

JULY 1959 SIX DOLLARS A YEAR — ONE DOLLAR A COPY

House & Home



STUDY IN DESIGN: How to make a single pattern of house and site

Builder-house winners of AIA Homes for Better Living Awards

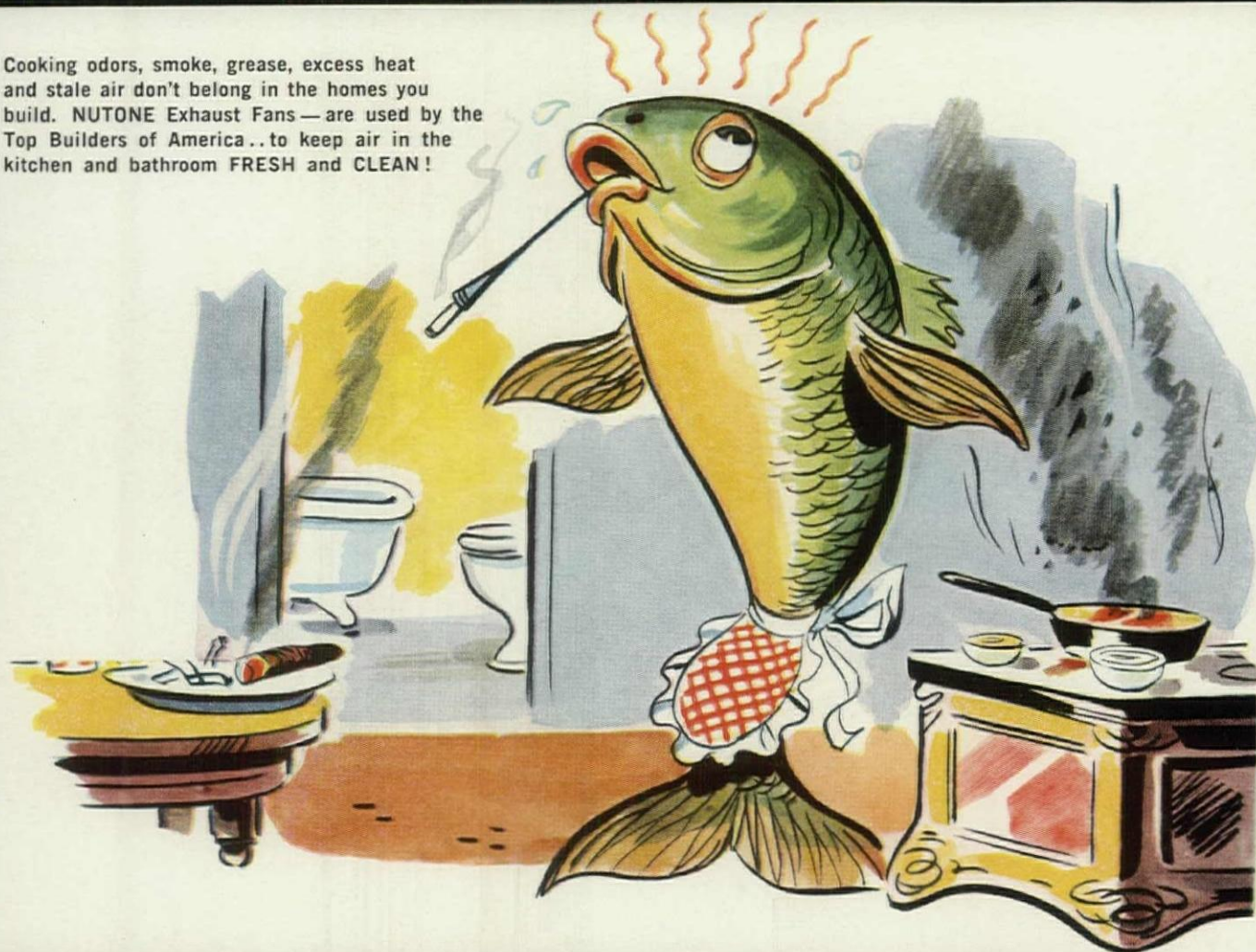
"I learned five lessons from John Long—and my business has doubled every year since"

Market report on new trends in 1959 built-for-sale houses

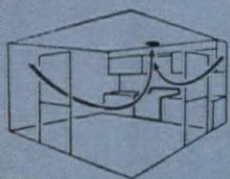
You name it -

12 BASIC NUTONE EXHAUST FANS*...

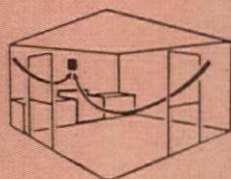
Cooking odors, smoke, grease, excess heat and stale air don't belong in the homes you build. NUTONE Exhaust Fans — are used by the Top Builders of America.. to keep air in the kitchen and bathroom FRESH and CLEAN!



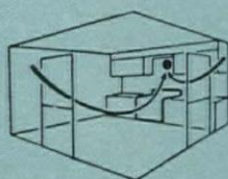
NUTONE EXHAUST FANS INSTALLED IN CEILING OR WALL



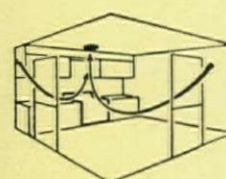
FOR CEILING . . . NuTone Models 831 and 851 exhaust fans may be installed in ceiling above the range, with duct work running to the outside.



FOR OUTSIDE WALL . . . NuTone Models 800 and 811, pull chain type, or Models 806 and 817, automatic type . . . may be installed in wall above range.



FOR INSIDE WALL . . . when range is on inside wall, use NuTone Models 831 or 851 exhaust fans installed in wall above range, with duct work to the outside.



FOR VERTICAL DISCHARGE . . . NuTone Models 820-JF or 849 Fans may be installed in ceiling above range and discharged through ceiling to roof cap.

PERFECT VENTILATION FOR YOUR KITCHENS AND BATHROOMS . . .

PLUS TROUBLE-FREE PERFORMANCE & TIME-SAVING INSTALLATION

NuTone has it!

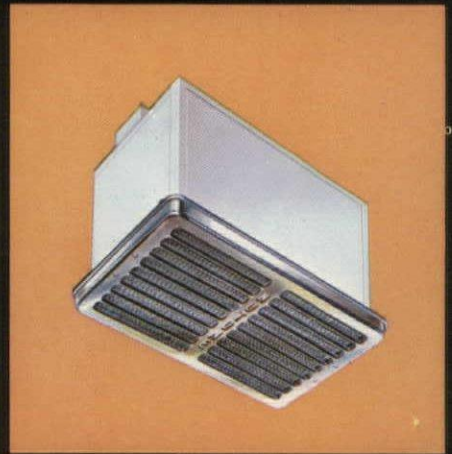
.. FOR KITCHENS AND BATHROOMS



Model 851-N for Ceiling or Wall. Snap-In motor and fan assembly. \$36.95 list.



Model 831-N.. Powerful 8-inch fan for use in Ceiling or Inside Wall. \$27.95 list.



Model 870 Twin Blower.. for installation in cabinet, wall, ceiling. \$39.50 list.



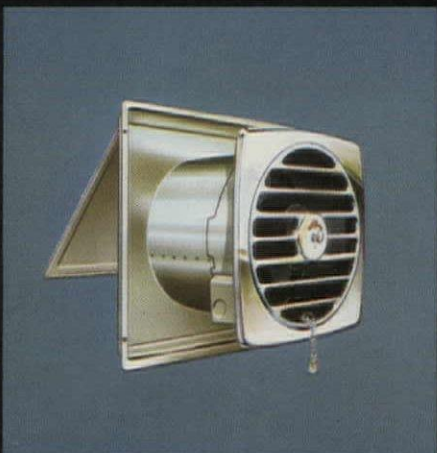
Model 820-NJF.. Jet-Flo Fan for Vertical Discharge through roof cap. \$22.95 list.



Model 848.. Powerful Vertical Discharge 10" fan. Snap-in Fan assembly. \$29.75



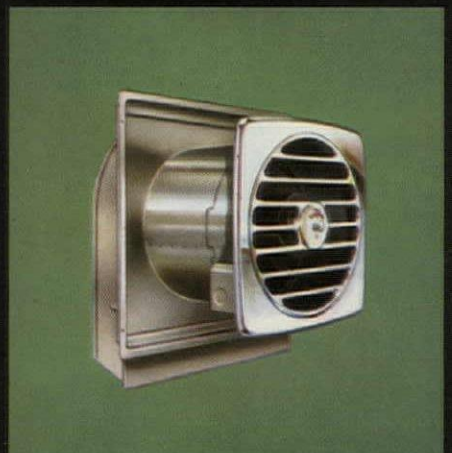
Model 881 Bathroom Fan. A blower type fan with a high static pull. \$25.95 list.



Model 801.. 8" Pull chain type for Wall.. with weather-tight shutter. \$27.95 list.



Model 811 Deluxe 10" pull chain Wall Fan. Weather-tight shutter. \$36.25 list.



Model 807 Automatic Wall Fan. Patented flutter-proof shutter. \$27.95 list.

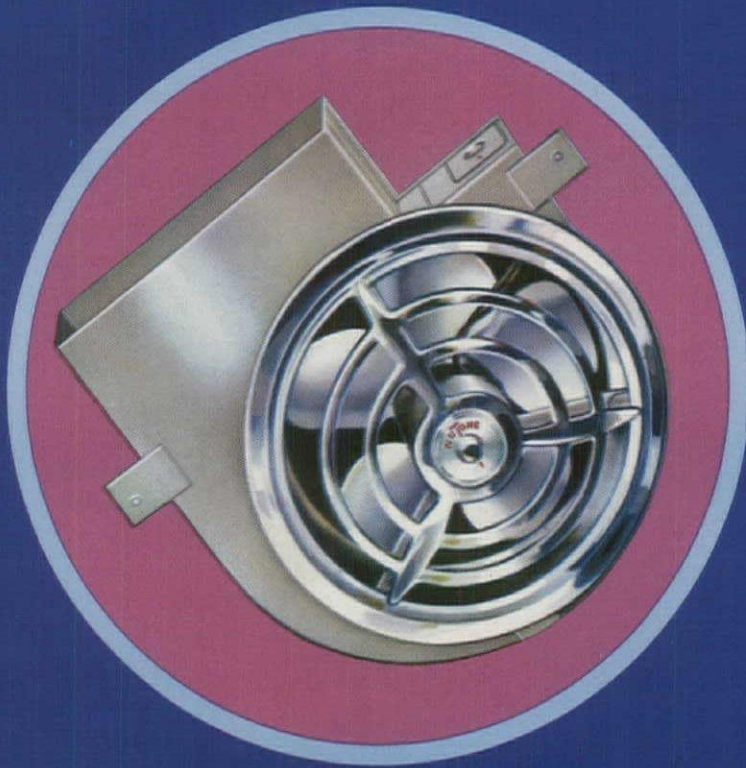
* Illustrated here are 9 of 12 basic models - - America's most complete line of Exhaust Fans

SEE OTHER SIDE



NuTone Quality Costs You No More!

FEATURES LIKE THESE MAKE NUTONE YOUR BEST BUY!

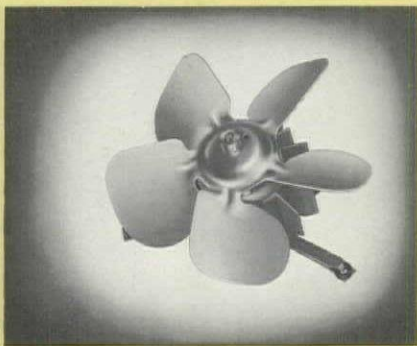


FOR *Faster Installation*

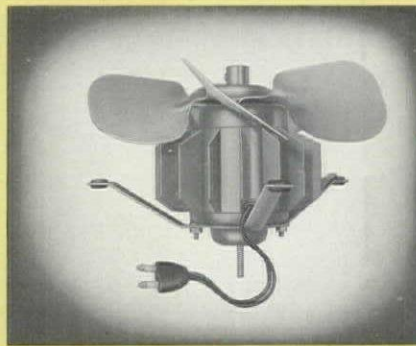


FOR *Better Performance*

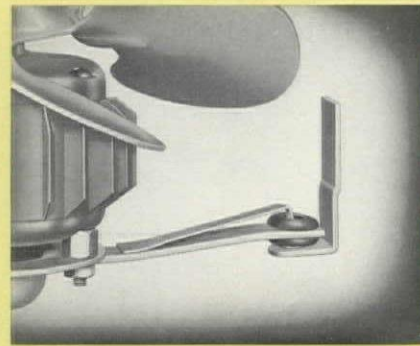
MODEL #851-N (FOR CEILING OR WALL) IS A TYPICAL EXAMPLE OF THE MANY OUTSTANDING FEATURES FOUND IN EVERY NUTONE EXHAUST FAN



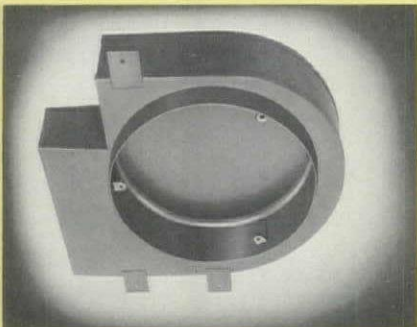
Specially designed fan blades . . . plus a powerful 1/20 HP motor for higher air delivery.



Closed motor prevents grease from clogging windings. Extended fins keep motor cool.



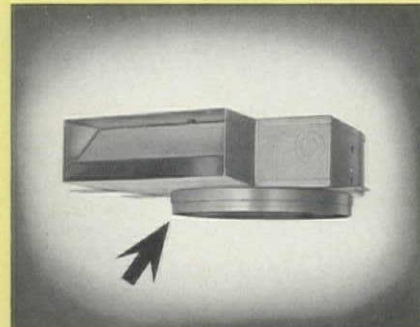
Automatic safety grounding strap. Approved by UL & CSA. Avoids shock and fire hazards.



Venturi Housing . . . prevents air back-lashing. This produces higher "Static Pressure Push".



NuTone Anodized Grille (left) will not corrode like the ordinary chrome grille (on right).



Adjustable sleeve insert . . . for different plaster thickness . . . hides rough cutouts.

← SEE OTHER SIDE

FREE . . . DELUXE CATALOGS IN BINDER . . . Write NUTONE, INC., Dept. HH-7, Cincinnati 27, Ohio

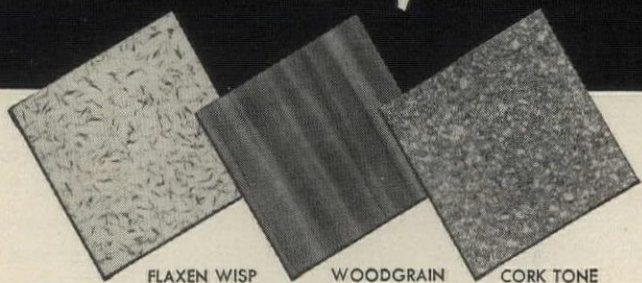
SMART BUILDERS CHOOSE NUTONE BUILT-IN HOOD-FANS • EXHAUST FANS
DOOR CHIMES • CEILING HEATERS • INTERCOM-RADIO • BUILT-IN FOOD CENTER

Here's how to meet the demand for better quality in low cost homes and still make a good profit



OFFER THE SUPERIORITY OF VINYL
...AT BUDGET-MINDED PRICES!

...WITH *Bolta-Floor*® AND *Bolta-Top*®
"Vogue"
HEAT RESISTANT SURFACES



New Modern, High-Style, All-Vinyl Floor Tile for as low as \$28.00 installed in average 8' x 10' room

New Vogue is designed in eye-appealing colors and patterns that last years longer with less care. Vogue offers the resistance to stains, scuffs, spotting and fading that have made vinyl so much in demand. It mops clean as new without harsh scrubbing and does not require waxing.



Beautiful Mar and Stain Resistant Flexible Vinyl Protected with MYLAR*. Easier to install. For 1/2 the cost of pre-formed surfaces

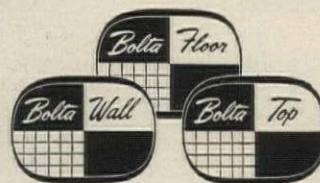
New Bolta-Top, in either standard or cigarette-resistant grades, is available in the newest decorator colors and patterns. Its beauty is protected with Mylar* for more years of resistance to scuffs and stains. Bolta-Top folds without cracking around edges and up walls . . . can be applied easily on-the-job without special tools. May be installed with or without molding.

Get the full story on these beautiful, durable, low-cost high-quality vinyls.

Write today to:



THE GENERAL TIRE & RUBBER COMPANY
BUILDING MATERIALS DIVISION • AKRON, OHIO



*Mylar—DuPont's Reg. T. M. for its super-strength polyester film



General Electric Remote-Control Wiring controls "Light for Living" in this Gold Medallion Home at Rock Ridge in Fairfield, Conn.

"G-E REMOTE-CONTROL WIRING HELPED ME GET THE FIRST GOLD MEDALLION IN CONNECTICUT!"

...Norman O. Richard, Builder, Fairfield, Conn.



Mr. Norman O. Richard of Fairfield (left), builder of the Gold Medallion Home. Mr. Richard J. Fox of Stratford, pointing to the G-E master selector switch, is the electrical contractor.

"I think any builder can appreciate the big kick I got out of having the first Gold Medallion Home in my state," says Mr. Richard.

"And G-E Remote-Control Wiring helped me get it.

"When you walk into this house at night you can turn lights ON ahead of you and OFF behind *while you walk right through*. There are plenty of switches for each important light—so you don't have to go out of your way.

"What's more — with the G-E master selector switch, you can turn ON a lot of lights, *fast*, if you hear a strange sound

outside at night. That's a real comfort, too.

"G-E Remote-Control Wiring gives me the flexibility of control I need for the 'Light for Living' that wins awards and sells houses. It's light whenever and wherever the homeowner wants it—light that helps decorate the home and makes it a better place to live."

Ask your own electrical contractor to give you the details on this house-selling feature, soon. But send right now for your free copy of the *G-E Remote-Control Wiring Booklet for Builders*. Write General Electric Company, Wiring Device Department, Providence 7, Rhode Island.

Progress Is Our Most Important Product

GENERAL  ELECTRIC



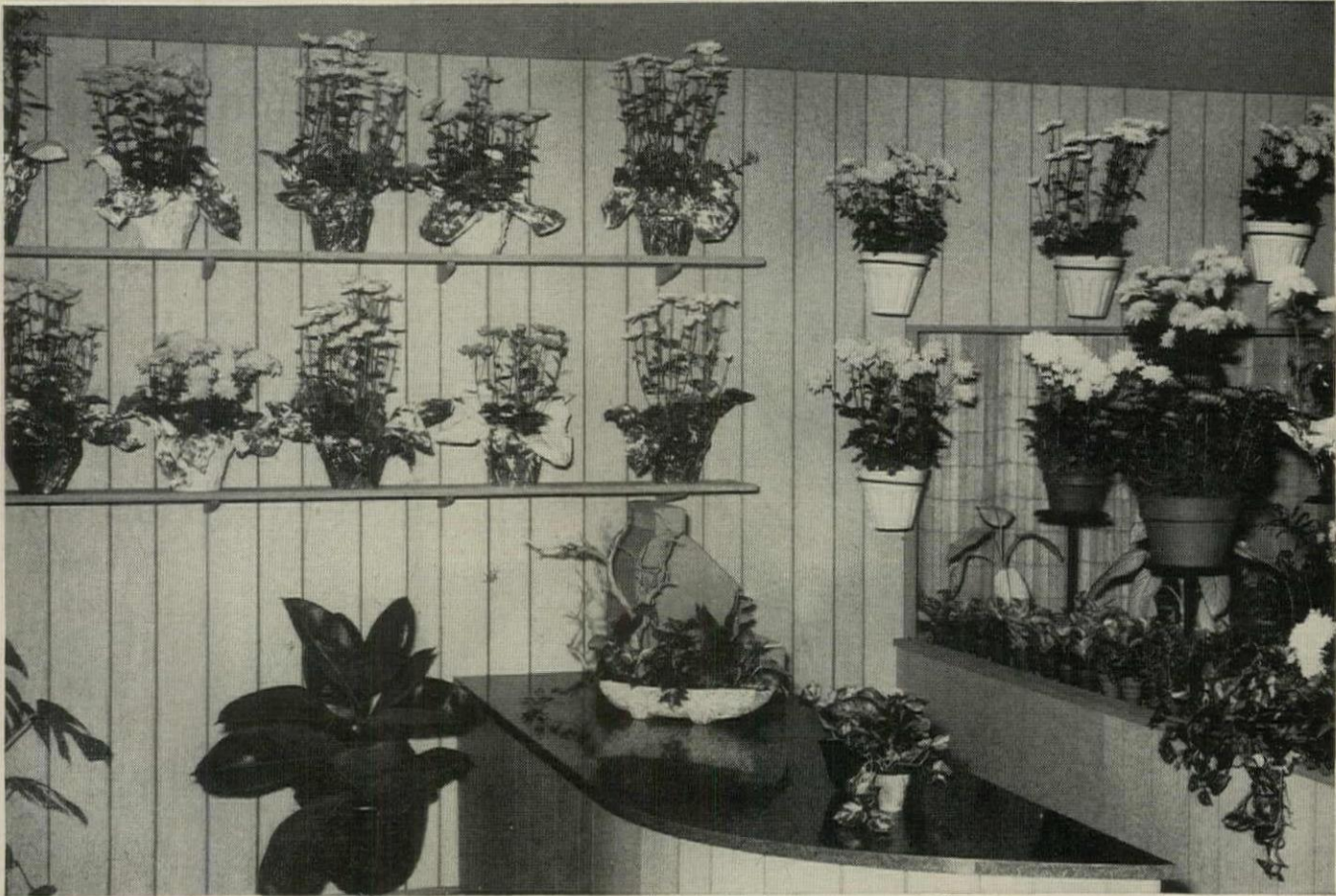
**NEW
KWIKSET
PROTECTIVE
PLASTIC
COATING**

Here's an exclusive development of great benefit to users of Kwikset locksets. Through scientific research, we have discovered an extremely durable transparent plastic coating for brass and bronze finishes. This revolutionary new material gives Kwikset finishes five times greater weather protection, and scratch and scuff resistance **than any other lockset tested!** In addition, this new coating assures a glossier, longer-lasting finish, and is now being used on all Kwikset locksets at **no increase in cost.**

A finish that a jeweler would be proud to display is but one of the many advantages you get when you buy Kwikset...America's largest selling residential locksets.

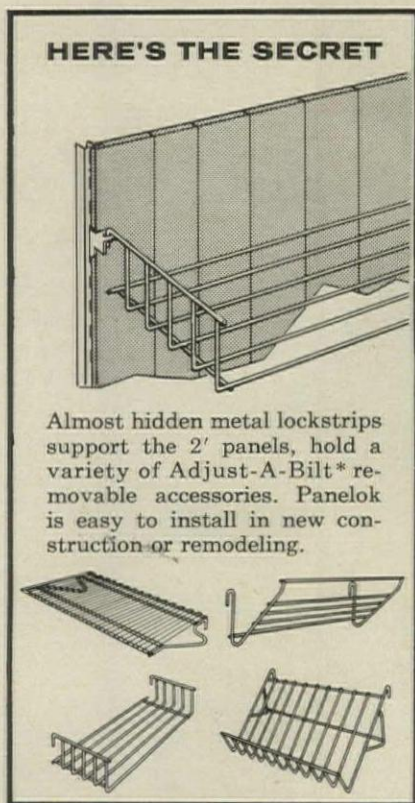
kwikset  *locksets*

KWIKSET SALES & SERVICE COMPANY
A subsidiary of
The American Hardware Corporation
Anaheim, California



SEVEN MINUTES AGO THIS WALL WAS BARE!

*displays, even merchandise shelves added in a jiffy
with Masonite's Panelok wall system*



Combines beautiful Royalcote® panels with interchangeable fixtures

What a terrific idea for getting more commercial business, more store and office remodeling!

Masonite® Panelok is not only a strikingly beautiful and durable hardboard panel product—with a rich, wood-grained pattern in any of four popular colors; it's also a complete system for creating artistic displays. It includes a variety of shelves and fixtures that can be installed and removed in minutes *with no harm to the wall!*

What a boon to the florist, the department store, the gift shop, the beauty shop, the bank and any other merchant who wants the luxury look of a wood-grained wall plus the freedom of display space anywhere on the wall.

See Panelok at your lumber dealer's now! See why it is already a sensation in the new-homes field. Then count up the places where you can install it—profitably. Masonite Corporation, Dept. HH-7, Box 777, Chicago 90, Ill.

MASONITE 
CORPORATION

©Masonite Corporation—manufacturer of quality panel products.
*Reg. T.M. U.S. Pat. Off. by L. A. Darling Co.

NEW Butyl-Finish Helps Keep Original Color and Beauty!



Packaged Van-Packer Chimney goes up fast, has permanent masonry flue

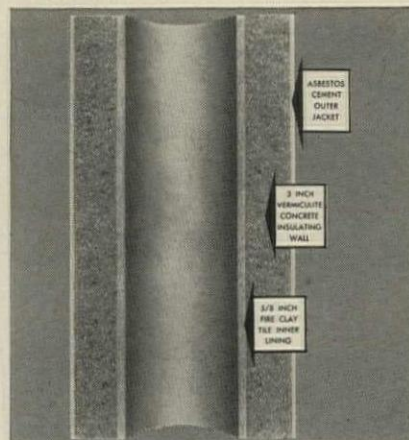
The Van-Packer Chimney features a new Butyl-finish housing with embossed-brick design. It assures home buyer satisfaction because the Butyl-finish helps retain the original color and beauty. The housing is made of asbestos-cement; the flue sections are made of permanent masonry that won't corrode. UL listed for all fuels, safe even for incinerators.

It takes one man less than three hours to install a Van-Packer, saving up to 40% over brick construction. It's

easily carried in a pick-up truck ... comes completely packaged in labeled cartons, with everything provided. No special tools or skills are required. Two-foot masonry sections are joined with special acid-proof cement (furnished) and secured with snap-lock draw-bands.


Van-Packer Chimneys are available everywhere, and can be delivered to your job site exactly when needed. See "Chimneys—Prefabricated" in the Yellow Pages, or write for Bulletin RS-1-119.

VAN-PACKER
Division of **FLINTKOTE** America's Broadest Line of Building Products
Van-Packer Co. 1232 McKinley Ave., Chicago Heights, Ill. • SKYline 4-4772



Van-Packer flue sections feature masonry construction, won't corrode

In West: Pioneer Division, The Flintkote Company, Box 2218, Terminal Annex, Los Angeles, Calif. • **In Toronto, Ontario:** The Flintkote Company of Canada, Ltd.



Fir Plywood Promotion and Research

PERIOD: 1938 through 1959

AMOUNT: \$32,465,580 AND 00 CTS

RESULTS PAYABLE

TO: THE BUILDING INDUSTRY

DOUGLAS FIR PLYWOOD ASSOCIATION

Q. Who signs the check?

A. The plywood manufacturers

The phenomenal growth of fir plywood construction — its nation-wide acceptance among families who buy your homes, code officials and lending agencies — is a direct result of the research and promotion programs financed by the manufacturers of DFPA-quality trademarked plywood.

In the past 21 years, they have invested over \$27 Million to back *your* selling . . . improve product quality . . . pioneer new products and building techniques. This year, another \$5 Million is being spent to support you with:

- ✓ **NATIONAL ADVERTISING**
...to pre-sell the families who buy the homes you build
- ✓ **FHA and BUILDING CODE WORK**
...to solidify acceptance of plywood construction
- ✓ **RESEARCH and ENGINEERING**
...to help you build better for less
- ✓ **QUALITY CONTROL and TRADEMARKING**
...to assure dependable plywood quality

Insist that all plywood you buy bears the DFPA trademark. Assure continuation and expansion of the programs which back *you* with consistent quality *and* consistent promotion.



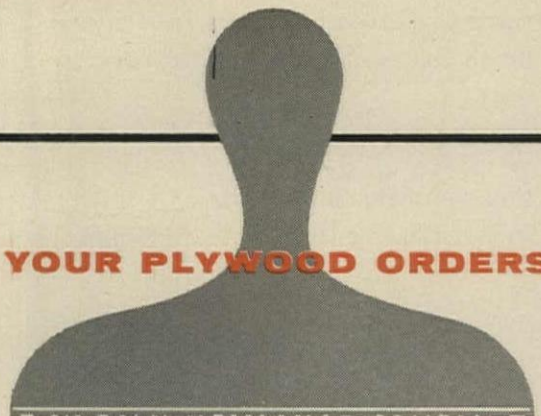
who use this trademark!

ARE YOU USING THIS STAMP ON ALL YOUR PLYWOOD ORDERS?

If not, send for your free stamp today.

It's the best way to make sure you are getting good plywood, manufactured by one of the more than 110 reliable mills* who think enough of your business to give you quality plywood . . . and back it with promotion and research needed to help you use it properly and profitably.

* Producing 90 per cent of all Douglas fir and Western softwood plywood.

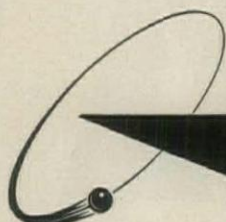


**All softwood plywood on this order
must bear DFPA GRADE TRADEMARKS
legibly applied to each panel.**

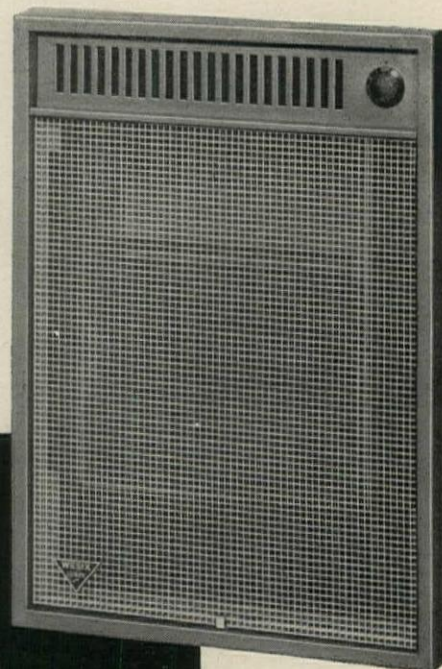
DOUGLAS FIR PLYWOOD ASSOCIATION, TACOMA 2, WASHINGTON

Ion-Balanced Air for home heating offers

- better health
- greater comfort
- easier breathing



NEW WESIX-IONIX ELECTRIC HEATERS

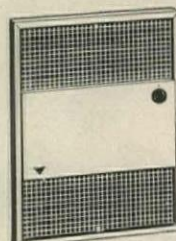
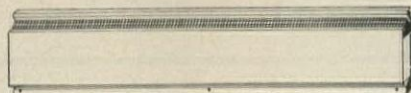


When you select the new Wesix-Ionix Electric Heaters, you attract home-buyers. You open new sales to older homes. For Wesix provides ion-balanced, comfort-conditioned living — an exclusive Wesix feature.

That's for easier breathing, more comfort and better health. The air is not stuffy like in the ordinary heated room. It stays Spring fresh. There's the germicidal effect, too. Kills airborne bacteria in a room — 90% of them

And these new Wesix heaters are made in many sizes, many types, to meet all of your standard easy-installation needs. They're decorator-designed and contractor-engineered. Ahead in trim-new-looks with a daring white grille that hides the heater interior yet lets radiant warmth through. Ahead in driftwood finish that suits any modern decor.

Be ready. Write us today for the new and complete catalog on Wesix Electric Heaters.

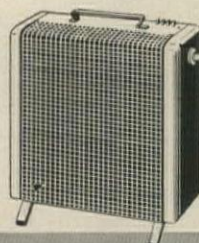


Knowing these simple facts puts you out in front

Within the past 10 years a growing body of evidence points to an exciting fourth dimension in indoor climate — Negative Ion Control.

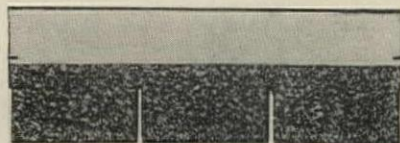
Wesix has led the industry in initiating and supporting this research, . . . particularly as it applies to electric heating, since heated resistance wire, as found in heater elements, produces a great many ions

The part ions play in indoor climate is complicated. Simplified, it appears that inhaling an excess of Positive Ions can cause undesirable effects on the breathing apparatus, and apparently Positive Ions are responsible for the stuffy sensation often associated with home heating.



WESIX ELECTRIC HEATER CO.
390 FIRST STREET • SAN FRANCISCO • CALIFORNIA

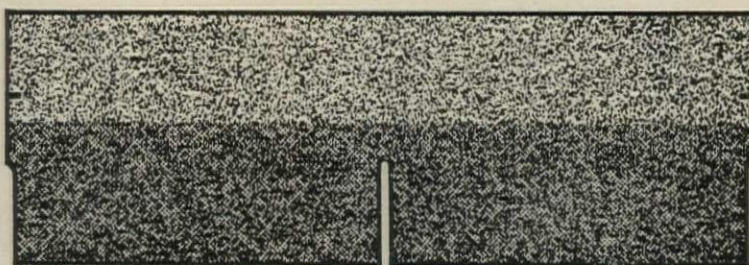




Conventional 3-tab shingles are fine for multi-story homes



BUT



Barrett RANGLINE Shingles fill the need for roofs that harmonize with the longer, lower homes of today!*



Barrett "Ranchline" Shingles are the original, two-tab, 210-lb. asphalt strip shingles designed especially to blend with the low, lean lines of ranch-type, split-level and other modern ground-hugging homes. They have a sleek new shape that accentuates the horizontal shadow-line, gives a sweeping, longer look and added sales appeal to the homes you build.

A Barrett "Ranchline" Shingle roof has 33 percent fewer vertical lines and a pattern composed of rectangles 50 percent longer than those of standard strip shingles. Accent is on the horizontal—two king-size 18" tabs, instead of the conventional three 12" tabs, mean added wind resistance, easier handling, faster application and lower costs.

*Trade Mark of Allied Chemical Corporation

District Sales Offices:

Merchandise Mart, Chicago 54, Ill.; 36th and Grays Ferry Ave., Philadelphia 46, Pa.; 1327 Erie St., Birmingham 8, Ala.; 323 South 67th St., Houston 11, Texas; 261 Madison Ave., New York 16, N. Y.

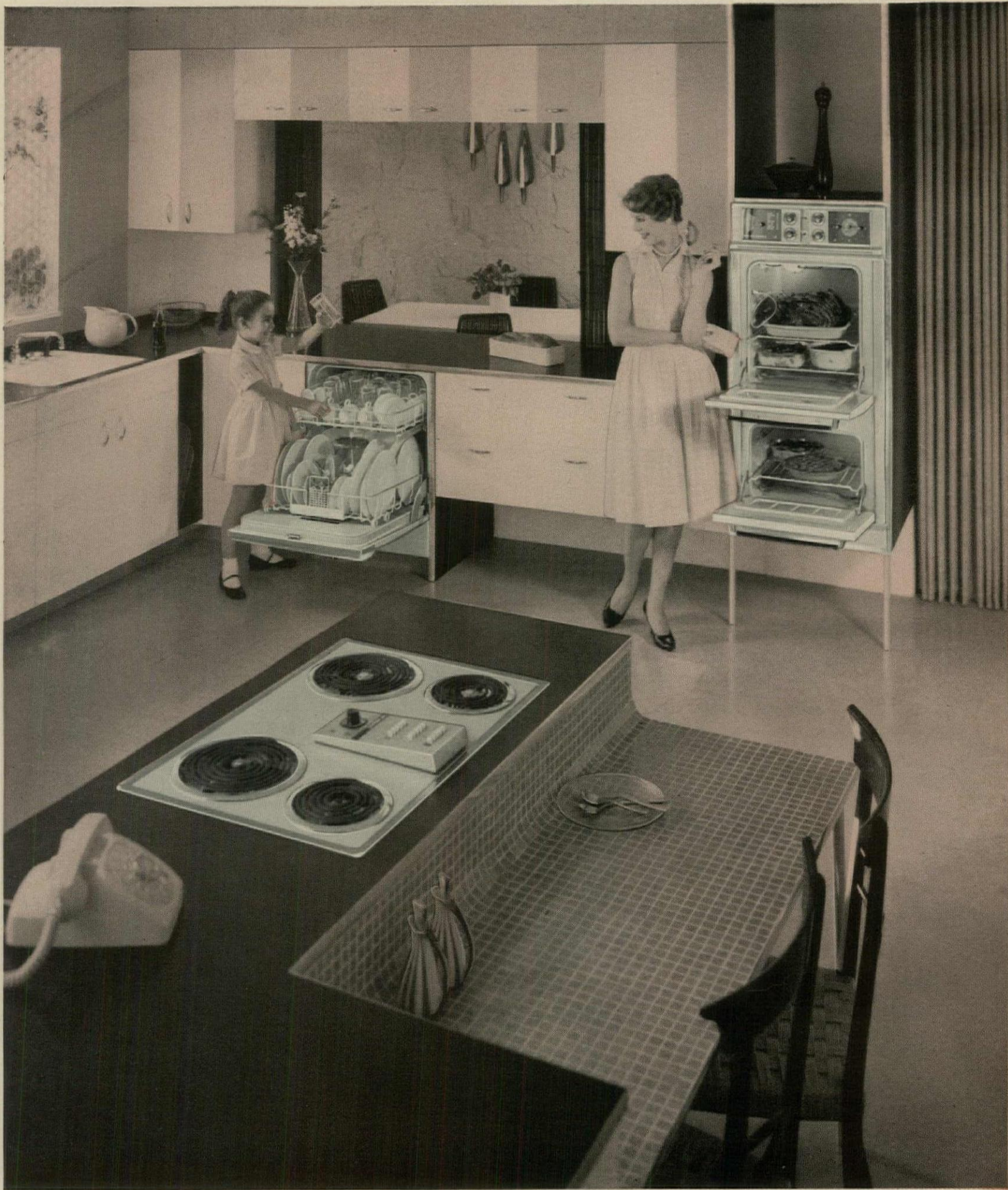
You can add color and excitement to the roofs of the homes you build, too, with "Ranchline" Shingles—they're available in heat-reflecting Snow White, cool pastels and deeper blends. They're the only extra-long shingles made with a second layer of asphalt and a second layer of mineral granules on the exposed butts for double strength and protection where wear is greatest.

You can offer all these extra selling features *at no extra cost* to your customers, who'll really go for homes with the daring modern sweep of a "Ranchline" roof. And "Ranchline" Shingles are backed by the famous Barrett name, recognized by you and your customers as the greatest in roofing. For full information, call your Barrett representative or write us direct.

BARRETT DIVISION

40 Rector St., New York 6, N. Y.





Hotpoint Deluxe Automatic Dishwasher with exclusive Double-Deck Washing Action, Model DE-1. Hotpoint Customline® Bi-Level oven with automatic eye-level controls, Model RLG702. Hotpoint Customline surface cooking section with Calrod® Recipe Heat Units, Model RU45.



MORE WOMEN COOK ON RANGES MADE BY HOTPOINT THAN ON ANY OTHER KIND

Hotpoint has made over 5 million electric ranges, far more than any other manufacturer. Such dramatic proof of public preference clearly indicates the salespower Hotpoint appliances add to your homes.

Sales-building public preference like this is the result of over 50 years of product leadership. This leadership stems from the public's trust in the superior quality and outstanding performance found in every Hotpoint appliance.

Remember, Hotpoint appliances are the best investment you can make to sell more homes because . . . when you build in Hotpoint, you build in public preference.

Only Hotpoint offers you

the sales power of dishwashers with Double-Deck Washing Action. This Hotpoint exclusive provides a separate spray for each rack to get every surface of every piece spotlessly clean! And Hotpoint dishwashers offer double washing and rinsing with special second rinse that stops spots, a separate utensil cycle, and easy front connections that slash your installation costs.

Only Hotpoint offers you

Customline surface sections with Calrod® Recipe Heat units that end cooking guesswork at the touch of a button. Hotpoint ovens give more cooking capacity in less cabinet width (only 24 inches) than either of the other two top-selling brands. And Hotpoint offers a variety of Customline ovens and surface cooking sections to fit any kitchen plan and budget.

when you build in Hotpoint, you build in Public Preference

Hotpoint

A Division of General Electric Company, Chicago 44, Illinois



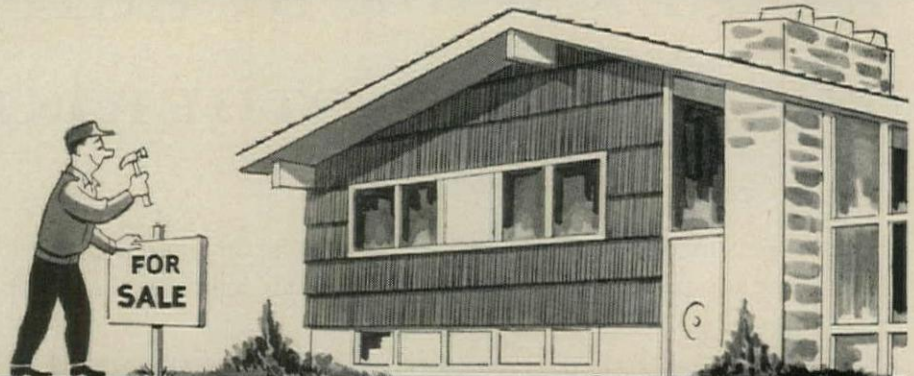
ELECTRIC RANGES • REFRIGERATORS • AUTOMATIC WASHERS • CLOTHES DRYERS • CUSTOMLINE
DISHWASHERS • DISPOSALLS® • WATER HEATERS • FOOD FREEZERS • AIR CONDITIONERS

HOMES WITH
Shakertown®
GLUMAC
 SHINGLE UNITS



GO UP FASTER!

HOMES WITH
Shakertown®
GLUMAC
 SHINGLE UNITS



GO UP FASTER... COST LESS!

HOMES WITH
Shakertown®
GLUMAC
 SHINGLE UNITS



GO UP FASTER... COST LESS... LOOK BETTER!

Now you can nail down extra profits on every job. Because Shakertown Glumac Units have a *lower applied cost* than any other type of siding, you build a better home for less money. Big easy-to-handle Glumac Units can be nailed over studs or sheathing in less than half the time it takes to apply any other siding. Matching colored nails (furnished) and Jiffy Corners make finishing faster and easier! Produced with special backer board for maximum insulation, nationally-advertised Glumac Units are genuine red cedar shingles pre-stained in 12 colors with real sales appeal. Get all the facts before your next start!

Shakertown®
 CORPORATION



Send today for
 your free copy of the
 Shakertown Color
 Ideabook



Shakertown Corporation
 Department HH-79
 20310 Kinsman Road • Cleveland 22, Ohio
 Please send me the Shakertown Color Ideabook.

NAME _____
 COMPANY _____
 STREET _____
 CITY _____ ZONE _____ STATE _____

8269-ST

Shakertown Regular, DeLuxe & DeLuxe Jumbo GLUMAC UNITS • SIDEWALL SHAKES • STAIN • JIFFY CORNERS

BRIXMENT MORTAR

Has Better Water-Retention



Place a dab of Brixment mortar and a dab of ordinary cement-and-lime mortar on a brick. Wait a minute, then feel each mortar.



The one that stays plastic longer will be the one having the highest water-retention. Feel the difference with Brixment mortar!

—AND HIGH WATER-RETENTION IS ESSENTIAL TO WELL-BONDED, WATERTIGHT MASONRY

Water-retaining capacity is the ability of a mortar to retain its moisture, and hence its plasticity, when spread out on porous brick.

High water-retaining capacity is of *great importance* in mortar. If the mortar does not have high water-retaining capacity, it is too quickly sucked dry by the brick; the mortar stiffens too soon, the brick cannot be properly bedded, and a good bond cannot be obtained.

Brixment mortar has high water-retaining capacity. It strongly resists the sucking action of the brick. Brixment mortar therefore requires less tempering, stays smooth and plastic longer when spread out on the wall. *This permits a more thorough bedding of the brick, and a more complete contact between the brick and the mortar.* The result is a better bond, and hence a stronger and more water-tight wall.

LOUISVILLE CEMENT COMPANY, LOUISVILLE 2, KENTUCKY

Cement Manufacturers Since 1830

Universal... the quality built-in now in gas or electric!



New styling...new versatility...famous for quality for nearly 4 generations

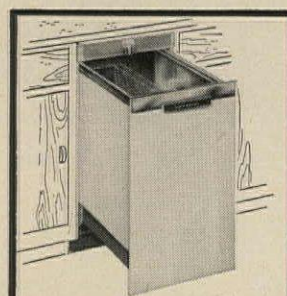
New Universal built-in gas ranges—only Universal offers such a wide choice of customized arrangements . . . 14 new two-burner, four-burner and griddle surface cooking units; five new oven-broiler units. Famous “air-conditioned” oven, smokeproof broiling, “obedient burner” top cooking.

New Universal built-in electric ranges—versatile surface cooking units can be installed for either front or rear control location. Hinged, flip-up “Quick-heat” element design permits easy, fast cleaning of spill-overs. Each element has exclusive “on” indicator. Choose from two double oven, two single oven models.



Now gas and electric units are interchangeable!

Gas and electric ovens and surface cooking units are fully interchangeable . . . all are drop-in units that fit standard cabinets. Available in your choice of five beautiful decorator colors: canary yellow, petal pink, turquoise green or copper-tone porcelain and satin-finished chrome.



Universal Built-in Automatic Dishwashers

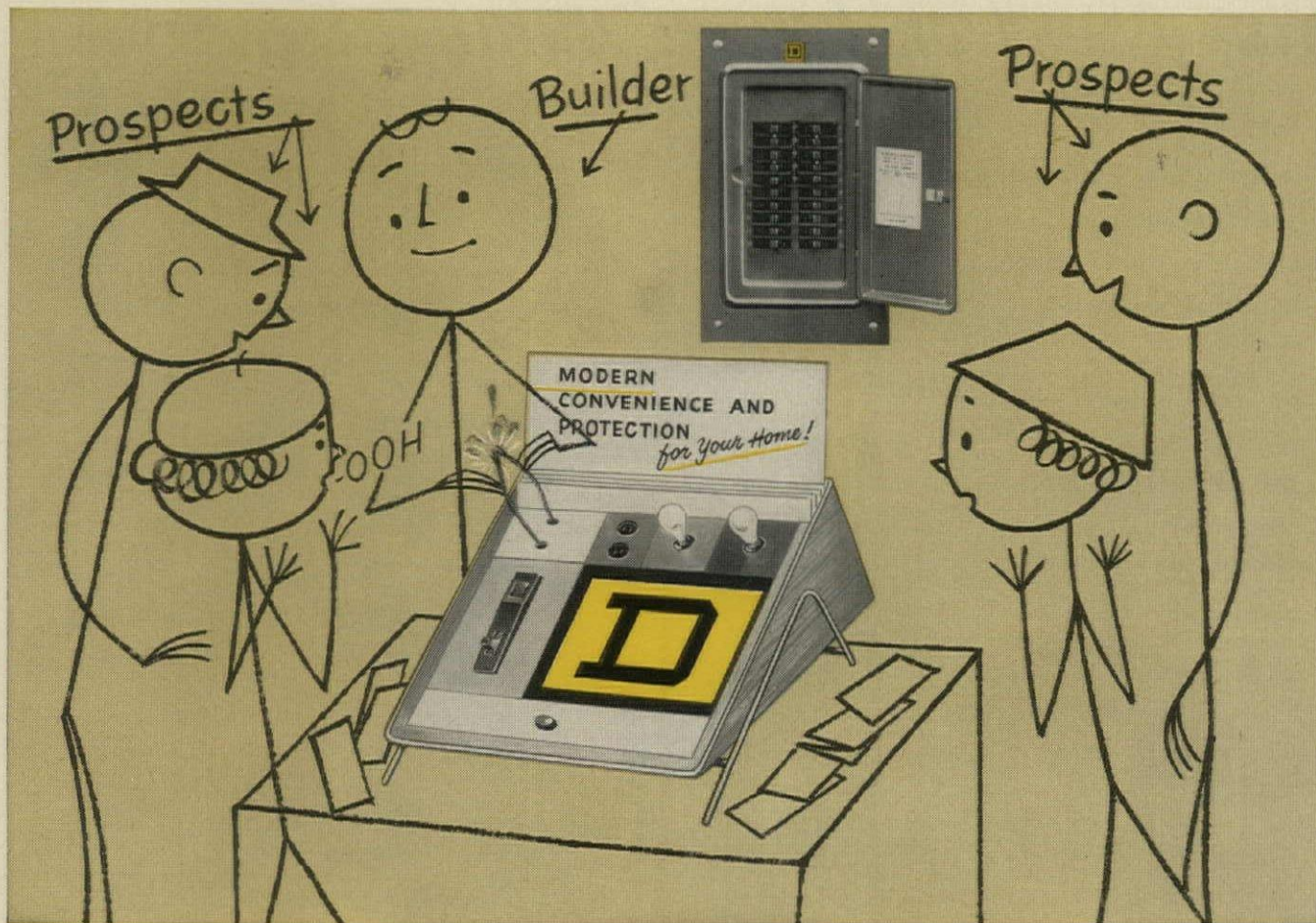
Exclusive “Jet-Torque” washing action, stainless steel construction, full-capacity compact design. Washes service for eight, yet requires only 18” of cabinet space. Decorator colors.

Advertised in leading national magazines

UNIVERSAL

BUILT-IN GAS AND ELECTRIC RANGES

See your Cribben & Sexton representative or contact Cribben & Sexton Company,
700 N. Sacramento Blvd., Chicago 12, Illinois. Phone VAn Buren 6-4600



This simple Circuit Breaker Demonstration will help you sell homes!

• There's nothing complicated about it. The demonstration equipment (which we furnish) is light and compact. You can set it up on a moment's notice. There's nothing technical or involved about the demonstration itself. Yet, in a couple of minutes, it dramatizes a very important "plus" value you are providing in your homes.

Today's home buyers are "housepower"-conscious. Electrical equipment and appliances now are being provided and promoted as an integral part of the home. It takes adequate wiring to provide for these "built-in" electrical features and others that will be added later on.

When you install **QO** "qwik-open" circuit breakers in your homes, you're providing far more than just adequate wiring. You're providing con-

venience. There are no fuses to replace. Even a child can restore service, quickly and safely.

You're providing modern protection against overloads and "shorts." And you're providing for extra circuits as they're needed in the future.

You put a proven selling feature to work for you when you install **QO**—finest breaker ever built!

A COMPLETE PACKAGE

Square D has a "packaged" plan (which includes the demonstration equipment shown above) that helps sell homes. If you're interested, clip this panel, attach it to your letterhead and mail it to S. C. Hunt, Square D Company, 6060 Rivard Street, Detroit 11, Michigan.

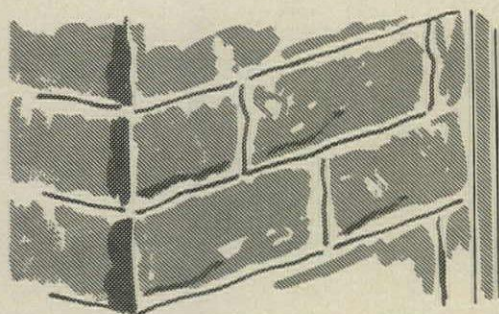
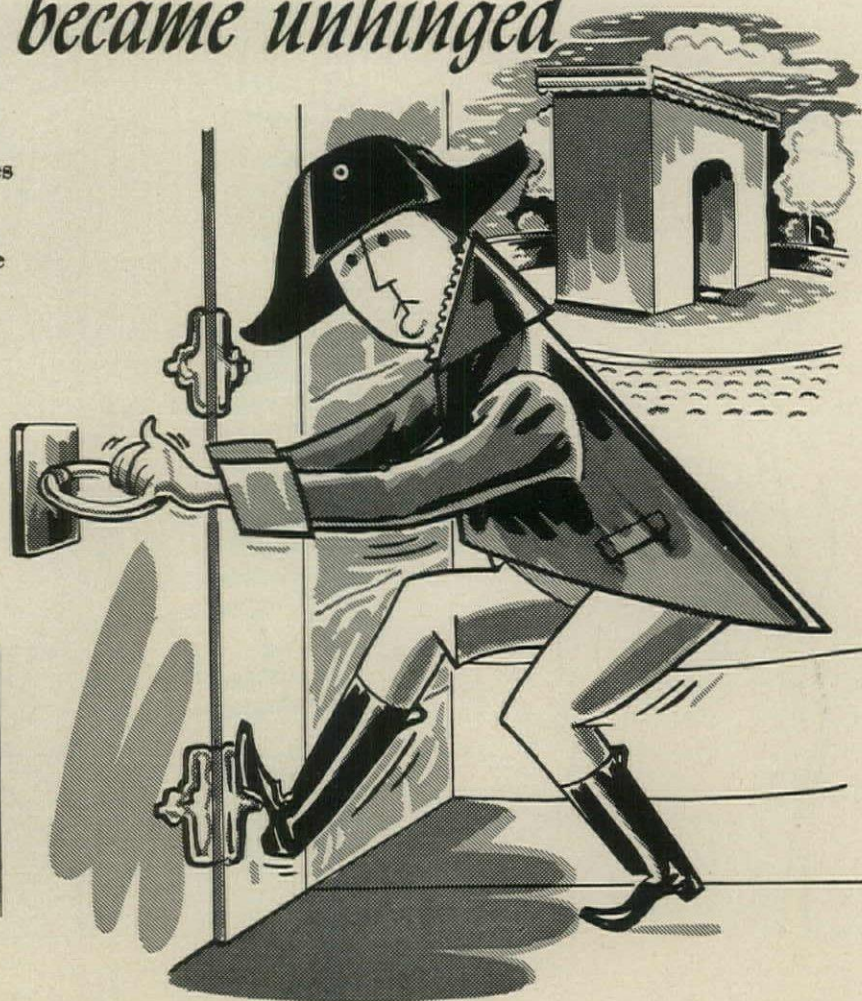


SQUARE D COMPANY

Why Napoleon became unhinged

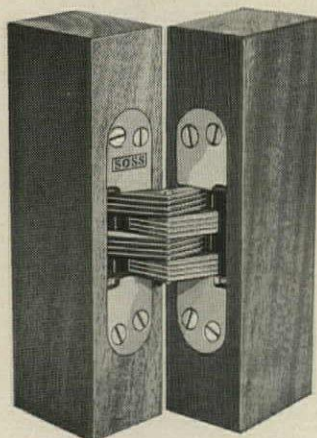
"Those great big, creaky, rusty hinges
Gripe me through and through"—
These are the words Napoleon spoke
On the eve of Waterloo.

He got beat bad he was so mad,
An unnecessary loss;
The history books would have
been changed
With hinges made by Soss.



SOSS

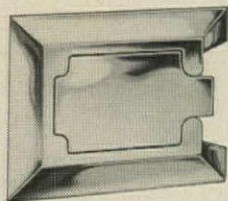
**INVISIBLE
HINGE**



Eliminates ugly protruding hinge butts. Entire hinge is hidden from view when doors or lids are closed. Used the world over, in all type buildings, whenever the ultimate is demanded in materials and design. Available in a wide range of sizes for nearly every wood and metal application.

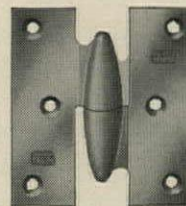
TODAY...
there's a Better Way thanks to
MODERN SOSS HARDWARE

SOSS
**LEV-R
LATCH**



Eliminates knobs. Opens doors with the flick of a finger. Modern, streamlined design enhances interiors and blends beautifully with contemporary styling. Available in all standard U.S. Finishes.

SOSS
**OLIVE
BUTT**

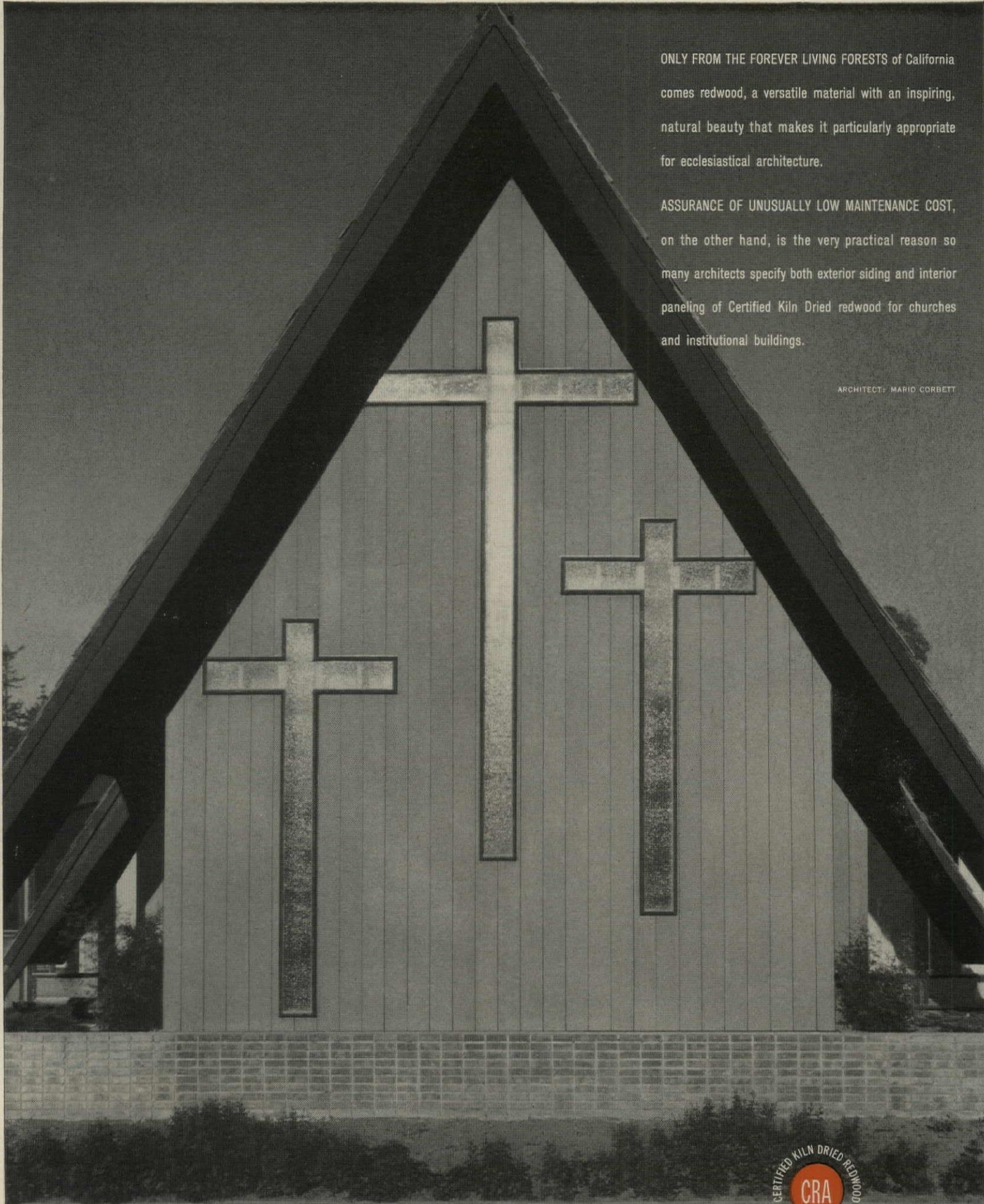


In those instances where it is mandatory to use a butt hinge this one does the job in a very complimentary way. The low price makes it doubly attractive.

For complete information and prices on these advanced SOSS Products see your nearby building supply dealer or hardware dealer, or write:

SOSS MANUFACTURING COMPANY

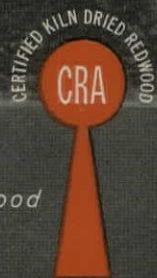
P. O. Box 38, Dept. HH-4, Harper Station • Detroit 13, Michigan



ONLY FROM THE FOREVER LIVING FORESTS of California comes redwood, a versatile material with an inspiring, natural beauty that makes it particularly appropriate for ecclesiastical architecture.

ASSURANCE OF UNUSUALLY LOW MAINTENANCE COST, on the other hand, is the very practical reason so many architects specify both exterior siding and interior paneling of Certified Kiln Dried redwood for churches and institutional buildings.

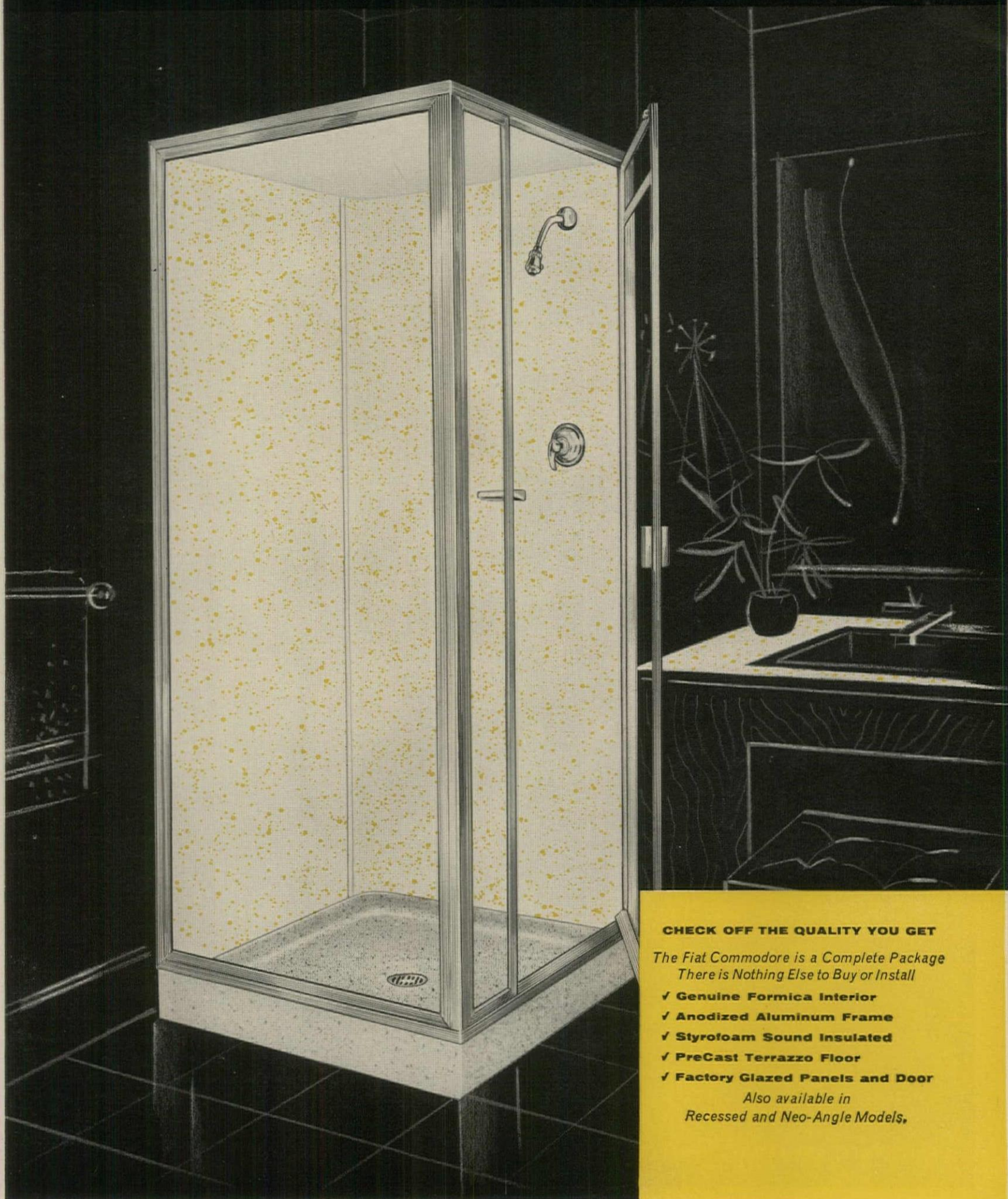
ARCHITECT: MARIO CORBETT



All the wonderful warmth of wood is best expressed in redwood

CALIFORNIA REDWOOD ASSOCIATION • 576 SACRAMENTO STREET • SAN FRANCISCO 11, CALIF.

from **FIAT** the complete shower unit that makes all others obsolete . . .



CHECK OFF THE QUALITY YOU GET

*The Fiat Commodore is a Complete Package
There is Nothing Else to Buy or Install*

- ✓ **Genuine Formica Interior**
- ✓ **Anodized Aluminum Frame**
- ✓ **Styrofoam Sound Insulated**
- ✓ **PreCast Terrazzo Floor**
- ✓ **Factory Glazed Panels and Door**

*Also available in
Recessed and Neo-Angle Models,*

MEW

wonderwall commodore

*revolutionizes shower construction—
features colorful, lifetime formica
laminated to rigid, structural walls*

Here is the finest shower ever developed . . . the "Shower of Tomorrow" ready for today's better homes. The secret is the unique "wonderwall" which is superior to masonry construction, yet requires no tiling! Designed to look beautiful a lifetime, yet install complete in a matter of minutes!

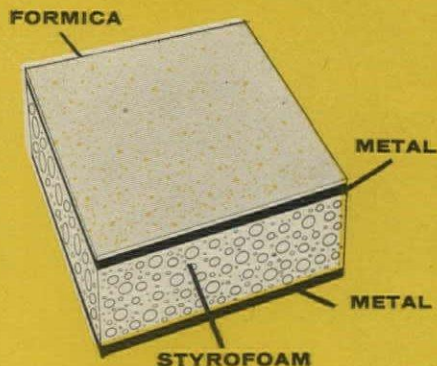
The "wonderwall" *Commodore* features an interior of genuine, easy-to-clean, homeowner-

approved *Formica*. Exposed exterior made of beautifully fluted aluminum, and the floor is famous FIAT PreCast Terrazzo with a solid, threshold cast integral. All components literally slip together to provide a lifetime of leakproof service.

Learn how the revolutionary *Commodore* can make shower installation unbelievably easy.

LOOK INSIDE THE NEW "WONDERWALL"—Beneath the smooth, permanent genuine Formica skin of the FIAT "Wonderwall" there's a full inch of Dow Styrofoam bonded between two sheets of metal. This construction provides a rigid wall that's structurally sound, insulated against noise, not affected by temperature changes, high humidity, soaps or detergents. Marine-type adhesives guarantee a permanent, water-tight bond between laminated layers.

MAIL COUPON
TODAY!



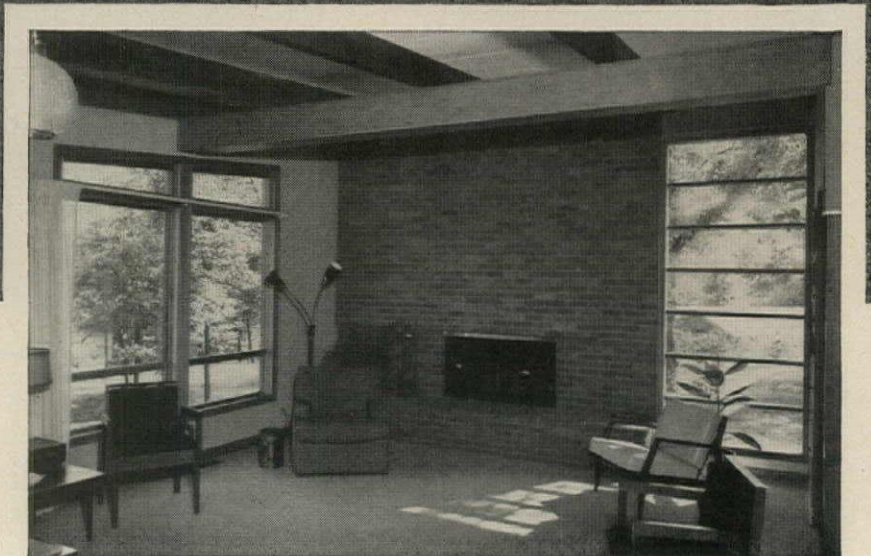
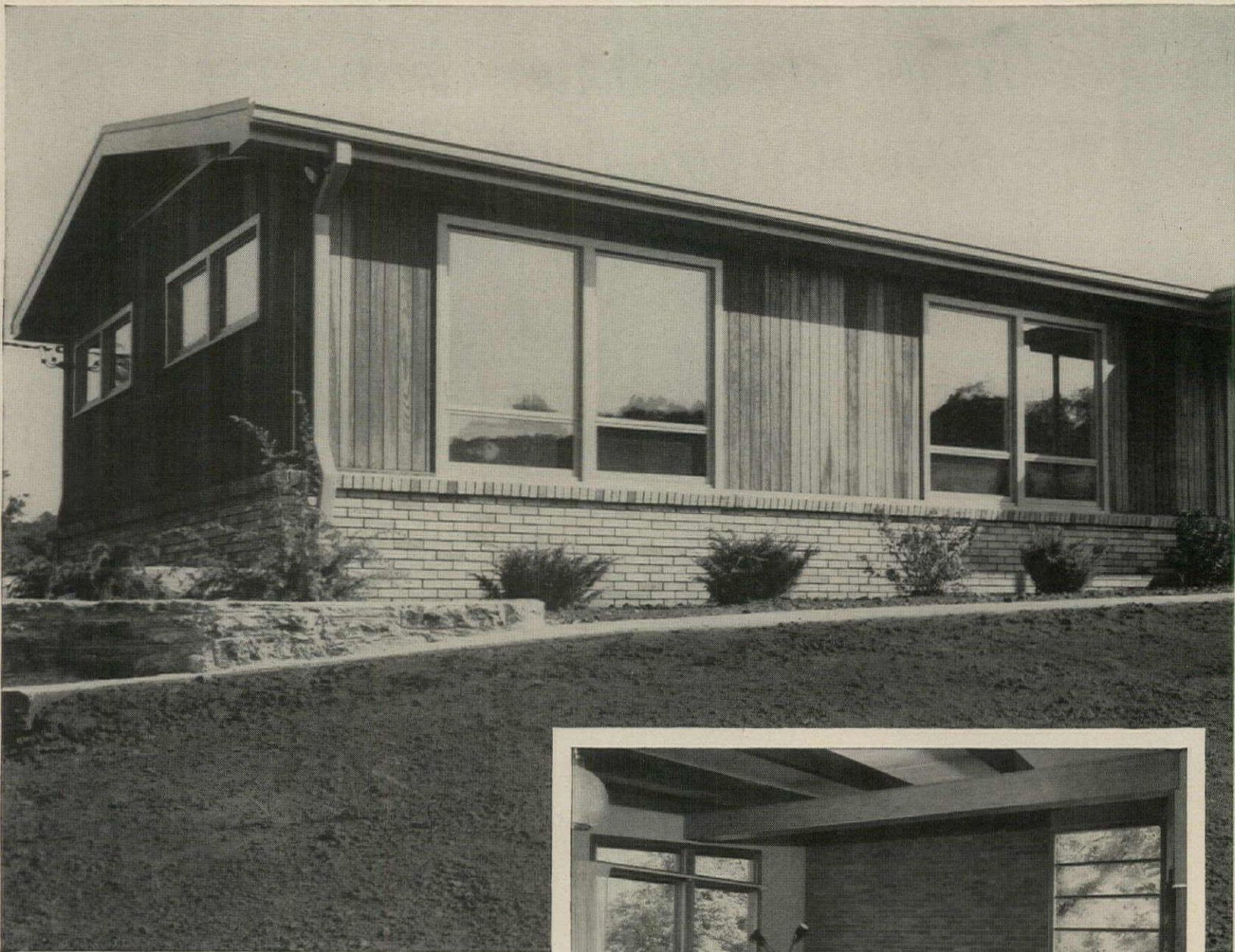
FIAT METAL MANUFACTURING CO.
9301 Belmont Avenue
Franklin Park, Illinois

Please send me your new folder
on the all new "Wonderwall" Commodore Shower.

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

HH-79

“The inclusion of TWINDOW
in our homes makes them much



easier to sell,"

says John Ramsey, Jr.,
Ramsey-Daugherty Co., Nashville, Tenn.



John Ramsey, Jr.



R. H. Daugherty

RAMSEY-DAUGHERTY CO. build speculative houses priced from \$17,500, and \$20,000 to \$100,000 homes built to contract.

In describing his experience with TWINDOW, Mr. Ramsey says, "We have been building an ever increasing number of homes for customers who specify TWINDOW and this popularity of TWINDOW has encouraged us to include these insulating windows in our speculative homes. We feel certain that the inclusion of TWINDOW in our homes for sale makes them much easier to sell. We have found that TWINDOW insulating glass is needed just as much in the moderately priced homes as in the higher-priced job. And why not? No storm windows, no sweating and water running onto the sash and, most of all, more comfort all year round."

One builder after another is finding that the comforts of TWINDOW add sales appeal to every type of house. And as many of them have stated: "TWINDOW costs no more than single sash plus storm windows."

We invite you to write for more information about TWINDOW. Our new TWINDOW booklet describes all its selling points, and lists applications of both Glass Edge TWINDOW and TWINDOW—Metal Edge. We will send it to you free. Write to Pittsburgh Plate Glass Company, Room 9190, 632 Duquesne Blvd., Pittsburgh 22, Pennsylvania.

TWO TYPES OF TWINDOW



TWINDOW—METAL EDGE

TWINDOW—METAL EDGE. This type is ideal for large windows and where maximum insulation is needed. It's made up of two panes of $\frac{3}{4}$ " clear-vision Plate Glass, with a $\frac{1}{2}$ " sealed air space between. Its stainless steel frame, a TWINDOW feature, eliminates bare edges . . . makes handling safe, quick and easy.



TWINDOW—GLASS EDGE

TWINDOW—GLASS EDGE. This type is just the thing for modern window-wall construction. Having exceptional insulating properties, it is constructed of two panes of $\frac{1}{2}$ " PENNVERNON®—the quality window glass—with a $\frac{3}{16}$ " air space between. TWINDOW—glass edge units are available in popular sizes for a variety of window styles.

TWINDOW®

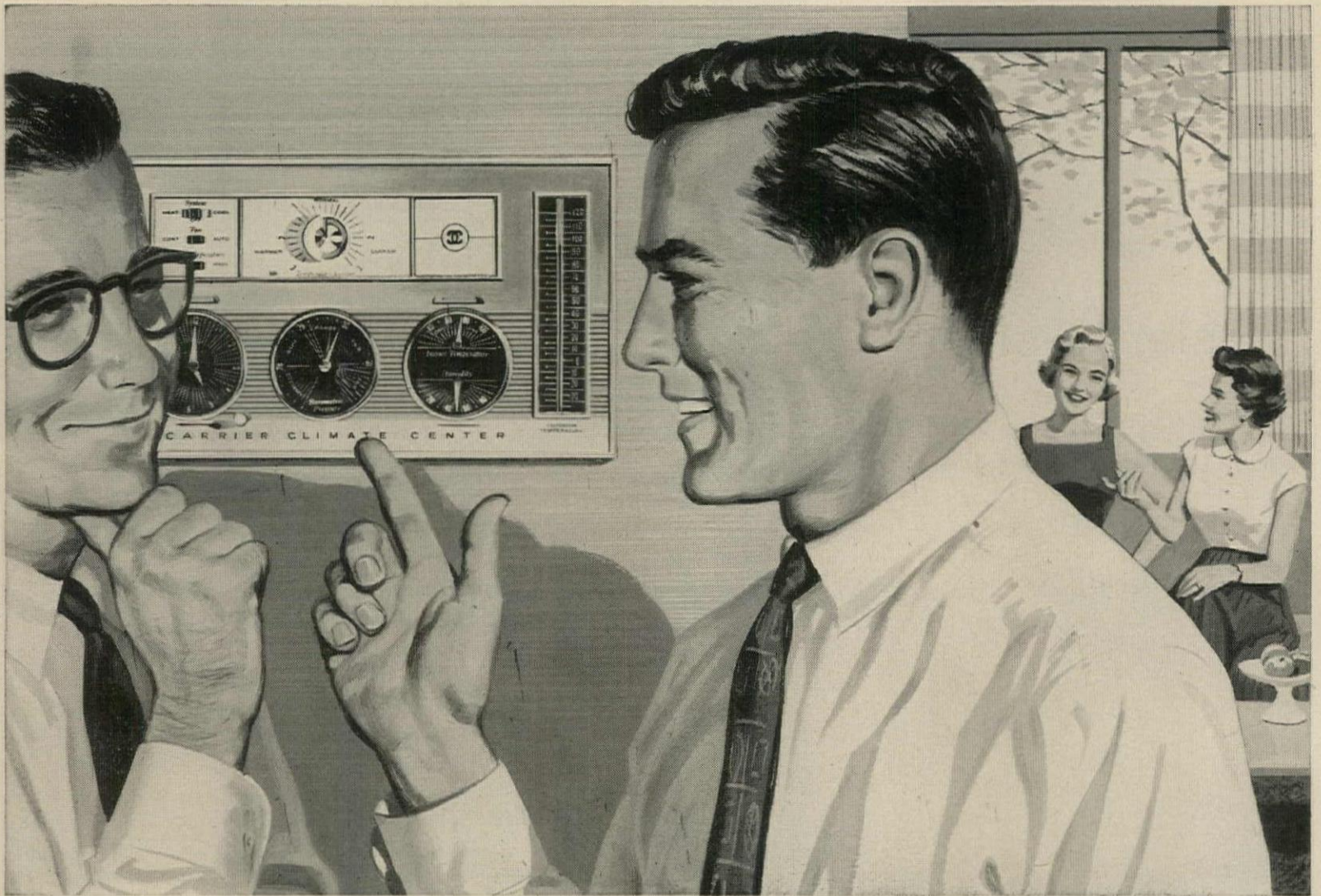
... the windowpane with insulation built in



PAINT • GLASS • CHEMICALS • BRUSHES • PLASTICS • FIBER GLASS

PITTSBURGH PLATE GLASS COMPANY

IN CANADA; CANADIAN PITTSBURGH INDUSTRIES LIMITED



REVOLUTIONARY NEW CARRIER CLIMATE CENTER

permits new mastery of indoor climate...helps you sell more air conditioned houses

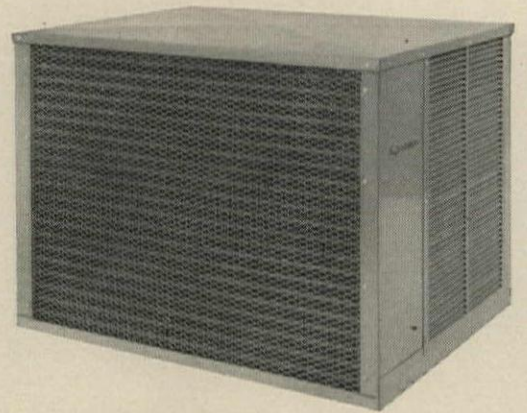
When a home buying prospect stands in front of the new Carrier Climate Center, he sees an exciting new way to master the indoor climate of his next home.

Here he finds all the controls and information needed to make a Weathermaker* home a new experience in all-season comfort, cleanliness and healthfulness. He'll see how he can control his indoor climate with greater precision and economy. See and predict the outside weather. Know how his air conditioning system is operating.

The Carrier Climate Center permits all this mastery of climate from an 8 x 14 inch satin aluminum wall panel. It's so compact it mounts easily between studs in the den, hall, kitchen or bedroom. Yet, to duplicate

its functions, you'd need an outside thermometer, a barometer, a relative humidity indicator, a de luxe thermostat and a night setback control to lower the indoor temperature automatically during sleeping hours.

You can now have this new kind of year-round air conditioning installed at reasonable cost in any house you build or sell. When a 38E Weathermaker Outdoor Section (right) supplies the refrigeration to an indoor cooling coil, cooled air can be circulated by using the fan and ductwork of a warm air furnace. No water's needed, just outside air. In homes with wet heat, the Weathermaker Outdoor Section can be quickly connected to a separate indoor fan-coil unit with its own duct system.



This Carrier Weathermaker Outdoor Section installs easily in just about any location outside the house...in the yard, breezeway, garage or patio.

SEE YOUR CARRIER DEALER FOR DETAILS, TECHNICAL ASSISTANCE, PROMOTIONAL SUPPORT AND MERCHANDISING PROGRAMS. HE'S LISTED IN THE YELLOW PAGES.

MORE PROOF OF
BETTER AIR CONDITIONING FOR EVERYBODY



EVERYWHERE

*Reg. U.S. Pat. Off.

This new brochure may be
**THE MOST
 IMPORTANT
 THING YOU'LL
 READ
 THIS YEAR!**



The Formica Corporation has just introduced a brand new product that could revolutionize American bathrooms. Wherever new Formica® Wall Tile has been seen by prospective home buyers it has received instant and enthusiastic acceptance.

The factual story on this important new product for residential construction and remodeling is presented in a six page brochure. It tells how you can use this colorful, durable new surfacing floor to ceiling at a cost comparable to conventional materials wainscot height. It illustrates the easy, clean, fast installation that eliminates costly delays. Color samples graphically illustrate the beauty of the material. It answers your questions on installed prices and the many truly unique advantages to builders and homeowners.

You will want to have this information while there is still time to include this Formica material in your new model homes.

MAIL THIS COUPON NOW!

FORMICA CORPORATION

4613 Spring Grove Ave.
 Cincinnati 32, Ohio

Please send me a free copy of your new Wall Tile brochure titled "New Sales Appeal for Bathrooms" (form #887A).

Name _____

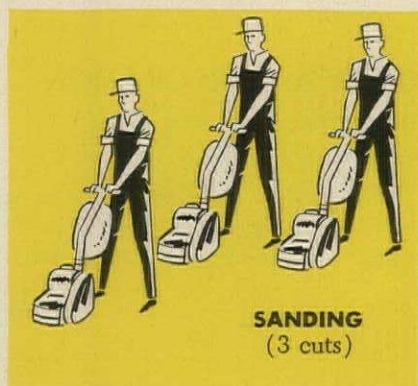
Address _____

City _____ Zone _____ State _____

FD-2174

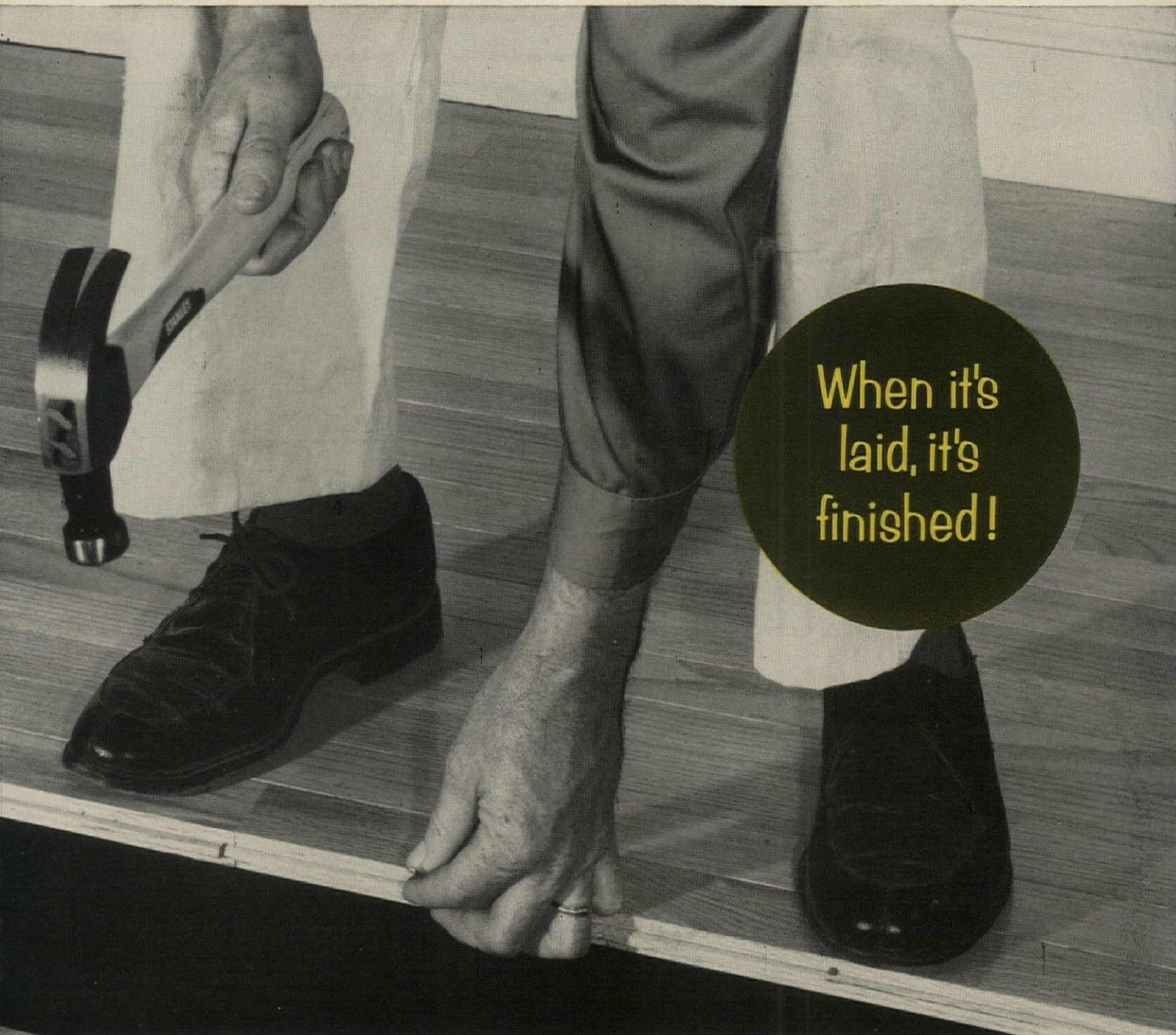
Cut on-site labor 40% to 50% with Bruce PRE-finished Floors

You eliminate all these operations



ADDED TIME SAVED:

No slowing down work of other trades — No waiting for finishes to dry



When it's
laid, it's
finished!

