Hardwood chopping block is set into every kitchen countertop. It costs no more, Bennett reports, than the plastic countertop it replaces. To give visual continuity, the backsplash is the same plastic laminate used on other counters. The block is usually located between the range and the refrigerator.



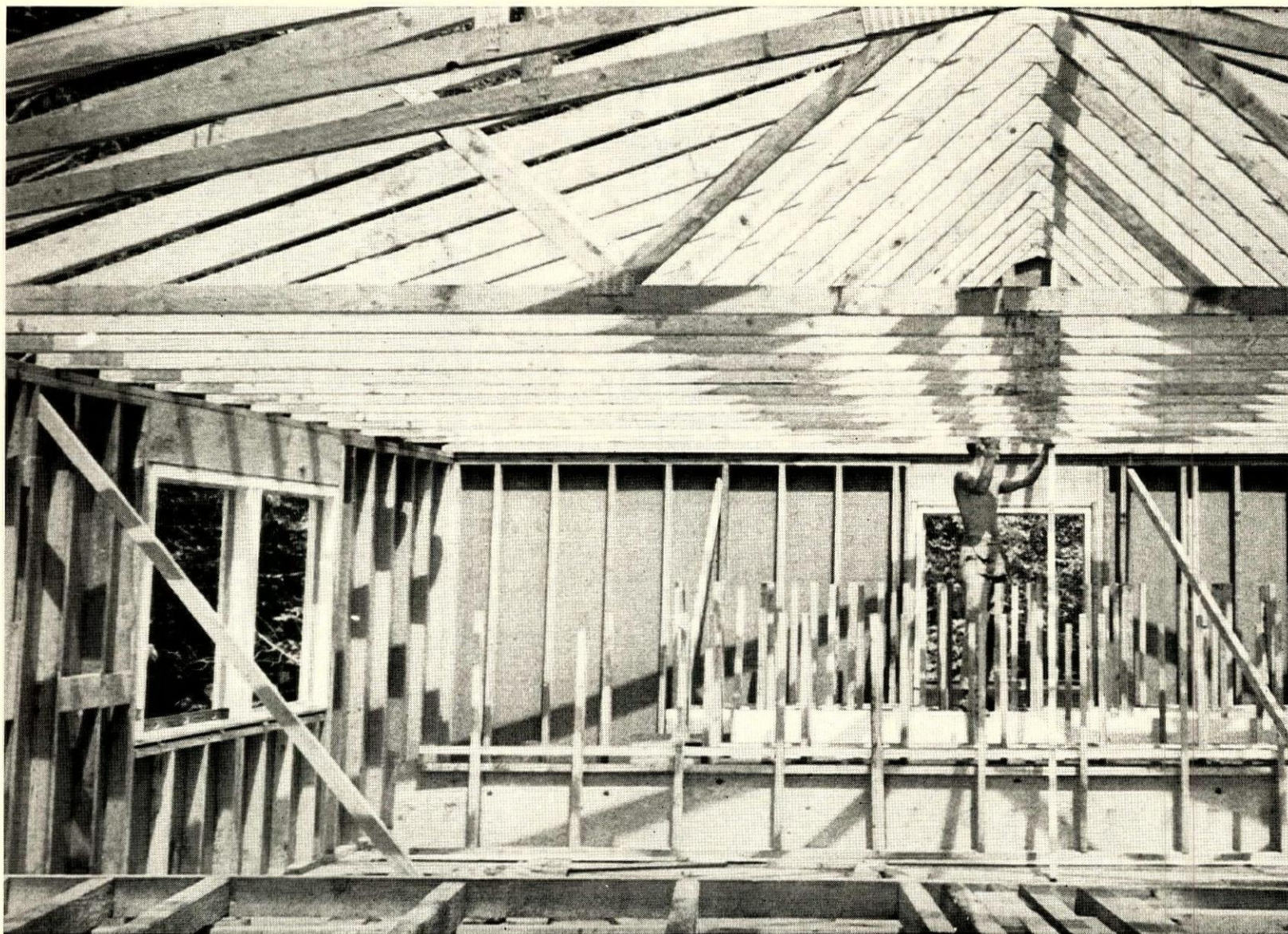
6 Single-lever mixing faucet adds to kitchen convenience. Bennett finds his buyers respond to new developments and new products publicized in consumer magazines. So he uses single-lever faucets not only in the kitchen but in bath basins, tubs, and showers.

Photos: H&H staff



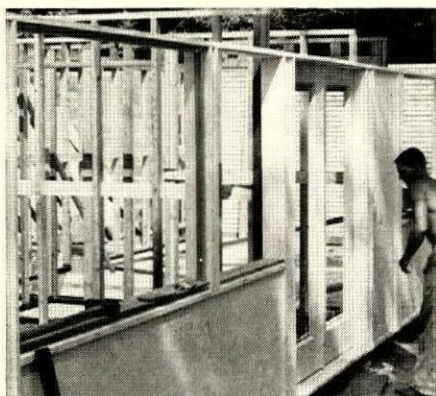
10 Molded plastic shower base is used because it is leak-proof. Its smooth non-porous surface is easy to clean up after construction and reduces buyer's maintenance. The base can be ordered in colors to match or contrast with any tile, is lightweight and easy to install, and is less expensive than a lead pan under tile.

continued

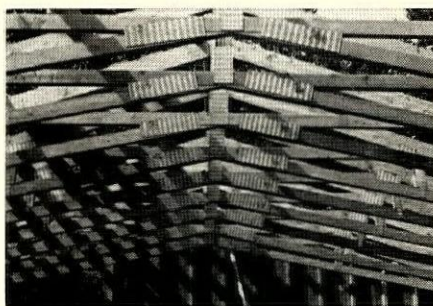


OPEN, EFFICIENT WORK AREA is formed by prefab wall panels and roof trusses. Interior partitions and soffit assemblies lie on the floor.

Here are nine better-building ideas that improve quality,



1 *Components shorten building schedule, cut overhead.* Bennett used to allow ten days for framing, including floor joists. Panels cut his schedule to four days. Since he figures each day cut from his schedule saves about \$100 in overhead, building with panels cuts overall costs even though the in-place costs are slightly higher.



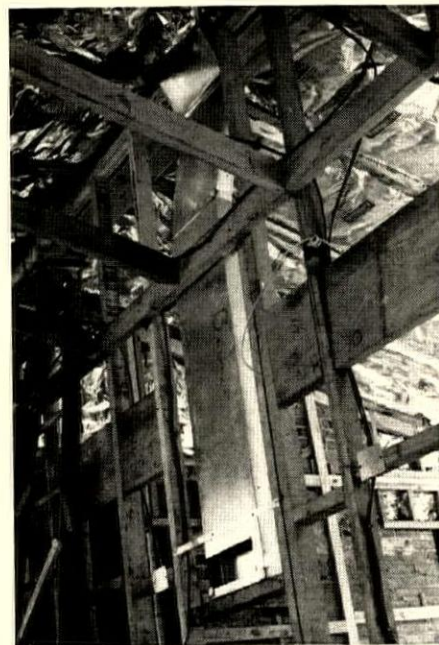
2 *Scissor trusses cut the costs of building cathedral-ceiling rooms.* First, they allow Bennett to close in the house the first day, which would be impossible if the sloping ceilings in the living and dining area were conventionally framed. He also uses conventional W trusses over the bedroom area, so he needs no bearing partitions anywhere in the house and can finish the entire interior with the "one-big-room" technique.

3 *Special millwork improves the weatherseal of houses and cuts costs.* For example, instead of using a 2x4 for the bottom plate, Bennett uses a 2x6 milled to receive the siding and form a drip cap. At the second-floor level a similar sill is also rabbeted on the bottom to receive the siding of the lower level. Another example: Wood frames for aluminum windows are rabbeted on all four sides to receive siding and make the windows leaf-proof.

4 *Precharged air-conditioning system can be located anywhere in the house.* Compressors can be located where they will not detract from outdoor living areas. Cooling coil can be located with the furnace—wherever it best fits Bennett's plans for full use of below-grade space. After tests in his research houses, Bennett chose a series of units that cover the Btuh requirements of all his houses.



8 Overhang at gable end is formed by a prefabbed ladder panel. It rests on a special gable-end truss with a top chord $3\frac{5}{8}$ " lower than other trusses. It is also fastened to the first truss in from the end. Open strip in soffit is screened before installation, provides attic ventilation.



9 Kitchen-fan ductwork is run up between wall studs. This not only saves cabinet space (item 4, p 154) but since it can be installed at the same time as furnace ducts, it eliminates a separate trip for the tinsmith.

Photos: H&H staff

save time, and cut costs



5 Chimneys outside the house eliminate delays and cut costs. Inside chimneys would cause schedule conflicts between carpenters and masons, require separate footings and special fireproofing of adjacent woodwork, and use costly inside space.

6 Single roof dome serves the two skylights in the bath and bedroom hall (item 8, p 153). A shaft in the truss space constructed of aluminum-faced, reinforced paper focuses the light coming in through the insulated roof unit onto the two skylights in the ceiling below. With this reflecting shaft, says Matthews, partner in charge of production, the light level in the halls and inside bathrooms is excellent.

7 Prefabricated flue (right) permits locating the furnace anywhere on the lower level. Since the furnace doesn't have to be on an outside wall near the chimney and the fireplace (see item 5 at left), the utility room can be located where it will keep the ductwork short and permit full use of the lower level space. And because the flue is a double-sleeve type, the local code permits running it up through wood frame closet walls with minimal clearance.



continued

Bennett also leaves nothing to chance in attacking the broad

As a result, he has come up with ideas that help him analyze land before he buys it, evaluate his lots, get financing for land development, hide power lines, and improve his over-all community planning. For example:

1 *Bennett uses consolidated maps to speed up his land-buying decisions.*

On a single enlarged geodetic survey map, he plots pertinent data from up to a dozen other local maps. Topographic data help him avoid land with gradients of over 20% (generally too costly to develop). Watershed data tell him if sewage is available. School and park information shows him the proximity of community features that buyers expect. Zoning information steers him away from land where big-lot zoning (over 1/2 acre) makes volume building unfeasible. Maps showing lot and house sizes clarify the direction of growth in different price classes throughout the community. Soil-conservation maps help him find wooded land (which he likes). And planning-commission maps tell him if his plans

jibe with the over-all county plan.

The result? Fast and thorough land appraisals. Instead of spending hours—or even days—checking out a prospective piece of land, Bennett can decide whether it is desirable in a matter of minutes. And he uses the time that's saved to work up a preliminary land plan, analyze development costs, figure what he can afford to pay for the land, and submit his bid quickly.

2 *Bennett gets financing to develop his land before he starts to build.*

For example: At Carderock Springs, his new community, his lender authorizes four advances on his construction loans for street work before houses are started.

Says Bennett: "Getting land development money is the greatest financing problem facing builders today. Hardly anyone is willing to lend money for land development alone. So, to get their hands on their first construction draws, most builders start building houses while they are still improving their land. The upshot is inefficiency

in developing and building, costly delays and higher carrying charges on houses pending completion of land development."

To solve the problem, Bennett made a detailed presentation of his financial plan and profit picture to five bankers—"It went over so well that all of them offered us land-development money."

His presentation included his overhead, fixed charges, cash-flow schedule, monthly cash outlays, taxes, lot valuations (by an independent appraiser), land-improvement costs, land-improvement timetable, an estimate of how much money he would need and the dates when he would need it. Also included was a survey of his market.

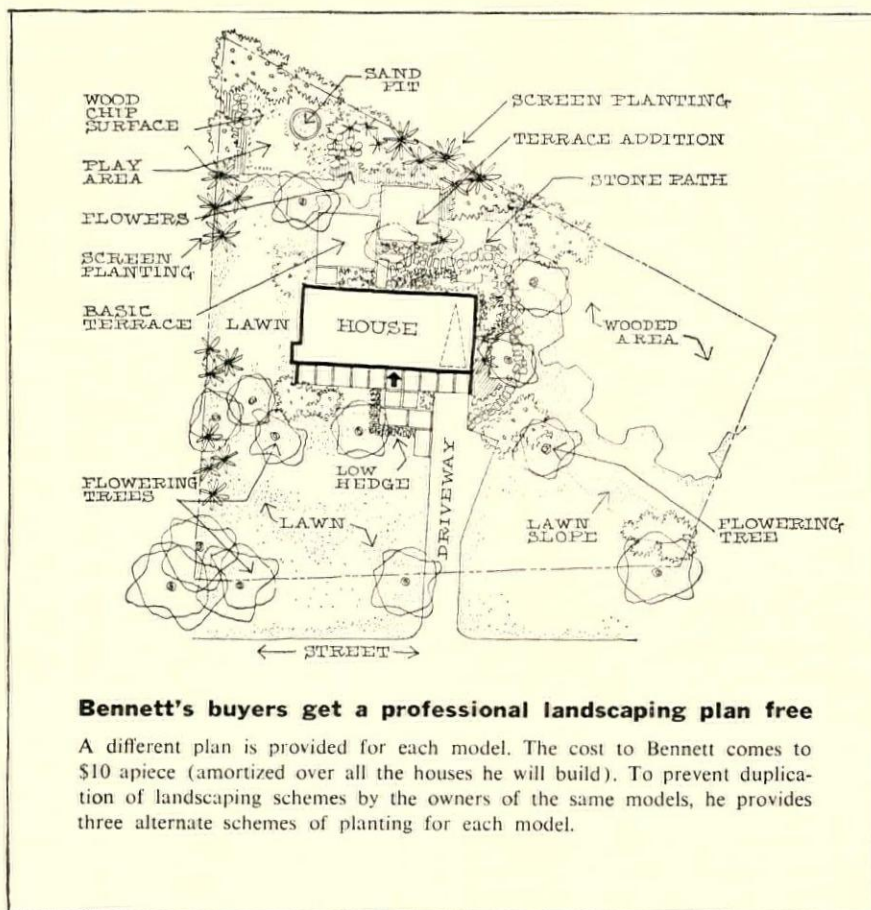
3 *Bennett uses a ten-part test to evaluate his lots.*

"If you know the true value of each lot, you can price your houses more realistically and avoid the mistake of putting higher-value houses on lower-value lots and lower-value houses on higher-value lots," says Bennett. "But many builders think every lot in a subdivision—except perhaps the corners—is worth the same. This is definitely not so. The proof is that buyers are quick to pick out the best lots and pass over the poor ones. So, not surprisingly, the builder finds it difficult to sell the last few houses in his subdivision."

To avoid this problem, Bennett scores his lots on: 1) size and separation from neighboring houses, 2) amount of usable land for play, gardening, and garage (all his garages are detached), 3) regularity of outline, 4) proximity to a club or park, 5) privacy from heavily traveled streets, 6) quantity and quality of properly located trees, 7) view and general outlook, 8) possible window orientation (scores: 0 for W and NW, 100 for N, 200 for NE, 300 for E, 600 for SE and W, 700 for S). 9) site drawbacks like steep terrain and rocky outcroppings, 10) location drawbacks like proximity to a quarry or model-house traffic.

4 *Bennett avoids a maze of overhead power and phone lines.*

He persuaded the local electric utility (Potomac Electric Power Co) to bury its primary lines, put secondary lines along the backs of his lots (where they are partly hidden by trees), use small



problems of land

poles without cross bars for secondary lines, and drop distribution boxes from the tops of poles to pads on the ground. In return, Bennett agreed to do all primary-line trenching at a cost of about \$50 a house, provide a substantial power load, and make a cash payment to the utility as each house is completed. At Carderock Springs, the local phone utility (Chesapeake & Potomac Telephone Co) is putting its lines underground for the first time in a big subdivision.

5 Bennett puts his houses in private three or four-lot cul de sacs.

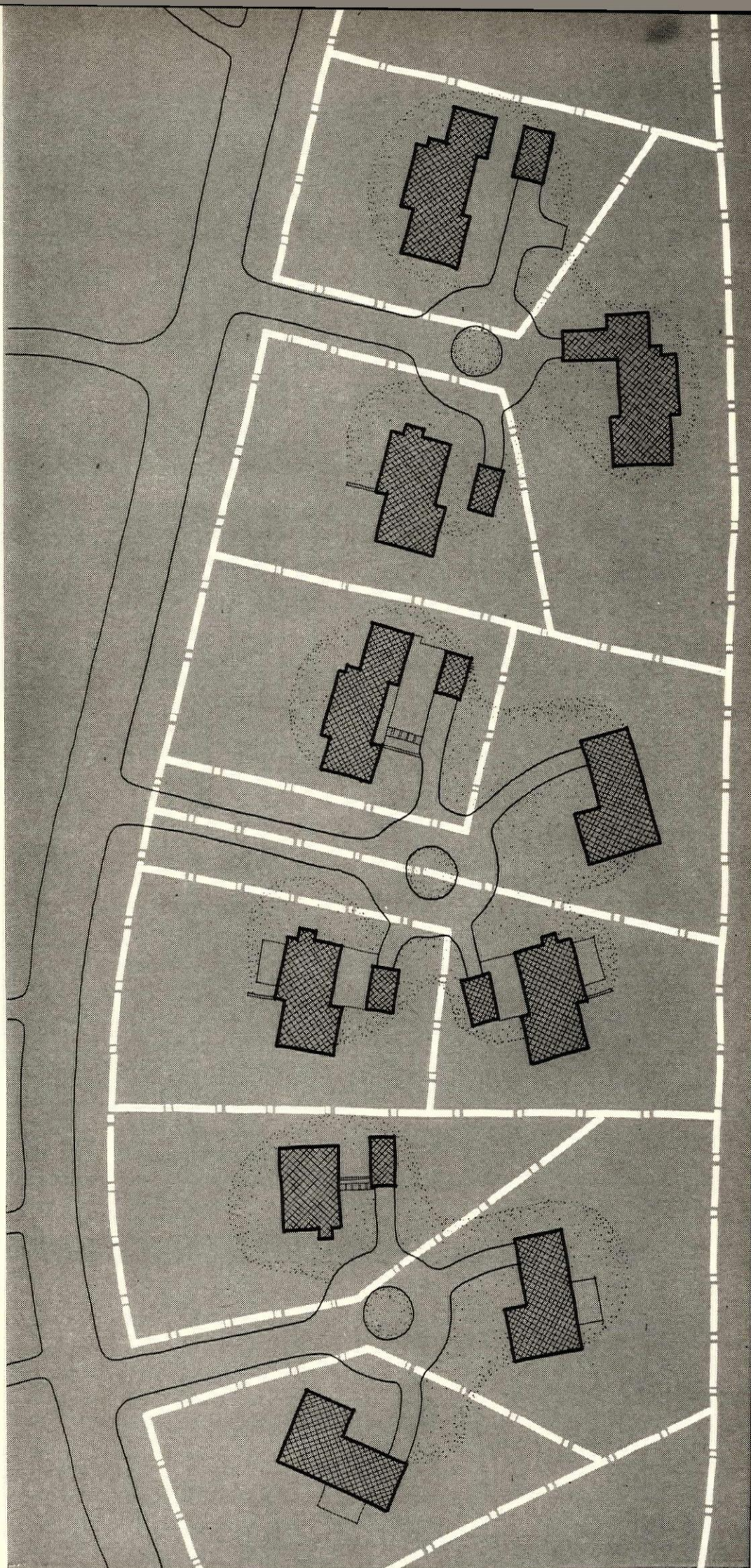
He calls the cul de sacs—shown in the land plan at right—“triad courts” and “quad courts.” Houses in each court share a common 16'-wide entry drive. Because local zoning requires that every house have a 25' frontage on a public street, one lot in each triad court and two lots in each quad court have strips which extend to the street and over which neighboring homeowners are granted perpetual easements.

Bennett says this land-planning scheme gives homebuyers a better environment because 1) it avoids the monotony of rows of houses with standard setbacks; 2) it permits screening of garages from the street with planting or fencing; 3) it reduces the noise and danger from through traffic (the common entry drive and turn-around makes a fine play area); 4) it provides plenty of off-street parking; 5) it permits the siting of houses to save more trees and natural ground cover.

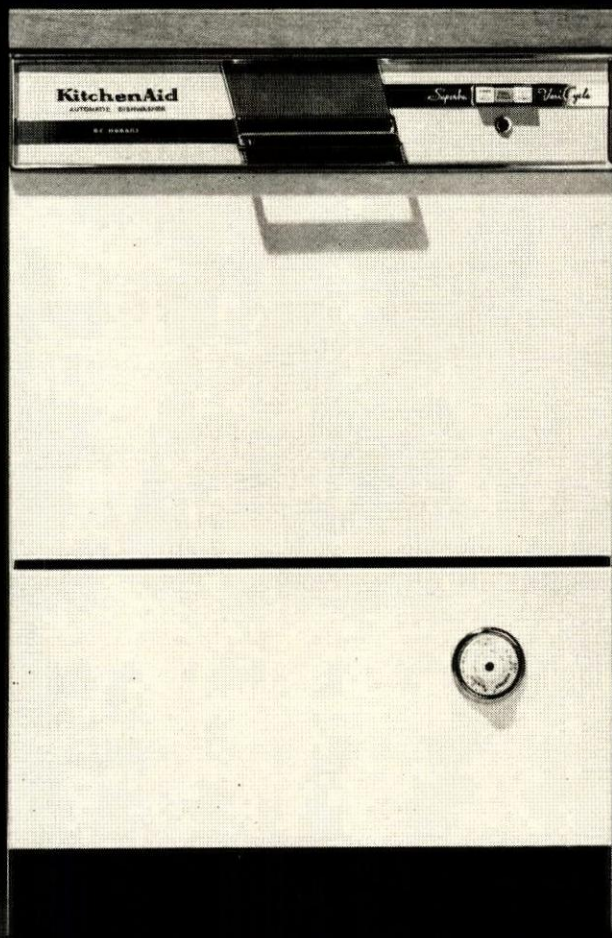
Bennett also points out that his land-planning scheme shortens public roads, makes more flexible use of hard-to-build-on land, and permits the location of individual driveways to reduce earth moving.

To adapt his quad-court and triad-court plans to Montgomery county zoning, Bennett made each lot at least 15,000 sq ft and donated up to 5,000 sq ft per lot for a 2½ acre public woodland. Under the county's new “minimum and average lot-size zoning,” builders in Bennett's zoning area are allowed to reduce some lots to 15,000 sq ft if they either enlarge other lots to bring the average in a subdivision up to 20,000 sq ft or put 5,000 sq ft per lot into public use.

“This,” says Bennett, “is a step toward eliminating the restrictive single-lot zoning that, in many areas, raises costs for the builder and the public and straitjackets better planning.”



