

ONE DOLLAR & COP

EWS BEGINS ON PAGE 43 / NEW WAYS TO BUILD BETTER, PAGE 217 / COMPLETE CONTENTS, PAGE 129

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ome

2 out of 3 NEW HOUSES INCLUD

MOM

Because Builders Know NuTo

HOOD-FANS . . FOR FRESH CLEAN AIR IN THE KITCHEN EXHAUST FANS . . TO GET RID OF GREASY COOKING ODORS DOOR CHIMES . . FOR A CHEERFUL EARFUL AT THE DOOR INTERCOM-RADIO . . A STEP-SAVER FOR BUSY HOMEMAKERS BUILT-IN STEREO MUSIC . . IN EVERY ROOM OF THE HOME ELECTRIC HEATERS . . FOR A "TOASTY-WARM" BATHROOM BUILT-IN FOOD CENTER . . FOR 6 BUILT-IN APPLIANCES

Built Ins

"Sales-Minded" Builders Glamoriz



THE BIG DIFFERENCE IN WINDOWS





 $R^{\bullet}O^{\bullet}W$ and LIF-T-LOX are registered trade-marks of the $R^{\bullet}O^{\bullet}W$ Sales Company

Home buyers are a lot more critical than they were a few years ago. They expect more than just sound construction and good value. They search for the *extra* features that will insure added beauty and a bonus of livability.

Because R·O·W Removable Wood Windows lift out for easy cleaning and painting, they can be *demonstrated* as a functional extra. They help you convince the prospect that your homes are indeed beautifully designed for living.

Equipped with LIF-T-LOX balances, they operate smoothly and easily. Yet, these windows cost you no more than other quality units. Build in extra value and extra sales appeal by using first line, first choice $\mathbf{R} \cdot \mathbf{O} \cdot \mathbf{W}$ Windows.

R-O-W SALES CO. 1365 Academy Ave., Dept. HH-560 Ferndale 20, Mich.

Please send me the Home Planners book, "67 Homes for Town and Country." These Convenient-Living homes feature beautiful exteriors and practical floor plans by famous designer Richard B. Pollman. Ten cents (10c) (in coin) is enclosed to cover part of your cost.

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	State

R.O.W SALES CO. . 1365 ACADEMY AVE. . FERNDALE 20, MICHIGAN

DIAV'S Insulating SIGINES 00 11:11: 10113



REMODELING: Insulating Siding is a natural-in looks and cost-for economical gables, dormers, porch enclosures, room additions, garages.

NEW CONSTRUCTION: Architectur-

ally compatible with all exterior materials, insulating siding gives luxury look, yet cuts costs.

Saves you \$300 to \$700 per home*

Today's insulating siding is a whole new concept of attractiveness and value, to builder and homeowner alike.

Brilliant new colors and textures give you the individuality and variety that sell-handsome striated and wood-like grains, decorator-styled brick and stone designs that blend extraordinarily well with other exterior materials.

The savings you realize per home will build an extra room or allow more promotional features. They'll lower the sale price substantially, or provide a better margin for you.

Manufactured to meet FHA requirements for application over insulation board, wood sheathing plywood or gypsum . . . today's insulating siding is your finest value in building materials.

> *Send for chart showing comparative costs of 14 rior wall materials. Find out how effectively you employ Insulating Siding for dormers, additions, ga etc.

Fast one-man installation No painting, staining **Reduces fuel bills** Insulates against summer heat Harmonizes with other building materials Greatest value of any sidewall material

INSULATING

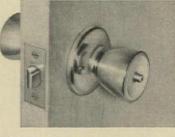


costs of 14 exte- ectively you can additions, gables,	some new textures and colors allow amazing variety. No painting or staining for builder or owner.
S	Insulating Siding Association HH-5 1201 Waukegan Rd., Glenview, Illinois Phone: PArk 4-7700 Please mail application instructions and cost chart to: NAME
A	CITYZONESTATE □ Builder □ Architect □ Contractor □ Other
SIDI	NG ASSOCIATION

NO "LOOK ALIKES" HERE! Hand-

NOW YOU CAN HAVE ALL THE **QUALITY FEATURES OF A FINE** HOTEL-MOTEL LOCK AT THE LOWEST PRICE EVER OFFERED.

Kwikset's new hotel-motel lock is easy to install, with just three precision-made components. It provides dependable 5-pin tumbler security with the convenience of an occupied room indicator to eliminate disturbing the guests. By pushing the interior button, a red indicator protrudes from the exterior knob to show room is occupied. This locks out all keys except the emergency master key.



For added safety and security, the exterior knob is always locked and the interior knob is always unlocked.

With each hotel-motel lockset, Kwikset supplies a brass instruction plate, three guest keys with an area for marking room number, a shut-out key (which locks out all guest and service master keys), an owner's emergency key, and master keying, all this ... at no extra charge.

introducing

EXCLUSIVELY FROM

KWIKSET

AMERICA'S LOWEST PRICED

HOTEL-MOTEL

LOCK

Other Kwikset "400" Line models are available for hotels and motels, including communicating, bathroom, closet and keyed closet locksets. These are available in Bel Air (model illustrated) or Standard design in choice of finishes.



America's largest selling residential locksets

Kwikset Sales and Service Company A subsidiary of The American Hardware Corporation Anaheim, California



Holiday Homes gives **FLINTROCK** a build-up!

Big southwest builder sold on Flintkote's service, support and the quality of Flintrock gypsum wallboard.

Charles R. Swain, Vice-President of "Holiday Homes", Houston, Texas, puts it this way: "The people in the Flintkote organization are very eager to assist the builder and contractor in the many problems of production and sales. Never in my experience have I dealt with a company that afforded me such consumer educational assistance."

Flintkote products set well with Mr. Swain's subcontractor too: "The subcontractor who installs our Flintkote FLINTROCK® gypsum wallboard prefers FLINTROCK to our previous wallboard."

Looking for an "extra" in service ... in quality of product? Follow the lead of Charles Swain of "Holiday Homes" and scores of builders like him. Switch to Flintkote. Complete particulars available by writing to THE FLINTKOTE COMPANY, Gypsum Products Sales Office, P.O. Box 8127, Dallas 5, Texas.

Shipment of Flintrock gypsum wallboard. Part of the complete Flintkote line of Gypsum Board products.



America's Broadest Line of Building Products







So say builders who capitalize on the powerful sales appeal of new "prefab" glass fiber duct.

HERE'S WHAT YOU CAN TELL YOUR PROSPECTIVE BUYERS:

.... "G-B Duct cuts fuel bills because it's made entirely of insulation."

1

.... "Every foot of G-B Duct contains millions of sound absorbing cells. This means there's no "whooshing" noises in your air conditioning system. You won't even be able to hear your furnace go on and off."

.... "Because G-B Duct carries hot and cold air equally well, you can add air conditioning later without additional ductwork."

.... "G-B Duct is encased in a vapor barrier sleeve that positively prevents moisture condensation—there's no maintenance or repair because G-B Duct will not deteriorate ... ever!"

YOUR CONTRACTOR WILL TELL YOU:

.... "We can install G-B Duct in half the time — often at less cost than insulated metal duct."

.... "So simple to install there's no margin for error — and for all practical purposes, homeowner complaints and callbacks are eliminated."

..... "Permanent in every way—will last as long as the house itself."

SEND FOR SAMPLE MERCHANDISING KIT

For complete product information, plus a sample G-B Duct merchandising kit, which includes a two-color display sign and customer folder, write today.



NAUTILUS NO-DUCT HOOD CHOSEN FOR NEW "GOLD MEDALLION" APARTMENT HOMES

TRUTALUS



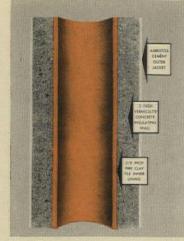
Architects for Indiana's first high-rise FHA approved cooperative apartment—the distinctive 98 unit Cold Springs Manor in Indianapolis —selected the NAUTILUS NO-DUCT HOOD to insure odor-free air in each of the beautiful all-electric kitchens (*see inset*). They—like architects and builders everywhere—know that the NAUTILUS is the modern, efficient and lowcost way to banish cooking odors, smoke and

grease without expensive ducts or vents. With an extra-large Activated Charcoal Filter and Grease Filter, it's the best-selling, most wanted and most efficient hood you'll find.

The NAUTILUS adds extra sales appeal to homes and apartments ... and, because it goes up in minutes, saves time, money and trouble for you. That's why leading builders and architects all over the country are designing the NAUTILUS into their newest homes and apartments.

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e NAUTILUS NO plans.	D-DUCT HOOD co	in
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	e NAUTILUS NG plans.	e NAUTILUS NO-DUCT HOOD co

ARCHITECTS: FLECK, QUEBE & REID ASSOCIATES; PROJECT DESIGNER: JAMES W. BURKART, ARCHITECT



Van-Packer chimney flue is fireclay tile lined. Rigid, non-corrosive construction assures easy installation and long life.



Van-Packer Chimneys come completely packaged in labeled cartons. Everything provided, including flashing and cement.

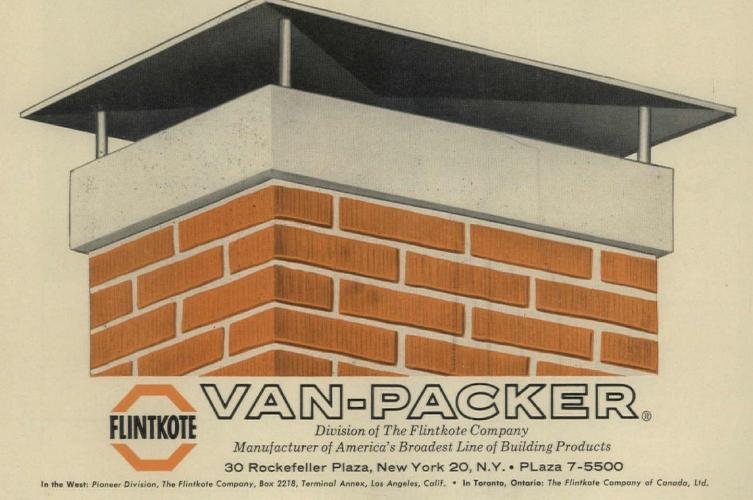
Rugged asbestos-cement housing panels of Van-Packer chimneys are embossed to look like real brick. Much more rigid than metal housings, they won't ever rust, can't stain or streak the roof. Colored housings have Butyl finish to preserve original beauty. Lasting beauty and durability make these chimneys well worth the few more minutes they take to install than lightweight types.

Van-Packer Chimneys are UL Listed for all fuels and all home heating plants, including incinerators. Flue withstands 2100° F.

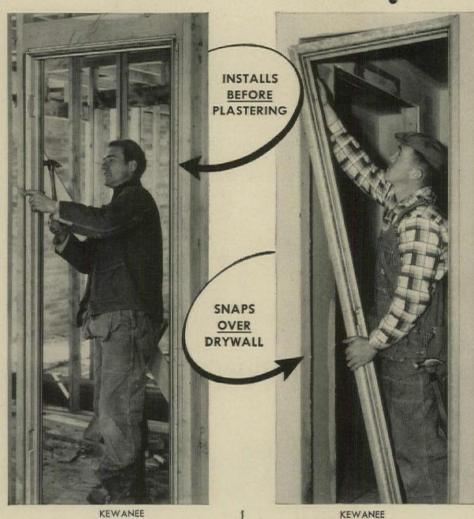


See "Chimneys - Prefabricated" in the Yellow Pages, or write for Bulletin RS-19

Attractive Flintkote-Van-Packer Chimney won't stain roof



KEWANEE'S <u>FAST INSTALLATION</u> STEEL DOOR FRAMES WILL SAVE YOU LABOR TIME (Money)



PLASTERITE

Quick 3-piece installation. Nail holes on flanges of frame spaced 7 inches apart—provide secure anchorage. Galvanized finish protects metal frame from wet plaster. Full range of sizes to fit standard 1%" and 1%" doors, over 2 x 3" or 2 x 4" studs. Swing, sliding and folding doors... cased openings.

For Swing, Sliding and Folding Doors. Jamb, stop and trim formed into a complete steel frame. Fits snugly <u>over</u> drywall. Nail only at baseboard position. Shipped prime coated with oven baked-on enamel, ready for finish painting. Sizes for $\frac{3}{4}$ ", $\frac{1}{2}$ ", $\frac{5}{4}$ " and $\frac{3}{4}$ " laminated drywall . . . standard interior door dimensions.

UNIVERSAL "KWIK-FIT"

(Made under U.S Pat. Nos. 2,660,272; 2,835,933 and Canadian Pat. No. 563,915.)

Both Kewanee steel door frames feature low "first" costs and a trim, modern appearance. Easily adapted to pre-fit doors—available for use in low-cost, pre-hung units. Shipped mortised and punched, and with mitered corners . . . ready for fast installation. Handy packaging—complete frame packed in individual carton to protect against damage in transit or at job site. Clearly marked with size and installation details. See your dealer or . . .

WRITE FOR STEEL DOOR FRAME LITERATURE

EWANEE Manufacturing 560 FULLER AVENUE . KEWANEE, ILLINOIS



UNIVERSAL

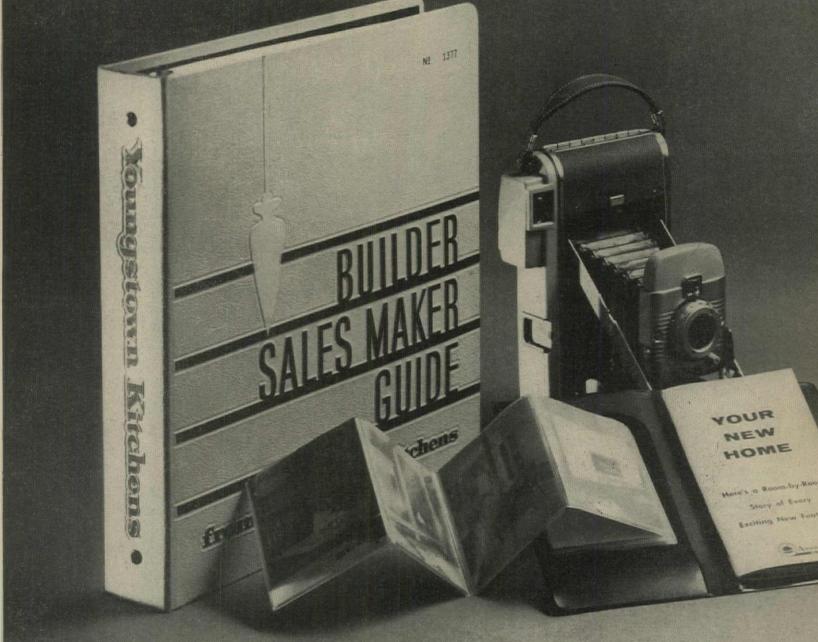
"KWIK-FIT" Contour edges . . looks like ranch

trim

1960 is a buyers' market with competition for the well-informed buyer's dollar greater than ever. To meet this competition, builders are looking for sales and merchandising aids and ideas that attract prospects, that dramatize quality features in their homes.

Here's how many builders get sales and merchandising help...

American-Standard offers PROVEN



BUILDER SALES MAKER GUIDE & BLUEPRINT

FOR SALES are packed with new ideas, sales aids and services that form a complete merchandising program for any builder. Such help includes: Newspaper Advertising Mats—Radio and TV Spots— Direct-Mail Pieces—Open House Publicity—Sales-Training Helps—Home Trade-In Information— Kitchen Planning—Bathroom Decorating.

SELL-A-HOME

PROGRAM makes use of a Polaroid camera to take pictures of the quality features of your home. A picture can be given your prospects to remind them of your house ... to act as a silent salesman as the prospect recalls the various models he has seen ... to help him decide on your house.

MORE THAN 94 AMERICAN-STANDARD REPRESENTATIVES, salesmen and

advertising specialists are available to help you set up and run complete sales campaigns. Their help is FREE.

AMERICAN-STANDARD MERCHANDISING WINS TOP NAHB AWARDS

During the last two years American-Standard merchandising helps have won numerous awards for their help to the building industry. Among these the NAHB and The Producers' Council gave their coveted First Prize for Merchandising Aids and two Special Presidential Citations to divisions of American-Standard for their help to the industry.

Just off the press! MARKET GUIDE

FOR HOME BUILDERS—This brand-new study shows a builder how to plot population shifts and growth patterns, industrial-development trends, zoning possibilities, schools, transportation, sewer and service needs of any area. This type of plan never before has been available to all builders. This unique, comprehensive guide can help you determine the home-building market—present and future—can help you develop an area more profitably.

To sell your houses faster, write for more information on how to get BUILDER SALES MAKER GUIDE - BLUEPRINT FOR SALES - SELL-A-HOME PRO-GRAM and MARKET GUIDE FOR HOME BUILDERS. Write: AMERICAN-STANDARD, Dept. H. H., 39 W. 39th Street, New York 18, New York.

MERCHANDISING ADS @

blueprint

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AMERICAN-Standard

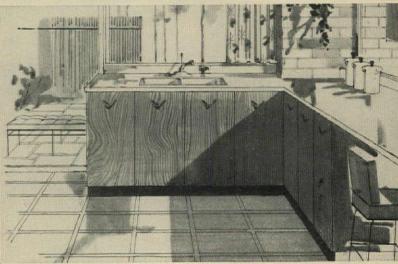
for home

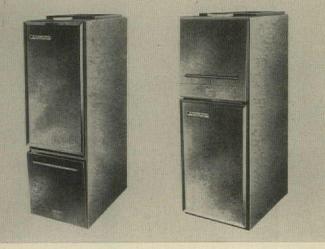
AMERICAN-STANDARD MONTHLY REPORT

WHAT'S NEW FROM AMERICAN-STANDARD

UNI-PAK packaged kitchens

by Youngstown Kitchens are specially designed for builders. Each UNI-PAK sink and storage cabinet forms a "package" that saves you much of the work of kitchen planning and cabinet grouping. One UNI-PAK can replace two to four standard base cabinets. All doors and hardware come completely assembled and mounted. Choice of White, Monterey Beige, or Honeywood, the mar-resistant wood-fashion laminate.





New Ledgewood lavatory combines the beauty of smooth, modern style with the durability of enameled cast iron. The ledge-back design provides the convenience of space for toiletries that prospects look for, as well as wall protection against splashing water. The New Ledgewood is available in popular 19 x 17" and 22 x 19" sizes. Thick coating of easy-to-clean enamel in white or glowing colors. **Two new oil furnaces**, Upflow and Downflow, are factory-assembled and wired, with burner installed ready to hook up and start up. These competitively priced compact units (as low as 60") cover a wide range of winter air conditioning installations. New heat exchanger extracts maximum heat, gives you a strong fuel-economy story to sell. New De Luxe "Mercury-Round" thermostat anticipates heat requirements, is standard on all belt-driven furnaces at no extra cost.

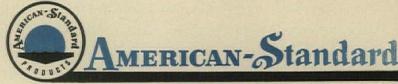


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Church seat and cover snap off, without removing hinge posts, for easy cleaning. Seat No. 300 is smartly designed and has a streamlined cover. Both of high-impact plastic in white and colors. For more information write to: AIR CONDITIONING DIVISION PLUMBING AND H

40 West 40 St., New York 18, N.Y. C. F. CHURCH DIVISION Box 471, Holyoke, Mass.

PLUMBING AND HEATING DIVISION 40 West 40 St., New York 18, N.Y. YOUNGSTOWN KITCHENS DIVISION University St. N.E., Warren, Ohio

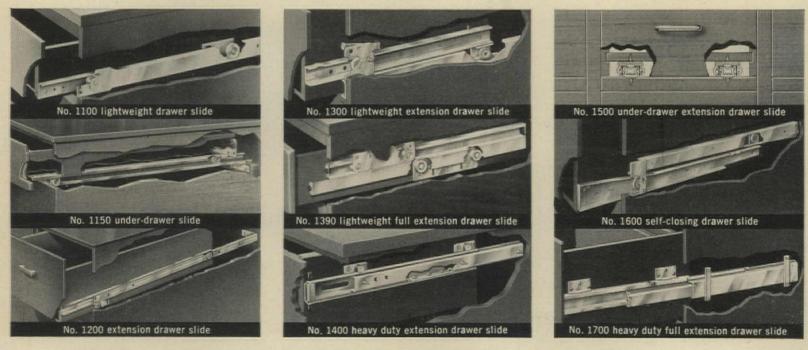


AMERICAN RADIATOR & STANDARD SANITARY CORPORATION



always operate smoothly, never sag!

There's a K-V drawer slide for every type installation – from lightweight to heavy duty. Write for complete catalog.



KNAPE & VOGT MANUFACTURING COMPANY, Grand Rapids, Michigan

Manufacturers of adjustable shelf hardware, sliding and folding door hardware, closet and kitchen fixtures, Tite-Joint Fasteners and Handy Hooks for perforated board.

For <u>every</u> room . . . on-grade For <u>every</u> room . . . above-grade For every room . . . below-grade

Split-level to skyscraper, opens resilient

For every building . . . commercial, industrial, residential!

Proved far superior to non-flexible vinyl by independent laboratory test ... yet only pennies more per tile. That's brand new Amtico Vinyl Plastex Flooring ... a unique combination of vinyl and polymeric resins ... puts Amtico quality vinyl on floors at a price never before possible!



For kitchens . . . and every location on-grade

Wears much longer than non-flexible

vinyl ... far greater long-run economy.

Much more flexible ... more resilient and comfortable to walk on.

12 beautiful decorator colors ... handsome through-and-through marbleized pattern. Glossy non-porous surface ... so easy to maintain.

Easier to install than non-flexible

viny ... can be "cold-cut" with no heating needed.

Two gauges $-\frac{1}{8}''$ and $\frac{1}{16}''$... 9" x 9" or 12" x 12" tiles.



For offices . . . and every location above-grade

Amtico Vinyl Plastex flooring revolution!





American Biltrite Rubber Co. Dept. HH-50, Trenton 2, N. J.

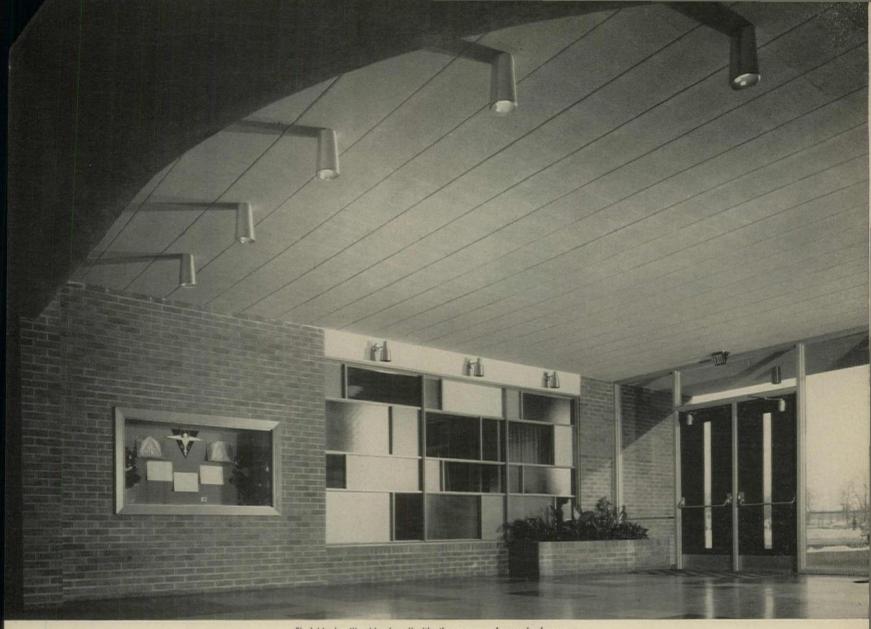
Please send complete FREE set of Amtico Vinyl Plastex samples and information . . . fast!

Name	
Firm	
Address	
City	Zone State

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First with the Finest MERICAN BILTRITE RUBBER COMPANY Trenton 2, New Jersey

Showrooms: 295 Fifth Ave., New York + 13-179 Marchandise Mart, Chicago 368 Home Furnishings Mart, Los Angeles + 560 Pacific Ave., San Francisco 3602 Dallas Trade Mart, Dallas In Canada: American Biltritle Rubber Company Ltd., Sherbrooke, Que. Showroom: 500 King St W. Jongsto, M. Sherbrooke, Que.



Flush block ceiling blends well with other masonry. Long unbroken spans.

SAFE, ECONOMICAL FLOOR AND ROOF SYSTEMS

from the wonderful new world of BLOCK

F^{IRE} safe floor and roof systems of concrete block deliver safety first where safety counts—in homes, schools, hospitals and industrial buildings. Combines beauty and practicality. Construction is faster. Provides natural insulation against changing weather conditions. Assures better acoustics. Can be painted or left exposed. Your local NCMA member can give you complete information on the types of systems available.

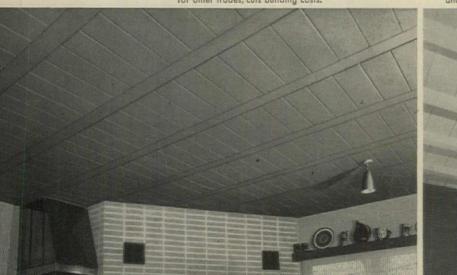


The booklet "Principles of Warm Air Floor Panel Heating" describes how heating systems are particularly adaptable to concrete black floor and roof systems. For your capy, write us direct, enclosing 20c to cover postage and handling.

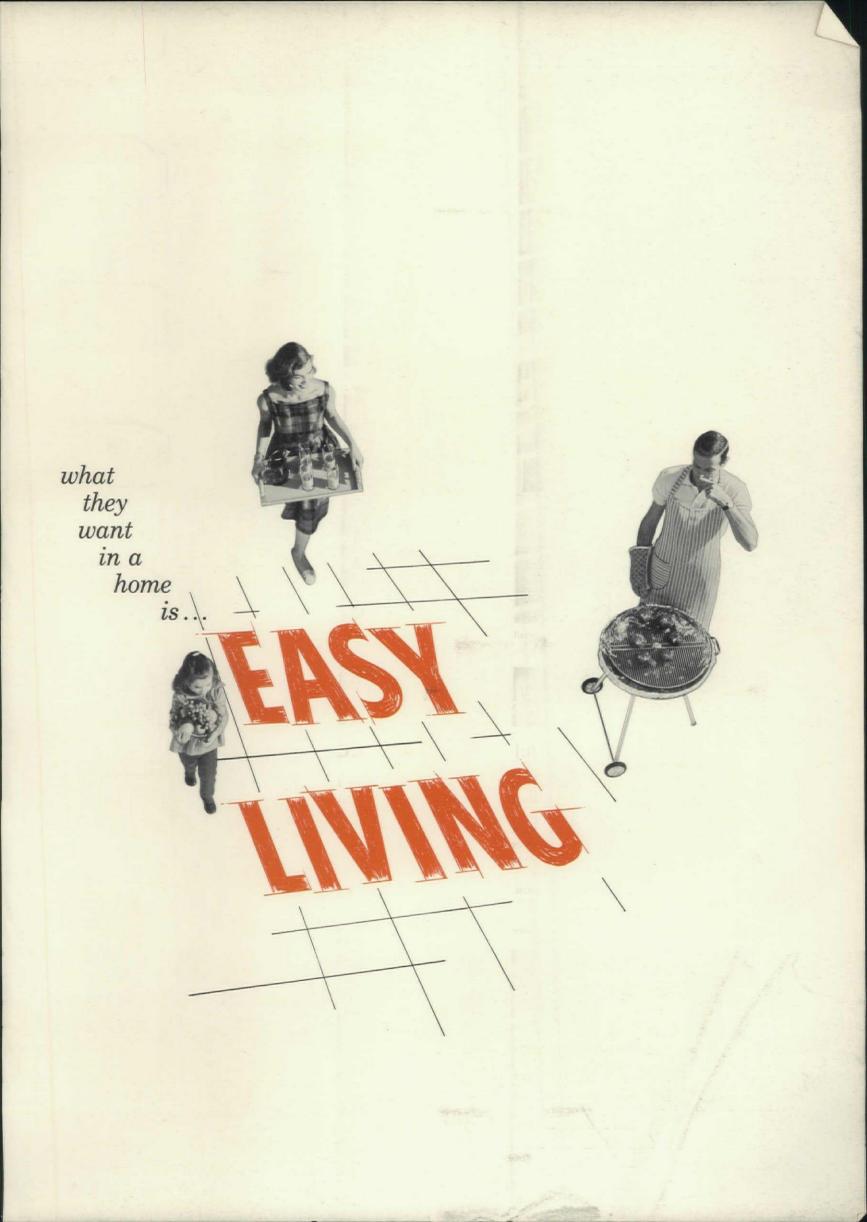
NATIONAL CONCRETE MASONRY ASSOCIATION . 1015 WISCONSIN AVE., N.W., WASHINGTON 7, D.C.

Speedy erection immediately forms a dry working area for other trades, cuts building costs.

Recessed block ceiling delivers a handsome exposed beam and acoustical block pattern.











"Easy Living" with Reynolds Aluminum

Two-thirds of America's new home prospects are second-time or third-time buyers. What they want now is the *least* in upkeep, the *most* in Easy Living. And that's what you give them in houses built with rustproof, rot-proof, warp-proof Reynolds Aluminum.

You give them better heating and air-conditioning at lower cost with heatreflecting aluminum—including foil insulation and aluminum ductwork, plus tight-closing aluminum windows and doors. And your houses are stand-outs for beauty... with long-lasting baked-on colors on siding, shingles, soffits and fascia, gutters and downspouts.

Reynolds promotions—led by the "House of Ease"—have proved the sales power of aluminum. The FHA, in a recent bulletin, recognizes that aluminum materials can reduce both maintenance and operating expense, and that these savings may make it possible for a purchaser to qualify for a larger mortgage. Whatever your price class...you profit by this program. See further details on the back page. Reynolds Metals Company, Richmond 18, Virginia.

This two-page spread appears with appropriate consumer copy in June HOUSE BEAUTFUL. Reynolds advertising support also includes full color ads in all the home-planning magazines and frequent commercials on the Reynolds network television shows: "BOURBON STREET BEAT," "ADVENTURES IN PARADISE," on Monday evenings and "ALL STAR GOLF," on Saturdays...ABC-TV.





price class,

or method

tract size



Reynolds "House of Ease" program is for homes in upper price brackets. It provides for the use of an extensive aluminum building products "package." "House of Ease" builders and hundreds of others are profiting by featuring in their homes "House of Ease" products made with Reynolds Aluminum. You, too, can get the extra sales appeal of aluminum plus savings in installation and call-backs with proven products such as siding, soffits, windows, gutters and downspouts.

of operation ...

In addition, Reynolds and the Lumber Dealers Research Council have developed a new line of "Independence Homes" featuring a complete package of aluminum building products. Architect designed and engineered for the Lu-Re-Co system, these homes will be backed by sustained national advertising and a powerful promotion program. Plans and all materials and components are available from your local Lu-Re-Co dealer.

For complete information on these programs, mail the coupon below, today.

REYNOLDS



REYNOLDS METALS COMPANY, Richmond 18, Virginia

I am interested in boosting sales and profits with the Easy Living advantages of aluminum. Please rush me full details of the promotion checked: "HOUSE OF EASE" "INDEPENDENCE HOMES" (\$20.000 and up) (full price range: 900 to 1.765 sg. ft.)

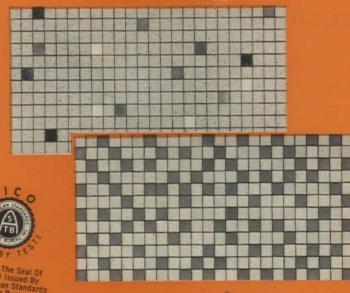


Homes like this "House of Ease" drew large crowds to the Twinbrook Hills development of Vista Homes, Inc., in Hamilton, Ohio. Fred Estep, General Manager, reports substantial sales increases with more than 90% of the buyers choosing models featuring an aluminum exterior. He also reports savings of at least \$20 per house on aluminum siding, due to the baked-on paint finish and reduction of call backs.

(\$20,000 and up)	(full price range: 900 to 1,765 sq. ft.)
Name:	
Firm:	
Address:	
City:	State:

I build approximately houses per year, in \$..... price range.

BUCKSHOT SPATTER PATTERNS



BUCKSHOT BLENDS

A DISTINCTIVELY COLOR-KEYED TILE For Walls, Floors . . . Interiors and Exteriors

D Buckshot Ceramic Tile

In An Unusual Selection Of BUCKSHOT SPATTER PATTERNS And New BUCKSHOT BLENDS

Here is an outstandingly different, cushion-edged tile in Modern Decorator Patterns suitable for any installation, any decor. and can be Mixed or Matched as preferred. Use VICO BUCKSHOT anywhere a high-quality, easy-to-install, durable, and popularpriced Tile is required. We recommend its use in Kitchens, Back Splashes, Recreation Rooms, Living Rooms, Dining Rooms, En-

trance Areas, Bathrooms, etc.... wherever originality in design, color and expression is desired. VICO BUCKSHOTS are available in 2 ft. by 1 ft. square sheets of

1 inch tiles ... all cushion-edged and paper-backed. Trims are

AMSTERDAM CORPORATION 285 Madison Avenue - New York 17, N. Y.

The difference between this is often USS American Welded Wire

WHEN you use USS American Welded Wire Fabric for all concrete areas for the homes you build, you give them a definite sales advantage over houses without this important quality feature. Walks, patios, driveways and basement slabs will wear better, look better, and last longer when they're reinforced with USS American Welded Wire Fabric. And your customers know this . . . they know to ask before they buy "is it reinforced?"

Put this sales-pulling advantage to work for you. Use USS American Welded Wire Fabric in all your concrete work. Tell your prospects it costs only about a penny a day on the mortgage life to insure protection and appearance of concrete around the average home . . . that reinforced concrete will be in good condition even after the mortgage is paid. USS American Welded Wire Fabric adds 30% to the strength of concrete. It is made of cold-drawn steel wire and is prefabricated for quick, easy installation. It's available in a wide variety of styles and sizes. For more information, see your building supply dealer, or write to American Steel & Wire, Dept. 0187, 614 Superior Avenue, N.W., Cleveland 13, Ohio.

House

for Sale

USS and American are registered trademarks

and this Fabric for concrete reinforcement

Buyers will ask, "At Re

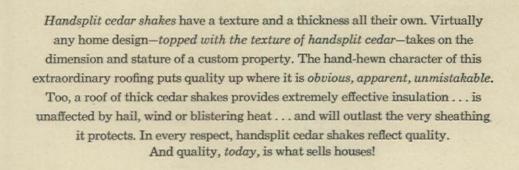


American Steel & Wire Division of United States Steel

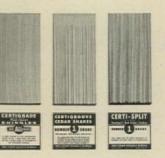
Columbia-Geneva Steel Division, San Francisco, Pacific Coast Distributors Tennessee Coal & Iron Division, Fairfield, Ala., Southern Distributors United States Steel Export Company, Distributors Abroad



TOP IT OFF WITH TEXTURE







For co	nplete application details for
hands	lit shakes, see your current
Sweet	File or send coupon
Name	
Firm	
Address	
City	Zone State

At least twice a day,

Berry's Series 60 "Suburban"

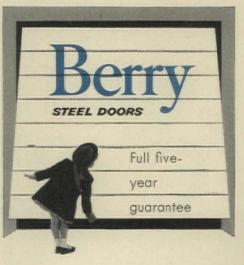
protects your reputation as a quality builder



Features new textured surface, new dune-colored primer requiring only one coat of paint (even white) . . . saves installation and call-back dollars, too.

Whenever your customer uses this door, you please him with its handsome, rugged appearance and effortless gliding operation. He's pleased, too, by other Suburban features. Deep horizontal "V" grooves and finely textured surface deaden noise and increase strength without adding weight. Pre-assembled hardware reduces on-the-job labor costs and virtually eliminates callbacks.

See the Series 60 Suburban and other one-piece and sectional models by Berry, world's largest manufacturer of residential garage doors. Remember, a Berry Door usually costs less, because installation is so quick and easy. And you're protected by Berry's five-year guarantee. Contact your distributor or write: Berry Door Corp., 2400 E. Lincoln, Birmingham, Mich. In Canada: Berry Door Co., Limited, Wingham, Ontario.





Available in sizes 2 to 8 inches, lengths 5, 8, and 10 feet for faster installation. Also in Perforated for septic tank beds, and land and foundation drainage TRANSPORTED TO THE TABLE PROPERTY OF THE PERFORMANCE PE

This L-M Permaline 50-Year Guarantee Protects You, and Your Customers



by **W. M. BLOOM** Product Manager, Fibre Products Line Material Industries

L-M Permaline Bituminous Fibre Pipe is a product of outstanding quality. Here is a time-tested fibre pipe of *proved* excellence.

Millions of feet of fibre pipe are now installed, and have been in service for years and years. Thousands of wholesalers, plumbers, builders, and home-owners are now enjoying the benefits of the excellent quality of L-M Permaline Pipe.

Because of this long-lived, dependable quality, we are now guaranteeing L-M Permaline Fibre Pipe and fittings for 50 years —when properly installed in a house-to-street sewer. This guarantee is backed by the 50-year reputation of Line Material, and by the vast resources of the McGraw-Edison Company.

This guarantee has been made possible only because of the loyal and able cooperation of the competent plumbers who have made certain that Permaline Fibre Pipe was properly installed.

This 50-Year Permaline Guarantee Provides:

A written guarantee to the home-owner of product quality and performance.

If at any time within 50 years of installation the pipe should fail, Line Material will make full payment of material and labor costs incurred in the repair of a legitimate claim.

The requirements for the guarantee are simple. At time of installation the contractor or builder must fill out a guarantee application form indicating the location and to whom the guarantee is to be issued.

The installation must be made by competent craftsmen, in a workmanlike manner, in accordance with the installation recommendations from the ASA Plumbing Code A40.8-1955, and must be approved by the plumbing inspector as conforming to the local code.

For complete details contact your L-M Fibre Pipe Wholesaler or Line Material Industries, Milwaukee 1, Wisconsin.



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Sewers and Drains

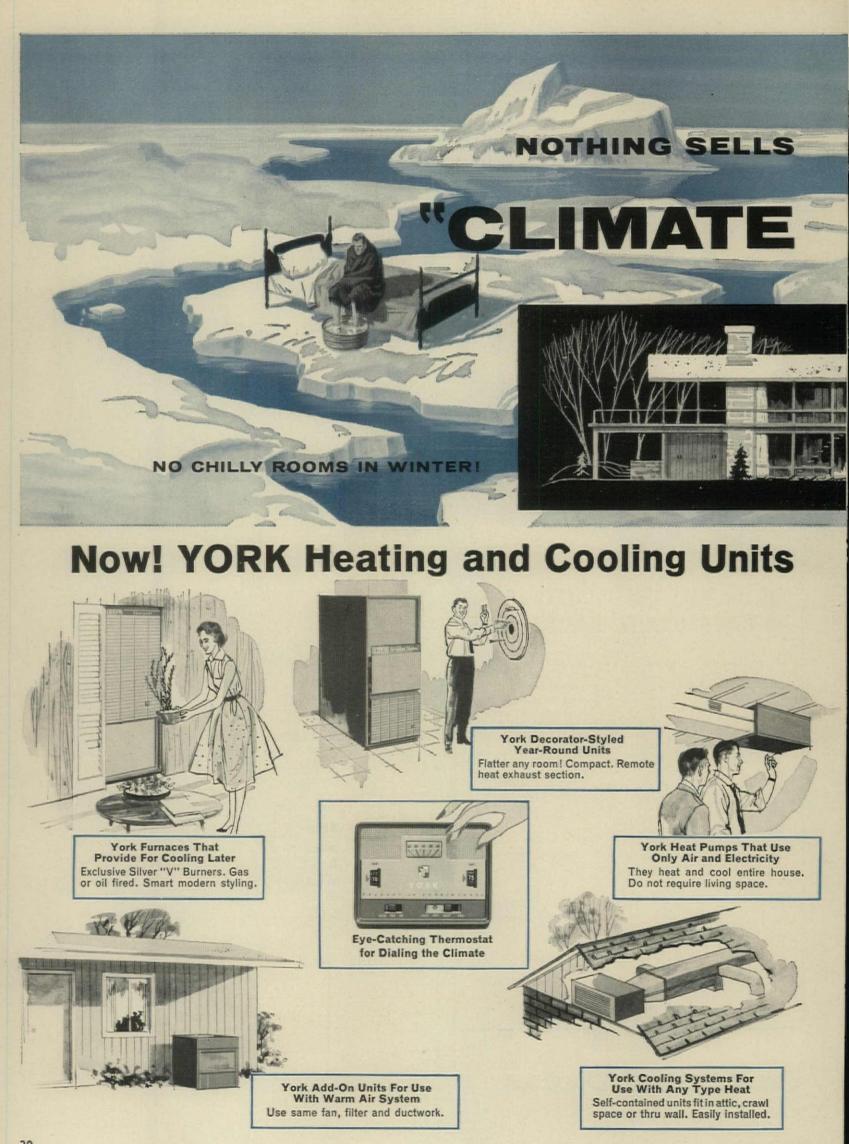
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Please send me information on L-M Permaline Pipe and the 50-Year Guarantee.	
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HOMES LIKE





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These builders substituted a York Heat Pump for conventional space heater. Single unit heats and cools entire house...eliminates need for chimneys, flues, porches, and screens.

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built-in cooking add a roomful of reasons for prospects

gas surface units with top-mounted controls

17" or 24" electric

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automatic ovens

17″ gas automatic ovens new

easy-to-install

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THE OVENS

give you a big selection to please every buyer ... every budget. New dramatic architectural styling. New, exclusive time and flavor-saving automatic conveniences ... and, every oven is designed for the quickest, easiest cleaning ever. Electric ovens available in 17" and 24" models; gas in 17" models. Choice of pink, yellow, copper porcelain enamel finish or brushed chrome.

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Built-in Bar-B-Kewer® Special low radiant heat seals in natural juices, gives meat barbecue-like flavor.



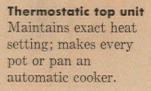
Automatic Ka-Bob*

on all sides.

Automatically slow-broils delicious shish-kabobs to a golden brown



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Name	Title
Firm Name	
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It's easier to sell RCA WHIRLPOOL equipped homes!

Builder saves up to \$85 per house

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Strong...durable...Transite eliminates costly concrete encasement

More and more builders are coming to realize the profit opportunity in perimeter heating-cooling systems ... and the additional savings when Transite Air Duct is used.

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Transite reduces your concrete costs substantially. It needs no encasement . . . can be laid directly on prepared bottom.

of costly basements—as a major reason why he can market his \$17,000 homes for less than \$10.50 per sq. ft.

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BUILDER AFTER BUILDER ACCLAIMS THE SELLING POWER OF B&G[®] Hydronic HEATING



A few of three thousand projected homes in which B&G Hydro-Flo Heating is installed.



Builder is using B&G Hydro-Flo Heating in one hundred homes like this.



14,000 people jammed through this home to see how Hydro-Flo Heating made the basement completely usable. The builders of the homes illustrated here have realized that to attract today's critical home buyers takes visible *extra value*... demonstrable *extra quality!*

A "hydronic" B&G Hydro-Flo Heating System does just that ...adds a genuine quality touch...assures the buyer that he is getting more value for his money. It's a matter of record that this forced hot water heating system is proving a sales clincher!

No other equipment can offer so much immediate comfort or so many possibilities for more gracious living in the future. The B&G *Hydro-Flo* System endows a home with all the essentials of good heating...the right *quality* of heat... operating *economy*...and *longlived* equipment.

It's *cleaner* heat—doesn't soil walls and draperies. It's *quiet* heat —no fan hum. If desired, the same boiler that heats the house can be equipped to furnish year 'round hot faucet water. Summer cooling and snow melting equipment can be included—when building or later. And the B&G *Hydro-Flo* System can be easily zoned for the ultimate in heat control and fuel economy.

A typical example of a top quality split-level home equipped with a B&G Hydro-Flo System.

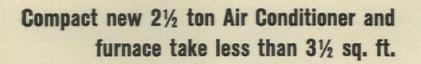
"HYDRONIC HOMES" SALES PROMOTION FOR BUILDERS

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ACCESSORIES

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adds the Touch that means so much!

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Concealed Toilet Paper Holder. Revolving hood protects, covers paper, lifts at the touch of a finger.



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Concealed

Lavatory Unit. Revolving door hides soap, tumblers and brushes. In HALL-MACK's *complete* selection of bathroom accessories, you'll find many unique, practical ideas such as those shown here. Pioneered by HALL-MACK to meet specific needs, they're designed to provide extra convenience and beauty ... to add the touch of luxury that means so much.

Blending easily with any decor and styled for every budget, these quality, gleaming accessories spell customer satisfaction. The bath you design, sell, or install today — in modest abode or palatial setting — will always have the best when you specify HALL-MACK Accessories.

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Please cend your	FREE color booklet of new bathroo	m ideas
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Sold by leading plumbing, tile and hardware dealers everywhere



Floor: 11/16" squares, c.e., Black. Wall: Scored Design SD-4, 365 Cr. White. Counter: 23/16" x 11/16", Deep Blue, White and Medium Green. Pit: Murray Quarry Tile, Canyon Red. Living Room Floor: Scored Design SD-4, 362 Cr. Black. Side Wall: 23/16" squares, c.e., Sand Gray Textone. Color Plate 117.

To whet a home-buyer's appetite-use colorful, care-free ceramic tile to give a glamorous and inviting new look to your homes. Nothing matches the rich effect of tile, the extra touch of luxury it adds-and for so little extra cost. The wide selection of American Olean tile colors, textures and patterns offers you endless possibilities for distinctive decorative treatments that will make the homes you build stand out from the crowd. For other examples of ways tile can help sell homes, write for Booklet 451, "Color Planning with Ceramic Tile".

AMERICAN OLEAN TILE COMPANY-EXECUTIVE OFFICES: 1549 CANNON AVE., LANSDALE, PA. FACTORIES: LANSDALE, PA., OLEAN, N. Y., LEWISPORT, KY. • MEMBER: TILE COUNCIL OF AMERICA, PRODUCERS' COUNCIL. A SUBSIDIARY OF NATIONAL GYPSUM COMPANY

BORG-WARNER'S BETTER LIVING KITCHEN FOR 1960. Norge's new Never-Frost refrigerator ends the nuisance of defrosting forever—even in the freezer section. In Norge's built-in wall oven, you can broil and bake at the same time. The cook is always in command with the Custom Control Panel of the Norge countertop range. Brightening this workaday world is color coordinated, too, in the spacious Ingersoll-Humphryes sink. And a York air conditioner and KoolShade sun screens keep the kitchen comfortable, 'round the clock and 'round the calendar.

BETTER



BY BORG-WARNER

A report on the far-reaching ways in which a dynamic corporation helps enrich the lives of millions

The modern refrigerator has made a museum piece out of the old-fashioned icebox. Heating a home once involved manual labor, now requires only the touch of a thermostat. Gone are legs on bathtubs. Hand fans of yesteryear have given way to the fingertipcontrolled air conditioner. And down are many clotheslines—replaced by automatic dryers.

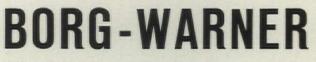
Who wrought the revolution? The divisions and subsidiary companies of Borg-Warner Corporation helped importantly by developing new and better home equipment.

The Norge refrigerator was *first* with adjustable swing-out shelves—*first* with an automatic ice cube maker, in both gas and electric models. The *first* successful home air conditioner went down in history with the York name on it (1935)—leadership evident today in York's new Heat Pump that warms and cools by using only outside air and electricity. The three newest ideas in residential plumbing fixtures are *all* products of the Ingersoll-Humphryes Division. The *original* multiple-layer aluminum foil insulation is Alfol, and the *original* solar screening is KoolShade—both products of Reflectal Corporation, a B-W subsidiary.

Rest on laurels? Never. At the Roy C. Ingersoll Research Center in suburban Chicago, Borg-Warner is forever designing, testing, analyzing—creating equipment destined for homes of the future.



The 7 Hats of Borg-Warner . . . (top) national defense; oil, steel and chemicals; (middle row) agriculture; industrial machinery; aviation; (bottom) the automotive industry; home equipment.



It's a better product when Borg-Warner makes it

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COLOR MAGNIFICENCE is yours in B-W's Ingersoll-Humphryes cast iron, steel and china residential plumbing fixtures. Available in six pastels, including three 1960 House & Garden Magazine selections, plus white.



A MIDSUMMER NIGHT'S REST is assured in a bedroom cooled by "library quiet" York air conditioning, install-it-yourself window model or central system. Dial choice of comfort level; York maintains it automatically.



A SINGLE OPERATION washes, rinses, fluff-dries in Norge's gas or electric Washer-Dryer Combination (also washes or dries separately). One setting washes synthetics safely; another gets denims perfectly clean.



LIFT FOR LIFE. York Comfort Center heats and humidifies in winter, cools and dehumidifies in summer—purilying air electronically. Two flames of gas-fired furnace heat more efficiently than one—yet do not use more fuel.



SUMMER COMFORT: KoolShade sunscreen by B-W's Reflectal Corporation blocks sun's hottest rays (note contrast where door is open!), keeps porch, house up to 15% cooler, glarefree—yet permits complete visibility.



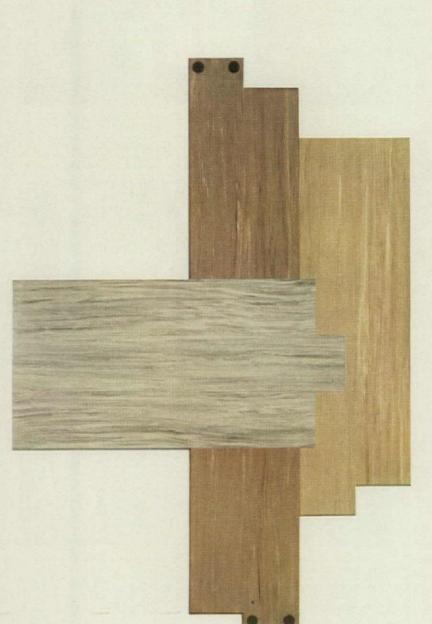
BUILDING OR REMODELING? Reflectal's Alfol Aluminum Foil Insulation is clean to work with, easy to install. Reflects summer heat out, makes homes 15° cooler—reflects winter heat in, cuts fuel bills as much as 35%.

Also serving homeowners is the B-W Acceptance Corporation, with offices in principal cities, which finances appliance purchases to suit your budget.

WHAT BORG-WARNER MEANS TO YOU!

Many Borg-Warner products contribute essentially to your well-being. The preservation and preparation of food, for example. Others add immeasurably to comfort and security, like heating and cooling of your home. Still others, such as automatic washers and dryers, free the homemaker for more happy moments with her family. A state of wellbeing, an air of security, an atmosphere of happiness—these, then, are the "by-products" of products made for the home by Borg-Warner.





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another exclusive style in

KENTILE[®] FLOORS

... especially designed to create an atmosphere of natural wood in combination with the quiet luxury and superior wearing qualities of rubber flooring. Available plain, or pre-pegged at factory in contrasting color of your choice. For color selection, call your Kentile Representative for samples, or consult Sweet's File.

In New York, visit the Kentile Floors Showroom: Suite 3119, 31st Floor, Empire State Building, 350 Fifth Avenue.

SPECIFICATIONS Size: $4^{\prime\prime}$ x 36". Thicknesses: .080" and $\%^{\prime\prime}.$

* * * * Woodgrain Planks also available in Solid

Vinyl. Woodgrain Tiles $(9^{\prime\prime}\times9^{\prime\prime})$ available in Solid Vinyl, Vinyl Asbestos, Rubber, and Asphalt.

Kentile, Inc., Brooklyn 15, N. Y.

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FHA ponders how to tap a big new source for mortgages

FHA is studying how to let individuals buy and own FHA mortgages. Up to now, FHA rules have prohibited this. The big reason is that mortgage servicing is so complicated and exacting. It involves prompt collection, not only of principal and interest but also of insurance and taxes and mortgage insurance premiums, keeping accounts and making reports, keeping funds in escrow and paying them out for the designated purposes, and prompt action in case of default by borrowers. It would be foolish to assume that private individuals could perform this task. It is hard enough, even in professional hands, so that FHA will approve only corporations with at least \$100,000 capital to do business with the agency.

Now, industry groups (notably NAREB and MBA) are pressing FHA to let approved mortgage companies service FHA loans for the account of individual holders. Both realtors and mortgage men think a big new source of mortgage money could be tapped this way. Realtors think the deal would help the sale of used houses because sellers would take back an FHA insured mortgage rather than pay the discounts now necessary to sell one to any individual lender.

Realtors are attacking provisions in Rep Albert M. Rains' (D, Ala.) "emergency home ownership bill' to take similar action. The Rains' proposal is "impractical," realtors contend, because it would force individuals to fulfill exacting mortgage servicing requirements, "the breach of any one of which could result in the termination of the protective FHA insurance."

Should mortgage bankers get into land loans?

Mortgage men pondering a profit-squeezed future should mark these words from President John Austin of T. J. Bettes, the nation's largest mortgage banking firm (\$140 million originations, \$1.2 billion servicing in 1959): "We must expand our capital facilities for the builder. It is our responsibility to provide all the facilities of residential financing, including land development." Austin told a recent meeting in Houston that mortgage bankers cannot operate at a profit any more just on originations and servicing fees. So far, Austin has announced no moves to get into land development and land loans, but one is imminent.

Will FHA have to ration repair loans?

Unless Congress acts fast, FHA may have to start rationing home improvement loans under its Title I program soon. FHA Commissioner Julian Zimmerman warns that the agency's \$1.75 billion loan ceiling will be exhausted in June or July at its current rate of use. "If legislation is not enacted early in the year, it will be necessary for FHA to impose some type of control on the home improvement program," he warned the Senate housing subcommittee back in February. Congress has taken no action so far, but this month the subcommittee will begin hearings on a catch-all housing bill that is expected to include a new lease on life for FHA fixup loans. The Administration has repeatedly asked Congress to remove the ceiling on Title I authorization completely.

WASHINGTON INSIDE: The rift between FHA and NAHB reached a new intensity of bitterness last month, but then began to mend. The row started when builders carried their fight against FHA's single, national Minimum Property Standards (replacing a hodgepodge of 28 regional standards) all the way to Congress last year. It deepened last fall when FHA Commissioner Zimmerman refused to cut FHA down payments as the 1959 Housing Act permits. Lately, efforts by organized builders to stop the April 1 imposition of nationwide lumber grade marking widened the rift to a visible chasm. Zimmerman was particularly incensed that top NAHB leaders tried to go over his head politically to get the April 1 deadline postponed. When that failed, some builders approached other trade groups for support in turning more heat on the puissant FHA chief. They were rebuffed. This apparently precipitated second thoughts inside NAHB. By late April, both Zimmerman and NAHB President Martin Bartling were saying-in effect-that they felt things were "on the mend."

Look for some new urban renewal policies to emerge soon from a top-level joint FHA-URA committee that has just been set up by Commissioners Zimmerman and Walker. It meets weekly to thrash out joint problems, such as why FHA Secs 220 and 221 programs aren't producing more housing, or whether URA policies are pushing local public agencies in the right directions. Committee members have been told to sidetrack anything else they are doing to help make FHA-URA programs mesh better.

Opponents of the Kennedy-Thompson bill to permit construction site picketing, ordered reported out unchanged by the House labor committee, ruefully admit it will be hard to stop once cleared by the House rules committee, and "should go through the Senate like greased lightning." . . . Top officials at HHFA, firmly convinced that a national remodeling industry is essential to making rehabilitation work in urban renewal, are quietly working behind the scenes to spark an organization of genuine rehabilitation contractors that will provide its nucleus. The reason: "There are four organizations in the field (NAHB, NERSICA, Home Improvement Council, Home Improvement Products Assn) and none of them is doing enough,' says one official, toward creating the needed class of operators. NEWS continued on p 44

HOUSING MARKET:

HOW FHA AN	ND COI	NVEN	TIONAL	DO	NN PA	YME	NTS NOW CO	MPARI	E				
Appraised Value	OLD FHA Amt. 1	LAW %	New FHA Amt. 2	Law %	Convent Amt. 3	FIONAL %	Appraised Value	OLD FHA	LAW %	NEW FHA Amt. 2	A LAW %	Conven Amt, 3	TIONAL %
\$6,000	\$ 200	3.3	\$ 200	3.3	\$1,200	20.0	21,000	2,300	11.0	1,800	8.6	4,200	20.0
7,000	250	3.6	250	3.6	1,400	20.0	22,000	2,600	11.8	2,100	9.5	4,400	20.0
8,000	250	3.1	250	3.1	1,600	20.0	23,000	2,900	12.6	2,400	10.4	4,600	20.0
9,000	300	3.3	300	3.3	1,800	20.0	24,000	3,200	13.3	2,700	11.3	4,800	20.0
10,000	300	3.0	300	3.0	2,000	20.0	25,000	3,500	14.0	3,000	12.0	5,000	20.0
11,000	350	3.2	350	3.2	2,200			3.800	14.6	3,500	13.5	5,200	20.0
12,000	400	3.3	400	3.3	2,400	20.0	27.000	4,500	16.7	4,500	16.7	5,400	20.0
13,000	400	3.1	400	3.1	2,600	20.0	28.000	5.500	19.6	5,500	19.6	5,600	20.0
14,000	500	3.6	500	3.6	2,800	20.0	29,000	6,500	22.4	6,500	22.4	5.800	20.0
15,000	650	4.3	600	4.0	3,000	20.0	30,000	7,500	25.0	7,500	25.0	6.000	20.0
16,000	800	5.0	700	4.4	3,200	20.0	30,000	1,500	20.0	7,500	20.0	0,000	20.0
17,000	1,100	6.5	800	4.7	3,400	20.0	1-97% of 1st \$13,50	00 of appr	aired vo	lue: 85% of	nevt \$2	500 and 7	0% of
18,000	1,400	7.8	900	5.0	3,600	20.0	excess value to maxi	inum mor	toapp o	f \$22,500, 2	-97%	of 1st \$13	500 of
19,000	1,700	8.9	1,200	6.3	3,800	20.0	appraised value; 90%	of next §	4,500; 0	and 70% of	excess v	value to ma	ximum
20,000	2,000	10.0	1,500	7.5	4,000	20.0	mortgage of \$22,500.						

FHA cuts down payments

New terms will provide biggest boost in big \$15,000-\$28,000 price bracket

FHA has finally cut down payments to the full extent permitted by the 1959 Housing Act.

The action cuts down payments the most in the big 15,000-228,000 bracket where most builders price their homes. It reduces the 15%-down bracket to 10% and extends the bracket from its old 13,500-16,000 range to 13,500-18,000 of appraised value.

When the law went on the books last fall, FHA Commissioner Julian Zimmerman insisted cutting down payments would do little good in a worsening mortgage market. But in early April, top housing chief Norman Mason, the HHFAdministrator, disclosed FHA was "considering" the move now that the price of mortgage money seemed to be heading down.

Here's what it means to builders and realtors:

• A \$15,000 house can be sold for \$50 less down payment (\$600 instead of \$650). And it can be sold for \$2,400 less down payment than with an 80% conventional mortgage (see table above).

• An \$18,000 house can be sold for \$500 less down payment (\$900 instead of \$1,400). And it can be sold for \$2,700 less down payment than the \$3,600 required with an 80% conventional loan.

• Above the \$18,000 level, Congress' traditional discrimination against quality begins to be felt again. But an FHA loan will still beat the down payment required with an 80% conventional mortgage on homes priced up to \$28,000. And it will beat the down payment requirement with a 90% conventional mortgage on houses priced up to \$22,000.

The cut in down payments underscores a big shift in attitudes since FHA started in 1934 by insuring 80% loans with a 15-year term. Before FHA, homebuyers had to make an average 47% down payment and pay off a $6\frac{1}{2}$ % loan in 7¹/₂ years. The next big cut in down payments came after the recession of 1937, when housing slipped badly. In '38 Congress approved 90%, 25-year loans. Some thought this approached heresy, but by 1948 homebuyers' performance had proved so sound that Congress eased terms to 95% and 30 years. Ten years later, when down payments were shaved to 3%, there were hardly any raised eyebrows.

But the most important difference in the new cuts is that, unlike earlier ones, they do not affect the lowest price bracket, and thus ease a discrimination against quality that was not in the law when it was written. As costs of building have increased, they have forced the bottom-bracket house in the 1940s into the middle bracket in 1960—just the one where down payments are now cut.

Housing in March showed up better than expected. Private starts held to their seasonally-adjusted February level of 1,115,000 a year. Crowed Norman Mason: "This indicates the upturn in housing has begun." (For details on March starts figures, see p 83.)

LOCAL MARKETS:

Booming paradise for co-ops

Hawaii: "You don't need an alarm clock in W ikiki these days. The sound of the pile drivers is enough." Half-wry, half-proud, this observation by a resident of Oahu sums up housing's newest boom (permits in February totalled \$15 million, a fantastic 250% gain over the same month in 1959).

For alert builders and promoters, Hawaii has become a paradise where a small outlay of cash can be parlayed into a fortune overnight. Buyers queue up so rapidly to hand over down payments, even before a cinder block is laid, that one banker observes: "All you need here is a roll of plans under your arm and an idea."

But paradise can have problems. The big one is scarce land. The federal and state governments plus 60 private owners hold a staggering 89% of the land in the state. And what there is to be had in fee simple is costly (\$3 a square foot in choice Oahu residential districts up to \$25 a square foot or more in Waikiki—if you can get it).

As a result of the land shortage and the fact that regulations are minimal, the building boom has taken a unique turn here: much of it is co-ops built mostly on leaseholds. Explains Kepokai Aluli, 36, whose pioneering of co-ops has made him a millionaire: "I figured land was so scarce, why not subdivide the air."

But leasehold land is not cheap. In 1953, Bob Murchison and Paul Truesdale leased land back of Waikiki for \$2 a sq ft, subdivided and subleased for \$3 to \$3.50 a sq ft as it stood. Today the land is appraised, conservatively, at between \$20 to \$25 a sq ft. Land (well back from the water) that leased for \$2 an acre in 1940 is valued at \$30 today.

Helping to promote the co-op boom is the brisk tourist trade. Co-ops have become a favorite form of investment for everyone from stenographers to executives. Their goal: renting the apartments at a profit to vacationers. Others buy with an eye to resale later. Says Developer-Builder David Benz: "Profits of from \$5,000 to \$10,000 on the resale of a \$30,000 apartment are not unusual."

Oklahoma City: Builders call unionization of bricklayers last autumn the No. 1 reason why the cost of building a house is up anywhere from 3% to 7% this year (depending on

what builder you talk to). Unionized bricklayers not only cost more but produce less. chorus builders.

Extreme cold and unusually heavy snow and rain have kept potential buyers home this winter, but builders are optimistic despite slow sales so far. The market for \$11,000-\$12,000 homes seems glutted. In one area, more than 100 homes in that price bracket are completed and unsold. Upshot: many builders are moving into the \$13,500-\$16,000 bracket-from both above and below.

In design, the trend is away from gingerbread-the rage two years ago. Most popular now are provincial and what is known locally as "modern rustic." There is even a tilt toward contemporary.

Typical FHA new house: \$14,329 on \$2,362 site

Rising land prices forced the average FHA home buyer to pay \$139 more for his site in 1959 than he did in 1958-\$2,362 compared to \$2,223. Thus, reports FHA, land accounted for 16.1% of the overall value of the property as against only 15.4% the year before.

Here's how the typical new FHA buyer of a single-family house compared for the two years:

Ітем 1959	1958
Income\$6,912	2 \$6,575
Value of home\$14,329	\$14,207
Mortgage\$13,293	
(93.5%	(91.5%
of value) of value)
Average mortgage term28.8 year	s 27.3 years
Average mortgage payment \$98.08	
Monthly housing expense\$123.21	\$120.87
Ratio of housing expense to	
income	6 20.4%

The area of the typical new home was about the same-1,095 square feet-and six rooms with 31/2 bedrooms was still the average. For existing homes, the value was \$12,-914 last year (\$136 more than in 1958) and the typical mortgage was \$11,755, compared to \$11,325 in 1958.

Average age of new home buyers was 33 and existing home buyers 33.9-almost unchanged from 1958. In 1939, by contrast, the average new home buyer was 36.2 and the existing home buyer, 40.

Court gives buyer damages in negligent FHA appraisal

Federal district court in Alexandria, Va. has just dropped a bombshell on FHA by ruling that a negligent FHA appraisal entitles the misled buyers of a used house to recover \$8,000 damages from the housing agency.

Housing experts fear-if the decision is sustained on appeal-that it will open the way for a rash of suits against FHA from disgruntled homebuyers. It is the first time FHA has been liable for serious defects in a house which its appraisal failed to disclose.

Mr and Mrs Stanley S. Neustadt bought a used home in Alexandria, Va., in July 1957. They paid \$24,000 (with an \$18,800 FHA mortgage) for the home after finding it had been appraised by the FHA for \$22,750 and that the appraiser reported its condition good.

But, said the Neustadts, after they moved in, they found the condition of the house anything but good: the foundation was so faulty that the house was worth not more than \$13,000. Their suit accused the FHA of careless and negligent appraisal. Because they bought the house on the strength of FHA representations that it was sound, they were entitled to damages, they said.

FHA attorneys argued that lawsuits against a federal agency for misrepresentation, negligent or intentional, were barred by Sec 2630 (h) of the Federal Tort Claims Act.

Federal Judge Albert V. Bryan ruled instead that when the 1954 Housing Act required FHA buyers to be given a "written statement of the FHA appraised value of the property,"* it also imposed on FHA the duty of making "an appraisal with ordinary care and diligence." Therefore, the judge ruled, FHA's responsibility is the same as that of a private appraiser. The FHA appraiser was negligent, the court held, and so FHA is liable. The court placed the value of the house at \$16,000, and so awarded the Neustadts \$8,000-the loss "they have suffered as a direct result of the negligent appraisal."

The governnment is appealing to the Circuit Court at Richmond, Va.

*This was intended to give homebuyers a gauge of whether the price was fair.



FHA shakes up its top command, names second deputy commissioner

The biggest personnel shuffle in its top ranks in years has just brought FHA a new deputy commissioner and a new assistant commissioner.

The moves constitute the most decisive action taken yet by Commissioner Julian Zimmerman to create a top management team to carry out his policies. Moreover, the FHA commissioner had what amounted to a green light from The White House to make the changes he saw fit.

When Zimmerman succeeded Mason as FHA boss in January 1959, Mason took with him to the overall housing agency so many key aides that Zimmerman says he felt as though he "inherited a country store." Among them: Walter Rosenberry, now deputy HHFAdministrator; Lyman Brownfield, now HHFA general counsel; Edith Gilbert, now assistant to HHFAdministrator Mason; and Agnes Cummings, who handles liaison with HHFAdvisory committees.

Now, Zimmerman has made these changes in FHA's top echelon:

• Named Lester P. Condon, 38, former FBI agent who for the last five years has been director of HHFA's compliance division, as deputy commissioner for operations, a new \$17,500-a-year post. Condon, whom Zimmerman came to know and admire during his year-and-a-half as HHFA general counsel, will take over supervision of some of FHA's toughest areas: operations and technical standards.

Deputy Commissioner Cy Sweet becomes deputy commissioner for administration. He will supervise property management, mortgage servicing, examination and audit, and all of FHA's multifamily housing programs.

• Shifted his top troubleshooter, Assistant Commissioner William A. Painter, from plans & programs to operations succeeding Dan Minto, who is leaving to return to the Pacific Coast. Minto, before he became FHA director in San Francisco, was a suburban auto dealer.

• Named Graham Northup who impressed not only FHA but the industry when he launched FHA's Certified Agency Program, to succeed Painter. Northup, 34, the son of H. R. "Cotton" Northup, veteran executive vice president of the Natl Retail Lumber Dealers Assn, has been an FHA staffer since July 1957.

In the shakeup, Mary Cleverley, a Mason appointee as special assistant to the FHA commissioner for elderly housing, moved to Mason's HHFA to take on a similar role. She is succeeded at FHA by former Sen. Gerald P. Nye (R, N.Dak.), 67, a Washington management consultant since 1945.

Mrs Cleverley raised official eyebrows by an interview in Milwaukee in which she told reporters that a well organized group of "suede shoe operators" posing as experts in housing for the elderly have "duped" union and church groups in 11 cities into becoming nonprofit sponsors of such projects. She said the men operated under "one headquarters in Washington, D.C." and have been under government investigation for more than a year. None of the projects they promoted have been built, she added. She told newsmen that the investigation was centered on "fairly substantial sums" allegedly collected in advance "by these people from other unsuspecting persons who would have been involved in the building and equipping of the projects." The cities involved, according to Mrs. Cleverley: Los Angeles, Albuquerque, Las Vegas, Phoenix, Philadelphia, St Louis, Boston, Richmond, Va., Newark, N.J., Washington, D.C. and a city in Alabama.

At mid-month, indications were that more personnel changes were still in the works at NEWS continued on p 46 FHA.

Housing's stock issues click with market

Nearly all have sold out so far; investors find some grow quickly

How is housing faring in its rush to the stock market?

Early returns, on 11 of 35 issues proposed by building, land, and realty investment firms in the past six months, indicate that the answer is "very well."

Of stock issues of 11 firms which have been approved by SEC and placed on the over-the-counter market, seven are selling at or above the issue price. Only four have sagged below issue price, but in three of them the issues sold out, were considered successful as capital-raisers. The firms and how they are doing:

NAHB Past President Nels Severin's Palomar Mortgage Co is performing just as expected, says Vice President Robert L. Black. The company issued \$750,000 in debentures, \$440,000 in common stock at 51/2% last December. The issue rose at one point to 7 bid, 71/4 asked, was selling at last quote at 57/8-65%. Debentures were 107-110. As of Feb 29, earnings were 21¢ per share on the 311,850 outstanding. Says Black: "This is a blue-chip stock. We don't have any gold in the cellar, but we have a steady income of at least \$60,000 a year if we don't do another thing over the next ten years but service the accounts we've already sold. I can remember when we were tickled to make that much in one year."

Laguna Niguel Corp., formed last year to buy and develop the 7,021-acre Rancho Niguel in South Orange County on the Pacific just 48 miles from Los Angeles' Civic Center, issued 900,000 units (one share class A, one class B) at \$10/unit. It is selling at 12-13. President is Industrial Realtor Gerald W. Blakely, who also heads the Boston realty firm of Cabot, Cabot & Forbes. Laguna Niguel plans first development of its tract this spring, expects to produce a planned community of 25,000 people over 10 to 15 years. First lots, in prime areas, will go for \$10,000 to \$12,000.

Kratter Corp of New York, (headed by Realty Investment Man Marvin Kratter) which numbers among its many big area holdings the Ebbets Field site of one of Brooklyn's newest proposed middle-income housing developments, offered holders of its 3 million common shares a chance to buy preferred shares on a 1:3 basis. It found response "unusually heavy." Of 1.3 million shares offered, 1.18 million were taken up. The company's common, issued at 10 in April '59, is now traded at about 211/2. And last month the corporation raised its monthly dividend for the fifth time-from 7¢/share in June '59 to 12¢ effective in June 1, this year.

Northern Properties Inc of New York City, formed to develop land in New York's booming suburban areas, offered 150,000 shares in November at 5, promptly shot up to more than double that. Current price ranges near 123/4-13. Says President John Marqusee, who is vice president of the New York State builder chapter: "It is because Northern Properties has a substantial interest in the projected development of the Breezy Point Peninsula." This 31/2 sq mi tract of sand and resort bungalows is on the Atlantic Ocean at the west tip of Rockaway Peninsula, one of the last relatively undeveloped sites in New York City. Bought for \$17.5 million cash, it is, says Marqusee, "one of the largest and

most unique parcels that has become available for . . . a single organization in the past decade." Other recent Northern Properties purchases include Drexelbrook, a \$12 million apartment community in Philadelphia, and the \$15 million Levitt House apartments in Whitestone, Queens, N. Y.—since renamed LeHavre Apartments.

Garden Land Co of Pacific Palisades, Calif. -no newcomer to the stock market-was originally formed when plans fell through in the early 1930s for a botanical garden in 3,500-acre Mandeville Canyon in exclusive Brentwood. Except for occasional plot sales, it remained inactive but held the land until 1954. Then it began developing building sites. Its latest issue, 150,000 shares of common at 61/4, provided cash to buy a building company with land holdings, plus 200 acres in nearby Yorba Linda in Orange County from its own president, Joseph W. Drown (price: \$1.2 million). The issue was a sellout, is still traded privately at 61/4, but is not quoted over-the-counter. Says a Garden Land official: "We're aiming to get listed on the American Exchange." The company currently has 1.4 million of 3.5 million authorized shares outstanding at \$1 par. Though it has never paid a dividend, over-counter trading on earlier issues shows a rise from 4 to 81/4 between April and November of last year.

Sire Plan of Tarrytown, N. Y., one of a chain of realty investment corporations controlled by Albert Mintzer's Sire (for Small Investors' Real Estate) Plan Inc, has sold out its offer of 16,500 units of combined debentures-and-preferred-stock at 100 to raise investment funds to by the 215-unit Sleepy Hollow Gardens Apartments in Tarrytown. The stock, offered as a long-term investment, is not being traded, but held for income. Dividends for the first six years will be tax free as a partial return of capital.

Consolidated Development Corp of Pompano Beach, Fla. sold 140,000 shares of common at the offering price of 5, with trading currently at 4-6. But with its development of Golf View Harbour in Boynton Beach (975 homes at \$16,000 to \$25,000) underway (with funds from the issue) the company expects to boost sales from \$200,000 in '59 to \$1 million in '60.

It is one of 45 publicly held land companies in Florida, about half formed in the past two years. Most report increased sales and earnings but generally their stocks show prices close to, and sometimes under, the initial offering.

Even companies whose stock has sagged have generally had success in initial sales. Some of them are unwilling to talk about why the price of the stock has declined. Levitt & Sons, whose chief stockholder, William J. Levitt, offered 600,000 shares at 10 is now traded at $6\frac{1}{8}-6\frac{1}{2}$. Its underwriters, Ira Haupt & Co, blame the "general tightening in the stock market," plus the company's still-pending lawsuit in New Jersey involving alleged violations of the state's antidiscrimination laws (see p 87). But the entire offering sold at the offering price, says Haupt.

Eichler Homes Inc of Palo Alto, Calif., one of the earliest to seek public money to finance homebuilding, offered 30,000 shares of 6% convertible preferred shares at 10. Last fall, the stock was called and the holders converted to common. Some 75,000 shares of common were offered at 7½, and all were subscribed. President Joseph L. Eichler reports that the stock, which is on a 10¢ quarterly dividend basis (the company also recently paid a 2% stock dividend) is now traded over-the-counter at 6¼-65%.

Midwestern Financial Corp of Boulder, Colo., a publicly owned S&L holding company (and currently the only one, of 12 which have offered S&L issues since Great Western Financial Corp broke the ice in 1955, to be domiciled outside California) blames a spate of S&L holding company issues in January, plus a "general softening of the market" for its slip from 83/4 asked to a latest quote of 71/2-75/8. But it, too, sold out its 250,000-share offering on the first day of issue. Says Executive Vice Presi-dent John L. Tracy: "If we had been ready last November we could have got as much as 11. Next time we'll have some 1,500 stockholders to go to. We are convinced that you do better when you go into the public market. You get much more favorable terms."

Mutual Investment & Trust Corp of Tucson is keeping mum about how its \$525,-000 issue, registered in February, is doing. All President J. D. Ford will say is that it is going "as expected." Offering price was $3\frac{1}{2}$ with sales on a no-broker basis. The company, which will make land investments, says it is still "exploring opportunities, and has made none yet."

The stock rush continues to grow into The Big New Trend of housing management. Among new issues proposed in the last month:

Crawford Corp. Baton Rouge, La. will move into the booming Southern shell house market with part of funds to be raised in a proposed sale of 100,000 shares of stock. W. Hamilton Crawford, chairman, president and director of the long-established prefab firm (which accounted for 21% of prefab sales last year in the five-state area where it has dealers), who controls 96% of the firm's common stock and 93% of its class B common, will offer another 100,000 shares. The company will also reduce part of its \$5 million bank debt, acquire land for development or resale to dealers, and make construction loans to dealers with the funds.

Crawford plans to reach for a bigger market (possibly with more manufacturing and finance facilities). It plans to make shell house packages. Through three subsidiaries the firm is also active in land development and sale of homes. It is the developer of New Orleans' Ponchartrain Park, one of the biggest Negro tracts in the South and one of the best anywhere in the US (H&H, April '55).

Kavanagh-Smith & Co of Greensboro, N.C. (W. Griswold Smith, chairman), will expand its land development activities with projects in Asheville and the Piedmont section of North Carolina, after sale of 145,000 shares at 5—already approved by SEC—is completed. The company built 482 houses in the first ten months of '59, a total of 1,254 over the past four years, is active in all phases of land development, building, and sales through eight subsidiaries (one a realty firm). It is building in 13 subdivisions in North Carolina and Georgia.

All-State Properties Inc of Floral Park, Long Island (Herbert Sadkin, chairman and

Why doesn't prefabrication have a bigger

share of the housing market? Ten years ago,

prefabbers predicted they would have 25%

of it by now. Actually, they have only

This problem-and what to do about it

-was the No. 1 concern of the spring meet-

ing of the presidents' council of the Home

Manufacturers' Assn last month in Cat Cay,

To get more market the 32 prefab execu-

1. More value in the house package.

Said President Al Hildebrandt of Kingsberry

Homes: "We add about \$200 of real value

to the average house package. The rest is

\$2,000 to \$4,500 of basic materials. It's very

tives agreed, they need these nine things:

Top brass analyze what they need

to grab bigger slice of the market

PREFABRICATION:

about 10%

W.I.

president), which built the "typical American Home" for the 1959 US Exhibition in Moscow, wants to let present stockholders buy 870,132 shares more. It would use about \$2 million to pay debts, the balance for working capital in its land developments (for building its own houses and for resale to builders) in Long Island, Florida, Maryland, and Kentucky.

United Financial Corp of Inglewood, Calif. (William H. Ahmanson, chairman), which owns stock in two S&Ls there, and is in turn controlled by California S&L Giant Howard Ahmanson (his Home S&L Assn of Los Angeles is the world's largest) wants to return capital to its investors. It proposes \$6 million of stock and debentures, with \$5 million of the proceeds to be distributed to present stockholders (who will turn in 500,000 shares for cancellation).

Said President Horace Durston of American Houses: "This may be the biggest reason why we don't grow faster."

5. More accent on the low-cost house. Said Eugene Kurtz of Inland Homes (Retiring HMA president): "We are inalterably dedicated to the low-cost market and believe that those who abandon it take a strong chance of losing their business."

Agreed NAHB President Martin Bartling, who attended the council for three days: "The home manufacturers' biggest opportunity is in this low end of the market where your economy in pre-fabricating techniques can beat many conventional builders."

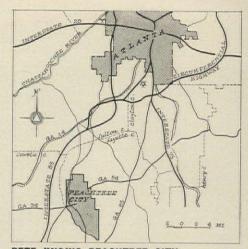
6. More money for mortgages. The consensus: "We would much rather have a long-range answer to a long-range problem like creation of a central mortgage bank than any FNMA special support programs." Said some presidents: "Our acceptance corporations are worth the trouble because they sell house packages, but they really

don't pay their own way." **7.** More land with the package. The consensus: "I and is the No. 1 problem in our

sensus: "Land is the No. 1 problem in our business." Eugene Kurtz' land acquisition program at Inland is a model for the industry. Kurtz pointed out that he raises money in a 4-to-1 ratio of debentures to stock. The money costs him 16% for land financing so he charges the dealer a 10% fee plus $6\frac{1}{2}$ % interest.

8. More product quality. The consensus echoed NAHB President Bartling, who noted: "60% of US families today have homes. This means that families are going to be fussier about the homes they buy. You will have to accent quality to get this 1960 buyers' market. It's an entirely different market than the sellers' market we had in the 50's."

9. A clearer picture of the customer. Said Gene Kurtz: "It costs \$1,000 to set up a new dealer so the dealer has to have a potential of 15 houses a year." The consensus: "The customer in the future will be far more professional—a tract builder. But a strong minority dissented." Said one: "Our customer in 15 years may well be the customer in a development like Pete Knox's Peachtree City (see col 3)."



PETE KNOX'S PEACHTREE CITY For efficiency, start from scratch

Will building a 'new city' permit 30% cost savings?

How can a builder cut the cost of good new housing by 30%?

Prefabber Peter Knox's answer is: build a whole city from scratch, and so dodge not only localism's familiar shackles (archaic codes, municipal red tape, zoning straitjackets) but also use municipal tax-free bonds to finance community facilities at low interest rates.

Knox, president of Knox Corp, Thompson, Ga., a National Homes subsidiary, is setting out to prove his case by building a new city (20,000 houses, 100,000 pop.) on 15,000 acres of jack pine and cotton patch 22 mi from Atlanta.

Operating on such a giant scale, Knox says he can sell a better house for \$7,000 than he now offers in Atlanta for \$10,000.

"I can make an 18% profit on the \$7,000 house instead of a questionable 7% on the \$10,000. If I can build a \$7,000 house, I can serve the needs of three-quarters of the working people of Atlanta instead of serving only one-third of them," predicts Knox. Knox and his partners (including James F.

Knox and his partners (including James F. Riley, Joel H. Cowan, and Julian Roberts) have already won a charter for Peachtree City, from the Georgia legislature. Their Peachtree Corp will be licensed by Peachtree's municipal government to eliminate need for building permits, local fees, plumbing and electrical inspections. So they expect to keep developed-lot costs down to \$400 each instead of Atlanta's minimum of \$2,000. They plan to cover the entire area with a single abstract of title and to close sales in their own offices on their own forms.

To cut financing costs, Knox hopes to cover the entire 15,000-acre tract with a single indenture which will support collateral trust bonds or debentures for financing houses, shopping centers, industries, recreational facilities, schools and churches.

Overhead costs will be cut by concentrating building operations. Says Knox: "There is a whale of a difference building 20,000 houses in one community instead of in 200 communities in 20 states. We may set up an efficient little plant in the heart of the community so that our 20,000 deliveries would be an average of 3 mi instead of 300 mi." The 20,000 houses scheduled for Peachtree City comprise about 8% of Atlanta's estimated requirements in the next 20 years.

Initially, plans call for 2,000 homes, plus an industrial park, and a 450-acre lake.

NEWS continued on p 51

difficult to grow on that kind of margin." Said President Clarence Wilson of Wilson Homes (who was elected new HMA president—see p 78): "We have to increase the package value with more mechanicals, more finishing, perhaps even a floor and foundation system." **2.** More plant capitalization. Says Gerry

2. More plant capitalization. Says Gerry Mefferd of Modular Homes: "We're not capitalized enough to industrialize for large and rapid growth. The Johns-Manvilles and the Flintkotes are going into components and could take over from us."

Says Hildebrandt: "Profits are too slim in home manufacturing to attract capital to help us speed our growth. Our initial capitalization per worker is usually less than \$200. The basic materials manufacturers are capitalized at \$2,000 and more per worker."

3. More research work. Said President Jim Pease of Pease Woodwork (new HMA vice president): "There is a crying need for research in all housing but particularly in home manufacturing. Other industries may spend up to half of their gross dollar volume on research and development of new and better products."

4. More trained personnel. Said President Lawson Lester of Lester Bros: "There are not enough experienced people in all our companies put together to form a big new prefab company. In other industries you could form a new company tomorrow by going around and hiring good men."

Watch house hunters



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Show them the outdoor thermostat that senses a change in wind, sun and temperature, and signals an early warning to the indoor thermostat. Then explain how the indoor thermostat lowers or raises room temperature accordingly. Assure them they'll never notice a change in the weather because the system will automatically compensate for it.

Previously, systems like this cost up to \$200, and were well worth it. Now you can put this valuable feature in your homes for as little as \$49.95. It's also simple to install. It uses ordinary low-voltage wiring. And there are no relays or other extras to bother about.

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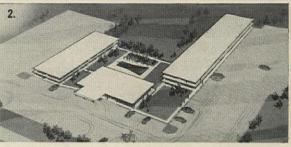


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MORTGAGE MARKET:

Decline in discounts spreading; price ease expected to continue

The cost of mortgage money is still falling. For the second month in a row, discounts on FHA and VA loans have shrunk and conventional interest rates have edged down.

Ten of the 16 cities surveyed by HOUSE & HOME reported higher prices for FHA minimum down immediates last month. Taking the last two months together, 12 of the 16 have reported price improvement. Five of the cities in



the last survey quoted FHAs at $\frac{1}{2}$ point higher than a month earlier. In the other five, discounts either shrank at the bottom edge of the quotation or firmed at the top of the spread. In the two-month span, prices have gone up, and hence discounts down, from $\frac{1}{2}$ to $\frac{1}{2}$ points. Six cities at midmonth quoted VA no-downs at $\frac{1}{2}$ point to 1 point higher than in April. In two months, the price gain in the still limp VA market also has ranged up to $\frac{1}{2}$ points.

As can be expected when mortgage money begins to ease, some lenders are easing up on terms and property requirements. Sample: some who formerly favored 10%-down loans at 25 years now are taking 5% down at 30 years.

Most striking improvement for FHA immediates with minimum down payment is Los Angeles, where prices moved up from $94-95\frac{1}{2}$ to a straight $95\frac{1}{2}$ —a rise of $1\frac{1}{2}$ points from March's 94. Boston savings banks are buying out-of-state FHAs at 95-96, compared to the previous $95-95\frac{1}{2}$. Most buying is at $95\frac{1}{2}$. Oklahoma City and Jacksonville moved from 95-96 to $95\frac{1}{2}-96\frac{1}{2}$. Newark gained $\frac{1}{2}$ point to 97.

In San Francisco, which was 95-95^{1/2}, the quotation is now a flat 95^{1/2}—the price at which Metropolitan Life has been pegging the top edge of the market and a 1^{1/2} point improvement from March's bottom edge of 94. Houston

firmed up at 96 from April's $95\frac{1}{2}-96$. Philadelphia edged up from 97-98 to $97\frac{1}{2}-98$. In Detroit, FHAs remain at $96-96\frac{1}{2}$, but the bulk of the business has moved up to the top figure.

of the business has moved up to the top figure. For VA no-downs, Washington went up ½ point to 94. Los Angeles reported 91-91½ and a much more active market, compared to last month's limited 90-91 and March's 90. Cleveland went from 91 to 91-92. Boston savings banks are buying at 91-92 (with most business at 91½) compared to last month's 91. Houston settled at 92 from the previous 91½-92. Atlanta moved from 91 to 91-92 but with activity still limited. Only Detroit bucked the trend, dropping to 92 from 92-92½.

Conventional interest rates are dropping slowly. Atlanta S&Ls have trimmed rates from 6-7% to 6-6½%. St. Louis S&Ls are down from 6-7% to 6-6.6%. In Oklahoma City, commercial banks and insurance companies dropped from $6-6\frac{1}{2}\%$ to $6-6\frac{1}{4}\%$ and S&Ls from $6\frac{1}{4}-6\frac{1}{2}\%$ to $6-6\frac{1}{4}\%$. In San Francisco, S&Ls shaved last month's 7.2-7.6% to 7.2-7.25%. In Newark, N. J., 6% is still standard, but a few S&Ls are lending at $5\frac{3}{4}\%$. In Jacksonville, commercial banks and insurance companies went up from $6-6\frac{1}{4}\%$ to $6-6\frac{1}{2}\%$.

Discounts will continue to ease during the next 60 to 90 days, predict most mortgage men; but they expect the drop to be small.

"The supply of paper for delivery in 30 to 90 days is rapidly drying up," says Vice President Robert M. Morgan of the Boston Five Cents Savings Bank. "Future business looks as though it will be at a higher level [ie, smaller discounts]." To fill mounting orders from savings banks, pension funds, and insurance companies, some mortgage bankers are diverting loans that were headed for FNMA. Executive Vice President Robert E. Morgan of Los Angeles' Colwell Co says, for example, that his firm switched \$3.5 million of mortgages to private investors. FNMA figures show that offerings peaked at 11,503 in January, fell to 10,431 in March. Continued decline is expected.

FHA prices may go up another point, forecasts Executive Vice President Hector Hollister of Frederick W. Berens Inc, Washington, D.C. Boston's Bob Morgan agrees prices will probably rise this month and next. But he warns: if offerings increase substantially, discounts may go up again in July.

The Treasury and industry probably won't be competing hard for investors' money until autumn.

Although the Treasury's 4¼4 % 25-year bond issue—the first long-term issue since April 1959—met a lukewarm reception (only \$370 million of the \$500 million offering was taken), prospects are that the Treasury will end the fiscal year with a substantial surplus, may not be back strongly in the borrowing market until later this year. Business is good but not booming, so corporations seem to have enough internal funds for plant expansion and other needs.

Come fall, the picture may change, particularly if the Treasury has to borrow heavily in the short-term market. Its troubles with its long-term issue have left "liberal" legislators unmoved in their opposition to giving the Treasury any leeway around the archaic $4\frac{1}{4}$ % interest ceiling on long-term bonds.