RECOMMENDED
by floor contractors

Bruce Pre-finished Floors are installed and recommended by leading firms, such as: Flooring Contractors, Inc., Baltimore; Whitcomb-Bauer, Detroit; E. P. Cuthrell Flg. Co., Birmingham; Trinity Floor Co., Dallas; Builders Wood Flg. Co., Circle Floor Co., New York; Wennstrom Bros., Los Angeles.

TRIED AND PROVEN
in 500,000 homes

The factory-applied Bruce Finish brings out the full beauty of the wood and keeps floors looking new year after year. Tests show this superior finish will outlast surface finishes 3-to-1 because it's baked into the wood. Durability has been proven in over half-a-million homes.

PREFERRED
by home buyers

Surveys show home buyers prefer Bruce Flooring by a wide margin over all other brands. This overwhelming acceptance results from dependable quality and consistent advertising in leading national magazines. Builders find it pays to feature Bruce PRE-finished Floors in their homes.

BRUCE
PRE-finished
FLOORS

Used in over half-a-million homes



MAIL FOR LABOR-SAVING FACTS

E. L. Bruce Co.
1784 Thomas St., Memphis 1, Tenn.

Send complete information on Bruce PRE-finished Floors to:

Name _____

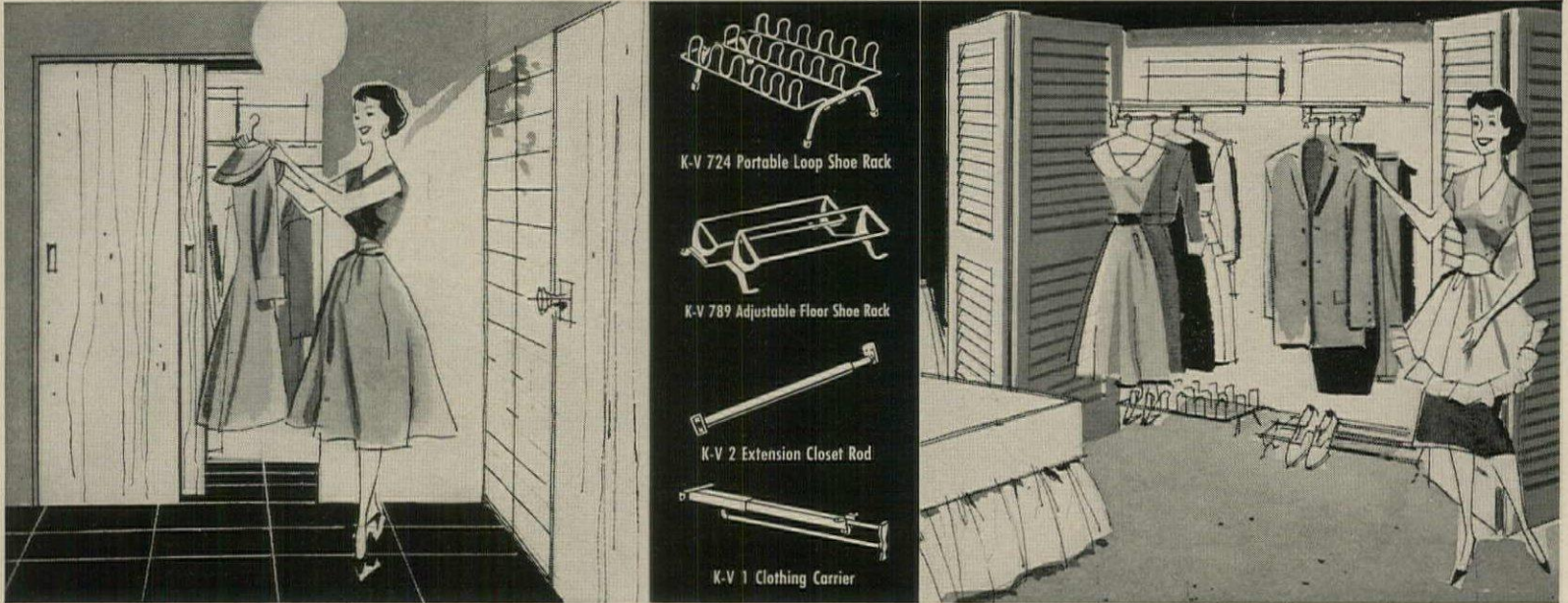
Address _____

K-V 858 Sliding Door Hardware. Years of trouble-free operation. Everything for simple installation in compact package. Fits 3/4" and 1 3/8" doors.

K-V 2 Extension Closet Rod. For shallow closets. Quickly installed. Won't sag even under heavy loads. Sizes 18" to 96". Bright nickel plate.

Ezy-Fold Concealed Hardware. Keeps doors of any weight from sagging. Adjust with hardware in place without removing doors or trim.

K-V 1 Clothing Carrier. Virtually doubles closet space. Easily installed. Brings a whole wardrobe into easy reach. 10" to 48" models.



For closets and kitchens

KV gives you more of what you're looking for!

★ Top Quality ★ Easy Installation ★ Trouble-free Performance
...and the best known line in the business!

With an eye to more efficient use of space, more and more builders and contractors are specifying K-V Closet and Kitchen Fixtures, and sliding and folding doors installed with K-V hardware. They know these top quality fixtures are easy to install, provide scores of years of trouble-free performance and give homes strong customer appeal. Ask your K-V sales representative for the complete story on K-V fixtures and hardware.

K-V Kitchen Fixtures. Homemakers love the way K-V kitchen fixtures keep towels, cups and pans right at hand, but neatly out of sight.

K-V 790 Disappearing Pan Rack. Holds 14 pans, strainers, etc. Slides out at a touch. Fastens to underside of cabinet. Length 20"; width 5 1/4". Bright chrome.

K-V 255-256 Shelf Hardware. Mounted flush or surface. 1/2" adjustment. Gives perfect alignment, 24" — 144" lengths. Nickel or bright zinc.

K-V Disappearing Towel Rack. Towels slip over ends of three chrome bars. Ball-bearing carriage. Side mounted. 5" wide; 20" long.



Manufacturers of a complete line of adjustable shelf hardware, drawer slides, closet and kitchen fixtures, and handy hooks for perforated board.

KNAPE & VOGT MANUFACTURING COMPANY, Grand Rapids, Michigan



BES-STONE



—the Split Block with Character!

BES-STONE Split Block has the appeal and durability of fine quarried stone. It provides a wide range of beautiful colors, textures and patterns to meet new ideas or cost problems. You are assured of economy and versatility in construction, freedom from costly upkeep and a distinctive charm that lasts for years. BES-STONE Split Block meets all code requirements . . . is adaptable to all types of architecture . . . challenges the creative ability of both architect and builder.

See *BES-STONE Split Block*
in **NATURAL COLORS**

Besser Company now has available a new bulletin showing BES-STONE applications in natural colors. Write for your copy. You'll be amazed at the charm and beauty of this modern building material.

Your nearby Vibrapac block plant will gladly assist you in the selection of BES-STONE for any structure, large or small.



BESSER Company

Dept. 175, Alpena, Mich., U. S. A.

FIRST IN CONCRETE BLOCK MACHINES



BES-STONE is available in a variety of sizes and colors, for either veneer or solid masonry construction.

A9-135R

BIRD Wind Seal Shingles

FINEST SELF-SEALING SHINGLES MADE

Powerful dots of thermoplastic spaced for drainage, applied hot in the manufacturing process to the face side of the shingle so adhesive welds through granules to felt and later bonds direct to felt of shingle above for greatest holding power. Famous double surfaced thick butt construction. No sticking in the bundle. Lays fast in ordinary way. Consistently advertised in the Saturday Evening Post.



Bird & Son, Inc., East Walpole, Massachusetts
Charleston, S.C. • Shreveport, La. • Chicago, Ill.
Quality products since 1795

Put value in your model homes with

BEST FOR YOUR ROOF

BIRD
Wind Seal Shingles

General Electric Kitchen Laundry

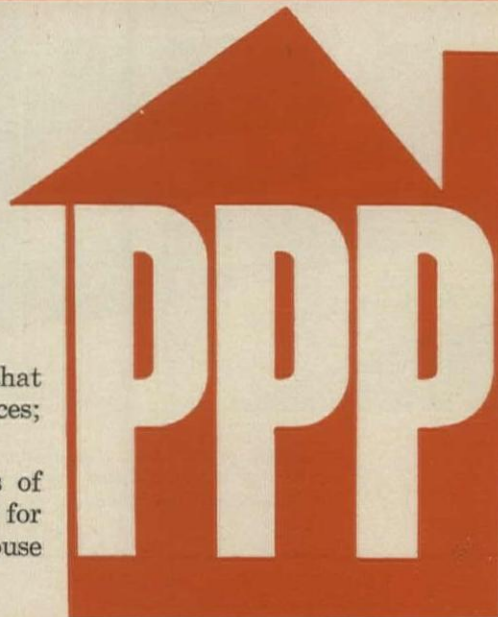
“Planned Profit Package” offers you...

Power of brand preference



Among homebuyers . . . G-E brand preference studies show that women think General Electric makes the best home appliances; place a high value on General Electric products.

Among appraisers . . . Lending institutions in all parts of the country use General Electric's high quality as a basis for granting high appraisals. This increased value on your house can mean more profit for you.



PLUS these other big advantages:

Planning and styling help. G-E Custom Design Service includes help with layouts, perspectives, color coordination and space planning.

Savings on labor and installation. G-E “Straight-Line” Appliances are easily and more conveniently installed, regardless of your layout.

Product availability. 100 G-E distribution points all over the country assure you wide selection and availabilities.

Complete merchandising program. Merchandising tools, widespread advertising and publicity assistance help create model home traffic for you.

Product service. Your G-E distributor or dealer assumes under written warranty all product service responsibilities after installation.



As an authorized builder of “Live Better Electrically” MEDALLION HOME, you get prestige, and promotional advantages. Ask your local utility about this program.

For more information, send this coupon to:

Progress Is Our Most Important Product

GENERAL  ELECTRIC

General Electric Company, Home Bureau
Appliance Park, Louisville 1, Kentucky

Please have the local General Electric builder sales representative contact me.

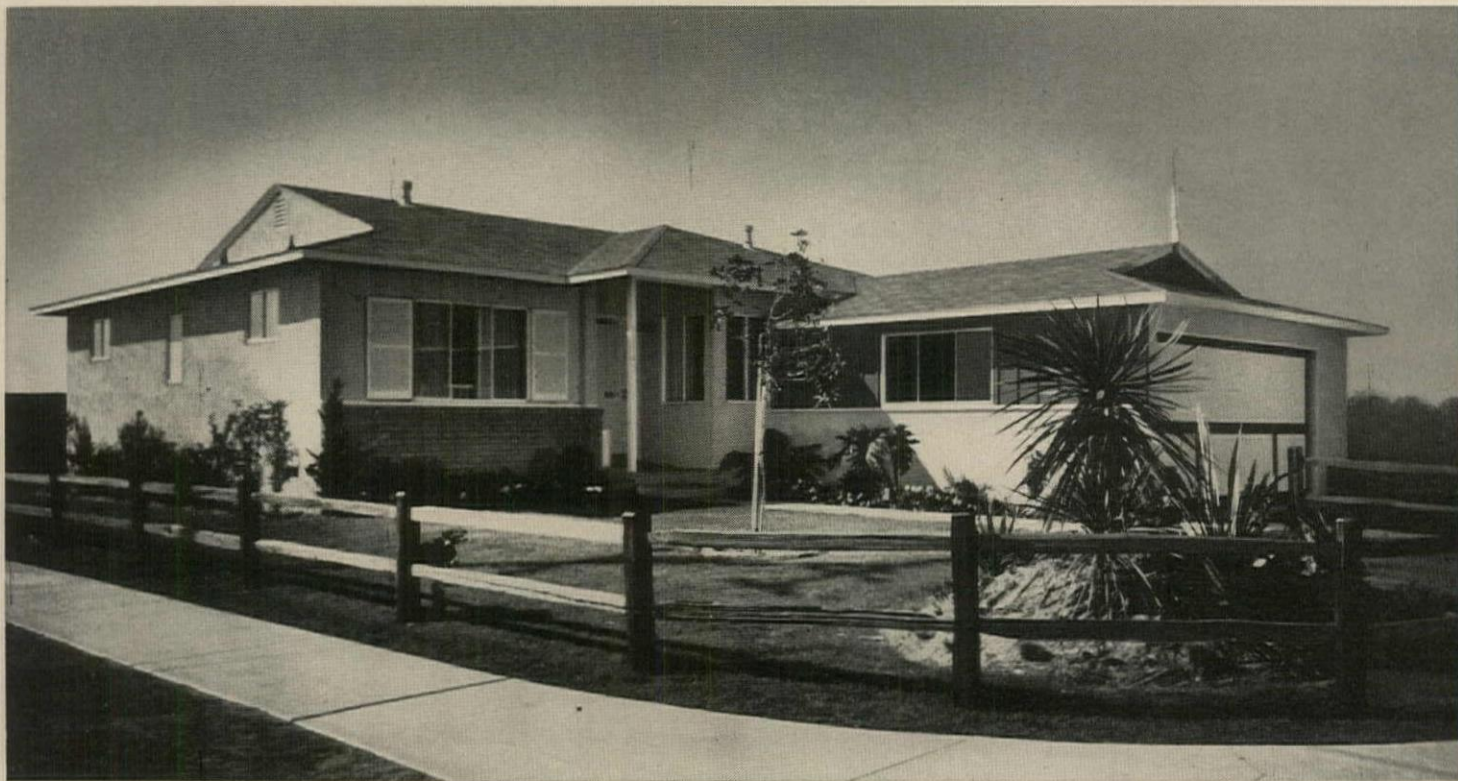
NAME _____

ADDRESS _____

CITY _____ STATE _____

HH-7

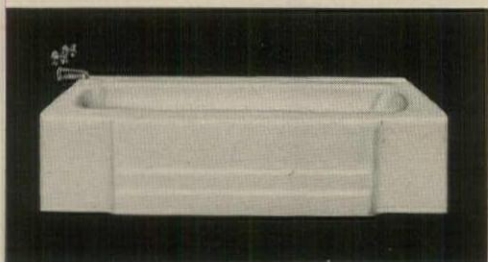
THERE'S A NEW TREND IN BATHROOMS



One of the delightful, soundly-built homes in luxury-packed Norwalk College Estates, near Los Angeles. Builder: S & S Construction Company—Los Angeles; Architect: Hudson & Hanson—Los Angeles. Plumbing Wholesaler: Familian Pipe & Supply Co.—Los Angeles. Plumbing Contractor: Fontana Plumbing Contractors—City of Industry.

Color-matched U/R bathroom fixtures add appeal to deluxe Norwalk College Estates

*These U/R fixtures are used exclusively
in Norwalk College Estates:*



THE MEADE



THE CHRISTINA



THE COMMANDO

The best in comfort, convenience, luxury—and a sound investment for the home owner—were the goals of S & S Construction Co. of Los Angeles for the homes in their deluxe development, Norwalk College Estates.

So naturally, they selected Universal-Rundle bathroom fixtures in color. For only U/R fixtures combine all of those desirable qualities so completely.

Yes, more and more builders all over the country are specifying U/R fixtures for complete customer satisfaction.

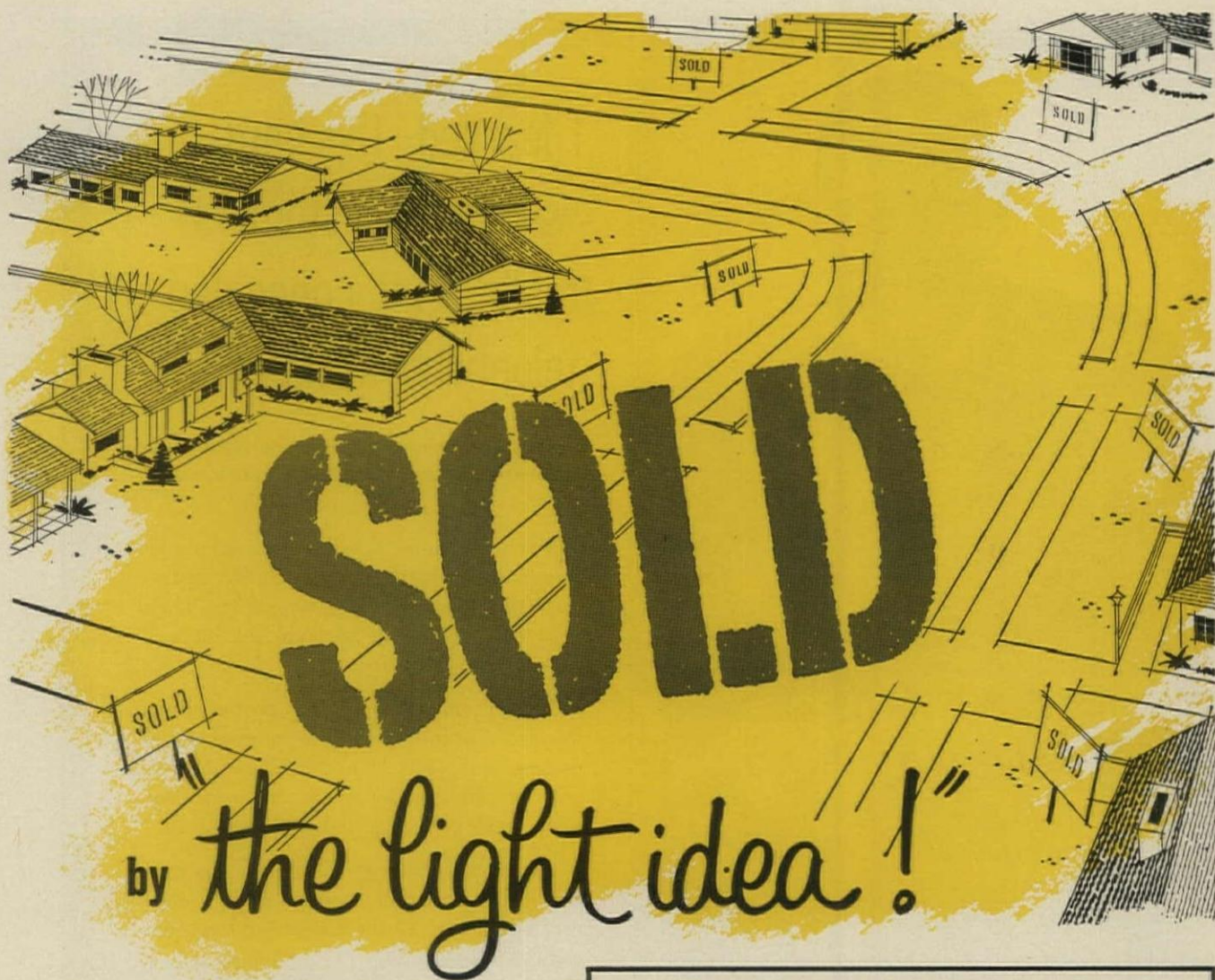
Masterpieces of lasting loveliness, with gleaming, super-hard surfaces in color-matched vitreous china, U/R bathroom fixtures have the newest in style, the newest in convenience, the best long-time value—the result of over 58 years of design leadership.

Builders and architects are invited to write for the complete U/R catalog to Universal-Rundle Corp., 580 River Road, New Castle, Pennsylvania.

Universal Rundle

MAKER OF THE WORLD'S FINEST PLUMBING FIXTURES

Plants in Camden, N. J.; Milwaukee, Wisc.; New Castle, Pennsylvania; Redlands, California; Hondo, Texas.



Homes sell faster — at full price — when they feature “the light idea” by Virden. This new concept in home lighting enables you to provide the right lighting mood for every occasion, to bring out the full beauty of your built-in features, to safeguard and protect, inside and outside the home. It’s a quality feature you can demonstrate, lets you sell day and night.

And the wonderful thing about “the light idea” is how little it costs! For only a little more it gives your home an exciting, wanted sales feature, worth far more than its small cost!

Put “the light idea” by Virden to work selling for you. See your local Virden distributor. He is listed under “Lighting” in your telephone book. Or mail the coupon below for a copy of our new “light idea” catalog. 52-pages in full color showing the new line of Virden lighting plus dozens of “light ideas” for you to use.



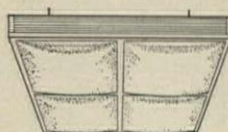
virden

LIGHTING

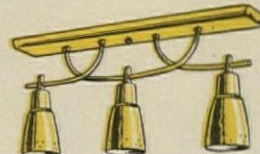


A Division of the John C. Virden Company
Cleveland 3, Ohio
In Canada, John C. Virden Co., Ltd., Toronto, Ontario

Which of these four Virden “light idea” fixtures will add new sales appeal to your homes?



New! Sunshine Ceiling! For kitchen or bathrooms. Complete packaged units, 4' x 4' and 4' x 6'. Installs on regular ceiling. V-8044.



New! Accent Lighting! Add glamor and sales appeal to your built-ins. V-6290 shown is just one of a dozen designs.

New! Colonial chandeliers! Gleaming brass with hand cut crystal shades. An exciting collection including matching wall brackets. V-1476.



New! Contemporary pulldowns! The finishing touch for your homes. Wide selection of styles, sizes and finishes. Shown is V-1460.



Virden Lighting, Dept. HH
5209 Euclid Avenue, Cleveland 3, Ohio
I want to know more about “the light idea”. Mail me your new “light idea” catalog and the name of my local Virden distributor.

Name _____
Address _____
City _____ Zone _____ State _____





“I learned—the hard way—that customers really want concealed telephone wiring!”

—SAYS BILL SMARTT, SMARTT CONSTRUCTION COMPANY, COLORADO SPRINGS, COLORADO

Builder Bill Smartt had offered concealed telephone wiring in his homes for years—until the recent recession came along. Then, as a small economy measure, he built 30 homes *without* this feature.

It didn't pay. “Right away, people started asking about telephone outlets and concealed wiring,” says Bill. “Funny thing—I'd been sold on this idea for years, and now prospects were selling me on it all over again.”

Smartt Construction Company has completed nearly 1500 homes since 1950—erected 52% of all the homes built in Colorado Springs during 1957. Today, they're building in the \$13,500 to \$15,000 range—in a scenic location in the shadow of Pike's Peak. Each unit has four built-in telephone outlets. Five outlets are planned for homes in a future development.

“People want concealed telephone wiring,” says Bill Smartt. “So I'm giving it to them. It's an investment that pays off in more sales and more satisfied buyers.”

Bill Smartt discusses telephone outlets with Mountain States Telephone Company man Jim Edwards. One of the attractive Smartt homes is shown at left.



Your local Telephone Business Office will gladly help you with telephone planning for your homes. For details on home telephone installations, see Sweet's Light Construction File, 8i/Be. For commercial installations, Sweet's Architectural File, 32a/Be.

BELL TELEPHONE SYSTEM





Johns-Manville *Corrugulux*® Fiber Glass Panels will add beauty and style to your homes . . . qualities you can demonstrate and sell

You can use Johns-Manville Corrugulux fiber glass panels to build light and color into your new homes . . . exciting selling features for home buyers. Corrugulux translucent panels provide visible and practical values of luxury and custom-look styling.

Used for patio roofs, partitions, canopies, awnings, shower and bathtub enclosures, cabinet doors, fences, and carports, etc. Shatter-proof J-M Corrugulux panels make homes more desirable and livable.

Corrugulux is a premium-quality fiber glass reinforced building panel recommended by leading architects and builders for residential,

commercial and industrial buildings. It comes in beautiful decorator colors that have been scientifically formulated to give light transmission with maximum diffusion, minimum glare.

Panels are available in many styles and in various widths from 26" to 42" . . . lengths up to 12 feet . . . in granitized and smooth surface finishes. Corrugulux panels are light in weight, easy to handle and install.

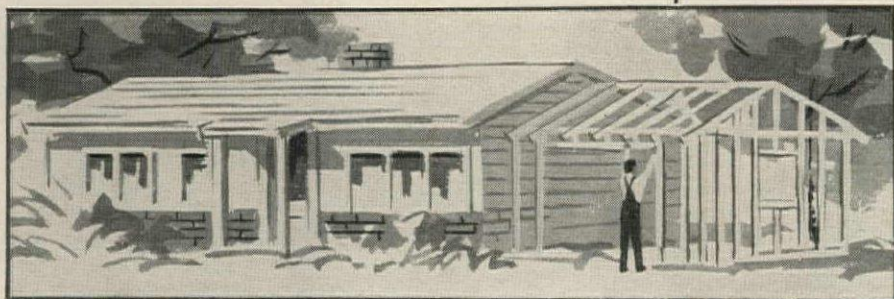
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Roundup:

Is the 5¼ VA rate another case of too little, too late?

The Senate's belated action to boost the politically frozen VA interest rate ceiling from 4¾ to 5¼% came with such dramatic suddenness that it took the housing industry by surprise (*see p 45*). The experts had it all figured out that the Senate would keep the higher VA rate locked up in the catch-all housing bill as an extra hostage (more insuring authority for FHA was the No. 1 hostage) to induce President Eisenhower to sign a bill with more money for urban renewal and public housing than he wanted. But it became clear Congress could not override the President if he vetoed the housing bill. Then, say Capitol Hill observers, Senate Democratic leaders grew convinced that he would probably veto any big-spending bill (eg housing) no matter what else was involved.

Whether the higher rate is too little and too late is another question. By the time Congress acted, discounts on VA loans had risen to 10 points in some money-shy areas—a good 2 points more than they were when the interest boost started through the legislative mill in January. Congress has a history of acting too slowly when rising rates make the pegged VA interest too low to interest private investors. This is one of the major reasons for the wild ups and downs of housing starts in recent years—gyrations which many an expert contends have added significantly to the cost of housing (*see p 48*).

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How much will tightening money cut homebuilding?

Mortgage bankers and builders now worry that there will *not* be enough money to provide permanent financing for the summer's housing starts. Even at current discounts—up one to two points from April levels—the availability of money is doubtful (*see p 38*). Many New York savings banks have quit the mortgage market because among other things, they figure prices will go still lower. Insurance companies are raising their requirements. More FHA-VA loans are sure to go into warehousing, others to Fanny May. Mortgage men who confidently predicted the money squeeze would not be as severe this year as it was in 1956-57 (*June, News*) are now hedging. It could be as tight—or tighter.

One bright spot is the steadily increasing share of housing being financed by S&Ls in many cities. Their savings are still rising. In cities like Cleveland, Chicago and Detroit they are reducing builders' dependency upon out-of-state money. In Chicago, especially, the trend is impressive. S&Ls, making conventional loans almost exclusively, have grabbed about 70% of new home financing. Their big new tool for doing so is the 90% conventional loan, which is gradually replacing land contracts and second mortgages as a device for offering low down payments without using FHA or VA (*see p 39*).

Appliance boom to bring stiffer electric code

A revision of the National Electric Code due this fall will hike wiring requirements for housing. It will require two instead of one 20-amp appliance circuits in "kitchen, laundry, pantry, dining room and breakfast rooms." In single-family houses this may mean \$7.50-\$10 worth of extra wiring, but the difference probably will not show up except in carefully cost-controlled mass building operations.

Reason for the change: electrical inspectors across the country report to the National Fire Protection Assn that they are finding more home appliance circuits overfused or with pennies behind the fuses, to accommodate the electric load of many more appliances, especially portable cooking devices, that are being used in homes. Two other provisions affecting homes: 1) after Jan 1, 1961, plug-type fuses and fuseholders must be sized so that fuses of 16 to 30 amps cannot be used in 15 amp or less circuits; 2) three-prong grounding-type outlets must be used wherever appliances served by them might be used by persons standing on the ground or on a grounded conductive surface (eg, wet garage or basement floors).

Northern California builders demand bargaining rights

Northern California homebuilders are making another effort to win equal bargaining status with general contractors in negotiations with building trades. Four big builder associations have formed a joint conference, are again asking AGC for voting rights at bargaining sessions. Best they have ever had before is an invitation to sit in as consultants, then sign the contract after AGC and the unions had settled all issues.

Builders doubt they will win their point this year. But they have agreed among themselves that if they have not worked out a satisfactory deal with AGC by negotiation time next year then they will try to win recognition as a bargaining agent and negotiate separately.

NEWS continued on p 38

Is another mortgage crisis coming? Lenders cut buying as prices plunge

Get ready for a tight third quarter. You may well see less money readily available for mortgages than you have in three years.

This is especially true if you depend on out-of-state investors, less true if your mortgage money comes from a local lender.

The credit pinch is growing severe. Demand for money is rising much faster than savings. Before Congress acted belatedly to boost the VA interest rate from 4¾ to 5¼%, it looked as though the price of mortgage money might go so high that VA builders would balk at paying it.

Many New York savings banks were out of the market, at least temporarily.

Even those which are still buying, including the New England group, are buying less. Some New York banks will not give a price quotation on anything.

The banks' exit has three key reasons beyond the rising price of money: 1) savings have slipped (alarmingly in the case of New York banks) and many a banker fears another wave of withdrawals when the dividend period ends June 30; 2) banks prefer not to buy in a falling market; 3) they still hope Fanny May will swap 4% mortgages for 2¾% bonds (*May, News et seq*), a trade which builders fear could fill up the mortgage portfolios of many banks.

Other signs of a major squeeze multiplied.

Discounts on pegged-interest FHA and VA mortgages moved up ½ to 1 point in June for the second straight month. Future quotations of 94 on FHAs are common and 95 is the typical best price on out-of-state loans in New England as well as New York. VAs are being squeezed down to 90—a level which was sure to put the program once again out of business until the interest rates was boosted from its politically frozen 4¾%.

Life insurance companies are adjusting prices on quota purchases. And they are not buying beyond quotas. One major company which abhors discounts even more than builders has notified correspondents it will quit buying if the market demands more than a four point discount.

Many a big builder is reported scurrying from lender to lender to get his current production covered by takeouts. Explains one mortgage man: "They've already been told by their usual sources of money that there won't be enough to cover what they're building." Much building still will not be covered when the loans are closed. Result: a prediction that warehousing will mount, distress sales become more common. Both would depress prices.

What will be the bottom? One of New York's savviest savings bankers predicts banks will be looking for a 5.5% net yield when the market levels off and they start buying again. This means a price of 94 on 5¼% mortgages. But a western mortgage banker gloomily predicts 5¼ paper will be bringing 92 by year's end. Philadelphia Mortgage Banker William A. Clarke insists the FHA rate will have to be 5¾% to be competitive there by 1960.

Fanny May seemed sure to get a new flood of offerings—particularly at its new prices.

The federal mortgage agency cut its prices one point across the board May 29, but they are still a point above the market (eg, 96 on Texas FHAs vs the open market price of 95.) Fanny May's price cut was its first in 13 months—indeed remarkable in view of the shifts in the market during that same period.

Government bonds were feeling the pinch as much as mortgages.

The Administration has asked Congress to end the 4¼% interest rate ceiling on long-term (ie over 5 year) bonds. It insists that the Treasury must end its dependency on inflationary short term issues to refinance the national debt. To use long-term issues demands a higher rate than 4¼%. Senate Democrats, who contend the Treasury should avoid long term issues when interest rates are high, are fighting the idea.

Swift tightening of the money market was also reflected by the Federal Reserve Board's boost in the rediscount rate from 3 to 3½%. At the same time the Home Loan Bank Board was pressuring its regional banks to curtail loans to S&Ls—thus clip their lending potential.

Ironically, while the government inflation-fighters use their limited arsenal of weapons on the long term money market, the short term consumer area rides along unchecked. Commercial banks, many of which made big gains in savings deposits, are using the money to finance high interest loans for everything from cars to vacations. In fact just about everything but houses.

MORTGAGE BRIEFS

Yield vs yield

Soaring yields on longterm government bonds have put a temporary damper on two schemes to entice more money into mortgages.

Mortgage Corp of America, which is offering participation shares in FHA mortgages for the first time in history (*May, News*) is marketing its first \$1 million in collateral trust notes. Yield is 4½%.

The company, owned by three mortgage banking outfits, hopes to sell them to pension funds—pledging \$1 million in FHA mortgages as collateral.

But President Edward K. Jones (also president of Weaver Bros Inc in Washington) reports: "The performance of the government bond market has hurt us. We have received a very good reception but have sold none of the notes to any large pension funds as we had hoped."

In Portland, Past President (1952) Ben Hazen of the US S&L League reports his Home Loan Associates is also stymied by the yield problem. HLA is a mutual fund which accepts large investments from investors—channels them into insured S&L accounts throughout the US (*June '56, News et seq*). While government bonds are yielding 4% or more currently, the best HLA can pay is the average earnings on the savings accounts, ¾ to 3½%. Result: no customers.

Bankers' windfall?

Homebuilders are supporting efforts by a bloc of Democrats in Congress to block the Administration's proposed swap of government bonds for Fanny May-held FHA and VA mortgages.

NAHB fears the swap would make bond-holding banks and insurance companies less interested in buying new mortgages. Treasury Undersecretary Julian Baird disagrees. "We do not believe the sale of these mortgages for Treasury bonds will have any material effect on the current mortgage market," he testified to a hostile Senate banking committee last month. He called the revenue loss to the US "insignificant."

But neither builders nor 11 Senate Democrats led by Sen. Joseph Clark (D, Pa) were mollified. Some builders report bankers worried lest the deal become known as "the bankers' windfall." Clark & Co, after listening to Baird, sponsored a resolution urging the Administration to drop the deal.

The plan—initially—would involve exchange of some \$335 million 4% VA loans in Fanny May's liquidation and management portfolio for an equal amount of 2¾% Series B Treasuries held by banks, insurance companies and others. The bonds were originally issued to finance the mortgage buying. Retiring them now will cut the national debt.

"I am very skeptical of the whole affair," says Sen Paul Douglas (D, Ill.), "...because I think by their own admission they [the Administration] are going to make a present to somebody of \$5 million."

Douglas' estimate of \$5 million is based on a first trade of only \$335 million. The Administration has hinted it may eventually trade the whole FNMA liquidation portfolio—a deal Douglas charges would cost the government \$40 million.

Baird insists the loss would be only \$8.4 million. But it would all be offset in future years as the mortgages are paid off and taxes paid on this income, he said.

90% conventional loans show sudden spurt

The 90% conventional loan is catching on.

**House
& Home**
exclusive

Last October when the Home Loan Bank Board told federal S&Ls they could make 90% loans (up to \$18,000) many a skeptic scoffed that few would do so. And indeed in the first three months the Home Loan Bank Board found that only 329 of them were made.

But now, throughout the US and particularly in the midwest where S&Ls are strongest, 90% mortgages are being made in steadily increasing numbers—but under special limitations and conditions:

- Interest rates run $\frac{1}{4}$ to $\frac{1}{2}$ % more than the prevailing conventional rate on 80% or lower loans.
- More and more S&Ls are using the mortgage insurance plan of Mortgage Guaranty Insurance Corp of Milwaukee to cut down risk. In New York, savings banks and state S&Ls—as required by law—are putting $\frac{1}{2}$ % into a loss reserve fund on any 90% loans they make.
- S&Ls which make 90% loans on used houses are more careful about neighborhood stability. But some which will make a 90% mortgage on a new house still won't make one on an existing house.
- Borrowers must pass a stiffer credit screening. Most S&Ls accept only the best risks. Says one S&L man: "Everything about the deal has to be perfect—the house, the location and the buyer's credit."
- Builders offering 90% terms in tracts are being limited to one of every two or three deals—the others being an 80% loan-to-value or less.

In New York, where the state legislature authorized 90% loans for savings banks and state-chartered S&Ls more than a year ago, such loans are less common than in big S&L cities where the authority was granted only last October.

Several upstate New York banks are making 90% loans on one house at a time. But the big Dime Savings Bank of Brooklyn, which limits its loans to the New York metropolitan area, is the only one actively to promote 90% loans and make them in substantial volume. As of April 23 it had written 1,158 high ratio loans—22.54% of them 90% and 39.58% 85 to 90%. Total volume: \$20,326,120.

The surge in 90% conventionals is cutting into FHA volume in several areas. The Dime, which does much of the tract financing on Long Island, reports that for the first time in years conventional loans are the biggest slice of its originations—about 40% with 30% each for FHA and VA.

In Oklahoma City, Mortgage Banker B. B. Bass reports 90% conventional loans by local S&Ls are competing roughly with FHA, "particularly in the very best houses, \$15,000 to \$20,000 in choice neighborhoods."

In high cost Chicago, the 90% loan has helped a trend away from FHA.

Resistance to 90% loans is still strong in many areas particularly in money-shy regions where S&Ls have no trouble putting all their money to work on much more conservative terms (eg, the South, Southwest and Far West.)

Comments from these areas sound much like the snorts of derision that came from conservative bankers when FHA pioneered that radical notion, the 90% insured loan,

back in the late 30's. Said a Houston S&L executive last month: "We very definitely don't think they [90% loans] are safe in this inflated market. We're even wondering if the 70%, 75% and 80% loans we are making are safe."

His conclusion: "I doubt this company will ever offer 90% conventional loans during my lifetime."

Here is the picture on 90% loans as uncovered in a HOUSE & HOME spot check of seven major metropolitan areas:

Chicago: S&Ls have cut heavily into FHA volume and the 90% conventional loan is one of the reasons.

First Federal S&L, biggest in the city, estimates 15% of its one-family house loans now, new and used, are 90% conventionals. Interest rate is $5\frac{1}{4}$ % vs the $5\frac{1}{2}$ % on an 80% loan. Says Executive Vice President Ralph J. Lueders: "We place additional accent on the credit of the borrower."

H&H staff



CHAIRMAN BUBBE

With the backing of S&L Leaders . . .

Clarence Schmidt



PRESIDENT KARL

Bigger than FHA by 1970?

Private FHA plan grows, spreads

How fast 90% conventional loans spread across the US will be tied closely to the growth of one of housing finance's most promising adventures: Mortgage Guaranty Insurance Corp.

This Milwaukee-based firm, just over two years old, now insures conventional loans in 24 states, hopes to be in most of the others within a year. Its volume of insurance has risen steeply from the start. At the end of May, it totalled \$86 million on 4,937 loans. May was its biggest month yet. And half of May's \$8 million volume was 90% loans.

President Max Karl, MGIC's founder, boasts that by 1970 MGIC will be a bigger mortgage insurer than FHA. He expects S&Ls to expand their share of home financing and at the same time use more and more private mortgage insurance.

Karl's exuberance now has the backing of some of the nation's most influential savings and loan men.

After the US Savings & Loan League's

Talman Federal will make 90% mortgages but volume is still low. Officers discourage such loans on used homes, insist that in new tracts there be at least one 80% loan for every two at 90%.

Bell S&L, third ranking in size behind First Federal and Talman, offers 90% conventionals but at 6%— $\frac{1}{4}$ % over its two big competitors. Naturally, it has made few.

Builder Ralph Finitzo is starting a new tract of 200 homes, with all conventional financing. He can sell only half with 90% loans; the rest must carry at least 20% down. But he much prefers this arrangement to the land contract deal he had been using as a device to keep down payments low. Says he: "We're trying to eliminate all contracts. It's not healthy for the builders or the purchasers."

Cleveland: Seven of the ten federally-chartered S&Ls here will make 90% conventional loans but so far all seven have written less than 30 loans.

But state-chartered S&Ls have asked for and are getting from the Ohio legislature power to make 90% loans, too.

Interest rate on Cleveland 90% loans is $6\frac{1}{2}$ %—
continued on p 43

plan for co-insurance of conventional loans through the Home Loan Bank Board flopped in Congress last year (*Sept '58, News*) some of its top men accepted Karl's invitation to try to do the same thing through MGIC. Now, US League Past President (1950) Henry Bubbe is MGIC board chairman, and Past Presidents Walter McAllister Sr and Henry P. Irr and big S&L leaders Harry Lindquist and C. A. Duncan are all on the board.

More than 300 S&Ls now use MGIC insurance. New ones are qualifying at a two-a-day rate. Karl predicts MGIC insurance volume will reach \$250 million-a-year in 1960 and \$500 million-a-year in 1961. He calls these "conservative estimates."

MGIC is not limited to S&Ls but Karl admits he doesn't expect other lenders to use the insurance much until state laws let them make higher ratio loans.

MGIC has two premium plans. Both beat FHA's flat $\frac{1}{2}$ % on the declining balance of

continued on p 41

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PANEL ON TAXES heard from (l to r) Oscar Kreutz, former executive manager of Natl League of Insured Savings Assns; Economist H. E. Hoaglund of Columbus, Ohio; Tax Lawyer Leonard L. Silverstein of Washington. Hoaglund, summing up, predicted: "The probability is that our tax formula is going to be changed; we *may* have something to say about how it will be done."

Get ready for bigger federal tax bite, S&Ls warned

S&L men have been warned to brace themselves for a major Congressional effort to boost their income taxes.

Mutual savings banks would probably be caught in the same overhaul of US tax laws, which is to begin with hearings this fall and may produce legislation next year.

The significance for housing is that S&Ls and the mutual banks do 64% of the mortgage lending on 1-4 family units, and any change in their tax status could have repercussions in the mortgage market.

Some S&L men view the impending struggle as "the fight of our lives."

The scope of the problem got its first public airing last month when the Natl League of Insured Savings Assns held its spring management conference in New Orleans. Speakers included Oscar Kreutz, former executive manager of the league, now president of First Federal S&L of St Petersburg, Fla.; Ben Wooten, former head of the Little Rock Home Loan Bank, now turned commercial banker and president of First Natl Bank in Dallas; and Leonard L. Silverstein, tax consultant for the league and also for NAHB. They agreed that higher S&L taxes are looming (some said almost inevitable). Not only is Congress intent on raising more money, but commercial bankers have been agitating noisily for higher taxes on institutions they consider favored competitors.

Today, S&Ls pay the 52% corporation levy only on retained earnings that push their reserves over 12%.

Consultant Silverstein listed six ways Congress may try to get more revenue from S&Ls:

1. Cut the reserve allowance, to 10 or even 8%.
2. Switch the basis of S&L reserve deductions to the loan portfolio, not total savings capital. The present setup, he noted, lets S&Ls with portfolios heavy with government-backed FHA and VA loans qualify for the same 12% reserves that other S&Ls get with riskier (ie conventional) mortgage loans.
3. Tie reserve allowances to past loss history, as is now the law for banks. He dismissed this as "unlikely," however, because it "won't produce adequate S&L reserves" for home mortgages (most of them uninsured).
4. Impose a tax deduction limit (for S&Ls) on dividends paid to shareholders. He called this a "real possibility" because Congress now applies this technique to mutual insurance companies.
5. Impose a withholding tax—perhaps about 20%—on S&L earnings before dividends are paid to shareholders. Silverstein noted that S&Ls can count on help from both corporations and commercial banks to fight this approach.

6. Devise differing tax treatment for mutual S&Ls and stock-ownership S&Ls. Silverstein and other experts warned that elements in Congress and the Treasury Dept. are increasingly concerned over conversions of federal mutuals to state-chartered stock institutions.

"With the political resources of this (S&L) industry, it's possible this (higher taxation) may be deferred," said Silverstein. But he indicated he thought it unlikely, among other reasons because the tax-writing House ways & means committee is now ably staffed with experts who understand the intricacies of the S&L business.

What should S&Ls do about it? Don't let commercial bankers write the plan, counseled Commercial Banker Wooten. "Chart your own course." Now, said Silverstein, is the time for S&Ls to "develop a program" to be sprung when and if Congress calls on the industry "to produce revenue" (as it just has with insurance companies).

League President James Bent immediately announced he would name a committee to study the question. "This doesn't mean," explains another league leader, "that we're going to lay our necks on the guillotine and tell Congress, 'You can cut 2½% if you cut no further.'" A lot of influential S&L men, in fact, think they can defend the existing setup. "Any change," says one, "would be a tax on thrift."

Private loan insurer undercuts FHA premium by 50%

continued from p 39

the mortgage by at least half. A lender may pay either ½% of the amount of the mortgage the first year and ¼% each renewal year or a flat 2% for the first 10 years with a ½% renewal premium for five more.

MGIC has adopted the provision of the US League's co-insurance plan limiting liability to the top 20% of the loan. But it still will pay off the mortgage in full and will continue to do so unless economic catastrophe brings so many defaults as to load MGIC with property. In its three years MGIC has paid off only three defaulted loans, has three more in process.

Reserve accumulations are substantial. MGIC puts 40% of the premium dollar into a reserve fund on 80% loans. It sequesters 60% of the premium on 90% mortgages. (FHA's rate of premium accumulation is about 30%.) But the 90% mortgage *does not* call for a higher premium.

Mortgage insurance is written by local

agents. MGIC assumes lenders are making good appraisals. One reason: before it agrees to do business with any lender it asks for a resume of the qualifications of all appraisers. After it starts insuring loans, it makes spot checks of appraisals by hiring fee appraisers on its own. So far it has had to complain to only one lender about poor valuations.

Karl estimates 70% of properties processed so far have been new. Most of them are custom homes, not tracts. MGIC will insure loans on semi-commercial buildings (part residential) but charges a premium roughly twice as big as for homes. Loans-to-value ratio is limited to 80%.

Karl has made haste slowly since MGIC was started in 1957—watchful to avoid pitfalls and mindful that every private concern guaranteeing mortgage loans went broke in the Depression. He spent 10 months with the Wisconsin insurance commissioner setting up regulations which govern MGIC's home operations and reserve requirements. Even so he

is putting 10% more into reserves than the state requires.

Karl's logic: "It is most important that private mortgage guaranty companies should succeed. The failure of any of them would be a reflection on the entire private approach. . . ."

"We think it is necessary to tread cautiously in the early stages of our growth." But Karl is already looking to the day when MGIC will take one more step toward ousting FHA as the nation's biggest mortgage insurer by insuring 95% loans.

But MGIC is not standing still at sales effort. Two executives joining the staff as vice presidents this month will push the most promising areas of fast growth. Paul J. Rogan, for the last 3½ years Wisconsin insurance commissioner, will spearhead efforts to get MGIC's setup accepted by more states. C. W. Smith, assistant to the president of Southwest Research Institute, will concentrate on pension funds and relations with other trade groups. *NEWS continued on p 43*

Award-Winning Builders Say . . .

"HOME BUYERS LIKE THE BURKES SOLD US ON 2-FURNACE BALANCED HEAT"

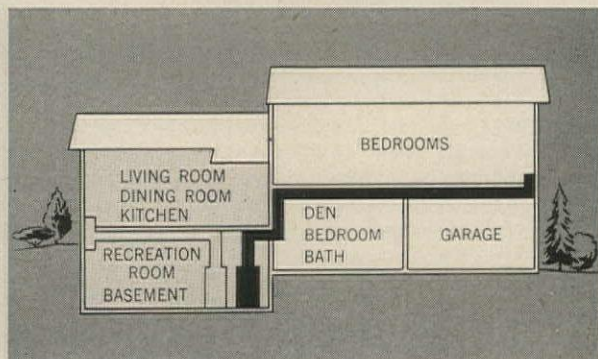
"We have been installing American-Standard 2-Furnace Heating in our homes for the past year," say Chuck Beir and Dick Higgins of Beir-Higgins. "We made the first installation because the 2-Furnace idea made sense to us . . . it seemed ideal for the type homes we've been building. Split levels, generous use of glass, separated living and sleeping areas, finished basements and rambling layouts present no heating problem with a 2-Furnace system . . . and the cost is little more than a single unit system.

"The Burkes of our Briar Hill Development in Allendale, New Jersey are typical of the success we have had with 2-Furnace Balanced Heat. When they first came to inspect our model, Mr. Burke was very enthused with the American-Standard 2-Furnace system and its obvious advantages of longer furnace life . . . better heat distribution and the forecast of lower fuel bills. I'm sure it played an important part in the sale. After their first winter, Mrs. Burke told us in glowing terms how delighted she was with the comfort of 2-Furnace heating.

"We are aware of a definite sales advantage when selling a home with 2-Furnace heating. We now feature this system as a key selling point in every home."



Richard Higgins, left, and Charles Beir form Beir-Higgins . . . New Jersey builders of award-winning homes.



Mrs. Burke is now looking forward to the easy addition of summer air conditioning to her 2-Furnace system. Units will be installed on top of furnaces and have the same complete versatility as the Winter Balanced Heat system.

The Burkes home has been zoned into two separate heating areas; each with its own furnace and thermostat. A Model GUA-50 (50,000 Btu) warm air furnace handles the left wing, while a larger GUA-125 (125,000 Btu) furnace supplies comfort for the balance of the house.

2 FURNACES FOR THE PRICE OF 1_ for model home zone control installations:

Contact your local American-Standard Warm Air Heating Dealer or write American-Standard, Air Conditioning Division, Dept. HH-7, 40 West 40th Street, New York 18, New York.

* AMERICAN-Standard and Standard® are trademarks of American Radiator & Standard Sanitary Corporation.



AMERICAN-Standard

AIR CONDITIONING DIVISION

To prove our point that two American-Standard furnaces for zone control will make the heating system your number one selling feature, American-Standard Air Conditioning Division distributors and their dealers offer you—for your model home—two furnaces at the same price as a single furnace of equivalent Btu capacity! Before you place another heating contract why not take advantage of this offer? Prove to yourself that a two-furnace zone control system will become your best salesman.

Provide more comfort . . . lower fuel bills . . . longer furnace life! Your customer doesn't have to take these advantages on faith! Here is extra value he can see—two furnaces instead of one!

90% conventionals catch on slowly in South and West

continued from p 39

1/2% higher than the usual conventional rate. But when the loan is paid down to 70% of value, the rate is cut back to 6%.

Los Angeles: S&Ls are approaching 90% conventionals gingerly. Only a few have made any. Many more say they will eventually. Most hope to see a system of mortgage insurance on conventionals. (Mortgage Guaranty is not licensed to do business in California yet.) Says President J. Howard Edgerton (a former US S&L League president):

"Without some type of special insurance I doubt the amount of business taken from FHA will be substantial."

A few S&L men say they have had no demand for 90% loans. But a typical builder comment is: "Plenty of us would love to get them but we don't know where."

Minneapolis-St Paul: Two S&Ls are making 90% loans, both using MGIC insurance. Reports President Frederick Bjorklund of Minnesota Federal: "We have had extremely good luck on the loans, with no delinquencies. But . . . we make these loans only when everything is perfect."

Miami: Few S&Ls make loans as high as 70% in an area well-known for its reliance on the

second mortgage to achieve lower down payments on conventional terms. Says Vice President Ed Gegenschatz of First Federal (biggest and oldest in Florida): "There has been a growing competition among the federals and we are a little more liberal. This means we are now prepared to make 70% loans on prime property in prime areas."

Seattle: President Gerrit Vander Ende of Pacific First Federal S&L Assn of Tacoma reports he's made \$1 million worth of 90% conventional home loans, has experienced no defaults at all.

Houston: Few S&Ls make 80% loans and none are even considering 90% conventionals.

NEWS continued on p 45

MORTGAGE MARKET QUOTATIONS—new construction only

(Sale by originating mortgagee, who retains servicing.) As reported to HOUSE & HOME the week ending June 12, '59

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

Spec	Scdry	Minimum Down*		Minimum Down*		10% or more down	
		30 year	20-25 year	20-25 year	20-25 year	Immed	Fut
VA**	FHA**	Immed	Fut	Immed	Fut	Immed	Fut
96	96	95 1/2-96 1/2	95-96	96-97	96-97	97-97 1/2	97-97 1/2
96	97	par-101	par-101	par-101	par-101	par-101	par-101
—	—	95-95 1/2	95-95 1/2	95-95 1/2	95-95 1/2	a	a
96	96	95 1/2-97 1/2	95 1/2-97 1/2	95 1/2-97 1/2	95 1/2-97 1/2	95 1/2-97 1/2	95 1/2-97 1/2
96	96	97-98	96 1/2-97 1/2	97-98	96 1/2-97 1/2	97-98	96 1/2-97 1/2
96	95 1/2	95 1/2-96 1/2	95 1/2-96 1/2	97 1/2	97 1/2	96 1/2-97 1/2	96 1/2-97 1/2
96	95 1/2	95 1/2-96	95 1/2	96-96 1/2	96	96 1/2-97	96 1/2
96	95	95-95 1/2	94-95	a	a	96-96 1/2	95-96
96	96	95-95 1/2	95-95 1/2	95 1/2-96	95 1/2-96	96-96 1/2	96-96 1/2
96	95 1/2	95 1/2	95	95 1/2	a	96-97	a
96	95 1/2	98 1/2	98	99	98	99	98
96	97	99	99	99	99	99	99
96	95 1/2	95-96	95 ^b	95-96	95 ^b	97	96
96	96 1/2	98-99	98-99	98-99	98-99	98-99	98-99
96	95 1/2	95 ^b -95 1/2	94 1/2-95 ^b	96	a	97	a
96	96	95-97	94-97	95-97 1/2	94-97	96-98	95 1/2-98
96	96 1/2	97	95-96	97	95-96	97 1/2	96 1/2

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

SOURCES: Atlanta, Robert Sharpe, pres, Tharpe & Brooks Inc; Boston, Robert M. Morgan, vice pres, Boston Five Cents Savings Bank; Chicago, Robert H. Pease, Draper & Kramer Inc; Cleveland, William T. Doyle, vice pres, Jay F. Zook Inc; Denver, Aksel Nielsen, pres, Mortgage Investment Co; Detroit, Stanley Earp, pres, Citizens Mortgage Corp; Houston, Donald McGregor, exec vice pres, T. J. Bettes Co; Jacksonville, George Dickerson, vice pres, Stockton, Whatley, Davin & Co; Los Angeles, Chris Gebhardt, asst vice pres, The Colwell Co; Newark, William F. Haas, vice president, Franklin Capital Corp; New York, John Halperin, pres, J. Halperin & Co; Oklahoma City, B. B. Bass, pres, American Mortgage & Investment Co; Philadelphia, William A. Clarke, pres, W. A. Clarke Mortgage Co; St. Louis, Sidney L. Aubrey, vice pres, Mercantile Mortgage Co; San Francisco, Raymond H. Lapin, pres, Bankers Mortgage Co of Calif; Washington, DC, George W. DeFranceaux, pres, Frederick W. Berens Inc.

VA 4 3/4s

City	30 year no to 2% down		25 year 5% down		20-25 year 10% down or more		Conventional Interest Rates
	Immed	Fut	Immed	Fut	Immed	Fut	
Atlanta	ad	ad	ad	ad	ad	ad	5 1/2-6
Boston local	99-par ^b	99-par ^b	99-par ^b	99-par ^b	99-par ^b	99-par ^b	5
out-of-st	91-91 1/2	91-91 1/2	91-91 1/2	91-91 1/2	a	a	—
Chicago	a	a	92-94 ^b	92-94 ^b	92-94 ^b	92-94 ^b	5 1/2-5 3/4
Cleveland	92-93 ^b	92-93 ^b	a	a	94 ^b	94 ^b	5 1/2-5 3/4
Denver	91-93	91-93	92 1/2-93 1/2	92-93 1/2 ^b	93 1/2 ^b	a	5 3/4-6
Detroit	92-92 1/2	92	92 1/2-93	92 1/2	93-93 1/2	93	5 3/4-6
Houston	91-91 1/2	90-90 1/2	a	a	a	a	5 1/2-6
Jacksonville	91-91 1/2	91-91 1/2	a	a	a	a	5 1/2-6
Los Angeles	91 1/2	91	91 1/2	91	a	a	5 3/4-6.6
Newark	93 ^b	a	95	a	96	a	5 1/2-5 3/4
New York	96	96 ^f	96	96 ^f	96 ^f	96 ^f	5 3/4-6
Okla City	91-91 1/2	a	91-91 1/2	a	91-91 1/2	a	5 3/4-6
Philadelphia	a	a	a	a	a	a	5 1/2
San Fran	91-91 1/2	90 1/2-91	a	a	a	a	5 3/4-7
St Louis	a	a	a	a	a	a	5 1/2-6
Wash, DC	92	91	a	a	94	93	5 3/4-6 1/4

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

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

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

Footnotes: a—no activity, b—very limited activity, c—insurance companies only, d—lenders offering 90 with no takers, f—includes construction loans, w—FNMA pays 98 for FHA 5 1/4% mortgages of \$13,500 or less after 3/4 point purchasing and marketing fee and 3/4 commitment fee, x—FNMA pays 1/2 point more for loans with 10% down or more, y—FNMA net price after 1/2 point purchase and marketing fee, plus 2% stock purchase figured at sale for 50¢ on the \$1, z—price after 3/4 point purchasing and marketing fee, plus 3/4 point commitment fee; applies only to VA mortgages of \$13,500 or less.

NEW YORK WHOLESALE MORTGAGE MARKET

FHA 5 1/4s

Immediates: 95-96
Futures: 95-96

VA 4 3/4s

Immediates: 90-91
Futures: 90-91

FHA 5 1/4 spot loans

(On homes of varying age and condition)
Immediates only: 93 1/2-95

Prices for out-of-state loans, as reported the week ending June 12, by Thomas P. Coogan, president, Housing Securities Inc.

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

FNMA STOCK

	Month's			
	May 14	June 12	low	high
Bid	60 1/2	56 1/2	56 1/2	60 1/2
Asked	62 1/2	58 1/2	58 1/2	62 1/2

Quotations supplied by C. F. Childs & Co.

FNMA PRICES—effective May 29, 1959

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 5 1/4s		FHA 5s		VA 4 3/4s		FHA & VA 4 1/2s	
	90% or less	over 90%	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	98 1/2	97	96 1/2	95	94 1/2	93	92 1/2
Del., D.C., Md., N.J., Penna. ...	98 1/2	98	96 1/2	96	94 1/2	94	92 1/2	92
Ala., Ark., Fla., Ga., Ill., Ind., Iowa, Ky., Min., Miss., Mo., Neb., N.C., N. Dak., Ohio, Ore., S.C., S. Dak., Tenn., Tex., Va., Wash., Wisc., Puerto Rico	98	97 1/2	96	95 1/2	94	93 1/2	92	91 1/2
Ariz., Calif., Co., Hawaii, Ida., Kan., La., Mich., Mon., Nev., N.M., Okla., Utah, W. Va., Wyo., Virgin Is.	97 1/2	97	95 1/2	95	93 1/2	93	91 1/2	91



Rolling ball shows Flintkote 12" Tapered Strips pack more weight on the weather end!

At left: a stack of conventional shingles.

At the right: the same number of Flintkote 12" Tapered Strips.

Note the difference in weight and thickness between

the two. The extra weight, extra thickness of the "Tuffy Tapers" at the exposed butt starts the ball rolling—demonstrates you sell up to one-third more protection and gives your roofs a handsome shadow line.

Now — weight comparison tests conducted by a leading Research Laboratory prove it. Here are the findings:

Manufacturer	Act. Wt. per Sq.	Wt. of Exp. Tab per Shingle	Shingles per Sq.	Total Wt. Ex. Area per Sq.
Competitor A	330	27 Oz.	80	135.2
Competitor B	321	26¾ Oz.	80	134.4
Competitor C	302	27½ Oz.	80	137.6
Competitor D	289	22¾ Oz.	80	114.4
Flintkote Taper	274	28¾ Oz.	80	141.6

Meet "Tuffy Taper" at your Flintkote dealer!

For complete information on "Tuffy Tapers"—pound for pound, dollar for dollar the greatest buy in roofing today, see your Flintkote dealer or write: The Flintkote Co., 30 Rockefeller Plaza, New York 20, N. Y.



America's Broadest Line of Building Products

HOUSING POLICY:

Congress votes to boost VA interest to 5¼%

Congress has voted VA home loans a new lease on life—just as the program seemed about to choke to death on high discounts.

After sitting more than four months on a House-approved bill boosting the Congressionally-frozen VA interest rate from 4¾ to 5¼%, the Senate abruptly adopted it by a voice vote June 16. There was no debate.

The Senate made only one important change in the bill the House passed Feb 4. It cut authorization for direct VA loans for veterans in "remote areas" from \$300 million to \$100 million. The House agreed.

The Senate acted only two days after disclosure that VA starts in May dropped 7% below their April level (to 10,255) and appraisal requests on new construction fell to 29% below the May 1958 level. For the first quarter of this year, VA appraisal requests were 219% above a year earlier. Since then, their lead has shrunk to 41%.

Even at 5¼%, the VA rate is still well below yields that mortgage investors demand. But it is high enough to bring discounts down to a level most builders can live with—five or six points on a no-down loan.

This is almost precisely where discounts stood a year ago just after the rate had been lifted from 4½%. Since then interest rates

have taken two major jumps—one early last fall, one in the last two months (see p 38).

Some probable new VA prices: Los Angeles: 95-95½; Houston 94-95; Jacksonville, 95-95½; Washington, 95-96; New York, par.

The VA bill also 1) repeals the tie-in to the FHA rate—½%, written into law last year; 2) provides complete blacklisting reciprocity between VA and FHA; and 3) lets FHA-CAP mortgagees make VA guaranteed loans. The Senate dropped from the bill a House provision to require builders to keep deposits from buyers in separate accounts.

Though the President abhors direct loans, the fact that he could pigeonhole the direct lending authority was expected to make it more palatable.

The VA bill's spurt through the Senate marked a change in strategy by the Democratic leadership. After the House passed a separate VA bill, the Senate had put much

the same VA provisions, including the rate boost, into the omnibus housing bill. It was regarded as a key selling point in persuading the President to sign the bill despite provisions Republicans charge amount to "budget busting spending."

But Democratic Majority Leader Lyndon Johnson is now convinced Eisenhower will sign no big spending bill—regardless of how it may be sweetened with items he wants. Thus when Senate-House conferees met to work on an airport-aid bill in mid-June, they agreed on \$63 million a year vs the \$465 million in the Senate bill and \$297 a year in the House bill.

Other Senate-House conferees were meeting on the housing bill at the same time. Big cuts were expected there also—in urban renewal and public housing especially. By taking out the VA section, Johnson takes out a key trading point—hopes to convince liberal Democrats that they must agree to a reduced housing bill if they want to get any bill past the President at all.

Said the majority leader: "He [the President] has a gun loaded with a veto aimed at us."

Can new financial tricks spur middle income housing?

Gov Nelson Rockefeller has announced a radical new plan to spur construction of middle-income rental housing in New York State. He wants to:

1. Set up a "little FHA" to insure mortgages on middle income multi-family projects only.
2. Dig the money out of private investors at low cost by having the state itself issue tax-free bonds, make low-interest mortgages to builders through a new State Housing Finance Agency.*

They were disclosed against a backdrop of failure. The state's three-year-old middle-income housing program (\$17 to \$29 a room per month rent, \$300 to \$850 per room down in co-ops) has produced only eight projects. Reason: builders have been unwilling to accept the Mitchell-Lama Act's 6% limit on profits in return for 90% state loans (for 50 years at 3¼%) and 50% local realty tax exemption.

Before the legislature adjourned this year, it adopted the first proposal of Gen Otto L. Nelson's task force† to sweeten this lagging plan (*June, News*). It let builders refinance projects after 15 years instead of 35. And it set up a Limited Profit Mortgage Corp to woo \$200 million from private lenders to go with \$100 million in state housing bonds to finance middle-income construction. But bankers are skeptical. Says one: "Any money we lend is really a donation. The return would

*California for 38 years has had a similar plan for veterans. It sells income-tax-free bonds to private investors throughout the nation, makes 95% direct loans (at 3½% interest) up to \$15,000 on homes, \$40,000 on farms. This kind of interest subsidy with the taxpayers' credit is so popular that the Cal-Vet loan program is chronically out of money.

†Nelson is vice president for housing of New York Life Insurance Co. Some other task force members: Senior Vice President Harry Held of Bowery Savings Bank; President Charles R. Diebold of Western Savings Bank of Buffalo; John J. Scully, vice president for real estate and mortgage loans, Chase Manhattan Bank; Chairman James Scheuer of City & Suburban Homes, New York redeveloping company.

Walter Daran



NEW YORK LIFE'S GEN. NELSON

A radical plan for mortgage money

probably be at least 1% under today's conventional interest rates."

The New York version of FHA would perform the same function as its federal counterpart with several variations. Interest rates and maturities would be left to the discretion of the agency. There would be no minimum property standards. Local codes and inspections would be accepted.

Debentures issued in case of default would be tax exempt, like state bonds, in contrast to FHA's low-interest taxable notes. As with FHA, the state plan envisages rent control.

The mortgage insurance scheme cannot go into effect before 1962, at the earliest. The constitutional amendment must be approved by two sessions of the legislature before it

goes to a statewide vote. Then enabling legislation would have to follow.

The State Finance Agency, as envisaged by the task force, would continue to make seek private lender participation in its low-interest loans to builders of middle-income rental units. But the task force warns bluntly that too many billions of dollars are needed to build rental housing in New York for the state to continue relying on direct loans.

The task force report criticizes FHA and VA for draining off "the middle-income backbone" to suburban home ownership. "A large number of middle-income families have been forced into suburban residences by lack of suitable accommodations at reasonable rents or carrying charges in close-in locations," it cries. "This is injurious to the economy of our state and cities."

The six-point Rockefeller housing program contains these other proposals:

1. The state should urge and permit cities to use available state public housing funds to rehabilitate existing units in conjunction with urban renewal projects—rather than putting all money into new units.
2. Cities and towns should be allowed to adopt the state model building code *in part*, if they wish, not all as now required. The task force contends this would encourage more cities to adopt it, thus help to lower building costs. (Only 293 of the state's 1,600 towns and cities use the model code.)
3. Limited-profit projects under the Mitchell-Lama Act should be opened to partnerships and not limited to corporations. This would end double income tax (ie on the corporation and on the stockholders) and limit the taxes to one individual bite only. It should be a big shot in the arm to equity investors.
4. The legislature should approve 100% mortgage loans to non-profit housing corporations—the corporation to be set up by a city and be guided by a board of local citizens named by the mayor.

NEWS continued on p 46

Delay in VA interest rate boost puts squeeze on builders' profits

Congress' prolonged delay in boosting the VA interest rate (see p 45) put homebuilders in an embarrassing spot—one that cost either good will or money, sometimes both.

Before the rate was finally raised from 4¾% to 5¼%, many a builder had to decide whether he could afford to sacrifice profit for good public relations.

Early this year Congressional leaders promised quick action on a housing bill—one that apparently would include a boost in VA interest from 4¾% to 5¼%. Thousands of VA sales were made and houses started by builders confident they could close at the higher interest level, thus pay four points less mortgage discount (e.g., 96 on a 5¼ loan instead of 92 on a 4¾ loan).

Sales contracts were written to specify that the mortgage would be closed at the highest legal rate of interest at the time of closing. Deals with lenders provided an automatic four point cut in discount if the 5¼% rate was in effect in time.

Hundreds of these houses were completed this spring. Veteran-buyers were ready to close. But the interest ceiling was still 4¾%. Says one West Coast mortgage man: "The January race to pass a housing bill fooled a lot of builders."

Many a builder tried to delay closings, a HOUSE & HOME survey of major cities reveals. Some builders in such cities as Los Angeles, San Francisco, Washington, D C and Texas let buyers move into the homes. They rented until Congress took final action.

Or, in some instances, they let veterans live in the house rent free. Commented one mortgage banker: "It's smart business. The two or three months interest the builder has to pay is much less than the 4% profit he can pick up if the rate is finally raised."

The difference in profit between closing at 4¾ or 5¼ is estimated as about \$325 per house in northern California—a difference which is a builder's entire profit in some cases.

Some builders let their houses sit just short of completion—willing to wait until their commitment expiration date drew close before finishing and closing.

VA's regional office in Los Angeles quietly notified a few builders that, based on past performance, their houses should have been completed. It is against VA regulations for a builder to purposely delay a closing but VA did not press the point—expecting, like builders, that Congress would settle the matter soon. Moreover, top VA officials indicated they sympathized with the builder dilemma.

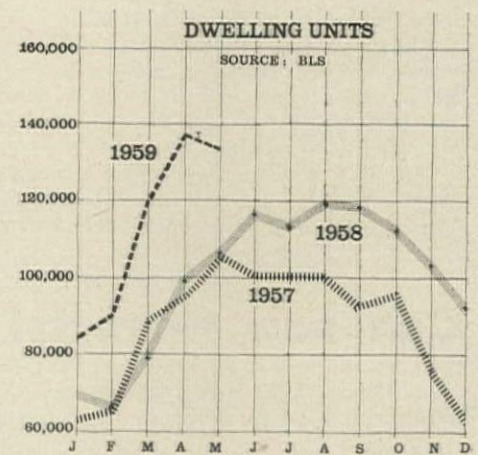
In Jacksonville, some veterans smart enough to know that a 4¾% mortgage is cheaper for them than one at 5¼% called their congressmen complaining about delays. Builders quickly wilted—began closing with anyone who wanted to close.

A year ago in Miami, nearly all builders delayed closings waiting for the VA interest boost from 4½ to 4¾%. The ensuing furor was so loud that hardly a builder has tried to stall this time, though even more money is at stake.

Apartment boom spreads

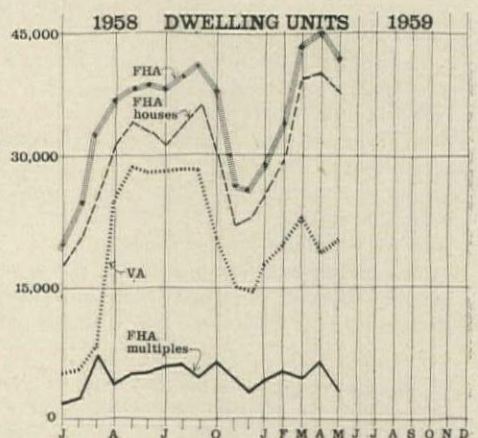
The boom in apartments in some of the nation's biggest housing markets is startling even the statisticians. In Chicago, President Myron H. Fox of Bell Savings & Loan says: "Housing is being pushed to new heights by a startling revival in multiple dwellings." Suburban apartments are being built four times as fast as in the area's peak housing year of 1955. Fox predicts the total will hit 6,000, boost the Chicago met area to a new all-time record of 55,000 starts in 1959.

In Los Angeles County, where apartments have led single units for two years, the trend continues. And in neighboring suburban



HOUSING STARTS in May slipped to 134,000 from the 137,000 high of April. Private starts of 130,600 were off 2% from April's 133,200. The seasonally adjusted decline was more pronounced—off nearly 4% from 1.39 million to 1.34 million-a-year. But it is still well above the 1.039 million rate of May 1958 and is the biggest May rate since the 1.381 million of May 1955.

Total starts for first five months reached 567,000 (552,600 private and 14,400 public), up 39% from the 396,700 in the first five months of 1958.



FHA APPLICATIONS on new units slipped numerically as well as seasonally in May for the first time this year. The total was 41,406, off 8% from April but up 2% from May 1958. Project units (3,254) were off 48.5% from April. One- to four-family units (38,152) were off only 2.3%. New applications for the first five months are up 3% from the same period last year.

VA appraisal requests on new units climbed to 20,738—up 9.9% from April but down 28.9% from May 1958. They are still 39.4% ahead of last year for the first five months.

New test for appliance leasing

The infant residential appliance leasing trend (Oct, News) may get a boost into long pants from a broad-gauge test being conducted by Westinghouse this summer. The company is offering seven appliances, on 1-, 3-, and 5-year leases to apartments and hotels in New York, Washington, Chicago, San Francisco and Los Angeles. If all goes well, the program will go national this fall.

Leasing appliances is not a new idea, but Westinghouse believes its plan is the first national one to offer a complete line of appliances—food-waste disposers, refrigerators, ranges, room air conditioners, dishwashers, freezers, washers and dryers.

A wholly-owned subsidiary, Westinghouse Credit Corp, buys appliances from local distributors, rents them under an agreement providing for full parts replacement for the first year, free service labor for the term of the lease.

Westinghouse has refused to divulge its rental prices but says the 5-year lease, which it considers "standard" costs about the same as a locally-financed conditional sale contract. One distributor estimates that on a typical deal, a customer might end up paying \$180 over five years for an item that would cost \$118 cash. Against this are balanced these advantages: 1) parts & service cost nothing extra; 2) no capital is tied up; 3) the lease does not appear as a liability on the books (as a conditional sale contract would) so the customer's credit is that much better; 4) rent is, in general, chargeable as operating

expense against taxes (vs depreciation over the much longer life of the equipment if bought as a capital improvement).

At the end of the lease, the customer may extend it by paying only 1% of the gross amount per year. Or he can convert to a purchase, pay just 2% of the gross amount more (and lose whatever tax advantage rental gave him).

Some observers think Westinghouse will be forced to write longer leases to spread out the rent and to reflect the true life of their products (Frigidaire leases some items for ten years). But others are taking 5-year leases happily because they are glad to see more competition in the field.

In New York, Webb & Knapp's Dave Slipper (who has signed up for a bloc of Westinghouse air conditioners) sees a potentially far-reaching advantage of leasing: "It could mean the end of the replacement reserve in the typical FHA agreement. As it is now, tenants pay double rent on replacement items—one to amortize the original cost, another for the replacement fund required by FHA. But if FHA becomes convinced, with a reputable manufacturer and a responsible sponsor, that this is not necessary, it could mean lower rents."

In the single-family market, Westinghouse foresees little chance of leasing. Says the company's contract sales manager for appliances, W. E. Slabaugh: "The minute you begin to diffuse your ownership that much, the paperwork becomes a nightmare."

LEGISLATURES:

Texas okays 75% insurance loans

Orange County, they are running a whopping 40% of all permits so far this year!

But in New York City, the boom in luxury units, which has produced 400 new buildings since 1947, shows signs of catching up to demand. Some rental agents say builders are faced with a "public rebellion" against thin walls, low ceilings, poor service at \$60-to-\$100-per-room per month.

Market conditions in other major metropolitan areas as reported last month:

Portland, Ore. has fewer unsold new homes than a year ago (306 vs 367) despite an upsurge in starts, reports the semi-annual Portland Real Estate Trends. Vacancies in rental homes are almost unchanged at 1.31%. But apartment vacancies are up to 5½%.

Charlotte: Permits soared 77% above year-ago levels for the first four months of the year, 1,177 units vs 674 in '58.

Wichita: Apartment vacancies are up to 11.3%, according to the 5th annual post office survey. They were 9.4% in 1957, but shrank to 7.8% last year. The survey, made April 15-30, found a 3.5% vacancy rate in single-family homes. The big bulk (1,954) of these were used houses; only a few (554) were unsold new homes.

Jacksonville: Sales here, as throughout Florida, are good, but some builders are going ahead more because they have money tied up in land than because they see a continued boom.

Orange County, Calif.: has come back from its 1956-57 slump. Raw land has climbed to \$10,000 an acre in good locations. Less desirable parcels may be as low as \$7,000 an acre, but prices are running about \$2,000 an acre more than a year or two ago. Houses are selling well, especially under \$15,000, and particularly in the southwest portion of the county. And 40% of building permits in the first four months of the year cover multi-family units.

Detroit: Builders are building speculatively again for the first time in two years. One, with only four or five houses sold from his model, is nevertheless going ahead with a 50-house tract. Reason: the pickup in the auto industry makes the whole town feel boomier. There has been a shakeout in the building industry in the past year, with a few builders undergoing bankruptcy.

San Francisco: Despite good sales, builders are discouraged by the mortgage outlook. Many are cutting back on plans for fall starts.

Indianapolis builders have won a long fight to cut minimum lot sizes by 25%. A new ordinance affects all Marion County outside Indianapolis. This is where most home building is done; little vacant land is left in the city. Old and new rules:

Zoning	Old min lot size	New min lot size
R-1.....	24,000 sq ft	18,000 sq ft
R-2.....	20,000 sq ft	15,000 sq ft
R-3.....	15,000 sq ft	11,250 sq ft
R-4.....	11,250 sq ft	8,437 sq ft

Executive Director Calvin Hamilton of the Metropolitan Plan Commission points out the new ordinance means only "chopping off the depth of backyards," because regulations on front and side yard setbacks remain the same. The smaller lot sizes apply only where a sewer hookup is made.

Texas builders, always thirsting for more mortgage money, won passage of two helpful bills in the state legislature.

Life insurance companies can now make mortgages with a 75% loan-to-value ratio. They were previously limited to 66⅔%. Another measure, real effect of which is still uncertain, lets insurance companies invest up to one-half their capital and minimum surplus in FHA and VA mortgages.

Builders also helped beat several potentially harmful bills. One would have levied a 1% sales tax on all materials, supplies and equipment used in building, thus added \$50 to \$100 to the cost of most homes.

Most bills affecting homebuilding never got out of the legislative labyrinth. The most important would have:

- Established a uniform licensing law for electrical contractors. Builders complained of wide variations in quality of work and prices from city to city.
- Killed Texas' law letting cities condemn land for redevelopment and resale to private investors—the heart of urban renewal operations.
- Let the State Board of Education invest free school funds and teachers retirement funds in first mortgages.
- Levied an occupational tax on manufacturing businesses—which, by definition in the bill, included building.

2½% sales tax on building materials planned in Illinois

High-cost Chicago and the whole state of Illinois are in for even higher building costs.

The legislature in mid-June was about to approve a bill levying a 2½% sales tax on all construction materials. Gov William Stratton asked for the bill. It had bipartisan support.

Illinois homebuilders estimate it would add \$300 to \$500 to the cost of every new home. They were already readying a lawsuit challenging its constitutionality even before passage. They hope the state will forego collection of the tax until the case is settled.

Homebuilders appeared to be winning an intrastate battle with S&Ls. Two years ago the legislature gave state-chartered S&Ls power to develop land and build homes. But it has been only in the past year that some in the Chicago area have used the authority. Builders asked for repeal. The Senate committee on banks and S&Ls reported the repeal bill out favorably, making passage probable.

(Illinois builders were behind a resolution adopted by the NAHB directors in May opposing any law which lets S&Ls develop land or build homes—*June, News.*)

Another major builders' bill was also headed for passage. It would require Illinois cities to have specific requirements for subdivisions. It would also force city councils to approve or disapprove a builder's plan within 90 days of submission and, if the plan is rejected, give detailed reasons why.

Revival of rent control beaten in New Jersey

The Republican-controlled New Jersey Senate has blocked passage of three measures hitting private housing—all of them voted by the Democrat-controlled Assembly. They would have:

1. Let 17 cities restore rent controls, which expired at the end of 1956.

2. Let local housing authorities build and operate middle-income housing as well as subsidized low-income units. This was the third year Democrats tried to get this bill through. It would let families with income up to \$8,000 live in publicly-owned, non-taxpaying projects.

3. Stiffened the state's anti-bias law by requiring a non-discrimination clause in commitments made for conventional mortgages. The law is now limited to publicly-assisted (ie FHA and VA) housing. The defeated bill would have set up a clearer basis for enforcement—a provision aimed at Big Builder Bill Levitt. He is currently being sued on a charge of race discrimination in his new Levittown, N. J. tract.

The legislature passed unanimously two bills giving state-chartered S&Ls the same lending rights as federal S&Ls. One lets them make 90% conventional loans up to \$18,000. The other lets them lend up to 50% of their assets in other states on a participating basis with other S&Ls.

Another new law lets state-chartered commercial banks make 80% conventional loans—just as mutual savings banks do. They had been limited to 66⅔%.

An important measure for builders was passed by the Assembly, was favorably reported in the Senate but was still pending when the legislature adjourned. It would prevent city planning groups from imposing any subdivision requirements not specifically embodied in ordinances. Passage of this bill is likely in the Fall session.

CANADA:

Inflexible NHA interest rate brings money drought

Frozen interest rates and poor sales are combining to push starts far down from 1958's record high of 164,632.

The Natl House Builders Assn polled its members in late May, gloomily predicted only 65,000 starts. Two days later, it hastily revised the forecast to 100,000 after Works Minister (and housing boss) Howard Green snapped: "All this calamity howling does not help housebuilding." Central Mortgage & Housing Corp economists foresee 130,000 or more starts.

Rising interest rates have virtually cut off new NHA lending. The rate is fixed by the government at 6% but discounts are prohibited. The rate could go as high as 7¼% under a formula that lets the government set it 2¼% above the average yield on long term government bonds. But Works Minister Green has announced no change is planned.

Moans Montreal Builder Alf Miller: "NHA funds are non-existent. I've had such a small allotment my program will be cut in half." He calls himself luckier than average.

For what solace they may get, builders admit current sales are far from brisk. Thus demand for mortgage money is not great. "We have to recognize we started many of this year's houses in 1958," comments Winnipeg Builder Graham Lount (who adds that he expects to do a lot of fishing this year).

A glut of new apartments is also depressing sales. Apartment owners are offering one or more months free rent, wall-to-wall carpet and air-conditioning to entice occupants.

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A plan to attack the price spiral

How much is the new wave of cost increases in housing likely to hurt the market for it?

President C. R. "Bob" Mitchell of the US S&L League is crying alarm in sharper tones than usual. Housing may well become a "declining industry" if something isn't done, he warns.

Mitchell says it is high time the federal government helps the industry with efficiency problems as well as mortgage finance. FHA & VA should make it easier to use new materials and techniques, opening the door to more experimentation and faster technological change. Government grants should be made to private researchers to develop new ways & means of building. And the government could work toward easing overly restrictive building codes across the nation because they block new technologies, he says.

How much have costs risen?

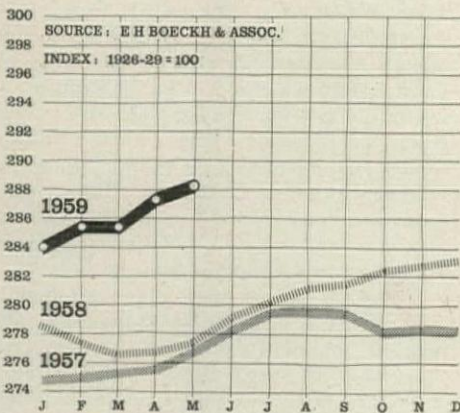
Since World War 2, residential building costs have risen 95.4% vs only 60.9% for all consumer prices. When the recession hit housing in 1957 the climb halted. From July '57 to April '58, BLS' materials index and Boeckh's construction cost index sagged. But ever since Congress voted Fanny May \$1 billion to pour into cheap new homes, prices have been on the rise again. Since the bottom last spring, BLS has gained 5%, Boeckh's index 3.9%.*

Mitchell cites the way soaring land and construction costs have affected S&Ls' ability to finance more new homes by forcing bigger mortgages. "In 1958 we financed 3% more homes [than in '54] but with a mortgage volume 38% higher." Some of this, he says, was increased value in the houses, but the bulk reflects higher costs.

Land prices are really out of control. Items:

- "We find many lots selling for twice as much as they sold for five or six years ago," says Economist Roy Wenzlick of St Louis.
- In Orange County, Calif., raw land is up to \$10,000 an acre—compared to a top of only \$8,000 that seemed fantastic in 1956.

*So far, rising prices have not been reflected in the prices of typical homes this year, according to preliminary figures of a national builder survey by NAHB's Nat Rogg. He finds that the typical 1959 house costs the same as the same—or a slightly smaller—house last year.



RESIDENTIAL BUILDING COSTS leaped from 286.8 to 288.2 on Boeckh's index for May. "It's 99% labor increases," says Col. E. H. Boeckh. "Wage increases are going on all around the country. About 13¢ an hour seems standard. Most are provided by contracts signed earlier."

Among materials, wholesale prices are 4.4% ahead of a year ago. Lumber and wood products are 9% ahead (though the market has hit a snag as inventories have filled up and hedge-buying against labor negotiations in October has leveled off). Other leading price gainers: plumbing equipment (4.5%), structural clay products (3.2%) and carpet, which has begun its third round of increases in six months, is headed for 5-7% over last year. One sign of relief: excess cement capacity of about 20% should forestall rises there for perhaps another two years.

Furthermore, labor costs are headed skyward faster than materials. Economist Nat Rogg of NAHB says annual hourly earnings are up 3% over last year, with automatic increases in many trades yet to come this year. In the past decade, labor has risen 64% in cost vs only 30% for materials.

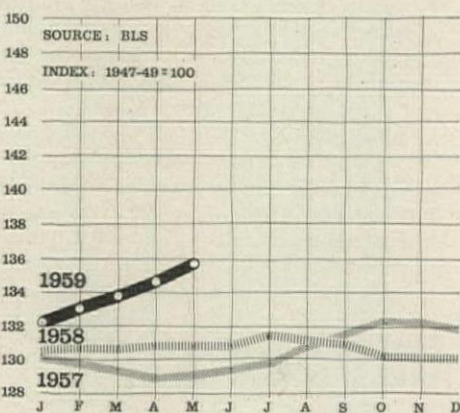
How high can costs go?