TRIAD AND QUAD COURT PLANNING involves one or two pipe-stem shaped lots over which adjoining owners get easements to the street. Lot lines are outlined in white.



Fights headaches 3 ways

Like a doctor's prescription, KitchenAid Dishwashers give you fast, fast relief from (1) owner complaints due to breakdowns, (2) resulting gripes about everything else in the house, and (3) aching reputation caused by excessive grouching about undependable appliances.

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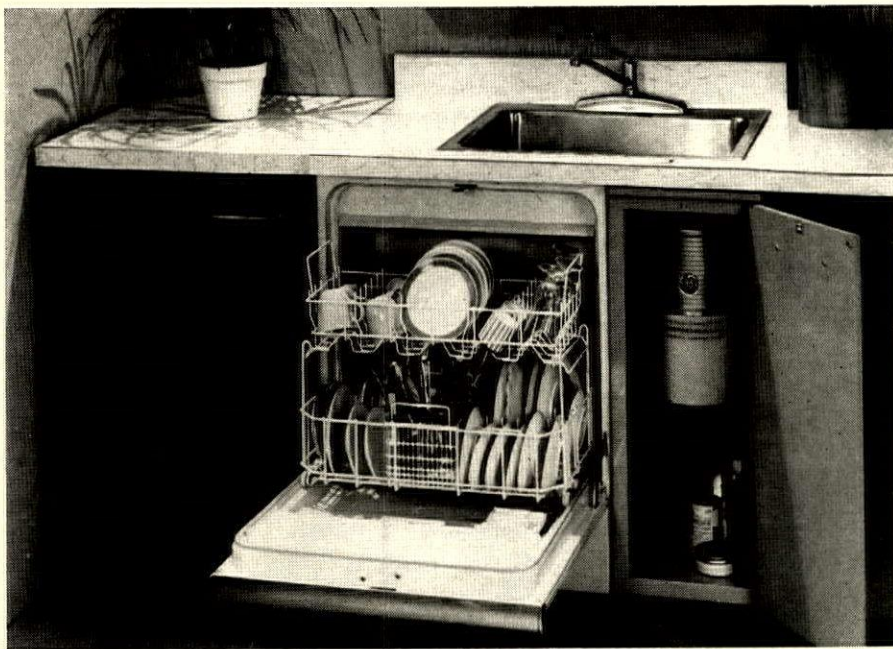
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A monthly report on homebuilding ideas, products, and techniques

Starting here

New products



Under-sink dishwasher saves space in small kitchens

The new model can be installed under any 6"-deep sink bowl with a rear drain outlet if the sink is set in an 1½"-thick countertop (several manufacturers make sinks of this type). With an offset sink bowl, plumbing fits in a 12" space to the right or left of the dishwasher and still leaves enough space under the

sink for a full-size disposer. The model SS-202 dishwasher takes ten NEMA-standard place settings. It has a two-way washing action that eliminates the need for scraping or rinsing dishes before putting them in the machine.

General Electric, Louisville.

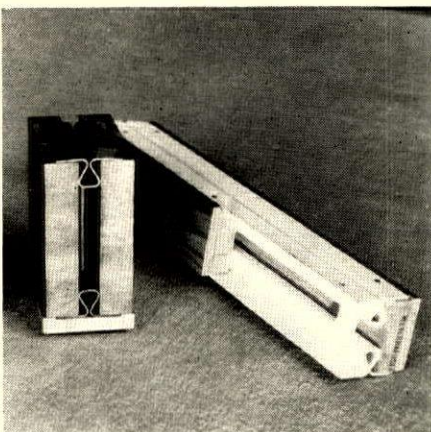
For details, check No. 1 on coupon, p 204

Steel and wood combine to form extra-strong beams

The new beams increase the load-bearing capacity of ridges, joists, rafters, and columns without increasing lumber sizes. The beams have cores made from two flanges welded to ¼" steel plates at bearing points. Lengths range from 6' to 30' in 2' increments. Cores fit standard lumber in sizes from 2x4 to 2x14. Wood is field-nailed to cores through prepunched holes.

Chase Foundry & Mfg, Columbus.

For details, check No. 2 on coupon, p 204



And on the following pages

Technology

Three complex roofs made from simple components. . . . The first sandwich panel with a urethane foam core . . . A better, cheaper way to tie face brick to block walls. *page 163*

What the leaders are doing

Do these houses show a trend to Spanish-Mexican design. . . . A-frame models are popping up all over. . . . The features a successful builder's buyers like best. *page 167*

Publications

New manual shows how to design rigid-frame buildings. . . . New bulletins describe low-cost movable partition system. . . . Other new product and technical publications. *page 196*

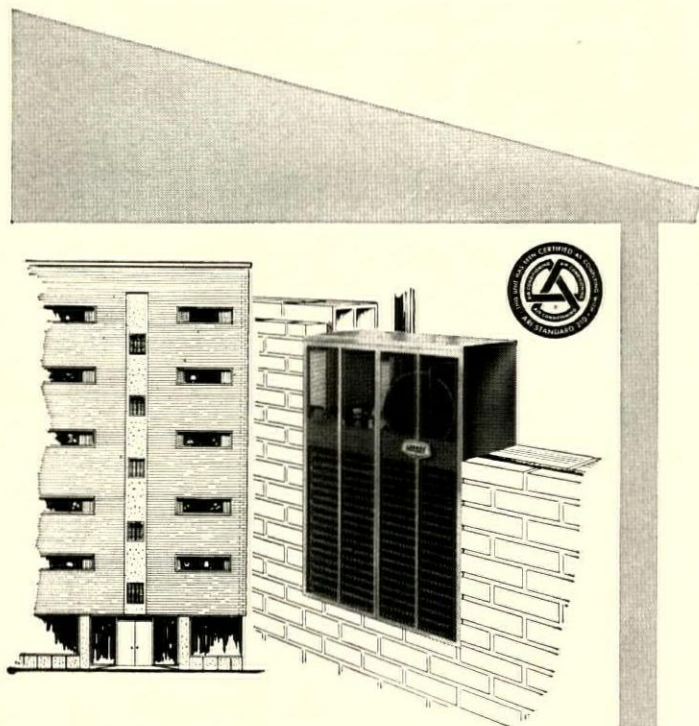
More New Products

New sandwich panel for light construction. . . . Tools to simplify problem jobs. . . . Cost cutters for plumbing and drainage. . . . Soffits, ceiling materials, other new products *page 173*

NEW APPROACH TO

Air Conditioning for Apartments!

AN INDEPENDENT SYSTEM FOR EACH TENANT



THIN ENOUGH TO FIT IN A WALL!

The only condensing unit of its kind. Refrigerant lines can run in wall. Serviceable from indoors.

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Cooling coil and gas furnace are in one handsome, compact cabinet... quiet. Can go anywhere in apartment. Capacities to meet varying needs. Shown here built into a storage area.



LENNOX

QC BUILDER-PAC T. M.

Air conditioning is a "must" for top-flight apartments. The problem has been to get equipment to meet apartment needs *exactly*. The Lennox QC-BUILDER PAC solves the problem. Here's how:

Application unlimited. Cooling-heating unit can go anywhere in apartment... closet, alcove, utility room—you name it. Condensing unit fits in a wall and can be serviced from indoors—*ideal for high rise buildings!* (Or it can go on a slab or rooftop.) No other equipment has all this flexibility!

An individual system for each apartment. Gives you the sales feature of control for each tenant.

Saves money. Expensive refrigeration labor is not needed on the job. Refrigerant lines are pre-charged and sealed at the factory. Gives you the dependability of a hermetically sealed system with the flexibility of a split system. Special couplers permit these lines to be hooked up with a twist of a wrench. Another money saver is the efficient operation... maximum cooling per watt of electricity used. And you'll like the low initial cost!

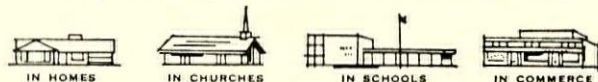
Cuts service problems. There is no expensive fall shut-down... or spring start-up... as with most large central systems. A minor service problem does not disrupt comfort for the entire building. Lennox has earned the reputation of requiring less servicing than other brands of cooling and heating equipment.

For details, write Lennox, 311 S. 12th Ave., Marshalltown, Iowa.

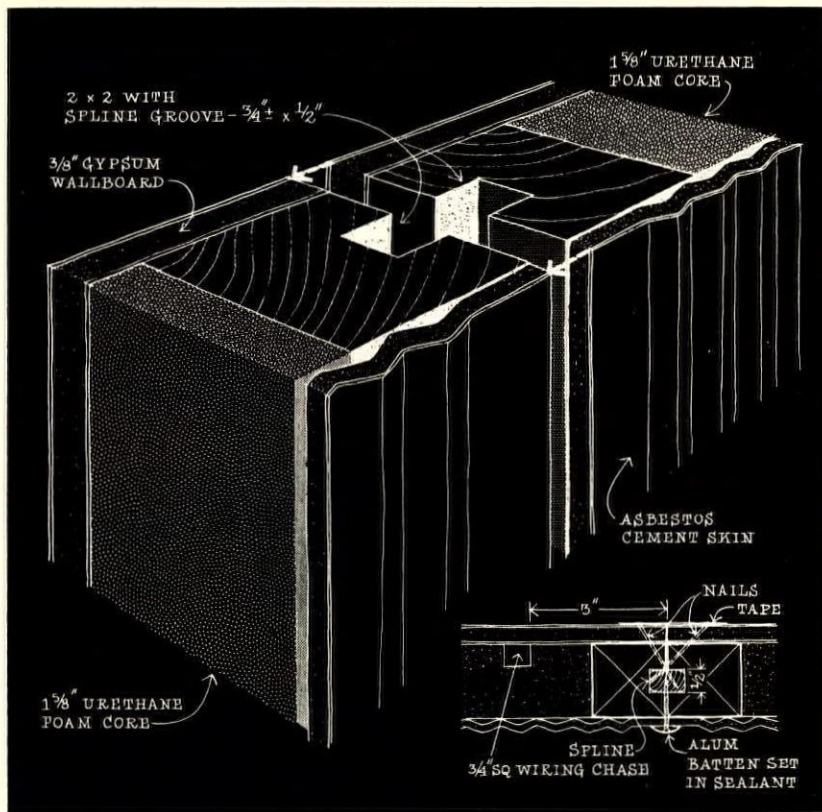
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NEW LOAD-BEARING PANEL is only 2 3/8" thick. Drawings (left) show joint details; photo (right) shows corrugated exterior face.

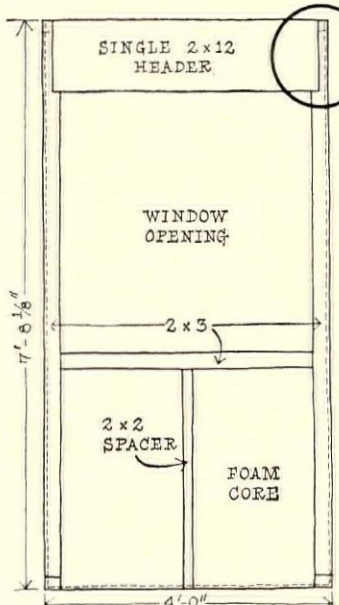
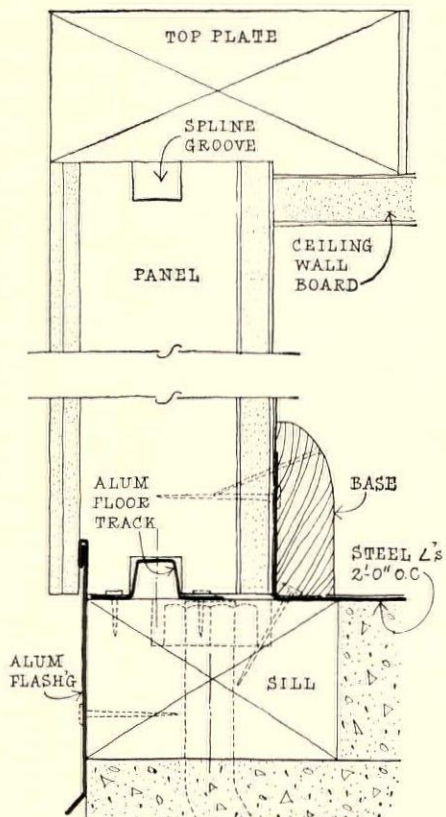
Here's the first sandwich panel with a urethane foam core

The panel—still in the experimental stage—was developed jointly by US Gypsum and Inland Homes. It has a 1 5/8" urethane core and is faced on the inside with 3/8" gypsum board and on the outside with 1/4" corrugated

cement asbestos with a factory-applied finish. The panel is unusually thin for a bearing wall, chiefly because of the high insulating value of the urethane (the overall U factor is a low .107).

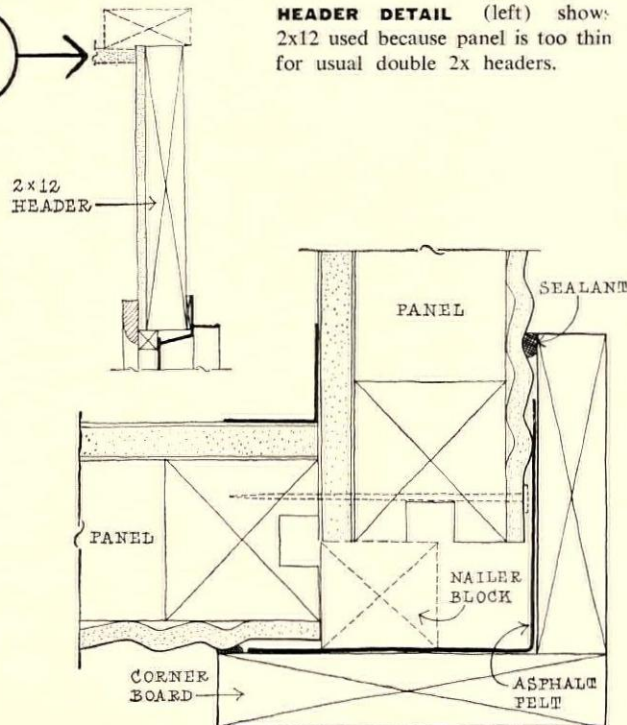
Two test houses have been built from

the new panels. The first was used for strength tests. The second—just completed—will be occupied to determine comfort and durability under actual living conditions. Details of the panel system are shown below.



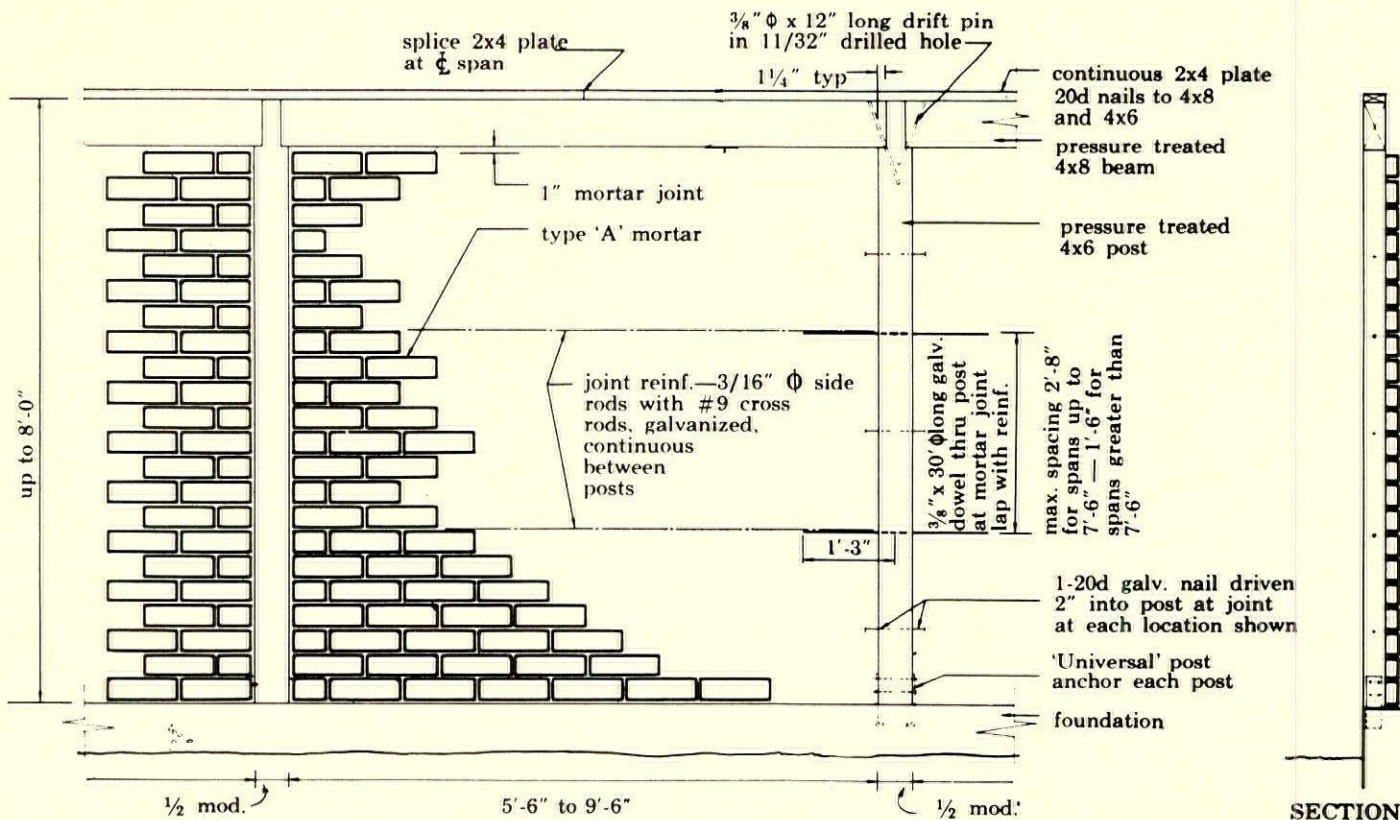
WINDOW PANEL has 2x3 side spacers notched to take header. Solid panels have 2x2 spacers.

SECTION, left, shows floor track at bottom of panel, longitudinal spline and 2x4 milled plate at top.

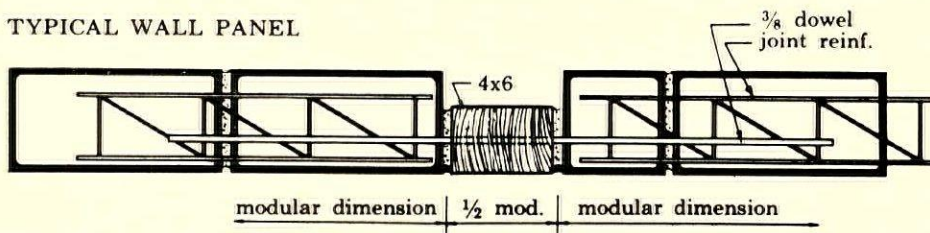


HEADER DETAIL (left) shows 2x12 used because panel is too thin for usual double 2x headers.

CORNER is made by lapping one panel halfway over the other, inserting 1x1 nailer strip.



ELEVATION TYPICAL WALL PANEL



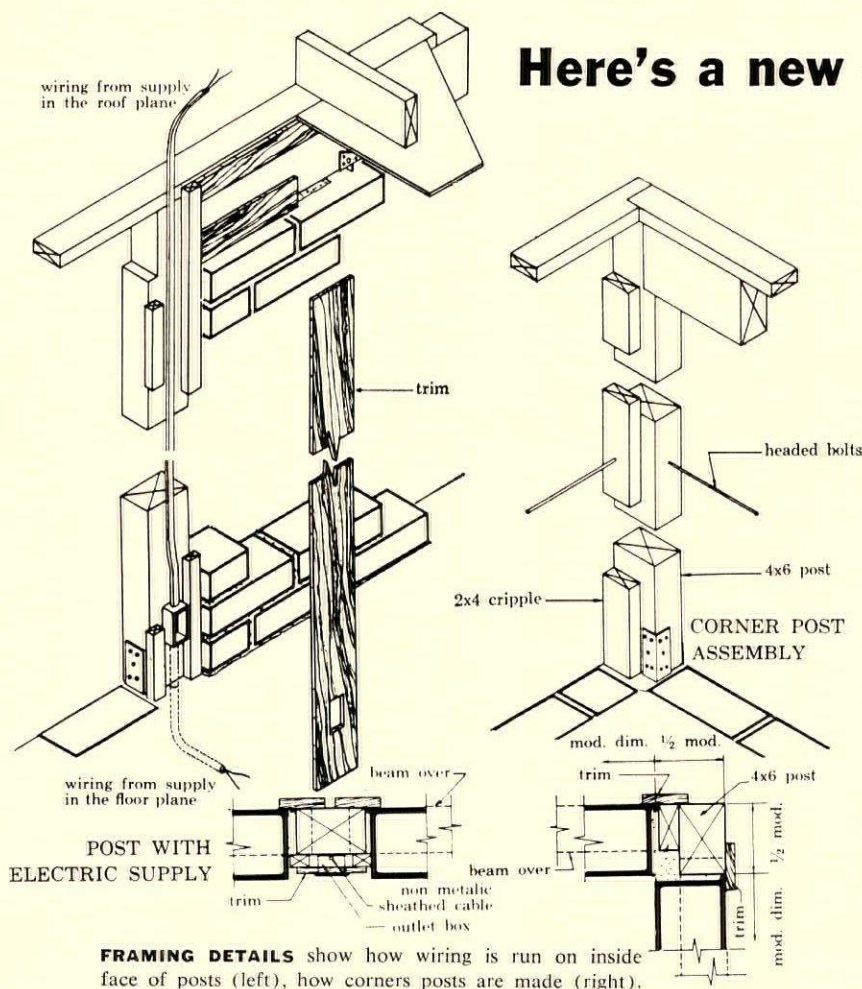
BRICK PANELS are tied to framing posts with horizontal steel rods every 2'8". Wire reinforcing is run atop same course as steel dowels.