MORTGAGE BRIEFS

Curb on S&L dividends

The Federal Home Loan Bank Board has thrown a block in front of soaring S&L dividend rates.

A new regulation requires all insured S&Ls to amortize income over about seven years from fees, discounts, commissions, and other charges. The regulation which takes effect next Jan 1, was triggered by Beverly Hills (Calif.) S&L's action to boost its dividend rate from $4\frac{1}{2}$ to $4\frac{3}{4}$ %. Last year, Beverly Hills led West Coast S&Ls to $4\frac{1}{2}$ %.

And the board is pondering whether to clamp a flat dividend ceiling on S&L dividends.

Here's how the new amortization regulation will work: S&Ls must amortize income from fees and charges for a period matching the life of the loan or not less than the average life of the institution's installment mortgage loans. Regulations (not yet issued) may require S&Ls to compute the average life of their loans on the basis of the last few years. This would make the average life from five to seven years. The effect would be to cut to 1/5 or 1/7 the income from the fees available to the S&L during the year it gets them. S&Ls may pay in dividends only what they earn, so the new rule may force some S&Ls to cut their dividend rates.

The regulation, which does not specify how much an S&L may charge by way of fees, applies to all such income in excess of 2% of construction loans and 1% of all other loans.

How much of S&L gross comes from fees? Experts say it varies from 2% where nominal charges are made for appraisals and loans up to 12% on the West Coast where S&Ls charge big fees to support their high dividends.

Other ways to curb S&Ls are under study by the HLBB. One proposal is to raise the liquidity requirement (the funds the S&L must keep in cash or government bonds) from 6% to 7% of capital. Executive Vice President Norman Strunk of the US S&L League contends this would affect only about 300 small S&Ls among the HLBB's 4,600 members; most S&Ls already have 10% to 15% liquidity. Another possibility: restricting the percent of its funds an S&L can put out in riskier—but higher yielding—construction loans.

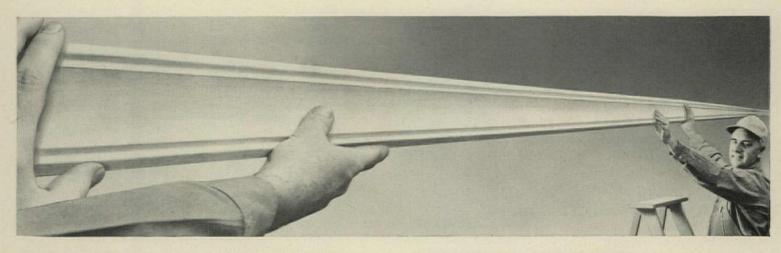
Canadian housers seek US cash

Canada is getting set to give US mortgage men new competition for lenders' dollars.

The plan involves converting Canadian National Housing Act mortgages into bonds that also carry Canadian government backing. Because Canadian interest rates run about 1% higher than US rates, Canadian housing men figure the scheme may entice as much as \$250 million a year of new mort-gage money into the dominion. NHA mort-gages are currently 634% vs 534% for FHAs.

First deal was arranged last month between Partner Disque B. Dean of the New York City bond house of Eastman Dillon Union Securities and Toronto Lawyer John B. Campbell of Campbell, Rogers & Lyon. A corporation established for the purpose, Corporate Trust Deeds, applied for \$4 million worth continued on p 54

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Precision-cut joints so tightly fitted and glued that they're stronger than the wood itself—and invisible when painted—make this new Hines product possible.

Lengths up to 24' fit wall to wall in almost any room, end

the need for cutting and fitting shorter pieces to make a long molding, reduce labor costs. Made of the same clear Eastern Oregon Ponderosa Pine used in John Day Trim, Hines Continuous Molding is entirely free of knots, pitch seams and other defects. Comes satin smooth, ready to finish.

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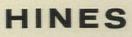
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PERFECT: Slow-growth Eastern Oregon Ponderosa Pine is noted for its softer texture. It's easy to miter and fit, sands and saws smoothly, resists splitting. No drilling necessary. John Day Trim is 100% clear, has no defects, far exceeds Western Pine Association grading rules. Every inch usable. Comes with satin smooth surface that's easy to finish. Available two ways: Type "N" for all natural finishes, Type "P" for paint and enamel finishes.

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	The second	New Precision Joined Millwork
Company		_ Both
Address		

of NHA-insured mortgages for a group of builders working on projects of low-rise apartments, row houses and some one-family sale homes for Toronto Industrial Leaseholds. The corporation then issued \$4 million in corporate trust deeds yielding 6%. Eastman Dillon placed the issue with US institutional buyers.

For the time being, the bonds will not be offered on the open market. CTD is aiming at the bond departments of big life companies, banks, and other institutions who want to avoid tax and withholding problems —two big barriers to US investment in Canada.

Campbell, who devised the mortgage-bond plan, says he worked five years to eliminate stumbling blocks. One of the toughest was to work out an instrument with enough builtin and subordinated protection to compensate for exchange rate fluctuations and extra foreclosure expenses.

The exchange hedge is a contract between a Canadian and a US company to pay off on each other's obligations at an agreed mean rate. The deal was worked between Campbell's corporation and a US firm which has bigger Canadian obligations than it has Canadian income. Foreclosure losses are covered by paying only \$80 for each \$100 of mortgages to set up a reserve fund, with the remaining \$20 being issued in subordinated debentures, which are also readily marketable.

ABA maps new mortgage plan

Can the housing industry get out of the bind caused by politically pegged FHA and VA interest rates? The American Bankers Assn has come up with one promising proposal: a conventional mortgage with national marketability.

Private enterprise must improve the flow of money to housing or face more government intervention, ABA men warn. One answer, they say, is a conventional mortgage with more marketability, mobility, and liquidity. This could tap great new sources of mortgage money like pension funds and individual investors.

Whenever money has grown scarce, the rigid interest ceilings of FHA and VA mortgages have driven investors away from housing. At the same time conventional mortgages, with interest rates free to adjust to the economy, have shown a comparatively even growth even though they lack the strong secondary market open to governmentbacked loans.

An ABA committee is studying how to set up an organization to market conventionals nationally. One possibility: a private stock corporation which would buy the mortgages in the secondary market, then issue bonds in varying denominations. The bonds would be backed by the entire portfolio, not by any particular mortgage. This would hurdle the biggest problem in the ABA's view: separating the investor from the personal aspect of the conventional loan.

Predicts one banker: "Some form of marketing conventionals nationally will be a reality in the next two or three years."

California second trust deed boom: will it explode?

California is having a major scandal over secondary mortgage financing.

The virtual disappearance of no- and lowdownpayment FHA—and especially VA-loans has helped spawn a boom in second trust deeds (mortgages are rare in the Golden State) that apparently dwarfs anything in US history. Some lenders estimate 60 to 70% of California's new homes (some 120,000 units-a-year) are now sold with second trust deeds. Estimates of the dollar volume run up to \$500 million a year.

Two developments pinpoint the troubles:

1. Pickman Trust Deed Corp, one of a dozen "Ten Percenter" investment firms dealing in discounted seconds, went into bankruptcy. The San Francisco company is short more than \$582,000 of \$5 million put up by 1,400 investors. The state real estate commissioner accuses it of fraud and misrepresentation, specifically: inflated appraisals, failure to keep books, sale of trust deeds on non-existent property.

2. A State Assembly subcommittee turned up some headline-making financial shenanigans in five tracts of \$14,000 homes in Orange County near Los Angeles. Some 65 families who "bought" homes under a contract of sale later found themselves saddled with second and third trust deeds they didn't know about. Some totalled up to \$2,000 more than the value of the property. One family put down \$6,100 on a \$15,150 house, found that it would cost them \$19,800 to get clear title. Many, too, faced foreclosure because their monthly payments made to the sellers never reached the lending firms. Officials estimate that 1,000 southern California home buyers may be caught in such a plight.

Charges of violating the state professional and business code were filed by the district attorney's office against construction and real estate firms involved in the tracts. Key figure in the operations: Arthur Gordon Eldred, who served $2\frac{1}{2}$ years in prison for trust deed fraud, bounced back into the mortgage business after his release in 1957.

Assemblyman Richard T. Hanna (D, Garden Grove) who headed the subcommittee probe, observed that an unscrupulous seller retaining title under a sales contract could load a property up with trust deeds as he



CONCERN OVER UNETHICAL PRACTICES by some home builders and developers was voiced by Los Angeles HBA President Ray K. Cherry (r) at a special legislative hearing on trust deed shenanigans. He told Assemblyman Richard T. Hanna (1) that the HBA supports efforts to protect home buyers.

saw fit. Upshot, warns Hanna: home buyers are being placed in a position where they can not refinance or acquire title and many investors are buying trust deeds backed up by nothing. "Some mortgage practices in the state," cries Hanna, "amount to floating crap game operations." (He points out, however, that "most legitimate brokers and real estate agents have conducted their financing under the most rigid regulation.")

Who are the Ten Percenters?

The Ten Percenters are a new breed in the investment field. But in the short span since 1954 when a dollar-minded contour-chair promoter named David Farrell founded the first one, Los Angeles Trust Deed & Mortgage Exchange, they have become a big factor in California's real estate market. Farrell's company, reputedly the largest, has been doing \$5-million-a-month business with 8,000 customers.

The Ten Percenters are so called because they offer to investors the promise of a 10%return on their money. The theory is simple. The firm buys second trust deeds from builders and house sellers at discounts of 30 to 40% or better. It then sells them to investors at just enough less than face value so that, with the interest, the yield is the 10%. The firm makes its profit from the difference between the high discount at which it buys and the lower discount at which it sells.

The lure of a 10% return has brought a torrent of investors' money. This, in turn, has created pressure to find deeds to fill the demand. The investment companies, contends Assemblyman Hanna, do a \$150-million-a-year trade and some are filling the demand with, "rather questionable paper." And investigators expect to find other companies (as in the accusations against the Pickman concern) trafficking in deeds backed only by thin air.

Said an attorney for the Securities & Exchange Commission: "I don't think financing of this nature has ever been approached on this scale, even in the 1920s."

Legal loopholes

The remarkable growth of the Ten Percenters has been helped by the fact that they are so new they have virtually escaped government regulation. The law isn't clear on whether trust deeds are securities or mortgages. Consequently, neither the State Division of Real Estate nor the State Division of Corporations has succeeded in asserting control over the Ten Percenters. The issue may be settled by a federal suit brought by the SEC against Farrell, contending that he is dealing in securities without a registration statement, engaging in fraudulent promotion and does not have adequate assets to cover his obligations to investors. Farrell says: 1) he is solvent and 2) he is not subject to SEC regulation, anyway, because the deeds are not securities.

How S&Ls figure in the deal

Behind these legal struggles lies another problem that is becoming conversational Topic A in the mortgage lending business: freewheeling appraisals by some S&Ls (many of them state-chartered stock companies). Builders, unable to absorb the steep discounts involved in second trust deeds and still make a profit, jack up their prices. S&Ls obligingly appraise the houses at the higher figure. One lender estimates that a \$15,000 home is often overpriced \$1,500 to absorb such discounts. Or, take the case of a \$20,000 house. For a buyer with \$3,000 to plunk down, that's the price. But if he wants to buy the house with nothing down, the price becomes \$22,000 with a second trust deed for \$5,000. The builder sells the trust deed for the \$3,000 and the only loser is the buyer who is \$2,000 deeper in debt.

For the freewheeling S&Ls, going along with the builder's markup helps bring in 7.22 to 7.26% interest on construction loans and a 6-point discount on the first mortgage (which carries 7% interest and a 1% fee). And to make sure that there are buyers, some S&Ls have been lowering qualifying standards to a questionable ratio of $3\frac{1}{2}$ -to-1 gross income to monthly payments (VA is $4\frac{1}{2}$ -1, FHA almost 5-1; most S&Ls and other conventional lenders prefer 5-1 or better).

Says FHA Director Robert C. Macduff of San Francisco: "Any material drop in real estate probably would result in panic conditions in this second mortgage market."

Attorney Roger L. Mosher, who represents the Pickman firm, blames much of the firm's plight on S&Ls. Says he: "S&Ls were always ready to overappraise. My client would not have been encouraged to perform as it did unless there had been overappraisals. In my opinion, the behavior of the S&Ls is grossly irresponsible."

Concern over the situation has been voiced by California's S&L League, Real Estate Association, and Home Builders Association, the Independent Mortgage Bankers Assn (representing some 38 second trust deed brokers who have been asking the state to regulate the industry).

Los Angeles HBA President Ray K. Cherry—a pioneer in large scale sales contract financing in California (H&H Feb '55) —told the Hanna subcommittee that sales contracts are a normal and legal procedure that has helped thousands of people buy homes who could not otherwise afford them. He backed the idea of framing more safeguards for buyers, pledged HBA's aid "to help eliminate all practices which tend to adversely affect the security of home purchasers and the home building industry."

Adds another big builder wistfully: "I want to go on this conventional kick because it's so freewheeling. But I'm afraid that halfway through, the rug will be pulled out from under me by some regulatory action by the state government."

Some moves have already been made to close the barn door. The state legislature, acting with surprising speed, adopted stopgap legislation which:

Prohibits sale of second trust deeds on any property if the amount of the deeds exceeds the amount of the contract; requires full disclosure to a contract buyer of all encumbranches; requires sellers to apply funds from the sale to paying off encumbrances first; puts buying and selling of trust deeds under the state real estate commissioner.

But industry's headache isn't necessarily over. Legislators voted \$25,000 to investigate the Ten Percenters themselves. And they adopted a resolution asking for another probe by the state attorney general.

NEWS continued on p 58

MORTGAGE MARKET QUOTATIONS

(Sale by originating mortgageee who retains servicing.) As reported to HOUSE & HOME the week ending April 8, '60.

HA	53/45 (S	ec 203)	(b)				VA 5	/45					ntional ans	
NMA cdry lkt xy	Minimum 30 year	Colored States and the state of the state of the	uction Onl 10% or m 20-25 year Immed	ore down	Existing * Min Down 25 year Immed	City		No down 30 year Immed	lew Constr Fut	uction Onl 5% or mc 20-25 year Immed	re down	Comm. banks, Insurance Cos.	Savings banks, S & Ls	Construction loans * Interest + fee
96	96-97	96	97-98	97	96-96 1/2	Atlanta	92	92 ^b	92b	92 ^b	92 ^b	6-61/4	6-61/2	$6-6\frac{1}{2}+2\frac{1}{2}$
97	par-101 ·	par-101 •	par-101 º	par-101 °	parm	Boston local	93	98	98	98b	98 b	51/2-6	51/2-6	51/2-6
-	95-96s	95-96 ª	8	8	-	out-of-st.	-	91-92 n	91-92 »		8	-	-	-
96	96-97ь	95-97b	96-97b	95-97ъ	96-97ъ	Chicago	92	90-92ъ	90-92ь	90-92 ^b	90-92ъ	6-61/2	6-61/2	61/4-61/2+11/2-2
96	96-97	95-96	961/2-97	951/2-96	96-97	Cleveland	92	91 - 92	B	91-92	8	6-61/2	6-61/2	$6-6\frac{1}{2}+1\frac{1}{2}$
951/2	95-97	941/2-97	96-98	96-971/2	95-97	Denver	911/2	92-93b	91-93b	91-93ъ	91-93 ^b	6-61/2	6-63/4	$6\frac{1}{2} + 1 - 2\frac{1}{2}$
951/2	961/2	96	97	961/2	951	Detroit	911/2	92	911/2	93	921/2	6-61/4	6-61/4	61/2 + 11/2
96	96	94-95	961/2-97f	96½-97f	96	Houston	92	92	8	в	в	5 ³ / ₄ -6 ¹ / ₂ °	6-61/2	$6-6\frac{1}{2} + 1-1\frac{1}{2}$
96	951/2-961/2	951/2-961/2	961/2-971/2	961/2-971/2	941/2-951/2	Jacksonville	92	911/2-921/2	911/2-921	/2 921/2-931	n	6-61/2	6-61/2	61/2 + 11/2
951/2	951/2	95	97ь	96-961/2 b	95-951/2	Los Angeles	911/2	91-911/2	91	A	8	6-61/4	6.6-7	6 + 1½-2°
961/2	97	97	971/2	971/2	971/2	Newark	921/2	a	8	8	n /	6	6	6 + 1-11/2
97	97	97	97	97	97	New York	93	93	93	93	93	6	6	6 +1-2 ^b
951/2	951/2-961/2	95-96 ^b	971/2-98		951/2-97 j	Okla. City	911/2	91½-92b	90ъ	91½-92b	в	6-61/4	6-61/2	61/2 + 1-2
961/2	971/2-98	971/2-98	971/2-98	971/2-98	971/2-98	Philadelphia	921/2	в	в	a	A	5 3/4-6	53/4-6	6 + 1-2
951/2	951/2	95-951/2 k	96-97	96	95	San. Fran.	91 1/2	91-911/2 d	91-911/	2 B	ñ	61/4-61/2	7.2-71/2	6-7 +11/2-21/2
96	931/2-97	93-97	94-98	931/2-97	92-97	St. Louis	92	8	A	n	8	53/4-61/2	6-6.6	6-61/2 + 1-21/2
961/2	961/2	961/2	971/2	971/2	96-97j	Wash., D.C.	921/2	92	92	93	93	6	6	6 + 11/2-2

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

SOURCES: Atlanta, Robert Tharpe, pres, Tharpe & Brooks Inc; Boston, Robert M. Morgan, vice pres, Boston Five Cents Savings Bank; Chicago, Murray Wolbach, Jr, vice pres, Draper & Kramer, Inc; Cleveland, William T. Doyle, vice pres, Jay F. Zook, Inc; Denver, C.A. Bacon, vice pres, Mortgage Investment Co; Detroit, Stanley M. Earp, pres, Citizens Mortgage Corp; Houston, Donald McGregor, exec vice pres, T.J. Bettes Co; Jacksonville, John D. Yates, vice pres, Stockton, Whatley, Davin & Co; Los Angeles, Robert E. Morgan, exec vice pres, The Colwell Co; Newark, William F. Haas, vice pres, Franklin Capital Corp; New York, John ..alperin, 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, Siney L. Aubrey, vice pres, Mercantile Mortgage Co; San Francisco, Raymond H. Lapin, pres, Bankers Mortgage Co of Calif; Washington, DC, Hector Hollister, exec vice pres, Frederick W. Berens, Inc. 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—commercial banks do very little mortgage lending in Texas. d—FNMA eligible. e—S&Ls charging 6-65% plus 2½.3½ point fees. f—65% is for 5% downs only. g—bulk at 95%. h—S&Ls charging up to 4 point fees. j—for better quality loans only. k—top price from life companies only. m—some at 5½, some at 5%. n—bulk at 91½. O—at 5½%, w—six months construction loans unless otherwise noted. x—FNMA pays ½ point more for loans with 10% or more down. y—FNMA net price after ½ point purchase and marketing fee plus 2% stock purchase figured at sale for 50¢ on the \$1. z—on houses no more than 30-years old of average quality in a good neighborhood.

NEW YORK WHOLESALE MORTGAGE MARKET

FHA 53/4s

Immediates: 941/2-951/2 Futures: 94-951/2

VA 51/45

Immediates: 901/2-911/2 Futures: 90-911/2

Prices for out-of-state loans, as reported the week ending Apr 8, by Thomas P. Coogan, president, Housing Securities Inc. FHA 5³/₄ spot loans (On homes of varying age and condition) Immediates: 90-93

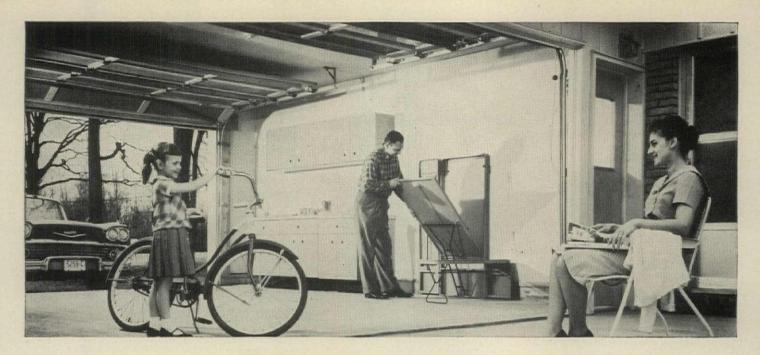
Note: prices are net or originating mortgage broker (not necessarily net to builder) and usually include concessions made by servicing agencies.

FNMA STOCK

Bid

	Mar 15	Apr 8	Month's low	Month's high
	551/4	541/4	531/4	553/4
(ed	571/4	561/4	551/4	573/4

Quotations supplied by C. F. Childs & Co.



Today's garage-your biggest bargain in space

More and more builders are turning to the profit and sales potential so evident in the garage. The reason is space—the extra storage, work and play space homebuyers are demanding. It's space a garage provides at the lowest cost per square foot.

It's no secret to you – today's homebuyers want more space \ldots for privacy, activity, storage. They need more space to raise growing families. Unfortunately, this extra space in a home also raises the price.

For a homebuyer, the alternative to this space-price problem is to buy an older home, and that's what the majority do. For you, the alternative to losing these sales is to offer *more* livable space at *less* cost, and you can. You can develop and sell the extra living space, the extra storage space offered in the most neglected area of your home the garage. It's your biggest bargain in space!

1. The garage is a bargain

to build. Consider the worth of a garage. In addition to storing the car, it's an excellent place for a home workshop, a rainy-day place for children to play, an out-of-the-sun place for summer barbecues. It supplies room for

storage of bicycles, lawn mowers, garden tools, and for activities the house *cannot* supply. Best, it's a bargain to build.

Extra-use space costs $\frac{2}{3}$ **less to build.** If you're an average builder, your *square foot* cost for building a garage is only one-third the cost of building the rest of the home – $\frac{3}{3}$ to $\frac{5}{5}$ per square foot, compared with $\frac{9}{9}$ to $\frac{15}{5}$. An analysis by Len Haeger,¹ architect, estimates the building cost of an attached garage at about 2.00 a square foot. This does not include land cost, overhead or profit. Compared on the same material-and-labor-only basis, the cost of a three-bedroom home is 6.72 per square foot. It adds up to this: you can build 300 to 400 square feet of extra space in your homes at approximately *one-third of the square foot building cost*.

What about down payment? Down-payment-wise the garage is *still a bargain to sell*, especially for homes priced near \$15,000 without garage. The down payment of a \$15,000 home with FHA financing is \$705. You add only \$260 for a *double garage* evaluated at \$1200. The total down payment for this more livable, more *salable* home would still be less than \$1000. Even for a home costing \$16,000 – a double garage adds only \$360 to the down payment.

Builders who have recognized the sales significance of the garage testify that the average homebuyer can and will put down an extra 200 to 300 for the space he needs in a garage. One of the first things most new homeowners do is add a garage. In fact, a study of 1957 Chicago area building revealed that the number of permits issued for garages was approximately two-thirds of those issued for new homes.² **Extra usability ups FHA evaluation.** Not only is a garage cheaper to build per square foot, but also it gets an *even higher evaluation* when offered as multi-use space. A builder in Ohio reports his garage evaluation was increased from \$950 to \$1060 when he used Overhead Door Corporation's "Convertible-Garage-Room" plan to make the garage more attractive as *livable* space. He gained \$110 in evaluation for only \$40 cost.

2. The garage is bargain space homebuyers want and need. Buying and building trends favor

the garage. Surveys show the garage, competing with carports or built-in features, is the heavy favorite with homebuyers. A study made by PRACTICAL BUILDER³ found 62% of homes now being built include a garage. A survey by the National Association of Real Estate Boards⁴ reveals that 53% of realtors believe a garage to be a strong influence in the sale of a home. In a study made by ARCHITECTURAL RECORD⁵ architects cited the low-cost extra space offered by a garage as one of the important reasons for garage popularity. Of course, a substantial share of this preference for extra space in the garage has grown with the increase in non-basement construction.

Extra space is essential in non-basement homes.

The total space in the average three-bedroom home just doesn't offer enough storage space, work space, play space. HOUSE AND HOME reported⁶ recently that, according to the Small Homes Council, The Cornell Kitchen Study, and the mortgage department of Metropolitan Life, FHA standards require *less than half* the storage space needed by most young families.

Trend favors 2-car garage. The fact that homebuyers favor the garage as the solution to their space problem is underlined by the trend to the two-car garage. Surveys show only 15% of families actually have two cars, yet 61% of garages being built are two-car or larger.³ For one-car families, the double garage means ample room to open the car door, easier loading and unloading; it offers space for storage and play; it adds structural size that enhances the appearance of their home.

3. Unique "OVERHEAD DOOR" ideas open garage

for work, play. Overhead Door Corporation has taken the lead in developing plans to help you *sell* this bargain space as multi-use space. One especially exciting idea is the "Convertible-Garage-Room"— a garage that converts in seconds to a livable room. All it takes is a second "OVERHEAD DOOR" to replace the blank back wall (or side wall) to open the garage to bright, inviting living space.

Garages using this sales-provoking idea have been built all over the country, winning a tremendous response from space-hungry homebuyers.

"Convertible-Garage-Room" adds multi-use space at lowest cost. Before designing the "Convertible-Garage-Room," Overhead Door Corporation engaged a market research company to interview homebuyers on their need for extra space.⁷ This research revealed that seven out of 10 homebuyers want and need the multi-use space a "Convertible-Garage-Room" offers. It also showed that over half of those interviewed would pay \$400 and more for this feature. Yet a "Convertible-Garage-Room" adds less than \$100 to the cost of a conventional two-car garage. Materials and labor saved in the backwall make up most of the cost of the second door.

4. The "OVERHEAD DOOR"-your biggest bargain in satisfaction.

Ideas that make the most of the garage multi-use space are endless. And they are *practical*, thanks to the high product quality and reliable service included in every "OVERHEAD DOOR" installation. You're guaranteed that the "OVERHEAD DOOR" will fit tightly against weather and intruders, that it will open easily. There are no call-backs. If trouble should develop, it will be efficiently handled by the same factorytrained expert who installed the door—your local "OVER-HEAD DOOR" distributor.

Style, too, is an important part of the sales appeal you get with famous "OVERHEAD DOOR." New 1960 models are available with a wide selection of flush, panelled, and carved doors to give you distinctive design as a valuable sales closer.

See your "OVERHEAD DOOR" distributor. Get the full story on the tremendous sales potential in extra living space. Your "OVERHEAD DOOR" distributor has full information on the "Convertible-Garage-Room," including plans, bills of materials, and color sketches; also builder sales tools that include wall banners, newspaper ad layouts, colorful handout idea booklets and publicity releases. Look for your distributor in the *white pages* under "OVERHEAD DOOR," or write to Overhead Door Corp., Dept. HH-5. for new idea booklet, "Discovered – Extra Living Space."

Overhead Door Corporation, General Offices: Hartford City, Indiana-Manufacturing Distributors: Cortland, N.Y.; Hillside, N.J.; Lewistown, Pa.; Nashua, N.H. – Manufacturing Divisions: Dallas, Tex.; Portland, Ore. – In Canada: Oakville, Ontario.



the original upward-acting sectional door

OVERHEAD DOOR CORPORATION

¹⁻Consultant to FHA, National Housing Center, Time-Life, Inc. * 2-Study by Bell Savings and Loan Association of permits issued, Metropolitan Chicago area, 1957 * 3-Garage door study, August, 1959 * 4-December, 1959 issue, "Headlines" * 5-Garage and carport study, September, 1954 * 6-May, 1959 issue * 7-United States Interviewing Corp., March, 1959

VIEWS ON THE NEWS:

A dangerous plan for planning housing

By Gurney Breckenfeld

This month, Sen John Sparkman's housing subcommittee will begin hearings on his new bill to establish a "National Housing Goal." The bill, introduced in the Senate on April 18, is one of the most deceptively high sounding—but actually sinister—pieces of housing legislation to come before Congress with serious sponsorship in years. There are two reasons:

1. The bill would put the federal government into the business of deciding how many houses and apartments ought to be built each year and,

2. It would order the Executive Branch to take positive action to try to reach that goal. Here is Sparkman's own description of how it would work:

"The President [would be required] in furtherance of the National Housing Goal to transmit an annual report to Congress containing recommendations indicating, 1) the minimum number of housing starts which would be undertaken during the following year or two years; 2) the manner in which the federal government proposes to assist in achieving the number of starts specified; 3) legislation which may be necessary to achieve such starts."

The housing industry, which normally considers the junior senator from Alabama a friend, will probably be nearly unanimous in condemning Sparkman's handiwork. Consider what such a law would involve. Even though the statistics on starts are so bad that nobody really knows within about 25% how much housing is started (see p 83), HHFA would have to decide how many housing units should be built in, say, 1962. So it would have to decide what kind of units should go up-ranch houses or tall apartments, co-ops or trailers, at what price and where. If the government is serious about trying to make its planned goal come true, it will obviously have to use allocations of credit or materials, (whichever is in shorter supply, and maybe both) and priorities to get the job done. If history is any guide, there would be frequent shifts in policy; these always characterize official planning. (Remember the Wilson Wyatt days when the housing expediter kept changing the rules so often about the use of 2x3s and 2x4s, and how many nails could be used in prefab stud walls? Only small wood mills could keep pace with the rule-shifting-and not much prefab housing was built.)

So far, as both the Korean War defense housing program and the laughable shortfall of housing planned under FHA Secs 220 and 221 show, the government is incompetent to direct how much housing should be built where. A Democratic Administration and a Republican Administration have tried. Both have failed.

But, if the Sparkman bill becomes law, this is what HHFA (or a Department of Housing) will have to try to do again.

The Sparkman bill also contains three other provisions which should provoke less controversy. But even these are reasonably impractical. Items:

Research: HHFA would be told to begin studies on how to improve residential construction without increasing costs. The trouble here, as almost everybody in housing already knows, is that the industry isn't using the myriad ways it already has devised to build better for less. And many of the roadblocks, like union make-work rules, archaic and conflicting local codes, inefficient and costly materials distribution, are impervious to federal regulation.

Design: FHA would be told to encourage "advanced design and technology" in housing to cut costs, provided this did not "sacrifice quality or livability." This merely directs FHA to do what it has lately been trying to do—not completely successfully but with encouraging results—of its own volition.

Farm housing: a long dormant direct loan program from the Housing Act of 1949 would be revived for ten years starting July 1, 1961. It would involve \$50 million a year in direct farm housing loans, plus another \$20 million for nursing along defaults and \$10 million a year for repairs to farm houses.

What prompted Sparkman to propose such a scheme? Some see the work of committee staffers who believe the government should establish social priorities, and who decry how much the US spends on pink telephones and Easter hats. (So do I, but a federal housing straitjacket would only substitute a bigger evil for a troublesome one.)

Sparkman himself has expounded his ideas in a talk to the Mortgage Bankers Assn in March—a talk which strikes many housing economists as revealing startling ignorance of how housing works. Said the senator: "Until annual housing production goals are agreed upon by industry and government, the home building and lending industries cannot hope to enjoy stability and orderly growth." Nothing could be further from the truth. In the last 15 years, the chief source of instability in housing starts has been FHA and VA, whose violent fluctuations are largely governed by the political freeze on interest rates imposed by Sparkman and likeminded legislators (*Dec '56, News*).

Sparkman spoke, too, of a "need for, a market for, and resources adequate for at least 16 million new non-farm housing units" in the decade beginning next year. Actually, revisions of housing starts, now being fine-specked by Census, may show we are already building 1.5 million units a year. But if the industry were force fed to jump its output 33% from 1.2 to 1.6 million units, the result would be inflation in land and construction costs and a shortage of mortgage money that would lead to more demand for subsidized (i.e. inflationary) government lending programs.

Sparkman's is the wrong cure for two separate but real diseases. 1) the high and rising cost of land and housing and 2) 11.5 million substandard housing units still occupied by families in the world's richest country. His plan would not only take a long step toward wrecking the private housing industry. It also dovetails with the larger plans of self-styled "liberals" for substituting federal planning for individual choice throughout the economy—because "we aren't growing fast enough." This is the path away from freedom, toward unlimited government.

The issue (which FORTUNE has called the "half-hidden issue" of the '60 election) will not be fought over housing alone. As Economist Ezra Soloman sees it: "Our trouble is not that we can't grow in output, but that we can't grow in the kind of output we seem to want. If only we confine our demand to commodities and manufactured services, we could have terrific growth and no inflation. But our appetite for this category of output is limited. As a nation, we want education, medicine, baby sitters and houses in bigger and bigger proportions. But technology or custom or both have not permitted mass output methods, and demand keeps pressing on a limited supply. So these prices keep going up."

Adds Chairman Raymond Saulnier of the President's Council of Economic Advisers: "The economy is not like a mail order house which sets its sales targets for the year ahead. The national policy which must be geared toward achieving targets gets too inflexible. Are those who advocate goals going to be satisfied with just the GNP? They are not. Pretty soon they will be setting targets for personal consumption and then for housing. And this kind of business would be a long step toward a system of central economic planning, of goals like a five-year plan."

NEWS continued on p 63



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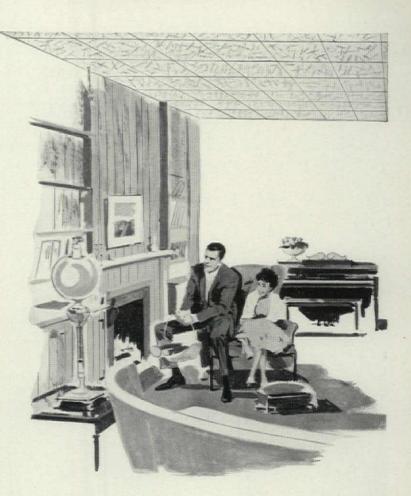
Nu-Wood ACOUSTICAL TILE

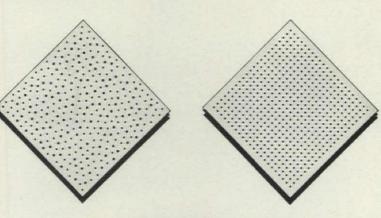
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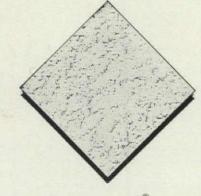
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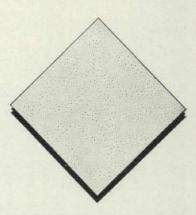




here, are ideal choices for family rooms, kitchens, hobby rooms or remodeled porch rooms. The finish is a lightreflecting white.

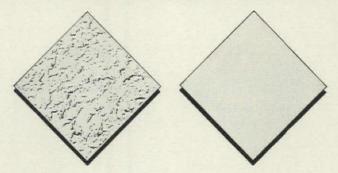


Nu-Wood Micro-Perf tile, with its distinctive fissure pattern, comes in tones of gray, beige, as well as the new gold.



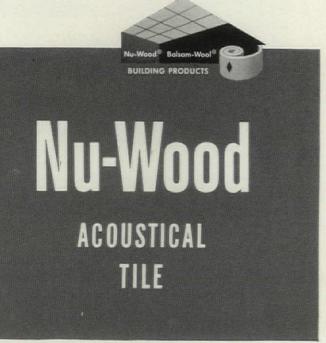
Nu-Wood Constellation pattern tile has efficient, needle-like perforations in a swirl pattern.

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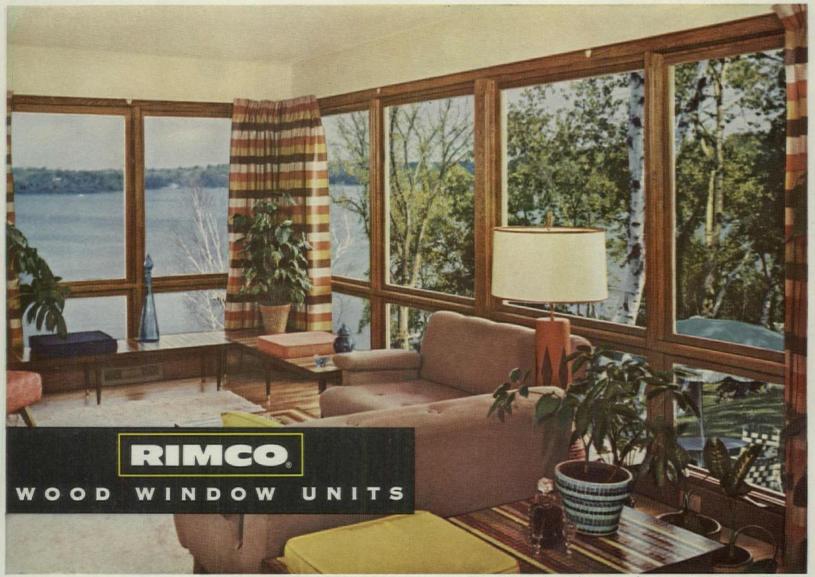
For attic rooms...basement rooms-any room where beauty, brightness and added insulation are assets, these Nu-Wood ceiling tile are an excellent choice. Illustrations show Nu-Wood decorator tile and Nu-Wood Sta-Lite® tile.

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NY tries another gimmick to ease middle-income housing shortage

In New York State, housing grows yearly more enmeshed in the political arena as Republicans and Democrats alike vie for new ways to undo the imbalance perpetuated by rent control—without attacking the heart of the problem.

This year, chief focus at Albany was on the state's controversial supply of middleincome housing (everybody agrees there isn't enough of it, but almost nobody agrees on why, or what ought to be done). The legislature approved creation of a state housing finance agency to make direct loans for middle-income construction. The money will come from \$500 million of income-tax-free state bonds.

This use of state credit to ameliorate a problem largely caused by rent control was suggested, oddly enough, by Gov Nelson Rockefeller's 13-man task force of lenders and builders who studied the "middle-income housing problem"—which is chiefly felt in New York City.

Its chief drawback, say critics, is that the plan will not create any new mortgage money —just make it scarcer for everyone else while offering it at subsidized interest to a lucky few.

The state agency will also take over the fading, five-year-old Mitchell-Lama housing program. It offers builders who limit profits to 6% a package of 90% state loans for 50 years at $3\frac{1}{2}$ %, plus 50% local realty tax exemption. The program loaned \$50 million but only started eight projects before it ran out of money last September. A \$100 million bond issue to give it new life had already been approved by the voters. But before using it Rockefeller tried another gimmick, on the advice of his task force.

This was establishment of the Limited-Profit Housing Mortgage Corp. It was designed to woo another \$200 million from pri-

NY's model building code gets another year of life

New York State's model building code, a clear, simple performance standard called one of the best in the nation, has been given another reprieve by the state legislature. But the extension is cold comfort to the code's supporters. It replaced another bill to reestablish the code commission, which created the code, as a permanent, independent agency.

The code again got a starvation budget: \$146,498, down \$1,500 from last year's and less than half what was allotted the commission before it was abolished in an economy wave last year.

The commission was established in 1949 to bring order out of the wasteful chaos of the state's varied and conflicting local building codes. Its first product, in 1951, was a refreshingly uncomplicated performance code for one- and two-family homes. Since then, a multi-family code and a comprehensive code have been issued. Under state law any community can adopt them simply by reference (ie, passing an ordinance referring to them) —thus avoiding costly legal printing. The code is supplemented by a constantly revised manual issued by the code staff. So it avoids growing obsolete.

When the code commission was abolished last year, its functions were transferred to the state division of housing, with a drastic cut in staff (from 38 to 15). Since then, though handicapped by lack of funds and manpower, the staff has continued its No. 1 job of testing new materials for conformance to the code, and technical counseling of the 326 communities (out of 1,567) in the state that use it. In the last year, 34 new cities embraced the code despite total elimination of field men to promote it. vate investors by offering two-thirds participation in Mitchell-Lama mortgages—thus stretching the limited usefulness of the bond issue but still offering mortgages with the state's money at less than their market rate. The actual rate would be a product of combining the state's low fixed interest with the market rate on the private lenders' money.

This plan has fallen far short of its goal. (It raised only \$60 million, and never approved a project for participation.) Most lenders see their participation more as a donation than an investment. The state has gone ahead to sign up four more projects for 8,053 units, \$45 million in mortgage funds, with contracts promising to lend the full amount if the private lenders do not come through. The housing division expects to use the \$100 million by the time the new agency is ready to operate.

Governing the new agency will be a fiveman board, including the state's housing commissioner, budget director, finance commissioner, and two members to be named by the governor. Bonds will be offered to individuals, union and other pension trusts, and other investors. Because of their tax-free advantage, they are expected to attract funds at rates that will permit loans to investors at 43/4 to 5%. The agency will be self-supporting-à la FHA-through a 1/2 % premium on its mortgages. This will also provide reserve funds and enough to repay an initial state loan of \$2 million, which will provide for a year's debt service in advance. Bonds, to be marketed at \$100 million a year, are backed not by state credit but a "statement of intent" by the legislature to back them in case of default.

The \$500 million is expected to generate, at 90% of total value, some 37,000 units of middle-income housing, assuming an average investment of \$15,000 per unit. On the last four contracts signed by the state division of housing under Mitchell-Lama, per unit cost averaged \$14,450, ranged from \$13,684 to \$17,900 depending on land cost.

New York legislators also took a stand on these areas of concern to housing:

Mortgage money: New York City savings and commercial banks and S&Ls may now establish a limited number of branches in suburban Westchester and Nassau Counties. This ends a five-year log jam on efforts to rewrite the 25-year-old banking law. Its supporters hope the law is a forerunner of statewide branch banking. Because of New York's standing as a pacesetter in banking legislation, it will be at least a boost for similar laws elsewhere, notably Illinois, Massachusetts, Missouri, and Wisconsin. The new branch permissions are expected to have little effect on out-of-state lending, but may well, say state banking officials, increase available mortgage money. They expect some thrift money which has been deposited in suburban commercial banks (which have used it for consumer finance and other short-term credit) to shift to thrift institutions. Some of this might go out-of-state, but they hope the bulk will stay at home as the big-city institutions become more broadly rooted in local areas, less nationally oriented.

Loan-to-value limits: The ratios for mortgage lending by the state's few remaining private bankers on improved property were boosted from 66 to 75%. Banks and trust companies get the same boost, except they may lend up to 80% if the improvement is a one- or two-family residence.

Conventional loans: A new law eliminates a requirement for a special reserve fund on 90% one- and two-family house loans made by mutual savings banks and changes the law so that now they may lend up to 90% anywhere within the state, up to 80% out-ofstate but within 50 miles of their offices.

Community facilities: Builders may now use their own capital to install and operate sewage systems where none exist (instead of providing septic tanks or waiting until town lines are extended) and then later sell to a town.

Zoning: Communities now may not change zoning on a tract where a builder has asked approval of a plat covering it. Towns with both zoning ordinances and a plan board are restrained from such changes for three years after the application. Towns with one or the other are restrained for two; towns with neither are restrained for only one.

Design: Now, dwellings up to 1,500 sq ft (exclusive of basement, garage and attic) can be built without an architect's signature on the plans. The old limit was 1,200 sq ft.

Racial segregation: Gov Rockefeller's "urgently requested" anti-bias law was defeated. It would have banned racial discrimination in all private housing except developments of less than ten houses and owner-occupied one- and two-family houses. This leaves on the books New York's pioneering (1956) law barring discrimination in publically assisted housing in groups of ten or more units.

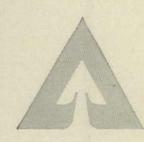
Urban renewal: Lawmakers passed a number of bills to help New York City fight slums. One lets the the city consolidate its slum-fighting programs under a single city department, as recommended by the Panuch report (*April, News*). Another authorizes centralization of relocation functions in the city department of real estate. Others permit city loans and realty tax exemptions to encourage remodeling of slums by their owners.

California cracks down on smog-making auto exhausts

California has adopted the first statewide smog-control law in history in an effort to abate the nuisance that is, among other things, hurting realty values in Los Angeles, San Diego, and San Francisco.

The law, result of a 10-year study in the state, singles out auto exhaust as the culprit. It makes smog-control devices mandatory for all new cars within a year after two such devices—a half-dozen are now in experimental stage—have been approved by a control board. Used cars have three years to comply. The devices must meet stiff performance standards published last December;

cont'd on p 75; NEWS cont'd on p 66



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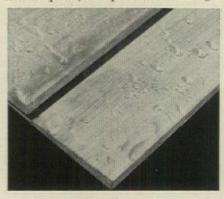
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The achievement of these goals might easily be cited in three instances where Weyerhaeuser's qualitative motivation brought to the building industry topquality products.

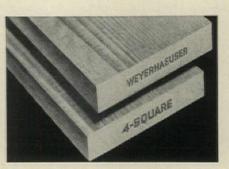
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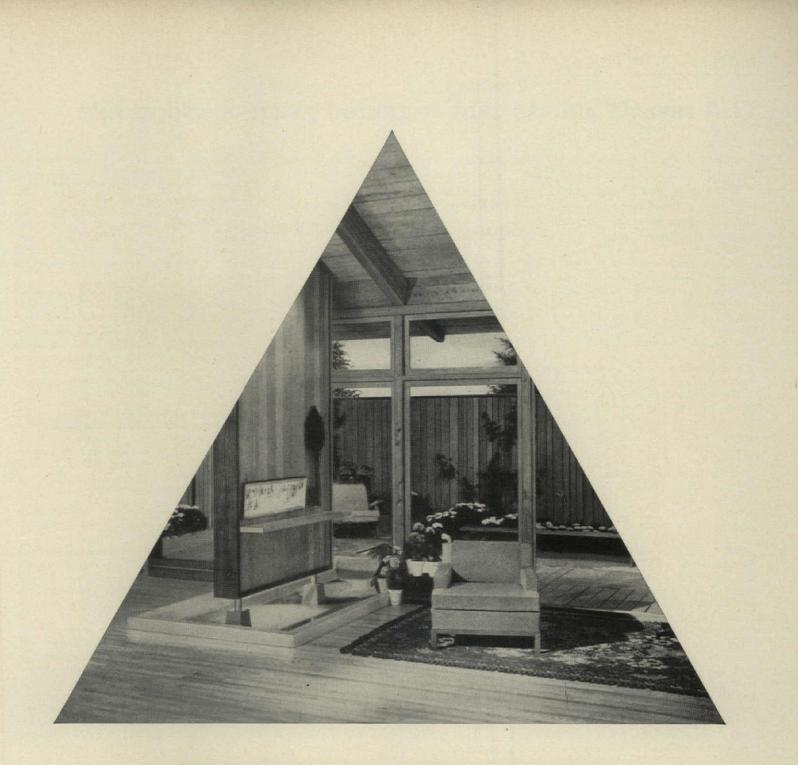
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The quality features available in all Weyerhaeuser 4-Square Lumber and Plywood Products make them a "best buy." For further information, write: Weyerhaeuser Company, Lumber and Plywood Division, Dept. 55, First National Bank Bldg., St. Paul 1, Minn.

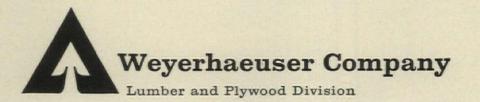


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MATERIALS & PRICES:

FHA reveals abuses that triggered grade-marking rule

Evidence of wholesale cheating on lumber quality is why FHA made grade marking a nationwide requirement, the agency has revealed.

The rules became effective April 1 over vigorous objections from organized builders who 1) first tried to talk FHA Commissioner Julian Zimmerman out of them and 2) failing, went over his head politically to try to force him to back down. In doing so they may find they have assaulted a buzzsaw.

The rules require the grade mark of an approved inspection agency or specie association on all framing and board lumber used in FHA houses. Originally, they were imposed for all construction started after April 1, then were amended to affect all construction built on commitments issued after April 1 by FHA.

Zimmerman had hoped to avoid impugning the industry by disclosing what investigations by FHA and lumbermen confirmed a few buck-hungry operators were doing, say FHA men. But renewed cries from builders, encouraged by what they thought was a backdown in FHA's position when the order was modified, have led FHA to back up its case for the rules. (The modification, it says, was no retreat—just an effort to avoid any brake on housing starts.)

Will it boost prices?

Main point in the builders' case against the rules is that they will unnecessarily raise the price of lumber and hence of houses. Cost of grading and marking lumber might add as much as \$9/mbf cost, or \$90 per 10,000 bd ft house, they contend.

Nonsense, replies FHA. Cost of merely adding grade marks to lumber of given quality should be "negligible"—no more than \$1.50/mbf. The lumber industry seconds this. Some mills now setting up to grade mark for the first time say even from scratch the operation costs only 30¢/mbf. Mills that have been marking part of their output already say it will cost them even less. Inspection agencies are offering to inspect and mark existing stocks in lumber yards for \$1-\$2/mbf.

FHA is convinced that builders' screams are at least in part inspired by the fact that many of them will, for the first time, have to use (and pay for) the kind of lumber the rules say they should have been using all along. "The wails of anguish," says Zimmerman, "are coming from those who have been buying substandard lumber. This is the only way to stop it."

FHA has required grade marking at 12 of its insuring offices for more than a decade. In some cases, reputable builders and lumbermen joined to request the rule because of quality abuses. In all cases, it produced "immediate improvement in quality of lumber," FHA reports. Now, it says, reports show that it is necessary everywhere. Examples:

• In Atlanta, where grade marking has not been required up to now, FHA inspectors working in teams with men from the Southern Pine Inspection Bureau, found 60 of 88 houses contained inferior and/or scant (ie, short in size) lumber. "It had," says an FHA report, "become a common practice to market to these builders scant lumber at reduced rates so builders could . . . offer an equally good looking house of inferior basic material." But nothing could be done here to make supplier make good for lack of a rule. FHA could only refuse to insure the homes. • In Tennessee, another case shows that even the grade-marking requirement is little enough protection. Here, an FHA inspector rejected a shipment of studs bought by four builders as unfit. The next time he saw the lumber it had "grown" its own Western Pine Assn grade marks. Investigators found the builders had complained to the lumber dealer who brought the material in and sold it as acceptable. He in turn obtained a WPA stamp from a logger friend to mark the lumber. The culprits were caught and forced to make good because Tennessee had the grade marking rule.

Pattern of pelf?

Singly, such cases mean little, but "there isn't an area where we haven't had problems," says Zimmerman. FHA reports similar cases in such busy areas as Long Island and Washington, D. C.

FHA sees two main advantages in its rules to rectify the situation:

1. Most FHA inspectors are not trained to distinguish between grades in all species which may be used in a house. This was why the Atlanta case arose in the first place. The marks give them an easy identification that could have prevented the trouble there by letting them detect the inferior wood before it got into the house.

2. Without grade marking, says FHA "it is next to impossible to trace defective lumber to a supplier. When lumber is grade marked, a producer will hesitate to mark it improperly because he knows it will be traceable to him."

MATERIALS BRIEFS

Cost push seen from labor

Is building's seven-month plateau of nearstable costs about to end?

Some experts warn that it is. The big reason is that labor costs, responsible for most of the pressure on overall housing costs, will exert "substantial" pressure this summer. On top of this, plumbing and cement have both shown hikes in recent months, and even the wavering lumber market is beginning to recover after a bad start. How builders control these costs will pretty much determine how fast their new business increases this year.

The lumber rebound, largely due to reduced production during spring thaws in British Columbia and a pickup in orders as weather improves in some big building areas, showed in a \$67-\$68/mbf price for key std & btr green fir 2x4s. The price was up from \$66 last month, but still behind the \$72 at this time last year. But lumbermen are cautious about the future. Heavy production during good weather in the woods, fat inventories in dealers' yards, and the lag in housing starts makes them fear a soft market. Ironically, some of the builders' woes are evidently caused by abuses they had nothing to do with. HOUSE & HOME correspondents have found evidence that at least some lumber cheating is in mills and lumber yards. They take advantage of builders' ignorance of grades to sell lower quality lumber as higher quality. Depending on the specie, this could make a difference of \$7-\$10/mbf from one grade to the next.

Says one lumberman in Memphis, a major marketing center for ungraded "peckerwood" lumber from small mills: "Not one builder in 50 knows No. 2 from No. 4. I wouldn't be surprised to find the builders will learn they're saving money with grademarked lumber. Some of the independent truckers [who sell this lumber] have been having a field day with them."

And in Portland, another says: "[Grade marking] will halt some of the upgrading after lumber leaves the mill . . . make sure builders aren't paying for something they aren't getting."

Support from lumbermen

In contrast with builders' feelings, most lumbermen favor the FHA rules as one way of ending abuses.

Backing up FHA's position, the Southern Building Code Congress voted to make grade marking mandatory in its building code—for *all* construction. The SBCC claims its code is used by 800 municipalities in 13 southern states.

Zimmerman notes that the grade marking rules do not mean FHA won't listen to industry arguments that it is requiring too-high lumber grades for houses. "This doesn't raise the question of property standards," he says. "Are we requiring too high a grade of lumber? Or too many studs in a wall? Let's talk about it." But he seethes at the suggestion he should wink at abuses of established standards in the interests of "smart politics."

Other price moves:

• Armstrong Cork announced a 5% cut in the net wholesale price of its Temlok sheathing in $\frac{1}{2}$ " and $\frac{25}{32}$ " thicknesses, effective immediately.

• Congoleum-Nairn announced cuts in two lines of inlaid vinyl floor coverings—24% for Flor-Ever Deluxe and 17% for Concept '70 brands.

Appliance sales drop

Slow housing starts, bad spring weather, and after-effects of the steel strike are causing a slippage in appliance sales.

Major gas appliances, down 10% for the first two months from the same period last year, will probably show a 5% drop for the first quarter when all returns are in, says the Gas Appliance Mfrs Assn. Similarly, major electrical appliances are down nearly 2% for the first two months from the corresponding period in '59.

But both industries are steadfastly predicting a better year overall than last. Gas men say their sales should be up 8%, and Natl Electrical Mfrs Assn foresees a 3% rise over '59, which was the biggest year since '50.

News

Another nick at transit cars

The much-debated institution of transit lumber shipping has been given another shove toward oblivion by the US Supreme Court, but it is far from dead.

The high court upheld an Interstate Commerce Commission order forbidding the Union Pacific Railroad from offering transit shippers free 15-day holdovers on its sidings without demurrage. The UP must now clear its sidings. The order does not directly affect seven other roads which have filed tariffs with ICC specifying the delayed service, as UP had not.

Last fall, ICC suspended all such service but granted the seven roads an indefinite extension pending further study. The extension is still in effect. Meanwhile, it ordered UP to stop its service as discriminatory.

Now, insiders say, the high court has thrown the whole transit problem back in ICC's lap. Presumably, UP could apply for a tariff provision making its delayed shipments legal. But this would raise the whole question in a way that could spur ICC, hostile to transit shipping, to end it for all roads.

Transit shipment is how lumbermen use the railroads as free warehouses on wheels, by deliberate delay or roundabout routing. This offers mills with limited storage capacity and capital to keep production up by shipping lumber unsold in hopes a wholesaler can find a buyer before the cars arrive.

Depending on the season, lumbermen say that from 10% to 30% of all framing and sheathing lumber from the Western fir region, the nation's largest producer, may be shipped transit.

Big mills, which deal only with firm orders, decry the practice. Transit cars are often dumped at distress prices, unsettling the price structure. But supporters of transit shipments say they are essential to steady operation of small mills which turn out a substantial (no figures are available) amount of the Western specie area's lumber.

Wage boost worries lumbermen

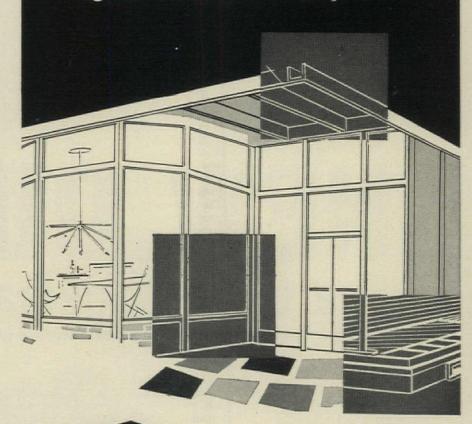
Southern lumbermen are worried about possible effects on their industry of proposals before Congress to hike the federal minimum wage to as much as \$1.25/hr and extend its coverage. Items:

• Hardwood plywood producers in the South estimate the hike would raise their payrolls by as much as 25%, and so boost cost of their product by 8%—enough to price it out of the market.

• Southern Pine producers, whose 15-state area produced a quarter of the nation's softwood lumber last year, says the proposals would crimp their productive capacity. The reason: elimination of a present exemption for small logging operations (12 men or less) could force a sizable segment of the industry out of business, remove incentives for sound forestry by small woodlot owners. If the full wage increase is passed, it will affect 80% of the region's labor force, make wage increases in the past four years total 66%%.

Depending on which bill survives of the 60 on this subject before Congress, a good many lumber dealers and homebuilders could be affected, too. Though most of their workers are above the minimum, they might be covered by overtime provisions requiring time-and-a-half for all employes for over 40 hrs/wk. NEWS continued on p 70

for assured protection against termites and decay





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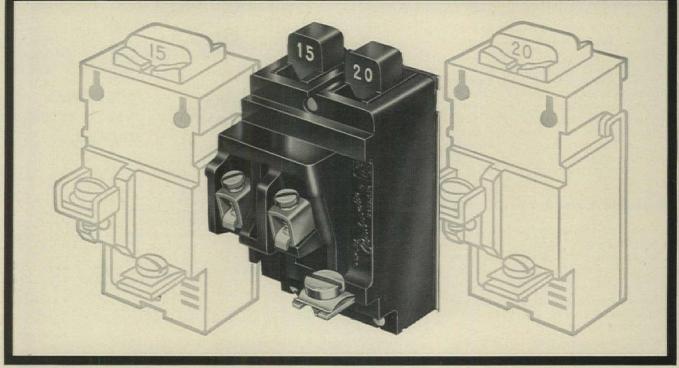


W-80

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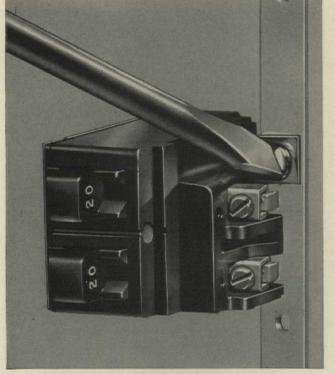
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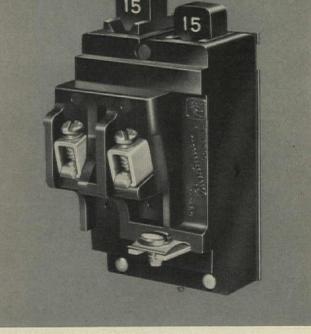
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URBAN RENEWAL:

Photos: H&H staff



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LENDER WITTAUSCH For sound renewal, square miles

Builders hear how URA is pushing rehabilitation

Last fall, when URA Commissioner David Walker announced a new get-tough policy designed to make urban renewal pay off faster with less spending (*Nov. News*), a top item in his program was a shift in emphasis from total redevelopment to rehabilitation and conservation. At NAHB's Third Annual Building Industry Congress on Urban Renewal last month, builders and renewal workers heard what URA has done since to spur rehabilitation which is lagging because 1) lenders shy away from it, 2) there are too few qualified contractors to do the work, and 3) URA's lower echelons are habit-bound toward clearance to end blight.

Leonard Czarniecki, director of URA's rehabilitation and conservation branch, told the meeting in Washington, D.C. of three major steps:

1. URA is publishing a new series of kits of technical aids for rehabilitation to teach local renewal officials how to be more effective at preventing slums and repairing them before they reach the point of no return. The kits delve into such items as how to make neighborhood analyses to spot incipient blight, coordination with FHA on Sec 220, 221 and repair loans, eligibility requirements for rehabilitation areas, organizing neighborhoods to conduct such programs. Primarily designed for official use, they are also available to builders and contractors who, URA hopes, will use the information to prod local agencies into action.

2. A campaign to wean cities from trying rehabilitation in areas which are too far gone. Instead of dividing sick housing into clearance and non-clearance areas, URA is trying to get cities to see that some areas, which cannot or should not be cleared at once, may be too far gone to attract lenders to finance rehabilitation. These should be considered "holding" areas for future clearance. Cities should try to 1) bring habitable buildings up to code minimums, 2) demolish clearly hazardous structures, 3) provide some public facilities in line with future plans for the area.

There should be, says Czarniecki, a system of priorities in which areas are designated as 1) conservation, no renewal treatment, 2) conservation, moderate renewal treatments, 3) conservation, extreme renewal treatment, 4) deferred clearance and 5) clearance and redevelopment. By such refined planning Czarniecki says, cities should create a climate in which private lenders will finance under FHA Secs 220, 221 for rehabilitation and so ease the load on Fanny May special assistance.

3. To carry out these ideas, URA is appointing five-person rehabilitation staffs in its seven regional offices. At the top will be a conservation and rehabilitation officer reporting directly to the regional director. Others; a code specialist, a rehabilitation specialist, a training aide, and a clerk stenographer.

The need for more private financing in rehabilitation is underscored by Fanny May's limited capacity to carry the load. In Sec 221 relocation housing alone, counting up projects already in the works, Czarniecki can see \$800 million worth of loans. But Fanny May has only about \$200 million available in its special assistance funds to buy 221 mortgages. And the likelihood of the Administration asking Congress for the balance—or using it even if Congress gave it — is miniscule.

Why lenders shy away from rehabilitation in single buildings in a sea of blight was outlined by Vice President William Wittausch of Chicago's First Federal S&L. Studies of equivalent properties in neighborhoods of varied location and quality show that these two elements alone can make a value difference of \$16,000 regardless of the price of the home, he noted. So a \$14,000 home in an average neighborhood might bring only \$6,000 in a blighted and poorly located one, or as much as \$22,000 in an attractive neighborhood in a good location.

"So the value of a property can be improved or increased almost as much by changing the neighborhood—what the city does to it—as by what the individual owner can do to it," he says. "And so too the character of the neighborhood can offset the value of almost any improvement in his property that the individual owner makes." Lenders will continue to shy away from rehabilitation for this reason unless they are assured their good money will not be swallowed up in blight, he predicts. To speed the job, he suggests cities acquire whole neighborhoods for rehabilitation purposes, just as they now acquire them for redevelopment.

"Our studies indicate that a square mile is the minimum unit which can be usefully treated this way," he says. Such an approach would then give "rehabilitation contractors the same kind of freedom that redevelopment contractors have—and that home builders developing suburban tracts now have."

Builders tell how bureaucracy tangles renewal

Why aren't more homebuilders using their skills to help urban renewal move faster?

More and more this question plagues officials who say that many more builders must participate if renewal—both redevelopment and rehabilitation—is to succeed. This is particularly true, they add, in the smaller cities where the bulk of renewal is going on and where—unlike the big cities' high-rise projects—the low-rise construction suits homebuilders' experience with frame housing.

At NAHB's Third Annual Building Industry Congress for Urban Renewal, two Philadelphia builders who have ventured into the field offered some concrete answers: 1. The turtle pace of renewal can catch unwary builders in costly official delays.

"You almost have to work in a different concept of time," says Builder Harry Madway, a veteran of six years in renewal. "A builder who has paid for his land can be vulnerable to delays with his capital tied up." Madway tells of waiting for months while FHA and the Philadelphia parkway commission disputed which way his Park Towne Place apartment houses should face. "One wanted it one way, the other the other. We said, "We'll build them any way vou want them; just tell us." Although Madway was awarded the redevelopment contract for the project in 1954, he did not break ground until '57, mainly because of such delays.

2. Unclear ground rules can catch the unwary builder in a crossfire of conflicting requirements among public authorities.

Builder Norman Denny told how the Philadelphia police department, "an agency that is not on the list of agencies you usually should check with," held up completion of his row-house project in the city's Southwest Temple redevelopment area. "The redevelopment authority decided we should put a perimeter wall around the houses to shut out the slums that were across the street," he said. "We figured we could put up a 5' wall for around \$100/house, and we were ready to go ahead. Then the police department, which has to chase criminals through that area, decided it didn't like the idea. They went back and forth for ten weeks over it."

The only solution to this kind of problem, says Denny is to "get all the agencies you will have to work with together in one room at one time and thrash out all the ground rules at once."

3. Capricious or unreasonable rules can chop profit out of projects in huge chunks.

When his wall was finally built, said Denny, "FHA decided that we could not attribute the value of the improvement equally to each house." The reason: FHA requires any improvement whose value is to be credited to a house to be on the lot itself. "So, they would only allow it on the outside houses of the development, and we ended up with some \$2,000 per house more valuation than we could use on the outside houses, and nothing on the inside ones."

In another instance, Denny said he tried to speed operations by volunteering to install water and sewer mains in the project at his own cost. "Usually builders are assessed \$9 per front foot for these improvements," he said. "So we figured the first \$9 would cost us nothing, and on the basis of our suburban experience, we thought we could do it for about \$200 to \$250 per house."

But when the city's specifications were offered for bids, "we found the lowest from a qualified subcontractor was \$1,100/house." The reason: city engineers specified diameters for mains that began and ended in the development that 1) allowed for future development that would never take place and 2) for extensions to new areas that did not exist. They also required a depth of 12'-5' deeper than Denny placed mains for suburban building. After negotiations, "we got the cost down to \$350 per house, and we hope to get it even lower," says Denny. He admits he made one mistake-figuring ditching costs on working with earth instead of the rubble and foundations that underlay the cleared area.

4. Costs of bidding on projects they may never get are too high for many builders.

"Our Society Hill presentation cost \$35,-000," said Madway. "And others cost as much as \$50,000. Even though it was a \$60 million development, that's a sizable investment. Builders should look very closely at their chances and exercise strict budget controls. Since there can be only one winner, the losers may find they have sizable tax deductions they may not need." Ironically, he noted, even the winners' costly plan is often not used in the final project.

5. Ultraconservative lenders and FHA evaluators often ignore the future of renewal areas, value projects on the basis of the slums that still surround them.

"We are building 1,200 houses in the slums," said Denny. "We have a terrific plan. But FHA looks at the houses in the area as it is today. So where our cost is \$1,750 to develop a row-house lot, FHA will value it at only \$1,350. Right away, we are behind \$400 in our appraisal, and unless we can make it up somewhere else, the buyer must put up an extra \$400 cash. And FHA sits back on the sidelines."

Despite such experiences, both builders said they would continue in renewal.

FHA hires renewal specialists to speed rehabilitation loans

FHA is taking a step long urged by some renewal experts to make its role in fighting slums work better. It is divorcing processing of rehabilitation loans from its regular staff, giving the job to a new crew of rehabilitation experts.

Initially, the new setup will apply only in 25 big-city insuring offices—which generate the lion's share of rehabilitation business under much-criticized Secs 220 and 221.

The problem up to now, as critics see it, has been that most FHA architects, appraisers and examiners are so imbued with the classic FHA approach to valuation they are unable to translate the renewal concept into mortgage commitments big enough to make projects work. For example, they often downvalue fixup jobs because of the neighborhoods involved even though the law requires FHA to assume completion of neighborhood renewal plans in its commitments.

The 25 new rehabilitation experts will be "specially qualified to evaluate and process rehabilitation cases," and will report to both the chief underwriter and the local director, says C. O. Christenson, deputy special assistant for urban renewal to FHA Commissioner Julian Zimmerman. The rehab experts will not be meant to merely expedite cases through "all the other rigmarole, but to do it without all the other rigmarole entirely," Christenson told builders at NAHB's urban renewal conference. Rehab sections will handle all phases of processing, so that "if you happen to have an evaluator who is conservative, or even resistant, he isn't in the picture at all." Whereas a normal Sec 203 loan might go through four sections (the main ones: architectural, evaluation, mortgage, credit), rehabilitation loans will go through only one.

Normally, rehabilitation specialists will be hired from outside the present staff at from around \$7,000 to \$10,000 a year but offices with "budget problems" will use existing staff.

Most offices will operate with a single man, he says, but some that expect big business right away may hire more. New York City, for example, will have a four-man section; Baltimore two. Other cities affected: Hartford; Buffalo; Newark; Philadelphia; Pittsburgh; Birmingham, Ala.; Memphis; Chicago; Indianapolis; Detroit; Cincinnati; Cleveland; Columbus, Ohio; Milwaukee; St Louis; Dallas; Los Angeles; San Francisco; Portland, Ore.; Seattle.

FHA gives guinea pig rehabilitation project 63% loan — after a long fight

After nearly a year of battling, the University of Chicago has finally succeeded in opening the nation's first Sec 220 co-op rehabilitation project—a single six-flat building.

The project, in Chicago's celebrated Hyde Park-Kenwood renewal area (Jan '59, News), was begun as a demonstration to encourage use of Sec 220 by area residents. But it quickly became a cause célèbre in battling FHA foot-dragging on renewal.

By last month, it had reached such proportions that Mayor Richard Daley of Chicago was needling HHFAdministrator Norman Mason over what he complained was FHA's inability to come to grips with 220 processing. And Mason, talking to newsmen after a conference with a dozen mayors (including Daley), dropped the remark that FHA Commissioner Julian Zimmerman had been excused from the huddle early "so he could go home and work on his programs."

The university bought the 40-year-old property for \$38,500, put \$54,000 in remodeling into it, to extend its life an estimated 40 years.

First trouble came when Julian Levi, director of the University-sponsored South East Chicago Commission, discovered that FHA's Washington office had never issued regulations for using the six-year-old 220 program as co-op, though stoutly maintaining availability of insurance for such 90%, 30-year loans (at 51/4%) it specifies. This led to more trouble over FHA valuation methods.

"They insisted on figuring income as if it were a rental property—disallowing 7% as a vacancy factor—but figured expenses for a co-op," he says. "Furthermore, they limited their mortgage commitment on the basis of the income instead of the market value." The result: a first commitment for only \$44,800, far short of 90%. This was raised to \$58,500 finally—a 63% loan—but FHA, convinced the remodeling investment was too high, would not move beyond that point, "Nevertheless," says Levi, "the First National Bank bought the loan right away." The reason: three one-bedroom and three three-bedroom apartments, priced at about \$13,000 and \$18,000 respectively, sold at once despite huge downpayments (\$5,132.40 with \$109.50 monthly for the one-bedroom *continued on p 75*



SOUND BUT OLD celluloid-collar era six-flat got thorough revamping by Chicago Architect Eric Friis, who ripped out partitions, eliminated maid's room, added ultra-modern kitchens, baths.



BUILDING PRODUCTS



Stanley R. Stapleton, Rutenberg vice president for sales, shows prospects how Styrofoam is used in wall construction. A "fish bowl" of Styrofoam demonstrates its effectiveness as a moisture barrier.



Rutenberg workmen prepared walls for plastering in two-thirds the time required by ordinary methods. Styrofoam bonds directly to wall with portland cement ... plaster is applied directly to Styrofoam.



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Rutenberg Construction Company reports that Styrofoam acting as a combination insulation-plasterbase not only speeds construction—it keeps walls dry, cuts heating and cooling costs 20-25%.

In and around Clearwater, Florida, where Rutenberg Construction Company is the largest home builder, humidity is a problem, and there's a preference for solid masonry construction. "Thanks to Styrofoam," says Daniel Rutenberg, the company's executive vice president, "for the first time in Florida, we can offer customers a completely dry house and one in which heating and cooling costs will be cut by as much as 25%. And the response to these benefits from home-buyers in the Clearwater area," he adds, "has been overwhelming."

One inch of Styrofoam^{*} is bonded directly to the concrete block walls of Rutenberg homes with portland cement mortar. Wet plaster is then applied *directly* to the Styrofoam. Styrofoam provides a permanent moisture barrier because water and water vapor do not penetrate. Since Styrofoam eliminates furring and lathing, there's no air space where condensation can occur—no wood framing to rot. Also eliminated are problems of blistering wall paint, mold, mildew and musty smell. And with Styrofoam, workmen make a wall ready for plaster in two-thirds the time required by conventional methods.

The permanent insulating efficiency of Styrofoam also holds down heating and cooling costs. Rutenberg homes



Daniel Rutenberg, executive vice president of Rutenberg Construction Company, in front of the "Rainier" model home.

500 NEW FLORIDA HOMES

offer an electrically-operated heat pump that both heats and cools as weather dictates. A study by the Florida Power Company of a Rutenberg home with Styrofoam wall insulation indicates that heat pump operating costs (in a normal year) would run \$243.81 without Styrofoam and \$195.68 with it - a savings in electricity

and \$195.68 with it—a savings in electricity of almost \$50 yearly or 20-25% over homes with *no* wall insulation.

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"In this highly competitive area we will have a genuine selling edge in our forthcoming Good Housekeeping promotion ..." - ARTHUR WYLER, Builder of Bonneville, 500 home community, Orlando

"The Guaranty Seal quickly helped us establish the quality and value of the products we built into our homes ... sold fast!" - ALAN LINDY, Builder of Inglewood Park, 600 homes, Philadelphia

90% loans: grim jest or publicity stunt?

continued from p 71

units, \$7,106.40 down with \$150.19 monthly for the three-bedroom units). Looking ahead, Levi says: "You now have

Looking ahead, Levi says: "You now have an amphibious animal that's no good on land or water. If these are co-ops, income should be figured on a co-op basis and value should be tied to what it will sell for, not a mythical rental income." He points out that new town houses across the street "sell for \$22,000 with fewer square feet than these \$18,000 units."

This is one of the milder comments that Lawyer Levi has uttered during his running squabble with FHA officialdom. Last fall, at the annual convention of the Natl Assn of Housing & Redevelopment Officials, he asserted: "Sec 220 for rehabilitation financing is a grim jest. We are advised of frustration and failure in [FHA] district office after office over the country. In the meantime publicity about 90% financing continues to be cranked out, although everyone concerned realizes that this advertising is on a par with the Hollywood press agent's characterization of each feature picture as colossal and gigantic . Area after area is being certified for 220 financing. The certificate apparently is a hunting license and an invitation to committee meetings, rather than a serious document

. . . So long as 220 for rehabilitation is rendered unworkable because of this impasse, direct municipal and federal expenditures in support of urban renewal are being wasted."

Levi promises to keep the heat on FHA. He has filed applications in six more Sec 220 rehabilitation co-ops in Hyde Park. Chicago's FHA office is bucking the problem to Washington.

More money for Cal-Vet; easing in usury laws

continued from p 63

the law sets aside \$500,000 for testing them. Only loophole is a home-rule provision that lets fresh-air counties exempt themselves from the regulation if they meet state air-purity standards.

The lawmakers also moved against abuses of second trust deeds (see p 54). And they approved a \$400 million bond issue, subject to a June 7 referendum, to provide more funds for the state's Cal-Vet home loan program, which uses the state's credit to float tax-free bonds, lends the proceeds at underthe-market interest rates.

Mississippi now requires real estate brokers operating in that state to be residents. Alien brokers making sales there must, under a new law, split fees with natives. The state repealed its stamp tax on realty transfers.

Kentucky, Virginia and West Virginia have passed laws which operate to exempt mortgage fees and charges that might put FHA loans in violation of their 6% usury limits.

Massachusetts has broadened its law against racial discrimination in housing to include mortgage lenders, who now may not show bias in setting interest rates, terms, duration of the loan, or in any other way.

PUBLIC HOUSING:

Suit balks effort to build project faster, cheaper

A taxpayers' suit has torpedoed Philadelphia Builder Joseph Singer's attempt to prove that private enterprise can build public housing in half the time, two-thirds the cost, of housing built under public contract (*Dec*, *News*).

It has not only halted construction in Singer's project, which he planned to sell to the Philadelphia Housing Authority, but it has frozen the finished houses pending a judgment, so that he cannot even sell them on the private market.

Singer's experiment began last July, when he bought six acres of land from the Philadelphia Housing Authority for its appraised value of \$129,000. He expected—as did the authority—that he would have 98 row-house units on the site in nine months, when it was agreed he would sell them back for \$11,750 per unit. This compared to 18 to 24 months and \$17,000 per unit (both including site costs) when the Authority built equivalent units under contract.

But in October, officers of the Summerdale Civic Assn filed a suit charging that 1) because state law allows the authority to sell its land only when it is "not needed for the purposes of the act." the authority could not legally buy it back; and 2) since the law requires all transactions over \$500 to be on a public bid basis, the purchase would be doubly illegal.

Singer, who halted site development when the suit was filed, already had 17 houses started on one acre. By December, he had them finished. But courts work slowly. By last month, interest on his land and construction loans was mounting too high. So Singer made plans to sell the units for \$11,990—on the private market. Because the suit challenges the legality of the land sale, Singer needed agreement from the plaintiffs and the court to sell the houses. The plaintiffs gave it, but the court refused. "This of course penalizes us further and hurts us financially," says Singer. Despite the mess, he feels his point is proven: "The rate at which we were building showed we could have finished the job easily in the time schedule, and within the estimated price."

Study shows how to cut costs but not quality

How good should people who live in public housing have it? A new \$60,000 study of high-rise projects in New York City* suggests that tax-subsidized public housing tenants enjoy benefits that people who pay their own rent in many middle- and upperclass apartments in the city do not have.

The study by the Pratt Institute school of architecture is part of an effort by the New York State Division of Housing to find ways to cut the mounting burden of public housing (Oct '57 News,).

The Pratt study concentrates on economies of layout, design, and construction. It concludes that the cost of public housing can be slashed drastically without significant loss of comfort and livability. How?

1. Eliminate one bedroom from many apartments by using the living room also as a sleeping area. Says the study: "The resulting savings are substantial—in the order of \$1,000 per dwelling unit; if done for all continued on p 89

*METHODS OF REDUCING THE COST OF PUBLIC HOUSING, a research report of the School of Architecture of Pratt Institute. 139 pp. Published under a grant from the Dow Chemical Co. Available free from Dow's Plastics Merchandise Dept, Midland, Mich.

CODES:

Builders get new help in drive to unify rules, and so cut costs

Builders are starting a fresh effort to get rid of conflicting and outmoded building codes.

The new builder strategy is to give up attempts to leap from scattered local codes to a single national code for one- and twofamily houses and concentrate instead on wider local adoption of any one of the socalled regional model building codes.

This new approach was outlined last month at a Washington conference co-sponsored by NAHB, the American Institute of Architects, and the Natl Society of Professional Engineers. The co-sponsorship is significant. As NAHB's new building code kit* notes: "The greatest results come from the combined efforts of these groups." And builders hope the Associated General Contractors will join them in spreading the message across the nation.

The meeting attracted more than 100 builders, architects, code experts, manufacturers, officials, and staff men of other trade groups, Keynoting it, NAHB President Martin Bartling called "the obsolescence of building codes" a major barrier to using new prod-

*For a copy, write NAHB Construction Dept, 1625 L St NW, Washington 6, D.C. ucts, new materials, and new techniques that promise to improve housing and keep its cost down.

Model codes have been in existence for decades, noted J. S. (Mickey) Norman Jr, Houston builder and chairman of NAHB's code committee. The fact that they have not been adopted widely "shows that something is lacking," he said. "The real culprit [is] our own industry." But only concerted action by all segments of the industry can win general adoption, he added.

Seven model codes are available for adoption, it was pointed out by Ward Buzzell, NAHB code staffer. Four are published by private organizations: the Building Officials Conference of America, the Natl Board of Fire Underwriters, the Southern Building Code Congress, and the Intl Conference of Building Officials. The American Standards Assn offers the Natl Electric Code and the Natl Plumbing Code. The Western Plumbing Officials Assn offers its uniform plumbing code. And an eighth model code-which some experts regard as the best of the lotis offered by the New York State building NEWS continued on p 78 code commission.

build proof

6

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Crane vitreous china ... made with skilled handcraft methods... with fused-in colors that last.

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proof of a quality home

PEOPLE:

Clarence Wilson, St. Louis builder, elected president of prefabbers

Clarence Wilson, the Home Manufacturers Assn's new president, is closer to NAHB than any prefab president before him. He was a charter member when NAHB was founded in 1943. This year he is serving his second term as president of the St Louis home builders. His first term was in '45.

Because of his natural reserve and a reputation for running things himself—he has been his own boss since

he was 26—many acquaintances call him a loner.

On the other hand, he is a born joiner. He is a member of the St Louis County Chamber of Commerce, St Louis airport committee, and the National Pilots Assn. He is on the St Louis County Traffic Commission and the St Louis Air Traffic Control Committee.

Richard Zarembka

WILSON

He serves as builder-adviser on the technical advisory committee to FHA, and represents NAHB on the Construction Industries Joint Council. He is a member of the Associated General Contractors, National Assn of Real Estate Boards, and the Engineers Club of St Louis.

Busy as all this makes him, Wilson—a wiry 50-year-old who looks younger—finds time to be a perfectionist with wide interests. He is an impeccable dresser, drives a Lincoln Continental, wears a chronometer, flies his own five-passenger airplane, takes pride in his fine cameras and his first-rate hi-fi equipment.

Wilson also operates a 1,500-acre ranch near Columbia, where he has a herd of 500 pure-bred Aberdeen Angus cattle. He owns the Angus bull that sired the last four Grand National Champions.

Born in Richmond, Ind. and schooled in Texas, Wilson got into construction work when he was 18 with Standard Oil of California. In 1936 at the age of 26 and with \$600 borrowed capital he built the first totally air-conditioned house in St. Louis. In 1940, well established as a conventional builder, he started 150 houses in one of the first large projects in the St Louis area. Wilson's first step toward prefabrication was precutting framing for these houses. By 1942, he was building precut defense housing. During World War 2 he added heavy construction to his war housing work and by 1946 was the largest earthmoving contractor in the St Louis area. From 1946 to 1949 earthmoving was his almost exclusive interest.

In 1949, the earthmoving business began to dwindle and he shifted his sights to prefabrication. In his first five years as a prefabber he developed a number of his own subdivisions. Best known of these is the 180home Glasgow Village near Chain-of-Rocks Bridge.

By 1955 with his earthmoving business practically liquidated, Wilson eased out of land development and became strictly a home manufacturer selling to dealers. Today Wilson Homes Inc, of which he is sole owner, sells in nine states from Oklahoma to Michigan. Wilson's plant in Robertson, Mo. is probably as mechanized as any plant of its size in the industry. It is geared to produce as many as 2,000 homes per year for shipment within 300 miles of St Louis.

POLITICS: Democrat James H. Scheuer, New York builder and redeveloper, lost his bid to run as an independent candidate for Congress in Manhattan's 20th District. Insurgent Scheuer, who was defeated by William Fitts Ryan, is being talked of now as a possible candidate for the State Senate. Ralph R. Kaul, Arlington, Va. builder and developer has announced his candidacy for the Democratic nomination for Congress. Kaul, onetime HHFA employe and twice elected member of the Arlington County Board, would face incumbent Republican Joel T. Broyhill, himself a former homebuilder and a veteran of eight years in Congress.

Dick Canavan, 38, a six-year veteran of NAHB's Washington staff and, for the last two years, director of its construction department, has quit to become general manager of Unibuilt Components, a firm just started by Omaha's Decker Enterprises, builders whose operations spread from there to the Pacific Coast. Research Director Ralph Johnson will take over the construction portfolio. Stanley Baitz, editor of NAHB's monthly house organ, has succeeded Bob Loftus as director of information. Loftus quit (*April*, *News*) to become a public relations consultant.

LENDERS: Harvey J. E. Milkon, New Jersey realtor and board chairman of the City National Bank & Trust Co of Hackensack, and R. H. Gore Sr, publisher of the Fort Lauderdale News and former (1933-34), governor of Puerto Rico have formed a new mortgage company at Fort Lauderdale, Fla. The firm will be known as the Gore-Milkon Mortgage Corp. W. Herbert Welch has resigned as state FHA director in West Virginia to represent Max Karl's Mortgage Guaranty Insurance Corp in Ohio and West Virginia. Welch is a former legislative liaison officer for HHFA and assistant to the FHA commissioner.

Carpenters' boss guilty of contempt of Congress

Carpenters' union boss Maurice Hutcheson faces a year in jail, a \$1,000 fine, or both as the result of his conviction in federal court for contempt of Congress. It is the first decision handed down in Hutcheson's multiple troubles with the law (*Dec. News*).

The first trouble began in 1957, when he was indicted on charges of bribing a state official in Indianapolis Ind. The case involved a highway right-of-way deal in which, the indictment said, he and two other unior. officials bought a piece of land on the proposed expressway route for \$20,000—and sold it within months for a profit of \$78,000.

Hutcheson, appearing before the Senate labor rackets committee four months later, refused to answer questions about this alleged fix on the grounds that 1) it involved him as an individual, not as head of the union and 2) might violate his right to due process by prejudicing his still-pending case in Indiana.

Last month in Washington, Federal Judge James W. Morris heard the case without a jury, decided that Hutcheson's failure to cite the Fifth Amendment constituted contempt of Congress. Hutcheson is appealing.

But whatever problems the verdict poses for Hutcheson, it poses some big ones for organized labor. The AFL-CIO has done nothing about his case, unlike that of Jimmy Hoffa, expelled with his Teamsters' union from the AFL-CIO. One possible reason for the federated unions' gingerly approach: besides a severe financial loss, expulsion of the Carpenters Union from the AFL-CIO might inspire a coalition of Teamsters, Carpenters, and other ousted unions in a second national labor group. The danger loomed in 1958 when the unions considered action against Hutcheson but backed off.

Architects' convention elects Philip Will president

At a sunkissed 92d annual convention in San Francisco, the American Institute of Architects elected Philip Will Jr, FAIA, as its new president. The tall (6'-3"), 54-year-old Chicagoan was unopposed. A Cornell graduate, he is a member of Perkins & Will, a firm noted nationally for school design. In the only contested elections, James M. Hunter, FAIA, Boulder, Colo., defeated L. Bancel LaFarge, FAIA, New York, and I. Lloyd Roark Jr, Kansas City, for second vice president, and Raymond S. Kastendieck, FAIA, Gary, Ind., won over Gerson T. Hirsch, Pleasantville, N.Y., for treasurer. Henry Lyman Wright, FAIA, Los Angeles, author of influential articles on school planning, was unopposed for first vice president, as was J. Roy Carroll Jr, FAIA, Philadelphia, for secretary. Three proposed new membership categories (student, associate, professional affiliate) intended to broaden the organization's representation, were rejected by a voice vote on the convention floor

RETIRING: C. H. (Chris) Kreienbaum, 65 steps down as vice chairman of the Simpson Timber Co, Seattle, after 40 years as a West Coast lumber industry leader. U. R. Armstrong, 67, past president of the Western Pine Assn, retires as president and chairman of Halleck & Howard Lumber Co., Denver, after nearly 50 years with the firm. S. V. Fullaway Jr, 60, secretary-manager of the Western Pine Assn, for 30 years, retires to be succeeded by W. E. Griffee, 56, of Portland, his assistant since 1936.

DIED: Louis Roydon Hoff, 83, retired vice president of Johns-Manville and past president of the Asphalt Shingle & Roofing Institute and the Asbestos Cement Products Assn, March 20 in Bronxville, N. Y.; Bradford Williams, 62, corresponding secretary of the American Society of Landscape Architects and editor of Landscape Architecture magazine, March 23 in Boston; Oscar Heyman, 87, a San Francisco builder and realtor for almost 70 years, March 29, in San Mateo; Burnham Hoyt, 73, FAIA, former dean of the New York University school of architecture, and, until he retired five years ago, head of a Denver architectural firm, April 6, in NEWS continued on p 83 Denver.

STATISTICS:

Revised starts figures may show US is already at 1.5 million rate

Census is about ready to upset the whole statistical structure of housing figures.

Starting late this month—or perhaps June—it will bring out a major revision of housing starts. Experts predict it will turn out that 200,000 starts a year have been slipping past uncounted. Samuel J. Dennis, chief of Census' construction statistics, concedes the difference will be "appreciable."

The new figures mean that builders, mortgage men, and particularly manufacturers will need to re-explore some of today's basic assumptions about the \$17 billion new housing market.

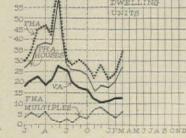
Item: more new starts may well mean that repairs and home improvement account for less than manufacturers have calculated. Why? Estimates in this area are largely derived from what can't be attributed to new construction.

Item: where is the mortgage money coming from to finance all those newly discovered starts? In the first place, all of it appears to be conventional financing: FHA and VA starts are reported precisely by the two agencies. Does this mean less mortgage money is going into existing homes than statisticians have figured? Or does it mean mortgage money is coming from sources the experts don't know about?

Item: should the industry raise its estimates of what the much-

SOND

DWILLING UNITS 140,000 1959 120,000 1960 1958 3



continued on p 85

1960

News

HOUSING STARTS jumped seasonally in March to 97,000 (93,800 private and 3,200 public) despite bad weather in many areas where winter is normally mild. This gain maintained the seasonally adjusted annual rate for private starts at 1,115,-000, the same as in February but down 20.5% from last March's 1,403,000.

SOURCE: CENSUS BUREAU

MAM

Private starts, while up 26.1% over February, were down 20.6% from March 1959 (when a record 118,100 private starts were recorded). Public starts were 45.5% ahead of February.

First quarter starts total 249,900 --243,200 of them private. This is 17.7% less than the first quarter of 1959.