"You might as well ask how high is up," says Wenzlick. He predicts cost will rise about 5% per year for the next two or three years. "What's saved the housing market is the fact that workers' unit buying power has also increased ahead of inflation."

But Economist Miles Colean warns: "When you can't hide rising costs behind cheap financing, you have a problem [which can] not stop building, but cuts its volume."

Builders are pinning their hopes on new materials and techniques, via their own efforts. Says Rogg: "The use of more aluminum in houses, the definite trend toward factory-built components, are both evidence of an effort to control costs. Cost increases make more desperate the search for solutions in new materials and techniques."

Mitchell doesn't think this approach will work. "Builders . . . don't have the financial resources for the kind of experimental work required," he says, and manufacturers are hamstrung because each produces such a small share of the house.



MATERIALS PRICES show another full point gain for May—from 134.7 to 135.7—according to BLS. Main cause, as in the preceding month, is rising lumber prices (which now show some signs of slowing down). Prices of plumbing and nonmetallic materials are also up.

Plywood house components to be sold by Simpson

Simpson Timber Co, whose contact with the housing industry is just over two years old, is going into the house components business.

Some time in the next few months, the giant Seattle-based concern will start selling stressed-skin plywood panels for homes.

"We're going to offer a completely designed, new system," says William A. McKenzie, general manager of Simpson Engineered Wood Products Co, Portland, a new subsidiary which is producing the components. Panels will be built on a 4' module, in any length up to 20', in widths from 1' to 4'.

The system—"I want to emphasize that it is not just panels we'll offer, but a construction system," explains McKenzie—involves a patented joint which makes nailing unnecessary. Details are still a "developmental secret." McKenzie says the panels will adapt for other uses, such as tool sheds, pig & hen houses, swimming pools, packing cases. "We'll have a standardized set of units for an infinite variety of structures and appearances," he adds.

The Portland subsidiary is already producing components for wood pipe, tank and cooling towers. But as for housing components, "we don't want to mislead anyone; we're not ready to take orders yet," says Executive Vice President C. H. Bacon of the parent company. First sales efforts will be to quantity buyers—contractors, builders—but eventually may include local distributorships for small sales. No prices have been settled yet.

The new operation follows a diversification and expansion program that since '46 has brought the 64-year-old logging firm from a stump-rich, timber-poor laggard to one of the top three in plywood production (with Georgia-Pacific and US Plywood), expanded its lines to include panel doors, fiber acoustical tile, fine paper, as well as lumber. Two years ago, Simpson began to woo builders, sent brass to builder meetings, brought builder brass into the woods, listened carefully to the results of a marketing survey which it commissioned to find new fields to conquer.

Recession, boom retard unit lumber shipping

Efforts to establish unitized lumber shipping on an industry-wide basis suffered a "severe setback" during the past year, first because of the recession, then paradoxically because of the recovery.

Chairman Stuart S. Caves Jr of the National Retail Lumber Dealers' materials handling committee explains it this way: "First during the recession, nobody wanted to pay the extra dollar or so to have the lumber strapped by the mills. They had plenty of idle help standing around and they didn't mind unloading the cars by hand. Now you've got a scramble for lumber and you have to take it about any way you can get it." The result: unitized shipments, which permit heavier carloadings and more efficient handling with mechanized equipment at both mill and lumberyard, are a luxury lost in the shuffle.

Both producers and lumber dealers are trying to get cheaper freight rates (*April, News*) on the basis that the roads benefit from time unit shipping saves in loading and unloading. But so far the idea is still in the discussion stage.

Opinions

Noteworthy comment on matters of moment to housing:

H&H staff



Mayor **Warren Jay Vinton** of Somerset, Md. (longtime asst public housing commissioner) in a talk in Washington:

"Neither urban renewal nor public housing can go it alone. The dozens of unrelated federal programs must become part of a great, unified and coordinated program to double our housing production."

H&H staff



John C. Williamson, secretary-counsel, Realtors' Washington Committee:

"Realtors are encouraged by the growing number of prominent defections from the ranks of public housers. Indeed, the realtors are optimistic that the time is near when Congress will call a halt to this experiment in government-owned and government-subsidized family shelter. [FHA's Sec 221] is a much sounder approach to relocating families displaced by . . . governmental action."

Economist **Gordon W. McKinley** of Prudential Insurance Co, in a talk to the US Savings & Loan League:



"FHA-VA interest rate maximums reduce the demand for housing over a complete business cycle because they force the industry to sell its product during recessions and prevent it from producing heavily during periods when incomes are high. The result is bound to be that other products get an increased share of the consumer's dollar.

"The instability of output introduced by the FHA-VA interest rate maximums has also contributed to inefficient high-cost construction practices and to wage increases in excess of productivity gains. High wages and inefficient operations have pushed home prices up far faster than the general rise in consumer prices. Both the building industry and the homebuyer have been hurt."

Architect **Richard J. Neutra**, FAIA, in a talk in Omaha:



"I can easily design a house so that the people *must* get a divorce. An architect must know something about people—even in large housing projects."

IEWS ON THE NEWS:

How to stop squandering urban renewal money

By *Gurney Breckenfeld*

Realtor Arthur Rubloff of Chicago, who is noted for developing Chicago's "Magnificent Mile" on North Michigan Ave, has been getting up in public lately and arguing that we are never going to get anywhere trying to erase slums until we stop making their creation so profitable via our tax setup.

We think he is right.

The way things are now, the more a slumlord neglects a building the less the local tax assessor soaks him. If he overcrowds it with minority families who have a tough time finding decent places where they are welcome, the assessor is often the last to find out. If this seamy situation needs any proving, Economist Chester Rapkin has just provided it in a pamphlet put out by New York City's planning commission. Dr Rapkin notes that:

- Overcrowded rooming houses on Manhattan's blight-infested West Side yield nearly twice the rental (\$2.30 per sq ft) that well-maintained, elevator apartments do (\$1.30).

- In the last 30 years, the cost of municipal services in one 20-block sector of the blighted

West Side has risen 66%. Realty tax revenues for the entire city went up 89% in the same span, but only 30% in the 20-block sector.

- Owners of old-law tenements and brownstone rooming houses are netting up to 42% on their investment, according to experienced realtors.

Realtor Rubloff argues that the way to undo this kind of nonsense is to rejigger the forces of government intervention in the realty market (taxes, assessments and eminent domain) so they do good instead of harm. Specifically, he would have local tax assessors set land values high enough so slumlords could not afford to operate worn out tenements. He would put sharp limits on how much a property can be depreciated for income tax purposes—again to penalize instead of reward slums. And he would give localities more power to take over abused property—even a single structure—if it threatens to infect its neighbors with blight.

The first item in Rubloff's prescription strikes us as by far the most significant. If it is carried far enough, boosting the land valuation of under tottering but strategically placed structures would have far-reaching result, like dominos toppling one after another.

It would cut the profit in overcrowding old units as tenements. And it is such bootleg profit in tenement operation, don't forget, that generally determines their market price.* Courts usually base condemnation awards on market price. This in turn means that the federal taxpayer, who foots two-thirds of the land write down in urban redevelopment projects, is paying most of the bill for buying out slumlords at an inflated price based on the bootleg value of their holdings. Taxing the profit out of slums might begin to undo this topsy turvy ethic.

The problem is urgent because the astronomical cost of rebuilding US cities with federal grants is subjecting the whole concept of renewal to more and more attack. One leading S&L man now calls the idea "unrealistic and financially impossible." Lots of realtors have been arguing that view for years. Recently, HHFA discovered to its dismay that during the five years when it has poured some \$60 million in renewal grants into New York City's West Side, that area has turned into a slum.

What the unchecked spiral of land costs will do to the price of urban renewal tomorrow is staggering to contemplate. In Los Angeles, for instance, land values have shot up 20% in the area of the \$315 million Bunker Hill renewal project during the two years officials have been wrangling about it with a handful of Bunker Hill property owners. Meantime, the city has been powerless to take the land quickly before the price went up. In this case, not only renewal red tape but the absence of taxation that could deflate land values will end up costing the whole nation a pot of money.

As Rubloff says, when we get around to doing something about discouraging slums with taxes instead of rewarding their makers by buying them out with federal grants—maybe we can do something about slums.

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*It has been demonstrated (in Philadelphia, for instance) that intense enforcement of housing codes also can depress the market price of slum apartments. But no big US city with a formidable slum problem has yet shown it has the guts to sustain such a drive.

Can taxes be used to kill slums? Chicago realtor offers a plan

Can taxes be harnessed to wipe out slums instead of fostering them?

Yes, says Realtor & Developer Arthur Rubloff of Chicago. How he would do it:

1. Local tax assessors should set land values "high enough to render . . . outmoded structures economically impossible."

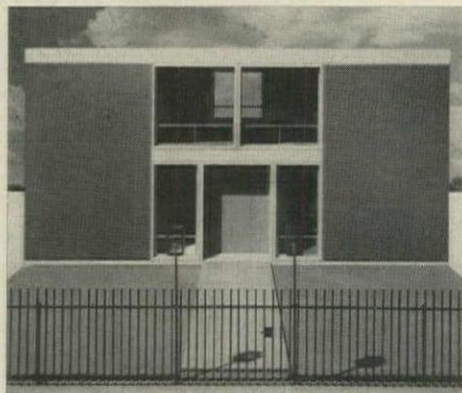
2. Federal laws should "penalize rather than reward perpetuation of slums" by a) limiting property depreciation for income purposes and b) insisting on replacement reserves to assure good maintenance.

3. As a last resort, give local authorities power to seize misused property from its owners so "a whole block [need] not be blighted by . . . the obstinacy of one property owner."

The way taxes are rigged now, he complains, slumlords get low tax assessments, high depreciation allowances and "to top it all, we restrict the forces of private condemnation under a neighborhood redevelopment plan [under Illinois law] to only residential property.

"[So] we not only sanction . . . obsolescence and deterioration, but in some cases we even reward [it]."

A boost for a related idea comes from Emil J. Seliga, president of Chicago's big Talman Federal Savings & Loan. He says that proposals to save cities by tearing them down and building new ones are "unrealistic, impractical and financially impossible." Instead of the bulldozer approach, he thinks cities should lure their fleeing middle-class populations back by learning how to "establish greater color and appeal in our neighborhoods . . . sprinkle a little stardust about our older communities . . . [so] it may become as fashionable to live in an older home as it is now . . . in the latest split-level."



\$35,000 town house sells fast in Chicago renewal project

How good is the newly touted market for high-priced town houses in center cities?

Better than a lot of housing men think, to judge from the latest word from Chicago's Hyde Park urban renewal project. Webb & Knapp is building 22 of these two-story, four-bedroom models designed by Architects I. M. Pei & Associates and Harry Weese & Associates. The price tag is \$35,000, and 17 of the 22 were snapped up before construction was complete on any. Financing, by Talman Federal S&L, calls for 20% down conventional loans from 20 to 24 years. The homes have two baths, kitchen, a living-dining room, study and full basement.

W&K offers five other models, reports that lower priced units are not selling as well. A partial sales score: three sold of seven available at \$19,000, but all sold of eight offered at \$23,000 and nine at \$39,000. Moreover, the surrounding community, which once feared racial inundation from nearby Negro areas, is developing vacancies in 2- and 2½-room apartments in both white and mixed blocks.

tial adoption of the uniform versions of only seven by BOCA and the International Conference of Building Officials.* One major stumbling block: the Southern Building Code conference still stands aloof from the group's work.

*Other members: American Standards Assn; Natl Board of Fire Underwriters; Natl Bureau of Standards; Natl Fire Protection Assn; Underwriters Labs; observers from HHFA and Canada's CMHC.

SEGREGATION:

Baltimore court upholds blow to blockbusting

Baltimore's landmark Manning-Shaw decision (*May, News*), hailed as a major blow to the practice of blockbusting, has withstood its first test in court.

Like the Maryland Real Estate Commission finding it upholds, Judge Reuben Oppenheimer's 25-page decision specifically disavows the blockbusting issue as such. Instead it merely affirms the commission's three-month suspension of the broker's license of Manuel M. Bernstein and the associate broker's license of his partner, Warren S. Shaw, for representing a house as sold when it in fact was not.

Reason: "busting" a white block by introduction of a Negro family is far from illegal even though it may result in double profits for smart operators who buy at panic prices from fleeing whites, sell at a premium to house-hungry Negroes who often overcrowd the buildings, start them on the skids to slumdom. So the fact that the house was on an all-white block and the purported purchaser a Negro were extraneous to the legal issues. But slumfighters view the Manning-Shaw decision as depriving blockbusters of their favorite tool to start the panic process, are watching with interest as the case is carried one step higher, to the Maryland Supreme Court, where a reversal is considered unlikely.

Furthermore, they see the commission finding as an indication that public agencies are beginning to understand the evils of blockbusting, hope this will eventually lead to making it illegal by name (such a proposal is now before the Baltimore city council).

PUBLIC HOUSING:

Ban on unwed mothers voided

Unwed mothers cannot be evicted from public housing, Attorney General Stanley Mosk of California has ruled. He held the San Joaquin County Housing Authority exceeded its powers by establishing such an eviction rule "to protect the morals of residents of the state . . ."

Highest interest ever

Public housing bonds have hit the highest interest rate in their eight-year history—3.78%—though they are tax-exempt.

The rate was an average on a combined issue by PHA for 20 local housing authorities. The 3¾% average compares to a current average interest of 5% on corporate bonds and 4.1% yield on long term government bonds.

CODES:

BOCA adds swim pools to its code

Gravely viewing the perils of unregulated swimming pool construction, the good grey members of the Building Officials Conference of America have just added a new section to BOCA's basic building code laying claim to jurisdiction over all public and private pools more than 2' deep, 250 sq ft in area. It specifies floor and wall slopes, water circulation and skimming standards, other requirements to insure aquatic safety throughout the land.

At its annual meeting in St Paul, BOCA also heard with satisfaction that 80 new cities adopted its code in the past year, for a total of 374 (vs 43 in '51 at the end of the code's first year). Members spent most of their time debating 53 proposed code changes, adopted some 28 in addition to the pool section. Affecting one- and two-family dwellings is one requiring all sleeping rooms which do not have a door leading outside, or two doors providing separate escape routes, to have at least one outside window that can be opened or knocked out without tools. It must be no more than 42" from the floor.

The conferees routinely elected as their new president, amiable, grandfatherly S. Logan McConnell, 64, chief building official of New Orleans since '47. Then they engaged in a lively election hassle to break the conference's traditional stepladder advancement of officers to the top spot. Overturning their nominations committee, they jumped Alfred Schroeder, city architect of St Paul and host chairman of the meeting, from the executive committee to first vice president. The post normally would have gone to Second Vice President Ben Saltzman of Brooklyn. Instead, Saltzman was ousted and into his place went Albert Backhaus, deputy director of public works for Baltimore.

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A tenth anniversary accounting rendered by the Joint Committee on Building Codes showed its quiet efforts for uniformity among BOCA and other major proprietary codes have resulted in 31 meetings, "tentative" approval of 15 code subjects, but whole or par-

PEOPLE:

Giant Builder Bill Woodrow sells business for \$3 million in stock

Big Builder **Willard Woodrow** has turned to public ownership of his building business as a means of financing his widespread operation—but with a new twist.

Instead of selling stock in his own company, Woodrow has sold his company to a publicly owned corporation, H&B American Machine Co. He gets \$3 million in H&B stock, a seat on the board and remains president of Woodrow Construction Co—now a wholly owned subsidiary of H&B.

The parent company is somewhat smaller than its new child. H&B, mainly a holding company, did \$15 million business last year. Woodrow expects his building volume this year to hit \$41 million.

H&B (which has asked its stockholders to drop the misleading "American Machine Co" from its name) has three other subsidiaries: Big Boy Barbecue, a big producer of barbecues and accessories; Quick Way Truck & Shovel Co of Denver, a business operated jointly with the Penn-Texas Corp; and General Trading Co of St Paul, wholesale auto accessories distributors.

H&B is traded on the American Stock Exchange, closed on June 12 at 3¾. Its headquarters is in Beverly Hills.

H&B Board Chairman **David E. Bright** is a longtime friend of Woodrow's, has put his own money into Woodrow's building operations before.

Woodrow is the only survivor of three partners in what once was the Aldon Construction Co of Los Angeles. Aldon was regularly one of the nation's biggest builders. In the past year Woodrow has expanded in his own name, is now building in Miami and Washington as well as Los Angeles. He plans to invade San Diego and New York.

Woodrow told *HOUSE & HOME* he went into the deal because he hadn't realized how much capital it would take to carry out his plan (*Feb, News*) to become a nationwide builder (5,000-6,000 houses a year). "This deal will give me far greater assets and credit," he says. "I'll have no trouble getting all the interim financing I need and land acquisition will be easier." He now predicts he will reach 5,000 houses next year.

LA S&Ls merge to form largest federal in US

Mergers have created two new giant savings & loan associations in Los Angeles.

Biggest deal brings together the California Federal (assets \$300 million) and the Standard Federal (assets \$200 million). Their combined assets of \$500 million will make it the largest federal S&L in the nation. (The nation's largest is still the \$593 million state-chartered Home S&L of **Howard Ahmanson** in LA.)

The new S&L will retain the name California Federal. It will have about 300,000 customers, counting both savers and borrowers.

President **J. Howard Edgerton**, of Cali-

fornia Federal, will remain president and chief executive officer of the merged institution. President of the US S&L League in 1955 and still one of its most influential voices, Edgerton was attorney for California Federal before he was elected president in 1936. At that time, the nine-year-old S&L had \$300,000 in assets. Aggressive and promotion-minded Edgerton opened branches (he now has six in the LA area), built assets up to \$115 million by 1954 to become 12th largest in the US. It was sixth largest at the time of merger.

Standard's president, **George M. Eason**, becomes board chairman of the merged California Federal. Standard, 21st largest S&L, has only one office—a new building on Wilshire Blvd which becomes headquarters of the new S&L. Eason has been with Standard since its birth in 1925.

The second merger brings together the Glendale Federal near LA (assets \$250 million) with the smaller San Pedro Federal (assets \$27 million). Combined assets make the Glendale Federal the sixth largest S&L in the US. It had been 12th.

Census' Dennis draws a bead on better count of starts

The job of counting the new houses started in the US has a new boss.

He is **Samuel J. Dennis**, 52, first head of the Census Bureau's new construction statistics office. Starting this month, Dennis' office takes over all of the building statistical work formerly done by the Bureau of Labor Statistics and the Commerce Dept's construction statistics division.

Putting all building statistical work in Census ends the long—and sometimes bitter—feud between BLS and Commerce over which should get the whole job. BLS had housing starts and federal construction. Commerce gathered statistics on non-residential construction and state and local public works.

Dennis is no newcomer in the field. Born in Bloomsburg, Pa., he graduated from Dartmouth ('28), took a master's degree at Harvard ('39). He taught economics at Harvard, came to Washington in 1934 to join the central statistical board—predecessor to the Budget Bureau's office of statistical standards. He later worked in Commerce's construction statistics section, the defense housing coordinator's office and—from 1949 to 1955—in foreign aid agencies. Since '55 he has been with Census.

Dennis starts his job with something BLS nor Commerce never had—enough money to start broadening and improving the statistical coverage of building. The House has approved \$1 million for his office—\$471,500 more than the combined amount given BLS and Commerce for building statistical work in the fiscal year just ended.

One of Dennis' first projects is to improve the controversial housing starts series. Starts

figures were the focal point of a BLS-Commerce dispute a year ago when Census released results of its 1956 housing inventory. The totals indicated BLS had been underestimating starts by 20% for six years.

Dennis begins his job convinced the building permit system is basically good but adds: "More emphasis should be placed on field surveys which are needed to convert permits into a more effective measure of starts."

One probable but unavoidable result: as changes are made monthly starts totals will surely be less comparable to those of past years. But this drawback is minor when laid against the probability that manufacturers should get a much more accurate count on new housing—giving them a much solid basis for deciding when to expand and where to concentrate effort.

The bigger appropriation will also let Census make a fresh start at measuring maintenance and repairs. Since 1954, Census has known the Commerce-Labor figures vastly understated the fixup market. But in the absence of statistics experts believed, promoters have variously labelled it anywhere from \$12 to \$20 billion. Dennis plans to start quarterly reports next year, limiting them at first to housing. Later, he hopes to expand to take in commercial, industrial, farm and utility work.

"Investors need a little romancing. And I wanted to show investors who aren't buying out-of-state loans that the jet age puts the whole country right in their back yard."

So says **Ned Bergen**, manager of the national brokerage department of J. I. Kislak Mortgage Co of Jersey City, N.J., in explaining why he has just made an 18-state, 30-city tour in eight days. On his 13,750-mi trek (he averaged about half the time airborne), Bergen says he picked up \$100 million worth of mortgages for exclusive offering to eastern lenders. Publicity-wise, he figures the effort was worth it. He was met at the airport by the mayor of Columbus, Ohio, found himself on TV in Tampa, got his picture in the papers in Houston and Denver. Gov **Gaylord A. Nelson** of Wisconsin wrote him: "I admire your enterprise."

INSTITUTES: New president of the Douglas Fir Plywood Assn, elected at its annual meeting in Seattle, is **C. H. Bacon Jr**, executive vice president of giant Simpson Timber Co (see p 48) since July 1958, when he moved up after five years as vice president and general manager.

HONORED: NAHB Second Vice President **E. J. "Jim" Burke Jr** of San Antonio received the annual St Thomas More award of St Mary's University law school there.

DIED: **Richard J. Seltzer**, 71, former president (1948-50) of NAREB's Urban Land Institute 1942, May 14 in Philadelphia; **Edward A. Johnston**, 57, treasurer of Minnesota & Ontario Paper Co, May 23 in Minneapolis; **Earl Kribben**, 56, civic affairs vice president of Marshall Field & Co, a leading figure in Chicago's slum clearance efforts, president of the Northeastern Illinois Planning Commission since its formation four years ago, May 31 in Lake Forest, Ill.



WOODROW



DENNIS

"Wood Windows are best for residential use,"

Say Dallas builders Dave Fox and Ike Jacobs



DAVE FOX



IKE JACOBS

"When we switched to Ponderosa Pine window units for our *Flair* development we expected complaints. Wood does not have the consumer acceptance down here," Ike Jacobs says. "However, we found tremendous response. Customer window complaints were reduced to nil . . . and before, with other window materials, we had plenty of service calls.

"Aside from the beauty and ease of operation, one of the big advantages of Ponderosa Pine window units we found is that they do not transmit dust and air. This contributes to a more economical air-conditioning layout which in Texas is extremely important," Mr. Jacobs concludes.

Because Wood is So Good to Live With

Ponderosa Pine WOODWORK

An Association of Western Pine Producers and Woodwork Manufacturers

MEMBERS—Woodwork Group

Andersen Corporation
Anson & Gilkey Co.
Billbest Corporation
Caradco, Incorporated
Continental Screen Co.
Curtis Companies, Inc.
Farley & Loetscher Mfg. Co.
Grinnell Sash & Door Co.
Hurd Millwork Corp.
Huttig Mfg. Co.
Ideal Co. (Wm. Cameron & Co.)
International Paper Co.
—Long Bell Division
Maita Manufacturing Co.
Missoula White Pine Sash Co.
Morgan Company
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Rock Island Millwork Co.
Semling-Menke Co.
Wabash Screen Door Co.
Western Pine Mfg. Co.
White Pine Sash Co.

MEMBERS—Lumber Group

Alexander-Stewart Lumber Co.
The Anaconda Company
Associated Lumber & Box Co.
Bate Lumber Co.
Blagen Lumber Co.
Brooks-Scanlon, Inc.
Cal-Ida Lumber Co.
Cascade Lumber Co.
Collins Pine Co.
Crane Mills
Diamond Gardner Corp.
Georgia-Pacific Corporation

Gilchrist Timber Co.
Edward Hines Lumber Company
Industrial Wholesale Lbr. Co.
Kaibab Lumber Co.
Long Lake Lumber Co.
McCloud Lumber Co.
Michigan California Lbr. Co.
J. Neils Lumber Co.
Ochoco Lumber Co.
Oregon Lumber Co.
Pickering Lumber Corp.
Scott Lumber Co., Inc.
Setzer Forest Products
—Div. of Glenco Forest Products
Ralph L. Smith Lumber Co.
Southwest Lumber Mills, Inc.
Tahoe Forest Products Co.
Tarter, Webster & Johnson, Inc.
Tite Knot Pine Mills

BEST BUILDER'S GUIDE TO WINDOW QUALITY



The American Wood Window Institute Seal on the windows you install is your customer's assurance that they conform to the specifications of new FHA standards and are:

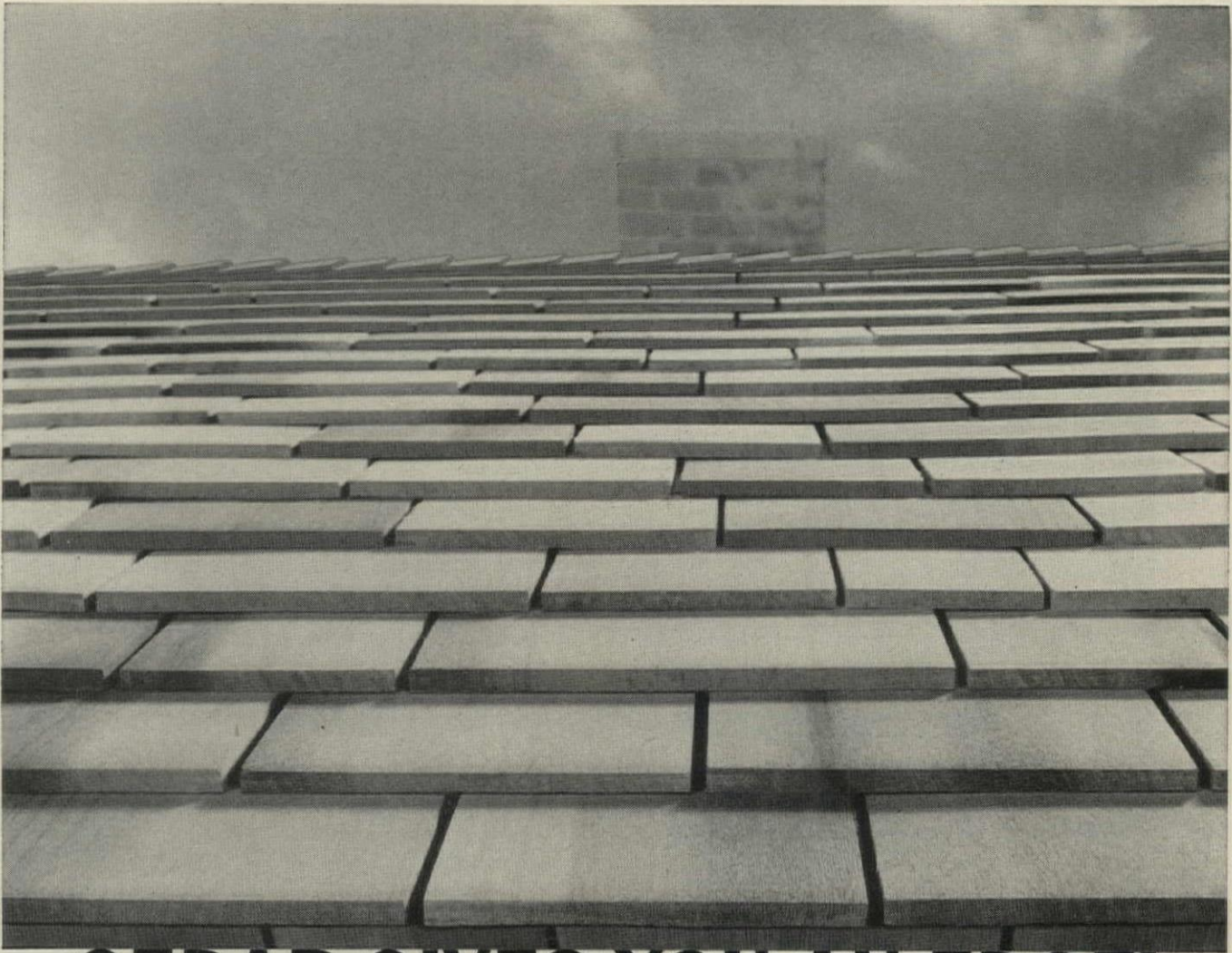
Correct in design	Made from carefully selected kiln-dried lumber
Properly constructed	Efficiently weatherstripped
Preservative treated	
Properly balanced	

39 South La Salle Street
Chicago 3, Illinois

U. S. Plywood Corp.
—California Division
Warm Springs Lumber Company
Western Pine Association
Weyerhaeuser Sales Co.
Winton Lumber Co.

ASSOCIATE MEMBERS

Allmetal Weatherstrip Co.
Casement Hardware Co.
Chapman Chemical Co.
W. J. Dennis & Co.
Dorris Lumber & Moulding Co.
Monarch Metal Weatherstrip Corp.
Protection Products Mfg. Co.
Unique Balance Co.
Wood-Treating Chemicals Co.
Zegers, Inc.



CEDAR GIVES YOU AN EDGE!

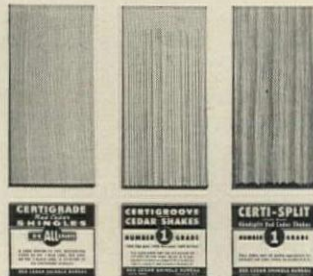
You add that vital third dimension—thickness—to your roofs when you use genuine red cedar shingles. This is the roof that says quality . . . clearly, emphatically . . . with enduring good taste.

Applied three layers thick, a cedar shingle roof adds a bold note of texture up where it shows, up where it counts. In all kinds of climate, on all kinds of architecture . . . the roof of cedar is the best-looking, longest-lasting, quality investment you can make.

Give yourself an edge! Make your next roof a cedar shingle roof.

RED CEDAR SHINGLE BUREAU

5510 White Building, Seattle 1, Washington
550 Burrard Street, Vancouver 1, B. C.



For complete application details on cedar shingles and cedar shakes, see your Sweet's File . . . or send coupon . . .

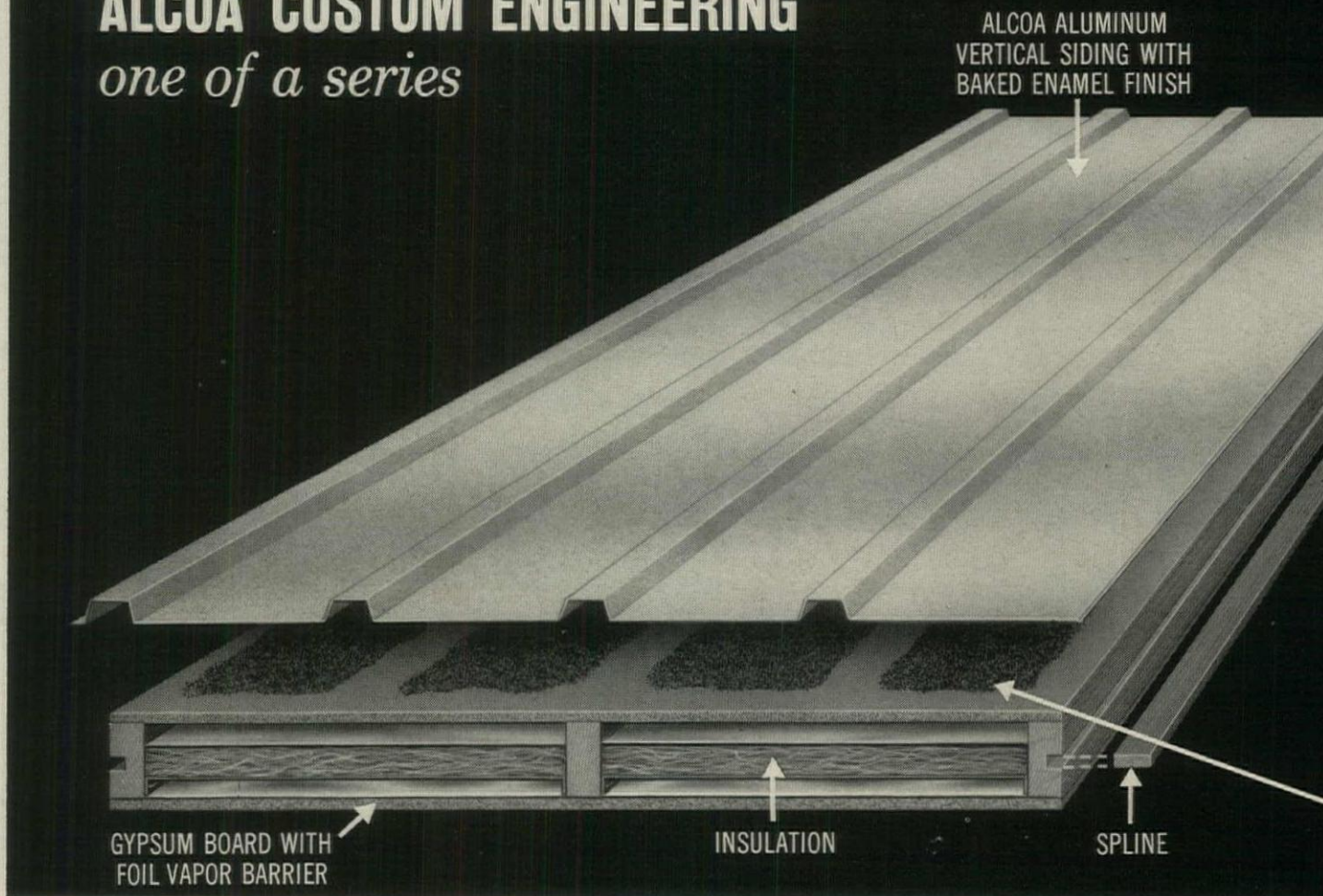
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ALCOA CUSTOM ENGINEERING *one of a series*



For home manufacturers and volume builders: **GET THE KIND OF DESIGN HELP**

First mass-produced house with aluminum roof and walls is the "Viking," National Homes Corporation's exciting new achievement in residential building. Immediate and widespread popular acclaim created such demand for aluminum construction that it now accounts for more than half of all National Homes' sales.

Back of this record-breaking success is a unique history of productive teamwork between National Homes' technical staff and Alcoa's design and engineering specialists. A prime example is the "Viking" wall system, an ingenious combination of Alcoa® Aluminum for sheathing and foil vapor barrier with gypsum board and Fiberglas* insulation to form panels with insulating value equal to 8-in. masonry.

To solve the knotty problem of alloy selection, Alcoa recommended 3004. The resulting aluminum skin, unmatched for corrosion resistance, provides a perfect base for the long-lasting baked enamel finish.

NOW YOU CAN DRAW ON ALCOA SKILLS. Alcoa's custom engineering service makes all of its technical skills and resources available to every home manufac-

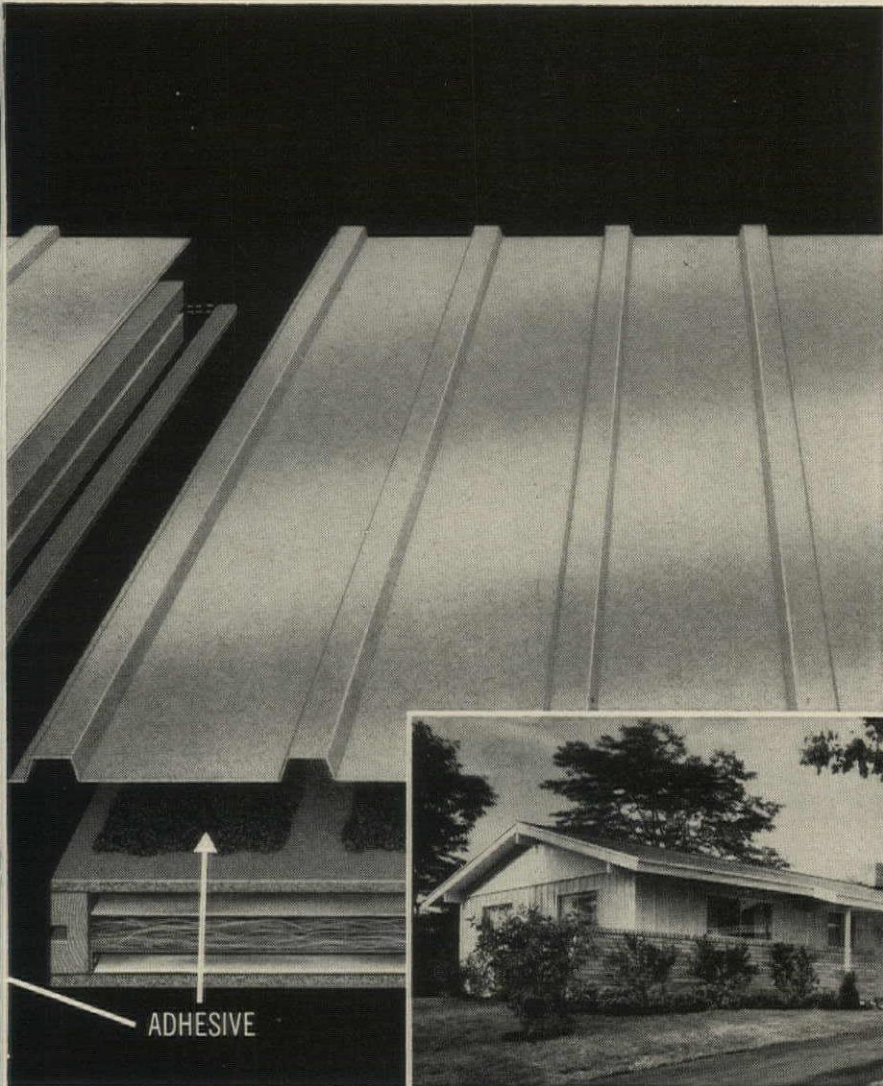
turer and high-volume builder. Drawing on a fund of knowledge gained over many years of penetrating research and development, Alcoa engineers will work with you to create anything from a single major component to an all-aluminum home exterior.

Ease of fabrication and the light weight of aluminum make such great contributions to efficiency in manufacture and erection that selling prices are fully competitive.

Since Alcoa introduced the concept of Care-free living with aluminum two years ago, million-dollar annual investments in advertising and promotion have taught a nation of home buyers about the time and money they can save. When you build with Alcoa Aluminum, you can count on the massive power of Alcoa promotion to help you.

You can start today by measuring your intentions and requirements against the accompanying policy statement by William S. Ellis, Jr., Alcoa Manager of Residential Sales.

*Trademark of Owens-Corning Fiberglas Corporation



◀ Outstanding example of Alcoa's custom engineering service is the board and batten wall system. Working with National's own staff, Alcoa engineers combined aluminum sheathing and foil vapor barrier with gypsum board and insulation in integral panels. The result is insulation value equal to 8 in. of solid masonry in panels only 4½ in. thick. Panels join easily. Panel with unridged surface fits under adjoining panel with ridged surface, so that outside joint is next to a ridge and virtually hidden. Joints are riveted later.

National Homes' "Viking" is dramatic evidence of America's swing to Care-free living with Alcoa Aluminum. Three months before models were erected, 10,000 potential buyers were clamoring to see them. Less than a year after introduction, aluminum construction accounts for more than half of all National's sales.



ALCOA GAVE NATIONAL HOMES

WHAT DOES ALCOA MEAN BY CUSTOM ENGINEERING?

"Custom engineering is Alcoa's description of a unique service for volume builders and home manufacturers. It is our offer of complete technical assistance in the development and adaptation of aluminum components for their homes, whether produced in a factory or in a builder's precutting plant. We welcome problems and the opportunity to place our skills and experience at the disposal of your own technical staff. Whatever your ideas are for using aluminum in quantity, you can bring them to us in complete confidence and be assured of prompt and expert counsel. Simply write or call me."

Manager of Residential Sales
Aluminum Company of America
1882-G Alcoa Building
Pittsburgh 19, Pa.



For Exciting Drama Watch "Alcoa Theatre," Alternate Mondays, NBC-TV, and "Alcoa Presents," Every Tuesday, ABC-TV

NEW RODDIS

veneered

TIMBLEND

EXCLUSIVE WOOD BLEND PANELS

MANY WAYS SUPERIOR TO HARDWOOD PLYWOOD...YET COSTS LESS!

Timblend, Roddis' amazing man-made board, is now available veneered, in the most popular genuine hardwoods . . . from warm Birch to rich Walnut. New beauty plus highest warp-resistance combine in veneered Timblend to assure finer product quality, at lower cost, in many hardwood plywood applications.

Builders have responded enthusiastically to the introduction of Roddis' new veneered Timblend. Sales have actually tripled in just one year! Here's how you can profit from this "success story."

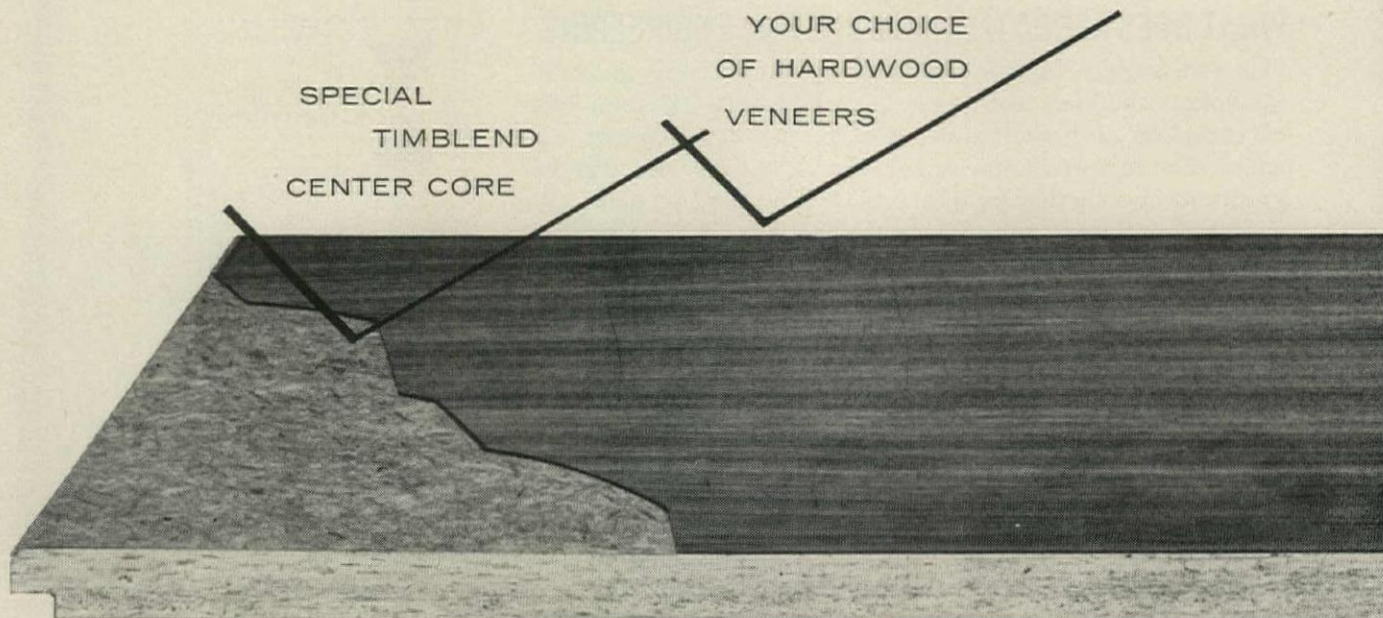
With veneered Timblend you'll get all the richness and beauty of your favorite hardwoods, plus all the proven advantages of its exclusive Roddis man-made core. It's this Timblend core that makes the big difference!

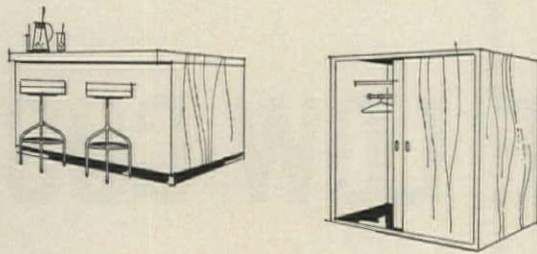
Because of the unique, controlled density, non-grain construction of this core, veneered Timblend machines

beautifully with ordinary woodworking tools or power tools. Saw it. Drill it. Rout and rabbet veneered Timblend. You get smooth, gap-free edges every time. *Even lipped edges turn out beautifully!* And veneered Timblend has a remarkable dimensional stability that assures *highest warp-resistance!* Screw-holding ability equals that of the softwoods.

Choose veneered Timblend in any of these best-selling woods: Elm, Birch, Maple, Cherry, Mahogany, Oak, Walnut and many others. Available in $\frac{3}{4}$ " in common plywood sizes. Other thicknesses and sizes available, prefinished if desired, on special order.

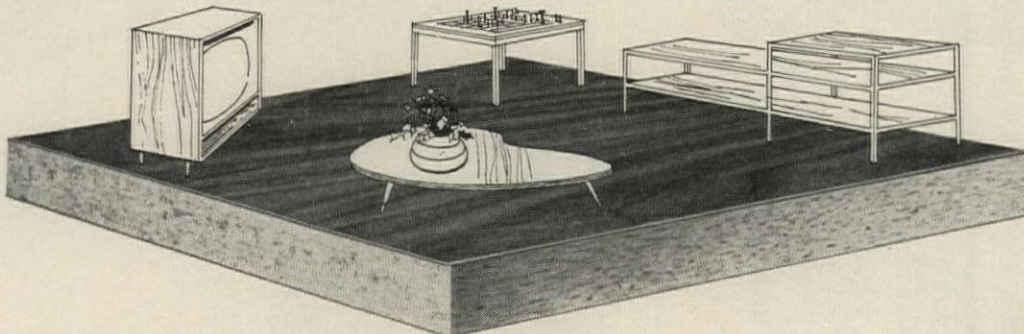
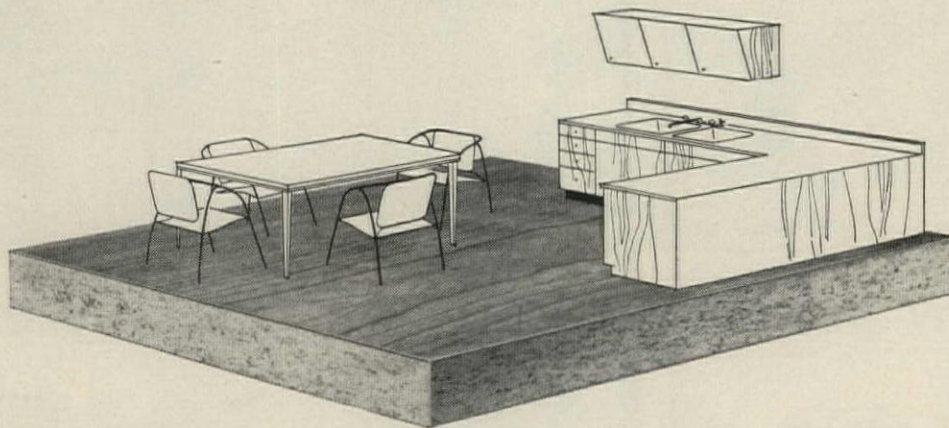
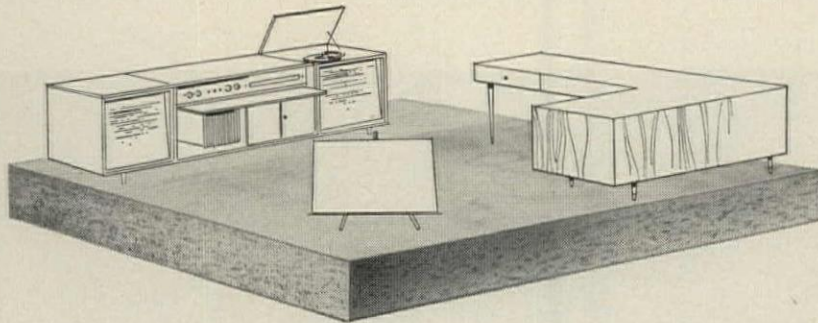
Use veneered Timblend for your cupboard doors, cabinets, built-ins, wardrobes, sliding doors and other hardwood plywood applications. You'll achieve excellent end results at lower cost. Why not send the coupon today for a free sample of veneered Timblend plus the illustrated brochure: "Working with Veneered Timblend"?





**USE BEAUTIFUL,
WARP-RESISTANT
TIMBLEND FOR:**

- Cupboard doors
- Counter fronts
- Table tops
- Kitchen cabinets
- TV and Hi-Fi cabinets
- Shelving
- Wardrobes
- Sliding doors
- Store fixtures and displays
- Regular or Filled Timblend (for painting) also available



FREE!

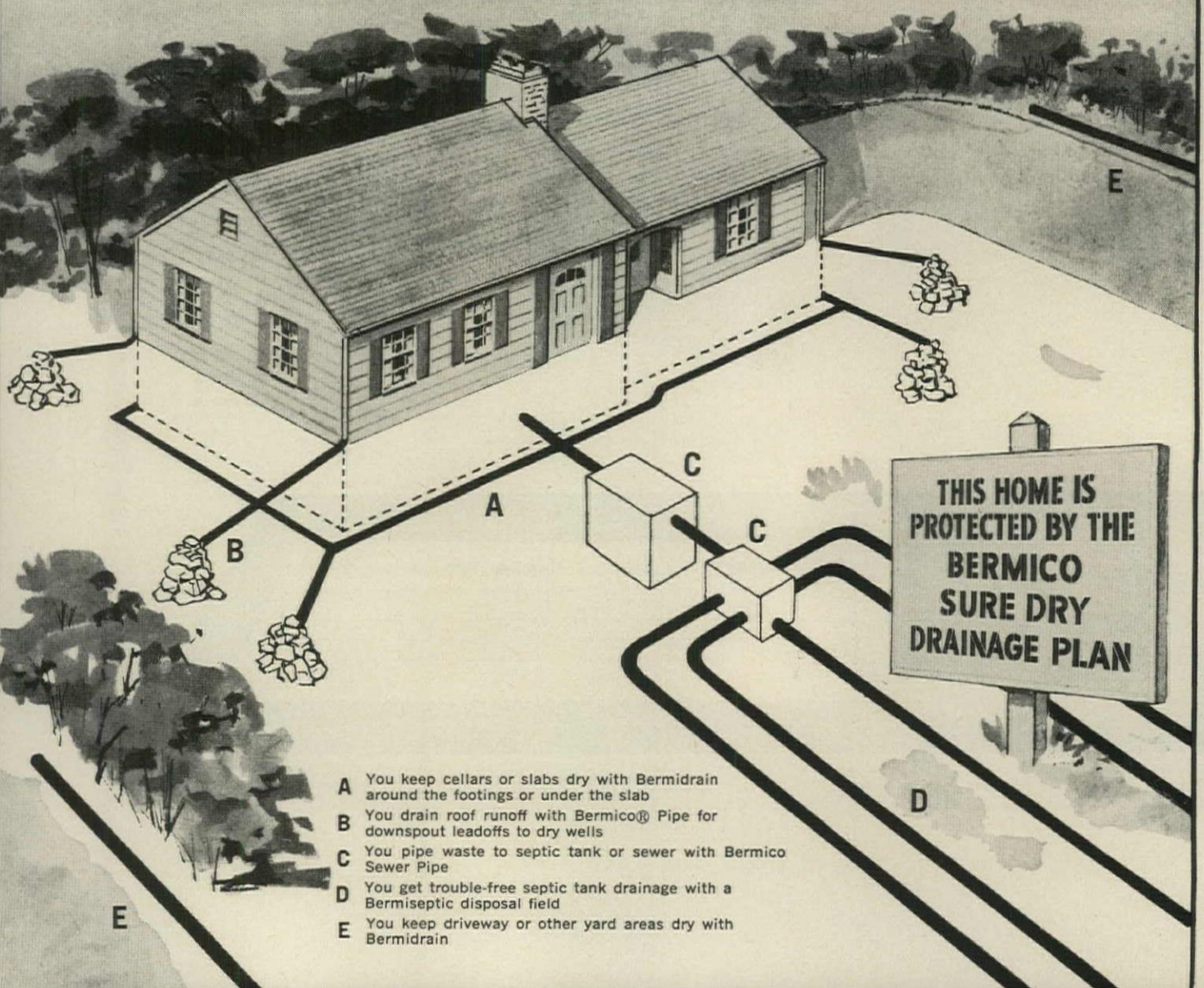
Roddis Plywood Corporation • Marshfield, Wisconsin • Dept. HH-759
 Please rush free sample of Veneered Timblend and brochure: "Working with Veneered Timblend"

NAME _____
 COMPANY _____
 ADDRESS _____
 CITY _____ STATE _____

New! BERMICO

THE LOW-COST WAY TO

Why we call it the BERMICO SURE-DRY drainage plan



- A You keep cellars or slabs dry with Bermidrain around the footings or under the slab
- B You drain roof runoff with Bermico® Pipe for downspout leadoffs to dry wells
- C You pipe waste to septic tank or sewer with Bermico Sewer Pipe
- D You get trouble-free septic tank drainage with a Bermiseptic disposal field
- E You keep driveway or other yard areas dry with Bermidrain

SURE DRY DRAINAGE PLAN...

ASSURE DRY HOUSES, DRY YARDS

Planned Protection for You—

Planned Drainage for Your Houses—

Planned Satisfaction for Your Customers.

A good dry cellar . . . A good dry yard . . . A good, trouble-free sewer connection or septic tank system . . . These are *basics* with modern home-buyers. *Basics* . . . not extras!

To help you cover these basics . . .

. . . Bermico has just developed a new, low-cost drainage plan — new and complete: The Bermico *Sure Dry* Drainage Plan.

Not only does the new Bermico *Sure Dry* Drainage Plan give protection to you — as a builder who stands behind his houses . . .

It also assures planned drainage for your houses — of unwanted water: underground water, waste water, runoff water.

Most important — it assures complete satisfaction for the buyers of your houses.

And home-buyers will *know* you're offering better homes. They'll read about the Bermico *Sure Dry* Drainage Plan in THE SATURDAY EVENING POST and SUNSET MAGAZINE — they'll see Bermico *Sure Dry* Drainage Plan signs on your site.

To give your homes unique *Sure Dry* "sell," get all details, get the proof. Write for information about the "Bermico *Sure Dry* Drainage Plan" today. Address Dept. 1079.

PERMANENT BERMICO BITUMINIZED FIBRE PIPE AND FITTINGS . . .

Bermico Sewer Pipe (solid)

Bermidrain (perforated for water collection)

Bermiseptic (perforated for liquid waste disposal)

- ✓ strong, root-proof, rot-proof, shock-resistant
- ✓ unaffected by freezing, thawing or normal soil settlement
- ✓ impervious to acids and alkalis
- ✓ light, easy-to-lay 8 ft. sections
- ✓ fast, easy-to-install connections



Bermico has been made and steadily improved for over 40 years by Brown Company . . . the only bituminized fibre pipe manufacturer whose basic research is in the field of cellulose fibre. This means the best product for you.

Another Quality Product of

BROWN  COMPANY

General Sales Offices: 150 Causeway St., Boston 14, Mass.

Mills: Berlin, N. H.; Corvallis, Ore.

MORE USABLE SPACE—MORE SALES APPEAL with both front and backwall “OVERHEAD DOOR”



Portland builder says there is No extra cost for this big bonus feature that helps sell homes

In Portland, Oregon's Raleighwood, two-wall installations of The "OVERHEAD DOOR" have proven highly successful in attracting prospects, and closing home sales. "OVERHEAD DOOR" used as movable walls at opposite ends of a convertible garage, transforms the garage into a daylight breezeway, or a moonlight ballroom.

LA VERN HUGHES, builder, points out, "When the multiple use of the convertible garage is considered, along with the fact that framing and siding are not necessary, this attractive feature is made available at no extra building cost."

MR. ARTHUR J. ARELLANO, Building Director of Raleighwood, writes: "We are all very pleased with

the results of the home. It sold on its first showing, plus an order for a duplicate house with convertible garage, and we feel that the convertible door units were definitely a factor in its acceptance."

ALBERT H. GIRSBERGER, Sales Manager, adds "Public acceptance was tremendous . . . My wife and I are planning to build a new home at this time, and we will definitely have the extra OVERHEAD DOOR installed."

For further information about the use of The "OVERHEAD DOOR" in garage conversions, see "Overhead Door" in the White Pages of your directory, or mail the coupon below today.



HERE'S HOW ANOTHER BUILDER ESTIMATES COST OF MATERIAL AND LABOR FOR WALL OPENING EQUIVALENT TO THAT TAKEN BY 16' x 7' OVERHEAD DOOR

FRAME		BRICK	
Each window (approx.)	\$24	Windows (same as frame)	\$24
Service door, header, framing, hardware and labor	28	Door (same as frame)	28
Amount saved in siding, studs, sheathing and labor (minus cost of header)	26	16 x 7 area in brick minus header	85
Block footer and labor	9	Block, footer and plaster	28
Any inside finish	19		
GROSS SAVING \$106		GROSS SAVING \$165	

The "Overhead Door" made only by
OVERHEAD DOOR CORPORATION
Originator and perfecter of upward-acting sectional doors

GENERAL HEADQUARTERS
 Hartford City, Indiana

MANUFACTURING DISTRIBUTORS:
 Cortland, N.Y. — Hillside, N. J.
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 Dallas, Texas
 Portland, Ore.
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FOR 38 YEARS more people have bought The "OVERHEAD DOOR" than any other brand.

SOLD ONLY by the Overhead Door Company of your city.



JUST RELEASED! Write today for free copy of 1959's hottest guide to home selling.

Overhead Door Corporation, Dept. HH-7
 Hartford City, Indiana

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

A type for every sheathing requirement...for every building budget!

CELOTEX

REG. U. S. PAT. OFF.

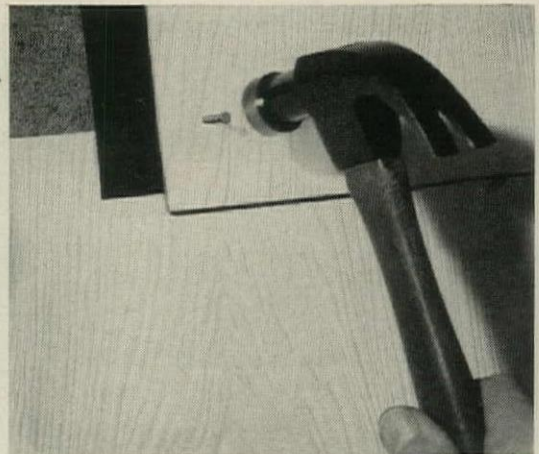
THE INDUSTRY'S MOST COMPLETE INSULATING SHEATHING LINE!

New! For direct nailing of shingles!

STRONG-WALL* →

1/2" INSULATING SHEATHING

Super nail-holding power for direct nailing of wood or asbestos shingles! • Exceeds FHA requirements for nailability! • Super-strong, rigid. Exceeds FHA requirements when applied vertically without corner bracing. Cuts cost! • Asphalt-treated integrally • BIG BOARD (4' x 8' or 9'; square edges)



THRIFT LEADER! CELOTEX

1/2" INSULATING SHEATHING

- Surpasses other sheathing materials in insulating efficiency
- Handles extra "easy," with dependable strength, durability
- Double-Waterproofed (asphalt coated) or Asphalt-Impregnated
- Big Board (4' x 8' or 9'; square edges). Center-Matched (2' x 8')

FINEST! CELOTEX

25/32" INSULATING SHEATHING

- Indicates "top quality construction throughout"
- Thickest, maximum insulation value, superior structural strength
- Double-Waterproofed (asphalt coated) or Asphalt-Impregnated
- Big Board (4' x 8' or 9'; square edges). Center-Matched (2' x 8')

*TRADEMARK



Plus... "Life-of-Building" Guarantee

With Celotex Insulating Sheathing, you get this official Guarantee Certificate to give every home-buyer. Indicates quality building throughout... helps sell more homes, faster. Also, attractive folders with your name imprinted, free. Write today for samples!

THE CELOTEX CORPORATION • CHICAGO 3, ILLINOIS



**Your Celotex building products dealer inventories
these sheathings. Call him today!**

"Failures with other pipe have taught us ...

CAST IRON PIPE IS THE CHEAPEST TO USE!"

—J. E. Merrion, Chicago developer, home builder, and
past-president of the National Association of Home Builders

"Don't let pipe installation costs fool you," states Joseph Merrion of J. E. Merrion & Co., Chicago, Illinois. "We have used both cast iron and nonmetallic pipe for water supply systems in our subdivisions, and we have learned something: since we started using cast iron exclusively 12 years ago, we have had no breakage and practically no leakage.

"And in the long run, cast iron pipe is cheaper, too. Sure, it adds a few dollars to the base cost per unit, but this is more than offset by the much lower cost that maintenance and repairs require after installation. That's the big advantage of using cast iron pipe—once it's in the ground, it rarely needs attention.

"These are actual facts that we have learned after building 16 subdivisions and three incorporated towns. Our latest project, Country Club Hills, covers nearly four square miles. It is a ten-year project for 6000 families, with an expected population of 25,000, and will include its own shopping center, schools, churches, parks and playgrounds. The water supply system of this project will be 100% cast iron pipe!"

Cast iron pipe's dependability remains unchallenged. Ask consulting engineers and water utility operators. They know your problem. See if they don't agree that cast iron pipe offers greater length of service and less maintenance and care than any other pipe on the market!

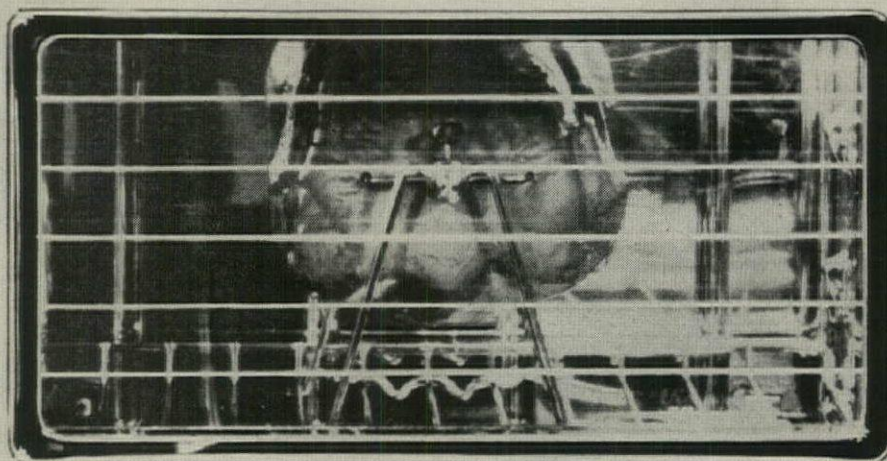
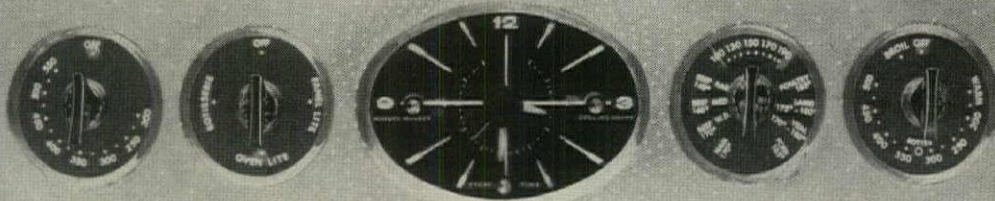


CAST IRON PIPE

THE MARK OF THE 100-YEAR PIPE

Write for your free summary of a recent impartial survey, detailing the extent of the water problem now facing many builders.
Write to Cast Iron Pipe Research Association, Thos. F. Wolfe, Managing Director, 3440 Prudential Plaza, Chicago 1, Illinois





**EXCLUSIVE
FEATURES
*TAPPAN***

EXCLUSIVE FEATURES

Proven customer pleasers include:

- Lift-off doors for easier cleaning
- Illuminated Constellation control panel
- 6 colors to match or contrast with decorations
- Sizzle 'N Simmer burners—highest turn-up, lowest turn-down

You and your customers will like these features.

GAS OR ELECTRIC OVENS

Completely interchangeable. Flexibility with no extra carpentry. Gas and electric units fit into same size cut out. Give your customers their choice. Over 40 ovens available.

You and your customers will like this feature.

STYLING

Fresh, new styling gives you kitchens women will love. Wide Visualite oven doors, slim, tapered handles, control panel and ovens are lighted. You get glamour in your kitchens.

You and your customers will like these features.

QUALITY NAME

Your customers know and trust the Tappan name. Full-page, full-color ads in *Reader's Digest*, *Better Homes and Gardens*, *Ladies' Home Journal*, *Woman's Day*, and *Sunset* plus radio and TV presell women on Tappan. Proof: Tappan sells more built-ins than any other manufacturer.

You and your customers will like this feature.

EASY TO SERVICE

Ovens are serviced from the front, surface units are serviced from the top—no need to remove. Parts warranty and fast replacement help keep the customer satisfied.

You and your customers will like these features.

For more information on Tappan Built-Ins write

The Tappan Company
Department HH-79
Mansfield, Ohio

Name _____

Address _____

City _____ Zone _____ State _____

TAPPAN

Letters

May issue

My sincerest congratulations on the fine quality of the May issue. This is the best issue of your great magazine I have ever had the opportunity to study.

NELS G. SEVERIN, *past president NAHB*

Congratulations on your economy size issue on the economy of quality. Now that we have higher interest, higher terms, higher costs, and higher income let's have some higher quality too. I know of no better gospel to preach than more quality in the American home.

MILFORD A. VIESER, *financial vice president Mutual Benefit Life Insurance Co*

I particularly liked the emphasis on some of the intangibles: the things we call planning, the necessity for having rooms large enough to be useful, for having adequate storage space, adequate windows, adequate hot water, and all of the items that were mentioned in your truly comprehensive issue.

JAMES T. LENDRUM, *head Department of Architecture University of Florida*

Your May issue seems to be so good that my people haven't given me an opportunity to see it. Please send me two additional copies.

J.W. UNDERWOOD
*J.W. Underwood & Co
Jackson, Miss.*

In reading the May issue which I think is excellent in every respect, I find I probably would have emphasized the room sizes to a greater extent, even underlining some of the dimensions in red. I have always thought most of the rooms constructed today are entirely too small.

The overhang is one of the most important parts of any residence. It saves paint, prevents leaks, and therefore saves decorating.

I agree entirely that wider garages are essential.

JOHN G. JEWETT, *vice president Prudential Insurance Co*

Your May issue was extremely well done. While it is generally true, as you so forcibly point out, that there is real economy in quality in the long run, it does pose the problem of additional cash for down payments and higher monthly payments if carried to the ultimate.

RODNEY M. LOCKWOOD, *past president NAHB*

You are to be congratulated on bringing this information to the average builder's attention.

EDWARD H. FICKETT, AIA
AIA homebuilding committee, chairman

Excellent showing of how to upgrade sales.

One thing should be corrected: electric appliances do *not* have to carry the NEMA seal. NEMA is merely an association of electrical manufacturers and has no legal standing so far as approval of units is concerned. What your writer probably meant was that all electrical appliances must carry the UL seal.

L.H. CALDWELL, JR., *vice president Tennessee Stove Works*

Reader Caldwell is correct. Ed.

continued on p 72

NOW . . . Two easy steps guaranteed to increase your 1959 profits . . .



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Homes for Better Living Awards

My recent enjoyable task as juror in the Homes for Better Living Awards has been my first personal contact with this worthwhile joint venture of the AIA and H&H. This experience and a briefing on the progress of the program over the past four years, convince me of the value of the effort. It cannot help but stimulate interest in better residence design (with the accent on merchant-built houses) among both the architects and the builders. To this end I was glad to find Ed Fickett, chairman of our AIA committee on the homebuilding industry, serving as a fellow juror.

As president of the American Institute of Architects I want to take this opportunity to commend your dynamic continuing interest in: 1) initiating the program and, 2) maintaining its excellent quality through the four years. We appreciate the contribution H&H has made.

JOHN NOBLE RICHARDS, AIA president

Fort Worth FHA

Congratulations on the story [H&H, Mar] on Fort Worth's FHA appraisal methods. Articles like this will help a great deal.

W.E. WITT, president
Viking Construction Corp
Virginia Beach.

A thorough reporting job . . . outstanding . . . an excellent guide for other areas where builders are still suspicious of the method used in FHA rating of construction and sites. We are currently considering adopting the Fort Worth plan here.

LAWRENCE W. NELSON, exec vice president
Minneapolis HBA

Our local FHA office extends its open-door policy and collaboration with interested groups to a still greater degree, coordinating with city, parish, and other government agencies, the total activities of the homebuilders. The Ft Worth FHA office does lead in the number of cases processed per employee. For April, Zone 5, shows Ft Worth leading with 26.8 cases and the Shreveport Office second with 25.9 cases per employee. For your information the national average of cases per employee is 19.6.

CARL WALTERS, president
Shreveport-Bossier, HBA
Shreveport, La.

. . . is a good example of how HOUSE & HOME is keeping us well informed on all of the many phases of our industry.

ARTHUR W. BECK JR
Beck Construction
Odessa, Tex.

Congratulations on the excellent manner in which this article is presented. The positive approach HOUSE & HOME has taken with many of the problems encountered in the housing industry has often created formative plans for a sensible solution.

JOHN F. LONG, president
John F. Long Home Builder Inc
Phoenix.

What another editor says

We are continually aware of the great contribution you are making to all branches of the homebuilding industry.

ROBERT P. CROSSLEY, executive editor
McCall's Magazine.

Continued on Page 6, Column 5

**Certain-teed
Color-Styled
Homes Selling
Fast!**

**NEW PROMOTION KIT
AIDS BUILDERS**

Ardmore, Pennsylvania. . . . Reports from all areas of the country indicate the rousing success of Certain-teed Products Corporation's new color-styling service to builders.

The service, introduced nationally the first of the year, offers to builders using Certain-teed products the opportunity to have the exterior of their new homes completely color-styled at no charge by Beatrice West, famous color consultant.

Sales Kit Introduced

To give further impetus to this service, Certain-teed also is distributing free to builders a complete merchandising kit which contains field-tested ideas for increasing sales.

The kit contains suggested newspaper ad layouts, television and radio scripts, and detailed plans for a public relations and publicity program to launch the opening of a new development.

All Certain-teed representatives have complete information on both the color-styling service and the new promotion kit.



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JULY 1959

House & Home

Published by TIME Incorporated

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STORY OF THE MONTH

82 *Seven builder-house winners of the 1959 AIA Homes for Better Living Awards*

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NEW WAYS TO BUILD BETTER

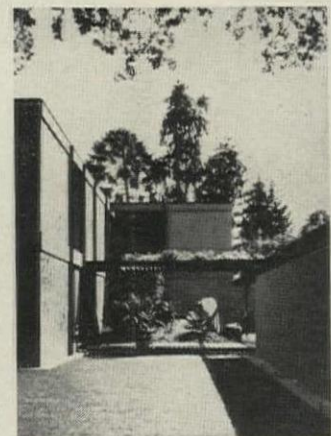
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COVER:
House in Southern California designed by Thornton Ladd. Photo by Marvin Rand. See p 91.

The **ONE** best way to cut the cost of better homes
is to plan them better and design them better

It costs a lot less money to make mistakes on paper, where they can be corrected with an eraser, than to make mistakes in wood and stone, when it's too late to correct them at all.

Good taste, good design, and better living should cost no more to build than bad; and if a builder's architect can't help him build a better-living and better-looking house for less money, then the builder's is working with the wrong architect.

That's why HOUSE & HOME has tried so hard to get more good architects interested in working with builders; that's why HOUSE & HOME has tried so hard to get more good builders interested in retaining good architects; that's why HOUSE & HOME has tried so hard to get more lenders to encourage good design in their appraisals and their loans; that's why HOUSE & HOME gives so many pages each month to the outstanding custom-designed houses

that are setting new standards of taste, houses that are exploring new plan and design ideas that may soon be carried over into the mass market to help provide better homes for everybody.

And that's why HOUSE & HOME is proud to collaborate with the American Institute of Architects once again as co-sponsor of its annual Homes for Better Living Awards. In this program we were joined in 1956 by *Sunset*; in 1957 by *Better Homes & Gardens*; in 1958 by *LIFE*; and this year by *McCall's*.

Among the distinguished judges who picked the 1959 award winners were the president of AIA, the president of NAHB, the president of the US Savings & Loan League (whose members put up the money for 40% of today's houses), and the chief architect for FHA.

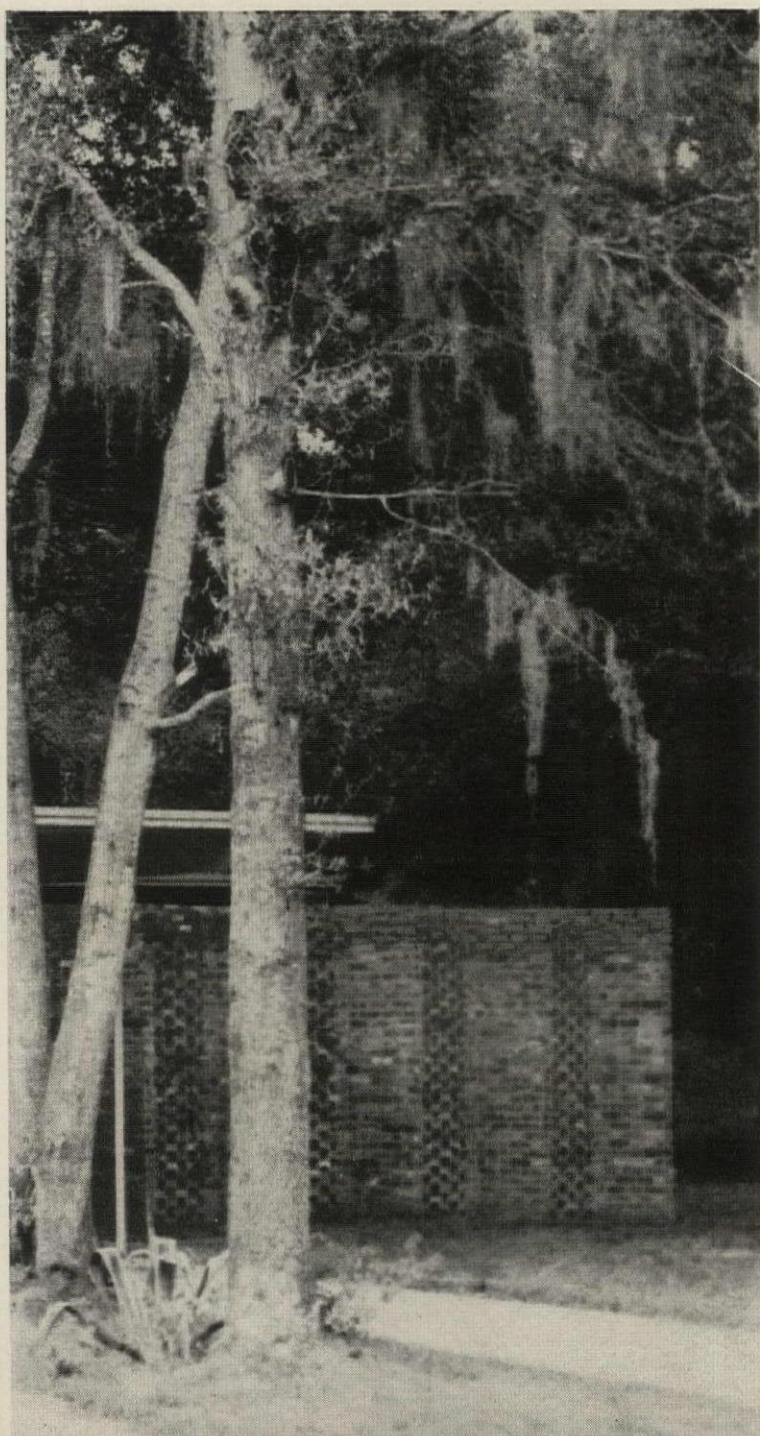
Last month we published the premiated custom-designed houses. On the following pages, you will see the builder-house winners.

AIA Honor Award winner (below) was designed by Robert C. Broward and built by Hall Enterprises. For alternate elevation, see p 85.



Seven builder-house winners in the 1959

AIA HOMES FOR BETTER LIVING AWARDS



The winners were picked from among 54 entries—all built since January, 1956, in the Gulf and Southeast states. Two won top (Honor) awards; four won second (Merit) awards; one, a vacation house, received a Special award.

The Honor award winners:

George A. Dudley, architect; Ibec Housing Corp, builder . . . p 84
Robert C. Broward, architect; Hall Enterprises, builder . . . p 85

The Merit award winners:

Schmidt & Stuart, architects; Norman Igo, builder . . . p 86
Painter, Weeks & McCarty, architects; Knox Homes, prefabber p 87
Edward J. Seibert, architect; Thyne & Swain, builders . . . p 88
Gene Leedy, architect; McElroy Builders . . . p 89

The Special award winner:

Henry D. Norris, architect; Kingsberry Homes, prefabber . . . p 90

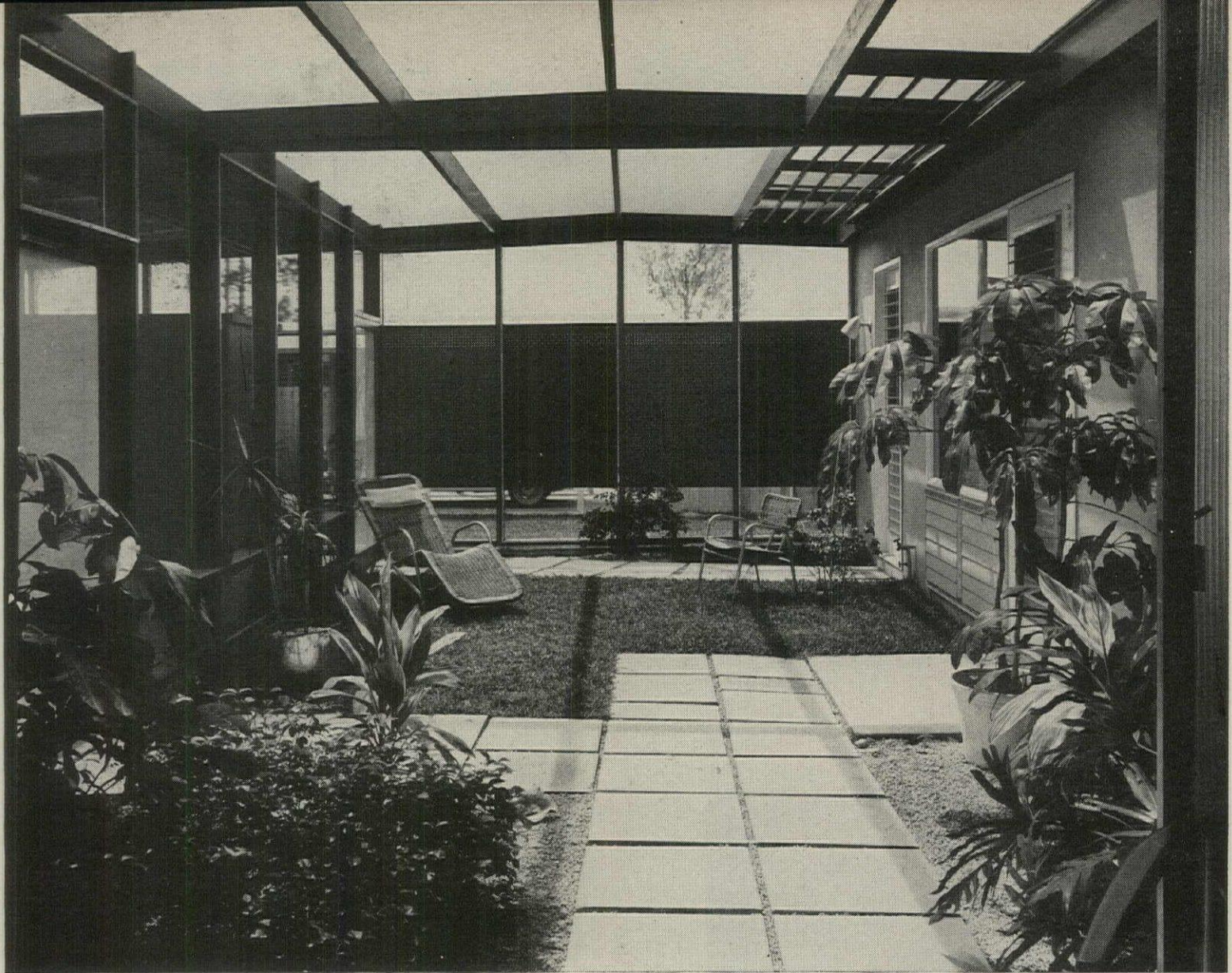
One entry—a house for the handicapped—was singled out for “special mention.” The jury commended Architect Joseph H. Messineo and Builder James Rosati for their attention to the special problem.

Members of the jury were:

Chairman Polly Shackelton, Dept of Professional Relations, AIA.
Neil Connor, AIA, director, Architectural Standards Div, FHA.
Edward Fickett, AIA, chairman, Homebuilding Industry Committee, AIA.
C. Robert Mitchell, president, US Savings & Loan League.
Carl T. Mitnick, president, NAHB.
Arthur D. Piper, associate editor, HOUSE & HOME.
Edmund R. Purves, FAIA executive director, AIA.
John Noble Richards, FAIA, president, AIA.

All the awards went to Class A (under \$15,000) and Class B (\$15,000-\$20,000) houses. The jury was impressed by their value, particularly in the lower price range (Class A), and by the way the outdoors was made a “full and useful part of the plans.” But the jury also felt that the plans, though “competent,” were not especially original.

No awards went to Class C (over \$20,000) houses. In this class the jury saw “no fresh thought . . . nothing of distinction.” Said one juror: “It seems the more expensive the house, the poorer the taste that goes into it.” Said another: “In this price bracket, people expect larger bathrooms, dressing rooms, more emphasis on a second place to eat, some feeling of grandeur in the entry. But these houses simply reflect small-house thinking.”

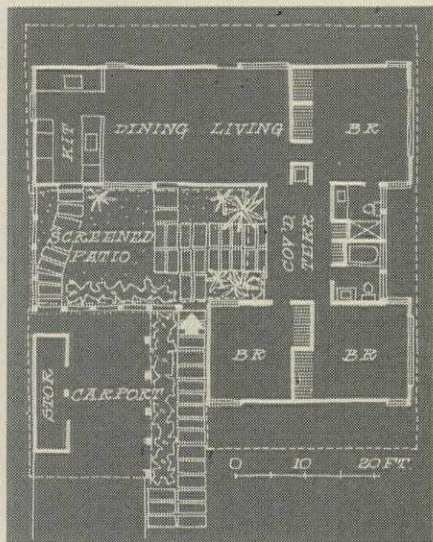


Screened patio, seen here from bedroom court, is also easy to reach from carport, left, and kitchen and living area, right.