Here's a new design for brick curtain walls

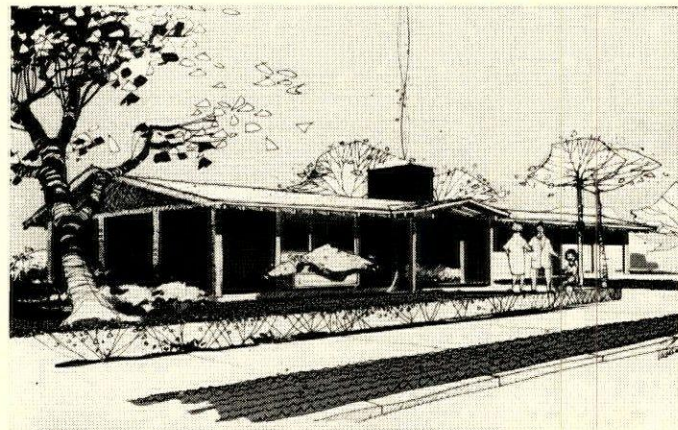
Used with the post-&beam framing system shown in the drawing above, it combines an economical single-skin wall with a handsome panelized look.

Basic framing is a double 2 x 8 continuous header, supported on 4 x 6 posts, and spanning up to 10' between post centers. Sections of brick curtain wall are laid up within these bays, and supported by truss-type wire reinforcing and steel dowels driven through the posts. Brick is ASTM C-62 or C-216, MW grade or above, 6" nominal width.

The new brick curtain-wall system was developed by Architects Anshen & Allen, San Francisco, for the Clay Brick & Tile Association, 55 Montgomery St, San Clay 5.



FRAMING DETAILS show how wiring is run on inside face of posts (left), how corners posts are made (right).



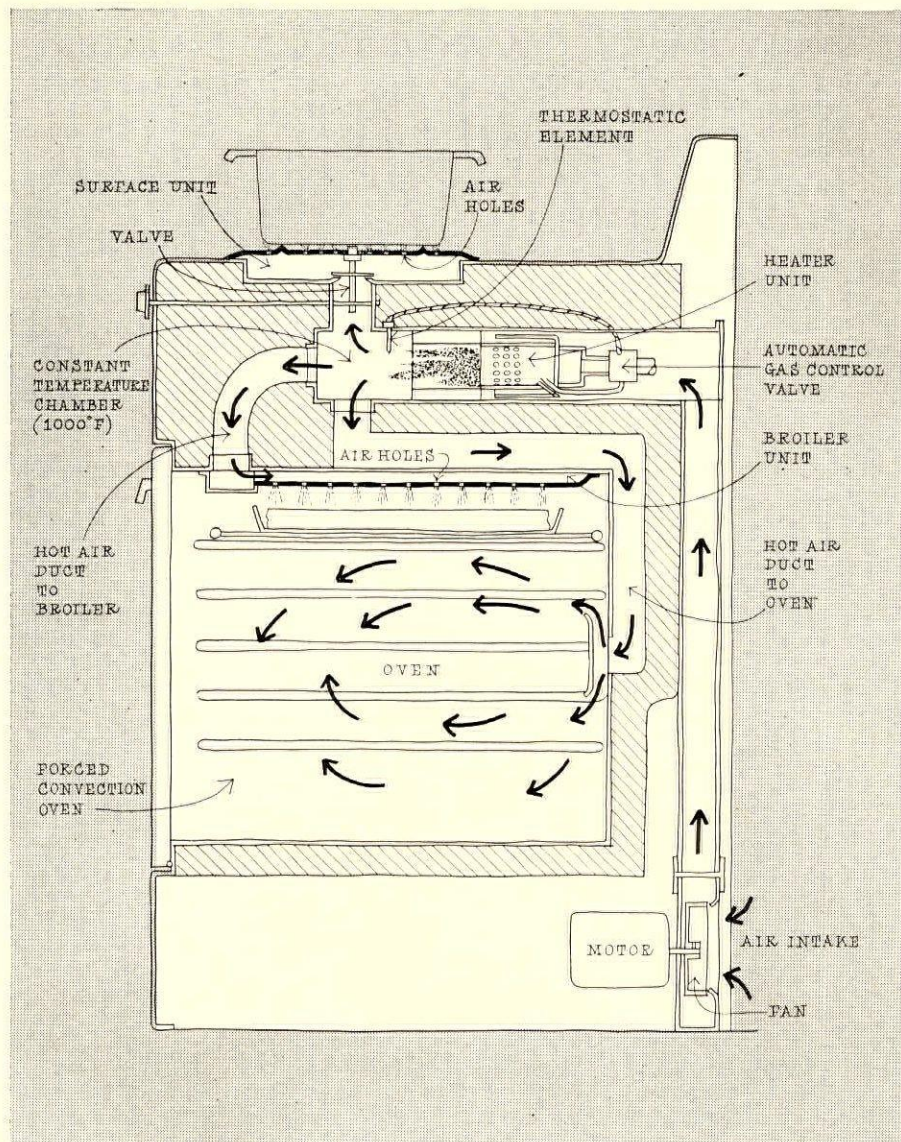
RENDERING shows how brick panels can be alternated with window and door areas to produce a strong contemporary modular design.

Jets of hot air do the cooking in this prototype range

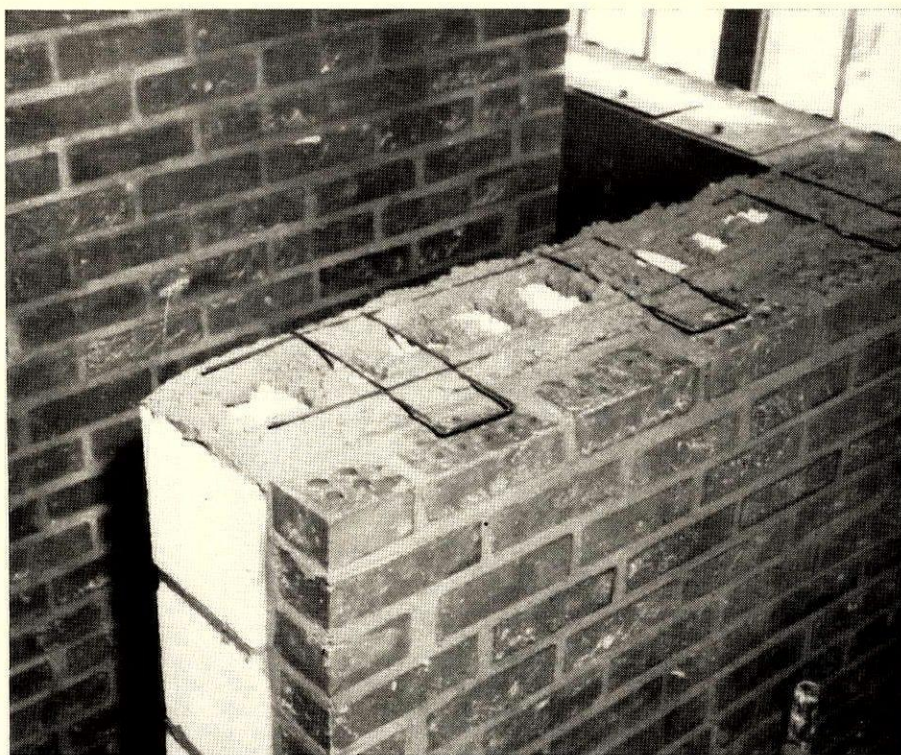
The air is heated in a single central burner and carried through ducts to surface units, broiler, and oven. The air is much cooler than conventional heating elements (1,000F vs about 2,000F) and it has no radiant heat effect. But, according to Jet-Heat Inc., which developed the range (and has just produced a commercial broiler version of it) the air blows out of the surface units and broiler at such high velocity (4,000 fpm) that it transfers heat—hence cooks—faster than conventional ranges. (Yet you can hold your hand within 3" of a surface unit.)

The oven, requiring lower temperatures, uses lower velocity air, and is a highly efficient forced-convection unit.

Manual controls operate simple dampers in the ducts. An automatic control modulates the heating unit, so air is supplied at a constant 1,000F regardless of how many cooking units are on. The range can operate on gas, electricity, or even fuel oil, and the test model uses the same burner that Jet-Heat puts in its gas furnaces.



Wire reinforcing: a better, cheaper way to tie face brick to block walls

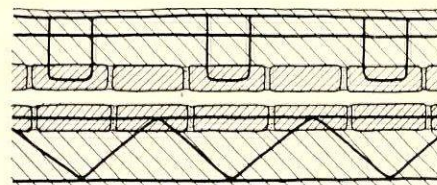


TEST WALL has wire reinforcing every six courses of brick, every second course of block.

In tests run by Armour Research Foundation, the reinforcing proved at least as strong as conventional brick header ties. And it has four important advantages:

1. Once a compression failure occurred, the wire proved more effective in holding the wall together.
2. Test walls reinforced with wire showed far less water seepage because the wire provides no through path.
3. The wire ties permit an uninterrupted running bond in the brick.
4. The ties are faster—and therefore cheaper—to install than header courses.

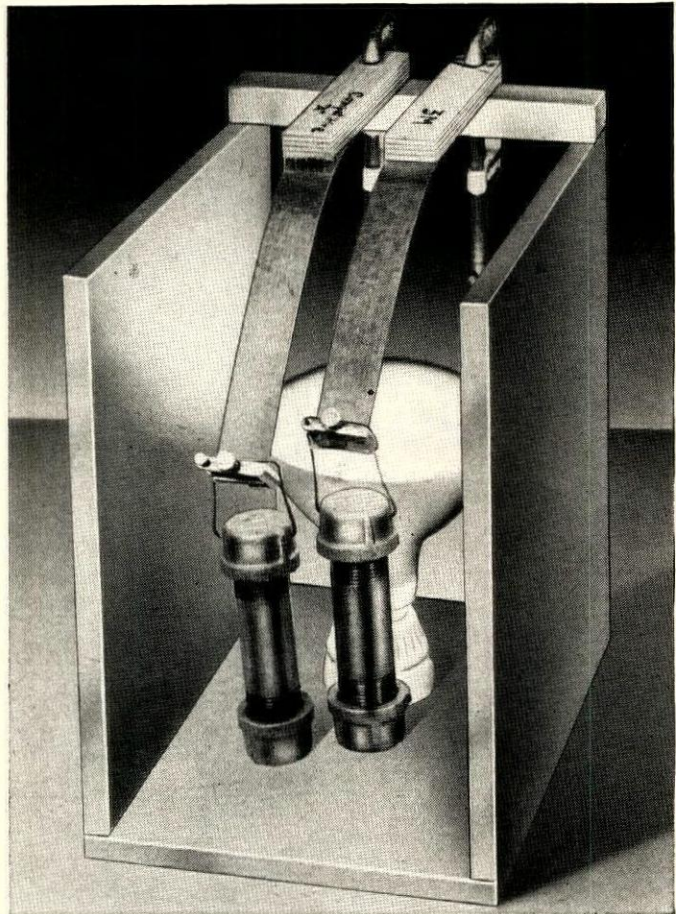
The tests were run for Dur-o-Wal of Cedar Rapids, Iowa. /END



TWO TYPES of standard reinforcing—tab type (top) and truss—were tested.

From today's first family of construction adhesives . . .

**HEAT-BOX
TEST PROVES
BONUS HEAT
RESISTANCE
of new
"FASTBOND"
CONTACT CEMENTS
for counter tops!**



Heat-Box Test: Plastic strips bonded to plywood under identical conditions with "FASTBOND" (right) and Brand A (left), dried 2 weeks, put in "heat-box" with 1-lb. weight suspended from each. Brand A breaks (shown) at 160 degrees, completely fails at 220 degrees. "FASTBOND" softens slightly at 220 degrees, holds up to 260 degrees . . . nearly equal to heat resistance of plastic itself!



Resist heat up to 100 degrees higher than many other contact cements . . . offer 10 big, profit-making, "customized" features!

Counter top installers coast to coast said higher heat resistance to prevent call-backs is the No. 1 improvement needed in contact cements . . . assurance of a tight bond where hot pans are set, sun shines in, around stoves.

New "FASTBOND" 10 and "FASTBOND" 5 (spray-type) Contact Cements *have it* . . . heat resistance up to 100 degrees higher! (See Heat-Box Test above.) *Plus* all these "customized" advantages the man on the job asked for: Drying time, 10 minutes for "FASTBOND" 10, even shorter for "FASTBOND" 5 • Over an hour

open time • Grips tight, even warped laminate • Waterproof • Ultra-thin glue line • Strengthens with age • Ready for immediate finishing • No irritating odor • Easy-to-apply with brush, trowel, roller or spray gun.

Next job, specify new "FASTBOND" 10 or "FASTBOND" 5 . . . the *only* contact cements with these job-proved advantages. (Other quality construction products from the 3M family: Duct and curtain wall sealers, and ceramic tile, floor tile, drywall and insulation adhesives.) Contact nearest distributor or write: AC&S Division, Dept. SBAA-72, 3M Company, St. Paul 6, Minnesota.

Adhesives, Coatings and Sealers Division 



IN LOS ANGELES this wide-roofed house by Architect Richard L. Dorman Assoc. is sponsored by the *Los Angeles Times Home Magazine*. It is in Yorba Linda and will be open for six months. Its Mexican tile roof and Spanish feeling will influence many Californians.



IN PHOENIX Builder John Long built this Mexican Territorial house to test public reaction. It was inspired by early Mexican houses which had flat roofs and this type of facade. Archway opens to a 10' x 21' entrance court.

Will houses like these start a new trend to Spanish design?

This summer thousands of people will see these two houses which might start a trend to make Spanish or Mexican design a successor to Hawaiian style that has been so popular. While different in appearance, each of these houses has roots in the southwest of the last century.

The *Los Angeles Times* house (top photo) has features reminiscent of early Californian and Mexican ranch houses. An H-shape floor plan follows a pattern of many Mexican haciendas and creates front and rear patios. As in Spanish houses there is an entrance court and water is used in two reflecting pools. In addition to the Mexican tile roof, there are some 1,500 sq ft of quarry tile in

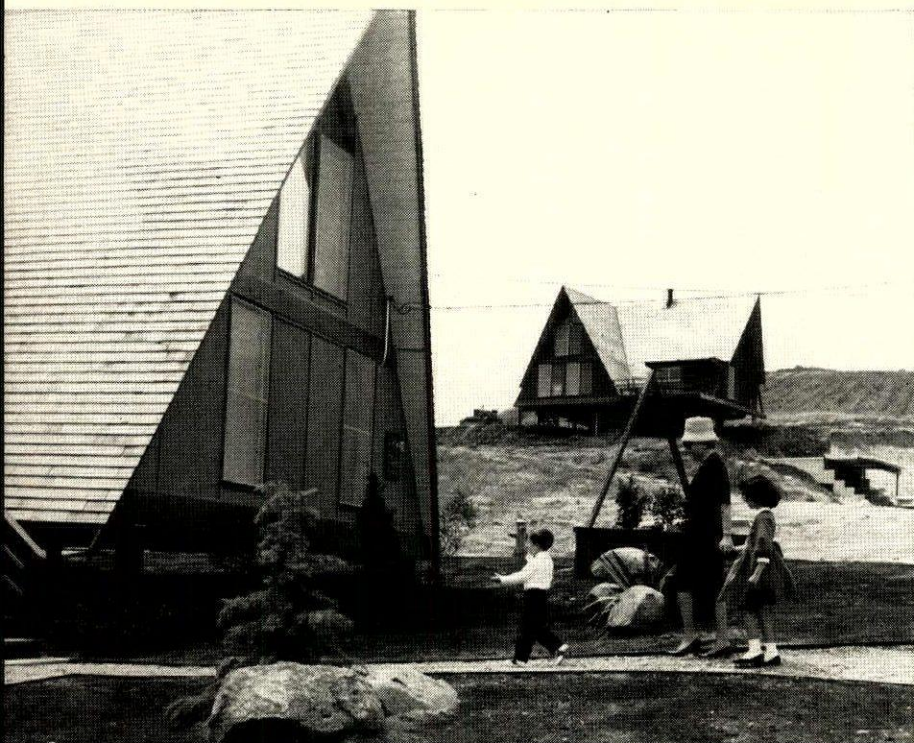
the floor and a wide use of ceramic tile in kitchen, bathrooms, and pools. The 7' overhangs are characteristic of Mexican farm houses. Inside the house there is exposed roof sheathing and heavy ridge beams.

John Long built two Mexican houses to get public reaction. His design staff had gone to Mexico and taken hundreds of photos to make the houses authentic. The "Territorial" house above has a tile entrance, a genuine antique Mexican front door, adobe block walls, an arched fireplace, beamed ceilings and other Mexican features. It is 38' x 67' (including double garage) and is priced at \$23,500 with air conditioning on a 1/3-acre lot.

More about the leaders

New A-frame model houses are popping up all over p 168

This model includes features that Huber's buyers prefer p 170

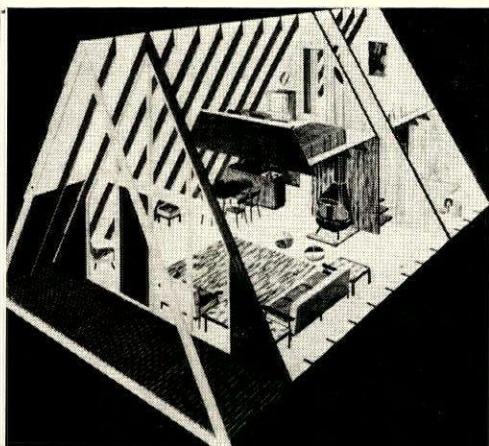
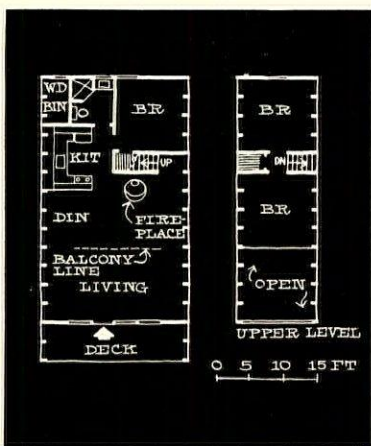


BIG BUILDER'S MODELS are in Cathedral Homes' subdivision in San Diego. Priced from \$29,500 to \$50,000 they brought both lookers and buyers. Houses rest on steel posts, leaving hillside undisturbed.



LUMBER DEALER'S MODEL is made by Sandpoint Builders Supply of Seattle, sells for \$2,295 plus erection. Floors, end walls, and roof are made of panels trucked to site. Upstairs sleeping deck is 9' x 12'.

The A-frame: New models are popping up all over



LUMBER MANUFACTURER'S MODEL by Georgia-Pacific is 31' x 35' Delta Frame. Tests show it is strongest of all A-frame de-

signs because it consists of a series of solid triangles tied to foundation piers. Finished price of the house is estimated at \$5,500.

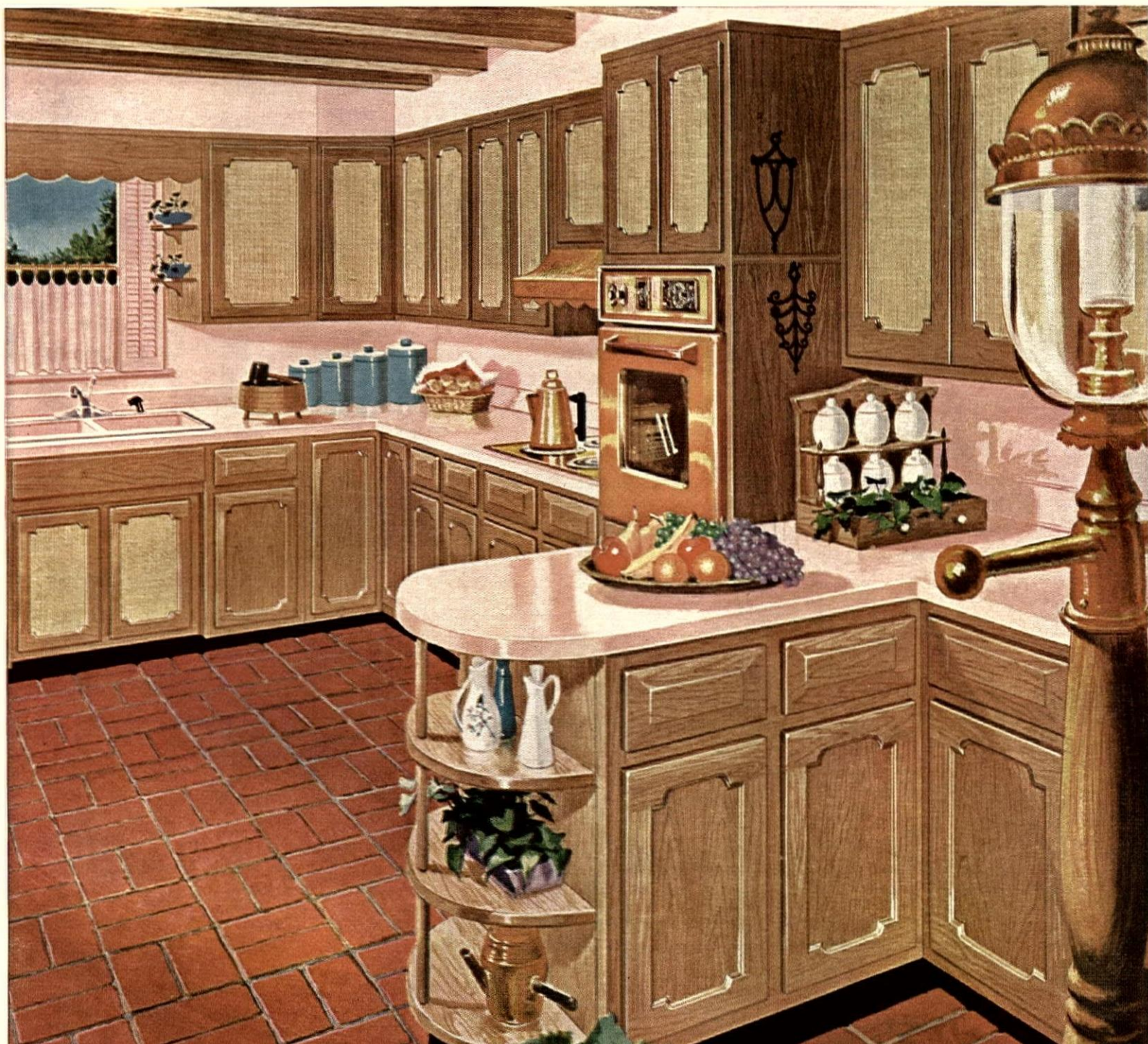
So popular is the A-frame as a vacation house that now its use is spreading all over the country. Many lumber dealers are selling component parts for the do-it-yourself market and some will handle the construction (photo above right). But no longer is the A-frame just a holiday home. In San Diego the first higher-price subdivision of A-frames has been built (photo above left). Most visitors liked the houses.

Because of its attractive design the A-frame draws crowds wherever it is exhibited, whether in New York or Los Angeles, as was demonstrated by the houses shown below. Newest development is a construction system called the Delta Frame which is said to be strongest of all (center drawing).



