

**BETTER HOMES**  
**BETTER BUSINESS**

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

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## Competition—Inside and Outside

**C**ODES reduce competition only *within* industries. The most vital competition of many industries is *outside* competition from *other industries*.

Take the home-building industry. Its principal outside competitor is the automobile industry. Both can prosper at the same time, but if the home-building industry does not meet the automobile industry's competition for the people's money there results unbalanced business that injures both.

The home-building industry must, therefore, meet the competition of other industries for public patronage. Anything in its code that reduces inside competition, but cripples it in meeting outside competition, will do it more harm than good. Reductions of inside competition that increase building costs will cripple it in meeting outside competition. Reductions of inside competition *in the interest of co-operation to revive building* will help it.

**T**HE automobile industry within a short period became the principal competitor of most other large industries. Those that it has beaten in competition may profitably study its methods.

*It has never relied upon the assumption that the people desire more and better automobiles. It has created, and still creates, the demand for them (1) by improving them, (2) by reducing cost of production and prices and (3) by making huge expenditures for sales, advertising and publicity both nationally and locally.*

Automobile manufacturers compete with each other in design, prices and sales. Witness their advertising in every magazine and newspaper. *But they also carry on organized co-operation to protect and promote their industry and enlarge its total market.* Witness the many activities of the National Automobile Chamber of Commerce and other organizations of the industry. Witness the annual automobile shows in cities throughout the country.

Millions of persons want better homes. But they do not want them strongly enough, and spend their money for automobiles and other things, because the home-building industry, nationally and locally, allows other industries to under-sell and out-sell it.

**T**HE passage of the National Housing Act has given the home-building industry a great opportunity—but only an opportunity. To take full advantage of that opportunity *it must meet outside competition* by designing houses, making prices, carrying on propaganda, publishing advertising and doing other selling work which will *create in every community an effective demand for better homes.*

Most persons don't buy things. They are sold them. *The home-building industry will not be revived by buying. It must be revived by selling.*

*Samuel O. Drumm,*

CHAIRMAN,

AMERICAN BUILDER PUBLISHING CORPORATION  
SIMMONS-BOARDMAN PUBLISHING CORPORATION

## AMERICAN BUILDER AND BUILDING AGE



# Who Represents the Builder?

**T**HE rank and file of residential contractors, builders and carpenter-builders throughout the country are rightly indignant that they have no representation on the Construction Code Authority, nor in any of the other so-called national "representative" organizations of the construction industry. The Construction League of the United States, for example, which states that it is "an affiliation to unify the construction industry," represents practically every phase of big city skyscraper construction, dam building, highway building and public works, but leaves out what has been by far the largest division of the construction industry for the greater part of the life of this nation—the residential building and small construction industry.

The Construction Code Authority from top to bottom is made up of skyscraper builders, public works contractors, labor leaders and architects and engineers interested in big construction work. How anyone can claim that such a body is representative of the far flung home building industry is a mystery. The residential contractor and the carpenter-builder, especially if he is located in a small town and handles the average run of small home building and repair jobs, has no one to speak for him.

In order to be fair to the NRA, it should be stated that it is difficult to find outstanding men who can truly be said to represent the residential and small construction industry. There are thousands

of such men in this country, but you do not find them close at hand in New York, Washington or Chicago.

The attitude of the big construction interests who blandly take it for granted that they speak for the entire industry is shown in the August official bulletin of the Construction League of the United States. Stating that construction will "reach a crisis this winter" this bulletin says: "It is generally admitted that while FHA (the Federal Housing Administration) has great potentials, it cannot be a panacea from the very fact that the scope of its activities does not extend even to a major part of the normal field of the industry."

For such a body as the Construction League to state that new home building, modernization, farm building and the other immensely important work covered by FHA do not constitute "a major part of the normal field of the industry" is a clear indication of the way these men think. They think in terms of big city buildings, of skyscrapers, dams and public works. They would prefer to see Uncle Sam continue to pour out Government funds for Public Works that can be cornered by a few large operators rather than see the millions dependent on home building and small construction get needed jobs. The building record of this nation clearly refutes the Construction League statement. By far the greater volume of employment, both on the job and in factories, is normally provided by the building of homes, stores,

### CALL TO ACTION!

Michael J. McDonough, president of the Building Trades Department of the A. F. of L. has issued an appeal to the 1,500,000 building tradesmen of the country to get behind the Housing Administration:

"The Housing Bill proposed by President Roosevelt is now in effect and loans for repair and modernization are being made. Under it immense volumes of money, the life blood of the building industry, now become available for the repair and modernization of old buildings and the erection of new.

"During the last five years a shortage of not less than 1,000,000 homes has piled up. There are 13,000,000 buildings in need of repairs, 3,500,000 of which require major improvements to make them safe and habitable.

"Altogether this constitutes a greater volume of work than was required to restore the war devastated regions of France and Belgium, and once well under way will provide reasonably steady work for years to come. This work has not been done because owners and prospective builders entitled to loans by every test of character and ability to pay have not been able to get them.

"The releasing of cash, made possible by this new law, should be taken advantage of by our people.

"I therefore suggest that all building trade councils arrange for the systematic canvassing of their respective areas for work to be done. Explanation to home owners and prospective home builders of the provisions of the law under which the necessary money may be had on easy terms will undoubtedly start many jobs.

"It is work that every building craftsman, employed as well as unemployed, may properly constitute himself a committee of one to attack. Few of us but know of at least one job waiting to be done, perhaps in the control of relatives or friends, that we could start.

"We can be best helped by helping ourselves."



garages, apartments, farm structures and small business structures, and in their modernizing and repairing. Such work—the work of the builder and the carpenter-contractor—is done in thousands of scattered communities and is made up of countless small projects which mount to a tremendous national total in normal years.

### More than Half Total Construction

In the ten years, 1921-1930, Labor Bureau statistics show, new residential construction composed 56 per cent of the total of all building volume, and additions, alterations and repairs totaled 9 per cent. Non-residential construction composed only 35 per cent of the total. These figures do not include, of course, dam and highway construction, but they do give the most accurate picture available of *building* construction in the 257 largest cities of the country. They greatly understate the importance of residential and small construction work, because of the fact that they are drawn from cities only and hence do not reflect the fact that in the smaller towns and rural areas of the United States where more than half the population lives, the proportion of residential and small construction is much higher than in the cities.

### Residential Builders Should Organize

In the April issue of *American Builder*, an article strongly urging the organization of residential builders' associations in every town was published. We still feel that this is the most effective way for residential builders to progress. Every city, town and rural county should have an organization of residential builders which should elect delegates to a National Association. They should take steps to determine the working conditions and standards applicable to home building and modernizing and small construction in their towns. They should have a representative, or several, on the Construction Code and they should take steps to see that the skyscraper viewpoint is discarded when the whole building industry is being considered.

The AMERICAN BUILDER stands ready to do everything it can to aid the formation of a National Residential Builders' Association. It will put groups in different towns in touch with each other, and will advise in the organizing of local associations. If your town has a successful residential builders' association, write us about it.

Such local organizations of residential builders can be real forces for good. They can establish high standards for home building work. They can take part in local modernizing drives and can engage in co-operative promotion and advertising. What is most important, they can speak for the most important group of building men in the entire construction industry, and the men who have been referred to by James A. Moffett, Federal Housing Administrator, as the KEY MEN in the Government's program for modernizing and home building.

## MOFFETT ON COSTS

IN a radio address on Aug. 15 James A. Moffett, Federal Housing Administrator, outlined thoroughly his purpose to revive home building under the terms of the National Housing Act. Touching upon the perplexing problem of costs, he said:

"One question which constantly arises in one form or another is that of prices for building materials, labor and railway transportation. We hear arguments that our program is premature, or that it should be made conditional upon drastic reductions in the prices for these items. Surely, if industry generally is operating with little, if any, profit, it is not in a position to make a radical reduction in prices. I see no reason why repairs, improvements and modernization, and the building of new houses should be done without a fair profit to industry.

"Our position is simply that fair prices must be fair to both the producer and the consumer. On the one hand we and the local committees will be alert to expose any cases where profiteering might arise, and on the other hand we shall not lend ourselves to any drive to force industries to chisel on their wages or go bankrupt. We find that all of the leading items entering into building costs are below the 1926 price level, and, consequently, that outlays for repairs or new construction at the present price level constitute a proper basis for investment on the part of the American people. Even after advances in the existing price level to the level of 1926, money spent on building would still represent a good investment.

"Taking the matter as a straight business proposition, if a general improvement in business is to occur as a result of the increase in modernization and repair work and in the construction of new homes, and if industry is to make fair profits, a general advance in price levels is to be expected."

### Competent Building Service Should be Advertised

These are unquestionably the sensible conclusions of a practical man. Good construction which results when quality materials are fabricated by skilled labor makes sound security for long term loans and is worth all that it costs. The hue and cry for lower wages and price reductions is preventing prospective home builders from going ahead. The responsible men of the building industry should combat this misinformation with well planned publicity in every community, calculated to show the buying public that the greatest waste in building is incompetency and that skilled craftsmanship, expert job management, good design and quality materials are cheapest in the end.

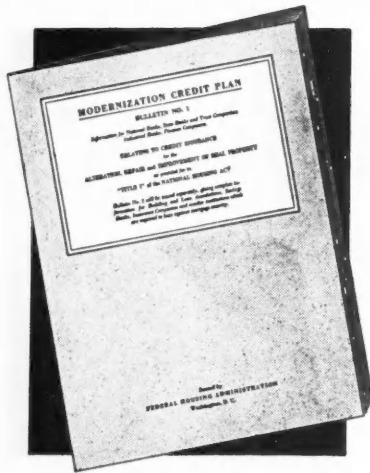
As Mr. Moffett says—a general advance in price levels is to be expected; and the public will be best served if advised to build now.





## How Contractor Jones Gets the Jobs

**FOUR STEPS** in getting modernizing and repair jobs under the National Housing Act: 1—Promote jobs and make plans and estimates. 2—Help the owner fill in property owner's credit statement (see copy of statement on pages 28 and 29). 3—Get the credit statement approved at the bank or other financial institution; you can take in several at a time. 4—Do a job you can be proud of, and use it to sell other prospects on the quality and reliability of your work.



Early in August copies of this official Bulletin were mailed by FHA to 28,000 banks, building and loans, and other finance companies; it clearly explains the Government Credit Insurance for repair and improvement loans. Builders and dealers interested will receive copies on request to Washington.

THE "Better Housing Program" sponsored by the U. S. Government under Title I of the National Housing Act took definite official shape on Aug. 6 when the Federal Housing Administrator placed copies of the Modernization Credit Plan Bulletins in the hands of every national bank, state bank, trust company, savings bank, industrial bank, finance company and savings and loan association, and began accepting applications from these lending institutions for loan insurance contracts. Up to the 28th of August 4,266 banks and other loaning companies covering every state in the Union had signed contracts to advance funds for home and other building repairs and improvements. The appointment of Regional, State and District Directors for repair and modernization "drives" was announced on Aug. 13; on Aug. 14 the American Bankers Association named a leading banker in each state to co-operate with the Regional and State Directors; and on Aug. 14 the first actual loan (\$1,200 to a Washington home owner) was made to a property owner and insured by FHA. Thus the big campaign which is expected to release a billion dollars and more of building repair and alteration jobs this fall and winter gets under way.

Building contractors and building supply dealers, designated by Federal Housing Administrator James A. Moffett as "key men" in this Better Housing Program, have been impatiently awaiting the official forms and regulations that would permit them to go ahead with jobs already lined up. Most

To right is a most important document—assurance that the bank examiners will not throw out repair and improvement loans insured by FHA.

# Official Information

important of the forms is the "Property Owner's Credit Statement," reproduced on pages 28 and 29. A supply of these forms should be secured by every active building industry man who can do any selling or creating of repair, alteration or improvement jobs. They may be obtained from any local lending institution that has accepted the Government's offer, or direct from the Federal Housing Administrator, New Post Office Building, Washington, D. C. (Ask for Form FHE-3.) Contractors and dealers can help their clients and customers to obtain the desired loans by seeing that these Credit Statements are properly filled out and presented.

Bulletins No. 1 and 2, "Modernization Credit Plan," set forth the official information relating to credit insurance under Title I of the National Housing Act. Readers of this publication may obtain copies by addressing either the Editor of the AMERICAN BUILDER or



## TREASURY DEPARTMENT

WASHINGTON

August 1, 1934.

COMPTROLLER OF THE CURRENCY  
ADDRESS REPLY TO  
"COMPTROLLER OF THE CURRENCY"

Dear Sir:

In accordance with your request relative to the acquisition by national banks of notes representing advances to property owners for the purpose of making alterations, repairs, and improvements to real property, which are insured under Title I of the National Housing Act, please be advised as follows:

The making of loans of this type by national banks is a matter of internal business administration to be determined by each bank.

Because of the insurance provided for loans of this type, national bank examiners will be instructed that such loans need not be classified as slow, doubtful, or loss so long as a sufficient insurance reserve exists to cover them.

Very truly yours,

  
F. G. AWALT,  
Acting Comptroller.

Honorable James A. Moffett,  
Federal Housing Administrator,  
Washington, D. C.

# on U.S. Insured Loans

By BERNARD L. JOHNSON, Editor American Builder

the Federal Housing Administrator at Washington. Banks and other financing institutions are urged in these Bulletins to register, without cost to themselves, for the Federal Insurance which protects them against loss up to 20 per cent of all funds loaned under this Act.

In explaining the plan and scope of the home modernization program, the Federal Housing Administrator stated, "The purpose is to encourage widespread repairing and modernizing of residential and commercial properties. Loans for these purposes will be available through commercial, industrial and savings banks, building and loan associations, trust companies and other financial institutions authorized by the Administration. The Government will not make loans to individuals or corporations for the improvement of their properties but will insure the lending agencies against 100 per cent of all loss, provided the total of such loss does not exceed 20 per cent of the total volume of credits advanced.

"For the specific purpose of repairing or modernizing property, the Administration will not require collateral, excepting in some cases where the State law requires the particular institution to lend only on mortgages. This is true of some building and loan associations and savings banks but the great bulk of the loans to be made under this plan will be in the form of "character loans," which means that the borrower will

To right and below are reduced reproductions of 4-page folder furnished in quantities free to banks by FHA for distribution to property owners as prospective borrowers.

## A Financing Plan to Repair and Modernize Your Property

YOU MAY APPLY for credit to make housing improvements, if you can repay in regular installments over a period of from one to three years.

Repairs or alterations often do wonders by adding to the value of your home or other property.

Do you want to know about the plan sponsored by the United States Government and approved financial institutions?

Read the questions and answers within.

FEDERAL  
HOUSING ADMINISTRATION  
WASHINGTON, D. C.

### ★ 14 Answers ★ to your Questions about Modernization Credits

★

1. WHO MAY APPLY?

Any property owner, individual, partnership or corporation with a regular income from salary, commissions, business, or other assured source. It is not necessary to be a depositor in the financial institution consulted.

2. TO WHOM DO I APPLY?

To any National Bank, State Bank or Trust Company, Savings Bank, Industrial Bank, Building and Loan Association, or Finance Company approved by the Federal Housing Administration; or to a contractor or building supply dealer.

3. HOW MUCH MAY I APPLY FOR?

From \$100 to \$2,000, depending on your income, for improvements on any one property, and in connection with not more than five properties unless approved by the Federal Housing Administration, Washington, D. C.

4. HOW LONG MAY NOTES RUN?

For any number of months from one to three years. (Notes extending from 37 months to five years may be submitted to the Federal Housing Administration by financial institutions for special consideration.)

5. WHAT SECURITY IS REQUIRED?

That you have an adequate regular income and a good credit record in your community.

6. WHAT ASSURANCE NEED I GIVE?

- (a) That you own the property.
- (b) That the income of the signers of the note is at least five times the annual payments on the note.
- (c) That your mortgage, if any, is in good standing, and that there are no other past due encumbrances or liens against your property.
- (d) That you will use the proceeds solely for property improvement.

7. WHAT SIGNATURES ARE REQUIRED ON THE NOTE?

Signature of the property owner; and (except in special cases) if the owner is an individual and is married, also signature of wife or husband. No other co-signers or endorsers are required.

8. WHAT IS THE COST OF THIS CREDIT?

The financial institution may not collect an interest and/or discount and/or fee of any kind, a total charge in excess of an amount equivalent to 95 discount per year per \$100 original face amount of note.

9. HOW DO I PAY THE NOTE?

By making regular, equal, monthly payments (seasonal payments for farmers) until the note is paid in full.

10. MAY THE OWNER OF ANY KIND OF PROPERTY APPLY?

Applications will be considered for credit to improve one-family, two-family, or other residences; apartment buildings, stores, office buildings, factories, warehouses, farm buildings.

11. WHERE DO I MAKE PAYMENTS?

The regular installment payments will be made in person at the place of business of the financial institution; or by mail; or as otherwise arranged. No payment shall be made to any governmental office or organization.

12. MAY I PAY THE NOTE IN FULL BEFORE MATURITY DATE?

Yes, at any time. A reasonable rebate will be allowed for prepayment, if charges have been collected in advance.

13. MAY I MAKE MORE THAN ONE PAYMENT AT A TIME?

Yes, as many as you wish, but such payments should be in exact multiples of the agreed payments—that is if monthly payment is \$10, larger payments should total \$20, \$30, etc.—not, for example, odd sums such as \$18 or \$25.

14. WHAT IF I AM LATE IN MAKING MY PAYMENT?

The maker must not permit his payments to fall in arrears. Should a payment be more than 15 days late, the financial institution's expense, caused thereby, should be reimbursed in part at the rate of not more than five cents per dollar for each payment in arrears. Persistent delinquency will make it necessary for the financial institution to take proper steps to effect collection in full.



get his loan solely on the basis of his reputation and ability to pay. Endorsers and co-makers will not be needed to secure such loans.

"It is hoped that the owners of commercial and industrial properties as well as home owners will realize the advantages of keeping their properties in repair and will take part in the campaign. It also is to be borne in mind that community and neighborhood projects of all types will assume a place of great importance in our program," Mr. Moffett said.

The maximum charge permitted on modernization loans as expressed in the Regulations is \$5 discount for each \$100, on a one-year note to be paid in equal monthly installments. Some have assumed that this charge is entirely interest, whereas it includes both interest and also the expenses of investigation, extra bookkeeping, collecting the installments, etc.—in short, all financing charges of whatever nature which may be made in connection with a time payment transaction. The charge also makes allowance for the fact that the borrower is not required to maintain a deposit account as is invariably necessary in applying for ordinary bank credit.

Any type of installment credit necessarily costs more than a straight commercial loan, because of the extra expenses involved, but the particular type made available through the credit insurance provided free of charge by the Federal Housing Administration is by far the lowest in cost ever offered for such purposes to borrowers in the United States.

As provided in the Regulations, the maximum amount of charges that a financial institution is permitted to make for an insured modernization loan is based on \$5 discount for each \$100, on a one-year note to be paid in equal monthly installments. Because these installments are being made regularly, the ratio of gross charge to average outstanding balances is .0972 per annum, or about eight cents per month for each \$10 borrowed.

This, it should be emphasized, is the maximum permitted by the Federal Housing Administration, no matter what is the size of the note, the number of months it has to run, the number of installments provided for or how the charges are collected. If the term is three years, for instance, the maximum cannot be calculated simply by multiplying the figure 5 by 3 and discounting the face of the note by \$15 (in the case of a \$100 note), for this would make the annual charge somewhat above the limit fixed. The tables for determining the discount amounts have been issued to financial institutions by the Fed-

eral Housing Administration and definitely limit the ratio on any transaction to .0972.

In order to assist the banks in explaining to property owners the opportunity for repair and improvement loans at low interest rates, the FHA has prepared two pieces of printed matter and is furnishing them in quantities, free of charge, for distribution to prospective borrowers. One of these, a 24-page illustrated booklet, is illustrated and described on pages 30 and 31 of this issue; the other, a folder, "14 Answers to Your Questions About Modernization Credits" is reproduced on page 27. The information in these 14 points gives a clear picture of these insured loans:

1. Any property owner, individual, partnership or corporation with a regular income from salary, commissions, business, or other assured source may apply for a loan. It is not necessary to be a depositor in the financial institution consulted.

2. Application may be made to any national bank, state bank or trust company, savings bank, industrial

### Property Owner's Credit Statement

To: ..... Date: .....

(ADDRESS) Account Number: .....

The following information is given for the purpose of obtaining credit under the provisions of the National Housing Act. The approximate amount of credit required by me (us) is estimated not to exceed

Dollars: \$ [ ]

Send Mail to  
 Residence Address  Business Address

Name (PLEASE PRINT FULL NAMES) ..... City of birth ..... Date of birth .....

Home Address (PLEASE PRINT) STREET (APT. NO. OR CARE OF) ..... Telephone Number .....

City ..... State ..... Number of years at present address: [ ]

Salary, commission, or other regular compensation (per year) ..... \$ [ ]

State whether above salary etc. is received daily, weekly, semi-monthly, monthly, quarterly or annually. → [ ]

Income from rents, amount (per year) ..... \$ [ ] Total Income [ ]

Other income, if any; source ..... \$ [ ]

State amount per year being paid on account of principal and interest on property described herein ..... \$ [ ]

Married Full Name of Number of  
 or Single Wife or Husband Dependents → [ ]

<p><b>Name of Employer:</b></p> <p>Firm or trade style (PLEASE PRINT FULL NAME) .....</p> <p>Address ..... STREET ..... CITY ..... STATE .....</p> <p>Kind of business ..... Telephone .....</p> <p>Position occupied (GIVE BADGE OR EMPLOYMENT NUMBER, IF ANY) .....</p> <p>Name and title of superior .....</p> <p>Number of years with present employer .....</p>	<p><b>If in business for self, please state:</b></p> <p>Firm or trade style (PLEASE PRINT) .....</p> <p>Address (PLEASE PRINT) ..... STREET ..... CITY ..... STATE .....</p> <p>Length of time in present business .....</p> <p>Kind of business ..... Telephone .....</p> <p>Sole owner or partner, or title as officer of corporation .....</p> <p>Trade references: .....</p> <p>Business Checking Account { NAME OF BANK BRANCH</p>
--	---

**Bank at which personal checking, savings, or thrift account is kept: (If none, state "None")**

NAME OF BANK, COMPANY OR INDIVIDUAL	ADDRESS	ACCOUNT NUMBER	ORIGINAL AMOUNT	BALANCE UNPAID	AMOUNT DUE EACH MONTH
.....	.....	.....	.....	.....	.....
.....	.....	.....	.....	.....	.....

**Are you making any installment payments to banks, loan companies, installment houses or others: (If none, please state "None")**

**Give details of proposed Alterations, Repairs or Improvements:**

DESCRIBE WORK TO BE DONE:	ESTIMATED COST:	CONTRACTOR OR BUILDING SUPPLY DEALER (IF ARRANGED) NAME	ADDRESS
.....	.....	.....	.....
.....	.....	.....	.....

Property Owner's Credit Statement (Form FHE-3) reduced in size as illustrated in Bulletins sent to banks and other loaning institutions. Second part on next page.

bank, building and loan association, or finance company approved by the Federal Housing Administration; or to a contractor or building supply dealer.

3. Loans are from \$100 to \$2,000, depending upon income, for improvements on any one property, and in connection with not more than five properties unless approved by the Federal Housing Administration, Washington, D. C.

4. Notes may run from one to three years and by special arrangement five years.

5. All the security required is that the borrower has an adequate regular income and a good credit record.

6. The following assurance must be given:

(A) That the borrower owns the property.

(B) That the income of the signers of the note is at least five times the annual payments on the note.

(C) That the mortgage, if any, is in good standing, and that there are no other past due encumbrances or liens.

(D) That the proceeds will be used solely for property improvements.

7. Signature of the property owner is required on the note. If the owner is married, also signature of wife or husband. No other co-signers or endorsers are required.

8. The financial institution may not collect as interest and/or discount and/or fee of any kind, a total charge in excess of an amount equivalent to \$5.00 discount per year per \$100 original face amount of note.

9. The note is paid by making regular, equal, monthly payments (seasonal payments for farmers) until the note is paid in full.

10. Applications will be considered for credit to improve one-family, two-family, or other residences; apartment buildings, stores, office buildings, factories, warehouses, farm buildings.

11. The regular installment payments will be made in person at the place of business of the financial institution; or by mail; or as otherwise arranged. No payment shall be made to any governmental office or organization.

12. The maker must not permit his payments to fall in arrears. Should a payment be more than 15 days late, the financial institution's expense, caused thereby, should be reimbursed in part at the rate of not more than five cents per dollar for each payment in arrears. Persistent delinquency will make it necessary for the financial institution to take proper steps to effect collection in full.

The Housing Administration is keenly alive to the opportunities for local building industry promotion of repair and modernizing work. A work-plan manual for architects, contractors and dealers has been prepared and is now ready for free distribution. Ask for Form FHA 103. It is a 28-page illustrated booklet.

How to organize and conduct a Community Campaign is covered thoroughly in a 36-page illustrated booklet, Form FHA 102. Building industry and civic leaders will be particularly interested in this. Copies will be sent free.