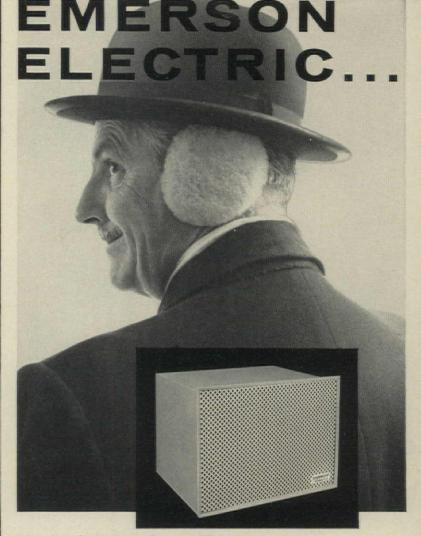
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RESIDENTIAL BUILDING COSTS fell 0.6 point to 293.4 on Boeckh's index in March. Col E.H. Boeckh attributes the drop to decreases in price of wood products, copper and brass and asphalt roofing. Higher labor rates will cause costs to rise in May or June, he forecasts. FHA APPLICATIONS on new units rose to 34,218 in March, up 39.1% from February but down 26.5% from March 1959. Applications on new homes—27,420—were up 29.9% from February but down 29.6% from March 1959. Project applications climbed 94.2% from February—to 6,798—up 46.6% from March 1959. Total new applications for the first quarter were 80,799, down 24.4% from the same period in 1959. New homes were off 31%, projects up 23.4%.

VA appraisal requests in March were the same as in February— 12,868, down 44.5% from March '959. First quarter appraisal requests total 36,902, down 40.5% from the first quarter of last year.

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MATERIALS PRICES declined to 134.5 in March, down 0.5 point from BLS' revised February figure of 135 and only 0.7% higher than March 1959. Greatest drop was in the cost of lumber and plywood. Heating equipment, building paper and board prices also fell.



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News

forecast boom of the Sixties will bring? Or should it readjust its sights to less increase?

The revisions stem from the surprising finding of Census' National Housing Inventory in 1956. It counted some 25% more new units between April 1950 and December 1956—even allowing for differences in definition—than the Bureau of Labor Statistics had reported as starts for the same period. The discrepancy remains unexplained, officially. But Census blamed it on BLS undercount in areas where building permits are not required. Last July, Census took over construction statistics from BLS and—more importantly—at last persuaded Congress to vote \$471,000 more than BLS got to make longsought improvements in the scope, coverage, and accuracy of the figures. Here's what Census will do for its new basis for counting starts:

1. Get data from more permit-issuing areas. BLS got reports from 7,645 permit-issuing areas, used only 6,600 in its tabulations. Census has uncovered 2,471 more areas, plans to use all of them at least part of the time. The 3,000 largest places, which Dennis says are responsible for 90 to 95% of all building, will be used every month. The remainder will be sampled at a rate of 500/mo.

2. Step up field coverage of non-permit issuing areas. BLS used 53 sample areas, covered a third of them each month with field enumerators. Census plans to cover all each month in two ways: 1) knowledgeable sources in local government and building will be canvassed for leads on new construction, and the leads checked out to eliminate duplication; and 2) enumerators will cover the field independent of such tips to obtain another cross-check.

3. Cover unreported work in permit-issuing areas. Dennis explains that many areas that issue permits do not necessarily require them for construction. So Census field men will use the same technique as in non-permit areas to find new construction, then check back to find if permits were obtained. Data on unreported work will be used to improve reports from these areas.

4. Include farm houses and some seasonal and "low-quality" housing. Dennis contends the old classification of rural-nonfarm vs farm dwellings was hard to define, says this change will make starts figures conform more closely to those of the housing census.

5. Improve data on construction lag behind permit issuance and on how many permits lapse. Performed twice a year by BLS, when it had the money, once a year as a rule, and in 1959 not at all, this now will be carried on monthly—and in 250 samples instead of the 79 used by BLS.

When the new series is put into effect, Dennis plans to issue comparable data for each month back to January '59, providing a substantial overlap.

CANADA:

\$500 million voted for direct home loans but none of it will go to builders

Parliament has voted Central Mortgage & Housing Corp. \$500 million for direct loans. But CMHC has decided to put out only \$150 to \$175 million—all to home buyers.

To the National House Builders Assn, the idea of builders not sharing the direct-loan kitty is a blow. Money for homebuilding is already tightening because the NHA interest rate (6%%) is beyond the 6% legal limit for the chartered banks but not attractive enough to insurance companies who like the 7¹/₄ to 7¹/₂% they can get for conventional loans.

NHBA's most optimistic calculations put housing starts this year at 100,000 to 110,000, says Executive Vice President John Caulfield Smith. He adds glumly: "Starts may drop as low as 70,000." This contrasts with the government's prediction of 125,000 starts. Last year there were 141,000 starts.

Cries NHBA President Campbell Holmes: "Of all my 25 years in building, this looks like the most difficult."

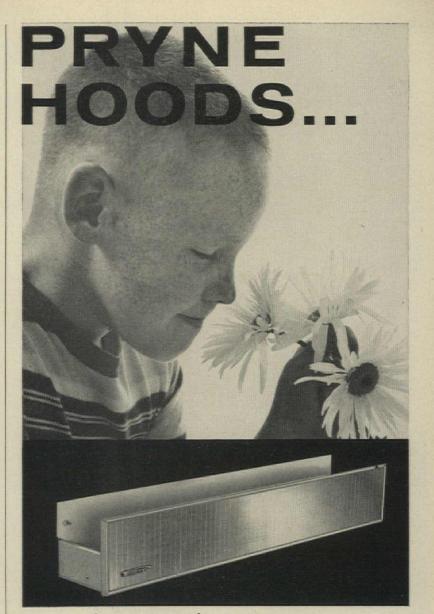
Parliament voted the money by amending the National Housing Act limit on how much CMHC can lend. When the limit is reached (\$1 billion before the amendment) Parliament must vote more money. Repayments (\$110 million last year) go back into the treasury, may not be reloaned.

Direct loans will be limited to applicants "who will first be asked to look at one of the 82,000 houses now under construction," says Works Minister David Walker. The income limit for applicants will range from \$5,000 a year for families with two children up to \$5,600 for families with five or more children.

Builders hope that if the market holds up, Ottawa will once again repeat its politically popular gesture of making a special allocation of builder loans for winter construction.

The market is good in most areas, says NHBA, with two to three weeks' stock on hand in many places.

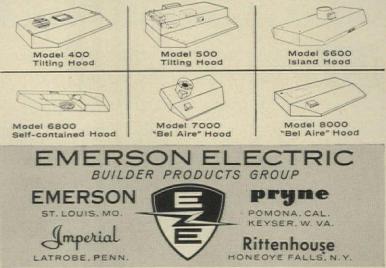
Halifax Builder Bernal Sawyer and Winnipeg Builder Graham continued on p 87



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News

Lount both say they are having to turn down prospects because loans are so hard to get. Sawyer has cut his crews 75%. "Many builders in Halifax face bankruptcy," he says. "There are only three life companies doing any lending at all."

Adds Holmes: "The situation is not local. Ask a builder-from the east or the west-he'll tell you it's really bad. We just don't feel as optimistic as they seem to in Ottawa."

CMHC President Stuart Bates has spelled out where the govern-ment thinks the money for the 125,000-start forecast is coming from: houses built without mortgages or with private unregistered loans, 45,000; conventional loans, 35,000; NHA, insurance and trust companies, 15,000; NHA, banks, 5,000 and NHA, direct government loans, 18,000. Since this totals only 118,000, the 7,000 balance presumably will come from a direct loan program in the fall.

Builders do have one consolation. Their market should get better and better. Says Bates: "We have six million children in school who are going to be in the housing market by 1965."

HOUSING POLICY:

House kills 'flexible' FHA budget

FHA's plea for more flexibility in spending its own money to handle unforeseen peak workloads has been rejected by the House ways and means committee. Thus Congress has acted-as usual-to promote instability in what is already the most volatile sector of housing. FHA asked permission to spend 15% more than its field office budget if its volume of business exceeded budget expectations in 1961. Instead, the subcommittee on independent offices has written language into the independent offices appropriation bill that would straitjacket one of the few areas where FHA has flexibility now: use of fee appraisers.

In its report on the bill, the committee makes it clear that it thinks the \$50 million appropriation for field offices-just what FHA asked for-should be plenty to do its job. "If an emergency should arise, staff can be shifted between field offices as it is unlikely that all offices would be affected at the same time," insists the committee. "Or if the situation is totally unanticipated, additional funds can be provided by the Congress."

FHA has always paid its own way out of its own income. But since early in the agency's history, Congress has insisted that it get legislative approval for use of the funds.

Fee appraisers have given FHA one way of handling sudden workloads that get too big for its budgeted staff. The buyer pays the \$20 fee through the mortgagee, gets the money back from FHA when the mortgage application is filed. The practice has been generally confined to existing houses, and FHA has not charged the cost against its budget but simply paid it out of income. Fee appraisers are vital to FHA's Certified Agency Program-designed to spread FHA into small towns where conventional mortgage money is often scarce and costly.

Chairman Albert Thomas (D, Tex.) of the independent offices subcommittee has been outspoken in his criticism of fee appraisers as an evasion of Congress' supposed authority over spending. The 1961 bill requires that "all appraisal and other fees used in administering the programs, whether paid by the Federal Housing Administration or the mortgagee, are to be included within the non-administrative expenses [field office] limitation."

Apparently in response to such criticism, FHA has just told its field offices to be more careful using fee appraisers. In a letter to directors last month, Deputy Commissioner Cy Sweet reminded them that fee appraisers should be used only where absolutely necessary.

For administrative expenses the committee allots FHA \$8.45 million -\$350,000 more than 1960, but a like amount less than it sought.

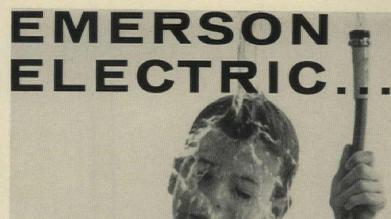
SEGREGATION:

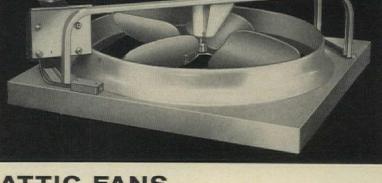
Levitt abandons segregation

Big Builder Bill Levitt has served notice he figures on losing his fight against selling houses to Negroes. Levitt announced that sometime this summer he would voluntarily sell two houses in his Levittown, N. J. development to nonwhites.

In February, the New Jersey Supreme Court forbade Levitt and any other builder selling houses with FHA insurance from discriminating racially among buyers (Mar, News). Levitt is appealing the order to the US Supreme Court. Meanwhile, the order is stayed.

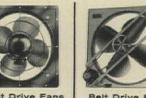
In a statement read by ten ministers from pulpits in the New Jersey tract last month, Levitt announced that his decision to sell to Negroes springs from a conviction that whatever the outcome in his pending case, housing in New Jersey will eventually be integrated by law. He asked that the community form a human relations council to continued on p 89

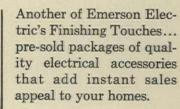




ATTIC FANS give your homes a COOL TOUCH!

A complete line of Attic Fans ... one- and two-speed models for horizontal or vertical discharge. Easy to install and quiet operating... fan frame has rubber channels which rest on wood framing above ceiling opening. Available in 24", 30", 36", 42" and 48" models. Ball bearing, sleeve bearing and direct drive attic fans meet the need for low-cost cooling.







Write Dept. B17, Emerson Electric · 8100 Florissant · St. Louis 36

Reduce heating and air conditioning

losses with NORTON'S

COM-A-DOOR series 800 door closer

Norton's Com-A-Door rack-and-pinion construction assures positive control of combination and jalousie doors, where losses can be the greatest.

The cutaway of the Com-A-Door shows how opening and closing are controlled by the hydraulic fluid. The powerful spring assures closing and positive latching.

NORTON

The Com-A-Door provides the ultimate in control for residential wood or metal combination and jalousie doors. It is designed and built by Norton, the world's largest exclusive manufacturer of door closers, for builders of quality homes.

The Com-A-Door features the same rack-and-pinion hydraulic mechanism used in all Norton commercial, hospital and school door closers. Opening and closing are controlled by the hydraulic fluid, not air. Since hydraulic fluids are noncompressible, the door is always controlled. This is not true of air closers that must swing uncontrolled until sufficient air is compressed. The hydraulic fluid controls only the speed of the Com-A-Door, not the closing force. A powerful spring operates the rack-and-pinion to provide sure closing and positive latching. The entire mechanism is sealed in oil, minimizing wear and maintenance.

Installation of Norton's new Com-A-Door eliminates almost entirely the possibility of doors being left ajar or blowing open. You realize reduced thermal losses at the door where traffic, especially childrencan place additional loads on heating and air conditioning systems.

Be sure to get complete information on the Com-A-Door. Mail coupon today for Manual CC.

		ton's new positive-control Com-A-Door.
🗆 Builder	□ Architect	Other
Name		Job Title
Company		
Address		
		State

NORTON® DOOR CLOSERS Berrien Springs, Michigan

News

assure peaceful integration, offered to work with them.

Until the final determination of his case, he added, he would accept no further Negro applications for houses. Sales will come out of existing files. And the two Negroes who started the suit will not be among them because, says Levitt, they are still litigants in the case.

How to cut public housing costs

continued from p 71

dwelling units, the saving would be about 8% of total construction costs." Pointing out that many middle- and upper-income families in New York live under such an arrangement, the study says: "It does not seem unreasonable that tenants of publicly supported housing should, too."

2. Cut ceiling height from 8' to 7' 6". This would gain an entire story in 15, says the study, and so would save up to 3% of construction costs. It would require a change in the New York State building code. Explains Joshua Lowenfish, research chief for the Division of Housing: "Even in private houses built to personal specifications you find ceiling heights of 7' 6"." He says he favors increasing the amount of building coverage and eliminating parking areas on public housing sites. Says Lowenfish: "A car in the city is a luxury, and it seems paradoxical that we should encourage luxuries by providing low rents."

Some of the recommended economies proposed in the study could be carried out immediately, according to the report. Among them: • Use regular column spacing in construction and more flexibility in room size requirements (saving up to 3% of construction cost).

• Use skip-stop elevators with a stop at every third floor (saving about \$8 per dwelling unit). No tenant would have to walk more than one floor.

• Eliminate basements (which cost more than above-ground construction) and put laundry and other facilities on ground floor. This would also provide more livable recreation space.

• Use six-story non-fireproof construction—now widely used in private middle-income housing—where possible (saving 10% of present construction costs).

• Use light-steel structure framing with regular column spacing to the maximum height of around 11 stories now allowed by New York City's building code (saving 2 to 3% of construction cost).

• Use lift-slab construction (on a building of 14 to 18 stories, savings would be 4 to 6% per sq ft cost of floor slab in place).

• For partitions within apartments, use plaster on gypsum lath or three-ply laminated gypsum board (10 to 25% less than present costs). Between apartments, use exposed concrete block or four-ply laminated gypsum board (10 to 20% less). For partitions between apartments and public corridors, use exposed concrete block or concrete block with sprayed-on enamel finish (40 to 60% cheaper).

• For flooring in public corridors, use vinyl-asbestos instead of asphalt tile (the higher initial cost will be amortized in five years through lower maintenance costs). In lobbies, use vinyl tile instead of quarry tile (65% less cost). In bathrooms, use cement-faced concrete block or sprayed enamel on concrete block or plaster (40 to 60% cheaper) and use asphalt tile instead of ceramic tile on bathroom floor (90% cheaper).

• Use above-floor bathtubs and toilets (\$25 less per bathroom) and 4' 6" instead of 5' tubs (\$35 per bathroom saving through reduction in room width).

Recommendations which would involve changes in codes or other laws and in union regulations, or which would have to be approved by the Board of Standards and Appeals include: precast concrete box-frame construction, precast concrete sandwich panels for the exterior walls, prefabricated plumbing rough-in.

Some economies such as use of copper tubing with soldered joints and loop venting instead of individual fixture venting are permitted by the state building code but prohibited by the archaic New York City code, the Pratt study notes.

According to State Housing Commissioner James W. Gaynor, some new methods are now in use. Plastic tile which is applied in liquid form to exterior and interior walls is replacing ceramic tile in a 134family project in Peekskill and will lop \$18,000 off the building cost. A cement-enamel finish in place of conventional glazed tile is being used in several buildings, and savings could total \$100,000 on a 1,000family project. Other money-saving items in as-yet-limited use: floorto-ceiling panel plywood doors which cut installation costs, closet doors that work on pivots attached to floors and ceilings, which save \$20 by eliminating frames and fittings, and translucent plastic in lobbies and stairways which save on replacement of broken glass.



has found a way to supply **FINISHING TOUCHES** in planned packages to save you money!

A planned package of electrical heating equipment, electrical ventilating equipment and all the surface-mounted and recessed lighting fixtures that a modern home requires — now available to the building trade under a uniform policy of pricing, quality control, service and warranty...nationally advertised household electrical equipment that provides the Finishing Touches in home design ... a complete package that *buys and sells* easier than any single component of the package.





Jack Kepler, president, and Roy Cecil, sales manager of Oak View, along with Curtis salesman Ken Brunclik, discuss plans for tailoring the I-Q theme to their promotion plans for newspaper, radio, publicity, signs, literature.

Here's how



2 At Oak View sales training meeting, Ken Brunclik tells how the I-Q plan helps to sell consumer benefits.

CURTIS® O Promotion Plan

helps Illinois builder boost sales 50%

There's nothing like a good, sound, *believable* plan to bring in prospects and turn them into satisfied home owners.

So says Jack Kepler, president of the Oak View Improvement Company, Lisle, Illinois. And the Curtis I-Q concept, based on Individuality and Quality, gave him the selling plan he needed.

A thorough 3-step program

To get the most out of this unique plan, Mr. Kepler set up a well-planned, 3-stage program: First, he made sure that Individuality of design and Quality of construction and materials were easy to see in the many model homes that he and his fellow builders put up on one street of the 1000-home development. No two homes were alike —an effect that was easy to create with the variety of Curtis door and window designs.

Second, he built his entire advertising and sales

promotion campaign around the I-Q theme. He used most of the many ideas for effective promotion of *all* the name-brand products, in addition to Curtis, that he found in the I-Q builder's kit.

Third, with the help of his local Curtis representative, he conducted a series of training classes for his salesmen. These extended even beyond opening day, with a critique and evaluation of actual selling efforts.

Immediate effect on sales

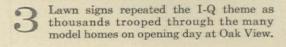
How did the plan work? Instead of a normal 12 homes a month, the organization closed an average of 18 a month—half again as many.

Whether you build a few homes each year or count your starts in the hundreds, the Curtis I-Q plan is worth looking into—for its dramatic appeal, for its adaptability to your operations and for its results. Why not send the coupon—now—for the complete story.



Individuality and Quality in windows, doors and cabinets

"Individuality and Quality" pay off!









Mr. and Mrs. Prospect find the answers to their home-buying questions in Oak View's own I-Q brochure.

Mr. and Mrs. Prospect learn from a survey among real-estate men why a quality home is a better investment now and in the future.

> Co-builder and salesman Howard
> Clark puts I-Q to work, pointing out product benefits. Note I-Q sticker on Curtis window.

HOME



NEW WAY TO SELL HOMES CARRIER AUTOMATIC AIR PURIFIER

FIRST PRACTICAL AIR PURIFIER MAKES 12-MONTH HOME AIR CONDITIONING POSSIBLE

The Carrier Automatic Air Purifier brings you a profitable new dimension in 12-month home air conditioning. Now, for the first time, you can offer home buyers a practical way to purify the air they breathe. This remarkable advance . . . designed for attachment to forced air heating or cooling systems . . . can give your homes a powerful new appeal.

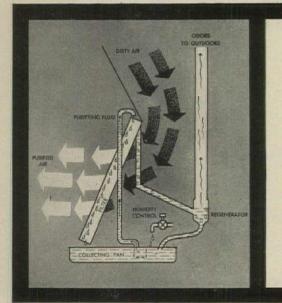
REMOVES DUST, ODORS, POLLEN. You can interest buyers immediately in the way the new Carrier Automatic Air Purifier filters the air every 15 minutes in the average home, removing many harmful airborne elements and whisking away such troublesome odors as cabbage and tobacco.

MOISTURE CONTROL. The new indoor health and comfort you can offer includes freedom from irritation by bone-dry air in winter. The Carrier Automatic Air Purifier adds controlled moisture to keep humidity at the desired level.

SELF-CLEANING. Unlike ordinary filter devices, the new Carrier Automatic Air Purifier is self-cleaning (see diagram). It operates at constant efficiency, without frequent changing or cleaning of filters.

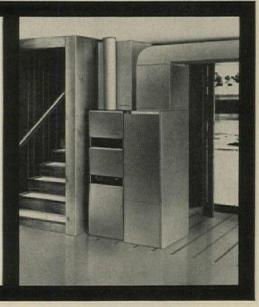
ECONOMY. The Carrier Automatic Air Purifier costs about \$250, when installed as part of a new central air conditioning system in an average home.

SEE YOUR CARRIER DEALER. You can build the exclusive selling power of practical air purification into your homes. Look in the Yellow Pages for your Carrier dealer, or write: Carrier Corporation, Syracuse 1, New York.



HOW THE CARRIER AIR PURIFIER WORKS. Filter is constantly bathed by purifying fluid called Carrex which absorbs odors and washes dirt into collecting pan. Part of the fluid is drained into regenerator, where odors are removed and water minerals are precipitated to keep humidifying surface clear. A humidistat controls humidity level.

COMPACT AS A MODERN FURNACE. The Carrier Air Purifier (unit on right) replaces the return air duct on a downflow furnace, occupies little more space than a modern heating plant.



arriei

MORE PROOF OF BETTER AIR CONDITIONING FOR EVERYBOD

EVERYWHERE

How can you qualify more buyers for your homes without lowering the selling price?

The answer to this question received favorable reaction, the last time we printed it...indicating its growing importance to every home builder. Because of this increasing interest, we are restating it here..... Advertisement

More buyers qualify for your to "Comfort-Conditioned"

When full Fiberglas* Insulation is used, the homeowner saves on monthly heating costs. This reduces total monthly housing expense and means that a prospect who has lower effective monthly income can qualify for FHA insured mortgages. *This* means more prospects for your houses.

Take these two simple steps to qualify more buyers for your Comfort-Conditioned Homes:

When you make out FHA Form 2005, "Description of Materials," clearly point out on Page 4, Item 26, that you have used more insulation than FHA minimum requirements.

Prominently show the total calculated heat loss of the dwelling on the heating system layout.

In line with its announced policy of encouraging the use of money-saving quality products,

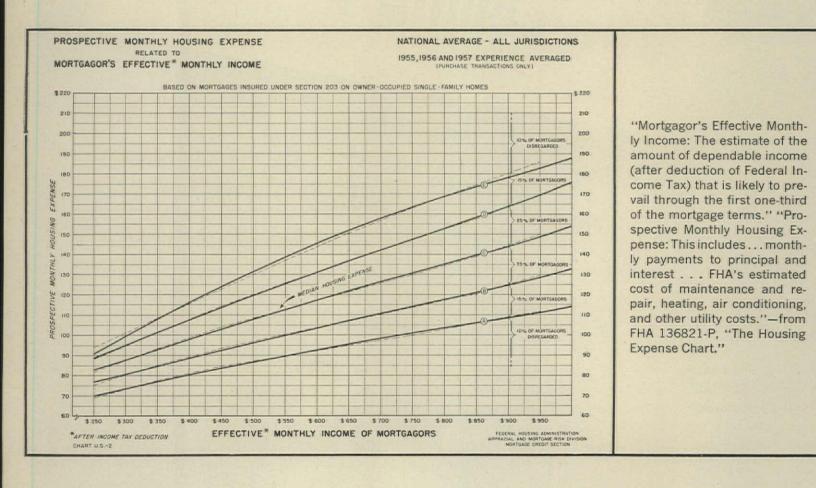
FHA will then:

Give full recognition for the added insulation. The added insulation will contribute toward a higher rating of physical security as reflected in Item 41 on Form 2017 (Architectural Report).

Estimate the annual cost of heating (Item 15 on Form 2017) to reflect full savings resulting from extra insulation which will reduce the estimate of monthly housing expense.

3

Determine the reduction in net income requirements from a Housing Expense Chart (sample below) which shows how savings in monthly housing expense reduce net income requirements.



FHA homes when you insulate standards—here's how:

A letter dated January 1960 to all FHA Field Office Directors from Assistant Commissioner W. Beverley Mason, Jr., will assist in their properly estimating operating expense. This is important because overestimating can exclude a significant number of prospects. He states:

"It is particularly important to recognize the effect which . . . insulation . . . and other construction features may have on annual heating and cooling costs.

"Builders should be encouraged to take advantage of this to reduce total monthly housing expense.

"The addition of insulation alone over and above the FHA minimum can produce (these) results . . . "

Typical savings and lower income requirements for a selection of cities are shown at the right \longrightarrow

EXAMPLES OF APPROXIMATE SAVINGS AND LOWER INCOME REQUIREMENTS BY CITIES

City	Estimated Annual Heating Operating Savings in \$	Estimated Amount (\$) by which Annual Gross Income can be reduced to qualify	
Albany	63	490	
Baltimore	44	360	
Boise, Idaho	56	480	
Boston	93	1,240	
Buffalo	47	410	
Chicago	54	540	
Cincinnati	23	190	
Cleveland	31	250	
Columbus	33	370	
Des Moines	31	390	
Detroit	56	480	
Grand Rapids	60	490	
Hartford	96	900	
Indianapolis	34	320	
Kansas City	22	210	
Milwaukee	63	580	
Minneapolis	50	330	
New York (Jamaica)	55	440	
Omaha	38	440	
Philadelphia	45	510	
Pittsburgh	26	150	
Portland, Oregon	28	130	
Richmond	26	140	
Salt Lake City	26	240	
Seattle	31	210	
Spokane	61	640	
Springfield, III.	30	350	
St. Louis	29	240	
Washington, D. C.	48	320	

Note: Figures in table are based on these Conditions :

1. 30' x 40' ranch house over vented crawl space.

2. Windows and doors 20% of gross wall area.

 Comparison made between 40 Btuh/sq. ft. heat loss in +20F. and warmer winter design temperature areas; 50 Btuh/sq. ft. in colder areas and 6" Fiberglas in ceilings, 3" in walls and floors.

 Reduction in required income estimated from Median Housing Expense line on appropriate chart for each city.
 Mortgagor's effective monthly income taken as \$450.

Morgagor senective monthly income taken as \$450.
 The added cost of the extra insulation at 5%% interest on a 20-year mortgage was taken into account in computing the above figures.

Now in its third successful year, the Comfort-Conditioned Home Program includes over 1100 builders and 90,000 homes. For complete details on the Comfort-Conditioned Home, and how its advertising and merchandising program can help you, call your nearest Fiberglas representative. Or write, Owens-Corning Fiberglas Corporation, Dept. 67-E, Toledo 1, Ohio.



*T-M. (Reg. U. S. Pat. Off.) O-C.F. Corp.



Here's why

"Andersen Windows have helped me sell homes since 1952,"

says Iowa Builder Don Barry

Quality windows say, "Quality homes."

Don Barry, Cedar Rapids, Iowa builder knows this basic selling fact. Says Mr. Barry, "Andersen Windows are one of the trademarks of a Barry Built Home. Since August, 1952, we've used nothing but Andersen WINDOWALLS with Welded Insulating Glass. When buyers see the Andersen name they're assured we're using quality construction and quality materials throughout."

Every builder knows it's timeconsuming... and hard... to explain to prospects concealed construction features. But windows are *exposed*. And windows can be *operated*.

That's why Andersen Windows are so easy to demonstrate ... and

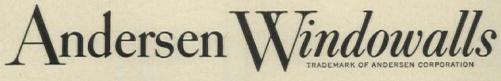
sell. When you show a buyer through a model home, let him open and close the windows. Lock them. Feel the solid, weathertight construction.

Andersen Windows keep right on selling, too... whether you're averaging 5 units a year... or 500. Homeowners take pride in their Andersen Windows, and they tell their friends. These comments can help establish and maintain your reputation as a builder.

Put Andersen Windows to work on your sales force ... now. Andersen Windows are preferred nationally by home buyers over any other window! Andersen out-advertises ... out-promotes any other window! Check with your lumber or millwork dealer. Or write Andersen direct.

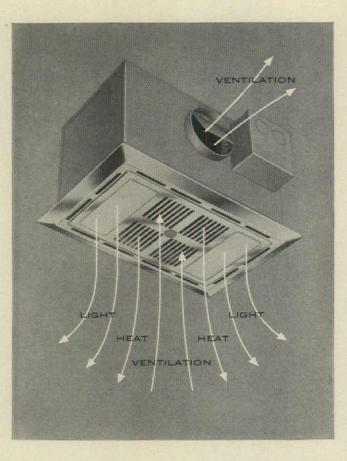


Versatile design! Unlimited combinations! Says Don Barry, "The flexibility of Andersen WINDOWALLS allows great latitude in the design of our homes . . . pleasing variations without major plan changes." Precisionmilled in select wood, Andersen Windows complement either traditional or contemporary design. There is a full range of Andersen Windows. 7 basic types . . . hundreds of styles, sizes for every design need.



ANDERSEN CORPORATION . BAYPORT, MINNESOTA





NEW TRADE-WIND TRIO!

* Light-Ventilation-Heat * 3-way convenience for bathrooms-in one unit * Trade-Wind Model 1101

> This new Trade-Wind unit provides any combination of light, ventilation and heat for complete bathroom convenience. The beautifully designed chrome and glass grille is flush mounted. The lights provide brilliant diffused illumination through Alba-lite glass panels and the louvers direct an even flow of concentrated fan-forced heat.

> Five combinations can be selected with a remote wall switch, (included with unit): Heater only-Lights only-Ventilation only-Lights and Heater-Lights and Ventilation.

> An exclusive electrically reversible Axial Flow Fan distributes a full 1450 watts of heat throughout the entire bathroom instantly. * * * * * * * * * * * * *

DIVISION OF ROBBINS & MEYERS, INC. 7755 PARAMOUNT PL, DEPT. HH PICO RIVERA, CALIF.

How to add warmth and beauty to concrete slab homes

The best thing that can happen to a concrete slab is a distinctive floor of Bruce PREfinished Blocks. Both the Unit-Wood Block (shown at right) and the Laminated Block (below) look warm and feel warm. These modern hardwood floors insulate the house from slab chill and provide foot-cushioning resilience. Blocks can be laid in mastic over concrete, plywood, or any level surface . . . and the Unit-Wood type can be nailed over wood. The beautiful factory finish saves on-the-job finishing time and expense. Write for color booklet on this popular, practical sales feature for any home. See our catalog on all Bruce Floors in Sweet's Files. E. L. BRUCE CO., 1598 Thomas St., Memphis, Tenn.



BRUCE PREfinished Block Floors



Unit-Wood Blocks (top photo) and Laminated Blocks (below)

PREfinished Twice the wear -half the care



Now! 3 ways to provide cooling and still keep building costs down!

New Trane Climate Changers heat, cool – or both – add salability to your homes at minimum extra cost

Here are three ways you can offer complete air conditioning in the homes you build—and still keep your prices competitive. New TRANE Climate Changer units give you your choice of any type of heating—with matched cooling systems. And this is quality air conditioning—manufactured by a leader in big building systems—backed by a national sales and service organization.

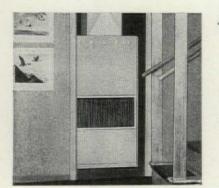
- **1 HEAT AND COOL** any type of home with a TRANE combination Climate Changer. Heating unit may be gas or oil-fired warm air type. Matched cooling unit fits on the furnace. Or install a TRANE Heat Pump that heats and cools entire home electrically with one self-contained unit.
- 2 OFFER OPTIONAL COOLING by installing just the heating unit now—letting the buyer decide on cooling, now or later. TRANE equipment is matched—making it easy to add the cooling units.
- 3 WITH HOT WATER HEAT, install a Climate Changer fan-coil unit. Fits into utility room, attic, basement or behind partition.

Every TRANE installation is handled by a carefully selected engineering contractor. Equipment is installed right—the first time! And the name TRANE on your heating-cooling system means full-capacity . . . trouble-free operation. It marks yours as a quality home. For facts on Climate Changers, call your nearby TRANE Sales Office. Or write TRANE, La Crosse, Wisconsin.



MANUFACTURING ENGINEERS OF AIR CONDITIONING, HEATING, VENTILATING AND HEAT TRANSFER EQUIPMENT

THE TRANE COMPANY, LA CROSSE, WIS, * SCRANTON NEG. DIV., SCRANTON, PA. CLARKSVILLE MEG. DIV., CLARKSVILLE, TENN. * TRANE COMPANY OF CANADA, LIMITED, TORONTO S7 U. S. AND 19 CARADAN OFFICES



For year around air conditioning, install a TRANE Heat Pump that heats and cools home with electricity. New water-to-air type fits in utility room, basement, or garage. Self-contained models for any home or commercial building.

Needs no water! Compressor and condenser unit for TRANE Climate Changers described above is air cooled . . . eliminates water supply and disposal problems. Installed outside the home or building. Features high capacity, quiet operation and small dimensions.



A boost for CAP

FHA'S CAP (Certified Agency Program) is the most progressive step the agency has ever taken. If realtors realized its value, they would force FHA to extend the program . . . Probably the lethargy which seems to surround the program evolves out of lack of knowledge and failure to realize its latent potential, both on the part of the realtors and builders and the mortgage lenders and FHA *itself*.

Rural realtors are having a ball while their urban and suburban counterparts are doing business as usual without the new sales tool which has proven so effective. It is likely that neither ABA or MBA will push CAP as long as residential mortgage money stays in short supply, with conventional mortgages relatively more attractive than FHAS. Only enlightenment of realtors and builders, with resultant demand in Washington for extension of this program, will produce any results.

E.G. CROCKETT, president Crockett Mortgage Co Philadelphia.

Northern Florida

Florida is a complex state from the Georgia border to the fartherest conch on Key West and I hope that it will never have a "typical" architecture other than a general approach to the heat problem whether patios, breeze control, martinis, or air conditioning.

I feel quite strongly about the special region in which I live. A house in northern Florida seems to be the same problem as a house in the Carolinas or Georgia. In northern Florida the climate, the terrain, and the people are quite different from the middle and lower coast regions. The integrity needed for an honest and sensible architecture for this particular portion of the state is yet to be found.

We have the four seasons here . . . one can sense when autumn arrives in an almost Thomas Wolfish way . . . summers are alike all over Florida, but fall, winter, and spring are quite unalike. We have the largest live oaks in the world festooned with Spanish moss. We have lazy, murky tributaries of the St Johns winding in and out of wooded areas.

And, above all, we have a stable economic and social situation compared to the other metropolitan areas of the state. Jacksonville is a financial, insurance, and commercial center more like a northern city but with all the attributes of Florida to act as a catalyst in its development. It is not a tourist center but there are itinerants passing through and transients from the navy.

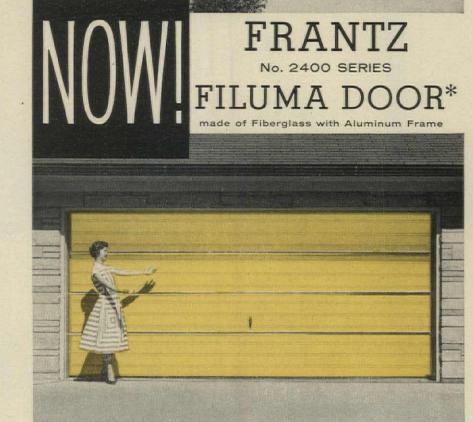
ROBERT C. BROWARD, AIA Jacksonville, Fla.

FHA appraisals vs sales prices

With over 25 years appraising experience, I am now confused with a compoundcomplex question originating in two separate items on *pages 125 and 129* of the January issue of HOUSE & HOME.

What are the values of Builder Bob Schmitt's houses offered in Berea, Ohio for \$14,900, yet appraised by FHA for \$17,500; and of Tom Perine and Don Huber's houses in Indianapolis being sold for "\$2,000 below FHA appraisal?"

Would an "expert" please explain these



New, Smart, Beautiful!



has overlapping joint between sections to seal out weather.



Always New Looking . . . Light hosing keeps smooth surface clear and color bright.

FRANTZ

L

Fiberglass - Aluminum

GARAGE DOORS

JM

Lets light in. Colorfully translucent, the Frantz "FILUMA" comes in yellow, white or coral. Blends beautifully. It diffuses a soft daylight inside the garage, eliminating dark areas.

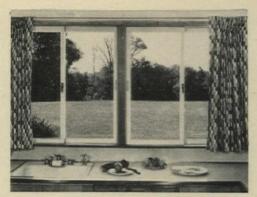
Keeps weather out. "FILUMA" 4-Section Doors utilize sculptured FILON Fiberglass. Guaranteed five ways . . . shatterproof, weatherproof . . . nylon reinforced for extra strength . . . backed by a lightweight rugged frame of extruded, tempered Aluminum. Fleximatic guide seals top of door against header—entirely automatic. Positive overlapping joints between sections.

Eliminates Painting. Easiest of all doors to maintain. Clear-through color, never needs painting.

A New concept in garage door engineering. A complete "FILUMA" Door weighs only ¹/₃ as much as the same size wood door. Installs more quickly, operates amazingly easy. Cannot bind or warp. Requires only 11¹/₂" headroom. Zinc-plated hardware and track, Chrome handle, inside-outside latch, full 14 inch radius curve. Complete range of single and double width sizes from 8' x 6'6" to 18' x 7' inclusive. See your lumber dealer today.

FRANTZ MANUFACTURING CO., STERLING, ILL RUSH COUPON for DETAILS TODAY
Name
Firm
Address
CityState

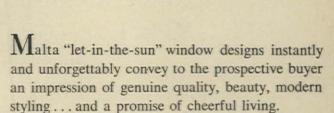




Malt-A-Glide wood units combine ideally to form large glass areas and distinctive groupings for light and airy living.

Malta "Town and Country" units, with two-fully operating awning-type sash, let in more sun...permit up to 100% ventilation.

As singles, doubles or triples, Malt-A-Magic wood units feature lift-out sash, fingertip ease of operation, window beauty and convenience.



The new Malta "Town and Country" oriel unit, for example, gives your new homes all the warmth and utility of wood windows—plus slim, trim lines. The spacious fixed upper sash and awning-type lower sash let in more sun and light. And, there is no clumsy center partition rail to spoil the thin-line design or obstruct visibility.

Malta "Town and Country" units give you all the features of stacked vents... yet they cost about onethird less. An Erie, Pennsylvania builder stated flatly: "I save enough with 'Town and Country' windows to include screens and storm sash at no cost to the buyer."

Talk to a Malta dealer today. He's your direct line to faster sales and higher profits on every new home you build.

Supreme Quality Since 1901 THE MALTA MANUFACTURING CO. Malta, Ohio



Contraction of the



"Our electrically heated Homes were so successful, we are making our new Model Homes Gold Medallion"...



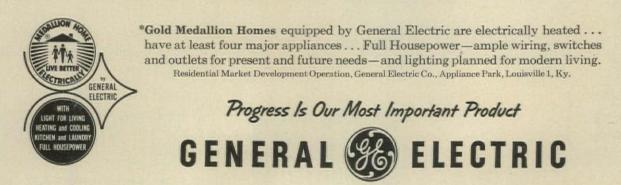
says LOUIS FROSCH, Builder of Lincoln Park development in Indianapolis

"As a builder of custom-built homes in Indianapolis for several years, I've been on the alert to incorporate as many new and practical selling features into all our homes as we possibly can.

"Our buyers demand the best looking, easiest to maintain homes at the least cost. We found at Lincoln Park that the Gold Medallion Homes^{*} with electric heating gave them everything they wanted. We were so encouraged by the response that we built *more* Gold Medallion Homes in Candlelight Village, our newest subdivision. And the General Electric equipment in *all* our homes has given us satisfied buyers and the fewest call backs."

Mr. Frosch discovered that "total electric living" combined with "equipped by General Electric" was the winning combination that drew more prospects and really helped his homes sell faster.

Your local General Electric Major Appliance Distributor has plans right now to help you increase the electric content of your home. Call him today. It's your first step toward real sales increases through the Medallion Home program.



For poured concrete construction

MILCOR E-Z POUR BASEMENT WINDOWS GO IN FAST

... cut your labor costs

Speed Installation — Delivered to job site complete, ready for installation — nothing to assemble or add. Quickly fastened to form in one-man operation.

Eliminate Window Bucks — Save cost and inconvenience of cleaning, repairing, oiling, storing, hauling. No patching rough edges of openings. No caulking.

Attractive Self-Cased Opening — Neat, durable sill and frame, primed with alkyd baked enamel — adds another quality feature to your selling story.

Milcor E-Z Pour Windows can also be used in concreteblock construction. Made in three standard sizes and in frame widths to fit wall thicknesses from 55%" to 10". Available through your building supply dealer. Write for Milcor Catalog No. 260. One-piece Milcor E-Z Pour Window includes prime-coated pouring-form frame and window ventilator of heavy-gauge steel.

For your convenience and economy

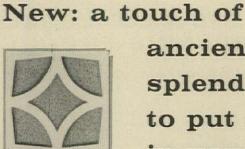
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available from your Milcor dealer

YOU CAN STAKE YOUR REPUTATION ON A MILCOR INSTALLATION



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BRUXELLES, sculptured tile with new dramatic three-dimensional surface, acoustical perforations.



FLORENTINE, new fissured tile with surface resembling marble, needle-point acoustical perforations.

ancient splendor to put sell in your homes!

Non a

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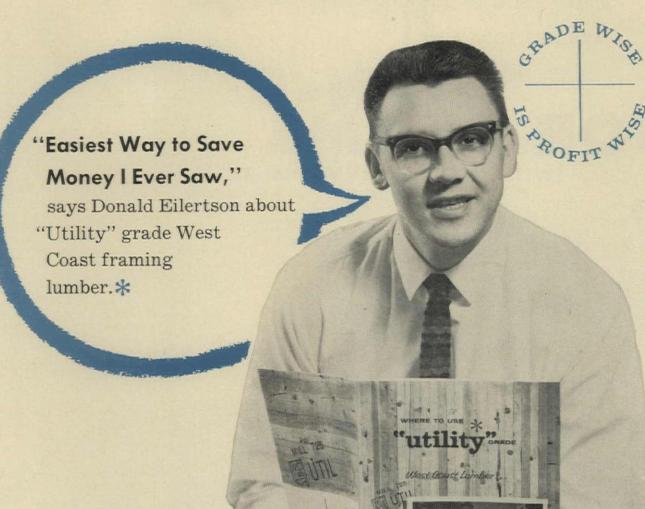
Ser.

Acoustical ceilings don't *have* to look monotonous. To prove it here are two outstanding new tile designs from Gold Bond, showing that acoustical tiles can be handsome, too. BRUXELLES captures the spirit of Old World elegance: delicate tracery of design, linked with warm wheat tones in the background. FLORENTINE is a fissured tile resembling the classic fissured surface of Florentine marble. Both wood fibre tiles are needle-perforated for acoustical ratings of 75%.

Plan some of this decorative beauty into your next homes. Your Gold Bond[®] Representative can give you full information—or write Dept. HH-560 for free samples and technical bulletin.

NATIONAL GYPSUM COMPANY, BUFFALO 13, NEW YORK





"It's good management to specify and use Utility grade framing lumber," says Builder Donald Eilertson. "By taking advantage of the economies offered by Utility dimension and boards, I save a minimum of \$200.00 on every house job and maintain my reputation for quality construction."

Here is another builder of distinctive homes who depends upon the consistent quality of West Coast "Utility" grade lumber for a profit. You, too, will find "Utility" grade saves money in applications such as these:

Douglas Fir		West Coast Hemlock	
Floor Joists		30 lb. live lood*	40 lb. live load†
2x6 2x8 2x10 2x12	16" o.c. 16" o.c. 16" o.c. 16" o.c.	7'-2" 10'-8" 14'-8" 17'-0"	6'-4" 9'-6" 13'-0" 15'-4"
	rooms only n sleeping rooms		

Other specific applications for "Utility" grade: rafters for light roofing*, flat roof joists*, ceiling joists*, floor joists* and boards* for sheathing, sub-floors and solid roof boarding. When used in accordance with FHA Minimum Property Standards for One and Two Living Units, FHA Bulletin No. 300.

WEST COAST LUMBERMEN'S ASSOCIATION

1410 S. W. Morrison St., Portland, Oregon

Please send me your booklet "Where to Use Utility Grade West Coast Lumber".

Name_____

Address_

City_

Zone State



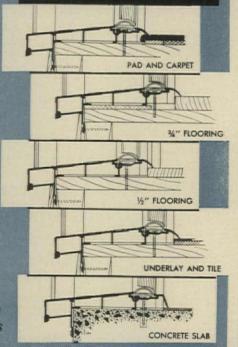
U. S. Patent No. 2,8809476 Canadian Patent No. 582,697

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- Cutting subfloors
- Chopping out headers and floor joists
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- Safety-Walk-Non-Skid Surface
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- Pre-cut Aluminum Sill and Threshold
 Ideal for All Types of Construction

WAHLFELD MFG. CO. Peoria, Illinois

Sill Sets on Top of Subfloor Built-in Threshold Adjusts to Any Floor Level!



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For complete information on the new DAN-D® DOOR FRAME, clip and mail this coupon.

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Please send your DAN-D DOOR FRAME Data:

COMPANY NAME____

NAME

CITY

ADDRESS_____

Letters

start on p 103

variations, and comment on:

1. Would market data support the FHA appraisals?

2. If FHA appraisals reflect current market value, how and why do these builders sell so much below obtainable market price? Or if housing can be provided at these prices, how would comparable properties get higher prices after an informed market's competitive comparison?

Who is confused besides me? Or is the only answer the old standby that "appraising is not an exact science?"

ALBERT H. CARRIER JR, SRA Charlotte, N.C.

Schmitt is extremely adept at cost-saving methods and is recognized nationally as an authority on those techniques. By prefabrication and other streamlined methods, he makes economies which place him in a most favorable competitive position.

Both cost summation and market analysis thoroughly support the FHA appraisals in question. The FHA cost estimate is predicated on costs typically encountered by operative builders in this area. To do otherwise would penalize efficient builders by lower valuations which would be inconsistent with the market, since cost establishes an upper limit of value.

In 1957, a survey of the resale of Schmitt properties in a subdivision he had recently developed showed an average rise from the original sales price of over \$2,000 in about one year. It is apparent that the properties sought their true competitive level at time of resale. Projecting this market demonstration to the current properties and allowing for closing costs, our appraisals appear substantially correct.

Low overhead, sizeable cost economics, willingness to accept a lesser margin of profit, and personal pride in accomplishment combine to induce Schmitt to market his properties substantially below the prices obtainable. His subdivisions generally sell out before construction, are relatively modest in scope, and, consequently, can only satisfy a fraction of the market...

WILLIAM HACKMAN, FHA district director Cleveland.

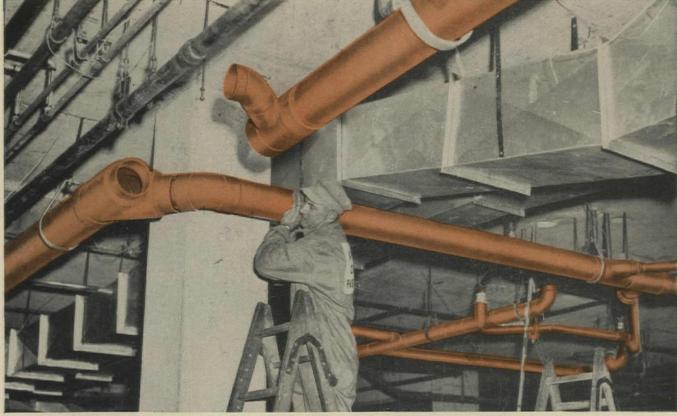
Hackman's reply is clear. FHA appraisers in Cleveland apparently obtained good support for the appraisals in question.

Our Indianapolis office apparently handled a similar valuation problem in a different manner. Their estimate of replacement cost exceeded the builder's selling prices. Valuations, however, were established at approximately an amount equal to the builder's proposed sales price plus closing costs. They adopted this approach even though this particular builder undersells competing builders due to his efficient operation and savings resulting from his purchasing power.

Answers to the specific questions set forth in *The Appraiser* appear to be: 1) the FHA appraisals in question were supported by market data; 2) the builders were able to sell below an obtainable market price because of actual savings in cost. In both cases, it appears that the efficient builder's operations are not large or broad enough to have much impact on other builders' selling prices which explains why they have not had to reduce prices to meet the competition.

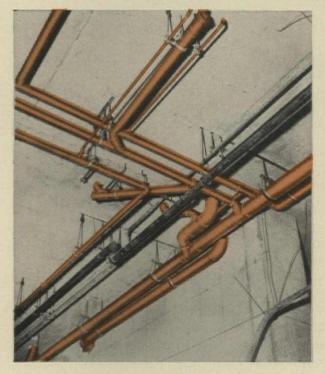
ALFRED W. JARCHOW, director FHA Appraisal & Mortgage Risk Div Washington, D.C.

STATE



EASY TO HANDLE. Mechanic easily connects a length of 6-inch copper tube. More than 16,000 pounds of Anaconda Copper Tube, Type M, in sizes up to 8 inches, was used for the sanitary drainage systems. Architect and Engineer: California State Division of Architecture. Mechanical Engineer: Division of Architecture. General Contractor: Robert E. McKee, Inc., Los Angeles. Plumbing Contractor: E. O. Nay, Inc., Pasadena.

COMPACT COPPER SANITARY DRAINAGE SYSTEM GIVES NEW CALIFORNIA HOSPITAL MORE USABLE SPACE



CLOSE WORK LIKE THIS is possible only with copper tube. Water and drainage lines hug the ceiling, giving ample basement headroom. Even in tight quarters, connections are easy to make. Sizes in this photo range from $\frac{3}{4}$ " water lines to 4" for drain and vent lines.

Copper tube sanitary drainage lines in the hospital building and administration wing of the new Fairview State Hospital at Costa Mesa, California, eliminated wasted space in furred areas and allowed ample headroom in the basement. Equally important to the project owners, however, was the fact that copper tube drainage systems are easier to install, are long lasting, require less maintenance than other materials.

Copper tube was used also for the hot and cold water lines and for the radiant heating system.

TREND TO COPPER "The factors important to us as mechanical contractors are the work-saving features of copper tube. It has proved to be easier to handle, more adaptable to space problems, less trouble to test, and as a consequence, faster to install than other methods considered standard." B. J. Sabin, Manager, E. O. Nay, Inc., plumbing contractor on Fairview State Hospital.

Specify Anaconda Copper Tubes and Fittings – Types K and L for water supply and heating lines; Type M and the new lighter weight Type DWV for sanitary drainage systems. Anaconda wrought and cast solder-joint fittings for pressure and drainage applications. Write for Publication C-33. Address: The American Brass Company, Waterbury 20, Conn. In Canada: Anaconda American Brass Ltd., New Toronto, Ontario.



NEW HOTPOINT BUILT-INS MAKE ORDINARY KITCHENS



- INTERNET PROFESSION

Offer the Extra Convenience of Pushbutton Surface Cooking–at no extra installation cost!

Touch a button and Hotpoint Calrod[®] Recipe Heat Units give accurately measured heat for recipe-perfect meals every time. Surface section with built-in pushbutton controls needs only one cut-out, fits in a standard 30" cabinet.

1960 Hotpoint Extra-Value Oven puts extra salespower in your kitchen

NEW lift-off door makes oven cleaning easier and faster than ever before.

NEW ventilation system assures natural circulation for better baking on each shelf.

WIDE Super-Oven lets you cook banquet-size meals. OVEN TIMING CLOCK and Minute Timer.

NEW extra-large Insulated Panorama Window.

and Classic White.

REMOVABLE Calrod[®] bake and broil units.

INTERCHANGEABLE Oven Door Panels in Sunburst Yellow, Turquoise, Coral Pink, Copper Brown, Silver Satin

EXTRAORDINARY AT NO EXTRA COST!

Today's home buyer expects more for his money than an "ordinary" kitchen. And Hotpoint Extra Value built-ins in the kitchen take even the most moderately priced home out of the ordinary . . . and into a sale.

Compare these 1960 Hotpoint Extra-Value built-ins with any others and you'll find only the price is ordinary. Hotpoint's extra features say "better living electrically" the minute your prospects see them. Hotpoint's extra styling and design make any kitchen a showplace. Hotpoint's extra values mean extra salespower for you, extra satisfaction for your customers. For extraordinary results at no extra cost, call your Hotpoint distributor today.





EXTRA CAPACITY Hotpoint Dishwasher holds

complete dinner service for 10

See these Extra-Value Features:

- Two washes, two rinses
 Calrod[®] electric drying
- Front loading Roll-R-Racks
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EXTRA powerful EXTRA quiet EXTRA easy to install Hotpoint DISPOSALL®

Designed by plumbers, for extra economical installation. Extrastrong nickel alloy grinding teeth give you added years of outstanding performance.

When you build in Hotpoint, you build in Public Preference

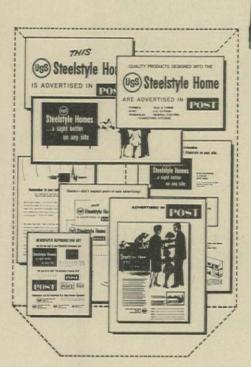


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"a sight better on any site"... that's the theme of the big, new USS Homes 1960 promotion designed to help you sell more Steelstyle Homes this spring. In a big, four-color ad in

"The Saturday Evening Post," readers are told they'll find quality

housing where they see this sign.



To make this promotion produce sales, USS Homes is providing to all its dealers a complete new Spring Promotion Kit. Here's what it offers: a colorful site sign for use at the job site; newspaper repro art, copy suggestions and radio commercials for "custom-made" advertising campaigns; and a complete "Saturday Evening Post" promotion package consisting of ad mats, a 4-color mailer of the consumer ad, and an eye-catching easel display poster—PLUS everything else needed to make this Spring promotion the best of all USS Homes promotions. To learn how U.S. Steel Homes Dealers can sell more Steelstyle Homes by promoting the theme, "A sight better on any site," *send in the coupon*.

SIC

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United States Steel Homes Division of United States Steel



Homes

herren

on any site

Sales Promotion Manager United States Steel Homes 525 William Penn Place Pittsburgh 30, Pennsylvania

Yes, I'd like more information on how to sell USS Steelstyle Homes.

Name.

Address

City_

Zone____State

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MAY 1960

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MERCHANDISING 1960

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&

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Tom Lively's product display building in Boca Raton, Fla. Photo: Sante, Schwarm, Sheldon

COMING NEXT MONTH

Fifteen AIA award-winning custom houses

ž



Interior of a house built for sale by the Conjo Valley Development Co and designed by Architect Chris Choate.

Julius Shulman

"To be successful today-and tomorrowmerchandising must awaken desire for something new and better."

> -Frank Hart Executive vice president, Walker & Lee, Inc

MERCHANDISING has a different look this year

And the change is not just on the surface.

That is the news from HOUSE & HOME editors who this spring visited active markets in all parts of the country.

Almost everywhere they found that the most successful builders are taking a new approach to merchandising. Almost always when they heard complaints about sticky sales, the builder was indifferent to merchandising, or was still depending on yesterday's razzle-dazzle tactics to sell a house that was nowhere near as good or as attractive as it could have been.

The new approach: throw out yesterday's circus trappings and sideshows and focus attention on the product—*on the house*.

The first big reason for the change: Millions of families are ready for a better house

These families are tired of putting up with things they do not like.

They are tired of not having enough bedrooms, of queueing up for baths and running out of hot water; tired of chock-full closets and overloaded wiring; tired of obsolescent equipment and high repair and replacement costs. These families want a better neighborhood for their children to grow up in; they want room and facilities for more fun at home and near home; they want better schools and easier shopping; they want today's improvements like weathertight windows, today's ideas like indoor-outdoor living, and today's conveniences like built-in kitchen equipment and low-cost heating and cooling. And most important of all, these families are prospering, moving up to a higher income bracket. Right now the average American family could qualify FHA to buy a house more than 50% better and 50% more expensive than the house it is living in today (H&H, Jan). Says NAHB President Martin Bartling: "If we can persuade all the people who can afford better houses to trade-up and buy them, all our rosy forecasts for the golden sixties will look small indeed."

The second big reason for the change: FHA has made it easier to finance a better house

FHA has taken three important steps that make it much easier to finance the kind of house that tempts present homeowners to raise their standard of housing:

- 1. FHA now requires less cash to buy a \$15,000 house than FHA required in 1952 for a \$10,000 house. Soon FHA is expected to issue new regulations that will cut down payments even more on \$15,000-and-up houses, reducing the cash required on a \$25,000 house, for example, from \$5,000 to \$3,000. (Details on p 44.)
- 2. FHA now normally requires less income to buy a \$20,000 house than PHA required to buy a \$15,000 house as recently as 1957. In fact, you can now sell a \$15,000 house to a prospect with less income than FHA required in 1957 to qualify for a \$12,000 house—because FHA now requires not one cent more to buy a \$12,000-up house with all appliances included than FHA would require to buy a stripped-down model of the same house with minimum appliances.
- **3.** FHA now requires substantially less income to buy a more expensive house if the higher price reflects the use of quality products that will reduce the total monthly housing cost because they reduce the cost of repairs, replacements, repainting, and heating. (Details, H&H, Mar.)

Even more important, FHA—with its new advance commitment for trade-in financing—has now given builders and realtors a workable program to let today's homeowner use the equity in his present house as the down payment to buy a better one. (Details on FHA's advance-commitment trade-in program, H&H, Mar. News about how builders are capitalizing on the new FHA plan, p 205.)

So instead of using bands and banners for excitement smart merchandisers make the house exciting

They present it with an out-and-out emotional appeal, an appeal calculated to please and delight from first sight, an appeal calculated to arouse what Realtor Frank Hart calls "desire for something new and better."

Today's smart merchandisers back up this quick impression with reason-why facts: neighborhood advantages, good site planning and attractive lots, and demonstrable quality in construction and materials and equipment.

You can recognize the new merchandising by its salesmen who are taught to know their product and to demonstrate the features that will appeal most to each buyer; by its display areas where community values can be dramatized and hidden assets revealed and capitalized; by its point-of-sale brand-name tie-ins that use national advertising to help sell houses; by the dozens of ideas you will see in this issue, ideas that are making yesterday's merchandising tactics as obsolete as yesterday's hammer-and-saw technology. (A 56-page casebook of new merchandising techniques begins on p 143.)

Says West Coast Sales Consultant Kelly Snow: "Five years from now almost none of the selling techniques of the 1950s will be in use . . . Everybody is going to learn more about selling than he ever knew before. But it's going to be a hot race in every area to see who learns the most the fastest. Builders who don't learn won't survive."

The first and most important lesson to learn from the new merchandisers is that

Everything that affects the sale of the house is part of merchandising today

Plan and design are part of merchandising—often a make-or-break part. So is the construction technology that lets you beat your competitors' price. So are market research, sales training, the points you pay for your mortgage money, the colors you put on the bedroom wall. The list is almost endless because just about everything you do makes your houses easier—or harder—to sell.

Yesterday's old-school merchandisers never learned that lesson. They looked on merchandising as a kind of gadget or gimmick—separate from the rest of the building operation—something that could be turned on or off to make any kind of house sell. Today this misconception leads to expensive mistakes. In Florida alone you can find too many examples of builders who probably would still be in business this spring if they had kept their ideas about merchandising up to date.

Warns Consultant Stanley Edge: "Many building firms spend a great deal of time paring down their costs and cheapening their houses only to lose all the savings, and more besides, by being forced into larger and more expensive advertising campaigns. It seems strange that so many people in this business have not yet learned that the dollars spent in construction have exactly the same value as the dollars spent in advertising and selling."

So the second most important lesson to learn from the new merchandisers is that

To be a successful merchandiser today the builder must do everything well

But few, if any, builders can meet the "do everything well" standard as long as they try to go it alone.

To do everything well you need help. You need more help than the best partner can give. You need a team of helpers—each an expert on some phase of your problem.

> To help builders do everything well, there are land planners and land developers, mortgage specialists and market analysts, architects and engineers, merchandising and sales consultants, realtors, decorators, landscape architects, color experts, appraisers, advertising agencies, all the specialty subcontractors, and the material and equipment suppliers whose salesmen can give invaluable advice and suggestions.

Not every builder needs exactly the same amount of help or exactly the same combination of helpers.

But every builder can do a better job for his customers—and make more money for himself—if he rounds out his own time and talent with a well chosen team of experts. For example, on page 200 you can see how much help 12 builders are getting by turning their sales problem over to a firm of realtors who are experts at trade-in.

But of all the experts, there is none who can add more to the builder's success than the *right* architect.

The right architect—and he is not always easy to come by—understands the builder's problems. He understands the need for salability and the need for mass-production economy. He not only understands these problems, he is a specialist in solving them. With the help of the right architect, the builder can produce a far more salable house because it is a far better house—than he could ever dream up all by himself. This is more important than ever before because

A better house—a house with designed-in appeal is the start of today's new merchandising

Fortunately for the homebuying public and for the housing industry itself more and more architects are interesting themselves in the challenge and rewards of the merchant-built house. And more and more builders are looking for—and finding—the right architects to team up with. You can see the evidence in the year-to-year increase in the number of architect-designed, merchant-built entries in the annual AIA "Homes For Better Living Awards" program on which HOUSE & HOME cooperates with the AIA.

This spring there were 117 architect-builder entries in the program, more than in any previous year. The judges (who included AIA President John Noble Richards, NAHB Past-president Tom Coogan, and Chairman Edward Fickett of AIA's Committee on the Homebuilding Industry) gave awards of distinction to the work of ten architect-builder teams.

On the next eight pages you can see these ten* award-winning, architect-designed, merchant-built houses:

Class A—under \$15,000

Honor Award:	Architects Hardison & Demars for Barrett Construction Co(p 137)
Merit Award:	Architects Scholer & Fuller for Federal Development Co(p 139)
Honorable Mention:	Architects Schmidt & Stuart for Norman Igo Co(p 137)

Class B-\$15,000 to \$25,000

Honor Award:	Architect Robert Coles for Sterling Forest Corp(p 136)
Merit Award:	Architect Robert C. Broward for Hall Enterprises(p 142)
Merit Award:	Architects Carl Koch & Associates for Techbuilt(p 138)
Honorable Mention:	Architects Charles Jennings for Fox & Jacobs

Class C-over \$25,000

Honor Award: Merit Award: Merit Award:

rd:	Architects Keyes, Lethbridge & Condon for Bennett Const Co(opposite)
rd:	Architects Anshen & Allen for Eichler Homes Inc(p 142)
rd:	Architect Henrik Bull for Peter Klaussen(p 140)

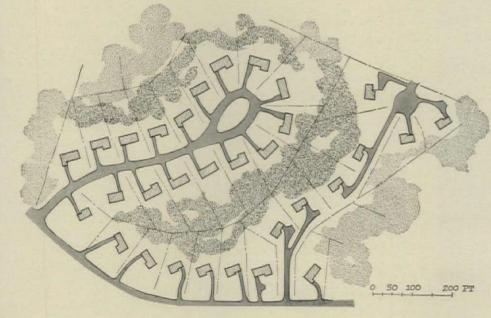


\$25,000-and-up is the price of Ed Bennett's Flint Hill houses in Bethesda, Md. The houses were designed by Keyes, Lethbridge & Condon.

Builder Bennett, who works closely with his architects, gave them full responsibility for site planning as well as house design. The result is a community outstanding in its house-to-site relationships, with trees, rocks, and natural grades preserved throughout.

The Flint Hill development was reported fully in H&H, Apr '59. Bennett builds 14 to 20 houses a year; there will be 40 houses on Flint Hill's 25 acres when development is finished. Each house will have at least four bedrooms and three baths. Because of the hilly site, all will be two-story houses.

Land planning, plus street and utility engineering, was done by the architects. Zoning ordinances, setback requirements, and road specifications influenced the design.

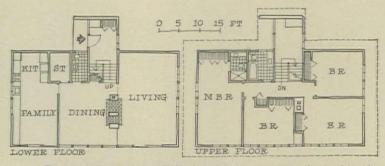




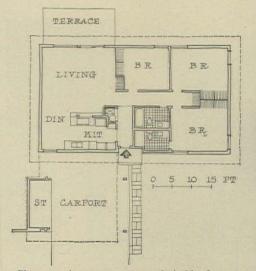


Living area shares two-way fireplace with dining room; beamed ceiling shows post-and-beam structural system.

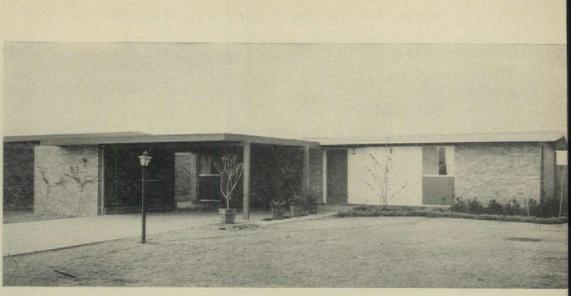
\$24,500 house at Sterling Forest, N.Y., was designed by Robert Coles and built with Techbuilt components by Mapes Builders. The goal set for the designers by the developers, Sterling Forest Corp, was a house that would fit its surroundings and the existing contours of the land. The house was set 4' into the ground, so existing grades were barely disturbed; it has easy access to the outdoors from family and living areas, and it has plenty of glass to open it to views of lakes and forests. The exterior materials have natural finishes.



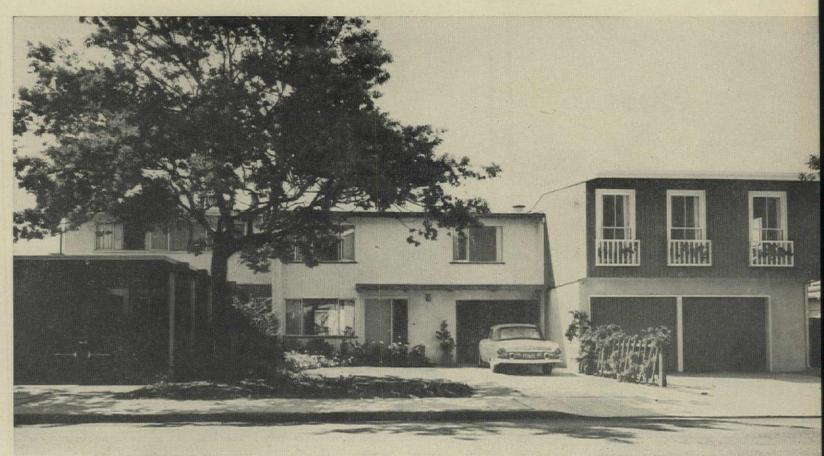
Two-story house has split-level entry because house is set into the grade; 24'x44' house has four bedrooms, 21/2 baths, good closet space.



Plan was kept compact so desirable features such as entry hall, two baths, ample living area, and kitchen equipment could be included without increasing cost or size (1,248 sq ft) of house.



\$14,000 house in Lubbock, Tex. was designed for the Norman Igo Co by Schmidt & Stuart. This architect-builder team had as its program the design of a three-bedroom, two-bath house for young families with small children. In the first year the team collaborated, 18 houses were built and sold (more are under construction now). Both the architects and the builder feel that close cooperation helped them produce a livable, attractive, and salable house.



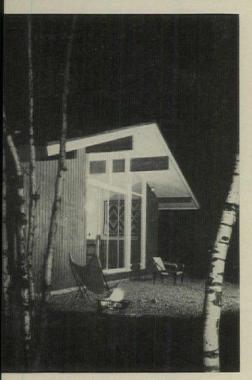
Jerner

\$13,500-\$15,350 row houses in Richmond, Calif. were designed for Barrett Construction Co by Hardison & DeMars.

These row houses (published in H&H, Oct '57) are part of a project for redevelopment of valuable, close-in land. Because calability was of top importance, the architects had to include in the row housing all the amenities and sales appeal of a detached house. Setbacks, carport placement, various materials and colors, and different facades will give variety. Sliding glass doors open the living areas to fenced-in rear gardens; kitchens, with built-in ranges, are all-electric; and there is a bath on each of the two floors.

Photos: Louis Reens

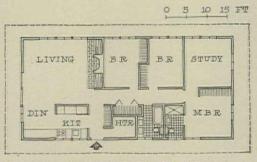




Terrace is off living-dining area; over-hang shades glass. Siding is Texture 1-11.

\$14,900 house in Lexington, Mass. was designed for Techbuilt's Middleridge development by Carl Koch & Assoc.

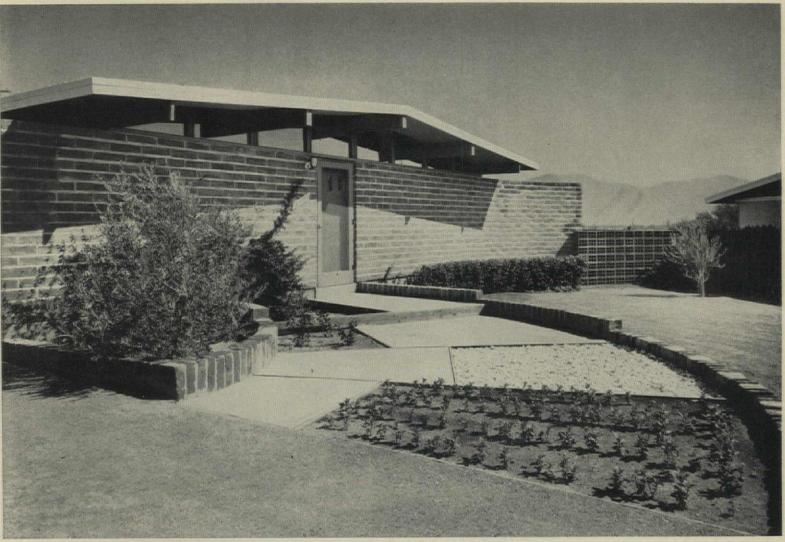
The 1,248 sq ft single-story house has a large, open living-dining area, with 7' high, free-standing storage wall that separates kitchen from the living room while it keeps the area open and spacious. Living-dining end of the house has a cathedral ceiling, as do master bedroom and study. Dropped ceiling over the center bedrooms and baths provides space for attic storage. House has hot-water baseboard heat.



Rectangular plan is 24'x52'. The 24' width is standard for Techbuilt's component system.



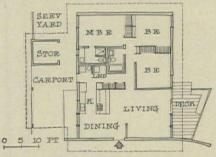
Master bedroom has 7' high storage wall between it and study-sitting room; both have cathedral ceiling for spaciousness.



\$12,200 house in Tucson was designed for Federal Development Corp by Scholer & Fuller. The goal for the architects was to keep the house

The goal for the architects was to keep the house simple and uncluttered in appearance while presenting the economical plan (a simple rectangle) in an appealing manner. Only three elements were used on the street elevation: a generous roof for a sense of shelter, a blank masonry wall for privacy, and an easy-to-find front entrance.

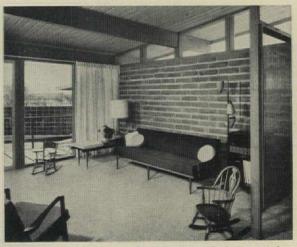
Architect-builder cooperation resulted in maximum attention to orientation and location of the houses on the lots, and to the preservation of existing trees and cacti.



Plan puts living, dining, and kitchen in one big room to increase feeling of space; deck and glass wall make room seem larger still.



Dining counter separates kitchen from living area. Glass wall opens dining area (out of photo, left) to outdoors.



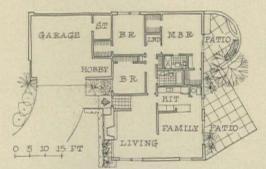
Living room wall is same burnt adobe block as exterior; ceiling is 2x6 t&g deck over beams built-up of two 2x12s.



\$39,000 house on a problem lot in Belvedere, Calif., was designed for Developer Peter Klaussen by Henrik Bull; Alexis Tellis was the builder. The narrow, two-story design (published in H&H, Oct '57) was used to simplify the structural problem of building on such a steep lot.

Price of the 1,600 sq ft built-for-sale house includes land and architect's fees as well as decks and bridges.





L-shaped plan is for 90'x125' lot. Price of house includes air conditioning and land.



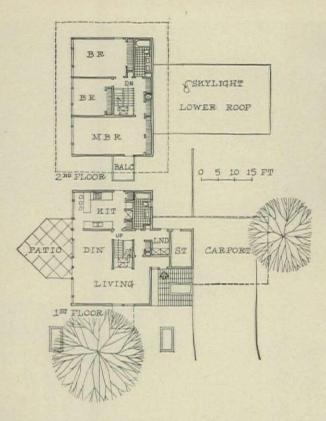
Washer and dryer are at end of bedroom hallway. Skylighted dressing room (with walk-in closet) is next to master bath.

\$18,150 house in Dallas was designed for Fox & Jacobs Construction Co by Charles W. Jennings. It is an interesting variation on an earlier model by the same architect-builder team, published in H&H, May '59. The exterior of this new version has considerably more texture, while the interior has been improved by new arrangements of baths, washer and dryer, and closets.



Dining area is in family room. Family and living rooms have sloped ceiling. Wood paneling stops at door height.

Better merchandising starts with better houses



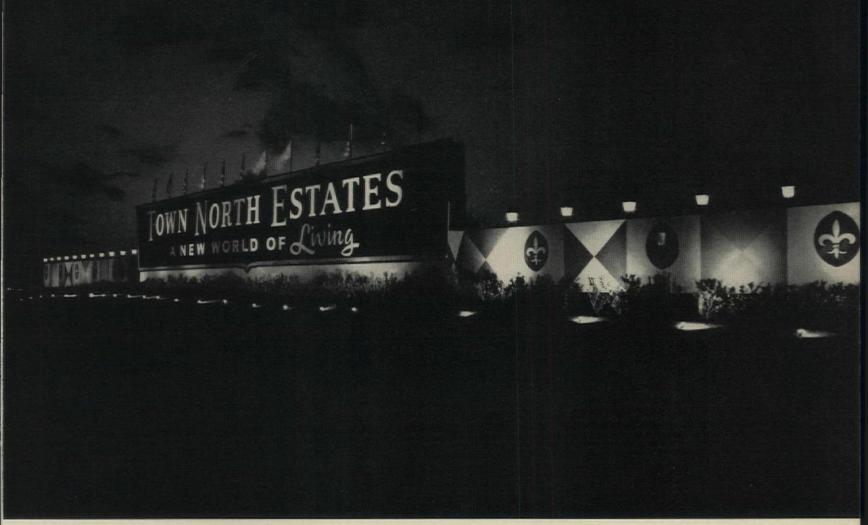


\$23,000 house for Hall Enterprises in Jacksonville was designed by Robert C. Broward. It shows a new, workable approach to the traditional two-story plan. Both main and service entries are part of a link with the carport. Central stair doubles back on itself to become an architectural feature on the first floor and to save hall space on the second. All rooms open to the rear of the lot for privacy and protection from street noises and a nicer view.

Central stair gives house excellent circulation between living and sleeping areas, works as a room-divider for first floor's open plan.



\$23,500 house (without land) for Eichler Homes was designed by Anshen & Allen. The house (published fully in H&H, Nov '58) opens its living areas to a fenced rear yard, above, and to a central court (not shown). This model is being built in five different locations in California. /END



Messina Studios

Jmpact is stage-managed

in Lawson Ridgeway's merchandising

From dusk to midnight every day for the past year, this 300'-long sign has beamed its message toward Dallas. Built on the crest of a hill at the entrance to a 245-house tract, it can be read by hundreds of thousands of Dallas citizens from as far as five miles south.

Soon, however, it will be dismantled, because it has so successfully served its purpose. All but ten of the 245 houses have been sold.

Says Builder Lawson Ridgeway (president of Centennial Construction Co): "The impact of the big sign and the dramatically arranged model houses next to it [see next page] probably helped us sell our houses four to five times faster than we could have sold them otherwise."

The sign not only attracted attention at relatively low cost, but helped establish Ridgeway's Town North Estates as a prestige community. This was essential, because the \$17,500 to \$20,000 air-conditioned houses are priced several thousand dollars higher than hundreds of other houses on which Ridgeway has built his reputation.

Impact



BRICK WALLS FLANKING ENTRANCE are 30' long, 10' high, and sur-

Here is how Ridgeway stages his model area to hold his visitors' attention

The huge sign, reportedly largest in the Southwest, is like an outsize theatrical backdrop for the model houses at Town North Estates.

Prospects attracted by the sign approach on a main highway, turn in through a handsome entrance (top photo, right). They park their cars on two lots left vacant at the entrance of the cul de sac (see center photo and site plan).

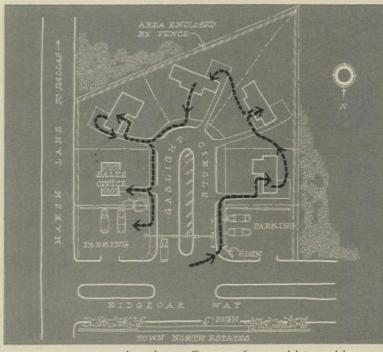
Visitors are directed counter-clockwise around the model area. Small signs direct them to the front door of the first model, out the rear into a patio, then around via stepping stones to the front of the second model, and so on. The four models spread wide fronts across the 85' lots; driveways lead to turnarounds at rear-entrance garages (the paved turnarounds lend themselves well to patio treatment).

A fifth model (left in center photo) is used as a display center and sales office. Since roof trusses are used, walls could be eliminated to give a large, open display room. (When it is no longer needed as an office, it will get interior partitions, be equipped and sold.)

Salesmen for Ridgeway's Centennial Construction Co stay in this model most of the time because, Ridgeway explains: "We don't want prospects to feel 'pushed' in the models. And we think if they are really interested in buying, they will come in and ask 'What's the price of that model over there?". When they do, we know they are good prospects. If they don't come in, all we have lost is a looker."



FOUR MODELS AND SALES OFFICE (the latter at left) are fenced



MAP OF MODEL AREA shows how traffic moves from model to model.



mounted by specially made 2'-tall gas lanterns. Two dozen more lanterns are mounted on wings of 300' sign. Yellow letters are on black background.



off from parking area. Canopy and sign at gate, right, start visitors toward righthand model and then around the cul de sac.



LANDSCAPING VARIES from model to model to create contrast. Planting of foreground model is in Japanese style to complement house furnishings.

Jmpact



Entrance gates like these suggest a well established community

Old brick and scroll-lettered sign designed by Stan Edge set Colonial theme for Harry Goodwin & Sons in New Jersey (photo, left). Stone background for sign and fountain form a pleasant entrance for Del Webb's Sun City near Phoenix (center). Plantings against a white brick wall make a good impression for John Mackay in California.



Building early American? Features like these add to the interest

Revolutionary War cannon, American flag, and white wooden settees give a colonial air to Harry Goodwin's Whitman Square in Washington Township, N. J. An oversize turnaround (seen in left photo) at end of cul-de-sac helps sustain an uncrowded, town-square atmosphere for the group of exhibit homes. Consultant Stan Edge urged Good-

win to locate the show houses far back from a main road and on a high plateau so they could be seen better both day and night. This location gives ample space for additional models to be added this spring, and also leaves room for a second cul-de-sac to be built when these models are outdated and a new group of models is needed.



A dramatic centerpiece creates atmosphere for model houses

Lily pool full of goldfish, and equipped with night lighting and fountains, makes a handsome setting for model houses at Forrest Cox's subdivision in Scottsdale, Ariz. When the

houses are sold, the pool will be replaced by a street. The pool is not only decorative, but serves to route visitors around the cul-de-sac in an orderly traffic pattern. Joseph B. Brignolo



It's hard to beat big trees, grass, and good landscaping

Natural setting among the trees lets Miami Builder Charles Babcock site his group of models to best advantage. Babcock saved the original trees, then added grass and landscaping. He improved the setting even further by locating his two rows of houses far apart, so prospects get a sweeping view of the houses opposite. People walk in through a formal entrance, visit a product display room out of photo to left, then tour the houses and end up at the sales office.

William Amick



H&H staff

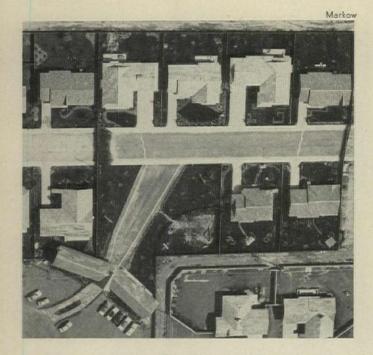


More builders are providing activity centers-and merchandising them

Community center and recreation area (left) was finished by Builder Matt Jetton of Tampa as a merchandising attraction even before he built the first houses in his Carrollwood subdivision. For buyers at Sun City, Del Webb provided an arts and crafts center and a community center (right) as well as a golf course, pools, and other facilities.

For more model-area ideas, turn the page

Jmpact



Plan your models for traffic control

This aerial photo shows how John Hall of Phoenix arranged a sales building and six models to control traffic. Visitors park outside sales building at lower left, walk through a center gateway where a sign guides them to the right. From there, they follow a white line on the pavement (after leaving children in the playyard at right), visit two models on the lower side of the horizontal street, then the four models opposite. Signs and white line influence them not to skip back and forth among models. As they leave the last model, prospects are routed through a display area where salesmen are stationed. When models are sold, Hall will remove the sales building and fences, add two houses on adjacent lots. (For close-ups of this sales area, see p 179.)



Try this at end of a model-house row

To end a street of model houses, Porter-Wagor-Russell of Miami erected a bench and two signs: one (shown here) shows model exteriors and plans, another (out of photo) gives an over-all plan of P-w-R's Palmetto Country Club Estates, including a new golf course that is a big sales feature.

Neighborhoods sell houses

At least they do for A. C. Schwotzer in his three community-planned developments outside Pittsburgh. His sales agents (local realtors handle all sales) tell the story of the community in terms of the people who live there, "not to drop names, but to emphasize the community group." Often they can show how neighborhood values have grown by pointing out resales that have brought higher prices than the original sale.

Texas traditional

Early American design is the strongest trend in houses over \$35,000 in Houston, according to Builder Paul McConnell. "English, French, and modern styles don't sell," he says. "75% of our buyers want early American. In our dens or family rooms we are replacing sliding doors with big traditional windows and conventional doors."

Hold a clearance sale

That is how Frederick C. Stock sold the last eight houses in one Florida subdivision in five days. "We put on a special campaign of newspaper, radio and TV ads, says Stock. "We offered buyers a three-day trip to Nassau for two, a GE Disposall, and the choice of a GE refrigerator or dishwasher or a Toro lawn mower; or a credit on the down payment instead. Most people took the credit."

Give your house a family tree

"You get a pedigree with a \$50 poochwhy not with a new home?" asks Sam Slaughter, Jr of New Richmond, Wis. As soon as a new family moves into one of his houses, a salesman gives the buyers a looseleaf "Pedigree Book" full of information about the house: construction, materials, products, how to maintain it, why it is a quality house. "For less than \$5, the book turn homeowners into salesmen for us," says Slaughter.

Direct mail moves old houses, too

Louisville Realtors Bass & Weisberg take a lot of houses in trade, turn them back into cash with smart mail selling. Lists of available houses go out to the personnel departments of Louisville's growing industries. Newly married and new parents get congratulations—and the suggestions that B & W can help solve problems their new status may create. Renters get a mail suggestion that a rent of \$85 a month would buy a \$15,300 house in 15 years.

Use youngsters to control youngsters

"We use neatly dressed teenagers to hand out brochures and to keep obstreperous youngsters in line," reports Ed Spellerberg of Columbus. "We find teenagers can control children better than adults can—and they don't bring out snide remarks the way adult hostesses sometimes do."



Julius Shulman

Presentation is the art

of stirring emotions, says Harris Goldberg

"And Goldberg is a genius at presentation," says Realtor Frank Hart of Walker & Lee.

"He knows," says Hart (whose firm handles sales for Goldberg and his partner Keith Brown), "that the purchase of a house is an emotional act. So he instinctively puts his houses against the best background he can find, sites them so they are seen from their best angles, and then fills in the foreground with bright flowers, colorful shrubs, and well developed trees."

Goldberg's skill at showing off his model has helped make him (at 37, and in only five years since he quit his job as a New England menswear salesman) one of California's biggest builders (600 houses last year, an estimated 1,000 this year). Explaining his emphasis on presentation, ex-clothing salesman Goldberg says: "The first thing a prospect thinks when he sees a new model is 'how is it going to look on me?' Our sale hinges on his answer." Presentation

Here is how Goldberg shows off his models to delight his prospects

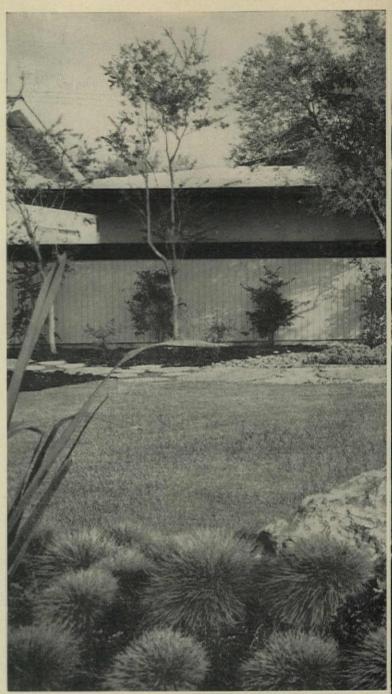
Every detail of these handsomely landscaped models is calculated to set each house off to its best advantage.

Goldberg's guiding rule: make sure everything that meets the eye is top quality. Total cost for his six furnished houses was \$240,000 (\$70,000 for landscaping alone).

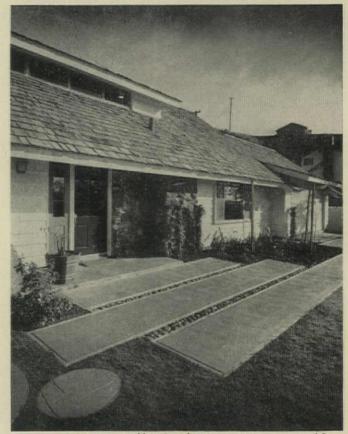
The site, 35 miles west northwest of Los Angeles, is the former ranch of Actor Joel McRae near Thousand Oaks in the Conejo Valley. The town is well named. And the builders have taken every advantage of the oaks and surrounding hills to show their impeccably dressed models to best effect.

Surprisingly, five of the six models are holdovers from last year—*re-landscaped and remodeled inside and out* (eg, in the model shown at top, Texture 1-11 siding replaces a combed stucco exterior). Most changes were based on buyers' suggestions. The new sixth model is a contemporary house designed by Architect Chris Choate (for an interior view, see $p \ 130$).

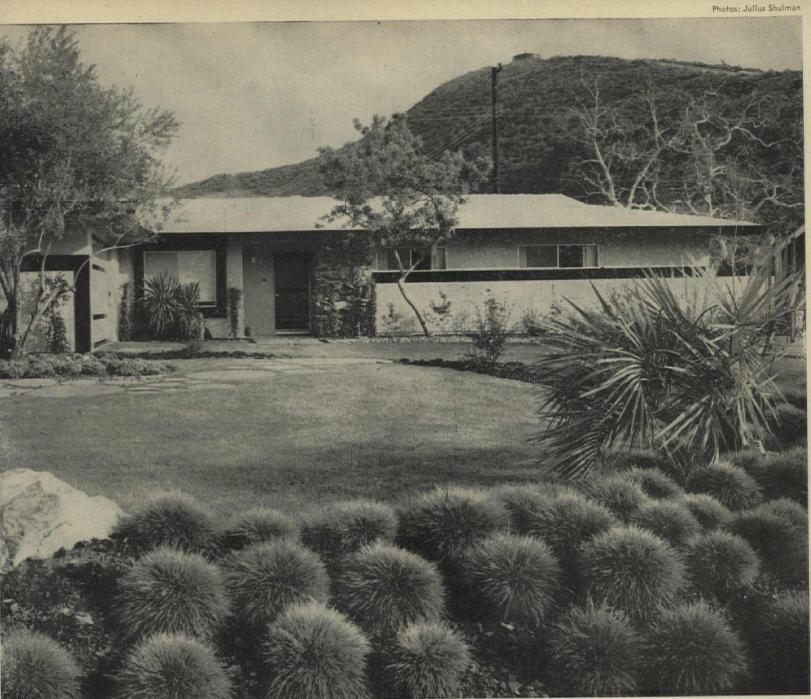
The models in his current Meadows section range from \$22,000 to \$32,000, including \$1,100 to \$1,500 in built-in appliances.



LARGE TRANSPLANTED TREES (including olive tree in center) help



THREE LONG SLABS provide unusual entrance to two-story model.



glamorize this \$24,500 model. Concrete stepping stones leading to front door are part of continuous walk leading from model to model



LONG CURVED BENCH with redwood backrest follows brick walk. Walks between models are of varied materials to blend with landscaping.

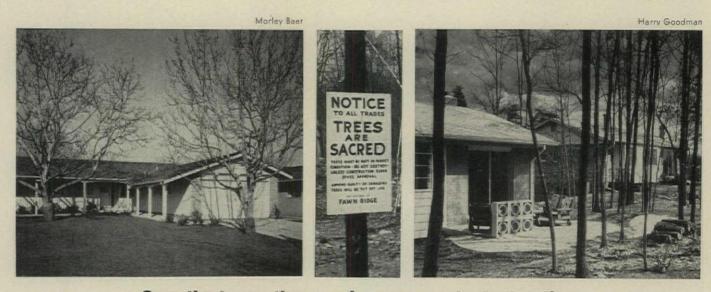
Presentation



Night lighting lets emotional appeal work overtime

Keeping model houses open until 9 PM gives Al Branden's sales staff a chance to show houses when they look their most glamorous. Concealed floodlights bring out the texture of the Palos Verdes stone facade, extend the shadow of the

strong roof lines. Evening showings give salesman a chance to talk to husbands and wives together when pressures are off and he can take them for an unhurried tour through the models. The 1,670 sq ft model sells for \$12,995 plus lot.