HONOR AWARD

Class A (under \$15,000)

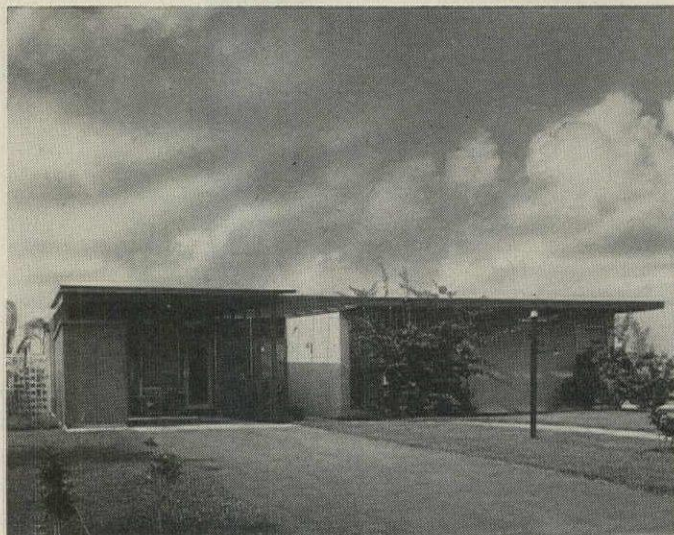
ARCHITECT: *George A. Dudley*
 BUILDER: *Ibec Housing Corp*
 LOCATION: *Margate, Fla.*



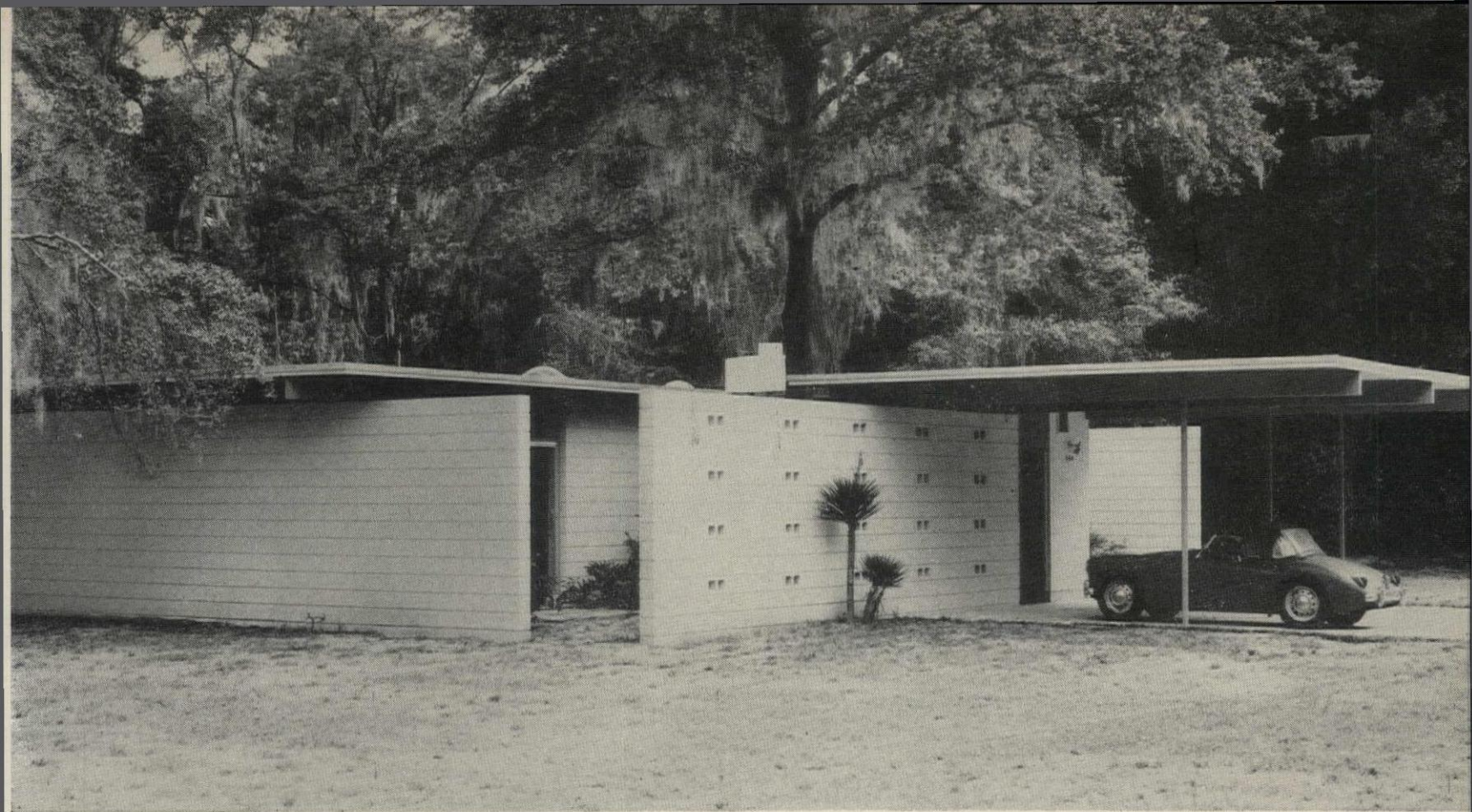
Plan is modern adaptation of Spanish prototype which located rooms around inner patio or court. Jury commended traffic patterns.

CITATION: "This house contains features that are essential for a quality house: simple, direct, clean elevations; pleasant connecting links to the out-of-doors; good ventilation; good lighting. It also has excellent possibilities for reorientation to various lots."

The jury criticized the patio location—directly behind the carport—on the grounds of lack of privacy, but called this a "minor defect" which could be corrected easily.



Carport is flanked by storage wall and entry walk leading into screened patio. Bedrooms are at right. Deep roof overhangs are louvered to help air currents circulate around walls of house.



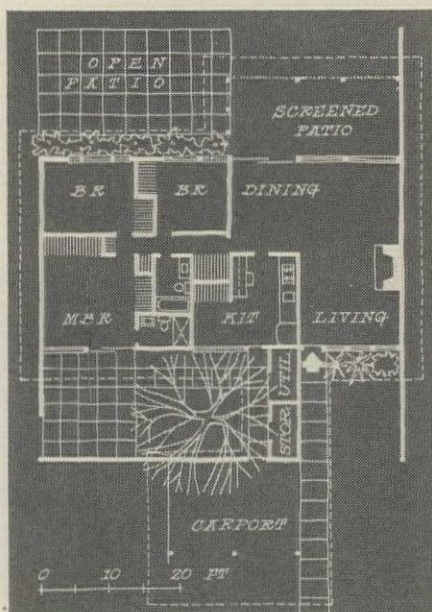
Pierced block wall gives privacy to garden shared by master bedroom, kitchen, breakfast area. (Another exterior, p 82).

HONOR AWARD

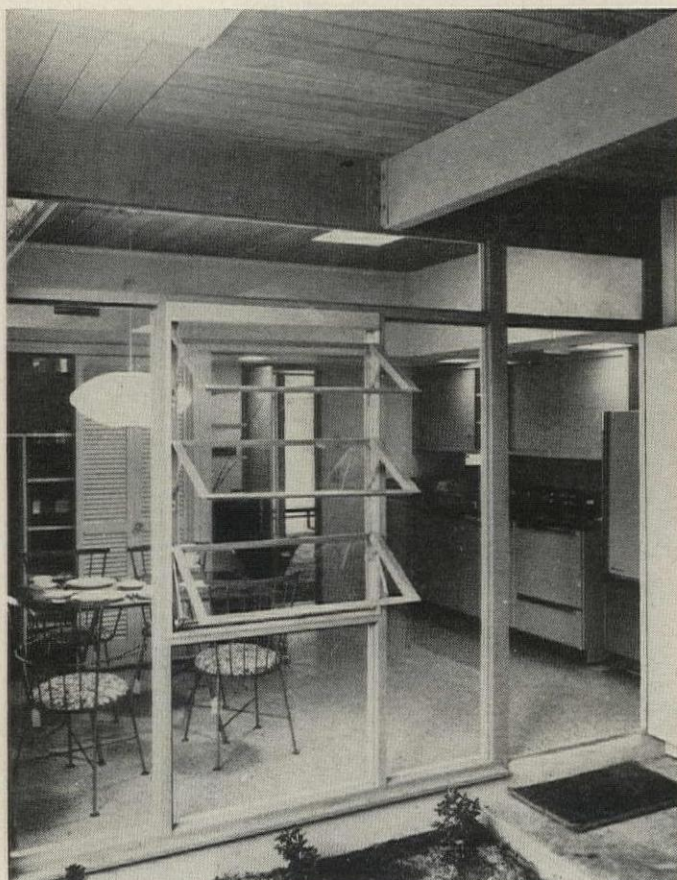
Class B (\$15,000-\$20,000)

ARCHITECT: *Robert C. Broward*
 BUILDER: *Hall Enterprises, Inc*
 LOCATION: *Orange Park, Fla.*

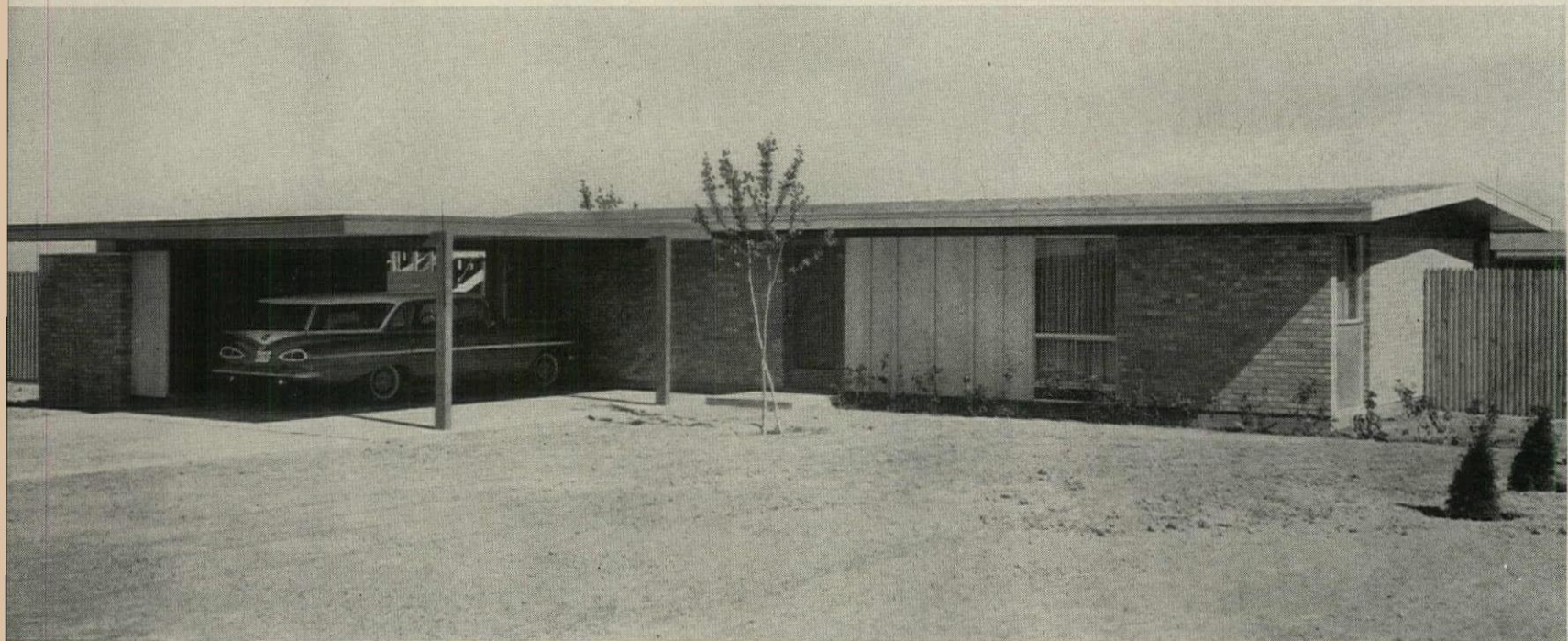
CITATION: "A simple, frank solution to indoor-outdoor living in an imaginatively planned, economical house. The relationship of enclosed garden, master bedroom, and kitchen is unusual and well thought out. The inclusion of a screened patio off the living room and an open patio off the smaller bedrooms gives every room outdoor living. Storage and circulation are good. Room sizes are reasonably good, although bedrooms could have been larger. The appearance of the house can be varied with different screening materials" (see p 82).



Plan opens every room to an outdoor living area. Jury was mildly critical of entry because it opens right into living room.



Breakfast area and kitchen open to walled garden, can be reached directly from carport through door in wall (see plan and top photo) and along covered walk. Utility room is to right of kitchen door.



House has deep overhangs to ward off hot Texas sun. Siding (brick, board-and-batten) is in big, unbroken, easy-to-build sections.

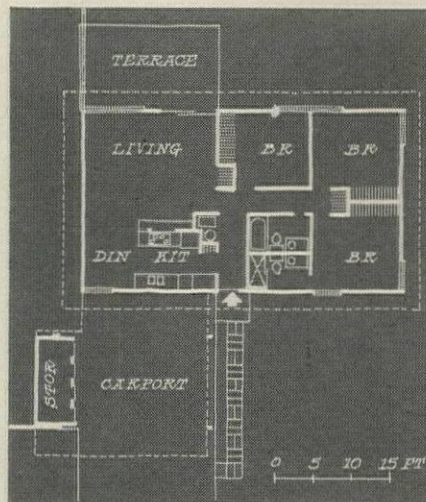
MERIT AWARD

Class A (under \$15,000)

ARCHITECTS: *Schmidt & Stuart*
 BUILDER: *Norman Igo Co*
 LOCATION: *Lubbock, Tex.*

CITATION: "Here is a simple, direct solution to the mass-produced house. It can be built for a reasonably low price, shows good use of materials like brick, board and batten, and glass. For a typical rectangular plan, the space allocation is excellent. Rooms are of good size. The entry is quite pleasant—you don't walk right into the living room from the street."

Jurors questioned the siting of the house, which leaves much of the corner lot exposed to view, and suggested placing it so the long dimension runs the depth of lot.



Plan provides for clear separation of living and sleeping areas, central entry, rear living, and back-to-back baths.

Photos: Reeves



Living room has gently sloping ceiling that follows line of low-pitched roof and adds to open, airy feeling. Floor is terrazzo. Rear terrace, beyond sliding-glass door at right, is concrete.



Corridor kitchen, seen here from entry hall, has snack bar behind cooking counter (see plan). Dining area is in background.



Entrance is set off by fenced terrace. Living room sweeps out to form carport. Family room, bedrooms are at right.

MERIT AWARD

Class B (\$15,000-\$20,000)

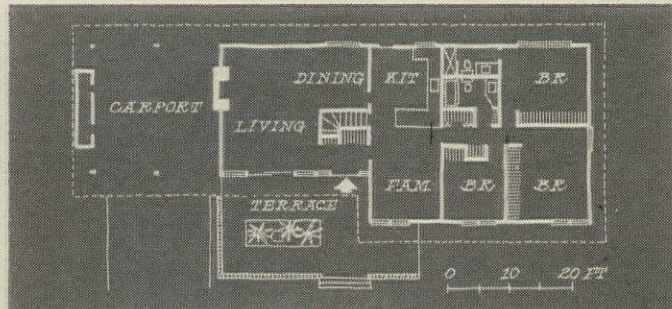
ARCHITECTS: *Painter, Weeks & McCarty*
 MANUFACTURER: *Knox Homes*
 BUILDER: *John F. Collins*
 LOCATION: *Atlanta*

CITATION: "Here is a very interesting builder house. It can be adapted to a sloping or flat site. The plan is very good—entry through the terrace is pleasant; there is an excellent relationship between family room and kitchen; two of the bedrooms are of reasonably good size; plumbing is centralized; there is good storage."

Jurors felt the carport was "somewhat out of tune with the solidity of the main house," also thought the house might have been sited to take more advantage of the back of the lot where there is greater privacy.



Front terrace is enclosed by latticed fence, partly sheltered by roof overhang. Family room is at right, living room in background.



Plan was praised by jurors for convenient location of kitchen, which is easily accessible to both family room and dining area. Jurors also liked clean separation of living room from bedroom wing.

Kitchen is open to family room, also has view through family room to terrace. Built-ins include oven, counter burners, vent hood.





House is sited sideways to street. Front wall, facing carport, is blank except for entry and fixed glass set between the roof beams.

MERIT AWARD

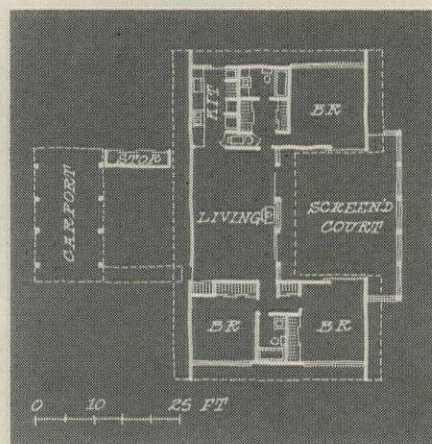
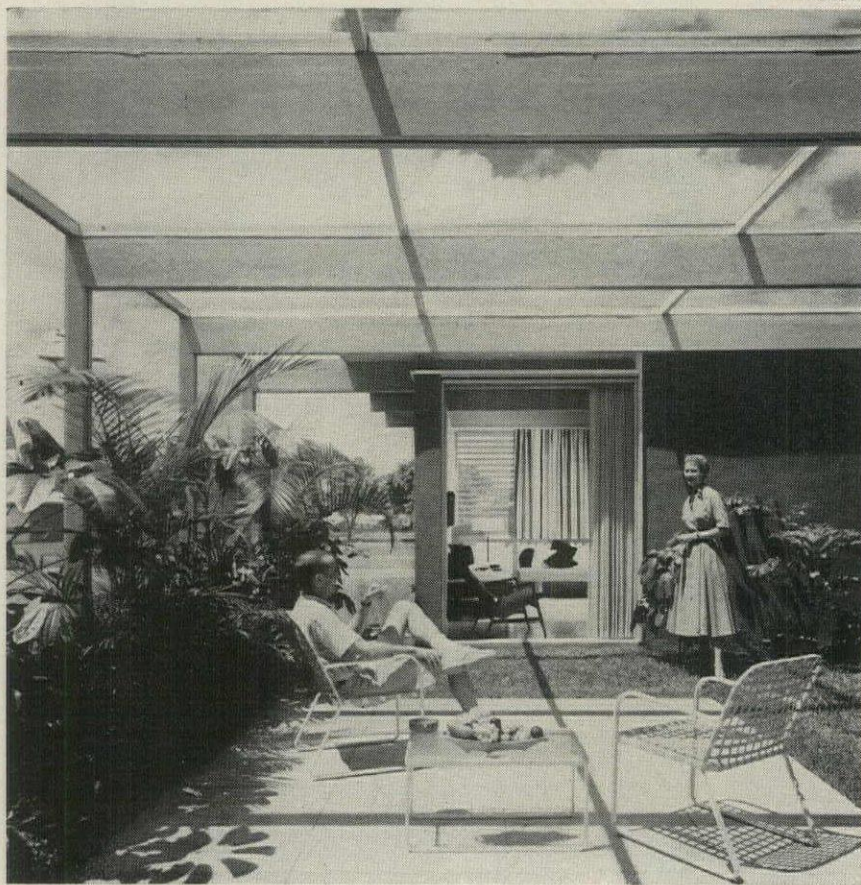
Class B (\$15,000-\$20,000)

ARCHITECT: *Edward J. Seibert*
 BUILDER: *Thyne & Swain, Inc.*
 LOCATION: *Sarasota, Fla.*

CITATION: "The exterior materials and the wide overhangs are well handled. The large screened court serving the living and bedroom areas is a pleasant, secluded extra room. The bedrooms are good sized."

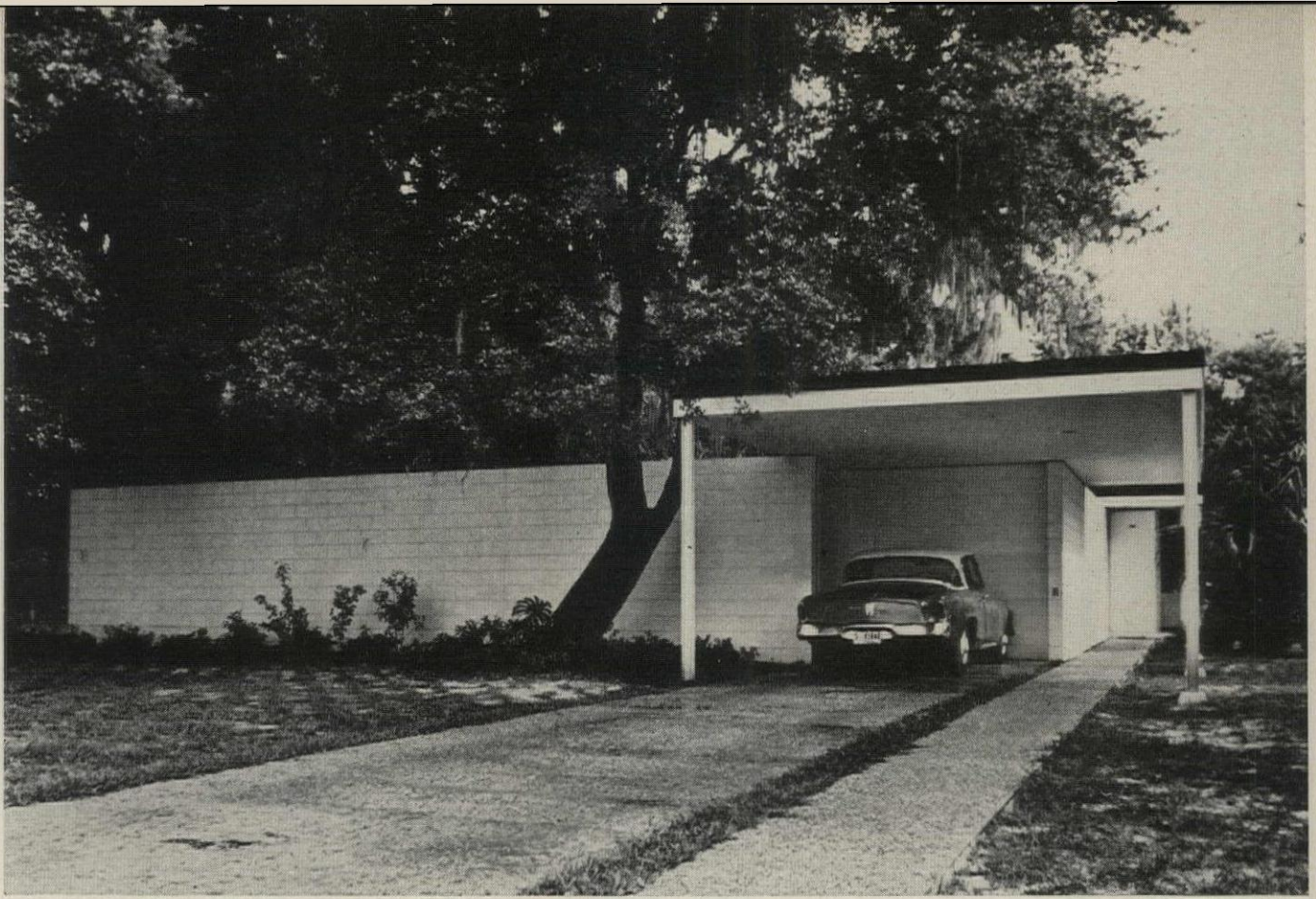
But jurors criticized the lack of direct access from the kitchen to the court area, felt the living room—with one wall of glass looking into the screened courts—would be hard to decorate, and questioned the wisdom of facing bedrooms directly into each other across the enclosed court.

Photos: Lisanti



Plan was called "complicated" by some jurors who felt it does not suggest "domesticity," but all jurors liked generous size of rooms.

Screened court is really an extension of living room (out of photo at right), also opens off two of the three bedrooms.



Courtyard wall hides house from street. Entry is past wall, right. Similar house by same architect won Merit award in 1957.

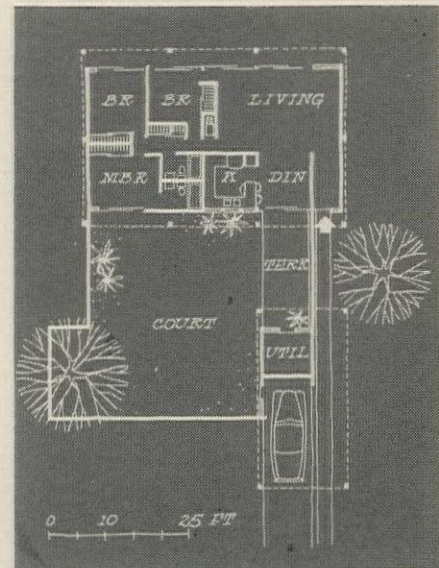
MERIT AWARD

Class B (\$15,000-\$20,000)

ARCHITECT: *Gene Leedy*
 BUILDER: *McElroy Builders, Inc*
 LOCATION: *Bartow, Fla.*

CITATION: "A good plan combined with a direct and simple structural system. The courtyard makes a pleasant outdoor room adjoining the kitchen, the dining area, and master bedroom. There is good rear-yard living and good circulation from the yard to two bedrooms and the living room. Utility space for storage of outdoor furniture and equipment is ample. Back-to-back plumbing in bathrooms is economical."

Some jurors found the entry "quite small," felt that some design elements were "a little forced."



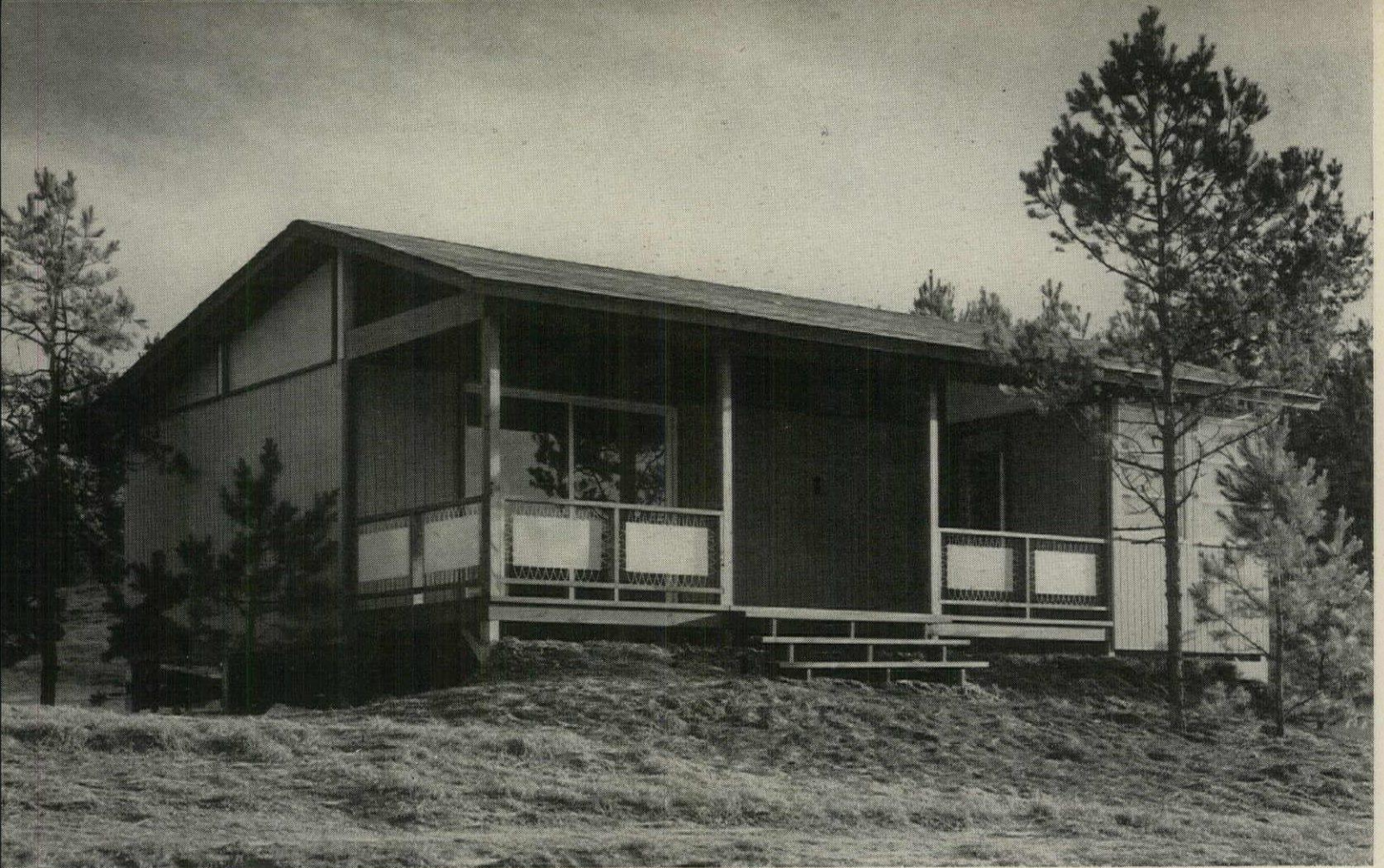
Plan provides for maximum outdoor privacy. Sliding-glass doors open every room to enclosed front court or rear yard.



Block wall separates entry, left, from dining area, right. Tall, narrow window lets light into entry hall. Dining area and kitchen, far right, look into terrace (see photo, right) and large front courtyard.



Courtyard terrace, off dining area, makes pleasant spot for meals and outdoor entertaining. Utility-storage room is at right.



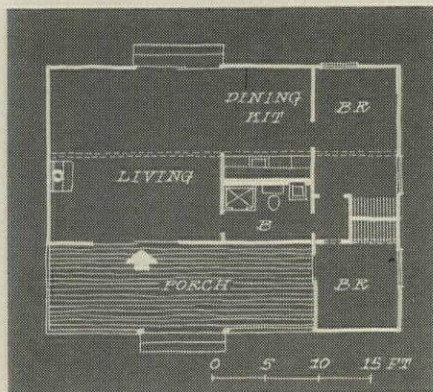
Prefabbed vacation house—designed to sell for \$3,000 to \$5,000 without land—is erected on redwood posts in precast concrete footings.

SPECIAL AWARD

ARCHITECT: *Henry D. Norris*
 MANUFACTURER: *Kingsberry Homes*
 BUILDER: *Forest Products Corp*
 LOCATION: *Suwanee, Ga.*

CITATION: "Here is a first-rate vacation house filled with many fine features. The structural system is simple; materials are put to good use. The expandable possibilities in the house are excellent, and it also has the makings of a good retirement house. The prefabricated fireplace (see photo below) is an interesting idea for a house of this type. Prefinished materials cut down cleaning and upkeep."

Photos: Robert McGinnis



Open plan includes wide front porch as part of living area. Bedrooms are small to leave more space for family activities.

Interior is blend of glass, exposed beams, and prefinished wall panels. Sliding doors to porch are behind drapes at left.



How to make both house and site part of the same design

The easiest and everyday way to put a house on its site is just to plop it down. This is an unimaginative and frequently ugly way that adds nothing to the appeal of either house or lot.

Some architects (Frank Lloyd Wright was chief among them) solve the house-to-site problem by working the house into the site, by letting the character of the site assist in determining the character of the house. And some architects (notably LeCorbusier and his followers) solve the problem by floating the house above the site, totally separating the two.

Now other architects are working on a fourth idea: that of changing the character of the site to make it conform to the design of the house. Typical of this approach is the work done by Thornton Ladd and John Field Kelsey of Thornton Ladd Associates (see below).

How does Ladd go about it?

He treats the ground as a floor, with planes of broad walkways, or carpets of lawn with narrow concrete borders. Free-standing walls (see Case No. 1, next page) repeat the walls of the house and give a suggestion of outdoor rooms, while open trellises, or even wide solid overhangs (see Case No. 2, p 96), put a ceiling on outdoor spaces.

And most important of all: with the whole site part of the design, the house does not stand in stark contrast to its surroundings. Instead, the site is a transition zone between unbroken open spaces and the complete enclosure of the house itself.

Turn page for Case Study No. 1



Larry Frost

Thornton Ladd Associates:
left, John Field Kelsey; right, Thornton Ladd.

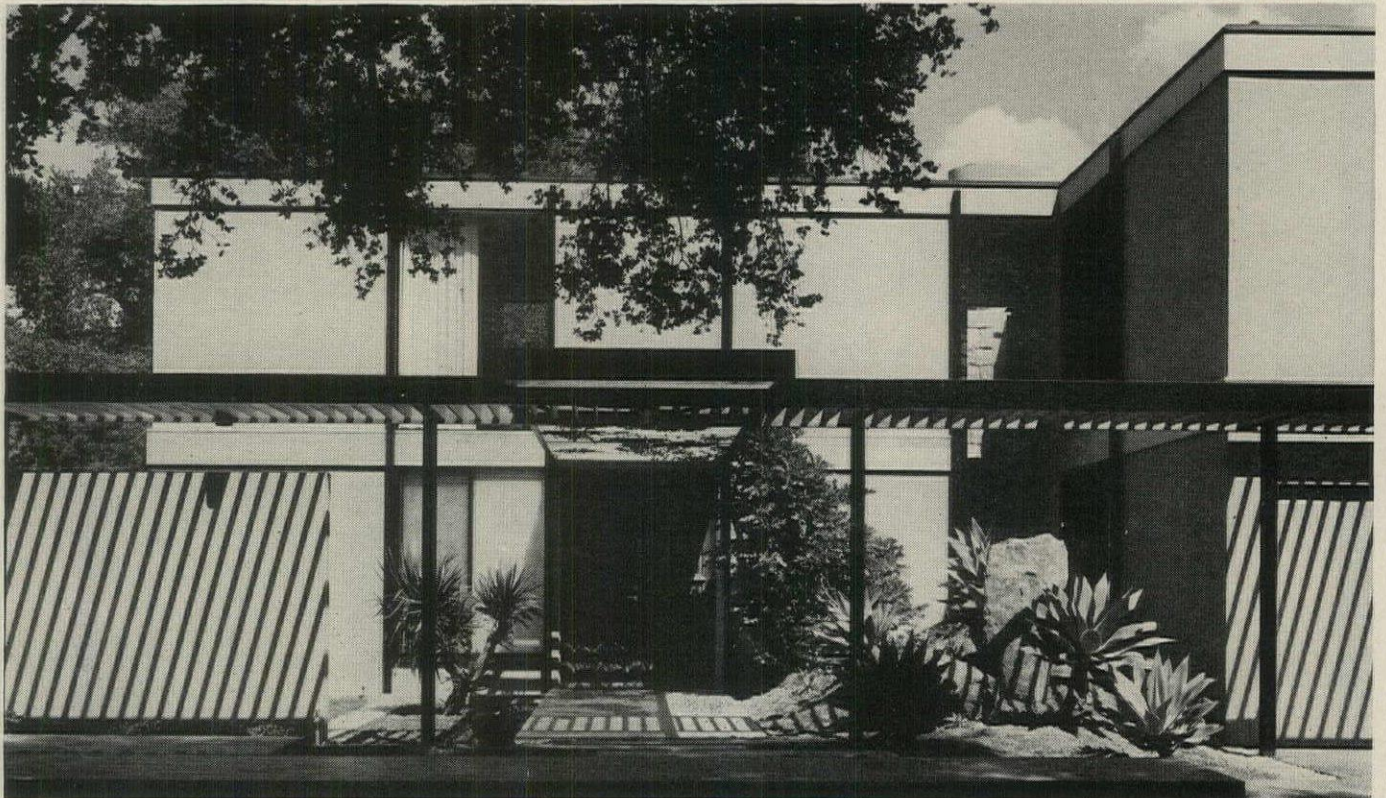


APPROACH TO HOUSE is from motor court through entrance court. Freestanding wall, left, hides lawn. Trellis gives walk a semi-shaded effect.

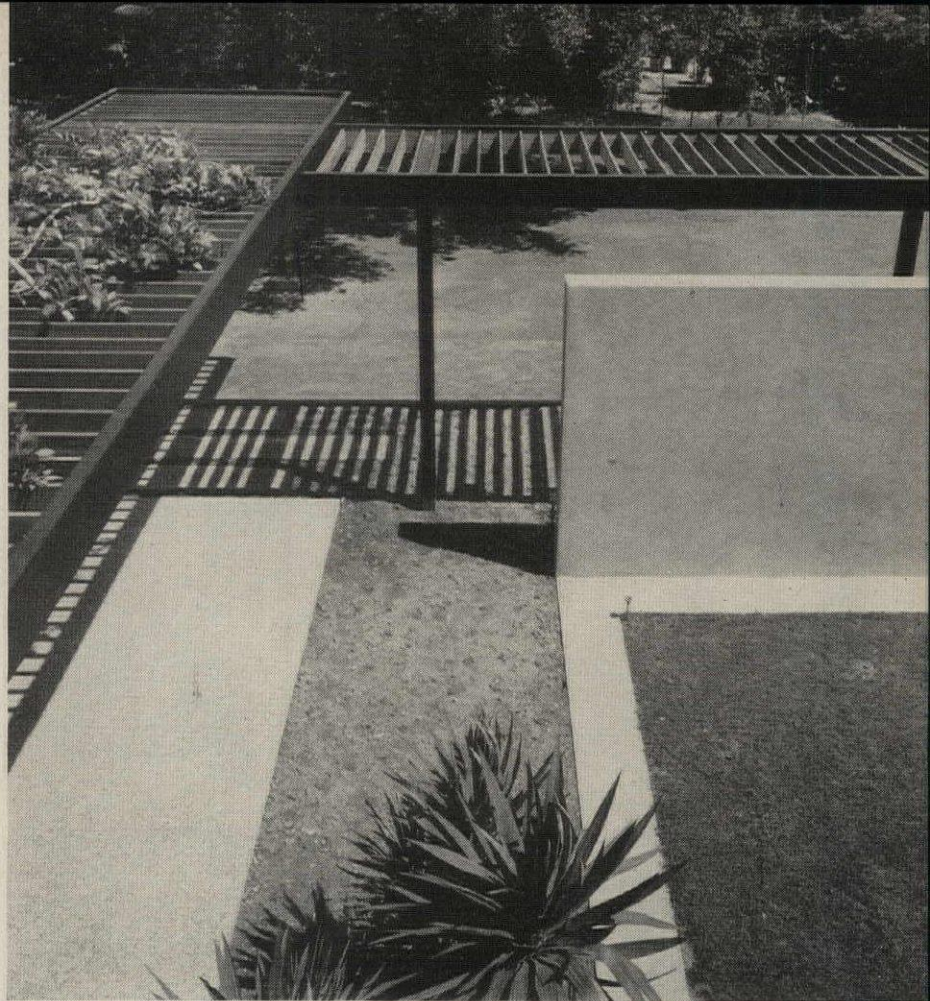
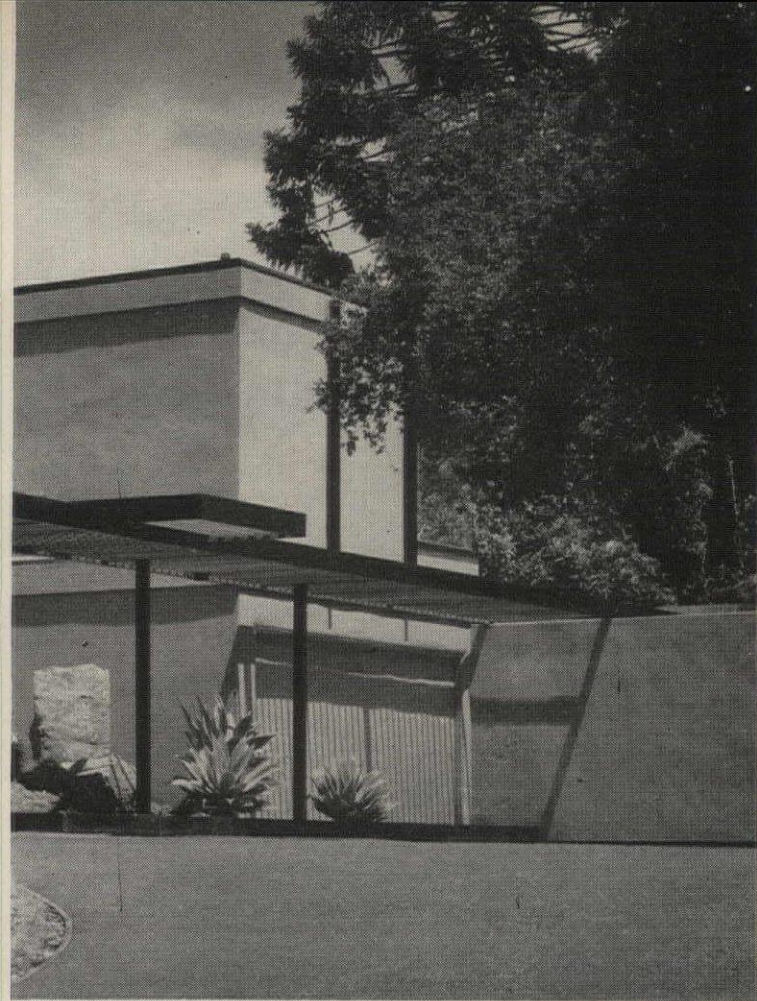
Case No.1

Trellises and freestanding walls make a single design of house and site

Photos: Marvin Rand



ENTRANCE-COURT LANDSCAPING of huge rocks and cacti makes a sharp contrast to slim lines and smooth planes of the house.



TRELLIS and freestanding wall suggest an outdoor room.

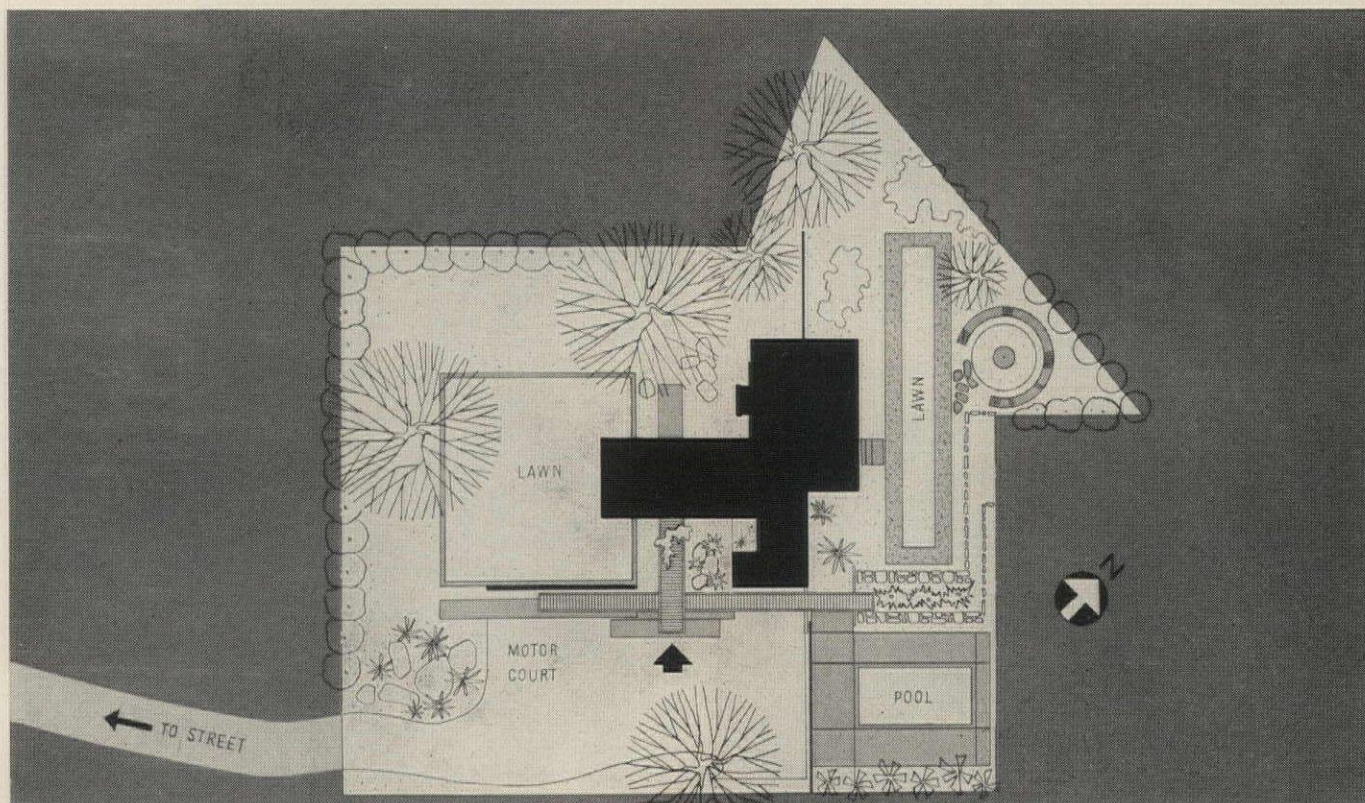
Combined with carefully designed landscaping, these two simple devices not only reach out to define outdoor space around the house, but are essential to the design of the house itself.

The freestanding walls, stucco-covered, repeat the planes of the walls of the house, give privacy to the lawn and a frame to the motor court. With the trellises, they form a semi-enclosed space between the total openness of the

motor court and the complete enclosure of the house.

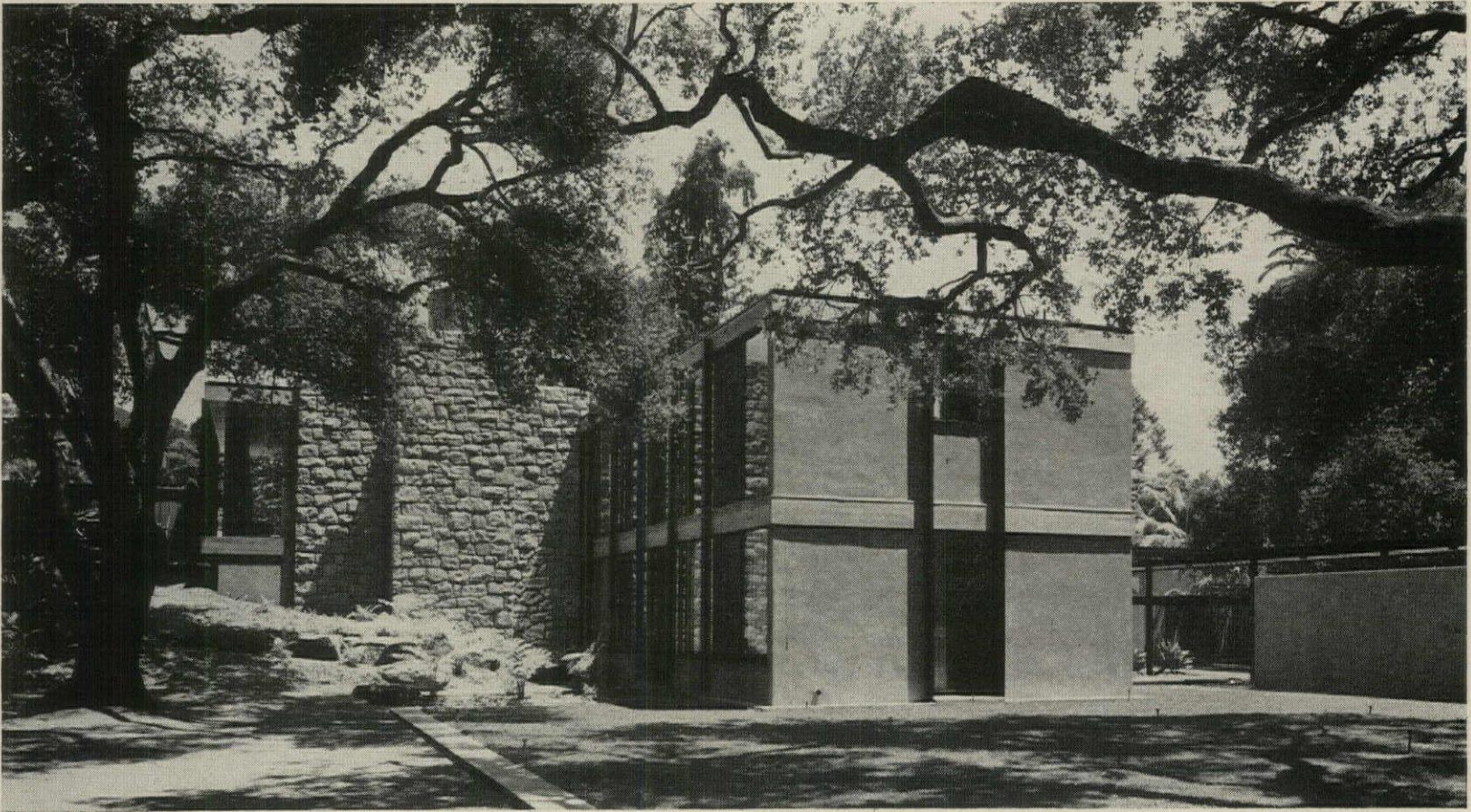
The trellises cover the walks and give the entrance court a long, strong horizontal line. The sharp shadows they cast create a dramatic pattern for the plain walls of both house and garden. The dark columns supporting the trellis repeat the vertical lines of the two-story trim.

And taken together, walls and trellises and trim break up the plain surfaces and give the house its scale.



PLOT PLAN illustrates how trellises, walls, gardens, pool, and even parking area tie in with the design of the house itself.

continued



FRONT ELEVATION is two-stories high but site slopes so rear wing is one story. Freestanding wall, right, separates lawn and motor court.

Case No. 1 *continued*

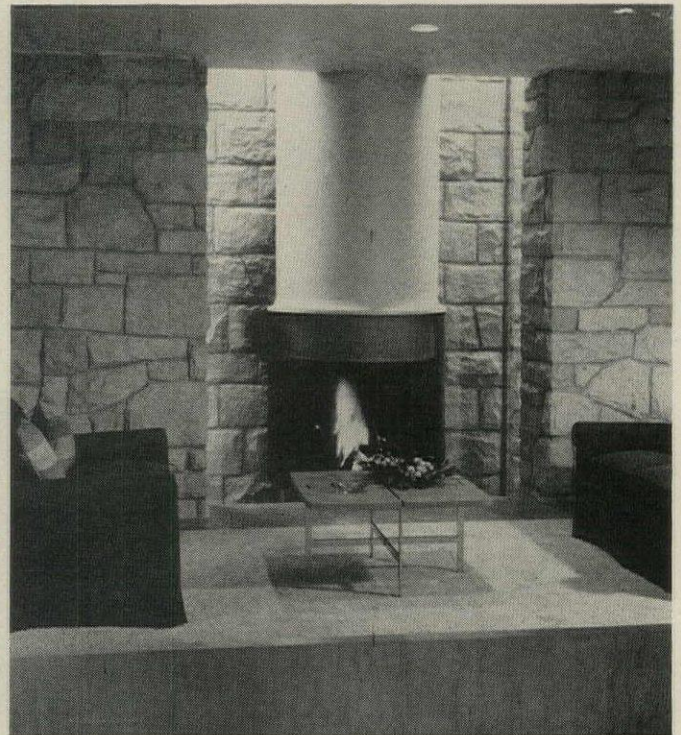
The design of the house plays up its height and mass

And the house benefits from the boldness of this handling. The lines of the two-story trim give pattern to the large plain wall areas; the broad band of the fascia, repeated at

the first-floor ceiling, outlines the house's volume; and the masonry fireplace wall adds a strong textured mass amid otherwise smooth surfaces.

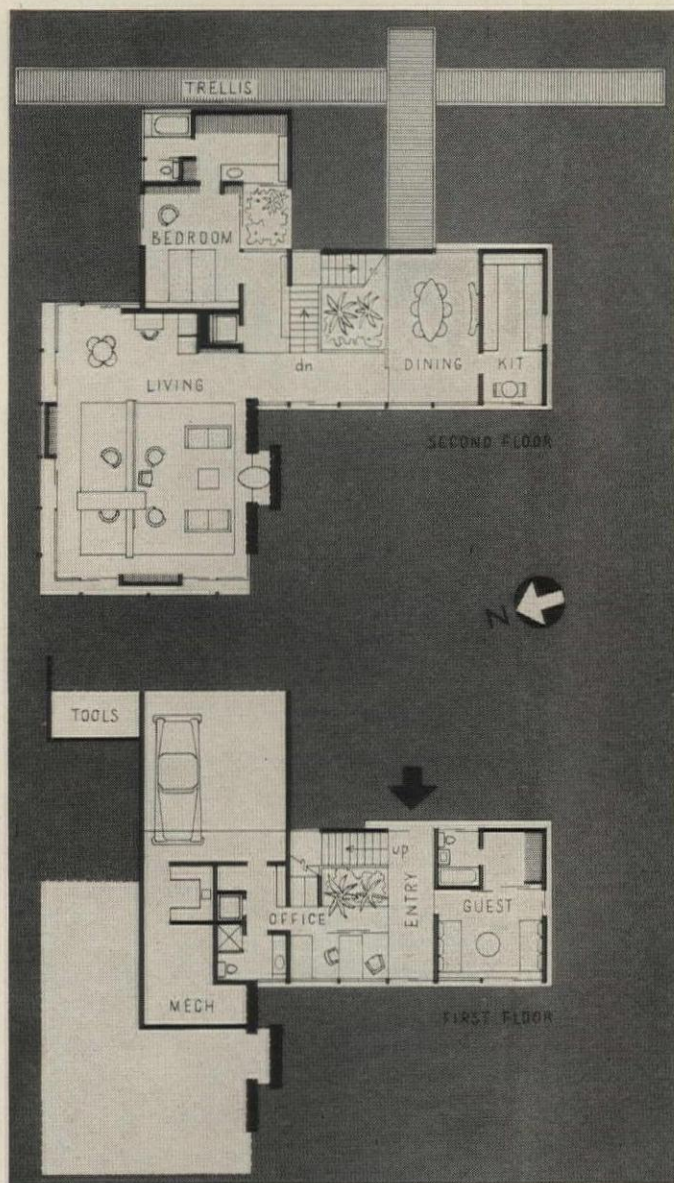


FIREPLACE CHIMNEY is set between two-story planes of masonry. Narrow glass sheet runs full wall height, so fire can be seen outside.

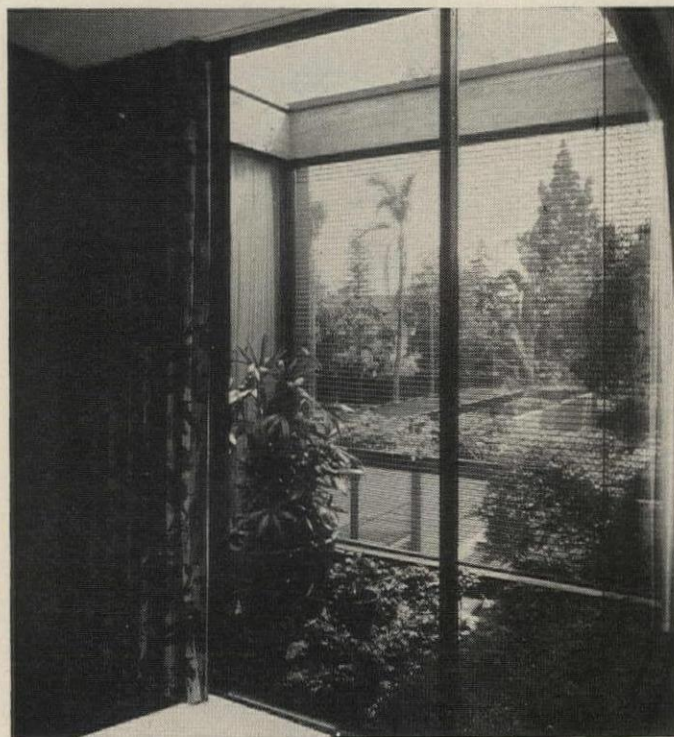


OPEN HEARTH and set-back masonry wall are lighted from above and from the sides, produce a dramatic effect.

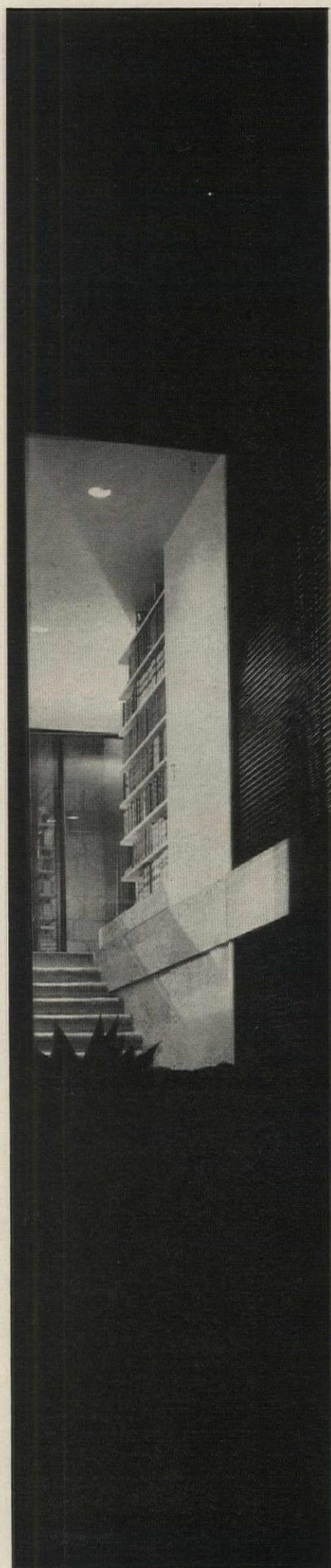
ARCHITECT: *Thornton Ladd & Assoc*
John Field Kelsey in charge
LOCATION: *Southern California*



TWO-STORY PLAN is well zoned: guest room and garage are on first floor; on second floor the sleeping, living, and cooking-dining areas are each located in separate wings.



SMALL ENCLOSED GARDEN is on second floor off master bedroom; so master bedroom and living room have access to outdoors.



For a smaller house by Thornton Ladd, turn the page



MAIN ENTRANCE gets dramatic emphasis from cantilevered overhang which covers entry court, sweeps out over walk.

Case No. 2

Broad walkways and bold overhangs

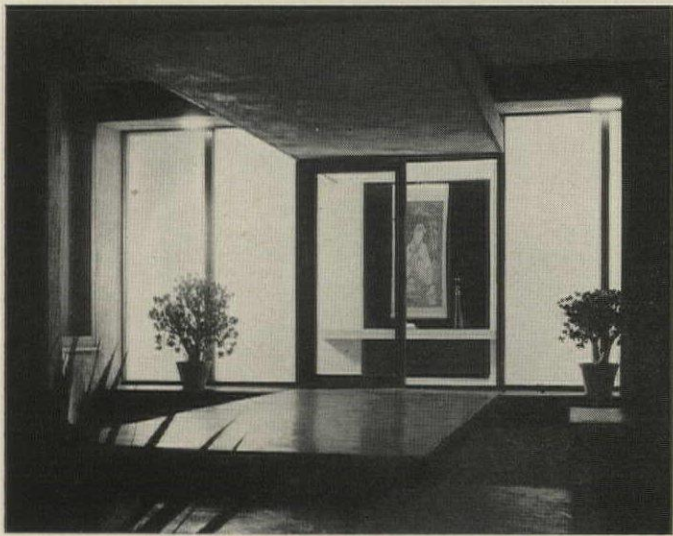
integrate this house and its site

The broad walkways extend the house into the outdoors, and the overhangs not only add variety and drama to the simple wall surfaces, but also echo the pattern of the walks. So, as in the larger house on the preceding pages, there is an over-all design scheme for both house and site—but on a much simpler scale.

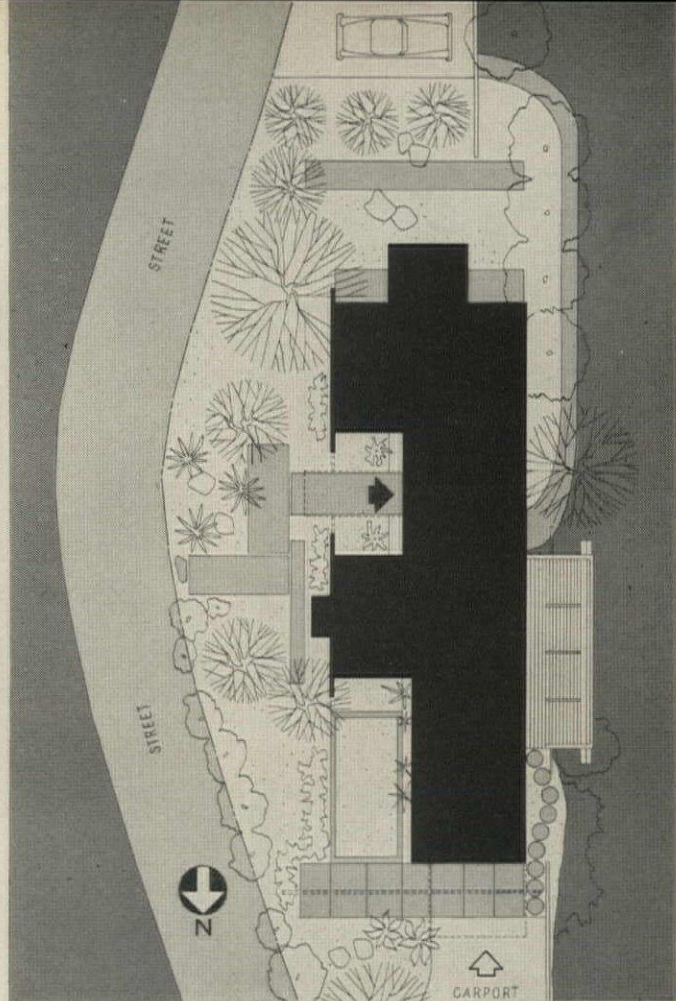
Here the impact of Architect Ladd's idea is concentrated where it will be most noticed: at the two entrances. The

boldest overhang is a floating plane at the main entrance (above and opposite). At the carport-service entrance (bottom photo, opposite), overhangs reach out to make the narrow wing of the house seem wider.

As in the larger house, the fireplace is set outside the exterior wall, and recessed from the living area. So it leaves more usable floor area inside the house, and gives a sculptured effect to the outside wall.



MAIN ENTRANCE AT NIGHT draws attention because whole wall is lighted. Lights are in soffit of shallow overhang at rear of court.

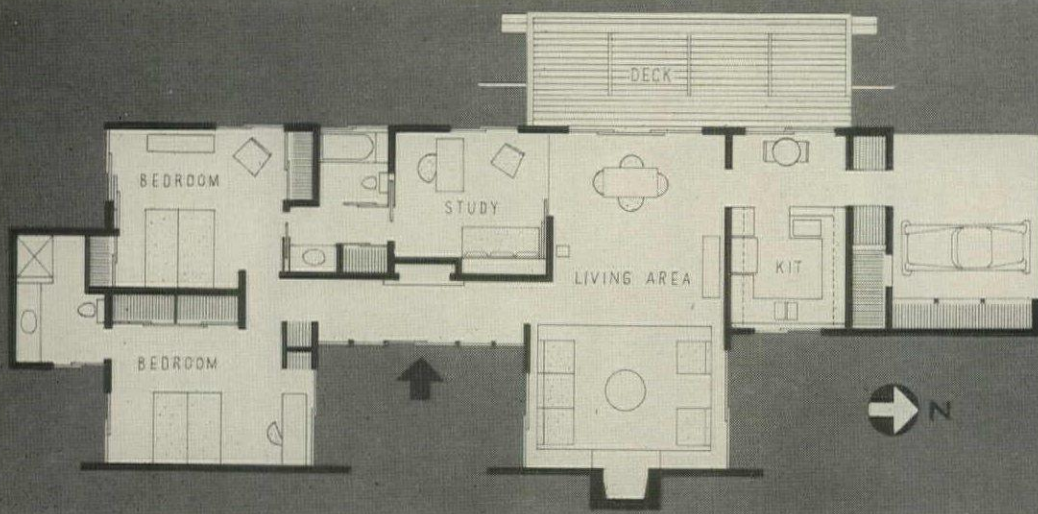


ENTIRE SITE is designed, not just landscaped, but deck off living area (see plan, p 98) is main area of indoor-outdoor living.

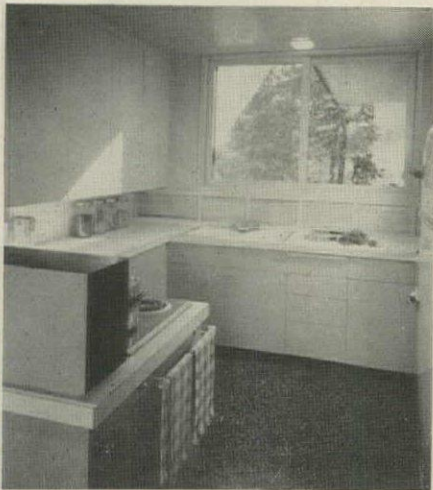


CARPORT ENTRANCE gets interest from wide overhang and long trellis, carefully laid-out grass and gravel rectangles, left.

continued



PLAN is simple, but effectively zones each major activity—living, sleeping, working.



EFFICIENT KITCHEN has range top units handy to serving counter (left, foreground). Under-window space hides shallow shelves.



COMPARTMENTED BATH opens to second bedroom and study, so study can easily become a third bedroom (see plan).



LIVING AREA has blank wall toward street; sliding glass on both sides.

/END

WHO DOES WHAT IN HOUSING?

(Take the case of Indianapolis)

“I can't remember how long it has been since we got an application on a house designed by an architect.”

George Kustad
chief architect for FHA in Indianapolis

What can a builder do about designs and floor plans when all the local architects are busy on schools and stores and churches and office buildings?

“I don't know how it is in other cities, but the builders we work with can't get a proper line of credit at Indianapolis banks. Construction money has many strings tied to it.”

John Simpson
Simpson Realty Co

How can a builder get the capital he needs when local banks cannot find their way clear to make construction loans?

“Many Indianapolis builders do not handle their own paperwork on houses we arrange to finance.”

Earl Lane
president, United Mortgage Co

How does the builder who has to supervise several building crews get his mortgage financing handled?

“There aren't many really big builders in Indianapolis. And most of them are prefab dealers.”

Richard L. Jones, executive secretary
Marion County Residential Builders

How does the 5-to-20 conventional housebuilder compete with the big tract operator who has “gone prefab?”

For 100-odd builders and realtors, one lumber yard does practically everything—except build and sell houses

The one yard: Southport Lumber Co.

If there is a service builders, realtors, or others need, this one-yard suburban dealer either offers it or knows how to arrange it.

Southport is typical of progressive dealers everywhere in that it fills the missing service gaps; however, the gaps differ in different markets. And it is axiomatic among dealers that each must adapt to his particular market.

Indianapolis is one market where you seldom hear of friction between builders and dealers. Southport is one reason. (“I have never heard a builder say anything against Southport,” says Richard Jones of the local HBA.) Another reason is that builders have a wide choice among dealers. There are about 45 in the metropolitan area (Marion County), and they range all the way from dealers selling almost at wholesale prices to those catering to the do-it-yourself trade. Competition is stiff among dealers, and between dealers and many prefabbers who ship into the area.

Southport has concentrated on expanding its services to the housing industry since the late '30s when FHA began to play an important role in new house construc-

tion. The yard, a few miles south of Indianapolis, was purchased by Ted Davidson in 1929.

In this tough market Southport's accent on “selling services” has had three significant results:

1. Southport now serves about one-fourth of the 300 professional homebuilders in the area (plus others in surrounding counties) and works closely with many realtors who develop land and sell for builders.

2. It will probably supply the materials for one-tenth of the 5,000-odd houses built in Marion County this year.

3. It does 80% of its \$3 million volume with homebuilders, although it is not a “cut-price” yard.

Southport has grown into one of the largest yards in Indiana for several reasons: 1) it happens to be located in one of the major US metropolitan areas (580,000 population) where most new houses have gone up since the war; 2) it offers more than 30 services to the housing industry; 3) it has modernized its yards and attracted a competent staff; and 4) it has invested heavily in research so that it can offer a lot of up-to-date components to homebuilders.

continued

Southport offers its customers "a one-stop shopping center"

Its big \$500,000 inventory includes not only all standard materials but a wide line not ordinarily handled by lumber yards. It supplies paint, floor tile, roofing, and similar materials to subcontractors (and is the largest Johns-Manville distributor in the county). Customers can even get concrete, blown insulation, brick, sand, and gravel through Southport, which arranges for delivery with producers or applicators at no extra charge.

Southport maintains a library of housing publications and technical books, slide films of hundreds of houses and floor plans. It can duplicate documents on three types of copying machines, make blueprints, and provide free planning service (by three fulltime draftsmen who completed 300 house plans in the first five months this year). Its engineering consultant will check plans and advise on construction problems.

Southport can rent builders and subcontractors any tools they need. It will provide free job signs and help on furnishing model houses. Its ten salesmen will take off lists

of materials and estimate complete job costs, including labor; provide help in obtaining permanent financing and plan approval by FHA and VA.

Southport's large mill supplies components to order, including all types of trusses, pre-glazed windows, pre-hung doors, and other items developed through its own technical research. Pre-cut studs are offered from western mills.

And a fast-growing part of the business for the past three years has been the production of Lu-Re-Co panel houses handled through a subsidiary, Estate Homes, headed by George (Sam) Smart. About 15 builders are taking these units.

Here is what Builder Don Crecelius says of some of the services: "If I wanted to, I could beat their prices a little by shopping around. But if I spent time running around town doing that, I'd probably lose three or four sales a year. And I would miss out on all kinds of free services that save me time and money."

One of its most helpful services is a "unit-estimating" system which can give a builder his total house costs within an hour

The Davidsons switched over years ago from piece tallying to a fast method based on a formula for figuring material prices and wage rates on a sq ft basis. All their salesmen are trained to use special cost manuals and other forms developed by Southport.

Working from plans and specifications, Southport's men can not only quickly give a builder his probable costs on the basic house but also estimate plumbing, wiring, and heating costs and all other costs a builder incurs in pre-

paring a house for occupancy.

"Unit estimating has become an important sales tool," Bob Davidson says. "It tells the builder what he wants to know about costs faster than he can work them out himself. And it's an accurate estimate. Our men are forbidden to underestimate costs in an effort to get an order. Over the years our builders have learned they can rely on our quick estimates. Nine out of ten builders use this service now."

But everyone agrees Southport's biggest single service is the large amount of credit it extends to its customers

At present Southport has more than \$1 million tied up in credit. It never has less than \$400,000 worth of materials being used at home sites and, in most cases, not due for payment until the houses are completed.

Says 15-house-a-year Builder Don Crecelius: "In my opinion one of Southport's big secrets of success is that it carries us builders 'to completion' when we have a loan commitment and are reputable." Realtors, lenders, and builders generally agree that most Indianapolis builders are under-financed and must rely on dealers like Southport to extend credit. The dealers usually get paid in 90 to 120 days from the start of construction.

"You can't get construction loans except in rare cases here," Bob Davidson says. "Few of our builders have

enough money to buy lumber for cash. The lumber yards have to extend the credit because no one else will. If they didn't, there would be a lot fewer houses built, at least by the present builders."

Southport does much of the paperwork for many builders who need mortgage financing. Credit Manager Bob Dillon works closely with mortgage brokers, savings & loans, FHA, and VA to arrange this financing.

Mortgage Broker Earl Lane says of Southport's work on mortgages: "They are very businesslike, very careful. They never bring you a ridiculous case. Southport knows our scale, what our institutional investors require in buyers' incomes. We just finished financing a 20-house tract they handled, and every buyer qualified for his FHA loan."

An efficient, mechanized yard and good public relations also help make Southport an important factor in housing

In their yard the Davidsons spend money to save money.

Case in point: mechanized materials handling. Says Don: "We bought our first forklift in 1952. We owned seven trucks when our volume was half what it is now. Today we own two forklifts and ten trucks. We would have had to add three trucks and five or six men if it weren't for the forklifts."

Southport has just bought adjacent property on which

it is building a new mill as well as a ramp so that it can use forklifts to go into cars loaded with unitized lumber shipments. The Davidsons are hopeful that smaller unitized shipments like those in the McCracken system (H&H, Dec '58) will soon be packaged by the mills so dealers can avoid breaking up the units in the yard.

"We also plan to double our display space in the main yard," says Bob Davidson. "This is mainly to make shop-



SOUTHPORT LUMBER CO has dressed up the front of the yard over the years, but the original building is still the core of the expanded building. Other units have been added at rear.



FORKLIFT TRUCK is one of two used almost constantly in the yard. They carry materials from trucks or boxcars on a rail spur to storage sheds, stack them, and load them on ten delivery trucks.

Photos: Robert Booth



THREE PRINCIPALS of Southport Lumber are Ted Davidson (center), a lumberman many years before he bought the yard in 1929,

and his two sons, Don (left), secretary-treasurer, and Bob, vice president. Day-to-day operations are handled by Don and Bob.



FHA APPROVAL of a plan is discussed by George Kustad (left), chief architect for FHA in Indianapolis, and George Smart, who heads Estate Homes, the lumber yard's Lu-Re-Co division. Says Kustad: "Southport is always careful to follow through on any plan changes we ask on houses they plan for a builder."



DELIVERIES are made on tight schedules by ten trucks. Lumber is sequence loaded to builders' requirement, strapped and then dumped at the site. Strapping prevents pilferage.

ping more convenient for our builder customers. We will create special conference rooms for the builders.

Southport keeps its trucks busy, mostly carrying strapped loads which are delivered to their point of use at the site. Roofing, for example, is delivered to roofs when schedules permit. Right now, it is manhandled by Southport workers, but the Davidsons plan to buy a scissor-lift soon.

In their relations with street-trade customers, the Davidsons take small losses to promote future sales.

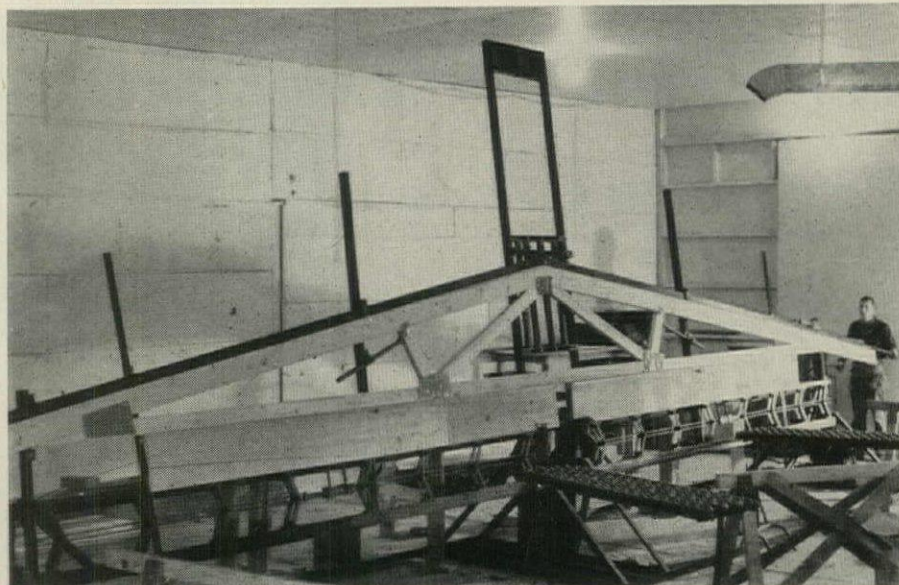
Says Bob: "We can't use \$50 clerks to wait on these people. We have to use our regular salesmen who understand these buyers' needs. We definitely lose money on over-the-counter business even though we try compen-

satory pricing. If we charged as much as it actually costs us, people would just go down the street to the next yard. All the yards charge the same price. But sometimes one of these buyers comes in and tells us he wants a new home. We put him in touch with one of our builder or realtor friends, and thus we wind up with a profitable order. This works both ways. Realtors who develop land frequently advise builders to come to us for brand-name products that help make selling easier."

Bob Davidson reports that few people in the area build their own homes on a "sweat equity basis" or try to do major remodeling jobs on their homes. For the most part, modernization is handled by specialists. Southport originates some modernization handled by the specialists.

continued

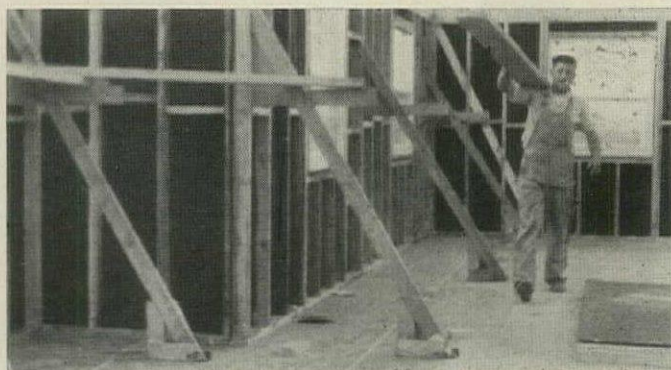
Here are some of the major components turned out for Southport's buyers



Southport developed its own mechanical jig for trusses

The trusses shown at left were made on the mechanical jig above, developed at Southport to speed assembly of trusses

with Sanford plates. Jig adjusts for many sizes, turns truss over to permit work on each side.



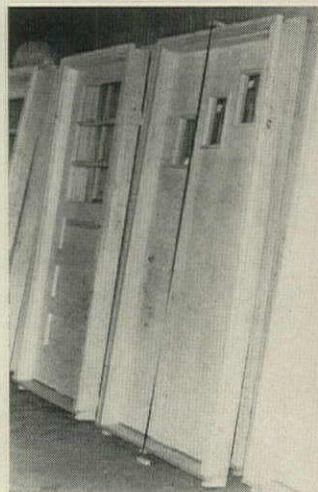
Wall braces save builders money

Lu-Re-Co customers get wall braces on loan from Southport, thus do not have to build braces for each new house.



Soffits make a popular component

Southport designed this soffit for Lu-Re-Co customers to save builders \$50 in extra labor and materials costs.



Southport's Redi-set doors call for a lot of special attention

This service to local builders calls for measurement of a doorway by the dealer's salesman (left), cutting and mortising at the mill (left center), assembly of door and jamb with threshold brace across the bottom (right center), then instal-

lation by the dealer's subcontractor at the site (photo at right shows workman brushing on glue). This method guarantees, Southport says, that the door will have as perfect a fit as any door available, "and the price is right."

Southport offers its customers a full line of up-to-date components

Customers can get almost any kind of component they want from the yard. Southport has its own mill. It has spent thousands of dollars on research. It is one of the 300-odd smart dealers who support the research work of

Lumber Dealers Research Council, under which Lu-Re-Co homes were developed. Southport produces pre-glazed windows, trusses, and a long line of other items for both homebuilders and commercial use.

Some of Southport's components are original designs based on its own engineering research

Four examples of Southport's inventiveness are shown on the opposite page—a Rube Goldbergian truss jig that sizes the truss, flops it over, and moves it on toward a press; a preassembled soffit that saves on materials so that both builder and dealer profit; a labor-saving wall brace which the yard lends to Lu-Re-Co builders, and a mill-built door and frame installed by Southport.

The soffit saves the builder an estimated \$50 on a 1,000 sq ft house. Southport makes two sizes—one for a 4-in-12 roof pitch with a 24" overhang, the other 48" wide for a 2-in-12 pitch. Lumber used is smaller in dimension than is used on site-built soffits. Builders save chiefly

by avoiding awkward overhead carpentry.

The mill-built door's manufacture and installation is, at first glance, complicated and costly, but Southport has made it one of its best-sellers. Here is the procedure:

First a salesman goes to conventionally built or Lu-Re-Co house and measures rough openings. Next, Southport's mill men mortise a hinge and latch on the door and jamb. The jamb and door are then assembled on a jig to exact measurements. Finally, the door is delivered and installed by a Southport subcontractor, using a glue-nail technique. Cost is said to be "highly competitive" with other manufactured doors.

Their Lu-Re-Co components were slow to catch on but now they account for 16% of Southport's sales

"We flopped when we first introduced our Lu-Re-Co package three years ago," says George Smart, who heads Estate Homes, the Lu-Re-Co division. "Old-time builders didn't understand any of its advantages, not even that Lu-Re-Cos go up faster and the saving in construction time would save them money. But we concentrated on younger builders. A few made money on them, and now we are going great guns. We have 15 customers for our packages this year and they are accounting for more and more of Southport's volume."

Smart did some research on builders' calls at the yard and used his findings to convince conventional builders they should switch over to Lu-Re-Co. His figures made it clear that, for houses of comparable size, a conventional builder spends time to make twice as many calls for material as an Lu-Re-Co builder does. His study also shows that the lumber yard averages only 66% of the material business on an average conventional job vs 94% on Lu-Re-Co. Thus with Lu-Re-Co, Southport gets more business per job (and has to make many fewer deliveries).

This Lu-Re-Co division has also converted several build-

ers from prefabs to Lu-Re-Co. Selling points: Lu-Re-Co components are delivered in stages as needed, not all at once; there is no freight charge involved from distant cities; the builder does not have to unload the material.

"Our builders are coming in as much as \$1,200 under FHA appraisals. One reason is that they don't have to pay high rates to subcontractors, the way most Indianapolis builders do. Since our Lu-Re-Co go up faster and are sold faster, the subs can get paid off faster. They charge about 5% less when they get paid off fast."

Smart reports that his basic Lu-Re-Co package of panels and trusses sells for about \$3,500, "only 3% over the price of the lumber if the builder bought the pieces."

"We have just made quite a breakthrough," Smart says. "Last month we bid against three prefab companies on a tract that will involve about 240 houses. We got the bid, coming in about \$200 under the lowest prefabber."

Southport is the only lumber dealer in its area selling Lu-Re-Co packages to builders. Says Smart: "This is typical for big-city areas. But we think the Lu-Re-Co system is a natural for dealers in any market."

Southport's biggest problem has been educational—how to get more customers to use more services

"It's hard to sell many of these services to some builders," Sales Manager Mike Boeke concedes. "Many are set in their ways, especially the older ones. Take pre-cut studs, for example. When we first suggested that we could buy carloads of pre-cut studs cheaply, we could find no one who would take them. We had to fight like the devil to get them to buy them. Now 95% do. They don't pay any more for 7'5 1/2" mill-cut studs. We buy carloads, even in transit, and they cost no more, and the mills make money on them because these studs save up to \$1.50 a thousand bd ft in freight rates.

"On the other hand, we give some services free that

we should charge for, or someone else should offer. Drawing plans is an example. Our speculative builders won't pay \$75 for a plan even if a good plan will cut their costs that much. Other yards offer free plans, so we have to. I think we do it better—two of our men have had architectural courses at universities."

"We can't criticize the builders, particularly the small ones, for resisting changes. It's up to the lumber dealers to help educate the industry. One thing we do is hold an annual dinner for about 200 builders and realtors to show them the latest products and bring them up to date on new methods we have learned." /END

Says Minneapolis Builder Orrin Thompson:

“I learned five lessons from John Long—



Saul Wernick

Orrin Thompson (r) and his vice president, Denny Thompson (nephew), are shown reading “The John Long Story”—one of the most-talked-about articles HOUSE & HOME has ever published. On the pages that follow, Thompson tells the dramatic effect this article had on his business.

This report is by Associate Editor Arthur Pieper, who also wrote “The John Long Story.”

my business has doubled every year since”

One day less than three years ago, Orrin Thompson—who like thousands of other builders thought he had already hit his sales ceiling—read “The John Long Story,” HOUSE & HOME’s report (Feb ’57) on the fast-growing Phoenix builder.

And as he read it, he realized that the ideas and methods that had made Long so successful could be adapted and applied by almost any builder, anywhere. He believed that if he applied Long’s ideas and methods, he would grow as Long had grown. And he was right: his growth since early 1957 has been as spectacular as Long’s. Today Thompson is the sixth largest builder in the US (Long is No. 2).

Here are the lessons Thompson says he learned from “The John Long Story:”

Lesson 1:

“To grow bigger, you must believe you can grow bigger”

Thompson feels this is the most important single lesson he learned. “I never thought big until I read ‘The John Long Story’,” he says, “before that, if anyone told me I could grow as I’ve grown, I’d have called for the butterfly net.”

Lesson 2:

*“To grow bigger, you must get plenty of land—
even if it means developing your own subdivision”*

Thompson buys acreage far out, and sets a high standard in land planningsee p 106

Lesson 3:

*“To grow bigger, you must use a construction method
that is geared to expansion”*

Thompson, like Long, builds conventionally, but adds some tricks of his own for building in a different climatesee p 108

Lesson 4:

*“To grow bigger, you must offer the best buy in town—
in a market big enough to let you grow”*

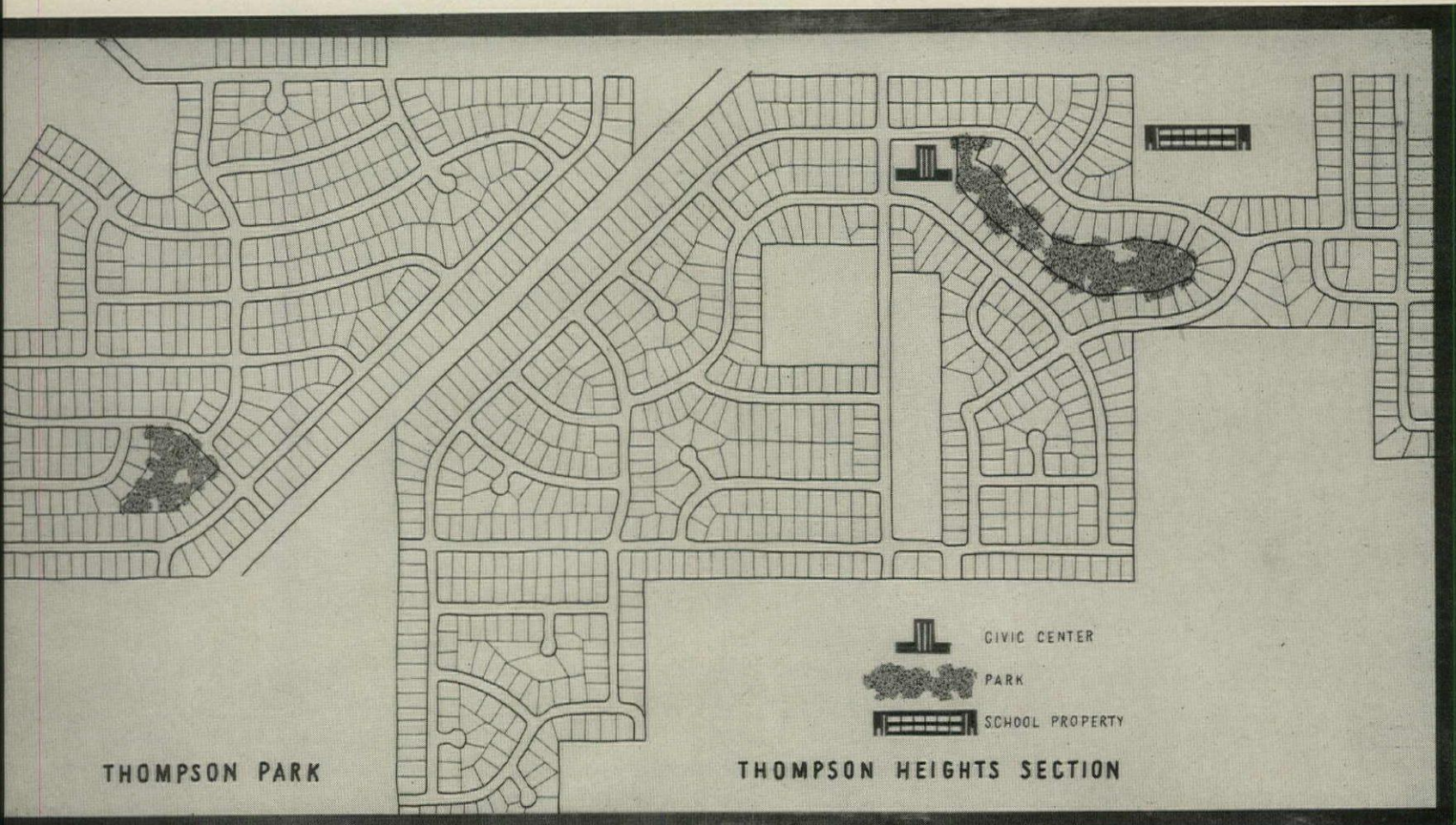
Thompson sells for \$1,000 below the market, attracts a large volume of buyers because he keeps his quality high.....see p 110

Lesson 5:

*“To grow bigger, you must develop people
and systems to help you run the show”*

Thompson delegates authority to his closely-knit staff, but keeps close check with good records and communication....see p 112

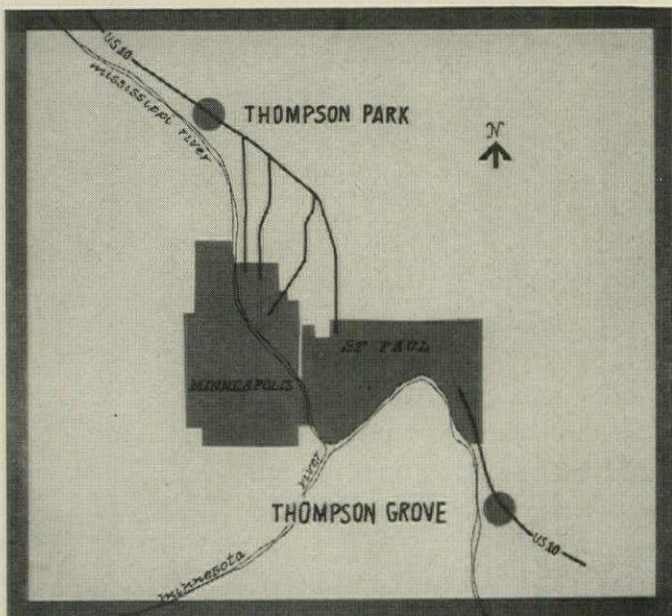
To see Lesson 2, turn the page



LAND PLAN shows use of curvilinear streets and cul-de-sacs, land deeded for community facilities. Minimum lot is 75'x135'.