And finally the local newspapers are brought into the program for local promotion with a big, well illustrated and displayed "Modernization Clip Sheet for Newspaper Business Managers." Vol. 1, No. 1, released on Aug. 27, urges newspapers to "Start a New Better Housing Section," promising to send each week a similar clip sheet with mats to illustrate without cost.

The Administration evidently means business on this repair and modernization drive and is counting on local building men for aggressive work now to line up the jobs and get the program going in every community.

**State below, details concerning the property upon which the improvements are to be made.**

LOCATION OF PROPERTY: (NO.) (STREET OR AVENUE) (CITY, COUNTY AND STATE)

NAME IN WHICH TITLE APPEARS: \_\_\_\_\_

DESCRIPTION OF PROPERTY: Single family  Multiple family  Apartment House  Store   
Office Building  Farm Building  Factory  Warehouse

VALUATION: Year in which purchased \_\_\_\_\_ Purchase price \$ \_\_\_\_\_  
Amount of Fire Insurance \_\_\_\_\_ \$ \_\_\_\_\_

MORTGAGES: Total of all mortgages \_\_\_\_\_ \$ \_\_\_\_\_

	(1ST MTGE.)	(2ND MTGE.)	(3RD MTGE.)
Date placed.....			
When due.....			
Balance unpaid.....			
Annual installments.....			
Date of last instal. payment.....			
Date of last interest payment.....			
Name of mortgage holder.....			
Address of mortgage holder.....			

State whether or not installments and interest on the above mortgages or any other liens or encumbrances are past due: (If none, please state "None." If any, please give particulars.)

---

State whether or not all taxes, assessments, and fire insurance are up-to-date: (Latest received tax bill should be submitted with this application.)

---

Have you applied for, or received, a loan under the terms of the "National Housing Act": (If so, give particulars.)

(NAME OF FINANCIAL INSTITUTION, CONTRACTOR OR BUILDING SUPPLY DEALER TO WHOM APPLICATION WAS MADE) (ADDRESS)

Date of Application \_\_\_\_\_ Amount applied for \$ \_\_\_\_\_ Was application refused? \_\_\_\_\_

Other real estate: (If none, please state "None.")

DESCRIPTION AND LOCATION			NAME IN WHICH TITLE APPEARS			PURCHASE PRICE	EQUITY ABOVE MORTGAGES
AMOUNT OF FIRST MORTGAGE	HELD BY	WHEN DUE	AMOUNT OF SECOND MORTGAGE	HELD BY	WHEN DUE	\$	\$
						↓	↓

Have you any judgments, garnishments or legal proceedings against you? (If so, give particulars.)

Indicate exact manner in which you will make payments, if application is approved. Check (✓) plan desired.

Monthly beginning one month from exact day on which loan is made.  
 Monthly on the following date: \_\_\_\_\_  
 On the following indicated dates: \_\_\_\_\_

I (we) authorize you, or any financial institution to which you may desire to offer my (our) note for sale, to obtain such information as you (they) may require concerning the above statement and agree that it shall remain your (their) property whether or not my (our) note is finally accepted by you. I certify that if the loan is granted to me (us) or my (our) note purchased, the entire proceeds will be used exclusively in payment for alterations, repairs or improvements upon the property described above and that no part of such proceeds will be used for the purchase of movable or detachable equipment excluded under the regulations of the Federal Housing Administration. I hereby affirm that each of the answers given to the foregoing questions is true and correct.

Signature \_\_\_\_\_  
 Signature of wife or husband \_\_\_\_\_

# NEW SELLING HELP from Uncle Sam

CONTRACTORS, builders and dealers have been designated by James A. Moffett, Housing Administrator, as KEY MEN in the Better Housing program. You key men are now urged to use the booklets and helpful Government folders described in this article in selling home repairs and improvements.

By JOSEPH B. MASON  
Managing Editor American Builder

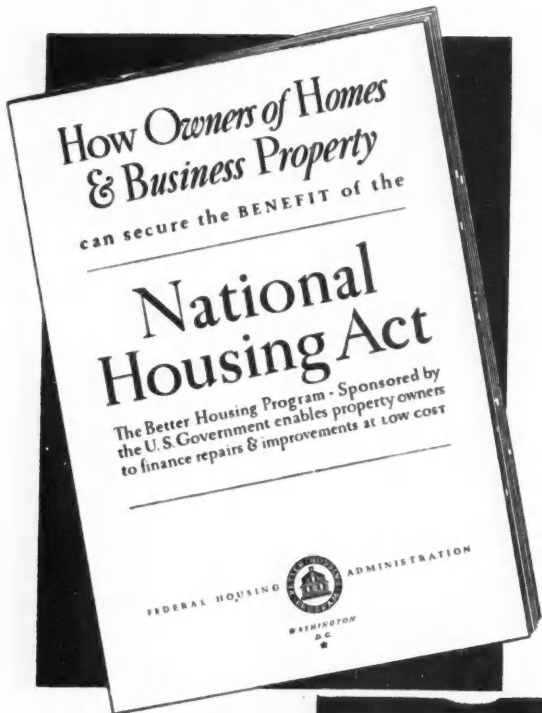
UNCLE SAM has come to the rescue of the building industry by putting the financial backing of the Government behind home repair and building loans.

But he is doing more than that. He is printing millions of booklets, folders and forms to be distributed throughout the country in the interest of promoting better housing. These selling helps are carefully prepared by experts in the Federal Housing Administration, and the FHA urges every contractor, builder, dealer and other building industry man to make the fullest use of this printed material.

The latest and most interesting booklet is the Home Owner's Manual illustrated on this page, which was issued August 15 and which, it is estimated, will be so widely distributed that 20,000,000 copies will be required. Contractors who have not already received copies are urged to write the Federal Housing Administration, Washington, D. C., for as many copies as they can use for distribution to their customers, and in selling home repairs and modernizing.

The property owner's manual is a 24-page booklet entitled, "How Owners of Homes and Business Properties Can Secure the Benefit of the National Housing Act." It gives the complete details that property owners should know as to why they should fix up their homes and how to go about getting the loans. Some 65 suggestions are given for improving homes, and 17 suggestions are given for the improvement of business properties. The booklet urges property owners to call a contractor and get an estimate of the cost of the work. They are told that the contractor can arrange for the installment payment of the work at the local bank, building and loan association or other financial institution.

One of the most important features of the property owner's manual is the section devoted to answering important



THE PROPERTY OWNER'S MANUAL shown above and at right gives complete information about the Housing Act, tells how to get loans, answers a great many questions of interest and lists suggestions for home improvements and improvements to business properties.

PAGES 12 and 13 of the property owner's manual are shown at right. The booklet is well illustrated and the suggestions for improvements are clearly presented. Page 17 shown at far right gives recommendations for improvements to business property, which is also included in the Housing Act. Contractors are urged to secure copies of this booklet and distribute them to prospective customers.





## U. S. Booklets and Bulletins You Can Use In Selling Repair Work\*

### FEDERAL HOUSING ADMINISTRATION

Architects, Contractors and Dealers Booklet.....	(free)
Home and Property Owners Manual.....	(free)
Bulletin No. 1—Modernization Credit Plan.....	(free)
Community Campaigns, 36 pages.....	(free)
Better Housing Emblem (Form No. FHA 202).....	(free)
Display Board Bulletin (Form No. FHA 208).....	(free)
Better Housing "Home" Poster (Form No. FHA 205).....	(free)

### OTHER GOVERNMENT BOOKLETS ON HOMES

(Name)	(Price)	(Number)
Recommended Minimum Requirements for Small Dwelling Construction, revised 1932—107 pages, illustrated.....	10c	(BH18)
Chimneys and Fireplaces.....	5c	(A 1.9:1649)
Beautifying the Farmstead.....	5c	(A 1.9:1087)
Farm Home Conveniences.....	5c	(A 1.9:927)
Planning the Farmstead.....	5c	(A 1.9:1132)
Fire-protective Construction on Farm.....	5c	(A 1.9:1590)
Floors and Floor Covering.....	5c	(A 1.9:1219)
Saving Fuel in Heating a House.....	5c	(I 28.7:97)

Heating the Farm Home.....	5c	(A 1.9:1698)
Injury to Buildings by Termites.....	5c	(A 1.35:101)
House Insulation, Economies and Application.....	10c	(C 1.14:IN 7)
Insulation on the Farm.....	10c	
How to Judge a House.....	10c	(C 1.14:H 81)
Light Frame House Construction.....	40c	(VE 1.3:145)
Convenient Kitchens.....	5c	(A 1.9:1513)
Methods and Equipment for Home Laundering.....	5c	(A 1.9:1497)
Protection of Buildings and Farm Property from Lightning.....	5c	(A 1.9:1512)
Painting on the Farm.....	5c	(A 1.9:1452)
Farm Plumbing.....	5c	(A 1.9:1426)
Simple Plumbing Repairs in the Home.....	5c	(A 1.9:1460)
Poultry Houses and Fixtures.....	5c	(A 1.9:1554)
Care and Repair of the House.....	15c	(BH 15)
How to Own Your Home.....	5c	(BH 17)
Recommended Minimum Requirements for Plumbing.....	35c	(BH 13)
Safety for the Household.....	15c	(C 13.4:397)

\*For Federal Housing Administration booklets, posters, stickers, etc., write Federal Housing Administration, New Post Office Bldg., Washington, D.C. These booklets are free. To get other booklets listed, write Superintendent of Documents, Government Printing Office, Washington, D.C., giving name and number of booklet and enclosing Money Order or coin.

*NO CONTRACTOR, dealer or other active building man need be without complete information on the Housing Act. Write Federal Housing Administration, New Post Office Building, Washington, D.C., for booklets, stickers, posters, advertisements.*

questions most frequently asked about the Bill. These answers are summarized on page 29 of this issue.

Another important feature is the check list of suggested improvements to homes and business properties. These suggestions, which are worthy of careful study, are as follows:

### Begin in Your Basement

1. *Are Floors Sound?* The building may not be as solid and sound as it should be. Perhaps floors need reinforcing—new posts and piers. Plaster on the underside will make them fire-resisting.
2. *Leaky Foundation Walls* make cellars damp and increase your fuel bill. Water-proofing properly applied will help.
3. *Are Your Basement Stairs Safe?* Firm railings and treads plus well-placed lights and switches may prevent accidents.
4. *How About Floor Foundations?* Rot and termites work quietly, without your knowledge. A check-up by an expert might disclose vital wood portions of your home that need to be treated, repaired or replaced.
5. *Is Your Basement Just Wasted Space?* Plaster, wall board, paint or new windows can convert those unused areas into a recreation and play room, laundry, garage or workshop. A concrete floor might increase the basement's usefulness.
6. *And Incidentally*—Do boiler and heating pipes need covering? A light socket will improve those dark corners. Have furnace pipes and registers been checked recently?

### Look at the Outside

1. *Does the Stucco Need Patching?* Do timbers need bracing? Look with a critical eye at walls, masonry, old siding and worn shingles. If surface is badly deteriorated, brick veneer or stucco is suggested.
2. *Do the Windows Stick?* Perhaps they need refitting or new hardware. Do they leak air? Weatherstripping may make a saving in your fuel bill.
3. *Is the Porch Going to Waste?* Screen or glass will convert it into an additional living room.

(Continued to page 68)

★ ★ ★ ★ ★

### CHECK YOUR BUSINESS PROPERTY

*Does your building pay dividends?*

Is it useful, safe, efficient?

1. *Rentable Basement Areas* can be increased by reorganizing service space, building new partitions, providing ventilation, finishing walls and floors, and installing new stairs.
2. *Are Maintenance Shop and storage space* convenient, well-lighted and properly equipped?
3. *A Direct Entrance* to the boiler room, a sidewalk lift, might improve the efficiency of your property. Damp walls and floors may be waterproofed—in hardening treatment applied to dusty cement surfaces.
4. *Are Walls Clean*—and is masonry carefully tuckpointed? If masonry is stained, try a new coat of paint for both appearance and protection.
5. *Roofs Require Patching*—check the superstructure. Are sills and corners weather-damaged? Are parapets and coping watertight? Are roof drains clogged? Are there leaks around skylight or pent-house? Is all sheet metal work sound, secure and well painted? Neglect results in costly repair bills later on.
6. *Is Your Building Safe* for tenants, customers or employees? Check up on exterior steps, damaged sidewalks, walls, fences and jagged eaves. Perfect area west with guard rails. Provide storage for oil or gasoline. Are there emergency exit doors and safety devices on machinery?



A revolving door keeps out cold drafts.



JOHN W. Advantage reduce sun and glare.



Modern fire escapes increase safety.

27

# 4,266 Banks Agree to Make Modern

AS THIS ISSUE goes to press, word comes from Washington that in less than three weeks 4,266 banks have signed contracts with the Federal Housing Administration, pledging themselves to make modernizing loans under the FHA plan.

**BANKERS EVERYWHERE** are expressing enthusiasm. If your banker does not co-operate, show him this copy of the American Builder.

IN THE FOLLOWING ARTICLE the editor of the leading banking journal tells contractors how they can secure the co-operation of their local bankers.

By **JOHN Y. BEATY**

Editor, Rand McNally Bankers Monthly

ANY suggestion for safe loans for the purpose of modernizing homes will be received, not only with genuine sympathy, but with enthusiasm by local bankers. The banks of America have the largest surplus for lending in the history of banking. Every bank is eager to make loans.

Home modernization loans can be accepted for periods longer than commercial loans through the new modernization credit plan inaugurated by the Government. Heretofore, loans of this sort may have been refused because the length of time over which they must run was longer than common in commercial banking. The bankers knew that the examiners would frown upon the longer term loans and so hesitated to make them. This condition has now been changed by the new law.

Definite instructions have been sent out by the Comptroller of the Currency to examiners that home modernization loans made under the Federal Housing Administration Plan are to be classified as *good assets* by national examiners.

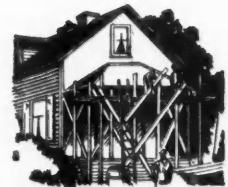
The one thing that needs emphasis more than anything else is that these loans must be made by home owners who have an income known to the bank to be reliable, out of which they can make monthly payments promptly. The bank's concern is not the value of the house; it is the ability to pay.

Contractors, therefore, may be able to develop busi-

ness in their local communities if they will call upon those home owners who have a regular income. Suggestions for home modernization to these people are likely not to be wasted, for they are the ones who can borrow under the new plan.

As evidence that banks welcome this type of loan, I can refer you to advertisements published in local newspapers by many banks. One was published by the Cleveland Trust Co., Cleveland, Ohio, and reads, in part, as follows: "This bank is ready to make repair and improvement loans to property owners who qualify under the terms of the National Housing Act. Under the Act and the regulations received from Washington, any property owner whose annual income is at least five times the yearly payments that would be due on the borrowed amount, and whose mortgage loan, if any, (and taxes) are in good standing, may apply here for a loan of from \$100 to \$2,000 to repair or improve his property, if the location and condition of the building justify the expenditure."

The Bridgeport City Trust Co. of Bridgeport, Conn., has used large advertisements in its local newspapers with the following information: "Yes. In addition to having first mortgage money available for new home construction, we are now ready to take applications for



## Loans Available to Repair Your Property

THE NATIONAL COMMERCIAL BANK is one of the first financial institutions to be authorized by the Government to make loans to property owners for needed repairs, alterations or remodeling under the provisions of the National Housing Act.



This Institution is in hearty accord with this project to end the decline in property values, and to provide employment for thousands of workers. Manufacturers and dealers in building materials and the transportation industry should be benefited also, and the purchasing power in general should be augmented.

**Some Provisions of NHA**  
Through the cooperation of the U. S. Government and the Commercial Bank, credit for property owners is now available on a most reasonable basis.

There is no red tape. Any property owner, individual, partnership or corporation, with a regular income from salary, commissions, business, or other assured source may apply for a loan.

Notes may run any number of months from one to three years in amounts from \$100 to \$2,000 at an interest rate of 5% per \$100 per year.

The Government requirements are plain and simple. They are: a)

1) That you own the property; 2) That the income of the signers of the note is at least five times the annual payments on the note; 3) That your mortgage, if any, is in good standing, and that there are no past due encumbrances or liens against the property; 4) That the loan be used solely for property improvements.

**Get the Details**  
To secure a loan under NHA it is not necessary that you be a bank depositor and no endorsers are needed. If you are interested in improving your property, through the aid made possible by NHA, you are invited to consult one of our officers for more detailed information.



"Allied with Progress"

### National Commercial Bank and Trust Company

MAIN OFFICE: 60 STATE STREET

PAGE BRANCH  
Washington Square  
at Lake Street

ALBANY, N. Y.

NORTHERN BRANCH  
Broadway  
at Phoenix Street

DEPOSITORS AND  
BANKERS SHOULD  
KNOW OF THESE  
POSITIVE BENEFITS  
LOANS, DISCOUNTS  
ACCREDITANCES  
SPECIAL INTEREST  
SAVINGS  
TRUST DEPARTMENT  
MAIL ORDER PLANES

## "SERVICE CHARGE" AVOIDS USURY LAWS

THE MAXIMUM CHARGE permitted by FHA for modernizing loans is a \$5 discount in advance for each \$100 on a one-year note. This figures about 8 cents per month for each \$10 borrowed. It is a mistake, FHA declares, to call this charge INTEREST for it includes, in addition to interest, investigation, bookkeeping, collections and other charges. The ratio of gross charge to average outstanding balances is equivalent to 9.72 per cent per annum.

ONE OF THE STRONG ADVERTISEMENTS published by an Albany, N. Y., bank, which, on Aug. 15, had already approved \$5,950 in loans. Urge your local bank to publish similar advertisements.

# Modernizing Loans

## LOANS NOT TO BE CLASSED AS "SLOW"

J. F. T. O'CONNOR, Comptroller of the Currency, in a telegram to the chief bank examiners of the country, says: "Please immediately circularize all examiners in your district informing them that intent of instructions is that paper of this character (notes discounted by banks under National Housing Act) should not be classified as slow, doubtful or loss until it is determined that loss exceeds 20 per cent of the insurance reserve."

property modernization loans—\$100 to \$2000—under the terms of the National Housing Act, signed June 27, 1934. Every such loan will not only help increase the value of the individual owner's property, but will also increase employment and help business in Bridgeport."

This is an indication of the banks' interest in the development of local business. Please note that this last quoted advertisement is published by a trust company which has funds to invest for long terms. This trust company, however, is a commercial bank. It has commercial funds.

Thousands of other banks in practically every state  
(Continued to page 66)

## LOANS to Improve Your Property

**T**HIS BANK is ready to make repair and improvement loans to property owners who qualify under the terms of the National Housing Act.

Under the Act and the regulations received from Washington, any property owner whose annual income is at least five times the yearly payments that would be due on the borrowed amount, and whose mortgage loan, if any (and taxes) are in good standing, may apply here for a loan of from \$100 to \$2,000 to repair or improve his property, if the location and condition of the building justify the expenditure.

The National Housing Act seeks to help the owner put his property in good condition; to assist re-employment in the building trades and elsewhere, and to help generally the forces of recovery. In that spirit, this bank as a leader in home and commercial financing, offers the facilities of its 58 banking offices, and courteous, prompt consideration to qualified applicants.

## Cleveland Trust

Member Federal Reserve System

THE CLEVELAND TRUST is another one of the many banks which have not only agreed to make modernizing loans but are enthusiastically endorsing the plan in such advertisements as this.

## First Loans by Chicago Banker Illustrate Soundness of Plan

THE FIRST TWO FHA modernizing loans in Chicago were made Aug. 23 by the Main State Bank. They both illustrate how additional funds are brought out under this plan, since both property owners were able to supply part of the money. The improvements are much needed; both owners are good credit risks. L. Shirley Tark, president of the bank, describes the loan as follows:

"One loan is for the installation of a new brick foundation for a residence and other improvements involving masonry work, plumbing, carpentry, etc. The cost is \$2,125 of which the loan applicant proposes to pay half himself and to borrow the balance.

"The other loan approved was for \$1,000. The applicant proposes to put in two new bathrooms in his two-flat building, and to add another room to the first apartment. The improvements are to cost in excess of \$2,000. Both applicants have paid their taxes in full and each has a responsible position, one having been with the same firm 22 years and the other 18 years.

"WHILE EACH OF THESE LOANS is a desirable credit risk," Mr. Tark added, "under present conditions I would not have made the loans had it not been for the Government guaranty. We have felt that loans made on real estate or real estate improvements were frozen to some extent, although the credit risk might be good."

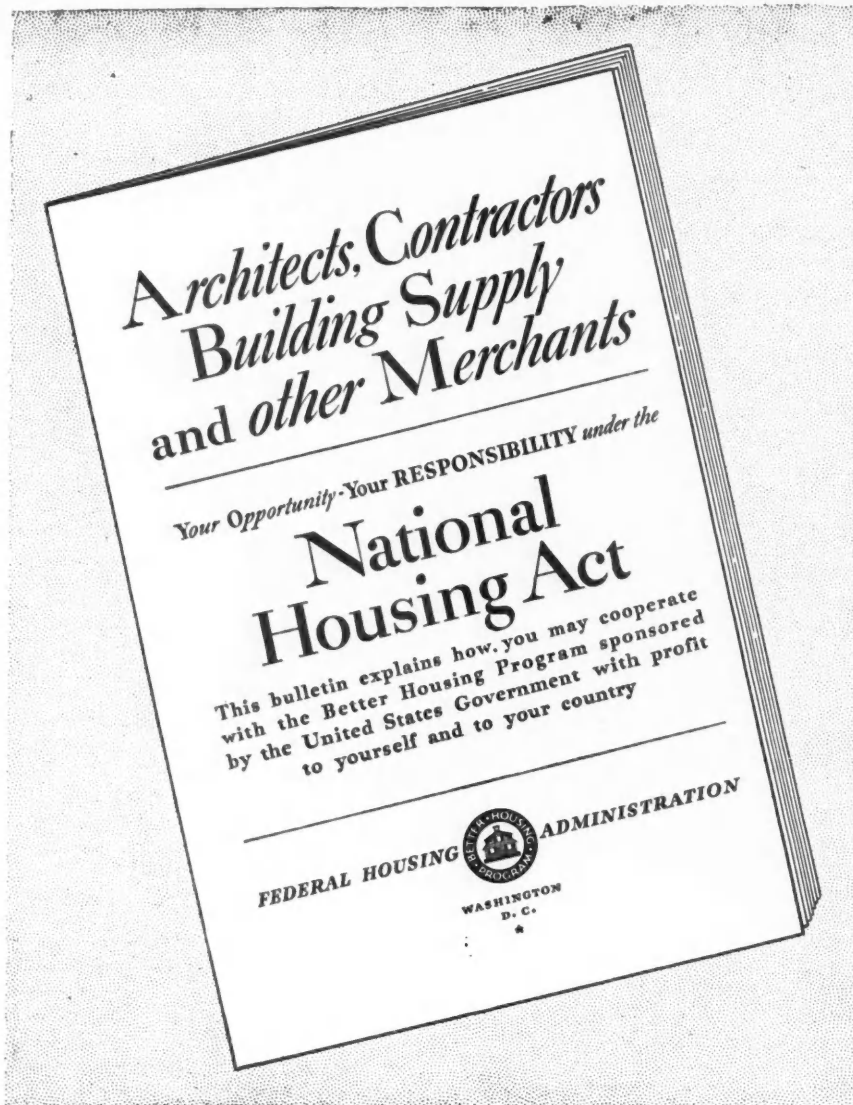
### American Bankers' Association Endorses

FRANCIS M. LAW, PRESIDENT of the American Bankers' Association, assured President Roosevelt Aug. 21 that the Association had decided to give its hearty co-operation. He declared:

"We believe the banks of the country could well afford to co-operate wholeheartedly in both these classifications of loans. We have had assurance that bankers throughout the country are willing and prepared to co-operate.

"The American Bankers' Association will lend its friendly offices in giving full information to banks under these two classifications."





THIS BOOKLET prepared especially for active building men tells where and how to get business and what to do to tie in with the National Better Housing Program. Copies may be obtained from the Federal Housing Administration, New Post Office Building, Washington, D.C., or direct from your local Better Housing committee, if one has been formed.

## Work Plan for the "KEY MEN"

THE booklet illustrated above—especially written for the active men of the building industry who are counted on to perform home repair and modernizing work—was released by the Federal Housing Administration Aug. 27.

Readers of the AMERICAN BUILDER are urged to secure copies at once either from their local Better Housing committee, if one has been formed, or otherwise direct from the Federal Housing Administration, New Post Office Building, Washington, D. C.

Complete details of procedure and information for architects, contractors and dealers are given. The Better Housing emblem, information bulletin, and poster are described, and building men are urged to obtain this material and make use of it. Included in the 28-page booklet is much helpful information for contractors. Eleven points in a business program for the contractor listed are as follows:

1. Hire salesmen to solicit work—spend more personal time in actual selling.
2. Advertise services in local papers, phone books, over the radio, in the movies, etc.
3. Use circulars (secured from your material dealer or manufacturer) in direct mail campaign and in per-

sonal selling to all interested property owners.