Save the trees: they can be your greatest attraction

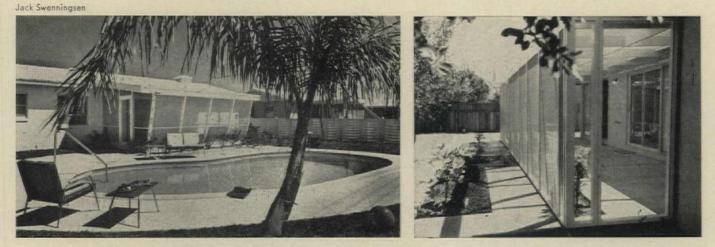
"Houses set in trees sell first," says California's John Mackay, of Fawn Ridge shows his concern by a warning to subs (center). Near Washington, Community Builders saves every sites (left). In Westchester County, N.Y. Seymour Schwartz possible tree so houses nestle in a natural grove (right).



Buyers react to the privacy and prestige of patios

Formal front patio (left) makes a dignified approach for Haft-Gaines' Pompano Beach, Fla. houses. Informal screened porch and lawn lead down to the water in the rear. Phoenix

Builder Fred Woodworth adds the appeal of private outdoor living with brick and wood fence along the street side and the side line and with a partial sun shade roof (right).



You can add a strong appeal with a pool . . . or a big screened porch

Oval pool and poolside screened porch (left) instantly suggest pleasant outdoor life at Robert Casey's St Petersburg Parade of Homes model, which sells for \$18,900 plus lot. Leep Construction Co prospects are always impressed by the long porch, screened with fiberglass (right) in the rear of its \$20,950 model in Santa Clara County, Calif.



Or you can set off your house with simple gardens

A minimum of desert plants in big planting frames (left) give curb appeal to Trojan Construction Co's model in San Jose. In St Petersburg, N.P. Cox created a large paved patio,

added a few plants, a slanting wood trellis and a brick screen (right). Both of these landscaping jobs suggest how easily a buyer could maintain his yard.

Presentation



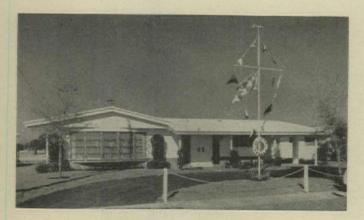
When presentation is good . . .

Well tailored presentation at Milton Brock's Larchmont Village in Sacramento includes reclining cowboy trademark on post in front of each model house. This figure carries out the subdivision's theme, "Relaxed Western Living," which includes emphasis on family-rooms and patio living.



... house names can add appeal

Presentation at Palmetto Country Club Estates near Miami centers around the subdivision's private golf course. To carry out this idea Builder-Realtors Porter-Wagor-Russell use the figure of a golfer in front of each model house, as well as on brochures, billboards, and in all ads.



... if they extend your theme

Central theme at Haft-Gaines subdivision in Pompano Beach, Fla. is built around boating and waterfront activities. So the presentation on street of model houses includes this yacht club mast, with colorful boat pennants and a life ring that carries the words "Welcome aboard."

Convertible garages sell houses

"Once people see my garage with a second full-size door at the rear leading out to a patio, no one wants a solid wall there," says Builder Charles Lazerwitz of Gary, Ind. "By fencing the side yard we give people a private patio next to a big outdoor room—the garage. With this arrangement people will buy a house with the narrow end to the street, which they wouldn't do before. This lets me vary my pattern and use some narrower lots."

Adds Builder R. F. McKenna of Indianapolis: "Convertible garages are fine for backyard living—and the idea sells houses for us. I turn the rear of my big garage into a living area and advertise 'two family rooms.' The reaction from buyers has been wonderful."

Add color to your sales area

"We always keep flowers in bloom around our entrance and our model houses," says Builder Dick Price of Sacramento. "They add color and charm to the whole area and emphasize what a nice place this is to live."

Use experts to create your image

"We feel that a topnotch team of architects and a forward-thinking advertising agency are needed for a forward-moving development, says A. C. Schwotzer of Pittsburgh. "They have helped us get acceptance for ideas like our wide streets with center malls, our long white-fenced entranceway, our varied setbacks from the property line."

Here's an idea for a moving-in present

At Park Forest in Mobile, Builders Berg & Diehl install a \$20 mailbox for each buyer. In this area, everyone must have a letterbox at the curb, and B&D found it improved the looks of the neighborhood when boxes were uniform.

Check off your assets

Western Builders' ads for their Trail West homes in Scottsdale, Ariz. list the house features—built-in appliances, bath scale, skylights, choice of paneling, quality flooring, covered patio, etc.—and invite prospects to check the list against features in competitive houses.

Regular callbacks keep buyers happy

Arthur Rutenberg of Clearwater, Fla, has built a reputation by making good on his guarantee—and this builds referral sales. In addition to careful inspections before movein day, a field inspector calls after one month, six months, and 12 months. These calls are expensive (Rutenberg budgets 1% of the house cost for service calls, finds he is spending twice that.) "But they keep our buyers happy—and get us a lot more new business. Over half our houses are sold to friends of buyers."



Ernest Braun

Walk-in Appeal is planned-in for every room by Joe Eichler

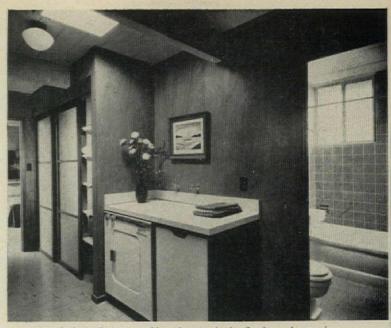
"First impressions," says Eichler, "are the best and most lasting. Our aim is to create a whole series of good impressions—as people move through every room in any of our 14 model houses.

"We want prospects, as they step into a room, to be stopped by what they see. No matter where they look, we want them to see design features and furnishings that affect them emotionally—make them feel that 'this is the way I want to live.'

"Our architects and my staff strive continuously to add new design features that will please our prospects. And then, in decorating the models, we strive with color, with furniture, and with accessories to make those design features apparent in an instant. The emotional impact must be that fast—it registers at once, or not at all."

Eichler is so successful at creating this emotional appeal in his models that he has become one of the biggest (and perhaps the biggest) builder of upperbracket houses in the country: last year he sold more than 900 houses in several California communities at prices ranging upwards from \$25,000.

Walk-in Appeal



LAUNDRY is in bedroom corridor close to bath. It shows housewives how convenient wash-day chores can be in an Eichler house.



DINING TABLE built into the kitchen has plastic top. It can be swiveled 90°, extended to twice its length for family dining.

Eichler wants prospects to see an eye-catching sales feature at every turn—whether it be a small thing like a single-handle mixing faucet or a basic design idea like a dramatic central court.

gives his models walk-in appeal

To assure this, he does three things:

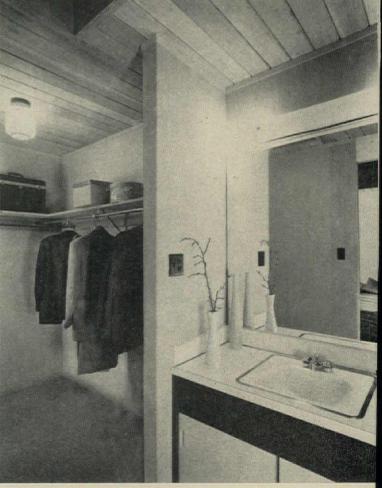
with designed-in features

Here is how Eichler

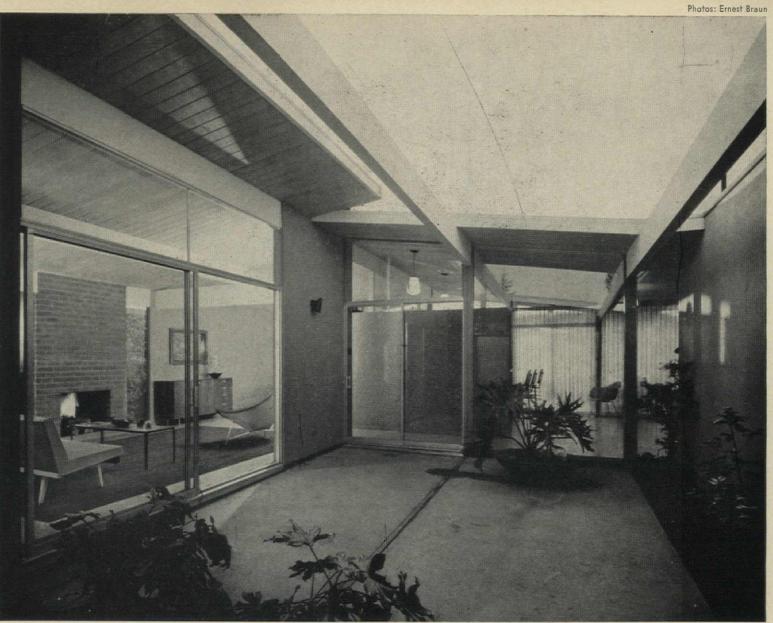
1. He relies on two top architectural teams— Anshen & Allen in San Francisco and Jones & Emmons in Los Angeles—to generate important new ideas for his houses. These architects and Eichler have introduced into volume-built houses custom-like features—sliding glass doors off the master bedroom, bathrooms reached directly from the outdoors, indoor - outdoor living kitchens.

2. He systematically checks the market to find new products to do jobs at a lower cost or a better job at a worthwhile cost. Eichler includes, in all his houses, silent light switches, flexible door bumpers to prevent tripping, sliding kitchen cabinet doors that prevent bumped heads, chrome closet poles, neoprene-sealed metal thresholds. Many houses include double-basin bathroom vanities, barbeque units in the kitchen.

3. He surveys buyers' likes and dislikes at regular intervals—by checking salesmen's reports and interviewing. Eichler is quick to install a new idea that salesmen or buyers suggest, just as quick to change a whole plan or a feature that doesn't pull its sales weight.



BATH-DRESSING ROOM for master bedroom has wide lavatory, big mirror, huge walk-in closet that impresses storage-conscious buyers.



INTERIOR COURT is a feature in every Eichler plan. Says he: "Surprise is an important element in architecture. Prospects who first see the courtyard never

fail to be surprised and pleased. It makes more of the lot available for indoor-outdoor living, makes indoor spaces seem bigger."



BUILT-IN BARBECUE, used in some kitchens, is typical Eichler luxury touch.



brightens family room. Rear fence assures privacy

for both interior and exterior living space, overhang keeps out the sun.

Walk-in Appeal

... and here is how Eichler gives his models walk-in appeal with the right kind of furnishings

The right kind of furnishings, says Eichler, will do three things:

1. Make the house look its best---"elegant, light, and enjoyable."

2. Dramatize the way a house works. "Twin beds tell more effectively than any sign that a bedroom is big. Every stick of furniture and every accessory should contribute something to the prospect's understanding and appreciation of the house."

3. Suit the kind of buyer you are most interested in. "Most of my buyers have good incomes. They like contemporary, or they wouldn't be looking at my houses. They like to look at good furniture — good contemporary or good antiques."

To assure that his houses have the right kind of furnishings, Eichler follows these rules:

Get a professional to do the decorating job. Eichler retains Matt Kahn, an associate professor of art at Stanford, to furnish all his houses. Kahn uses paintings and sculpture as well as furniture to set off rooms and their features. (Some of the rooms shown on these pages were furnished by Richard Gump, AID, of Gump's of San Francisco, as part of a special promotion.)

Keep the decorator informed. Eichler's staff makes certain that the decorator knows the overall plan and how each room relates to the others, and knows every designed-in sales feature. It is the decorator's job to make the features apparent at a glance.

Use only the best furnishings. 'One of the biggest mistakes made in decorating is to try to do the job cheaply. Expensive furniture never kept anyone from buying a house; cheap or bad furniture will," says Eichler.

Provide the extra touches. Eichler believes that bare furniture without accessories makes a room look barren and unlivable. Although some small items are stolen, Eichler has cut pilferage with a single, simple sign: "Thou shalt not steal."

Leave enough room to get around. "Underfurnish rather than overfurnish," says Eichler. "This way couples can move around without feeling crowded—and rooms look bigger."

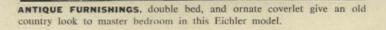
Point up the house's adaptability. Eichler explains: "Next month we'll open two new fourbedroom models. We'll make sure the decoration shows all the ways the eight bedrooms can be used: for a small boy, for a teen-age daughter, for a guest room, for a hobby room, and so on."

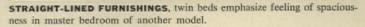




ORIENTAL FLAVOR, popular in California, is used in kitchen-family room in same house as antique-furnished dining area above.

EXCITEMENT of modern fur-nishings heightens drama of this \rightarrow room in a special model by Pietro Belluschi, FAIA.





To see how other builders get walk-in appeal, turn the page

appeal of familiarity to most visitors, fits well into Eichler's contemporary houses.

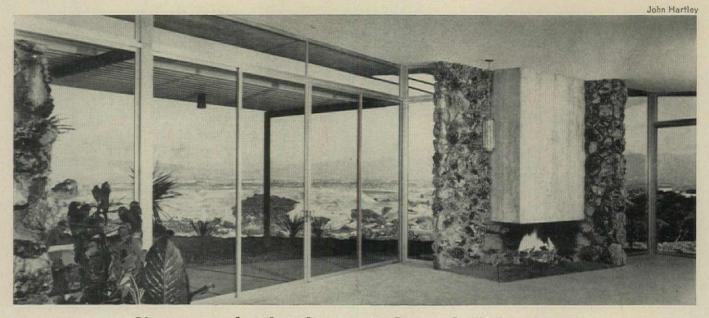








Walk-in Appeal



You can make the view part of your built-in appeal





... or work the fireplace and garden together



Or you can accent the fireplace with a brick wall

These inviting living rooms are all in built-for-sale houses. Top to bottom: \$125,000 house by Herbert Salzman, Studio Oaks; \$22,600 house by John C. Mackay, Salt Lake City.

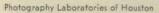
Photo Associates



Here spaciousness makes a striking first impression

Tucson dropped the ceiling and used space dividers to frame the entrance, opened the far wall to a broad terrace (photo,

To make a big living room look even bigger, Bob Lusk of left). In Salt Lake City, John C. Mackay adds visual space by sloping the ceiling, opening the living room to an adjoining family room and to the outdoors.





Stuart Weiner

Morley Baer



Put big visual appeals where people can't miss them

A handy little work desk framed in the window (photo, left) is a big attraction and a big talking point for housewives, report Builders Hill & Swain of Houston. In Phoenix Builder Fred Woodworth's kitchen (photo, right), women spot the full complement of built-in appliances and the built-in snack bar the moment they enter.



Cabinets that look like expensive furniture appeal to women in Goldberg & Brown's Thousand Oaks models. Rich

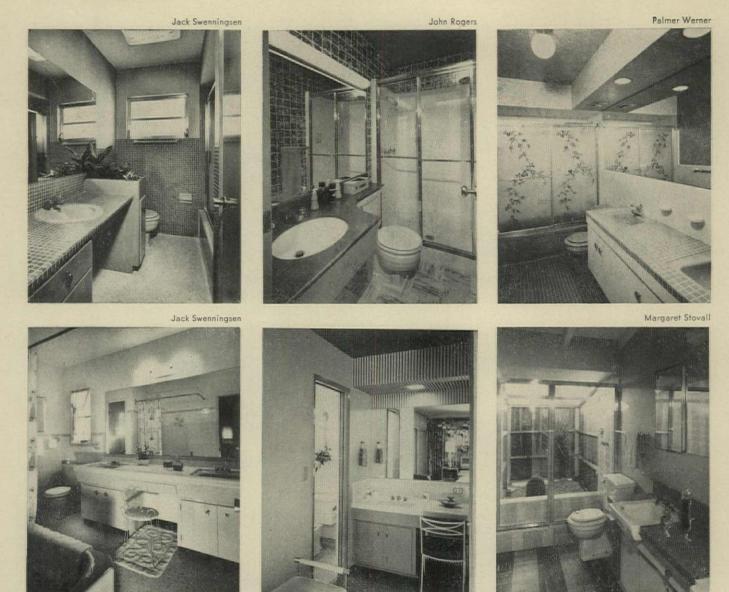


An open kitchen-family room can be glamorous materials make the kitchen-family room in George Day's

houses (Saratoga, Calif.) as attractive as a living room.

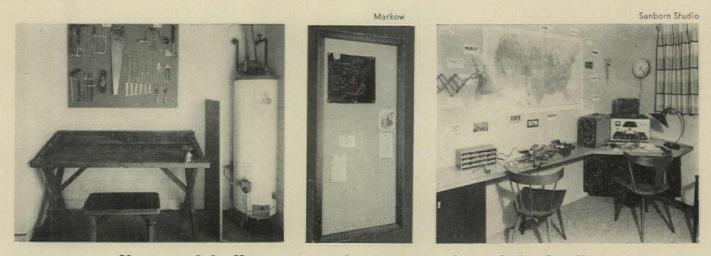
For examples of walk-in appeal in other rooms, turn the page

Walk-in Appeal



Look at all the ways a bathroom can help sell a house

In any of the six baths shown above, the built-in features and built-in glamor—can be seen at a glance. The bath in Louis Longo's St Petersburg Parade model (top left) features small-scaled tile, a built-in planter, and a clothes hamper. A counter extending over the toilet makes extra space for toilet goods in Fox & Jacobs' Accent model in Dallas (top center). The decorative tub enclosure and double lavatory are the features in a bath by Frankel Bros, Huntington Woods, Mich. (top right). Cabinets under each of two lavatories add out-of-sight storage in Robert Denum's St Petersburg Parade model (bottom left). Compartmenting the toilet and tub provide a dressing room in George Day's Saratoga, Calif, model (bottom center). And a deep, wide window opens the bath to a private patio in a model designed by Architect Richard Leitch for Desert Sun Development Co, Rancho Mirage, Calif. (bottom right).



Use special effects to reach every member of the family

Workspace for dad is identified by a workbench and tool board in the garage (photo left), and a kitchen bulletin board is hung with reminders for mother (center) in For-

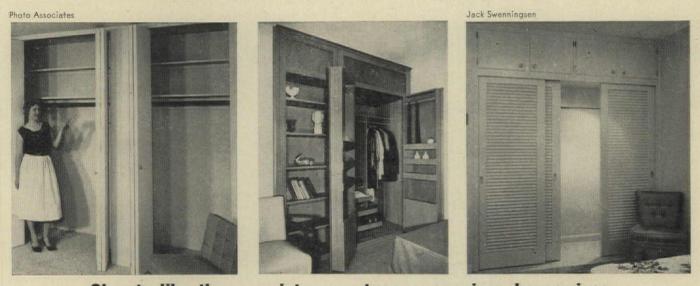
rest Cox's model in Scottsdale, Ariz. Bedroom furnished with a radio ham's equipment helps Northern Builders, Wilmington, identify the room with a teen-age son.





A bedroom open to the outdoors is unusual-and inviting

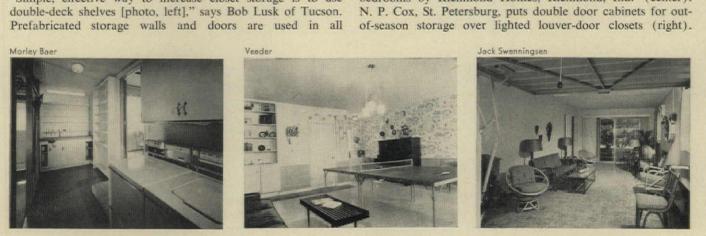
A sliding glass door opening onto a covered balcony invites in a two-story model by the Conejo Valley Development Co, every visitor to enter and enjoy the view outside this bedroom near Thousand Oaks, Calif.



Closets like these register on storage-conscious housewives

"Simple, effective way to increase closet storage is to use bedrooms by Richmond Homes, Richmond, Ind. (center). N. P. Cox, St. Petersburg, puts double door cabinets for out-

of-season storage over lighted louver-door closets (right).

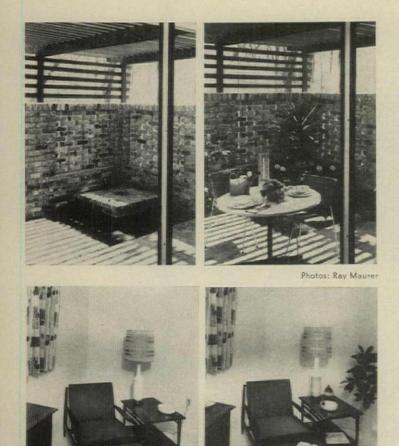


Want to show something extra? Try finishing off the garage like this

To show what can be done in a garage, John Mackay, Santa Clara, partitioned part as a workshop and utility room (photo, left). In Dallas, Centennial Homes furnished the garage as a recreation room with upright piano and ping pong table (center). In St. Petersburg, Charles Cheezem made a garage into a family room, opening on a porch (right).

To see more examples of walk-in appeal, turn the page

Walk-in Appeal



Look at the difference accessories make

A cold, bare patio (top, left) is turned into a warmly appealing private dining room when it is furnished with two chairs and a table set for dinner (top, right). The corner of a room with a minimum of furnishings quickly turns into a cozy corner for reading and relaxing by the addition of a few small items (lower photos). Contrasts were made by Decorator Julie Sherman of Model Interiors, Inc, Baton Rouge.



And look how much a pool adds

This screen-covered pool looks inviting enough to dive into, and the lounging chair and table immediately suggest relaxation and tall, cool drinks in this outdoor room by Haft-Gaines in Pompano Beach, Fla.

It adds up to quality

"People like our houses because we try to think of every little thing that turns a house into a home," says Paul McConnell, one of Houston's largest builders of custom homes. His standard features include raised fireplaces in the den, bar sink in the kitchen, breakfast nook with a bay window, plate rail in the kitchen, built-in kitchen desk, large utility room, built-in book cases. cedar-lined closet, two linen closets, double closets in the girl's room (for bouffant dresses), double poles in children's closets, lots of built-in drawers on plastic sliders, a large round basin in the bathrooms, a high shelf in the shower for soaps and shampoos, tiled entry floor, an oversize owner's bedroom suite (often with a dressing room and walk-in closets), plenty of electric outlets, quality hardware, all the built-in appliances, air conditioning.

Furniture tie-in

Tampa Builder Matt Jetton had Tampa's best known furniture company furnish three of his houses at no cost. Maas Bros showed Jetton's houses in their ads and Jetton featured Maas Bros in his ads. Also, the store offered Jetton's customers a charge account, cut-outs to plan furniture arrangements on Jetton's house plans, and professional decorator advice.

Furnish big on a little budget

That's what Bethesda, Md. Builder Ed Bennett did with the help of his decorator, Doris Harris. At windows, she used inexpensive nubby bag cloth in brilliant colors. For beds, she used plywood platforms on 2 x 4s, covered with colorful spreads and pillows. On the floors, she used rubberbacked area rugs instead of wall-to-wall carpeting. The living room contained only a large low walnut coffee table, one contour chair, and a single lamp; the recreation room had only one chair, a colorful Mexican rug. Total budget for three houses: \$3,000. Bennett sold most of the furniture later, ended up with a net cost of \$250 per house for furnishing.

Learn from your mistakes

"We had a lovely table and four captain's chairs in a small dining area in one of our models," says Ed Spellerberg of 20th Century Builders, "but every time a woman came into the room she moved the table out as if she was going to use it. When she did, she couldn't open the door. We took out the big table, replaced it with a smaller one."

Stuck with a slow seller?

"When a house is a slow seller, put furniture in it and call it a model house," recommends Builders Berg & Diehl of Mobile. Each year they try out new designs and floor plans, find some that move slowly. "We've got one set of furniture and curtains that we move around, and it usually speeds up a sale."



Canyon Films

Person-to-Person Selling is still the only way to clinch the sale, says John Long

Few builders can match the big Phoenix builder in time, money, and care spent on merchandising new houses—but, despite all his other merchandising efforts, Long is still convinced that "there is simply no substitute for the well trained salesman."

Says Long: "No matter what you do to get prospects to your models, nothing much will happen unless your salesmen know their job. We never stop training our men—and they not only have to know everything about our own houses but almost as much about our competitors' models."

At Long's 11,000-home Maryvale tract, a 12-man sales staff has been carefully assembled and trained by Sales Manager Harlan Pease to do four specific things: 1) qualify prospects for interest, 2) qualify them for ability to buy, 3) demonstrate the models, and 4) close sales.

"Our men see 200 to 600 prospective buyers a week," says Pease. "Our men must get close to them, listen to them, find out their interests, and then motivate them to buy. This takes a bit of doing, but they do it—and this is why they can sell over 2,000 houses a year."

Person-to-Person Selling

Here is how a Long salesman leads prospects through a model and up to the decision to buy

From the moment a Long salesman greets a new prospect, the salesman follows the basic selling pattern shown step-by-step at the right. Says Sales Manager Pease: "Our salesmen are all friendly, good-looking young men—most of them live in a John Long house and have had sales experience outside the housing field.

"They never rush the prospect, and there is no time limit on making a sale once they know the visitor is seriously interested and qualified to buy. (Our men can qualify a prospect in five minutes. The first question often is: 'Is this your first visit to our houses?' Repeat visitors are usually hot prospects.)

"Our men almost always move to the close on a casual-sounding gambit. For example, after we've shown prospects different exteriors for the house they like, and shown them where lots are available, a salesman might ask if they expect to do a lot of outdoor cooking. If so, our salesman says, 'Then you will want a house with the backyard shaded in the afternoon.' He finds the proper site, then says, 'That's just about it, then.' And buyers tend to agree."

Long's salesmen are carefully picked and their training never lets up.

Pease requires that each would-be salesman pass a credit check, then take a battery of intelligence and aptitude tests (mainly to establish ratings for "inherent stability and loyalty"). And of course each must pass muster in lengthy conversations with Pease.

Four-hour sales meetings are held Saturday mornings and salesmen study on the job during the week. Both new and long-time salesmen are trained in 1) demonstrating features, 2) reading plats and plans, 3) office procedures, 4) explaining community facilities as they affect different buyers, and 5) what other Phoenix builders offer (so that the salesman can answer questions stemming from prospects' visits to other tracts).

And salesmen take written tests on the construction and products in each new Long model. Sample questions from a recent 80-question exam: "What is the name of the reinforcing material used in our mortar joints? What is the advantage of having our inside wall studs made on a jig? What is the brand name of the winaows? How much pressure can our hot-water tank withstand?"



Prospects are greeted by salesman, who at once finds out if they are possible buyers or just "lookers" (in which case he politely leaves them). Salesmen are identified only by lapel badges.



Construction features are shown in model that most closely fits prospects' needs. Salesmen must be able to answer all questions on construction quickly, authoritatively—and briefly.





4 Getting the prospect to sit down and relax is important. Here, in the large dressing room off the master bedroom, the salesman can take time to answer questions and learn the customers' interests.



5 After they have seen the models, prospects are shown displays in Long's sales pavilion. Here they see a strip film about the plumbing system. Most Long houses are presold; rarely can the salesman show an available house.



6 Finally, community facilities are pointed out. Salesman shows where facilities are in relation to house sites available. This is usually the final step before he moves to close with the selection of a particular lot.



Benefits of quality, particularly new features and improvements (H&H, Mar '60), are stressed. Here salesman shows special waterheater drain leading outside, a protection against sudden leaks.

Person-to-Person Selling



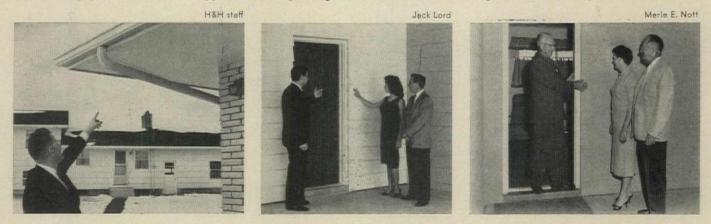
Your buyers can be enthusiastic-and effective-hostesses

Smart attractive housewives who live in your houses can often be recruited to assist your salesmen—either part-time or full-time. Photo at left shows a full-time homeownerhostess welcoming propects to F&R Construction's model in Miami. She shows model, and partially qualifies visitors before turning them over to a salesman. Photo at right shows a week-end hostess at Eichler Homes in Palo Alto introducing a woman visitor to a salesman.



If it's included in the price, make sure salesmen say so

Phoenix Builder Ralph Staggs schools his salesmen carefully so they will be sure to point out all the features included in the mortgage. Photos show Stagg salesman explaining to prospects that price includes 23 shrubs and trees, a double sliding mirror closet door in the master bedroom, and choice of seven brand-name gas or electric ranges and ovens.



... and make sure salesmen point out your outstanding features

In photo at left, St Paul Builder Emil Jandric points to the 4' overhang on his model. In center photo, a Showker-Pollock salesman in Orlando, Fla. invites visitors to "feel the smooth texture of aluminum siding." In right photo, Salesman Art Harry of Imperial Homes in Phoenix tells prospects: "This thick wall has insulating pumice block. It has foil-back sheetrock, air space behind the block, and aluminum foil behind that. Very little heat will get into your home."



Don't just show quality-show what it means to the buyer

Builder Andy Place makes it easy for prospects to understand the benefits of features in his South Bend houses. At left, he shows prospects display of six lawn sprinklers to dramatize the six hose bibs he provides. In center photo, a Place salesman stresses low heating and cooling costs as he points to ducts and plastic foam insulation in cutaway floor section. At right, Place demonstrates how easy it is to clean plastic laminate countertop.



Get your prospects to take a good close look

Staggs' salesmen are encouraged to take prospects into the construction area to see houses being built (left). At Coronet Homes in Trotwood, Ohio, salesman showing visitors an

unfinished model invites her "see the thickness of our insulation" (center). At right, one of Charles Cheezem's salesmen has prospect "take a close look" at built-in laundry.



Here are three good ways to lead to the close

St Louis (left) review the models and their features with the help of a looseleaf manual. Salesmen for Staggs-Bilt Homes in Scottsdale, Ariz. finish their sales talk by showing

Once in the sales office, salesmen for Fischer & Frichtel of a rendering (center) of soon-to-be-built swimming pool and park. Salesmen at Heftler Construction's sales office in Miami get buyers to make the all-important choice of a model from a set of color renderings and plans (right).

Person-to-Person Selling



Show buyers how easy it is to move

This wall display never fails to interest buyers, report salesmen in Perma-Bilt's San Leandro office. The "move-in kit" includes change of address cards, a checklist of "things to remember when you move," a booklet of new-house maintenance tips, and other helpful literature.



Help them select their colors

At Staggs-Bilt Homes in Phoenix, a full-time professional decorator helps buyers select color schemes for the rooms in their house. Buyers can have any colors they want.



Make the closing an occasion

When buyers come in for contract signing, Lusk Corp in Tucson treats them like people of importance. Their names are posted on the sales-office bulletin board, and the receptionist brings coffee around on a cart.

Tell the "why" of your sales assets

Cannon-Papanikolas, Salt Lake City, reminds prospects for their \$14,950 houses about 1' thick foundations ("This house was built to stay"), liberal linen cabinets ("room for every towel, sheet, and pillowcase you need"), aluminum windows and brick exteriors ("no more paint problem"), ceramic tile in baths ("life-time wall surface"), brand-name kitchen cabinets.

Don't say that!

"Can I help you?" are the four most dangerous words in a salesman's vocabulary, says Sales Training Expert Tom Dougherty of Los Angeles. "To that question, 90% of people will say 'No'—and walk off. Use an approach like: 'Were you looking for the special advertised today?' Or give them a brochure and say: 'Look on page so-and-so for our attractive bargain.' Or say: 'Follow me and I'll show you our new features.' Or ask: 'How many bedrooms do you people have to have?' Remember that nothing can happen in the selling process until you have access to the prospects' mind."

Find the buyer's problem fast

"A salesman has only a few minutes when he meets a new prospect to find out what's bothering the guy. That may be the key to the whole sale," says Realtor Frank Hart of Walker & Lee. "Maybe he's got to move. Maybe his wife says, 'Find a new house or I'll go home to Mother.' Or maybe it's something else. A salesman has to field the ball fast, handle it well."

Get the data-and use it

"Our salesmen have got to get the full story on every contact," says Ike Jacobs, of Dallas' Fox & Jacobs. "We give them McBee Keysort cards that catalog the vital statistics on the family: how they were contacted, what kind of prospects they are, what their income is, what size payments they can carry, where they come from, what style house they like, what price they want to pay. This gives us a running survey of our market, and good talking points besides."

Take part in lookers' conversations

Stephen Yeonas did in promoting his Vienna Woods community near Washington. Two-way intercoms hidden about the house —and even in a car parked in the driveway—pick up visitors' conversation. Salesmen at master stations answer questions buyers have, suggest things to see, tell about the house features.

The wet sell

"When we find a prospect who likes boats we take him around our subdivision by water," says Bert Haft, of Pompano Beach, Fla. "This lets him see the handsome backyards of our waterfront houses, and shows where other boat lovers keep their boats. It is very effective presentation."



Sante, Schwarm, Sheldon

Displays are the heart

of Tom Lively's merchandising

So he puts his displays in this building where prospects will see them on the way to the model houses.

The displays are designed to do three things: 1) overcome specific sales problems (notably the far-out location of Lively's University Park in Boca Raton), 2) show how attractive the finished neighborhoods will be, and 3) let prospects see the hidden quality built into the houses.

"This is our first operation in Florida and it is barely getting started," says Lively. "So displays are the only effective way we can show what University Park will be like when it is complete ten years from now. Displays are the only way we can promote our name and national reputation. Displays are the only effective way we can show the quality products and materials we use in our houses."

Is Centex' big investment in displays paying off? Answers Lively: "We've been selling at a two-house-a-day rate since we opened, and sales are picking up as we go along. We're pleased with this record. And if it hadn't been for the displays, we might not have made any sales—because we didn't have much else to show the people." Displays

Here is how Lively uses displays to dramatize assets people would otherwise miss

The first thing prospects see when they enter Centex' display building is the railed-in area shown at right. Out of curiosity, almost every visitor walks over, looks down to see a detailed model, in full color, of a large section of University Park as it will look in a few years. And almost every visitor picks up one of the phones on the rail, hears a tape-recorded message about the community and its planned-in advantages.

The next thing prospects see is a large wall map of the US which, with flashing lights, shows that "with new jet service, University Park is only hours away from every major city in the US" — an important fact to the retirees who form a large part of any Florida market.

"We also think it is important," says Lively, "for prospects to know all the good features of the houses before they actually see the models. So we precondition them with displays that show the important products and materials they might miss as they walk through. For example, unlike most south-Florida builders, we use drywall instead of plaster on the inside face of our walls. So we use a display that shows why we think drywall is better ('why introduce 3,000 pounds of water to your house in an already damp climate?").

"We try to reflect the quality of our products and materials in our displays [photos opposite show how well Centex succeeded]. In our presentation of displays, and in our display building itself, we try to reflect the fact that we are a big and reputable company with the money to carry out our promises."

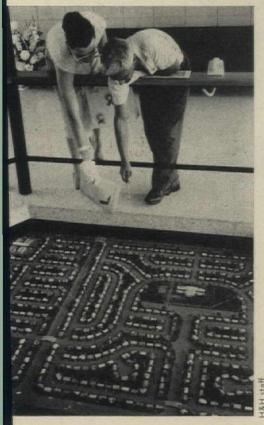




Photos: Sante, Schwarm, Sheldon



COMMUNITY DISPLAY shows street layout (closeup, below) and plan of recreation area (closeup, left) including golf course, beach club, community center, tennis courts, boat basin, and swimming pool. Telephones deliver tape-recorded message on community assets.



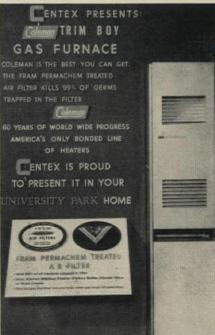


MATERIALS DISPLAY shows major materials used in all Centex houses. Displays include samples, tell why Centex believes materials used are best for the area. Panel at left acts as "title" for the display.



PRODUCT DISPLAYS are all unusual and eye-catching, are effective because they are uniform in presentation (same style of lettering, same background material) and carry a convincing sales message. All displays were prepared under the direction of Centex' advertising agency. Note that each display carries the Centex name prominently.

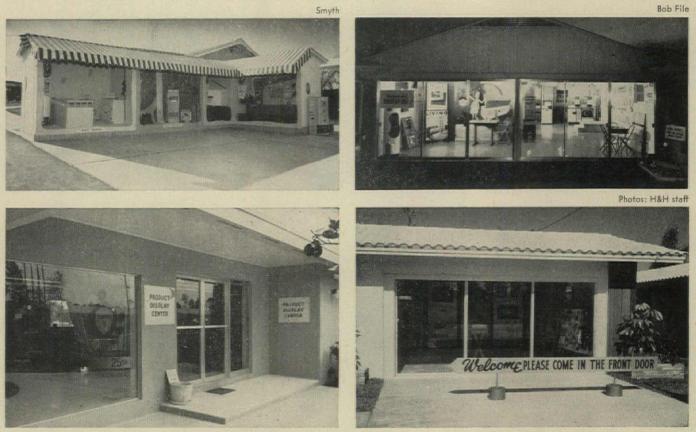






Roof over an open-air display area-and light it dramatically

Both day and night, these handsome exhibits build prestige for Al Branden Enterprises in California. In addition to showing off his brand-name products and good construction, they tell the story of the Branden company, tell why Branden's community is a good place to live, and promote home ownership (through newspaper clippings in left foreground).



You can use a special building, garage, or model to house your displays

All four of the structures shown above do an effective job. Francis Homes of Denver has four "show-window buildings" like the one shown in photo, upper left. Jewel Homes, Columbus, put sliding glass doors across the end of a house (upper right) used as a display building. It will later be converted, finished, and sold as a house. To make his display area, Charles Babcock of Miami left out partitions, added extra glass in a house in his model row (lower left). Art Rutenberg, Clearwater, Fla. uses a garage with a glass show window as his display area (lower right). Anthony Lane Studios





Tie your displays together with uniform design and lettering

You can display a wide variety of products, materials and construction features without getting a cluttered look if you unify the style of your displays. At the top, Orrin Thompson has organized his product show by categories, mounts his displays on top-lighted wall panels. Forrest Cox of Scottsdale, Ariz. shows his wares in neat fenced-off booths with tilted floors (photo, bottom left). Panitz Bros of Baltimore hangs its displays on screens under lighted panels that emphasize brand names (photo, bottom right). Seventeen product manufacturers supplied Panitz with displays for this area.



Make displays so interesting people will want to study them

Everybody visiting Charles Babcock's display room near Miami stops to see what goes on at these three displays of wiring and electrical equipment. The colored lights in the center display blink on and off. At display in photo, right, pushbuttons turn on lights that show how much power is needed for various appliances.

Displays



This full-scale cutaway brings hidden values out into the open

No mystery about construction at Roberson Homes in Albuquerque-visitors can see exactly how major parts of the

house go together. Large display is close to sales area, cleaner and easier to inspect than house under construction.



You can put a good construction display indoors or out

Quality brickwork and materials are shown in cutaway (left) by Perl-Mack of Denver. Grandview Building Co wants everyone to see their fine framing and shingles, promi-

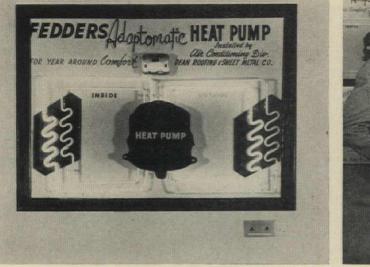
nently displays roofed cutaway (center). In Dallas, Centennial Construction uses outdoor exhibit (right) to bolster salesmen's talk on ceiling, wall, and roof construction.



Set off the new against the old to demonstrate quality items

Name-brand water heater with 10-year guarantee is shown above contrasted with anonymous "one-year" model, in display at Houston's Pacesetter Homes. Signs point up new

heater's virtues. Another pair of contrasts shows new and old windows used by Forrest Cox in Phoenix. Better features of new window are spelled out in bold legend on the display. Photos: Fulmer & Rinehart



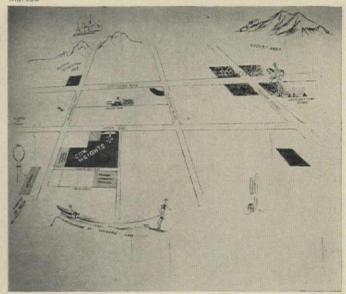


Get action and imagination into your product displays

Two good examples: these displays at Rutenberg Homes in Clearwater. Display at left has flashing red and blue tubes which show how heat and cold are transferred in a heat H&H staff



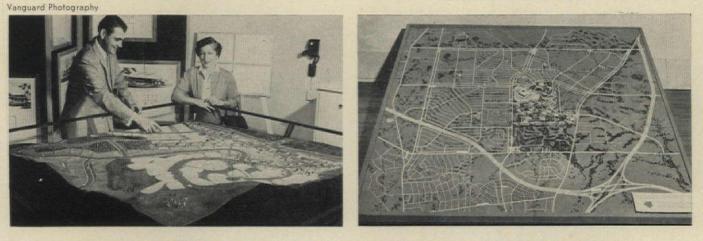
pump. Insulation display at right uses two thermometers (one in dry ice) to prove low heat transfer material. Goldfish swimming at right prove the water can't leak through material.



"Let's see, where are we?" Aerial view or mural gives the answer

Big attraction at Ross Cortese's "Rossmore" in Orange County, Calif. is this large aerial photo which shows the whole district: shopping areas, recreation, freeways, etc.

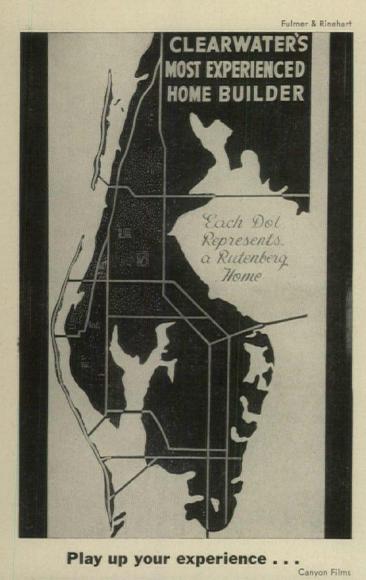
Painted mural shows location of Forrest Cox's Cox Heights near Phoenix in relation to community facilities, industrial sites and resort areas in mountains and lakes.

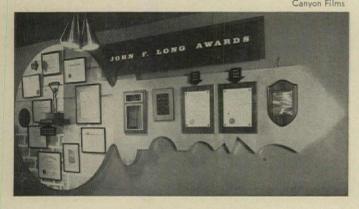


Scale models let you show lot location and community attractions

Everyone likes to study a contour model to see where his house will be in relation to roads, parks, schools, and other community features. Left, above, is Sun Gold, Whittier, Calif. At Oak Hills Park in San Antonio (right) model shows good land planning and future expressways, gives salesmen a chance to talk benefits of large-scale land development.

Displays





the awards you have won . . .



and your good name

Art Rutenberg of Clearwater, Fla, shows his successes with a dramatic map (top), John Long with a huge wooden key board, and Alan Brockbank with a trophy exhibit.

"Real quality pays off"

So says Builder Jim Casey of St Petersburg. "It reduces maintenance, builds good will, and gets customers. We give a twoyear warranty instead of a one-year warranty-yet I haven't spent a dime in the last two years going back to do maintenance work."

Snapshot sales

A polaroid camera helps salesmen at the big Meyerland subdivision in Houston. Half their sales are to men being transferred from out of the state. Most make a flying trip to Houston to explore the housing market. At Meyerland they get a photo and floor plan of any house they like to show their wives back home.

Make brochures throw-away-proof

Brochures are never thrown away if you encase them in a plastic eyeglass case, say the Fox Bros of Plymouth Meeting, Pa.

Vary your lot sizes

"You vary your houses-why not vary the lot widths?" asks George Day of Santa Clara County, Calif. "I find some people want big lots, other small ones. So I lay out my lots with that in mind, and find it helps to sell my houses. I have lots at \$6,500 to \$14,500."

Non-liftable greenery

Use huge green plants to decorate a model house, suggests Margaret Gale, decorator for San Antonio Builder Tom Mc-Govern. The two-fold advantage: 1) these big plants cannot be pilfered like small accessories, 2) they give the house a lived-in look.

Don't forget father

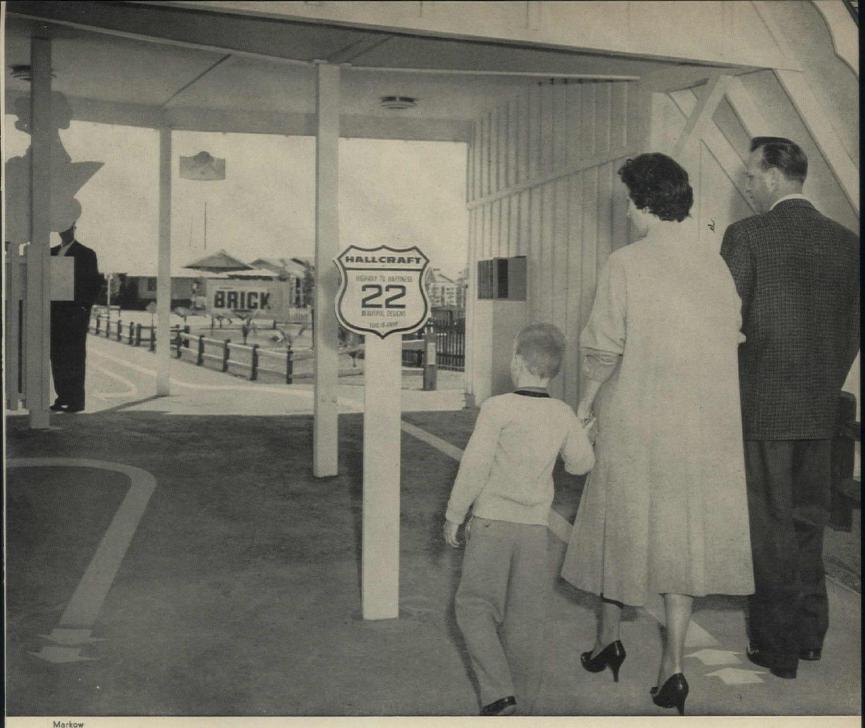
"Tastefully furnished kitchen, bedroom, and living areas get the women's attention," says Developer Fred Stock of Leesburg, Fla., "but you need something else to ap-peal to men. We do it with screened-in swimming pools and large workshop-utility rooms."

Separate garage comes back

Some people don't want an untidy garage facing the street, so custom builders in Houston are now building separate garages at the rear. This would not work as well for small houses, builders say, because the garage helps make a small house look big and impressive.

Guarantees say quality

Builder A. C. Schwotzer of Pittsburgh caps his story on the quality low-upkeep materials he uses by guaranteeing a dry basement, makes it legal by offering a certificate from his basement contractor warranting the house free of water leakage and underwriting maintenance for one year.



Signs that sell

solve basic sales problems for John Hall

The family (above) entering Hall's West Plaza sales area in Phoenix will probably laugh before they leave.

They will also probably remember what they saw. Reason: Hall's imaginative signs-some look like highway markers and others are cartoons-help sell his houses with a pixyish brand of humor.

The signs (Sales Director Ralph Henley calls them "silent salesmen") solve these three problems: 1) they route visitors to and through Hall's six models (\$10,155 to \$13,750); 2) they point up every sales feature of each house when salesmen are too busy to show every visitor around; 3) they echo the salesman's message and cue him on what to show and talk about (signs are tied in with a 40-page sales scenario that every salesman memorizes).

Results? Hall's first-quarter sales (353 houses) were up 62% over the same period last year. But he does not see his approach as the answer for everyone: "It is merely a specific solution of a specific set of problemsproblems which, of course, are far from unique."



1 Approaching model with prospects, salesman (right), pauses, points to sign, and says: "Imagine, four bedrooms, two baths, and family room for an initial investment of only \$450."

Here is how Hall's signs echo the points his salesmen make

As the salesman in the photo sequence at right leads his prospects through the house, his silent partners—signs by Cartoonist Walt Ditzen—fix his sales story in the prospects' minds.

Ditzen's cartoons point up the same sales features that are emphasized in a 40-page sales scenario memorized by every salesman. The scenario is larded with instructions to use the signs: "Be sure you read every Ditzen sign in this bathroom out loud . . . Point to the familyroom size sign . . . You don't have to say it all the signs will say it for you."

So the signs not only echo the salesman's points but also cue his sales presentation. What's more, they put prospects in a receptive mood. Says Ralph Henley, Hall's sales director: "People get a little chuckle out of these drawings and that breaks the ice for the salesman."

The sales scenario—developed with the help of Sales Consultant Doug Edwards—is as explicit as a movie script. Word for word, it tells the salesman what to say and do, when not to say anything, what questions to ask, when to pause, and even when to have memory lapses: "Start to open the door, close it again and say 'Oh, I forgot to show you something. Will you come back here for a moment?" "Explains Henley: "We want to make sure the salesmen cover all the points about the merchandise."

To make sure his salesmen know all the points about selling, Henley has them attend monthly refresher meetings run by Consultant Edwards. Typical Edwardsism: "Down payment is a dirty word—say initial investment."



4 In family room, salesman points out desk and storage wall, says: "Even these are included. We feel they should be part of a quality home. Isn't this what you've always wanted in your home?"



7 Salesman proves closet's size by steering whole family to join him inside. Then, turning to the woman, he says, "You've always wanted big closets—is this big enough?"



2 As couple's son looks at cartoon on bonded brick wall, salesman says: "As our sign illustrates, brick is the only thing the wolf in the story of the three little pigs couldn't blow down."



3 Entering model, prospects cross doormat with Hall's slogan, "This is livin". Slogan is twisted humorously on signs (see *p 182*): "This is givin", "This is lovin", and finally "This is leavin".



5 Pointing to kitchen vent hood, salesman notes the other built-ins which are included, then says to woman: "While you are working here, you can keep an eye on your youngster in the family room."



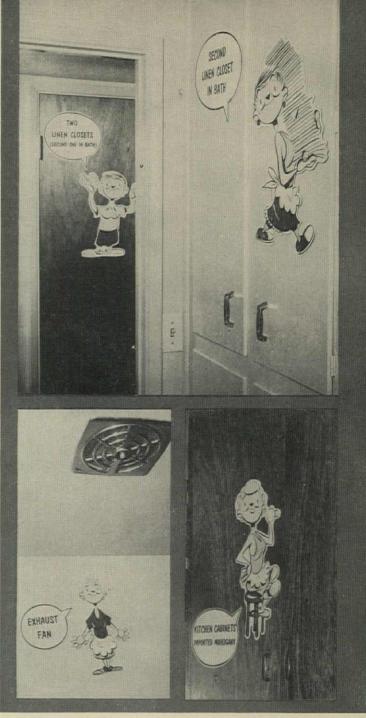
6 "You can always spot the real thing by touch," says salesman as he invites prospects to run their fingers over ceramic tile. "You do want genuine ceramic tile rather than imitation, don't you?"



For a closer look at some of Hall's signs, turn the page

8

"Stop" sign halts prospects as they leave house. Says the salesman: "Did you ever dream of a home with that much luxury, that much design, and that much quality for such a small investment?"



... and here are close-ups of the signs that work as Hall's silent salesmen

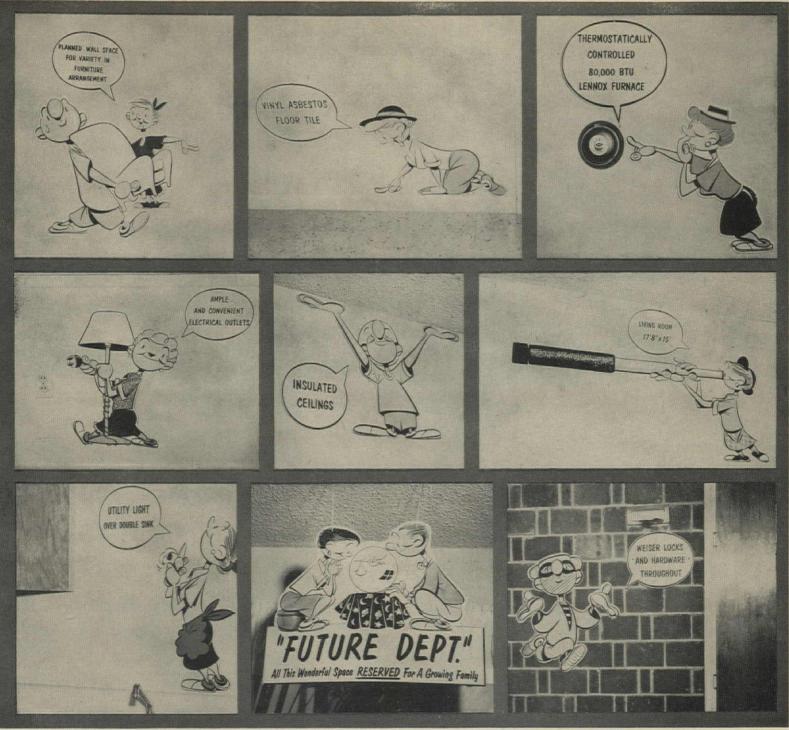
"Nobody can help looking at these cartoons and 'highway' signs," says Hall. "If nothing else, they are conversation pieces, and I'm sure we get plenty of word-of-mouth advertising from them."

Phoenix Ad Executive Allen Reed, whose agency handles Hall's account, came up with the cartoon and sign ideas. To get the cartoons executed, he turned to a prominent Phoenix citizen—nationally known Cartoonist Walt Ditzen. Ditzen's comic characters are familiar to Hall's buyers because they are akin to the characters in his "Fanfare" comic strip (nationally syndicated and carried by the Arizona *Republic*, one of two Phoenix dailies).

Although cartoons get results for Hall, he says "they are certainly not a universal panacea. They will only work in certain markets under certain sales conditions. If you try them, be sure to get a skilled cartoonist and to keep words to a minimum." CARTOONS-done with a deft touch by Cartoonist Walt Ditzen-draw



"HIGHWAY" SIGNS, carrying quips and sales messages, route prospects



prospects' attention to features of Hall's houses. "Future Dept" cartoon is for second bedroom of model designed for young, childless couples.



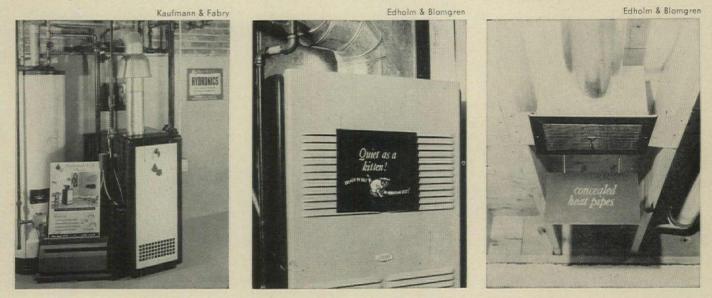
through Hall's sales area. Imitation of Burma Shave roadside series (second from right) winds up with a reverse twist-a plug for Burma Shave.

To see how other builders use their signs, turn the page



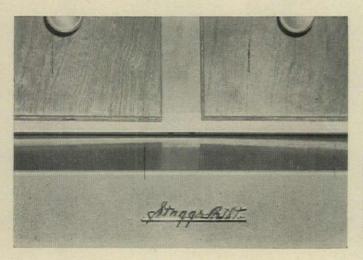
An off-beat sign can attract special attention

Wineger & Sons Inc, Long Island builders, inlay the message above in the floor tile to show prospects how much extra space they get through construction economies. After looking at wall signs all through the house, this floor sign captures prospects' attention immediately. Heslop Inc of Akron uses the "do it yourself" sign (right) to suggest to customers that they can finish the playroom themselves. Room is finished in model to give the house a more lived in look.



Use signs to point up features of your heating system

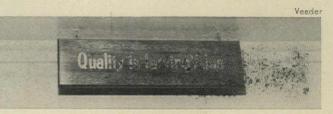
Milwaukee Builder Mel LaFond uses display signs and tags on equipment to spell out advantages of his gas-fired hotwater heating (left). LaFond also uses exhibits supplied by the manufacturer to show how system works. Strauss Bros,



who build in Lincoln, Neb., and Denver, point up advantages of warm-air equipment with signs on the furnace and ducts (center and right). Husbands especially notice duct and register installation that allows flat playroom ceiling.

Don't miss a chance to boost your name —and the benefits of quality

Builder Ralph Staggs, Phoenix, puts his emblem right on the range hood (left). It is a brass-plated casting that simply snaps on. Builder Del Webb puts his signature on a bronze plaque set in driveway concrete (not shown). Quality motto below is used by Dallas Builder Lawson Ridgeway.



H&H staff





Here are new ideas for selling the benefits of kitchen built-ins

Almost all house shoppers know that keeping an oven clean is hard work, so Babcock Co, Miami, tells prospects that its built-in oven is made for easy cleaning (photo, left). Babcock finds that kitchens are still the strongest sales feature

in the models. Heslop Builders, Akron, uses a set of cutout cardboard dishes (right) to point up dishwasher capacity and benefits-each "plate" serves to mark a different advantage of the unit.



Signs can help sell your plan, your construction, your location

Sign in hallway of Strauss Bros' Lincoln, Neb. houses (left) explains how the plan prevents living areas from becoming hallways. Milton Brock & Sons, Sacramento, points out

weathertight fit of exterior doors with small wall sign (center). Developers Harry & Dick Goodwin use wall sign (right) to show community's convenience to surrounding cities.



Here are more cartoons that win a smile-and make a point stick

Sacramento use cartoon signs to pick out features in their attention of even casual visitors," says Kreuger, "help turn Custom Aire houses that might otherwise go unnoticed or be them into prospects. And everyone remembers them."

Like John Hall (see p 182) Builders Kreuger & Gibson of taken for granted. "We think signs like these catch the

To see more smart signs, turn the page.



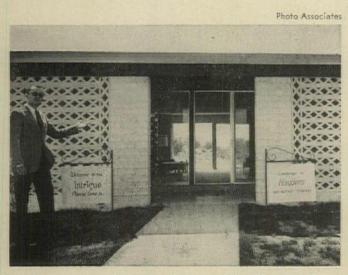
Signs in the backyard make sense

Consultant Kelly Snow recommended kiosk-like sign posts with view boxes to give extra product display space in the garden of Joe Eichler's model homes. Prospects see the signs in a relaxed atmosphere after they have been all through the house, and while they are talking about what they saw.



If you have an architect, say so

As you approach the sales office of Imperial Builders in Phoenix, you can't miss the fact that the houses are designed by an architect. The sign is kept small to avoid taking attention from the model houses near it, but it is strong enough to be easily noticed and read.



Be sure visitors know it's "open"

In Tucson, Lusk Corp has four models on a street where some houses are already occupied. So they identify openhouse models with decorative signs. Signs give a short introduction to the model house, and their low silhouette does not detract from graceful brick entrance screen.

Advice from Edge:

Interior signs should be small, neat, and uniform in color and lettering, Consultant Stan Edge advises. "Don't let signs interfere with the overall impression of a room. Don't put signs or even a pile of brochures on a kitchen counter. If you do, women will walk right over to the counter, which is what you don't want. You want them to stand in the doorway and say, 'What a beautiful kitchen! I wish I lived here.' "

Start with the kitchen

Builder Ross Cortese sells woman prospects by selling them his kitchen. Salesmen are taught to take women to the kitchen first, and bring them there again at the end of the tour. Salesmen encourage women to touch and feel things throughout the kitchen. Says Cortese's advertising man, Bill Brangham: "When the Chicago *Tribune* had a contest and asked women to complete the sentence, 'My family appreciates me most because . . .' some 95% of the answers had to do with cooking. So any builder is smart to make a big sales feature of the kitchen."

The big sell

Sign in an oven at Rolling Green subdivision near Los Angeles: "This oven will accommodate a 32-lb turkey."

House of the month

Every month, Bell & Valdez either bring out a new model or refurnish or refurbish an old model. "It is better to get a continuous stream of good prospects than two big peaks of people you can't handle," says Sales Manager Dick Williard.

Kitchen fireplace is talking point

Says Walnut Bend Sales Manager Charles Swain: "In the over-\$30,000 price class it's hard to get people to talk much. But they stand around the fireplace in our kitchen for 20 minutes. It intrigues them—and it sure starts them talking. All through the winter we keep a small fire going. Women come in and say something like 'You know, my grandfather had a fireplace like that.'"

Signs save your salesmen's time

"Inside signs answer an awful lot of questions," says H. C. Howard, salesman at George Heltzer's Los Angeles subdivision. "They let a salesman concentrate on the more important selling jobs."

Include it in the price

"The way to sell air conditioning," says Jack Williams, sales manager of Florida Builders, St Petersburg, "is to put it in the model house and include it in the price. Don't say it is so much extra. If people insist they don't want it, then give them a reasonable allowance. Of our first 22 families, 21 wanted the heat pump. Our credit for not taking it is \$500."



Ben Martin

Tie-in Promotion helped pull 69,000 to Charles Huber's 1960 openings

"My program this year," says Huber, "calls for selling 900 houses in Dayton and 700 houses in Columbus.

"In today's market this is really a tough job—even though these are the best houses I've ever built. I knew I'd need some special effort to start my selling campaign—something to focus city-wide attention on my houses. That's why I tied in with Johns-Manville and its Mrs America promotion.

"Mrs America is a celebrity and she attracts attention and wide publicity. But she is never a distraction, and she never lets the people forget she represents a building materials firm and a local builder. The publicity she created—and reflected onto us—helped bring out 35,000 people in Dayton and 34,000 people in Columbus. And they were people interested in my new houses. I know that because in the first two weeks we sold 117 houses in Dayton, 60 in Columbus. We also got 250 more \$100 to \$200 down payments which will turn into sales. And we'll sell a lot more with all the interest that J-M and Mrs America helped us stir up."

Tie-in Promotion

Here is how Huber capitalized on Mrs America to make news and help sell his houses

"When you have a celebrity working for you," says Charles Huber, "she doesn't do you a bit of good if she doesn't help you sell houses. You want sales help, not a circus. So we geared our whole campaign to take advantage of the attention Mrs America would bring to our houses." Huber found the best way to do this was to follow the basic program developed by Johns-Manville for its 7-Star builders. This program included:

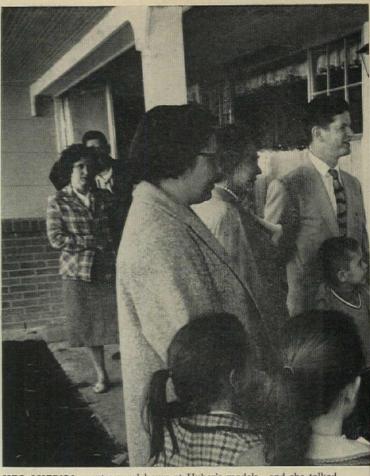
Newspaper advertising: Huber ran one- and two-column ads for several weeks before the opening, and double-page color ads on opening Sunday. In Columbus, he also bought a 12-page insert and used newspaper over-runs as a giveaway at his houses. The ads carried a Mrs America headline—but they played up Huber's new houses more strongly than Mrs America.

Radio commercials: Huber bought dozens of spot announcements for three days in each city, reaching a climax on opening Sunday.

Publicity: Mrs America was met at airports by city and state officials and by Mrs Ohio; was interviewed by newspaper, radio, and Tv reporters; photographed, given police escort, and in general made news wherever she went. But always—Mrs America made it clear that "I'm here to attend the opening of the new Huber Homes."

Personal appearances: The big pay-off for Huber came when Mrs America visited his two subdivisions, spent three hours at each talking with visitors about the house features. Thoroughly trained in construction and floor plans by J-M, she talked convincingly of design, features, and equipment.

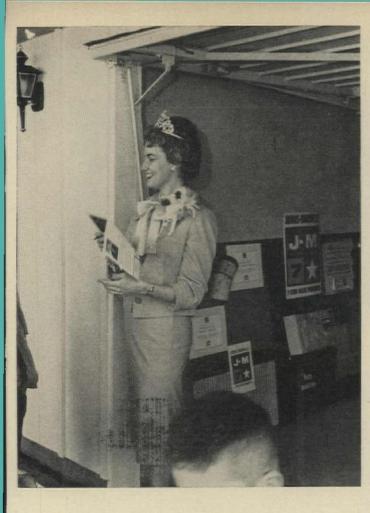
Tie-in house: In both Dayton and Columbus, Huber billed his largest, most expensive house (\$16,995 in Columbus, \$16,495 in Dayton) as "The Official Mrs America Home"—and it promptly became his best seller. "It symbolizes," says Huber, "a new trend to a larger house with four bedrooms, more space, and more equipment."



MRS AMERICA spent several hours at Huber's models—and she talked houses all the time. After greeting groups of visitors she walked through the house with them, pointing out the benefits in each area.



PUBLICITY INTERVIEWS on television—shot in a Huber model—gave Mrs America a chance to tell thousands of families about the opening and to talk about the features in Huber's five new models.





"LOOK AT THE CUPBOARDS" said Mrs America as she demonstrated Huber kitchens to Sunday visitors. She had visited the houses

previously—had been given careful coaching on the features Huber considered to be his best sales assets.



QUALITY PRODUCTS from a J-M display board were shown visitors by Mrs America (seen here with Huber) as she talked with

prospects. The fact that a pretty girl could talk about insulation, wall board, and other products was especially effective with men.



HOUSEWARMING GIFT OFFER—a maple stand for holding keys—was explained to visitors by Mrs America. All visitors to the

Huber models were given coupons entitling them to get the "key keeper" for half price. This is standard J-M promotion.

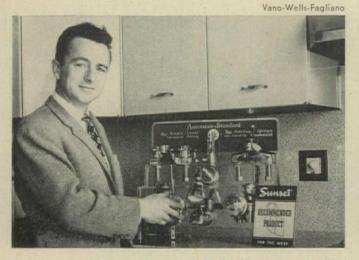


Tie-in Promotion



Magazines will help stage consumer panels that bring out prospects

Houston Builder Raleigh Smith and Better Homes & Gardens co-sponsored a two-day "Housing Forum" held by Smith's merchandising consultant, Stanley Edge. Prospective buyers discussed what they wanted in a new house. Smith will build a "BH&G Housing Forum House" based on their ideas. Twenty Edge clients are now tying in with BH&G.





Magazines will help you call attention to brand-name products

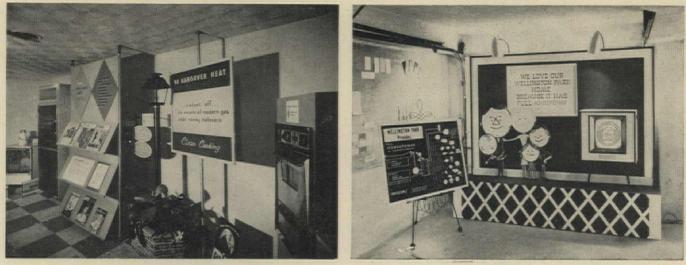
If you use one or more products advertised in a consumer magazine, you can often get displays like these from the publisher. At left, an "as advertised in *Sunset*" sign accompanies a plumbing fittings display for Clausen-Patten in San Francisco. Right, a *Saturday Evening Post* display helps Fox & Jacobs promote brand-name products in Dallas.



And magazines will supply you with a whole world of sales aids

Here (left to right) are three aids provided by LIFE: 1) a mobile promoting Owens-Corning Fiberglas insulation displayed in a Perma-Bilt Homes sales office at San Leandro,

Calif; 2) badges worn by Regency Homes salesmen in Dallas; 3) brand-name plaques on an outdoor sign by Centennial Homes, Dallas (see also Centennial's LIFE pennants, p 143). Messina Studios



Your local utility is your nearest merchandising helper

Wherever you build, you can get promotion help from gas and electric companies, which are vying harder than ever for your business. For instance: a gas utility provided the gas lamp and sign (left) in Lawson Ridgeway's Dallas display center; an electric utility supplied a "full housepower" display (right) at Wellington Park, a New Jersey subdivision.



Many manufacturers offer promotion plans like these two

The display at left is only part of the help provided by Reynolds Metals for Douglas Assoc, builder of a Reynolds "House of Ease" in Massapequa, N.Y. Reynolds representatives also worked with the builder on producing and merchandising a group of aluminum houses. The display at right —in Harry Madway's Philadelphia sales office—points up a Certain-Teed Products Co service—color styling of Madway's houses by Beatrice West.



And almost every manufacturer has point-of-sale aids you can use

Here (left to right) are three: 1) Nutone intercom and stereo display is built into one of Matt Jetton's models in Tampa; 2) path of protective paper (Harris Bondwood) greets visitors in a Bilt-well Homes model at Johnson City, Tenn.; 3) Owens-Corning Fiberglas display shows the quality of wall insulation in a Fidelity Builders model at Niles, III.



You might even work with auto dealers

How about a joint showing of new houses and new cars, for example? That's what Builder Herbert Heftler did last November to promote the opening of his new models at Carol City, Fla. A parade of vintage autos (above) in Miami whipped up interest in the show. And at Carol City, dealers displayed 1960 cars next to Heftler's new houses.



... or build a model at a state fair

In nine days, more than 80,000 people visited this model at the entrance of last year's Wisconsin State Fair. The model -a Better Homes & Gardens "House of Ease"—was a joint project by the eight builder clients of Milwaukee Realtor Jack La Bonte. Each builder was asked to contribute the ideas that appealed most to his buyers.



Utilities may catch prospects for you

Here is one way they do it. You are looking at a display in a Southern California Gas Co office—showing prospective home buyers where they can find gas-equipped models in five price classes in the Los Angeles area. Some newspapers also provide guides for homebuyers.

Get in on producers' sales clinics

"The finest sales school we've ever had" is the way Jim Leibrock, executive officer of the Cleveland home builders, describes General Electric's "Builder Sales Clinic." GE experts put on one to three sessions in a city for groups of 25 to 500. "It's a good program for builders and realtors because the instructors are down to earth and know their business," says Leibrock. "We had 500 people at each of two sessions," says Bill Duncanson of the North Jersey Association, "and it was a big success. It was strictly non-commercial."

Brand names build good will

"The LIFE tie-in is a tremendous thing for us," says Builder Charles Cheezem of St Petersburg, Fla. "When people come down here they don't know anyone. But because we're endorsed by LIFE, they associate us with all the good names in the LIFE program. They lean toward a builder who uses these familiar products."

Sell men construction values

Says Dick Price of Sacramento: "We sell one-third of our houses to Air Force families, and another third to men from research or aviation firms. To these technical people we merchandize our double drywall, the way we lay our plywood subfloors, our fine cabinets, our brick work."

Make yourself available

"Prospects in our price class want to talk with the builder as well as a salesman, so my brother Dick and I are on the site all day Saturday and Sunday. This is especially important to people who want custom changes, and they're the kind of buyers we live on," says Bert Haft of Haft-Gaines, Pompano Beach, Fla.

Let your buyers have any color

Says Brown & Kauffmann's Wayne Brown: "We used to have five or six color schemes for the whole house, and we tried to get buyers to select plan A or B etc. But they always wanted a living room out of plan A and bedrooms out of B and C. So we just gave up and let them tell us what they want for each room."

Reach them through their children

"Our wide streets and ten-acre playground tell our customers at Sherwood Highlands that their children will be safe," says Florida Developer Frederick Stock.

Find out what they want

And the direct way is best, says Paul Leiter, Anaheim, Calif, broker-builder. Leiter surveys possible buyers before he plans a tract, incorporates their wants in his plans. "It's the only way," he says, "to guarantee customers a continuing satisfaction with their house."



Custom Selling in a special setting is Fox & Jacobs' strategy for the luxury market

Fox & Jacobs created this well landscaped "showplace"—instead of a model house—to sell custom houses in their new "Les Jardins" development.

The building, with its displays and gardens, is the key idea in a new merchandising technique the Dallas builders have worked out to sell \$35,000 to \$50,000 houses to higher-income buyers. Dave Fox (chairman of NAHB's merchandising committee) explains: "In every major metropolitan area there are well-to-do prospects who would never think of buying a 'ready-built' house or 'living in a development.' Our approach to this market is designed to avoid the connotations of these words.

"Our showplace office is really a variant on the model house idea. In it we do everything we normally do in a model house: we demonstrate all aspects of the high quality of our houses and give the buyer a chance to make his product and material selections from a wide range of actual samples."

Adds Ike Jacobs: "This 'showcase' lets us match our merchandising to the taste and pocketbooks of the people who will buy our houses. The exhibit building and gardens [see plan overleaf] serve the same purpose as a model house: they create desire and show our standard of quality—without suggesting standardized houses. This is the softest sell in homebuilding."

The new technique is working. Even before the sales building was finished and landscaped this month, F&J had sold \$250,000 in custom-house contracts. Jacobs adds that this new custom-building operation should enhance the firm's over-all reputation for quality and help sell regular models, too. Custom Selling

MODERN GARDEN

PARKING

Here is how Fox & Jacobs use a new kind of showplace to sell \$35,000-and-up houses

CHINESE GAEDEN

MONTEREY GARDEN

POOL

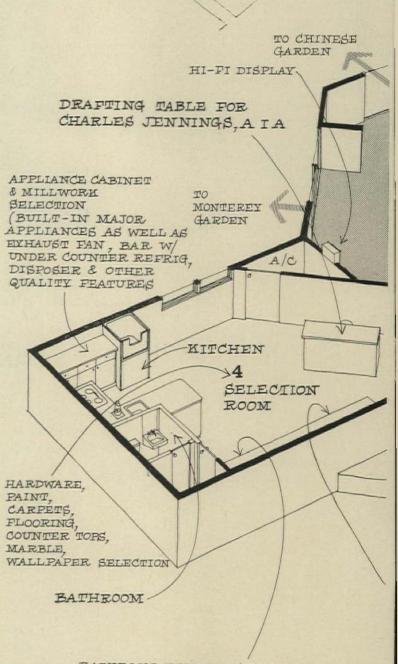
The four gardens in Fox & Jacobs' new showplace give their custom-house program its name (Les Jardins) and were created to draw prospects to F&J's new location and get people to talk about it.

The whole setting—exhibit building and gardens (see right)—was designed to create an atmosphere of status and style. "We want visitors to feel as though they are walking through Neiman-Marcus, Dallas' famous luxury department store," says Dave Fox.

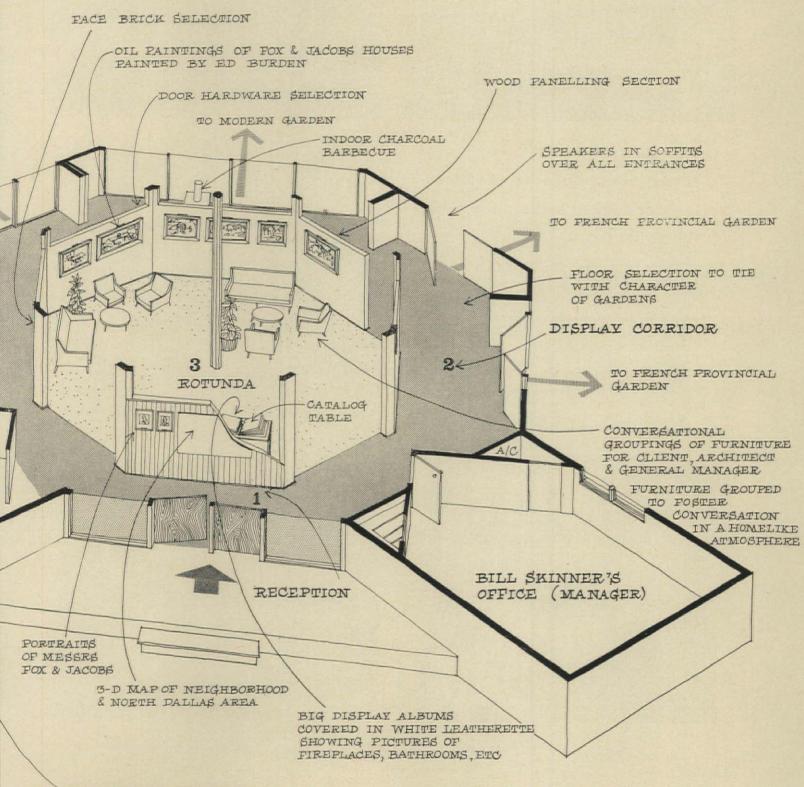
As visitors enter the building (see No. 1 in drawing at right) they are invited to stroll through four wide doors into any of four exotic gardens (drawing top). As they pass through the doors from the octagonal corridor, they see the fanciest indoor-outdoor living that Landscape Architect Richard Myrick can provide. Browsing through the corridors (2), visitors can see high quality material displays presented in a low key. When they wander into the rotunda (3), they can view oil paintings of houses by Artist Ed Burden, or they can relax in deep-cushioned air-conditioned comfort and leaf through white leatherette-bound albums of fireplaces, front entries, bathrooms, dressing rooms, and plant boxes. If they wish to make inquiries, they chat informally with the general manager, Bill Skinner, perhaps later on are joined by Architect Charles Jennings. They can discuss their likes and dislikes in floor planning and design, their family needs. Later they can visit the materials selection room (4) to find patterns, colors, and textures to suit their tastes.

Behind this setting lies a well organized plan to make custom selling a one-stop service. General Manager Skinner personifies the custom builder who can devote personal attention to the family and its needs, make all the decisions about costs, changes and contracts. Architect Jennings translates their requirements into a house that will suit them. Says Skinner: "In explaining our program I

Says Skinner: "In explaining our program I get people to see that they don't have to scout all over town for a lot, search for an architect, wait for bids, or worry about the reliability of a contractor. I show them that we can make custom building easy—and fun."



BATHROOM FIXTURE SELECTION



BATHROOM TILE SELECTION

Custom Selling





Zint Graff

Model houses can be effective for custom selling, too

The exhibit house shown above is the starting point for salesmen of Marlow & Co, Baltimore realtors, who sell custom houses for Laird, Rock & Small. Prospects are brought to this house so they can see a sample of the design and workmanship the builders offer. House at upper right is typical of furnished models Builder Tom McGovern of San Antonio uses to sell a custom house each week. McGovern builds a new speculative house every two or three months, which his staff decorator furnishes. This "home show" model is then used to suggest new ideas to his prospects. The crowd, right, is entering Charles Cheezem's Parade of Homes model in St Petersburg. Cheezem makes a practice of building in Parades so he can pick up names for his custom-house client list. He has found many buyers this way.







Show how to "design your own" . . . or use a scale model

Pacesetter Homes in Houston sells custom buyers with a design-it-yourself book of sample bedroom wings, living-dining wings, and kitchen areas. In photo above, Sales Manager Tom Nall shows a prospect how many combinations of plans this allows. Buyers get a choice of two, three, or four bedrooms, several bath arrangements, a variety of kitchen-family room plans, formal or informal dining rooms, and utility rooms. Pacesetter's theme, "Plan your home around your living habits" help them sell buyers who want individuality. Salesman Joe Alexander (above) sold 103 houses last year in Ridgewood Groves, St Petersburg, primarily by getting prospects interested in a particular house, shown in scale model, then persuading them to individualize it to suit themselves. His average buyer takes a \$13,000 house, then adds \$850 in extras; but many buyers spend up to \$2,000 on added bathrooms, screened porches, patios, extra lighting, and closets. Says Alexander: "I marry my prospects. I entertain them, stay with them, really give them service." Bel-Air Co





Take them out to the site and paint a picture of "their house"

Realtor-Developer Carl Brown takes prospects out to the site Forest Estates. And salesmen for Cantrell & McMillen, (left) to show how a house can be finished to suit their needs -and also to show the beauty of the land in his Brookhill

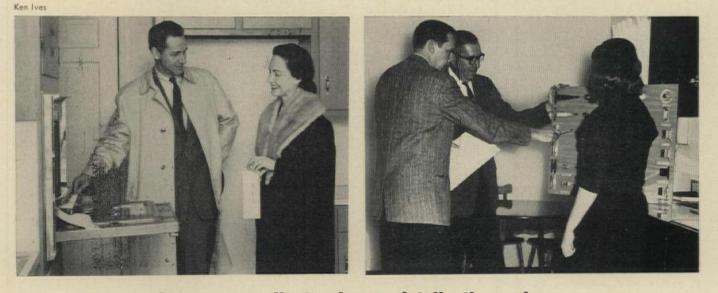
Houston, help prospects visualize plan changes by taking them out to a similar house under construction (photo, right).



You can talk changes from photos, plans, or finished houses

Harvey Bream of St Paul (left) sells 40 custom houses a year from a picture catalog showing basic models he will alter to suit the buyer. Marlow & Co of Baltimore sketch prospect's ideas for changes right on the drawings (center).

Community Builders, Fairfax County, Va. get custom pros-pects out to see stock houses, show where changes can be made to fit the customer's ideas. They often use retired Army and Navy officers to sell other military retirees.



Let custom clients choose details themselves

choosing kitchen appliances. At left, Salesman Douglas Shook for Carl Brown, Birmingham, helps a buyer decide what unit

The most enjoyable part of house buying for many women is she wants. In its furnished model, Builders Laird, Rock & Small of Baltimore have sample boards, like this hardware display (right) on which custom prospects see their choices.

For more custom selling ideas, turn the page

Custom Selling



Treat prospects like VIPs

Custom clients enjoy custom treatment, from polite, well dressed salesmen like Bill Gunn of Ridgewood Groves, St Petersburg (above). Gunn ushers his customers into his car, drives them around established neighborhoods, points out the homes of prominent people they would like as neighbors, then escorts them through the model houses—always emphasizing quality and the variety of choices and extra features.



Stay with 'em till they're sold

That is the No. 1 rule for handling hot prospects, say Marlow & Co's salesmen in Baltimore, who sell over \$1,000,000 a year in custom houses. This realty firm handles all the selling for Builders Laird, Rock & Small, who are developing an 85-lot community of \$40,000-and-up houses. Marlow salesmen never crowd the prospects but try to overwhelm them with courteous attention.

Customers add up your features

Paul Leiter, developer of Lemon Heights Estates in Tustin, Calif., was a broker before he became a builder—and it shows in his merchandising philosophy. Says Leiter: "People judge a house's quality by the extra features a builder puts in. We put in a Tappan 400 range, Waste King disposer and dishwasher, Lyon stainless steel sinks, lots of stone, slate, and ceramic tile. We think it has paid off. Our first unit sold out in 2½ months, our second unit is half sold in three weeks."

Long distance selling

At Walnut Bend in Houston, salesmen cover six furnished models from the sales office. In each kitchen there is a Teletalk intercom on the counter, and a sign saying "Push the button and ask any questions. Our office will answer." "People love to talk and ask questions," says Sales Manager Charles Swain. "If they are really interested we send a salesman down to see them."

One way to symbolize quality

"Do you know the L and M story?" ask Art Rutenberg's salesmen. They carry two small copper bands—samples of L and M grades of copper water tubing—on their key chain. "This is typical of our good construction," the salesmen say. "Most builders use the M grade, but we use the L, which is 42% thicker, comes in 60' coils, does not need to be joined under the slab."

Make changes and variations graphic

Al Halper of Newton Center, Mass. builds 50 customized houses a year, projects plan options on a screen. "No longer are we confined to the four walls of a model house to show prospects what it is possible for us to do for them. Our projector lets us show customers all the possibilities without shuffling through a lot of papers."

How to sell those last few houses

Trojan Construction, San Jose, Calif., put on a "fire sale" of the last 14 houses in one big tract, let its employees or subcontractors buy the \$17,700 models for \$15,600. Trojan arranged first and second mortgages, asked no down payment. Some buyers moved in, others leased or sold their houses. The plan saved the builder money, proved to be a good public relations gesture.

Offer two master bedrooms

Builders Haft-Gaines of Pompano Beach, Fla., have learned that many older couples like individual bedrooms, each with a good bathroom, a pleasant dressing room and a walk-in closet. Haft-Gaines put a master bedroom suite at each end of the house, and provided sliding doors so that each has an entry to a screened patio or pool./END



STAN EDGE

DOUG EDWARDS

JULIE SHERMAN







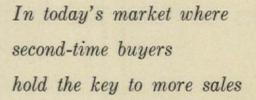
JIM HERNLY







WILSON CHRISTIAN BOB REILLY



Don't forget

the other experts who can help you

It takes an expert to solve the second-time buyer's No. 1 problem: how to get the equity out of his old house so he can buy a better new one. The solution: trade in the old house.

For the story of how a firm of experts takes trades to boost new-house sales, turn the page.

And for other expert advice-on everything from how much to spend for advertising to how to run a sales meeting-see pages 206 to 215.

24

Reported by Jeanne Kewell

In today's market where trading is so important

__ and where FHA has just made trading so much easier __

the right realtor can be invaluable

Look what a trade-wise realty firm does for its 12 builder clients

The firm—Pageant Realty Co of Los Angeles—uses an ambitious trade-in plan to unlock the growing market for better housing.

Its builder clients enjoy all the advantages of trading—more sales and faster sales, for example—but face none of the risks. Says Builder George L. Mallery: "Trading gives me no worries—only more sales."

Pageant, the offshoot of a 72-year-old realty firm (box opposite) that started trading ten years ago, expects to sell 1,500 new houses this year. Of these, 15% to 25% will involve trades.

But, points out Pageant President Wilson Christian, the proportion of trades ranges all the way from 5% in low-priced vA no-down tracts to 75%in \$25,000 to \$35,000 tracts where most families are second-, third-, and even fourth-time buyers.

In three typical Pageant-sold subdivisions, 25% of the families bought their new houses by trading in their old ones. And in all three, sales are running well ahead of completions. Here's the record:

1. Of 32 houses (\$21,950 to \$23,700) planned for Mallery's Parkside, Pageant has sold 29 in three months.

2. Of 150 houses (\$15,000 to \$16,500) planned for one section of Pierce & Armour's Park Village, Pageant has sold 143 in less than five months.

3. Of 167 houses (\$17,950 to \$19,950) planned for Rosalia Co's Rollingwood La Mirada, Pageant has sold 153 in nine months.

90% of Pageant's trades are straight trades:

the realtor buys the house outright, then resells it

Pageant, which usually has an inventory of 10 to 15 unsold houses, finances the purchases itself—through a \$250,000 revolving fund.

"Now that FHA has liberalized its ruling on tradein financing (see box, p 205), we hope to arrange some financing through FHA loans," says Christian. "But so far we haven't found any lenders who have worked out procedures under the new ruling. They all tell us: 'As soon as we figure out what to do, you are the first ones we'll call.'"

The purchase price of every house bought by Pageant is based on an appraisal—usually by one of the firm's branch managers.

"We stand or fall on our appraisal of the old house," says one Pageant executive. "If it's too low, it may scare off the prospect. If it's too high, we may wind up losing money on the deal."

So Pageant's branch managers are experts on everything from the cost of repairs to what buyers want—and don't want—in their areas. And, above all, they are experts on the current mortgage market in their areas.

Pageant also handles a few guaranteed trades: Homeowners who think they can sell their old house for more than Pageant offers are free to do so until their new house is ready; if the new house has not been sold by then, Pageant takes title at the appraised price.

"But we prefer the straight trade—even if we have to take title to more houses," says Christian. "It's a clean-cut arrangement. On a guaranteed trade, there is always the risk that the owner will decide he



TOP MEN AT PAGEANT are (left to right) Wilson Christian, Bill McCaffrey, Bob Reilly, and Bill Schulz.

Hanson's Studio

Pageant Realty is a new firm—but it didn't start from scratch

It is simply carrying on the sales operations of the McCarthy Co, a Los Angeles realty firm founded in 1888.

Pageant was formed January 1 after McCarthy decided to eliminate its residential sales set-up and to concentrate on real estate development and tracthouse building (700 houses this year—all to be sold by Pageant). Pageant's top men are McCarthy's former sales executives. President Wilson Christian was general sales manager; Vice President Robert C. Reilly directed subdivision sales. Two other executives—Subdivision Supervisor William D. McCaffrey and his assistant, William Schulz—held similar posts with McCarthy.

The two firms are still tied closely together the phone answers "McCarthy-Pageant." But by early Fall each will have new and separate headquarters, so the friendly divorce will be final.

doesn't want to sell at our price when the time comes for us to take over the house. This can lead to the kind of legal hassles we want to avoid."

Here is why builders like Pageant's trade-in plan:

1. They get a valuable sales asset at no cost above the realtor's 5% commission.

2. They sell their houses faster, thus save on advertising and on construction financing.

3. They get the down payment on the new house right away—it is passed along to them as soon as Pageant takes title to the old house.

4. They get added sales as by-products of the trade-in plan. Says Builder Paul L. Pierce (Pierce & Armour): "Trades are a traffic producer, and the more people you have walking through your tract, the more sales you make. Lots of people who come out to trade may not trade, but many buy a house anyway (and sell their old house themselves or keep it for relatives or as a rental investment)."

