

JANUARY 1961 SIX DOLLARS A YEAR—ONE DOLLAR A COPY

# House & Home

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

# THE INDUSTRIAL REVOLUTION IN HOUSING

PROGRESS REPORT

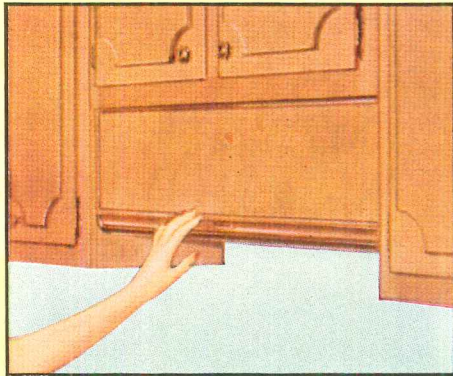
1961

# NuTone Announces For 19

What... No Hood-Fan?

HOOD-FAN IS FOLDED BACK WHEN NOT IN USE

\* A GENTLE PRESS . . . and NuTone's "Spring-Action" CLOSES THE HOOD



*Closed..*

HOOD IS OUT OF SIGHT and MATCHES CABINETS or WALL

COLOR UNLIMITED! At last — a range hood with the exact color of walls or cabinets which surround it. And it's so simple . . . just slip in a panel of Wood, Metal or Formica, and you have it! Kitchen Planners call it "the most spectacular ventilation idea in the Hood Industry!"

\* The unusual features in this NuTone Hood-Fan are covered by pending U. S. and foreign applications and will be aggressively protected by our company.

# A Fold-Away\* Hood-Fan!

*Hood-Fan  
Folds Open!*

OPEN IT — AND IT'S A FULL SIZE, POWERFUL HOOD-FAN

\* A GENTLE LIFT . . . and NuTone's "Spring-Action" OPENS THE HOOD



*Open..*

HOOD and FAN ARE READY  
TO VENTILATE KITCHEN

NOW YOU SEE IT . . . NOW YOU DON'T . . . Just fold it out and it becomes a full size range hood-fan complete with a powerful twin blower exhaust fan and a recessed light. When the hood folds away — it's flush with wall cabinets!

NuTone's #6000 Series Hoods are available in 30", 36" and 42" sizes . . . with Clear or Copper Anodized trim . . . plus choice of 11 color insert panels

— SEE NEXT PAGE —>

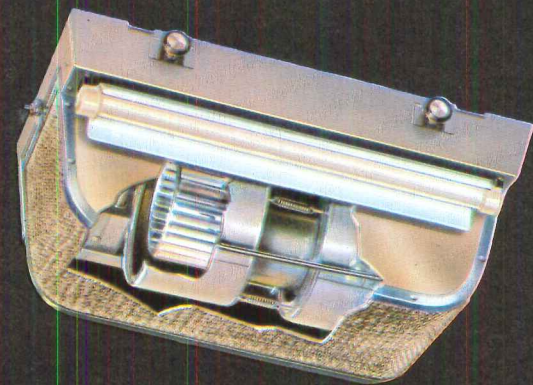
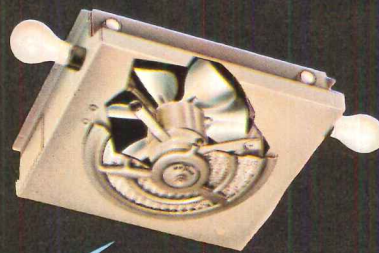
# NuTone Select-a-Matic<sup>\*</sup> 3000 Series Hood-Fan



NOW! . . . THREE  
INTERCHANGEABLE  
POWER UNITS



DE LUXE  
STANDARD  
TWIN-BLOWER



<sup>\*</sup> SELECT THE  
POWER UNIT



SELECT THE  
HOOD SIZE



SELECT THE  
HOOD FINISH

See  
Other  
Side

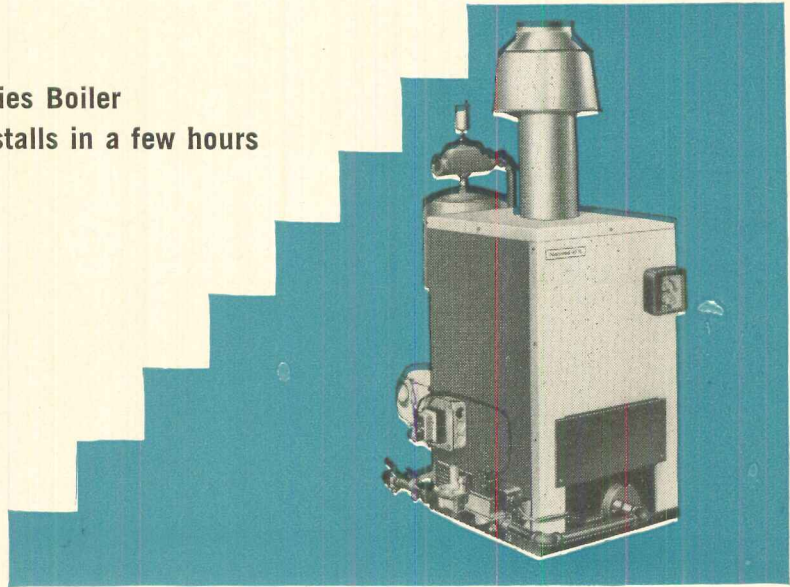


Write for Special Hood-Fan Literature  
NUTONE, Inc. Dept. HF-1, Cincinnati 27, Ohio

# *National-U.S. expands its line with 2 great new gas-fired boilers*

## **The compact, low-cost "O" Series Boiler fits in a corner—installs in a few hours**

Find a place in a closet or under a stairway and there's room for the new National-U. S. "O" Series Boiler. The boiler occupies 20" x 24" to 32" of floor space. It's sized and priced to fit in small and medium homes, comes in 60,000, 80,000 and 100,000 Btuh AGA-approved output. Installs quickly because it's completely wired at the factory. The "O" Series Boiler features fast heat response . . . fills the need for quality hydronic heating on limited budgets. Available for immediate delivery.



## **National-U. S. "101" Series Boiler**

National-U. S. has had a quality image for years and it came from just such advances as the "101" Series Gas Boiler. It's modern, packaged and suited for either gravity or forced hot water heating systems or steam systems, new or old. It has an optional tankless hot water heater built in, plus all of the dependable design and quality construction features that belong in small to large residences of higher standards. There is a range of nine sizes—to 180,000 Btuh net I-B-R—and they meet all applicable requirements and standards of associations and codes. The "101" Series is ready now to help you with your profits.

Both new National-U. S. boilers are designed for use with baseboard distribution . . . and are ideally suited to the rapidly advancing trend in zone temperature control. Both are suited for compatible National-U. S. air conditioning installations. See your National-U. S. plumbing contractor for details and prices. See him soon.

▶ **NAHB**

See these two new and outstanding heating units and other National-U. S. quality products at the NAHB Convention, Booths 285-288.

◀

# *National - U. S. Radiator*

Johnstown, Penna.

A Division of Crane Co.



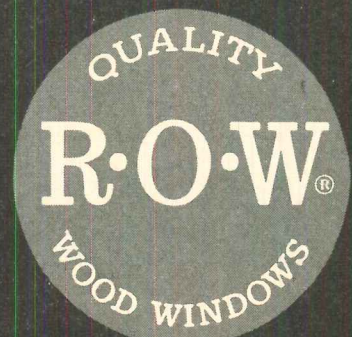
# THERE *IS* A DIFFERENCE

Both gliders and double-hung R·O·W windows are instantly removable from inside the house, for cleaning, painting or glazing. Both are spring-pressure snug during all seasons. Both are built to outlast the homes in which they are installed.

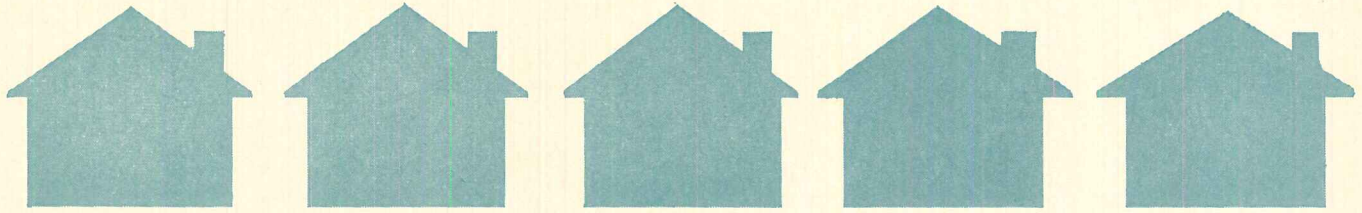
In appearance, quality and features, there is a real difference between R·O·W wood windows and all competitive units — wood or metal.

See the R·O·W full line display of gliders, double-hung, awning and casement windows in Booth #522, McCormick Place — 1961 NAHB Show — Chicago.

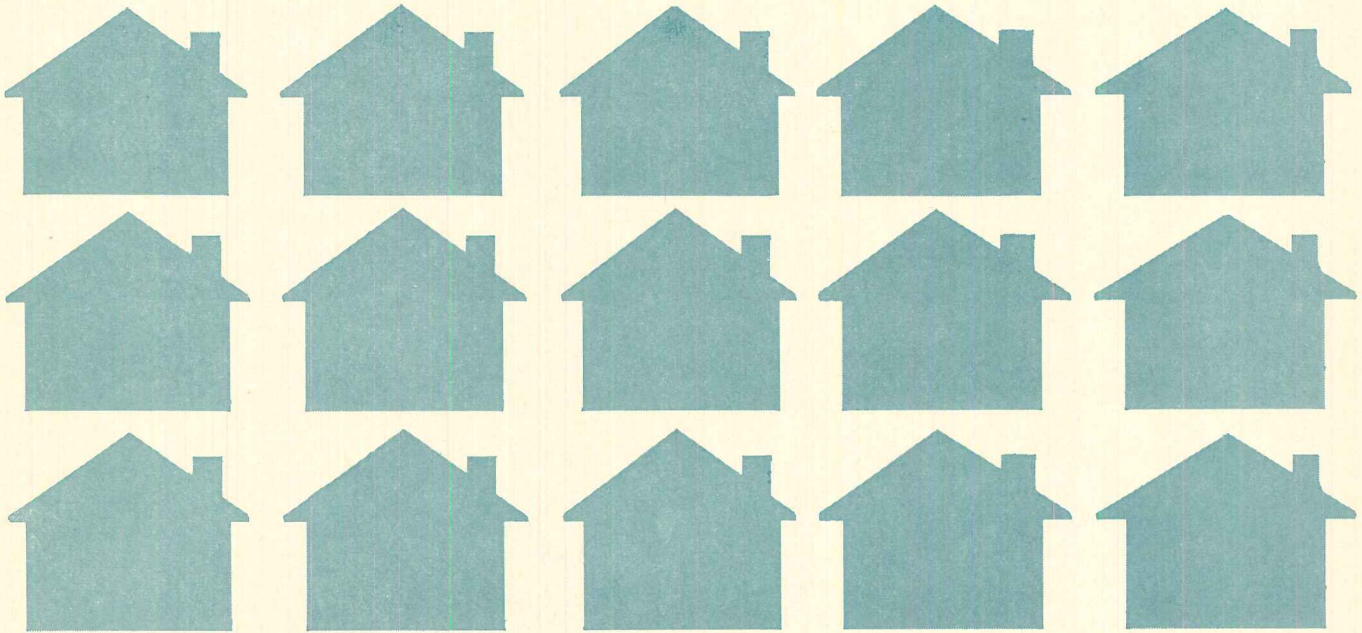
R·O·W WINDOW SALES CO., 1365 Academy Ave., Dept. HH-161, Ferndale 20, Mich.



R·O·W and LIF-T-LOX are registered trademarks of the R·O·W Window Sales Co.



**SELL MORE HOMES THIS YEAR WITH**



# GM-DELCO'S TRIPLE SALES OFFENSIVE

**1 A HOT, NEW GAS-FURNACE LINE**

The new 1961 GM-Delco upflow models for perimeter, basement or closet applications come in units up to 190,000 BTU input capacity. For homes without basements, the GM-Delco Counterflow Model is ideal. And for compact situations, you can't top the GM-Delco Slim, Horizontal Gas Furnace. They all have the stamp of GM Reliability—your assurance of better performance and fewer "call-backs."

**2 SOLID NATIONAL ADVERTISING THAT PRE-SELLS THE GM-DELCO NAME**

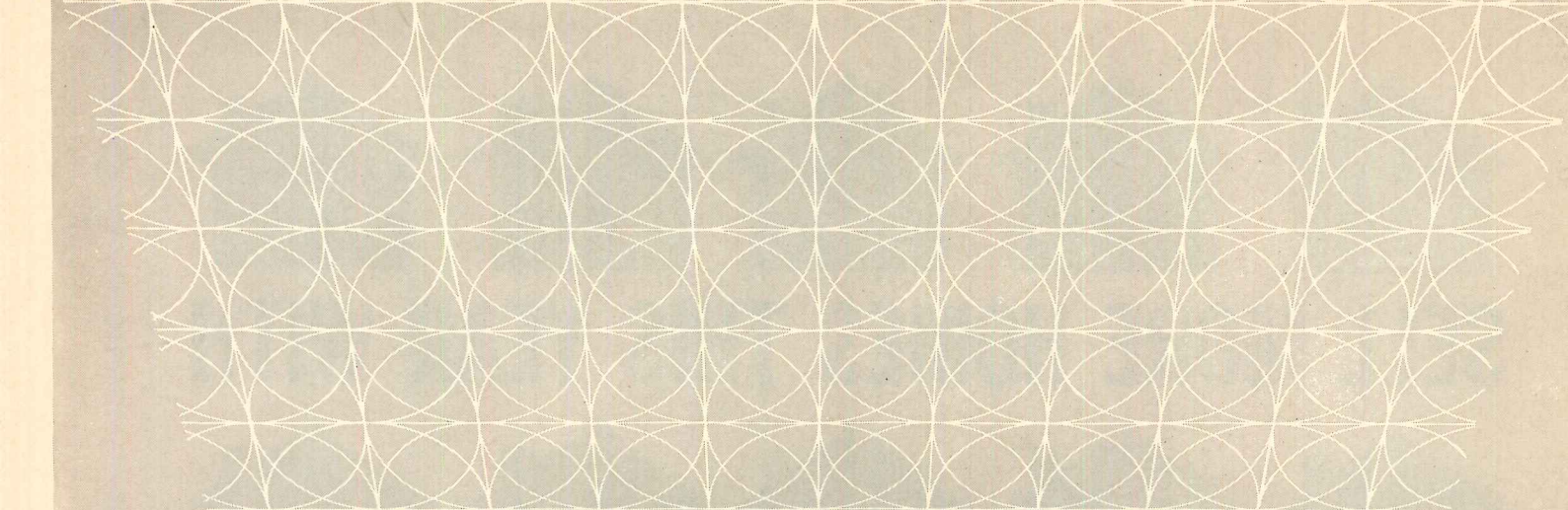
Your prime home-buying prospects will be exposed to a broad schedule of national GM-Delco advertising, carefully designed to promote the GM-Delco brand name. This advertising makes the most of the inherent value in the General Motors name—and helps you sell homes. Buyers identify your GM-Delco installation in a model with quality.

**3 A FLEXIBLE, LOCAL MERCHANDISING PACKAGE TO FIT YOUR MARKET**

GM-Delco brings you a hot new merchandising package for maximum impact on your individual market. You can pick and choose from the best in billboard signs, local radio and TV scripts, 1000 and 500-line newspaper ads, brochures and tack-up signs for models. Pinpoint and apply features of this flexible GM-Delco program to your local sales objectives.

*The brand name  
that identifies your  
homes with Quality*

**GM Delco 365**  
**CONDITIONAIR**



IN 1961 PUT A

*Flair*

IN YOUR KITCHENS

DON'T MISS FRIGIDAIRE  
BOOTHS 721 THRU 731  
AT THE NAHB SHOW

NEW

ADVANCED APPLIANCES  
DESIGNED WITH YOU IN MIND

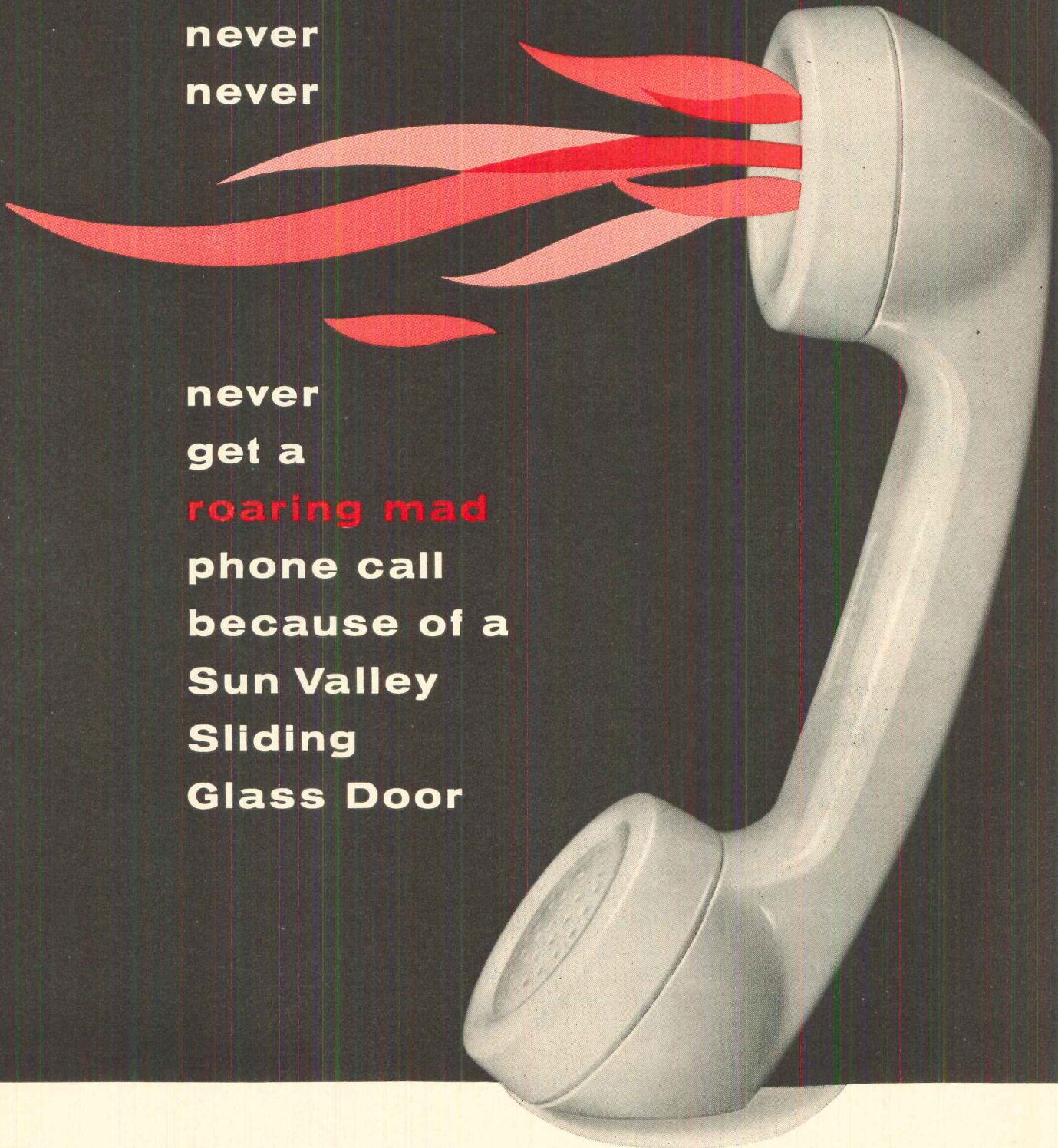


FRIGIDAIRE  
PRODUCT OF GENERAL MOTORS



**You'll never  
never  
never  
never  
never**

**never  
get a  
roaring mad  
phone call  
because of a  
Sun Valley  
Sliding  
Glass Door**



**You'd** know we were bending the truth if we told you that people buy homes because they have Sun Valley Sliding Glass Doors. Sliding glass doors *do* help sell homes, but few people know ours from anyone else's.

However, this we *can* tell you. You'll never get a phone call from a roaring mad buyer, telling you that a Sun Valley door doesn't work. They're superbly engineered to work and keep on working.

The Sun Valley door was excellent to begin with; since the Kawneer Company is now manufacturing it, several improvements have been made. So when the Sun Valley man comes to call, remember, he's telling you about doors that will help you sleep . . . by preventing those angry midnight phone calls.

  
of  
**KAWNEER**  
4532 N. Elston, Chicago, Ill.

## In Light Construction, Too...

# VINYL-COATED ALUMINUM IS A BOON TO BUILDERS!

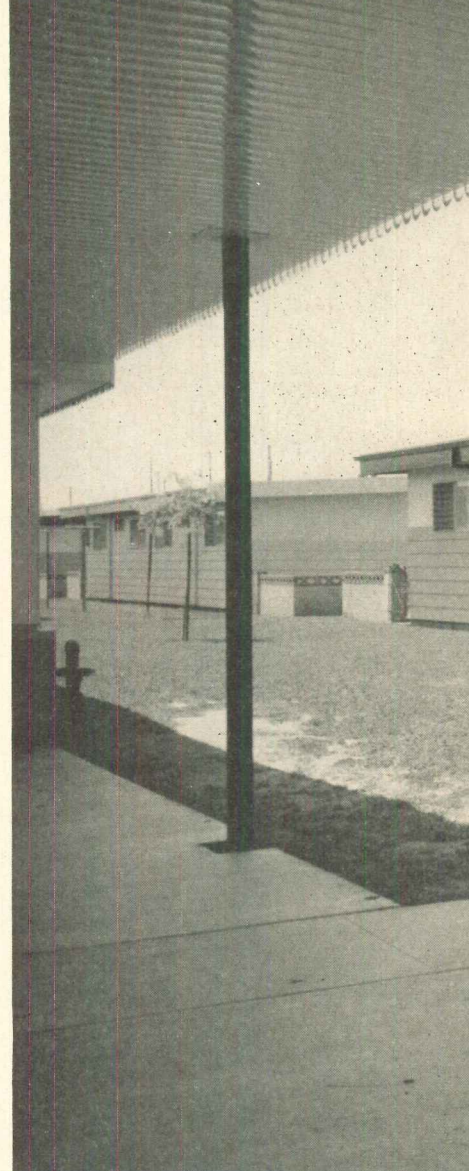
Yes, builders everywhere report it speeds home sales. But they're also finding that colorful, durable vinyl-coated aluminum appeals strongly to business and commercial customers and prospects for use on their stores, restaurants, apartments and other light construction.

Here are some of the selling points that can get you into this expanding market—a market that can bring you more business between home development projects or during seasonal cutbacks:—

*Tell your customers that vinyl-coated siding applied to a Milwaukee home 11 years ago has required no painting, looks like new today—proof of its low, low maintenance. That test panels in Florida have withstood sun and salt air for 15 years—longer than any other aluminum coating. That it is easily washed with a hose. That it comes in white and a variety of pastel colors and finishes, the last word in good looks.*

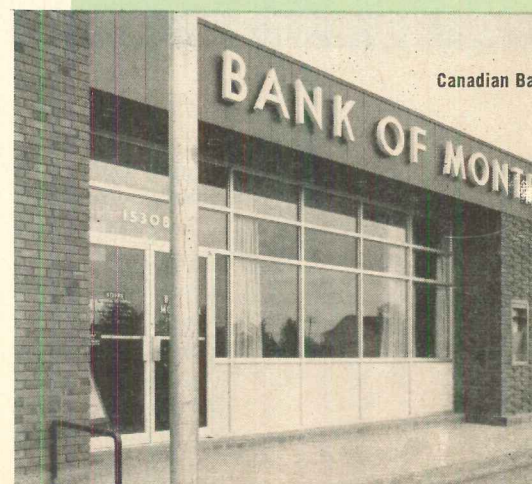
These selling points can help you. Use them. Be sure to recommend siding covered with BAKELITE vinyl resin-based coating. We're helping promote consumer interest with vinyl-coated aluminum siding ads in the current New Home Idea Book and Home Idea Improvement Book, both published by Better Homes & Gardens. Your building supply dealer has the full story. See him, or write Union Carbide Plastics Company, Dept. HC-68, Division of Union Carbide Corporation, 270 Park Avenue, New York 17, N. Y.

*In Canada:* Union Carbide Canada Limited, Toronto 12.



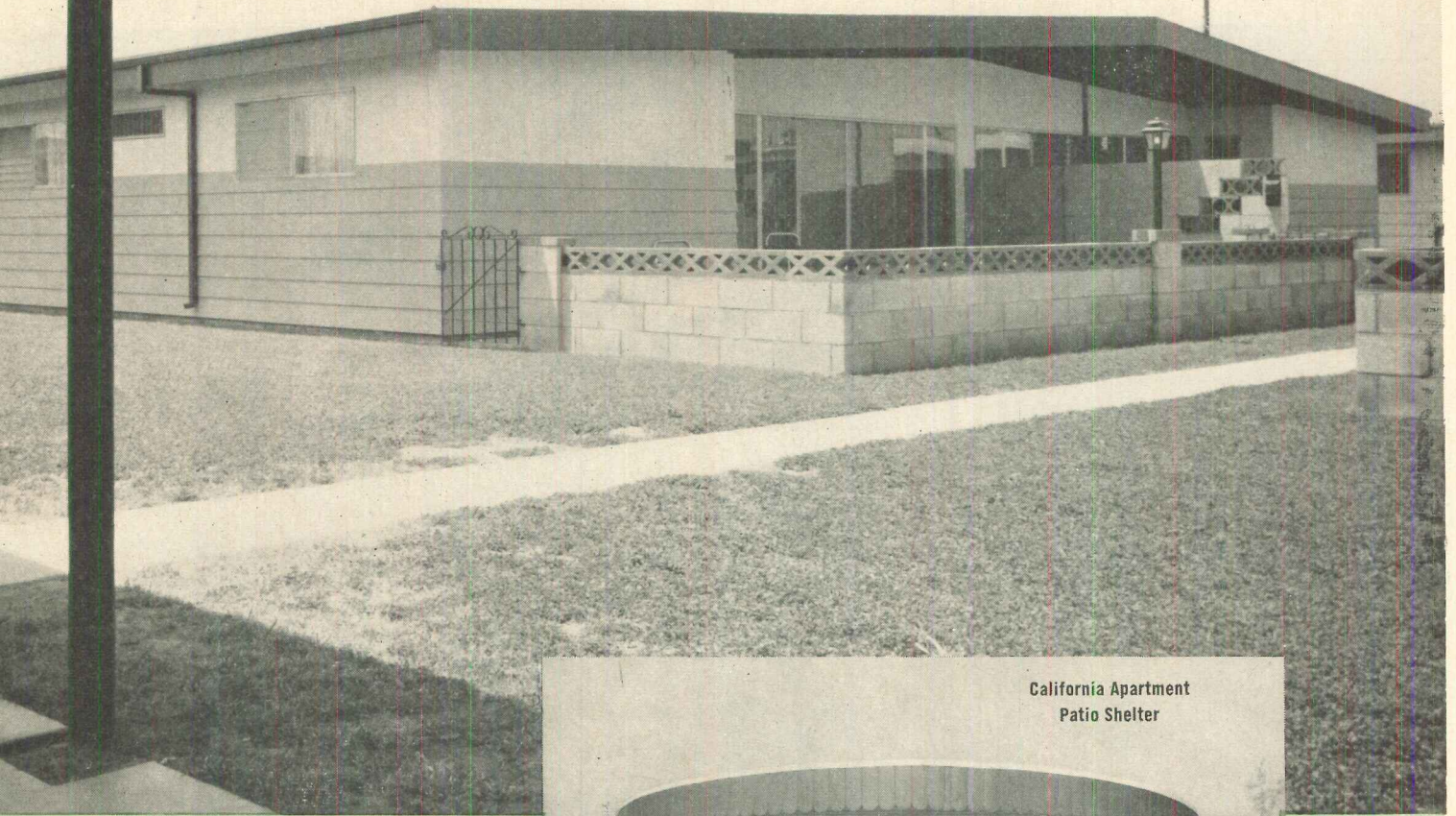
Siding, roofing, awnings, trim, of Vinyl-Coated Aluminum, gave lasting beauty and durability to these commercial buildings and garden apartments in California and Canada. They also brought profitable business to the builder.

**CALIFORNIA:** Siding and awnings fabricated by Hastings Aluminum Products Inc., using Sherwin-Williams "Superclad" vinyl-based coatings. **CANADIAN BUILDINGS:** Siding by McCrea Products, Edmonton, using vinyl-based coatings made by Roxalin of Canada under license from Stoner-Mudge Co., Division of American Marietta Co. This Company and the Kankakee Plant of American-Marietta, Chicago, sell many vinyl-based coatings in the United States.

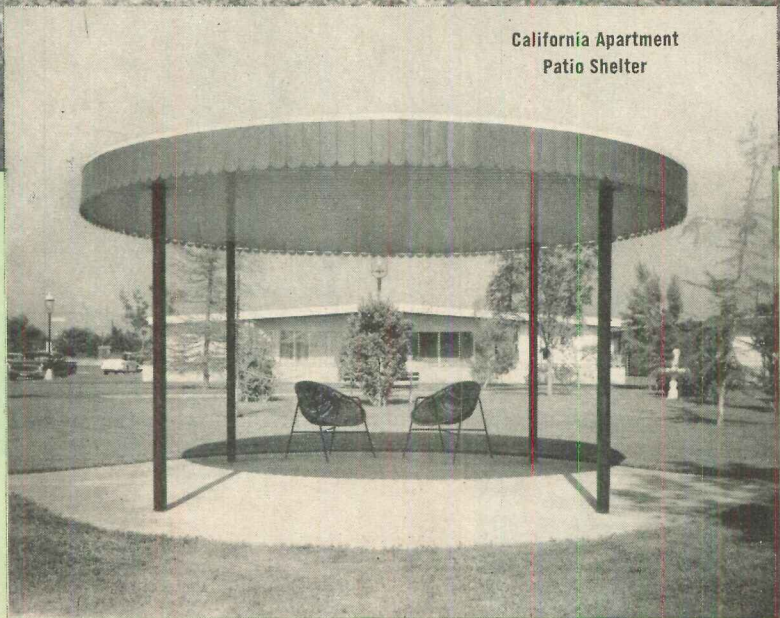


Canadian Bank

California Garden Apartments



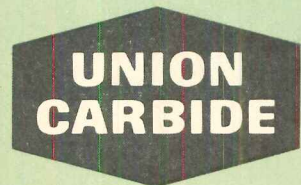
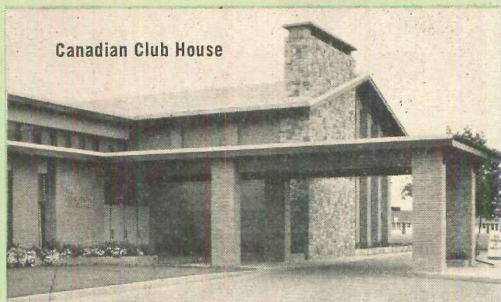
California Apartment  
Patio Shelter



Canadian Commercial Building



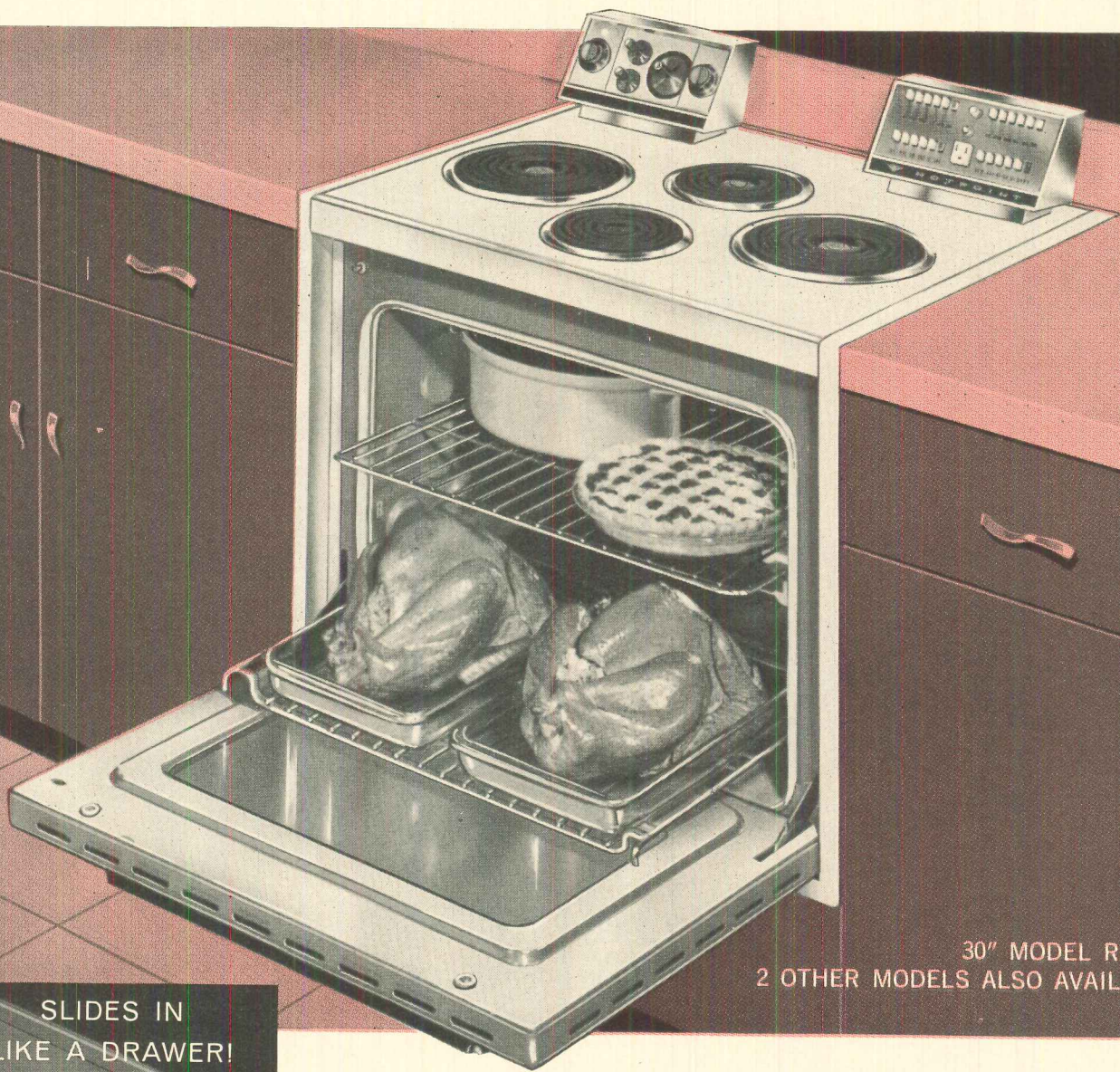
Canadian Club House



BAKELITE and UNION CARBIDE are registered trade marks of Union Carbide Corporation.

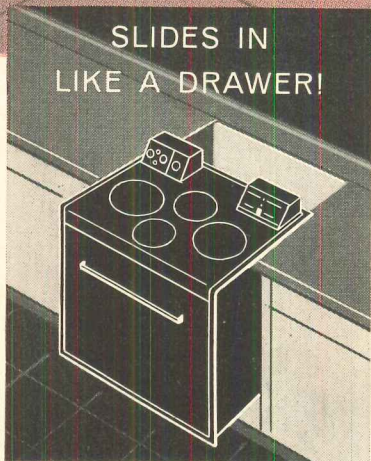
# NEW BOON

Hotpoint Town and Country



30" MODEL RF37-B  
2 OTHER MODELS ALSO AVAILABLE

SLIDES IN  
LIKE A DRAWER!



# Hot

ELECTRIC RANGES • REFRIGERATORS • AUTOMATIC WASHERS • CLOTHES DRYERS • CUSTOMLINE® • DISHWASHERS

# FOR BUILDERS

anges Give You That Luxury Look with ...

LOW  
INITIAL  
COST

LOW  
INSTALLATION  
COST

DELUXE  
SELLING  
FEATURES

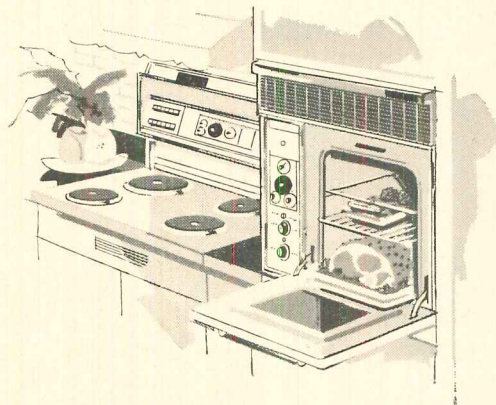
Initial cost is low because no side panels are needed. Installation cost is low because this single compact unit slides in like a drawer ... with just one electrical connection. And Town and Country Ranges give you deluxe selling features like ...

- Twin Control Towers—easy to see and reach, yet away from "little fingers" and spatters.
- "Super 2600" Speed Unit—heats so swiftly you can boil a can of soup in just 65 seconds.
- Automatic Oven Timer—turns oven on and off with pre-set clock control.
- Removable Window Door—detaches for easy, reach-in oven cleaning.
- Seven Beautiful Finishes—complete compatibility with any color scheme.

CONTACT YOUR HOTPOINT DISTRIBUTOR FOR COMPLETE DETAILS TODAY!

... And Hotpoint Offers the Most Complete Line of Built-Ins in America! The right model, the right price for every home from \$10,000 to \$100,000.

... no matter what kind of homes you're building, Hotpoint has a quality built-in range and surface unit that will fit your kitchens and your requirements. Specify Hotpoint ... no other manufacturer offers so wide a choice.



# point

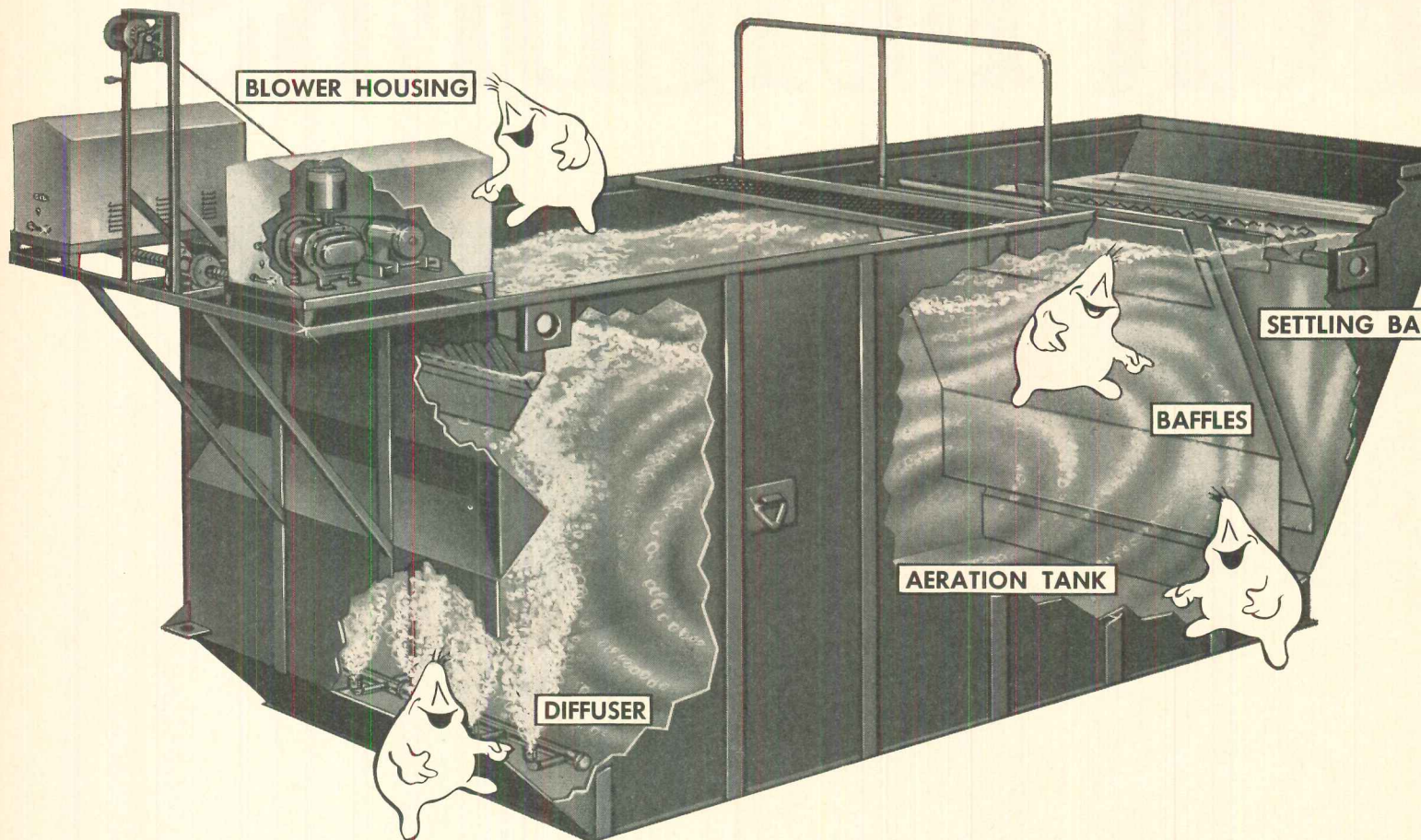
A Division of General Electric Company, Chicago 44, Illinois



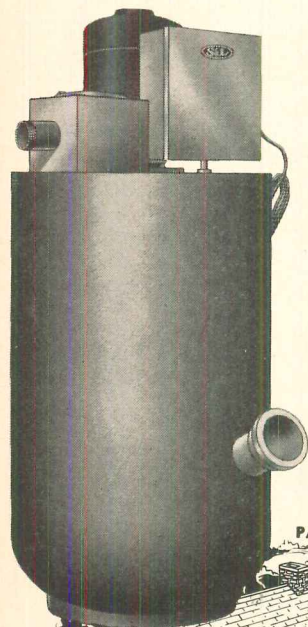
DISPOSALLS® • WATER HEATERS • FOOD FREEZERS • AIR CONDITIONERS • ELECTRIC BASEBOARD HEATING

# ECONOMICAL SEWAGE TREATMENT

## For Small Subdivisions, Motels, Schools and Factories



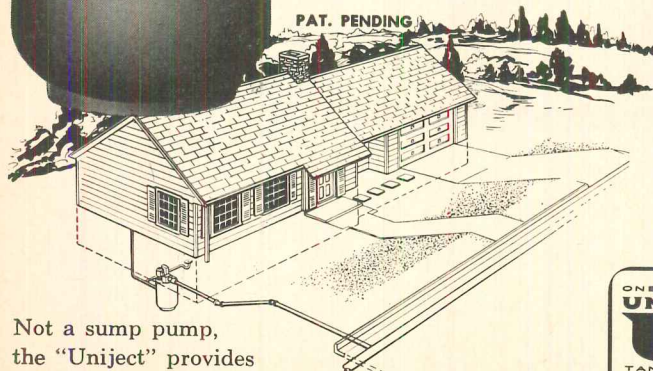
### Smith & Loveless "UNIJECT" Home Sewage Ejector



This low-cost, compact home sewage ejector is designed for installation in single dwellings where it is necessary to raise sewage to a gravity sewer line, on-the-site treatment facility or septic tank. Capable of handling 3" solids at 15 GPM at 20' TDH. Ideal for low-lying homes in a subdivision.

See display model at  
Booth 773-774,  
NAHB Show, Chicago.

PAT. PENDING



Not a sump pump, the "Uniject" provides dependable two-stage lifting action.



Little Mike Microbe describes the operation of the Smith & Loveless "Oxigest" Sewage Treatment Plant as "an ideal environment for the microscopic, living organisms in the sewage to live and thrive and multiply—and consume or digest the suspended solids in the aeration tank to provide a sparkling, stable effluent."

The Smith & Loveless "Oxigest" process is best described as a long-period aeration, activated-sludge aerobic-digestion system. It is available in single units to serve up to 100 homes—or can be installed in parallel to serve growing subdivisions.

The "Oxigest" is a low-cost, easy-to-maintain, complete sewage treatment plant—factory-built to provide efficient, dependable treatment. Built by the world's largest manufacturer of factory-built sewage lift stations, the Smith & Loveless "Oxigest" is delivered to the job site, ready to install economically in less than a day.

## Smith & Loveless

To learn more about the Smith & Loveless "Oxigest"—and Mike Microbe—write to Department 70.



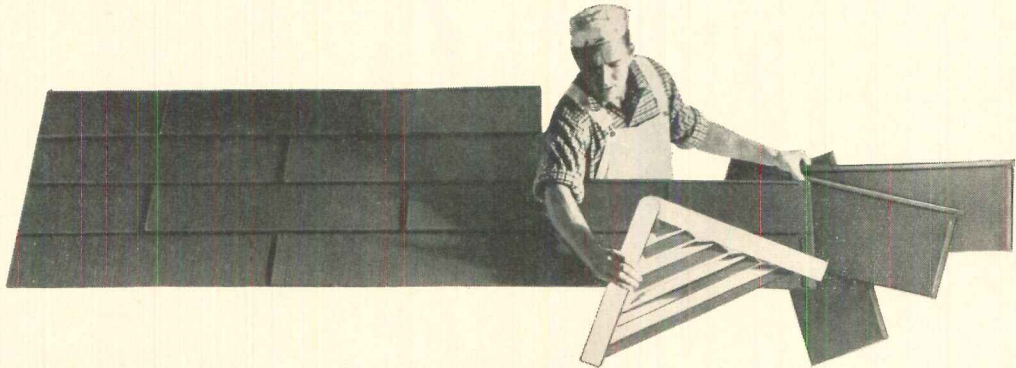
Mike Microbe



P. O. BOX 8884/KANSAS CITY 15, MISSOURI/PLANT: LENEXA, KANSAS

Another new development using

# B.F. Goodrich Chemical *raw materials*



Geon helps aluminum build the **house of ease**\*



*Reynolds Metals Company, Richmond, Virginia, applies coatings of Geon to aluminum for fabrication into the products you see here and many others for use in homes and other products. B.F. Goodrich Chemical Company supplies the Geon vinyl.*

**B.F. Goodrich**

Now, nearly every exposed part of a house can be made of aluminum coated with Geon vinyl. *Shingles, siding, soffits, gutters, downspouts and storm and screen doors* are all providing homeowners a new kind of easy living.

Because the enamel-like finish is made of Geon, colors will last far, far longer. There'll be no cracking, no crazing, no chipping—none of the worries that bother homeowners with maintenance problems. No rusting either.

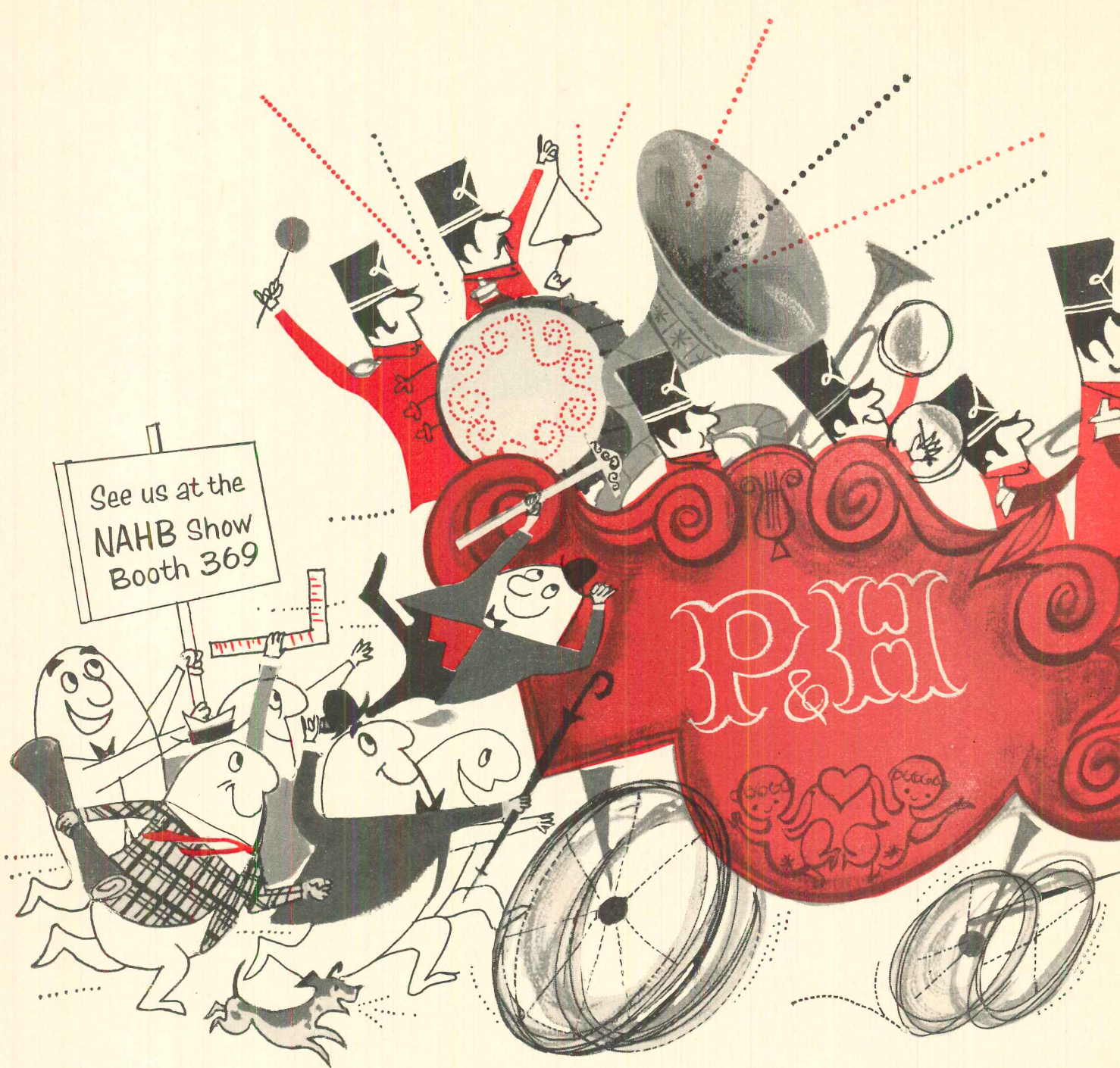
The Geon coating is baked on the metal permanently—during manufacture. Even stamping, bending, forming or a mild draw will not harm this tough, elastic, abrasion-resistant finish. And, of course with Geon, you can get any color desired.

Here are several excellent examples of how manufacturers are taking advantage of the unusual properties of Geon vinyl on aluminum to open new markets and improve existing products. To learn more, write Dept. NE-1, B.F. Goodrich Chemical Company, 3135 Euclid Avenue, Cleveland 15, Ohio. In Canada: Kitchener, Ont.

\*A program of Reynolds Metals Co.



**B.F. Goodrich Chemical Company**  
a division of The B.F. Goodrich Company



## GET ON TH

Profit from These Important Harnischfeger Services\*



**Construction Financing** — We offer the most liberal plan in the industry. When you need construction money, it's there, ready for you through a nationwide system of local disbursing agents.

**Promotion Advertising, Merchandising** — You get personal sales counsel; budget-planning assistance; a liberal co-op ad plan; customer-designed advertising, created for your land, your homes, your market.

**FHA and VA Processing Help** — With our help, you spend less time on paperwork and more time on the job. Expert assistance saves you time and money... speeds the flow of financing detail.

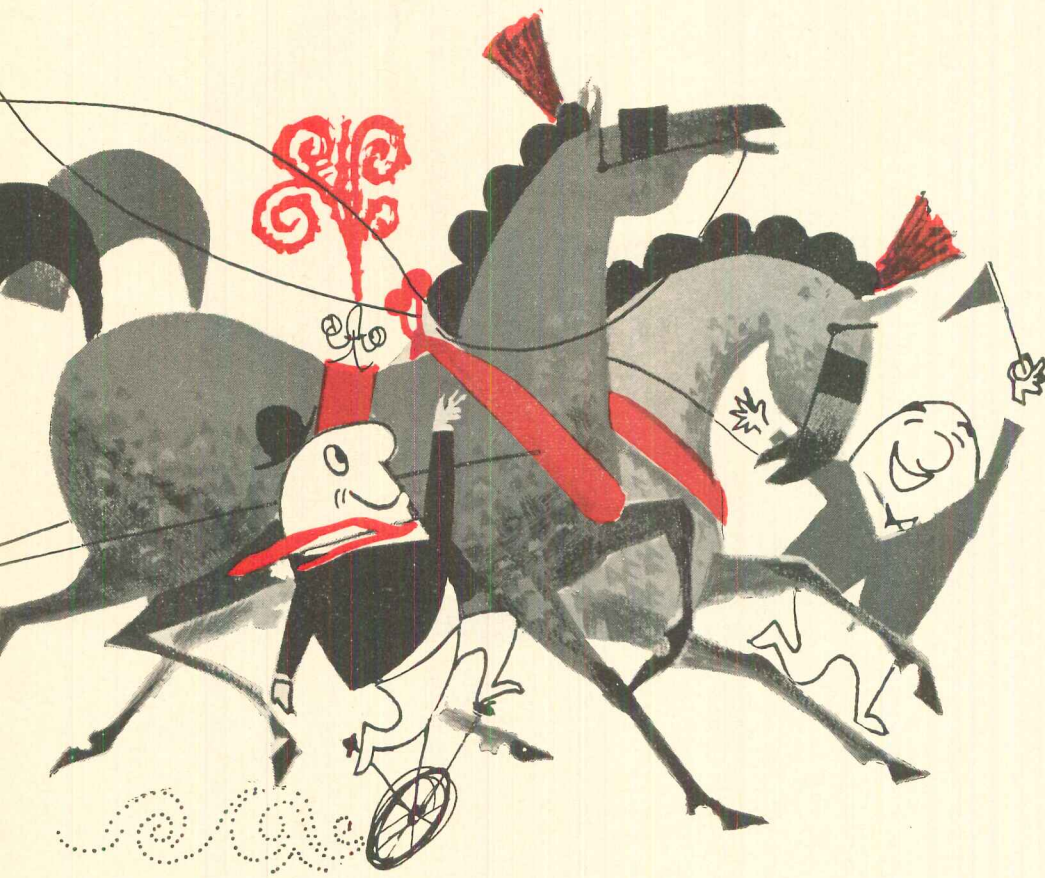
**Mortgage Money** — Harnischfeger provides convenient mortgage financing that gives you an important competitive edge. The availability of funds assures a successful completion of your operations.

\*This is just a partial listing . . . there are many more services available to you as a Harnischfeger builder-dealer.





Start rolling toward greater profits...



## HARNISCHFEGER BANDWAGON NOW!

Jot down Booth 369, tie a string around your finger, do anything—but don't miss getting the Harnischfeger story at NAHB. Harnischfeger is extending your **BIG OPPORTUNITY** for 1961! Harnischfeger has *the* houses — 24 new *Quality Award* homes, each carrying the powerful Parents' Magazine Seal of Commendation for quality.

Harnischfeger has the *services*, too! No one in the industry gives you more personal services than Harnischfeger. You benefit from new financing arrangements, *custom-designed* advertising material, overhead-control assistance. See us at Booth 369 at the NAHB Show. Or write today for information about Harnischfeger's 1961 line and personal service program.

**HARNISCHFEGER HOMES, INC.**  
Port Washington, Wisconsin

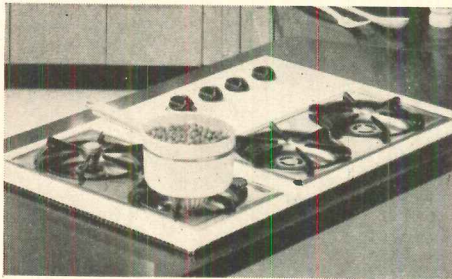




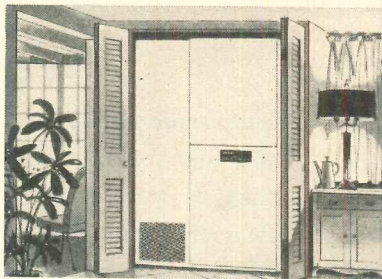
# GO MODERN—GO GAS

COPR. AMERICAN GAS ASSOC.

TO TIE-IN WITH THIS PROGRAM SELECT FROM THIS LIST OF IMPORTANT SELLING FEATURES:



**Built-In Gas Range.** Costs you less to install, costs the buyer less to use. A range awarded the Gold Star has at least 28 advancements in performance, automation and design.



**Gas Heating.** With Gas heating, you can promise your prospects lower fuel costs and proven performance. And *you* won't have to supply storage space for fuel!



**Water Heater.** Most new home buyers insist on a Gas water heater: it's more economical, provides all the hot water needed with no waiting. Costs less to operate, too!

All over America people are saying **Live modern.**

# SOLD

The prestige of Blue Star  
comes to Buyers and Sellers.

# SOLD

A.G.A.'s Blue Star Home  
Promotion Program to Builders.

# SOLD

Impulse-buying sales features  
of Gas appliances and systems to customers.

# AVAILABLE

The opportunity to participate in this rapidly  
growing nationally-known program...to bring  
the three factors listed above into play for  
you...to help you build better, sell sooner  
and more profitably.

*The "Blue Star"* is the Gas industry's  
award given only to new homes having the  
quality features and advantages of modern  
Gas. The A.G.A. Blue Star Home program  
includes advertising—at both national and  
local levels—plus a complete promotion  
package of selling aids.

AMERICAN GAS ASSOCIATION



**Gas Refrigerator.** Gives you these big talk-  
ing points to help you sell potential buyers:  
fast-free throughout, economical operation,  
balanced cooling, automatic ice maker.



**Gas Lighting.** An inexpensive "extra" that  
enhances the home with the soft radiance of  
outdoor Gas lighting. Gives customers  
another good reason to buy.

*With this program  
you receive:*

hard-hitting ads for your local papers;  
scripts for local radio and TV broad-  
casts; spot advertising messages for  
radio and TV; plus— a wide variety  
of merchandising materials, all de-  
signed to sell, sell, sell! Get all the  
facts at your GAS company today!

For less...with **GAS**



Visit the  
Blue Star Home  
Exhibit, Booth 562

# BREAKTHROUGH IN LOW COST HOUSING!

The value-packed

# **ECONOMY** **VANGUARD**

by Inland Homes

Designed to sell for

**\$8800**

INCLUDING \$2000 LOT

PACKAGE PRICE \$2052

Inland Homes—leader in low cost housing—now launches the new Economy Vanguard designed to sell for \$8,800 including a \$2,000 lot. Truly, it's the house any family man earning \$300 a month can afford. Only \$56.68 a month plus taxes and insurance. The Economy Vanguard exceeds FHA Minimum Standards for Low Cost Housing. Will make any Sec. 203 (i) or low cost 203 (b) program successful. Look at all you get for \$2,052:

- 6 well designed Colonial and Ranch exteriors
- 36' -4" x 24' -4" with 3 bedrooms
- Cedar shakes factory applied and double coursed
- Birch wood kitchen cabinets
- Closet closures on all bedroom closets
- 2" x 4" construction throughout
- Exterior wall sections with doors and windows installed, architectural trim, gables, roof trusses and sheathing, roofing, hardware, interior partitions, interior trim, interior passage door assemblies, ceiling insulation, *and much more!*

#### MODEL HOME FINANCING AT NO COST!

We will supply complete construction financing for a Model Home in your subdivision at no cost. Plus a complete Furniture Package on easy monthly terms. Ask about Inland's nationwide "End Of The Rainbow" Contest, designed to increase open house traffic. Write, wire, or phone (PR 3-7550) Neal B. Welch, Jr., Vice President-Sales, Department H-1, Piqua, Ohio.

**INLAND<sup>®</sup>**  
**HOMES**



**INLAND HOMES CORPORATION**

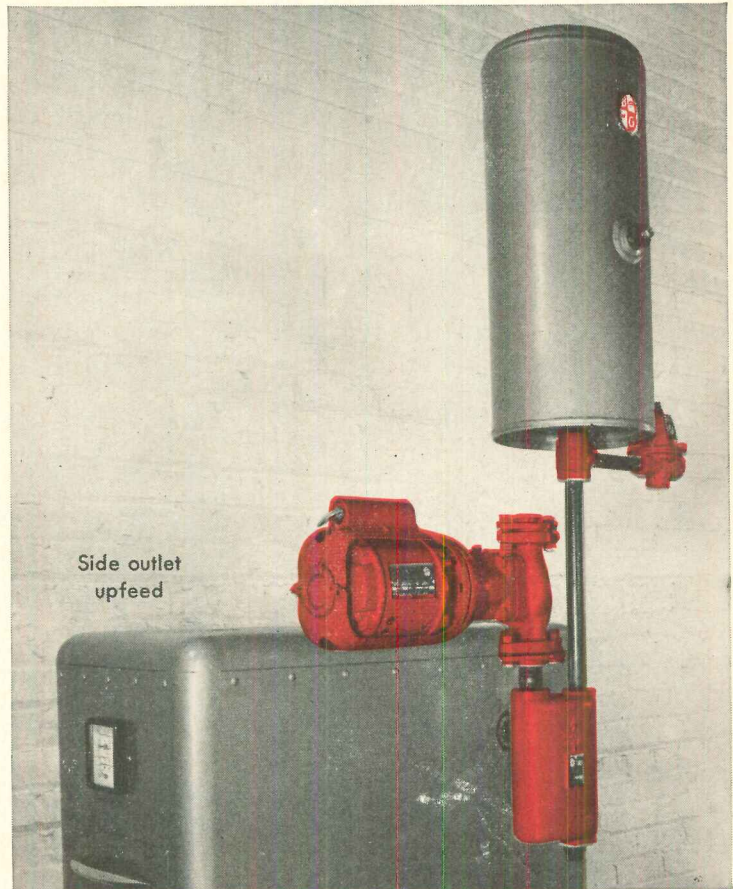
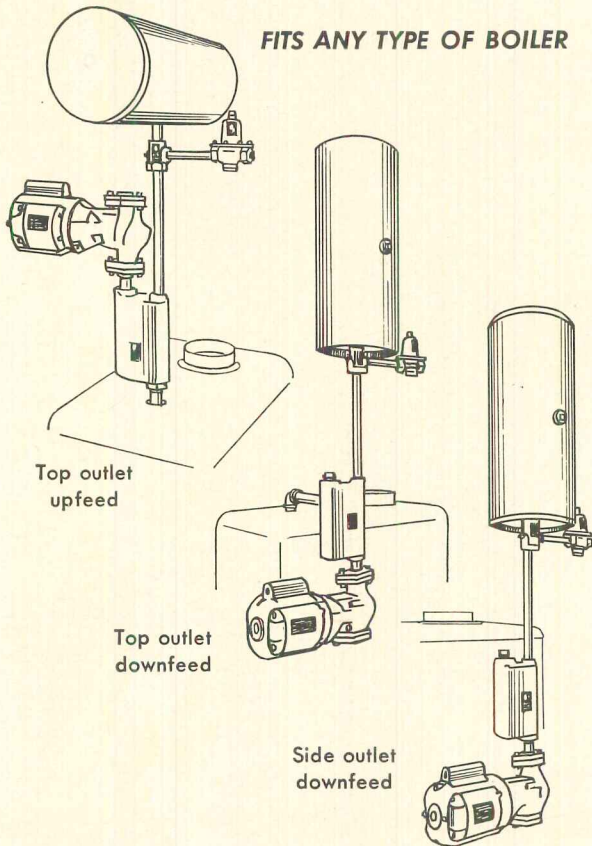
Executive Offices: Piqua, Ohio

Plants in Piqua, Ohio; Hanover, Pa.; and Clinton, Iowa

SEE US AT THE NAHB SHOW—BOOTH 1000

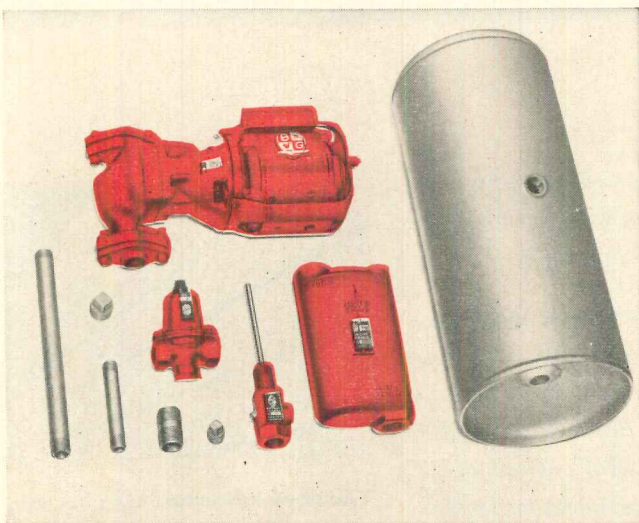


# PRE-ENGINEERED FOR BUILDERS



## B&G<sup>®</sup> *Hydro-Flo*<sup>®</sup> PAK

cuts the cost of the most wanted kind of heating...saves space



The B&G *Hydro-Flo* Pak consists of a B&G Booster, famous for quiet operation... *guaranteed* B&G Airtrol System... choice of B&G Relief Valve or Flo-Control Valve or both... separately packed B&G Compression Tank. Pipe and fittings are also included, cut to exactly the proper lengths.

To homes built to sell competitively, B&G *Hydro-Flo* Heating adds distinction which gives them a strong selling edge over less adequately heated homes. Now the advantages of this forced hot water system are made easier to have by the new pre-planned, pre-engineered B&G *Hydro-Flo* Pak.

Here, neatly packaged, is all the auxiliary equipment needed for most residential hot water heating systems. The Pak permits a correct installation in an incredibly short time—cuts boiler piping time from hours to minutes. Savings in labor mean a substantial reduction in the total cost of the installation...compact design saves valuable living space.

The B&G *Hydro-Flo* Pak features the B&G Airtrol System—the only *guaranteed* method of removing air from a hot water system and keeping it out.

Write today for complete information on this money-saving way of equipping your homes with hydronic heating.



### BELL & GOSSETT

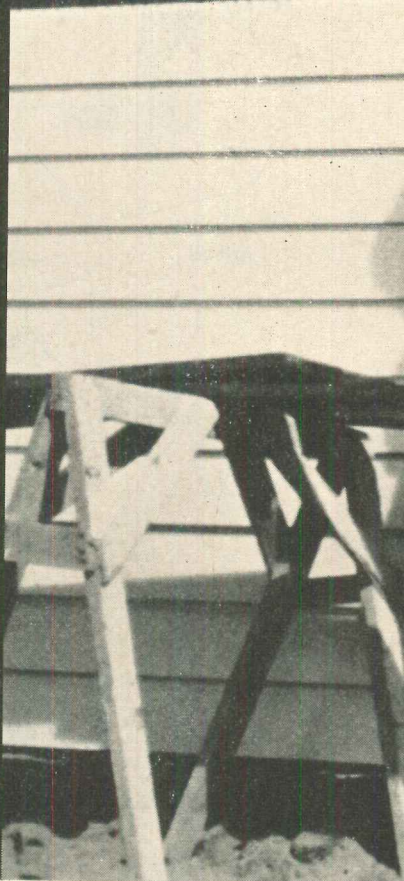
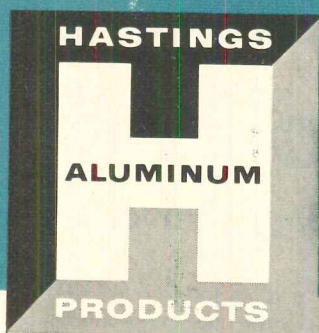
COMPANY

Dept. GM-10, Morton Grove, Illinois

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

# Better homes for less money!

## HASTINGS ALUMINUM SIDING



No one is more hard-headed about business than the men who build houses. It is especially significant, then, that the big construction news of the year is Hastings Aluminum Siding. Builders and contractors all over the country have discovered that one good way to build better homes for less money is to use Hastings Aluminum Siding. These are the facts that sold them — that have made Hastings the fastest-growing line of aluminum siding in the country.

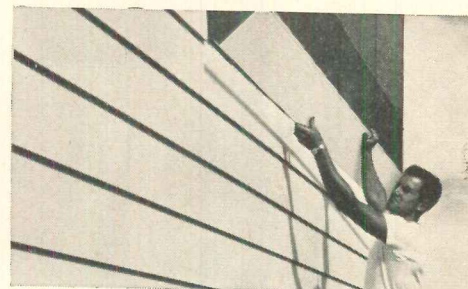
● **Their houses are really better.** They're better-insulated, better-finished, longer-lasting, more attractive and desirable.

