

MARCH 1957 SIX DOLLARS A YEAR—ONE DOLLAR A COPY

House & Home

ARCHITECTS • APPRAISERS • BUILDERS • CONTRACTORS • DECORATORS • DEALERS • DISTRIBUTORS • FHA-VA • MANUFACTURERS • MORTGAGEES • PREFABRICATORS • REALTORS



FLORIDA HOUSE: the custom-look pays off for Tampa Builder Abe Johns

■ Let's get some sensible FHA income requirements

Meet George Goodyear, new NAHB president

Lighting—are your houses up to 1957 standards?

How to plan and place a hillside house

NUTONE Hood Fans

COMPLETE
LINE OF
HOOD-FANS
IN THE
INDUSTRY.

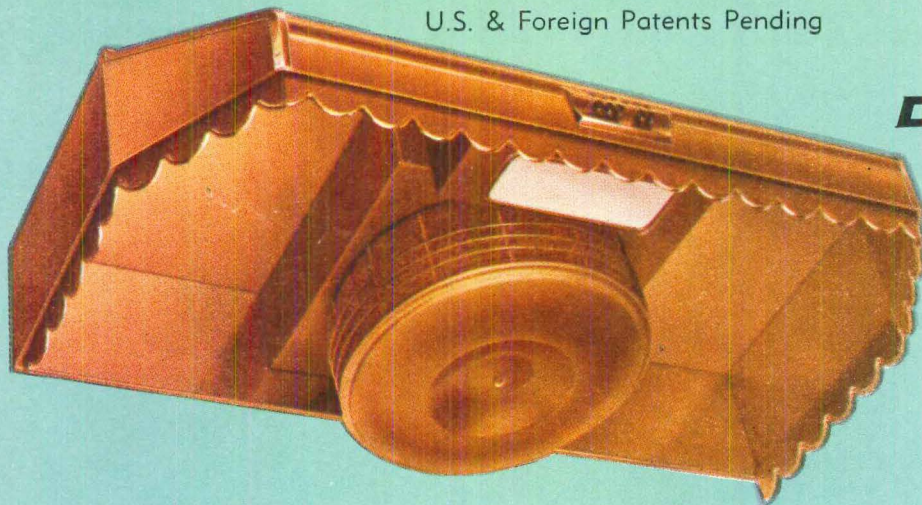
Most Powerful . . .

NuTone's new Hood-Fans break all records for performance . . . with revolutionary fan blades and more powerful motors. Actual wind tunnel tests of 4 leading brands . . . prove NUTONE HOOD-FANS offer the greatest air delivery!

Most Colorful . . .

Matching NuTone's efficiency . . . is the smart new styling of the NuTone Range-Hoods . . . in 7 sparkling colors to blend with any steel or wood kitchen cabinets. All models equipped with pushbutton panels and non-glare lighting.

U.S. & Foreign Patents Pending



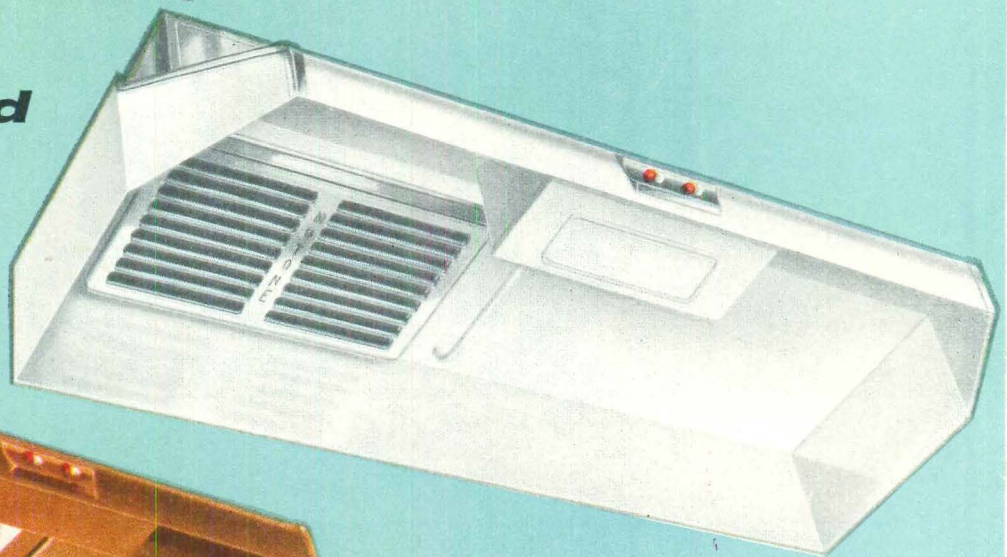
DeLuxe Hood Fan

**Uses No Cabinet
Shelf Space**

(Available with scallops
or straight molding.)

Solid Top Hood

**For Wall Fan or
Twin Blower**



Jet-Flo Hood Fan

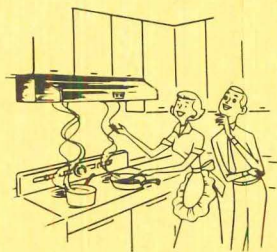
**Factory Installed
Fan Housing**



ne's DeLuxe Hood Fan with Powerful Filter Fan reaches down closer to the cooking zone . . . to trap all greasy cooking odors.

For Fresh Clean Air In Your Kitchens

For new homes . . or remodeling . . women want an attractive kitchen with a good ventilating system to get rid of cooking grease and odors . . . before they circulate into other rooms of the house.



NuTone offers America's most beautiful . . . and most powerful Hood-Fans to make your kitchen "the center of attraction." Let NuTone Hood-Fans work for you in your 1957 model homes!

**FOR COMPLETE
CATALOGS.**

Write to . .
NuTone, Inc.,
Dept. HH-3,
Cincinnati 27,
Ohio

NU TONE

Food Centers • Department Stores • Hardware Stores • Electrical Supply Houses

The **TRULY
TROUBLE-
FREE**
floor

It's impossible, physically, for Higgins Block to expand or contract — and that means *no* maintenance trouble for as long as the floor lasts, and it lasts longer than most buildings. It's prefinished to save a week or more of job time, made to lay quickly and easily over ANY subfloor, and to be walked on as soon as it's down — and that means *no* installation trouble.

But what builders like about it first of all is that its quiet, lustrous luxury *sells houses*. As soon as you open the door, the warm beauty of a Higgins floor tells the customer that this builder cared about quality materials. Higgins Block adds dollars of value to a house for pennies of cost — and *that* means trouble-free sales.



THE WOOD MADE WORLD FAMOUS IN HIGGINS
HARDWOOD-HULLED FIGHTING BOATS

DARK TONES: For use alone or in combination with the natural blocks shown, Higgins Block is also made in the rich dark tone many decorators demand.

UNFINISHED: For those who want the "custom" look of on-the-job finishing, Higgins Block is also available without factory prefinish.

HIGGINS INDUSTRIES INC. OF NEW ORLEANS
BOX 8169 — NEW ORLEANS 22
PIONEERS AND WORLD'S LARGEST MANUFACTURERS
OF LAMINATED HARDWOOD BLOCK FLOORING



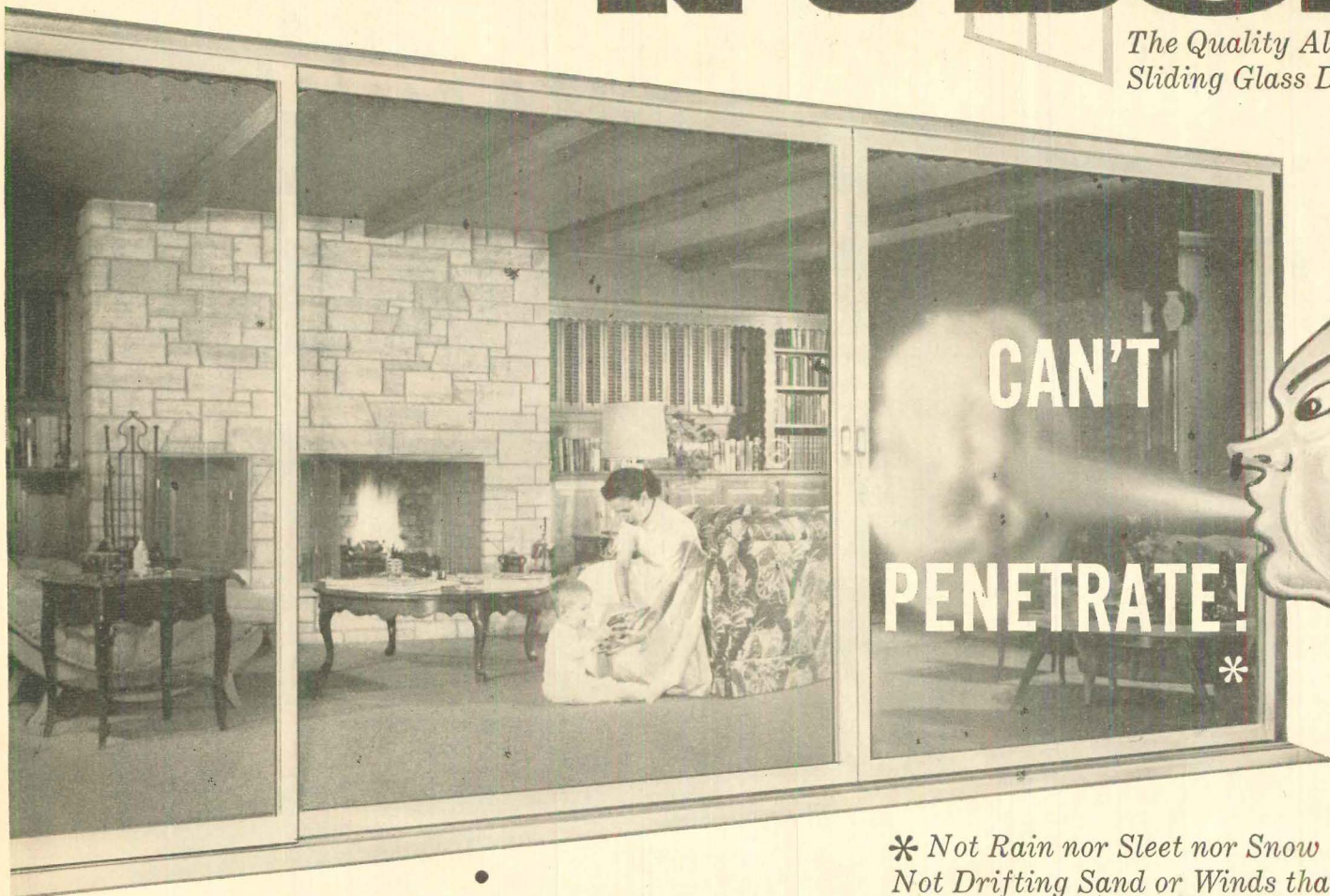
Higgins

BONDED HARDWOOD BLOCK FLOORS

ALL-WEATHER

NUDOR

The Quality Aluminum Sliding Glass Door



* Not Rain nor Sleet nor Snow
Not Drifting Sand or Winds that Blow...

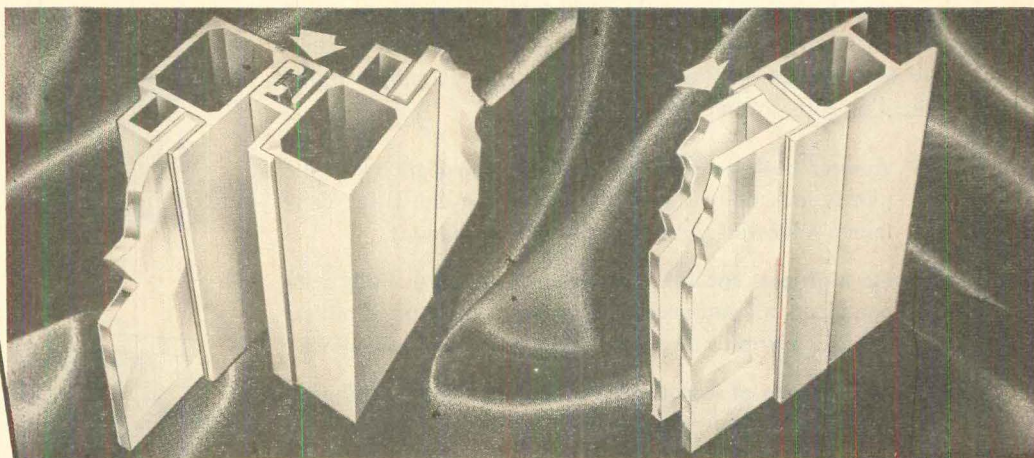
ADDITIONAL NUDOR FEATURES

- Rich Alumilite Frames
- Step-Ease—the Streamlined Threshold—no track to trip on.
- Adjustable Nylon Rollers.
- Plexiglass Door Handle.
- Adjustable Locking Hardware.

NUDOR'S QUALITY CRAFTSMANSHIP ASSURES A LIFETIME OF TROUBLE-FREE OPERATION.

2-Way Protection with Nudor

1. No Draft Weatherstripping
2. Double Glaze



NUDOR provides continuous weatherstripping of certified WOOL PILE that positively seals out drafts and winds in any weather.

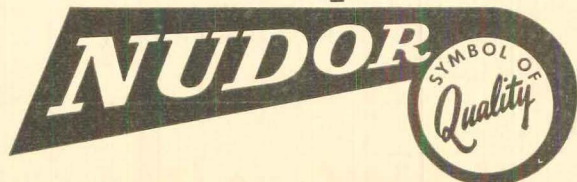
NUDOR is precision constructed, for easy installation, of 1" insulation glass, Twindow or Thermopane.

ADJUSTABLE GLASS STOP FOR EASY INSTALLATION

NUDOR HORIZONTAL SLIDING WINDOWS

Complete Your All-Weather Protection. Install NUDOR HORIZONTAL SLIDING WINDOWS. Finger-tip operation, rolls on nylon wheels... Easy Certified Wool Pile Weatherstripping... Easy Installation. All advantages with same quality craftsmanship as NUDOR Sliding Glass Door. See your NUDOR Distributor.

Specify



Check your Yellow Classified for NUDOR Distributor or mail this coupon.

NUDOR MFG. CORP. Dept. HH-3
7326 Fulton Ave., North Hollywood, Calif.

Please send free literature:

- NUDOR Sliding Glass Door NUDOR Horizontal Sliding Window Name and address of nearest Nudor Distributor

Name _____

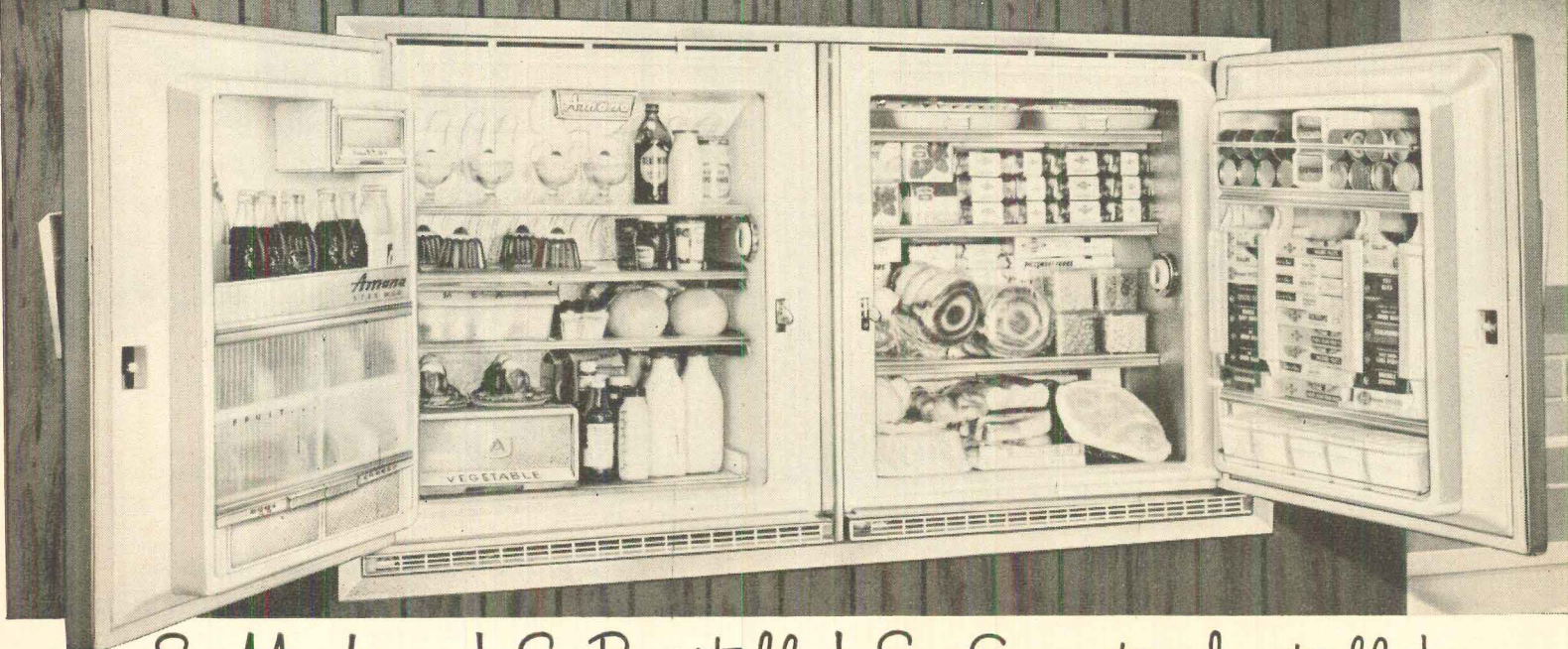
Address _____

City _____ Zone _____ State _____

Manufactured by NUDOR MANUFACTURING CORP., 7326 Fulton Ave., No. Hollywood, Calif.

"Member of the Sliding Glass Door and Window Institute"

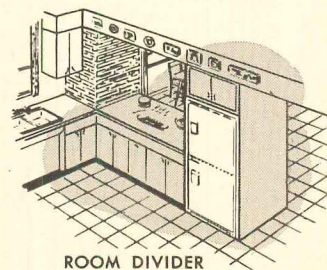
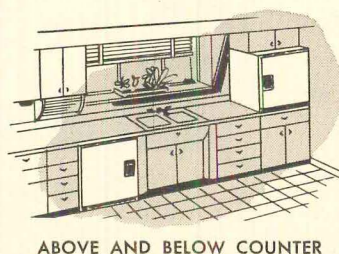
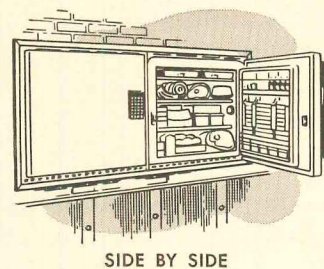
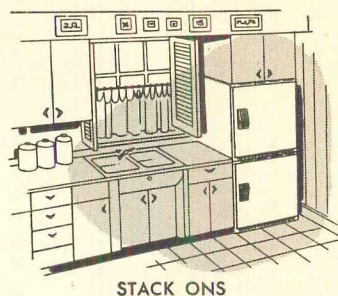
Give Every Home That Custom-Kitchen Look
 With Beautiful New **Amana**[®]
Built-In Freezers and Refrigerators!



So Modern! So Profitable! So Easy to Install!

Designed with the woman in mind—and extra easy to install—these magnificent new built-in freezers and refrigerators from Amana bring sparkling beauty, new convenience and comfort, to any kitchen. Needs no special cabinet work. They give new homes outstanding buyer appeal... make modernization jobs so much easier to sell!

- ▶ **Amana built-in freezers and refrigerators** are completely finished on all visible sides. Each unit is self-contained—allowing full flexibility of installation!
- ▶ **No high-cost special installation necessary.** Fully self-contained, all you need is space and an electrical outlet. Units conform to all kitchen and building specifications!
- ▶ **Your choice of four beautiful new finishes...** White—Brushed Chrome—Coppertone—and Yellow!
- ▶ **Arrange them as side-by-sides right in the wall**—above or below counter line... as stack-ons, both in ordinary refrigerator space... or they can be staggered to fit your kitchen decor and convenience!



Producers of
 World-Famous Amana Freezers
 Freezer-Plus-Refrigerators
 Built-In Freezers and Refrigerators
 Room Air Conditioners
 Central-System Air Conditioning
 Deepfreeze[®] Chest Freezers

The words Amana and Deepfreeze are trademarks
 Reg. U.S. Pat. Off.

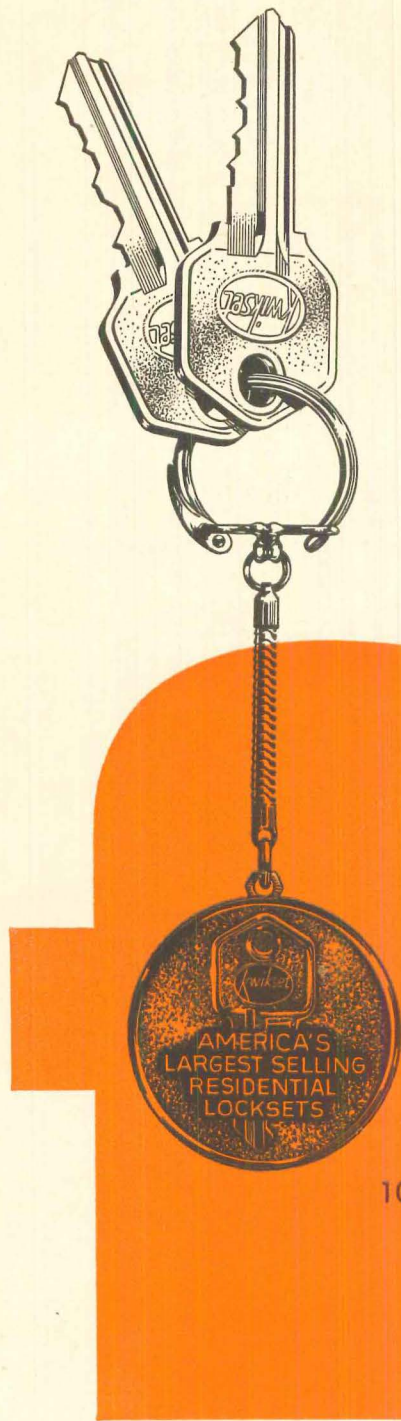


AMANA REFRIGERATION, INC., AMANA, IOWA

Amana Refrigeration, Inc., Amama 30, Iowa
 Gentlemen: Please send me full information on: Amana Built-In Freezers and Refrigerators.

Name.....
 Company.....
 Address.....
 City..... State.....

I am a: builder modernizer architect



foremost

Home Builders use more Kwikset

"400" line locksets than any other brand

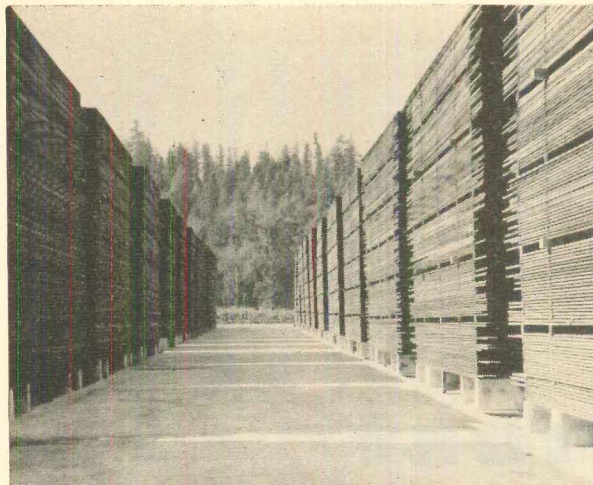
Why? Because Kwikset offers custom quality at budget prices . . . fast, easy installation that saves 10 to 30 minutes per door . . . superb styling in two distinctive designs in all popular functions and finishes, plus an extensive consumer advertising program that pre-sells your customers on the advantages of Kwikset locksets. Kwikset's outstanding value has made it a sales leader. If you want the most for your lockset dollar — insist on Kwikset "400" line locksets.



"America's largest selling residential locksets"

KWIKSET SALES AND SERVICE COMPANY • ANAHEIM, CALIFORNIA

Greatest freedom from shrinkage starts with Redwood itself—



Each unitized stack is made up of lumber in classifications according to green weight, and remains in the yard until moisture content reaches a specified range.



By the time lumber leaves the kiln, moisture has been pulled down to an average below equilibrium, and some surface moisture returned to stabilize equilibrium through each board.



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

Specify the best in Redwood **PALCO**[®]
THE PACIFIC LUMBER COMPANY
 Since 1869 • Mills at Scotia, California

100 BUSH STREET
 SAN FRANCISCO 4

35 E. WACKER DRIVE
 CHICAGO 1

2185 HUNTINGTON DRIVE
 SAN MARINO 9, CALIF.

MEMBER OF CALIFORNIA REDWOOD ASSOCIATION

—but it takes these extra steps in the manufacture of **PALCO Architectural Quality Redwood** to bring out this natural advantage

Redwood has less shrinkage and swelling—greater dimensional stability than any other domestic commercial wood—if it is properly dried. Drying down to about 28% moisture content merely removes free water in the wood cell cavities. The cell walls are still saturated.

Shrinkage starts at about 28% and continues until the point of equilibrium with air is reached. Air drying alone won't achieve this goal.

PALCO Certified Dry Redwood provides three *extra* steps to assure proper humidity uniformly distributed through each board.

- 1 Selective air drying up to 24 months according to green weight, bringing *all* lumber to a specified humidity range before it enters the kiln. (See example chart below).
- 2 Controlled kiln drying, depending on condition and thickness, from 6 to 25 days at specified temperature progressively applied.
- 3 PALCO goes one step further. When the center of the board approaches moisture equilibrium, surfaces are too dry, and would be distorted by re-absorbing moisture from air. PALCO Redwood is therefore left in the kiln for a final *extra* process to rebuild surface moisture to atmospheric equilibrium—producing the most stable lumber known. This is one of many premium PALCO features—at no extra premium in cost—and you know it will stay in place.

EXAMPLE: Selective air drying schedule for 2" lumber

Classification	Average Green Weight	Approx. Air Drying Time
LIGHT	3 lbs./bd. ft.	9 to 12 months
MEDIUM	4 1/2 lbs./bd. ft.	12 to 18 months
HEAVY	6 lbs./bd. ft.	18 to 24 months

THE PACIFIC LUMBER COMPANY
 100 Bush St., San Francisco 4, Calif.—Dept.

L-701

Please send me without obligation:

- Reprint of Architectural File Bulletin outline specification data, PALCO Redwood patterns, sizes, grades, grains, etc.
- "From Out of the Redwoods"—colorful booklet showing how PALCO Redwood and Redwood Products are produced.

Name _____

Title _____

Company _____

Address _____

City _____ Zone _____ State _____

now... an exclusive builder design

new

Coleman

MASTER

Trim Boy

GAS FURNACES

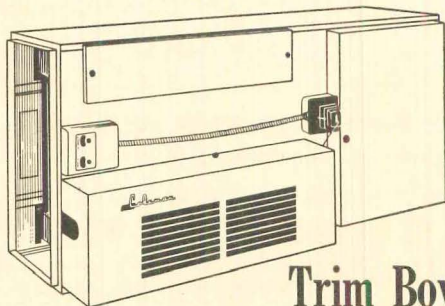
Let COLOR sell for you wherever you install a furnace! The new blue Trim Boy furnaces add a modern touch to the smartest recreation room or kitchen ... and are so compact they will fit in the smallest closet or alcove. Versatile! - Work with any conventional duct system or the exclusive Blend-Air perimeter distribution system.

Builder priced to save many dollars on every house ... yet give all the quality features vital to dependable, low-cost operation. Keeps your buyers "sold."

Ready for air conditioning. Big "plus" sales feature. No alterations needed to "add on" cooling.

This coupon can save you money!
Mail it today.

Trim Boys to fit every home



Trim Boy

HORIZONTAL FURNACES

take no floor space - fit in attic, utility room, basement or crawl-space. 80,000 to 125,000 BTU.

The Coleman Company, Inc., Dept. HH-73, Wichita 1, Kansas

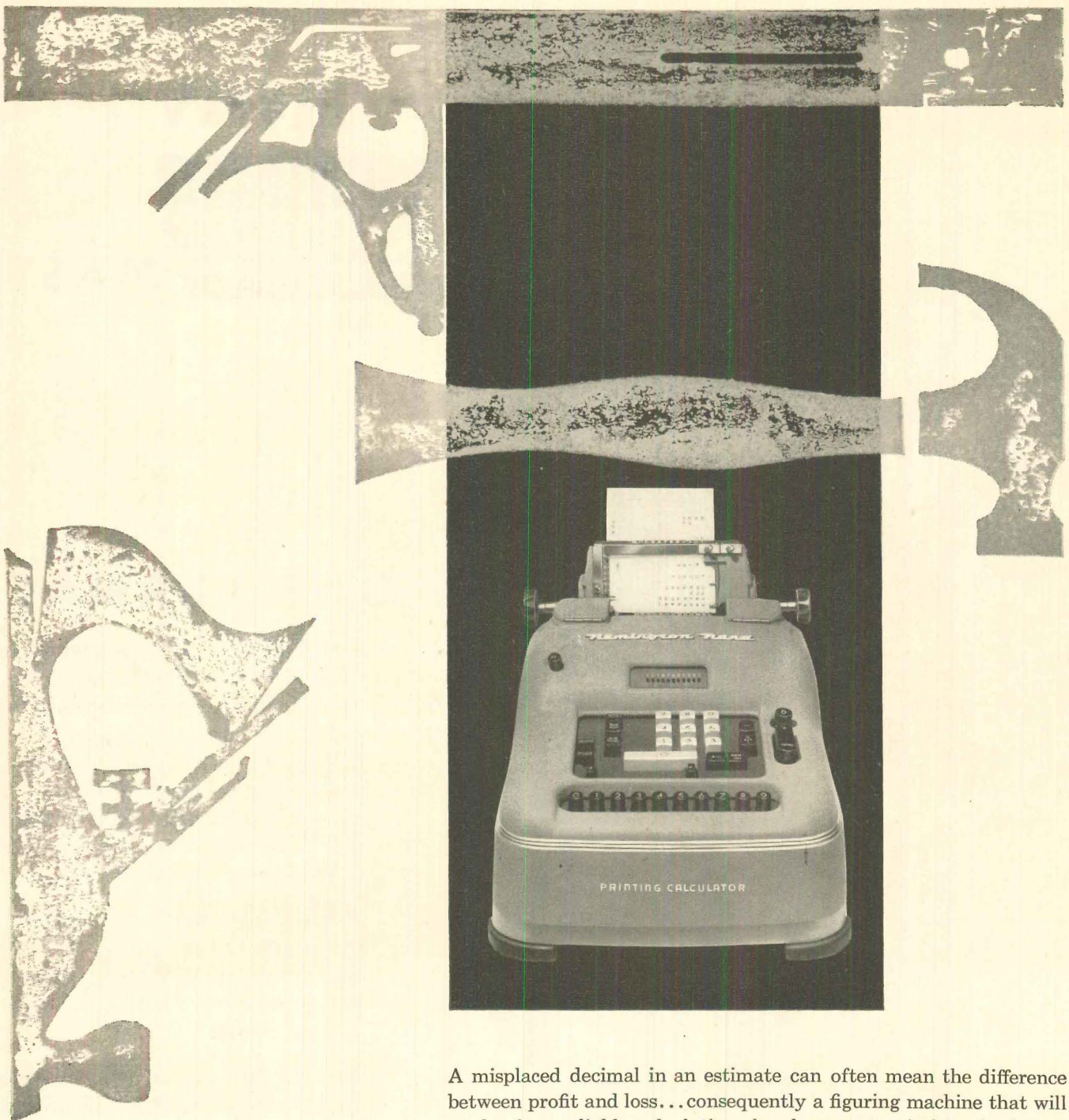
Please rush me complete information on your new Trim Boy Furnaces for builders.

Name _____

Firm Name _____

Address _____

City _____ Zone _____ State _____



a new basic tool for
profitable homebuilding

A misplaced decimal in an estimate can often mean the difference between profit and loss...consequently a figuring machine that will render fast, reliable calculations has become as vital to the homebuilder as any other tool he employs. The REMINGTON RAND® Model 99 Calculator That Prints is that sort of Calculator. Printed proof on easy to understand SIMPLA-TAPE means that you can rely on figures as being accurate and rest assured that your estimates aren't getting you in trouble.

On the job from start to finish, the Calculator That Prints is equally valuable to the builder for computing payrolls, extension of bills, tax accounting and all the other figure work that goes with homebuilding.

For illustrated case history that shows further how the Calculator That Prints is aiding the contractor, write for case history CH974. Room 1344, Remington Rand, 315 Fourth Avenue, New York 10.

Remington Rand
DIVISION OF SPERRY RAND CORPORATION

FARLEY & LOETSCHER



Since 1875... Complete Millwork Service

Qualitybilt
Kitchens of
Incomparable
Birch Wood



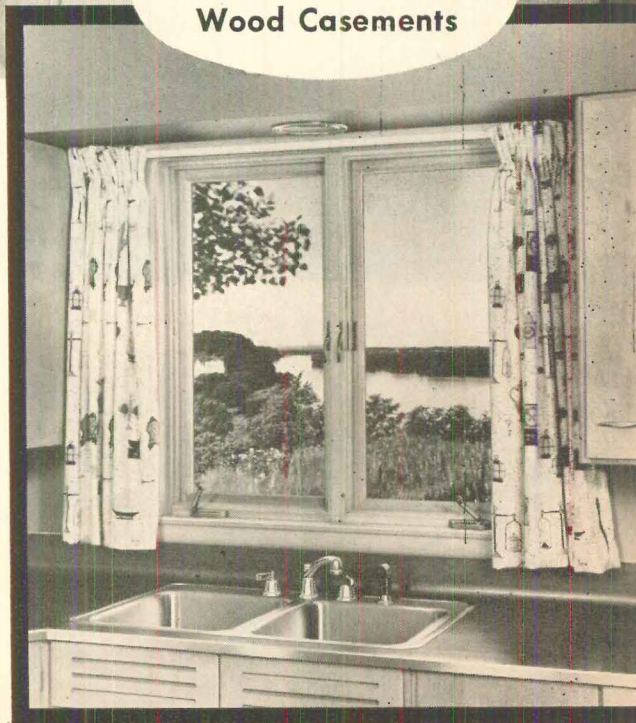
Exclusive
Narrow Mullion
Wood Casements

IT COSTS NO MORE

to Install the Finest

Since 1875 the QUALITYBILT name has been synonymous with sales-stimulating "extras" . . . such as featured in these dramatic Birch Kitchen Units. Created from the matchless beauty of fine wood with incomparable craftsmanship, these smart Kitchens are precision-machined for fast, easy assembly . . . feature 1-1/16" thick warp-resistant doors, sleek, modern hardware, and a host of other distinctive features!

QUALITYBILT Wood Casements . . . the ultimate in streamlined, slenderized beauty, add charm and durability to any home with their slim, modern mullions, toxic-treated wood parts! Select from a wide range of sizes and types. Write today for our fact-filled catalogs and name of your nearest QUALITYBILT distributor!

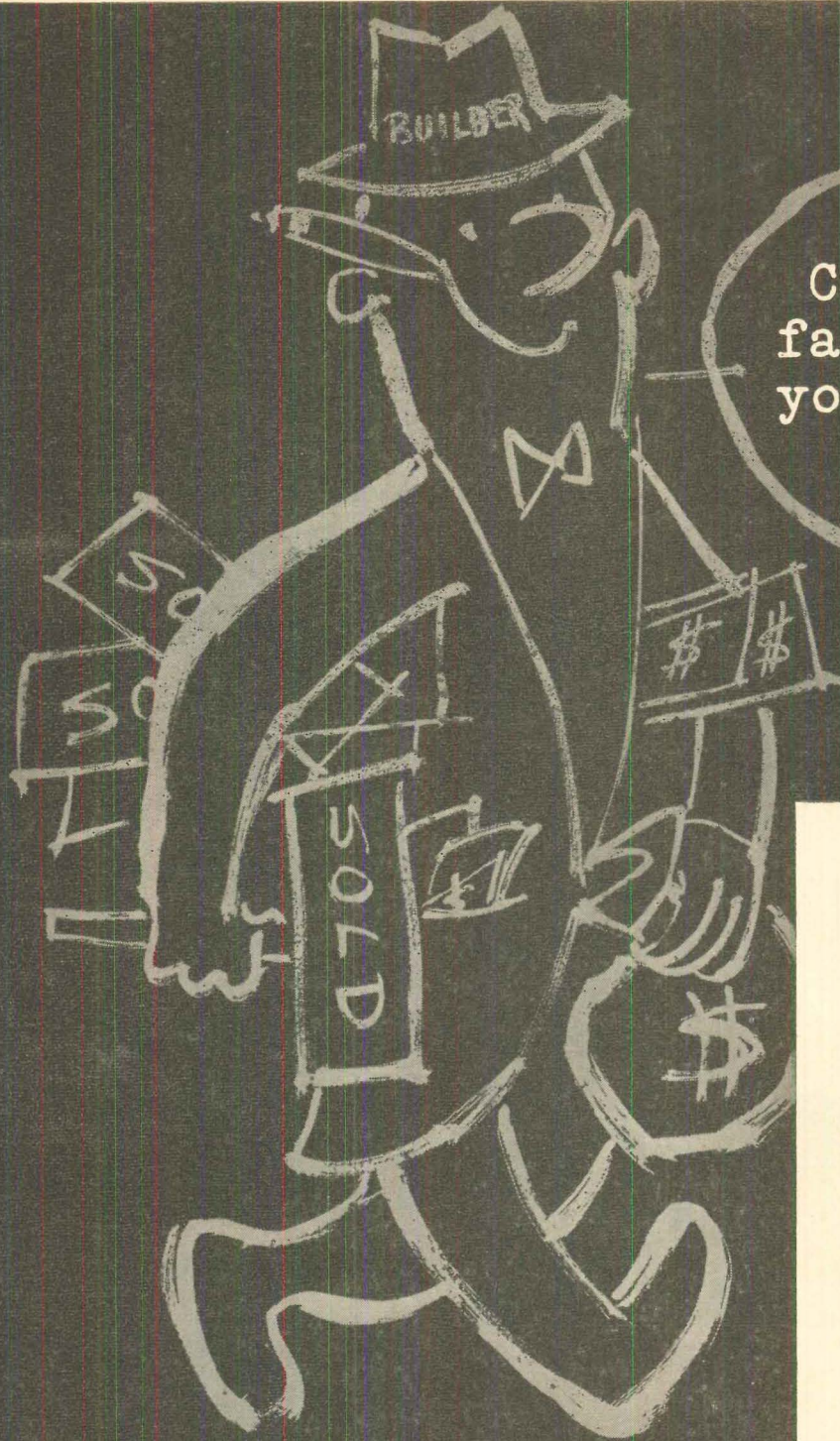


F&L

Qualitybilt
WOODWORK

FARLEY & LOETSCHER

Manufacturing Company • DUBUQUE, IOWA



Can't build 'em fast enough when you add LAU Fans

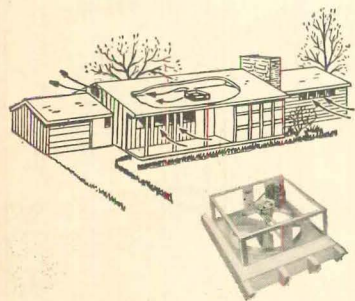
That's slightly exaggerated, of course. You will find the way to build 'em faster and faster! But, kidding aside, there's nothing that adds so much sell as cool comfort at low cost . . . and Lau fans give your customers just that.

Whatever your problem might be, Lau has built a "Niteair" fan to solve it—because Lau builds a style of fan and a size of fan for every purpose (see below).

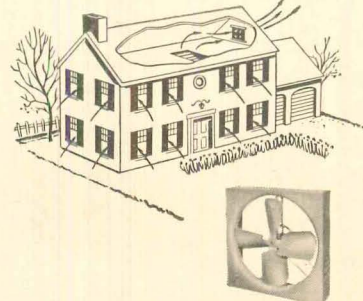
Then, too, Lau is fully staffed with air-moving engineers who will be pleased to help you with your problems of application. Why don't you call us today and let us help you with your special requirements. Wire or write today.

Ask for Catalog LAD-825

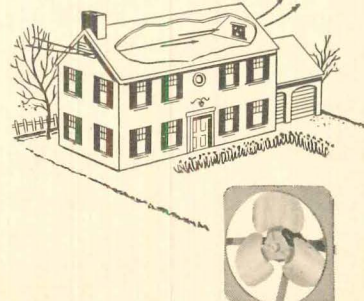
EXHIBITOR NATIONAL HOUSING CENTER



LAU RANCHER COOLS by drawing cool outside air *through* windows and doors *up* to its location at some conveniently central spot near the dwelling's center and *out* through attic apertures. It fits homes with low-pitched roofs. It requires no bolting down. *It is gratifyingly quiet.* Blades 22" to 42".



LAU PANEL IS A POWERHOUSE of cooling comfort. It is installed vertically. It draws air through windows and doors and expels it directly *out* of attic apertures, flooding the home with oceans of cooling breezes. Adaptable, easy to install. Quiet. Statically balanced, vibration-free. Blades 24" to 48".



LAU AUTOMATIC ATTIC RELIEF FAN moves air *through the attic*, preventing attic heat build-up (often 150°). Operates automatically by thermostat. *Ideal for use with air-conditioning system* because it reduces the load on the air-conditioning unit. Install vertically or horizontally. Quiet. Low in cost. Blades 16" only.



*Tomorrow's Fans
...Today!*

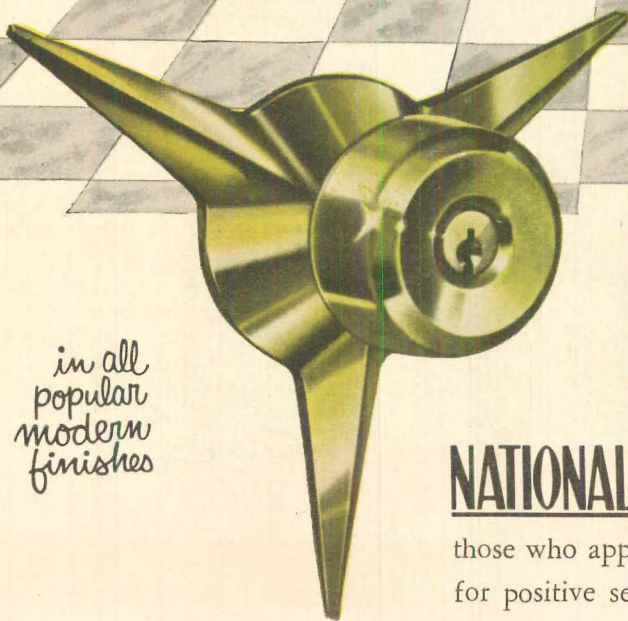
THE LAU BLOWER COMPANY

2007 Home Ave., Dayton 7, Ohio
• Azusa, California • In Canada:
The Lau Blower Co. of Canada, Ltd.,
Kitchener, Ontario

World's Largest Manufacturer
of Air-Conditioning Blowers



*Unsurpassed
in elegance...*



*in all
popular
modern
finishes*

Unequaled in value

NATIONAL LOCKset® . . . skillfully styled for those who appreciate elegant simplicity . . . precision engineered for positive security and quick installation. Best of all, NATIONAL LOCKset costs but a few pennies more than the cheapest, and dollars less than the highest priced lockset on the market. • No wonder it's widely recognized as America's Outstanding Lockset Value.



Specify it with confidence...Install it with pride

NATIONAL LOCK COMPANY

ROCKFORD, ILLINOIS • MERCHANT SALES DIVISION

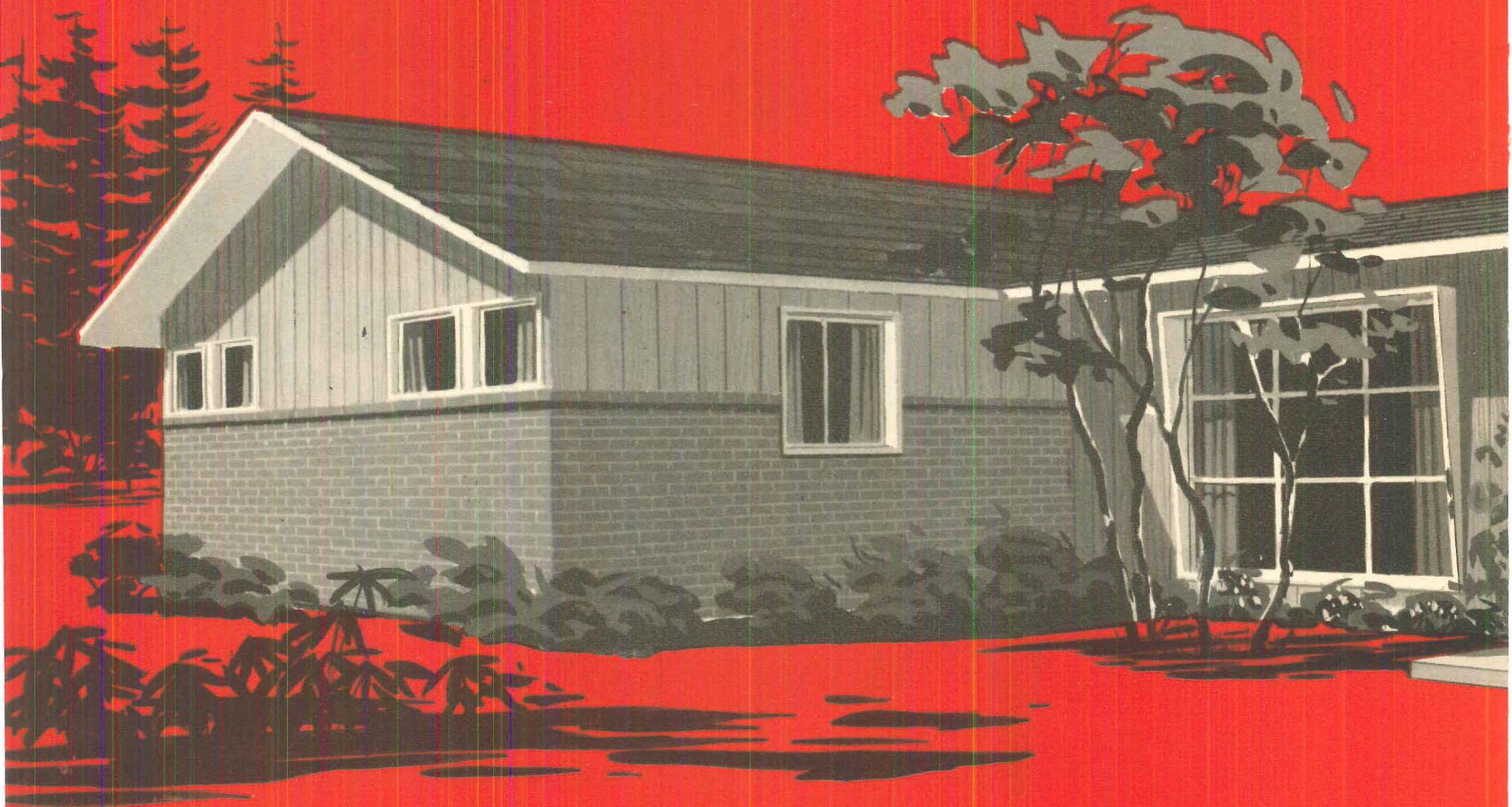
Flexible! Expansible!

It lets you decide how

THE NEW **Westerner**

...latest addition to the line

UNITED STATES



It lowers the cost of building bigger homes!

*It adds variety to your line
but keeps your building program simple!*

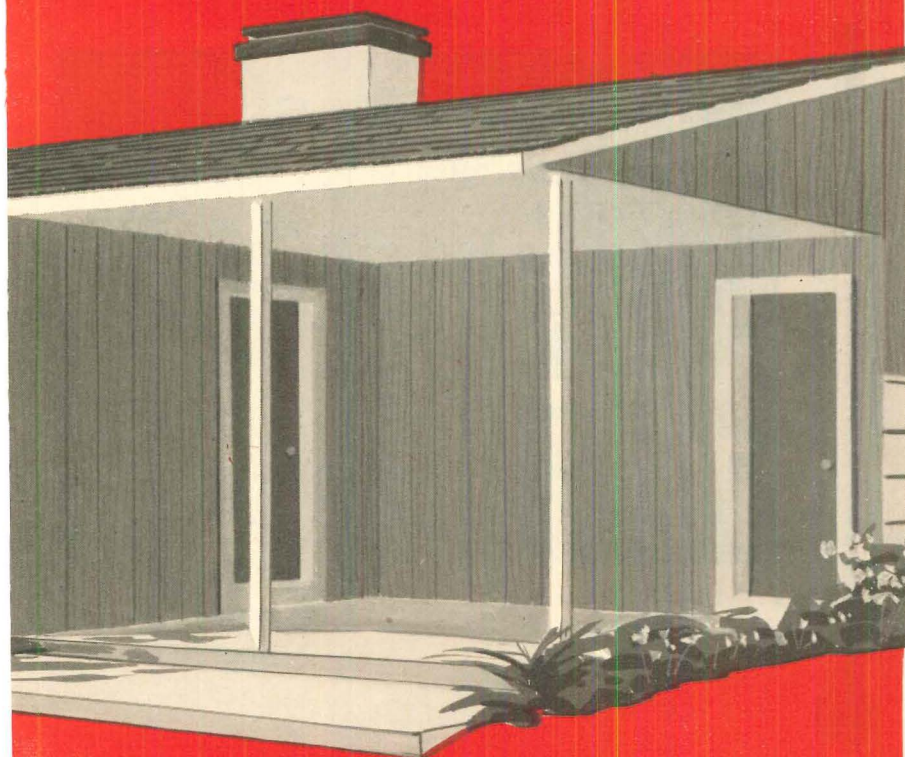
*It answers many different housing problems...
with just one basic design!*

big it will be!

FOR 1957

of quality

STEEL HOMES



THE HOUSING MARKET IS CHANGING everywhere, and this exciting, new Westerner Home is capable of changing with it. You can build this modern home with 1,200 sq. ft. of living space . . . or 2,000 . . . or 2,800. You can include a den plus 2 regular bedrooms . . . or 3 . . . or 4. You can feature a large, all-purpose family room . . . a convenient patio for outdoor living. You can build it on a basement . . . or you can build it on a slab. You can price it from \$14,000 to over \$20,000. You can change this home to suit your market—its needs and its ability to pay.

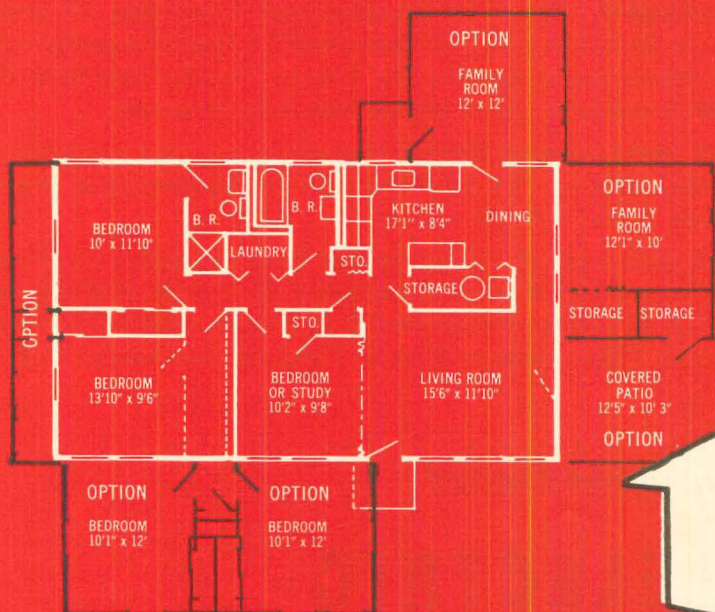
Four other great United States Steel Homes

The new Westerner is merely the latest addition to the line of quality homes manufactured by United States Steel Homes. With the Champion you can build for the low-price market. With the ever-popular Coronado you can tap the lush medium-price market. The Catalina, as well as the Westerner, gives you the bigger homes you need. For the growing market in *luxury* homes, you can offer the spacious Visionaire. All these homes come in a variety of floor plans and exteriors that make every home different, no matter which models you build.

The big plus: Sales Promotion!

Medium-size builders get BIG; big builders get BIGGER, when they start selling United States Steel Homes. And sales promotion by United States Steel Homes is one of the big reasons. As a U. S. Steel Homes Dealer you have the biggest, the most comprehensive, and the most successful selling programs in the industry working for you. You get sales promotion help that you can't get anywhere else . . . that no builder can afford to buy for himself.

Write for complete information to:
ADVERTISING & SALES PROMOTION DIVISION
UNITED STATES STEEL HOMES
NEW ALBANY, INDIANA



Manufactured by
UNITED STATES STEEL
homes

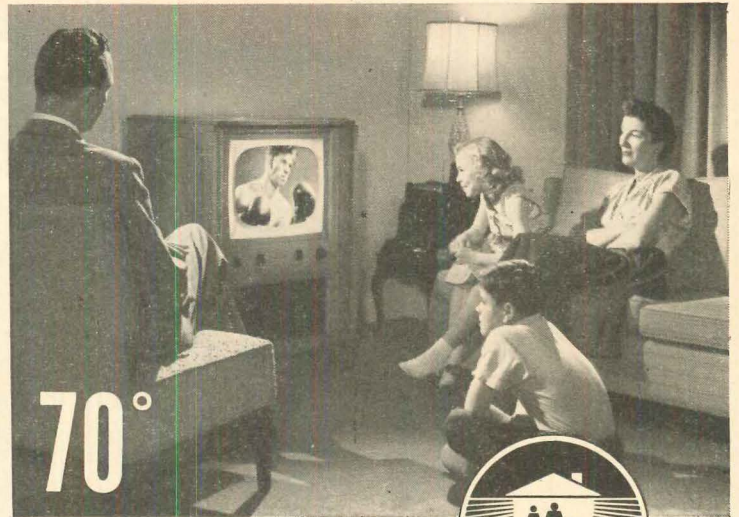
NEW ALBANY, INDIANA • DIVISION OF UNITED STATES STEEL CORPORATION



ELECTRIC RADIANT HEATING



offers Home Buyers
Every Degree of Comfort
with ROOM-by-ROOM
Temperature Control



WANT A NEW FEATURE that draws favorable attention to your new homes? Try G-E electric radiant heating. Look at all the advantages it offers:

Comfort. Individual room thermostats permit separate control of the temperature in each room. Temperatures within each room can be maintained, with little variance between floor and ceiling.

Saves space. Instead of having a central heating plant consisting of furnace, fuel tank, chimney, pipes, ducts, radiators or convectors; the G-E radiant heating system takes no usable space for it consists of a special heating wire that is imbedded in the ceiling of each room . . . it cannot be seen . . . it cannot be heard.

Convenient. No annual servicing plan is required; the homeowner doesn't even have to worry about his fuel running short, for his electric utility operates the "furnace" for him, supplying him with dependable, clean, efficient heat from electricity.

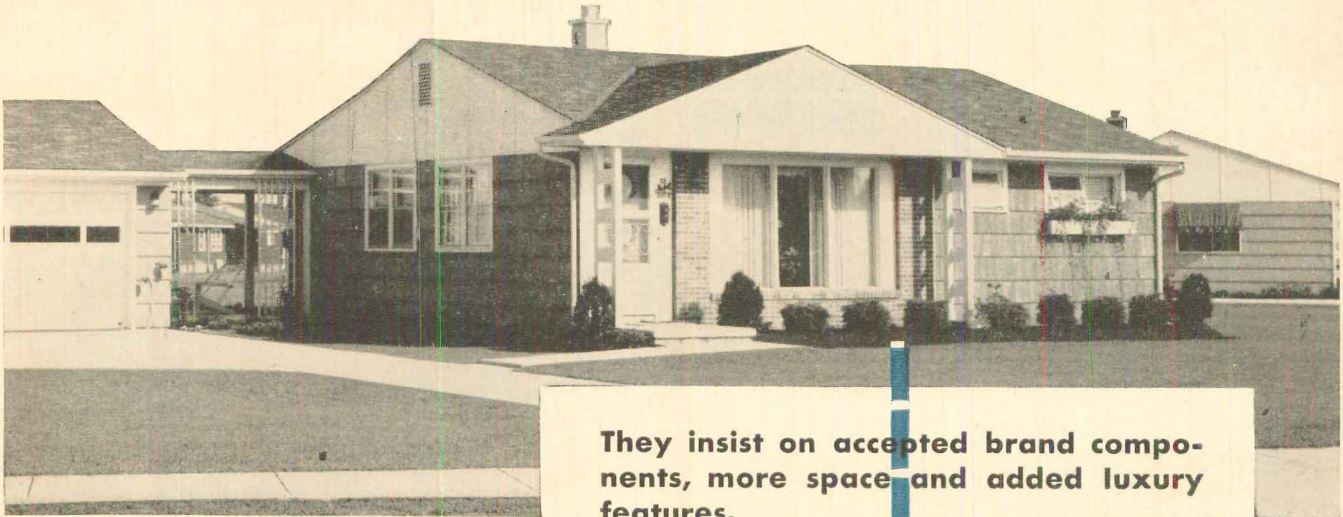
The name General Electric assures you and your customers of product quality. G-E sales literature and outdoor signs help to attract buyers into your houses.

Call your General Electric radiant heating installer or electric utility for additional data, including the cost of installing and operating electric radiant heating in your area. Or write Wiring Device Dept., General Electric Company, Providence 7, R. I.

Progress Is Our Most Important Product

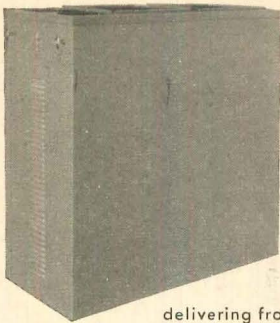
GENERAL  ELECTRIC

1957 HOME BUYERS DEMAND BETTER-EQUIPPED HOUSES!



They insist on accepted brand components, more space and added luxury features.

A complete line of warm air units for every type of installation . . . each backed by a 10-year warranty.

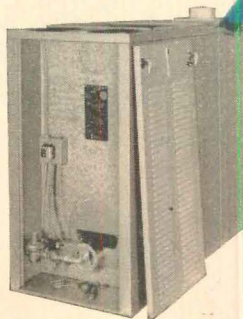


OIL-fired LOW BOY

Oil-fired models delivering from 75,000 to 250,000 B.T.U.'s. All units equipped with high pressure burners to burn No. 2 fuel oil.

GAS-fired LOW BOY

Gas-fired models delivering from 64,000 to 90,000 B.T.U.'s at the bonnet. High Boy, Low Boy and Counterflo units all fully tested and approved by A. G. A.



Kaustline HEATING

is helping builders meet these demands with recognized quality furnaces that save space and reduce costs.

Builders find that nationally advertised Kaustline Furnaces not only have universal acceptance but an enviable reputation for trouble-free, economical operation and an outstanding record for long years of service.

They also find that Kaustline compact designs result in valuable floor space savings and that exclusive Kaustline engineering features and factory assembly reduce installation costs.

FOR FULL INFORMATION WRITE DEPT. H-3



Kaustline
FURNACE & TANK CORP.
PERRY, NEW YORK

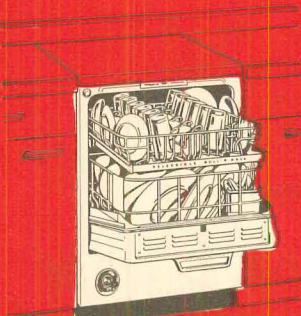
TOPS IN QUALITY

There is a Kaustline Furnace or Winter Air Conditioner for every type of home

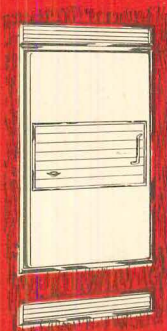
"It took



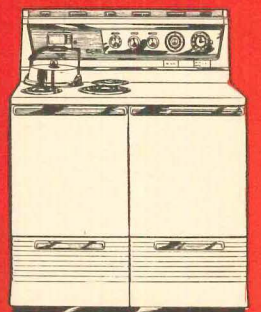
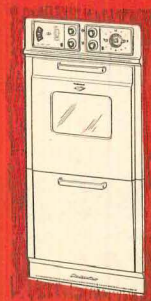
The Hotpoint Line is the Builder's Line of Appliances—offering you perfect combinations for homes in every price bracket!



Hotpoint Dishwashers offer Spot-Less Washing, Spot-Less Rinsing, Spot-Less Drying.



The widest variety of Built-In Models and Prices—3 Ovens, 7 Surface Cooking Units, 2 Refrigerators, 1 Freezer, 3 Modular Kitchens!



The Hotpoint Line of 9 Ranges offers the right model for every home—plus an Electronic Cooking Center.

less than an hour."

There's a good reason why it can take a plumber only about an hour to connect a Hotpoint Dishwasher in a new home—or an electrician 20 minutes to install a Hotpoint Built-In Oven.

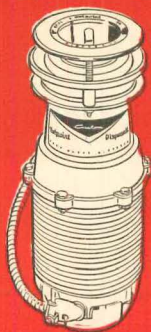
The reason is a logical one. Hotpoint engineers know that the most serious problem facing builders today is the cost of labor—so their primary concern is to design every appliance—every nut and bolt, every wiring and plumbing connection—to cut installation time to a minimum.

For instance, they've succeeded in engineering Hotpoint Dishwashers whose plumbing connections are all made from the front—Hotpoint Built-In Refrigerators that require no special supports—Hotpoint Disposalls® whose housings turn a full 360° so that lining up pipes and drains is a matter of a few minutes.

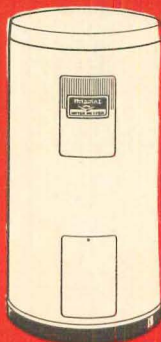
Whenever we can save you 30 minutes or 60 minutes of installation time, we are reducing your appliance costs by cutting labor costs. That means greater profits for you—per appliance—and per home.

The trouble-free installation of Hotpoint appliances is one of the many reasons why "The Hotpoint Line is the Builder's Line of Appliances."

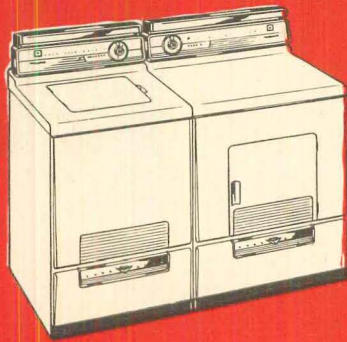
Hotpoint (A Division of General Electric Company)
5600 West Taylor Street, Chicago 44, Illinois



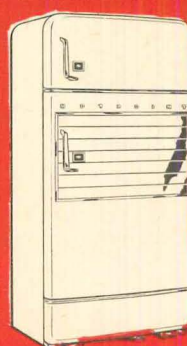
Famous Hotpoint Disposall® Food Waste Disposer in two models.



Electric Water Heaters in 3 styles—Built-In, Round, and Table-Top Models.



The Hotpoint Home Laundry Line—5 Washers, 7 Dryers, 1 Washer-Dryer combination, 5 style-matched pairs!

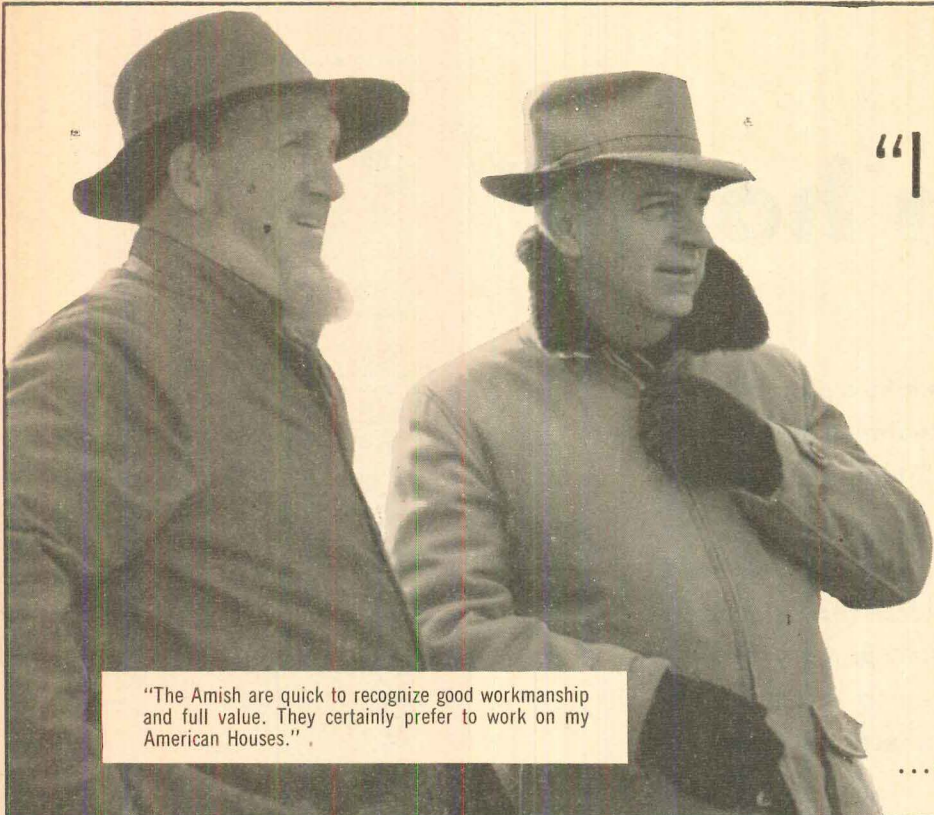


Hotpoint Out-Front Design highlights 2 Refrigerators, 7 Refrigerator-Freezers, 3 Chest Type, and 2 Upright Freezers.

Phone your nearest Hotpoint
Distributor's Builder Specialist!

ALA. Birmingham, BI 4-4521
Mobile, HE 2-3511
Montgomery, MO 3-8160
ARIZ. Phoenix, AL 8-7881
ARK. Little Rock, FR 5-1231
CAL. Fresno, AD 7-4173
Fresno, AM 8-4711
Los Angeles, BA 3-8701
Oakland, GI 2-8976
San Bernardino, SA 9-1071
San Diego, BE 9-0271
San Francisco, MA 1-3131
COLO. Denver, AM 6-0671
CONN. Bridgeport, FO 8-1621
Hartford, JA 2-4111
New Haven, HO 7-6331
Waterbury, PL 6-5889
DEL. Wilmington, OL 6-7761
D. C. Washington, HU 3-6820
FLA. Jacksonville, EL 5-2616
Miami, HE 4-6194
Orlando, OR 5-2043
Tallahassee, TA 3-0874
Tampa, TA 2-7179
W. Palm Beach, TE 3-6844
GA. Albany, HE 2-1581
Atlanta, PL 5-5787
Augusta, AU 3-7778
Savannah, AD 6-0621
IDaho Boise, BO 2-4501
ILL. Chicago, HA 7-2850
Rockford, RO 8-5716
Springfield, SP 3-4509
IND. Evansville, HA 4-7581
Fort Wayne, E 6196
Indianapolis, ME 4-8843
Muncie, AT 4-1457
South Bend, AT 8-4791
Terre Haute, L 8322
IOWA Davenport, DA 6-3551
Des Moines, AT 8-2193
Sioux City, SI 8-5588
KANS. Kansas City, MA 1-4338
Wichita, FO 3-6251
KY. Louisville, ME 7-5411
LA. Baton Rouge, BA 4-7093
Lake Charles, HE 3-4229
Monroe, 7821
New Orleans, CA 6263
Shreveport, SH 3-8503
ME. Bangor, BA 2-4812
Portland, SP 3-2381
MD. Baltimore, CE 7-0316
MASS. Boston, AL 4-2050
Springfield, ST 8-0979
Worcester, PL 4-3293
MICH. Detroit, VE 8-8351
Grand Rapids, GI 9-4452
MINN. Duluth, RA 2-6685
Minneapolis, FE 6-1621
St. Paul, MI 6-2631
MISS. Jackson, JA 4-2583
MO. Joplin, MA 4-1875
St. Louis, OL 2-2100
Springfield, SP 2-4442
NEBR. Omaha, JA 8073
N. H. Manchester, NA 5-9754
N. J. Newark, TA 4-1101
N. MEX. Albuquerque, AL 2-0179
N. Y. Albany, AL 4-1201
Singhamton, BI 3-5448
Buffalo, CL 6020
Buffalo, SU 7150
New York, AL 5-6363
Rochester, HA 6-4532
Syracuse, 73-3311
N. C. Asheville, AS 3-6650
Charlotte, ED 2-8521
Charlotte, ED 3-0566
Fayetteville, FA 2-3641
Greensboro, GR 5-3426
Greenville, 7244
Raleigh, TE 4-4372
OHIO Akron, JE 5-4143
Cincinnati, MA 1-0600
Cincinnati, RE 1-6185
Cleveland, HE 2-2500
Columbus, AX 1-4623
Dayton, HE 4694
Youngstown, RI 4-0122
OKLA. Oklahoma City, MU 5-5585
Tulsa, GI 7-3308
OREG. Portland, CA 6-3776
PA. Allentown, HE 4-9241
Erie, ER 5-7501
Harrisburg, CE 8-7303
Philadelphia, WA 2-3403
Philadelphia, GA 6-8800
Pittsburgh, FA 2-1330
Reading, RE 6-1581
R. I. Providence, DE 1-3833
S. C. Columbia, CO 6-0544
Greenville, GR 2-2881
S. DAK. Sioux Falls, SI 4-5621
TENN. Chattanooga, AM 6-4795
Knoxville, KN 3-4789
Memphis, JA 5-8482
Nashville, CY 7-7536
TEXAS Abilene, OR 2-2861
Amarillo, DR 2-6778
Arlington, CR 5-2694
Austin, GR 8-5674
Beaumont, TE 2-8484
Corpus Christi, TU 4-6374
Dallas, R 2-6431
El Paso, EL 2-3449
El Paso, EL 3-7561
Fort Worth, ED 5-4573
Freeport, FR 3-3271
Houston, CA 6-4571
Fort Arthur, YU 3-5828
San Antonio, CA 7-9246
UTAH Salt Lake City, EL 9-8771
VT. Burlington, ES 8-3301
VA. Hampton, HA 3-0717
Norfolk, MA 2-7189
Richmond, RI 6-4948
Roanoke, RO 4-2260
WASH. Seattle, MA 2960
Spokane, KE 5-1731
W. VA. Bluefield, DA 5-6131
Wheeling, CE 2-8400
WIS. Appleton, RE 3-0220
Milwaukee, BR 6-3852

The Hotpoint Line offers Five Colortones • Coppertone • Stainless Finish • Classic White



"I can give buyers
better homes
faster with
**American
Houses**"

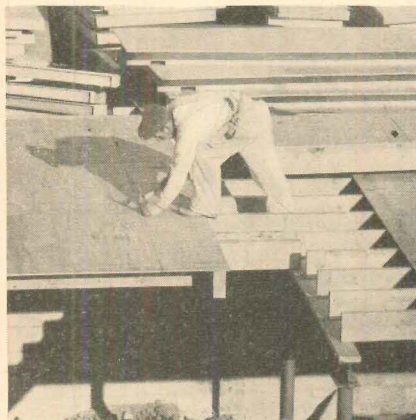
"The Amish are quick to recognize good workmanship and full value. They certainly prefer to work on my American Houses."

... says Albert Fletcher, 3rd, of Warrenton, Va.

PHOTOGRAPHY BY JON FRANCIS



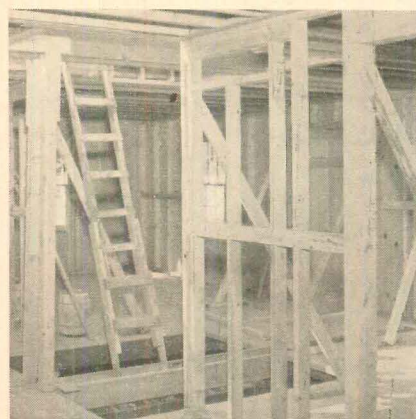
UNITITE PANELS—Basic element of American Houses' construction is the 4' x 8' Unitite Wall Panel, ready-to-erect with insulation in place.



PREASSEMBLED FLOOR PANELS—American Houses' floor panels are factory-assembled with subflooring nailed to joists for speedy installation.



SELF-SUPPORTING TRUSSES—American Houses' fink-type split-ring trusses require no support. Inside partitions carry no load. Walls and partitions are notched for quick, accurate spacing.



NO SKIMPING, NO WASTE—All interior panels are full 2" x 4" studded. All elements of American Houses are cut to exact dimensions. No skimping, no waste, no cutting and trying on the job site.



EXTRA RIGIDITY—Note how 1" x 4" half-stud on one edge of panel joins 2" x 4" stud on next panel to make a 3" x 4" support every 4 feet. Notched-in 1" x 4" nailing-strip across mid panel is another American Houses' extra feature.

"I've seen them all and for top quality construction, with attention to every detail, you can't equal AMERICAN HOUSES.

"Wherever extra material is needed for strength, AMERICAN HOUSES uses it. If extra

time and care are required for perfect fitting, they take it. AMERICAN HOUSES thinks of everything beforehand and incorporates it. The result is I get more QUALITY houses up in less time, which both my men and buyers appreciate."

AMERICAN HOUSES, INC., AMERICA'S GREATEST HOME VALUE • DEPT. HH-357, S. AUBREY & E. SOUTH STS., ALLENTOWN, PA.



Fill in below and mail for more details.

↓ NAME ↓ ADDRESS ↓ CITY ↓ ZONE ↓ STATE PROJECT BUILDER? ↓ YES ↓ NO

PROJECT BUILDERS

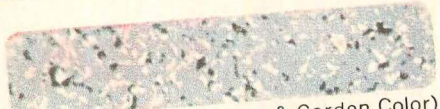
American Houses, Inc. is America's leading prefabricator for large housing developments. If you operate east of the Mississippi, write in on your letterhead for information.

Another sensational **Plextone** *first*..

A Full Year Guarantee

on multicolored textured paint

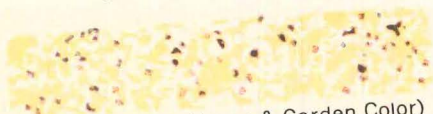
Plextone Standard Multicolors
Include These "COLOR LEADERS"



Sky Blue WA-657 (House & Garden Color)



Tandem Ivory WA-203



Citron WA-659 (House & Garden Color)



Alfi Tan WA-653



Boerum Ivory WA-176



Williams Green WA-106



Alouette White WA-767



Fern WA-658 (House & Garden Color)



Carnation WA-656 (House & Garden Color)



Ashley White WA-519 (House & Garden Color)



The most startling news since Plextone... A full year guarantee of this amazing color-flecked textured finish on walls! Only Plextone can give such a guarantee because of its unsurpassed durability. Plextone consists of two or more colors applied by a single spray application, from one container, forming a multicolor pattern of outstanding beauty and sales appeal. Be among the first to offer Plextone guaranteed painted walls.

Write for complete information and the new Plextone color palette.

PLEXTONE®

WORLD'S LARGEST PRODUCER OF MULTICOLORED PAINTS

MAAS & WALDSTEIN CO.

2121 McCARTER HIGHWAY, NEWARK 4, NEW JERSEY

MIDWEST DIVISION: 1658 Carroll Avenue, Chicago 12, Illinois

PACIFIC COAST DIV.: Smith-Davis Co., 10751 Venice Blvd., Los Angeles 34, Calif.

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Gentlemen: Please rush free
new PLEXTONE color palette
and application information.

our 81st year

Name

Title (or occupation)

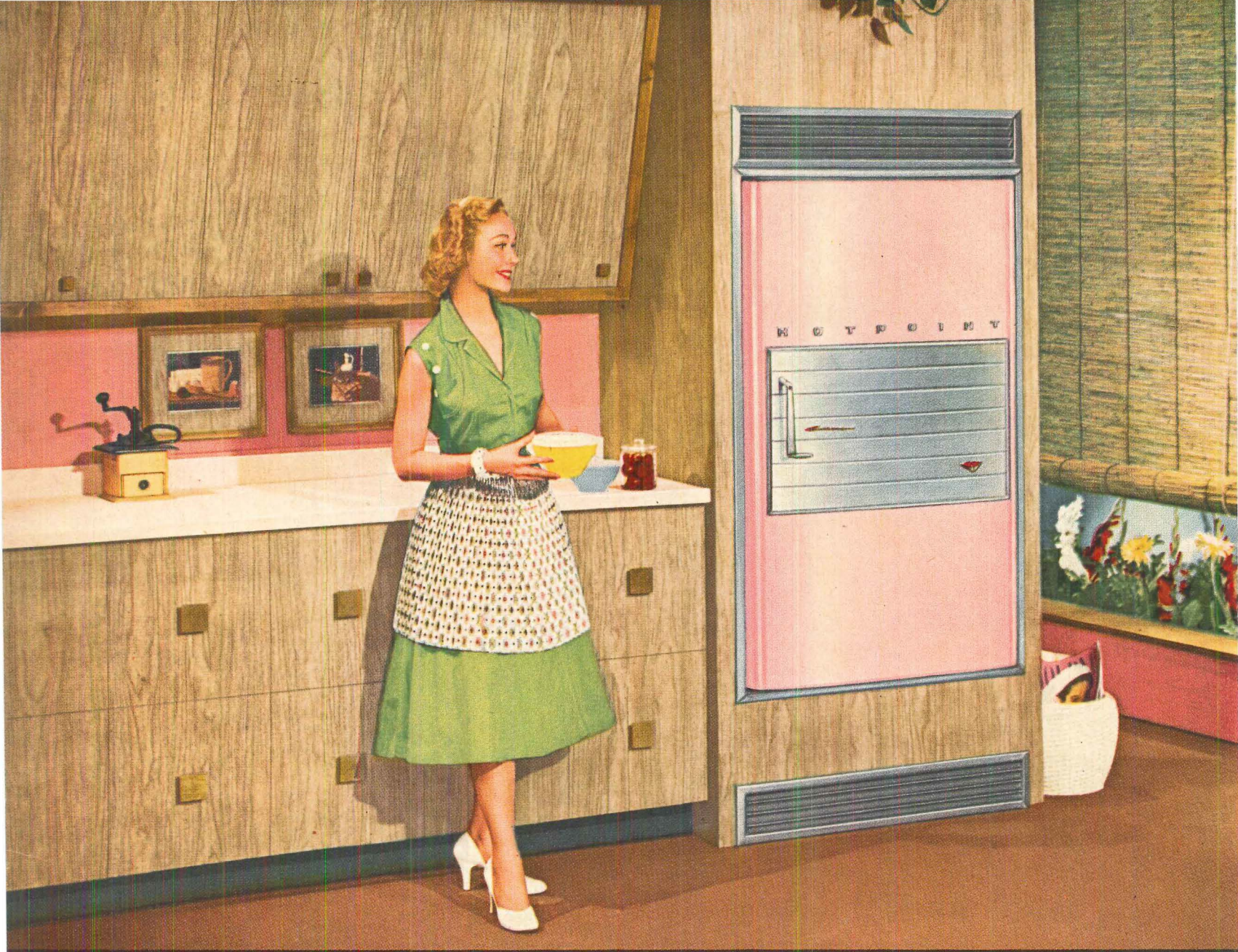
Company

Address

City

Zone

State



NEW
1957 Hotpoint
Refrigerators and
Freezers . . .

Built-in Beauty
At the same cost of
many free-standing models!

When your home-buying prospects see these brilliantly styled Built-Ins—when they examine their modern features—they'll appreciate *immediately* that you're giving them a home that's truly designed for *modern living*. The clean, flowing lines and rich appointments of these Hotpoint units establish a new high in contemporary beauty.

Designed and engineered as true "Built-Ins," they're easy to install—requiring no special supports or separate compressor installation.

AND you can put all this unequalled sales appeal into your homes at the cost of many free-standing models!



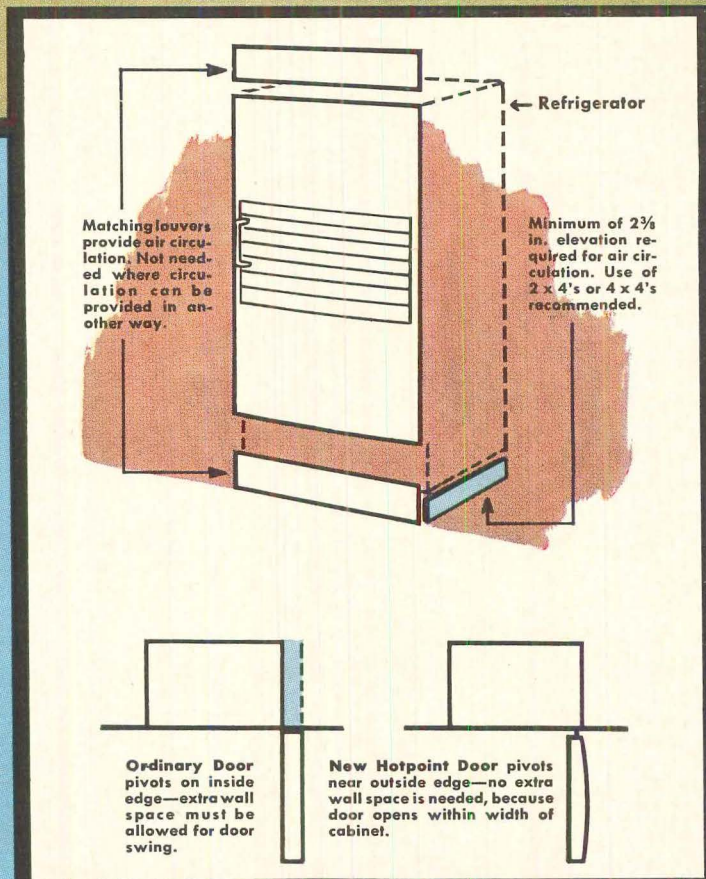
Only Hotpoint offers all these outstanding advantages...

- Big capacity—sized for today's larger families.
- Compact design—requires only 36 in. of wall width and 24 in. of depth.
- Choice of models for de luxe or low-cost kitchens.
- Left- and right-hand doors at no extra cost.
- Your choice of 5 glowing Colortones, Copper-tone, and Stainless Steel.
- "Touch-open" safety door latches.
- Vacuum-sealed Thriftmaster units.
- 5-year protection plan.

12 cu. ft. REFRIGERATOR-FREEZER (at right above)—75-lb. True Food Freezer, Ideal-Humidity Refrigerator, Frost-Away Automatic Defrosting, Dairy-Stor, Aluminum Door Shelves, 4-Way Aluminum Shelves, Porcelain-Steel Crispers.

417-lb. FREEZER (at left above)—Double-Acting Freezing, Aluminum Door Racks, Juice Dispenser with 25 can capacity, Adjustable Shelf, Large Storage Basket.

10.8 cu. ft. REFRIGERATOR (at left)—49-lb. Freezer, Chiller Tray, 4 Deep Door Shelves, Full-Width Ideal-Humidity Crisper.



COLORTONES



**EVEN AFTER THE LASHING OF
THE STORM, THIS WILL BE THE**

tightest roof under the sun



Famous Master-Bilt Construction—Plus. The great new Wind Seal Shingle has the same double surface, thick butt construction that has made the Bird Master-Bilt the most demanded shingle in its field. The self-sealing feature is a powerful plus.

Wind Seals Are Spot-welded Together Automatically By The Sun Not a shingle can be missed as it can with hand-applied sealing.

Nails As Usual, For Double Strength Every shingle gets the regulation 4 nails — so that the Wind Seal roof is nailed *and* sealed.

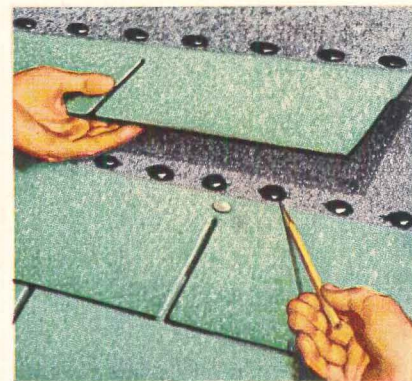
Not a Shingle Will Budge all through the fury of the gale-driven torrents! It just can't happen. Because every shingle is sealed to the one beneath it by 16 spots of powerful adhesive, which the heat of the sun sets into sticking action . . . 19,000 firmly gripped, sun-welded spots to the average roof.

Safer After Storms Too; No Moisture Trapped The Wind Seal's sun-welded spots provide spaced sealing for quick drainage. Result: no trapped moisture.

Low-Cost Installation . . . No Time Wasted on The Job Wind Seal Shingles are especially designed to prevent them from sticking together in the bundles; and yet each bundle is packed normally for quick handling.

Clean, Colorful, Beautiful No chance of smearing or dripping of adhesive on the job . . . and the Wind Seal color range is wide and wonderful.

Send For Free Folder "Spot-welded By The Sun" for details. Bird & Son, Inc., Box HH-3, E. Walpole, Mass. or contact your Bird representative.



TRADE-WIND PRE-WIRED

VENTILATING HOODS



PATRICIAN VENTILATING HOOD

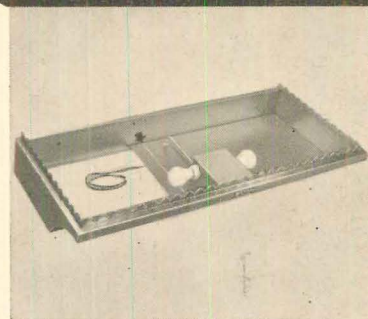
Budget priced packaged unit complete with AF-7 Ventilator, light and double light/ventilator switch. 5 standard lengths in satin chrome and copper tone. Standard model has Ventilator at left side; center or right positions available; also colors on hood.

STATIONARY VENTILATING HOOD

Stunning modern design pre-wired with 3 speed control and light operated by Touch-Bar. For use with Trade-Wind 3501; or with 2501 or 1501 Ventilator and slide filter. 5 standard lengths in brushed copper (it's real!) or stainless steel finish. Hood has exclusive Trade-Wind baffle plate.

SALEM VENTILATING HOOD

Beautiful Early American design in antique copper (it's real!), pre-wired with 3 speed control and light operated by Touch-Bar. For use with Trade-Wind 3501; or 2501 or 1501 Ventilator with slide filter. 5 standard lengths. Hood has exclusive Trade-Wind baffle plate.



IT'S A SNAP!

Simply break-away top to fit any Trade-Wind Ventilator at right or left side. Note that light and control switch are completely pre-wired.

for QUICK, EASY INSTALLATION!

You make just one electrical connection and a Trade-Wind Ventilating Hood is ready to use!

Trade-Wind pre-wires each hood at the factory, making all connections to the light and control switch.

In addition, both the Trade-Wind Salem and Stationary Hoods are now equipped with special break-away tops which are cut out and scored to take any of the 3 Trade-Wind Ventilators (Models 3501 — 550 C.F.M., 2501 — 425 C.F.M., 1501 — 300 C.F.M.) The Ventilators can be located either at the left or right side of the hoods. All the Ventilators have Slide Filters for easy cleaning.

The Patrician is supplied as a complete package with the AF-7 Ventilator. All hoods are easily installed without special tools.



ANOTHER TRADE-WIND EXCLUSIVE!

Touch-Bar control for both light and 3 speed switch on the Salem and Stationary. This striking modern design eliminates confusing array of colored buttons.

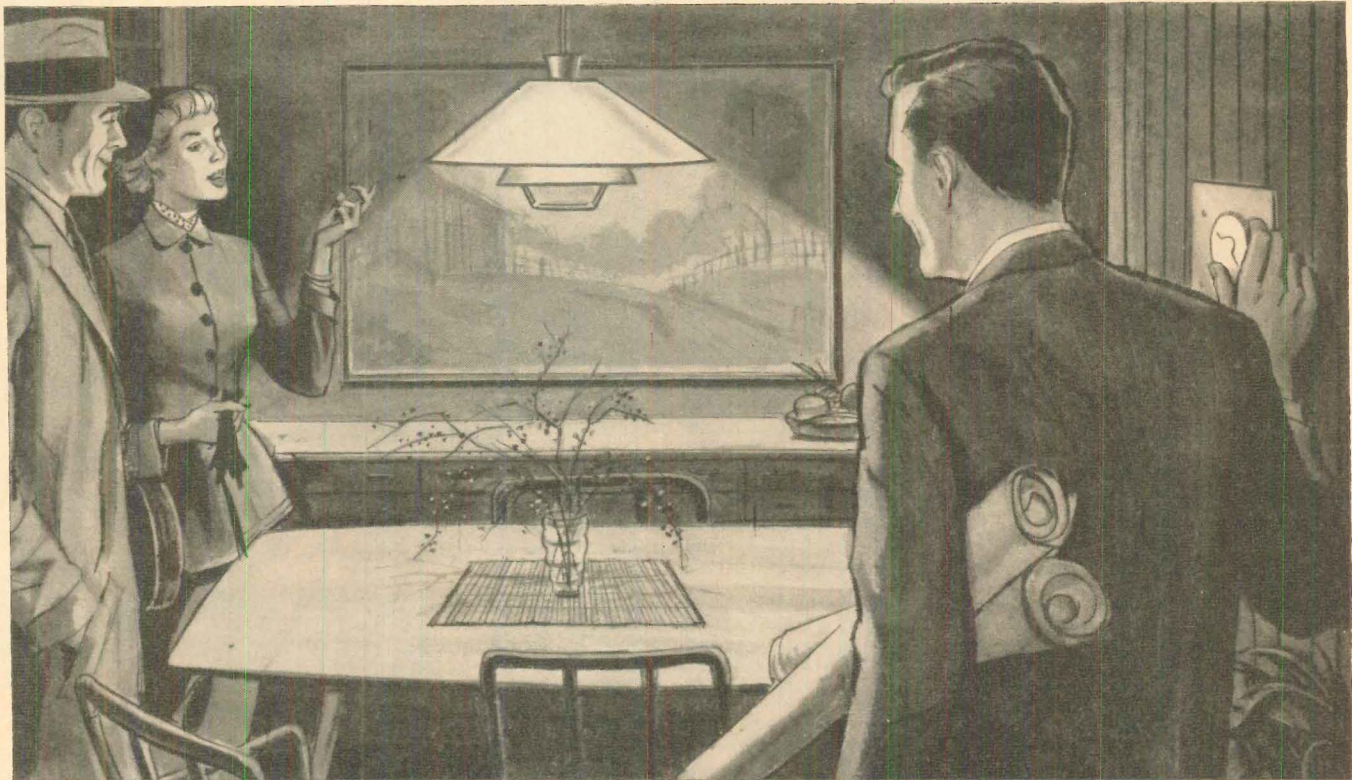
You Get **MORE** with **TRADE-WIND**

- 3 Striking Hood Styles
- All Hoods Pre-Wired
- Handy Break-Away Tops Fit 3 Trade-Wind Ventilators
- 5 Standard Hood Lengths
- 3 Popular Hood Finishes
- Exclusive Touch-Bar Control

Trade-Wind Motorfans, Inc. 7755 PARAMOUNT BOULEVARD, DEPT. HH, RIVERA, CALIFORNIA



Every level of light . . . from dark to full bright . . . with LUXTROL



"...most talked-about feature!"

"...fascinates home-buyers!"

"...helps sell new homes!"

—that's what builders are saying about LUXTROL Light Control

From all parts of the country, builders write that LUXTROL is making a big hit with home-buyers . . .

Hillcrest Lumber Company, De Pere, Wisconsin "... LUXTROL is the most talked-about feature of the Better Homes & Gardens Idea Home. . . people never thought it possible that light could create such decorative effects!"

Rolling Ridge Homes, Northport Village, Long Island ". . . prospective buyers are most fascinated by LUXTROL. They love the idea of dialing any degree of light they want—from a dim glow to complete brightness! . . . really helping to merchandise houses!"

Ernest Widmer, Builder, Daytona Beach, Florida "LUXTROL Light Controls help sell homes because they're trouble-free, economical to purchase and operate, and they provide easy selection of light levels for any occasion . . ."

H. C. Roberts & Sons, Anaheim, California "Our Electric-Living Home includes all the latest products . . . the unequalled flexibility of light provided by LUXTROL is definitely outstanding. It gives the homeowners light for every mood and every seeing need."

**Use LUXTROL in your new homes . . .
as an exciting extra**

Take a tip from these successful builders. Install LUXTROL and show off your new homes in their *best light*. It adds that final, ultramodern touch home-buyers really go for!

Plan to cash in on all these LUXTROL advantages: *Versatility* . . . ideal for any room . . . fluorescent *and* incandescent lighting. *Ease of installation* . . . simply replaces ordinary wall switches. *Safety* . . . a precision-built, cool operating auto-transformer, not a rheostat.

The moderate cost of LUXTROL makes it a natural for homes in *every price range*. Contact your electrical contractor or mail the coupon *today*.

new **LUXTROL** light control
A product of THE SUPERIOR ELECTRIC COMPANY

THE SUPERIOR ELECTRIC COMPANY
9027 Demers Avenue, Bristol, Connecticut
Send me literature and where to get delivery of new LUXTROL Light Control.

Name _____
Company _____
Address _____
City _____ Zone _____ State _____

A reflection of good taste



HALL-MACK®

concealed
vanity shelf

New in concept and design

Here is *new* beauty to delight the eye — Hall-Mack's Concealed Vanity Shelf. Blends easily with any bathroom decor — with any style or color. Dramatic in concept and clean in design, this handy unit provides ample space to keep bathroom necessities out of sight, yet within easy reach. Holds electric or blade razor,

soap, tumbler, toothbrushes, medicines or toiletries — and has an electric outlet for shaver or other use. It's decorative — as well as convenient, with sliding mirror panels in a chrome frame. In any home — this new Concealed Vanity Shelf will be *practically* beautiful . . . a reflection of good taste.



Easy to install — the recessed Concealed Vanity Shelf can be placed in any of several locations for your greater convenience. It is ideally located at the lavatory — between the top of the basin and the bottom of the mirror.

Sold by leading plumbing, tile and hardware dealers everywhere

**HALL-MACK
COMPANY**

DIVISION OF TEXTRON INC

1380 W. Washington
Blvd., Los Angeles 7,
California

Please send your FREE color booklet of new bathroom ideas.

name _____

address _____

city _____ zone _____ state _____

prove you're using the best

A.O. Smith **Permaglas**[®] GLASS-LINED WATER HEATERS

Here's the Proof!

BRAND	Unretouched Microphotographs of Test
A.O. Smith Permaglas [®] NO METAL EXPOSED TO CORROSION	
BRAND A Moderately Eroded METAL EXPOSED	
BRAND B Severely Eroded METAL EXPOSED	
BRAND C Badly Eroded METAL EXPOSED	
BRAND D Moderately Eroded METAL EXPOSED	
BRAND E Badly Eroded METAL EXPOSED	
BRAND F Moderately Eroded METAL EXPOSED	



Permaglas has a complete line, including colorful deluxe models.

Naturally you want to use the best products—and of course the best values—in your homes. And when you show your prospects that even the water heater is top notch . . . you're *bound* to make a good impression. Now, *Permaglas* supplies you with **PROOF** from an independent research laboratory. Show prospects you're using the *one* glass-lined water heater with *positive proof* of superiority.

PERMAGLAS BUILDS CONFIDENCE IN YOU

When you install a *Permaglas* glass-lined water heater, you show prospects you don't skimp, anywhere. You have a respected brand name, with **PROOF** of its excellence, to help you sell homes. More than that, you are installing a water heater that will keep your customers satisfied—and recommending you—for years. It's a lot to get from a small investment, isn't it?

Permaglas[®]

PROVED BY OVER 3,500,000 FAMILIES

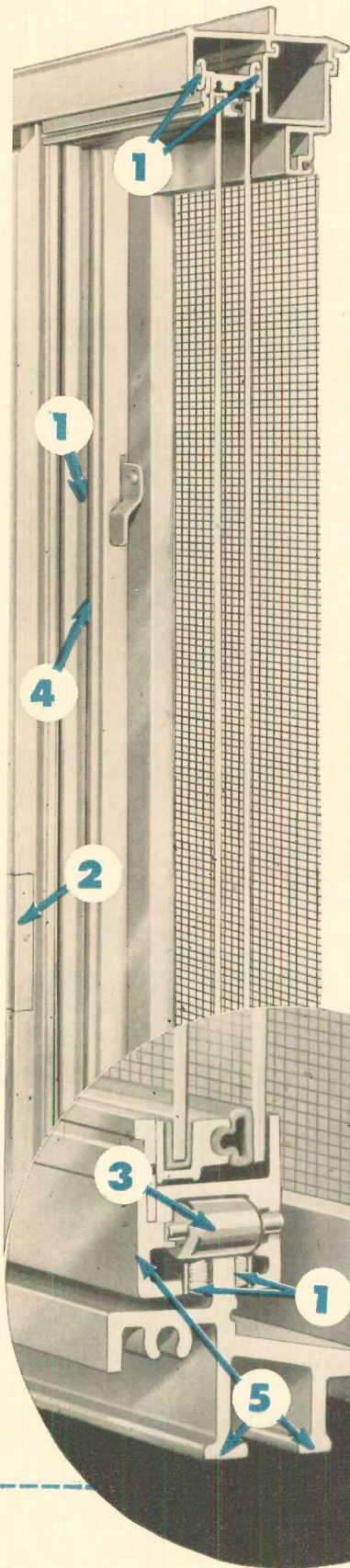
Through research  . . . a better way

A.O. Smith

CORPORATION

PERMAGLAS DIVISION, KANKAKEE, ILL.
International Division, Milwaukee 1, Wisconsin
Licensee in Canada: John Inglis Co., Ltd.

makers of famous **Permaglas**[®] heating and cooling . . . **Burkay** commercial water heaters



YOUR FORMULA FOR MORE SALES AND GREATER PROFIT IN 1957...

that modern luxury-touch of *Glidorama* ALUMINUM HORIZONTAL SLIDING **WINDOWS** ...

You have found out that today's home buyers want modern luxury . . . and they are willing to spend just a little more for the better things, especially when they look so much more costly.

Glidorama Windows qualify hand-

somely on this! . . . They are obvious *quality* when you see them or use them!

And they give you five exclusive features to sell with . . . over and above the features of any other quality window—

1. **Complete perimeter seal of entire vent** . . . assurance to your customer that wind, dust or rain will never get in.
2. **"Invisible" hardware** . . . such as handle designed flush with meeting rail molding and featuring an automatic tamper-proof bolt-lock—universally popular with home-buyers.
3. **Stainless-steel needle-bearing rollers on stainless-steel axles** . . . to give your customers that instant finger-tip gliding action, always instantly recognized as quality.
4. **Twin-V-shape metal interlock at both meeting rail and jamb** . . . to eliminate vibration completely and provide a sound-proofing all home-buyers appreciate.
5. **20%-heavier-gauge frame sections, and double-I-Beam sill construction** . . . to give the strength needed to support broad areas of glass, plus the rigidity for flawless lifetime operation, an impressive point to every customer.

Plus these savings on installation—no painting (of interior or exterior trim) . . . less time to install (delivered ready to install, and with wide flanges) . . . built-in storms and screens (no added costs for your customers)!

See how Glidorama Windows fit your formula for more sales and greater profit in 1957!

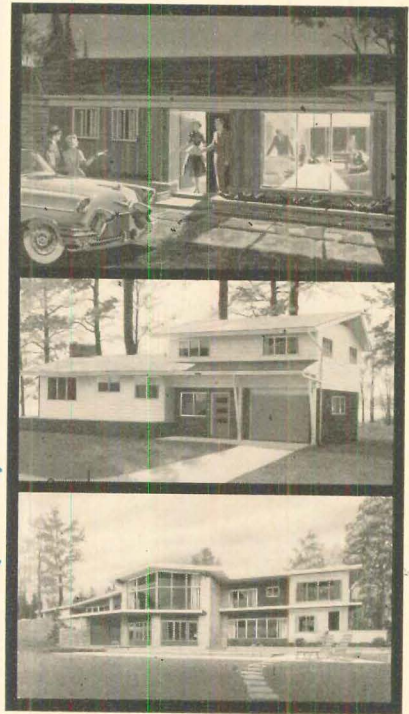
. . . Send coupon or letter for our Builders' Catalog, Price List or a Glidorama demonstration right in your office!

give your '57 home buyers that modern luxury-touch...

whether for the more modest homes like this...

or on up to the more costly modern mansions like this . . .

Only by a demonstration can you appreciate how Glidorama Windows will make sales easier, profits greater!



Glidorama

WINDOWS
aluminum **GLID**ing windows
with pan**ORAMA** views

GLIDORAMA DIVISION, Whizzer Industries, Inc., 000 S. Sanford St.,
Pontiac, Mich. Phone Federal 2-8371.

Gentlemen—

Send your Glidorama Builders' Catalog.

Arrange for a Glidorama demonstration in my office.

Name _____

Firm _____

Number-Street _____

City _____

Van-Packer masonry chimney goes up in 3 hours, saves 20-40% over brick

By using the Van-Packer Factory-Built Masonry Chimney, thousands of builders all over the country are able to save money, yet still install a genuine masonry chimney.

Besides the cost reduction gained by installing a prefabricated chimney that needs no pier foundation or special framing, builders also save by eliminating job delays and mortgage-pay-out delays caused by lack of a completed chimney. At the same time, with the Van-Packer Chimney, they're getting all the beauty, permanence and safety advantages of conventional brick.

Attractive roof appearance is provided by Van-Packer's asbestos-cement brick-design panel housing in a choice of three colors — red, buff or white. Complete fire-safety is assured by the acidproof 5/8" fire clay tile liner, 3" vermiculite-concrete insulating wall and asbestos-cement jacket.

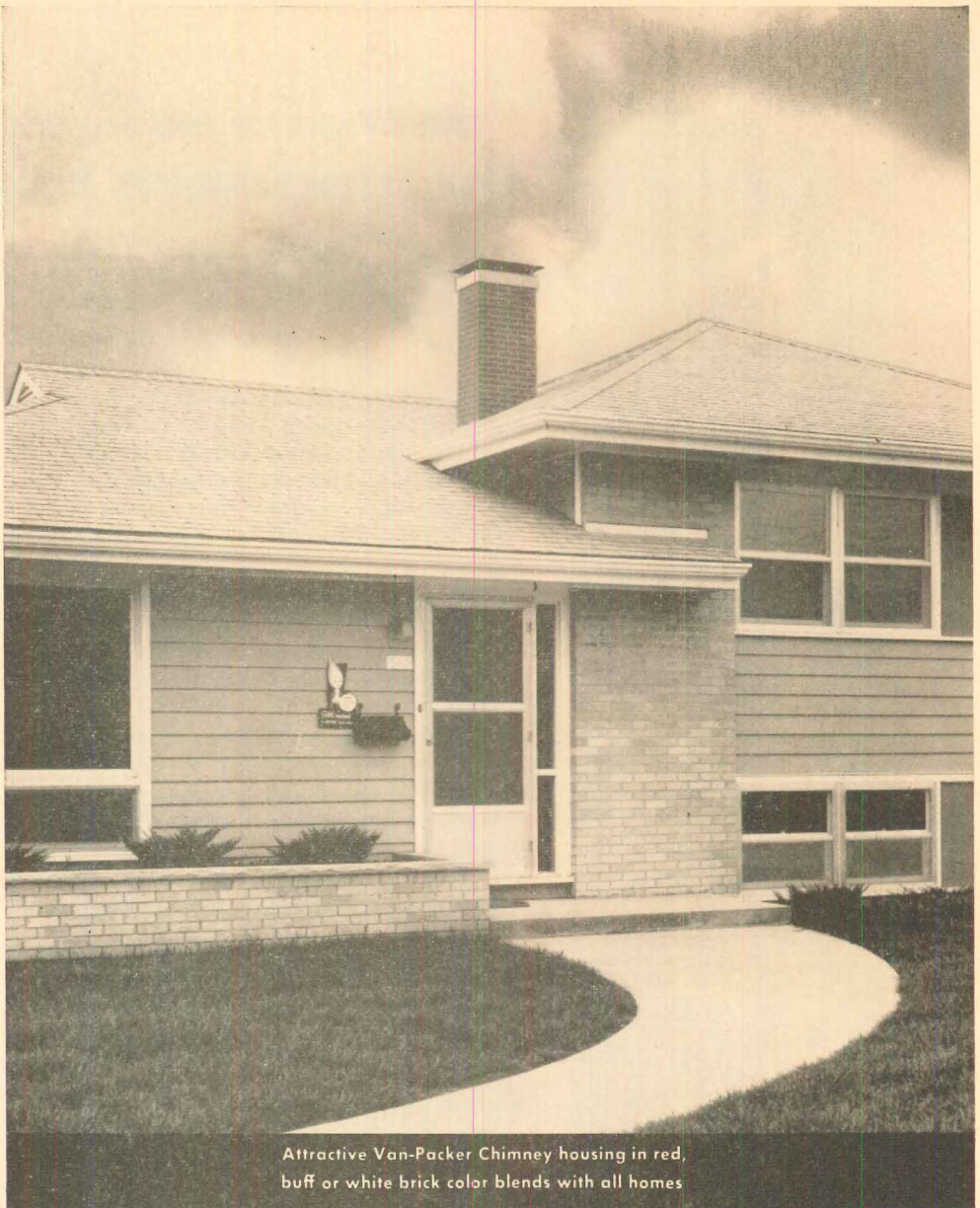
Immediate delivery to your job site from your local heating or building material jobber or dealer. See "Chimneys—Prefabricated" in Yellow Pages, or write Van-Packer company for Bulletin RS-1-19.



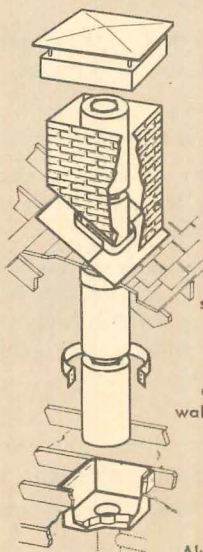
Van-Packer FACTORY-BUILT MASONRY Chimney

Van-Packer Company
Division of The Flintkote Company
P.O. Box No. 306, Bettendorf, Iowa
Phone: 5-2621

Also Manufacturers of
Van-Packer Fire Clay Tile Gas Vent



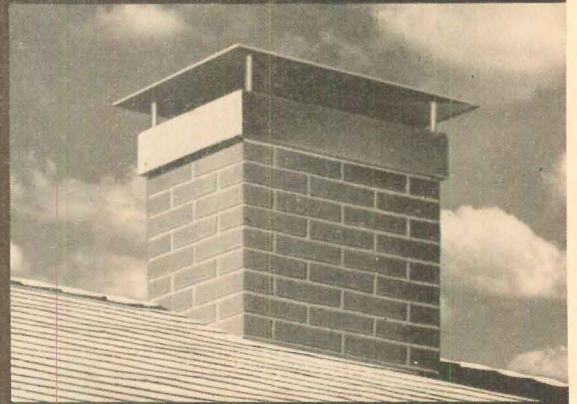
Attractive Van-Packer Chimney housing in red, buff or white brick color blends with all homes



- Snap-on housing cap
- Brick-design panel housing in red, buff or white
- Adjustable aluminum flashing
- 7" I.D. flue sections of 2100°F. 5/8" fire clay tile liner, 3" vermiculite concrete insulating wall, asbestos-cement jacket.
- Section joints sealed with acidproof cement.
- Aluminum drawband reinforces each section joint.
- Support assembly has 4X safety factor—eliminates pier.



UL listed for all fuels, all home heating plants and incinerators, approved by major building codes.

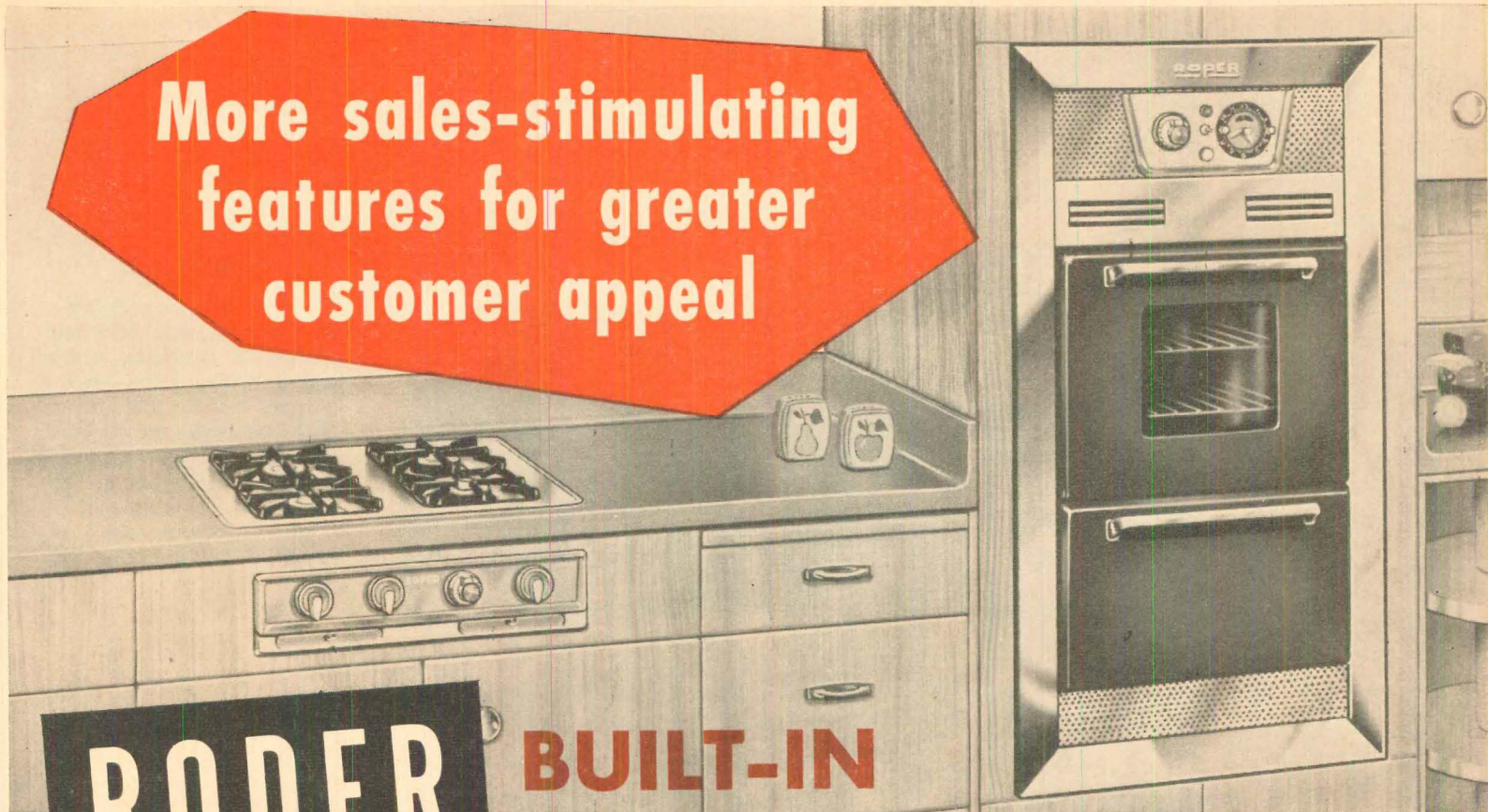


Handsome brick-design panel housing assures buyer acceptance

Completely packaged Van-Packer Chimney delivered to job when you want it



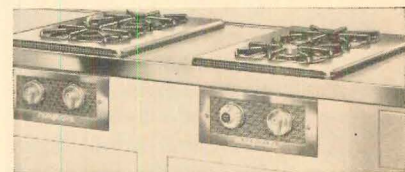
More sales-stimulating features for greater customer appeal



ROPER
"arRANGEable"

BUILT-IN GAS RANGES

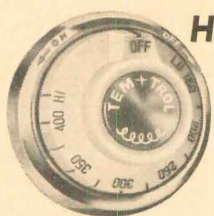
New Roper Built-In Gas Ranges offer more of the things your customers want most for completely-carefree cooking. Roper "Tem-Trol" (see below) . . . fully-automatic lighting . . . automatic oven operation . . . and much more . . . help sell your houses faster. On the plus side for you, Roper is easy to install, fits most cabinets.