Pierce first investigated trades three years ago. He considered handling them himself, decided that was too difficult, and signed up with Pageant.

He says: "A large trade-in market is ripening here. Five to seven years ago we were building two- to three-bedroom houses with one or 1½ baths. People who bought those houses have growing families, now need—or will soon need—bigger houses."

Builder George Mallery agrees: "I think trades have a great future. We will all have to get more used to selling this way." Mallery says he and his partner (William J. Schildge) got interested in trades three years ago after reading about them in HOUSE & HOME. They decided to use a realtor because they figured they couldn't handle the job by themselves.

Here is why buyers like Pageant's trade-in plan:

1. They know quickly whether they can swing the deal. Pageant promises each prospect an appraisal of his old house within 48 hours after he asks for it. "We usually make it, too," says President Christian. Says Builder Pierce: "Our prospects are pleased by Pageant's speed in getting back to them with a trade deal." One reason for this speed: teamwork between tract salesmen and branch offices (see Item 5, p 204).

2. They know they won't "fall between houses,"

Text continued on p 204

MAY 1960

Trade-wise realty firm continued



 New-house Salesman Ron Williamson greets couple at sales office of Park Village, subdivision built by Pierce & Armour.

Here is the photo story of a typical trade-in sale by Pageant Realty



 Back in office, Williamson explains Pageant's trade-in plan and writes down basic information about couple's old house.

PAGEANT'S COSTS:	FIRST LOAN \$	4,72405
	SECOND LOAN	86538
	FOR EQUITY	2,50000
	TITLE & ESCROW	234 85
	LOAN FEES, APPRAISAL, ETC	1,42842
	UPKEEP, REPAIR	160°°
	LOAN CARRYING COSTS	45314
	TOTAL : \$	10,36584
RESALE PRICE :	•	10,950~
PAGEANT'S PROFIN	& COMMISSION :	\$ 584 ¹⁶

7. Purchase offer breaks down resale costs. "Loan fees, appraisals, etc" are high because of 11-point discount on GI loan.



 Two days after first meeting, Williamson visits prospects at home, explains offer to buy their house. They accept.

Photos: Hanson's Studio



2. Inside sales office, prospects look over floor plans and renderings. Then Williamson takes them out to see model houses.



3. Prospects pick model they want, then say they have old house to trade. "Fine," says Williamson, "let's talk about it."



 Williamson phones facts about old house to Al Chase, manager of the Pageant resale branch nearest prospects' home.



 Branch Mgr Chase appraises old house, comes up with purchase offer, which he phones to new-house Salesman Williamson.



9. Prospects are still living in old house when Pageant resells it. They stay on paying rent—until new house is ready.



10. Buyers meet Builder Paul L. Pierce when he turns over keys to their new house, a duplicate of the model they picked.

continued

thus won't have to make a double move or pay hotel bills. The old-house owner is free to stay there until his new one is ready—he pays Pageant a nominal rental (usually the amount of his former monthly mortgage payments).

3. They get cash for their equity as soon as Pageant takes title to their house, thus don't have to worry about second mortgages.

4. They don't have to feel their way through complicated paperwork, as they would if they were to sell their own house.

Here is why Pageant likes its own trade-in plan:

1. It offers the realtor just about his best opportunity to get more builder clients.

2. It builds resale business. Says Vice President Robert C. Reilly: "We aren't trying to get rich on trades. In fact, we see them as more of a service than a profit-maker. But we expect a normal real estate commission on each old house, and unless we hold the house for a long time, we generally get it."

3. It provides experience that opens up another source of business—trading small old houses for larger old houses.

4. It is just plain sound policy at this time. Six out of ten Pageant buyers are homeowners moving up to a better house. Observes Christian: "The number of potential trades is more significant than the number of trades actually made. Even though all of these people don't trade, the offer to trade is inviting."

This is why Pageant's top men feel only a realty firm

like theirs can handle trades successfully:

1. You must have your own retail outlets. Pageant's outlets are nine branch offices which handle only resales. These offices—spotted strategically in the Los Angeles area—not only provide sales outlet for used houses, but also keep Pageant in close touch with every local market development. Pageant puts so much faith in its branch-office setup that it will take no trades where it has no branches ("We could easily go wrong on appraisals because we wouldn't know the peculiarities of the area.") Says Builder Paul Pierce: "These local offices are vital to trading—and something which a builder alone cannot duplicate."

2. You must have skillful branch managers. Pageant's branch managers have been with the firm for years, are old hands at trades. They direct the purchase, repair, refinancing, and resale of all tradeins. And they are responsible for seeing that each salesman has up-to-date information on the branch's sales area. Says Christian: "You can trace the success of our trade-in plan to the efficiency of our branch managers."

3. You must have a well paid sales staff—both in your branch offices and at the new-house tracts. Pageant's branch salesmen earn from \$800 to \$1,800 a month, average between \$1,200 and \$1,300. Its tract salesmen average about \$100 less.

The firm's salesmen specialize—sell either new or used houses. Why? "Because the jobs are totally different," says Christian. "The resale man has to procure his merchandise—find houses to sell. He has to know old-house values. And he has to know more about financing—in a tract, the financing is already set up by the builder."

A tip from Christian: "Be careful not to overstaff your branch offices. Otherwise your sales will spread too thin, and you'll run the risk of losing good men." Pageant's branches have from three to five salesmen.

4. You must have well trained salesmen. Pageant schedules two or three general sales meetings a year—doesn't have more because its area is so large. But within each district, the firm runs a series of training classes, which usually last four weeks. Selected salesmen are also trained as future branch managers so they will be ready to step in as new offices are opened. Training is designed not only to teach sales methods but also to "inspire." Guest speakers are often invited to talk on a wide variety of topics (eg, FHA's 213 program). And salesmen are encouraged to attend the California Real Estate Assn's instructional conferences. Incentive programs (prizes are trips to Las Vegas, tickets to major league baseball games, etc) also help keep salesmen on their toes.

Pageant's training puts strong emphasis on tradeins-stresses their importance in the overall sales picture and step-by-step details on how they work. Says Reilly: "Every salesman should know every facet of trading so he can explain our plan and answer questions. He should also be sold on the need for sales."

What happens when he isn't? Here is an example: "At one tract trades were involved in only about 10% of sales," says Subdivision Supervisor William D. McCaffrey. "For a month or two we didn't notice because sales were good. Then we investigated. We found that one of the salesmen wasn't pushing trades because he considered them an extra nuisance. So we brought in a new man. Now trades are up to 25% of sales, and sales are better than ever."

5. You must have close teamwork between resale and tract salesmen. For instance: When one of Pageant's new-house salesmen finds a prospect who wants to trade-in an old house, he takes down basic information on a standard form size of the house, its age, lot size, present financing, etc. Then he phones the branch office nearest the house. The branch manager takes down the information on an identical form and sets up an appointment to make the appraisal.

There is no question about who gets commissions. The tract salesman gets the commission on the new house, the branch office salesman the commission on the old house. Both realize they benefit from the transaction.

6. You must treat each trade as a separate deal. On every old-house appraisal, Pageant makes a detailed cost breakdown, never relies on a standard percentage or formula. Reason: in the used-house market, no two deals are exactly alike. For instance if, the owner bought his house on a vA no-down and has not lived there long, his low equity will be a reasonable down payment, and it may not be necessary to refinance. Or perhaps the owner will be willing to carry a second mortgage to save the va points.

Pageant is also flexible about closing deals on the purchase of old houses. Sometimes the new-house salesman will handle the closing, sometimes a branch man. It all depends on which of the two gets along best with the prospect.

7. You must keep up on the mortgage market. This, Christian and Reilly agree, is one of the key jobs—and one of the key contributions—of Pageant's branch managers.

"Before he even makes an appraisal, a manager has to know how he will finance the resale," says Reilly. "Can he get a va loan? Would FHA be better? Are conventionals the best deal at the moment? Can he sell the house with a conventional mortgage? Which s&Ls are giving the best deals at the moment? Who is charging what points? And so on. Of course, there isn't time to get actual commitments before making his appraisal, but the manager must know his market well enough to guess right on the financing."

To refinance old houses, Pageant uses no specific outlet ("We play it by ear," says one branch manager). But it gets the bulk of its loans through s&Ls, which have worked with Pageant executives for years.

"We try to refinance with vA or FHA loans," says Christian, "because they cost the buyer less over the term of the mortgage. It is usually better for the buyer to pay the points— $4\frac{1}{2}$ to 5 on FHA loans than to pay more for the house to cover the cost of a discounted second. And, of course, the terms are more attractive to buyers—30 years and a lower interest rate than on conventional mortgages."

Here are five trading tips from Pageant:

1. Screen your prospects at the tract to eliminate those whose houses just are not resalable. Pageant's salesmen explain the trade-in plan and find out all they can about the prospect's present house. Despite these precautions, Pageant occasionally winds up appraising what Branch Manager Al Chase calls "a war surplus tent that's been stuccoed. . . . Then we have to let the prospect down as gently as possible."

2. Warn your prospects of future trading expenses. "Most people think they understand financing," says McCaffrey, "but they usually don't. When they start talking trades, tell them what to expect so they won't be shocked when they find out the charges to be made against their old house."

3. Get a good-faith deposit (as little as \$5) fully refundable if the deal doesn't go through. This is one way to avoid making free appraisals, a problem that used to annoy Pageant's managers.

4. If a house needs major repairs, don't show it until they are made. It is a psychological mistake to show a house in bad condition. People get a bad first impression which no amount of talk about future repairs can overcome.

5. Try to show a house while the previous owners are still in it. A house looks more inviting and more liveable when it is furnished. /END

And all over the country more and more builders

are taking trades to capitalize on FHA's new trade-in ruling

The big swing to trade-in selling is revealed by a new survey of 424 leading builders.

The survey, made in mid-March by C. E. Hooper Inc, covered HOUSE & HOME's panel of "builders other builders follow." It turned up six significant findings about trade-ins:

Finding No. 1:

Two-thirds of the panel (272 builders) are using or expect to use trade-ins this year.

Finding No. 2:

Of 198 builders who were already trading last year, 137 (69%) said they will do more trading as a direct result of FHA's new ruling, which lets a builder or realtor borrow FHA almost all the money he actually pays for the trade-in house and ends the need of taking out two separate mortgages (one a temporary mortgage pending the resale, one the permanent mortgage). Eighty-five of the 137 builders built 50 or more houses last year.

Finding No. 3:

Of 225 builders who did no trading last year, 74 (33%) said they will start to trade now

that FHA has made financing easier. Forty-five of the 74 builders built 50 or more houses last year.

Finding No. 4:

Of 137 builders who will do more trading this year, 53 (38%) said 20% or more of their 1959 sales involved trades.

Finding No. 5:

Of the 211 builders who will step up their trading or start trading because or FHA's new ruling, 101 (almost 48%) will move into a higher price class.

Finding No. 6:

Of the whole panel, more than half said they could have made extra sales last year if they had been able to offer a better trade-in plan.

The survey also turned up a finding that shows trade-ins' great potential; 65% of the panel said more than half their sales are to second-time buyers.

This was the second Hooper survey of HOUSE & HOME's builder panel (for other findings, see p 274).

Wondering how much to spend for advertising?

Where to spend it to get the most impact?

Whether to use an agency, or do it yourself?

On these two pages, Jim Hernly*, who handles advertising

for one of America's most successful builders, gives you basic tips on

How to plan your advertising — and your advertising budget

The first thing to remember about advertising is that *no amount* of advertising can make a builder successful unless he offers good value, good design, good financing—and has a good sales operation.

The second thing to remember is that your advertising has two basic functions:

1. To precondition the public — make people want a house, and want *your* house.

2. To attract prospects to your sales area. In addition, once prospects have arrived at your sales area, point-of-sale advertising can hold the fort until the busy salesmen are able to take over, and it can make the sales job much easier and faster by pointing up your most important sales assets.

Starting from these basic concepts . . .

The first question is:

How much should a builder spend for advertising?

There is no fool-proof answer. But as a rule of thumb we would suggest that: A builder should start with a budget based on 2% of the total selling price of his houses.

For example: take a builder of \$15,000 homes who has sold 50 houses in the past 12 months, who figures that with aggressive effort he can build and sell 60 houses in the coming 12 months. Applying the basic 2% formula against a total potential sales volume of \$900,000 (60 houses \times \$15,000 per house) we arrive at a yearly advertising budget of \$18,000.

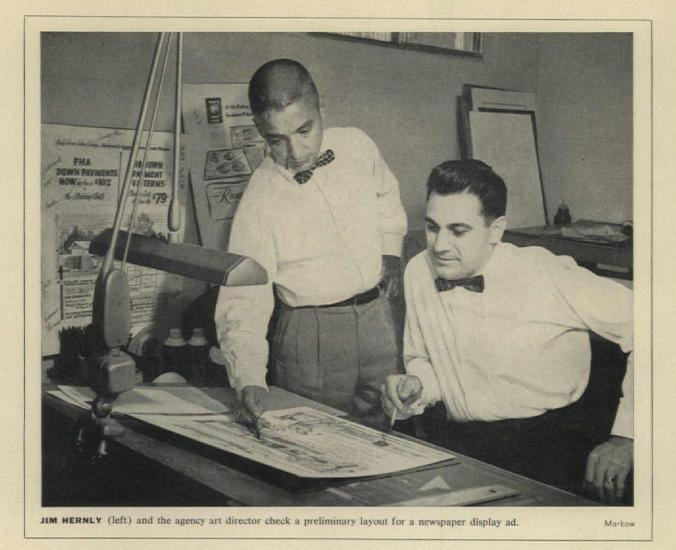
However, many factors will affect the advertising budget and each builder should analyze his own business to determine whether or not his expenditures should be more or less than the basic 2%. A builder can spend less if he has weak competition, offers exceptional value or unusually low terms, builds in an extremely popular location. He will need to spend more in the face of strong, aggressive competition, mediocre values, or a less desirable location.

This basic 2% rule holds even for smaller-volume builders—certainly for 20-house builders, probably for 10-house builders. A builder who sold 20 houses a year at \$18,000 would have, under the 2% rule, an advertising budget of \$7,200—which would be enough money to do an effective advertising job except in large cities, where newspaper advertising rates are very high.

A point that is often overlooked: if houses aren't selling, and are eating up interest money on interim financing, it often pays to spend a lot extra on advertising to bring out a lot of extra prospects.

Having decided, then, how much money can be budgeted for advertising . . .

^{*}Hernly is vice president of Advertising Counselors of Arizona, has been the account executive handling John Long's advertising since 1955.



The second important question is:

How should the budget be spent?

This should not be a matter of guesswork or intuition—but a matter of sound advance planning. One way to start the budget is to begin at the bottom, by allocating money to cover advertising's basic necessities.

The first necessity: signs

Since builders must shift their place of business from time to time, people have to be told where to find them. They must have directional signs on nearby main arteries to lead people to their model homes. They must also have a sign or signs at the sales area itself—not only to tell people they have arrived, but to presell the house.

How much should you spend on these signs? The cost will vary widely, depending on your location as well as local costs. But, at any rate, the signs are really minimum advertising for any builder.

Next budget item: point-of-sale advertising

When you have prospects at the model home, you need:

1. On-site signs and displays that highlight the less obvious features of the home. These should pitch the quality products and workmanship that go into the home, and might be set up in the basement, garage, or better still, in an outside area espe-

cially constructed for the purpose. Such displays can be very costly, so to keep within any modest budget, you should get as much assistance as possible from suppliers.

2. Brochures that back up the sales story presented by the salesman, list the important facts and figures. Though this literature need not be elaborate or costly, remember that shabby or amateurishlooking brochures or folders put the house in a poor light.

Most money should go for newspaper space

Newspapers are the most effective way of letting the public know that you are in business and offering homes that they should come out to see. Because newspapers are so effective, we would recommend the allocation of up to 60% of the budget to this medium.

Should you use classified or display space?

This depends to some degree upon the market. In many cities, builder advertising is confined to the classified section. In these markets, we would recommend using as heavy a classified schedule as your budget permits—and competitive conditions require; using only classified space except for special *continued* promotions such as the opening of a new model. For these special promotions we would suggest using some large-space display ads in the other sections of the paper.

In some cities, most builders have "graduated" to the use of large display-space in the Sunday home sections. In these markets, you will probably find it necessary to compete with other builders in the display sections. This does not mean you can ignore the classified section, but in "display ad cities," classified tends to have its greatest value for advertising resales rather than popular-priced new homes.

In some markets, radio and TV make sense

Whether you should allocate any of your budget for this type of advertising depends very much on where you are. In Phoenix, for example, where newspaper rates run \$5 per inch, a builder whose advertising budget exceeds \$30,000 or \$40,000 might start using some radio. A builder with the same budget would not make much of a splash in the Los Angeles *Times* unless he put all his money into newspaper space; and a builder who spent \$40,000 in a small-town paper would own it. The basic rule is to do a thorough job of newspaper advertising, then—if there's any budget left—use radio and TV.

When using radio, most builders prefer schedules of spot announcements, which are cheaper and more flexible than sponsorship of a program. Do not sponsor news shows or other programs unless you are prepared to stick with them on a long-range. basis.

Let's assume that we are talking about a community that has eight radio stations. If your budget will not allow the purchase of more than 100 spot announcements per week, we suggest that they be concentrated into the peak home-shopping days— Friday, Saturday, and Sunday.

Television is being used by more and more builders in some markets. We recommend the use of TV to pre-condition prospects on the desirability of your location, community features, and quality rather than to make highly promotion pitches on terms or special promotions. (See *opposite* for a sample John Long TV commercial.)

And there are other effective techniques

We often recommend direct mail to promote a product which has an easily defined, limited market. If you were selling stethoscopes to doctors, it obviously would be very costly to pay for 100% of a newspaper's circulation to reach a possible 1% of prospects. Here, direct mail's higher unit cost would probably result in a lower per-sale advertising cost. So, for example, if a builder has found from past experience that a high percentage of his sales have come from apartment-house dwellers in a certain area of the city, he might then effectively use direct mail to this group.

However, the builder servicing a widely varied group of buyers in the lower price ranges would probably find direct-mail advertising too costly for his purpose. The key to profitable use of direct mail is a mailing list that contains a very high percentage of actual prospects.

Outdoor advertising (over and above directional signs), the neighborhood shopping news, bus cards, and other media can also be effective in some markets. (For some examples of effective outdoor advertising with billboards, see p 210.)

You can get professional help in preparing your advertising—at lower cost than you might think

The most obvious source of such assistance is an advertising agency. There are agencies in all but the smallest communities. They are made up of people who have had training and experience in the planning and preparation of advertising for varied products and all media. They are independent of the media, work directly for the business firms that retain their services.

How do you find the right agency? Books have been written on the subject and opinions are many and varied. But there are a few basic points to remember:

1. Do not ask agencies to make an expensive presentation involving the preparation of actual ads for your homes. This would be like asking a lumber dealer to let you use some of his materials in your houses to see if you like them,

2. Judge the agency on the basis of the work it is doing for other business firms and on its standing in your community.

3. Experience in homebuilder advertising is help-ful but not essential.

4. Do not base your decision on cost. Good advertising requires the time of well trained (and expensive) talent—so few bargains are available.

Will agencies handle very small builders? Large agencies, as a rule, cannot afford to handle very small accounts. But there are plenty of small agencies that would be interested in handling a builder whose advertising budget ran \$5,000 a year.

How, and how much, do advertising agencies get paid? Since most homebuilder advertising is done on a local basis with relatively low budgets, the homebuilder may expect to pay his advertising agency some form of service fee. These service fees vary widely depending on the nature of the account, the size of the advertising budget, and the individual agency. But, in general, you should expect to pay a minimum fee of 15% to 20% of gross advertising expenditures, less the amount received by the agency in the form of commissions from media (radio and Tv stations and most magazines pay the agency a 15% commission on the space and time used, but most newspapers do not).

The cost of artwork or other production materials is not included as part of the fee.

What do you get for this fee? The agency will, working with you, plan all your advertising for any media. They will write all your advertising copy and do any design work needed (for signs and brochures as well as newspaper advertising). And, at least with any sizable account, they will work with you in other areas of merchandising—for example in planning your model house display area and your display room.

A good agency—like a good architect—will earn its fee many times over. /END

Here is the full script and nine selected stills from a 60-sec John Long TV commercial:

AUDIO

This is quality!

This is quality!



 CLOSE-UP OF WOMAN'S HAND SLOWLY REVOLVING EXQUI-SITE PIECE OF CRYSTAL.



2. MASTER CRAFTSMAN ADMIR-ING FINE VIOLIN.



 STRIKING EXTERIOR SHOT OF JOHN F. LONG HOME. OPEN ON ONE SECTION OF IT AND SLOWLY DOLLY BACK TO SHOW A FULL VIEW OF THE HOUSE.

(MATCH THE FOLLOWING CONSTRUCTION, PRODUCT, AND FINISHED HOME SCENES TO AUDIO. USE VIVID, DRAMATIC SHOTS IN EX-TREME CLOSE-UP WHEREVER POSSIBLE.)

4. CLOSE-UP OF HANDS LAYING CORNER BLOCK.



5. CLOSE-UP OF TRUSS ROOF CONSTRUCTION. And this is quality!

SOUND EFFECTS: ESTABLISH MUSIC—TWO TO THREE SEC-ONDS—THEN FADE IT INTO BACKGROUND AND HOLD UN-DER THROUGHOUT FOR: ANNOUNCER: This is a John F. Long home—which represents the finest in architectural design . . . a home built by skilled craftsmen using only quality materials throughout.

Quality Superlite block for

Truss roof construction .

with well seasoned, grade-

marked lumber for finest

structural strength.

beauty!

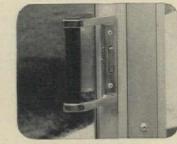
insulation . . . for long-lasting

V

- CLOSE-UP OF COPPER PLUMBING JOINT BEING SOLDERED.
- CLOSE-UP OF ROOF BEING SHINGLED.
- 8. CLOSE-UP OF RHEEM WATER HEATER SIGNATURE.



- HAND TURNING KEY IN LOCK,TURN DOOR KNOB, OPEN DOOR.
- 10. SHOT OF BATHROOM.



 CLOSE-UP OF SLIDING GLASS DOOR HANDLE, PULL BACK TO SHOW PATIO SCENE.



12. KITCHEN SCENE, SHOWING BUILT-IN RANGE AND OVEN.



13. JOHN F. LONG SIGNATURE CARD.

Plumbing that's all-copper... installed to last for the life of the home.

Fry bonded roofing ... one of America's great names in roofing materials.

Rheem water heater . . . warranteed for five years.

All locks and door hardware by Weiser.

Hermosa ceramic tile and Norris plumbing fixtures for beautiful bathrooms.

A genuine Trimview aluminum sliding door for convenient indoor-outdoor living.

... and every kitchen a dream kitchen, with a built-in GE range and oven.

Yes, John F. Long combines quality materials with the finest workmanship to create America's most famous homes... John F. Long homes, in Maryvale "Outdoor advertising is homebuilding's first-priority advertising medium"



Photo Associates America's ost Honored Home Builder

Downtown or on the outskirts, get your name in front of traffic

In downtown Dallas (top) Fox & Jacobs' big billboard looms over a six-lane highway. And no one can drive into Tucson without seeing Bob Lusk's welcoming message. Both signs follow the first rules for billboard advertising: big lettering, short messages, prominent names, clearly displayed along heavily traveled routes.





Here is a good way to show your name all over town

customers toward two of his subdivisions. In Texas, California, and Florida, builders catch passersby with bus and movies, signs in shopping center parking lots.

In Phoenix, Ralph Staggs uses benches at bus stops to point taxi signs, sandwich men, signs on trucks parked all day in downtown lots, messages flashed on the screens of outdoor



Be sure prospects know where to "turn off" for your models

The big billboards that announce Goldberg & Brown's new Conejo Valley development are at the top of a rise just off a highway, stand out in bold relief against the sky. The letters $H_{\text{KH staff}}$

in the word "Meadows" are distinctively styled, are each painted a different pastel tint to create a uniquely colorful logotype for the community.



Welcome prospects to your community—and then invite them back

These attractive highway signs introduce Provident Corp's new community in New Jersey (left) as cars approach, politely say "see you again" as they leave. Consultant Stanley

Edge made sure the development would be remembered by specifying a distinctive type style for the signs and an unusual trademark—the three crossed arrows.



When prospects get close, start your sales pitch

Four minutes from their site, North Orlando Homes tells that they have 15 models to choose from (left). The Mackles tell about low down payments (top center). Ray Ellison sells

exclusivity (top right). Meyers & Lazeau mentions its fireplaces (bottom center). Western Enterprises talk up carefree kitchen and family room (bottom right). Still have some problems?

Listen to what five experts say about selling houses in today's market

The five merchandising experts, whose advice you will read below, are:

1. Merchandising Consultant Stanley Edge of Washington, DC. (formerly of Pittsburgh) who has a nationwide builder clientele. His comments are from "The profit builder," a looseleaf notebook that he distributes to his clientele.

2. Merchandising Consultant Kelly Snow of Palo Alto who specializes in big builder clients. His comments were written for HOUSE & HOME.

3. Merchandising Consultant James Mills of New Canaan, Conn., best known as the publisher of "Home Facts," a merchandising service for builders. His comments were extracted from "The Salesman's Handbook," a pocket-sized, looseleaf book which he wrote for NAHB (copies, at \$2 each, are available from NAHB's Merchandising Committee, Washington, D.C.).

4. Sales Manager (and executive vice president) Frank Hart of Walker & Lee, Lakewood, Calif., one of the nation's biggest realty firms. His comments were extracted from w&L's new sales manual, written in collaboration with Merchandising Consultant Douglas Edwards of Phoenix.

5. Interior Designer Julie Sherman of Baton Rouge, whose Model Interiors Inc offers a nationwide decorating service for builders' model houses. Her comments were written for House & HOME.

Listen to Kelly Snow's

four management musts for smart selling

Must No. 1 is smart organization. Set up your marketing department the way a big business would. (Bury the standard answers to lack of organization: "We've always done it this way" or "We're too small to try these fancy ideas.") Here's how to do it:

Put one top executive in charge of everything connected with marketing. He coordinates advertising, sales, public relations, customer service, pointof-sale, sales training, sales controls, sales forecasting, and market research.

Put several sales managers or tract managers under one overall sales or marketing manager.

Make an organization chart. (You can't run a business from your hip pocket anymore). It should reflect the kinds of jobs to be done, not specific people you have. A small builder might hire one man to perform every job on the chart. As he grows, he could split the job into several parts. But charting functions helps to define the job, helps avoid duplicated efforts, buck-passing and second guessing.

Must No. 2 is a smart marketing manager. Recruit and train managers who know more about marketing than the average sales manager in the 1950s. Here's how to do it:

Look outside the homebuilding industry for men who will make capable managers with a minimum of training. Builders have found such men on the merchandising staffs of large magazines, in big firms, advertising agencies, sales development firms. Some consultants running one-man firms have gone to work for builders.

Train your present and potential managers with the help of outside experts. Send them to AMA marketing and sales courses, to NAHB seminars, to universities. Have them join the National Sales Executive Club, the American Marketing Assn, and certainly NAHB's Sales Managers Club.

Delegate more authority and responsibility to men on the way up in your organization. Says AMA President Lawrence Appley: "A manager either makes this shift or goes down in defeat."

Must No. 3 is smart planning. On questions of facts, get all the facts. On questions of judgment, get the best judgment available either from outside consultants or by training your own people. Here's how to do it:

Be sure your marketing manager develops a marketing plan for one full year ahead. It should be detailed and written. He should also work out shortrange plans for the next 30, 60, and 90 days. You know what you'll be doing, but put it down on paper. Builder Tom Yedor of Schwartz-Yedor (Los Angeles) is doing long-range planning which also helps his short-range action.

Use checklists. Our clients use a 9-page checklist for grand openings. We use a 6-page list in ghost shopping and rating salesmen. Checklists make it easier to plan and delegate work and to review the work of subordinates.

Leave nothing to chance. Frank Hart, sales manager for Lakewood, Calif. Realtors Walker & Lee, expects his men to know and follow a pre-planned sales talk. Leonard Besinger (big Chicago-area builder) has his sales manager plan exactly where each of his part-time salesmen stand and everything his men do. Harlan Pease, sales manager for Phoenix Builder John Long, sets up a pre-planned traffic flow.

Must No. 4 is smart execution. This is the all-important step of putting your marketing plan into action. Never leave an important function

undone for lack of personnel. If necessary, hire outside experts. Here's how to do it:

Tighten control over salesmen. At the NAHB November marketing seminar, sales managers rated close control as their major marketing goal for 1960. E. G. Fitzgerald, who manages 14 salesmen for Harmony Homes in Northern California, said: "Sales are up for us this year because our salesforce morale is high. We raised morale by close attention and close supervision, plus sales training by an outside firm."

Keep control by measuring each man's effectiveness. Have outsiders shop your salesmen. James Pennington, sales manager for Staggs-Bilt Homes in Phoenix, goes over every lead card with every salesman once a week. Have regular sales meetings and arrange for different levels of training for beginning and advanced salesmen.

Examine your compensation method for salesmen. Is it the best for your firm and for your men? Many firms have decided they should give more security to their men. Jim Peacock of Place & Co, South Bend, set up a retirement and pension plan for his salesmen.

Key your whole sales presentation to today's smarter buyers. Add to your emotional impact with a good reason-why factual approach. One-shot selling is losing way to the "multiple sell" with a multiple close. Buyers are too sophisticated to respond to the same tired appeals they've heard for years. Today you need a variety of appeals and a variety of closes.

Make your salesmen use dead time (Monday through Friday) to follow up prospects away from the model house. This lets you use a larger sales staff without conflict in floor time. See that your sales manager closely supervises this follow-up program.

Listen to Jim Mills' tips

on how to handle seven kinds of buyers

1. The impulsive buyer. Because he's quick, you be quick. Stay away from detail . . . He wants to see as much as he can as fast as he can . . . Because he generally buys on impulse, involve him in your demonstration. Have him slide closet doors, feel the texture of cement blocks, open and close the oven door . . . Don't slow down when you begin to close . . . Other buyers might think you are pouring on the pressure, but the impulsive buyer approves. You're traveling along at 80 mph, the same way he does.

2. The friendly type: This prospect can be the toughest of all to sell. Why? Because he weakens your resolution to sell . . . Swing along with this man in an easy friendly gait. Build gentle switches into the conversation: Laugh at his joke about the local ball team, and then say, "By the way, I didn't show you the park we've set aside for the kids to develop a Little League."

3. The undecided prospect: Decide for him. First, present yourself as an expert in housing. Here's where you uncork some of your technical knowledge about the home and specific knowledge about the community. Not tons of it. Just knead it in while you demonstrate the model. Ask simple "yes-no" questions ("Do you rent? Do you enjoy outdoor cook-

ing?") to get to know the prospect. Sit the prospect down, study your notes, and begin the decision making—using the key word, you: "You want a home with a terrace because . . . You certainly want the second bath." Check your progress by stating: "That's correct, isn't it." Don't say: "Is that correct?" or "Am I right?" because then you're calling for a decision.

4. The silent buyer: The key to selling him: "structured questions"—questions that can't be answered with just a "yes" or "no." The trick: Begin your questions with "what . . . who . . . when . . . why . . . how"—not with 'is . . . are." Example: "What do you think of the color of this kitchen tile?" instead of "Do you like the color of this kitchen tile?" Don't try to warm up the silent buyer with charm or little jokes.

5. The disagreeable buyer: Sell quietly. Be serious and sober. Don't use humor and the light touch. Stick to essentials, but demonstrate as much as possible. By standing up to him—but never playing up to him—you'll win his respect and confidence.

6. The price buyer: One type, the low-cost buyer, wants the least expensive house possible. You can

detect him through his early attention to price, his disregard of the features you offer. So cut short your demonstration, and ask him directly: "Where else can you buy three bedrooms, etc, for \$13,990?" The other type, the deal buyer, wants the lowest price for the best possible home. Your demonstration should aim at all the cost-cutting features of the home.

Listen to Stan Edge

on why and how to hold sales meetings

Here's why:

Meetings 1) keep salesmen posted on local market conditions; 2) give salesmen a chance to exchange selling ideas; 3) keep the builder posted on the follow-up of prospects and the closing of deals; 4) help salesmen learn more about new products; 5) build mutual confidence between the builder and his sales staff.

Here's how:

1. Have a program for every meeting. Good idea: Make one salesman responsible for planning and conducting each meeting.

2. Make the program informative. You can plan a product discussion by your construction superintendent; an analysis of equipment or material by a supplier; a talk by the architect, engineer, or superin-

Listen to Frank Hart

on how to build a prospect list

You can always find prospects among visitors to a model, but if they are your only prospects, your sales will be limited. And you will simply be proving that you are a clerk (a person to whom business comes) instead of a salesman (a person who creates business).

If you are a truly creative salesman, many of your prospects—and most of your good ones—will come from sources other than the model house. Prospects you create are likely prospects because (unlike the model-house visitor) they are not shoppers and probably have not dealt with other house salesmen.

Here is how to dig up your own prospects:

1. Work the neighborhood. Canvass the residents for several blocks around your subdivision. Tell them about your new houses and ask them to suggest people whom "you would like to have as neighbors."

2. Watch the papers. Your daily newspaper can be one of your best prospecting tools if you know what to look for. Check the news pages for news of

Listen to Frank Hart

on how to keep tabs on prospects

If you keep good records, they will keep you. The most important record that any salesman can keep —and the best single selling tool that he has—is

7. The snob buyer: He is a sucker for a compliment. Treat him with respect. No friendly asides . . . no inferences that you're equals. Trying to be friendly will completely upset the apple cart. Demonstrate what he might miss if you weren't there to show him —attic space, disposal, etc. This justifies your reason for being with him.

tendent on the quality built into your houses; an upto-date report on local financing by a representative of the vA, FHA, or a mortgage company. You can also show sales-training films. Good source: the NAHB Library.

3. Plan a sales demonstration by one of your salesmen. Always include an example of qualifying the prospect. Follow up with an open discussion of the presentation.

4. Have an open discussion of closing techniques —the greatest fear of most salesmen.

5. Allow time for a question period—not a gripe session.

6. Never hold meetings more than once a week or less than once a month. Schedule them at regular time—and when your salesmen are not busy. Be sure each meeting starts and ends promptly.

transferred executives from out of town, new business, promotions, weddings, births, and even deaths. Check the ads, too—particularly those by your competitors. And don't overlook "wanted to rent" ads maybe these people would be interested in buying. As you read your paper, have a grease pencil or soft lead pencil handy, and circle the useful items.

3. Call on stores and plants: "Which of your employees would like to live closer to their work?"

4. Call on ministers and school principals: "Who in your congregation would like to live closer to the church?" or "Who do you know on the teaching staff who would like to live closer to school?"

5. Call on hotel and motel managers who may know about guests seeking a new home.

6. And don't forget the people you run across from day to day—your friends; fellow members of your church, lodge, service club, or trade association; your doctor; your dentist; your attorney.

a prospect card file with a card for each prospect. The more details that you put on your prospect cards, the more your cards will help you close sales. Here is what every prospect card should include:

1. Complete facts (both personal and business) about the prospect—his and his wife's names, his address and phone number (home and business), his occupation, his income (if available), the number and ages of his children.

2. Complete facts about his new-house requirements—price range, size, type, location, what the prospect can afford as a down payment and monthly payments, what kind of financing he wants, and all you can learn about his motives for buying.

3. A complete record of every contact you make with the prospect—how the contact was made

Listen to Stan Edge

on customer and public relations

1. Always invite your old customers to previews of your new houses.

2. Handle customer complaints graciously—even if you don't feel you are morally or legally responsible. Remember, the customer is not always right, but he is never wrong.

3. Set up a public relations program—take part in local civic activities, make speeches at meetings related to housing, build an occasional "advanced model."

4. Influence the people of influence-clergymen,

(phone or face to face), what was accomplished, what houses were shown, the prospect's reaction not only to the houses but also to your sales techniques. Also make a note of future contacts (date and time) and what you plan to show.

By reviewing your cards, you can plan your next contact with each prospect—when to make the contact, what houses to show, what points to stress, what questions to ask, and exactly what sales tack to take.

If your prospect files are neat, complete, accurate, and always growing, you're bound to boost your sales. If your files are sloppy, incomplete, inaccurate, or even non-existent, you are doomed to mediocrity.

teachers, local officials, other businessmen. Have an occasional luncheon with businessmen and professional people in your area. Discuss general business, and, incidentally, get in some licks about what you plan to do. Pick up the tab, and just say you're trying to do a little research on what the community leaders are thinking.

5. Do some institutional advertising—in local magazines, for instance, and in programs of the local little theatre and symphony orchestra. It may not produce any customers the next day, but it builds goodwill and keeps your name before the public.

Listen to Julie Sherman's

"dos and don'ts" on model-house decorating

Do use a monochromatic color scheme throughout. A single color for walls and woodwork creates a feeling of greater space.

Don't paint each bedroom a different color. When you do, bedrooms become isolated rooms, seem restricted in size and shape.

Do paint the bedrooms the same basic color as the bedroom corridor, so the rooms can borrow space from the corridor and from each other.

Don't paint doors and woodwork with shiny, reflective paints. Shiny doors—particularly wide areas of sliding closet doors—reflect so much light that they tend to restrict the size of the room.

Do personalize the rooms to make them inviting. Furnish one bedroom as a boy's room, one as a girl's room, perhaps one for a teen-age boy, another for a pre-school child. This way you get the emotional appeal of a real home for real people.

Don't paint or paper one wall or a room in a contrasting color. This is a tricky technique that takes top talent. Contrasting colors and patterns usually tend to distort room dimensions or make them look smaller.

Do keep your model spotlessly clean. One of the chief reasons why people buy a new house is to get sparkling clean and fresh surroundings. Keep furni-

ture dusted, countertops washed, floors waxed, woodwork unsmeared.

Don't leave price tags, stickers, labels or cellophane on furniture. To be successful, a model house must look like a home—not a furniture showroom.

Do use big potted plants outside the front door and fresh cut flowers and plants throughout the house to add a home-like welcoming touch.

Don't overfurnish. Underfurnishing is often a good idea because it makes more room for several people to walk through a model house together.

Don't use bunk beds in a bedroom. Prospects will think the beds must be stacked because the room is too small.

Do use single or twin beds pushed against the wall in your smallest bedroom. Furnish it as a child's room with small toys.

Don't rope off rooms. Allow people to walk through freely. You are showing a potential home—not a museum.

Do train your salesman to capitalize on the emotional appeal you've put in your model house by talking about rooms in terms of the people who will use them: "This room is ideal for a small boy; this room can double as a guest room, den for dad, or sewing room for mother." /END

Look to **Bilt-Well** by **Caradco** for Kitchen Flexibility



Whether the plan calls for a provincial, traditional or modern kitchen..."L" shape, "U", rectangular or square, with BILT-WELL Cabinets you can offer customers all the features of the most expensive custom-built installation and save valuable hours of labor on every job.

There are over 100 different types and sizes of BILT-WELL Cabinets precision manufactured in 3" modular units from

THE BILT-WELL LINE

WINDOW UNITS, Double-hung, Awning, Casement, Basement. CABINETS, Kitchen, Multiple-use, Wardrobe, Storage, Vanity-Lavatory: DOORS, Exterior, Interior, Screen and Combination.

CARADCO, INC. Dubuque, Iowa

12" to 48" widths. There are door and drawer units to provide the right cabinet for every storage need...every floor plan.

Available with a choice of warm Ponderosa Pine or elegant Birch door and drawer fronts, BILT-WELL Cabinets can be easily stained, varnished, lacquered or enameled to match any decorating scheme.

There's more to offer with

WOOD

MORK

by Caradco

NEW WAYS TO BUILD BETTER

A monthly report on home building ideas, products, and techniques

News about the industrial revolution in housing shows up this month in a new publication from Koppers. For the first time, foam-core panels for any sort of residential use are offered on an out-of-catalog basis. See page 374. \rightarrow

Quality drywall methods are detailed in four comprehensive brochures from Bestwall. In other technical publications, full lines are catalogued in new booklets about water heaters, ventilating equipment, insulation products. New films tell the stories of aluminum siding and vinyl flooring. See page 376.

Luxury town houses in country clusters will soon show up on C.V. Whitney's Old Westbury estate. To learn about this, and what other leaders are doing, *see page 269.* \rightarrow

How are builders taking the new FHA directive? HOUSE & HOME's second survey of the "builders other builders follow" gives the answer. See page 274.

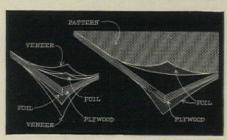
How to improve plywood. A new foil product from Alcoa promises a wide range of new properties from all sorts of sheet materials. See page 285. \rightarrow

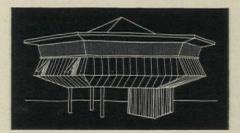
Other news from the product markets covers everything from built-in vacuum cleaners to built-up window slides. New ideas in doors and windows, new wood and metal finishes, new portable domes, new luxury appliances, new decorative and structural accessories. *See page 288*.

Tough sites make better houses, at least when inventive architects apply themselves to the problem. In Technology this month you'll see how three smart architects improved three problem sites. See page 248. \rightarrow





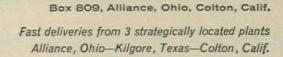




SANFRAR

another hot Alliance Ware

to you. Genuine features to help you sell and install spell success. Here they are. Read them. Your city, too, can be another hot AllianceWare market.



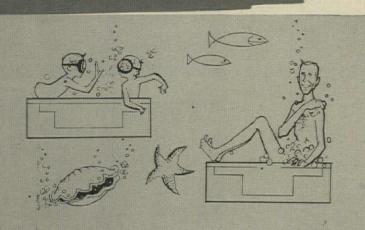
Tubs for every modern need and

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HOUSE & HOME

ICISCO

Cuts installation time 50%. Much lighter than cast iron tubs, AllianceWare porcelain-onsteel bathtubs are quick to install. Installation is a one-man instead of a two-man job!

Most complete line. In colors and sizes, stylish AllianceWare offers the most *complete* line of bathtubs—and the most *modern*.

Strong sales features. AllianceWare slip-proof tub floors are twice as safe, yet comfortable and easy to clean. AllianceWare finish resists acids, stains, dirt.

LANEFAS SETAS SES

California factory. Complete manufacturing and fast delivery facilities.

Find out your opportunity. AllianceWare helps stimulate San Francisco sales with concentrated promotional activities—the sort available to you under our new 5-by-5 Plan. Write us for details.

CALVER AND

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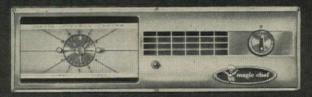
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taste in the longest line in America

AT Y

an(amp) subsidiary

FILMIT



The new Magic Control Center with clock-controlled oven starts and stops the Magic Chef Oven automatically; cooks an entire meal while the housewife is away from home.

with the new MAGIC CHEF built-in ranges



New MAGIC CHEF Built-in gas ranges put a Touch of Magic in the homes you build ... with new, automatic features, new installation economy and outstanding consumer acceptance.

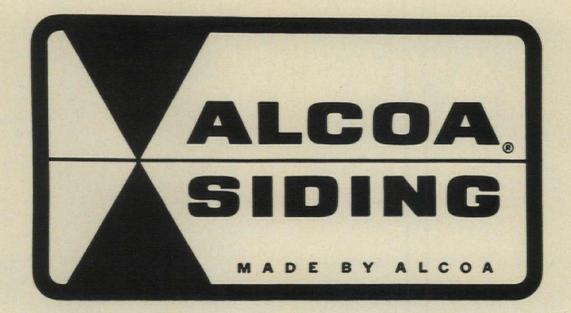
Today, more than ever, the consumer acceptance of MAGIC CHEF is an invaluable sales asset to you. As an extensive national advertising campaign further expands MAGIC CHEF'S outstanding consumer recognition, today, MAGIC CHEF is the name the modern homemaker knows... the range that puts a Touch of Magic in your sales.



put

chof

New Magic Chef Countermasters with recessed controls in the counter top reduce carpentry to a single rectangular cut.



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Barnett

Your Barrett representative can

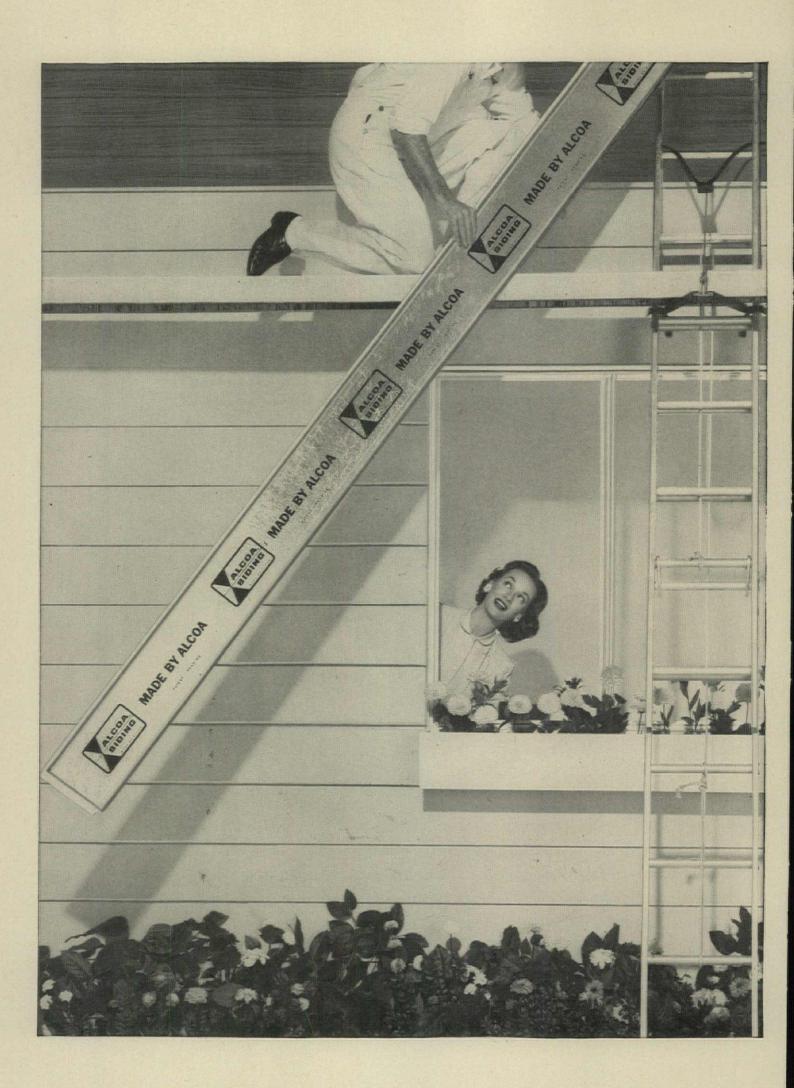
take orders today for the complete

line of Alcoa Siding. Prompt, dependable delivery is assured from seven conveniently located Barrett warehouses. And you can top off your next order of Barrett building materials with Alcoa Siding. Just call your Barrett representative, or contact us direct.

DISTRICT SALES OFFICES: BIRMINGHAM 8, Ala.-1327 Erie St.; CHARLOTTE 1, North Carolina-1125 East Morehead St.; CHICAGO 54, III.-Merchandise Mart; CLEVELAND 15, Ohio -3121 Euclid Ave.; HOUSTON 11, Texas-323 South 67th St.; MALDEN 48, Mass. - 378 Commercial St.; NEW YORK 16, N. Y.-261 Madison Ave.; PHILADELPHIA 46, Pa.-36th and Grays Ferry Ave.; ST. PAUL, Minn. - 764 Vandalia St.

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

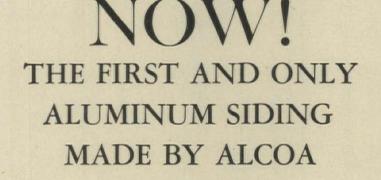






8 OUT OF 10 KNOW IT... TRUST IT! Sell the Alcoa label: known at sight to 80 per cent of America as the sign of aluminum *quality!* It marks every inch of new Alcoa Siding—*first* and *only* siding made by Aluminum Company of America, world's leading producer of aluminum!

NEW ALCOA SIDING IS SIX WAYS BETTER!



New! Horizontal and vertical siding, insulated and noninsulated —all *Alcoa-made* for home modernization and new construction!

NATIONWIDE PROMOTION REAPS PROFITS FOR YOU!

- NETWORK TELEVISION—Alcoa Theatre, NBC-TV, Alcoa Presents, ABC-TV, 50,000,000 impressions.
- NATIONAL MAGAZINES Full-color advertisements total 32,000,000 impressions.
- FULL-PAGE NEWSPAPER ADVERTISEMENTS Commanding announcements in 176 major markets for 90,000,000 impressions.
- PROMOTION SUPPORT-Brochures, stuffers, mats-all you need.

With 396 years of building products experience among them, these great names chose to distribute Alcoa® Siding.

BARRETT DIVISION OF ALLIED CHEMICAL CORP., 40 Rector Street, New York 6, N. Y.

BIRD & SON, INC., East Walpole, Mass.

THE PHILIP CAREY MANUFACTURING CO., Lockland, Cincinnati 15, Ohio

THE FLINTKOTE CO., 30 Rockefeller Plaza, New York 20, N. Y.

MASTIC CORP., 131 S. Taylor Street, P. O. Box 65, South Bend, Ind.

Now available from stock, nationwide . . . call your distributor today!

SPECIFY THE SIDING THE EXPERTS CHOOSE!



MADE BY ALCOA

ALUMINUM COMPANY OF AMERICA . PITTSBURGH 19, PA.



1. New, stronger Alcoa Aluminum alloy used for the first time in siding! 2. Special alclad laminated metal coat for lifelong corrosion resistance!

3. Bonderized surface grips paint, defies chipping and peeling!

 Specially developed Alcoa Alumature® finish gives maximum life for outdoor exposure conditions.

5. New factory-applied foam insulates against heat and cold!

6. Alcoa reflective foil backing retains 95 per cent of furnace radiant heat!

ALCOA HORIZONTAL SIDING

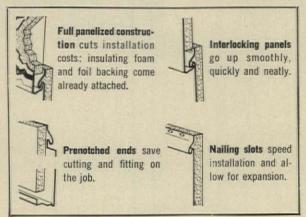
for popular clapboard effect, traditional or contemporary styling

ALCOA VERTICAL SIDING

for modern board-and-batten effect, individual styling

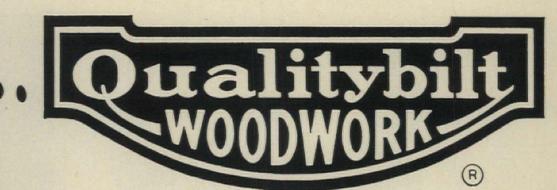


ALCOA SIDING ACCESSORIES FOR HORIZON-TAL AND VERTICAL IN MATCHING COLORS: Window and door trim, starter strip, undersill and general-purpose trim, window head flashing, inside corner post, outside corner post, vertical base flashing.



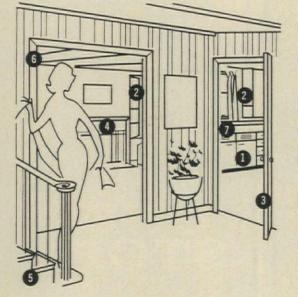






Regardless of the price range of the homes you build, homeowners will be looking for years of maintenance-free service . . . plus the beauty, convenience, and livability of each and every item that makes a home. Quality is the word . . . and Quality in Qualitybilt products is a carefully planned combination of fine materials, fine craftsmanship, modern production techniques, and a company philosophy of always making the best at reasonable prices. Any way you look at it . . . your "bonus buys" for quality are in Qualitybilt products.

Ask the builders who've used them. They are still our finest salesmen!



- Luxurious Birch Qualitybilt Kitchens are the ultimate in practical beauty and convenience!
- The complete Qualitybilt Window line is the finest available . . . highest quality at a reasonable price!
- 3 Smart, warp-resistant interior and exterior doors . . . flush, panel, and louver construction !
- A trim, eye-catching mantel adds charm and elegance to any fireplace!
- (5) Precision machined, easily assembled stair parts give a really luxurious touch to any quality home!
- (6) Fine Qualitybilt interior trim, uniformly machined to templates, can be accurately mitered and applied!
- Every quality home should include FARLITE . . . the very best in high-pressure laminated plastics.

OTHER FINE QUALITYBILT PRODUCTS INCLUDE — NEW 4-Way
 Windows • Casements • Picture Window Units • Glider Windows • Entrances
 Frames • Blinds • Folding Doors • Combination Screens and Storm Sash
 Mouldings • Louvers • Cabinet Work • Disappearing Stairs

Write for illustrated folders and name of your nearby Qualitybilt distributor!

Since 1875... the finest in Builders Millwork FARLEY & LOETSCHER MFG. CO. DUBUQUE, IOWA



THE COMPLETE METALBESTOS CHIMNEY*

So quick...so easy...and it's approved for all high-temperature fuels including oil, wood and home incinerators. For new or old construction, inside or outside installation.

Get complete details from your Metalbestos Distributor. He's as close as your telephone.

*Average time for an average installation.

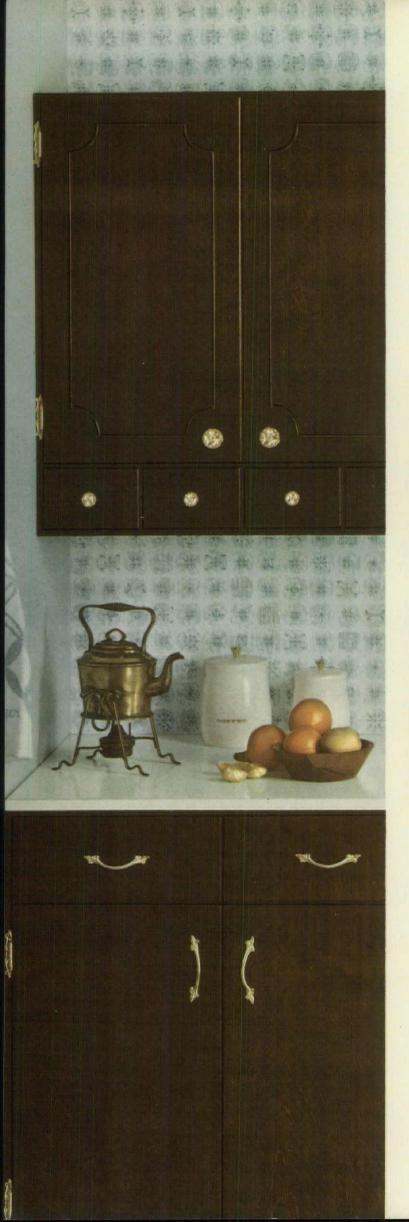


SIG and JIM PEARSON, PEARSON BROS. MINNEAPOLIS, MINN.

Symbol of fine homes HARDWARE

Use this "Emblem of Quality" to establish the fact that Amerock hardware is typical of the topquality products used throughout your homes ... it will draw attention to the "eye appeal" of your cabinet hardware. Hang it where your buyers can see it. Send coupon on other side for complete details. No other feature near this cost equals Amerock Hardware for eye appeal at eye level

... so we make it a point to feature Amerock hardware in our model homes. Judging from comments as women enter the kitchen we know hardware has a great deal to do with selling kitchens and this goes a long way toward selling the house. **99**



there is an Amerock pattern and finish for every decor... every style...every budget

Shown at left is Amerock's Modern Provincial—an exciting new design with modern feeling yet with the elegance and grace of period styling. Pulls—knobs—with hinges to match—another Amerock first.





Top: Handsome Amerock Contemporary available in Satin Copper, Ebony Black, Satin Chromium, Dull Bronze, and Polished Brass finishes.

Below: Elegant Amerock Modern Provincial available in Antique Copper, Antique English, Antique Silver, and Ivory Gold.

SEE YOUR AMEROCK SUPPLIER OR SEND COUPON

1960 Catalog	Amerock emblem details
Have Amerock man contact me	9.
Name	
Company	
Address	
City	State
I buy my hardware from	
Dept. NH50	

AMEROCK CORPORATION, ROCKFORD, ILL. . MEAFORD, ONT.



SIMPLEX FORMS USER NETS \$467532 **EXTRA PROFITS FROM 37 BASEMENTS**

Contractor Norbert A. Paul figured he could make more money by building his own basements. And, pocket extra cash, he did . . . to the tune of \$4,675.32 in just one season!

More and more, other enterprising builders are finding that forming and pouring their own basements can be the most profitable part of home building. More and more, they are finding that nothing beats the Simplex System for accuracy, flexibility, speed, and ease of handling. Let us show you how you can equal, or even better, contractor Paul's success. May we hear from you today?



Forms System OCKFORD, ILLINOIS el bars aive added enath locking ever All locking ardware

Make more money from your operation with the fastest, most flexible method of concrete forming

With Simplex, you don't have to skimp or cut corners to make a neat profit! The system is so easy, so quick, so simple that workmanlike jobs come naturally to any one who has just a basic knowledge of concrete. Look at these superior features of the Simplex System!

Accurate Foundations

Because Simplex panels are drawn together by patented hardware, forms set-up straight and true . . . seam marks are at a minimum. Homes become more salable!

Best for Pre-Fabs

Here's where accuracy really counts! Simplex assures positive wall dimension . . . specifica-tions are easily met . . . above grade work naturally goes faster!

Time-Saving Features

Patented levers and hardware are bolted firmly to panels. Levers lock or unlock with the tap of a hammer. With Simplex, vital parts can't be lost or misplaced . . . saves stripping and moving time. Cuts parts replacement costs.

Rugged, Long-Life

Panels are 9-ply, 11/8" plastic-impregnated plyglaze and are strengthened by horizontal steel backing bars. Users report excellent results after hundreds of pours.

Send For the Complete Story

SIMPLEX FORMS SYSTEM, INC. 5625 Industrial Avenue

Rockford (Loves Park) Illinois



ABC-TV June 19 ---- 7:30 EST

NATIONALLY ADVERTISED

The El Dorado, shown above, is ShoweRite's finest unit designed to fill every requirement, no matter what your customers desire. The El Dorado offers luxury features and beauty at a price that "sells" this outstanding value.

Suggested Retail Selling Price.

\$ 109 ⁹⁵	
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CHICAGO 19, ILLINOIS Subsidiaries Theodore Efron Manufacturing Co. of Florida



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Chicago 19, III	Dept. HH 560
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ADDRESS	*
CITY	Contraction (Contraction)

dries so fast it beats the weather

> EXTERIOR ATEX PAINT

EXTERIOR LATEX PAINTS

free you from weather worries. Easy to apply, they're moisture resistant in minutes, completely dry within the hour, with a tough water-proof film that resists fog. wash-offs or streaks, dust, sunlight, mildew, insects, and salt air. Paint schedules can be tightened and painting time greatly reduced. These paints go on previously painted or oil-primed wood, or on masonry, and most other surfaces. They are selfleveling and flow smoothly. Clean-up is with soap and water. And their durability in all climatic areas measures up to any other type of exterior paint. Exterior Latex Paints are available in a wide selection of colors from leading paint manufacturers formulated with latex supplied after many years of testing by Monsanto and major paint manufacturers. For further information and a list of brand names of exterior latex paints, use coupon below. Monsanto Chemical Company, Plastics Division, Springfield 2, Mass.

Monsanto

6

MONSANTO ACTIVATOR IN PLASTICS

MONSANTO CHEMICAL COMPANY Plastics Division, Room 735, Springfield 2, Mass.

Please send me information and sources of supply on EXTERIOR LATEX PAINTS

Name			
Company	ANTE IL		
Address	 		
City		State	

Not only does this saw-textured redwood have a charming, atural beauty but it will hold its finish far longer than most woods. Another advantage of using saw-textured redwood is the fact that it will sustain knocks and dents without showing wear.

How Redwood Adds to the Beauty

CRA

It is not surprising that so many of the homes that architects themselves most admire, were designed to be made of California Redwood. Of all available building materials, Certified Kiln Dried redwood unquestionably comes closest to meeting all the requirements, aesthetic and practical, of both architect and owner. When used for siding, decks, and in the garden, redwood beautifully and naturally helps relate the dwelling to its setting. Inside the home, redwood's rich color tones and interesting grain patterns create a feeling of warmth and an atmosphere that is casual yet elegant. Write Dept. 3 for your copy of "REDWOOD HOMES — Ideas from Architects' Own Homes".

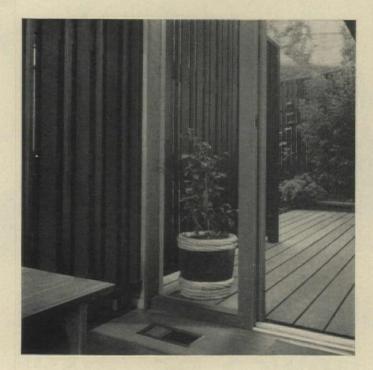
All the wonderful warmth of wood is best expressed in redwood.



Architect: Marquis & Stoller

By the careful, imaginative selection of the lumber used for this handsome paneling, the architect has effectively taken advantage of the interesting natural variations in redwood's color tones. Another reason Certified Kiln Dried redwood is so often used for fine paneling is its exceptional dimensional stability.

Here an unusual redwood divider was continued indoors to help make the deck a visual extension of the living area.



of this Well-Designed Home





Here the architect specified redwood facing for this central steel pier to preserve the striking effect gained by the dramatic use of redwood throughout the interior.

Whether redwood paneling is left in its natural state or given some type of stain treatment, its warmth and depth of color provide a handsome background for the owner's furnishings, contemporary or traditional.

The Golden Value Line of the 60's



YOU PROFIT MORE WITH GENERAL THROUGH POWER OF BRAND

"Profit" is PPP's middle name and the name belongs to General Electric

PPP—Planned Profit Package—is a plan to help you net the most profit for your money.

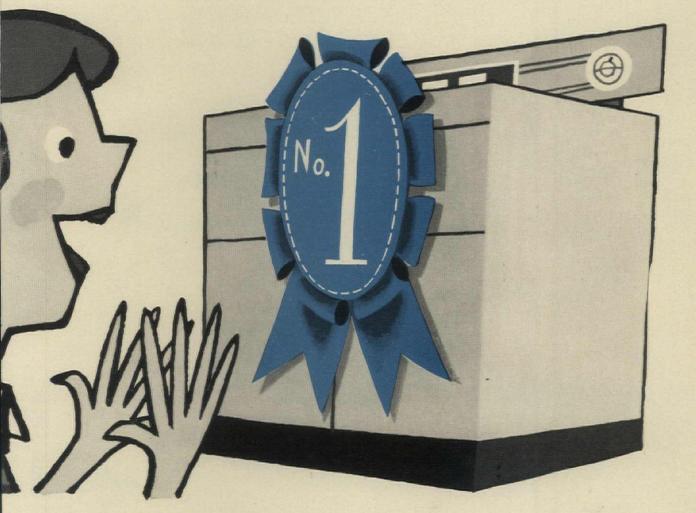
You can get this "package" only from General Electric Major Appliances (The Golden Value Line of the 60's). And one of the important "extras" in it is the Power of General Electric Brand Preference. Here's what it means:

• Among home buyers . . . General Electric brand preference studies show that most women think General Electric makes the best appliances. That's why General Electric equipment in a house often is the "clincher" in its sale. • Among home appraisers . . . Lending institutions use General Electric's higher quality and brand name dependability as a basis for granting higher appraisals. This puts a greater value on a house with General Electric equipment.

It all means more profit for you!

Would you like to know the other ways you can save money through General Electric? Then send for the "PLANNED PROFIT PACKAGE" kit with information about planning and styling help, product availability, complete merchandising program, product service and more.

The Golden Value Line of the 60's



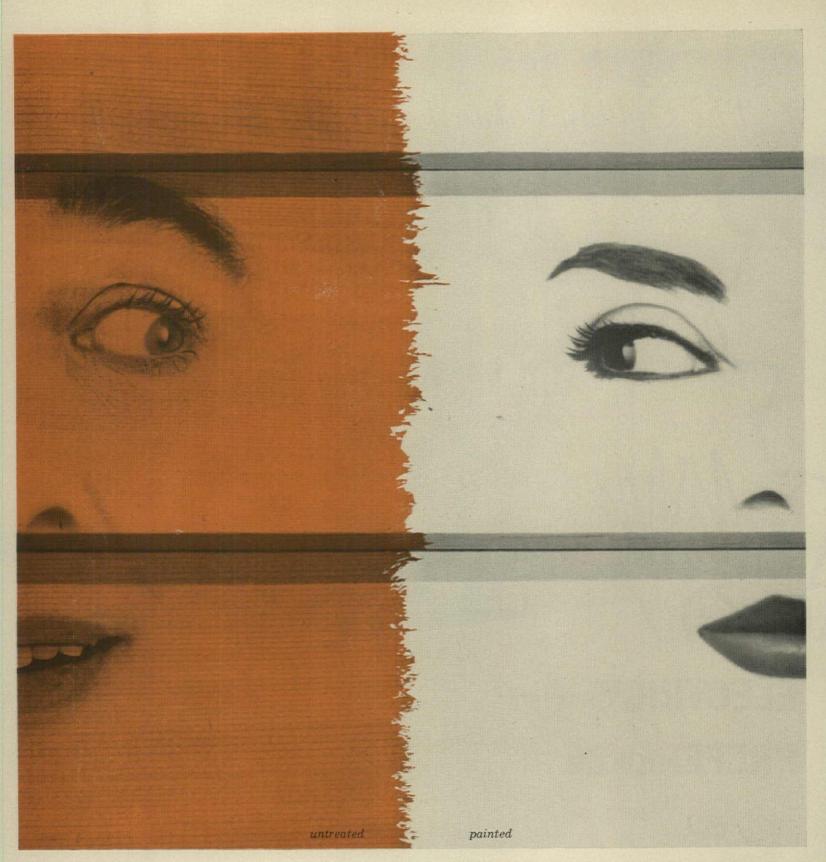
ELECTRIC'S PPP PREFERENCE



As an authorized builder of MEDALLION HOMES, you get prestige and promotional advantages. Ask your local utility about this program.

Appli	ance Pa	ark, Loui	sville 1, H	(y.
			Electric ontact m	
NAME_				
ADDRES	ss			

Progress Is Our Most Important Product GENERAL B ELECTRIC



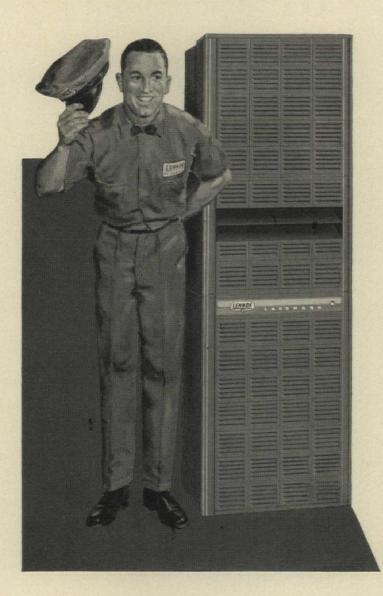
No blistered future for these sun-bathers

Clear Western Red Cedar Siding, finished with blister resistant paint, stays new longer. It assures a handsome siding complexion for years. Even left untreated, cedar turns gracefully to a beautiful, silvery-grey finish. Why? Because Western Cedar's grown-in, long-life quality resists moisture, decay, shrinkage and swelling. It welcomes every type of finish. Available in varieties of patterns and surfaces, Cedar is ideal for any area, any architectural design. Side with Western Red Cedar.

For more information write us: WESTERN RED CEDAR LUMBER ASSOCIATION, White-Henry-Stuart Bldg., Seattle, Washington

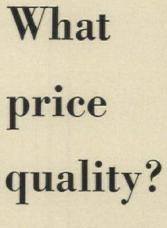


THE STERLING OF SIDINGS



World leader in indoor comfort for homes, business, schools, industry



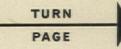


HOW TO ASSURE GETTING IT IN HOME HEATING AND AIR CONDITIONING

Quality equipment, correctly chosen, is not enough. *Expert installation and adjustment* are also essential.

That is why Lennox restricts its sales to direct factory dealers. There are more than 5500 such dealers, known as Lennox Comfort Craftsmen. They are engineertrained by Lennox to custom-assemble and install the right units, from the world's largest line of quality heating and air conditioning equipment. The fine reputation of Lennox and its famous dealer organization is known to millions, for Lennox has been the standard of quality since 1895. This consumer recognition gives your Lennox-equipped home an additional appeal to buyers.

To familiarize the public, your prospects, with Lennox quality and to make the name "Lennox" an effective sales-tool for you, advertisements like the one on the next page appear regularly in leading magazines.



© 1960 Lennox Industries Inc., founded 1895; Marshalltown and Des Moines, Ia.; Syracuse, N.Y.; Columbus, O.; Decatur, Ga.; Ft. Worth; Los Angeles; Salt Lake City. In Canada: Toronto, Montreal, Calgary, Vancouver, Winnipeg.

Easter Parade of Profits

Here's another in the Lennox series of 4-color ads appearing in Reader's Digest, Saturday Evening Post, Life, Good Housekeeping and other national magazines. Such advertising tugs at the heartstrings, reminds the consumer of his love for his family. It makes your customers aware of the indoor comfort provided by Lennox air conditioning and heating. It sets the stage for your sales.

If you haven't yet experienced the pleasure of doing business with an engineer-trained Lennox Comfort Craftsman, you have a real treat in store. He deals direct with Lennox factories gets faster deliveries—gears his installations to your schedule—at prices less than you expect. He follows up after your customers have taken possession, insuring perfect performance of the system. The Lennox Comfort Craftsman is listed in the Yellow Pages.

wonderful!

35,000,000 readers will see this ad in

in the April issue of Reader's Digest. COLORS



A day to remember, when the pup colored his nose while the kids colored Easter eggs . . . the same day Lennox heating and air conditioning was installed.

Ever since, no matter what the weather, every day has been perfect *inside*. Lennox equipment lets you dial the exact temperature and humidity wanted—and maintains this perfect climate through every day.

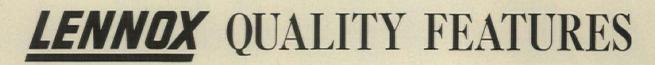
A Lennox installation is custom-designed to your

home by a factory-trained Comfort Craftsman at less cost than you would expect. His name is in the Yellow Pages. Lennox, world leader in indoor comfort for homes, business, schools.

FREE booklet "How to Select Your Heating and Air Conditioning System." Write Lennox Industries, 216 S. 12th Avenue, Marshalltown, Ia.

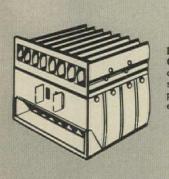


Here are some of the many EXCLUSIVE

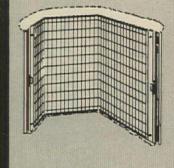


Since 1895, Lennox has pioneered in research and engineering. It has many famous "firsts" to its credit—first with forced warm air heating, first with the all-steel furnace, first with a truly quiet blower.

The four representative "exclusives" shown here are the kind of Lennox features that assures customers' satisfaction. Your prospects' respect for *Lennox* quality means that a Lennox-equipped home is recognized as a quality home *throughout*.



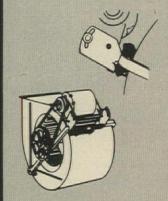
LENNOX HEAT EX-CHANGER, formed from aluminized steel for corrosion-resistance. Endurance proved by exclusive accelerated use "torture test."



LENNOX "BLUE SHIELD" AIR FILTER has TWICE the filtering capacity of ordinary filters, because of its unique "hammock" contour. Tighter edge-seal, delivers cleaner air, longer, without changing —and is easiest of all filters to change.



LENNOX BURNERS AP-PLY HEAT EVENLY for best transfer, longer furnace life. The high-performance oil burner is outstanding for efficiency and quietness. Gas burners are ribbon port type for trouble-free service.



BIG 'HUSHTONE' BLOWER runs at slower, quieter speed in soundproofed housing; all moving parts "float" on rubber cushioning. There's no vibratian, no hum, no other blower in the industry like it!

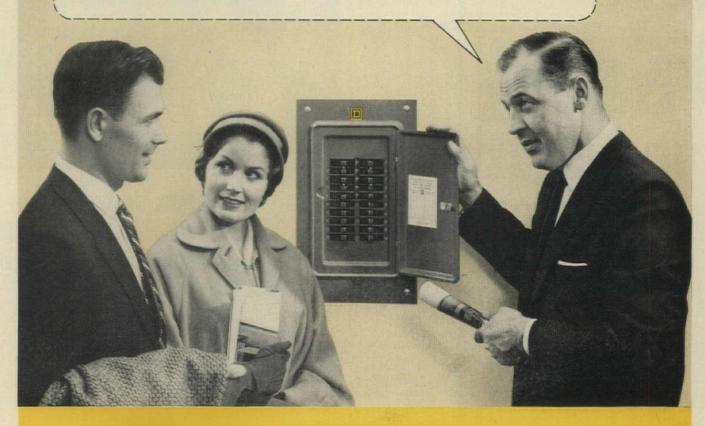
Call your nearby LENNOX COMFORT CRAFTSMAN-listed in your Yellow Pages



More people buy their all-season air conditioning through 5500 Lennox Comfort Craftsmen

© 1960 Lennox Industries Inc., founded 1895; Marshalltown and Des Moines, Ia.; Syracuse, N.Y.; Columbus, O.; Decatur, Ga.; Ft. Worth; Los Angeles; Salt Lake City. In Canada: Toronto, Montreal, Calgary, Vancouver, Winnipeg.

YOU CAN LIVE BETTER...**ELECTRICALLY.** THIS HOME IS EQUIPPED WITH **QO** -THE FINEST CIRCUIT BREAKER EVER BUILT!



It's very easy to prove that Circuit Breakers help sell homes!

Today's home buyers are "housepower"-conscious. The "LIVE BETTER ELECTRICALLY" and "MEDALLION HOMES" programs have focused attention on the home's electrical system. 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 used later on.

When you install **QO** "qwik-open" circuit breakers in your homes, you have a potent selling feature. You're providing far more than just adequate wiring. You're providing convenience. 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!

Let us send you the complete story of QO... finest breaker ever built. Address Square D Company, Mercer Road, Lexington, Kentucky



SQUARE D COMPANY

wherever electricity is distributed and controlled



NEW HORIZONS IN MASONRY

A2

If you're not in the mood for monotony, build of Amerokthe supreme achievement in masonry.

For Amerok is refreshingly different. There's newness in its striated texture . . . tomorrow's touch in the wide color range . . . thought of contemporary styling in its clean-lined symmetry.

And it's easy to build with Amerok. It is strictly in modular conformation. Precisely dimensioned. Generous voids to entrain air and lighten the load on footings and foundations. Ample structural strength. Two lengths ----16" and 12"; two thicknesses — 8" and 4". Two heights — $2^{1}/4$ " and $3^{5}/8$ ". Half units for each size. Striated or plain face.

Price? Beauty considered, 8-inch-thick Amerok is easily the lowest cost masonry available. Material for material, usually costs less than lumber. And there's the 4-inch-thick for cavity walls, or veneer over frame.

Write for brochure "New Horizons in Masonry" and name of nearest manufacturer.

OPPORTUNITIES ARE OPEN FOR LOCAL MANUFACTURING

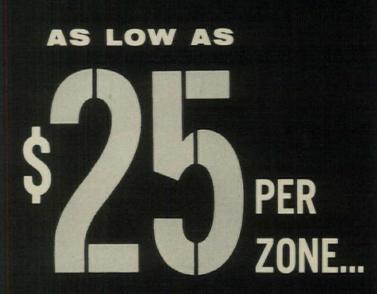
Amerok is relatively low in price because it is produced in local plants, from local aggregates, for local or regional consumption, practically eliminating the terrific costs of freight and distribution, and permitting a generous mark-up on basic costs. For these reasons, the manufacture of Amerok can be a very profit-able organiton, either for your

able operation, either for your own building projects or for sale to others in the area.

The Amerok machine is com The Amerok machine is com-pact, self-contained and fully automatic. Plants operate under franchise, with exclusive rights in protected territories. Equip-ment investment is nominal with extended payments to respon-sible parties. Write for "The Story of Amerok."

Brikcrete Associates, Inc. 416 W. 25th, Holland, Mich.

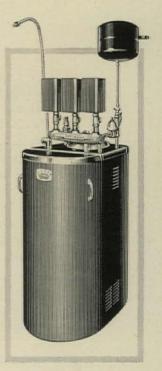




GIVES YOUR HOMES THE STRONG MERCHANDISING ADVANTAGE OF EDWARDS PROVEN ZONE-CONTROL HEATING SYSTEM.

- Edwards Zone-Control Heating System costs as low as \$25.00* per zone more than non-zone systems. *(average installation)
- Zoned heat gives you a strong merchandising advantage...helps you sell homes faster.
- A complete installation package can be installed in just 1 day by 2 men.
- Edwards Zone-Control Heating System, proven through thousands of installations, can give you up to 6 zones, yet uses only one pump, due to Edwards' positive-action motorized valve system.
- Complete package weighs under 400 lbs.
- 20 year guarantee.
- Brings quality zone-control baseboard heating prices within reach of lower priced development housings as well as custom built homes.

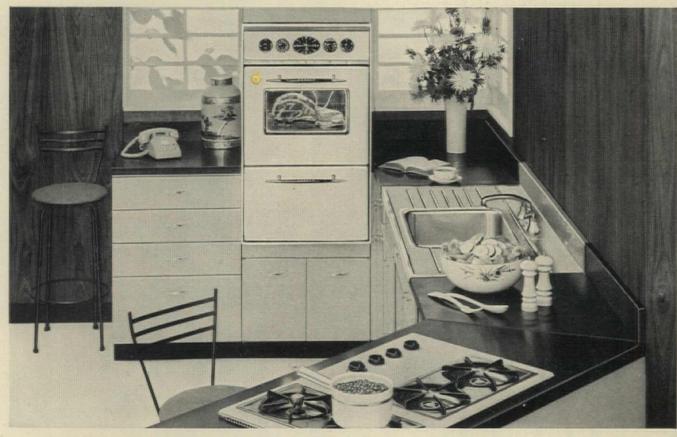
Write, wire or phone for complete information and brochures.





301-1 Alexander Ave., Pompton Plains, N. J. Telephone: TEmple 5-2808

Show you know...



with a new TAPPAN Gas built-in that's won the Gold Star!



New features show you know quality!

This Tappan has the features women want-like automatic roast control, that turns Gas off when roast is perfectly done. Clock controls give perfect baking-and the famous Gas Burner-with-a-Brain* makes range-top cooking automatic, too!

The Gold Star Award shows you know appliances!

This Gold Star is awarded by A.G.A. to the finest ranges of all. Each must be more automatic, more modern, better designed in every one of at least 28 specifications-to win a Gold Star. It means they cook faster, cooler, cleaner than ever-automatically!



Easy upkeep shows you know women's wants!

the automatic Burner-with-a-Brain! This award-



Good design shows you know kitchen planning!

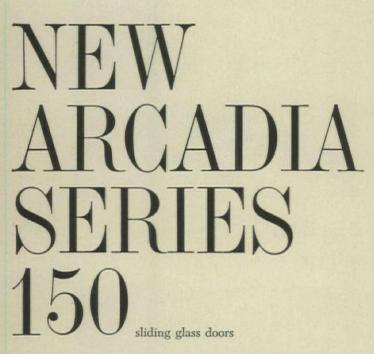
No messy boil-overs to clean up, when she cooks on This sparkling automatic rotisserie is sure to be the center of many a party meal. Build it in as a feature winning Tappan is easy-to-clean all over, too! of your homes-at no extra construction cost-Grates, racks, even the oven bottom lift out easily, wipe clean. Rustproof, stainproof surfaces resist dirt! simply by choosing a modern, fully-automatic Gas range like this Tappan.

> The Gold Star sells for you, too! Most women judge your whole house by what they think of details like this-silly, perhaps, but true. When you build in a fabulous new Gas range, built to Gold Star standards they trust, you build your reputation for quality! The popularity of Gas helps sell your homes, too; remember, Gas is chosen to heat 8 out of 10 new homes! Call your local Gas company for help

in planning better kitchens. AMERICAN GAS ASSOCIATION A.G.A. Mark @Am. Gas Assoc., Inc.



No wonder ... today more people than ever are cooking with A GAS! A touch of quality she can see... feel...and take pride in!



The warranty tag on every Arcadia /150 door tells the story and proves the quality you've built into your homes:

 \triangleq a name she knows and respects...

Arcadia...first name in sliding doors...first choice of award-winning architects and model-home builders...featured and advertised in leading shelter publications.

🚔 a bold, new slim silhouette...

Clean, lean...acclaimed by builders everywhere! Its graceful black handle appears to float in space...the slender stiles actually disappear into the frame when the door is closed...yet Series 150 doors have the rigid, solid 'feel' you expect of genuine Arcadia quality.

truly weatherproof...wearproof!

Patented step-sill design, Alumilite finish, maintenance-free inside fiberglas screen, jam-proof latch, and many more exclusive features; choice of 3%" or 5½" jamb and single glass or %" insulated glass.

Series 150 offers new sliding door quality at a builder's price...get the whole story from your Arcadia distributor, or write to Dept. 151 today.

Arcadia Metal Products

Fullerton/California

THIS

GENUINE

arcadia

SLIDING

DOOR

Quality like this costs you so little—pays for itself—it's Weldwood real wood paneling



This Charter Oak paneling, finished like fine furniture, costs less than \$50-retail-for a 12 x 8 foot wall.



This is the age when quality is all-important in the construction and merchandising of homes—and nothing says "quality" faster than Weldwood® paneling. The honest beauty of real wood paneling is something that can never be duplicated by imitations—the so-called "wood grains" printed on inferior panels. You know it—and so does the quality-conscious home buyer.

He—or she—knows the difference between Weldwood paneling's real wood warmth...its deep, rich luster... and any

VFI

other paneling on the market. How? One look, one touch. Weldwood's exclusive eighteen-step genuine lacquer finish makes a difference you and your buyers can actually *feel*.

The Charter Oak shown here is but one of more than 70 types of Weldwood paneling you can choose from. See them all at your Weldwood lumber dealer's or at the United States Plywood showroom nearest you. In Canada, it's listed under Weldwood Plywood, Ltd.

SEND FOR FREE PANELING BOOKLETS	
United States Plywood	HH 5-6
55 West 44th Street, New Yor	k 36, N.Y.
Please send me:	
Weldwood Prefinished Paneling Shows woods, installation photograph	
"Family Rooms In Beautiful Weldwo Ideas For The Room Your Family Lives	
Name	
Firm	·····
Address	

Product of UNITED STATES PLYWOOD - 126 branch showrooms in the United States and Cana

DWOOD REAL WOOD PANELING

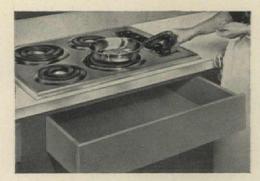


New space-saver kitchen for \$10,000 homes

The luxury of a Suburban built-in range plus unique stow-a-wall cabinets both practical and profitable

Designed by Bruce McCarty, A.I.A. PAINTER, WEEKS, McCARTY-ARCHITECTS

1st in a series of best-seller kitchens -all blueprinted and ready to use -each designed to give you the most value, the most sales-talk for a home in a specific price range. Suburban's Idea Kitchen shown here is for homes in the \$10,000 price range — a kitchen pre-engineered especially for a home of that price, a kitchen you can easily recreate in the home you build. The plans - complete with specifications, product lists and all the know-how-are yours free for the asking. Just mail the coupon at the bottom of this page.



New cook-tops – a blessing to home buyer and builder

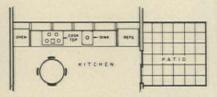
These beautiful, new Suburban thin-line units with recessed controls on top allow full, usable drawer space underneath—pots and pans can't be knocked over by accidently brushing against knobs.

Gas or electric, Suburban cook-tops are quickly installed (only one cutout necessary) and easily removed or interchanged. All mounting screws are accessible from the top no concealed mounting lugs, no special lugs needed for extra-thick counter tops.



These cabinets built on the job, save space, cost; add storage

Now you can use the kitchen wall, ceiling *and* studs as part of your cabinets. This unique stowa-wall design not only saves space and materials but adds



Free plans; free "Ideas File"

The sketch above shows how easily the Idea Kitchen presented on these pages may be adapted for varying space requirements. The details on design, equipment, sizes, dimensions and approximate cost are yours for the asking.

A specially prepared expansionfile, "New Home Ideas Kit," is also available for you to collect other ideas, articles and product dope with separate indexed sections for every room in the house. Just say "send it!" extra storage that home buyers love. The combination of stow-a-wall cabinets and a Suburban built-in range adds glamour that is otherwise difficult to achieve in a \$10,000 home.

Samuel Stamping & Enameling Co., Department HH, Chattanooga 1, Tenn.			
I want more information on Suburban:			
Built-in Electric Ranges 🗆			
Built-in Gas Ranges 🗌			
I am an architect 🗆 realtor 🗆 kitchen			
remodeler i builder (sales mgr.)			
Please send me free Kitchen Plan & Specs for			
\$10,000 Home			
free New Home Ideas File Kit			
Name			
Firm			
Street			
CityState			
Suburban Built-in Ranges			
LOOK FOR SUBURBAN IN YELLOW PAGES			



1. How to build up for a view on flat land House by Architect Pierre Zoelly in Columbus, Ohio (details, facing page).



2. How to put two units where one will barely fit House by Architects Gromme, Mulvin & Priestly in San Francisco (details, p 252).



3. How to get a huge glass wall on a windy bluff House by Architect J. Herbert Brownell in La Jolla, Calif. (details, p 256). Technology

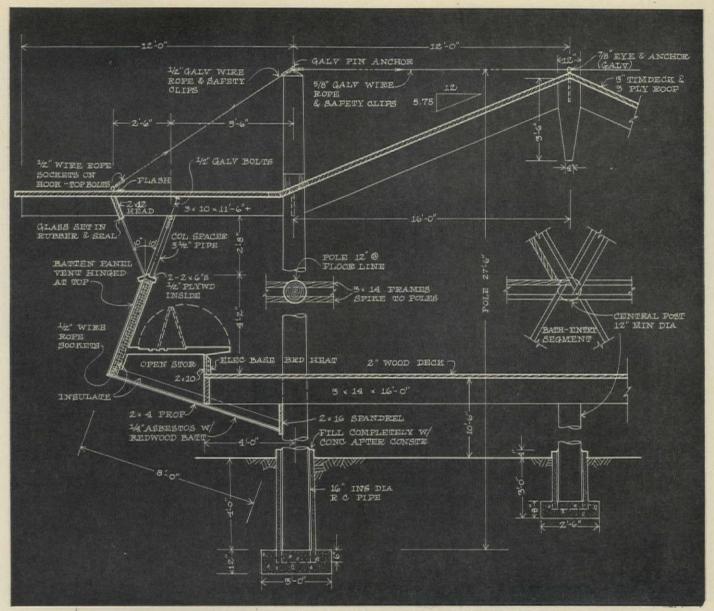
Here are three structural ways to overcome site limitations

Almost every site has its limitations of topography, soil type, and climate which are accented when builder, architect, or owner wants to build a house that will be at odds with the site. But ingenuity can solve the toughest problems. For instance, the houses at left all show technical solutions which set the house design off from the site.

1. Architect Pierre Zoelly had the job of creating a vacation house with a good view of lake and a lush but flat countryside. Zoelly raised the house (see facing page) and created a shaded play area for children under it.

2. Architects Gromme, Mulvin, & Priestly solved the problem of a steep and rocky site to give the owners an attractive duplex overlooking San Francisco Bay. Their solution (see p 252) permitted wide expanses of glass on the Bay side of the house.

3. Architect J. Herbert Brownell's site was a headland bluff, exposed to sea storms, with an extraordinary view that called for a huge expanse of glass. Brownell and the owners wanted a two-story vaulted living room, which created the extra problem of supporting glass two stories high. To see the solution, turn to p 256.



CROSS SECTION shows how roof section hangs from mast, how floor is framed into mast, and how wall is tied between roof and floor.

1. This house hangs from six wood masts

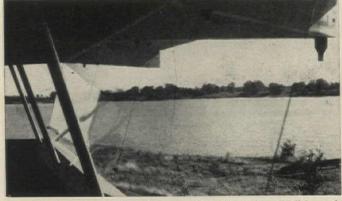
Main roof supports of the six-sided vacation house are cables fastened to the tops of masts 1' in diameter (set in a hexagon 12' on a side).

Main floor supports are ten radiating 3x14s framed into the masts and butted at the center over a stub center pole (detail in drawing above).

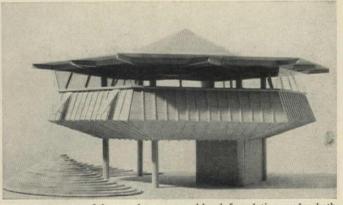
Pairs of 3x14s are framed into each of four masts—one into each side. One 3x14 is framed into each of the remaining two masts (this floor section is occupied by the bathroom, which has a ground-level foundation and thus needs less framing support).