● **Their houses really cost less to build.** Hastings Aluminum Siding can

*be put on in any kind of weather, by unskilled labor; it goes on faster, with less waste of both material and labor.*

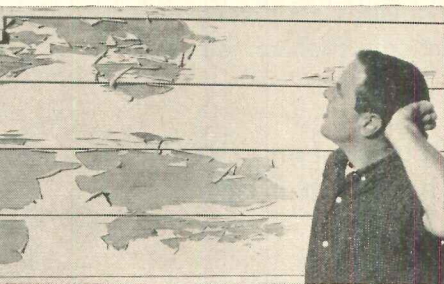
● **Their customers are really impressed.** Customers like the increased beauty Hastings adds to a house and they are sold on the way Hastings Aluminum Siding practically eliminates painting and maintenance, increases resale value and greatly cuts down depreciation.

*Now look at the facing page and read the facts that confirm these statements. Then, if you think that Hastings Aluminum Siding can help you build better homes for less money, fill out and mail the coupon. We'll rush you complete, detailed information. No cost or obligation to you, of course.*



**You save material.** Hastings Aluminum Siding, in either hollow-back or insulated panel form, is produced in lengths most convenient for handling and most efficient to apply. Quality is uniform and waste is held to a minimum. And, in most parts of the country, Hastings Aluminum Siding is less expensive than good quality wood with three coats of paint.

**You save time.** Hastings Aluminum Siding with its baked-on, pure Vinyl finish, can be applied as quickly as wood siding — even with unskilled workmen. You save all the time involved in painting — and unfavorable weather cannot delay you.



**You never have this!** You and your customer have a *ten-year warranty* on the world's finest finish — *pure Vinyl*. Formulated especially for Hastings by Sherwin-Williams Co., the Vinyl is chemically fused to the aluminum by the Hastings finishing process. The Hastings Vinyl finish will not crack, chip, peel, blister or craze. And, the finish is on *both sides* — a complete barrier to corrosion.

**Compare these features:** • Elongated nail slots to overcome buckling • Pre-notched panels for smoothest, tightest joints • Concealed

- Full 8" exposure • Positive interlocking feature keeps panels and corners in place permanently • Choice of white or six beautiful pastel colors • Hastings Aluminum Siding meets FHA requirements for new construction.

### Hastings Aluminum Siding Is Completely Accepted!

**Approved reliable product** —Hastings Aluminum Products, Inc., is a member of the *Aluminum Siding Association* and has been awarded the Kaiser-Approved seal. The Hastings plant is modern in every detail, utilizes the latest equipment with skill and craftsmanship born of pioneering in the industry. Hastings has been a manufacturer of top-quality aluminum products since 1947.



**Nationally advertised** in such recognized publications as *HOUSE & GARDEN'S BOOK OF BUILDING*,

Hastings has the acceptance of architects, builders and prospective home buyers — has earned the preference assigned to a "known" product.

**Convenient distribution centers.** Hastings Aluminum Siding is available to dealers and builders from quick-service supply points coast-to-coast.

## HASTINGS ALUMINUM PRODUCTS, INC.

Hastings, Michigan

**For complete information mail this coupon.**

Hastings Aluminum Products, Inc., Hastings 9A, Mich.  
Please rush me complete information on Hastings Aluminum Siding. No cost or obligation.

NAME .....  
COMPANY NAME .....  
ADDRESS .....  
CITY ..... ZONE ..... STATE .....

I am a contractor  wholesaler

In the past 12 months, Kingsberry sales have hit a record high despite a slump in housing starts. Money-making builders of Kingsberry Homes are breaking sales records right and left in depressed markets . . .

# WHAT'S BEHIND THIS BIG SWING TO KINGSBERRY?


We believe builders profit because of the tremendous advantages of our *exclusive* Market-Buster Plan

## THE 1961 KINGSBERRY MARKET-BUSTER PLAN

1. *We sell the South's fastest selling manufactured homes.* Builders report far faster turnover with the Kingsberry line. Exclusive designs, many variations in size, materials and plans, give builders the best selection of homes between 700 and 2,000 square feet.
2. *The South's strongest promotion.* Today Kingsberry offers the industry's most generous cash contribution to your local advertising plan PLUS new "News-Maker" advertising service, "Sales-Maker" merchandising aids, national advertising in big-name magazines.
3. *Top-profit potential.* Now the Kingsberry System can cut on-site labor costs as much as 62% . . . a sizeable profit-building saving. With the Kingsberry System job-site material waste goes way down too.
4. *Construction money available.* Kingsberry offers 4 distinct types of financial aid to fit individual builders' construction financing requirements. Be sure to ask your Kingsberry Representative to explain the advantages of each.
5. *The Kingsberry representative . . . your profit is his goal.* Your Kingsberry Man is picked for his sound business knowledge. He's up to date on all the fine points of home construction, financing, marketing . . . an *extra* expert on your staff, at your service whenever you need him.



**KINGSBERRY HOMES**

Manufacturers of the  South's Finest Homes  
FORT PAYNE, ALABAMA PHONE: FORT PAYNE 610



nce I started building Kingsberry Homes I've increased my annual net profit 400%," says Albert C. Fox, Oliver Springs, Tenn., "and in 1960 alone my housing starts are up 25% over last year. Kingsberry houses go up easily and sell out fast, giving me more time to expand my program. Switching to Kingsberry Homes was the best thing that has ever happened to my building operation."



## Here's how hundreds of Southern Builders have proved you can increase sales . . . production . . . boost profits . . . with the Kingsberry System

For a year ago Kingsberry announced a completely unique Market-Buster Plan that has achieved, in a short time, far greater success than we ever thought possible. Even with "tight" money, plus a drop-off in housing starts, Kingsberry has posted a remarkable sales increase for 1960—(solid proof the Kingsberry program is helping Southern builders increase sales and profits). And now, faced with the brightest build-out prospects in years, Kingsberry has added important news to this profit-proved Market-Buster Plan.

**New ways to cut your costs.** Kingsberry research engineers have achieved remarkable "firsts" in design, purchasing, packaging. Result? You'll cut building costs and shave job-site labor costs.

**New designs.** Handsome new ranch

models, popular new split-levels make the '61 Kingsberry line broadest in our history. With so many floor plans, such variety in trim and custom options, *you could build over 2,000 houses and not have identical twins!*

**New promotion.** Kingsberry will invest up to \$3,000 in advance advertising money for your kick-off opening weekend. Newsmaker advertising aids have been revamped to give your local advertising a bright new look, more "sell." And Kingsberry Market-Busting promotion includes "Sales-Maker" merchandising program to "Turn Traffic to Sales" . . . generous cash contributions to your local advertising . . . plus Kingsberry-paid local advertising (in 4-color where available).

**Construction money for every need.** Name it and chances are your Kingsberry

Man can arrange it; construction money for model houses, presales, operative builder commitments, speculative houses.

**Protect your profit, turn your capital faster.** The Kingsberry System offers pre-finished floors, pre-hung doors, prime painted siding and trim, many other pre-finished parts to save you time and expense. Sign one check for 60% of your total house cost. Turn your money over faster than by stick-by-stick, old-fashioned building methods.

Today Kingsberry offers the South's finest profit opportunity for the enterprising builder with land ready to go. For full information on how you can increase your production and profits with the Kingsberry System mail the coupon below today or better yet, call us direct.

Start a building boom in your market today!  
MAIL THIS COUPON NOW!

ALBERT HILDEBRANDT, KINGSBERRY HOMES, Dept. H-2, Fort Payne, Alabama  
Please have your representative call with full information about the 1961 KINGSBERRY MARKET-BUSTER PROGRAM—and show me how it fits into my present operation.  
(Please check your interest and fill in number.)

I have \_\_\_\_\_ lots ready to build on. I have \_\_\_\_\_ lots being developed.

- I am interested in construction financing.  
 I am interested in model home furnishing financing.

Your name \_\_\_\_\_

Firm name \_\_\_\_\_

Street \_\_\_\_\_

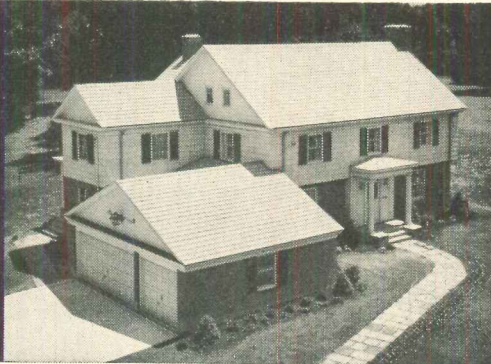
City \_\_\_\_\_ Zone \_\_\_\_\_ State \_\_\_\_\_

selling remodeling ...  
or  
selling homes

it's  
as easy  
as

**Carey**<sup>®</sup>

1.



### FIRE-CHEX

the finest composition roofing shingle made. The first to be granted U/L Class "A" Fire Safety Rating. The only roofing shingle in the industry fully guaranteed by bond for 25 years.

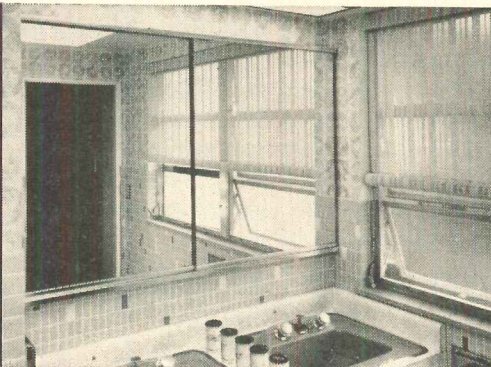
2.



### CERAMO

all the color and beauty of traditional siding with none of the headaches. Fire-proof. Termite-proof. Won't rot, can't fade. Never needs painting. Dirt simply washes away. In wood-grain shingles, smooth or random-striated clapboard.


3.



### MIAMI-CAREY

mirrors, cabinets, bath accessories that glorify the American bathroom. Coverage hoods and ventilating fans that modernize and freshen any home. Handsome, melodious Troubadour chimes . . . all-new for '61.

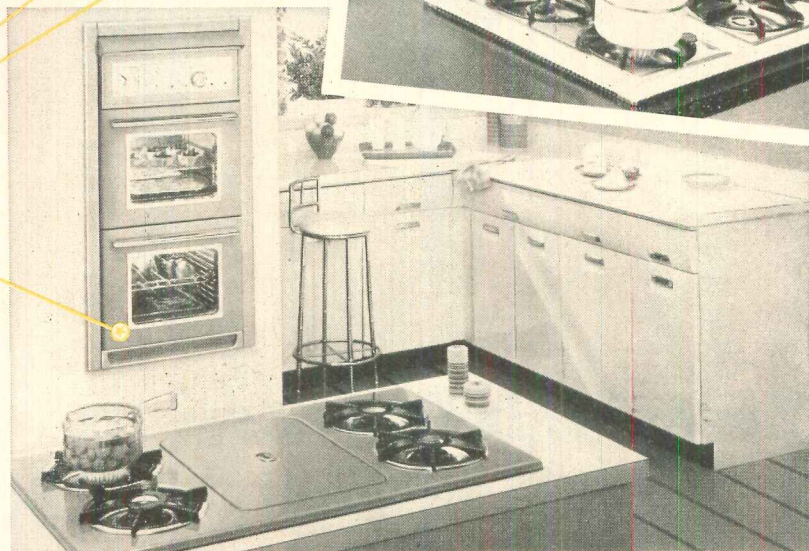
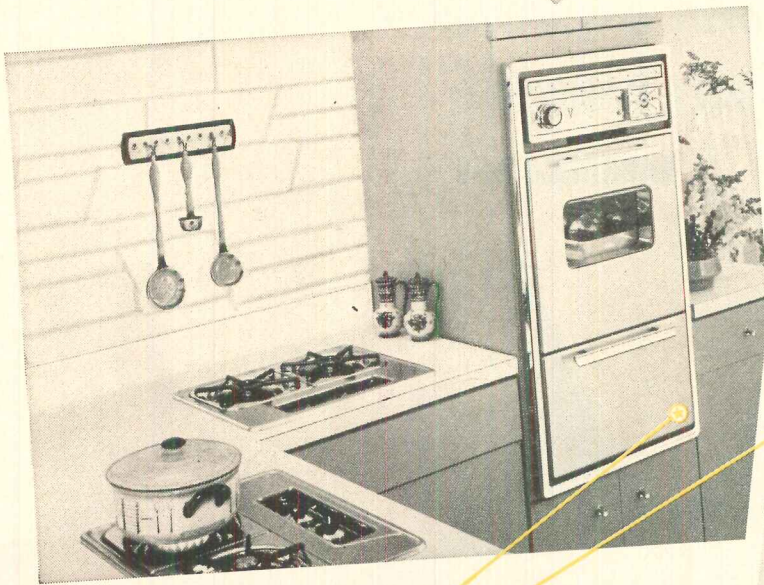
with  
**CAREY**  
building products !

See these and other fine Carey products,  
including  at the 1961 NAHB Convention  
and Exhibition in Chicago. BOOTH 230.

THE PHILIP CAREY MFG. COMPANY • CINCINNATI 15, OHIO



# Look what Gas is building-in for you!



This is the Gold Star of Excellence! It serves as your guarantee of Quality. To win it, each range must be better in at least 28 specifications—more advanced, more automatic, more efficient, better designed. *Only the finest ranges, regardless of maker, earn a Gold Star.*

## Your houses will sell faster when women see this Gold Star!

**Built-in Selling Advantages . . .** Ranges built to Gold Star standards have the features women want: automatic roast controls, automatic burner controls, even automatic rotisseries! These features will help sell houses. Gold Star quality pays off in building *your reputation*, too—most women judge your whole house by details like this!

**Built-in Acceptance . . .** Both the manufacturers and local Gas companies, through the American Gas Association, are pre-selling Gold Star award-winning ranges to millions of TV viewers, to millions more who see page after page of beautiful 4-color ads in top national magazines. Local advertising and promotion too. A total of \$30,000,000 support.

**Built-in Cost Advantages . . .** Lower installation costs of Gas built-ins save you money. Lower use and upkeep costs with Gas appliances, make important savings for your home-owner-to-be . . . a big selling advantage. Call your local Gas Company for free help in planning better kitchens.

AMERICAN GAS ASSOCIATION

### Look for these famous names:

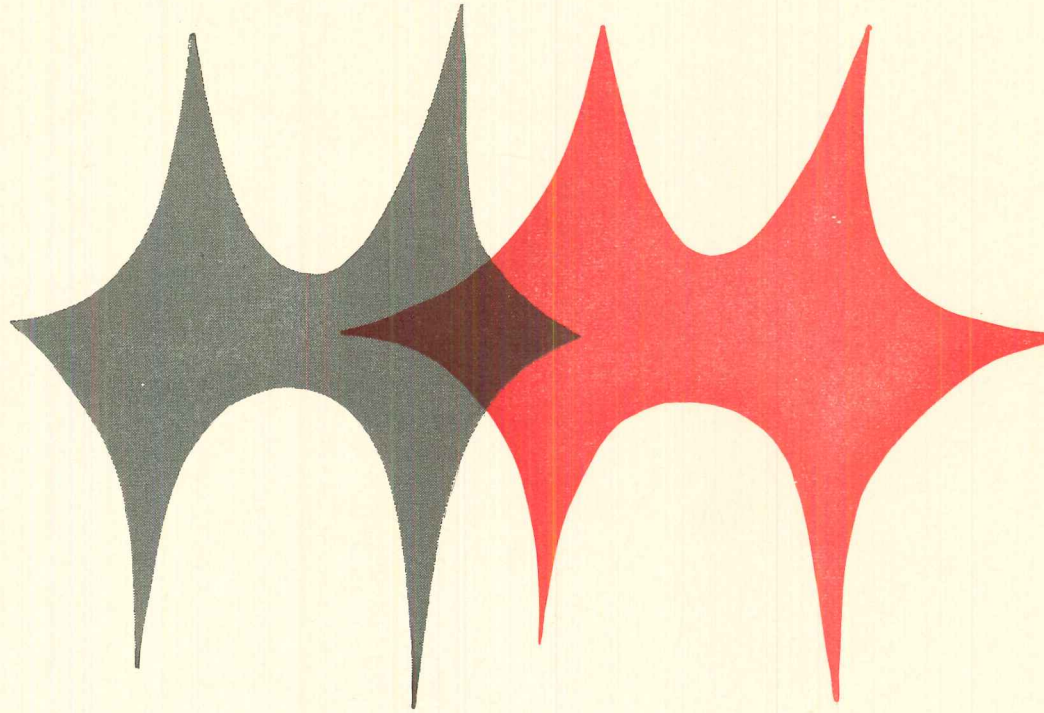
BROWN FEATURAMIC • CALORIC • CROWN  
DETROIT JEWEL • DIXIE • EAGLE  
GAFFERS & SATTLER • GLENWOOD  
HARDWICK • MAGEE • MAGIC CHEF  
MODERN MAID • MONARCH  
NORGE • O'KEEFE & MERRITT • PREWAY  
REAL HOST • RCA WHIRLPOOL  
ROPER • SUNRAY • TAPPAN  
VESTA • WASTE KING-UNIVERSAL  
WEDGEWOOD-HOLLY • WELBILT

©Am. Gas Assoc., Inc.

**No wonder . . .**

# Today more people than ever are cooking with GAS!

NATIONAL CONCRETE MASONRY ASSOCIATION,  
NATIONAL READY-MIXED CONCRETE ASSOCIATION,  
PORTLAND CEMENT ASSOCIATION,  
ANNOUNCE THE



*Concrete Industries*

# HORIZON HOMES

*Program*

- ★ Fresh, sales-oriented merchandising for home builders
- ★ Free concrete
- ★ Merchandising competition offering 7 Regional Awards and 1 fabulous National Award

## READ THESE QUICK FACTS ABOUT THE PROGRAM!

For the progressive, promotion-minded builder, here is the chance to tie in your own current promotion with a major nationwide program developed expressly to help you sell more homes.

Program is keyed directly to the National Association of Home Builders' own major national promotional effort: The 1961 National Home Week activities and "Parade of Homes" showings in communities across the country.

Every element is carefully planned to give maximum support at the LOCAL LEVEL to LOCAL PARTICIPATION by LOCAL BUILDERS.

The program will bring more attention, more traffic, more customers to your homes.

## HOW YOU'LL BENEFIT BY PARTICIPATING...

1. Receive free concrete masonry and ready-mixed concrete required for the construction of your model Horizon Home.
2. Be provided with a complete kit of effective sales and promotional materials for use in publicizing and merchandising the program locally—from the planning stages straight through to the model home showing during National Home Week, 1961.
3. Be able to select and work closely with the most creative architectural talent in your area, in the designing of exciting, imaginative concrete homes.
4. Qualify for entry in the HORIZON HOMES NATIONAL COMPETITION. *A chance to win a fabulous national award!*

## SIMPLE, BASIC REQUIREMENTS

- Builder must be a member of his local NAHB affiliate.
- Builder must be an accepted entrant in his local NAHB National Home Week activities.
- Builder must agree to meet specific concrete usage requirements in the design and construction of his model home.
- Sale price of the model home (excluding land and furnishings) is not to exceed a total of \$20,000.
- Builder must agree to abide by rules of Horizon Homes Program.

## TIMETABLE

JANUARY, 1961 . . . Registration in Concrete Industries Horizon Homes Program.

SEPTEMBER, 1961 . . . Homes to be completed, furnished and ready for showing during National Home Week.

NOVEMBER, 1961 . . . Builder Merchandising Award winners to be selected.

DECEMBER, 1961 . . . Announcement of winners during NAHB national convention.

## FOR COMPLETE DETAILS GET IN TOUCH WITH THE PCA OFFICE IN YOUR AREA NOW!

**ALBUQUERQUE, N. M.**  
120 Madeira Drive, NE

**ATLANTA 3, GA.**  
507 Mortgage Guarantee Bldg.

**AUSTIN 1, TEXAS**  
110 East Eighth St.

**BALTIMORE 2, MD.**  
512 Keyser Bldg.

**BIRMINGHAM 5, ALA.**  
1214 South 20th St.

**BOSTON 16, MASS.**  
20 Providence St.

**CHICAGO 2, ILL.**  
111 West Washington St.

**COLUMBUS 15, OHIO**  
50 West Broad St.

**DENVER 2, COLO.**  
721 Boston Bldg.

**DES MOINES 9, IOWA**  
408 Hubbell Bldg.

**HELENA, MONT.**  
Mezzanine—Placer Hotel

**HONOLULU 13, HAWAII**  
688 Alexander Young Bldg.

**INDIANAPOLIS 4, IND.**  
612 Merchants Bank Bldg.

**KANSAS CITY 6, MO.**  
811 Home Savings Bldg.

**LANSING 8, MICH.**  
2108 Michigan National Tower

**LOS ANGELES 17, CALIF.**  
816 West Fifth St.

**LOUISVILLE 2, KY.**  
805 Commonwealth Bldg.

**MEMPHIS 3, TENN.**  
815 Falls Bldg.

**MILWAUKEE 2, WIS.**  
735 North Water St.

**MINNEAPOLIS 2, MINN.**  
1490 Northwestern Bank Bldg.

**NEW ORLEANS 12, LA.**  
611 Gravier St.

**NEW YORK 17, N.Y.**  
250 Park Ave.

**OKLAHOMA CITY 2, OKLA.**  
1308 First National Bldg.

**OMAHA 2, NEB.**  
720 City National Bank Bldg.

**ORLANDO, FLA.**  
1612 East Colonial Drive

**PHILADELPHIA 2, PA.**  
1528 Walnut St.

**PHOENIX, ARIZONA**  
2727 North Central Avenue

**PORTLAND 3, MAINE**  
142 High St.

**RICHMOND 19, VA.**  
1401 State Planters Bank Bldg.

**ST. LOUIS 1, MO.**  
913 Syndicate Trust Bldg.

**SALT LAKE CITY 11, UTAH**  
425 Newhouse Bldg.

**SEATTLE 1, WASH.**  
903 Seaboard Bldg.

**TRENTON 8, N.J.**  
234 West State St.

**WASHINGTON 4, D.C.**  
837 National Press Bldg.

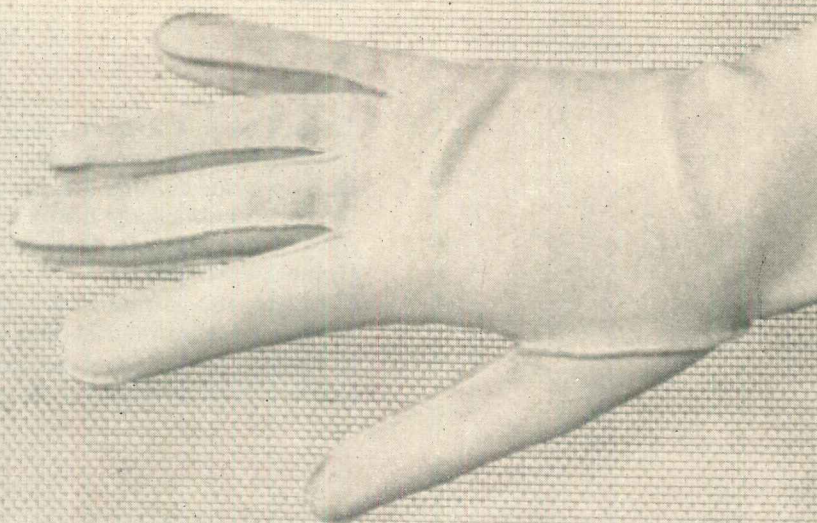
**Canada**  
(British Columbia only)

**VANCOUVER, B.C.**  
1687 West Broadway

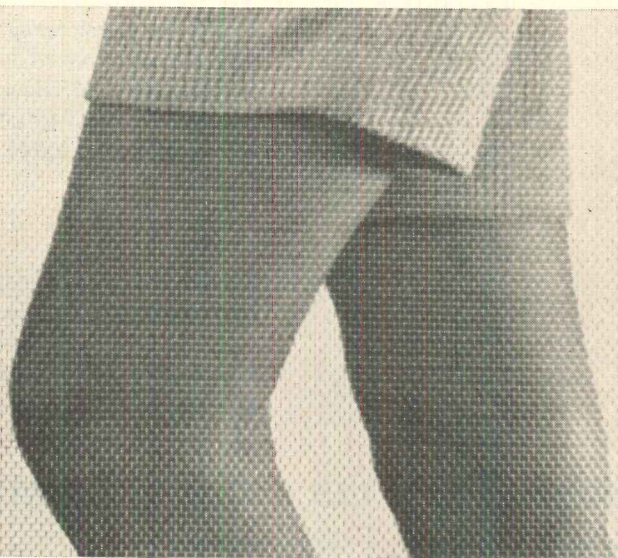
# TOUGHER



# CLEANER



# COOLER



## ALL-ALUMINUM WIRE SCREENING

*... best of all!*

All-aluminum wire screening adds that touch of quality home buyers recognize today. It's *proved* best for weatherability, lasting good looks!

*Tougher*—Aluminum screening won't tear or sag, can't

melt or scorch . . . mildew-proof, too. *Cleaner*—No static charges nor surface roughness to attract and hold dirt. Aluminum screening lets in more light and air than synthetic substitutes. *Cooler*—Reflective aluminum bounces back the sun's heat to keep interiors more comfortable.

Standard alclad aluminum screening is always *first* choice. Specify it when you buy!

 **ALCOA ALUMINUM**  
ALUMINUM COMPANY OF AMERICA

from the nation's newest, most modern sheathing plant . . .



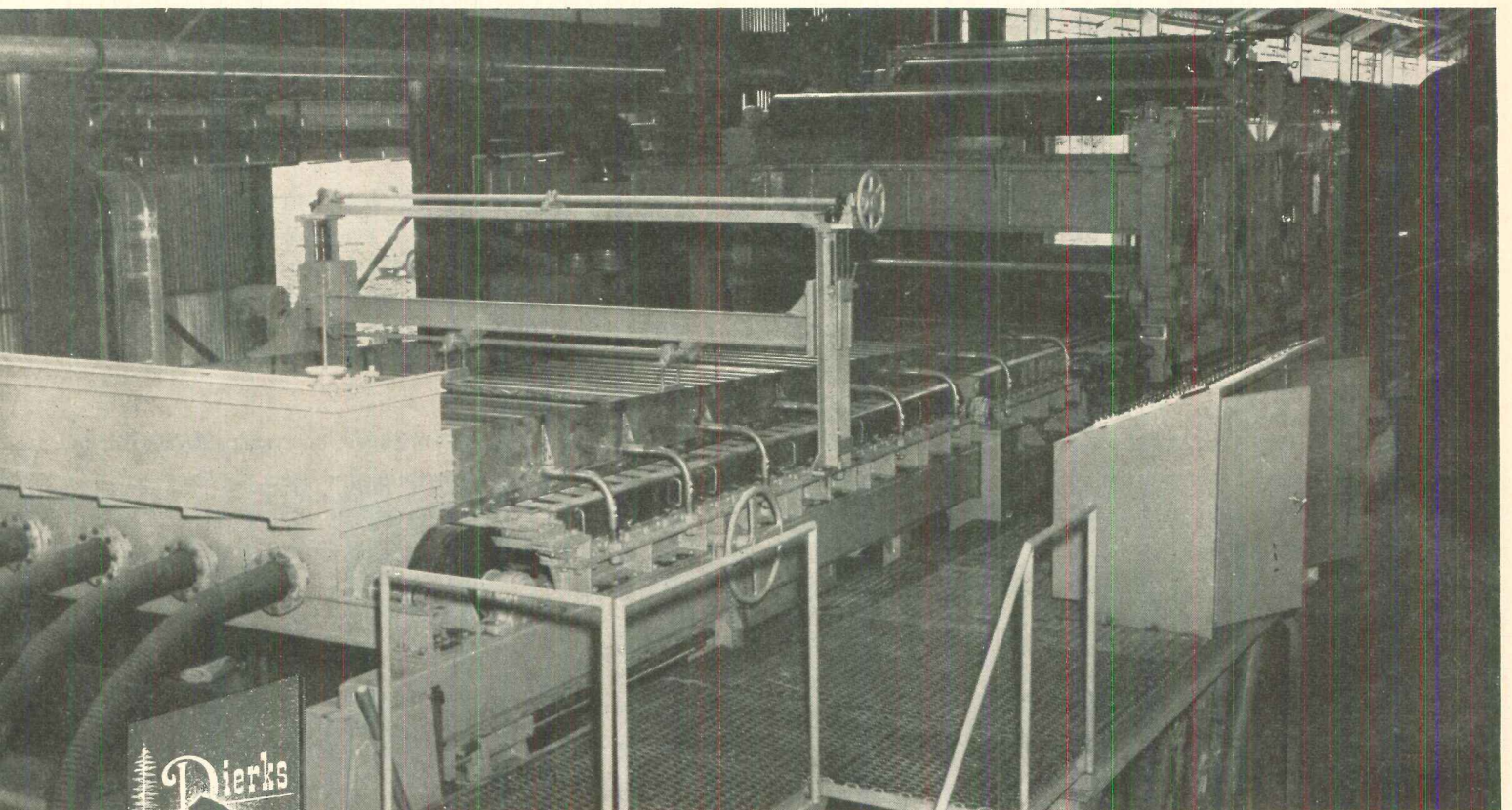
# Dierks woodfiber sheathing and related products

*a new dimension in sheathing quality*

Soon available to the building trades will be Dierks Insulating Sheathing and related products from the new Dierks Woodfiber Division Plant in southeast Oklahoma.

This new Dierks sheathing plant is equipped with the most modern woodfiber processing equipment available and an in-plant quality control laboratory. It is efficiently designed to produce high quality Dierks Insulating Sheathing, Shingle Backer and Roof Insulation.

The new dimension in sheathing quality is from Dierks!

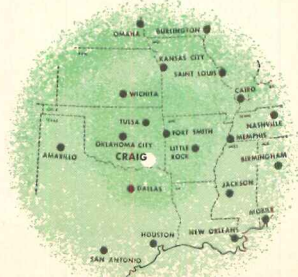


*Fourdrinier machine in the Digester Building at the new Dierks Woodfiber Sheathing plant.*



**Dierks Forests, Inc.**  
*Woodfiber Division*

Sales Office: 810 Whittington Ave., Hot Springs, Ark.  
NA 3-7766  
Plant: Craig, Okla. (P.O. Broken Bow, Okla.)





## Spark your model home promotions with **PREWAY Bilt-Ins**

Your point of sale is the model home . . . so give yourself the smart advantage of a Preway Bilt-In kitchen. Why show a "lack-luster" look with a commonplace name no different than your competitors, when you can offer a kitchen of stand-out individuality with Preway's glamorous look of luxury.

Does it **SELL** . . . this brand of special identity that separates you from the crowd. We have proof posi-

tive that it does. It will pay you as it has so many others to up-grade your merchandising perspective to Preway — the pioneer manufacturer of built-in appliances, design-matched and color-matched to spark your model home promotions. See Preway at the N.A.H.B. Show — Space 78-79-80-81 or write for the profitable facts.

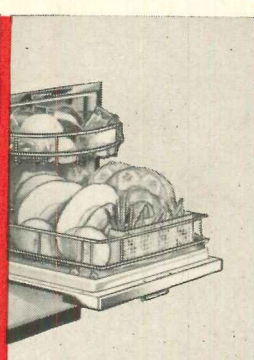
PREWAY Inc., 2118 Second Street, N., Wisconsin Rapids, Wisconsin



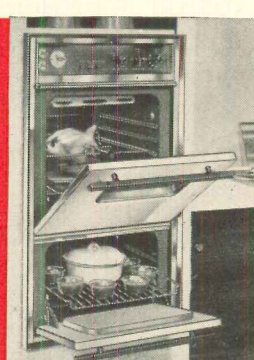
**DUAL CONTROLLED BILT-IN REFRIGERATOR-FREEZER** . . . Eye-level refrigerator section is **FULLY AUTOMATIC**, self-defrosting, frost-free, porcelain-lined. Roll-out shelf, tip-up shelves, slide-out crisper-drawers, room for full-gallon milk jugs, handy Door Storage. Below-zero freezer holds 156# — has spacious shelf, glide-out basket, Door Storage, 4 pop-up ice cube trays. Provincial Copper and Genuine Stainless Steel.



**HANDSOME EYECAIRE VENTILATING HOOD** exhausts greasy, vapor-laden air efficiently, **QUIETLY** — provides floodlight visibility, quick, simple cleaning. For vertical or horizontal discharge . . . just one of five fully assembled Preway hoods requiring little or no cabinet space. In Provincial Copper and Genuine Stainless Steel — matching splash plates.



**AUTOMATIC DISHWASHER** with built-in drain pump. Capacity — 12 family size place settings. Choice of 2 washing cycles. Power washes, power rinses with super-hot water — then power dries. Dishes come sparkling bright and clean. Provincial Copper, Genuine Stainless Steel, White Enamel.



**FULLY AUTOMATIC, CLOCK CONTROLLED WALLCHEF OVEN**, Gas or Electric. Extra large capacity . . . self-basting rotisserie . . . new 140° low temperature control . . . automatic clock . . . Minute Minder. Many models to choose from. Provincial Copper, Genuine Stainless Steel, Decorator Enamels.



**DELUXE COUNTERCHEF SURFACE UNIT**, Gas or Electric. Convenient top control panel puts burner dials where they're easy to see, easy to set, safely out of children's reach. 4 burners, one **AUTOMATICALLY CONTROLLED** — all mounted on handy spill-over pans. Many models to choose from.

Since 1917 — Pioneer manufacturer of built-in appliances . . . refrigerator-freezer combinations, gas and electric ovens and surface units, ventilating range hoods, dishwasher.  
MEMBER BRAND NAMES FOUNDATION

See **PREWAY** at the **N.A.H.B. Show** — **SPACE 78,79,80,81**



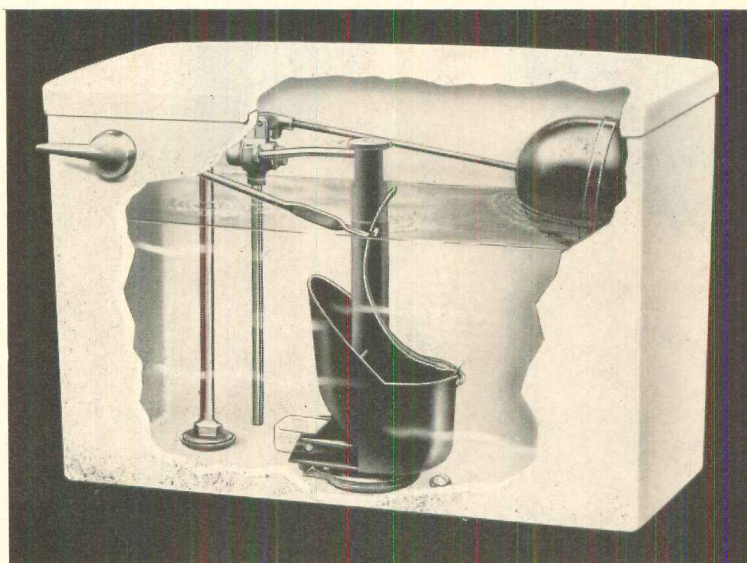


THE **NEW**

# WALLBORNE WATER CLOSET BY UNIVERSAL-RUNDLE!

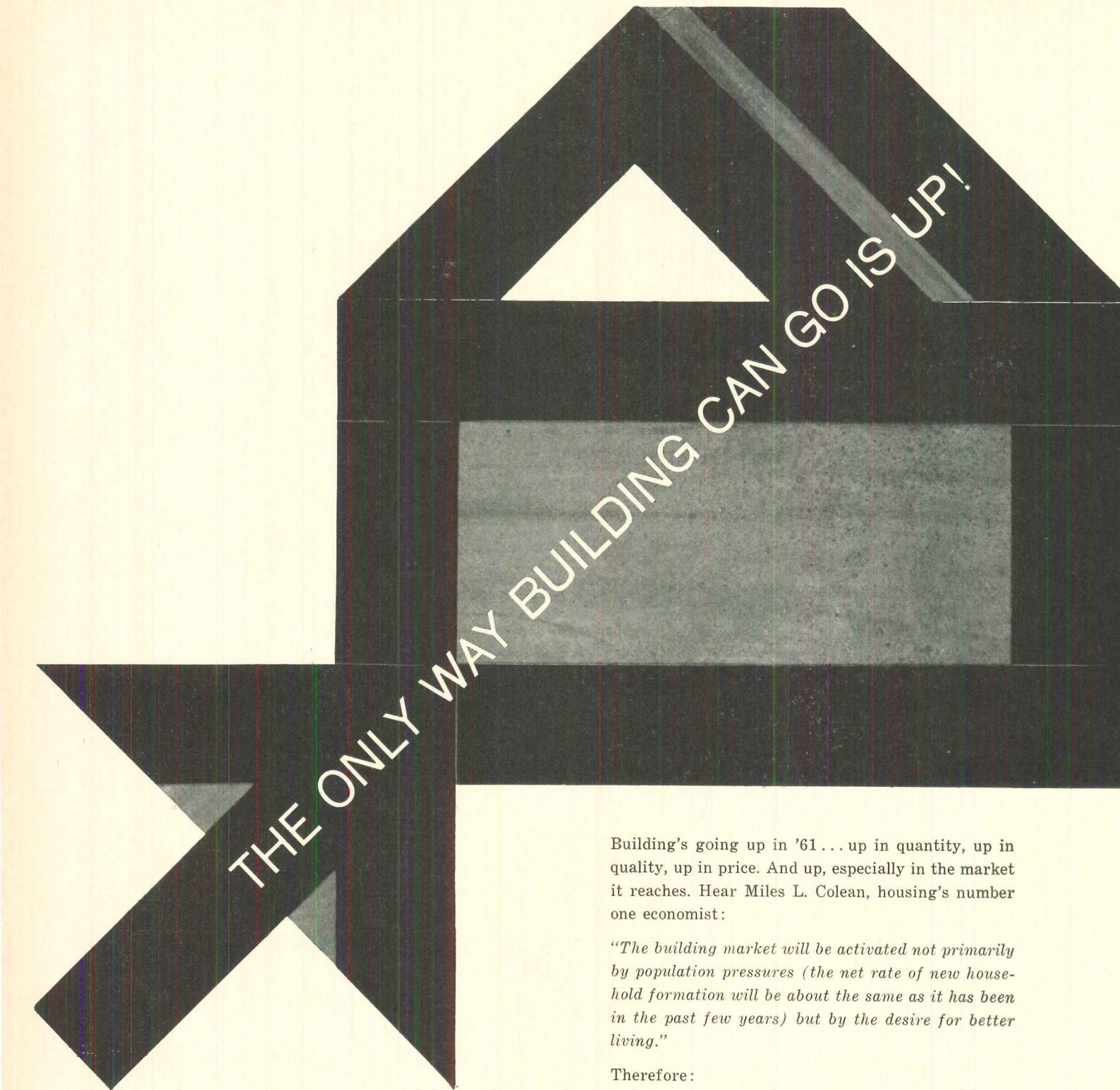
## THE WALLBORNE

Features exclusive "Uni-Tilt" valve.  
 Mounted up off-the-floor . . . ample clearance for  
 cleaning under the bowl.  
 Quiet siphonic flushing action.  
 Attractive compact water tank with regular  
 toilet bowl.  
 Ideal for new home construction or remodeling.  
 Available in U/R's six decorator colors  
 including Arctic White.  
 Immediate delivery.  
 Ask your plumbing contractor or write  
 Universal-Rundle Corporation, 694 River Road,  
 New Castle, Pennsylvania.  
 See "Uni-Tilt"® at **Universal-Rundle**  
**Booth Nos. 323-325 at the N.A.H.B.**



New "Uni-Tilt" is a foolproof positive flush  
 valve. It eliminates adjusting problems of  
 lift wires, thin pipes and bouncing balls.  
 Using full volume of water, it gives a per-  
 fectly uniform flush every time . . . ends  
 handle jiggling forever . . . no more trouble-

**Universal**  **Rundle**  
**MAKER OF THE WORLD'S FINEST PLUMBING FIXTURES**



THE ONLY WAY BUILDING CAN GO IS UP!

Building's going up in '61... up in quantity, up in quality, up in price. And up, especially in the market it reaches. Hear Miles L. Colean, housing's number one economist:

*"The building market will be activated not primarily by population pressures (the net rate of new household formation will be about the same as it has been in the past few years) but by the desire for better living."*

Therefore:

*"The 1961 market for new houses will be concentrated among families who either are in or are moving into the upper income range."*

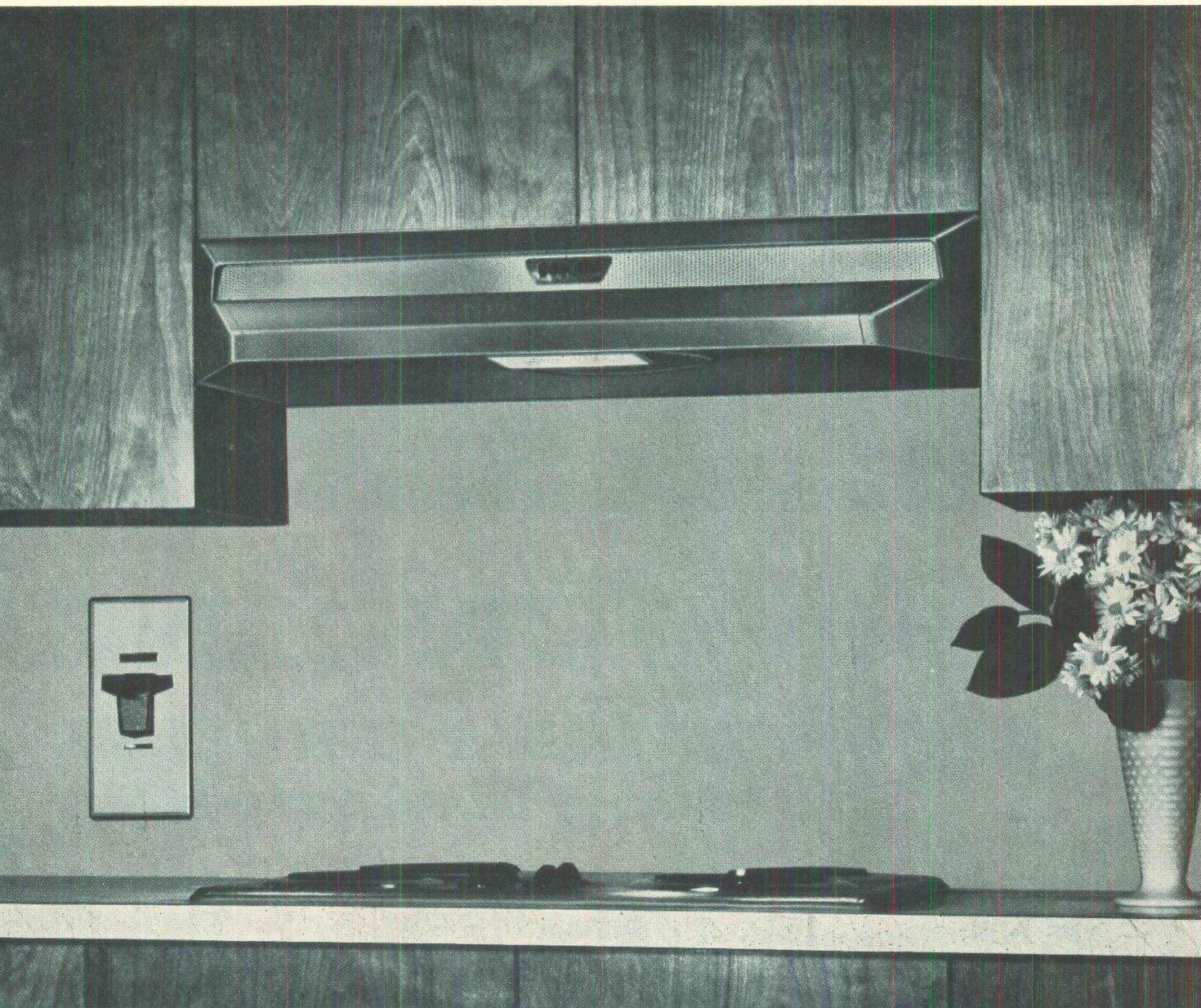
Where do you find that market? In HOUSE BEAUTIFUL, of course, where over 900,000\* families with an average income of \$15,715 learn to live better—and want more—month-by-month.

If you want to sell them, tell them in the pages of HOUSE BEAUTIFUL, number one selling force in the quality home field.

*House Beautiful*

572 MADISON AVENUE, NEW YORK

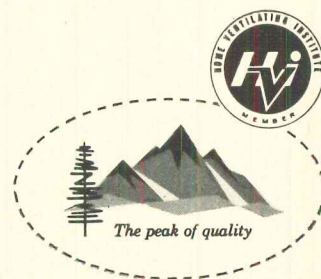
ONE OF 13 KEY HEARST SELECTIVE MARKET MAGAZINES



# Trade-Wind

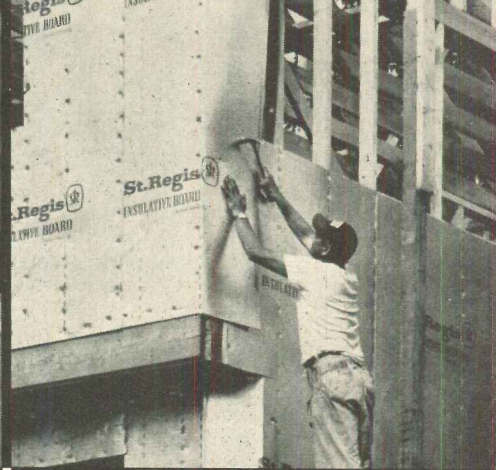
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# ANNOUNCING

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**INSULATIVE BOARD**  
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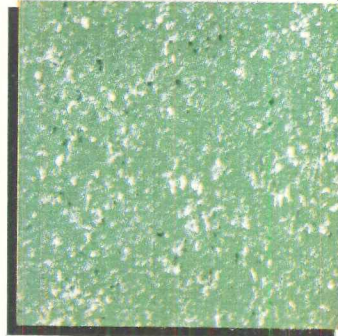


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# Roundup:

## Where will cabinet rank for urban affairs leave housing?

It's now official. President-elect Kennedy says he will ask Congress to create a cabinet-level department of urban affairs. Note the title carefully. It isn't "housing & urban affairs." Just "urban affairs." HHFA will be the core of the department, but the emphasis will be less and less on housing (especially private housing) and more and more on unsolved metropolitan area problems like traffic, transit, air and perhaps water pollution, and most significantly of all: metropolitan planning.

Some housing trade groups aren't going to like this part of the new frontier. Realtors oppose the whole idea. Organized builders, who favor a cabinet post for housing, may take another look when they realize the shape the new department is almost certain to take. Most other trade groups are fence-sitting.

Actually, what the industry wants may make little difference. The Kennedy Administration is committed to using the federal government to help cities solve problems state legislatures have too long ignored. And Democrats apparently have the votes in Congress to put the program through. This is especially true if Kennedy does it the easy way. This would be to ask Congress to re-enact the lapsed Reorganization Act, under which Eisenhower created the Health-Education-Welfare Dept. By this route, Kennedy could change HHFA to cabinet rank, and shift any other agencies into it he wants—subject only to a congressional veto if either House musters a constitutional majority against the reorganization within 60 days.

## President-elect names task forces to study housing

Two task forces have been digging into housing problems for President-elect John Kennedy. Their reports were to be in his hands by early this year to guide the new Administration on what new housing legislation to seek from Congress. One group, headed by Joseph McMurray, former staff director of the Senate housing subcommittee, is pondering long-range housing problems—probably including how to convert HHFA into a cabinet-rank urban affairs department. Other members: Senior Vice President Harry Held of Bowery Savings Bank, Executive Vice President Charles Wellman of Glendale (Calif.) Federal S&L, Prof Robert Wood of MIT, and John Barriere, staff director of the House housing subcommittee. The other group, under chairmanship of Prof Paul Samuelson of MIT, is delving into economic policy (including whether housing needs another "emergency bill" this year).

## Should FHA be split up to speed renewal?

It hasn't come out publicly yet, but it probably will—soon. More and more top housing people are growling over the record of non-accomplishment FHA has rung up in its welfare-tinged programs—notably Sec 220 and 221 for urban renewal.

Outgoing Urban Renewal Commissioner Dave Walker tells friends he plans to blast away at FHA before he leaves office this month, and probably will urge that 220 and 221 (and perhaps some other sections) be split off from FHA and given to a new mortgage insuring agency. Even HHFA Administrator Norman Mason concedes FHA doesn't have the habits of mind that urban renewal requires (*see p 45*).

Such a move—apart from technical difficulties—might not be too unpopular. FHA itself never wanted most of the welfare-tinged programs Congress has thrust upon it. Many industry groups have long contended FHA should be renamed something like the Federal Mortgage Insuring Agency, and confined to its main programs, Sec 203 for single-family homes and Sec 207 for rental property.

## Census delay of key housing study stirs industry protests

Building trade groups are up in arms over a decision by Census to postpone its tabulation of components of change in the 1960 census. This would provide the industry with a much-needed breakdown on what has happened to housing since the 1956 inventory—ie, what has been added or taken off the market and information on rents and values in metropolitan areas.

President Karl Falk of the Natl Assn of Housing & Redevelopment Officials has made an official protest. The data is needed, urged Falk, to ascertain unmet needs—if any—for middle income housing, locality by locality. Other groups also are preparing complaints.

Census officials concede that the components of change study has been given a low priority, probably won't be available until late 1962. Reason: higher priority has been given to other studies such as an evaluation of overall figures on housing units in the nation (the 1960 census is expected to show 58.3 million units, but bureau officials want to see how many the tally missed). Also, top bureau officials feel the components study isn't really part of the decennial census, anyway.

Also delayed: a special tabulation of substandard housing and rents which several hundred cities paid the bureau to make. Scheduled for early this year, release has now been put off until late 1961. The national housing inventory is expected to

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# Outlook for starts: no boom but better than last year

Starts way down, houses hard to sell. For builders and real estate men that was the glum story of 1960. Private starts for the year are expected to total 1,250,000—16.4% below 1959's 1,494,600 (November starts dragged 7.6% behind the same 1959 month—see graph below). The big question: what will happen in 1961?

Forecasters agree that there will be some pickup in private nonfarm residential construction this year. How much? Guesses range from 2% to 6% over 1960. F. W. Dodge Corp. sees starts improving only a little, to around 1,325,000. Economist Miles Colean, HOUSE & HOME consultant, predicts 1,360,000 (see p 151). The Commerce Dept looks for 1,350,000. American-Standard expects between 1,350,000 and 1,400,000. Prudential Insurance Co anticipates around 1,400,000. Armstrong Cork Co expects only a 5% increase over 1960, Armstrong's A. G. Matamoros adds: "Small as this gain may seem, it represents a substantial turn-around from 1960's big drop."

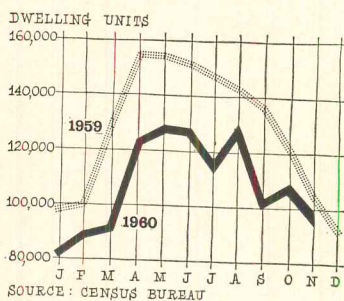
Economists also agree on some other items: 1) we are in a recession—mild, but still a recession; 2) business activity is not likely to pick up before midyear (and the biggest upsurge in housing will probably come in the last six months); 3) inflation cannot become a threat this year; 4) housing is no longer acting as a counter-cyclical force to swing the US economy out of its doldrums. Upshot: the buyer's market that set in last year will continue through 1961.

Savvy Charles Wellman, executive vice president of Glendale (Calif.) Federal S&L, warns that it is a mistake to analyze housing demand now with previous years. There is now no backlog of unsatisfied demand. Result, says Wellman: "We cannot expect housing to provide leadership out of our present slump as in 1954-1955 and 1958-1959." Moreover, adds Wellman, cheaper, more plentiful mortgage money will not spur sales as it has.

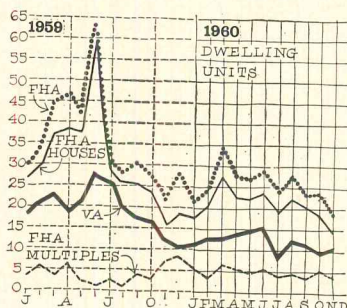
The slump is stirring up a ferment of ideas on how to lick housing's biggest problems: the spiraling cost of land and construction. Says Wellman: "It is a lamentable fact that the price of housing has risen twice as high as has the general price level in the past 70 years. Each year we postpone a direct frontal attack as a counter-cyclical force to swing the US economy out of its our responsibility as an important sector in the economy."

Some Wellman suggestions: speed up partnership between government and industry, develop different methods of land utilization and different types of products, offer a wider variety of housing, set up test markets to find out what homebuyers really want, develop loan guaranty programs.

"In essence," says Wellman, "it involves the restoration of innovation and imagination to the whole housing industry."



**HOUSING STARTS** declined seasonally in November, but the annual rate for private starts inched up 0.3% from October to 1,221,000. The rate was still 8.1% below 1959. Total starts were 96,300 (94,700 private, 1,600 public)—11.6% behind October and 7.6% below November 1959. Private starts were 10.7% below October, 7.7% under November 1959.



**FHA APPLICATIONS** on new units fell 19.5% from October to November. The total, 18,867, was 12.2% behind 1959. New home applications, at 14,771, were off 19.5%; project applications, at 4,096, were off 19.4%.

VA appraisal requests on new and proposed units gained 3.6% from October (to 10,312) but remained 15.5% lower than a year earlier.

## MARKET BRIEFS

### California antitrust suit hits real estate boards

The 32,500 member California Real Estate Board and 17 Southern California local boards have been accused of price fixing by the state of California.

An antitrust suit, filed under the little used 1907 Cartwright Act, contends CREA's minimum commission (upped from 5% to 6% last January) amounts to a conspiracy in restraint of trade which has boosted the cost of selling housing in California by \$10 million a year. NAREB is named a co-conspirator, but not a defendant.

Realtors are accused of enforcing the minimum commission—in violation of state law—by using standard contract forms and denying multiple listing services to un-

cooperative brokers. The state seeks an injunction against price fixing and asks that the defendants be ordered to notify their members in writing that there is "no set, fixed or customary real estate commission."

Realtors deny the recommendation that 6% is a compulsory fee. Executive Vice President Daniel Klein of the San Francisco board says recommendations in his area call for 6% on the first \$50,000 of sales price, 5% of the next \$50,000 and 2½% of the balance. But, he contends, "Nothing prevents sales at 5% or 4% or for no commission at all."

### VA eases closing rule

VA has lifted its prohibition against builders paying closing costs for veteran home buyers. The easing applies to all loans closed on or after Nov. 11. Still in force is the VA ban against including closing costs in the mortgage loan.

## LOCAL MARKETS:

### Why sales slump in San Jose

San Jose, which for several years has been one of the US' hottest new housing markets, is now suffering through the other phase of the business cycle.

In the popular local view, this burgeoning industrial area at the south end of San Francisco Bay now has more unsold new tract houses per capita than any city in the West, except possibly Sacramento. Best local estimates put the unsold overhang at 3,500. And that is an improvement from April's peak of 4,000 unsold. Today, San Jose "is overstocked with houses in all price ranges," says Vice President J. Robert Mitsch of Pioneer Investors S&L.

What caused such a glut in an area which continues, even now, to show rapid rise in population? Items:

**1.** Many builders did not heed the warnings of a sharp drop in sales late in 1959, kept building at full speed. As is so often true,

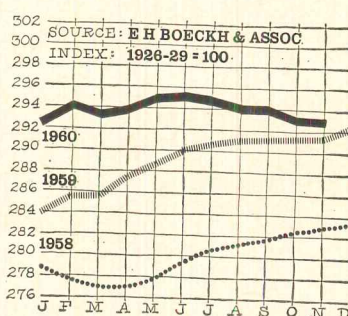
some builders felt they could afford to stop because their projects were tied up in land options, revocable financing arrangements or half-built subdivisions.

**2.** Some yield-hungry S&Ls sign builders to deals which produce the latter to ignore slipping sales and keep building. What kind of deals? Deals requiring the builder to pay interest on the entire amount of his construction loan for the entire duration of the loan, whether or not he actually draws the whole amount out in cash, once or not.

**3.** Rising land and labor costs pushed the price of new homes faster than the incomes of the local market of people moving into the area. Land that sold for \$5,000 an acre 2½ years ago has skyrocketed to \$10,000 or \$12,000, moans one builder. He estimates wage booms last spring added some \$600 to the price of a cheap house.

In 1956, the cheapest new house was selling for about \$8,300 in San Jose. Today, the floor slab unit that is hard to sell. Reports HOUSE & HOME's San Jose correspondent: "The consensus is that you can't sell houses that have: only two bedrooms, only single garage or carport, slab floor instead of hardwood, no built-in appliances. Lawns and other extras are coming to be expected in this buyer's market." The cheapest good seller today is a three-bedroom, two-bath model at \$16,950.

As in many other cities, some subdivisions still sell well while others nearby offering what seem like a comparable house sell poorly. One of the worst hit is A. L. Branden's huge Tropical Village (\$12,500 to \$14,500).



**RESIDENTIAL CONSTRUCTION COSTS** declined 0.1 point on Boeckh's index in November to 293.1. Costs would have fallen even more, says Col E. H. Boeckh, except for labor rate increases in Minneapolis and St. Louis. Biggest price drops involved plumbing and heating equipment (copper, zinc) and structural work (steel). "Lumber is still weak," says the colonel.

continued on p 16



# HHFA moves to coordinate city aid with road building

its lame duck days, the Eisenhower Administration has taken a significant first step that could now flow into the keystone of the new cabinet-level Dept of Urban Affairs that President-elect Kennedy is pledged to create.

HHFA and the Dept of Commerce have moved to coordinate highway, urban renewal, and metropolitan area planning. The lack of such coordination is under increasing attack from thoughtful men of many groups—architects, planners, educators, civic officials (see below).

From now on, planning funds Commerce's Bureau of Public Roads and HHFA's Sec 701 program may be pooled "for a cooperative and comprehensive approach to metropolitan area development," announced Robert E. Merriam, deputy assistant to President Eisenhower.

How will this work? A joint steering committee from HHFA and Commerce will encourage states and localities "to establish coordinated planning that will embrace both highway and general urban plans, such as land-use controls, community facilities, housing, and other growth," says an HHFA announcement. "Either state or local agencies may initiate a proposal for a jointly financed planning project, but the project must be jointly sponsored by a state, metropolitan or regional planning agency eligible for urban planning grants [from HHFA] and a state highway department [eligible for RR money]."

**More leverage.** on a combined basis, tangled metropolitan areas

would have access to far more planning money than ever before. HHFA's Sec 701 planning program has some \$2.7 million left, but federal highway legislation lets 1½% of the giant appropriation for federal highways go for planning and research. Currently, this means close to \$9 million a year for programs like land use studies, say HHFA sources. And the law does not restrict highway research funds just to where roads should go. The money can be used for much broader inquiries into the same problems that urban renewal tries to solve.

HHFAides see this kind of well-financed planning approach as a logical No. 1 activity for any cabinet-level urban affairs department. "This can be the cutting edge of real change in our cities," says one.

An even bigger co-ordinating idea is still being worked out by the outgoing Administration, and apparently may not get put into effect before Jan 20. This would involve expanding the urban renewal requirement that localities have a "workable program" to fight

blight before they can qualify for federal grants for slum clearance and public housing projects.

In urban renewal, the workable program has spurred cities to put their own houses in better order by adopting housing codes (and enforcing them), bringing zoning laws up to date, making plans for future growth instead of planless sprawl.

Why not make such a demonstration of local responsibility prerequisite to federal aid for all kinds of physical improvement of urban areas, argue proponents of the new idea? This could well take in such programs as highways, pollution control (now under the Health-Education-Welfare Dept), airports, hospitals, and others.

"The aim," says HHFA Administrator Norman Mason, "is to try to get more push back of the workable program idea without being really arbitrary about it." He points out that he cannot recall a case during his two years as housing chief in which a locality has lost a federally subsidized project because of a poor performance in fighting

slums with its own tools. "Things don't move that fast," says Mason. "Six months doesn't make that much difference." (Sometimes HHFA has held up reapproval of a city's workable program until it improved its performance.)

**Who runs the show?** HHFA technicians see formidable obstacles to carrying out the second scheme. The biggest is this: if HHFA continues to exercise sole sayso over whether a city's program is indeed workable (as the law now specifically provides it must), the housing agency would gain leverage over most other federal programs to aid cities. If the approvals are diffused among a welter of federal bureaus and departments, there would be administrative chaos.

The White House's Merriam, who is chairman of a committee delving into the plan, has suggested that no matter how you organize it, the President will have to call such shots as these. "Only one man can determine national policy relating to urban areas," he wrote the American Municipal Assn, "and that man, under any Administration, will not be an agency head or a cabinet officer. It will be the President." Locally, Merriam asserted, the "major urban problem of the sixties" is creating "workable planning machinery" to shape area-wide plans with federal help.

## Why road planning is the key to untangle the urban mess

the \$13-billion federal highway program "should be the centerpiece of the planning of every metropolitan area in the United States."

So says Dean Harlan Cleveland, Syracuse University's Maxwell Graduate School. The program, calling for 41,000 miles of highway linking every city in the land, "the largest public works effort in history," Cleveland noted. And half of the expenditure will be in urban areas. "The program is now the largest and most dynamic urban activity," says Cleveland. "It could be used to bring some order to metropolitan area planning."

But the program isn't working that way, Cleveland adds. He quotes the Wall Street Journal's description—"a vast program thrown together, imperfectly conceived and grossly mismanaged, and in due course becoming a veritable playground for extravagance, waste and corruption"—and then pinpoints what he thinks has gone wrong:

"There is literally no provision for planning complementary facilities like commuter railroads and mass transit, or for tying the highway arterials to plans for urban renewal. The program cannot be said to have developed any real leadership, direction or purpose

building fragments of magnificent highway here and there all over the country."

**Needed: co-ordination.** Cleveland, former publisher of *The Reporter* magazine, calls for a government department "to co-ordinate the federal government's powerful but incredibly scatterbrained efforts

Harry Zalmanoff



DEAN CLEVELAND  
New Rx for renewal

in metropolitan development." The department, he says, should embrace not only housing but also "the urban half of the interstate highway program."

The highway program's lack of co-ordination and imbalance with other forms of urban investment,

thy (D, Minn.) that 'soon you'll be able to drive 80 miles an hour along superhighways from one polluted stream to another, from one urban slum to another, from one rundown college campus to another.'

**Who's broke?** Cleveland presented these ideas to a sophisticated audience in New York City: the 37th annual convention of the American Municipal Assn, which drew some 2,000 top city officials from all 50 states. From the rustle in the audience, from the line of delegates that trooped to the press room for copies, from corridor comments, you could tell the Syracuse dean had given the mayors something new to think about. This was nowhere more apparent than when he delved into municipal finances. Said Cleveland:

- "Local governments aren't broke, they just think they are. They are like a rich man who can't remember where he stashed his riches."
- The bankruptcy of cities and suburbs is not in resources but in "imagination, organization, leadership, and will."
- "The federal government's task in these circumstances is not primarily to put up the money the local governments can't find, but to

Where can municipalities find more money? Answered Cleveland: by getting tougher about boosting real estate assessments and by turning to income and sales taxes which too many municipalities avoid for fear of losing taxpayers and industries to lower-taxing communities. "In the typical metropolitan area we have the competitive existence of too many cities, towns and villages, not to mention districts for sewage disposal, pollution control, water supply, schools, parks, transportation." Result: "a booby-prize race to see which unit of government can collect the least money from its citizens."

**Cabinet post.** The tone of the AMA meeting, for the most part, was that of men who spoke as if they had the ear of the next President and a key to the US Treasury. Senator Kennedy, said Mayor Richard Lee of New Haven, "is more than anything else the President of the cities, for it was the city vote which elected him."

In resolutions, the AMA called for "the early creation of a Department of Urban Development and Housing headed by an official of cabinet rank." It urged Kennedy to call a White House conference on urban affairs. And it

# CARPENTER OR A BUILDER?

A carpenter knows how to build houses. But a builder knows how to build them so they'll sell quickly at a good profit. He knows which features to include to make his sale the easiest—and to make his house the best value for the prospect.

He knows, for instance, that nearly everyone would like to live in an air-conditioned home.

He knows he can now include central air conditioning in the homes he builds *without* pricing his product out of the market. Two important changes in FHA mortgage appraisal regulations make this possible:

**1.** Air conditioning can now be included in the appraisal of the house. *Its entire cost no longer has to be added to the down payment.* The importance to your prospect is this: Experts agree that air conditioning installed as original equipment costs only about *half* as much as when it's added later. This makes a startling difference in your prospect's monthly payments. For example, if the air conditioning system adds \$750 to a 25-year, 5¾% FHA mortgage, it adds only \$4.75 to the prospect's monthly payment. If the same system were installed later under the same local building conditions, it would cost your prospect \$31.17 a month under a current 5-year FHA Title I loan.

Only \$4.75 instead of \$31.17! What prospect can resist a bargain like this? Especially since he already wants air conditioning?

**2.** The inclusion of residential air conditioning in a new home costing over \$15,000 *no longer requires a higher monthly income* to qualify for FHA financing. It was required of prospects in the past because of artificially high estimates of operating costs. However, it has been clearly established that the savings air conditioning makes in cleaning, laundry, home maintenance and medical expenses will more than offset the cost of operating the system during the season.

The FHA, realizing the inequity of its earlier position, has notified all regional offices of the new policy . . . thus making it as easy and inexpensive as possible for homebuyers to have year round residential air conditioning installed during construction.

**What does this mean to you?** Precisely this: you can now give your houses the added sales appeal of residential air conditioning . . . *without in any way penalizing yourself by making the sale harder.* You are now free to cash in on the many ways air conditioning helps you make your sale:

1) Air conditioning heats, cools, cleans, and dehumidifies the home.

2) The clean, filtered air of an air conditioned house means fewer colds and less sickness for the occupants; less pollen, hay fever, smoke and impurities in the air.

3) An air conditioned house means less housework: less dusting, less laundering, less frequent cleaning of clothes, less cleaning of rugs and curtains.

The facts are in, and the advantages of air conditioning are indisputable, both to you and to your prospect. Include it—and *sell it* on every unit you build. And include the best—Chrysler Air Conditioning. It's yours at an attractive builder's price. It gives you national advertising selling power, and you stop worrying about call-backs. And it's backed up by an attractive new Model Home Kit that helps you sell your homes. This kit does not cost a cent, and it's a hard-sell, silent salesman on duty twenty-four hours a day. See your local Chrysler Air Conditioning Dealer for complete information.

Quality never lets you down. Climate by Chrysler delivers quality twenty-four hours a day. Cash in on it. Now.



Airtemp Division, Chrysler Corporation,  
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ed him to set up an advisory committee of mayors and municipal representatives to "study and recommend a national workable program to eliminate slums and rent."

ities had better get set to make full use of the expanded federal programs they expect the Kennedy Administration to deliver, said a noted David Lawrence, governor of Pennsylvania and former mayor of Pittsburgh. "A federal program, federal aid, even a federal department (of urban affairs) give us only the tools. It is the official and the people of the city who must do the job. If Washington provides all the dollars that are needed for urban renewal and it does not produce dramatic and effective results, we the communities will have no one to hide.

More important, Congress could be expected to maintain the program at a high level of annual appropriations if it becomes evident that the communities are not capable of making full advantage of federal assistance . . . I hope we are up to the test."

## FHA acts to spur new methods, products

FHA has just made a subtle change in its underwriting rules which promises to speed up the agency's acceptance of new products and building methods.

The problem has plagued housing for years. FHA underwriters encourage builders from using new materials and methods until, as they say, "their marketability can be demonstrated." This often leads to a chicken-and-egg dilemma, in which improvements and cost-cutting innovations aren't used because they haven't been used. The public is the big loser.

Now, FHA has told its field offices (in Letter No. 1828 dated 10/1/58) to encourage builders to use new equipment as an optional feature or alternate until FHA can find out by experience how well the public likes it.

The order cites electric heat as an example. Says FHA: "This item, with its features of cleanliness, safety, individual room temperature control and certain reduced installation costs is providing a market attraction worth analysis." FHA also cites home fallout shelters as a good bet for testing out the public wants under the new rules. The optional-feature procedure is limited to products that already have FHA technical approval.

## Air rights okayed

FHA has agreed to insure apartments built on air rights with 99-year leases.

The precedent-breaking decision involves a proposed \$250 million apartment hotel in downtown Chicago, on the Chicago River. Jerrold Exler of George S. Lurie & Co. is seeking FHA insurance on a \$25 million loan for a 31-story apartment. The first phase of the develop-

# Outgoing housing chief sums up

Is FHA too rigid to cope with urban renewal? Public housing 'isn't doing the job it ought to.' But Norman Mason sees progress toward acceptance of planning, 'workable program.'