Lesson 2:

**"To grow bigger, you must get plenty of land
—even if it means developing your own subdivision"**



THOMPSON'S TWO TRACTS are about 15 miles from the business district, but center on highways, so drive to town takes only 20 minutes.

"The reason," says Thompson, "is obvious: you can't grow any bigger than your supply of land."

Thompson's method of handling the land problem is, significantly, very similar to Long's (see H&H, Feb '57, p 123):

He buys his land two to three years ahead. And well ahead of his building operation, he begins his planning by getting a complete topographical map of the area. These maps cost "upwards of \$5,000," but Thompson considers them "a tremendous saving in the long run—in dirt moving and drainage."

He buys land "far out." Thompson's two main tracts (see map at left) are both farther out than any builder in the area is now building. Thompson had to go this far out 1) to get enough land for his rapidly expanding production, and 2) to get land at a reasonable price (his raw-land costs are \$1,000 an acre). He picked land on highways near industrial growth areas.

He develops whole communities. This is necessary because the small villages nearby have neither the utilities nor the community facilities to handle Thompson's development. He installs utilities (as you'll see on facing page), has developed parks and recreation areas, is now building and will give to the property owners in both developments community centers with swimming pool and recreation building (see plan above).

He develops his own land, as shown on facing page.



To hold down land costs, Thompson does his own development work

Estimated development cost per lot: about \$900—a low figure considering that utility mains and roads must be built to withstand heavy frost, and that Thompson builds basement houses (see p 110). He first removes all black top soil (it is replaced when house is complete), stockpiles it in huge

mounds. Next, his scrapers shape the raw sandy soil, and streets and basements are dug. Thompson has built up a fleet of 40 pieces of equipment—trucks, back hoes, fork lifts, and tractors (total investment: over \$250,000)—and in addition leases eight scrapers like those shown above.

H&H staff



Anthony Lane



He develops his own utility systems

As shown here, all utility mains must be extra-deep because of the deep frost in Minnesota. Thompson installs water, waste, and storm sewer lines and builds water-pumping stations. After one year (when he is sure they are trouble-free) he donates them to the local government.

Equipment runs all night and all winter

To get the most out of his investment in equipment, and to keep ahead of his year-round building schedule, Thompson keeps his equipment running almost continuously. The bulldozer above is working under lights, pulling a giant steel hook which rips up frost so excavation can proceed.

H&H staff



Anthony Lane



Equipment is serviced "on the run"

Instead of taking machines off the job for refueling, the "gas station" is taken to the job. The mobile unit shown above servicing a big tractor rig is towed into the field close to operations; carries gas, lubricating oil, and minor replacement parts.

... and gets preventive maintenance

To avoid costly and schedule-busting breakdowns, all of Thompson's equipment (except the leased scrapers) get preventive maintenance on a regular schedule. Thompson has his own repair shop, two mechanics on the full-time payroll; figures "doing it himself" saves \$10,000 a year.

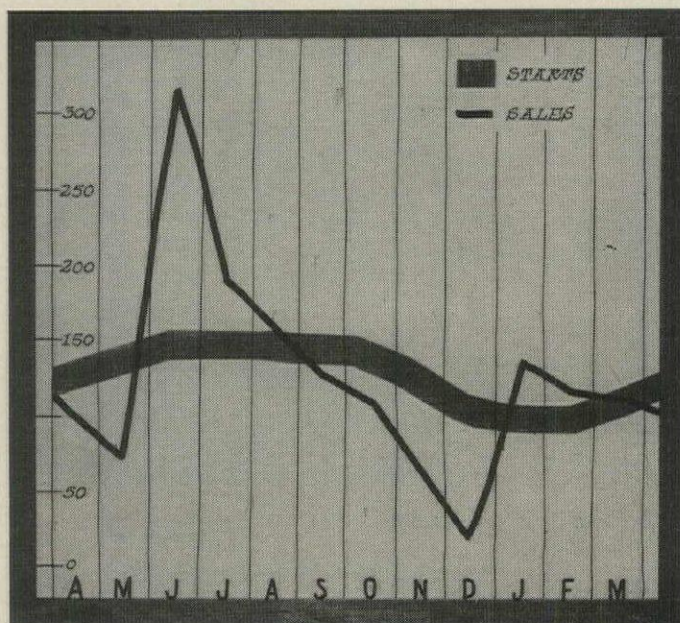
To see Lesson 3, turn the page



HOUSES ARE BUILT CONVENTIONALLY, but under Thompson's system not a man-hour or a 2x4 is wasted. Note material stacked for use.

Lesson 3:

"To grow bigger, you must develop a construction method that is geared for expansion"



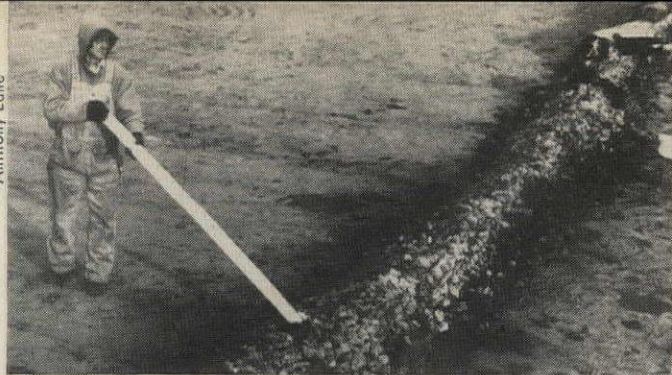
YEAR-ROUND BUILDING SCHEDULE shows only minor slowdown during bitterly cold Minnesota winters.

After his introduction to Long's building methods (see *H&H*, Feb '57, p 125), Thompson visited Phoenix and then revamped his own methods from top to bottom. The principles of his operation are much the same as Long's, although his actual techniques are much different because he is building a very different house in a very different climate.

To cut labor waste, Thompson adopted a system that makes each man a specialist in his own phase of construction (eg, concrete work, framing, drywall nailing, drywall taping, roofing), sets a tight schedule for completing each job, and makes the superintendents responsible for the schedule. To get this kind of control, Thompson took over some work he once subcontracted: roofing, flooring, floor sanding, weatherstripping, and concrete work. He still subcontracts plumbing, painting, heating, and wiring. Thompson employs 350 men, including 200 carpenters, 75 cement and block men.

To cut material waste, Thompson cuts all construction lumber in a central yard (as Long does), delivers it—and all other materials—to each site in the exact quantities needed.

To keep up with his sales, and to keep a stable work force, Thompson builds year round—no mean trick in Minnesota. Some of the construction methods Thompson uses to make the most of men and materials—and to make year-round building possible—are shown on the facing page.



Here is how Thompson's men lay gas main

Five months a year, frost must be burned out before excavating. Coke is spread on area where pipe will be laid, primed with fuel oil, ignited. Next morning ground is thawed.

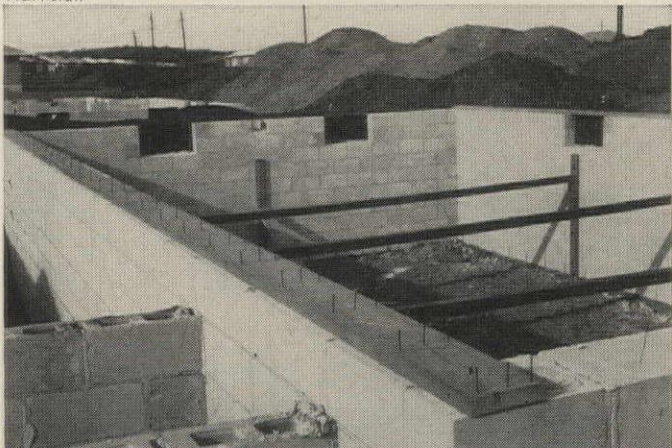
H&H staff



Concrete block is slid to the job

To deliver block from the truck to the basement excavation, one man on truck drops block onto a 12" plank, slides it to two men in basement who stack it.

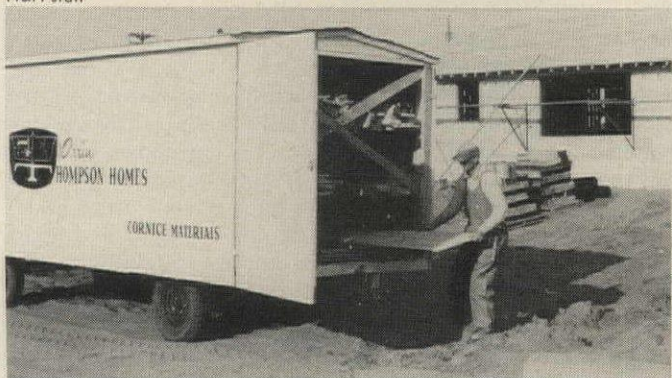
H&H staff



This trick cuts floor framing costs

Using header with nails preset 16" oc makes setting of floor joists easy. Carpenters butt joists using nails as a guide, drive the nails home.

H&H staff



This trailer protects finish materials

Carrying just the right amount of pre-cut trim material for the job, this trailer is towed to the door of each house. Totally enclosed unit protects trim from weather.



... and mix concrete—at 20 below zero

Materials for concrete work are preheated when temperature goes below 45F. Water is heated over open fires, sand is heated by a fire built in a 16" culvert under the pile.

H&H staff



... and lumber comes in job-size bundles

Precut material speeds work for carpenter crews. Note how rafters have all cuts and notches. Exact quantities for each house are bundled and dropped at the site.

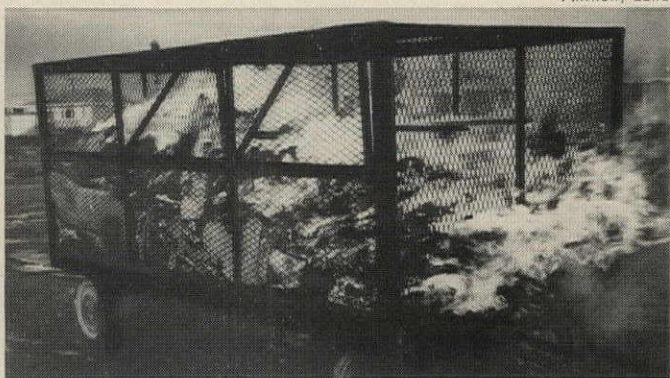
Anthony Lane



... and this trick cuts roofing costs

Bundles of shingles are spotted on the roof by fork lift truck. Of his fork-lifts, Thompson says: "I don't know how we ever got along without them."

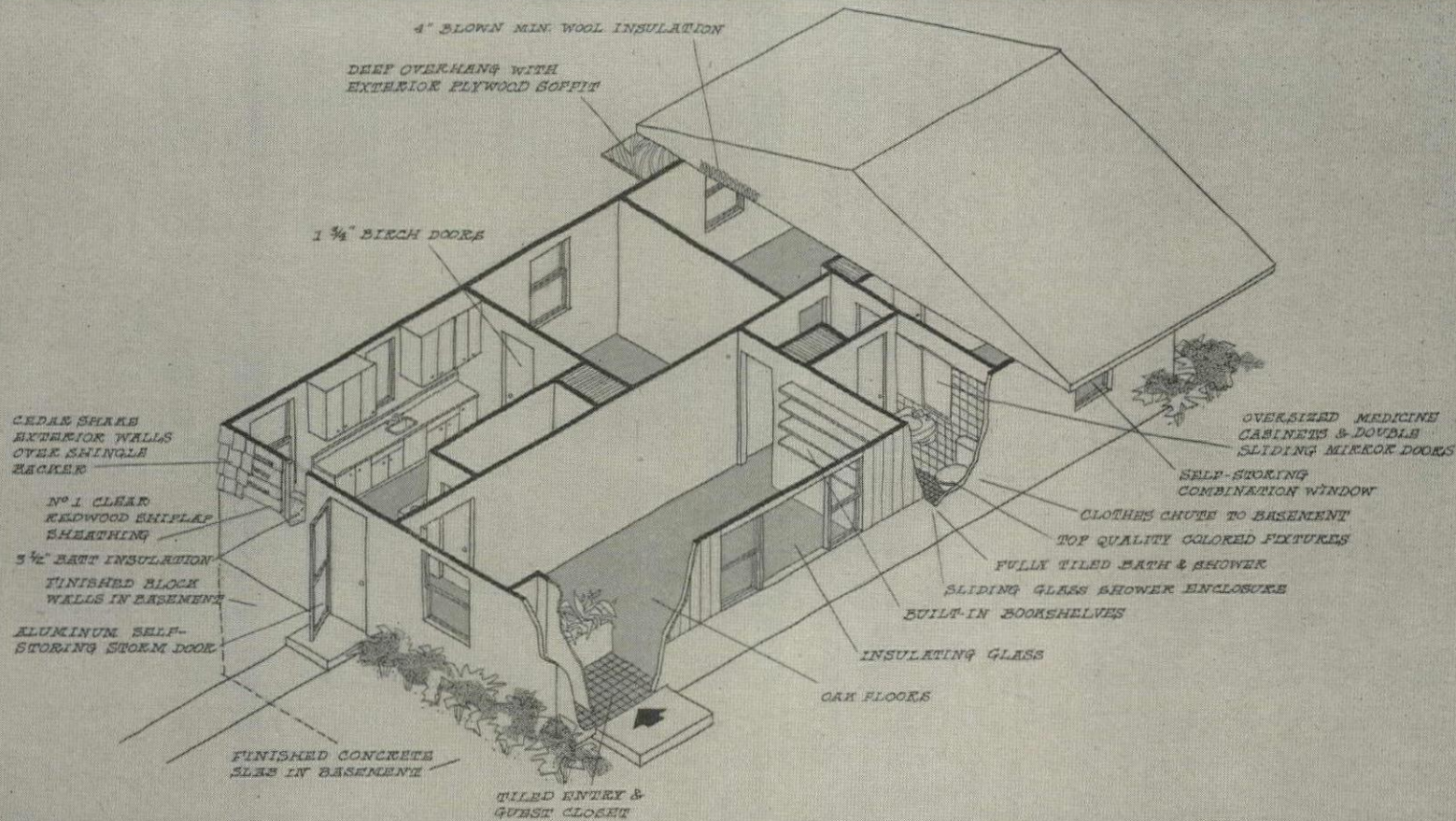
Anthony Lane



... and this trailer gets rid of trash

Every night, this unit makes the rounds of houses under construction. All trash is tossed in and burned. Trailer has steel mesh sides to prevent ashes from blowing away.

To see Lesson 4, turn the page

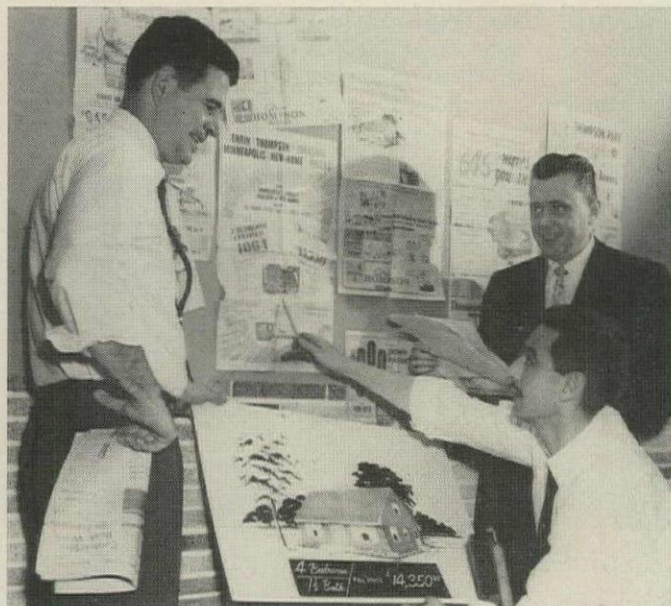


CUTAWAY shows some of the quality features in Thompson's houses. Many are unusual in houses in this price range (\$11,000 to \$14,000).

Lesson 4:

"To grow bigger, you must offer the best buy in town—in a market big enough to let you grow"

Anthony Lane



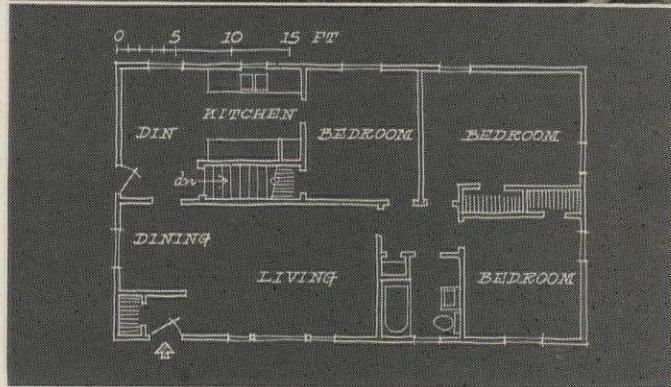
THOMPSON'S ADVERTISING is designed to emphasize low price, easy terms. Thompson uses an advertising agency to plan his big campaigns.

And Thompson does just that. Like Long, (see *H&H*, Feb '57, p 118), he undersells his market—"by \$1,000 to \$2,000," according to his mortgage lender. And like Long, he chose the giant lower-income group for his prime market. Until this year, all of his houses were in the low (for high-cost Minneapolis) price range of \$11,000 to \$14,000 (see facing page). But to broaden his market, he will soon add models ranging up to \$20,000.

Thompson, like his buyers, is quality-conscious; he has not sacrificed his houses to a price tag. Some of his quality features are shown in the cutaway drawing above. Says his mortgage lender: "Thompson never cuts corners."

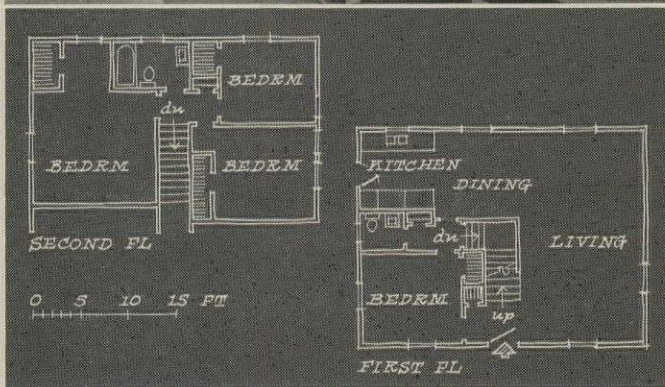
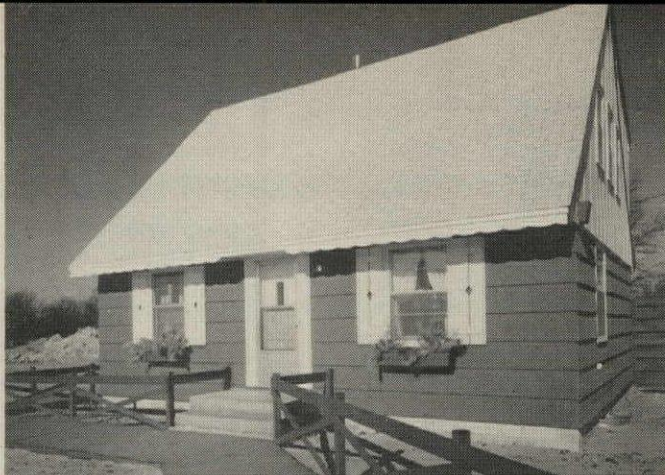
One reason Thompson can offer such a good value is his efficiency (see previous pages). The other is that, like Long, he is willing to take a low profit per house because his volume is high. Long has told *H&H* he makes \$250 a house; Thompson isn't talking, says his profit "is a little higher than that."

To develop his market, Thompson has developed an all-out merchandising campaign patterned after Long's. He has two complete model-home display areas. To bring out prospects—many of whom had never dreamed of owning a home until Thompson's low-priced models hit the market—Thompson advertises heavily, using full-page newspaper ads (see photo at left), television spots, and billboards.



This is Thompson's best seller

Like all of his one-story houses (and they account for over 80% of his sales) this house has a hip roof, most popular in the Twin Cities. Although some would prefer a central entrance, everyone likes the 22' long living room. Price for 960 sq ft of living space, full basement, and lot: \$12,500.



... and this is his "best-buy"

At \$10.32 a sq ft, this story-and-a-half offers more house for the money than any other Thompson model. It has three bedrooms upstairs, a fourth (that can be a study) on the main floor. Upstairs has a full bath, main floor has a half-bath. Price for 1,355 sq ft, basement, and lot: \$13,995.



This is his lowest-price house

It has three bedrooms, one bath, and a full basement. Price for 864 sq ft, basement, and lot: \$11,650.



... and this is his highest-price house

It has four bedrooms, 1 1/2 baths, a big living room in its 48'x26' plan. Price for 1248 sq ft, basement, lot: \$14,880.



This is a lower-priced 1 1/2-story

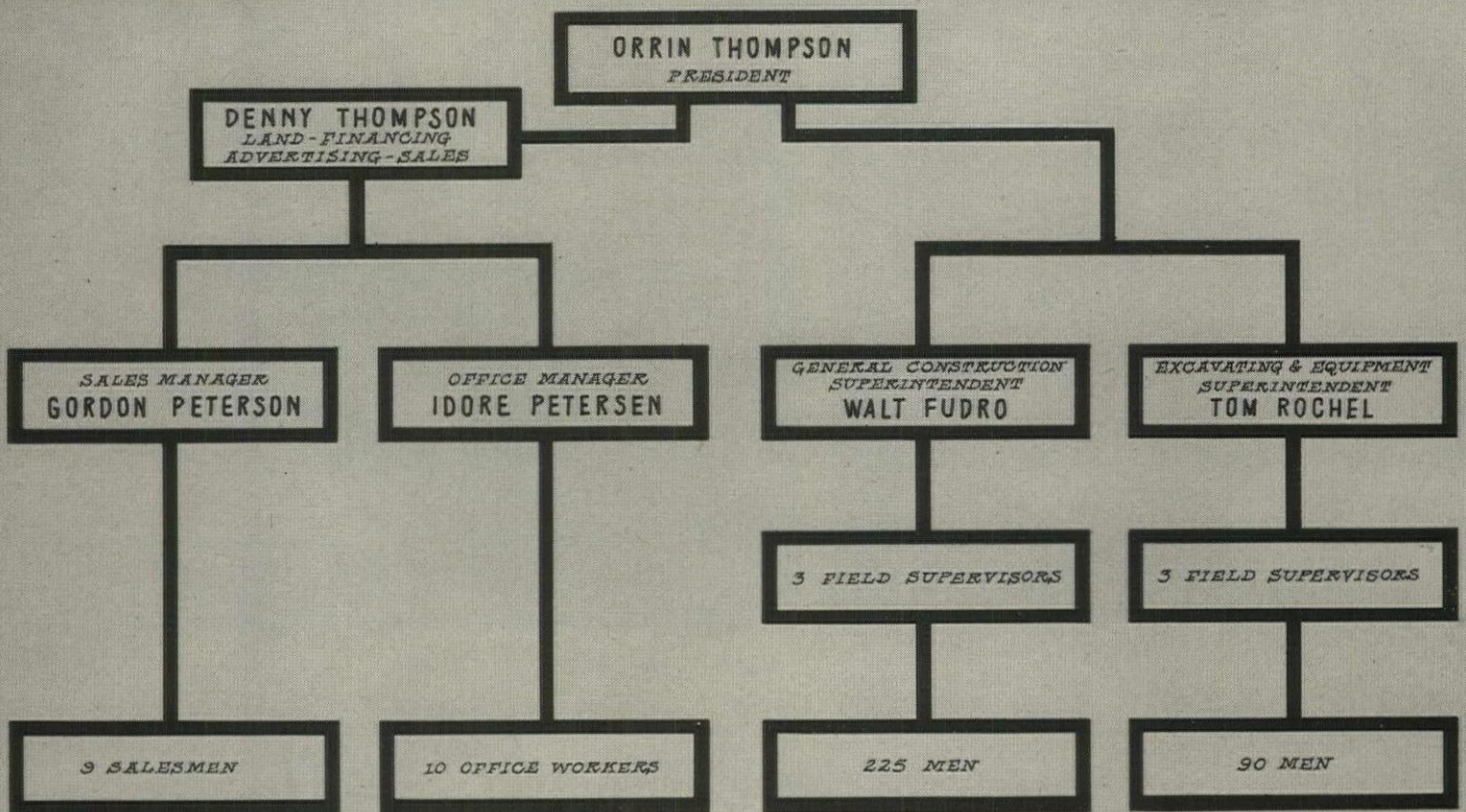
This 28'x22' house has two bedrooms upstairs, one downstairs, one bath. Price for 1,064 sq ft, basement, lot: \$11,750.



... and this is another variation

It has three large bedrooms, one bath, and a 25' long living room. Price for 1056 sq ft, full basement, lot: \$13,700.

To see Lesson 5, turn the page

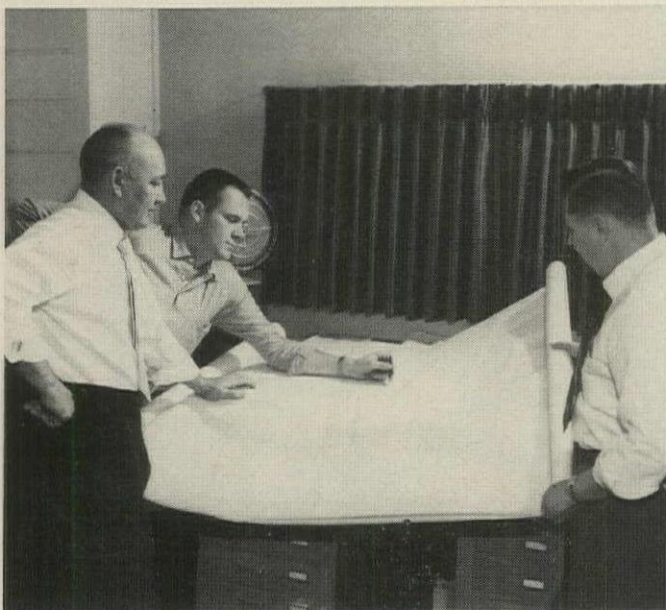


THOMPSON DELEGATES AUTHORITY to his staff, many of whom have grown in the business with him; says: "You can't run it all yourself."

Lesson 5:

"To grow bigger, you must develop people and systems to help you run the show"

Photos: Anthony Lane



THOMPSON IS ALWAYS AVAILABLE for shirt-sleeve conferences when his advice is needed—as in the planning session above.

"Up to now," Thompson points out, "homebuilding has generally been a one-man business. But today the builder who tries to run it all by himself stays small.

"There is only one kind of builder who can grow big and stay big: the builder who reaches out for new blood, trains his men properly, gives them experience, and then moves them into positions of leadership and authority."

Thompson practices what he preaches about people: each of his department heads, shown in the chart above, has full authority in his department. Once a week, Thompson meets with his staff, talks over any major problems. (Long has a similar staff—see *H&H*, Feb '57, p 124—but probably makes more day-to-day decisions than Thompson does.)

And Thompson practices what he preaches about systems (see facing page): all of his executives and superintendents have two-way radio in their offices and/or trucks and cars, so no time is lost in solving everyday problems. Records of construction progress are kept on simple graphic charts; clerical records are kept by business machines.

But delegating authority to his staff (and particularly to his vice-president and right-hand man Denny Thompson) has not left Thompson idle. Like John Long, he takes an active part in every phase of the business. No matter how detailed a question you ask him, Thompson can toss back the answer.



Business machines speed clerical work

Machines like this in Thompson's central office handle 600 payroll checks each week (each credited to a specific account), handle all bookkeeping and cost accounting.



Simple records keep track of construction

Colored symbols on plot plan show, for each house, whether foundation is in, framing is up, drywall is up, building is complete. Chart is used for daily check on schedule.



Two-way radio allows split-second communication between office and field

Above, Thompson's construction superintendent (left) radios a supervisor (right) that materials needed to break a building bottleneck are on their way. Thompson first saw two-

way radio at work at Long's site, promptly spent \$10,000 installing his own 15-unit radio system, is completely sold on it. Says Thompson, "it paid for itself the first year."

Thompson sums up:

"There is plenty of opportunity ahead for the man who wants to be more than 'just another builder' "

"As I said before, you can't even begin to grow until you have real faith in your ability to grow. But once you have faith that you can do it, your chances to increase your business are very good—wherever you build.

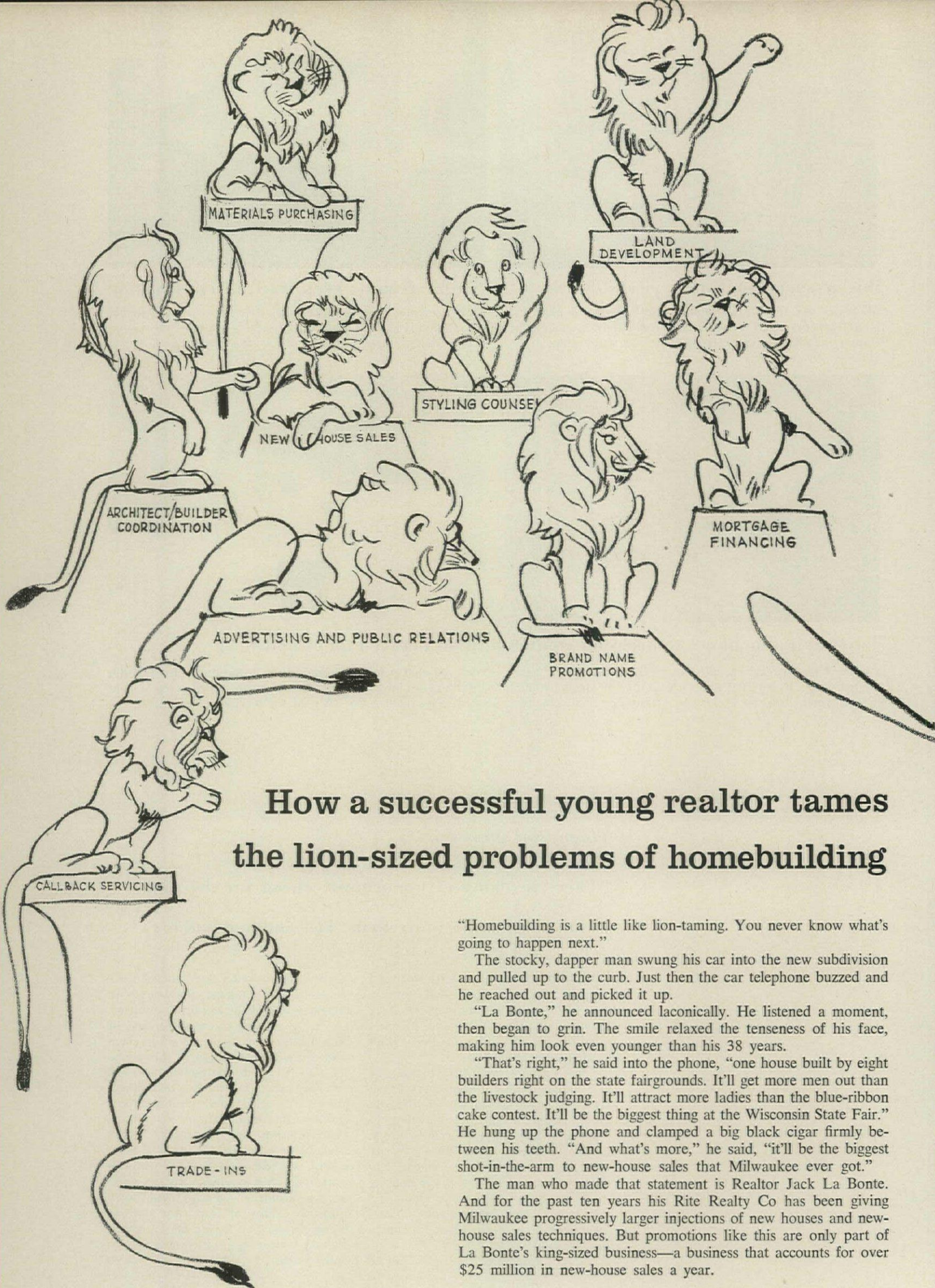
"*The reason is simple:* the market for new homes around almost every urban center is growing and will continue to grow. Many people are crowding in from rural areas to work in these urban centers, and they need houses. Many other people, now living in the city itself, want to move into better housing than they have now.

"*We need many more quality houses, at a price people can afford, to satisfy this market.*

"To get enough of the right kind of

housing, the industry needs new blood. We need more college graduates with imagination to help with our problems.

"To get enough of the right kind of housing, the industry needs more men who are not 'just builders.' Men who are either experts themselves—or will hire men who are experts—in all these phases of housing: land purchasing and development, legal matters and codes, merchandising and advertising, construction (including the newest technology and techniques). Men who can work with realtors and mortgage bankers, government agencies and town councils. Above all, men who can see the importance of the big market ahead and are able to gear themselves to its opportunity. /END



How a successful young realtor tames the lion-sized problems of homebuilding

"Homebuilding is a little like lion-taming. You never know what's going to happen next."

The stocky, dapper man swung his car into the new subdivision and pulled up to the curb. Just then the car telephone buzzed and he reached out and picked it up.

"La Bonte," he announced laconically. He listened a moment, then began to grin. The smile relaxed the tenseness of his face, making him look even younger than his 38 years.

"That's right," he said into the phone, "one house built by eight builders right on the state fairgrounds. It'll get more men out than the livestock judging. It'll attract more ladies than the blue-ribbon cake contest. It'll be the biggest thing at the Wisconsin State Fair." He hung up the phone and clamped a big black cigar firmly between his teeth. "And what's more," he said, "it'll be the biggest shot-in-the-arm to new-house sales that Milwaukee ever got."

The man who made that statement is Realtor Jack La Bonte. And for the past ten years his Rite Realty Co has been giving Milwaukee progressively larger injections of new houses and new-house sales techniques. But promotions like this are only part of La Bonte's king-sized business—a business that accounts for over \$25 million in new-house sales a year.

By Kathryn Morgan-Ryan

La Bonte takes on a lot of jobs in his role as a top realtor

He's a land buyer, a land developer, and a land seller. He's the sole sales agent for eight builders. He's the liaison between builders and manufacturers and between builders and architects. And he specifies most of the brand-name products and construction materials that his builders use in their houses.

In-between times, La Bonte works hard at creating goodwill among buyers—even going so far as to provide a new paint job or a landscaped lawn free of charge. Does this pay off? Says La Bonte: "Most of our business is in referrals. One satisfied buyer tells a house-hunting friend about us and we've got another sale."

La Bonte wasn't always the success he is today

When he got out of the Navy in 1946 his future looked pretty bleak. He went to work as a machinist in a local factory but didn't like it: "I felt tired all the time." In 1949 he took an aptitude test and found his top abilities lay in selling. So that is what he has been doing ever since.

Today La Bonte bears little resemblance to the "tired" man he says he was ten years ago. "Jack's more like a whirling dervish than anything else," says his close friend and business associate, August Urbanek. With seemingly inexhaustible energy, La Bonte bounds from an intricate financing problem to a sympathetic discussion with a buyer to the opening of a builder's model. He is an emotional, warm-hearted man with the ability to listen as well as speak.

"He gives you his undivided attention," says one Milwaukee businessman, "and even when you know he's going to decide against you, he sits politely and hears you out. I don't particularly like him and I'm the biggest minority of one in Milwaukee."

Like La Bonte, his key men had no previous experience in housing. Advertising Manager Gil Girdauskas was a TV producer at a Milwaukee station before he teamed up with La Bonte. New-Homes Sales Manager Dick Shelton is a former sports writer. Existing-Homes Sales Manager E.J. Worachek owned a grocery store.

Land is a key factor in his success as a realtor

His Rite Realty Co is one of the biggest buyers, developers, and sellers of land in the Milwaukee area.

A few years ago Rite Realty got first option to buy land in the suburb of Greendale—a former government greenbelt community. Of about 2,500 undeveloped acres there, La Bonte's syndicate has so far bought, developed

and sold over 600 acres. Greendale has four new subdivisions—Edgerton Highlands, Canterbury Heights, Sherwood Heights, and Lake Highlands. A fifth—Overlook Farms, a 175-acre development of luxury-type houses—is currently in the making. And La Bonte's organization is also responsible for over 200 retirement apartments—the first such units in Wisconsin.

La Bonte is also hard at work developing and selling land in his big, new 300-acre Menomonee River Hills subdivision, 8 miles from downtown Milwaukee; and he has already bought up 814 acres of farmland (holds options on 850 more) for projects still three-to-four years off.

"It takes capital, imagination and aggressiveness to do the kind of land development job that Jack does," says one of his builders, Lyman Murray. "Most builders today can't afford to tie up working capital in land deals. That's the stage where Rite Realty really begins to attract a builder."

La Bonte himself says, "Lots of relatively small builders have gone out of business because they could not compete with tract builders in buying and developing land. When a realtor becomes a land developer, he is in a position to solve the builder's basic problem."

La Bonte usually sells improved lots singly—not in parcels

And he sells these improved lots only to his own builder clients and to the homebuyers who take their models.

In a new subdivision, each of his eight builders buys at least one lot (average size 75x150; average cost—\$4,100) and puts up a model. For each lot, they pay \$250 down, \$1,000 out of the first draw on their construction loans, and the balance within one year or on resale of the property.

Homebuyers also purchase lots directly from Rite. But these sales are contingent on the buyer and builder signing the construction contract within three days. If the buyer for any reason decides not to sign, he forfeits the lot. This is Rite's way of protecting builder clients.

He works hard at keeping up good relations with his builders

"You cannot help a builder sell houses over the telephone," he says. "You have to see him as often as possible. That way, when snags develop, you're on hand to give the help you're supposed to give."

Under Wisconsin law, no one is allowed to sell a house without a broker's license. But La Bonte's builders don't have to get licenses because they leave the selling to him. He charges builders a 4½% sales commission, which does not include what they pay for joint advertising (see below).



Emil Weiss

continued



BEFORE houses go up, La Bonte grades sites; puts in sewers, curbs, gutters. This is part of his Edgerton Highlands subdivision in Greendale.



AFTER houses are up, La Bonte stages miniature parade of homes, at which visitors see variety of models by his eight builder clients.

Here is some of the help La Bonte gives his builders:

1. *He schedules monthly group meetings with the builders:* "Nothing is allowed to interfere with these meetings. This kind of group exchange is important to everybody, alerts each builder to what the others are working on, helps iron out specific problems."

2. *He keeps tabs on what other builders around the country are doing,* often suggests borrowable ideas to his group of clients: "John Long of Phoenix is one of our great sources of inspiration." (For the story of a Midwestern builder who also borrows ideas from Long, see p 104).

3. *He works closely with his builders on house styles and plans:* "Milwaukee is a little afraid of the word 'contemporary' so we are still building the same kind of good, solid house we always built but we are beginning to experi-

ment more with exterior materials. We're using more wood, more glass."

4. *He gets his builders to include lots of luxury touches:* "Milwaukee buyers may be stubborn about house style, but I'm stubborn about what goes inside. It costs my builders no more to include luxury touches like ceramic tile, oak trim, slate entrance floors, built-ins, sliding louvered closet doors because I'm showing them how to save money on other items. For example, some of them used to deal with suppliers whose prices were much too high."

5. *He sees to it that builders change their models often:* "I advise each builder to have at least four models open all the time and to change those models every three months. That way, we can provide the buying public with something constantly new and we give the builders an excellent opportunity to test certain features in each model."

6. *He avoids streets of look-alike*

houses: "Siamese-twin houses are just not allowed. Each of my eight builders builds in each new subdivision we open. Their styles, ideas, and methods are different. Buyers like that, and we sell the word 'diversification'."

But La Bonte makes one concession to unity. He insists on one roof color—white: "A white roof gives a house a larger, softer look and lets you use a wider range of colors and materials on the rest of the house."

7. *He helps with joint advertising.* Ad Manager Girdauskas usually runs fullpage newspaper ads showing one model by each Rite builder. He says: "Joint advertising is one heck of a good way for a builder to get the kind of local attention that would cost money if he tried to do it alone. Each of our builders works with me on his copy and although I do the final work, he must approve the ad."

Each builder pays Rite \$500 a month

Metropolitan Photographers



WITH HIS KEY MEN, La Bonte (left) discusses ad layout. Others (left to right) are E.J. Worachek, existing-homes sales manager; Dick Shelton, new-homes sales manager; Gil Girdauskas, ad manager.

Lawrence—Phillips



WITH NAHB PRESIDENT Nels Severin in 1958, La Bonte receives Neighborhood Development Merit Award at Chicago Home Builders' show. NAHB judges cited four of his Greendale subdivisions.



ISLAND CUL-DE-SAC in one of La Bonte's Greendale developments is street-layout idea he picked up from subdivisions in other cities. To find new ideas for his Milwaukee market, he makes frequent out-of-town trips, talks with builders, architects, and other realtors.

toward joint advertising, gets a \$75 refund for every house sold from the ads.

"We encourage builders to work with architects"

"In Milwaukee builders and architects never did speak the same language," La Bonte says. "I thought it was about time somebody did something about that. So I went to some of the bright young architects here and made a proposal that we all sit down together. They told me the builders didn't want their help, and I told them the builders claimed the architects were *above* merchant-built houses. That did it. Today each of my builders is working with an architect. There are still problems, but at least we're all beginning to understand each other."

La Bonte insists that salesmen know all about the houses they sell

Says Sales Manager Shelton: "We expect our salesmen to be as familiar with the model as the builder is. Our builders don't have time to answer a salesman's questions after the house is up. From the moment the model is completed, it's the salesman's baby." But even before that, the salesman must visit the house once a week while it is under construction.

"That way, he sees everything that's going on," says Shelton. "And what he doesn't understand, he's supposed to ask about at the time."

Each builder works out a sales pitch with the salesman assigned to his model. Builder Lyman Murray says, "We like our salesmen to stress the point that buyers can have a house with the changes they want."

New Builders Fred Novak and Don Forbes want their salesmen to make a point of "wholesomeness." Says Novak: "We build colonial, and we expect the salesmen to know about features like

crossbuck doors, gable roof, and divided-light windows."

"There is nothing our salesmen shouldn't know," says Shelton. "We expect them to know which lots are available in the subdivision, what contracts are being used. And above all, they must get that feeling a good salesman has when he knows it's time to close the deal."

Some salesmen are even taking night school courses to learn how to improve their sales techniques and the all-important first impression they make on buyers.

Salesmen also hear talks by guest experts at Rite sales meetings. Some subjects: financing, law, title insurance, product design and development.

"We stimulate competition among our sales people"

"But," says Shelton, "top salesmen should compete with each other—not with the whole group. Some salesmen take longer to train than others. It's wrong to throw them into the competition with experienced men."

Top salesmen (\$1 million or more in sales in a year) belong to an exclusive club called "The Rite Realty Hall of Fame." Members have their names inscribed on the "Hall of Fame" plaque in the office and get a gold watch.

Shelton says, "Some of our best salesmen are women. They seem to combine a woman's natural interest in the home with an astute insight into intricate financing and construction problems."

Another La Bonte success formula: sell the products, not just the house

"Any merchandise-minded manufacturer (and why else is he in the business?) must surely see that his future lies in using the builder's model as the

one sure place to sell his products," says La Bonte.

"There, potential buyers see the products as they are used, not as isolated bits of merchandise in 20 different dealers' shops. I'm only surprised that everybody in the industry hasn't realized how important a showcase the builder's model is. The way we sell kitchen equipment in the house is the way the carpet people should be selling carpets and the furniture people should be selling furniture—and even the ash tray people should be selling ash trays."

Here is what he does to get help from manufacturers:

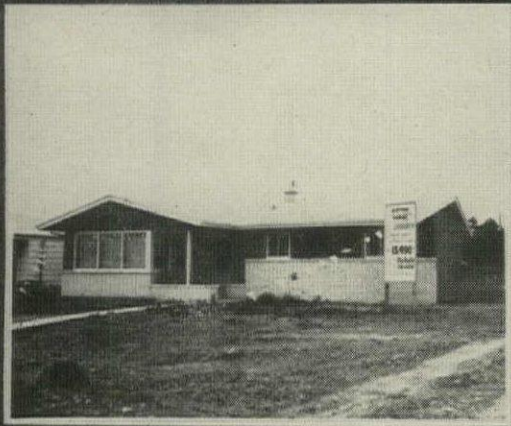
1. *He sells them with facts and figures:* "Point out to the manufacturer the number of models your builders have; point out the number of expected sales on each model; point out that each sale will undoubtedly duplicate the products shown in the model. These are facts and figures no manufacturer can afford to ignore."

2. *He makes brand names part of every model house promotion:* "Ads, signs, and billboards carry the major brand names shown in the house. Quality products that are nationally advertised will never be ignored by a buyer. They make the difference between a house that's sold and a house that's forgotten."

3. *He interests manufacturers by asking their advice:* "Never forget that manufacturers—and utilities, too—are some of the best sources of advice and help.

"For instance: in our next subdivision we hope to use underground wiring (it will add about \$250 to the cost of each house) and electric heat. But we would not even be thinking of these things if we hadn't asked the utility people for their advice. Because we did,

continued



Spacious Ranch. Architecturally planned 23' liv rm, family rm, 3 bdrms, 1 1/2 baths. \$15,490. Eldr: Steve Urbanek.



Quality Tri-Level. Liv rm w/frpl, 3 bdrms, 2 baths, sep din rm, basement rec rm. \$15,900. Eldr: Wm Kelpa & Sons



Ranch homes. L-shaped liv-din rm, 3 bdrms, pchr rm, big family rm, attached garage. \$14,990. Eldr: Murray Constr. Co.



Distinctive Colonial--8 rms, 1 1/2 baths, hot water heat, oak floors, built-ins. \$14,990. Eldr: Mid-Towne Builders.

*A page from our
Rita Realty Salesbook*



Architect-designed Ranch. Lge liv rm, 3 bdrms, compart. bath, ceramic and oak trim. \$14,490. Eldr: Pechner Construct. Co.



3-bdrm Contemporary. Built-in range, oven; oak trim, fire and cabinets; colored bath fixtures. \$12,890. Eldr: Wm A Johnson



Transitional house. Split-rock exterior with wood trim, garage, lux bath, lovely kit. \$12,570. Eldr: Steel Homes

they are coming in on our promotions and giving us a lot of good ideas in the bargain.

"Here is another example: promotion of an all-gas house wasn't getting results. So the gas-appliance people suggested using gas lanterns at the corners of subdivision streets. People flocked to buy all-gas houses."

La Bonte also keeps tabs on new-product development

"Visiting the manufacturer on his home ground—and going right into his labs—is a must with me," he says. "There I see ideas that can't be used today but will certainly be used tomorrow. My idea is simply to use them first in Milwaukee."

"Change is the most constant thing in life today. So we like to get as many advanced products as possible into our houses."

One example: a prototype kitchen of the future—given by a kitchen equipment manufacturer—in a new model to open soon.

La Bonte goes all-out to build goodwill with homebuyers

"The house is the biggest purchase a buyer ever makes," he thinks. "We also try to give him the feeling that his is the most special transaction we've ever made."

Rite Realty's Mortgage Financing Department has a lot to do with creating this feeling in buyers. It analyzes each contract to purchase, then determine what kind of financing will be best for each loan. Salesmen go over the details with buyers and answer all questions that come up.

"We don't want them to feel there's anything they haven't been told," says Sales Manager Shelton. "We even explain how much a mover will probably charge them and what their closing costs will be. We find housewives, particularly, so well-informed that they have already figured out the obvious costs, but they don't always know about things like closing costs." Shelton has also helped a few potential buyers work out their monthly budgets to accommodate the bigger mortgage payments they'll be making.

He builds goodwill by taking buyers' old houses in trade

"And, of course, this also speeds up our sales of new houses," La Bonte says.

Explains Existing-Home Sales Manager E. J. Worachek: "We give new-house buyers 90 days to list the old house for the maximum amount of money they expect. If they haven't sold it, we often buy it at a mutually-agreed upon price, which frees them of that headache and gets them into the new house as quickly as possible."

La Bonte builds more goodwill by donating recreation areas

He provides a parcel of land in each of his subdivisions for a park, a club, or a playground. His homebuyers form home associations, hold monthly meetings, collect dues, and develop the land package into the kind of community recreation area they agree on. In one new La Bonte subdivision, buyers are divided on whether to have a wooded park or a community club with a swimming pool. Says La Bonte with a grin: "I wouldn't like to be the guy who has to cast the deciding vote."

La Bonte also makes sure buyers know how land in each subdivision will be used: "We post signs showing that this piece of land will be used for a park, this for apartment houses, this for a shopping center, and so forth. That way, nobody can complain that he didn't know his lot was just across from a school or a group of apartments."

And he also builds goodwill with quick service on callbacks

"Buyers call us if there's a problem about the new house, and we get the builder over there right away," says La Bonte. "One disgruntled buyer can wreck a reputation you're trying to establish."

Rite Realty, La Bonte adds, "is the public face of our eight builder clients. We wouldn't be doing our job for our clients if we didn't work hard to make sure their buyers are satisfied. No detail is unimportant. If a drawer sticks we want to get it fixed, and fixed fast."

"To stir up interest in our houses, we put on spectacular promotions"

"Our biggest promotion to date is a Wisconsin State Fair house," says La Bonte.

His eight builder clients are building the house cooperatively—"a feat in itself," he remarks. Each builder will have a chance to include one or more of his tested best-selling ideas. To make room for the house, fair officials will tear down a little theatre just inside the fairground gate. And to give more people a chance to see it, they will run the fair for nine days instead of the usual seven.

Says La Bonte: "About 800,000 people will visit the house, and I figure at least one-third of them will go home feeling vaguely dissatisfied with their old houses. That's the moment they get bitten by the new-house bug. That's the moment selling begins."

"We also get people interested by giving away a house a year"

"Our giveaway house is first prize in a contest," La Bonte says. "People must

finish the line 'I Should Buy A New House—First . . .' in 15 words or less."

This year's winner—a local school-teacher—nearly failed to show up to claim his house. He was notified that he was one of three prize winners, but no mention of the prize was made in his letter. The teacher's wife decided he had won "a couple of buckets of paint," and told him, "Rite Realty will send them to you." When the teacher arrived, the TV cameras were waiting, and so was La Bonte—with the key to the house. "I never saw a man so surprised in my life," recalls La Bonte with a grin.

A sales symbol is created for each La Bonte subdivision

Examples:

At Edgerton Highlands a Scotch drummer in kilts stresses quality and economy in lower-priced houses.

At Lake Highlands an armored knight holds aloft a battle pennant with the words, "Secure your future in Lake Highlands."

At Sherwood Heights an archer aims at a sign that reveals, "Set your sights on good living."

Symbol for La Bonte's giant Menomonee River Hills development will be a Thunderbird. "Other Indian signs or symbols could be boring," says Ad Manager Girdeuskas. "We want to make a point of prestige. The Thunderbird car is a prestige symbol; we hope a Menomonee house will be, too."

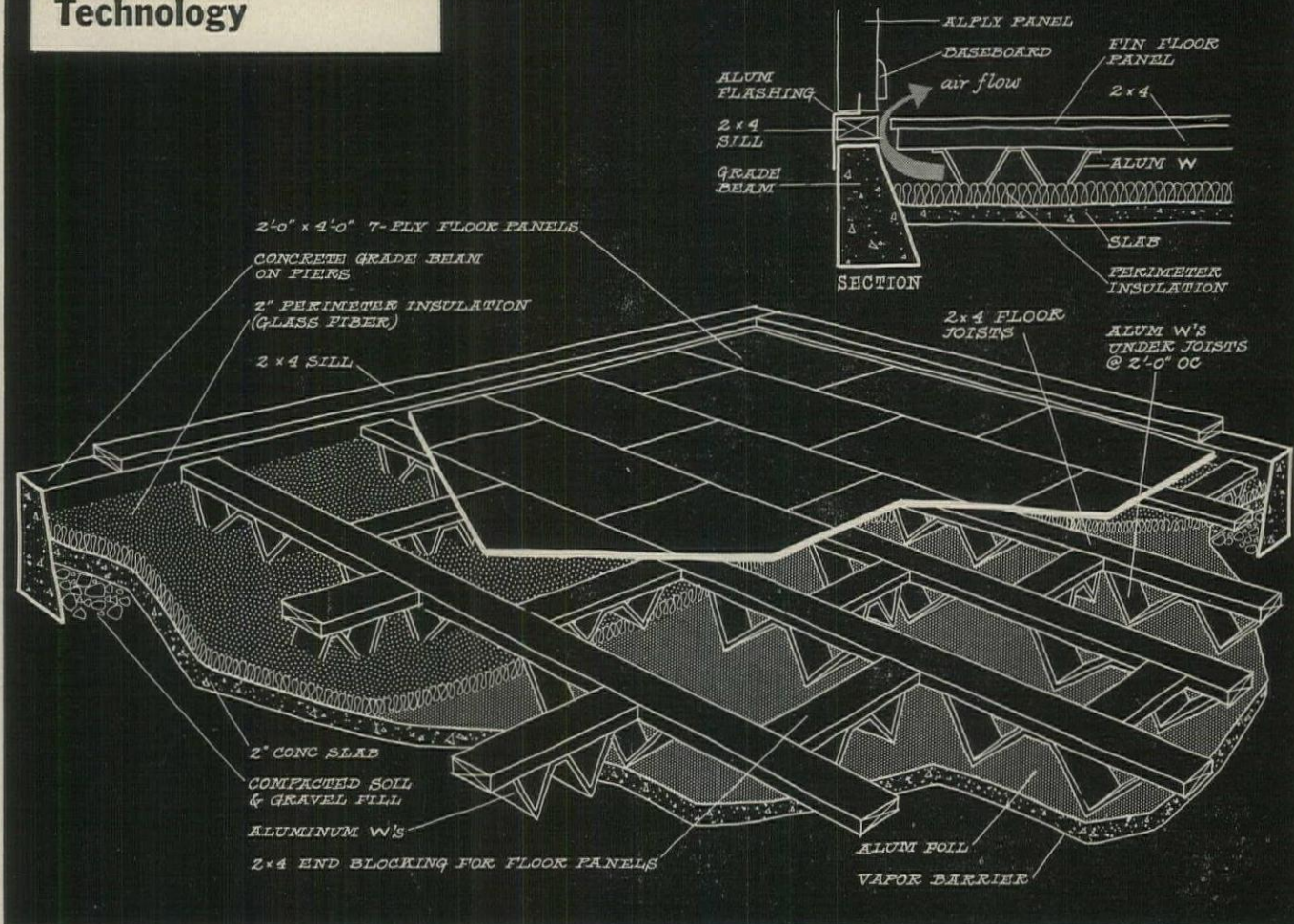
"Home of the Month" promotions capitalize on architect designs

Every month one of La Bonte's builders teams with an architect to produce the "Home of the Month." The models are scattered through La Bonte's subdivisions, are mostly in a moderate price range.

Says Architect Howard Lorenz, who recently designed a "Home of the Month" for Builders Murray and Goodman: "I had never done smaller homes before, and it wasn't an easy assignment—but I was interested when Mr La Bonte and the builders came to me, and I still am. I'm doing more work with them now."

Says Builder Goodman: "We builders often take the easiest course—we build the way we know. And yet we'd like to do something a little more creative. This is a step in the right direction."

Says Realtor La Bonte: "This program can start making Milwaukeeans more cognizant of good design features. If so, everybody is ahead—the architect, the builder, the manufacturer, the realtor, and the guy we're all aiming to please—the homebuyer." /END



NEW FLOOR SYSTEM has 2x4 floor joists, laid flat and resting on aluminum Ws, which support finished floor above slab. Flooring is prefinished, seven-ply, 2'x4' sheets with top ply of oak parquet. Since

there are no interior load-bearing partitions and joists spread out loads, concrete slab can be only 2" thick. Grade beam supports exterior wall, is independent of slab. Perimeter insulation lies flat on top of slab.

This plenum floor system saves \$300 a house

COST COMPARISON: PLENUM FLOOR SYSTEM VS REGULAR SLAB			
IN PLACE COSTS	PLENUM-FLOOR SYSTEM W/ GRADE-BEAM & PIER 1000 # HOUSE	REGULAR SLAB W/ GRADE BEAM & PIER 1000 # HOUSE	
GRADE BEAM W/ PIER, REINFORCING, INCLUDING FRAMEWORK, SILL	270	270	
ROUGH-IN PLUMBING & HEATING DUCTS	50	300	SIMPLE WATER & WASTE CONNECTION ONLY NO DUCTS NEEDED
ADD & TAMP FILL, COURSE GRAVEL BASE	45	80	LESS GRAVEL NEEDED
VAPOR BARRIER & PERIMETER INSULATION	75	75	
REGISTERS & REGISTER BOX INSUL	NOT NEEDED	35	
CONCRETE SLAB	140	290	ONLY SIMPLE 2" SLAB NEEDED 4" SLAB W/ FINISH
2x4 FLOOR JOISTS W/ ALUM Ws, FOLL OVERSLAB	260	NOT NEEDED	
FINISH FLOORING	540	490	7-PLY W/OAK PARQUET 3/8" LAM OAK FLOOR
PLUMBING LABOR	60	240	USING PREFAB PLUMBING TRIM CONVENTIONAL PLUMBING ON SITE
TOTAL	\$1440	\$1740	

COST BREAKDOWN of ordinary slab and new plenum-floor system compares two systems. Big savings are in reducing plumbing labor by using prefabricated plumbing, reducing backfill, eliminating ducts.

The table at the left spells out this cost saving, compares the new experimental floor system with an ordinary slab floor.

And lower cost is not the only advantage of the system: like a floor built above a heated crawl space, the whole floor surface is warm and resilient.

The key to both the savings and the comfort: aluminum Ws that serve as miniature trusses, support floor joists above the slab and form a shallow warm-air plenum.

The new system was designed by G.J. Stout, research associate at Penn State's College of Engineering; and is getting its first trial in a 2,000 sq ft house just completed in State College, Pa.

Construction sequence differs from normal

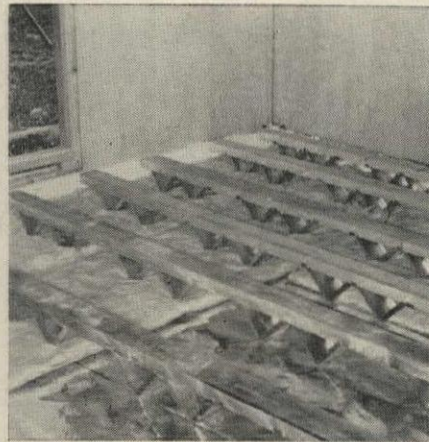
In the test house, as soon as the grade beam was poured (for a report on grade beam systems see H&H, May, p 238) the house was closed in. Then a 2" slab was poured. This thin slab is strong enough since there are no bearing walls, loads are evenly distributed by floor joists and finished flooring, and temperature cracks would not affect the floor system.

Next, aluminum foil and perimeter insulation was placed, and the floor joists (with Ws prenailed in place) were installed. Plumbing and electrical lines were run in the space between the joists and the slab. When the utilities were in, interior partitions were framed on top of the floor joists, and end blocking (short lengths of 2x4 on Ws, running between joists) were set in to support the ends of the finish-floor panels. Finished flooring was then laid, stopping about 1/2" from the walls to provide a continuous, warm-air register around the perimeter of the house. Warm air is supplied to plenum by a gas-fired downflow furnace.

Here is how the new floor system is installed



ALUMINUM Ws are nailed at 2' centers to bottom of 2x4 floor joists, to make the truss-like supporting system for finished floor. Joists and Ws simply rest on slab.

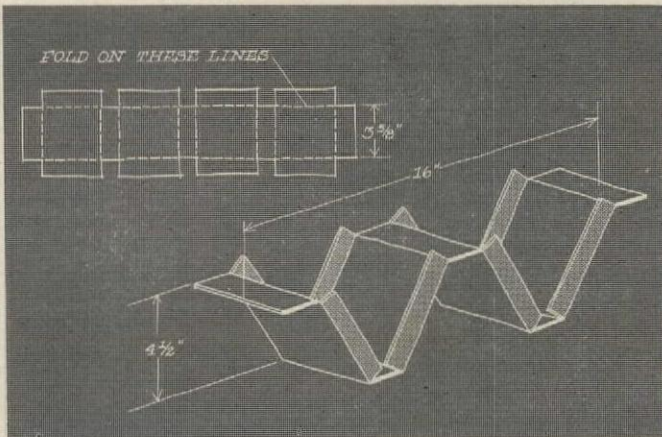


FLOOR JOISTS with Ws are placed at 2' centers. Tests may prove that foil shown on top of slab will not be needed. Perimeter insulation lies at edge of slab.

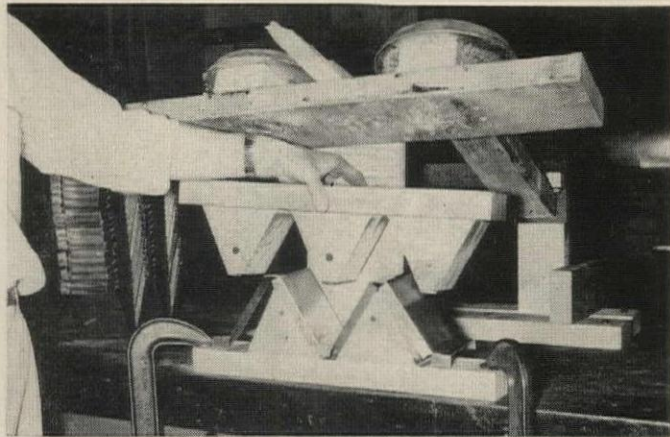


FINISHED FLOOR goes down in 2'x4' sheets. Seven-ply material (Jasper Wood Prods, Watsonstown, Pa.) doubles as subfloor. T&g sheets are nailed to joists and end blocking.

Here is how the aluminum Ws are fabricated



ALUMINUM W is fabricated from a single sheet of .040" thick aluminum. In strength tests, each aluminum W fastened to the bottom of a 2x4 floor joist supported 1500 lbs before failure by bending. Folded-up edges strengthen the W.



Ws ARE MADE in small hand brake (press) using hand-sawn wooden dies. Using this unit, one W can be turned out every 20 seconds. 400 Ws are used for each 1,000 sq ft of floor area. Material cost for 400 Ws is \$60; estimated labor cost is \$20.

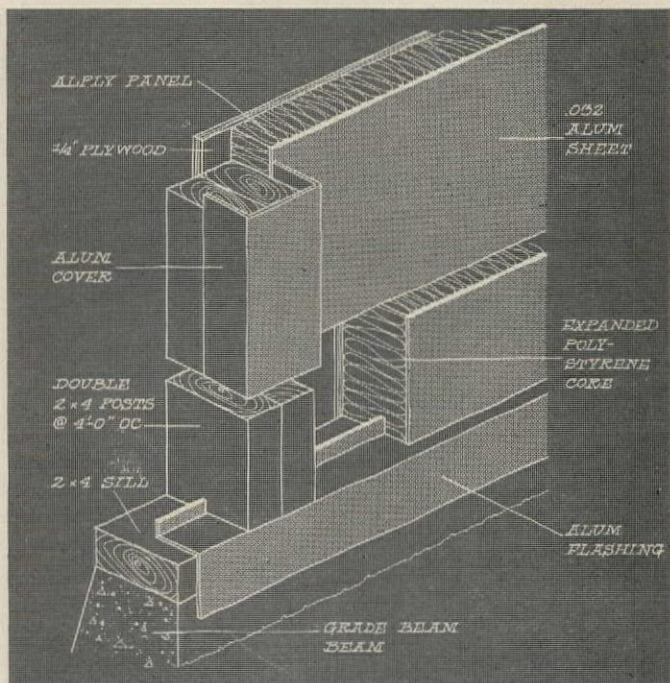
The same experimental house shows a way to install aluminum panels in cold climates

Researcher Stout used Alcoa's new aluminum sandwich panels for the exterior walls of his experimental house. And the drawing at right shows the 2x4 joining system (devised by Alcoa) used to eliminate the big bugaboo of heat transfer through panel edges.

(The original Alply panel system—shown in H&H, Feb, p 142a—was designed for tropical use, and used an aluminum t&g detail or an aluminum column at panel edges.)

The 2x4's form posts at 4' centers and the panels are non-load bearing. (However, the same panels could be used without posts, as bearing elements supporting an allowable 1500 lbs per linear ft of wall.)

To form the joint at the post, panels were rabbeted so that the foamed styrene core and the aluminum face were removed in 1 3/8" wide strip along the edge of the panel. The plywood backing then formed a continuous nailing surface around each panel. Panels were nailed through to the post and sill. U factor of the 2" thick Alply panel is .124. The U factor through the column detail is slightly higher because of the lower insulating value of Douglas fir, but it is at least as good as the U factor through the studs in ordinary frame construction.



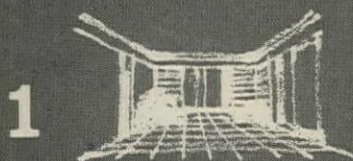
More technology on p 141



New models show **7**

design trends in a bustling market

This spring housing industry leaders from all over the country were on hand at Houston's Parade of Homes, first parade of the 1959 selling season. Also there, was HOUSE & HOME's Ed Birkner. He visited the Parade's 35 models (and other new houses), talked with Houston architects and builders, got the reactions of house hunters and out-of-town professionals. Here, he reports, are the seven most important trends in Houston's new built-for-sale houses:



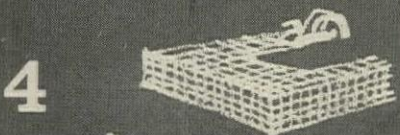
More houses are wrapped around outdoor living.....facing page



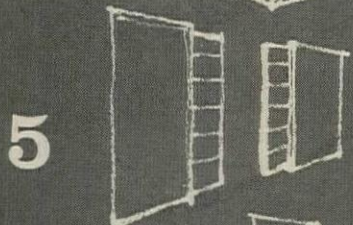
More grillwork is used on the outside.....p 124



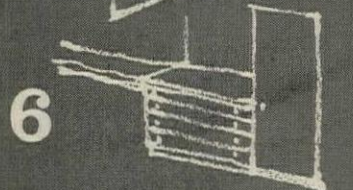
More brick is used on the inside.....p 125



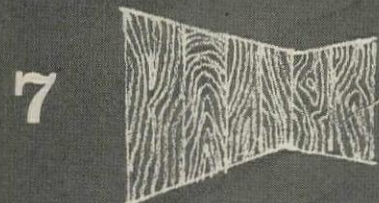
More indoor surfaces look hand worked.....p 126



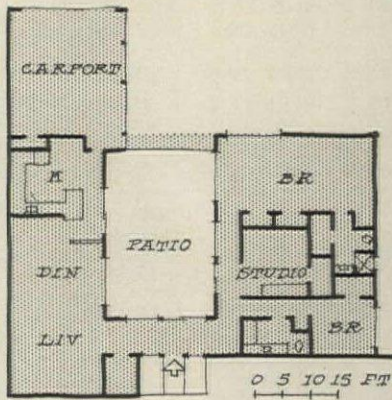
More space dividers are used in more ways.....p 127



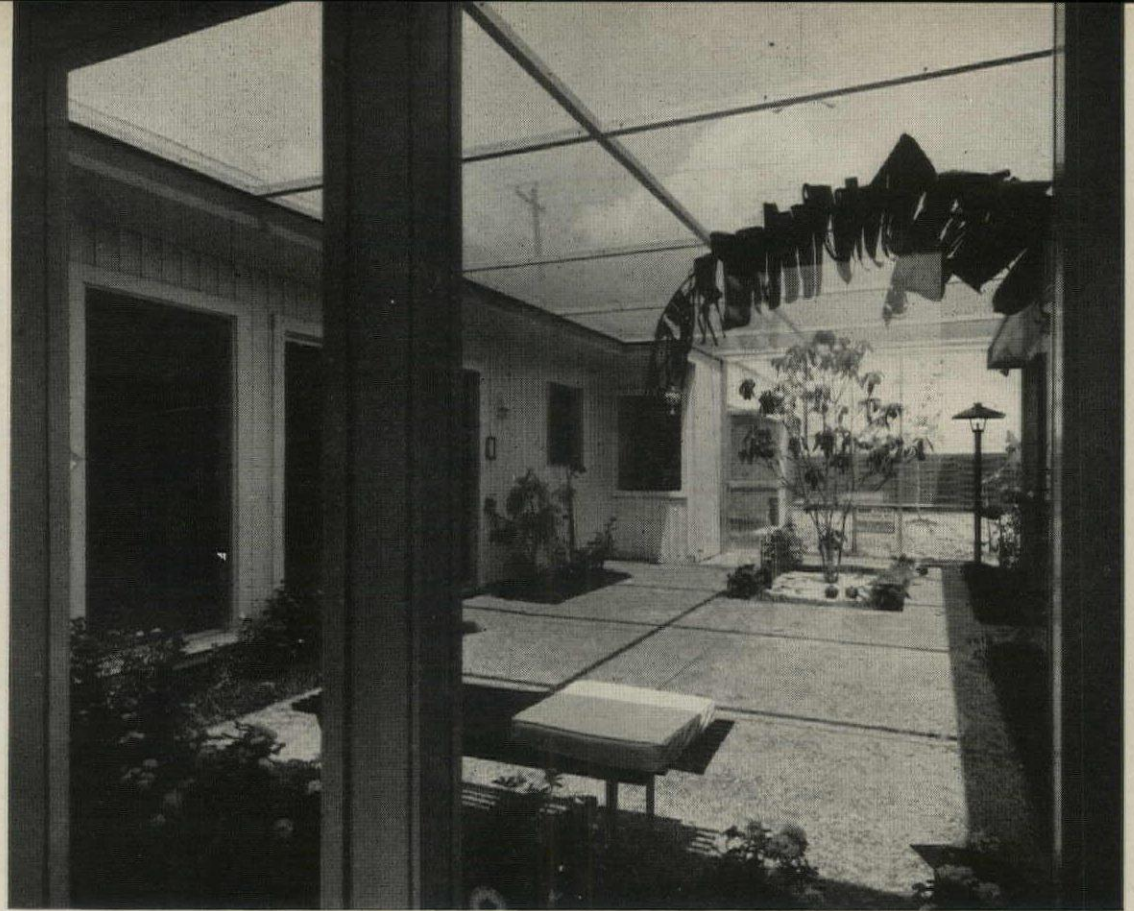
More built-in furniture is used everywhere.....p 128



More plywood paneling is used to finish walls.....p 129

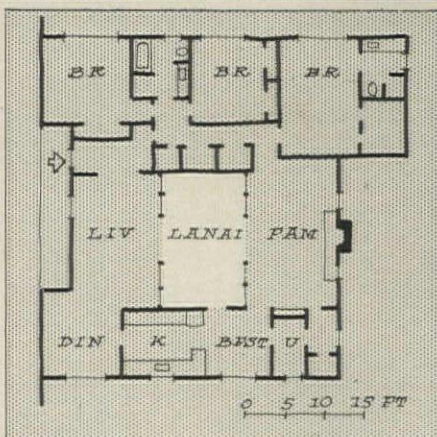


ENCLOSED ON THREE SIDES, screened terrace is reached through sliding-glass doors from kitchen, dining area, and bedroom wing. House price: \$25,000. Builder: Maggie Plumb. Architect: Jay Carroll.



Trend No. 1

More houses are wrapped around outdoor living



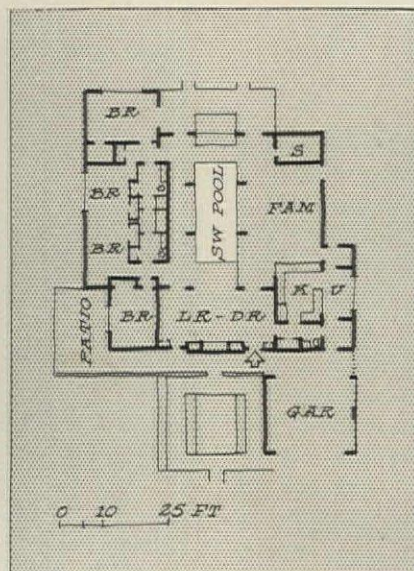
ENCLOSED ON FOUR SIDES, inner court was designed to be covered later. It opens off living room, family room, breakfast area. Price of house: \$27,000. Builders: Mascari & Sumner. Architects: Knostman & Webster.

Secluded outdoor living is the strongest trend revealed by Houston's new merchant-built homes.

Of 35 Parade models, 25 are fully or partly wrapped around outdoor living areas. Some of these areas are used for gardens, some for play yards, some for dining, and some for swimming pools. Some of them are screened. Most of them are accessible—usually through sliding-glass doors—from several rooms in the house. And, most of them are hidden from the street and neighbors.

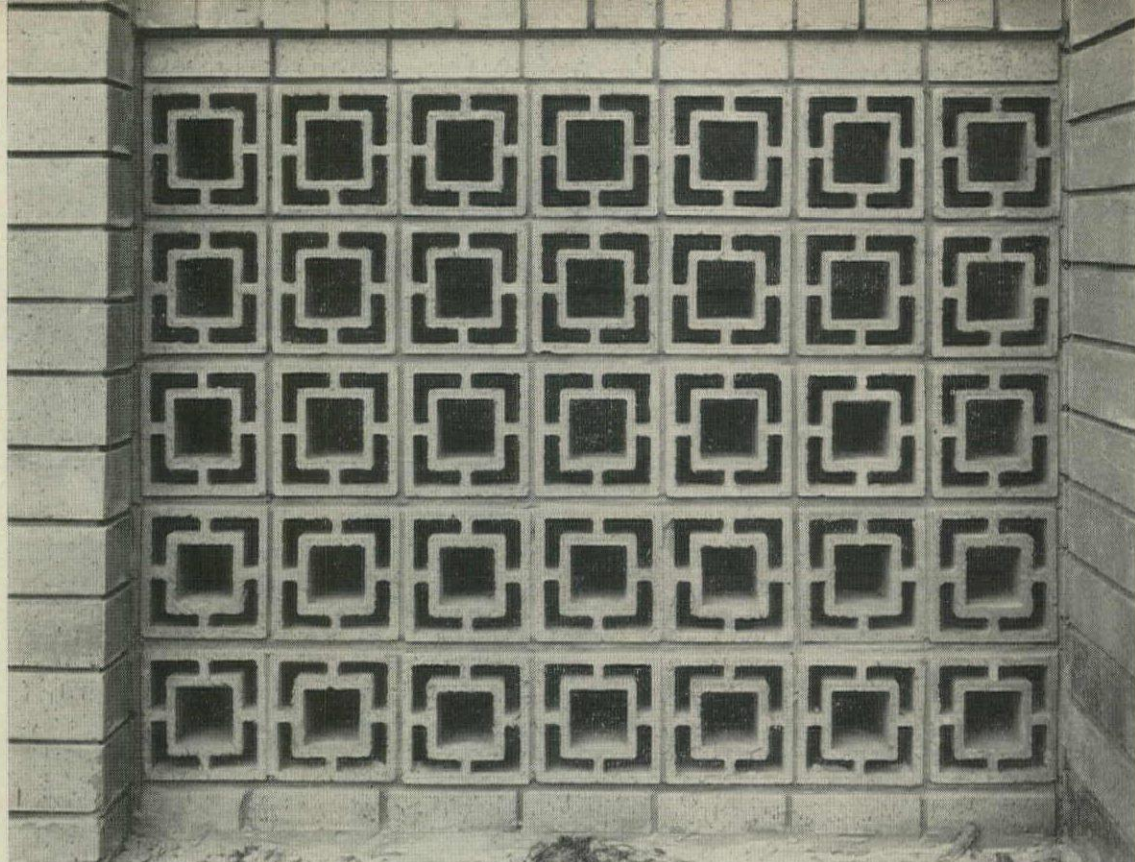
Commented one visiting out-of-town builder: "I can't think of a better way to make a house attractive on a relatively small lot than to give it plenty of outdoor privacy."

Photos: Victor M. Helm



COMPLETELY ENCLOSED, indoor swimming pool is surrounded by flagstone walkway leading to other rooms. Living room is in foreground of photo, family room at right. Pool and some other interior areas are daylighted through clerestory glass set between beams. Price of house: \$32,500. Builder: Claude E. Wooton Jr. Architect: Claude E. Wooton.

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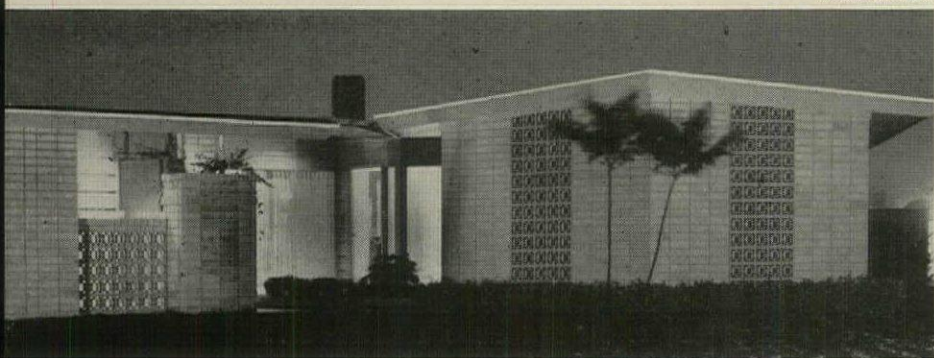


Trend No. 2

DECORATIVE GRILLE is set into wall of \$28,000 Harmony Home Builders' model (below) by Dick Coneway.

More grillwork is used on the outside

Victor M. Helm



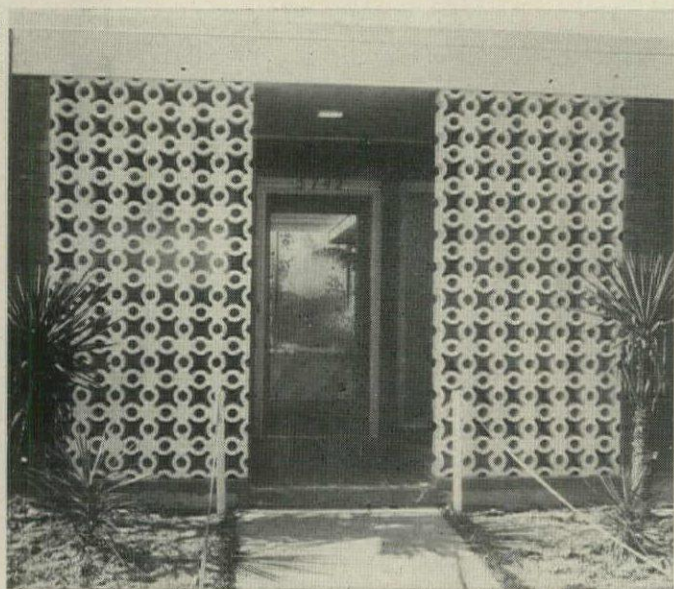
GRILLWORK FACADE creates contrasting patterns of light and shadow. House lights shine through fence at left (shown in closeup, above). Streetlight shining on wall, right, reverses filligree pattern.

Ornamental grilles of clay tile, brick, or wood are design elements on 15 of Houston's 35 Parade models.

Their two-fold purpose: to serve as screens and to add pattern and texture to front elevations. Some of their uses: as screens for carports; as screens for front entries; as decorative wall and fence panels, as porch columns, and as fretwork around front doors.

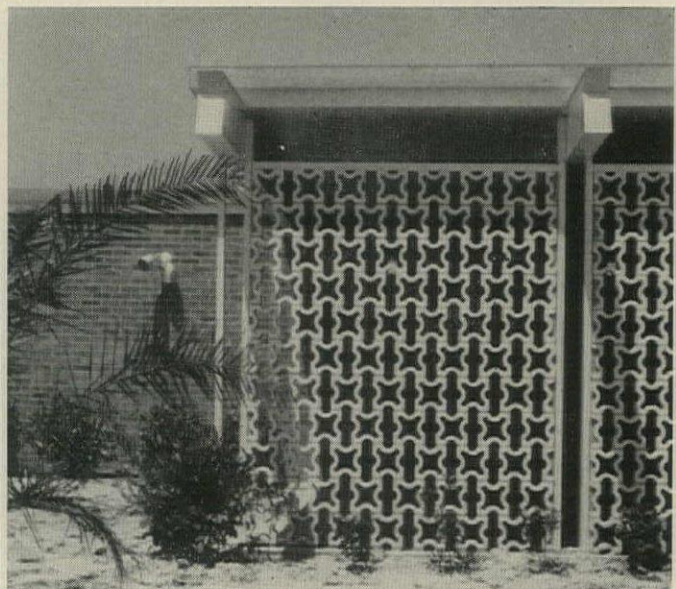
Clay screen tile, shown in the photos on this page and popularized by the work of Architect Edward Stone, is the material most often seen. It is the dominant design element on six of the seven contemporary houses on which it is used.

H&H staff

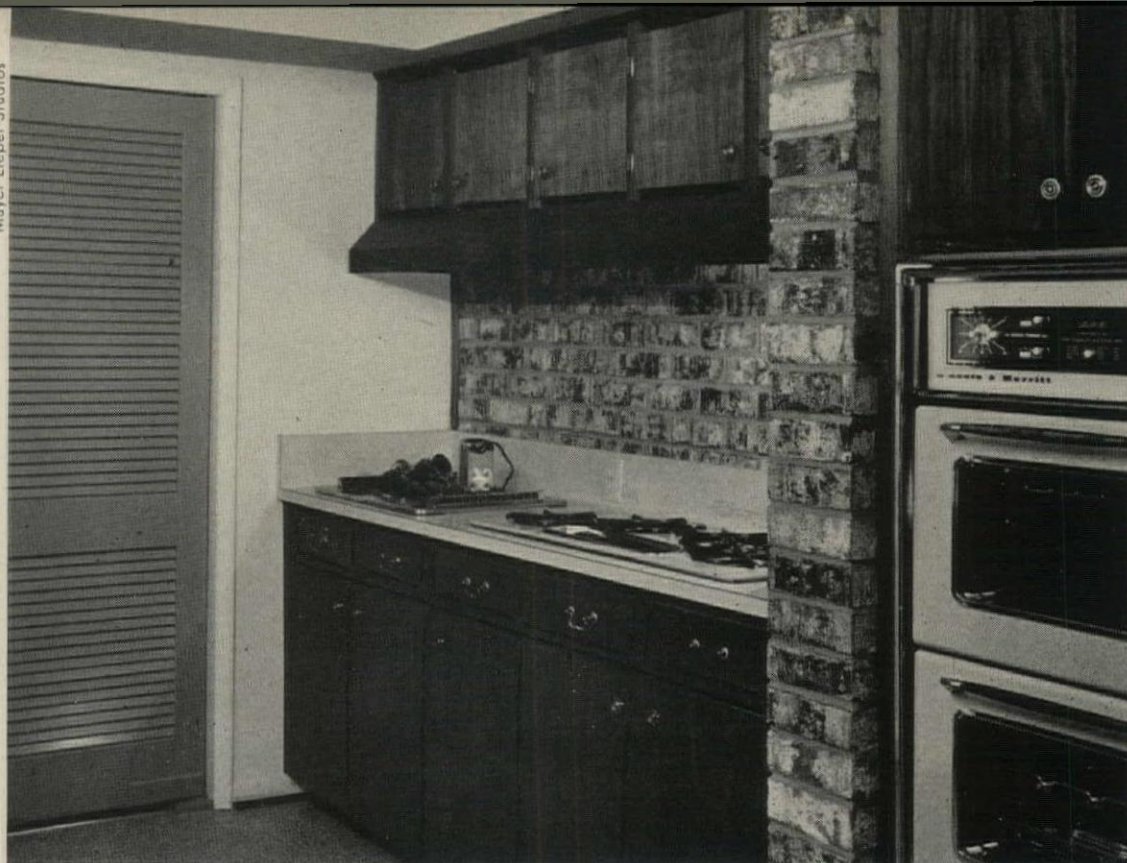


FRONT ENTRY GRILLE works as sun and rain shield on \$25,000 house designed by Architect Jay Carroll for Builder Maggie Plumb. Divisions of screen tile match every third course of brick on facade.