The nominal 2" wood floor is sup-

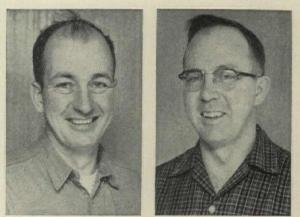
ported between the radiating 3x14s by spandrel timbers (2x16s) and 2x12s set 5' oc and at right angles to the spandrels. The roof deck, 3" t&g, spans 3x12s running from each mast to the center of the house. Both floor and roof decking are laid concentrically around the center of the house.



TILTED WINDOWS overhang landscape like ship's bridge. Wall beneath windows is tied to roof by cable in pipe spacer (drawing above).



SCALE MODEL of house shows ground-level foundation under bathroom and ports in side wall for storage access and extra ventilation.



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... the window pane with insulation built in



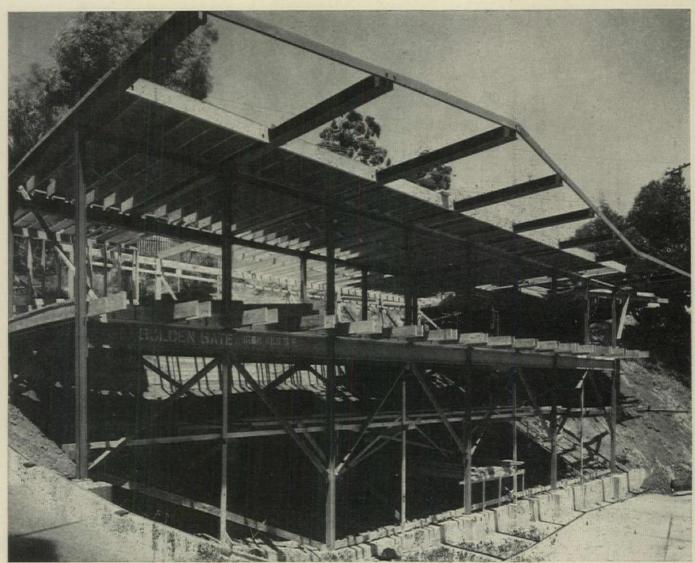




Pittsburgh Plate Glass Company

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STRUCTURAL FRAMEWORK will support an apartment at mid-level and a residence with a cantilevered deck above.

2. Steel cage ties house and apartment to steep slope



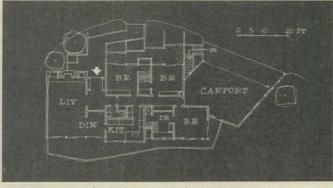
The rigid steel frame above springs from a unique foundation grid to provide solid support and wide spans for two living units—an upper-level house and a lower-level apartment.

Heavy grade beams, ribbed to bear on shale, tie uphill and downhill foundation walls to the mid-slope footings. This tie-in method eliminates the possibility of differential settling or slippage by any part of the house.

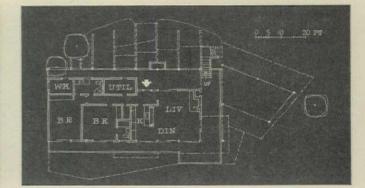
The steel framework-erected with

bolted connections in one day—raises the structure enough so that both units can be reached from a road on the uphill side. House rests on a platform that cantilevers 15' over the apartment.

Steel base columns 16' oc support the living areas. Columns 8' oc on the apartment level support the top-floor house. Steel beams give a 16' clear span in the apartment. The house uses conventional wood framing, walls, and partitions.



HOUSE—on upper level—has 1,950 sq ft of living space.



APARTMENT-on lower level-has 1,200 sq ft of living space.

For house No. 3, see p 256 HOUSE & HOME

"Wood Window Quality brings home owner Satisfaction"

Say Dallas builders Dave Fox and Ike Jacobs



DAVE FOX

"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.

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An Association of Western Pine Producers and Woodwork Manufacturers

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built-in quality you can put your finger on

IN EVERY ROOM OF EVERY HOUSE!

"Our homes are 100% glazed with *Thermopane®* insulating glass. It's in every window and every sliding glass door. It's one of our strongest selling factors," says Roger Medema.

"And the name inscribed right on each *Thermopane* unit is a big help. People are frankly skeptical of substitutions. They want to be sure of quality products."

Medema Builders, Inc., is one of the leading home builders in the Chicago area. Their \$16,500 to \$19,500 homes in Oak Forest, Ill., have met with outstanding success. "We not only point out the *Thermopane* in the windows, we use a merchandising display in our model home and pass out product literature to emphasize the fact," Mr. Medema continued.

It works for Medema. It will work for you! Put *Thermopane* in all of the windows of your next homes. Make it a big feature.

... these merchandising aids will work hard for you!



HANDOUT FOLDERS

Your L.O.F Glass Distributor or Dealer has merchandising aids to help make your model home promotion a complete success. Phone him —he's listed under "Glass" in the Yellow Pages of your phone book.



WINDOW STICKERS



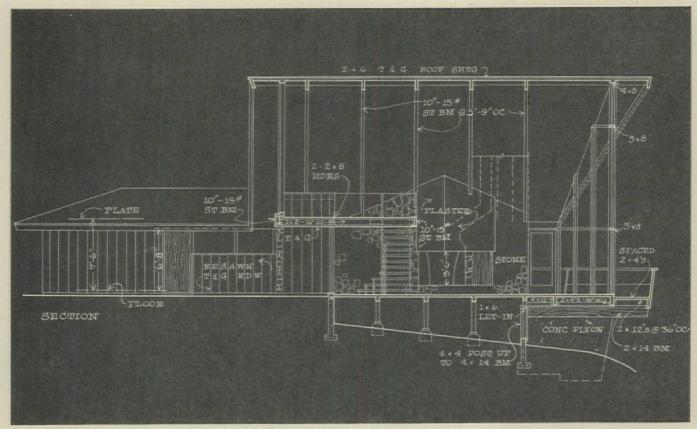
FLOOR DISPLAY



LOF GLASS

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CROSS SECTION through the two-story high living room shows how steel A-frames-columns and rafters-rest on stepped columns.

3. Steel and wood combine to resist gale winds

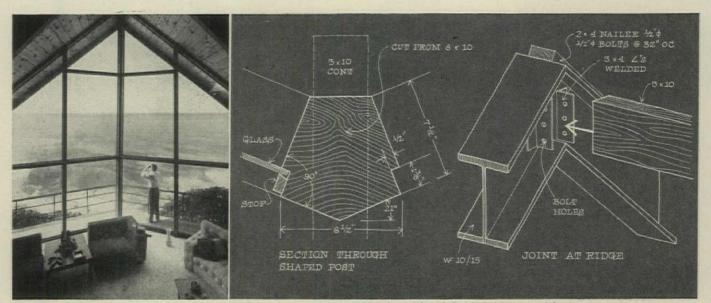


Steel columns and rafters, welded into big A-frames, make a structural cage for the two-story living room of this oceanfront house and support a glass wall that will resist wind and water pressures of 80 psf.

The A-frames are joined by a 3x10 wood ridge beam and by 3x6 t&g decking, are further reinforced by two 26' steel beams which are welded to them to support the upper-level living area. These two beams allow the upper level to cantilever $6\frac{1}{2}'$ over the living room.

A masonry wall around the fireplace acts as a shear wall to add rigidity to the house. The glass is glazed into rabbeted structural mullions.

The framing system also saved foundation work. The sloping site made a level foundation impractical and expensive, so a stepped concrete foundation was poured. The A-frames are supported by 4x4 columns of varying length which rest on the concrete piers. The joists for the lower-level floor are framed into the column legs.



LIVING ROOM GLASS is glazed into rabbeted wood columns (above). Nailer for roof deck is 2x4 bolted to steel frame.



The plumbing fixtures with the quality that sells—BRIGGS BEAUTYWARE

One glance tells the tale—that Briggs Beautyware has the classic design and quality home buyers look for. Tell your prospects, too, of Briggs' ever-dependable operation . . . of the fused-in compatible colors that won't fade . . . of the gleaming vitreous enamel surfaces that clean with wonderful ease.

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Give your homes an extra touch of quality—build with Briggs Beautyware. There's a Briggs fixture in every size, style and price range to suit your new homes.

For new homes and remodelling, send for Briggs' new 36-page four-color booklet, "New Adventures in Bathroom Designing with Briggs' Compatible Colors"... plus Briggs' Beauty Wheel for bathroom color planning. Get both by mailing 25¢ to Advertising Department, Briggs Manufacturing Company, Warren, Michigan.

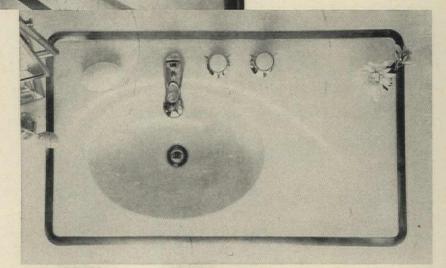


BEAUTYWARE

THE KING vitreous china wall-hung water closet simplifies cleaning by eliminating awkward dust catchers and those hard-to-reach areas... a housewife's dream. Comes in Briggs' six compatible colors, as well as favorite white.

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THE MEDALLION bathtub of formed steel is lighter yet stronger than ordinary cast iron tubs ... installs easily, saves labor. Other profitable advantages: seam-free one-pice construction, leak-proof wall flange, and H-framework that needs no blocks, shims or extra support.



THE CHAUCER vitreous china lavatory, with eye-appealing design, has oval off-center bowl with spacious counter area, anti-splash rim and unique spray spout. Installs in counter top, vanity, or may be placed on legs. The unusual design is perfect for any style home.

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- a safe place for the kids to play
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MRS. HOMEBUYER, Peoria, Illinois

PATIO PHOTOS COURTESY OF RAYNOR MEG. CO

PATIO



GARAGE

FRED SCHOTTHOFER Schotthofer Construction Co. Peoria, Illinois Pres. Homebuilders Assn. of Illinois

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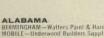
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HOUSE & HOME

258

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Har-Vey's P-38 Pocket Door Frame can be installed by one man in less time than any other pocket on the market. It's the only Pocket Door Frame that offers an adjustable wood header with pre-mounted aluminum tracks and jamb brackets. Unit actually stretches to fit any size opening . . . goes up as one piece.

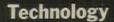
Builder and Dealer alike can save money ... minimize inventory because one Har-Vey P-38 Handi-Pak contains everything needed for a pocket installation regardless of door size. With Har-Vey you handle only one set. re-cur encourted jamb brackets and track header fully adjusts to accommodate doors from 2' to 3' wide Remember . . . for your Pocket, Slide-A-Fold or By-Passing installations, look to Har-Vey Hardware—another great Homeshield product.

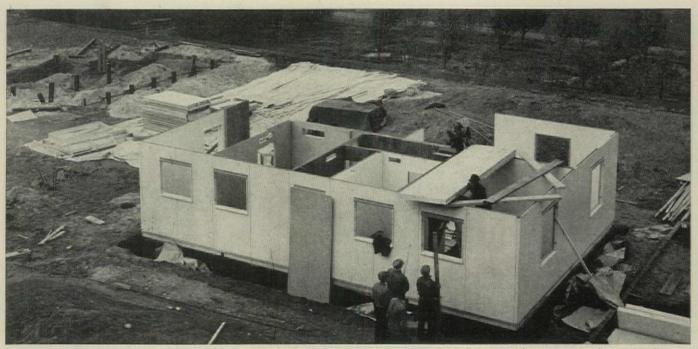
Write for Bulletins 25, 26, 27 and 18





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STRESSED-SKIN PANELS were first used in 1937 prefab built by Forest Products Laboratory. Ply wood skins were glue-nailed to framing.



EXTERIOR PLYWOOD was first used by FPL in this building erected in 1935.



LAMINATED ARCHES were first used as framing in this 1935 building by FPL.



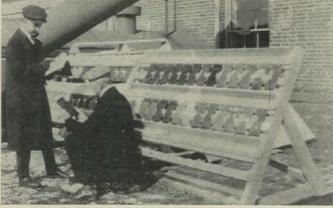
PAPER HONEYCOMB PANELS were first used in this FPL house, built in 1948.

These "firsts" stand out as ...

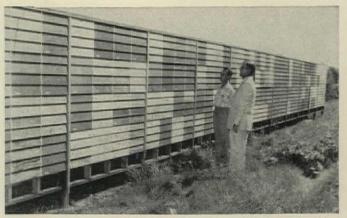
Forest Products Lab marks 50 years of research

Since its founding in June 1910, FPL, a US Forest Service branch in Madison, Wis, has done more for housing technology than any single agency or company.

Pictured above are its four most significant achievements in building research: 1) stressed-skin panels (plywood glue-nailed to both sides of framing members) now widely used, particularly in the Northwest; 2) weatherproof exterior plywood, now used throughout the country; 3) laminated timbers, now used in custom houses and light construction; 4) paper honeycomb sandwich panels, a structural material still in the experimental stage for tomorrow's houses. These developments were possible because FPL is the first US research lab to combine and coordinate the work of chemists, engineers, and biologists at one place. Madison became its site because the University of Wisconsin offered to build FPL's first building and to publish all research coming out of the lab.



TESTING PAINTS IN 1929, FPL technicians used these small wood panels on which different paints were exposed to year-round weathering.



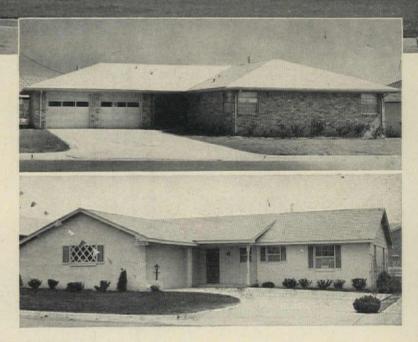
TESTING PAINTS TODAY, technicians use same technique as in 1929, but greater number of panels reflects increased variety of paints.

Oklahoma winds <u>PROVE</u> the mighty Bird Wind Seal Shingles

A GOOD BUILDER ATTESTS TO THEIR HOLDING-DOWN QUALITIES



Joel Coley, successful builder of good homes in Oklahoma City, praises the wide color range of Bird shingles as well as the wind resistance of the Bird Wind Seal Shingles. His slogan is "Better Homes for Better Living."



"WE FIND THAT BIRD WIND SEAL SHINGLES DO LIE DOWN BETTER in the Oklahoma winds, and the cost of application is only the same as regular thick butt shingles. Besides, I have always been very much impressed with Bird colors and the quality of all Bird products." So writes Mr. Coley.

He adds, "Using quality products almost always eliminates the usual complaints and call-backs in housing construction."

Mr. Coley is just one of thousands of topnotch builders who find it pays to install the shingle that even hurricanes don't loosen the mighty Bird Wind Seal Shingle.

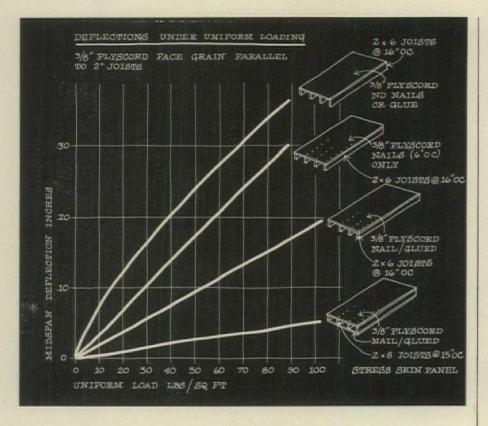
- powerful seals spaced for drainage
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- lay fast in the usual way no pulling apart or turning
- long lasting double-surfaced construction
- advertised to your customers in The Saturday Evening Post



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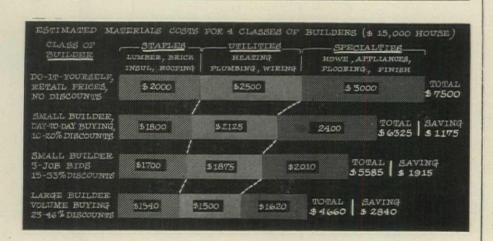
Technology



Can 3/8" plywood be laid parallel to framing?

Yes, according to recent tests by the Douglas Fir Plywood Assn. Test results (charted above) show that the best use of 3/6" Plyscord sheathing with the face grain parallel to the framing is in stress-skin panels (top and bottom skins are glue-nailed to framing 15" oc). The panel used in tests sustained 100 psf with no signs of distress.

The 3/8" plywood was also tested in other types of parallel framing. (For greater strength, plywood is usually laid with the face grain running across the joists.) Test results are available in Laboratory Bulletin 60-A. Write DFPA, Tacoma 2, Wash.



How much can you save with purchasing discounts?

The graph above—based on a table in a new report by Penn State's College of Engineering and Architecture—will help you answer that question. Savings shown are the result of discounts available to four classes of builders for three types of materials.

The report, "Better purchasing saves money," is the third in a Penn State series for homebuilders. It focuses on the purchasing problems of small builders, points up benefits of planned purchasing and efficient inventory control, tells how to request bids, place orders, and assure prompt delivery; and shows sample quotation-request and purchaseorder forms.

You can get the report from Engineering Experiment Dept, College of Engineering and Architecture, Pennsylvania State University, University Park, Pa. 50¢ a copy plus 4% sales tax.

How to get better wet-heat installations at less cost

A new guide ("High quality hydronic heating systems can meet competition —here's how") is based on field research by the Institute of Boiler & Radiator Manufacturers.

It is divided into three sections: 1) job preparation (eg, heat-loss calculation, heat distributing units, sizing, piping layouts); 2) management and material control (eg, material and labor takeoffs, stock records, job scheduling); 3) employee utilization (eg, using workmen's time effectively, using manufacturers' instructions, working from a job ledger). A job ledger shows how to install a single-circuit, series-loop baseboard system in a sixroom house in 20 manhours.

To get a copy of the guide (No. 400), write to IBR, 608 Fifth Ave, New York City 20. Price: 20ϕ .

Plastic-coated plywood can make good roof decking

Polyester plastic, glass fibers, sand aggregate, and coloring material are all shot out of a four-nozzle gun onto 4x8 sheets of exterior grade plywood in this newest use of reinforced plastic developed by Fiberlay, Inc of Seattle. Projected costs are 62ϕ per sq ft.

The new decking is particularly tough, has been used for truck beds, could best be used for sun-porch surfaces. Decorative rock or other material can be added during spraying. Sand finish increases panel's lifespan.

Now corrugated board can be made as strong as wood

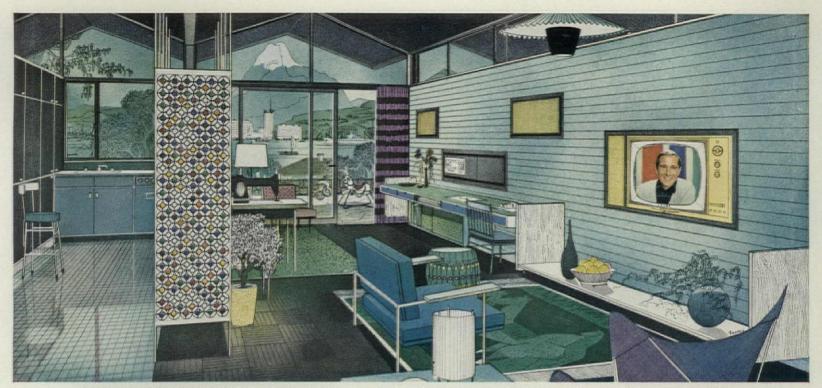
So reports Ehrlich & Irany, New York chemical consultants and developers of a new impregnation.

Dipped in the impregnation, corrugated board is said to acquire the hardness and compressive strength of wood of the same thickness. Possible use in housing: for interior partitions. Ehrlich & Irany says impregnation should increase corrugated board cost by 25% to 30%.

A new "standard" size will cut fireplace costs

The standard fireplace opening is 36" wide. But builders could save money by reducing the width to 34".

So says a maker of fireplace construction equipment—Bennett-Ireland Inc of Norwich, N.Y. Here is why: 1) A 34" opening needs less cutting and fitting of standard-size brick (8" long with $\frac{1}{2}$ " bonds). It can be finished exactly 34" wide with courses four stretchers wide. 2) A 34" opening is the largest that can be built with the smallest fireplace flue ($8\frac{1}{2}$ "x12"). The small flue takes a smaller chimney, can save 25% in chimney masonry. /END



COMPLETE HOME ENTERTAINMENT..."In the wall, off the floor, out of the way!" Here the magic of Color TV is combined with the finest pushbutton Radio-"Victrola"® High Fidelity Stereo. 4-speed record changer slides out



B&W "MURAL TV"... Front-ventilated Model DK-103. The custom TV lock plus the convenience of "Wireless Wizard" remote control. Superb performance—25% brighter picture...3-speaker Panoramic Sound. Rearventilated model available.

for easy loading..., plays all records. Stereo AM-FM Tuner, visual Stereo Balance Control, 2-in-1 supercharged chassis with 58 watts of power. Shown is Model BK-2 with DK-109 Panoramic Sound 3-speaker units. (@RCA Trade Mark for Record Players)



"LIVING COLOR" MURALTV... Like 2 sets in one, build in the magic of Color TV and get superb B &W reception too. Simplified color-quick tuning (new wireless remote control available), mirror-sharp ploture, 3-speaker Panoramic Sound, adaptable for stereo. Above: The DK-107 Frame for rear ventilation. Front-ventilation design also available.

Year's best <u>new idea</u> for selling homes... "MURALTV" and STEREO BUILT-INS BY RCA VICTOR CONVERT LOOKERS INTO <u>BUYERS</u>

Many successful tract developers are now selling from model homes with RCA Victor "Mural TV" and Stereo Built-ins. The same is true with smaller builders of custom homes.

It is significant that most of these builders are installing *Color TV*, alone or in combination with stereo. Why? Most home buyers feel that Color TV is the coming thing, yet many hesitate to buy right now. But when you show it built into a home they can afford, the bars are down and they "have to have it." It's the *extra value* that wins over competition.

RCA Victor Built-in units are engineered for the top performance and dependability that the public expects from RCA Victor. They are available in a complete line of fashion-leading styles . . . expressly designed for simple installation into walls, permanent room dividers, or in cabinets and closets.

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		Tmk(s)®	

The most trusted name in Electronics

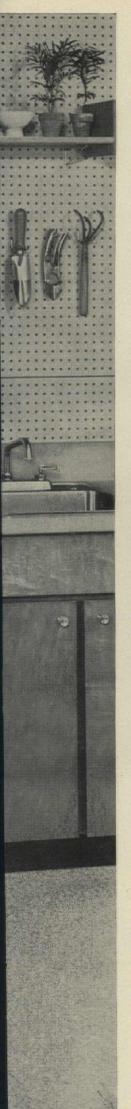
Company	
Name	Title
Please send full information on RC. "Mural TV" and Stereo Built-ins.	A Victor
Philadelphia 5, Pa.	

City & State.

Street.

RCA Sales Corporation





With the Westinghouse Space-Mates Laundromat and Dryer, you can fit a complete home laundry into minimum space anywhere . . . in kitchen or basement . . . in the bath . . . in an alcove or closet. Space-Mates may be installed vertically or side-by-side . . . built-in or free-standing. Only 25" wide x 24" deep, each unit handles a full 9 lb. load.

The Laundromat has the Westinghouse Multi-Speed Washing Action ... More Washing Power for cleaner clothes ... typical of the unique features responsible for the big consumer swing to all Westinghouse Appliances. The matching Direct Air Flow Dryer fluffs and freshens as it dries.

On the opposite page, Deluxe Space-Mates with push-button controls are shown with Westinghouse Heirloom Maple Wood cabinets. Color availability: Lemon Yellow, Mint Aqua, Frosting Pink, Cocoa Brown, and Sugar White. Rough-in height with accessory Spacer Unit-751/4".

WESTINGHOUSE SPACE-MATES

... a complete home laundry in only 25 inches





FREE-STANDING MULTI-SPEED Revolving Agitator Laundromat and matching Dryer are each only 29% in. wide x 28% in. deep. Other models available.

SINGLE UNIT DOES THE WHOLE JOB.

This Westinghouse Wash 'N' Dry Combination (WD-5) does everything in one space-saving unit only 32 in. w. x 281/4 in. d.

APPLIANCES AND CABINETS .

line of Westinghouse

HH-5

Sales Dept.

State

FOR UNDERCOUNTER INSTALLATION, rough-in dimensions are $50\frac{1}{2}$ "w. x 24"d. x $34\frac{1}{2}$ "h. Standard Space-Mates, shown here, are completely automatic and offer same capacity, convenience and color availability as Deluxe models.



Refrigerator Freezers

Appliance Centers

Ovens and Electric Water Platforms Heaters

Where electricity does eve ... even the heating

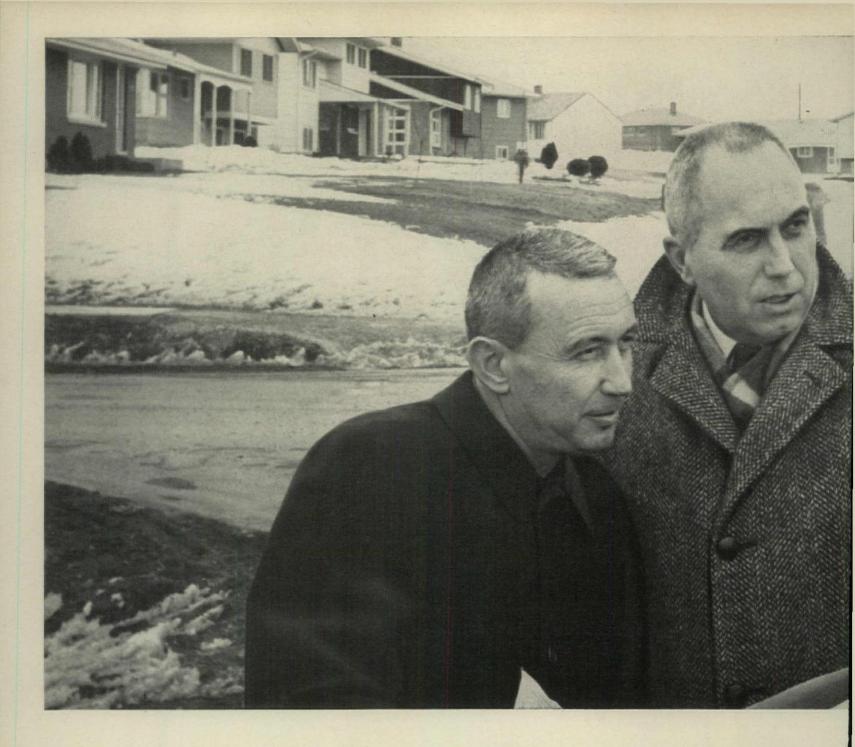
Food Waste Disposers

od and

Dishwashers

YOU CAN BE SURE ... IF IT'S Westinghouse

ything	SEND COUPON FOR FULL INFORMATION ABOUT WESTINGHOUS
	 Westinghouse Electric Corporation, Contract 246 East Fourth Street, Mansfield, Ohio Please send the information requested below. Descriptive catalog covering the complete Appliances and Cabinets. I wish to have a representative call.
Laundromats and Dryers	Name Title
	CompanyAddress



The three of a kind

Independent builders join hands in constructing their own development despite lack of service land

It started in Downers Grove, Illinois.

No large tract of readily salable lots seemed available. Existing land was low-lying; utility service land was filled with dwellings.

In June, 1957, three local Downers Grove builders pooled their resources, formed the Oak View Improvement Company, and bought 100 acres of undeveloped land adjacent to nearby Lisle, Illinois. Their main problem: the construction of a private water utility.

The first step these builders took was to contact a competent sanitary engineer, who designed a sewage treatment plant and a water and sewer system. Because of ruggedness and proven quality, the engineer specified cast iron pipe for the water distribution system. Next the builders hired a Springfield lawyer to lay the legal groundwork.

Within five months the project was well under way: separate water and sewage plants were under construction; water mains had been installed; a well had been drilled, and the water was being chlorinated and treated.

The utility was ready; housing development began. That was almost three years ago. Today this development is included within the Lisle village limits and



Left to right: Howard Clark and O. L. Krughoff, two of the three founders of the Oak View Improvement Company, discuss plans for future development with their office manager, Roy Cecil. Jack S. Kepler, the third founder, was out of town at the time this picture was taken.

that beat a full house

240 dwellings are already occupied. The original 100 acres have grown to 380, and plans for the future call for 1000 homes on this acreage.

To smaller builders who cannot afford the expense of a private water utility, the story of these three developers is a heartening one. Their advice to builders who may want to try their "pooling plan" is: "Don't fear utilities. They are not, as one would think, a headache, but an interesting venture. With water and sewer utilities, you can subdivide each acre into two and a half lots, as opposed to one lot per acre with a well and septic tank. And they make a better community. We beat the 'full house service land' problem by combining our resources, acquiring the services of a competent lawyer and consulting engineer, and building our own utility. Though we knew nothing about utilities to begin with, this skillful professional guidance steered our plans smoothly right from the beginning."

And how is their water supply system holding up? They have never had a main leak; they have never had to replace pipe; they have never had to repair pipe. And they anticipate none of these problems for at least 100 years—because their water supply system is constructed of cast iron pipe.

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



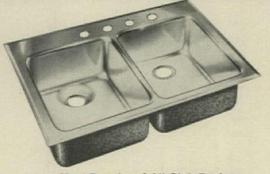
267

The New Colling * Disposer Bowl

-teams up to perfection with any waste disposer!

*Carlrim Vegi-Prep Model DS-832 LDB illustrated below.





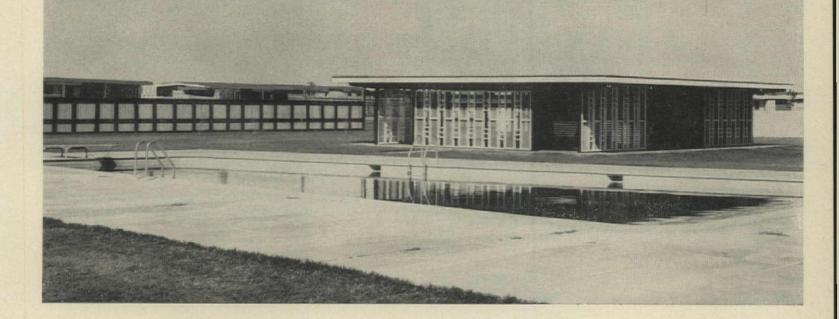
Most Popular of All Sink Designs -Now Available with Disposer Bowl

Model 832 LDB shown above with disposer bowl at left has Carlton's famous sparkle finish, which actually improves with use! Bowls are 14 by 16 inches, by seven inches deep, allowing for at least a gallon more water capacity in each bowl. The Carlrim self-rim feature makes installation quicker and easier; and much more sanitary.

When your kitchen specifications call for a garbage disposer (and what modern specifications do not?), you owe it to your customers to specify the new Carlrim Stainless Steel Sink with Disposer Bowl. Here, at last, is the sink design every disposer manufacturer has been looking for-the design that has been painstakingly developed to enable disposers to achieve their peak rated efficiency. Look at the handsome Vegi-Prep Model shown above. Notice how the drain outlets have been moved to the rear to permit more working space for food preparation. See how the disposer intake has been cleverly recessed to accommodate accumulated waste. And above all, don't overlook the heavy rubberized undercoating that hushes sink clatter and reduces disposer vibration. All Carlrim Sinks are guaranteed never to wear out-never to chip, crack or peel-and no separate sink frame is required for installation! Disposer Bowls are available on the right or left. Ask your wholesaler to show you this new design, or write today for Catalog No. 860 to Sink Division, Carrollton Manufacturing Company, Carrollton, Ohio.

You just <u>can't</u> buy better-when you buy..





This \$55,000 recreation center paid for itself by boosting the sales price of 250 houses

"We got about \$200 more per house because buyers and lenders realized the center made for a better neighborhood," says Cecil Jennings of Jennings & Lewis, Lubbock, Tex.

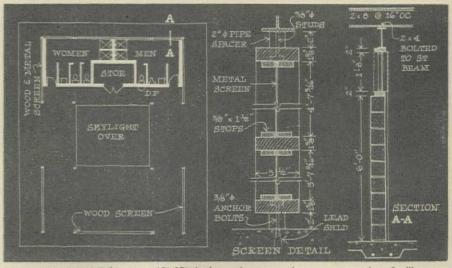
What's more, the center was a sales clincher with many buyers. Says Jennings: "We asked most buyers how the center affected their decision. Nearly all said it was the deciding factor. I guess it helped sell 40% more houses and speeded all our sales. We originally planned to sell out the tract in two years, then ran into unexpected mortgage problems. But we met our goal anyway—mostly because of the recreation center."

The center covers 31/2 acres. Major cost items: raw land and paving, \$25,-

000; 40'x73¹/₂' swimming pool and deck around it, \$14,300; bathhouse pavilion, \$8,000; fencing and landscaping, \$7,500. The pavilion, designed by Architect Donald Honn, was "relatively expensive because of the detail involved," according to Jennings, "but cheap in terms of the effect obtained."

The builders lease the center for \$1 a year to a non-profit club of the homeowner members. Each family pays \$30 dues annually to cover costs of water, maintenance, taxes, lifeguard service.

"The center also makes a wonderful signboard for us," Jennings adds. "It is located on two main streets. It will help us sell our next tract of 400 houses, for which we will put up a bigger community center."



PAVILION PLAM (left) puts 12'x37' bathhouse under 48'x52' skylighted roof. Details show top-to-bottom construction of grille screen (center), block wall of bathhouse (right).

What the leaders are doing

Magazine readers are wowed by a two-story Colonial
Survey shows quick response to FHA directive on quality produ ts274
Two hundred full-size row houses fit into 20 high-priced acres278
How to make the same house look different by shifting the garage282

Completely new—Ford's Falcon pickup costs you less the day you buy and every day thereafter! Up to 30 miles on a gallon! Single-unit construction. Bolted-on front fenders for easy replacement! Lower oil costs, tire costs, all-around maintenance costs!



All-new Six. Modern Short Stroke engine with plenty of turnpike power! There's 4,000 miles of driving between oil changes!

NEW Ford Palcon RANCHERO



20

Big 6-foot box . . . nearly 8 feet of load length with tailgate flat! Load capacity is ample for most jobs. Loading height is a low 27 inches!

It looks like pure pleasure—and it is. But when it comes to saving money, Ford's new Falcon Ranchero is all business!

As a start, it's priced lower* than any other pickup in America. It gives you spectacular gas mileage—up to 30 miles on a single gallon, yet its new 90-horsepower Six is geared to handle a full-sized load.

The Ranchero's solid single-unit construction, its bolted-on front fenders, and other low-cost

Ranchero

replacement parts . . . all mean you'll save on maintenance costs! In its big 6-foot box there is room a-plenty for nearly any pickup job . . . and in its beautifully styled cab there is room for three in stretch-out comfort!

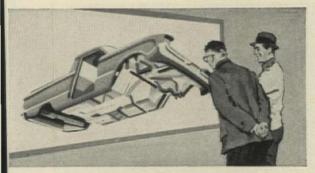
See your Ford Dealer and action-test the Falcon Ranchero—the new kind of pickup that's full-sized for work, over-size in comfort, but only half-size in costs!

Lowest

*Based on latest available manufacturers' suggested retail delivered prices with comparable standard equipment.

Priced

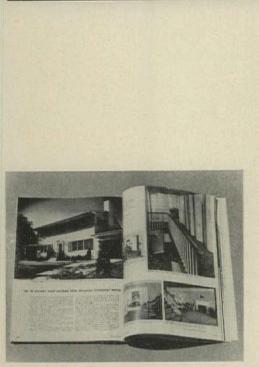
PICKUP TRUCK



Single-unit construction . . . It's tighter, quieter, longer lasting. All main underbody structural members are heavily zinc-coated for greater durability . . . protects against rust and corrosion. Front fenders bolt on to cut maintenance costs!

up to 30 miles per gallon!

FORD TRUCKS COST LESS



What the leaders are doing

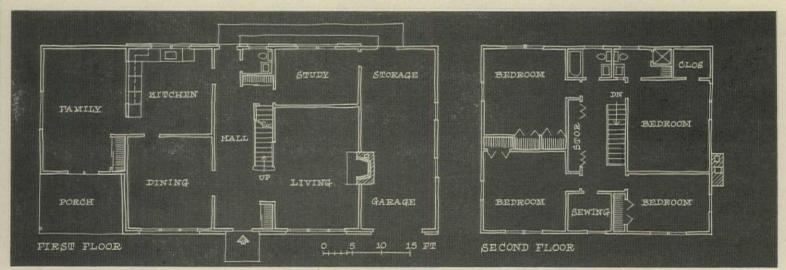
FIRST PUBLICATION of Franklin Builders' twostory model was in HOUSE & HOME (Nov, '59),



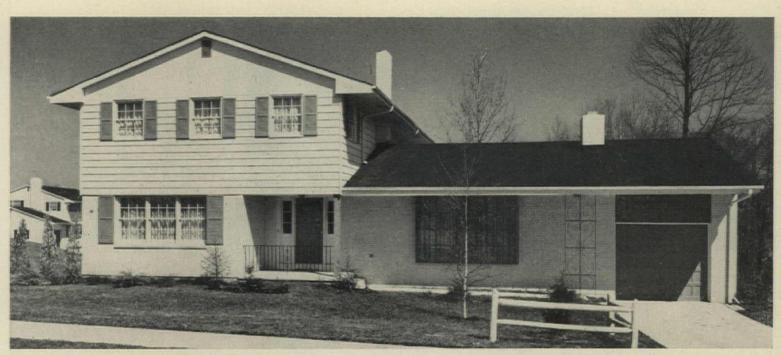
MCCALL'S PUBLISHED MODEL in March, says it drew a "phenomenal" number of inquiries.

The value in this house astonished magazine readers

The *McCall's* story above of Franklin Builders' two-story model in Wilmington, Del. drew over 2,000 letters and phone calls within five weeks. The builder got phone calls from nearly every state and Canada, over 300 in all. And the architect, Theodore Brandow, was asked for hundreds of floor plans (many times by other homebuilders). Says *McCalls* Building Editor Mary Davis Gillies: "Most of these people are awed at the price—\$21,000 plus a \$7,000 lot—but interest stems just as much from the floor plan and design. Many say this is the house they've sought for years." HOUSE & HOME published the house last November (left above) as one of its "20 quality houses for 1960", pointed to features like 10' wide center hall, five living areas downstairs, full complement of appliances, 150-amp wiring, and size (2,543 sq ft) for the money (\$28,000).



TWO-STORY PLAN puts all first floor rooms except family room off 10'-wide entrance hall. Upper floor has four bedrooms, two baths, and sewing room.



NEW DESIGN puts four-bedroom upper story at one end of house, living room and den in wing at right. Deep (5'6") eave shelters walk from garage to porch.



LARGER LIVING AREAS are offered in new model. Views show dining room looking to living room (left), family room (center), 15' 5"x15' 2" kitchen (right).

Now the builder has put more value in a new house

"The new model (\$29,500 on a \$7,000 lot) is an adaptation of the house published in *McCall's* and we think it offers more for the money."

So says Franklin Builders' President Leon Weiner. Here is why:

1. It has more space-2,905 sq ft of

living area—and almost every room in the model is larger. Cost per sq ft (including equipment but excluding lot) is only \$7.90 vs \$8.10 for the earlier model.

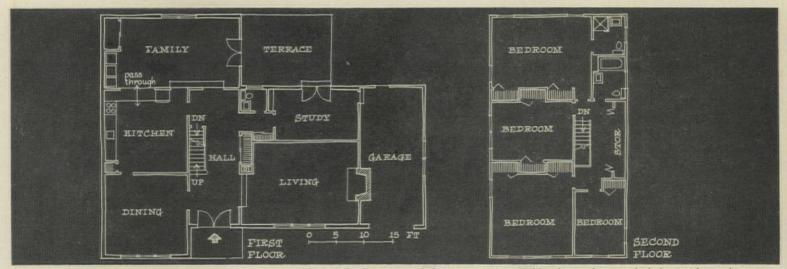
2. Its plan is more workable. All five first-floor rooms open to the wide hall.

3. There is better indoor-outdoor living

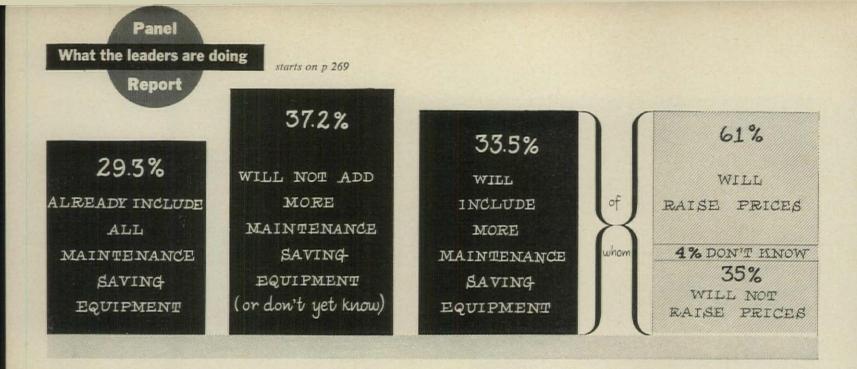
with both family room and den open to a rear terrace through double doors.

4. Stepped-down living and family rooms add to the feeling of luxury.

Franklin plans to open a tract soon to offer both this and the earlier house in both colonial and contemporary exteriors.



NEW FLOOR PLAN provides indoor-outdoor living at rear, with both family room and den open to terrace. New house does not include upstairs sewing room.



Encouraged by FHA's new directive . . .

33½% of the leaders will use more quality products

That is the startling news uncovered by the second C. E. Hooper survey of HOUSE & HOME's panel of "builders other builders follow" (for the first survey, see H&H, Feb).

The new survey, made in mid-March, covered 424 leading builders who last year built a total of 69,602 houses. Of these builders, 59% built 50 or more houses and 40% built from 5 to 49 houses in 1959.

Panel members were asked: "Will FHA's new directive influence you to put more maintenance-saving equipment in your 1960 houses?" The new directive (H&H, March) requires less income to buy a more expensive house if the added cost is for design or products that cut maintenance and operating costs (eg, deeper roof overhangs, double-glazed windows, longer-wearing floors, siding that requires less repainting). As the graphs above show, the 424 build-

ers were fairly evenly divided: 142 said they will be influenced by the directive; 154 said they will not: and 124 said they were already including this kind of maintenancesaving equipment. Four of the 424 answered "don't know" or were undecided.

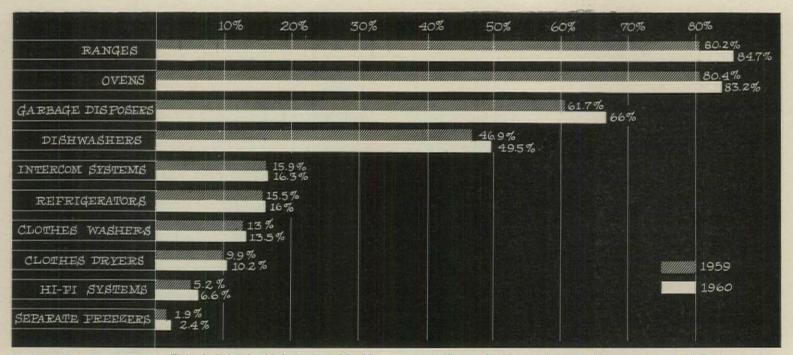
The proportion of FHA builders influenced by the directive is actually more than 33.5%. Reason: many panel members do not use FHA financing, thus are not affected by the new directive.

The survey also revealed that some builders will put more quality into their houses without raising their prices. Of the 142 builders who will include more maintenancesaving equipment because of the directive, 49 (35%) said they will not boost their prices this year.

Also significant is the speed of the builders' response to the new directive: less than

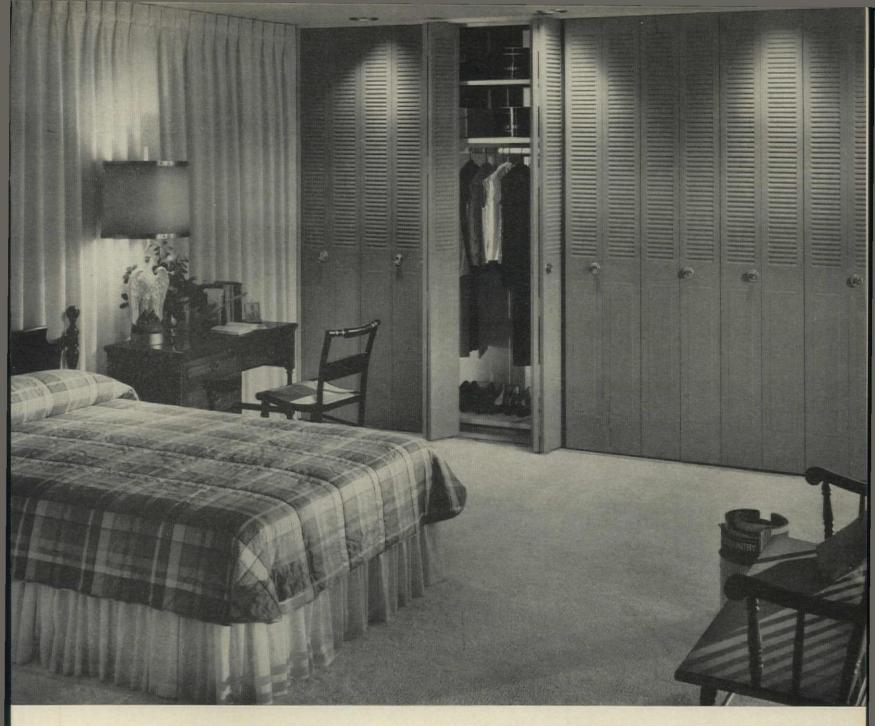
seven weeks after the directive was issued, a large number of builders had made plans to act on it. By contrast: 1) only 5% of the panel members said they have included appliances because of FHA's December 1957 directive (requiring no more income to buy a house with all appliances included than to buy the same house without the appliances); 2) builders did not start taking advantage of FHA Sec 608 until 1947-five years after it went into effect; 3) few builders have ever figured out how to use FHA Sec 213 (cooperatives), on the books since 1950.

There is one big if: will local FHA offices go along? As H&H pointed out in March, "the new regulation will only be as good as its execution by FHA's 75 offices. It could be a flop if local FHA offices pigeonhole it or ignore it."



MORE BUILT-IN EQUIPMENT will be included in the leaders' models this year. Graph shows the percentage of 424 panel members who 1) offered each of ten major items in their 1959 houses, compared with 2) the percentage, who report they will include the same built-ins in their 1960 models.

Leaders continued on p 278



For above doors, specify Float-Away "Colonial," 8'-0" height, any width required.

BUILDERS! are costly closets eating up your profits?

Realize more profits on every home you build with Float-Away metal closet doors. Every Float-Away closet door you install can add up to \$14.97 profit per closetadd up to \$74.85 per five closet home. Write or wire collect today for proof that Float-Away metal closet doors make good sense for profit-minded builders!

Float-Away metal closet doors are made to fit all standard modular openingsavailable in Flush Panel, Louver, or Colonial, prime coated-also prefinished Lauan and Birch. Five-year guarantee.



FLOAT-AWAY DOOR COMPANY

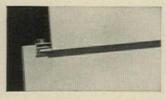
1173 Zonolite Road, N.E.

H-50 Atlanta 6, Georgia

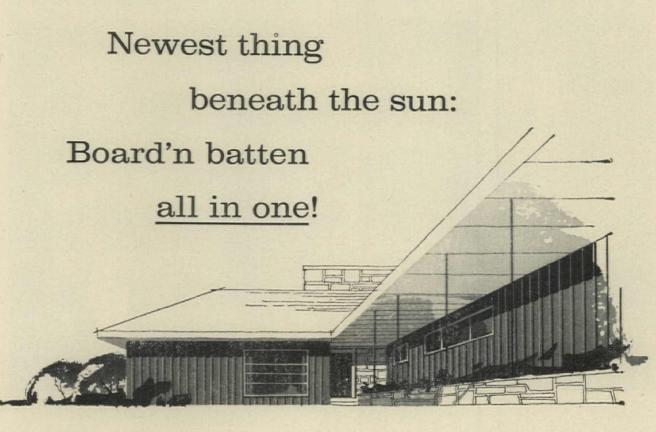
MASONITE



SUNLINE SURVIVES THE HAM-MER TEST! Where other sidings yield under hammer blows, Masonite hardboard comes through undaunted—undented!



Shadowvent[®]. A horizontal siding featuring a ¾" shadow line, concealed nailing, vented courses. Easy alignment, fast application, factory-primed.



SUNLINE SIDING

Give your homes the charm of this original new siding treatment. With Sunline siding your homes have a vertical accent built right in—the raised ribs every 8" are an integral part of the siding itself. Sunline goes up in handy 4' x 8' to 4' x 16' panels. No wasteful cutting necessary—your first cost is your last cost.

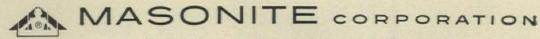
How handsome new Sunline looks as the smooth, rounded ribs catch the play of sun and shadow—truly a new exterior appeal! How lasting, too! Like all Masonite[®] hardboard sidings, Sunline is virtually dent-proof...won't split, splinter or check... holds paint better and longer. See for yourself...use Sunline in your homes along with these other popular Masonite sidings.



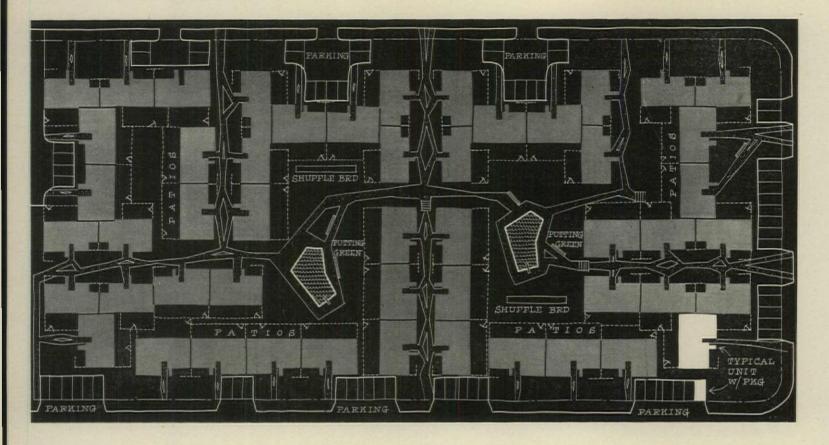
Lap Siding. A popular and economical horizontal siding in 12" and 16" widths. Lap siding available prime-coated. Panelgroove®. A panel siding

4' wide, lengths to 16' with vertical grooves every 4", 8" or random. Comes factory-primed. **Ridgegroove**[®]. Similar to Panelgroove with the addition of a fine combed surface between the grooves. Prime-coated. **Ridgeline**[®]. A 4'-wide panel in lengths to 16'. Continuous combed surface gives pleasing effect. Prime-coated.

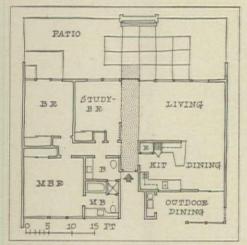
Get Sunline and other Masonite sidings through your lumber dealer or Masonite salesman. Or write Masonite Corporation, Dept. HH-5, Box 777, Chicago 90, Ill.



Masonite Corporation—manufacturer of quality panel products for building and industry.



This jigsaw plan fits 51 units on five high-priced acres



THREE-BEDROOM PLAN has 1,200 sq ft of living area, 1½ baths, patios in front and rear.

And it still leaves room for recreational facilities—swimming pools, shuffleboard, and putting greens.

Four of these jigsaw blocks, with a total of 204 two- and three-bedroom apartments for sale, are going up in Palm Springs, the California desert resort city.

The unusual land plan makes Builder Richard Weiss able to offer relatively modest-priced housing on high-priced leased land. Weiss leases the land for 99 years from the small Agua Caliente band of Mission Indians, who own most of the available land in Palm Springs but cannot sell it because they are wards of the government. (The little land for sale there brings about \$25,000 an acre.)

Weiss' high land costs are so spread among the many units that he can price the three-bedroom unit, like the one shown at left and below, at \$18,950 and two-bedroom units at \$17,950. Though buyers don't get the land, they get plenty of equipment and some unusual extras. Each unit has a 3-ton heat pump, an electric heater, and most major kitchen appliances. (The project is the first major all-electric contract signed by General Electric in its new 1960 push for the Gold Medallion program—see H&H, April.) Buyers get carpets, draperies, and acoustical tile in all rooms.

And they also get services that free them from household chores. Free maid service is provided, and the builder takes care of the grounds, maintains the swimming pool, and trims the putting greens.

Weiss opened the models in mid-March, reports that sales "are excellent."



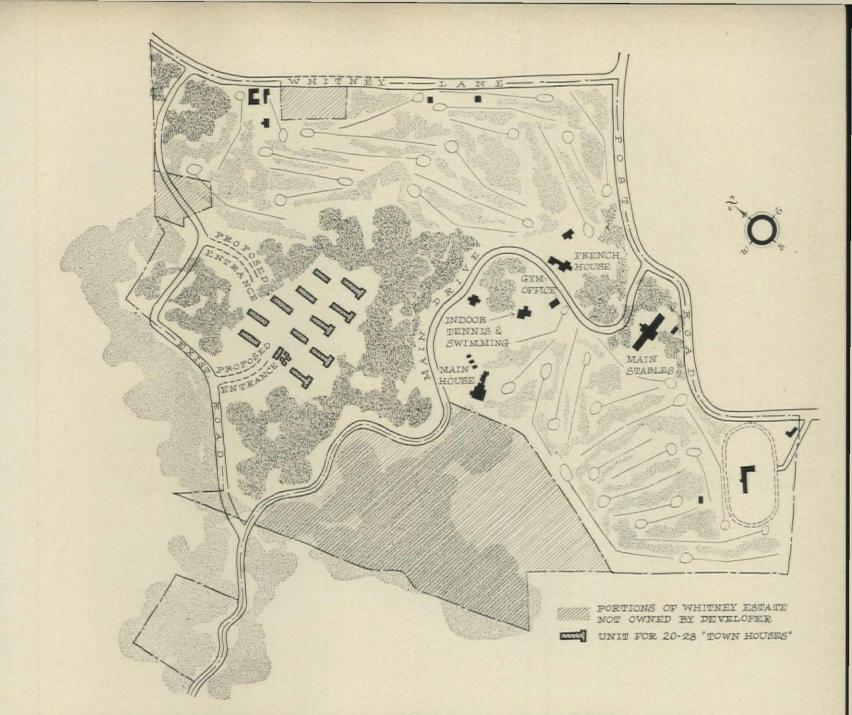
KITCHEN includes serving bar, range, oven, garbage disposer, dishwasher, and refrigerator.



LIVING ROOM is 24' long, gains 10' when folding wall is opened to bedroom in background.



REAR PATIO, 13'6"x45', is open to living room and corner bedroom by sliding glass doors.



This cluster plan puts only 283 houses on 530 acres

Less than 7% of this heavily wooded Long Island tract will be used for clusters of "town houses" planned by Realtor Norman Blankman.

The rest of the tract—the former Cornelius Vanderbilt Whitney Old Westbury estate—will be left as is (bird sanctuary, bridle paths, and hunt club) or turned into two 18-hole golf courses.

The one-, two-, and three-story attached houses will be built as 11 wings of 20 to 28 units. Each unit will have a large patio (50' to 70' deep) and 2,500 to 4,500 sq ft of living space. Plans call for a $6\frac{1}{2}$ -acre underground parking area and private elevators in most of the units. Only one short new road will be built, leading to the parking area.

The project will be a luxury cooperative. Prices will start at \$50,000 plus \$1,000 a month for maintenance and amortization. For this, buyers will also get joint ownership of one of the golf courses and of existing improvements, which include two mansions, an indoor tennis court, an indoor swimming pool, and a 600'-long stable. Blankman says there are at least 10,000 families in the New York metropolitan area who can afford these units and who "are already paying that much to handle maintenance problems in the suburbs for far less luxury."

Realtor Blankman thinks clusters are "the only answer to urban spraw!"

"I got the idea from HOUSE & HOME's story on clusters [Sept '59]," he says. "I took the idea to Architect Victor Gruen, who was excited and agreed to design the entire development." Blankman plans to apply the cluster pattern to medium- and low-priced tracts soon.

Speaking of his present project, he says: "This plan will provide new homes and still preserve the estate-like character of the Old Westbury area. And it will raise village tax revenues. The value of the co-op will be about twice as high as a development of single-family houses would be. And all utilities will be taxable, yet the village won't have to maintain streets because they will be privately owned."



ALTERNATIVE PLAN, based on existing zoning, would use up nearly all 530 acres for one- and two-acre sites, plus about seven miles of streets, sewers, telephone and electric lines. Blankman says he paid \$2 million for the property, has refused offers substantially higher, and now awaits decision by Old Westbury on his cluster plan. He expects that the village, which has many large estates, will vote to rezone so that lots can be "averaged out" to permit a higher density on a small section if the remainder is set aside for non-residential facilities.

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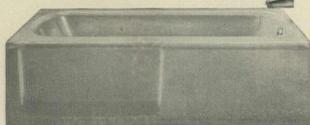
388

Brian lavatory can be installed on any type counter top-marble, tile, plastic or wood. Exciting news for architects, builders, plumbing wholesalers and contractors is the revolutionary new *Brian* vitreous china counter-top lavatory . . . another "first" in style and design from Eljer. Exclusive "Uni-Rim" design eliminates the costly metal rim between lavatory and counter top . . . unique "J" clip assembly permits fast, economical installation *without tools!* More than 1,850,000 homeowners and prospective homeowners (*your* customers) are being "sold" on the new *Brian* lavatory through distinctive full-page, four-color advertisements in leading national magazines.



3 Gateway Center Pittsburgh 22, Pa.

New Sorrento 5' enameled iron recess bath with exclusive modern apron design with straight floor line ... in snowy white or choice of six soft pastel colors.



Bring women your way with PREWAY - as astute builders do

PREWAY Bilt-In Appliances have an uncompromising air of elegance you'll delight in. They LOOK EXPENSIVE. And they do cost more ... but, as you know, quality always does! However, over the years ... and built-ins are a permanent installation . . . PREWAY will save you money through trouble-free performance. The builders of quality homes know this fact, too ... know PREWAY as the finest, most dependable, most complete line of builtin appliances. Look for PREWAY Bilt-Ins... and write for a full color folder showing everything that PREWAY makes. It's yours for the asking.

The Look of Luxury

IS THE PREWAY

Bilt-in Look

BBEMAA, 2 ANIGUE BBOAINCIUT COBBEB



A very special hand-rubbed process of color application gives PREWAY'S copper a mellow "old world" look ... a lovely MATCHED finish for all Bilt-Ins that's exclusive and unduplicated elsewhere.

Inc. 7460 Second Street, North, Wisconsin Rapids, Wisconsin Since 1917 ... Pioneer manufacturer of built-in appliances, MEMBER OF BRAND NAMES FOUNDATION

PREWAY puts into your kitchen presentation

along with Better Homes and Gardens and Parents all in full color ads

You quickly get away from commonplace competition, Mr. Builder, with Preway Bilt-In Appliances — for this is the line that gives your kitchen added luster . . . makes it fresh, bright, new, distinctive . . . makes it shine with VISIBLE VALUE that carries decisive impact with women.

Preway provides the look of luxury for the kitchen because Preway is the only line completely design matched, completely color matched in all five built-in appliances. There are no "off-shades," no mis-mates, no make-shift adaptations. It's a great story of UP-GRADED QUAL-ITY to tell — and demonstrate — because Preway has the features, the firsts, the finest in construction that spell out SUPERIORITY.

Put these solid selling advantages to work for you. Get the prestige of Preway advertising, the power of Preway's point of sale promotion. In a phrase, bring women your way with Preway — the pioneer leader in built-in appliances with the most complete line to draw on. You'll find everything you want and need from one source with one individual responsibility behind it. There is a Preway distributor near to serve you. Write for full information.



INC. — 2510 Second Street, North, Wisconsin Rapids, Wisconsin SINCE 1917 — Pioneer manufacturer of built-in appliances. . . refrigerator-freezer combinations, gas and electric ovens and surface units, ventilating range hoods, dishwasher.

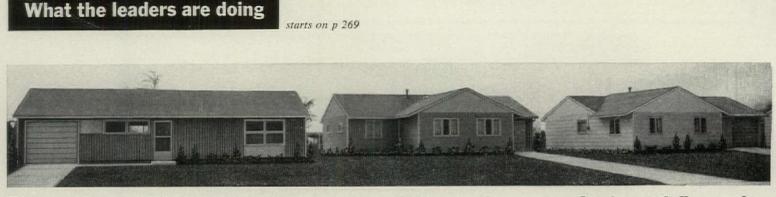
PREWAY ADVERTISING For Spring 1960

Full color ads, like the LIFE ad you see here, are scheduled for these influential magazines. Merchandising tie-ins and mounted reprints are available to builders.

Better Homes and Gardens April
LIFE May 16
Parents' Magazine June

PREWAY Bilt-Ins are featured in PARENTS' Magazine-LU-RE-CO house for 1960.

MEMBER OF BRAND NAMES FOUNDATION



These three different-looking houses all have the same L-shaped floor plan

To avoid the look-alike problem without losing mass-production benefits, Builder-Bob Schmitt of Berea, Ohio, changes his garage locations (plans below) and sites his houses at different angles to the street. The three houses have identical plans

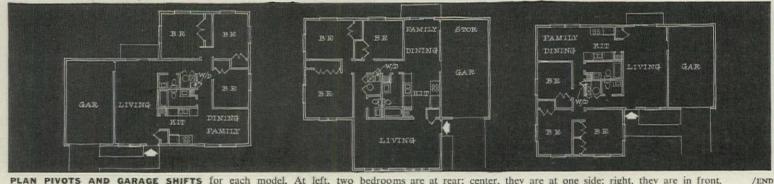
(except for a few door and window changes dictated by the different garage positions)

and identical dimensions in living areas. They also have identical utility cores that cut plumbing costs and, by keeping the baths off outside walls, make it easier to site the houses various ways.

"This new plan lets us cash in on the economies of standardization without wasting money trying to make our houses look

different," says Schmitt, an ex-chairman of NAHB's Research Institute with a strong allergy to construction waste. "We don't have to put in false gables, gingerbread, or other claptrap so often pasted on exteriors to get variations."

The three-bedroom, 11/2-bath houses sell for \$15,300. (FHA valuation: \$17,500.)



PLAN PIVOTS AND GARAGE SHIFTS for each model. At left, two bedrooms are at rear; center, they are at one side; right, they are in front.



Bright new paneling idea...

the right-for-color woods of the

Western Pine Region*

EXTRA SALES APPEAL FOR EVERY HOME

There's no limit to the ways you can use right-for-color Western Pine Region woods. You can be modern or traditional. You can create excitement or be subdued. You can use them in every room. Wherever you use them, color works with the warm, natural beauty of wood to help make your homes more salable.

More and more prospects are becom-



paneling. For information on color finishing Western Pine Region woods, and a sam-ple package of HELPFUL HOME MER-CHANDISING AND SALES AIDS, write to Western Pine Association, Dept. 427-V. Yeon Bldg., Portland 4, Oregon.

ing acquainted with this colorful idea through our advertisements in American

Home and Better Homes & Gardens.

They're one step closer to selling when

they see your models with the actual

Lodgepole Pine complements furnishings in formal or informal interiors Kootenai Copper finish mutes knots and grain into den's rich backdrop

Western Pine Association member mills manufacture these woods to high standards of grading and measurement...grade stamped lumber is available in these species Idaho White Pine - Ponderosa Pine - Sugar Pine - White Fir - Incense Cedar Douglas Fir - Larch - Red Cedar - Lodgepole Pine - Engelmann Spruce TODAY'S WESTERN PINE TREE FARMING GUARANTEES LUMBER TOMORROW



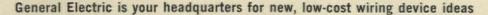
General Electric master selector switch turns 12 circuits ON or OFF.

G-E Remote-Control Wiring delights home buyers with extra convenience – at costs surprisingly low

- **1.** G-E remote-control wiring eliminates 120-volt wiring to all switches and replaces it with low-cost low-voltage wire. In many cases, it enables you to offer extensive multi-point switching more economically than the same job can be done with 3-way and 4-way switches.
- 2. By installing a "Master" switch in bedrooms or in other handy locations you enable the home-owner to control lights all through and around the house ... turning single

lights or several lights quickly ON or OFF. You'll find that this easily-demonstrated feature captures prospects' interest, becomes a real selling tool.

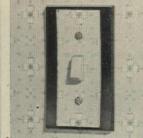
Ask your nearest electrical contractor for further details and estimates... or write today for your free copy of the *G-E Remote-Control Wiring Book for Builders*. General Electric Company, Wiring Device Department, Providence 7, Rhode Island.





New G-E Lighted House

Number and Doorbell



New G-E Decorator Wall Plates beautify switches and outlets



New G-E Push-Button Switches have built-in pilot lights



New G-E 4-Plug Outlets take twice as many plugs, in same space



G-E Silent Mercury Switches have soft, luxurious action

Progress Is Our Most Important Product GENERAL BEBECTRIC

Button

... the contractor who neglected to reinforce his concrete

Pikty Poo

Pete the Contractor knew his business, knew it very well. But unfortunately, he had a mental quirk when it came time to pour concrete. He simply didn't reinforce it with a rugged steel mesh like Clinton Welded Wire Fabric. The result: short hairline cracks spread into long crevices. His driveway lacked the strength to stand up under years of service and lost its good looks prematurely.

Most contractors avoid the fate that befell poor

Pete. They reinforce all concrete with Clinton Welded Wire Fabric. Made to ASTM specifications, Clinton Welded Wire Fabric gives concrete construction lasting durability and prevents cracks from spreading.

Pata

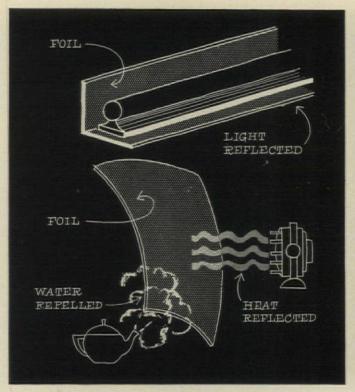
For complete information and fast delivery, call our nearest sales office.

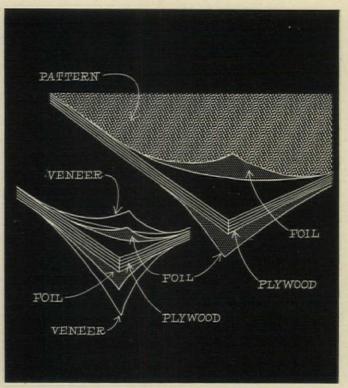


In the West: THE COLORADO FUEL AND IRON CORPORATION - Albuquerque · Amarillo · Billings · Boise · Butte · Denver · El Paso · Farmington (N. M.) Ft. Worth · Houston · Kansas City · Lincoln · Los Angeles · Oakland · Oklahoma City · Phoenix · Portland · Pueblo · Salt Lake City · San Francisco San Leandro · Seattle · Spokane · Wichita

In the East: WICKWIRE SPENCER STEEL DIVISION-Atlanta • Boston • Buffalo • Chicago • Detroit • New Orleans • New York • Philadelphia CF&I OFFICE IN CANADA: Montreal CANADIAN REPRESENTATIVES AT: Calgary • Edmonton • Vancouver • Winnipeg 7519

New products





FOIL LAMINATION will make any sheet material a good light reflector, BONDED TO PLYWOOD, foil makes a good painting surface or acts heat reflector, or vapor barrier, and will add to its strength.

as an insulator-vapor-barrier behind decorative overlays.

How to improve the performance of sheet materials

Alcoa may have the answer in its new adhesive-coated aluminum foil.

The foil, which comes coated on one or both faces, will bond to any cellulosic material (wood, fiberboard, hardboard, paper, etc) or partly cured resin. It will add its desirable characteristics to the natural virtues of these materials.

For example:

Bonded between a fine wood veneer and a backing sheet, a sheet of foil will make the veneer cigarette proof: heat will be dispersed by the foil faster than it can build up and char the wood.

Laminated to structural plywood, the foil will add a vapor

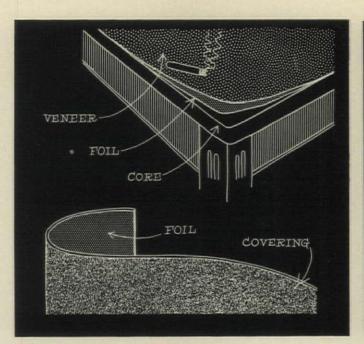
barrier, reflective insulation, tensile strength, dimensional stability, and a grain-free painting surface. It will also protect the wood against termites and rot.

On wall or ceiling materials, it can add to the light and heat reflectance or form a superior radiator for a heating panel.

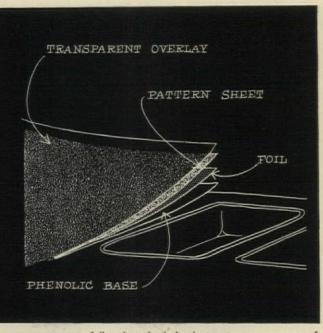
As a backing for wall coverings, it can add stiffness and act as a moisture barrier. Behind plastic laminates, it can add stiffness or char-proofing.

The foil will be available in gauges down to .001 and in widths to 50". As stored, the Dri-Line coating is nonadhesive, develops its bond only under heat and pressure. Alcoa, Pittsburgh.

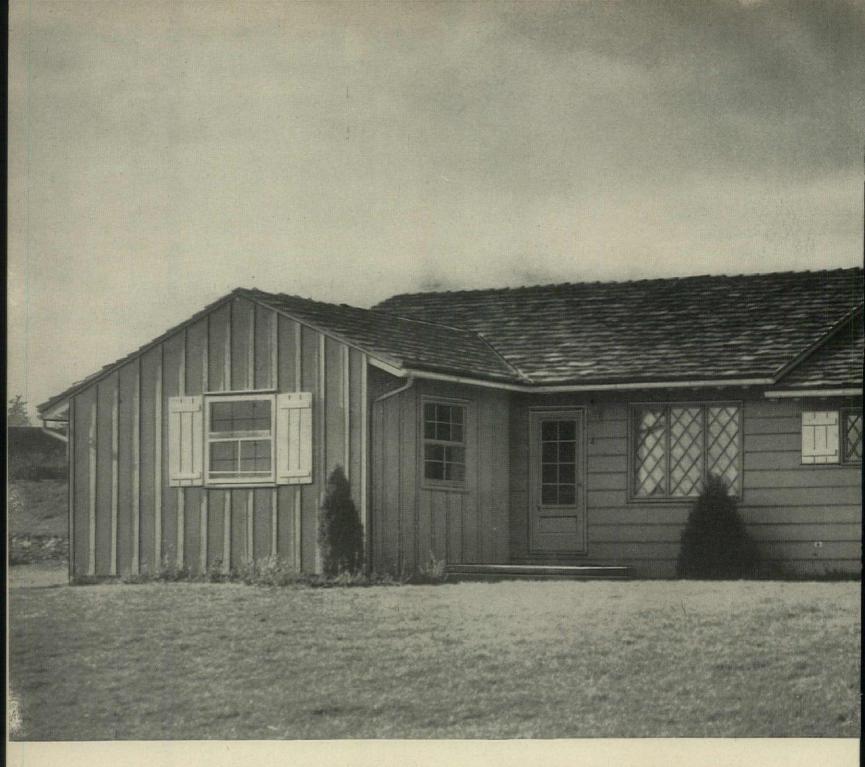
For details, check No. 1 on coupon, p 382



BEHIND VENEERS, foil protects fine furniture or built-ins against cigarette burns, strengthens and moistureproofs wall coverings.



IN A COUNTERTOP, foil makes plastic laminates stronger, vaporproof, resistant to charring, and dimensionally stable.



KEYMESH and KEYCORNER help give our sales a lift

says DON MORRISON Morrison Bros. Real Estate, Omaha, Nebraska





"There's no doubt that home buyers want both beauty and durability. That's why we consider lath and plaster interiors such an important feature in our homes," says Don Morrison. "We rein-force ceilings with Keymesh and inside corners with Keycorner. Keymesh and Keycorner are two of the hidden, quality extras our home buyers expect from us. And, the sales advantage gained by adding this quality reinforcement more than outweighs its initial cost."

"We've found that Keymesh and Keycorner gives a better plaster job. Their open mesh assures a full bond with plaster and provides 50% greater resistance to cracking. Laboratory tests* show it and our on-the-job experience proves it."

"And our workmen like the fact that smooth, snag-free, easy-to-handle Keymesh and Keycorner won't tear hands or clothing. Keymesh always rolls out flat. And, pre-formed 4-foot lengths of Keycorner fit easily into place with no lost time or wasted effort," declares Mr. Morrison.

"One more important point that our customers appreciate. We point out to them that Keymesh and Keycorner gives them three to four times the fire protection of other materials tested," stated Don Morrison.

Latest new product in the Keymesh family is Keystrip -a flat 4 inch strip, supplied in 4 ft. lengths. Ask your dealer to see it.

*Send for more complete information and results of tests conducted by leading laboratories. Write.

KEYSTONE STEEL & WIRE COMPANY

Peoria, Illinois

I would like to learn more about the effective crack resistant qualities of Keymesh, Keycorner, and Keystrip reinforcement. Please send me test reports and more complete information.

Name_ Company_ Address

City_

State



SURFACER carries plywood through friction rollers, roller coater, drying oven, and two more sets of friction rollers.

New process gives any wood a satin finish

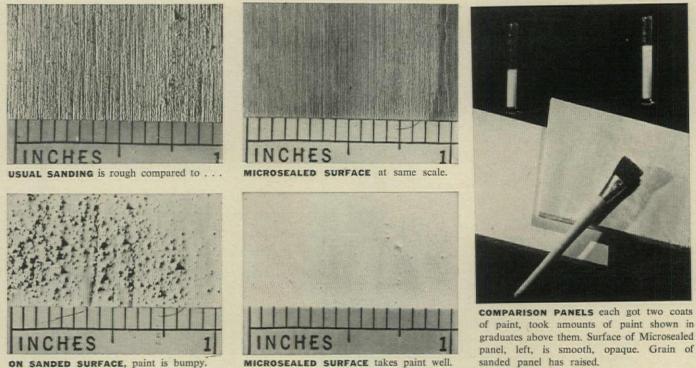
Super Microseal combines a non-abrasive burnishing and a penetrating additive in an industrial process that can eliminate sealing, sealer sanding, and field sanding, while setting up a better surface for stain, paint, or final finish. Here is how it works: The wood is passed under a burnish-

ing roller which smooths the surface, heats it by friction until the lignin starts to flow. It is then roller coated with a penetrating resin, dried, and passed under two more burnishing rollers. When the wood leaves the machine, the surface is

polished and the lignin has coalesced into a satiny plastic surface that resists marring, takes paint well.

Since it is a line process, labor costs are low. Five men operating a 50" machine can turn out 150,000 surface feet of plywood per shift. The process is available on license, is suitable for lumber, plywood, hardboard, doors, flooring, decking, molding, trim, etc.

General Plywood Corp, Louisville. For details, check No. 2 on coupon, p 382



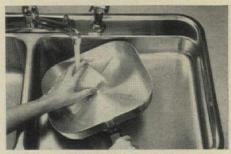
SANDED SURFACE, paint is bumpy.

THE SINK WITH PROVED SALES APPEAL... Lyoncraft Disposo-Well[®]





NEW CHOPPING EASE—maple Cutting Board fits over disposer well, yet disposer unit is accessible.



EXTRA WASHING ROOM—roomy disposer sink speeds cleaning of large fry pans, bulky roasters, platters, griddles.

The sink with many followers, but no equal—Lyoncraft Disposo-Well is the first sink engineered just for garbage disposer units, and a sales winner proved in thousands of homes! Still most efficient: the in-corner positioning of the disposer for more unbroken work room. Stack dishes, fix food, and the disposer remains uncovered for instant use. Also catching the eye: the Redi-Rim[®] feature with rim and sink a single unit to eliminate crumb-catching crevices. And Disposo-Wells, made of finest nickel stainless, range from the single-bowl size, through the 32"x21" double-bowl, to the roomy 45"x21" double-bowl model. For full specifications on the first and finest sink made for disposer units, send for the new Lyoncraft catalog at the address below.

World's largest fabricator of nickel stainless steel



LYON STAINLESS PRODUCTS DIVISION OF LYON INC.

13881 W. Chicago Boulevard Lyoncraft Detroit 28, Michigan

AUTOMOBILE WHEEL COVERS . PRESTIGE TABLEWARE . KITCHEN SINKS . HOUSEWARES

HOW FEDDERS FLEXHERMETIC UNIFIED REMOTE SYSTEM CUTS COST OF WHOLE-HOUS AIR CONDITIONING

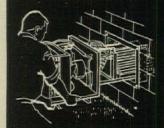
eliminates subcontract costs with factory-

See how Fedders has engineered important costs out of whole-house air conditioning: Lets your regular heating contractor do the whole job quicker and better without adding a penny of refrigeration subcontractor costs to your bill...holding electrical sub costs to a minimum.

The Fedders FlexHermetic Air Conditioner is delivered to the building site completely factory-assembled, factory-charged, factory-tested. All the critical installation procedures which have to be performed on regular remote systems under makeshift on-the-site conditions, are done in the Fedders factory under rigid controls. You're sure of a tighter system, a perfect refrigeration charge. Equipment as well as installation costs are far lower, naturally.

The Fedders FlexHermetic costs hundreds of dollars less installed than old-style remote air conditioners. Together with a new FlexAire Furnace, it costs little more than any good heating system...yet adds \$1,000 to the value of any home.

No other feature of your new home will say "quality" as loudly and forcefully as a Fedders FlexHermetic. Nothing else can provide as dramatic a merchandising platform...or as large a profit. 1. FlexHermetic slides through built-in wall frame with outdoor section bolted in place.



No foundation slab to excavate, no forms to set or pour. Built-in wall frame sites outdoor section in any desirable location, at any height. ← wall-mounted outdoor compressor section...

V connected by a flexible armored hermetic line...

¥ to a furnace-top cooling coil

charged-and-sealed flexible hermetic line

2. From indoors, workmen remove shipping braces to unyoke cooling coil



Compressor is outdoors...so is compressor noise. Notice, however, that there's no costly outdoor wiring in this remote air conditioner. 3. Armored hermetic line unfolds easily without kinking.

and the filling a set



No hermetic lines to buy, bend or braze. No evacuating pumps, no charging. Flexible lines are leak-proof—covered by 5-year factory warranty. 4. Workman carries cooling coil to furnace and places it in position. Job complete!



Tract-priced FlexAire multispeed furnace adjusts itself automatically for heating and air conditioning. Allows duct systems to be balanced out.

FEDDERS CORPORATION Dept. HH-460 Maspeth 78, N.Y.
Please send full details on FlexHermetic Air Conditioning
FlexAire Furnaces
🗌 Have a representative call
Name
Firm
Address
City State

MAY 1960



NEW MODEL HOUSE—NO INVESTMENT PLAN GUARANTEES BUILDERS SIZEABLE PROFIT ON EVERY MODEL HOME PLUS TREMENDOUS EXTRA INCOME ON EVERY INSTALLED POOL WITHOUT MINIMUM GUARANTEES OR FRANCHISE FEE!

The matchless strength of LANCER'S Structual® Fiberglass is now blended with functional beauty and luxurious design in America's most masterful line of swimming pools—by LANCER, the Leader!

Entire families will enjoy added health and happiness <u>YEAR ROUND</u>... swimming, sunning and funning in the warm weather—ice skating through the colder months.

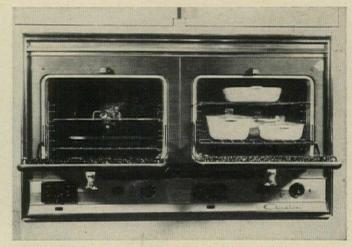


New products

start on p 285



DELUXE DISHWASHERS are pushbutton operated, can interrupt cycle to add dishes.



TWIN OVENS come in gas or electric retained-heat models.

New Chambers line shown

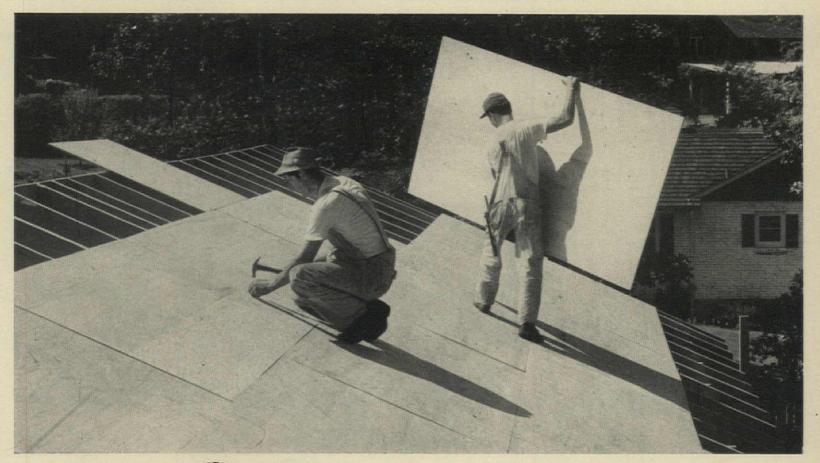
Three new appliances—an automatic dishwasher, twin builtin ovens, and twin refrigerator and freezer—top Chambers built-ins for 1960. Big dishwashers to take 12 place settings now offer a heavy-soil cycle, pot- and pan-cycle, pre-rinse cycle, and four rinses. The twin ovens mount side by side, at an accessible level in a 54" wall or cabinet. Either will take a 45 lb roast; both are fully automatic. The refrigeration twins make up the largest home combination available, totaling over 31 cu ft of storage space. All appliances come in a variety of metallic or color finishes.

Chambers Built-ins, Chicago. For details, check No. 3 on coupon, p 382



TWIN REFRIGERATION makes a food storage wall 72" wide.

Our Great Natural Wood Resource...



Fir plywood finds its way into today's fine homes ...through House Beautiful



Thanks to Douglas Fir Plywood Association's striking consumer advertising, today's quality-conscious home buyers have come to appreciate the value and advantages of fir plywood construction.

In *House Beautiful*, this advertising reaches the Pace Setting families in your own area whose acceptance of new trends in house design, construction and materials triggers acceptance by the whole community.

These are the alert opinion-making families most receptive to new ideas for better and wider use of fir plywood and other modern wood products fashioned from our great natural resources. They have the income (average: \$15,715) and the background that lead them to specify the materials and housing ideas that mean the greatest convenience, leisure and living pleasure.

In reaching over 4 million readers, Douglas Fir Plywood Association's advertising in House Beautiful is doing a job for you-in your community-that can't be equalled by any other kind of advertising.



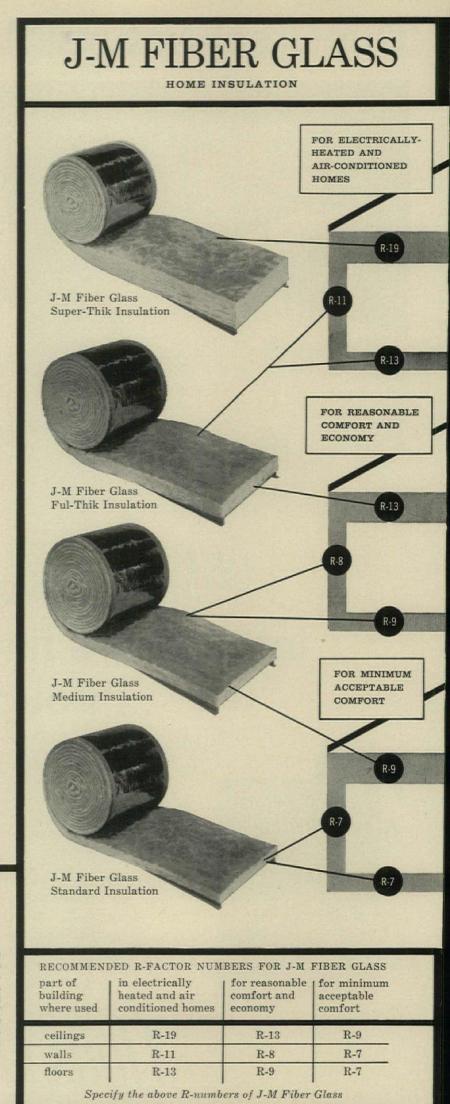
SPECIAL OFFER TO BUILDING SUPPLY DEALERS. ONE YEAR OF HOUSE BEAUTIFUL FOR ONLY \$3.00, TWO YEARS FOR \$5.75. Send checks to dept. HH, House Beautiful subscription dept., 250 West 55th Street, New York 19, N.Y.

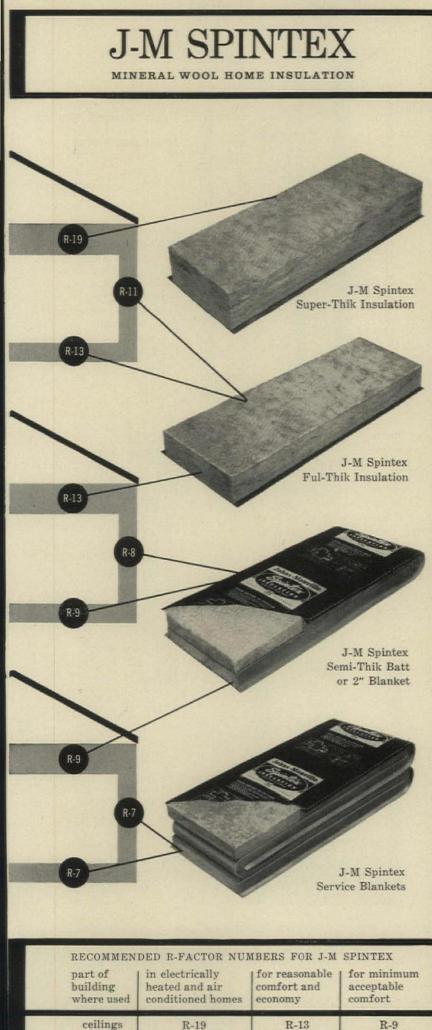
Only Johns-Manville offers your choice of 2 great home insulations... and both meet the new standards of the industry!



INSTALLING J-M FIBER GLASS IS A ONE-MAN JOB

J-M Fiber Glass Home Insulation is easy to handle and can be installed by one man. Its greater resilience and light weight actually hold the blanket in place between studs and joists until fastened – saves time and labor.





 walls
 R-11
 R-8
 R-7

 floors
 R-13
 R-9
 R-7

 Specify the above R-numbers of J-M Spintex
 Spintex
 Spintex

JOHNS-MANVILLE J-M Z X

Now you can specify installed performance with J-M Fiber Glass and J-M Spintex

For the first time, industry standards have been established which provide a method for measuring installed performance of home insulations. It uses the R Factor, representing the resistance to heat flow of an insulating material. The higher the R number, the greater is the efficiency of the insulation. And ONLY Johns-Manville has two lines of home insulations ... fiber glass and mineral wool ... which meet the comfort standards established for homes in all kinds of climates and all kinds of weather extremes.

This means for the first time you can specify insulation for your homes simply by using the new R-number method and you can use either J-M Fiber Glass or J-M Spintex insulation. The R number is clearly marked right on the package and product, to identify the installed performance of the insulation you use.

How Better Insulation Qualifies More Prospects to Buy Your Homes

Remember, when you install *extra* insulation in your houses, FHA regulations permit larger mortgages and lower down payments because of the home owner's reduced upkeep and operating costs. This means more prospects qualify for every home you build.

These are some of the reasons why the two complete lines of J-M Home Insulation are big news for builders everywhere. For more information, call your J-M Representative, or write Johns-Manville, Box 158, Dept. HH-5, New York 16, N. Y. In Canada, address inquiries to Port Credit, Ontario.

JOHNS-MANVILLE

SPINTEX, FUL-THIK and SEMI-THIK are registered trademarks of the Johns-Manville Corporation



J-M SPINTEX IS EASY TO INSTALL FRIENDLY TO HANDLE

J-M Spintex is a spun mineral wool insulation that's light in weight and easy to handle. It cuts quickly and cleanly to fit irregularities. Will not sag or settle. Retains its factory-controlled efficiency as long as the house stands.





FOR DISTINCTIVE FRONT AND BACK ENTRANCES



Decorative Screen Doors

Put IDEAL Decorative Screen Doors on the front and back entrances of the next home you build. See how much they attract attention, help turn prospects into buyers.

Made of select Western Ponderosa Pine • Preservative Treated • 13 distinctive designs • Two sizes: 2-8 x 6-8 and 3-0 x 6-8 • Sanded smoothly both sides • Dowel-joint construction • Galvanized, Aluminum or Bronze wire.

AVAILABLE IN THE FOLLOWING STATES

Texas, Oklahoma, New Mexico, Kansas, Nebraska, Missouri, Arkansas, Louisiana, Mississippi, Alabama, Georgia, South Carolina, Kentucky, Tennessee.