*Norman P. (for Peirce) Mason, the former North Chelmsford, Mass. lumberman who took charge of FHA at its darkest hour in 1954's windfall scandals and rebuilt it in only three years into a going concern, seems likely to go into the records as the man of the Eisenhower Administration who left the most persistent imprint on housing. Two years ago, he stepped up to become HHFA administrator, and last fall he took on the job of FHA commissioner again (as an extra duty) when Julian Zimmerman resigned to head up a lumbermen's mortgage company.*



*What does Norm Mason consider his regime's successes—and failures—in housing? What are the problems still unsolved after seven years which have seen more housing built than in any similar period in US history?*

*Shortly after Thanksgiving, Mason sat down with two editors of HOUSE & HOME in his walnut paneled Washington office on the sixth floor of the Normandy Building and philosophized about his work for an hour and a half.*

What is a housing administrator's biggest problem?

"One of the large problems is how to get the job of co-ordination done," says Mason. "You think people understand. And then you come up suddenly with the realization they don't."

"If we get a commissioner—as we sometimes do—who wants to go his own sweet way, you don't have the weapons you need" in HHFA to bring him into line. This is obviously a job at Julian Zimmerman, who battled with Mason behind-the-scenes. But Mason puts it as a philosophical observation rather than a barbed attack.

So many government agencies and departments have a finger in housing that there exists in Washington a little known body called the National Housing Council chaired by Mason and composed of HHFA's commissioners, the HLBB's chairman, VA administrator, secretaries of Commerce, Labor, Defense, and Health-Education-Welfare, advisor to Federal Reserve Board, Federal Highway administrator, chairman of the council of economic advisors, and a representative from the General Services Administration.

"The cabinet officers never attend," says Mason, "but send their boys." Mason says he realized one day that sitting around the table at the National Housing Council meetings, "every department there except the Council of Economic Advisors had activities HHFA could work with."

One of our major problems is co-ordination with federal roads," says Mason. Up to now, part of the problem has been that the Bureau of Public Roads, under the Commerce Dept, works with state governments whereas HHFA works with cities. Now, joint renewal-roads planning is being tried (see p 43).

*What should be done to let HHFA*

being in favor of boosting it to cabinet status, says: "It's not a question of cracking the whip—just a question of things working better.

"The classic case is FHA Sec 220 for urban renewal. This is partly FHA's job, partly URA's job. And the age-old situation is that the two agencies are in conflict instead of working together."

*Why is FHA so ineffective at 220?*

Says Mason: "The program requires a willingness to take a chance. FHA's whole background

down to get" renewal housing at the prices we need it. "We need not just high income people. We need a spread. But FHA feels this is a gamble. There are no facts."

*What does Mason consider his No. 1 and No. 2 achievements?*

"One of the outstanding ones was getting FHA back on the track so it was rendering a service to the American public," says Mason. It was under Mason's guidance, that FHA shucked off its long-standing attitude: "We don't guarantee anything to the public; we just insure lenders." He espoused the concept that since the government assumes a contingent liability for all FHA mortgages (by its unconditional guarantee of the debentures with which FHA pays off defaults), the government has a legitimate interest in seeing that the right kind of houses are built in the right places. "FHA's chief mission should be to help the average man get a good house to live in," he has said.

Mason singles out as another "plus" the Eisenhower Administration's "emphasis on getting urban renewal away from clearance and on to building." He explains: "This meant encouraging cities and towns to tackle projects of an economic size they could actually do" as distinguished from projects too big for cities' resources.

To the often aired complaint that HHFA has administered the workable program requirement of the 1954 Housing Act as a feather duster instead of a club to make cities do what they ought to do anyway, Mason offers two cases in refutation while conceding that "in general, the critics are right." In April, Mason refused to recertify St. Paul's workable program because, as he puts it, the city was "doing nothing about code enforcement." The news broke amidst a mayoralty campaign, and Mason recalls with a smile that "they ac-

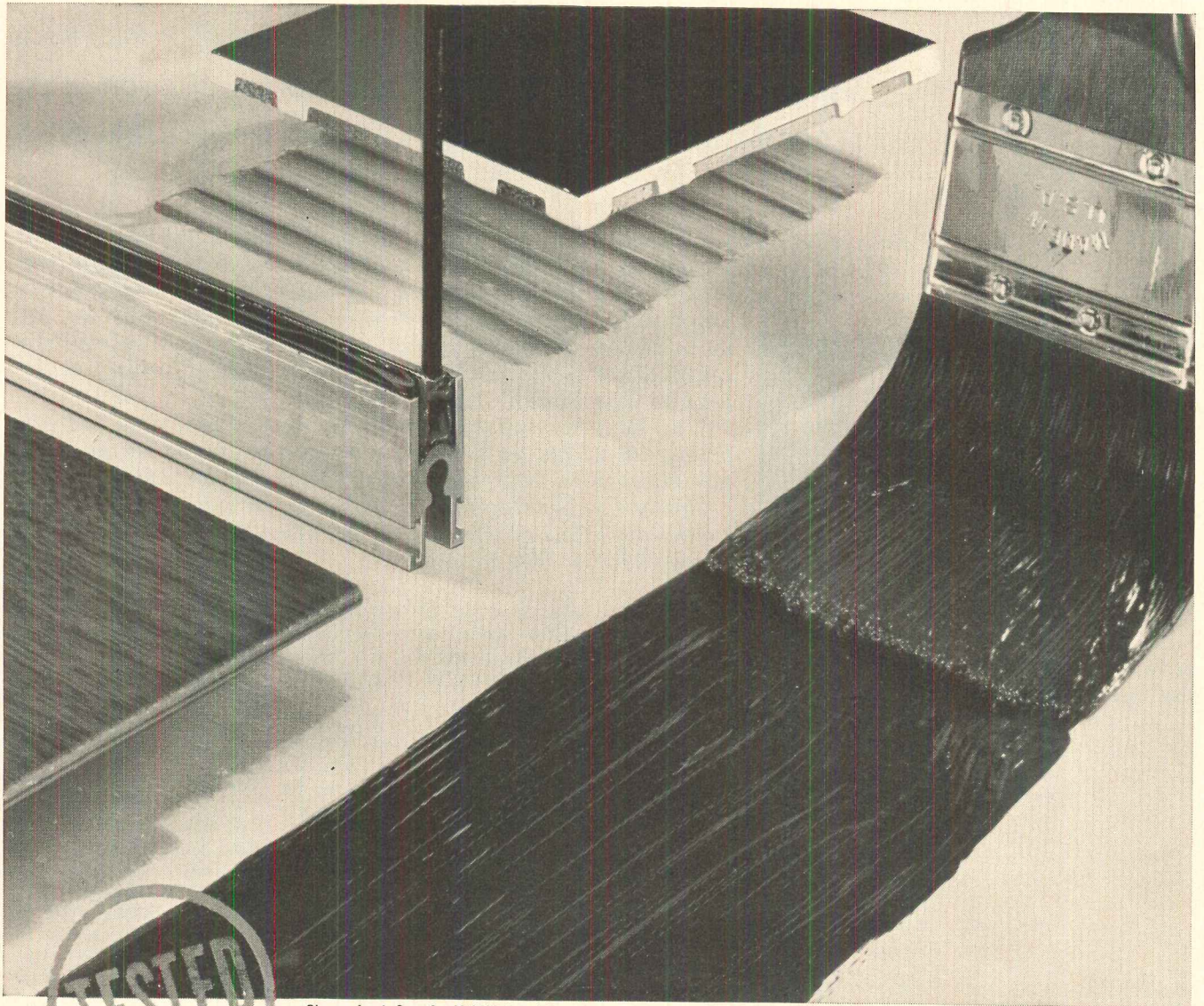


HHFA'S MASON

*Reflections on seven years*

is built on getting the facts and making large percentage loans based on the facts." So, Mason explains, the agency has little experience projecting itself into a situation where the facts don't exist when the mortgage is committed. "In the 220 program there are few facts. Who knows if southwest Washington will develop into a delightful housing area that will support rents of \$200 a month—or only into an area where low income families will live? This is compounded by the fact that in urban renewal we have not found an answer to land values in cities. We're approaching the problem on a bid-basis of what somebody will

H&H staff



Shown, front, Coro-Gard® 1706 Brand Protective Coating. Back: (l to r) Rollite® Contact Bond Cement, WEATHERBAN® Brand Sealer, CTA-50

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## MORTGAGE MONEY:

## Experts predict continued easing in discounts, loan rates

mortgage discounts and interest rates are giving ground gradually.

Despite a rising supply of money and a shortage of mortgage paper, investors are still resisting a further cut in prices. Why? For one thing, yields in top quality corporate bonds are comparatively good. For another, S&Ls are saddled with high dividends. But mortgage men agree that discounts and interest rates should continue to shrink for the next couple of months. There is substantial—but not unanimous—opinion that FHA prices may reach par in most areas of the nation.

Predicts Economist Saul Klamon of the Natl Assn of Mutual Savings Banks: "The drop in mortgage rates will continue even if other long term rates stabilize or turn up slightly."

Says Executive Vice President Robert Morgan of the Colwell Co., Los Angeles: "Prices will keep moving up [and hence discounts down]. I wouldn't be surprised to see FHAs reach par. Not generally perhaps, but in spots here and there." The key to the situation, as Morgan sees it: what will the mutual banks do? If they reinvest heavily in mortgages, par is a possibility in the next couple of months, he adds.

Says Vice-President Lawrence Stabler of Philadelphia's W. A. Clarke Mortgage Co: "There is more money available than ever. Competition for loans is the stiffest I can recall." Stabler predicts FHAs may go to par soon—"if the FHA interest rate doesn't change." Government circles have been talking for at least two months about whether the rate on FHA Sec 203 ought to be cut from 5¾% to 5½%, but the consensus—up to mid-December—was: "not yet."

### How can builders, mortgage bankers and investors hedge commitments against a reduction in the FHA rate?

Mortgage Broker J. Maxwell Pringle of New York proposes that lenders include in nine-to-12-month commitments a clause providing for a two-point discount for each ¼% drop in the FHA rate. Adds Pringle: "The lender should also require evidence in writing that the originating mortgagee has the same agreement in writing with the builder." Draper & Kramer Inc., of Chicago says it is writing in such an automatic two-point discount in commitments. And at least one mutual bank has told its correspondents it likes the idea.

But many mortgage bankers are dubious. They contend that a clause in commitments providing that the contract is only good if 5¾% is enough protection. If the interest rate is cut, then

the contract can be renegotiated. Says one mortgage man: "The [Pringle] idea has some merit, but our builders wouldn't stand for it. Besides, if a contract had to be negotiated we might not have to give the two points." Adds another mortgage banker: "Builders would be stupid to lock themselves in like that."

### FHA prices for immediates and futures gained a half point in six cities in House & Home's monthly 17-city survey.

*FHA minimum down immediates:* Angeles, from 96½ to 97; in Oklahoma City, from 96½-97 to 97; in St Louis, from 95-97 to 95-97½.

*FHA 10% down immediates:* in Philadelphia, from 99½ to 99½-par.

*VA no-down immediates:* in Atlanta, from 93-94 to 93½-94; in Detroit, from 93-93½ to 93½-94; in New York, from 94 to 94-94½.

### Familiar symptoms are cropping up which normally portend cheaper mortgage money ahead. Items:

- FNMA secondary market purchases in October were the lowest since June 1959. They totalled only \$58.8 million, down \$4.2 million from September's \$63 million. At the same time, sales from FNMA's portfolio (at par prices for FHA 5¾%) are on the upswing. (And FNMA stock prices have been moving up—at midmonth, to 67¾ bid—indicating that investors feel the market value of the agency's mortgage holdings will continue increasing in value.)

- Lenders now will take spot loans on existing houses that they have been shunning. Mortgage bankers indicate there is no stampede by lenders to ease property requirements in order to get their money out, but lenders are becoming more liberal. Higher-ratio loans are more common in many areas. Conventional rates have "give" if the loan is desirable.

### How much competition for the savings dollar is enough?

Both S&Ls and commercial bankers are opposing the proposed creation of federal mutual savings banks because they don't want more competition. Now it appears that some S&Ls feel there are too many S&Ls.

The Federal Savings & Loan Council of Illinois has asked the Federal S&L Insurance Corp to slow down insuring more S&Ls in the state. Warning that the lull in homebuilding may last several years, the council says that the "normal expansion of existing facilities appears adequate to meet expected home credit requirements." FSLIC has been insuring an average of 15 new S&Ls a year in Illinois. The council wants this cut back to three a year—"perhaps until 1970."

## MORTGAGE BRIEFS

### S&L deal stymied

The Federal Home Loan Bank Board has blocked an attempt by the California Financial Corp, a San Jose savings & loan holding company, to duck through a loophole in the law banning expansion of holding companies.

Under the law passed last year (NEWS, Sept), companies were forbidden to acquire control of more than one insured S&L or to acquire control of an insured S&L when it holds control of any other insured S&L. The law defines "control" as ownership of 10% of the stock of an S&L.

Last month, California Financial

its first big test. In a maneuver watched closely by other holding companies chafing under the ban, California Financial disclosed that it would buy the \$8 million assets and liabilities of the Vallejo (Calif.) S&L, a stock institution. The angle: California Financial would get control of Vallejo without acquiring any stock, would leave the S&L as a corporate shell which would no longer be covered by the FSLIC and hence no longer under the expansion ban.

With unusual speed, the Home Loan Bank Board thwarted the deal. The board affirmed an opinion issued by General Counsel Thomas H. Creighton Jr in answer to a query by General Manager William H. Husband of FSLIC.

Although the law referred spe-

Creighton held it is not limited to that. Congress clearly intended to stop "the phenomenal rate of growth of assets controlled by holding companies," he said. So allowing expansion through mergers or purchases of assets would "produce a logical absurdity."

### Maryland S&Ls (con't)

To savings & loan men, Maryland is a sore subject.

Reason: it has no laws regulating S&Ls, so the state has turned into a headquarters for shady operators (NEWS, Aug). Operating out of rented rooms under a \$30 charter that can be had just for the asking, fast-buck S&L promoters have been pushing nationwide save-by-mail campaigns, offering divi-

have been indicted for fraud.

S&L men fear that an eruption of scandals in Maryland will give the entire industry an unwarranted black eye. The Natl League of Insured Savings Assns has "urgently" requested that Maryland enact laws supervising its state S&Ls.

Despite prodding by reputable Maryland S&L operators, Gov J. Millard Tawes vetoed a bill passed by the last legislature to clamp at least stop-gap controls on state institutions. But he did appoint a special commission headed by Lawyer Richard W. Case of Baltimore, to study the problem. The commission has just recommended that the state create a department to supervise S&Ls, establish rules for their operations. Hearings began late last month.



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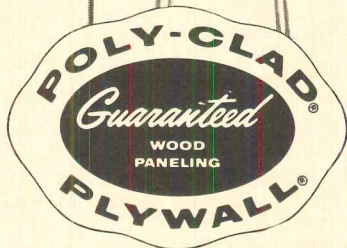
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# SEC is victor in 10% 'er suit

California's second mortgage boom is being cooled off by the courts. Moving to curb what a government attorney has called the nation's worst spree in reckless secondary home financing (NEWS, May et seq), federal and state officials have gone after so-called Ten Percenters, concerns dealing in second trust deeds, and have scored these victories:

A US Court of Appeals upheld the contention of the Securities and Exchange Commission that Ten Percenters are trafficking in securities and hence are subject to SEC regulation.

Four major Ten Percenter companies have been placed in receivership and a fifth has been enjoined from doing business. Others face similar crackdowns.

Ten Percenters buy second trust deeds at big discounts, resell them to investors at smaller discounts so that, with the interest, the yield is 10%. They have grown into a

\$150-million-a-year business. But their operations have alarmed not only federal and state officials and legislators, but also responsible lenders, builders, and second trust deed brokers. Investors poured so much money into the Ten Percenters' coffers that the companies couldn't buy up deeds fast enough to meet the demand. The result, officials charge, is that some companies turned to inflated appraisals and risky loans and—in some cases—deeds on non-existent property.

The SEC victory—the commission's first in an appellate court in such a case—climaxes a 32-month legal battle with the Los Angeles Trust Deed & Mortgage Exchange, first and one of the largest of the Ten Percenters. Gist of the SEC case: LA TD&M was selling unregistered securities through fraudulent methods and had failed to register as a broker-dealer under the Securities Exchange Act of 1933.

LA TD&M has been placed in receivership, as has Pacific Trust

Deed Assn of Los Angeles, and Guardian Trust Deed Corp of San Jose. As a consequence of state probes, a trustee (similar to a receiver) has been appointed for Pickman Trust Deed Corp of Palo Alto, and an injunction has been obtained against Porter Trust Deed Investment Corp of San Jose.

Still confronting authorities is the monumental task of unravelling the books of the five companies. "The accounts are in a chaotic condition," says a California official grimly. Deputy Corporations Commissioner Marshall S. Mayer estimates that four of the companies (excluding Guardian) have investments totalling \$55 million and a shortage totalling "conservatively" some \$2.4 million. A state attorney adds glumly that when the returns of all probes come in, investors' money in jeopardy may total \$100 million.

## Second-loan firm broke

A Washington, D.C. Ten Percenter mortgage investment company has gone bankrupt.

The Mason Mortgage & Investment Corp has petitioned to reorganize itself and three subsidiaries: Mason Acceptance Corp, Washington; Southern Mortgage Co, North Miami, Fla., and Mason Mortgage Fund of Florida Inc, Los Angeles.

The company bought 8% (at discounts averaging 35%) second mortgages from builders in Florida, Texas and California (among other places) and resold them to investors with a promise of a 10% return. It listed assets of \$12,496,555 and liabilities of \$11,300,559. But the company also listed contingent liabilities, under warranties and repurchase agreements, totalling \$7,795,799.

Mason's petition admitted its financial problems were complicated by an employe's theft of \$300,000. Edward Mason is president of the six-year-old corporation.

A US District Court appointed Robert Winn, former SEC employe, as trustee. SEC has filed a notice of appearance to help the court untangle the books.

NEWS continued on p 51

## MORTGAGE MARKET QUOTATIONS

(Sale by originating mortgagee who retains servicing.) As reported to HOUSE & HOME the week ending Dec. 9, '60.

FHA 5 3/4s Sec 203 (b)						VA 5 1/4s						Conventional Loans		
FNMA Scdry Mkt <sup>xy</sup>	New Construction Only				Existing* Min Down 25 year Immed	City	FNMA Scdry Mkt <sup>xy</sup>	New Construction Only				Comm. banks, Insurance Cos.	Savings banks, S & Ls	Construction loans w Interest + fee
	Minimum Down* 30 year Immed	10% or more down 20-25 year Fut	10% or more down 20-25 year Fut	10% or more down 20-25 year Fut				No down 30 year Immed	5% or more down 20-25 year Immed	5% or more down 20-25 year Fut	5% or more down 20-25 year Fut			
97	97 1/2-98	97 1/2-98	98	98	97-98	Atlanta	93	93 1/2-94	93 1/2-94	a	a	5 3/4-6	6-6 1/4	6-6 1/2+2 1/2
98	par-101	par-101	par-101	par-101	par-101	Boston local	94	98	98	98	98	5 1/2-5 3/4	5 1/2-6	5 1/2-6
—	97-97 1/2	97-97 1/2	97-97 1/2	97-97 1/2	—	out-of-st.	—	93-93 1/2	93-93 1/2	93-93 1/2	93-93 1/2	—	—	—
97	97-98	96-98	97 1/2-98	96 1/2-98	97-98	Chicago	93	91 1/2-92 1/2	91 1/2-92 1/2	91 1/2-93	91 1/2-92 1/2	5 1/2-6	5 1/2-6 1/4	5 3/4-6 1/4+1 1/2-2 1/2
97	97 1/2	97 1/2	98	97 1/2	97 1/2-98	Cleveland	93	93	92 1/2	93	92 1/2	5 3/4-6	6-6 1/4	6+1-1 1/2
96 1/2	96 1/2-98	96-97 1/2	97-98 1/2	97-98 1/2	96 1/2-98	Denver	92 1/2	92-93 1/2	92-93 1/2	92-94	92-94	6-6 1/2	6-6 3/4	6-6 1/2+1-2 1/2
96 1/2	97-97 1/2	97 1/2	97 1/2-98	97 1/2	96 1/2-97	Detroit	92 1/2	93 1/2-94	93 1/2	94-94 1/2	94	5 3/4-6	5 3/4-6	6+1 1/2
96 1/2	96 1/2	96 1/2	97	97	96 1/2-97	Honolulu	92 1/2	92 1/2 <sup>b</sup>	a	a	a	6 1/2-7 1/2	6 1/2-7 1/2	6 1/2+1 1/2
97	97 1/2-98	97 1/2-98	98 1/2-99	98 1/2-99	98	Houston	93	93 1/2-94	93 1/2-94	a	a	6 <sup>e</sup>	6	6-6 1/2+1-1 1/2
97	97	96 1/2-97	97 1/2-98 1/2	97 1/2-98	96-98 1/2 <sup>d</sup>	Jacksonville	93	93	92 1/2-93	93 <sup>b</sup>	a	6	5 3/4-6	6-6 1/2+1 1/2
96 1/2	97-97 1/2	97	98-98 1/2	97 1/2 <sup>b</sup>	96 1/2-97	Los Angeles	92 1/2	93	92 1/2-93	a	a	6-6 1/4	6 1/2-7.2	6+1 1/2 <sup>e</sup>
97 1/2	98 1/2	98	99	98	98 1/2	Newark	93 1/2	93 <sup>b</sup>	a	94 <sup>b</sup>	a	5 3/4-6	5 3/4-6	6+1
98	98	98	98	98	98	New York	94	94-94 1/2	94-94 1/2	94-94 1/2	94-94 1/2	6	6	6+1
96 1/2	97-97 1/2	97	97 1/2-98 <sup>b</sup>	a	96 1/2-97 1/2	Okla. City	92 1/2	92 1/2-93	92 1/2-93	a	a	6-6 1/4	6-6 1/2	6-6 1/2+1-2
97 1/2	99 1/2	99 1/2	99 1/2-par	99 1/2	99	Philadelphia	93 1/2	94-96 <sup>b</sup>	94-96 <sup>b</sup>	94-96 <sup>b</sup>	94-96 <sup>b</sup>	5 3/4-6	5 3/4-6 <sup>b</sup>	6+1
96 1/2	97 1/2	97-97 1/2	98 <sup>s</sup>	97	96	San. Fran.	92 1/2	93 1/2	93-93 1/2	a	a	6-6 1/4	6 1/2-7	6-6 1/2+1 1/2-3
97	95-98	95-97 1/2	95-98	94 1/2-98	95 1/2-98	St. Louis	93	a	a	a	a	5 3/4-6 1/2	5 3/4-6.6	6-6 1/2+1-2
97 1/2	98	98	98 1/2	98	98	Wash., D.C.	93 1/2	94	94	94 1/2	94	6 <sup>f</sup>	6 <sup>f</sup>	5 3/4-6+1 1/2

\* 3% down of first \$13,500; 10% of next \$4,500; 30% of balance.

SOURCES: Atlanta, Robert Tharpe, pres, Tharpe & Brooks Inc; Boston, Robert M. Morgan, vice pres, Boston Five Cents Savings Bank; Chicago, Murray Wolbach, Jr, vice pres, Draper & Kramer Inc; Cleveland, David O'Neill, vice pres, Jay F. Zook Inc; Denver, C. A. Bacon, vice pres, Mortgage Investment Co; Detroit, Stanley M. Earp, pres, Citizens Mortgage Corp; Honolulu, David L. Austin, vice pres, Bank of Hawaii; Houston, Donald McGregor, exec vice pres, T. J. Bettes Co; Jacksonville, Brown L. Whatley, chmn, 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 Halperin, pres, J. Halperin & Co; Oklahoma City, B. B. Bass, pres, American Mortgage & Investment Co; Philadelphia, Laurence J. Stabler, vice pres, W. A. Clarke Mortgage Co; St. Louis, Sidney L. Aubrey, vice pres, Mercantile Mortgage Co; San Francisco, Raymond H. Lapin, pres, Bankers Mortgage Co of Calif; Washington D.C., 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 houses of typical average local quality with respect to higher in surrounding towns or rural zones.
- ▶ Quotations refer to houses of typical average local quality with respect to design, location, and construction.

Footnotes: a—no activity. b—very limited activity. c—commercial banks do very little mortgage lending in Texas. d—higher price is for high equity loans in preferred locations. e—S&Ls charging 6-7 plus 2 1/2-4 point fees. f—occasional loans available at 5 3/4%. g—great deal of bank activity on 10%, 25-year loans. h—some banks making 5 1/2% loans with 50% down payments. w—six-month construction loans unless otherwise noted. x—FNMA pays 1/2 point more for loans with 10% or more down. y—FNMA net price after 1/2 point purchase and marketing fee plus 2% stock purchase figured at sale for 50¢ on the \$1, z—on houses no more than 30 years old of average quality in a good neighborhood.

## NEW YORK WHOLESALE MORTGAGE MARKET

FHA 5 3/4s	VA 5 1/4s	FHA 5 3/4 spot loans
Immediates: 97-97 1/2	Immediates: 93-93 1/2	(On homes of varying age and condition)
Futures: 97	Futures: 93-93 1/2	Immediates: 94-97

## FNMA STOCK

	Nov 15	Dec 13	low	Month's high
Bid .....	65 1/2	67 3/4	65 1/2	69*
Asked .....	67 1/2	69 3/4	67 1/2	71

\* Highest price since FNMA stock issued.





STOCK MARKET:

# SEC crackdown

## Realty syndicators warned by chairman not to duck registration of offerings

The Securities & Exchange Commission has eased its rules for mortgage men but it has warned real estate syndicators to beware of not registering their syndications of securities' offerings.

SEC says that sale of FHA mortgages to individuals will not require registration under the Securities Act of 1933. Nor will such sales mean that mortgage indentures must qualify under the Trust Indenture Act of 1939.

But the exemption has pitfalls. The mortgages may be sold in participation but not as participations

Associated Press



SEC'S GADSBY

Syndicators beware

a portfolio. Moreover, if mortgage men advertise FHA mortgages as an investment program, SEC warns that it may indeed require them to register as broker-dealers. Here are pertinent excerpts from an SEC letter to one mortgage banker outlining the conditions for sidestepping SEC red tape:

"... It is our understanding that services to be provided by the sponsor [ie mortgage banker] will not include any implied or expressed guaranty against loss or of any specified yield or return; that the sponsors are not required to provide a market for the underlying mortgage; that they are not required to provide for advancement of funds to protect the safety of the investment; that the sponsor is not required to accept small amounts for accumulation to provide for subsequent investment in FHA-insured mortgages or to continually re-invest proceeds of such mortgages..."

"In light of the frequency and by reason of the policy expressed by Congress in Sec 304 (a) 5 of the Trust Indenture Act of 1939, ... the Commission would not take any action on FHA-insured mortgages (or fractional interests in a single mortgage, distinguished from a pool of mortgages) were sold without registration under the Securities Act of 1933 or qualification of the mortgage indenture under the Trust Indenture Act of 1939.

"However, if the sponsoring mortgagee represents that it will do more than is required under FHA regula-

Too many syndicators have been skipping SEC registration of their offerings on the basis that they are confined to a single state, and thus exempt, warns SEC Chairman Edward N. Gadsby.

This exemption, contained in Sec 3 (a) 11 of the 1933 Securities Act, is "extremely restricted in scope," Gadsby cautions. Biggest pitfall is that if a syndicate participant resells his share to a buyer from another state, SEC considers the intra-state loophole breached. Warns Gadsby: "The issuer distributes securities at his own peril, and he may well find that a devious minded purchaser has destroyed the issuer's exemption and subjected him to a heavy liability by quickly disposing of the securities to non-resident investors."

Moreover, warns Gadsby, SEC takes the view that both the syndicate's principal office and the property syndicated must lie inside a single state to qualify for the much used intra-state registration exemption. He says: "We recently had a case where a limited partnership had been organized under New York law but had its principal asset in Arizona. It proposed to offer limited partnership interests in New York to New York residents without benefit of registration. In defense of its position, the syndicate

pointed out that all business was conducted in New York, including receipt of rental payments from Arizona." SEC refused the exemption, Gadsby notes, adding: "We took the same view in 1957 in the case of a California corporation which was to buy a hotel in Nevada, and were upheld in court."

How soon will SEC crack down on evasions by syndicators? Answers the SEC chairman: "We have not to date been inclined to deploy our limited enforcement manpower against real estate syndicates, thinking it more fruitful to center upon the boiler rooms and other dispensers of fraudulent securities. [But] the commission cannot be expected to continue to countenance evasions of the statute and may be expected eventually to pay a great deal more attention to the syndicate promoter who edges across the narrow margin of Sec 3 (a) (11)."

### Among new housing stock issues:

Mortgage Guaranty Insurance Corp of Milwaukee, only competitor of FHA, is seeking to sell 155,000 more shares of common stock to boost its capital and surplus. This would bring its total outstanding to 1,420,118 shares. MGIC reports that its stock has jumped from a range of 8.7-10.87 in July to 17.39-23.37 in September. Earnings were \$.099 a share for the first nine months of 1960 compared to \$.019 for the same '59 period.

Despite dipping home sales, the corporation wrote \$112.8 million in insurance in the first nine months of this year, compared to \$83.5 million in all of 1959.

## Shell house stocks jump 20% in month

Wall Street is voting that shell housing is the industry's hottest item.

Shell house stocks jumped 19.5% last month, in HOUSE & HOME's monthly tabulation of housing industry stocks traded enough to create a recognizable market. At mid-month, shell houses averaged 25.63—up more than 4 points from mid-November's 21.44. Leading the pack was Jim Walter, shell housing's giant from Florida (NEWS Oct '59), which was quoted at 47¾ bid, a gain of almost 10 points in four months.

The spectacular shell house gains reflect the growing shell market for cheap vacation cabins and do-it-yourself homes.

Shell house gains lifted HOUSE & HOME's index to 11.46, up 6.5% from November's 10.76. In contrast, the Dow-Jones industrials' average edged up only 1.2% (from 604.80 to 611.94) and Natl Quotation Bureau's industrial average moved up 3.5% (from 99 to 102.45).

Stock savings & loan associations (expected to register an increase of 20% in earnings this year, according to Kidder, Peabody & Co) boosted the financial stock average to 17.38 from November's 16.32, a gain of 6.5%. Realty stocks went up 2.7%, from 8.06 to 8.28.

Not all housing stocks fared as well. Building stocks slid 5.8% (from 5.07 to 4.78), land development stocks, 5.3% (6.06 to 5.74) and prefabs, 8.3% (7.59 to 6.96).

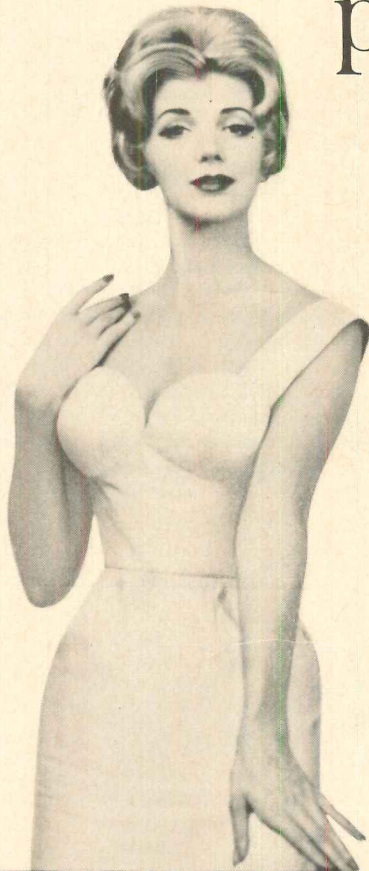
NEWS continued on p 51

### HOUSING'S STOCK PRICES

Company	Offering Sept 12		Oct 14		Nov 14		Dec 12	
	Price	Bid Ask	Bid Ask	Bid Ask	Bid Ask	Bid Ask		
<b>BUILDING</b>								
Eichler Homes... e	6%	6¼ 5¾	6½ 6½	5½ 5½	5% 5%	5% 6¼		
First Natl Rlty & Const (pfd) . 8	8¼	8¼ 9	9¼ 8½	9¼ 9¼	9 9¼	9¼ 9¼		
First Natl Rlty & Const (com) . 2	2¼	2¼ 2¼	2¼ 2¼	2 2	2% 2%	2¼ 3¼		
General Bldrs . . e	4%	4¾ 4	4¾ 4¾	3¾ b		4½ b		
Hawaiian Pac Ind 10	a	a 11¼	12 12¾	13¼ 13¼	12¼ 13			
Kavanagh-Smith . . 5	7	7½ 6¾	6¾ 5¾	6¼ 6½	6½ 7			
Levitt . . . . . 10	5	5% 4% 5	4% 4%	4% 5¼				
US Home & Dev. . e	2%	3¼ 2¾ 3¼	1¼ 2½	2½ 3¼				
Wenwood . . . . e	2½	3 2¾ 3½	2 2½	1% 1¼				
Wise Homes . . . e	11%	12½ 10%	10% 11½	12 10½	11			
<b>LAND DEVELOPMENT</b>								
All-State Prop . . e	6% b	5 b	4% b	4½ b				
Arvida . . . . . e	8½	8% 10% 10%	10% 11	9¼ 9¾				
Cons Dev (Fla) . . 5	5¼	6 5½ 6	5½ 6	6 6½				
Coral Ridge Prop. e	2	2½ 1% 2½	1¾ 1%	1½ 1¾				
Fla Palm-Aire . . e	2	2% 1% 2¼	1% 2%	1% 2				
Forest City Ent. . 10	13%	14¼ 11% b	11% b	10% b				
Garden Land . . . 6¼	6¼	6% 5	4% 4%	4 4½				
Gen Dev . . . . . e	14% b	13% b	12% b	11% b				
Grt Southwest . . 18	12	12% 10½ 11½	10% 11¼	10½ 11¼				
Laguna Niguel . . e	10%	11¼ 9% 10%	9% 10%	9% 10				
Lefcourt . . . . . e	3% b	2% b	2% b	2% b				
Major Rlty . . . . e	2	2¼ 2 2¼	1% 1%	1% 1¾				
Pac Cst Prop . . . 10	7%	8¼ 7½ 8	7 7½	6 6½				
Realsite Inc . . . e	2	2½ 2 2½	1 2	1% 1½				
United Imp & Inv e	5% b	4¾ b	5¼ b	5% b				
<b>FINANCE</b>								
Calif Fin . . . . . e	20	20½ 21 21½	21 21½	22¼ 23				
Emp Fin . . . . . e	10	10% 8% 9¼	10% 11%	10% 11				
Fin Fed . . . . . e	54½	56 51 52½	48½ 50	53½ 55				
First Chtr Fin. . e	25% c	23% c	25% c	28% c				
First Fin West . . e	9¼	10% 9% 10¼	10 10%	9% 10%				
Gibraltar Rlty . . e	21	21½ 22 22½	21 21½	22½ 23¼				
Gt Westm Fin . . e	29.5% c	27 c	27 c	29.5% c				
<b>MIDWESTERN FINANCE</b>								
Mdwstrn Fin . . . 8¼	7	7% 7 7% 8	8% 10% 10%					
Palomar Mtg . . . e	7¼	7% 7 7% 6% 7% 7	7% 7% 7% 7% 7% 7					
San Diego Imp. e	7% c	7% c	8½ c	7% c				
Trans Cst Inv . . 15	13%	14 13% 13% 12	12½ 11	11½				
Trans World Fin. 8%	8% 8% 8% 8% 8%	9 9%	9%					
Union Fin . . . . 15	13%	14% 13¼ 14	13 14	12½ 13¼				
<b>REALTY INVESTMENT</b>								
Gt Amer Rlty . . . e	¾	11/16 ¾ 1	5% 7%	½ ¾				
Krattner A . . . . e	21% b	21% b	20% b	20% b				
Rlty Equities . . 5¼	4% 5¼ 5¼ b	5 b	4% b					
Wallace Prop . . 6	7¼ 8¼ 7½ 8½	6¼ 7¼ 7% 8¼						
<b>PREFABRICATION</b>								
Admiral Homes . . e	2%	2% 2% 2% 2%	2½ 3	2 2½				
Crawford . . . . . 13	10	10½ 9¼ 9¼ 9	9½ 10	11½				
Harnischfeger . . e	24½ b	23 b	22% b	19¼ b				
Inland Homes . . e	8%	9¼ 8% 9% 9¼ b	9½ 10					
Natl Homes A . . . e	10¼	10% 10 10½ 10	10% 9	9½				
Natl Homes B . . . e	9¼	10¼ 9½ 10	9% 10%	8% 9				
Richmond Homes. e	1% 2	1% 1% 1 1½	1¼ 1%	1%				
Scholz Homes . . . e	3% 4% 3	3% 3% 4¼ 3% 3%						
Techbilt Homes . . e	¾	¾ 1/16 3/16 5¢ 15¢	5¢ 20¢					
<b>SHELL HOMES</b>								
Bevis . . . . . d	3¼ 3% 3	3% 3% 3% 3% 3% 4						
Jim Walter . . . . e	38½ 39¼ 37½ 38¼ 39½ 40¼ 47¼ 48%							

a stock not yet marketed  
 b closing price (American)  
 c closing price (New York)  
 d issued in units, each consisting of five 50¢ par common shares, one \$8 par 9% subordinated sinking fund debenture, due Feb 1, 1985, and warrants for purchase of one common share and one \$8 debenture at \$9.50 per unit, expiring Dec 31, 1962 and 1964, respectively, at \$15.50 per unit. Prices quoted are for common stock.  
 e stock issued before Jan 1, 1960.

# Announcing an exclusive new development in fibre pipe



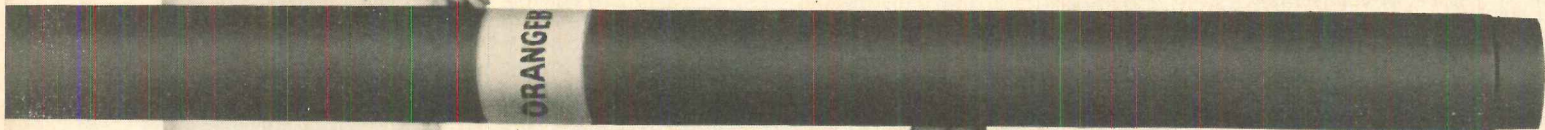
A development of Orangeburg and Flintkote Research Laboratories, new *klean-kote* Orangeburg Pipe has a tough, non-brittle protective coating for cleaner, safer handling. To you and your men, this literally means cleaner hands, cleaner clothes and little or no chance of irritation. In addition, new *klean-kote* travels better, weathers better—and makes a stronger-than-ever joint.

Nothing has been changed in the traditional fine quality of the Orangeburg product. New *klean-kote* is just what the name implies — a *clean coating*. Beneath it lies the same quality product, manufactured with the same painstaking care which has made Orangeburg the best-known, best-selling line in America. Ask your wholesaler to show you a length of new *klean-kote* Orangeburg now.



Cleaner hands    Cleaner clothes    No irritation

## klean-kote<sup>\*</sup> **ORANGEBURG<sup>®</sup>** *Root-Proof and Perforated Pipe*



Look for  
the Silver Band\*

### 4 NEW Exclusive Orangeburg Fittings!



4" <sup>1</sup>/<sub>16</sub> bend



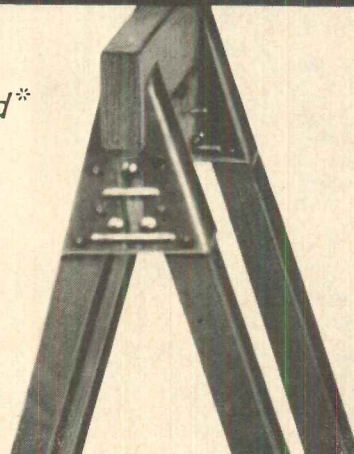
6" <sup>1</sup>/<sub>8</sub> bend



6" x 6" x 4" wye



4" <sup>1</sup>/<sub>4</sub> bend 9" R



Orangeburg Manufacturing Co., Orangeburg, New York. Division of The Flintkote Company, Manufacturer of America's Broadest Line of Building Products  
\*KLEAN-KOTE IS A TRADE-MARK, U. S. PATENT APPLIED FOR. SILVER-GRAY BAND REG. U. S. PAT. OFF.

# Mason: looking back on seven years

*Continued from p 45*

ed us of throwing the election.”  
e result, in any case, was ouster  
the incumbent mayor.  
Mason delayed four months in  
ertifying San Francisco’s work-  
e program earlier this year and,  
usual, there were loud squawks.

*What hasn't worked out so well?*

Mason immediately cites public  
ousing—“housing people of very  
income properly.” He adds:  
e program, as it currently ex-  
is very controversial—and as  
result it isn't doing the job it  
ght to do.” Few would disagree.  
in his two years as HHFA  
Administrator, Mason has tried  
come up with alternatives. His  
gest effort was to have Prof  
est Fisher of Columbia Uni-  
sity, one of the nation’s leading  
erts on land economics, make  
omprehensive report on public  
ousing. Mason published the re-  
t, then pigeonholed it.

On the other hand, Mason con-  
ces, “one of my major ac-  
omplishments is getting a public  
ousing commissioner who ap-  
aches public housing on a  
pathetic basis instead of just  
ing to do nothing.” In his six  
rs in office, PHA Commissioner  
Charles Slusser battled with his  
with public housers and oth-  
wound up as unpopular as  
housing official in the Eisen-  
ver Administration. But he did  
this was Eisenhower’s aim—  
p public housing from growing  
bigger, and came up with  
ny a plausible reason why this  
not PHA’s fault but the fault  
ocalities who couldn’t agree on  
s because public housing is so  
vily Negro-occupied. Bruce Sav-  
in his nine months in office,  
managed to ingratiate himself  
fully with most public housers  
they would be perfectly hap-  
to see him stay on in the  
edney Administration (which  
likely).

*What about land prices?*

One problem is it takes a lot  
money to be a land developer.  
haps the federal government  
ght embark on programs to help  
nders finance land development,  
haps by extending FHA insur-  
e in this direction. The point  
o create competition for the  
t,” says Mason. “The problem  
ot to have it get out of hand.”  
s could well happen if FHA  
res land development loans so  
sily that builders begin bidding  
the price of acreage in a rush  
ake advantage of the new tool.  
t FHA, says Mason, local of-  
s are increasingly recognizing  
eholds. “My feeling is that we  
uld resist this because individ-  
ought to own the land they  
on, not landlords. But now  
have cities who want to lease  
an renewal land (to cut the

great world problem is that in-  
dividuals ought to own land, but  
don’t.”

Leaseholds have been common  
in Baltimore for generations, and  
FHA has always gone along with  
them. The situation is similar in  
Hawaii, where the Big Five own  
so much of Oahu Island. And,  
Mason reports, FHA has until re-  
cently agreed to insure mortgages  
on leasehold lands only under re-  
strictive conditions which eliminate  
the price advantage builders get  
from leasehold land. Recently,  
FHA “went back to giving a bet-  
ter leasehold mortgage than a fee  
mortgage—to get better leaseholds  
written.” Mason adds: “In Balti-  
more you do not get a bigger  
mortgage with a leasehold than  
without one.”

*What about the slump in housing?*

Mason predicts “a pickup sooner  
than a lot of people think.” He  
has several theories for the slump.  
One is that builders have been  
“overbuilding the market price-  
wise”—and he thinks it is the Ad-  
ministrator’s duty “to call this to  
the industry’s attention.” Another  
is that we are facing a situation for  
the first time since the war where  
we have “shelter enough.”

FHA’s mortgage insurance au-  
thority will last until well into the  
new year, he predicts.

## Awards set for model interiors

Furnished model houses and apart-  
ments can win national recognition  
in a new program sponsored by  
HOUSE & HOME, LIFE, NAHB’s  
National Housing Center, and the  
National Design Center.

The contest is intended to en-  
courage homebuilders to use pro-  
fessional interior designers. Any  
furnished model house or apart-  
ment held open to the public, deco-  
rated by a professional decorator  
or designer, is eligible.

Houses will be judged in three  
groups according to price (under  
\$18,000, \$18,000 to \$30,000, and  
over \$30,000). A fourth category  
will be devoted to model apart-  
ments, rental or co-op sale. Judges  
will be housing industry leaders,  
top interior designers, and the edi-  
tors of HOUSE & HOME and LIFE.  
All submissions must be made in  
standard 8½” x 11” loose-leaf  
binders, with photos, drawings and  
descriptive materials in clear plas-  
tic envelopes. Black and white  
photos should be 8” x 10”, but  
color photos and slides may be any  
size.

There is no fee for submissions.  
Builders or decorators may enter  
as many separate interiors as they  
wish. Entries must be postmarked  
by Mar 13. Winners will be pub-  
lished in HOUSE & HOME later this  
year. For more information, write  
Interiors Awards Program  
c/o HOUSE & HOME  
Time-Life Building

# WATCH THIS SPACE



we've got 'em...

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KEYSER, W. VA.

IMPERIAL

RITTENHOUSE

# Scattered site projects spread to West Coast

## Negro neighborhood, fearful of the idea, finds things are better than expected

In a suburb of Sacramento, Calif., a housewife peered through her front window at a small new house across the street. Said Mrs Isaac Holmes: "It's too early to have any definite opinions. But the house *is* nice. And the new people haven't caused any trouble." She paused and added: "Maybe things will be all right after all."



Mrs. Holmes' cautious appraisal of the new house and her new neighbors has more than local neighborhood significance. The house across the street is public housing—one of 50 single-family houses and duplexes on 44 sites dotted through a 36-block area in

Del Paso Heights. For public housing and redevelopment officials, the reaction of people like Mrs Holmes furnishes a gauge of the success of the West Coast's first experiment in scattered site public housing.

Scattered site housing first gained attention when Cedartown, Ga. put up 20 prefab units in 1958 (NEWS, Mar '58). It has since been spreading. Reason: scattering small units lets public housers sidestep two curses of public housing: 1) the bleak, institutional look of most big projects and 2) the often fatal opposition from neighbors who cry that public housing will depress property values.

Today, some 10,000 units in scattered site projects are either completed or under construction in more than 15 communities. The projects range from single-family homes and duplexes to New York City's "vestpocket" apartments housing 168 families. In each, the goal is the same: to meld public housing with going neighborhoods as inconspicuously as possible.

The Sacramento experiment has brought into focus the advantages and problems of diffusing the housing of low-income families. By last month, 46 Negro families and four white families had moved in.

**How it began.** For its maiden venture in scattered housing, the

Sacramento City-County Housing Authority picked a deteriorating neighborhood of lower priced homes. The area, called "Dogpatch" by some, had only one street with curbs, sidewalks, and gutters. Some of the houses, built and sold five years ago for \$9,750, are neatly kept. But many are ramshackle structures either built by the owners themselves or thrown up in a hurry by builders. The authority began buying lots quietly in 1959.

The project did not have to face the vigorous and organized opposition that has hamstrung large public housing project in other cities. Says Executive Secretary Kenneth Stuart of the Sacramento Real Estate Board ruefully: "This whole project was in the bag before we had an opportunity to oppose it. Our organization is against all public housing, and if they try to put up more we will oppose it as a matter of principle." Executive Director Albert H. Becker of the Sacramento HA concedes that scattered sites were adopted to sidestep opposition. As John G. Melville, San Francisco regional PHA director, told a

NAHRO panel: "That's what we like best about scattered site houses. We get them built before people who oppose public housing find out about them."

**Negro opposition.** But even after the project was "in the bag," the Sacramento HA did run into objections. The residents of Del Paso Heights are more than 90% Negro. To the authority's surprise, the bitterest and most vocal opposition to the project came from Negroes who didn't want "slum" Negroes moving in to downgrade their neighborhood. One outspoken opponent of the project was a member of the NAACP.

A Negro construction laborer, Isaac Holmes, summed up the feeling of many: "This is a quiet little neighborhood. The people all have young kids, attend church and there are no late parties. I've heard about these public housing people. They're rioting people. I'm afraid of a pattern they might set. It's not right. It's not fair." Said a Negro Air Force sergeant: "I've seen public housing in New York and other places. People don't take care of their houses when they're renting. I'm afraid that's what's going to happen here." Added another Negro sergeant: "We need people with higher intelligence, better jobs. This low income housing isn't going to give us that." On two streets, 85% of the residents petitioned that the project be abandoned.

The residents did not fault the houses themselves. The stucco structures, designed by Architect Raymond R. Franceschi and built by Meyers Bros Inc of San Pablo, ranged from two-bedroom duplexes to five-bedroom single houses. Of slab and fir plywood construction, the units compare favorably with the best in the neighborhood, are much better than many (*see photo*).

A white resident, E. J. Gallup, had some reservations about who might move in but he pointed out that three rickety old cabins had been replaced by spruce new homes on his street. He added: "They sure

are improving the looks around here."

To this, PHA men say "Amen." Proponents of scattered site housing hold it up as one way to replace dilapidated structures in existing neighborhoods that are deteriorating, thus giving neighborhoods a shove toward upgrading. Lots that cost the housing authority \$1,200 have now gone up to \$1,700.

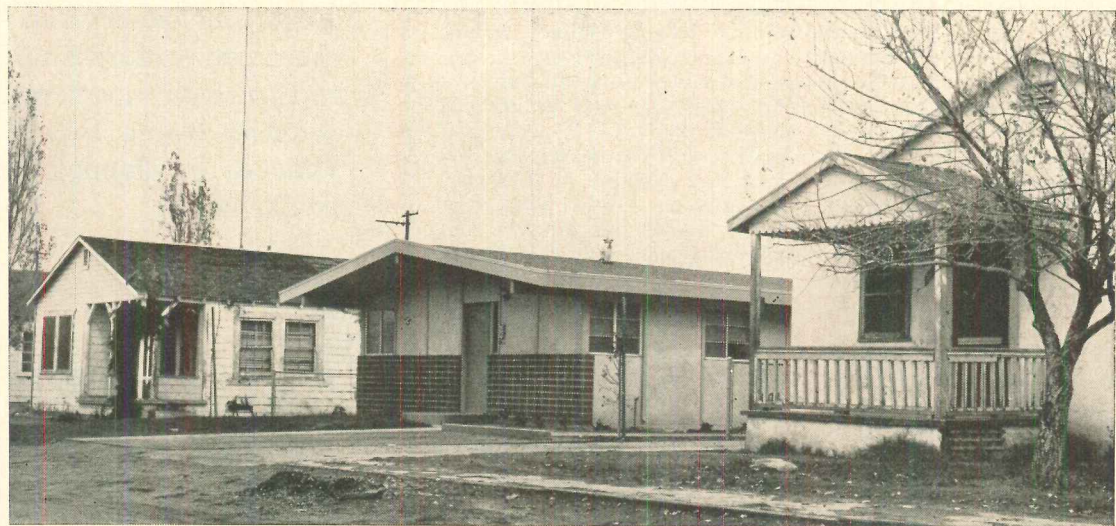
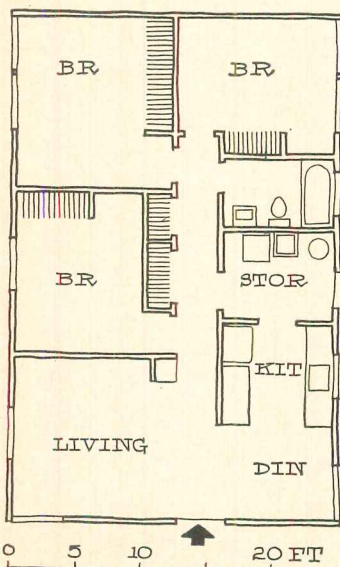
The authority sifted prospective tenants carefully, giving preference to occupants of big projects with good records of paying their rents, keeping up their apartments. Many were servicemen with families.

**Opinions change.** Since moving in, the public housing tenants have not yet acquired the universal approval of many of their new neighbors. Says one resident: "Some of us who opposed the project in the first place are remaining neutral. Of course, there's nothing we can do about it. They're in now." The Del Paso Heights Improvement Assn, which went on record as opposing the project, hasn't changed its position officially. But many, like Mrs. Holmes, have found that their worst fears of an influx of delinquent problem families have not materialized. They view the situation with grudging optimism, but they are still "waiting to see."

Some, like Mrs. Henry Holman, are enthusiastic. Says she: "I've met several of the families. They're very nice and not loud or boisterous. I think it's going to turn out fine. The homes are as beautiful as any in Del Paso Heights." The housing authority says it hasn't received any complaints about tenants—yet.

**More expensive.** Scattered site housing costs only a little more than big apartment structures, PHA men contend. The Sacramento houses cost \$8.28/sq ft to build, plus site development. (In North Richmond, near San Francisco, where 90 units are being completed, the cost is an even more modest \$7.80). Total cost for each

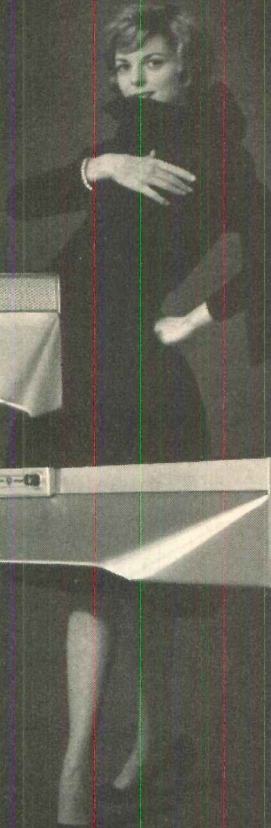
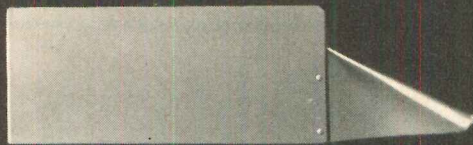
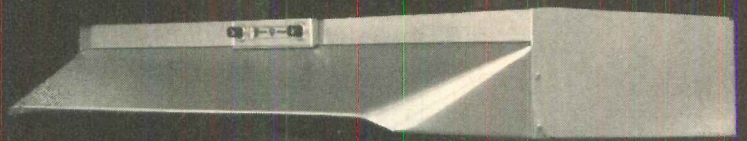
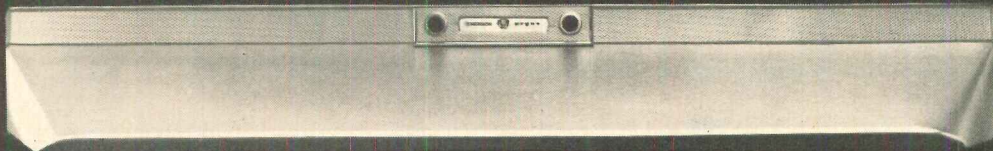
*continued on p 57*



**SCATTERED SITE** public housing gives a physical lift to a deteriorating neighborhood, as witness the center house, above, in suburban Sacramento. At left, floor plan of a typical PHA three-bedroom house.

THIS IS THE SPACE TO WATCH FOR

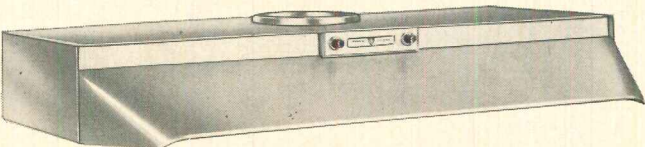
# NEW HOODS FROM PRYNE...



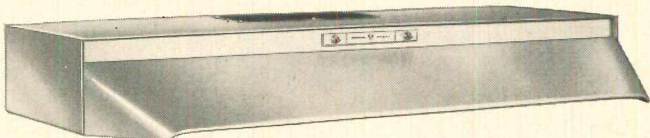
## New Fashion Line Styling... Modern Finishes...

Meets Performance Standard of Home Ventilating Institute

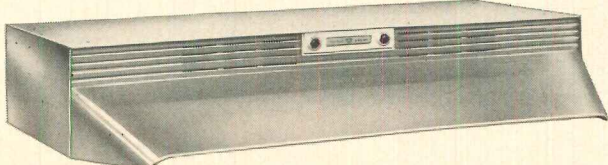
Pryne has developed a complete new Fashion Line of Hoods that will give your kitchens the glamour of a fashion show... keep kitchens outdoor-fresh. Air delivery has been increased by the use of a new power pack designed to move more air quietly. Vertical discharge, self-contained, and duct-free units are available. Installation is *easier than ever*. Ask your Emerson Electric Distributor to show you the new Pryne Fashion Line. There's a hood for every home... in every price range and in a variety of finishes from anodized aluminum to decorator colors. Another of Emerson Electric's Finishing Touches... pre-sold packages of quality electrical accessories.



DELUXE MODEL 4100... anodized aluminum in clear or copper finishes, copperized, stainless steel or color-coordinated. Built-in enclosed lamp, two-speed fan with quiet, aerodynamically designed blade, decorator trim.



STANDARD MODEL 4000... single-speed fan with anodized copper, aluminum or clear, copperized, stainless steel, and decorator colors.



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PRYNE  
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**BOOTHS**

**5 2 5 - 6 - 7**

Also on display at the show — Farlofold and Dor-Mate doors, 4-Way, Casement, and Glider Wood Windows, and Qualitybilt Wood Kitchen Cabinets and Vanities. *Make a special note to see them!*



**FARLEY & LOETSCHER MFG. CO.**  
**DUBUQUE / IOWA**

amento unit, including land and ated overhead, came to \$12,- compared to \$11,720 per unit in large apartment projects. ever, say public housers, tenance on dispersed dwellings no more and may turn out to less. Why? Tenants, removed the stigma of institutional ing, should take more pride in homes, do more themselves to them looking spruce. Says a ic housing official in Bain- ge, Ga. (where 36 units were up two years ago): "Nothing I d say could stress too much the riority of scattered sites. They 0-1 easier to rent and no more nsive to maintain." ith private housing in a slump, e builders are beginning to see arket for construction in scat- l site public housing. A straw e wind: The Milwaukee home- ers chapter has informed the or that its members will be glad o-operate in a scattered site ect.

**Builders try own plan 'public' housing**

Antonio home builders have virulently opposed low-rent ic housing in their city. Now, are launching a campaign to l housing so cheap it can tap ublic housing market. burplug of the idea is NAHB Vice President Jim Burke, king with fellow San Antonio nder Quincy Lee, chairman of HB's low income housing com- ce. To prove marketability of low-price housing, Burke 10 houses, sold them all at 50-\$6,950 on a single Sunday. out landscaping, driveways, orts, interior finish or insula- but including plumbing and ricity, they required finishing he owners, but not as much as ell house. purpose of the experiment, says

**NADA:**

**Looser terms fail to boost sales**

ada's housing market is echoing US slump, despite bigger loans longer terms just put into ef- by the government. Ottawa, for instance, three four column classified display beckoned buyers last month such messages as: "practically ing down and a lifetime to" or "never before has such e been offered with such a erate down payment. \$885 will le the purchase of an exciting om-designed 3-bedroom home, inding floor-to-ceiling log-burn- fireplace." ut salesmen sat behind empty s and watched the snow sift- down outside. Rarely did a cus- er cross the threshold. Said eral Manager John Paradis of tpeau Construction Co, Otta- biggest developer: "We expect changes will increase demand,

Burke, was "1) to see if there was a market for them—and consider- ing the sales I'd say there cer- tainly is; and 2) to see what kind of people we'd get to buy them. I must admit, we got real good people—a thrifty type who only moved in a few weeks ago, and already are improving them."

But, says Burke, a more thor- oughgoing program is needed. His plan: to persuade the city to relax its stringent plumbing, electrical and building codes to permit cheaper construction; and to relax subdivision codes to permit lots that now cost \$1,500 to be devel- oped and sold for \$750. Financing, he says, would depend on FHA's willingness to go along on a slightly less demanding construc- tion standard than its present sec 203i. Burke financed his own 10 houses himself (via a foundation) no-down, \$59/mo.

The plan, says Burke, is not limited to San Antonio. "We want to set an example for the nation."

Indications that the builders' idea may get a tryout in San Antonio come from City Manager Lynn Andrews. He has approved the Burke plan in principle, proposed that the city set aside 10 acres, pick builders to erect some 25 or 30 houses under relaxed codes administered by special engineer- ing and health boards set up for the purpose. The city would make detailed studies of the results in costs, product quality and cus- tomer satisfaction.

• • •

In Portland, Ore., Mayor Terry D. Schunk set up a conservation committee to study whether the city building code should be eased to spur remodeling of old down- town buildings to provide cheap, close-in housing. "This might be the answer," comments President Sam Wolsborn of Portland Home Builders.

agrees: "I don't expect we'll feel much impact for a few months. The earliest the building industry will begin to benefit will be some- time around the end of January or early in February."

The new terms of the National Housing Act—easiest in six years —cut down payments from 10% to 5% (on the first \$12,000), stretch repayment from 30 to 35 years, boost maximum NHA loans from \$12,800 to \$14,900.

Canada will have ended 1960 with 110,000 housing starts, Works Minister David Walker predicted in November. This would be a drop of 21% from 140,000 in 1959 and 31% from 160,000 in 1958.

In Toronto, for the first time in several years, bankruptcies ap- peared among home builders. Eight firms folded last year—none of

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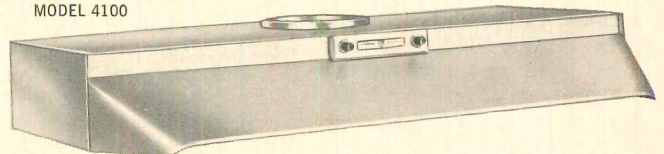
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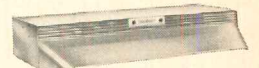
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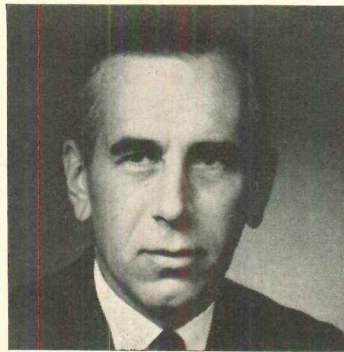


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**CHAIRMAN STEUDEL**

*Up from office boy*



**PRESIDENT BALDWIN**

*Down from Canada*

## New chiefs for paint maker

Arthur W. Steudel has moved up from president to chairman of Sherwin-Williams Co., the nation's No. 1 paint manufacturer. He remains chief executive officer. Succeding Steudel as the company's fifth president in 94 years: **E. Colin Baldwin**, vice president and general manager.

Steu-del, 68, went to work for S-W as an office boy in 1908, became president in 1940. In taking the chairmanship, he fills a post that has been vacant since 1944. Baldwin, 52, a graduate of Williams College and the Harvard business school, has worked for S-W since 1934. He will continue to hold the job as president of S-W's Canadian operation to which he was appointed in 1958.

Sales in the 1961 fiscal year which began last September are running ahead of 1960's pace, reports Steudel. In fiscal 1960, sales totalled \$282,279,282. Earnings were \$16 million, equal to \$6.04/share. Spring stock orders are up 8% to 10% over a year ago, added Steudel.

Squeezed by increases in labor rates and raw materials costs, S-W raised paint prices almost 3% last month. But Steudel says the company will not feel the effects of the price hike for several months because spring orders were placed at the old prices.

### Wesley Songer quits as Crane president

Crane Co., which has been in a state of executive ferment since **Thomas M. Evans** took over as chairman in 1959, has lost another top man. Latest to go: **Wesley A. Songer**, who quit as president after less than a year on the job.

Songer, 41, former executive vice president of American Safety Razor Corp., was brought in by Evans as executive vice president of Crane in June 1959, to help reorganize the Chicago plumbing manufacturing company. He was named president in December 1959. Industry sources pointed out that Songer's resignation came on the heels of the appointment of **Dante C. Fabiani** as Crane's executive vice president. Fabiani, who has been mentioned as possible successor to Songer, was financial vice president of McDonnell Air-

craft Corp. He formerly held the same job at H. K. Porter Co., steel and electrical manufacturing company. Evans is also chairman of Porter.

Songer said he resigned "to take another job." He declined to say what job until returning from a West Indies vacation. He will continue as a Crane director.

**Charles B. Le Bon** has resigned as vice president of Arcadia Metal Products to form Carmel Steel Products. Le Bon is president of the new Downey, Calif. company. Carmel will make steel-framed sliding glass doors, steel window wall and related architectural steel products. Le Bon will continue as a director of Arcadia, which he also helped found. Arcadia is abandoning steel products in favor of an all-aluminum line.

### Cochran quits city post in 'conflict' dilemma

Architect **Alexander S. Cochran** has resigned from the Baltimore Planning Commission. Reason: the hoary problem of conflict of interest which plagues governmental agencies seeking the services of top-grade experts.

Cochran's firm—Cochran, Stephenson & Wing—was on the verge of getting a contract to design a \$4 million expansion of city hospitals. But the city solicitor ruled that under the city code, a paid official could not have an interest in a city contract. For Cochran, an award-winning urban renewal expert, it was a "frustrating dilemma." Said he: "I want very much to serve the city in the field of planning. Obviously I cannot render this service if it limits the practice of my profession and conflicts with commitments to my partners." He resolved the dilemma by quitting the commission. He was chairman of the master plan committee.

For city officials, it poses a dilemma too: how can they get qualified architects to take a job which bars them from city work. Mayor **J. Harold Grady** named a three-man commission to re-examine conflict of interest laws with the hope of finding a way to avoid losing good men on purely technical grounds.

**ARCHITECTS:** AIA awarded honorary fellowships to **Guillermo Rossell**, Mexico's undersecretary in charge of federal properties, and **Ramon Corona Martin**, chairman of the international affairs committee of the Mexican Society of Architects. AIA and Mexican architects plan to form a joint Border Planning Commission.

The Pan American Federation of Architects elected **Samuel Inman Cooper**, of Atlanta, as its president at a congress in Buenos Aires.

At its annual convention in Philadelphia in April, the AIA will award honorary memberships to these non-architects for distinguished service:

**Mrs. Helen Duprey Bullock** historian for the Natl Trust for Historic Preservation; **Douglas Whitlock**, chairman of Structural Clay Products Institute; **Walter D. Cocking**, educational consultant for *Over-view*; **John T. Carr Lowe**, attorney; **Dr. George Bishop Tatum** of the University of Pennsylvania's school of fine arts; **Grady Clay**, executive editor of *Landscape Architecture* and real estate and building editor of the *Louisville Courier-Journal*.

**INSTITUTES** elected these new presidents: Insulation Board Institute, **J. W. Brown**, senior vice president of Natl Gypsum Co; Air-Conditioning & Refrigeration Institute, **R. K. Serfass**, manager of Westinghouse Electric's air-condi-

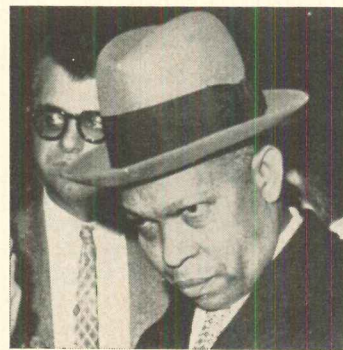
tioning division; Porcelain on Steel Council, **C. W. Betz**, vice president of sales of Alliance Ware Inc. The newly formed council, representing manufacturers of porcelain enameled steel fixtures and their suppliers, is an independent association affiliated with the Plumbing Fixture Manufacturers Assn.

Washington, D. C. Builder **Edmund J. Bennett** and the architectural firm of Keyes, Lethbridge & Condon have won the second annual NAHB-AIA Award of Honor for their collaboration in the design and construction of homes. The award is aimed at encouraging builders and architects to get together to improve housing. Bennett, a former government management analyst, started building in 1953.

Builder **Donald L. Huber** of Indianapolis and Dayton is consolidating two home component manufacturers into a new company at Camden, Ohio, Universal Mfg Corp. Huber, who is chairman, says the consolidation will permit "large scale efficiencies through mass production techniques." The management of Prefabricators Distributing Inc of Indianapolis, one of the two merged concerns, will run the new operation. **Edwin A. Pierce** is president and **T. A. Anderson** chief engineer.

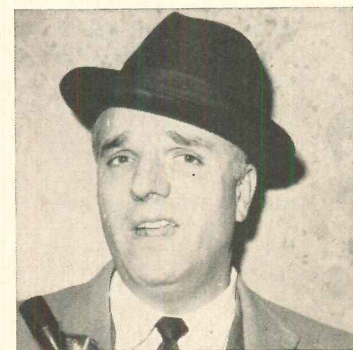
Associated Press

UPI



**TAMMANY'S JACK**

*Thirty-six friends . . .*



**HOGAN'S UNGAR**

*. . . and a reluctant witness*

## N.Y.'s \$4,400 fixup scandal

After nearly a year of cliffhanging suspense, the career of Manhattan Borough President **Hulan E. Jack**, which began at the end of a mop handle and carried him to the highest-paid elective office held by an American Negro, has apparently ended in disgrace in New York City.