Roper Built-In Top Burner Units Come Two Ways

Available in units of 2 burners each as shown directly above, or in a cluster of 4 burners as pictured above at left. With or without Roper "Tem-Trol" heat control.

ROPER BUILT-INS ARE AVAILABLE IN 13 DECORATOR COLORS



Here's a Real Sales-Clincher!

ROPER Tem-Trol

AUTOMATIC TOP BURNER HEAT CONTROL

- Ends scorching, burning, boil-over
- Makes any utensil automatic
- Provides more time for family
- Offers traditional Roper quality

Geo. D. Roper Corporation
Rockford, Illinois

Rush me full information about ROPER "arRANGEable" Built-In Gas Ranges.

Firm Name _____

Individual _____

Address _____

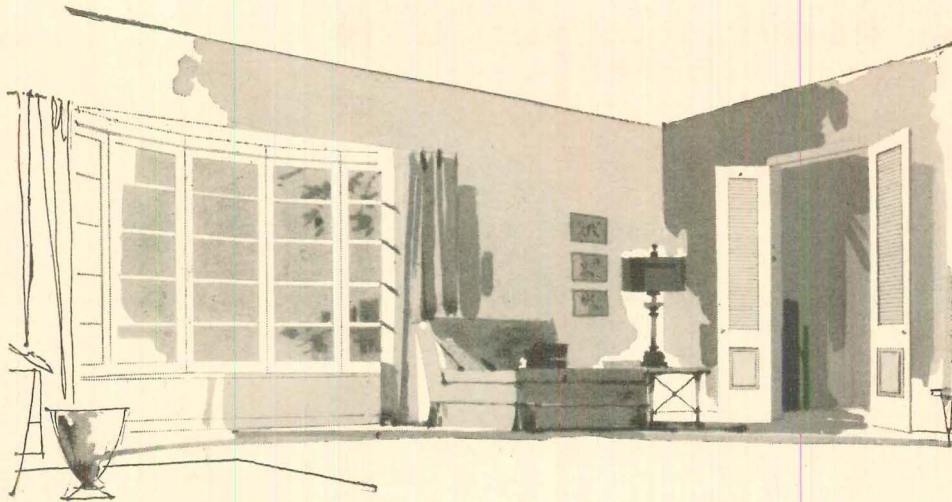
City _____ State _____

I am a _____ (type of business)

My building Material Supplier is _____ (name)

(city)

HH357

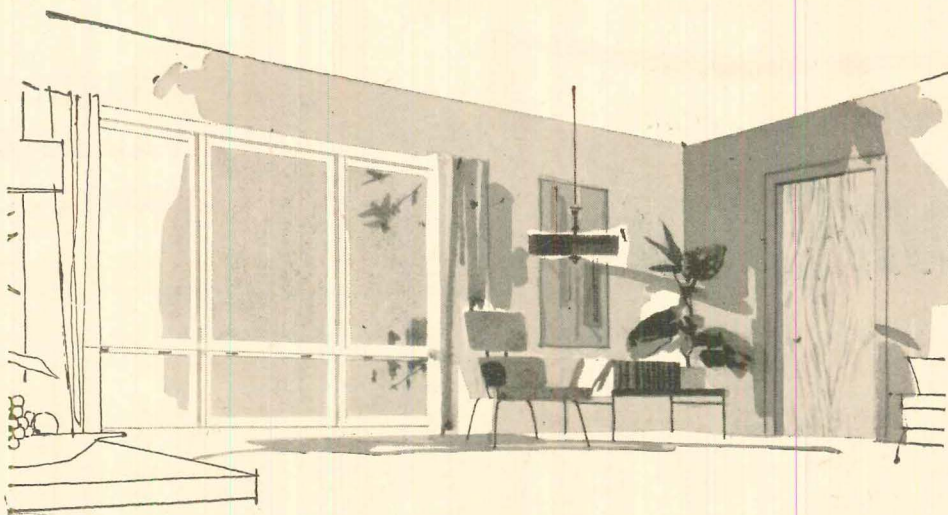
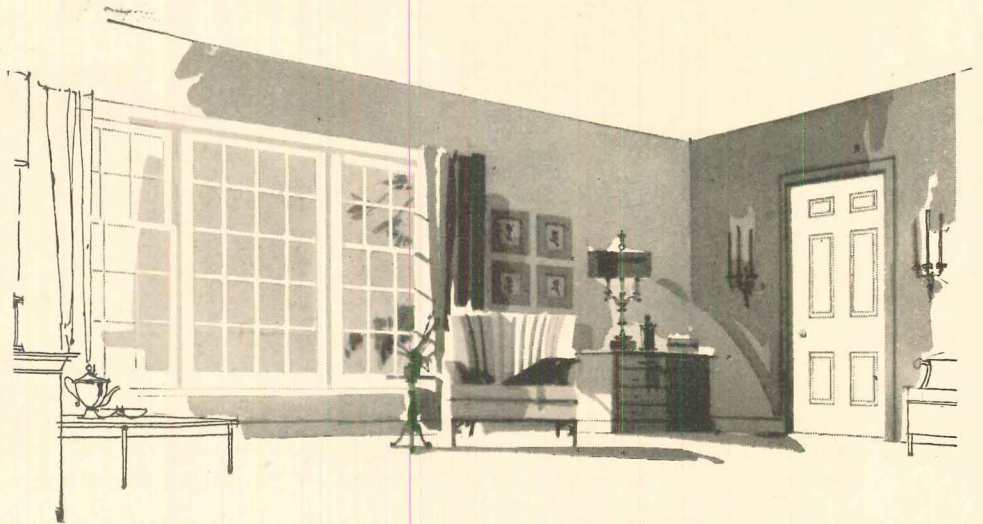


CASUAL

The Curtis Bow window—made up of stock Silentite casement sash, hardware, screens and insulating glass—gives a different look to this interior. Other sash styles are available, too. Your Curtis dealer will give you full information. Popular Curtis louver doors make a hit with owners—are available in different styles and sizes.

TRADITIONAL

Silentite double-hung windows—famous for their weather-tightness and operating ease—come as complete units, ready to install in any wall opening. Curtis identifies all Silentite double-hung windows with the name "Silentite" on the check rail of the upper sash. This is proof positive that the windows are Silentite—helps to sell the quality of your homes. The Curtis panel door shown is one of many styles of distinctive entrances and doors.



MODERN

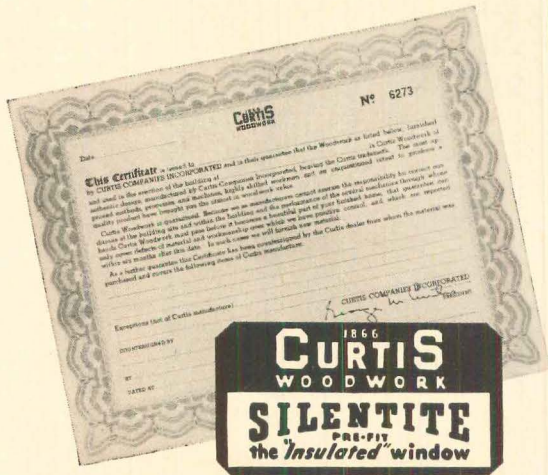
Curtis Silentite Convertible windows can be stacked in width and height to fit any wall area. They offer more than 1000 different combinations and can be used as casements, awning windows, fixed sash, and window walls. Curtis New Londoner hollow-core flush doors are all wood—won't warp or sag—come with beautiful face panels in several natural woods. Wrapped with each door is the Curtis guarantee—a big selling point for builders.

People want homes that are different CURTIS woodwork helps you plan them!

From every side, you hear the same story from prospective home owners—"We *don't* want look-alike houses." The home that sells fastest today—at the best price—looks different—distinctive—pleasingly individual.

Curtis offers you a practical, economical way to plan and build the "different" house. In windows, doors, trim, mantels, cabinets, kitchens, and other woodwork—all the show-off structural items—Curtis provides a *complete* line. For example, there are 33 window styles, 90 interior and exterior door designs, plus other woodwork in wide variety and excellent design. With Curtis windows alone, more than 1000 different combinations are possible. Installation is easy in any type of wall.

Curtis Woodwork will help you plan such different, more salable homes. Your Curtis dealer provides help in planning and woodwork selection that takes a big burden off your shoulders—gives you proved ways to provide the kind of house the public wants today.



Now Trademarked and Guaranteed

All Curtis Silentite windows and other woodwork are *guaranteed*. In addition, Silentite windows are *trademarked*. These are valuable helps for you in establishing the quality and lasting value of the homes you build and sell.

See your Curtis Woodwork dealer soon. Use the many sales helps he offers. And mail the coupon—now—for the complete story of how Curtis door and window variety helps in building *different* homes that sell faster today.

CURTIS

WOODWORK—*heart of the home*

Curtis Companies Service Bureau HH-3-57
 200 Curtis Building
 Clinton, Iowa

I want to know more about Curtis windows, doors and woodwork. Please send information and name of nearest dealer.

Name

Address

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



In the national march to more modern homes, you as a builder are right in step with your customers. You have to be.

Similarly, Temco is in step with you and with them—offering the finest automatic gas heating units available—units that fit perfectly the latest architectural trends.

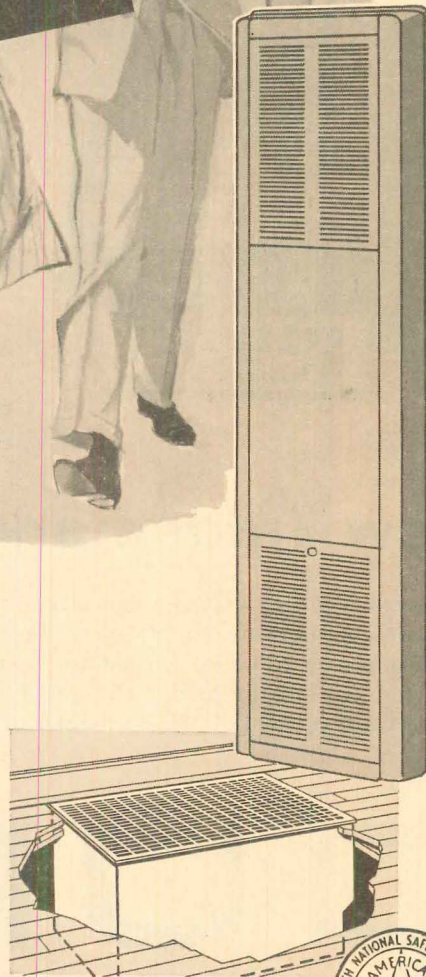
These two are special favorites of many builders:

- Temco's Automatic Gas Wall Heater!
- Temco's Automatic Gas Floor Furnace!

- Easily, inexpensively installed.
- No duct work or excavation required.
- Operate with equal efficiency on natural, manufactured, or L. P. gas.
- Carry written warranties on Temco's *Ceramic-Clean* heat exchangers.
- Approved by A. G. A.; guaranteed by Good Housekeeping.

Specify Temco and keep in step with the growing popular demand for the best in completely automatic gas heat!

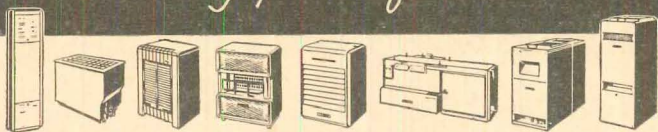
*TRADE MARK REGISTRATION PENDING.



TEMCO, inc.

NASHVILLE 9, TENNESSEE

"Gas Heating Specialists for the Nation"



"THE COMPLETE LINE OF GAS HEATING EQUIPMENT"

ROOM HEATERS • FLOOR FURNACES • WALL HEATERS • UNIT HEATERS
WARM AIR FURNACES AND AIR CONDITIONING

Temco, Inc., Department C-108
Nashville, Tennessee

Please send me catalog and full information on Temco Automatic Gas Wall Heaters and Floor Furnaces.

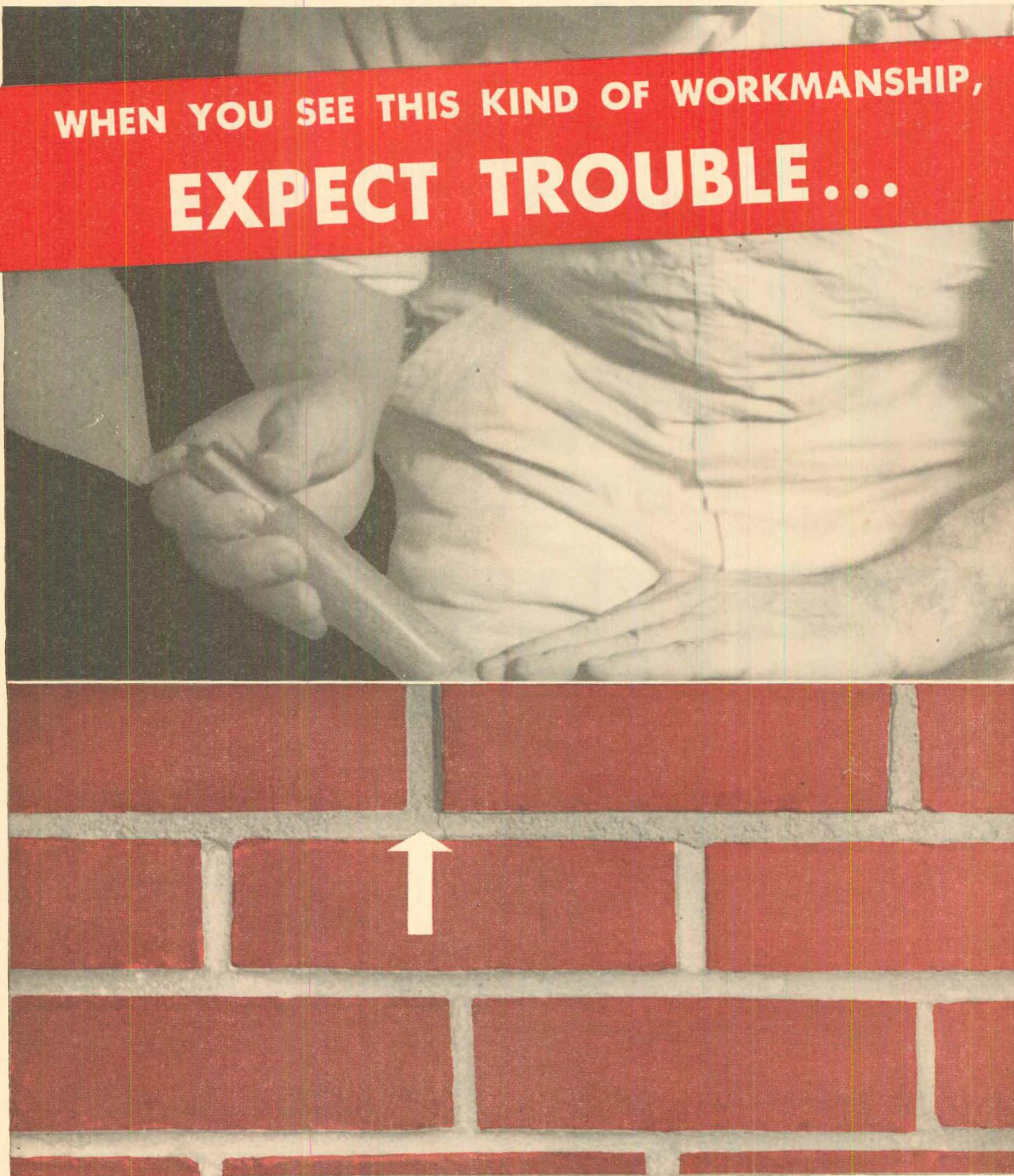
Name

Firm Name

Address

City Zone State

WHEN YOU SEE THIS KIND OF WORKMANSHIP,
EXPECT TROUBLE...



GOOD workmanship is one of the most important factors in preventing leaky brick walls.

Good workmanship includes wetting the brick, securing full head and bed joints, backplastering the face brick—and laying the brick carefully to keep the bond. The position of the brick should never be shifted after the mortar has stiffened.

Expect trouble when brick are shifted or tapped into place after the mortar has stiffened. Cracks will result and the wall may leak.

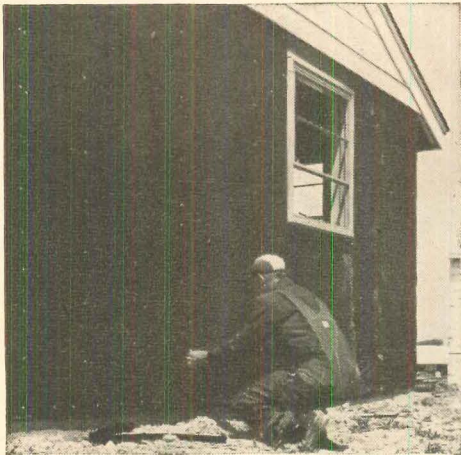
Brixment mortar has high water-retaining capacity. It resists the sucking action of the brick. It stays plastic and workable longer. Brixment mortar therefore makes it easy for the bricklayer to lay the brick accurately, before the mortar has stiffened.

Brixment mortar has great plasticity, high water-retaining capacity and bonding quality, great resistance to freezing and thawing, and freedom from efflorescence. Because of this combination of advantages, Brixment is the leading masonry cement on the market.

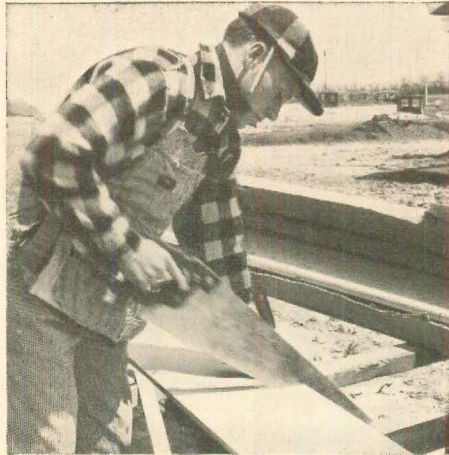
BRIXMENT

LOUISVILLE CEMENT COMPANY, Incorporated, LOUISVILLE, KENTUCKY

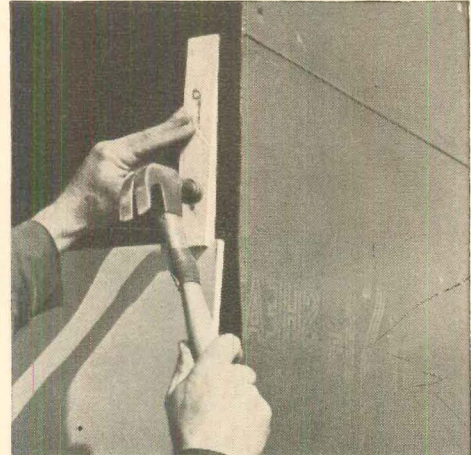
Save Material and Labor Costs with new Lap Siding Duraply



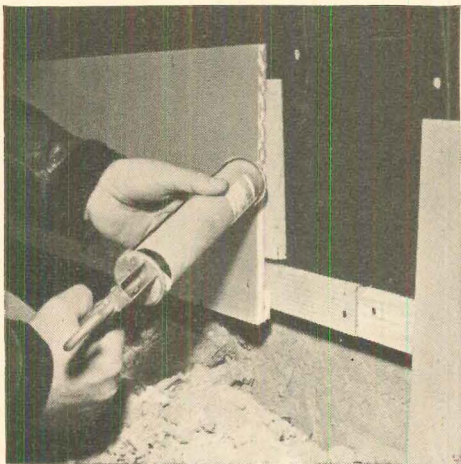
1 Workman checks level before installing first course. Duraply is exterior grade plywood with a permanent "CreZon" overlay bonded to its surface. "CreZon" (phenolic resins and cellulose fibers) is strong, weatherproof, supersmooth.



2 Duraply is easy to work. . . . can be sawed with any saw used to cut plywood. Special overlay holds wood fibers tight—reduces edge splintering. Ten pieces of Duraply—pre-cut for lap siding—come in each carton (shown in back of workman).



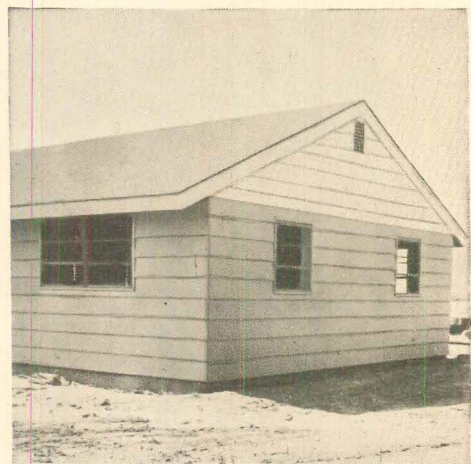
3 Back-up wedge is installed to give the deep, shadow-line effect. Back-up wedges are included in each Duraply carton. Duraply lap siding sizes are 11 $\frac{1}{2}$ " x 96" and 15 $\frac{1}{2}$ " x 96". Furring strips come pre-attached to bottom edge.



4 Duraply is caulked at each seam to give a tight weatherproof seal. Duraply itself is completely weatherproof—has undergone rigid "tor-ture tests" to prove that it's unaffected by boiling, steaming or freezing—will stand up to most weather.



5 Neat, trouble-free corner construction is easy with Duraply lap siding. Special aluminum corners are a snap to install quickly, cost only pennies extra. Duraply superiority is seen in the number of "repeat" orders builders have made.



6 Another Duraply home finished! Savings on material and labor costs—as well as savings on painting costs and time—have given this builder an extra profit margin. Plain-panel Duraply is also finding wide use for soffits and gable ends.

New overlaid plywood cuts painting costs too; also available in large panels.

If you think Duraply is remarkable because of the way it saves material and labor costs, wait till the time to paint comes! For Duraply slashes painting time and costs, too. Its supersmooth surface takes paint better . . . and even ends the need for a primer coat. And two coats of paint on Duraply offer the same protective cover as three coats on ordinary plywood. Furthermore, tests indicate that oil paint will not blister on Duraply no matter how severe the weather conditions.

Because Duraply lap siding comes in 12- and 16-inch

widths you can cover a wall faster than with conventional siding, and with less waste. This is still another saving in labor and material.

Besides lap siding, Duraply is also available in 4' x 8' and 4' x 10' panels with special overlay on one or both sides. In many localities, building codes permit use of these large panels of $\frac{3}{8}$ " thickness directly over studs; saving labor and material costs of installing sheathing.

Find out more about Duraply by sending the coupon for information and a free sample. Or see Duraply at your lumber dealer's or any of our 87 offices in major cities. In Canada: Weldwood Plywood, Ltd.



Weldwood® DURAPLY®

A product of

UNITED STATES PLYWOOD CORPORATION

Weldwood—The Best Known Name in Plywood

United States Plywood Corporation
55 West 44th St., New York 36, N. Y.

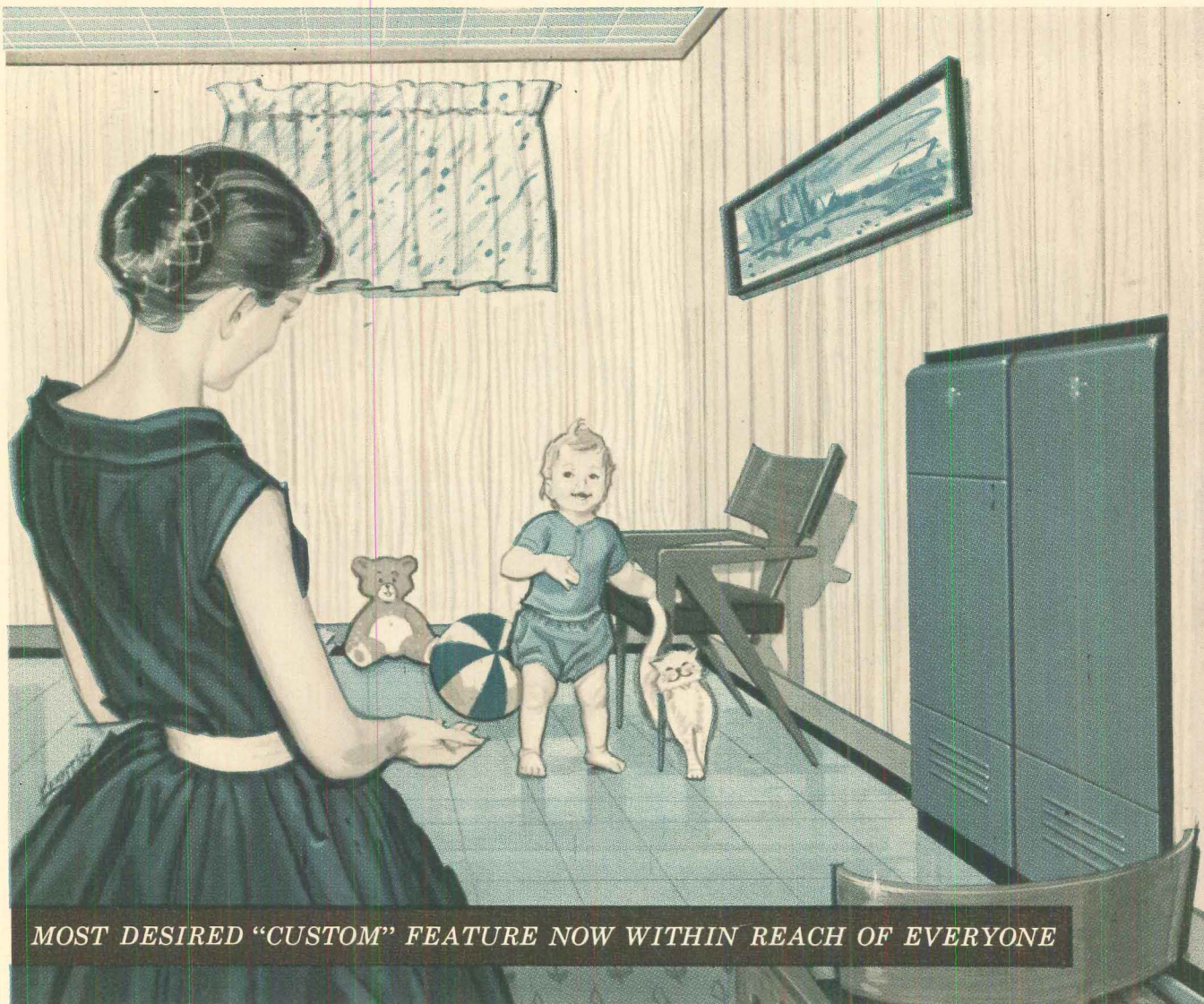
Please send me informative literature and a free Duraply sample.
HH 3-57

NAME

COMPANY

ADDRESS

CITY.....STATE.....



*Heating and Air-Conditioning Equipment Costs Average 25% Less
...WITH ADEQUATE ALUMINUM-CLAD INSULATION*

A properly engineered house with adequate insulation surfaced with ALCOA® Aluminum can be heated with a smaller furnace—can be cooled with a smaller air conditioner—can be operated for life with lower monthly utility bills. ALCOA studies reveal that the use of adequate aluminum-clad insulation cuts the cost of this equipment at least 25%.

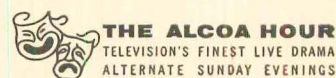
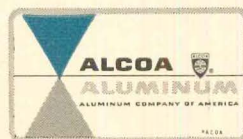
This means, of course, that aluminum-clad insulation pays for itself—then continues to save money. Now, every new-home buyer can afford that most-desired "custom" feature—central air conditioning.

For proof, attend the ALCOA Insulation Show when it appears in your area. Live entertainment that dramatizes the findings of recent ALCOA-sponsored research, the show will visit thirty cities, beginning in March.

ALCOA does not make insulation of any kind. It makes ALCOA Aluminum Foil, which many manufacturers use to produce several types of insulation. Use the coupon to get your copy of ALCOA's new book about insulation.

INSULATION SHOWS IN THESE CITIES

Baltimore, Birmingham, Boston, Buffalo, Cincinnati, Cleveland, Dallas, Detroit, Fort Worth, Indianapolis, Kansas City, Long Island, Louisville, Miami, Milwaukee, Minneapolis, Newark, New Orleans, Norfolk, Phoenix, Portland, Sacramento, San Bernardino, San Diego, San Mateo, Seattle, Tampa, Washington, Westchester Co., N.Y., Wichita.



Aluminum Company of America, Industrial Foil Division
1612-C Alcoa Building, Pittsburgh 19, Pennsylvania

Gentlemen: Please send my free copy of your new book about insulation, "Comfort Everybody Can Afford"—and tell me time and place of the Insulation Show in my area.

Name _____ Title _____
 Firm _____
 Street _____
 City _____ Zone _____ State _____



Mr. Knott (right) at the location of his Riverview Homes project in southwest Baltimore, Md., with Earl Schultz, Sr., Construction Superintendent.

“Concealed telephone wiring helps us sell homes”

—says Mr. Henry J. Knott, President, Home Builders Association of Maryland

“We believe that concealed telephone wiring is a strong sales feature,” says Mr. Knott, “and its importance is growing every day as home buyers learn to ask for it.”

“Concealed telephone wiring itself is a salable item that pleases customers. But it is more than that. Because it helps preserve the interior beauty of a house, it makes the house as a whole more salable. In the Home Builders Association of Maryland, we recommend concealed telephone wiring to all our members.”

The progressive Home Builders Association of Maryland has a growing membership of 490

members. Last year in Baltimore City, and in Baltimore and Anne Arundel Counties, they built more than 14,000 homes. Trend-minded builders in the Association, and many others across the country, are convinced of the increasing value of concealed telephone wiring as a quality sales feature.

* * *

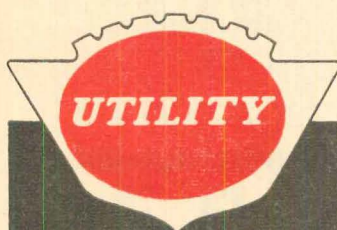
Your nearest Bell Telephone business office will help you with concealed wiring plans. For details on home telephone wiring, see Sweet's Light Construction File, 8i/Be. For commercial installations, Sweet's Architectural File, 32a/Be.

Working together to bring people together
BELL TELEPHONE SYSTEM





"All good things are cheap; all bad are very dear." Henry D. Thoreau



HEATING/AIR CONDITIONING



Today's building industry sees a strong tendency toward price-cutting in heating and air conditioning equipment. In order to compete on price, many manufacturers cut corners and cut quality. In this line of least resistance, everyone loses — the manufacturer, the merchant builder, the home buyer.

But this path is not for Utility. Our reputation for the utmost value, for the highest dollar-for-dollar quality, is precious to us. We cannot lightly violate the trust which builders and home buyers place in the Utility trademark.

Sheer price-cutting cannot be a realistic solution. Beyond a certain bargaining area, prices cannot be reduced without reducing the life expectancy of a product or a manufacturer.

If you seek heating and air conditioning equipment that will build *your* reputation for value, you will want to investigate Utility. You will discover a line designed for the greatest possible flexibility, to meet every home installation need.

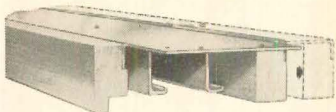
Without quality, no one can profit. Without profit, no one can stay in business.

UTILITY APPLIANCE CORP. 4851 South Alameda Street, Los Angeles 58, California
Manufacturers of Utility Furnaces, Air Conditioners, Air Coolers, Water Heaters, and Gaffers & Sattler and Occidental Gas Ranges
EXPORT DIVISION: 141 So. El Camino Drive, Beverly Hills, Calif., U.S.A. Cable: UTILIFAN, Los Angeles

Kennatrack[®]

...the complete line of sliding door hardware

Brand new from Kennatrack—Kenna-pak a prefabricated, adjustable sliding door wardrobe header assembly complete with steel header, Scottie Series 2050 hardware and wood nailing strips for wardrobes using $\frac{3}{4}$ " and $1\frac{3}{8}$ " doors. Pre-assembled, Kenna-pak cuts labor and installation costs while adding to the beauty of sliding door wardrobe installations.



Patent Pending

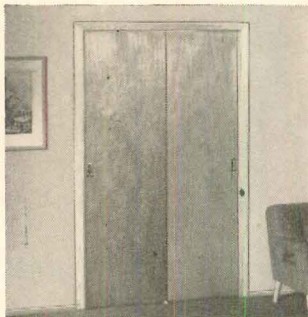
Kenna-pak steel header takes minimum headroom. Eliminates fascia and cutting of doors—standardizes all door opening heights.

CUTS COSTS—SAVES LABOR—ADDS BEAUTY

Parts vs. Pieces—You work with one prefabricated piece rather than many parts.

Uniform Openings—One height from finished floor for all standard openings.

Eliminates Fascia and Door Cutting—Trim is nailed directly to wood nailers, leaves normal $\frac{3}{16}$ " reveal. Conceals hardware. Minimum headroom allows full use of standard 6'8" doors.

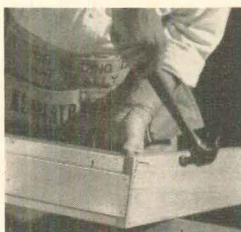


With Scottie Series 2050 hardware set to doors a neat installation is completed.

Series 1900 Kenna-pak[®]

Trade Mark

Adjustable, one piece header and hardware for wardrobes using $\frac{3}{4}$ " and $1\frac{3}{8}$ " sliding doors



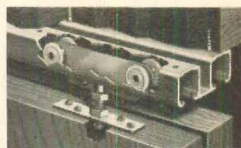
Adjustable Kenna-pak is nailed flush with side jambs



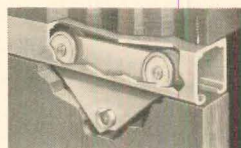
One man raises Kenna-pak and jambs into place



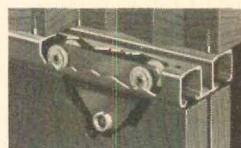
SERIES 250-A For $\frac{3}{4}$ " kitchen and other cabinet doors. Exclusive step-up design hides hardware. Permits flush mounting. Eliminates fascia board millwork.



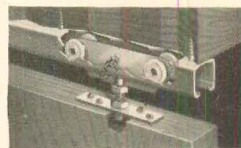
SERIES 600 For $1\frac{1}{2}$ " and $1\frac{3}{4}$ " wardrobe by-passing doors. Center mounted, adjustable hangers. 8 self-aligning nylon wheels. Min. headroom 1-15/16". Max. door wt. 100 lbs.



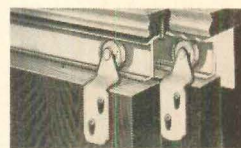
SERIES 300-A For $\frac{3}{4}$ "- $1\frac{1}{4}$ " single doors. Center mounted, non-adjustable hangers. 8 self-aligning nylon wheels. Min. headroom 1". Max. door wt. 100 lbs.



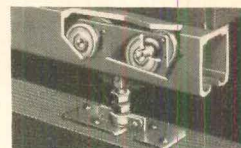
SERIES 650 For $1\frac{1}{2}$ " and $1\frac{3}{4}$ " wardrobe by-passing doors. Center mounted, non-adjustable hangers. 8 self-aligning nylon wheels. Min. headroom 1". Max. door wt. 100 lbs.



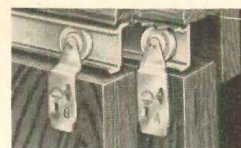
SERIES 350 For $1\frac{1}{2}$ " closed pocket door installations. Center mounted, adjustable hanger. 8 self-aligning nylon wheels. Minimum headroom 1-15/16". Max. door wt. 100 lbs.



SCOTTIE FASCIA TRACK SERIES For $\frac{3}{4}$ " (Series 5000) and $1\frac{1}{2}$ " (Series 5500) by-passing doors. Track can be installed after trim. Anodized fascia can be left plain or painted. Max. door wt. 75 lbs.



SERIES 400-A For $1\frac{1}{2}$ " closed pocket or heavy by-passing doors. Center mounted, precision ball bearing axles. 8 self-aligning nylon wheels. Min. headroom $2\frac{1}{4}$ ". Max. door wt. 150 lbs.



SCOTTIE SERIES 2050 One package, track, hangers and guide for both $\frac{3}{4}$ " and $1\frac{1}{2}$ " by-passing doors. (Series 2025 for $1\frac{1}{2}$ " and $1\frac{3}{4}$ " doors). (Series 2075 for $1\frac{3}{4}$ " doors). Max. door wt. 75 lbs.

Kennaframe[®]

Pat. 2,732,919



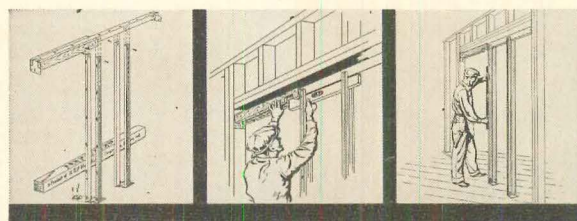
SLIDING DOOR POCKET FOR $1\frac{3}{8}$ " DOORS

Series 800 for doors up to 150 lbs.
Series 900 for doors up to 100 lbs.

EASY TO INSTALL

Pivotal connection of header and jambs allows independent leveling and plumbing of these members. Track can be removed without disturbing finished wall.

All Steel • Warp proof • Removable Track • 8 Wheels Per Door • Prefabricated • Completely packaged • Fits all 2 x 4 walls • Adjustable 3 ways • Takes any type wall construction



Solid Brass ACCESSORIES All Standard Finishes

Write For Complete Catalog
Kennatrack[®]
CORPORATION
A SUBSIDIARY OF EKCO PRODUCTS COMPANY
ELKHART, INDIANA
In Canada: Kennatrack Corp., (Canada) Ltd., Toronto



Pegs

are popular

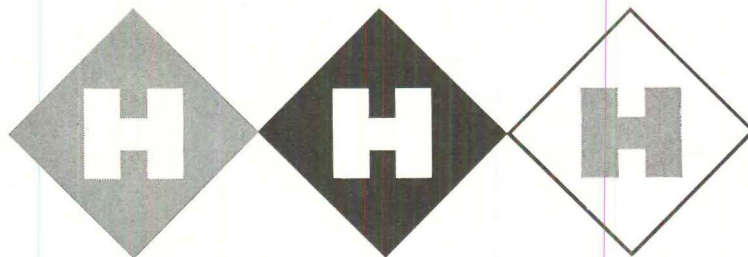
Here's a popular-priced version of always-appealing pegged oak flooring. The walnut pegs of this Bruce Ranch Plank Floor are inserted at the factory. The beautiful finish is factory-applied, too, for economy and durability. Alternating 2¼" and 3¼" strips with beveled edges help capture the appearance of a costly random-width plank floor. Bruce Ranch Plank is laid just like any strip floor. Write for color booklet. See our catalog in Sweet's Files. E. L. BRUCE CO. Memphis 1, Tennessee



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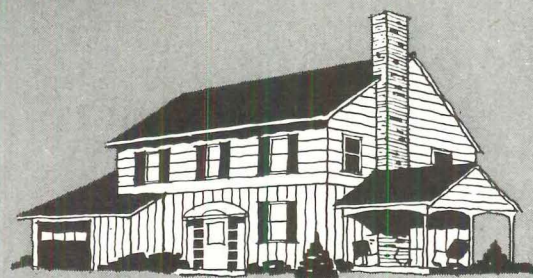
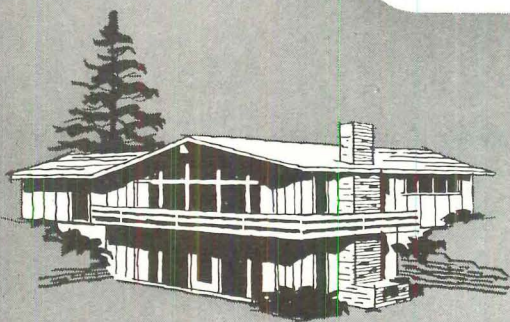


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The Big News that's Revolutionizing Kitchen Concepts on all Home Price Levels!

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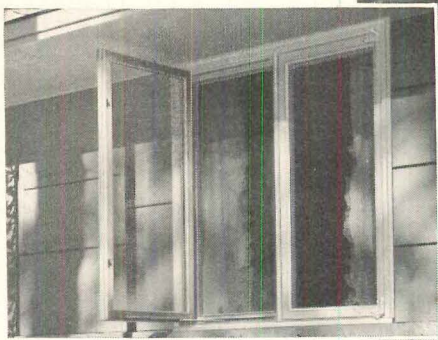
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with *new*
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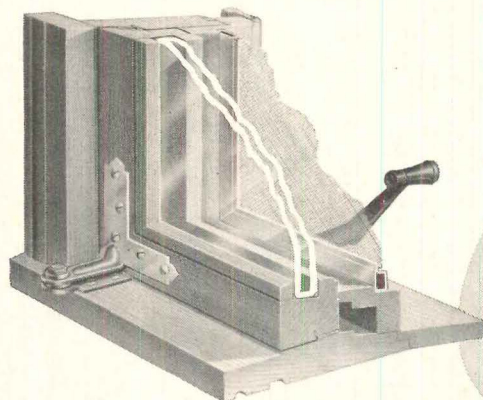


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Panel and Sash Doors



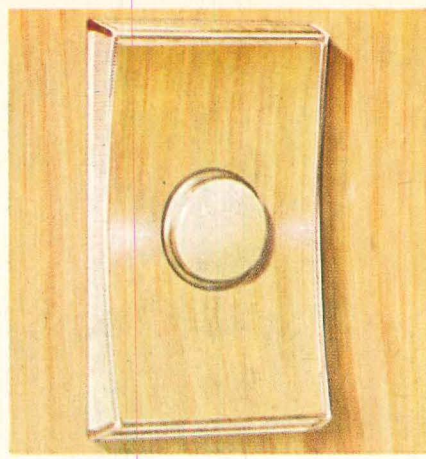
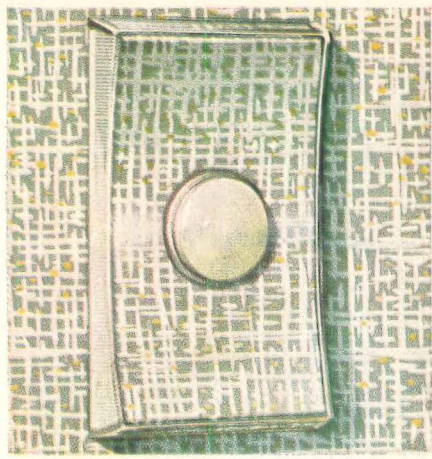
Solid Core Doors



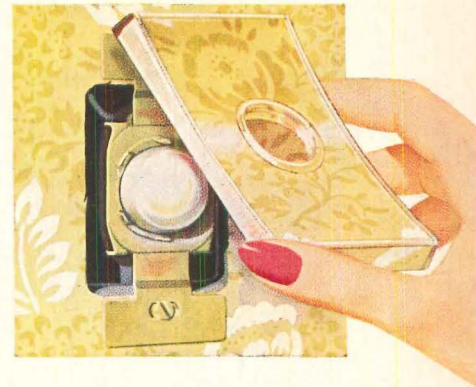
Aluminum Combination Doors



Louver Doors



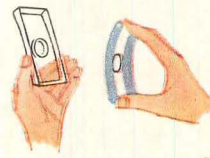
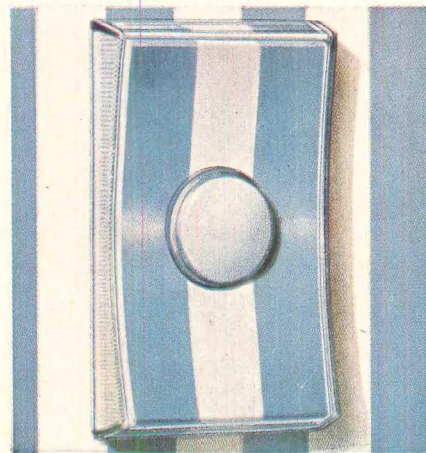
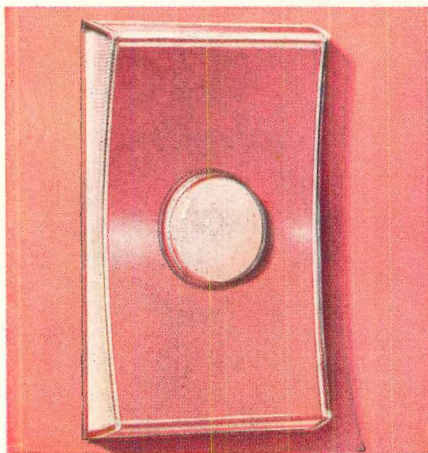
This low cost touch of luxury adds a lot of extra sell and extra profit.



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NEW HONEYWELL DECORATOR LIGHT SWITCH !

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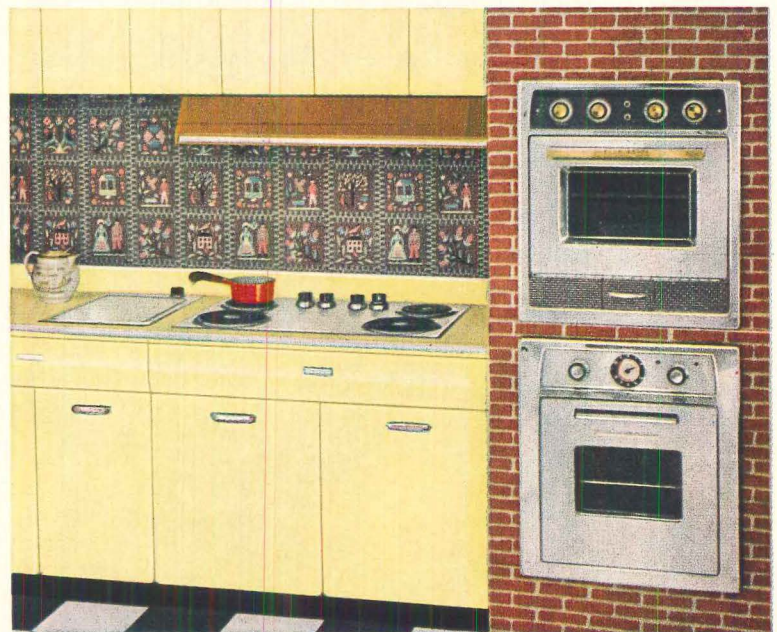


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ROUNDUP

Is the peak of the mortgage drought over?

Signs multiply that the worst of the current mortgage pinch is passing (see p. 55). Conventional loans are easy to get. In many parts of the East, they require no more than 5½%—just what an FHA loan plus insurance premium would cost. Savings and loans in some cities are described as “pushing” to find loans—at high yields. And at least one big insurance company has cheered its mortgage correspondents by issuing allocations for 1957 future commitments. Lack of futures money has been one big reason why builders’ spring plans are as nebulous as they’ve been in years.

THIS MONTH'S NEWS

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Federal lease purchase building suspended as inflationary

The government finally took action to curtail its own public works—as home builders have been demanding. General Services Administration suspended lease-purchasing of office buildings on the ground it is inflationary. Ninety-eight projects—\$700 million in planned construction—are affected.

The cutback is largely on paper. Work has started on only one lease-purchase building in the two years the law has been on the books. It is a \$2 million post office in Rock Island, Ill. Thus lease-purchase had not really tapped the money market yet. With its 4% maximum interest rate, chances that it would were slim. The government's tanker building program—100% insured ship loans with 5% interest (up to 6% under some conditions)—continues with little likelihood of reduction. The government has set a \$1 billion limit on the amount of mortgages it will insure. Several savings banks have said they will divert funds from mortgages to the more lucrative ship loans.

New setup urged to make FHA work in small towns

FHA is considering a new setup to help small town builders use FHA financing. This would involve using its Title I repair loan processing methods for Title II mortgage loans.

Small town builders often shy away from FHA because its nearest office is 100 or more miles distant. That means delays of months getting approvals and waiting for inspectors. Instead, Natl. Retail Lumber Dealers suggests, why not let a local bank set the original valuation and let a local lumber dealer make the construction inspections? This, notes Executive Vice President H. R. “Cotton” Northup, is what happens in conventional mortgage lending, anyway. FHA probably will try the scheme for six months in six communities of under 25,000 population. If it works, it may be adopted for all small towns.

Some experts fear the scheme would aid local lumber dealers at the expense of prefabbers and merchant builders. They forecast the plan would make small-town builders captives of materials wholesalers. This, they contend, could boost the cost of homebuilding.

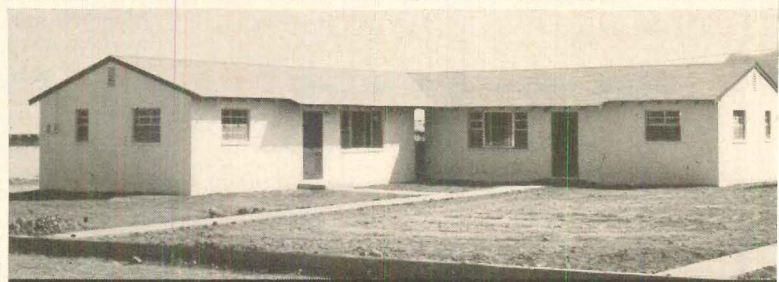
Lumber dealers move into contracting

More and more lumber dealers are getting into home building. One indication: some 50 dealers and other representatives of lumber interests attended the Small Homes Council's annual short court in residential construction at the University of Illinois in January. They constituted a sixth of the registrants.

FHA readies MPR revisions on plot planning

First MPR revisions this year will be on plot planning. Proposed changes went to local FHA offices for comment last month. The new rules, if approved in their present form, will be more flexible on items like lot sizes, clearance between houses, size of front, side and backyards. For instance, they will specify four reasons for permitting clearances smaller than standard: 1) local topography, 2) existing plotting, 3) local procedure and 4) design and planning of specific property offering compensating features.

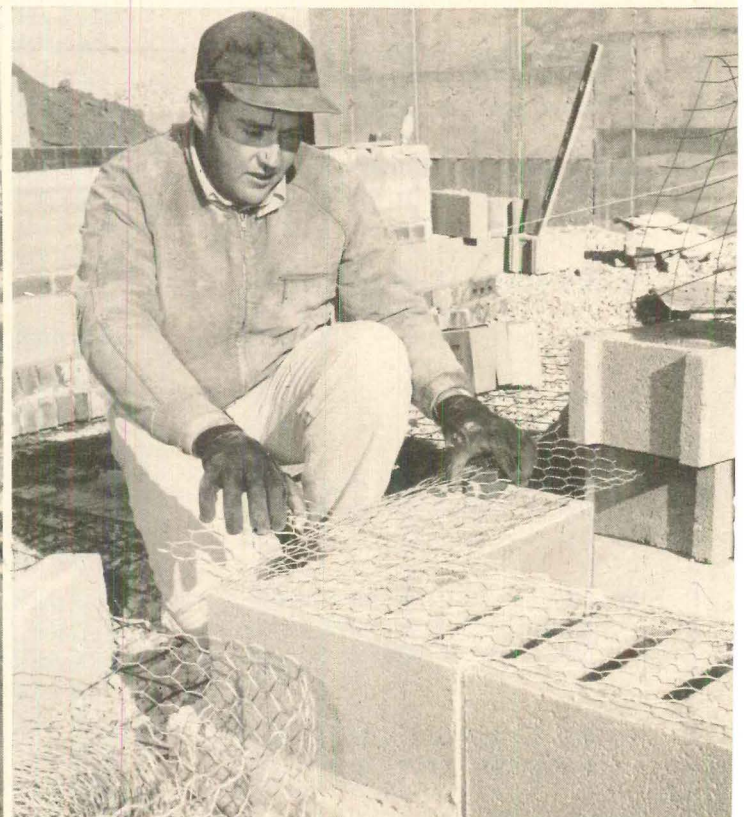
The long-studied recodification of basic MPRs has been delayed by long wrangles. Now, FHA hopes to bring them out by July. Some FHA experts think this complete rewrite of the rules will help stop local valuers from hanging strange rulings on MPRs. Instead of specific bans against, for instance, driveways narrower than 10', local offices would be told to drop the valuation on the house.



NEBRASKA It's so easy to fit Key-Wall around obstructions in block walls, such as electrical conduits, ducts and pipes. Simply cut mesh and place around obstacle, as pictured during construction of the National Guard Armory & Vehicle Field Storage Building in Lincoln. Key-Wall was used throughout the building. The contractor liked the stronger walls, the lower cost and compactness he got with Key-Wall. There is an advantage in using materials that building tradesmen like. *Schaumberg & Freeman, architects, Lincoln; Kingery Construction Company, general and masonry contractor, Lincoln.*

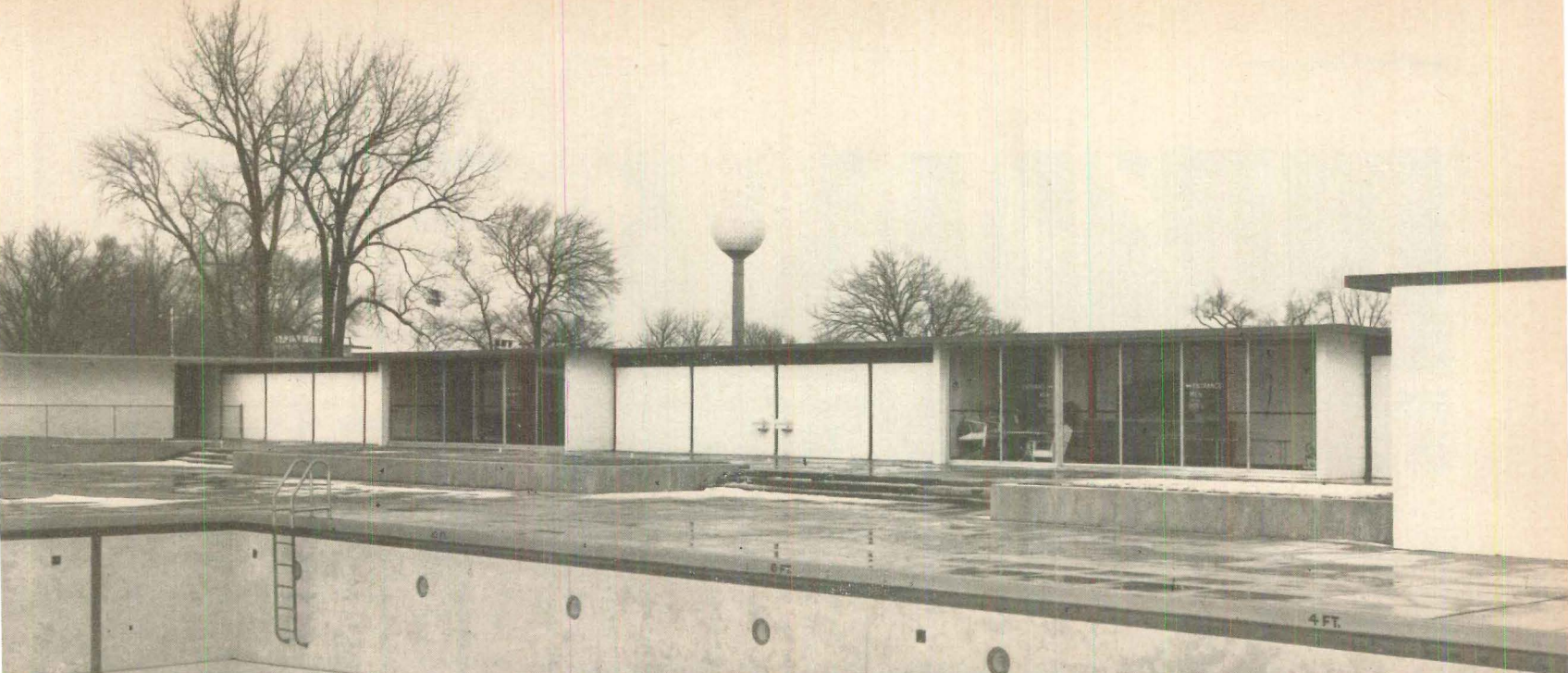
ARIZONA Production line methods were used in building five hundred 8' cinder block homes under the Wherry Project Act on the Ft. Huachuca Army Base. Masonry of all the homes was reinforced with Key-Wall. "We got stronger walls with 5 courses reinforced with Key-Wall than with 3 courses reinforced with another type, and the additional Key-Wall cost no more," states the Rubenstein Development Co., Phoenix. "We're satisfied." *Blanton & Cole, architects, Tucson; Rubenstein Development Company, general contractor, Phoenix; Michael Guida, masonry contractor, Phoenix.*

Builders everywhere are switching to



TEXAS To reduce shrinkage cracks, a fireproof concrete masonry partition in the new Dallas Memorial Auditorium was reinforced with Key-Wall. Research shows that Key-Wall gives effective resistance to cracks resulting from shrinkage of masonry. Just one of the many advantages you get when you specify and use Key-Wall. What's more, masons and helpers like to use it on the job. They don't have to be checked to be sure it goes in. *George L. Dahl, architect, Dallas; R. P. Farnsworth Inc., general and masonry contractor, Dallas.*

MISSOURI John Drews, masonry superintendent, finds it easy to reinforce corners with Key-Wall in constructing the Scudder Grade School, Robertson. Here, he is lapping Key-Wall at a corner without adding thickness to the joint. It's quick and easy to do. Short lengths of Key-Wall may be cut and used without reducing reinforcement strength. *Charles W. Lorenz, architect, St. Louis; Hankins-Hinrich Construction Co., general contractor, Clayton; Roy Elam, masonry contractor, St. Louis.*



ILLINOIS The beauty of the Tam O'Shanter Country Club bathhouse will last for years with walls reinforced with Key-Wall. You get increased lateral wall strength with this easy-to-handle masonry reinforcement. There's no better buy.

*Samuelson & Sandquist, architects, Chicago;
George S. May Business Foundation, general
and masonry contractor, Chicago.*

key-wall

galvanized
masonry
reinforcement



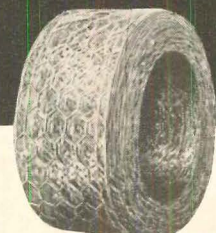
WISCONSIN Buildings, rising as part of the Silver Springs Industrial Subdivision in Menomonee, have exterior walls reinforced with Key-Wall. For exceptionally effective reinforcement, Key-Wall is the best value. The subdivision,



located near Milwaukee, is being developed for 50 small and medium size companies.

Megal Construction Company, general and masonry contractor, Butler.

Key-Wall comes in 200 foot rolls. Made for the following wall thicknesses: 4", 6", 8", 10", and 12". Available through leading building material dealers. For name of nearest dealer write Keystone Steel & Wire Company, Peoria 7, Illinois.



KEYSTONE STEEL & WIRE COMPANY

PEORIA 7, ILLINOIS



TEAGUE COMMITTEE—the key to what happens to VA mortgages—goes into session to ponder what to do about VA's unworkable 4½% interest rate. Left to right: Reps. H. Allen Smith (R, Calif.), William Ayres (R, Ohio), George Long (D, La.), Chairman Olin E. Teague (D, Tex.), B. F. Sisk (D, Calif.).

HOUSING POLICY:

Chances for VA interest boost dim as Senate Democrats vote against it

Hope that Congress will boost VA's politically frozen 4½% interest rate is dwindling.

The Senate Democratic policy committee, it leaked out at mid-month, has voted to oppose any increase in the unworkable rate. If so, the best the industry can hope for is a long delay before the raise will come. It is possible that the vote dooms higher VA rates for this year.

Opposition to lifting VA interest is strong in the House, too. There seems little chance that Congress will do as the administration and most of the industry wants: give VA the same interest flexibility (to 6%) that FHA has. Rep. William Ayres (R, Ohio) has introduced a bill to lift the VA rate to 5%—the first such measure in Congress. But Ayres coupled this with a moderate boost in direct lending, which the administration may oppose. The measure (and others) are before the House veterans committee whose chairman, Rep. Olin E. Teague (D, Tex.) wants to hold a 5% VA rate hostage for more than direct lending, and favors, alternatively, slicing FHA down payments to 2% on \$10,000 (June, News, *et seq.*).

A major Democrat-led move is shaping up to cripple the Voluntary Home Mortgage Credit Program and pump up direct lending.

Two-year-old VHMCP was the private lending industry's answer to direct government loans. It has been effective: 4,317 loans totaling \$38½ million to minority borrowers, 21,700 loans totalling some \$191 million to others in remote areas. One result is that VA has used only a fraction of its authorized \$150 million a year for direct GI loans. Democratic strategy is not to kill VHMCP outright. But Teague, for instance, has introduced a bill which would stop automatic referral of applications for direct GI loans on new homes to VHMPC. Now, VHMPC has 20 days to see if it can find a private lender before VA starts processing a direct loan application. Teague instead would let VHMPC buy a direct loan from the government up to 60 days after closing. He would boost the ceiling on direct loans from \$10,000 to \$12,500. And—for the first time—he would let builders get direct loan commitments to build speculative homes. Senate Majority Leader Lyndon Johnson has a bill in to provide \$1.4 billion for 4½% direct loans. The money would come from the National Service Life Insurance fund. If this passes, a Presidential veto is expected. As the *Chicago Daily News* editorialized, "the introduction into this market of fresh billions of artificially cheap money is the very definition of inflation."

More ammunition to bolster the drive for a whopping middle-income housing program has been wheeled up by the Senate housing subcommittee.

Committee staffers asked 250 mayors if their towns had a housing shortage and if so, in what rent brackets. The 131 replies from the loaded sample gave the expected answer: middle-income families (\$3,325 to \$5,638 a year) generally cannot afford new housing. Realtors, alarmed at the propaganda value of the study, promptly began rechecking the same 250 cities to bring out more facts about what existing housing is available, what if any code enforcement is going on to force renovation of slums.

WHERE THEY STAND

What the administration, trade groups want Congress to do about housing law

The Administration wants VA interest given the same flexibility as FHA. It wants only \$1 billion more for FNMA (via a \$100 million boost in its capital stock). It wants VHMCP extended (it expires June 30). It wants something akin to the Teague bill to ease FHA down payments (but may change its mind). At mid-month, HOUSE & HOME learned exclusively, top officials were considering this down payment schedule:

- 3% on the first \$10,000 of valuation
- 15% on the next \$6,000 of valuation
- 25 or 30% on the balance up to FHA's present \$20,000 limit.

This works out to 7½% down on a \$16,000 house, compared to 16% FHA now requires.

Veterans Administration officials, who have long dragged their feet about recommending a boost in the VA 4½% rate, now endorse it—reluctantly. Yet, surprisingly, Benefits Chief Ralph H. Stone has testified that "as a practical matter there has been little 4½% money for the last 18 months or two years!"

NAHB calls a boost in the VA rate "imperative" unless "GI loans are to become a thing of the past." (For more details on NAHB's legislative proposals, see NAHB convention report, p. 79.)

NAREB wants to give VA interest the same flexibility as FHA, would ease FHA down payments, oppose using NSLI funds for VA direct loans. Robert E. Scott of the realtors' Washington committee has (privately) applauded the plan drawn by Savings Banker Harry Held to end VA home loans and overhaul FHA (Feb., News).

Veterans groups: The American Legion



COLLINS

(as foretold in these columns last month) endorses giving VA interest FHA flexibility. But Builder Seaborn Collins, testifying for the Legion, also urged that VA loans be made eligible for FNMA special assistance (i.e. for a pipeline to the Treasury) "rather than expand the direct loan program." Mortgage men find it hard to see the difference. Veterans of Foreign Wars advocate that 2½ or 3% of VA mortgage be made tax exempt "like municipal bonds" instead of either boosting the interest rate or expanding direct lending. AMVETS are against any interest rate raise.

Life insurance companies want VA interest the same as FHA, have noted that VA (and to a lesser extent FHA) "is the sole remaining pegged interest rate in the capital markets." So no wonder there is a scarcity of VA and FHA money.

Savings and loans warn that if Congress expands direct lending or cuts FHA down payments, "the result could be much higher prices for homes." But they do not oppose a 5% VA rate. They oppose a commission to restudy the nation's credit structure, apparently fearing it might weaken their competitive advantages.



STONE

SEGREGATION:**FHA tightens anti-bias rules in New York state**

FHA has stiffened its procedures to compel compliance with New York state's laws against racial discrimination. Under the old regulations, builders were just told they must conform by a rider to the mortgage insurance application form. Now, FHA will warn builders that failure to conform may bring blacklisting. Experts predict the order will further cripple FHA rental housing.

New York gets bill to bar bias in private housing

A precedent-shattering bill to prohibit racial segregation in most privately-financed housing appears headed for passage by the New York state legislature.

The measure would be the first of its kind in the nation. It would place under the state's existing "anti-discrimination" laws all multiple dwellings with three or more families and all new private homes built in developments of ten or more units. One- and two-family houses would be exempt, except where they form part of subdivisions of ten or more homes.

New York already has laws prohibiting racial segregation in publicly-aided housing (including FHA and VA projects of ten or more units on contiguous land). But up to now, conventionally financed housing has been exempt.

The new measure was introduced in mid-January by the authors of the existing law, Sen. George R. Metcalf (R, Auburn) and

Assemblyman Bertram L. Baker (D, Brooklyn). It has the support of Gov. Averell Harriman, Mayor Robert Wagner of New York and a wide range of civic leaders and churchmen.

Backers also claim the support of home-builders. This rests on a comment by Emil Keen, last year's chairman of the Long Island Home Builders Institute and secretary of the N.Y. State Home Builders Assn. at an anti-bias meeting (Nov., News). Keen, complaining that the existing Metcalf-Baker law hobbles volume builders while the rest of the building industry "may do as it pleases," declared: "We will be happy to support an amendment to cover all housing in New York state, in all prices, for all groups. We believe integration is here and we are in favor of it, but we don't want to be the policemen."

Public housing is building Negro ghetto, say experts

Site selection for public housing is "perpetuating" a Negro ghetto which will "accentuate community problems."

So says an advisory committee of the Welfare Council of Metropolitan Chicago after months of studying the effect of subsidized housing on the city.

As a remedy, the committee proposed a state law eliminating the city council's power to veto sites. It complained that the city council rejected six of 11 sites proposed last year by the Chicago Housing Authority. Five of the rejects were in outlying (i.e. predominantly white) neighborhoods. But the committee admitted: "The city council position

stems in large part from local and neighborhood objection to public housing [in] new areas."

Chicago's 14,205 public housing units are now 76% Negro-occupied and 80% of current applicants are Negro. The report noted: "Approximately 1,700 Negroes per week are estimated to be moving to Chicago, a fair proportion of which become public housing applicants after the one-year resident requirement."

Chicago cops stop guarding scene of 1953 race riot

Chicago police have removed the last of their round-the-clock police detail from embattled Trumbull Park Homes.

It was 3½ years ago that a clerical mistake sent a Negro family to the then all-white public housing project on Chicago's far South Side. To suppress the resulting race riots, as many as 1,200 police were detailed there to guard a handful of Negro families, 28 of whom now live in the 454-unit project.

Alabama home owners rap sale of houses to Negroes

In Birmingham, Ala., an organization representing between 600 and 700 residents of the College Hills suburb began a drive to discourage sale of white homes to Negroes.

A petition to the Birmingham Real Estate Board asked it to "exercise some restraint on real estate people" and to let College Hills residents try to find a white buyer when a house goes up for sale.

MILITARY HOUSING:**With FNMA funds gone, program may stall this month**

March should be the month of decision for the Capehart Act military housing program.

Unless Congress rescues it, the program apparently will stall with only 19,000 of an authorized 150,000 units built or financable.

Since the mortgage pinch developed last summer, only Fanny May has been willing to buy 4% military housing FHA mortgages at a price (currently 99 net) that interests builders.

Fanny May's \$200 million of Treasury money for Capehart paper will be exhausted this month. Moreover, with construction loans limited to 4% by law, builders cry that they are forced to pay prohibitive discounts to get temporary financing.

Where the program stands

By mid-February, reports Bruce Kixmiller Jr., FHA special assistant for armed services housing, 7,054 units of Capehart housing were actually under construction. Some 215 units at the first project, Abilene Air Force Base, Tex. (May '56, News) were occupied. Another 12,054 units in 24 projects had been awarded to contractors. But five of the last six projects had found mortgage money only from Fanny May. At that rate, Kixmiller figures, the 12,054 units ready to start will exhaust the FNMA money.



KIXMILLER

A bill (by Rep. Albert Rains, D, Ala.) pending in Congress would authorize another \$500 million of Treasury (i.e. taxpayer) money to buy Capeharts. Thus the government could go on insuring military mortgages through FHA, guaranteeing payment of the principal and interest through the Defense Dept., and buying the loans through FNMA—a kind of financial legerdemain by which the cost of building homes for military families is kept off the national debt.

The Pentagon likes the idea of pumping up Fanny May. It also wants:

1. A boost in the interest rate, perhaps ½%. Rains, however, opposes this; and he was co-sponsor of the original legislation.

2. Construction money from Fanny May. This would require legislation which has almost no chance of passage. The Treasury would certainly fight it.

3. Higher allowable fees by FHA. The agency now permits 1½ points as a cost item on multi-family projects. Above that, low-bidders must absorb discounts or cajole FHA into hiding them in inflated cost estimates. But FHA aides point out that increasing allowable fees is tantamount to boosting the interest rate by subterfuge. So they shy away from doing so.

Home builders, some of whom (notably ex-NAHB President Dick Hughes) have been attacking the entire Capehart Act program as a needless and inflationary drain on money and materials (Nov., News), have nevertheless been bidding on military housing at a lively rate. Builder combines were low bidders on half of the first 14 projects. Tom

Lively's Centex Construction Corp. of Dallas (the nation's biggest volume housebuilder at last count) has won two awards.*

NAHB directors, during their Chicago convention (see p. 79), voted down proposals to condemn the Capehart program. Instead, they settled for a policy statement urging "constant re-examination to prevent excessive programming, which unfortunately is occurring in some areas."

FHA cuts Pentagon plans

Whether NAHB is right in charging that so many units are scheduled that they will wreck private housing markets in some areas, the programming is far slimmer than military men would like. Kixmiller says FHA has refused to go along with about 15% of Air Force requests and "God knows how many" from the Army. The conservative Navy (which has programmed only 15,578 of the 85,135 Capeharts on the books so far) has suffered only a single FHA-cutback.

Capitol Hill sources are betting FHA will approve only about 100,000 Capehart units. That means perhaps 85,000 will be built—provided Congress or a shift in the money market makes them financable.

* Involving the lowest cost-per-unit among the first 14 projects: \$12,986 for 500 homes at Eglin AFB, Fla., and \$12,713 for 360 at Blytheville AFB, Ark. Most projects will cost about \$13,500 per unit, one will cost \$15,866. Prefabbers have won three projects in New England but missed on a big project in Indiana, heart of prefabland.

NEWS continued on page 51



“My customers know quality construction

says this Madison, Wisconsin builder

“When we show a prospective customer one of our homes, we tell him that we use Andersen WINDOWALLS exclusively,” writes Marshall Erdman, nationally known builder and manufacturer of quality homes. “Customers recognize Andersen as a name that stands for quality—and that helps us convince them that ours are quality homes throughout.”

More and more builders are turning to Andersen Flexivent Wood Window Units. These builders like Flexivents’ economy . . . versatility . . . high quality and

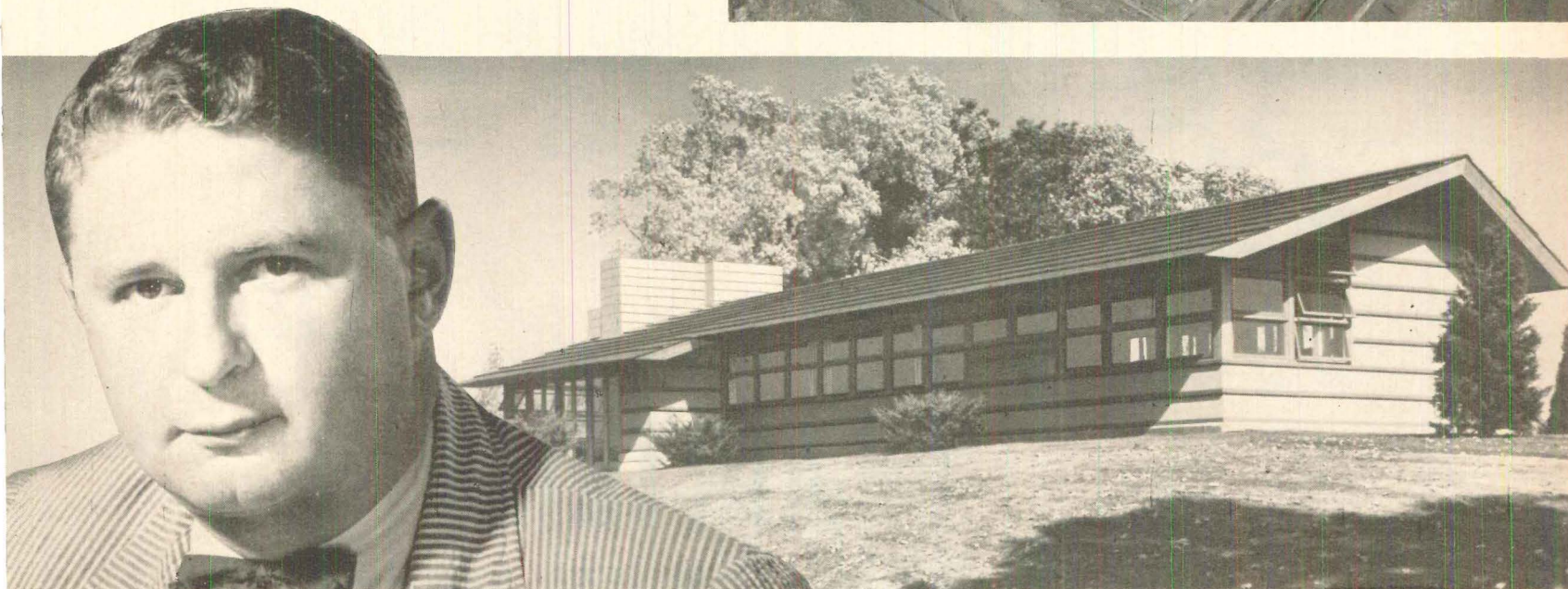
proven appeal to discriminating customers. Next time you’re planning a building project, be sure to look into these extra advantages. Flexivents can help you sell your homes *fast*—and put dollars into your pocket, too!

For specification data on Andersen Wood Windows, see your lumber and millwork dealer, Sweet’s Files, or write direct to Andersen Corporation for Detail Catalog and Tracing Detail Files. WINDOWALLS are sold by established lumber and millwork dealers throughout the United States, including the Pacific Coast.

◀ "It's easy to vary the appearance of our homes with Flexivent Windows," says Mr. Erdman. "By using different window treatments, we can build 20, 30 or 40 houses on a piece of land—and the houses don't look alike."

"Speeds production, because it's easy to store and assemble Flexivents. It's no trick at all to make up the 50 or more different combinations we use. And Flexivents are so well made we have had only two service calls on over 500 houses!" ▶

Frank Lloyd Wright is the designer of this distinctive home manufactured by Marshall Erdman. Andersen Flexivent Windows provide maximum ventilation—yet they close tight to seal out dust, rain and wind.



Andersen Windows mean quality materials”...

Andersen *Windowalls*

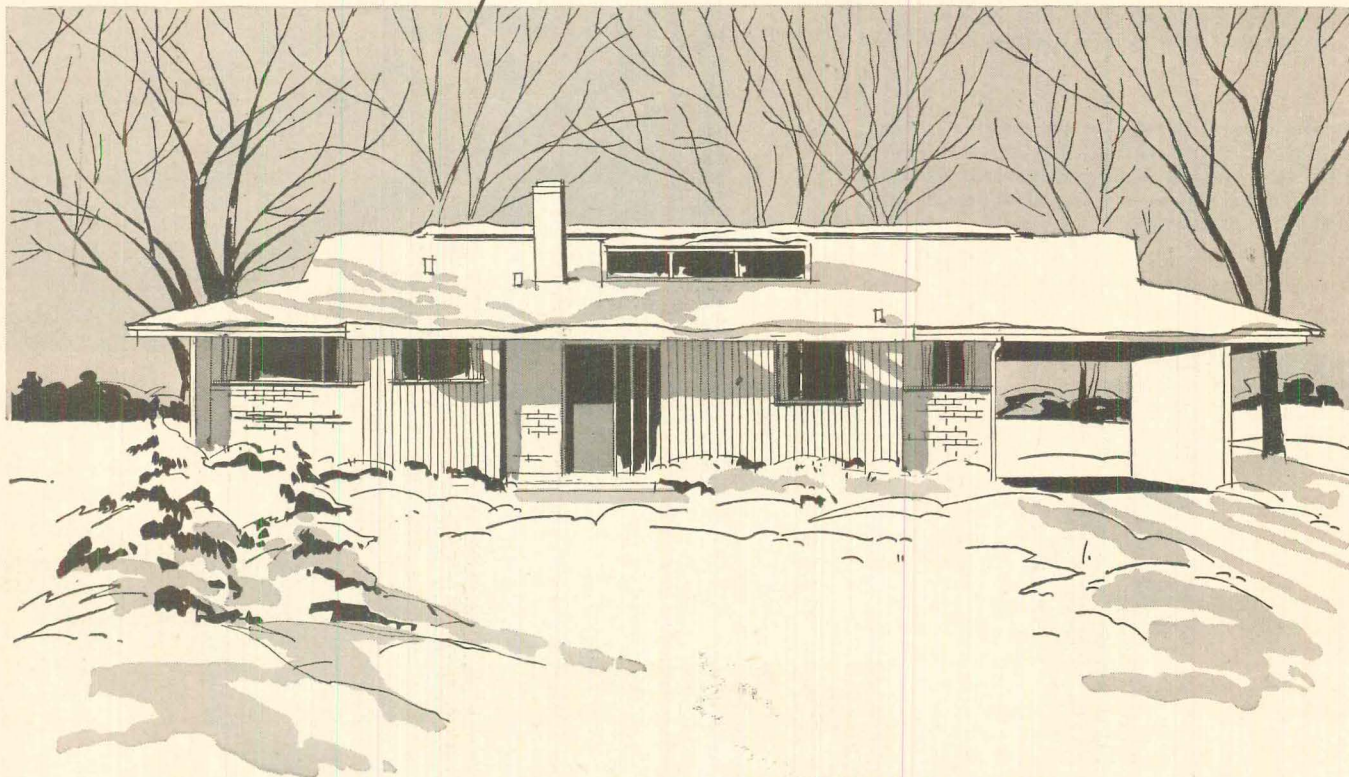
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*Lets your customers
DIAL "SPRINGTIME" ANY TIME
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"Most-wanted" convenience features—latest advances in construction savings—and *yearound* air conditioning—all teamed together in Airtemp's Composite Home!

If you haven't already investigated the Airtemp Composite Home, write Airtemp Division, Chrysler Corporation, Department HH-3-57, Dayton 1, Ohio.



**SPECIALISTS IN AIR CONDITIONING
AND HEATING FOR EVERY HOME**

Craft unions prepare for fight on jurisdictions

Building trades unions are getting ready for a last-ditch fight to keep their jurisdictions.

What alarms them most: they used to do 82% of the nation's construction work, now do only 56%! The rest of the work has been taken over by the big industrial unions who are insisting that construction be handled by production workers in industrial plants.

At the Miami Beach meeting of the AFL-CIO executive council, the 19-union Building and Construction Trades Council announced it is not going to take this lying down.

"We intend to protect our rightful chartered jurisdiction and to regain work now being performed by other organizations," a joint statement by the 19 unions declared.

One flareup at Miami was a complaint by the steelworkers to the merged union executive board that the sheet metal workers were boycotting the products of some dozen plants they have organized. F. C. Sawyer, executive vice president of the Burt Manufacturing Co. of Akron, Ohio, one of those affected, appeared before the AFL-CIO board and said his company has lost \$5 million in 10 years through the boycott on its ventilators and wall louvers. Some of the latter are used in home building.

In the background of this inter-union fight lurks Dave Beck's ubiquitous teamsters union. The teamsters reportedly offered the building trades \$500,000 help. Reasons: 1) to expand the teamsters' already powerful sphere of influence inside labor; 2) to get back at big industrial unions like Walter Reuther's auto workers and Dave McDonald's steelworkers who have pressed the fight against racketeering in the teamsters.

Lady bricklayers? Report foresees manpower pinch

Will home builders be forced to use women carpenters, bricklayers and painters to build homes in the expected 1960's housing boom?

A new report by Labor Secretary James P. Mitchell indicates they well may.* Mitchell predicts startling changes in US population and manpower characteristics in the next ten years will force industry to make correspondingly broad changes in its personnel policies. He notes:

- The nation's manpower in 1965 will be 79 million—an increase of 10 million over 1955.

- Half that increase will be women.

- There will be an actual *decrease* of 70,000 men in the 24-34 male group.

- The basic male increase in the work force will come in generally inexperienced men under 25 and men over 45.

When you take Mitchell's figures and match them with other facts, the home building problem becomes more apparent.

Apprentices are being trained in the home building industry today at a rate just barely in excess of the number of skilled men who drop out of the trade each year.

The \$1 billion highway program, will begin having a manpower impact next year. Each succeeding year, as more highways are built, competition for mechanics will grow.

* "Our Manpower Future—1955-65." For sale by superintendent of documents, US Government Printing Office, Washington 25. 30¢.

CLOSE-UP:

How Doug Whitlock builds markets for brick with a labor union's help

Doug Whitlock, vocal advocate of the lowly brick, has assured himself a place in the history of the building industry—because he went in where so many others feared to tread.

In today's building industry, there are few such cordial relationships as that between Lawyer Whitlock, chairman of the Structural Clay Products Institute, and Harry Bates, tough-minded president of the Bricklayers Union.

This happy labor-management relationship—one which many skeptics said was impossible—has led to some impressive gains in the bricklaying industry.

Twenty years ago, the average age of the US bricklayer was 57. Today it is 35.

Shortage of bricklayers

Twenty years ago, the building industry had 90,000 journeymen bricklayers—65,000 bricklayers too few—and there was no program for training any new ones. Today there are 150,000 bricklayers and an annual flow of 18,000 apprentices.

Far-reaching advances in bricklaying have been put into effect with the understanding



SCPI'S DOUGLAS WHITLOCK
More bricklayers, bigger bricks

cooperation of a union once notorious for standpattism.

Twenty years ago, these advances would have been considered impossible, but to strapping Doug Whitlock, a conservative Indiana lawyer, impossible is a non-existent word.

Whitlock was born in Terre Haute, Ind., on October 3, 1904, the son of lawyer Charles Chester Whitlock, who is still living. He attended Indiana public schools and got his law degree at the University of Indiana in 1928. Today, he is a senior partner of Gravelle, Whitlock & Markey, one of the capital's most successful law firms (specialties: antitrust and tax work).

He was an organizer of a Young Republican club on campus, later organized the Indiana Young Republicans. Whitlock, an orthodox conservative who opposes public housing and much other social welfare legislation, has remained active in Republican politics. He was the first president (1930) of the Young Republicans of America, organizer of President Eisenhower's 1952 campaign train and secretary of the 1957 Inaugural Committee.

When Doug Whitlock first came to Washington, back in 1929, there was no indication he would ever become involved in the brick business. He was a junior member of the law firm of Sanders, Childs, Bobb & Westcott in 1933 when he was assigned to work out a structural clay products code for one of its clients, the American Face Brick Assn. Careful study convinced Whitlock that all the brick associations should merge. He brought in the Brick Manufacturers of America, the Structural Tile Assn. and the National Paving Brick Assn. to form SCPI.

Merger accomplished, he set out to do something about the industry's basic problems—shortage of trained manpower, lack of research, dwindling markets.

Whitlock reasoned the best place to start was in face to face talks with union leader Bates. Armed with an impressive booklet entitled "65,000 masons short," Whitlock put the problem to Bates. He argued that more bricklayers were needed to lay (at 600 bricks per man per day) the number of bricks industry was capable of producing.

While Bates and his executive board debated stepping up recruitment, Whitlock carried his case to the union members. A team of Whitlock-hired union bricklayers went to each of the 535 local unions spelling out the bread-and-butter fact that the shortage of masons meant lost job opportunities.

\$450,000 program

The union got the point. A stepped up apprentice program was started—handsomely aided by \$450,000 of SCPI money, contributed over a three-year period.

Advancing masonry technology was a more difficult problem.

"It had become a truism that our technology was backward. There had been no real development in years," Whitlock recalls. He got SCPI to tackle the job with the help of the Arthur D. Little research consulting firm of Boston. At first, the work was conducted in the Armour Institute in Chicago. Now, SCPI has its own \$1.5 million laboratory in Geneva, Ill., and for six years has been spending \$675,000 a year for research.

But research without the ability to put new products to use would have been worthless.

When his research lab turned out the SCR brick (H&H, May '52), Whitlock went back to the union. The new brick—measuring 12" x 6" across compared to 8" x 4" for ordinary brick—was designed to cut down the bricklaying work on a house. Whitlock felt it would help the industry regain the competitive ground it had lost to frame.

Union fights bad codes

Whitlock won more than tacit approval. The union gave SCR brick much promotion help. Among other items it helped iron out trouble with restrictive local building codes—an unheard of thing in building annals.

Whether by cooperation or by fighting, there can be no doubt as to Doug Whitlock's success.

When he started with SCPI, the capacity of the industry was 1.8 billion bricks (or brick equivalent). Now it is over 9 billion.

He has set a goal for the industry: 50% of the nation's housing by 1960. It now claims 38% of the single-family house construction. NEWS continued on page 55



"We give overnight service as far as 200 miles away,"

Bill Medlyn, Long Island City.



"We ship windows the day we get the order,"

Ed Rouston, Detroit.

23 TRUSCON WAREHOUSES

help builders keep jobs moving



"If our dealer doesn't have it in stock, we do,"

Dee Jones, Cincinnati.



"You name it, we've got it... ready to go,"

Al Watson, Houston.

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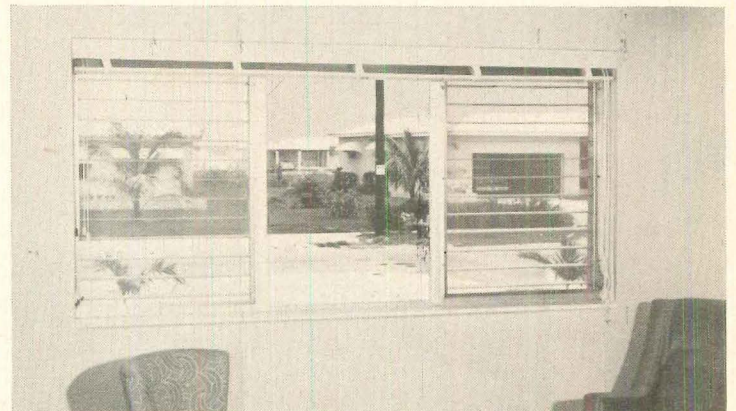
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. . . world's most popular steel double-hung window. Truly, the trouble-free window. Top quality at low installed cost. Comes complete with all hardware and stainless steel weatherstripping built in. Stays easy to operate because steel can't swell, warp, shrink, rot, so windows can't stick. Steel sash sections are attractively slim. Simply paint to match interior and exterior colors. Send coupon for tables of types and sizes.



TRUSCON INTERIOR STEEL DOORS

. . . Slide and Swing Types. You save dollars on framing, hanging, fitting and finishing these modern doors. Door frames easily assembled and erected in minutes. Frames are finish trim and molding, too. Closet doors glide noiselessly on nylon. Swing doors are sound-deadened. One-coat painting to match room decoration completes the job. Send coupon for tables of types and sizes.



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Sure, I want to keep jobs moving. Send me type-and-size information on:

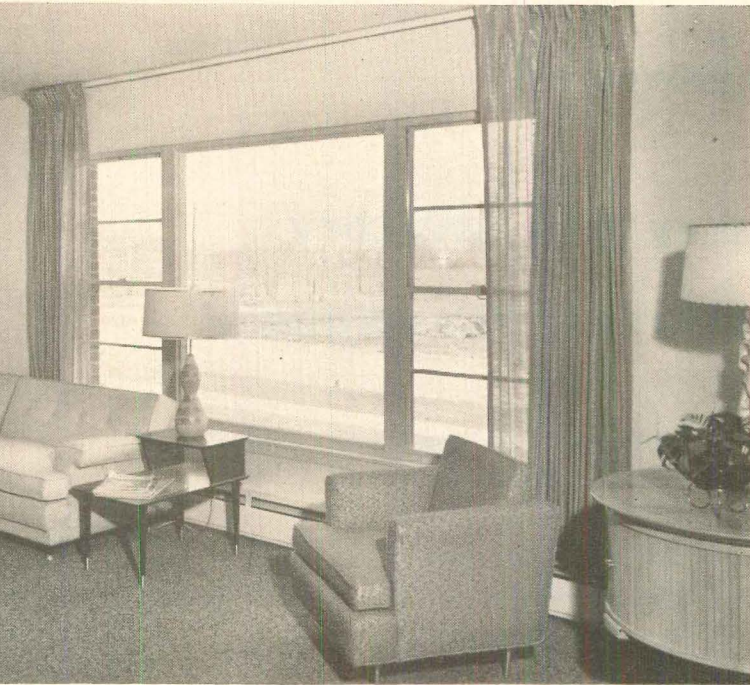
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Take the word of these four Truscon warehouse superintendents who are typical of all 23, coast to coast. They're in business to serve you—to back up Truscon dealers with complete stocks—so your jobs won't have to wait for materials.

They keep complete stocks of factory-fresh steel and aluminum windows, interior steel doors, reinforcing products and other Republic-Truscon building products in clean, well-organized warehouses. As Al Watson, Truscon warehouse superintendent in Houston says, "You name it, we've got it . . . ready to go."

Full-time warehouse support is another reason why it pays builders to standardize on Truscon. Truscon not only offers you the best in metal building products but sees that they are there when you need them.

Check with your Truscon dealer or your local Truscon district office. You'll like the service . . . and the products.

ALUMINUM JALOUSIES AND AWNING WINDOWS

. . . built and backed by Truscon®. New Truscon Jalousies are highest quality extruded aluminum throughout. Weatherstripped with stainless steel and vinyl plastic for use as prime windows, porch enclosures, breezeways, interior room dividers. Truscon Aluminum Awning Window, Series 400A, features highest quality construction . . . complete size range . . . center operation; completely shop assembled . . . weatherstripped . . . competitively priced. Send coupon.

STEEL

and Steel Products

THERE'S A NEW TREND IN BATHROOMS!

The DULAVOIR—revolutionary new lavatory

by  ends bathroom "Cramposis"

At last—a delightfully practical way to end bathroom "bottlenecks" forever. It's the exciting, new one-piece Dulavoir . . . a *twin basin* lavatory with integral counter top—exclusively Universal-Rundle's.

By doubling the lavatory capacity of busy bathrooms, the Dulavoir cuts grooming time in half. No more "cues," schedules, and frantic last minute rushing. The Dulavoir is the answer to bathroom "Cramposis," the plight of today's growing family.

The Dulavoir—another Universal-Rundle "first," mounts in a single

counter opening with one mounting frame. Made of durable vitreous enameled cast iron, it is available in Arctic White or six lovely decorator pastel colors. Deep basins, two recessed soap dishes, and concealed overflow drains are popular features of this time-saving, easy-to-clean lavatory by Universal-Rundle . . . the quality pioneer for over 56 years.

Architects and builders are invited to write for a complete catalog. Also, see the U/R section in Sweet's Architectural and Light Construction files. Universal-Rundle Corporation, 477 River Road, New Castle, Pennsylvania.



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Plants in Camden, N. J.; Milwaukee, Wisc.; New Castle, Pa.; Redlands, Calif.; Hondo, Texas

MORTGAGE MARKET:**First signs appear of easier money ahead--but at 5¹/₄ to 6¹/₂ % yields**

In housing's darkest postwar hour, there are now these first faint signs of financial dawn:

- Contracts awarded for industrial building have dropped sharply, according to Dodge estimates. Factory-building awards last year were only 2% above 1955's level. And the fall off was fairly steady after March. By December, factory contracts were back to their December '54 low mark. This corroborates the view that demand for capital for business expansion will drop below expectations this year. (Both Ford and GM have cancelled part of their 1957 investment plans, for instance.) Plant expansion has provided much of the competition for mortgage money.

- The money market has loosened a little after months of steadily tightening. Top officials are not sure if the pause is a basic turn, or a temporary phenomenon. But there is a change. Treasury 90-day bills, the most sensitive barometer, dipped from a 3.3% peak in mid-December to 3.1%. Interest on Aaa corporate bonds sank from 3.82 to 3.22.

- Home building is likely to benefit more than other construction from reduced use of credit and the ensuing drop in yields. Reversing the postponement of big commercial and industrial projects takes a long time. But many builders, on the other hand, not only have plenty of land at hand to step up operations, but will be under pressure to do so because holding land idle is costly.

Forecasts of forthcoming improvement in the FHA-VA mortgage market are now heard from a few experts.

Says Vice President Harry Held of Manhattan's big Bowery Savings Bank: "I think the market is going to improve substantially. Come September, it should be pretty good again [assuming VA gets a 5% rate]."

Notes Everett Mattson of Houston's T. J. Bettles, the nation's biggest mortgage banker, "Everybody seems to want future delivery, but wants property that is already built." Does this mean the market is about to turn? "It does to me," says Mattson.

VA's 4¹/₂ % interest rate is now so obsolete that many lenders are refusing even to discuss VA loans.

For one thing, many lenders have no confidence that Congress will boost the rate. For another, the eight or nine point discounts they would have to ask in the South and West are so big that their lawyers advise them to spurn the business and stay out of possible trouble with Congress and the public. Third, notes Mortgage Banker C. A. Bacon of Denver: "A builder would be foolish to build VA. The money isn't there, and if it were it would be at such a price the builder couldn't afford to operate under it."

Almost all the cutback in starts and spring plans is concentrated in VA homes.

In Detroit, two of the ten biggest builders, Alger Homes Inc. and Harold Taines, stopped selling GI homes, threatened to shut up shop completely by April and "go fishing." In Jacksonville, Fla., where the bulk of the new housing has been VA, Mortgage Banker John Yates estimates building has slipped "at least 40%." Among builders, he predicts, "we're going to have some casualties."

Amid drastic cutbacks in spring plans, mortgage money is actually growing more available—at competitive yields.

In Cleveland, savings and loans are offering conventional 20 year, 5¹/₂ % loans up to 75 or 80% of valuation. This makes a conventional loan as cheap as an FHA to anyone with a big enough down payment.

The outlook: a big trough in starts during March, April and perhaps May.

This will produce scare headlines. But meanwhile, the sales market will have been strengthening in many cities. If Congress raises the VA rate, or cuts FHA down payments enough by then, builders should be able to come out of their tailspin fast. So 1 million new units this year is still a pretty good bet. This would be a 23% drop from 1955, but houses will be bigger and costlier.

MORTGAGE BRIEFS**Rescue for Fanny May**

Congress is giving unmistakable signs it will not let Federal Natl. Mortgage Assn. run out of money.

The government's secondary mortgage agency will exhaust its old funds for buying FHAs and VAs this month despite a series of moves to stretch them. (The latest: another ½ point cut in Fanny May prices for 4¹/₂ % mortgages. The new prices range from 95½ to 93½—so low that two Detroit builders immediately announced they would stop selling VA houses. For a complete table of Fanny May's new prices, see p. 58.)

The administration asked Congress to authorize the Treasury to buy another \$100 million Fanny May capital stock. This would give the agency a \$1 billion boost in mortgage buying authority, since the association may legally borrow ten times its capital and surplus. To raise the money, the administration asked for power to let the Treasury buy up to \$350 million of FNMA debentures through June 30 and another \$350 million during the next fiscal year. This would let Fanny May avoid a public sale of debentures while money is so tight.

Congress showed little disposition to argue. The House banking committee promptly gave unanimous approval to a bill boosting Fanny May's borrowing authority by \$500 million, with power to sell \$350 million in debentures to the Treasury and another \$150 million to the public. This is a stop-gap measure, designed to tide the agency over until June 30. This month, legislators will open hearings on proposals to pump up Fanny May even more.

GI loans: a new wrinkle

Discouraged with the cold reception GI mortgages were getting in the market, a Wisconsin securities underwriter and a builder have teamed up on a new scheme which not only brings out money for VA loans, but taps sources which ordinarily do not buy mortgages.

"What we did," says President Delbert J. Kenny of B. C. Ziegler & Co. of West Bend, Wis., "is to take 36 GI mortgages [on a Milwaukee subdivision], deposit them with the First Natl. Bank of West Bend as trustee, and arrange to issue bonds against them in denominations of \$10,000, \$5,000, \$1,000 and \$500. The interest and principal payments from the mortgages will be slightly in excess of the interest and principal payments on the bonds."

When the \$385,000 offering went on the market last month, Ziegler and School View Realty Co. of Milwaukee found to their delight it was snapped up quickly by insurance companies, cemetery associations, pension funds, banks and "many individuals."

The bonds mature at intervals from April 15 to Jan. 15, 1972. Interest on the shortest term bonds is 4¹/₂ %, going up to 4³/₄ % on medium-term bonds and 5% on those maturing in the latter part of the 15-year maximum. The mortgages are for 25 and 30 years, but Ziegler counts on the ready market for seasoned loans to make it easy to sell the VA paper after 15 years.

The 5% bond interest based on 4¹/₂ % mortgages is possible because the bond issue is only \$385,000 and the mortgages total \$452,000. Thus School View gets, in effect, 96 for its VA paper vs. 93 now being paid on outright sale. School View also gets a tax advantage, spreading its profit over the mortgage term. Profit is taxed in dribbles instead of one lump sum, shifting from a 52 to a 25% tax bracket.

NEWS continued on page 58

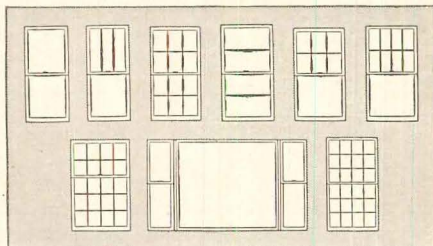


Historic Villa Louis, built in 1843 by Colonel Hercules Dousman in Prairie du Chien, Wisconsin, on the site of the original Fort Crawford.

Stately Villa Louis Owes Distinction and Comfort to Double Hung Wood Windows



Relative inexpensiveness permits generous use of double hung wood windows with metal weatherstripping.



An endless variety of design can be achieved with double hung wood windows. They are easily shaped and their surface receives and holds any type of finish.

A century ahead of his time Colonel Dousman, a man of several extraordinary talents, designed his Villa Louis as a home of arresting charm and distinction—and built into it a unique and effective air conditioning system. Wholly contained in the home is an ice house, with a four-inch air space around it; and air, cooled by the ice house, was circulated by ducts to the main dwelling. To serve both purposes of outer beauty and inner comfort this practical genius chose double hung wood windows.

Today, in order to utilize effectively the full cooling capacity of modern air conditioning, double hung wood windows with spring sash balance and metal weatherstripping are recognized as the ideal combination. Air conditioners can be easily installed in double hung wood windows. And metal weatherstripping reduces 85% of window air leakage. These and other material advantages of metal weatherstripping and double hung wood windows have earned both an unparalleled position of leadership. Best of all, home buyers appreciate the substantial installation and maintenance economies that only this combination offers.

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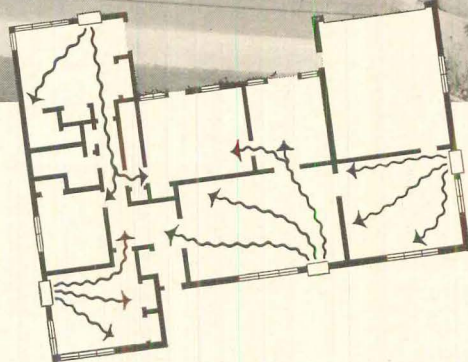
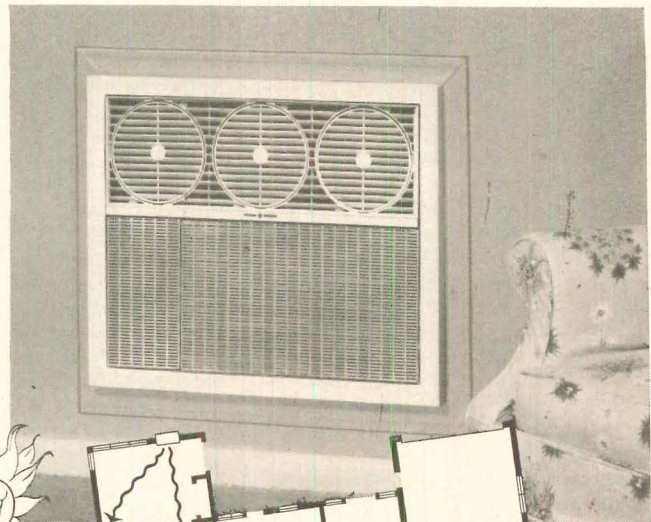
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George B. Rice, contractor, easily installed four General Electric "Built-In" *Thinline* Air Conditioners during construction of this new house at 2105 New Market Drive, Louisville, Kentucky.



Only four General Electric Thinlines automatically air condition 7-room house

"Our client wanted built-in, low-cost, high-capacity air conditioning in this new seven-room house," says George B. Rice, Louisville, Kentucky contractor. "That's why we chose four new General Electric *Thinline* Air Conditioners.

"We built a 1 hp. unit into the living room, a $\frac{3}{4}$ hp. unit in the den, a $\frac{3}{4}$ hp. unit in the master bedroom, and a $\frac{1}{2}$ hp. unit in the children's bedroom. With just the four of them, the whole house stays cool and comfortable."

The owner of a General Electric *Thinline* doesn't have to pay for cooling he can't use. Each unit has an automatic thermostat. As the sun moves around the house, the un-

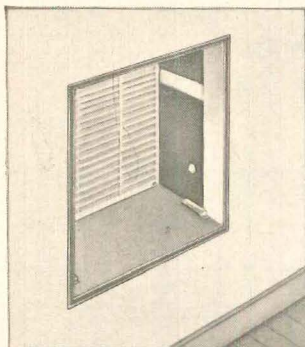
needed units turn off and those in the warm rooms go on.

Installed through the wall, there's little overhang inside or out. The new "Built-In" model is easy and quick to put in. Ask your General Electric dealer for complete details. General Electric Company, Room Air Conditioner Dept., Louisville 1, Kentucky.

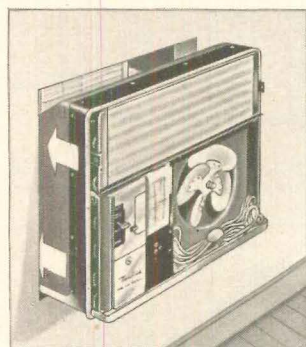
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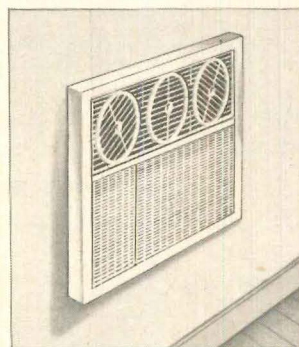
It's simple to install the new General Electric Thinline "Built-In" model



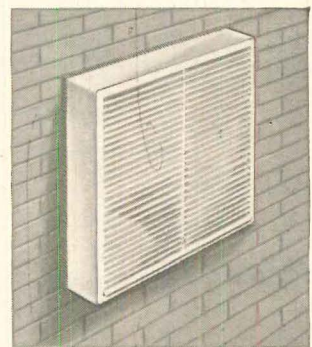
Case is installed during construction—mounts in any kind of wall. Panel protects until building is completed.



Thinline chassis slides into case later. Six screws hold it in place—give you a quick and weather-tight installation.



Add appearance front, air filter grilles. Then plug in. Grille can be painted with 6 spray-on colors to blend with any décor.



On the outside the *Thinline's* aluminum grille will look smart for years. It's easy to paint it to match exterior.

Milwaukee firm to insure mortgages at less than half FHA rate

Best evidence yet that FHA is charging too much for its mortgage insurance came last month from Milwaukee.

Mortgage Guaranty Insurance Corp. (704 W. Wisconsin Ave.) announced plans to offer private mortgage insurance for less than half what FHA charges.

FHA collects a straight 1/2% per year on declining mortgage balances (and has piled up \$313 million Sec. 203 reserves in 22 years of doing so). The Milwaukee firm will charge 1/2% the first year, but only 1/4% on the declining balance thereafter. Alternatively—and 25% cheaper still—it will offer a single premium to cover the first ten years of a loan (almost the entire risky portion). Rates will range from 1 1/4% to 2%, depending on the length of amortization.

The plan was still subject to approval by Wisconsin's state insurance department when

this was written. But Milwaukee sources expected no opposition, Mortgage Guaranty having assured two apprehensive title companies that it did not plan to jump into the title business through the back door.

Board chairman Max H. Karl, who is a member of the Milwaukee law firm of Frank, Karl & Bessman, expects to expand the plan gradually from Wisconsin to other states. Ultimately, he hopes to operate in all states but New York, which has a law against private mortgage guaranty firms. Mortgage Guaranty has an authorized capitalization of \$500,000. Karl says the minimum requirement of \$250,000 has been raised.

The company will insure first mortgages subject to these requirements and ceilings:

- \$25,000 loan up to 25 years.
- Must be amortized.

- 1- to 4-family nonfarm residential property, owner-occupied.
- 80% of value as per appraisal acceptable to the company.
- Satisfactory credit report.

Mortgage Guaranty's plan will contrast sharply with FHA's red tape and centralized (e.g. bureaucratic) control. Items:

1. There will be no interest limits.
2. Credit reports will be farmed out—to rating firms acceptable to the insurer.
3. A master insurance policy will eliminate need for the company to sign individual mortgage notes.
4. If the mortgage on a property is foreclosed, Mortgage Guaranty will waive any claim against the borrower if the sale of the property brings less than the loan balance.

MORTGAGE MARKET QUOTATIONS

(Sale by originating mortgagee, who retains servicing.)
As reported to HOUSE & HOME the week ending Feb. 8.

City	FHA 5s (Sec. 203) (b)						VA 4 1/2s						
	Minimum down*- 30 year		Minimum down*- 25 year		25 year, 10% down		30 year, 2% down		25 year, 5% down		25 yr. 10% down or more		
	Imme- diate	Future	Imme- diate	Future	Imme- diate	Future	Imme- diate	Future	Imme- diate	Future	Imme- diate	Future	
Boston local	101-par	101-par	101-par	101-par	101-par	101-par	Boston local	ax	ax	ax	ax	ax	ax
Out-of-state	94	a	95-96	a	95-96	a	Out-of-state	91	a	92	a	a	a
Chicago	97 1/2-98b	97 1/2-98b	98b	98b	98b	98b	Chicago	93-95bc	93-95bc	93-95bc	93-95bc	93-95bc	93-95bc
Cleveland	97-98	96-97	98-99	97-98	98-99	97-98	Cleveland	af	a	a	a	a	a
Denver	97-98	97-98	97-98	97-98	97-98	97-98	Denver	a	a	a	a	a	a
Detroit	97-98	97	98-99	98	98-99	98	Detroit	93-94	93	94-95	94	94 1/2-95 1/2	94 1/2
Houston	96f	a	96 1/2-97	a	97-97 1/2b	a	Houston	91	a	91 1/2	a	92 1/2	a
Jacksonville	97-98	a	97-98	a	97-98	a	Jacksonville	90-92	a	90-92	a	90-92	a
New York	99-par	99-par	99-par	99-par	99-par	99-par	New York	95-96b	95-96b	95-96	95-96	95-96b	95-96b
Philadelphia	98	a	98	a	98	a	Philadelphia	93bf	a	93	a	93	a
San Francisco	a	95	a	95	a	95	San Francisco	91-91 1/2	89-91	91-91 1/2	89-91	91-91 1/2	89-91
Washington	97 1/2	97	97 1/2	97	97 1/2	97	Washington	92	a	92	a	92	a

*7% down on first \$9,000

SOURCES: Boston, Robert M. Morgan, vice pres., Boston Five Cents Savings Bank; Chicago, Murray Walbach Jr., vice pres., Draper & Kramer Inc.; Cleveland, William T. Doyle, vice pres., Jay F. Zook Inc.; Denver, C. A. Bacon, vice pres., Mortgage Investments Co.; Detroit, Stanley M. Earp, pres., Citizens Mortgage Corp.; Houston, Everett Mattson, vice pres., T. J. Bettes Co.; Jacksonville, John D. Yates, vice pres., Stockton, Whatley, Davin & Co; New York, John Halperin, pres., J. Halperin & Co.; Philadelphia, Laurence J. Stabler, vice pres., W. A. Clarke Mortgage Co; San Francisco, M. V. O'Hearn, vice pres., Bankers Mortgage Co. of California; Washington, D. C., Hector Hollister, vice pres., Frederick W. Berens Inc.

NOTES: a—no activity. b—very limited market. c—no project market; only individual houses. f—only market FNMA. x—a few loans at par for public relations effect.