H&H staff



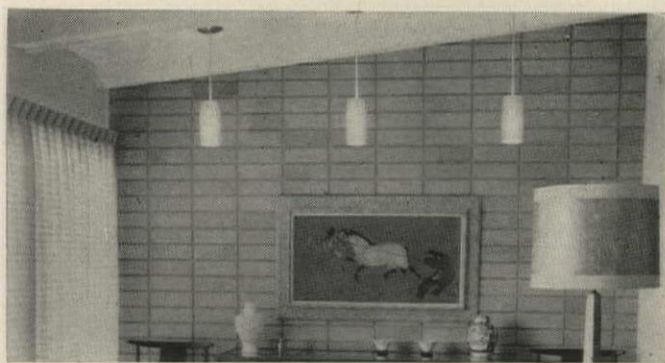
CARPORT GRILLE screens car from street. Most screen tiles like these fit 4' module when used with mortar. House is priced at \$29,500, was designed by Architects Zimmerman & Wisdom for Fleishman Bros.



BRICK IN A KITCHEN forms walls on two sides of gas range and rotisserie in \$30,000 Tilson Built house.

Trend No. 3

More brick is used on the inside



BRICK IN A LIVING ROOM, set in stack bond, looks durable but formal in \$28,000 model by Harmony Homes Builders. Brick in living room echoes pattern in entry hall of same house (photo, below).

Brick works well inside houses, say both architects and builders, because: 1) it has a rugged quality; 2) it can give a room almost any kind of feeling (formal as in the living room at left, informal as in the dining room below); 3) it requires almost no maintenance.

So brick is found in 18 of the 35 Houston Parade houses, and most often not in connection with fireplaces. It is used on floors and walls; in bedrooms, bathrooms, family rooms, and halls.

Houston builders are using second-hand brick (mostly in traditional houses) plus a wide variety of new face brick of clay or concrete in stack or running bond.



BRICK IN AN ENTRYWAY is used for two planters and as background for statue and creeping ivy. House was designed by Dick Coneway.

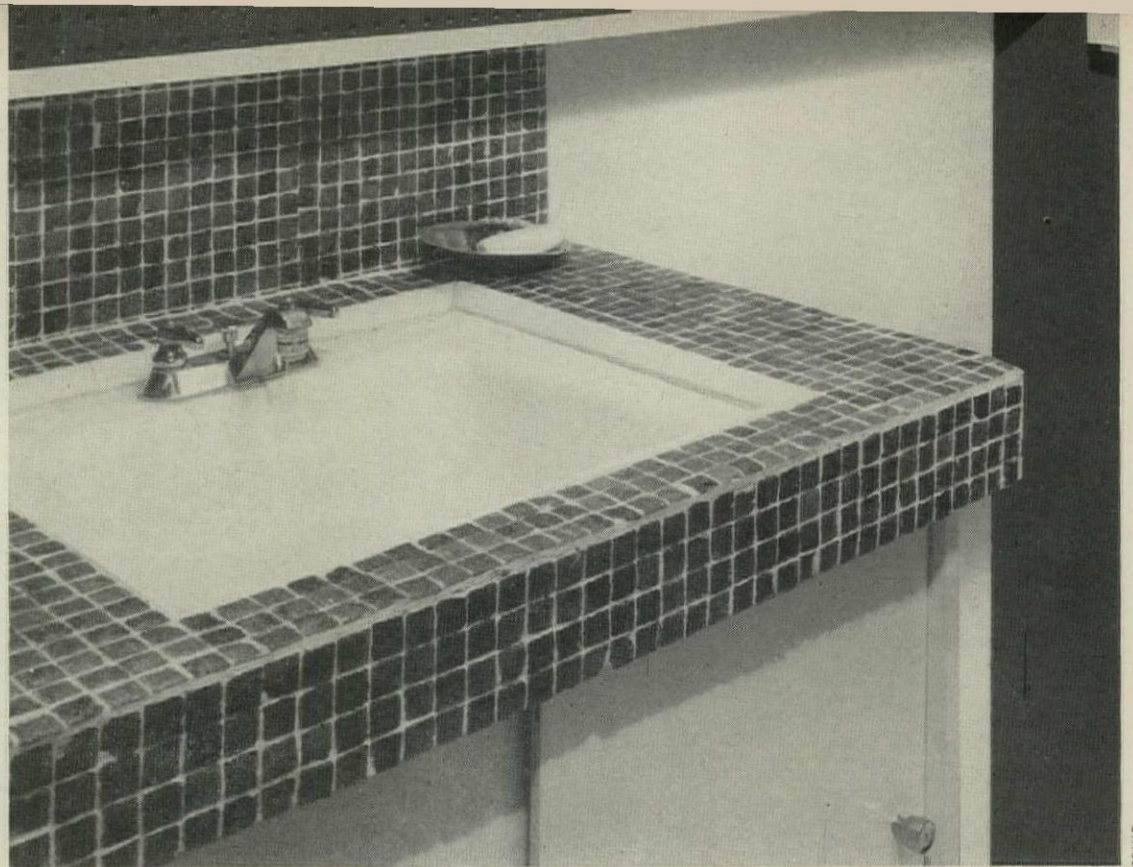
BRICK IN A DINING ROOM (right) is actually wall behind fireplace in \$28,000 house built by Donald Burkhardt and designed by Architect Roy Chustz. Woodbox and shelves (not shown) are built into wall.



Photos: Victor M. Helm

continued

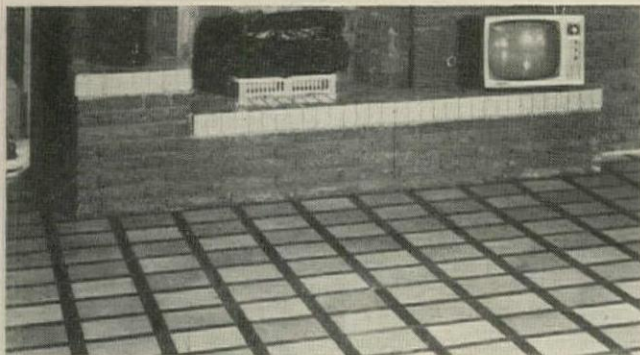
Trend No. 4



MOSAIC COUNTERTOP in bathroom is made from small glass tiles. Architect: William Norman Floyd.

Stiles

More indoor surfaces look hand worked



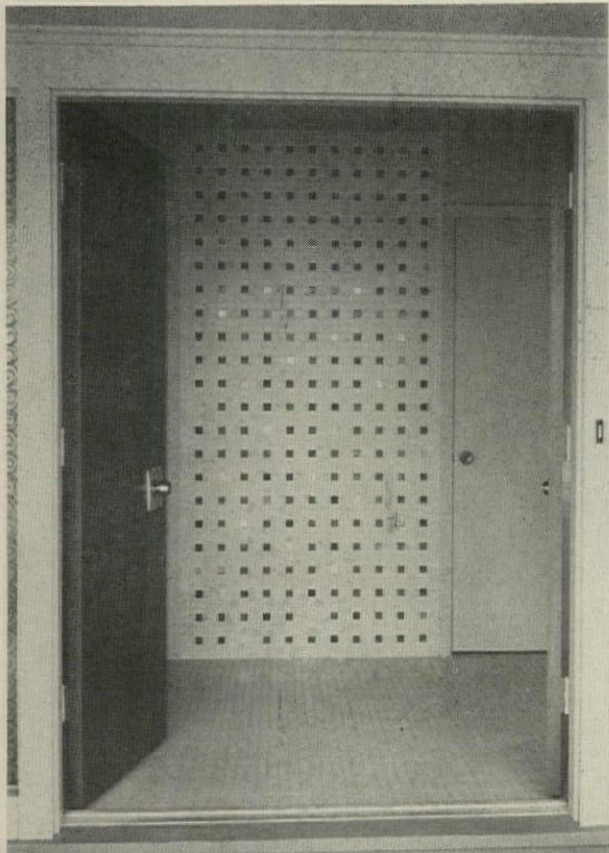
PARQUET FLOOR gets contrasting small-scale pattern from combination of maple blocks and walnut strips. This is family room of \$28,000 house designed and built by Alma Sevier Tillman.

Photos: Victor M. Helm

In every Parade model—and in many other new Houston houses—you see surfaces that look hand crafted because they have pattern, texture, and sometimes slight flaws.

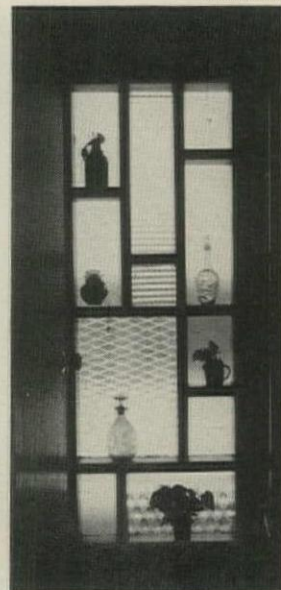
Only a few of the products that provide these surfaces are handmade. The emphasis is on natural materials like wood block for parquet floors or composite materials like small ceramic tiles for bathroom counters. But some synthetics like fibrous glass (which resembles rice paper) are also used.

Does the hand-worked look help sell houses? "Yes," says one Houston architect. "Materials that look hand worked add warmth and human scale to a house."

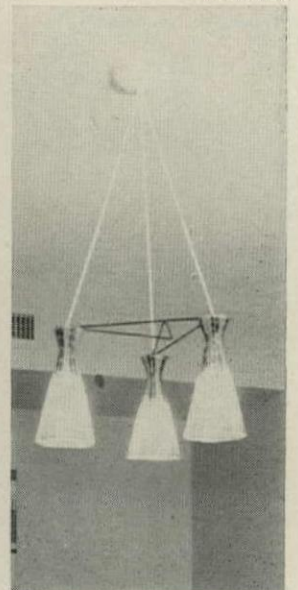


THREE EXAMPLES of hand-worked look are (left to right) metal escutcheons on front door of house designed by Architect M.

MOSAIC WALL in foyer is made of small ceramic tiles in bright colors. Builder: Angelo Mascari. Architect: Jack Knostman.



Arthur Kotch; translucent, textured window panes; and hand-painted light fixture in house designed by Architect W.N. Floyd.



Photos: Victor M. Helm



SEPARATING LIVING ROOM from foyer, glass-fiber screen lets two areas borrow light from each other. Another divider in same house is at right below.

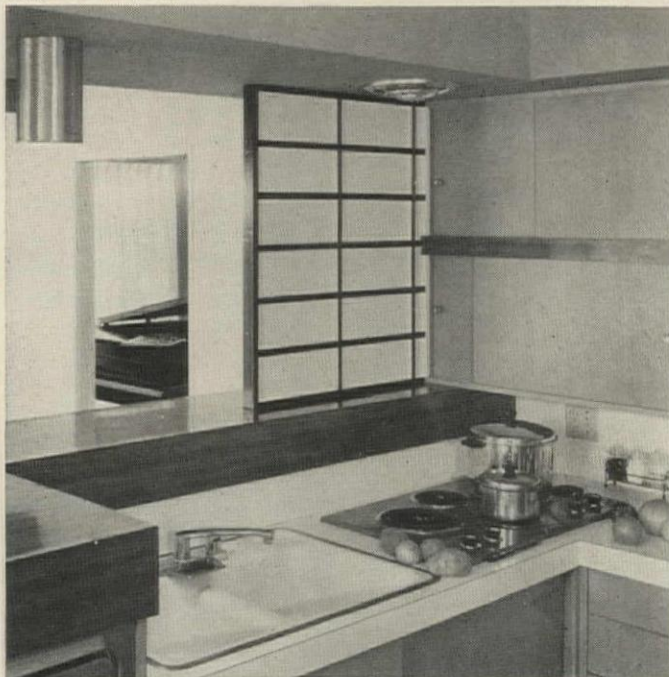


SEPARATING DINING AND LIVING ROOMS, see-through divider keeps plan open. Architect: W. N. Floyd.

Trend No. 5

More space dividers are used in more ways

Stiles



SEPARATING KITCHEN AND DINING AREA, shoji-like, glass fiber screen is set on counter in \$25,000 house designed by Architect Floyd.

SEPARATING LIVING ROOM AND FAMILY ROOM, glass-fiber screen (right) stops short of ceiling in \$25,500 model built by Mascari and Sumner and designed by Architects Knostman & Webster.

There are space dividers in almost half the Houston Parade houses.

Four of their uses are shown on this page. Here are four others: 1) to compartment a tub, toilet, or basin in a bathroom; 2) to form a dressing alcove in a master bedroom; 3) to screen a breakfast area from a family room; 4) to create a bedroom corridor next to a living room.

Translucent screens of fibrous glass (top left, left, and bottom) form most of the space dividers in Houston's new models. But builders are also using fluted glass, balusters, wood grilles, and expanded aluminum.



continued



Trend No. 6

BUILT-IN GUNCASE AND DESK are in paneled family room of \$30,000 house built by Al D. Hennessee.

More built-in furniture is used everywhere



BUILT-IN SHELVES AND CABINETS form storage wall for books, knickknacks, card table, and children's games in family room of \$25,000 house designed by Jane Carroll for Builder Maggie Plumb.

The big news is not that built-ins appear in so many houses but that they appear in so many different rooms.

In Houston's Parade houses, there is built-in furniture in eight bedrooms, in more than a dozen kitchens, in many bathrooms, and in almost every family room. Furniture is often made of plywood to match the grain of plywood wall paneling (see facing page). But painted built-ins are also popular.

Some examples of builder-made furniture are shown here. Others include chests of drawers in bedrooms, housewives' desks in kitchens, cedar chests and shoe bins in closets, and window seats in family rooms.

Photos: Victor M. Helm



BUILT-IN DRAWERS AND SHELVES provide convenient storage in bathroom of \$29,950 model built by Norman Dobbins.

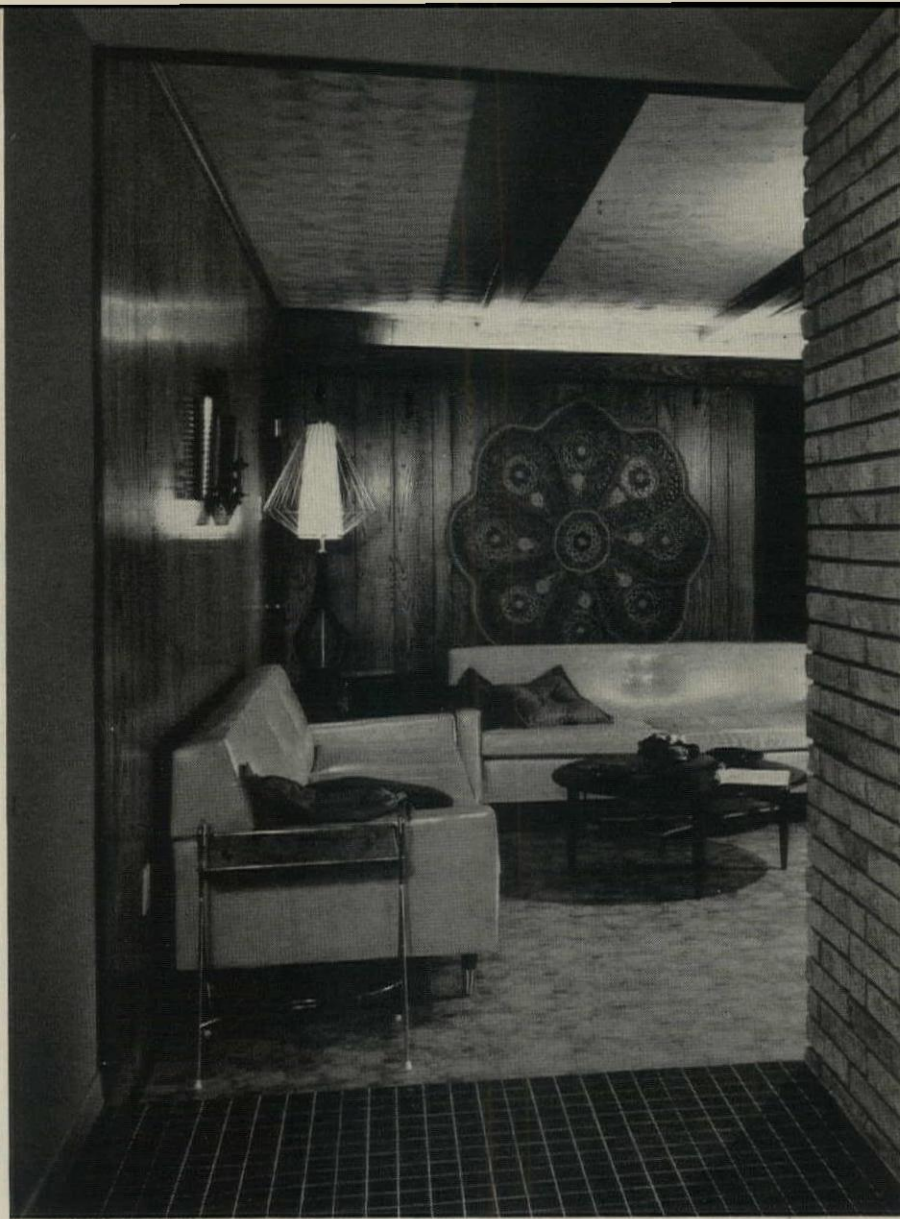


BUILT-IN KNICKKNACK SHELVES are in living room of \$30,000 Mascari & Sumner model. Architects are Knostman & Webster.



PREFAB FIREPLACE, one of four in Parade models, is new to Houston market. This one is in Mascari & Sumner family room.

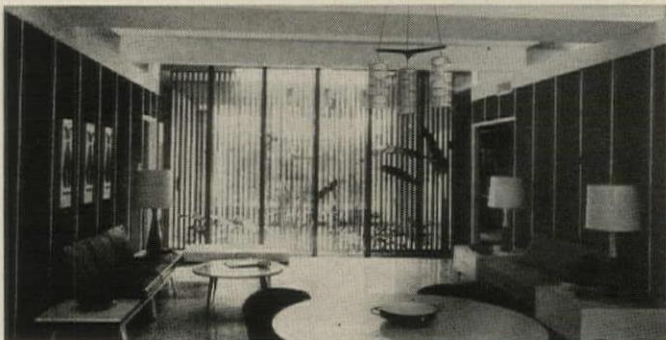
Trend No. 7



Victor M. Helm

ASH PANELING on family room walls. Architect: Herbert Caldwell. Builder: T.B. Wood.

More plywood paneling is used to finish walls



MAHOGANY PANELING on facing walls of family room, is stained a dark shade, set off by white battens at 2' intervals. Price of house: \$22,950. Builder: Monroe Construction Co. Architect: W.N. Floyd.

It is used in more houses—in every house except one in the Houston Parade.

It is used in more rooms. Formerly it was usually limited to family rooms. Now it also appears in living rooms, dining rooms, kitchens, and even bathrooms.

It is used on more walls within rooms. Formerly it was often limited to one wall. Now it is frequently used on all four walls.

Most paneling is random grooved plywood. But some Houston builders use grooveless plywood and hide the joints with battens (left). The most commonly used woods: ash, birch, walnut, and mahogany in that order.

Victor M. Helm

BIRCH PANELING with walnut stain covers walls of family room (foreground) and is used as wainscot in dining room (background) of \$28,500 model designed by Architects Flynn & Flynn, built by T.E. Webster.



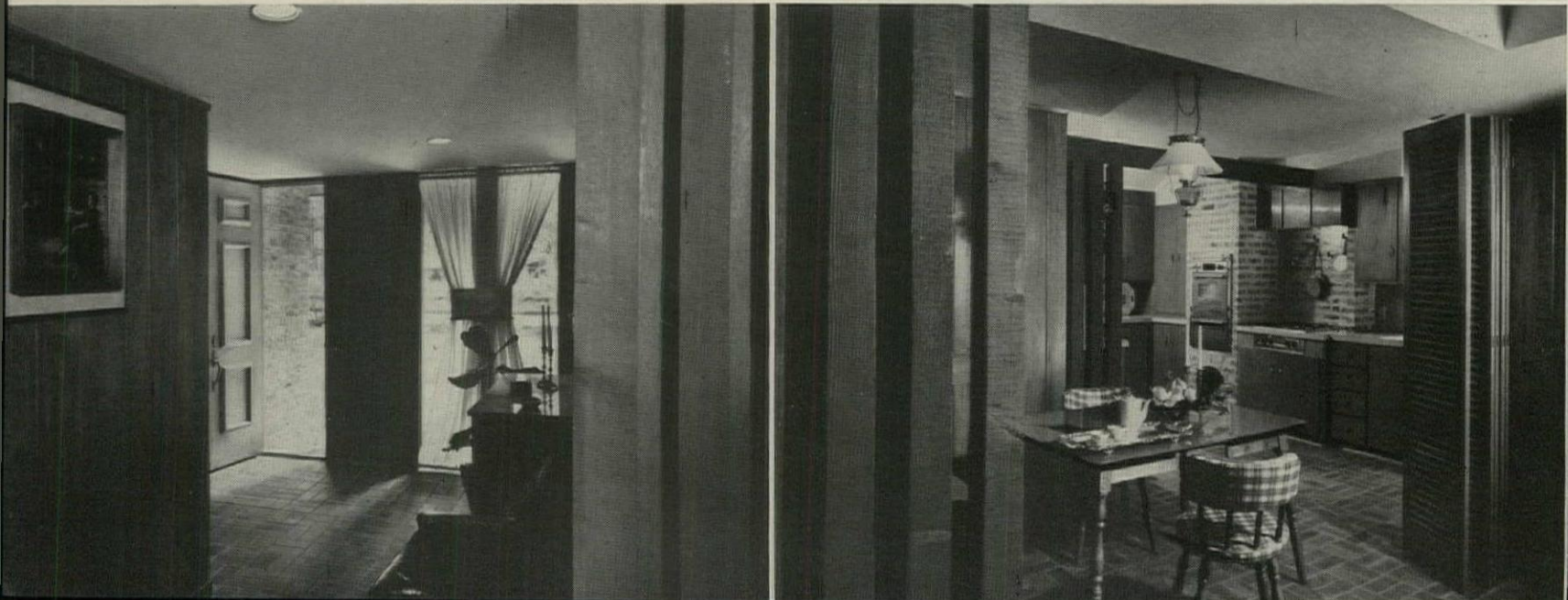
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NATURAL MATERIALS OUTSIDE HOUSE—soft-colored brick, cedar shingles, and board-and-batten siding—create patterns and shadows.

This medium-cost house shows

NATURAL MATERIALS INSIDE HOUSE—brick and wood—add texture to floors and walls in entry hall (left) and kitchen (right).





Photos: Victor M. Helm

how today's design trends work together

And the way they work together is all-important; for a design element is only as good as the architectural whole of which it is a part. In this house you'll recognize many of today's popular design ideas.

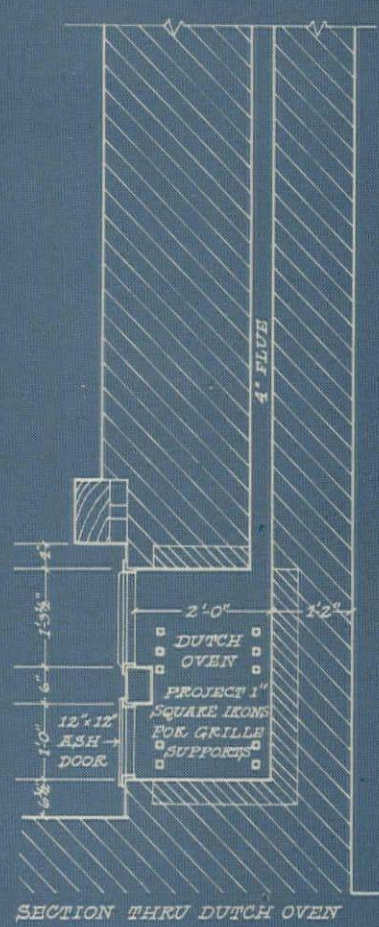
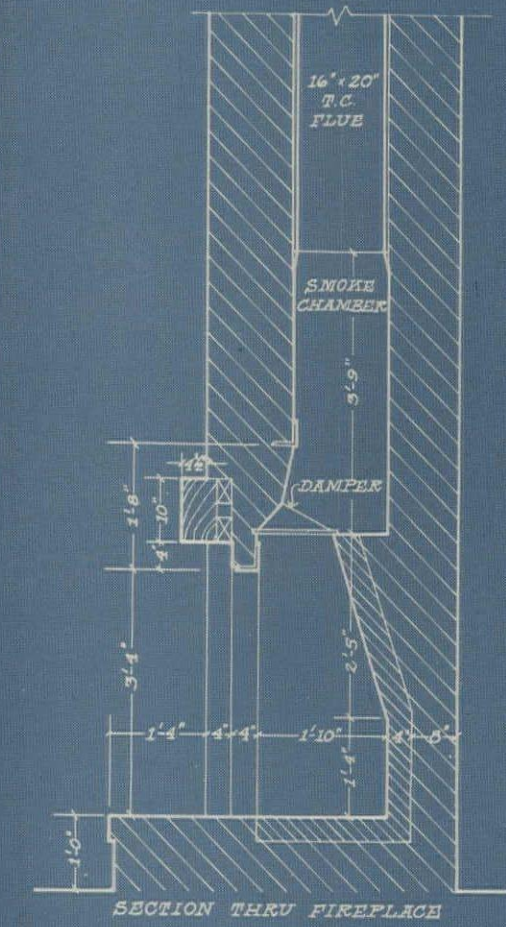
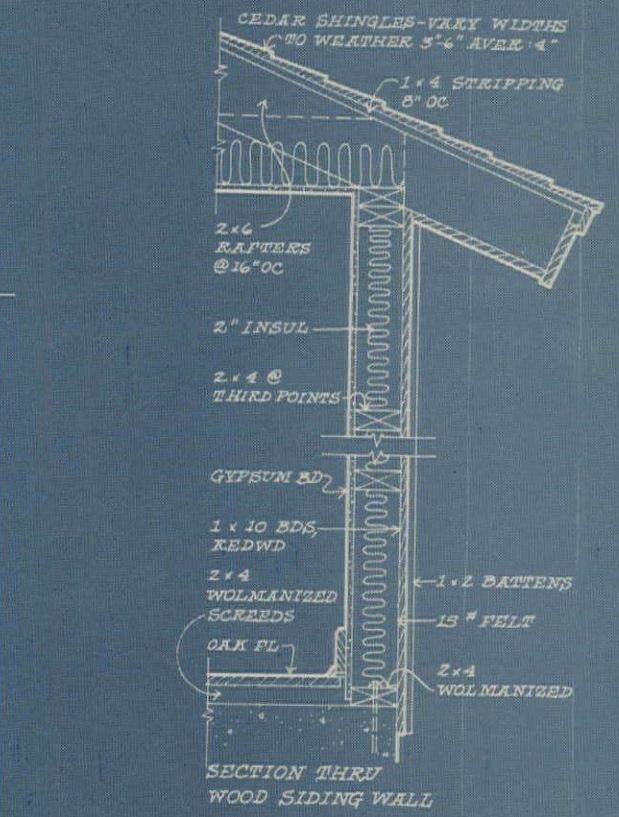
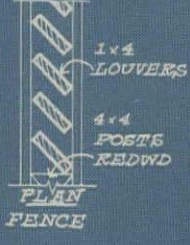
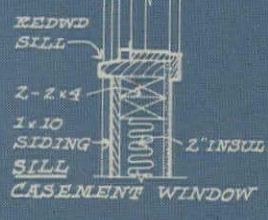
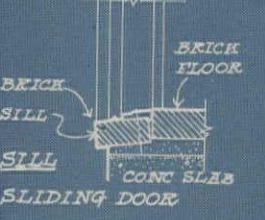
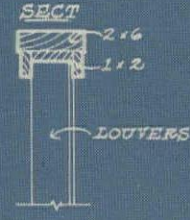
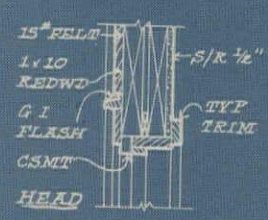
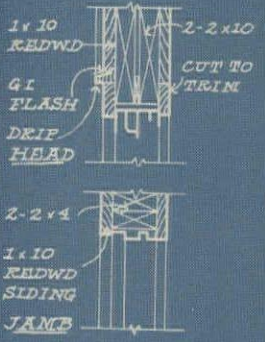
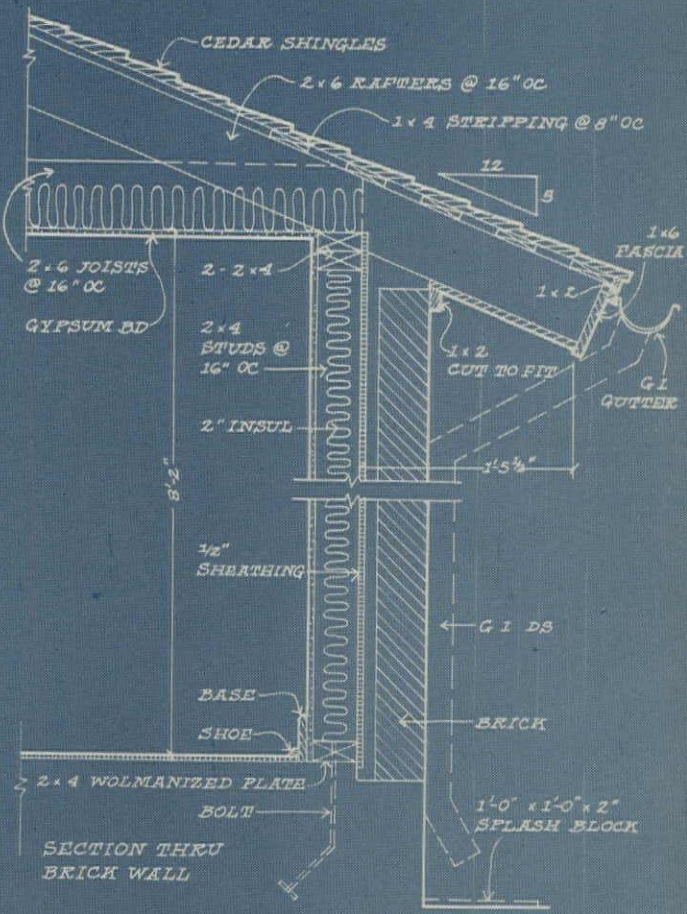
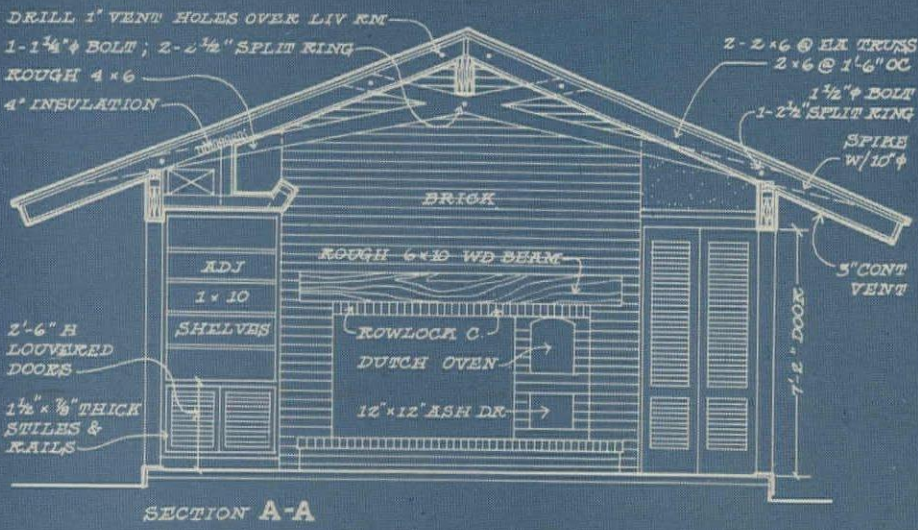
Examples: details that look hand-crafted; wood paneling; brick floors in the living areas; a brick wall in the family kitchen; a see-through space-divider between the kitchen and living room; a built-in cabinet next to the fireplace in the living room.

The house—designed by Houston Architect M. Arthur Kotch—looks traditional. But its T-shaped plan (see overleaf) is contemporary. For instance: 1) the kitchen, storage room, utility room, and bathrooms are up front; 2) living areas are in the rear—in the base of the T; 3) sliding-glass doors open the living room to the outdoors on two sides. Cost: \$21,000 without land.

EXPOSED SCISSOR TRUSSES are decorative in living room.



plan and selected details on next page



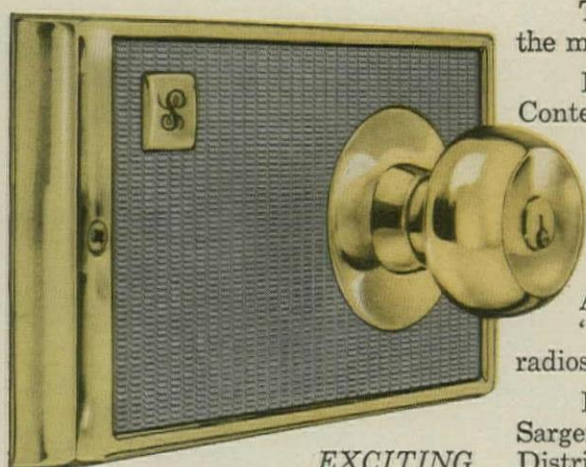
SELECTED DETAILS FROM A HOUSE IN HOUSTON
 ARCHITECT: M. ARTHUR KOTCH
 BUILDER: JOHN A. MURRAY



EXCITING

LUCKY KEY CONTEST

Sales Tested in '58—Now Proving Itself a Solid Profit Builder in '59



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NEW LOCK DESIGN**
... patterned metal insert
now available with
Alignalock and Sentrylock.

There's still time to tie in... still time to cash in on one of the most exciting contests ever developed to help you sell homes.

Builders all over the country are putting the "Lucky Key" Contest to work and they're getting results:

- steady, continuous traffic to model homes
- a growing list of home-buyer prospects
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ALL FREE FROM SARGENT!—a bright new package of "Lucky Key" merchandising material, Westinghouse prize radios for local awards, and a \$500 National Cash Award.

For details on the new 1959 Lucky Key Contest, or on Sargent's complete line of residential hardware, call your Sargent Distributor or write: Sargent & Company, New Haven 9, Conn.

SARGENT

Be sure to see **NEW WAYS
TO BUILD BETTER**

A monthly report on home building ideas, products, and techniques

Starting here

New products

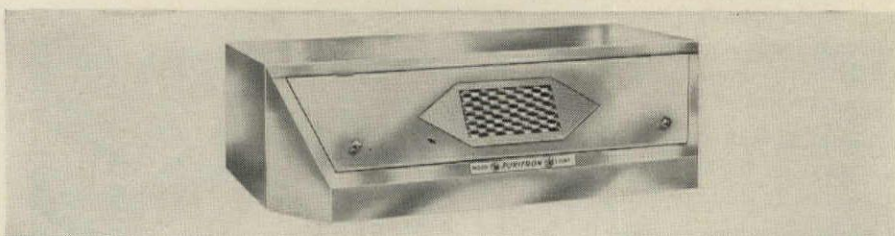


Sunbeam appliance center is built around a new control panel. Panels include four or six 120-v 15-amp outlets, each with a pushbutton-reset circuit breaker. Clock-timed outlet and timer are optional. All units have built-in lamp. Metal appliance cabinet is 36"x

24"x36", may have plastic laminate top and birchwood doors. Cabinet has five sliding shelves to store small appliances. Price: \$39.95 to \$69.95 for control; \$150 up for cabinet.

Sunbeam Corp, Chicago.

For details, check No. 1 on coupon, p 193



Ventless range hood is new model of widely promoted Puritron air cleaner. Air is pulled through washable aluminum filter and baffled strainer, then past ultraviolet lamp before being re-

circulated. White or coppertone enamel or stainless steel, 30" and 36" widths. Price retail: \$79.95 to \$109.95.

Puritron, New Haven.

For details, check No. 2 on coupon, p 193

And on the following pages

Technology

New roof system . . . New structural details . . . New shapes for fluorescent lighting . . . New way to stabilize soil . . . Ceramic tile in sheets . . .

p 141

What the leaders are doing

Rear-of-lot sewers cut costs . . . More sales with "lightscaping" . . . Houses on slabs in a hilly market . . .

p 147

Publications

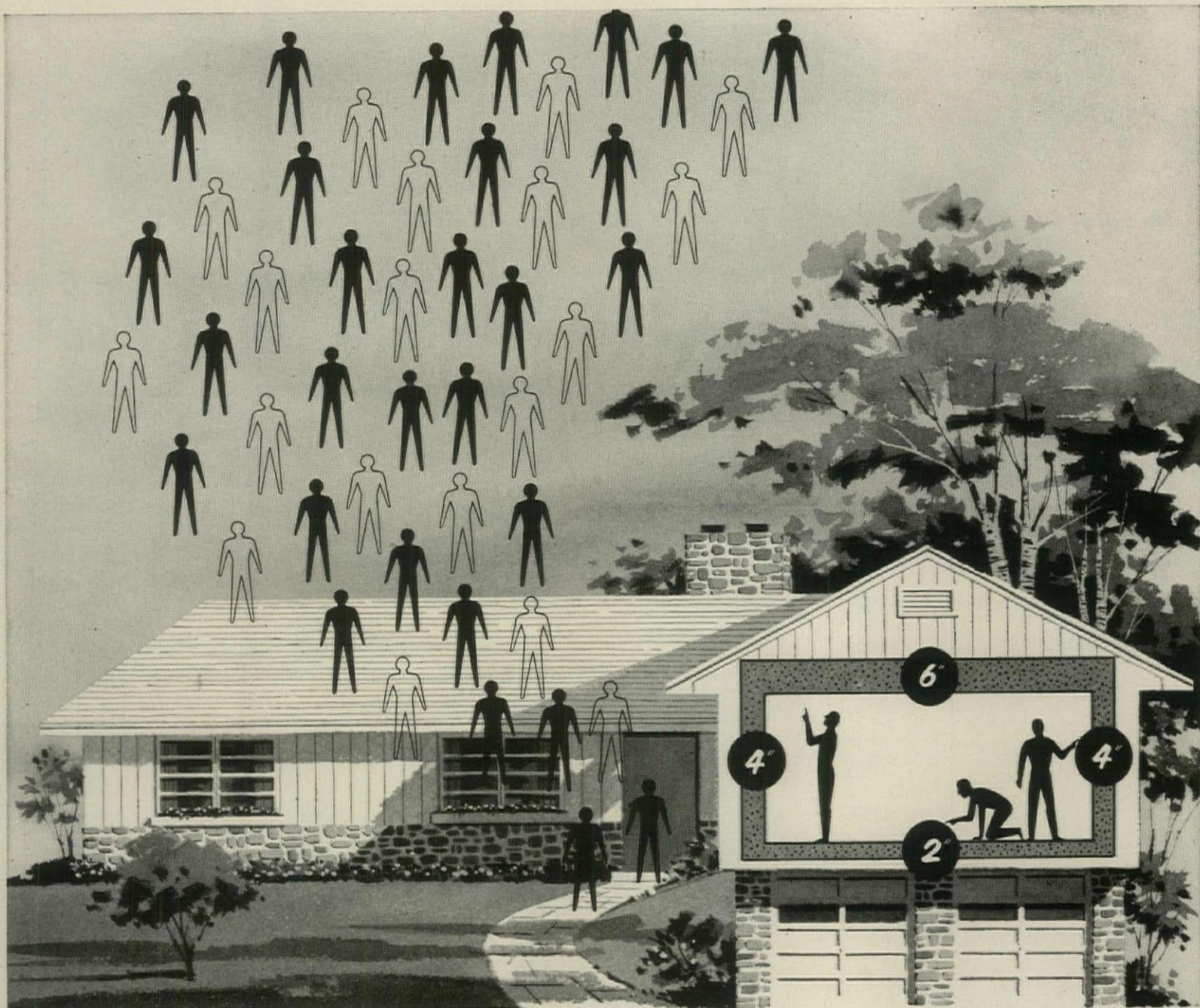
Foamed styrene insulation and foamed glass insulation . . . Tile descriptions and samples . . . Kitchen planning ideas . . . Swimming pool ideas . . .

p 188

More New products

Air-conditioning equipment for summer, 1959 . . . New tools for production and the field . . . Cement blocks in color . . . Safety shower fittings . . . New garage doors and garage door hardware . . .

p 165



More prospects can qualify to buy your homes when you insulate with
full-thickness **Johns-Manville Spintex®**

When you install full-thickness Johns-Manville Spintex mineral fibre insulation in your homes, you save home buyers up to 40% in the cost of their monthly heating and cooling bills. This means a reduction in a home buyer's monthly housing expense in relation to his income which permits him to qualify for a higher FHA mortgage. Thus a greater number of potential buyers will qualify for a mortgage on your new homes.

In addition you, as a builder, get a plus credit for *full-thickness* insulation in FHA's mortgage insurance appraisal.

How much J-M Spintex insulation is needed for full-thickness?

J-M Spintex full-thickness insulation follows the 6-4-2 formula for home insulation. This

calls for 6" of Spintex over the ceilings, 4" in the walls, 2" under the floors over unheated space.

Full-thickness insulation a must for electric heating and air conditioning

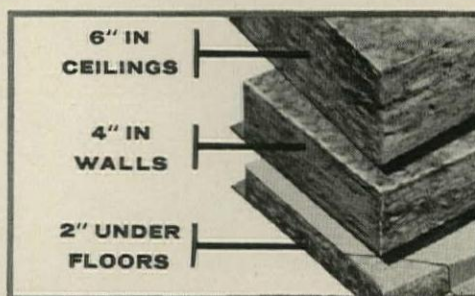
The 6-4-2 formula of insulation is essential to obtain lower operating costs in electrically heated homes. Full-thickness insulation reduces the kilowatt load as much as 58%. It will reduce bills for the operation of air conditioning too by as much as 30%.

How full-thickness J-M Spintex pays for itself

The cost difference between full-thickness Spintex insulation and minimum FHA thickness insulation is largely for materials. Labor costs are about the same. Installation of full-

thickness Spintex can mean smaller and less expensive heating and cooling units. This saving can offset the added material cost.

For a copy of "Comfort And Its Control In Light Construction," write to: Johns-Manville, Box 111, New York 16, N. Y. In Canada, Port Credit, Ontario.

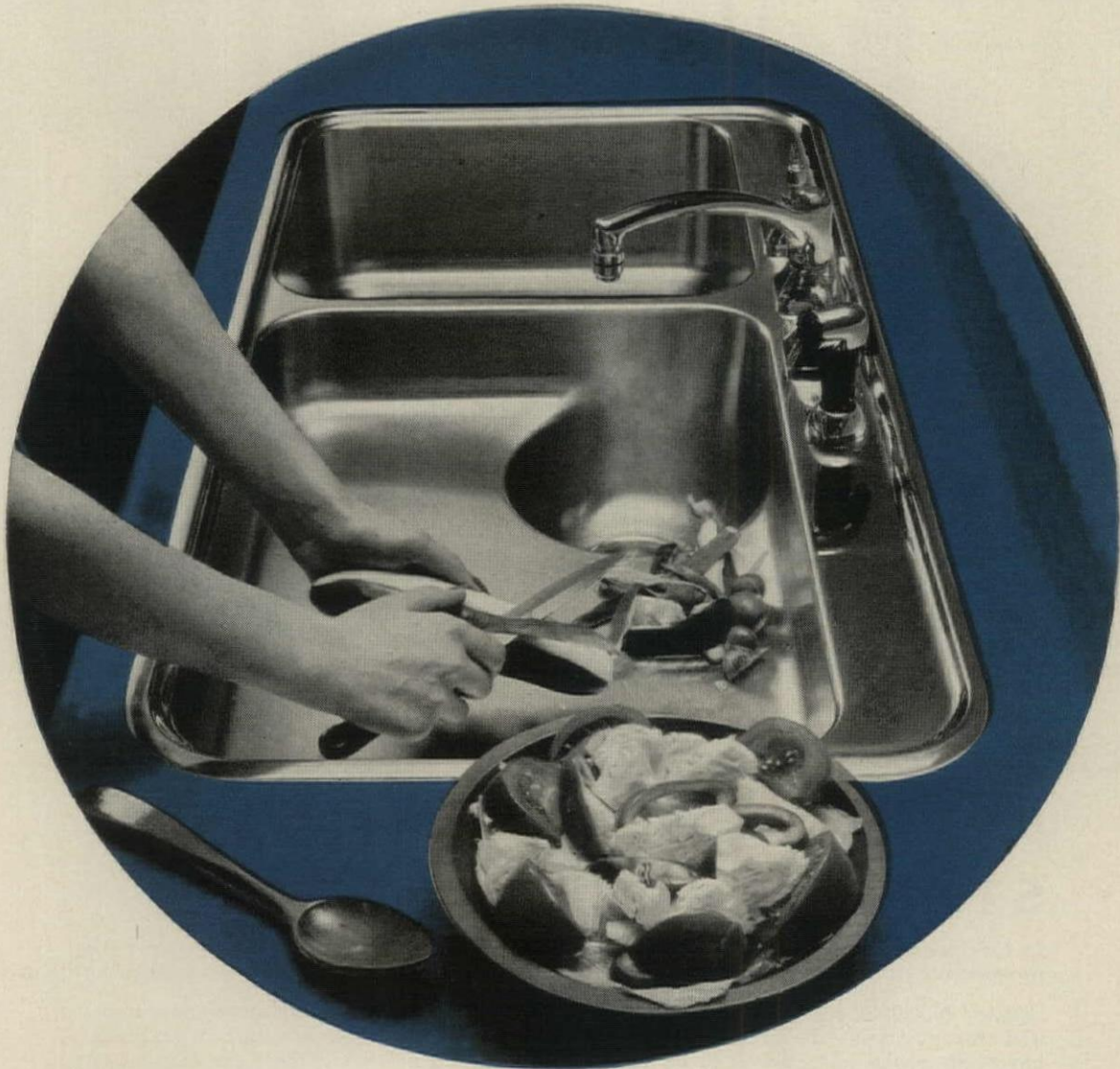


JOHNS-MANVILLE



Most practical sink for today's kitchen!

DISPOSO-WELL[®]



There's good reason why sales of the new Lyoncraft Dispo-Well are surging way ahead of the crowd. No other sink better meets your prospects' needs. That's because Dispo-Well, only sink designed just for disposer units, has moved the disposer drain to the upper corner, out of the way. The result is more unbroken work space in the sink, on the counter, and in the cabinet.

Homemakers also welcome the Redi-Rim[®] construction . . . rim and sink a single, sanitary unit. And it's so easy to install. Naturally, only quality, chrome-nickel stainless is used in Dispo-Well.

For sinks with real "sell-ability," install the new Lyoncraft Dispo-Well, available in double and single bowl models.

*T.M. and patents applied for

Be sure to ask about the Lyoncraft Traffic Builder Promotion



OPTIONAL: Maple Cutting Board fits over disposer side of sink. After preparing food on board, waste is shoved directly into disposer.

World's largest fabricator of nickel stainless steel

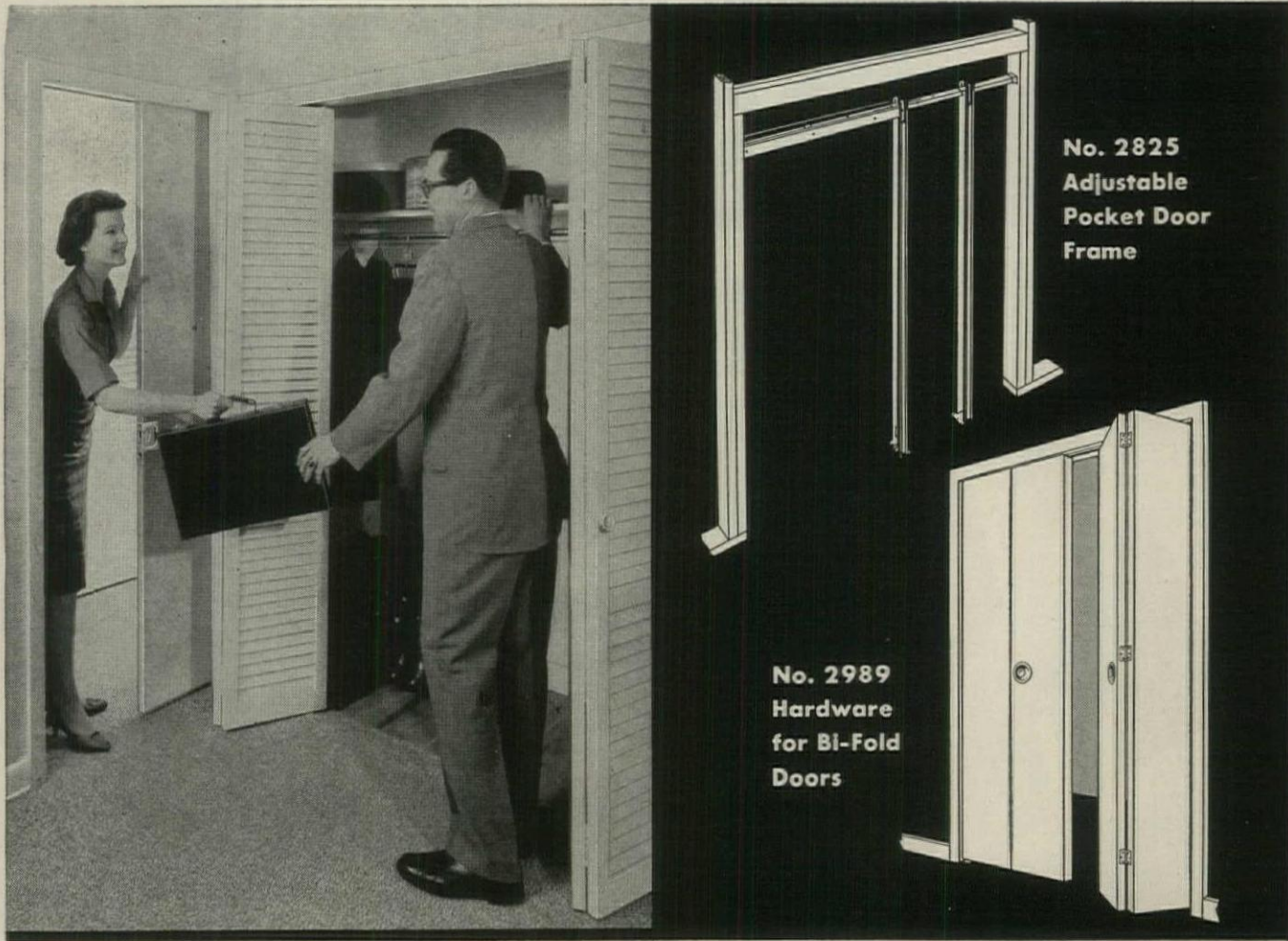


Lyoncraft

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begins with the choice of
STANLEY HARDWARE

In this house, the builder achieved the extra roominess and maintenance-free operation prospective home buyers seek by teaming sliding and bi-fold doors with the best in hardware.

Stanley No. 2989 hardware for bi-fold interior doors—at closets, narrow passageways and storage areas—does not show on either side of the door. There's no bottom track. Doors are easily installed—can be adjusted from either side in a closed position. Operation is smooth, quiet.

Stanley No. 2825 adjustable pocket door frame fits all door sizes from 2'0" to 3'0" . . . you can't get the wrong size! Telescoping track. One man can install in under 20 minutes. Adjustments easily made after trim is in place.

Use Stanley Hardware in your homes and let prospective home buyers know you do. **STANLEY** is a name they know . . . a name they associate with **QUALITY**. Look to **STANLEY** for leadership. Stanley Hardware, Division of The Stanley Works, Dept. G, 49 Lake Street, New Britain, Conn.

Deserving a place in your plans for progress



STANLEY

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AMERICA BUILDS BETTER AND LIVES BETTER WITH STANLEY

This famous trademark distinguishes over 20,000 quality products of The Stanley Works, New Britain, Conn.—hand tools • electric tools • builders hardware • industrial hardware • drapery hardware • automatic door controls • aluminum windows • stampings • springs • coatings • strip steel • steel strapping—made in 24 plants in the United States, Canada, England and Germany.

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meet ED SMOCK... *one of your Teco-Testers at Western Veneer and Plywood Company. This Teco-Tester is the same as having your own quality control man at our manufacturing plant. He is employed by Timber Engineering Company (TECO), a top rated independent research and testing agency in Washington, D. C. His production line inspection and testing enables TECO to certify that the plywood you buy meets or exceeds commercial standards. And, look for the "Struc" mark on Teco-Tested plywood. This stamp certifies that it complies with FHA's structural standards of dependable quality for all load bearing plywood applications. Remember your "Teco-Tester," a trained technician . . . your personal guarantee of quality plywood. Contact your plywood supplier or write us.*

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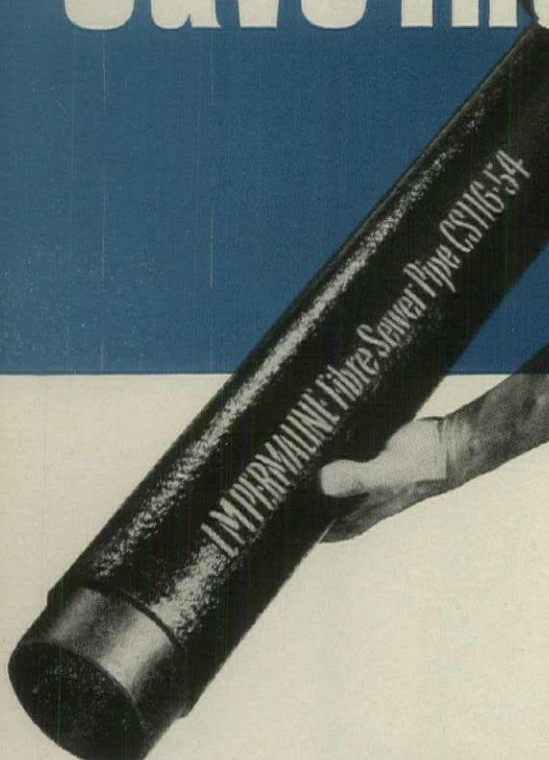
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*Use L-M
10-Foot Lengths*



With 10-ft. rather than 5-ft. or 8-ft. pipe you can eliminate 20% to 50% of the joints on a job. That's money in your pocket.

L-M Permaline is the *ONLY* bituminous fibre pipe available in all sizes—2-, 3-, 4-, 5-, 6-, and 8-inch diameters in 5-, 8-, and 10-ft. lengths. Most complete line of fittings in the industry.

L-M Permaline is a high-quality product. It's tough, strong, durable. Yet it is light and easy to handle. Tapered couplings make leak-proof, flexible joints. No cement, no calking. Just drive it on!

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and drains...*



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Milwaukee 1, Wisconsin**

Please send me, free, complete information on Permaline Fibre Pipe.

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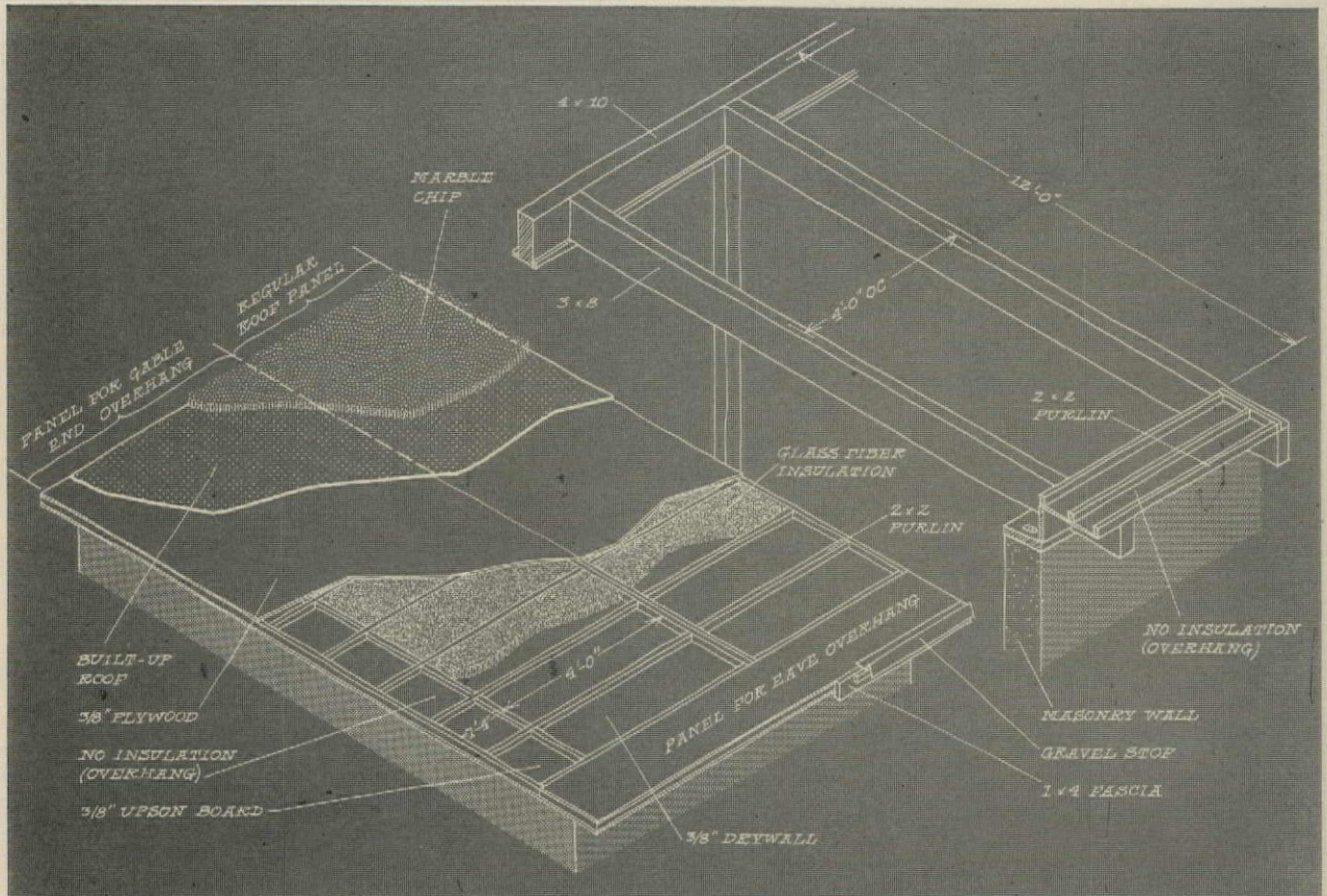
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City _____ State _____

Please check: Plumbing Contractor Builder

Wholesaler Architect Other _____



STRESSED SKIN PANELS rest on 3x8 rafters at 4' centers and 3x10 ridge beam. Insulated panels have 1/4" plywood outer skin, 3/8" drywall

inner face, and 2x2 purlin framing. Cost figure of 67¢ a sq ft includes everything above the masonry wall, finished and in place.

This new roof system costs only 67c a sq ft in place

The stressed skin roof system cuts costs almost one third for Tampa Builder Mel Larsen.

Before he developed this system, Larsen used truss construction, figured his roof costs at about \$1 a sq ft. Here are five factors which he credits for the sharp drop in costs:

1. *There is no soffit.* Framing member ends and underside of roof panel overhang are simply left exposed, and painted.

2. *There is no cornice.* A simple 1x4 fascia strip fastened to edge of panel finishes the edge of the roof.

3. *No ceiling material has to be placed on the job.* The underside of the panels have drywall skins, so when panels are in place, ceiling is complete except for painting.

4. *Finishing is simple.* There are no nail holes to fill because the drywall is glued to the panels. No taping or cementing of drywall joints is necessary because joints between panels occur over framing members. And when panels are in place the whole ceiling is simply spray painted.

5. *Extra support for ceiling drywall is eliminated.* When Larsen used trusses on 2' centers, he found that he had to place 1x4 furring strips at 16" centers across the bottom chords of trusses to keep the 3/8" drywall from sagging. (Half-inch drywall, okayed by FHA for 2' centered nailing on ceilings, would have cost \$10 more per thousand.)

The new roof system is FHA approved.

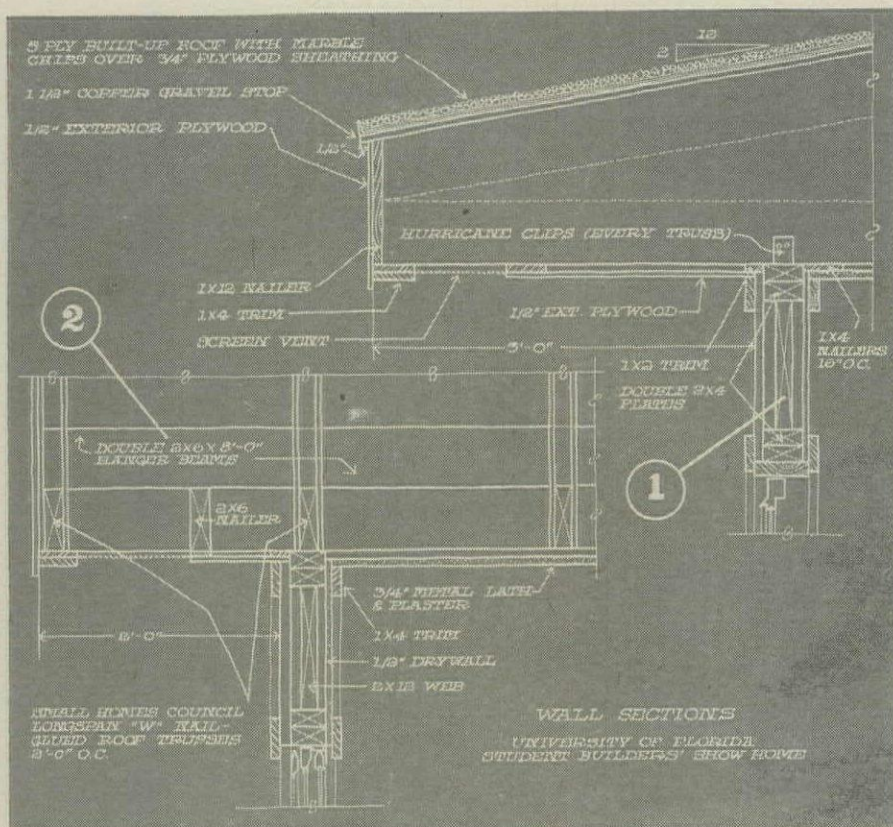


PANELS ARE SHOP-BUILT. First, 2x2 purlins are laid out on jig table, 3/8" plywood outer skin is nail-glued. Then panel is flopped over, insulated, and 3/8" drywall interior face is glued in place. Uninsulated section of this panel will form roof overhang, have Upson-board face.



INTERIOR of finished house shows how panelized exposed-beam ceiling looks. When roof is all in place, ceiling and framing is spray-painted. Larsen is using this roof system in his 6,000-house Clair-Mel community in Tampa (H&H, Nov '58, p 60). /END

Technology continued on p 142



Here are two smart new structural details

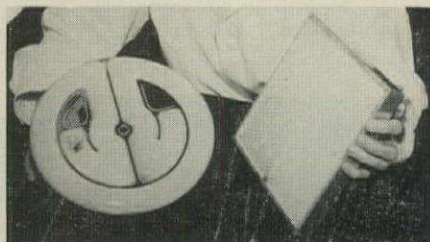
Both are from the 1959 Show House designed and built by students at the University of Florida's College of Architecture.

The first is a wooden I-beam used to get a long span above sliding glass doors. The beam is built up with a 2x12 web and double 2x4 flanges, glued and nailed. Its advantages are low cost (about 70¢ a ft for labor and materials) and high strength (in the Show House, it carries heavy roof loads above sliding glass over a 16'8" span).

The second is a hanger system for

a gable-end overhang. Double 2x6s 8' long, running perpendicular to the trusses and supported at panel points for 6' inside the house, extend 2' beyond the end wall to support a 2' gable-end overhang. This should be an inexpensive system when—as in the Show House—the design calls for the whole gable end, not just the roof, to extend beyond the end wall.

(The Show House is the result of several years of planning by students in the Dept of Building Construction and was built mainly by student labor.)



Fluorescent lighting takes on new shapes

Westinghouse has developed two new experimental fluorescents: 1) a lamp that requires no ballast or starter, can be burned in an ordinary light socket (photo above); 2) a flat, inch-thick lamp that gives light over its whole surface (right, in right photo). Round lamp in same picture is a 1946 model designed to provide the same effect.

The usual fluorescent lamp needs an external ballast. The self-ballasted lamp should be cheaper to manufacture, for builders to install, and easier for the homeowner to replace. The flat lamp consists of a labyrinth of passages sealed in an inch-thick glass block. The electric discharge travels this winding path to produce the panel of light.

Are you using the right glue for structural parts?

Engineers at Purdue University report that of all inexpensive glues, only one type is satisfactory for glue-nailed structural parts like trusses.

The right glue to use: one that meets Federal Bureau of Standards' specification MMM-A-125, type 1 or type 2. You can find out if a glue meets this specification by reading the label on the container. It should be a casein glue that is water- and heat-resistant.

Purdue finds that some builders use polyvinyl glues, a type not strong enough for the job; others use urea glues, which are not waterproof and will not stand 160F temperatures found under asphalt roofs in summer. For more information about building glues, write Wood Research Laboratory, Purdue University, Lafayette, Ind.

New exterior paint film may last as long as the mortgage

DuPont is now completing tests on a new plastic film—polyvinyl fluoride—which will withstand extreme weathering, chemical, and mechanical wear.

Early samples of unsupported film (film held only in a frame, not applied to a rigid surface) have not embrittled or dissolved after ten years' exposure in Florida. And researchers predict that when the film is used on boards or other surfaces it will have a useful life more than double that of the unsupported film used in the Florida test.

The film has high tensile strength and flex life and is usable at temperatures ranging from -100F to 250F. Applied to plastics, metals, or other materials, it can be post-formed. When used in prefabricated metal building components for walls and roofs, it should have great advantages, DuPont claims.

New wood research program aimed at stabilization

The problem of wood shrinking or swelling is scheduled to undergo a complete study at Battelle Memorial Institute, Columbus, Ohio.

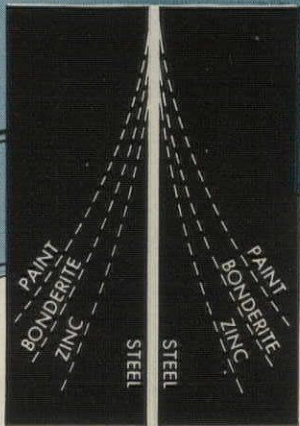
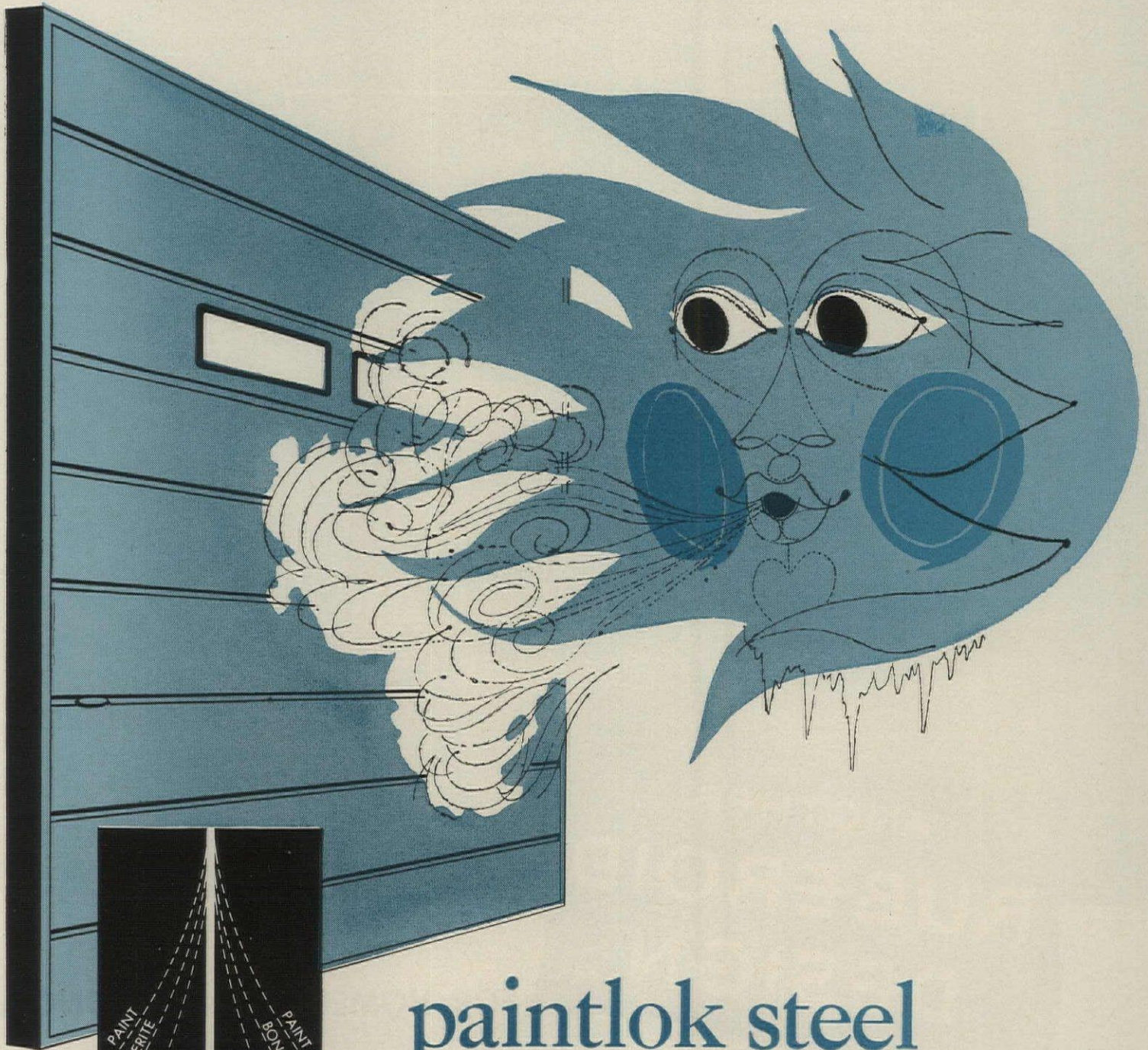
Only recently the subject of a major conference at Forests Products Lab (HOUSE & HOME, May, p 248), wood stabilization is getting attention because industry experts agree, it is the biggest problem in using wood in construction.

Sponsors of the study include: Andersen Corp; Bayport, Minn.; Curtis Companies Inc, Clinton, Iowa; Morgan Co, Oshkosh, Wis.; Potlatch Forests Inc, Lewiston, Idaho.

Most promising approach to making wood fibers more stable seems, right now, to be a chemical method that will cross-link the molecules of cellulose in the wood fiber. Such a process, much like "polymerization" used in the plastics industry, can make a material both tougher and more stable.

Technology continued on p 145

FEATURE QUALITY AT LESS COST



paintlok steel

plus full five year guarantee

Plus eight other exclusive features! All at a highly competitive price from Berry—world's largest manufacturer of residential garage doors. Each feature helps you impress and sell prospects . . . and helps you keep customers satisfied.

Paintlok steel, for instance, means that Berry doors won't swell, shrink, peel, check or rust . . .

whatever the weather or climate. Easy installation saves time and man power. And you're protected by Berry's five-year guarantee. Choose from one-piece and sectional models in sizes to meet almost any specification. Trim and window lites optional. See your distributor or write: Berry Door Corporation, 2400 E. Lincoln, Birmingham, Mich. In Canada: Berry Door Co., Limited, Wingham, Ont.

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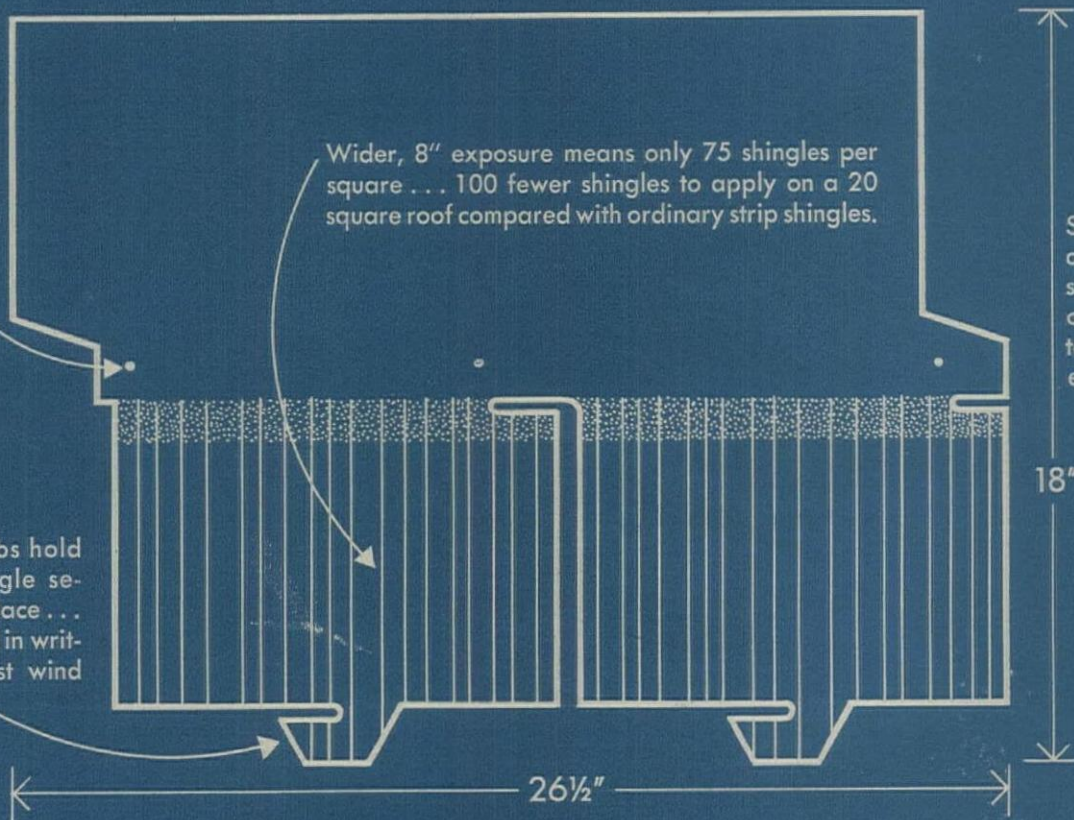
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Only three nails required per shingle . . . 1,900 fewer nails on a 20 square roof . . . nailing marks insure correct and fast application.

Wider, 8" exposure means only 75 shingles per square . . . 100 fewer shingles to apply on a 20 square roof compared with ordinary strip shingles.

Self aligning . . . approved for low slope roofs without cementing tabs (except along eaves and rakes).

Strong tabs hold each shingle securely in place . . . warranted in writing against wind damage.



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Lok-Tabs are designed by Ruberoid to cut application costs, yet at the same time provide a better and stronger roof. Ruberoid offers a written warranty against wind damage on every Lok-Tab roof. Lok-Tabs give you a new roof selling feature for your new homes *and* cut your building costs.

The Lok-Tab is another product originated by

Ruberoid and designed to improve new homes and cut building costs. It's part of a line that has been serving builders better since 1886. On your next house or project, check with your Ruberoid dealer. Learn how you can build a better looking home *and* cut your costs with quality Ruberoid building products. For more information on Lok-Tab asphalt shingles, write:
The RUBEROID Co.

RUBEROID®

500 FIFTH AVENUE, NEW YORK 36, N. Y.

Plastic-pipe manufacturer offers 20-year guarantee

The Orangeburg Mfg Co has just announced that it is now willing to guarantee cold-water-line installations made with its SP plastic pipe.

Orangeburg stipulates that the installer of their pipe comply with a few simple installation procedures. If the company is satisfied that these procedures have been followed, they will issue a 20-year guarantee bond to the owner of the plastic-pipe installation.

Plastic's position in the plumbing field has been relatively weak because, until now, no manufacturer has had sufficient data to guarantee his product for a long-term life. (For more data on plastic pipe, see Round Table, H&H, Jan, p 132).

Moisture test can cut rubber- and vinyl-tile floor cost

A new test kit for determining moisture content has been developed. To cost "less than \$1," the kit will tell you whether you can lay rubber or vinyl flooring with ordinary, low-cost adhesives; or must use high-cost adhesives that will hold rubber and vinyl to a "wet" slab—but boost costs about 12¢ a sq ft.

Testing must be done 14 days or more after the slab is poured. By that time, the moisture level in the slab is stabilized. If the slab checks out low in moisture (meaning that drainage under the slab is good and that the vapor barrier is unpunctured) you will be able to use low-cost adhesives. But if the slab is high in moisture, you will have to use special adhesives, because the non-porous rubber and vinyl block moisture, destroying the bond of any but higher-cost adhesives.

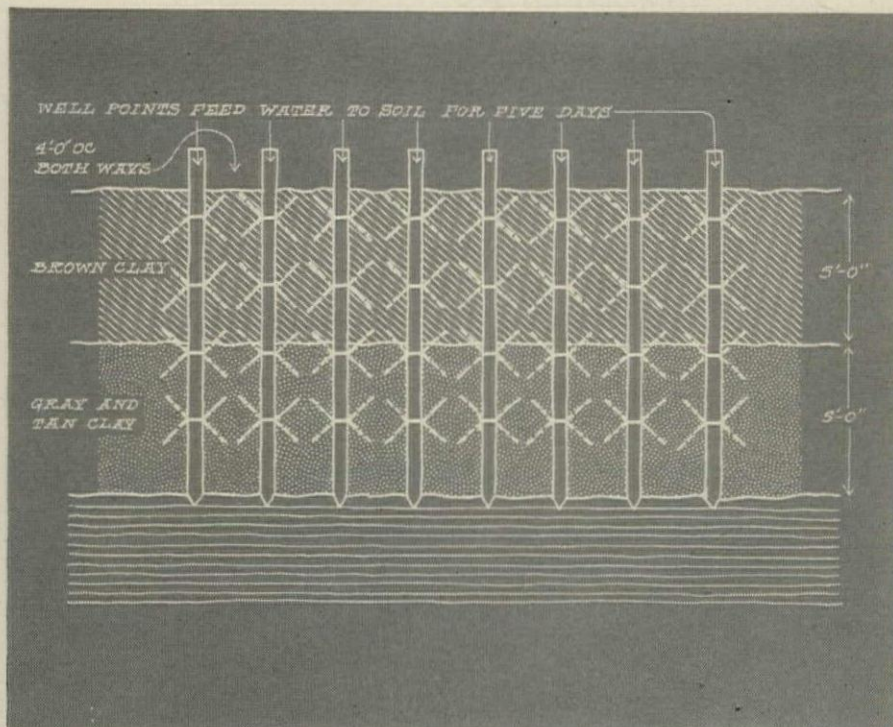
The moisture-test kit will be distributed through the Rubber & Vinyl Flooring Council, 444 Madison Ave, New York City.

New standards spell out dry-wall application in bathrooms

A revised edition of ASA drywall specs (A97.1-1958) states: "all framing around tub enclosures and shower stalls shall allow sufficient room so that the inside of the lip of the tub . . . shall be even with the face of the gypsum wallboard. This necessitates furring out from the studs the thickness of the wallboard minus the thickness of the lip. . . ."

"For walls to be surfaced with ceramic tiles over ¼" thick, suitable blocking shall be installed between all studs. One row of blocking shall be located one inch above the top of the tub and another row at midpoint between tub and ceiling."

Copies of the new standard may be obtained from American Standards Assoc, Dept PR-50, 70 East 45th Street, New York 17, N.Y. Price: 75¢.



Waterlogging: new way to stabilize soil

Until recently, the only way to handle really unstable soil was to "float" the house on the ground with a very strong slab (see H&H, Dec '58, p 158 and Apr, p 184), and let the soil expand and contract as it will.

Now there is a cheaper way:

The drawing above shows the system used by Arlington (Tex.) Builder F. E. Schoeneman for pre-expanding unstable soil by saturating it with water just before construction. Using this system, Schoeneman gets \$100 higher valuation on his houses from FHA. The technique is not strictly new: it has been used for commercial and industrial buildings. Schoeneman is believed to be the first homebuilder to use it.

Here is how the system works: Well

points are driven into the sub-soil to a depth of 10'. Water is applied under normal pressure. Saturation continues for 72 hours. Then five days are allowed for the surface to dry, and the well points are removed, before work on the foundation is begun.

Because the subsoil, after this treatment, is in a maximum-expanded condition, any major shifting of subsoil after the house is completed is virtually impossible. The subsoil will stay moist under the house indefinitely, just as the soil under a rock is almost always damp (even if surrounding soil is parched) because water is drawn to the surface by capillary action. And because the soil is stabilized, Schoeneman can use a conventional slab.

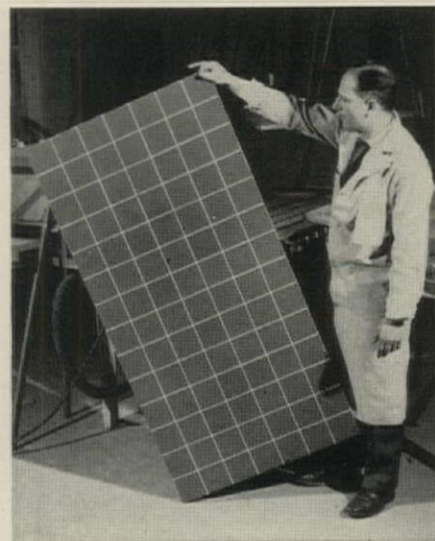
Coming soon: ceramic tile in big sheets

You'll soon be able to buy one-piece sheets of tile up to 15 sq ft in area, reports the Tile Council of America.

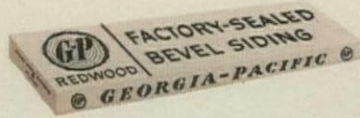
Key to the new development: a new machine which aligns normal-sized tiles in a jig, bonds the tiles edge to edge with a liquid epoxy resin. There is no backing on the sheet.

Ceramic tiles have to be made in standard sizes, then bonded because large ceramic sheets would break up in the firing ovens during manufacture.

Because the new sheets will go up quickly, require no joint cementing and pointing on the job, tiling costs should be cut sharply. The sheets can be adhered to drywall with ceramic-tile adhesive, can be drilled or sawed with a carborundum blade. One man can handle a 2½'x6' sheet easily. /END



Cut paint costs, damage loss



with new Georgia-Pacific

Factory-Sealed Bevel Siding. G-P immersion-sealing process eliminates

on-the-job priming — saves up to \$40. per M feet!



Paint or

stain finish-coats flow on faster, cover better, last longer. New plastic-coated,

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cuts handling time and damage loss!