What brought Jack to the end of his career—and his \$25,000 a year municipal post—was a \$4,400 remodeling bill for his Harlem apartment. The reason: Jack let an old friend and former campaign manager, Real Estate Operator **Sidney Ungar**, pay the bill while Ungar was seeking a \$30 million slum clearance contract from the city. This, a Manhattan jury decided last month, was a violation of city charter rules against conflicts of interest, and a misdemeanor. The jury also found Jack guilty of conspir-

ing with Ungar to conceal the transaction.

The verdict closed a tortuous series of legal maneuvers which began with Jack's indictment last January (News Feb), shortly after the *New York Post* exposed the Ungar dealings. The indictment was quashed by a New York Judge, but reinstated on appeal by the Manhattan district attorney, ex-Gangbuster **Frank Hogan**, in a fight that went to the state's highest court. Then followed two trials, in which 36 politicians, churchmen, labor and civic leaders—including harrassed Mayor **Robert F. Wagner** and Jack's fellow borough presidents—testified to his high character. The defense contended Jack was a naive innocent led astray by a diabolical friend. The prosecution labeled him a sophisti-

*continued on p 61*



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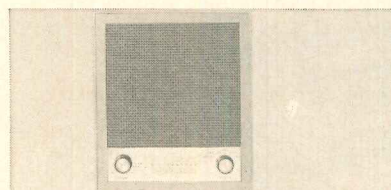
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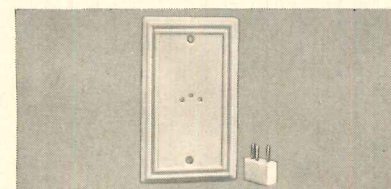
**INTERCOM**... The Rittenhouse intercom permits calls to any remote station, at any time, from other remote stations... the same as from the master. From any room in the house the owner can monitor the nursery, answer the door or listen to recorded music.



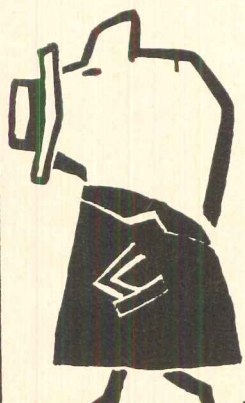
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**RECORDED MUSIC**... Home owner can easily connect and play living room Hi-Fi or Stereo equipment through the Rittenhouse Sound System. Big Deluxe Music Stations give excellent reproduction of both recorded music and radio. Even while listening to music, he has full use of all intercom facilities.



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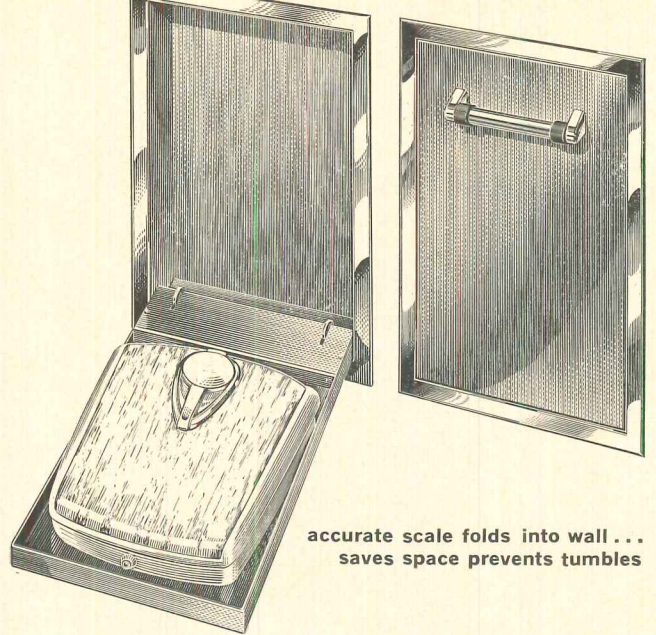
blends harmoniously with any decor. . . saves precious space . . .

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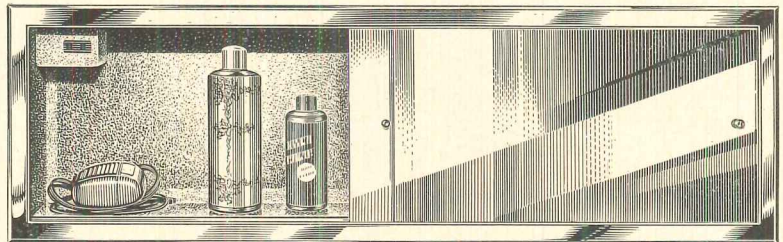
The traditional fine quality of Hall-Mack accessories brings lifetime beauty to your bathroom . . .

combines discriminating concealment with full utility.

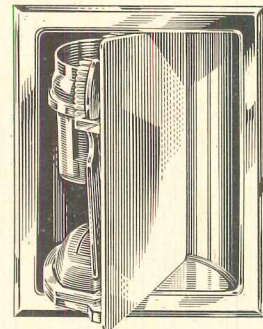
Accessories make the bath, so to be sure to specify Hall-Mack when you build or remodel.



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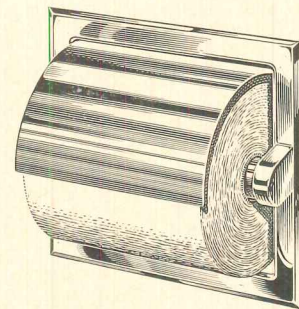


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nd politician who "knew the re."  
The first jury disagreed on a ver-; the second swiftly found him ty. Jack himself did not testify either trial. At both, he was d with the testimony of Ex-nd Ungar, who received immu- as a prosecution witness, after conviction got a 10-day con- pt of court sentence for his ctant performance.

he verdict also—unless upset an appeal—ends a remarkable tical career which began shortly r Jack immigrated to the US n the Caribbean island of St. ia at 15. He worked first as tor for a paper box company, n became a Tammany Hall arlar. When the borough presi- cy fell vacant in 1953, Jack tagged for the job.

nder New York law, the ver- onfronts Jack with a possible ee years in prison, up to 500 in fines—and forfeits his For him, the chief question y is whether he is still entitled a city pension. The answer gs on whether he is 54 as he said in the past, or 55 as he w contends, and whether his job forfeit now or upon sentencing which is set for Jan 16.

but for New York and other cities, other questions still g: how can slum clearance— any other public purpose—re- public support when high offi- sell principle for chicken feed? d if chicken-feed deals come to t, what more sumptuous spreads y remain hidden?

oomed as Jack's probable suc- or: **Robert C. Weaver**, 52, a 5,500-a-year member of the city's using & Redevelopment Board. aver, also a Negro, is chairman the Natl Assn for the Advance- nt of Colored People and mer state rent administrator.

**5 drops charges against 4 S&L men**

arges against four former Miami ch Federal S&L officers that y misapplied funds have been pped—temporarily, at least—the US government.

The defendants—**Baron de sch Meyer**, **Leonard Abess**, **m R. Becker**, and **George Ken- ly**—were indicted in 1958 EWS, Aug. '58). Among 21 nts were charges that they spired to share profits of loans ide by the S&L and made un- red loans through the S&L l two banks they controlled to ebuilders in projects in which y also had a financial interest. US Attorney **E. Colman Mad-** asked a district court to dis- s the case after the judge ed that evidence of similar nsactions not mentioned in the ictment was inadmissible under present indictment. Madsen d the government will seek a v indictment.

**ED: William E. Johnson**, 64, eran executive vice president of

tack, Dec 4, at Overbrook, Pa.

Affable Bill Johnson, a World War I Navy man, put in stints as real estate editor of the old Philadelphia *Public Ledger* and subsequently of the old Philadelphia *Record*. He helped organize the Philadelphia HBA in 1944 and served as its first and only EO until his death. In 1948, he helped set up the association's Executive Officers Council, was elected its first president. Johnson also edited and published the *Building & Realty Record*, a weekly trade paper. He headed the Mayor's Emergency Housing Committee for four years after World War 2.

**DIED: Charles S. (for Stein) Leopold**, 64, consulting engineer and a leading authority on air-conditioning, Nov. 24, of a heart attack while watching the Pennsylvania-Cornell football game at Philadelphia.

Head of Charles S. Leopold Engineers Inc, Philadelphia, he designed air-conditioning and ventilating systems for some of the nation's biggest buildings (including the Pentagon and the Capitol in Washington, Madison Square Garden and the New York Stock Exchange). He also wrote many articles, and was a participant in HOUSE & HOME Round Tables.

A graduate of the University of Pennsylvania (1917), he was a fellow of Britain's Royal Society of Arts and the American Society of Heating & Air-Conditioning Engineers and past president of the American Society of Refrigerating Engineers. Among his many honors: The Frank P. Brown Medal of Philadelphia's Franklin Institute and the F. Paul Anderson Medal, ASHAE's highest award.

**OTHER DEATHS: Victor H. Rossetti**, 83, honorary board chairman of Los Angeles' Security First National Bank, Nov 19 in Pasadena; **Robert E. Bundy**, 55, president and general manager of Potlatch Forests Inc, one of Idaho's largest lumber companies, and former executive vice president of Fiberboard Paper Products Inc, Nov 27 in Lewiston, Idaho; **Norman H. Hammond**, 74, Detroit builder and realtor for 40 years until his retirement in 1945, Dec 2 in Detroit.

**Trouble in San Jose**

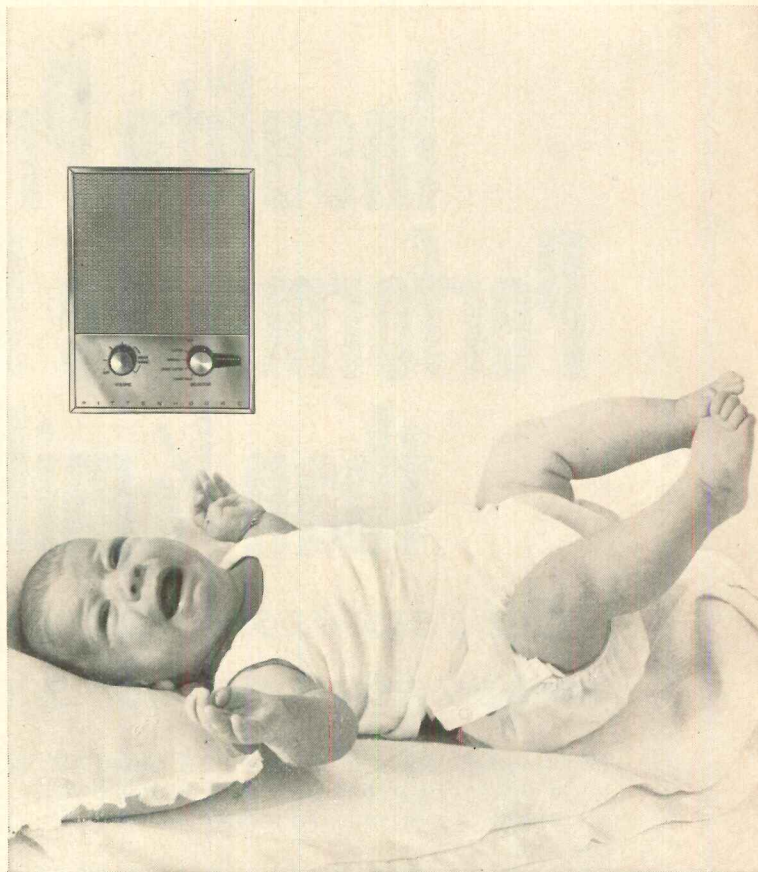
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which is supposed to have 10,000 houses when completed. At last count, 200 houses were unsold. "I'm lucky if I sell a house a week," said a salesman, glumly. Two years ago, Branden was selling 23 houses a day. But even now, sales at his nearby Bel-Aire Village (\$12,500 to \$14,500) are brisk.

FHA's latest unsold inventory figures cover the 8½ months from July 15, 1959 through March 31, 1960:

Completions .....7,403  
Unsold .....1,580 (21.3%)

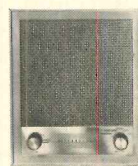
WATCH THIS SPACE ↗



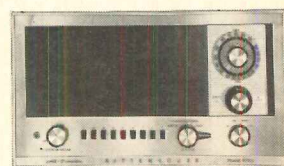
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# Insulite Primed Siding Performance Proved on more than ¼ million homes

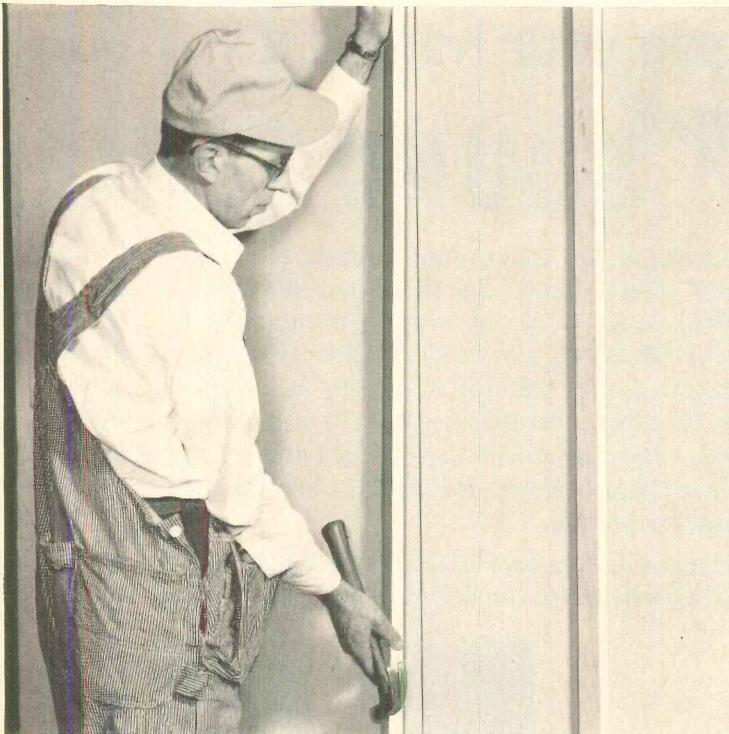
*Builders know from experience that this siding makes homes easier and faster to build and sell!*

Builders who have used Insulite Primed Siding know it's easier to handle, easier to work with—and that it saves time and money on every house they put up.

**MOVES HOMES FAST.** Homes made with Insulite Primed Siding have much more appeal to buyers. The deep shadow line, the absence of knots and splits, the extra smoothness of the

finish paint job means these homes move faster in almost any development. It gives you an important "extra" to sell: a lifetime of lower maintenance costs!

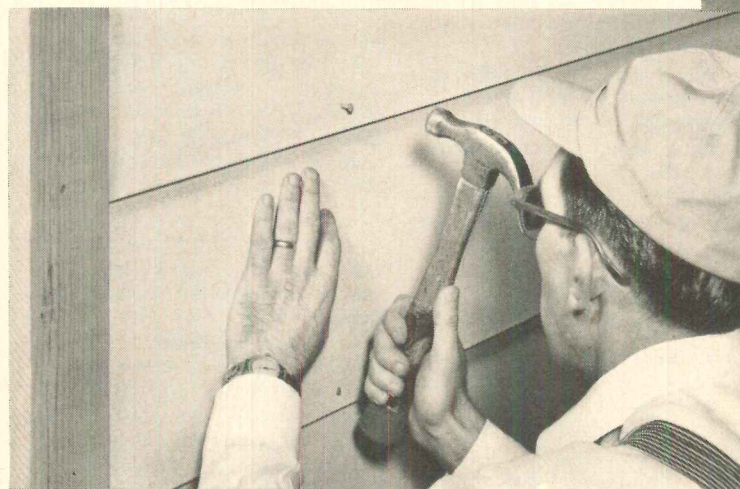
**TRY IT YOURSELF.** If you haven't yet used Insulite Primed Siding, plan for it on the next homes you start. You'll find out why the thousands of builders order and reorder.



**CHOICE OF 3 DIFFERENT TYPES GIVES YOU DESIGN FLEXIBILITY** Shown here is 4' x 8' plain vertical panel for board-and-batten construction.

Another choice is horizontal (lap) siding. It's 12" wide—gives exposure up to 10¾ inches. 8' and 16' lengths mean less handling, less waste.

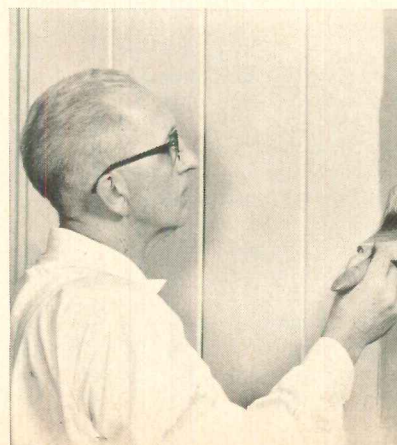
Also available are 4' x 8' grooved vertical panels. Grooves are ½" wide and 8" apart. Has shiplapped long edge for hidden joints.

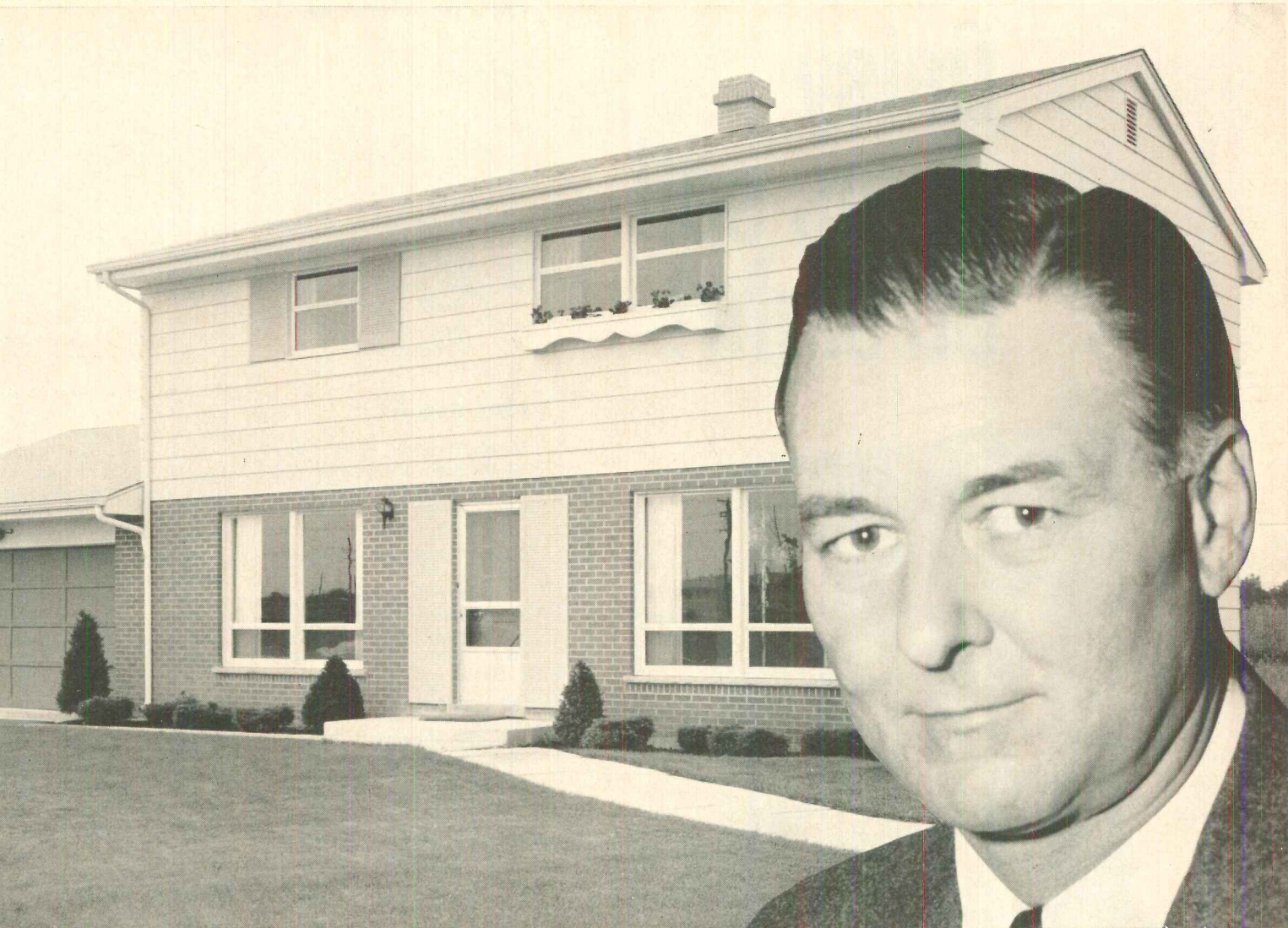


**EASY TO HANDLE—EASY TO WORK** Easy to saw, plane and nail—and saves carpenters' time because it works so easily. Straight lengths, full widths and square cut ends mean less waste and less application time.

It has no grain so will not split or splinter, warp or bow. Nails start and drive home fast. No need to drill holes or use special nails. Excellent dimensional stability—boards stay butted.

**TAKES PAINT BEAUTIFULLY** Insulite Primed Siding comes ready for fast, smooth on-the-job finish painting. Fully primed on face, edges, ends and back to save cost of prime coat. In laboratory moisture tests, it had the best blister resistance of any material tested—and these results have been backed up by on-the-home use since 1957.





Chicago builder Larry Mills of Laurance H. Mills & Son, Inc. says:

## "Not a paint complaint in the four years I've used Insulite Siding."

Larry Mills is a builder of quality homes in the 26 to 30 thousand dollar range in the Chicago area. He was one of the first builders to use Insulite Primed Siding. He became sold on its value immediately, and has used it on almost all the homes his firm has built since 1957.

**COMPLETELY PRIMED.** Why is Insulite Primed Siding so resistant to paint blistering? The complete deep-prime coat which is applied at the factory is one reason. In fact new construction can stand for several rainy days without a finish coat—and there's no need to worry about Insulite Siding picking up water.

**HAS NO STRUCTURAL GRAIN.** And this rules out splits and knots where water can penetrate beneath the coats to cause paint blistering.

Still another reason why Insulite Primed Siding holds paint so well is the exclusive angle-cut "weather drip" edge which makes water run off the edge, rather than run back under the siding.

**REMEMBER THIS:** Resistance to paint blistering is only one of many good reasons why Larry Mills and thousands of other builders are using Insulite Primed Siding. Ask your dealer about this performance-proved siding. Or for special information, write Insulite, Minneapolis 2, Minnesota.

**Plant capacity  
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Now—for the first time since it was introduced in 1957—you can be sure of immediate delivery of Insulite Primed Siding. Plan to use this quality siding on all your 1961 home starts. Call your Insulite Dealer today.

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## 61 houses for '61

The November issue is terrific! It's "chuck full" of good ideas. It is very constructive and practical. As an architect, I am grateful to you and your associates for HOUSE & HOME and I am pleased with the fact that more and more architects are again designing houses.

JOHN N. RICHARDS, FAIA  
past-president, AIA  
Toledo, Ohio.

the bases to bring out the m aggressive and competent eff This will radiate optimism the buying public and rev the present gloom psycholo There is the old philoso that nothing succeeds like cess itself. Confidence must reestablished and the acti that will result will con Colean's forecast.

DAVID D. BOHANNON  
builder-developer  
San Mateo, Calif.

## 1961 forecast

In his forecast, Miles Colean hit the nail on the head when he said, "People would buy if they wanted to spend their increased income for a better home instead of something else."

I believe that people will not be able to afford better housing at today's prices so long as their desire for better housing is tertiary to their desire for a new compact car, a colored TV set, etc.

If the component organizations in the housing industry continue to be content to talk to themselves and their fellows, they may be able to build a better mousetrap, but that no longer means that the world will beat a path to your door. Until through guts merchandising the quality home becomes more of a status symbol than the present items which compete with the consumer's dollar, the industry may only admire its handiwork from an esthetic point of view.

JAMES V. MORGAN  
executive vice president  
Society of Residential Appraisers  
Chicago.

We can agree with Colean's conclusions that "money not be the problem" and "construction costs should be relatively stable." Some of the latent demand for new residential construction could well be activated by the use of further creativity and ingenuity in architectural design, and there is always room for cost-cutting in the process and for improvement in sales techniques. The emphasis of the current art on contributions the builder himself might make, in my opinion, is most pertinent at this time.

ALBERT J. ROBERTSON  
Chairman Federal Reserve Bank Board  
Washington, D.C.

## The land problem

HOUSE & HOME did such a remarkable study of land use in August that market measurement of the differing results in Cuba and in Jamaica may interest your readers.

The credit of a country one way to measure its policy. This is reflected in the yield on government bonds—its promise to pay.

In Cuba where land use changed by confiscation in the name of reform, the \$44.7 million of 4½% bonds due in 1977, and the \$39.7 million of 4's due in 1983 sell at 38 3/4% to yield 11.9% currently. A few gamblers are willing to take a chance at these prices on being paid through a revolution.

In Jamaica for better or use they are revaluing land by transferring all taxes on improvements to the value of the location. Jamaican 5¾% bonds due in 1974 (\$9.9 million of standing) are selling at 90% to yield 6.9%.

The difference between a credit at 11.9% for Cuba compared to a 6.9% credit for Jamaica government is a measure of differing appraisal of their violently differing policies on how to recognize interest of all in good land together with maximum incentive to individual improvement. Viva la difference!

LANCASTER M. GREENE  
Lancaster & Norvin Group  
New York City.

I have read Miles Colean's housing forecast for 1961 with a great deal of interest and, while he may be somewhat over-optimistic, I believe his position and the story he tells are stimulating. If private enterprise is to measure up to its opportunities, it must respond to this kind of challenge.

I am so much in accord with Miles Colean's view that mortgage money will not be a limiting factor but the other influences that he recites will be, that I incorporated this in a talk I made before the Mortgage Bankers Association today.

HAROLD BOESCHENSTEIN  
president,  
Owens-Corning Fiberglass Corp  
Toledo, Ohio.

HOUSE & HOME has again rendered a great service to the housing industry and the national economy by the timely presentation of Miles Colean's housing forecast. It sets forth

# WAYS TO TURN "LOOKERS" INTO "BUYERS"



Westinghouse presents the FRESH... the BOLD... the BEAUTIFUL

the appliances more of 1961... the Westinghouse Diamond Jubilee Appliances... at



Westinghouse Diamond Jubilee



**1 EASY TO CLEAN...EASY TO USE!** Surface units of Westinghouse range platform plug-out completely for easiest cleaning. Controls "fine-tune" any degree of heat desired. Safety-Matic unit won't let foods burn. Platforms also available in other styles and finishes to fit any installation.



**2 SO EASY TO USE...SEE INTO...REACH INTO!** Meat keeps fresh 3 days without freezing...vegetables stay crisp and store-fresh in the new Westinghouse Center Drawer Refrigerator. Frost-free in refrigerator section, freezer, and center drawer. 8 Choose-N-Change panel colors. For built-in or free-standing installation.



**4 AS PRACTICAL AS THEY ARE BEAUTIFUL!** There never seems to be enough storage space in any kitchen...but now you can solve that problem quickly and beautifully with Westinghouse easy-to-install Heirloom maple finish wood cabinets. Adjustable shelves provide complete flexibility.



**5 EYE-LEVEL CONTROLS...OUT OF THE HEAT ZONE!** The side-mounted Control Panel of the Westinghouse Imperial is only one of many features prospects will like. You'll like the fact that this deluxe oven can be built in or stacked without surrounding cabinetry. It installs with just two screws.





**3 THE HOTTER THE WATER... THE CLEANER THE DISHES!** The Westinghouse Roll Out Dishwasher has Hot Water Booster that guarantees 140° water for washing and final rinse. Handles service for ten. WashWell removes from frame for convenient installation. 8 Choose-N-Change front panels... install in minutes.



**6 COMPLETE, COMPACT HOME LAUNDRY!** Westinghouse Spacemates install in just 25 inches of floor space when stacked, just 50 inches side by side under the counter. Laundromat® has more washing power for cleaner clothes, including the new man-

## PRESENTING THE NEWEST AND BEST FROM WESTINGHOUSE



Single-unit built-in range with terrace-type platform

Exciting new design of "split-level" platform provides new user cooking convenience. Each level has own "no-drip" edge to confine spillovers. Control Panel is mounted on top as part of platform. Oven has lift-off door and plug-out heaters, a cleaning feature with buyer appeal. Range is complete unit, right down to floor, with leveling feet to permit accurate line-up with adjacent cabinets. Requires only single 230-volt power connection, easily made through front panel opening. Panel frame permits local customized panel installation to match kitchen decor. Where Westinghouse Maple Finish wood cabinets are used (illustration), a special matching panel is available. **You can be sure ... if it's Westinghouse.**

# Westinghouse



SEND FOR COMPLETE INFORMATION ON WESTINGHOUSE APPLIANCES AND CABINETS

Westinghouse Electric Corporation, Contract Sales Department  
246 East Fourth Street  
Mansfield, Ohio.

NAME \_\_\_\_\_ TITLE \_\_\_\_\_

COMPANY \_\_\_\_\_

ADDRESS \_\_\_\_\_

CITY \_\_\_\_\_ ZONE \_\_\_\_\_ STATE \_\_\_\_\_



*Par Oak—finished medium dark*

*Many combinations of Oak, Maple, Walnut and Cherry are available*

## Beautiful BondWood® Parquet...

### *Moves into the Mass Market*

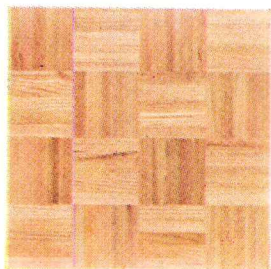
More and more builders are installing HARRIS BondWood Floors in medium priced homes because this finest of all parquets costs no more than ordinary parquet. Actually, it looks very expensive because the centuries-old tradition of expert parquet craftsmanship is exemplified in HARRIS BondWood—in gleaming geometric designs—in fact, in more woods and patterns than any other parquet.

And the beauty is deep—a lifetime of service with slats a full 5/16" thick, not tongue and grooved. Write for color booklet. Harris Manufacturing Company, Dept. HH-11, Johnson City, Tennessee. See our catalog in Sweets.

*Finest in flooring since 1898*

**HARRIS FLOORING** 

HOUSE & H



*Par Red Oak (natural finish)  
—most popular grade in the  
mass home market.*

symbol of quality since 1906



# Potlatch LOCKWALL\*

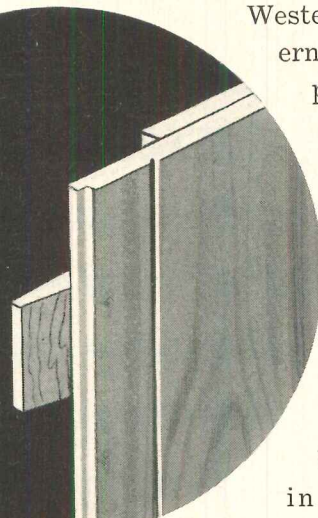
*Goes up with ease  
and speed...  
adds natural beauty*

Potlatch Lockwall plywood panels were designed with one man in mind — the builder. You get powerful-selling beauty of natural wood paneling with *outstanding savings and convenience.*

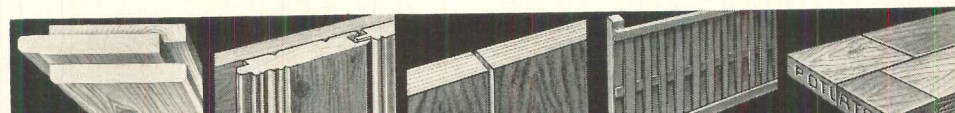
The Big Key: Factory attached, backer-furring strips interlock one panel to another. Edges are *precision-matched* and you nail backing strips to the studs.

Quick and easy... fewer nails required... face nailing eliminated... no clips or gadgets needed.

Lockwall is available in a wide choice of carefully selected, *Kiln-dried* Western woods in modern V-grooved random plank patterns... clear or knotty styling... Inland Red Cedar, Idaho White Pine, Inland Larch or Ponderosa Pine. Conveniently packaged in 6 panel units (32" by 7' or 8' lengths) in heavy protective cardboard. Covers 16' of lineal wall space.



Certified by  Kiln dried



Unmatched quality control, mixed carload lot service and a wide variety of products are available to dealers throughout the nation through Potlatch — a name associated with the finest in building materials since 1906!

From PFI's seven mills comes a choice of Idaho White Pine, White Fir, Douglas Fir, Ponderosa Pine, Cedar, Larch, Spruce, Yellow Pine and Oak Flooring.

Our facilities, which produce 600 million board feet annually, assure the kind of flexible service today's building industry demands.

Sales are handled through the general sales office in Lewiston, Idaho and these district offices:

- Warren, Ark. Bradley-Southern Div.
- Pittsburgh, Penn. 1415 Oliver Bldg.
- Kansas City, Mo. 2007 Bryant Bldg.
- Chicago, Ill. 1829 Pacific Opera Bldg.
- New Brunswick, N.J. P.O. Box 55
- Deer Park, Wash. Deer Park Ind., Inc.

GENERAL OFFICES



1

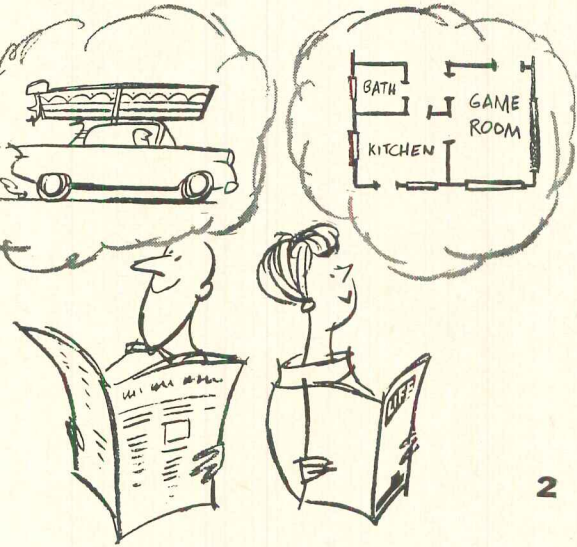
# CHAIN OF DEMAND



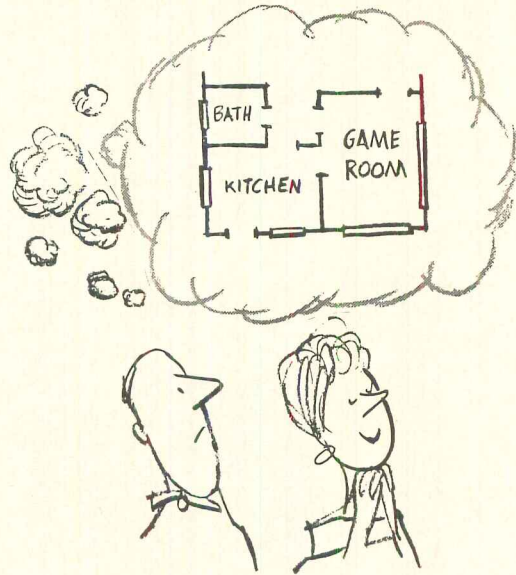
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Where do you rank in the **CHAIN OF DEMAND** in your town? Four-star or forsaken? These days there are many desires, but just so many dollars. Building materials manufacturers are assuring your share of these dollars by promoting the desire for better

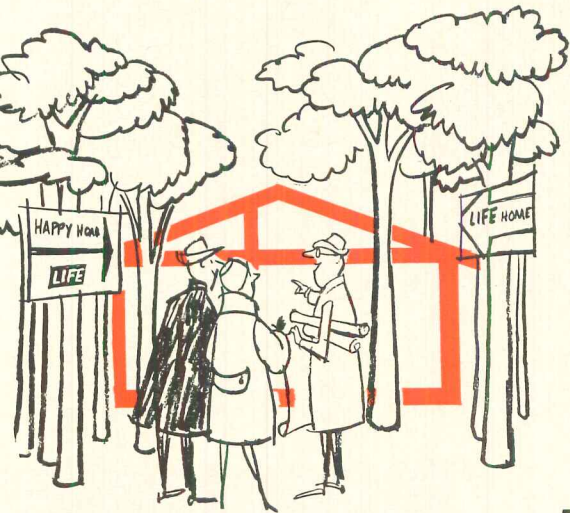
For more information about LIFE's new home or modernization



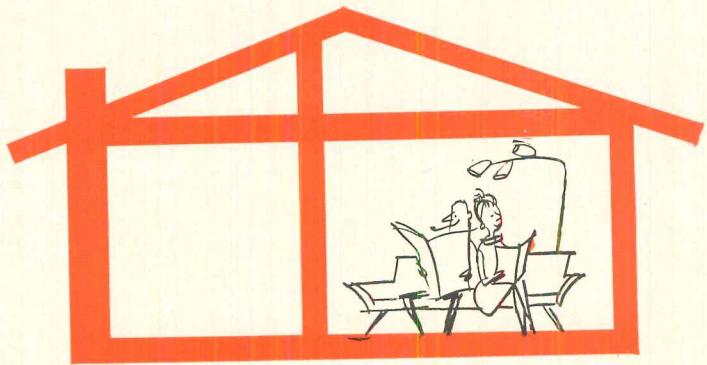
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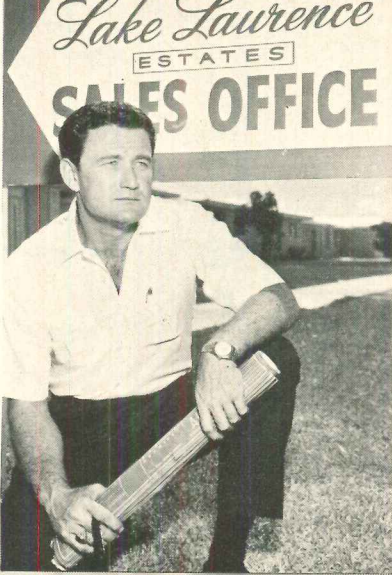


6

ing, better housing in their  
 ional advertising. By tie-  
 g-in with these national  
 ands locally, you gain a  
 mpetitive advantage that  
 n move you up in the  
**CHAIN OF DEMAND.** To com-  
 and more sales in your  
 odel home selling, or in

the promising market for  
 modernization, link yourself  
 to...





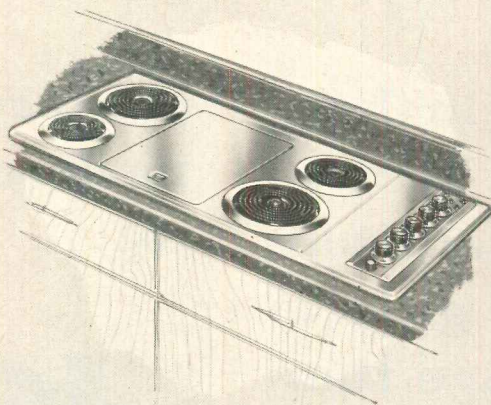
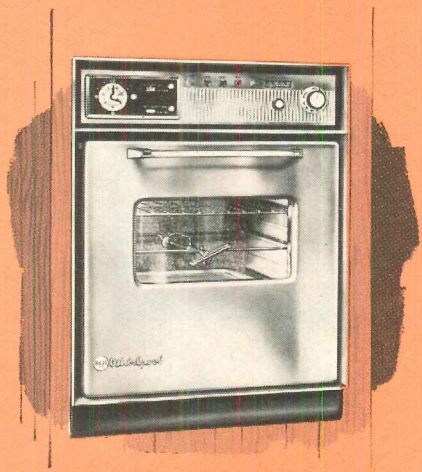
Budd Laurence,  
President of  
Laurence Construction, Inc.,  
Hialeah, Florida.

# ANOTHER SELECTS



*If you want lower installation costs, these new*

Built-in Balanced-Heat ovens . . . a perfect blending of handsome styling, cooking capacity and automatic conveniences. Features built-in Bar-B-Kewer®, automatic Ka-Bob\*, Roto-Baste\* and rotisserie, Roast Sentry\* and "smokeless" broiling. Available in gas or electric.



Built-in surface unit with big capacity griddle . . . automatic 2-in-1 thermostatic unit, high-speed flash unit, infinite-heat controls, signal lights, top-mounted control panel, 2 standard and 2 giant-size Jetube units and Dispos-A-Bowls\*. Also available in gas.

New! Mark 61 model Refrigerator-Freezer is three wonderful appliances in one. A No-Frost Refrigerator, No-Frost Freezer and the IceMagic® automatic ice maker. It looks built-in, yet it's free-standing. Can be placed anywhere . . . in a corner, flush-to-wall or flush-to-cabinets.

*Now . . . you can buy RCA WHIRLPOOL gas and electric appliances*

Use of Trademarks ® and RCA authorized by trademark owner Radio Corporation of America

# QUALITY BUILDER RCA WHIRLPOOL

appliances for project and custom-built homes

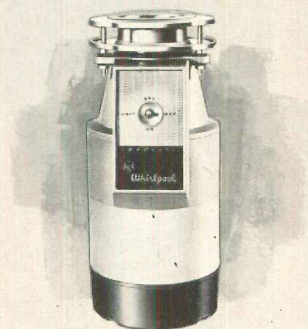
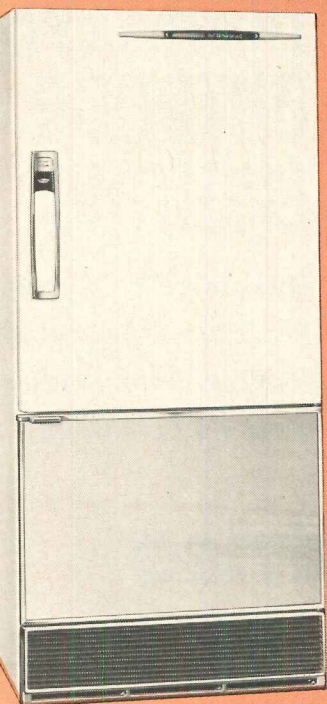
From modest \$13,000.00 homes to custom-built \$150,000.00 homes, Budd Laurence standardizes on RCA WHIRLPOOL appliances. He knows the value of their extra sales power.

Like Mr. Laurence, many other builders, in all sections of the country, are swinging to RCA WHIRLPOOL appliances to help them turn their homes faster. The reputation and dependable operation of RCA WHIRLPOOL appliances have real sales-closing appeal for homemakers. And, the complete line of built-in and free-standing appliances, in gas and electric models, offers real benefits to the builder. All appliances are engineered for

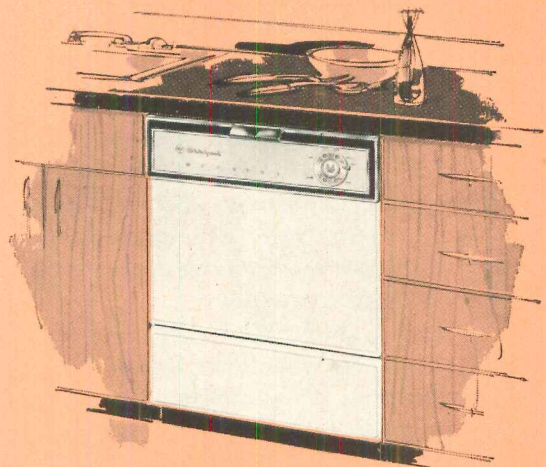
fast, easy, economical installation. All are available from one source with emphasis on delivery as needed. You'll find the prices are right with a minimum of service. Builders tell us it's the right line for quality builder installation.



*RCA WHIRLPOOL appliances are the answer!*



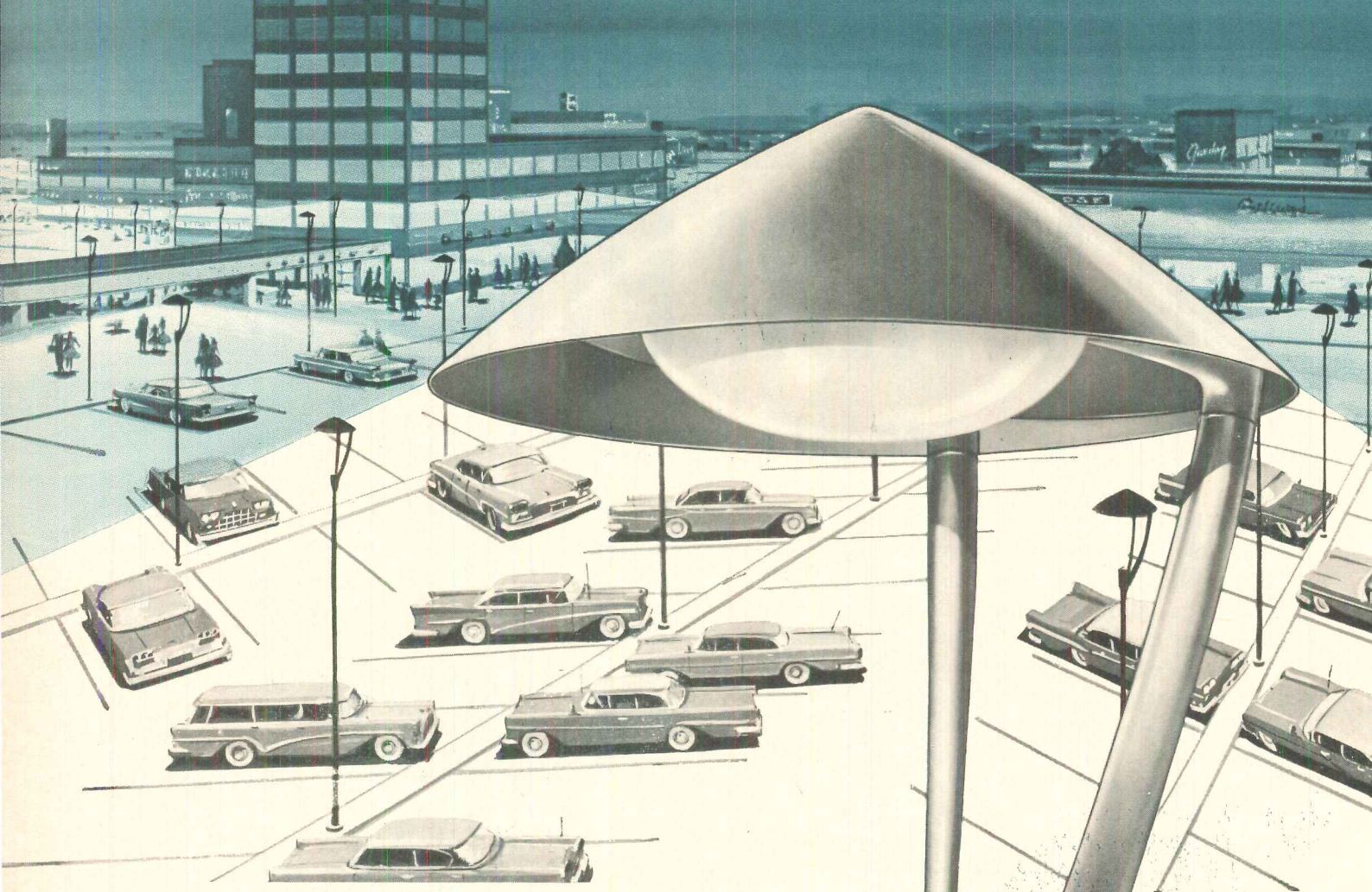
Imperial model batch-feed disposer has automatic reverse which allows it to clear itself of most jams instantly. Built-in reversing switch can also be used as a master switch. A merchandisable "plus" feature.



Undercounter dishwasher is freshly styled for the trimmest look in the business, and offers the famous Filter-Stream\* dishwashing system. For big capacity and cleaning power, this is the unit selected by quality-conscious builders and homemakers alike. Select-A-Door\* trim method allows panels to be faced with material of purchaser's own selection, porcelain or brushed chrome.

\*Tmk.

*from one source and get a package deal at a package price.*



## Line Material Introduces **STYLED MERCURY** Luminaires

Line Material's distinctively new 1000 and 700 watt LINE 2E2 mercury luminaires offer superior lighting and elegant daytime appearance. The fresh modern styling complements and enhances the surrounding landscape and architecture.

A powerful, efficient optical system featuring Holophane's latest refractor provides unprecedented lighting quality.

Lustrous aluminum finish and five pastel decorator colors are available to add unique beauty to your lighting installations.

Ask your L-M Field or Lighting Engineer for complete details, or write to Line Material Industries, Milwaukee 1, Wisconsin.

**FOR  
 HIGH-LEVEL  
 OUTDOOR  
 LIGHTING**

**Dynamically elegant  
 Progressively styled  
 Handsomely modern  
 Gracefully unique**

490



**LINE MATERIAL Industries**

McGRAW-EDISON COMPANY

*Outdoor Lighting*



DISTRIBUTION TRANSFORMERS • RECLOSERS, SECTIONALIZERS AND OIL SWITCHES  
 FUSE CUTOFFS AND FUSE LINKS • LIGHTNING ARRESTERS • POWER SWITCHING EQUIPMENT  
 PACKAGED SUBSTATIONS • CAPACITORS • REGULATORS • OUTDOOR LIGHTING  
 LINE CONSTRUCTION MATERIALS • PORCELAIN INSULATORS • FIBRE PIPE AND CONDUIT





Approaches and service area of Li'l Abner Drive-In, Morton Grove, Ill., are well lighted by 18 L-M Post Top Luminaires. PTL's are available for mercury or incandescent, with choice of seven IES light patterns; with photocontrol if desired.



Managers of the attractive Cave City Motel selected L-M Mercury luminaires to light approaches and driveway and highlight the beauty of the building's architecture. Ten luminaires provide 2 footcandles on the ground.

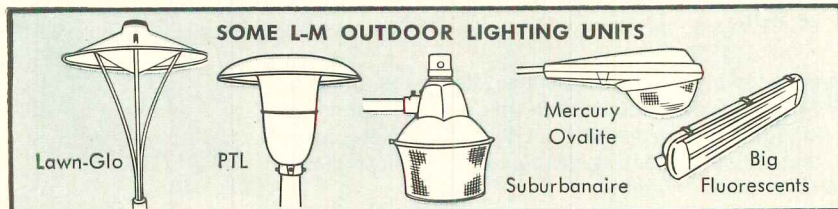
# Light Your Commercial Jobs Better With L-M Engineered Lighting

When you build shopping centers, motels, drive-ins, you can assure your clients better evening business, more hours of use, better profits, by including L-M engineered outdoor lighting in your plans.

Line Material, leading manufacturer of outdoor lighting, offers a full line of equipment to meet almost every lighting need—from high intensity lighting for large outdoor areas to soft lighting for patios.

Ask your electrical contractor about a well designed, lighting job engineered for him by L-M Lighting Application Engineering service. Or mail the coupon for name of nearest Authorized L-M Distributor.

470-R



PTL's light the approach and grounds of the Fontainebleau Motel, New Orleans. The scientifically designed optical system directs the light down, rather than onto the windows of the building.



## LINE MATERIAL<sup>®</sup>

### Industries

McGRAW-EDISON COMPANY

## Outdoor Lighting



DISTRIBUTION TRANSFORMERS • RECLOSERS, SECTIONALIZERS AND OIL SWITCHES  
 FUSE CUTOUPS AND FUSE LINKS • LIGHTNING ARRESTERS • POWER SWITCHING EQUIPMENT  
 PACKAGED SUBSTATIONS • CAPACITORS • REGULATORS • OUTDOOR LIGHTING  
 LINE CONSTRUCTION MATERIALS • PORCELAIN INSULATORS • FIBRE PIPE AND CONDUIT

MAIL THIS COUPON

Line Material Industries, Lighting  
 Division, Milwaukee 1, Wisconsin

HH-11

Please send me L-M Outdoor Lighting Bulletin and name of nearest Authorized L-M Distributor.

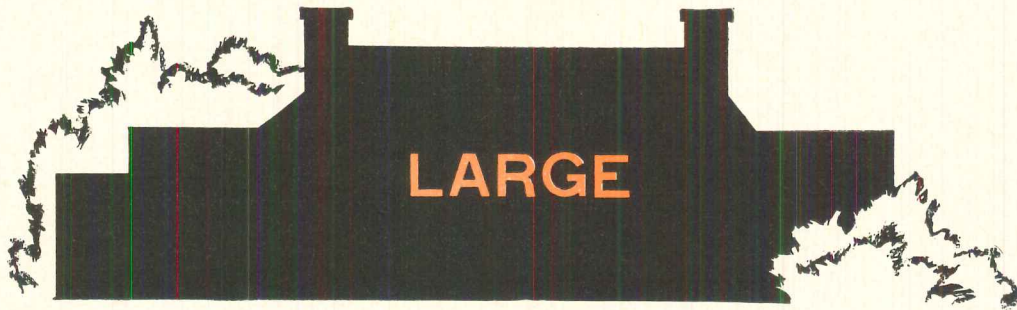
Name \_\_\_\_\_

Title \_\_\_\_\_

Business \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_



**CRANE HAS PLUMBING TO FLATTER THEM ALL, INCREASE THEIR WORTH  
AND ADD TO YOUR PROFIT**

People who think Crane plumbing is costly are behind the times. Fact is, Crane—fine as it is—comes in *every* price range.

Because it does, there isn't a plumbing installation that can't have Crane. When you think of the extra value the Crane name adds, there's all the more reason to specify it.

It's a name that'll bring you business and profits. Crane is luxury—but not costly. Your Crane plumbing contractor will prove it—down to the penny. See him.

**NAHB Exposition** Stop in and see us—Booths 256-259. See the new "Sunnydec" double-bowl sink, a new "Westmont" lavatory; the brand-new "Fermont" lavatory; Crestmont trim; Dial-ese faucets; Star-lite accessories plus countless other plumbing, heating and air conditioning products that offer extra value for home owners and builders.



*Plumbing · Heating · Air Conditioning Group*

*P. O. Box 780, Johnstown, Pa.*

**VALVES · ELECTRONIC CONTROLS · PIPING · PLUMBING · HEATING · AIR CONDITIONING**

# Doesn't every manufacturer claim to produce a "quality" window?

We've never heard of a manufacturer who didn't claim his windows were "as good as" or better than his competitors. Have you?

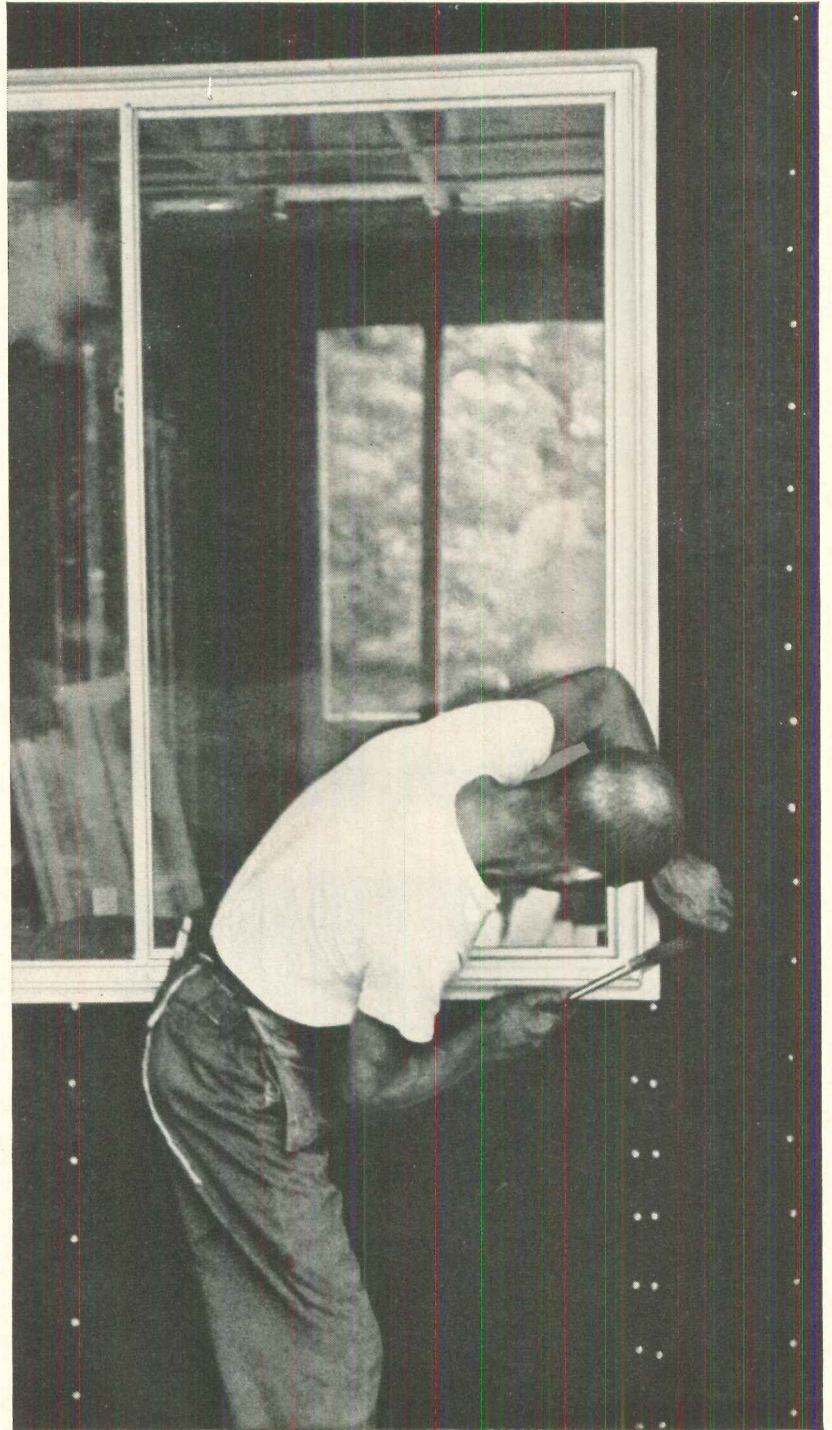
Why then, doesn't every aluminum window manufacturer carry the AWMA "Quality-Approved" seal on his windows?

A good question... and the truth is, some manufacturers who glibly claim that their windows meet or even exceed the AWMA specifications actually couldn't pass *all* the tests when administered by an independent testing laboratory. You see, AWMA quality window specifications cover not just one but many factors including the metal alloy, wall thickness, strength of sections, size limitations, hardware, protective coating, as well as performance tests that cover air infiltration, deflection and other physical load tests.

The AWMA "Quality-Approved" seal on the window together with the official AWMA Conformance Test Report by a recognized, independent laboratory are your assurance of windows that satisfy FHA Minimum Property Standards in every respect.

Why take chances and waste time with aluminum windows of questionable quality when it's so easy to get windows that not only satisfy FHA requirements but will satisfy your most discerning buyers,—windows that are designed and built to eliminate time-wasting, costly call backs. For your own protection insist on "Quality-Approved" aluminum windows.

For a copy of the latest AWMA window specifications with the names of approved manufacturers and the types of windows they produce, write to the Aluminum Window Manufacturers Assn., 630 Third Ave., New York 17, N. Y. Attention Dept. H-611.

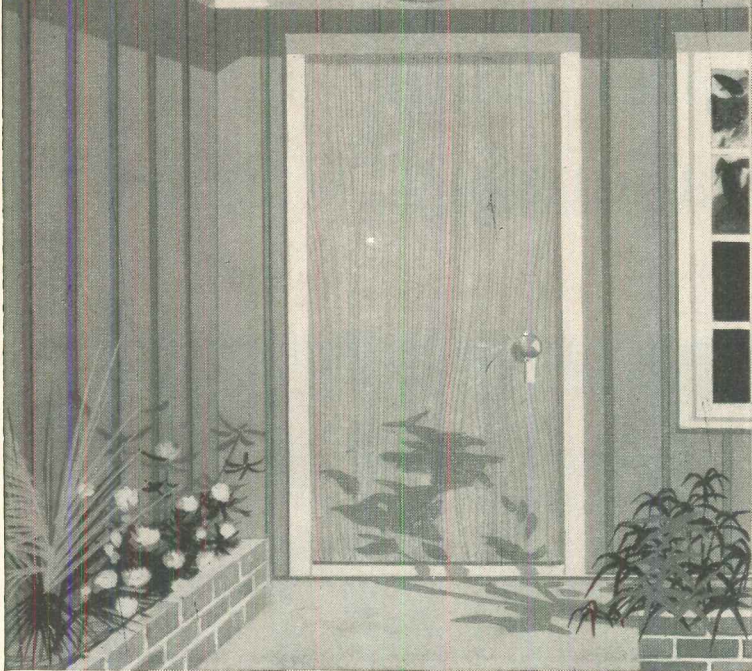


**QUALITY APPROVED**  
ALUMINUM WINDOW



TYPE: \_\_\_\_\_ SERIES: 100  
SIZE TESTED: 3' 8" x 5' 0" CERT. NO. 400  
**MANUFACTURERS NAME**  
CITY AND STATE

**MEMBERS:** Adams Engineering Co., Inc., Ojus, Fla.; Albritton Engineering Corp., Bryan, Texas; American Duralite Corp., Loudon, Tenn.; American Metal Window Co., Shreveport, La.; Arnold Altex Aluminum Co., Miami, Fla.; The William Bayley Co., Springfield, Ohio; Capitol Products Corp., Mechanicsburg, Pa.; Ceco Steel Products Corp., Chicago, Ill.; Crossly Window Corp., Miami, Fla.; Fenestra Inc., Detroit, Mich.; Michael Flynn Mfg. Co., Philadelphia, Pa.; Kesko Products, Bristol, Ind.; Mayfair Industries, Inc., Lafayette, La.; Miami Window Corp., Miami, Fla.; Porterfield Industries, Inc., Miami, Fla.; Reynolds Metals Co., Richmond, Va.; Rogers Industries Inc., Detroit, Mich.; The F. C. Russell Co., Columbiana, Ohio; Stanley Building Specialties, North Miami, Fla.; Truscon Div., Republic Steel Corp., Youngstown, Ohio; Valley Metal Products Co., Plainwell, Mich.; Windalume Corp., Kenvil, N. J.; Wisco Inc., Detroit, Mich.



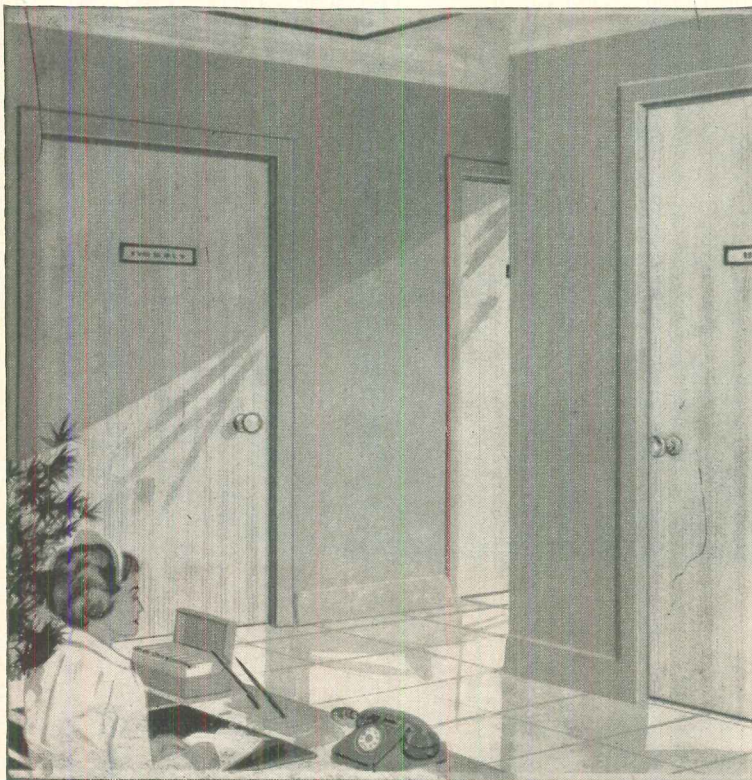
**EXTRA-WIDE** front doors are growing in popularity. Weldwood® Stay-Strate® Doors are ideal; they have inert Weldrok® mineral cores and hardwood edges to match the faces. These edges provide the rugged construction necessary for doors up to 4' wide. The wide range of beautiful hardwood faces available to you permits you to give continuity to luxurious wood paneled walls.

**HEAVY-DUTY** without loss of beauty—that's the strong appeal of Weldwood Custom Royal Doors. The colorful, durable Micarta® faces resist impact and abrasion, keep maintenance to a minimum. Custom Royal Doors are also available in both Class "B" and Class "C" Fire Door constructions.



*ready-to-hang doors save you time and money*

## From fit to finish, Weldwood Doors come tailored to your job



**FIRE PROTECTION** means more than just stopping flame spread. Beautiful Weldwood wood-faced Fire Doors do *that*, and they also drastically reduce destructive heat transmission. Underwriters' Laboratories, Inc. rates and labels these doors for fire resistance and assured maximum protection against heat transmission (250° maximum after 30 minutes of test) in both Class "B" (vertical shaft) and Class "C" (room and corridor) openings.

Now you can order any Weldwood Algoma-made Door to fit your frames, machined to fit your hardware, and finished to meet your specifications. This means you eliminate costly on-site work; and you profit from the sales appeal of the handsome, performance-guaranteed\* ready-to-hang doors you give your homes. Weldwood Doors are available in a wide range of sizes and constructions for every opening.

### \*THE WELDWOOD DOOR GUARANTEE

United States Plywood unconditionally guarantees Weldwood Stay-Strate, Fire, and Custom Royal Doors against warping, twisting, or manufacturing defects for the life of the installation (faces of Custom Royal Doors are guaranteed for two years), with the usual and accorded treatment considered good practice as far as storage, installation, and maintenance are concerned. If any of these doors fails to meet these standards, United States Plywood will replace it without charge, including labor costs of hanging and refinishing.

## WELDWOOD DOORS

MAIL COUPON FOR FREE WELDWOOD DOOR BOOKLET

United States Plywood

HH 1-61

55 West 44th Street, New York 36, N. Y.

Please send free copies of new 12-page booklet, "Weldwood Architectural Doors"—#2010.

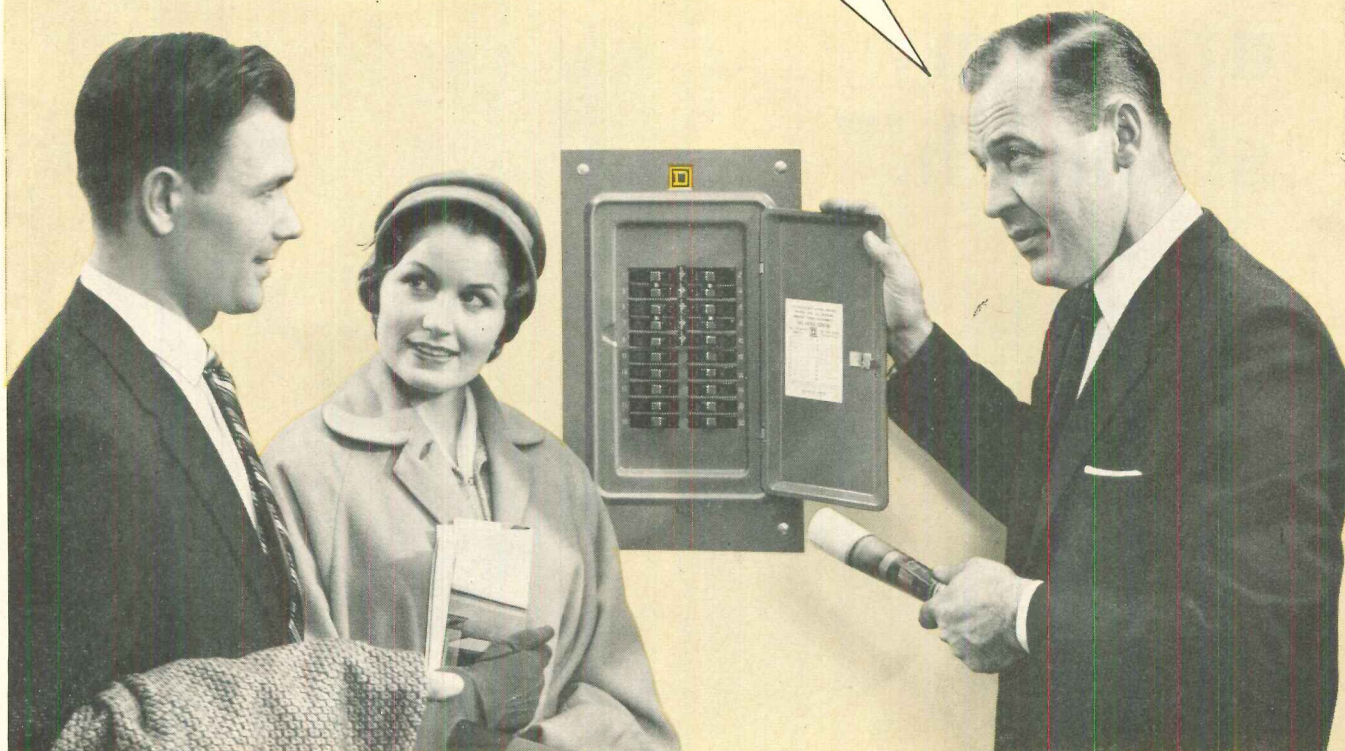
Name.....