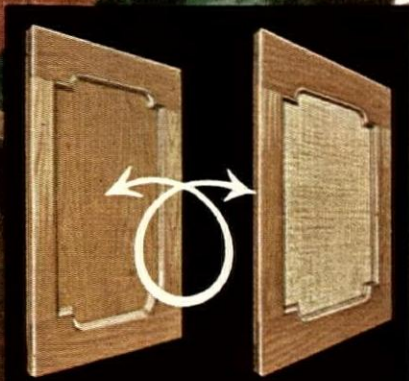
A-FRAME SPECIALIST'S MODEL by Builder Kelly Buchanan was seen by thousands at Los Angeles County Fair. Price: \$4,500 to \$7,500.

PREFABBER'S MODEL by Swift Homes was displayed in Pennsylvania Station, New York City. Price: \$2,950 fob Pittsburgh.



*for greater sales appeal
and design flexibility*

beautiful
**KEMPER
RIVIERA
KITCHENS**

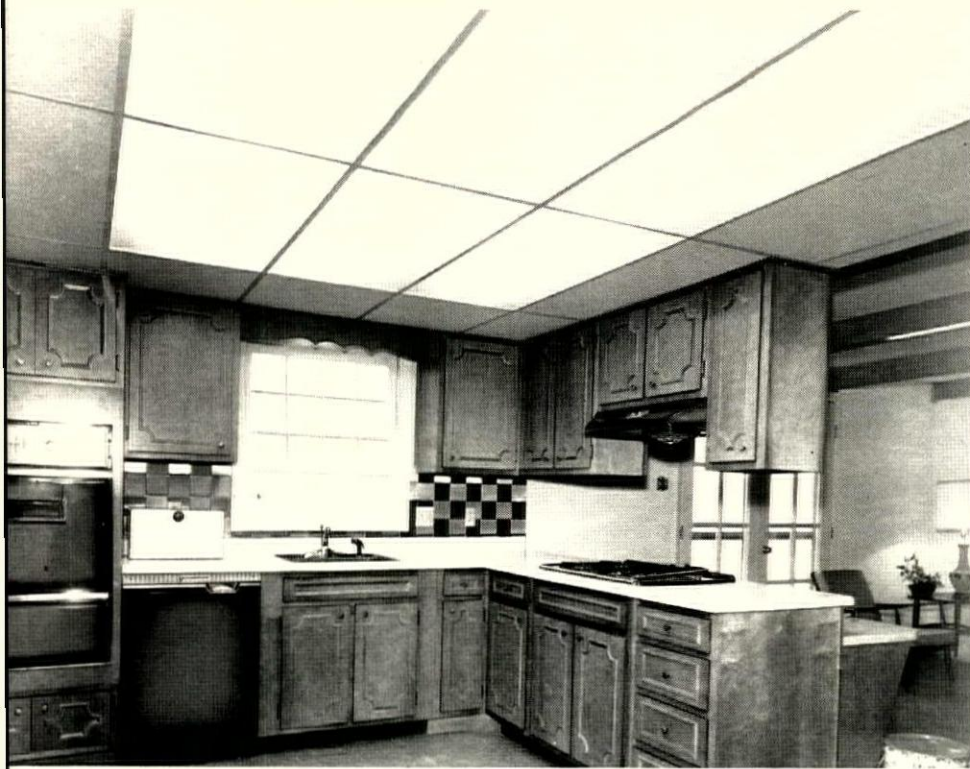


With Exclusive Varipanel
pat. pending

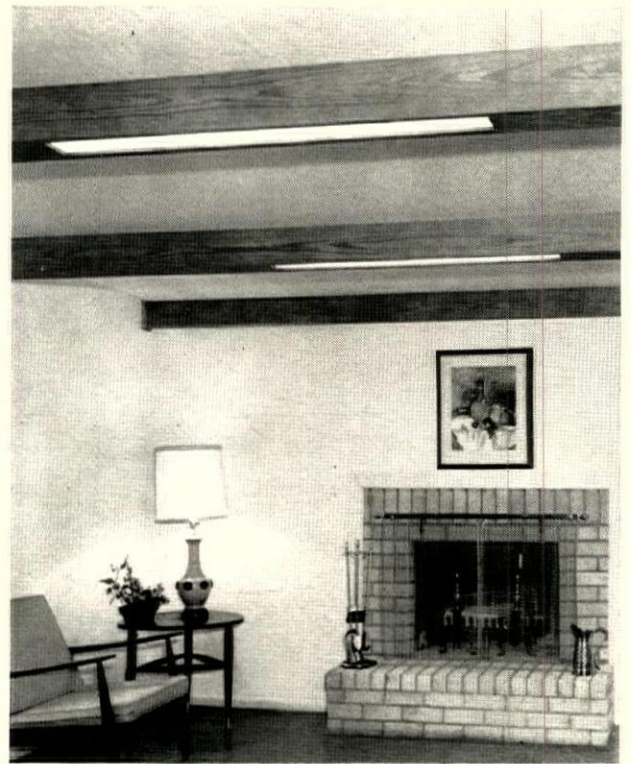
Authentic provincial styling, unmatched quality and a truly competitive price make Kemper's New Riviera Line your best buy in wood kitchens. Kemper's exclusive Varipanel feature gives your homes a sales appeal other cabinets can't duplicate. The recessed Varipanel easily reverses to provide a myriad of kitchen decors. The Fruitwood kitchen shown here, features the Varipanel doors in a standard woven grass cloth design and a matching wood grain in the base cabinets. Indiana craftsmen build the Riviera Kitchen to exacting standards from select Appalachian Maple and White Birch. Choose from complete stocks of cabinet styles and sizes located near you. Your Kemper Dealer offers the Riviera Kitchen in both popular French Walnut and warm, glowing Fruitwood. Literature on request.



Kemper Brothers Inc., Richmond, Indiana



LUMINOUS CEILING in kitchen is a feature everyone wants, plus a compact work area, ample cabinets, and a dining counter or table space.



LIGHTED CEILING BEAMS in recreation room are well liked, but fireplace as an optional extra brings little buyer comments.

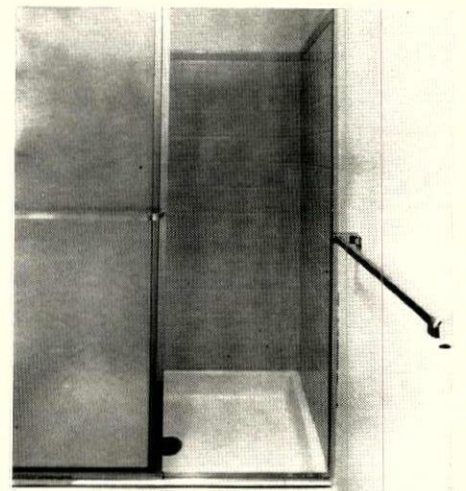
These house features reflect buyers' likes and dislikes



FRONT SCREEN DOOR should be screened full length, buyers say, and should be made of aluminum rather than of painted wood.

Builder Don Huber who has eight subdivisions in Ohio and Indiana believes the way to improve his houses is to ask people how they like them. And he believes the man who asks the questions should be the man who designs the houses. So Staff Designer G. A. Rimert, Jr interviewed 150 families including buyers of competitors' houses.

As a result, Huber has increased the popularity of his houses by including more things people ask for. In addition to features shown here, Huber says people strongly desire a separate recreation room or a large country kitchen. Families also want a front entry hall plus a traffic plan that permits getting from the entry to different parts of the house without crossing the living room. And a door should lead from garage to kitchen or recreation room.



SLIDING SHOWER DOOR of glass is a feature asked for by so many people that it is now standard in all of Huber's houses.



FOUR FEATURES buyers want: brick on all four sides of the house, rear door in the garage, a garage window, and roof overhangs.



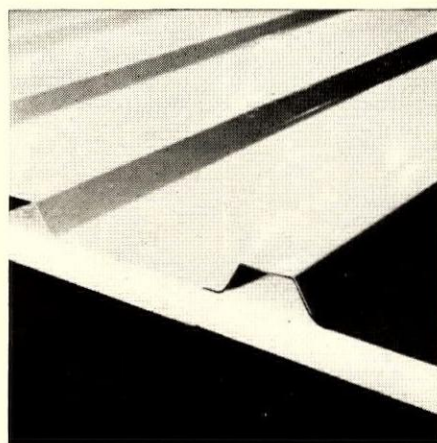
BRIGHTER LIGHTING and a ceiling with acoustical and thermal insulation are being tried in bathrooms of experimental models.



MASTER BEDROOM VANITY with basin, big mirror, counter space, and storage is the most popular feature in Huber houses. /END



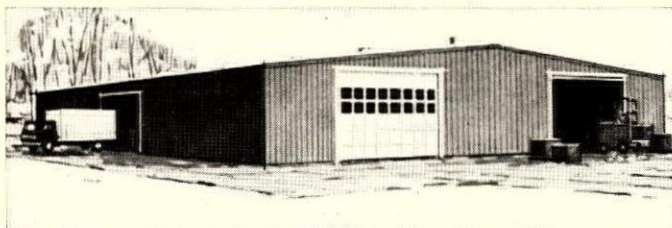
URETHANE FOAM CORE of panel is bonded to enameled steel skins on both sides.



CORRUGATIONS OVERLAP to form joints. Insulation butts to form continuous layer.

PREFABBED PANELS have predrilled holes for color-matched fastenings that secure panels to girts or purlins. Fastenings are the only metal-to-metal contact through the wall.

For light construction: a new sandwich panel



TYPICAL PANELIZED BUILDINGS include warehouse (top) and office.

The panels—which come 24" wide and in continuous lengths up to 22'—are an adhesive-bonded sandwich of two metal sheets and a 1"-thick layer of urethane foam. Developed by Parkersburg Building Div, the panels are cut to length at the factory, have a baked-on, acrylic-enamel finish on both the interior and exterior skins. In-place cost is said to be less than \$1.20/sq ft.

At present the new panels are marketed only as part of Parkersburg's pre-engineered metal buildings (like those shown at left). But company spokesmen say the panels "may soon be available as separate components."

Installed as a roof or wall material, the Parthane panel has a U factor of 0.11 to 0.12 (vs 0.24 for a built-up roof system of 1" fiberglass and tar or 0.36 for a typical 12"-thick brick wall). It weighs 2.2 lb/sq ft, has a compressive strength of 2,000 psf.

Parkersburg Building Div, Parkersburg, W. Va.

For details, check No. 3 on coupon, p 204

New products continued on p 174



Compact 1/2" drill is designed for heavy-duty work in tight spots. Chuck is recessed above and behind motor to reduce chuck-to-rear-housing-length to only 5 3/4". Body is only 3 3/8" wide, and both handles may be removed for close quarter work. Four models are priced from \$54.50 to \$64.50.

Stanley, New Britain, Conn.
For details, check No. 4 on coupon, p 204

New tools are designed to simplify problem jobs

Portable pump is powered by a 3/4-hp gasoline motor, is so small (only 8 3/4" high, 9" wide, 9" deep) and so light (only 18 lb complete) that it can be moved easily from job to job by hand. Model 61, the Little Squirt, is self priming, has a capacity of 1,800 gph at 10' head, a built-in 12-oz fuel tank, and 1" Npt intake and discharge connections.

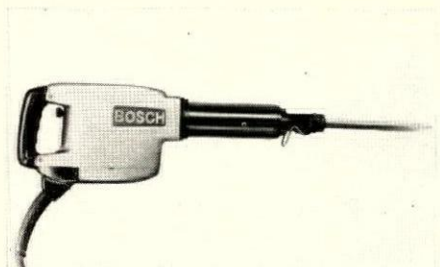
Kenco Pump Div, Lorain, Ohio.
For details, check No. 5 on coupon, p 204

Lightweight nailing gun is said to be the first portable nailer powerful enough to drive a full-sized, 8-penny, 2 1/2" nail. Model S is made of magnesium to reduce weight, drives nails with a single blow, and needs less maintenance than previous models because it has only half as many moving parts. It also features a top-loading, extra-length magazine and automatic trip fire.

Spotnails, Rolling Meadows, Ill.
For details, check No. 6 on coupon, p 204

Portable bandsaw can cut steel, brass, aluminum, copper, plastic, and similar materials in the field. Hand-held tool features a two-speed. 4.5/6.5-amp, heavy-duty universal AC-DC motor rated 115 v, 25-60 cycles. Porta-Band weighs 16 lb, can cut 3 1/4" x 4 1/4" rectangular stock, or 3 1/4"-diameter round stock. Saw retails for \$259 or in a kit with a case and six extra blades for \$279.

Porter Cable, Pittsburgh.
For details, check No. 7 on coupon, p 204

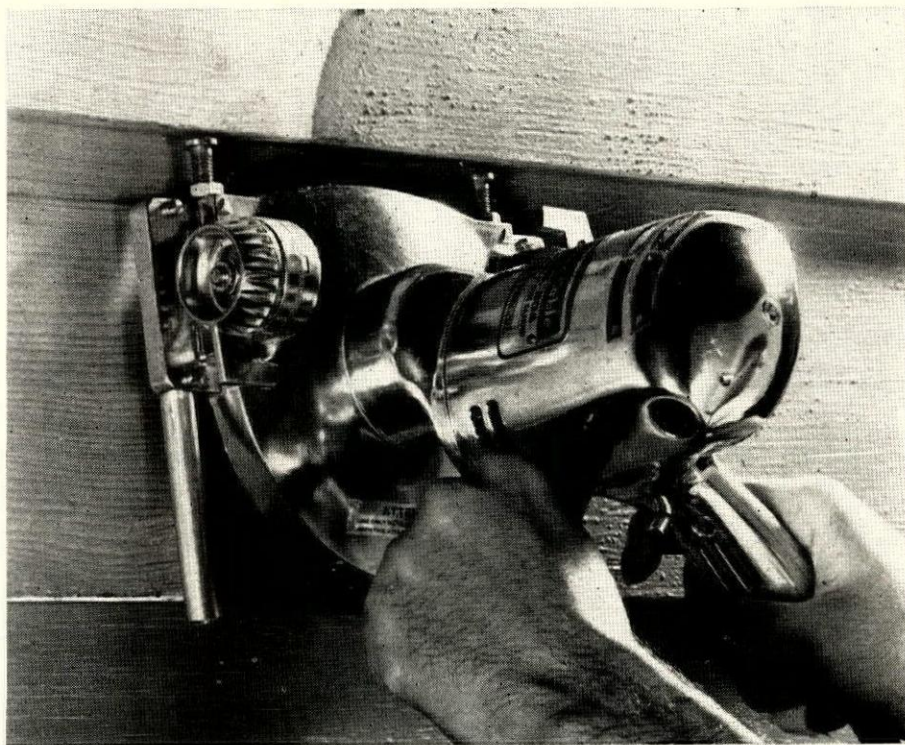


Electric hammer for demolition work weighs 22 lbs, strikes 20% harder than hammers weighing as much as 30% more, has a new air-cushion striking system and shock-absorbing handle.

Homelite, Port Chester, N. Y.
For details, check No. 8 on coupon, p 204

Power paint remover (right) is said to take off paint twice as fast as conventional methods. Steel guides assure uniform removal of paint to any depth. Model 304-PR retails for \$79.50 with tungsten carbide sanding disks.

Porter Cable, Pittsburgh.
For details, check No. 9 on coupon, p 204



ELECTRIC
HEAT
NEWS

INTRODUCING THE ALL-NEW HUNTER CONVECTION BASEBOARD

Everything's new but the Hunter name!

Our chief engineer is never satisfied, and this is the remarkable result. Redesigned honeycomb heat exchanger speeds warm-up. New mounting glides on rails for silent expansion and contraction. Angled baffles guide warm air directly into room. Pre-wired unit sections and jumper connections permit faster, easier installation. Improvements surpass new NEMA and UL standards, and are included on both economy Heatliner series (above) and deluxe Heatmaster (below). Send coupon today for full information on the latest in electric heat.

NEW LONG LENGTHS—
FULL 4, 6, 8 AND 10-FOOT SECTIONS!

NEW PRICES,
MORE COMPETITIVE THAN EVER!

NEW STYLING, MODERN AS THEY COME!

NEW EASE OF INSTALLATION!

NEW ENGINEERING THROUGHOUT!

NEW HIGH IN PERFORMANCE!



Heatmaster offers thermostat option—built-in or wall-mounted

HUNTER
ELECTRIC
HEAT

It's Matchless!



MAIL FOR CATALOG

Hunter Division—Robbins & Myers, Inc.
2432 Frisco, Memphis 14, Tenn.

Send complete data on all-new Hunter
Convection Baseboard to:

Name _____

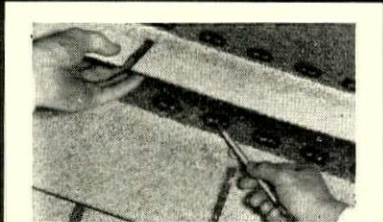
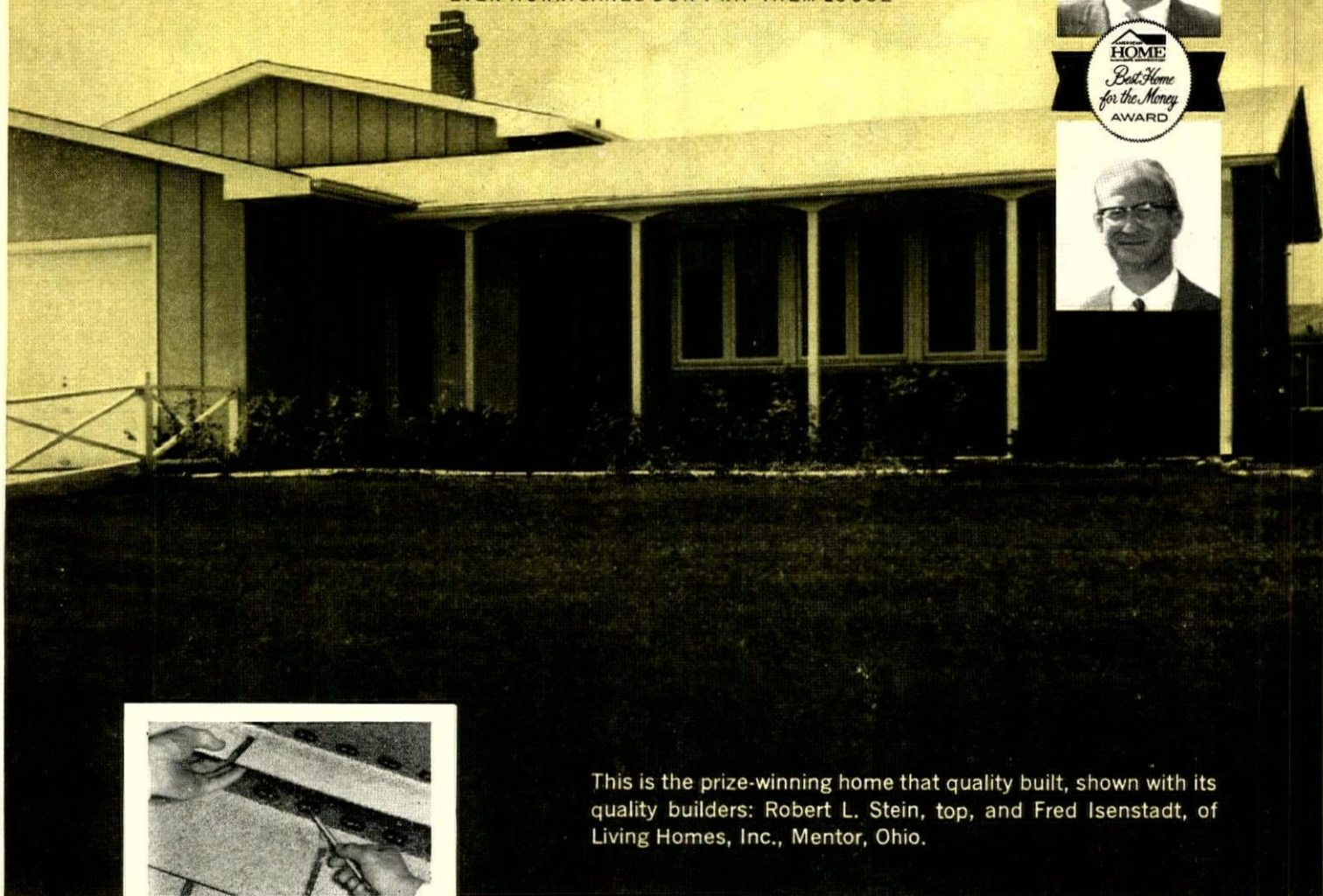
Company _____

Address _____

A PRIZE-WINNING HOME WEARS A PRIZE-WINNING ROOF BIRD

WIND SEAL® SHINGLES

EVEN HURRICANES DON'T RIP THEM LOOSE



This is the prize-winning home that quality built, shown with its quality builders: Robert L. Stein, top, and Fred Isenstadt, of Living Homes, Inc., Mentor, Ohio.

- powerful seals spaced for drainage
- proved to hold in 125 MPH hurricanes
- lay fast in the usual way — no pulling apart or turning
- long lasting double-surfaced construction
- advertised to your customers in consumer magazines

Living Homes, Inc. of Cleveland wins the American Home award for its split-level house, “BEST HOME FOR THE MONEY IN OHIO”

“... USE OF QUALITY BRAND NAME PRODUCTS” figured prominently in the American Home’s citation, an award greatly valued by fine builders the country over. Bird Wind Seal Shingles are citation winners in their own right. They proudly carry the American Builder’s Quality Builders’ Product Award for 1962 for excellence of construction.

BIRD & SON, INC., EAST WALPOLE, MASS. CHICAGO, ILL. SHREVEPORT, LA. CHARLESTON, S. C.



1. FOLDED GYPSUM STUDS are scored at factory, folded into delta shape at site.



2. STUDS slide into steel channels screwed to floor and ceiling. Studs are 24" oc.



3. STEEL CHANNELS are cut to form tabs which are bent in to hold studs in place.



4. STEEL SCREW-PLATES are mounted on both sides of studs at 2', 4', and 6' levels.



5. ADHESIVE is applied to edges of studs and gypsum skin is put in place.



6. SELF-TAPPING SCREWS secure skin to screw plates and floor and ceiling channels.

Here is an economical partition system with fire ratings up to two hours

In-place cost of the partition being installed above is about 10% less than other partitions with equal fire ratings. Reason: New wall needs less field labor, is assembled with ordinary tools, is taped conventionally. Studs and skins are fire-resistant gypsumboard, so walls have fire ratings of 45 min with 1/2"

skins, 1 hr with 5/8" skins, 2 hr with two-ply 5/8" skins. Another advantage: All gypsum and metal parts, including steel door trim (not shown) can be ordered from Barrett gypsum suppliers. Barrett Div, Allied Chemical, New York City.