Send for Your free Catalog

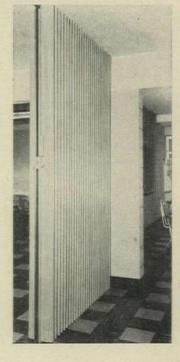
IDEAL COMPANY, BOX 889, WACO, TEXAS Please send catalog on IDEAL Millwork to:
NAME
ADDRESS
CITY & STATE H&H 5-60

New products



Natural grain doors (right) have been added to Curtis' low-cost Plyoneer exterior door line. Book or slip matched grains in birch or oak are available. All wood core is 3x3 Ponderosa pine. Rails are 25%"; stiles, 1 3/16"; lock blocks, 4 1/16"x21".

Curtis Co, Clinton, Iowa. For details, check No. 5 on coupon, p 382



Magnetic door seal (right), now almost standard on refrigerators, has been applied to storm-screen combinations. Permanent magnets are imbedded in a Koroseal strip along latch stile and jamb. These strips shut out weather and act as a closing latch.

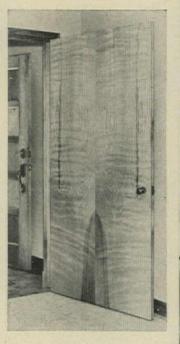
Weather-Seal, Inc, Barberton, Ohio. For details, check No. 7 on coupon, p 382

Four doors serve four purposes

start on p 285

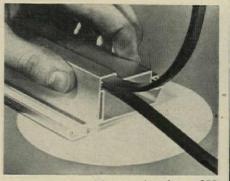
Shoji doors are made in bifold, bypassing, accordion, sliding, and hinged styles to give an Oriental look to any closure. Frames are made of California redwood, ready to finish. Panels may be fiberglass-reinforced plastic or simulated rice paper out of stock, butterfly or grass cloth design on special order.

Clopay Corp, Cincinnati. For details, check No. 4 on coupon, p 382



Soundproof door (left) in accordion style is made possible by heavier insulation, full perimeter seal. Vinyl surface membrane is laminated to 3/16" building board panels. At floor and ceiling, seal is reinforced with flexible rubber sweeps. Other features: steel frame, easy operating trolley, tight latch.

Holcomb & Hoke Mfg, Indianapolis. For details, check No. 6 on coupon, p 382



continued on p 298

HOUSE & HOME

PM...the most important quality feature that you can add to your homes!

*Premoulded Membrane

the original <u>TRUE</u> vapor seal!

Today's sophisticated home buyers want and have the ability to pay for "quality construction" in their next home. Quality construction that means more than just a house "loaded" with eyecatching gimmicks and appliances. The most important quality feature starts at the ground level with the installation of a true, impermeable, permanent vapor seal . . . "Premoulded Membrane." For the function of all other products used throughout the home depends greatly on the protection provided by the vapor seal. PM*, unlike filmy plastics and saturated papers, will provide a permanent, inviolate shield against destructive moisture for the lifetime of the building. The average house can be protected with a PM* Vapor Seal for approximately \$145.00 . . . a small cost for the value received. Don't risk your reputation by using inferior so-called vapor barriers . . . compare before you buy . . . be sure any material used meets PM* standards of quality listed to the right.

OTHER TOP-QUALITY SEALTIGHT PRODUCTS

• Expansion Joints of all types, including Asphalt, Fiber, Corkfill, Gray Sponge Rubber, Cork and Self-Expanding Cork • "CORKTITE" Impermeable Perimeter Insulation • "HYDRO-MAT" Asphalt Liners • Concrete Curing Compounds • Air Entraining Agents • DUO-PVC Waterstops • Butyl Caulking Compounds • Joint Sealing Compounds • PLUS MANY, MANY OTHERS!



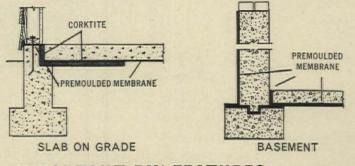
PM IMPACTION SHEET

IOIST

1" CORKTITE PERIMETER INSULATION

PREMOULDED MEMBRANE

IDEAL FOR ALL TYPES OF CONSTRUCTION



IMPORTANT PM* FEATURES:

- Water vapor transmission rate of only 0.0066 grains per sq. ft. per hr.
- Strong enough to resist rupturing or tearing under trundling of wheel barrows or normal foot traffic.
- Installed with 6-ft, head and side lap that is sealed with Sealtight Catalytic Asphalt to provide a monolithic vapor seal without voids or open seams that will expand and contract without breaking the bond.

Write for your free copy of the "Design Techniques" Manual.

W. R. MEADOWS, INC. 10 KIMBALL STREET ELGIN, ILLINOIS

New products

start on p 285

Let's look at installation costs of gas heaters... labor, that is!

A sealed Safti-Vent gas heater is installed and ready to operate in less than one man hour! Figure your own hourly rate, but we estimate this at \$7.50.

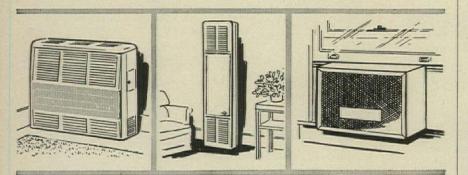
A vented, unsealed gas heater takes about 8 man hours to install. At the same hourly labor cost of \$7.50, this comes to \$60.00.

Yes, factory-assembled Safti-Vent, complete with vent, will naturally cost you a bit more than an unsealed gas heater without flue. But here's what you get:

- Around \$52.00 labor savings in installation, because sealed Safti-Vent is factory-assembled, requiring from you only a 7¼" opening thru-thewall, thru which is inserted exclusive Tele-vent that telescopes to exact wall thickness, needing no cutting.
- Complete elimination of flues and chimney.
- Sealed heat, in which the silent gas flame burns in a chamber totally

sealed away from room air, absolutely eliminating hazard of suffocation from oxygen deficiency and carbon monoxide poisoning. (1250 such deaths were reported last year by the National Safety Council.)

• And for your customer, operating savings in fuel adding up to 3 days *free heat* out of every ten. That's a bonus your customer enjoys; and we suggest you take some credit when you tell him about it.



Now you can get Safti-Vent sealed heat 3 ways. Cabinet (flush against the wall); recessed-in-wall; installed-in-window. Each gives the safety and economy of Safti-Vent *sealed* heat.

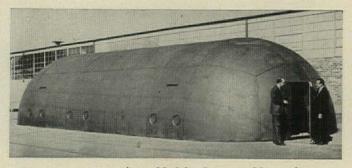




\$1.25-a-foot space is provided by Air: Seal airhouses. Vinylcoated nylon envelopes are sealed to ground by metal ballast rings or deep-soil spears. Hot-air blowers inflate and support tent. (Only 0.15" to 0.20" water-gauge pressure is needed normally, only 1" for gale winds.) Various colors are available. Price includes erection in Seattle area.

Seattle Tent & Awning, Seattle. For details, check No. 8 on coupon, p 382

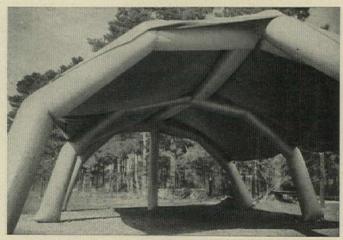
Domes shelter work or displays



Fiberglass shelter is molded in demountable sections, can be erected by four men in one hour, dismantled in ten minutes. Dome is weathertight, light-proof, insulated, resistant to fungus and termites. It is self-supporting, free of internal supports. Structures come 20' long and up (model shown is 50' long). Color is integral with bonding resin.

Specialty Electronics, Syosset, N.Y.

For details, check No. 9 on coupon, p 382



Inflated tubes support a plastic, fire-resistant tent in Air Structure's temporary shelters which range from garage size to football-field size. Typical erection time is one man-hour per 1,000 sq ft of area. Structure can be easily moved after it is erected. Clear spans of 100' and over are possible and units can be designed to take heavy wind loads.

Air Structures, Shreveport, La. For details, check No. 10 on coupon, p 382 GREEN

PINK

GRAY

AUTHENTIC BEAUTY OF COSTLY MARBLE

CONSOWELD

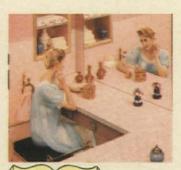


"How beautiful!...So different, too!" That's the reaction of prospective buyers everywhere to homes featuring Consoweld's exclusive new Florentine pattern. And no wonder! Never before have they seen the colorful richness of costliest Italian marble so accurately reproduced in a laminated plastic.

Used on counter tops, bathroom vanities, shower walls, wainscoting or wherever marble is appropriate, it imparts the flair of custom styling without the cost . . . appeals with equal force to the most sophisticated tastes or the simplest. It adds the distinctive touch that makes any home you build the kind buyers will live in with pleasure and show to their friends with pride . . . the kind of home that's easiest of all to sell.

But, see for yourself. Get the full effect of Florentine's true marble pattern in its full range of popular colors . . . gray, green, pink and antique white. Contact your Consoweld distributor now.





Consoweld Florentine here used on a vanity imparts a look of distinguished beauty. Yet it has all the durability and service properties that have made Consoweld a leader in its field. Its mirrorsmooth surface cannot be harmed by cosmetics, alcohol, hot water, or even cigarette burns. Easy to clean. Easy to keep clean.

Find CONSOWELD IN THE Yellow Pages

Look under Plastics in the Yellow Pages of your telephone directory.

CONSOWELD CORPORATION Wisconsin Rapids, Wisconsin

CONSOWELD CORPORATION Wisconsin Rapids, Wisconsin	Dept. HH-56
I'm interested in using Consoweld's laminat Please send me name of my nearest distributo	
Name	
Firm	
Address	
CityZoneSta	te

It's sprinkled with stars



New laminated plastic pattern by

CONSOWELD

Myriads of tiny starbursts make Fantasy glitter and gleam with color excitement. It's a gay, new pattern. Rich! Warm! Inviting! It opens the way for you to achieve striking new decorator effects. Four high-preference colors complement any room decor.

Fantasy is a pattern with *proven* consumer acceptance. Market-testing reports consistently give it the highest acceptance ratings.

Use it in your model homes to add "buyer appeal" ... on countertops, walls, wainscoting and showers. It adds the value of beauty. Makes your homes easier to sell.

Samples of Fantasy are available from dealers and fabricators. Free merchandising aids are also available to help you in your model home promotions.





Look under Plastics in the Yellow Pages of your telephone directory. Sold through retail lumber yards, floorcovering dealers, and cabinet shops CONSOWELD CORPORATION Wisconsin Rapids, Wisconsin



Consoweld Fantasy has the delightful look of luxury. Yet, the beautiful laminated plastic surface cannot be harmed by boiling water, alcohol or fruit juices. Easy to clean. Easy to keep clean.

Cabinets by Youngstown Kitchens



WOOD TWINLITE WINDOWS

add glamour to rec room and patio

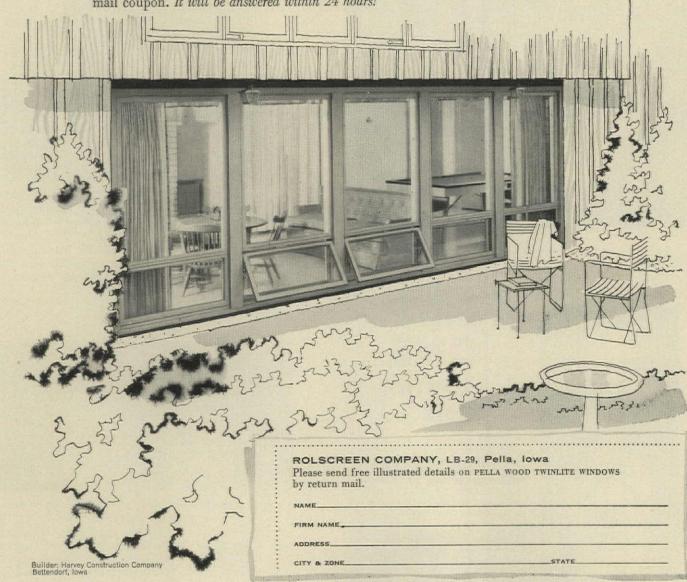
Next time you want to "dress up" a lower level rec room and patio...do it with a string of economical PELLA TWINLITES! These wood windows will always be *right* and in style.

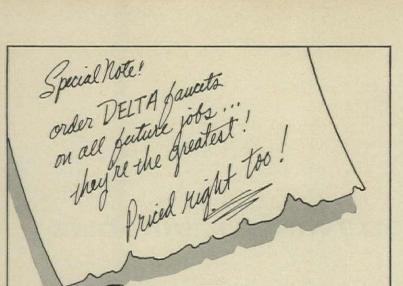
Aside from their good looks, their convenience and quality construction can be demonstrated. It's done by simply showing prospects PELLA'S exclusive GLIDE-LOCK[®] underscreen operator...and how it holds in 10 posi-

underscreen operator...and how it holds in 10 positions...Self storing screens and storm sash...Solid aluminum and stainless steel hardware. Removable muntin bars make painting and cleaning easier.

Five No. 476 PELLA TWINLITE UNITS Used in this arrangement

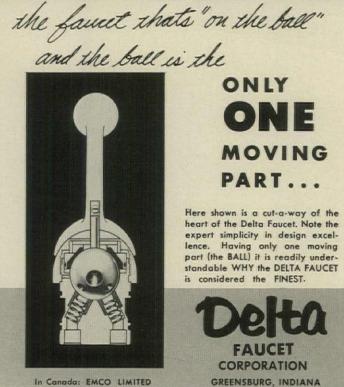
Put the good looks and features of PELLA WINDOWS to work on your next jobs. Call in the PELLA distributor now. Consult your classified telephone directory...or mail coupon. It will be answered within 24 hours!





SINGLE-HANDLE BALL FAUCETS ...

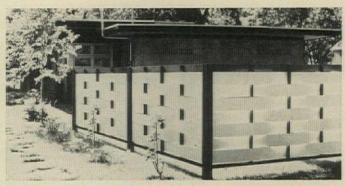




Literature available upon request.

New products

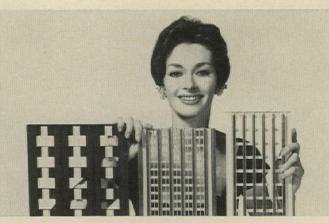
start on p 285



Aluminum fencing is formed by weaving strips of metal between redwood posts. Panels are factory assembled in 8' and 12' lengths, 3', 4', 5', and 6' heights, in horizontal or vertical style. Panels can be cut to custom lengths with a saw and hand shears. T post design simplifies alignment, allows stepped panels for hillside fences. Panels and posts are priced to sell at retail for \$2.45 to \$4.25 a lineal foot, depending on height and model.

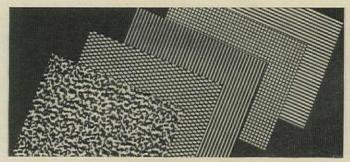
General Lite Metals, Bay City, Mich. For details, check No. 11 on coupon, p 382

New metals make new patterns



Decorative grilles or sunshades can be made of Al-dec, a new perforated aluminum sheet that can be produced in almost any pattern and color with minimum tooling. It can be supplied in 21' lengths and widths to 12", fastened side by side for continuous screens. Rigid one-piece construction is claimed to make it durable, easy to handle. Cost per square foot is said to be lower than comparable grillework.

Bohn Aluminum, Detroit. For details, check No. 12 on coupon, p 382



Colored patterns are made possible by a new Kaiser inlay process. The sheet is available in Kaiser's standard embossings: when it is anodized, the pattern is highlighted in color. Patterns are stucco, diamond, ribbed, and square; colors are gold, aluminum, dark gray, light gray. Dissimilar alloys can be combined to get other combinations. It comes in .030 to .064 gauge, in flat sheets or coils to 36" wide.

Kaiser Aluminum, Oakland, Calif. For details, check No. 13 on coupon, p 382



GRAIN TEXTURE - VINYL ON STEEL

Traditional is the homebuilder's answer to any kitchen preference. A vinyl of beautiful, natural grain inseparably bonded to Republic Steel Kitchen door and drawer fronts.

In apartment or multiple home developments, you can vary the kitchen plan without altering the floor area. Every kitchen is a custom kitchen with a choice of *Traditional Finish*, or crisp, clean popular colors. Republic Steel Kitchens are easy to install, dimensionally accurate, go in easy, go in fast!

To learn about the advantages of Republic Steel Kitchens, call your distributor or send coupon for information and color sample.

> This is a reproduction of the grain pattern of *Traditional Finish*. Actual surface has the warmth, touch, and tones of a natural finish.

CUSTOM KITCHENS... for profit builders



REPUBLIC STEEL . BERGER DIVISION CANTON 5, OHIO

REPU	BLIC ST	EEL	KITCHENS	5, DEPT. C-9205-B
1028	BELDE	A N	ENUE .	CANTON 5, OHIO

Please tell me more about Republic's Traditional Finish and send color sample.

	Title
Zone	State
	Zone



A Series On Residential Hardware For Builders Of America's Homes

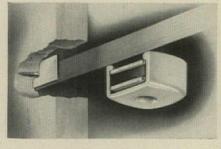
1960



Here's the Builders' "BOOK OF THE MONTH!"

Read for profit . . . the new Stanley Hardware Reference Book that simplifies hardware selection and suggests methods for cutting installation time and costs. Includes information on hinge types, usage, size, location on doors, etc. Write for free copy to STANLEY HARDWARE, Division of The Stanley Works, Dept. E, 80 Lake Street, New Britain, Connecticut.

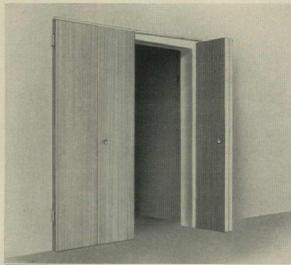
A House Moves On Its Hardware



Low Cost, High Quality Magnetic Cabinet Catch

Unmatched for quality, appearance and cost, the Stanley No. 42 Magnetic Catch has an attractive, scuff-proof polyethylene case that harmonizes with any type of cabinet finish. Single screw mounting speeds installation; unique slot adjustment assures correct positioning. Projections on single screw strike plate mean easy, exact alignment with magnet.





NOW! Door Hinges with Simulated Gold Finish

Those builders who are using locksets with the new highly publicized Gold finishes can now obtain interior and exterior door hinges in a matching Simulated Gold finish. These luxuriously finished hinges cost no more than those with a Bright Brass finish, so are economical to use. Specify the Stanley hinges you need with an SG finish symbol.



Sliding Door Hanger adjusts without loosening screws in the wood

Stanley No. 2800 Sliding Door Hardware features unique hanger design that makes vertical adjustment possible without loosening the installation screws in the door. Serrations, machine screw and lockwasher assure positive locking and minute adjustment. Over 1 million installations have proven the value of this hanger to the builder and homeowner alike.

You can now hang Bi-Fold Residential Doors in one-third normal time. The new STAN-LEY SURFASET Bi-Fold Door Hardware makes this possible with these cost saving features . Surface mounted, the hinged doors require no fitting . . . No planing or or trimming of doors; minimum of parts to mount and no mortising needed . . . No jambs or trim necessary; opening need not be perfectly square . . . Door handling, adjusting or remov-ing is speedily accomplished by one man.

And from your customers' point of view,

there are important benefits in addition to the recognized space-saving that bifold doors offer. Set on the wall surface, not in the opening, doors cannot bind. They fold back to completely clear the doorway, providing easier access to the interior. With doors outside the doorway, there's more closet space, greater closet depth. A unique guide track assures smooth, controlled performance.

You can build with quality, yet economically, and reduce costly call-backs, by standardizing on SURFASET Hardware for interior doors, swinging and bi-fold. Write for SURFASET Door Hardware literature.

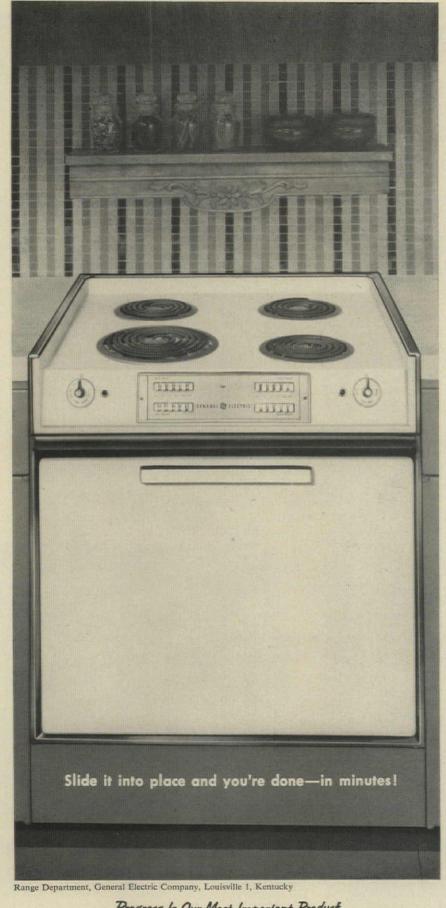
FLASH ! Sales of Adjustable Closet Bar Z-O-O-M!

The new Stanley No. 7035 Adjustable Closet Bar is really catching on! One builder of 4 apartment projects recently ordered 23,000! Such popularity is deserved. The No. 7035 features extra rigidity with easy, fast installation. Stock sizes to fit all closets up to 120" in width.

Address requests to Stanley Hardware, Division of The Stanley Works, Dept. E, 80 Lake Street, New Britain, Conn.



A MERICA 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. CANADIAN PLANTS: HAMILTON, ONTARIO, AND ROXTON POND, P.g.



SPECIAL ALL-IN-ONE VERSION OF THE GENERAL ELECTRIC MARK 27!

Surface units, oven and control panel in one compact, built-in unit

You asked for it! All-in-one version of the tremendously popular Mark 27 —newest General Electric built-in!

As you can see, controls are right on the cabinet. You slide one compact unit into place and you're all done.

Features? The unique recessed top, pushbutton controls, big oven with removable door, and focused heat broiler. Available in Coppertone, white and Mix-or-Match colors. (Model J-610). Availability? Right now!

The Golden Value Line of the 60's

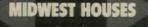


Thousands of builders have installed the Mark 27 J-620... the de luxe model that's already the range news of the year! Same features as J-610 except separate control panel with oven timer and appliance outlets.

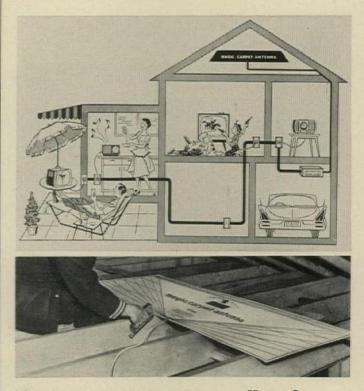


I'll never go to Washington again

"T'll stay right here—and let Midwest Houses handle all my business with FHA and VA. After all, they know the laws and filing procedures. They know how to follow through on Urban Renewal programs, and other special operations. Best of all, the time they spend doesn't cost me a penny. And it frees me to concentrate on building more houses." Midwest Houses, Inc., Mansfield 5, Ohio.



DON'T BUILD ANOTHER HOUSE until you check into Midwest's complete Profit-Builder program: site selection, architectural service, market evaluation, construction and consumer financing, plot planning, time-table expediting, construction coordination, sales promotion, advertising preparation, model home management, Urban Renewal assistance. Over 50 models in a variety of styles, priced from \$10,000 to \$30,000.



New system gets antenna off roof

Jerrold Electronics, which introduced its signal amplifier and wall outlets last year (H&H, Jan '59), now has added a concealed antenna to the system. A silver printed circuit on a flexible sheet is oriented toward the signal source and nailed to attic joists. When connected to the amplifier, the signal can be distributed throughout the house. The system, now being installed by Bill Levitt in Levittown, N.J. will retail for about \$75.

Jerrold Electronics, Philadelphia. For details, check No. 14 on coupon, p 382



Foam ceiling costs only 10¢ to 15¢ a foot

This new suspended-grid ceiling is made of self-extinguishing expanded styrene. The material is uniformly white but its exposed surface has a subdued striated pattern. It is supplied in tiles 1" thick to fit a 2'x2' or 2'x4' module. Foam plastics are easily worked with hand tools, are so light that the supporting grid can be made with lighter-than-usual steel. Material costs vary with density and location.

General Foam Plastics, Portsmouth, Va. For details, check No. 15 on coupon, p 382



YOUNGSTOWN KITCHENS NEW 24" Diana Oven-Range and 24" Diana Dishwasher

Our answer to House & Home's plea (May '59) to builders to trade up their homes...to tap that potent secondbuyer market eager for quality features and willing to pay more to get them! "Built-ins" with quality built in!

DIANA OVEN-RANGE • chrome-lined interior • smokeless broiler pan • fingertip controls on top • three 6" burners and one 8" • 8" burner on De Luxe unit has Thermo-Magic control, makes every pan an automatic cooking utensil • can be installed in minutes • available in White, Monterey, Chrome, Antique Copper. **DIANA DISHWASHER-DRYER** • porcelain-lined • vinylcovered racks. Top rack turns clockwise for thorough washing • heavy-normal settings (heavy for greasy items) • holds full service for ten • 1,000 Watt hot water booster acts as speed dryer, dishwarmer • available in White, Monterey, Chrome, Antique Copper.

Real estate agents say "the woman prospect *buys the kitchen*"! Find out how the Twins can help you move homes at low cost. Ask your Youngstown Kitchens Representative for complete details, or mail this coupon.



American-Standard, Young Builder Information, Box H	
	ew Diana Twins immediately.
Name	
Firm Name	
Address	
Dity	State



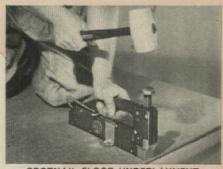
USE EFFICIENT FACTORY METHODS on the Jobsite and in the Factory



SPOTNAIL LATH (GYPSUM OR METAL)



SPOTNAIL FLOOR SHEATHING



SPOTNAIL FLOOR UNDERLAYMENT



SPOTNAIL WALL SHEATHING



SPOTNAIL ASPHALT SHINGLES



SPOTNAIL ROOF SHEATHING



SPOTNAIL ROOF GUSSETS



SPOTNAIL DOOR FRAMES

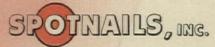
SPOTNAILING

- · Cuts Home Building Costs
- · Permits Year 'Round Erection of Homes
- · Reduces Worker Fatigue and Injuries
- · Meets F.H.A. Standards

SPOTNAILERS

Builder-Proved Finest Portable Automatic Nailers

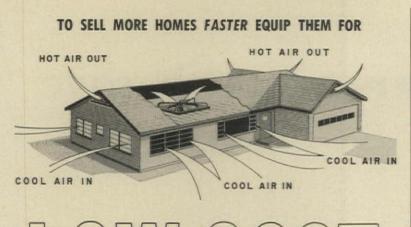
- 50% More Loading Capacity
- Uses Less Air-Requires Smaller Compressor
- Sturdier—Fewer Moving Parts
- · Controlled Penetration of Drive
- Phone or write for a SPOTNAILS demonstration in your office and a copy of our FHA Booklet.



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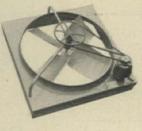
26 Offices . . . Over 100 Representatives to Serve you.





ATTIC AND EXHAUST FANS

More and more, builders and architects are using CONSO WIND-MASTER Attic or Exhaust Fans where more expensive air conditioning is not needed or out of the question. Air cooled homes sell faster because every prospect is interested in a low cost way to keep cool during hot summer months. Tremendous



economies are achieved for the builder because there is no need for expensive duct-work, ceiling insulation can be held to a minimum, and initial equipment investment is small.

inates vibration and rumble.

CONSO WINDMASTERS can be mounted either vertically or horizontally. S.K.F. neoprene mounted ball bearings permit all models to operate equally well in either position.

> Neoprene cushioning of the wood frame facilitates the extreme ease of installation and allows extra-quiet operation.

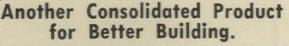
> Welded construction insures greater strength and elim-

All purpose General Electric or Westinghouse motors never need oiling and are equipped with thermal overload switches to prevent motor burn-out and reduce fire hazards.



Conso Windmasters carry the UL approved seal and are rated for capacity by A&M College of Texas. Best quality, natural aluminum ceiling shutters in a sturdy extruded aluminum frame, are available in the proper size for use with all CONSO WINDMASTERS.

No matter what your fan needs may be, industrial, commercial or residential, there is a CONSO WINDMASTER for you. See your C.G.P. distributor for complete details and specifications.





New Pasteltone Consolites add beauty to any room where skylighting is desired. Five decorator colors or white to choose from; double or single domes; for industrial or home use. Write for the CONSOLITE Catalog.

CONSOLIDATED GENERAL PRODUCTS, INC. P. O. Box 7425, Houston 8, Texas All New for 1960!



a complete package of MATCHED BUILT-INS (GAS OR ELECTRIC) in luxury finishes, colors and prices for every kitchen plan!

ONLY CHAMBERS

OFFERS 7 MATCHING OVEN MODELS Including famous **Retained Heat Ovens** with 4 times more insulation than conventional units.

Vista View Twin Ovens with Rotisserie! Completely Automatic . . . separate thermostat controls permit simultaneous use of both ovens for different types of cooking.



Vista View Twin Ovens



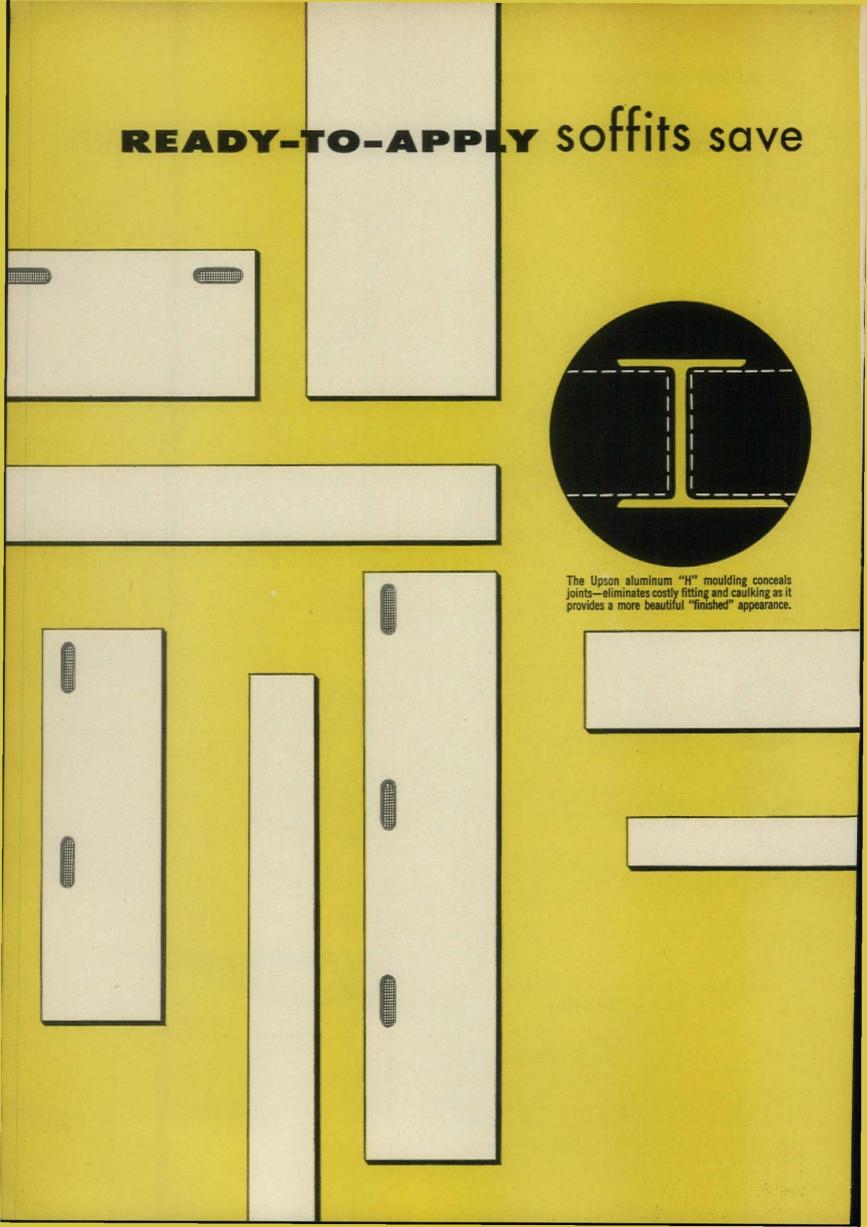
ONLY CHAMBERS OFFERS CLASSIC QUALITY REFRIGERATOR-FREEZERS with Unique "Uni-Temp" System A superb achievement in fine refrigeration. Choice of

21 matched models from 12 cu. ft. to **"The Presidential Twins,"** 31 cu. ft. in 72" wall space.

Presidential Twins

ONLY Chambers offers Built-ins completely matched in design and size for any kitchen plan...Ovens and Surface Ranges (Gas and Electric) ... Refrigerator-Freezers ... Dishwasher-Dryers ... Kitchen Hoods and Disposers, each a famous Chambers quality product ... No mismatches, No mis-fits, No "off" colors ... with One call to order, One call for service and One sales policy! Mail Coupon for Complete Details!

Have representative call.	BUILT-INS rush.	s	DEPT. HH-560 2012 N. Harlem Ave. Chicago 35, III. units.
Name			
Address			
	Name		a strange
	Name		



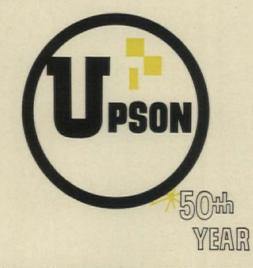
on-site cutting and fitting costs

Primed, Vented, Screened Immediate delivery of standard sizes from stock • widths: 12"-16"-24"-32"-36"-48" • lengths 8' and 12'

Now widely used on hundreds of projects.

Average savings are being reported at 25%. No cracking, splitting or checking troubles. No waste. Delivered to your job cut to size with or without screened vents. Clean straight edges. Aluminum "H" mouldings supplied to conceal joints. Water-proofed, white prime coat finish. Excellent painting qualities.

A trial order will convince you. Wire, write or phone The Upson Company, 150 Upson Point, Lockport, New York.



THE UPSON COMPANY • 150 UPSON POINT • LOCKPORT, NEW YORK PRIMED SIDING • DUBL-BILT • SOFFITS • ALL WEATHER • STRONG-BILT



How developers provide low-cost sewage treatment in critical Kansas City area

Kansas City — like many fast-growing metropolitan areas — is faced with problems of satellite community sewage treatment. Yet, far-sighted Kansas City suburban developers are moving ahead, with a new solution to the sewage problem so realistic in cost and speed of installation that developers everywhere — faced with similar problems should investigate it.

A case in point is that of Gracemor Subdivision, in Kansas City North, Missouri. When this 700-home community was planned by Bolling-Hausmann Development Company (Kansas City), President Glenn L. Bolling was faced with providing adequate sewage treatment along with living space.

Consulting Engineers Raymond W. Campbell & Associates (Merriam, Kansas) were asked to investigate every possible avenue of doing this within reason financially. Campbell & Associates suggested a "Suburbia" installation. The compact 245,000 GPD "Suburbia–I" illustrated above now serves the citizens of Gracemor...and its cost was most realistic.

This new, low-cost sewage treatment plant provides conventional sewage treatment for communities of 200 to more than 10,000 homes. Individually planned and installed under the direction of your consulting engineer, "Suburbia" installations conform to State Department of Health requirements.

They can be erected and enlarged for permanent use, or can be dismantled and re-erected elsewhere after eventual hook-up with metropolitan central sewage treatment plants. Speed of erection (90-120 days) makes it feasible to begin building houses almost at once, since regulatory approval normally comes without delay.

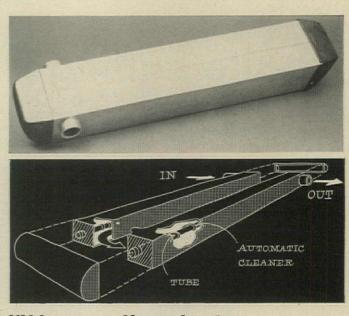
"Suburbia" is so simple that unskilled help can operate it. With minimum maintenance, units produce no objectionable odor — no bacteria-laden foam. Best of all, "Suburbia" involves less initial and operating capital than any other type of conventional sewage treatment plant. "Suburbia" is furnished and installed, on a turnkey basis only, by ...

MUNICIPAL SERVICE COMPANY

Your sewage service—our full responsibility 4623 Roanoke Parkway • Kansas City 12, Missouri

New products

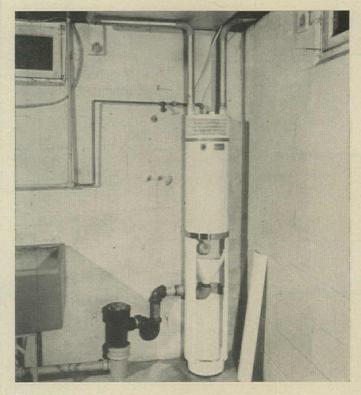
start on p 285



UV lamps purify pool water

The two tubes enclosed in the aluminum housing shown above can clear all the water in a swimming pool from heavy contamination to zero coliform count, exceeding American Public Health Assn standards for drinking water, in five days. The 36" lamps have the potential to treat 3,000 gal per hr. Though designed for pool use, the system also can be used to treat drinking water. Its cost about equals a year's chemical supply; it installs for \$10 to \$20.

Superior Water Purifier, Hialeah, Fla. For details, check No. 16 on coupon, p 382

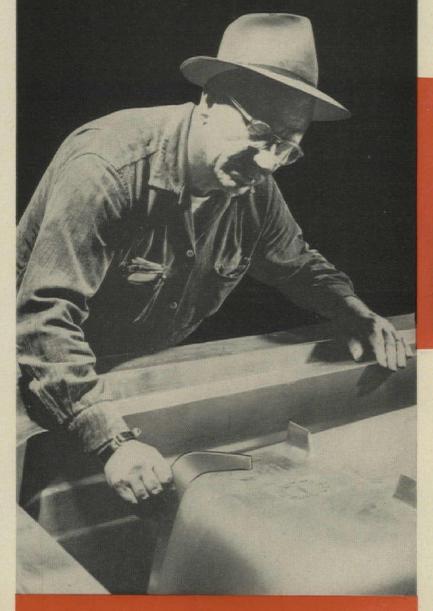


Vacuum cleaner works wet or dry

This built-in vacuum system is connected to all the rooms in the house by small ducts, at top of photo, and to the waste system by the trap, bottom. Cleaner hose is plugged into room outlets for wet or dry pick-up of mopped or dusted areas. The pick-up air is water filtered before being exhausted outdoors and the separated dirt is washed down the drain. Remote control allows timed operation and automatic shut off. Price: about \$300 installed.

My Maid Corp, Ft Atkinson, Wis. For details, check No. 17 on coupon, p 382

inner QUALITY that satisfies



plus... exclusive merchandising help

eye-pleasing **QUALITY** that sells



GIVE THE BEST OF BOTH IN THE BATHROOMS OF YOUR HOMES WITH

RHEEM-RICHMOND plumbing fixtures

In the bathroom and utility room, two of the "most used" areas of the homes you build, you need plumbing fixtures with two kinds of quality. You need outer, eye-pleasing quality because this is what actually sells a customer. For satisfaction over years of hard use, to prevent call backs and to enhance your reputation as a fine builder, you need that inner quality of fine materials, and careful production.

You get both with Rheem-Richmond plumbing fixtures: Quality that sells, quality that satisfies, and all at a modest and reasonable cost to you.

In addition, you get an exclusive source of aid and prestige : custom bathroom planning for your homes by famous Living For Young Homemakers Magazine. They'll create as many baths for as many different models as you like. Specially prepared merchandising will help you play up this exciting feature and other quality features. Custom bathroom planning is another powerful reason for planning Rheem-Richmond plumbing fixtures into the homes you build.

For more information write to Rheem-Richmond for the nearest regional sales office or wholesaler.

RICHMOND PLUMBING FIXTURES DIVISION · RHEEM MANUFACTURING CO., 16 Pearl St., Metuchen, N. J. Dept. HH-5

0-0

Here are four new window ideas



New awning unit from Caradco has a sliding hinge that gives firm support but allows the sash to be removed for cleaning or painting. The hinge swivel plate is incorporated in the channel so the sash is carried on four screws rather than the usual two. When the sash is closed, the hinge is concealed and burglar-proof. Bearings are brass or nylon.

Caradco, Dubuque, Iowa.

For details, check No. 18 on coupon, p 382

New casement bows are made with clear pine mullions and jambs, vertical-grain fir in heads and seats. All joints are dovetailed, all parts Woodlife treated. Rotogear operated sash, screens, storm panels, in single or double glass, are available. New units come in 13 series in Tru-Bow and Tru-Wall lines.

Fred Reuten, Inc, Closter, N.J. For details, check No. 19, p 382

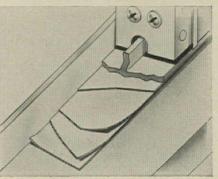
True glide track is assured by the latest refinement in Peterson's Penquin window. A series of shims laminated to the track bottom can be peeled off where necessary to get proper alignment and positive weatherseal. Penquin windows come in contemporary, colonial, or cottage style. All lock in ventilating positions; all are double glazed. Peterson Window, Ferndale, Mich. *For details, check No. 20, p 382*

Rimco casement hinge is fully concealed in closed position. Nylon bearings in stainless steel track at top and bottom of the sash slide toward frame center as window opens, prevent sash sagging. Snapin muntins come in three styles.

Rock Island Millwork, Rock Island, Ill.

For details, check No. 21, p 382







continued on p 319

"How NU-HOME ALUMINUM SIDING gave me the 'eye-catcher' I needed to make sales!"

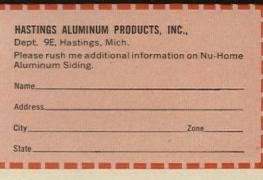
Mr. Herbert Rosner, vice-president in charge of construction, A. Siegler and Sons Builders, Inc., Cleveland.

This is the story of how one successful builder uses Hastings NU-HOME Aluminum Siding to build better houses for less money — and sell them faster! Mr. Rosner tells us that NU-HOME is less expensive to apply. There is less waste; work can go on in any weather. Projects look much neater and public acceptance is so good that they quickly sold out their last three projects. And, because they can close sales faster, the company gets its money out that much sooner.

One more important fact: Nu-Home Aluminum Siding is sold only to builders through building supply firms. For the complete story, fill out and mail the coupon. No cost, of course, and no obligation.









Why motel builders choose Gerber Plumbing Fixtures --the Mighty Middle line

More and more builders are putting Gerber plumbing fixtures in the motels they build. The reason— Gerber gives them beautiful styling, high quality and deluxe features at a *moderate price*.

Deluxe quality at a low price is possible because Gerber produces plumbing fixtures for the Mighty Middle—the mass market where 9 out of 10 sales are made. By specializing in this big volume market only, production and marketing savings can be passed on in the form of deluxe features found only on more expensive lines of other manufacturers. Thus, motel builders can put in a better bathroom for less — one that gives a home-like feeling and enhances even the most luxurious accommodations.

Gerber makes a complete line of high quality plumbing fixtures in brass, vitreous china, enameled cast iron and steel. Gerber has "packaged" bathrooms that make planning easy and save time and expense in ordering. There's a wide selection for every need and building price range. Gerber fixtures are available in six modern colors: Petal Pink, Wedgewood Blue, Forest Green, Driftwood Tan, Daffodil Yellow, Cloud Gray.

Whether you build motels, hotels, or Mighty Middle homes, Gerber lets you put in a more appealing bathroom without increasing costs. Write for Gerber's full-line catalog.



MAY 1960

help sell homes!

Make the homes you build more versatile, with more attractive interiors. Use custom FOLDOOR or the economy Foldoor BEAUTYLINE. Two quality lines of fabric covered folding doors to fit any home application—doors, room dividers, closets. Variety of vinyl fabrics to fit any decor. FOLDOOR and BEAUTY-LINE are truly bonus attractions for new home buyers—and good profit makers for you!

Builders like FOLDOORS because ...

- More customer appeal
- Less framing, painting costs
- Easy to install

FOLDOOR Beautyline

More profit for the builder

Home owners like FOLDOORS because ...

- Easy to operate
- Custom decorator look
 Easy to keep clean



to meet all residential and light commercial requirements

Stock and special sizes

Adds flexible floor space
 —more accessible closets

Long lasting quality

... new and different, functional and decorative. A ¾" thick styrene grillework in standard designs, factory fabricated in complete framing systems. Easy to install. No painting required. Ideal as space dividers and screens in homes, offices, stores.

Holcomb & Hoke Mfg. Co., Inc.	Dept. A-302
1545 Van Buren Street, Indianapolis 7,	Indiana

FOLDOOR	BEAUTYLINE	FILIGRILLE	
ADDRESS			-
CITY		_STATE	



BIRCH

The graceful and airy birch is a strong wood with grain varying from quiet to the well-loved "curly". One of the principal furniture woods of the United States, birch has a natural lustre which gives it a soft satiny sheen ideal for paneling.





WALNUT

Among the handsomest of all trees is the walnut. Since the days of the Renaissance, walnut has been a reigning wood for fine furniture, cabinet work, and interior finishing. Walnut needs no ornate design to bring out Its beauty; the grain of the rich wood is beauty itself.



CHERRY

Some of the loveliest pieces of antique furniture are made of cherry. Time only improves its rich, amber color and silky lustre. The principal uses of the beautiful and highly prized cherry are for furniture and luxurious interior finishing.



Choose genuine wood paneling by RUE PLYUELSH

A three-way moneymaker for you is PlyWelsh genuine wood paneling.

Prospects for your new homes will get an immediate impression of over-all quality when they see walls of PlyWelsh paneling. Its lustrous beauty adds elegance and distinction to any style home, from contemporary to colonial.

PlyWelsh paneling costs far less than you might think (less, even, than some wood imitations).

Prefinished and ready to install, PlyWelsh paneling saves in labor costs. PlyWelsh moldings, panel stretchers, and putty sticks, color-matched to paneling woods, make every installation job fast, easy and attractive.

PlyWelsh comes in ten woods . . . all finished and waxed by a patented Bruce process that assures lasting beauty and durability. No refinishing is needed, ever-your home buyers will like that.



The finish won't chip off!

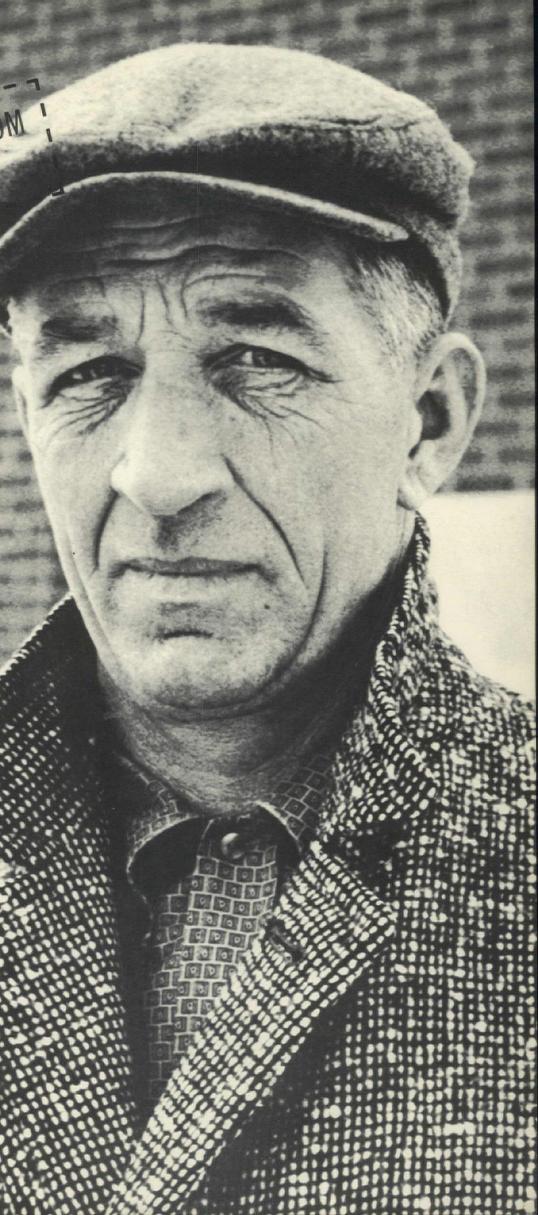
WELSH PLYWOOD CORPORATION, 1218 N. HOLLY WOOD, MEMPHIS, TENN., Subsidiary of E. L. Bruce Co.



When I sell new homes I can demonstrate the **Big** Difference

Yes, there is a big difference in garage doors. My customers are getting that big difference in Barber-Colman OVERdoors-and I can demonstrate it. We buy OVERdoors because they're good doors-consistently good doors -and help us build and sell consistently good houses.

E. F. Cassidy, builder E. F. CASSIDY, INC. PITTSBURGH, PA.



home ... the quality of Barber-Colman OVERdoor makes the BIG DIFFERENCE

In design and specification:

- Barber-Colman application engineering facilities are available for special design assistance.
- The variety of OVERdoor models and sizes allows specification for homes in any style, size, or price range.
- OVERdoor styling blends well with all types of homes . . . low-cost "doornaments" allow greater design flexibility.
- OVERdoor features single-piece section facings. No unsightly splices or joints, no staples.
- OVERdoor adds genuine value to the home—gives buyer more home for his money.

In construction and sales:

- Competitive price—OVERdoors cost no more than ordinary garage doors of far less quality.
- OVERdoor installation is handled by experienced, factory-trained specialists...saves time and manpower.
- More than 250 Barber-Colman representatives located throughout the U.S. and Canada—for fast, dependable service.
- Factory-primed Weather-King flush OVERdoor sections save cost of prime coat and expensive labor in finish painting.
- OVERdoor quality and advantages become important selling features—easy to demonstrate.
- Electric operator demonstration kit provides a dramatic "drive-in home" a powerful selling tool.

For the entire life of the home:

- Better OVERdoor design and construction minimize complaints and call-backs.
- Weather-King section facings and panels guaranteed for the life of the building, not to weather-check, split, crack, or delaminate.
- Honeycomb core provides effective ''housewall'' insulation, greater strength and rigidity.
- Weather-King section panels and facings insure greater resistance to severe weather, stay better looking longer.
- Cam action provides weather-tight closing—releases immediately for smooth, easy opening.

Write for complete data on:



OVERdoors, ELECTRIC OPERATORS, RADIO DOOR CONTROLS for RESIDENTIAL, COMMERCIAL, and INDUSTRIAL USE

BARBER-COLMAN COMPANY Dept. P05, Rockford, Illinois

New products

start on p 285



Provincial look is the latest style in Decor-Line cabinets made by Precisionware. The grained fruitwood cabinets have a traditional design cut into their faces. Cabinet fronts are flush, drawer faces slightly sloped. There is no visible hardware. Counter tops are made of postformed Formica.

Precisionware Inc, Brooklyn. For details, check No. 22 on coupon, p 382



Set-in fronts for doors and drawers give the new look to Dimensional's Suburban group. The baked mar-resistant finish is shaded at the edges to accent the provincial look. Removable doors and adjustable hinges are stock on all Dimensional cabinets, make installation quick and easy. Over 175 cabinet types are in stock at dealers nationwide.

Raygold Industries, Copiague, N.Y. For details, check No. 23 on coupon, p 382



Contemporary kitchen in Major Line's new Continental group is made of native red alder. Exposed parts are hand-dipped and sealed against moisture before being spray coated. Final coat is hot lacquer. Built-in scribing feature allows cabinets to be aligned even where floors or walls are not level or in plumb. Major Line Products, Seattle.

For details, check No. 24 on coupon, p 382

continued on p 322



NEWS FOR BUILDERS AND LENDERS

New PRESSTREAT Lumber Gives Builders an Extra Sales Advantage -Safeguards Lender's Investment

Presstreat lumber meets the new FHA requirements* for protection against termites and decay. Assures investment protection. Presstreat lumber is the modern, economical building material . . . pressure-treated with a unique preservative that "inoculates" lumber against termites, rot, decay and dimension changes. Presstreat lumber is clean, easy to handle, water-repellent.

Presstreat lumber safeguards houses permanently-provides additional proof of quality construction. Presstreat lumber helps sell new houses, safeguards resale values. See your local wood-treating plant for Presstreat lumber. For further information, mail the coupon today.

Yearly damage to U. S. Homes . . . Decay & Termites \$350 million • Damage from Fires \$300 million. (Estimates of U.S. Forest Products Laboratory and the National Fire Protection Association.)

......

NAME.....

MONSANTO CHEMICAL COMPANY **Organic Chemicals Division** St. Louis 66, Missouri

Please send me: New Presstreat Fact Folder
 Names of wood-treating plants in my area

COMPANY..... STREET.....

Presstreat: T.M. of Wood Treating Chemicals Co., St. Louis

SILLS IOISTS HEADER JOISTS COLUMNS GIRDERS SUB-FLOORING SLEEPERS SHEATHING FURRING STRIPS BLOCKING BEAMS EXTERIOR SIDING

Reference: FHA's New Minimum Property Standards-Section 815

...........



MAY 1960

A FRESH NEW [



RADIANT CABLE HEAT (Models CC-2250 thru CC-2265)

Fifteen sizes from 400 watts to 5000 watts. For ceilings of dry wall or plaster, or imbedding in concrete slabs.



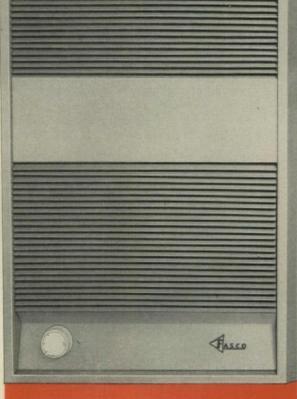
BASEBOARD HEAT BB-2408

Amazingly fast convection heat. Compact, wall-hugging units in 48" and 32" sections. Ideal where decorative appearance is essential. Corners, blanks, and receptacle sections available in 120 and 240 volts.



FORCED AIR WALL HEATERS (Models FW-2415, FW-2420, FW-2430, FW-2440)

Particularly suited for basements, recreation rooms, garages, hallways, kitchens and large living areas. 22 № " high, 10" wide—protrudes into room only 1 ¼". Four sizes (240 volts) 1500, 2000, 3000, 4000 watts.







RADIANT WALL HEATER (Models RW-1215, RW-1210)

Features Fasco's "Fast-Glo" element. Head-to-toe heating ideal for bath-rooms. $38\frac{34}{}$ " high, $8\frac{1}{28}$ " wide—protrudes only $\frac{34}{}$ " into room. Reaches full operating temperatures in several seconds. Two sizes (120 volts)—1500 and 1000 watts. Distinctively styled grille.



A FULL LINE FOR HOME-HEATING

Fasco's new and complete line of electric heat offers progressive features that add up to new high standards in performance and quality. In providing a full range of units for complete home-heating, Fasco combines clean styling, top efficiency, and dozens of new convenience features for builders and contractors.

The fully UL- and CSA-approved line includes baseboard units, radiant wall insert heaters, forced air wall insert heaters, radiant cable-all designed along Fasco's familiar "Slim-Trim" appearance.

It will pay you to plan around Fasco's easy-installation, guaranteed performance . . . install electric heat at its best!

SCO first with the finest... Always!

TENTION! CONTRACTORS

Fasco's "researched" electric heat is trouble-free, easy to install. BUILDERS ... Fasco offers installation features requested by thousands of convenience-minded builders. No call-backs! DISTRIBUTORS ... Fasco is a new progressivelystyled complete line for thoroughly efficient home heating.

FASCO INDUSTRIES, INC. North Union at Augusta . Rochester 2, New York

Please send additional information on your new electric heat.

Name	
Address	
City	ZoneState

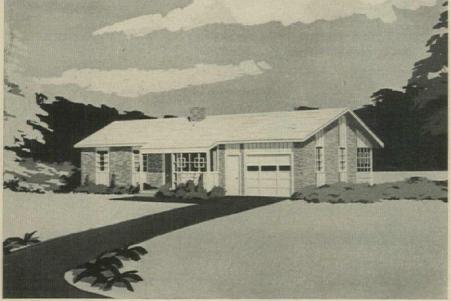
City_

HH-5-60

New products

start on p 285





When people invest in a home, they're apt to be careful, conservative, and forward looking. They buy with an eye to the comfort, the convenience, the economy of operating and maintaining a home . . . and they think of Re-Sale, too. They ask themselves, "What would it be worth if I had to sell it?"

That's where Ford style, Ford quality mean the most. Ford design combines modern styling with "*engineered-in*" efficiency of layout, the strength and economy of production manufacturing methods. That adds up for most new home customers . . .

Here's why Ford Homes add up for you, too!

• FORD lays the finish flooring, applies the drywall, does the wiring, applies the trim . . . all in one package!

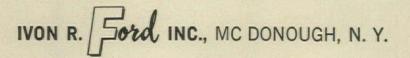
• Ford *quality* Homes are ready for decorating 24 hours after delivery ... lower on-site labor costs for you!

 FORD builds with famous brand name materials, equipment and components throughout; solid brass hardware, thermopane windows, top quality heating units and electrical fixtures assure efficient, trouble-free operation.

• FORD "builds in" re-sale insurance with advanced wiring and outlet installations designed for the appliances and services of today—and tomorrow!

• FORD Homes meet or exceed FHA, VA and conventional mortgage requirements, and are accepted by leading building code authorities.

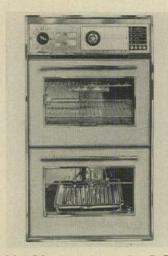
Quite a deal? You bet! And that's why you can offer more house for the money with FORD! Get your share of the quality market with the complete FORD quality package! For full details, write today on your own letterhead to Dept. HH:





Thermador Lectro-Host is a free-standing luxury range designed to look built-in. It takes only the space of a 40" range but raises both ovens to an easy work level, puts controls at eye level out of child's reach. Optional exhaust hood delivers 360 cfm, will serve whole kitchen. Suggested retail prices: range, \$599.50; hood, \$99.50; base cabinet, \$65.

Thermador, Los Angeles. For details, check No. 25 on coupon, p 382



Double 20" oven tops the Gaffers & Sattler line, won award at California Design Exhibition. Unit fits normal 24" cabinet, offers two removable doors with large glass areas. Time and temperature controls have been added to the built-in meat thermometer. Triple rotisserie also has automatic control.

Utility Appliance Corp, Los Angeles. For details, check No. 26 on coupon, p 382



New oven hood is powered by a 10" fan for a claimed capacity 45% greater than any other oven hood on the market. Filter area is also doubled. Hoods in copper, stainless, or colors to match any appliance color come 24", 27" and 32" wide. Copperized hood is \$12.60, stainless \$17.60, power pack is \$49.30. Emerson Electric. St Louis.

For details, check No. 27 on coupon, p 382

continued on p 326 HOUSE & HOME



Mr. Builder: Stop 'em ... Sell 'em ...

Weyerhaeuser exterior hardboards will help you do the job

You can stop 'em (the discriminating home buyer) with distinctive exteriors of tempered Weytex hardboard. Here is a tasteful blending of decorative striated and grooved Weytex

panels . . . just one of the pleasing hardboard combinations you can use in your homes for siding, accent areas, soffits, gable ends, porch decking and fencing. Large panels go up fast . . . reducing labor costs and giving your buyer more house for the money.

You can sell 'em (the value and quality minded) on the all-season weatherability, durability and practicability of tempered Weytex hardboards. These panels have a built-in strength and toughness that resists splitting, marring and denting. When finished with paints or stains panels retain their fresh beauty for the lifetime of the home. And every hardboard panel is backed by the quality reputation Weyerhaeuser has earned over 55 years in the building products field.

"U" Grooved Weytex panels feature a modified shiplap edge which hides panel joints and maintains a continuous groove pattern. Battens or special joint treatments are not required. Panels are 4' wide and up to 16' long. Grooves are $\frac{3}{8}$ " wide and 1/10" deep, available in 4" o.c., 8" o.c. or random spacing. "U" GROOVED STRIATED STRIATED "U

"U" GROOVED SMOOTH

Tempered Weytex hardboards now available factory primed . . . ready for finishing.



For your Application & Specification Guide on the full line of Weyerhaeuser hardboards, write us at Tacoma, Washington

Weyerhaeuser Company Silvatek Division Manufacturers of Versabord and

Manufacturers of Versabord and Versaflake particle boards and Ply-Veneer kraft-overlaid veneer



KITCHENAID, the finest made... by Hobart, the World's Largest Manufacturer of Food, Kitchen and Dishwashing Machines.

Include a dishwasher in your next home plan, but make sure it's a KitchenAid—the quality dishwasher you and your buyers can depend on. Once installed, KitchenAid dishwashers have proved to perform for years without the need for service. They protect your reputation as a quality builder as they *keep on selling* for you.

A dozen exclusive features are headed by Hobart's revolving powerwash action. No skinny, short tube which squirts tiny streams of water that depend on dish deflection for coverage—but a man-sized wash arm, extending the full width of the porcelain enamel wash chamber, that scrubs every piece of tableware clean with an exclusive, high-velocity wash action. KitchenAid is built for easiest installation with a model to fit every kitchen. Built-in models offer front finishes which include wood hue copper tone enamel, antique copper plate, stainless steel or white. Favorite colors can be matched locally.

	Dishwasher Division, Dept. KHH Acturing Co., Troy, Ohio
	nplete information and specifications on e of KitchenAid dishwashers.
Please send nam	ne of nearest distributor.
Name	
Firm	
Address	
City	ZoneState

Each time you build in KitchenAid ... it starts to sell for you

With P-B Components any house is –

... enclosed in one day ... completed in one to three weeks

> -and the builder saves 15% of his building costs!

HERE'S HOW:

The components are **BIG** and custom-built to fit any plan

- Your wall components are 8' high and usually 12' to 14' long-
- Your floor components are 6' wide and up to 20' long –
- Your ceiling components are 8' wide and span the width of the room-
- Your roof components are 8' wide and rafter length-
- Your gable components are generally the width of the building -

HERE'S WHY:

With large components you get savings not obtainable in any other way and these savings are made possible because of the "Big Sheets" of Homasote that are tough enough to stand the handling of large sections and, at the same time, are not affected by the weather in case a storm stops the operation before the house is closed in.

It takes only 11 seconds longer, with four men, to put an 8' x 14' P-B Component into place than to put an 8' x 4' "baby" panel into place; but you have erected, in less than a minute, $3\frac{1}{2}$ times as many square feet!

Once erected, the components are ready for the exterior finish and the interior decoration.

To save money in conventional building send us your blueprints for a free Cost-Reduction Analysis. They will be returned with an engineering report on the savings you can make with Homasote Materials. Homasote Board-and-Batten and Grooved Vertical Siding construction are lower in cost than anything else you can use currently for exterior walls.

- The floor panels are covered with factory-finished ²⁵/₃₂" oak flooring which you cover immediately with Sisalkraft-type paper, leaving it on until the owner is ready to move in. When you finally take it up, he has bright, shiny new floors and you have eliminated a lot of extra cleaning expense.
- The ceiling panels are ready for decoration as soon as they are in place.
- The roof components have 5%" Homasote sheathing already applied, with joints flashed to prevent leaks before the roofing is applied. This, too, saves a lot of field labor.
- And you can erect the average house in one day!



OR

FOR ANY SIZE

TYPE OF HOUSE

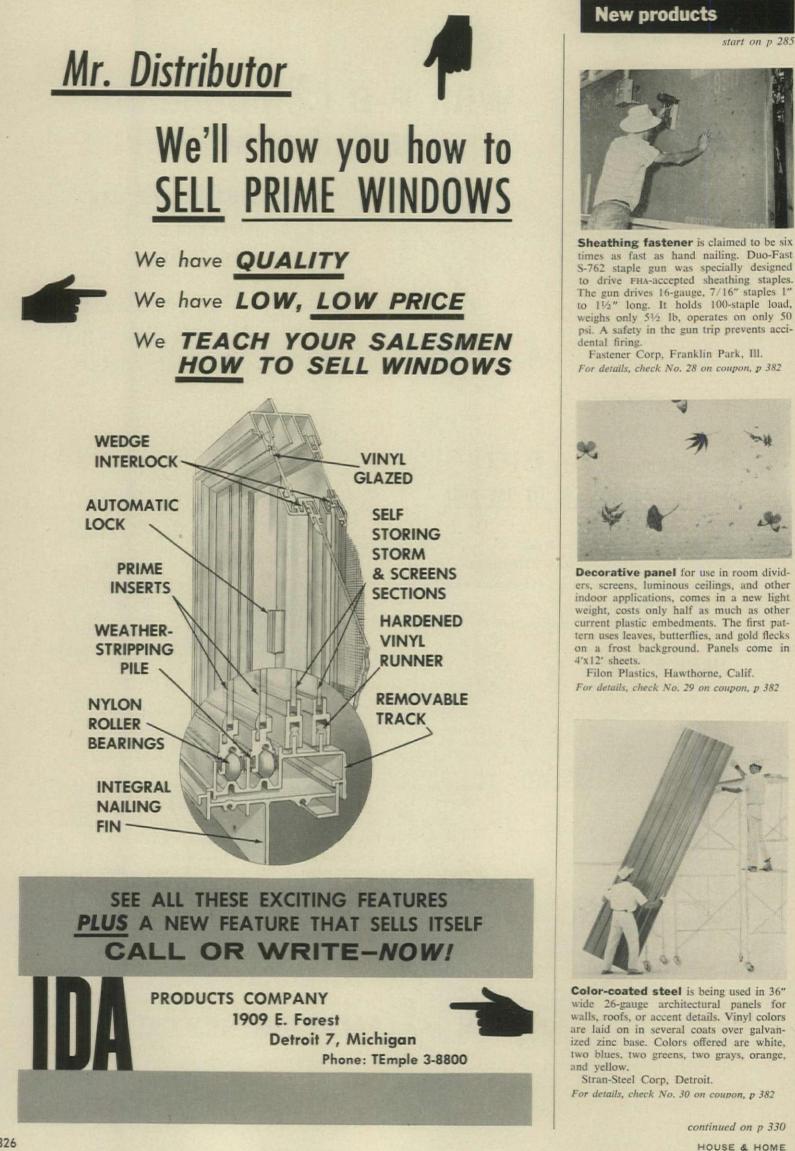
Your selling advantages:

Homasote's 24 years' experience with P-B Components here and abroad gives you a better house to sell than others know how to build.

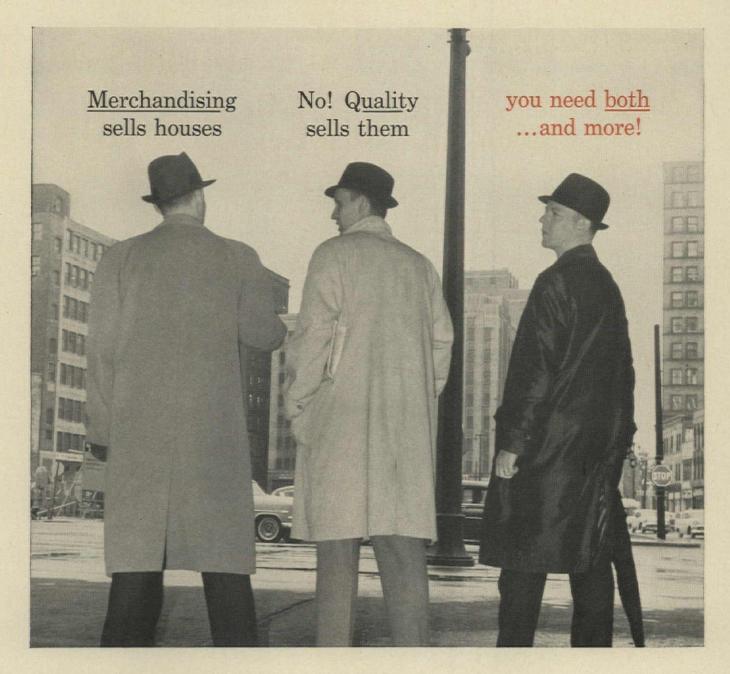
- You get your customer in fast-3 to 4 weeks, or less.
- Your house is 7 times quieter than a plaster or gypsum board house.
- Your house is free from dampness and drafts.
- Your house heats economically in winter and is cooler in summer.
- You can sell it for less than an equivalent conventionally-built or prefabricated house.
- · You can sell it at a greater profit, too!

Please write for our 8-page brochure containing complete details. Kindly mention Department E-6.





HOUSE & HOME



Quality...Merchandising...and Moreyou get it <u>all</u> from HARNISCHFEGER!

Today, you need quality and merchandising and more, or you're "out in the cold."

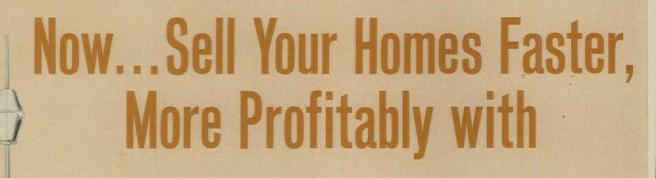
Harnischfeger gives you *the* top-quality product in the manufactured homes industry. Harnischfeger houses feature appealing design, and precision manufacturing that pares building delays to the bone. They bring you more profit—since you build and sell more houses with the same operating capital and crew. And they fashion a solid community reputation for you, as well.



Merchandising? Harnischfeger gives you a *complete* promotion package designed specially for *your* land, *your* market, *your* company's personality. No "canned," stock material. You get professionally-prepared, custom promotion plans that "pull" crowds like a Marilyn Monroe movie!

But that's not all! Harnischfeger gives you much more — including interim and construction financing help, and tested, proven building procedures. Get the complete picture. Write today.





Decorative Ligh

the PLUS VALUE that

- 🛣 makes your homes look bigger, more beautiful, more livable
- marks you as a quality builder, protects your investment
- ☆ gives your salesmen more features to sell—features with more "woman appeal"
- A lets you show-and sell-your homes at night as well as by day

Your prospects are reading about decorative lighting in ads like this

MOE LIGHT brings you the PROMOTIONAL OPPORTUNITY you need for PLUS PROFITS

MITTIN

With Moe Light's big consumer advertising campaign working for you, the stage is set for profits. Your prospects will be seeing these ads. They'll want decorative new Moe Light in the homes they buy, build or remodel. So plan now to provide it. Call your local electrical contractor or Moe Light distributor. He'll gladly help you use Moe Light's Inspiration Lighting techniques to plan the most effective decorative lighting for your homes*. He'll help you, too, in making your tie-in with this powerful Moe Light campaign the most profitable promotion you ever latched onto. Free merchandising aids are available. Act now!



MAIL TODAY FOR FREE COPY Sensational New 66-page Full Color Lighting Catalog Now Available

*Or write for information to Moe Light Division of Thomas Industries, CIL Lighting Dept.

7	THOMAS INDUSTRIES INC. Lighting Fixture Division, Dept. HH-5 Executive Offices: 207 E. Broadway, Louisville 2, Ky.			
	Send me free copy of new 66-page Moe Light Fixture Catalog and Decorative Light- ing Guide.	COMPANY		
LIGHT	I'd like to receive merchan- dising aids and selling tips on using decorative lighting to sell more homes faster.	CITYYOUR NAME	ZONESTATE	

The World's Largest Single Source of Lighting for Home, Commerce and Industry

Inspirations in Lighting BY MOE LIGHT

When you are building, remodeling or redecorating, add glamor to your home with the newest, most exciting decorating discovery – The Magic of Light. You can be your own designer – with the help of MOE Light.

Conversation-creating MOE Light fixtures will make your home glow with hospitality and beauty at night . . . sparkle with decorative, jewel-like splendor for attention and admiration by day.

Write now for MOE Light's beautiful new full color decorative lighting guide showing the latest fashions in lighting for every room in your home. Your builder, contractor, decorator, or local lighting showroom will gladly help you select the MOE Light fixtures that best suit your architecture and decorating scheme . . . traditional or contemporary.

visions of beauty ... fashions in light



DRAMATIZE a breakfast bar w adjustable perforated polished brass accent lights M-1373 (decorator scoop for \$7.95 each). Dress up family room with stunning white pull-down M-1537 (raises or lowers at fingertip touch).

HIGHLIGHT a contemporary setting with cocoa-colored cluster of three M-1450 pend-Iocoa-colored cluster of time in corner with ants. Create a cozy conversation corner with recessed rounds M-6637/637-8 in ceiling. Dim or brighten all room lights with M-6450 dimmer (switch on wall).

Price Guide: M-1373, \$7.95; M-1537, \$29.95; M-1450, \$18.95; M-6450, \$34.95; M-6637/637-8, \$18.95; \$17.41.

Mail this coupor

today!

Find Your Nearest Dealer in the Yellow Pages

THOMAS INDUSTRIES INC.

LIGHTING FIXTURE DIVISION e Offices: 207 E. Broadway, Louisville 2, Ky. The World's Largest Single Source of Lighting for Home, Commerce and Industry



THOMAS INDUSTRIES INC. Lighting Fixture Division, Dept. HH-207 E. Broadway, Louisville 2,

Address.

City____

Please send me your new 64-page catalog-light guide "Visions of Beauty . . . Fashions in Ligh showing in full color how to decorate every roc of my home with MOE Light. Enclosed is 50¢ Na

Zone____State_

This is the First in a Series of Moe Light Ads Appearing Throughout the Year in Leading Shelter Publications

People who visit your model homes will be looking for the fixtures they see in the current ads, so ask your contractor to use these numbers.

New products



- ECONOMICAL no countersinking or puttying required
- STRONG easy to drive comply with F.H.A. requirements.

A type and size for USE where insurance against rust spots is desired.

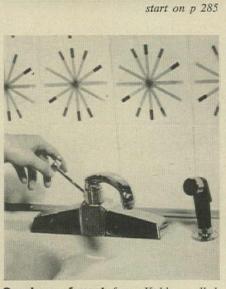
ALUMINUM building corners



A complete line — all types and sizes. New straightline design. Packed in convenient job-size boxes.

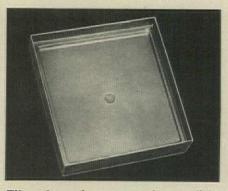
ROLL VALLEY • FLASHING • TERMITE SHIELD

NICHOLS WIRE & ALUMINUM CO. DAVENPORT, IOWA



One-lever faucet from Kohler, called the Hyka, gives finger-tip control of volume and temperature. Positive shut-off is assured by a new valve cartridge, the maker claims. Unit construction is all brass for maximum resistance to wear and corrosion.

Kohler Co, Kohler, Wis. For details, check No. 31 on coupon, p 382



Fiberglass shower pan forms a lightweight unit that comes in decorator colors and finishes. Plastic surface cleans easily, is not affected by oils, dyes, or other stains. The wall flange and wrought brass drain body are cast in the pan. Unit costs less than terrazzo pans, can be installed by one man.

Magnalum Products, Miami. For details, check No. 32 on coupon, p 382



Self-rim lavatory bowl, for powder rooms, corners, mobile homes, is new from Carrollton. Bowls come 10³/₄" and 14" in diameter rim-to-rim, are made of nickel-chrome stainless steel and undercoated with rubberized sound deadener. Center drain outlet is countersunk for plug waste outlet, pop-up stopper is optional.

Carrollton Mfg Co, Carrollton, Ohio. For details, check No. 33 on coupon, p 382

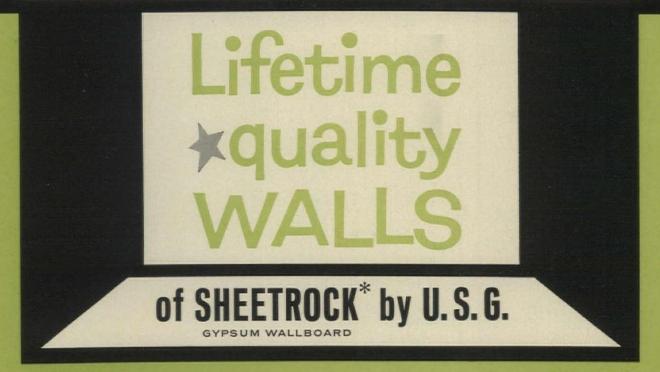
continued on p 336



HOUSE & HOME

a great new exclusive promotion to sell your quality-conscious buyers

Build up... sell up with



*T.M. Reg. U.S. Pat. Off.

Today, more than ever, the home *buying* trend is to quality. Quality in design, quality in workmanship, quality in materials. It's reflected in every home magazine, in the home section of nearly every newspaper. It's reflected in the loan decisions of more and more financing institutions. Most importantly, it's reflected in the appraising eye of today's more "value-wise" home shopper.

NOW is the time to offer him a great *new* quality exclusive: Lifetime Quality Walls of SHEETROCK. They are an *important* exclusive—of strength, protection, value. They are a *visible* exclusive—comprising 60% of the area of every room in your homes. And NOW, they are a *promotable* feature—to back up built-ins and other extras. Above all, they can become a powerful exclusive for you now, if you're among the first to tie in with **U.S.G.'s exciting new promotion**.



Featuring

NEW TAKING WALLS!

FREE! Hidden tape recording makes your walls actually talk. It's custom-made to sell every feature in your model home.

TIE IN-BUILD UP, SELL UP TO EXTRA-THICK QUALITY. What a tremendous demonstration! Imagine it in your model home—walls that seem to talk! They sell visitors on every outstanding feature of your home—especially your biggest quality exclusive: Lifetime Quality Walls of SHEETROCK Wallboard . . . one of the important quality extras today's home *lookers* are *buying* for.

U.S.G. will give your walls voice to *sell up* to today's quality buyer when you *build up* to 5%" SHEETROCK or DOUBLE WALL construction.

Build up to %" **SHEETROCK** and sell up the extra thickness and solid feel of added mass; sell up the extra fire protection, the extra toughness and longer wearing beauty, the lower noise transmission between rooms.

Build up to DOUBLE WALL construction using SHEETROCK Wallboard and sell up the very finest walls and ceilings. Sell up the smoothest wall surface, the thickest, most rugged walls, the greatest fire protection, the lowest sound transmission in gypsum drywall construction.



FREE....

FOR YOUR LIFETIME QUALITY PROMOTION

FREE...CUSTOM-MADE, REPEATER TAPE RECORDING

This special "repeating" tape recording has the complete sales presentation for your model home made by a professional announcer.



. FREE 3-D "TALKING WALL" DISPLAY

This eye-catching display piece hangs on the wall like a picture —tells visitors immediately that the wall is talking.



- "LIFETIME QUALITY" OUTDOOR SIGN
- . "LIFETIME QUALITY" NEWSPAPER AD MATS
- "LIFETIME QUALITY" RADIO SCRIPTS
- . "LIFETIME QUALITY" TV SPOTS
- SPECIAL WALL PLAQUE (promoting DOUBLE WALL)

UNITED STATES GYPSUM



UNITED STATES GYPSUM • Dept. HH 300 W. Adams Street, Chicago 6, Illinois

the greatest name in building

GENTLEMEN: Rush full details on "Lifetime Quality" promotion and instruct your sales representative to call on me as soon as possible.

NAME

COMPANY

ADDRESS

CITY

these quality walls are the sign of a quality home

welcome to our model home

walls are the heart of a home

walls and ceilings are 60% of a home

HERE'S HOW IT WORKS

A repeater tape recording plays your sales message through speakers hidden in the cold-air returns of your walls or similar locations. It works by itself. You just set it . . . and forget it.

SEND THIS COUPON TODAY FOR COMPLETE DETAILS

STATE

PLANK ... for beautiful, durable walls at low cost!

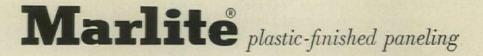
Italian Cherry Random Plank, shown below, is only one of the new Trendwood finishes which include Swedish Cherry, Danish Birch, American Walnut, Swiss Walnut, and English Oak.

The newest in paneling for kitchens and other home interiors, Marlite Random Plank offers unlimited decorating possibilities for your clients —brand new opportunities for you to cut your wall construction costs.

The 16" wide tongued and grooved planks are 8' long and $\frac{1}{4}$ " thick for fast, simple installation over furring strips or existing walls. Ready to use without painting or further protection, melamine plastic finished Random Plank resists stains, mars and dents.

It wipes clean with a damp cloth; stays like new for years.

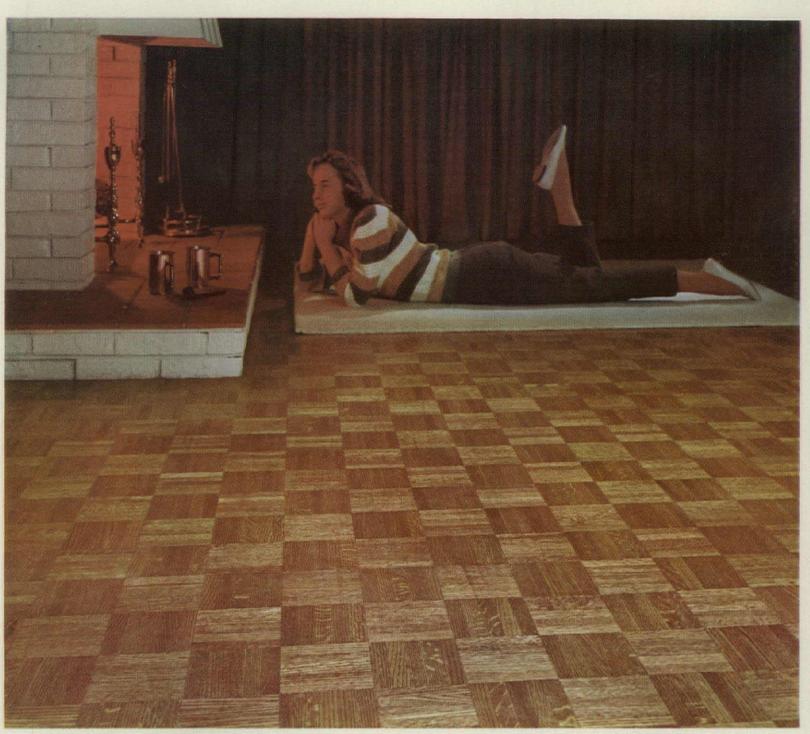
Get complete details on Random Plank and other Marlite paneling from your building materials dealer, consult Sweet's File, or write Marlite Division of Masonite Corporation, Dept. 522, Dover, Ohio.



MARLITE IS ANOTHER QUALITY PRODUCT OF MASONITE® RESEARCH

6027

MARLITE BRANCH OFFICES AND WAREHOUSES: 204 Permalume Place, N.W., Atlanta 18, Georgia • 18 Moulton Street, Cambridge 38, Mass. • 1925 No. Harlem Ave., Chicago 35, Illinois 8908 Chancellor Row, Dallas 35, Texas • 3050 Leonis Blvd., Los Angeles 58, Calif. • 2440 Sixth Avenue So., Seattle 4, Washington • Branch Office: 101 Park Avenue, New York 17, N.Y.



Harris BondWood Flooring-Eagle Red Oak, Finished dark

Many combinations of Oak, Maple, Walnut and Cherry are available.

ADDS HAND-CRAFTED RICHNESS AT NO EXTRA COST

and sometimes at less cost than ordinary parquet

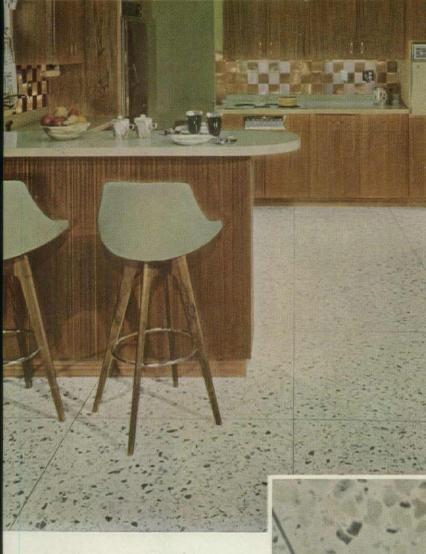
The beauty of Harris BondWood is centuries old - yet the cost of this distinguished hardwood flooring is often less than the cost of the common, the usual.

Recreated here is the craftsmanship of the old masters in Harris BondWood - an example of the beautiful geometric patterns in parquet. Sturdy Oak . . . durable Maple . . . fashionable Walnut . . . and distinctive Cherry are easily and permanently installed in adhesive on concrete or wood sub-floor. And the beauty is deep - a lifetime of service - slats are 5/16" of solid hardwood, not tongued and grooved.

Write for booklet illustrating the possibilities. See our catalog in Sweets'. HARRIS MANUFACTURING COMPANY, Dept. H H50, Johnson City, Tenn. The Finest in Flooring since 1898.



HARRIS BondWood Hardwood Floors



Terrazzo Floors put a lair in homebuilding

The use of terrazzo gives distinction to any home.

Like the use of herbs in cookery, there follows a dramatic improvement with terrazzo floors. They enhance the value of a home.

Terrazzo is a custom floor with you as the designer. Through the variation of size and proportion of the many different colored marble chips and with Trinity White in its original state or tinted any design can be effected. The upkeep is minimum.

Terrazzo was used in the family room. And in the kitchen as shown above.

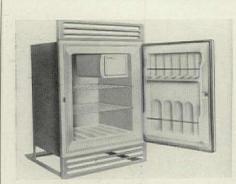
For a color booklet showing 24 popular terrazzo samples, write Trinity White, 111 West Monroe St., Chicago.



A product of GENERAL PORTLAND CEMENT CO. CHICAGO · CHATTANOOGA · DALLAS · FORT WORTH · FREDONIA, KANSAS HOUSTON · JACKSON, MICHIGAN · TAMPA · MIAMI · LOS ANGELES

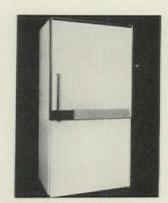
New products

start on p 285



Spot refrigeration for family room, bars, patios, recreation rooms is the use suggested for Astral's new built-in unit. New box is only 30%" high, 21" wide, 22" deep, takes no more room than a built-in oven. Unit operates by absorption from gas or electricity of 6 to 220 v. White, walnut, or pre-paint finish.

Morphy-Richards, Englewood, N.J. For details, check No. 34 on coupon, p 382



Frostless freezer is Dixie's first entry in home refrigeration field. Two models are offered: F160 for 535 lb storage; F200 to hold 690 lb. Both have door racks, fruit juice dispenser, $3\frac{1}{2}$ " fiberglass insulation. Both cool with fan-driven, below-zero air so moisture condenses on evaporator (not on food or in storage section) and is automatically defrosted.

Dixie Products, Cleveland, Tenn. For details, check No. 35 on coupon, p 382



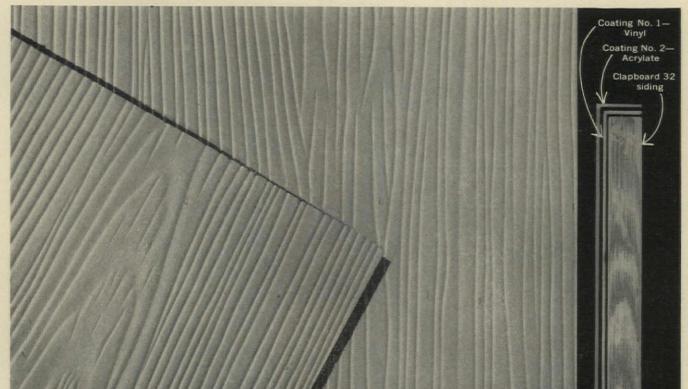
New GE unit is a 12 cu ft refrigeratorfreezer designed to bring two-door convenience to a wider market. Unit gives almost 10 cu ft of cold storage, 2.1 cu ft of freezer space, has adjustable door shelves, specialized storage. Back goes flush against wall. White only. General Electric, Louisville.

For details, check No. 36 on coupon, p 382

continued on p 338

HOUSE & HOME

The siding with a double vinyl-acrylate plastic coating! **NEW CLAPBOARD 32**

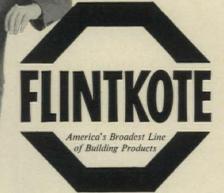


Flintkote salesman William F. Tripp tells all about Duo-Vinyl-Acrylate finish...and why new Clapboard 32 is the hottest siding item to come along in years...one that can't miss helping you sell more homes!

"The big news is the Duo-Vinyl-Acrylate finish—a double thick plastic coating. It protects Clapboard 32 from wear and weather...does away with the need for painting to protect it... minimizes maintenance. Result: siding holds its color for years and years...stays good looking as the day it was installed." • In addition to Clapboard 32, Flintkote also makes Duo-Vinyl 12 x 24. Same product as Clapboard 32.

Same Duo-Vinyl-Acrylate finish, just in a different size.
Both new siding products come in four beautiful pastel colors plus Polar White. Color matching accessories too! (Aluminum corners, caulking mastic and nails in matching pastels.)
For particulars, literature, see your Flintkote representative. You will find him a great guy to work with... and he knows his stuff in building materials.

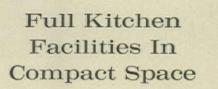
The Flintkote Company, 30 Rockefeller Plaza, N.Y. 20, N.Y.



New products

start on p 285





Designed and engineered specially for rental properties, new and remodeled, Dwyer Kitchens not only provide complete, convenient kitchen facilities, but also allow more spacious living area at no additional building cost!

There's a roomy refrigerator with rollout shelves and freezer compartment,

deep sink, storage, and choice of fast-heat electric or gas range. The entire unit is sealed in Lifetime porcelain set off against chrome anodized aluminum trim—your assurance of permanent beauty and durability. Models from 39" to 69" in length, for standard or recess installation behind closures.