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

NEW YORK WHOLESALE MORTGAGE MARKET

Prices on the open wholesale market in New York City, for out-of-state loans, as reported the week ending Feb. 8 by Thomas P. Coogan, president, Housing Securities Inc.:

VA and FHA 4 1/2s	
(minimum down, 25 or 30 years)	
Immediates: 91-93	Futures: 90-93

FHA 5s

(minimum down, 25 or 30 years)

Immediates: 95-96 Futures: 94-95

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

FNMA PRICES

—effective Jan. 30, 1957

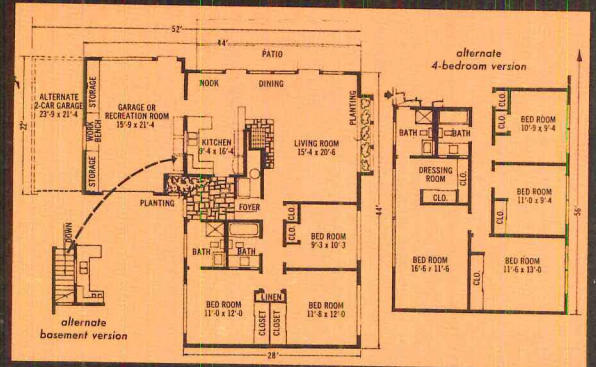
For immediate purchase. Subject to 1/2 point purchasing and marketing fee and 2% stock purchase. Mortgage ratios involve outstanding balance of loan to 1) purchase price (excluding closing costs) or 2) FHA or VA valuation—whichever is less. FHA prices cover Secs. 203b, 203i, 222 and 213 individual mortgages.

NOTE: If remaining term of an FHA Sec. 213 individual mortgage exceeds 30 years, the price shown is reduced by 1/2% for each 5-year period (or part thereof) above 30 years.

States	FHA 5s		FHA 4 1/2s		VA 4 1/2s	
	90% or less	over 90%	90% or less	over 90%	90% or less	over 90%
Conn., Me., Mass., N.H., N.Y., R.I., Vt.	99 1/2	99	95 1/2	95	95 1/2	95
Del., D.C., Md., N.J., Penna.	99	98 1/2	95	94 1/2	95	94 1/2
Ala., Ark., Colo., Fla., Ga., Ill., Ind., Iowa, Ky., Minn., Miss., Mo., Neb., N.C., N. Dak., Ohio, Okla., Ore., S.C., S. Dak., Tenn., Tex., Va., Wash., Wisc., Puerto Rico	98 1/2	98	94 1/2	94	94 1/2	94
Ariz., Calif., Ida., Kan., La., Mich., Mont., Nev., N.M., Utah, W. Va., Wyo., Hawaii, Virgin Is. }	98	97 1/2	94	93 1/2	94	93 1/2

young modern

a scholz *California contemporary* design

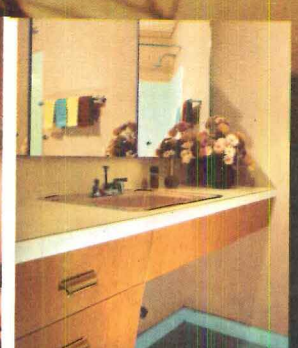
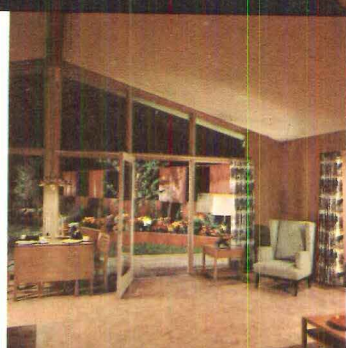


America's most exciting homes the quality . . . the design . . . sells itself.

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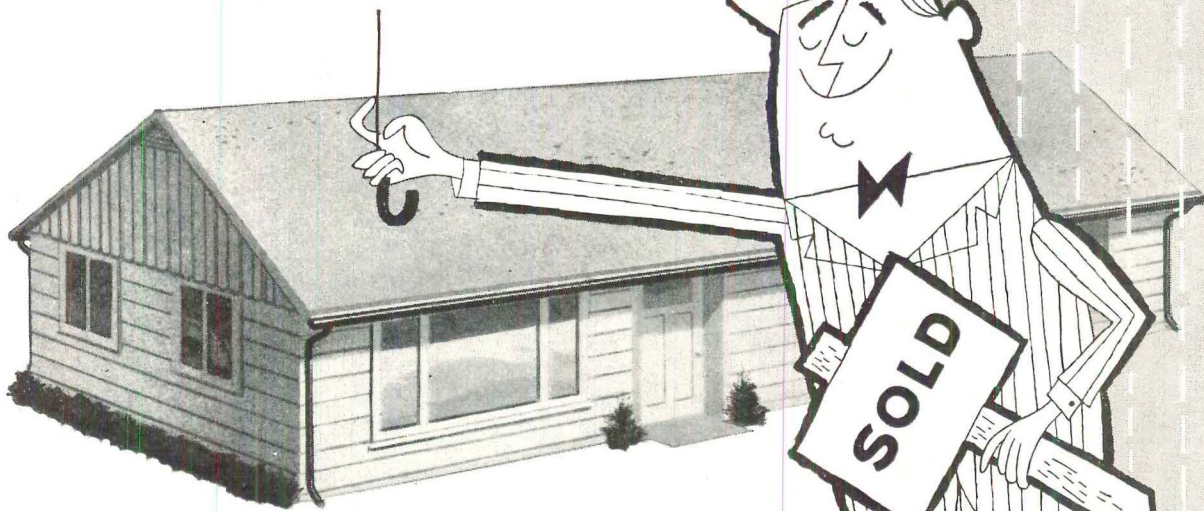
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**Rain-carrying equipment costs little
but makes a big difference!**

Will the homes you build today help you sell more homes a few months from now — or will they begin to take on a run-down look—paint-streaked and discolored, siding rotting, foundations undermined?

Rain-carrying equipment protects your reputation. It keeps roof-contaminated rain water from streaming down the siding and eroding the soil at the foundations. It guards your home in a hundred ways against the insidious inroads of moisture.

Milcor Galvanized Gutter and Conductor Pipe cost so little that you can't afford to jeopardize your reputation by leaving them out. Besides, Milcor rain-carrying equipment has the *extra strength of galvanized steel*, is long-lasting and trouble-free.

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The Crack IN THE Picture Window

Author flays builders, indicts postwar tracts as fresh air slums—and wins critics' praise

THE CRACK IN THE PICTURE WINDOW. By John Keats. 196 pp. Houghton Mifflin Co., Boston, \$3.

If home builders suspect they have a public relations problem with the US public, "The Crack in the Picture Window" proves it.

It is as savage an attack on postwar housing developments—"split-level purgatories" to Keats—as has yet appeared. It is bitter, provocative, overdrawn and burdened with numerous factual errors. Yet it contains enough germs of truth to be dangerous—to the industry.

The book is winning many a favorable review from critics whose insight is more literary than factual.* The New York Times has cited the book as one of four non-fiction selections by its staff "of particular literary, topical or scholarly merit." Says a Houghton Mifflin spokesman, "Many of us here think we have a sleeper that may suddenly explode into a bestseller."

'I was angry'

Keats, 35, is a former reporter and wire editor for the Washington Daily News, now turned freelancer. He lives in the rolling farm country of upper Montgomery County, Va. His personal exposure to tracts is limited to a short stay in a suburban Virginia development. Of "Crack," he says: "Although it's written as satire, I was angry when I wrote it." Here's how Keats begins:

"For literally nothing down—other than a simple 2% and a promise to pay, and pay, and pay until the end of your life—you too can find a box of your own in one of the fresh-air slums we're building around the edge of America's cities. . . . Whole square miles of identical boxes are spreading like gangrene. . . . [These are] developments conceived in error, nurtured by greed, corroding everything they touch. They destroy established cities and trade patterns, pose dangerous problems for areas they invade, and actually drive mad myriads of housewives shut up in them. . . . The chisel was the tool most often used to construct the postwar development house."

Pathway to disenchantment?

To spin a thread of narrative, Keats relies on a set of fictional characters, John and Mary Drone and their two children, their neighbor, Mary Fecund, Adam and Eve Wild—all enveloped (by easy credit) in constant hock. They live in Rolling Hills, a particularly disenchanting subdivision bulldozed flat by S.O.B. (for Samuel O. Burmal) Construction Co. which has turned the area into a "level red-clay sea," and, in the process, kited the price of the land from \$300 to \$24,000 an acre.

Keats supports his indictment with evidence of jerry-building uncovered in 1952 by

*When Reporter Harrison Hagemeyer of the Washington Post, a tract dweller "in a small shingle house," wrote in rebuttal: "I like it fine," the Home Builders Assn. of Metropolitan Washington presented him with a cup for "inspired reporting in the public interest."

the House's Teague committee, which investigated VA housing in 26 cities. Concludes Keats:

"Housing developments combine the worst disadvantages of suburbs and city slums without reflecting the advantages of either."

As Architect Chloethiel Smith notes in a review of Keats' diatribe, "many of the author's technical mistakes are maddening to anyone who knows anything about building. . . . Either he should dig deeper into the problems of rapid population growth, easy credit and a staggering gross national product, or he should examine housing with a less anger-reddeened eye."

Keats' remedy is nebulous: turn all these "clutters of slapdash matchboxes" into rental housing and start over with architecturally good homes in planned and zoned communities. How, he does not say. Neither does he suggest how somebody should "put a ceiling on land values." But there he has an idea that builders and realtors will hear again.

MARKET BRIEFS

Vacancy rate down 0.3%

Housing vacancies fell 0.3% in the fourth quarter of 1956—a good indication of growing housing demand, unmet because of tight money.

The Census Bureau reported a vacancy rate of 2.8%. Rental vacancies were 2.1% (down 0.1%). Vacancies in homes for sale were 0.4% (down 0.2%).

Adds NAREB: vacancies are concentrated in second-rate and blighted quarters.

5% down—conventional

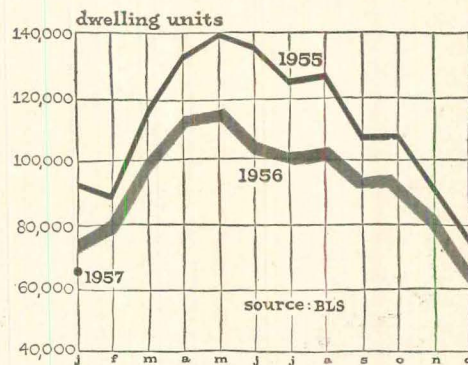
A land-contract financing plan which permits 5% down payments to non-veterans is proving a sales bonanza to a big Milwaukee realty firm.

Joseph J. Zilber's Towne Realty Co. announced the deal in a two-page ad last month. When four days brought 40 homes sales, Zilber enthused: "This will double our volume over what it would have been with straight VA or 20% down for non-vets. There's nothing fancy about the plan. All it takes is money. We're back to the good old days."

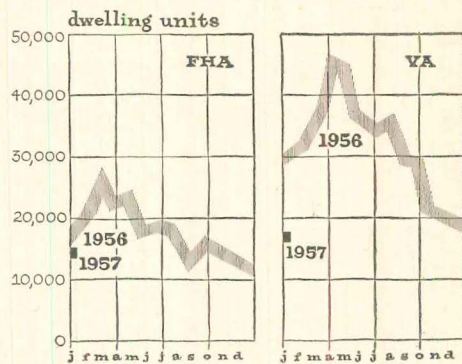
The plan—which resembles the celebrated Hadley-Cherry setup (H&H, Feb. '55 and p. 82, this issue)—works like this:

Zilber takes out a conventional mortgage for his homes, paying about 5¾%. Buyers sign a 25-year land contract at 6% interest. For example, a buyer taking a \$15,000 house pays \$750 down and 400 monthly payments of \$96.65. Towne Realty holds title to the property until the loan is repaid. If the buyer defaults, Towne can get judgment in 20 days and possession in another 60, instead of waiting one year on a conventional mortgage foreclosure under Wisconsin law. And, under the law, the buyer has no equity.

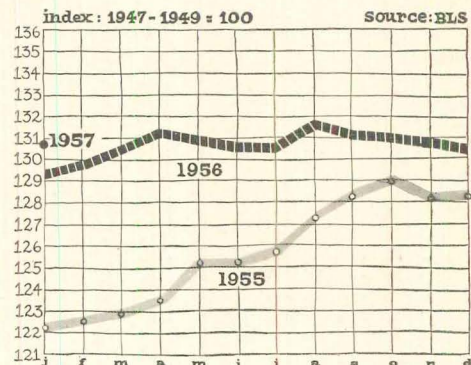
HOUSING'S VITAL STATISTICS



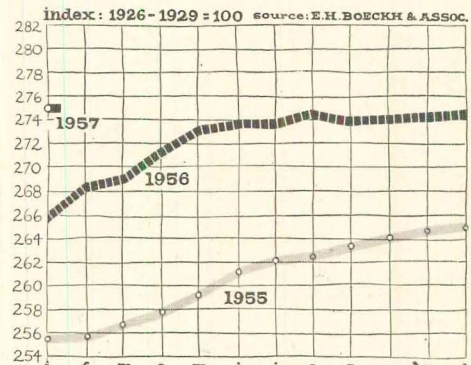
HOUSING STARTS in January: 65,000 (private 62,000, public 2,800). This is a drop of 13.3% from January 1956 and a whopping 25% from January 1955. The adjusted annual rate this January was 1,010,000.



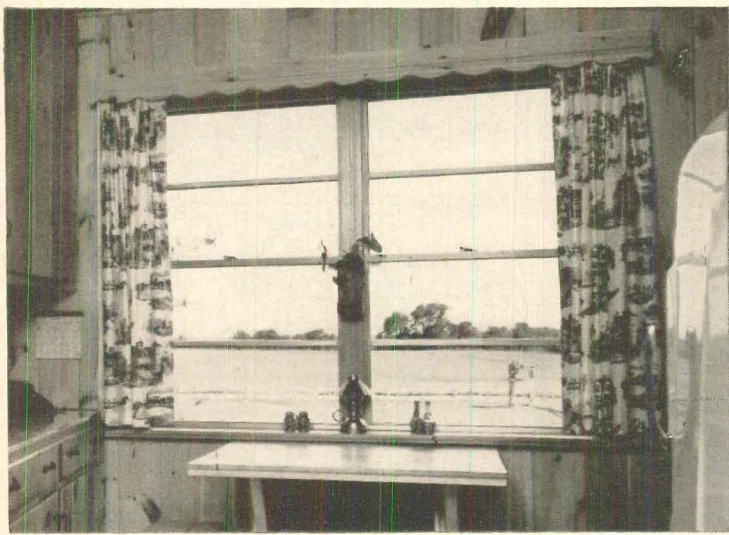
FHA AND VA APPLICATIONS: VA appraisals on new homes hit a 40-month low in January: 18,924. FHA applications rose 14.6% from December but it was the lowest January since World War 2. The VA figure was down 35.4% from January '55.



BUILDING MATERIALS costs showed the first upturn since August. BLS' index rose 0.2% in January to 130.7. Lumber and wood products led the advance.

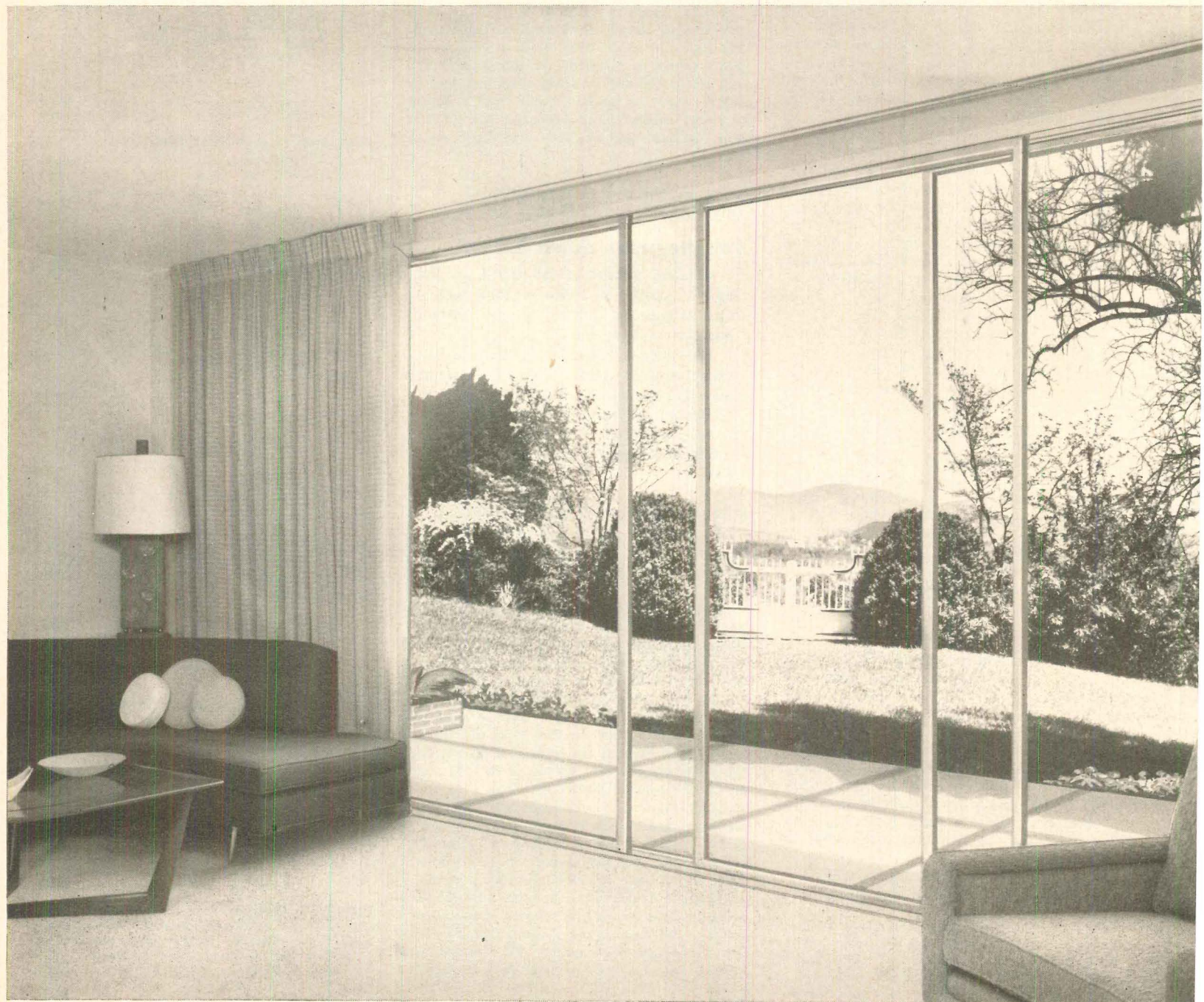


BOECKH'S INDEX of residential building costs climbed 0.3% to 274.5 in January. Weak lumber prices were offset by higher freight rates. Col. E. H. Boeckh forecast a continued rise for building costs because the full impact of higher freight rates has not yet been felt.



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Immediate delivery from stock . . . service that's as near at hand as your phone . . . Lupton quality aluminum and steel windows in stock sizes, four styles: Double-Hung; Ranch; Residence Case-

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NEW LUPTON WEATHER-TIGHT ALUMINUM SLIDING DOORS

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Screens—(*Furnished at extra cost when specified.*) Heavy duty aluminum sliding screens make doors practical for use anywhere. Equipped with flexible closure strips, locking latch and interior and exterior pulls.

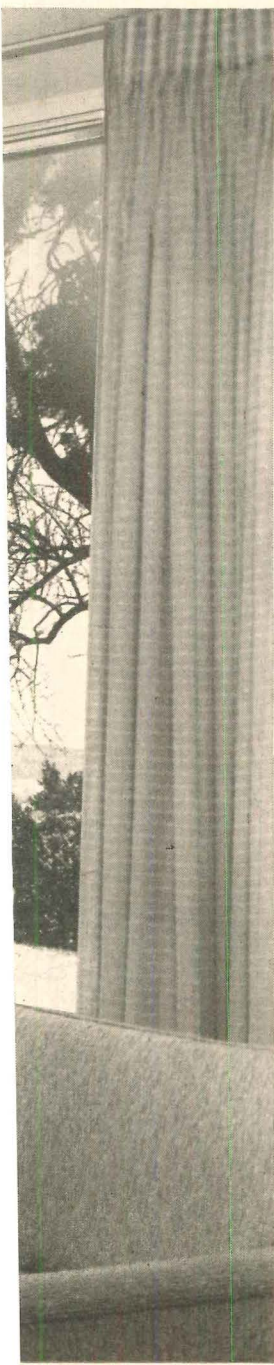
For on-the-spot service, fast delivery, good value on Aluminum Sliding Doors . . . and Metal Windows, put in a call to your nearby Lupton Sales Representative. His name and number are listed in the Yellow Pages under *Windows & Sash—Metal*.

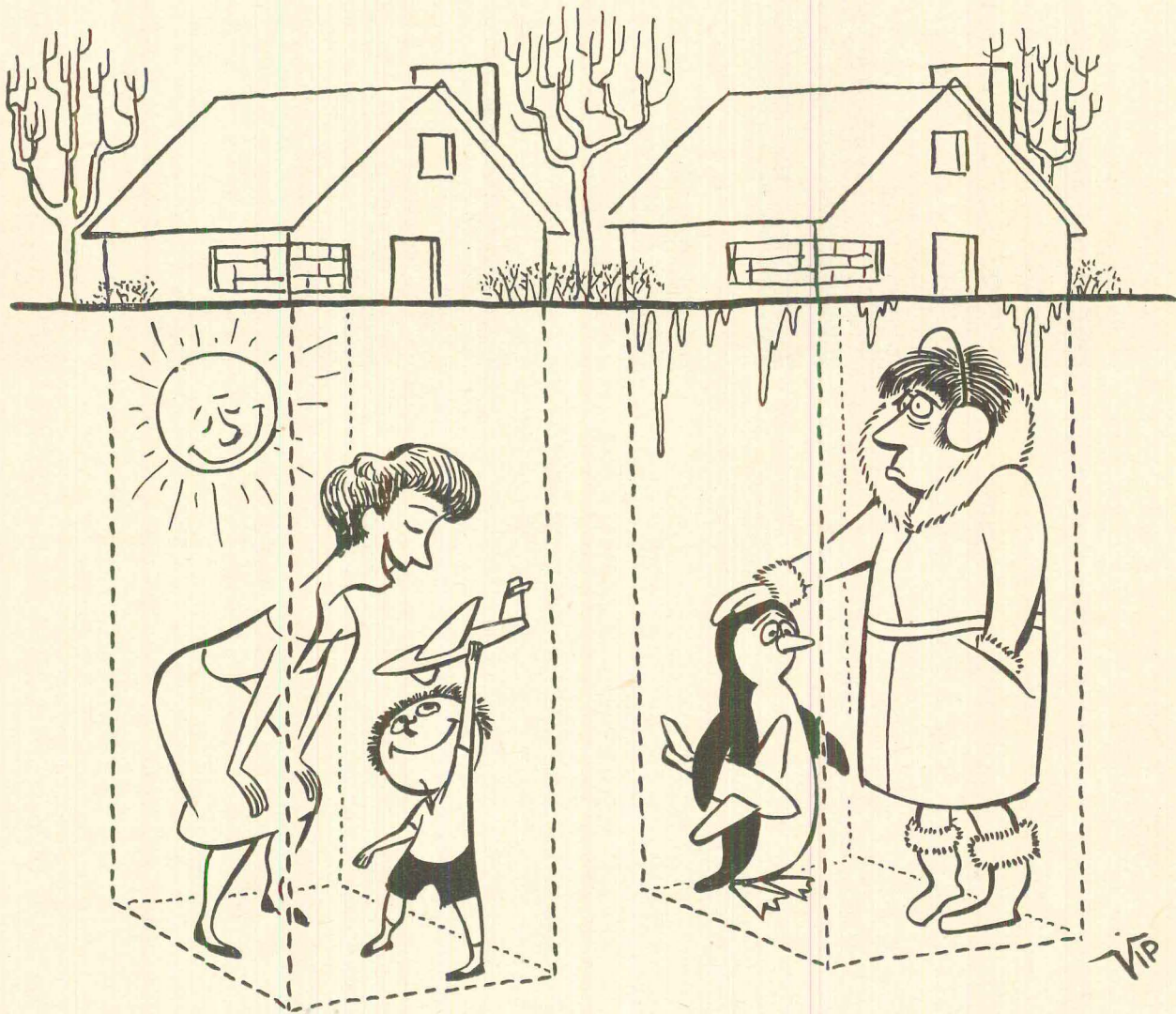
LUPTON METAL WINDOWS

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Main Office and Plant: 700 E. Godfrey Avenue, Philadelphia 24, Pa. West Coast Offices and Warehouses: 672 S. Lafayette Park Place, Los Angeles 57, Calif., 1441 Fremont Street, Stockton, Calif.

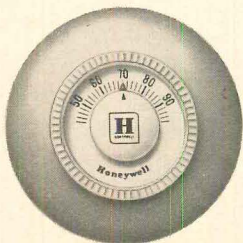
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LOCAL MARKETS: VA tells where new houses are going unsold

VA has lifted the Red tape curtain that usually shrouds its local market data.

Before the Teague committee, Benefits Chief Ralph Stone listed housing areas having unsold surpluses during November.

Later reports, not fully compiled, indicate "that in some cities the overhang of unsold new houses was reduced or eliminated during the last two months of 1956," he added.

This would bear out predictions by housing experts that the slump in home construction will improve the market.

Highlights of Stone's report:

California: Surplus in \$12,000 to \$16,000 class in *Pomona, Covina, West Covina* and *Puente* "due to failure of builders to keep pace with competitive market in architecture, location and price." *Santa Ana*, Orange County, surplus in \$12,000 to \$16,000 range. "Some tracts have large inventory of unsold houses which are poorly designed and located and over-priced in competitive market."

Michigan: *Detroit* surplus in \$15,000 to \$18,000 range. "High land and material costs and mortgage discounts raise prices beyond means of factory workers. No surplus in March, '56."

Missouri: *St. Louis* surplus in \$13,000 to \$20,000 range "due to speculative building." No surplus in March, '56.

Ohio: *Cincinnati* surplus in \$12,000 to \$16,000 range "due to lack of suitable mortgage financing." No surplus in March, '56. *Toledo*, surplus in \$25,000 to \$40,000 range due to "overbuilding."

Kentucky: *Louisville* surplus in \$11,000 to \$15,000 range due to "tight mortgage money,

channeling of investment funds into industrial and business loans for higher yield." No surplus in March, '56.

Pennsylvania: *Levittown* surplus in \$12,000 range due to "cut-back in employment, discriminatory buying, and tight money." No surplus in March, '56.

The situation last month in other US housing markets:

Washington, D. C.—An interview and mail survey of some 8,000 persons visiting a \$16,500 tract in Wheaton by the House & Gerstin Advertising Agency turned up these results: 64% of the people said they were in the market for a house now; 34% said they were looking for one between \$15,000 and \$16,000; 36% up to \$18,000 and 30% up to \$20,000; 33% were looking for split levels, 32% for ramblers, another 13% for either. In the \$18,000 to \$20,000 group, only 25% wanted low down payments. The rest were prepared to put down between \$1,000 and \$5,000; 57% lived in apartments, 43% in homes. The survey showed that many of the 36% who were not in the immediate housing market thought they might be looking in three to six months.

Houston: Unemployment in the building trades is reported heavy. Dixon D. Hutchinson, president of the Houston Home Builders Assn., says one-third of the city's 20,000 home building craftsmen are out of work. Two other builders agree. Hutchinson says one-third of the Houston builders are either out of business or on the way out. The HHBA president says the VA market is down 80%, the FHA market down 50% and

conventionals up 20%. Official figures suggest these estimates are high. Starts were only down 13% in January. Officials of VA and FHA, while conceding a drop in home building, say it is much less than the HHBA estimates.

New York: State Housing Commissioner Joseph McMurray said approximately 79,000 units were started in 1956, of which 90% were privately financed. This was 21% below 1955 and the lowest home building year since 1948. Rockland County (H&H, Aug. '56) was the only area in the state which showed any measurable percentage increase in starts. Big dips were recorded in Nassau, Suffolk (see Long Island roundup on this page) and Westchester Counties, and in Rochester, Syracuse, and Albany.

Chicago: The city of Chicago had 14,074 starts in 1956, a 12% drop from 1955 and 20% below the 1950 peak. Less than half (6,971) were single-family units. Hottest housing area in the city is bounded by Pershing Road, 87th St., Western and the city limits. Here 3,000 homes, mostly in the \$17,000 to \$28,000 range were built. The average home in Chicago cost \$15,220, up 8.8% from 1955's average of \$13,992.

Miami: Production of one and two-family units in South Florida was up in 1956. Dade County dropped but Broward County increased. Vince DeMeo, president of the Miami Home Builders, attributes this to lower land costs in Broward. Figures compiled by the Miami Builders Exchange showed:

	UNITS	
	1955	1956
Dade County	13,468	13,197
Broward County	5,417	9,007

LONG ISLAND MARKET: Builders blame slow sales on land prices

Have inflated land prices crippled the once booming Long Island housing market?

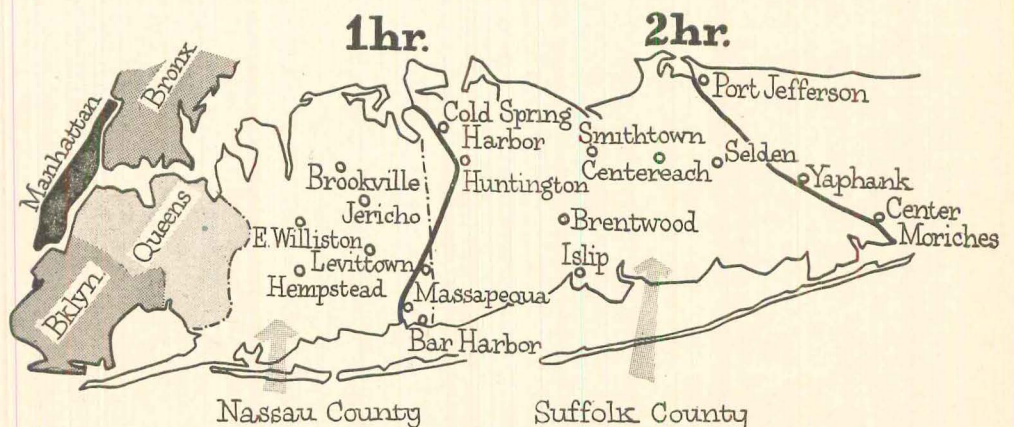
A HOUSE & HOME survey of leading builders and realtors suggests this may well be so.

Long Island, which gave the postwar housing boom Levittown and a host of other low- and medium-priced subdivisions, is a disturbing item in today's market.

- Starts and sales are down.
- But you cannot point to tight mortgage money as the villain. FHA 5s still command 99 to par, VA 4½s 95 to 96.

Instead, Long Island builders say their troubles began early in 1955 when land speculation began to send prices so high throughout close-in Nassau County that builders found themselves in the somewhat rarified atmosphere of the \$18,000 house. Driven deep into Suffolk County in their quest for land cheap enough to build lower-price homes, builders found they had gone too far for most New York commuters—the bulk of their market.

Lots of commuters will travel one hour each way to Manhattan, even on the unpredictable Long Island Rail Road. But the two-hour commuter has not developed in numbers adequate to support merchant building. The point of no return—the line beyond which commuters will not travel—now stretches from Centereach to East Patchogue, say many builders. But that is roughly a 1½ hour commute. By no means all commuters



HIGH LAND PRICES SENT L. I. BUILDERS CLOSE TO TWO-HOUR COMMUTING ZONE

are willing to go that far. And new industry has not moved to Suffolk County fast enough to produce local home-seeking families.

Added to this were rising labor costs and stiffening requirements by communities for roads, drainage and plot sizes. Results:

• Housing starts dipped. In Nassau County, they fell 31%—from 15,388 in 1955 to 10,584 last year. This can be blamed on the lack of land—cheap land, that is. But Suffolk starts sank 14%—from 14,481 to 12,397. There is plenty of land in Suffolk, but too few buyers.

• Most builders surveyed say their sales are down, some severely. One builder re-

ported his sales were down 75%.

President Irving Kern of Kern Realty Co., which handles sales for some 25 builders who put up about 1,500 homes a year, analyzes the situation this way:

"By January 1955, speculative land increases in Nassau had pushed builders into Suffolk County. But in western Suffolk, too, speculative land prices coupled with upzoning and higher minimum requirements made it impossible to build popular-priced homes. From 1952 to 1954, Suffolk housing was selling for \$7,000 to \$13,000. But then it went up 20%.

"Nassau still had a substantial number of

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A sound box demonstrates quiet



An installed ceiling shows beauty

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Abilene, Tex.
Albany, Ga.
Albuquerque, N. M.
Amarillo, Tex.
Atlanta, Ga.
Baltimore, Md.
Bangor, Me.
Birmingham, Ala.
Boston, Mass.
Buffalo, N. Y.
Charleston, S. C.
Chicago, Ill.
Cincinnati, O.
Cleveland, O.
Colo. Springs, Colo.
Columbus, O.
Davenport, Iowa
Dayton, O.
Des Moines, Iowa
Denver, Colo.
Detroit, Mich.
Erie, Pa.

Evansville, Ind.
Fargo, N. D.
Fayetteville, N. C.
Ft. Wayne, Ind.
Ft. Worth, Tex.
Grand Rapids, Mich.
Great Bend, Kans.
Greenville, S. C.
Harrisburg, Ill.
Hastings, Neb.
Houston, Tex.
Huntington, W. Va.
Indianapolis, Ind.
Jackson, Miss.
Johnstown, Pa.
Kansas City, Mo.
Knoxville, Tenn.
Lake Charles, La.
Lancaster, Pa.
Las Vegas, Nev.
Little Rock, Ark.
Louisville, Ky.

Memphis, Tenn.
Mesa-Phoenix, Ariz.
Miami, Fla.
Milwaukee, Wisc.
Nashville, Tenn.
New Britain, Conn.
New Orleans, La.
New York, N. Y.
Norfolk, Va.
Oklahoma City, Okla.
Omaha, Neb.
Peoria, Ill.
Philadelphia, Pa.
Plattsburg, N. Y.
Portland, Me.
Providence, R. I.
Raleigh-Durham, N. C.
Richmond, Va.
Roanoke, Va.
Rochester, Minn.
Rochester, N. Y.
Saginaw, Mich.

Salt Lake City, Utah
San Antonio, Tex.
Schenectady, N. Y.
Shreveport, La.
Sioux City, Iowa
Sioux Falls, S. D.
St. Louis, Mo.
St. Paul, Minn.
South Bend, Ind.
Springfield, Ill.
Syracuse, N. Y.

Yuma, Ariz. (7-day delay—9:30 P.M. Mountain Time)

Tampa, Fla.
Tucson, Ariz.
Tulsa, Okla.
Utica, N. Y.
Washington, D. C.
Wheeling, W. Va.
Wichita, Kans.
Wilkes-Barre, Pa.
Winston-Salem, N. C.
Youngstown, O.

The following stations carry the Circle Theatre on a delayed basis. It will be seen at 9:30 Los Angeles Time the same evening as the "live" show.

Eugene, Ore.
Fresno
Los Angeles
Portland
Sacramento
San Diego
San Francisco
Seattle
Spokane

ON TELEVISION!

Armstrong Circle Theatre

A full hour show — live from New York
NBC-TV alternate Tuesdays 9:30 P.M. EST

Spring Schedule
FEB. 5 - FEB. 26
APR. 16 - MAY 7

The success of Cushiontone in remodeled and new homes makes it possible to increase *again* one of the biggest advertising programs in the entire building field. In addition to ads in Life, Better Homes & Gardens, The American Home, and Sunset, network television will carry the Cushiontone story to still more home prospects in your area.

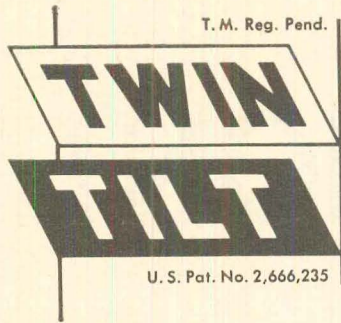


Tie in your sample home by featuring the new home comfort of sound conditioning. Armstrong Cushiontone is a brand name your prospects will recognize. And you'll find it to be one of the lowest cost sales features you can include in your homes. For a free booklet that tells you all about the benefits of an Armstrong Ceiling, write Armstrong Cork Co., 3503 Sixth Street, Lancaster, Penna.

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TEMLOK® ROOF DECK • TEMLOK SHEATHING • TEMLOK TILE • CUSHIONTONE® CEILINGS

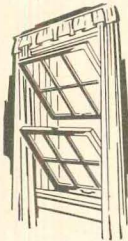
THE AMAZING NEW WINDOW WITH SASHES THAT TILT



safe, easy cleaning

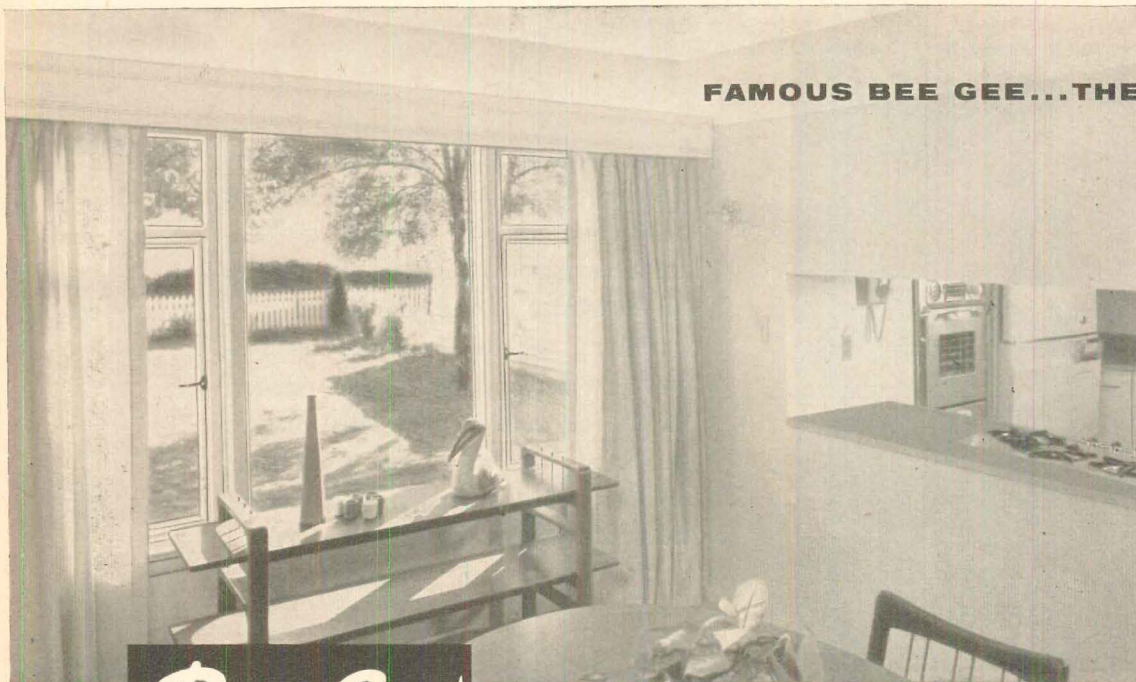
more air! no drafts!

keeps out rain, snow



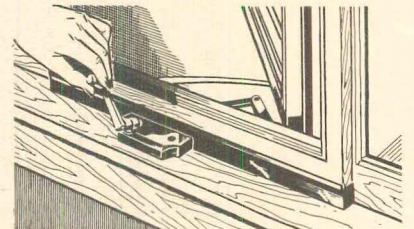
Both sashes tilt easily to any desired angle for true healthful no-draft ventilation that uses 100% of the wall opening! Wash *all* outside glass in comfort—without disturbing screens or storm sash. Looks like an ordinary window and can also be used like one—concealed adjustable spiral balances for quiet, easy operation.

It goes up...It goes down...It's weatherstripped...And it TILTS!



FAMOUS BEE GEE...THE DECORATOR'S WINDOW

Companion line of 170 high-style casement, picture and corner picture windows...“idea” windows designed as focal points for lovely modern interiors. “Wife-Approved” for their clean, slim modern beauty, their practical convenience. Completely assembled units, ready to set in the wall. New fingertip Crank Operator now optional, factory-installed—also in kits for older Bee Gee windows.



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modern wood
WINDOWS

★ Reg. U.S. Pat. Off.

mail coupon today

BROWN-GRAVES CO., Dept. HH-118, Akron 1, Ohio

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TWIN/TILT WINDOWS BEE GEE WINDOWS

I am a: builder architect dealer

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BROWN-GRAVES CO., Akron 1, Ohio

people who could afford the higher-priced homes being offered there. But the marginal buyer (looking for the \$11,000 to \$13,000 house) had to go to Selden or Centereach, from where he couldn't commute to New York.

"By July last year, some of my clients got tired of not selling houses. I told them their prices were too high. Then we found that on a number of jobs where prices and profits were cut sharply, they started to do a substantial volume of business—25 to 30 houses a weekend."

Now that home building has tapered off, Kern expects land prices to fall. So does Bernard Krinsky of Housing Associates, which has two developments under way—a \$12,500 project at Centereach averaging five to seven sales a week, and one at Port Jefferson priced

from \$20,000 to \$35,000 and selling one a week. Land costs are dropping already, says Krinsky, "because so many people got burned." He adds: "A lot of people don't know how they are going to pay their land mortgages in six months or a year and I expect to see a lot of distress selling. Some people will have to build houses with no profit at all or at a loss just to pay off land mortgages."

Shape of the market

Today's Long Island market presents a spotty picture. Sales are slow. No crowds are storming the gates of this year's model homes. But some bargain-priced houses are selling reasonably well. Other developments are limping along.

An untapped market: New industry booms a little town on the Ohio

In power-hungry America, the key to new industry is new power.

For the nation's home builders, the search for this power is significant because it is creating new industrial booms along the banks of great rivers. For example, the Ohio and the Mississippi, which for the past half century have meandered lazily through the heartland of the US, have suddenly become alive with new industrial activity.

This billion dollar boom has set off a lightning-like reaction—pressure for tens of thousands of new homes, new jobs, increased commercial activity. Here, in an on-the-spot report from one of the "hot" areas of the Ohio River Valley, Ravenswood, W. Va., HOUSE & HOME looks at the role and the opportunity of the home builder in the revitalization of these rivers.



FIRST HOUSING RUSH in Ravenswood was almost all taken up by prefabs. Houses in foreground are US steel. Also popular were Pease, Inland, Scholz, Midwest and General. Mass building in new aluminum town awaits completion of a city plan being prepared by Harold Wise & Associates.

RAVENSWOOD, W. VA.:

Here, on the great bend of the Ohio River, a new home or building was started every day during 1956.

This is certainly no staggering figure—unless you know that in the 25 years prior to 1956 the town had an average of one new house every year and a total of less than 365 houses.

Everything changed for Ravenswood (pop. 1,175) in August of 1954, when the giant Kaiser Aluminum & Chemical Corp. announced it would build a \$20 million sheet foil rolling mill on 2,600-acres of farm land 7 miles south of town. In typical Kaiser fashion, the \$20 million became \$220 million in less than a year—and with this a housing boom came to Ravenswood.

With industry booming along the Ohio and the Mississippi, numerous opportunities are presented for the enterprising builder. What builders can learn from the Ravenswood experience:

1. There is always a goodly time lag between announcements of industrial expansion and the arrival of the actual labor force. Builders who ignore this are likely to get caught with unsold houses, as several did in Ravenswood.

2. Just because a company is transferring a lot of people into a new area does not mean

they will all have ample money for big down payments. The cross-section of the personnel transferred to Ravenswood was the same as the cross-section of home buyers in any region. A few could afford big down payments; most could not.

3. Any area, even a remote, lightly-populated rural area, has an unseen capacity to meet housing demand.

Up to now, home building in Ravenswood has been on an extremely selective basis with price tags running from \$15,500 to \$35,000. The great majority of the new homes have been prefabs.

There has been no runaway building. One reason may be the sobering experience of Waverly, Ohio, only 100 mi. away. There,

Some Long Island builders are discouraged enough by the outlook to be talking gloomily of dismantling part of their organizations and moving the rest to Florida.

But others foresee a better year in 1957 than in 1956. Krinsky, of Housing Associates, expects to sell 500 homes this year. Last year, he reports, "We sold 250 in Eastwood Village and another 55 in Port Jefferson."

Builder Emil Keen (1954-55 president of the Long Island Home Builders Institute) sees 1957 sales close to the 1956 figure.

On the horizon—perhaps two or three years away—builders foresee a pleasant boomlet. New York is pushing construction of a thruway toward Riverhead which should cut commuting time to the outer reaches of Suffolk by from 2½ to about 1¼ hours.

news of a government atomic factory brought unrestrained building. Today, two years later, 1,000 homes remain unsold.

The immediate need for Ravenswood, however, was rental housing for construction workers who were to erect the plant.

No builders came forward to produce this housing. But in this problem, Kaiser found a formidable ally.

He is Ray Ritchie, former mayor of Ravenswood, brother of the present mayor, president of the Jackson County Bank, owner of the Ritchie Construction Co., the Ritchie Realty Co., the Ritchie Appliance Co., the Ritchland Motel, part owner of Ravenswood's First Federal Savings & Loan Assn. and, most importantly, owner of 95% of the unbuilt but buildable land within Ravenswood's city limits.

Most men would have found the temptation to turn a quick profit on the land hard to resist. But not Ritchie. In a series of meetings with Kaiser officials, he agreed to hold most of his land in anticipation of the completion of a city plan by Kaiser-hired city planners, Harold F. Wise & Associates, Palo Alto, Calif.

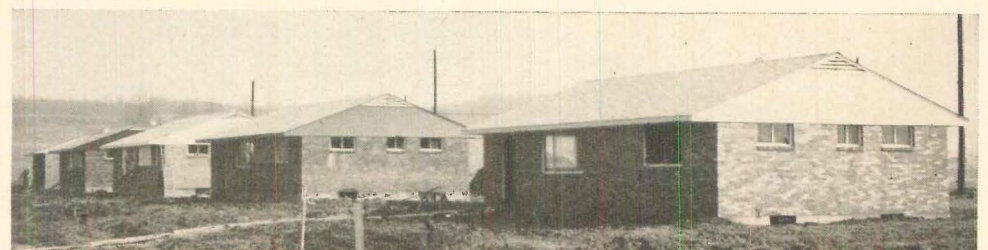
He also agreed the town needed rental units. Builder after builder came to Ravenswood and asked him for land options. To each he said: "Build the town some rental units and I'll option you some land for homes." One builder took up this proposition.

He is Victor Napolitano, owner of the Victory Construction Co., Dayton, Ohio, which has built some 1,300 homes in the Dayton area since the company was organized three years ago.

Napolitano heard of Ravenswood through Prudential Insurance Co., which has a piece of the Kaiser plant.

Napolitano got a five-year rental guarantee from Kaiser, a \$600,000 loan from Prudential, and built 54 uninspired-looking rental units. In the bargain, he got options on 400 lots for sales housing (photo, below).

NEWS continued on page 70



FIRST TRACT HOUSES in Ravenswood are being built by Victory Construction Co., Dayton, Ohio. Financed by Prudential, they cost \$15,500, will sell under FHA terms with a \$2,500 down payment. The three-bedroom, one-bath houses cover 1,060 sq. ft., are being built on a straight-line plot plan.

PRECISION-PROCESSED . . .

for easier laying . . .

LONG-BELL Oak Flooring

Each strip of Long-Bell Oak Flooring is precision-machined for perfect fit! This process reaches beyond the mere accurate stage. Hairline tolerances are observed throughout this processing. That's why it's such an easy, time and labor-saving job to install Long-Bell Oak Flooring.

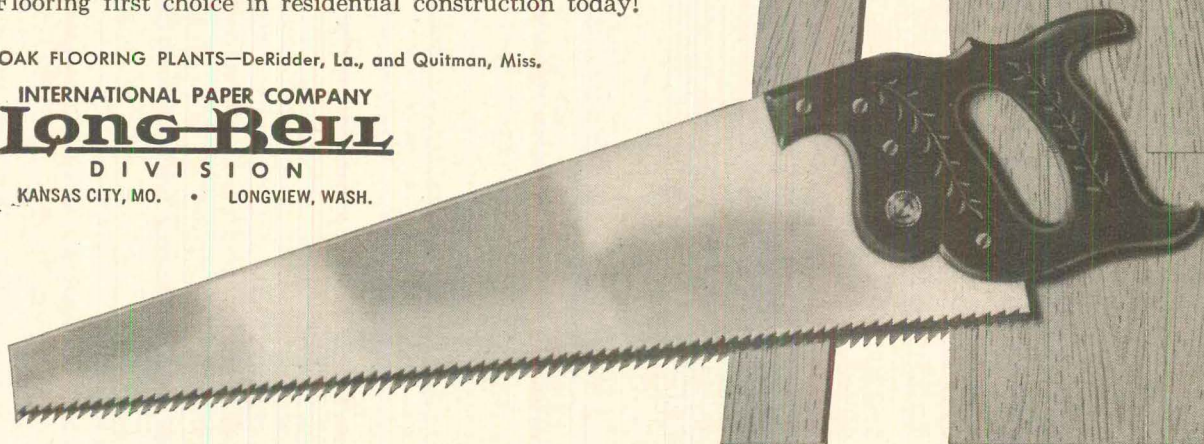
The edges and ends of every strip are machined to the most exacting standards—so that they join together for a smooth surface. And the work goes fast.

Plans specifying Long-Bell Oak Flooring result in unmatched, classic beauty—a beauty that is preferred by thousands of modern home buyers over any other type of flooring. And because of this preference, dealers handling Long-Bell Oak Flooring plan on high volume sales. Builders are assured of economical installation and quick finishing.

It's the uniform high quality that has made Long-Bell Oak Flooring first choice in residential construction today!

OAK FLOORING PLANTS—DeRidder, La., and Quitman, Miss.

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Gerald B. Cox, Architect • H. George Schloemer, Contractor

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Please send helpful 20-page book,
"Library of Window Ideas."



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 CITY _____ ZONE _____ STATE _____
 ATTENTION MR. _____ TEL. NO. _____

OHI staff cut in half to stretch out program; Doscher quits

A major shakeup has sliced the 10-member staff of Operation Home Improvement in half and led its executive director, Jack Doscher, to resign.

OHI directors, \$50,000 short of their \$175,000 budget for the fiscal year, decided to retrench top-level promotional activities to make it possible for OHI to stay in business throughout 1957.

Both Don Moore, OHI assistant director, and Jim Hofer, local level manager, offered their resignations to OHI's board, but there were indications at mid-month that one of them might be asked to stay to head up the curtailed program.

"We intend to carry through calendar 1957," says OHI Board Chairman Paul Shoemaker, "but we are converting OHI to a more informational and administrative center. We're not winding it up by any means."

With OHI's major promotional work done to set up its big May "Better Your Living"

month, Doscher explains: "What the board decided makes good sense." He adds: "There's no rift . . . no spilled blood."

Says Shoemaker: "We don't require the same kind of people to do this [new] job that we required before. This is a positive way of stretching things out as compared to saying, 'We'll shoot the works and quit tomorrow.'"

Other OHI board members blamed the retrenchment in part on failure of some elements of the building industry to contribute to OHI. "We haven't had a dime from the electrical industry," notes one. Contributions have been slim, too, from paint makers and plumbers.

The cutback came only two weeks after an OHI-sponsored Home Improvement Congress in Tucson, Ariz. at which 160 delegates adopted a resolution urging that OHI be continued into 1958 or longer.

Other developments at the two-day Tucson session included:

- Carl A. Bimson, president of Arizona's Valley National Bank, said that tight money will not hurt home improvement. Bimson told delegates: "There is no real shortage of installment credit . . . in most banks or in most parts of the country."

- Andrew J. Watt, general merchandising manager for US Gypsum, announced that his firm has just published a 128-page book, "Operative Remodeling," for builders interested in the field.

- Victor H. Nybork, president of the Association of Better Business Bureaus, gave the OHI a backhanded compliment. Increased interest in home improvement has produced more and more complaints to local BBBs on gyp contractors. Warned Nybork: "Parasites on the fringe of your business could ruin your industry by their unscrupulous, unethical advertising and sales policies—even though they number less than 5% of your industry." He urged a committee be named to study how to police the industry.



THIS \$100 DERELICT . . .



BECAME THIS ALL ELECTRIC HOME

Photos by Virgil A. Wiesner

St. Louis builders create showcase of remodeling

A \$37,500 home improvement demonstration, sponsored by the St. Louis Home Builders Assn., has attracted wide attention in the city and spurred remodeling.

Builder Earl Bumiller, sparkplug of the project, located two old houses in an area being cleared for park land. He paid the city \$100 for one, \$250 for the other, moved them (for \$1,200 each) to a city lot 1.2 miles away, had the 50-year-old derelicts fixed up.



BUMILLER

Builders Tom Kirk and George Lewitt took charge of the operations; St. Louis suppliers contributed most of the needed materials; building unions contributed most of the labor. Bob Elington, president of the local AIA chapter, designed the changes for one house.

In all, some \$27,500 of materials and work

(mostly contributed) went into both houses. Costs for remodeling the house above:

Exterior	\$3,250	Den	680
Living room	1,260	Dining room	520
Kitchen	1,800	Master and other	
Upstairs hall	360	bedroom	1,980
Baby's bedroom	320	Bathroom	1,830
Downstairs entrance	\$ 300	TOTAL	\$12,300

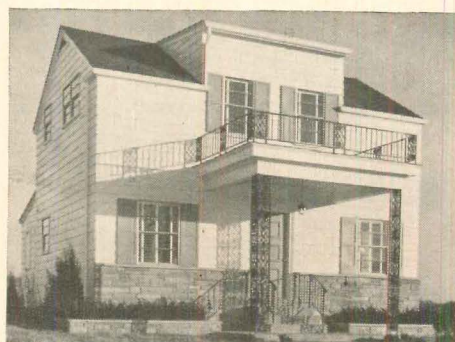
The Home Builders Assn. spent another \$10,000 promoting the project. Sample: teaser ads in streetcars saying: "What's going on at Hampton and Fyler?" Result: more than 50,000 persons went through the two homes.

Both builders who did the remodeling got on-the-spot contracts for home repair work, as did other St. Louis builders.

Says Bumiller: "A lot of people said we couldn't do it. But we've sure got a lot of people in St. Louis talking about fixing up their old houses now. That's the only way to stop blight and decay."



THIS \$250 EMPTY SHELL . . .



BECAME A MODERN GAS HOME

Builders shun Sec. 221; cost limits called too low

Will FHA Sec. 221 induce many builders to put up relocation housing for persons displaced by urban renewal or other government-inspired projects?

The answer as of now would appear to be a resounding no! Here are the facts:

	Units	Applications	Units
221 certifications	17,167	(existing)	106
Applications (new)	58	Commitments	84
Commitments	22	Insured	15
Insured	1		

HHFA blames the builders

Government officials and builders disagree on the reasons for this poor performance.

Says Sid Jagger, special assistant to HHF-Administrator Al Cole: "Builders don't understand the advantages of 221 or we would have had more activity. In the 1954 Housing Act, it is true 221 was much like 203b, but the 1956 Act provided for 100% loans on a maximum \$9,000 home, or \$10,000 in a high-cost area."

(Sec. 221 under the Housing Act of 1954 provided for 95%, 30-year loans up to \$7,500—\$8,600 in high-cost areas. The current law provides for 40-year, 100% loans. It went into effect last Aug. 11, 1956.)

Say builders: there is no way to build a \$9,000 home in most areas and building a \$10,000 house in a high cost area, like Chicago, is impossible.

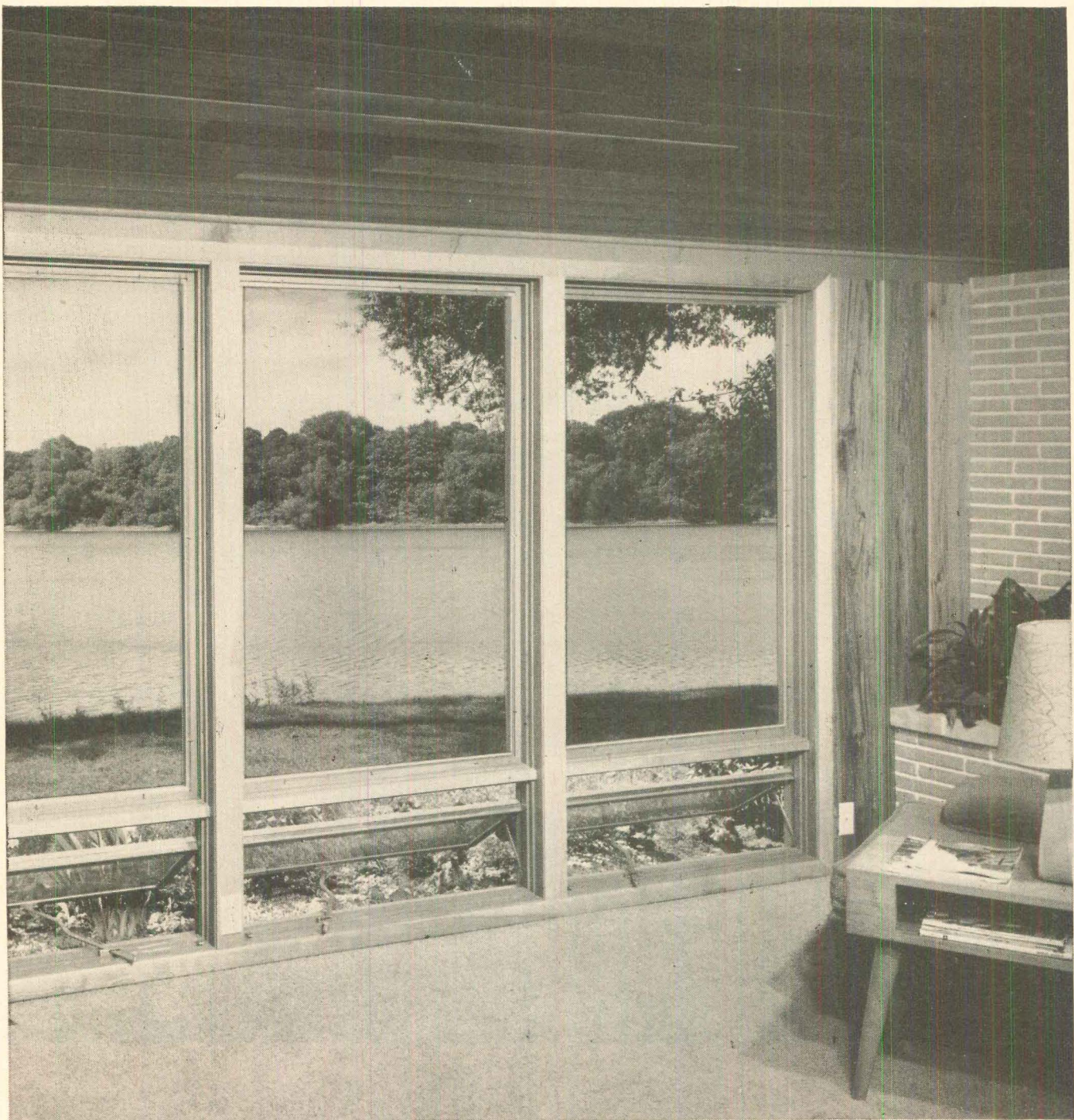
Rebuttal: "I knew builders would say it can't be done. I made a survey and found there are 500 builders in the country building houses in this price range—some of them in Chicago," retorts Jagger.

As to raising the \$9,000 and \$10,000 limits: "If we raised these figures any more, they wouldn't be serving the people this program was designed for," says Jagger. "These people can't afford \$12,000 and \$14,000 homes."

An untouched market?

To show the potentialities of the program, Jagger cited the report of Housing Expert Leo Grebler that 300,000 houses "disappear" each year in the US from abandonment, storm, flood, demolition or transfer to non-residential use. "It is my belief that most of

continued on page 74



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GAIN ARCHITECTURAL FREEDOM with infinite combinations of PELLA multi-purpose windows. Fifteen fixed and vented window sizes are all compatibly proportioned. And note how *well* these windows harmonize with other wood. No extra cost for PELLA's exclusive Glide-Lock underscreen operator. Self-storing storm sash and self-storing wood or metal frame screens.

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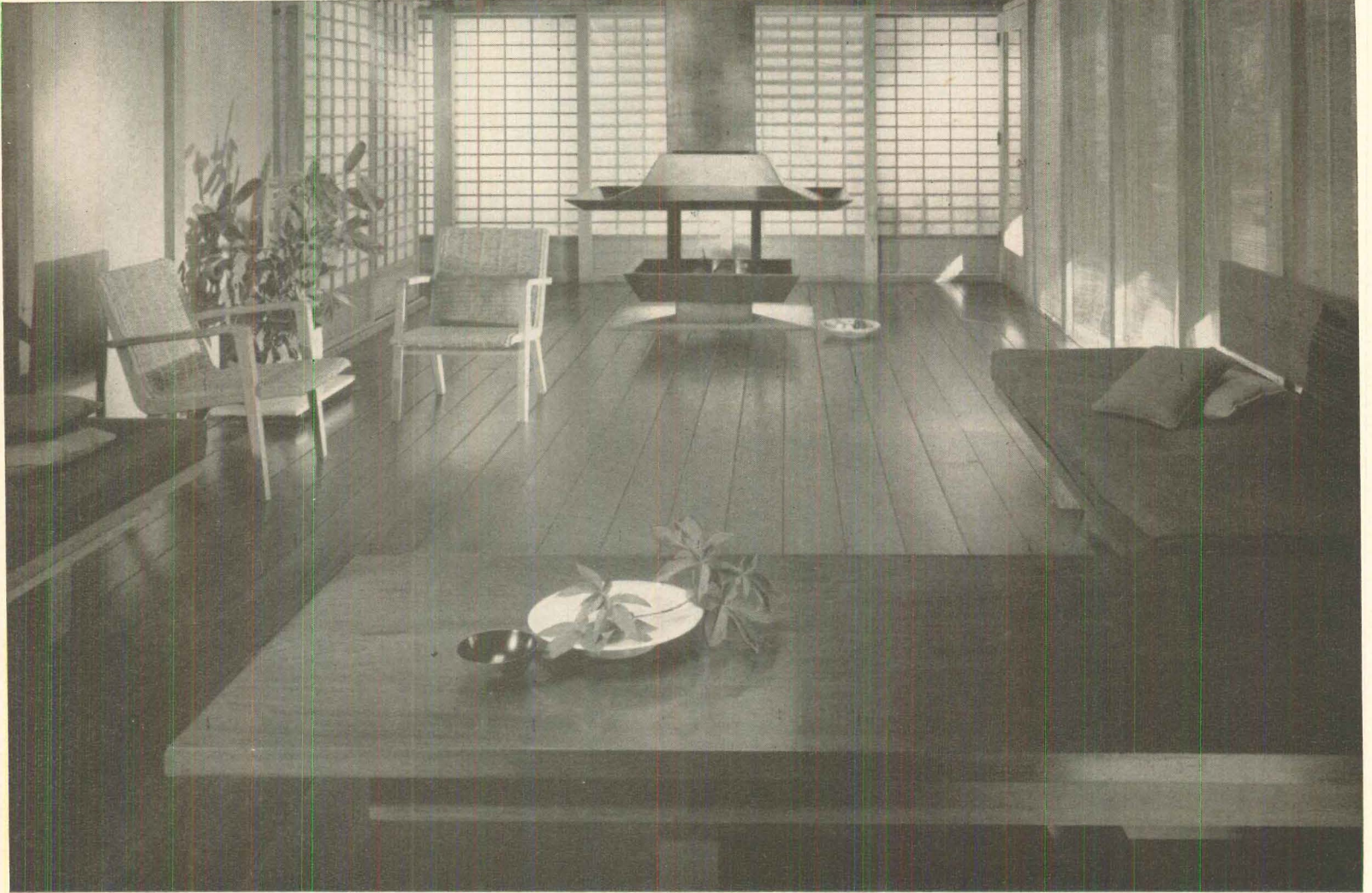
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in natural California Redwood. Whether the job is expressive of Orient or Occident,

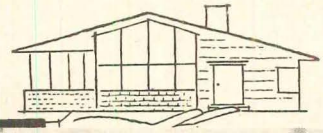
let versatile redwood help give it substance.



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the ladies
hate housework
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Build more bathroom appeal!

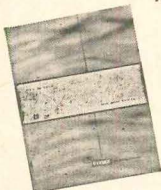
Gerber offers all the most wanted features in plumbing fixtures . . . at no extra cost!

It costs no more to build the *most wanted* bathroom features into your homes when you install Gerber plumbing fixtures. Their quality meets every standard for excellence, yet they are so moderately priced you can install 1½ baths instead of 1, colored fixtures instead of white, 2 lavatories instead of 1, a full size tub instead of a "miniature." Deluxe features such as reverse trap closets cost no more than most washdown models, and modern Gerber pop-up drains cost no more than most chain and plug styles.

As a major manufacturer with five large, modern plants making a complete line of brass, steel enamel ware, and vitreous china ware, Gerber Plumbing Fixtures Corp. offers you a *complete* line of modern plumbing fixtures. Choice of 5 colors: lagoon green, waterfall blue, sunset tan, petal pink, stainless white. Their smart "harmonized" styling, ease of installation, high quality, and moderate price assure you *full value* for your plumbing dollar.

All fixtures can be delivered direct to your job site in one truck from a conveniently located Gerber plant.

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Quality products, dependable service, from 5 modern plants . . .

Kokomo, Ind. • Woodbridge, N. J. • Delphi, Ind. • Gadsden, Ala. • West Delphi, Ind.

these people would be eligible for 221 housing," says Jagger.

Whether Jagger or the builders are right, there is no contradicting that 221 has elicited little response up to now.

The commitments thus far have broken down this way (by initiating FHA office) New: Knoxville, 10; San Antonio, 11; Pittsburgh, 1. Existing: San Antonio, 69; Columbus (Ohio), 14; Memphis, 1.

Here is a list of cities where more than 100 Sec. 221 homes could be built under existing certifications by HHFA. Certifications are based on a city's "workable plan" for renewal:

Wilmington, Del.	200	Pittsburgh	1,150
Elizabeth, N.J.	200	Richmond, Va.	275
Chicago Heights, Ill.	154	Corpus Christi	212
Perth Amboy, N.J.	420	Decatur, Ala.	290
Cincinnati	2,087	Columbus, O.	2,212
Honolulu	1,100	Erie, Pa.	175
Jersey City	2,400	Sharon, Pa.	115
Augusta, Ga.	225	Columbus, Ga.	350
Huntsville, Ala.	130	Sacramento	100
Douglas, Ga.	175	Scranton, Pa.	160
St. Louis	2,560	Morristown, N.J.	100
		Savannah, Ga.	650

CANADA:

NHA interest rate goes up from 5½ to 6%

Tight money has forced Canada's government to boost the interest rate ceiling on National Housing Act loans from 5½ to 6%.

Consensus among both builders and lenders is that the increase will do no more than prevent NHA loans from tailing off to virtually nothing. NHA-insured mortgages accounted for more than 50% of Canada's 138,000 starts in 1955, but only 36% of 1956's estimated 127,000 starts. Chief reason: Canadian interest rates, pressured by industrial expansion and other capital expenditures, rose so fast during 1956 that conventional mortgages shot up from 5¾% to 7% (and to 7½% in the West).

The higher interest, forecast one insurance man, "will make the difference between no money at all for NHA's, and some. We had been hedging for weeks waiting for the rate to go up."

Builders are still unhappy. Says Montreal's Alf Miller: "Sales are way up over normal. By fall we shall have two buyers for every house unless we get more money." Calgary builders report a three-month-old shortage of houses for sale.

Canada's NHA interest is flexible and hitched to the price of government bonds. The cabinet can set a ceiling up to 2¼% above the market yield on 20-year bonds. The NHA rate was dropped to 5¼% Feb. 17, 1955, boosted back to 5½% March 12 last year.

Population growth 15% in five years (v. US' 11%)

Canada's population has shot up a surprising 14.8% in the last five years (to 16,080,791)—a fact that may help explain why home building has been more profitable north of the US border lately than in the US itself.

By contrast, the US population has gained only 10.7% in six years (from 151.7 million in the 1950 Census to an estimated 168 million last July).

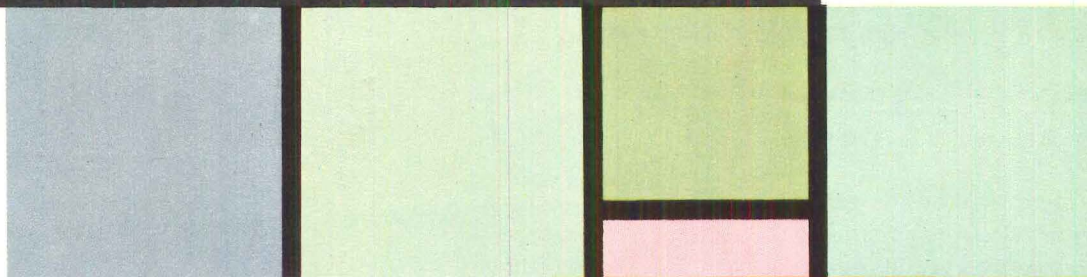
Canada's growth is its fastest since the great tide of European immigration at the turn of the century. Biggest gains are in Ontario and Quebec, the most populous and urban areas.

NEWS continued on page 79

a portfolio of designs in plastic wall tile



begin with a beautiful background



Here are dramatic new decorating ideas

...and uses...for plastic wall tile

all through the house.

They are inspired by the design,

advanced color styling

and complete practicality of guaranteed plastic wall tile.



IN THE KITCHEN

Country charm . . . modern style! Blue and white willow ware inspired the patterned wall in squares of Styron® plastic tile . . . and sleek white tiles face the work counter. Decorative applications like this lift your homes out of the ordinary and give them exciting new home-owner appeal. With all of the shapes and fabulous colors available in plastic wall tile made of Styron, you'll create beautiful backgrounds for homes in any price range.



Interiors in this portfolio were created by John and Earline Brice, internationally famous designers.

New note in blues! This gentleman's bath begins with walls of white squares and superimposes a panel of blues in classic design. Styron plastic wall tile adds exciting new decorating ideas to your finest homes . . . gives them the "difference" that sells. There are decorator-styled colors in Styron to match or complement every home you build . . . and tile shapes to inspire endless dramatic designs. And remember, your certified dealer can *guarantee* the quality of Styron plastic wall tile, mastic and installation.

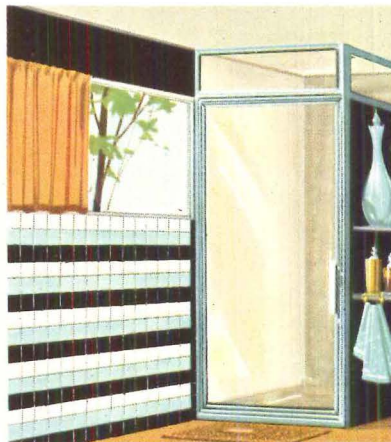
IN THE BATHROOM



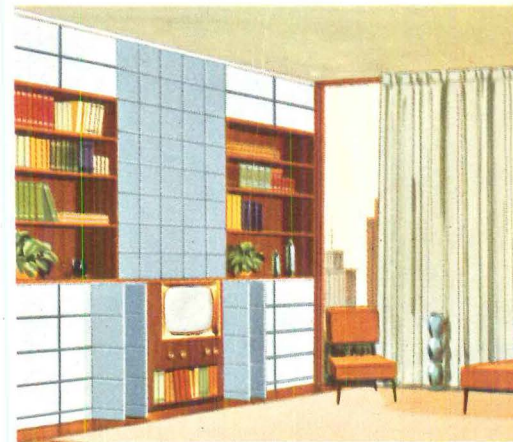
IDEA! Lovely colors of Styron and tile shapes combined to create delightful trompe-l'oeil louvers on a bathroom wall.



IDEA! A decorative, over-all pattern in easy-to-clean Styron plastic tile for a practical entry wall.



IDEA! Make a bathroom seem wider with bold, horizontal stripes of Styron plastic tile on one wall.

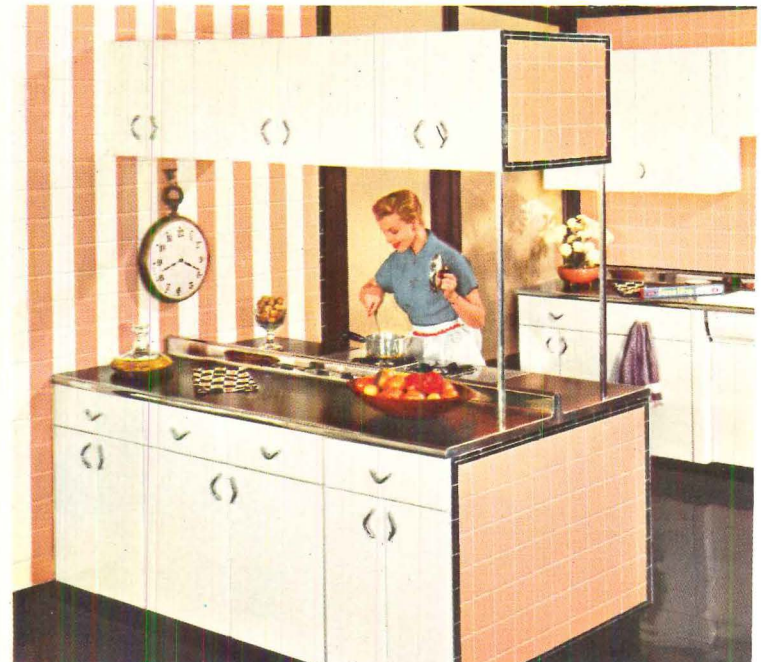


IDEA! Turn a plain fireplace wall into a colorful entertainment center with king-size Styron plastic tile.



ALL THROUGH THE HOUSE

Cheerful candy stripes for practical beauty on walls and ceiling of a child's room . . . "gingham" wall to brighten up a laundry area . . . handsome "mural" wall for a dining room . . . matching walls and counter facings for a modern kitchen. The decorating possibilities are endless with Styron plastic wall tile. These dramatic ideas are being sold to consumers across the country. You can turn these ideas into profitable prestige!



BEGIN WITH A BEAUTIFUL BACKGROUND *of plastic wall tile*

Here is the theme for the big '57 Dow advertising and promotion program for guaranteed plastic wall tile made of Styron. The beautiful interiors shown in this portfolio will be featured in full-color advertising and editorials in leading national magazines and in hard-hitting, year-'round promotions. They'll extend today's consumer acceptance into the wide field of interior decorating. They'll sell your clients.

Give your homes beautiful new backgrounds that create sales. Make the most of Styron plastic wall tile . . . its extensive color

range and versatile shapes . . . its unlimited decorating possibilities. Above all, stress *the quality that is guaranteed!* Your nearby certified dealer can guarantee that tile, mastic and installation meet quality standards established with U.S. Department of Commerce, Bureau of Standards—CS-168-50.

You'll find it profitable to tie in with our theme for '57—*begin with a beautiful background* of plastic wall tile made of Styron . . . and add a wealth of sales-making features to the homes you build. THE DOW CHEMICAL COMPANY, Midland, Michigan, Plastics Sales Department PL 1551N.

YOU CAN DEPEND ON





Perimeter Insulation—Wolfe & Gilchrist recommends Styrofoam for perimeter insulation in all their homes. Here Styrofoam is used in Detroit suburb to assure lifetime of warm floors and lower fuel bills.

only Styrofoam delivers lifetime insulation

... brings unique combination of properties for low-cost installation

The big swing is on—to insulation made of Styrofoam* (a Dow plastic foam).

From all over the country, architects and builders report: Styrofoam is a superior, rigid, homogeneous insulation that lasts a lifetime, gives complete satisfaction, and cuts construction costs.

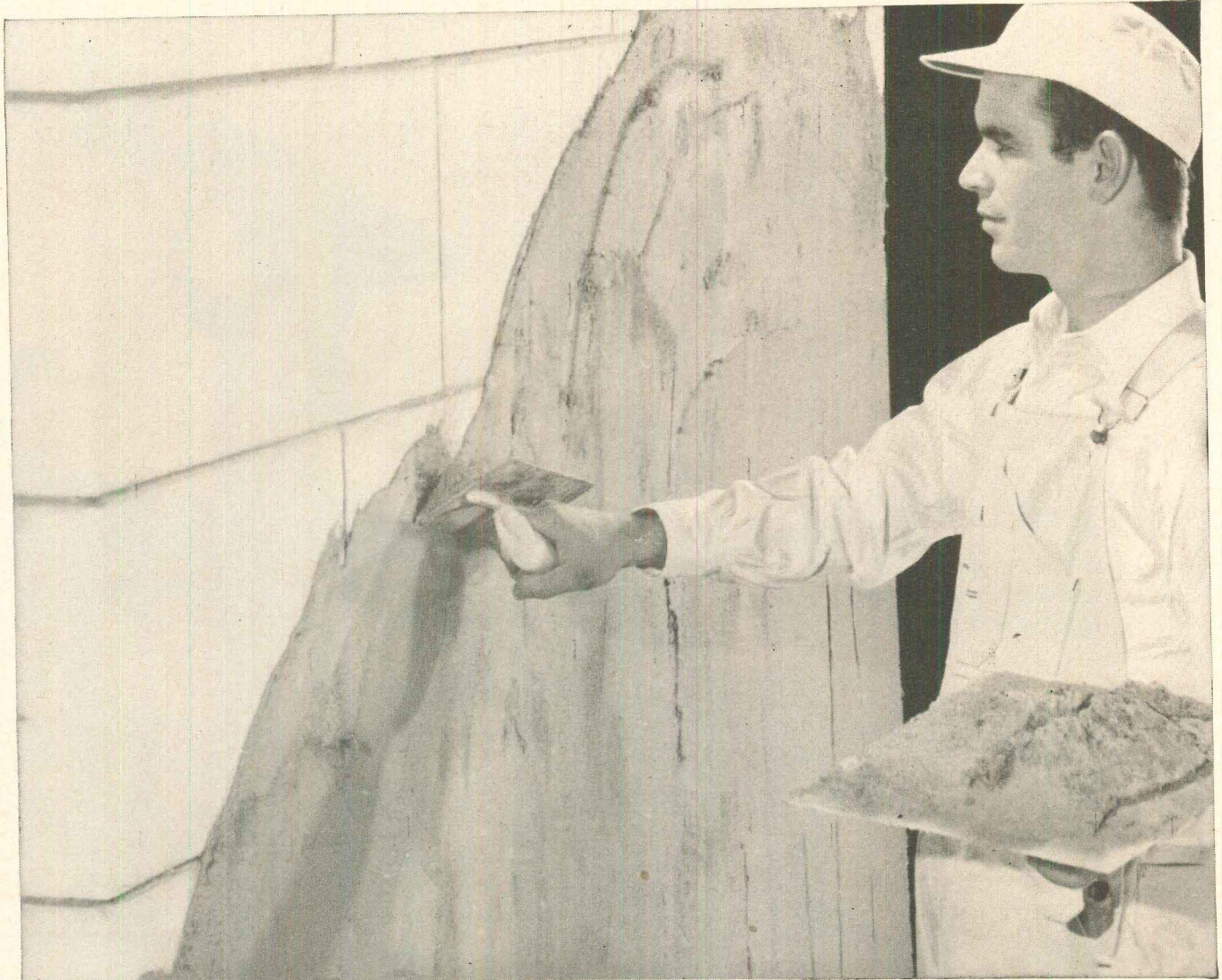
There's good reason, too. Styrofoam is a new kind of insulation, made of expanded polystyrene, with millions of tiny, noninterconnecting air cells that block out heat and cold—as well as water and vapor.

For further information, read the next three pages. THE DOW CHEMICAL COMPANY, Midland, Michigan.

*STYROFOAM IS A REGISTERED TRADEMARK OF THE DOW CHEMICAL COMPANY

YOU CAN DEPEND ON





Plaster keys directly to Styrofoam without need for turring or lathing. Acts in same capacity as plasterboard but gives added advantages of great strength and high insulation value.

Styrofoam cuts construction

engineering data

thermal properties

Thermal Conductivity ("K" factor) B.T.U./ft./hr./in./°F.	Average "K" Factor of 0.25 at mean temperature of 40°F.
Linear Thermal Coefficient of Expansion	.00003 to .00004 in./in./°F. between 0°F. and 80°F.
Specific Heat	0.27 B.T.U./lb./°F. at 40°F.
Resistance to heat (Maximum recommended temperature for continuous use)	Styrofoam 22—175°F. Styrofoam 33—155°F.

physical properties

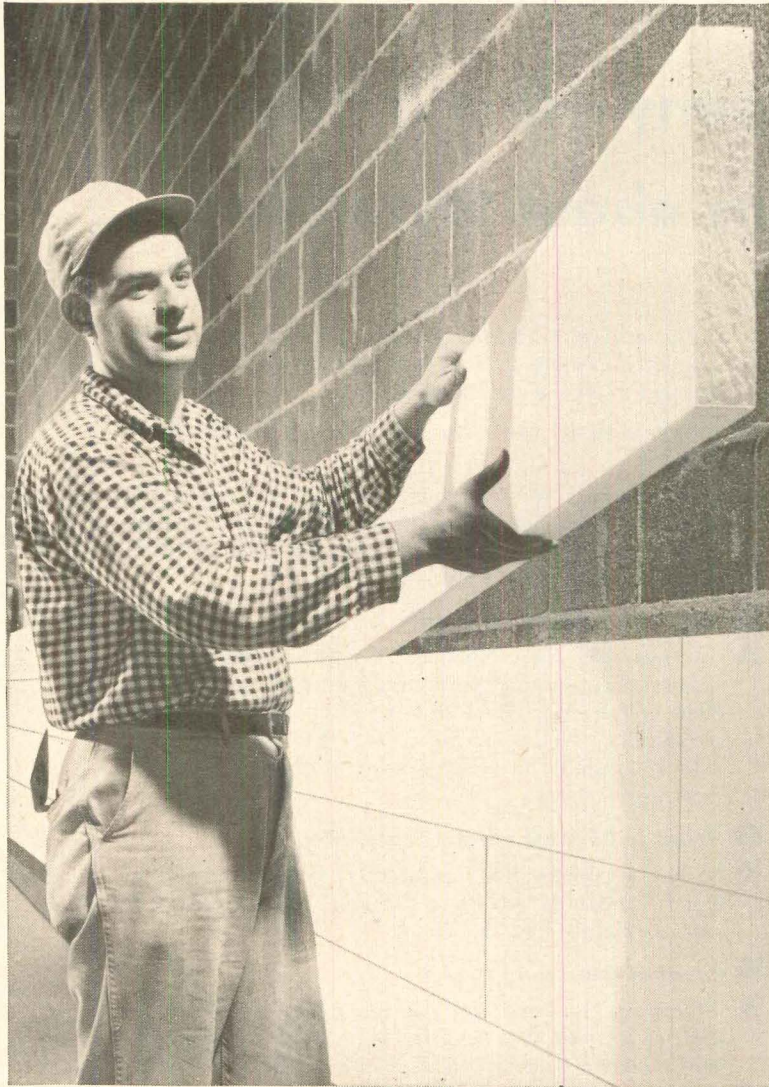
	Styrofoam 22	Styrofoam 33
Density (lb./cu. ft.)	1.6-2.0	1.7-2.3
Compressive yield strength (p.s.i.)	16-32	16-38
Tensile strength (p.s.i.)	45-61	65-95
Shear strength (p.s.i.)	27-36	30-40
Flexural strength (p.s.i.)	42-61	48-99
Compressive modulus (p.s.i.)	1200-1700	1500-2000
Bending modulus (p.s.i.)	1000-1285	1250-1760
Modulus or rigidity (shear modulus) (p.s.i.)	700-1600	1000-1300

water resistance properties

Capillarity	None
Water adsorption (when subjected to 90°F., 90% relative humidity for 15 days)	Less than 0.03% by volume
Water adsorption (complete submersion for one week)	Water pickup only on surface cells less than 0.15 lb./sq. ft. of area

vapor transmission

When Styrofoam acts as a barrier between spaces having different atmospheric conditions	1.0-2.0 grains/sq. ft./hr./in. of thickness/in. of Hg vapor pressure difference
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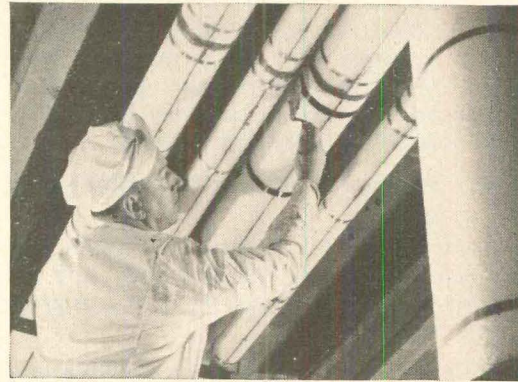


Styrofoam adheres readily to masonry. Portland cement mortar bonds it to masonry easily, quickly, permanently. Assures damp-free, comfortable homes, offices, stores, factories.

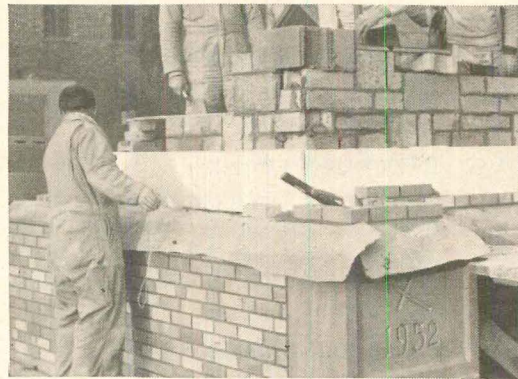
Styrofoam is superior for many applications



Curtain Walls—Panels with Styrofoam cores are available from many manufacturers.



Low-Temperature Pipe Covering and Equipment—Only Styrofoam offers the right combination of properties.



Cavity Walls—Styrofoam proves completely satisfactory as cavity wall insulation for light or heavy construction.



Perimeter Heating—Perimeter heating systems operate at maximum efficiency when Styrofoam is used.

costs as plaster-base insulation:

comparative (u) values

wall type	wall thickness	(u) values		
		A*	B*	C*
Brick 4" face Rest common	8"	.50	.30	.158
	12"	.36	.24	.139
	16"	.28	.20	.123
Concrete	6"	.79	.39	.180
	8"	.70	.36	.175
	10"	.63	.34	.170
	12"	.57	.33	.166
Concrete Block	8"	.56	.32	.164
	12"	.49	.30	.158
Cinder Block	8"	.41	.27	.146
	12"	.38	.25	.142

*A=plain wall

Where: *B=furred, lathed and plastered wall

*C=1" thick Styrofoam with plaster direct—no furring or lathing

The Dow Chemical Company—first in foam— answers your questions about Styrofoam

Q *Just how is Styrofoam different from old-fashioned insulation?*

A Styrofoam consists of millions of tiny cells, all uniform, and each completely self-contained, air-tight, preventing passage of water vapor.

Q *How is Styrofoam made?*

A Polystyrene, a rugged plastic, is expanded forty times under heat and pressure.

Q *When was Styrofoam first produced commercially?*

A In 1942, The Dow Chemical Company produced plastic foam by expanding polystyrene—the plastic which offers the best combination of characteristics for low-temperature insulation. Immediately, the U.S. Navy began using it as a flotation material.

Q *Why does Styrofoam have high compressive strength?*

A Because of its unique cellular structure. That's why Styrofoam can be used for self-supporting walls or have concrete floors poured over it. It will support 3,000 lbs. per square foot.

Q *Is it true that one man can pick up a whole pile of Styrofoam boards?*

A Yes. A board foot weighs only 2.4 ounces. One workman can easily carry 100 bd. ft.

Q *Why can't water penetrate Styrofoam?*

A The noninterconnecting cellular structure permits water only on the open cut surface cells.

Q *How is it for thermal conductivity?*

A Tests show the low thermal conductivity of Styrofoam cannot be matched by any other insulation with comparable properties. The average "K" factor is 0.25 B.T.U./ft./hr./in./°F. and it stays low since there is no water pickup.

Q *How can Styrofoam last a lifetime?*

A This homogeneous Dow plastic foam resists rot, mold and deterioration. Styrofoam has no odor, no food

value—it does not attract rodents or vermin. And water cannot penetrate it. Result: consistent, uniform insulation for the life of the structure.

Q *What kind of tools does it take to install Styrofoam?*

A Only ordinary woodworking tools are required to cut and shape it to fit any application. It is *nonirritating* to the skin and is not brittle. Cannot flake or dust. It's an easily installed insulation.

Q *Where is Styrofoam used?*

A In 1946, The Dow Chemical Company, first in foam, offered their production to the industrial refrigeration field where only the best is good enough. With new production facilities, Styrofoam has now become widely available to users in a broad number of significant applications.

Q *What is its most unique feature?*

A It has a combination of essential properties vital to good insulation including lack of water adsorption and constantly low "K" factor.

Q *In what sizes can I get it?*

A Styrofoam is available for immediate shipment in 3-ft., 8-ft., and 9-ft. lengths, 12-in. and 16-in. widths and comes in thicknesses of 1, 1½, 2, 2½, 3, 4 inches.

Q *Where can I get it?*

A At your local building supply dealer's. He can order from his Styrofoam distributor.

FREE BROCHURE OF CONSTRUCTION DETAIL DRAWINGS



Learn how the Styrofoam combination of properties can be turned to your profit. Address: THE DOW CHEMICAL COMPANY, Midland, Michigan—Plastics Sales Department PL 1739X.

For further information, contact your nearest distributor: CALIFORNIA, Colma: Western Foam Products, Inc. • CALIFORNIA, Los Angeles 13: Pacific Foam Products Company • FLORIDA, Tampa: The Soule Company • GEORGIA, Atlanta 8: Badham Sales Company • ILLINOIS, Chicago 11: The Putnam Organization, Inc. • KANSAS, Kansas City: Styro Products, Inc. • MASSACHUSETTS, Ipswich: Atlantic Foam Products Company • MICHIGAN, Detroit: Par-Foam, Incorporated • MICHIGAN, Midland: Floral Foam Products • MINNESOTA, Minneapolis 8: Edward Sales Corporation • MONTANA, Billings: Madden Construction Supply Company • NEW YORK, Rochester 20: William Summerhays Sons Corp. • NEW YORK, Long Island City 1: Styro Sales Company, Inc. • OHIO, Cincinnati: The Seward Sales Corporation • OHIO, Cleveland 13: Structural Foams, Inc. • PENNSYLVANIA, Plymouth Meeting: G & W H Corson, Incorporated • TEXAS, Houston: The Emerson Company • UTAH, Salt Lake City 10: Utah Lumber Company • WASHINGTON, Seattle 9: Wiley-Bayley Inc. • WISCONSIN, Milwaukee: S & S Sales Corporation • CANADA, Kitchener, Ontario: Durofoam Insulation, Ltd. Or write THE DOW CHEMICAL COMPANY, Midland, Michigan—Plastics Sales Department PL 1739X.



YOU CAN DEPEND ON

DOW

NAHB CONVENTION:

Builders ask more US money for mortgages

"What should we do? Sit here and die? Most people don't understand how bad off we are."—former (1955) NAHB President Earl Smith.

How new housing is faring is a much debated point, but the leaders of the 40,398-member NAHB figured their plight was bad enough to warrant a massive dose of government mortgage money—as an "emergency measure."

At its 13th annual convention in Chicago, NAHB adopted a program aimed at compensating for the complaint that Executive Director John M. Dickerman put this way:

"The entire industry is being squeezed out of the investment and capital market by being unable to compete on equal terms for that increasingly elusive investment dollar." NAHB's main proposals:

1. Give VA the same 6% mortgage ceiling as FHA.
2. Defer "all except immediately necessary" public works.
3. Start a voluntary credit control program.
4. Lower FHA down payments as in the

Teague bill to provide 98% loans up to \$10,000.

5. Extend GI loan rights for World War 2 veterans past their June 30, 1958 expiration.

6. Have the Treasury buy another \$250 million of Fanny May capital stock—thus providing the government secondary mortgage agency with \$2.5 billion authority to buy FHA and VA loans. Authorize the Treasury to buy FNMA's \$2.5 billion of debentures, too.

7. Give Fanny May still another \$2 billion of Treasury money to buy—at 98 or better under its special assistance program—FHA Sec. 203 and VA Sec. 501 loans in areas where discounts are high.

8. Remove the \$15,000 limit on mortgages eligible for sale to Fanny May.

'Unfair discrimination'

"We're not asking for special privilege," said NAHB President Joseph B. Haverstick. "We are asking only for an end to the unfair discrimination that has forced the home

buyer and home builder to bear the entire brunt of credit control. . . . 1955 was the lowest profit year many have ever experienced."

At the same time, Haverstick spoke of 1957 as a year when builders "will have good sales." He added: "The outlook is bright. I believe there is more cause for optimism today than at any time in the past few months."

For the first two days, convention-going builders mostly moaned to one another about the bind they were in. They looked forward to Wednesday in hope that promises of aid and comfort would be forthcoming from government housing leaders. They found only a few crumbs.

HHF Administrator Albert M. Cole agreed that Congress should make VA interest rates flexible—and high enough to compete in the money market. Commissioner Norman P. Mason hinted broadly that FHA may soon give more weight to wives' incomes in quali-

continued on page 82

Photos: H&H staff (except upper right, News-Ad Photography)



NEW OFFICERS congratulate George S. Goodyear of Charlotte, N.C. (center) on his election as NAHB president. Others (l to r): Martin Bartling Jr., Knoxville, treasurer; Nels Severin, San Diego, first vice president; Carl T. Mitnick, Merchantville, N.J., second vice president; John Bauer, Indianapolis, secretary. (For a personality sketch of Goodyear, see p. 134.)



CONVENTION LEADERS throw an electric switch to open the record 778 exhibits by 450 manufacturers. L to r: retiring President Joseph Haverstick, Mrs. America, Convention Chairman Leonard Frank.



ECONOMIST NEWCOMB



LENDER WELLMAN



BUILDER HUGHES



ECONOMIST HOADLEY

ECONOMIC PANEL heard a strong dissent to NAHB's proposals for aiding homebuilding. Warned Executive Vice President Charles Wellman of Glendale Federal S&L: "Excess volatility in housing starts has come from FHA and VA programs . . . despite heavy investments over the years by FNMA. Conventional starts have demonstrated great stability. These facts are a powerful argument against traveling the same route to get out of our troubles that we traveled to get into them."

Specifically, Wellman decried more FNMA aid ("except as a transition" measure), longer amortization and lower down payments with the same inflexible interest rates. The "real obstacle" to stabilizing new housing, he said, is "the rigidities we have unconsciously built into the system of federal aid."

Economist Robinson Newcomb predicted that the 1957 rehousing market "should be 100,000 units more" than from 1950 to '55. "For the next few years, the big rehousing market should

be families with money," he said. Economist Walter Hoadley, treasurer of Armstrong Cork Co., forecast a "general weakening" of business is "on the horizon" a year or two away. Though he expects a poorer second half of this year than first half, Hoadley said: "You can hardly expect the money situation to ease very much soon." Ex-NAHB President R. G. Hughes, who presided, remarked on his dilemma: "Industry's got all the money [for plant expansion] but if the plants weren't built, I wouldn't have any."



One of several Prudential lobbies made even more attractive with latex paint.

LATEX PAINTS USED IN PRUDENTIAL BUILDING



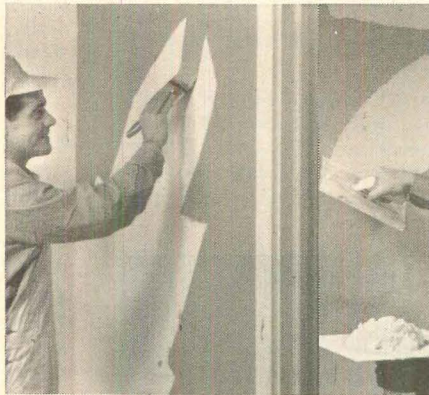
The 21-story building of the Prudential Insurance Company, Houston, Texas, has latex paint on many interior surfaces—executive offices, working divisions and lobbies.

This handsome paint is made with styrene-butadiene latex to assure an elastic coating for uniform surface, lasting beauty and resistance to repeated washings. Prudential's South-

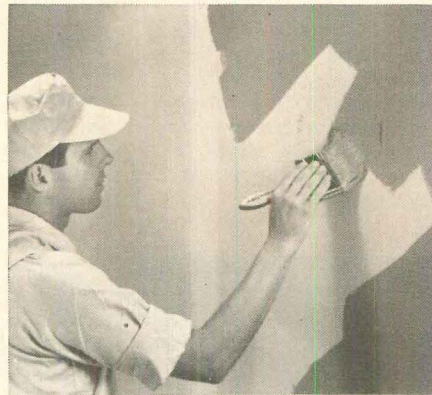
western Home Office is an example. Easy application, fast dry and lack of painty odor are among the other features that make latex paint popular with architects. There's a wide range of colors to provide the effect you wish—easily, economically, positively!

These are examples of how you benefit from our persistent research to provide paints with tomorrow's benefits today.

**8 ways
you can use
LATEX PAINTS**



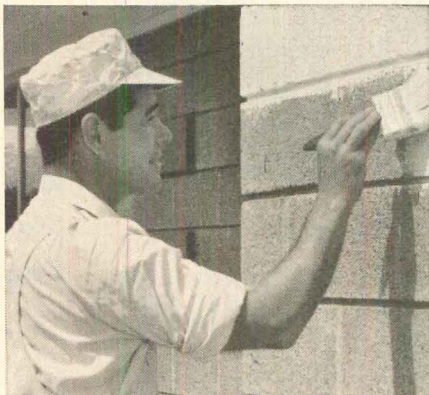
1 PLASTER . . . Alkali-resistant latex paints can be safely applied over freshly dried plaster. If overgauging occurs in the plaster, latex paints still dry with uniform appearance and beauty.



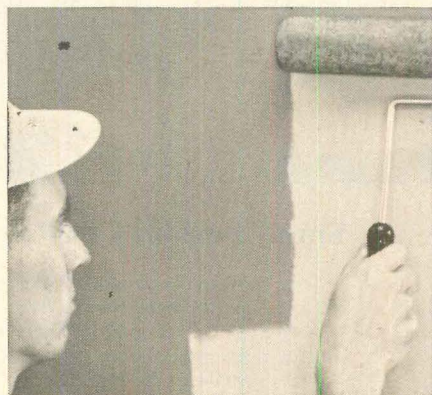
2 DRY WALL CONSTRUCTION . . . Latex paints give excellent results. On new construction, two coats of a latex paint are usually required. As on any surface, latex paints leave a durable, washable surface.



3 INTERIOR BLOCK . . . Latex paints have excellent sealing properties over cinder block, concrete block and other porous surfaces. Usually two coats are required to give the desired covering.



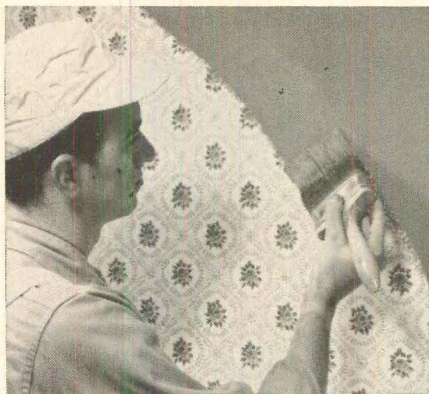
4 EXTERIOR MASONRY . . . Latex paints offer maximum durability under weathering . . . resist sun, fog, mildew . . . seal out dirt, moisture. Alkali resistant. Two coats are usual for stucco and masonry.



5 FIBERBOARD . . . Latex paints provide an effective seal coat for long, satisfactory service on wallboard. Several coats of a latex paint are sometimes used to establish a moisture-vapor barrier.



6 GYPSUM BOARD . . . Latex paints are particularly good for this application. They do not strike in and photograph through plaster patching or over nail holes and seams.



7 WALLPAPER . . . Latex paints cover wallpaper readily. Seal the porous paper surface. Hold out dirt, stains and moisture. Assure smooth, uniform finish.



8 PRIMED WOOD AND METAL TRIM . . . Because latex paints contain water, it is best to prime wood and metal with an oil primer to prevent contact with bare surfaces.

For additional information, see your paint supplier. Dow does not make a latex paint but is a leading supplier of latex to progressive paint manufacturers.

For a list of leading latex paint manufacturers, write: THE DOW CHEMICAL COMPANY, Midland, Michigan—Plastics Sales Department PL1834S.



YOU CAN DEPEND ON

fying would-be home buyers' credit standing. (For other news of FHA income requirements, see p. 130.) But otherwise, his advice was chiefly that "changing markets be met with new approaches" such as Sec. 220 and 221 and cooperatives. From Sen. John J. Sparkman, chairman of the Senate housing subcommittee, came no promise of higher VA interest. Instead, he urged a boost in direct lending. On long-range matters, NAHB took these positions:

Taxation: expenditures for home repair and maintenance above 3% of the owner's income should be made tax deductible.

Credit: the nation's tax and credit structure should be restudied.

Rental housing: is "retarded by FHA's basic assumption, now firmly embedded in its regulations and procedures, that rental housing sponsors must be disciplined and unreasonably controlled." FHA should "re-examine

its entire approach."

Public housing: Increasing vacancies confirm that "rising consumer incomes have entirely eliminated any need" for it. Congress should investigate to see if occupancy "is confined as intended to low-income families."

NAHB directors took these actions:

- Raised NAHB dues from \$20 to \$25 a year, effective next January. The increase, first since 1952, will bring NAHB \$200,000 a year more income. Last year, the association took in \$1,270,000, some 20% above estimates.
- Twice voted down a move to petition Congress to force FHA and VA to include the cost of mortgage discounts in house valuations.
- Endorsed a plan to boost home sales to newlyweds. Local associations will be asked to compile lists of marriage licenses, write engaged couples selling the benefits of ownership vs. renting. A committee headed by Larry Winn Jr. noted that only 22,000 of the 1.5 million newly married couples bought new homes last year. In newlyweds, it said, lies a "tremendous market potential."

SEQUEL:

How famed Hadley-Cherry low-down, conventional finance deal is working

Tight money has made the Hadley-Cherry type of low down payment, conventional financing even more enticing to builders than it was two years ago (H&H, Feb. '55).

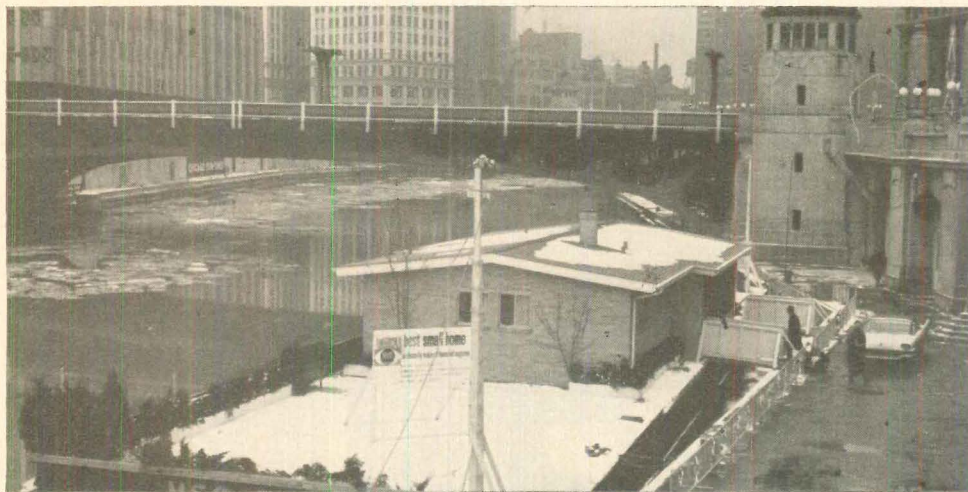
In four years, Ray K. Cherry and Partner John H. Hadley of Los Angeles have sold some 2,500 homes on conventional mortgages by using a land contract to keep down payments below \$200. Originally, buyers paid an accelerated equity accumulation for the first eight months so Hadley-Cherry got all their money out of the house except the bulk of their profit. The profit came back to them over 25 years, at great tax savings compared to selling houses outright. But when buyers of a \$9,250 house switched to their lower regular payments (\$65 instead of \$85), they were hit by a big realty tax bill since all payments excluded taxes. So H-C has changed to level payments (which include taxes) from the start. On their minimum \$10,750 house today, buyers pay \$190 move-in costs and \$87.50 a month for 25 years (\$15 of which covers taxes and fire insurance). For their top-price house, \$11,250, buyers pay only \$199 move-in costs and \$91 a month.

So successful has the now celebrated Hadley-Cherry plan proved that it has inspired at least a dozen imitators in the Los Angeles area. Most of them were originally building for the GI market. But, as Cherry notes, a \$15,000 to \$16,000 house offered both GI and conventionally for the same down payment will draw far more conventional buyers.

Today, Cherry pays 3 to 4½ points for a 20 year, 6% conventional loan on an entire tract (including construction financing), holds title in his corporation until the buyer pays off the H-C equity. Buyers pay 6.6% interest, which covers the cost of credit checks and monthly collections. (H-C services 2,500 loans with a staff of four).

Cherry can let his contracts run longer than his blanket mortgage because buyers are quick to pay up and take title to their homes.

"In one four-year-old tract of 174 houses," says Cherry, "we still have title to only 30."



Small builders put house on a barge

This snow-covered ranch house, a three-bedroom, one-bath model of 1,152 sq. ft., was the NAHB convention's most unique exhibit. It was built by Chicago Builder Kenneth H. Katschke (left) on a rented barge moored on the ice-dotted Chicago River.

The stunt was the idea of NAHB's small builders' committee, which got a jury of NAHB executives and editors of *Household Magazine* (circ. 2.6 million) to choose the best four of 400 small house designs submitted in a contest. A vote of *Household's* readers picked the winning design by Architect Edward J. Welty of Jackson, Miss., where the house had sold for \$15,000. After exhibiting it several months on the barge, Katschke plans to tow and truck it to a Chicago site, sell it for \$20,500. The "House on the Barge" drew some 1,400 convention-goers.



BUILDER KATSCHKE



'How-to-do-it' circus shows house held up by air

US Rubber Co. thinks this airhouse will be useful for winter building—under cover.

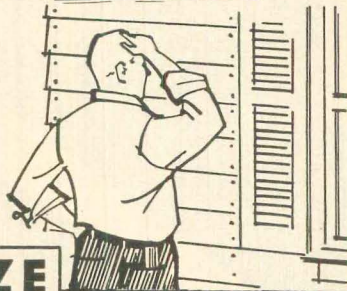
The entire structure, shown here as it was demonstrated on the stage of the Hilton Hotel's grand ballroom at the NAHB convention "how-to-do-it" circus, is a skin of light weight Fibertin, a vinyl-coated nylon fabric. It is inflated by a low-pressure air blower, and held to the ground by a 15" to 20" tube filled with sand or water. The door is spring loaded to keep interior pressure up without keeping the blower on constantly. The fabric weighs as little as 8 to 12 oz. a sq. yd., so a small airhouse can be packed in a suitcase and erected in minutes.

The fabric is translucent. In fair daylight, it would not need artificial light inside. The balloon will cost about \$1 per sq. ft. of ground covered, can be made any size. NAHB conventioners saw one 20' x 35'. A dozen air houses are already in use—as winter swimming pool shelters, winter warehouses, for storing oil gear in Lybia. Frank Lloyd Wright has designed a full sized air house, to be shown at the Showcase for Better Living exposition in the New York Coliseum in May.

Co-inventor George Callum, a US Rubber sales manager, says the air pressure is strong enough so he can walk on the top of his air house, although "I sink in 4' or 5'."

MISTER— YOUR NAILS ARE SHOWING!

better
switch
to...



MAZE

STORMGUARD

TWICE-DIPPED in MOLTEN ZINC

NAILS

- NO RUST SPOTS, STAINS, OR STREAKS!
- STRONGER THAN ALUMINUM ... COST ABOUT 1/3 LESS!
- HARD STEEL CORE ... DRIVE BETTER ... HOLD TIGHT!

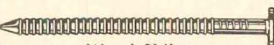
More and more home builders and prefab manufacturers are finding it pays to use Maze's specially designed, weather conditioned STORMGUARD nails for all exterior applications and materials—WOOD SIDING, CEDAR SHAKES, ASBESTOS, INSULATING, HARD-BOARD SIDING, etc. Available in matching colors. . . . Also nails for all kinds of roofing, roof decking, and trim!

HOMES BUILT WITH STORMGUARD NAILS ARE EASIER TO SELL . . . CUSTOMERS STAY SATISFIED—FEWER UP-KEEP OR PAINTING PROBLEMS!

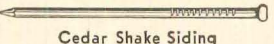
And the difference in cost between STORMGUARDS and ordinary nails is so little!

TRY 'EM NOW!

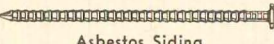
FULL RANGE OF SIZES



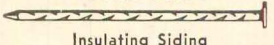
Wood Siding
Cat. No. S-205A



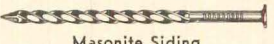
Cedar Shake Siding
Cat. No. S-235



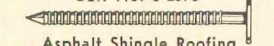
Asbestos Siding
Cat. No. S-215A



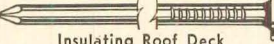
Insulating Siding
Cat. No. S-245



Masonite Siding
Cat. No. S-2575



Asphalt Shingle Roofing
Cat. No. R-104A



Insulating Roof Deck
Cat. No. R-1593

(Extra long sizes for nailing roof deck to rafters)

Ready-Packed in handy 5 lb. and 50 lb. bulk cartons

SEE YOUR DEALER, OR

WRITE FOR FREE HANDBOOK AND SAMPLES

NAME _____

FIRM _____

ADDRESS _____

CITY _____ STATE _____



"IT PAYS TO BUY MAZE"
W. H. MAZE COMPANY

APRIL 12, 1963

News

H&H staff



BUILDERS QUESTION CHERRY ON PLAN

When Cherry told an NAHB convention panel how his system worked, so many builders in the audience wanted to ask questions they had to form long lines before two microphones. As the session ended, questioners crowded around the speakers' table to pepper Cherry with more how-to-do-it queries.

Here is what convention-goers asked about the Hadley-Cherry plan, and what Ray Cherry told them:

Q. Is there any buyer resistance because they don't get title for 25 years?

A. A little, but it's minute.

Q. How much of your money do you have to tie up?

A. Normally, \$500 per house. On a good appraisal, you might get to \$200 or \$300. The first year, our loan requires interest payments only. But we start our buyers amortizing the minute they move in.

Q. Doesn't your credit have to be pretty good to get a lender to make a deal like that?

A. We guarantee completion of the tract without liens. After that, the only security is the houses. But they're easy to sell because we require so little down. Title does not change hands, so there are no closing costs, escrow fees, impounds. Our land contract is an unrecorded instrument. We get a bulk rate on title insurance.