4. Make check lists of the sort of modernizing jobs you can do—use them in talking to property owners to suggest work they should have done.

5. Canvass the entire neighborhood when you are working on a job. Show people the work you are doing. The fact that you are in the neighborhood and readily available may lead to more work.

6. Give written estimates on jobs—suggest other improvements that might economically be made while you have your tools and equipment on the job.

7. Use posters in line with the Better Housing Program on trucks and on jobs.

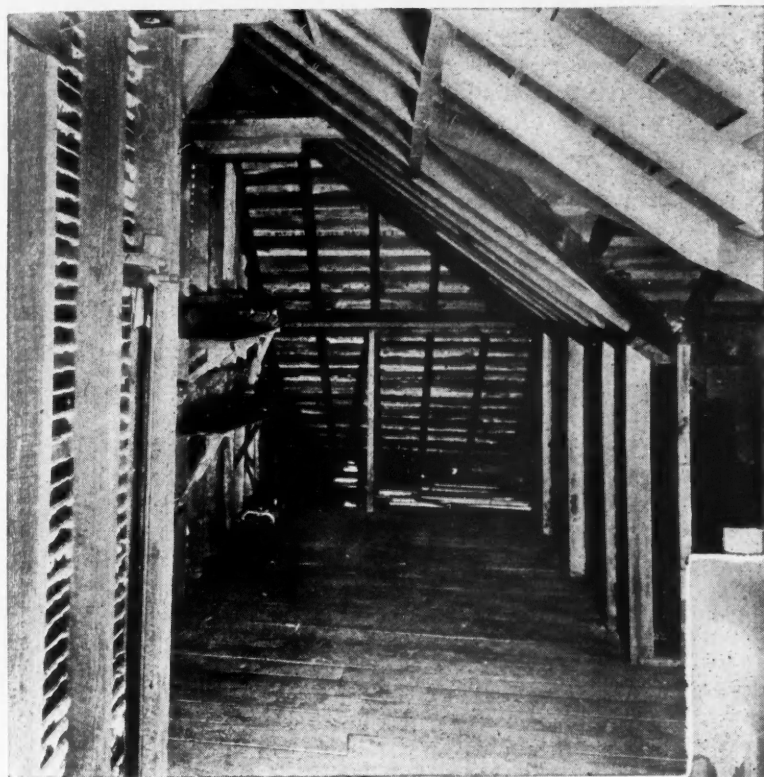
8. Attend meetings where Program is explained and where you can get merchandising ideas.

9. Take pictures of jobs, before and after completion, to use in sales work and to furnish to local Publicity Committee for use in papers. There is always a great demand for these "before-and-after" pictures.

10. Join your local trade associations and help make plans to follow through to get more work after the Program is ended.

11. Arrange displays of your work. Participate in "Modernization Exhibit," if one is held.

# MODERNIZATION



**P**HOTOGRAPH at left shows unused space which had long been considered fit for storage only. At the same time a bathroom had been desired for the adjoining room. Timbers were sound, all that was needed was a contractor to make the change. **BELOW** you see the result. Instead of waste space, a modern, compact bathroom has come into existence, much to the gratification of the owner—and profit of the contractor. Similar opportunities exist in countless houses in the country.

## HOW TO INCREASE MODERNIZATION PROFITS

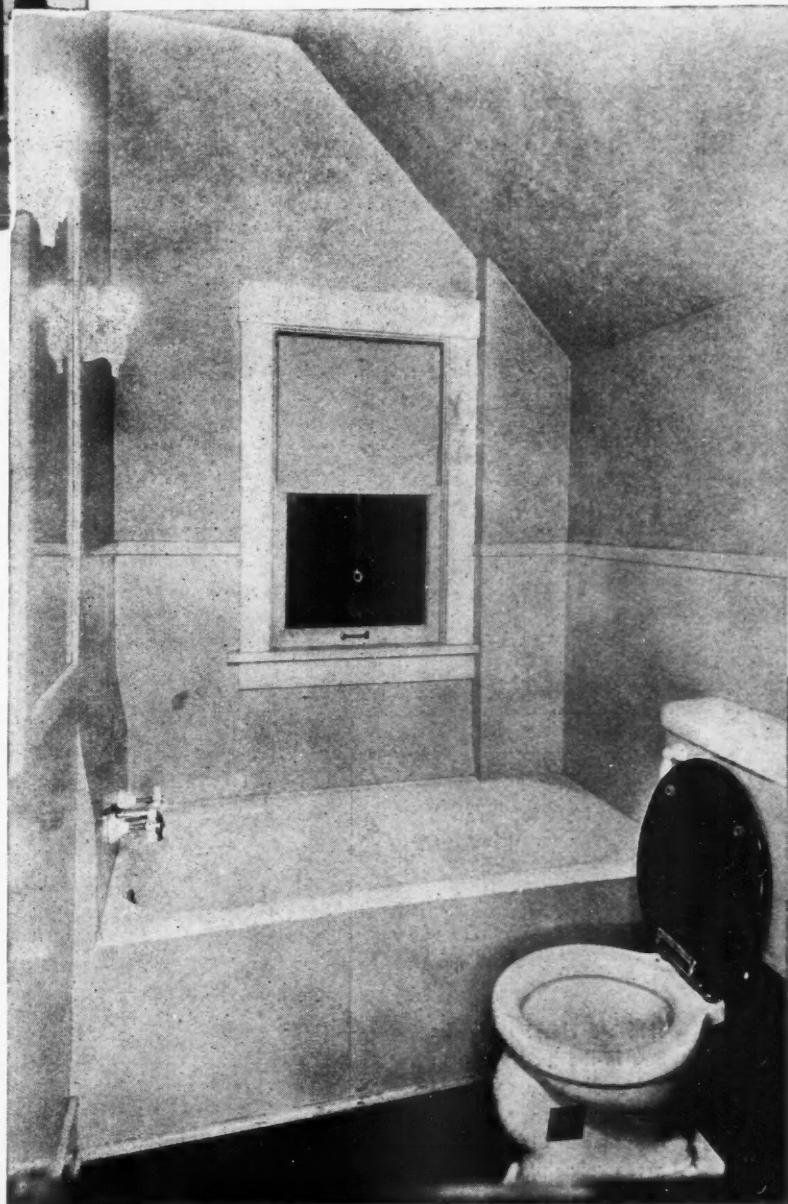
By **E. L. GILBERT**

Eastern Editor American Builder

**N**O MATTER how inconvenient or out-of-date a house may be in the eyes of its occupants, a brief examination of the structure usually reveals to the experienced contractor-builder just how the old home place may be modernized so the entire family will be proud of it. Long years of experience in residential work qualify the contractor in this field to act as a "specialist in shelter"; with the splendid backing of the Federal Housing Administration, as revealed in current reports and printed matter from Washington, there is no logical reason why even those not previously specializing in modernization work should hesitate to develop this modern and profitable type of business.

Straight repair work is often a thankless job because the home owner can see little or no change after the work is done; it represents only "justified expense" to him, so the house owner usually tries to hold the cost down to as low a figure as possible. On the other hand, when a property is improved to such an extent that the entire family can be proud of it, when the solution of every-day living problems is made easier, then the contractor obtains the respect and thanks (plus fine future reference possibilities) in addition to the profit.

*(Continued to next page)*



# MODERNIZATION



## • HOW TO INCREASE MODERNIZATION PROFITS •

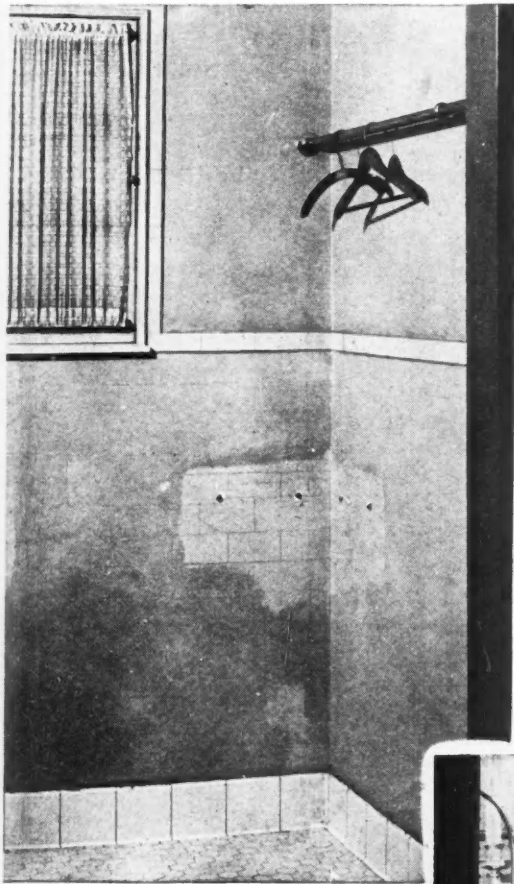
There is, of course, no justification for salvaging a structure so far gone as to require more money for modernization than a new home would cost; but many a family which cannot afford to buy a new home wants one, whereas they would be much better off if the old place were properly modernized, then sold, the money thus derived being used to help finance a new job. With this thought in mind many builders are doing modernization work today, although their chief interest lies in new construction. Fred. P. Tosch, prominent Rochester, N. Y., home builder says: "A good business man would not think of buying a new automobile unless he could

make some deal to get rid of the old car. In the automobile business this is done by the trade-in method—which is impossible in most cases in residential building. Therefore, I think it wise to fix up the old place in such manner it will sell—then the owner has some cash to help him buy one of our new houses. This method, in fact, develops the prospect who could not possibly afford to own two houses, into a first rate new home prospect." Aside from immediate profits, old prospect lists may be studied again, to see which home owners may be most profitably solicited for *two* jobs: first, modernization of the old place; second, the building of a new home. Two profits instead of one!

### Local Contractor's Opportunity

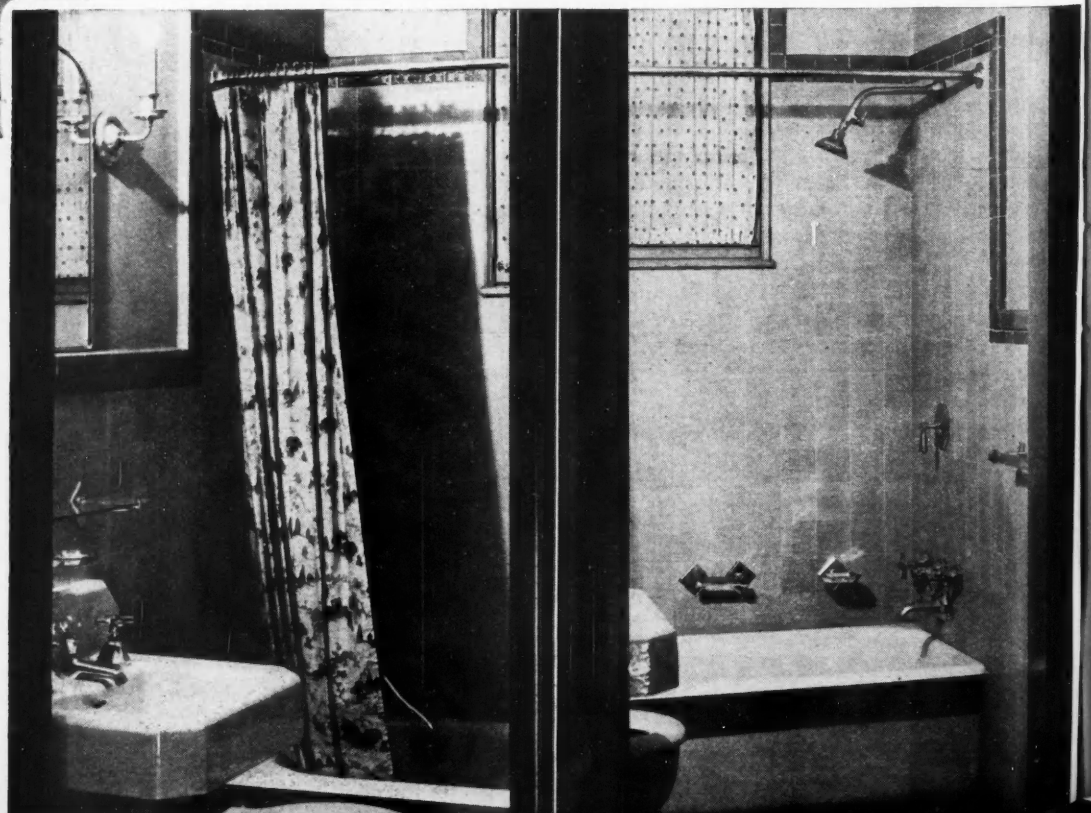
The National Housing Act (Title I) provides a method for home owners to borrow up to \$2,000 for home repairs, alterations and modernization. In many cases the home owner will undoubtedly decide to borrow only enough to make needed repairs; this is where the contractor can do a good selling job by pointing out the advantages of a *complete* modernization instead of straight repair work. This sales work can be done either before the job starts or during execution of the work. There are plenty of home owners who would like to have a new house but cannot see their way clear because they own an old home which they cannot sell. Pointing out that their dreams of a new home can be realized by selling the old place, showing how the old house can be modernized so it will compete in the local market, will make it obvious to the owner that a thorough modernization job will be profitable to him, even though it does involve more money than he had originally planned.

The Harmon National Real Estate Corporation, one of the largest community development companies in this country, recently advertised that they would send information about the Housing Act to prospective home owners, etc. Mr. K. F. Duncan, Treasurer, told the



PICTURE at left shows a small closet space which once contained a lavatory and was used as a general catch-all. Many homes contain such closets which can be easily converted into convenient extra baths as revealed in the lower illustrations.

THE old closet makes its bow in the illustrations at right, which represent two different views. Chromium plated fittings, pale green plumbing fixtures, gayly figured shower curtain and tan-brown tiles have transformed this little 5'x6' space.





writer: "We feel that anything we can do to help home property owners to solve their difficulties will react to our benefit in the long run. If we can furnish them with information to help them borrow money to modernize the old house, that will make a lot of new prospects for us." Now they have a new mailing list of 5,000 good prospects. Logically, development of plans to relieve the old home owners is bound to benefit the new house market.

Another point, the U. S. Department of Labor reports show that the average repair, alteration and addition amounts to little more than \$500, whereas the Housing Act allows owners to borrow up to \$2,000. This means that it is now possible to sell complete modernization jobs involving much larger amounts than has been the average expenditure in the past. There are approximately 25,000,000 occupied home units in the U. S. today, 76.4 per cent of which are single-family dwellings; this market is a huge one and offers unusually good profits to the contractor, as well as a range of work which can be executed in all kinds of weather, with the further advantage that clearing up the old house market will unquestionably develop a better demand for new home building.

In the selling of a more complete modernization job, many suggestions and ideas can be used. Old closets, for instance, can be made into attractive small bathrooms, thereby satisfying members of the family who decry the inadequacy of present sanitary arrangements. Pantry kitchens or kitchenettes are easily installed, using the modern small size fixture units, to provide private cooking facilities for the young couple living at home. The rumpus room in basement or attic adds a home feature enjoyed by every member of the family.

It will be noted that im-

INSTALLATION of a pantry kitchen can be most conveniently arranged so that solid or French doors conceal the kitchen equipment at will. This type of kitchen is fairly common in apartment hotels; it is quite as effective in private homes requiring additional facilities.



## WHERE and HOW TO GET THE MONEY

Most of the Co-operative Banks in Massachusetts have money to lend!

If the Bank in your immediate vicinity has not, another Bank nearby has.

Twenty millions of dollars is immediately available for repairing and modernization work and thirty million dollars more will be available this year.

Inquire of the Co-operative Bank of which you are a member; if you are not a member of a Bank yet, inquire at the nearest Co-operative Bank. If they haven't money to loan on Real Estate or for repairs or modernization, they should be able to refer you to a Bank which has.

If they are not able to do that, write to Borrowers Committee, care of

**MASSACHUSETTS  
CO-OPERATIVE BANK LEAGUE**  
80 FEDERAL STREET, BOSTON, MASS.

BANKS know all about the Modernization Credit Plan of the FHA, as can be seen from this advertisement in the Boston Sunday Post. Many other lending institutions in different parts of the country are now advising owners that they are ready to lend money for repairs and other modernization—a wonderful opportunity for contractors.

**GOOD SELLING INCREASES REPAIR PROFITS**



THE use of steel in residential construction has been steadily gaining ground during the last few years. In the photograph at left Stran-Steel is being used as the framing for an addition to an existing wood frame house at Wilton, Conn., Lawrence Moore, architect and owner. For carrying the load where wood timbers would not have sufficient strength, as in the elimination of a carrying partition, steel is a natural ally for the residential contractor; it makes possible some changes which otherwise would not be possible in modernization.

Improvements to the property which increase home comfort and convenience cover a wider range of activity than is usually included in the term modernization. Literally hundreds of minor and major improvements are suggested to the practical mind of the active contractor-builder in the field; the market for increased sales volume in modernization work is almost unlimited.

#### Profit Opportunities in Non-Residential Work

Property improvements are needed in other than residential structures. Office buildings with slow, old-style elevators need to have the entire elevator equipment overhauled, perhaps new machines installed; the large elevator companies are glad to co-operate with local contractors in such work and the contractor's own force can install new walls, new floors in the corridors, etc. Many business fronts are so obsolete they almost have value as antiques; the National Housing Act allows merchants in stores to borrow money (up to \$2,000) for such work,

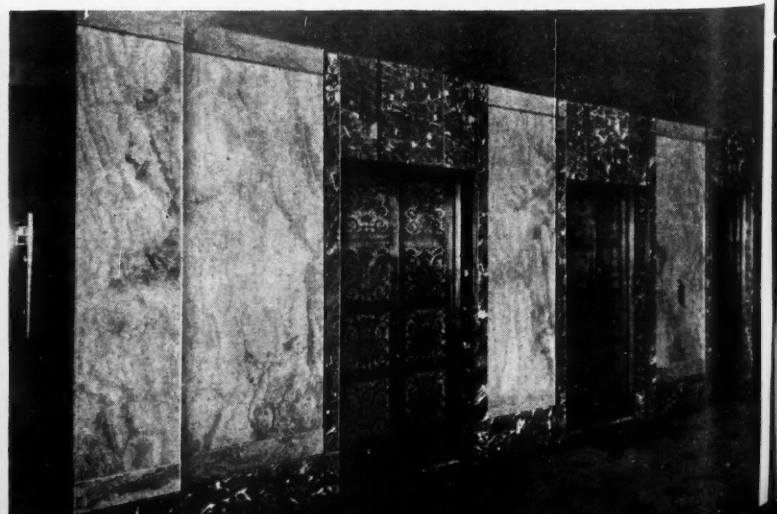
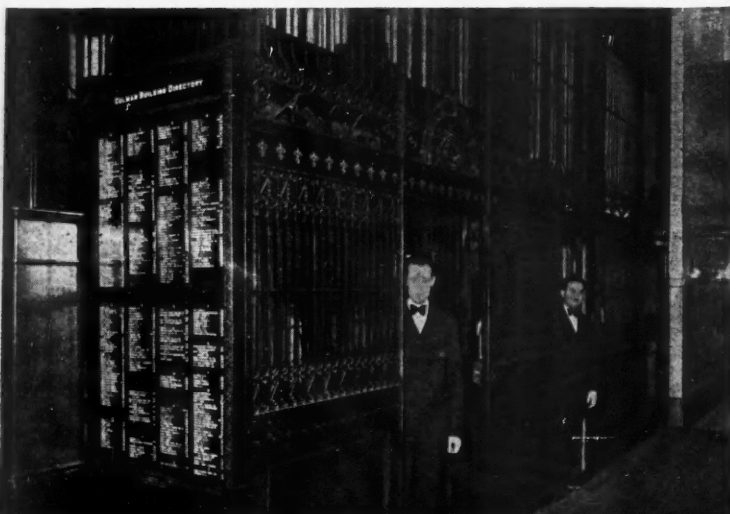
**PROFIT** opportunities exist in non-residential modernization work, too, as witness the changes made in the Colman Building, Seattle, Washington. Changing old "bird cage" elevator equipment to the modern type was the first step in a complete job of modernization.

provided their leases extend at least six months beyond the period of repayments. In addition to exterior improvements, the interiors of stores should be examined with the idea of making them more attractive to customers. A considerable job can be accomplished in the average business structure with an expenditure not exceeding \$2,000—the maximum amount provided under the National Housing Act.

Industrial plants can also borrow under the Modernization Credit Plan—another opportunity for profits to contractors under the Federal Housing Administration.

#### How To Create Contracts

Government endorsement of repair, alteration and other modernization work is already producing profitable business for local building groups; the further provisions for insured home mortgages covering 80 per cent of the appraised home value will result, over the long term, in a very active new home building market. Details of operation are being sent out by the Federal Housing Administration as rapidly as humanly possible; but it will never be possible, in a practical way, for every home owner to write to Washington for information and receive a complete detailed reply within a short period of time because each house owner will want to have





information of a specific nature not included in the general printed matter. This is where the local contractor, builder and dealer will render an important service. The first step, then, is for each active member of the home building industry to so thoroughly acquaint himself with detailed provisions of the Housing Act that he will be able to answer home owners' questions. The information is available; it is simply a matter of study and concentration, as in the case of specifications.

The second step is to advise the general public that this service is available to them. Newspaper space, circulars, billboards, articles for the local newspaper, all help; in addition, every opportunity should be seized to spread this message by word of mouth.

Personal contact with all prospects should be undertaken at once, not only to advise them of the features of the Housing Act and the offer of service in helping them borrow under this Government plan, but also to eliminate the possibility that competitors may sign up the prospect. The market has been inactive for some time; it is now advisable to swing into full-time promotional efforts, to remind, and maintain good relations with, the entire list of prospects.

National banks, State banks, trust companies, industrial banks and finance companies have been officially advised by the Federal Housing Administration regarding details of operation under the Modernization Credit Plan; contractors and builders should obtain details of the methods to be used by local lending institutions, to be able to advise prospects and relieve these clients of many details involved in the financing. This is a valuable service to the home owner and will result in many a job which would not otherwise be secured.



MODEL kitchen as displayed by Lewis & Conger, famous New York house furnishings store. Good use of such displays will help contractors sell more modernization jobs.

PHOTOGRAPH at right shows how an old trunk room can be changed into an attractive, up-to-date extra bedroom. With insulation, a room of this type is cool in summer and warm in winter; its like—both before and after—exists in many an old house where some live contractor has an opportunity or has already made a profit





# Useless Old Southern House

**M**ANY large old houses in various parts of the U. S. can be modernized with profit today, changing them from useless and abandoned tax-eaters to modern, convenient, easily rented multi-family dwellings. A very interesting example of this sort is illustrated on these pages, through the courtesy of Mr. Gerard M. Baker of San Antonio, Texas.

"The original building was a one-story brick residence," he says, "and it was about 20 years old. Not only was it decidedly unattractive in appearance and badly in need of repairs, but the interior layout was very bad. The building could not be rented, for no one wanted a house with a long central hall and a cell-like arrangement of small connecting bedrooms. In addition, the eastern end of the building, which was the most desirable exposure, was entirely occupied by a kitchen and two bathrooms. To repair and renovate properly without changing the layout was impossible; extensive alterations which would involve enlarging the basic plan would be too expensive.

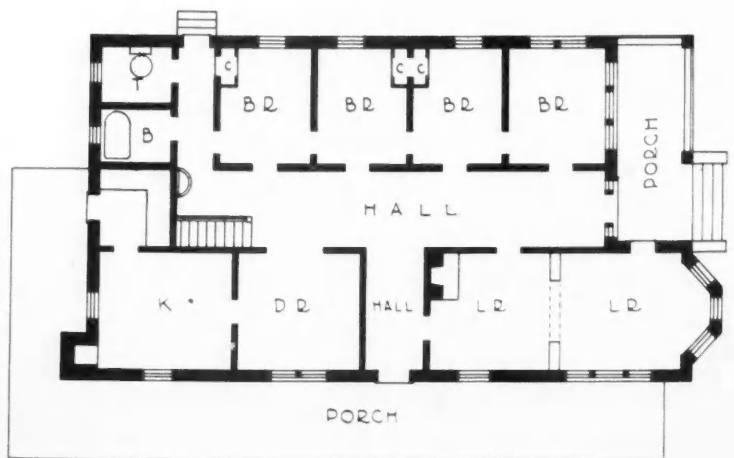
## Multi-Family Building Planned

"Working drawings were then prepared for a three-family layout, as shown by the floor plan 'after remodelling'. This plan involved considerable head scratching, for the footing load could not be materially increased, due to the fact that the building was supported by a continuous narrow brick footing which was shallow and rested on fairly loose sand. The final plan evolved makes use of the space most

efficiently, provides for good circulation of air, standardization of kitchens and baths, and allows placing longitudinal partitions over continuous inside footings.