Firm.....

Address.....

City..... Zone..... State.....

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 provid-

ing 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

“Kwikset  
 installs FAST...  
 and doesn't  
 upset my  
 stomach!”



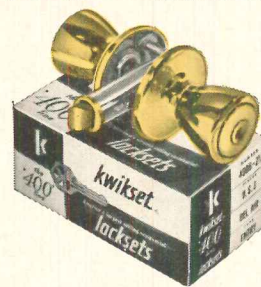
No ulcers for me! I have my men install Kwikset locksets with the new Round Face Latch and Sok-It Strike. With these new developments, Kwikset installs 40% faster than present methods, without mortising, chiseling or screws.

And when we use the new built-in tool jig, we get a perfect, trouble-free installation every time. Such time-saving, money-saving advantages are the greatest thing since aspirin! Prove it for yourself. Have a Kwikset representative show you how to save 40% on lockset installations. Mail this coupon today!



*America's largest selling residential locksets*

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



**KWIKSET DIVISION (Dept. BP)**  
 The American Hardware Corporation  
 Anaheim, California

Please have your representative demonstrate how I can install locksets in six homes in less time than it previously took me for four.

Name \_\_\_\_\_

Company Name \_\_\_\_\_

Address \_\_\_\_\_

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See how Kwikset locksets install faster at  
 Booth No. 703-5 NAHB Convention



E. Staggs, president of Staggs-Bilt Homes, receives the "Good Housebuilding" Citation from A. Simonson, Home Building Director for Good Housekeeping Magazine.

"We have more than 20 full-time salesmen who are paid to sell houses. If they have to take time to sell or defend the products that go into them, it takes away from their basic job. We have found that products that carry the Good Housekeeping Consumers' Guaranty Seal require no selling and need no defense."

*Jim Pennington, Vice-President  
Staggs-Bilt Homes*

"Our participation in the Good Housekeeping Home Building Program, in my judgment, has the effect of adding another salesman to our staff."

*R. S. MacNichol, Sales Manager  
Libbey-Owens-Ford*

# Raising Standards of American Housing: the Good Housebuilding Program

effort unique in magazine history, Good Housekeeping dedicated itself to the consistent and effective up-grading of American housing.

home-minded magazine, and a house-minded magazine, Good Housekeeping has now put all its celebrated facilities behind the setting of quality standards behind THE GOOD HOUSEBUILDING PROGRAM.

The Program cooperates with both building material and equipment manufacturers and with builders in effective on-site inspections whose consistent common denominator is quality for the home-buyer.

Manufacturers' products are submitted to rigid evaluation, and only all products which earn the Good Housekeeping Consumers' Guaranty Seal. Homes in which products are displayed must meet high requirements for architectural merit, approved sites, and proper construction.

The Good Housebuilding Citation has a growing value in

has already been proved in 10,000 housing units. The tremendous authority of the Good Housekeeping Consumers' Guaranty Seal, which influences the buying decisions of 40,930,000\* people, is proving to be as powerful in housing as in other fields.

The Good Housebuilding Program is a growing force in housing because, like Good Housekeeping Magazine and The Institute, it is based foursquare on integrity and dedication to public service.

\*CROSSLEY, S-D SURVEYS

For detailed information, write or telephone Mr. Calvin C. Herge, Advertising Director, Good Housekeeping, 57th Street and 8th Avenue, New York 19. COLUMBUS 5-7300.



## GOOD HOUSEKEEPING

MAGAZINE AND INSTITUTE A HEARST MAGAZINE

*and sells*  
because nothing persuades like the truth

# More General Electric Kitchens are installed



## **BUDGET** *(shown above)*

The Mark 27 "drop-top" Range sets the pace for this small but sparkling kitchen. Refrigerator-Freezer (BG15T) fits flush in the corner, Washer-Dryer Combination (WD560T) and Automatic Dishwasher (SU 60T) complete the kitchen.

## **CUSTOM**

could have a single Deluxe Oven built in one wall, matching Cooktop with exhaust hood—the built-in look every woman loves. Refrigerator-Freezer in Mix-or-Match fashion color. Automatic Dishwasher and Washer-Dryer Combination.

## **DELUXE**

might have the double Custom Oven with a matching Cooktop. Refrigerator, Bookshelf Freezer, Dishwasher, Washer, Dryer and cabinets—all planned in Mix-or-Match fashion colors. This would be the kitchen of a woman's dreams.



## “MARK OF QUALITY YOUR BUYERS RECOGNIZE”



# builders than any other kind because . . . women love 'em!

re's the best salesman for your homes . . .  
e most-preferred kitchen-laundry in America.  
Whether your homes are in the low, medium or  
custom price range, General Electric has the  
kitchen to light up a customer's eye . . . turn  
situation into a signature on the dotted line.  
What's more, General Electric has a Custom  
Kitchen Design specialist who will work with  
you to plan, from a wide variety of exciting

models, styles and colors, just exactly the per-  
fect kitchen for your special needs.  
Style, beauty, versatility, dependability . . .  
plus the prestige of the General Electric name  
. . . that's what a General Electric kitchen-laun-  
dry means to your prospects.  
More than half of the women interviewed in a  
recent survey preferred General Electric home  
appliances above all other appliances.

## You get more than sales appeal from a General Electric Kitchen

You get a builder bonus in every General Electric home appliance you install.

### BONUS:

spend less on labor and installation. General  
Electric's "Straight-Line" appliances make the  
most of your available kitchen space. They fit  
easily with surrounding cabinets for an ex-  
tensive built-in look.

### BONUS:

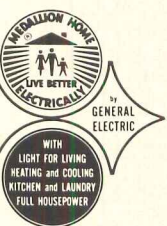
Product available locally. 100 General Electric  
distribution points in every part of the country  
insure you quick delivery . . . scheduled to your  
convenience. No long waits and waste of time.  
No early storage headaches.

### BONUS:

hard-hitting pre-sell program. You get a com-  
plete merchandising program, along with sit-up-  
and-take-notice advertising and publicity to  
bring prospects through the door of your Model  
home. The more prospects . . . the more sales.

### BONUS:

No service responsibilities. Once your appliances  
are installed, all product service becomes the  
responsibility of your General Electric dealer or  
distributor. No appliance repair or maintenance  
worries for you!



To find out more about General Electric  
Kitchens, clip and send this coupon today.



Don't forget the Medallion Home Program . . . an added Bonus for you.  
Ask your distributor about it.

For information, mail coupon to:  
General Electric Co., Home Bureau,  
Appliance Park, Louisville 1, Ky.

Have your local General Electric builder sales  
representative contact me.

NAME \_\_\_\_\_

ADDRESS \_\_\_\_\_

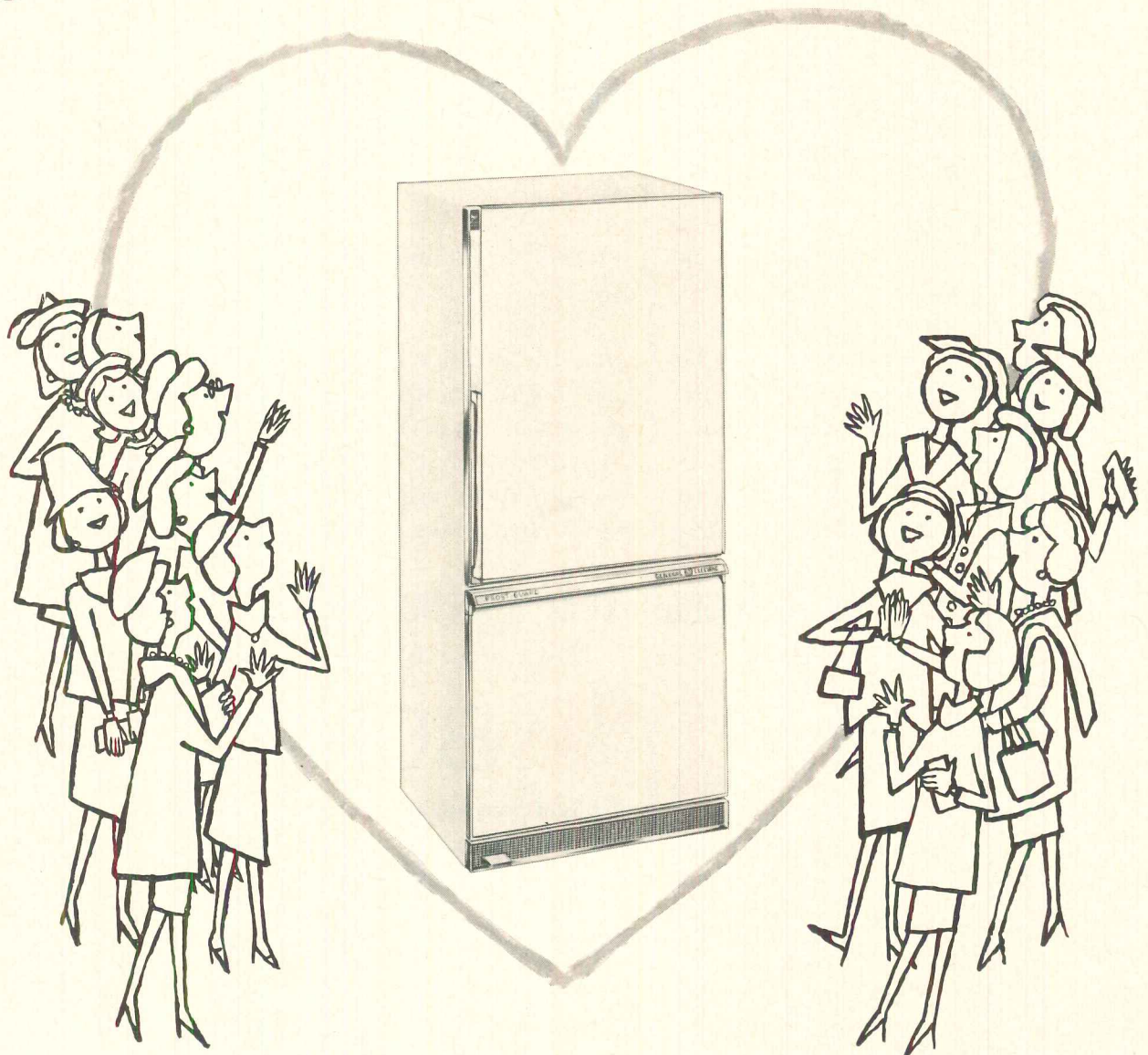
CITY \_\_\_\_\_ STATE \_\_\_\_\_

*Progress Is Our Most Important Product*





Mark of Quality your customers recognize



## More...and more women want a G-E Refrigerator

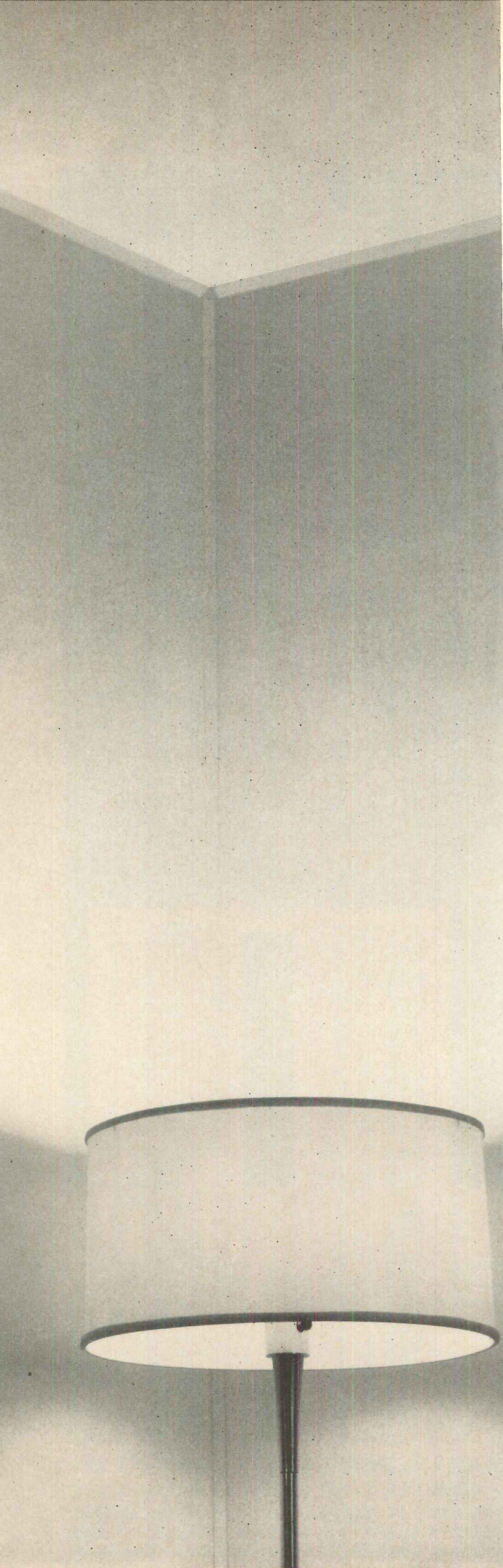
According to a recent survey, General Electric is the number one name in the home appliance field—and by a big margin. Could be the fact that General Electric makes such a broad line of refrigerators—many sizes, many prices, all with convenience-features the ladies obviously like. Could be General Electric's dependability—6 million refrigerators in use ten years or longer. Could be you're making sales the hard way if you're not including a General Electric Refrigerator in your homes. Your General Electric Distributor will show you how easy it is. Call him now.

*Progress Is Our Most Important Product*

**GENERAL  ELECTRIC**

Household Refrigerator Dept., Louisville 1, Ky.





## New "Steelfast" dry wall system helps cut costs and construction time

Research and development in home building have done it again—found still *another* way to help you beat down rising construction costs! Working closely with the National Association of Home Builders Research Institute, as well as individual home builders, U. S. Steel research men have helped in developing an advanced dry wall installation system called "Steelfast." Field tests have proved that "Steelfast" is capable of cutting more than *two days* from a builder's construction schedule. It eliminates the backing lumber and other materials used in conventional installation . . . *plus* six steps in the finishing process, including the application of corner tape and "mud." Never again will you lose time waiting for succeeding coats of "mud" to dry!

The "Steelfast" system uses cold-formed strip steel members at all corner and ceiling joints. They are formed to receive dry wall sheets along their edges and to hold them secure. "Steelfast" insures perfect corners *automatically*, regardless of framing conditions, because it keeps corner lines plumb and ceiling lines level.

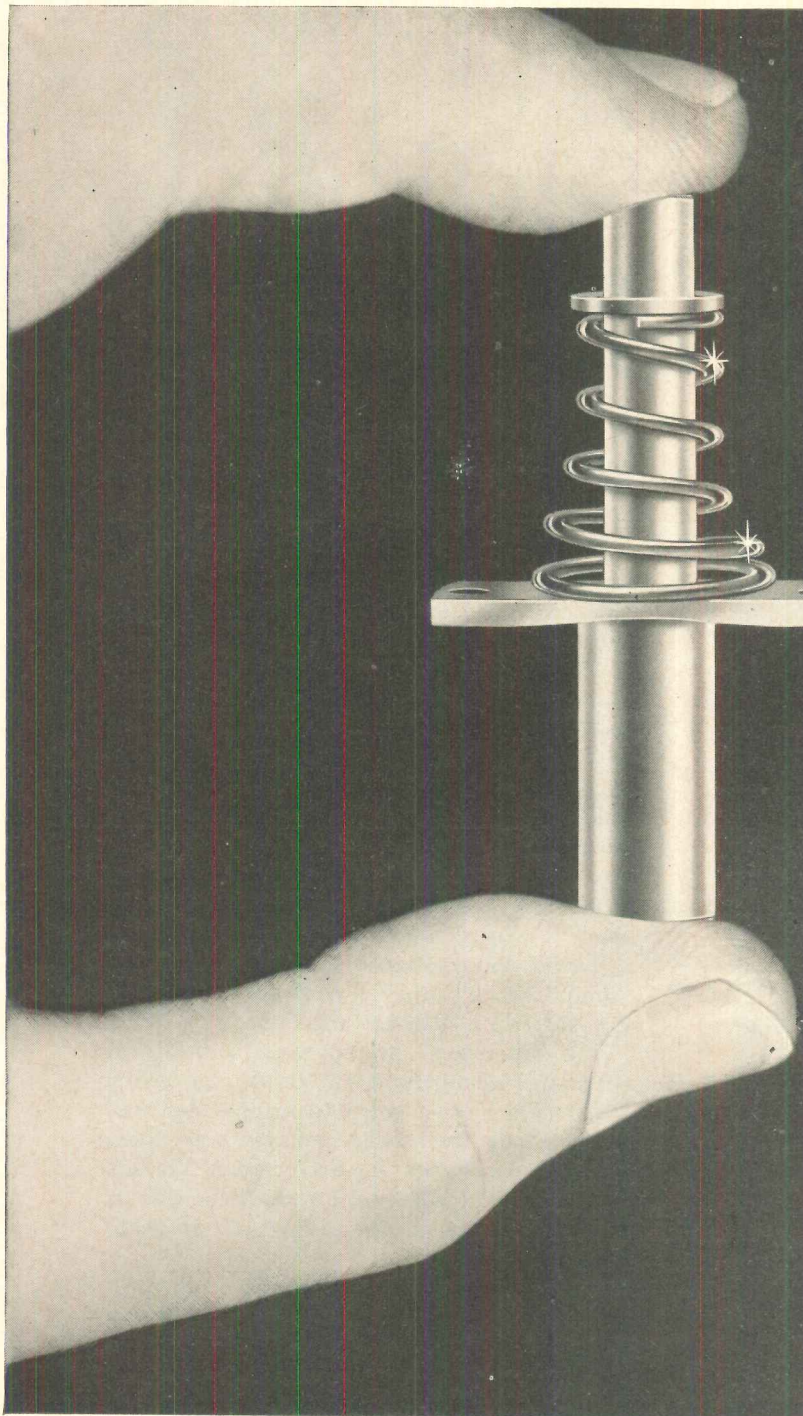
The speedy "Steelfast" system will help you sell better homes at a lower cost to you *and* your customers. This is what U. S. Steel's research men are constantly striving for; and we promise you *more* significant developments in the months ahead. Write to us *today* for details on the new, cost-cutting "Steelfast" dry wall system. United States Steel Corporation, Room 6192, 525 William Penn Place, Pittsburgh 30, Pa. USS is a registered trademark

 **United States Steel**

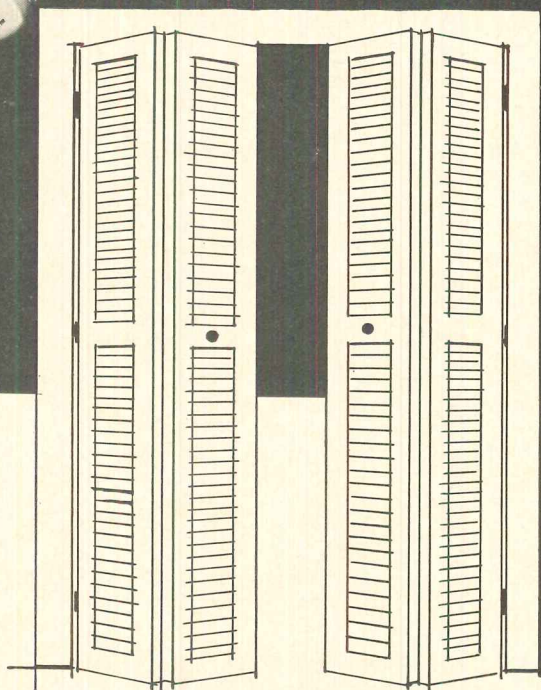
For better housing at a lower cost.



Ceiling and corner lines are clean and true in the finished "Steelfast" dry wall installation.



**GRANT'S  
SPRING PIVOT  
CAN REDUCE  
FOLDING  
PANEL  
INSTALLATION  
COSTS  
MORE THAN  
50%**



The exciting new design features in Grant's 2500 Folding Panel Hardware make it the most dependable and efficient line available.

Highlight of this remarkable product is the *spring loaded top pivot assembly* which assures constant, taut door-track engagement during installation. Other features include: hidden hardware for passageway installation, sturdy apron mounts for hollow core closet doors, aluminum track, nylon guides, adaptability for all panels, complete range of sizes.

2520: for passageway openings/2540: for closet openings

## GRANT 2500 FOLDING PANEL HARDWARE

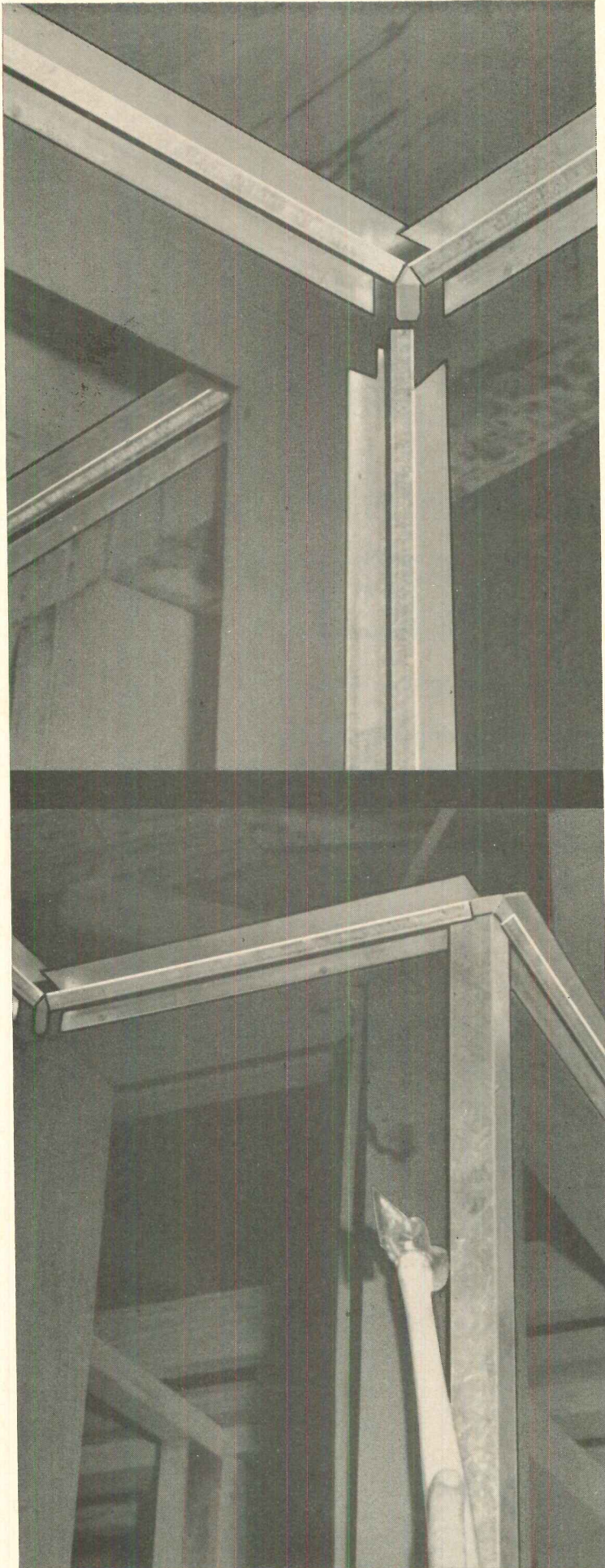


GRANT PULLEY & HARDWARE CORPORATION

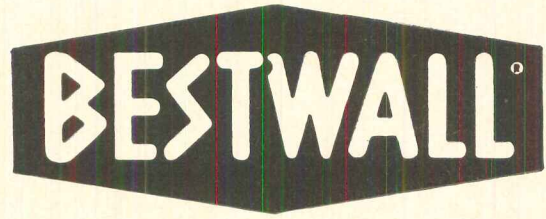
Eastern Division/ 31 High Street, West Nyack, N. Y.

Western Division/944 Long Beach Ave., Los Angeles 21, Calif.

sliding door hardware • drawer slides • drapery hardware • pocket frames • pulls • special sliding hardware • closet rods  
SEE THIS IMPORTANT LINE AS WELL AS THE FULL RANGE OF GRANT SPACE-SAVING HARDWARE AT BOOTH #956, NAHB CONVENTION.



EXCLUSIVE WITH



### **New STEELFAST System For Erecting Gypsum Wallboard**

This new method of installing gypsum wallboard to walls and ceilings was developed through close cooperation of the Research department of United States Steel and the NAHB Research Institute. It is available *exclusively* from Bestwall Gypsum Company—a leader in bringing you better materials for better construction.

The STEELFAST\* system can result in considerable savings in construction time and materials. It eliminates the backing lumber and other materials used in conventional installations. Cold-formed strip steel members are nailed in place at all ceiling and corner joints and the gypsum wallboard slipped into them. Perfect corners are assured regardless of framing conditions because ceiling lines are level and corner lines are plumb.

Field tests show lower costs and *faster* scheduling for the overall building when STEELFAST and Bestwall gypsum wallboard are used. Write for complete details.

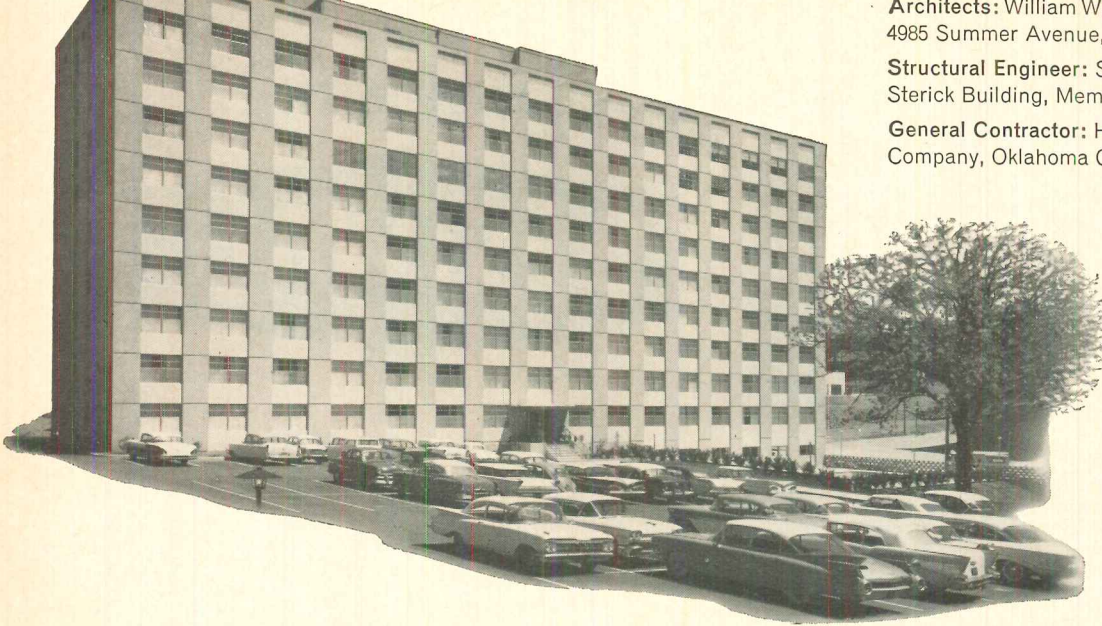
**BESTWALL GYPSUM COMPANY**  
**Ardmore, Pa.**

\*Pat. applied for

Architects: William W. Bond, Jr., and Louis Ost, Jr.,  
4985 Summer Avenue, Memphis, Tennessee.

Structural Engineer: S. S. Kenworthy,  
Sterick Building, Memphis, Tennessee.

General Contractor: Harmon Construction  
Company, Oklahoma City, Oklahoma.



# "We keep corners crack-free with **KEYCORNER**"

SAYS "TINY" KIRK OF KIRK PLASTERING AND TILE COMPANY, LITTLE ROCK, ARKANSAS

Architects and builders like "Tiny" Kirk's reasons for using Keycorner.

And they like what *doesn't* happen afterward. "Test results showed that Keycorner lends more crack resistance," said Tiny.

"My experience has proved out those test results. We haven't had a corner crack on us yet. That's why we use Keycorner."

Keycorner comes in easy-to-handle four foot lengths and goes up in a hurry. "But what I like most about Keycorner, it doesn't cut up my hands," says Carl Kennedy, one of Kirk's best workers.





A living room in one of the apartments of Plaza Towers. The owner, W. C. Mason of Little Rock says, "I shudder to think of what the upkeep on our apartments would be if the walls and ceiling weren't plaster. We chose it for its beauty, superior fire resistance and economy as well. And we're happy we did."

**KEYCORNER** is another fine product of  
**KEYSTONE STEEL & WIRE COMPANY**  
Peoria, Illinois

Makers of KEYSTRIP • KEYCORNER • WELDED WIRE

# Alside aluminum siding





# Easier to apply...sell...and maintain

atching your head about aluminum siding? Wondering if your  
ws can handle it... how costs compare with less durable  
aterials... and, most important, how will it sell in your market?  
t year thousands of builders asked these same questions and  
r were pleasantly surprised to find that houses they built with  
uminum siding were more salable and more profitable.

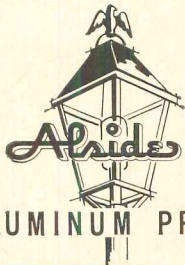
can cash in on the home buyer's demand for lasting  
aintenance-free beauty and economy by switching to aluminum  
1961. The question is not whether to use aluminum siding  
but which one.

Alside, the world's largest manufacturer of aluminum building  
products, offers the most complete line of baked-enamel sidings

and related products for home exteriors. Alside saws like lum-  
ber, nails on quickly — requires no special skills or equipment  
to apply. An average 3-bedroom home can be covered and  
trimmed by two men in two days. Since it can be applied in  
any weather, costly delays are eliminated — you are ready for  
final inspection days earlier.

How much does it cost? Studies conducted in cities and towns  
all over the United States, with builders of all sizes, show Alside  
costs are no more than the "on the wall and painted" costs of  
wood siding or cedar shakes. In some areas they are even less.

Sooner or later you are going to build a home with aluminum,  
why not start today — with Alside!

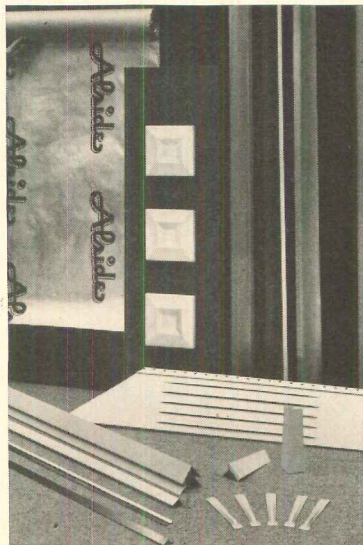


Write today for Illustrated Catalog... or visit Booth 802 and 803 at the N.A.H.B. Show

BETTER ALUMINUM PRODUCTS FOR BETTER LIVING... ALSIDE, INC., AKRON, OHIO



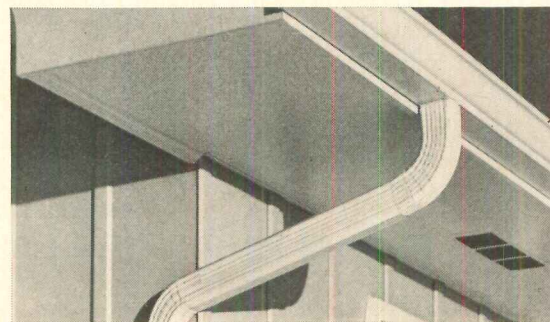
**NEW 16" VERTICAL SIDING** is a dis-  
tinctive board and batten design,  
ideal for western ranch homes or  
contemporary styles. Available in  
8" lengths for wall or gable appli-  
cations. Patented joint is weather-  
tight — requires no caulking.



**COLOR-MATCHED, CUSTOM ACCE-  
SSORIES and TRIM** — Alside manu-  
factures and can supply builders with a  
complete line of accessory items such  
as ventilating louvers, starter strips,  
shutters, profile corners and window  
channels. Everything you will need to  
trim your homes with lasting aluminum  
beauty and protection.



**NEW COLOR-MATCHED  
GUTTERS and DOWNSPOUTS**—  
Sturdy embossed aluminum  
downspouts and gutters in  
matching baked-on enamel  
finish — 14 colors provide the  
same lasting protection and  
beauty for the homes you build.  
Lightweight, they are easy to  
handle and install, will never  
rust out or stain other surfaces.

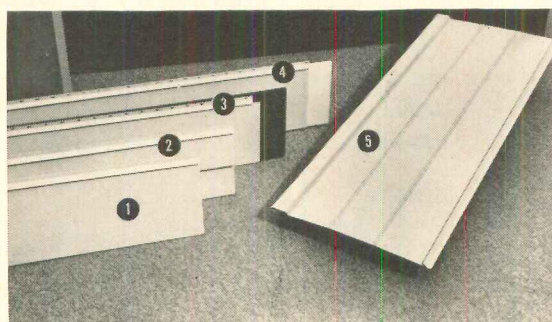


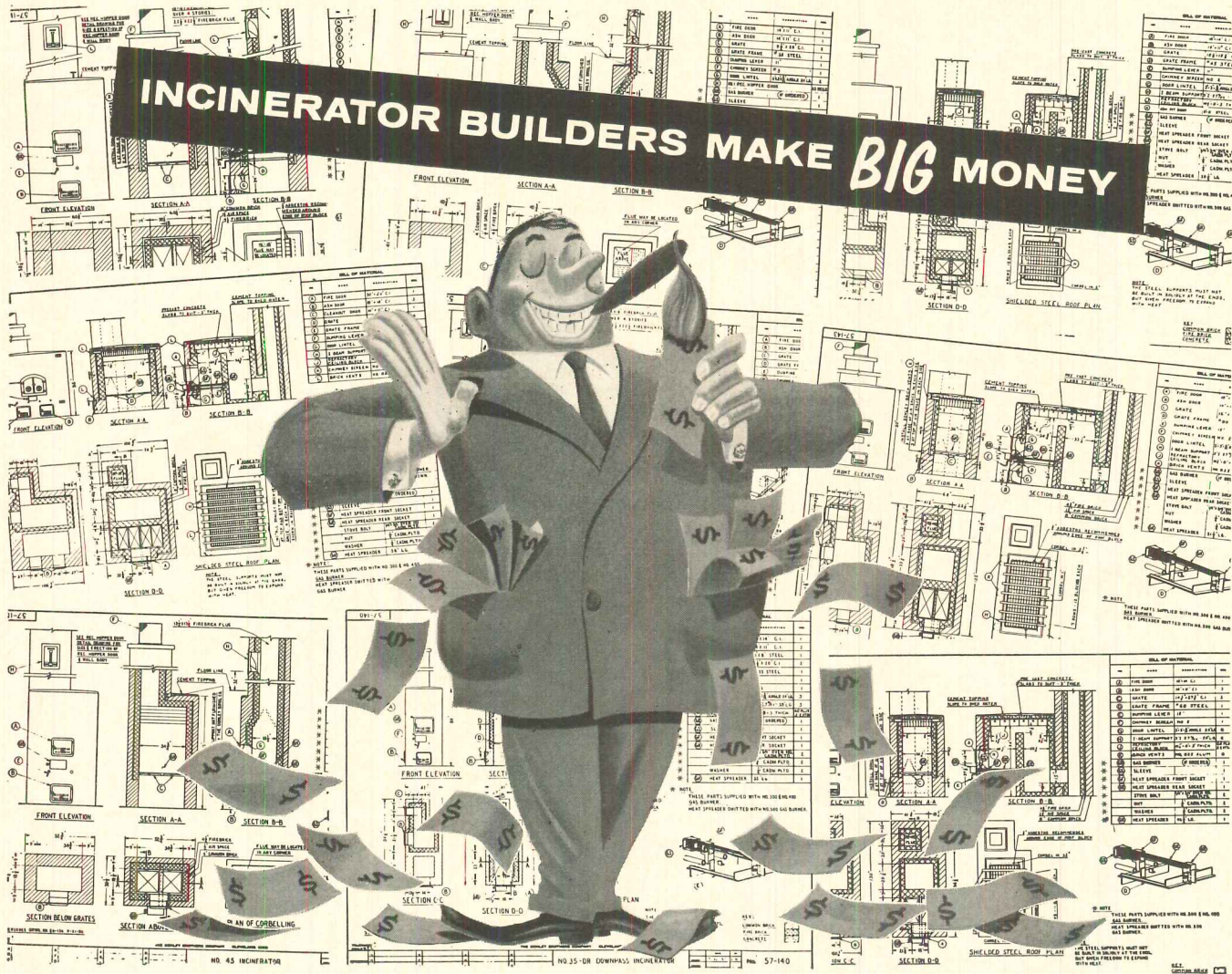
**NEW ALUMINUM SOFFIT and FASCIA**  
— The finishing touch for any home.  
Fast, easy to install. Designed for use  
with Aluminum siding but can also be  
used with wood, brick, and other ma-  
terials. Available in 14 colors.

**4 BASIC STYLES — 14 DECORATOR COLORS** provide  
builders with the widest choice of sidings available  
from any manufacturer. All panels are first formed,  
then electrostatically painted. This eliminates any  
chance of strain-fracture in the protective baked-on  
enamel coat — a common weakness in panels pro-  
duced by the roller coating method.

Available with either a smooth satin finish or em-  
bossed surface.

- 1 — 8" smooth or embossed lap siding
- 2 — double 4" lap siding
- 3 — 8" fibreboard insulated lap siding
- 4 — 8" STRATA-FOIL aluminum siding
- 5 — 16" vertical paneling (board and batten)



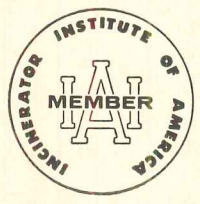


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Experienced Donley incinerator personnel will also design incinerators to meet special space requirements. And only Donley Brothers offers a fully automatic safety burner featuring 100% flame-failure protection plus low-cost operation. This automatic burner provides frequent small fires at regular intervals to assure complete burning . . . eliminate large rubbish accumulations . . . prevent large destructive fires. See your Donley Dealer today . . . or write for complete information.



**Donley**  
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Baked enamel appliance finish on Bonderized steel resists common kitchen abuses—sponges clean quickly and easily. Offers every tenant stay-new freshness. Available, too, in the brand new *Traditional Finish*, vinyl on steel.

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Full Line  
Republic Building Products

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780-781-782

N.A.H.B. SHOW

EXPOSITION HALL—CHICAGO, ILL.  
FEB. 2, 1961

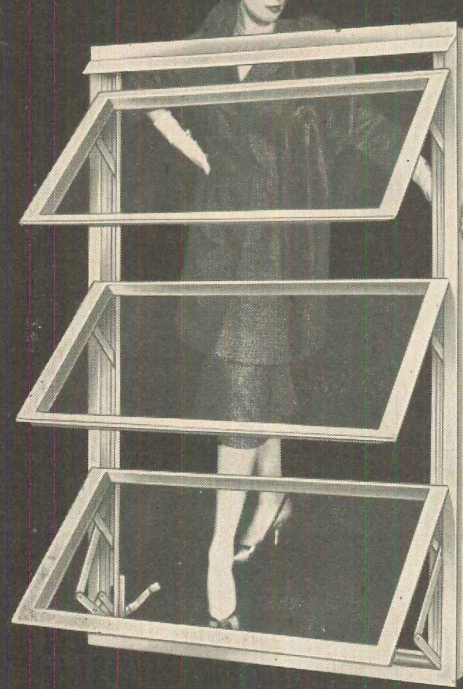
REPUBLIC STEEL *Kitchens*

JUST WHAT THE BUILDER ORDERED . . .

Great new products—designed especially for today's home building market. Excess costs engineered out, Truscon quality built in! That's Truscon's new economy line of metal windows and doors. Here's quality you can point to, at prices you can live with.

Builder demand has upped production of all Truscon products. And the Truscon brand gives you all the advantages of mass production, plus rigid quality control.

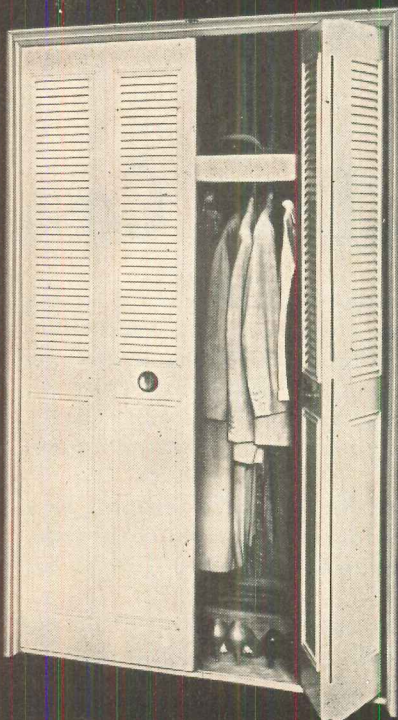
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ALUMINUM AWNING

*Low Cost, Complete Line, Fast Delivery...*

# TRUSCON Aluminum Windows.



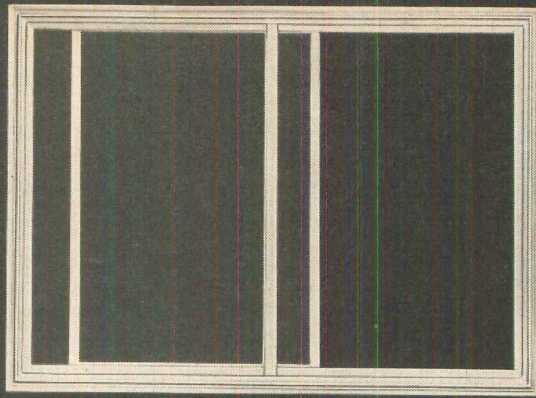
CLASSIC LOUVER FOLDING DOOR



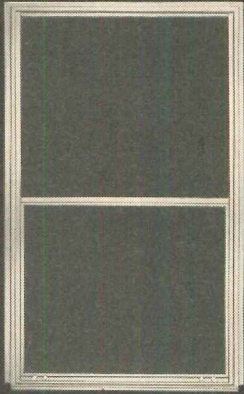
SERIES 57  
1 3/4" Thick



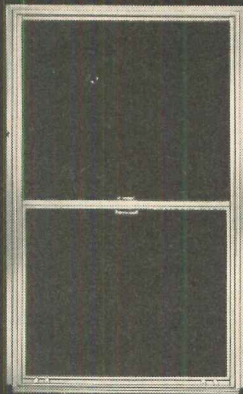
SERIES 50  
1 3/8" Thick



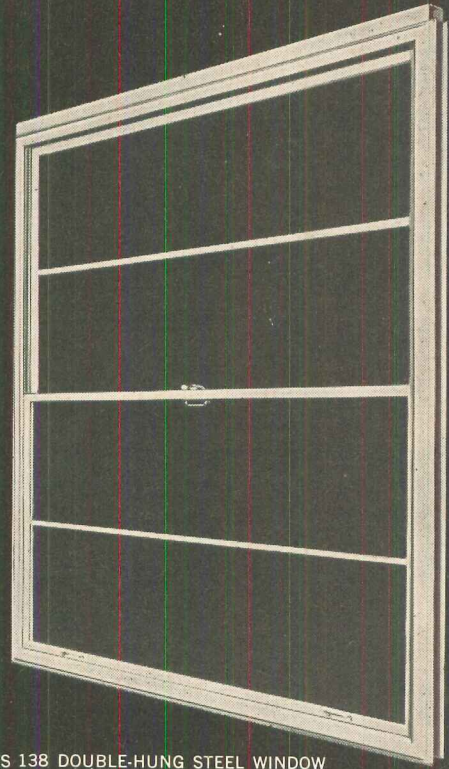
HORIZONTAL SLIDING WINDOW



ALUMINUM SINGLE-HUNG WINDOW

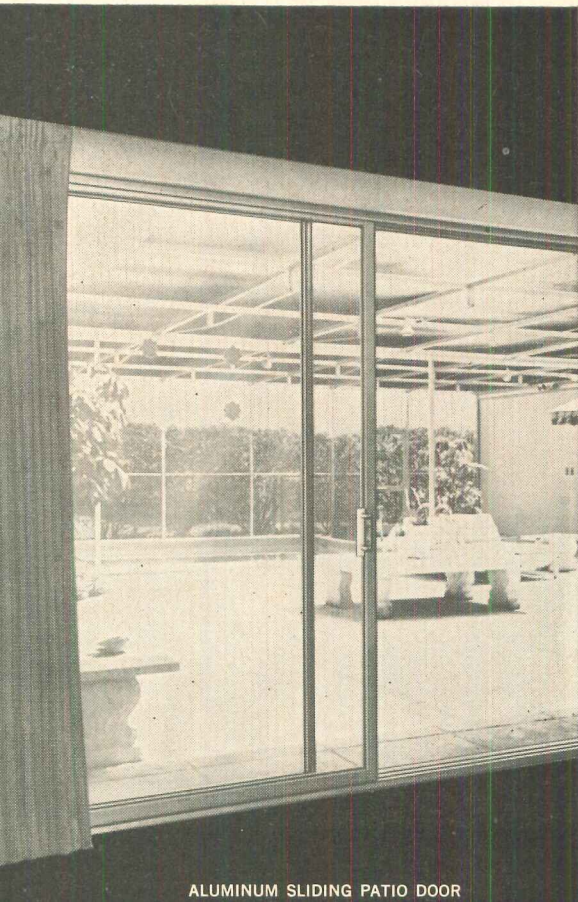


ALUMINUM DOUBLE-HUNG WINDOW



SERIES 138 DOUBLE-HUNG STEEL WINDOW

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LOS ANGELES 22, CALIFORNIA

LONG ISLAND CITY, NEW YORK

OKLAHOMA CITY 4, OKLAHOMA

PHILADELPHIA, (Bala Cynwyd, Pa.)

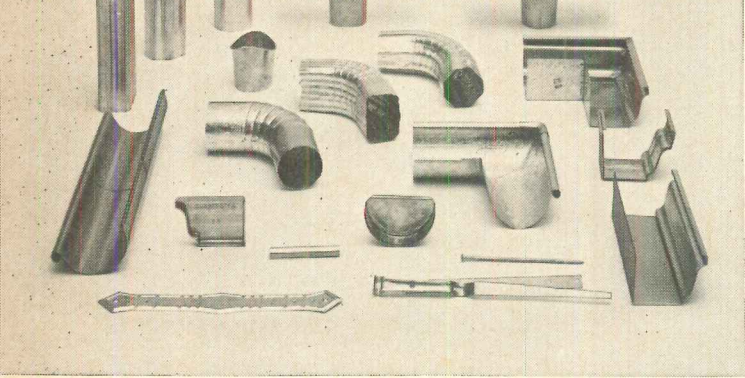
PHOENIX, ARIZONA

PITTSBURGH 19, PENNSYLVANIA

PORTLAND 12, OREGON

ST. LOUIS 3, MISSOURI

SAN FRANCISCO 24, CALIFORNIA



## Go Up Easy! Go Up Fast!

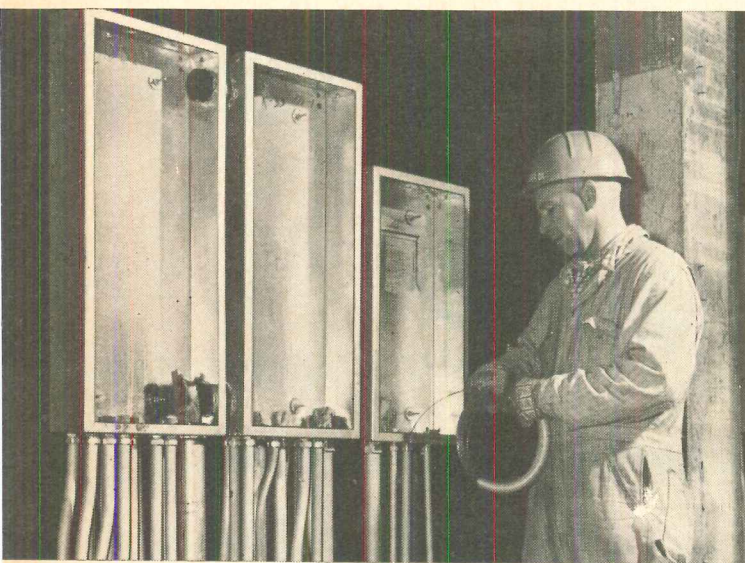
Save installation time and costs. Every length is straight and true. Republic "K" Gutter in lengths up to 32-feet long. Precision made, formed of highest quality flat rolled sheet steel. Complete line of everything you need in 24-, 25-, and 28-gage galvanized steel, 28 gage chrome-nickel stainless steel, terne (tin) or 16 oz. domestic copper, with perfectly matched accessories. Call your Republic Roof Drainage Product distributor, or write direct.



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## The Industrial Revolution In Housing:

### PROGRESS REPORT 1961

The first year of the new decade has ended. As the second starts, the promised opportunities and expected problems come more clearly into focus. What has happened to the great challenge? Where is the response to the new opportunities? It is time to take a

#### New look at the Golden Sixties.....page 114

In some areas, the new roads to housing success are being marked out. And the professional who is leading the way is the

#### New management man.....page 122

In all areas, the climate of housing, like the climate of all business, is changing to reflect the

#### New economic outlook.....page 144

And as costs continue to rise, the leaders of our industry are faced with stopping—then reversing—the trend. To find the means and method, research-minded builders, architects, and manufacturers are taking a

#### New approach to technology.....page 154

As prime land shrinks and lot costs climb, site development becomes a technical specialty with

#### New scientific earthmoving.....page 166

And as sales continue to lag, the best of the merchandisers are finding their own opportunity. How are they selling where others can't? They're alert to the

#### New marketing trends.....page 172

Lastly, the men who are making good in the new decade are making the most of everything the suppliers can offer them. What the suppliers are offering this year is shown in HOUSE & HOME's annual home show

#### New products for 1961.....page 192

#### Also in this issue:

- News .....indexed on page 41
- Letters to the editor.....page 64
- Publications .....page 206D
- Advertising index .....page 286

#### Coming next month:

- A report on the big market for retirement housing
- New solutions to the old problem of codes





*When we first stepped into the Sixties twelve months ago, we could see only through a glass darkly what lay ahead of us. Through the glass everything looked bigger and better—bigger markets, bigger opportunities, bigger almost everything except bigger problems. The problems actually looked smaller, because so many old problems were almost solved. And, anyhow, we thought the coming population explosion would make everything easy.*

*But now we have advanced far enough into the Sixties to see things face to face, and suddenly we find many things are changed. The potential market is bigger—yes—but the big market now is a very different kind of market, a market the housing industry has not yet learned to sell. The population explosion is coming—yes—but the population explosion won't come in time to do housing sales much good until 1965. The old problems are smaller—yes—but in their place we can now see new and perhaps bigger problems looming ahead—new and bigger problems whose solution will need new thinking and a new approach.*

*So let's start the New Year smart with*

# **A NEW LOOK AT THESE “GOLDEN SIXTIES”**

The problems of the Sixties are different because the markets for the Sixties are different. Around most cities the old markets are close to saturation, so we must learn to sell new markets to replace them.

The problems of the Sixties are different and bigger because the market, though bigger in potential, is much more competitive and much harder to sell.

The markets are more competitive because we are no longer just competing among ourselves for customers who had to buy a new house from one builder if they did not buy a new house from another. We are also competing against 40 million existing homes that are now outselling new houses three to one. We are

also competing against other industries fighting to get a still bigger share of the consumer dollar at our expense.

The markets are harder to sell because, around most cities,

1. We have built ourselves clear out of the shelter shortage that made selling easy (see vital statistic No. 1, p 118).

2. The price of older houses is falling, so more and more first-time buyers are finding they can get more for their money in used houses instead of new.

3. Most of our best prospects already own fairly good homes so they are under no pressure to buy again unless and until they are offered something extra tempting at a tempting price.

Even then they cannot buy until they in turn find a buyer for their present homes.

These homeowners have more than \$100-billion equity in their present homes they could use for down payments; their rising incomes would let them qualify FHA to trade up to homes priced an average of 71% higher than their present home.

These second-time buyers are the big new market potential for the Sixties. How to sell them is the big new market problem.

*All markets are local, so all markets face different local opportunities, different local challenges, different local problems. Some cities are growing so fast that they still have a numerical shortage of shelter; other cities are losing population. Some cities have aggressive and growing minorities; others have almost no minority problems. Some cities have special attractions for retirement; others lose many of their senior citizens. Some cities are booming and enjoy above-average incomes; others are depressed areas. Some cities have low construction costs and relatively low land costs; others tolerate such high costs that a good home costs 50% more. But despite these local variations. . . .*

## Here are 13 problems that are getting more and more urgent almost everywhere

1. How to serve and sell the big markets that are still undersold: the big and growing market for good minority housing, the big and growing market for retirement housing, the big and growing market for better apartments, and the biggest new market of all—the second-time-buyer market for trade-up-to-quality homes.
  2. How to unfreeze the market for existing homes, so millions of present homeowners will find it easy and much less expensive to trade in their old homes to buy the much better new homes they can now afford. Until we do, trade-up can't create the used-house vacancies needed to provide good homes for lower-income families.
3. How to enlist more working capital, so fewer builders will have to work on a wasteful shoestring and more builders will have money enough to buy the equipment they need to cut their costs, money enough to pay better salaries to hold smarter associates, money enough to finance land ahead on a scale that will let them tie up the surrounding acreage and so retain for their own businesses the price rise their development will give the adjoining properties.
  4. How to make more friends, so more communities will welcome builders and new developments instead of trying to keep them out

with wasteful codes, wasteful site requirements, and wasteful zoning. (Best way to make more friends is to build better houses and create better neighborhoods. You can't expect the older residents to cheer if you try to make a fast buck building cheap houses whose buyers won't pay a third enough taxes to cover what they and their children cost the town.)

5. How to cut the waste out of our costs to meet the price competition of other industries that are now outselling us and making us take a 30% smaller share of the consumer dollar.
6. How to get everybody in the industry—manufacturers, builders, architects, and designers alike—to work with the same standard dimensions, so we can achieve the tremendous savings offered by building with parts instead of pieces—factory-made or shop-made components sized to standard dimensions to fit together with minimum waste of ten-cent-a-minute on-site labor. (The dimensional standards are already agreed on; the problem now is to get them into general use.)
7. How to sell new houses better and dramatize the new advantages only new homes can offer. In today's changed market houses are harder to sell than to build, so the skilled and knowing merchandiser is back at the top of the housing totem pole.
8. How to make new houses so much more attractive and so much easier and pleasanter to live in that millions of families can be sold on spending more of their rising incomes for better homes instead of spending it all for plusher cars, costlier clothes, and better vacations. (*See p 121.*)
9. How to make new neighborhoods so attractive that people will gladly uproot themselves to enjoy new advantages and the new community facilities only new neighborhoods can offer. Says Builder Bob Schmitt: "The time is long past when we can expect home-seekers to move into a treeless, grassless, community-facilityless construction area."
10. How to get land in good locations without paying speculators three and four times its true worth and so pricing good new houses out of the market.
11. How to get better market research, so we won't be building the wrong kind of houses in the wrong locations, and how to use that better market research more imaginatively, so we won't go on underselling our market with houses too cheap to have enough sales appeal. (Much of this better research should be provided, market by market, by the federal government, which has spent more money to gather annual statistics on peanuts than to gather statistics on America's biggest industry.)
12. How to provide good low-income and middle-income housing in big cities. This need cannot be met by private enterprise without enormous land-write-down subsidies unless and until the cities change their real estate tax systems. Today the overtaxation of buildings discourages improvements while the undertaxation of land subsidizes slums and inflates land prices sky high.
13. What to do with nearly 20 million existing homes—some old, some fairly new—that are not good enough so anyone will want to live in them in the no-longer-distant years when the average family will have an income, in constant 1956 dollars, well over \$8,000 a year. Perhaps half these 20 million homes can be salvaged, at a cost perhaps half what it would cost to build them new; the other half will probably have to be abandoned and replaced.

### **Our problems for the Sixties cannot be cured for us by more Federal aids**

Housing already enjoys more federal aids and better federal legislation than any other industry. If Washington would just stop using housing as a counter-cyclical device

tossed from boom to bust by the alternation of too easy money and too tight money, there is little left that Washington can do for us that Washington has not already done.

But housing still suffers from worse state laws and worse local rules than any other industry—bad tax laws that subsidize slums in the cities and abet land specula-

tion in the suburbs, bad foreclosure laws that make mortgages more costly, bad real estate transfer laws that keep the housing market

frozen, bad state laws that let lawyers make a racket out of title search and closings, bad building codes that entrench waste and de-

lay the vast savings offered by standardization and industrialization, bad site development requirements that waste billions of dollars.

## **Our problems for the Sixties cannot be cured for us by easier credit**

Twenty-eight years ago FORTUNE could call housing the industry capitalism forgot, but today housing is capitalism's pet. Today housing enjoys five times as much consumer credit as any other industry, available at half the interest rate for six times the term; today the first-year pay-off on a

\$20,000 house is hardly a third as much as the first year pay-off on a \$2,000 car! *Easy terms have now been pushed well beyond the point of diminishing returns; the homebuilders might be better off if amortization payments were bigger and faster, so it would take homebuyers less time to build up*

*the equities needed to trade-up to better homes. What we need now is a change in FHA regulations to base its income requirements on 40-year straight-line depreciation (which is a true cost) regardless of how fast or slow the amortization (which is a form of saving and not a cost at all).*

So the housing industry's big new problems in the big new market of the Sixties cannot be solved for us by the federal government and they cannot be solved for us by the money lenders. They cannot be solved for us by more and bigger doses of what kept housing healthy and booming throughout most of the Fifties.

They can be solved only by a new self-reliance, a new appreciation of management's role, a new kind of industry teamwork, a new approach to land planning and land development, a new approach to technology, and a new industrialized approach to the market.

In almost every market from coast to coast some leaders are showing the way to solve these new problems and meet these new challenges.

So this issue of HOUSE & HOME is planned, researched, written, and edited to bring you a case study progress report on what these leaders are doing.

*But first let's take a closer look at the biggest change in the market and the consequences of that change:*

## **Here are the vital statistics on the biggest change of all**

Unless otherwise noted, the statistics stem from Economist Miles Colean's comparison of the Census Bureau's 1957 housing inventory and a projection of the Commerce Department's family-income analysis.

### **1. The shelter shortage is over and gone**

During the Fifties 12,444,765 new units were added to the housing inventory while population was growing only 6,018,000 families (plus 3,038,000 "unattached persons," i.e., bachelors, unmarried girls, widows, etc). So says census.

In other words, we have added far more new housing units than were needed to keep up with net new-family formation, so we have turned the shelter shortage into a numerical oversupply.

*Says Jim Price of National Homes: "There are not enough first-time buyers looking for shelter to keep our volume up."*

*Says Armel Nutter, 1960 President of NAREB: "In most markets the need for more low-priced houses is over. The great new market we must learn to sell is the trade-up market for quality homes."*

### **2. Most cities now have enough low-priced housing**

"In every city I visit I find the highest vacancy rate in the lowest-priced rentals," says Jack Havens, 1960 chairman of

the Realtors' Build America Better Committee.

And Economist Miles L. Colean fills in the numbers. Says Mr. Colean:

"Already in 1957 there were only 4,500,000 non-farm families left with incomes under \$3,000 a year, but there were nearly 18 million housing units, good, bad, and indifferent, priced within the means of those 4½ million poor families; there were only 9,250,000 families left with incomes under \$4,000, but there were 24,600,000 housing units priced low enough so these 9,000,000-odd families could qualify for FHA to buy them."

### **3. The lower-priced market is still shrinking**

Despite the tremendous increase in total population that we call the population explosion, by 1970 there will actually be 2,850,000 *less* families with incomes under \$4,000 a year than there were in 1957; there will be no increase at all in the number of families with incomes between \$4,000 and \$6,000 (This projection assumes that incomes in constant dollars

will continue rising at a rate a little bit slower than they rose during the Fifties.)

#### Population growth won't sustain the volume we need

Net new family formation will be far below a million a year for 1961 through 1964, and at least half the new families will buy used houses, just as new families usually buy used houses.

Until after 1965 the biggest increase will be young couples more likely to rent than to buy and older couples who need retirement housing.

So until after 1965 the long-heralded population explosion won't sell anything like a million new houses a year for us—alone a million and a half.

#### 5. But the potential for better homes is growing

Says Economist Colean: "By 1957 there were already twice as many families who could qualify FHA to pay \$17,500 or more for a good home as there were houses in that price class."

In 1940 there were five times as many families with incomes under \$4,000 as families with incomes over \$7,500; today there are 2,000,000 *more* families with incomes over \$7,500 than under \$4,000. *By 1970, there will be four times as many!*

The whole net population increase from 1957 to 1970 will be in the over-\$7,500-a-year income bracket—families who can afford to buy at least a \$17,500 home. And more than half the net increase will be families who could afford to buy at least a \$23,500 home.

## What these figures add up to is this: Our market has turned upside down

The problem is no longer how to make housing cheap enough to let poor people afford to buy what they need. The problem now is how to make housing good enough and desirable enough so people will want to buy what they can afford. Right now, says Economist Colean, the average non-farm family could afford to trade up to a home priced 71% higher than the home that family is living in today.

So let's restate the housing problem of the Sixties in marketing terms:

Housing at long last has followed clothing and food into the area of discretionary spending. From now on, just providing shelter will be a factor of less and less importance in the housing market, just as keeping us from starving has become a minor factor in the food market, and covering our nakedness has become a minor factor in the clothing market.

The shelter shortage is over. Nobody is sleeping on park benches.

America has been wiping out poverty so fast that the low-income family is the vanishing American, and it is high time everybody stopped talking about housing as if the housing problem of the Sixties would still be how to provide *more* housing cheap enough for the vanishing low-income market. Before most of this year's new mortgages run out, the average American family will have a bigger income in constant 1957 dollars than junior executives had right after the last war.

Builder Clayton Powell of Savannah, trustee of the Research Institute of NAHB, spells out our changed problem in three sentences. Says he: "Our industry has had its entire program geared to selling distress purchasers—the people who had to get a house to live in. We have not been building houses good enough to make most of today's homeowners want a new home. We have not been building in enough sales appeal and enough better living to whet their desire."

Says Builder Ike Jacobs of Dallas, another trustee of the Home Builders' Research Institute: "Now that the shelter

shortage is over, there is no excuse for building any new houses unless they are better."

Says Emil Hanslin, who handles sales for 62 Boston builders: "Millions of families have the money to buy better homes and millions of families have the desire to buy better houses. That's why 39,000,000 different adults shop the builders' model houses each year. Our problem is that most of them don't find what they are looking for—so instead of putting their money into the better homes they wanted, they spend it for something else."

So we come right back to where we started:

The housing industry's problem has turned upside down. The problem is no longer how to make new housing cheap enough to let poor people afford to buy what they need. The problem now is how to make new housing good enough and desirable enough so people will want to buy what they can afford.

# The consequences of this change reach into every nook and cranny of housing

**Consequence No. 1**..... Tomorrow's market for houses will be much more elastic, because almost everybody can afford to buy a better house but almost nobody has to buy unless he wants to.

On the low side, we could get by for a year or two without adding any new housing at all, just as we got by without adding any new housing at all during the war.

On the high side, there is hardly any limit at all to how many houses the housing industry could sell if it makes them desirable enough and prices them low enough to meet the competition of other industries.

From now on the housing industry will have to seek most of its sales in a saturated market—but let's not think small about the sales potential of a saturated market. Everybody has an electric refrigerator—but the appliance makers are selling ten times as many new refrigerators in a market 95% saturated than they were able to sell when the market was only 5% saturated. Everybody has a car—millions of families have two cars; even the very poor families living in public housing have cars, so public housing projects have to be planned to accommodate acres of autos. But just because the car market is saturated nobody suggests that we need only 700,000 new cars this year because the population is growing only 700,000 families.

From now on population growth—even the so-called population explosion—should be a dwindling factor in the demand for housing. The highest estimate of net new-family formation is only about a million families a year until late in the Sixties—but right now there are some five million non-farm occupied dwellings that are either dilapidated or lack a private inside bath; ie, occupied dwellings that should be taken off the market at once. There are at least five million other occupied rental units that would be vacated almost overnight if their tenants could find something better. And there are more than 40 million families who on the average could afford to move to a home costing 71% more than their present home.

**Consequence No. 2**..... Now that most of our best prospects already own homes, nothing is more urgent than to cut the inflated cost of reselling houses. This means cutting down the inflated cost of lawyers' fees, cutting down the inflated cost of updating the title search, cutting down the cost of refinancing, cutting down the cost of closing.

Until we make it easy and much less expensive for second-time buyers to trade in their present homes, too many builders will stay stuck in the cheap-house market, trying to sell low-priced new houses to first-time buyers without much money

instead of selling quality houses to second-time buyers whose rising incomes would qualify them for much better homes. Second-time buyers who now have more than \$100-billion in equity half-frozen in their present homes.

**Consequence No. 3**..... And this may sound paradoxical at first:

Tomorrow's house will have to cost a lot less for what it offers.

Now that most people have money enough to buy something much better than shelter, it is more essential than ever to get the cost of housing down because, in the plain words of Builder Ike Jacobs, "You have to offer more for the money to sell a \$20,000 house to a family that already has a reasonable good house than you have to offer to sell a \$10,000 house to a family double up with the in-laws."

As long as we had a shelter shortage, as long as millions of families had to buy new houses whether they liked the price or not, the housing industry could postpone facing the painful problem of squeezing the waste out of its costs and its prices. As long as necessity was forcing millions of families to buy, the housing industry could pass on to its necessity buyers the needless costs imposed by archaic and conflicting building codes; the housing industry could pass on to its necessity buyers the needless cost of make-work labor rules—like painting with a small brush instead of applying two coats with a spray gun in half a day; the housing industry could pass on to its necessity buyers the needless cost of inefficient on-site construction; the housing industry could pass on to its necessity buyers the needless cost of preposterously inflated land

prices—which are the greatest waste of all (anywhere from \$1,000 to \$5,000 a house for which the homebuyer gets absolutely nothing at all).

But now that the shelter shortage is over, almost nobody has to buy a new house unless he thinks he is getting his money's worth. Millions of families can afford to trade-in to a much better house, but just because they can afford it does not mean they are going to move unless and until they are satisfied that the housing industry is offering them more for their money than the other competing industries.

Fortunately, the last few years have developed so many new ways and so many new products to build better for less that getting our costs down should not be too hard to do once the housing industry sets itself to the task.

**Consequence No. 4**.....

Tomorrow's house will have to be very different.

Tomorrow's house will have to add a lot of new sales appeals. Tomorrow's house will have to include a lot more of the new things that make new houses new, because—in the words of top Realty Man Emil Hanslin—"Nothing is harder to sell than a new house that isn't new."

New houses built at today's wages and today's building costs can seldom compete on price alone with existing houses, any more than new cars can compete on price with used cars. No matter what the homebuilders do to cut their costs, the owners of existing homes can always drop their asking prices a little bit lower. "In a normal market," says Professor Ernest M. Fisher of Columbia, "homebuyers can usually buy a comparable amenity in an old house 10% to 15% cheaper—provided they are satisfied to live without the new advantages only new houses can offer."

That's why tomorrow's house will have to be very different and packed with new features, new advantages, and new sales appeals old houses lack. That's why, for example:

Tomorrow's new house will need the new sales appeal of air conditioning—and two years ago both Housing Administrator Mason and FHA Commissioner Zimmerman warned that in any climate where summers are hot any house without air conditioning will soon be obsolescent. Fortunately for the homebuilding industry, it costs less than half as much to air condition a new house during construction than to air condition an old house that has to be torn to pieces to get the ducts in.

bigger and better and more convenient storage for a much greater abundance of possessions—for lack of adequate storage is already one of the two most common complaints against existing homes, one of the two reasons most often given for wanting to move.

Tomorrow's new house will need the sales appeal of bigger windows and a landscaped view to enjoy outside those bigger windows.

Tomorrow's new house will need the sales appeal of more labor-saving equipment to take the drudgery out of housework—dish washers, and clothes washers, and clothes dryers, and disposers, and appliance centers, and freezers to make chopping and batch-cooking easier, and soon electrostatic air cleaners to make dusting a rarity. All this equipment costs a lot less to buy and install while the house is being built, and under the package mortgage it actually takes less cash and a smaller monthly payment for the first five years to buy a whole house with all this equipment included than it takes to get the equipment alone installed in an existing house (which probably does not even have adequate wiring).

Tomorrow's new house will have to be planned as part of a better community. Tomorrow's new house will have to be landscaped before it is sold, with big trees moved in to give it the established-community look. The day is past when builders can expect shelter-starved buyers to move into construction areas and live there while the rawness wears off.

Tomorrow's house will need the sales appeal of better location, which is the best sales appeal of all. The land speculators who are now holding the best land off the market until we pay extortionate prices are public enemy No. 1 of the homebuilding industry and the homebuying public.