Q. Can contract buyers sell their house to someone else?

A. We have a gimmick: a form of assignment of contract. We charge them \$10 for it. We keep out undesirables by screening.

Q. If you get a default after, say, ten years, do you have to refund the buyer's equity?

A. That's a legal question not settled yet. So far—four or five years—we've been able to get the homes back, but the longer they're in them the longer we let them get delinquent before we crack down.

Q. How does a veteran-buyer qualify for realty tax exemption?

A. It took us three years to figure that out. We get a quit-claim deed to the house—to be used only if he defaults. Then the veteran-buyer can record his sale contract to qualify for tax exemption on the first \$1,000 of assessed valuation. Some won't do it.

Q. What do you do about a buyer who fails to maintain his property?

A. We can get pretty rough. For real eyesores, we threaten to cancel the contract. I don't think we could, but it works.

QUICK QUOTES

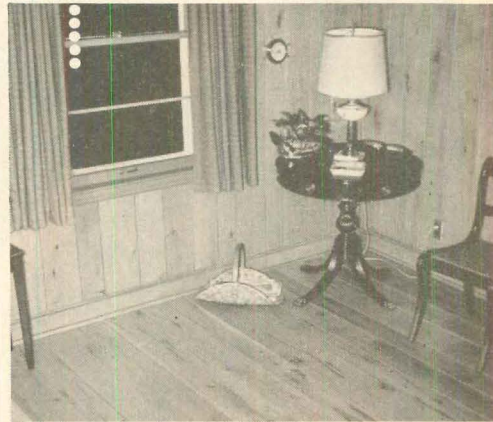
Noteworthy comment by NAHB convention participants:

"If the housing industry doesn't get a basic revamping of its government controls in the next year or two it will pass the point of no return and find itself in the same inextricable plight as the farmers."—S&L Executive Charles Wellman of Glendale (Calif.).

"Cities cannot continue using millions in federal funds to fatten slum landlords and still stay solvent. . . . Instances of project site selection influenced by slum profiteers leave no question that enforcement of minimum housing standards and condemnation of unsafe dwellings should precede clearance and redevelopment."—NAHB Staffer Mort Saber.

NEWS continued on page 26

Nature's Own Masterwork



Matching floors and walls . . . a striking feature in paneled rooms . . . add beauty and charm to this room finished in solid Appalachian Hardwood panels.

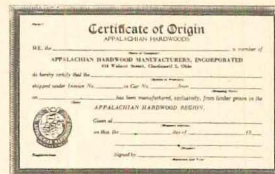
Appalachian HARDWOODS

*Richest · Warmest · Most
Finely Grained for
distinctive solid paneling
that does sell homes*

"Extras" sell homes. But architects and builders now face this hard fact: "Extras" have become standard in America's new homes. To achieve true distinction and real warmth in a home . . . use *solid* paneling in the rich, warm patterns found in Appalachian Hardwoods. Unique geographical factors in the mountains between Maryland and Georgia have combined to produce these striking woods of exceptional richness, warmth, color and durability.

Inexpensive enough for moderate priced homes, yet distinctive enough to add charm to the most expensive. Handles easily in millworking. Two coats of wax preserve lifetime in beautiful natural color . . . no cracking, no peeling. Available in pre-cut sizes.

Wide variety available: Hard Maple, Red Oak, Chestnut Oak, White Oak, Birch, Yellow Poplar, White Ash, Butternut and Beech.



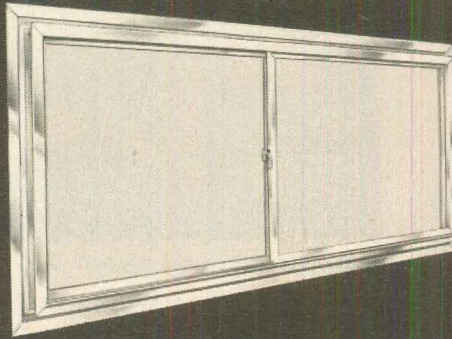
Write for **FREE** Color Brochures & Specifications.

Look for this Certificate of Origin, available from members of AHMI. It is your assurance of authentic Appalachian Hardwoods.

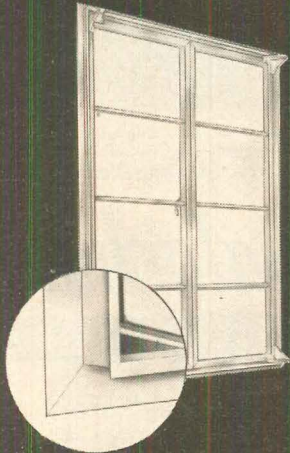
APPALACHIAN HARDWOOD MANUFACTURERS, INC.

414 Walnut Street Cincinnati 2, Ohio

A trade association proudly representing the Appalachian Hardwood industry.

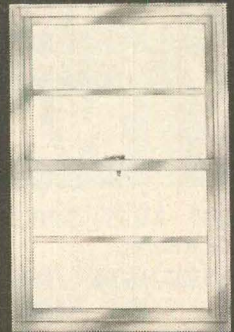


Aluminum Horizontal Sliding Window—Integral Fin-Trim Type . . . Pre-punched for fast, simple installation, no exterior trim necessary. Just set in rough opening, square, nail through integral fin-trim, bring siding to trim stop and caulk. Ceco selection also includes Wood Buck Type, designed for wood rebates.



Aluminum Integral Fin-Trim Casements . . . In these Ceco feature windows there are no fins or outside trim to attach. They are built into the frame, assuring quick installation, low construction cost, and extra strength. Also available in the Ceco line are Z-bar Residence Casements, steel or aluminum, with separate inside-outside steel trim, or inside casing only.

Aluminum Double-Hung Residential Window, Series 50-B . . . Sash float on stainless steel weatherstripping, provide weather-tight fit. Invisible balances are built-in for smooth operation. Jamb sleeve together in multiple openings, thus eliminating mullions. Separate exterior Fin-and-Trim and Inside Casings are also available.



SOMETHING NEW— SOMETHING OLD...

Ceco Offers Widest Variety of Modern Windows . . . Old-Fashioned Values and Services

"The Storehouse of Quality—Quantity—Creative Engineering" . . . that's the reputation Ceco has earned among builders. For Ceco provides a greater selection of steel and aluminum windows than any other manufacturer. However, you can still count on the same good old-fashioned craftsmanship and service. Here, truly, is the line offering the widest variety and versatility . . . windows to fit any type of wall construction . . . to fit any building budget.

The versatile Ceco line is complemented by the famous *Ceconomy Basement Windows*. Special features include combination fin and masonry guide built into the jamb.

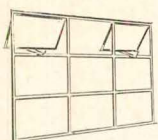
Ceco Screens and Storm Windows are available for all Ceco installations. Ceco also offers Steel Interior Residential and Sliding Closet Doors . . . unequalled in Styling . . . Utility . . . Economy.



AMERICA'S WIDEST LINE OF STEEL AND ALUMINUM WINDOWS AND SCREENS

CECO STEEL PRODUCTS CORPORATION

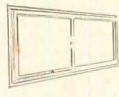
Offices, warehouses and fabricating plants in principal cities
General Offices: 5601 West 26th Street, Chicago 50, Illinois



Window-Walls



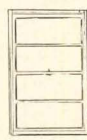
Casements



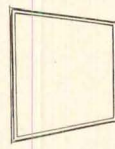
Sliding Windows



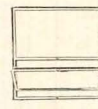
Basement Windows



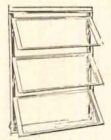
Double-Hung Windows



Picture Windows



Hopper-Vent Windows



Awning Windows

In construction products Ceco Engineering makes the big difference . . . Windows, Screens and Doors / Metal Lath / Metal Roofing Products / Steel Joists / Concrete Reinforcing

QUIET ELEGANCE



The EMPEROR

The magnificent Emperor—shown here in round- and elongated-front models—gives you a definite sales plus because it is the finest closet on the market and its superiority is immediately apparent.

The low, massive one-piece design is luxuriously modern and its non-overflow feature and almost inaudible operation are easily demonstrated.

The Emperor—another outstanding example of Briggs craftsmanship—is available in the five famed

by *BRIGGS BEAUTYWARE*

SUPERIORITY YOU CAN DEMONSTRATE

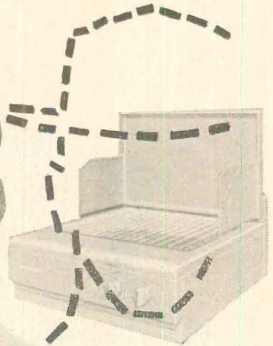
Beautyware compatible colors and in white.

Lead with your ace: Stock or specify the Emperor for sales acceptance and customer satisfaction.

BRIGGS

B E A U T Y W A R E

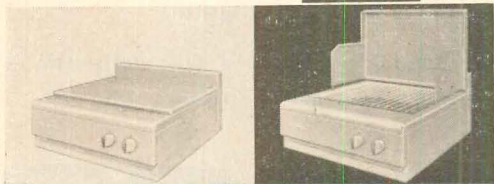
Are you selling
only half
the buying
team?



Stanthony sells 'em both!

Kitchen appliances just naturally interest a woman—but it takes a Stanthony Built-In Barbecue to interest the man, too! Men really go for the idea of indoor barbecuing... of tangy barbecued foods done to a turn with perfectly controlled heat. And women appreciate the quick, easy clean-up. No messy charcoal, a back splash to keep walls clean, a drip pan, and the grill that can be washed in the sink. Remember, to clinch the sale... sell the male... with a Stanthony Built-In Barbecue.

ADVERTISED IN
LIFE



Stanthony
BUILT-IN BARBECUES
Manufactured by Stanthony Corp.,
5341 San Fernando Road West,
Los Angeles 39, California

Also makers of
The Stanthony Ventilating Hood
the best way to ventilate a kitchen

PEOPLE: Lee Johnson resigns as executive head
of National Housing Conference, the public housing lobby

Lee Farnum Johnson, for 13 years chief spokesman and lobbyist for public housing, is resigning.

A heart ailment—and doctors' advice to slow down—has prompted Johnson to give up his post as executive vice president of the



JOHNSON

National Housing Conference, effective this month.

His departure from the Washington scene will come as good news to foes of subsidized low-rent housing. Johnson has been an extraordinarily effective advocate of public housing. On a skeletal budget (\$68,000 a year), he has built an organization which commands attention from Congress and the press out of all proportion to its 3,000 membership.

He figures that his—and NHC's—biggest achievement was the Housing Act of 1949, which authorized 810,000 public housing units in six years at an average rate of 135,000 a year. Today, the six years are up, and only 200,000 of the 810,000 units have been programmed. But the policy laid down in 1949 continues to provide the arena for the annual Congressional fight over public housing, continues to capture more space in public prints than housing issues involving many more people and houses, far more federal money.

Johnson, now 51, was born in Littleton, Colo., majored in journalism at the University of Colorado and then joined the journalism faculty there. Later, he became owner and publisher of the nearby Delta County Tribune. In 1930, he came to Washington as secretary to former Sen. Edward D. Costigan (D, Colo.). Six years later, he returned to his native state to run another weekly, the Englewood Monitor.

Public housing beckoned Johnson in 1938. He became special assistant to Public Housing Boss Nathan Straus, soon moved up to be assistant PHA commissioner for project management. He joined NHC as executive vice-president in 1944.

Johnson views NHC's role this way: "There is a continuing need for a public interest agency not financed from public funds that can coordinate various welfare, labor and religious groups and formulate a legislative program." In doing so, Johnson's newspaper background has played a big part. Even his friendly enemies in the private enterprise field concede that NHC's newsletter, which Johnson writes, is lively and readable. Heavy set, given to bow ties, Johnson is a forceful speaker. "I am fully aware," he told one housing officials' conference not long ago, "that after this talk I will be accused once more of being an extremist and a partisan. . . . I want to plead guilty. On public housing, . . . I am proud to be a partisan. The American economy is crying for a huge housing program [which] should include slum clearance, redevelopment and urban renewal. At least 90% should and can be done through private channels."

In retirement, Johnson expects to spend most of his time in Colorado. He has an interest in some land near Denver.

His probable successor at NHC, at least temporarily, is Miss Laurine A. Winlack, former personnel officer for PHA who is NHC secretary.

News continued from page 83

HOUSING AGENCIES: Walter E. Keyes, private planning and housing consultant, has been named HHFA regional administrator at Atlanta; HHFA Administrator Albert M. Cole appointed five new members to the VHMCP national committee. They are Ehney A. Camp Jr., vice president, Liberty National Life Insurance Co., Birmingham, Ala.; Asa T. Spaulding, vice president, North Carolina Mutual Life Insurance Co., Durham; Paul M. Minter, vice president, National City Bank of Cleveland; Richard B. Haskell, president, Mechanic Savings Bank, Hartford, Conn.; Floyd Cramer, president, Washington Heights S&L, New York. Spaulding is a Negro leader in insurance and financing.

William Frederick Hoffman, 46, South Orange, N.J., was named director of the mortgage insurance division of FHA. He was FHA director in Newark, director of two Newark banks.

FLOOD INSURANCE: Frank J. Meistrell, commissioner of the Federal Flood Indemnity Administration, named his first group of key assistants. They are: assistant commissioner, Howard L. Volgenau, New York public relations counsel; information officer, Eugene S. Cowen, former press secretary to Rep. Frances P. Bolton (R, Ohio); to work with insurance companies, James B. Clarke Jr., who has 11 years insurance and law experience in Washington, D.C. and Richard E. Kirkby, former associate of an insurance agency in Meriden, Conn.

MORTGAGE MEN: Kenneth Childs, 56, has been named president of Los Angeles' Home Savings & Loan Assn., the nation's

largest (assets: \$424 million). He replaces Howard Ahmanson, who moves upstairs to chairman of the board. Ahmanson bought Home S&L in 1947 when it had assets of \$1.3 million. Childs came to Home Savings in 1948 as executive vice president. He had been in real estate brokerage in Beverly Hills since 1925.

Robert H. Wilson, president of the Percy Wilson Mortgage & Finance Corp., Chicago, has been elected president of the Chicago Building Congress.

Charles E. Joern, La Grange Park, Ill., was elected ninth president of the Urban Land Institute. Other new ULI officers: Builder David D. Bohannon, San Mateo, Calif., first vice president; Van Holt Garrett, Denver, second vice president; Waverly Taylor, Washington, D.C., secretary; Realtor H. Walter Graves, Philadelphia, treasurer.

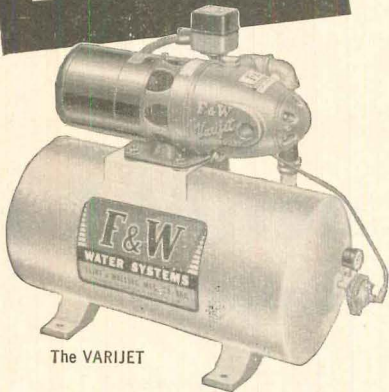
AIA will award gold medals, its highest honor, to Fellows Ralph Walker and Louis Skidmore, both of New York City. The awards will be made at AIA's centennial convention in Washington, D.C. in May.

A centennial gold medal (a special award created for this occasion only) will go to former (1949-51) AIA President Walker. An authority on zoning and city planning, he is

for suburban
homes beyond
the water mains



F&W
MEANS
Flowing Water



The VARIJET

**New F & W Pump Gives
40-70% More Water at Less Cost!**

Whatever your customers' requirements, there's an F & W Water Pump to meet them exactly. All offer outstanding advantages in long-life, dependable service, low-cost operation, and minimum maintenance. Shown here are just 3 of the scores of models in the complete F & W line. The VARIJET (above) delivers 40 to 70% more water, yet reduces motor load and power consumption thanks to F&W's exclusive, patented ejector. No other pump approaches its performance for shallow well operation at normal capacities and pressures. All F & W pumps are individually tested before shipment. So . . . remember . . .

F & W Means Flowing Water by
FLINT & WALLING MANUFACTURING CO., INC.
365 Oak Street, Kendallville, Indiana



**F & W 2-Stage
Deep Well Jet**

Delivers extra capacity. New, automatic control valve assures extra-performance.



**F & W Multi-Purpose
Jet Pump**

Change from shallow well to deep well at no extra cost, by moving jet off pump down into well.

Send for F & W Catalog
for your files

F&W
WATER PUMPS

Performance-Proved Since 1866

the first chancellor of AIA's College of Fellows. A member of the firm of Voorhees, Walker Smith & Smith, Walker, 67, has been the recipient of a score of architectural awards, including the 1927 gold medal of the Architectural League of New York.

Skidmore, 59, a founder of Skidmore & Owings (now Skidmore, Owings & Merrill), will receive AIA's 1957 gold medal, its top annual award. His firm, one of the nation's largest, has won many honors for its modern design.

**Realty empire of 'boy wonder'
collapses in San Francisco**

The spectacular rise of San Francisco's realty and building boy wonder has ended with this year's most complicated crash.

In three heady years, the 34-year old **Thomas G. (for George) Stone** rose from \$600-a-month real estate salesman to the ownership of two savings and loan associations, much valuable acreage and projects involving some 1,600 homes in 16 northern California communities.

S. F. Chronicle



STONE

In that time, Stone and his 56 affiliate companies managed to borrow some \$11.5 million from the state-chartered Wells Fargo Bank, one of San Francisco's oldest and most conservative financial institutions. Last spring, Wells Fargo took alarm. When it tightened the screws on the younger promoter, his empire started to fall apart. In mid-January, the collapse became a local sensation when the *San Francisco Chronicle*, after a five week investigation by Reporter **Charles Raudebaugh**, splashed it across four columns of page one.

The Stone saga starts in April 1953 when Stone, who had begun selling homes to support his family while finishing school, became a wholesaler of homes in booming San Jose.

He did so well he rapidly branched out into subdividing and building. In Marin County, he borrowed \$605,000 for a 48½-acre development at Novato.

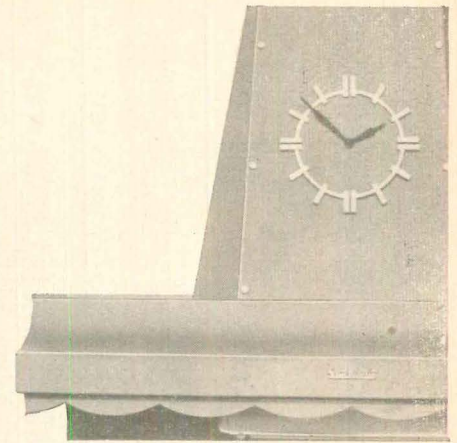
His bootstrapping reached a pinnacle in mid-1955 when Stone borrowed \$1.2 million from Wells Fargo to buy controlling interest in Home Mutual S&L in San Francisco. To consolidate control of Home Mutual, he borrowed another \$260,000 from the bank on a 60-acre piece of real estate assessed at \$675. He put \$200,000 of it into the S&L.

Then Stone's troubles began. **Milton O. Shaw**, state S&L commissioner, cast a dubious eye on Home Mutual's activities. Admonishing the association Feb. 1, 1956, he used such terms as "illegal loans," "incompetent management" and "false statements." When Shaw found Home Mutual was about to buy \$1.7 million in mortgages from a Stone-affiliate company, he forbade the purchase.

Stone's problems multiplied in September when he tried to sell Home Mutual and buy Surety S&L in San Jose.

Howard Ahmanson of Home Savings & Loan of Los Angeles, offered Stone \$500,000 more than he had paid for the San Francisco association, provided governmental agencies approved the sale. But the federal authorities refused to grant insurance of accounts, killing the deal. Meanwhile, in anticipation of the sale, Stone had borrowed \$1.4 million from a group of midwestern investors and bought Surety. "This was too much of a burden for Tom Stone to handle alone,"

continued on page 90



EYE-CATCHER!

Watch how fast your customers spot that Stanthony Ventilating Hood. Right at eye-level is the distinctive styling that stops customers . . . and beneath the beauty are the features that sell customers—the twin power blower, easy-to-clean grease filters, convenient, hidden switches. Stanthony combines beauty, quality and convenience—everything you need to turn prospects

into buyers!



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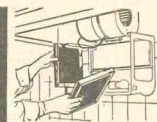
Stanthony

VENTILATING HOODS

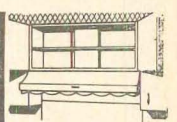
Manufactured by Stanthony Corp.,
5341 San Fernando Road West,
Los Angeles 39, California



Two-speed, twin-wheel blowers move more air quickly, quietly, efficiently. Unit easily removed for servicing.



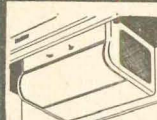
All power automatically cut off when housing is unlatched. Safe for children.



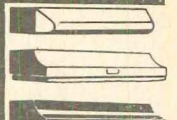
Self-contained hoods—blower, lights, filters within hood itself. All have center discharge of 3½" x 10" against back wall.



Aluminum foil twin filters prevent grease accumulation in blower, duct work, easily cleansed in household detergent. Hi-baked enamel finish wipes clean.



No wall switches. Light and power controls built into housing. Translucent light lens for non-glare illumination.



Choice of three distinctive styles, several sizes and colors. Vent cover available, with or without electric clock.

Also makers of
the Stanthony Built-in Barbecue
for perfectly controlled heat
without messy charcoal



You're saying "Good Buy"



A built-in *KitchenAid* automatic dishwasher is one way of saying "quality" in the homes you build. For here is the outstanding quality dishwasher...the "finest made" by Hobart—world's largest manufacturer of food, kitchen and dishwashing machines.

It's one of the things that make the difference...says "home" instead of just "house"...brings immediate and enthusiastic approval from your home-buying prospects.

There is no other dishwasher like *KitchenAid*...and your prospects know it! Only *KitchenAid* has the exclusive Hobart revolving power washing action that positively removes even the toughest dried-on foods and greases. Only *KitchenAid* has the separate motor and blower fan that circulates electrically heated air for clean, quick drying.

The convenience of the scientifically designed

front-loading, sliding racks has big customer appeal. It's virtually impossible to load these racks incorrectly and interfere with efficient washing action.

And for styling, *KitchenAid* is in a class by itself...fits right into any kitchen decorative scheme. The beauty of *KitchenAid* Antique Copper, gleaming Stainless Steel or White is unequalled. Or a color can be arranged to match or blend with cabinets.

Add the "good buy" sign to your homes—*KitchenAid*. For information, mail the coupon. *KitchenAid* Home Dishwasher Division, The Hobart Manufacturing Co., Troy, Ohio. In Canada: 175 George Street, Toronto 2.

KitchenAid

The Finest Made... by



®

The World's Largest Manufacturer of Food, Kitchen and Dishwashing Machines

KitchenAid Home Dishwasher Div.
The Hobart Manufacturing Co., Dept. KHH
Troy, Ohio

- Please send me literature.
- Please send name of nearest distributor.

Name.....

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City.....Zone.....State.....

IN THE HOMES YOU BUILD, INSTALL TODAY'S

Easiest-to-read room thermostat

IT'S NEW! IT'S RIM-SET! ONLY PENN HAS IT!

It's no secret, your prospects want *every convenience* in their new homes . . . and, here's a brand new convenience to offer them!

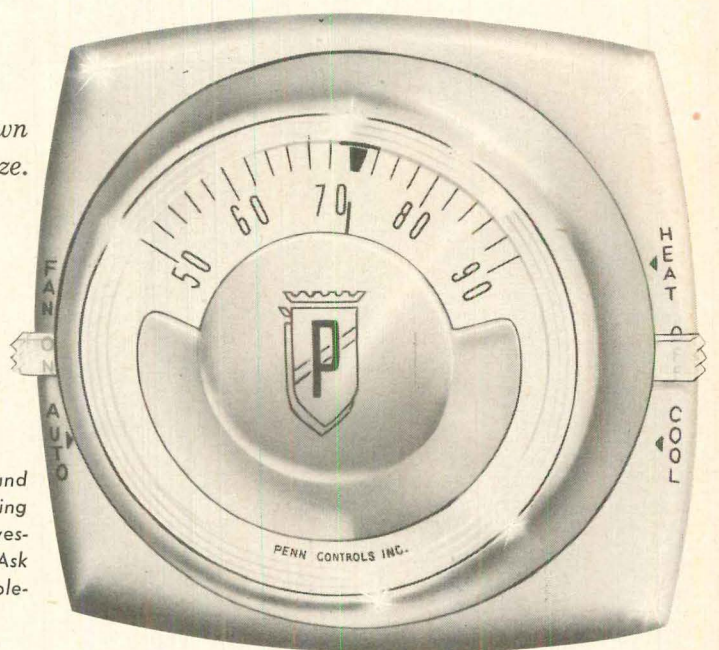
Penn's new heating-cooling room thermostat has the largest, most easily read dial you've ever seen. And, the scale remains stationary as you "dial the rim" to set the temperature you want. Once set, this beautiful, modern thermostat delivers the indoor comfort home buyers want in the homes you sell.

Another innovation is that the *same thermostat* is used for heating alone . . . for cooling only . . . or for combination heating-cooling systems. All you do is use the proper sub-base into which the thermostat is "plugged."

Once you see this new, different, better thermostat, you'll want to use it in all the homes you build and sell!

*Illustration shown
in actual size.*

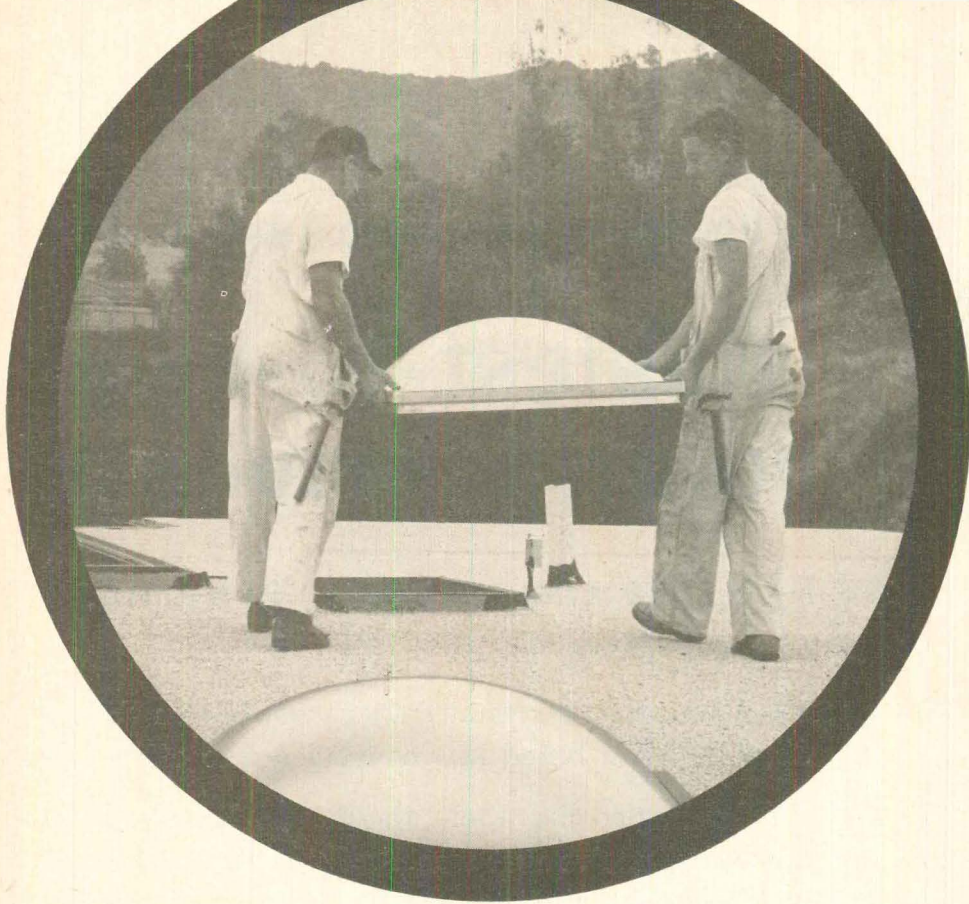
Penn automatic controls for heating and cooling have been selected by leading manufacturers for over 30 years. Investigate and you'll select them too! Ask your equipment manufacturer, wholesaler or write to Penn.



PENN CONTROLS, INC. Goshen, Indiana

EXPORT DIVISION: 27 E. 38th ST., NEW YORK, N. Y.

AUTOMATIC CONTROLS FOR HEATING, REFRIGERATION, AIR CONDITIONING, GAS APPLIANCES, PUMPS, AIR COMPRESSORS, ENGINES



WASCOLITE SKYDOMES make your houses lighter, brighter . . .
easier to sell! Prefabricated acrylic plastic "windows to the sky" give you
economical, natural light wherever you want it. Send for illustrated
catalog on "daylighting plus ventilation".

WASCO PRODUCTS, INC.

Cambridge 38, Mass. • Wasco Chemical (Canada) Ltd., Toronto, Ontario

NEW WASCOLITE SHOWERWALLS with lift-out panels of
shatter-resistant Acrylite add beauty and convenience to your bathrooms.
Write today for literature and samples. Dealer inquiries invited.



says Stone. To rescue himself, Stone finally sold Home Mutual to **Mark Taper**, who already owned three big S&Ls in the Bay area and one in Whittier (Feb., News). Surety is still up for sale.

Wells Fargo, supervising Stone's retrenchment, insists—and state bank officials agree—that the bank will recover almost all its money. Stone, a big friendly man who has remained smilingly easygoing through his troubles, insists his ventures would have turned a handsome profit if the bank had not taken control. Even so, he points out, "I've still got 15 tracts left." And an organization of about 25 people.

Ian Woodner acquitted on FHA 608 charges

Builder **Ian Woodner** of Washington, D. C. has been acquitted of lying to FHA to get a \$5 million Sec. 608 mortgage on one unit of the Woodner Apartments (May '56, News).

Woodner had certified his Rock Creek Plaza Inc., had no obligations arising from the construction of the apartments. The government contended Rock Creek in fact owed \$1 million to the Jonathan Woodner Co. (of which Woodner is also president), which put up the building.

The defense answered that when Woodner made the statement to the FHA he believed it true. Subsequently, the apartments were found to have cost \$11 million to build instead of the \$10 million specified in the construction contract with another Woodner firm. So a \$1 million indebtedness was entered on the Rock Creek books. The jury returned the acquittal after only 2½ hours deliberation.

Woodner's case was one of 893 indictments brought for alleged violation of FHA regulations since April 1954. Almost all involve repair loan gyys, however, not Sec. 608 wind-falls. There have been 476 convictions.



WOODNER

Builder Dick Hudson goes to Chile as housing aide

Builder **Richard D. Hudson** of Montclair, N.J., chairman of NAHB's research institute, flew to Chile to begin two and a half months as US housing advisor to the Chilean government.

His mission, set up by the International Cooperation Administration, is part of the US' Point Four program. His aim will be to teach Chilean contractors how to boost their housing output. The nation is already confronted with a population surge akin to that expected in the US in the next decade. For his services, Hudson will get his fare and \$11 a day expenses.

DIED: **E. D. Schumacher**, former president of MBA (1927-28), Dec. 11, in Memphis, Tenn.; **George D. Robertson**, 76, one of Southern California's foremost subdividers, Dec. 26, in Los Angeles; **Frank J. Peterson**, secretary-business manager of the Kansas City Building & Construction Trades Council, Jan. 13; Architect **Edward H. Denby**, 83, Jan. 17, in New York City; **George E. Long**, 70, past president and retired chairman of the board of the Koehring Co., Milwaukee, Jan. 21; Washington, D.C. Realtor **John H. B. Gilliat**, 70, Jan. 23; **A. E. Long**, 75, retired FHA director in Omaha, Neb., Feb. 2.

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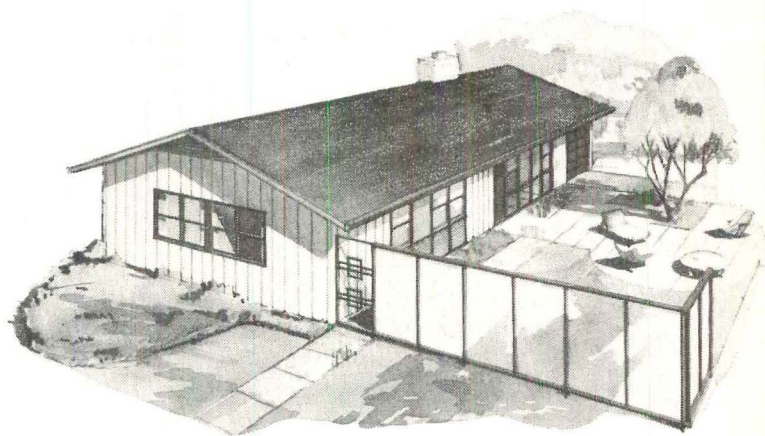
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ECONOMY LINE—MODEL 703



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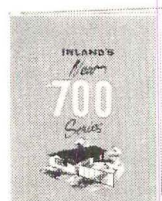
*Less lot, depending on local area costs.

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BOOKLET** gives full details. Write on your letterhead for your copy now.



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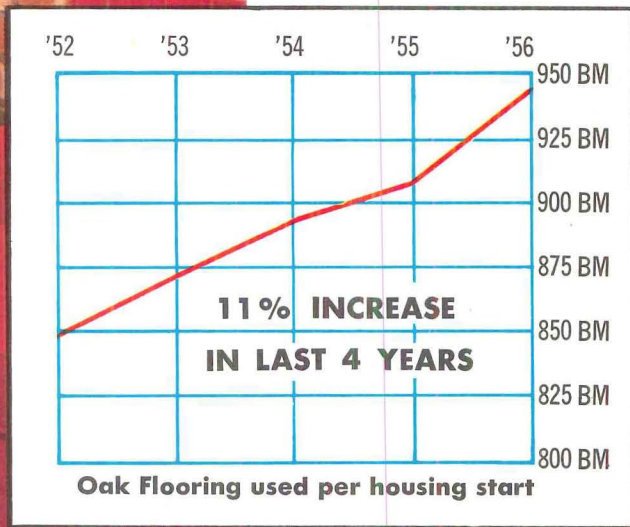
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when you specify Oak Floors*



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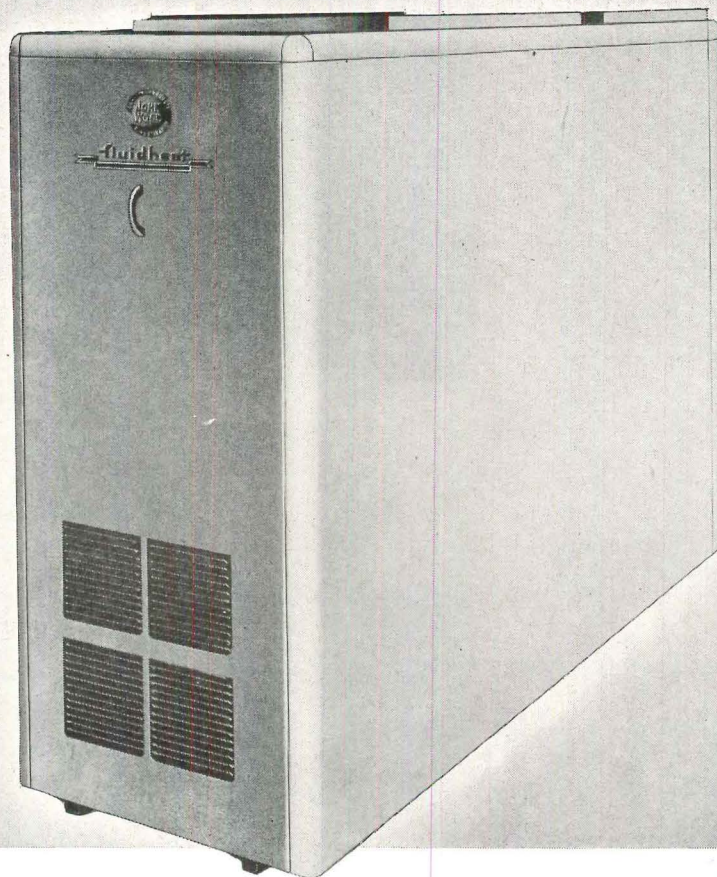
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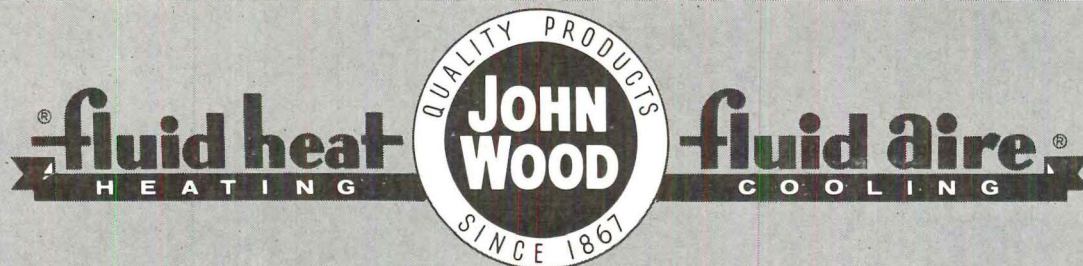
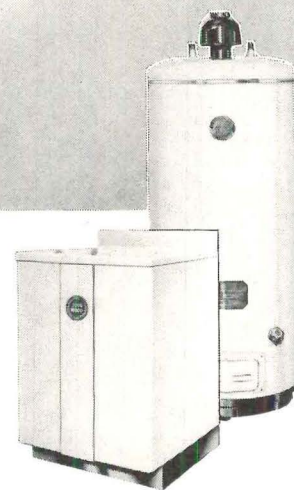
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BIG NEWS

from American Kitchens

**EXCITING
NEW**

WOODHUES

NEW

WOOD

fabulous new combinations of

Exciting new color-styled kitchens offer the luxury look at a modest price!

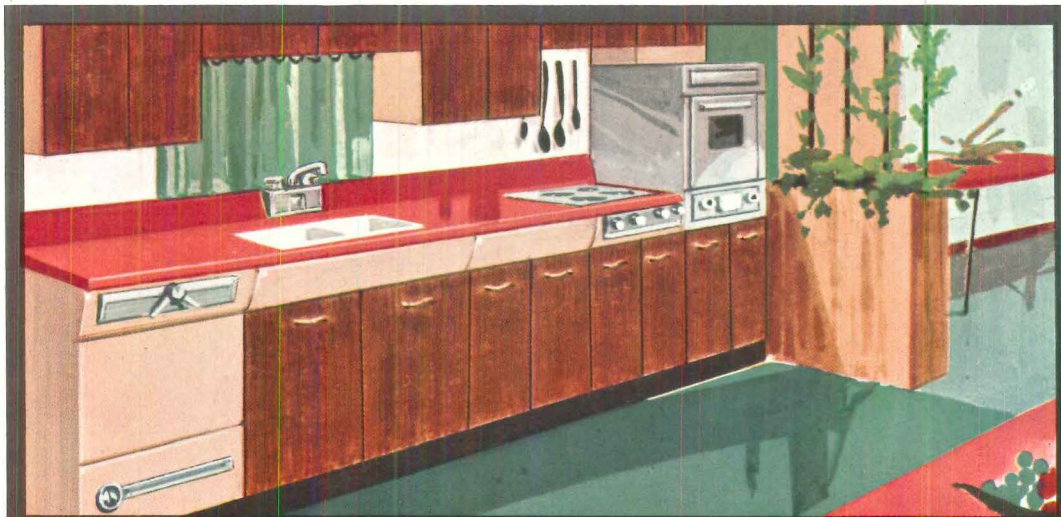
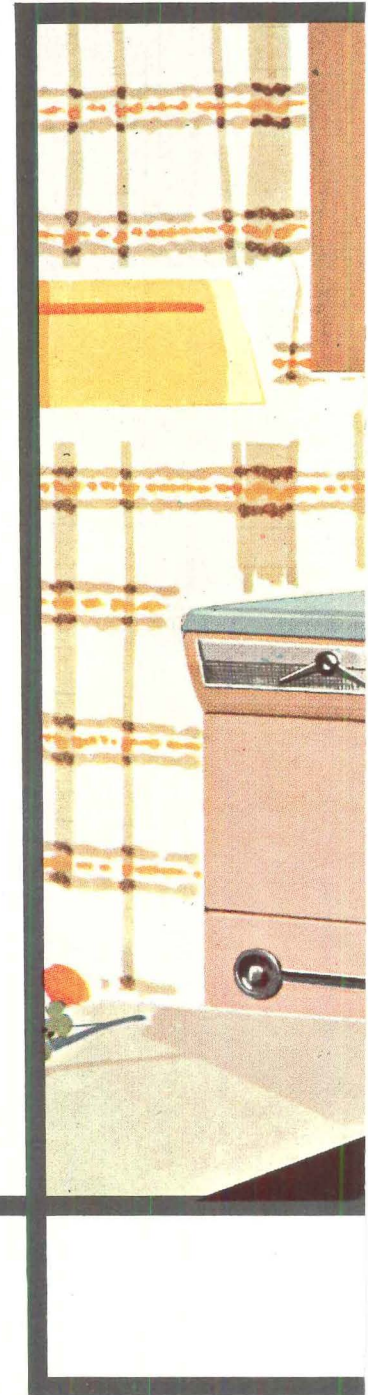
Here they are! "Woodhues" . . . the most spectacular home-selling salesmen since the introduction of American Kitchens' famous "Pioneer" Kitchen. And now "Woodhues" are available to builders at a price surprisingly modest for a product so fine!

The answer to today's growing demand for modern kitchens in natural tones of wood, "Woodhues" is a beautiful blend of new Bermuda Beige lifetime finish on steel with harmonizing Honeywood or Cinnamonwood doors, full $\frac{3}{4}$ " thick on *both* base and wall cabinets! Choice of countertops in nine new Formica colors. There's never a mix-or-match problem with these wonderful new "Woodhues."

As with both the "Pioneer" and Classic White, American Kitchens' new "Woodhues" are especially easy to install, and, what's more, add remarkably little to your costs.

Check these sensational new American Kitchens' features! Exclusive sliding adjustable drawer shelves in *all* base cabinets! Exclusive new convertible chrome faucets! Versatile new drop-in sink cabinets in most-wanted 30" and 36" widths!

Discover the tremendous sales advantages that new "Woodhues"—and other American Kitchens' products can give you *now*. Remember, you'll sell more homes, and you'll sell them faster with "Woodhues!" For complete details, mail the coupon today!



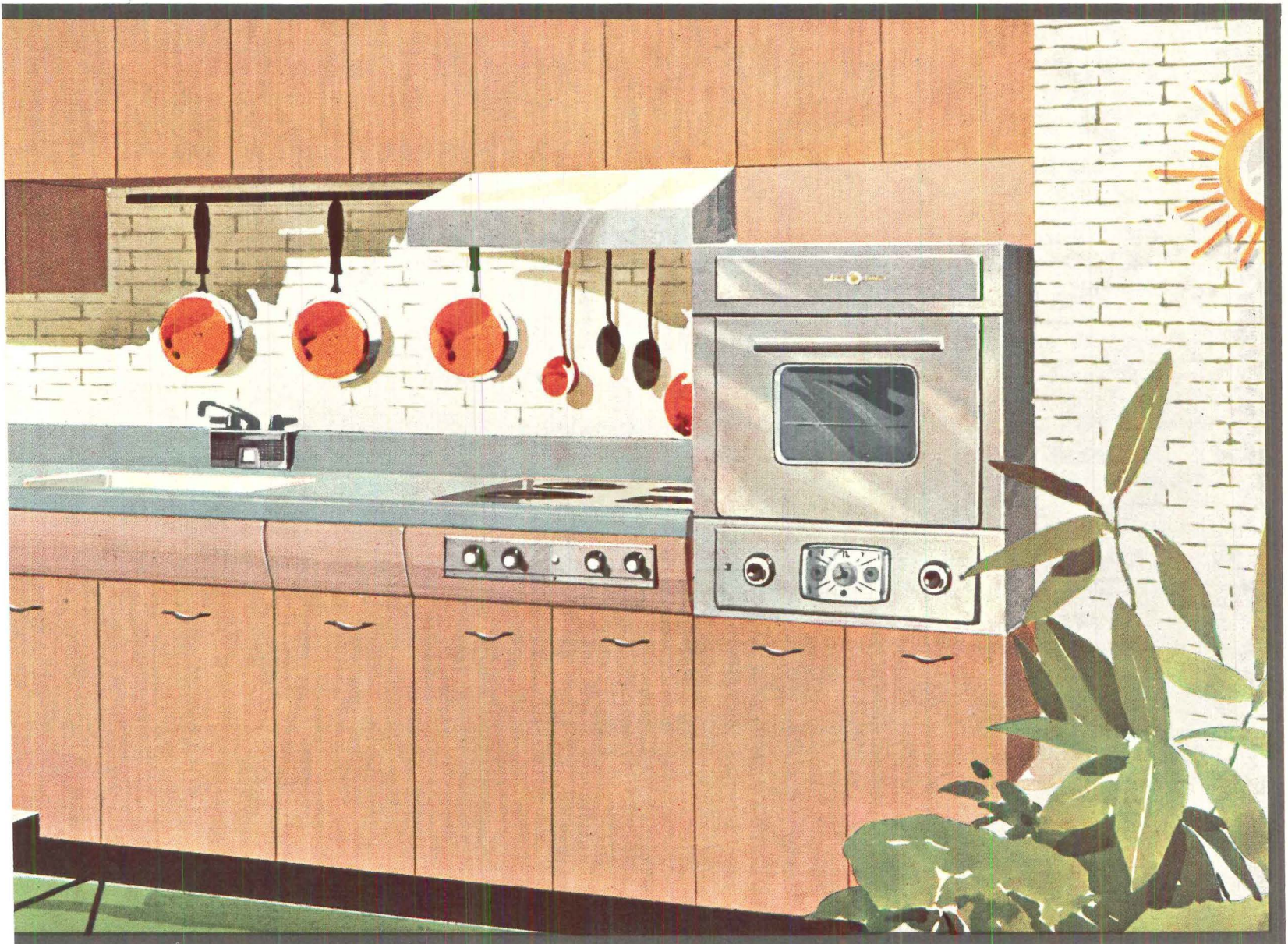
NEW "WOODHUES" IN CINNAMONWOOD—Pictured is the dramatic blend of rich Cinnamonwood cabinet doors and attractive Bermuda Beige steel, accented by Flame Linen Formica countertops. "Woodhues" add distinctive new color-styling to the clever, efficient unit arrangement and modern convenience that is unmistakably American Kitchens.

REMEMBER . . . you can also plan your new homes with American Kitchens' great house-selling "Pioneer" and Classic White Kitchens

the big news for '57

HUES

Bermuda Beige and Honeywood or Cinnamonwood



NEW "WOODHUES" IN HONEYWOOD—The charm and warmth of Honeywood cabinet doors with the lasting beauty of Bermuda Beige steel frame. Trend-setting kitchen shown above has contour-styled cabinet sink, AK Roto-Tray Dishwasher-Dryer with exclusive Roto-Tray Action (also available in flat front model),

electric or gas AK Drop-In Range and brushed chrome Stack-On Oven (also in burnished coppertone), smart Aqua Formica countertops. Exclusive adjustable sliding drawer shelves in all base cabinets. Roomy cabinets provide homemakers with a place for everything—and everything in its place.

American  Kitchens

DIVISION  CONNERSVILLE, INDIANA

Roll-o-matic Dishwasher-Dryers • Roto-Tray Dishwasher-Dryers

Mail this coupon today for "no obligation" kitchen quotation, American Kitchens' new Architects' and Builders' File.

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I'd like to have "no obligation" quotation on my next kitchen.

Please send me your new Architects' and Builders' File.

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Only **American Kitchens** offers all these house-selling **EXCLUSIVES:**

FIRST with "WOODHUES"—Once again American Kitchens leads the way with the sensational new "Woodhues!" Striking combination of Bermuda Beige steel, with harmonizing Honeywood or Cinnamonwood cabinet doors.

FIRST with "PIONEER"—American Kitchens set the trend to modern kitchens with the famous "Pioneer." Its rich natural birch and coppertones add new warmth and charm to any home.

FIRST with ROTO-TRAY DISHWASHER-DRYERS—Out in front with this efficient automatic undercounter dishwasher-dryer, featuring amazing Roto-Tray action that washes dishes three times cleaner than by hand! Made available in Bermuda Beige, antique copper, brushed chrome and white.

FIRST with VERSATILE RANGE AND OVEN BASE CABINETS—Designed to accommodate all popular brands of ranges and ovens.

FIRST with SLIDING ADJUSTABLE DRAWER SHELVES—In all base cabinets . . . easily positioned at any level to suit the homemaker.

FIRST with NO COLOR-MATCHING PROBLEMS—No mix-or-match troubles with American Kitchens' products! New "Woodhues," famous "Pioneer," or Classic White kitchens blend perfectly with any personalized color scheme!

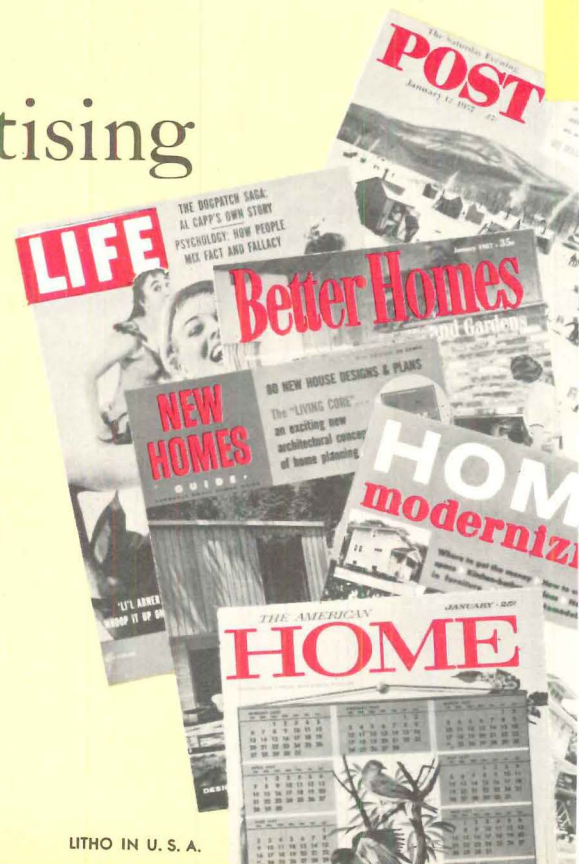
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powerful national advertising

American Kitchens paves the road to easier home selling with an impressive series of full-color advertisements in such widely read magazines as Life, Saturday Evening Post, Better Homes & Gardens, American Home, New Homes Guide, and Home Modernizing!

American Kitchens

DIVISION  CONNERSVILLE, INDIANA

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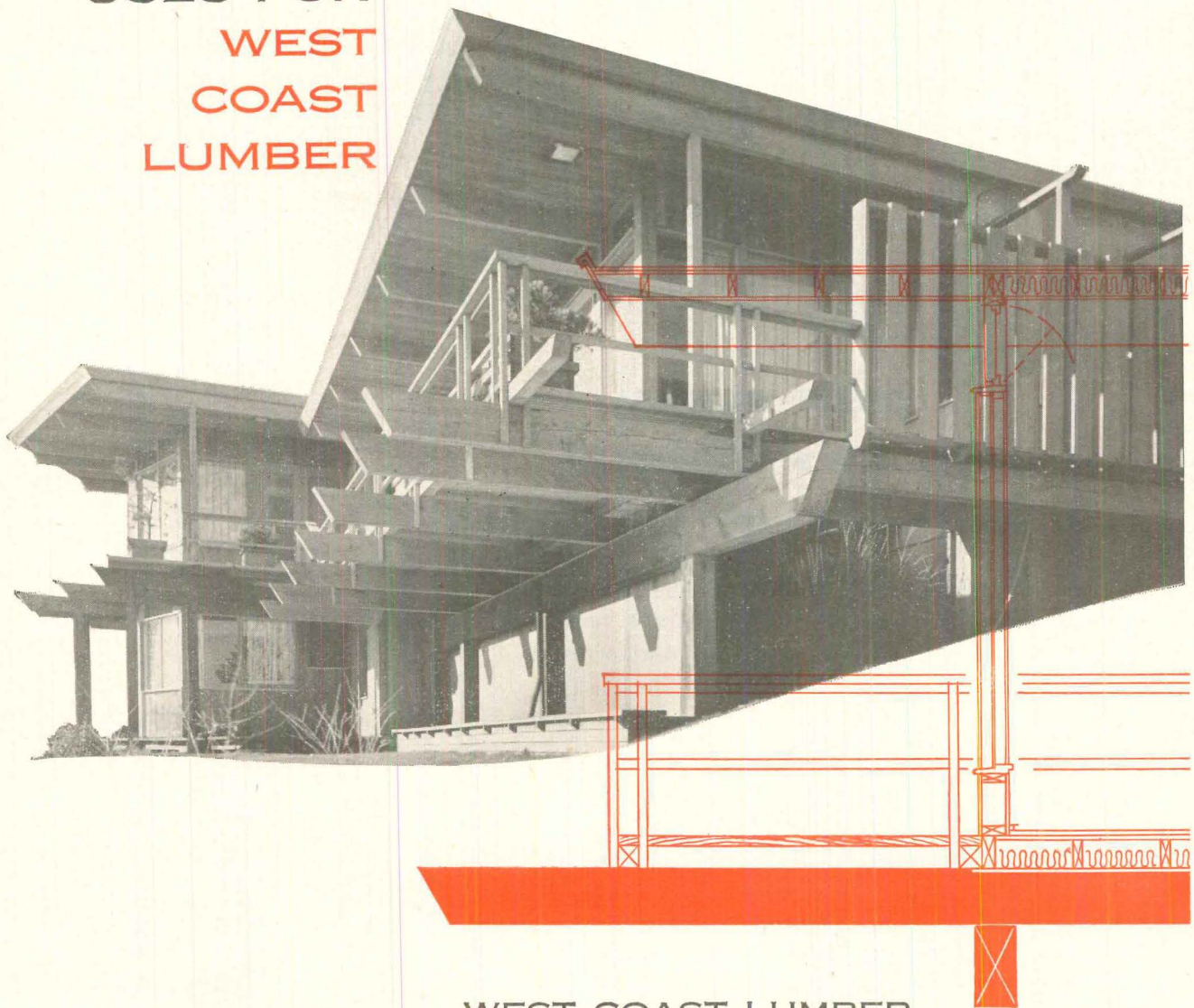


In this extremely livable house, strong horizontals produce an interesting pattern effect and simultaneously create the long, low look on a difficult site. Cantilever construction keeps the lawn area free by eliminating the need for supporting posts. An interesting feature is the porch deck, laid flush with the interior floor and supported by square cut timbers jutting beyond the structural members.

For high salability and ease of construction, build with wood—always economical, ever-modern. And for dependability, use the West Coast species, Douglas fir, West Coast hemlock, Western red cedar, Sitka spruce.

THERE ARE
ALWAYS NEW
USES FOR
WEST
COAST
LUMBER

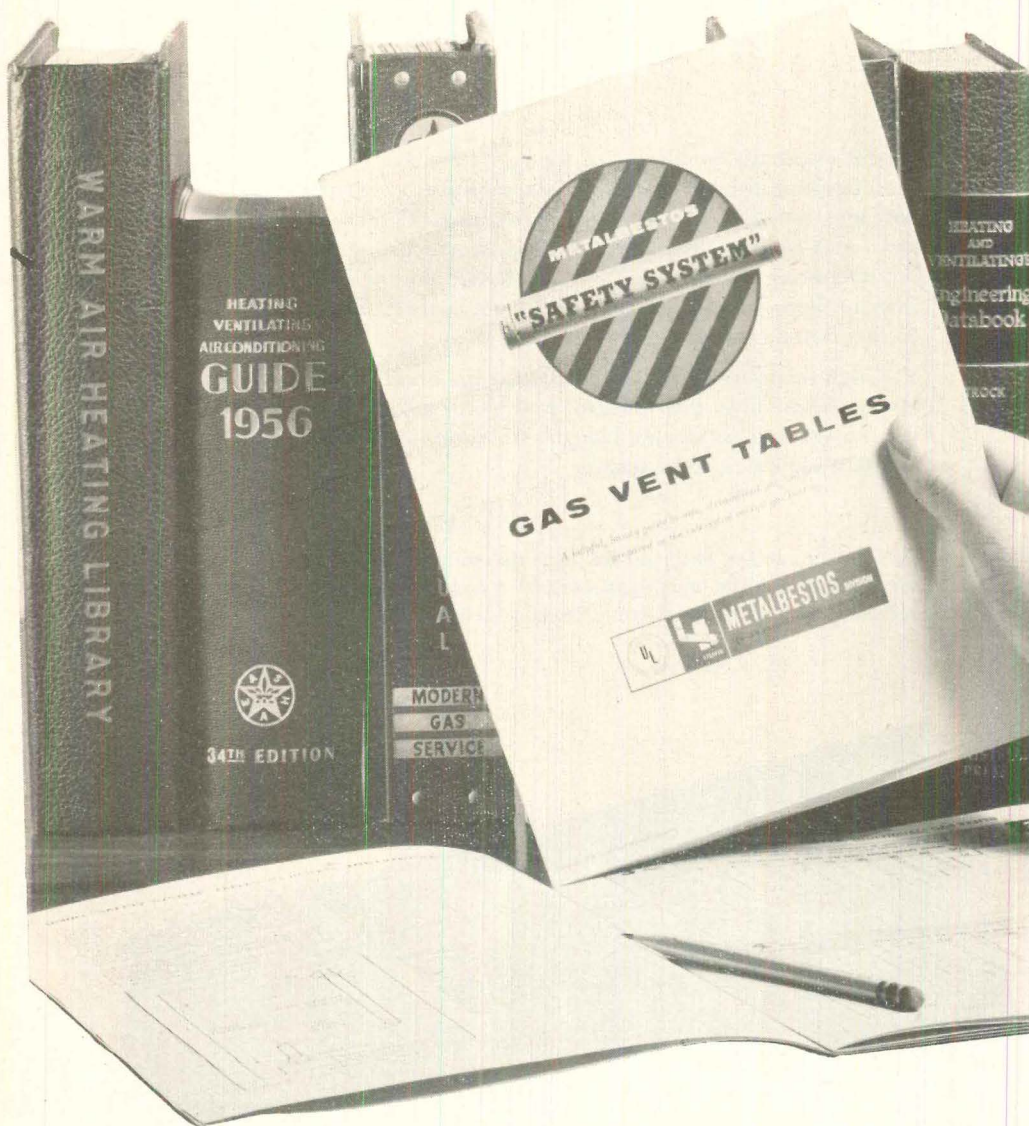
Don Blair, architect, designed the home appearing below. His homes are outstanding examples of the adaptability and versatility of lumber in modern house construction.



WEST COAST LUMBER

*Douglas fir, West Coast hemlock
Western red cedar, Sitka spruce*

WEST COAST LUMBERMEN'S ASSOCIATION
1410 S. W. Morrison Street, Portland 5, Oregon



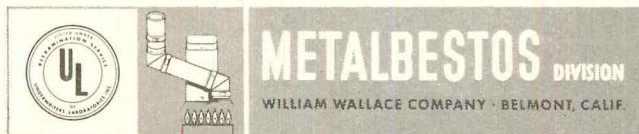
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The new Metalbestos "Safety System" Gas Vent Tables set the standard for efficient gas venting ... by telling you the practical, correct answers to your gas vent questions.

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MORE ON MONEY

I agree with most of the Round Table report on how to get more money for houses, but I think it overlooked a number of formulae that might help broaden the mortgage market.

Why not establish a federally-aided second mortgage market? Conventional loans could still be made and guaranteed at market interest; then the federal government itself would buy loans at a low rate and so bring the over-all interest down to a figure reasonable enough to make housing available to middle-income groups.

The second mortgage should provide for accelerated amortization for a few years, during which the first mortgage would have no amortization. After that amortization of the first mortgage could be speeded, or the property could be refinanced.

Under such a formula a house purchased at \$10,000 might get a \$6,000 first mortgage at 5% and a \$3,000 second mortgage at 3%. This would be equivalent to a first mortgage of a little over 4½%.

The formula would accomplish three things:

1. It would release the federal government from that section of the mortgage field which should continue to be a strictly private operation. The federal role would be limited to the area in which private investment fails to operate satisfactorily.
2. It might reduce the premium to the owner, since the insurance guaranty is considerably less.
3. It would hold down federal risk to a marketable ratio.

There are a number of ways in which the formula could be tackled. One might be to set up a government mortgage bank with the same discount facilities as are available to national banks. Another would be to finance the bank's operations through short-term borrowings repayable through speeded amortization.

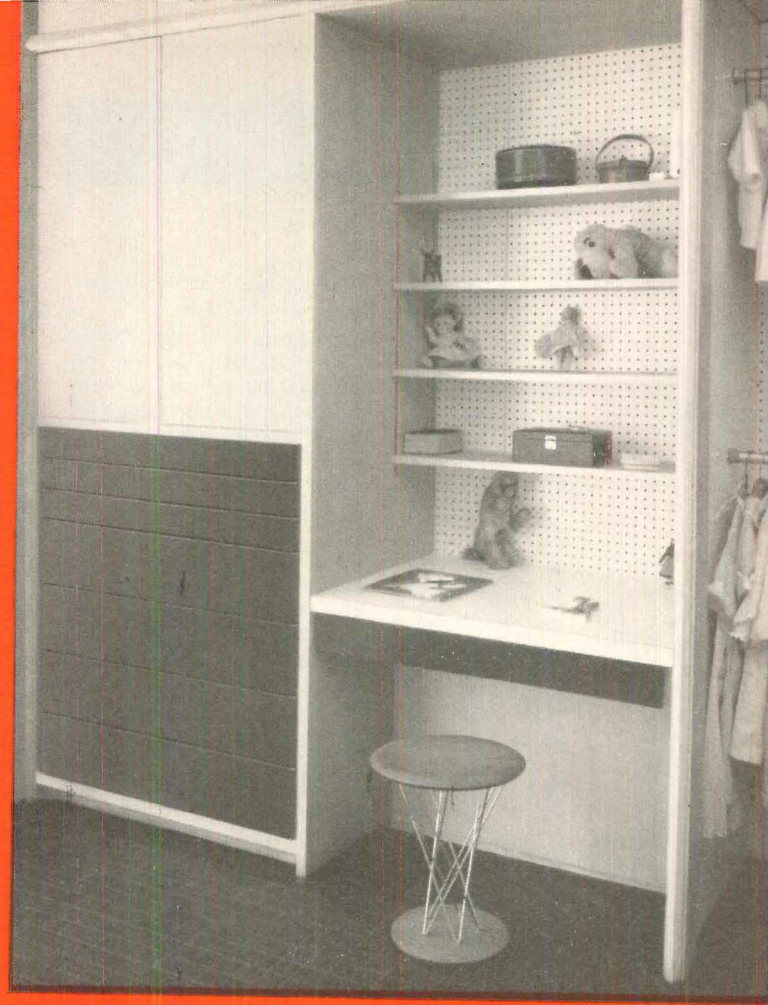
I know that conventional objections would be raised to the plan, and it will be said that the second mortgage is an unsound mechanism. This tune was written in the New Deal days. It has been overplayed and is out of date.

The second mortgage was an unsound financing mechanism only because it involved the payment of large bonuses, not because it was a second lien; moreover, lawyers have devised a scheme under which there would be only a single mortgage in which the government could take a junior participation, with a separate interest rate and amortization payment. VA could be called a second mortgage scheme covering 100% of purchase price, and the federal government has altered its position on second mortgage financing through this formula. Second and third mortgage financing with government aid has long been in vogue in Sweden and other Scandinavian countries and has worked well.

CHARLES ABRAMS, *chairman*
State Commission against Discrimination
New York City

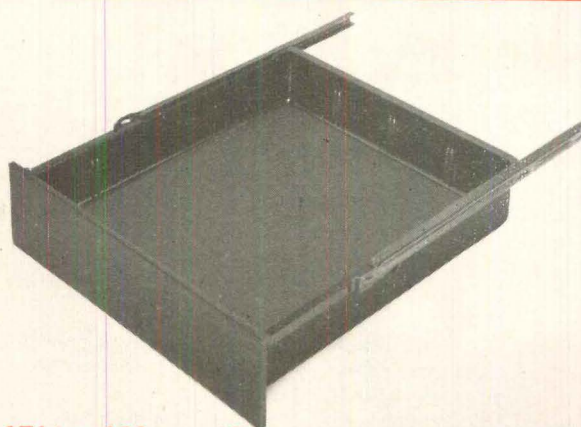
Recommendation No. 3 is a difficult one for the insured to agree with. The essence of insurance is the protection provided by the insurer, and cutting the insurance premium would cut the protec-

continued on page 94



Knoll-Drake Molded Drawer

■ Immediate delivery in three sizes — ■ Black, with choice of black, gray or white fronts — no finishing is required; brass or spun chrome pulls — ■ Smooth-action steel slides available for easy installation — ■ One-piece seamless construction, rounded corners — ■ Warpless, climate-proof — ■ Pre-grooved for partitions — ■ Resistant to grease, chemicals — ■ Molded of Bakelite brand Phenolic Plastic, Knoll-Drake drawers have limitless application: for chests, desks, cabinets and room dividers; in bedroom, living room, bathroom and closet — ■ Write for full information and literature — ■ Franchises are available to recognized distributors. Knoll-Drake Products, Inc. — dept. HH — 120 E. 56 St., New York 22



17¹/₈ X 18³/₁₆ X 4⁵/₁₆

34³/₈ X 18³/₁₆ X 3⁹/₁₆



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NEVER-STAIN
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THEIR USE DENOTES QUALITY CONSTRUCTION
When you use economical Nichols "Never-Stain" Aluminum Nails that give lifelong RUSTPROOF protection against stains and streaks on the exteriors of the homes you build, you are insuring your prestige for the future in your community.

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NEVER-STAIN**

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ALUMINUM Building Corners

- **RUSTPROOF**—will not stain or streak house siding.
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- **COMPLETE** range of sizes.
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WIRE & ALUMINUM CO.
DAVENPORT, IOWA**

World's Largest Manufacturer of Aluminum Nails

Letters

tion. On the other hand, it certainly has been more than ample to date.

The cost of administering FHA insurance properly is prohibitive—because of the necessity for making refunds to borrowers, many of whom no longer own the house, few of whom expect it, and most of whom are disappointed that it is not more once they receive it.

Recommendation No. 4. It is going to take a long while to overcome the bad experience of mortgage bonds and certificates—so many of which became worthless in the 30's. It would be better if FNMA disappeared from the picture, because there is always the fear that it will be used as an instrument to sustain fictitious interest rates or as a dumping place for mortgages the market will not accept. This is not the type of mortgage which should be certificated.

Recommendation No. 5. State foreclosure laws certainly should be overhauled from start to finish. Some are entirely too drastic and some are entirely too expensive. As a matter of fact, if the average lending institution studied the state laws carefully there are many states in which they would never consider placing a mortgage during a period of tight money. Fortunately for borrowers most lenders do not know just what they are up against in all areas.

JOHN G. JEWETT, vice president
The Prudential Insurance Co. of America
Newark

The Home Building industry cannot stand today's discount requirements. FHA in its highest computations figures 10% profit and 6% overhead and sales expense. On a \$10,000 house, we would like very much to get a 10% profit. From this profit, however, we must take a discount of 5%. There is no other industry in which the builder's equivalent is confronted with the payment of half of his expected profit just to get financing.

Round Table recommendation No. 5 on state mortgage laws was illuminating. Not many of us realized there was such a wide variation from state to state. I am checking into the laws here in Tennessee to see if anything can be done to change them during the meeting of the legislature this coming year.

W. D. JEMISON Jr., executive vice president
W. D. Jemison & Sons, Inc.
Memphis

I hope you will continue providing the high quality intellectual leadership to the housing and mortgage lending business that you have given in the past. Your Round Table recommendations represent financial statesmanship at its best and I sincerely hope receive the serious consideration of everyone interested in the nation's economy.

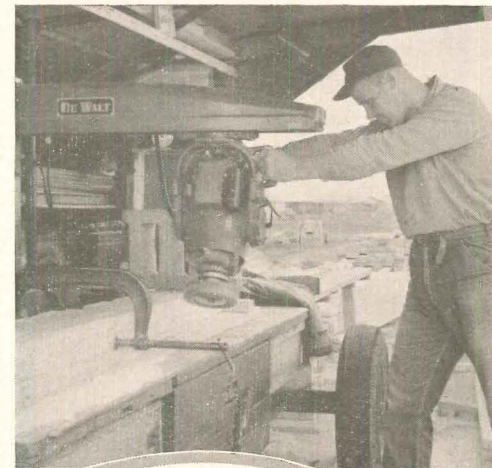
HOWARD EDGERTON, past president
US Savings & Loan League

I believe I agree with all six recommendations. In addition, I believe two other steps are needed.

One is to permit an alternate type of FHA loan on new housing whose interest rate would be subject to change every five years in accordance with the change in the market price for money (see News).

continued on page 96

**What sizes of
ONAN Portable
Electric Plants
are best for your jobs?**



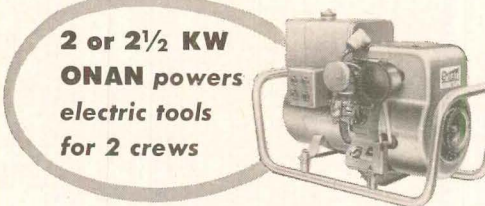
**10 KW ONAN
provides power for
5 H. P. saw or
several crews**

Powered by two-cylinder, air-cooled gasoline engine. Available housed and with trailer as shown. Similar model in 7½ KW capacity.



**5 KW ONAN
for crews on
3 or 4 homes**

Two-cylinder, air-cooled, gasoline engine. 4 plug-in receptacles. With carrying frame, on dolly, or with plain base. Also in 3,500 watts A.C.



**2 or 2½ KW
ONAN powers
electric tools
for 2 crews**

One-cylinder, gasoline engine. 4 plug-in receptacles. With carrying frame, dolly-mounted or plain base. 2,500-watt unit weighs only 139 pounds.

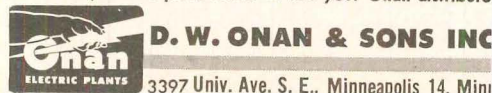


**1 or 1½ KW
supplies power
for single
crew**

Compact, lightweight. One-cylinder, gasoline engine. With carrying frame, rubber-tired dolly or plain base. Also 500 and 750-watt models.

Onan portable electric plants combine 4-cycle quick-starting and long life with compactness and lightweight. Completely Onan-built, with Onan short-stroke engines and Onan generators. Other models to 75,000 watts.

Write for portable plant folder or see your Onan distributor



D. W. ONAN & SONS INC

3397 Univ. Ave. S. E., Minneapolis 14, Minn

HOUSE & HOME



This outdoor room sold the house

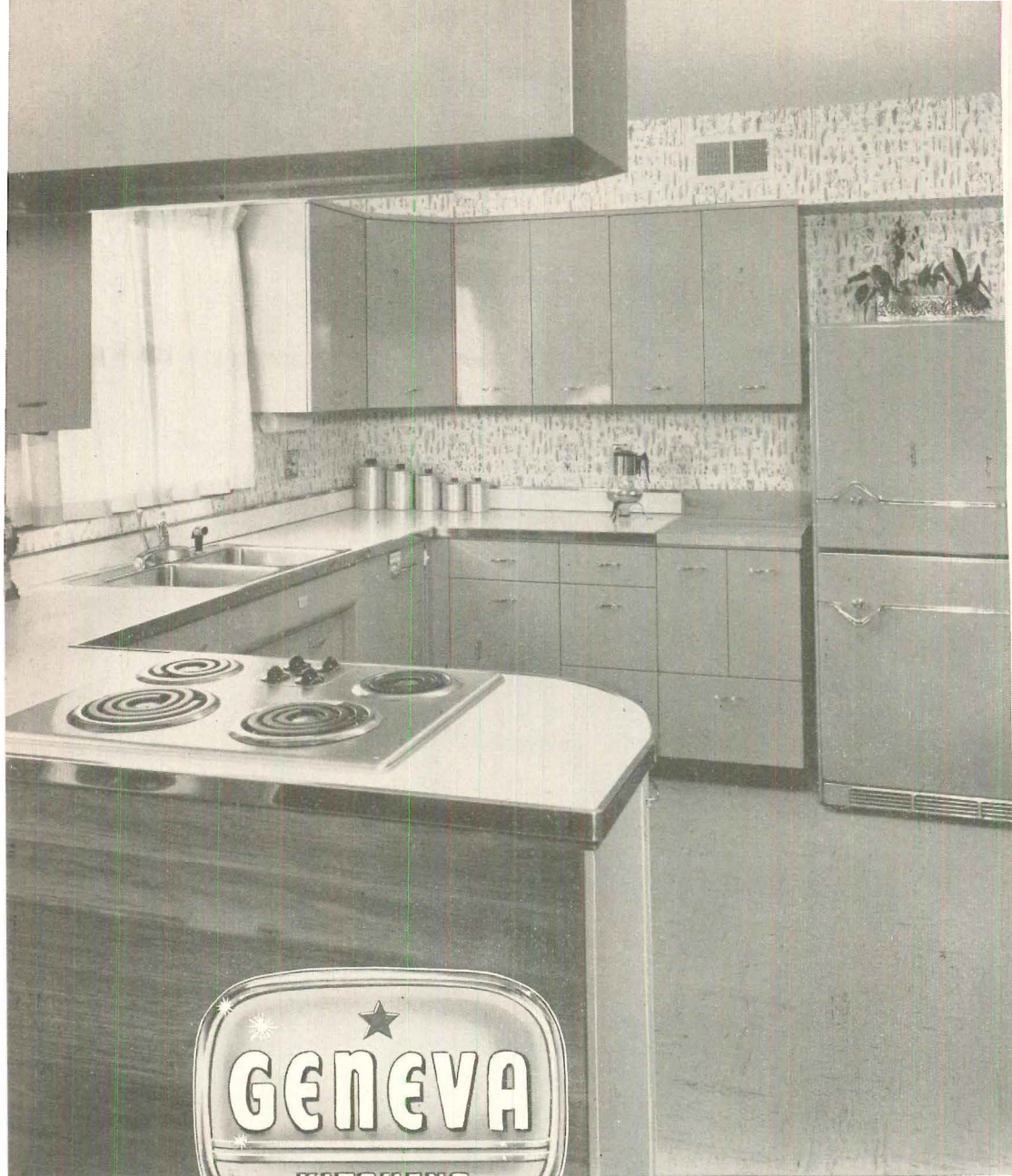
*It's a Fiberglas-screened patio—
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Ask G. E. Hall, who has dotted South Florida's landscape with his Hallmark Homes. He'll tell you, "Screened patios are an essential part of building for outdoor living." This extra room costs little, but whips up a million dollars worth of sales excitement. Makes your homes bigger, better, worth more!

Says Mr. Hall, "I use Fiberglas* Screening exclusively. It handles easiest, appears best, weathers well and offers a wide color choice." It's actually the strongest screening ever made—dent-proof, can't bulge, shrink or stretch.

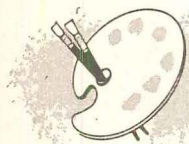
Easy for you to handle too. Fiberglas Screening comes in widths up to 72". Goes up fast, needs less framing. Whatever you do, don't pass up what may well be THE sales feature of 1957—Fiberglas-screened patios. Write Owens-Corning Fiberglas Corp., Dept. 67-C, 598 Madison Ave., N. Y. 22, N. Y., for names of Fiberglas Screening distributors near you.



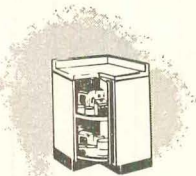


the quality kitchen

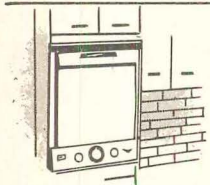
FOR THE QUALITY HOUSE



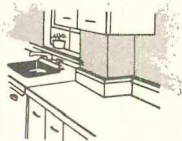
Six Colors or White



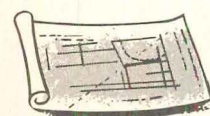
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**SAVE MAN HOURS ON INSTALLATION
CUSTOM TAILOR TO ANY ROOM DIMENSION**

Women recognize the fine quality of a GENEVA "Whisper quiet" kitchen . . . that's why your houses will sell faster, at a higher profit when you feature GENEVA. And more . . . GENEVA offers the most extensive line of standard cabinet sizes, permitting custom tailoring a GENEVA kitchen to any room dimensions . . . with important savings in man hours on installation.

Learn how you can offer GENEVA . . . the finest quality steel kitchen at a price to fit your budget. In white or a choice of six attractive colors.

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GENEVA MODERN KITCHENS
Division of Acme Steel Company
DEPT. HH 3-57, GENEVA, ILLINOIS

Please send complete details on Geneva kitchen line

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Address _____

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**MAIL COUPON
TODAY**

The other suggestion is that Fanny Mae be immediately converted into an effective central mortgage bank for home loans. Among its functions would be the program envisioned by recommendation No. 4 of the Round Table.

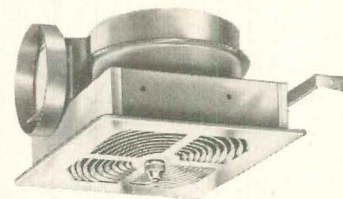
RODNEY M. LOCKWOOD, *president*
Rodney Lockwood, Community Builder
Detroit

FASCO VENTILATOR

Thank you for mentioning the new Fasco 650 Bathroom Ventilator in your January issue.

The illustration, however, is shown upside down.

WILLIAM W. WELTMAN
Marvel Advertising, Inc.
New York City



FASCO, right side up

CRUDE SEWAGE LAGOONS

I was very interested in your November article on crude sewage lagoons.

I have had the opportunity to study the operation of crude sewage lagoons in Texas and have designed one for Mojave, Calif.

My investigations agree with your observations. A high quality effluent can be obtained when a lagoon is properly designed. The loading rates can also be increased if the basins are increased in depth and the design takes advantage of local conditions.

Failures may occur when these conditions exist: the basins are too shallow, the flow is short circuited, the basins are overloaded, the embankments are eroded, there are freezing conditions, the algal organisms are poisoned by copper sulfate or other toxic compounds and high summer temperatures pasteurize algae.

Where suitable land is available, these lagoons can be integrated in a park system and act as a decorative lake as well as a water source for golf course or other irrigation.

RALPH STONE
Ralph Stone & Co., Engineers
Beverly Hills, Calif.

WINDOW ROUND TABLE

I read with great interest the Round Table on modular windows. As builders we grappled with this subject for some time. I say "grappled" because rather than wait for the interminable processes of the industry we started to manufacture our own. (HOUSE & HOME, July 1956.)

Dealing in components (and having been a great believer in the system for a number of years) I felt that a modular window was an absolute necessity. But why stop there? We have been manufacturing a window that is also a wall thereby combining two components into one.

P. WILLIAM NATHAN, *president*
Fabricators, Inc.
S. Norwalk, Conn.

turn instant "eye appeal" into sales appeal!



**DISTINCTIVE NEW
OUTDOOR FIXTURES BY
MOE LIGHT...**

the *Something extra* that softens "tight money" prospects

	Lantern M-844 \$15.95*		M-898 \$27.95*
	Name Plate M-907—\$4.95*		M-894 Brass \$11.95*
	Post M-901 \$14.95*		M-1804 \$17.95*
			M-865 Brass \$5.95*

*Retail prices effective February 15, 1957
Prices slightly higher Denver and West.

With tight credit here, buyers demand plenty of "more-for-their-money" features before they buy. One of the easiest ways to give your homes INSTANT added appeal, both night and day, is with Moe Light's new outdoor fixtures. Prospects see 'em the minute they pull up to the house. Their distinctive styling goes to work softening buyer resistance immediately. They help overcome the "bare landscape" look . . . and nothing glamorizes exteriors at night as well as these wonderful NEW Moe Light outdoor fixtures. It gives you a real selling point—one that can easily swing the sale *your* way!

WIDE SELECTION KEEPS "MONOTONY" OUT OF PROJECTS

Moe Light's new outdoor fixture line features dozens of new styles . . . modern, traditional or transitional. Using different arrangements for different homes helps prevent the monotonous "look-alike" project.

READY NOW!

Big, FREE, Full-Color Folder showing Moe Light's Terrific New Outdoor Lighting Fixtures. And, you'll want Moe Light's free complete line catalog, too!



See your Moe Light Distributor or send this coupon today!

THOMAS INDUSTRIES INC.

Originators of  Inspiration-Lighting

Executive Offices: 410 S. Third St., Louisville 2, Ky.
Factories at Fort Atkinson, and Sheboygan, Wis.; Hopkinsville,
and Princeton, Ky.; Los Angeles 22, Cal. and Fort Smith, Ark.

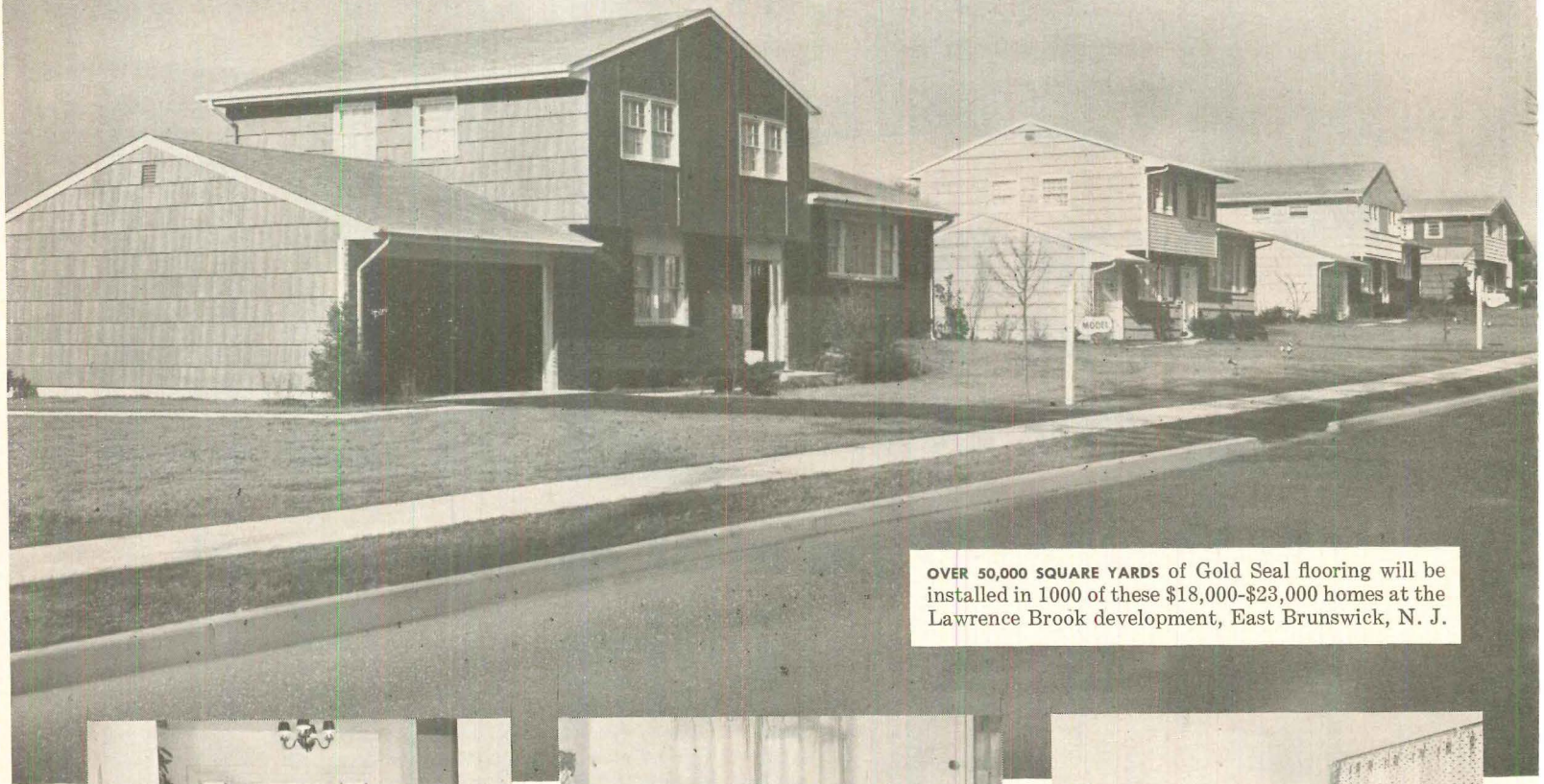
THOMAS INDUSTRIES INC., DEPT. HH-3

410 S. Third Street, Louisville 2, Ky.

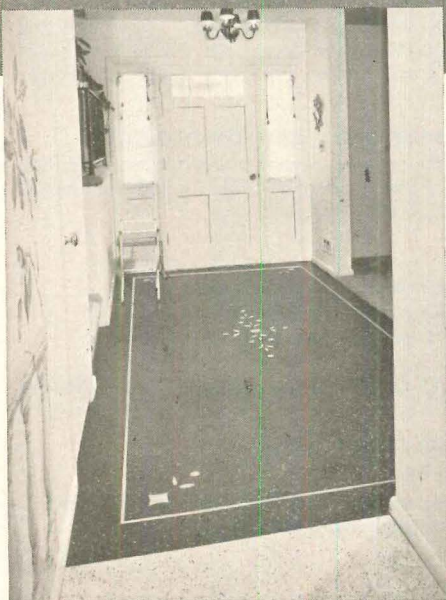
- Rush me free folder and prices on Moe Light's new outdoor fixture line!
- Send me Moe Light's free complete line catalog.

NAME _____
COMPANY _____
ADDRESS _____
CITY _____ ZONE _____ STATE _____

“Why we use in our



OVER 50,000 SQUARE YARDS of Gold Seal flooring will be installed in 1000 of these \$18,000-\$23,000 homes at the Lawrence Brook development, East Brunswick, N. J.



LUXURIOUS FOYERS feature Nairon Custom Plastic Tile distinctively fashioned with special brass inserts. This is just one of the many ways “Nairon” Plastics can be styled for extra customer appeal.



TYPICAL KITCHEN at Lawrence Brook development featuring Gold Seal Starway* Inlaid Linoleum. Beautiful “Starway” has three “star” colors in a neutral background—an easy combination as a base for decorating.



BEDROOM FLOORING is Gold Seal Sequin® Inlaid Linoleum. “Sequin” is an all-over, terrazzo-like pattern that is popular for both modern and traditional rooms.

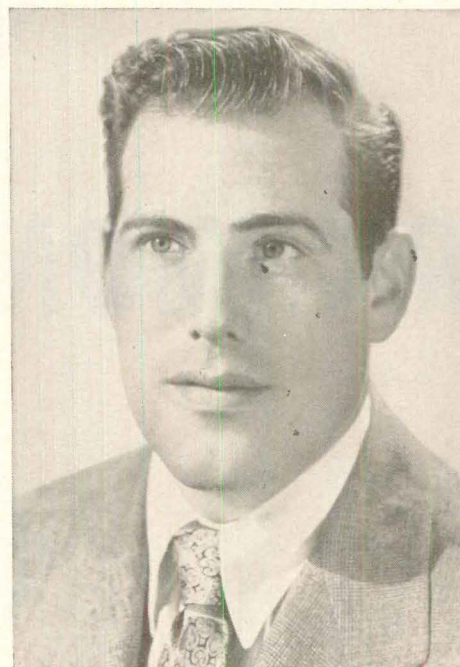
Gold Seal® flooring exclusively 1000-Home Development™

... a special report by Milton Zerman, President,
Lawrence Brook Village, Inc., East Brunswick, N. J.

Successful and Prominent New Jersey Builder Tells How Name-Brand Flooring Helps Simplify His Selling Job

"Home-selling is easiest," says Milton Zerman, "when you use nationally-known name-brand products to attract customers. And our building experience has shown us that the Gold Seal name in flooring means quality to our customers. That's why we use Gold Seal and nothing but Gold Seal in our 1000-home Lawrence Brook development at East Brunswick, New Jersey. These floors have the kind of beauty that turns prospects into buyers—a choice of patterns and colors that suits everyone . . . and of course, the Gold Seal warranty of 'Satisfaction Guaranteed or Your Money Back' reassures the prospective buyer.

"Among the Gold Seal floors used in our model homes are Gold Seal Inlaid Linoleum, Gold Seal Nairon® Custom Plastic Tile, Gold Seal Nairon Standard Yard Goods and Gold Seal Vinylbest* Tile. All are doing a terrific selling job for us. You can quote me as one builder who's 100% sold on Gold Seal."



Gold Seal Inlaid Linoleum—Lawrence Brook offers customers three different patterns of Gold Seal Inlaid Linoleum . . . bold, colorful "Starway," especially suited to contemporary styling . . . modern, textured "Sequin," the design that creates the effect of seamless flooring . . . and Design X*, a non-directional blend of unusually clear colors that fits handsomely into nearly any decorative plan. As with all Gold Seal Inlaid Linoleum, these patterns have a long-wearing, satin-smooth surface that seals out dirt and grime. And they save installation time and expense, exclusive SuperFlex® backing eliminates the need for extra lining felt.

Gold Seal Nairon Custom Plastic Tile—The ultimate in luxury flooring, this full-thick, vinyl plastic tile gives customers sharp, clear colors . . . superior gloss and smoothness . . . long-wearing, easy-cleaning beauty. Used in 1/8" gauge at Lawrence Brook, Nairon Custom Plastic Tile keeps its beauty despite constant in-and-out traffic.

Gold Seal Nairon Standard By The Yard—This felt-backed vinyl plastic is also being used in some areas of Lawrence Brook. It is easy to keep clean because of its smooth vinyl plastic surface. Household acids and solvents won't harm it.

Gold Seal "Vinylbest" Tile—You can install Gold Seal "Vinylbest" Tile anywhere—over suspended wood floors or over smooth concrete floors that are on, above or below grade (even over radiant heating). Now in the brand new "Brushwood" pattern, "Vinylbest" is the last word in up-to-the-minute styling. Prospects especially like its long wear with easy care, outstanding resistance to acids, alkalies, soaps and grease.

All these floors fully meet FHA Title I requirements. Whether you build one home or 1000, Gold Seal floors mean easier selling, faster return on your investment. See your Gold Seal Dealer now. He's listed in the "yellow pages" under "Floors" or "Linoleum."

FOR HOME—
BUSINESS—
INSTITUTIONS

BY THE YARD AND TILES—Inlaid Linoleum • Nairon® Plastics
Vinylbest* Tile • Cork Tile
Rubber Tile • Asphalt Tile

PRINTED FLOOR AND WALL COVERINGS—
Congoleum® and Congowall®

RUGS AND BROADLOOM—LoomWeve® *Trademark

SATISFACTION GUARANTEED OR YOUR MONEY BACK

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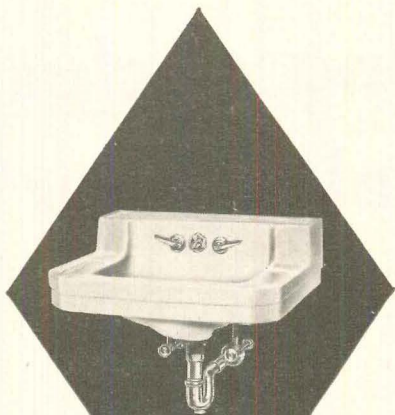


FOR THE LOOK THAT'S YEARS AHEAD

Gold Seal®
FLOORS AND WALLS

RICHMOND

the fastest
growing name in
plumbing fixtures



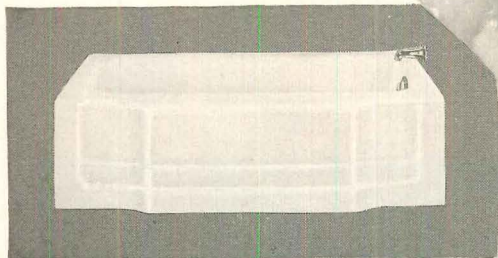
...THE COLORS- choice of seven sparkling pastels or famous Richmond "Whiter-White."

...THE STYLING- designs to fit every plumbing need-residential, commercial, industrial.

...THE ENGINEERING- quality-controlled manufacturing that gives lasting consumer satisfaction.

...THE BRAND ACCEPTANCE -building steadily through extensive national advertising.

TO BUILD YOUR
REPUTATION FOR QUALITY
AND BRING SALES YOUR WAY



RICHMOND

PLUMBING FIXTURES

DIVISION OF RHEEM
MANUFACTURING COMPANY
16 Pearl Street, Metuchen, New Jersey

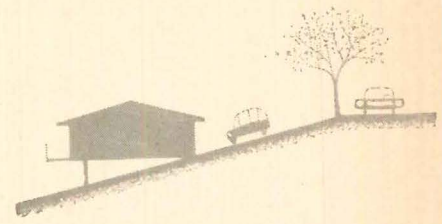
WRITE FOR NEW ILLUSTRATED CATALOG

Richmond Creates the Finest Bathroom and Kitchen Plumbing Fixtures, Heating • Cooling Equipment

Other Rheem Products: WATER HEATERS • WATER SOFTENERS • WEDGEWOOD GAS RANGES AND CLOTHES DRYERS • STEEL CONTAINERS



UPSTAIRS LIVING ROOM has wide porch beyond sliding glass doors. Dining room windows (right) face south. Door between them and kitchen can be used as service entrance.

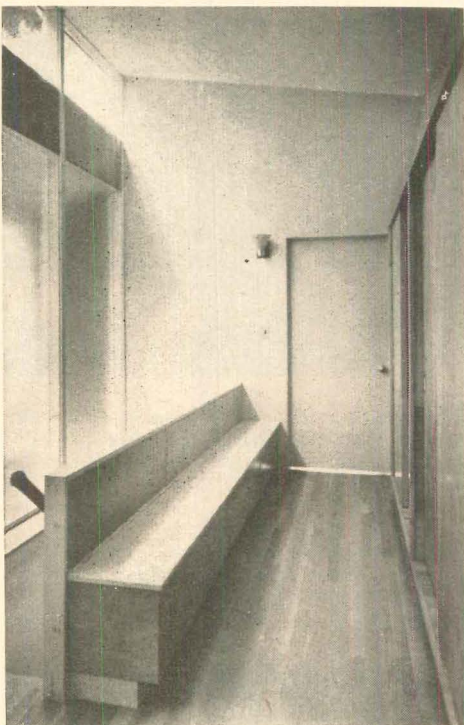


BOOKCASE-STORAGE UNIT in living room screens entrance, stairs and hall. High clerestories (far left) provide cross-ventilation and bilateral lighting with the facing glass wall.

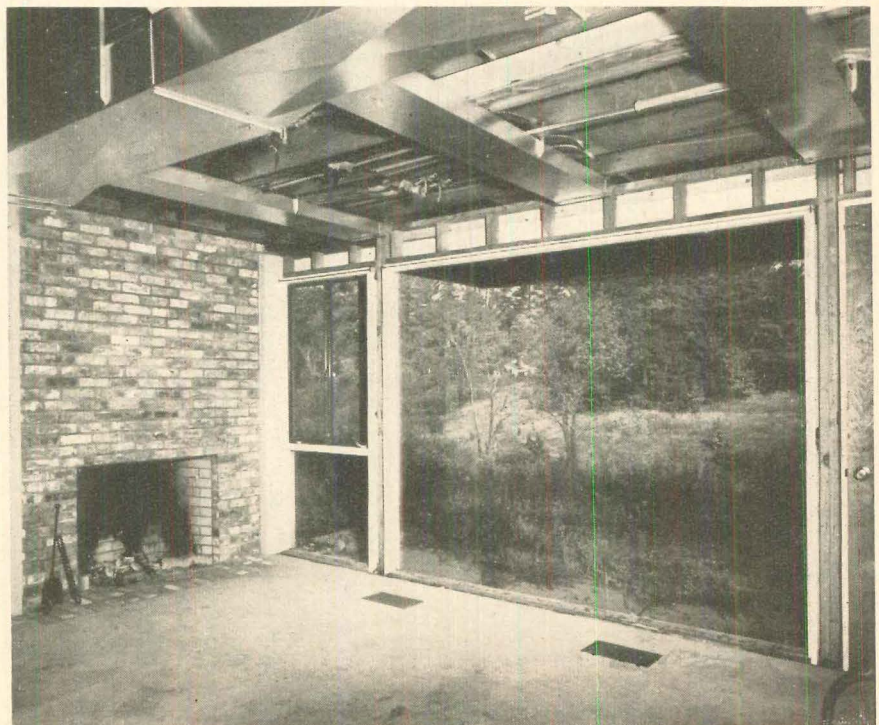


by making the most of the lower floor

Photos: Louis Reens

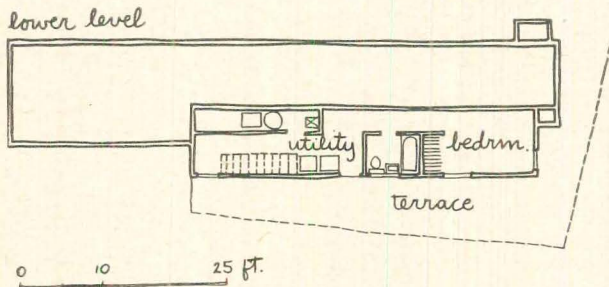
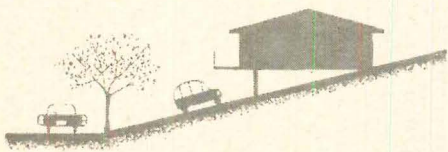


STAIR to lower level is core of plan. Translucent glass (left) assures privacy—plus light. Storage wall (right) separates hall, living room.

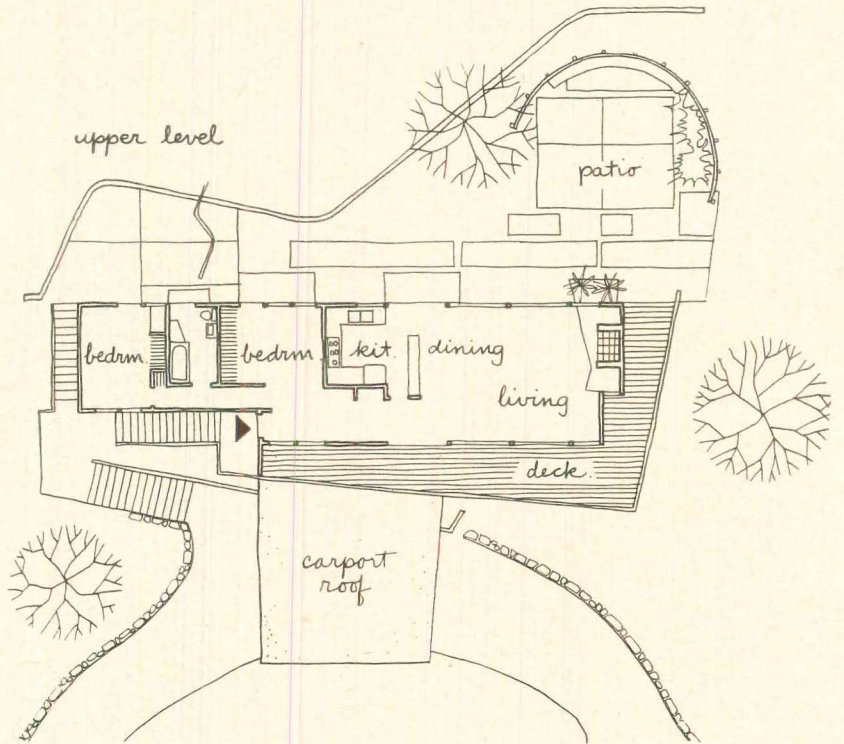


DOWNSTAIRS PLAYROOM has its own fireplace, is actually larger than formal living room upstairs. With direct access to garden, rooms like this are inexpensive and useful. Also on lower level: two bedrooms, extra bath, laundry, utilities, storage.

Now take a look at the uphill...



TWO-LEVEL PLAN for a steep slope has entry, guest room and carport on the downhill side, most living areas (including outdoor living spaces) on the upper level. Chief drawback of such uphill schemes: you have to carry your packages upstairs. Chief advantages: you get nice views all around, good orientation, almost complete isolation from street noises.



This uphill house puts most of its rooms

Photos: Morley Baer

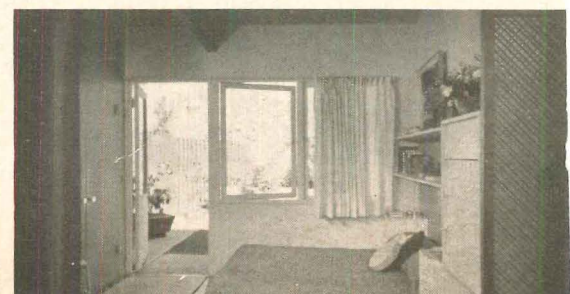


UPSTAIRS LIVING ROOM has two views: one a downhill view across a wooden deck overlooking the valley; the other an uphill view of a handsome patio on a shelf behind the house. Location of house: Mill Valley, Calif. Architects: Campbell & Wong.



UPHILL PATIO, accessible from all rooms, is screened by retaining walls and fences. All landscaping is by Eckbo, Royston & Williams.

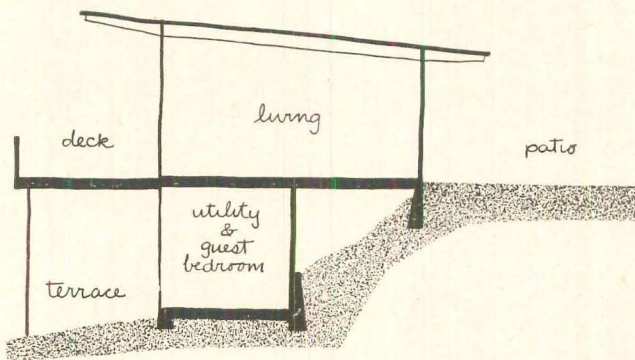
MASTER BEDROOM (below) opens out to patio. All rooms enjoy garden-level living on one side, tree-top living (with the accompanying views and breeze) on the other.





DRIVE-THROUGH CARPORT on lower level is wide enough to take two cars. Low parapet upstairs assures privacy for living areas.

on the second floor where they command a view



SECTION THROUGH HOUSE shows that structure was built out from slope (rather than into it) to save garden space on uphill side.

A 55' LONG WOODEN DECK overlooks valley, wraps around two sides of house. Projecting wall panel at far end screens deck from the main entrance./END.



How to get

MORTGAGE MONEY

Why does a mortgage man lend to one builder and at the same time turn down another?

One obvious reason is yield. Another is the preference given old customers. But lenders qualify both of these criteria with the proviso, "other things being equal." So this still leaves you with questions:

How do you make the "other things" equal—or better?

What can you do to make yourself a preferred borrower?

To get the answers, HOUSE & HOME asked a cross-section of mortgage men in every area:

"What kind of builders, what kind of houses do you want?" Here's what we found:

TEN POINTS THAT ADD UP TO TODAY'S BEST ADVICE ON HOW TO GET MONEY

1. Take care of buyer complaints

This is the lenders' unanimous first rule. It's easy to see why: griping buyers go right to the lender with their grievances and no bank wants that kind of trouble. Bankers' advice: better to fix a few things you're not responsible for than to ignore some that are your fault.

2. Live up to your commitments

To let advance commitments expire costs your lender money—and trouble—every time. If you return your commitments unused, you may be cutting yourself off completely from future loans—especially if you borrow through a broker. Another black eye: asking commitments from two lenders, using one as a "standby." A mortgage man treated this way is finished with you.

3. Stay away from the minimum house

No lender will consider a house less than 800 sq. ft., and many want as much as 1,000 sq. ft. The two-bedroom house is as outdated as the whale oil lamp. In your three- or four-bedroom house, other rooms must be sized to fit and a second bath (or half-bath) is a must.

4. Consult your lender early

Even before you buy your land, let your lender look it over. You benefit from the experience of all his builders, and it costs you nothing. An early conference will make both of you sure you're building the right house, at the right price, in the right location. (Incidentally, check your own lender on how *he* stands on these ten points.)

5. Buy the best location you can get

Lenders say: "buy the best land you can, not the best bargain." Transportation, utilities, municipal services are worth the higher price they bring, even when they drive the land/house ratio slightly out of line. Land planning gets close attention, though many lenders depend on FHA's standards.

6. Work with an experienced architect

In every area, there are architects with a reputation for knowing local markets, FHA and VA requirements, and special municipal demands. Lenders like these men because they know there will be little grief from overlooked details. Their names on your plans help you sell yourself to the lender.

7. Beware of "extreme" designs

Lenders are conservative men. They have to be, they're lending other people's money. They generally try to avoid any "extreme" they think may have only passing appeal. Some lenders put a high value on contemporary design but others shy away, especially from flat roofs. So be sure you have enthusiastic support before you plan an advanced house.

8. Meet your competition in equipment

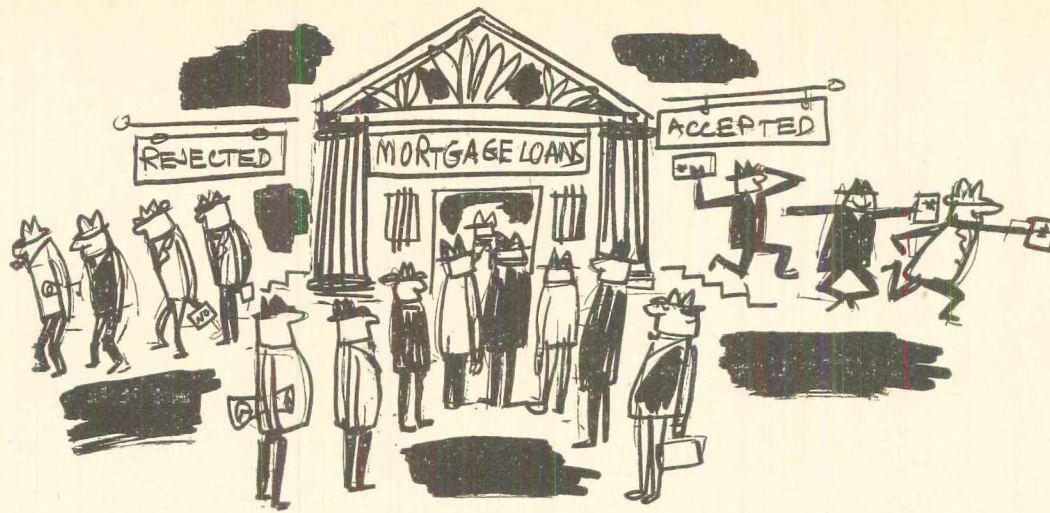
Don't try to sell a bare house when most others are selling a full package. Or vice versa. Ideally, your house should have all the equipment your buyers really need; they shouldn't have to overload with short-term credit to buy the appliances they're going to want.

9. Build a strong merchandising program

Before a lender commits himself to financing speculative houses, he wants to be convinced you can sell. A comprehensive sales, advertising, and promotion campaign, planned in advance, will favorably influence most lenders. Your model house, and how it is furnished and landscaped, will carry weight here.

10. Don't make extra work for your lender

It costs money to weed out nonqualified buyers. One broker had 40 rejects out of 60 applications. This hurt the builder as well as the lender. The builder didn't know whether his houses were really sold, and precious commitment time was running out. Know your FHA and VA processing; no lender wants troublesome business.



What makes a banker say yes?

We lend only in areas where there are no houses sitting unsold

We give prime attention to location, location and location since local overbuilding showed up.

The architect's name is helpful, since many builders have had success in merchandising the name of the architect.

We have no strong feelings on equipment, having successful projects either way, and big flops either way, too. A builder must show ability to sell before we will commit very long in advance.

HOWARD EDGERTON, *president*
Calif. Federal S&L Assoc.
Los Angeles.

Our first choice is the builder who brings in good design

We like contemporary, and we like to take some advanced design, though I would hesitate over a whole tract of flat roofs. We want our kitchens up to the minute, with the most equipment possible. A house must have 1½ baths, and we generally find most houses need more closet and storage space.

Builders must know their markets. Right now, in some of our cities, we find sales best in the \$13,000-\$15,000 range, though in Kansas City, \$15,000-\$18,000 seems to be hottest.

I think the builder should work with the lender from the start, even before buying land. One builder who bought land against our recommendation is not getting his financing from us, though we always financed him in the past.

We pay a lot of attention to merchandising. In large tracts, we want to see merchandising plans. We want builders to replace faulty materials and bad workmanship. We get the complaints.

HENRY BUBB, *president*
Capitol Savings & Loan Assoc.
Topeka, Kan.

Don't try to pull the wool over our eyes

If a builder tells me he has so much equity in a house, but doesn't, or if he misleads me on costs, we are not interested in doing business with him.

What we call "table hopping" is very bad. The builder with a reputation for shopping his loans all around to get some immediate advantage will find it hard to place his loans.

We have two feelings on equipment. We like it when it has been included to improve the house and to make it complete for its price range, and 2) we dislike it if it has been included as a way to let the buyer get appliances he couldn't afford otherwise.

AKSEL NIELSEN, *president*
Mortgage Investments Co. Denver



Edgerton



Jewett



Bubb



Mortlock



Nielsen



Levinson

We prefer the equipped house; buyers stretch themselves to buy a home

We loan on houses with or without equipment, but if the equipment is not in the house, the buyers are apt to take on short term credit. In some areas, we would prefer the house be air conditioned.

We don't want cramped houses. We have a minimum of 800 sq. ft., but the builder who tried an 800 sq. ft. house would probably have it thrown out, 1,000 sq. ft. is more like it. We like the lower cost house (average loan last year was \$13,000) and we like to get houses in that price range.

Be honest in all your statements. If we find discrepancies between what a builder says and what he does, we don't want to do business with him.

We have a strong preference for builders who have been our customers all along, but our people in the field are trying to find the best houses that are being built anywhere today.

JOHN JEWETT, *vice president*
Prudential Life Insurance Co.

The more willing a builder is to invest his own money, the better he looks to us

A builder must show that he has money to finish a house. His money must go in first.

Builders get discouraged about money too quickly. They go to one or two lenders, get turned down, then quit.

We emphasize good location, but we are beginning to take a different view of what constitutes location. Decentralization, large shopping facilities, school buses, and the private automobile have shortened distances. When housewives all drive, it doesn't make much difference if the A&P is ½ mi. or 1½ mi. away.

We had a Connecticut builder who paid extra to get good land planning, used the terrain right, saved trees, laid out his streets well. We would give a builder like this anything he wanted.

EUGENE M. MORTLOCK, *president*
First Federal Savings & Loan Assoc.
of New York

We will not handle any builder who piles up consistent justified complaints

Our lenders insist on a three-bedroom house, at least 1,100 sq. ft. and brick construction (a local preference). They prefer mortgages under \$15,000, with \$13,000-\$13,500 being the most common and most acceptable range.