## Interesting Structural Changes

"Due to the high ceilings and awkward roof lines the entire roof and upper part of brick walls were removed. Dilapidated porches were torn off. Interior partitions were taken down, the plaster chipped from its hold to exterior wall surfaces. The original floor, which was fairly sound, was used as a subfloor under new oak. At one or two points the original foundations had to be repaired and strengthened and a protruding bay and cement porch on the western end of the building were removed and the wall built straight across. The original exterior walls were of a dirty-colored yellow brick and we were fortunate to obtain our choice of excellent local textured face brick from a kiln no longer in production; this enabled us to veneer the outside walls in a combination of mingled shades of tan, pink and brown brick. Dark red-brown trim fitted right into the picture with a heavy composition shingle roof of variegated shades.



FLOOR PLAN - BEFORE REMODELLING



ABOVE: Western end of old and useless house before modernization; note awkward bay and unlovely roof lines.

AT RIGHT: Same building after modernization—a complete, attractive small multi-family building profitably rented.



# Makes Profitable New Apartments

"Interior walls and ceilings of sand finished plaster were painted with flat wall paint, all woodwork was enamelled, and oak flooring laid throughout except in the bathrooms where we used linoleum. It was found more economical to install new trim throughout than to try and work over the old trim, although all sash, the best of the original doors and some of the old frames were used. The owner was able to furnish some material from other structures he owned and was wrecking and some of the material taken from the house was used to build a 3-car garage, separate storage and laundry building.

## New Apartments Thoroughly Modern

"The three apartments each consist of living room, kitchen, dinette, bedroom and bath and are completely equipped in every particular. Dressing room cabinets are fitted with hat compartments, sliding garment hangers and shoe compartments. Liberal shelf space is provided in bedroom closets. In addition to kitchen cabinets, built-in cabinets are installed between kitchens and dinettes; in each dinette a handsome Welsh dresser provides unusually good storage facilities for glassware, china, silver and linens.

"Gas and electric service are metered separately to each apartment. Ample electric convenience outlets are provided, plus radio aerial and outlet with ground connections in each apartment. Each kitchen is equipped

with an electric refrigerator, gas range and instantaneous gas water heater. Heating is with individual gas heaters. All plumbing fixtures are new and of the most modern design and type with acid-resisting enamel and chromium plated fittings. As sewer was not available, concrete septic tank with clay tile disposal field was installed."

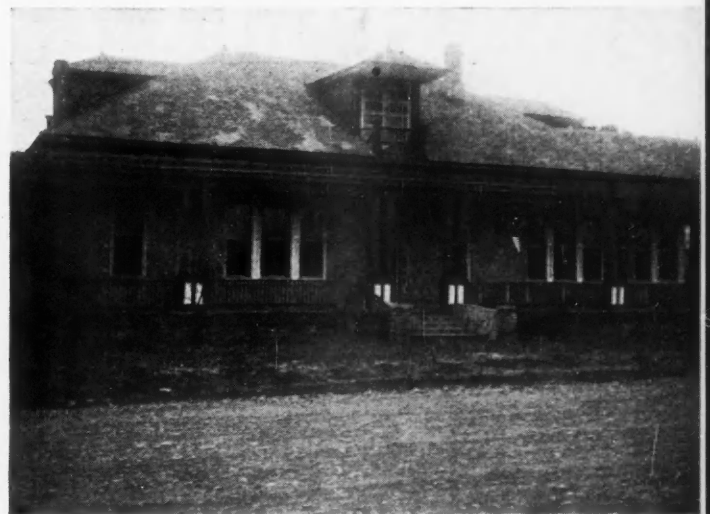
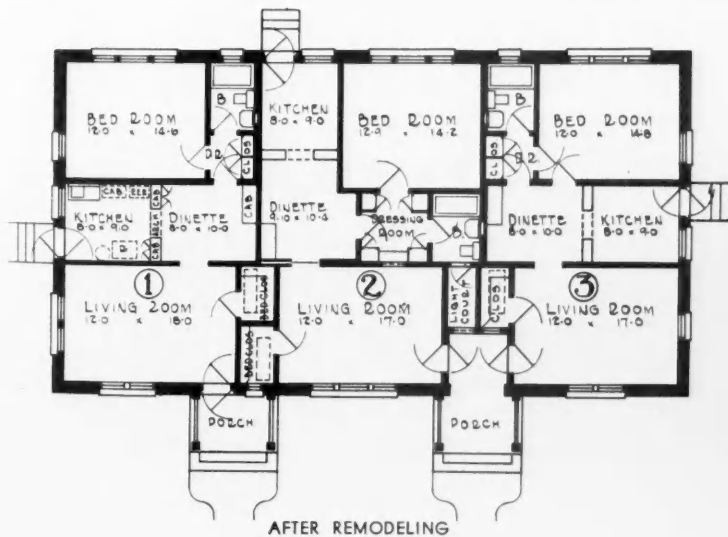
## Costs and Benefits

The total cost of this work, Mr. Baker tells us, including the garage and storage house, sewage disposal system, grading, walks and fences, and architect's fee, was slightly under \$9,000. No allowance was made for the salvaged materials from the original building which the owner carted away to another property and used to construct a farm building.

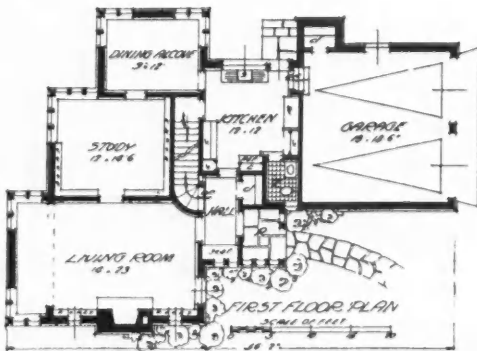
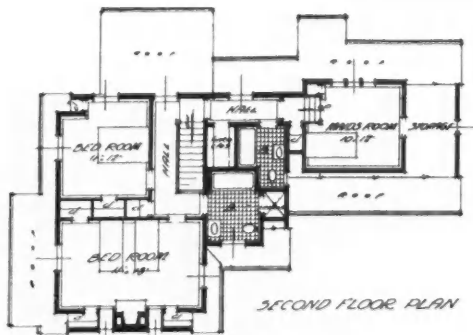
"Excluding the cost of the garage, storage house and yard work, but including the sewage disposal system and salvage value of re-used or standing materials, plus architect's fee, the cost was \$2,900 per apartment, or 22 cents per cubic foot," he says.

"This property now brings in \$135 in rent per month, with full occupancy from the day of completion, and there is a waiting list of prospective tenants."

In this old building more than half the super structure was replaced and all the modern equipment which is most expensive had to be added; despite the extensive alterations, income of \$1,620 annually is a handsome return on the total investment. This is another fine example of the profit for owners in complete modernization.



ABOVE: Revised floor plan reveals interesting arrangement of rooms replacing antiquated layout presented on opposite page. UPPER RIGHT: Side view of the old building as it looked when Mr. Baker first saw it with its long, narrow, practically useless porch. AT RIGHT: The same place after modernization. Elimination of the old porch lets more light into the building and the roof treatment is now of 1934 vintage, instead of 1914. A fine example of a complete modernization job.

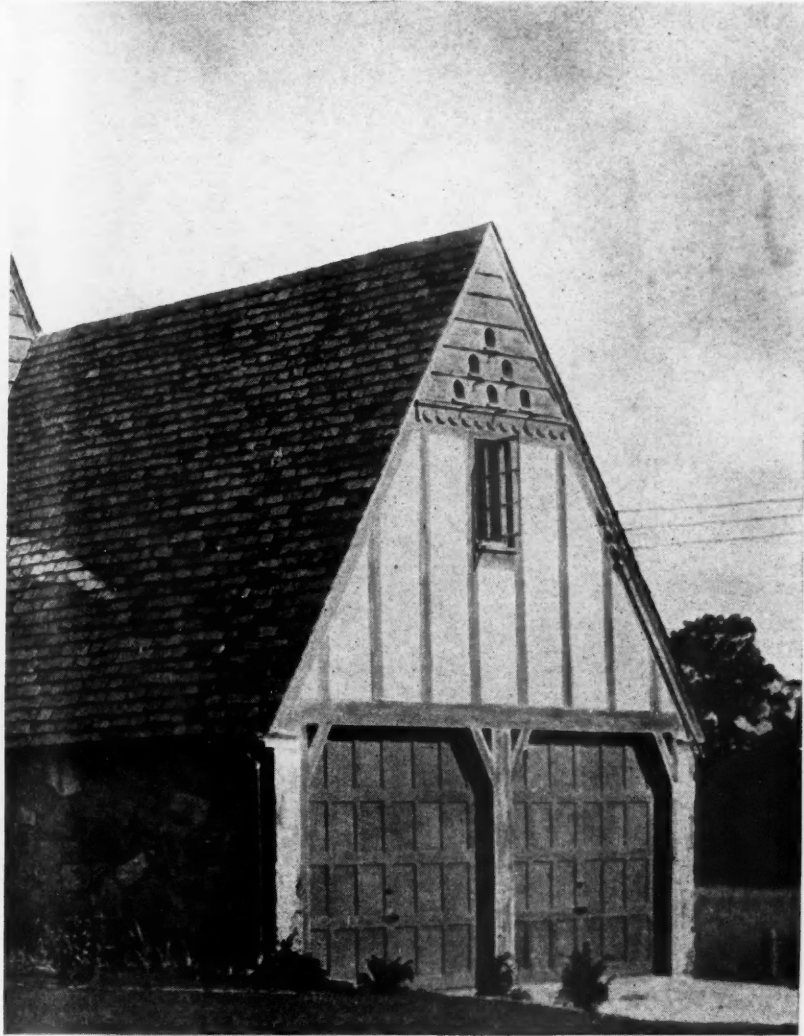


## Details for Your Modernizing Jobs

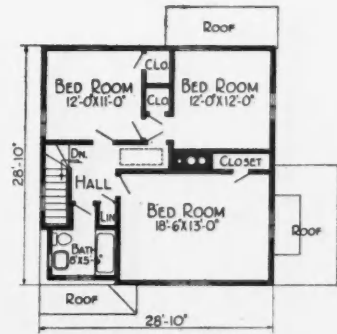
TWO OF THE FINEST ENGLISH TYPE HOMES built during the past year are illustrated on this and the opposite page, and the architectural details are worthy of careful study. Such attractive exterior work is very applicable to the modernizing of old houses.

THE HOUSE ABOVE was designed by R. C. Hunter of New York for a physician, and is located on Great Neck, L.I. It looks much larger than it actually is and provides an unusual number of attractive details. Cost Key is 2.410—192—1060—46—26—25.

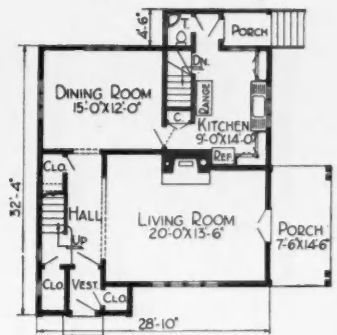




## Two Fine Modern English Type Homes



SECOND FLOOR PLAN



FIRST FLOOR PLAN

Cost Key is 1.780—130—867—37—19—16.

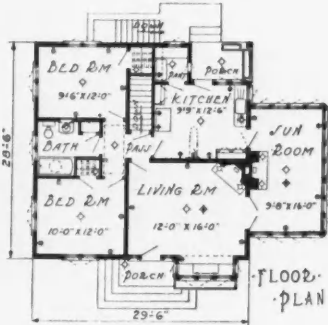
STUCCO and irregular siding feature the small English home at right built by the Homeland Co. of New York in a suburban town. The open porch is attractive, and the entrance hall arrangement good.







## Sun Room Is Good Feature Of This Low Cost Cottage



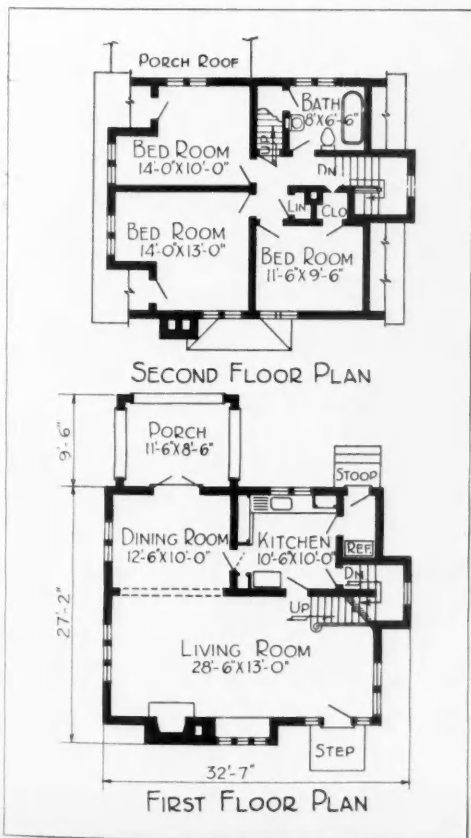
THIS SMALL COTTAGE is the type thousands of people of low income are interested in. The sun room is so placed that it adds size to the living room and also can be used as a breakfast room or dining room. It would probably be the most used room in the house.

Cost Key is 1.327—141—1002—42—16—15.



## Modernizing Suggestions Here

THIS SHINGLED EXTERIOR HOUSE gives many ideas for modernizing, as do most of the home designs shown in the American Builder. This one is particularly valuable because shingles are so widely used in the resurfacing of old exteriors. The floor plan is truly economical, and the arrangement gives an appearance of size which is very desirable. Many old homes could well be remodeled following the suggestions given by this house, which is design No. 6-A-41 of the Architects' Small House Service Bureau. Cost Key is 1.618—120—835—35—21—15.





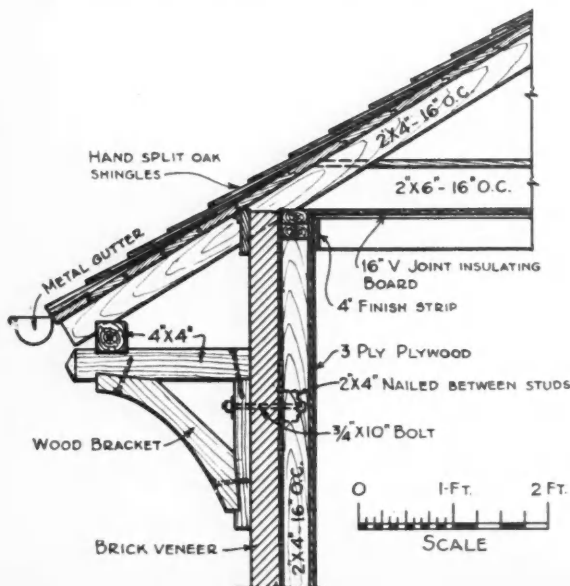


## U.S. Designed House For T.V.A.

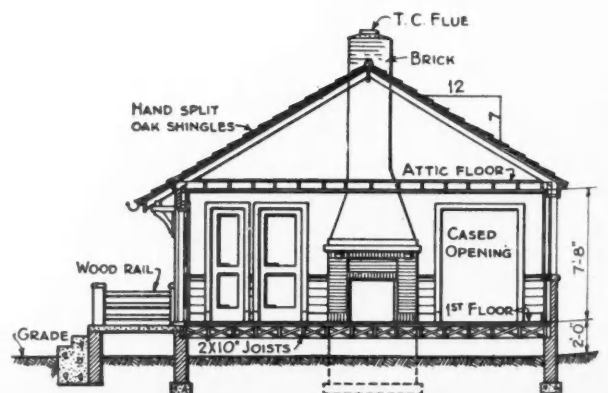
Cost Key is .909—115—(585)—(26)—11—10.

CAREFUL PLANNING, good design and sound construction are features of this small home which is design No. 21 built at Norris, Tenn., as part of the great Tennessee Valley reclamation project. The architectural division under the direction of Charles I. Barber has turned out designs for many fine small houses for the residents of the model town of Norris. Details illustrated herewith are worthy of study as they indicate the trend toward sound construction and good design in small houses built from government specifications.

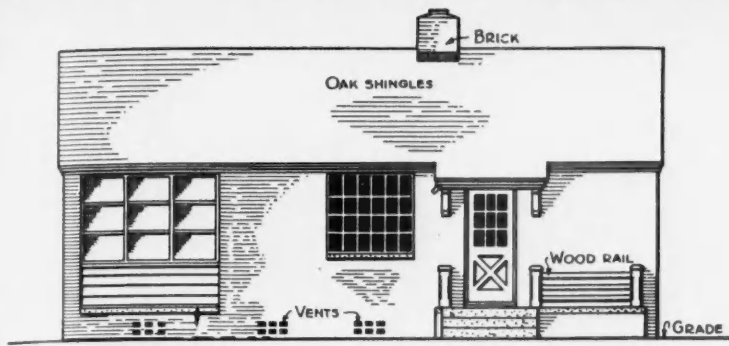
The house is of frame construction with brick veneer, has no basement, is heated by recessed and enclosed electric radiators placed under windows. Floors, walls and ceilings are insulated, and space under the floor is ventilated. Attic is suitable for storage only.



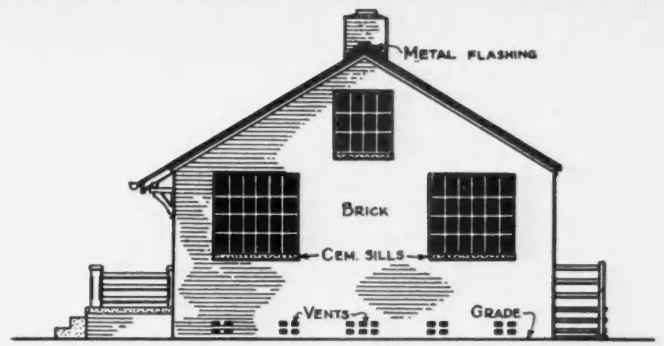
CORNICE DETAIL



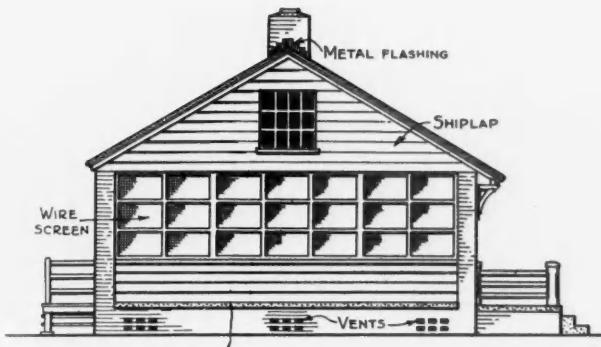
CROSS SECTION



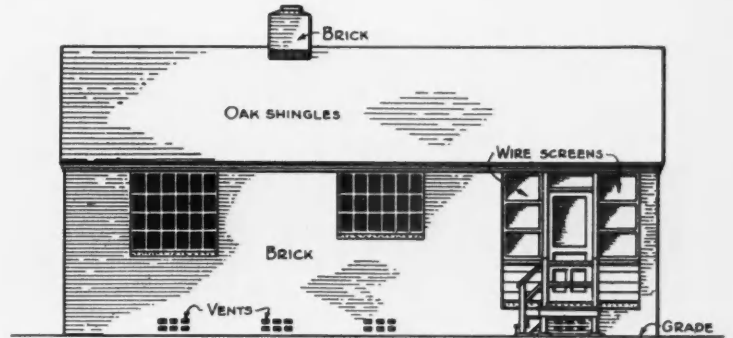
FRONT ELEVATION



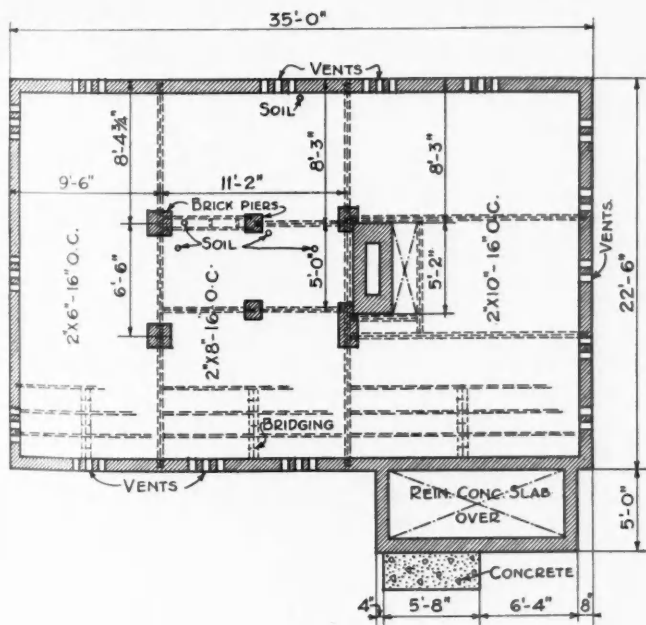
RIGHT ELEVATION



LEFT ELEVATION



REAR ELEVATION



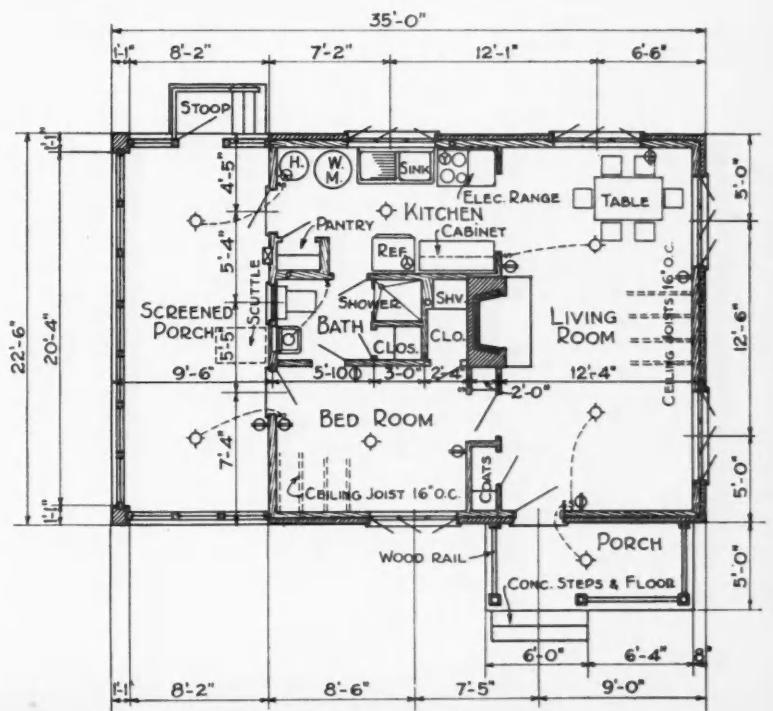
FOUNDATION PLAN

- ELECTRIC SYMBOLS
- ⊙ CEILING OUTLET
  - ⊖ WALL OUTLET
  - ⊕ POWER OUTLET
  - ⊞ SWITCH



SCALE IN FEET

CONSTRUCTION DETAILS INCLUDE 2 x 10 joists, concrete steps and porches, oak shingles, concrete sills, large screened porch for eating and sleeping. Interior wall surfaces are finished with horizontal 8-inch V-joint ship-lap wainscot from floor to window sill height, then a small wainscot-cap, and sheets of 3-ply plywood covering all wall surfaces (without joints) from wainscot-cap to the finish strip 4 inches wide below ceiling. The ceilings are finished with tongued-and-grooved V-joint insulating board in strips 16" wide, continuous across ceiling.



FIRST FLOOR PLAN

## 5 Rooms for \$1502

### First "Tin & Tar" House Opens Low-Cost Market

**T**HE Quest for the low cost home continues, with Robert F. Berryman of Middletown, Ohio, contributing a radically new idea in construction and procedure. After more than ten years of experimenting, Mr. Berryman finally perfected his ideas and last spring began the construction of a five-room cottage at Middletown from plans by Harold W. Goetz, architect.

The walls have a supporting frame of 2 x 4 studs with 1 x 2 inch furring strips nailed on horizontally to support 29 gauge steel sheets which are applied to both sides of the wall. The next step is to pour on or spray on Mr. Berryman's asphaltic binder known as "Steelasco", which serves as a coating for the steel (applied both sides) preventing rust and also supplying the adhesive binder for the portland cement stucco finish.