For details, check No. 10 on coupon, p 204

New Products continued on p 179

SARGENT
Fore Line
locksets
made with
Du Pont DELRIN®
ACETAL RESIN
for
style appeal



IT'S NEW! Here is high style at low cost. DELRIN, successful in Sargent architectural and custom locksets, is now available in coordinated colors in a new residential lockset—the "Fore Line". Knob face plates and buttons of DELRIN in pre-selected colors provide accent to a wide variety of traditional hardware finishes. In appearance and internal innovations, DELRIN helps set a new standard of style appeal and dependability in locksets for residential construction. ■ You will find more details on the sales-winning ideas offered by these locksets . . . on the following pages . . .

DELRIN®

ACETAL RESIN

PLASTICS
DEPARTMENT



BETTER THINGS FOR BETTER LIVING . . . THROUGH CHEMISTRY

CIRCUIT BREAKERS HELP SELL HOMES

-here's how we help you make the most of this proven fact...

EVERYONE APPRECIATES ELECTRICITY BUT—FEW OF US UNDERSTAND IT!

We take for granted such modern conveniences as electric lights, radio, television, fans, refrigerators, water heaters, washing machines, dryers, ironers, electric ranges and kitchen appliances. We seldom consider how electric current comes into our house and what is required to make it a safe and reliable servant.

Electric current flows through wires, just as water flows through pipes. If pipes are too small, you can't draw water in your kitchen and in your bath at the same time. If wires are too small, you can't possibly get the full benefit of your electrical equipment. When you overload the wires with too many appliances, either they won't operate properly or they won't operate at all. Furthermore, repeated overloading can destroy insulation and produce a real fire hazard. That is why adequate wiring should be built into the house.

Be sure there is adequate wiring in your new home. Be sure, too, that you have Square D circuit breakers—for the modern electric circuit protection which eliminates fuses and fuse replacement—forever!



WHEN YOU SEE A HOME WITH SQUARE D CIRCUIT BREAKERS, YOU KNOW THE BUILDER HAS PROVIDED FOR BETTER LIVING—ELECTRICALLY!



Here's why your builder has provided this home with this **PLUS** feature **SQUARE D CIRCUIT BREAKERS**

Because they end, forever, the annoyance and inconvenience of blown fuses. The Square D circuit breaker eliminates fuses completely.

Because they afford safe, shock-proof protection. When a short circuit or dangerous overload occurs, the circuit is cut off automatically. A simple movement of a shock-proof handle restores current. If danger still exists, the breakers keep tripping.

Because Square D circuit breakers bring peace of mind, avoid embarrassing and perhaps serious lapses in electric service. No groping in the dark—replacing blown fuses.

Because they enable you to add new circuits as you need them. Here is another way to protect the resale value of your home by removing the possibility of electrical obsolescence.

There's real **SELL** for your home in this folder—and it's available in quantities without cost

You can put a potent selling feature to work for you by installing Square D's circuit breakers in the homes you build. We'll work with you by supplying quantities of the colorful folder shown above. Its inside spread presents the advantages of electrical living in simple, understandable language. And notice that we'll imprint the entire back page of the folder to your copy specifications!

In addition to this folder, there is an attractive die-cut display card which tells prospects that "this home offers modern circuit breaker protection and convenience." There are jumbo tags, too, which can be used effectively in merchandising other features in the home.

These three items are powerful selling tools for use in model and demonstration homes. If you would like to see them, drop us a line. We'll send you one of each, together with the complete story of **QO**... finest circuit breaker ever built.

Address Square D Company
Mercer Road, Lexington, Kentucky

Here are some of the many other **plus** QUALITY FEATURES which make this home a joy to live in!

We imprint this back cover for you, using copy which you furnish

YOUR SIGNATURE HERE



SQUARE D COMPANY

wherever electricity is distributed and controlled

New products

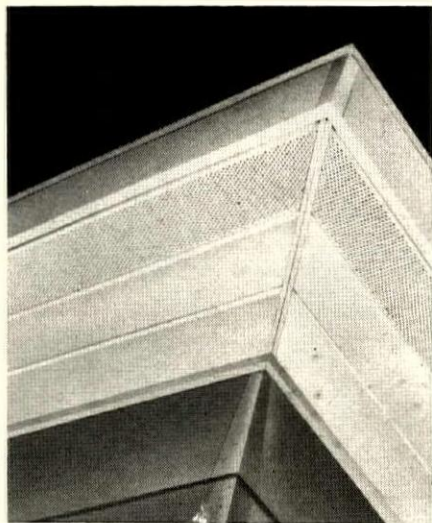
start on p 173



VJ Soffit is a system designed to simplify inventory: It is made from ordinary aluminum siding parts—regular and louvered vertical aluminum siding with standard $\frac{3}{8}$ " "J" channel strips. The siding material is backed with insulating board to reduce sound transmission and to strengthen the panels.

Altex Corp. Waukesha, Wis.

For details, check No. 11 on coupon, p 204

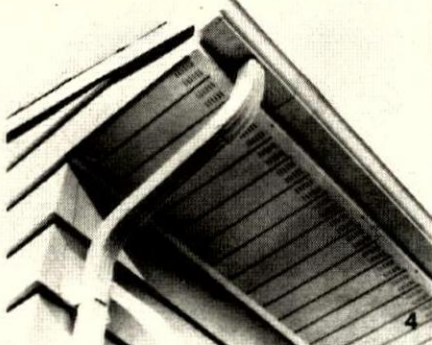
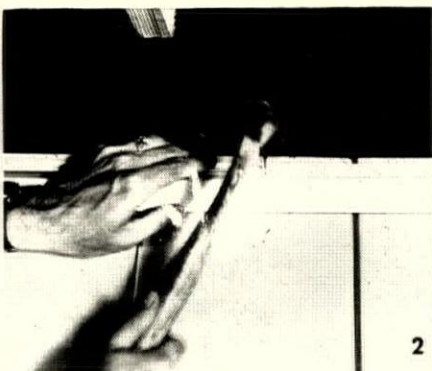
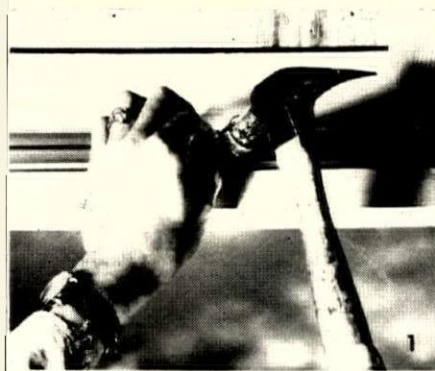


Protect-O-Soffit is made from 8' long interlocking solid or perforated panels, 6" wide. As many panels can be installed as are needed to fill the soffit width. System includes filler strips for odd-width soffits, starter moulding to nail to siding, fascia trim, and end and corner trim. All parts are prefinished.

Green-Hammer Metal Prods, Newark.

For details, check No. 12 on coupon, p 204

Here are three aluminum soffits— all prefinished to cut on-site labor



Kaiser has ventilated soffit made of panels, mouldings, and trim finished with white baked enamel. It fits boxed-in or closed-rafter eaves. The system uses panels 4' long, 12", 16", or 24" wide, that can be trimmed to fit narrower eaves. Louvers in the panel edges provide 3.03 sq in of net-free ventilat-

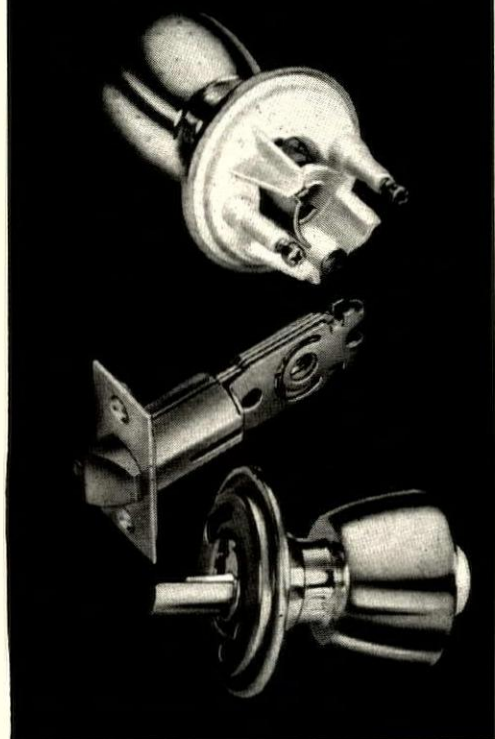
ing area per lin ft. The soffit is installed in four steps (see photos): 1) nail moulding clip to fascia, 2) nail moulding to siding, 3) insert panels in side-wall moulding, and 4) snap moulding to fascia clip to hold panels in place.

Kaiser Aluminum, Oakland, Calif.

For details, check No. 13 on coupon, p 204

New Products continued on p 181

SARGENT *Fore Line* locksets made with Du Pont DELRIN[®] ACETAL RESIN for dependability



IT'S NEW! A one-piece housing of DELRIN provides strength, long life and dependability in the "Fore Line" residential locksets. Fastening posts of DELRIN grip the screws and prevent loosening. Many internal working parts of DELRIN assure smooth, quiet operation without lubrication. Knob face plates and buttons of colored DELRIN resist soiling and wear. ■ This combination of advanced engineering and optimum use of modern materials offers builders trouble-free reliability in residential locksets. Get more details on the following pages...

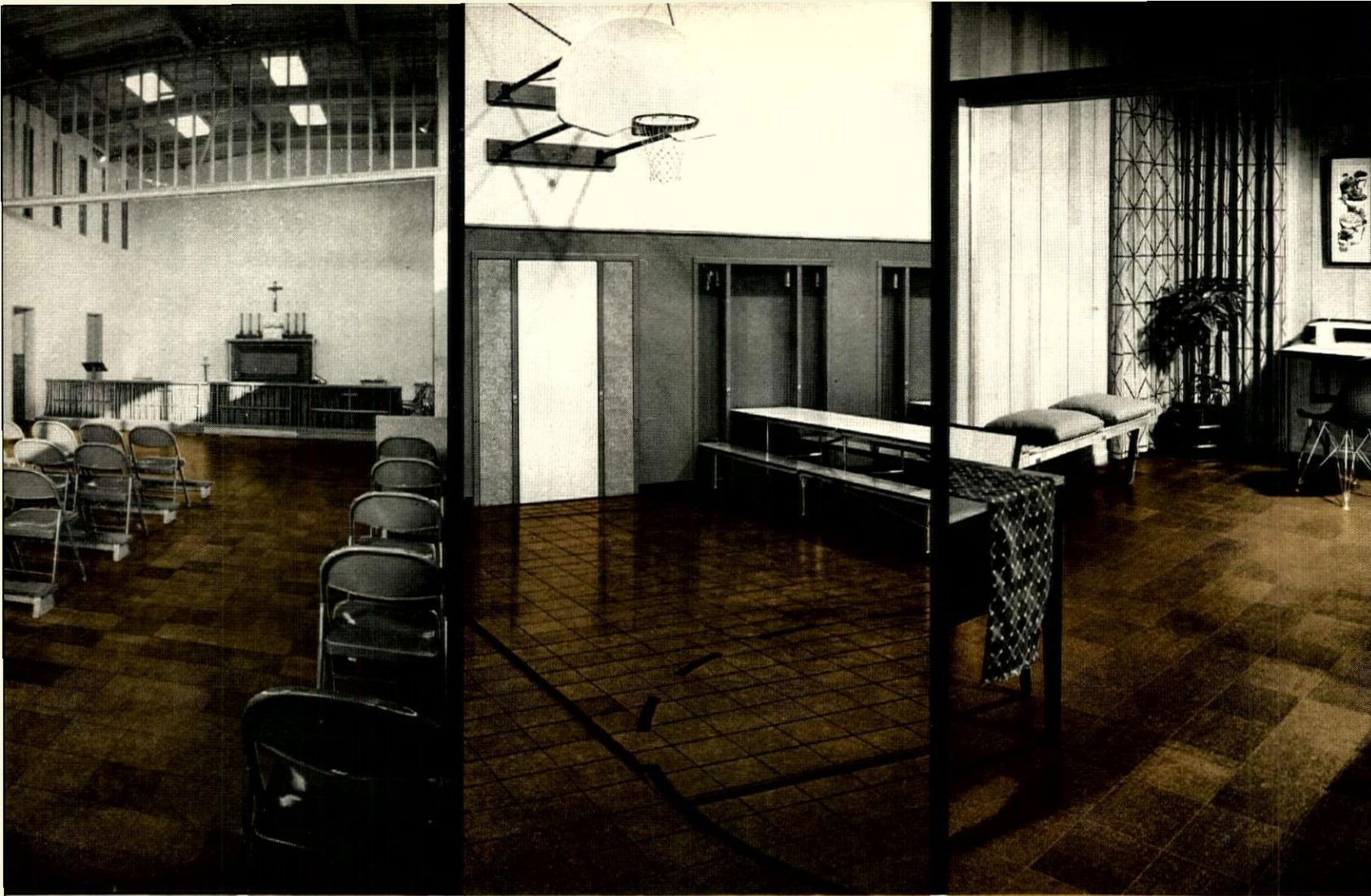
DELRIN[®]

ACETAL RESIN

PLASTICS
DEPARTMENT



BETTER THINGS FOR BETTER LIVING . . . THROUGH CHEMISTRY



The congregation of this church chose Par-Tile for its rich warmth of texture, low initial cost, and because it isn't damaged by women's spike heels. Par-Tile is guaranteed for 15 years.

Forrest Par-Tile was used to hold the line on building cost in this school multi-purpose room. Par-Tile is not damaged by women's spike heels, kids boots, roller skates, heavy furniture. Will not check or splinter.

In this family room Forrest Par-Tile provides a warm, clean, durable floor for kids to play on. Par-Tile makes an excellent dance floor, too.

PROBLEM HOW TO HOLD THE LINE ON COST AND STILL PROVIDE A QUALITY WOOD-BLOCK FLOOR

SOLUTION SPECIFY **FORREST PAR-TILE*** WOOD-BLOCK FLOORING... IT'S BEAUTIFUL, YET COSTS ONLY ABOUT 40c PER FOOT, APPLIED



The pressure is on you every day to design a quality school or home or office building, but to **hold the line on cost**. You know, too, that, in nearly every instance, when quality is improved, cost jumps.

However, in the case of wood-block flooring this is not necessarily true. Forrest Par-Tile wood-block flooring is a quality product . . . yet it can be applied for approximately 40c per square foot. And—it is prefinished at the factory. No sanding or finishing on the job.

True, it lacks the conventional wood grain. But look at the advantages: • When applied, it is rich and warm. Really

beautiful • Par-Tile is uniform, smooth, harder than oak or maple. Women's spike heels, which ruin other floors, won't leave the slightest dent • Par-Tile is tongue and groove, forms one solid floor • Easy and fast to lay • Prefinished at the factory with twin coats of vinyl • **Par-Tile is guaranteed for 15 years** • Exceeds FHA requirements.

Par-Tile is proving successful in churches, schools, offices, bowling alleys, ballroom floors. In homes for family room, and party room, Par-Tile is perfect.

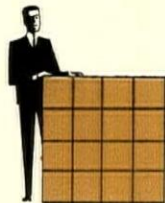
Builders tell us that Par-Tile in the family room, study, party room, make it much easier to sell "spec" homes.

OTHER FORREST FLOORING



FORREST
2BY-FLOOR®

2' x 4' panels, 4 to a carton, nails included. Easy to handle. Easy to put down over old floor or on new construction.



FORREST
QUIK-FLOOR®

4' x 4' panels for fast application over old floor. Goes down fast on new construction. Makes ideal new floor.



FORREST
RANDOM PLANK®

The same quality material as Forrest Par-Tile in plank width and random lengths. Tongue and groove. Simulated wood pegs optional.

For complete information, ask your floor covering or building material dealer, refer to A.I.A. File No. 19-E-92, or write to Forrest Industries, Inc., P.O. Box 78, Dillard, Ore.

*Pat. No. 3001902

FORREST INDUSTRIES 



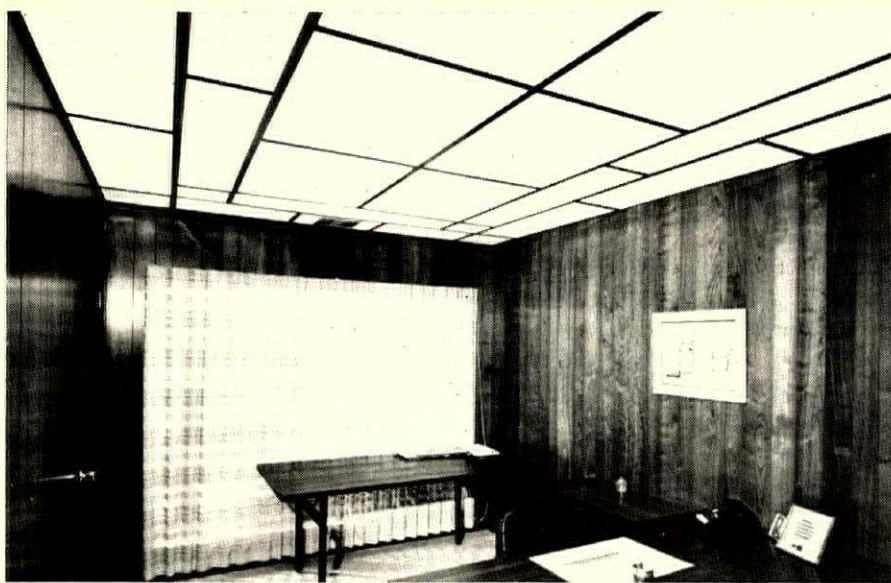
Foamed-plastic tiles of Koppers Dy-lite (expanded polystyrene) come in thicknesses ranging from 1" to 8". Each tile measures 2' square and has lapping edges that make the ceiling into a continuous panel with excellent insulating qualities. The lightweight tiles

can be cut, sawed, or milled with standard tools. The diamond-patterned squares can be installed in suspended ceiling systems or simply nailed, stapled or glued in place.

United Progress Co, Albany, N.Y.

For details, check No. 14 on coupon, p 204

These new ceiling materials and designs add buyer appeal overhead



Luminous ceiling system has Fiberglas panels supported in a suspended precut aluminum grid system. It comes in two forms; preassembled to install in a specific size opening or in linear sections that may be assembled on the job without using special tools.

Columbia Mills Inc. Los Angeles.

For details, check No. 15 on coupon, p 204



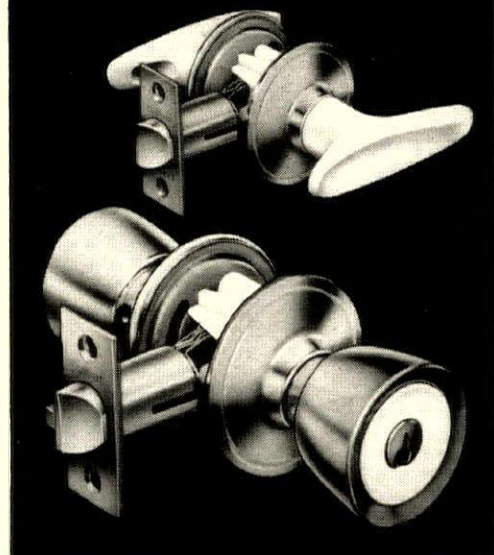
Decorative tile called Candlelight has a random pattern of multi-sized stars in three pastel shades of green, which blend with both traditional and contemporary decoration. The 12" x 12" tiles list for 18¢ each. They are made with interlocking edges for staple-in-place or adhesive installation.

Armstrong Cork Co, Lancaster, Pa.

For details, check No. 16 on coupon, p 204

New Products continued on p 185

SARGENT
Fore Line
locksets
made with
Du Pont DELRIN[®]
ACETAL RESIN
for
convenience
... custom
features



IT'S NEW! Custom-like styling and convenience features made possible by DELRIN help make the "Fore Line" truly new. A unique and distinctive lever handle made of DELRIN is completely free of static shock and is easier for children to use. Inside knobs are always free; anti-panic and privacy locks provide emergency release and non-lockout features. Two key sets, with a push-button or turn-button of DELRIN, are available. ■ High-quality, sales-stimulating features like these, high-fashion appearance and exceptional ease of installation have prompted leading builders to select the "Fore Line" for their new developments! Take Levitt & Sons, Inc., Levittown, New Jersey, for example. You'll find that story on a following page . . .

DELRIN[®]
ACETAL RESIN
PLASTICS
DEPARTMENT 

BETTER THINGS FOR BETTER LIVING . . . THROUGH CHEMISTRY

For a new face...



or a face-lift



PALCO-FACE redwood interior paneling

BEAUTY—the warmth and enduring beauty of natural California redwood in a new, thinner T&G pattern. It's PALCO "Architectural Quality" at lower cost!

EASE of application — Palco-Face is lighter, easy to handle, goes up fast, nailed or glued. Quick and profitable for new or remodeling jobs.

ECONOMY—lower initial cost combines with fast, easy application to fit any budget. Palco-Face is CRA certified kiln-dried redwood in $\frac{3}{8}$ " thickness; packaged in separate lengths of 7', 8', 9', or 10'. Write for complete data.