In location, we prefer lower cost land farther out. The express highway, the dispersal of industry and new suburban shopping centers make close-in location of no particular value.

BENJAMIN LEVINSON, *president*
Michigan Mortgage Corp., Detroit

17 more lenders from all over the US tell you what it takes to get a loan today

We don't like projects out all by themselves. They must be tied to urban development

We want larger lots. Both lenders and buyers are demanding wider side yards. We also want bigger houses. If a builder can choose between a larger house and some other feature, we suggest he take area.

Design can be colonial or contemporary, but it better be one or the other, not a combination of everything, without character. A "name" architect counts heavily. Certain architects have had considerable skill in designing houses that the public wants.

Equipment is helping to sell houses that have been slow. As long as it can be built in we think the more the better. Air conditioning is very important in our area, except in the lowest priced houses. Garages must be adequate. In Texas, that means closed garages, preferably double ones.

The builder who ignores complaints is all done.

DONALD MCGREGOR, executive vice president
T. J. Bettes Co., Houston



McGregor

Our appraisers know the value of brand-name products and reflect it in their appraisal

They also watch specifications closely and credit the builder who uses more-than-minimum products.

We like to see more than minimum down payments and less than maximum terms. We do not want minimum houses; we demand 1,000 sq. ft. in one-floor houses and we like 1½ baths with three bedrooms and two baths with four bedrooms. We do not want two-bedroom houses, even with expansion room.

We will take contemporary design, but it must be done well. The real test is sales acceptance in that area. Floor plans must be good. We don't want main traffic to enter the kitchen or kitchen hall. We know all families are getting larger and the whole house, including the kitchen, must reflect this fact.

NAME WITHHELD, vice president
A leading eastern life insurance company

We look at our security through our buyers' eyes. We buy what we think they will like

In the West we are so dependent on eastern money that we look at our security through the eyes of our secondary market. We buy what we think they will like.

We don't lend money to part-time builders or to non-salesmen. We are happier when we are taken into confidence even before the land is bought.

We avoid modern or contemporary, at least in exterior elevation. Our big eastern buyers don't like it and our western buyers don't, either. We are presently asking 10% equity and not more than 25-year terms.

The buying public dictates lots of built-ins. Most Phoenix builders offer equipment on an optional basis and we estimate that 75% of buyers take it.

RALPH BRUNEAU, vice president
Valley National Bank, Phoenix, Ariz.



Wellman

Builders don't consult the lender early enough

We don't have all the answers, but we have learned many things—sometimes the hard way—and the builder may as well benefit from our experience.

We pay some attention to the architect's name on the plans, and as time goes by, we expect that everyone will pay more. There are still too many houses designed by a draftsman on the builder's payroll.

Market analysis and research (H&H, Feb., '57) done by the builder would go far in proving to a lender that there was a market existing for his particular house in his particular location.

Too many builders are not psychologically or mentally adjusted to a buyer's market. They are bewildered because they're not selling what they always could sell.

CHARLES WELLMAN, executive vice president
Glendale (Calif.) Federal Savings & Loan Assoc.



Bruneau

In design, we prefer the conventional, rather than the innovation

We want 1,000 sq. ft. or more, three bedrooms and we have a local preference for brick. The builder with a first class architect is way ahead of the one who uses "wrapping paper plans".

Complaints must be taken care of. Lenders, especially life insurance companies, are very sensitive to abusive letters.

Local banks are getting tougher on temporary financing, so the builder should show that this is all set before he applies for future commitments.

JOHN HALL SR.
Cobbs, Allen & Hall,
Birmingham, Ala.



Hall

We want builders to be heavy with capital

If a builder could shoestring on 20 houses, but asked for ten commitments, we would give him five.

We have added only one new builder this year. He has beautiful land in a high income suburb, offers more house for the dollar than his competition and has always been sold out ahead of production. When his insurance lender cut out on him, we grabbed him.

We look for houses on highly zoned land. We like true suburban, almost rural areas, zoned one acre or up.

We do not like contemporary. We think in any depressed market the same cubage would have a higher value with a traditional wrapper.

ROY BAILEY, vice president
Peoples Savings Bank, Bridgeport, Conn.

Most important is experience

Today, we don't want lawyers, auditors, doctors, or other inexperienced men who want to be builders.

Builders must take delivery of loans on time. We can't lose our lender's respect because a builder is slow. When commitments run out, investors may demand stiffer terms or refuse to renegotiate.

We don't charge for help in selecting land or advising on houses. In some ways, these are our most valuable services. See us early.

ROBERT H. WILSON, president
Percy Wilson Mortgage & Finance Co., Chicago



Kelley

Have enough capital to keep two or three houses going

I look for a builder who has money to carry his houses for six to 12 months if necessary.

Builders must meet the needs of the public as to location, price and equipment, such as bath and a half, built-in kitchen, etc. House must have the conveniences of modern living. Our builders are thoroughly experienced, take personal pride in their work and know that a satisfied customer is their best advertisement.

WM. J. KELLEY
Lincoln First Federal Savings & Loan
Spokane, Wash.

If the builder isn't familiar with the house he's building, he's likely to get into trouble

The most likely place for a builder to get into trouble is when he moves into a price range strange to him, such as an expensive house builder going in for volume low-priced houses, or vice versa.

We don't like contemporary design. We don't turn it down flat, but our preference is reflected in a lower valuation.

Basically we prefer the equipped house. But the lower-price gained by leaving appliances out might make another house even more attractive.

We insist that all model houses be furnished, and we give advice on merchandising on request. But we don't butt in.

We want our builders to come to us *before* they buy land. We will send out men to look at it, recommend price and type of house.

H. B. DIFFENDERFER, *president*
County Federal Savings & Loan Assoc.
Rockville Centre, L.I., N.Y.



Diffenderfer



Jackson

Attractive land planning is a must

FHA standards are not high enough for us, and there are plenty of builders who will do a more-than-minimum job. We want good design, and have nothing against contemporary.

Builders who commit to us, then sell their mortgages to a better offer later, are all done. We don't want the builder who uses us for a "stand-by".

We do not want the builder who needs minimum terms for all his houses. While we are willing to give him minimums he can advertise to meet competition, if he wants all his deals to be at minimum terms there is something wrong with the market.

NAME WITHHELD, *vice president*
A large Midwest life insurance company



Marr

We are giving preference to the larger builder, with the strong financial statement

Contemporary design is dropping out because it costs more than conventional for the same house, and because demand for it is dropping.

JOHN D. YATES, *vice president*,
Brown-Whatley-Davin & Co.
Jacksonville, Fla.



Yates

We prefer established communities, even when the land gets pretty expensive

We want prime locations. The traditional land/house ratio has changed, and we would rather have a house on a \$6,000 lot in a top neighborhood than one on a \$3,000 site in a less expensive area, even if the selling price were \$3,000 less.

Two bedroom houses are acceptable only if they have expansion room. Bedrooms must be a minimum of 10½' x 13' because below this you can't get two beds in a child's room.

CHARLES KENNY, *vice president*
Island Federal Savings & Loan
Hempstead, L.I., N.Y.



Costa

Merchandising programs of our builders are always evaluated

We make our own independent tract surveys considering all factors to determine salability and general acceptance of the properties. Our surveys evaluate price range and equipment according to area and potential market.

Building credit is available to those builders who have established and maintained a satisfactory relationship before present monetary conditions.

D. C. SUTHERLAND, *vice president*
Bank of America



Halperin

Good land planning gives a builder an edge

Generally, we are satisfied with FHA's approval of land planning, but we always like to see the builder do even better.

We want good location but we know there is a market for both the low-cost house in Smithtown, and the higher priced in Scarsdale. We just watch closely to see that the house offered fills a need in its community.

We are not reluctant to try contemporary design, but we shy away from extremes.

Merchandising is very important, since the Dime gives future commitments. We want evidence that a builder knows how to sell. We won't let him build an inventory. We hold him to 25-30 houses until we see he's selling.

Plans get a thorough going over for flaws that hold back sales, such as poor traffic flow, skimpy plumbing, etc. We now watch to see that every medium-price house has convenient toilet facilities for guests as well as the family. We like to see a familiar architect's name on the plans, because he knows government and municipal regulations and the local market.

FREDERICK W. JACKSON JR., *vice president*
Dime Savings Bank of Brooklyn

Builders must know their markets and build for that market

Market analysis and market research have become musts for all builders. A builder armed with such information will receive the attention and consideration of lenders. We limit housing starts to each contractor, thus imposing on him good sales techniques and knowledge of the market. The contractor who sells the most houses will get the most financing.

ROY M. MARR, *president*
US Savings & Loan League

Nothing gets a broker madder than commitments that are not carried out

The builder who knows his work helps us. We want the one who screens applications carefully for those who won't pass before they get to us. If we have to do too much overtime on applications, we are less interested in the builder.

We like to include appliances that a buyer will get later. Air conditioning is very important to us, and at least provision for future installation is a *must*.

We want smaller builders to be on the job and familiar with everything about the project.

AUBREY COSTA,
Former president MBA

The more equipment you build into your houses, the better we'll like you

People will try harder to hold on to an equipped house, and if they do lose it, equipment will make it easier to resell. Brand names add greatly to the salability, as long as they are priced competitively.

I am strong on having more variety within a project, both in design and price range. Builders should offer models that vary a little in price. If someone wants to pay extra for a bay window, I think it is fine. The one-model subdivision is having trouble.

Builders sometime complain that variety slows up assembly lines, but what good is an assembly line if you can't make sales?

When a builder offers several models, but finds he sells only model A, it just means that models B and C were not good enough and should be changed for houses that will sell.

I feel that the strongest market today is between \$13,000 and \$20,000 in price range.

JOHN HALPERIN, *president*
J. Halperin & Co.
New York City

FIVE PRIZE NEIGHBORHOODS



This year's NAHB award winners show you how to make a better setting for your houses

The easiest way to sell a house is to sell it as part of an attractive neighborhood.

People who look at your houses have a lot more on their minds than comfort and shelter indoors.

They also want all the things that add up to a good neighborhood. In a new development they want to be able to look outside at a variety of handsome homes. They want their own house sited right on a well shaped lot so they can landscape it properly. They expect to spend time outdoors, so they want a lot big enough for outdoor living (and this means a measure of privacy). They want to live on quiet curved streets away from the noise and dirt and danger of through traffic. They want adequate community services. They want to live where stores and schools and parks are conveniently near and accessible via well-planned streets.

The closer you come to creating this kind of neighborhood, the easier you can sell out your tract, big or small, in any kind of market. (And the easier it will be to get mortgage money. See page 112.)

You can get a lot of ideas from the NAHB award winners. *For example:*

SQUARE LOTS IN LONG BLOCKS. There is a trend today toward longer blocks, up to 2,000'. And today's wider houses put a premium on wider lots. When both are offered, as they are in Fox & Jacobs' tract in Dallas, the result can be both pleasing and within your budget for land improvement. See page 117.

PRIVACY FOR OUTDOOR LIVING. In areas where the idea of indoor-outdoor living has taken greatest hold, builders like Robert Lusk in Tucson know it's wise to offer a maximum of outdoor shelter—from passerby and neighbors as well as the elements. The best results come from careful site planning. Page 118.

NATURAL LAYOUT FOR A SMALL TRACT. Often a small wooded tract has so much charm and appeal that the best thing to do is to put in a street and houses with as little disturbance of trees and contours as possible. This was Alfred Sanzari's solution in Wyckoff, N. J. Page 119.

CULS-DE-SAC AND ACCESS STREETS. If your property faces a heavy traffic street, be ready to spend more on improvement costs in protecting buyers from the noise, danger and distraction. You'll get your money back in higher land values. Butler-Harbour in Anaheim, Calif., used two good street-planning methods. Page 119.

COUNTRY ATMOSPHERE. Seal & Turner in Pennsylvania have won another NAHB award by building 89 houses on a 125-acre country tract (the 89 lots take up nearly 100 acres). The project is so laid out it has almost the atmosphere of a forest preserve. Not only that, they managed to provide two parks. Pages 120-122.



AERIAL VIEW of Fox & Jacobs' tract of ranch houses in Dallas shows how winding streets break the monotony of flat land.

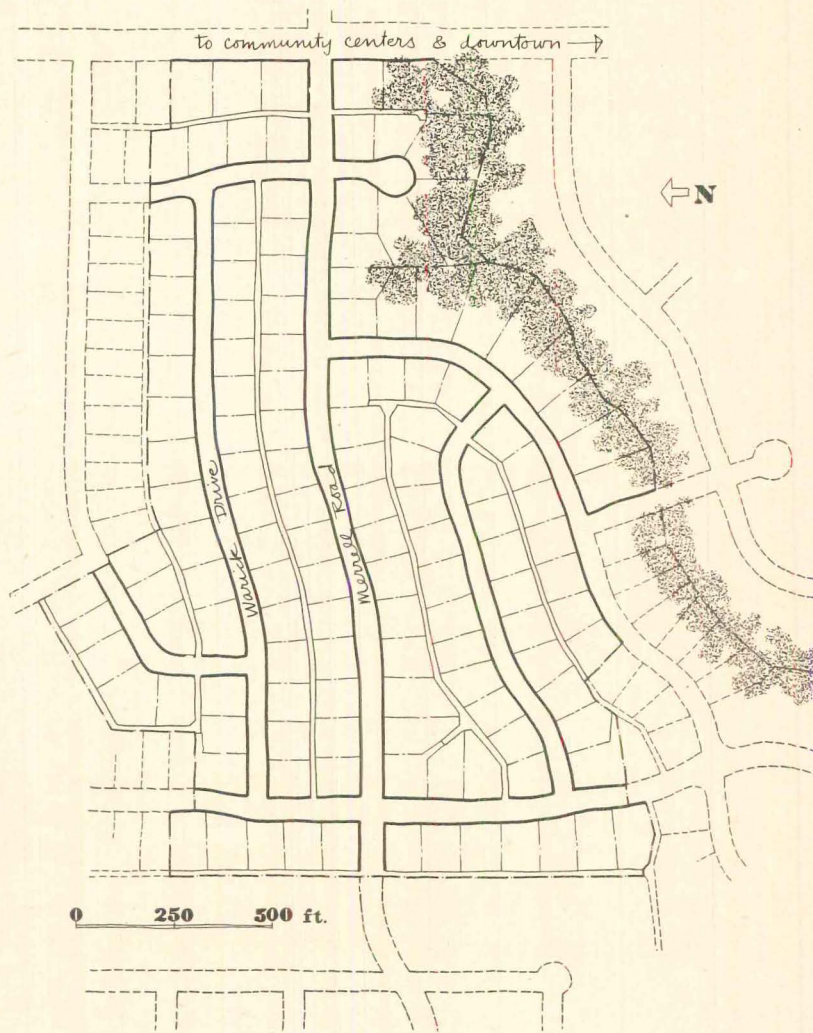
Long curved blocks make flat land more attractive

The curved streets buyers want make it easier for you to plan economical long blocks. (Experts say the savings from having fewer cross-streets may amount to 20% in some cases.) The long blocks in this tract do not look long because they continually curve out of sight. Owners also like the easy traffic flow, for most of the side streets lead directly to through streets.

BUILDER: Fox & Jacobs Construction Co.
ARCHITECT: William Meyers
LAND PLANNER: Phillips, Proctor & Bowers

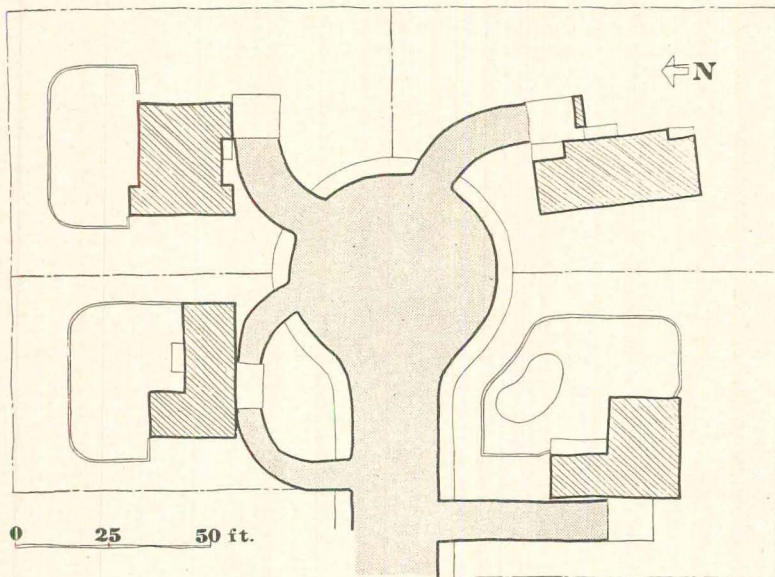


LANDSCAPING poses few problems for owners of these \$23,000 ranch houses. Houses are sited for proper planting, and buyers get detailed landscaping plans from the builder.



NEARLY SQUARE LOTS appeal to buyers because their houses look better on the wide fronts and backyards are not so deep that they may become a financial burden to landscape.

For more examples of good planning ➡➡➡



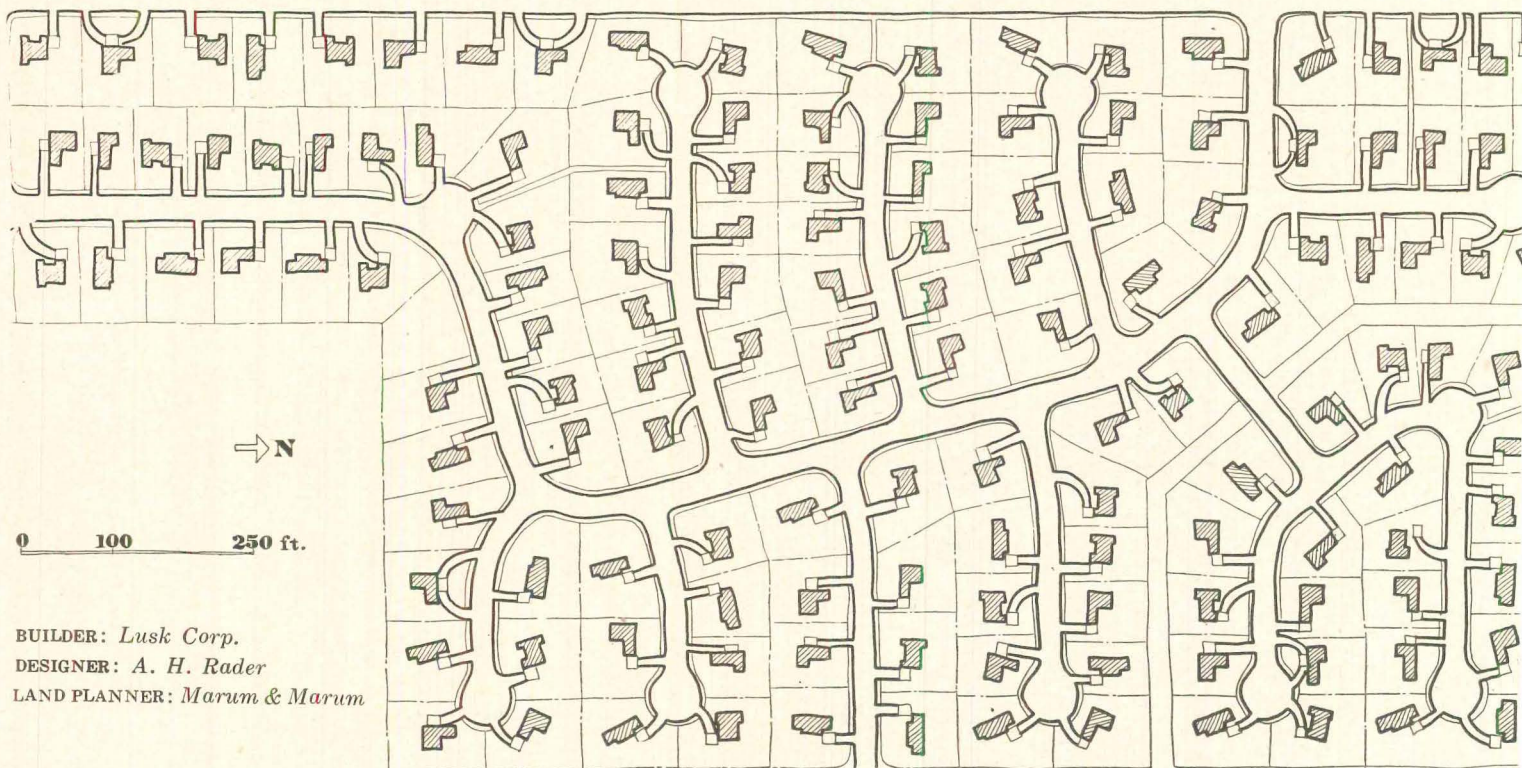
TURN-AROUND PLAN shows how each house is sited to allow for a large walled patio even on a moderate-size lot. The house at upper right of the plan is only 10' from the street line.

Frank L. Gaynor



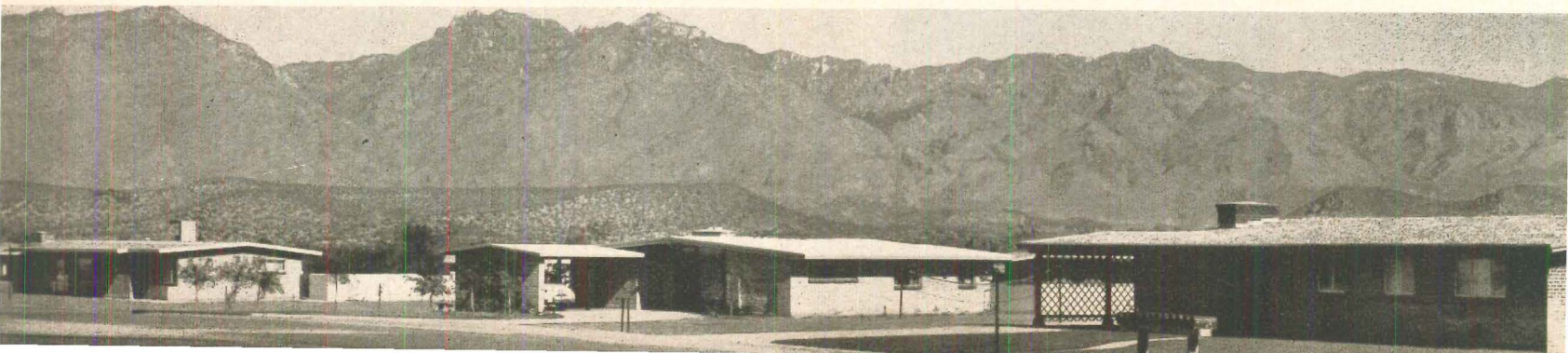
LARGE TERRACES like this need privacy. In Tucson, Builder Robert Lusk integrates his land plan and house designs so each family can have all the privacy necessary for outdoor living.

You can plan neighborhoods for indoor-outdoor living



BUILDER: Lusk Corp.
 DESIGNER: A. H. Rader
 LAND PLANNER: Marum & Marum

ADOBE BRICK HOUSES, below, with strong horizontal lines offer marked contrast to the rugged Sierras beyond. In all the variety of designs and in all street and lot planning, emphasis has been to give owners a maximum of psychological and physical protection.

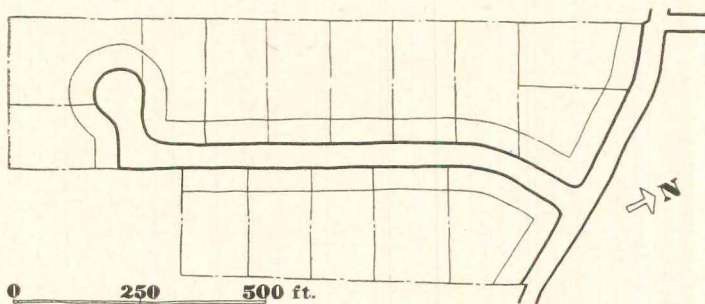




TREES ARE TALKING POINT in a small tract like this which Alfred Sanzari built in Wyckoff, N.J. "We saved every tree except those where houses went," Sanzari says. "Workmen

were warned against piling dirt around tree trunks. The best advertising we had was the street into our wooded tract. We could have sold at least three times as many houses.

Here's how to leave your land swell enough alone

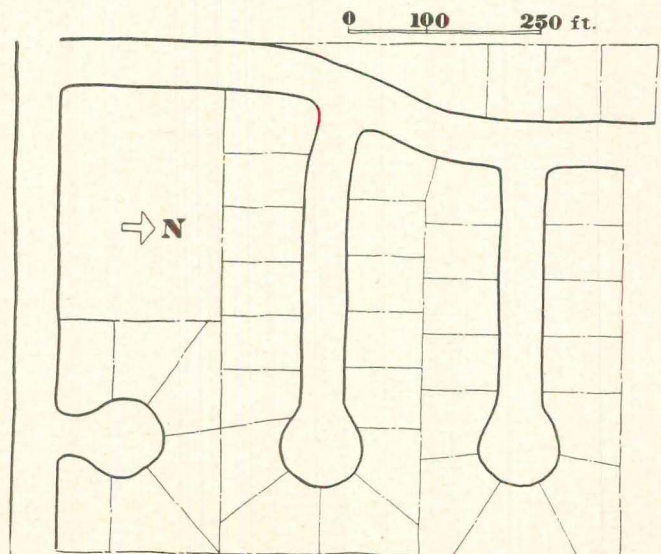


A 15-HOUSE NEIGHBORHOOD deserves as much care in planning as a large development. Sometimes your planning problem is best solved by changing as little as you can. Builder Sanzari, who alternates as a mobile big builder in as far-separated areas as Florida and Massachusetts, had good sense to keep this 11-acre tract as unspoiled as he could.

BUILDER: Alfred Sanzari
ARCHITECT: Stanley A. Leeks
LAND PLANNER: Earle W. Bailey

Culs-de-sac are ideal for a main highway location

BIG GATEWAY at road draws attention to model homes.

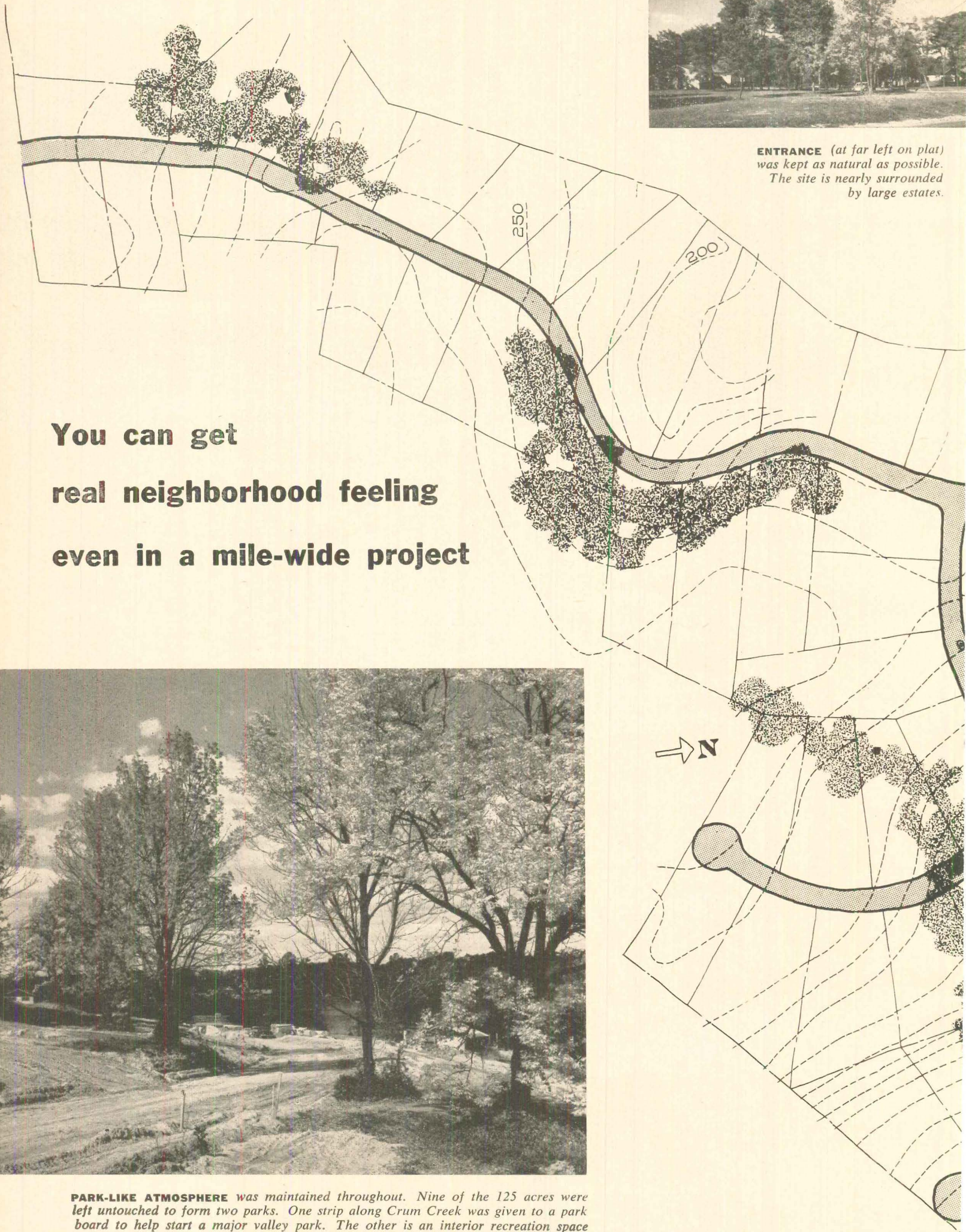


SITE PLAN of Butler-Harbour Construction Co.'s development shows location on highway, left. Land planners (Engineering Service Corp.) provided for culs-de-sac off the highway and the tract's major road. Located in Anaheim, Calif., project offers a variety of houses by Architect Roy Donley.

To see a big tract on rolling land ➡➡➡



ENTRANCE (at far left on plat) was kept as natural as possible. The site is nearly surrounded by large estates.



**You can get
real neighborhood feeling
even in a mile-wide project**



PARK-LIKE ATMOSPHERE was maintained throughout. Nine of the 125 acres were left untouched to form two parks. One strip along Crum Creek was given to a park board to help start a major valley park. The other is an interior recreation space with two 40'-wide access lanes. All lots are an acre or more and at least 150' wide.

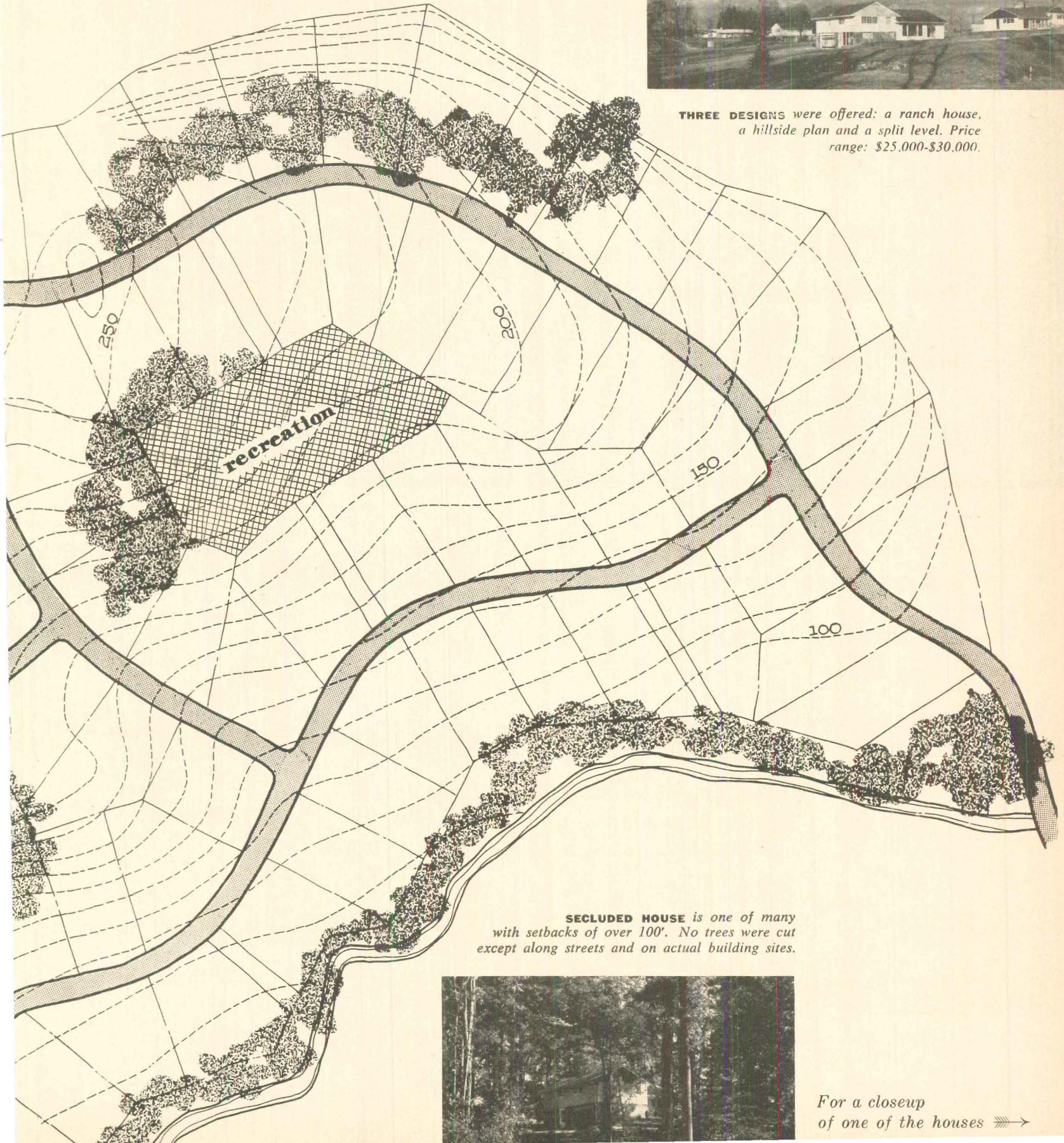
Photos: Lawrence S. Williams

BUILDER: Seal & Turner, Media, Pa. ARCHITECT AND LAND PLANNER: George Hay

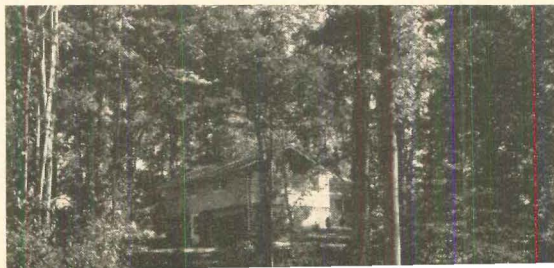
0 250 500 ft.



THREE DESIGNS were offered: a ranch house, a hillside plan and a split level. Price range: \$25,000-\$30,000.

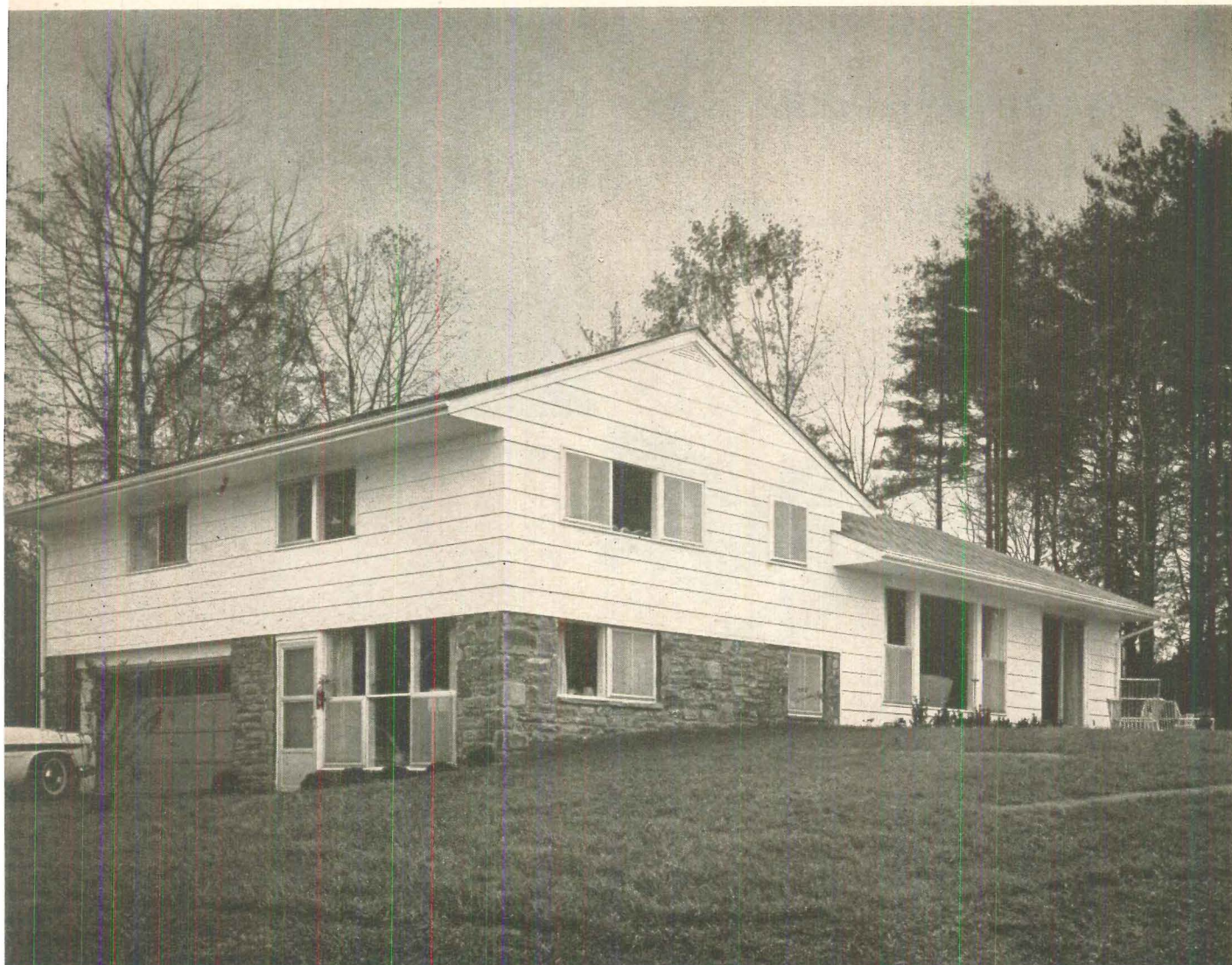


SECLUDED HOUSE is one of many with setbacks of over 100'. No trees were cut except along streets and on actual building sites.



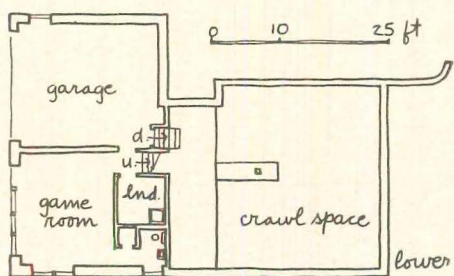
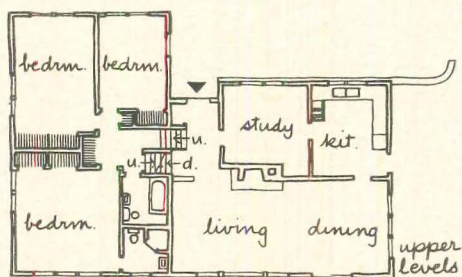
For a closeup of one of the houses →

Lawrence S. Williams



BEST-SELLING SPLIT LEVEL uses native stone and frame design blending well with surroundings. This is the rear view.

And here's a close-up of a Seal & Turner house



FLOOR PLAN provides 2,200 sq. ft. of living space. Side entrance for garage improves appearance of house. Some versions have four bedrooms. This house has accounted for 75% of all sales.

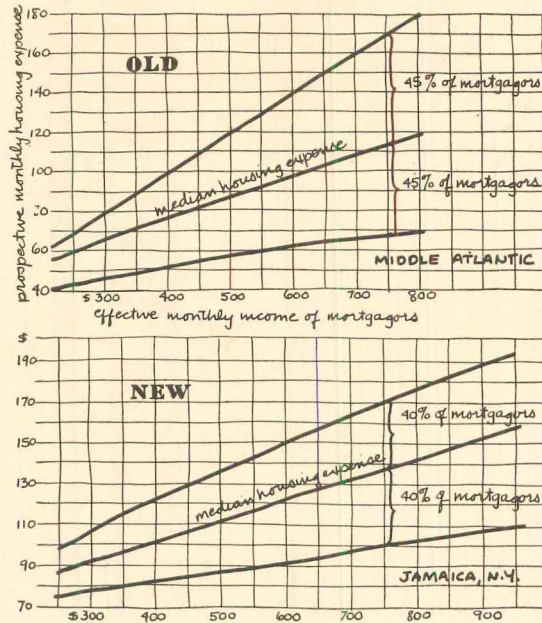


LIVING ROOM, above and below, has impressive brick fireplace wall with slate hearth, glass window wall. A divider sets off dining area.



FHA itself recognizes that something must be done about its minimum income requirements, and here is big news for builders:

FHA is relaxing its income requirements roughly 25%



Within the next few months each FHA office will get a new "guide to judgment" chart. Already seven of these new charts have been issued (left and on next page)—for Atlanta, Cleveland, Des Moines, Jamaica, L. I., New Orleans, San Francisco, and Washington, D. C. The median lines on these seven new charts—the housing-expense-to-income ratios FHA expects to see exceeded as often as not—are roughly 25% higher than on the regional charts issued to these same offices seven years ago.

Averaging the median lines of the seven new charts and comparing them with the old:

A family with \$9,000 net income after taxes could qualify as often as not for a \$13,500 mortgage, instead of \$11,000;

A \$6,000 family could qualify for an \$11,000 mortgage instead of \$9,200 and a \$3,000 family could qualify for an \$8,500 mortgage instead of \$7,000.

This is good news indeed as far as it goes, so we hate to look this gift horse in the mouth and we are sorry indeed to report the simple truth that:

These new guides are better but still very bad

They are almost as backward as the old. They are even more upside down. They are just as unreasonable and arbitrary. They are a crazy quilt of local contradictions. And they still make it almost impossible to use FHA financing to sell better houses in quantity at today's prices.

The charts are still backward because they are still based on past practice rather than new thinking. They differ from the old charts only in taking as their base what each FHA office did about qualifying buyers in 1953-55, instead of in the years before 1949. They raise the suggested medians only because in practice these FHA offices actually averaged higher loan-income ratios in these three later years.

They are even more upside down than the old guides, because they suggest relaxing the income requirements for the minimum house more than they

relax the income requirements for the quality house.

They are just as unreasonable and arbitrary because they still offer past practice as the only guide for future action.

They are a crazy quilt of local contradictions because, to cite just two examples out of scores, they would let a \$6,000 family in Washington qualify for a bigger mortgage than a \$9,000 family in San Francisco; and they would let a \$3,000 family in Cleveland qualify for almost as big a mortgage as a \$6,000 family in Atlanta.

Here's why the new guides are unworkable

And the new guides are completely unworkable, because the median income they require to pay today's \$15,500 average price is almost \$9,000 after taxes, or about \$11,000 before taxes.

For \$3,000 families (who are now the vanishing American—by 1959 there will be less than five million of them left), the new guides to judgment seem amply generous, for their median lines suggest that as often as not a \$3,000 family could qualify for an \$8,500 mortgage and buy a house costing more than three times its annual after-tax income.

But above \$3,000 income, what earthly sense does it make to suggest (as these new guide-to-judgment charts do) that for each \$2,500 added to a 30-year mortgage a family needs \$3,000 more after-tax income per year—i.e., enough more after-tax income to pay off the entire mortgage difference in ten months instead of 30 years!!!

And how can we develop a new mass market for houses at today's \$15,000 average price if FHA requires as often as not that their buyers' income must be \$9,000 after taxes—i.e., so high that not one family in 11 can qualify?

Editorial continued on next page

How can we sell the quality market while FHA raises these 5 obstacles?

We still think FHA is the best thing that ever happened to the home buying public and the home building industry, but more people in Washington should realize that the downward pressure of FHA's income requirements is just one of the five ways FHA has been holding down the standard of housing FHA is supposed to raise. All five are hangovers from the New Deal attempt to make builders concentrate on cheap houses for low-income families:

Way No. 1: The FHA mortgage pattern. This used to discourage the building of anything better than an \$8,000 house by requiring twice as big a down payment for a \$9,000 house and six times as big a down payment for a \$12,000 house.

This downward pressure was largely corrected by the Housing Act of 1954. It will be further eased if Congress follows the President's recommendation this year.

Way No. 2: The overappraisal of houses that just meet the MPR and the underappraisal of anything better. Notorious example: the FHA office which consistently gave the same valuation credit for a ten-year water heater as for a one-year water heater.

Commissioner Mason and his top men have been striving mightily to correct this practice, but it was so deeply imbedded in FHA thinking that it may take years to wipe out.

Way No. 3: FHA's hard-to-justify assumption that the better the house the higher its maintenance. If a builder adds \$1,000 to the first cost of a house for upkeep-cutting items like better insulation, double glazing, plastic flooring, brick facing and long-warranty mechanical equipment, FHA's rule of thumb assumption is that the maintenance will be not less but more, so FHA actually insists that to buy this better house a family must have at least \$1,000 a year more net income after taxes.

So far as we know, FHA is doing nothing at all to stop penalizing quality in this preposterous way.

Way No. 4: Counting only one income per family. This may have made good sense at the bottom of the depression (when FHA was born), for in those days of mass unemployment families counted themselves lucky to have even one member bringing home a pay check. But it makes little sense at all in today's full employment economy with 21 million women bringing home a second income.

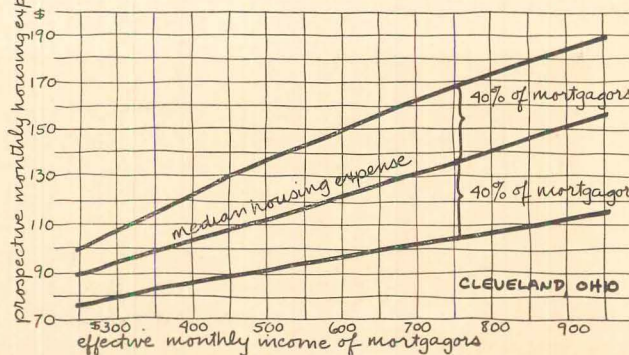
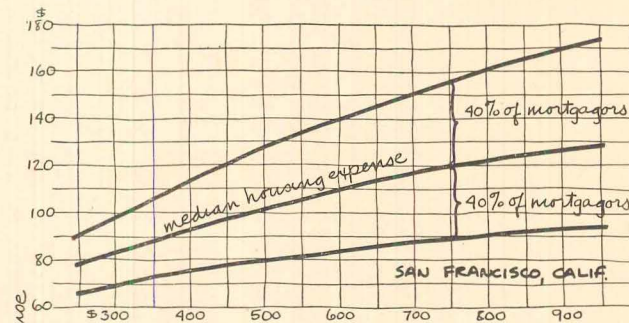
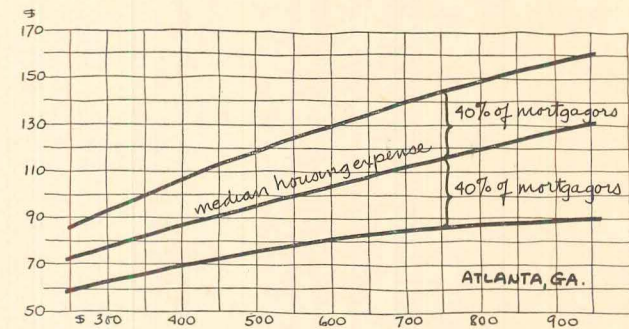
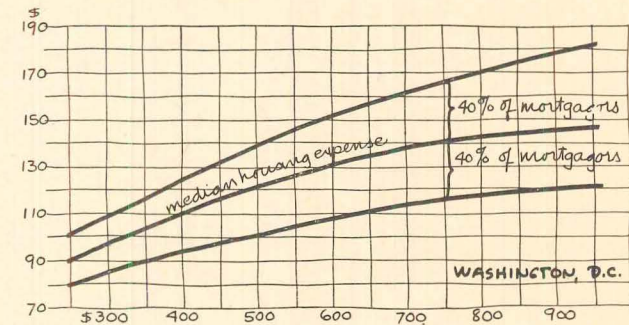
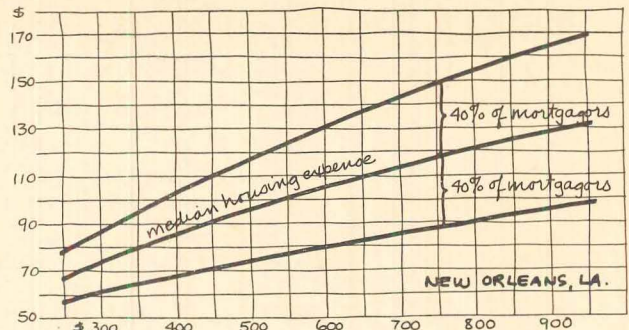
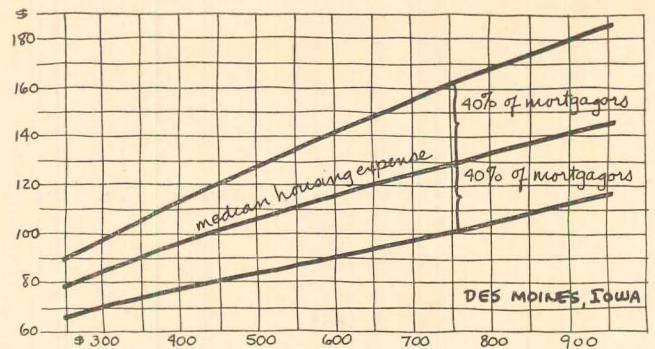
FHA is "studying" this problem, but has not yet done anything about it.

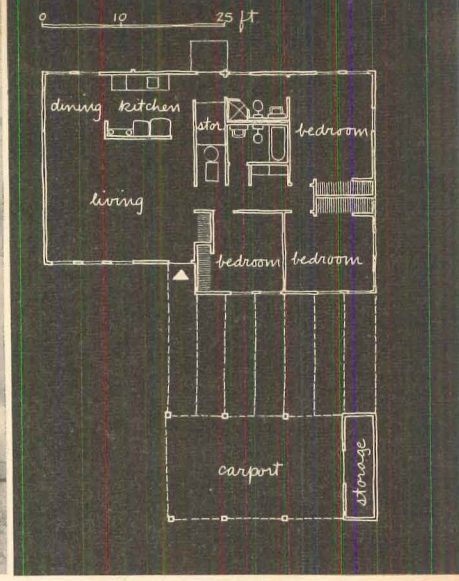
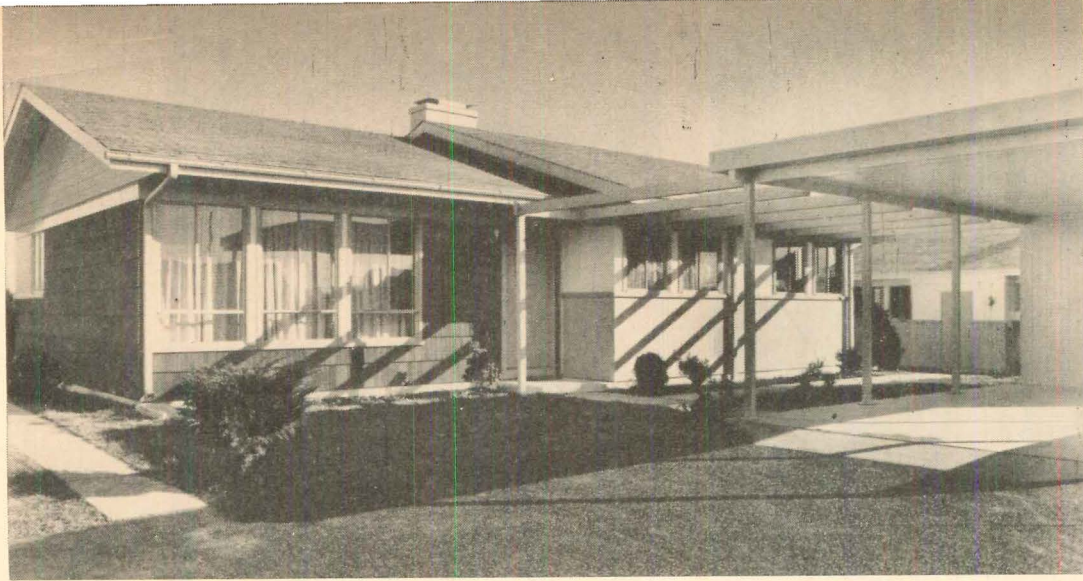
Way No. 5: FHA's assumption that the more a family earns the more it will want to spend for competing products and the less it can safely budget for its home.

This assumption hardly seemed important when all the builders were trying to build low-cost houses. But how can we use FHA to sell today's better house market as long as FHA requires *three times* as big an income after taxes to buy a \$16,000 house as it requires for a \$9,000 house?

By 1959 there will be 5 million *less* families than there were 15 years ago with incomes under \$5,000, and 17 million *more* families with incomes over \$5,000—including 6 million *more* families with incomes over \$7,500. In other words, the market for the kind of low-cost houses we used to build is getting smaller and smaller; the market for more expensive houses—the market for which we are now building—is getting to be enormous.

Until FHA corrects this downward pressure of its income requirements our industry will be trapped in the shrinking market for too-cheap houses.

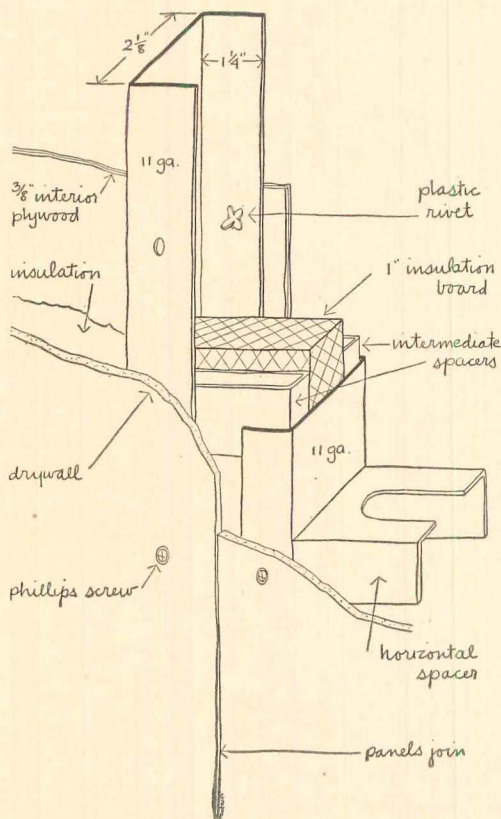




NEW MODEL by US Steel Homes is first to use steel for framing, trusses, gable ends and interior trim. Unveiled at the NAHB show in Chicago, new model has a good plan, deep (36") overhangs. House will be available to dealers within 350 miles of Harrisburg, Pa. plant.

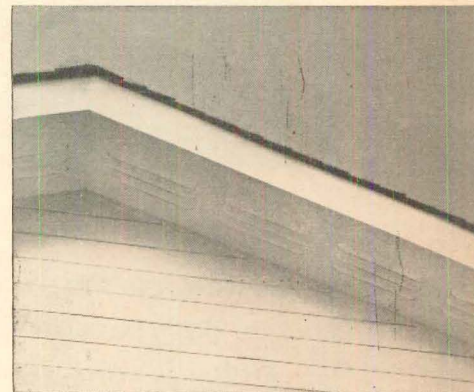
STEEL

The new USS house has six tons of it—
from trusses to plate



FRAMING CHANNELS (left) have holes in flanges to fasten plywood sheathing outside, foil-backed drywall inside. Slotted openings in webs let air circulate through the wall, reducing condensation. Steel members are bonderized, welded, and painted with permanent epoxy paint (baked on). Panel covering is applied in the shop.

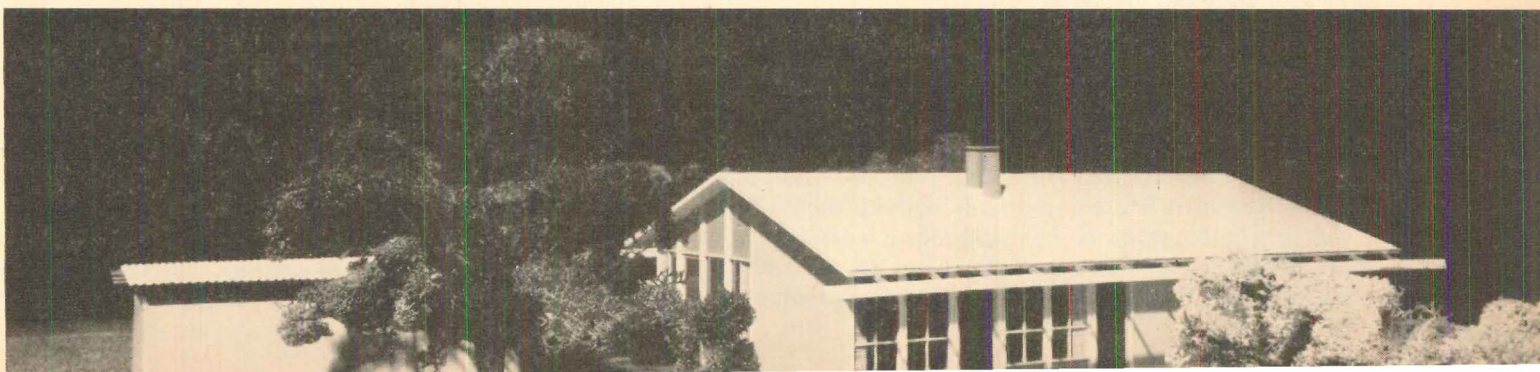
GABLE ENDS (right) have interlocking steel siding made to look like boards. A spring clip provides closure between vertical joints. Fascia and soffit are made of 20 gauge copper steel punched for field assembly. Screened openings in the rake soffit provide ventilation for the attic. Gables are bonderized and painted with epoxy paints like the panel members.



ROOF TRUSSES (right) are shop fabricated, field assembled. They come in 4-in-12 or 5-in-12 pitch. Because they are spaced 4' o.c., the attic space could be floored and used for storage, although access is not provided. Purlins (2 x 4's) are screwed to top chord of each truss. Fink type truss has 16 gauge U-shaped sections. The trusses span 28' clear in house.



NEXT YEAR'S MODELS will put still more emphasis on use of steel, with steel trellis and carports. Trusses and framing will be like those shown above. USS Homes has retained Architects Quincy Jones, Fred Emmons, Robert Little, Rufus Nims to design new models.





GEORGE GOODYEAR

NAHB's new president

by ROBERT W. MURRAY JR.

THE NEW PRESIDENT OF NAHB IS A SPECIALIST *in the problems that beset home building today.*

Mortgage crisis? George Goodyear is the kind of home builder who is also a mortgage man.

Land trouble? Goodyear is well known as an outstanding land developer.

Sales lagging? Goodyear has been selling houses ever since he got out of school in 1932.

As one Texas builder put it: "George will make a fine president because he has been in the business long enough to know all the ins and outs. And it's a good thing to have a president who also understands mortgages."

It is also to the good that NAHB's 15th president is an easy-going man.

He has the drive and energy of a leader, but he shows no signs of tension.

No crisis is likely to fluster him.

By all the rules of modern business psychology, today's busy executive allows himself at least one major recreation. But ask Goodyear how he lets off steam when pressures mount and he can hardly point to one hobby.

He enjoys fishing—"but I have to admit I'm a desultory fisherman at best." He started a coin collection—but has almost forgotten it. He enjoyed working with tools when he was in school but has no hankering for a workshop.

"To tell the truth," he says, "I don't feel the need for a hobby. I enjoy the family, reading, parties, listening to

Dixieland music. Work just doesn't seem to build up pressures. I guess I'm so interested in this home building business it's all I need."

Goodyear has made a remarkable record for a man who is only 43 and manages to confine his regular workday from 9 to 6.

There are two fundamental reasons why he has come so far so fast

One is that home building is his first love, dating back to childhood. The other is that Goodyear is essentially a business man. He always applies method to his work.

You have an example of his instinctive use of modern business methods when you learn how it happens that the Goodyear family—George, Dorothy and their sons Buddy and Dent—happen to live in Charlotte. Happen is hardly the word. When Goodyear decided to leave Pittsburgh 12 years ago he hired a real estate economist to tell him where he should resettle. The economist picked Charlotte, and that's where the Goodyears went.

George had lived in the South before. He was born April 11, 1913, in Macon, Ga., where his father owned a lumberyard and occasionally doubled as a home builder.

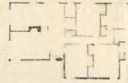
One of George's earliest memories is of crawling around in a house under construction

He also remembers trying his own hand as a home builder in his back yard, using scraps from the lumberyard. But mostly he spent his time on his pony or playing almost every sport he could, despite a leg lamed by polio.

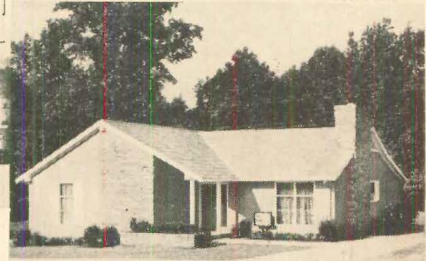
It was a happy time for George, but the family fortunes were not thriving. The lumberyard was on the



Key to sales: brand-name products

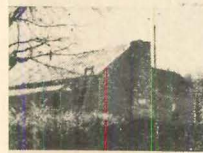


CAROLINA HOMESTEAD:



16

This new house takes its exterior design from the past...



16

The design of this house is a blend of old and new. It is a single-story house with a gabled roof and a chimney. The exterior is finished with a combination of brick and siding. The interior is modern and comfortable.

WHAT ARE LEADERS DO

In Charlotte, George Goodyear offers this house for \$23,500



and finds sales are excellent, better than six months ago

The "big" in this house is the front porch. It is a large, covered porch that runs the length of the house. The house is finished with a combination of brick and siding. The interior is modern and comfortable.

There are many reasons why this house is so popular. It is a single-story house with a gabled roof and a chimney. The exterior is finished with a combination of brick and siding. The interior is modern and comfortable.

FOUR GOODYEAR HOUSES that have won national recognition have been published in *HOUSE & HOME* (July, '53; Oct. '55, July '56, Jan. '57). Goodyear's architect is R. Emory Holroyd.

Ocmulgee River and every year a flood washed much of it away. Early in 1925, when George was 11, the Goodyears moved to Tampa in time for his father to get in on the ill-fated Florida real estate boom. When the bubble broke in 1926 the family split up and George's mother took him to Ohio.

Mrs. Goodyear became a department store buyer and in 1928 took a job in Cleveland, where George studied at West High School. "More truthfully," George will now tell you, "I managed our champion football team and didn't do very much studying."

DOROTHY DENT GOODYEAR



Early in 1932 the Goodyears moved to Pittsburgh. George graduated from high school that June. He was 5'-10" tall, 18 years old, had no desire to go to college—even if that had been possible—and knew nobody in the city. But he had no doubt at all what he wanted to do. He wanted to be a home builder.

The day he got out of school he got a job with a builder

This first job paid exactly zero, but he was on his way. In exchange for sweeping out the office and typing, the boss agreed to teach him the business. In 1932 this meant the rental business, for no houses were being built.

George worked at the job for two years. In that period he averaged about \$2.50 a week in commissions for renting houses and collecting rents. To get some income, twice each year, for six weeks at a time, he worked as a traveling salesman in lamps, earning \$3 or \$4 a day.

It was a tough life and once he almost gave up. In a weak moment, he took a job at \$25 a week as manager of a chain store warehouse. The salary, in 1933, seemed fabulous to Goodyear. He couldn't resist the temptation, but the job managed to resist him. The day he showed up to start work, the new employer turned him away. Reason: the company couldn't get liability insurance on George because of his slight lameness. "It was a very bitter experience," he says.

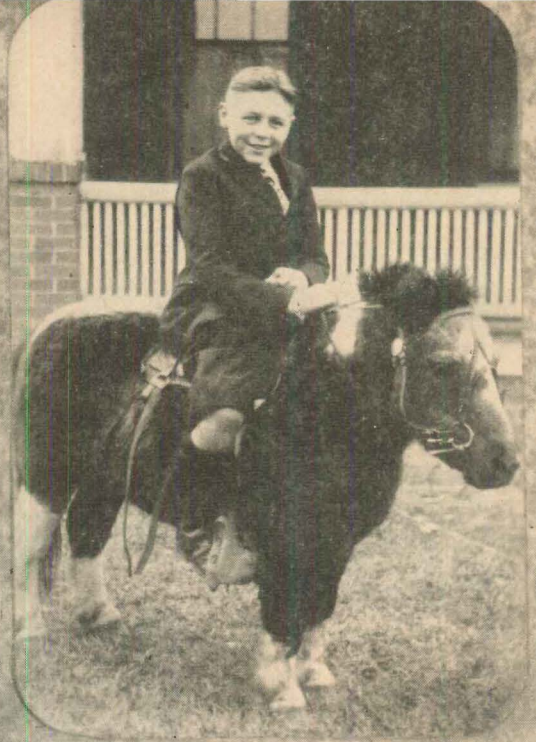
"I made up my mind I'd never take another salaried job as long as I lived"

So he went back to his old job and eventually got his first good break. A few houses were going up again in

Snapshots
from the
Goodyear
Album



1914 - George at the
age of 1 in
Macon, Ga.



1923 - George on his pony,
Thunderclap.

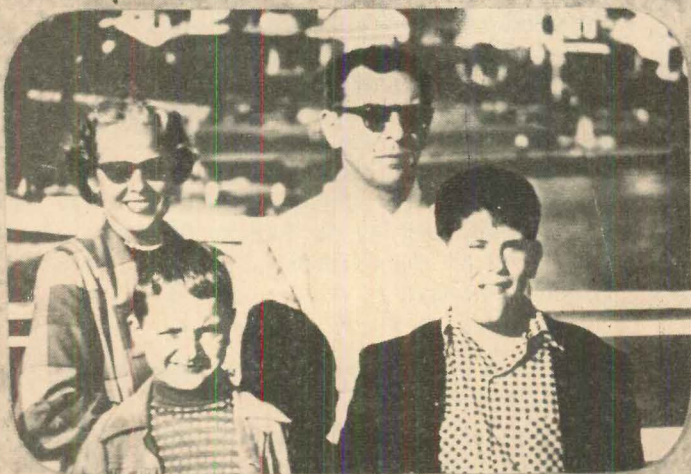
1931 - Cleveland's
champion West
H.S. football team.
George (front left)
was manager.



1937 - Dorothy and George,
a month before their
wedding in Pittsburgh.



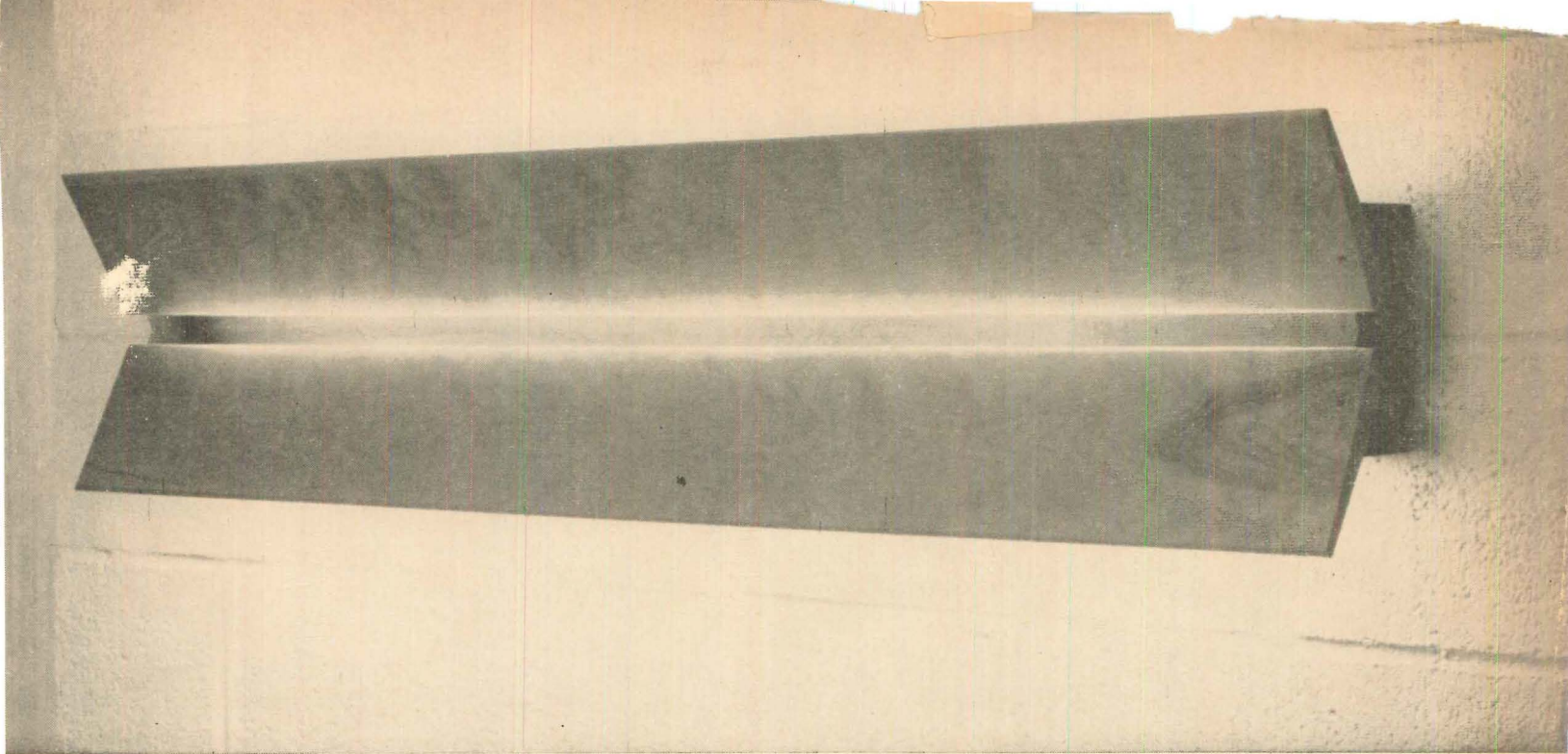
1945 - George (at left) confers
with President Truman
on housing emergency.



1954 - the Goodyears at Macinac
Island. Dent is at left,
Buddy at right.



1957 - George is elected
President of NAHB



FLUORESCENT FIXTURE fastened to wall gives the room a general light, accents the interior masonry and makes a decorative strip.

Here's how modern lighting makes the house more liveable

Most houses are still lit like caverns.

Yet, outside their homes people live and work with much better light. In offices and factories they see better and work better because the lighting is adequate to the environment. In stores, hotels and nightclubs they respond to the dramatic effects that make these places fun to be in. With today's lighting techniques you can offer this same varied lighting environment in your houses.

By discarding the old gas jet principle (which uses a spot of light here and there), homes can be lit in as many ways as they can be built. Designs may call for highlights on a ceiling or back-lighted cabinets, luminous walls, cove light, or valances. Light sources can be lines, planes or spots.

Lighting fits into basic patterns

Room lighting can be designed for special night accents, or a room can be lit to get daylight effects.

The general diffused light of day, which comes through windows in the wall, can be copied with light from valances, cornices and brackets at the walls.

On the other hand, you can give a room at night an entirely different accent than it has during the day. You can focus attention on a wall, a fireplace or a painting by highlighting it and leaving the rest of the room in semi-darkness. But a room must be designed for this; highlighting requires a strong architectural accent that stands out.

Soffit and cove lighting, bounced off the edge of the ceiling, can help you get a daylight effect in some rooms. But a ceiling is not a daylight source and light from it is not flattering. You should also know that ceiling light makes a room seem smaller than does wall light. Ideally, light below eye level, like an open fire, is warmest and most restful.

For work areas in the home, lighting should be high level and bear directly on the work at hand. Counter tops, range tops, sinks, workbenches and laundry area all need close light at high intensity levels.

New developments add to lighting's role

Today's lamps and lighting accessories are greatly improved over those of only a few years ago and can perform a wide variety of functions. Fluorescents no longer flash on and off

when turned on, they start rapidly and can be as warm as incandescent lamps. Dimming controls are now made for the long tubes to give them the same dramatic potential as incandescent bulbs.

Incandescent lamps now come in colors which make the various tones of a room come more vividly alive without actually changing the colors.

Low-voltage wiring can give total or partial control over lights in any room from any number of control points in the house.

Builder and buyer split the lighting job

For the best kind of modern lighting you should build in about half the lighting required in your house. The rest is supplied by the owner's free-standing lamps. For the optimum light your built-ins should provide, see page 156.

FHA will usually give full credit for all lighting you put in a house, except when you do an expensive lighting job in a very low-cost house.

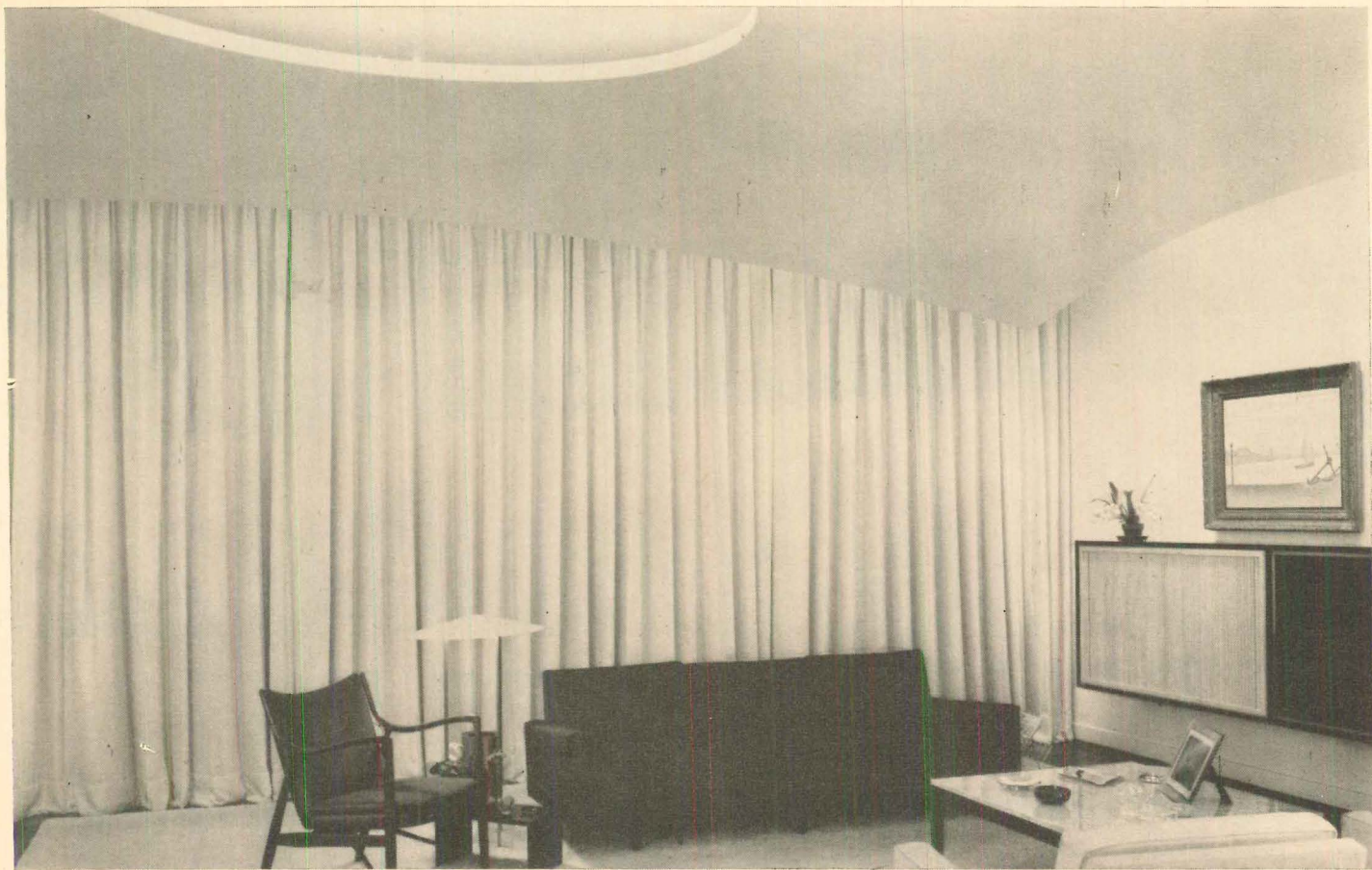
Today's lighting calls for more circuits and more outlets. A 1,200 sq. ft. house needs 5,000 to 6,000 watts for optimum lighting (four circuits just for lights). Extra cost for new circuits and outlets: \$100. Extra cost for built-in lighting: less than \$200. New revisions of the National Electric Code go part way in recognizing the demand for better lighting—outlets will be required every 12' instead of every 20' of room perimeter.

Good lighting works for you

Lots of people like to visit model houses after work in the evening. A good lighting job in a model house can add as much as one selling "day" to each week.

With modern lighting a house can take on a richer, more varied quality. The sensation of good light is immediate. The buyer doesn't have to think about it, reason it out; like music it lends an atmosphere that's pleasing and comforting.

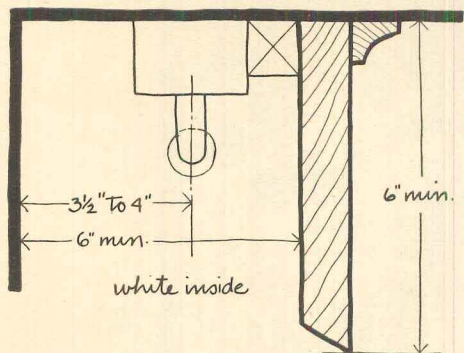
You can help yourself to better lighting techniques by turning the page.



THIS ROOM IS A CLASSIC (AND EXPENSIVE) EXAMPLE OF ARTIFICIAL DAYLIGHTING

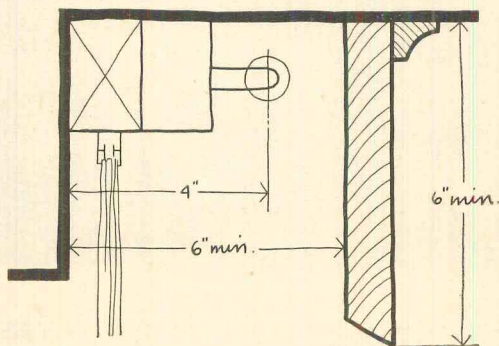
At night this room looks very much as it does in the high-level diffused light of day (photo, below). Architect Richard Kelly used fixtures hidden above the shaped and suspended ceiling to reflect light off the wall and the light colored drapes.





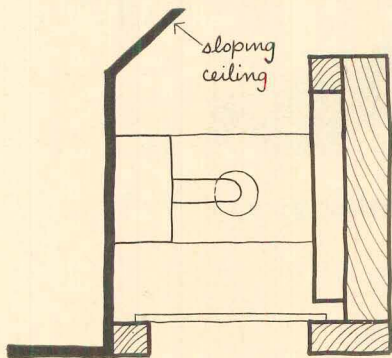
Cornice lights the walls just as daylight does

Wall lighting like this makes a room bigger at night and is more flattering than light reflected off a flat ceiling. The soft background light is supplemented by portable lamps, is not meant to carry room's full lighting load.



This light copies daylight source

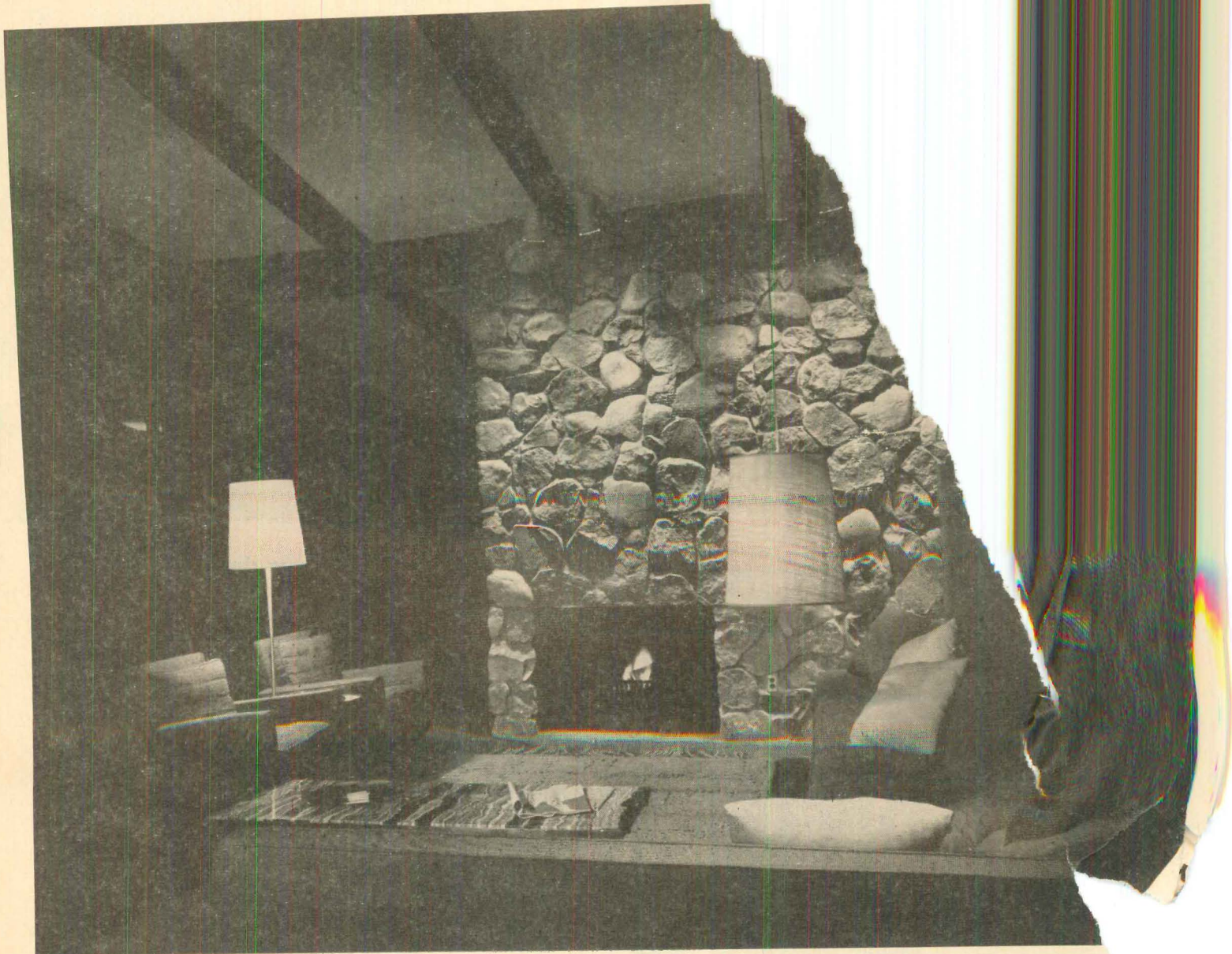
Cornice lighting at the window, a direct simulation of daylight effect, is the usual form of background lighting. Drapes are hung within fixture. Home builders can stockpile fluorescent channel and finish lumber, have carpenters build in cornice lighting at low cost.



Valance makes a light background of both wall and ceiling

This built-in fixture by Architects Wilbur Riddle and Carl Droppers takes advantage of the high sloping ceiling to throw diffused light throughout room. A valance set against flat ceiling would cast sharp band of light.

For more on lighting, turn page



HIGHLIGHTING A STRONG DESIGN FEATURE GIVES THIS ROOM NIGHTTIME INTIMACY

When you have a strong feature like this stone fireplace it can be highlighted to give the room an entirely different character at night. Richard Kelly used spotlights on ceiling rafters to do job in this house designed by Architect Henry Hebbeln.

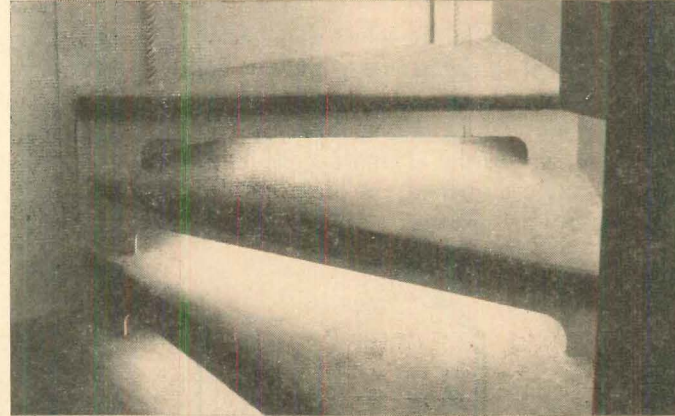
Westinghouse



Window walls need downlights for night view

At night window walls usually become black mirrors reflecting the room's light. Down lights, inside and outside this house, make the glass wall transparent again at night. Outdoor lights near trees also help the night view.

Sylvania



Feature lighting gives accents and safety

Fluorescent lamps placed under steps prevent tripping and make a design feature out of a small detail. Same thing can be done under stair rails, window sills. These lights below eye level duplicate the warmth of firelight.



Ceiling spots accent floor texture

At night, stone floor in this hallway comes alive with light from recessed spots in ceiling. Spot lights are also used to accent dining tables, planters, sculpture and similar design features.

F. S. Lincoln, Sylvania



Back lighting opens up this room

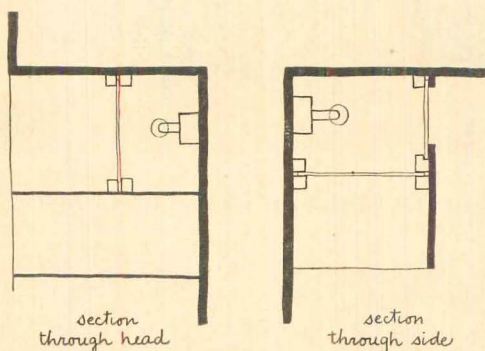
Built-in lighting turns these book shelves into a striking case for objets d'art while opening up the room and providing a strong nighttime accent for it. Translucent panels cover fluorescent lamps.

Gottscho-Schleisner



Low valance lights room, accents textured wall

In this bedroom Architect Richard Kelly placed a long valance light over the bed but below eye level to serve as the sole light source. It acts as bedlight, gives general illumination to room and accents the masonry wall as well as the beamed ceiling.





WORKING AREAS NEED HIGH-LEVEL UTILITARIAN LIGHTING FOR THE JOB AT HAND

A workshop needs a lot of strong light. Power tools, workbench and tool racks or cabinets must all be lighted at the same time. A long valance here does all three jobs and throws a general light into the room as well.

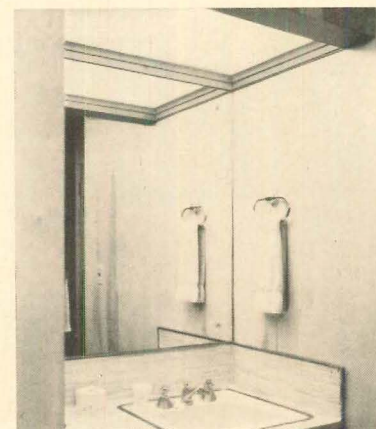
Westinghouse



Westinghouse



Westinghouse



Bathrooms should have a lot of nonglare light for shaving, making up

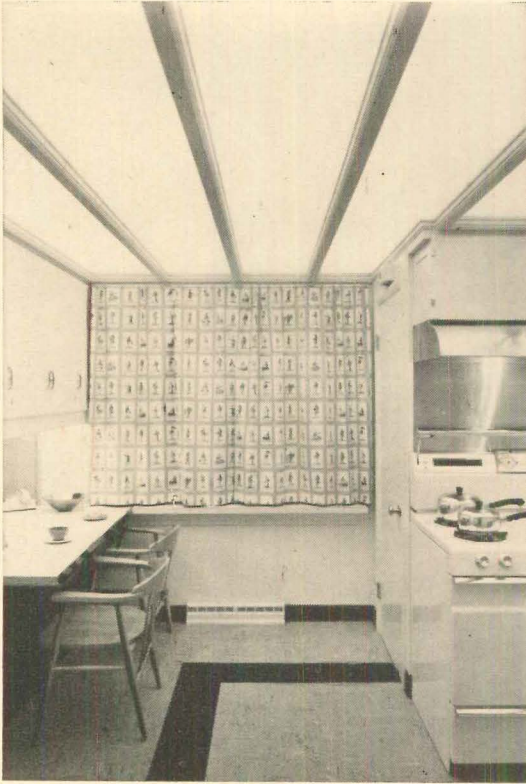
Basic bath lighting calls for line sources on either side of mirror (spot sources of light glare). Side positioning gives light under chin.

For wide mirrors, line sources of light, incandescent or fluorescent, are placed above. Light is spread and bounces off vanity to light under chin.

In small spaces like the one above a ceiling panel reflected by the vanity, gives the right light. Ceiling light is desirable for hair grooming.

Westinghouse

Scott Hyde—Lightolier

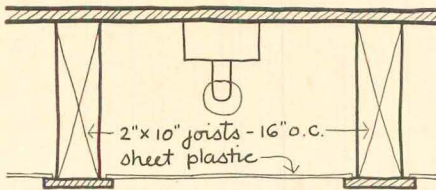


Kitchens require both general and direct light for preparing food

A luminous ceiling, above and detail below, gives a very desirable strong general light in kitchens and is competitive with plaster and paint.

Fixtures under wall cabinets light counters, range and are shielded to prevent eye glare. Cornice over window sends direct light into sink.

Mobile center fixture, a trend in today's lighting, can be raised and moved out for general light or simply concentrated on the dining table.



Westinghouse



Laundry has hidden light

Built-in laundry light comes from ceiling fixture in this alcove. Linen shelves get highlighted and blind pulls down when work is done.

General Electric



TV viewing needs background light to prevent eye strain

Whether you place a TV set in the living room, family room or recess it in a den wall, you should provide background light. TV viewed in the dark can damage eyes. Valance, bracket or cornice lighting at the wall will do the job as will ceiling spotlights reflected off the wall.

For more on lighting, turn page



REMOTE CONTROL SWITCH AT BEDSIDE IS AN IMPRESSIVE LUXURY FEATURE

At the touch of the master switch, at left of headboard above, every light or a combination of lights in the house may be turned on or off. (Ability to flash on all the lights at night gives many owners a sense of safety.)

Switch activates low voltage relays in outlet boxes at fixtures to turn lights on or off. This system reduces circuit

wiring by replacing the ordinary circuit run from switch to fixture with inexpensive low voltage wiring. Despite this partial saving remote control adds to the total wiring bill—about \$400 for a simple system in a six-room house. Expensive custom houses often have elaborate systems that cost several thousand dollars.

Is your lighting adequate?

For optimum lighting your fixtures should provide around 30 lumens (light output) per sq. ft. (The owner's movable lamps will supply an equal amount.) From the table below, add up the lumens your fixtures furnish.

Incandescent bulbs		Fluorescent deluxe white tubes		
Watts	Finish	Lumens (light output)	Length x diam.	Watts
15	Inside frosted	140		
25	Inside frosted	265		
		390	15" x 1½"	14
40	Inside frosted	465	18" x 1½"	15
		520	18" x 1"	15
50	Inside frosted	660		
		690	24" x 1½"	20
		700	8¼" diam. x 1⅛"	22
60	Deluxe white	835		
		1,040	33" x 1¼"	25
75	Inside frosted	1,150	12" diam. x 1¼"	32
		1,280	36" x 1"	30
		1,580	16" diam. x 1¼"	40
100	Deluxe white	1,630		
		1,770	48" x 1½"	40
		1,970	60" x 2⅛"	40
150	White indirect	2,200		
150	Inside frosted	2,650		
200	Inside frosted	3,700		
300	White indirect	4,660		

Is your lighting suitable?

Activities in a living room are different from those in a kitchen. Be sure the lighting and outlets you put in each room provide for the room's normal activities. Check the lighting in your house against this list:

Living-dining area

- reading
- piano playing
- card playing
- dining
- study
- television
- conversation
- picture window (should not reflect room light at night)

Family room

- playing
- television
- study

Kitchen-dinette area

- food preparation
- range counters
- sink dishwasher
- laundry
- dining

Bedroom

- clothes closets
- reading in bed
- telephone
- dressing table

Bedroom (children's)

- reading
- playing

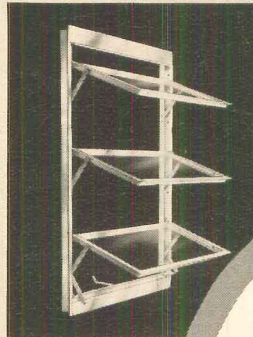
Bath-dressing room

- shaving
- grooming
- dressing

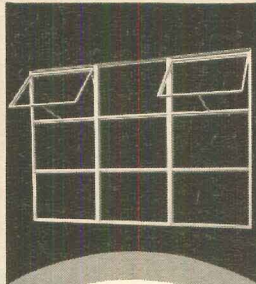
Miscellaneous

- Garage (inside and out)
- Porch (steps, if any)
- Utility rooms
- Workshop lighting
- Hallways

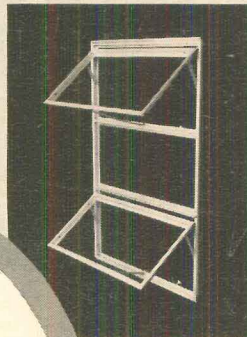
WARE WINDOWS



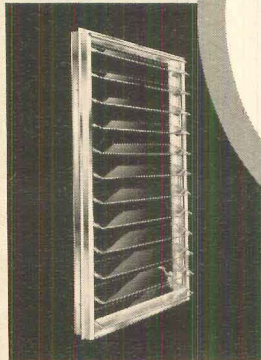
WARERITE AND
WARE AWNING



ECON-O-WALL

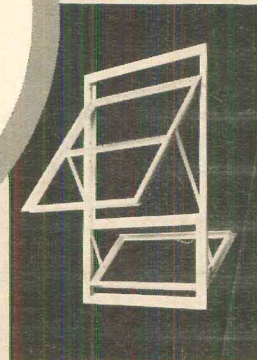


ECON-O-WARE
AWNING

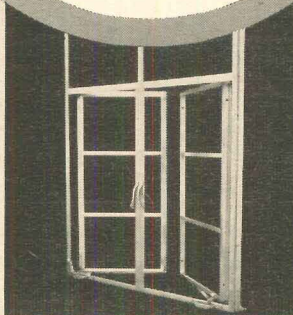


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Read this **FHA** Use of Materials Bulletin UM-23

FEDERAL HOUSING ADMINISTRATION
ARCHITECTURAL STANDARDS DIVISION
WASHINGTON 35, D. C.

USE OF MATERIALS
BULLETIN NO. UM-23
JUNE 1, 1956

ALUMINUM BUILDING PRODUCTS

SECTION 7. ALUMINUM WINDOWS

b. Design of windows in all details shall be subject to acceptance by the FHA Office and shall equal or exceed the specifications for residential type windows published by the Aluminum Window Manufacturers Association. These specifications (A-1 series) are designated as follows:

Double Hung Window	DH-A1
Casement Window	C-A1
Projected Window	P-A1
Awning Window	A-A1
Sliding Window	DS-A1

c. Section 1 of the AWMA Specifications, except as modified in this bulletin is also a part of the above specifications.

TO: DIRECTORS OF ALL FIELD OFFICES

December 4, 1956.

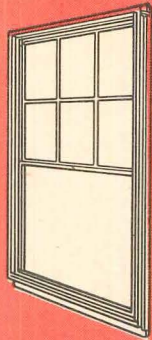
SUBJECT: ALUMINUM WINDOWS UM-23, SECTION 7

Use of Materials Bulletin No. UM-23, dated June 1, 1956, requires that aluminum windows shall equal or exceed specifications for residential type windows published by the Aluminum Window Manufacturers Association.

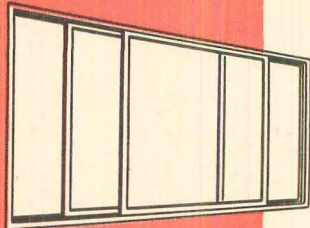
It has come to our attention that various dates for application of this requirement have been set by some insuring offices and that other offices have not set an effective date or considered that the requirement became effective upon receipt. In order to clarify this situation and to assure uniformity, the effective date for this requirement is hereby established to be March 1, 1957, and it will be effective for all applications for mortgage insurance received on or after that date.

FOR YOUR PROTECTION
INSIST ON...

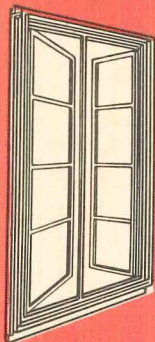
Quality Approved



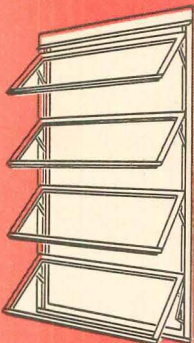
DOUBLE HUNG



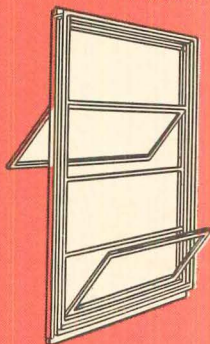
SLIDING



CASEMENT



AWNING



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**THESE MEMBERS OF THE
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ARE READY TO SUPPLY YOU
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Windows Tested and Approved
as of February 1, 1957

	DOUBLE HUNG	CASEMENT	AWNING	PROJECTED	SLIDING
ALBRITTON ENGINEERING CORP. 2501 Wroxtan Road, Houston 5, Texas	★				
ALCASCO PRODUCTS Div. of Detroit Gasket & Mfg. Co. 12640 Burt Road, Detroit 23, Mich.		★		★	
THE WILLIAM BAYLEY COMPANY 1200 Warder St., Springfield 99, Ohio				★	
CECO STEEL PRODUCTS CORPORATION 5601 West 26th St., Chicago 50, Ill.	★	★			★
DURALITE WINDOW CORPORATION Carr Street, Knoxville, Tenn.		★			
MICHAEL FLYNN MFG. CO. 700 East Godfrey Ave., Philadelphia 24, Pa.	★	★		★	
METAL ARTS MFG. CO., INC. Harwell & Oakcliff Rd., Atlanta, Ga.	★				
MIAMI WINDOW CORPORATION 5200 N.W. 37th Ave., Miami, Fla.				★	
REYNOLDS METALS CO. (Window Div.) 2000 S. 9th St., Louisville, Ky.		★	★		★
STANLEY BUILDING SPECIALTIES CO. 1890 N.E. 146th St., North Miami, Fla.			★		★
J. S. THORN COMPANY 8501 Hegerman St., Philadelphia 36, Pa.	★	★		★	★
UNIVERSAL WINDOW COMPANY 950 Parker St., Berkeley 10, Calif.		★	★	★	
VALLEY METAL PRODUCTS CO. Bridge St., Plainwell, Mich.		★	★		
WARE LABORATORIES, INC. 3700 N.W. 25th St., Miami, Fla.		★	★	★	
WINDALUME CORPORATION Route 46, Kenil, N. J.	★			★	
WISCO ALUMINUM CORPORATION 3900 A Street, Detroit 16, Mich.	★				★

For detailed information on specific windows write
direct to any of manufacturers listed above.
For copy of AWMA window specifications write us at Dept. HH 573

**ALUMINUM WINDOW
MANUFACTURERS ASSOCIATION**

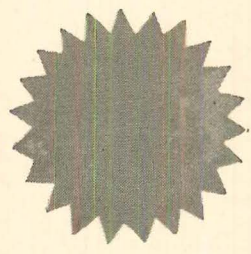
75 West Street, New York 6, N. Y.



ALUMINUM WINDOWS



Which is the best furnace for future air conditioning?



This much is sure: no one furnace will do the best job in all homes.

House design, type of construction, climate make different demands on heating systems. These demands increase when air conditioning

is added. Each model of the Carrier Winter Weathermaker, "the Furnace with a Future," was expressly designed for the later addition

of air conditioning. Ask your Carrier dealer to guide you in the right selection. Because he sells all models, his only interest

is to recommend the type that serves you best.



Carrier

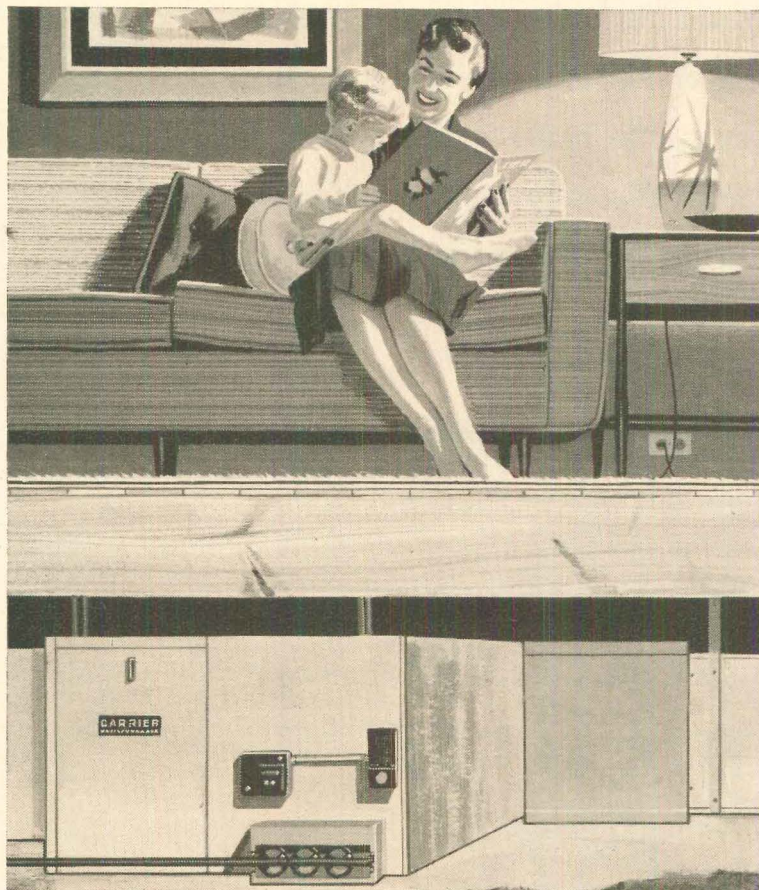
It's time to call Carrier. You'll find your Carrier dealer's name in the Classified Directory. Carrier Corporation, Syracuse, New York.



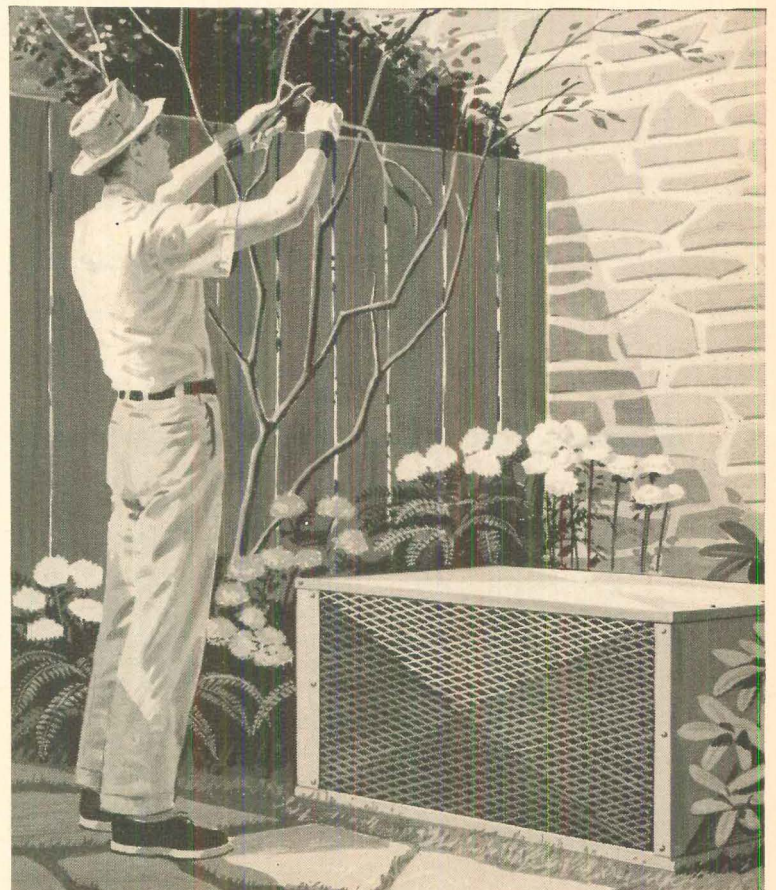
Will your homes have basements? This upflow type Carrier Winter Weathermaker* has a casing at top into which the cooling coil is easily placed when summer air conditioning is desired. Same ducts are used. All Winter Weathermakers are gas or oil fired.



Will your homes be without basements? This counterflow Winter Weathermaker is usually used in homes with concrete slabs or crawl spaces. It is generally coupled with perimeter air distribution. Because of its efficient design it easily fits into closet or small utility room:

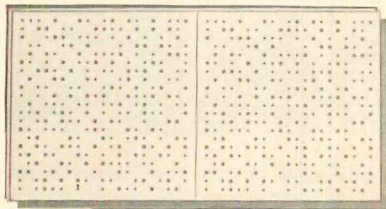


Do you build small, compact houses? If space is at a premium you'll want a furnace that occupies little space inside the house. This horizontal Winter Weathermaker can be located in the attic or in a crawl space. Gas model is shown but oil-fired furnace does the job too.



How is future cooling added? This is the refrigeration section which is placed outdoors, in a garage or on a flat roof. Small copper lines connect to the cooling coil which is easily added to the furnace. Cooling uses the same filter, fan, duct system, thermostat as heating.

QUIET-ZONED



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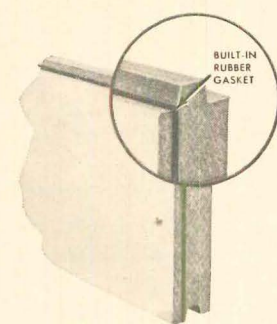


*Reg. U. S. Pat. Off.



New!
from
CELOTEX
REG. U. S. PAT. OFF.

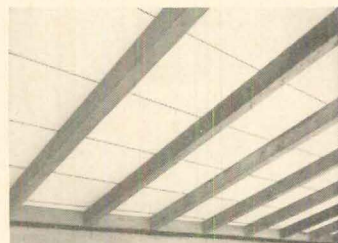
Insulating
ROOF SLABS
with exclusive
VAPOR SEAL
at ALL joints!



Now . . . perfected by Celotex for use in areas where a positive vapor-barrier is required . . . insulating roof slabs with integral vapor barrier plus vapor seal gasket on one long and one short edge of each slab!

- Now available nationwide!
- Also Standard Type for areas not requiring vapor barrier!

Attractive, White
FINISHED CEILING



White ceiling surface of Celotex Insulating Roof Slabs is cleanable, paintable. Handsome appearance, ideal for modern exposed-beam construction. Adds "sell" to the job!

A complete line of building products, nationally advertised under one famous name
INSULATING SHEATHING • ASPHALT ROOFING • MINERAL WOOL • FLEXCELL*
PERIMETER INSULATION AND EXPANSION JOINT FILLER • INSULATING ROOF
SLABS • GYPSUM PRODUCTS • HARDBOARDS • INSULATING SIDING • CEMESTO*
STRUCTURAL INSULATING PANELS • INTERIOR FINISHES • AND OTHERS

Build better... build with genuine

CELOTEX
REG. U. S. PAT. OFF.
BUILDING PRODUCTS

THE CELOTEX CORPORATION • 120 SOUTH LASALLE STREET • CHICAGO 3, ILLINOIS

Economical!

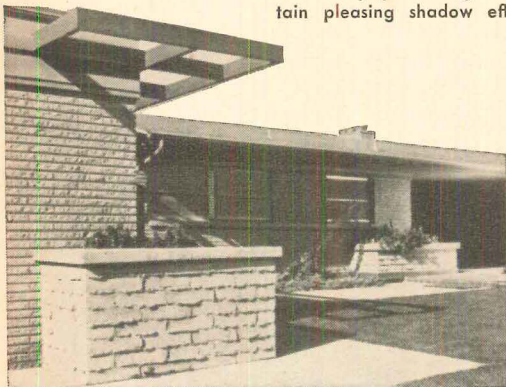
**SAVES LABOR,
TIME, MATERIALS!**

Roof Deck
•
Insulation
•
Finished Ceiling
•
Vapor Barrier

ALL IN ONE PRODUCT
with
ONE APPLICATION

THE NEW BEAUTY OF CONCRETE MASONRY

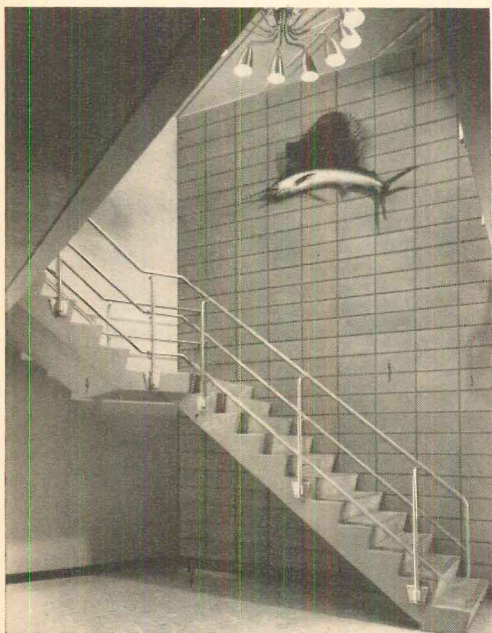
(Right) Exposed masonry wall in living room of palatial residence. 8" stacked units alternately protruding to obtain pleasing shadow effects.



Concrete brick with extruded mortar joints and long low split units combined in this ranch type home.

The many new applications of concrete masonry in new construction appear to be one of the more interesting developments of the current building boom. In fact, the upsurging popularity of concrete masonry as evidenced by the tremendous demand for standard and split block, seems to be the consequence of not only construction economy but of constructive thinking as well.

Certainly the many novel and interesting concrete block effects now noticeable in new home designs are far from the ordinary.



Horizontally stacked 8" x 8" x 16" units enhance the natural beauty of this "all block" office building.

These effects range all the way from major structural innovations such as the use of chimney block on edge, to create a 3D effect, to striking entrance designs. Block stacked horizontally or vertically may also be seen in many new applications.