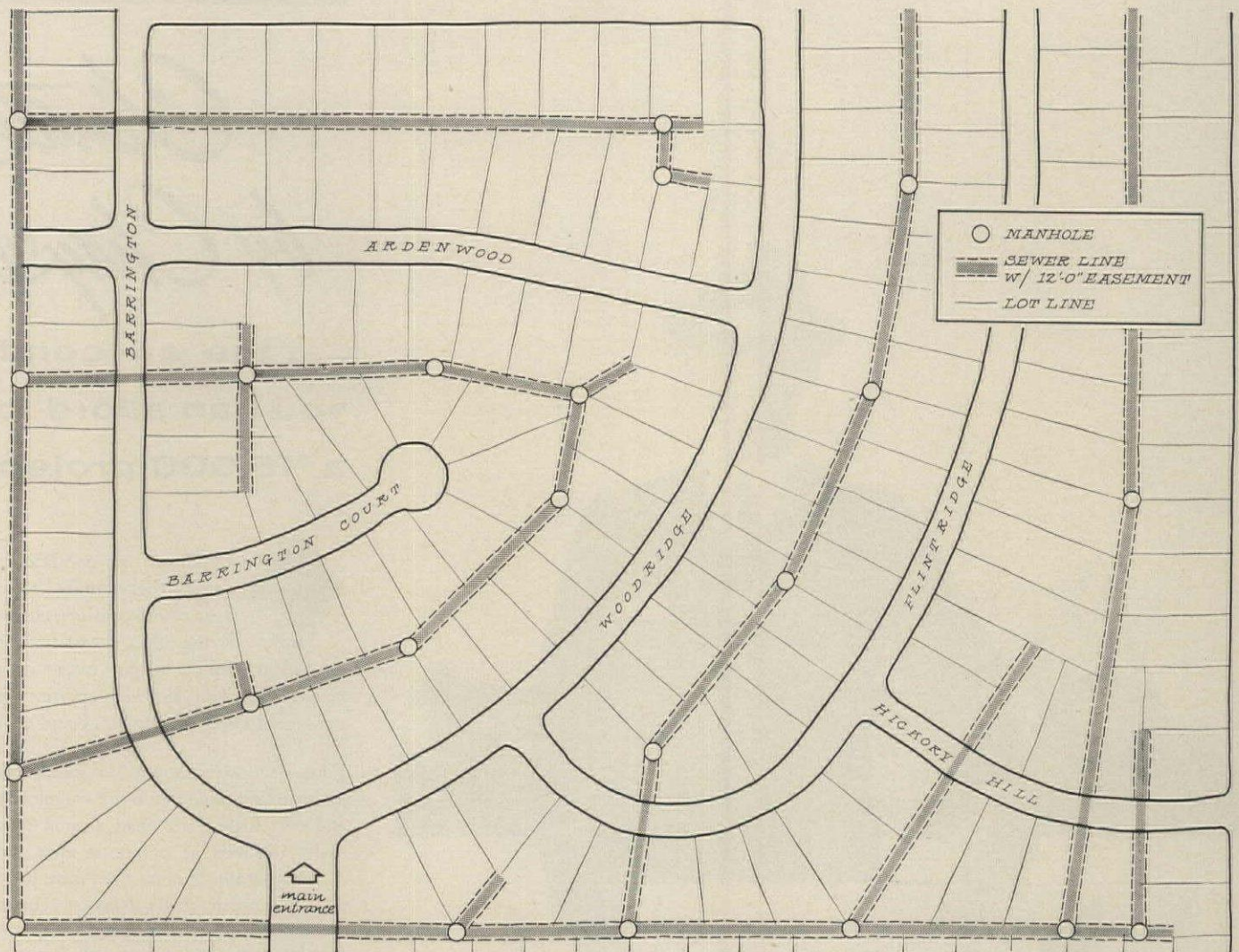
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REDWOOD SIDING**

**SAVES
\$40 PER M
up to FEET!**

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Please send information and specifications for Factory-Sealed
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See Sweet's Light Construction File, Sect. 3A



Sanitary sewers on rear property lines mean big savings in this Ohio tract

The *smallest* advantage that comes from running sewers along rear lot lines in the tract shown above is that it cuts the developer's pipe costs in half.

That is the report of Nils Johnson of Cook & Johnson Enterprises, Youngstown builders. The plat above shows part of a 462-house tract they are now developing.

"By putting the sanitary sewers along the back instead of in streets we eliminate as much as 50% of the pipe," Johnson explains. "Even more pipe can be saved by putting baths in the rear of houses. But these big savings are small compared with side benefits we get by not having to put them in the middle of streets.

"This method means that a firm slag base can be laid in the streets as soon as the right of way is graded. Our equipment and our suppliers' trucks don't get stuck so often, the way they do when a soft ditch is in the street.

"There is no settlement of curbing over ditches running from the street

lateral up to the houses. A 10' curb break costs \$25 to repair. And there are no front-yard sewer ditches to work around when we move material to the building site from the street.

"Utility companies can lay gas and electric lines easier from a slag-based street than from a street with soft ditches."

Rear-lot sewer easements help even if sewers are due later

Johnson adds that rear sewer easements make sense even for builders who put in septic tanks for their new houses.

Since most unsewered houses eventually get sewerage, he says, provision for sewer lines later will cut sewerage costs sharply for homeowners because it eliminates the high costs of tearing up streets. (Such easements should be at least 20' wide to permit passage of digging equipment and earth spillage, he points out.)

What the leaders are doing

Pittsburgh buyers get a look at slab houses . . . p 150

Well-planned lighting can spur nighttime sales . . . p 152

Metal strapping braces prevent wall cracks . . . p 154

Round up of new merchandising ideas . . . p 155

Climate by Chrysler

... the air conditioning
you can afford to offer in
a \$15,000 project home!



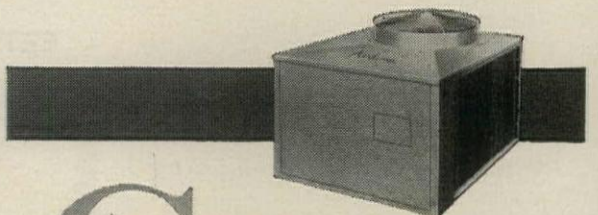
Full-home air conditioning is no longer a luxury that's limited to custom houses. For year-round comfort, cleaner homes, healthier living, it's a necessity. Your customers know it—and are willing to pay to get it—even in a \$15,000 house. With Chrysler air conditioning, you can provide this quality-home feature . . . and profit three ways.

First, you save money on initial cost. Chrysler's new packaged air-cooled units are completely factory assembled and cost little more than a good refrigerator. They are easily installed at minimum cost. Your local Chrysler Airtemp Dealer handles the entire job. You have no extra subs to hire, no costly delays on the site.

Second, your houses will sell faster. That's been amply proved in projects all across the country. And, with Climate by Chrysler, you make extra money on each house . . . and get a faster return on your investment.

Third, there are no post-sale service calls to drain away profits. Your Chrysler Dealer handles the servicing for you. (He doesn't worry about service costs, either. He knows Chrysler equipment has the best reputation in the industry for product quality and dependability.)

The NAHB Research House in South Bend—built to sell below \$15,000—features Climate by Chrysler. It's the only full-home air conditioning with exclusives like Climate-Minder Control and Three-Way Air Purification . . . and it's well within anyone's budget. Get the full story from your Chrysler Airtemp Dealer. His name is listed in the Yellow Pages.

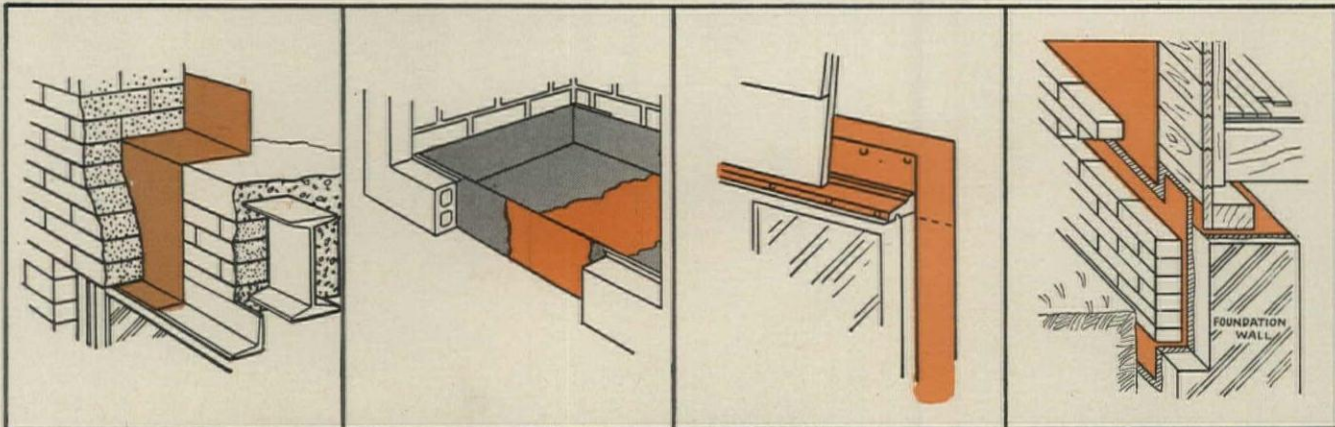


CHRYSLER AIRTEMP

Airtemp Division, Chrysler Corporation, Dept. L-79, Dayton 1, Ohio
Canadian Distributor: Therm-O-Rite Products, Ltd., Toronto, Ontario



For Concealed Flashing or Waterproofing be sure of LASTING protection with "Electro-Sheet" Copper



USES FOR "ELECTRO-SHEET" LAMINATED PRODUCTS IN BUILDING CONSTRUCTION INCLUDE: spandrel beam flashing, dampcoursing of foundation walls, waterproofing shower stalls, weatherproofing behind masonry veneer; door, and window frame flashing; membrane waterproofing of foundation walls and floor slabs.

Copper has proved itself a lasting barrier to water and water vapor over many, many years. It doesn't rust and it resists most forms of deterioration which often destroy the protective value of less durable materials.

Therefore, it is the ideal material for concealed flashing or waterproofing which must be built into a structure and is inaccessible for repair or replacement.

Making a little copper go a long way. Anaconda's development of "Electro-Sheet" made the use of foil-like copper in these hidden places practical and economical in all types of building. "Electro-Sheet" is pure, thin copper produced in long, wide rolls by electro-deposition in weights of 1 to 7 ounces per square foot. It is furnished to manufacturers who bond it to high-grade building papers and fabrics, or coat it with asphaltic compounds.

Easy to handle and apply. These flashing products incorporating "Electro-Sheet" are extremely flexible, easy to handle and are furnished in rolls up to 60" wide. They are available through building supply dealers throughout the United States and Canada.

For more information about Anaconda "Electro-Sheet," write: The American Brass Company, Ansonia Division, Ansonia, Connecticut.

6047

"ELECTRO-SHEET"
ANACONDA®
COPPER

CONCEALED FLASHING AND WATERPROOFING MATERIALS BONDED WITH "ELECTRO-SHEET" ARE READILY AVAILABLE. A PARTIAL LIST OF SUPPLIERS FOLLOWS:

Adams Paper Converting Company, Monroe, Louisiana
 American Sisalkraft Corporation, Attleboro, Massachusetts
 Glas-Kraft, Inc., Lonsdale, Rhode Island
 Hersey Paper Lining Company, Inc., Melrose, Massachusetts
 Keystone Roofing Manufacturing Company,
 York, Pennsylvania

Ludlow Papers, Inc., Netcong, New Jersey
 Mitchell-Rand Manufacturing Company, New York, New York
 Phoenix Building Products, Inc., Philadelphia, Pennsylvania
 E. Van Noorden Company, Roxbury, Massachusetts
 Wasco Products, Inc., Cambridge, Massachusetts
 Whitney Building Products, Inc., Boston, Massachusetts

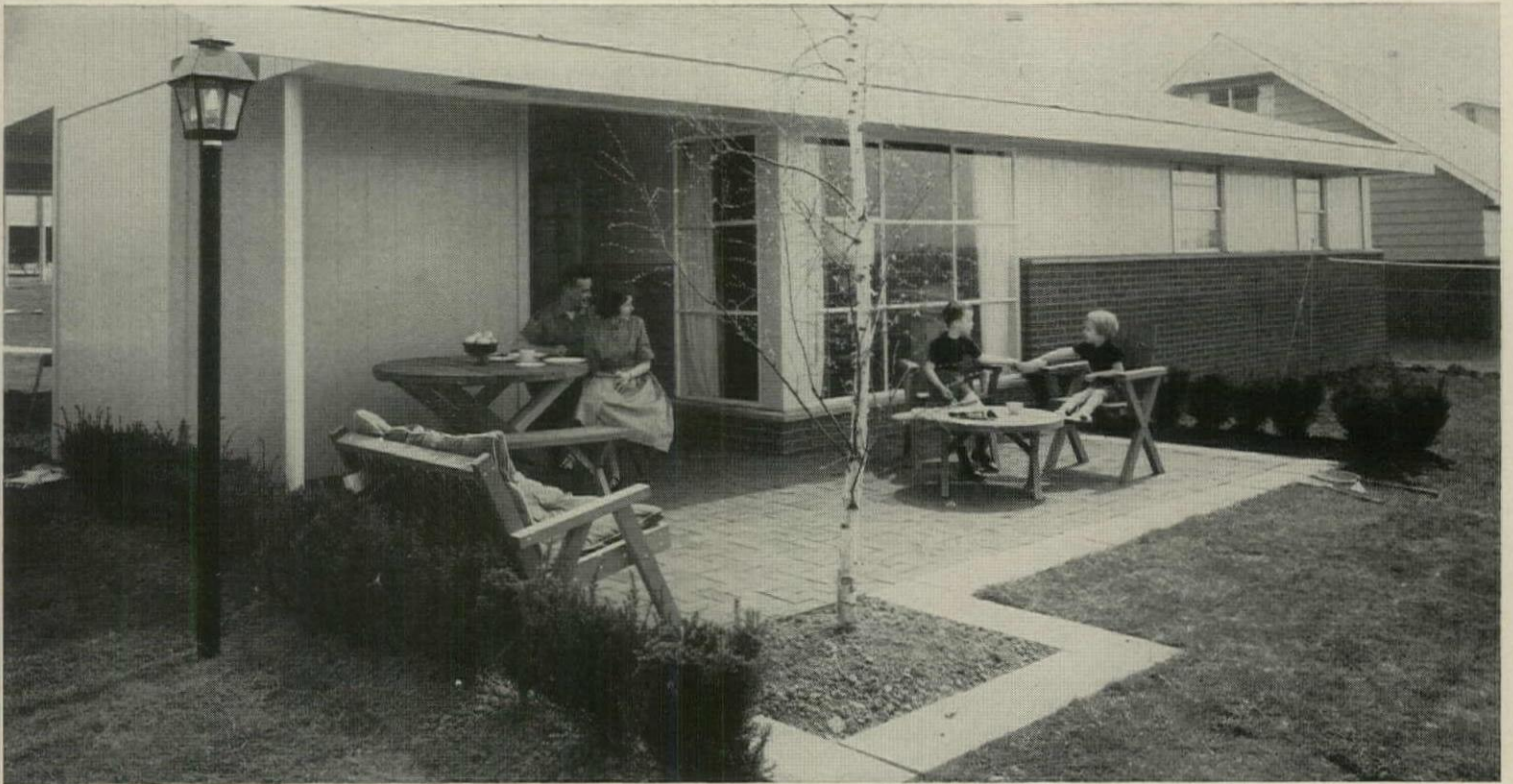
"ELECTRO-SHEET" IS BONDED TO VARIOUS MATERIALS

High-grade building papers, one or both sides.

Asphalt-saturated fabrics, with ductile mastic bond.

Tough "rubbery" asphaltic compounds.





REAR TERRACE, optional with ranch model (below left), shows benefits of level lot, a Pittsburgh rarity and strong sales point by builders.

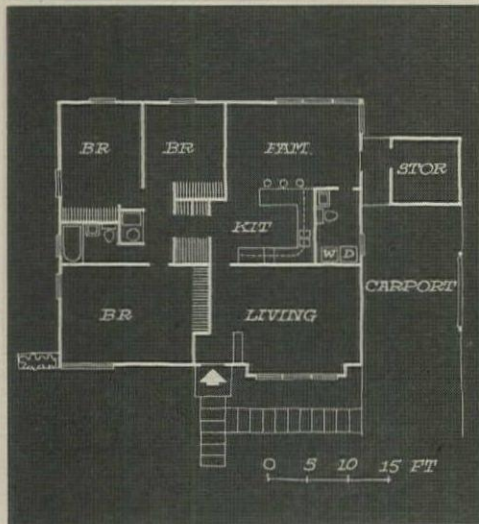
These houses broke a sales rule with surprising results

The rule in Pittsburgh: houses won't sell well without basements and allbrick exteriors. Yet these three new models—which are built on slabs and mix wood siding with

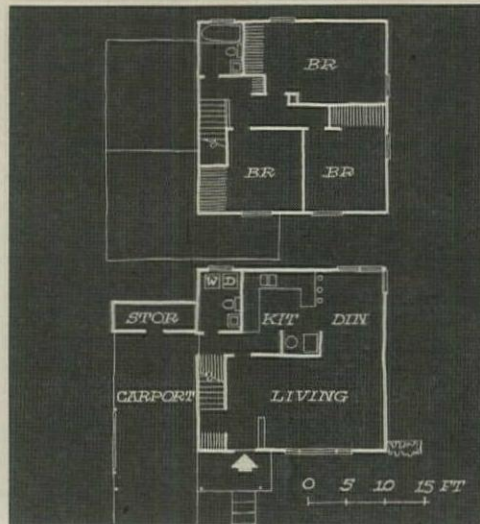
brick—produced a sellout of 60 houses in eight days (April 26-May 3).

Designed by Architect Herman York, the houses were built by Sampson Bros in their

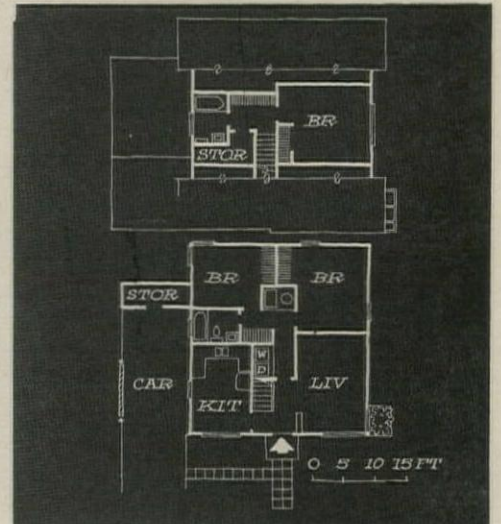
Garden City community (H&H, Jan '56). A checklist of 80-odd points invited buyers to compare the Sampson model with "other homes costing \$3,000 to \$5,000 more."



BEST SELLER is 1,242 sq ft ranch at \$15,500. It has interior kitchen and, like other models, lots of storage (809 cu ft).



SECOND-BEST SELLER is 1,300 sq ft two-story at \$14,995. Like other models, it has convenient laundry. Storage: 607 cu ft.



THIRD-BEST SELLER is 1,211 sq ft, 1½-story at \$15,700. It has centrally located kitchen and most storage (948 cu ft).

continued on p 152

Removability

makes the big difference



Smart Builders Equip Homes For Modern Living

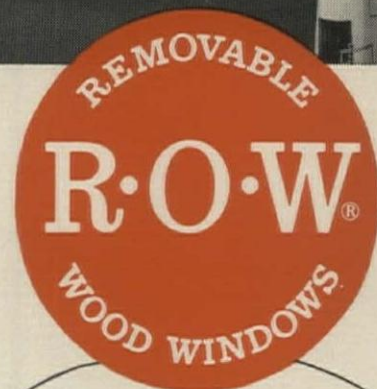
Your prospects *could* get by without removable filters for their vacuum cleaners. They *could* get by without the convenience of removable wood windows—but *why should they?*

If you don't offer R.O.W Removable Wood Windows with the "look of luxury" and better weather protection—you're risking loss of sales to a builder who *has* installed them.

Why *should* your prospects settle for less than the windows that look better, work better and last longer?

See your local lumber dealer or write —

R·O·W SALES COMPANY • 1300-7 ACADEMY AVENUE • FERNDALE 20, MICHIGAN



R·O·W and LIFT-LOX are registered trade-marks of the R·O·W Sales Company



ALL-NIGHT LIGHTING of twelve \$25,000-and-up models draws motorists to Chicago-area tract.



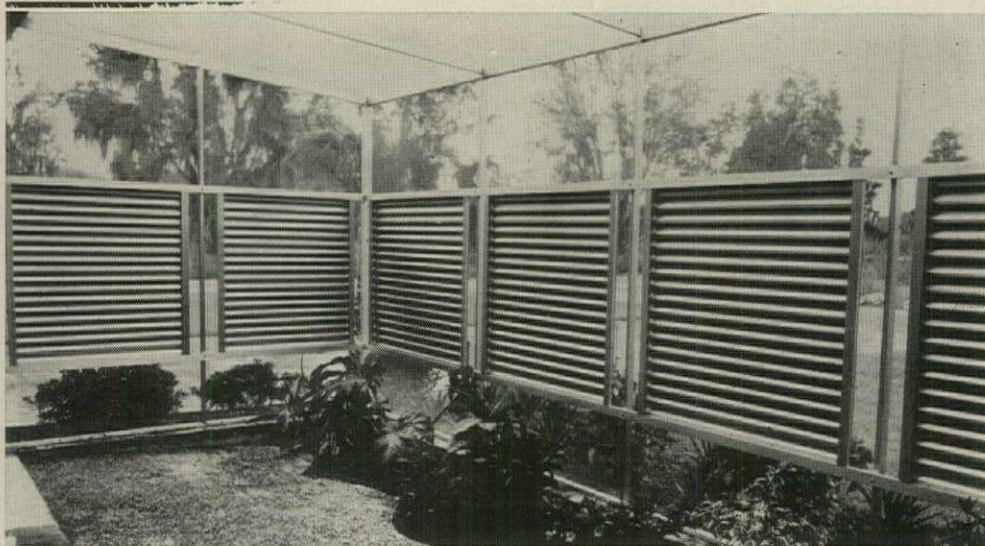
MUSHROOM LIGHTS make gardens seem larger . . . and guide visitors from model to model.

"Lightscaping" makes night the best time to sell houses

Well-planned night lighting greatly increases sales, says Gene Dreyfus of Cooperative Home Builders in Elmhurst, Ill. In recent months, well over 50% of his sales were made at night, and Dreyfus traces this directly to his emphasis on "lightscaping."

"We spent \$600 a house for lighting installation carefully planned by engineers from Pyle-National's Steber division," he

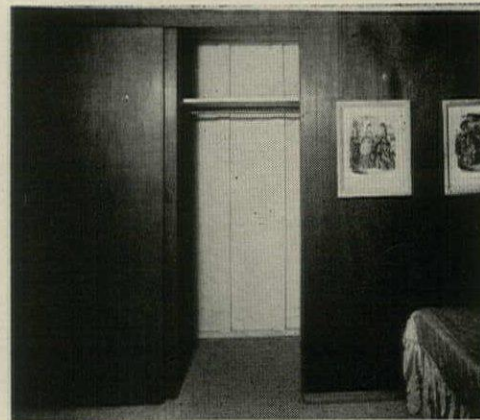
says. "It costs us \$120 a month for dusk-to-dawn lighting per house. But it is well worth it in the extra four to six hours of selling time per day and all the curb appeal we get. Lightscaping is as important to a builder as landscaping." One model (photo above, right) for product displays is labeled a "key club" and each buyer gets a key so he can visit it at any time.



Here is a new use for aluminum: decorative patio panels

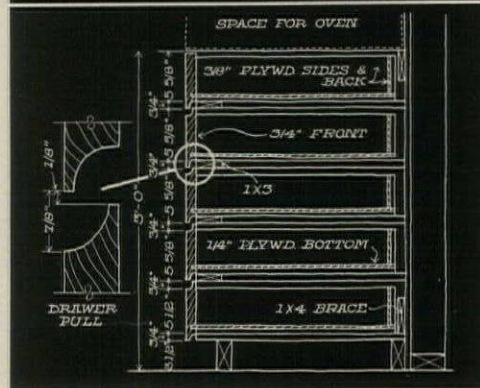
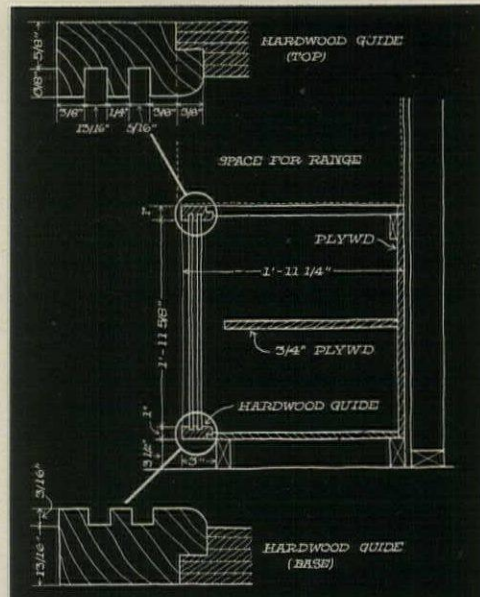
Tampa Builder Abe Johns hit on this idea of using Kaiser aluminum roofing panels when, he says, "we were searching for a way to give privacy without ruining the

open effect of our patios. The effect of gold aluminum texture with pale green screening above is most striking." Johns also uses matching aluminum panels on the carport.



Why not leave studs exposed inside the bedroom closets?

Fischer & Frichtel's obvious answer is to save costs by not covering the studs. They feel it needless because clothes hide studs. They get the luxury look of a paneled wall in the bedroom by using random-scored plywood paneling for closet fronts.



These kitchen cabinet details suit a volume builder's method

Architect Donald Honn provided these cabinet details for Builder Cecil Jennings, whose big Lubbock, Tex. production schedule permits him to mill the parts quickly and fit the clean-lined cabinets into his \$12,500 houses. These cabinets are also built into some of the bathrooms.

continued on p 154



WE'VE BUILT

90

**YEARS of Ingrained Quality
into PALCO®
Architectural REDWOOD**

Three generations of skilled workmanship with advanced experience applied to engineered development and automated handling has achieved highest quality production of PALCO Architectural REDWOOD. Through this combination of "know-how," methods and facilities PALCO REDWOOD remains as *the industry's standard of comparison.*

907

Better buy PALCO—there's no better buy than the best.

THE PACIFIC LUMBER COMPANY

Mills at Scotia, Eureka, and Elk, California

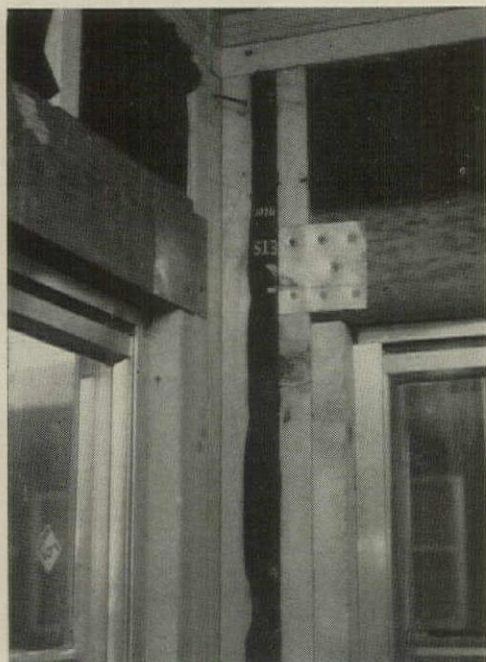
100 BUSH ST., SAN FRANCISCO 4 • 35 E. WACKER DRIVE, CHICAGO 1
2185 HUNTINGTON DRIVE, SAN MARINO 9, CALIF.

Your dependable supply source: Capacity: 155 million board feet. Inventory: 100 million board feet — self-perpetuating timber reserves.



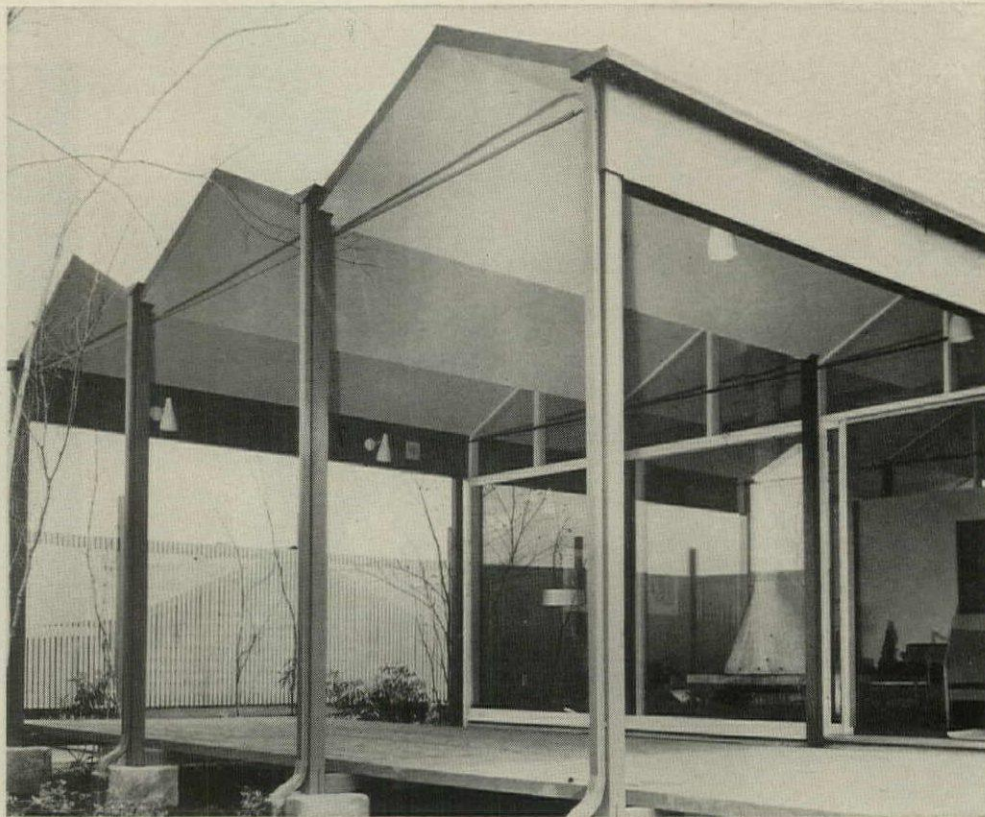
MEMBER OF CALIFORNIA REDWOOD ASSOCIATION





Strapping strengthens headers

Builder Tom McGovern believes he has a solution to the problem of cracking sheet-rock over windows and doors. "We reinforce the headers at all window and door openings with sheet metal strapping, both inside and out. San Antonio's shifting soil condition causes much shifting and flexing, which often shows up in cracks. But our metal strapping has almost ended this owner complaint."



Plywood box beams are featured in Oregon model house

Eight plywood box beams are used by Portland Builder Dwight E. Haugen in his contemporary model. Two extend at each end of the porch roof shown above. The ex-

posed plywood has a phenolic resin finish to resist cracking or warping. The beams are 4 5/8"x15 13/16" and up to 46' long. Diamond Lumber Co makes them to order.

Youngstown Kitchens "WOODCHARM" LINE with



Give home buyers their choice of
**HONEYWOOD... SANDALWOOD...
 FRUITWOOD... AUTUMN BIRCH...
 IN NEWEST WOOD STYLES**

Feature the glamour of wood styles on today's best-made cabinets. Make yours a quality home. Show the natural wood beauty of Autumn Birch or Sandalwood in your model...display the easy-to-care-for luxury of Fruitwood or Honeywood

mar-proof laminates...and please every prospect with a choice of 5 kitchen styles at no extra cost. Because new Woodcharm doors and fronts snap on, you can change door and front styles to buyer's choice as home is sold.



BUILDING PAPER, TAR AND GRAVEL are raised to roof by Orlando subcontractor's scissor-lift.



HOUSEFUL OF ROOF PANELS is lifted at one time by a Tampa builder's flatbed scissor truck.

Two Florida builders believe in hoisting with truckpower

The scissor-lift truck in top photo shows how a subcontractor uses motorpower instead of manpower to speed roof construction on one of Tom Donovan's and Al

Feldman's houses in Orlando. Bottom photo shows how Builder Mel Larsen raises packets of roof panels on his 6,000-house Clair-Mel tract (more on his houses, p 141).

Here are nine ways leaders are merchandising

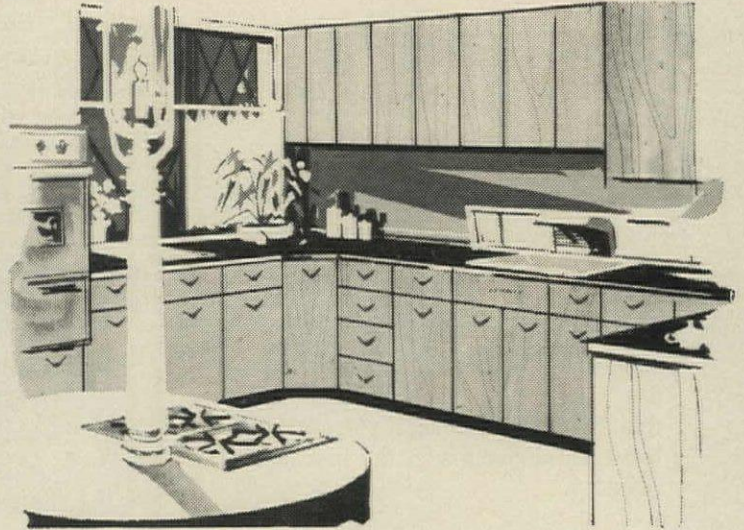
Clearwater, Fla.: Builder David Edmunds put a 19' cabin cruiser in the screened-in swimming pool of one of his model homes to dramatize the size of the pool. An extra publicity bonus—for his whole family—



came when a news service took a picture of Mr and Mrs Edmunds and their two daughters in the model and distributed the picture nation-wide. Says Edmunds: "The national recognition was publicized locally and helped build up the crowds."

Phoenix: Builder Bernard Young has put \$5,000 of hi-fi equipment into a contemporary "Stereophonic House" to attract buyers to his Scottsdale subdivision. Each room is equipped with stereo speakers with individual controls. *continued on p 156*

new kitchen ideas for every house you build



THESE PACKAGE KITCHENS HELP SELL YOUR HOMES

Woodcharm cabinets and sinks for capsule kitchens... Give a new quality look to your lowest cost homes... beat out your competition with wood styles bearing the Youngstown Kitchens brandname.

Add Woodcharm built-ins for medium size kitchens... There's a planned package kitchen by Youngstown for all medium priced housing, or we can plan your own individual package.

Plus matching Woodcharm cabinets and appliances for luxury kitchens... Here's all the glamour and style you need to outfit a \$50,000 house with today's finest kitchen equipment, featuring new wood styles on America's best-made steel cabinets. Contact your Youngstown Kitchens sales representative today. Immediate delivery from over 80 convenient distribution points.



AMERICAN-Standard
YOUNGSTOWN KITCHENS DIVISION

American-Standard, Youngstown Kitchens Div.
Builder Dept. HH 79, Warren, Ohio
Please rush me complete information on your new wood style kitchens.
Please include full information on your 10-Point Selling Plan for Builders

NAME _____
FIRM _____
ADDRESS _____
CITY _____ STATE _____

There's nothing like

a healthy circulation*

to make a magazine feel fine . . .

We feel fine, thank you, because this issue of HOUSE & HOME will be read by:

- * The builders of more houses than either of the builder books—and they vote 4 to 1 that HOUSE & HOME is their first choice magazine;
- * Practically all residential architects;
- * More distributors than read any building supply magazine;
- * More mortgage lenders—the men who have to appraise and finance building products—than read any mortgage magazine;
- * More realtors—the men who must sell building products to home-buyers as part of the house—than read any realty magazines;
- * More dealers than read any building magazine;
- * All leading prefabricators;
- * More appraisers, more FHA-VA officials, more local building officials.
- * AND . . . manufacturers of building products have found HOUSE & HOME so essential to their operations that they have entered over 4,000 individual subscriptions for their key sales personnel so that they may be kept abreast of latest developments in the housing industry.

For these reasons—we're feeling fine, thank you.

House & Home

The only industry magazine of housing

Plymouth Meeting, Pa.: Fox-Bilt Homes is getting strong buyer approval of an "island kitchen" in its new models. The



unit stands free between the breakfast table and appliance corner and includes a dishwasher as well as sink and counter.

Los Angeles: Builder Cliff May built this magazine rack on his office wall to hold copies of magazines that carry stories about his work. Now catering to buyers of



\$50,000-and-up custom ranch houses, May finds the rack helps sell these prospects by drawing attention to the press recognition given his houses.

Mobile: Builders-Realtors Berg & Diehl are making their signs do double duty these days. Their landscaped entrance sign welcomes visitors to their Morningside Manor tract. On its other side the sign tells those leaving, "Thanks for coming. Tell friends about Morningside Manor."



Another sign, a cardboard placard, helps salesmen at the models—or rather when they are away from the models. On one side it says "Please make yourself at home. Salesman is showing a home down the street." On the flip side it reads: "Off hours. Please call GA 6-8664 for an appointment."

San Jose, Calif.: Builder Al Branden's salesmen hand out jig-saw puzzles to children of prospects who visit his big Tropicana Village here or his other tracts in Hayward and Sunnyvale.



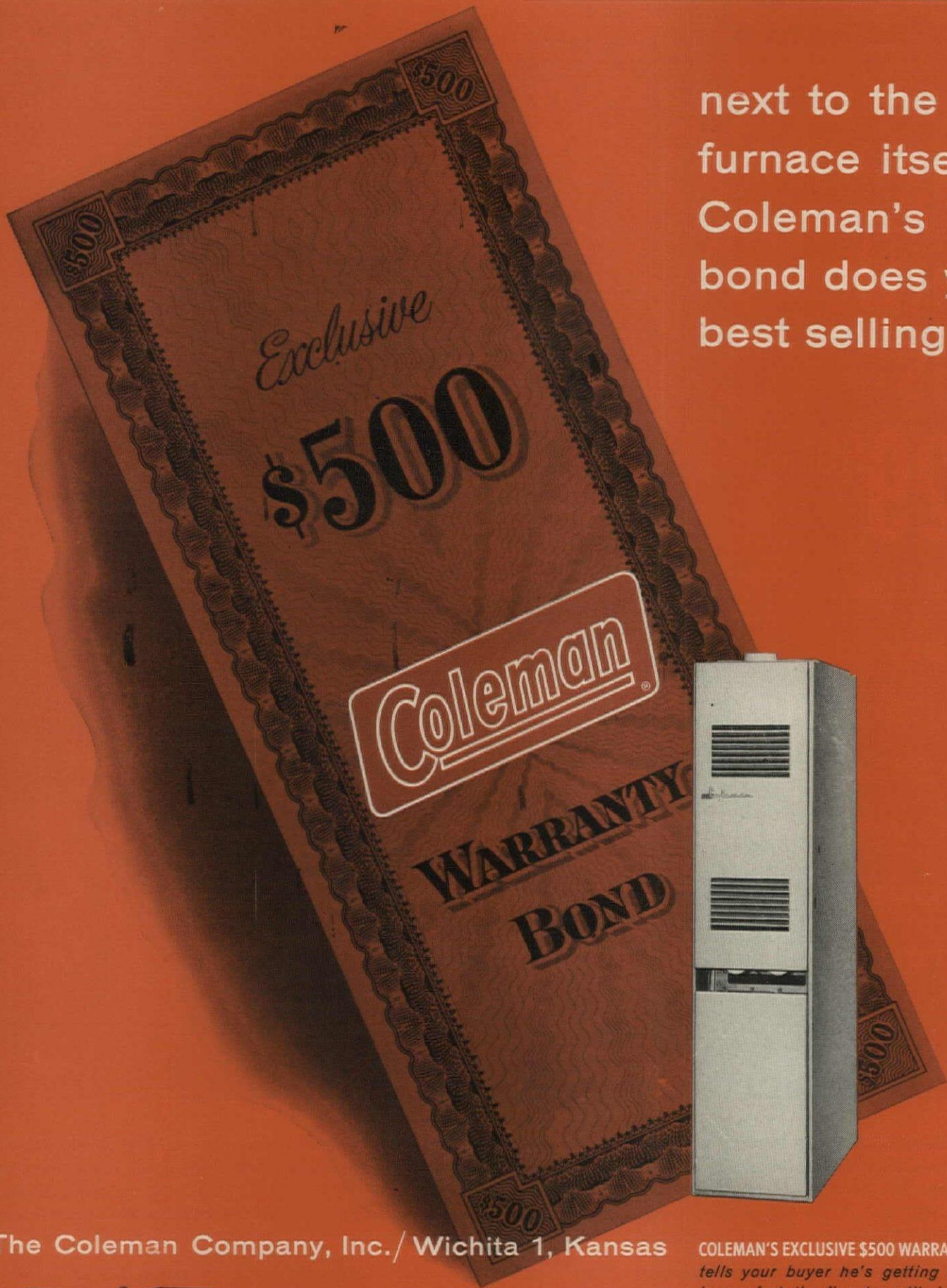
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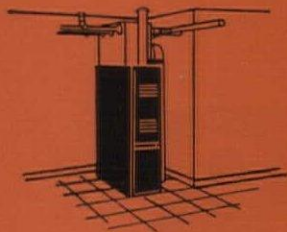
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Now America's only bonded line of home heating and air conditioning is bigger and better than ever.

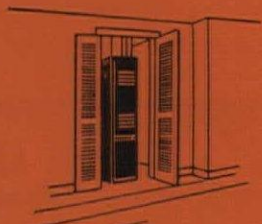
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furnace itself,
Coleman's
bond does your
best selling



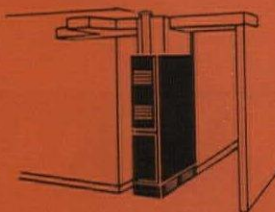
The Coleman Company, Inc./ Wichita 1, Kansas



UTILITY ROOM



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BASEMENT

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COLEMAN'S EXCLUSIVE \$500 WARRANTY BOND*
tells your buyer he's getting the best in comfort, the finest quality in heating equipment. This unique bond stands behind every Coleman heating and air conditioning unit. The Trim Boy up-flow furnace shown above — in sizes from 80,000 to 180,000 BTU input—speaks of quality with a soft-voiced blower and unexcelled performance. Designed with air conditioning in mind—now or later. Call your Coleman distributor or write.

as
little
as
\$29⁹⁵*

puts the
luxury of
shatterproof
WASCO
SHOWERWALL
in your
bathrooms!



HERE'S SOMETHING NEW TO SELL . . . at a price that's unbelievable! Made of shatterproof Acrylite panels, Wasco Ocean Pearl Showerwall adds luxury to your bathrooms that is irresistible to women. And, women find these practical features irresistible, too: **SAFE . . .** made of shatterproof Acrylite; **EASY TO CLEAN . . .** just wipe it and it sparkles; **KEEPS WATER OFF THE FLOOR . . .** eliminates slipping and mopping; **HARMONIZES WITH ANY COLOR . . .** and, Ocean Pearl Showerwall never needs replacing.

GET THE PROFIT-MAKING FACTS, TODAY! *Your cost for Ocean Pearl Showerwalls can be as little as \$29.95 a unit in quantity lots. And, a free Showerwall is yours for your model home if you use Wasco Showerwalls in 24 or more homes. (Special plan for tracts of 100 or more homes.) For complete details and prices, wire collect.



WASCO PRODUCTS, INC., 5 BAY STATE ROAD, CAMBRIDGE 38, MASS.

What the leaders are doing

starts on p 147

Tustin, Calif.: Builder Burt Huff cashes in on the national Live Better Electrically program by getting his local utility to give



him decalcomanias with his trademark which he puts on his model house and sales office windows and on the doors of his pickup trucks.

Dallas: Fox & Jacobs' current full-page ad campaign in local newspapers stresses the awards F&J have received from national publications. Each starts off "It's only



an award . . ." in headline type, but goes on to capitalize on the significance of the award to homebuyers. At the bottom of each ad F&J runs the logotypes of several of the brand name products it uses, to stress the quality in the houses.

Lafayette, Calif.: A portable display stand is used by Lincoln Lumber Co at entrances to its small tracts where it does not have a sales office. The attractive



canvas-covered unit is on casters. It is set up on Sundays at the site, stored in a garage on weekdays. /END



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ILCO PHILIPPINE MAHOGANY

has the rich distinctiveness today's buyers seek

Homebuyers today are smart. They look the market over—very thoroughly. More and more, they are people of taste and discrimination, people in search of the features that will give their homes enduring value. Paneling of Ilco Philippine Mahogany offers them the rich distinctiveness, the elegance and the individuality that only fine *natural* wood possesses.

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The public's search for quality is today at its peak. So give your homes what could well be a decisive advantage over those of competition. Specify Ilco Philippine Mahogany—it's *naturally* beautiful.



INSULAR

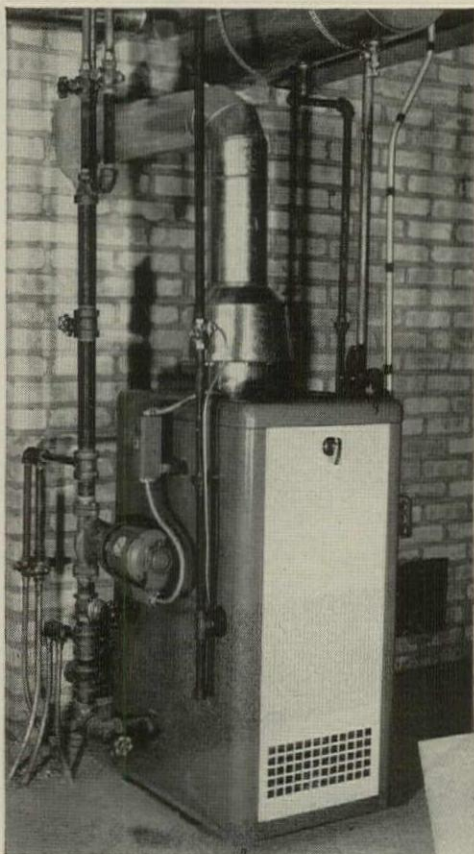
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1405 Locust Street, Philadelphia 2, Pa.

B&G
BOOSTER
PUMP



**EXTRA VALUES A
BUYER CAN SEE
SOLD THESE HOMES
...FAST!**

A hydronic* heating system with a *silent* B&G Booster Pump is visible evidence of top quality



The comforts of B&G Hydro-Flo Heating are obtained from a unit smaller than a refrigerator.

*Modern Hot Water Heating

The builder of these homes, E. L. Trendel of Arlington Heights, Illinois, reports that the many exclusive advantages of a B&G Hydro-Flo *hydronic** heating system were a strong factor selling the homes rapidly. *Hydro-Flo* heating adds a distinction obtainable in no other way—assures the buyer that he is getting more for his money!

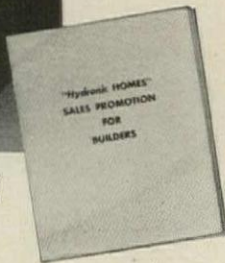
The B&G *Hydro-Flo* System endows a home with the luxurious comfort only *radiant* heating can give... saves fuel because it closely matches fuel consumption to the weather. It's *easily and inexpensively zoned*—a particularly important advantage in properly heating split-level or wide-spread ranch houses. It's quieter—no fan hum... and it's cleaner. If desired, the same boiler that heats the house can be equipped to furnish year 'round hot faucet water.

B&G Booster—key unit of Hydro-Flo System

The B&G Booster Pump and other auxiliary *Hydro-Flo* equipment can be installed on any hot water boiler. This *silent vibrationless* electric pump circulates hot water through the heating system—keeps indoor temperature at whatever degree desired.

"HYDRONIC HOMES" SALES PROMOTION FOR BUILDERS

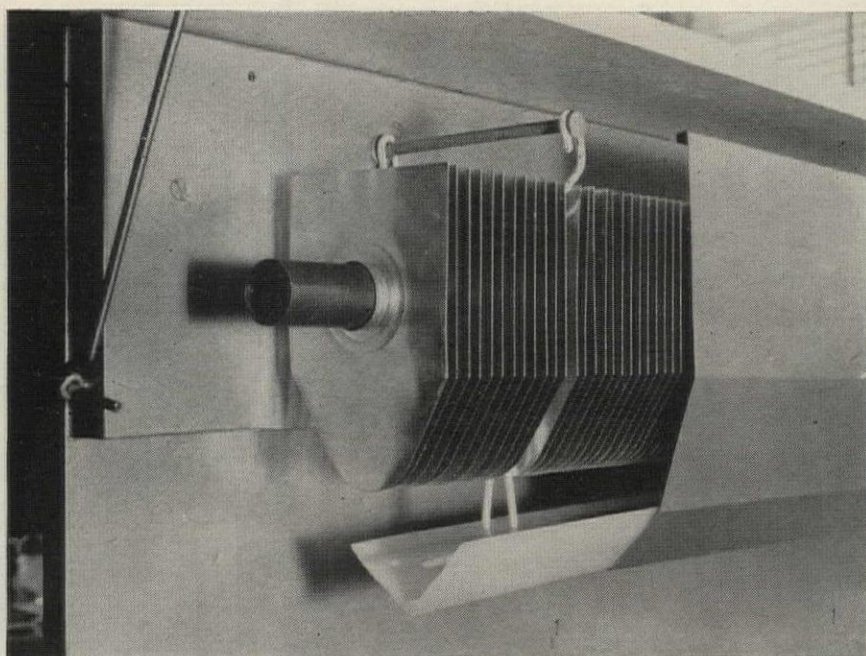
A comprehensive program of ideas and sales helps for utilizing the outstanding and exclusive advantages of *hydronic* heating. There's no obligation in getting all the facts—write today.



Hydro-Flo SYSTEM
BELL & GOSSETT
COMPANY

Dept. FU-10, Morton Grove, Illinois

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

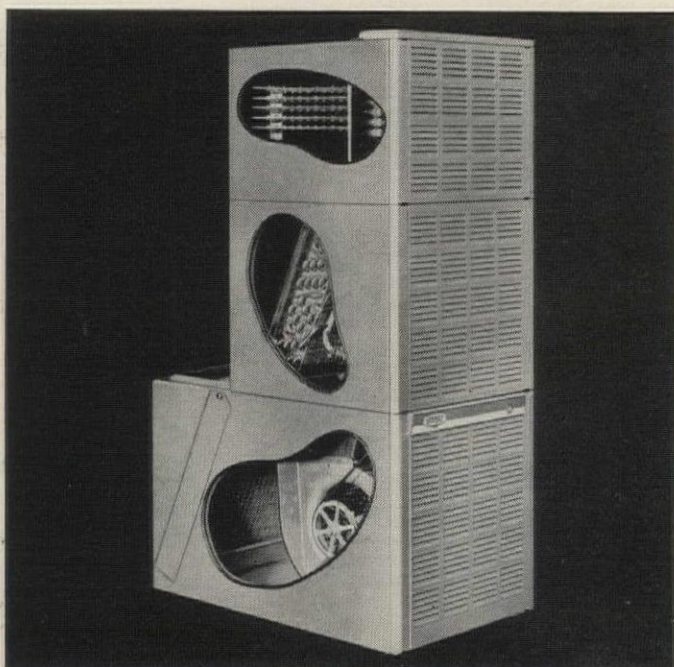


New heating-cooling system works at ceiling level

The valance in the room above hides the fin-tube unit of a new hydronic system developed for Penn Boiler by the John B. Pierce Foundation. The Val-Ray radiators can circle a house without being blanketed or interrupted by doors, windows, or furniture; so the heating contractor is free to install the units in straight runs and the buyer can decorate at will. As a heater, the system lines the ceiling with a layer of hot air to form a radiant panel. Such heat creates no draft or dust circulation, gives overall warmth. When chilled water is

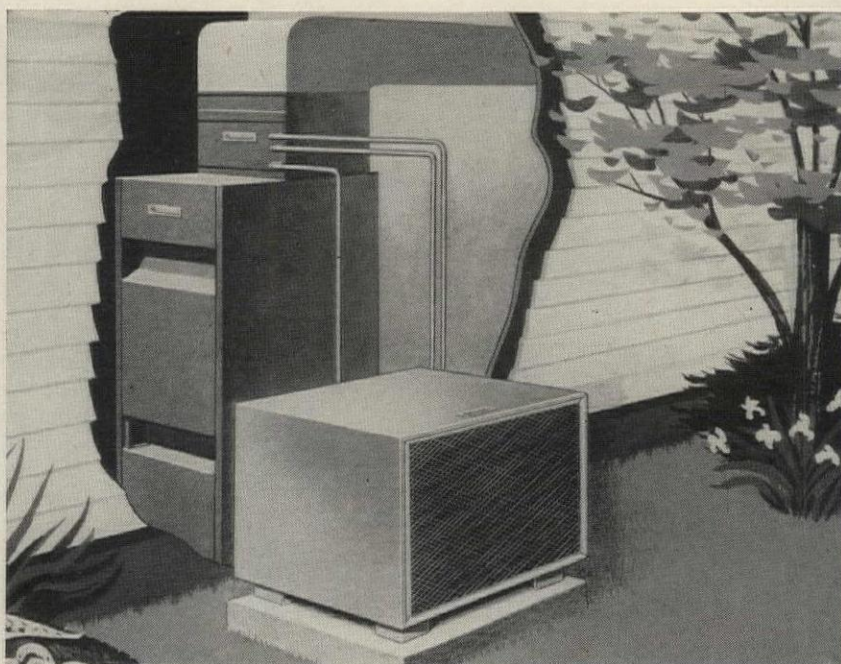
circulated through the tube, the radiators work by convections, send currents of cold air down through the room. A plastic tray, shown in cutaway, catches the condensate, carries it to a drain. Radiator projects 3 $\frac{3}{4}$ " from wall, 7 $\frac{1}{2}$ " from ceiling. Because of the unbroken runs, system is easy to install. It is priced competitively with other types of year-round systems.

Penn Boiler & Burner, Lancaster, Pa.
For details, check No. 3 on coupon, p 193



Central electric furnaces add all-electric warm-air units to Lennox line of residential air conditioning. Furnaces are made to the same modules as stack-on Landmark blower, cooling, and filtering sections so units of the right capacity can be made up in a balanced system. Btuh output of new furnaces run 68,300 to 123,000 at 20 to 36 kw. Two-stage thermostats allow resistance coils to be used in whole or part. Furnaces come in up-flow or down-flow models.

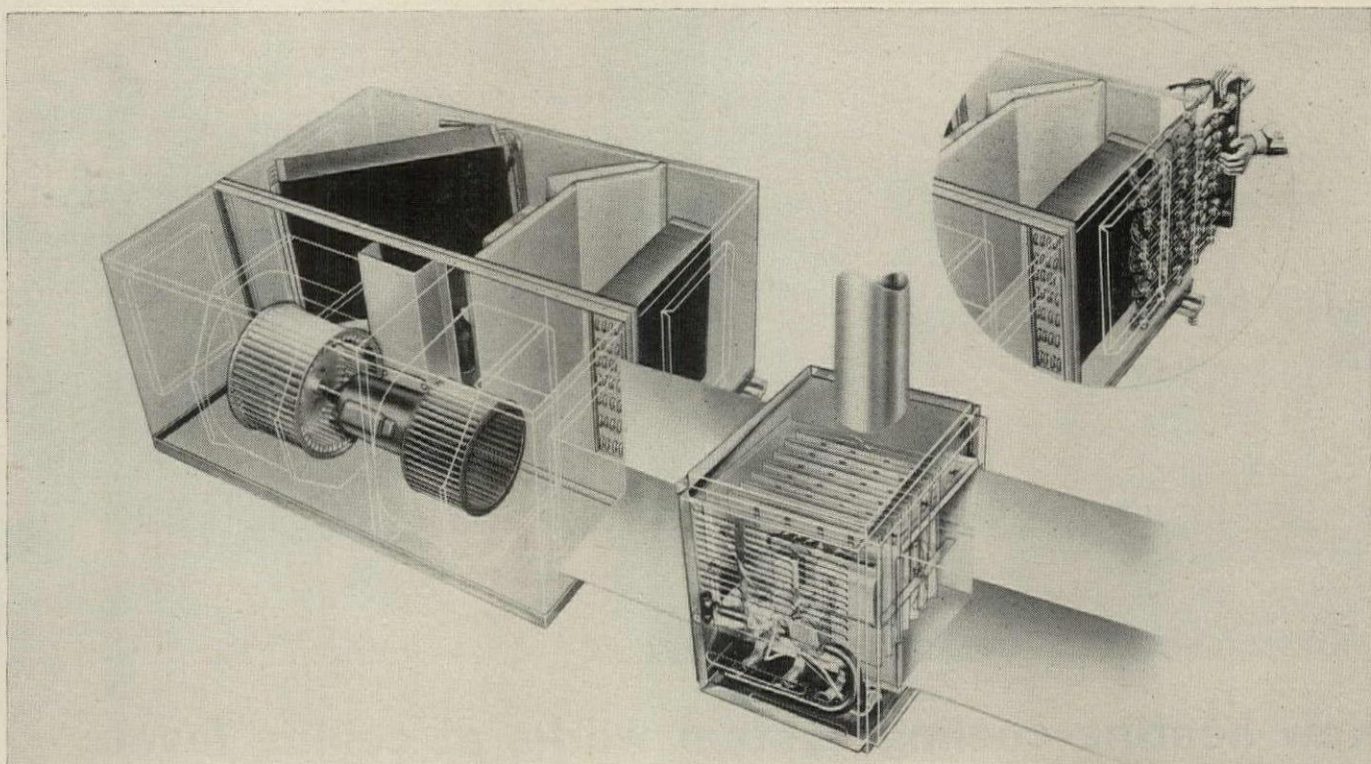
Lennox Industries, Marshalltown, Iowa.
For details, check No 3a on coupon, p 193



New compact units are available in American-Standard's new line of remote condensing equipment for add-on service. The condensers are made up in 2, 3, 4, and 5 hp capacities. The two smaller units are only 23"x30 $\frac{1}{8}$ "x27 $\frac{1}{8}$ ". Controls are up front for easy servicing. Condenser is mounted on steel legs to protect it from dampness and to cut vibration. Two bigger units have double compressors to allow wider adaptability in service. Dealer price: \$362 for 2-hp unit.

American-Standard, New York City.
For details, check No. 4 on coupon, p 193

continued on p 166



Fedders heat pumps now offer an option of electric or gas supplementary heat to take advantage of the best local fuel rates. The electric heat elective is installed in the cabinet (circle) and connected to prewired controls. Each 5 kw

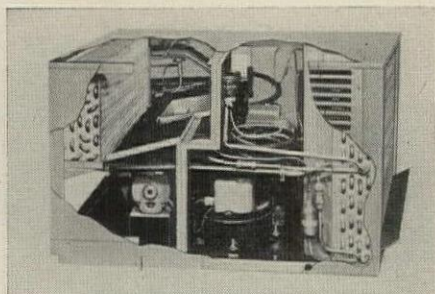
(up to 15) has its own thermostat. The gas furnace is inserted in the air duct in line with the heat pump blower, comes with inputs of 50,000 to 125,000 Btu. Units can be installed anywhere, including interior attic or crawl space:

a pressurized blower assures full air flow to condenser from small wall opening. Price of system depends on application.

Fedders Corp, Maspeth, N.Y.

For details, check No. 5 on coupon, p 193

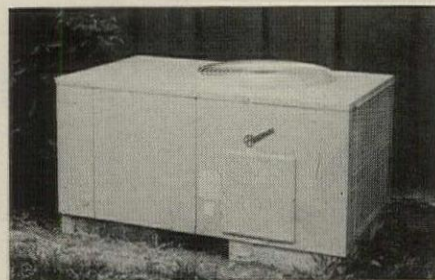
New models for complete or add-on air conditioning



Mueller Climatrol has a new 3-hp heat pump. System is pre-assembled horizontal package for duct or plenum discharge. Single thermostat controls unit. Price: \$1039. Also new, dehumidifying central cooler with separate 2-hp cycles, one to act as cooler or air dryer for up to 42,000 Btu cooling or 3 qt per hr dehumidification. Price: \$1260.

Worthington Corp, Milwaukee.

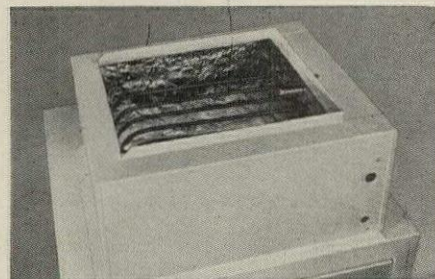
For details, check No. 6 on coupon, p 193



Heatwave has new 2-hp and 3-hp remote condensers. Air-cooled units feature vertical air discharge to blow heat away from grass and plants. Cabinets are bonderized and enameled, have weather-proof undercoat. Cadmium-plated guard protects coils. Controls are accessible from outside. Dealer price for 3-hp unit plus evaporator: \$419.

Southwest Mfg, Aurora, Mo.

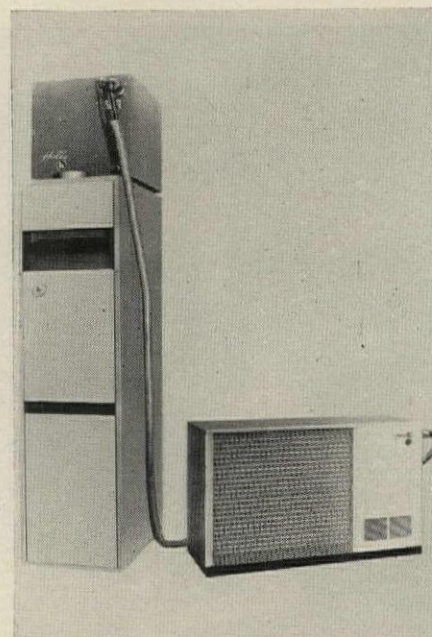
For details, check No. 7 on coupon, p 193



New Mathes units include compact evaporator-blower and strip heater (left) for 24" wide split-system heat pumps. Units can be up or down flow with refrigerant lines entering from either side. Belt-driven blower keeps noise level low. Evaporators come 2-ton to 5-ton, heaters 7-kw to 28-kw. Price compares with furnace plus cooling.

Mathes Co, Fort Worth.

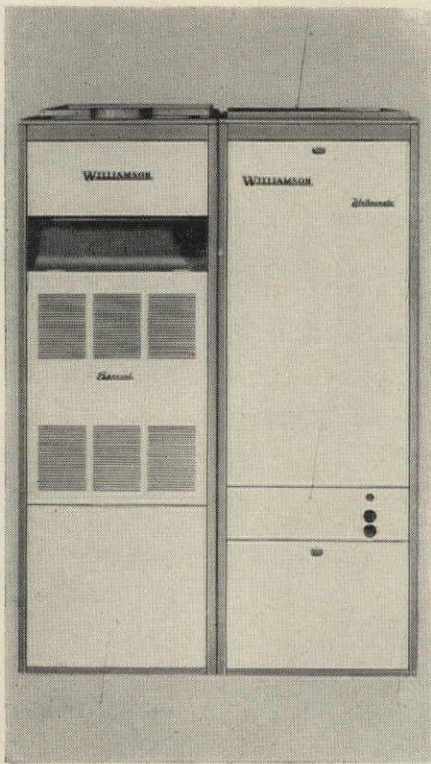
For details, check No. 8 on coupon, p 193



Holly Airtrol system features easy add-on cooling: pull a jumper plug, insert a relay box, and furnace is ready for year-round use. Blower has multi-speed motor that switches speed automatically with change over. Open scroll permits even air flow, large filter area. Welded blower housing cuts vibration. Price: \$1200 to \$1600 installed.

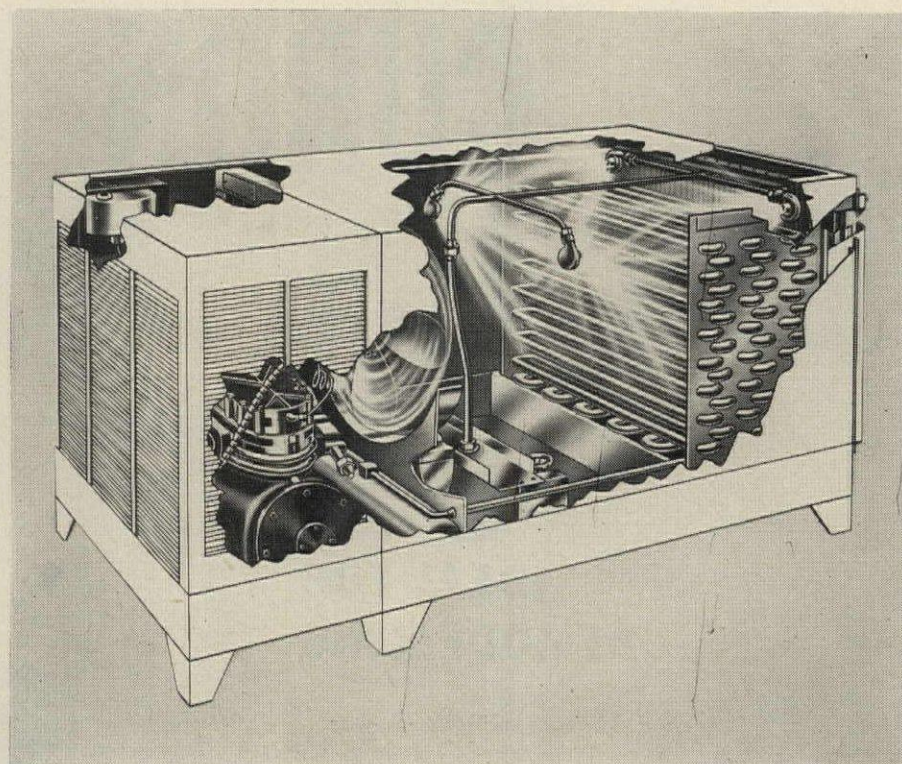
Holly-General Co, Pasadena.

For details, check No. 9 on coupon, p 193



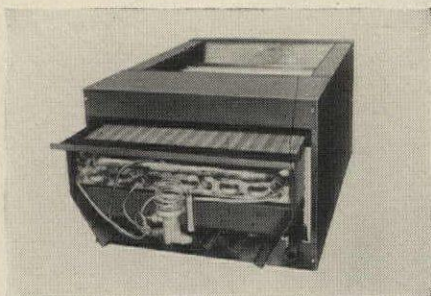
New Williamson coolers of 24,000 to 60,000 Btuh are designed to match maker's gas and oil furnaces. Companion units have separate blowers so they can be combined in right heating-cooling balance, be adapted to up-flow or down-flow installation, or be used as separate cooling units with or without ducts. Condensers are installed outdoors.

Williamson Co, Cincinnati.
For details, check No. 10 on coupon, p 193



Rangaire has a new evaporative condenser that uses water-tower principle to prevent system being overworked on very hot days. Fine spray from Tenite nozzles washes over cooling coils, increases heat loss. Nominal 2-ton to 5-ton units give 26,700 to 64,700 Btuh of cooling as against 24,400 to 63,200 Btuh for comparable air-cooled units.

Cobell Industries, Cleburne, Tex.
For details, check No. 13 on coupon, p 193



GE Weathertron now comes as a split system in 2½ and 3-ton sizes. Air handling section has a three-speed blower, has optional supplementary heat. Outdoor section is air cooled, has weather resistant finish. Service valves are built-in to cut installation time.

GE, Tyler, Tex.
For details, check No. 14 on coupon, p 193

Luxaire has two new cooling-coil units: Flat counter-flow coils mount below a down-flow furnace to give 36,000 or 56,500 Btuh with 3-hp or 5-hp condenser. Cabinet is 16-gauge steel to support furnace. New blower-coil units give 34,000 or 55,300 Btuh, can serve as separate hot-weather conditioners or be added to furnace ductwork.

C. A. Olsen Mfg Co, Elyria, Ohio.
For details, check No. 11 on coupon, p 193

Westinghouse Unitaire is made in 3-hp, 34,000 Btuh size, can be installed in an optional plenum or prefabricated fiberglass duct system. Twin condenser coil is air cooled. Cabinet has two condensate drains. Slow-speed centrifugal blower is direct driven. Condenser fan is resilient-mounted twin propeller. List price: \$1105.

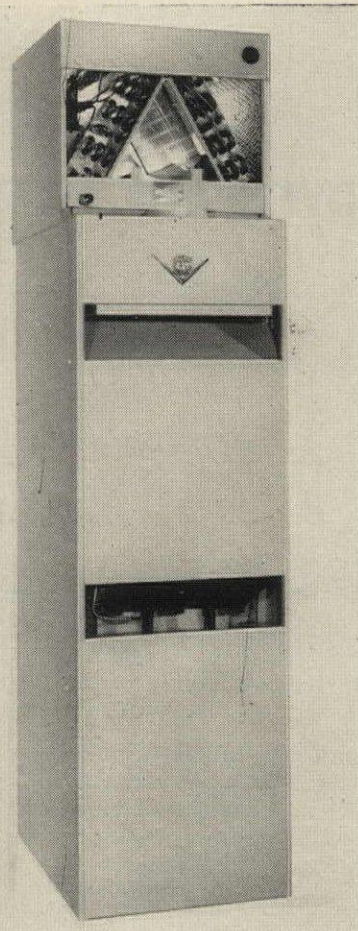
Westinghouse, Staunton, Va.
For details, check No. 12 on coupon, p 193

Revco's new heat-pump line now has 12 models that give 36,000, 48,000, or 60,000 Btuh of cooling plus one, two, or three stages of supplementary heat. All are split systems. All switch phases automatically, feature automatic defrost, capillary-tube refrigerant flow, quiet inside fan. Prices for particular installations are set by dealers.

Revco, Inc, Deerfield, Mich.
For details, check No. 15 on coupon, p 193

Carrier has a new one-piece heat pump to sell for less than \$1,000 installed. Unit gives 22,000 Btuh of cooling and 23,000 Btuh of heat with optional addition of strip heaters of 10,000 Btuh each. Unit fits a 3' square outside or on roof, is automatically defrosted. Thermostat cuts in strip heaters when outside temperature drops to certain levels.

Carrier, Syracuse, N.Y.
For details, check No. 16 on coupon, p 193



Friedrich heat pumps are all new. First model is a 5-hp unit, other sizes will follow. Strip heaters are optional as needed. Also new from Friedrich are gas-fired forced-air furnaces designed to pair with central or remote air conditioners. Heating inputs run 105,000 to 140,000 Btuh, cooling 23,100 to 81,500 Btuh. Prices are dealer set.

Friedrich Refrigerators, San Antonio.
For details, check No. 17 on coupon, p 193

continued on p 169

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**IDEAL FOR
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**A DECORATIVE
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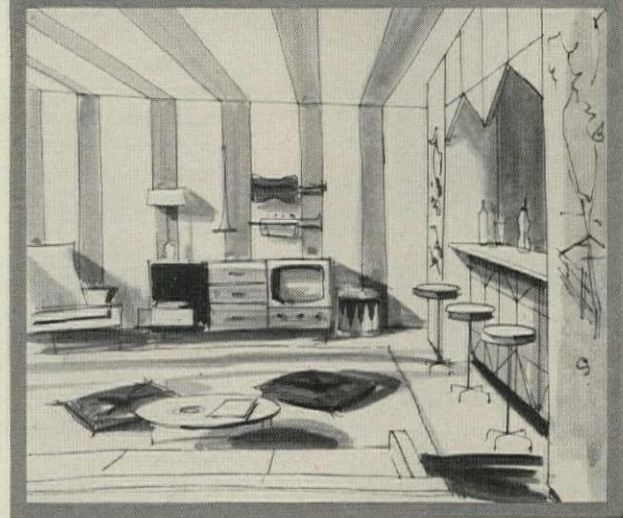
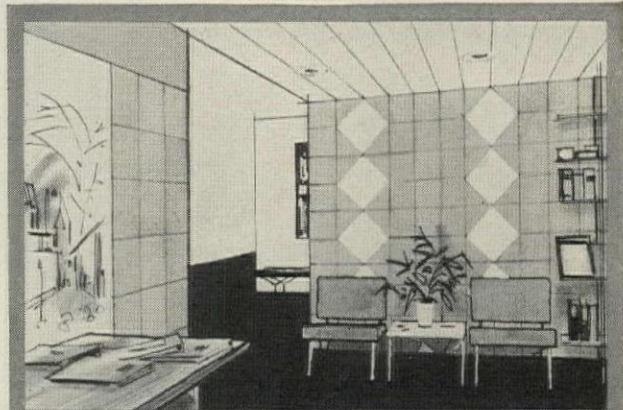
CURON* wall and ceiling covering, the modern sound-absorbing material, is the beautiful way to decorate or redecorate.

Important to builders is its ease of application. Flexible CURON wall and ceiling covering goes over any flat surface . . . including wood, plaster, plasterboard, cement, even cinder block. And its non-static surface won't attract or hold dirt or dust. Spots and stains come off with detergent or household cleaners.

Home owners like the soft-to-the-touch texture . . . the beautiful colors from which they can choose . . . the fact that the different sizes make it easy to design an almost unlimited number of room decors. Colors are fast, need no painting or repainting.

It insulates . . . helps control heat loss in winter, make air conditioning more effective in summer. It is fire retardant, too.

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WALL-CEILING COVERING

*CURON is the registered trademark of the Curtiss-Wright Corporation for its multicellular materials.

New products

start on p 165



White-Rodgers has a new series of zoning controls to suit hydronic and forced air systems. Combinations of powered valves and thermostats are set up for each zone. As room temperatures rise or fall, valve turns off or on to keep temperature at desired level. In the one-pipe hydronic systems, valve is at radiator.

White-Rodgers Co, St Louis.

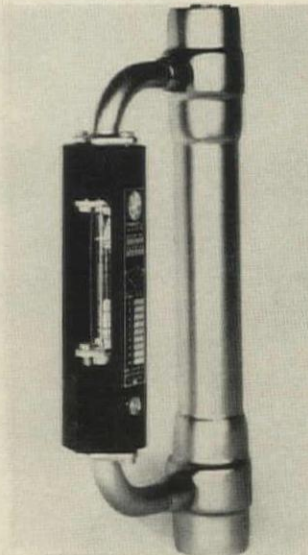
For details, check No. 18 on coupon, p 193



Minneapolis - Honeywell Filter-Flag shows when filters of home air-circulating systems are clogged. Device fastens directly on furnace with a sensing element placed in blower chamber. Subbases for Honeywell thermostats can have a red light connected to the Filter-Flag to show when filter needs changing. Basic unit: \$6.95, subbases: \$3.40 to \$9.85.

Minneapolis - Honeywell, Minneapolis.

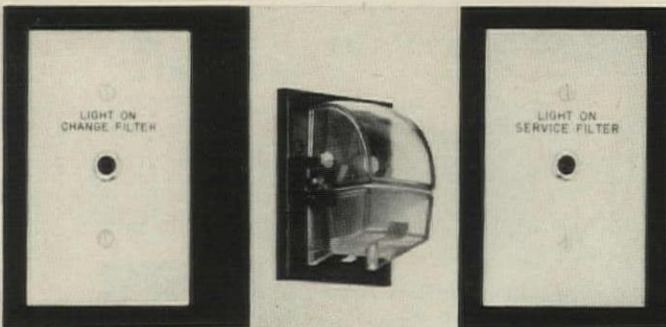
For details, check No. 19 on coupon, p 193



Bell & Gossett flow indicator is a new aid to balancing hydronic heating and cooling systems. Installation is simple, needs only two soldered connections and a square-head cock. Unit mounts horizontally or vertically and adjusts to 90° intervals. Comes in six sizes, 1" to 3" for flow capacities to 300 gpm. Particularly suited to give flow rates of pumps with flat capacity curves.

Bell & Gossett, Morton Grove, Ill.

For details, check No. 20 on coupon, p 193



Better Engineered Controls' Tattle Tale for forced air systems tells when filter needs changing or cleaning. A gauge measures the increase in negative pressure at the filter as filter fills up. When pressure reaches set limit, light in wall plate flashes on to inform home owner. Price: \$14.50.

Better Engineered Controls, Los Angeles.

For details, check No. 21 on coupon, p 193

continued on p 171

new FHA
MINIMUM PROPERTY
STANDARDS

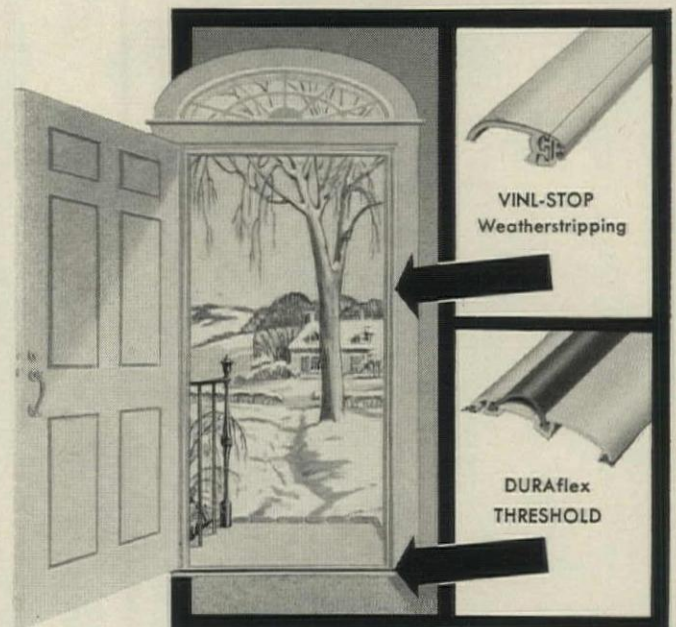
(FHA BULLETIN NO. 300, PAGE 191, SECTION 909-4.5)

"Doors shall be made weathertight.
A watertight threshold shall be provided.
Doors shall be weather-stripped when
required to prevent infiltration of dust or snow."

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... a "one-package"
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*When installed in accordance with manufacturer's recommendations

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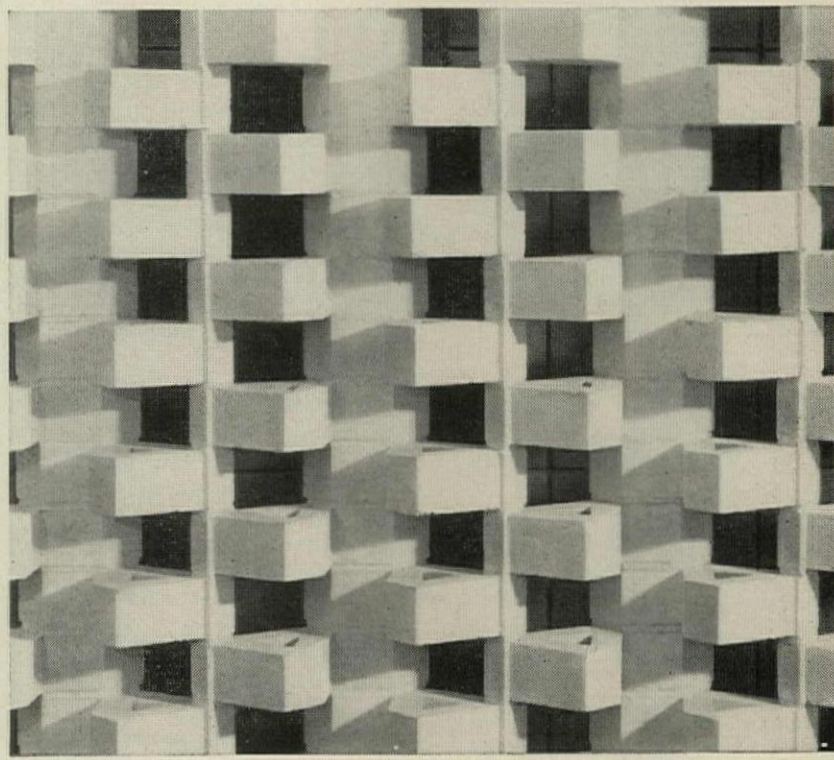
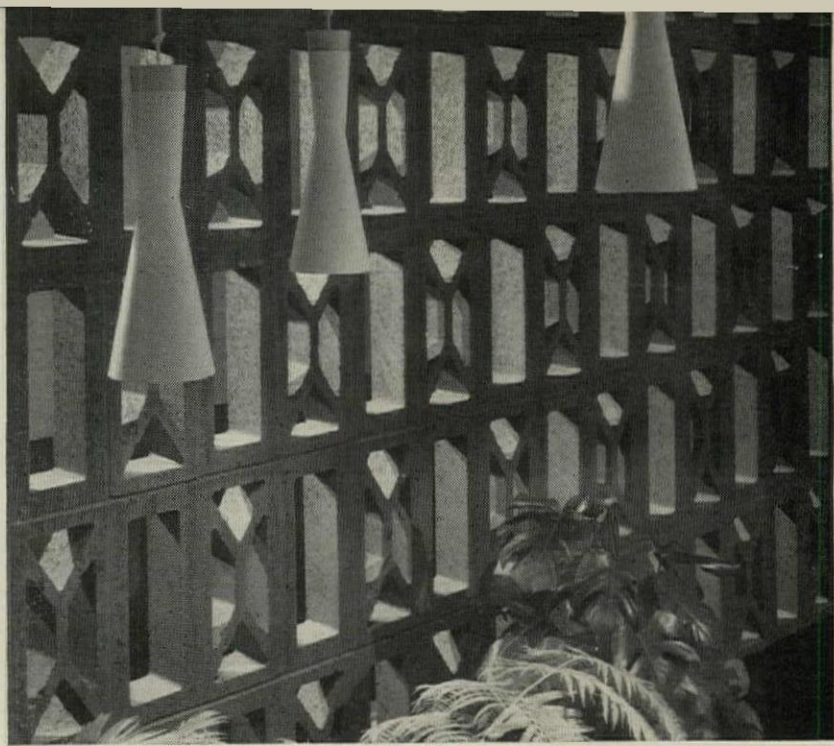
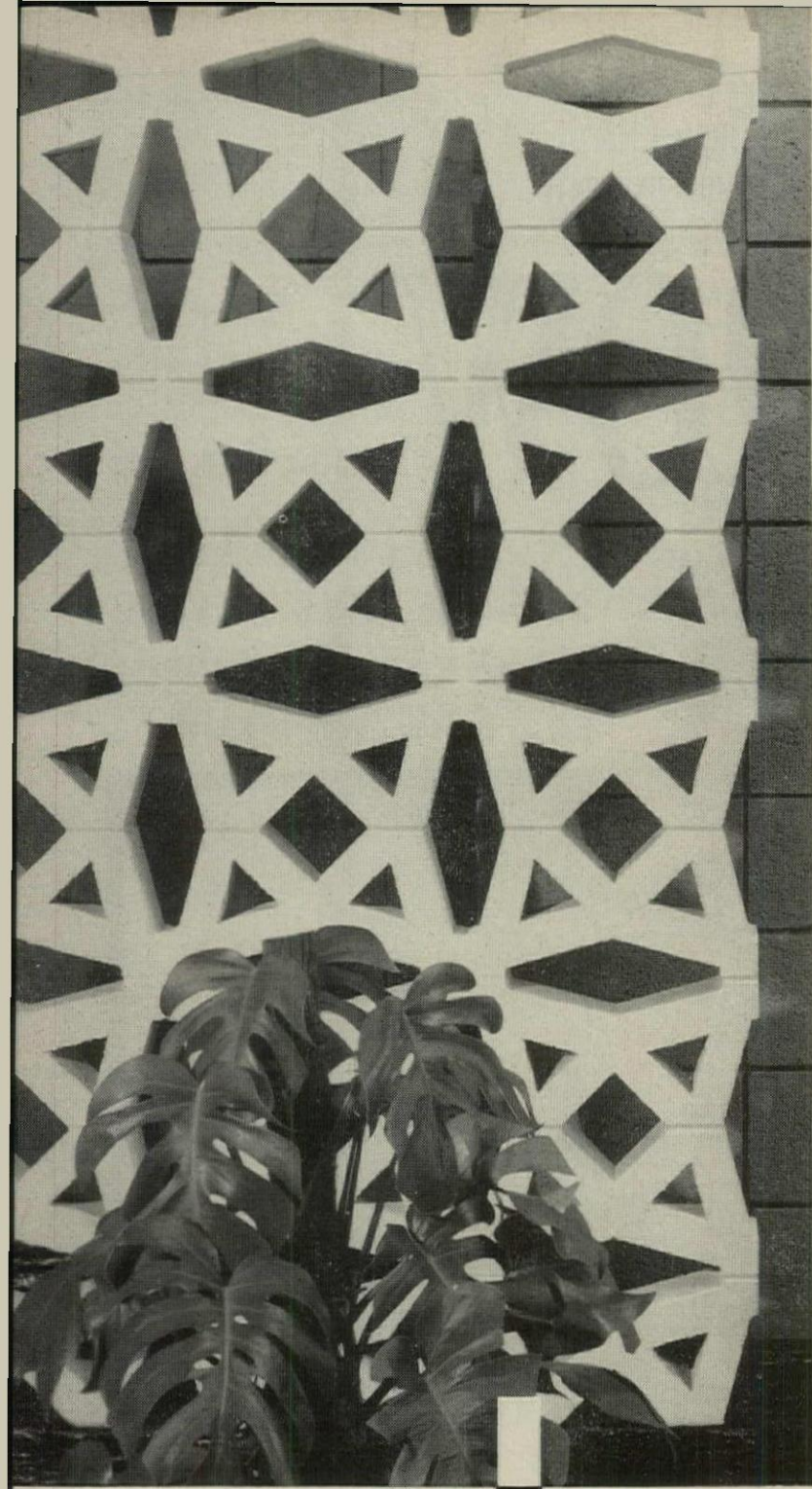
COMPANY POSITION

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U.S. Pat. 2,718,677 Can. Pat. 545,851
Other U.S., Can., and Foreign pats. issued and pending



ABOVE: Charles Walton of Jones & Emmons, Los Angeles, created this unusual screen of grille units. Useful either as a decorative sun screen or as a fence for patios. Each section of this eye-catching screen is devised from just two block units.