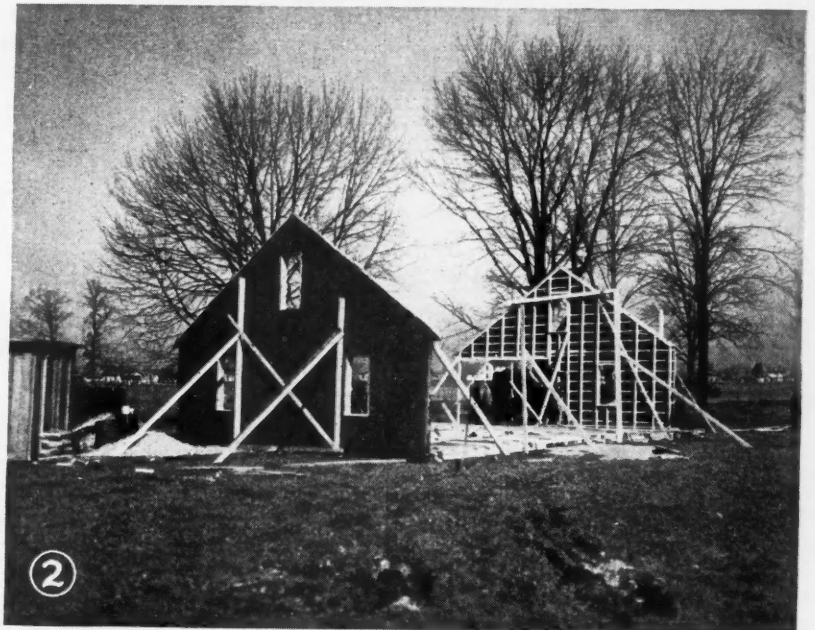
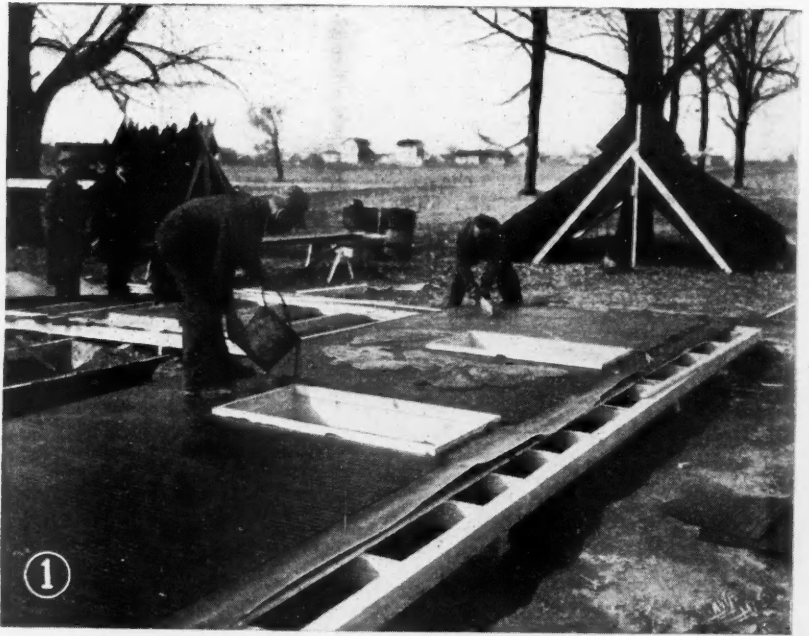
Inside partitions, ceiling and roof are of similar construction.

In the Middletown house, the outside walls were assembled flat on the ground so that the asphaltic binder could be poured on and the stucco applied as one would finish a cement sidewalk. The binder and stucco coat averaged  $\frac{1}{8}$  to  $\frac{1}{4}$  inch thick. The walls were then raised to a vertical position, the corners secured and the roof built on.

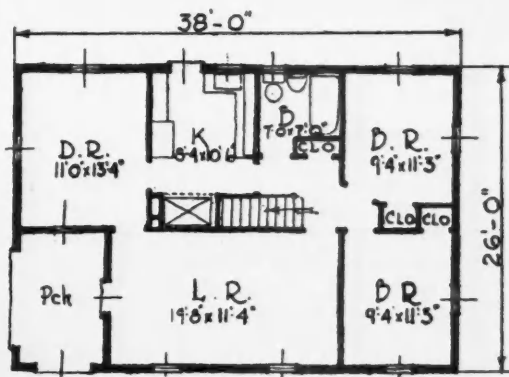
The house was built without basement on high land where the soil was well drained. The floor was laid directly on the ground and consisted of gravel and mastic with a cement Steelasco finish colored to suit. This was then waxed and polished and made a satisfactory floor. A mat of the steel sheets can be laid down as a starter for the floor if soil conditions make it advisable to provide extra strength.

A simple idea in window construction was worked out by Mr. Berryman on this house—what he calls a zipper window. It is a double hung window with the glass operating in grooves in the window frame, like an automobile window. A V-strip of stainless steel alongside the glass in the groove gives sufficient pressure to keep the glass from rattling and to hold it in position. A simple metallic edging strip along the edges of top and bottom glass at the meeting rail weatherproofs that joint. Small glass handles are cemented onto the pane for raising and lowering.

**STEPS IN BUILDING** the Berryman sample house at Middletown, Ohio; **1**, side wall is assembled flat on the ground of light gauge metal on frame; **2**, end sections raised to vertical position and braced preparatory to raising the side walls; **3**, applying asphaltic binder and stucco to roof sheets.





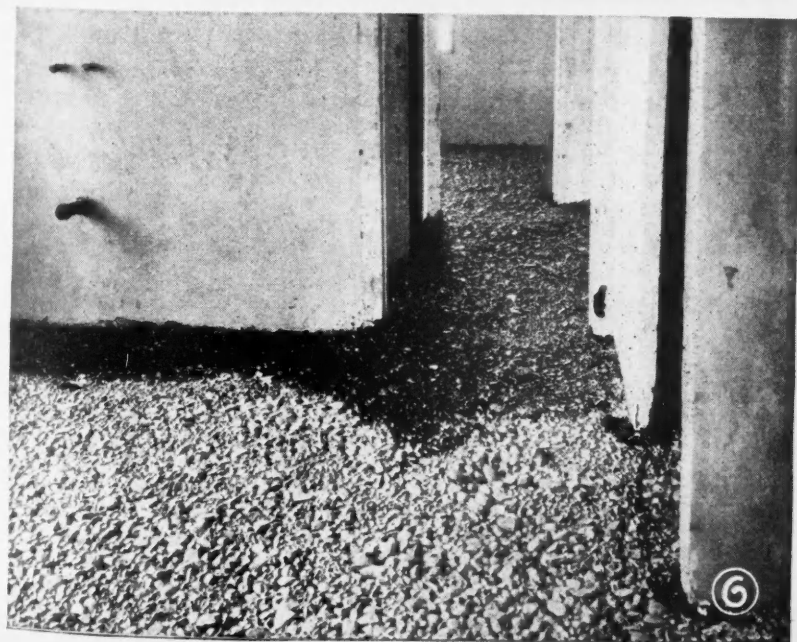


In another house which Mr. Berryman is now building at Ashland, Ky., he is erecting the walls in their permanent vertical position and applying the binder and stucco with the W. E. Dunn stucco spraying machine. A further change in this Ashland house substitutes a new thin wall frameless steel chassis for the wood framework, making this more nearly an all-steel job.



In undertaking the house at Middletown, which was built for a co-operative group of Armco employees, Mr. Berryman had set up as his goal \$1,000 as the proper price for a 5-room cottage. He did not, however, attain it on the first job and hardly expected to. However, he feels that he came so close to it that he believes it possible as the workmen get more familiar with the details. Here are the actual costs of the Middletown house:

Lumber, hardware, glass and millwork	\$350.00
Labor	500.00
Sand and gravel	30.00
Cement, lime and plaster	60.00
Corrugated steel	198.00
SteeLasco binder	24.00
<b>Total</b>	<b>\$1160.00</b>
Add for plumbing	270.00
Add for wiring and fixtures	70.00
<b>Total</b>	<b>\$1502.00</b>



These costs do not include any plumbing inside the building.

The Denny Lumber Co. of Middletown, estimated the cost of this house built with conventional frame construction at \$2115.

Mr. Berryman says that he expects to work with contractors and builders, training their organizations in the use of Steelasco. Bennett Chapple, vice president of the American Rolling Mill Co., a pioneer in steel houses, calls this Berryman cottage a "butter ball house" because it looks so good for the common people who want a low cost home.

**4**, The house complete, 5 rooms and bath as shown for \$1502; **5**, inside walls and ceiling are light gauge corrugated sheet metal nailed to studs; asphaltic binder and plaster complete the finish; **6**, the floor is laid directly on the ground, smoothed and tamped; consists of mat of sheet metal topped with asphaltic concrete.

# Details for Better Wall Panel Joints

## New Metal Trim Used with Panel Materials Solves Important Joint Problems

**B**OTH for new work and modernizing, but especially for modernizing, special attention has been paid recently to the use of such materials as plywood, wall board, Formica, Prestwood, linoleum and other new products or old materials used in a new way. In connection with such panel materials, the problem of handling the joints is by far the most difficult and important.

This problem of panel joints is now being met through the use of a number of new types of metal wall trim. Nearly all of the bathrooms and kitchens in the World's Fair houses made use of materials of this type, and because the metal trim is finished in an attractive fashion, it becomes a part of the decorative scheme giving an attractive modern appearance.

The use of metal trim is also on the increase in connection with doors and windows, cabinets, arch openings, wainscots, etc. It becomes especially important in connection with modernizing work being done under the National Housing Act.

The use of metal wall trim eliminates many of the difficulties formerly encountered installing panel materials. Two principal types have been developed which are suitable either for flexible or rigid materials. One of the most widely used and satisfactory metal wall trims is

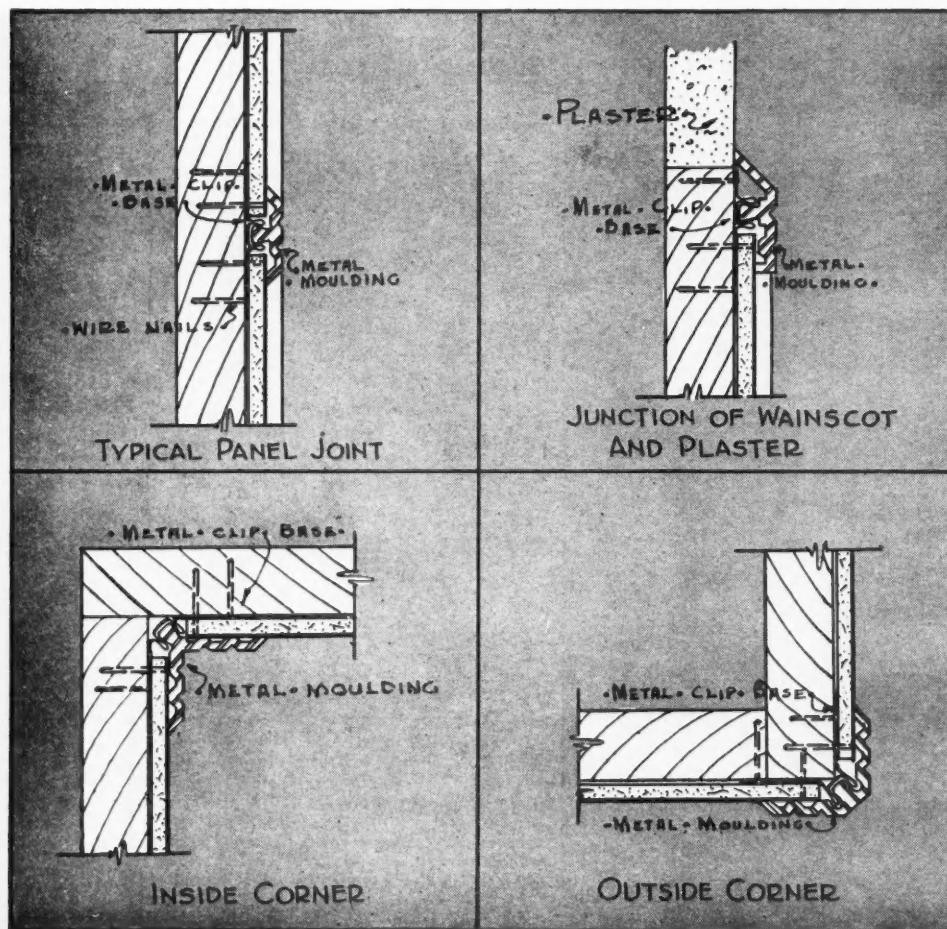
that made by the Wooster Products Co. of Wooster, Ohio, made of white alloy metal which is light, strong, hard and resists denting or marring. It comes in a white satin finish and is also available in colors.

This wall trim is made in two types. The one piece type is designed for use with flexible material such as linoleum or rubber. It has a feather-edged flange base with countersunk screwholes in the flanges and when installation is completed no screws or nails show. Edges of the material are effectually concealed and protected by the projecting wings of the moulding. There are five sections of the one piece type; inside and outside corners, cap, wainscot and panel.

The two piece type designed for use with rigid coverings such as bakelite, asbestos tile, plywood, glass, hard board and similar materials, consists of a clip base and tongued moulding. With this type, walls are first laid out to determine where the trim is to be placed, the clip base fastened in position making sure that it is kept in proper alignment. The wall covering is then installed in accordance with the manufacturer's instructions, the moulding snapped into the clip base at one end and continuing to force it into place throughout its entire length. Thus a solid, secure installation is obtained which holds

the covering rigidly in place and effectually seals and conceals the joint. As with the one piece type, not a screw or a nail shows when the installation is completed. There are four sections of the two piece type; wainscot, panel, outside and inside corners. All sections are of uniform design to allow for mitering, except the wainscot which is designed for butt joints only.

The one piece type may



FOUR TYPICAL installation methods recommended by the Formica Co. using Wooster metal trim of the two piece or clip base type. A one piece type is recommended for flexible materials. The two piece type is especially designed for rigid materials.



also be used for installation of rigid wall coverings. This is accomplished by means of slotted screwholes placed in one side of the flange. Installation is started by placing a cap or corner section in position. Then the first panel section is placed at the proper distance with screws inserted in the slotted screwholes only. The wainscot section is then placed in position in the same manner. Both sections are pushed back far enough to allow placing the wall covering in position, then tapped back into place and screws placed in the ordinary screwholes in the opposite flange. Each panel section serves as a starting point for the next as did the cap section for the first step. The tapered flange acts as a wedge to insure tightness of the screws in the slotted screwholes.

Another firm which has long been a manufacturer of metal products, the Chicago Metallic Sash Co., is specializing in an inexpensive wallboard trim or bead of zinc or chromium. These are especially designed for wallboard joints and trim. They are very simple in design.

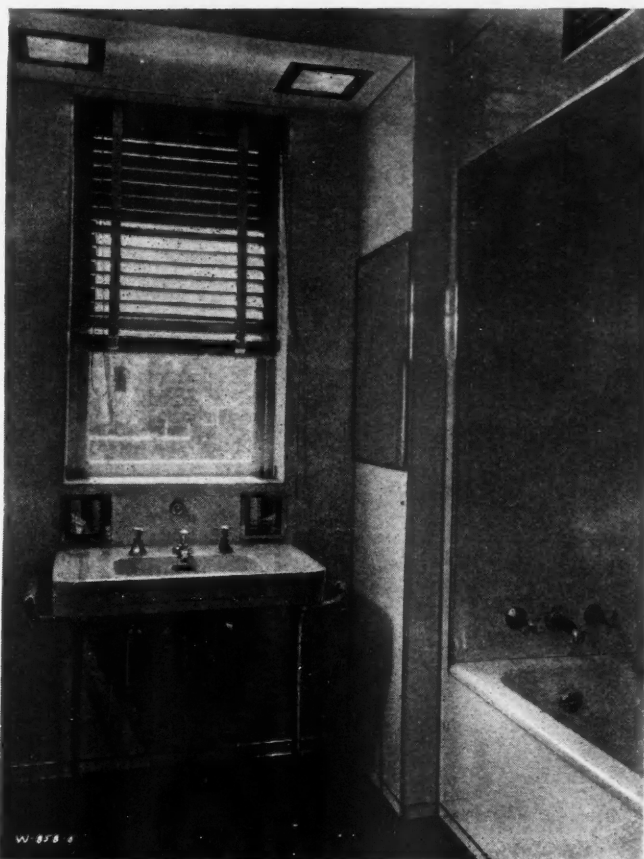
The sizes of the various types of metal wall trim range from  $\frac{1}{8}$  inch to  $\frac{5}{8}$  inch to accommodate all the various thicknesses of wall and panel materials.

Instructions for installing panel materials can be secured from the various manufacturers as well as from the makers of metal trim. A few helpful passages from the instructions issued by The Formica Insulation Co., Cincinnati, are as follows:

"Where Formica is used for wall covering and wainscot, a sheet  $\frac{5}{32}$  inches thick is employed. This may be installed over rough or finished, painted or unpainted plaster, concrete, brick, tile or old marble walls. If the walls are not straight, they should be straightened to assure a finished job that will be plumb and all in the same plane.

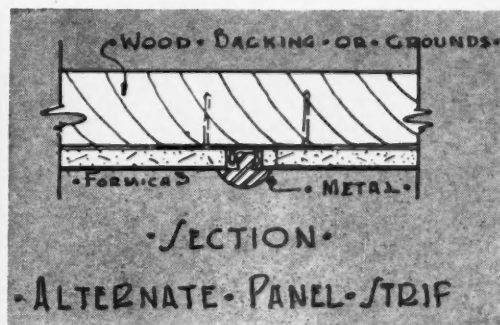
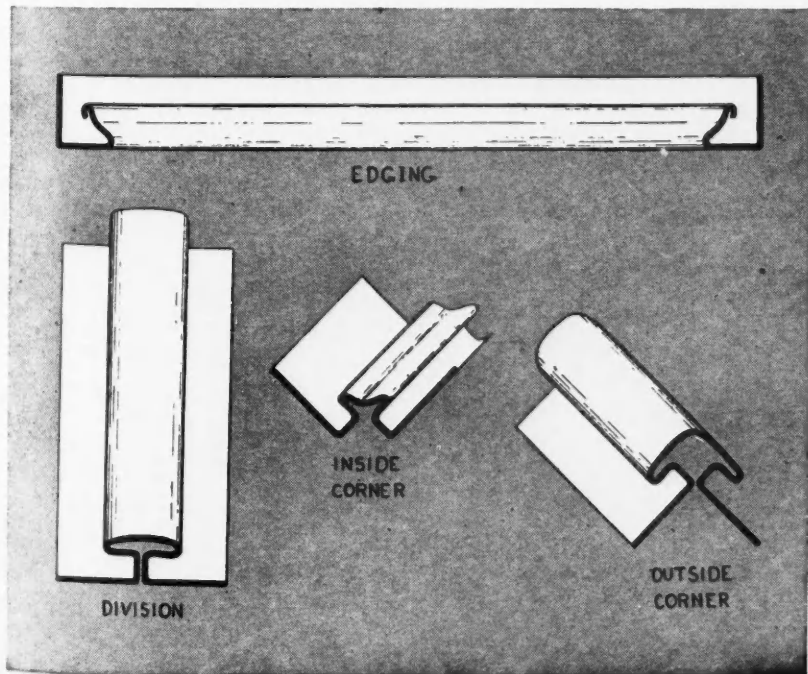
"On new work it is best to install the material over wood sheathing, making it unnecessary to plaster the wall. If installed over the brown coat plaster, brick, tile, concrete or marble, there must be wood ground strips to receive the nails holding the base of the metal spring clip used for securing the joints of the panels, and used also for cap moulding on the wainscot.

"It is important that the grounds should be carefully aligned and straight as that will have an important effect on the appearance of the finished job."



THE MODERN EFFECT in this bathroom in the Lumber House at the World's Fair was achieved through use of Formica and metal trim. The perfection of new types of metal trim has greatly simplified the installation of panel materials of all kinds.

*JOINTS—the bugaboo of most panel installations. Some of the new metallic trims especially designed for the use of wall boards and panel materials are described in this article.*



SHOWN ABOVE is a simple type of metal trim which produces a modern looking joint that is very attractive. It is easy to install.

AT LEFT are shown four typical chrome beads for wallboard joints, manufactured by the Chicago Metallic Sash Co. They come in varying sizes to accommodate all thicknesses of wallboards and panel materials.



# Better Buildings Make Better Business

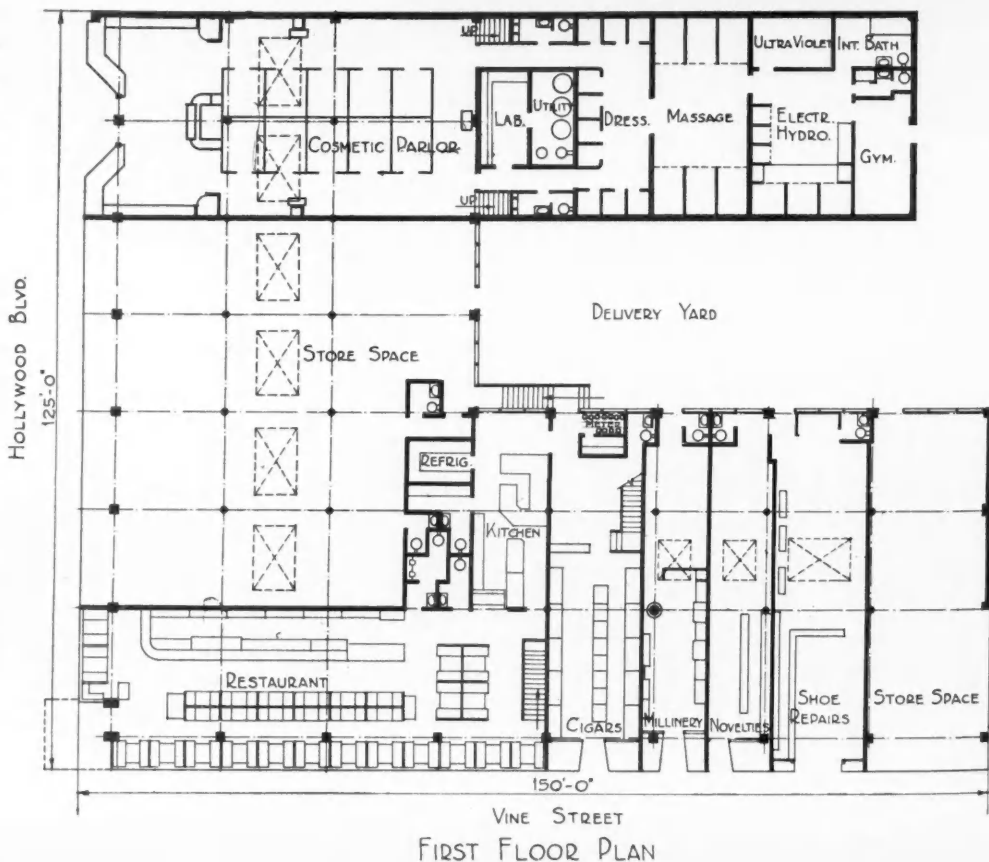


TRULY A BILLBOARD BUILDING, this new business structure was built by Calhoun & Hastings, California contractors in Los Angeles, for Carl Laemmle, motion picture magnate. Steel, concrete, lath and stainless steel make up the structure.



FLOOR PLAN of the Laemmle Building provides maximum use of all the space in income-producing units. Exterior columns are recessed 5 feet from the front line which provides more flexible use of show window fronts. In the case of the Coco Tree restaurant illustrated above, it gives occupants of the booths along the glass front an unobstructed view of the street.

ARCHITECT R. J. NEUTRA literally made a steel and glass signboard of the entire building. Huge steel signboards at the top form an integral part of the design and provide a large revenue. The modern effect is heightened throughout the building by extensive use of vacuum tube lighting in turquoise blue. Cost of the structure was under \$40,000.





## Store Remodeling Can Be Done With FHA Funds

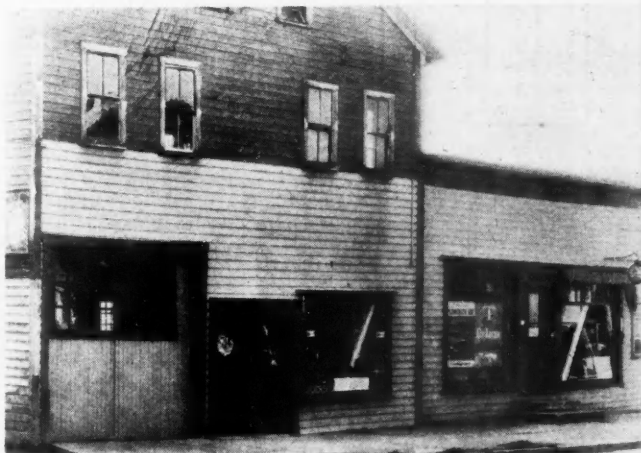
BUSINESS BUILDINGS of all kinds are included as eligible for modernizing loans under the National Housing Act. A great volume of remodeling work is expected as a result of this since such loans are truly productive; in most cases they can be paid off out of increased earnings due to the work.

ABOVE—MODERN store and restaurant on 34th Street, New York City, executed in Micarta and metal with terrazzo base.

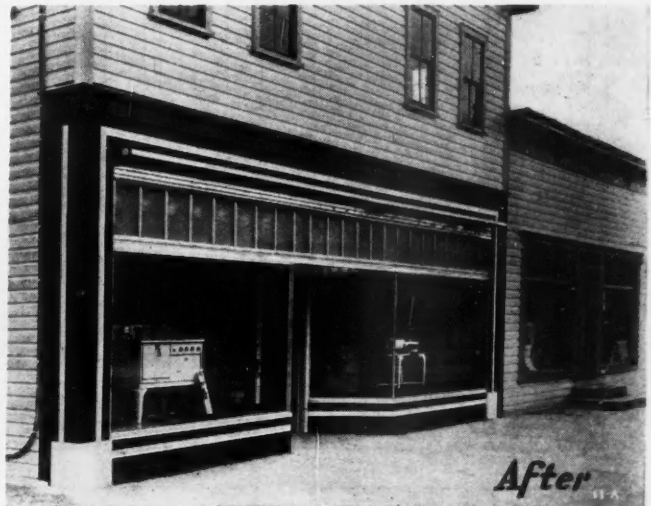
AT RIGHT—an interesting automobile sales and service station and display room at Long Beach, Calif. Monel metal, tile, plate glass and whitewashed brick are used.