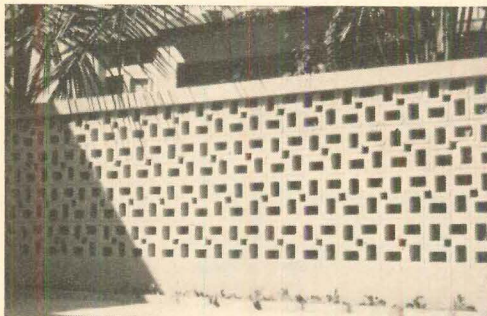
Of course, it is in the wide variety of design that Vibrapac block has long offered outstanding opportunities. And it is in this respect that its use has increased enormously. New patterns, textures, colors and sizes of



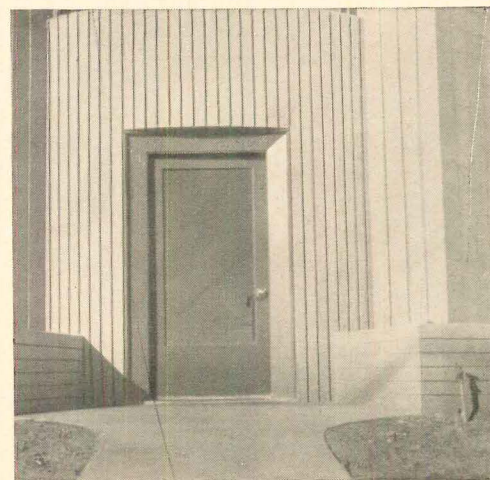
Unusual effects in concrete block construction bring new opportunities to designers and builders . . .

Vibrapac block now available, bring designer and builder virtually an artist's palette for creation of new structural beauty. Endless variations of rooms, corridors, stairways, basements, fireplaces, etc., are possible by simply varying the selection and laying of Vibrapac block.

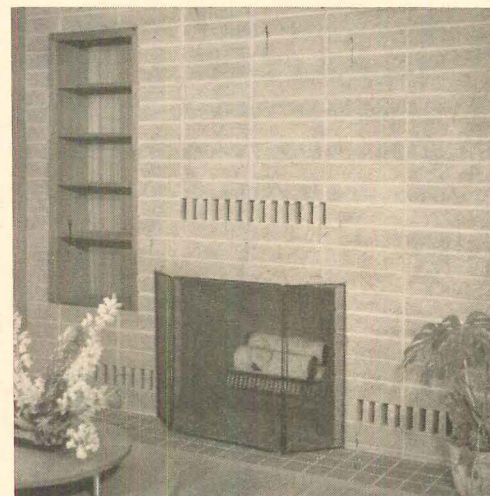
Similar variety may be achieved outdoors. Patios, terraces, steps, planters, retaining walls, etc., all can receive original treatments. Even inexpensive housing can be given the added artistry . . . and sale-ability . . . of unique Vibrapac block effects. Here again, the economy and dependability of Vibrapac block enable the builder to achieve selling appeal of distinctive design without losing the advantage of competitive pricing. Vibrapac block has much to offer as one of the most versatile and useful of modern building materials. Complete literature on request. Write, BESSER COMPANY, Box 175, Alpena, Michigan, USA.



This fence of 8" x 6" x 8" block, laid in a square pattern, provides semi-privacy.



Apartment building entrance employing stacked steel sash block to achieve this interesting effect.



Stacked split units of any height make an eye-appealing fireplace. Shown are 4"x16" split block in stacked bond.

*"I've just investigated all the
NEW FEATURES of the
MALT-A-MATIC window . . .*

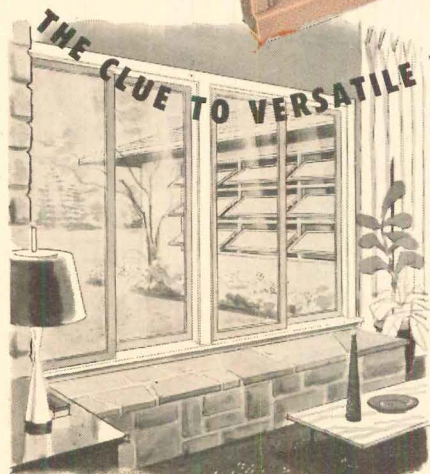
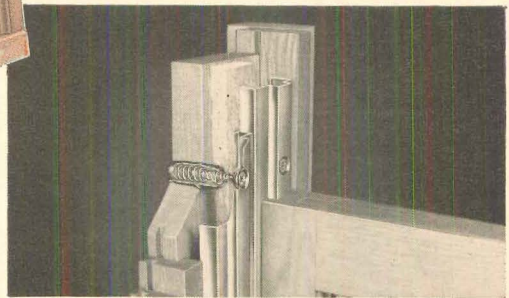


...here's my deduction:

1. The new, HEAVIER GAUGE metal slide construction increases window strength and service life . . . promotes smooth, easy sash operation.
2. IMPROVED SPRING-BOX design gives better tension control on slides and more accurate set screw adjustment.
3. Addition of GLASS FIBRE INSULATION makes Malt-A-Matic extremely weather-tight . . . seals out drafts . . . reduces heat loss.
4. Regular Malta features . . . QUALITY MATERIALS . . . PRECISION CONSTRUCTION . . . CHEMICAL TREATMENT and instant, inside SASH REMOVAL assure fast, economical installation and positive home buyer satisfaction.

Get on the trail of your nearest MALTA dealer right away. Carry out your own investigation. You'll find plenty of evidence to prove that MALTA windows make homes go up faster . . . look better . . . sell easier.

MALT-A-MATIC double-hung window is fully modular — adapts to various wall thicknesses. Available in a wide range of sizes.



THE CLUE TO VERSATILE WINDOW WALL STYLING

MALT-A-GLIDE horizontal sliding window with removable sash. Full weatherstripping and new heavier gauge aluminum sill provides easy operation . . . water-tight seal.

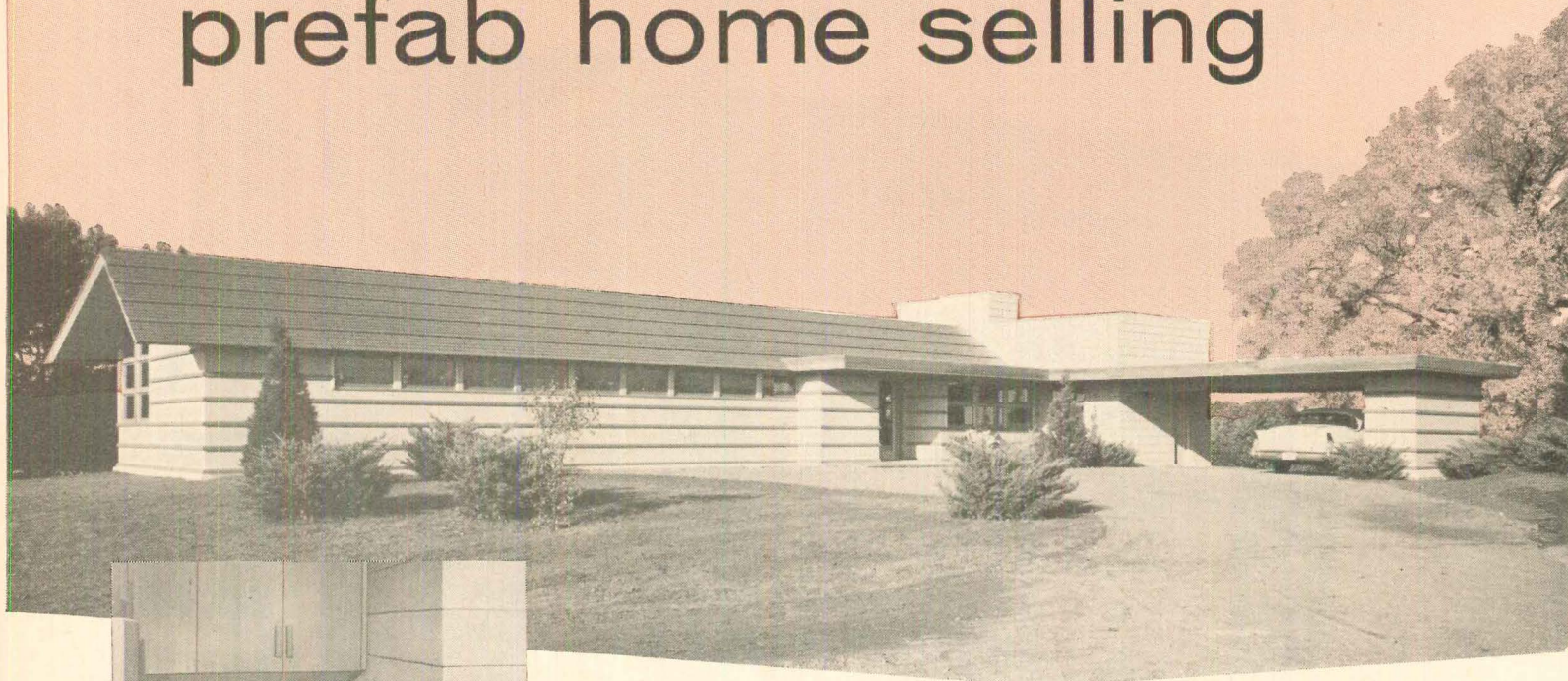
MALT-A-VENT modern all-purpose window installs as awning, hopper or casement style. All around aluminum weatherstrip seals out water, wind and dust. Completely assembled, ready-to-install, carton packed.

THE
Malta
MFG. CO.

Sales Office: Athens, Ohio

Supreme Quality Since 1901
Member Ponderosa Pine
Woodwork Assn., and N.W.M.A.

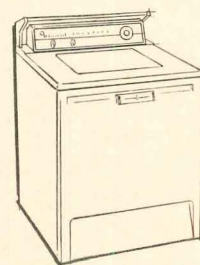
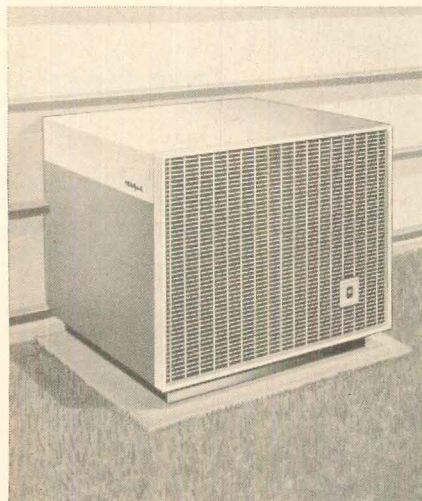
3 steps to successful prefab home selling




Mr. Erdman chose these RCA WHIRLPOOL appliances for his striking new prefabricated home designed by Frank Lloyd Wright. These appliances, like every detail in the home, were selected because they met rigid specifications for design, quality, and performance.

Whether you are an on-site builder or a prefab dealer, choose RCA WHIRLPOOL appliances—the leading line of home appliances—and increase the desirability and salability of your homes.

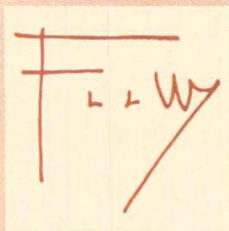
Your RCA WHIRLPOOL distributor will be glad to furnish complete information and specifications.



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

It's easier to sell RCA WHIRLPOOL equipped homes than to sell against them!

1. choose a leading designer and architect...like...



FRANK LLOYD WRIGHT

It is important that the prefabricated home you choose reflects the inherent good taste of functional design—like this Erdman home, designed by Frank Lloyd Wright, the greatest name in contemporary architecture.

2. choose a leading prefabricator...like...



MARSHALL ERDMAN AND ASSOCIATES, INC.

Your success, to a great degree, depends on the integrity of the prefabricator you choose. His standards of quality will be your standards. His engineering will influence your profits. His craftsmanship will be the measure of your customers' satisfaction.

3. choose the leading line of home appliances...



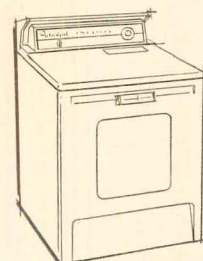
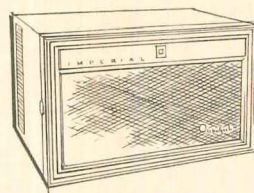
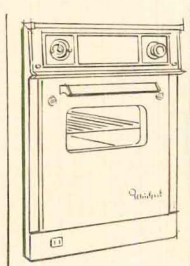
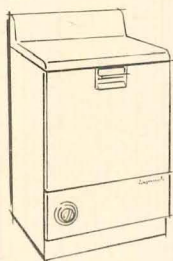
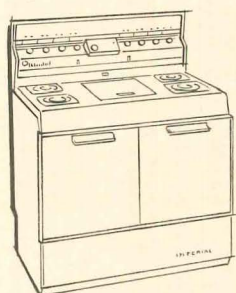
Whirlpool

HOME APPLIANCES

The quality of a home many times is judged by the quality of the appliances with which it is equipped. The proven quality of RCA WHIRLPOOL appliances will increase the desirability of any home. Your prospects already are sold on RCA WHIRLPOOL appliances—they know the brand name well—they appreciate the high quality—and they approve of the beauty, the many features, the unusual conveniences.

The full line of RCA WHIRLPOOL appliances

includes automatic washers, automatic gas and electric dryers, a washer-dryer combination, refrigerators, freezers, room and central system air conditioners, dehumidifiers, built-in and free-standing ranges, an electronic oven, automatic dishwashers, food waste disposers, sinks, and cabinets. Most of the units are designed to achieve a built-in appearance, some engineered to be completely built in. Most are available in a choice of modern colors and white.



Congratulations to the Winners

BILT-WELL

The judges had a difficult time picking the thirty top winners in the 1956 Bilt-Well Builders' Contest. The photos of Bilt-Well Window and Cabinet installations entered by hundreds of builders from every area of the country were outstanding and a fine tribute to the ingenuity of the building industry.

We would like to express our appreciation to all the builders who submitted entries in the contest, to all local lumber dealers who supplied these builders with BILT-WELL products, to the excellent panel of judges and everyone else who helped make this contest so successful.



The following distinguished representatives of the building industry capably handled the judging of the 1956 Bilt-Well Builders' Contest during the January N.A.H.B. Convention in Chicago: (left to right) Joseph Mason, Editorial Director of American Builder; Martin L. Bartling, Jr., Secretary of National Association of Home Builders; William H. Scheick, Executive Director of the Building Research Institute; Robert C. Reschke, Senior Associate Editor of Practical Builder; and Carl Norcross, Executive Editor of House & Home.

NATIONAL GRAND PRIZE WINNER

Prize: 26-Day, Deluxe Trip to Europe (for 2)



DONALD K. MacGILLIVRAY

Period Homes
Spokane, Washington



THE BILT-WELL LINE—
WINDOW UNITS, Double-hung, Awning, Casements, Basement, Storm and Screen. **CABINETS,** Kitchen, Multiple-use, Wardrobes, Storage, Vanity-Lavatory and Vinyl Countertops. **DOORS,** Exterior, Interior, Screens and Combination.

BILT-WELL WOODWORK

manufactured by

CARR, ADAMS & COLLIER CO.

since 1866 Dubuque, Iowa

of the 1956

Builder's Contest

EASTERN REGIONAL WINNERS

Prize: 8-Day Holiday Trip
to Bermuda (for 2)



JOE T. RUBY
Uniontown, Pa.

Supplier:

Hi-Way Supply Co., Dunbar, Pa.



ALDEN ROBBINS
Cranston, R.I.

Supplier:

Harris Lumber Co., Providence, R.I.

MID-WESTERN REGIONAL WINNERS

Prize: 8-Day Holiday Trip
to Mexico (for 2)



WALTER THOMPSON
Marion, Indiana

Supplier:

Walter Thompson Lbr. Co., Marion, Indiana



NELSON G. RAY
Caves Road, Chesterland, Ohio

WESTERN REGIONAL WINNER

Prize: 8-Day Holiday Trip
to Hawaii (for 2)



LOREN W. BENTON
San Antonio, Texas

Supplier:

Standard Lumber Co., San Antonio, Texas

*It pays to
put Nationally
Advertised
BILT-WELL
Woodwork
in the homes
you build!*

Twenty-four Runner-up Top Entries... Prize: \$100 U.S. Government Savings Bond

W. P. ABRAHAM

W. J. Abraham & Sons, Inc., Seymour, Ind.

VINCENT E. PETERSON

Peterson Bros. Const. Co., Omaha, Nebraska

EMIL KUCIREK

Kucirek Const. Co., Lorain, Ohio

TWIGGS CONST. CO.

Macon, Georgia

EDWARD L. BOLDING

Tampa, Florida

ROY E. FORD

The Ford Company, Council Bluffs, Iowa

BAUER & NEEDHAM

Madison, Wisc.

PRIVATE HOMES, INC.

Rapid City, S. Dakota

ROBERT P. GERHOLZ

Gerholz Community Homes, Inc., Flint, Mich.

MR. JACK SCHILTZ

Schiltz Construction Co., Dubuque, Iowa

J. W. HENLEY

J. W. Henley & Co., Memphis, Tenn.

CAVALIER REALTY CO.

Portsmouth, Va.

R. F. GIBBS

Gordon, Georgia

F. D. KINDRED

Lexington, Kentucky

ARTHUR L. BONINE

Cassopolis, Michigan

JACK SCOTT

Scott Lumber Co., Raymondville, Texas

J. B. ROBINSON

So. Hamilton Ave., Georgetown, Ky.

R. M. OSBORN

Hillsboro, Indiana

JACK HORNER

Mississippi County Lbr. Co., Blytheville, Ark.

TOM LaFOLLETTE

Potlatch Yards, Inc., Kennewick, Wash.

BURNELL REINITZ

Esslinger & Reinitz, Guttenberg, Iowa

BERKSHIRE ENGINEERING

Great Barrington, Mass.

VERN CARRIS

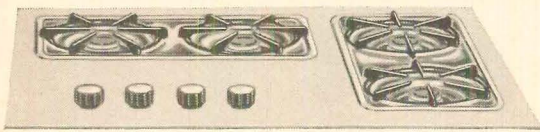
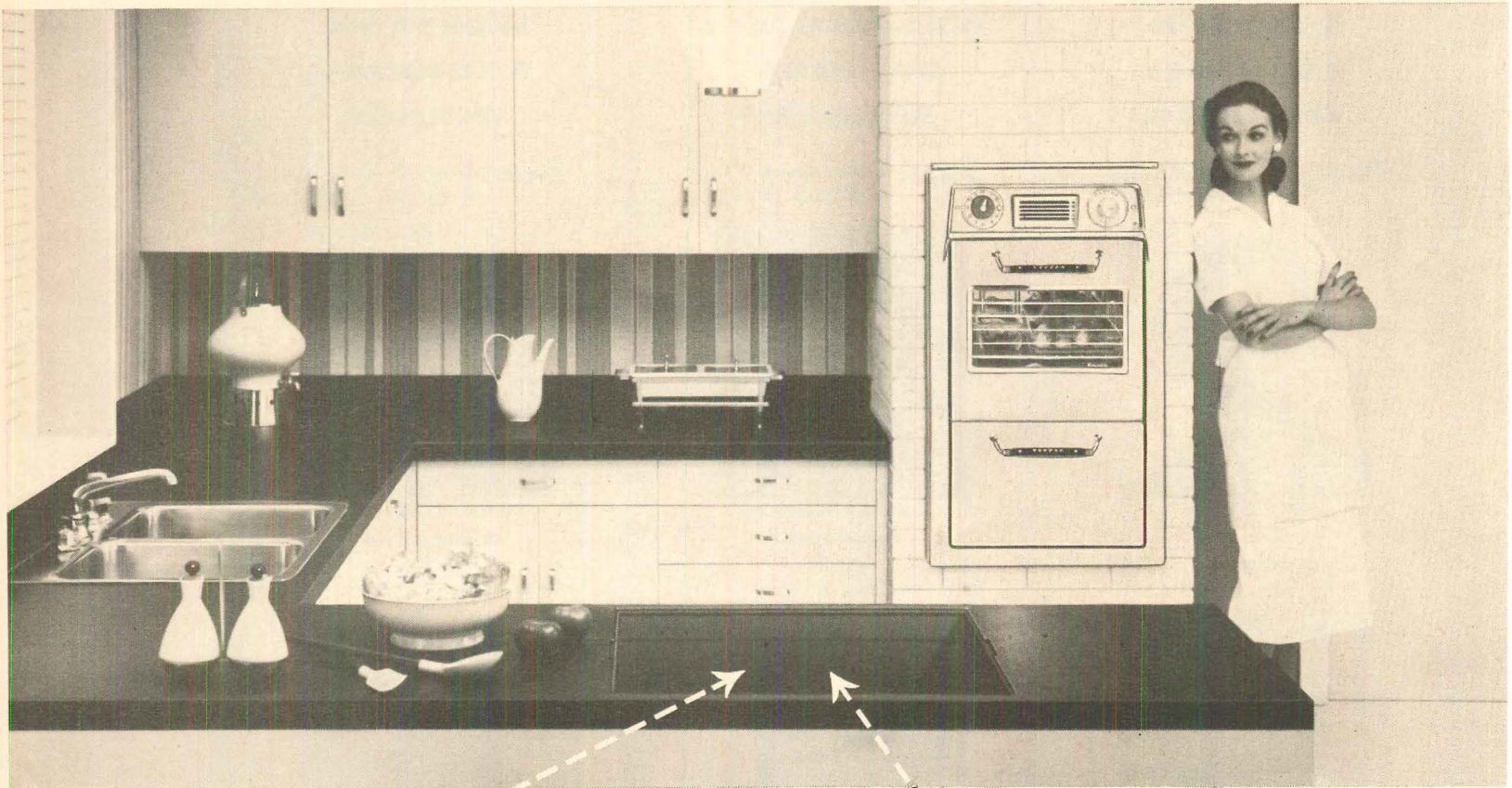
Dubuque, Iowa

W. H. McCALLUM

Aiken, So. Carolina

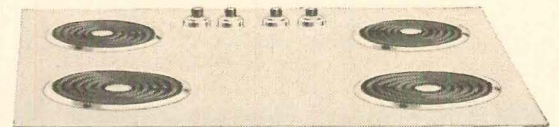
TAPPAN'S FULL LINE OF GAS, INCLUDES THE RIGHT RANGE FOR

Tappan interchangeability cuts your cost!
One cut-out for either gas or electric built-ins!



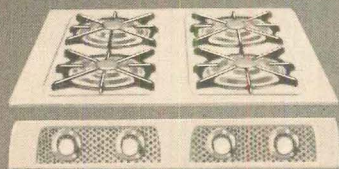
NEW 33-INCH DROP-IN GAS SURFACE UNIT has all controls right on the surface. The top is removable to permit easy cleaning of dirt or grease drippings from cut-out area. Unit available with Tappan Set 'n Forget thermostatic control.

33-INCH DROP-IN ELECTRIC SURFACE UNIT is readily interchangeable with its gas counterpart. This unit, one of seven electric types in the Tappan line, is also available with Tappan Set 'n Forget thermostatic control.

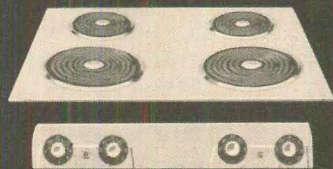


Gas oven standard with separate broiler.
Electric available with double oven.

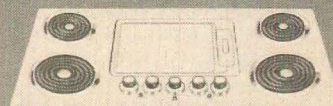
... plus these other gas and electric surface units to fit every buyer's building or remodeling plans!



24-inch gas drop-in



24-inch electric drop-in



42-inch electric drop-in
with built-in griddle



42-inch electric drop-in
with NuTone food center

NOTHING COOKS OR LOOKS LIKE A **TAPPAN...**

ELECTRIC AND ELECTRONIC BUILT-INS EVERY CUSTOMER!

More variety and sales with TAPPAN BUILT-INS!

They like gas? Electric—or electronic cooking? You've got *everything* with Tappan! Gas, electric or electronic built-in ovens to combine with Tappan surface units, and remember—gas and electric are interchangeable in same cut-out! All serviceable without removal from cabinet or wall. Installation? Easy and inexpensive, whatever the choice. Tappan Built-Ins are available with or without Visualite windows, with chrome or porcelain oven linings. Choice of gleaming Lusterloy or Copperloy finishes—and now even four lovely pastels. Both gas and electric ovens with separate roll-out broilers. See what we mean? You can offer a beautiful Tappan Built-In for any kitchen. You get everything, *mostly sales*, with Tappan!

Best looking, best cooking features make TAPPAN BUILT-IN RANGES SELL ON SIGHT!

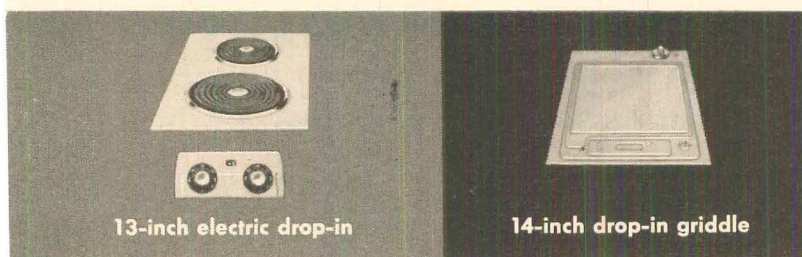
- Best baking chrome-lined oven
- Convenient Visualite oven window
- Lift-off oven door
- Built-in Rotisserie
- Eye-level automatic controls
- Separate roll-out broiler drawer
- World's fastest cooking
- Set 'n Forget thermostatically-controlled burner
- Widest range of heat selections
- Ample top work space



NEW TAPPAN DOUBLE OVEN ELECTRIC just 24 inches wide!

Here it is—an electric double oven that neatly fits in a single oven width, and it's readily interchangeable with Tappan gas oven units! What woman wouldn't want to own it? She can roast a big dinner in the top oven while pies or cakes bake in the bottom. No waiting for oven space in Tappan's *two!* Cash in now on this new unit that has twice the convenience of an ordinary range!

Call, wire, or mail coupon today for full details on every Tappan Built-In



13-inch electric drop-in

14-inch drop-in griddle

that's why Tappan sells so well!

- LEADER IN BUILT-IN RANGES
- FIRST WITH ELECTRONIC COOKING FOR THE HOME

The Tappan Stove Company
Dept. HH-37, Mansfield, Ohio

Please rush complete facts and availability information
on the new Tappan

Electronic Gas Electric Built-In Ranges

NAME _____

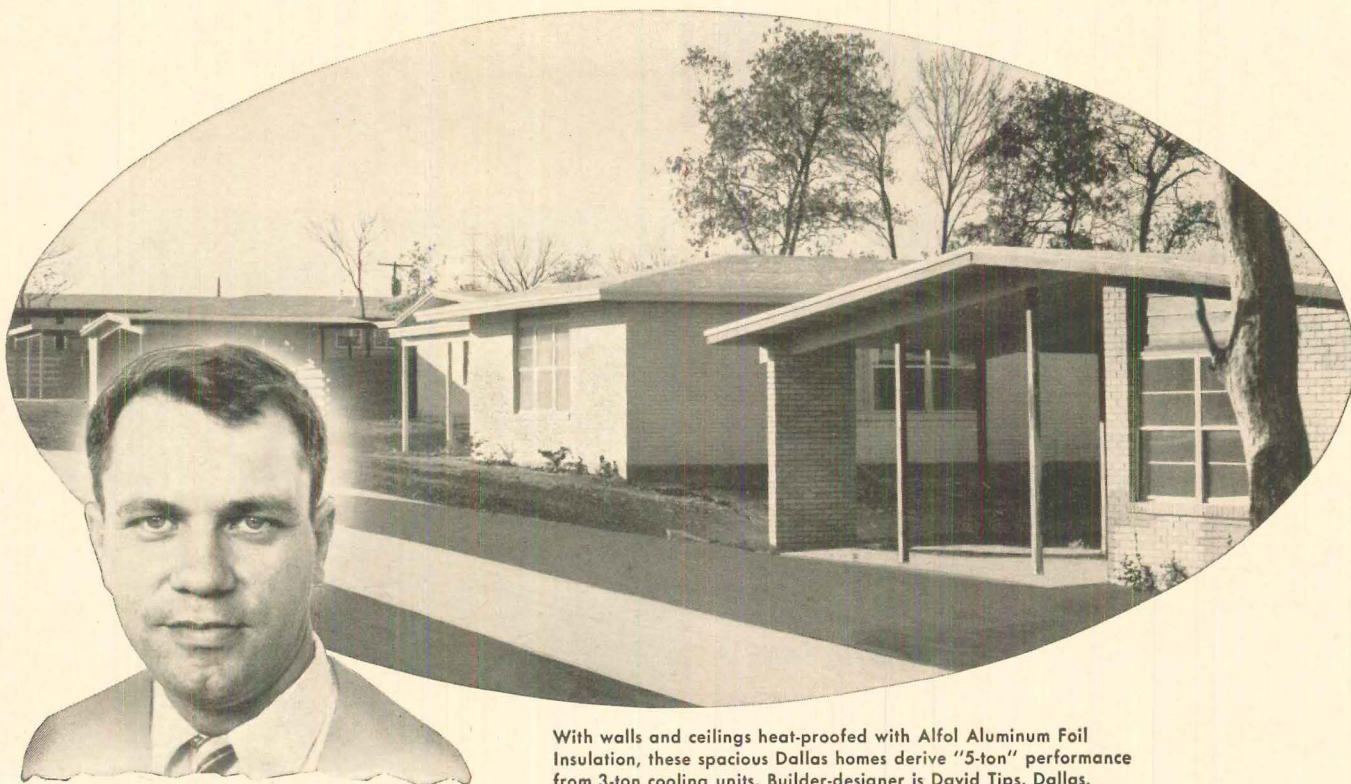
FIRM _____

ADDRESS _____

CITY _____ ZONE _____ STATE _____

I build homes

I remodel kitchens



With walls and ceilings heat-proofed with Alfol Aluminum Foil Insulation, these spacious Dallas homes derive "5-ton" performance from 3-ton cooling units. Builder-designer is David Tips, Dallas.

Cost of Air Conditioning these homes cut \$400 each with Alfol Insulation!

By boosting air conditioning efficiency with Alfol Aluminum Foil Insulation, Dallas builder David Tips gives his customers year-'round comfort in a home they can afford.

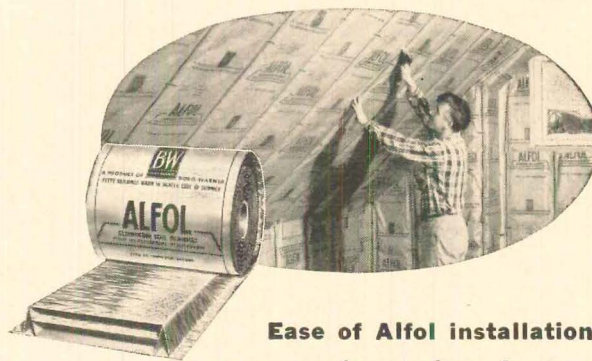
Cooling load cut

"Our homes," writes builder Tips, "are big even for Texas. But with Alfol Insulation in walls and ceiling, our air conditioning needs are met *with capacity to spare* by a 3-ton cooling unit. Having originally priced the 5-ton size, we figure Alfol saves us roughly \$400 per house!"

A designer as well as builder, Mr. Tips knows that Alfol is better for him, better for the customer. Its superior year-'round efficiency, along with its protection against condensation, makes for better construction all around.

Ideal for air conditioning, Alfol minimizes tonnage requirements . . . insures low cost operation. Even by itself, Alfol makes a difference your prospects can *feel*.

Free data book: Why not investigate Alfol for your next job. For comprehensive information as to efficiency, application, availability and cost, send today for your free copy of the new 24-page Alfol data book.



Ease of Alfol installation means extra savings for you

Installation of the Alfol Blanket is fast, positive, virtually fool-proof. All you do is staple the flanges—the aluminum foil layers expand automatically. The result: Alfol Insulation installs at speeds up to 3,500 sq. ft. per man per day! Whether you install your own insulation or buy it contractor-applied, the extra Alfol speed means extra savings for you.



REFLECTAL CORPORATION

A subsidiary of Borg-Warner Corp.

310 South Michigan Ave., Dept. HH-3, Chicago 4, Ill.

Export sales subsidiary:
Borg-Warner International Corp.
36 So. Wabash Ave., Chicago 3, Ill.

SPEED SALES *with*



SHIPPED FULLY ASSEMBLED

ONE PHONE CALL TO BUY IT

SAVE TIME-LABOR - MONEY-WASTE - WORRY-SKILL

ONE TRUCK TO DELIVER IT

2-PART BOLT SYSTEM OF TRACKS - CLIMBING TROUBLE

ANY STYLE OR SPECIES OF DOOR

SPECIAL FASTENERS HOLDS MITRES TIGHT

ONLY 20 MINUTES TO INSTALL IT

NO SUPPORT TRACKS - NO SCREWDRIVERS TO WORK LOOSE

NDMA RESEARCH APPROVED DOOR CLEARANCES

ONLY 1/2 DAY LABOR PER HOUSE

NO BENT TRACKS TO GIVE TROUBLE

LOCK AND HINGE ADJUSTS AT ANY TIME

VERY NARROW FASCIA

JOB ENGINEERED FOR EASY INSTALLATION

2-1/2" LAMB ADJUSTABLE FOR WALLS FROM 1/2" TO 5 1/2" THICK

ALL DOOR MATERIALS IN ONE PACKAGE

INSTALLATION INSTRUCTIONS ON EVERY UNIT

ROUND CORNER LOCKS & HINGES LOOK DISTINCTIVE

TENSION BAND PACKAGING ASSURES DELIVERY WITH JOINTS SQUARE & TIGHT

READY HUNG DOORS MADE BY THESE LEADING WHOLESALERS

ALBANY, N. Y. Iroquois Millwork Corp.
BALTIMORE, MD. Central Building Supply, Inc.
BILLINGS, MONT. Building Service, Inc.
BIRMINGHAM, ALA. National Woodworks, Inc.
BOSTON, MASS. A. W. Hastings & Co., Inc. Somerville 44, Mass.

BUFFALO, N. Y. Iroquois Door Co.
The Whitmer-Jackson Co., Inc.
CHICAGO, ILL. Morgan Sash & Door Co.
CINCINNATI, OHIO Acme Sash & Door Co.
CLEVELAND, OHIO The Whitmer-Jackson Co. Massillon, Ohio

DAYTON, OHIO Dayton Sash & Door Co.
DENVER, COLO. Lumber Dealers, Inc.
GRAND RAPIDS, MICH. Porter-Hadley Company
HUNTINGTON, WEST VA. Iron City Sash & Door Co.
HOUSTON, TEXAS Southwest Sash & Door Co.

INDIANAPOLIS, IND. Midland Building Industries, Inc.
LOS ANGELES, CALIF. Ready Hung Door Mfg. Co. Burbank
MARION, IND. General Millwork Corp.
NEW YORK, N. Y. Bailey-Whalen Co. West Orange, N. J.

OAKLAND, CALIF. Ready Hung Door Mfg. Co.
PITTSBURGH, PENN. Iron City Sash & Door Co.
ROCHESTER, N. Y. The Whitmer-Jackson Co., Inc.
SAGINAW, MICH. Flint Sash & Door Co., Inc.
SAN ANTONIO, TEXAS Ready Hung Door Mfg. Corp.

SEATTLE, WASH. Acme Millwork, Inc. Kirkland, Wash.
SIOUX FALLS, S. DAK. Jordan Millwork Co.
SPRINGFIELD, MO. Southern Supply Company
ST. LOUIS, MO. Imse-Schilling Sash & Door Co.

ST. PAUL, MINN. Minnesota Wood Specialties, Inc. St. Paul Park, Minnesota
SYRACUSE, N. Y. Iroquois Door Co.
TOLEDO, OHIO Allen A. Smith Co.
TORONTO, CANADA C. Lloyd & Son Limited
WACO, TEXAS Frank Stevens Sash & Door Co.

READY HUNG DOOR CORP., FORT WORTH 2, TEXAS

CALL YOUR LUMBER DEALER

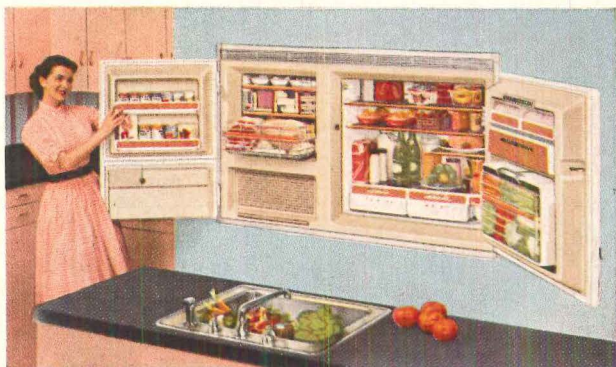


Easiest of all to install!

New Westinghouse in-the-wall Refrigerator-Freezer

Completely self-contained . . . they just slide into place. No separate installation of Refrigerator Units is required. Light in weight, they're easier to handle and install. New Thermo-Struct construction reduces weight, increases structural strength. Cabinet interiors

are deeper, have capacity for the largest food items because they mount in-the-wall. Designed to meet FHA requirements, these Built-ins offer installation advantages every builder will welcome and there's both a horizontal and vertical model to fit any kitchen plan.



↑ Horizontal model has a 9.2 cu. ft. Refrigerator, 3.4 cu. ft. Freezer, puts all foods at reach-in level. Model BHK-13.

↖ Vertical model with 8.9 cu. ft. Refrigerator, 4.0 cu. ft. Freezer, has convenient food compartment up top. Model BVK-13.

True built-ins with all the deluxe features!

They offer that touch of glamor women want in their kitchens. They are true built-ins, not merely adaptations of free-standing models. Color availability includes 5 Confection Colors; Frosting Pink, Mint Aqua, Lemon Yellow, Nougat Gray, Sugar White . . . plus Brushed Chrome or Antique Copper.

Refrigerator section has Automatic Cycle Defrosting . . . defrosts when needed. And for durability, one-piece Thermo-Struct cabinet, exclusive with Westinghouse, won't rust, corrode, decay, rot, nor lose insulating efficiency.

See your Westinghouse distributor or write: Contract Sales Department, Westinghouse Electric Corp., Major Appliance Division, Mansfield, Ohio.

YOU CAN BE SURE . . . IF IT'S **Westinghouse**



This is worth 2 ordinary closets...



These are the new Steelcraft all-steel Folding Doors—
the beautiful way to get the most out of a closet.

For the material and construction cost of one ordinary closet, you can offer *twice* as much useful, accessible storage space. Eight-foot Steelcraft folding doors eliminate framing costs above closet. Complete installation can be made by two men in only 15 minutes.

Imagine your Mrs. Homebuyer opening these folding doors to expose every corner of the closet—all at once. Even the highest shelf is accessible.

There are no dirt-catching floor tracks . . . no door swing problems to interfere with traffic or complicate furniture arrangements. They operate silently and lend a decorative touch to any room.

Write for new installation and specification folder.



New Steelcraft folding doors are available in 6'-8" and 8'-0" heights, and in widths from 1'-6" to 5'-0" . . . prime-coated, finished painted or wood grained.

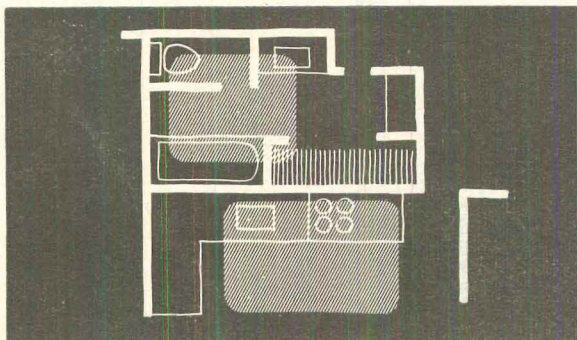


THE STEELCRAFT MANUFACTURING COMPANY

ROSSMOYNE, OHIO

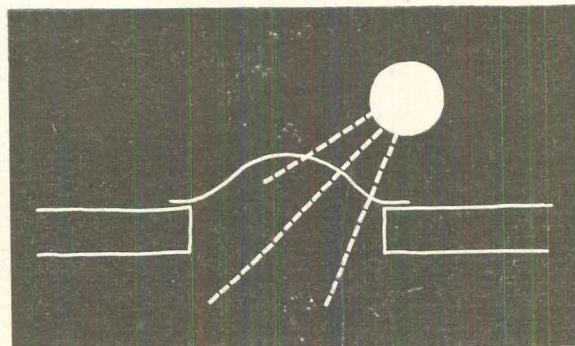
Starting here: NEW WAYS TO BUILD BETTER

A new editorial section on ideas, products and techniques



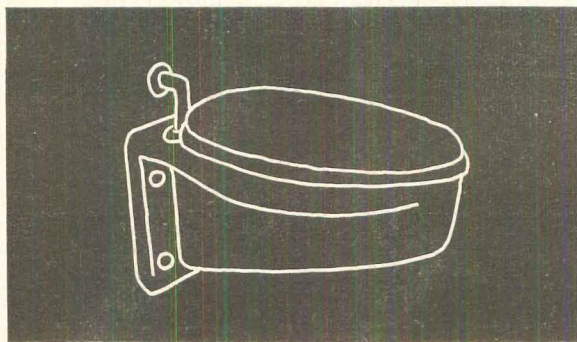
OPEN YOUR ROOF TO BRING LIGHT INDOORS

Thanks to changes in FHA you can now add light and glamour to the inside of your houses. For tips on how to do it, see **page 178**.



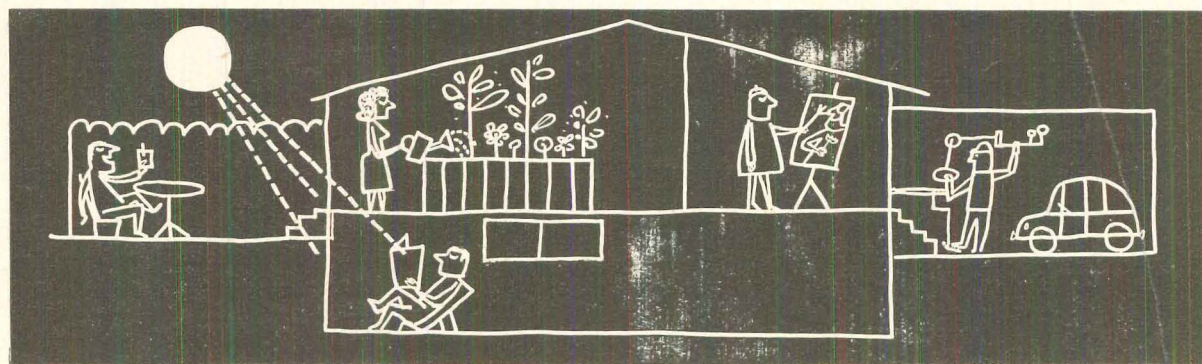
... WITH THESE NEW PACKAGED SKYLIGHTS

A baker's dozen inexpensive flat, honeycomb and dome roof lights, with construction details, will be found beginning on **page 184**.



NOW YOU CAN GET A WALL-HUNG TOILET TO SATISFY CUSTOMERS AND SAVE MONEY

One manufacturer is now on the market with a modular, tank-type, wall-hung toilet and two other manufacturers have such a toilet in the works. The result: you can now have unbroken bathroom floors, unified in-the-wall plumbing, and best of all, despite the higher first cost, savings of up to \$100 a bathroom. See **page 192**.



ARE YOU USING THESE FOUR IMPORTANT SALES POINTS IN YOUR 1957 HOUSES?

Architect Rudolph Matern, designer of hundreds of Long Island houses, makes four major recommendations for 1957 to his builder clients.

He sees sales appeal in patios, well lighted basements, indoor planters, garage workshops. Details of Matern's ideas are on **page 228**.



Ernest Braun

SKYLIGHTS

Are you up to date on the news about skylights. There's a lot of it:

First, and most important: you can now get FHA approval for second baths in inside locations and may soon get blanket approval of inside locations for all baths and kitchens. Moreover, FHA will credit any skylights you do use to the over-all window area of the room.

Second: skylights cost less than they used to. Some now on the market are priced as low as \$1.50 per sq. ft. installed and most are as easy to install as a window unit.

Third: designers and manufacturers have at long last learned to lick the skylight's toughest problems: heat, glare and condensation.

Here are some of the advantages

With skylights it is no longer necessary to stretch single-level houses out in a long narrow plan to get light and

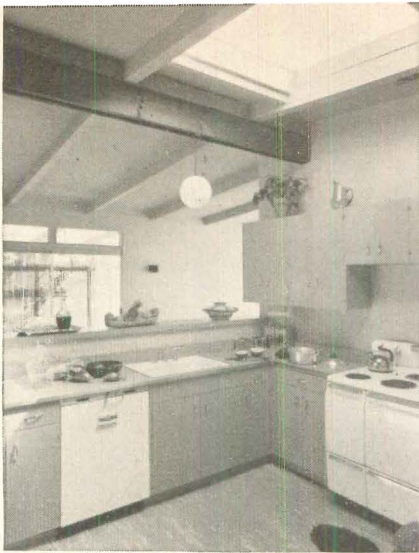
air into every room. By opening the roof above dark interior areas, you can profit from the savings in a square, or nearly square, house form.

On the other hand, where you have used large glass areas to open the house to a view, you can counteract the glare by balancing the window light with light coming in through the roof.

If you use these new means to light the interior of the house, you can take advantage of the economies of a central service core with kitchen, baths and heater room grouped around compact utilities.

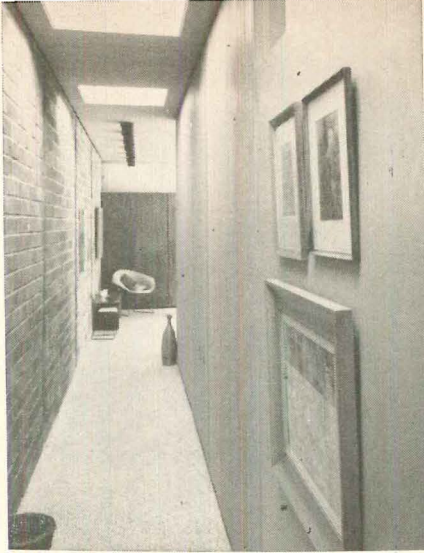
You can plan interior laundry rooms without fear of serious condensation problems: moisture can be exhausted through a hinged or ventilated skylight or through one that has a built-in exhaust fan.

And you can install skylights on any roof pitch that suits the design of your house. As the photos at the right show, skylights work with all roofs, flat or pitched.



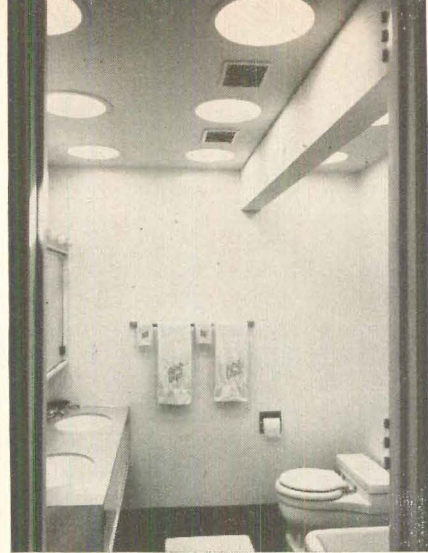
Ernest Braun

1. INTERIOR KITCHEN is a cheerful work spot thanks to a big skylight. (See also photo opposite.) By California Architect R. B. Marquis and Builder P. A. Bates.



Jason Harley

2. CENTER HALLS need not be dark and windowless, can be bright and sunny if lit by skylights. Example is from a California house designed by Craig Ellwood.



Danny Wann

3. INSIDE BATH like this has cluster of small skylights because they give better light diffusion than one big dome. By Connecticut Architect John Black Lee.



Ben Schnell

4. INSIDE STAIRWELL, poorly lit in many houses, is bright and safe with skylight. Architect C. E. Barnes; Builder A. Scott.



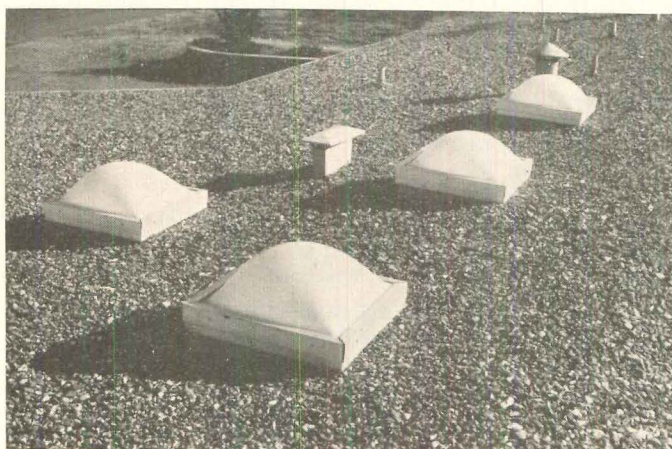
5. ODD SPACES like this dressing nook need natural light skylight. Architect J. M. Wilkerson; Builder Jim Nuckells.



Alexander Georges

6. CENTER COURT or patio has big span of durable plastic to let in light, keep out rain. House by Architect Paul Rudolph.

... can open any part of your house to sun, air and light



FLAT ROOF is dotted with translucent plastic domes to bring glare-free light to interior areas. Installations like this have become common for custom houses, are now possible in all price classes.



SKYLIGHTS CAN FIT A PITCHED ROOF as well as a flat one. Here is a special pitched roof unit designed to bring light and air into an expansion attic economically. House by Builder Cy Williams.



Over 60,000 Feet Installed . . .

How L-M Permaline Fibre Pipe Saves Installation Time For Florida Developer

In Pompano Beach, Florida, the Mackle Company, largest home builder and developer in the South, has used over sixty thousand feet of L-M Permaline fibre pipe for house-to-sewer installations.

The primary reasons for using L-M Permaline pipe are its light weight and ease of handling and installation, according to Wm. C. Farmer, Mackle Company superintendent, and Joe C. High, master plumber in charge.

Permaline comes in 5-, 8-, and 10-foot lengths, 2- to 8-inch diameters. Joints are quickly and easily made by simply tapping the tapered coupling onto the tapered end of the pipe. No cement, no calking—just drive it.

Permaline is *root-proof!* It can't rust, shatter, crack or leak, and it is not harmed by hot water, detergents, acids or alkalis.



At the Pompano Beach development, 1200 houses have been erected, with L-M Permaline pipe used exclusively for house-to-street sewers. The developer eventually plans to have 2800 homes suitable for retired people on these beautiful highlands near Miami.

Get Complete Information . . . L-M offers a full line of couplings, fittings, bends, and adapters to connect to soil or sewer pipe. Mail the coupon or ask your plumbing distributor to get in touch with us.

278

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for better sewers and drains



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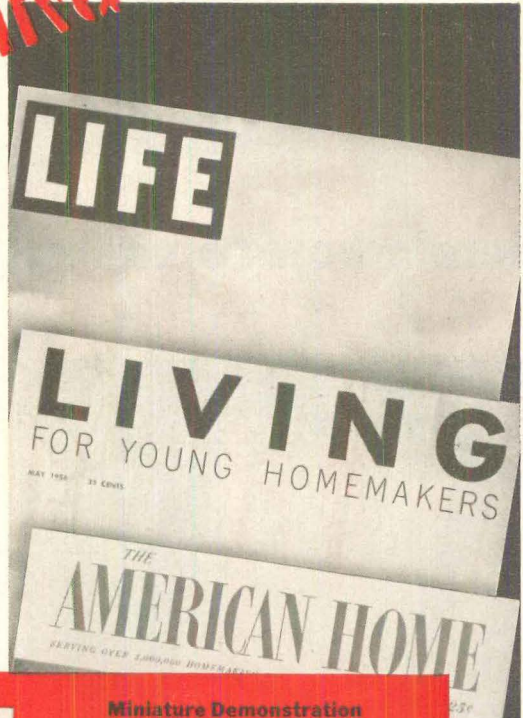
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You know what surveys show, year-in year-out . . . homebuyers want *brick* 2 to 1 over a second choice. They like the beautiful texture and color, freedom from maintenance, sturdy construction, fire-safety, and all-weather security. So *build with brick* for prestige and fastest sales at sound profit margins. *Tie-in* with brick's advertising program. *Use all* of the tested merchandising aids obtainable from your brick supplier.

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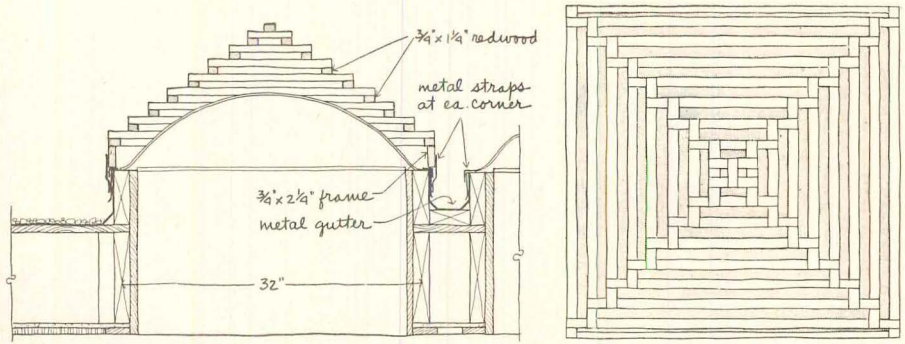
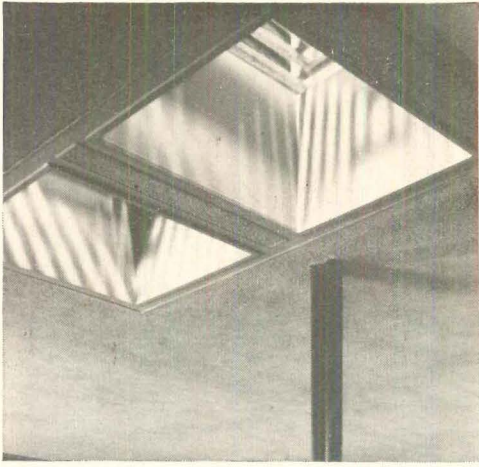
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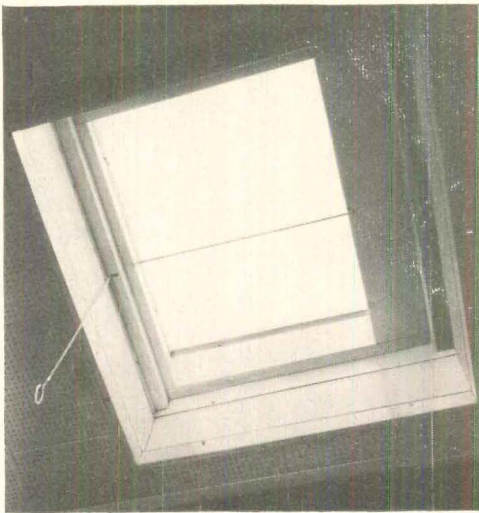


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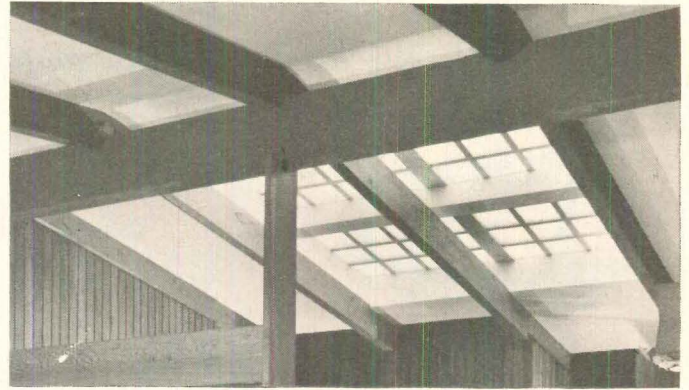
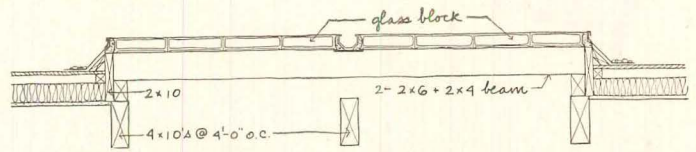


USE AN OUTSIDE SHADING DEVICE like this pyramid of louvers built over a Naturalite plastic dome. Besides shielding the room from glare, it forms a handsome shadow pattern, as shown in the photo. This skylight is by Dallas Architect Enslie O. Oglesby.

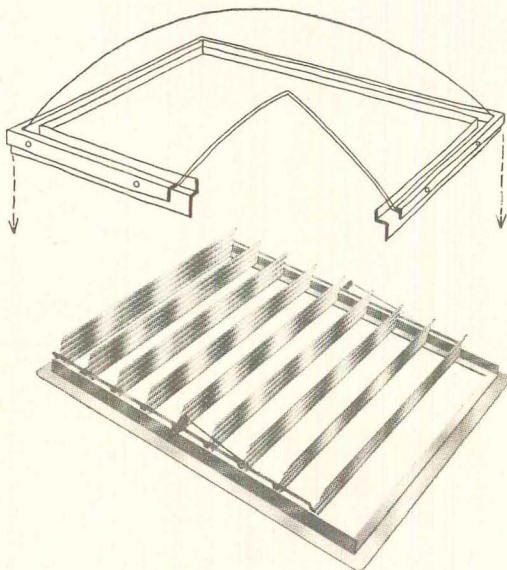
Here's how to control heat and glare



AN INDOOR PULL-SHADE like those used on windows will also solve the problem. These shades are made to fit the inside wells of standard plastic domes like this one made by Wasco.

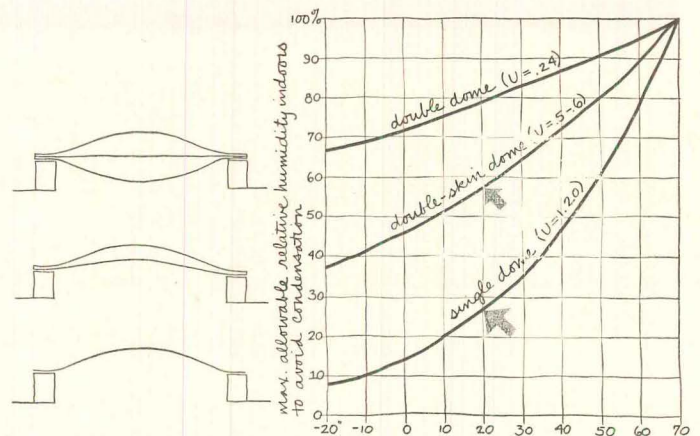


HEATPROOF SKYLIGHT MATERIAL like this Toplight glass block unit lets in light but not the sun's heat (see H&H, Nov. '56 p. 176). These blocks are used in custom installation by Architect N. C. Celli for his own house.



USE ADJUSTABLE SHUTTERS. This whole unit, like the pull-shade, also fits snugly inside the well beneath the dome. This one is made by Plastic Engineering Co. of Tulsa.

... and condensation



INSULATING DOMES OR PANELS keep condensate from forming. The graph above shows how three types of domes differ. At 20° outdoors—70° indoors, single dome will fog at only 27% relative humidity; double-shell at 57%; double-dome, almost never.

For more Skylights, see page 184



Now Flintkote research and production skill have produced another superior product—one that's exciting news for you, your men, your customers and home underwriters. It's the new SEAL-TAB* Strip Shingle with these outstanding features—

BIG NEWS from FLINTKOTE!
the self-sealing, hurricane-resistant

SEAL-TAB

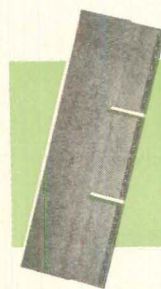
— a brand-new asphalt shingle with a brand-new idea that gives top protection for the homes you build!

Ask your Flintkote Representative to show you the new SEAL-TAB Strip Shingles today. They are available in a wide variety of beautiful colors.

For complete information write: The Flintkote Company, Building Materials Division, 30 Rockefeller Plaza, New York 20, N. Y.

*A Trademark of The Flintkote Co. Patented—U. S. Patent 2,210,209—also patent pending

1 SEALS ITSELF DOWN



Each SEAL-TAB Shingle has a strip of carefully selected Flintkote-developed adhesive factory-applied on the underside of the shingle butt. The sun's heat bonds SEAL-TABS together to produce a completely integrated roof, so tightly bonded that even winds of hurricane proportions can't lift the tabs!

2 TROUBLE-FREE APPLICATION

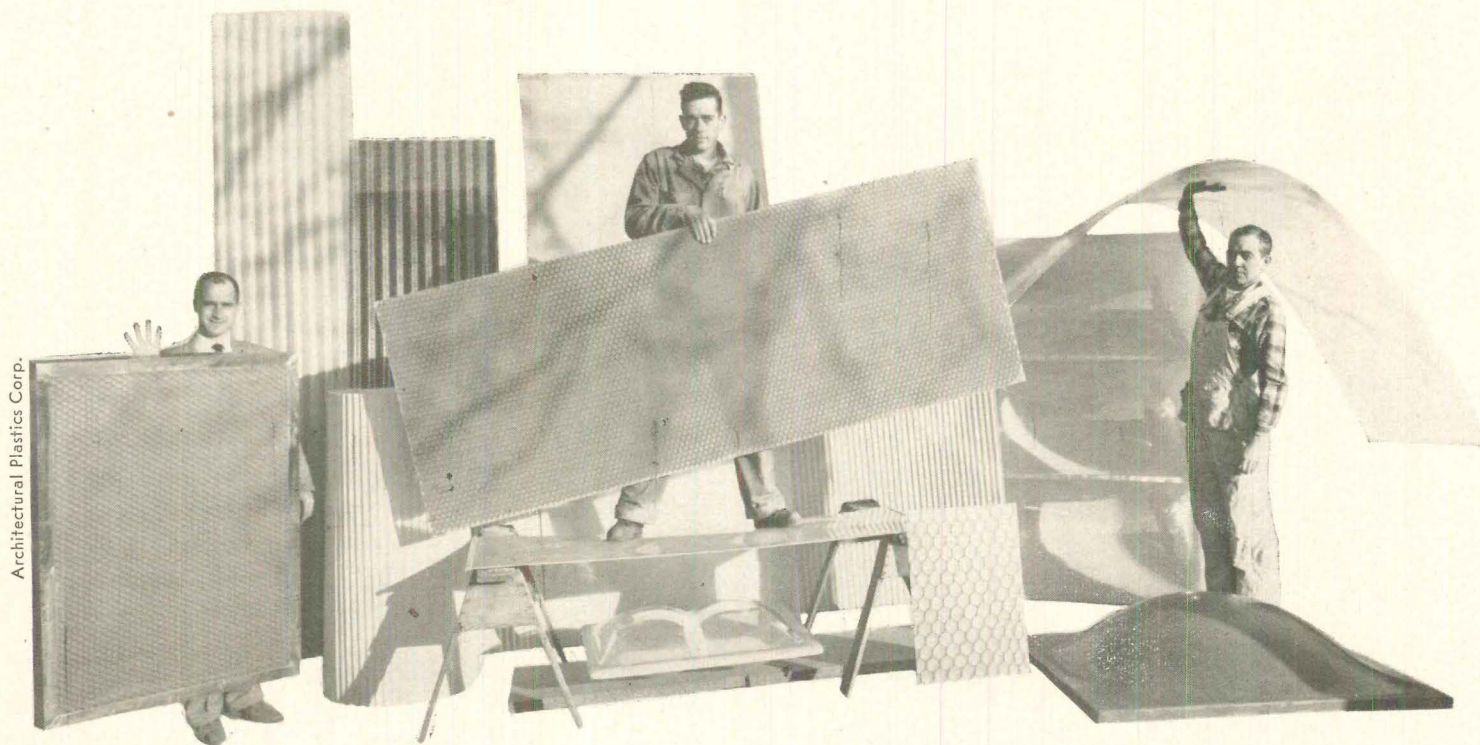


The exclusive Flintkote aluminum strip retards the action of the adhesive until it is needed. In addition, this aluminum strip keeps the shingles free in the bundle . . . they do not have to be broken apart on the job. A SEAL-TAB roof is quick and easy to apply, guarantees greater customer satisfaction.

FLINTKOTE



for further details check numbered coupon, p. 224



Architectural Plastics Corp.

Look at the skylight products you can buy today

The 12 products ranged in the picture above show the variety of materials available for modern roof lights.

All of them are made from two plastics—*acrylic* (such as Plexiglas) and glass fiber reinforced *polyester*.

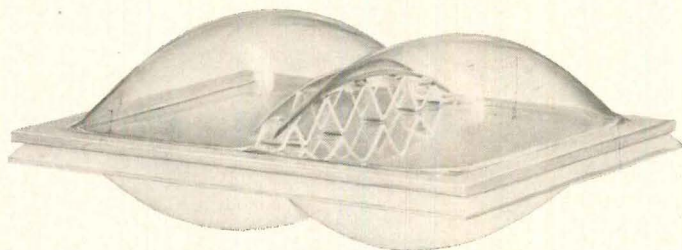
Though both plastics are available so you can make your own skylights, this is now seldom necessary. Ready made skylights of many types—complete with frame, flashing, gaskets and fasteners—are available from a score of suppliers.

The *acrylic* lights are clear and stay clear after exposure to the sun's ultraviolet rays. They are used chiefly in small flat lights and domes. *Polyester* materials are translucent rather than transparent but are strong, light

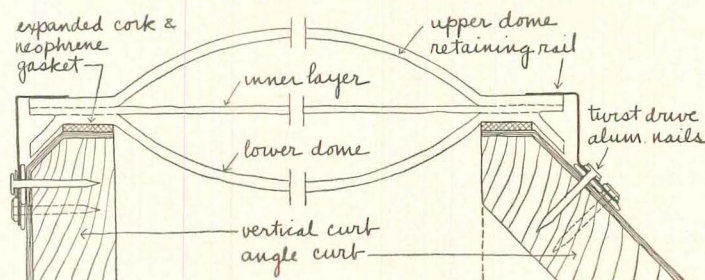
and relatively inexpensive. They, too, are used in domes but are also made in flat, corrugated and honeycomb sheets and panels, flat and corrugated rolls.

Among the ready-made skylights there are single domes to give you inexpensive light, or double and triple domes to give the most protection against heat, glare and condensation. There are honeycomb panels to diffuse the sun's light and insulate against its heat. There are housings with simple vents, others with exhaust fans. There are small single lights for a hallway or lavatory, large expanses to cover inner courts or gardens.

On this and the following two pages is a round-up of the stock types and their makers.



A. Dubl-dome guards against heat, glare and condensation with a Plexiglas sandwich of two facing domes separated by a flat sheet. Opposing domes give over-all U factor of .24 and distortion-free strength under changing atmospheric conditions. Designed for use with angle curb (see sketch) it can be installed with straight curb on either flat or pitched



roofs. Edges of lower dome form self-flashing. Expanded cork and neoprene gasket on dome forms complete seal with curb. Sizes range from 2' x 2' to 4' x 6', prices from \$35 to \$150. The Pam Co., Dubl Dome Div., Portland 9, Ore.

More skylights on page 188



BRAWN...to cut your materials handling costs!

See the 1957 INTERNATIONAL® 350 Utility tractor

See how stepped-up power, teamed with up to 1,000 pounds greater built-in weight, gives the International 350 Utility capacity and strength unmatched in the utility tractor field! Ask for a demonstration on your job... see for yourself the sure traction that lets your operators fill a half-yard loader bucket in a single pass... and how the greater weight gives full-bucket backhoe bites to speed up trenching yardage.

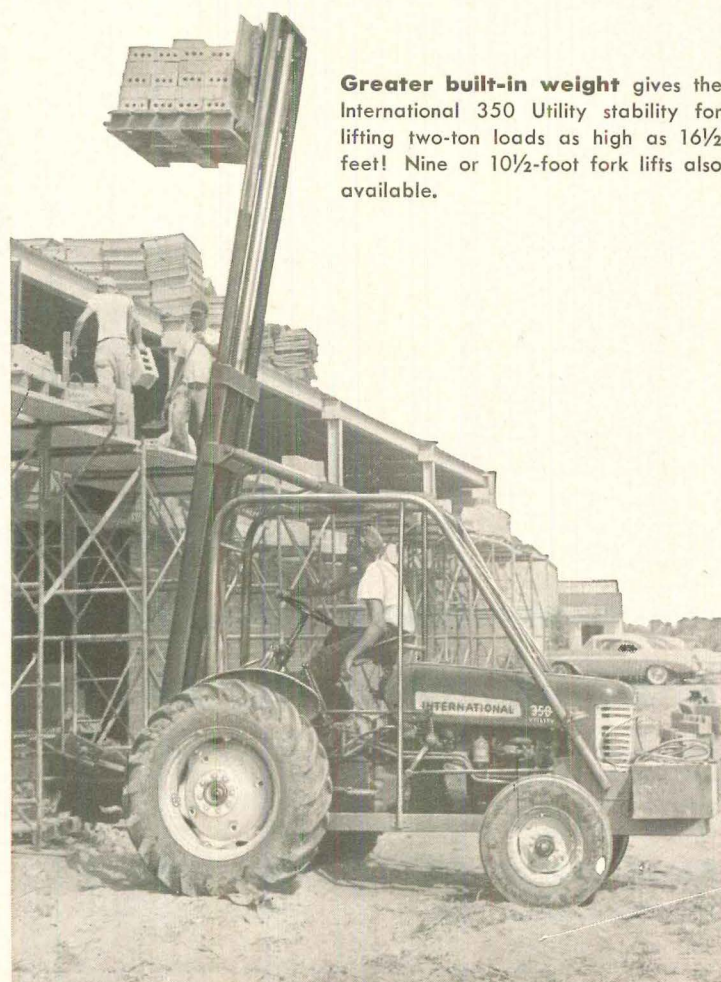
Response like you've never known! Listen to the smooth, confident purr of the husky, all-tractor engine, watch one-hand maneuverability with power steering. See the rugged, heavy-duty front axle. The new International 350 Utility gives strength, stamina, and capacity for greatest power profit! Choose gasoline, diesel, or LP gas engine.

So try it NOW!... get set for the spring push. Look in the classified directory under "tractors," call your IH Dealer for a free demonstration. For a free catalog, write International Harvester Company, Dept. HH-3, P. O. Box 7333, Chicago 1, Ill.



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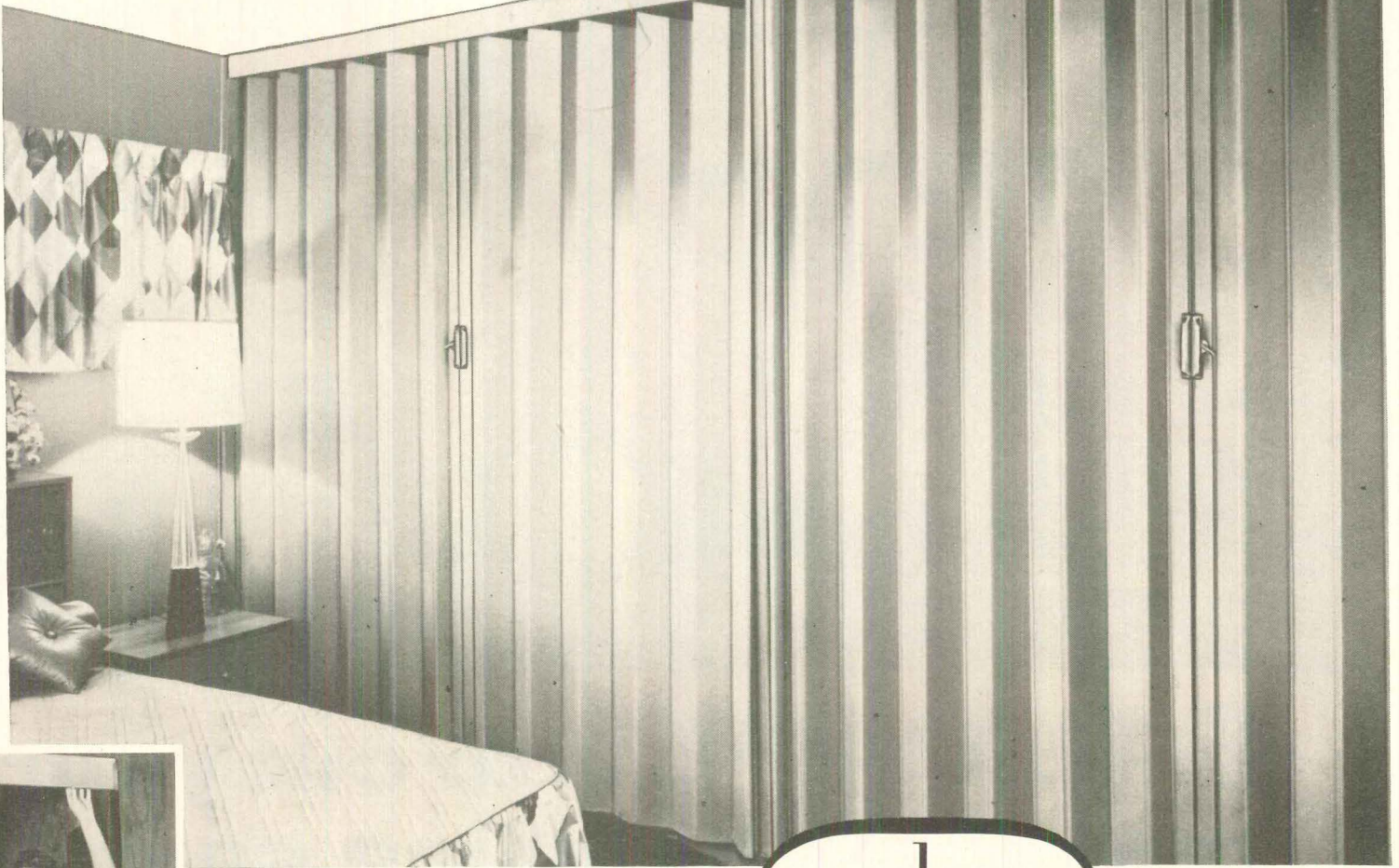


Greater built-in weight gives the International 350 Utility stability for lifting two-ton loads as high as 16½ feet! Nine or 10½-foot fork lifts also available.

You get much more with

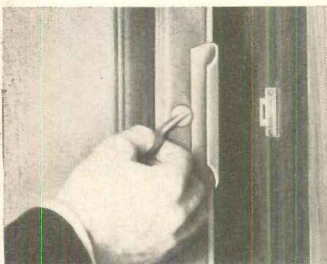
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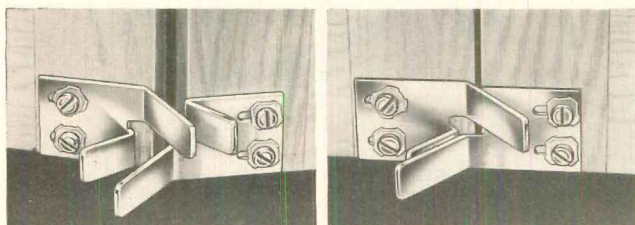
NEW! Stanley Hardware for Bi-Folding Doors!

Here is the newest idea for interior doorways — for closets, narrow passageways, room dividers, cabinets—*wherever* an interior door is called for.

Bi-folding doors fold back together against jambs . . . allow full access to interiors . . . project as little as nine inches into the room. They're unmatched for modern convenience.

And now you can provide these doors in wood or any other material — styled as you choose — with new, low-cost, top-quality Stanley hardware!

#2980 ELIMINATES BOTTOM TRACK!



Stanley's exclusive new door aligners eliminate all the drawbacks of obtrusive, damageable, dirt-catching floor tracks . . . yet even warped doors close into place smoothly and evenly.

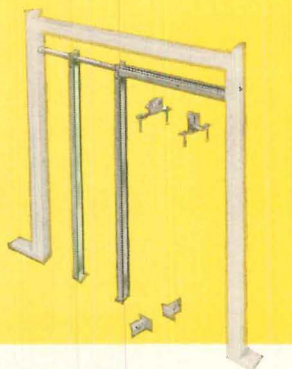
#2980 HARDWARE IS NEW WITH NEW AND EXCLUSIVE FEATURES

1. One set for all doors $\frac{3}{4}$ " to $1\frac{3}{8}$ " thick. Two-door sets packed for 2', 2' 6" and 3' finished openings; four-door sets packed for 4', 5' and 6' openings. Also available in bulk. It's easy to alter all sets to fit smaller-than-standard openings.
2. Quiet, easy operation is assured by nylon pivots and guides that eliminate metal-to-metal contact.
3. Up to $\frac{1}{2}$ " vertical adjustment is allowed by the heavy-gauge steel brackets that support pivots and guides.
4. Unique header guide track, designed so builder can use his own preference for trim.
5. Designed for fast, one-man installation.
6. Low in price, tops in quality.

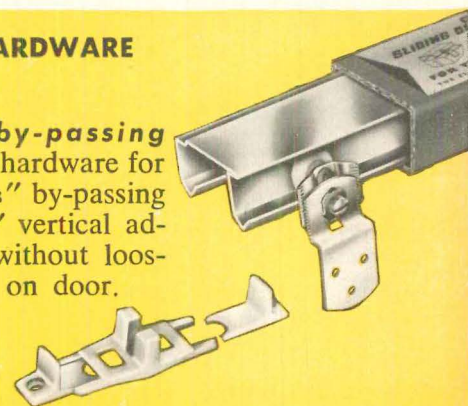


ROUNDING OUT STANLEY'S COMPLETE LINE OF SLIDING DOOR HARDWARE

The 2825 pocket frame set. One set for all door sizes, 2' 0" to 3' 0" wide. Slashes dealer inventory, allows easy one-man installations. Just one set for every job!



The 2800 for by-passing doors. One set of hardware for both $\frac{3}{4}$ " and $1\frac{3}{8}$ " by-passing doors. Up to $\frac{3}{8}$ " vertical adjustments made without loosening the screws on door.



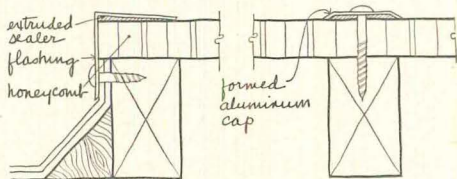
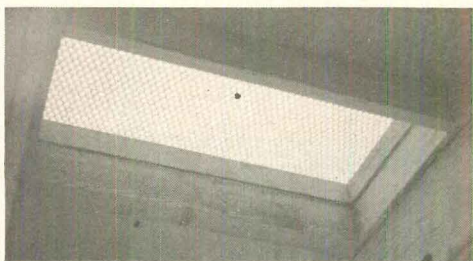
Ask your Stanley supplier for full information about the new #2980 hardware for modern bi-fold doors. Find out about the complete Stanley line at the same time. Write Stanley Hardware, Division of The Stanley Works, 103A Lake St., New Britain, Conn.

AMERICA BUILDS BETTER AND LIVES BETTER WITH STANLEY

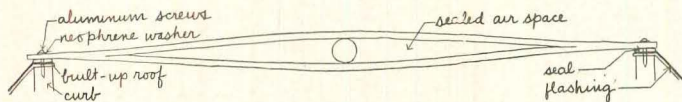
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This famous trademark distinguishes over 20,000 products of The Stanley Works—quality hand and electric tools, drapery, industrial and builders hardware, magic doors, aluminum windows, metal parts, chemicals, steel and steel strapping—made in 24 Stanley plants in the United States, Canada, England and Germany.

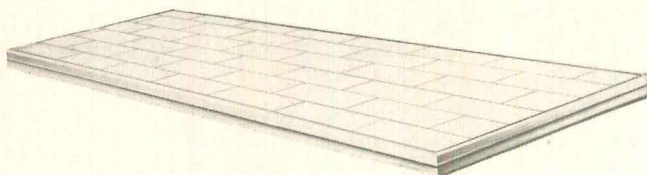
for further details check numbered coupon, p. 224



B. Honeycomb panel forms a shield against heat and glare, insulates against condensation. Two translucent polyester sheets are used as facing on a paper honeycomb core. High strength makes wide spans possible. U factor: .28 to .42. Sizes: 3' x 6' to 6' x 10', 1/2" to 3" thick. Installed cost: \$2 to \$8 per sq. ft. Architectural Plastics Corp., Eugene, Ore.



C. Structural polyester panel solves heat, glare and condensation problems with air space between two glass fiber reinforced sheets expanded with clear plastic tube. Stressed skin adds strength and rigidity for use across long spans. U factor: .28 to .32. Sizes: 1' x 2' to 4' x 10'. Cost: \$2.50 to \$3.50 per sq. ft. installed. Architectural Plastics Corp.



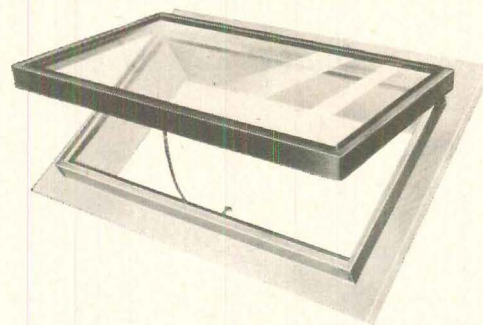
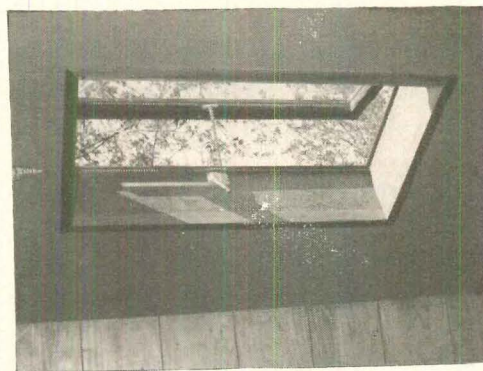
D. Hollow-core panel forms similar heat, glare and moisture barrier, for flat or pitched roof, with the two polyester sheets used as facing on an aluminum core. U factor: .30. Sizes: 4' x 3' to 4' x 20', 2 3/4" thick. Cost: about \$8 per sq. ft. framed ready to install. Skylights are also available with or without curbs. The Marco Co., East Orange, N. J.

Dome skylights (listed on page 190) make up the biggest class of packaged skylights. Both acrylic and glass fiber reinforced polyester are used: the acrylic in clear, translucent or colored shells; the polyester, because of its chopped glass reinforcement, is limited to translucent or colored forms. Acrylic is unaffected by sunlight but polyester may discolor slightly over a period of years. Both make strong, shatter-proof domes.

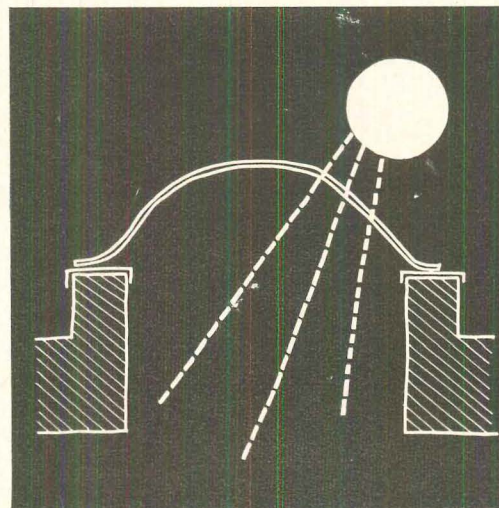
Domes are available in square, round and oblong forms. Many require a built-up curb, some come complete with vents or exhaust fans. Where necessary, all have flashing, gaskets, hardware and, in the single shell type, condensation gutters. Some have sun-shade devices (see p. 182).

Prices vary with the size and model, range from under \$20 for a single-shell unit about 12" sq. to \$350 or more for a multishell unit of 50 sq. ft.

On page 190 are examples of the different brands and models and typical installation details. Although only one model may be shown for each firm, most offer a full line.



E. Ventilating skylight, called Ventarama, is specially designed for sloping roofs, is ideal for opening up an expansion attic without adding costly dormers. It is one of few packaged skylights made with glass rather than plastic. Double glass (Thermopane) is used to reduce heat loss and prevent condensation in winter, and window can be opened up to 12" to scoop breezes off a sloping roof in summer. Unit is chain operated. (Pole operated units available on special order.) Three sizes: a narrow unit 13 3/4" x 29 3/4" for installation between studs 16" o.c.; a 29 3/4" square unit for studs 32" o.c.; and a 45 1/2" x 25 1/2" unit for three-stud spaces. Frame is prime coated redwood and complete unit comes with either glass fiber reinforced acrylic or 16 oz. copper flashing. List prices: \$99, \$118, and \$135. Plycraft Products, Port Washington, N. Y.



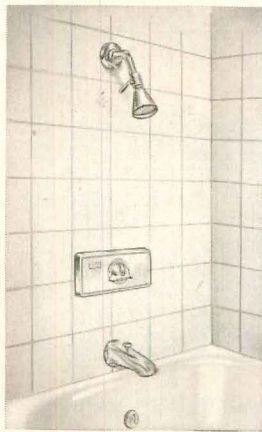
For more skylights, see page 190



what
sells your homes
in a buyers' market?

- SAFETY SELLS! COMFORT SELLS! STYLE SELLS!

Today it takes all three to sell new homes. Hydroguard, the tub and shower control used in trend-setting model homes throughout the country, has all three! Hydroguard features easy single dial adjustment with *thermostatic* control that holds temperature steady regardless of variations in temperature or pressure of the water supply. Parents will welcome Hydroguard's built-in protection features — safety limit and automatic shut-off that eliminate the danger of scalding. Women particularly admire Hydroguard's smartly styled chrome face plate.



- AND ADVERTISING SELLS!

Your prospects have seen Hydroguard in all 23 Electri-Living Homes, in the 1956 House of Ideas, and in Research House — 1956. It is advertised in *Time*, *Living for Young Homemakers*, *House & Garden*, and *House Beautiful*. Powers also supplies point-of-sale promotion material.



HYDROGUARD WILL HELP YOU SELL!
Send for a free copy of "Safer Showers" — the illustrated 8-page booklet that tells all about Hydroguard. Write today to
THE POWERS REGULATOR COMPANY
Skokie 20, Ill.



POWERS
H Y D R O G U A R D ®

make every fastening really fast!

uses no cartridge

Electric Conduit

Bench Anchoring

Drape Brackets

Telephone Hook

Signs & Shutters

Furring Strip

Carpet Strips

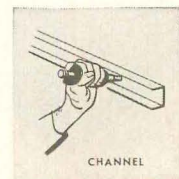
Shure-Set
TRADEMARK

America's first hammer-in tool fastens to concrete and steel

Shure-Set drives like a nail, holds like an anchor. Proved more than a million times this year. All you need is a hammer. Anyone can do it.

CUTS COSTS—from 40¢ to 14¢ on wood sills, and from 25¢ to 9¢ on conduit. Finished an 8-hour electrical job in 54 minutes!

The leveling plate is removable,



making this an ideal tool with which to reach into inaccessible places.

Many carpenters, electricians, plumbers are saving money with Shure-Set. You can, too. Don't delay—write today!

\$27.95
COMPLETE
(NO EXTRAS)

Ramset Fastening System

WINCHESTER-WESTERN DIVISION
OLIN MATHIESON CHEMICAL CORPORATION

Shure-Set
Trademark

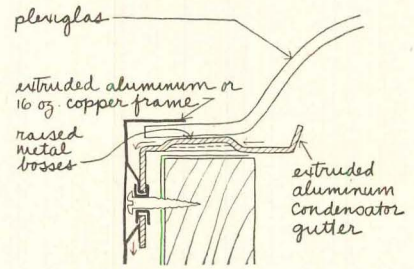
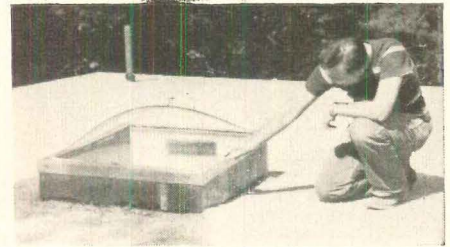
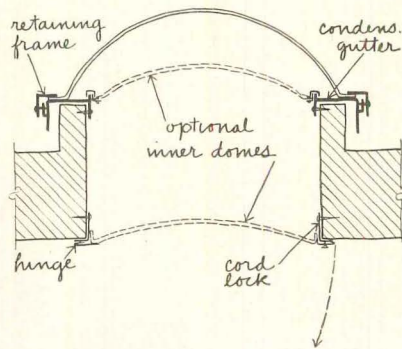
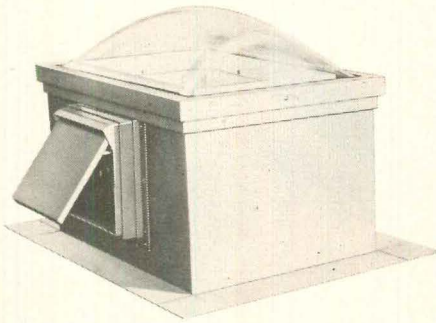
HAMMER-IN FASTENING TOOLS
PATENT PENDING
BY THE MAKERS OF Ramset® PRODUCTS

12161-B BEREA ROAD

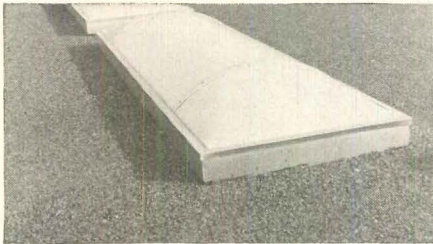
CLEVELAND 11, OHIO



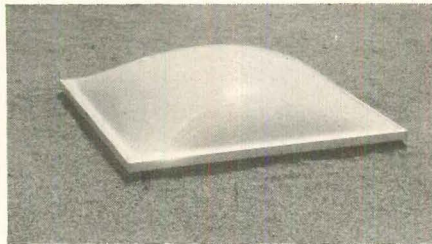
F. Wascolite: single and double shell. Clear or translucent acrylic. Self-flashed curb with or without vents. Wasco Products, Inc. Cambridge 38, Mass.



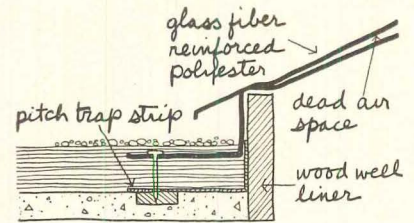
G. Vanco Domelite: single and double shell of clear or translucent acrylic with built-in condensation gutters. Uses no gasket. S. Van Noorden Co., Boston.



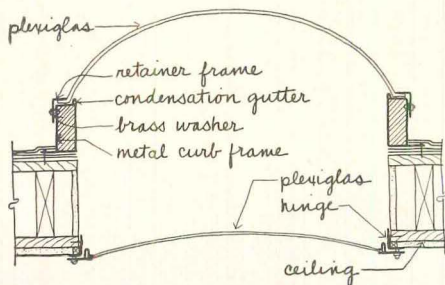
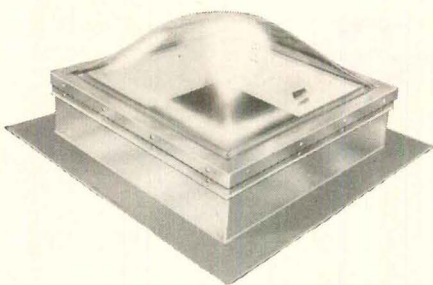
H. Rite-light: single shell, clear or translucent acrylic with built-in condensation gutters. Extruded aluminum rim. By-Products Co., Bladensburg, Md.



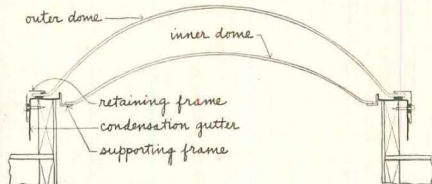
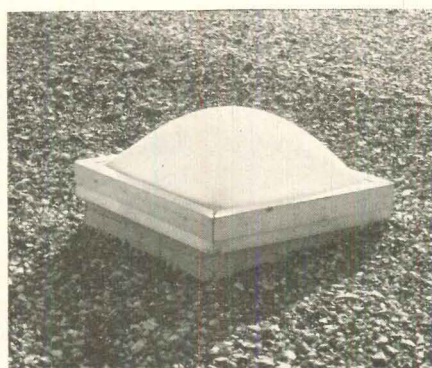
I. Solar-lite: single and double shell, clear or translucent acrylic. Built-in gutter. Extruded aluminum frame. Mid-South Industries, Inc., Columbia, S. C.



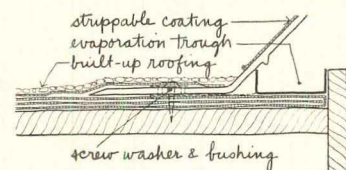
J. Consolite: sealed double-skin single dome of polyester. Self-flashing, curb or special bonded roof models. Consolidated General Products, Inc. Houston.



K. Naturalite: single and double shell, clear or translucent acrylic. Built-in gutter. Shading accessories available. Plastic Products of Texas, Dallas.



L. Pecot Freelite: single and double shell, clear or translucent acrylic. Built-in gutter. Aluminum frame. Plastic Engineering Co., Tulsa.



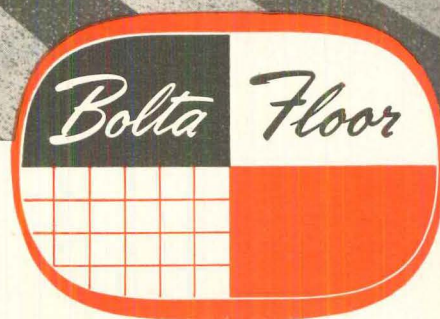
M. AP wide-angle dome: single shell, clear or translucent acrylic. Copper gutter. Flush self-flashing. Architectural Plastics, Inc. Rowayton, Conn.



Lakeview Country Club, Oklahoma City, Oklahoma.
Installed by Hogue-Stone Flooring Co. of Oklahoma City.

4 Important Reasons Why Homogeneous Vinyl Bolta-Floor is being specified

1. Bolta-Floor offers unlimited design opportunities to residential, commercial and institutional interiors. It is superior in quality, more versatile in color and style. Demand this beauty.
2. The high vinyl content and fully homogeneous construction of Bolta-Floor guarantees a lasting lustre that resists scuffs, stains and wear. It's non-porous... is unharmed by water and detergents.
3. The resilient qualities of premium vinyls permit Bolta-Floor to yield quietly to impact and resist permanent indentation. Bolta-Floor recovers more quickly. Demand this comfort.
4. Bolta-Floor has dimensional stability... will not chip, crack, peel or shrink. It retains its original beauty year after year, even in heavy traffic areas. Demand quality! Specify Bolta-Floor.

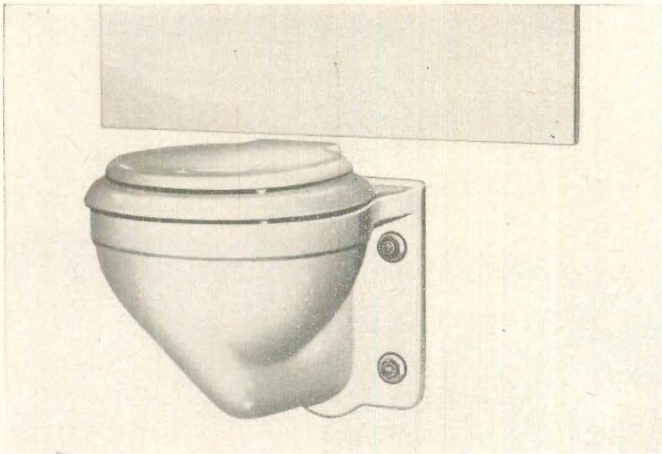


THE FINEST
QUALITY FLOORING
FOR
HOSPITALS
SCHOOLS
THEATRES
HOTELS
HOMES
MOTELS
BANKS
APARTMENTS

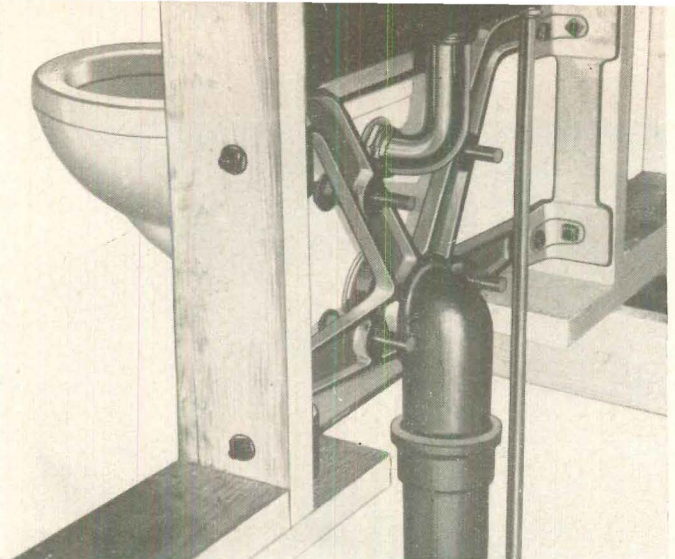
FOR SAMPLES WRITE THE GENERAL TIRE & RUBBER COMPANY

Flooring Division • Akron, Ohio

for further details check numbered coupon, p. 224



FRONT VIEW shows toilet bowl 3½" above floor with tank concealed in wall behind porcelain enamel access panel 32" wide.



BACK VIEW shows toilet supported by casting bolted to 2 x 6 or 2 x 8 studs 32" o.c. Tank (24" wide) leaves room for vent beside stud.

At last—a wall-hung toilet for homes!

Twenty three months ago the H&H bathroom Round Table urged the need of a wall-hung toilet that would: 1) fit the 32" module recommended for the bathroom as a whole; 2) require no more than an 8" bathroom wall, 3) cost not over \$40 more than an ordinary toilet (H&H Aug. '55).

This month one manufacturer (Ingersoll-Humphryes) put such a toilet on the market. A second (Crane) announced it will have one within six months.

Neither will be priced to cost the builder as much as \$40 more than the toilet he uses now.

It can cut your plumbing costs \$100 a house

Builder Schmitt says he can save that much on every bathroom in his slab houses by keeping the drainage piping above the floor.

In any house there should be a labor saving because it is so easy for the plumber to work just above the floor, whereas in a slab house he has to work in a narrow trench (and come back to finish the job after the slab is poured); in a crawl space house he has to work flat on his back in an 18" height; in a basement house he has to work on a ladder.

In a slab house there is a second important saving; light-weight copper can be used instead of the maze of more expensive cast iron required to connect up to the waste system under ground.

This saving will not be possible until builders can get tubs with an end drain above the floor. Humphryes will put such a tub on the market this spring.

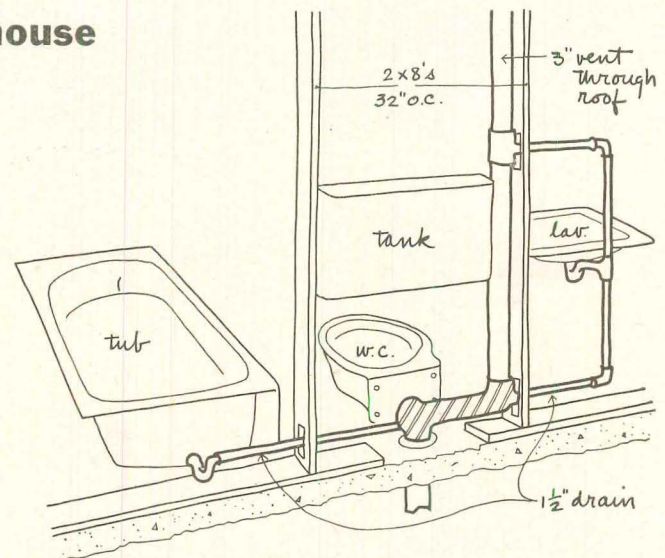
Plumbing Expert L. Glenn Shields of Detroit says this installation will pass any up-to-date code.

N. THE NEW HUMPHRYES' TOILET is available in white and six colors (colors cost 3% more). The reverse-drop bowl comes fitted for either vertical (shown above) or horizontal discharge. Included in the package are the bowl, bowl sup-

The Round Table listed four advantages of the wall-hung toilet—

1. Raising the outlet makes the fixture easier to install.
2. Finish floor material can be laid much more easily and laid after the fixtures are installed, thereby reducing the danger of damage during construction.
3. Getting the bowl off the floor makes the floor easier to clean.
4. Putting the seat back close to the wall saves space.

Now Ohio Builder Bob Schmitt has suggested a further economy—plumbing above the floor (see below).



THE DRAWING ABOVE shows how to do it. The special 3" casting (shaded) receives waste from all three fixtures and delivers it to the waste line under the floor. Two baths back to back and a kitchen could all be hitched to the same casting. The 3" vent stack rises up behind the toilet tank in a corner of the 32" framing bay. Studs are notched in three places to let 1½" pipes through.

port and tank. Tank has insulating coating to reduce sweating. Accessories to the package are porcelain enameled access panels in colors to match the bowl. Ingersoll-Humphryes Div., Borg-Warner Corp., Mansfield, Ohio.

New Products continued on p. 194

Mr. Builder:
Look how
Consoweld is
promoting for
you in consumer
magazines.



New...Consoweld bathtub showerwall just 3 laminated plastic panels cover entire splash area

Your bathroom can "go modern" easily, and the cost is surprisingly low. The new Consoweld bathtub showerwall surfacing is ideal for new construction or remodeling.

Consoweld, the durable, beautiful laminated plastic, comes in tough, rigid panels that resist heat, wear and scuffing. It's waterproof, never needs painting, wipes clean with a damp cloth. It's good for a colorful lifetime.

Only Consoweld offers you panels large enough to surface the bathtub showerwall area with just three panels. Installation gives you a colorful, permanently waterproof wall five feet above the tub—above shower spray level.

Ask your builder, dealer, or remodeling contractor to quote on installing the Consoweld bathtub showerwall, available in packages—or mail the coupon for further information.

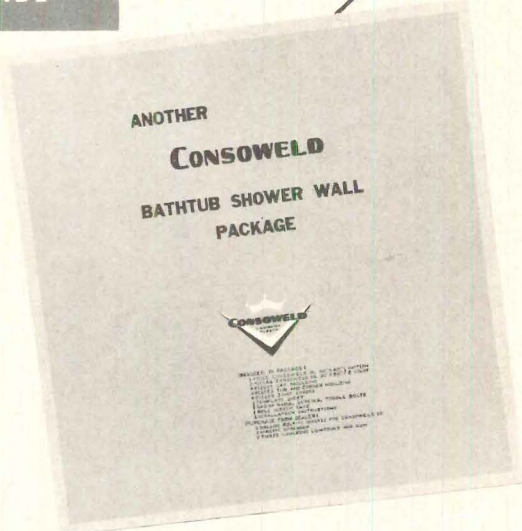
CONSOWELD[®]
LAMINATED PLASTIC

CONSOWELD CORPORATION, Wisconsin Rapids, Wis.
Please send Consoweld brochure showing bathtub showerwall
and tell me how I can get a Consoweld color guide book.

Name _____

Address _____

SEE
OTHER
SIDE



↑ This exclusive new Consoweld Bathtub Showerwall Package includes three pre-cut laminated plastic panels 5 feet high—above shower spray level—for back and ends of the 5-foot bathtub alcove—with pre-cut metal mouldings and corner fittings for fast, accurate installation.

This advertisement (as shown in color on the other side) appears in consumer magazines this spring. Use the new Consoweld Bathtub Showerwall Package and capitalize on this national promotion, which will help you sell homes faster, and get more remodelling jobs. (Reprints of this color ad are available to builders who use the exclusive Consoweld Bathtub Showerwall Package.) →



New...Consoweld bathtub showerwall just 3 laminated plastic panels cover entire splash area

Your bathroom can "go modern" easily, and the cost is surprisingly low. The new Consoweld bathtub showerwall surfacing is ideal for new construction or remodeling. Consoweld, the durable, beautiful laminated plastic, comes in tough, rigid panels that resist heat, wear and scuffing. It's waterproof, never needs painting, wipes clean with a damp cloth. It's good for a colorful lifetime.

Only Consoweld offers you panels large enough to surface the bathtub showerwall area with just three panels. Installation gives you a colorful, permanently waterproof wall five feet above the tub—above shower spray level. Ask your builder, dealer, or remodeling contractor to quote on installing the Consoweld bathtub showerwall, available in packages—or mail the coupon for further information.

CONSOWELD CORPORATION, Wisconsin Rapids, Wis.
Please send Consoweld brochure showing bathtub showerwall and tell me how I can get a Consoweld color guide book.

Name _____
Address _____
City _____ State _____



Consoweld's New Bathtub Showerwall A Boon To Builders, Remodellers

The new Consoweld Bathtub Showerwall Package provides the quickest, most economical way to make an attractive, salable, permanent bathtub showerwall installation. It's a natural for new houses and remodelling jobs.

Fast Installation

Simplified installation procedure cuts labor costs. Consoweld panels are pre-cut—three panels do the whole job. And mouldings are included. Consoweld's smart-looking, specially designed corner fittings save hours of time because mitering is eliminated. An experienced man can do the whole job in 2½ to 3 hours. The package contains complete instructions, template material—even nailing strips—everything you need except a can of mastic and caulking compound.

MAIL THIS COUPON

Consoweld Corporation, Wisconsin Rapids, Wisconsin

Please send me, free, details on new Consoweld Bathtub Showerwall and name of nearest distributor.

Name

Company

Address

City State

Please check type of business:

Builder Architect Remodeller Other B-HH37

Customer Appeal

The Consoweld Showerwall insures lasting satisfaction to the customer, with no callbacks or repairs. The Consoweld 10 used for the panels is a heavy, durable material 1/10-inch thick. It's not a painted or enameled surface—Consoweld 10 is solid laminated plastic.

Consoweld has been used in bathrooms and kitchens for years and is thoroughly proved.

Consoweld may be installed directly over gypsum lath, rough plaster, or even cement block for a smooth, permanently handsome, waterproof job. Only Consoweld produces the 5-foot-square panel that makes it possible to complete a 5-foot-high bathtub showerwall with only three panels.

Choice of Colors

The Showerwall comes in choice of 11 colors and patterns—six colors in the natural Marble pattern, and five colors in the sparkling new Twinkle pattern. Mail the coupon now for details, and name of nearest distributor.



New Products

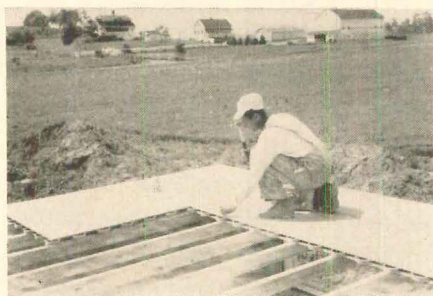
for further details check numbered coupon, p. 224



O. Three-in-one Flor-Heat panels give you a finish floor, fireproof heating core and an insulated bottom skin or base, all at the same time. Heart of the panel heating system, developed by Ohio builder William A. Riehl, is a core of solid asbestos-cement-gypsum cones (144 in each 4' x 8' panel) having a diameter of 4 1/8" at the base, 3 7/8" at the top and standing 1" high on a reinforced asbestos-cement-gypsum base. Asbestos-cement board, soon to be manufactured in a parquet finish, is laminated to top to complete panel.

The cone-like core distributes heat from a centrally located high-velocity forced-draft furnace. Air circulates from the plenum into the floor panels and then to the outer perimeter of the house where it emerges into the area being heated through a 1/8" space between baseboard and shoe molding. From there it returns to the air intake of the furnace. Registers and grilles are eliminated with the system. In basement-less houses the operating principle is the same except that a counterflow furnace is used and the plenum opening is cut through the top side of the panel.

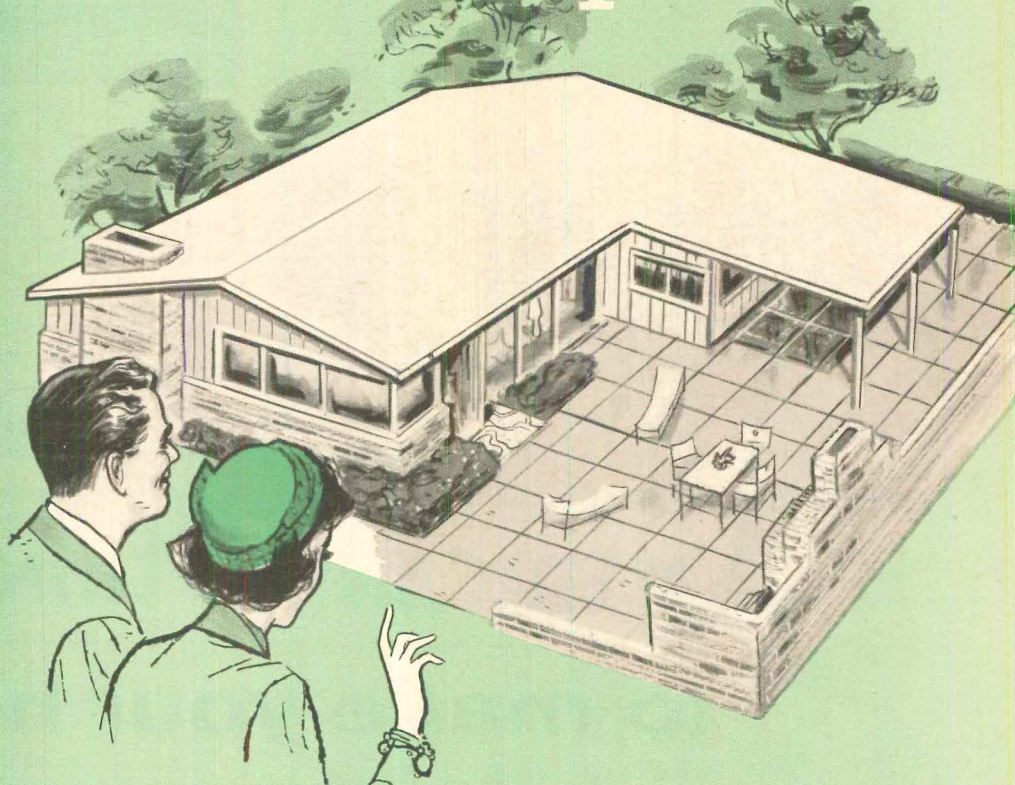
The result is a dual heating system: a fully radiant floor, plus perimeter warm air supply. Chief advantage over conventional systems: more even distribution of heat, both in the floor and around the perimeter.



The core is offset 3/8" within the panel so there will be a continuous tongue-and-groove joint along two adjacent sides. Cones are spaced within the core to allow the 4' x 8' and 4' x 4' panels to be cut and fitted together on an 8" module, maintaining 1 5/8" diagonal channels for free circulation of warm air throughout the entire subfloor. Panels are marked for nailing, sawing and joist alignment; no special tools are needed. Par-Kay Flor-Heat panels will sell for about 65¢ psf. William A. Riehl, North Canton, Ohio.

continued on p. 196

Accent! the simple beauty of this sparkling White Top Roof



White Top's crystalline marble chips enhance the home and its landscaping, present a clean and beautiful appearance that catches a prospect's eye. Behind this beauty is the famous enduring quality of marble. Maintenance is practically unknown. Even more than that, White Top will save heat and air-conditioning bills. This dense, crystalline marble has the *lowest* absorption and *highest* reflectivity of any known roofing materials. That helps bounce the heat back in summer, bar the cold in winter.