UPPER RIGHT: Hellmuth, Obata & Kassabaum, St. Louis, took 4" x 8" x 16" grille and hollowcore units, stacked them vertically and achieved this impressive wall. Smart as a room divider or an interesting decorative note for special emphasis.

LOWER RIGHT: Victor Lundy of Sarasota, took the same perforated concrete block units responsible for the screen pictured above, laid them on their sides and at angles. The result: this unusually beautiful and intricate screen design. Flexibility unlimited with concrete masonry!

Architects' idea walls from the wonderful new world of **BLOCK**

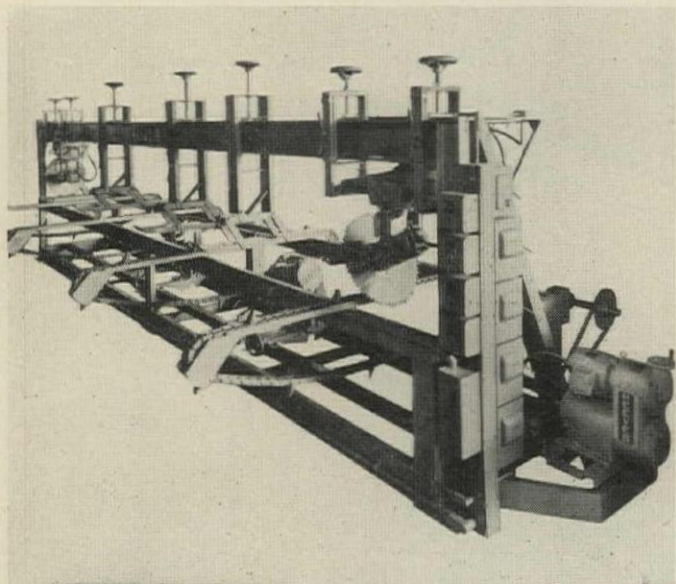


Leading architectural firms were asked to create new concrete masonry walls from units now available from the industry. Their answer was a series of designs of new dimension, use and beauty—opening a whole new wonderful world of block. The complete story—designs, specifications, a host of new sculptured block wall patterns is vividly described in Vol. 15, No. 2 of "Pictorial." Ask your local NCMA member, or write us direct for a copy.



New tools boost output

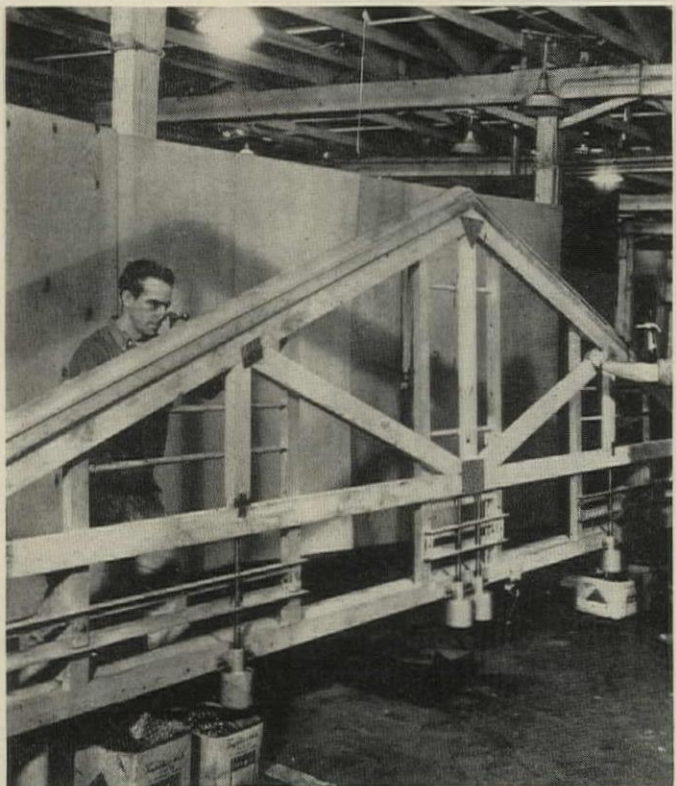
If you build with trusses, these two tools can give you 30-trusses per man-day. The gang saw will cut members to precise size and angle as fast as you can feed it. And four men can assemble the parts in the jig at a 120-truss a day rate.



Rafter cutter for fabrication shops will also serve for double-end trimming, cutting truss cords or other component parts. Tool makes four cuts at a pass, will make straight or angle cuts. Two bottom saws take dado or notcher heads. Movable saws adjust to cut 4' to 24' lengths up to 8" thick. Four variable-speed feed chains give high production.

Idaco Engineering, Oakland, Calif.

For details, check No. 22 on coupon, p 193

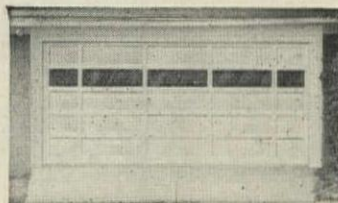


B-D Tilto-Matic jig lies flat while pre-cut truss members are dropped in place. Air cylinders keep parts under constant pressure as jig is tilted upright so truss plates can be attached from both sides. Adjustments of pitch and length take only five minutes. Maker claims 120 trusses a day output. Price: \$1295 fob factory.

Bettendorf Distributing Co, Bettendorf, Iowa.

For details, check No. 23 on coupon, p 193

continued on p 173



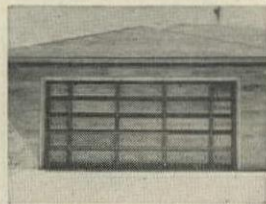
• No. 466—Combination square and horizontal panel

Frantz Garage Doors

**Accent
Home
Beauty**



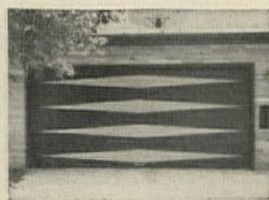
• The garage door is the most important door in the modern home of today. It must operate as easily as an entrance door, and should achieve complete architectural harmony. In the augmented Frantz line of Overhead Doors, there is a wealth of modern styles to blend with and accent the beauty of any home design. Frantz doors not only add more to home beauty but also provide more in home convenience. Their ease of opening, their mechanical excellence in either torsion spring or extension spring types, and their many exclusive features, are the talk of the industry. Frantz quality is topmost! Virtually every part of every door—from the steel ball bearings in the rollers, to the door sections and zinc plated hardware—is made in our own plants! When you feature Frantz Doors you feature the greatest combination in beauty, quality and engineering. See Your Lumber Dealer.



• No. C527—Carved Door with panel pattern



• No. 250—5-section horizontal panel, popular for ranch homes

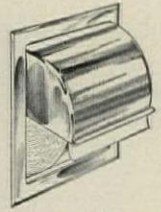


• No. F227—Flush Door with molding strip design

**FRANTZ MANUFACTURING
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Sterling, Illinois

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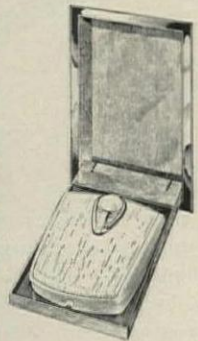
bathroom accessories



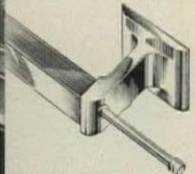
Concealed Toilet Paper Holder—revolving hood protects, covers paper.



Handsome lucite and chrome Towel Ring.



Concealed Scale—built in the wall for utmost convenience and safety.



Coronado Extendo-bar for drying nylons, lingerie.



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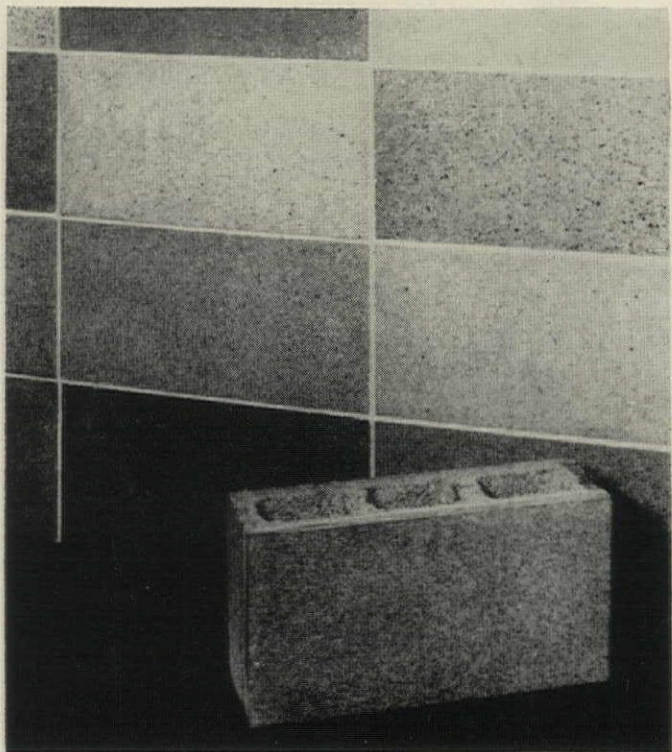
● ADDRESS _____



New furniture line by Donald Colby combines brushed aluminum, colorful vinyl cord, vinyl tile, and glass. Aluminum frames bolt together; vinyl cord is woven across seats and backs. Plate, crystal, and carrara glass and vinyl tile are used for table tops. Chairs shown are \$86 retail, ottomans are \$59, table \$64 plus glass.

Colby Design, Delray Beach, Fla.

For details, check No. 24 on coupon, p 193



Color-faced block is now licensed by Volz to block makers all over the US and Canada. Aristocrat Block has a $\frac{1}{8}$ " to $\frac{3}{8}$ " thick face of marble (or other aggregate) bonded to block with plastic resin. Block is finished to close tolerances at the plant; needs no finishing on the job; comes single, double, or end faced. Nine permanent colors are stock. Block 8"x16" is \$1.14, costs 50¢ to install, but eliminates back-up and finishing costs.

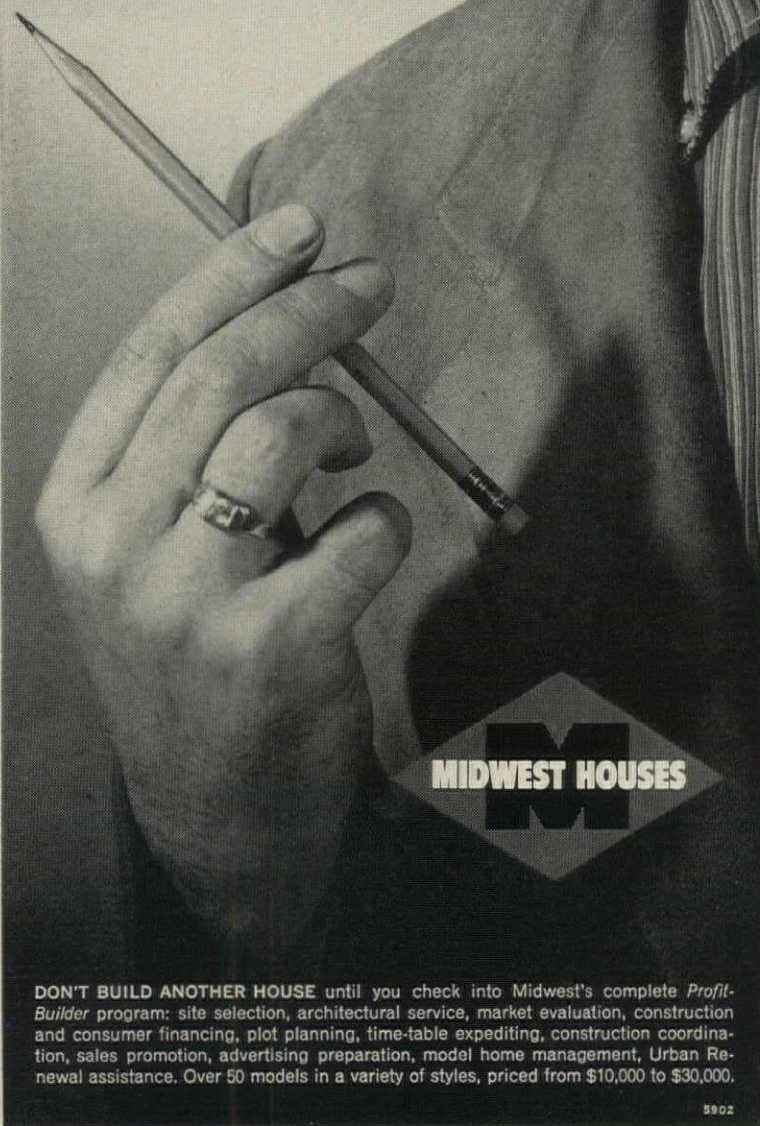
Volz Products Inc, St Louis.

For details, check No. 25 on coupon, p 193

continued on p 174

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UNLIMITED PATTERNS—BondWood can be installed in a variety of patterns—plain, with divider strips, with insets, etc. Available in Oak, Walnut, Maple, Beech, Cherry and other domestic and imported hardwoods.

NO DIRT-CATCHING CRACKS—BondWood units are unbeveled, square-edged, with flush joints—no gaps, no cracks to catch dirt.

THICKER, LONGER WEARING SURFACE—BondWood's wearing surface is 81.8% thicker than laminated block. Gives years of extra life.

BondWood units are 5/16" x 19" x 19", composed of 16 squares, 4 3/4" x 4 3/4", consisting of several small slats and held together with paper which is removed during installation.

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HARRIS BondWood®
QUALITY FLOORING SINCE 1898

HARRIS MANUFACTURING CO., DEPT. HH-79, JOHNSON CITY, TENN.

New products

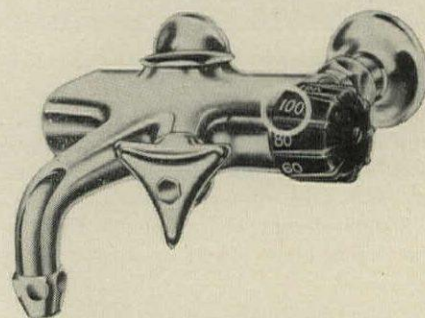
start on p 165



New Hydroguard is smaller (5 gpm) than older models, is scaled to fit economy shower heads and smaller water heaters. Thermostat blends water from hot and cold lines to give a pre-set temperature at the shower head, adjusts to changes in temperature and pressure, avoids sudden chilling or scalding. Unit has safety shut-off at 110F.

Powers Regulator, Skokie, Ill.

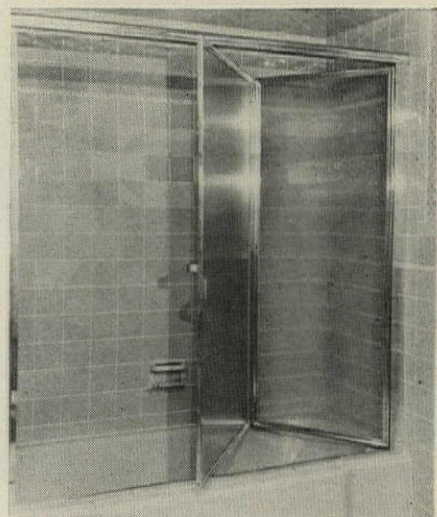
For details, check No. 26 on coupon, p 193



Swiss mixing valve has a plastic knob calibrated in Fahrenheit degrees to set water temperatures, a faucet knob to control flow. A built-in lock can be set at a maximum temperature for safety. Valves are chrome-plated stainless steel, are available in a wide variety of models and sizes.

Simix Co, New York City.

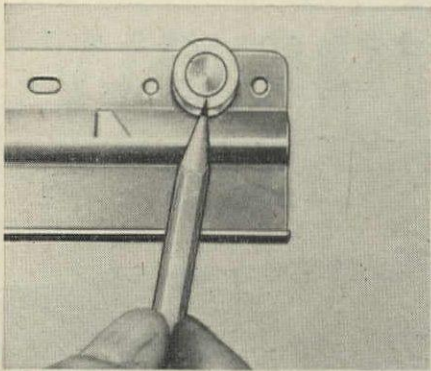
For details, check No. 27 on coupon, p 193



Enclosure folds flat to give full access to the tub when open, closes completely for a watertight shower. Aluminum extrusions frame 7/32" Pluralite glass in a vinyl spline. Doors are suspended on nylon trolley from header track; self-draining footer acts as guide. Fits all recessed tubs; stock height is 60".

Milligan Corp, Pittsburgh.

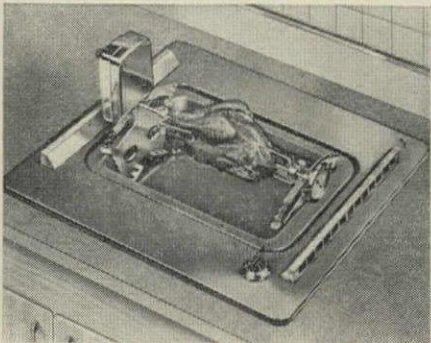
For details, check No. 28 on coupon, p 193



New kitchen slide needs only ½" clearance at each side of drawer, is priced for volume use. Grant's 337 slide rolls on nylon wheels, has new mechanical stop to prevent wheel damage. Units mount flush with drawer back, come in 18", 20", 22", and 24" lengths, take a 30-lb load when fully extended. Packaged in 12 and 50 unit lots.

Grant Pulley, West Nyack, N. Y.

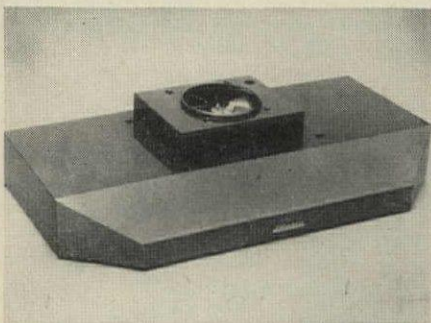
For details, check No. 29 on coupon, p 193



Roper drop-ins now include a rotisserie unit as well as eight clustered and staggered burner units. Rotis-O-Grill has twin gas burners concealed beneath cooking surface, can be used as a vertical grill or as a rotating spit. Griddle top is placed over burners for grilling and frying; a cover hides the unit when not in use. Price: \$130.

Geo. D. Roper Corp, Kankakee, Ill.

For details, check No. 30 on coupon, p 193

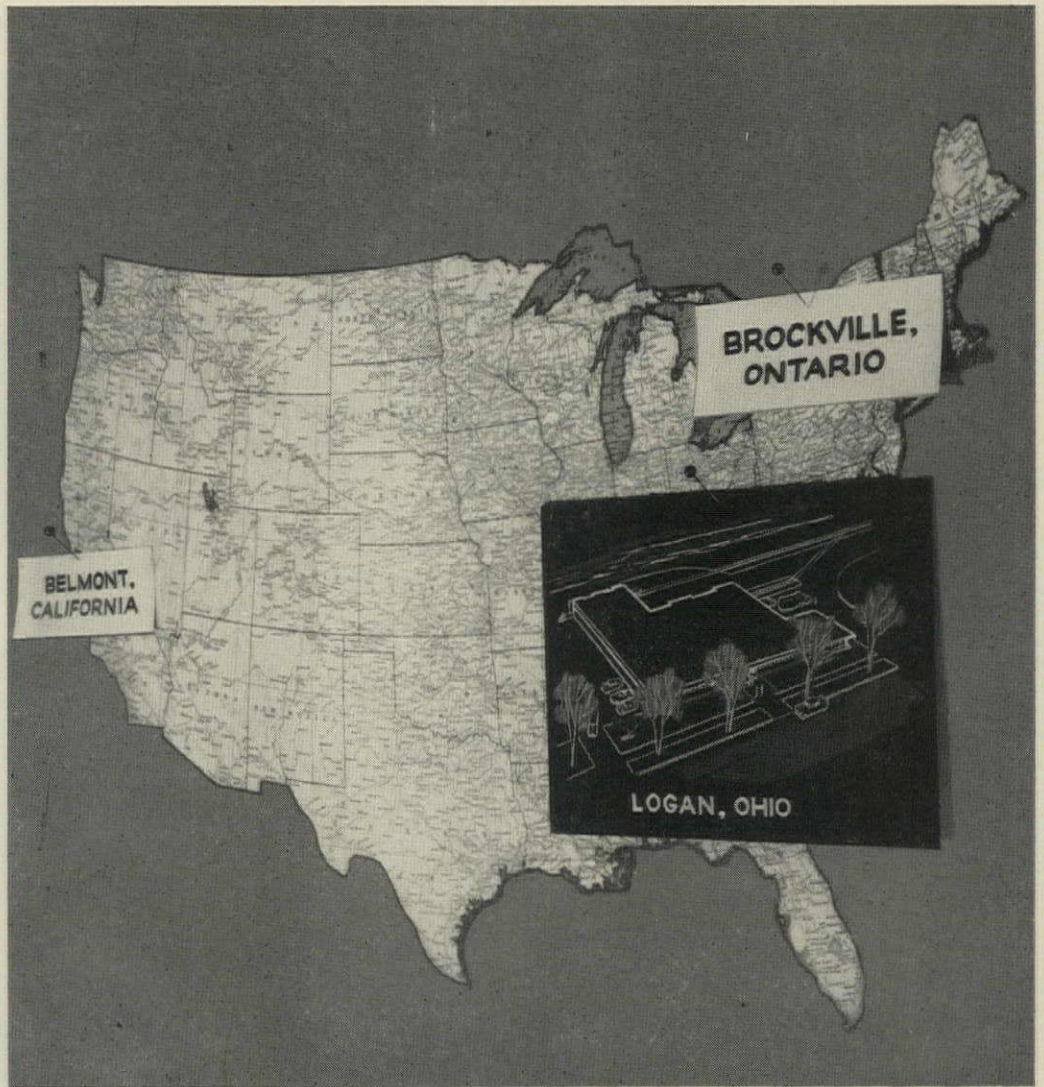


Economy range hood has low-speed multi-blade fan for maximum efficiency and extra quiet. All operating parts are inside the hood to save cabinet space. Filter is washable aluminum. Vent contains draft diffuser to stop down drafts. Unit is prewired, comes complete with backsplash, vent pipe, and vent collar. Standard finish is coppertone enamel on 24-gauge bonderized steel but colored enamels are available. Stock sizes are 36" and 42".

Butler Engr, Mineral Wells, Tex.

For details, check No. 31 on coupon, p 193

continued on p 178



METALBESTOS PUTS ANOTHER PLANT ON ITS VENTING MAP

A significant addition to the Metalbestos marketing network, this new plant in Logan, Ohio, is scheduled for mid-1959 completion. It follows closely on the heels of another production facility established last year: The Metalbestos Manufacturing Company in Brockville, Canada.

At its new Ohio plant Metalbestos will manufacture a complete line of gas vent and all-fuel chimney products. The result will be to expedite distribution and service to eastern, southern and midwestern customers.

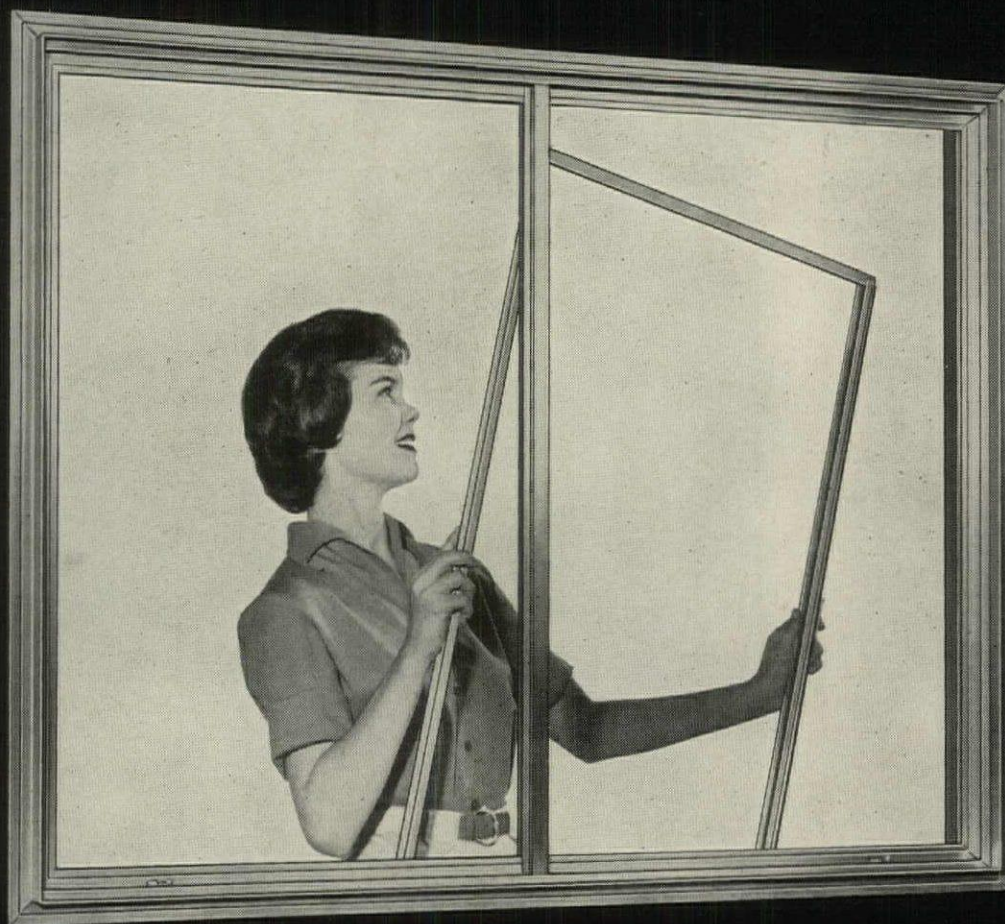
In the words of William Wallace Company president, Alan Kinhead, "This is an important new link in our chain of plants, warehouses and factory representatives. It should materially assist those engaged in serving North America's heating needs."



METALBESTOS DIVISION

WILLIAM WALLACE COMPANY · BELMONT, CALIF.

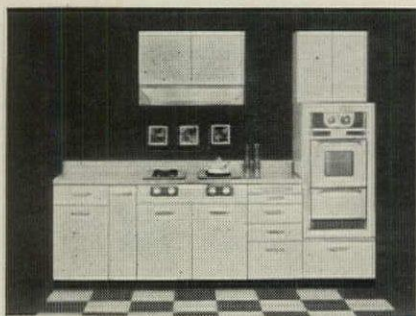
2 great new window



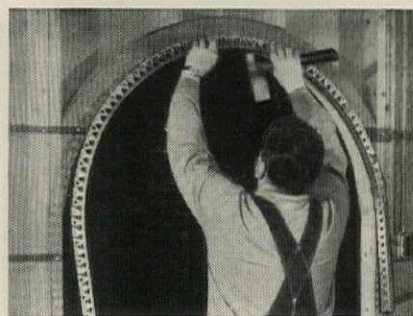
Horizontal Sliding Window is extremely versatile, ideal for contemporary styles. Screens and storm sash install from inside.



TRUSCON HOLLOW METAL DOORS AND FRAMES add value to your homes. Flush, modern. Install in 15 minutes. One-coat finish painting. You save. All popular sizes for interiors, exteriors. Sliding closet doors, louvered colonial doors, too.

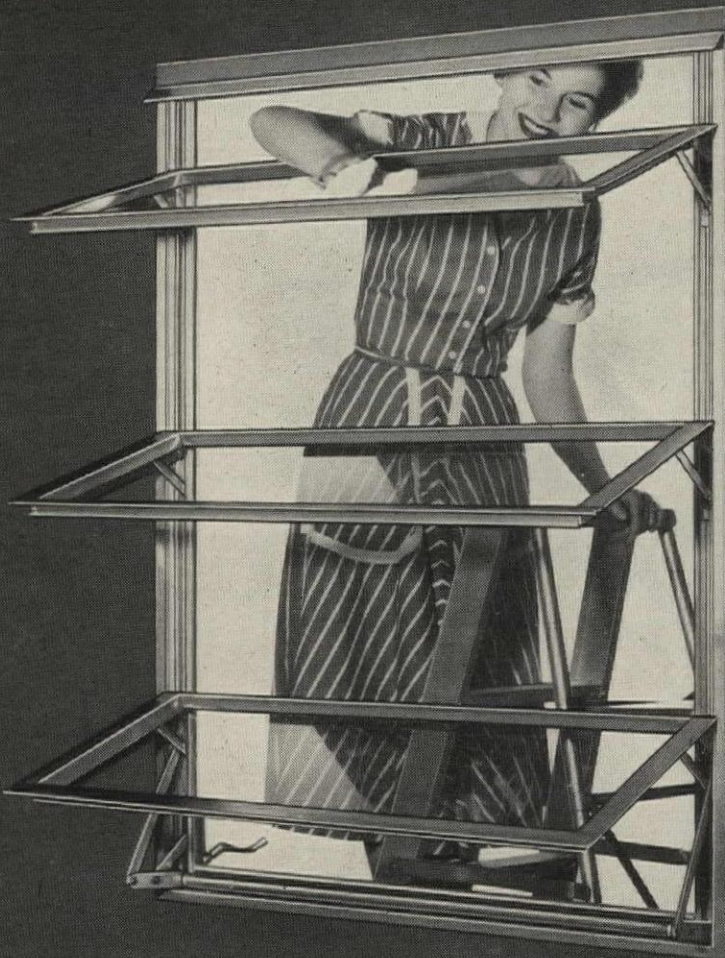


REPUBLIC STEEL KITCHENS offer top kitchen value. Built to stay new, stay easy-to-clean—the one feature most women want most. Fire-safe cabinets for built-ins, drop-ins. Color at no extra cost. Economical. Send coupon.



NEW TRUSCON TRU-MESH METAL LATH ACCESSORIES. Now made on new equipment. Edges are cleaner, safer. Flat surfaces flatter, straighter. More than 40 items to reinforce, protect, and add value to your home. Send coupon.

values by Truscon



Series 500 Awning Window is easily washed from inside. Weatherstripped. Positive closing. Seals tight.

- * *Low purchase price*
- * *Traditional Truscon quality*

To help you sell like '60 in '59, Truscon introduces two important additions to its new Economy Line—(1) Series 500 Aluminum Awning Window, (2) Aluminum Horizontal Sliding Window.

Truscon builder-conscious designers have engineered excess cost out of both types. These window values are produced specifically to meet the economic needs of home building and light construction—not simply adapted to them. The result is quality you can point to, prices you can live with.

Both awning and slider are available now in a wide range of types and sizes. Accessories are available to assure quick, economical installation in all types of construction. Fast delivery from Truscon dealers, supported by complete stocks in Truscon warehouses.

The building boom has upped production of all Truscon products. The Truscon brand gives you all the advantages of mass-production . . . plus rigid quality control.

Low purchase price . . . low installed cost . . . complete selection . . . most popular window types . . . high quality . . . nation-wide warehouse stocks. It all adds up. Try Truscon today.

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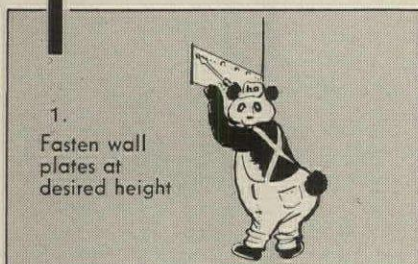
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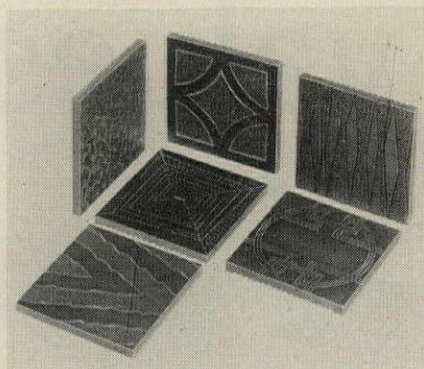
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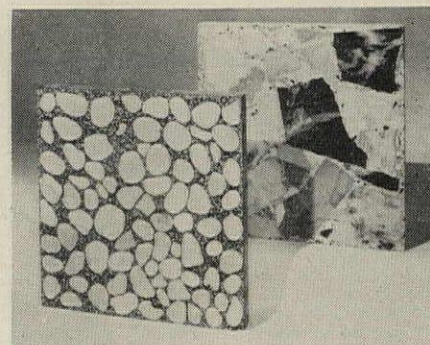
start on p 165



Textured quarry tile is a new ceramic product from Summitville. Intaglio designs are filled with a high-fired ceramic glaze, protected by the wear-resistant surface of the tile. Tiles come in ten stock designs and 16 color combinations in 6"x6"x1/2" units and matching trim tiles. Textured tile is priced competitively with other ceramic floor materials.

Summitville Tiles, Summitville, Ohio.

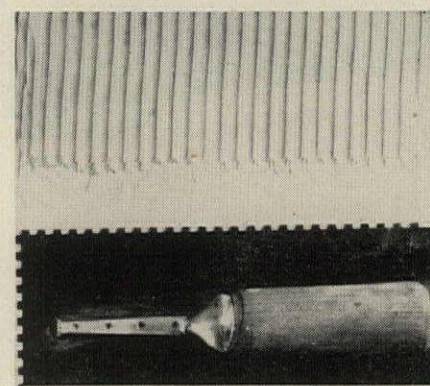
For details, check No. 32 on coupon, p 193



Italian marble tile is precast in 12" squares 1" thick (10"x10" in quantity orders). Large colored marble chips are arranged in various designs. Illustrated: Spheroids and Harlequin. Salt & Pepper and various veinings are also available. Durable to wear, weather, and temperature.

Buildesign, New York City.

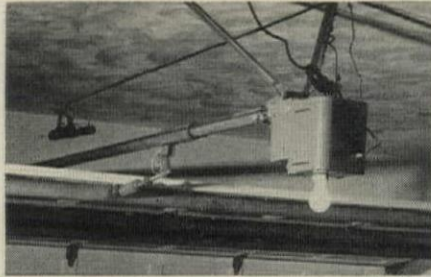
For details, check No. 33 on coupon, p 193



New wall-tile adhesive is rubber-based, will react chemically with back of styrene tile to give many times stronger bonds than oil-based mastics. G-386 is buttery and easy spreading, will stay rubbery, will not oxidize, bleed, discolor, or become hard and brittle. Coverage is about 60 sq ft per gallon; shelf life about nine months.

Armstrong Cork, Lancaster, Pa.

For details, check No. 34 on coupon p 193



Delco door opener cuts service calls by using all-transistor circuit. In 500 test installations no service call has been necessary. Unit will handle any single, double, or twin overhead garage door, needs only 2½" space above door travel. Set includes car transmitter, garage receiver, motor, operating cable, shock absorber, and wall switch. Load control stops door if it meets obstacle. Can be worked by hand if power fails.

Crawford Door, Detroit.

For details, check No. 35 on coupon, p 193



"Trendwood" is the latest line of finishes in Marlite planks and grooved and ungrooved panels. New wood grains have lighter color and stronger grain, come in Swiss walnut, American walnut, English oak, Danish birch, Swedish cherry, and Italian cherry. Planks 16"x8' and grooved panels 4'x8' have t&g edges, ungrooved 4'x8' panels have square edges. All are ¼" thick, smooth-backed hardboard.

Marsh Wall Products, Dover, Ohio.

For details, check No. 36 on coupon, p 193



Aluminum garage door is new from Raynor. Formed aluminum panels are held in a rabbeted and jointed extruded frame. Finish as supplied is Reynolds pebbled surface in natural aluminum, but the maker claims the door will take paint better than wood. Comes in 8' or 9' models. Cost: \$90 to \$100.

Raynor Mfg Co, Dixon, Ill.

For details, check No. 37 on coupon, p 193

continued on p 182

For Homes

or



for Commercial Buildings...



ULTRA-PANE insulating glass

with exclusive **T** Metal Edged channel
Saves you **T** Time and Money!

Only Ultra-Pane is licensed to use the amazing new "T" channel (pat. pend.) in the manufacture of insulating glass. Only Ultra-Pane can bring you these features without the ungainliness and added weight of an encompassing "U" channel:

- ✓ ideal for all glass
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- ✓ neater appearance
- ✓ eliminates chipping
- ✓ eliminates cut hands
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- ✓ eliminates rough edges
- ✓ installed in half the time
- ✓ easier and faster to putty
- ✓ 1/32" tolerance maintained

Remarkable Demonstration

Glass-to-metal sealant used in Ultra-Pane Insulating Glass holds up under strenuous torture test.*

A production-run unit of Ultra-Pane was put to this test: The channel was twisted out of shape, shattering the glass . . . but because of Ultra-Pane's special sealant, the glass did not break free from the channel. Any insulating glass must be absolutely airtight and watertight. Any leakage, however slight, destroys the insulating value and clarity of the unit. Ultra-Pane has a seal so strong and permanent that it withstands not only these severe lab tests, but also practical field tests . . . Ultra-Pane, for instance, needs no pressure valve when being transported over high altitude areas.

*A demonstration sample channel, dramatically twisted as shown at right, will be sent to you on request so that you may examine the amazing glass-to-metal bond available only with Ultra-Pane's unique and exclusive sealant.



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Your Lennox Comfort Craftsman has equipment ideally sized to every indoor comfort problem. When you deal with Lennox, world's largest manufacturer of heating and air conditioning equipment, you are taking out insurance against exasperating construction "slow downs." For no matter what your equipment needs, your Lennox Comfort Craftsman can meet them—promptly; either from his own stocks of equipment, or from those available to him through a nearby Lennox factory or warehouse.

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Don't forget, either, that in offering prospective buyers Lennox equipment you are offering them the name they know better than any other, prefer above any other.

Finally, remember that in dealing with Lennox you are dealing with people who believe *their job* is never done until the builder makes *his sale*.

To that end, we make available the industry's finest, widest line of professionally prepared merchandising aids. These include advertising materials, in-home feature signs, personalized brochures and billboards. For samples, write Lennox, Marshalltown, Iowa, today.

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HAVE WON
ACCEPTANCE BY
HOME OWNERS
AND BUILDERS
ALIKE
BECAUSE POOLS
FILL A REAL
NEED ...
THE HOME
WITHOUT A POOL
WILL SOON BE
AS OBSOLETE AS
ONE WITHOUT
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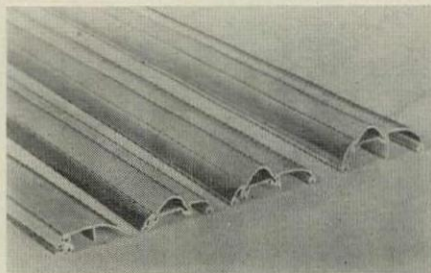
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New products

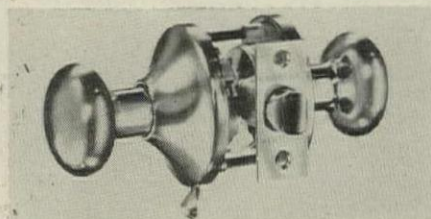
start on p 165



One-piece threshold for narrow jambs is new in ABC line, joins redesigned reversible, high-rug, and out-swinging door models. All have tubular vinyl seal to eliminate caulking bead and vinyl flange to keep dirt out of weatherstrip. Screw-holes are hidden by weatherstrip. Stock sizes: 30", 32", 36".

Adams Engr Co, Ojus, Fla.

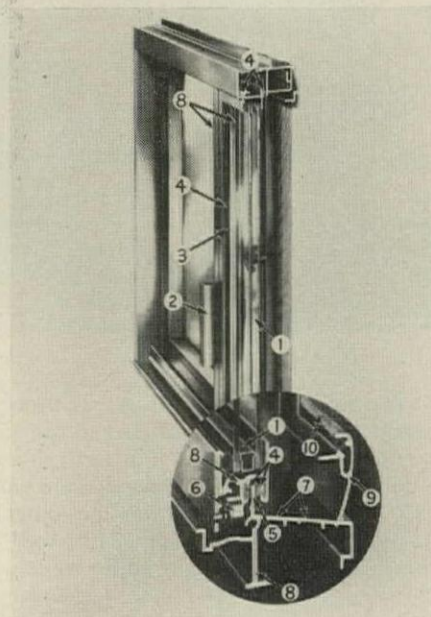
For details, check No. 38 on coupon, p 193



Keyless lock has no dials to turn or numbers to read. Lock clicks as knob is turned right or left. Counting clicks gives the combination. Cylinder lock is installed with two drilled holes; mortise style is available for mortise lock replacements. Standard finish is polished brass. Knobs and roses may be interchanged. Retail price: \$12.50.

Gougler Keyless Lock, Kent, Ohio.

For details, check No. 39 on coupon, p 193



Insulating glider window from Vu-Master for the \$15,000-up market has sealed insulating glass (1), automatic bolt lock (2), wedging interlocks (3), perimeter seal (4), independent two-seal track (5), ball-bearing rollers (6), 12½° sill slope (7), heavy-duty sections and frames (8,9), and aluminum screens (10). Sizes from 2'x2' to 12'x6'.

Material Industries, Rochester, Mich.

For details, check No. 40 on coupon, p 193

Publications start on p 188

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BATHROOMS
TILED
PER MAN
PER DAY**



**MIRACLE
MA-266**



BEST ADHESIVE FOR PRODUCTION WORK!

Right now in Levittown, as well as in developments all over the nation, one mechanic is installing tile in four bathrooms in just one day. Certainly it takes a special material to do the job. That's Miracle MA-266. Truly the mechanic's mastic. Made by Miracle Adhesives Corporation, who introduced the 'thin-set' adhesive method of setting clay tile more than 20 years ago, and has been the pacemaker in progress in setting tile ever since. And, Miracle has engineered MA-266 in accordance with the mechanic's own specifications. All over the country tile mechanics have told us what they wanted. In economy, in coverage, in long open time and in real waterproofness. All are combined in MA-266, finest and most economical tile adhesive in Miracle's entire 20 year history. Really long lasting, too! Try it. You'll be delighted with the way it speeds installations to achieve important savings.



Send for latest edition of valuable, authoritative handbook "Adhesive Products for 'Thin-Set' Genuine Clay Tile." No obligation.

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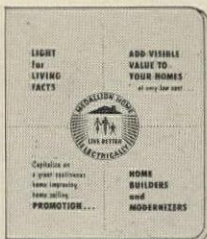


Light for Living



GOOD LIGHTING with built-in fixtures is an ideal way to dress up your model home . . . and provide an atmosphere of warmth and well-being. The recessed fluorescents in the ceiling of this youngster's bedroom are sure to delight undecided mothers and doubting dads. Bring out the best in all your homes . . . and do it with dramatic lighting.

LIGHT FOR LIVING is extremely important in the playroom. Younger members of the family must have ample lighting for their play and study as they grow. Light for Living costs you surprisingly little—and best of all, it will help you sell your houses at *your price*.



FOR MORE INFORMATION write for your copy of General Electric's "Light For Living Facts For Home Builders & Modernizers". This book offers practical hints on how to build more value into your homes by using lighted valances, cornices, wall brackets and other types of *Light for Living*. Send \$1.00 to General Electric Co., Large Lamp Dept. L-102X, Nela Park, Cleveland 12, Ohio.



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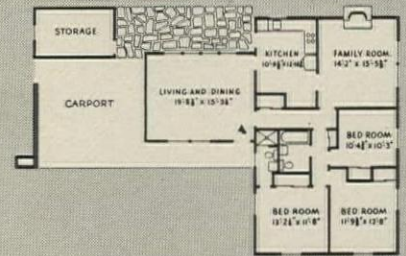
GENERAL  ELECTRIC

Knoxville home builders

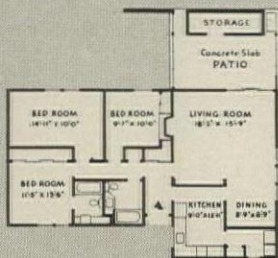
FLOORPLANS FROM KNOXVILLE'S 1959 "PARADE OF HOMES"



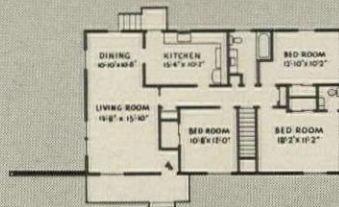
Wheeler Brothers, Price \$19,500
6 rooms, 2 baths
Adaptomatic Heat Pump



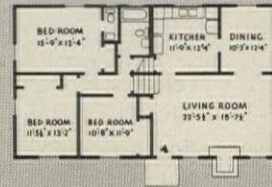
Bradley Dean, Price \$21,500
6 rooms, 2 baths
Adaptomatic Heat Pump



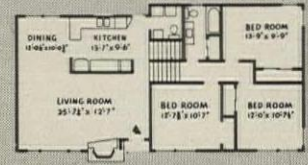
Earl Worsham, Price \$19,500
6 rooms, 2 baths
Adaptomatic Heat Pump



W. C. Bruner, Price \$17,000
6 rooms, 2 baths
Through-the-Wall Air Conditioner



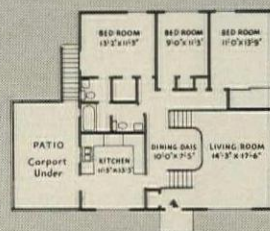
Mose Zavels, Price \$17,000
6 rooms, 2 baths
Through-the-Wall Air Conditioner



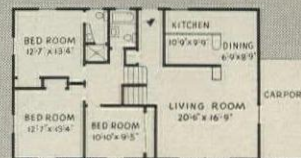
J. I. Harbin & Sons, Price \$19,500
6 rooms, 2 baths
Through-the-Wall Air Conditioner



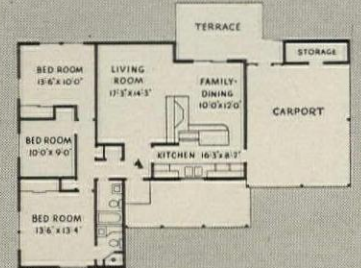
Paul Shirley, Price \$17,500
6 rooms, 2 baths
Adaptomatic Heat Pump



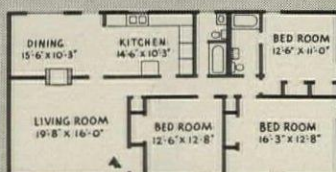
T. L. Jones, Price \$19,500
6 rooms, 2 baths
Adaptomatic Heat Pump



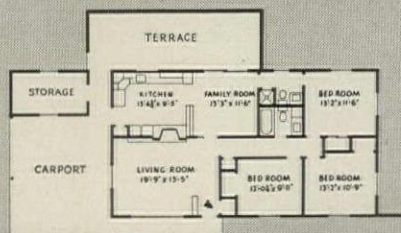
C. H. McSpadden, Price \$17,500
6 rooms, 2 baths
Adaptomatic Heat Pump



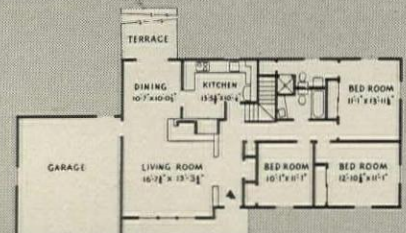
Fonde-Brown, Inc., Price \$16,800
6 rooms, 2 baths



Robert Weems, Price \$17,000
6 rooms, 2 baths
Through-the-Wall Air Conditioner



Mac Campbell, Price \$18,500
6 rooms, 2 baths
Adaptomatic Heat Pump



Wheeler Brothers, Price \$19,000
6 rooms, 2 baths
Adaptomatic Heat Pump

vote 12 to 1 for Fedders

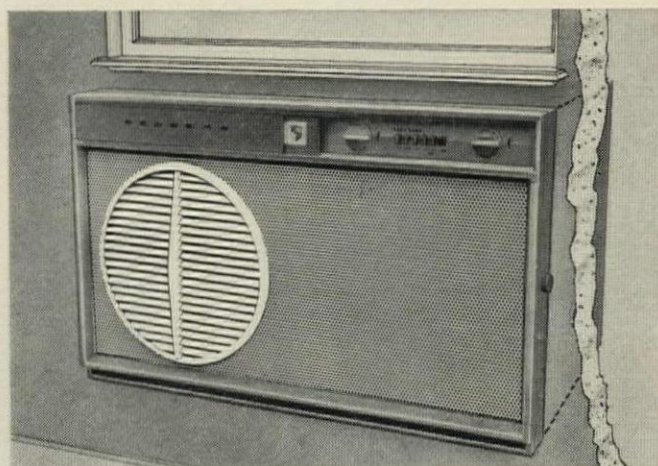
12 out of 13 homes in Knoxville's 1959 "Parade" feature Fedders Heat Pumps and Air Conditioners

What's happening everywhere in the country, happened most recently at Knoxville, Tennessee. Builders chose Fedders air conditioners for 12 of the 13 model homes in their 1959 "Parade of Homes."

In eight of these Fedders-featured homes, the Fedders Adaptomatic Heat Pump was installed. In the other four, Through-The-Wall Fedders room air conditioners were employed. Knoxville builders know *from experience* that Fedders air conditioning makes a house more attractive, more liveable and far more saleable.

The Adaptomatic is ideal for whole-house, year 'round comfort — air conditioning in summer . . . clean, safe, automatic heating in winter . . . all economically. The Adaptomatic has proven its economy of operation under Knoxville's 10° winter design conditions, and its efficiency during Knoxville's hottest, most humid summer days. The Adaptomatic comes factory-assembled, factory-tested and is designed for simple, foolproof installation — to insure years of trouble-free service.

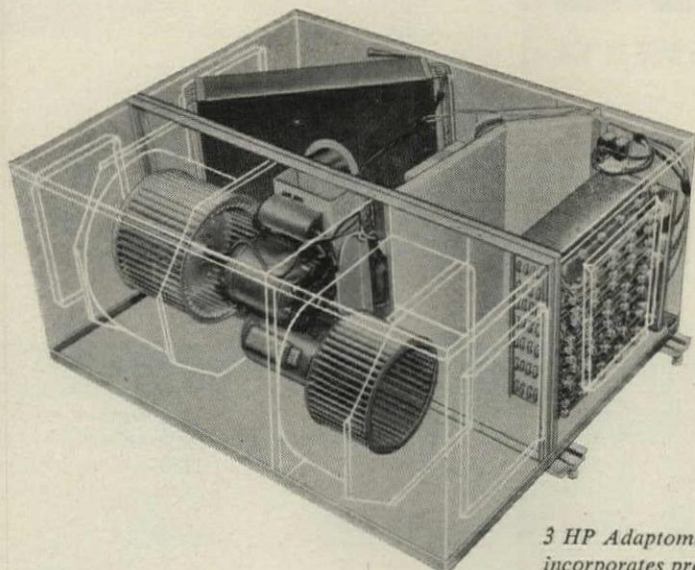
Fedders Through-The-Wall Room Air Conditioners are ideal where individual room cooling control is desired. These powerful cooling models also allow top operating economies, since they can be turned off when rooms aren't in use. Quietness and dependability are guaranteed



New Fedders Through-The-Wall Models feature the most powerful twin-cylinder compressors available, three and four-row cooling coils, new Volume Control and the exclusive Voltage Compensator,

by Fedders engineering leadership. Special, weather-resistant chassis assures multi-year durability. Fedders famous *Thin...and Low* styling by Raymond Loewy blends with any decor. It's the room air conditioner recommended in every competitive test by independent consumer magazines since 1954.

Homebuyers today are insisting on Fedders air conditioning because they know it gives them priceless assurance that their new homes are protected against obsolescence, will always command top resale price in any market.



3 HP Adaptomatic Heat Pump incorporates pressurized condenser air system that permits installation in any interior location in existing house plans. Measures only 42" x 36½" x 21".

FEDDERS

GIVES HOMES THE AIR OF GOOD LIVING

**FEDDERS CORP.— Dept. HH-79
Maspeth 78, New York**

Gentlemen: Please send me, without obligation, complete information on Fedders air conditioners.

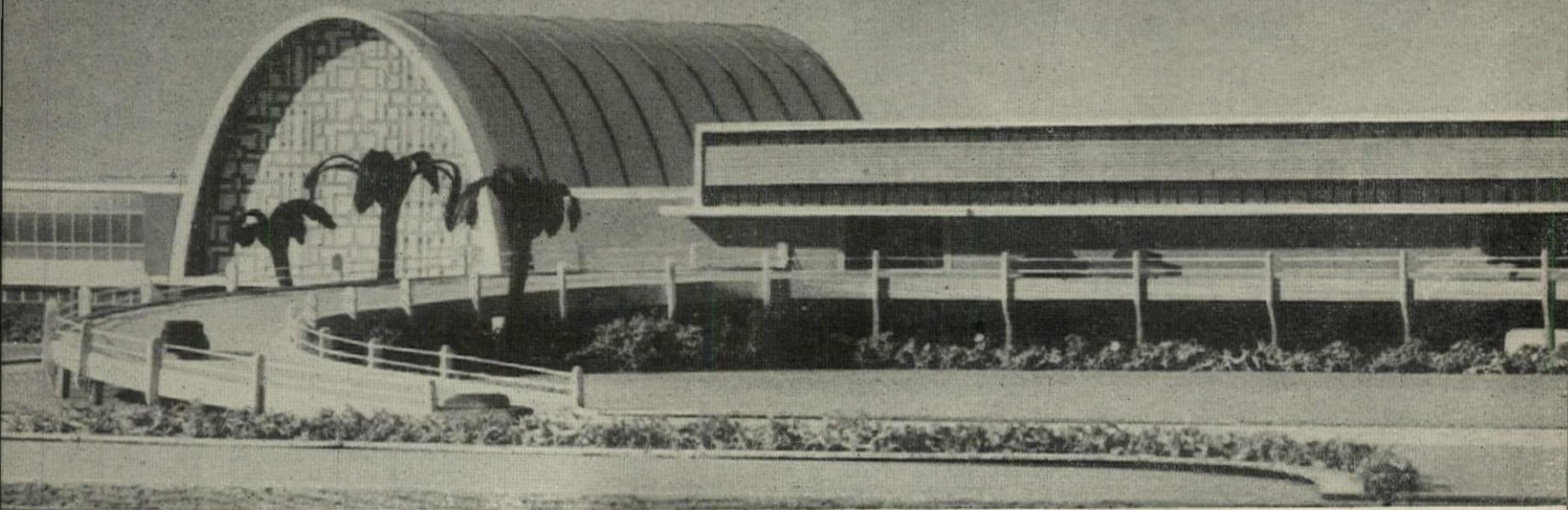
NAME.....

FIRM NAME.....

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

LOUISIANA—The Moisant International Airport Terminal, New Orleans. Keywall used in alternate courses of all concrete block, structural clay facing tile and hollow building tile. Architects: Goldstein, Parham & Labouisse, New Orleans, and Benson & Riehl, New Orleans. General Contractor: J. A. Jones Co., Shreveport. Masonry Contractor: Dixie Construction Co., Birmingham, Ala.



the South turns to

KEYWALL

GALVANIZED MASONRY REINFORCEMENT

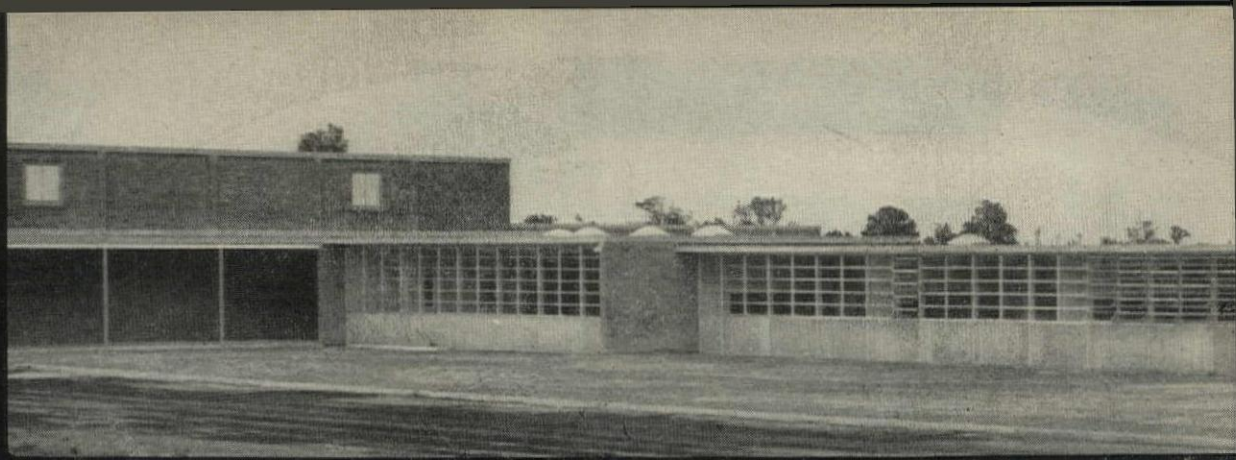


to get stronger reinforcement at lower cost

MISSISSIPPI—Choctaw County High School, Ackerman. Exterior and interior partition walls are reinforced with Keywall. One of the many Keywall jobs specified by Raymond Birchett, architect, Jackson. General Contractor: Perry Construction Co., Philadelphia, Mississippi.



MISSISSIPPI—Whisenton School, DeKalb. Keywall used in every third course of exterior and interior concrete block walls. Architect: Bill Archer, Meridian. General Contractor: B & M Construction Company, Meridian.



MISSISSIPPI—One of the fourteen apartment buildings being constructed for married students on the University of Mississippi campus, Oxford. The buildings are of concrete and masonry construction, reinforced throughout with Keywall. Architect: Thomas H. Johnston, Jr., Starkville. General Contractor: J. W. Rich Construction, Humbolt, Tenn.



All over the South, architects and builders are using Keywall masonry joint reinforcement in increasing numbers. Such unanimous approval of Keywall is typical of the entire country. You find this superior reinforcement on jobs everywhere, giving greater crack resistance and increased lateral strength at lower cost.

It will pay to use Keywall on your next job. Your masons will really like it. They'll use it right. For more complete information, write

KEYSTONE STEEL & WIRE COMPANY

Peoria 7, Illinois

Keywall • Keymesh® • Keycorner • Keystrip • Keydeck
Welded Wire Fabric • Nails



TENNESSEE—Pine Hill Community Center, built for the Memphis Park Commission. By reducing shrinkage cracks, Keywall gives longer life to the beauty of this building. Architects: Mann & Harrover, Memphis. General Contractor: W. F. Jameson Construction Co., Memphis.



MISSISSIPPI—The Northside Elementary School, Kosciusko. One of the many buildings designed by William I. Rosamond, architect, Columbus, on which Keywall was specified. General Contractor: Fenwick Brothers Construction Company, Kosciusko.

ALABAMA—Dill Hall, student dormitory, Troy State College, Troy. Keywall is adding greater crack resistance to this attractive building. Architect: Pearson, Tittle & Narrows, Montgomery. General Contractor: Henderson, Black & Greene, Troy.





Four new reports on Styrofoam

Dow Chemical has just issued a series of brochures that spell out the various applications for foamed styrene insulation. Bulletin 157-43 tells how to use Scorbord, the plastic board Dow specifies for perimeter and cavity wall use.

Bulletin 157-49 discusses the use of Styrofoam as an insulating plaster base in masonry construction. Specifications tell how to install, fit, and plaster the material.

Bulletin 157-50 devotes eight pages to special low-temperature applications for Styrofoam types 22, 33, HD-1, and HD-2. Installation details and drawings cover roofs, walls, floors, ceilings.

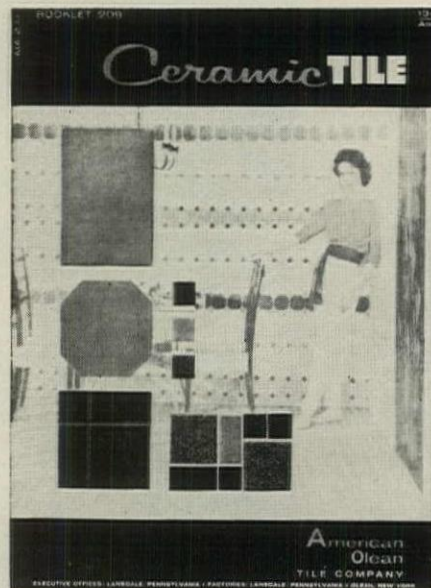
Bulletin 157-51 deals with the insulation of refrigerated pipes and vessels. This pamphlet also includes a list of pipe insulation makers.

Dow Chemical, Midland, Mich.
For copy, check No. 44 on coupon, p 193

All about ceramic tile

All the ceramic tile products American-Olean makes are described in a new 32-page catalog. Four-color illustrations show the color palette, crystalline glazes and scored tile, scored-tile patterns, unglazed tile products, ceramic mosaics, tile murals. Twelve pages detail special trim shapes and installation techniques.

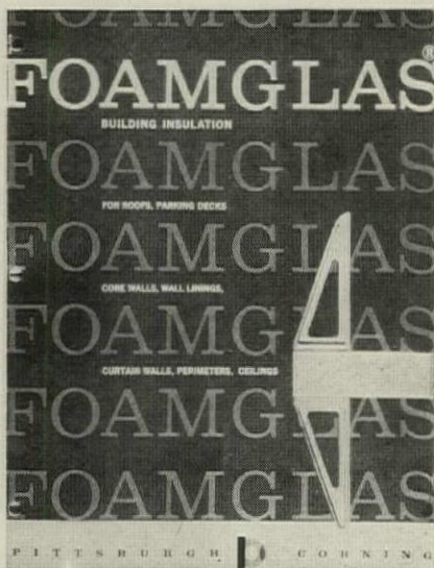
American-Olean Tile, Lansdale, Pa.
For copy, check No. 45 on coupon, p 193



How to use Foamglas

A new 20-page booklet from Pittsburgh Corning presents installation details and specifications for foamed glass insulation in roofs, ceilings, curtain walls, perimeters, parking decks, core walls, and wall linings. Among the special virtues of foamed glass are high compressive strength (it will stand an ultimate load of 7 tons per sq ft), incombustibility, impermeability, and light weight (9 lb per cu ft). Also given are usual accessories: primers, adhesives, sealers, finishes, fasteners, etc.

Pittsburgh Corning, Pittsburgh.
For copy, check No. 46 on coupon, p 193



Tile sample file

US Ceramic's color palette is now available on six tile chip panels that show 161 colors, textures, and finishes. Each panel shows colors in a particular tile type: natural clay, porcelain, glazed, etc. The panels fit an open-end 8 1/2" x 11" file.

US Ceramic Tile Co, Canton, Ohio.
For copy, check No. 47 on coupon, p 193

Resilient tile folders

Azrock has a new series of folders describing the tile types they make. Among them: Vina-Lux vinyl asbestos, Azphlex vinylized tile, Azrock asphalt tile, Azrock Carpet Tones. Each folder has a color and pattern palette as well as installation photos.

Uvalde Rock Asphalt, San Antonio.
For copy, check No. 48 on coupon, p 193

Multicolor paint chips

Pocket-sized color deck from Vari-Krom shows 20 ready-mixed colors, with and without gold flecks, 60 half-and-half intermixes. Sample sheets are 2 1/2" x 5 1/2", show colors as rolled or sprayed on.

Vari-Krom, Inc, Hoboken, N.J.
For copy, check No. 49 on coupon, p 193

Architectural Block

An 8-page booklet from Besser Co shows what can be done with new shapes in concrete block. Illustrations are the designs developed for the Concrete Industries Exposition using series 300 block.

Besser Co, Alpena, Mich.
For copy, check No. 50 on coupon, p 193

"Kitchens of tomorrow"

This 12-page booklet features color photos of modern kitchens equipped with built-in two-zone refrigerators. Kitchen color schemes are keyed to manufacturer's stock finishes—antique copper, satin stainless steel, gloss-white.

Manitowoc Equipment, Manitowoc, Wis.
For copy, check No. 51 on coupon, p 193

Kitchen planning ideas

Revco has a new 16-page color booklet showing how their built-in refrigerators fit into up-to-date kitchens. Kitchens include designs by St Charles, Mutschler Bros, and Coppes Napanee, as well as several custom designers.

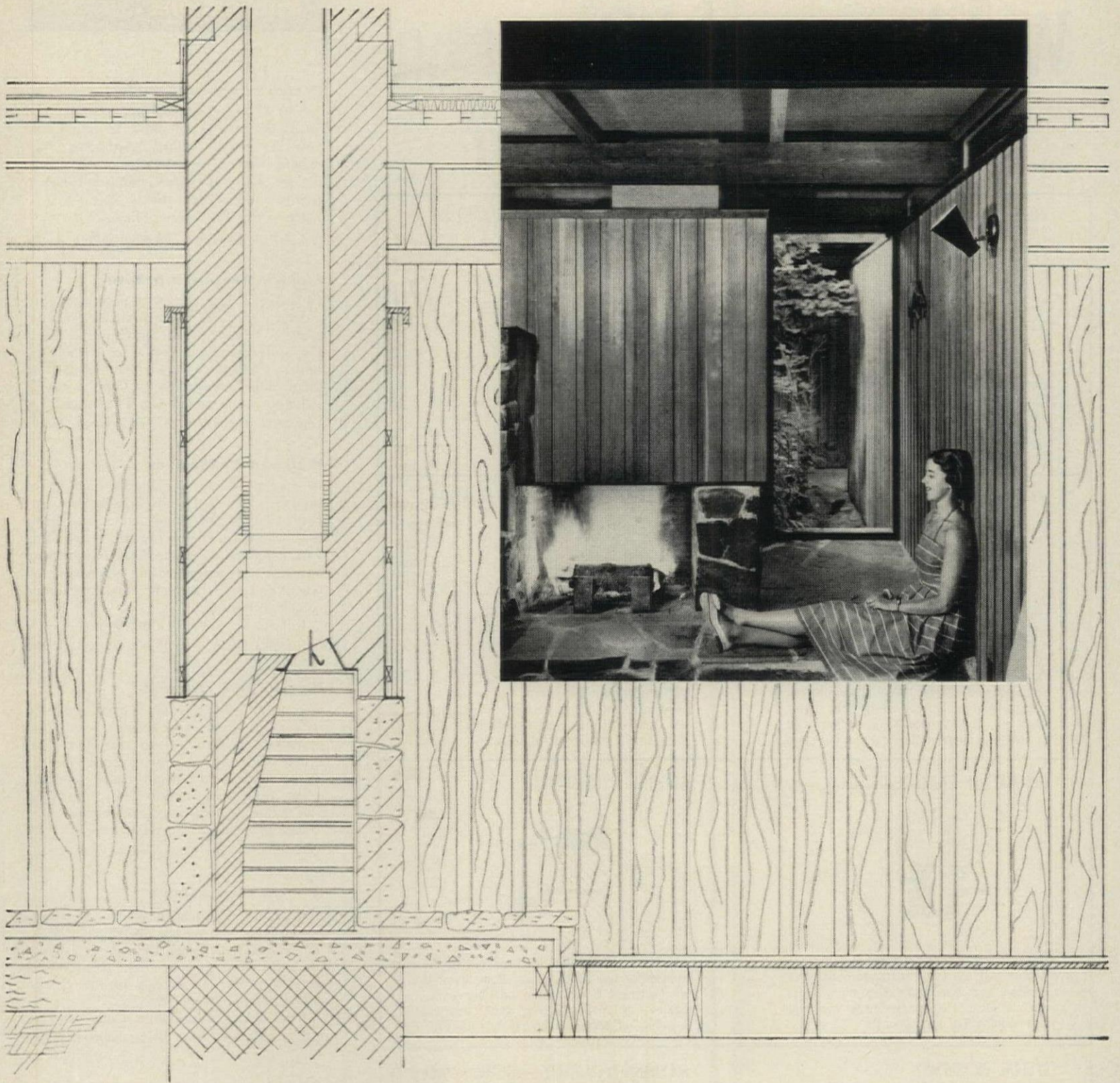
Revco, Inc, Deerfield, Mich.
For copy, check No. 52 on coupon, p 193

Metal stair manual

Circular stairs, monumental stairs, and conventional stairs of all types are shown in this 72-page book. Design tables, railing details, load tables are included.

Nat'l Assn of Architectural Metal Mfrs, Chicago.
For copy, check No. 53 on coupon, p 193

continued on p 190



Because comfort spells true livability

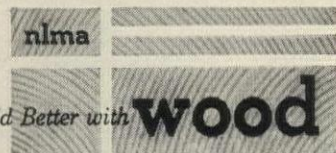
the comfort of WOOD helps sell homes

Wood's comfort starts selling for you even before prospects walk into the sample house. People feel *at home* with wood siding and trim, wood doors and window sash. Inside, they react favorably to the friendliness of wood flooring, paneling, cabinetwork. The *physical* comfort of wood gives you bonus sales points, too! Its desirable acoustical qualities . . . its

insulational advantage over other materials.

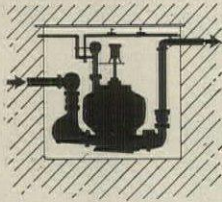
Wood's comfort—plus its natural versatility, beauty, durability—enables you to build more value for the money into homes in any price bracket. Because these qualities of wood have both emotional and practical appeal, you sell more houses, make *more dollars per house* when you build with wood!

For more information on better homes of wood, write to:
 NATIONAL LUMBER MANUFACTURERS ASSOCIATION
 Wood Information Center, 1319 18th St., N.W., Washington 6, D. C.



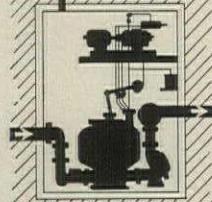
Which sewage lift station is best for your job?

TOPS IN DEPENDABILITY AND SAFETY



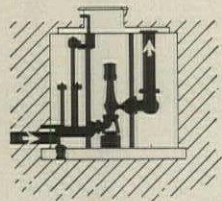
Concrete or steel underground station with Shone® Type S pneumatic ejector, mechanically controlled (warranted 25 years). Remote air supply. Nothing electrical; maintenance free; operates even under water. For municipalities and large subdivisions.

SURPRISINGLY VERSATILE, INEXPENSIVE



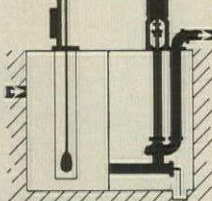
Shone® Type SAC station, underground in concrete vault. Mechanically controlled ejector (warranted 25 years) has its own compressor. Frequently less costly than package stations. Finds use everywhere.

PACKAGE STATION



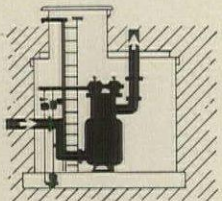
Quality underground station with vertical, short-coupled (Series 6260), dry pit centrifugal pumps. Quality design and equipment give good service life at nominal cost. For small permanent stations, growing areas.

LOW FIRST COST—EASY INSTALLATION



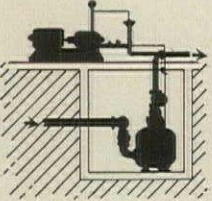
Two-compartment steel basin with centrifugal vertical wet pit pump. Pumps are not submerged; motors protected from flooding. Low first cost; fast installation. For buildings, small growing subdivisions.

ULTIMATE IN PACKAGE DESIGN



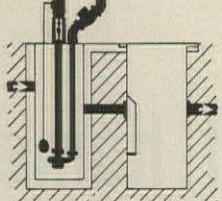
Package underground station with Expelsor® pneumatic ejector, electrode controlled. Sanitary and dependable, low maintenance, easy to service. Recommended for municipal and subdivision applications.

BUILDING TYPE STATION



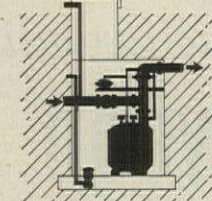
Expelsor® pneumatic ejector station designed for use in buildings. Compressor is on basement floor; ejector on floor below. Sealed installation gives safe, odorless handling of sewage indoors.

SPECIAL PROBLEMS?



Centrifugal vertical wet pit pumps with adjoining settling basin. Good for areas where sand or old sewers create problems. Special pump construction for abrasive or corrosive conditions, industrial wastes.

MAXIMUM RELIABILITY—MINIMUM SPACE



Package underground station. Expelsor® pneumatic ejector has two compartments, duplex compressors and controls. Excellent service accessibility. Especially suited for subdivision and municipal lift stations.

The answer depends on the job. Is it to be a temporary station? What about future loads? How much maintenance will it get? What type of power is available? These and many other questions must be weighed carefully and without bias. In making the decision, why not put Yeomans 61 years' experience (59 on underground stations alone) to work? Because Yeomans builds the only complete line of sewage lift stations in the industry, recommendations are impartial and in your best interest. Phone, wire, or write now.

SPECIALISTS IN SEWAGE LIFT STATIONS—THE COMPLETE LINE



YEOMANS

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L-5911

Publications

start on p 188

Prefab component guide

A new 68-page technical manual tells how to quote, how to sell, how to order, and how to install Quincy Armaclad roof panels, screen walls, screen-sash walls, jalousie walls for patios, porch enclosures, free-standing screen rooms.

Hess Mfg Co, Quincy, Pa.

For copy, check No. 54 on coupon, p 193

Electric heating brochure

Chromalox has a new 8-page guide to auxiliary, add-on, and complete residential electric heating. The brochure explains the different types of electric heating, shows Chromalox equipment to handle them, tells how to specify them.

Edwin L. Wiegand Co, Pittsburgh.

For copy, check No. 55 on coupon, p 193

Wall panel adhesives

A 16-page guide to adhesive-bonding of sandwich panels from Bondmaster lists over 50 types of skins and cores, shows how to bond them by hot-contact bonding with neoprene adhesives, heat and pressure bonding with thermosetting adhesives, full reactive epoxy systems, and reclaimed rubber adhesives.

Rubber & Asbestos, Bloomfield, NJ.

For copy, check No. 56 on coupon, p 193

How to pick redwood

Georgia Pacific has an 8-page guide to redwood grades. Specifications for each grade are spelled out in text and illustrated with 4-color illustrations. Grades shown include: clear all heart, A-grade, select heart, construction heart, merchantable grade, factory select, shop grade.

Georgia Pacific, Portland, Ore.

For copy, check No. 57 on coupon, p 193

How to shop glaze

Pemko Mfg Co, who make metal glazing bead, have put together a 12-page booklet on modern glazing methods as a handbook for your glazing shop. The booklet spells out the advantages to the glazier, contractor, and owner.

Pemko Mfg, Emeryville, Calif.

For copy, check No. 58 on coupon, p 193

Catalogs

Swimming pool supplies

Among the products shown in Paragon's new 32-page catalog are purification and clarification chemicals, paints, filters, heaters, skimmers, ladders, diving stands, underwater lighting. Among the novelties a prefabricated cabana, a fiberglass pool slide, a low-priced vacuum cleaner.

Paragon Swimming Pool Co, Pleasantville, N.Y.

For copy, check No. 59 on coupon, p 193

Light construction equipment

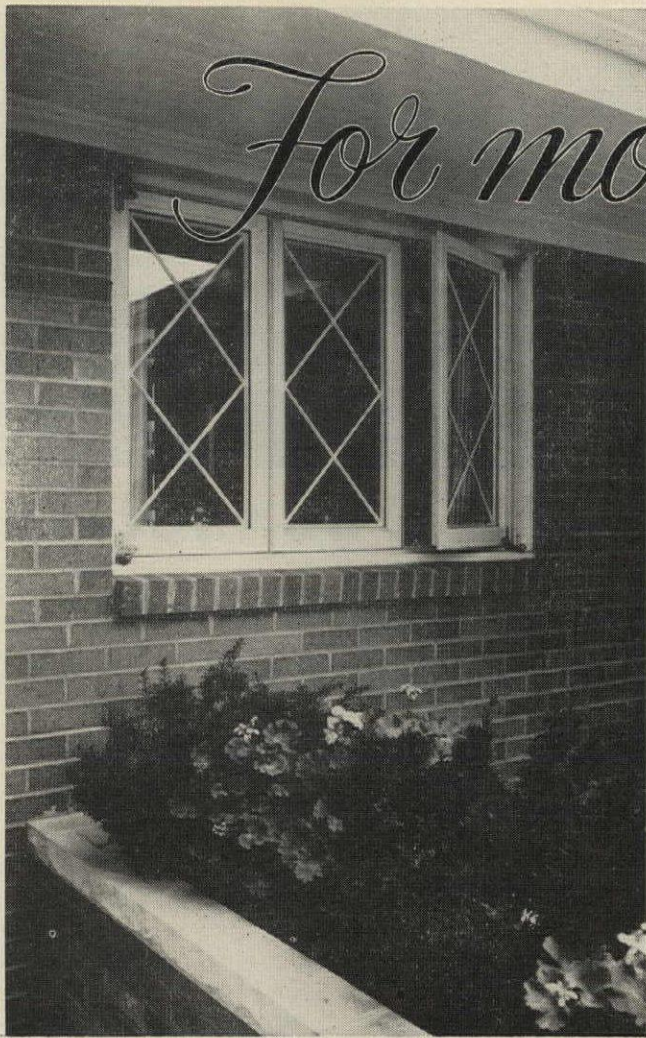
Pacific Mercury's 28-page catalog shows the company's complete line. Besides electric generators, the catalog shows a new one-man concrete vibrator, a new line of flasher warning lights, and the automatic load-demand system.

Pacific Mercury, Van Nuys, Calif.

For copy, check No. 60 on coupon, p 193

continued on p 193

HOUSE & HOME



For modern living



Qualitybilt Casements...

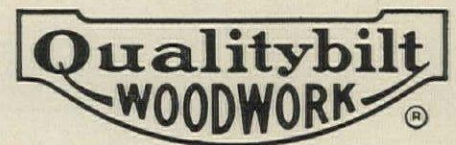
as easy to sell as they are to live with!

Slim, trim Qualitybilt Casement Wood Windows represent the ultimate in window comfort and convenience. Smooth-working, lifetime hardware and full weatherstripping lock them snug and draft-free against winter winds . . . or open them effortlessly for full ventilation. Offset hinges permit easy cleaning of outside glass from the inside. Highest quality construction and full toxic treatment guarantee a housetime of service.

As an added convenience, Qualitybilt Casements are now available with removable wood inserts. Homeowners get the added decorative touch of small panes . . . and the inserts make cleaning and painting a snap! See this outstanding, complete window line at your nearby Qualitybilt distributor . . . or write for details!

specify...buy...use

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Pouring 9 to 11 house foundations a week is a regular occurrence in the sparsely populated area of Logan, Utah. In fact, Morris J. Smith, the concrete contractor, and his crew with about 5,000 square feet of Symons Steel-Ply Forms have poured more than 400 foundations in 2 years. The ply-wood has not been turned and is still good for many more pours.

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* Don't forget to include your new postal zone number.

Blueprint files

Vertical and roll filing equipment for plans, maps, drawings, blueprints, and other large sheets are shown in a new 12-page catalog from Plan Hold. Vertical files take sheets 12" to 48" wide, roll files take tubes to 59½".

Plan Hold Corp, South Gate, Calif.
For copy, check No. 61 on coupon below

Regal vanities

Bathroom vanities in four cabinet styles and five countertop styles are illustrated in this new brochure. Also illustrated and described are such accessories as door inserts, utility cabinets, legs, medicine cabinets, shelves, exposed drawers, and hamper cabinets.

Regal Laminates, Brooklyn.
For copy, check No. 63 on coupon below

Drapery hardware

Stanley-Judd's new 52-page catalog covers the complete line of drapery hardware. New this year: a new custom line, new adjustable traverse rods, new I-beam traverse track. Fitting and installing tools are also shown.

Stanley Works, New Britain, Conn.
For copy, check No. 62 on coupon below

Deming pumps

This new catalog, commercial catalog C-59, shows shallow well, deep well, submersible, turbine, and utility pumps for water system service, cellar drainage, condensation return, etc. Dealer sales-helpers and tables for selecting the right pump for each job are included.

The Deming Co, Salem, Ohio.
For copy, check No. 64 on coupon below

Want more information?

The numbers below are keyed to the items described on the New Products and Publications pages. Check the ones that interest you and mail the coupon to:

House & Home

Room 1021A, 9 Rockefeller Plaza, New York 20, N.Y.

NEW PRODUCTS • July

- 1. Sunbeam appliance center
- 2. Puritron range hood
- 3. Penn Boiler Val-Ray system
- 3a. Lennox electric furnaces
- 4. American-Standard condensers
- 5. Fedders heat pumps
- 6. Mueller Climatrol heat pump
- 7. Heatwave remote condensers
- 8. Mathes heat pumps
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- 11. C.A. Olsen cooling-coil units
- 12. Westinghouse Unitaire
- 13. Cobell Rangaire
- 14. GE Weathertron
- 15. Revco heat-pump line
- 16. Carrier heat pump
- 17. Friedrich heat pumps
- 18. White-Rodgers zoning controls
- 19. Minneapolis-Honeywell Filter-Flag
- 20. Bell & Gossett flow indicator
- 21. Better Engineered Tattle Tale
- 22. Idaco rafter cutter
- 23. Bettendorf Tiltto-Matic jig
- 24. Colby furniture line
- 25. Volz Aristocrat Block
- 26. Powers Regulator Hydroguard
- 27. Simix mixing valve
- 28. Milligan tub enclosure
- 29. Grant kitchen drawer slide
- 30. Roper drop-in broiler
- 31. Butler economy range hood
- 32. Summitville textured quarry tile
- 33. Bulldesign Italian marble tile
- 34. Armstrong wall-tile adhesive

- 35. Delco door operator
- 36. Marlite "Trendwood" wall planks
- 37. Raynor aluminum garage door
- 38. Adams one-piece threshold
- 39. Gougler keyless lockset
- 40. Vu-Master insulating glider window

PUBLICATIONS

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- 45. American-Olean tile catalog
- 46. Pittsburgh-Corning Foamglas booklet
- 47. US Ceramic color palette
- 48. Azrock resilient tile folders
- 49. Vari-Krom paint chips
- 50. Besser architectural concrete block
- 51. Manitowoc kitchen planning booklet
- 52. Revco kitchen planning booklet
- 53. Metal stair manual
- 54. Quincy Armaclad roof guide
- 55. Chromalox electric heat brochure
- 56. Bondmaster wall-panel adhesives
- 57. Georgia-Pacific redwood grading
- 58. Pemko glazing bead applications

Catalogs

- 59. Paragon swimming pool supplies
- 60. Pacific-Mercury construction equipment
- 61. Plan-Hold blueprint files
- 62. Stanley-Judd drapery hardware
- 63. Regal vanities and accessories
- 64. Deming pumps

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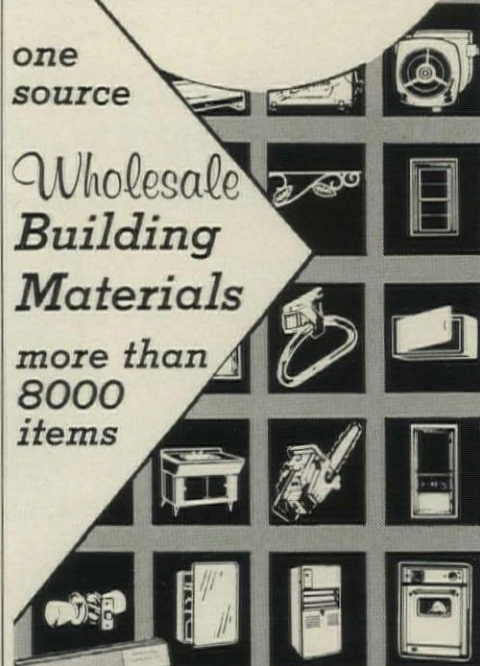
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Just the merest pressure on Touchette turns lights on and off. Gives you an added "convenience" talking point when you install it in your homes. (On the practical side, it's also least expensive of all touch switches!) Quickly installed, Touchette measures 1" in depth, fits standard outlet boxes and plates, needs no special wiring. Single or double pole, 3 or 4-way. Brown or ivory button.

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Every homeowner will appreciate the practical convenience Safety-Glo provides: enough light for safety, yet not too much to be distracting, particularly in children's room. Chrome or brass finish, with or without push-button switch.



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Because the "extras" count, why not check into these and other "convenience-minded" Rodale wiring devices? You'll find a complete line—scaled low in price for a better profit picture.

Contact your electrical wholesaler, or write Rodale direct.



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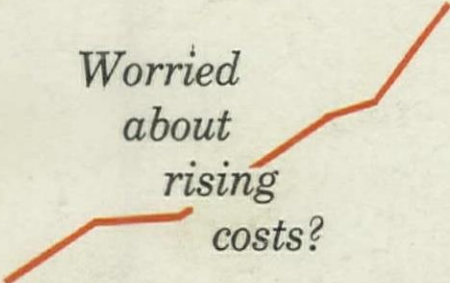
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BUSINESS OUTLOOK

BUSINESS WEEK
FEB. 28, 1959

A BUSINESS WEEK
SERVICE



Outside the metal markets, one of the most persistent price rises has been in lumber and plywood (the first real gain since early in 1956).

This move got under way last fall as homebuilding picked up. It lost little of its steam even when winter closed in on building (with Western producers noting sustained demand from California and Arizona).

Crow's Lumber Market News Service notes a pick-up of nearly \$2 a thousand, for example, on green fir in two weeks and \$11.50 in a year. Basic quarter-inch plywood is strong at \$80 and sheathing brings \$110.



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