BELOW IS a splendid example of what a small town contractor did to improve an almost worthless building. A vast volume of modernizing work such as this in small towns will be done by contractors using funds provided under the National Housing Act.



*Before*



*After*

CONTRACTOR FRANK SCHMIDT OF GOWANDA, N.Y., modernized the 45-year-old building at the left into the income-producing gas and electric display office at the right. The cost of the improvement was \$2100. The building was cleaned up, painted, and a new front of Carrara glass with metal trim installed. It is typical of much work of this type that can now go ahead.

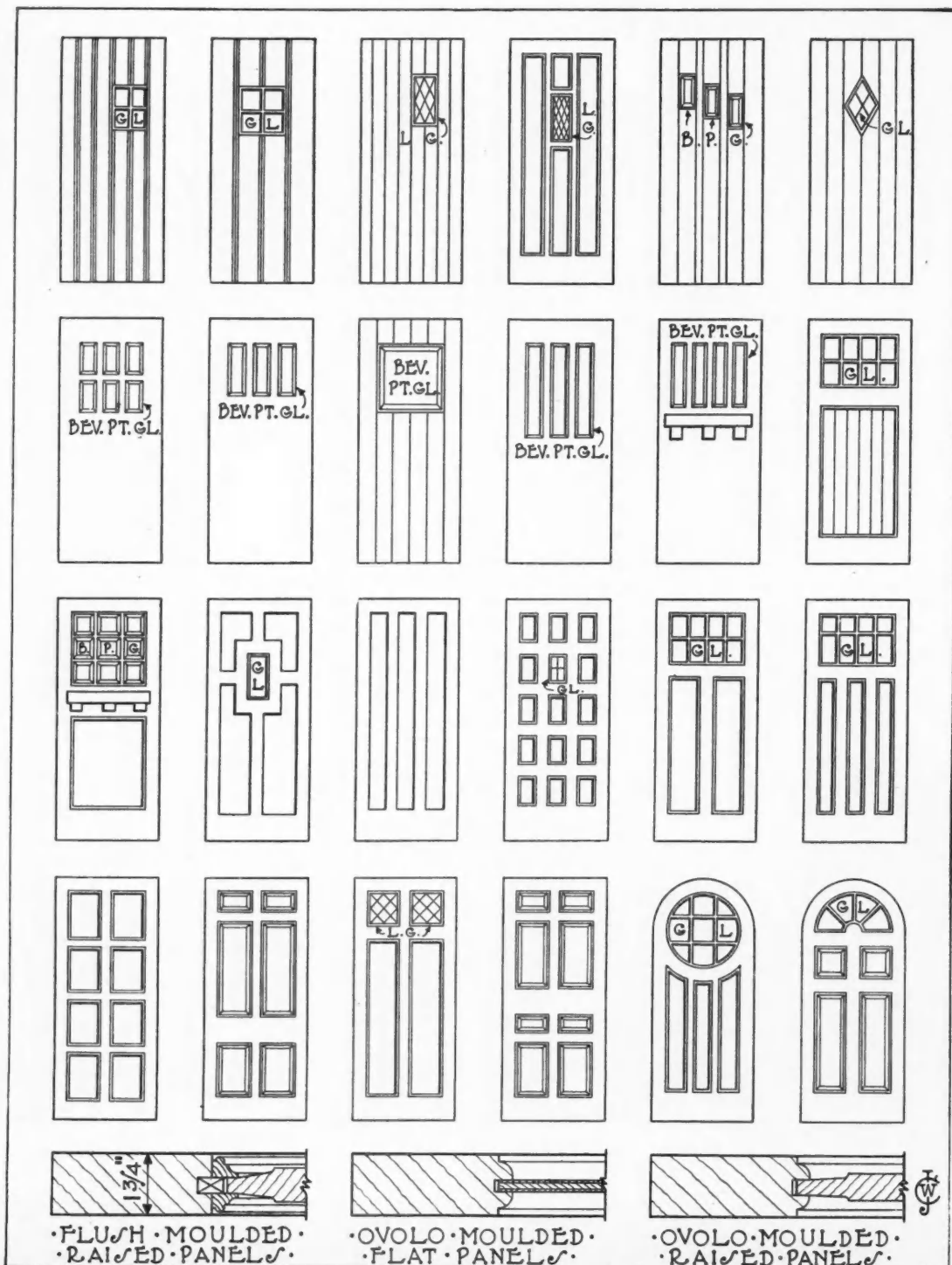
# Modernizing Details for Better Homes

**W**ITH the modernization section of the National Housing Act getting into action in all parts of the country and money for home repair and remodeling loans becoming more available every day, contractors are getting down to details. On this and the opposite page a number of helpful architectural details suitable for either modernizing or new work are given.

Since every loan is based on a definitely planned and estimated contract, responsibility for developing modern-

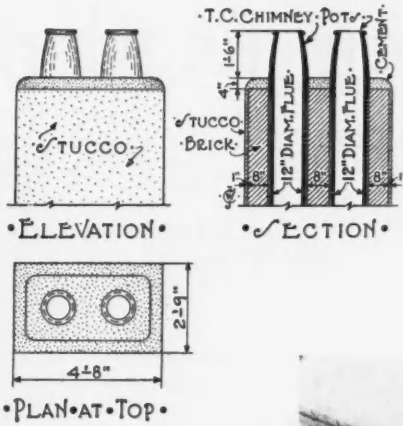
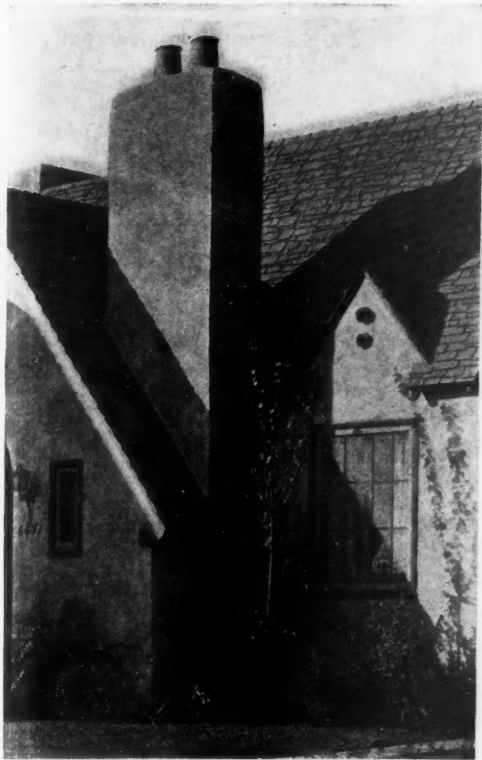
izing business under the Housing Act is placed largely up to contractors and builders. Details such as shown herewith are presented as an aid in working out suggestions for home owners and picturing for them what new and attractive details can be added to their homes.

Other architectural details which provide suggestions for modernizing work are given in the house design section, pages 42 to 45, and in the House of the Month, pages 46 and 47.



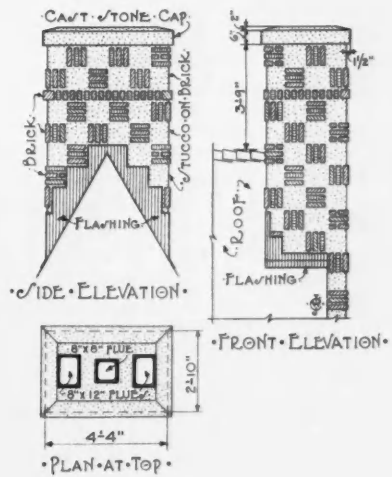
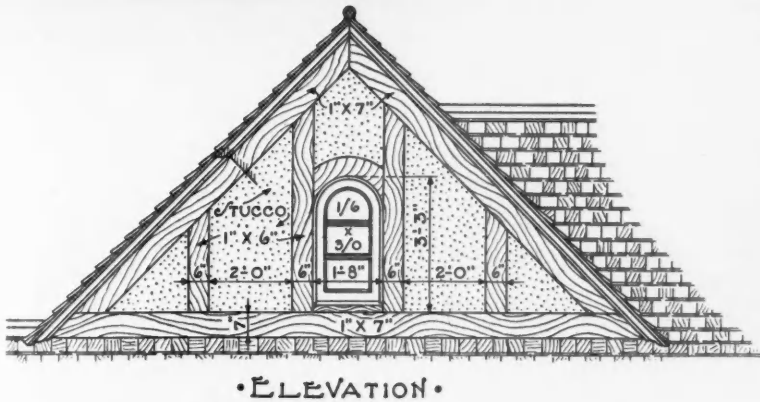
DETAILS of modern exterior doors recommended for modernizing or new work. While a number of the designs shown are of somewhat ornate design, the trend is towards the more simple, plain treatment. Many of the modern houses at the World's Fair feature entirely plain surface doors of heavy construction but devoid of ornament except for a small window.





AT LEFT is shown an attractive exterior detail suitable for remodeling work. The chimney cap detailed at the top is of a double flue type, simple in design, yet very practical. The chimney, gable and window arrangement make an interesting architectural detail.

SHOWN BELOW is a gable treatment widely used and adaptable in the modernizing of old structures. The English type of architecture as featured in the house is more popular than ever, surveys show, and the combination of brick and stucco, where properly handled, is very good.



THE DETAILS ABOVE offer a number of good suggestions for modernizing work. The attractive entrance with brick embedded in the stucco is a pleasing detail. How the chimney may be built is indicated in the detail drawing. Chimney cap is of cast stone. An unusual effect is achieved by stuccoing over part of the brick of the chimney.

# LETTERS from Readers on All Subjects

Facts, opinions and  
advice welcomed here

## Wants Advertising Helps

Copake, N.Y.

To the Editor:

This is the grand hailing sign of distress. We are a small outfit but we want to tie up with idea of the National Housing Act and the recommendations of your paper. We have reduced prices on lumber and feel that if this information is not put over to our customers, an opportunity of a lifetime will be wasted.

Our problem is where do we get the advertising—banners, window cards, envelope stuffers, etc.—to put this across? We have the money to pay for this material. Can you give us any information where we can get it? Does our trade association supply it? I am a member. Does the manufacturer? Does some printing house specialize in lumber advertising so that we can tell them what we want and they supply the advertising genius to present it properly to get worth while results? Or do I have to bungle through by myself with no training in advertising, and do the best I can? I will more than appreciate any information you can give me that will be helpful.

ALBERT C. BRISTOL, Lumber Dealer.

## Banks Now More Cordial

Indianapolis, Ind.

To the Editor:

When the National Housing Act was passed I made a check with banks and loan agencies and found their interest in the Housing Act practically nil, unani- mously stating to us that they were not interested in long term notes for this or any other project, regardless of the government guarantee.

Doubtless there are some people who have enough money to do building and repairs without having to borrow money and need only a little inspiration such as the National Housing Act to spur them on. However, I imagine that they are very much in the minority.

I am very much in favor of the Act because whatever success there is doubtless will help our business; but taking the above as stated to us, can there be enough emphasis given this movement to interest the minority with the money to spend it and to make money available to those who are willing to borrow it?

M. W. DALLAS, Sales Promotion Mgr.,  
E. C. Atkins and Co.

## Asleep to Opportunities

Coatesville, Pa.

To the Editor:

Every Sunday morning, in the Presbyterian Church here, I have a class of men. If I could get them all there together on one Sunday I would have well on to 300 of them. I was teaching the lesson where

the three disciples went to sleep, and I made the statement that 99 per cent of most men were sound asleep to their opportunities. I said of the number of men engaged in any particular line of business about one out of a hundred would subscribe to the paper devoted to the industry in which he was engaged.

On the 24th this same lesson will be in the Review, and I am gathering a group of trade papers to have on hand on that day to impress the lesson on the men in the various vocations represented in my class. Accordingly, would you kindly send me a sample copy of your publication?

WM. H. RIDGWAY, President,  
Craig Ridgway & Son Company.

## Building Boom in England

Holland, Mich.

To the Editor:

The writer returned from England on July 28 and leaves again for that country on August 15. I was pleasantly astounded at the amount of building going on over there and the fact that practically all construction is of solid brick. In London and vicinity alone, they lay in the neighborhood of 750,000,000 brick a day. What they are accomplishing in national housing over there demonstrates what we can look forward to when sufficient money is available for builders and a few of our present problems are ironed out here in this country.

W. E. DUNN, President,  
W. E. Dunn Mfg. Co.

## Active in Australia

Melbourne, Australia.

To the Editor:

I derive much help from your publication, so am enclosing P.O. order in payment of same. I am just branching out in building and real estate. Flats are coming into vogue in Melbourne and many are building. In fact, we are progressing and beating the depression.

G. R. BROWN.

## Helping the Modernizing Drives

Washington, D. C.

To the Editor:

We are grateful to you for having submitted your photographs to the Federal Housing Administration. We have been interested in your outline of the "Renovize Portland" Campaign. No doubt many local campaigns similar to it will be developed.

We are confident you will continue to give us every possible co-operation.

WARD M. CANADAY,  
Director of Public Relations, Federal  
Housing Administration.

## Canvassing Cost Too Great

Watertown, Wis.

To the Editor:

After reading Mr. Frank W. Brewster's article in the August AMERICAN BUILDER, I would like to say to him:

I have read your article, "If I Were a Contractor." Now let me tell you what would be a sensible thing for you to do if you were a contractor. The best thing for a contractor to do is not to figure any work that is on a competitive basis, but to conserve his finances, if he has any left after bucking competition for the past three years, and wait until building business comes back to a natural demand. Any business attained through high powered salesmanship is in ninety per cent of the cases darned poor business.

We have spent over \$4,000 in estimating jobs in the past 18 months and have been second low bidder seven times; and I am positive that the low bidder will not make a dollar on the projects. So the wise one will sit back and let the unqualified run to ruin (for they are going fast), and when normalcy returns the wise one will be in a position to get some business and be able to pay his bills when due.

I'll venture to say that when you check up on the data your college graduates collected, you will find your cost far beyond any profit you would realize out of the jobs you created through your canvass.

ALBERT W. MAAS, JR.,  
Maas Bros., General Contractors.

## Drought Report

Grand Island, Nebr.

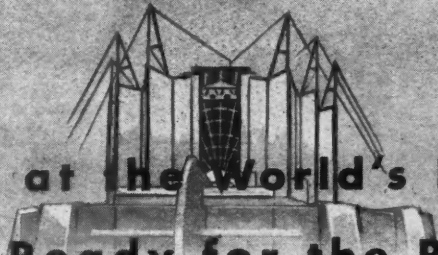
To the Editor:

It is impossible for people east of the Mississippi to visualize our pastures, hay meadows, corn fields and other acreages of agricultural products burned to a crisp and as barren as your paved streets in Chicago.

The seriousness of all this lies in the fact that since we have had no pasture this entire year, farmers are forced to keep their dairy herds and cattle alive with the surplus of other years. The few who have any surplus left will not part with it at any price because it cannot be replaced. Those without any surplus must dispose of their cattle by selling them to the Government, giving them to somebody who has feed, or shoot them.

We have abandoned all efforts to sell silos, since dirt is about the only thing we have to put in them. The population east of the Mississippi should know this story; we are in contact with tourists from both the extreme west and the east who are utterly speechless when they see the ravages of the drought of this season.

RICHARD GOEHRING, JR.,  
Goehring-Sothman Co., Lumber Dealers.

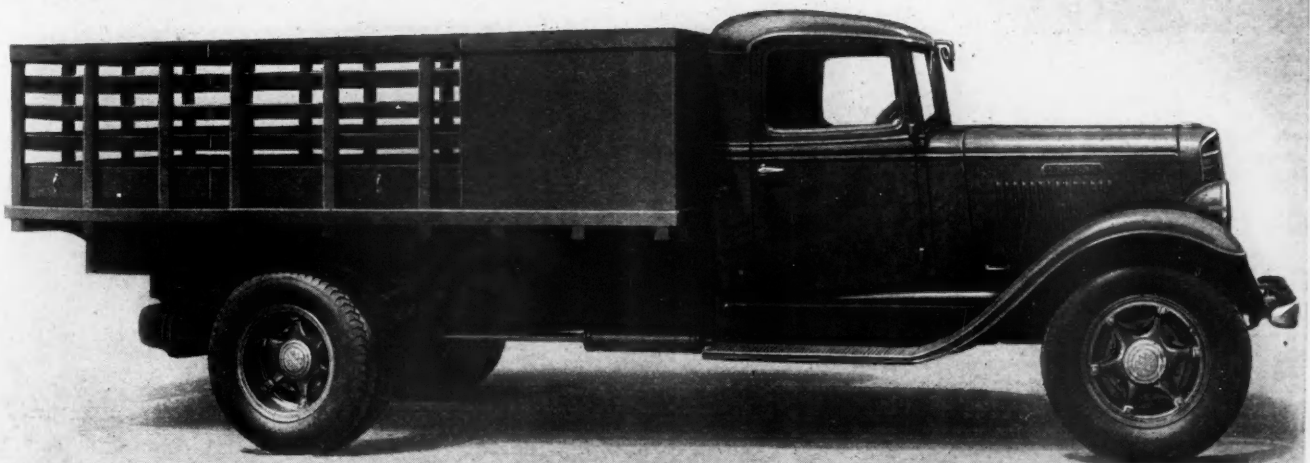


**First Shown at the World's Fair in June  
Now Ready for the Road:**

*A new and greater line of*  
**INTERNATIONAL  
TRUCKS**

Latest and finest of trucks... A new high in style and distinction... New values in utility and performance... A complete new line of Internationals! The powerful unit shown below is one of a beautifully streamlined series of trucks that are *all-truck*, embodying new engineering features and new mechanical excellence throughout. Take Harvester's word for it—the quality apparent on the surface is more than matched by the quality underneath. It is the *EXTRA* quality that International Truck owners have banked on for more than thirty years. See these new Internationals. All models, from ½-ton up, now on display at International branches and dealers. For details, write the address below.

**INTERNATIONAL HARVESTER COMPANY**  
OF AMERICA  
606 So. Michigan Ave. (Incorporated) Chicago, Illinois





# A SERVICE INSTITUTION



TRAVEL SHIP  
VIA R.R.  
ST. LOUIS  
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MISSOURI  
PACIFIC  
LINES  
"A SERVICE INSTITUTION"

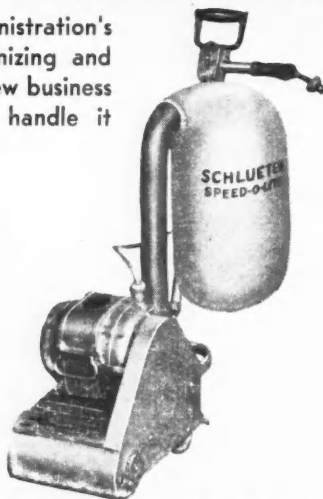
# NEW FLOORS

## A BIG ITEM IN MODERNIZING

The National Housing Administration's campaign for home modernizing and repairs is bound to create new business for you. Be prepared to handle it profitably.

### SPEEDOLITE

Perfectly adapted to refinishing old floors as well as sanding new floors. Weighs but 80 lbs. complete. Easily carried by one man. Operates direct from lamp socket. Low in cost and economical in operation. Fully guaranteed. Get information on our easy purchase plan or ask your dealer about his low rental on Lincoln Schlueters Speed-O-Lite.



### MAIL THIS COUPON TODAY

Lincoln-Schlueter Floor Machy. Co.  
222 W. Grand Ave., Chicago, Ill.  
Send me without obligation full information on how I can own a Speed-O-Lite floor sander.

Name .....  
Address .....  
Town ..... State .....

## NEW PRODUCTS

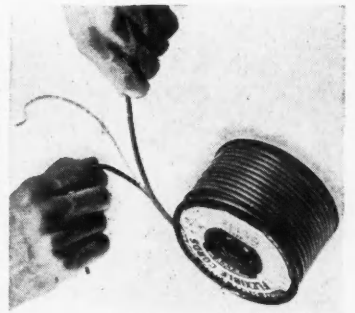
FOR FURTHER INFORMATION about any new product write the American Builder Information Exchange, 105 West Adams Street, Chicago, Ill.

### For Modernizing Walls

A NEW product of great interest for modernizing is a tile-like wall material which is furnished in large sheets 32 inches by 48 inches. These sheets are actual photographic reproductions of rare Italian and other choice marbles. Walls treated with these sheets give the exact appearance of marble walls at a fraction of the cost of genuine marble. It is especially suitable for modernizing and remodeling work. Literature is now in preparation. Meanwhile detailed information will be gladly supplied by the manufacturer.

### Zip Lamp Cord

A NEW lamp cord with a novel "zip" construction that permits easy and safe opening of the sheath and separation of the conductors has been developed. The cord, consisting of two parallel conductors, is rubber jacketed. When one pulls the conductors apart, the rubber jacket divides evenly, assuring perfect insulation for each conductor. It may be stripped down without danger of impairing the dielectric properties of the individual conductors.



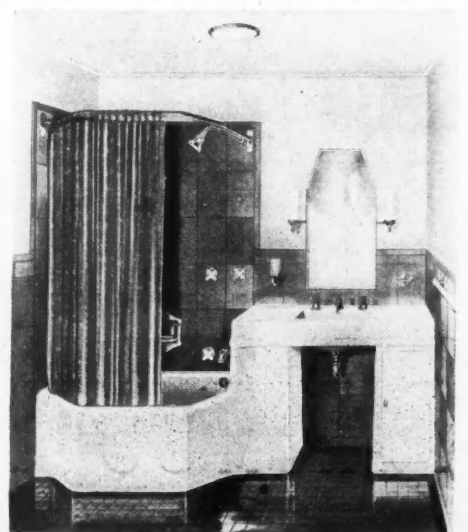
### Tub-Shower-Lavatory Combination

THE new combination bathroom fixture illustrated is seven feet long and supplies a full length tub and a 40-inch lavatory. This is accomplished by recessing the tub under the lavatory top. The tub floor is practically flat, and the larger area provides every convenience of a stall shower.

Women like the wide lavatory ledges—nearly 12 inches—and the shelved cabinet on the right hand side of the lavatory, which is ideal for storage of linens and other accessories.

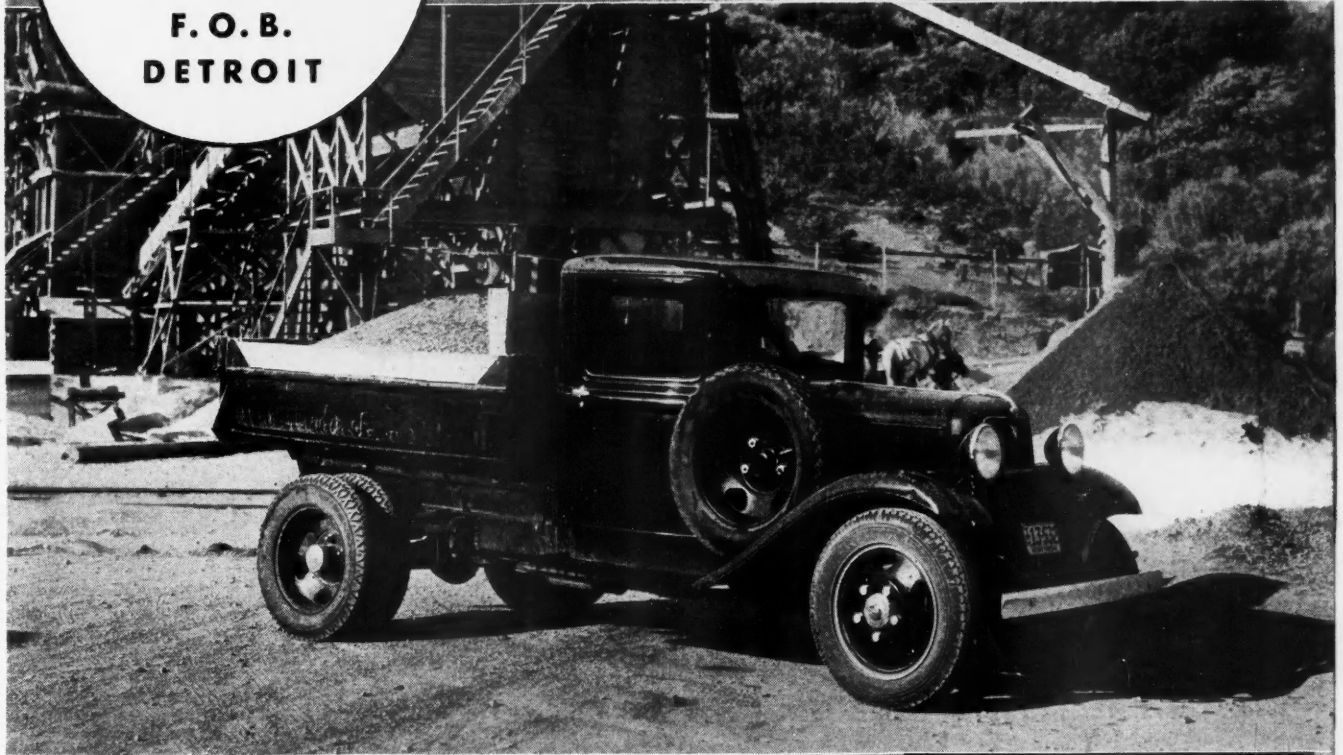
The whole unit is so compact that, with toilet, it can be installed in a room only 5 x 7 feet. This is of great importance in hotels, apartments, steamships, and other places where space is limited and costly. Likewise it will frequently solve the home owners' problem of how to get the space needed for an additional bathroom.