White Top is the ultimate in roofing—the symbol of the kind of quality prospects want to buy.

WHITE TOP—THE ORIGINAL MARBLE ROOFING CHIP, AND STILL THE FINEST

For facts and samples of White Top Roofing, simply mail us this coupon

Calcium Products Division, The Georgia Marble Company, Tate, Ga.
Please send me full information on White Top Marble Roofing.

Name _____

Firm Name _____

Address _____

City _____ State _____

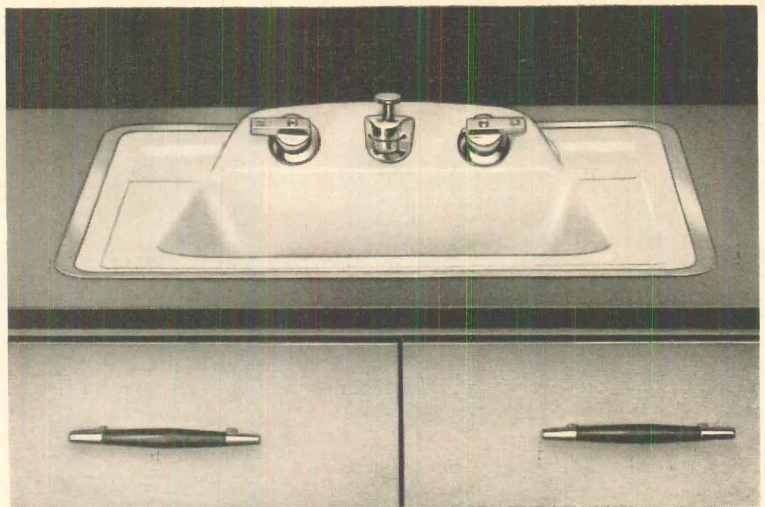
Dept. A-10



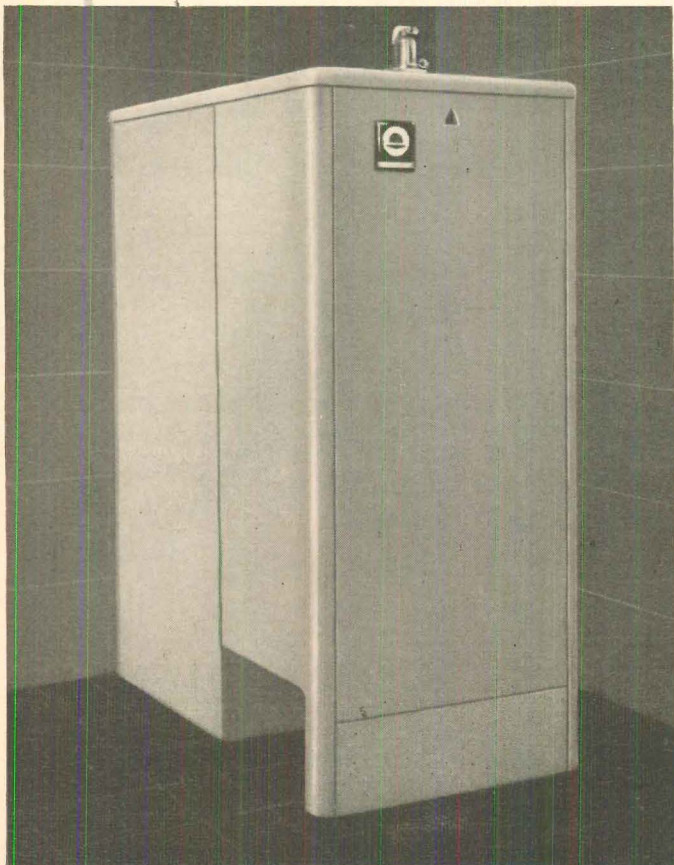
Another specialized product from the laboratories of
CALCIUM PRODUCTS DIVISION
THE GEORGIA MARBLE COMPANY, TATE, GEORGIA

New Arlene Lavatory is quality-made — ideal for custom installations. Modern sloping back for either Quality or Monogram fittings—gleaming vitreous china surface is easy to keep clean and bright. Comes in popular 24" x 20" size with generous bowl for more convenient washing. In seven decorator colors and white.

Smart Quality Line fittings on the Arlene have easy-to-grip handles, are finished in sparkling Chromard—stay new longer and are easy to clean.



AMERICAN-Standard brings to make your homes more



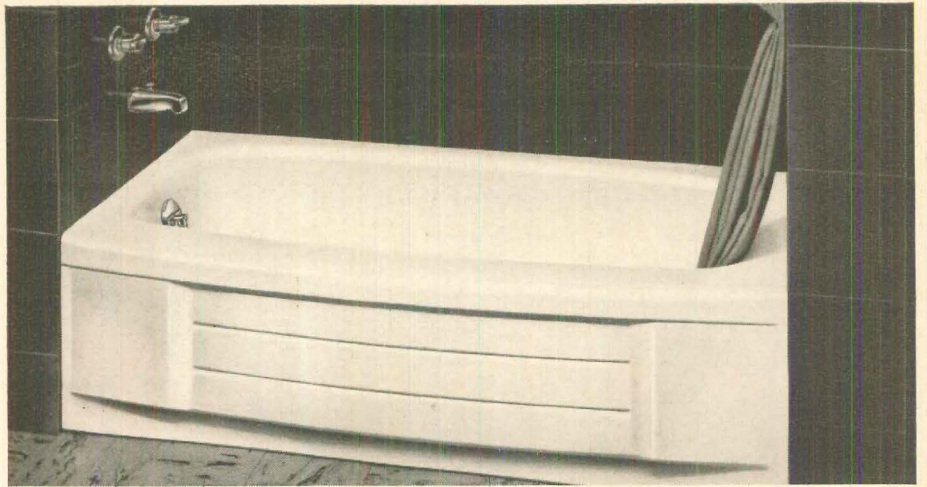
Your homes are easier to sell when you include such promotable products as colorful bathrooms, dependable heating units and food waste disposers by American-Standard. These wanted features add extra value at reasonable cost—appeal to people looking for quality.

Profit by cutting installation costs. Your plumbing and heating contractors can put these new products into your homes quickly, economically. All four products are created for easy installation by one or two men. Construction runs on schedule.

Promote these features in your advertising and in your model homes. They will pull in prospects and help clinch the binders.

New Arcoleader Packaged Oil Heating Unit is specially designed for extra-fast, cost-reducing installation. Now, with this durable cast iron heating unit, you can equip your homes with a quality, sales-appealing hot water heating system at a new low cost. Not only is the Arcoleader factory-assembled, packaged and crated, but it's designed with such other labor-saving features as—factory-installed, pre-wired accessories and controls—"floating" jacket for easy mobility—factory-installed water heater (saves you the cost of a separate heater, too). It's also extra-compact—made so that it can be installed in the corner of a first-floor utility room, or conveniently located in the basement, breezeway or even the garage!

New Salem Steel Bathtub—combines built-in bracing and a sound-deadening undercoating. Available in the 5-foot recessed model only. Made in white and five decorator colors to match other high-quality American-Standard plumbing fixtures.



**you 4 new pace-setting products
promotable, more profitable**



"Blueprint for Sales," the complete home promotion kit, is yours for the asking. It's packed with aids for grand openings, signs and displays, ads, and other sales helps. Get your "Blueprint" from your American-Standard Sales Representative, or write AMERICAN-STANDARD, PLUMBING & HEATING DIVISION, 40 W. 40 Street, New York 18, New York.



New Food Waste Disposers are important promotional extras for today's homes. Special mounting ring slashes installation time and labor. Continuous feed into stainless steel grinding chamber and cutting disks prevents overloading. Ultra-quiet operation. Complete with sealed lifetime motor and full-year warranty. Supplied with service key that releases objects jammed in grinding chamber, eliminating the major cause of call-backs.

AMERICAN-Standard

PLUMBING AND HEATING DIVISION



with Arco Shadow Texture
checking doesn't bother

General Homes...

FORT WAYNE, IND.



ANY BUILDER CAN
TAKE ADVANTAGE OF
PRACTICAL PLYWOOD
INTERIOR CONSTRUCTION

Take a tip from a well-known pre-fabricated homes manufacturer...General Homes. Use plypanel, grade A-D, for interior walls or built-ins, and spray-applying Arco Shadow Texture Wall Finish.

As a finish coat, or base for flecking, this heavy-bodied paint bridges and conceals knots, boat patches, grain irregularities and checking... dries to a uniform flat sheen and color. One coat satisfies F. H. A. requirements.

Try plypanel—with Arco Shadow Texture Finish. Or for gypsum board... roller, brush or spray applied... specify Arco Ripple Texture Wall Finish.



THE ARCO COMPANY

7301 Bessemer Avenue • Cleveland 27, Ohio

Gentlemen:

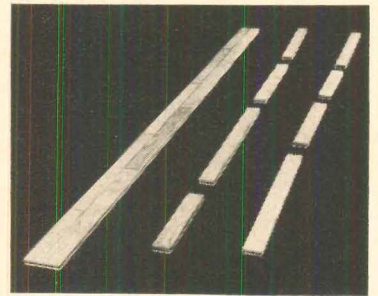
Please send information on:

- Shadow Texture Finish Ripple Texture Finish
 Color Styling Kit

NAME _____
COMPANY _____
ADDRESS _____
CITY _____ ZONE _____ STATE _____

FREE

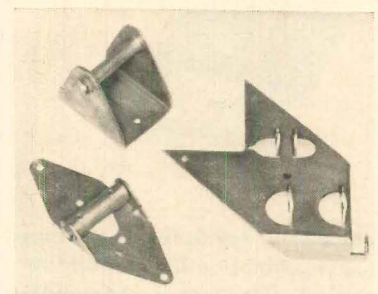
for further details check numbered coupon, p. 224



P. Micro-Match flooring is formed from individual pieces of oak strip flooring, united by end matching and double dovetailed side matching, glued under pressure to form a double width plank of uniform 8', 10' and 12' lengths. Planks can be laid speedily over conventional subflooring, concrete slab with screeds or joists without a subfloor. Micro-Match plank at left above contains same number of board feet as eight pieces of ordinary flooring combined. Miller Bros. Co., Inc., Johnson City, Tenn.



Q. Wind Seal shingles utilize carefully spaced spot seals in place of continuous adhesive. Sun heat warms adhesive thermo-plastic, anchors each tab strongly to shingle underneath. Manufacturer claims vented seals let moisture out and allow roof to breathe. Shingles may be applied to slope roofs down to 2' per ft. slope (with double underlayment) without necessity of cementing individual tabs. Bird & Son, East Walpole, Mass.

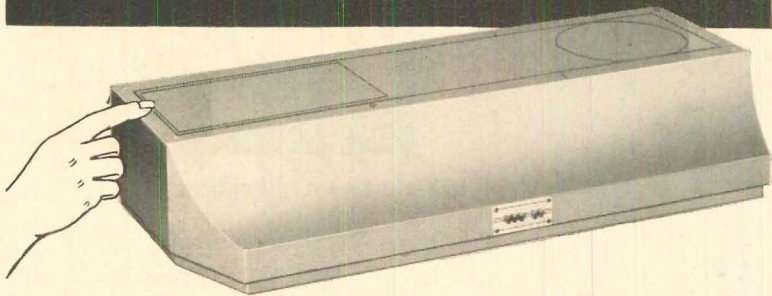


R. New look hardware for residential overhead doors has a golden gleam. Heavy gauge steel hardware is zinc chromate plated—a system developed for the Navy which specifies protection for marine hardware from 128 hours of salt spray. Hardware will appear on all models of Ridge residential overhead doors. The Ridge Door Co., Monmouth Junction, N.J.

continued on p. 198

Broan

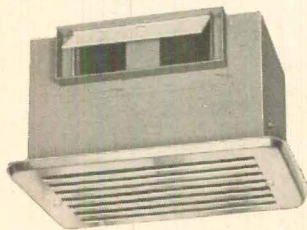
Kitchen Range Hoods



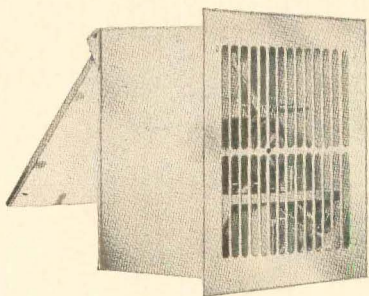
have a removable, reversible top plate to make All installations easy

● Because Broan hoods have a rectangular and circular knockout, because Broan hoods have a removable, reversible top plate, they fit any connection. You're guaranteed a fast-running job of installation, every time. And only Broan, among leading manufacturers, gives you this practical adaptability. Additionally, Broan leads in smart, modern design; leads in five, eye-level push-button controls; and provides a choice of three finishes—stainless steel, copper-tone, white enamel. Write for an illustrated specification bulletin.

● For whisper-quiet operation, team a Broan Twin Blower with a Broan Hood — or install it in a ceiling or soffit. It delivers a large volume of air against the pressures of long ducts or elbows. Special construction allows easy cleaning.



for large kitchens, stores, schools, churches



Broan provides the only foot wide fan with a truly automatic outer door.

Broan Motordor
12" Wall Fan

● Broan offers you one of the few 12" fans on the market, and the only one with Motordor . . . an insulated outer door that eliminates winter freeze-up, back drafts, insect penetration. It automatically opens when the fan's switch is flicked . . . automatically closes tight when the motor is turned off. This time-tested, time-proved Broan unit is easy to look at — with a beautiful stainless steel frame and grille. It offers fast, easy installation; is virtually noiseless in operation and provides outstanding service-free performance. A three-speed switch is optional equipment. Write today for a factual bulletin detailing all Broan Motordor features and specifications.

Broan MANUFACTURING CO., INC.

Specialists in quality ventilating equipment for 25 years.

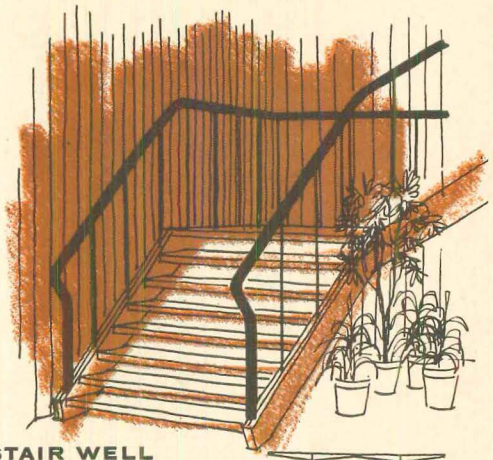
924 West State St.
Hartford, Wisconsin

near Milwaukee

WESTERN RED CEDAR

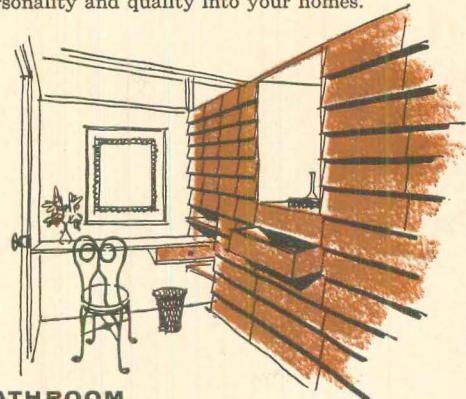
Home Selling Ideas

Designed By Green, Sibold and Associates, AIA



STAIR WELL

To accent height, apply economical narrow widths of Red Cedar Beveled Siding vertically butt-to-butt, or use naturally beautiful clear grade Red Cedar Paneling. It's a low cost method to build personality and quality into your homes.



BATHROOM

Sanitary whiteness gives way to the natural beauty and freshness of Western Red Cedar... Beveled Siding or Paneling. It's a "built in" sales point that gives an atmosphere of individuality and quality. Use the same versatile Western Red Cedar on the exterior of your homes for a "plus value" to step ahead of competitive 1957 selling.

"Build-in" your Sales Points

Outside or inside, Western Red Cedar gives a home the quality-tone that helps close sales. Full of "Grown-in" beauty and quality, Western Red Cedar Beveled Siding and Paneling is easy to work with simple tools — no application gimmicks required.

For genuine, natural wood beauty, nothing is more versatile and dependable than the kiln dried, clear grades of Western Red Cedar... Ask your lumber dealer!

Write for our "Cedarhome 1965" sketch, technical and merchandising information.

WESTERN
RED CEDAR®
LUMBER
ASSOCIATION

4403 WHITE-HENRY-STUART BUILDING • SEATTLE 1, WASHINGTON

this sold her the home



NEW *Full-Vu*
FOLDING DOORS BY *Leigh*

THIS EXTRA TOUCH of practical glamour spells "buy it" to potential home owners. Closets appear twice as large, and many times more accessible, as these ingenious steel doors glide aside at a touch, folding neatly together to reveal *all* the storage space. Just consider all the advantages Full-Vu Folding Doors offer *your* homes.

BUILT TO LAST A HOUSETIME, these doors cannot sag or warp. They cannot jump the track or slip out of alignment, either. Smooth and silent to operate, these precision-built doors assure customer satisfaction, eliminate costly call-backs.

PERFECT FOR ANY INTERIOR, Full-Vu Doors come in handsome baked enamel beige prime coat or in strikingly beautiful birch grain finish. Also in louver design. Ready for use as shipped or can be decorated to match walls if desired.

EASIEST OF ALL TO INSTALL, one man does the job in twenty minutes or less. No cutting, fitting, planing or decorating required. Available in fourteen sizes to fit any standard opening. Shipped complete in one-package sets. Can be used with or without bottom track.

FREE — Write for colorful, tell-all literature on Full-Vu Folding Doors, today.



LEIGH BUILDING PRODUCTS DIV.

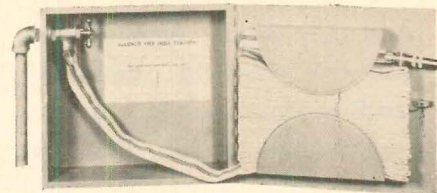
Air Control Products, Inc., 2557 Lee Street, Coopersville, Michigan



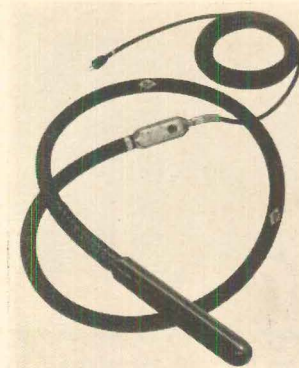
for further details check numbered coupon, p. 224



S. Twin-Beam vibrating screed is designed for short spans. Vibrating head transmits vibration evenly to two beams and as screed is pushed along, first beam strikes off concrete and second beam gives it final finish. Screed is powered by 1 hp electric or 2½ hp gas engine. Steel shod wooden beams are available in lengths up to 6'. 4' screed with gas engine costs \$530; with electric motor, price is \$560. For longer lengths, add \$16 per ft., f.o.b. Stow Mfg. Co., Binghamton, N.Y.



T. Fire Hose Station packs up to 75' of fire hose with nozzle and valve in a small steel cabinet, attaches to house water line. Unit can be recessed into wall, blended into finish. Manufacturer has just begun to sell to home builders. Such built-in protection is becoming more important since new houses tend to range farther from established fire-fighting services. "Station" is said to be available at installed costs as low as \$40. W. D. Allen Mfg. Co., Chicago 6, Ill.



U. Concrete vibrator, by Thor, puts the motor in the head. Universal motor operates on 115 v., AC or DC, on 25, 50 or 60 cycles and powers the vibrating head at 15,000 rpm without load and at 12,000 rpm in 2" slump concrete. Thermal controls shut off current automatically when overload threatens. Vibrator is available in three models with 10' of hose, 20' of hose, or 10' of hose on each end of switch. All models include a 25', 3-conductor electric cable. Thor Power Tool Co., Aurora, Ill.

continued on p. 200

HOUSE & HOME



NEW FIAT® PreCast SHOWER FLOOR
LOWERS COST OF SHOWER CONSTRUCTION

The new FIAT *Monterey* shower floor has a PreCast integral threshold and curb that completely eliminates the most expensive steps in shower construction: the built-on-the-job floor, threshold and pilasters. Glass filler panels at the jambs replace the pilasters, rest directly upon the curb of the *Monterey*. The FIAT PreCast Shower Floor simply slides into place—there's no need for sub-pan, mortar, tiling and hours of costly labor. Try this new shower technique that saves you money and produces added sales appeal.

The *Monterey* shower floor, PreCast of sparkling terrazzo, is permanently leakproof and furnished as a complete unit with solid brass drain and stainless steel strainer plate. There is nothing else to buy—nothing else to install! The photograph shows an excellent and economical shower combining the *Monterey* floor with a glass filler panel and door forming the front. Either hinged or sliding doors, by others, may be used as the solid threshold provides a convenient foundation for the track.

Monterey model available in six sizes—rectangular, square and corner designs.

It's so much easier to see the advantages of PreCast Floors than to read about them. That's why we would like just five minutes of your time to show you this cross section sample. Clip coupon to your letterhead and get full information. No obligation of course.



DEPT. P
 FIAT METAL MANUFACTURING CO.
 9323 Belmont Avenue, Franklin Park, Ill.

Please send complete information on your complete line of shower equipment.

Name _____
 Company _____
 Address _____
 City _____ State _____
 Type of Business _____

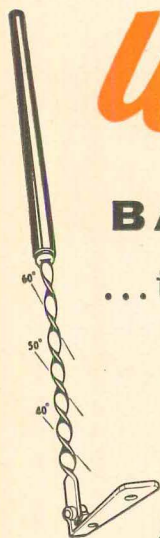


FIAT METAL MANUFACTURING CO.
 Since 1922... First in Showers / Packaged Showers • Doors • Floors
 Toilet Room Partitions

FOUR COMPLETE PLANTS: Long Island City 1, N. Y.; Franklin Park, Ill.; Los Angeles 63, Calif.; Orillia, Ontario, Canada

for further details check numbered coupon, p. 224

specify... Cabot's



Unique SASH BALANCES

...the BACKBONE
of good
double-hung
windows

ARE USED
EXCLUSIVELY
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air·loc®

TAKE-OUT WINDOW HARDWARE
for the window with sales appeal



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... the ALL NEW
WEATHERSTRIP
and TRUE SASH
BALANCE COMBINATION

See your Lumber and Millwork
Supply Dealer TODAY about
these high-quality competitively
priced window products.

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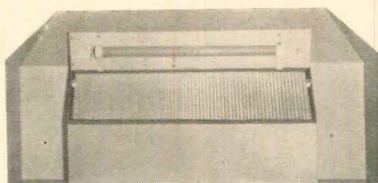
UNIQUE BALANCES AIR·LOC UNI-FLEX

CHECK and CLIP TO YOUR LETTERHEAD

**UNIQUE
BALANCE CO.**

41 MAGEE AVE., STAMFORD, CONN.

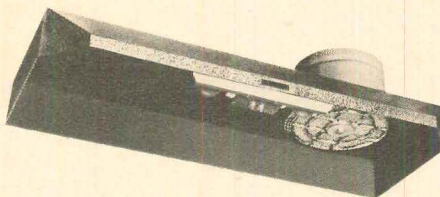
Unique Sash Balances—Sold the world over!



V. Ductless kitchen hood propels kitchen odors, grease through a grease trap. Activated charcoal filters clean and purify air, discharge it back into room. Unit is self-contained within hood. Four screws install hood to wall or bottom of cabinet. Aluminum grease filters remove for washing. Sizes are 24", 30", 36", 39", 40", 42" w., 12" d., 6" h. Unit has 4-cycle switch for light and motor control. Prices begin at \$99.50. The Ductless Hood Co., Inc., Port Washington, N.Y.



W. Retractable mixer shelf slides out and up like a typewriter shelf, fits neatly in 15" base cabinet or sink compartment when not in use. Trays, other flatware stow underneath. Shelf compartment is one of a number of units in American Kitchens' Placemaker plan that aims to give up to 66% more kitchen storage. Dealers can sell kitchens-by-units, or groups of units, base and wall cabinets can be used separately. American Kitchens, Avco Mfg. Corp., Connersville, Ind.



X. Kitchen-Aire economy package includes a 650 cfm free-air fan, a light and switches, an 8" aluminum grease filter, two knockouts. A roof cap, wall cap and reducer-damper are available as accessories. Finishes like brushed copper, hammered antique copper, brushed antique copper and stainless steel are offered. From \$49.95-\$59.95. Stewart Industries, Inc., Indianapolis.

continued on p. 202

colorful stains



Cabot's Ranch House Hues used on this house in Vancouver, Canada. Architect: C. B. U. Van Norman, Vancouver.

cost only 1/2 as
much as paint

Cabot's RANCH HOUSE HUES®

To bring out the natural beauty of wood siding, shingles and trim, specify and use these stain finishes because they

- blend homes beautifully into the landscape
- are easy to apply by brush or spray
- won't crack, peel or blister
- give years of protection
- can be used on all types of wood, new or weathered

18 attractive, modern colors to choose from including Mimosa Yellow, Spruce Blue, Mariposa Redwood, Cameo Pink.

A quality product from Cabot Laboratories
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SAMUEL CABOT INC.
330 Oliver Bldg., Boston 9, Mass.

Please send color card on Ranch House Hues

It's time for the "change over" to Screens!



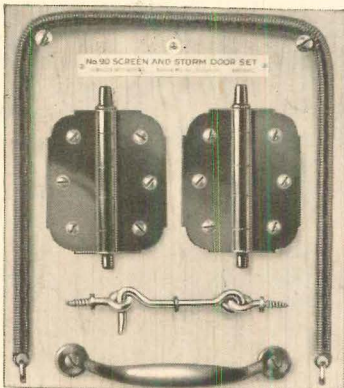
National



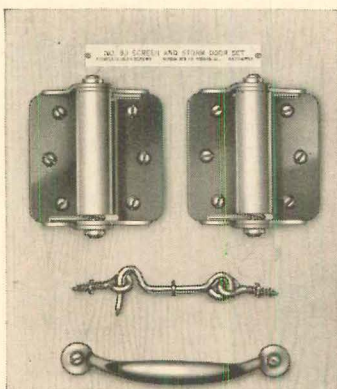
Here is a fine assortment of screen accessories, both practical and durable

Simplicity is the keynote of this hardware both from the standpoint of installation and operation.

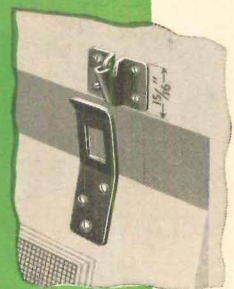
Fine precision actions on the hinges and door latches assure smooth trouble-free performance. Strong, basic materials and protective finishes guarantee a longer service life.



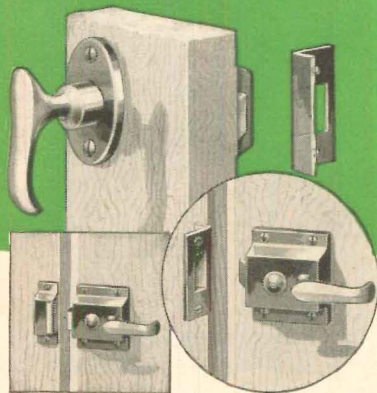
No. 90 Screen and Storm Door Set



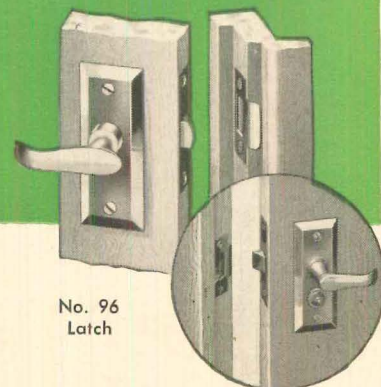
No. 93 Screen and Storm Door Set



No. 79 Screen Hanger



No. 95 Latch



No. 96 Latch

NATIONAL MANUFACTURING CO.
STERLING, ILLINOIS

for further details check numbered coupon, p. 224

REVOLUTIONARY!

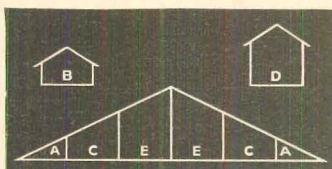
LoManCo Sectional Louvers



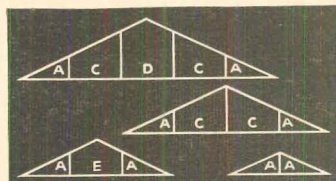
Sections of a large louver are assembled quickly using slip-joint fasteners to hold them together



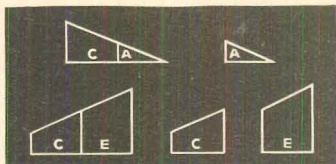
Even a large model is easy for one man to handle and install without any assistance



Shown above basic 8 section set



Typical variations using sections as parts of triangular ventilators



Separate sections can also be used alone or as parts of odd-sized louvers

Introducing an entirely new concept of louver design and construction. Louvers made up of sections—which can be used in different combinations to make up ventilators with from 21 to 614 sq. inches of free area, from 2 to 12 feet in base length . . . which can be easily assembled and installed by one man in a few minutes . . . which can be installed in the rough opening either as one unit or piece-by-piece!

AN AMAZINGLY VERSATILE NEW DESIGN

By combining the 8 basic 2 ft. sections of the new LoManCo Sectional Louver in different ways, a builder can make up over 25 triangular and odd-sized ventilators. Automatically, when a builder has one set of these versatile louver sections he has a ventilator for use in any one of a hundred different ways—for standard gable end installations . . . for problem type, hard-to-fit installations. No other product on the market answers so many ventilating needs so well.

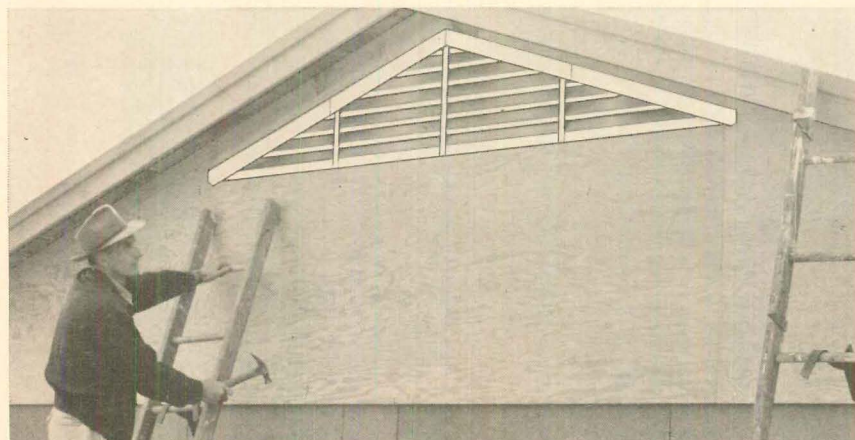
A QUALITY PRODUCT

New LoManCo Sectional Louvers are made of heavy gauge, rust-proof aluminum. Each section is completely assembled, and comes with 8x8 mesh bug screens installed. When sections are to be used together, specially designed aluminum slip-joint fasteners fit over the flashing edges, holding sections firmly together.

AVAILABLE IN COMPLETE SETS OR BY INDIVIDUAL SECTIONS

New LoManCo Sectional Louvers may be purchased in complete 8 piece sets, by individual sections, or in 2, 4, or 6 section sets to meet specific ventilating needs. They are available for both 4" and 5" rise per ft. roof pitches.

Get all the Facts about the building industry's most revolutionary new idea in ventilation. Ask your jobber or dealer for complete information, or write today for literature and details.



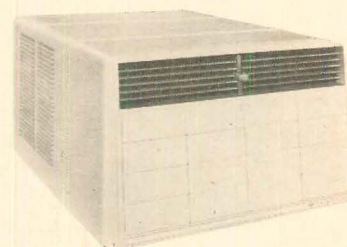
Complete assembly and installation of this 8 foot, 4 section model was completed in only 8 minutes

WORLD'S LARGEST EXCLUSIVE LOUVER MANUFACTURER

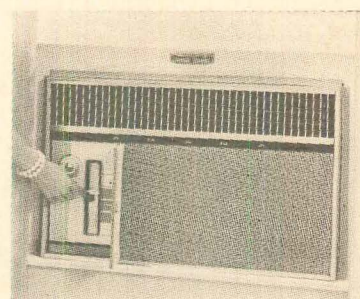
LOUVER MANUFACTURING & SUPPLY COMPANY
3607 WOODDALE AVENUE • MINNEAPOLIS, MINNESOTA



Y. Dual purpose air conditioner is a flush-fitting, wall-mounted unit that cools in summer, heats in winter. Heat convector connects to steam or hot water pipes; circulates cooled or warmed air. To install: sleeve or casing is placed in wall; removable mechanism slides like a drawer into casing, fits flush on outside wall and projects about 4" into room. Units of ¾ or 1 hp are available, as are some which need only 7½ amps operating current. Westinghouse, Pittsburgh 30, Pa.



Z. Squared-off Frigidaire room air conditioners in ¾, 1 and 1½ hp sizes. Two special DeLuxe units—¾ and 1 hp—draw 7.5 and 12 amperes respectively. Features of DeLuxe line include fresh air recirculation, a stale air exhaust, an angle-flow air silencer with full insulation and centrifugal fan deep-set for quieter operation. Disposable filters lift up and out for easy changing. Frigidaire, Dayton.

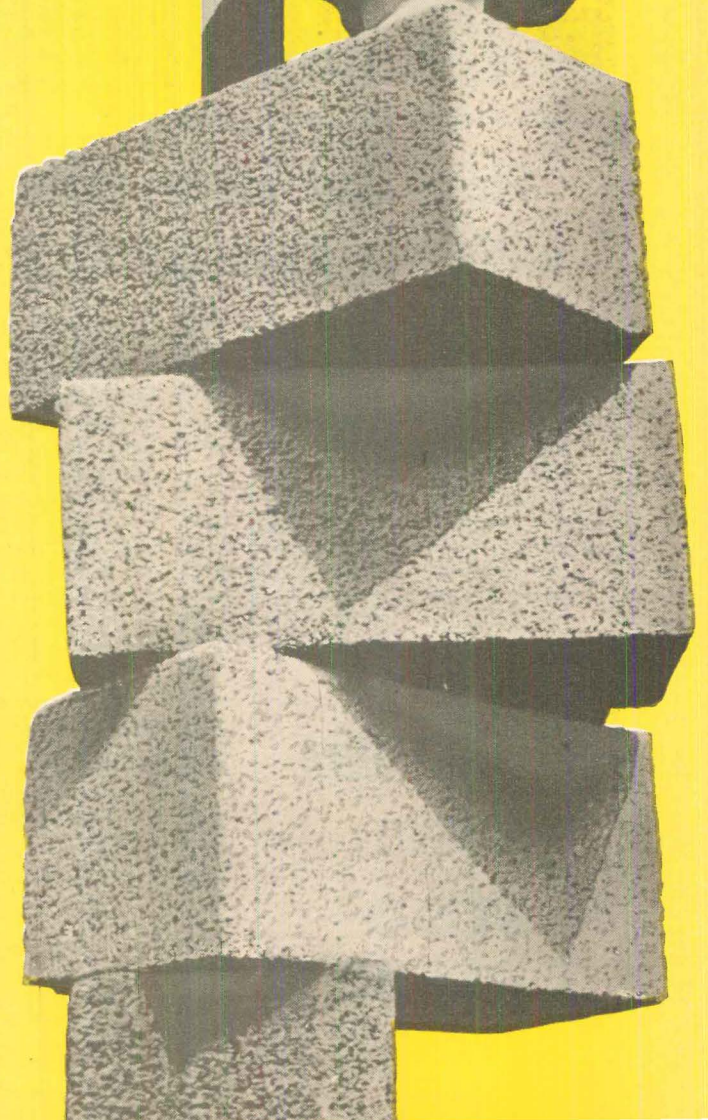
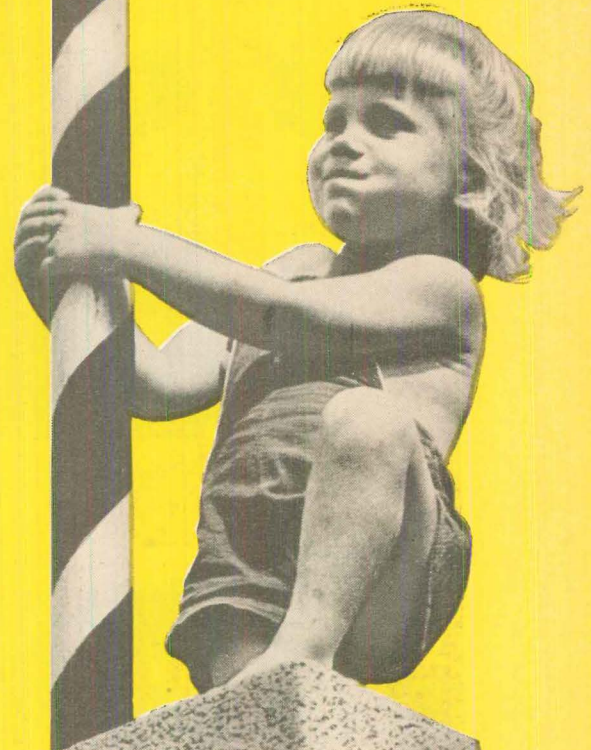
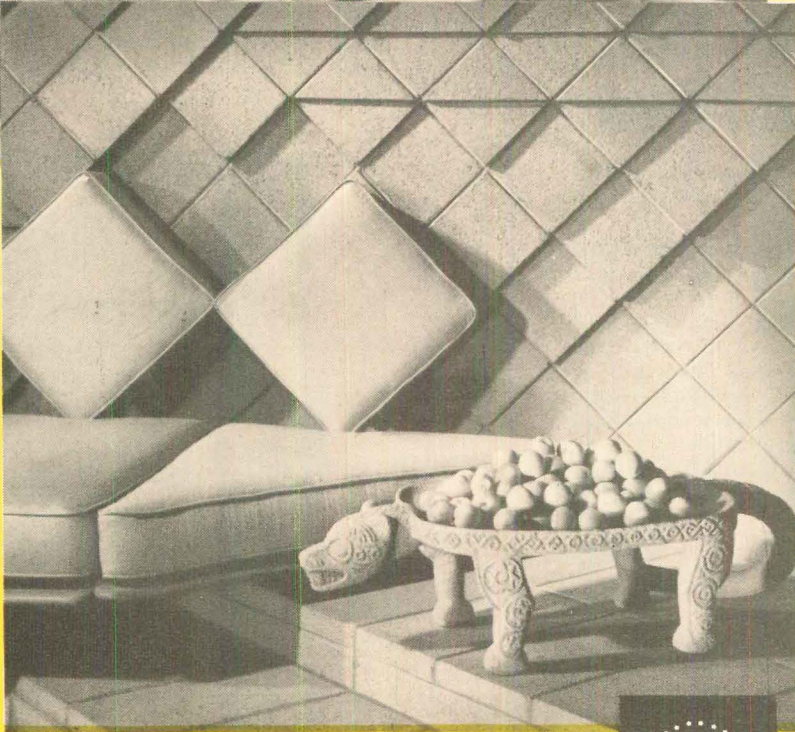
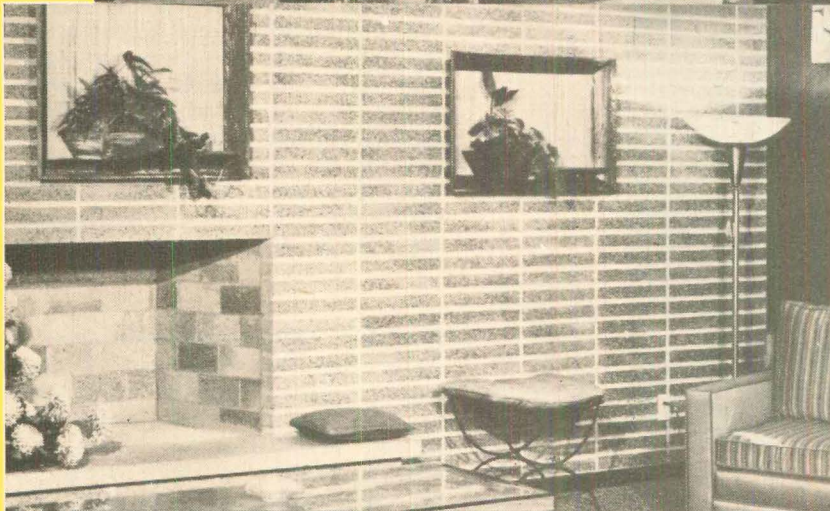
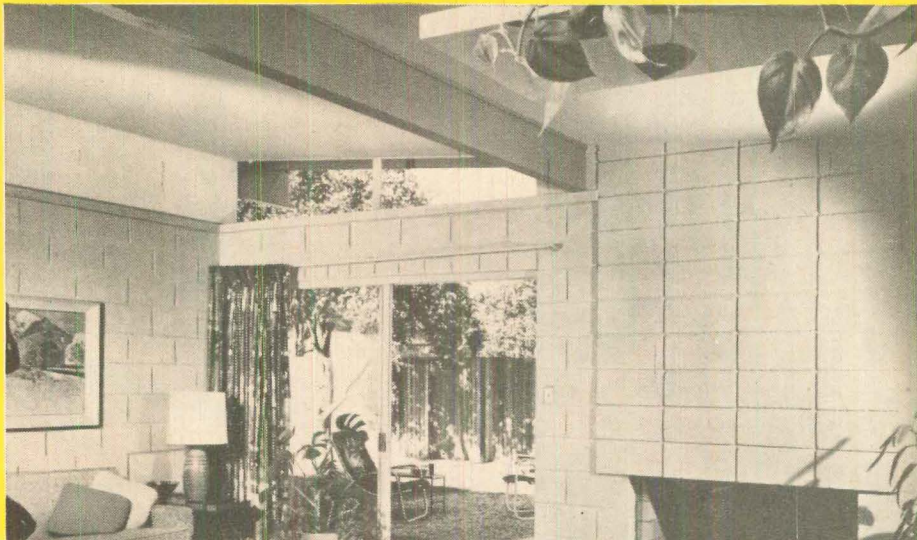


a. Slim-Lo room air conditioner measures 15½" front to back, stands 18" high. In ¾ and 1 hp sizes, it can be mounted in casement windows, in-the-wall, or in five different positions at top or bottom of double-hung windows. Front fabric panel covers controls, air return. The ¾ hp model in this line draws 7.5 amps, can be installed on standard multiple outlet 115 v. circuits. Amana Refrigeration, Inc., Amana, Ia.

continued on p. 204

Versatile Concrete Masonry

*the newest
outlook in
building*



You can keep up to date on block by checking with your local NCMA member—he has all the facts. Call him soon.





California contractor estimates:

Time and labor costs cut 75% with the Remington Stud Driver

Out on the California coast, "Research House" has taken shape. It's an experimental house sponsored by Associated Architectural Publications and the latest tools have been used to build it—such as the Remington Stud Driver.

Contractor Bert Pickney says, "The Stud Driver cuts time and labor costs around 75% in anchoring beam supports, partition sills and furring to concrete. It took us only half a day to install the sills—a 2-day job with bolts. No pre-drilling

is necessary, and sills are set tight! I certainly recommend the Stud Driver to any contractor!"

YOU CAN SPEED ALL STUD FASTENINGS—light, medium and heavy-duty—with the Remington Stud Driver. It sets both $\frac{1}{4}$ " and $\frac{3}{8}$ " diameter studs in steel or concrete—up to 6 studs a minute either size. The tool is cartridge-powered, portable, ready to work *anywhere*. Forty styles and lengths of Remington Studs to choose from. Get full details by mailing coupon.

Remington

DU PONT

**STUD
DRIVER**

Industrial Sales Division, Dept. H.H.-3
Remington Arms Company, Inc.
Bridgeport 2, Conn.

Please send me your free booklet which shows how I can speed the job and save with the Stud Driver.

Name _____ Position _____

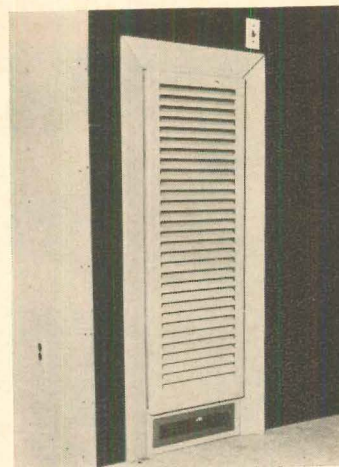
Firm _____

Address _____

City _____ State _____



for further details check numbered coupon, p. 224



b. Built-in oil wall furnace has a handsome louvered door that opens for easy servicing. Pot type oil-burning furnace can be converted to central heating unit by adding underfloor ducts leading to the new registers. R-70's combustion-forced draft blower is claimed to increase efficiency and eliminate dependence on natural drafts. In a simple installation, price can run about \$199. 17½" w., 20½" d., 56" h. International Oil Burner Co., St. Louis 10, Mo.

c. Portable electric radiator uses a steam convactor operating by electricity. A giant tubular heating element nearly 3" in circumference and 3' long replaces steam pipes. Six models have a power consumption ranging from 650 to 3,000 watts; sizes vary from 16" w. x 20" h. to 64" w. x 24" h. All units are 6" deep, 230 v. Prices begin at \$39.95. Spartan Electric Radiator Corp., Maspeth 78, N.Y.

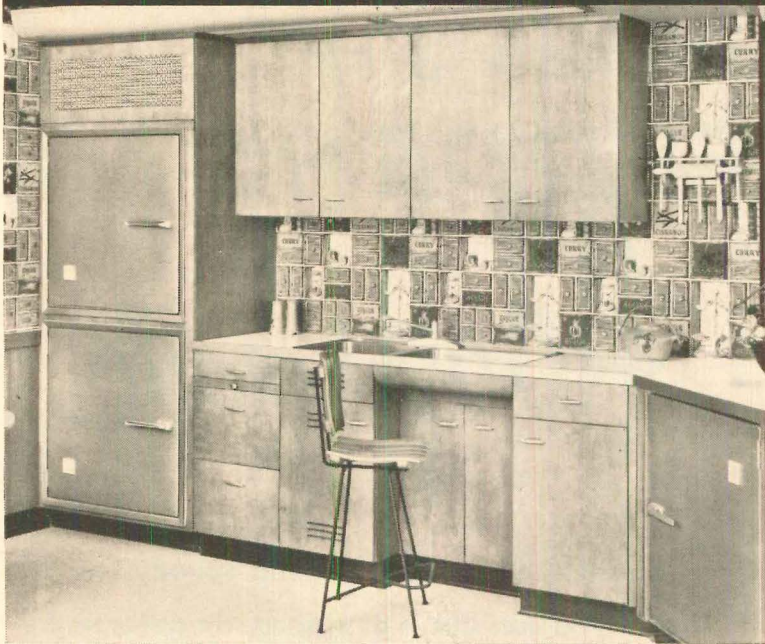


d. Steel entrance door combines the good looks of wood doors with such weather-resistant qualities as insulation against weather, shrinking, warping and swelling. Doors for both front and rear entrances are available in kits which include a 16-gauge steel frame with bronze weatherstripping factory applied and heavy extruded aluminum thresholds with built-in vinyl seals. Kits sell in \$80-\$90 range depending upon style, trim. Steelcraft Mfg. Co., Rossmoyne, Ohio.

continued on p. 208

Revco
BILT-IN

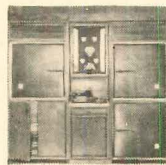
**REFRIGERATORS
& FREEZERS**



The Architects' True Conception of Built-Ins!



Multiple Revco application, two refrigerators and two freezers.



Refrigerators above, loading counter between. Freezer and storage below.



Two Revco refrigerators and two freezers in horizontal line.

In home planning, architects want flexibility in built-ins. Revco refrigerators and freezers provide not only flexibility, but color, beauty and convenience. No matter what arrangement your clients want, Revco's proved design keeps the units "built-in".

Here's a check list that will readily answer your questions on how Revco provides modern architects with ideal kitchen designs.

- Color Stainless steel, antique copper and wood finishes plus custom matched colors.
- Arrangement Horizontal or vertical freezer and refrigerator or in multiples or the new undercounter freezer.
- Models 8.4 moist-cold refrigerator—5.7 freezer—8.1 ice maker refrigerator.
- Capacity A typical vertical or horizontal installation of freezer and refrigerator gives 14.1 cu. ft. of storage space.
- Dimensions Designed to fit standard cabinet installations. 3' modules, 24" deep.
- Installation Separate units make Revco easiest to install in kitchens of any design.
- Warranty 5 year warranty on complete refrigeration system.
- Information Complete architect's information file available FREE for the asking.

Get the complete Revco story today and have the information for your clients at your fingertips. Revco has prepared for you a special architect's file with all the information you need on built-in refrigeration to answer the questions your clients may have about new or remodeled kitchen designs.

REVCO

SPECIALISTS IN REFRIGERATION • DEERFIELD, MICH.

SEND TODAY

REVCO, INC., Deerfield, Mich., Dept.
Please send me my free architect's information file on Revco Bilt-Ins.

Name _____
Address _____
City _____ Zone _____ State _____



best for
painted
board-
and-
batten

GPX [👑] YELLOW

PLASTIC SURFACED PLYWOOD

Mr. Builder, board-and-batten, so popular with today's home-buyer, is a real profitmaker for you with GPX Yellow. Easy-to-handle panels cover large areas fast. Battens cover edges. Your economies continue right through to the finish—GPX Yellow is engineered to take paint without sanding or sealing. Two coats give a lasting beautiful finish that will never check. For gables, soffits, shutters—for unlimited interior uses, too—GPX Yellow can be machined, drilled, nailed, patched, riveted, glued or sawed. Put it to the test on your next job.

smooth! The CreZon surface of GPX Yellow is bonded on one or both sides with a phenolic resin overlay. Engineered for paint—it's the smoothest surface obtainable. Standard 4'x8' panels are available in thicknesses ranging from 5/16" to 3/4". Larger sizes and thicknesses at extra charge.

send for a free sample

GEORGIA—PACIFIC [👑] **GP** [👑]
CORPORATION

Dept. HH357, 60 East 42nd St., New York 17, New York

Gentlemen: Please send me a sample of GPX Yellow.

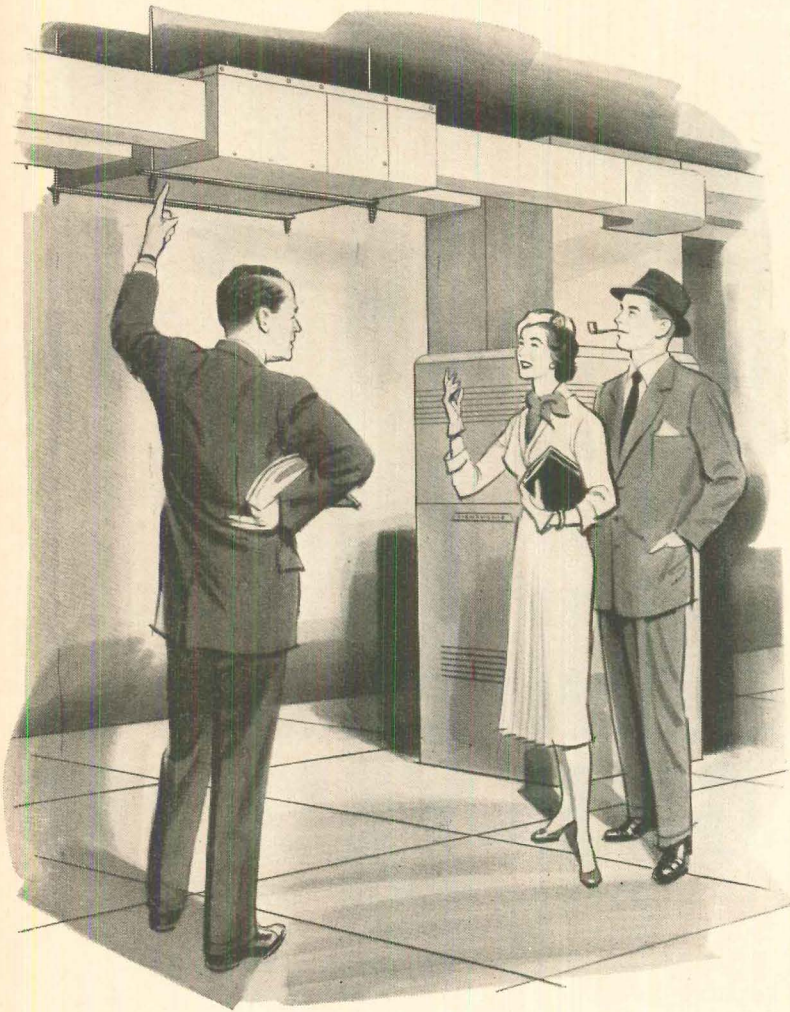
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Address _____
City _____ Zone _____ State _____
Firm Representing _____

Now — it costs less than \$600 INSTALLED to include Central Air Conditioning

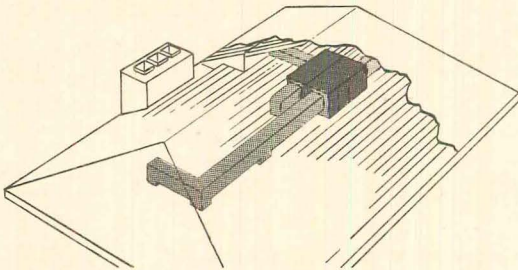
with new 3 HP **FEDDERS**

Adaptomatic

So inexpensive, simple and speedy to
install you can use it as standard equipment
even in low-budget homes!



So flexible it adapts to your
existing blueprints



INSTALLS IN CENTER OF ATTIC. Pressurized condenser air permits installation to take advantage of minimum duct work. No large wall openings — small ducts fit between standard studding.

You can rely on

FEDDERS

World's largest-selling air conditioner

Now, for less than \$600, you can buy and completely install the powerful 3 HP Fedders Adaptomatic in a house wired for 230 volts, including average duct work to connect to warm air system. Why not use it as standard equipment to merchandise every house in your new building project?

Installation can be made in a matter of hours, because the Fedders Adaptomatic is an all-in-one air conditioner completely assembled and tested at the factory. It's ready to operate when you get it. No water needed, no pumps or piping. No on-the-site assembly, no separate refrigerant lines, no difficult refrigerant charging. No large wall openings like other all-in-one air conditioners require. No objectionable separate outside condensing unit. Fedders Timesaver split chassis facilitates handling and installation in cramped quarters.

Even if your plans don't call for warm air heating, you can install the Adaptomatic anywhere in any kind of home at big savings. Engineered for easy installation in attic, crawl space, garage, utility room or economical drop-ceiling plenum which eliminates cold air ducts, thanks to Fedders exclusive system of pressurized condenser air.

Homebuilders buy the Fedders Adaptomatic at a special builders' discount. Owners enjoy a 5-year warranty on the hermetic system. Get all the facts now. Call your Fedders representative or mail this coupon.



SEND FOR SPECIFICATIONS FOLDER!

FEDDERS-QUIGAN CORP. — Dept. HH-37
Maspeth 78, New York

Gentlemen: Please send me, without obligation, complete information on central air conditioning with Fedders Adaptomatic.

PLEASE PRINT

NAME.....

STREET ADDRESS.....

CITY.....STATE.....



Uniform Deposit Receipt and Agreement of Sale
(Adopted by the San Francisco Real Estate Board July 1, 1944)
San Francisco, California

Feb. 20 1957

RECEIVED FROM *Joseph P. Bradley,*
hereinafter designated as the purchaser, the sum of *One thousand and two hundred and fifty*
being deposited on account of *Twelve thousand and five hundred* (\$ *12,500*) Dollars
lawful money of the United States of America, the purchase price of the following described property
of San Francisco, State of California

Lots 13-14-15 Block 16 in E.H. and real property attached and real property attached one residence (single story with detached garage) two and gardening buildings

CONDITIONS OF SALE *90* days from property and to report in writing any valid objection thereto.

herein designated as the agent, at his office. If no such objection is received by the expiration of said time to *expire* at his office for the account of the seller, and said seller shall thereupon deliver to said latter office, a properly executed and acknowledged deed of said property, if any such objection to said title is reported, the seller shall use all due diligence to remove it within ninety (90) days thereafter, and if so removed, the balance of said purchase price shall be paid within five (5) days after said objection has been removed and upon delivery of said deed as hereinabove provided; but if such objection cannot be removed within the time allowed, all rights and obligations hereunder may, at the election of the purchaser, terminate and end, and said deposit shall be returned to the purchaser, unless he elects to buy said property subject to such defect. If said purchaser shall fail to comply with any conditions at the time or in the manner herein provided, said seller shall be retained by the seller as liquidated and agreed damages; or said seller may, at his option, apply said deposit on the account of purchase price of said property and enter suit against said purchaser to compel the specific performance of this agreement. Ten days from date of termination of time allowed purchaser are hereby allowed seller within which to file said suit, and in case said seller does not file said suit within said ten days, it shall be deemed that he has elected to retain the deposit as liquidated and agreed damages.

Upon the approval of this agreement by the seller, purchaser agrees to pay an additional deposit on account of purchase price of the sum of \$ *None*. Possession of premises to be given as of date of recordation of deed, or on or before *April 30 1957* days from date hereof, rents, insurance and interest, shall be pro-rated as of date of recordation of deed. Seller to pay cost of U. S. Documentary Stamps. Subject to any zoning and set back ordinances of the City and County of San Francisco, and the singular includes the plural. In this agreement, the masculine gender includes the feminine and neuter, and the singular includes the plural. Time is of the essence of this agreement.

SUBJECT TO THE APPROVAL OF SELLER: *30* days from date hereof are hereby allowed for approval.

Harold J. Hochmeyer
Agent for Seller

The undersigned, hereinabove designated as the purchaser, hereby agrees to purchase the above described property for the price and according to the conditions above specified.

Joseph Paul Bradley and/or Jean E. Bradley
Purchaser

Address: *1764 1/2 Pacific St.*

APPROVAL OF SELLER: The undersigned, herein above designated as the seller, hereby approves the sale of the said property above described upon the terms and conditions hereinabove set forth and agrees to pay the said agent, on demand, the sum of (\$ _____) Dollars for services rendered. In the event a deposit is forfeited, one-half of said deposit shall be received or retained by said agent, but said agent shall, in no event, be entitled to receive or retain an amount in excess of the commission above specified.

H. Hochmeyer
Seller

the quality touch closed this sale

Modern builders know today's homes aren't sold by short-cuts or second-rate materials . . . but by quality construction and quality products. That's the reason they install Schlage locks throughout their homes.

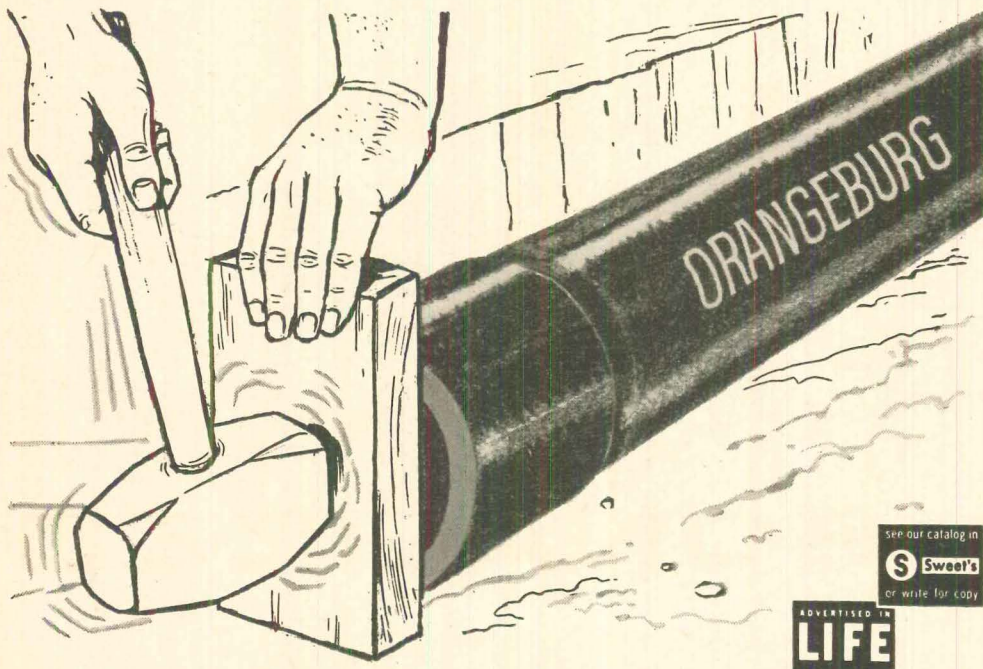
A Schlage lock on the entranceway is a home's first impression of quality . . . introducing home-buyers to the other carefully selected features found within. Schlage locks throughout a home maintain that first impression . . . keep reminding prospective customers of the quality construction story — and it's the quality builders who are hanging up the "Sold" signs most often today.

Tell Schlage's "Touch of Quality" Story to Quality-Minded Home-Buyers . . . with Schlage's new Residential Promotion Package . . . a colorful, complete merchandising program prepared by Schlage to assist your sales efforts. For complete information on Schlage's Residential Promotion Package, contact your Schlage dealer or write direct to San Francisco, Dept. E-3.



for further details check numbered coupon, p. 224

ROOT-PROOF JOINTS



No Compounds, No Calking!

Builders know that it takes modern materials and modern methods to cut construction costs today. And when it comes to sewer pipe they find ORANGEBURG's the answer!

Light-weight 8-foot lengths are easier to handle, easier to install. No cement, no calking, no compounds to make an ORANGEBURG Taperweld Joint. A tap or two and the joint seals root-proof.

Orangeburg is readily sawed to any required length and quickly tooled on the job — another reason why builders like it.

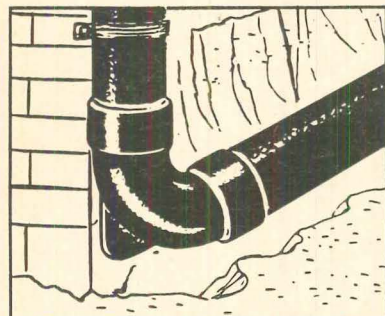
Orangeburg Root - Proof Pipe is made in 2", 3", 4", 5" and 6" sizes.

Use it for sewer lines from house to street main or septic tank, down spout runoffs, storm drains and other outside non-pressure underground lines. Orangeburg also comes *Perforated* in 4" size for foundation drains, septic tank filter fields, draining wet spots everywhere. Look for the Orangeburg trademark. Get the *genuine*. For facts write Dept. HH-37.

ORANGEBURG FITTINGS



They simplify the installation . . . save you time, trouble and money. Make an all-Orangeburg high quality pipeline.



DRAIN THAT ROOF WATER AWAY!

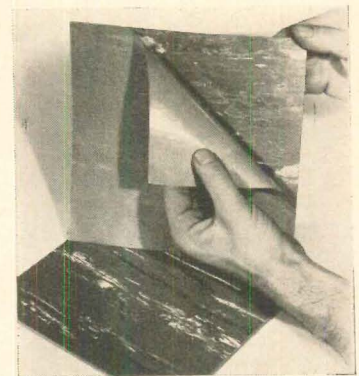
Installed down spout runoffs have helped close the sale of many a new house.

Roof water left to splash down on the ground seeps through to the garage or cellar floor—makes a mud hole of the yard, or an eyesore on the lawn. Draining that roof water away with Orangeburg Root-Proof Pipe—installed quickly, easily, economically... helps sell the house.

ORANGEBURG MANUFACTURING CO., INC.—Orangeburg, N. Y.—Newark, Calif.

ORANGEBURG®

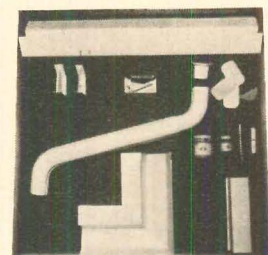
ROOT-PROOF PIPE AND FITTINGS



e. **Peel 'N Stick floor tile**, in vinyl or rubber, has a dry adhesive backing protected by polyethylene treated paper which overhangs the four sides. To install, you peel off the paper, stick tile to a smooth floor surface: linoleum, new floors, concrete or old flooring. Tile can be taken up and replaced since adhesive is said to retain its grip. Company says prices average less than \$1 psf. Robbins Floor Products, Inc., Tusculumbia, Ala.



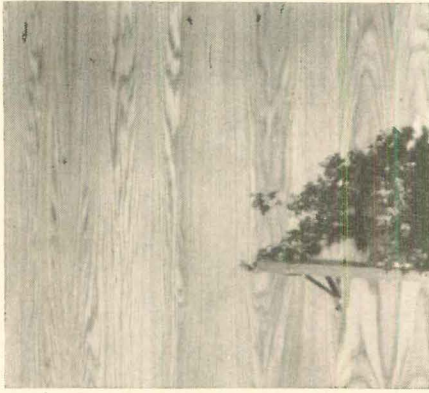
f. **Spun mineral insulation** is light-weight and has a spring-like rigidity. Big Six blanket fits snugly between rafters, leaving hands free for stapling flanges. It has k factor of 0.27 as recommended for mineral wool blankets in ASH AE Guide; density—2.0 to 2.5 lb./cu. ft.; water vapor transmission is less than one perm. Six inch blankets are available 48" l. x 15" w. Baldwin-Hill Co., Trenton 2, N.J.



g. **Permadrain gutters** and downspouts are made of Fiberglas reinforced polyester, need paint, are rust proof, freeze proof. Miters for inside and outside corners are molded of one piece. Slip fit elbows will fit wide as well as narrow roof overhangs; downspouts snap-in. Cost, \$1.60 per running foot includes cost of miters, elbows, downspouts, ends, etc. Permanent Products, Inc., St. Paul 1, Minn.

continued on p. 209

for further details check numbered coupon, p. 224



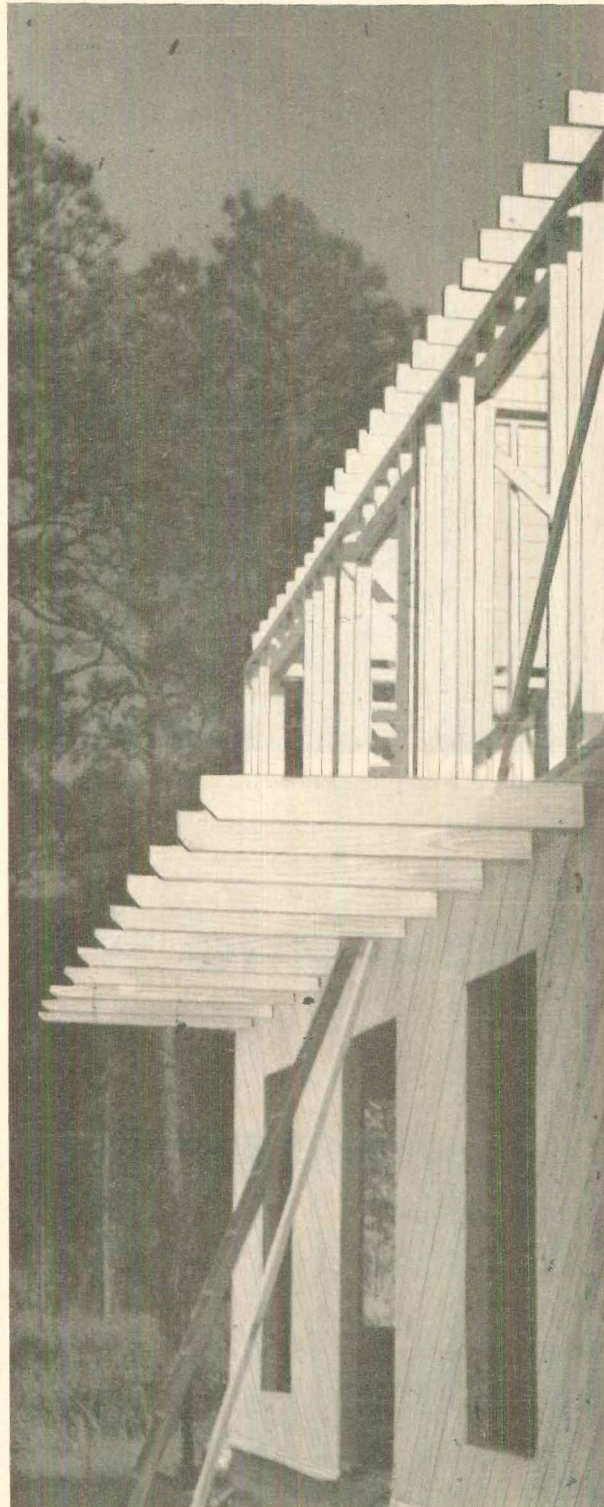
k. MARK 16 interior wall panels are made of plywood finished with transparent vinyl film. Panels come packaged nine to a set and one package panels a 12' wall 8' high. Each piece is 16" wide, 8' long, 1/4" thick. Mark 16 panels can be fastened directly to studs 16" o.c. with either special fasteners attached to back of the panels, which are blind nailed into the furring strips, or with wire brads. They require no upkeep and are resistant to grease, acids or alcohol. Lipstick, crayon and ink can be wiped away with soap and water and the finish is not affected by humidity or temperature changes. Seven woods are available: plain sliced red oak, white oak, walnut, rift cut white oak, light and dark ribbon stripe Philippine mahogany and natural birch. Cost of materials for a 12' x 8' wall begins at around \$53.76. Price includes special fasteners. Nickey Bros., Inc., Memphis, Tenn.



I. DROP-TOP UTILITY TABLE was designed originally as a work bench, has now become a jack-of-all-trades because of its handsome finish and easy mountability. Rigid steel brackets finished in heavy baked enamel support the work top which is 60" l., 24" w., 1 1/2" thick and is splinter, warp and dentproof. Top is made of smooth hard panels of high density wood and plastic which sandwich a core of solid wood. Drop-top folds back against wall when not in use. In a horizontal position, it is held securely by the brackets which lock automatically. Top, brackets cost about \$27.50. Sturdi-Bilt Steel Products, Inc., Chicago.

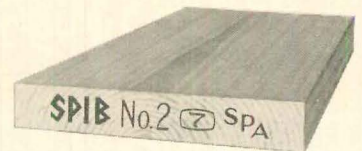
"The Consistent Quality of GRADE-MARKED SOUTHERN PINE Pays Off Every Time!"

says Robert Walker, Contractor, Metairie, New Orleans, La.



"When I custom-build a house, my reputation is at stake every step of the way. So I'm naturally interested in quality building materials to uphold that reputation.

"That's why I always specify Grade-Marked Southern Pine. From my twenty years of experience, I know that ordering all Southern Pine by grade-mark assures me of premium quality lumber. That SPIB Grade-Mark is my safeguard for lumber that is consistently up to grade. I have to have that assurance to custom-build a house that will please the customer and be a hallmark of my reputation."



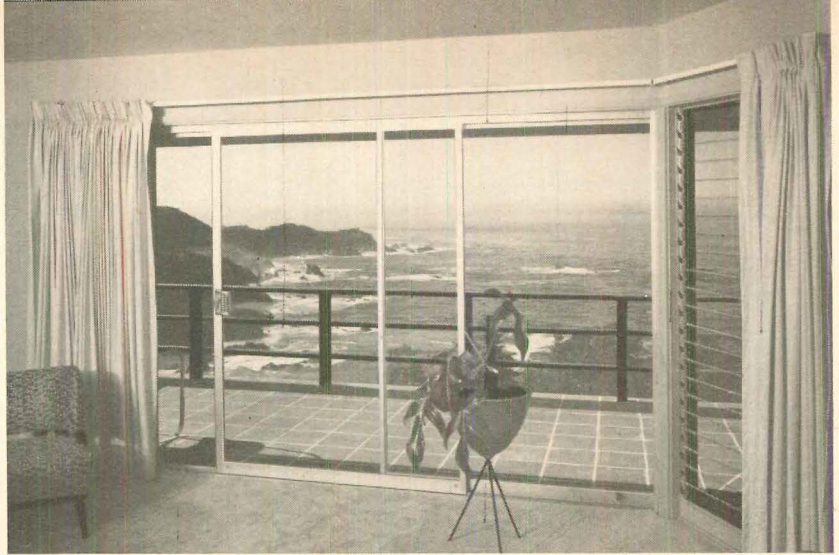
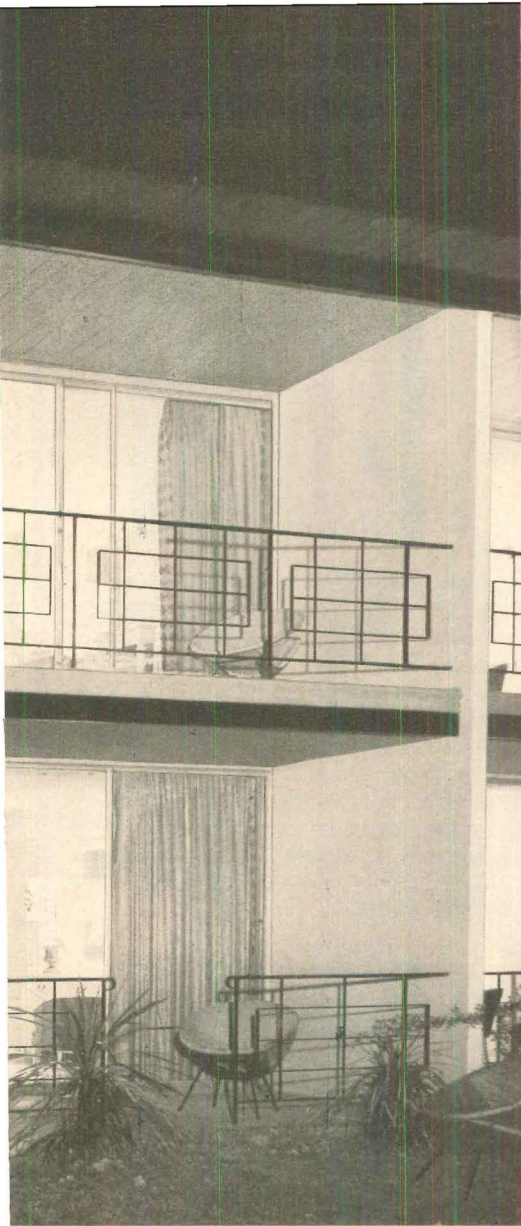
*Seasoned for
Better Performance*

Send **FREE** copy of
"Specifications
for Residences"



Name _____
Address _____
City _____ State _____

SOUTHERN PINE ASSOCIATION • P. O. BOX 1170
NEW ORLEANS 4, LA.



Beautiful view of the ocean makes this motel room memorable to guests. Ador alumilite finished sliding glass doors are weathersealed for even the most extreme exposure locations.



Sliding glass doors used in every unit of this luxury motor hotel are a distinctive design factor which attracts guests.

Photo by Julian Graham, Pebble Beach, Calif.

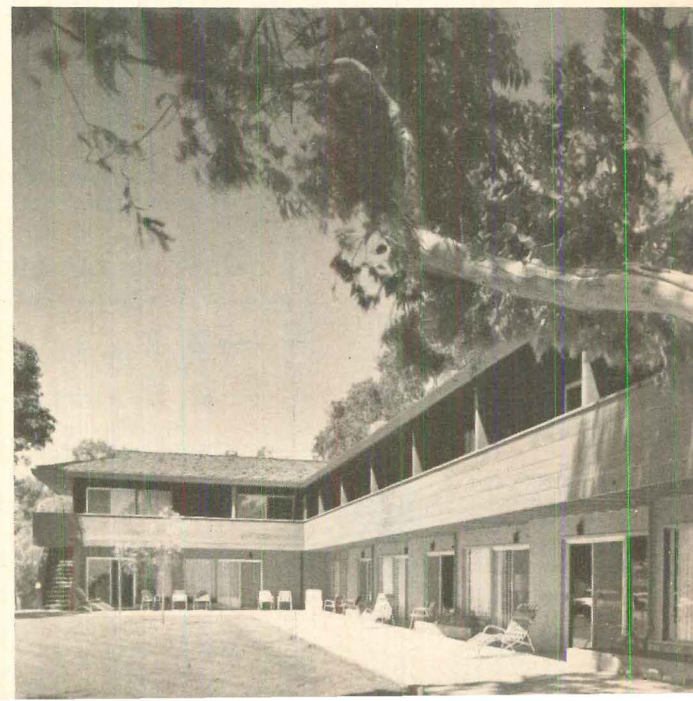
with sliding glass doors

Major new trend in motel and hotel design is the dramatic use of the sliding glass door. With some 56,258 motels competing for the tourist's dollar across the country, the open-view room with its sliding glass door has become a big factor in successful motel operation. Motels and hotels from coast to coast are finding the use of Ador all-aluminum sliding glass doors a real competitive advantage.

This sliding glass door trend is motivated by the need for open display of the motel room to the guest—but beyond this indoor-outdoor appeal there are many practical advantages. Guests and luggage find easy entry through the fingertip-action Ador doors. Furniture can be readily transferred from room to room through the wide openings and easily moved over the low Ador threshold. Of special importance is the Ador's exterior lock arrangement which can be keyed and master-keyed.

But, perhaps the greatest value the sliding glass door imparts is a feeling of luxury — at minimum cost. Details such as custom design lucite grip hardware and beautiful satin-silver finish are standard on all Ador doors. Write Ador Sales, Inc., Fullerton, California for complete information.

The attractive indoor-outdoor atmosphere of this motel is created by Ador sliding glass doors in each unit.



for further details check numbered coupon p. 324



Opportunities Unlimited

to combine beauty and utility in the modern home with

H&K Perforated Metals

Among its many uses H & K perforated metals are utilized in:

- Room dividers and partitions
- Ventilator grilles in doors
- Sink fronts
- Cabinet ventilators
- Heating and air conditioner
- Duct grilles
- Decorative railings
- Radio speakers and Hi-Fi systems
- Grilles for exhaust ventilators
- Cabinet shelving
- Food and cleaner racks
- Kitchen utensil hanging racks
- Clothes hampers
- Portable and built-in furniture
- Lighting fixtures
- Household appliances

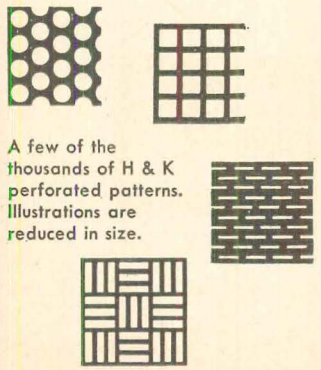
Also other materials for ceiling, wall and floor tile using perforation and inset

Architects, builders and product designers are discovering many new ways to effectively use Harrington & King perforated metals. In basic construction units, in accessories, in appliances, perforated metals have proven to be an ideal medium for decoration, for utility and where a combination of these features is essential.

In the kitchen, in the living room, in the rumpus room—in every room in the house—perforated metals are used for purposes of concealment, ventilation or for appearance alone. Although rich in beauty, they are inexpensive. Thousands of different perforated patterns are available.

In addition to perforating practically all metals in various thicknesses, H & K can perforate most plastics and composition wood products—furnished in sheets, rolls or pieces cut to size. Margins or unperforated areas can be specified.

FILL IN AND MAIL COUPON TO NEAREST H & K OFFICE



A few of the thousands of H & K perforated patterns. Illustrations are reduced in size.

THE Harrington & King PERFORATING CO., INC.
 Chicago Office and Warehouse New York Office and Warehouse
 5677 Fillmore St. • Chicago 44, Ill. 104 Liberty Street • New York, N.Y.

Please send me GENERAL CATALOG NO. 62
 STOCK LIST OF PERFORATED STEEL SHEETS

NAME _____ TITLE _____

COMPANY _____

STREET _____

CITY _____ ZONE _____ STATE _____



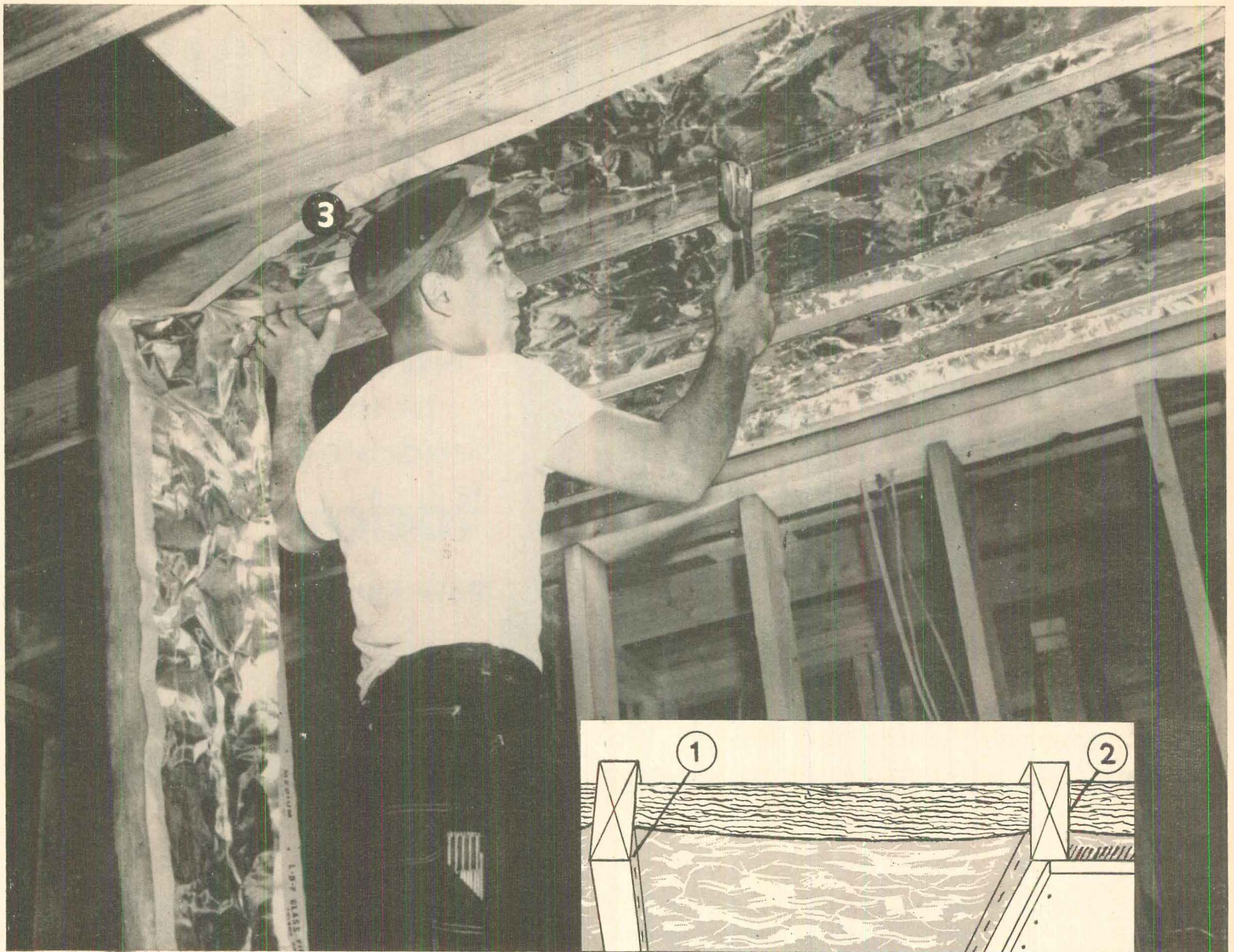
h. Wascolite Showerwall lifts out for tub cleaning, clicks back in place for showers. Panels are made of acrylic plastic embedded with gold mesh. Tub enclosure unit comes in two sizes: 5' w. x 5' h. at \$79.95; 5'-6" w. x 5' h. at \$89.95. Showerwall enclosures are 5' w. x 6' h. at \$98.95; 5'-6" w. x 6' h. at \$101.95. All kits include two panels, extruded aluminum top, bottom and side channels, matching handles, screws, mastic. Wasco Products, Inc., Cambridge, Mass.



i. Standard windows are converted to take-out windows by means of Air-Loc hardware. Applied to stock wood frames and sash, it makes windows easy to zip out, click back into place. Unique sash balances make for easy up-and-down operation; automatic "click-in" balance lock requires no tapes, cables, levers to unhook or release. Movable channel adjusts to width of window, gives smooth operation plus weathertightness. Unique Window Balance Corp., New York 54, N.Y.



j. Toastmaster hot-food server is a two-drawer, stainless steel electric warming unit that can be built into kitchen cabinet bases. Dimensions are 21¼" h., 21⅛" w. and 24¼" d. including a 1½" outlet box. Moisture control dial regulates moisture in drawers to keep food from becoming too dry or too moist. Server operates on 110 v. circuit, uses 800 watts, is insulated with Fiberglas. \$299.50. Toastmaster Products Div., Elgin, Ill.



Why L·O·F Glass Fibers' Home Insulation is easy to install: (1) Wide facing tabs fasten quickly to framing, form dead air space; (2) Resilient blanket retains snug fit, prevents heat leakage; (3) Weighs as little as 1 oz. per sq. ft.—is easy and pleasant to handle, stays put for fast, one-man installation.

New lightweight L·O·F Glass Fibers' Home Insulation

- ◆ Provides top insulating efficiency . . . in summer or winter
- ◆ Speeds heating, cooling cycles; keeps homes more comfortable

Get the 3-way protection of top insulating efficiency, low heat storage, and efficient vapor barrier in one easy-to-install package.

Millions of dead air cells trapped between fine glass fibers in L·O·F Glass Fibers' Home Insulation reduce heat transfer; keep homes cooler in summer, warmer in winter. Light weight and low heat storage help homes reach desired temperatures faster. Reflective facing is an excellent vapor barrier; unfaced outer side allows insulation to "breathe".

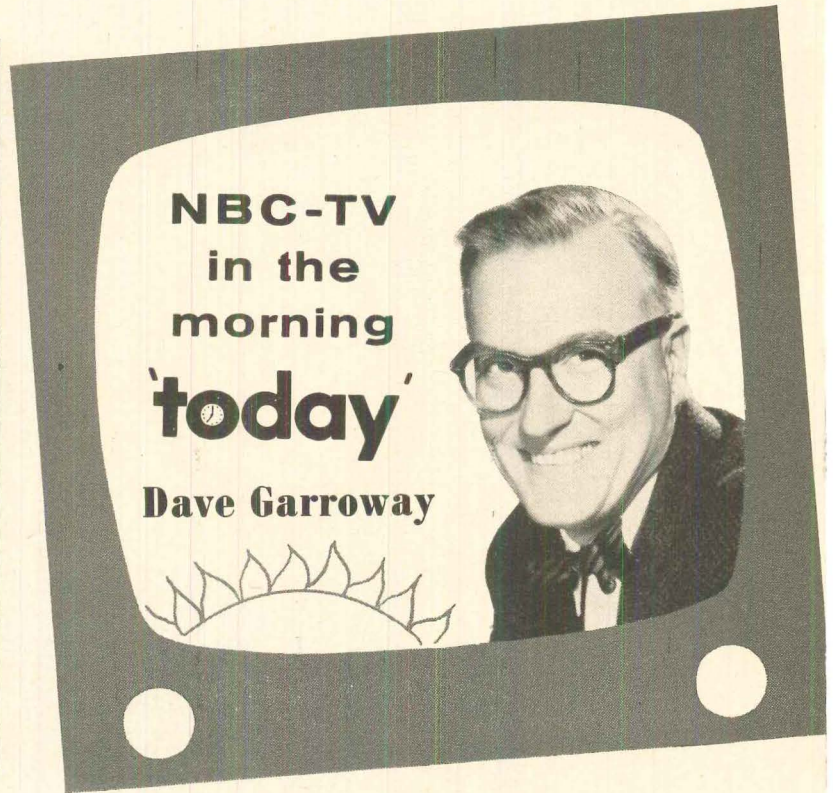
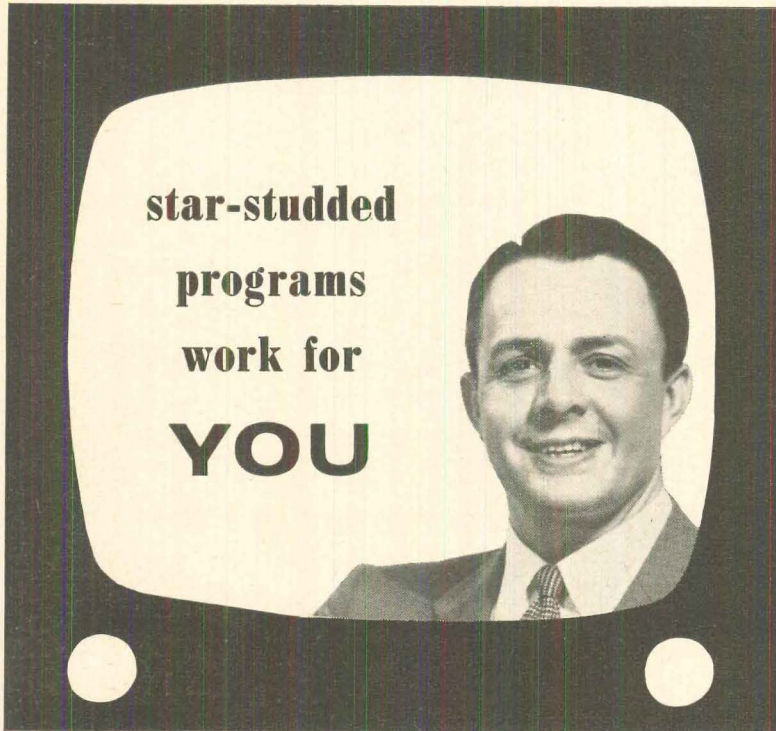
L·O·F Glass Fibers' Home Insulation more than pays for itself with fuel savings . . . adds new sales appeal to every home. Installation is fast—and every job is permanent: glass fibers can't burn; won't rot or mildew; do not pack, settle, or crumble.

Get fast delivery on L·O·F Glass Fibers' Home Insulation, in standard widths and any of three thicknesses, from the distributor nearest you. For his name, write: *L·O·F Glass Fibers Company, Dept. 21-37, 1810 Madison Avenue, Toledo 1, Ohio.*



L·O·F GLASS FIBERS COMPANY • TOLEDO 1, OHIO

How this BIG NETWORK TV

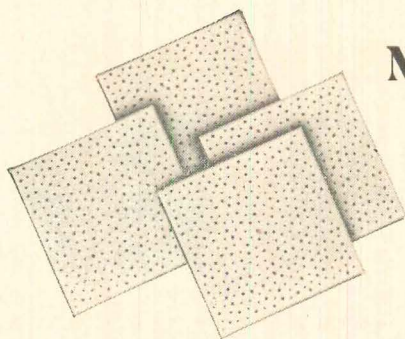
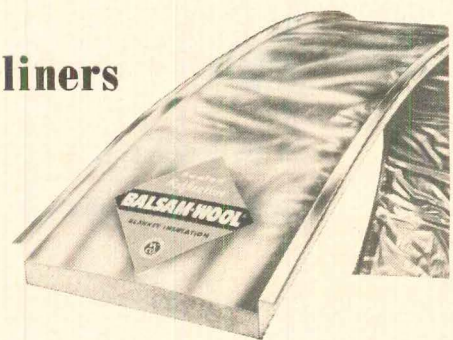


Stars known and welcomed by millions—topnotch shows of established popularity—help you sell the features that people want most in their homes today! What are

those features? First—year-round comfort, savings on heating and air conditioning costs. Second—a quiet, restful home with no noise nuisance.

Balsam-Wool insulation with reflective liners

Balsam-Wool sealed insulation with reflective liners is an ideal insulation for the air conditioned home—or any home. This new product was especially developed for air conditioning economy...greater summer and winter comfort. Exclusive spacer flanges position the blanket for maximum efficiency...allow proper air spaces on each side of the blanket. Balsam-Wool sealed blanket insulation is sold under a money-back attic guarantee.

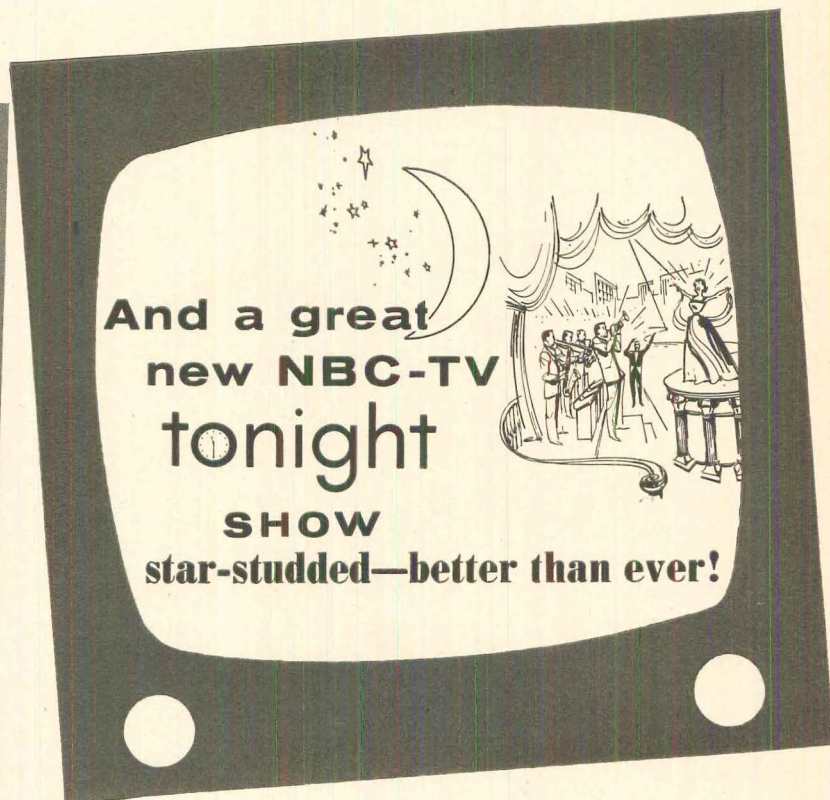
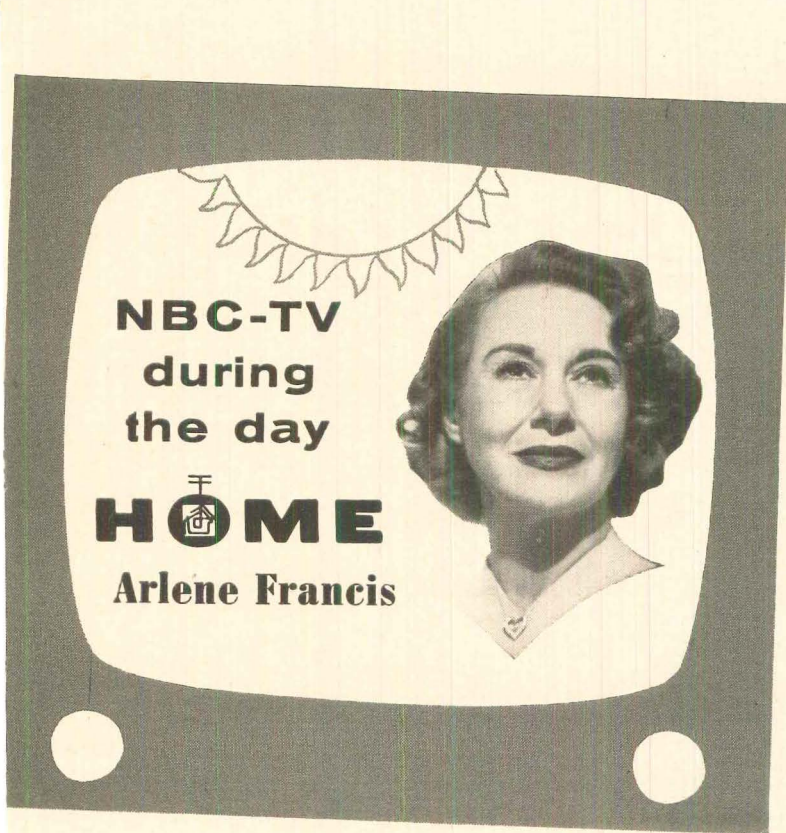


Nu-Wood random drilled acoustical tile

Another big, new product to meet today's demand is Nu-Wood random-drilled acoustical tile. This predecorated, light reflective tile helps create a pleasing, over-all pattern when used on ceilings or walls...brings beauty as well as noise-quieting into the home. The full-random pattern lends a smart, yet practical, touch to your homes.

And the joints are *all-purpose* for quick, easy, 4-way application—you can use Nu-Wood clips, staples, nails or adhesive.

helps you sell quality homes



Sells home-buying prospects on the features they want most

Balsam-Wool sealed insulation with reflective liners fits the ever-growing demand for home comfort and savings—because research has demonstrated that a properly insulated home can be heated or air conditioned for as little as \$12.00 per month.

Nu-Wood random drilled acoustical tile—beautiful, efficient—is especially designed to take the nuisance out of noise. Both these nationally advertised products are now brought into homes throughout the country through the medium of network television!

How YOU can benefit

Balsam-Wool insulation with reflective liners and Nu-Wood random drilled acoustical tile are sold only by lumber dealers. See *your* lumber dealer now. Ask him about attractive, eye-appealing displays that help sell *your* prospects, and about TV posters you can use

in selling homes to today's quality-minded market. Let Balsam-Wool® and Nu-Wood® help you have a better, brighter, more profitable 1957!

Wood Conversion Company, Dept. 236-37, First National Bank Building, St. Paul 1, Minnesota.

NU-WOOD

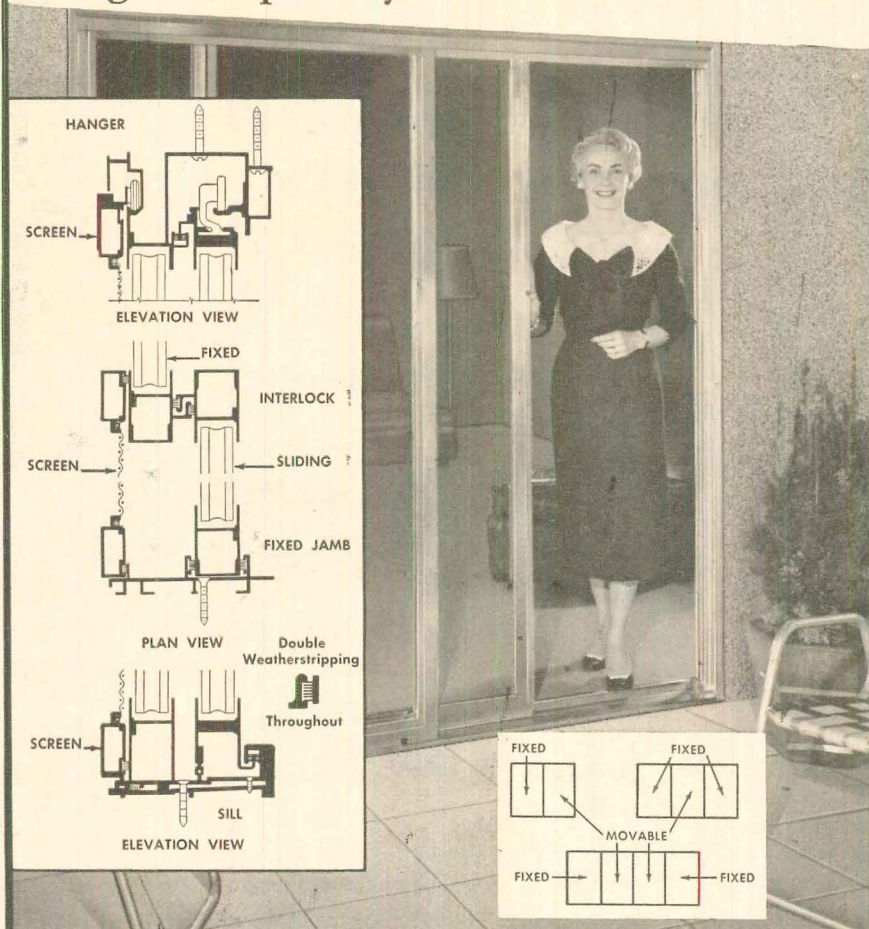
BALSAM-WOOL

TWO GREAT PRODUCTS FOR THE BUILDING INDUSTRY

for further details check numbered coupon, p. 224

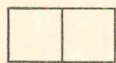
New Fleetlite Sliding Glass Door

Designed Especially for Northern Weather

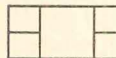


Now you can specify Fleetlite Sliding Glass Doors or attractive Picture Walls that block winter winds and western dust storms yet bring outdoor beauty into any room. Your clients will appreciate the extra benefits of this quality engineered trouble-free construction.

Doors slide silently and easily on overhead ball bearings. Screens glide on nylon rollers. Doors interlock with double mohair weather stripping on all four sides. Specially designed aluminum extrusions provide rigidity and maintain alignment. You can specify plate glass or insulating glass up to one inch thick.



Double Horizontal Sliding Windows lift out for easy cleaning. Mohair weatherstripped.



Picture window combination with double, double-hung flanking windows.



Jalousie Windows and Doors protect in any climate. Inside screens replaceable with storm sash.

Achieve design harmony with matching Fleetlite double hung and sliding windows.

Please send literature on:

- Sliding Glass Doors
- Horizontal Sliding Windows
- Double-Hung Windows
- Jalousie Windows and Doors

Name.....
 Address.....
 City..... State.....



FLEET OF AMERICA, INC., 2013 Walden Ave., Buffalo 25, N. Y.

608. 1957 Dir Plywood Catalogue. Douglas Fir Plywood Assn., Dept. HH, Tacoma 2, Wash. 12 pp.

Fir plywood grades, specialty products and application data in condensed tabular form. Book is indexed for AIA filing systems, includes three pages of structural drawings that describe recommended fir plywood uses for floor construction, wall sheathing, roof sheathing and soffits.

***. Unlock the door to a new world of color. Martin-Senour Co., Dept. HH, 2500 S. Senour Ave., Chicago. 20 pp. 25¢

One of the handsomest paint books to come along, with swatches and sketches showing how to carry color from the exterior in—particularly appropriate for the patio house where the outdoors is as much a part of the house as the living room. Suggested color plans for 12 types of houses plus ten keys to color harmony, set down in a series of rules to guide almost anybody to a better use of color.

610. Perforated materials. The Harrington & King Perforating Co., Inc., Dept. HH, 5677 Fillmore St., Chicago. 128 pp. General catalogue No. 62 revised to provide latest data for stylists, designers, architects. Illustrations include hundreds of different standard patterns at actual size, information lists hole size, centers and per cent of open area. Other sizes of standard patterns are listed in tables below corresponding patterns. Book is indexed according to fabrication, materials perforated, sizes, patterns, etc.

611. Richmond Snap-ty Form Book. Richmond Screw Anchor Co., Inc., Dept. HH, 816-838 Liberty Ave., Brooklyn. 18 pp.

A how-to-do-it manual for contractors, small home builders, lumber dealers. Company has included what they believe to be the best panel system seen in use in the field. Includes a light modular panel design, heavy modular panel design plus fabrication and installation details, special form items.

612. Marlite. Marsh Wall Products, Inc. Dept. HH, Dover, Ohio. 8 pp.

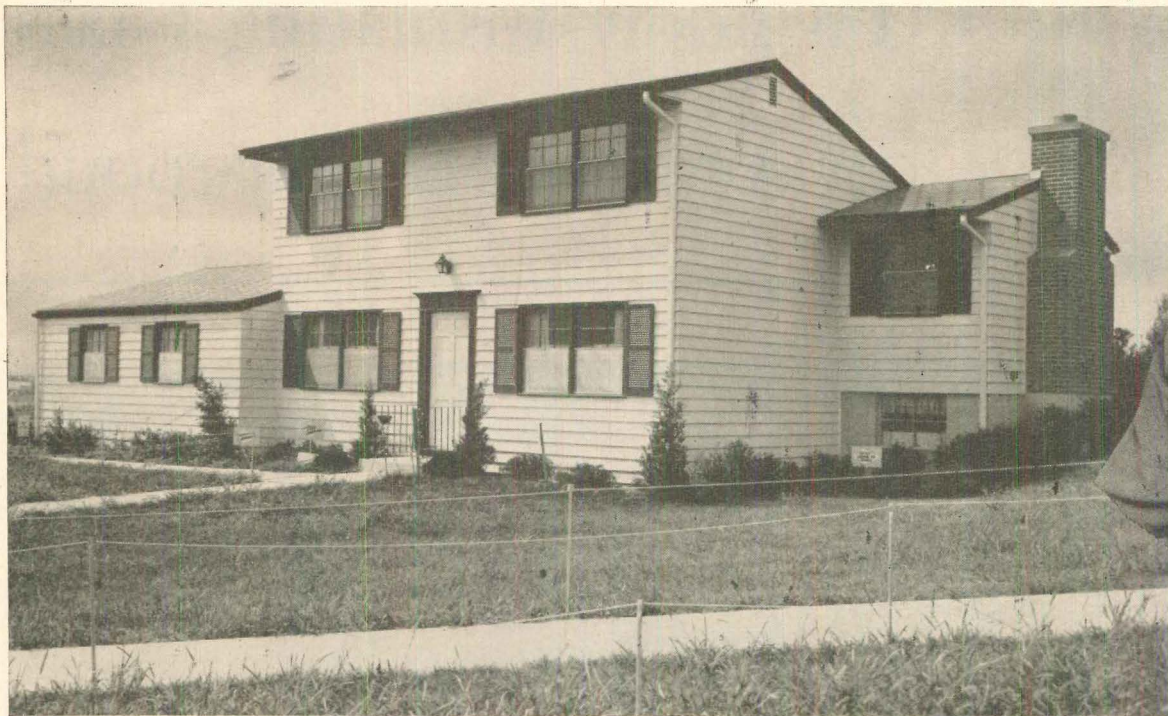
The plastic-finished paneling for walls, ceilings and work surfaces is illustrated in some detail in this little booklet. You'll gleam information about Marlite Hi-Gloss panels, Marlite Wood-panel and marble panel, Marlite plank and block and Korelock—a strong, rigid hollow-core paneling with a special tongue and groove joint design for easy installation.

613. Technical Information Bulletin, No. 4. Insulation Board Institute, Dept. HH, 111 W. Washington St., Chicago 2, Ill. 4 pp.

Revised data on "The Use of Insulation Board 1/2" Sheathing in Economy Housing." Characteristics are reviewed as are qualities. Among the latter, econ-

(continued on p. 220)

AIR CONDITIONING SELLS TODAY'S HOMES



"Air conditioning gives us a distinct sales advantage in our \$17-23,600 homes"

*says John Maultsby,
President of Developments, Inc.,
Kansas City, Kansas.*

"We wanted a selling 'plus' when we began developing our 250-acre tract of houses," reports Mr. Maultsby. "That's why we included air conditioning . . . it carries a lot of weight with prospective buyers. Many new homes out here have this feature, since many customers insist on it.

"In these homes," continues Mr. Maultsby, "we install 3-ton Deering Tri-Paks charged with Du Pont 'Freon' refrigerants. It's not unusual to have many consecutive days with temperature over 100°F., yet the units keep rooms comfortable at all times . . . and we haven't had any moisture problems at all, even in Kansas City's high humidity.

"Our homes sell from \$17,000 to \$23,600 and naturally air conditioning increases the cost of down payment. But this hasn't proved

an obstacle at all. Most customers are willing to pay extra for this modern convenience."

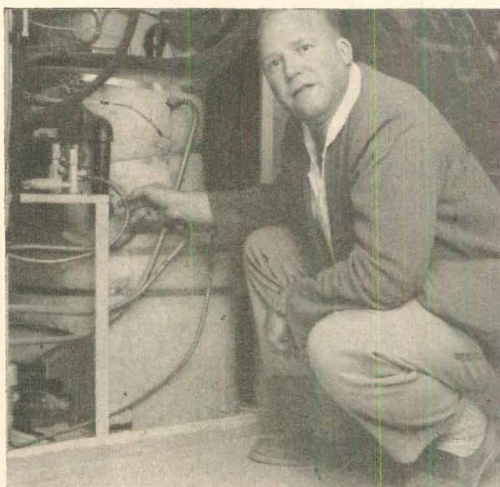
Use these survey facts to help sell the air conditioned homes you build

When Du Pont asked owners what they enjoyed most about their air conditioning, these were some of the answers given:

Feeling of coolness	41%	Rooms clear of dust	8%
Sleep much better	22%	Feel more efficient at work	7%
Freedom from humidity	9%	Family enjoys home life more	7%

Du Pont's new market survey, from which these figures were taken, was conducted among urban and metropolitan households. Figures represent per cent of respondents who now own air conditioning. Only leading reasons are shown.

Why you should always insist on units charged with "Freon"



When you select air conditioning units for the homes you build, don't take the refrigerant for granted. No component is more essential to the efficient, trouble-free operation of air conditioning equipment. That's why it's so important to specify Du Pont "Freon" refrigerants for the air conditioning equipment you install.

When you specify a "Freon" refrigerant, you can be sure it will not give you any trouble from acids or moisture. Du Pont's 25-year experience manufacturing "Freon" is your assurance of unsurpassed quality and purity. And you can be sure "Freon" refrigerants are safe—nonflammable, non-explosive, virtually nontoxic.

Learn how air conditioning has helped others to sell homes. Send for the Du Pont brochure "What Successful Builders Think of Home Air Conditioning." For your free copy, write to E. I. du Pont de Nemours & Co. (Inc.), "Kinetic" Chemicals Division 128, Wilmington 98, Delaware.



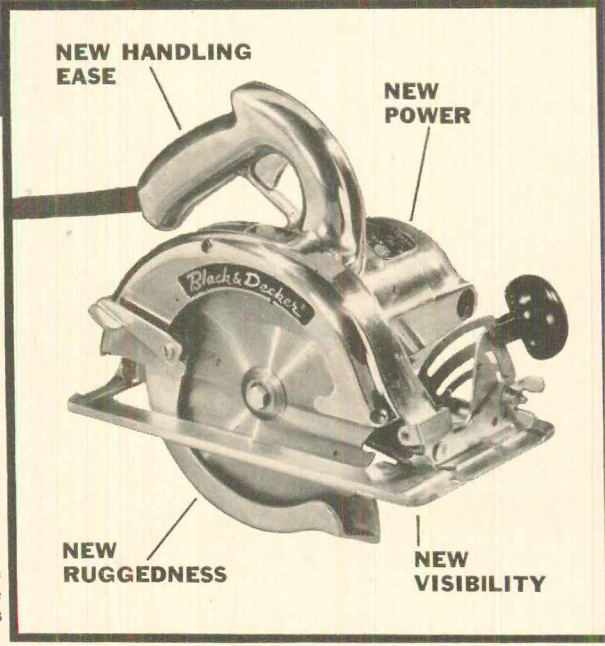
for further details check numbered coupon, p. 224



New Saws designed with *YOU* in mind... by *Black & Decker*®

BUILDER'S BEST BUY

- **NEW POWER**—Cooler running B&D-built motor is custom-engineered for tough sawing jobs, continuous operation.
- **NEW HANDLING EASE**—Streamlined lightness and balance, easy depth and bevel adjustments, added safety features, guarantee better control of saw in the wood.
- **NEW RUGGEDNESS**—From the motor out . . . your Black & Decker Saw is built to last for years of rugged, dependable sawing. Unsurpassed B&D quality!
- **NEW VISIBILITY**—New picture-window view, new double guide edge make line-of-cut and cutting edge of blade visible at all times. New air flow blows sawdust clear of job, clear of your eyes.