Tomorrow's new house will need the sales appeal of more space—and space costs only a third as much to add to a new house as it costs to add to a used house.

Tomorrow's new house will have to be planned for rear living and privacy instead of being planned for front living within sight of every passing truck. Tomorrow's new house will have to be planned for integrated indoor-outdoor living and much more enjoyment of the land, which is what most families move to the suburbs to get.

Tomorrow's new house will need the sales appeal of full insulation, so it will cost much less to heat in winter and much less to cool in summer—and it costs less than half as much to insulate a new house during construction.

Tomorrow's new house will have to be much better planned and much better designed. It will need all the better taste and better living a good architect and a good designer can contribute. The kind of plan and design that got by for low-cost new homes during the shelter shortage won't tempt buyers to spend their discretionary dollars for more expensive homes now that the shortage is over.

Tomorrow's new house will need at least two baths and much better baths.

Tomorrow's house will have to be much better lighted.

Tomorrow's new house will need the sales appeal of much

You name it—almost everything about tomorrow's new house can be and should be new and better and different

**because**

unfortunately for today's homeowners but most fortunately for the housing industry and its suppliers—almost everything about yesterday's home is wrong for tomorrow's way of life and tomorrow's standard of living. No one of the faults by itself is too serious; most of them can be corrected if people are willing to spend enough money to correct them, just as it might be possible to rebuild a 1949 car with power steering and swivel seats. But taken together they sure enough add up to this—yesterday's house is as obsolete as yesterday's car, and that's the great chance and challenge for tomorrow's new house—the chance and challenge to offer Americans a whole new and better and happier and healthier way of life at home—instead of spending all their rising incomes to get away from their homes.

If the housing industry can meet the challenge there is almost no limit to how many quality houses it can sell in the years ahead in this new market where almost every family can afford to move to a much better home when it finds what it wants at a price that it likes.



H&H Sta

*Robert F. Lusk, Jr.*

At 37, Lusk is president and chief stockholder of the Lusk Corp, a Tucson home-building firm which in 1960 grossed \$12 million (1,000 house sales) and this year aims at \$18 million. Lusk is Kansas-born, grew up in Houston, and graduated from Rice Institute with an engineering degree. He served in World War II as a Navy lieutenant on a destroyer (winning the Bronze Star), thereafter earned a master's degree at Harvard Business School, where he decided that homebuilding offered a big opportunity for trained management talent. He started building in Phoenix in 1948, with \$10,000 capital and using his own muscle for part of the labor. Two years later he shifted to Tucson, his headquarters ever since. He has been an NAHB director and president of his local chapter. He is a director of Catalina Savings & Loan Assn, is active in the Tucson Symphony Society and in several other civic groups, and has a wide range of interests (he has taught himself Spanish and Russian, "with difficulty," he says). Lusk is married to the former Kay Tollett, and they have three children.



*n this decade when the housing industry is changing fast,*

*the man who is setting the pace is today's*

**NEW**

**MANAGEMENT**

**MAN**

*And of all the many new management men who are now  
shaping housing's future, the newest face on the national scene  
is Bob Lusk of Tucson*

"Management," says Bob Lusk, "is more than the science of business methods. Management is the art of employing and rewarding other men's talents."

By putting the science to work, and by practicing the art, Lusk has created a \$5-million homebuilding organization out of an initial investment of \$10,000.

Says he of the future: "Too many builders fail to realize the nature of their competition. Too many still think they need only offer better values than other local builders. Nothing could be more shortsighted. In the Sixties local builders will face more competition from giant builders, from multi-city builders, and from companies shipping manufactured houses into more and more markets.

"And builders will be competing even more than now with all the other consumer industries—auto makers, boat makers, the vacation industry, clothing industry, and others—that are seeking to attract the American family's discretionary spending."

And Bob Lusk, who has seen his emphasis on good management pay off, warns: "Builders who fail at the top management level will fail to grow. And if they don't grow in an expanding economy, they will stagnate and die."

## “Expansion is the No. 1 problem that faces every builder—whether he knows it or not”

Bob Lusk believes this so strongly that “grow or die” might almost be called Lusk’s Law.

“The builder who says he doesn’t want to grow bigger had better think again,” he insists. “Nobody in this business can stand still and expect to survive the Sixties. Even though we are in an expanding economy, with consumer incomes rising fast, and with a growing population to house, competition for the consumer dollar is increasing even faster.

“The only way a builder can compete successfully with other builders and other industries is to create better housing. He can do this only by using new methods, testing new materials, and holding down his costs. If he does this well enough to survive competition, he is almost certain to grow. And if he isn’t growing, he is falling down on the job someplace.”

### Management is essential to expansion

“What housing needs most is the kind of efficient management other industries have,” Lusk says. “I was convinced when I entered homebuilding 12 years ago that the future of the industry lies in industrialization and that the only way for a builder to become an industrialist is by following proven management practices.

“The chief reason our industry is taking so long to become industrialized is not just because of codes, or labor, or lack of capital, or technological backwardness—it is because of a shortage of management skill, and, even more, because of a failure to recognize the proper role of management.

“Our industry is under-staffed at the top and over-staffed at the bottom. Men are management’s tools,

and we are desperately short of the right tools, and of people who know how to use them. Most large and small builders long ago learned how to handle other people’s money, but few have learned how to handle other people’s talents. Too many builders try to do too much themselves and in the wrong areas. They try to make too many *right* decisions about the *wrong* problems. They spend too little time solving basic problems, too much time filling less important functions which they should hire other men to take over.

“Good management starts at the top with policy decisions,” Lusk adds, “and the more successful the builder, the less time he has for anything except setting policy and solving basic problems.”

### Capital is essential for expansion

If management is housing’s first problem, under-capitalization is its second—and nobody knows it better than Lusk.

He has financed his own growth largely by plowing back profits, but even with many years of high after-tax profits he has had to pay stiff rates for short-term commercial loans and for long-term loans from private investors willing to take the risk of real estate investments.

The most critical need a homebuilder has for capital, Lusk is certain, is for the “breakthrough that comes when he expands from a company with two layers of management to three layers.”

Says Lusk: “For some builders, the breakthrough barrier may be when his sales volume is less than \$1 million. For others it might be when volume has hit \$5 million. But it always comes at some point of expansion. In a small company building one development, the sales manager does some selling himself

the superintendent is always in the field, and the builder buys materials and keeps track of costs with a small bookkeeping staff. Then suddenly when the company starts building in two or more areas, the sales manager needs project managers, the superintendent needs field managers, and in the office the builder needs a materials buyer, elaborate cost controls, and so on.

"We went through this barrier in 1955, and it was rough. Our profits plummeted as we added key men, most of whom we had to train. But it paid off. In 1954 we netted 27% after taxes on a \$1.6 million volume, in '55 we netted only 3% on investment with a \$1.8 million volume, but in 1956 we netted 28% on \$3.5 million. And ever since our profit on investment has been better."

Many businesses finance expansion through public sale of securities and over the last two or three years more and more housing firms have been turning to Wall Street for equity money (see H&H News, Sept). An alternate source of funds is what Lusk calls "exotic money"—loans available from individuals or

syndicates at interest rates of 12% to 18%.

Although these are steep interest rates, Lusk points out that the after-tax cost to the builder is not necessarily much higher than for some equity financing: "If you raise money by selling preferred stock to yield around 7%, this amounts to earnings of about 14% before corporate income taxes. If you go to the public with a common stock issue, you would need to offer a prospective 5% annual dividend and also (in common with accepted management practice) set aside another 5% for retained earnings. This totals 10% on net income and requires earnings of about 20% before income taxes. And selling stock means giving up part of your ownership and control."

According to Lusk's financial vice president, Russell Wilde, the company's own growth has been such that on June 30, its books showed total assets of \$9,910,899 against liabilities of \$8,555,781. Assets include more than \$1,000,000 in undeveloped land, carried on the books at cost but with an estimated market value in excess of \$5,000,000. Net profit for the fiscal year was \$485,000.

## and is essential for expansion

And finding money for land acquisition is one of a growth-builder's chief problems. "Growth would be a lot easier," Lusk points out, "if our industry were not handicapped by its inability to tap the savings and loan associations for loans on raw land."

When a builder is increasing his sales volume, he needs enough land not only for his current building and development work, but enough land ahead to protect himself against the increase in land prices caused by his own success. Says Lusk: "We have long since learned that we must buy raw land far in advance of construction needs. Once we start developing raw acreage, the value of all the surrounding land skyrockets. If we did not control that land, too, we would just be giving away the added value we created. And it would mean having to make another long, costly jump beyond the built-up area to find more raw land."

But land is more than a matter of money. Almost everywhere *finding* the right land to buy is a problem.

It is a problem because so much good land is zoned out of the market—or is dangerous to use

because not zoned at all.

It is a problem because so much usable land is held for speculation by owners whose tax position keeps them from selling.

It is a problem because new multimillion-dollar land purchases are being made by well financed syndicates that hope to develop whole new cities.

When Lusk was going through his critical period of expansion, he found the normal problems of land supply aggravated by special problems. In the Tucson area, mountains limit builders' field of operation and, to make matters more difficult, a very large part of all buildable land is publicly owned. On top of these limitations, Lusk's search for sites for development was made tougher by big-acreage zoning that put much attractive land in a four-acre lot class.

Despite these obstacles, the fast-growing Lusk Corp was able to keep its land supply ahead of the rapidly growing Tucson market, and ahead of its own constantly increasing building volume. Today the company owns or has under option 3,900 acres in Tucson.

## And of these three essentials, management is the most important

"In the end," Lusk says, "a builder's growth is dependent upon the caliber of his management, on the quality of his policy decisions."

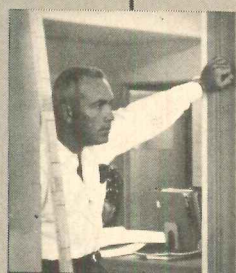
In steering the Lusk Corp from nothing to a \$12 million-a-year business, Bob Lusk had to find answers to questions like these, questions that face every builder who is now seeking to expand his own business:

1. When you are already busy from morning to night, how do you find time to do any more?
2. Should you be a specialist and stick to the kind of house you know how to build and sell best?
3. Should you limit yourself to a locale you know intimately—and where you are well and favorably

known—or should you branch out where the grass looks greener (and competition is keener)?

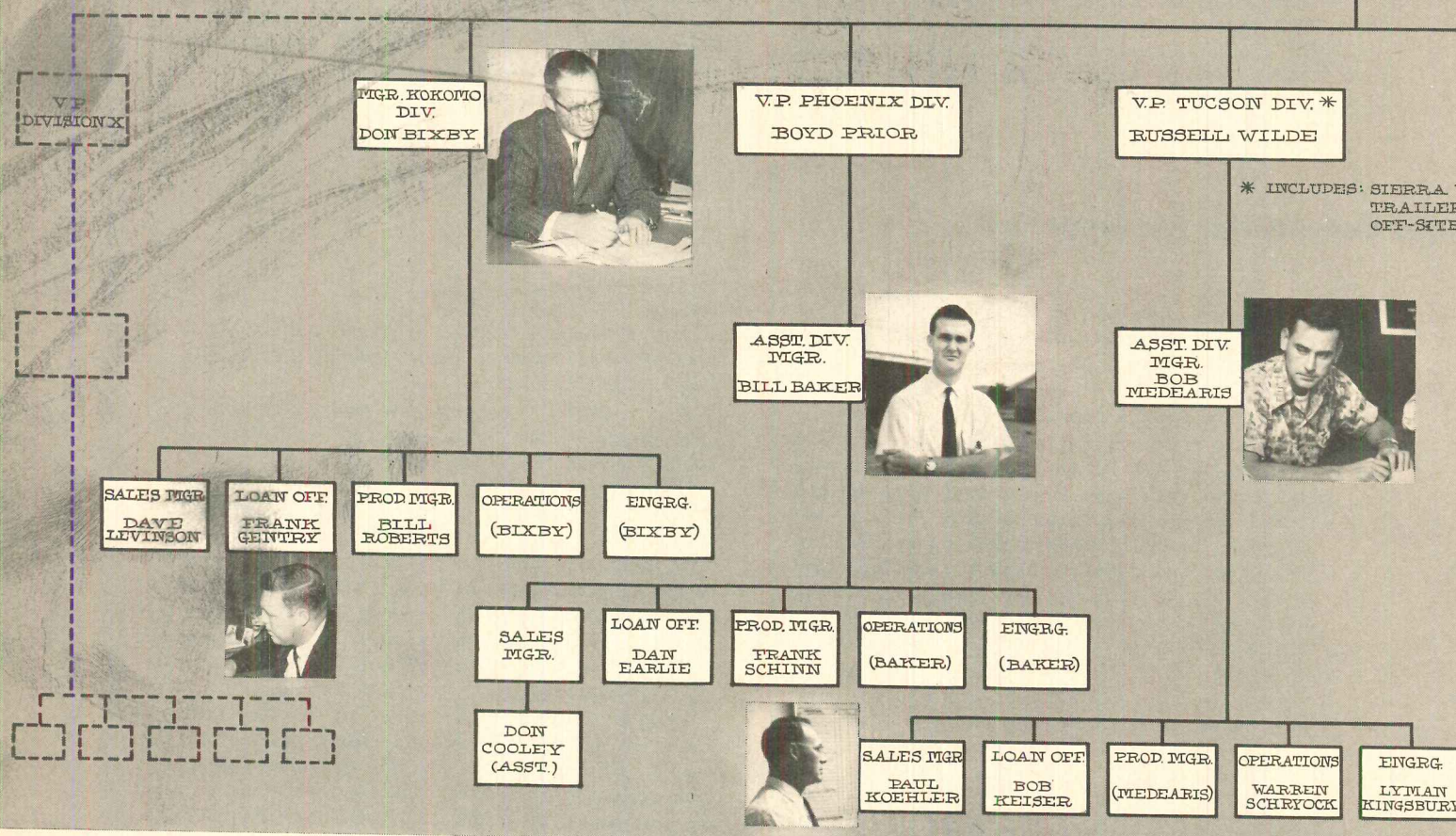
4. If you are already offering better value than your competitors, does it make sense to take a chance on a big switch in methods?
5. How do you supervise field labor efficiently when you are expanding your operation?
6. You can't grow faster than you can sell, so how do you sell fastest?

*On the next 18 pages you will learn how Bob Lusk answered these questions for himself—and for his company—and you will see how he translated his answers into action.*



PRESIDENT  
ROBERT F. LUSK JR.

EXECUTIVE COMMITTEE  
PRESIDENT  
ALL VICE PRESIDENTS  
TREASURER  
ASST. DIV. MGR. MEDEARIS



\* INCLUDES: SIERRA TRAILER OFF-SITE

POLICY DECISION 1:

“Invest in men—organize and staff now for future expansion”

Lusk has been following this policy ever since he put aside his own hammer and saw and started managing other men's work. Old hands at homebuilding in Tucson recall with a chuckle the onetime standing joke that “this fellow Bob Lusk has more vice presidents than carpenters working for him.”

Lusk believed then, and he still believes, that one of the best ways to invest in the future is to over-staff at the executive level. “You can't grow,” he points out, “unless you have plenty of men capable of filling executive posts as fast as they open up.”

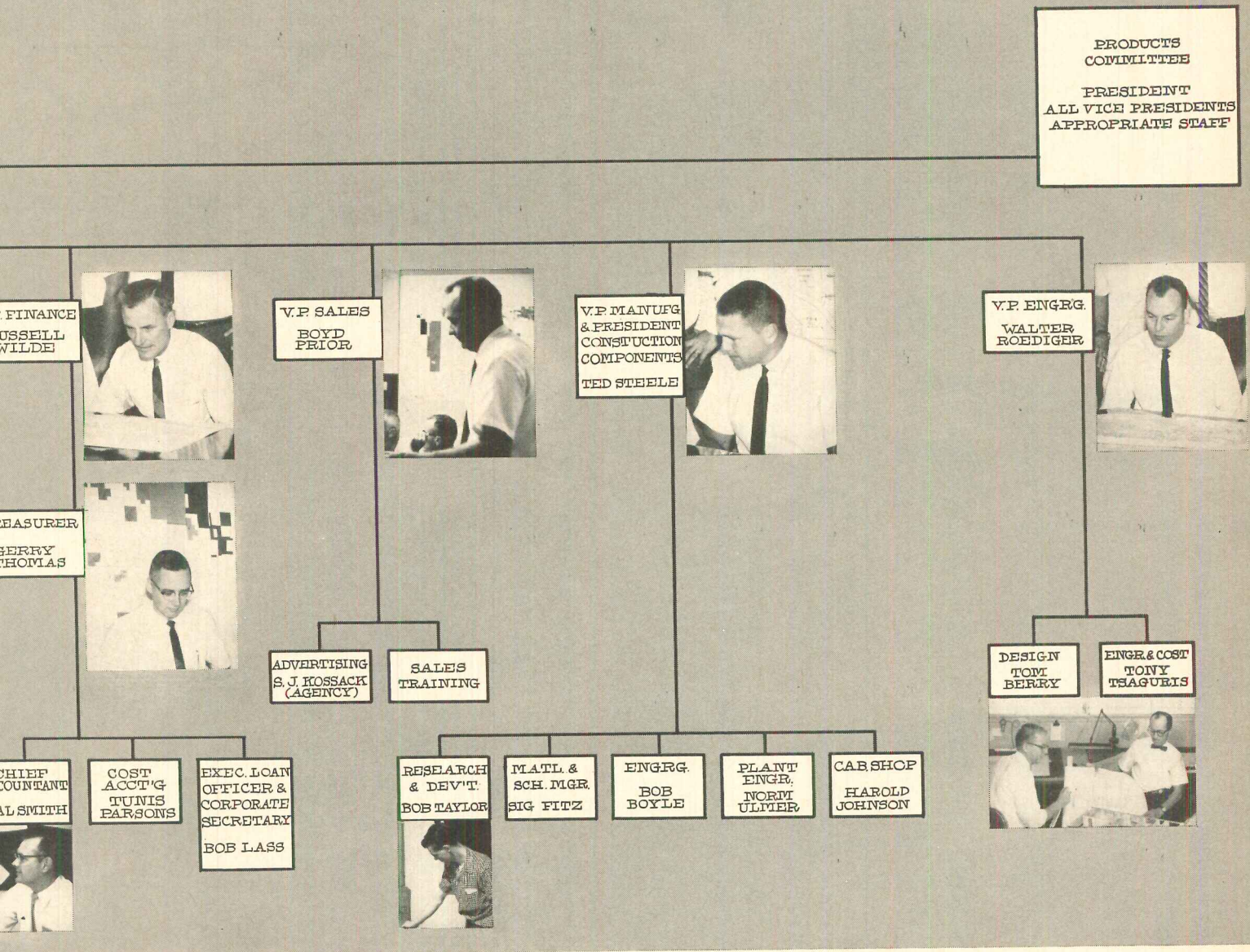
Two of Lusk's four vice presidents have been vp's since 1956, when the firm built only 300 houses (compared with this year's 1,000). Only one of the four vp's had previous experience in housing, but two hold master's degrees in busi-

ness administration, and one holds a master's in engineering.

Lusk's present organization chart (see above) shows a total of 37 existing executive positions and 8 more planned. But the 37 existing jobs are held by only 30 men, an indication of the growth problems that face even a relatively large organization where expansion has been carefully planned.

Salary and incentive payments to Lusk's 30 executives range from \$6,500 to \$50,000 a year, add up to close to \$350,000. The company's total payroll is only about 150 people, including 80 in a subsidiary operation.

“To have the right man ready at the right time,” says Lusk, “you have to keep on the lookout for intelligent, ambitious men of integrity, and hire them even before you need them. This means offering enough pay and enough challenge to



hold them after they are trained and needed.”

So Lusk and Vice President Boyd Prior (like Lusk, a Harvard Business School graduate) annually interview East and West Coast college graduates and hire several promising young men each spring at starting salaries averaging \$6,600 (a figure competitive with the pay scale offered top graduates by leading industrial companies).

**Trainees do not stay trainees for long**

Newest name on the Lusk organization chart is that of David Levinson, Kokomo sales manager, who last winter was head of the Harvard Law School Forum and had not yet heard of the Lusk Corp. Levinson joined Lusk last July,

handled FHA mortgage processing for two months, trained as a salesman for a few months, then moved into the key sales spot in Kokomo.

In Phoenix, Assistant Manager Bill Baker argues today with engineers about the cost of outfall sewers and suggests new building methods to plumbers. Two years ago, he says, “I was studying things like philosophy and Spanish at Harvard. Mr Lusk told me I’d soon have more responsibility than I could handle. He sure gives you opportunities—and sure expects you to produce.”

And trainees keep on advancing. Bob Medeiros, in college two years ago, moved up to special divisions manager a year ago, last month was named assistant division manager in the big Tucson market.



**Opportunity: trailer cabanas**



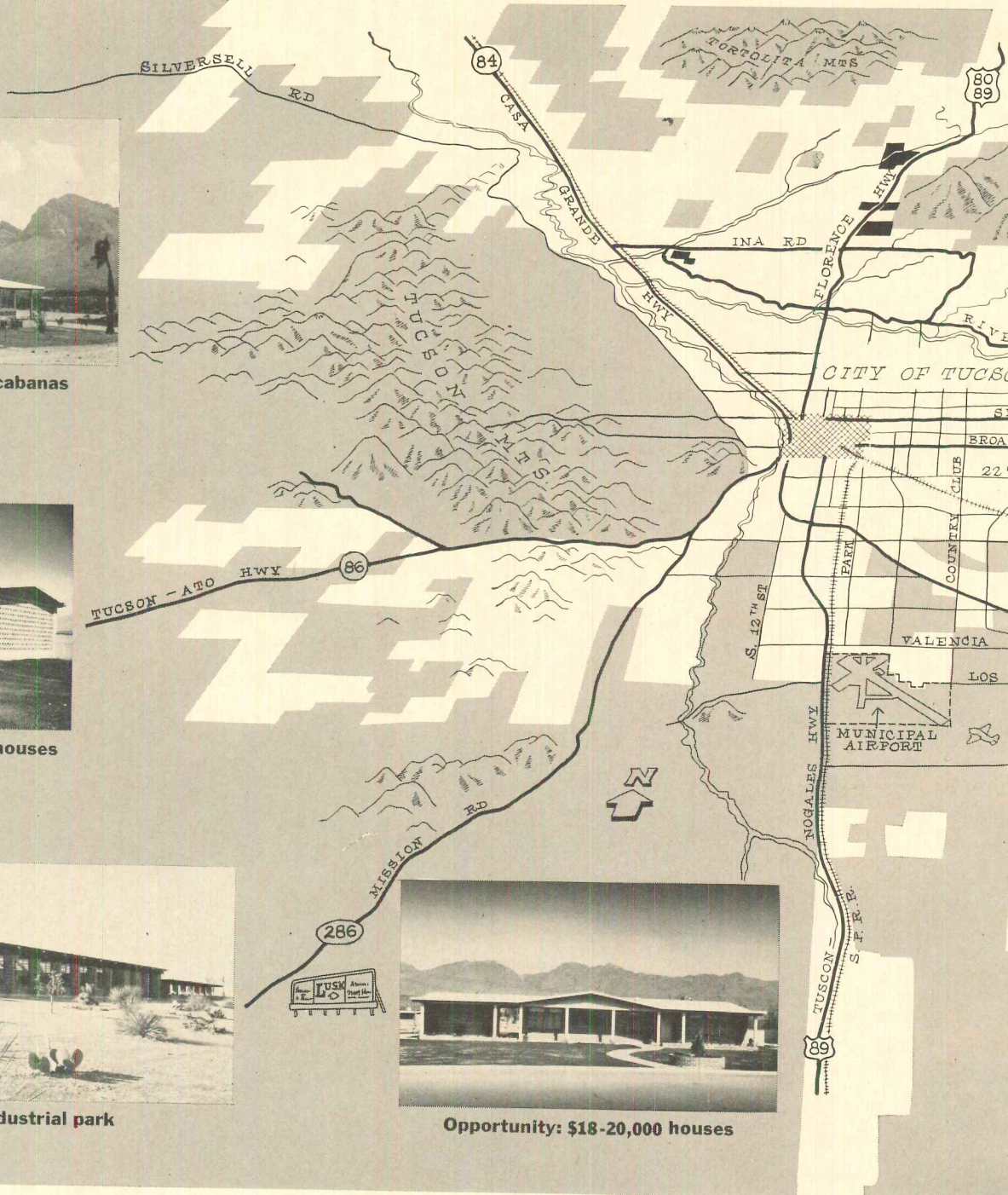
**Opportunity: \$20 -22,000 houses**



**Opportunity: industrial park**



**Opportunity: \$18-20,000 houses**



**TUCSON IS AN OASIS** in the southern Arizona desert, nestled among mountains. And as Bob Lusk correct

## POLICY DECISION 2:

# “Grasp every market opportunity within your immediate reach

In Tucson, Lusk has gone after almost every housing opportunity in sight:

1. The firm is building houses in five locations on the east side of Tucson and two locations to the north (see map). Says Lusk: “Tucson’s growth has been mostly eastward, secondarily northward. I find that in most cities growth is mainly in one direction, secondary in another, and negligible in other directions. Our land purchases in the Tucson area were based on this belief, and have proved right.”

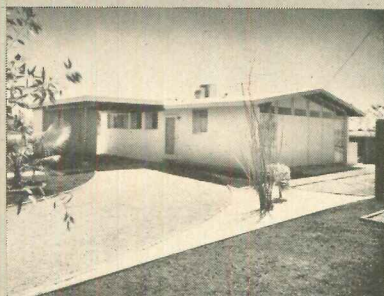
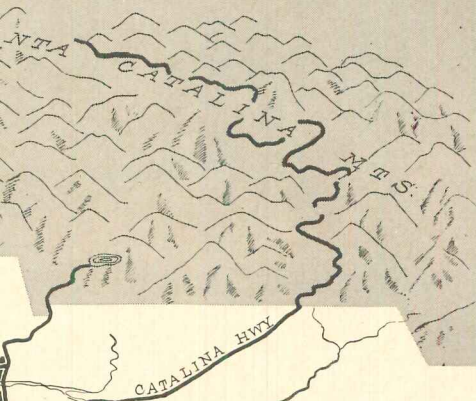
2. The firm is building in every price class from \$8,900 to \$30,000 and in a wide variety of designs (see photos, above).

3. The firm has a custom division that builds one-of-a-kind houses priced from \$15,000 to \$60,000. Lusk has put up 114 of these houses.

4. The firm has opened a 1,690-lot trailer community for vacationers and retired people, putting the accent on community facilities—extensive recreational areas, sewers, underground wiring and TV lines (so telephone poles and aerials will not mar the view of the Catalina Mountains close by). Lots sell for \$2,700 up—and for \$3,400 more buyers can have a two-room cabana (see photo, top left) which their trailer can fit into snugly.

5. The firm has built a large shopping center. “We wanted to capitalize on the retail location our homebuilding was creating,” says Financial Vice President Russell Wilde. “Now according to surveys, our shopping center is destined to be in the exact population center of Tucson in 1970.”

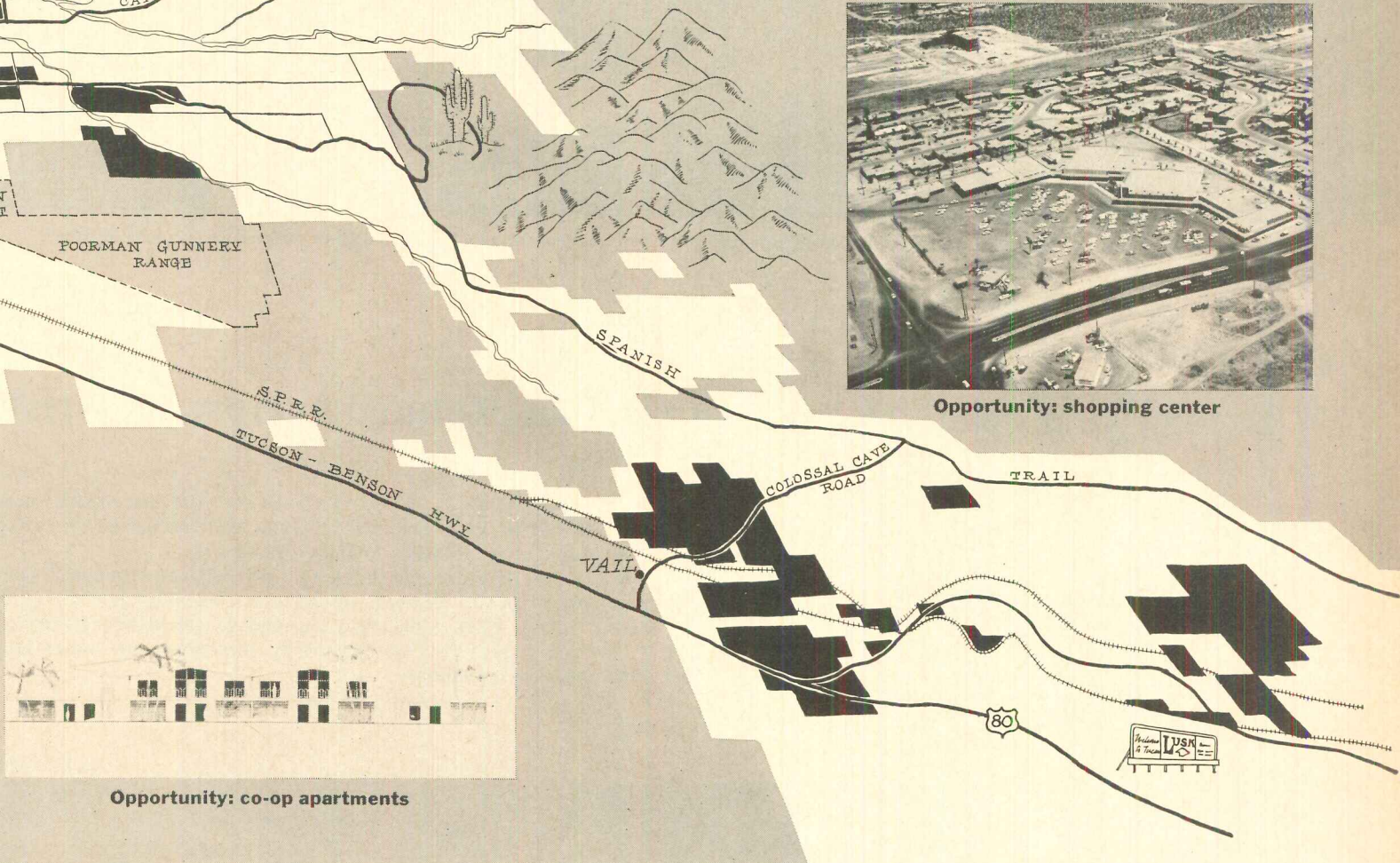
6. The firm has participated in the development of a large industrial park near Vail, a few miles southeast of Tucson



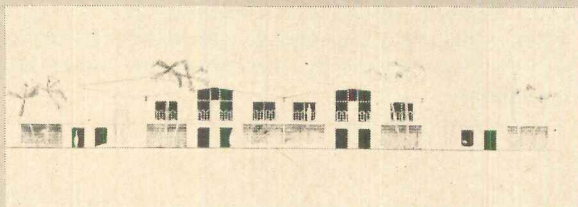
Opportunity: \$9-11,000 houses



Opportunity: \$27,000-and-up houses



Opportunity: shopping center



Opportunity: co-op apartments

12 years ago, Tucson is a booming market for homebuilding. Last year starts were close to 4,000 units. Lusk owns land shown in black.

first client is RCA, whose plant is shown above). In addition, several thousand houses are scheduled to be built nearby for industrial workers and for the retirement market.

7. The firm is about to build a number of apartments similar to the design shown above (by Architect Nicholas Sallar). These will be sold as cooperative units.

Says Lusk: "The more of these opportunities we go after, the better our profit position. Economic synergism begins to work for us. Profit from each project is greater because each project helps us on the others."

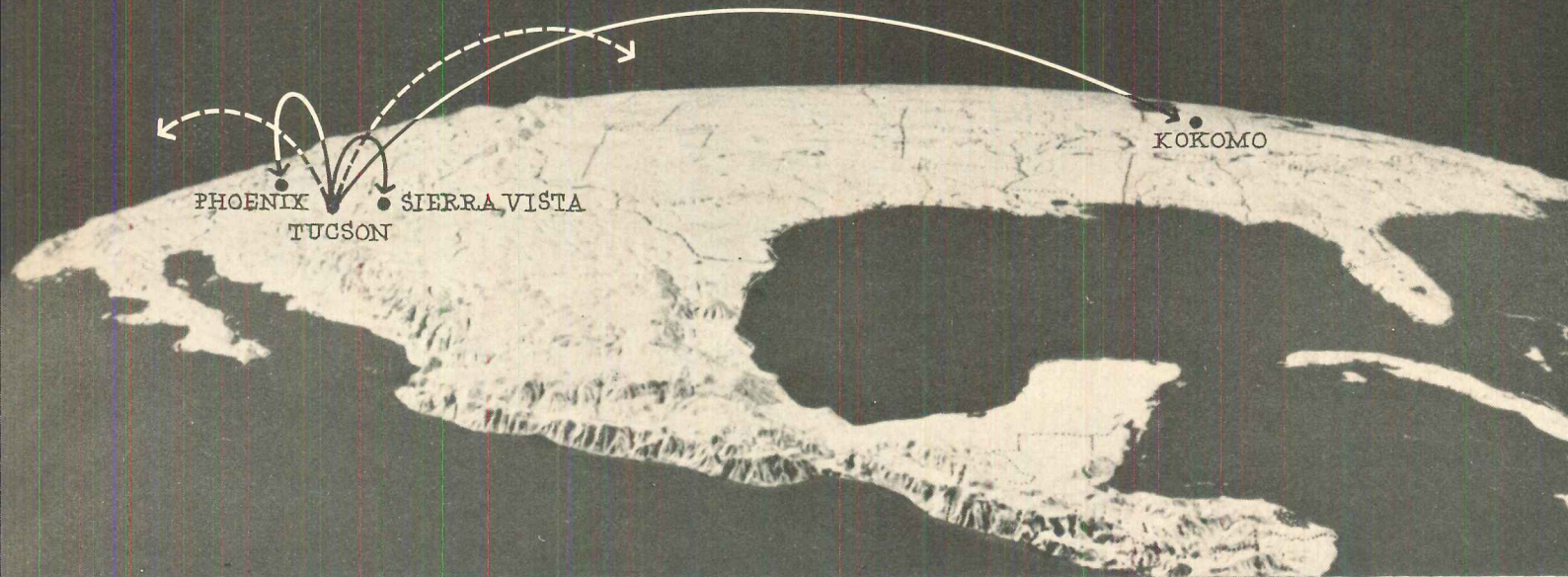
In a market like Tucson, the opportunities get better by the year. In 1950 Tucson ranked 261st among US cities, with 45,000 population. Today it ranks 54th, has over 220,000 residents, and is third largest city in the Mountain States (after Denver and Phoenix). By the end of the Sixties its

metropolitan population will be near 400,000 (according to the top-notch Tucson planning commission).

**But opportunity is limited, even in Tucson**

As the perspective map shows, geographic growth is limited by the large amounts of land (shaded) either owned by the federal and state governments (parks, Indian reservations, and military establishments) or held off the market (chiefly by Industrialist Howard Hughes).

Even some of the available areas (shown in white) are currently unsuitable for housing development because of rigid zoning (often as high as four-acre) or because of difficult topography. In addition to the tight land supply, housing opportunity in Tucson is tied to the rate of growth of industrial jobs in the area.



**MULTI-MARKET OPERATION** started in Tucson, now includes Kokomo, Phoenix, and Sierra Vista, Ariz. Other cities may soon be added.

**POLICY DECISION 3:**

**“Extend your reach to broaden your market and narrow your risk”**

Lusk now builds in four very dissimilar markets. He plans to enter a fifth area this year and to expand to others later.

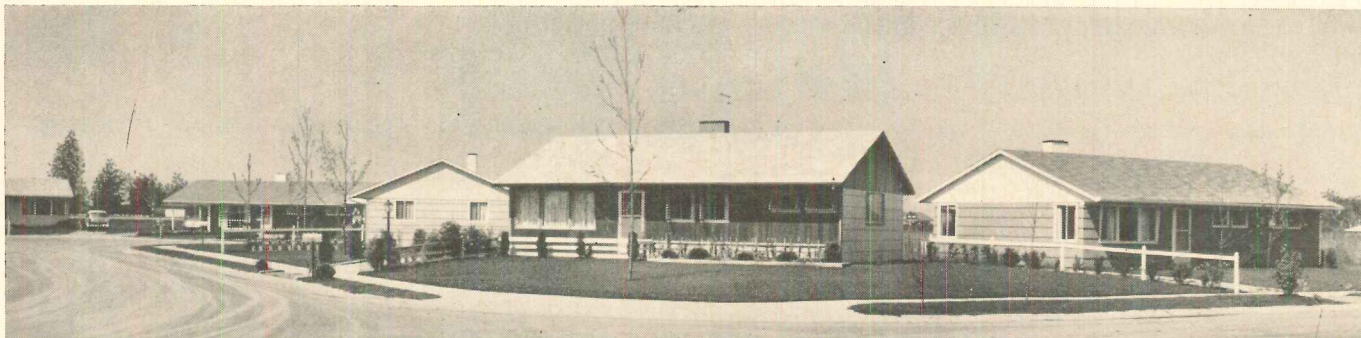
There is risk in this kind of expansion, as Lusk knows better than most, for he has stumbled two or three times. He was in Las Vegas but was forced to quit because, he says, “the market lost its strength.” And he was blocked in El Paso by a tough zoning problem.

Even in Kokomo, where he has been selling about 200

houses a year, he nearly failed because his market study failed to show that the apparent total market is highly segmented by loyalties to individual towns.

But the risk is worth taking, Lusk believes, because 1) company growth depends on an ever-expanding market which Tucson alone cannot provide, and 2) geographic diversification lessens risk due to strikes, recessions, and other local market conditions.

Frank L. Gaynor



**PREFABRICATED HOMES** made by several Indiana manufacturers have been built by Lusk in Kokomo, Ind. Prices are \$10,500 to \$17,500.

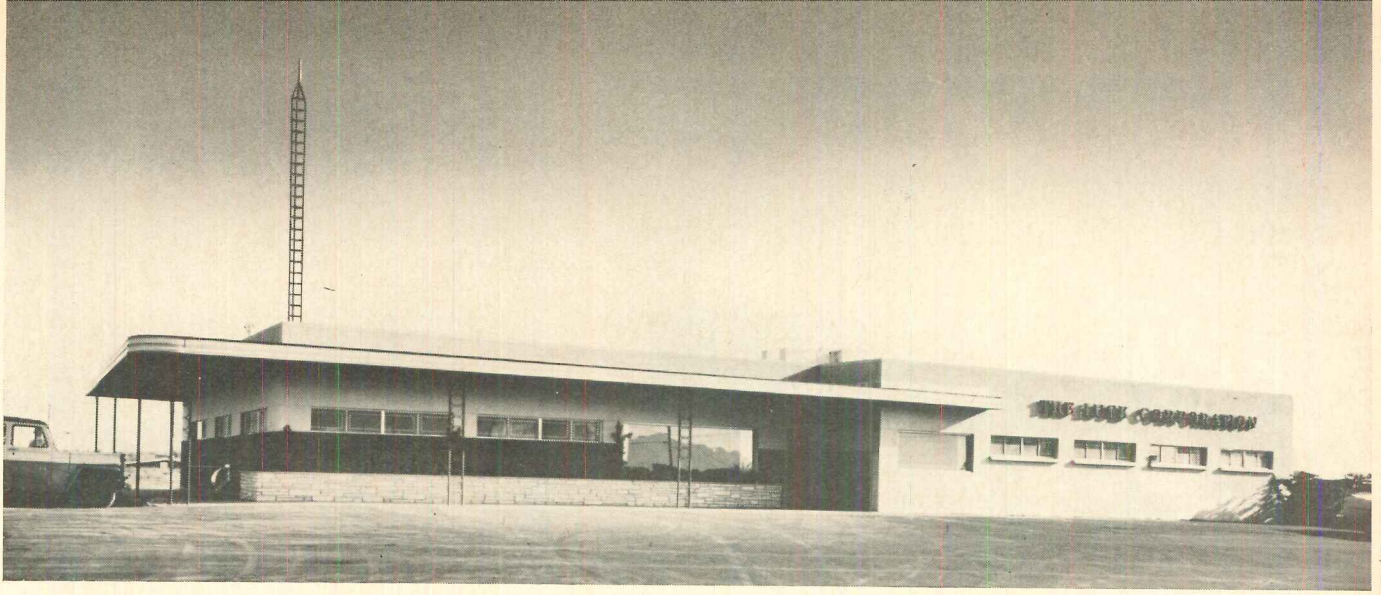


**750 houses in Kokomo—hundreds to go**

Lusk entered the Kokomo market four years ago “to test our ability to operate a division far from headquarters,” he says. And he concedes he nearly failed because so many people living in small nearby towns resisted moving a few miles to the well planned new community. But sales are now good and when the present development is sold out later this year the company plans to buy more land and continue its successful Kokomo building operation.

**CONCENTRIC STREETS** dominate in this Kokomo community designed by Metropolitan Planners. It won an NAHB award for planning.





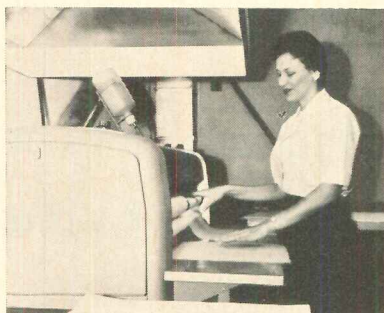
**MAIN OFFICE IN TUCSON** has radio tower for communication with autos in field, company airplane, and offices in other cities.

### Lusk's GHQ remains in Tucson

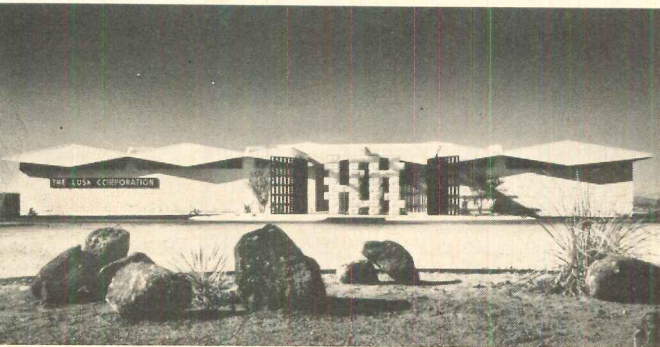
This 13,000-sq-ft building serves as headquarters for the company's fast-developing interstate operations. Here are executive offices, the accounting, financing, purchasing, mortgage, and design and engineering departments, and show rooms and offices for the Tucson division. The office is well equipped mechanically for communications with distant divisions and for up-to-date methods of inventory and cost controls. A \$10,000 accounting machine and leased card-punching machine hooked together provide quick records of all costs for every house under construction.



**PHONE AMPLIFIER** permits conferences over long distance.



**MECHANICAL EQUIPMENT** includes teletypewriter (left), blueprinting machine (center), Burroughs and IBM machines for cost accounting.



**PHOENIX OFFICE** is 102'-long, faces entrance to "Country Gable."

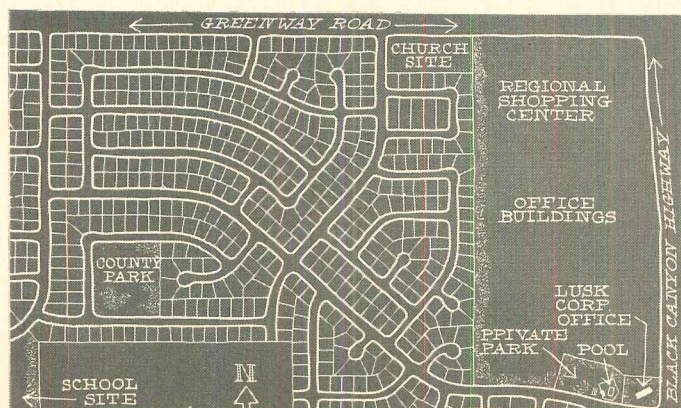


**FIRST FIVE MODELS** are carefully sited around a short cul de sac.

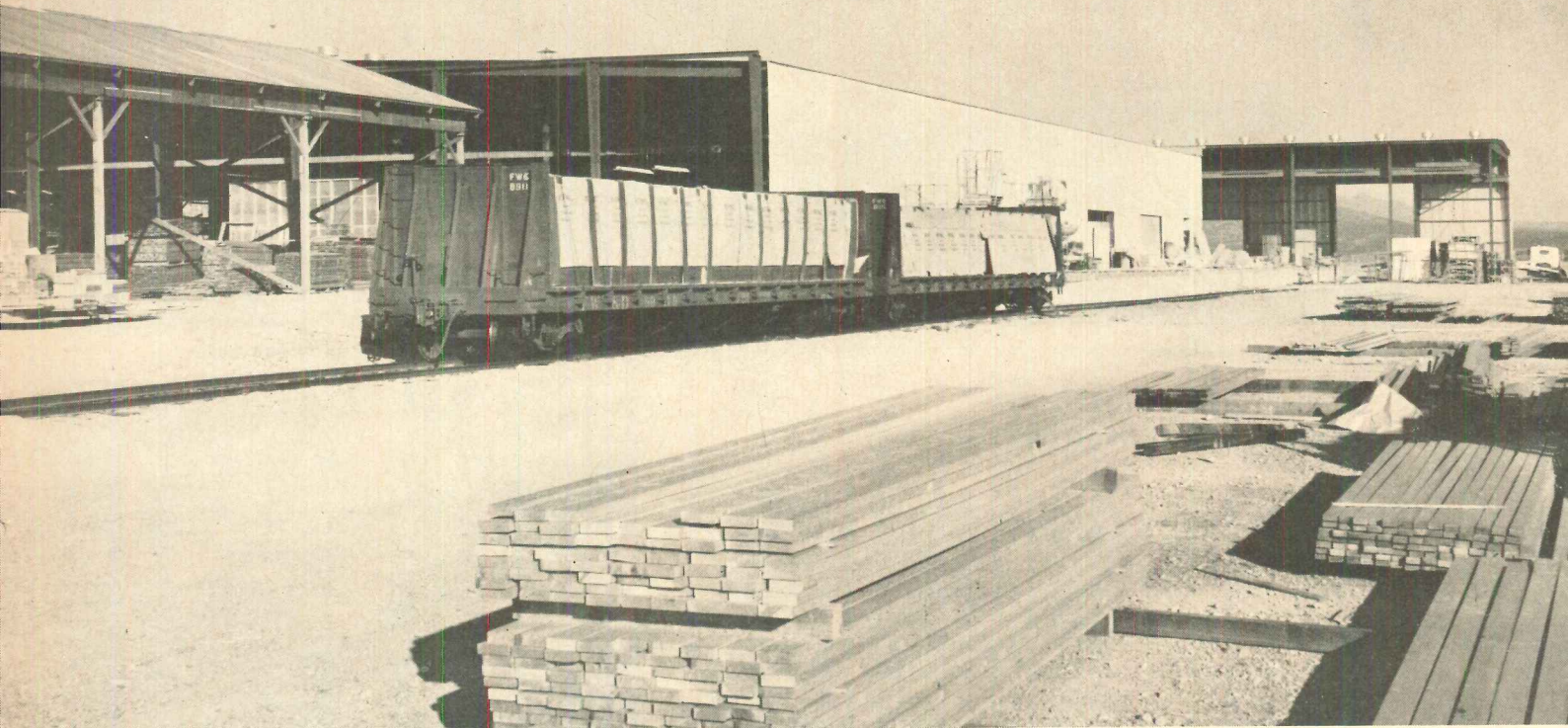
### Low in Phoenix—600 houses a year to go

More than 10,000 visitors attended the opening of Lusk's big Phoenix development late last November. In the first ten days, 28 sales were completed at prices ranging from \$10,900 to \$15,600 (mostly at the upper end of the price range).

Says Vice President Boyd Prior, Phoenix manager: "We hope to sell 600 the first year, over 1,000-a-year thereafter. We expect to compete successfully in this tough market by offering more varied designs and better community planning."



*continued*



**NEW FACTORY** in Vail industrial park, southeast of Tucson, turns out manufactured homes for Lusk and several small Arizona builders.

#### POLICY DECISION 4:

## “Shift to factory production 1/ to cut costs, 2/ to control quality and 3/ to increase volume”

Last fall, Lusk took a long step toward full industrialization when he opened a big warehouse and manufacturing plant near Tucson to produce houses under controlled conditions.

A wholly-owned subsidiary, Construction Components (headed by Lusk Corp Manufacturing Vice President Ted Steele), owns the plant and sells to Lusk Corp in Tucson, Phoenix, and Sierra Vista, and to some smaller builders.

Frank L. Gaynor



**80,000-SQ-FT PLANT**, not yet fully equipped, is now producing 75 houses a month with 80-man force. Output is expected to double in '61.

Benefits are already apparent:

1. *Materials cost less.* The plant pays lower prices for many materials by buying direct from manufacturers in large quantities. The big warehousing area cuts handling costs.

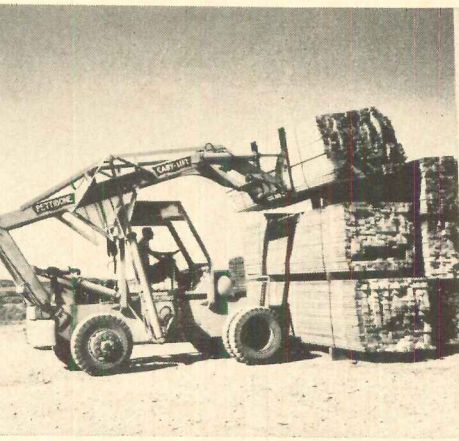
Says Sig Fitz, materials manager (who came from the machine tool industry): “We have set up the same kinds of controls to receive, warehouse, process, and ship homebuilding materials that other industries use to handle machine tools, soft goods, or any other products. These controls and methods cut costs significantly over handling materials in the field.”

2. *Labor costs less.* Says Steele: “With factory production there is less labor cost in a completed house. Even with a fully unionized force in the plant, we pay less because labor is more efficient and we do not have to hire as many high-priced skilled men in the field.”

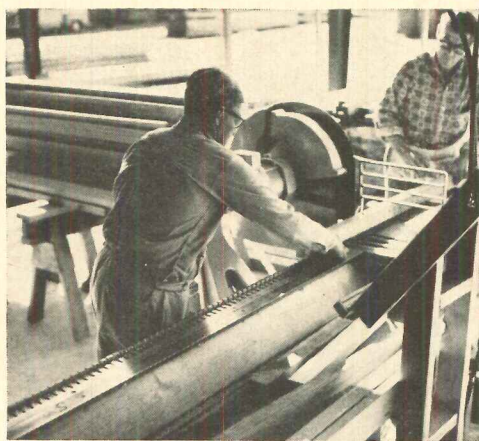
Steele has worked out a contract with the local carpenter union covering all men in the plant. Under the contract, union members can shift categories (at different pay rates) so there is little down-time to raise labor costs. Work is steadier for the men, too.

3. *Quality is improved.* With close supervision of labor and extensive mechanization, new components are being produced that combine into better houses than can be built by putting boards together in the field. And there is more research into methods. One major benefit: fully enclosed pre-wired panels (accepted under Tucson's building code).

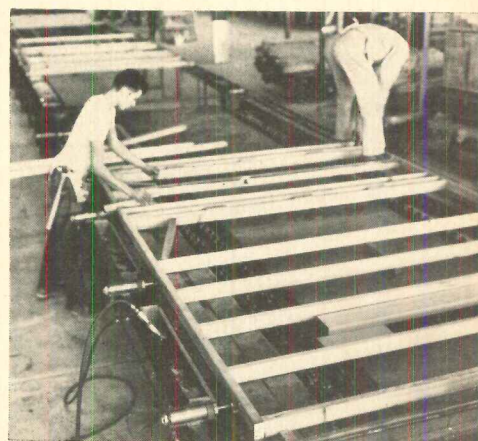
And potentially, the plant will be able to expand volume fast—with no added overhead cost—to take care of projects within a 500-mile radius.



**5,000-LB FORK LIFT** picks up strapped package of lumber to move it into the plant.



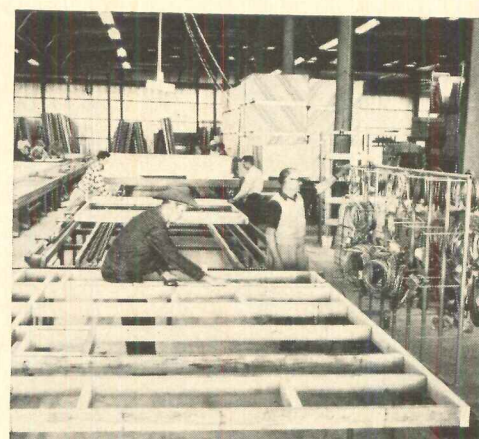
**AIR-POWERED CHOP SAW** cuts panel members to length fixed by pins along bar (foreground).



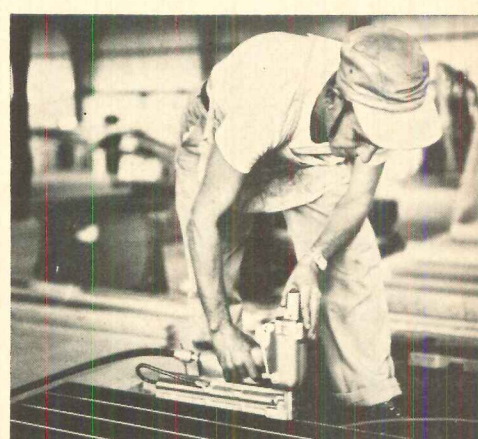
**ASSEMBLY LINE** has air-actuated framing tables to hold members in place for precise fitting.



**DRIVING GUN** saves much labor time. Here it is used to nail sill of interior wall panel.



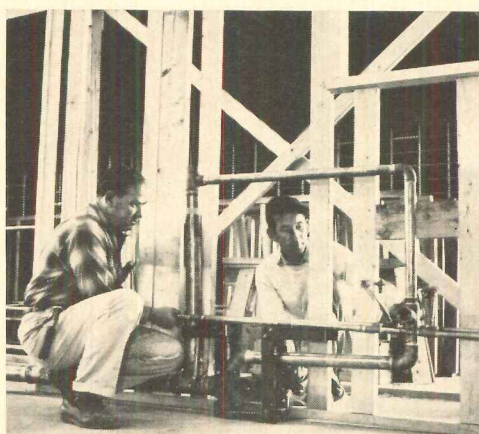
**PRE-WIRED PANELS** are made quickly with wiring chains (on rig) assembled in the plant.



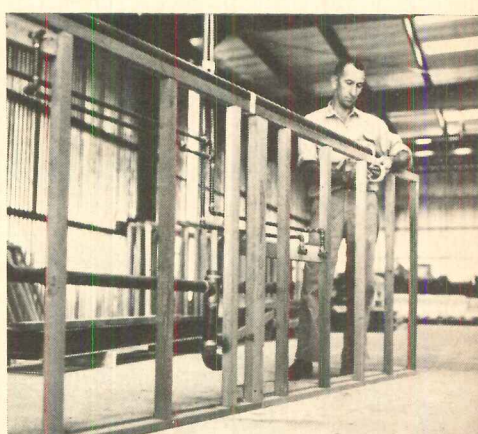
**STAPLER** is used to apply drywall to wired panel on another air-actuated framing table.



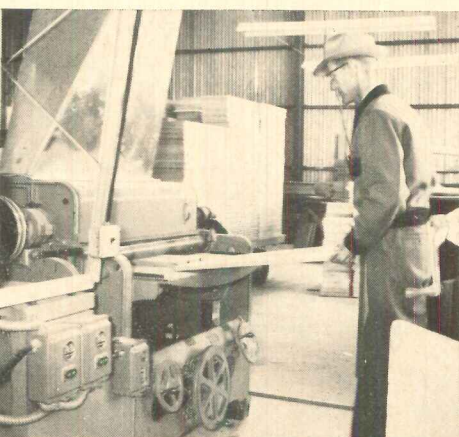
**DOOR MACHINE** turns out ready-hung doors. One man can assemble 100 doors in a day.



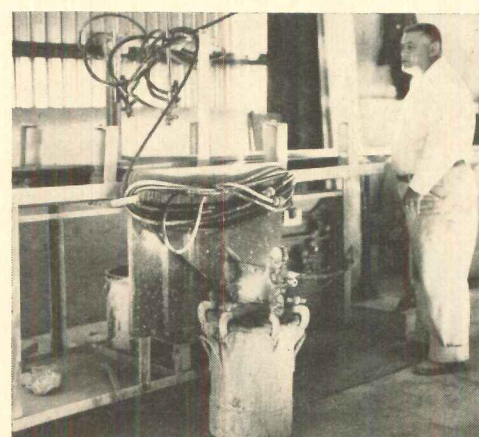
**PLUMBING STACK** for bath with wall-hung toilet is assembled in wall-length partition.



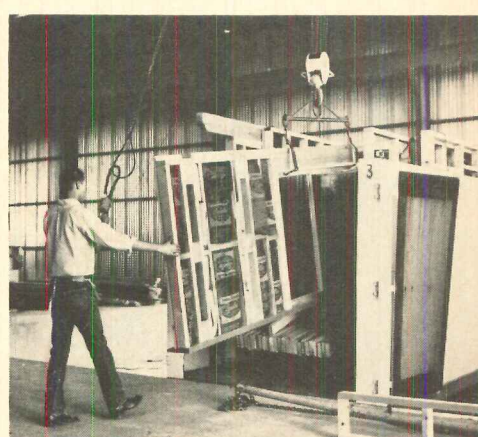
**PLUMBING WALL** for kitchen is readied for shipment. Waste and water supply is above floor.



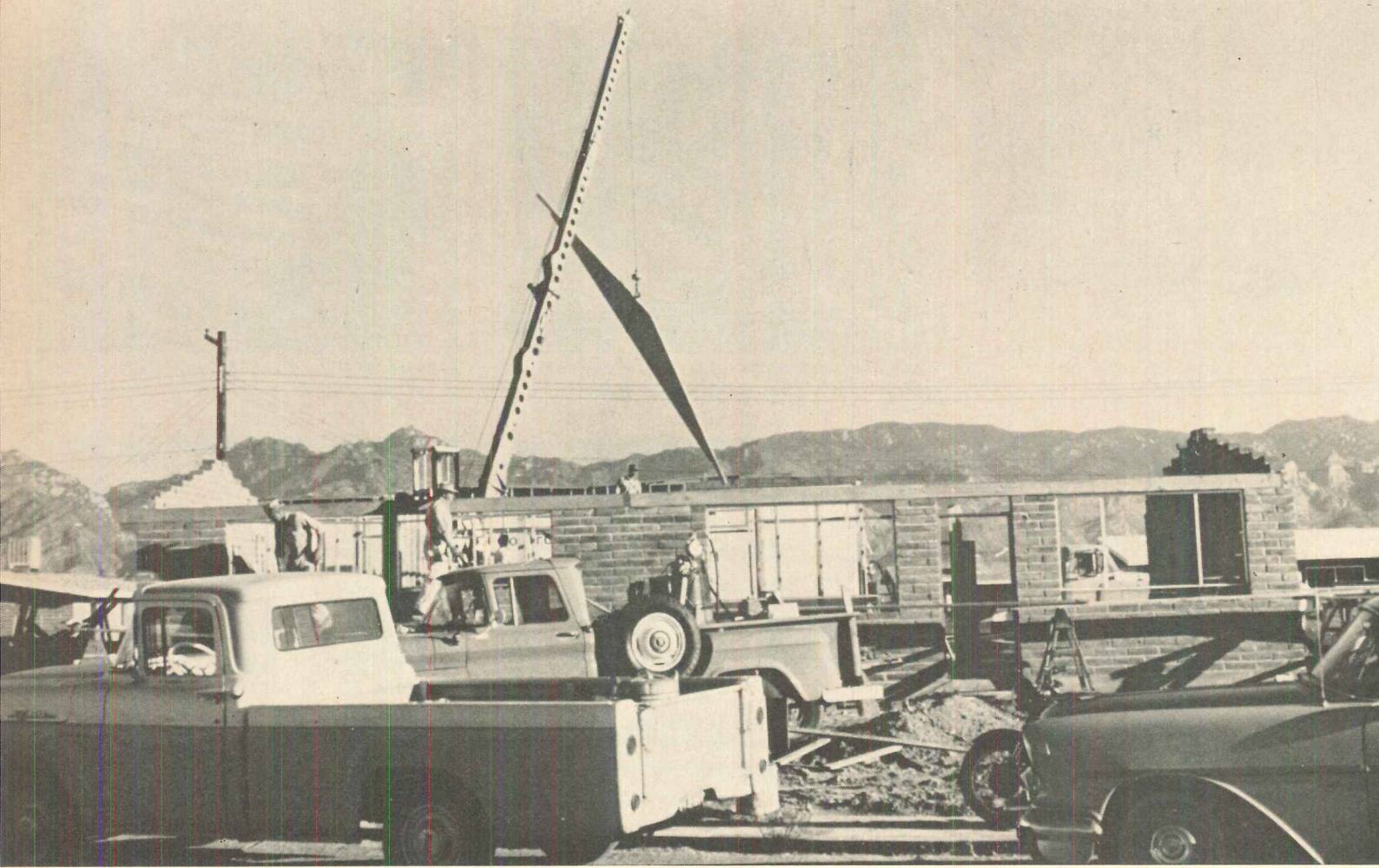
**FINISH SANDER** speeds work in cabinet shop, one of largest sections in the factory.



**AUTOMATIC PAINT SPRAYER** permits one man to do the work of 30 men painting by hand.



**FIVE-TON OVERHEAD CRANE** moves panel onto trailer. Recessed dock berths six trailers.



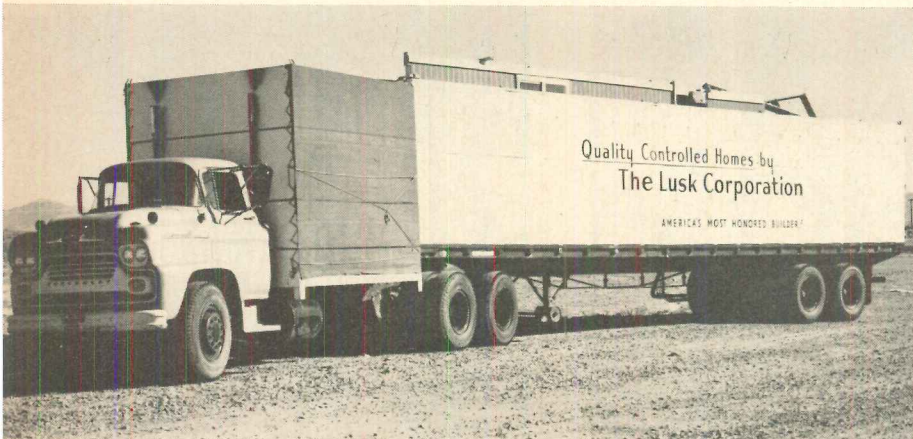
\$10,000 HYDRAULIC CRANE lifts carport gable from van behind house. Crane handles most components, erection is by subcontractor's crew.

POLICY DECISION 5:

“Minimize field supervision by subcontracting all site assembly work”

Says Lusk Vice President Boyd Prior: “Supervision on the site is a key problem in any homebuilding operation, especially when you are building a large number of houses at several locations. Good supervisors are hard to get at any price. We solved part of our supervision problem when we decided to make components in the factory, but this still left us a problem in the field.

“We decided the solution was to contract for field erection with small independent operators. Many are our former supervisors or workmen. Today these men are profit-motivated entrepreneurs, but in effect they are also another layer of management for us. Jobs are not let out to bid; unit prices are worked out in conference. They have an incentive to make more profit by using the best methods they can. On a \$14,000 house (like the one shown opposite), we pay subcontractor Steve Demenge \$400 for rough carpentry. Steve can come out well ahead for that. What is more, his men feel they are working for Steve rather than for a remote, soulless corporation, so they feel better about their work and do a better job.”



TRAILER TRUCK hauls components for complete house in one load. Panels, trusses, cabinets are in trailer, appliances in box behind cab.

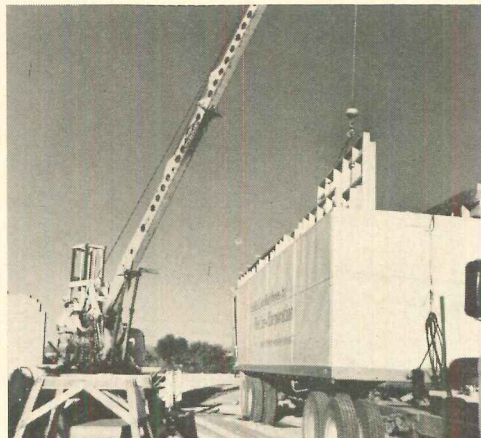
Just as the independent contractors free Lusk from many supervision problems (and free Lusk's few field supervisors from having to direct workmen), so does Lusk free the contractors from many office responsibilities. Often the company keeps the contractor's books, pays his men, buys his materials, and helps him finance major pieces of equipment (like the crane shown above and opposite).

This system has paid off for Lusk by lowering its field assembly costs by 5% to 8%. In addition, the company controls costs better because it knows exactly what it has to pay to erect each house.

Adds Prior: “In combination with factory production, this method of contracting cuts our costs from 12% to 15%.”



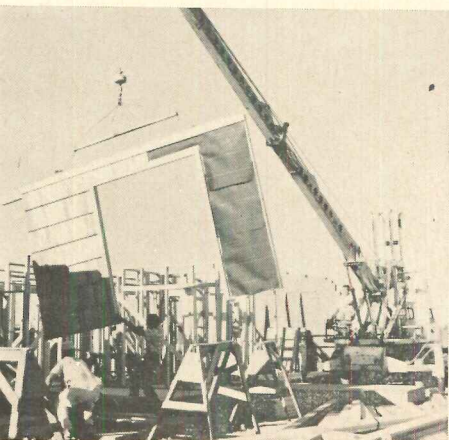
**MASONRY WALLS** are built with Mexican adobe block by subcontractor before components arrive.



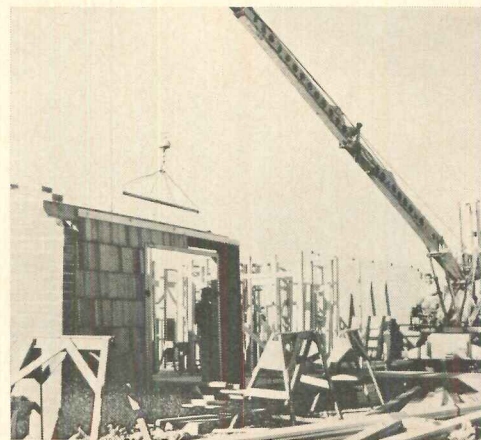
**LOADED TRAILER** arrives at 7 AM and carpentry sub's crane starts at once to unload components.



**INTERIOR PANELS** are unloaded one or two at a time, set on color-chalked lines marked on slab.



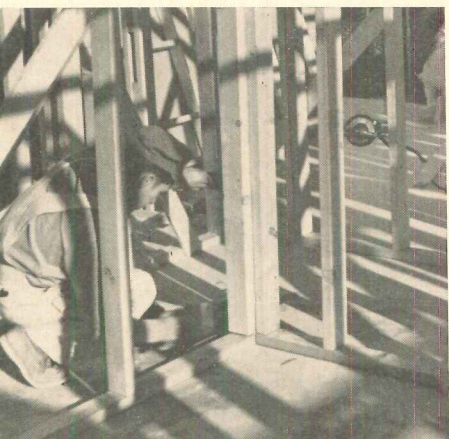
**INTERIOR WALL** section is maneuvered into position at rear of house next to masonry sidewall.



**ADOBE AND WOOD WALLS** are quickly fitted together (sometimes the masonry must be altered).



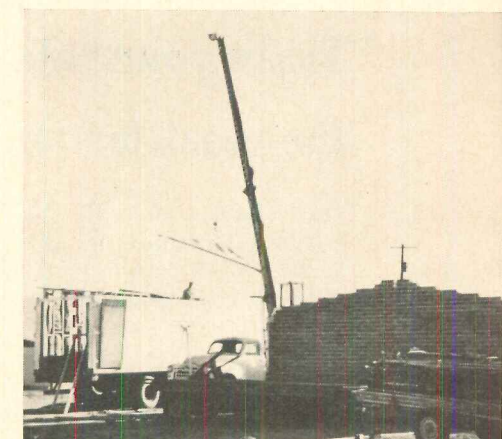
**WALL TAKES SHAPE** at rear of house as sections are added. Three panels extend 60' across house.