PALCO® ARCHITECTURAL QUALITY REDWOOD

THE PACIFIC LUMBER COMPANY


San Francisco — 100 Bush Street • GA 1-3717
Chicago — 35 E. Wacker Drive • RA 6-3622
San Marino, Calif. — 2540 Huntington Drive • CU 3-9078

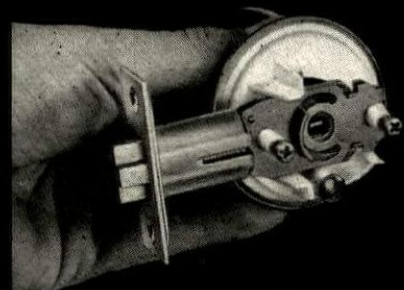


Color-coordinated styling of "Fore Line" accents quality appeal in Levitt & Sons, Inc., communities

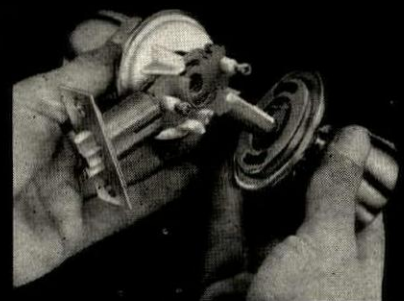
Prospects who walk up to the door of a new Levitt & Sons home are welcomed by a touch of high style, the look of custom quality provided by Sargent's new "Fore Line" locksets. These color-coordinated locksets, made with Du Pont DELRIN, are standard throughout all new Levitt communities. ■ The "Fore Line" is designed for today's quality-conscious and cost-conscious builders. And Du Pont DELRIN helps Sargent meet builders' needs for new styling ideas, new dependability, appealing custom features, faster and easier installation. ■ In many kinds of builders' hardware, DELRIN is making possible more reliable performance, more attractive styling. Look for it as a signpost of quality! For more information write: E. I. du Pont de Nemours & Co. (Inc.), Dept. HH-7, Room 2507D, Nemours Building, Wilmington 98, Delaware. In Canada: Du Pont of Canada Limited, P. O. Box 660, Montreal, Quebec. In Europe: Du Pont de Nemours International, S. A., 81 Route de l'Aire, Geneva, Switzerland.

JULY 1962

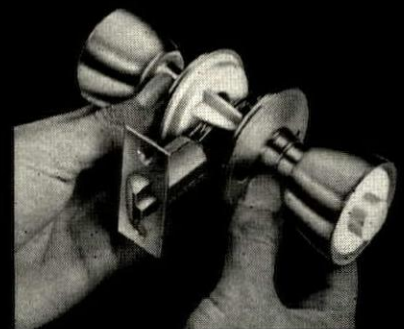
 **SARGENT**
Fore Line
locksets
made with
Du Pont DELRIN[®]
ACETAL RESIN
for easy
installation



1. Outside knob unit fits into pre-grooved latch assembly. Through screws are non-loosening, pre-set in posts of DELRIN.



2. Inside knob, rose and slotted back plate unit engage pre-set screws.



3. With one twist, assembly is complete, alignment perfect. Time: 25 seconds.

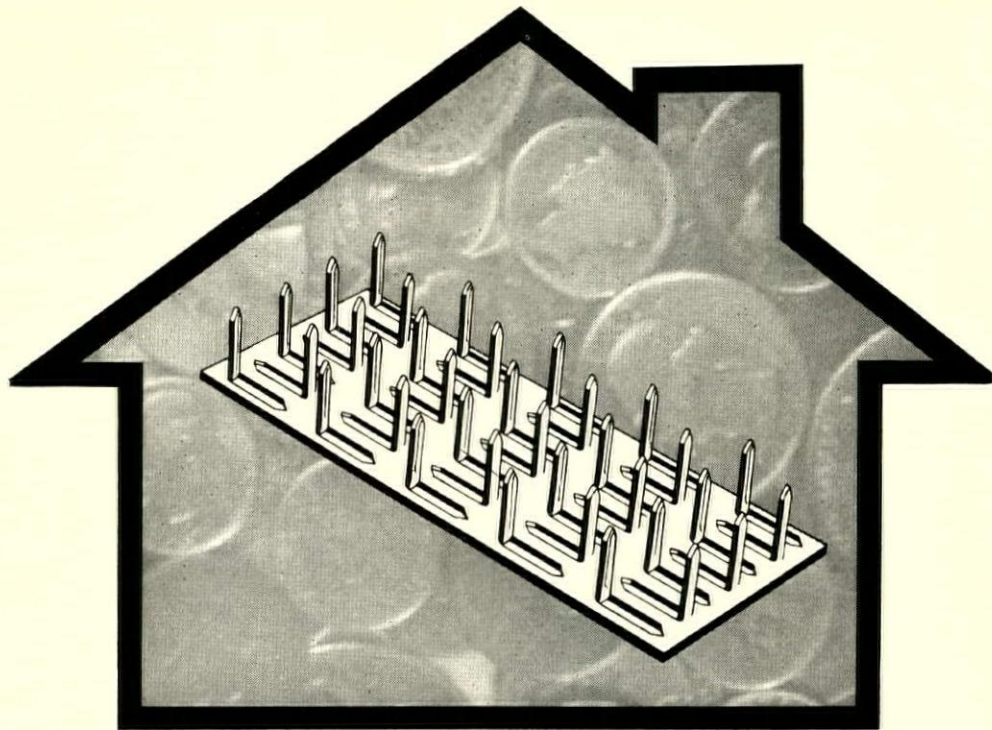
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ACETAL RESIN

PLASTICS
 DEPARTMENT



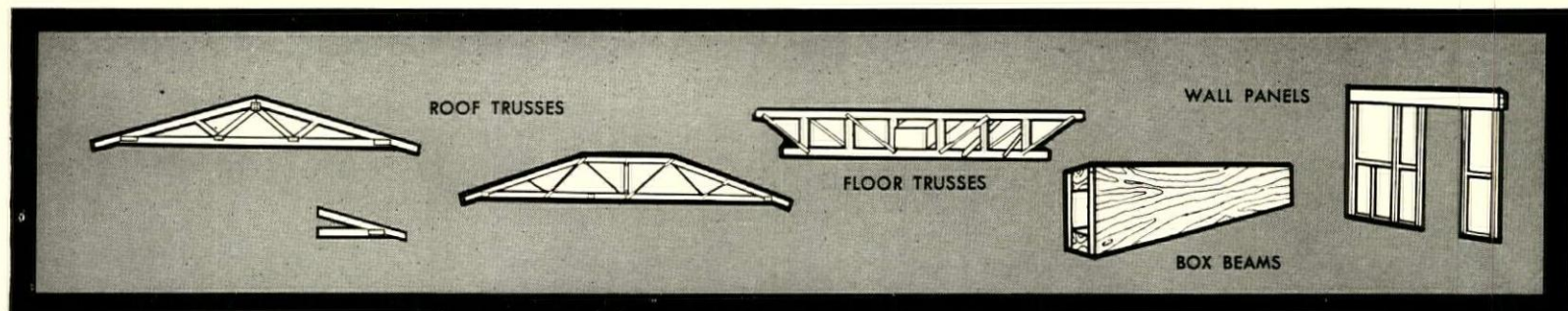
REG. U.S. PAT. OFF.

BETTER THINGS FOR BETTER LIVING . . . THROUGH CHEMISTRY



*Build Better
For Less*

with these GANG-NAIL COMPONENTS



ROOF TRUSSES— You get the strongest, best-fitting, most accurate trusses from a Gang-Nail Fabricator. That's because there's no *hand-nailing*, and your truss is locked tightly in the press until completely finished.

BOX BEAMS— Thanks to Gang-Nail's exclusive Invis-I-Nail, box beams are now one of your best money-saving components. Short, structural box beams are for garage door openings, picture windows, patio or sliding doors. Longer ones, for beamed or cathedral ceilings, add architectural beauty to structural advantages.

FLOOR TRUSSES— Satisfy today's trend toward large clear-span areas. They simplify ductwork, plumbing and recessed lighting problems, and can reduce flooring and ceiling installation costs. Basements become 'spacings' with extra sales appeal.

WALL PANELS— Both interior and exterior. Our special wall panel nail allows unprecedented time, material and cost savings for builders.

GANG-NAIL COMPONENTS ARE A BUILDER'S PROFIT-BOOSTERS!

No other component system can give you the quality advantages, the variety of components, the engineering assistance or the installed cost advantages that your Gang-Nail Fabricator offers. Contact him today. You'll BUILD BETTER for LESS!

GANG-NAIL®

GANG-NAIL FABRICATOR LICENSES ARE AVAILABLE IN MANY STATES INCLUDING A FEW SELECT METROPOLITAN AREAS. PHONE US COLLECT TODAY.

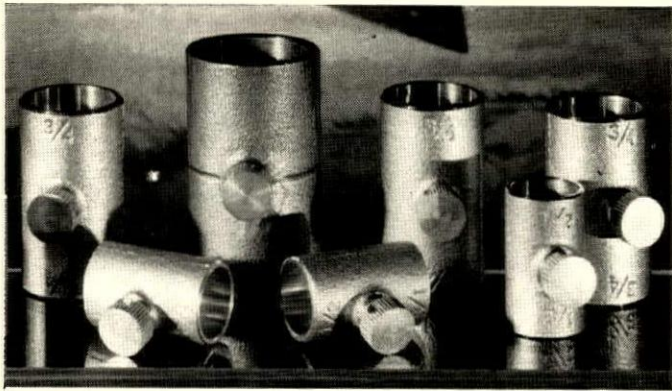


Automated Building
Components, inc.

P.O. Box 47-836, Miami, Florida
OXford 6-0930 Area Code 305

New products

start on p 173



Drain couplings cost only 10¢ more than regular couplings of the same size (much less than stop-and-waste valves or unions) and can be installed at low points in water systems to provide positive draining. Made in 3/8" through 1" sizes. Nibco Inc, Elkhart, Ind.

For details, check No. 17 on coupon, p 204

Here are four new cost cutters for plumbing and drainage



Plastic drain fittings of lightweight PVC Type I cost less because they have thinner walls than previous types but still exceed 25 psi requirements of most drainage systems. In 1 1/2" through 4" sizes.

Carlson, Aurora, Ohio.

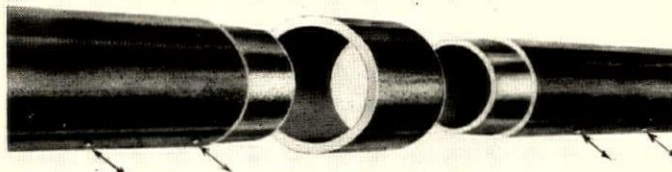
For details, check No. 18 on p 204



High-temperature fittings, designed for use in hot-water lines at city system pressures, are made of unplastitized polyvinyl dichloride (Geon). Lightweight tees, couplings, and elbows come in 1/2", 3/4", and 1" sizes.

Tube Turns, Louisville.

For details, check No. 19 on p 204



Tapered joints are now standard on complete line of Klean Kote perforated drain pipe. New feature permits joining tapered ends directly to Orangeburg fittings and eliminates the need to use special nipples or to tool the ends of pipes.

Orangeburg Dept, Flintkote Co, New York City.

For details, check No. 20 on coupon, p 204

New products continued on p 188



Have

You Met This Couple?

They'll Be Selling This Porch Idea to Your Customers in '62

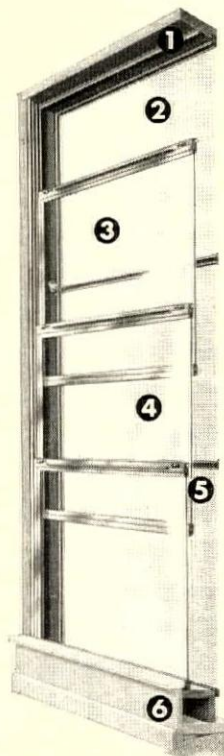
If you build new homes, or remodel old ones, DeVAC GlassWalls can make your work more profitable.

Many of your customers will soon be sold on the values of a DeVAC porch enclosure by the young couple above, who are seen this year in the pages of *American Home*, *House Beautiful*, *Popular Science* and *Better Homes & Gardens*.

This advertising and the inquiries it produces is aimed at helping you sell more houses and increase your profits on remodeling jobs.

By including a DeVac porch in your home designs, you can actually increase space and lower the overall cost per square foot!

Check these features . . . then write or call for complete details.



① Packaged, floor-to-ceiling unit is ideal for porches, breezeways and as prime window. ② The unit is modular, making installation fast and easy. ③ Three glass panels slide in individual channels. All panels remove from inside for easy cleaning. ④ Full length Fiberglas screen is rustproof and resilient. ⑤ Anodized aluminum will not tarnish. ⑥ Hollow box sill can be cut for adjusted height and provides space for electrical and heating service.

AS ADVERTISED IN . . .

Builders are invited to write for information on prices and installation details.

DeVAC, Inc.

DEPT. HH • 10130 STATE HY. 55 • MINNEAPOLIS 27, MINNESOTA



Complete Package

**BRILLIANT AND NEW FOR '62
HERE'S THE EXCITING KITCHEN
PACKAGE THAT SELLS ITSELF!!!**

You'll enjoy the luxury, the convenience of this "Complete Kitchen Package" — at a price that'll fit your budget. Everyone likes to find a real bargain . . . homemakers and builders agree here's terrific value and complete in every detail . . . Vernois built-in kitchen appliances blend perfectly with every floor plan, every color motif.

AND HERE'S WHAT YOU GET!

- Giant 18" Oven that's fashionable and elegant in your choice of seven rich full colors and with feature after feature . . .
- Strikingly beautiful "Shadow Slim" Surface Unit that cooks easy and always looks like new . . .
- Double-Bowl Sink that adds the finishing touch to the perfect kitchen combination and color matched to compliment . . .
- Colorful Range Hood that's completely pre-wired with lighting and fan type unit and smartly styled to please!

PRICED TO SELL ON SIGHT!!!

Vernois

TRADITIONAL QUALITY SINCE 1920

Write for descriptive brochure and name of our sales representative nearest you.



MT. VERNON FURNACE & MFG. CO.
Mt. Vernon, Illinois

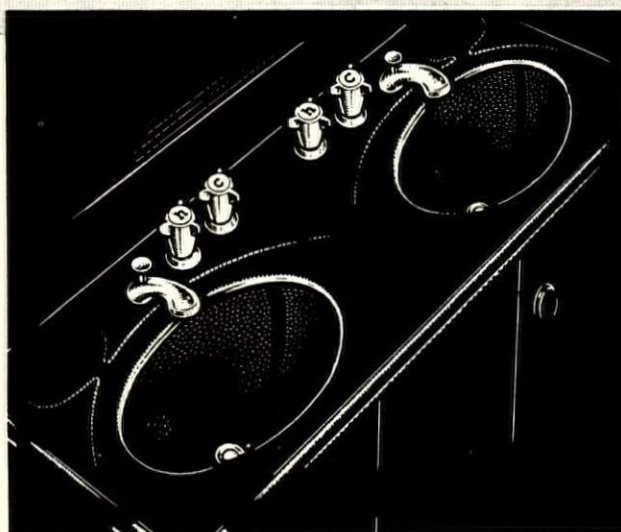
there's
a
new
perspective
in
bathroom
planning...



FROM BRIGGS



**Look at the Valery for
another good reason
why the BRIGGS brand
does make a difference**



Style and serviceability lift the Valery lavatory out of the ordinary... add a fashionable flair to any bathroom plan. A 48" wide, flat vitreous china top gives the Valery "oceans" of useful surface. Furnished with two separate oval bowls in white or six colors to match or contrast with the top.

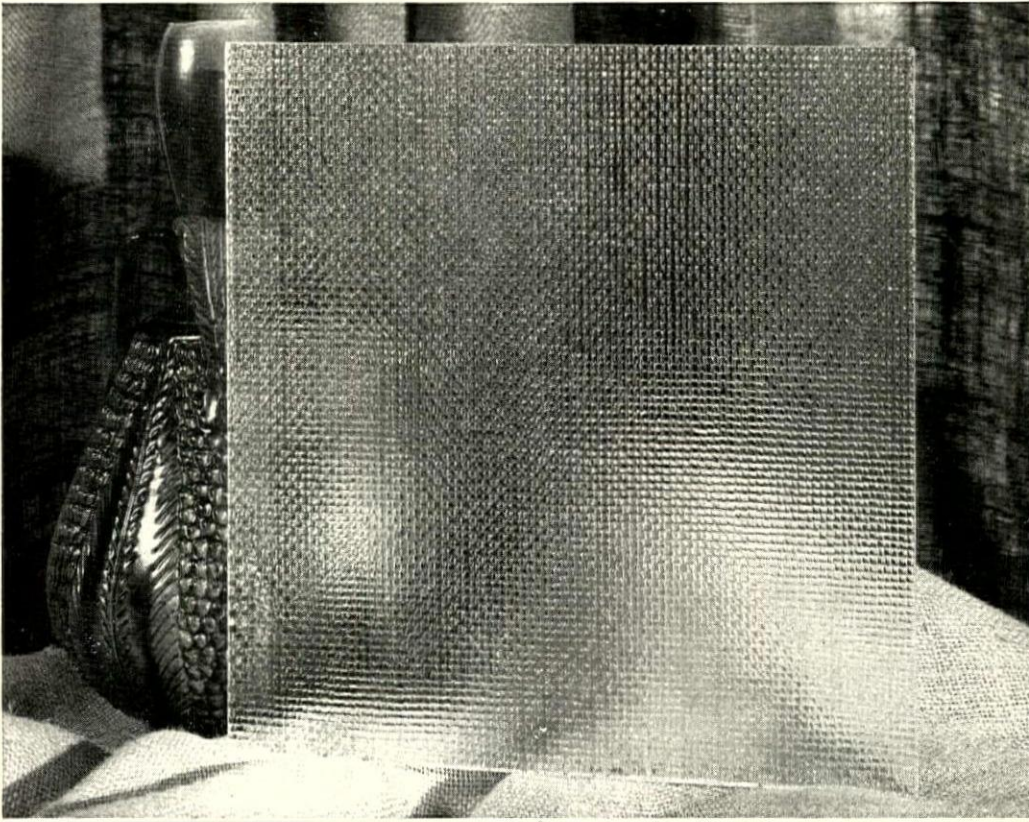
A final touch of characteristic BRIGGS quality is supplied by the streamlined spray spout and two offset valves with compatible color inserts. Combine Valery with a matching color BRIGGS water closet and tub of unsurpassed quality and your customers will talk about—buy—and be proud of the new perspective you feature in bathroom planning. Write today for literature and name of your nearest BRIGGS distributor.



BRIGGS MANUFACTURING CO. • 6600 E. 15 Mile Road, Warren, Michigan

New products

start on p 173



Now Dramatic New Texture in Glass

NEW **BURLAP** BY MISSISSIPPI



With the introduction of BURLAP, figured glass takes on exciting texture and brilliance . . . reaches a new peak of practical beauty. Here is a pattern offering another dimension and broader scope for creating interiors high in interest and utility. Exceedingly brilliant and sparkling, highly obscure, it has excellent diffusing properties and its functional and decorative applications are limited only by the imagination. Use it lavishly or sparingly and gain light, drama, distinction. BURLAP glass is available at your nearby quality glass distributor. Free sample on request.



Write for free idea booklet, "Make Your Home Distinctive with Decorative Glass." Address Dept. 9

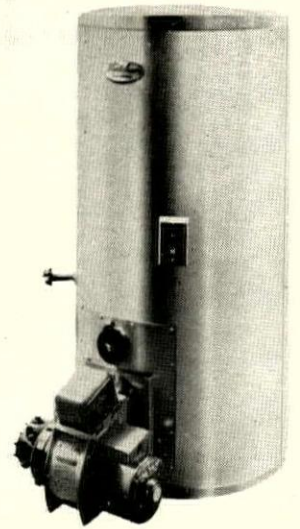


**MISSISSIPPI
GLASS COMPANY**

88 Angelica Street • St. Louis 7, Missouri

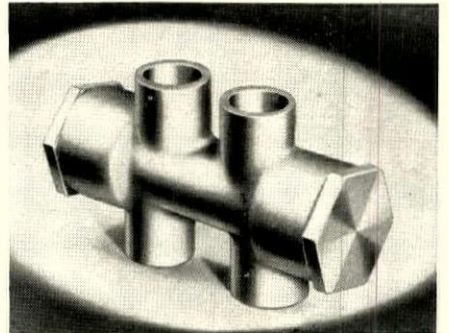
NEW YORK • CHICAGO • FULLERTON, CALIF.

WORLD'S LARGEST MANUFACTURER OF ROLLED, FIGURED AND WIRED GLASS



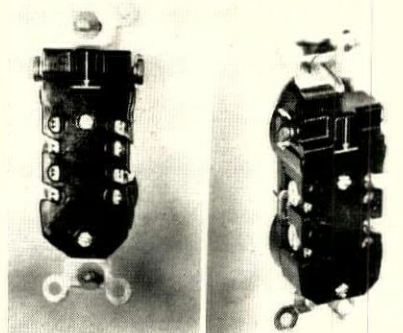
Oil-fired water heater has a 30-gal tank and a recovery rate of 100 gph at a 100F rise. Tank is stone lined on top and sides to reduce corrosion, copper clad on bottom for fast heat transfer. Optional equipment includes dual aquastat, pressure-temperature relief valve, and draft regulator.

Thatcher Furnace, Garwood, N. J.
For details, check No. 21 on coupon, p 204



Shower regulator valve eliminates sudden changes in water temperature caused by variations in pipe-line pressures. Even-Temp operates on a pressure balancing principle, has only one moving part—a piston—in a cast bronze body.

Timely Mfg Co, Providence.
For details, check No. 22 on coupon, p 204



Grounding duplex outlet features push-in connections with saw-tooth clamp-type terminals to increase wire holding power and improve electrical conductivity. Break-off links permit split wiring, and conventional screw terminals are provided on the sides. Each of the eight push in clamps can accommodate No. 10, 12, or 14 Awg wire.

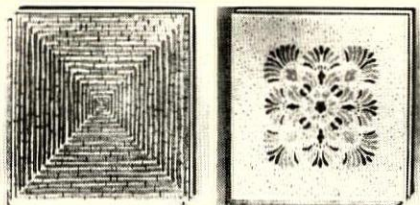
General Electric, Providence.
For details, check No. 23 on coupon, p 204

New products continued on p 190

HOUSE & HOME

New products

start on p 173



Decorated acoustical tile comes in two new patterns: Woven Grass (left), Provincial (right). Both feature pastel shades that appear hand painted.

Barrett Div, Allied Chemical, New York City.

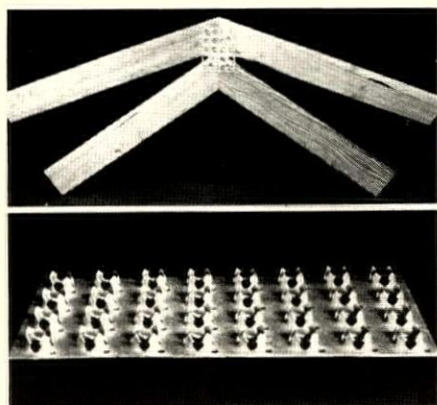
For details, check No. 27 on coupon, p 204



Adhesive-backed roofing cuts built-up roofing costs by reducing installation labor. Rolls of asbestos or glass mat—3' wide and 50' long—are impregnated and covered with a special mastic tar formulation and backed with a disposable release paper. Called Bitumagic, the material bonds permanently to concrete, brick, wood, steel, or insulation. After roofing is rolled onto substrate as shown above, it is topped with a cold-applied emulsion coating to form a continuous membrane.