Board for board—job for job —B&D Saws outcut 'em all!

On-the-job tests prove new B&D Saws outcut, outperform, outlast other builder saws—with power to spare!

New streamlined lightness and balance, easy depth and bevel adjustments, added safety features, plus plenty of long-lasting, rugged power. Black & Decker Heavy-Duty Saws are best be-

cause they're made better . . . they're best because they're easy to control in the wood! For more new saw information, send your name and address to: THE BLACK & DECKER MFG. Co., Dept. H-703, Towson 4, Maryland.

4 Builder models . . . from \$69⁵⁰



Black & Decker®

World's Largest Maker of Portable Electric Tools



omy. The Institute points out that builders get in a single material a structural product that meets design conditions of FHA and all model building codes; insulation against heat passage; weather-tightness which eliminates need for building paper, etc.

614. Vacu-Flo steel tubings and fittings. H-P Products, Inc., Dept. HH, Louisville, Ohio. Folder.

The products uses for vacuum systems and conveying lines with well-charted and diagrammed form. These steel sections are lightweight, easy to assemble. Specifications and assembly drawings are given.

615. Eljer Plumbing Fixtures. Eljer Div. of the Murray Corp. of America, Dept. HH, No. 3 Gateway Center, Pittsburgh. 40 pp.

The company's line of plumbing fixtures and brass goods. Shown are new items like modern brass fittings now available on most Eljer fixtures. Roughing-in measurements for most fixtures are shown and the Eljer colors—seven pastels plus white—are pictured.

616. Perlite Design Manual. Perlite Institute, Dept. HH, 45 W. 45th St., New York 36. 80 pp.

Book contains all related specifications, data and detailed drawings for complete roof and floor systems, curtain wall back-up and other building sections. 18 different specification and data units are published in loose-leaf form and extra copies may be had for easy reference by architects' and engineers' representatives on construction sites and for distribution to contractors preparing bids.

617. Davidson Architectural Porcelain. Davidson Enamel Products, Inc., Dept. HH, 1104 E. Kibby St., Lima, Ohio. 20 pp.

Current applications in curtain-wall construction and facing panels are shown in photos and installation drawings in this new revised reference catalog. Examples of remodeled structures are shown and detail drawings and specification data are given.

618. South Bend Lathe Catalogue. South Bend Lathe, Dept. HH, South Bend 22, Ind. 80 pp.

Precision machine tools with pictures and prices: engine lathes, vertical spindle milling machines, drill presses, among others with a list of the attachments, tools, chucks and accessories for all machine tools.

619. PyroDor Package Units. Dusing & Hunt, Inc., Dept. HH, Leroy, N. Y. 24 pp.

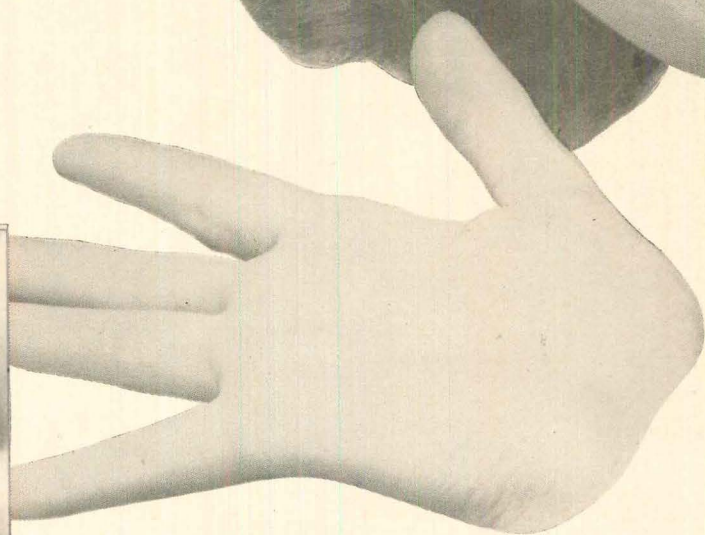
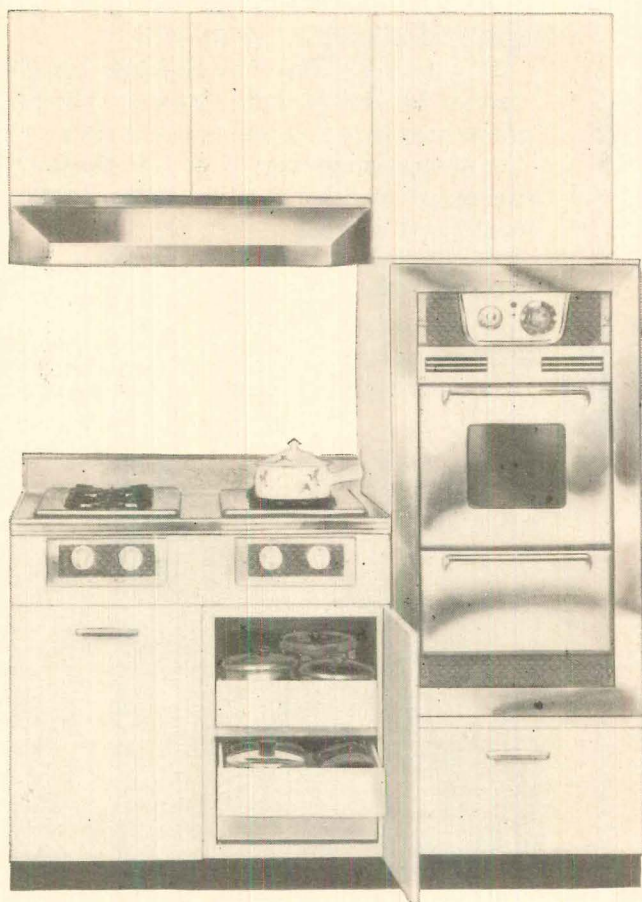
Three PyroDor package units of flush metal doors, frames and hardware are featured here. Architects or engineers can specify from a wide range of standard types and sizes of flush metal doors and metal frames from stock. Typical wall conditions and frames suited to

(continued on p. 224)

The lady raves

ABOUT CONVENIENCE WITH A CUSTOM LOOK

She loves the trim, modern beauty of her Republic Steel Kitchen! She especially appreciates your thoughtful planning of the built-in range and oven . . . cabinets of fire-resistant steel that match the rest of her kitchen . . . loads of easy-to-organize storage room handily near this important work center. And all so easy to keep sparkling clean!



The builder saves

WITH REPUBLIC'S STOCK BUILT-IN UNITS

Republic Steel completely fabricated cabinets can be installed in minutes. Their modular design makes planning easy. There's a stock cabinet for every leading oven brand. Oven supports are plumb and level in uniform steel . . . no expensive callbacks to fix lopsided installations caused by warping or shrinking. With Republic Steel Kitchens, builders are assured of higher quality, greater economy from mine-to-market production facilities. Get the complete story from your Republic Steel Kitchens distributor, or write Republic Steel Kitchens, Builder Sales, 1028 Belden Ave., Canton 5, Ohio.



REPUBLIC STEEL
Kitchens

WHITE • YELLOW • TURQUOISE • PINK

take a
NEW LOOK
at **TREE LIFE®**
HEMLOCK

**...grade for grade,
it's the best buy
on the market today!**

case in point: SIDING. Tree Life Hemlock is an exceptionally good looking siding. It is entirely free of pitch or resins, has a nice even-textured grain pattern. It takes and holds paints and stains well.

Easy to work; Tree Life Hemlock lays flat and straight — stays flat and straight. Resists splitting. Durable; all prime heartwood assures natural decay resistance.

And most important, Tree Life Hemlock is low in cost. Compared to other quality siding materials, it is quite inexpensive indeed.

Available in all standard patterns, both vertical and flat grain. Factory treated, on order, with an effective toxic water repellent that virtually eliminates paint failure caused by moisture coming through paint film. Every piece kiln dried, milled full size, accurately graded.



5 reasons why it pays to specify TREE LIFE®

1. Select West Coast Upland Hemlock—*Tsuga heterophylla*.
2. Kiln dried, carefully graded and manufactured. Conservatively priced.
3. Straight grained, not brashy. Virtually all heartwood. No pitch pockets.
4. Greater strength-weight ratio than Douglas fir. Fewer, smaller knots.
5. Available in all standard grades and sizes. Straight or mixed cars.



**ST. PAUL & TACOMA
LUMBER COMPANY**

HEMLOCK & FIR LUMBER • FIR PLYWOOD • SPECIALTY PANELS

ST. PAUL & TACOMA LUMBER CO.

Department HH, Tacoma 1, Washington

Send basic Tree Life Hemlock Catalog, Specification Guide and other data.

Name _____

Firm _____

Address _____

City _____ Zone _____ State _____



This water closet does not
disturb your peace of mind

The famous Case time-tested Non-Overflow One-Piece water closet
with the whispering flush...produced in 32 decorator colors and spark-
ling black and white. Ask your Case wholesaler or write:*

*PATENTED

CASE MANUFACTURING CORPORATION

33 MAIN STREET, BUFFALO 3, NEW YORK

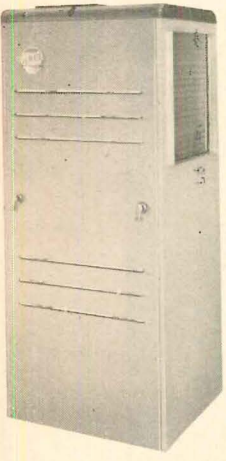
SELL THE DREAM...

with PEERLESS Air Conditioning



Shingles and nails, windows and doors, they make up the house, sure . . . but it's the dream that sells it!

How close does your house come to the dream, the prospect has always had of a house? The closer your house meets that dream, the sooner it will sell.



And, 20th century house dreams include year 'round air conditioning, like the famous PEERLESS systems.

Just any air conditioning, however, isn't enough anymore. It takes quality air conditioning—and quality has been a PEERLESS product for more than half a century.



PEERLESS CORPORATION hh
 1853 Ludlow Ave., Indianapolis 7, Indiana
 Gentlemen: Please send additional information on Peerless "waterless" Air Conditioning.

Name _____
 Company _____
 Address _____
 City _____ State _____

many construction problems are pictured. There's also a section on mortise and cylindrical locks, other hardware and accessories which may be specified as part of the package.

620. Whitco Sash Hardware. Vincent Whitney Co., Dept. HH, Sausalito, Calif. 8 pp.

Illustrations and specifications on the four hardware available for awning type, casement type and transom type wood windows plus the three kinds of hardware operators you can use.

621. Webster Heating-Cooling Conditioner. Warren Webster & Co., Dept. HH, Camden 5, N. J. 12 pp.

The Webster air conditioning system—which incorporates the use of small forced-flow convectors for winter heating and summer cooling—is described. Units are connected to a piping system through which hot water from a boiler is circulated in winter and cold water from a chiller is circulated in summer. A typical installation is shown, as are charts on capacities, cabinet types, dimensions and data.

PRODUCTS AND PUBLICATIONS COUPON

For more information on new products and publications in this March issue check key numbers below and mail to:

House & Home

Room 1021, 9 Rockefeller Plaza, New York 20, N.Y.

NEW PRODUCTS

- A. Dobl-Dome skylight
- B. APC honeycomb panel
- C. APC structural plastic panel
- D. Marcolite hollow core roof panel
- E. Ventarama ventilating skylight
- F. Wascolite skylights
- G. Vanco skylights
- H. The By-Products Co. skylights
- I. Mid-South Industries skylights
- J. Consolite skylights
- K. Naturalite skylights
- L. Pecot Freelites
- M. Architectural Plastics, Inc. skylights
- N. Humphries-Ingersoll wall-hung closet
- O. Riehl Flor-Heat panels
- P. Miller Bros. Micro-Match flooring
- Q. Bird & Son Wind Seal shingles
- R. Ridge Door Co. hardware
- S. Stow twin-beam screed
- T. Allen fire hose station
- U. Thor concrete vibrator
- V. Ductless kitchen hood
- W. American Kitchens mixer shelf
- X. Kitchen-Aire economy package
- Y. Westinghouse air conditioner
- Z. Frigidaire air conditioner
- a. Amana air conditioner
- b. International built-in oil wall furnace
- c. Spartan electric radiator

- d. Steelcraft entrance door
- e. Robbins Peel N Stick floor tile
- f. Baldwin-Hill Big Six insulation
- g. Permanent Products Permadrain gutters
- h. Wascolite Showerwall
- i. Unique Window Balance hardware
- j. Toastmaster hot-food server
- k. Nickey Bros. Mark 16 wall panels
- l. Sturdibilt drop-top table

TECHNICAL PUBLICATIONS

- 608. Douglas Fir Plywood catalogue
- *** Martin-Senour color book
- 610. Harrington & King perforated materials
- 611. Richmond Snap-Ty Form book
- 612. Marsh Wall Products' Marlite
- 613. Insulation Board technical bulletin
- 614. H.P. Products Vacu-Flo equipment
- 615. Eljer plumbing fixtures
- 616. Perlite design manual
- 617. Davidson architectural porcelain
- 618. South Bend Lathe catalogue
- 619. D&H PyroDor package units
- 620. Whitney Whitco sash hardware
- 621. Webster heating-cooling conditioner

* For information about unlisted Technical Publications see below.

NAME _____
 OCCUPATION _____ TITLE _____
 FIRM _____
 STREET _____
 CITY _____ STATE _____

IMPORTANT:

House & Home's servicing of this coupon expires May, 1957

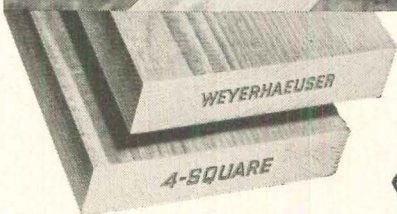
* Any inquiries with money or check enclosures must be addressed directly to the manufacturer. In addressing direct inquiries, please mention

House & Home

and the issue in which you saw the product or publication.

I wish to enter a subscription to **House & Home** for
 1 year, \$6 2 years, \$8
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New Renewal _____
 Signature _____



why builders look for this
brand name on

West Coast Hemlock

West Coast Hemlock is enjoying an increasing popularity among builders. They find that it is light and strong, easy to work, straight-grained, and relatively free from pitch pockets . . . an ideal species for light frame construction.

As finish lumber, West Coast Hemlock is a beautiful, light-colored wood. This feature, plus its remarkably straight grain, makes Hemlock an excellent species for both paneling and molding.

Builders know, too, that the well known Weyerhaeuser 4-Square trademark means that this lumber has been carefully and scientifically seasoned. Kiln-drying assures greater stability, long life, and excellent finishing characteristics. Whether it is framing, siding, sheathing, flooring, or paneling, the 4-Square brand name means that this lumber has been manufactured with precision, accurately graded, and carefully handled and shipped.

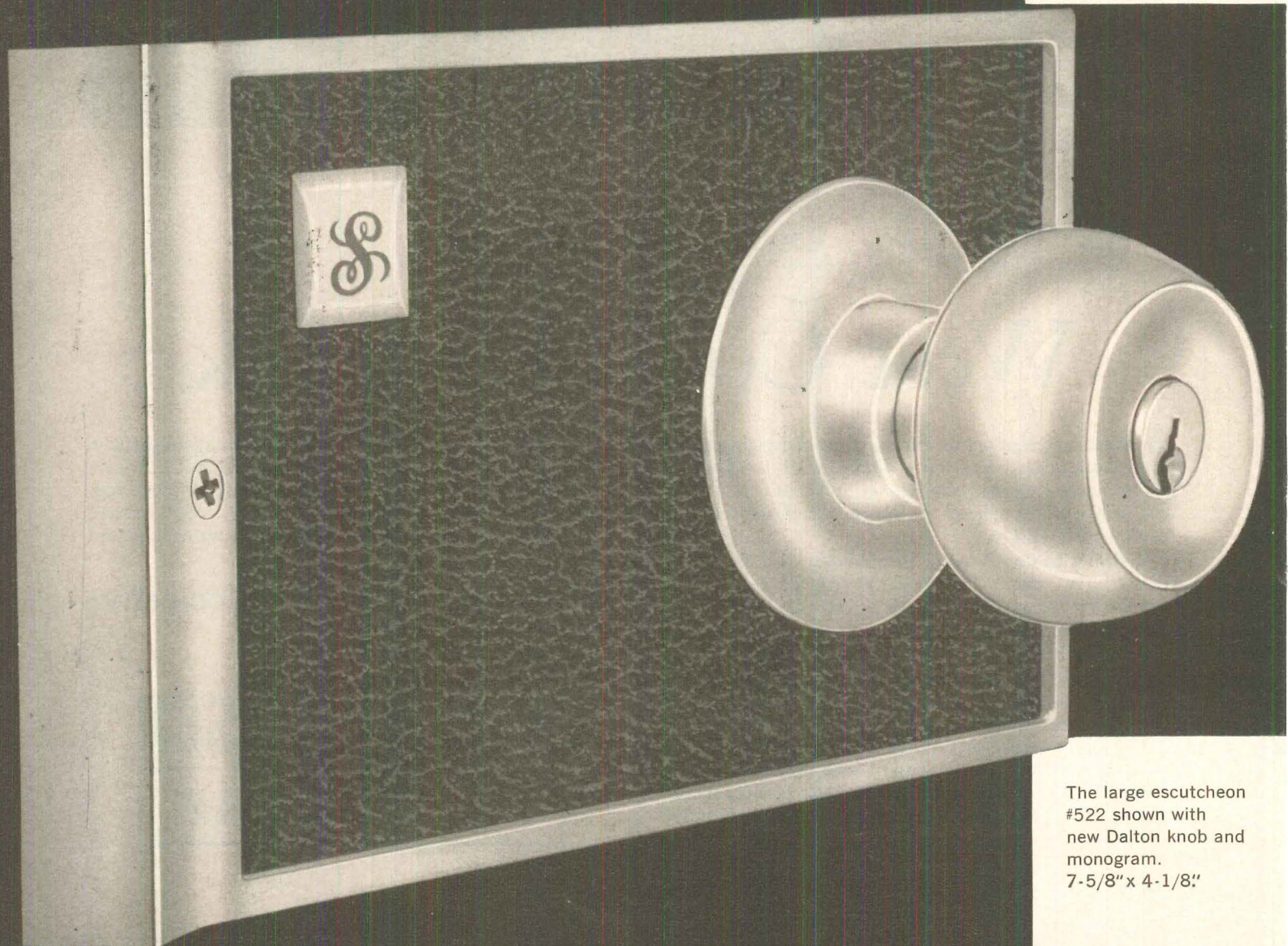
The structural advantages, beauty, and versatility of Weyerhaeuser 4-Square West Coast Hemlock Lumber explain its growing popularity among builders and architects. See this beautiful "Ability Wood" at the yard of your Weyerhaeuser 4-Square Lumber Dealer.

Weyerhaeuser Sales Company
ST. PAUL 1, MINNESOTA

WEYERHAEUSER
4-SQUARE

LOOK!

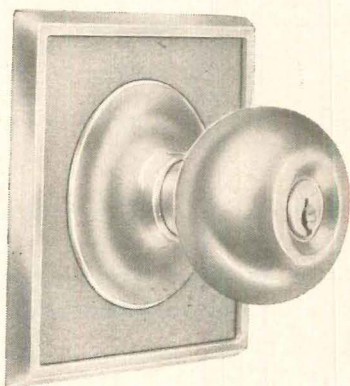
The



The large escutcheon #522 shown with new Dalton knob and monogram.

7-5/8" x 4-1/8"

brand-new Sargent AlignaLock



The square escutcheon #524 shown with Ashcroft knob. 3-5/16" x 3-5/16"

...designed to give Special Appeal to any home... priced for every budget

High-fashion escutcheons...with textured vinyl inserts! Imagine getting *that* distinctive feature in a low-priced lock!

But get them you *do*...in the new AlignaLock. In beautiful colors. Black. Straw. Dull flamingo. Medium Brown.

With metal finishes of Polished Brass, Dull Bronze, Satin Aluminum.

Plus the graceful new Dalton Knob or the popular Ashcroft Design.

When it comes to fast application, remember this! No lock...in *any* price range... *costs less to install!*

Get the special appeal of Sargent Locks. See your supplier...or write to Sargent & Company, New Haven 9, Conn.

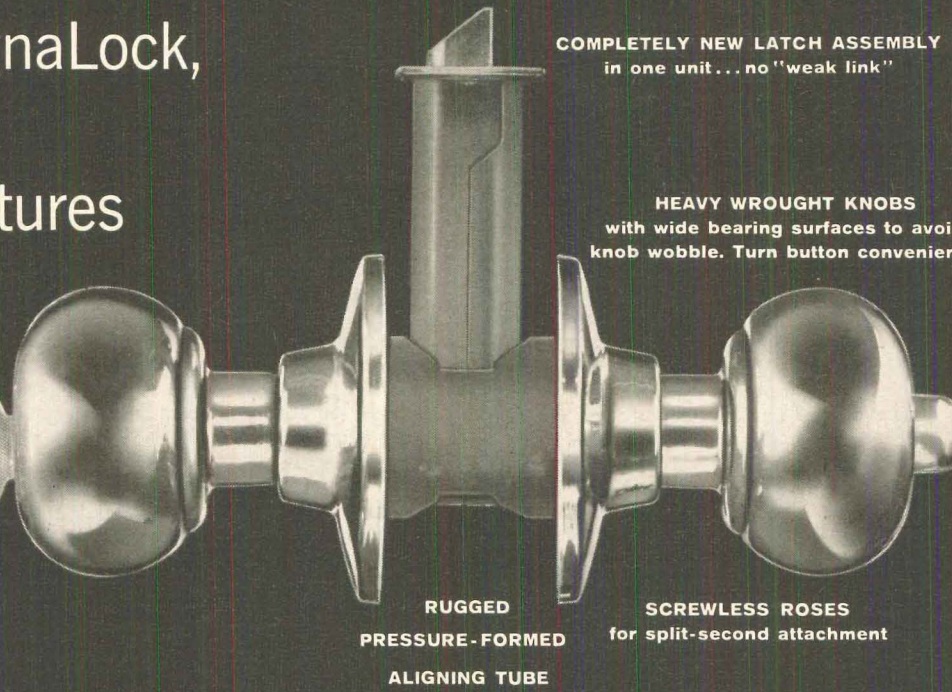
LOOK! Only new AlignaLock, in its price class has construction features like these...

NEW CYLINDER DESIGN
for fast rekeying



COMPLETELY NEW LATCH ASSEMBLY
in one unit...no "weak link"

HEAVY WROUGHT KNOBS
with wide bearing surfaces to avoid knob wobble. Turn button convenience



RUGGED
PRESSURE-FORMED
ALIGNING TUBE

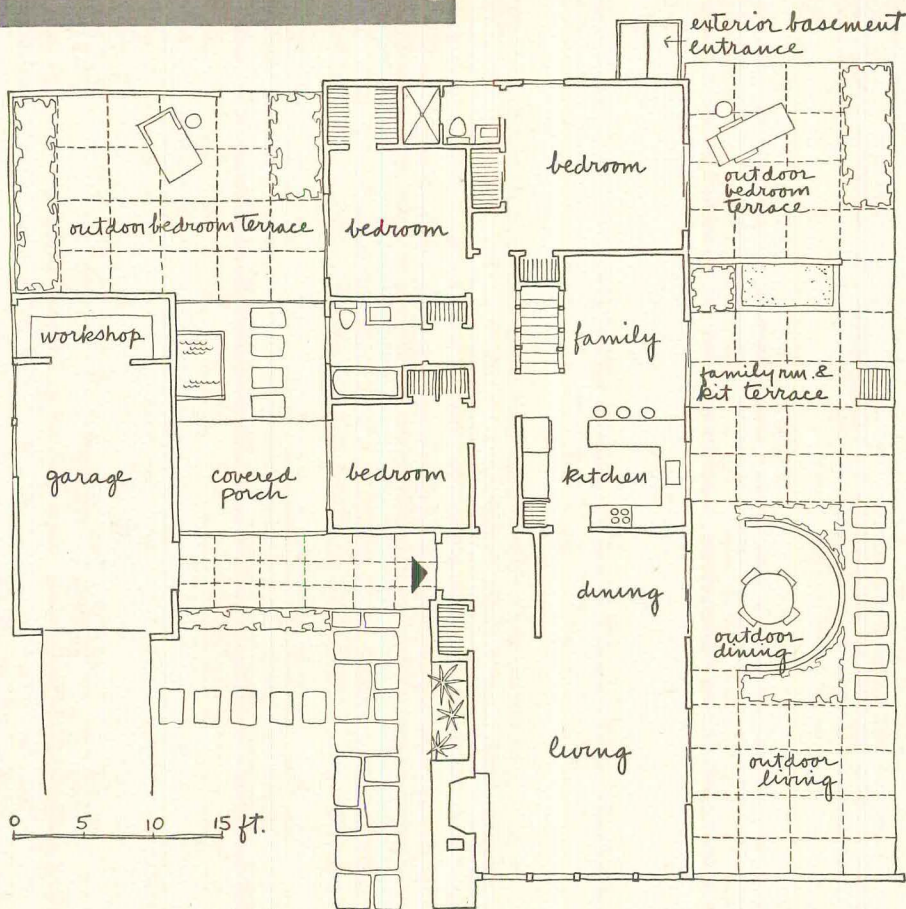
SCREWLESS ROSES
for split-second attachment

ASSEMBLED IN A FLASH! SAVES TIME AND CASH!

SARGENT LOCKS

"Sign of a well built house"





TYPICAL MATERN PLAN gives each room its patio, puts workshop at rear of garage.

Architect Rudolph Matern urges clients to use more outdoor and basement "rooms."

Daylighted basements, extensive patios and terraces, indoor planters, and special purpose rooms are bound to grow in popularity among home buyers.

So says Architect **Rudolph A. Matern**, who ranks among Long Island's most prolific designers of merchant builder houses. Matern is urging builder clients to include these features in their 1957 models.

Buyers want more space, says Matern, but not necessarily expensive under-roof space. Sheltered patios off kitchens, dining areas, bedrooms and family rooms, and balconies off upper-level bedrooms can meet the need at less cost, he says. Moreover, he notes, such items permit greater use of inside space in small houses.

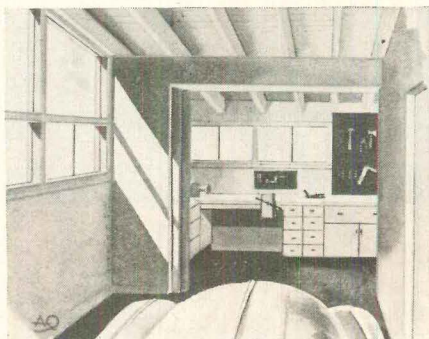
Matern, who has been doing merchant houses since 1945, also bases his advice on an analysis of sales of plans to builders and the public from the 100,000 plan books he puts out each year. (He estimates that 85,000 houses have been built from his plan books since World War 2.)

Matern is urging builders to make more use of below-grade space. Light wells, larger windows, and direct outdoor access will make basements more usable. Matern calls the on-grade basement a big reason for the popularity of split levels.

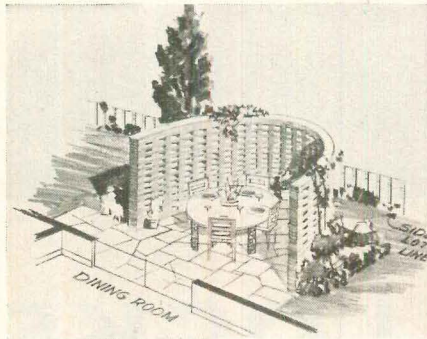
Families want more special purpose rooms, says Matern. He classifies the recreation or family room as a must, is finding more requests for study-fourth bedrooms, mud-utility rooms and hobby areas. Garage workshops also appeal to more and more plan buyers.

Should builders, caught between rising land costs and a growing buyer's market, use the building plot from lot line to lot line? Matern feels the public is ready for such new ideas.

He finds some reaction against open planning: people want informal and formal living areas separated. He likes to put the family room on the bedroom side of the kitchen so it can double as a fourth bedroom well away from the living room.



GARAGE WORKSHOP adds an extra to the house, is handy also for outdoor projects.



DINING PATIO, close to dining room, helps make economical use of the house plot.

Finished basements boost sales in Denver

When sales slowed down last fall in their 800 house Perl-Mack project, Denver Builders **Jordon Perlmutter**, **Samuel Primack**, and **William J. Morrison** went underground.

They added finished basements to their 840 sq. ft. two-bedroom house, partial basements to their 1,100 sq. ft. three bedroom model, included a 3/4 bath in both versions. Sales prices rose only \$600 and \$375 (to \$12,200 and \$13,975). Sales rose, too. In seven weeks they cleaned up 175 unsold houses.

Perl-Mack picked land close to the new Boulder-Denver Turnpike when they switched from custom building in 1954, will be on both sides of the highway when they start 600 new houses in Perl-Mack Manor No. 3.

Portland builder lures prospects with carport-terrace

Frank D. Evans, president of the Portland (Ore.) Home Builders Assn., is now giving an 18' x 21' protected outdoor living area that costs him only \$200 to add. Because of Portland's heavy rainfall (40" per year, over 30" from Oct. through Mar.), all such terraces must be under cover.

The garage-patio wing of the 1,200 sq. ft., three-bedroom, two bath house presents the appearance of a double garage to the street, but only half the space is for car storage. One door conceals the outdoor living area from the street, while the entire 18' width is open to the rear yard.

Memphis realtor forms trade-in firm

Kemmons Wilson, Memphis realtor and partner of Builder **Wallace Johnson**, has jumped into the trade-in market with a new firm, Trade-Ins Inc.

Half ownership of the subsidiary is vested in his sales staff to give them more incentive to make trades. The new company is capitalized at \$100,000, with \$10,000 paid in (half by Wilson, half by his men). The firm will make its own appraisals and will take over actual title within 24 hours, if necessary.

Says Wilson: "Half of our potential new house buyers have a house."

\$10,000 vaudeville show opens 400-house tract

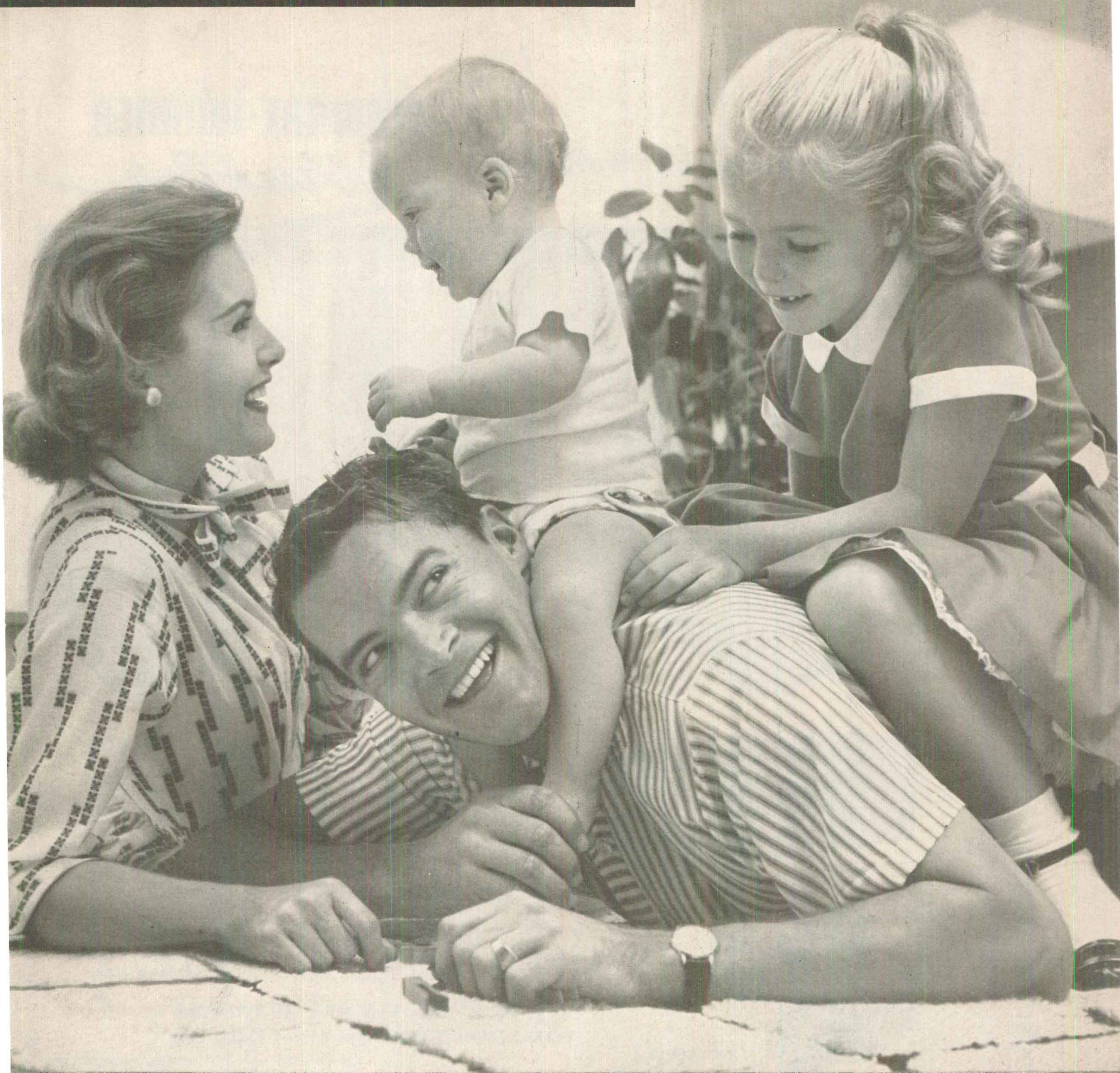
Is there such a thing as too much hoopla?

Tulsa's **Francis Construction Co.** still isn't sure after putting on one of the biggest opening day shows in local home building history.

Over 30 entertainers (budgeted at \$10,000) headed by Singer **Eddie Fisher**, performed on an outdoor stage at the site. Buyers were wooed by 400 prizes (one for each family), including 100 mink stoles

continued on page 232

The kind of comfort your prospects want . . .



Whole-house heating and cooling by **WORTHINGTON**

*See a Worthington Climate Man.
Get prompt, efficient service on
the most complete air conditioning
and furnace line on today's market.*

Today's most successful builders know that equipment with a widely known, trusted name is often a deciding factor.

That's why so many install Worthington heating and cooling *exclusively* in the houses they build. They know that Worthington's 70 year record of success in the field is their guarantee of customer recognition and acceptance plus top-notch quality . . . and the lowest possible price.

Take a tip from builders who know. Talk to a Client Manager at Worthington

air conditioners and warm air furnaces. There's a type and size that's right for every house you build—and for every region of the country. Phone your nearby Worthington dealer today for complete information—you'll find him listed in the yellow pages. Or write: Worthington Corporation Dept. AC, Harrison



For Development Builders...

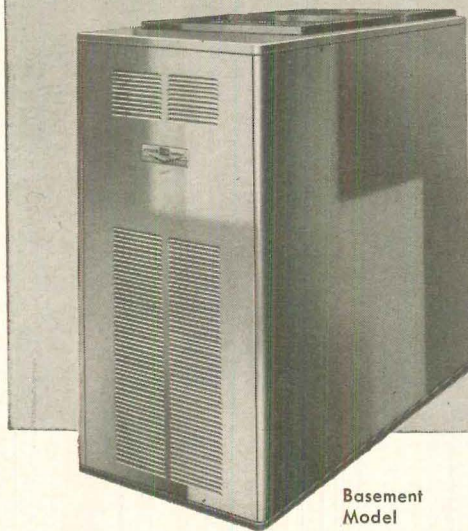
STEWART-WARNER

Winkler

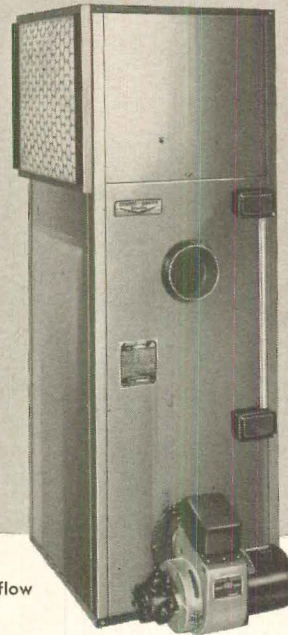
QUIET...BIG CAPACITY...RUGGED DURABILITY...AUTOMATIC CONTROLS...

SPACE SAVING

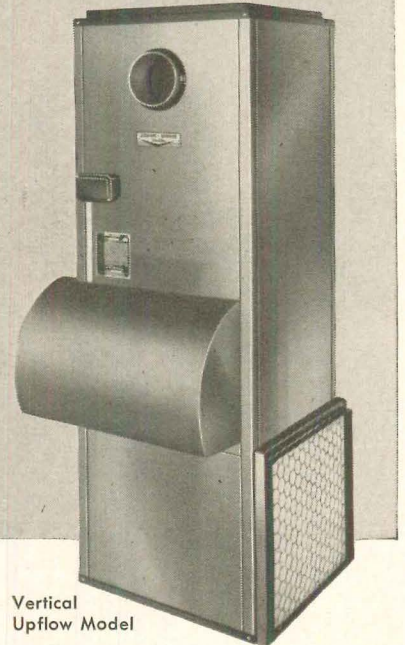
WIZ MODELS FOR OIL



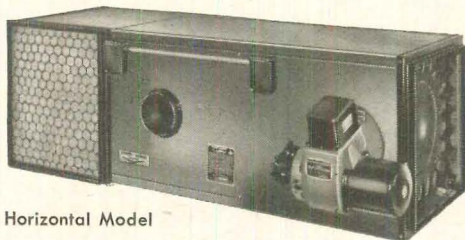
Basement Model



Counterflow Model



Vertical Upflow Model

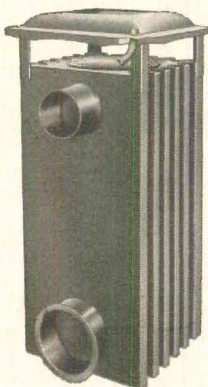


Horizontal Model



OIL BURNER...

Designed especially for and integrated with WIZ Furnaces for maximum efficiency. The combustion chamber is an exclusive design which gets the most heat out of the burner flame.



56% MORE HEATING SURFACE

The accordion design of the WIZ heat exchanger stretches the heating surface to more than one half again as much as in ordinary furnaces. It absorbs more heat, hence saves fuel. The corrugations also eliminate expansion and contraction noises.

These startling new advances in home comfort equipment offer *custom built quality* at mass production prices...today's *plus value* "buy" for builders! WIZ Furnaces offer every provision for burning oil with maximum economy...for quiet operation. They are completely assembled and wired for low-cost installation in minimum space...and above all perform with *failure-proof dependability!*

WIZ Furnaces can be easily installed in every type of modern house construction. Made in basement, vertical, counterflow and horizontal models...all adaptable for summer cooling with Stewart-Warner equipment.

Construction features include dependable automatic controls...extra-surface heat exchangers...fuel saving baffles...big, effective filters...balanced, vibrationless, quiet blowers...insulated, enamel finished casings...pan type bottom for cleanliness.

ALL WIZ MODELS ARE ADAPTABLE FOR SIMPLIFIED SUMMER COOLING



Stewart-Warner WIZ models *amazingly simplify* air conditioning! Any WIZ Furnace can be furnished as a complete year 'round conditioner, equipped with a Stewart-Warner Evaporator Cooling Coil and outdoor Condensing Unit. Or, it can be originally installed with the Evaporator casing left empty, with the Evaporator and Condenser to be added later.

Evaporator units are dried, charged with Freon 22 and capped. They need only be inserted in the Evaporator casing and have refrigerant lines run to them.

Air and Water Cooled Condensing Units

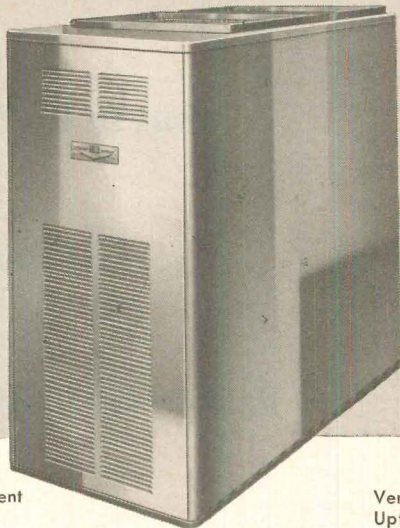
The Condensing Unit is installed outside the house—no foundation needed with the "Quick Set-up" mounting. It carries a full charge of refrigerant—no special equipment needed for installation.



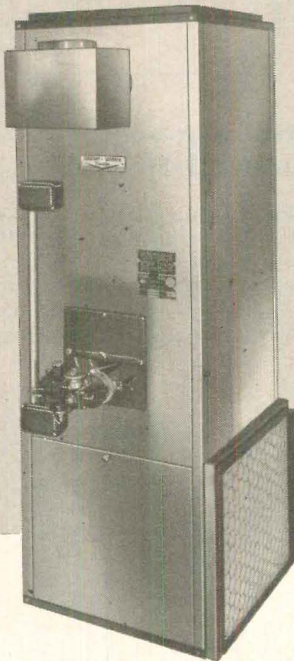
WIZ FORCED WARM AIR FURNACES

COMPLETELY WIRED AND ASSEMBLED...LOWEST INSTALLATION COST

WIZ MODELS FOR GAS



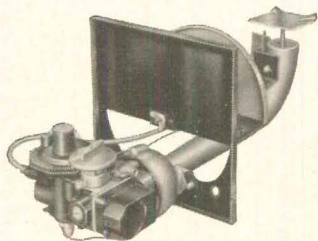
Basement Model



Vertical Upflow Model

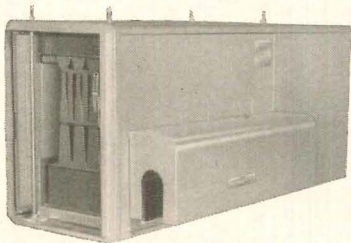


Counterflow Model



WIZ GAS BURNER

A single port flame retention unit with all the advantages of a highly efficient, simplified design. Controls are in one compact unit, eliminating cumbersome grouping of individual controls. Models for all gases. 100% shut-off safety control available.



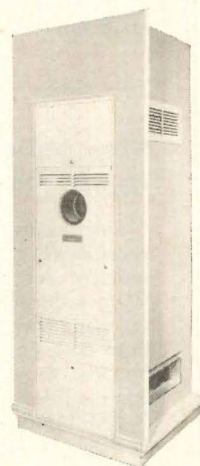
Horizontal Model

Designed with the particular problems of the development builder in mind...a revelation of ingenious designing which gets amazing performance out of a minimum sized unit. *Completely assembled and wired*, they can be installed quickly and at minor cost. Provision can be made for immediate or future summer cooling with Stewart-Warner equipment.

WIZ Gas Burning Furnaces offer *quality in every detail!* Attractive, crisply designed casings, fully insulated...all controls furnished...more heating surface...heat conserving baffles...whisper-quiet blowers...effective filters...sealed against dirt.

These gas-burning beauties are built for strength, durability and failure-proof operation...genuine assurance of a satisfied home owner. *Install a WIZ and forget service troubles!*

SOMETHING NEW UNDER THE SUN! STEWART-WARNER "MODERN BUILDER" YEAR 'ROUND AIR CONDITIONER



"MB" Conditioner built into closet with zero clearance on 3 sides.

Vertical and Counterflow, Oil and Gas Models

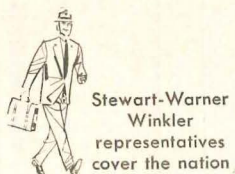
For flush-mounted or conventional installation and ductless, stub-duct or conventional air distribution.

Built-in plenums for receiving cooling coil.

The greatest space and cost saving year 'round air conditioning equipment ever conceived for the modern builder.

Write for details

Write, phone or wire today for complete information



STEWART-WARNER CORPORATION

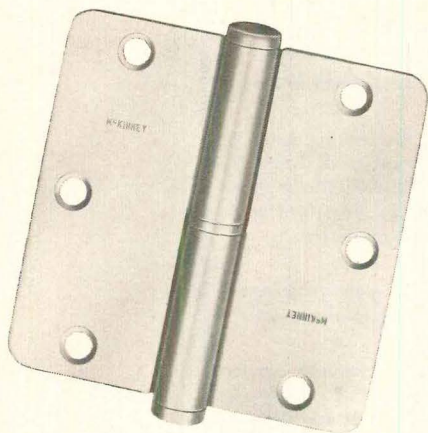
HEATING AND AIR CONDITIONING DIVISION • Dept. AW-57, Lebanon, Ind.



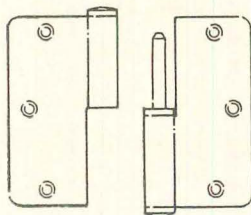
**standardizes
on M^cKINNEY Hinges**

National Homes Corporation, world's largest builder of pre-fab houses, now hangs doors faster and at less cost than ever before. That's because they're using a new hinge designed especially for them by McKinney.

This McKinney Special #1191 Hinge has round corners so all mortising can be done with a power router. Fixed pin ends pin loss permanently. Single-joint construction with brass bushing carries vertical load. Of wrought steel, the #1191 is available in bulk, with either slotted or Phillips head screws. Choice of finishes. Write us for prices and samples . . . or a possible solution to a problem of your own.



Showing Special #1191 fixed pin and single joint construction.



1715 Liverpool Street • Pittsburgh 33, Pa.
In Canada - McKinney-Skillcraft Ltd., St. Catharines, Ontario

C-1112A

given by lot to opening day visitors.

The afternoon-long show took up so much time that most of the 15,000 visitors left without visiting the model homes. But return visits over the next three weeks turned into 42 sales of the \$9,400-\$10,250 VA houses in 18 days.

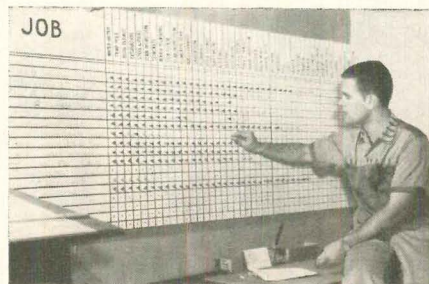
Since the show interfered with house-viewing, entertainment scheduled for following week ends was canceled. But Builder **William C. Francis** feels the first day gave him the kickoff he needed.

Buyers of the 864 sq. ft. and 1,001 sq. ft. three-bedroom houses also got ownership of a \$40,000 community swimming pool, 75' x 52'.

**Job control peg-board
saves builder 7-10 days**

Builder **John Osmundsen** of Walnut Creek, Calif., has cut building time 15% on his custom houses, he says, by adapting a big builder trick: close job control.

His "clearing house" is a wall-mounted peg board, listing in sequence the 43 op-



OSMUNDSEN AND PEGBOARD

erations on each home. Colored pegs show when materials or subcontractors are due and when each operation is completed. An evening check by Osmundsen's superintendent determines the next day's scheduling. Savings on the typical house (13 jobs under way) are running 7 to 10 days since the system was adopted.

**Five builders, utility join
in 101-house tract**

On opening day of their 101-house speculative project, five Columbus, Ohio, builders got a 20-man assist in showing visitors through their models. This wealth of manpower was provided by the **Ohio Fuel Gas Co.** which had joined with the builders to develop an all-gas appliance community.

The utility staff escorted lookers (10,000 the first week end) through the houses, demonstrating equipment, turned real buyer-prospects over to one of the half-dozen salesmen. Results: 12 houses sold (\$330,000 total) in two week ends.

Linked in the promotion of "Blue Flame Village" (\$20,000-\$32,000) were Builders **G. Ray Mathers, Daniel Strayer, Thomas Harper, R. D. Morian, and Berlin-Defenbaugh Co.** Two architect firms, **Treffinger & Auerbach** and **Taylor & Liebersbach** did site planning and design.

Cooperation extended to construction. Though the builders used their own crews, they bought materials jointly, including plumbing, landscaping, lumber, bricks, concrete, appliances, hardware and paint.

After just five years

of publication

HOUSE & HOME

is proud to announce

that in its field

it now is

first in circulation**

first in market influence**

first in advertising**

*\$109,417 average total paid ABC circulation, 6 months ending June 30, 1956

**first choice magazine of home building professionals in 23 independent surveys in the past five years. Details on request

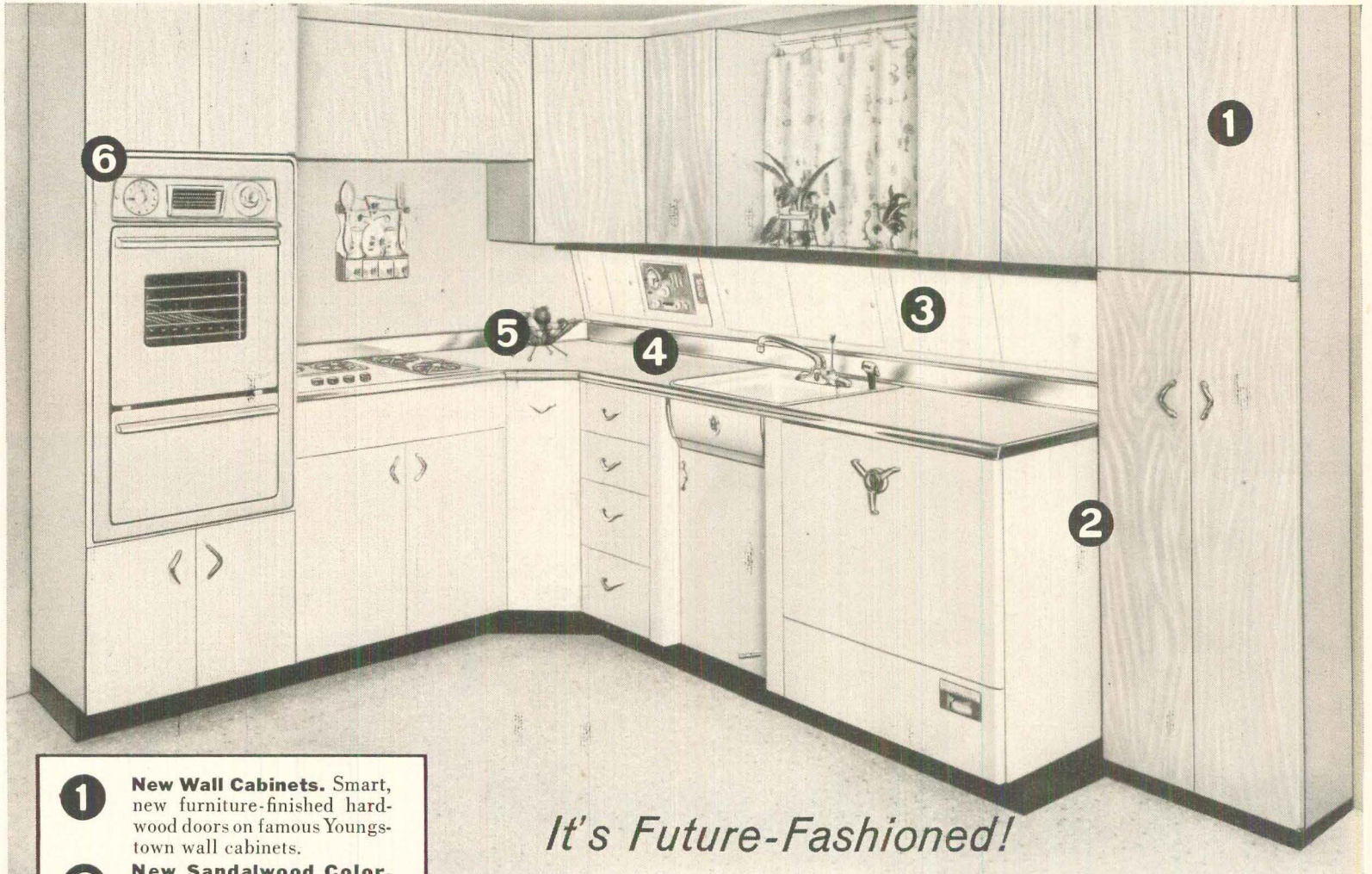
***2,455 advertising pages in 1956
\$2,786,425 advertising revenue in 1956
(based on 12-time b&w page rate)

The Kitchen of the Future...To Build Bigger Sales Today!



MONTEREY

Youngstown Kitchens



- 1 New Wall Cabinets.** Smart, new furniture-finished hardwood doors on famous Youngstown wall cabinets.
- 2 New Sandalwood Color.** Subtle new wood-tone shade blends with every kitchen decorating plan and color.
- 3 New Pantry Cabinets.** Fingertip shelves use once-idle space between wall and base units.
- 4 New Larger Built-In Sink Bowl.** Highest quality Youngstown bowl installs easier. Priced to beat most ordinary drop-in bowls.
- 5 New Continuous Counter Tops.** Lustre Trim adjustable tops fit any length without metal sealer strips.
- 6 Two new Adjustable Built-In Oven Cabinets.** These low priced steel oven cabinets accommodate almost every gas or electric oven.

It's Future-Fashioned!

BACKED BY THE BIGGEST PROMOTION CAMPAIGN IN KITCHEN HISTORY!

★ **Introduced on TV Spectacular!** Saluting Kate Smith and starring the greatest names of stage, screen and TV. 85,000,000 potential viewers for this modern miracle show! On ABC-TV Network, Sunday night, April 28. Cash in on this biggest of all advertising bonanzas!

★ **Shown in Full Color Spreads in Life, May 13, and This Week Magazine, May 19.** 52,760,000 ready-to-buy readers will see these ads, fall in love with MONTEREY, look for it in your homes!

★ **Sold in your own Local Newspapers under your name!** Yes! 73 Sunday papers across the nation will carry Monterey ads in full color! Get your name in your local listing, now!

TIE IN NOW! FEATURE MONTEREY IN YOUR NEW HOMES. TAKE ADVANTAGE OF YOUNGSTOWN KITCHENS NATION-WIDE PROMOTION.

CONTACT YOUR YOUNGSTOWN KITCHENS DISTRIBUTOR NOW

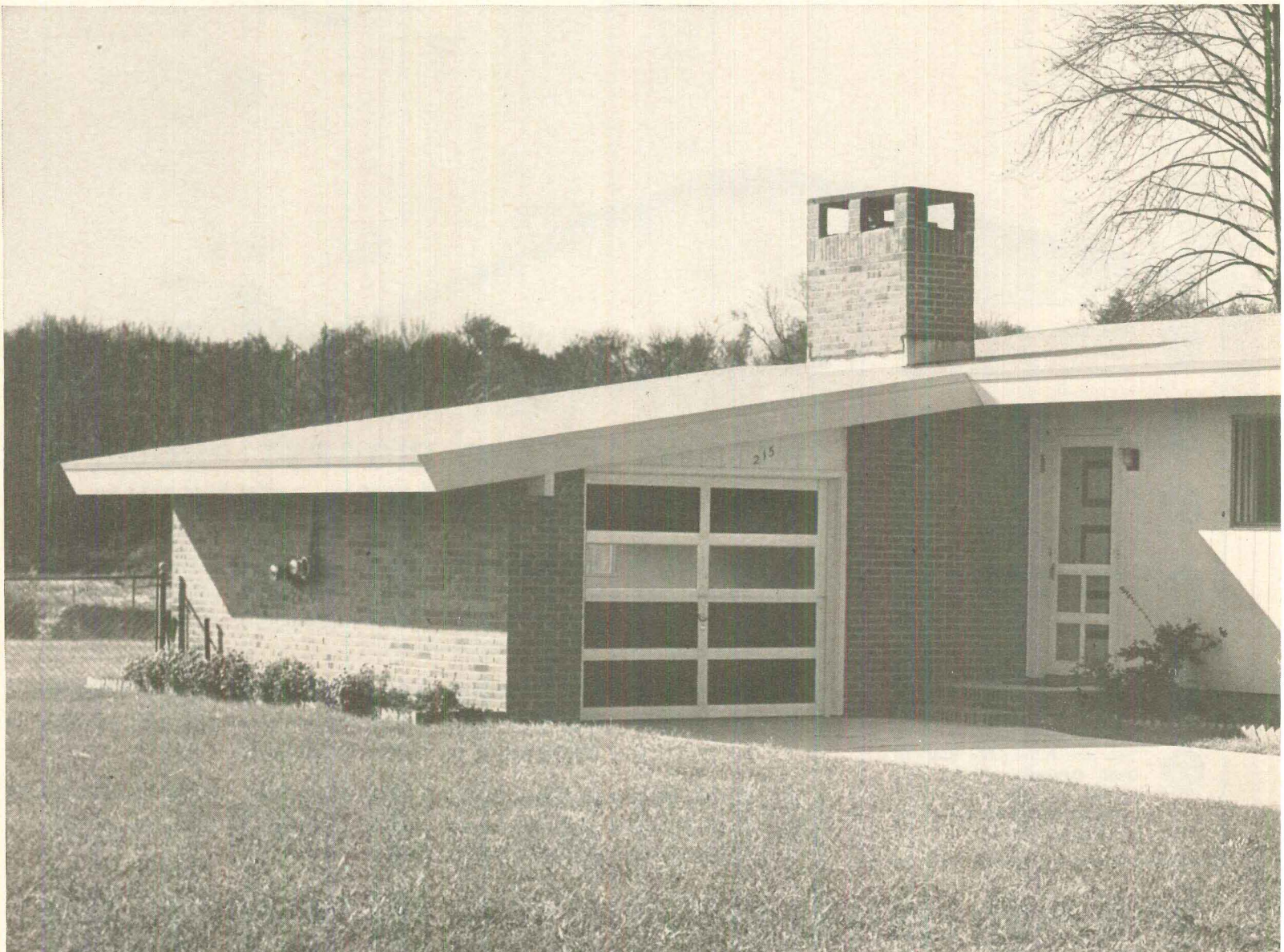
"Insulite Roof Deck saves



Builder Frank Whitehurst, Jr. watches rapid progress on a Virginia Beach project home. Easy-cutting, fast-nailing Bildrite Sheathing saves about \$75 more per home, says Whitehurst, and makes corner bracing unnecessary. Architect for project is Herbert L. Smith III, A.I.A. of Oliver and Smith, Norfolk, Virginia.



Attractive interior of a \$15,000 Whitehurst home shows how effectively Architect Smith has used open beam design, and prefinished ceiling of Insulite Roof Deck. Use of 2" Roof Deck, plus Insulite Wool (made of Fiberglas) in sidewalls, cuts summer room temperatures by 10° to 15°, builder Whitehurst reports.



\$418 on each \$15,750 home"

says Virginia builder...Bildrite and Insulite Wool add still more savings

On the seacoast of southeast Virginia, J. P. Whitehurst & Son are making housing history with a fast growing project where every home is architect designed, and designed with Insulite Roof Deck. The cost saving reported by the builder on Roof Deck as against conventional wood construction amounts to \$20.12 per 100 sq. ft.—or an average total saving of \$418 per home!

Whitehurst's Virginia Beach development is a 90-home project; and every home has the spacious, gra-

cious look that only open beam construction brings. Yet look at the prices . . . only \$14,300 to \$15,750 for homes with 3 bedrooms, attached garages, and 1½ baths in 50% of the designs selected.

Insulite Roof Deck can help *you* deliver such value, too—in *any* climate. It's a three-in-one material . . . decking, insulation plus vapor barrier, and finished painted ceiling *all in one*. It goes up fast; cuts and fits easily; reduces waste; eliminates all ceiling plastering and painting; cuts winter fuel costs, repels summer heat.

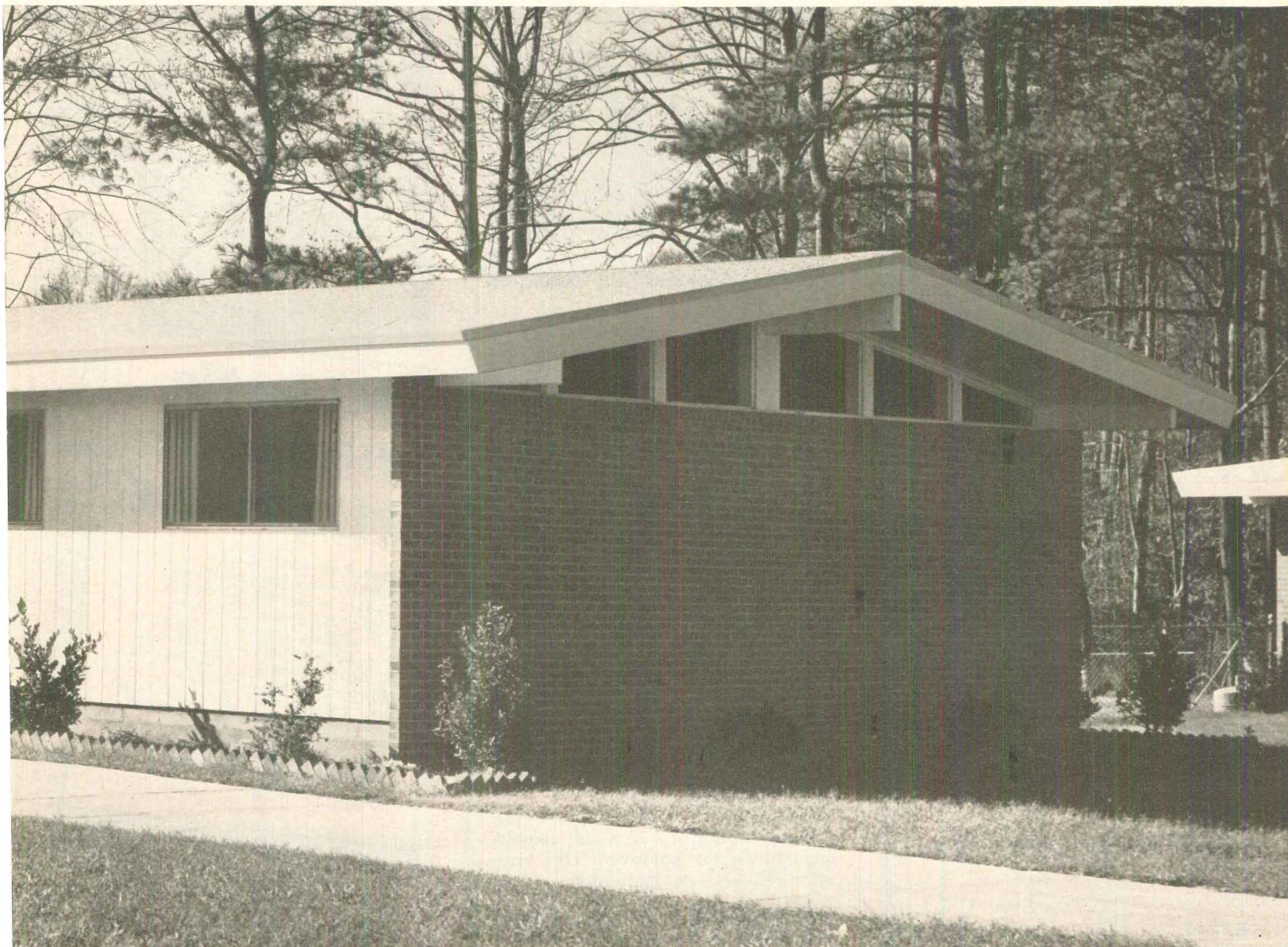
Want detailed information on Insulite Roof Deck? Write us—Insulite, Minneapolis 2, Minnesota.

build better and save with
INSULITE

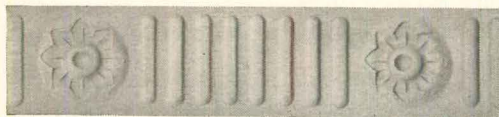


INSULITE, made of hardy Northern wood—Insulite Division of Minnesota and Ontario Paper Company, Minneapolis 2, Minn.

INSULITE AND BILDRITE ARE REG. T. M. S., U. S. PAT. OFF.
FIBERGLAS IS REG. T. M. OWENS-CORNING FIBERGLAS CORP.



More and More... Bendix Mouldings Help Make the Sale!



The house you are building will sell quicker, when you add that extra quality touch with genuine BENDIX CARVED MOULDINGS on closet shelves, mantels, flush doors, wall panels, cornices or for crown mouldings and chair rails.

The elegance and glamour of BENDIX MOULDINGS have especial appeal to women, who are all important in the home buying decision.

IN STOCK FOR IMMEDIATE DELIVERY

BENDIX mouldings
INC.
192 LEXINGTON AVE. NEW YORK

Mail this coupon today

BENDIX MOULDINGS, INC.
192 Lexington Avenue
New York, N. Y.

Please send new fully illustrated catalog
No. 11-33

Name

Firm Name

Address

CityZone.....State.....

GOODYEAR (continued)

In 1949 Goodyear started his Selwyn Park project, which was to keep him busy for the next seven years. As he abandoned prefabs, building supplies returned to normal. Today the 800-acre tract with more than 2,000 houses is nearly built up. About half of the houses have been built by other Charlotte builders who bought lots in the rolling, wooded development.

Last year George and his builder-partner Charles Martin put up about 100 houses, one fourth in the \$12,000-\$14,000 price range, another fourth in the \$15,000-\$18,000 range, the rest from \$18,000 to \$30,000.

This year Goodyear will open a new 220-acre site for higher-priced homes

The property is heavily wooded and hilly—and will remain as rugged as the builder can keep it. Streets will follow the grades. Nearly all houses will perch on knolls, many on lots which drop off 100'. Goodyear will sell some lots to other builders, but he will exercise strict control over the architecture.



KEY AIDES in Charlotte are vice presidents George Dunnaway (left) and Louis Parham, and secretary Jean Mann. Goodyear insists they will handle his building and mortgage affairs as well as when he's there.

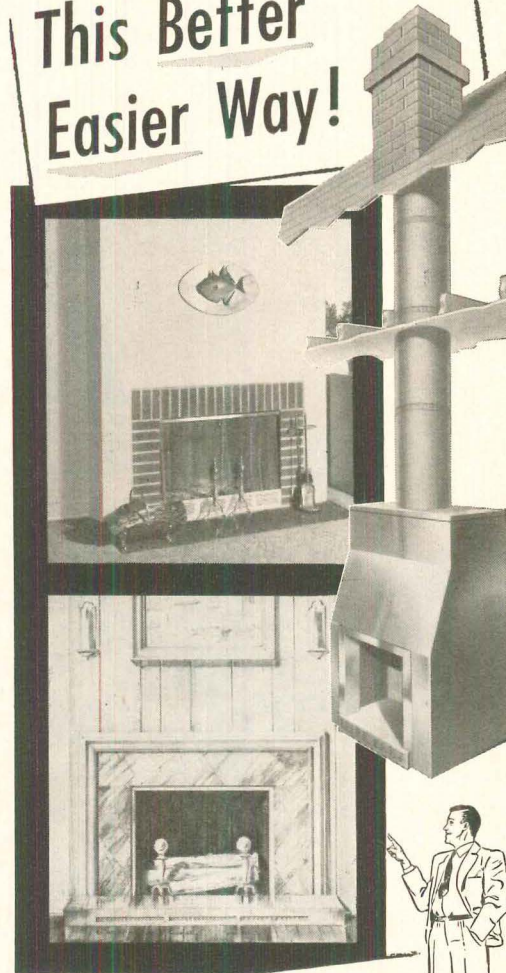
Busy as he will be traveling on NAHB business, he doesn't expect any trouble getting the new project under way. "Charley Martin handles the construction and George Dunnaway, Louis Parham and Jean Mann can run the office as usual. I'm sure we have a good head-start with the Homestead model we showed last fall (H&H, Jan. '56) Though Charlotte is 95% a 'brick' town, the Homestead has no brick on the outside. I stayed in the house day after day and never heard one person comment about the lack of brick. They really loved that house. I was able to offer them something traditional that they could afford."

George also thinks the house was popular because it had a full complement of built-in appliances. He loads all his houses with appliances.

"I've believed in the package mortgage as long as I can remember"

"In the depression, anyone who
continued on page 210

Give 'em real Fireplace Beauty and Performance This Better Easier Way!



Majestic THULMAN FIREPLACE

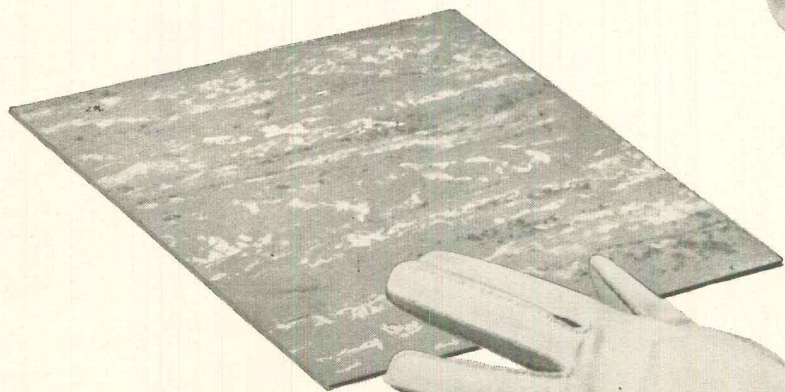
An attractive and efficient wood-burning fireplace is now possible in any home with this modern metal unit. U.L. tested and labeled, it slashes installation costs by eliminating masonry and all fussy clearances. Complete with chimney, it can be installed on a wood floor and framed in with ordinary construction. And the substantial saving in labor time will amaze you! Ample clearance from combustibles is built into the triple-walled, ventilated casing.

Write for free folder No. TF-2

The **Majestic** Co., Inc.

416 Erie St., Huntington, Indiana

BECAUSE
IT'S SO IMPORTANT
TO EVERY
SMART PROSPECT...



colorful, long-wearing
KENTILE® vinyl asbestos tile
helps you sell homes faster!

Yes, sales are easier to close with Kentile vinyl asbestos tile on the floors! That's because prospects know *only* Kentile vinyl asbestos has such beautiful, even marbleizing. What's more, it's greaseproof, stain resistant, easier to clean and so long wearing. In 3 handsome styles (Marbleized, Corktone, and Carnival) and a wide range of decorator colors. Can be used everywhere—even over concrete in contact with earth—yet costs only \$4.80 more than group "C" asphalt tile on an average 8' x 10' floor.

Furthermore, Kentile vinyl asbestos tile (KenFlex®) is pre-sold for you through smart, full-color, full-page ads in 12 of America's finest magazines, such as Look, The Saturday Evening Post, Good Housekeeping, Better Homes & Gardens, McCall's, True Story, and American Home, reaching a multi-million audience. Call your Kentile Flooring Contractor for details now! He's listed under FLOORS in your Classified Phone Directory.

TODAY'S SMARTEST FLOORS WEAR KENTILE

KENTILE FLOORS

AVAILABLE IN VINYL ASBESTOS • SOLID VINYL • CUSHION-BACK VINYL • CORK • RUBBER • ASPHALT TILE . . . OVER 150 DECORATOR COLORS



TYPICAL ILLUSTRATION from national advertisement shows prospects looking at a model home. Windows, and their insulation, are important to home "shoppers".

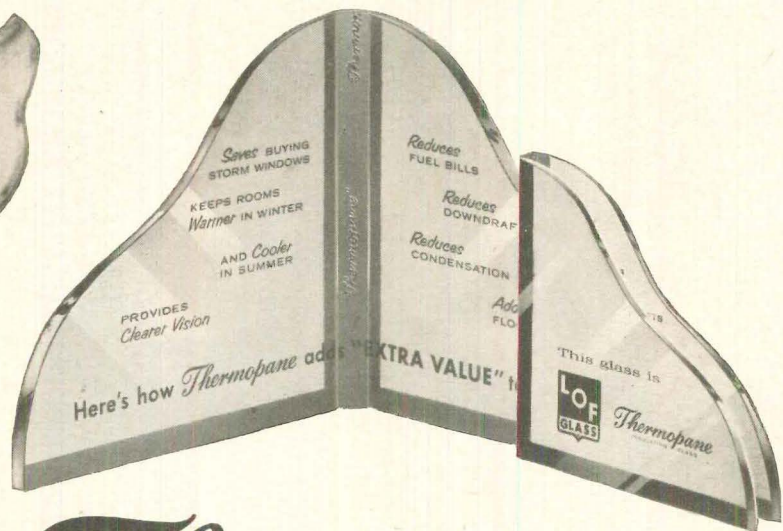


Reserve your free copy...

A kit full of sales aids and selling ideas that put *Thermopane* solidly on your sales force . . . display cards (like the one above), selling literature, hard-hitting selling sentences for your salesmen to use or to include in your advertising, newspaper mats, radio and TV suggestions—a wealth of material any merchandising-minded builder will appreciate. Ask your L·O·F Glass Distributor or Dealer to reserve one for you. Or write to Libbey·Owens·Ford Glass Company, 608 Madison Ave., Toledo 3, Ohio.

Sign of Extra Value

that can sell for you



Thermopane[®]

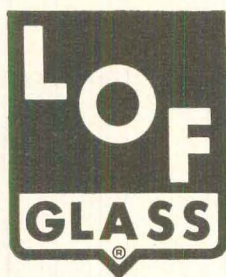
INSULATING GLASS

What's happening here can happen in *your* model home. These house hunters have spotted this sign on a window glazed with *Thermopane* insulating glass. They're reading, "SAVINGS IN HEATING COSTS", "NO STORM SASH TO BUY", "MORE COMFORTABLE HOME, SUMMER AND WINTER". And they know you're giving them a better house for the money because . . .

They've been PRESOLD ON THERMOPANE

. . . IT'S BEEN NATIONALLY ADVERTISED FOR 13 YEARS!

This year alone, over 44,000,000 messages on *Thermopane* are directed at home buyers. Big, colorful ads in *Life*, *Better Homes & Gardens*, *House Beautiful*, *American Home* and other consumer publications. Cash in on this tremendous advertising program that can be merchandised locally to promote house sales. Ask for the Merchandising Kit offered at left.



Thermopane

INSULATING GLASS

LIBBEY · OWENS · FORD — a Great Name in Glass

MUTSCHLER KITCHENS

featured in Florida

"CAVALIER" homes



The *Cavalier* homes of H & D Construction recently proved themselves best sellers at the "1956 Parade of Homes" in North Palm Beach. Fourteen other builders had homes on display.

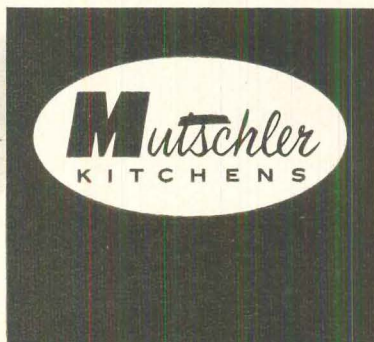
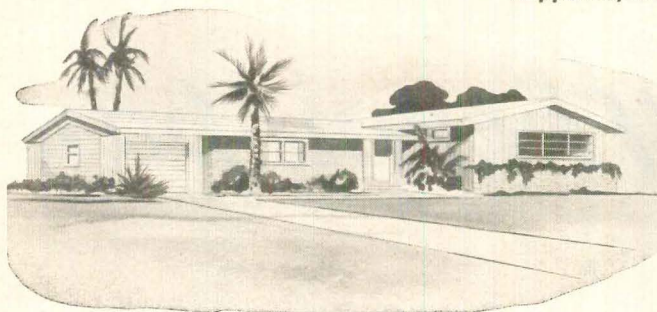
"We feel your cabinets have been a tremendous asset to us in selling our houses," says M. M. Duvall of H & D Construction Company, Palm Beach, Florida.

"As a matter of fact, you may use our name in any of your promotion work, and we shall be only too happy to recommend and endorse Mutschler."

Plans are now being made for a development of 500 *Cavalier* homes . . . each with a Mutschler kitchen.

If you are building quality homes, the Mutschler kitchen story will be interesting to you, too.

**Would you like to talk to one of our men? Write —
MUTSCHLER BROTHERS COMPANY, Dept. 367
Nappanee, Indiana**



GOODYEAR (continued)

bought a house had to buy a refrigerator at about \$150 or pay one-third down and the balance in 12 months. That killed a lot of sales until I could make a deal with a store to get a number of refrigerators at half-price, that I could finance for the home buyer."

As a mortgage lender (he's an approved FHA mortgagee, warehouses loans, and is a correspondent for several Carolina banks) Goodyear says he is willing to take loans on the most modern houses.

Goodyear has won NAHB's Award of merit for design, and was represented in HOUSE & HOME's collection of "56 outstanding houses for 1956." He works closely with his architect, R. Emory Holroyd.

In 1953 Goodyear won a Minneapolis-Honeywell Acapulco Award for Merchandising. Part of the credit for Goodyear's success goes to his wife, who is known in Charlotte as a top-notch decorator who handles all color selection for Goodyear homes. Some of her advice is worth noting.

"Builders who say people look at the furniture in model houses and not at the houses are all wrong"

Dorothy adds: "In our Parade of Homes each year, it's usually the furnished models that sell first, regardless of their design. Prospects haven't the imagination to picture a new house as a home unless it's furnished. I've found you can use many kinds of furnishings and many different styles in either a traditional or a contemporary house. But you mustn't ever try to force extreme ideas.

"In our model last fall," she added with a twinkle in her eye, "I put in a chord organ and the dealer had a demonstrator play it. The dealer has since sold a number of them to people who heard it there. In fact, George got interested, bought one and has learned to play it."

She and George are still patting themselves on the back for moving to Charlotte. The city is no longer as small as they like, having zoomed from 100,000 to 185,000 population in a decade or so. But it is a spirited town with a flavor all its own. Most of the newcomers have come from the North and Midwest. Charlotte is fast losing the air of a southern city. Its institutions are changing, its citizens' accents are now unpredictable.

The Goodyears lead a sociable life, are active in the Presbyterian church, but stick to home as much as they can. They have two sons — George III "Buddy," 14, who is as serious about sports as his father once was, and James Dent, 10, who seems to find an amused interest in everything that goes on. The household also includes Rusty, a cocker spaniel.

Their wide, one-level house enjoys a beautiful setting on 3½ landscaped acres which they're gradually improving

continued on page 244



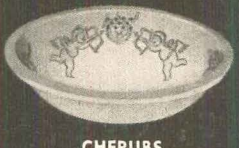
NAPOLEONIC BEE



EMPIRE



SCROLL



CHERUBS



BUTTERFLIES

SETTING THE STYLE IN
BATHROOM ACCESSORIES
ORIGINALS BY SHERLE WAGNER



Greek Key design bowl in marble washstand with 24 carat gold plated Dolphin design basin set*

Bowls of Vitreous China, 22 carat burnished gold, fired at high temperature for permanence; available in WHITE (shown) AZURE BLUE, PINK, DESERT TAN, GREEN, SUNLIGHT IVORY, MIST GRAY, YELLOW.

Correlated accessories available. Inquiries invited from Architects, Builders, Decorators for complete bathrooms and closets. Write for catalog no. 66 * patented

SHERLE * WAGNER

123 East 57th Street, New York 22, N.Y. 8-3300

ALMET

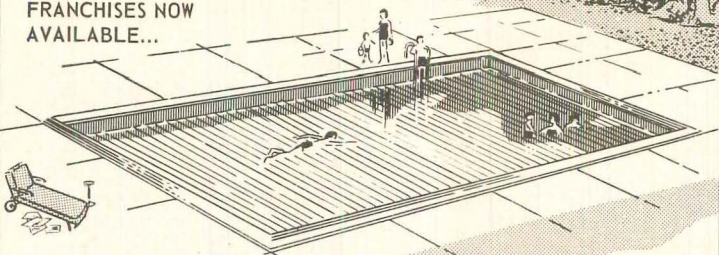


SWIM POOL CORPORATION

ALL ALUMINUM
• SWIMMING POOLS •
UNDER \$1500 INSTALLED
PRICE INCLUDES
Filter Plant, All Materials-
NO EXTRAS!

18 Ft. by 34 Ft.,
LIGHT, STRONG, NO MAINTAINENCE!

VALUABLE EXCLUSIVE
FRANCHISES NOW
AVAILABLE...



FOR COMPLETE DETAILS,
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ALMET SWIM POOL CORP.,
BOX 488-A, SCRANTON, PA., Diamond 7-4810

FASCO Model 650 Bathroom Ventilator

Absolutely the Trimmiest!



TRIM CONSTRUCTION

Fits inside 6" joists without protruding . . . leaves ample space for insulation blankets between joists. The exclusive lower 5" depth also permits installation in shallow beamed cathedral ceilings or in bathroom walls framed out to 5" thickness.

TRIMS INSTALLATION COSTS

No header necessary! Square housing is nailed directly to side of joist . . . adjustable support bracket extends to the next joist—3 nails and the job is done! This new unit is ideal for remodeling as well, as it installs neatly through a hole in the ceiling without dismantling. This easier-to-install feature trims installation costs by virtually eliminating time-consuming assembly or alignment problems.

TRIMS ALL OTHERS IN VALUE

The low unit cost plus the increased efficiency you get gives all other models a sound trimming. The large diameter squirrel cage blower wheel with special housing and entrance venturi delivers more air and gives excellent pressure characteristics.

Meets all FHA requirements for inside bathroom ventilators.
5 Year Guarantee. UL Listed.

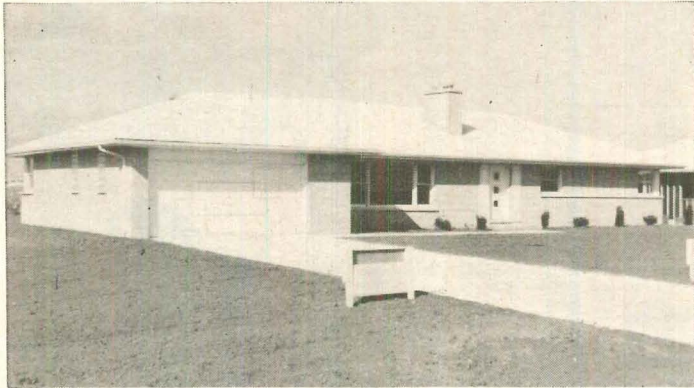
Write for catalog of complete line of FASCO
Bathroom and Kitchen Ventilators and Hoods.

FASCO Industries, Inc. 10 AUGUSTA ST.
ROCHESTER 2, N. Y., U. S. A.



This is Jack Wenborg...

He's a Gold Bond builder of luxury homes. A partner in Ehler & Wenborg, Prospect Heights, Ill., he's using Gold Bond Insulation Sheathing in 240 homes in the Country Gardens development at Prospect Heights. "Gold Bond quality fits in perfectly with the increasing demand for higher-quality homes like ours selling for \$27,000 to \$40,000."



This is a house that Jack built...

Gold Bond Insulation Sheathing adds a strong selling point to this \$34,000 house: "Its extra insulation value enables us to offer our prospects the lowest possible heating and air-conditioning costs for the life of the house."



This is how he saves money...

"Compared to old-style wood sheathing, we figure we save \$75.00 per thousand square feet through less handling, nailing and waste and through elimination of building paper." Gold Bond Asphalt Impregnated Insulation Sheathing helps Mr. Wenborg offer luxury homes at prices that attract buyers.

"Gold Bond Insulation Sheathing saves costs on our luxury homes!"

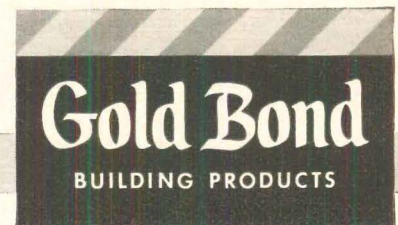
That's why Mr. Wenborg puts Gold Bond Insulation Sheathing on every one of the 240 upper bracket houses his company is building at Prospect Heights. This builder likes the savings he gets with insulation sheathing. He plans to keep

using Gold Bond Insulation Sheathing for the important reasons above. If you want to see how to cut costs and yet build well, call your Gold Bond® representative or write Dept. HH-37, National Gypsum Company, Buffalo 2, N. Y.



INSULATION SHEATHING

NATIONAL GYPSUM COMPANY



Should *you* go in for house "trade-ins"?

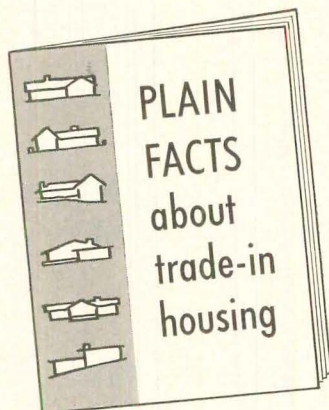
*Gold Bond's new booklet,
"Plain Facts About Trade-In Housing,"
may help you decide*

MANY BUILDERS TODAY are finding they can sell more new homes by taking old ones in trade. It's a significant trend . . . and it may be something that will help boost your own sales volume.

Frankly, we don't know if you should trade or not. But we do think you ought to know more about it.

Just how big is the trade-in market? What is its potential? Are house "trade-ins" the next step for you?

To answer these and other important questions for you National Gypsum Company asked independent architectural editor John Peter to prepare a comprehensive study of "trade-in" housing. It is based on interviews with builders and building experts across the country. And we offer you a copy of this booklet free, because we believe it will be helpful to you in your own business.



In this book you'll find answers to such questions as:

When should you begin to consider trades?

What local conditions offer you the best chances for success with trade-ins?

Who are your best customers likely to be?

What are the advantages (and obstacles) in trade-ins?

The booklet contains typical agreements other builders are using, plus examples of successful advertising they've run, leaflets and mailing pieces that have worked well for them.

"Plain Facts About Trade-In Housing" is written for builders considering trade-ins . . . and for those who already are taking houses in trade. Any person or firm in the building industry is entitled to a copy of this informative booklet. TO GET YOURS, SIMPLY FILL IN THE COUPON BELOW AND DROP IN THE MAIL.

Gold Bond
BUILDING PRODUCTS

NATIONAL GYPSUM COMPANY

free

NATIONAL GYPSUM COMPANY
Dept. HH-37, Buffalo 2, N. Y.

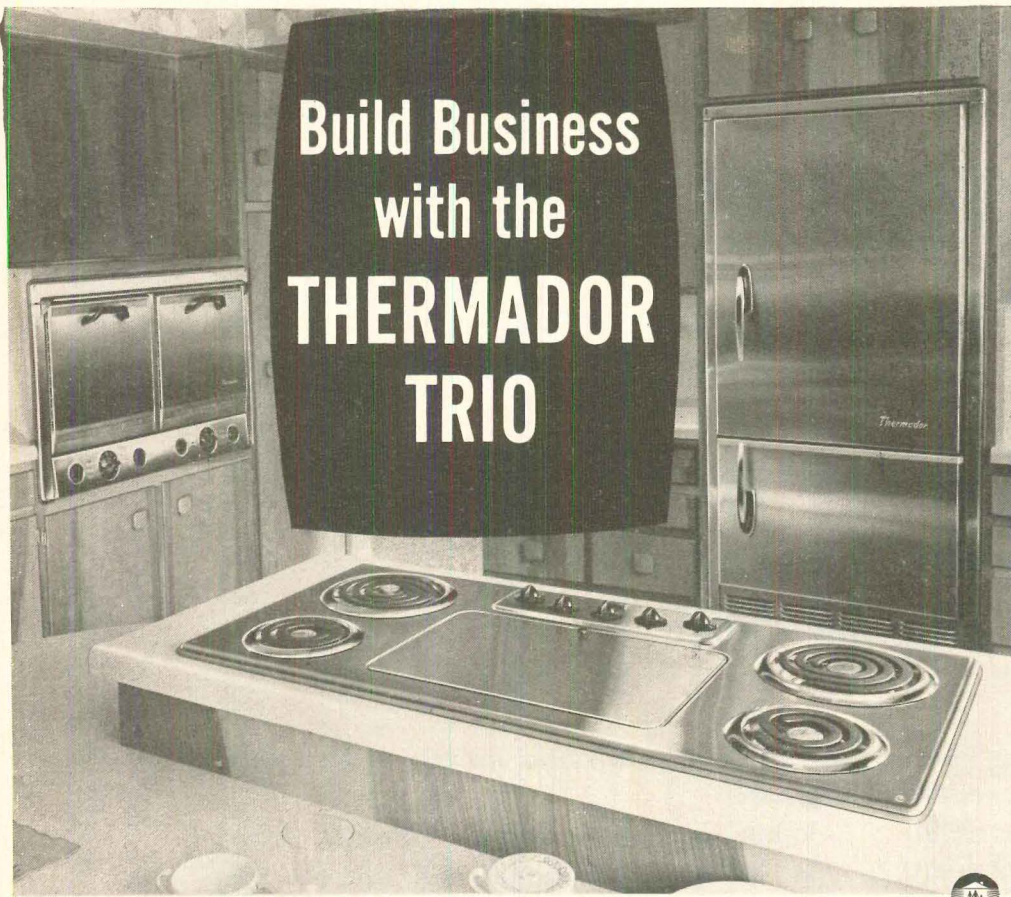
Please send me my copy of
"Plain Facts About Trade-In Housing".

Name _____

Firm _____

Address _____

City _____ Zone _____ State _____



**Build Business
with the
THERMADOR
TRIO**

**... the superb built-in kitchen combination
that adds prestige and profit**

*** THE NEW MASTERPIECE BUILT-IN REFRIGERATOR-FREEZER**

Your prospects will appreciate the way the family-size refrigerator and freezer compartments are completely self-contained in one compact built-in unit. They will like the many exclusive Thermador features . . . and, the way this Masterpiece unit harmonizes with any kitchen decor.

*** MASTERPIECE BUILT-IN ELECTRIC DOUBLE OVEN**

From the two large automatic ovens and 3-spit rotisserie, to the air-cooled doors and electric Teleminite Timer, your prospects will enthusiastically agree there's nothing finer.

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GOODYEAR (continued)

—most recently by adding a swimming pool.

George doesn't bring work home. He finds he doesn't have to.

"Things don't bother me about the business. If I miss a deal, I don't feel bad. I know I'll get the next one.

"The most important thing is to learn how to wait"

"It took me a long time to learn that, but it's the most valuable thing you ever learn."

Goodyear expects to enjoy his new NAHB job, though it will keep him away from home much of the time.

Precisely because Goodyear is the kind of man he is, it would be a mistake to expect him to try any great changes in NAHB's workings.

"I don't have plans for any earth-shattering program"

He says: "I think the association has been developing on a sound basis. Its leaders have pursued the right objectives."

Goodyear pooh-poohs talk of basic conflicts within NAHB between big builders and small builders: "Our association is made up primarily of the 100-on-down builders," he points out. "We're headed toward more specialized building, probably toward houses bigger in size and perhaps bigger in dollar value."

If Goodyear has one chief interest as NAHB president, it is to help revitalize the FHA. "I think FHA's staff is good; all it needs is a chance to prove itself," he declares.

"But I think FHA's downpayment structure should be revised"

"There is no reason why FHA should not be able to insure larger home loans. It is feasible to offer both low down payments and larger loans. You just can't have low down payments and low monthly payments at the same time.

Goodyear scoffs at the idea that mortgage indebtedness has risen too high. "This is a fiction. Growth of mortgage debt simply represents a transfer from rents. A family that rents is as much obligated to make monthly housing payments as a family that buys a new house."

He says this quietly and easily. But there is much firmness in his voice.

As one builder says, "George fools you. He packs a lot of power you'd hardly expect from his manner."/>

A. C. Summerville



GOODYEAR HOME is large rambling ranch house on 3½ well-landscaped acres.

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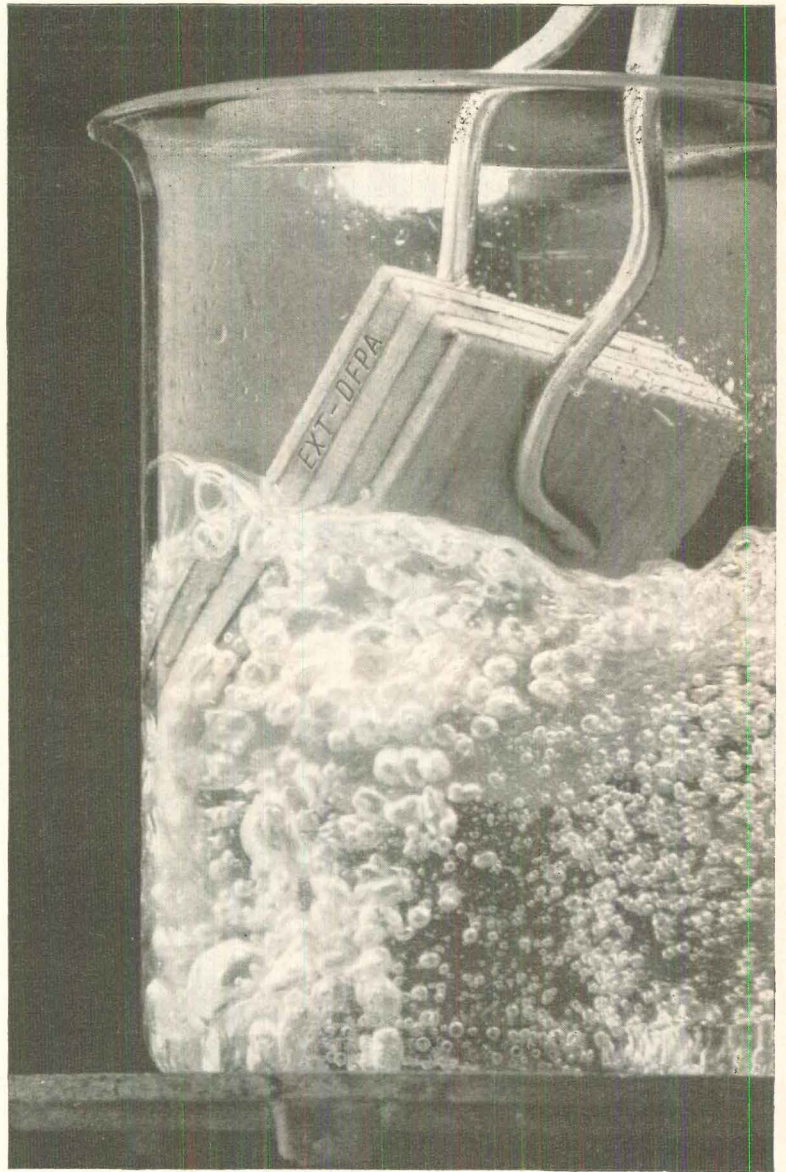


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*for less
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for tough plywood**

It's phenolic-resin bonded... for longer life*

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That's why phenolic resin is used by well-known plywood manufacturers belonging to the Douglas Fir Plywood Association. Under all weather conditions, phenolic resin keeps the plies together; makes plywood one of the most practical exterior building materials... and one of the most economical.

The trademark of the Douglas Fir Plywood Association tells the difference. It's burned into the edge of every panel and guarantees 100% moisture-proof phenolic-resin bonding. THE DOW CHEMICAL COMPANY, Midland, Michigan.

**The Dow Chemical Company is a leading producer of phenol as used by plywood adhesive manufacturers.*

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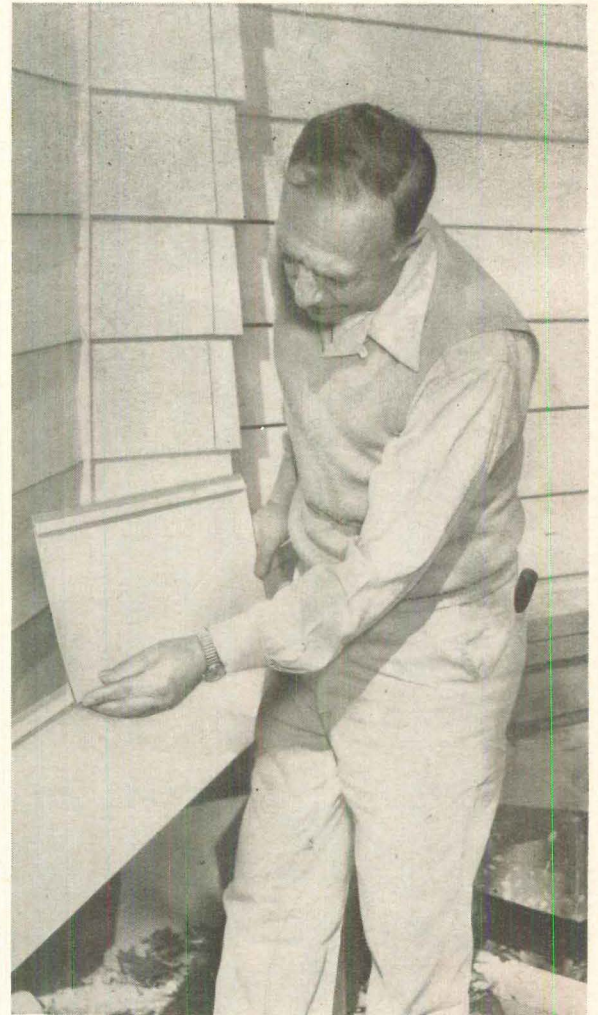
flection back from walls and ceiling in winter, for more warmth; Plus #3—Positive Vapor Barrier, controlling moisture condensation. Note also the aluminum duct installed in the wall at left, and the aluminum windows.



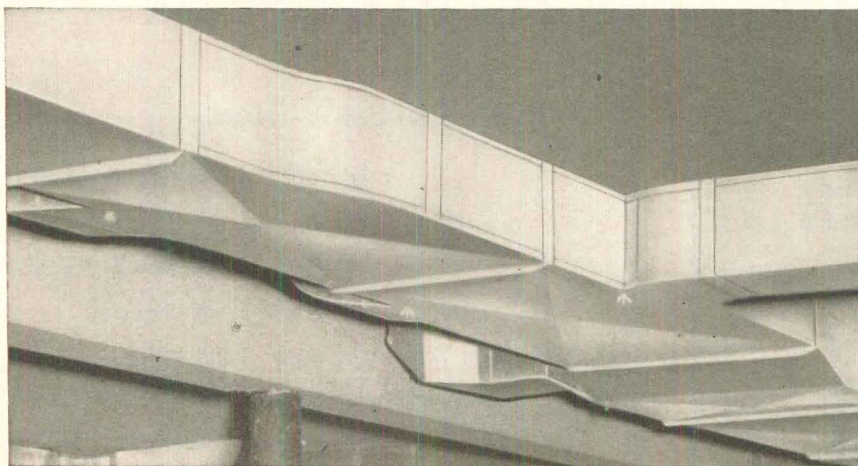
REYNOLDS



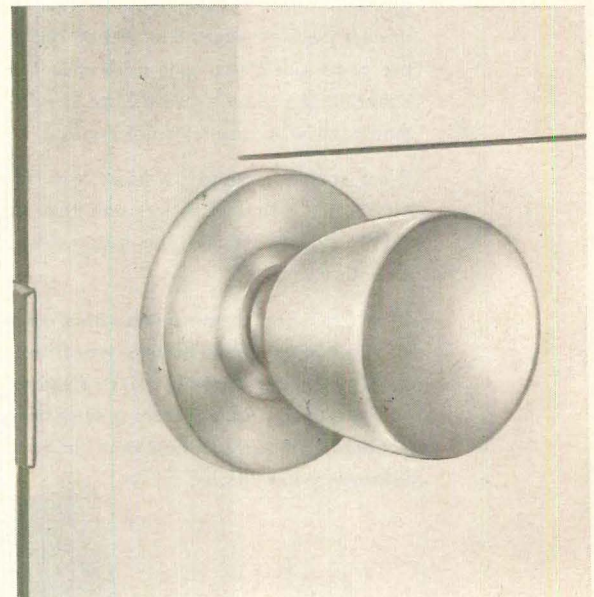
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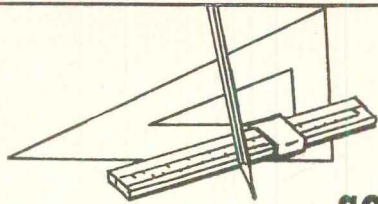
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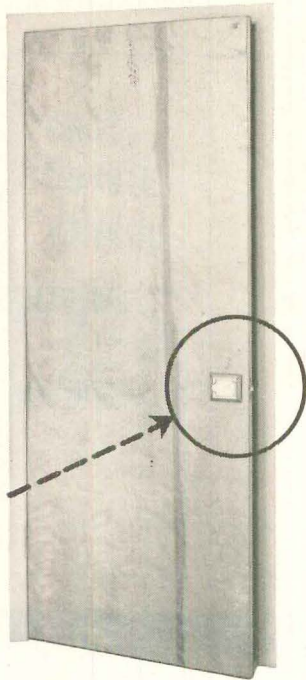
says

Architect **RICHARD C. BENEICKE**

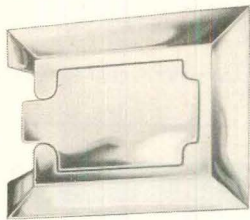


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Note how Soss Lev-R-Latches improve the appearance of this door. The modern design of this superior and advanced door opener offers advantages that demand your consideration. See your local hardware or building supply dealer for full details.



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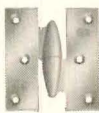
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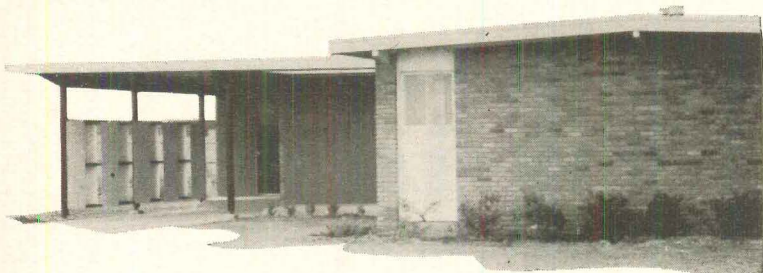
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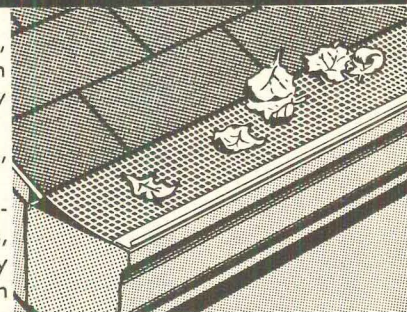
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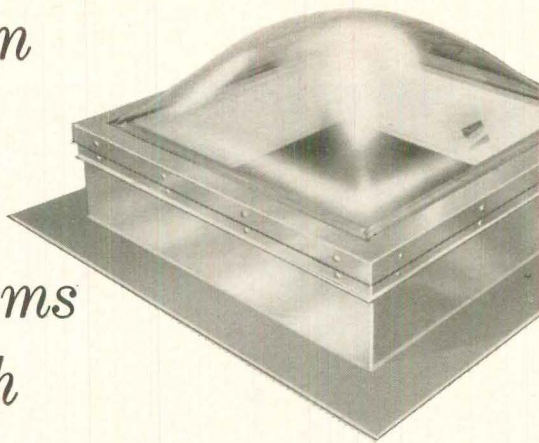
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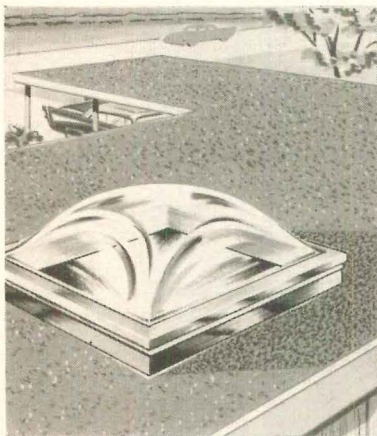
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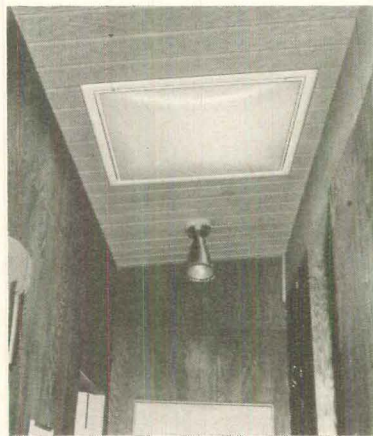
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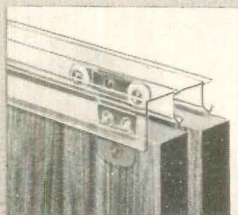
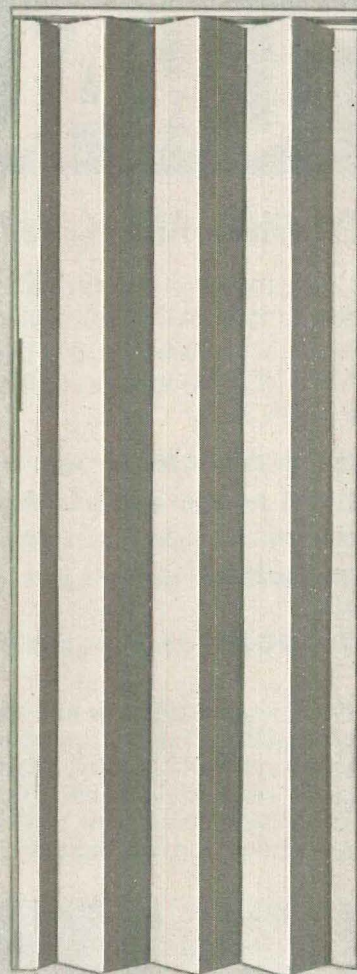
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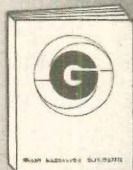
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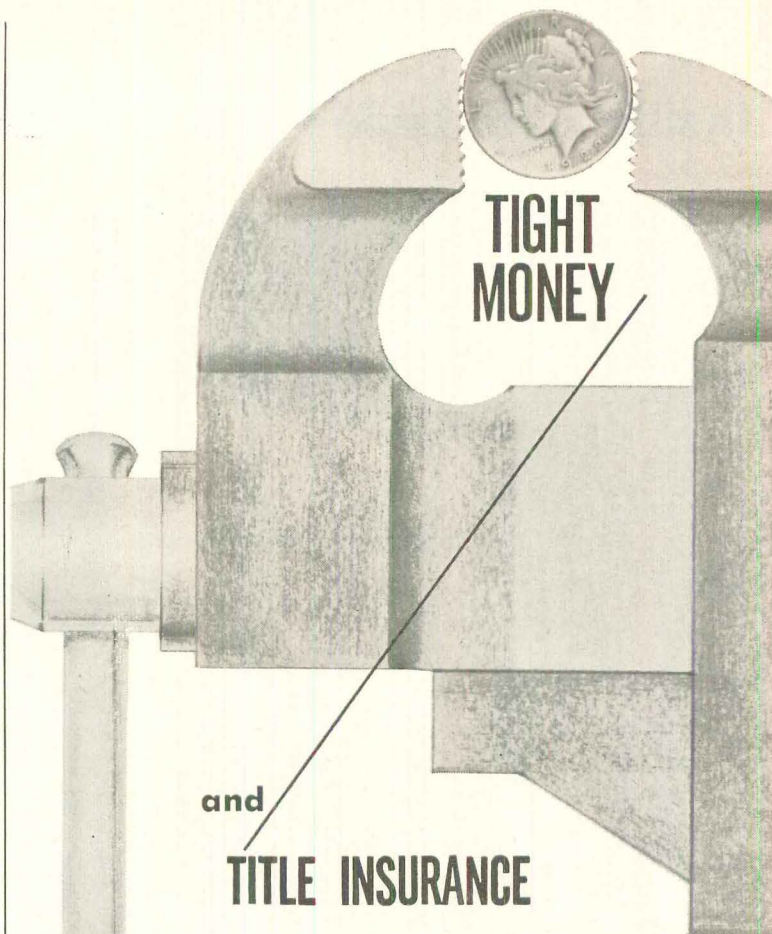
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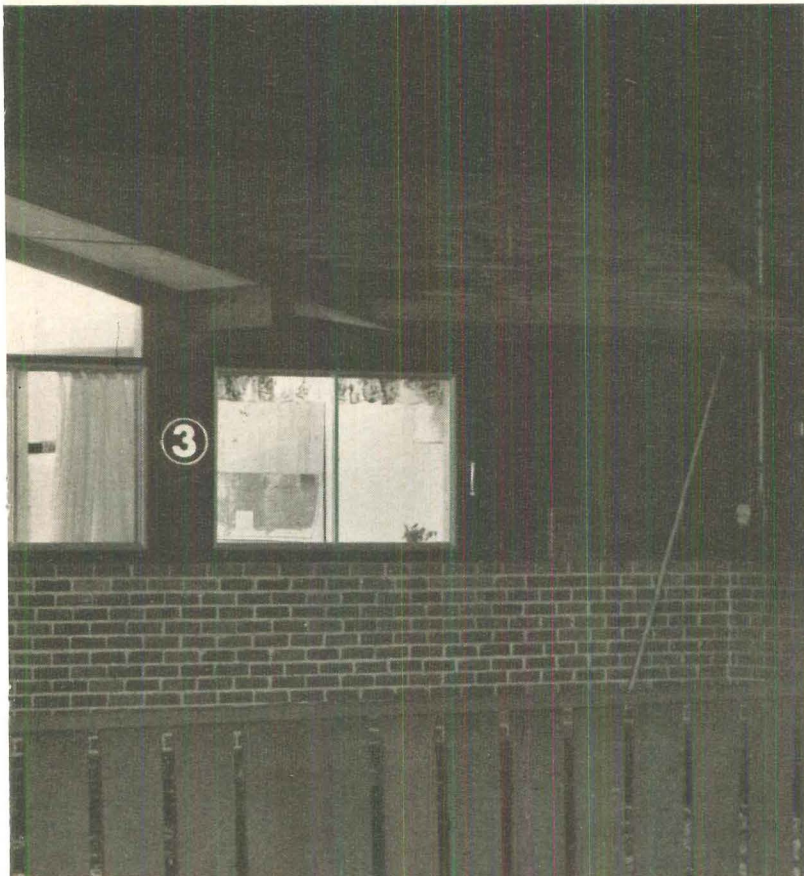
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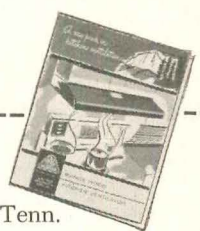
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