The unit, made of porcelain-enameled cast-iron, will be available in white and standard colors for right or left hand recessed installation, or with lavatory-end finished for corner installation.



**\$485**  
 AND UP  
 F. O. B.  
 DETROIT

NO TRUCK IN AMERICA  
 IS LOWER IN PRICE



... OR HIGHER IN  
 QUALITY CONSTRUCTION

THOUSANDS of builders have changed to Ford V-8 Trucks because no truck in America is *lower* in price. And they have quickly discovered that no other truck is *higher* in quality construction.

This quality is evident in every detail . . . full-floating rear axle . . . valve seat inserts . . . dual carburetor . . . more than twice as much brake area as any other truck of similar rating . . . 80-horsepower V-8 truck engine uses no more fuel than a "four" . . . low-cost engine exchange plan ends big engine overhaul costs . . . are but a few of the quality features Ford offers.

Your Ford dealer will be glad to show you what this Ford V-8 Truck will do with your own loads, on your own roads, with your own driver at the wheel. Ask him to make an "on-the-job" test for you today.

THE ONLY TRUCK AT ANY  
 PRICE THAT GIVES YOU  
 101 IMPORTANT FEATURES  
 INCLUDING:

- FULL-FLOATING REAR AXLE
- 
- 80-HORSEPOWER V-8 TRUCK ENGINE  
 USES NO MORE FUEL THAN  
 A "FOUR"
- 
- LOW-COST CYLINDER ASSEMBLY  
 EXCHANGE PLAN
- 
- MORE THAN TWICE AS MUCH BRAKE  
 AREA AS ANY OTHER TRUCK OF  
 SIMILAR RATING
- 



Get this FREE book from your Ford Dealer. It gives you the inside story of Ford quality construction.

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**FORD V-8 TRUCKS**



An average service of 30 years has been established by test for Samson Spot Cord.

More than forty years of actual use substantiates these tests.

Samson Spot Cord is specified by architects because such specification is definite and positive—Spot Cord is made in one grade only and is identified by the trade mark, the colored spots. Substitution is easily detected and is unnecessary because Samson Spot Cord is available to contractors and builders through Hardware and Supply dealers in every section of the United States.

**SAMSON CORDAGE WORKS**  
89 Broad St. Boston, Mass.

**ONE GRADE**  
*Positive identification*

Made of extra quality fine three ply yarn, and guaranteed free from imperfections. Firmly braided, smoothly finished. Six standard sizes.

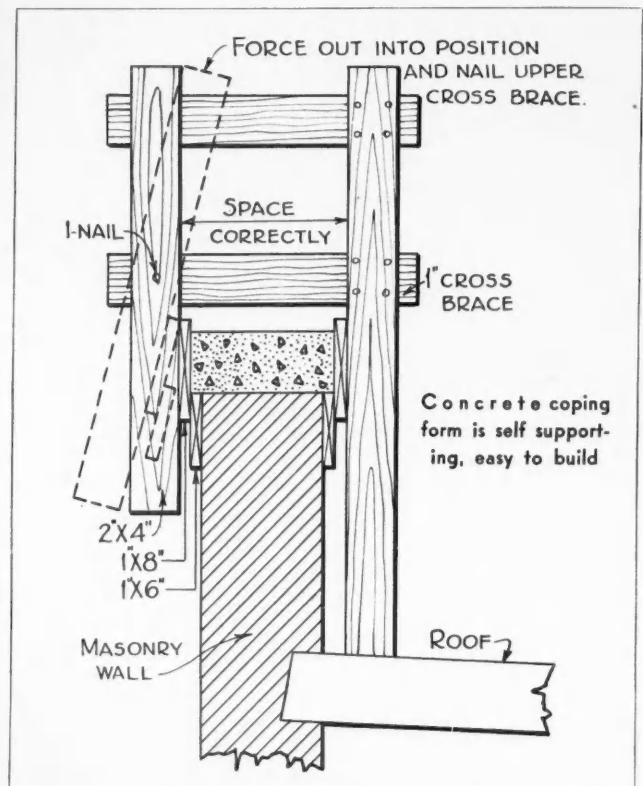
If you haven't a Spot Cord specification folder in your files write for copy. It gives complete data, comparative tests, etc.

# PRACTICAL JOB POINTERS

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

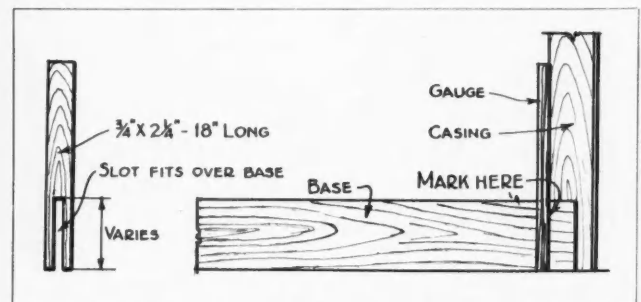
## Forming Concrete Coping

SHOWN below is my method of forming for a concrete coping on a fire wall. This arrangement is self-supporting where lack of a proper place for braces occurs. A single nail on the lower brace allows hinge action until all is in position when it may be nailed more solidly. The 1/6 spacer may be narrower or thicker if convenient. The 1/8 side form may be varied to suit using 1/10 or two 1/6.—PAUL TIFFIN, Engr., Ferguson, Mo.



## Help for Baseboard Cuts

I AM enclosing a sketch of a simple but very useful article for measuring inside trim, especially for baseboard cuts against casings. All that is required is one piece 3/4" x 2 1/4" and 18" long, cut as indicated in my sketch.—A. F. HANSON, Hayward, Calif.




Marking baseboard cuts is simplified with this slatted piece.



# ONE CHEVROLET TRUCK USUALLY LEADS TO ANOTHER



 Chevrolet truck owners themselves offer the best evidence that Chevrolet trucks give exceptional satisfaction. They usually order new Chevrolet trucks to replace old equipment, convinced by personal experience of Chevrolet economy, dependability and long life. Their loyalty is rewarded, for each year Chevrolet trucks give increased hauling satisfaction. The 1934 line of Chevrolet trucks provides many new improvements for efficient hauling, full truck strength in every part, and the welcome economy of six-cylinder, valve-in-head engine design. So many truck owners standardize on Chevrolet equipment that it will pay every firm to investigate the reason. You can handle every load at minimum cost for gasoline, oil and upkeep with low-priced Chevrolet trucks.

CHEVROLET MOTOR COMPANY, DETROIT, MICHIGAN  
*Compare Chevrolet's low delivered prices and easy G. M. A. C. terms  
A General Motors Value*

# CHEVROLET SIX-CYLINDER VALVE-IN-HEAD TRUCKS

## These Experienced Operators Replace Chevrolets With More Chevrolets

**200,000 Miles . . .** In 1930 we purchased a Chevrolet truck which has been hauling freight loads of 4 to 9 tons on the truck and 4-wheel trailer. It traveled 114,000 miles before requiring a major motor overhaul. It has now traveled over 200,000 miles. I purchased another Chevrolet truck in 1933, a new 1934 Chevrolet truck the first part of this year, and I have placed my order for another 1934 Chevrolet truck with semi trailer.

*H. F. Reilley, General Manager,  
California Fireproof Storage & Transfer Co.*

**125,000 Miles . . .** The Chevrolet 1933 tractor truck I am now operating has never stopped in 125,000 miles over a period of 11 months and is now running on its original rings. I have had the valves ground twice. I have experienced a 12-mile-per-gallon gas consumption over this period. Within the next few days I will give you an order for a new 1934 model for immediate delivery.

*H. N. Craig, Merchants Parcel Delivery Co.,  
Terre Haute, Ind.*

**100,000 Miles . . .** I am enclosing a photograph of one of the Chevrolet fleet I bought in 1929. This truck has gone over 100,000 miles, at the present time is covering a route of 100 miles a day. Because of such performance, I have placed an order for 12 more.

*G. L. Scheer, Scranton, Pa.*

**150,000 Miles . . .** The 1929 Chevrolet truck I am trading today has been driven more than 150,000 miles in 4½ years. Nothing was ever done to the motor except the replacement of a coil. The 1934 Chevrolet truck I am buying today is our 9th one.

*C. R. Bevers, White Star Laundry,  
Durham, N. C.*

## LOOK at this NEW AIR-FLO WINDOW for

ONLY  
**\$1.30**



IN FIVE SIZES—To take wood sash, 4 light 9"x12", to 9 light 9"x12".

### Orders Pouring In

Carpenters and contractors are loud in their praises of this new Clay Window. Ideal for farm buildings . . . barns, poultry houses, hog houses, sheds . . . also, for garages, warehouses, cottages, tourist camps and many other uses.

Ask your lumber dealer or write direct to

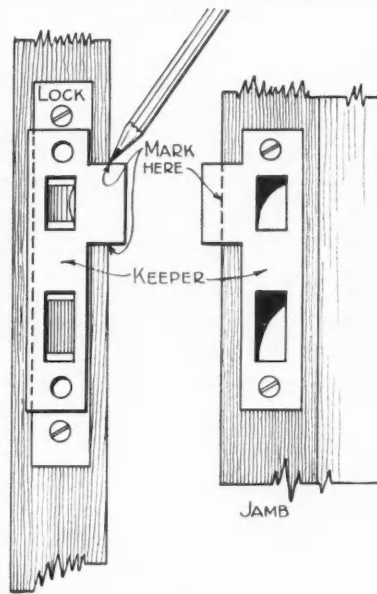
**CLAY EQUIPMENT CORP.**

Dept. AB-9, Cedar Falls, Iowa

Think of it—a complete window frame including metal casing, frame and ventilating wings for this remarkable low price. Simple and quick to install . . . fits between studding 24" on center. Galvanized . . . rust resisting . . . won't rot . . . won't swell . . . won't stick. With ordinary wood sash makes an ideal ventilating window. Tilts for indirect ventilation—also tilts and raises.



### Strike Plate As Gauge



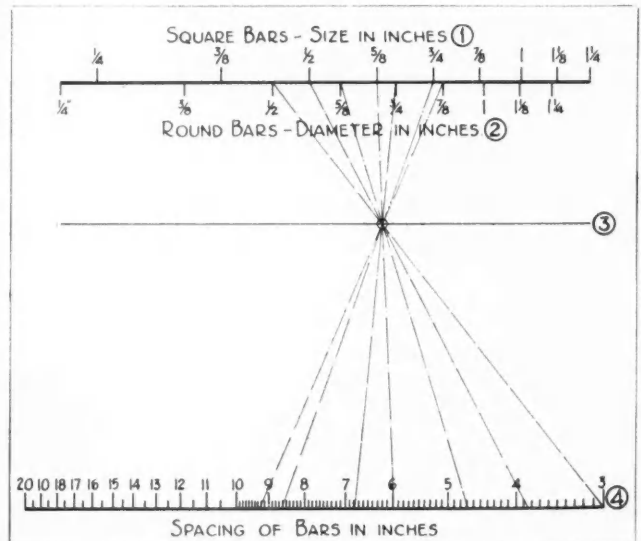
I AM submitting to you my idea for using a keeper as a gauge in fitting locks. After lock has been installed, the keeper, or striking plate of the lock, as it is sometimes called, is placed as shown in my drawing, and is marked with a pencil using edge of door as a ruler, so that line, if placed in line with edge of jamb when marking jamb to receive keeper, will line up edge of door to edge of jamb.—E. J. REED, Carpenter, Pocatello, Ida.

### Spacing Reinforcing Bars

BUILDERS frequently find it necessary to install reinforcing bars of a size differing from that specified, and will find the enclosed nomograph of value in determining spacings for various sized bars, from 1/4" to 1 1/4", both round and square bars. As indicated on the drawing, scale No. 1 represents sizes of square bars, scale No. 2 of round bars, and scale No. 4 of spacings. Scale No. 3 is merely an intermediate or pivotal axis, the use of which will be shown in the illustration which follows.

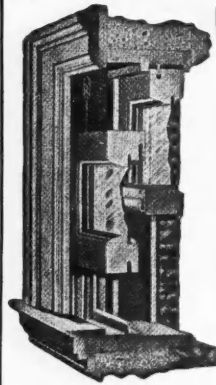
To use this nomograph, it is only necessary to place a straight-edge from the originally specified size in reinforcing bar on either scales, No. 1 or No. 2 to the specified spacing on scale No. 4, and mark the intersection of straight-edge on axis No. 3. Using this latter point as a pivot, rotate straight-edge for size of bar to be substituted on scales No. 1 or No. 2, and read new spacing on scale No. 4. Or the straight-edge may be rotated about the pivotal point with known spacing to give new size of bar required. To illustrate:

Suppose 1/2" bars are specified 3" o.c. Draw isopleth from 1/2" on scale No. 2 to 3" on scale No. 4, giving intersection as noted on axis No. 3. Using this point of intersection as a pivot, rotation of straight-edge will give the following spacings for different sized bars: 5/8" rd.—4 3/4" o.c.; 3/4" rd.—6 3/4" o.c.; 7/8" rd.—9 1/4" o.c.; 1/2" sq.—3 3/4" o.c.; 5/8" sq.—



Scale used in figuring reinforcing bars

## It Costs No More to Use Dependable Weather Strips



The Success of a weather stripping business depends greatly on the reliability of materials used. Customer satisfaction cannot be gained by using inferior materials. You can supply

### ACCURATE Metal Weather Stripping

Non Rustable and Fully Guaranteed at no greater cost than you would pay for cheaper grades.

Accurate strip can be supplied in the highest quality for every opening and can be guaranteed. Write for new improvements and details.

**Accurate Metal Weather Strip Co.**  
Box 107, 216 E. 26th Street, New York

### CABINET SHOP SPECIAL



Includes 16" band saw, 6" jointer and 8" circular rip and crosscut saw. Without Motor

**\$247**

### For Every Purpose—and Every Purse!

Park's machines meet every possible woodworking need—and at low cost and maintenance.

Send for complete catalog.

**THE PARKS WOODWORKING MACHINE CO.**

Dept. BL-9, 1524 Knowlton St., Cincinnati, Ohio

Good Woodworking Machines Since 1887

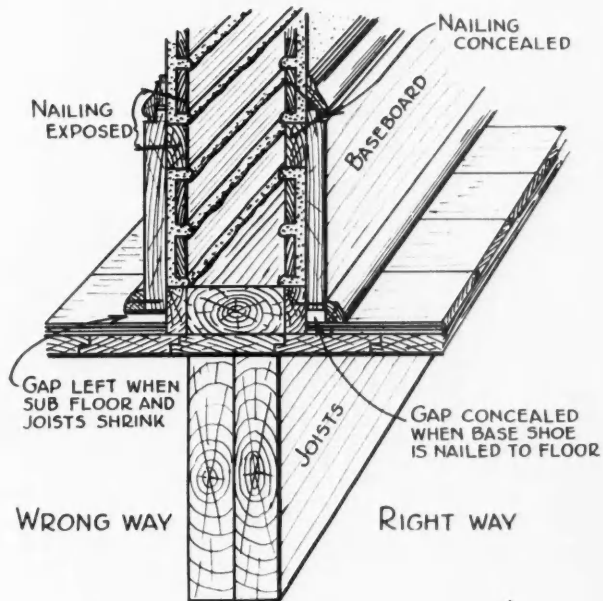


6" o.c.; 3/4" sq.—8 1/2" o.c. Spacings are noted to nearest quarter-inch which is sufficiently accurate for field use.

I am a subscriber to the American Builder, and look forward with anticipation to the arrival of each month's issue. More power to you!—J. D. LEVIN, Construction Engr., U. S. Treasury Dept., Milwaukee, Wis.

### No Baseboard Crack

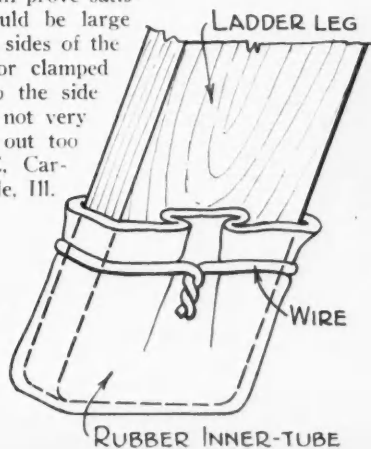
WHEN you enter into a house you often see a gap left between the floor and the base shoe. This is caused only because the carpenter who laid this down did not know the trick of nailing it. My drawing shows the "right way" and the "wrong way." If the nailing method is used as in the "right way," all worries of a gap showing after joists and sub-floor shrink are eliminated; besides, by "concealed nailing" the only necessary puttying to be done is where the nails are exposed on the base shoe.—JOE CATT, Builder, Chatham, Ont., Can.



### Rubber Shoes for Ladder

I SAW in your readers' exchange in the March issue that Mr. Ray J. Marran, Kansas City, Mo., described a safety wire to keep ladders from slipping. There is no question in my mind but what it will hold all right BUT a well polished hardwood floor is just about the smoothest and slickest wooden surface a carpenter is ever asked to work over, and if the housewives of Kansas City are anything like the ones in this part of the world, I do not imagine he would use such a device on a hardwood floor more than once, and maybe not that often.

I find that rubber "shoes"—pieces cut from a discarded inner tube—are all right. Securely fastened to the bottom of each ladder leg they will prove satisfactory. The pieces should be large enough to turn up on the sides of the leg and tied with wire or clamped under a piece screwed to the side of the ladder. Nails are not very secure as they will tear out too easily.—R. C. RANDLE, Carpenter & Builder, Grayville, Ill.



Polished floors are protected by this rubber shoe for ladders.

## THREE FACTS MAKE RO-WAY OVERHEAD DOORS

Easier To Sell!

—More Profitable, too

**1 NOT HIGH PRICED.**

When you quote Ro-Way prices, you immediately correct the old-time impression that overhead type doors cost about double what they actually do. Few owners will deny themselves the greater convenience, economy and longer service that Ro-Way Overhead Doors give, when you point out the slight difference in cost over swinging or sliding doors.

**2 FEWER ALTERATIONS REQUIRED.**

That means real economy for both owner and contractor. Ro-Way Overhead Doors require no alterations in most old buildings, and are available in all sizes and to fit all door openings.

**3 SEAL TITE MOLDING.**

An exclusive Ro-Way Feature. A simple, gravity-operated Cam (Fig. B) instantly frees the lower section of the Ro-Way Door in opening, and just as effectively seals the door draft-tight on closing. No other overhead type of door has this valuable feature which eliminates 90 per cent of the usual amount of friction.

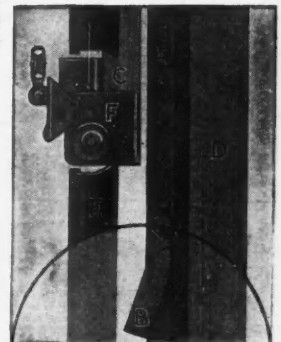
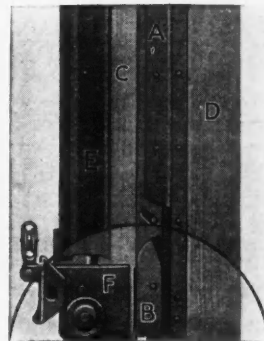
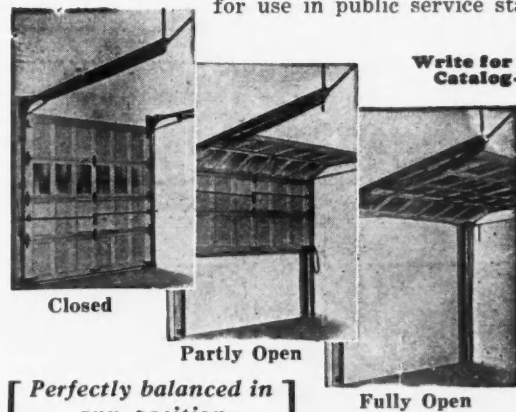


Illustration above shows door opening without a particle of drag, and at left, the perfect "Seal Tite" closing is shown.

## RO-WAY Overhead Doors

—for commercial and residential use

—are made in sixteen different types, with headroom requirements of 8 1/2 to 21 inches. All Standard Sizes, as well as Special Sizes and heavy duty doors with special heavy tracking are available. Ask especially about the Ro-Way low priced Doors for residence garages, and the Ro-Way specially designed torsion spring high lift Doors for use in public service stations.



Write for complete Catalog-Folder

See for yourself why Ro-Way Overhead Doors are "easier to sell and more profitable, too."

[ Perfectly balanced in any position ]

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# Perfection

## BRAND OAK FLOORS

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

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

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

Complete information is yours for the asking. Write us today. Sold only through retail lumber dealers.

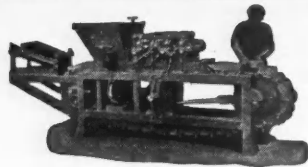


**ARKANSAS OAK FLOORING CO.**  
**PINE BLUFF ARKANSAS**

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S. C.  
A  
Former  
Contractor

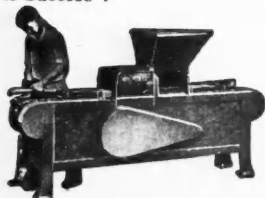


MAKE  
BOTH FACE  
AND  
COMMON  
AT 40%  
LESS

Just a few months ago, Tom Belk inquired about this marvelous DUNBRIK machine. Now he owns a profitable manufacturing plant and controls the brick business in his territory. Other men like Craiglow of Wichita; Berry of Kalamazoo; Bayer & Brice of Flint,— are supplying millions of face and common brick at a handsome profit. Today the big Government Housing Program insures still greater possibilities for success and independence for you in your locality.

### YOUR ASSURANCE OF SUCCESS

- 1st. Automatic Line Production at a rate of 3,000 units per hour.
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### Duntex Roof Tile Machine

Also offers big possibilities for the progressive contractor to manufacturing America's Most Beautiful Roof, 40 colors and shades, Automatic Line Production, roof a day capacity, low cost, opens the way to big profits. Write for booklet R-4.

**W. E. DUNN MFG. CO., 450 W. 24th St., HOLLAND, MICH.**

## NEWS OF THE MONTH

### Building Activities and Meetings

#### See New Home Market

A MEASURE of the potential number of homes that people are actually ready to build has been made through a special questionnaire sent out by the National Association of Real Estate Boards in connection with its Semi-Annual Survey of the Real Estate Market, released Aug. 12. Local member boards of the Association in 122 cities made an estimate in answer to this difficult question: "How many homes would be built in your community if adequate financing were available?"

The 122 cities, whose population (1930 census) totals 8,098,910, estimated that 16,903 homes would be built. If these cities are typical, then, on the basis of an urban population for the country as a whole totaling 68,954,823, there exists a total of 143,913 urban homes that people are now ready to build, either for known or unknown owners.

This total is not a total of "estimated need" but a total of *estimated actual potential building enterprise*, ready to be undertaken.

On the basis of an average loan of \$4,000, this should mean, the Association estimates, an immediate new mortgage market for insurable home mortgage loans totaling \$575½ millions.

Shortage of single-family residences is shown by 49 per cent of the cities reporting. (Exactly the same percentage as show an up trend in rents.) Oversupply is shown by only 4 per cent of the cities. No city of over 200,000 population reports a present oversupply of single family dwellings.

The Association's surveys indicate that the peak condition of over-supply for single-family dwellings for the country as a whole occurred a year and a half ago.

Foundation conditions definitely favorable for general and rapid advance include:

1. Space absorption, reaching in some sections even to business structures.
2. Increased return for real estate investment, promised by sharpening rent conditions.
3. An already measurable re-entrance of capital seeking investment.
4. Predominately steady or falling interest rates.

#### Lumber Treating Company Expands

LARGE financial holdings in the American Lumber & Treating Co. of Chicago have recently been purchased by the Aluminum Co. of America, Pittsburgh, and the Chicago Bridge & Iron Works, Chicago. The company manufactures the well known wood preservative "Wolman Salts" for the prevention of rot and termites.

Several large lumber manufacturers have installed treating plants at their mills for pressure treating lumber with Wolman Salts, and some of the larger commercial treating plants are treating lumber, timbers, ties, poles and piling with this material. The demand for and general use of "Wolmanized" lumber is growing rapidly and plans are being made by the company for extending its use through a more intense promotion through retail lumber dealers.

The management of the company is in the hands of the executive committee consisting of R. M. Morriss, president; J. F. Linthicum, vice president of the Aluminum Co. of America, and Merle Trees, vice president of the Chicago Bridge & Iron Works.