Send for 16-page catalog

DWYER SNACK BAR Sizes 57" to 89" in length, selection of attractive wood paneled fronts or unfinished fir for custom decorating. Contain refrigerator, sink, lock-up beverage keeper, electric

wyer Products Corporation

Department K-1505, Michigan City, Indiana

Gentlemen: Please send complete information

on Dwyer compact kitchens for rental properties.

Also send details on the full line of new

cooking facilities, optional.

Dwyer Snack Bars.

11

er

1000



New In-Sink-Erator line consists of four models headed by the Gold Comet (above), a $\frac{1}{2}$ -hp continuous-feed model and the Mark 27, a $\frac{1}{2}$ -hp all-duty model. Silver Star and Saturn models are $\frac{1}{3}$ -hp, lock-cover and continuous-feed models respectively. To speed installation, all have new self-aligning, self-locking mechanism. Cases are high-impact styrene; insulation is foamed styrene.

In-Sink-Erator Mfg Co, Racine, Wis. For details, check No. 37 on coupon, p 382



Mixed-flow hood is the latest model from Broan. Principal feature is the extra power available for long duct runs. Exceptionally low sound levels are also claimed. Because fan is completely housed in hood, only duct space is needed in cabinet. Hood is only 5" deep, controls are eye level.

Broan Mfg Co, Hartford, Wis. For details, check No. 38 on coupon, p 382



Disappearing wastebasket rides on a new rack developed by Knape & Vogt. Rack is installed under cabinet or cupboard shelf with four screws. Retaining hoop measures $7\frac{1}{2}$ "x11 $\frac{1}{4}$ ", holds standard-size polyethylene baskets. It glides in and out on a ball bearing carrier. Finish is bright chrome; retail price, \$4.50.

Knape & Vogt Mfg, Grand Rapids, Mich. For details, check No. 39 on coupon, p 382

continued on p 342

Now Gas cooling

with **BRYANT!**

I NSTALL the new Bryant Deluxe Gas Air Conditioner and watch customers' favorable reactions when you explain its control over the weather. When they find out it's Gas . . . and that just one control switches from winter heating to summer air conditioning . . . you'll be selling more homes faster than ever.

And one of the big plus-benefits is that customers can start with an installation of just the Bryant Gas furnace and add the cooling unit later on, and still have the same easy-adjustment and economy advantages.

Customers have come to know that Gas is their most dependable home servant . . . in all kinds of weather. And that Gas is economical to install and to operate. There is nothing to wear out or make noise in a Gas flame.

Nothing heats, cools and conditions air like Gas! AMERICAN GAS ASSOCIATION





EASY INSTALLATION. The compact Bryant Gas furnace fits handily into closet-size floor space. The Bryant cooling unit goes outdoors. No expensive wiring, no bulky fuel storage tanks . . . because it's Gas!



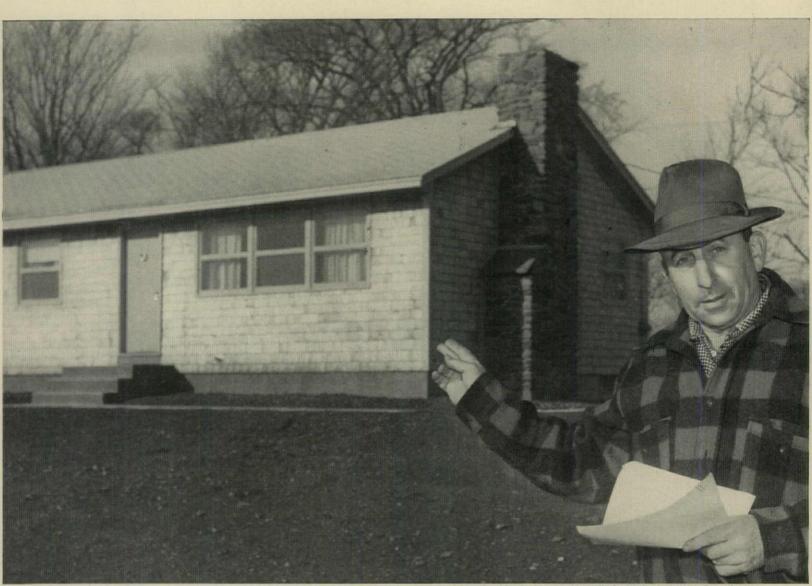
EASY REMODELING. The Bryant furnace is specifically designed for add-on Gas cooling an extra selling feature for your houses. Gas provides the economical way to have whole-house, all year air conditioning!



"FRESH-AIR" CIRCULATION, WINTER OR SUMMER. Bryant Gas heating provides an even flow of warm air, responding instantly to temperature changes. And, Bryant Gas air conditioning extracts pollen, and moisture.



ONLY GAS A does so much more ... for so much less!



Mr. Rogers is pleased with results of Bermico Sure Dry Drainage in this fine house he built in Little Compton, R. I. System includes: Drains around and underneath cellar - downspout leadoffs - Bermico Dri-Wells® septic connection -

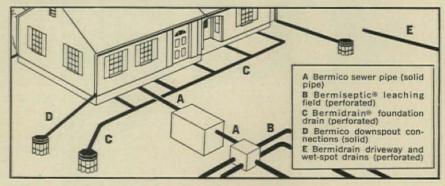
"Bermico" Sure Dry Drainage makes it easier for me to finance and sell my houses!"

"You start off on the right foot with banks and buyers," says Mr. Rogers "-when you tell them you've put in Bermico Sure Dry Drainage.

"It's the best proof of protection against wet cellars, soggy lots and plugged-up septic systems that you can get. Today, with money tight and lenders strict . . . I wouldn't build without it!"

You can handle almost any situation, from a simple septic hookup to a wet lot -- with low-cost, strong, permanent, Bermico. It's light and fast-laying, with a full line of fibre fittings. Advertising in "Better Homes & Gardens" and "Sunset" tells your prospects to look for Bermico Sure Dry Drainage.

Write for details on low-cost Bermico Sure Dry Drainage. Brown Company, Dept. 1050, 150 Causeway Street, Boston 14, Mass. THE BERMICO SURE DRY DRAINAGE PLAN



Bermico Fibre Pipe Another Quality BROWN COMPANY

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

Bermico Conduit . Solka Pulps . Solka-Floc . Nibroc Papers . Nibroc Towels and Tissues Nibroc Wipers . Onco for Innersoles . Chemicals . High Grade Lumber . Plywood and Veneer

President, Compton Construction Co.

Newport County, R. I.

The natural beauty of cedar sets the tone of custom home design. On the roof, three layers of genuine cedar shingles assure decades of trouble-free service. Cedar shakes—factory-colored, precisely squared, cleanly striated—add colorful importance to exterior walls, fences and wind screens. <u>Team the two</u> —cedar shingles for roofs, cedar shakes for walls—for the quality look that sells.

For complete application details, see your Sweet's File, or write ...

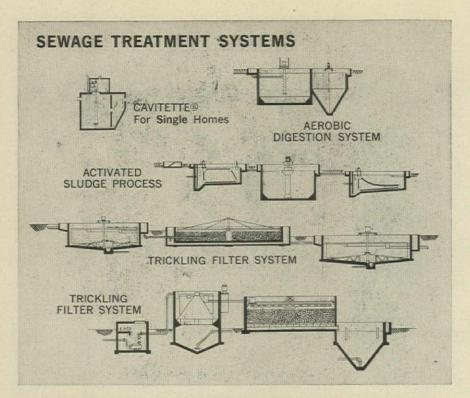
RED CEDAR Shingle Bureau

5510 White Building, Seattle 1, Washington 550 Burrard Street, Vancouver 1, B.C. nothing says quality like the genuine



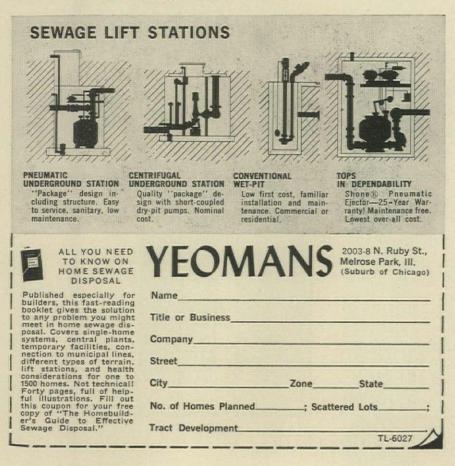
New products

start on p 285



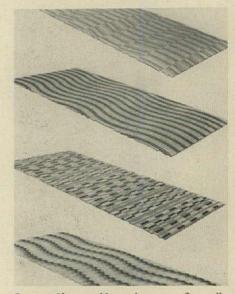
Everything a Builder Needs to Treat and Pump Sewage

For 1 home or 10,000 . . . whatever the economics, degree of treatment required, topographical conditions, expected life of installation or expandability, Yeomans offers you the equipment to solve any sewagehandling problem. It is the world's most extensive line and backed by the experience of a specialist. The booklet offered below brings you some of that experience right away.



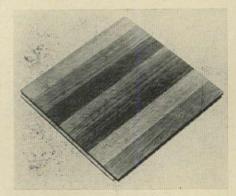
Travertine vinyl, a new pattern from Amtico, catches the look and feel of stone without its weight and hardness. Travertine is a low-maintenance material for heavy traffic areas. It is made in $\frac{1}{8}$ " and .08" guage, in 9", 12", and 36" tiles, priced \$1.70 and \$1.50 a sq ft.

American Biltrite Rubber, Trenton, N.J. For details, check No. 40 on coupon, p 382



Serpentine pattern is a new floor tile design from Cambridge Tile. Individual 1" tiles are mounted face-up on Setfast sheets for rapid economical laying and sure pattern control. Units are made right-hand and left-hand, can be combined in a wide variety of designs like the four typical ones shown above.

Cambridge Tile Mfg Co, Cincinnati. For details, check No. 41 on coupon, p 382

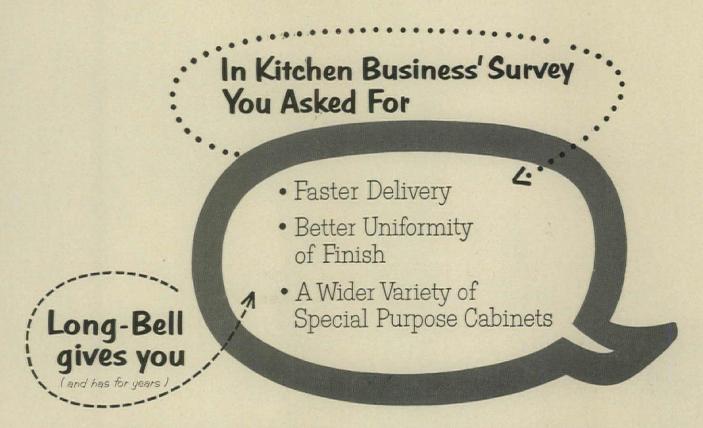


Appalachian hardwood is now made up in factory-finished floor tile. Tiles are precision milled 6" square 5/16" thick, are designed for mastic installation. Prefinish is baked urea melamine, is not affected by alcohol, oil, grease. Knurled wires hold strips together; strips can be broken off easily for edge fit.

Tibbals Flooring, Oneida, Tenn. For details, check No. 42 on coupon, p 382

continued on p 346





Fast, Fast Delivery Is Yours when you order your Kitchen Cabinets from Long-Bell.

Because Long-Bell ships direct from completely stocked distribution points . . . strategically located so close to you it's almost like having stock in your own warehouse.

A Perfect Finish ... Everytime! The new Super Microseal® process is now ap-

plied to all Long-Bell Natural Wood Kitchen Cabinets (set up or knocked down). This revolutionary factory-finishing process gives cabinets the true luster of hand-rubbed wood ... yet saves you 75% of the completed finishing job. Low-Cost Super Microseal gives Long-Bell Cabinets that Super Satin Surface ... needs no additional sanding ... no primer coat.

® General Plywood Corp.

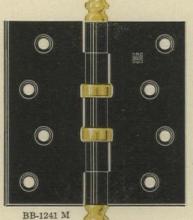
These Special Purpose Long-Bell Cabinets can help you plan better kitchens for better profits.



Long-Bell Natural Wood Kitchen Cabinets are available in units to fit any kitchen (in 3" modules) Ready to Install or Knocked Down Birch or Rift grain Fir. The Hinge of Distinction...

THE HAGE Han

the sophisticated high-fashion hinge with the dramatic 1960 BLACK 'N' BRASS LOOK!



Steeple Tip

HAGER Manhattan Finish available on all Butt Hinge Classes and Sizes. It's newer than tomorrow...years ahead of its time! The *Hager Manhattan* is a *completely different* looking finish, so advanced in style that it brings to the hinge industry a new, architectural, functional concept never before dared... or even dreamed possible... in 100 years of hinge manufacture.

The new Hager Manhattan is designed specifically for the architect or builder who has searched until now for a hinge to give the final perfect fillip to the product of his creative skill. Here is modern hinge art, design and color that opens new vistas for hinge decor in modern architecture.

In superb Black 'N' Brass, the Hager Manhattan is *another* bright, new Hager finish to electrify the hinge world. Include it in your plans. Specify finish symbol-M the *Hager Manhattan*... the hinge of distinction—for contemporary homes and decor.



C. HAGER & SONS HINGE MANUFACTURING COMPANY, ST. LOUIS 4, MO. . IN CANADA-HAGER HINGE CANADA LIMITED, KITCHENER, ONTARIO.

New products

start on p 285

Extra Thin ... Extra Quiet ... Low Cost Model 5406 Bathroom Ventilating Fan

feigl

NEW! from Teigh





THREE BATHROOM LUXURIES IN ONE COMPACT UNIT ... AT ONE LOW PRICE!

MODEL 5412 COMBINATION HEATER, LIGHT, FAN It heats . . . forced air circulating heater fills the bathroom with welcome heat from floor to ceiling. It lights . . . soft, abundant light is filtered through two Carrara drop lens for glare-free illumination. It ventilates . . . quiet operating exhaust blower removes just the right amount of moisture and lingering odors without causing chilly drafts. Beautiful contemporary design blends into any bathroom decor. Gleaming, chrome-plated grille features large opening to permit free flow of air and heat . . . held in place by sculptured center knob. Easy to clean and oil. Easily installed in any home, between standard joists.

LOOK

TO

Unit includes a 3-Way Switch Plate ... completely prewired and harnessed ... 3 separate switches to actuate the blower, light and heater ... and a red pilot light tied in series to the heater and fan ... an added money, time saving extra.

· Simple ceiling or wall installation

- Fits any wall as thin as 4" . . .
- or ceilings where space is at a minimum
- Horizontal or vertical discharge
- Ideal for apartments, motels, hotels,
- prefabricated homes

The new, low cost, Leigh Model 5406 "thinwall" Bathroom Ventilating Fan features an extra thin (only 3³/₄" deep), extra trim housing. The efficient, powerful, 4-pole, 110-120 volt motor operates a 4³/₄" centrifugal blower . . . especially effective where long duct runs are required. Removes odors and moisture instantly. The decorator styled grille, with a large free area, has an exceptionally attractive anodized aluminum finish for lasting beauty . . . blends into any bathroom scheme. Grille, motor and blower easily removed for cleaning and oiling. Exhaust pipe fits standard 3" duct.

Roof Jacks, Roof Ventilators, Wall Caps, Backdraft Dampers, and a complete line of other fan accessories are also available.

ASK FOR CATALOG 268-L

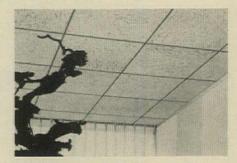


LEIGH BUILDING PRODUCTS, Coopersville, Mich., Division of Air Control Products, Inc. 2560 Lee Street. West Coast Warehouse: Leigh Industries (California), Inc., 649 South Anderson, Los Angeles, California. Made in Canada by: Leigh Metal Products Ltd., 72 York Street, London, Ontario. Prairie Provinces Affiliate: Leigh-Tornel Distributors Ltd., 549 Archibald Street, St. Boniface, Manitoba — Copyright 1960 LBP-ACP., Inc.



Vinyl wall covering is a sandwich of paper backing, aluminum foil moisture barrier, fabric and embedment decoration, Krene sheet overlay. Royaltex goes up like wallpaper, resists mars like vinyl, will not suffer from moisture staining. Sheets come 23"x95". Plain patterns cost 34¢ to 50¢ a sq ft, botanicals about 65¢. Over 20 patterns are available.

Polyplastex, Inc, Union, N.J. For details, check No. 43 on coupon, p 382



New acoustical tile from US Gypsum includes Accent Acoustone (above), a 12"x24" tile with rabbeted edges that butt together instead of interlocking, give broad accented joint. Profile Acoustone, another style, has two kerf planes instead of one. Tile are held by splines which add to pattern.

US Gypsum, Chicago, For details, check No. 44 on coupon, p 382



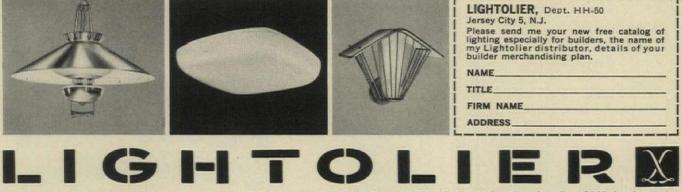
Formica walls above are in primavera, one of three new woodgrains in Formica wall tile line. (Others are teak and walnut.) Like other Formica tile, the new woodgrains come 10''x10''. Countertops are the new Tidestone pattern. Formica Corp, Cincinnati.

For details, check No. 45 on coupon, p 382

continued on p 350



It may take a few dollars more (but not many) to put Lightolier fixtures in your models. And for those dollars you get the Lightolier name, evidence of quality; Lightolier lighting, evidence of sound planning; Lightolier styling, proof of your good taste. Perfect example: the exciting new Corona fixture above. The efficient fluorescent light is framed with walnut to give the look of fine cabinet work. Other examples below, priced to fit any sensible budget. To learn more about Lightoliers and what they can do for your homes, fill out the coupon today.



Showrooms: New York-11 E. 36th St.; Chicago-1267 Merchandise Mart; Dallas-1718 Hi Line Drive; Los Angeles-2515 So. Broadway

HUSH-TONE® CEILING TILE Featured by Top Builders, Coast-to-Coast! In All Price Brackets ... Helps Sell Homes!

"There was a world of comment on the attractive ceiling," say Mr. Gual and Mr. Smith, well-known builders in the Western part of Dallas. Their stunning room (above) and their description of the impression made on prospects by the use of HUSH-TONE ceilings are representative of the results being achieved by scores of builders in all parts of the country.

"This \$35,000 home sold several people," Mr. Gual and Mr. Smith add, "and when we built for them, they all wanted the same <u>Fissured</u> HUSH-TONE tile you see in the picture. People like the idea of cutting down noise, and these ceilings make HI-FI and Stereophonic sound better, too. We like HUSH-TONE tile because it helps us sell our homes."

See glamorous new Hush-Tone designs at Celotex dealers, now!



A national program to encourage spending for first things first

HUSH-TONE IS A REGISTERED TRADE MASK FOR CELOTEX FIBERBOARD SOUND ABSORBING CEILING TILE

HERE LE

This Smith-Gual, Inc. home is a "Parade House," one of from 6 to 15 model homes built at each of 5 locations by members of the Dallas County (Texas) Home Builders Assoc. for the annual National Homes Week Fall Festival.

If it's "by CELOTEX" you get QUALITY...plus!



120 SOUTH LA SALLE STREET, CHICAGO 3, ILLINOIS







The most beautiful kitchen of them all ...

- ... is stocked by 55 distributors across the country (see telephone book Yellow Pages)
- ... is built in one of the country's largest plants producing factory finished cabinets
- ... is a product of exceptionally fine engineering both as to construction and finish
- ... is designed for maximum flexibility in kitchen planning and utmost ease of installation
- ... is contributing importantly to the sale of new homes in countless localities



H. J. SCHEIRICH CO., LOUISVILLE 9, KENTUCKY

New products

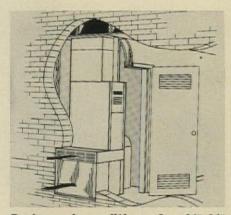
start on p 285





Humidistat by Kitchen-aire controls moisture content of air by operating ventilating fans in bath, laundry, kitchen. Control uses a 150-strand human-hair element to activate unit for any setting between 10% and 100% relative humidity. New unit is single-pole, double-throw, lineor low-voltage, a-c or d-c.

Stewart Industries, Indianapolis. For details, check No. 46 on coupon, p 382



Package air conditioner fits a 36"x36" floor area at an exterior wall for individual apartment heating and cooling. Air handling face extends through wall; condenser handles intake and exhaust air on same side or opposite sides. Unit is precharged to speed installation. Gas furnace has a 51,000 Btuh input, cooler provides nominal two tons.

Lennox, Marshalltown, Iowa. For details, check No. 47 on coupon, p 382



Easy-to-read thermostat has a dial 40% larger than earlier models from Honeywell, numerals are 20% larger. Set point is at top of unit, thermometer scale at bottom. Comfort zone is clearly marked for easy checking. Finish is silver gray, or decorator ring can be recovered and painted to match walls.

Minneapolis-Honeywell, Minneapolis. For details, check No. 48 on coupon, p 382

> continued on p 352 HOUSE & HOME

The first practical "sandwich-type" insulated aluminum siding!



Here is the technological breakthrough in exterior wall construction that will make aluminum-clad houses as common as wood in just a few short years. So correct in principle and application is Rigid BAK-R-FOAM that it is certain to be imitated by other manufacturers — large and small.

Accept no half-designed siding panels. Only Alsco makes Rigid BAK-R-FOAM which is the "perfect" insulated siding for new and "lived-in" houses.



Manufacturers of America's No.1 QUALITY Aluminum Siding

Mr. Jack Saltzman, Vice President/Sales Nisco, Inc., 225 S. Forge St., Akron 8, Ohio	AS-9
Please send complete information on Alsco Siding	
I am () Builder () Remodeling Contractor () Other	
Name Position	-
Firm Name	
Address	the areas
City Zone State	
(Clip this coupon to your letterhead and mail or call Akron, Bl	3-7701.





THERMAL BREAK

... top ridge of aluminum rests on foam insulation to break metal to metal contact. Another Alsco first!





CONTROL

... small vents in foam allow moisture from inside walls to escape into lower ventilating channel. Another Alsco first!

New products

start on p 285

FOR SHOW OR FOR Shade...

CANVAS AWNINGS

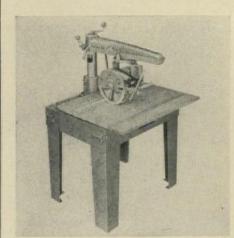
The sight of smartly-tailored canvas awnings in a pretty pastel or a gay new stripe says a lot to a prospective home buyer. It suggests comfortable living that can begin right now—with rooms free from harsh glare and sizzling sun heat.

Smart shoppers know, too, that canvas awnings make a home easier to cool without air conditioning, cheaper to cool with air conditioning. Get the latest on the new acrylic paints and vinyl coatings that make canvas awnings a betterthan-ever feature to attract new customers and keep home buyers happier.

See our catalog 19e/Ca in Sweet's Architectural Catalog or write for a free copy. It contains original and practical ideas plus helpful information for specifying canvas.



CANVAS AWNING INSTITUTE, INC. and NATIONAL COTTON COUNCIL P. 0. Box 9907/Memphis 12, Tenn.



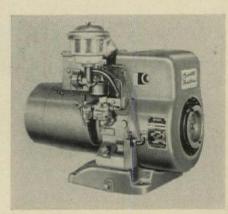
Radial saw improvements from De-Walt include drop-leaf table extension, totally enclosed direct-drive motor, new ring guards. Other new safety features are offered as a kit for straight and cup grinding wheels. The new 120/240-v motor delivers 3 hp at the spindle. DeWalt, Lancaster, Pa.

For details, check No. 61 on coupon, p 382



Self-powered vibrator combines an 80-lb, 1200-w generator with a 25%" diameter vibrating head. The new head reverses usual practice, has an outside rotor and inside stator. Eccentric rotor is the only moving part. Generator armature whirls in air, held away from other parts by magnetic field.

Master Vibrator Co, Dayton, Ohio. For details, check No. 62 on coupon, p 382



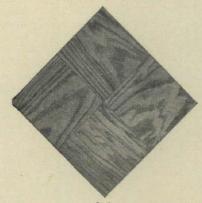
New Onan generators now carry a performance certified guarantee. New remote-starting model shown is certified at 2,500-w. The air-cooled 205AJ comes in 120 or 120/240-v models designed basically for home standby service but can also serve to power mobile workshops, displays, etc. Price: \$459

D. W. Onan & Sons, Minneapolis. For details, check No. 63 on coupon, p 382

continued on p 372



Make that first step inside - the first step to a sale!



Oak — Natural or Toast Brown Oak



Monticello Cherry with Walnut,

Only W-M "Multi-Choice" Hardwood Block Floors give you custom floor variety at competitive prices!

• W-M offers you four basic woods to choose from-Oak, Walnut, Maple and Cherry.

• Many patterns and combinations are possible. Now you can put interest and beauty into *uninteresting* looking floor space and make it your biggest potential "sales area."

• Installation is fast, clean and easy. Blocks are prefinished with "Diamond Lustre," a W-M exclusive, and are ready for immediate use after installation—save up to 3-4 days labor on the job.

Investigate the W-M Way -

a new concept in Hardwood Flooring If you haven't received your free 10-page Wood-Mosaic catalog, showing W-M hardwood blocks in actual size and color, write to Dept. HH-5, Louisville 9, Ky. In Canada: Woodstock. Ontario.





Checkerboard Maple with Walnut

Marie Antoinette Oak with Walnut

New products

start on p 285



William Brockway residence, Los Angeles, Calif. Burton Schutt, architect. Reprint, Sunset Magazine. H. H. Baskerville, Jr., photographer.



THIS FREE BOOKLET...

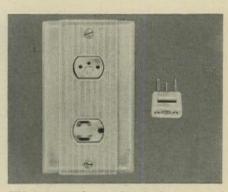
Shows how decorative glass brightens and beautifies homes. It is filled with dramatic illustrations of the ways translucent glass adds a touch of luxury and smartness to every room. Specify Mississippi Glass. Available in a wide range of exciting patterns and surface finishes wherever quality glass is sold.



Create a distinctive decor with translucent glass by Mississippi that floods interiors with softened, flattering light, makes rooms seem larger, friendlier, important. Write for free booklet. Address Department 9.

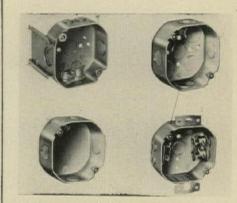


FIGURED & WIRED GLASS



TV receptacle provides both power and antenna connections for UHF and VHF operation. One-gang units incorporate grounding receptacle with one TV outlet. Combination of power and TV units must use single or two-gang divider plates. Receptacles fit standard outlet boxes, are specification grade.

Arrow-Hart & Hegeman, Hartford, Conn. For details, check No. 52 on coupon, p 382



Octagon outlet boxes in nine new types have been added to Keystone Mfg's line. The new boxes are $1\frac{1}{2}$ " deep. Choice of BX or Romex cable clamps all have nested fit for faster wire pulling. Standard $\frac{1}{2}$ " or combination $\frac{1}{2}$ "- $\frac{3}{4}$ " knockouts are available. Both BX and Romex types come with mounting ears or J-type brackets.

Keystone Mfg Co, Warren, Mich. For details, check No. 53 on coupon, p 382



Easy-to-find outlet is assured by new outlet covers for use in plaster walls. When outlet box is installed, it is covered with the new device and protective tape is peeled off. When box is plastered over, a dye in the cover plate seeps out and shows through the plaster to locate the box. When cover is broken out, it leaves a clean hole.

Code Cover Co, Chicago. For details, check No. 54 on coupon, p 382

continued on p 360





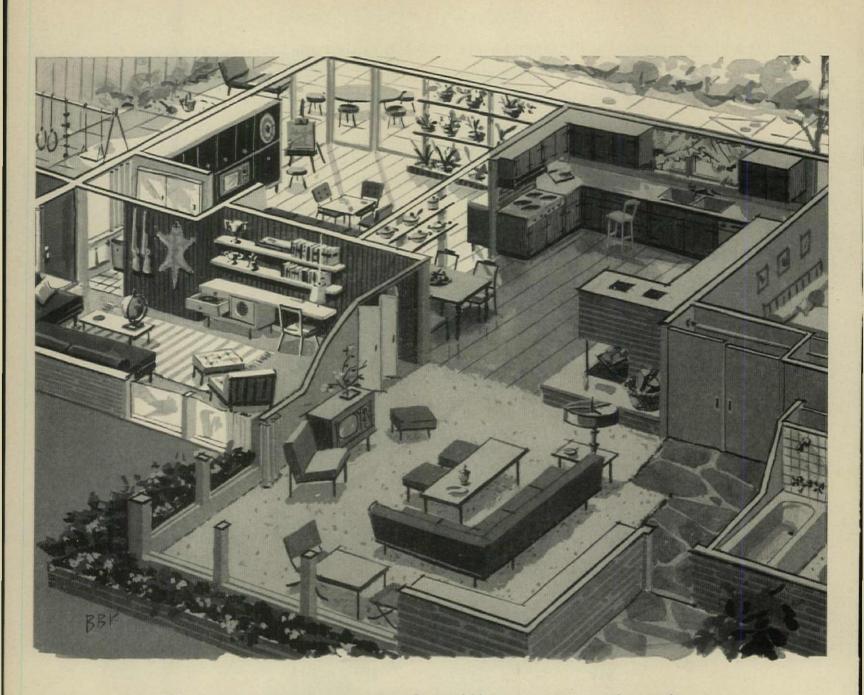
You know prospects will examine every closet	Grant Pulley & Hardware Corporation
Grant's wonderful new Closet Rod has glamour, excite-	31 High Street, West Nyack, N. Y.
ment, visible value Its operation is superb! Gold	YES, I'D LIKE ADDITIONAL INFORMATION
anodized track and black nylon snap-in carriers will	NAME:
bring the "oohs" and "aahs" that help put your pros-	FIRM NAME:
pects in a down-payment mood You must see it!	CITY:
Write today for the inside story	

ARE YOU SELLING BEHIND THE MOST OPENED DOORS IN YOUR MODEL HOME?





sliding door hardware • drawer slides • drapery hardware • pocket frames • pulls • special sliding hardware



How to get more families to modernize

You can get a greater share of the booming modernization market with the Universal C.I.T. Property Improvement Plan. Finished attics, patios, new garages, kitchens and bathrooms, you can remodel old homes into new—even install a swimming pool. Best of all, you can close sales in two fast steps: (1) estimate, and (2) close the sale by quoting low monthly payments.

With the C.I.T. plan you are backed by 50 years of experience. Your prospects pay nothing down —except 10% on swimming pools. They can take up to 60 months to repay. In addition, their unpaid balance is covered by Group Life Insurance.

C.I.T., the nation's *largest* independent finance company, has served more than seventeen million families. More than 400 offices coast-to-coast assure you of fast, profitable, localized service. Find out how you can boost sales and profits with the C.I.T. Property Improvement Plan. Call your local Universal C.I.T. representative today for full details. Look him up in your telephone directory or write: Universal C.I.T. Credit Corporation, 650 Madison Avenue, New York 22, N. Y.



Property Improvement Plan

WILLAMETTE'S QUALITY PLYWOOD GRADE STAMP protects your building investment



Dallas, Oregon Phone MAyfair 3-2351, TWX 80-U The Teco Grade Stamp on every sheet of plywood is your guarantee of superior quality. TECO means that plywood carrying this stamp has undergone production line inspection and testing by a technician employed by the Timber Engineering Company. This technician is on duty every day watching and checking every step of the manufacturing process. He knows what goes between the two outer plies the core material, the kind and type of glue, patching, in fact the whole operation from log to finished product. Only when plywood meets TECO's rigid requirements is it given the TECO grade stamp approval. For all your sheathing needs use Teco Tested plywood and protect your building investment.

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SELL HOMES FASTER ...

with Raynor Factory Registered Builders Promotion Kit!

Factory

on this HOME is protected b

Registered

and convenient

The "Customized Design" of Raynor doors offers a garage door architecturally correct for the homes you build. They embody only the finest materials . . . exclusive "Graduated Seal" . . . heavy-duty galvanized hardware . . . quality controlled construction built complete under one roof . . . and NOW every Raynor Garage Door is FACTORY REGISTERED with the registration number that appears on the nameplate of the door . . . your guarantee that you have chosen the finest when you install a RAYNOR GARAGE DOOR. The Raynor Factory Registered Builders Promotion Kit is

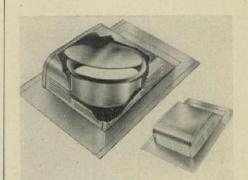
designed to help you sell your homes faster and easier, provide protection and convenience for your customers. A complete builders promotion with banners, literature, admats, feature arrows, registration cards, etc., ideally suited for use on model or tract homes. Call your nearest Raynor Distributor or write direct for complete information.





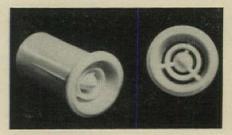
New products

start on p 285



Vent fan hood for pitched roofs has self-flashing bottom to assure watertightness without caulking. Heavy-guage aluminum is formed with louvers on three sides to give large net free area and to eliminate clogged screens. Back-draft damper is mounted on a rolled stack to avoid damper clatter.

Louver Mfg Co, Minneapolis. For details, check No. 55 on coupon, p 382



Wall ventilators of styrene plastic will not rust or corrode to stain paint. The vent design is claimed to disperse driving rain or snow while preventing interior condensation by exhausting moist air. Inconspicuous tubes can also be used indoors to vent confined spaces in closets, under stairs, under sinks, etc.

Turb-O-Vent, Inc, Elyria, Ohio. For details, check No. 56 on coupon, p 382



Clear acrylic vents have been used on over 50,000 boats, are now offered for use in homes. Sudbury Sky-Vent combines a transparent dome and transparent bottom plate in a ventilated skylight. Wide openings allow a free flow of air but dams keep vent tight against driving rain or snow.

Sudbury Laboratory, Sudbury, Mass. For details, check No. 57 on coupon, p 382

> continued on p 364 HOUSE & HOME

When she

New

can see herself in your kitchen she can see herself in your home!

Frigidaire Wall Ovens

let your kitchen help sell her with Pull'N Clean Ovens, Drop-Leaf or French Doors, colors, automatic cooking!

Build-in a Frigidaire "Holiday from Apron Strings" and you have the woman house-hunter on your team ! Build-in the promise of more time for family and other household duties. Point out that Frigidaire Wall Ovens in Sheer Look styled double or single oven models, cook whole meals automatically! With either Drop-Leaf or French Doors-and with new-for-'60 Pull 'N Clean lower ovens-cleaning is quick, standing up, with no tiresome stretching! Use Frigidaire quality features and workmanship to point up other quality features built into your home. Get product data from your Frigidaire representative or write Frigidaire Division, Dayton 1, Ohio.

Wall Ovens, Cooking Tops and Under-counter Dishwash-ers available in Mayfair Pink, Sunny Yellow, Tur-quoise, Charcoal Gray, Aztec Copper and Satin Chrome.

She'll feel like a Queen!



Install any model in minutes! Drop-Leaf Door or French Door models, all are designed for fast installation in standard 24" width cabinets or wall sections. With carpentry and rough wiring completed, simply: (1) Connect junction box and BX cable supplied. (2) Slide in unit (leveling screws included, if needed). (3) Mount with concealed screws. (3a) French Door models, tighten only two clamps (no screws).



THE NEW BROAN MIXED-FLO RANGE HOOD



it combines the performance you want with the price that you like

Two important advantages come your way with this new contract winning hood. Both of them help make your bid look best.

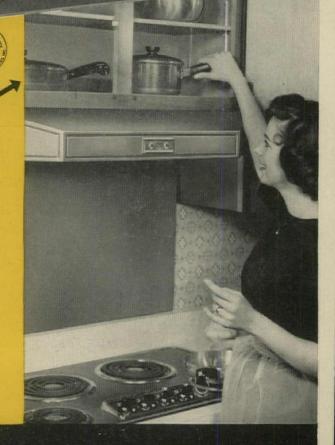
Advantage No. 1 is a hood of superior performance. With the Mixed-Flo Fan you can point to an exhaust system that is revolutionary in development . . . that performs more efficiently, runs more quietly than any fan or blower-operated hood on the market.

Advantage No. 2 is cost. You can bid low with the Mixed-Flo because you have an initial price advantage. And you save valuable time and money on every job because this great hood, like all Broan hoods, comes to you as a complete package, factory wired, fully assembled, ready to mount in place. And the Mixed-Flo is engineered to fit your installation with either vertical or horizontal discharge.

MIXED-FLO HOOD FEATURES-

- Unitized Construction the fan is fully housed within the hood. There is no lost cabinet space whatever.
- Great In Exhaust Power the new Mixed-Flo Fan provides extra pressure needed for long duct runs and elbows . . . formerly achieved only by blower powered units.
- Remarkably Quiet In Operation the highly efficient Mixed-Flo Fan is designed for low sound level performance.
- Smooth Inside, Outside Construction no sharp screw ends.
- Smart Sculptured Hood Design only 5 slim inches high. Mitered corners permit cabinet doors to open fully.
- Equipped for Twin Lights for shadowless cooking. Recessed lifetime aluminum filters snap out with the greatest of ease. Front pushbutton controls.
- Accommodation For Vertical Or Horizontal Discharge to 3¼" x 10" duct without fittings.
- A Fast Running Installation comes prewired, preassembled ... simply remove the outlet box cover to hook up power supply.

See your wholesaler or write for full information



MANUFACTURING CO., INC. • 924 W. STATE ST., HARTFORD, WIS. (Near Milwaukee) Specialists in Quality Ventilating Equipment for Over 25 Years In Canada — Manufactured by Superior Electrics Ltd., Pembroke, Ontario

Droan



RUBEROID gives you quality where it can be seen

The luxury look of backer board (or wood-strip) undercoursing and the economy of Ruberoid Dura-Color Clapboard Siding are a combination that's hard to beat. The prospective buyer will be impressed by the lasting good looks and low maintenance cost. You'll like the low original price and cost-saving easy application. Write for more information on how Ruberoid can help you build . . . new home sales. The RUBEROID Co., 500 Fifth Avenue, New York 36, New York.

RUBEROID HELPS YOU BUILD ... SALES



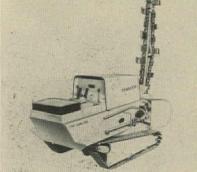
New products

start on p 285



Compact shovel has been added to Hough's Payloader line. Model H-30 has an operating capacity of 3,000 lb, is equipped with one yard bucket. Fourwheel drive operates off power transmission that shifts on-the-go, three speeds forward and reverse. Bucket clears 8'4", reaches 29". Power is 77½-hp gas engine. Frank G. Hough Co, Libertyville, Ill. For details, check No. 58 on coupon, p 382

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Self-propelled trencher has a digging range of 4" wide to 66" deep, 12" wide to 30" deep. Variable speed drive gives 1' to 12' per minute trenching. Dual tracks drive at up to 2 mph for back filling or transport. Instant forward or reverse. Power is 12½-hp air-cooled engine. Attachments include dozer blade, crumber, over-the-road trailer.

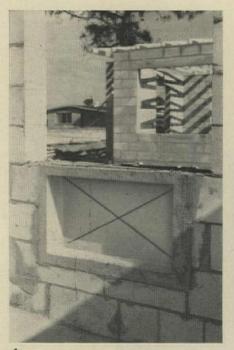
Davis Mfg Inc, Wichita, Kan. For details, check No. 59 on coupon, p 382



Roller blade will level 600 sq yd of rough graded area in 20 minutes simply by driving over it. With a seed dispenser it will seed, fertilize, cover, and compact the same area in ten minutes. Blade floats behind wheels, shears soil to desired level; mesh roller follows blade, pulverizes, mulches, and compacts soil. Unit come 4' and 6' wide.

Viking Mfg Co, Manhattan, Kan. For details, check No. 60 on coupon, p 382

continued on p 370



1. "This pre-cast concrete form makes an ideal start for installing the General Electric Built-In *Thinline* in cement," Charles La-Monte says. To install the unit, merely tap out this outside shell.



2. After the all-aluminum case is permanently sealed into wall with mortar, the drawer-type chassis slides easily into place. No nuts, bolts or screws needed. Outside louver installs from room side.



3. Next, attach the interior baffle. It's adaptable to any room decor. Paint, paper or panel it. Or hang a picture over it. All that's left is to plug in the Built-In *Thinline* and let it run.

1...2...3...and they're built in and one General Electric Built-In cools Florida builders' whole five-room house



Left to right: Charles LaMonte, Mandell Shimberg and James Shimberg.

• O NE General Electric Built-In *Thinline* really does the whole air conditioning job!" says Charles LaMonte, "and in Florida that's *quite* a job." LaMonte, in partnership with the Shimberg brothers, Mandell and James, owns Everina Homes, Inc., builders of Town 'N Country Park in Tampa, Florida.

Everina offers home buyers an optional choice of other appliances, but finds that the majority of people want the General Electric Built-In *Thinline*. It's one of the top selling attractions of the homes.

The Florida builders went on to say that they especially like the *Thinline's* easy installation and design. "With the inside baffle, it is so easy to furnish any room attractively. You can paint, paper or panel the baffle to match the decor. And, you don't have to worry about avoiding drafts when you arrange furniture."

Everina is partial to General Electric for other reasons, too. LaMonte listed three important ones. "The top acceptance of the General Electric brand name, the national advertising campaign that helps to sell the *Thinline* and the good product service that General Electric offers locally."

General Electric has the *Thinline* for your air conditioning needs, *whatever* the problem.* Your General Electric dealer will be happy to give you all the details. General Electric Company, Room Air Conditioner Department, Appliance Park, Louisville 1, Kentucky.

*Cooling capacities are tested and rated in accordance with NEMA Standard CN 1-1958.





NO GROWLS FOR YOU!

This is to certify that I, photographed the lion being suspended in a regulation animal hoisting sling from the Universal-Rundle lavatory with the Uni-Lox hanger. Signed: David A. Howard, David A. Howard, Inc.

YES, this Vitreous China Lavatory with Uni-Lox[®] Hanger Supports a Lion

You don't have to go into the lion's den to prove that the exclusive Uni-Lox hanger is the most permanent and satisfactory way to install china lavatories in your homes. **All you have to do** is tell your Plumbing Contractor to order Universal-Rundle vitreous china lavatories from the nearest U/R wholesaler. Uni-Lox Hangers are furnished free.

Growls from customers – about lavatories coming off or starting to come off the hanger—are ended for good. You can have complete confidence that U/R china lavatories will "stay put" during your guarantee period. In actual use, with over two million installations, we have never heard of a failure.

Besides, you save money because no legs are needed. Floor is clear for easier cleaning. And lavatory installations with the Exclusive, patented Uni-Lox hanger is furnished free with U/R vitreous china lavatories

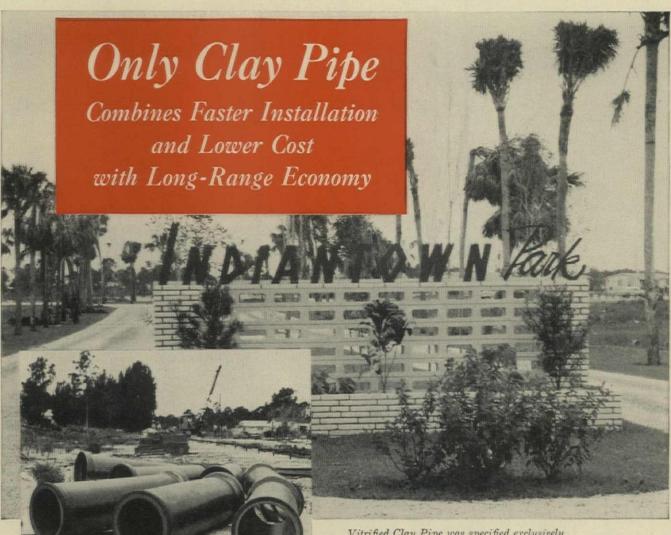
Uni-Lox hanger take less of the Plumbing Contractor's time.

Give your homes the sales appeal of U/R quality plumbing fixtures. Write for catalog to Universal-Rundle Corp., 621 River Road, New Castle, Pa.



MAKER OF THE WORLD'S FINEST PLUMBING FIXTURES

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



When planning the sewer system for a completelynew, self-contained community like Indiantown Park, Fla., costs have to be kept low. But *not* at the expense of quality—thanks to Vitrified Clay Pipe. Here's why: Clay Pipe is the *one* pipe that combines low installation costs with guaranteed performance.

Unlike substitute materials, Clay Pipe handles anything that flows through a sewer without rotting, rusting, corroding, squashing or disintegrating. And new longer lengths with researchdeveloped Factory-Made Joints cut installation Vitrified Clay Pipe was specified exclusively for the newly-developed town of Indiantown Park, Fla.

costs . . . stop roots and infiltration.

It is the *only* pipe with *all* the features you can trust!



C-160-1

WRITE TODAY for assistance in fitting Clay Pipe into your sewer project...and be sure of the lowest cost with the best performance.



311 High Long Bldg., 5 E. Long St., Columbus 15, Ohio + 445 Ninth St., San Francisco 3, California + Box 172, Barrington, Illinois + 1401 Peachtree St., N.E., Atlanta 9, Georgia



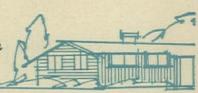
With lending institutions becoming increasingly particular in qualifying home prospects for loans, builders across the country are confronted with this selling problem — how do you attract the qualified buyer?



HAL HICKMAN of Greencastle, Indiana, is one of the many experienced builders who knows the answer . . . "Quality homes attract the higher calibre home buyer. They *have* to in a college town like mine."

"With operations centered in the midst of the home manufacturing area, I have had a wide choice of plans," Hickman reports. "Long ago, however, I decided that Pease Homes best represented the excellence in materials and workmanship that would bring me sound, solid families. Today, hundreds of Pease Homes later, I am positive that this was a wise decision."

Your own success as a builder today depends largely on being associated with a progressive manufacturer who never compromises on quality. But that's just the beginning. Quality homes mean fewer complaints and minimum maintenance, as well as easy financing. With a modern 275,000 sq. ft. plant strategically located in the Ohio valley near Cincinnati, Pease is in a position to help you capitalize on the market for quality homes. Whatever the size, design and price of the plans you require, Pease can fit the needs of your next development.



Act now to discover the many advantages of the complete Pease program for converting F.H.A. approved land to profits.

Write or phone William Stricker, General Sales Manager, and arrange for a sales representative to call. Pease Woodwork Company, 905 Forest Avenue, Hamilton, Ohio.

PEASE HOMES and Building Materials

New products

start on p 285



STEEL TRIM FRAMES FOR WOOD DOORS

INSTALLS OVER DRYWALL

- Overlapping miter adjusts to rough stud opening.
- Attaches with wood screws through hinge and strike plate.
- Beveled design and mitered corners match wood trim.

SAVE \$2.00 PER OPENING

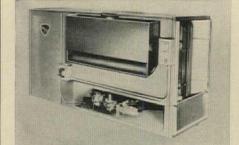
- Can be installed by one man in less than 15 minutes.
- Eliminates mortising, drilling and fitting of jambs.
- Doors are shipped ready for painting.
- Eliminates "call backs" . . , splitting or warping.





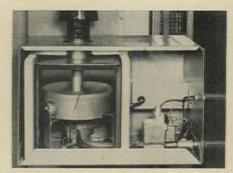


Amweld Prestige Line Steel Folding Louvered Doors are used in Medallion Homes, Orlando, Florida, featured in this issue of HOUSE & HOME.



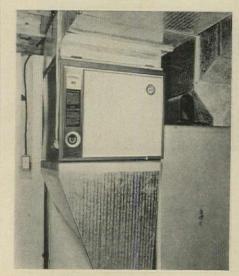
Compact gas furnace may be installed in attic, under floors, in garage, or suspended from joists. Four capacities are available: 60,000 Btuh, 80,000 Btuh, 100,-000 Btuh, 120,000 Btuh. Package comes in insulated steel cabinet, needs only gas hookup, thermostat, power line, and vent connections. Controls are automatic.

Bar-Brook Mfg Co, Shreveport, La. For details, check No. 49 on coupon, p 382



Gas humidifier will put out 24 gal of water in 24 hours, will maintain 40% relative humidity in houses up to 40,000 cu ft at zero degrees outside temperature. Unit is 23''x14''x14'', attaches directly to forced-air heating unit. Water vapor is delivered into duct on demand when blower is operating. Operating costs range from 75ϕ to \$1.50 a month.

Valley Mfg Co, Valley, Neb. For details, check No. 50 on coupon, p 382



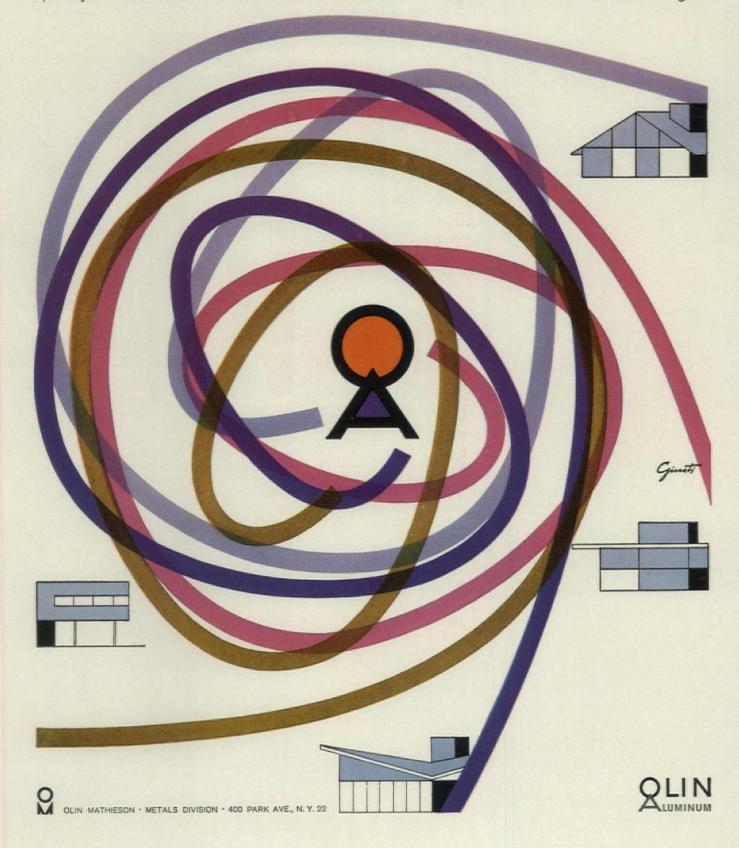
Electro-Klean 400 is latest in American Air Filter's dry-type electrostatic air cleaners. It can be used with any forced air furnace or ducted air conditioning system. Collecting media are four charged flat-pack filters, which are replaced for each heating or cooling season. Unit draws about 15 w when operating.

American Air Filter, Louisville. For details, check No. 51 on coupon, p 382

> continued on p 356 HOUSE & HOME

There's no pace like Home-Building

Olin Aluminum is right in step with fast-moving home builders and building product manufacturers. They like us because we go all out to meet their precise schedules. Want sales-provoking alloys and finishes for siding, flashing, railings, gutters, etc.? We tailor-make the metal and speed it out. Want extrusions that cut the time and cost of producing components? \mathbf{Q} will help you design them... will make them. Looking for quality materials that cut down on job-site operations? Plenty of products fill the bill and they're made of Olin Aluminum. Call us today for a rundown on the many ways aluminum can cut your costs... improve your product... speed your sales. Your local Olin Aluminum sales office or distributor is listed in the Yellow Pages.



INSTANTLY

establishes the quality of your homes



Philippine Mahogany

To the discriminating home seeker—and more and more of your prospects are precisely that these days—paneling of beautiful Ilco Philippine Mahogany immediately conveys the impression that your home is quality built. There is a distinctive richness about this superb *solid* hardwood that is undeniable . . . and unattainable with plywood or veneer.

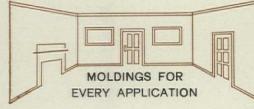
Ideally complementing Ilco's handsome paneling are Ilco moldings. Like all products of Insular Lumber (world's oldest and largest producer of Philippine Mahogany), Ilco moldings are, of course, solid hardwood. Available in a very wide selection, they combine beautifully with stone or brick, papered or painted walls.

So specify Ilco Philippine Mahogany . . . and give your homes a look of luxury at a *modest cost*.

WRITE FOR FREE CATALOG

Just off the press, an all-new illustrated catalog of the entire Ilco Philippine Mahogany line is yours for the asking. You should find this color booklet—with its special emphasis on moldings—extremely helpful.

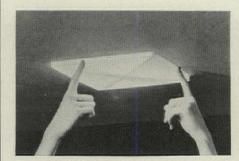
ILCO PANELING . SIDING . MOLDINGS . FLOORING . TRIM . ROUGH & SURFACED LUMBER



LUMBER SALES CORPORATION 1405 Locust Street, Philadelphia 2, Pa.

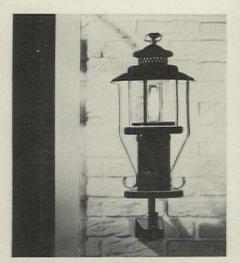
New products

start on p 285



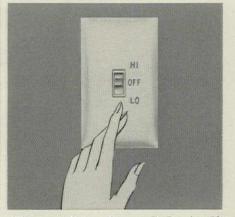
Recessed fixture has a snap-on acrylic diffuser, no exposed frame. Diffuser is lightweight, tough, will withstand incandescent heat without warping or discoloring. Two standard models are sold, unwired and prewired. Diffuser carries a five-year guarantee.

Alkco Mfg Co, Chicago. For details, check No. 64 on coupon, p 382



Entrance gas lamp is one of several new styles from Coleman. Lamps are made in mantle or open-flame style. Openflame models burn bottled LP gas, mantle types used piped gas. This year a Gas-lite is being given away with each Coleman heating system sold.

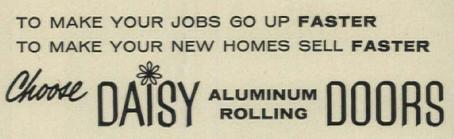
Coleman Co, Wichita, Kan. For details, check No. 65 on coupon, p 382



Two-position dim switch simplifies installation of controls for incandescent lights in new and fix-up jobs. Switches come in usual single and combination forms for 200 to 500 w, fit standard boxes. Plates come in Sta-Kleen ivory (shown) or stainless steel. Price for single-pole unit: \$8 to \$12.

Slater Electronics, Glen Cove, N.Y. For details, check No. 66 on coupon, p 382

> Publications start on p 374 HOUSE & HOME



you'll BUY these Builder Benefits:

- FAST INSTALLATION . . . exclusive adjustable threshold track feature makes every job a perfectly level installation . . . save time and money because you never have to paint a Daisy.
- WIDE RANGE OF SIZES . . . heights of 6' 10" and 8' . . . 6' to 20' widths are standard . . . special sizes available, too, with speedy delivery.
- ADAPTABLE GLAZING... adjustment to either dual or single glass is made with singular ease ... you can install glass from 1/8" sheet to 1 inch sealed glass units.
- POPULAR PRICES . . . now for the first time the quality feature of a heavily constructed door is available to you in the competitive medium-price range.

you'll SELL these wanted features:

- PROWLER-PROOF VENTILATION . . . with strong appeal for women . . . locks firmly closed and in three open positions without permitting entry.
- POSITIVE SEAL WEATHER STRIPPING . . . that keeps heat and air conditioning efficiency and economy high . . . by itself a potent sales argument.
- OUTSIDE HUNG SCREEN and integral bug barrier . . . combine to make absolute insect control a fact.
- DESIGN ... clean lined, elegant and adaptable to all architectural styling.

Find out how easily you can add the powerful sales appeal of Daisy Doors to your next group of homes. Put this great quality and merchandising plus to work for you . . . then watch it help you sell more homes faster!



Catalogs available on Ventrola's complete line of dis-

tinguished Fans and Range Hoods and the Venaire "Builders' Budget Line" of Fans. Write today!

alastine

THE NEW

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ETERSON WINDOW CORPORATION 720 LIVERNOIS AVENUE • FERNDALE 20, MICHIGAN

THINWALL BATHROOM VENTILATING FAN .

DEEP) (TUCKS INTO WALLS OR

(ONLY 33/4"

WALLS OR CEILINGS)

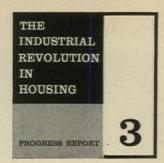
(QUALITY and PERFORMANCE)

FOR TOP QUALITY and QUIET PERFORMANCE . . SPECIFY THE "409"!

This brand new member of the Ventrola family is designed for extra-quiet performance and ease of installation in any type walls or ceilings where space is at a premium. Its slim $(3^3/4'')^{3/3}$ deep) housing fits into walls as thin as 4 inches. The efficient 4-pole motor assures excellent air movement and QUIET performance . . . ideal for apartments, motels and prefabs. The beautiful modern designed chrome plated grille will blend with any decor. Fully guaranteed for 5 years.

Available in "Builders' Budget Line" VENAIRE Model 806 with lifetime guaranteed anodized aluminum grille.

VENTROLA MANUFACTURING CO. owosso, Michigan



Now—the first catalog of industrialized house components

A 36-page brochure just issued by Koppers' Dylite panel department brings the big housing development of the 60s right to the merchandiser's threshold.

Two NAHB Research Houses have made these panels familiar in their experimental form: In the 1958 South Bend house, plywood-faced styrene panels were used in the walls, partitions, and roof of a singlelevel structure (H&H, Jan '59). In the 1959 East Lansing house, Dylite panels were used above and below grade, with brick facing, in floor panels, as two-story wall sections, and as the main roof structure (H&H, Mar).

Now, an AIA file catalog shows just what can be done with modular components available today.

The drawings on the left are taken from the brochure, show how Koppers' modular system works in erecting a typical panel house. Reading from top to bottom:

1. Foundation and floor plan are laid out on basic 4' grid. (For details, grid is broken down to 4" module.)

2. Floor plates are located, squared, and secured to the floor along center lines indicated by modular plan. Plates are leveled with automatic leveling tool.

3. Exterior wall panels are erected in sequence, secured to plates and adjacent panels. Continuous top plate is installed.

4. Interior load-bearing partitions and ridge beams are erected and secured. Non-bearing partitions go in simultaneously and mechanical installations are started.

5. Roof panels are affixed to ridge and wall connector plates. Interior partitions are fastened to roof panels. Roof joints and openings are taped; conventional roofing applied.

6. Trim work is installed; cabinets placed; electrical and mechanical systems connected; pre-finished flooring installed.

Koppers' drawings on the facing page show some of the system's versatility.

For copy, check No. 67 on coupon, p 382

MANY SHAPES AND SIZES of Koppers panels are now available as the drawing (right) shows. Roof panels are 8' to 24' long. Wall panels of various heights fit flat or pitched roofs, inside and out. Even special valley shapes can be had for intersecting surfaces.

COMPLETED

Publications

MODULAR

LAYOUT

FLOOR

PLAN

EXTERIOR

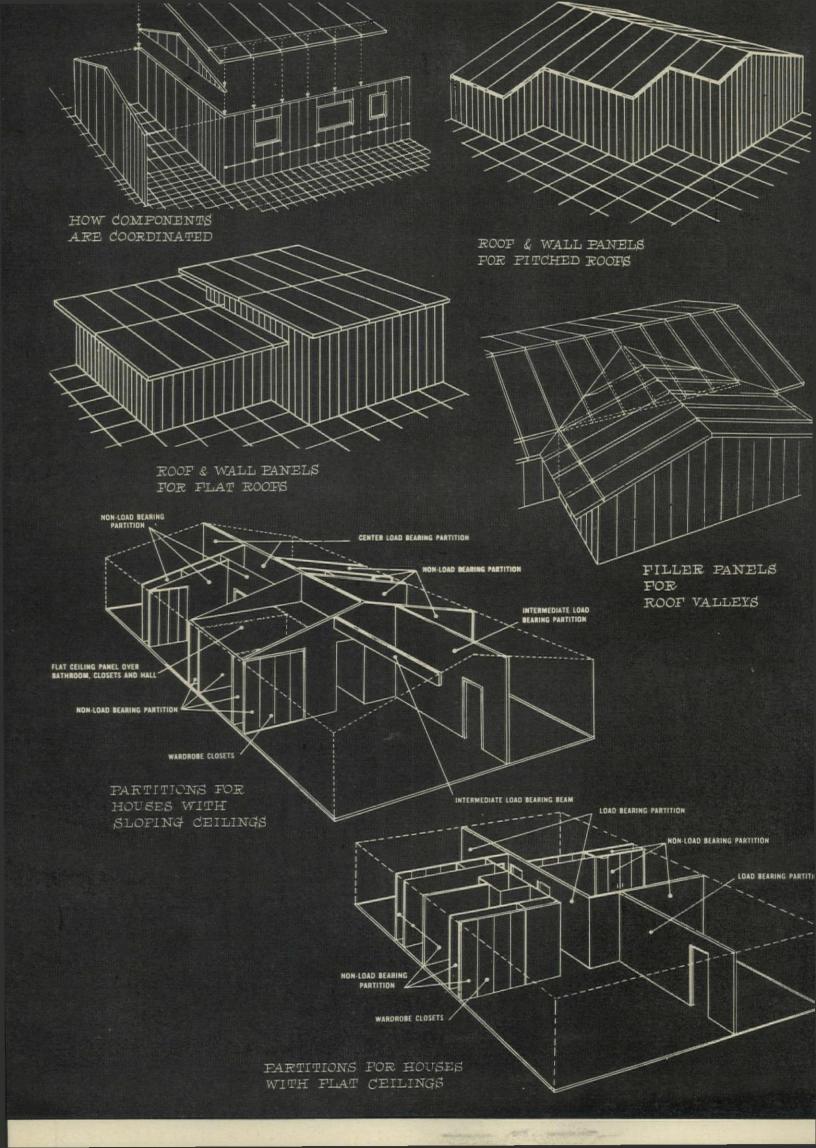
WALLS

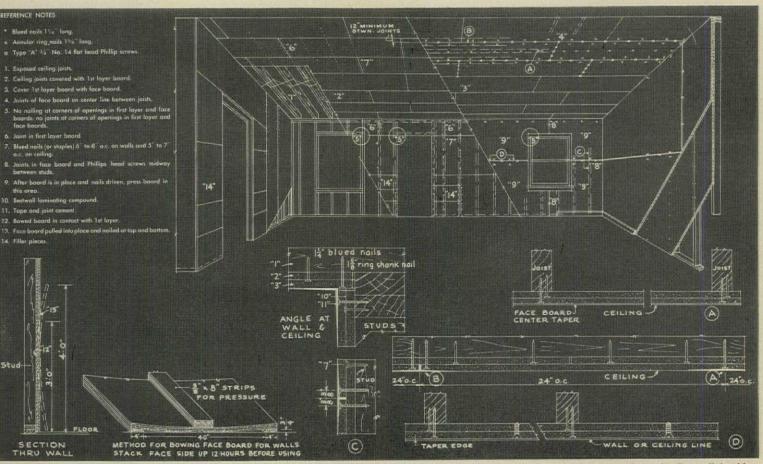
LOAD

ROOF PANELS

BEARING

PARTITIONS





IUMMER "A" SYSTEM gives full structural detail for constructing double-drywall walls and ceilings as seen in this sample page from the Bestwall booklet.

Here are four ways to make the most of drywall



Bestwall Gypsum has now summed up the drywall innovations of Engineer E. B. Hummer in four booklets that show how to make the best interior walls and partitions from gypsum board. *System A* shows how to install high-quality

double-drywall in frame construction. System B shows how to make a non-bearing

studless partition. System C is also a partition system but dif-

fers from system B because it is fabricated off

site and can be either movable or fixed.

System D uses 8" gypsum board strips to give rigidity to wall without using double lamination.

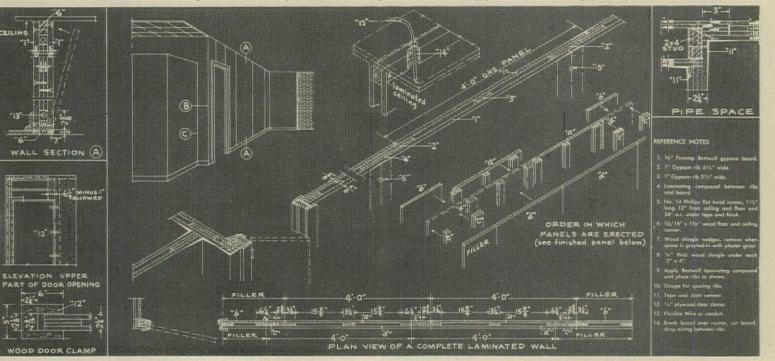
In system A (above) the base layer is nailed to stude 16'' oc with 11/4'' blued nails. Surface layer is glue-nailed to base layer.

In system B (below) two layers of wallboard over 1'' rib form a $2\frac{1}{4}''$ thick partition.

Bestwall Gypsum Co, Ardmore, Pa.

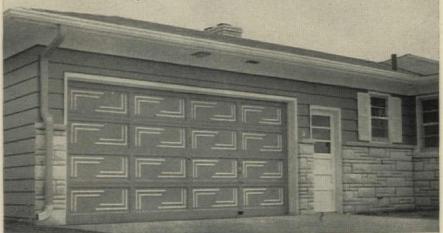
For copy, check No. 68 on coupon, p 382

IUMMER "B" SYSTEM forms studless partitions from drywall sheets and spacers, uses stock gypsum board and 1" gypsum spaces to make a 21/4" wall.

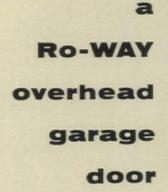


Publications continued on p 378

finishing touch to your quality homes



In RO-WAY garage doors you have quality that practically speaks for itself. *Smart styling*, for example, with decorative or standard panels. *Finest materials* with carefully selected woods and heavier-gauge hardware. *Superior construction* throughout, with glued and steel pinned mortise and tenon joints, rabbeted sections, precision squared muntins, rails and stiles. *Easy, quiet operation*, with ball bearing rollers, specially designed track and tension-balanced springs working together for smooth performance. This is RO-WAY quality . . . quality your prospects can see and appreciate . . . quality that helps make your sales job easier. See for yourself—call your RO-WAY distributor for full details.



there's a Ro Way for every Doorway!

RESIDENTIAL COMMERCIAL INDUSTRIAL



easier. See for yourself—call your RO-WAY distributor for full details. ROWE MANUFACTURING CO., 1121 HOLTON ST., GALESBURG, ILL.



"OXIGEST" MEANS PROVED QUALITY, ECONOMY AND DEPENDABILITY IN SEWAGE TREATMENT FACILITIES FOR HOUSING DEVELOPMENTS, MOTELS AND SCHOOLS

mith

The Smith & Loveless "Oxigest" provides a lowcost, dependable treatment of sewage... without requiring a skilled operator. Available in single, factory-built units to serve from 10 to 100 homes —or can be installed in parallel, as needed, to serve larger subdivisions.

The long-period "Aerobic Digestion" treatment process of the "Oxigest" provides maximum treatment efficiency with minimum annual maintenance.

Complete factory-built units are available in 27 standard sizes to cover a wide range of applications. The "Oxigest" is easily and quickly installed after delivery to the job site on speciallybuilt Smith & Loveless trucks...or by rail, for larger units.

WRITE TODAY FOR FREE ENGINEERING DATA MANUAL ON "OXIGEST" SEWAGE TREATMENT PLANT. ADDRESS DEPARTMENT 70.

Loveless

&

Factory-Built "Oxigest" Sewage Treatment Plants Headed for New Jersey, Canada and Ohio

This line-up for rail shipment includes a 16,000-gallon "Oxigest" for a high school in Cape May, New Jersey; a 5,000-gallon unit for installation at an Air Force refueling base on the Dewline in Canada; and a 27,000-gallon "Oxigest", with special hopper ends, destined for a new high school in Barlow, Ohio.

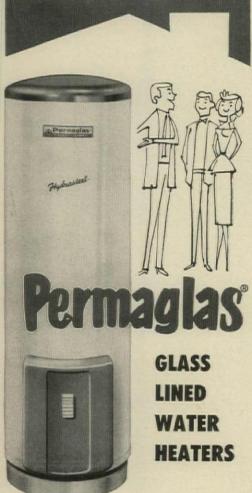
BY THE MAKERS OF AMERICA'S FINEST FACTORY-BUILT SEWAGE LIFT STATIONS

Smith & Loveless "OXIGEST"



DIVISION-UNION TANK CAR COMPANY P. O. BOX 8884 KANSAS CITY 15, MISSOURI Plant: Lenexa, Kansas

The builder's confidence builder!



You take Mr. and Mrs. Prospect through your model home. You tell them about construction detail, materials, things they can't see and have to take on faith.

But, down in the basement, they can see the name, "PERMAGLAS," on the water heater. Right away, everything else you've said is easier to believe. They'll reason that a builder who has selected the best water heater made—and they *know* it's the best—has probably done a top job all the way through.

How do they know it's the best? The public has already bought more than 5,000,000 water heaters from A. O. Smith! That's proved confidence—and you can put it to work for you without increasing your cost or selling price ! There is only one PERMAGLAS and it's made by A. O. Smith.

Write today, for details on the product and the proposition.



Publications

start on p 374

Full water-heater line

A 46-page catalog of the Jackson line of gas and electric water heaters and hydropneumatic pump tanks lists capacities, styles, and sizes for galvanized and glasslined equipment. Water heaters covered run from 6-gallon mobile-home units through undercounter, table-top, squat and tall residential models up to 200,000 Btu booster and 120-gal commercial models. Water tanks covered run from 12 to 525 gal.

W.L. Jackson Mfg Co, Chattanooga. For copy, check No. 69 on coupon, p 382

Data on vented gas heaters

Literature describing H.C. Little's gas heaters covers recessed and surfacemounted room units, window units, and wall furnaces. All units have sealed heat exchangers vented to the outdoors. Btu inputs run from 8,000 to 30,000. Larger models may add counter-flow blowers.

H.C. Little Burner Co, San Rafael, Calif. For copy, check No. 70 on coupon, p 382

Builder ventilating line

Lau attic fans, range hoods, and central vent system are shown in the company's new builder catalog. Also included are Wall-Vanity bathroom cabinets and ventilating accessories. A separate folder shows how to install Center-Vent system. Lau Blower Co, Dayton.

For copy, check No. 71 on coupon, p 382

Molded drawer story

Monsanto, which sells the plastic used by many drawer manufacturers, has put together a 10-page booklet pointing out the advantages of molded drawers. The pamphlet shows where and how to use them, how to install them. Among the uses suggested: under stair areas, in walk-in closets, under windows, in knee walls, in linen closets, as room dividers.

Monsanto, Springfield, Mass.

For copy, check No. 72 on coupon, p 382

New look for interior . . .

Two new booklets from Masonite plug the theme "Choose modern materials." Included in one booklet are details of the Panelok system, Royalcote cherry and walnut panels, textured Seadrift, Peg-Board, and other types of hardboard.

For copy, check No. 73 on coupon, p 382

. . . and exteriors

Another new Masonite catalog covers all the company's exterior hardboards, including a wide range of vertical and horizontal siding.

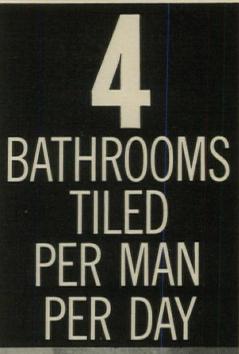
Masonite Corp, Chicago. For copy, check No. 74 on coupon, p 382

Sliding doors and walls

A new 12-page color catalog from Ador covers the company's Series A custom door, MS multiple units, M medium-price door, I budget-price door, and T fully insulated door. Also covered, the new Ador window-wall system.

Ador Corp, Fullerton, Calif. For copy, check No. 75 on coupon, p 382

INCREDIBLE BUT TRUE!





MIRACLE CERAMIC TILE ADHESIVE

BEST 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 Ceramic Tile Adhesive. Truly the mechanic's mastic. Made by Miracle Adhesives Corporation, who introduced the 'thinset' adhesive method of setting clay tile more than 20 years ago, and has been the pacemaker to progress in setting tile ever since. And, Miracle has engineered its Ceramic Tile Adhesive 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 Miracle's Ceramic Tile Adhesive, 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.

MIRACLE ADHESIVES CORPORATION

250 Pettit Avenue, Bellmore, L. I., N.Y.

<u>NOW</u>... Two easy steps guaranteed to increase **your** 1960 profits ...



step one

Install National swimming pools beside **your** model homes to dramatize your subdivision . . . to sell **more** homes . . . **faster** . . .

step two

Sell National swimming pools to buyers of your larger homes for **added** business profits through your own pool business.



... NATIONAL pools ... made of prestressed concrete for a life-time, trouble-free investment . . . specified by architects and engineers for America's finest country club, hotel, community and residential pools . . .

... NATIONAL pools ... easily installed by home builders ... profitable builder franchises offer you special discounts ...



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FRANCHISE		EQUIPME	NT 🗆	FILTERS
Name	410	1-2-2-2-2		-
Company	-			
Address			1.1.1	
City	Z	one	State	

Publications

start on p 374

Plastic laminates and surfaces

Pioneer Plastics new 8-page color brochure covers both Pionite laminates and Glamor-Board plastic-surfaced hardboard. Colors and patterns are shown in full color. Photographs show typical installations. Diagrams show basic installation methods. Full specification data—properties, sizes, grades, adhesives, etc—are included.

Pioneer Plastics Corp, Sanford, Me. For copy, check No. 76 on coupon, p 382

Lighted ceiling brochure

Diffusa-Lite's 4-page brochure shows three current-styles of lighted ceilings—wall-towall Vinylux, modular Modulux, and panel units—and introduces prefabbed hung-ceiling units planned for use in kitchens, baths, recreation rooms. Brochure includes price list.

Diffusa-Lite Co, Conshohocken, Pa. For copy, check No. 77 on coupon, p 382

Fiber insulating products

Kaiser has a new 16-page catalog of the full line of Fir-Tex insulating products. Brief descriptions and application suggestion for each product are given as background data for specifications. The booklet also serves as a sales reference manual. Line includes all types of sound and heat insulating materials.

Kaiser Gypsum, Oakland, Calif. For copy, check No. 78 on coupon, p 382

Film on aluminum siding

Alcoa has filmed a 30-minute story on how to sell and apply its new siding introduced in January. The picture tells how the siding was developed and manufactured. It tells how to estimate the job, use the special Alcoa accessories, complete the installation. Says Thomas J. Lannen of Alcoa: "If these procedures are followed, dealers should have no dissatisfied customers." The film is available for showings from distributors of the siding: Barrett Div, Allied Chemical Corp, New

Barrett Div, Allied Chemical Corp, New York City.

Bird & Son Inc, East Walpole, Mass. Flintkote Co, New York City. Mastic Corp, South Bend, Ind. Philip Carey Mfg Co, Cincinnati. For showing, write direct to distributor

Heavy equipment checklist

International has a 24-leaf foldout showing the construction equipment made by the company. Included: crawler tractors, blades, scrapers, cable control units, push plates, scraper-haulers, skid-shovels, side booms, and power plants of 16 hp to 385 hp.

International Harvester, Chicago. For copy, check No. 79 on coupon, p 382

Guide to built-in hi-fi

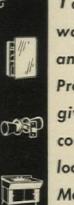
Stromberg-Carlson has a 40-page color brochure detailing the many components and assemblies made by the company. The units include FM, AM, monaural, and stereo components. Assemblies are all stereo. Performance characteristics are charted in full tables.

Stromberg-Carlson, Rochester, N.Y. For copy, check No. 80 on coupon, p 382

CITY



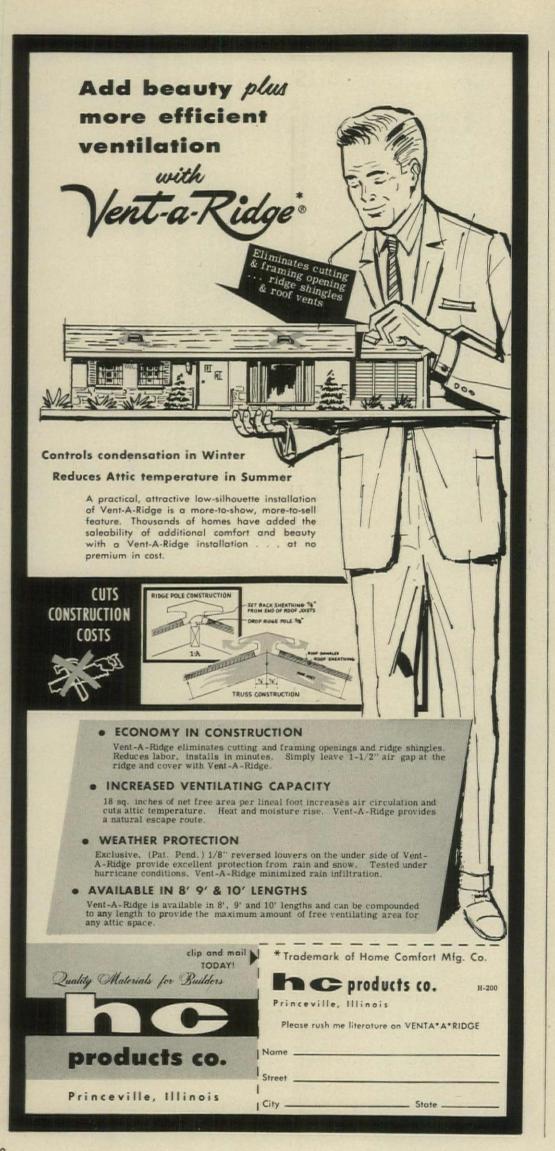
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Dept. H3, 9910 Page, St. Louis, Mo. Please send me your catalog No. 160	

STATE



Publications

start on p 374

Simpson building products

This new 24-page catalog covers the company's acoustical, insulating, and hardboard products. Included are: acoustical ceiling tile, acoustical roof deck, decorative tile and plank, building board, insulation, and 17 varieties of hardboard. The brochure illustrates and describes methods of application, physical properties, and specifications.

Simpson Logging Co, Seattle. For copy, check No. 81 on coupon, p 382

Electric heat controls

The complete Chromalux line of thermostats is described in a new 4-page folder. Line-voltage and low-voltage, single-stage and two-stage, transformers, relays, and magnetic contactors are included. Each unit is illustrated, described, specified, and shown in a typical wiring diagram.

Edwin L. Wiegand Co, Pittsburgh.

For copy, check No. 82 on coupon, p 382

Data on insulating sheathing

Celotex has a new 12-page brochure detailing the bracing strength, insulation value, durability, etc, of its fiberboard insulation. Results of strength tests are listed; application instructions for various exterior surfaces are included. A chart compares the economy and insulating efficiency of various types of sheathing.

Celotex, Chicago. For copy, check No. 83 on coupon, p 382

Flooring film available

Amitco has prepared a 12-minute fourcolor film to show its new flooring products. Amitco floorings are shown installed in the home of movie actor Cornel Wilde and surveyed in showroom scenes.

American Biltrite Rubber Co, Trenton. For showing, write direct to distributor

Watertight cement work

Master Builders has two new booklets: one tells how to design and specify watertight masonry; the other discusses watertight concrete.

The masonry bulletin tells how to get a cohesive plastic mortar. It discusses mortar ingredients and proportioning; compatability of brick and mortar; control of shrinkage and bleeding; separation cracks; importance of proper protection. For copy, check No. 84 on coupon, p 382

The concrete bulletin summarizes authoritative data on watertightness. It discusses the basic requirements and how to reduce shrinkage, bleeding, segregation.

Master Builders Co, Cleveland. For copy, check No. 85 on coupon, p 382

Micarta wall surfacing

Westinghouse has a new 8-page booklet telling where and how to use new Micarta PanelWall materials. The pamphlet has three major parts: 4-color pictures of room settings finished in PanelWall, a timed and detailed installation sequence, and a 4-color palette of the colors and styles available.

Westinghouse, Pittsburgh.

For copy, check No. 86 on coupon, p 382

continued on p 382

NOW! A 50 WRITTEN GUARANTEE ON HOME DRAINAGE SYSTEMS AND SEWERS!

It's true! Use superior TYLER Cast Iron Soil Pipe & Fittings in the new homes you build and, AT NO EXTRA COST, you add the additional quality-feature of an entire home drainage system GUARANTEED FOR 50 YEARS! A written Guarantee that covers material AND labor . . . AND means what it says! For complete details on TYLER 50-YEAR HOME DRAINAGE SYSTEMS, see your plumbing contractor or write us TODAY!

TYLER PIPE & FOUNDRY CO. TYLER, TEXAS

member cast iron (G soil pipe institute

TYLER HOME DRAINAGE SYSTEM

Now, every kitchen can have URIFIED AIR . with NO outside ducts!

DUCTLESS HOOD

banishes cooking odors ... removes smoke, grease-even pollen-by a time-tested scientific miracle. This is the magic of Activated Charcoal - the substance that purifies the air men breathe in atomic submarines.

SIMPLE TO INSTALL . DUCTLESS HOOD uses no expensive outside vents or louvres. Instead, powerful motor-blowers recirculate kitchen air through filters to remove impurities.





Write for literature: THE DUCTLESS HOOD CO., INC.



Dept 81, 601 Plandome Rd., Manhasset, N. Y



INSTALLED IN SECONDS!

Cut installation time in half! IMMEDIATE DELIVERY

COMPLETE **PRE-ASSEMBLED** SET

Includes aluminum jamb cover, steel flocked spring balances, spring covers. COVERS RIVETED PERMANENTLY.

One piece for each side of double hung window! Just fasten the sash and the job is done. Installation time is half! Speeds window production, too! Increases profits! Complete range of sizes for all frame openings!



Gives silent dependable operation plus tightest possible seal. Check with us today for prices.

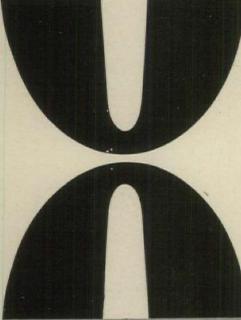
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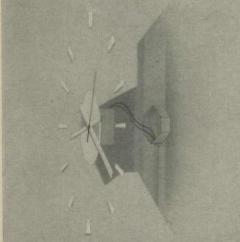
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HOWARD MILLER BUILT-IN WALL CLOCKS enhance any decor. Model 6734 . . . Aluminum or Brass . . . 15" to 24" dial diameters . . . Retail \$50. A complete line of built-in wall clocks . . . 9" to 12" dial diameters from \$11.95 to \$17.95. UL Approved.



Movement is mounted in wall. Easy installation according to template and complete instructions furnished. WRITE FOR COM-PLETE, ILLUSTRATED LITERATURE.

BUILT-IN DIVISION

howard miller clock company ZEELAND, MICHIGAN

Publications

start on p 374

How to plan a pool

A Texas swimming pool equipment maker has issued a 24-page booklet giving statistics on pool ownership, describing the types of pools commonly available, telling what equipment is needed, how the pool should be planned and sited. The last four pages of the booklet are squared off to help in planning.

For copy, check No. 87 on coupon below

Studless metal-lath partitions

Methods of installing studless plaster partitions have been brought up to date in a new publication from the Metal Lath Mfrs Assn. The booklet lists recommended construction techniques and sample specifications. Detail drawings show ceiling and floor attachments, door framing, and cased openings.

Metal Lath Mfrs Assn, Cleveland. For copy, check No. 88 on coupon below

Want more information?

Paddock of Texas, Dallas.

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 1960, Time & Life Building Rockefeller Center, New York 20, N.Y.

1 year, \$6 🗌 2 years, \$8 🗌

US and possessions and Canada only

NEW PRODUCTS • May

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 NEW PRODUCTS • May Alcoa adhesive backed foil Super Microseal process Chambers appliance line Clopay Shoji doors Clopay Shoji doors Curtis Co's natural grain doors Holcombe & Hoke soundproof door Weather-Seal storm door Beatile Tent airhouse Specialty Electronics shelter Air Structures plastic tent General Lite Metal's fence Bohn Aluminum grifle Jerrold antenna system Jerrold antenna system Foam plastic ceiling Specialty exact purifier Reulen casement now Peterson Penguin window Precisionware cabinets Dimensional kitchen Maior Line kitchen 	 47 Lennox package conditioner 48 Honeywell easy-read thermostat 49 Bar-Brook gas furnace 40 Valley humidifler 51 Electro-Klean filter 52 Artow-Hart & Hegeman TV plug 53 Keystone outlet boxes 54 Code Cover outlet plate 55 Sudbury Sky-Vent 56 Davis self-propelled trencher 60 Uking roller blade 61 Dewilt safety features 62 Master self-powered vibrator 63 Oleman generators 64 Coleman entrance lamp 65 Slater two-position switch
 24. Major Line kitchen 25. Thermador Lectro-Host 26. Gaffers & Sattler double oven 27. Emerson oven hood 28. Duo-Fast staple gun 29. Filon lightweight panel 30. Stran-Steel colored panel 31. Kohler one-lever faucet 32. Magnalum shower pan 33. Carlton lavatory bowl 34. Astral refrigerator 35. Dixie freezer 36. GE refrigerator-freezer 37. In-Sink-Brator disposers 38. Broan mixed-flo hood 39. Knape & Vogt wastebasket rack 40. Amtico travertime vinyl 41. Cambridge serpentine tile 42. Tibbals block flooring 43. Polyplastex wall covering 44. US Gypsum Acoustone 45. Formica wood grain tile 46. Stewart humidistat 	 67. Kopper's Dylite panel catalog 68. Bestwall's Hummer systems 69. Jackson water-heater line 70. H.C. Little vented heaters 71. Lau ventilating line 72. Monsanto molded-drawer story 73. Masonite interior uses 74. Masonite interior uses 75. Ador sliding doors and walls 76. Pioneer plastic laminates 77. Diffusa-Lite ceiling brochure 78. Kaiser insulating products 79. International heavy equipment 80. Guide to Stromberg-Carlson hi-fi 81. Simpson building products 88. Data on Celotex sheathing 84. Watertight masonry bulletin 85. Watertight concrete bulletin 86. Micarta wall surfacing 87. Paddock pool planning booklet 88. Studless metal-lath partitions
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House & Home's servicing of this coupon expires Aug, 1960. In addressing direct inquiries please mention House & Home and the issue in which you saw the product or publication.

I wish to enter a subscription to House & Home for

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OVER 5,000 BUILDERS ASKED FOR THIS BOOKLET IN '59!

Complete packaged kits with wiring, wall plates and hardware ... designed by Mosley electronic specialists for perfect-picture reception.

Gives each home a factory-engineered, built-in system that connects one rooftop antenna with two or four rooms. (Have a set in each room or move one around.)

ALREADY USED IN THOUSANDS OF QUALITY HOMES

WRITE FOR YOUR FREE BOOKLET HH-5 NOW!



MOSLEY TV

You'll want this low cost extra feature in your new homes!

featu Unit. A Fa

More and more families see and want the step-saving convenience, smarter entertaining and greater luxury in homes that 5 CU, FT. REFRIGERATOR has freezer compartment, new magnetic door clos-

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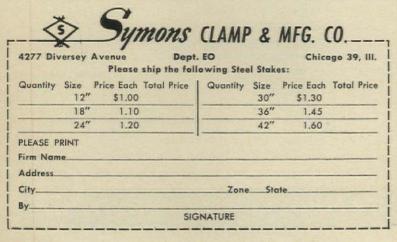
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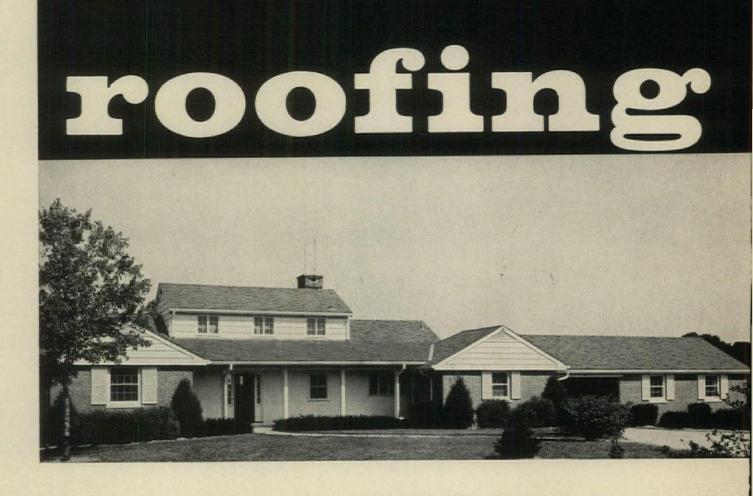
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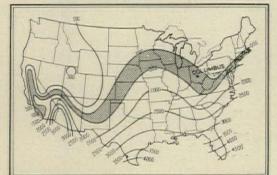
"We promoted the fact all 300 homes were air conditioned in radio, TV and billboard advertising," adds Mr. Sherman. "Results were wonderful. We sold all the homes—and more than 50% of the buyers cited air conditioning as the key advantage that influenced them. We've made every non-air conditioned home of comparable size and price obsolete in our area."

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