Koppers Co, Pittsburgh.

For details, check No. 28 on coupon, p 204



Truss plate with barbed teeth is said to have 30% greater gripping power per sq in than other metal plates, thus lets you use smaller plates to do the same job. Series 1000 Barbgrip plates have 5/16"-deep teeth, are made of 20-gauge, hot-dipped, galvanized steel.

Ronel Corp, Opa-Locka, Fla.

For details, check No. 29 on coupon, p 204

New products continued on p 194

Free

SUBSCRIPTION TO:

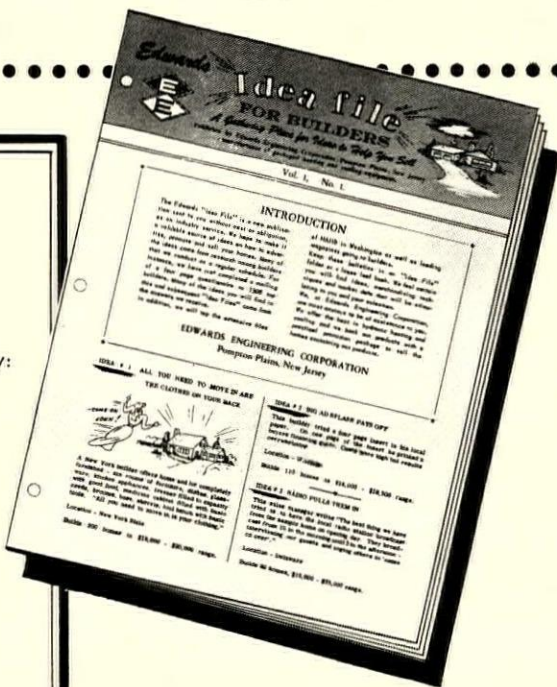
IDEAS ON HOW TO PROMOTE AND SELL YOUR HOMES

PARTIAL TABLE OF CONTENTS
Volume 1, Issue 1

Idea file

1. A solution to the familiar query: "Why don't you build houses like they used to?"
2. Builder tells about a very inexpensive way to advertise.
3. This builder tells his prospects: "All you need to move in are the clothes on your back."
4. Tips on the best words to use in given situations.

MANY MORE!




JUST ONE IDEA MIGHT MEAN THOUSANDS OF DOLLARS TO YOU.

Whether you now use Edwards hydronic heating systems or not, we want you to be on our list to receive this important new newsletter — The Edwards "Idea File." Each issue is crammed with unique promotional and sales ideas that have worked successfully for other builders. The box (above) gives you an idea of the valuable material that is contained in the Edwards "Idea File." Note that one section in each issue is devoted to excerpts from the N A H B "Salesman's Handbook" and the "Ideamaker".

Edwards not only sells the best in hydronic (hot water) heating, but also offers to builders a wealth of promotional help. We will, for instance, write and produce a sales brochure especially for you — free.

The details of this plan, plus others offered to builders by Edwards, are spelled out in the "Idea File." Get on the list to receive this most valuable periodical. Clip the coupon below. Send it **now** — while you are thinking about it.

CLIP THE COUPON.



**EDWARDS
ENGINEERING
CORP.**

Pompton Plains, N. J.
TEmp 5-2808

PACKAGED HEATING AND
COOLING THROUGH
YOUR CONTRACTOR.

YES, PUT ME ON YOUR LIST TO RECEIVE THE EDWARDS "IDEA FILE" ON A REGULAR BASIS.

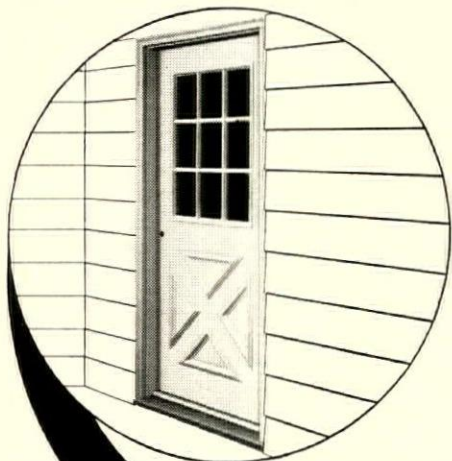
NAME _____

COMPANY _____

ADDRESS _____

CITY _____ STATE _____

HH 7



not a single
call-back



on Pease Ever Strait Doors

says Paul R. Bickford
of Hampton Homes, Inc., Hampton, Va.

Tired of replacing warped doors at nearly double the cost of initial installation? From beginning to end, the Ever-Strait† exterior Door by Pease is the "perfect solution." That's why Paul Bickford, busy President of Hampton Homes, Inc., claims:

"In our very humid climate, warped exterior doors have long been one of the builder's most serious problems. Pease Ever-Strait Door assemblies were the perfect solution. We have not had a single call-back on these doors, plus the fact that they are a true component part. Our installation time at job site was approximately twenty minutes, and we haven't had to touch them since they were installed."

Pease Ever-Strait doors come in 24 striking designs. From the original flush model to designs incorporating molded trim and glazed light inserts, each Ever-Strait Door is your low cost answer to quality and warp-free service. Why? Pease exclusive Ever-Strait design sandwiches a rigid Koppers Dylite‡ foam core between two steel panels for top strength and insulation. This also results in a substantial sound and "feel" yet at only one-third the weight of conventional doors. Ever-Strait Doors come complete as Pease-fit units—primed and prehung in a weather-stripped frame. Remember, to lower your costs, use Pease Ever-Strait Doors. For informative brochure, write:

Some Distributorships available—inquiries invited.

Pease Ever Strait Doors

†Patent Pending
‡Reg. Tm.

Pease Woodwork Company • Hamilton, Ohio

New products

start on p 173



Radiant bathroom heaters feature built-in adjustable mounting lugs designed to span 16" stud spacing. No nails are needed for installation. Four models are made with toggle switches or built-in thermostats to operate on either 750 or 1,200 watts.

Broan Mfg Co, Hartford, Wis.

For details, check No. 30 on coupon, p 204



Prefinished block flooring looks like cork, is made from wood chips impregnated with synthetic resins. Corkwood comes in natural and dark tones with satin-smooth or textured finishes. Blocks are 9" square and 3/8" thick, can be surface-nailed or laid in mastic over wood or suspended-concrete subfloors.

Structural Laminates, Beverton, Ore.

For details, check No. 31 on coupon, p 204



Bathroom cabinet has round mirror with gold-lacquered frame set on a gold-flecked ivory background. Golden Cameo cabinet is a one-piece seamless steel unit, can be used singly or side-by-side in combinations of two or three cabinets.

F. H. Lawson Co, Cincinnati.

For details, check No. 32 on coupon, p 204

Publications start on p 196



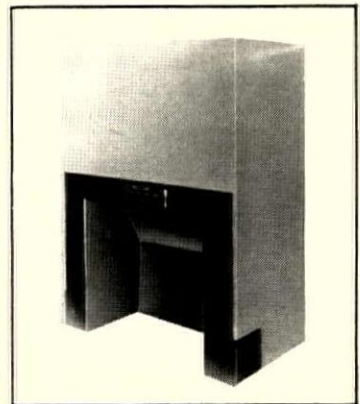
10660-DB

Striking fireplaces sell homes faster

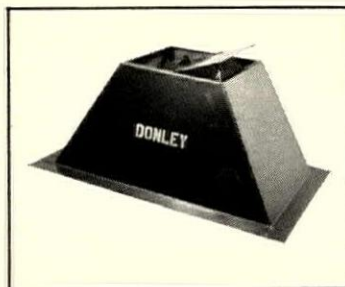
Builders and buyers agree that fireplaces sell homes. Today, buyers are looking for fireplaces that dazzle—and work. Those tricky fireplaces—traditional or contemporary—can be made to burn without smoking—with tested Donley units for every design requirement. Donley Heatsavers are easy to install and eliminate the need for expensive construction. The Special Purpose Damper adapts itself to every contemporary fireplace design. Donley regular dampers can be used alone or in combination to create the most distinctive fireplace. Install Donley—and be assured of satisfied customers who enjoy better burning fires.



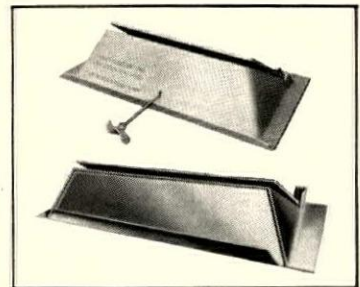
HEATSAVER SPECIAL



HEATSAVER DELUXE



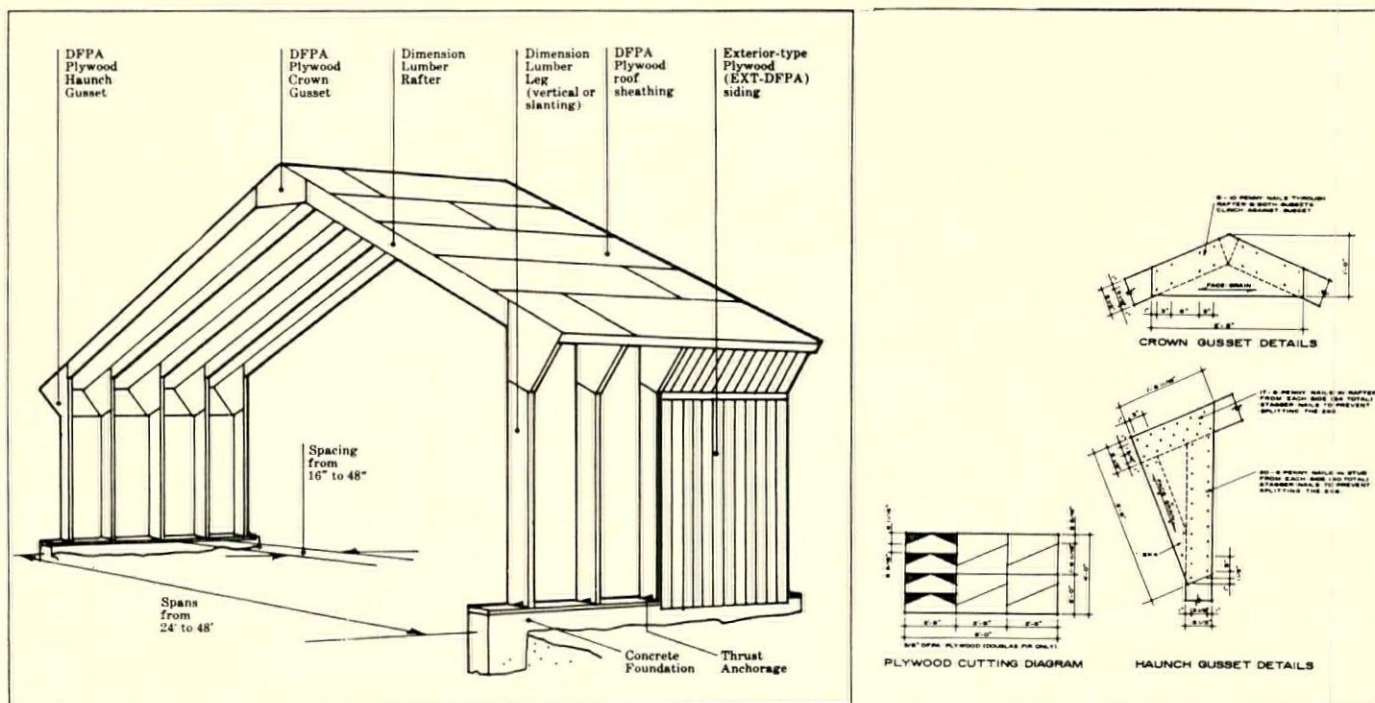
SPECIAL PURPOSE DAMPER



REGULAR DAMPERS

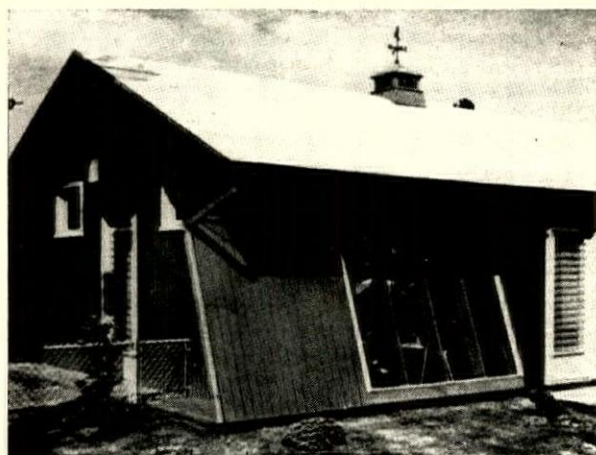
Donley THE DONLEY BROTHERS COMPANY
BROTHERS 13981 Miles Avenue • Cleveland 5, O.

METAL PRODUCTS FOR LIVING



BASIC PARTS of rigid-frame are shown at left. At right are gusset cutting and nailing diagrams for one of manual's 12 leg sizes and types.

New manual shows how to design rigid-frame buildings



CABIN suggests one use of rigid frame.

In the 72-page booklet, you will find engineering and fabricating data for 770 practical rigid-frame designs—all made with nailed-on plywood gussets.

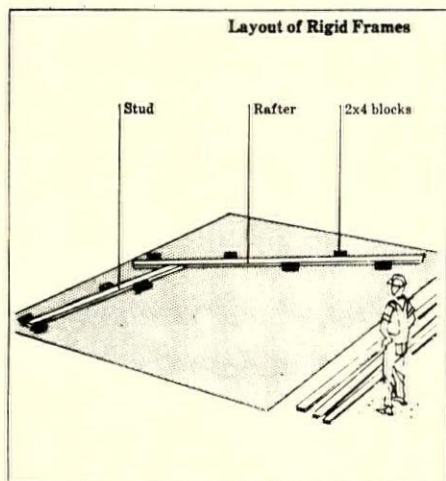
Plywood Rigid Frame Design Manual is divided into five sections: 1) advantages of rigid-frames, 2) planning considerations, 3) member sizes for rigid-frames, 4) design details and construction procedure, 5) design methods.

The 770 rigid-frame designs result from different combinations of six variables: 1) the span of the building—from 24' to 48'; 2) the shape of the side-walls—slanted or vertical; 3) the wall height—from 6' to 12' high; 4) the spacing of the frames—from 16" oc to 48" oc;

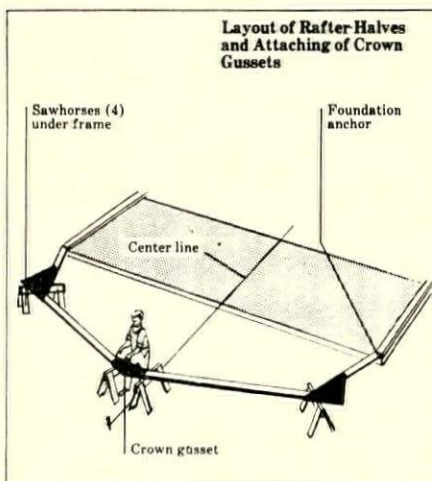
5) the roof load—from 15 to 50 psi; and 6) the framing-member sizes—from 2 x 6 to 3 x 12. Each of the six variables is shown in an easy-to-understand chart, graph, or table. Two design examples show how to use this data to design rigid-frame buildings for specific needs and for specific design and load requirements. And for readers who want to develop larger or smaller rigid-frame structures than those covered in the booklet, there is a 9-page section on design theory that explains the basic formulas and how to use them.

Douglas Fir Plywood Association, Tacoma.

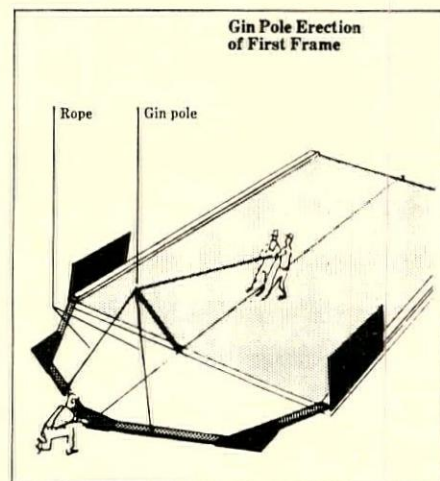
For copy, check No. P1 on coupon, p 204



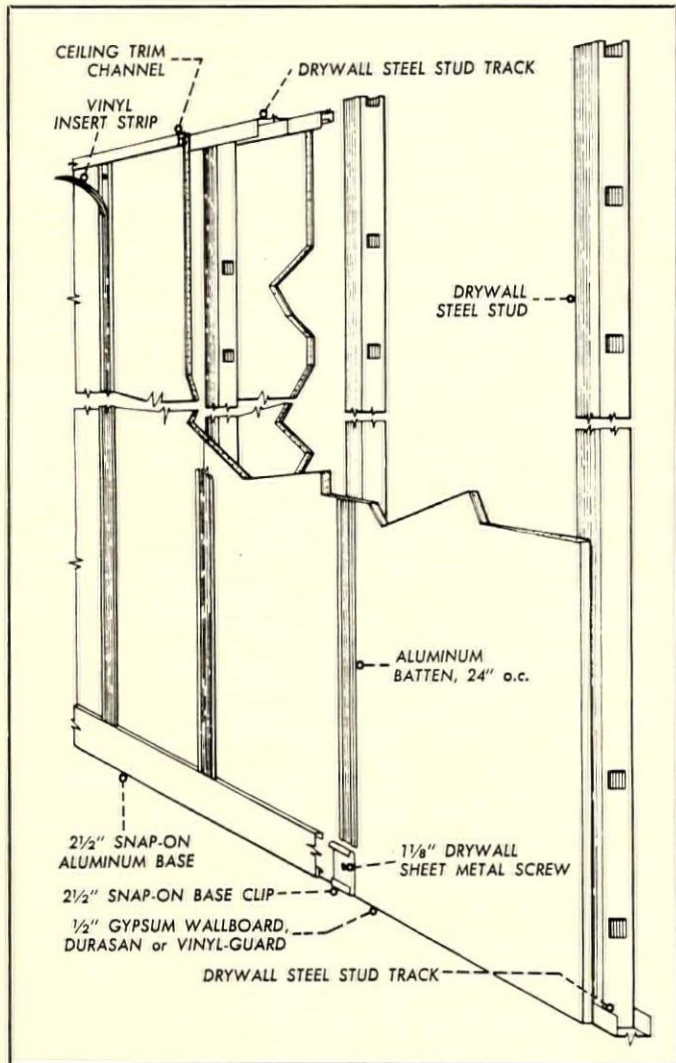
SIMPLE JIGS can be laid out on-site to insure accurate fabrication of half frames.



HALF FRAMES are fastened together with nailed-on gussets. No glue is needed.



FINISHED FRAMES are tilted up into place with the help of a simple gin pole.



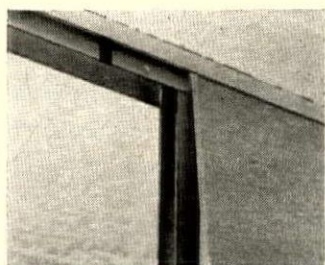
DRAWING shows steel frame and aluminum trim of new wall.

New bulletins describe low-cost movable partition system

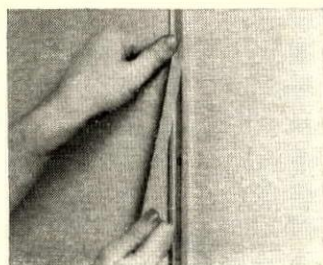
The demountable-remountable wall system has gypsum skins trimmed with aluminum and supported on steel studs. All parts screw together or snap on. Skins can be made from regular square-edged wallboard (for painting) or from pre-finished, textured, vinyl-surfaced wallboard. The system, called Contempo Wall, is described in two 8-page booklets; a construction guide with 16 step-by-step pictures like those below; and a technical bulletin with specifications and detail drawings like the one above.

National Gypsum Co., Buffalo.

For copy, check No. P2 on coupon, p 204

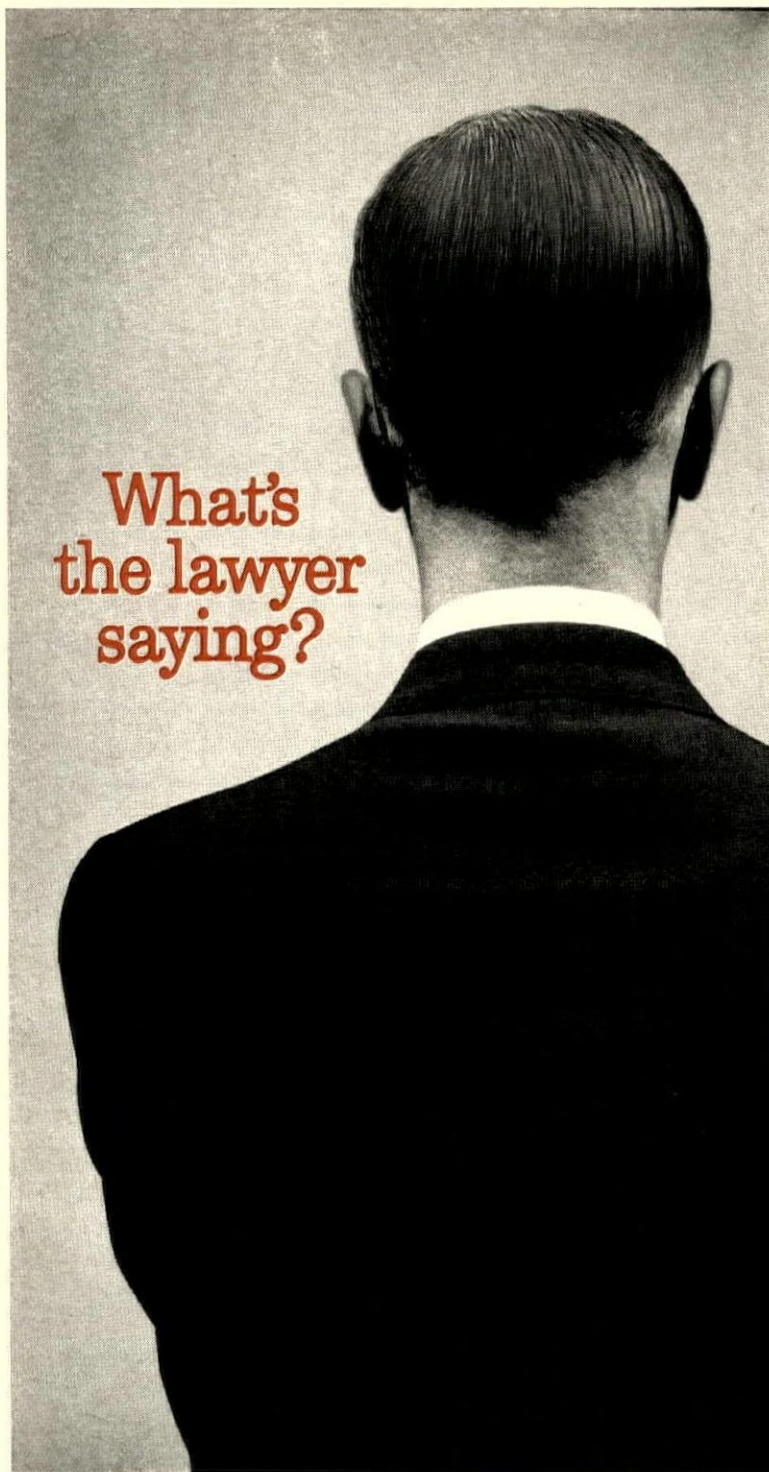


GYPSUM SKIN snaps into ceiling trim, is held to stud by battens.