**FOR PLATE** is cut (note power saw in background). Plate is continuous for safe shipping.



**HEADER** over window and door at front of house is set by two men who also erect carport beams.



**TRUSSES** are lifted in groups to roof. Trailer is completely unloaded only 1 1/2 hours after arrival.



**FIELD SUPERINTENDENT** has radio-equipped pickup truck, can call Tucson office, Vail plant.



**PLUMBING TREE** is carried into house. Since photo was taken, tree is supplied built into panel.



**HOUSE IS CLOSED IN** by eight men (including crane operator) 5 1/2 hours after components arrive.



**SALES MEETINGS** are held at 9 AM twice a week for 14 Tucson salesmen, shown here with four Welcome Wagon hostesses who help promote Lusk name.

## POLICY DECISION 6:

# “Train your salesmen to demonstrate the most-for-the-dollar value you are creating”

Lusk salesmen are always in training. They are thoroughly drilled in the values Lusk offers buyers, and they are schooled in theories of buyer motivation so they can emphasize the values that appeal most to different prospects.

Twice a week they meet to pool information, discuss new models and products, and try new sales ideas on each other.

Photo Associates Inc



**ENTRANCE SIGNS**—these for lowest price subdivision—are night-lighted.

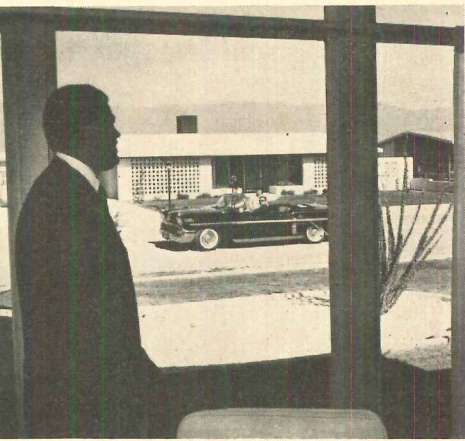
They take turns working in all model houses, call on prospects from leads, and even go out calling from door-to-door. Many take business and selling courses on their own at night.

Says Tucson Sales Manager Paul Koehler: “There are many good ways to train salesmen and to sell houses, but whatever way you use, the most important guarantee of success for your program is to select your men carefully. The better my salesmen fit their job, the easier my job is to train them. We don’t hire any man without first checking his personal and business references and we often give a psychological aptitude test.”

Lusk salesmen must be intelligent, imaginative, outgoing, and above all honest. Says Koehler: “These qualities assure that the salesman will be able to talk easily with any kind of prospect, discover his interests, and convince him of the unusual values we offer. We insist on honesty in our salesmen because we cannot afford to let any man stretch the truth—and we feel that there is no need to stretch it.”

Koehler teaches his men “these 10 important reasons that lead people to buy a new house”:

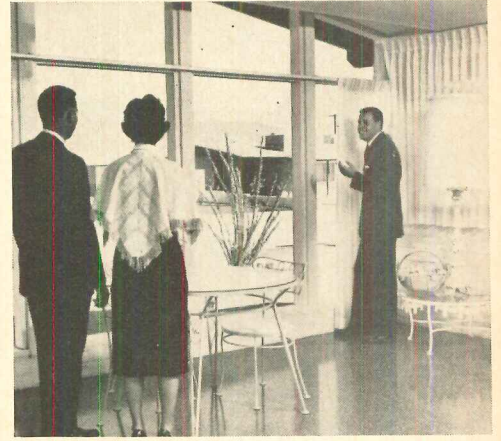
1. Desire to conform with people they respect.
2. Desire for a better home to raise a family.
3. Desire for security.
4. Desire for more comfort and convenience.
5. Belief that a new house is easier to maintain.
6. Desire for an easily recognized symbol of success.
7. Belief that a home is a profitable investment.
8. Simple desire for a change.
9. Respect for a particular builder’s reputation.
10. Fear of ridicule if they buy from a little-known firm.



**SALESMAN AT READY** watches prospects\* drive up to model. Models are open 10 am to 10 pm.



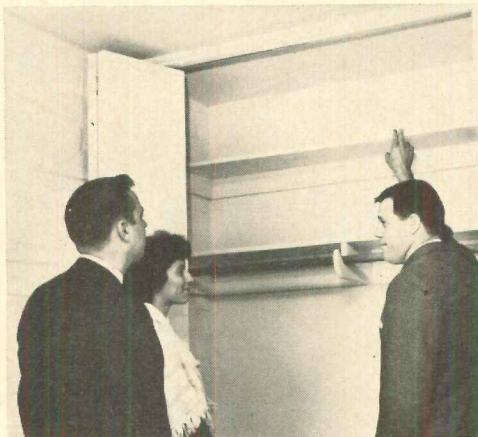
**GREETING PROSPECTS**, Salesman Bill Laird qualifies them for interest and ability to buy.



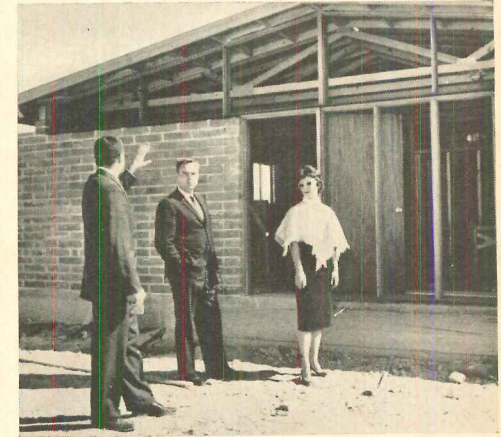
**LEAK-PROOF WINDOW** is demonstrated as Laird explains how unit was made in company's plant.



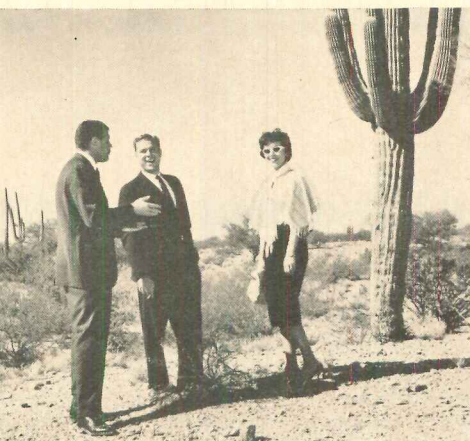
**QUALITY APPLIANCES** like oven, range, and garbage disposers are explained in detail.



**LARGE CLOSETS** are shown, with benefits of floor-to-ceiling doors and built-ins explained.



**TRUSS CONSTRUCTION**, shown in nearby house, "means weight won't crack your inside walls."



**LOT IS CHOSEN** on site. Salesman shows only two "because a wide choice confuses buyers."



**DEPOSIT** is signed. At this point, salesman's role ends and he takes prospects to office.



**ACCOUNT MANAGER** takes over and deals with prospects until the sale is finally closed.



**ON MOVE-IN DAY**, Sales Manager Koehler turns over keys after final tour of inspection.



**POST-SALES SERVICE** is provided by uniformed repairmen, within a few hours after complaint.

To see  
Lusk's  
houses  
for  
yourself



**HOUSES ARE CAREFULLY SITED** along curving streets to create interest. Each neighborhood has its own distinctive entrance.

**MANAGEMENT TEST 1:**

**“The quality of neighborhoods is a test of the quality of management.”**



**DESERT LANDSCAPING** adds much color to most Lusk communities in Tucson.

Lusk Corp has won an NAHB neighborhood award every year for the past six years. No other builder in America has been so consistently acclaimed for community planning.

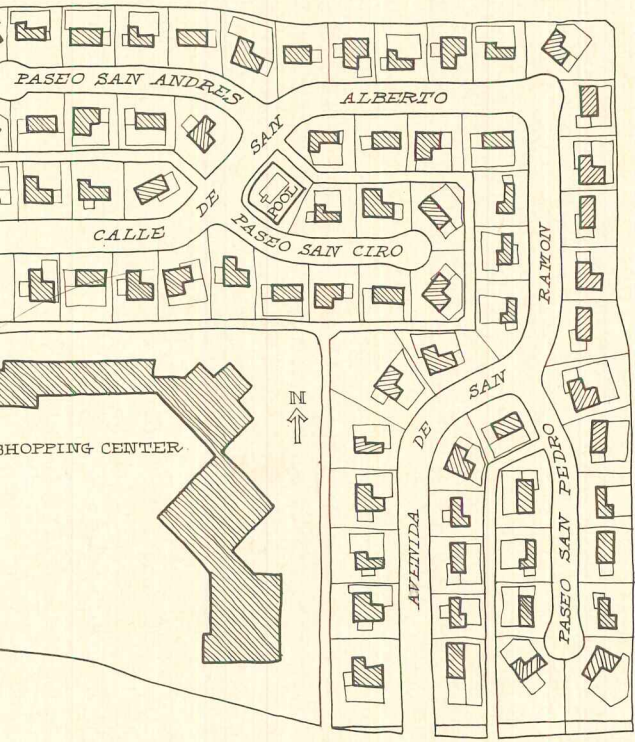
Streets are laid out in curves and cul de sacs to take advantage of natural contours and scenery, to provide easy traffic flow, to prevent speeding, and to avoid dangerous intersections. (In the big plat shown far right, opposite, there is only a single four-way intersection.)

Lots are usually wide and sited so rear yards can be wall-to-wall for private outdoor living.

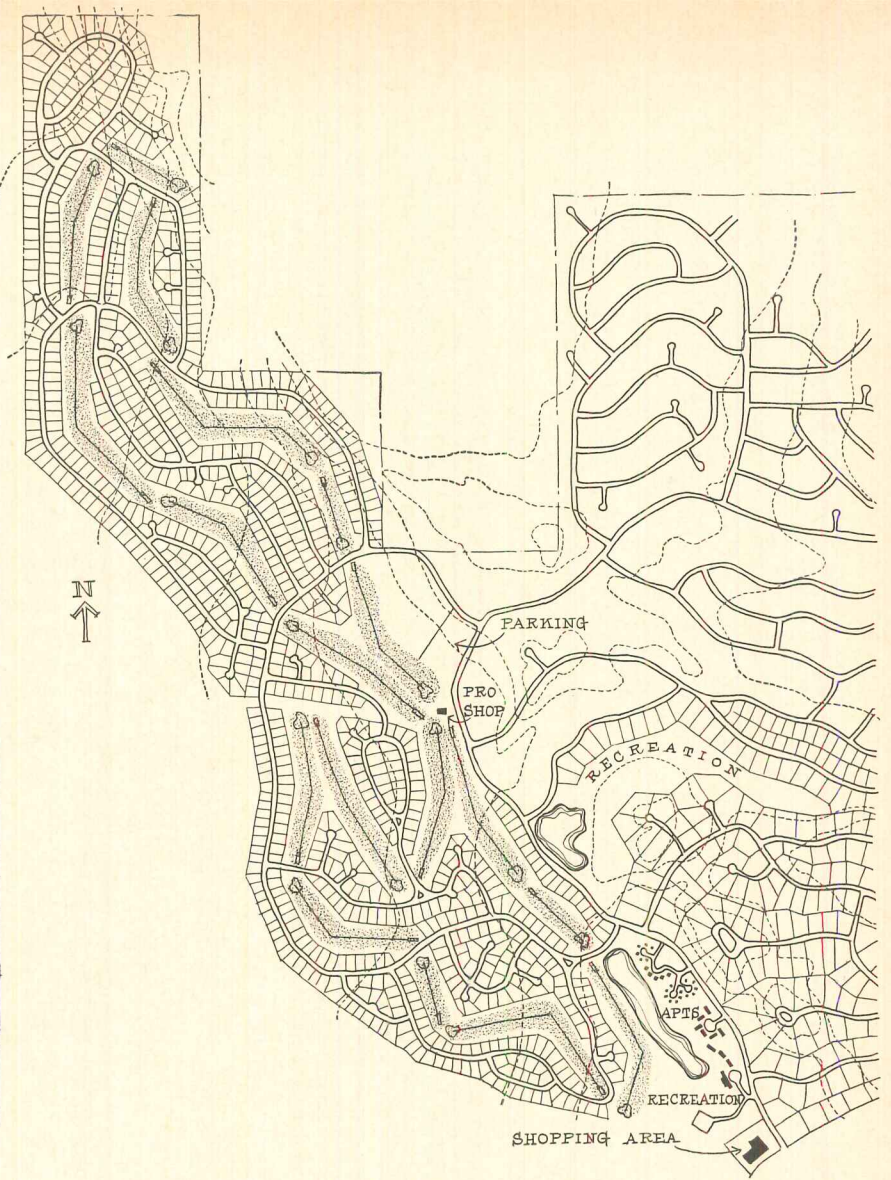
Houses are carefully sited for proper orientation to the sun and toward each other. There are no monotonous streetscapes because houses are set back varying distances from the road.

Shopping, recreational, school, and church sites are located to fit each neighborhood's needs; and parks, swimming pools, and similar facilities are donated to homeowner associations which Lusk helps to organize.





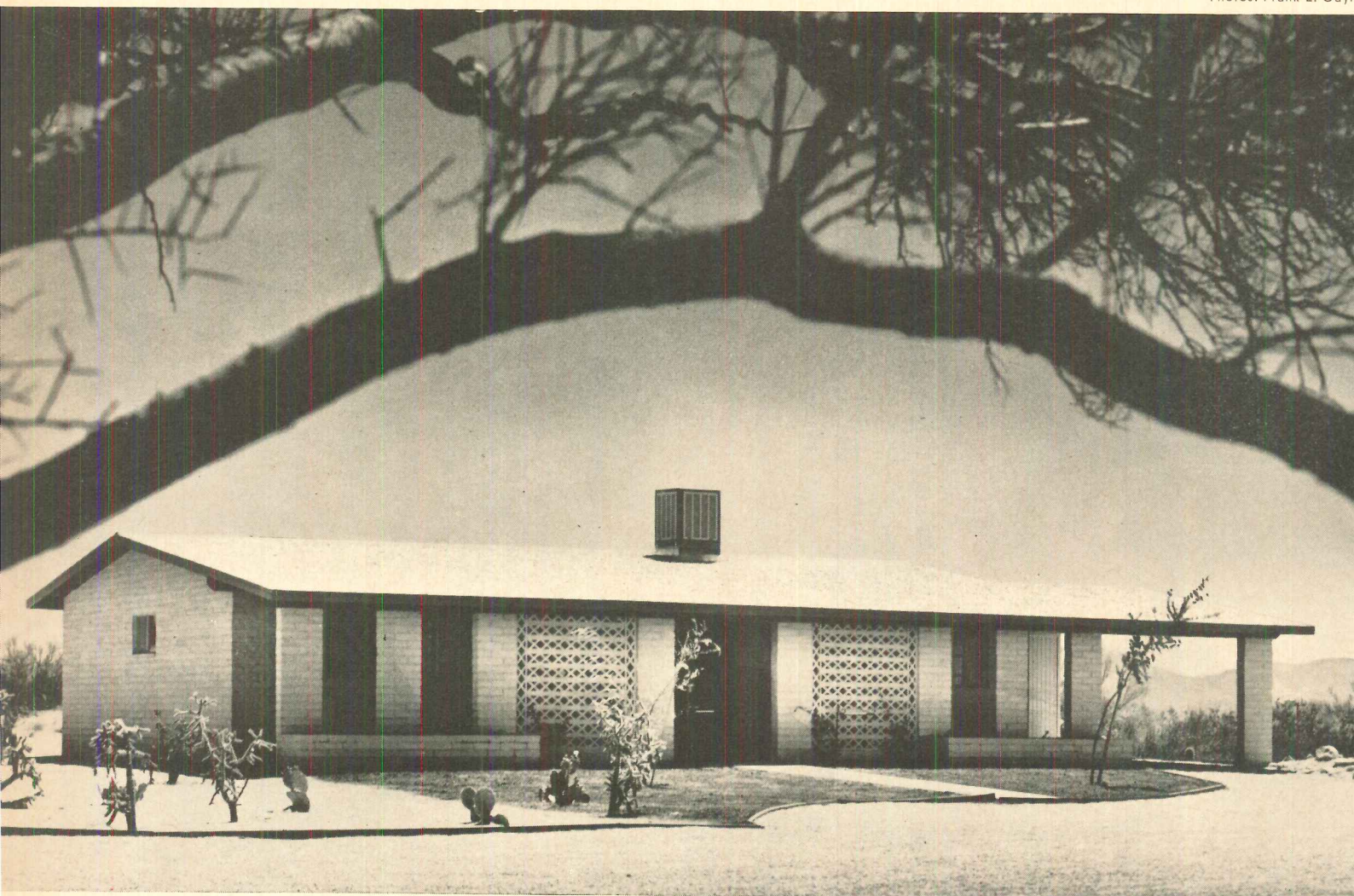
**HOUSE DEVELOPMENT** next to shopping center won an NAHB neighborhood award. Street lay-out prevents high-speed through-traffic. Swimming pool and clubhouse lot were given to owners' group.



**800-HOUSE RETIREMENT COMMUNITY** is planned around 18-hole golf course on Lusk's property near Vail, Ariz. Sites for 260 larger houses are in surrounding hills. Planner: Guy S. Greene & Assoc.



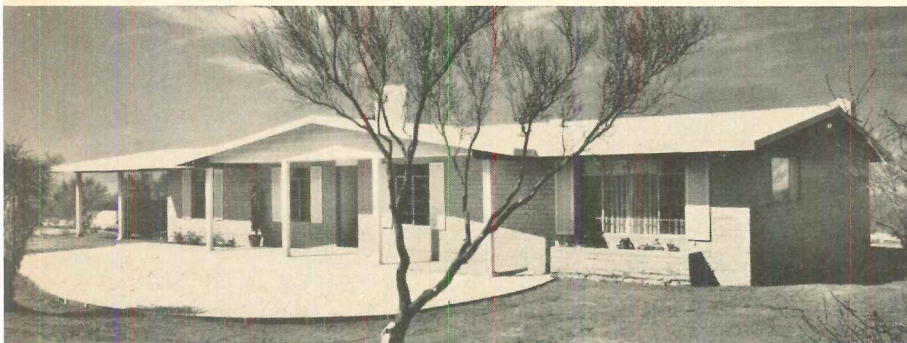
**NATURAL CONTOURS** were preserved for one-acre sites in Catalina foothills north of Tucson. Riding trails wind through the community.



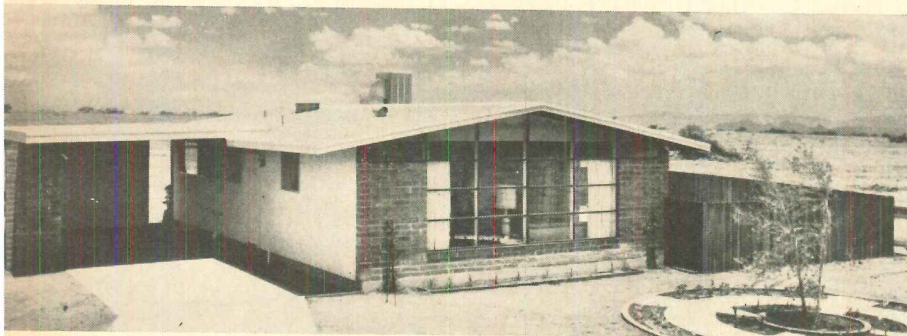
**TYPICAL \$15,000 TO \$18,000 HOUSE** in Tucson is this three-bedroom, two-bath model with about 1,600 sq ft of living space.

**MANAGEMENT TEST 2:**

**“The quality of design is a test of the quality of management.”**



**\$18,000 TO \$22,000 MODELS** like this colonial design have four bedrooms.



**\$10,000 TO \$13,000 HOUSES** like this one have about 1,300 sq ft of space.

“Lusk’s houses have outstanding design,” says Lem Nelson, chief FHA underwriter for Arizona, “and we definitely give them credit for it in our appraisals.”

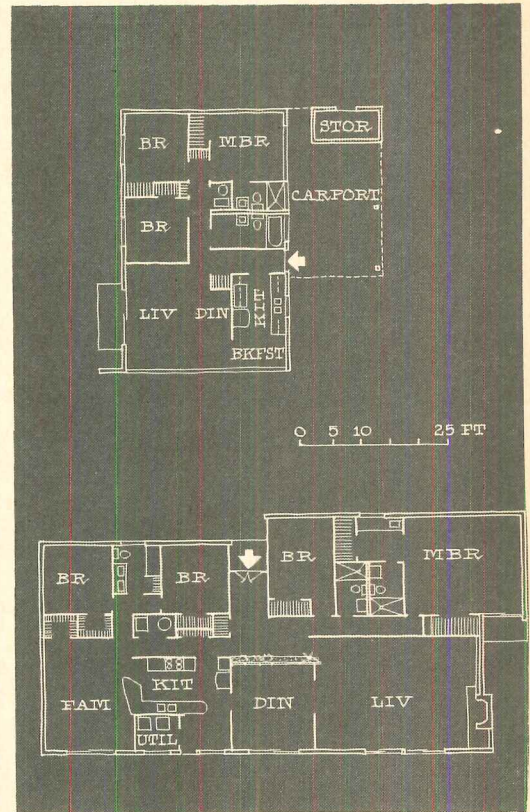
Buyers are offered a great variety (as many as 32 variations of a single model) in exteriors, with the emphasis on western and conservative contemporary designs. In the company’s Phoenix development, exteriors are available in wood combined with either adobe, brick, pumice block, or slumped stone.

Architects who have designed Lusk models include Nicholas Sakellar, Anne Rysdale, and John Sing Tang. The company has its own design-engineering department (headed by Walt Riediger) includes a domestic-science specialist as well as electricians and engineers.

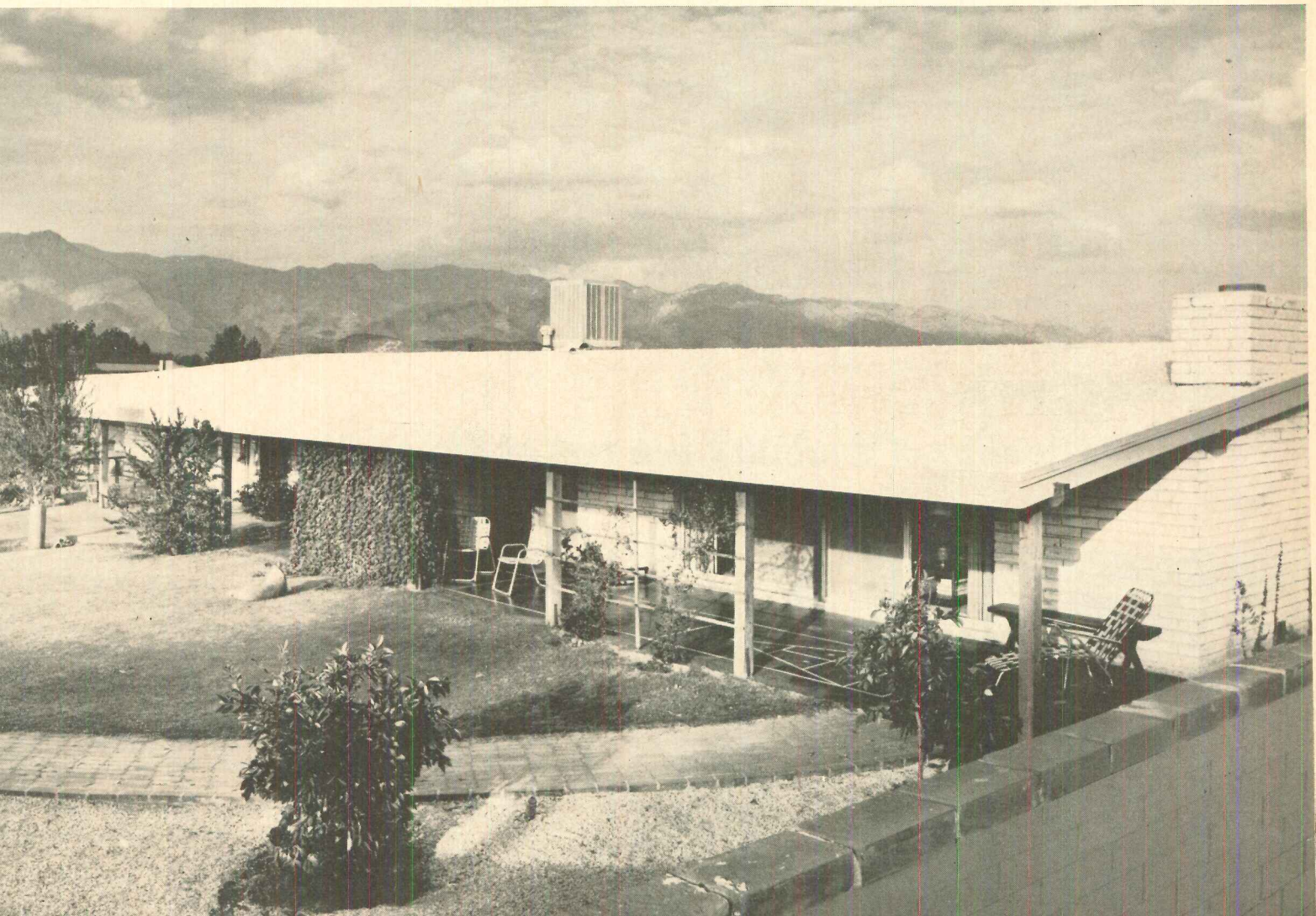
Most Lusk models sell at prices that work out at \$9.00 to \$11 per sq ft. These figures include land, and the high price also includes major appliances like built-in University Waste-King ranges and ovens, Waste-King dishwashing and garbage disposal units, and Vent-a-Hood range hoods. An evaporative cooler or central air conditioning is extra.



**ORIENTAL DESIGN** of this lowest priced (\$8,900) model has helped make it a best seller.



**TWO FLOOR PLANS** (for the small and large houses pictured left and below) indicate the wide range of models Lusk offers. All plans provide for outdoor living areas shaded by wide overhangs.



**STRONG HORIZONTAL LINES** of this \$28,000 model (seen from the rear patio) contrast sharply with the mountains that surround Tucson.



**TERRITORIAL DESIGN** is achieved with hand-made Mexican tile floor, adobe brick, and beehive-shaped fireplace in family room

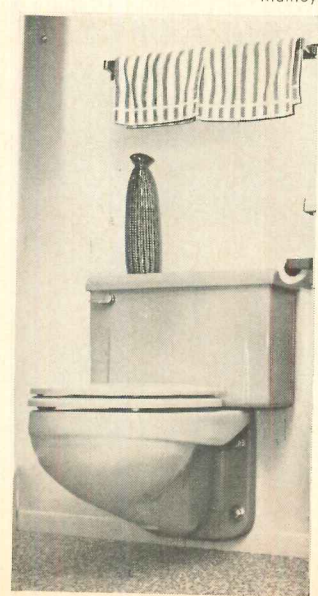
**MANAGEMENT TEST 3:**

**“The quality of livability is a test of the quality of management”**

Photo Associates Inc



Manley



“Lasting satisfaction with a house,” says Boyd Prior, Lusk’s vice president in charge of sales, “depends on its livability. Are the rooms—and the room arrangement—suitable for the kind of life the owners like? Is housekeeping easy? Does the house need little or no maintenance? Is there privacy? Provision for outdoor living? Enough handy storage? An attractive, efficient kitchen? Space for a party? A room or two for peace and quiet? If you put these things in a house, you build in livability for your buyers—and assure yourself of sales success.”

The photographs on these pages show how Bob Lusk and his associates have succeeded in giving Lusk houses the quality of livability.

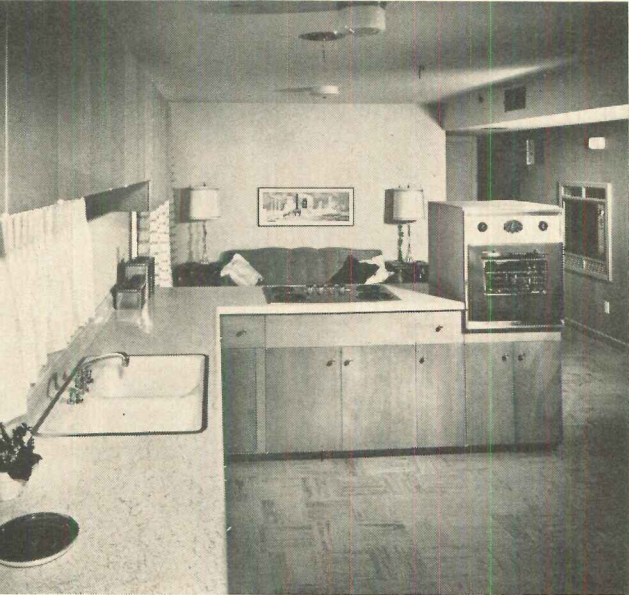
**STANDARD FEATURES** in all houses include wide closets with floor-to-ceiling doors in bedrooms and wall-hung toilets in all bath



**KITCHEN** in 990-sq-ft model opens to well lighted dining space.



**CLERESTORY** across front living-room wall is obtained by leaving ceiling open to pitched roof for first 2' before first truss position.



**LARGE KITCHEN** in medium-price house is fully open to family room. It has Lusk-built cabinets, built-in appliances and TV set.

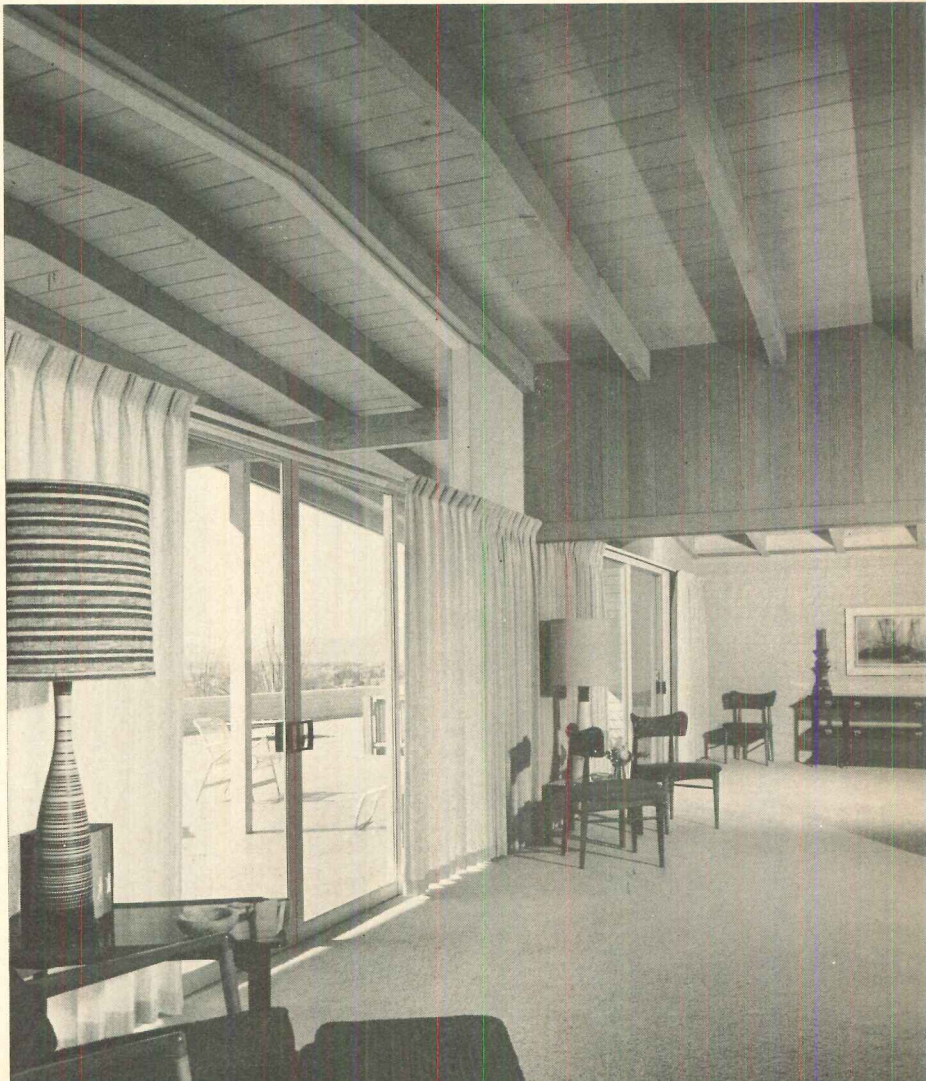


**MASTER BEDROOMS** in larger models have up to 300 sq ft of space, ample closets, and dressing rooms.



**PATIO LIVING** is featured in nearly all Lusk houses. Ramadas and wide overhangs shade rear windows and part of patio.

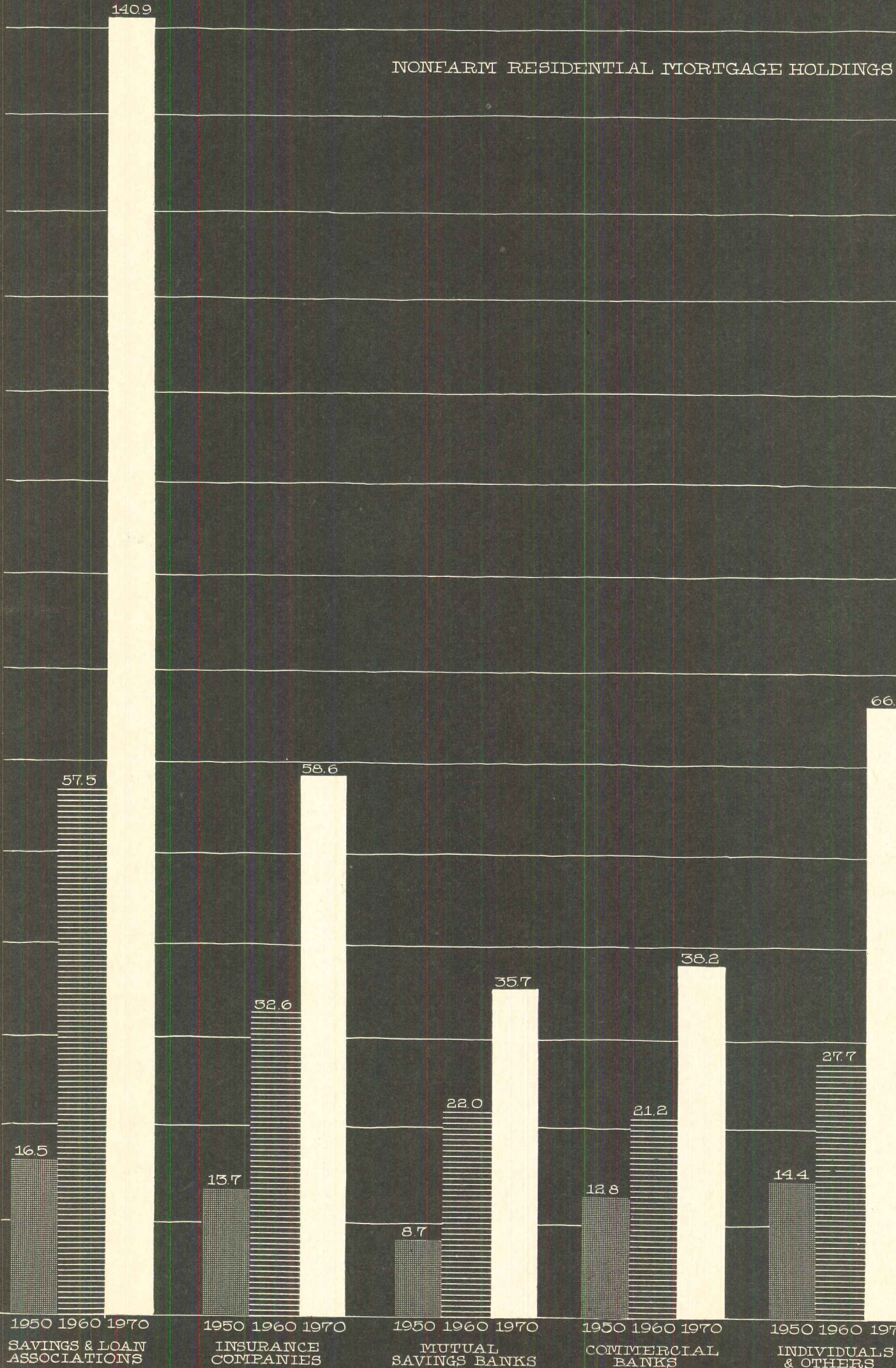
**INDOOR-OUTDOOR LIVING** is provided by glass wall between living area and patio of this \$48,000 custom house. /END.



# NONFARM RESIDENTIAL MORTGAGE HOLDINGS

MILLIONS OF 1960 DOLLARS (THE CONSUMER PRICE INDEX WAS USED TO ADJUST ALL DATA TO A CONSTANT-DOLLAR BASIS)

\$ 140  
130  
120  
110  
100  
90  
80  
70  
60  
50  
40  
30  
20  
10  
0



*What housing must do to adjust to its*

**NEW**

**ECONOMIC**

**OUTLOOK**

*That population explosion will be another few years coming.*

*Meantime, housing must look elsewhere for growth*

*in a US business climate beset by new problems.*

Somehow, the notion gained wide currency about a year ago that beginning in 1960, the US economy—including housing—would rocket to a new stratosphere of business volume. Forecasters agreed with rare unanimity that 1960 would be a boom year. Why were they wrong? Why did the economy stay level instead of taking off?

In housing, at least, one of the more curious popular misconceptions seems to have involved the timing of the forthcoming population explosion when the World War II baby crop grows up, gets married, and starts producing offspring of its own. This fuel for the housing market won't be more than an insignificant trickle until 1965, at the earliest. And it probably won't grow to important size until 1968 or so.

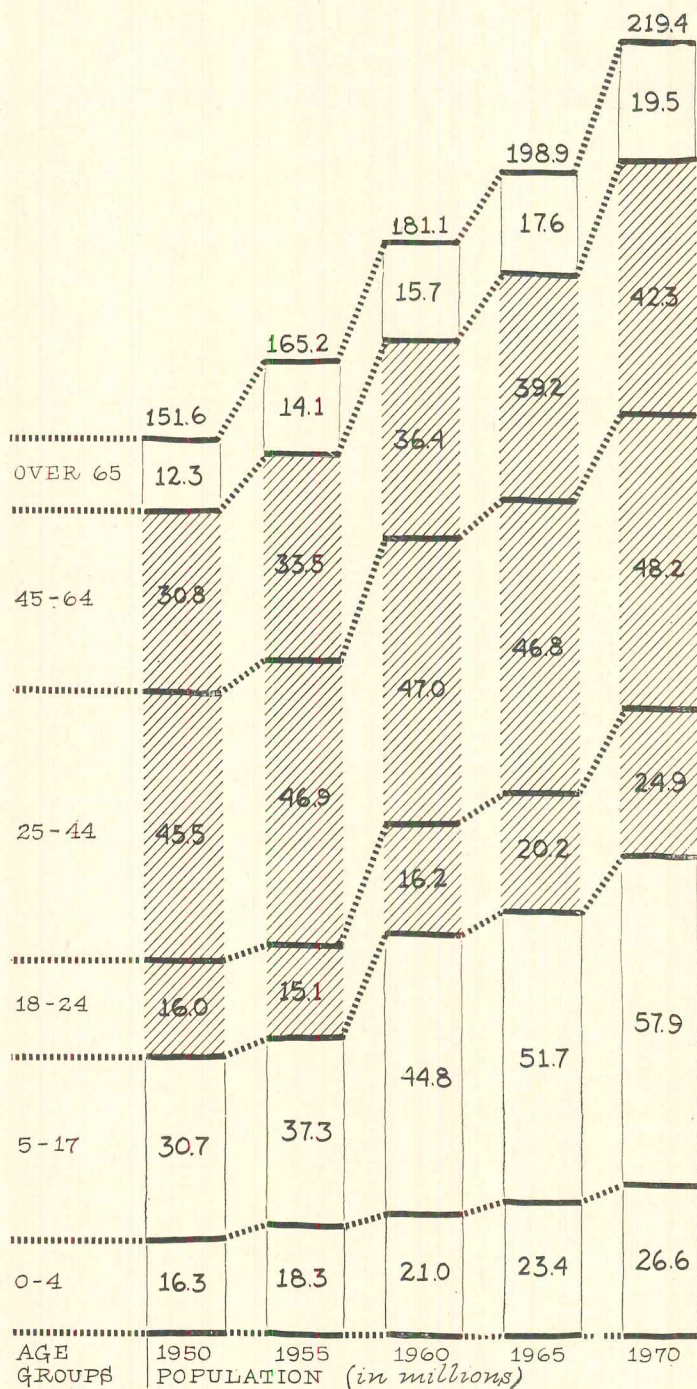
But the mortgage bugaboo of the Fifties seems to be vanishing. As Economist Miles Colean's analysis (*facing page*) shows, private sources should provide enough money to finance at least 15 million new housing units—plus all the existing-house resales—in the next ten years.

During the next five or six or seven years, housing's prospect for growth hinges on how fast it can set its house in order. So, it may well turn out, does the US economy's much discussed growth. Confronted for the first time in a generation by the discipline of foreign economic competition, the US economy faces an immediate choice: cut costs or watch markets shrink while unemployment continues to rise.

The Golden Sixties still should come true, but they haven't started yet.

# Here's why the population explosion won't give one-family homes much of a lift for about another five years

GROWTH OF POPULATION BY AGE GROUPS



SOURCE: CENSUS

More than three years ago (H&H, Oct '57) HOUSE & HOME carried a warning that the changing profile of the US population would produce a big change in tomorrow's housing market. (Was anybody listening?)

Reporting on Action's \$250,000 study of housing problems we said: "The market for housing may change dramatically in the next 25 years. The reason is people. There are lots of different kinds of people—young bachelors, married couples with tiny kids, older married folk whose offspring have grown up, widows, divorcees. Almost every group likes a different kind of housing. In the next 25 years, the kinds who like to live in the suburbs—notably couples between 30 and 49 years old—will increase very little. And the kinds of people who tend to want to live in central cities will rise spectacularly."

Now that the postwar shelter shortage is gone, now that apartment vacancies (7.6%) are at a postwar high, now that the real estate market is enjoying its first normalcy in nearly a generation, this prophecy is beginning to be fulfilled. The housing industry finds selling its No. 1 problem. And this is spectacularly true of Plain Jane homes in the suburbs—houses that used to sell themselves ten years ago.

You can see the underlying reason, the hard economic facts of life, in the graph (left) which shows how the nation's population is growing—by age groups. For age groups and the best yardstick we have for breaking the housing market into its components—the bachelors, couples, and widows who need and want different kinds of accommodations. The best market for suburban homes is the 25-44-year-old age group. It has grown hardly at all in the last five years; it promises to shrink in the next five. (Some experts put the age bracket of suburban homebuyers five years higher, from 30 to 35 years old, but this would not change the statistical picture.)

The 25 to 44-year-old group is not expected to grow again until 1965; even then its growth up to 1970 will probably be the smallest of any major population bracket—a 3% gain from 46.8 million to 48.2 million people. By contrast the 18-24 group will be

—a 24.7% increase (from 16.2 to 20.2 million) in the next five years among young adults (18-24) who traditionally prefer renting if they don't live with their parents. And between 1965 and 1970 this group will grow another 23.3% (from 20.2 million to 24.9 million).

—a 7.7% increase (from 36.4 million to 39.2 million) in the next five years among middle-aged people (45-64). The market importance of this group is chiefly in trading up for better housing. The group will grow another 7.9% between 1965 and 1970 (39.2 million to 42.3 million).

—a 12.1% increase (15.7 million to 17.6 million) in the next five years among older people (65 and over), who constitute the market for retirement housing. And this group will grow another 10.8% (17.6 million to 19.5 million) by 1970.

World War II's baby crop, which is now beginning to overwhelm the nation's colleges, will probably have little impact on the housing market until late in this decade. It will be the mid-Sixties before that controversial yardstick—housing demand, family formation, has picked up long enough to produce the next population explosion of children which will indeed touch off a huge new demand for housing. Up to now, the fact that family formations are running at a higher rate than a few years ago is offset by the even higher rate of housing construction.



# Housing this year will depend heavily on the overall US economy and on buyers' attitudes

... year marks, if not the beginning, at least the widespread recognition of a new phase in the nation's housing market: the buyer is in control. And his attitude toward buying a house has changed. No shelter shortage will force him to settle for something less than he wants. No fears of rising prices will impel him to hurry.

Instead, the potential homebuyer is looking at the merchandise so carefully that anecdotes like this one about Lender Ned Eichler ring a common chord:

Among the visitors to the Eichler's latest subdivision near San Francisco one recent Sunday afternoon was a particularly attractive young couple, who showed such real interest, asked such intelligent questions about the model house that Eichler took far longer than usual showing them around. At the end, hoping to warm them up for a sale, he ventured: "Do you have any hobbies?"

"Oh yes," they replied.

"And what may they be?" Eichler inquired.

"Looking at model homes."

The upheaval in buyers' attitudes reflects in big part the disappearance during 1960 of inflationary psychology. It dawned on the public that inflation had been stopped—at least for the time being. With foreclosures rising, homebuyers began to realize that they could no longer count on an ever escalating price level to bail them out of bad judgment. Indeed, the weakening of the price push revealed that prices were already high as to make many houses something less than a bargain.

*For the first time in the postwar era, housing this year does not count on two old standbys to revive sales (and starts):*

## **Inflation isn't likely to scare people into buying**

Anything the incoming Kennedy administration does to pump up the economy by spending more money will have most of its impact in 1962, not 1961. Inflationary psychology might revive quicker, but up to now most economists do not expect it to be important this year.

No dramatic price rises are in prospect. Manufacturers of building products have capacities far above prospective demand—as does the homebuilding industry itself. So today's high costs are not likely to look like tomorrow's bargains.

Labor, as usual, will get paid more (more about this later), but apparently not so much more as to drive prices up. The squeeze now will be on profits.

Land prices will continue to be a problem. But the pace of subdividing has slowed. Already, there are signs that, at least in some areas, the long rise in land prices has stopped. Here, what seems in prospect for the immediate future is a nothing spell.

## **Easier credit no longer will revive housing**

Says Economist Saul Klamon of the Nat'l Assn of Mutual Savings Banks: "The key lesson of 1960 is that housing can no longer be counted on to play its usual contracyclical role in the economy. Until the population upsurge is upon us in the mid-Sixties, housing demand need not always be responsive to the magic hypodermic of ample and easy credit."

Says Executive Vice President Charlie Wellman of Glendale Federal S&L: "We cannot expect housing to provide comparable leadership out of our present [overall economic] slump to that provided in 1954-55 and 1958-59."

Why so? To understand the difference between the Fifties and the Sixties, let's go back and look at what happened:

In 1955, housing starts reached a peak of 1,329,000. This was housing leading the economy out of the second postwar recession. As the economy gained momentum, money tightened. Starts dropped to 1,118,000 in 1956 and to 1,042,000

in 1957. Then, in mid-1957, the economy showed signs of another decline. Starts in 1958 rose to 1,209,000. In 1959 they soared to 1,379,000 (BLS figures). To state it another way, housing entered the 1957-58 recession after a two-year drop in starts. Demand was backlogged. So when mortgage money became easier and cheaper housing starts zoomed. They climbed 20% from 1957 to 1958. They went up another 15% from 1958 to 1959.

"Our main difficulty in analyzing housing demand today is our tendency to think of 1960 as a mere repetition of 1958," counsels Lender Wellman. There is no backlog of demand. Rental vacancies stand at a postwar high of 7.6%. If you exclude rent-controlled New York City, where vacancies are nil, the figure would jump to more than 8%. In the faster growing, fastest building regions of the nation, vacancies are a lot higher (10.2% in the West, 8.9% in the South). Reports of completed but unsold houses are common. Sales of existing homes have slowed perceptibly.

Moreover, mortgage terms (down payment and amortization) have been eased so far that almost nobody argues today that it would be either wise or effective to ease them further.

In 1955, the average VA down payment was 5.3%.

In 1959, the average VA down payment was 3.3%.

In 1955, the average VA loan was for 27.4 years.

In 1959, the average VA loan was for 28.8 years.

The same trend is evident in conventional and FHA mortgage financing.

Even if the new Administration gives Fanny May a stiff shot of mortgage money at Treasury-subsidized rates, it is questionable whether it would do much to revive housing. And it is certain that the effect would not be felt until 1962—just as 1958's recession-inspired \$1 billion of Fanny May "special assistance" to build cheap new houses was felt principally the following year when the recession was over.

*On top of these problems, the nation is confronted with a new and much more serious trouble in coping with recession by methods like easier money or deficit spending which helped in the fifties. It is the balance of payments problem. It means this:*

## **The gold crisis may tie the government's hands**

Q. What is the gold crisis?

A. It is the rising outflow of US gold to foreign countries—a flow which has reached such serious proportions as to weaken confidence in the value of the US dollar, the basic currency of the free world. If left unchecked, it could mean ultimate devaluation of the dollar, slashing overnight the value of everybody's savings and, worse, disrupting world trade and prosperity to the great advantage of the Soviet Union.

The US gold stock now stands at \$18-billion. By law, \$12-billion of this is frozen to back up notes and deposits of the Federal Reserve System. That leaves \$6-billion. Since 1933, US citizens have been forbidden to own gold inside the US. But foreigners and international institutions with dollar assets can demand gold. These potential dollar claims now total \$20-billion—far more than the US could pay in gold if everybody asked at once, although this is, as a practical matter, inconceivable.

Q. What causes the outflow of gold?

A. The US' negative balance of international payments. The nation currently has a surplus of \$3-billion a year in her trade. But foreign aid and overseas military programs (including stationing US troops abroad), plus US investment abroad, produce a drain of \$7-billion. This leaves a \$4-billion deficit. The deficit has run to \$3.4-billion or more for three years in a row. As a result, our gold reserves have dropped \$4.5-billion

since the start of 1958 and our dollar liabilities have risen more than \$6-billion.

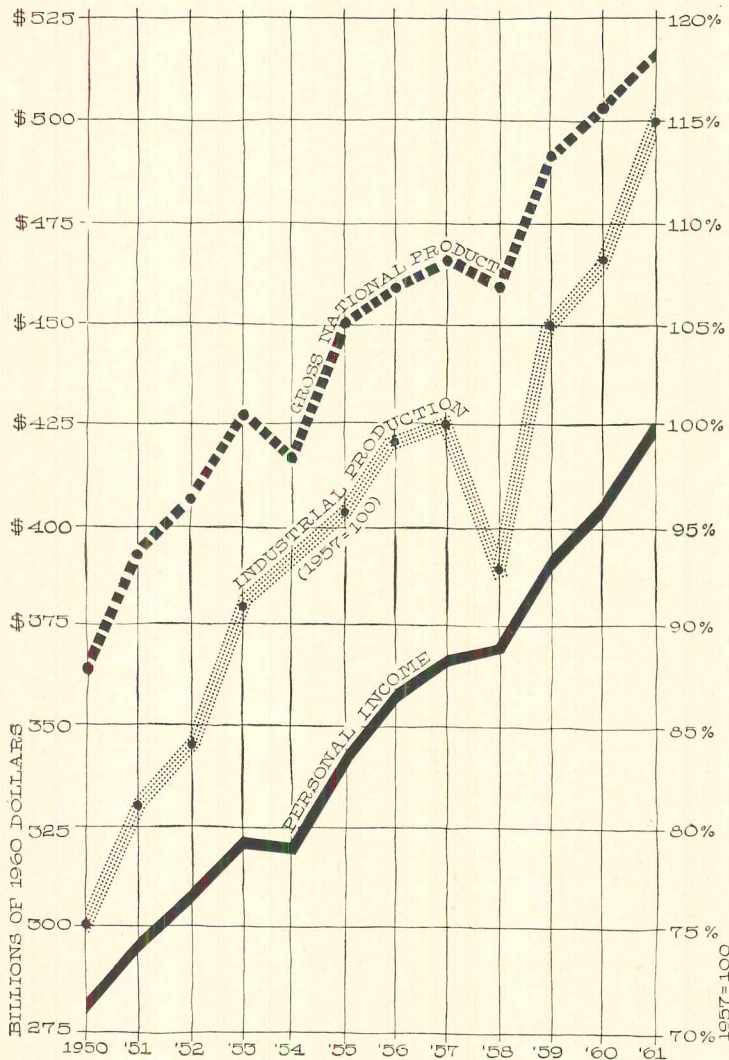
Warns Chairman William McChesney Martin of the Federal Reserve Board: "This is the first time in my lifetime that the credit of the US has been questioned. It is something the American people and American businessmen just do not understand. They look around, see they are riding in a big car,

have a good job. They don't understand the threat. A very serious shadow lies over the American business picture."

The nub of this dilemma is that steps like easier money and more federal spending, which President-elect Kennedy might undertake to ease the recession at home, may well worsen the US international financial situation. Both problems need answers. Some of the solutions conflict.

## Business should pick up after mid-year— but first the recession may deepen

SELECTED ECONOMIC INDICATORS 1950-1961



SOURCES: 1950-1959 DATA--DEPARTMENT OF COMMERCE AND FEDERAL RESERVE BOARD  
1960-1961 DATA--MILES COLEMAN ESTIMATES

Last year the US economy demonstrated more tangibly than ever before its great strength in resisting recession.\*

Last year saw as big a drop in inventories as the nation has had since the end of World War II. Inventory growth dropped from an annual rate of \$11.4-billion in the first quarter (the build-up after the steel strike) to a minuscule gain of only \$600-million in the third quarter and perhaps even less in the fourth quarter.

As inflationary psychology melted away, stock prices dropped sharply. The steel industry—once considered the bellwether of the nation's economy—staggered along at half capacity. Foreign steel and other metals, notably aluminum, cut into domestic markets. Unemployment stuck at an uncomfortably high level.

But this series of heavy blows—blows which in times past have jolted the US economy severely—produced only a slowing of its overall growth rate, a flattening out instead of a setback. The single master indicator, gross national product, was about \$504-billion for the year, 4.5% above 1959. Imports and spending rose slightly. Industrial production averaged 108 on the Federal Reserve index, compared to 100 in 1959. Construction slipped slightly below 1959 only because of housing's weakness.

The big disappointment about all this is that business experts were expecting so much more. Almost everyone forecast a business surge of near boom proportions from pent-up demands in the wake of the steel strike. And almost everybody was wrong. Exuberance about "the golden sixties" was confused with the prospects for 1960 itself.

The new year begins with the economy still hovering at the same high level uncertainty it has shown since last spring. Business held up well during the last quarter. It may, as often does, sag during the first three months of this year. But the sag should be slight.

By spring, inventory liquidation should give way to a rise in business buying. Construction will pick up seasonally with a definite up-trend in government outlays and a smaller advance in private non-residential building. Capital outlays in commerce and industry will be only a shade below the last part of 1960.

Personal income, as it did last year, will continue to increase. The rate of savings will be high. All told, gross national product this year should reach at least \$512-billion—\$8-billion more than last year. Industrial production should average about 115 on the Fed index—up 7 points.

\* Economists are in lively disagreement over just what the economic slump should be called. Federal Reserve Chairman Martin says "probably" 1960 was a "moderate recession." Raymond Saulnier, chairman of President Eisenhower's Council of Economic Advisors, says the decline "barely qualifies as a recession."

**Two long-term problems will remain, and could become serious**

*Unemployment may go higher before it shrinks*

This is one of the most pressing problems confronting the incoming Administration. Some 4-million Americans were jobless in November. There may be as many as 5.5-million by midwinter, and the total apparently won't drop much below 4-million any time this year, largely because of the high proportion of young people entering the work force for the first time. Keep an eye on what Congress does about the democratic platform promises to raise the federal minimum wage from \$1 to \$1.25 an hour. Some experts figure Congress could only make unemployment stickier by boosting the minimum wage because unemployment is already concentrated among low-skilled people and first time job seekers.

*Imports are making more inroads into US markets*

High US labor costs spur automation. They also contribute to US difficulties in exports and make our own market more unattractive to foreign products. In today's political economy, wage cutting is almost impossible. Businessmen must pin their hopes on improving efficiency and persuading labor to wipe out restrictions and make-work practices so the US can compete in the world's markets.

**But mortgage money will be no problem in 1961**

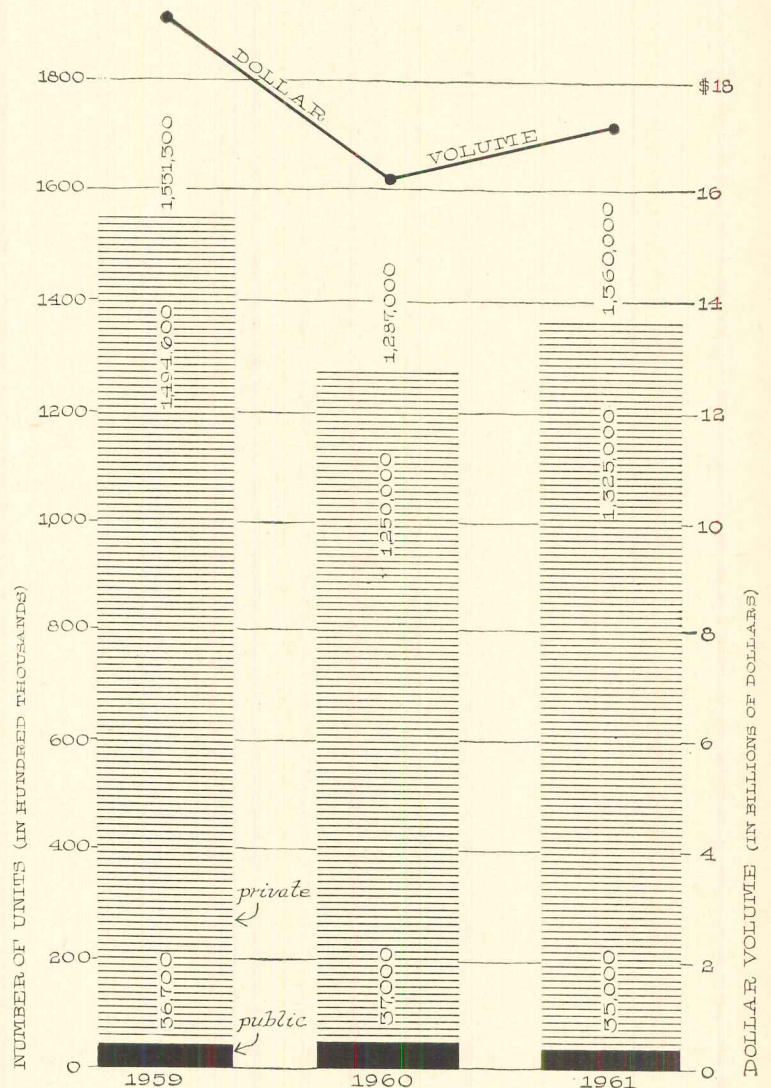
Compared with the severe scarcity of mortgage money at the start of 1960, the situation today is relaxed. A year ago, with mutual savings banks driven by deposit losses (because of the celebrated Magic 5 Treasury bonds) to slash mortgage paying sharply, builders could not plan with confidence that mortgage money would be available. Now, mortgage loans for immediate delivery (ie up to three months) are so scarce lenders are scrambling for them. And advance commitments are easy to arrange.

In 12 months, interest rates on home mortgages (as estimated from yields on FHAS) have dropped about 1/2%. Some further drop is still possible—which leads some builders to figure it is safe to make building plans without advance commitments on the prospect of lower interest rates when the homes are built and loans actually closed.

Across the US, FHA minimum-down 30 year loans—today's bellwether of the mortgage market—are now sold at prices ranging from par in parts of New England to a 3 point discount on the West Coast. Chances are that discounts will shrink more between now and spring. Perhaps they will shrink enough to make par money widely available at 5 3/4% interest.

For the year as a whole, look for relative stability in mortgage rates. Institutional lenders no longer have big supplies of low-yield bonds to swap for mortgages. Corporate borrowing will be large enough to create competition with mortgages, although it will probably be on a smaller scale than in 1960. And to curtail the outflow of gold, the Federal Reserve will be under pressure not to let domestic interest rates sink so far they get out of alignment with rates abroad, which tend to be higher. Indeed, Chairman Martin makes it clear that the Fed would probably have acted to ease money rates further and faster last year except for the nation's crucial balance of payments problem.

NONFARM HOUSING ACTIVITY 1959-1961



SOURCES: 1959 DATA--BUREAU OF THE CENSUS  
1960-1961 DATA--MILES COLEMAN ESTIMATES

**A new look at '61 starts**

Nonfarm housing starts will be up about 5 1/2% in 1961. Probable total: 1,360,000 (1,325,000 private, 35,000 public). Dollar volume—in constant 1960 dollars—should reach \$17.15-billion—a similar 5% gain from the 1960 figure, \$16.3-billion.

These new forecasts by Economist Miles Colean for HOUSE & HOME reflect the fall slump in starts, which apparently carried 1960's housing output some 75,000 units lower than earlier expectations (H&H, Oct.). This year's recovery, Colean predicts, will still be on the order of 75,000 private nonfarm units.

Farm starts probably added another 25,000 to 1960's output for a US total of 1,312,000. This year, farm starts should reach 28,000, producing a nation-wide total of 1,388,000 starts—some 165,000 units, or 10%, short of the 1959 peak.

# Can private sources meet the next decade's needs for more mortgage money?

The idea that the existing, largely private, sources of mortgage money may not be able to finance the next decade's housing was planted last April by a Senate housing subcommittee report (NEWS, May) which dealt chiefly with another issue. The subcommittee, headed by Senator John Sparkman (D, Ala), set forth the thesis that the US needs to build "a minimum of 16 million permanent non-farm housing units" in the ten years starting this month. It contended that this "goal" cannot be achieved without changes in federal laws that shape housing and mortgage credit. Sparkman's idea was that the President should set a national housing goal of a specific number of starts, year by year, and advise Congress annually what steps the government will take to see that these are built, including new legislation if necessary. The notion of the federal government, in peace-time, trying to control how many housing units should be built dismayed enough other senators so that Sparkman's plan was dropped during the Senate debate on the 1960 omnibus housing bill. But the idea persists that we may not be able to finance all the housing US citizens will want to buy or rent.

Sparkman took his stand while the nation was still counting the housing output by the old Bureau of Labor Statistics yardstick which showed that 1959, for example, produced 1,342,800 non-farm starts. The Census' improved counting system now pegs 1959 starts at 1,494,500.

This 11% discrepancy might be taken to imply that the housing subcommittee's vision of housing need should be boosted 11% to 17.8-million units for the decade. But the 1960 Census count of the nation's stock of housing found only 3.2% (384,700) more units than BLS had counted as starts in almost exactly the same ten years. The significance of this cannot be pinpointed, because statisticians can only guesstimate how many units built in that decade were lost to fire, flood, and deliberate demolition. Public housers and other so-called "liberal" groups now talk of a need for 2-million units a year. But they offer no explanation of how these could be sold or rented in a housing economy where rental vacancies have jumped 40% in the last three years and now approach an 8% national average.

Allowing for gradual but not radical changes in the industry itself, it seems probable that the housing output for the next decade will be something close to 15-million new dwelling units. This much, the existing chiefly private sources of mortgage funds should be able to finance—barring a resurgence of inflation psychology that crimps savings. Let's look at the figures:

## How much mortgage money will we need?

It will probably take \$450-billion to finance the 15-million houses and apartments the US seems likely to build plus the millions more of existing units that will be resold at higher prices between now and the end of 1970. The actual amount of mortgage money it will take hinges on 1) the price level, 2) the stability of prices, and 3) the terms on which housing is sold (both down payments and amortization). None of these fits easily into a simple equation, but here are the assumptions and projections which underlie the \$450-billion figure:

- Consumers will demand bigger and better quality homes as their incomes rise. If there is no price inflation, this should boost the average mortgage on a new house or apartment from \$10,000 to about a \$12,200 average for the decade. That is a conservative assumption: a 20% increase in mortgage value. In the ten years 1949-59, the average mortgage increased about 50% in constant dollars.
- About 13% of new dwelling units will need no mortgage

financing, as at present. Net needed for new dwellings \$165-billion.

- Existing dwelling units will produce about twice as many transactions as new ones, based on ratios developed from the 1956 National Housing Inventory. And about 85% of these will require mortgage financing. The average loan over the decade will be smaller: about \$10,800.

- Net needed for financing existing homes and apartments \$285-billion.

Most of the \$450-billion will come from repayment of existing mortgage debt. Only about \$180-billion will have to be new money—that is, fresh savings or money siphoned from somewhere else in the nation's economy. Where will it come from?

## The main sources of mortgage funds in the sixties will be the same ones that provided the bulk of the funds in the fifties

Taken together, they seem likely to furnish a smaller share of the total financing for the nation's new homes and apartments. Here is a rundown on their performance in the fifties and their prospects for serving housing in the sixties: *Savings & loans*: Alone among the four big, traditional sources of housing money, s&ls have a good chance of maintaining their fast growth rate and so of capturing an even bigger slice of mortgage financing than the 30% they now hold. s&ls had more than \$70-billion assets at the end of last year. Of this about 85%, or \$60-billion was invested in mortgages—almost all of it residential and most of that one-family homes.

By 1970, s&l assets may reach \$170-billion, according to a study by Indiana University.\* s&ls are sharply limited by law as to what loans they can make except residential mortgages. So chances are that \$141-billion of the total will wind up in residential loans. The rest will go into reserves and non-residential mortgages. Thus s&ls seem likely to boost their mortgage holdings by a whopping 145%, or \$83-billion. If that sounds fantastic, bear in mind s&l mortgage holdings shot up 248% in the ten years that just ended!

*Life insurance companies* are likely to show a smaller rate of asset growth in the next decade than in the last one. Reasons:

1. About three years ago, a marked shift began in the insurance buying habits of the US public. It turned away from ordinary life and annuity policies toward term insurance, which is much cheaper but gives insurance companies little long-term money for investment. The cause seems to have been inflation which persuaded more and more families to put their long-term savings elsewhere. The trend has now reached a point where it dents the ability of life companies to invest at their historic rate.

2. Fewer policy holders and beneficiaries are leaving funds for investment with life insurance companies.

3. Tax and other laws governing life insurance companies are making them less and less attractive as managers of pension funds compared with corporate or independent trustees. (An independently-operated pension fund avoids income taxes. Moreover, the law lets it put a higher percentage of its portfolio in stocks.)

Insurance companies will probably put a smaller slice of their slower-growing assets into mortgages in the sixties than in the fifties. One reason is the rising demand for policy loans. Another is that many life companies are approaching

\* Indiana's study, "The Next Decade," projected \$166-billion in 1970 dollars, which are here translated into 1960 dollars.

the ratio of mortgages to total investment that they think is sound business. Based on a projection of recent developments, the same Indiana University study suggests life insurance companies will increase their non-farm residential mortgage holdings from \$33-billion in 1960 to \$59-billion in 1970. This would be an increase of 80% compared to a 138% growth during the decade of the fifties.

Mutual savings banks also are likely to expand their mortgage holdings more slowly in the next ten years. During the fifties, savings banks not only saw a rapid deposit growth but also completed the sell-off of their World War II accumulation of low-yielding government bonds. The combination let mutual banks' mortgage portfolios swell by a whopping 153% (from \$7.7-billion to \$22-billion), again in 1960 dollars. Now, the growth of savings bank deposits seem to be slowing down. At the same time, the ratio of mortgages to other investments has leaped from 32% to 55%—close to what savings bankers feel is an appropriate ceiling (see table below). So savings bank investment in mortgages will probably grow no more than \$4-billion, or 62%, during the Sixties. Savings banks have been the No. 1 buyers of FHA and VA subdivision housing loans in the inter-state market. Builders can hope that this shrinkage in the acquisition rate will not exceed the prospective shrinkage in the share of new housing that goes in subdivisions.

Commercial banks could put more money into mortgages in the new decade, if they choose to. But their investment policies and opportunities vary so widely it is risky to forecast at this will actually happen. If they keep their investment in mortgages about where it has been for the last ten years (3 1/2 % of assets), commercial banks should account for a \$7-billion increase in mortgage loans by 1970. Thus the four principal institutional sources of private mortgage money should take care of \$140-billion of the \$180-billion of new money the next decade is likely to require. This leaves only \$40-billion, or 22%, of the needed increase in mortgage funds to come from elsewhere.

#### Pension funds should cover this gap

Over the last ten years, sources other than the four chief institutional investors (mainly individuals, Federal Natl Mortgage Assn, and other government lenders) have accounted for about 14%, or \$13.3-billion, of the new money poured into mortgages. If this proportion remains the same in the Sixties, the increase in volume would rise to \$27-billion.

Pension funds—the kind whose interest in mortgage investment is soaring dramatically now—would have to invest only about 10% of their probable 1970 assets in mortgages to provide the last \$13-billion to finance the decade's projected housing.

The kind of pension funds that count the most are corporate, non-insured funds managed by bank or individual trustees, chiefly a handful of giant New York City commer-

cial banks and trust companies like Morgan Guaranty, Chase Manhattan, and Bankers' Trust. At the end of 1959, this rapidly growing pool of pension fund money totaled \$25.3-billion.