R. M. Morriss

### Will Remodel 3 Houses

THREE outmoded houses, one in each of the city's oldest sections, have been selected for complete modernization in Milwaukee under the leadership of the Milwaukee Journal. The Real Estate Board is helping to select and appraise the properties prior to remodeling. After the work is completed, the Board will put a market value on them, and handle the sale.

A feature of the demonstration, benefiting Milwaukee builders, will be the frequent news stories, explaining the details. The campaign will cover the entire process of renovation and remodeling, from consulting the architect to getting the best possible service in handling real estate matters.

Other leading civic organizations co-operating with The Journal's demonstration are the Milwaukee District of the State Association of Wisconsin Architects, which is furnishing plans for the renovations, the Wisconsin Builders Congress, which will supply the labor through its allied trades, and the Building and Loan League, which is financing the purchase and renovation cost of the three demonstration homes. The homes will be open for inspection at all times while the remodeling work is in progress.

\* \* \*

### Copper Exhibit at Fair

REVERE Copper and Brass Incorporated has installed an interesting exhibit in the Paul Revere House, located in the Colonial Village at the Century of Progress. The house itself is a reproduction of Paul Revere's house in North Square, Boston. Revere's exhibit occupies the living room of the house. A section of the wall is cut out, behind which is shown an installation of Revere Copper water tube, showing the most modern type of plumbing which Paul Revere might have had if he were living today. Among the displays are included copper utensils, gift ware in copper and chromium, and small samples of mill products such as sheets, rolls, strips, rods, bars, tube, pipe,

\* \* \*

### Grade Marking Near

THE lumber industry, as represented in the NRA hearing on the subject, is virtually a unit in support of grade-marking and trade-marking as a fundamental of Code administration, it was revealed at the public hearing, July 31, on the proposed amendment.

The amendment, if approved, will require every producer to place upon his product his association grade-mark and trademark and would clearly indicate: (1) Authorized and published grading rules under which such products are manufactured, graded and sold; (2) the manufacturer's name or number or trade-mark; (3) the species; (4) the standard grade; (5) the standard dimensions, and (6) whether products are seasoned or unseasoned.

\* \* \*

### Air Express Rates Reduced

SUBSTANTIAL rate reductions in air express handled over a nationwide network of commercial airlines by Railway Express Agency, became effective Aug. 15, according to J. H. Butler, general manager. Outstanding reductions permit air express shipments of packages weighing ¾ pound, or less, at the flat rate of 85 cents, regardless of distance carried. The corresponding charge for one pound shipment is \$1.00.

\* \* \*

### Czarniecki Promoted

AT a meeting of the Board of Directors of A. M. Byers Co. on July 30, M. J. Czarniecki was elected vice-president in charge of sales, succeeding H. W. Rinearson, resigned. Mr. Czarniecki was formerly general manager of sales.



M. J. Czarniecki

*It's a* GRAND SLAM

## BID and MADE

There's a thrill in making a grand slam at bridge . . . beating every trick of your opponents. There's a big thrill, too, in matching the best tricks of wind, rain, heat and cold with Genasco **SLAM-TEST Sealbac Shingles**.

We've given these shingles a more severe test than you would . . . we've tried them harder than any weather would. At the end, Genasco **SLAM-TEST Sealbac Shingles** had a surfacing as good as ever . . . the granules and coating undisturbed. Other shingles tested were all damaged . . . granules knocked off—felt exposed. And that's what weather does to your roofing.

Use Genasco **SLAM-TEST Sealbac Shingles** . . . the shingles weatherproofed with Trinidad Lake Asphalt Cement . . . and be sure of durability, beauty and a good margin of profit. Send the coupon below.



**Genasco**  
Trade Marks Reg. U. S. Pat. Off.

**SLAM-TEST Sealbac Shingles**

**Better-But No More Expensive**

**THE BARBER ASPHALT COMPANY**

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FOR ALL KNOWN USES

**AMERICAN**  
SHEET AND TIN PLATE  
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for lasting service and maximum resistance to corrosion. Insist upon AMERICAN Black Sheets, Keystone Quality Sheets, Apollo Best B oom Galvanized Sheets, Galvanealed	Sheets, Heavy-Coated Galvanized Sheets, Formed Roofing and Siding Products, Teme Plates, and U S S STAINLESS and Heat Resisting Steel Sheets. Write for information.
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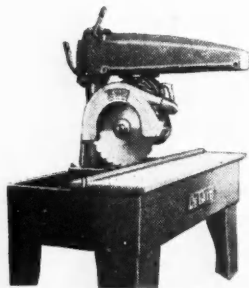
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Shop Installation or Mounted On  
Wheels For Portable Use on  
the Job

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## GET YOUR SHARE of \$1,000,000,000.

Get ready for Work!

Big Government Home Building Program means more money for Floor Men with American Spinner. Use the American Spinner for all your work—on stairs, closets, floor edges, butt ends, corners—Speedy—easy to handle. Many times faster than working by hand.

For FLOOR SANDING—use American Sanders—for perfect floors, light weight, great capacity, low cost. Ask for literature on complete line.



American Spinner  
for Stairs.

**THE AMERICAN FLOOR SURFACING  
MACHINE COMPANY**

510 South St. Clair St., Toledo, Ohio

## Banks Agree to Make Modernizing Loans

(Continued from page 33)

have indicated a willingness to co-operate in this new modernization plan. What is being done elsewhere, however, is not so interesting to you as a local contractor. It is what you can do at your local bank. Here again, I would emphasize that you can undoubtedly get the co-operation from the bank if you plan your deals with customers who have a reliable income out of which the payments can be made.

But you may have a banker who does not look upon the matter this way. When you take him a loan, he may make one excuse or another for turning it down. Do not assume that the banker is against home modernization or against home modernization loans. That probably is not the case, for bankers have a strange habit of giving reasons for turning down loans that are not the true reasons at all, in the belief that, by doing so, they do not hurt the customer's feelings as much as if they were frank.

If the loan you suggest to the bank is turned down, you can be assured that there is something wrong with the loan. Either the bank does not have confidence in the man who wishes to borrow the money, or it does not fully understand his ability to repay.

Keep in mind that these modernization loans must be paid monthly. If you suggest to a banker that he lend \$2000 to mature in a year without any monthly payments, you must expect to be disappointed.

If the loan you suggest is turned down, the thing to do then is to try to determine why it was turned down and either abandon the project entirely, if there is no hope of getting the loan, or else get more information or collateral as may be needed.

I have indicated that the contractor is the one responsible for securing these loans, and I have done this purposely to emphasize to the readers of the AMERICAN BUILDER that there is a selling job for the contractor in this project as well as in any other. In addition to selling the customer on the idea of modernizing, you may have to sell the banker on the idea of supplying the money.

You are in a better position to do this than the customer is, and if you can go to the customer with some assurance from the bank that the bank will lend money, you will find that the sales resistance of the customer is reduced and he will agree to the modernization much more readily.

It might be a good plan to discuss the people who you think are your best prospects with the banker before you talk to the prospects. The banker may know about the income of the different ones and may be able to tell you rather definitely in advance that he will be in a position to make the modernization loan if the customer agrees to the work.

It perhaps would not be wise to tell the customer that you had talked to the bank about the loan, but knowing that you could arrange the loan, you could talk to the customer with much more confidence, and could assure him somewhat definitely that you will take his note on the modernization plan yourself. You could then rediscount this note at the bank and get the cash.

Or, you would be in a position to tell the customer that you feel sure he can arrange the loan at the bank if he will make application. The procedure will depend upon the attitude of the home owner.

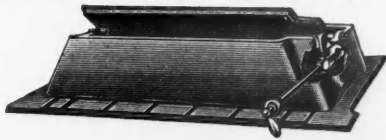
The fact remains that the banks of this country are ready and eager to make home modernization loans, and it is up to you to do your part in helping your local bank find such loans and at the same time develop business for yourself.

## SEE YOUR BANKER

**IF YOUR LOCAL BANK, building and loan or finance company will not make repair loans, show them this copy of the American Builder, suggest they get full details from the American Bankers' Association. Write the author of this article or the editor of the American Builder if you do not get full co-operation.**



# PEERLESS



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**OTHER PEERLESS PRODUCTS**  
 Fireplace Fixtures  
 —Ash Dumps—Coal  
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 Heaters.

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

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# STARLINE INC.

HARVARD, ILL. ALBANY, N.Y.

## Get All Your Barn Equipment From One Company

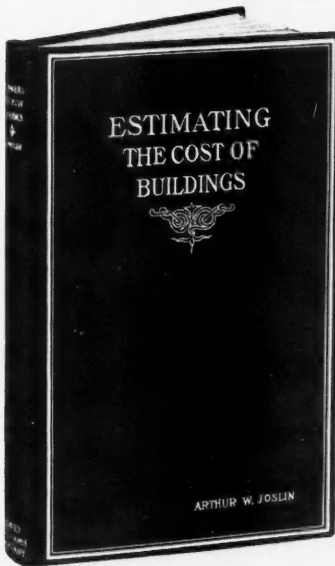


For over 50 years we have equipped America's finest barns. Complete hardware and equipment for farm buildings—Stalls, Stanchions, Pens, Water Bowls, Ventilators, Carriers, Door Hangers, Poultry Equipment. Write Dept. AB-10.

**50 YEARS SERVING BARN BUILDERS**

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By ARTHUR W. JOSLIN



This volume gives simple practical methods for estimating the cost and superintending the construction of a house or building of moderate size from a set of plans. It describes practically and in detail every step in the procedure. It covers plan reading, taking off quantities, estimating the cost of labor and materials, estimating the cost of alterations and an excellent system for keeping track of the progress of the work. Special forms which the author used in keeping accurate record of time, material and tools in executing building contracts are illustrated and their use explained.

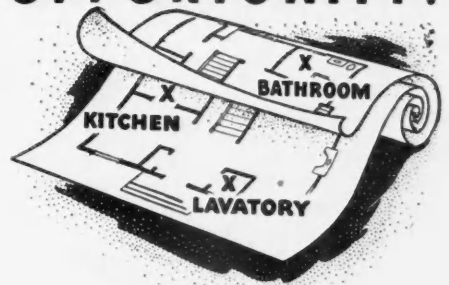
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Quick business is waiting for you in plenty of dingy bathrooms and dreary kitchens in your community . . . if you arm yourself with samples and prices of **MARSHTILE**.

**MARSHTILE**, the permanent, tile-like wall-sheet with the glazed and burnished, easily washed surface that repels dirt, grease, acid, and vermin, can transform any dingy bathroom or dreary kitchen into the smartest and cheeriest of modern rooms. AND . . . at a price that opens up today's pocketbooks, because the material is inexpensive and installation of the large sheets an easy operation.



If interested in immediate business, write for full particulars. **MARSH WALL TILE COMPANY**, Dover, Ohio, Exclusive Manufacturers of Marsttile.

# MARSHTILE

*time-saver!*  
*space-saver!*  
*power-saver!*

**MONEY MAKER**



This remarkable machine cuts costs as quickly and as surely as it cuts wood! Does the work of five ordinary machines—eighteen different everyday jobs—faster and at less cost! Cross-cut saw, rip saw, jointer, shaper and router—five machines in one . . . at the cost of one. Ball-bearing throughout. Write for full particulars.

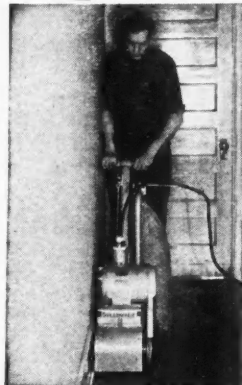
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**THE 20<sup>th</sup> CENTURY WOODWORKER**

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Speedmatic Floor Sander

SASH & DOORS  
Take-About Sander

Disc Edger

## at our expense!

- **SPEEDMATIC Floor Sander (left).** A speedy, clean vibrationless sander that will make money for you on floor jobs others won't touch. Saves 30% on sand paper. Ask us how.
- **TAKE-ABOUT Sander (center).** Now a portable hand belt sander that is faster than 10 pairs of hands or 4 hand planers. Increases profits on finishing sash, doors, trim, etc. Perfect balance guarantees easy operation and perfect finish.
- **PORTER-CABLE EDGER (right).** Finishes stairs, closets, alcoves, etc., in quick order. Finish matches center done with bigger drum sander. Eliminates 95% hand scraping.
- All are easily carried right to the job. Powered from nearest light socket. Easily operated. Fast, accurate, dependable.

Yes, it is hard to believe—but—seeing is believing, so write today for free demonstration or full details.

## PORTER-CABLE MACHINE Co.

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# Save \$200

over ordinary mixers  
on Jaeger's One Bag

## SPEED KING

with Accurate Measure Water Tank,  
Skip Shaker and 100% Roller Bearing. Also in low chargers.



Write for catalog, prices, terms.  
**THE JAEGER MACHINE CO.**  
521 Dublin Ave. Columbus, Ohio

DUAL TIRES  
SPRINGS

TRAIL IT—ONE  
MAN LIFTS IT!

## THE NATIONAL HOUSING ACT makes every home a prospect for THE BEST WEATHERSTRIPS AND SCREENS

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metal weatherstrips and screens are nationally known and endorsed by architects, builders and home owners everywhere. They are superior in quantity and yet they cost no more. You can increase your sales by using Ceco quality products.

Write for complete information and our dealer proposition.

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

## Selling Help from Uncle Sam

(Continued from page 31)

Shutters, awnings, screens, storm sash and doors may need repair or replacing.

4. *Is the Attic Too Hot for Habitation?* It can be ventilated by louvres or insulated against heat and cold. Ventilating fans may be installed.

5. *How About Wood Trim,* window and door frames, cornices? These are the spots constantly exposed to hard wear from weather.

1. *Does Rain Reach Your Wall Paper?* Perhaps there are loose shingles. Perhaps there is broken or missing slate, tile or other roofing material.

2. *It May Be the Rafters* that need inspection. Perhaps the frame of your house is resting on rotted beams.

3. *Does Your Porch Roof Leak?* Canvas or metal decks over porches and bay windows may need repairing, or painting.

4. *The Trouble May Be Flashings*—at some point on the roof.

5. *Faulty Gutters Cause Costly Damage*—and so do downspouts which need to be repaired or replaced.

### Check Up Chimneys

1. *What's Your Fire Hazard?* Does your chimney get too hot? Your flues may need attention. Fire resistant material, properly placed, means added protection.

2. *Does the Chimney Look Unsteady?* Perhaps it needs a tie-rod.

3. *Spots on the Ceiling* may be due to faulty caulking or flashing.

4. *Does the Fireplace Smoke* and refuse to draw properly? Perhaps your dampers are at fault. Flues may need extending, or the fireplace may need enlarging.

5. *Is the Hearth a Fire Hazard?* Repair or replace it, and back the fireplace with fire-resisting material.

6. *An Ash Dump* may make a vast difference in the usefulness of the fireplace.

### Interiors Must Be Lived in

1. *Is Plaster Spotted and Cracked* on walls and ceilings? Defective lath should be repaired—and worn plaster patched.

2. *Are Floors Uneven?* Perhaps there are loose or broken boards in the flooring which need attention. New floors may be laid over worn ones—or floors may be refinished.

3. *Do Stairs, Railings and Spindles Need Repairing?* How about a disappearing or permanent stair to the attic?

4. *Are Moldings and Woodwork Old-Fashioned*—too elaborate? They can be replaced by simple, well-designed trim.

5. *Is Your Kitchen Modern?* Its everyday usefulness might be greatly increased by a new sink, enough cupboard space, built-in equipment, and wiring outlets.

6. *How About the Bathroom?* Does it need new wall covering, plumbing, new paint, new fixtures? Would an additional bathroom mean greater convenience?

7. *New Cabinets and Cupboards* mean additional convenience. Consider the possibilities of a broken closet, bookcases, wardrobes, a linen closet, corner-cupboards for the dining room.

8. *Crowded For Room?* Partitions and walls may be changed to make larger, better-shaped, or additional rooms. Boards, wall board, lath and plaster are useful in making rooms from wasted space in basement and attic.

1. *Does the Outside* of the house need paint, stucco, or veneering? All of these materials are for protection as well as for appearance.

2. *Are Painted Surfaces Peeling—or Blistered?* If so, the old paint should be removed before new coats are applied.

3. *Are Gutters Rusty?* All exposed sheet metal (except metals which do not rust or discolor) needs paint protection—roofs, railings, flashing, gutters, downspouts.

4. *Paint on Brickwork,* cement and stucco protects these materials from weather and often improves their appearance.

5. *Incidentally*—Do floors need refinishing? Would painted woodwork improve the appearance of certain rooms? Perhaps plaster or wall board walls need new paper or paint.

# Good Estimating Books

## New Building Estimators' Handbook

By William Arthur

The data in this book applies to all classes of building construction. A complete set of tables covers all phases of estimating. Use of a flat rate of a dollar per hour for mechanics and sixty cents per hour for laborers enables the estimator to readily adapt these tables to any local rate.

1930. 15th edition. 1056 pages, 480 illus., 600 tables, 31-page index, 5x7 1/2 inches, flexible binding, gold edges, \$6.00



## Building Estimators' Reference Book

By F. R. Walker

Data is given on a basis of work done, the same as in Arthur's book. Walker analyzes examples of larger structures so that this book may be more helpful to the city estimator. The book covers every operation from excavating to electric elevators. The condensed vest pocket supplement formerly sold for \$2.50 but is not now sold separately.

1931. 7th edition. 1800 pages, illustrated, 4 1/2 x 6 1/2, flexible. Vest pocket supplement, 200 pages, 3x6. \$10.00



## Estimating Building Costs

By Frank E. Barnes

A practical handbook planned to aid the contractor and estimator in determining the amount of labor required and to supply prices of labor and materials useful in checking estimates. Where possible the data is put into tables for quick reference. Includes appraisal of buildings.

1931. 3rd edition. 656 pages, 203 illus., 4 1/2 x 7 inches, flexible, \$5.00

## Estimating Building Costs

By William Arthur

This is a digest of the author's "New Building Estimators' Handbook", designed for beginners and others who desire a less technical and shorter work. It is confined to smaller buildings and gives a fair idea of what others have accomplished in a certain number of hours and what amount of material is required for the different parts of a building.

1928. 3rd edition. 239 pages, 29 illus., 91 tables, index, 4 1/2 x 7 inches, flexible Fabrikoid, \$2.00



## Appraisers' and Adjusters' Handbook

By William Arthur

The material in this book is a continuation of the author's "New Building Estimator's Handbook", designed primarily for insurance appraisers and investment company valuers. The first part covers the square and cubic foot costs, percentages of the various kinds of work, comparisons and approximate estimating. The second part shows how the detailed costs may be found, and explains the calculation on a basis of hours and quantities. Numerous tables are given for quick reference.

1924. 633 pages, 68 illus., tables, 4 1/2 x 7 1/4 inches, flexible, \$5.00



## Estimating Building Costs

By Charles F. Dingman

A practical manual showing how to analyze the construction job, apply cost data adjusted to existing conditions and arrive at an accurate cost estimate. It covers costs for material, labor, haulage, overhead, equipment and all operations from excavation to roofing on all kinds of building construction.

1931. 2nd edition. 277 pages, 23 illus., 138 tables, pocket size, flexible, \$2.50

The above are "guaranteed books"—money back if returned within five days of receipt.

## FREE—Book Guide

A copy of the "Building Age Book Guide", brought up-to-date with a mimeographed supplement, is free upon request.

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# Selected List of Manufacturers' Literature

For the Service of Builders, Contractors, Architects and Dealers

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

## HELPS TO BUSINESS

STRAN-STEEL CORP., 6100 McGraw Ave., Detroit, Mich.

940—**Steel Framing**—"Homes for Modern Living" is a 32-page brochure illustrating the two Century of Progress Stran-Steel homes, namely, the Town House and the Garden Home. Those who have attended the Fair will want this book as a souvenir, others for the valuable information contained.

UNITED STATES GYPSUM CO., 300 W. Adams St., Chicago, Ill.

941—**Insulating Gypsum Board**—"A New Principle in Insulation" describes in lay terms how reflective insulation functions; test data by Prof. Rowley included; interesting format and attractive illustrations.

THE VITROLITE CO., 208 W. Washington St., Chicago, Ill.

942—**Store Fronts**—"Vitrolite Store Fronts and Building Exteriors" is a booklet of 14 pages, illustrated, presenting complete details and specifications for modernizing and restyling old stores and other commercial buildings.

BARBER ASPHALT CO., Philadelphia, Pa.

943—**Re-roofing**—"Solve Your Roofing Problems with Genasco Trinidad Lake Asphalt Mastic" is a new booklet containing valuable data on roofing and re-roofing.

MALLEABLE ASPHALT CO., 6355 Broadway, Chicago

944—**Repairing Concrete Floors**—New specifications for MaCo (Colloidal) Asphalt Emulsions for patching and repairing old concrete floors, trucking aisles, loading platforms, driveways, etc., as well as for laying new mastic asphalt floors, waterproofing walls, basements, etc.

THE FLINTKOTE CO., 50 West 50th St., New York City.

945—**Waterproofing and Dampproofing**—"Flintkote Asphalt Emulsions for Waterproofing and Dampproofing" is a portfolio of technical information and specifications on protective coatings for metal, wood and masonry surfaces.

## LATEST IN MASONRY

THE CAST STONE INSTITUTE, 33 W. Grand Ave., Chicago, Ill.

946—**Cast Stone**—"Details, Specifications and Technical Data" is a portfolio of folders giving architectural details and photographs for architectural

cast stone. These Service Bulletins are issued from time to time to those requesting them.

UNIVERSAL ATLAS CEMENT CO., Chicago, Ill.

947—**White Stucco**—"Remodeling with Stucco," a beautifully illustrated book of 22 pages showing how to do a good overcoating job with white portland cement stucco.

STRUCTURAL GYPSUM CORPORATION, 30 Rockefeller Plaza, N.Y.C.

948—**Floors, Walls, Roofs, Partitions**—"Gypsteel Gypsum Plank", a 28-page profusely illustrated booklet giving complete information on Gypsteel Plank and its many uses.

NATIONAL LIME ASSN., Washington, D. C.

949—**Mortar**—"Masonry Mortar" is a pocket size manual of 36 pages covering the properties of mortar, including workability, bonding power, volume changes, extensibility, strength, weather resistance, efflorescence, rate of hardening and mortar recommendations.

## WOOD PRODUCTS FOR MODERNIZING

EXCHANGE SAWMILLS SALES CO., Kansas City, Mo.

950—**L u m b e r**—Information regarding Yellow Pine, Ponderosa Pine, Douglas Fir, Idaho White Pine and Southern Hardwood offered through retail lumber dealers by this company.

UNION LUMBER CO., Crocker Bldg., San Francisco, Calif.

951—**Redwood**—"Noyo Brand Redwood Boards" features Redwood for paneling, wide siding, ornamental fences and picketing, built-in shelves, cabinets, etc., useful in modernizing work.

THE JOHN T. BREECE CO., Portsmouth, Ohio

952—**Plywood Flooring**—"Lyfe-Tyme Plywood Flooring," a 4-page folder with drawings covering uses of plywood flooring for parquet, plank and strip flooring effects in Red Oak, White Oak and Maple.

WISCONSIN LAND AND LUMBER CO., Hermansville, Mich.

953—**Hard Maple Flooring**—"Revealing the Hidden Beauty of Hard Maple" is a profusely illustrated booklet presenting specifications for finishing maple flooring in colors.

FARLEY & LOETSCHER MFG. CO., Dubuque, Ia.

954—**Window and Door Frames**—"Unipak Windows and Frames Waterproofed and Weatherstripped" is a 16-page booklet with complete construction and installation details for any type wall construction.

WHITE PINE SASH CO., Spokane, Wash.

955—**Sash and Frames**—"Pine Craft Guaranteed Sash and Frames" is a circular describing prefit sash and frames, impregnated to resist rot and termites.

ANDERSEN FRAME CORP., Bayport, Minn.

956—**Windows**—"The New Andersen Casement Window" is presented in an elaborate portfolio containing complete specifications and installation details. This window is equipped with new double glass and tight weatherstrips for air conditioned buildings.

## NEW HARDWARE

FRANTZ MANUFACTURING CO., Sterling, Ill.

957—**Builders Hardware**—"Silver Anniversary Edition, Catalog No. 16" presents the results of 25 years of development in builders hardware by the Frantz Manufacturing Co. 184 pages fully illustrated and indexed for ready reference.

SCHLAGE LOCK CO., 20 Blanken Ave., San Francisco, Calif.

958—**Door Locks**—A 32-page illustrated catalog showing locksets for all doors in residential, industrial, public and commercial buildings. The novel "button lock" principle demonstrated.

PENN HARDWARE CO., Reading, Pa.

959—**Builders Hardware**—"Early American Hardware" is presented in a 4-page folder illustrating early American period design finishing hardware for entrance doors.

THE DIAMOND METAL WEATHER STRIP CO., 650 N. 4th St., Columbus, Ohio

960—**Weather Strips and Calking**—Blue print details are offered contractors and builders in 40-page portfolio with 18 full-page drawings, giving complete explanation of various equipment, combinations for weather stripping windows and doors.