ALUMINUM BATTEN is screwed to stud, has vinyl insert trim.

Publications continued on p 200



What's
the lawyer
saying?

TURN THE PAGE to find out what he and millions of others think about Honeywell controls →

Ads like the one on the next two pages are appearing in American Home (circulation 3,700,000) and Better Homes and Gardens (circulation 5,600,000) through the year. Three out of four homeowners, familiar with controls *do* prefer Honeywell. Why not utilize this tremendous preference? It is a powerful silent salesman. *And, it costs you nothing extra.* When you point out the Honeywell name you are registering another quality feature of your house. Ask your heating or air conditioning dealer to specify Honeywell controls in your next homes.

Honeywell Controls—
one more quality feature
to merchandise
in your homes



"Extremely accurate,"
Omaha lawyer



"So good looking,"
Louisville housewife

3 out of 4 people prefer

A Honeywell thermostat on the wall with Honeywell Controls on the heating or cooling plant usually costs no more... and nothing performs like a matched control system.

We were pleased to find in a recent survey in major cities across the country that 3 out of 4 homeowners familiar with controls preferred Honeywell. Makes us feel our insistence on quality has paid off.


You see, all a person asks of a thermostat is that when he sets a temperature, he wants that temperature *fast*, and wants it to *stay there*.

This is the kind of job we do best. There isn't a faster-acting, better looking, more reliable, or more accurate thermostat anywhere than the famous Honeywell "Round." These are the reasons you see so many Honeywell "Rounds" and other Honeywell thermostats in homes.

And, since your heating or central air conditioning unit is one

of the most expensive appliances in your house, doesn't it make sense to insist on the very best controls available? Usually, an all-Honeywell Control system *won't cost you one cent extra*.

Is comfort important to you in the next home you buy or build? Then make sure *all* the controls are Honeywell.

Don't be fooled. A Honeywell thermostat on the wall is not proof of Honeywell Controls on the heating/cooling equipment. Some heating and air conditioning controls systems are made up of a Honeywell thermostat, but other, unmatched controls on the unit, itself. Check before you buy. You can insist on Honeywell. On a typical gas-fired, forced warm-air furnace (right) the Honeywell furnace controls you need are (A) Fan and air temperature control, (B) Combination pilot burner, pilot safety control, gas valve. 

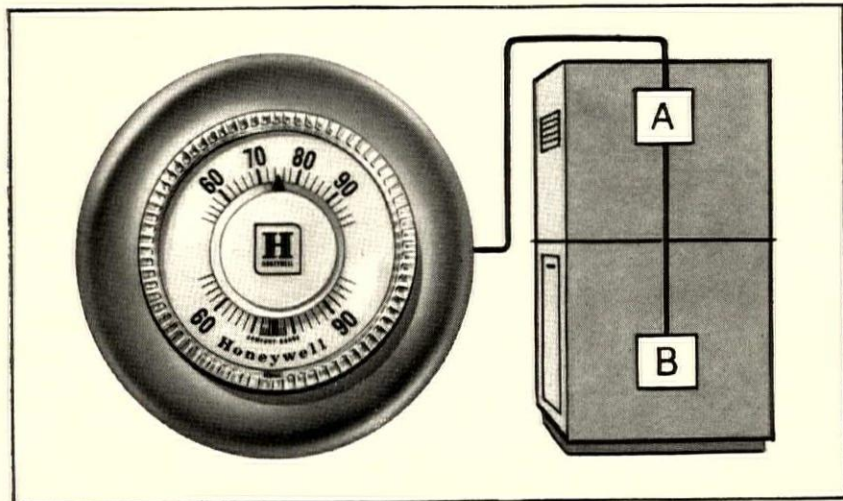


"Mighty reliable,"
Milwaukee salesman



"Don't need 'em. Gets cold, Ma chops more wood."
Pumpkin Creek smoothie

Honeywell HEATING & COOLING Controls



If you're building or remodeling . . . send for this fully illustrated, 16-page booklet, HOME COMFORT PLANNING GUIDE. Helps you select the most ideal indoor comfort all year around. FREE. Just write: Honeywell, Dept. HH7-26, Minneapolis 8, Minn.

Honeywell



First in Control

For copies of free literature, check the indicated number on the coupon, p 204.

Technical literature

NAILED PLYWOOD BOX BEAMS for garage door headers. 24 pages. Complete details on determining design load and fabricating the beams. Douglas Fir Plywood Association, Tacoma. (Check No. P3)

QUALITY CONTROL OF CONCRETE. 24 pages. Instructions for ten quality control tests and equipment needed. Soiltest Inc, Chicago. (Check No. P4)

SUBMERSIBLE PUMPS AND WATER SYSTEMS. 4 pages. Selection table and performance data. Deming Div, Crane Co, Salem, Ohio. (Check No. P5)

SCHOOL LIGHTING. 16 pages. For classrooms, corridors, auditoriums, indoor and outdoor sports, etc. Special section on light for audio-visual aids. General Electric, Cleveland. (Check No. P6)

HOW TO INSULATE MASONRY WALLS for electric heating and air conditioning. Heat transmission coefficients. Vermiculite Institute, Chicago. (Check No. P7)

AIR CONDITIONING STANDARD. Revision of ARI Standard 230. New Heat-gain calculation procedure. Design conditions, ventilation requirements. \$1. New residential air conditioning load-calculation forms are \$2 per pad of 50. Air Conditioning & Refrigeration Institute, 1346 Connecticut Ave, Washington 6.

Merchandising aids

PLASTIC LOUVER DISPLAY KIT. Thin-Cell louver samples in six colors. Sinko Mfg & Tool Co, Chicago. (Check No. P8)

COMPACT FLOOR TILE DISPLAY. Eight Champagne Terraflex samples. Johns-Manville, New York City. (Check No. P9)

CERAMIC TILE SALES AID. 16-page catalog shows displays, samples, product data, signs, ad mats, etc. US Ceramic Tile Co, Canton, Ohio. (Check No. P10)

WATER SOFTENER DISPLAYS. Cutaways, corroded pipes, etc. Give-away literature. Lindsay Co, St. Paul. (Check No. P11)

Design ideas

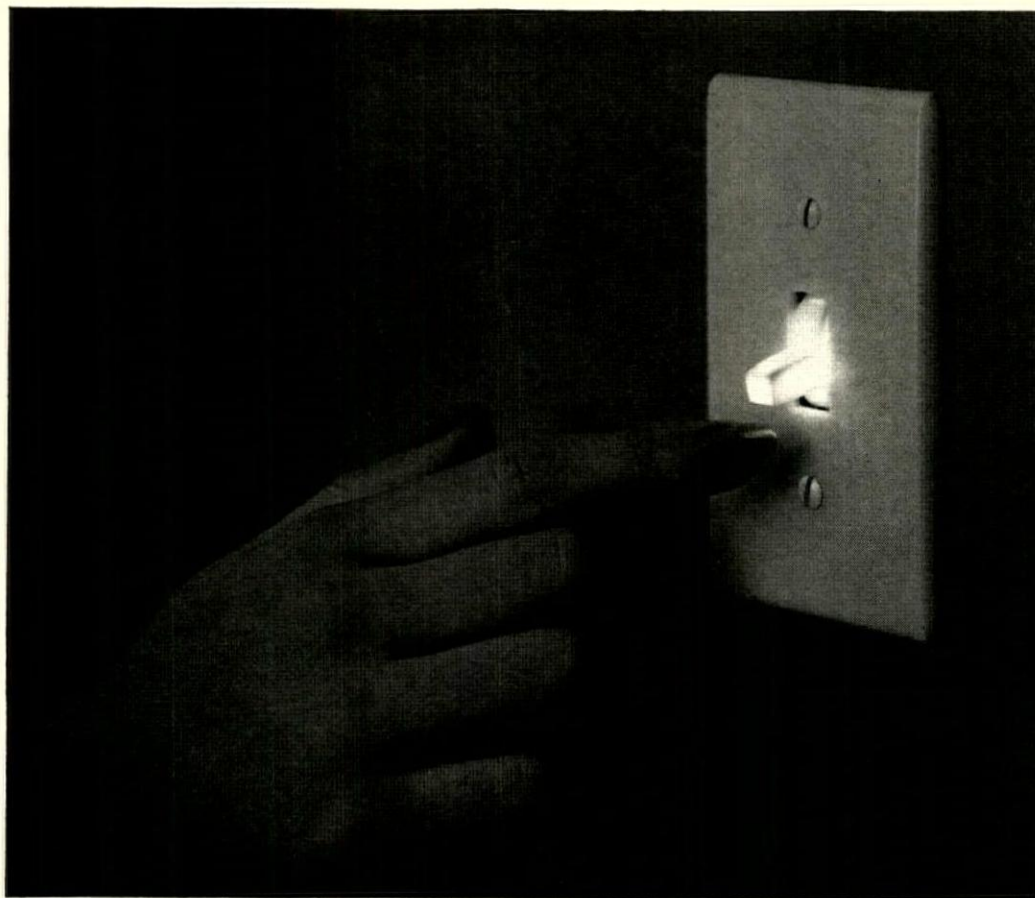
HOME PAINTING AND COLOR GUIDE. 48 pages. How a decorator creates with color. Interior color schemes, exterior color treatments. 2-page chart listing the right paint for every surface. E.I. Du Pont, Wilmington. (Check No. P12)

COLOR STYLING. 24 pages cover attitudes in color choice, lighting, color problems, the A-M color palette. Martin Marietta Corp, Chicago. (Check No. P13)

COLOR IS HOW YOU LIGHT IT. 28 pages. Light and color correlation and analysis. Charts show how kind of light affects interior color. 50¢. Write Sylvania Electric Prods, 1100 Main St, Buffalo 9.

WINDOW PLANNING. Architects' sketches of good design ideas, data for adapting Malta wood windows to the ideas. Malta Mfg Co, Gahanna, Ohio. (Check No. P14)

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Catalogs

KITCHEN CABINETS. 6 pages. Scale drawings of Bronzeglow birch line. H. J. Scheirich Co, Louisville. (Check No. P 15)

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SECTIONAL STEEL GARAGE DOORS. 4 pages. Features. Roly-Door Div, Morrison Steel Prods, Buffalo. (Check No. P 30)

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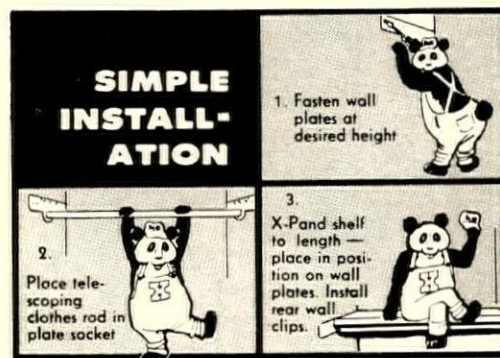
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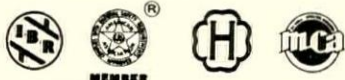
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Publications

start on p 196

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STAIRWAY GRIP RAIL. Step-by-step installation instructions. Logan Co, Louisville. (Check No. P32)

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KITCHEN CABINETS. 4 pages. Long Bell Div. International Paper Co, Longview, Wash. (Check No. P44)

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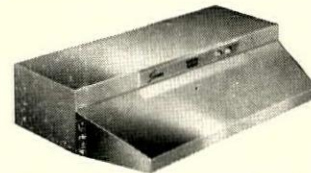
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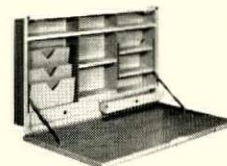
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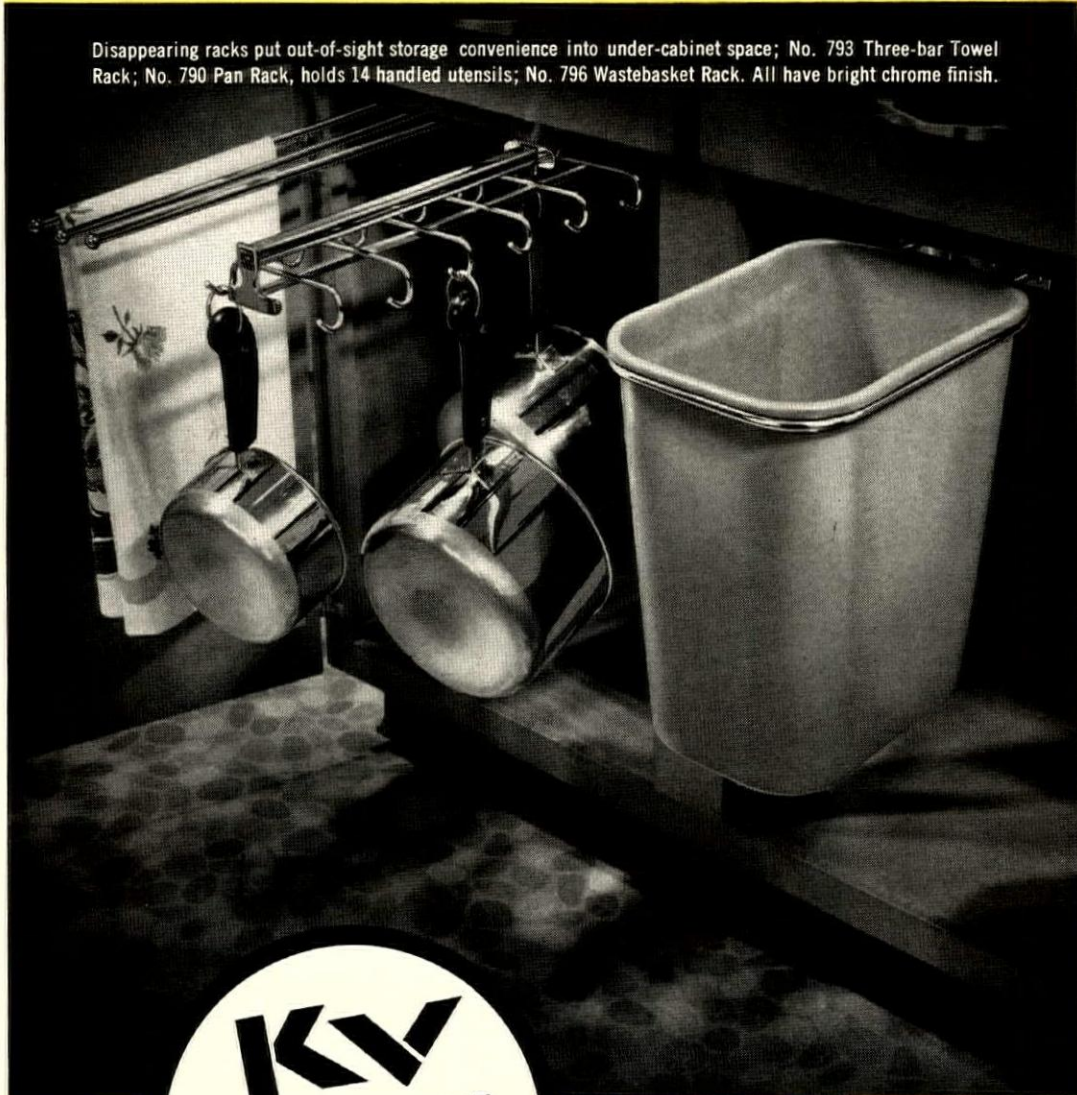
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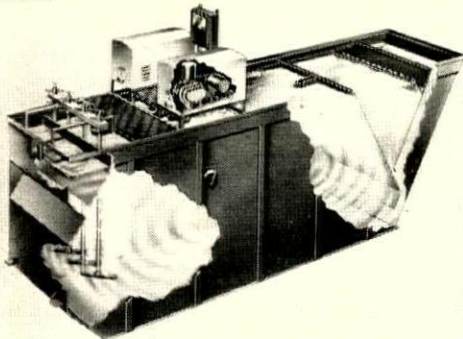


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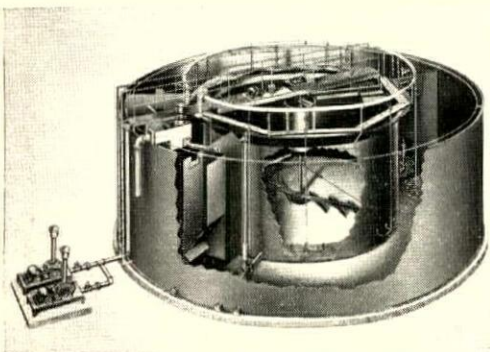


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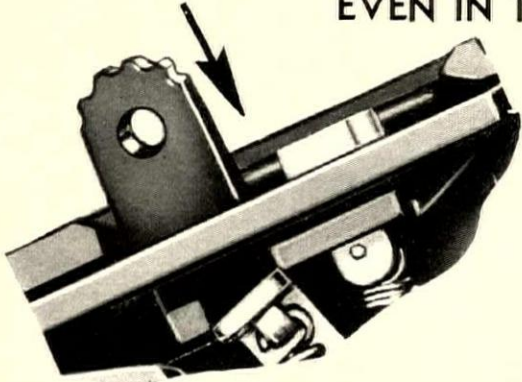
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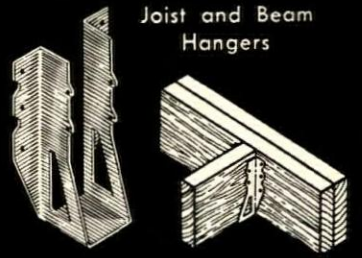
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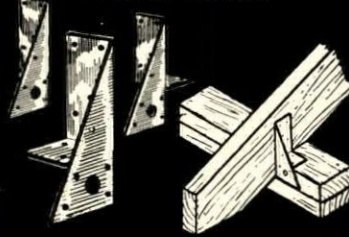
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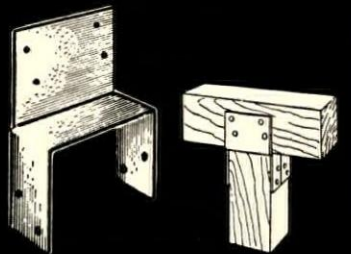


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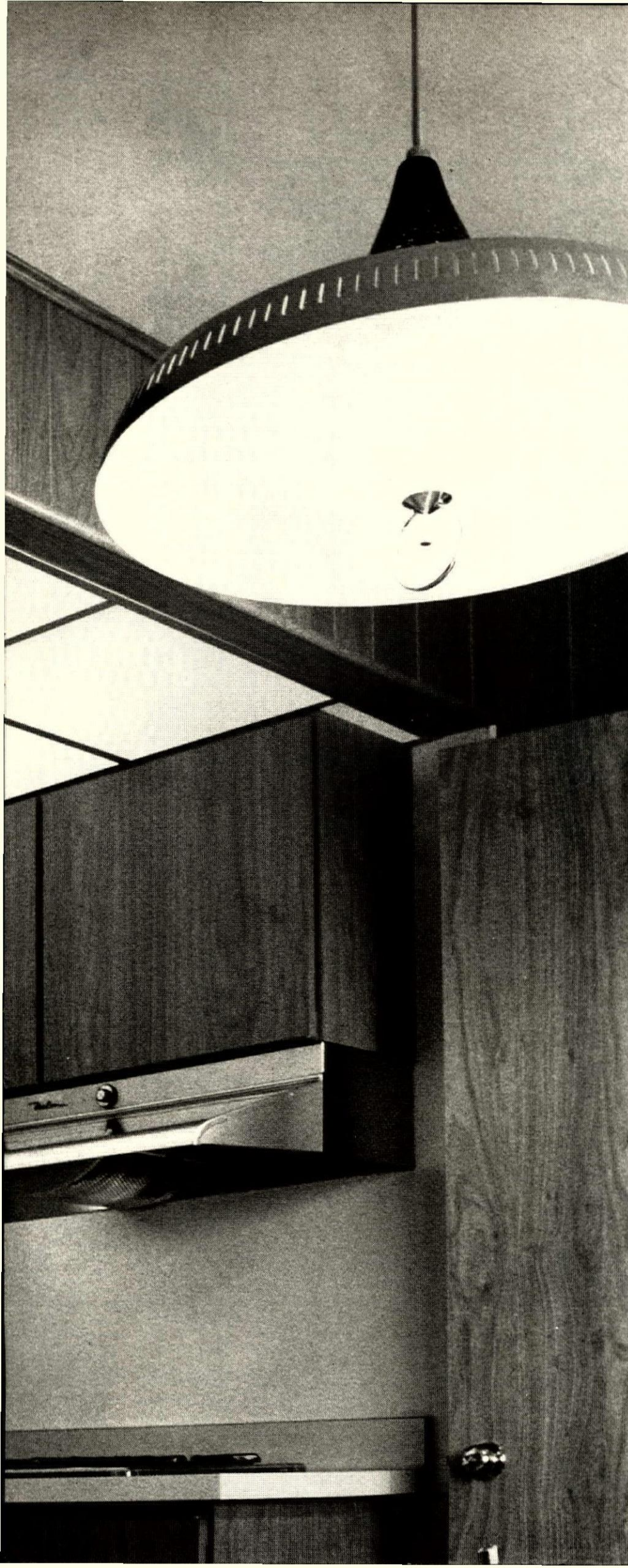


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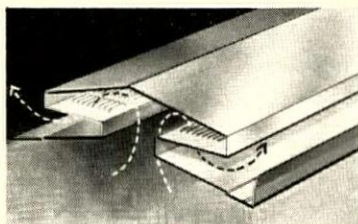
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