Retirement funds of state and local governments account for another \$17.2-billion. Another \$1.9-billion is in funds managed by labor unions alone or jointly with employers. Of this \$44-billion accumulation, only about \$1-billion is invested now in residential mortgages.

Up to last year, pension trust funds had been a notable hold-out against buying mortgages. But this picture is changing with dramatic speed. Not only are the funds growing so fast they are almost forced to broaden their range of investments, but also mortgage men at last have proved and tested techniques and finance instruments which make it easy for pension funds to buy mortgages without being forced to set up large and expensive real estate departments to manage them.

By 1970, corporate non-insured pension funds may well grow to \$85-billion. If local government and union pension funds no more than double during the decade, they will swell to over \$38-billion, making the total pension fund accumulation about \$123-billion.

While 10% of this invested in residential mortgages would produce enough money to finance the balance of 15-million houses for the decade, 15% invested in home mortgages would let the nation build and finance another half million easily.

#### Mortgage trusts may be another big money source

This prospect is so new that analysis cannot yet hazard a guess about how much money it may tap for mortgages that now goes into other investments, notably the stock market. The law, which gives real estate investment trusts (and mortgage investment trusts) permission to distribute their earnings tax-free to shareholders, became effective only this month. Mortgage men call it "a real break-through." They predict it will let them tap a huge new pool of funds for housing by making it easy for average investors to put some of their savings into mortgages. The change in the tax laws which makes all this possible involves the same principle that has long been applied to securities investment trusts—a principle which made possible the astonishing growth of the nation's \$24-billion mutual investment funds.

Another sizeable if not precisely calculable source of mortgage money lies in foundations, school and church endowments, and other trusts and endowments. Few of these now invest heavily in mortgages. But their interest is rising. How much money individuals will invest directly in FHA loans, now that a change in the rules makes this possible for the first time, is another imponderable. But it should help.

#### Inflation remains the big danger to housing

Inflation multiplies the nation's demands for cash. Even a modest inflation averaging 2% a year would make the total need for mortgage money at the end of the sixties more than 20% higher than the constant dollar estimates presented here. Substantial inflation, in short, would make it impossible to finance anything like the quantity of housing the US will want because inflation makes people shy away from long-term investments in fixed dollar assets like life insurance or savings accounts in banks or savings and loans and put their money instead into equity real estate holdings and stocks.

The real problems of the sixties will be 1) keeping people interested in saving money and 2) building houses and apartments with enough appeal in quality and price to entice an ever more value-conscious public. /END

#### NONFARM RESIDENTIAL MORTGAGE HOLDINGS AS A PERCENT OF TOTAL ASSETS

	1950	1960	1970
Savings and loan associations....	79.7%	81.0%	87.3%
Life insurance companies .....	17.4	27.4	30.1
Mutual savings banks .....	31.5	54.9	60.2
Commercial banks .....	8.6	8.5	9.0



*Up to now, industrialization has been mostly piecemeal—  
and has not cut costs as much as many experts hoped.*

*But today you can see emerging a*

# **NEW APPROACH TO TECHNOLOGY**

*And totally new materials, new tools,*

*new systems—and enormous savings—may result.*

The new approach goes back to fundamentals, systematically questions every phase of the homebuilding process. Its prophet is the industrial engineer with his stopwatch (photo opposite).

Almost every industrial plant—making anything from automobiles to razor blades—has an industrial engineering department. Its job: search systematically in every part of the manufacturing process for new ways to increase quality or cut costs.

The need for such study in homebuilding is obvious. Says Alan Brockbank, chairman of NAHB's Research Institute: "Builders need to research the total house, and until they do, they cannot expect to make their product completely competitive with all the things the public spends money on." Building costs have increased six fold in the last 70 years. 275% since just before World War II—the worst showing of any major industry. Again and again, new systems have been developed which turn out to save much less in practice than on paper.

A major reason for this poor showing: housing spends less than any other major industry on research—less than ½% of gross—and most of this is spent by materials manufacturers, not by builders.

And almost no money has been spent in studying the fundamental problem of whether housing is, after all, building the right product with the right production set-up and the right materials. This is the goal of the new approach to technology.



**IN-PLANT LABOR** can produce more with help of efficient production machinery. This is production line at National Homes' Lafayette plant.

## Industrialization has sharply increased labor productivity

Any engineering analysis of whether housing is indeed producing the right product with the right production set-up starts with one almost universally true fact: labor working in a plant is more productive than labor working in the field.

Unit labor costs are lower in the shop than in the field because men on a production line 1) work under controlled conditions, 2) can be supplied with labor-saving production equipment that cannot be used in the field, 3) can be supervised more effectively with fewer supervisors, 4) can specialize on fewer operations than is generally possible in the field, 5) can have their materials brought to them—instead of having to move to the materials, and 6) are paced by the flow of work along the line. Further, some building trade unions now have lower wage rates for year-round in-plant work.

Quoting from a recent study made by his company, Homasote Vice President Vaux Wilson points out: "For a house of 1,040 sq ft, it takes 227 manhours to produce all the wall and roof components [in a plant] and 65 manhours to erect them. If the same work were all done on the site, it would take 496 manhours . . . at \$3 an hour \$612 is saved."

### **The efficiency of in-plant labor has done more than anything else to change the way houses are built**

The leading home manufacturers have long capitalized on the efficiency of in-plant labor—by setting up production lines like the one shown above. And as H&H reported last month, more and more builders are signing up as dealers.

More and more leading builders like Bob Lusk (see p 132), John Long of Phoenix, Abe Johns of Tampa, Dave Fox of Dallas, Clayton Powell of Savannah, Andy Place of South Bend, and Fischer & Frichtel of St. Louis are building more and more of the house in their own plants. And more and more builders are buying more and more components.

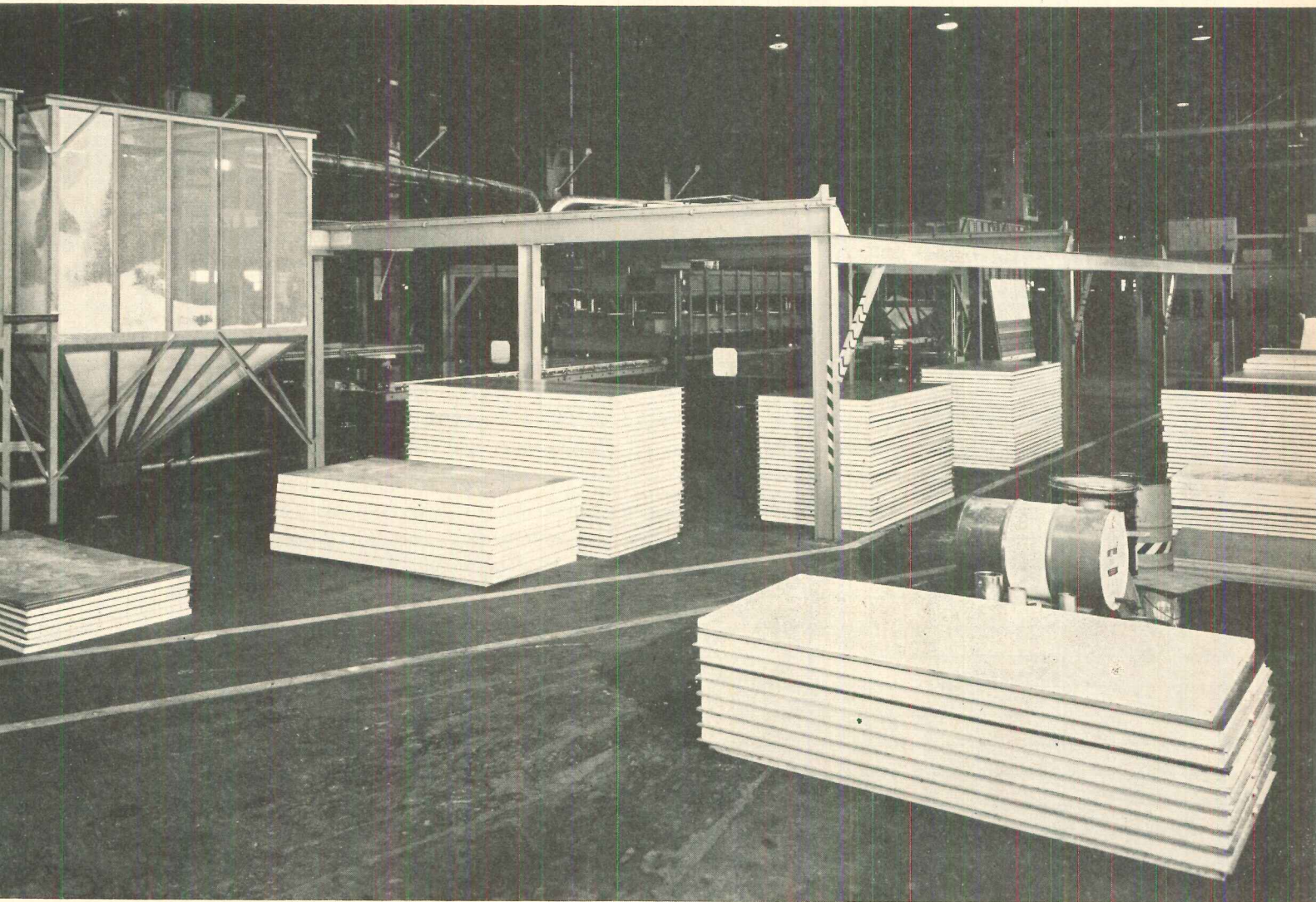
The goal of all these builders is the same—to get maximum advantage from the efficiency of in-plant labor, minimize expensive on-site labor—and thus cut total building costs.

### **But housing is still not using efficient in-plant labor to build enough of the house**

Neither the manufactured-house approach nor the component approach has yet done much to solve the problem of high on-site labor costs for foundations, finishing, and mechanical. And these three elements account for at least half the cost of a house. At least so far, the problem of joints between panels and the possibility of damage have held back development of in-plant finishing. Only in the last year have studies shown any alternate to laboriously constructed foundations. And licensing laws, codes, and vested interests continue to hold back prefabricated mechanical components.

Yet if in-plant labor could be used on these jobs, the savings would be enormous. Prefabber Don Scholz reports that "in the plant, we paint a house at a fraction of on-site cost. We can beat the cost of on-site plumbing by a third, and halve the cost of on-site heating installation."





**W PANELS** are made on efficient, cost-cutting equipment. This is Clark Industries' shop for production of foam-core sandwich panels.

## . and developed new, better, and lower cost materials

Engineering analysis of homebuilding will also start with this: new materials and new finishes are now available that are geared specifically to in-plant fabrication.

And these new materials are now available at competitive prices. For example, Clark Industries of Columbus, Ohio offers non-loadbearing interior partitions (shown above) at \$1.50 a sq ft in carload lots. These partitions have 1/4" drywall faces, foam cores, are 2" thick, are more effective as sound absorbers and more resistant to damage than conventionally built interior partitions. Clark also offers load-bearing exterior partitions, with 1/4" plywood both sides, for 42¢ a sq ft. Since these panels can be placed quickly on the job with a minimum of labor, these prices are at least competitive with any other system.

Though these polystyrene-foam panels are the first to reach the market, a host of competitive panels are being readied. Basic materials producers, with big investments in wood fiber, gypsum, aluminum, and other materials, are getting close to producing panels that are competitive with the lowest conventional-building costs.

While these panels use relatively high-cost materials, they can be produced at competitive costs because they are made on efficient in-plant production machinery (see photo above). And if a manufacturer had high enough volume to justify high-speed mass-production machinery, manufacturing costs (and therefore panel prices) could almost surely be cut.

*Factory-applied finishes can make the new panel systems even more competitive.* Baked-on acrylic finishes—now used

on aluminum siding—have already proved themselves in the market. Even tougher and longer lasting than these finishes are some new sheet-form finishing materials, new hypalon roofing materials, and urethane floor finishes (see New Products, p 196. These finishes all have to be applied under controlled factory conditions.

### **In a test house, Pittsburgh Builder Arch Schwotzer cut costs \$801 by using factory-made panels**

The house is identical to one of Schwotzer's standard models except that Koppers Dylite wall panels were substituted for his own shop-built wall panels. Here is his breakdown of the \$801 savings: unskilled manual labor was cut \$59; rough carpentry, \$78. He needed \$39 less rough-finish hardware, \$1,734 less lumber, \$24 less millwork, \$20 less nails. Because they are incorporated in the panel package, he eliminated \$167 in drywall, \$451 in windows, \$72 in lintels, \$185 in sliding glass doors. He paid \$1,734 plus \$205 shipping for panels. Finish carpentry cost \$25 more in the panelized house and electrical work cost \$60 more because, says Schwotzer, "the carpenters were not used to the trim and door systems, and the electricians were not familiar with the built-in raceway."

But Schwotzer figures he could cut down or eliminate these cost increases and get a greater total saving if he were set up to use the new panels on a routine basis. He also figures he would not reach absolute minimum cost until he had built 40 identical houses.

EMPLOYEE NAME John Smith.

ELEMENT DESCRIPTION	READING	ELE-MENT TIME	T. S. RTG.	NOR-MAL TIME	ELEMENT DESCRIPTION	READING	ELE-MENT TIME	T. S. RTG.	NOR-MAL TIME
(CONT'D FROM PREVIOUS PAGE)	47.01				Nail (4) seventh panel	53.65	.30		
Idle	48.11	1.10			Idle	53.90	.25		
Grasp sheathing material swivel up by man on ground positions on lower right corner on trusses	48.50	.39			WALK ACROSS SHEATHED ROOF - FROM left gable end to RIGHT Gable end	54.20	.30		
Hold (aligns + nails to trusses)	48.90	.40			Idle (wait)	55.27	1.07		
NAIL (3)	49.22	.32			Receives box of clips - positions one clip on upper edge of each roof sheathing panel midway between RAFTERS	56.36	1.09		
POSITION SECOND PANEL	49.50	.28			LAST clip required hammering to position	56.56	.20		
NAIL (1)	49.56	.06			Idle	56.76	.20		
Idle	49.75	.19			WALK FROM RIGHT Gable end to left Gable end	57.00	.24		
Nail (4) second panel	50.23	.48			(see next page)				
POSITION THIRD PANEL	50.48	.25							
NAIL (5)	50.98	.50							
POSITION FOURTH PANEL	51.15	.17							
NAIL (1)	51.25	.10							
WAIT	51.65	.40							
NAIL (4) FOURTH PANEL	51.90	.25							
POSITION FIFTH PANEL	52.07	.17							
NAIL (4)	52.38	.31							
Remove bent nail	52.43	.05							
NAIL (2)	52.55	.12							
POSITION SIXTH PANEL	52.70	.15							
NAIL (5)	53.09	.39							
POSITION SEVENTH PANEL	53.35	.26							

**TIME STUDY OBSERVATION SHEET** lists activities of one carpenter for 10-min period. Photos opposite show actual activity as data was recorded.

## The next step in industrialization—a thorough study of

Just two months ago, industrial engineers working with NAHB and Koppers began the most detailed study of how houses are built that has ever been undertaken.

During a two-week period in November, as Hampton, Va. Builder Paul Bickford erected 14 identical houses with Koppers foam-core walls, the engineers recorded in great detail every operation the men on the job performed—and how long it took them to do it.

The time-study observation sheet above shows one small part of this study, recorded as a crew sheathed a roof. It covers the work of a single carpenter for a ten-minute period (see column headed READING)—from 47.01 minutes on the engineer's stopwatch to 57.00 minutes. As the man worked, the engineer recorded what he did in the column headed ELEMENT DESCRIPTION, the time at which he completed the operation in the column headed READING.

The ELEMENT TIME—the time it took to perform each operation—is simply the difference between subsequent readings.

During the two-week study, engineers completed over 250 such observation sheets—a mass of data that forms a detailed, step-by-step and minute-by-minute record of just how Bickford's crews built the test houses.

These time sheets are supplemented by stop-motion films (see p 160). A special camera took one exposure every three seconds as one house was erected and closed in. The 7,000 photographs show the entire crew working—will be used in conjunction with the time-study observation sheets in analyzing every detail of the building process.

ing every detail of the building process.

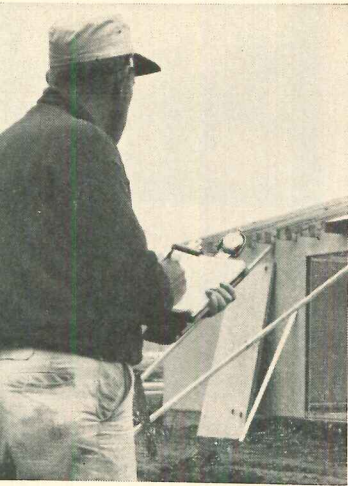
The observation sheets and the stop-motion film add up to the most complete record of how a house is built that has ever been assembled.

### The data collected is now being carefully analyzed by the industrial engineers

They are now studying the time sheets line by line, and the films frame by frame. With this preliminary analysis, they hope to do three things:

1. Answer some of the specific questions posed by the sponsors of the project (see below).
2. Find out what operations in the homebuilding process might most profitably be studied in greater detail.
3. Develop new recording and analytical methods specifically suited to studying building operations.

Up to now, time study has been used mostly to study more or less repetitive in-plant manufacturing operations—in which one man or a small crew perform a job under controlled and highly organized conditions, usually within a relatively brief time span. As one of the project engineers pointed out: "Even though our basic techniques can be applied to any process, we often need to develop specific recording and measuring pro-



BY H.B.C.



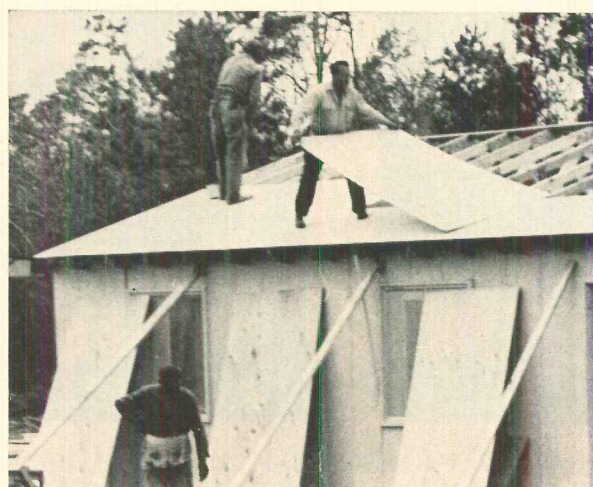
Idle 48.11 1.10



Hold (aligns + nails to trusses) 48.90 .40



Position third panel 50.48 .25



Idle 53.90 .25



WALK ACROSS sheathed roof - From left gable end to right gable end 59.20 .30

## the whole building process—is now getting underway

to study new projects—like homebuilding—more meaningfully.”

### is first study will help establish at least rough

### performance standards on present building methods

Says John King, NAHB Research Services Director: “The basic purpose of the study is to find better ways to reduce on-site labor.” With this and future studies, NAHB hopes to develop time and cost standards for many specific in-the-field operations. How long does it take to trim a gable, install a panel, hang a door, or sheath a roof? Analysis of cost accounting does not give this kind of specific information because one crew or sub does a great many lumped-together jobs each day.

If the study can establish standards of time and labor for detailed operations, the data can be used in two ways:

1. A builder can compare his own performance to the data, and find out where he is getting substandard performance.
2. A manufacturer can use the data to evaluate new products or systems. Does his new product eliminate enough labor to justify its cost?

The study will also show exactly—rather than theoretically—how a representative panel system (Koppers) goes together in terms of time and labor. It will show just how long it takes

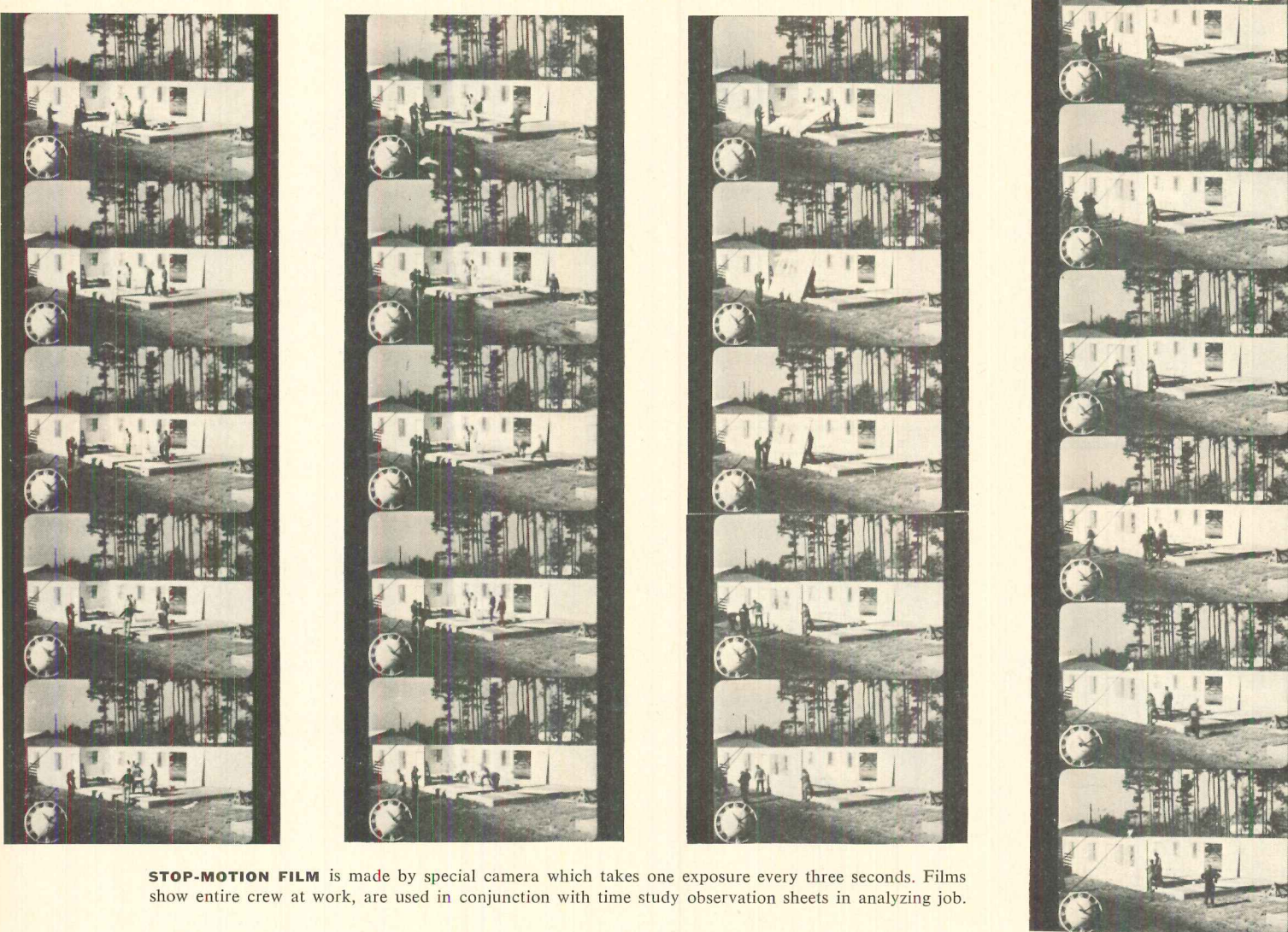
to raise a panel, install splines, nail siding overhangs to the sill, attach the plates, and so on. Says Bernard Sarchet, housing and panel development manager of Koppers: “One of our big objectives in helping to sponsor this test is to study the performance of our panels in the field. Even though we have a code-approved building system, we know it can be made better—and this study may show us where to concentrate our developmental efforts.”

“But,” says King, “if this preliminary study does nothing more than emphasize the value of this kind of detailed analysis . . . we will have done a lot for the future of homebuilding.”

The engineer in charge of the project points out that the time study is just the first fact-finding stage of the job. “This is the phase of industrial engineering which we call work study. Work study gives us the facts—the what, where, who, when, and how of the job.

“With the facts you can determine how long it takes an average man (or an average crew of men) to do a specific job under normal conditions, with allowances for rest and unavoidable delay. And the operation can be given a standard cost by combining time, labor rates, material costs, and an allowance to cover amortization of equipment.

“But knowing exactly how the job is done now is just the first step in the industrial engineering job. The next step is to start looking for ways to do the job better—to start asking ‘Why?’”



**STOP-MOTION FILM** is made by special camera which takes one exposure every three seconds. Films show entire crew at work, are used in conjunction with time study observation sheets in analyzing job.

## This systematic study of the building process will show

As more and more detailed data like the NAHB time study and stop-motion film shown above become available, industrial engineers and building experts will have a better opportunity than ever to search for waste motion and inefficient operations.

The basic technique of spotting inefficiencies is to question systematically every detail of the present operation: product design, tools, equipment, supervision, scheduling, materials, materials handling, quality control, labor utilization. The engineers on the NAHB project, for example, can ask questions like these about:

*Labor utilization:* Would it save money to use more expensive but more skilled labor, or less expensive but less skilled labor? Would it save labor to shop assemble into bigger units? To pretrim in the plant?

Is the work of different crew members balanced? Or does one man stand idle waiting for another to finish a job before he can go back to work? Are the men wasting time and energy because no one told them the best way to do the job? Are unexpected bottlenecks or delivery delays wasting labor? Would more supervision keep the men productive?

*Tools:* Is a hammer the best way to fasten parts together? Would a power nailer pay off? Or an adhesive gun?

Is a flat-bed truck the best way to bring components to the site? Would a fork-lift truck or a crane pay for itself by permitting the use of bigger parts? Could special jigs be used to speed the positioning of parts—establish truss spacing, footing heights, outlet-box locations? Could jigs be used to hold things

that men are being paid to hold under the present system?

*Scheduling:* Does the schedule keep the job running smoothly? Is it realistic? Or does it allow four hours for a 90-minute job because a sub is never on time? Might it cut total costs to use a prompt sub even if he charged more?

Is the schedule followed? Do materials arrive at the specified time? If not, can this be corrected? Do deliveries contain everything ordered? Would an experienced checker pay off?

Are materials unloaded in the right place, so men don't have to go and get what they need whenever they run out of material? Could a laborer be used to keep skilled workers supplied with materials?

*Materials:* Would more finished materials be cheaper in the long run, even though more expensive to buy?

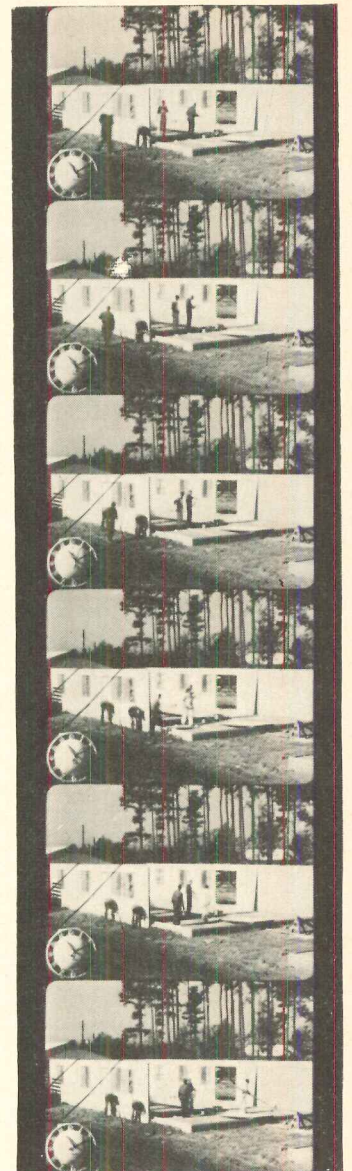
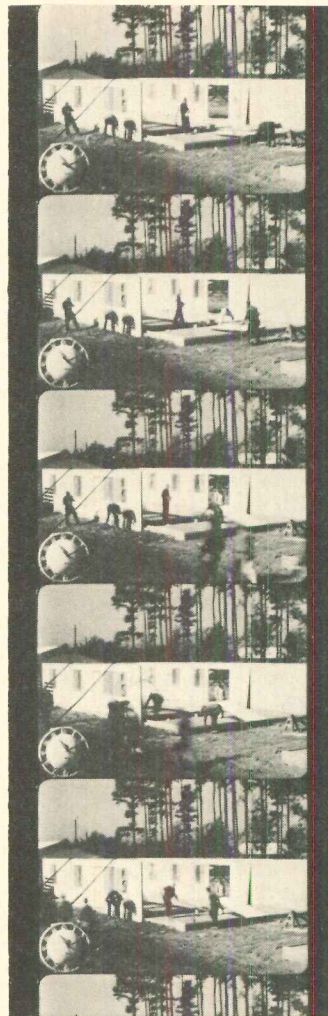
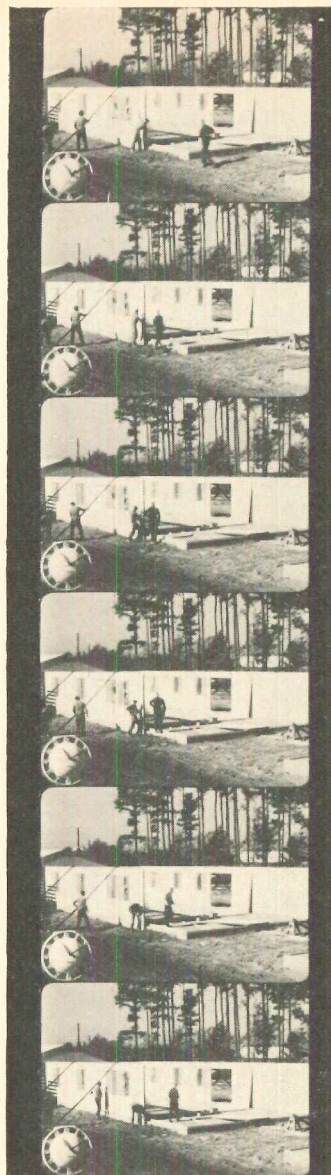
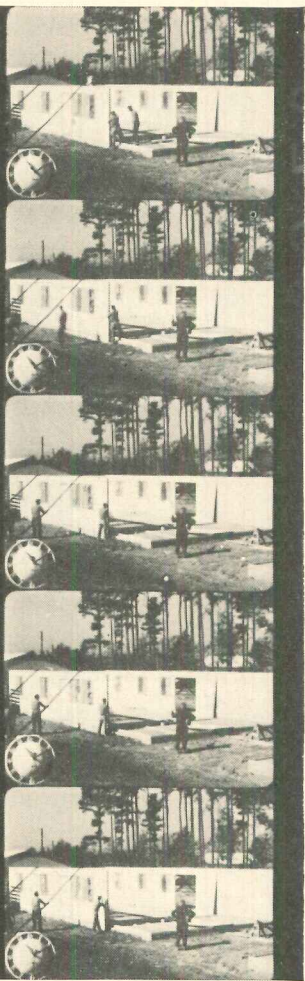
Do foundations have to be made out of concrete blocks or poured concrete? Is there anyway a foundation could be made in a plant? Or could plastics or cementitious materials be field sprayed?

Are nails the best fasteners? Is it possible to use clips, adhesives, or tapes?

*The house itself:* Are the parts of the house designed properly? Is a door with hinges and hardware the best way to provide an openable closure in a wall?

Are the parts designed to work together? What about the joints between panels? What about the fastening systems?

Could trim be eliminated by building the house to close



## where the money goes—and where big savings are possible

tolerances? Would better quality control help the problem?

Though questions like these have of course been asked before, the data now available make really accurate answers possible for the first time.

### Questioning the whole building process, engineers can pinpoint and rate housing's cost problems

As more and more cost data (on in-plant as well as on-site operations) become available, engineers and builders will be able not only to spot high-cost operations, but 1) find out

what the potential savings would be if a better method of doing the job can be developed, and 2) establish an order of priority for future development and research in new methods, new tools, new materials, and new systems.

In factory management, industrial engineers—trained to question every detail of the product and the way it is manufactured, and to solve the high-cost problems first—are expected to save ten times their salary every year. "But in a field that has had as little study as homebuilding," says one of the engineers on the NAHB project, "you can expect much greater savings."

### Want to know more about the industrial engineering approach?

You can read the basic textbooks. Two of the best are "The Industrial Engineering Handbook" by H. B. Maynard (McGraw-Hill) and "Motion and Time Study" by Ralph M. Barnes (John Wiley & Sons).

You can attend the regular one-day seminars conducted by most of the 111 local chapters of the American Institute of Industrial Engineers. They feature top men, and the small groups permit some individual attention to specific problems.

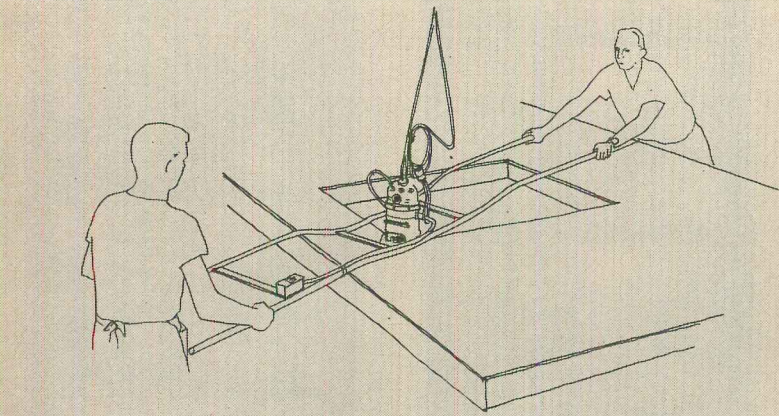
You can sign up for a one- to three-week summer course offered by some engineering schools (like Washington University in St Louis) and by some consultants (Allen H. Mogen-

sen, Box 30, Lake Placid, N.Y.).

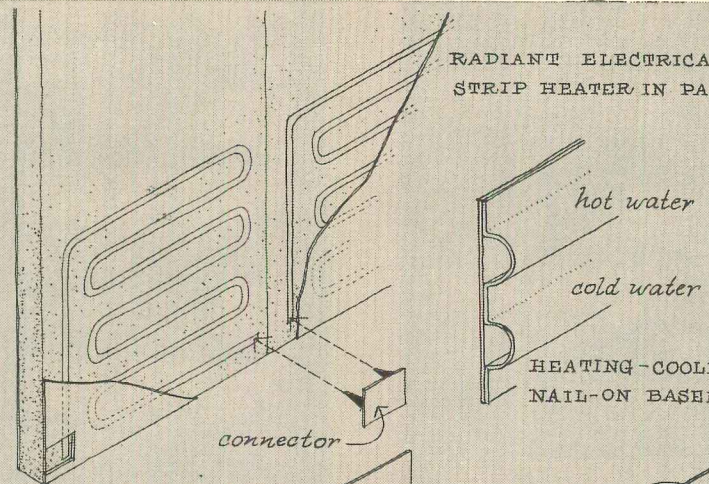
You might consider retaining a consulting industrial engineer, or hiring a full-time industrial engineer.

How do you find one? In addition to the usual sources (newspaper ads, engineering employment agencies, classified phone directories), the American Institute of Industrial Engineers, 32 W 40th St, NYC 18, has a placement service. It will also send the names of consultants. Both services are free.

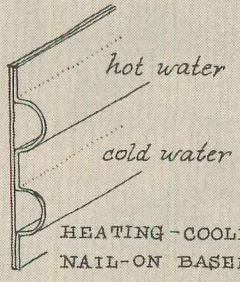
What does an industrial engineer cost? Fresh out of school, industrial engineers earn about \$6,500 a year, after five years earn from \$8,000 to \$10,000. Consultants fees vary greatly.



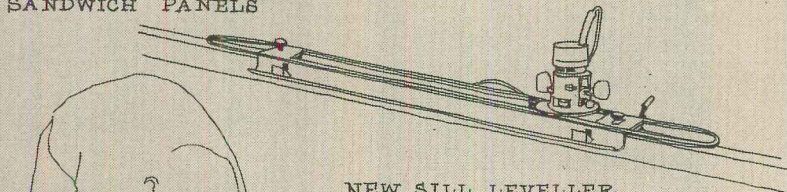
ROUTER FOR MAKING DOOR & WINDOW OPENINGS IN SANDWICH PANELS



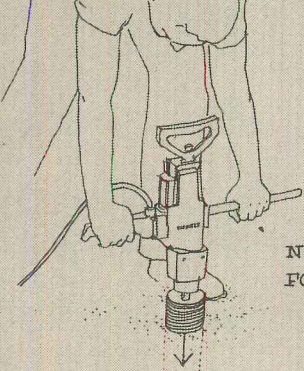
RADIANT ELECTRICAL STRIP HEATER IN PANEL



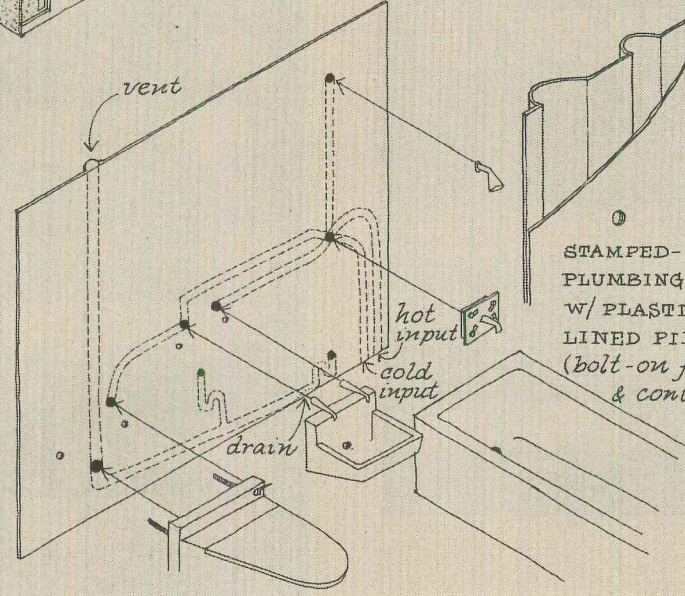
HEATING-COOLING NAIL-ON BASE



NEW SILL LEVELLER (levels entire sill to 1/16" tolerance to avoid joint problems between wall panels)



NEW LIGHT-WEIGHT, HIGH-SPEED DRILL FOR CONCRETE & MASONRY



STAMPED-PLUMBING W/ PLASTIC LINED PIPE (bolt-on for connection)

NEW TOOLS AND COMPONENTS, some already on the market and some still in the "blue-sky" stage could cut costs by reducing labor.

## The next step will be to develop new methods, new tools

Once housing professionals have a clearer idea of exactly where the biggest cost problems lie—and just how much can be saved by solving them—research and development by builders and architects and manufacturers can be given new direction.

It is not hard to imagine the development of a host of new tools, new systems for heating and plumbing a house, new joint systems for panels, new foundations, new forms of materials like those shown in drawing above.

Nor is it hard to imagine the development of totally new building systems that meet these goals set up by the NAHB Research Institute: "The ideal building system must:

- "1. Reduce on-site labor and the number of required on-site skills.
- "2. Increase the use of multiple-function items.
- "3. Reduce the total weight of house for lower cost transport.
- "4. Improve structural connections and fasteners.
- "5. Reduce or minimize the effects of weather on building.
- "6. Improve materials handling and use of tools at the site.
- "7. Fit an industry-wide standardization that works for the whole house."

If the savings of new tools, new methods, new materials, new systems, and even new design concepts can be proven,

by the force of their logic these new ideas should gain acceptance by housing professionals and the public alike.

### One of the great challenges is the need for materials suited to industrialization

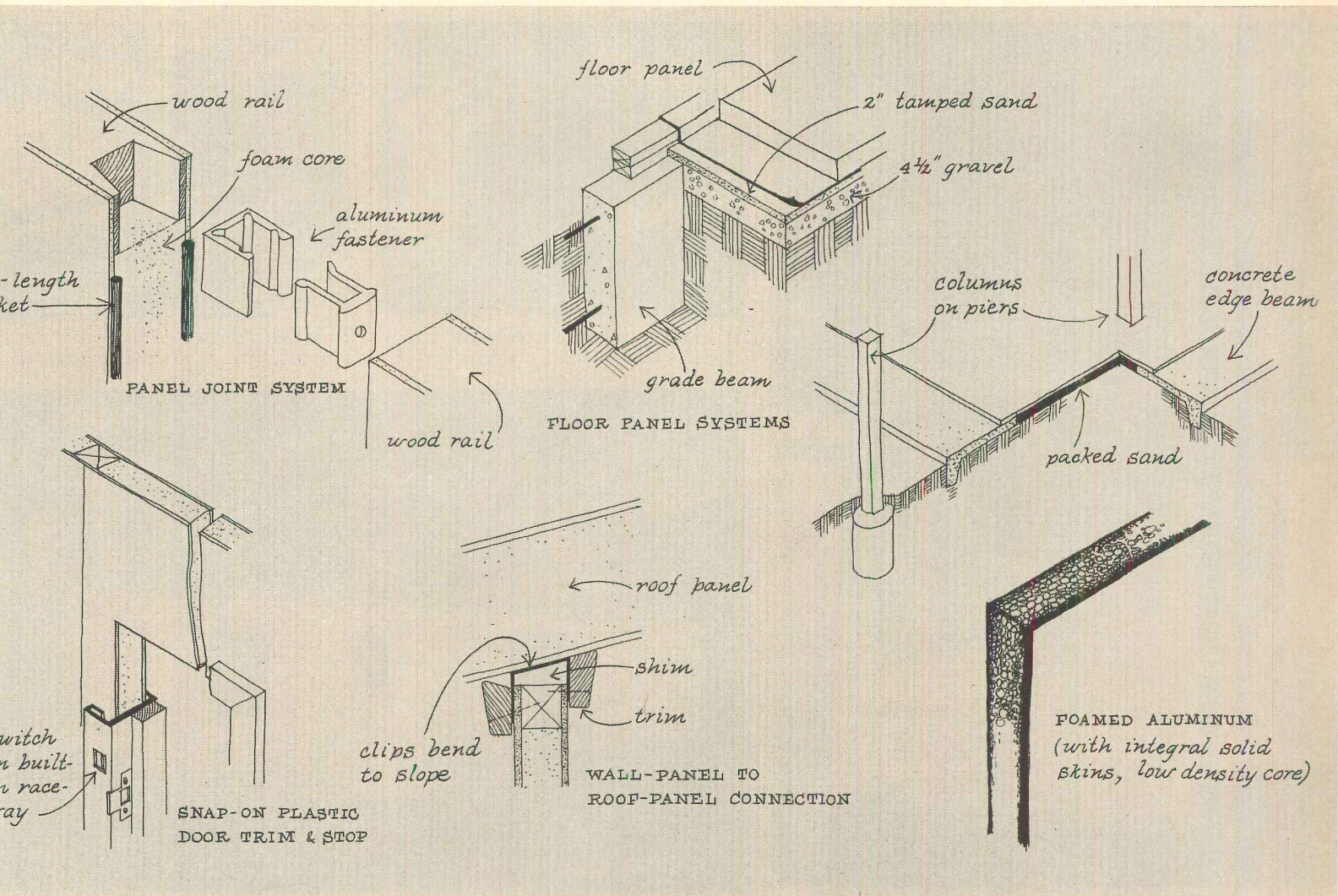
Even the builders and home manufacturers with the most industrialized operations are still working mostly with the same materials—geared to site fabrication and dimensioned for manual handling—that builders have been using for years. What they now need and will need even more in the future is materials geared to in-plant machine production of big parts. These new materials might be sheets, coils, big sandwich panels, or big stressed skin panels.

There are two reasons big sizes are desirable in these new materials:

1. It takes four men only 11 seconds longer to position a 14'-long component than it takes two men to position a 7'-long component. This is a savings of 18 manhours per house for the exterior wall alone.

2. Today, most finishing is done in the field because of the problem of finishing joints between panels and other materials. The bigger the sheets of material that can be used, the fewer the joints, and the more sense it makes to finish the part at the plant.

These new materials may well encourage new systems. Says Bernard Sarchet of Koppers: "We know sandwich panels have



## and new materials that attack the greatest inefficiencies

great future, but we need to learn how to use them to best advantage. We think the panels must not be treated simply as substitute for lumber house parts. The panels show cost advantages right now, but we feel that the real savings will go to those builders who reorganize their operations specifically to use sandwich panels. The NAHB-Koppers-Bickford study (p 158) should go a long way toward showing just how to set up such an organization—and show us where to concentrate our development efforts.”

### Another great challenge is the need for new mechanical components

About a third of the cost of a finished house now lies in electrical, plumbing, and heating work. Three-fourths of this cost is field labor. Yet almost no steps have been taken to industrialize these operations.

As NAHB's Ralph Johnson pointed out at the BRI meeting last month: “It is not practical to try to design one mechanical core or even a plumbing tree to fit all house designs. But only six slightly different cores (kitchen, bath, heat, and hot water packed up, in left- and right-versions, with one bath, bath-and-a-half, and two baths) would fit a ½-million houses a year.

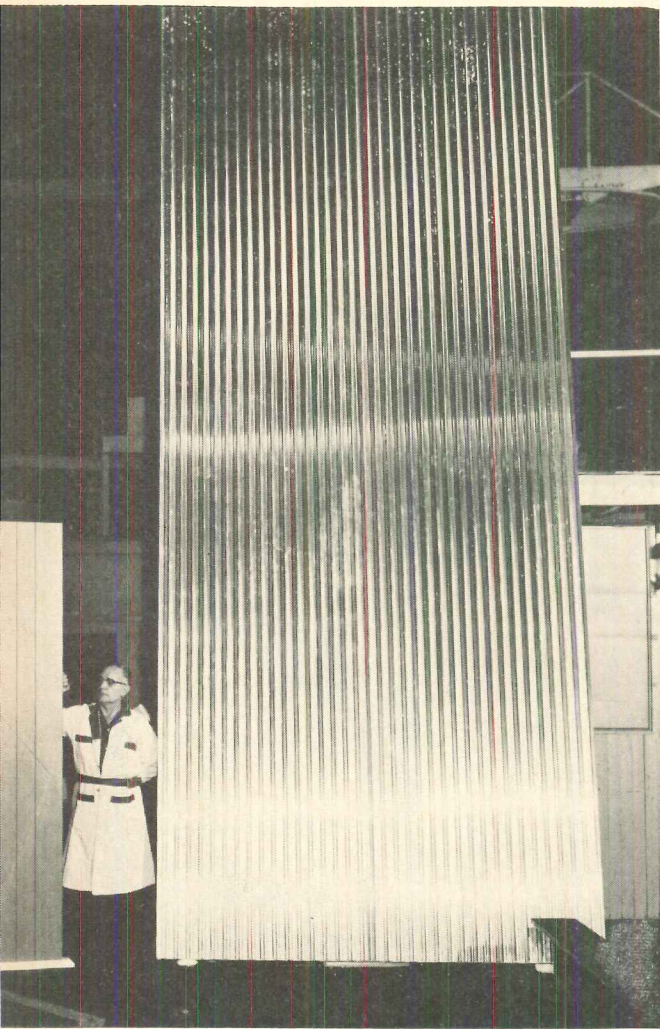
“This mechanical core should fit an industry-wide modular standard. This means that outside dimensions of the mechanical component must be in even feet and dimensions in one direction should be limited to 8' for over-the-road shipments.

“The prefabricated mechanical component should provide for: one-stop installation so the unit can be set and connected in two hours or less; as much design flexibility as possible without giving the designers the problems of many outside finishes; easy repair and maintenance or “slip-in” substitution of a new subcomponent for a broken one; easier maintenance for the homeowner.”

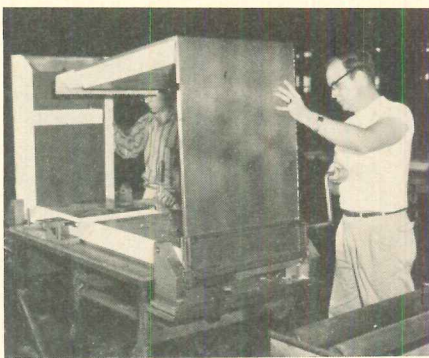
### The standardization needed for industrialized homebuilding presents a big challenge to the architect

Said Architect Carl Koch at the BRI meeting in November, “Today many of us lack the imagination to harness the industrialized process by accepting the disciplines imposed by it . . . This lack is at least partially responsible for our failure to be effective in housing . . . Architects have always had to subscribe to one discipline or another—even in the Classic Greek period architects designed and built beautiful buildings using identical elements over and over again. Industrialized houses can have all the unity, beauty, and coherence of good architectural design, once the architects accept the discipline of the industrial process.

“We can do limitless things with new processes and new materials . . . By accepting—even encouraging the kind of discipline required to achieve efficient, economical, and beautiful industrialized components—we can harness industry to achieve our aims of providing an attractive, civilized environment at a price which everyone in America can afford.”

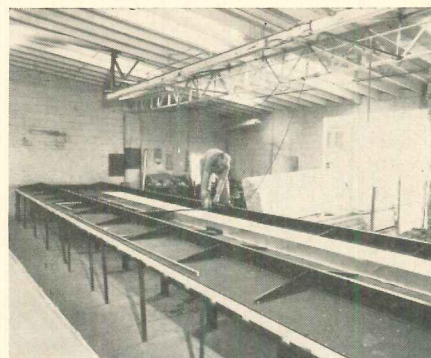


1. **BIG SANDWICH PANELS**, like this 8' x 20' Clarklite panel, could be used for a joint-free wall, or floor or roof.

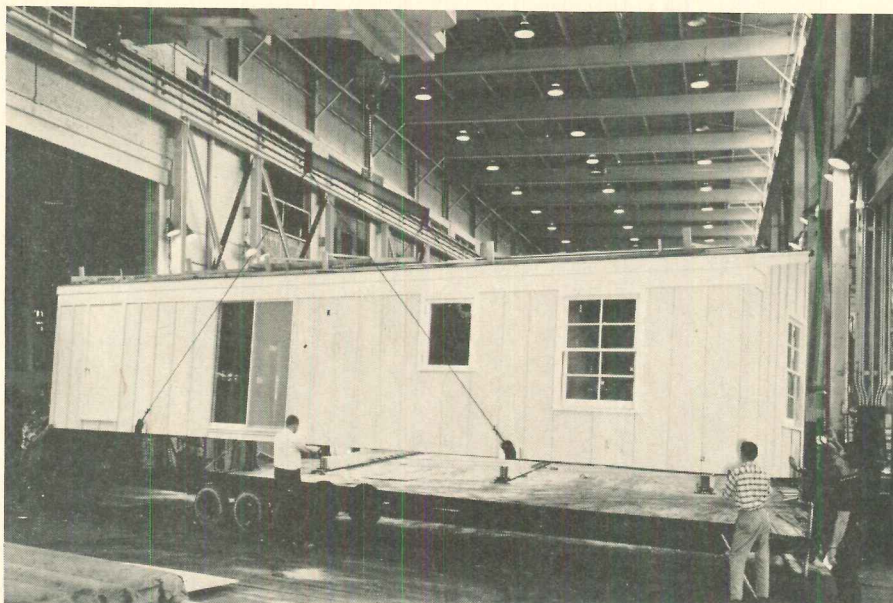


Herb Toppy

2. **PANELS COULD BE FOLDED** by machine, like this unit used in refrigerator plants.



3. **FLOOR FRAME** could include ducts and plumbing lines, as in this Guerdin unit.



4. **FACTORY-BUILT SECTION** could be set on frame which would double as floor frame

and trailer used to haul house to site. This is Don Scholz' production line.

## The end result may well be a totally new building system

And, as it looks from here, there are plenty of reasons to expect that the new system will involve building and finishing either the complete house—or most of it—in the plant.

In a sense, it is unsound engineering to predict the results of the industrial engineering approach outlined in this story. But consider the evidence:

As reported in H&H last month (The All-Factory-Built House, p 88) Prefabber Don Scholz is now selling a 1,200 sq ft, all-factory-built house for \$2,000 less than a comparable conventionally prefabbed model. This house is completely trimmed, finished inside and out, plumbed and wired in the plant, shipped to the site in three sections. Since the materials used, and the way they are used, are nearly identical with a conventional house or conventional prefab, it is clear that the big savings in the all-factory-built houses are almost entirely in labor—and these are bigger labor savings than any other system developed so far.

*Now consider the additional savings if some already developed, industrialized materials and techniques were fitted in:*

1. Suppose the all-factory-built house, instead of being pieced together from hundreds of small pieces of lumber, assembled from a few big panels produced automatically. Foam-core panels are already being made in sizes up to 8'x20' (photo 1), could be made larger. These panels could be made prefinished inside and out, and might be cut and shaped into an almost finished wall or roof on automatic machinery now

in use in appliance plants (photo 2). This would reduce the amount of in-plant labor needed to build the shell.

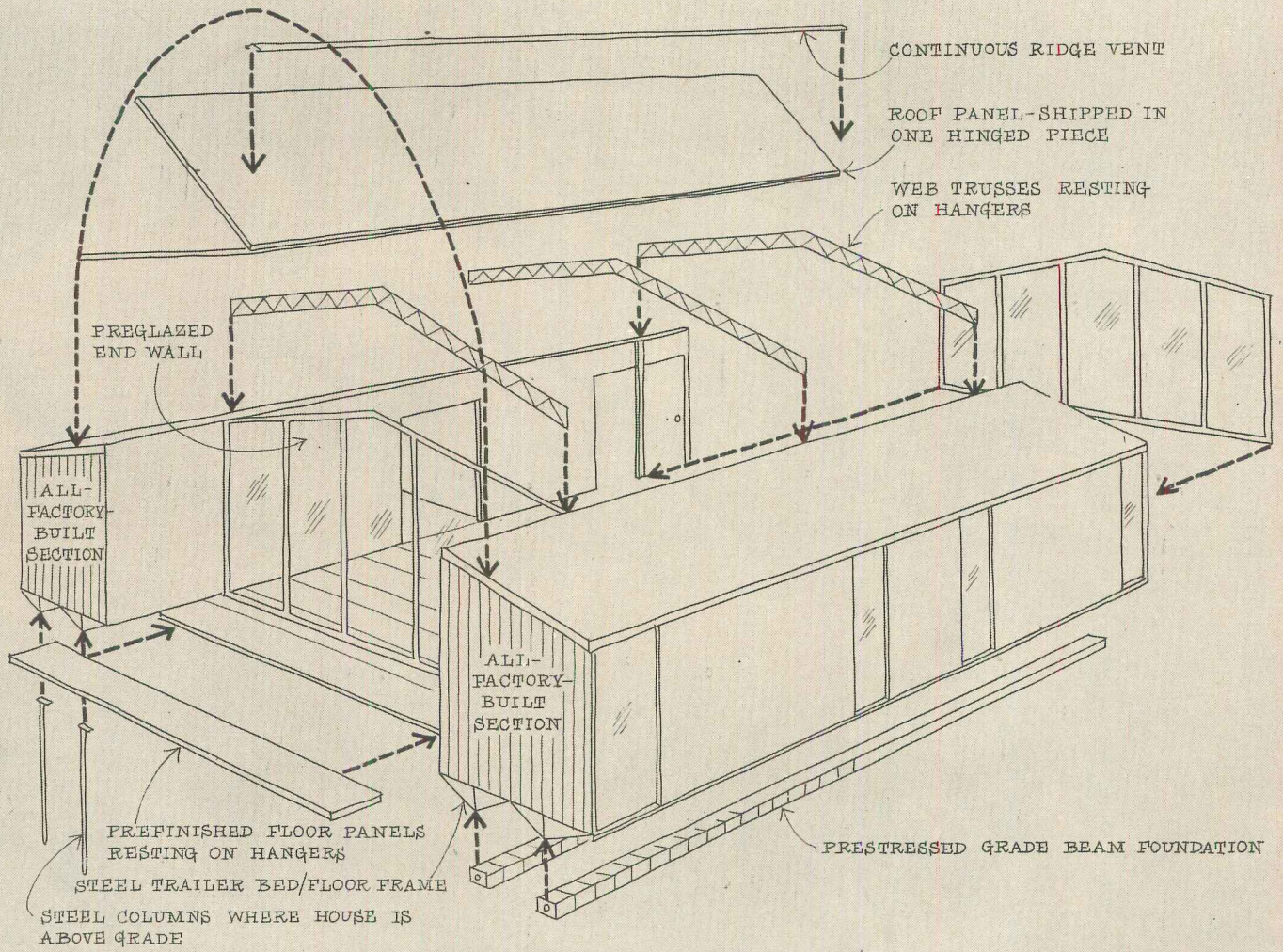
2. Suppose the house sections were mounted on a steel frame that included plant-assembled plumbing, wiring, and heating systems (photo 3). And suppose this frame was equipped with wheels so the house sections could be pulled to the site as a trailer (photo 4).

3. Suppose that at the site these all-factory-built sections were lifted into place on minimum-cost grade-beam or column foundation (see drawing 5 opposite)—or perhaps even "floated" directly on grade.

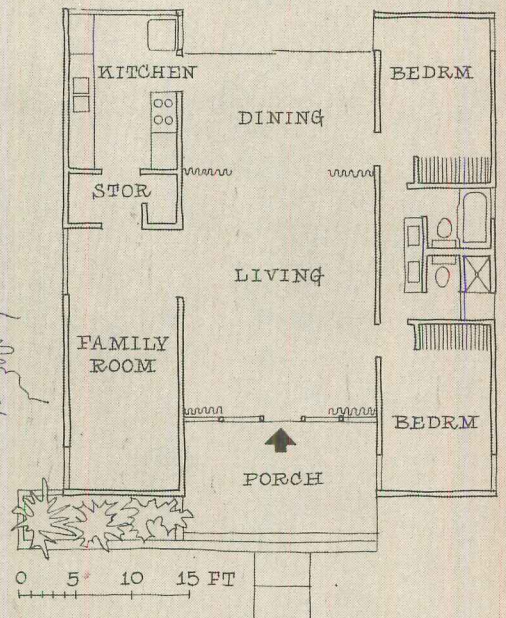
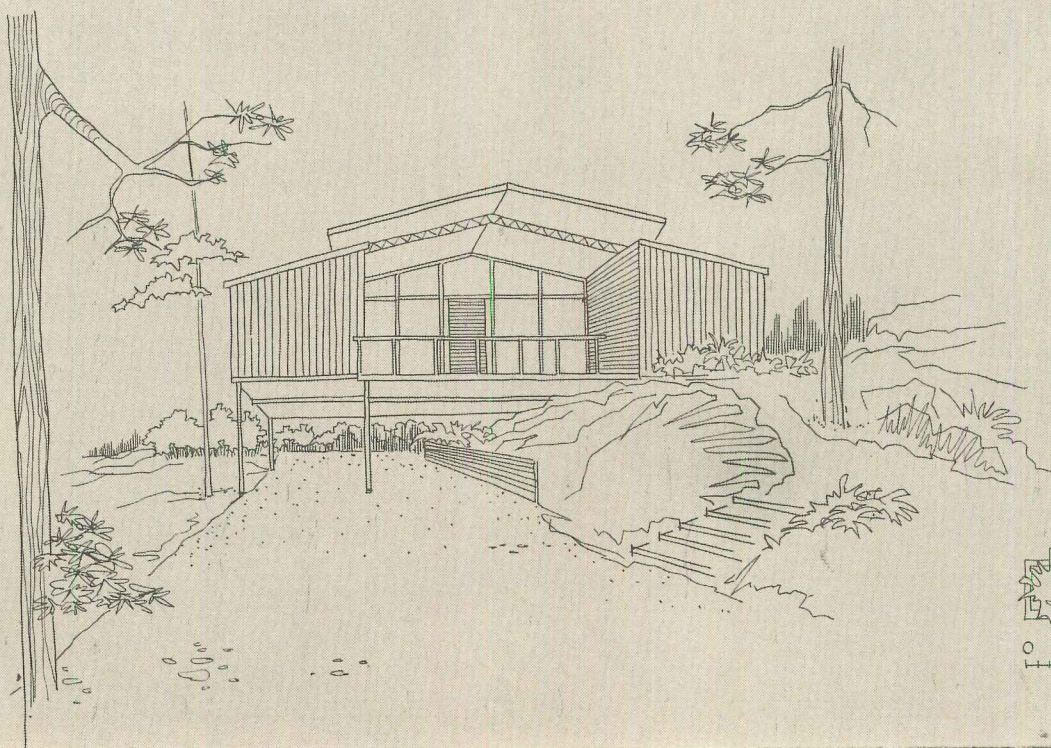
4. Suppose, as in the drawing, the two factory-finished sections were set parallel to each other (though they could be placed in any of several L or T or H arrangements) and the space between were bridged with plant-finished floor panels covered with a prefinished roof panel, and closed in with prefabricated window walls. This system which incorporates ideas from many sources) would not only take advantage of in-plant labor, but materials produced in a plant for in-plant assembly—and with a minimum of on-site labor would offer considerable design flexibility.

A house using many of these ideas has already been developed by Melody Home Mfg Co of Ft Worth. The lower drawings opposite are of a Melody model assembled of two all-factory-built sections—one with two bedrooms and bath, the other with a kitchen, and utility and family room—with a conventionally prefabricated living core between.





**5. NEW SYSTEM** might use all-factory-built sections including baths, utilities, kitchen, but (for design flexibility) living core assembled from big prefinished components.





*The day of hit-or-miss bulldozing is fast coming to an end—*

*thanks to the development of*

**NEW**

**SCIENTIFIC**

**EARTHMOVING**

*Today testing the soil is the first step*

*in preconditioning the site for industrialized homebuilding*

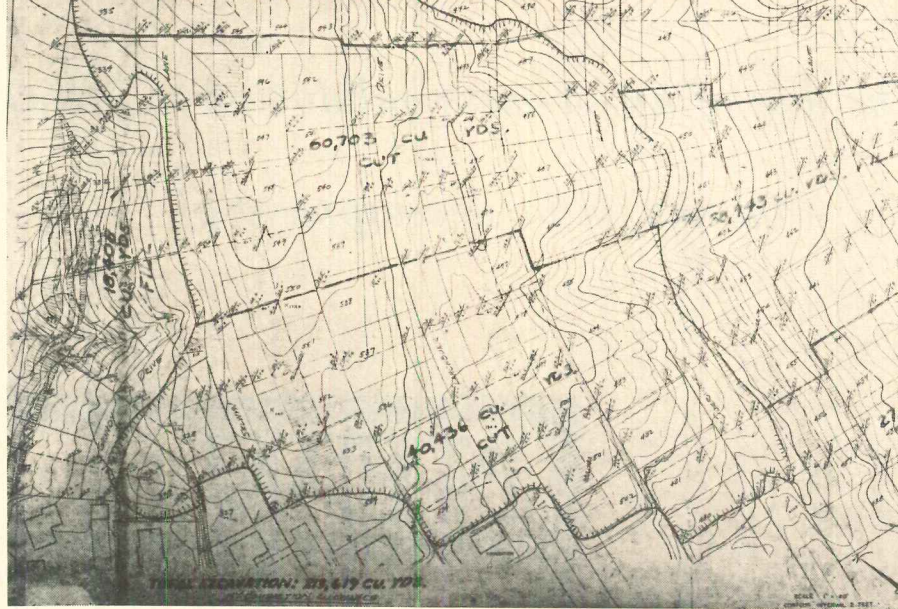
“Most builders concentrate so much on the structure of their houses that they lose sight of the important savings to be made right under their feet—by developing land on an efficient, scientific basis.”

So says John Fischer of Fischer & Frichtel, St. Louis builders and developers. “Land and development costs—including off-site improvements like streets, storm and sanitary drainage—run from 18% to 23% of total cost,” Fischer points out. “And rough or unknown soil conditions can cause variations and complications in foundations, slabs, streets, and sewers which pyramid development costs and lengthen the time and cost of building the house.”

“In 1956, we decided to do something about these wide variations in lot costs. We started working with one of the outstanding soils engineers in the country, Henry M. Reitz, and we started buying our \$400,000 fleet of earthmoving machinery. Our aim was—and is today—to eliminate the variables; to industrialize our land preparation just as we have industrialized our houses [H&H, Mar '60]. Today, this move is saving us from 2% to 5% of the total cost of the house.”

To see scientific earthmoving as Fischer & Frichtel practice it (and to see where the savings come from), turn the page.

# Here is how to plan and carry out scientific earthmoving



## 1. You start with a plan for every cut the machines will make

This grading plan, drawn with 2' contour intervals, shows the volume of earth to be cut or filled by the earthmoving machines. Test borings made at strategic points over the entire area tell what types of soil will be encoun-

tered. Rock is located either by sounding or by use of an electronic sounding device. Cost of preparing an elevation map like this averages about \$25 per acre, "but the costs are recovered 20 times over," says John Fischer.



## 2. You cut steep slopes only enough to get a buildable grade

The rubber-tired scraper is pushed over hills by a bulldozer. Loading the 15 cu yd scraper takes about one minute. With equipment like this, F&F move 4,000 yd of earth per day for 18¢ to 20¢ per yard, complete 450 lots per year. Before cuts are made, top soil is stripped and deposited out of the way.

If tests indicate rock in an excavation area, the hill is cut no deeper than 4' above the rock, so foundations can be dug without difficulty. (The tract shown is treeless. On tracts with trees, F&F plan contours to save big trees. And in any event, trees are moved in when the houses are finished.)



Photos: Arteaga

### 3. You replace the earth in 6-inch layers

The scraper spreads its 15-yd load of earth in long rows in the low areas that are to be built up. Earth can be deposited as quickly as it was scraped up—within ten minutes this machine will have picked up another 15-yd load of earth and be depositing it in a line parallel to this row of earth. Earth is

systematically laid down in these narrow strips to form a 6" layer of fill. The area over which earth is spread is determined by the moisture content of the soil: when the soil is moist, it is spread over a large area for drying before it is compacted (as shown in the photo below).



### 4. You compact every layer to make it stable

A bulldozer blade levels the earth fill while a sheepfoot tamper, hauled behind, compacts it. The tamper is loaded with oil or sand, exerts a pressure of 4,500 psi on the fill. When the weather is hot and dry, the bulldozer hauls a double tandem 50" diameter roller to get the proper compaction with

a single pass. Fills up to 40' deep (requiring something like 80 passes by the scraper) are sometimes made and compacted by this method. The fill is smoothed so it will not impound water. "The only contingency we cannot deal with is the weather," says John Fischer. "Rain shuts us down."

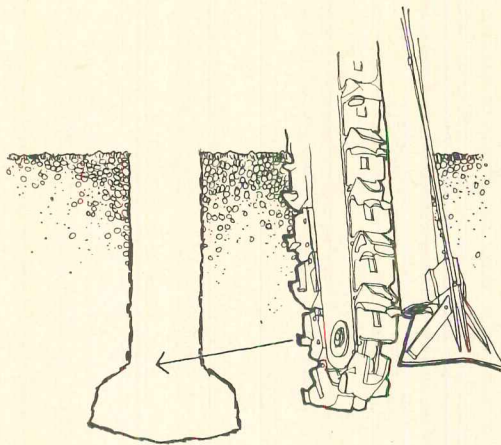


### 5. You test the degree of compaction of each layer

A soil engineer from Henry Reitz' engineering firm digs a hole with a small shovel (left), readies his core device (center), and pulls a test core of soil (right). Engineers are on the job at all times, test each 6" layer for proper density (95% modified Proctor). The compacted soil is about 14% more

stable than the original ground, and its bearing capacity is proportionately higher. The dense stable soil, with a known consistency and content, makes all the earthmoving jobs that follow easier, quicker, and less costly (to see how this soil preparation saves money, turn the page).

Here are five benefits  
you gain from  
scientific earthmoving



### 1. You can dig a foundation right into the earth without formwork

In conditioned soil, a special "bell-bottom" spinner (see drawing) attached to the trencher cuts a smooth-walled 8'-wide trench with a 16"-wide pyramidal base for a footing. (Developed by Strauss Bros, Lincoln, Nebr. builders, the attachment is made by the Gordon Morgan Machine Co of Lincoln. It

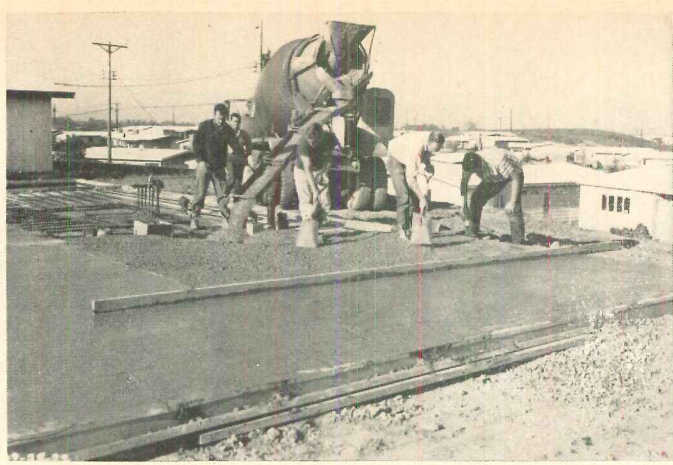
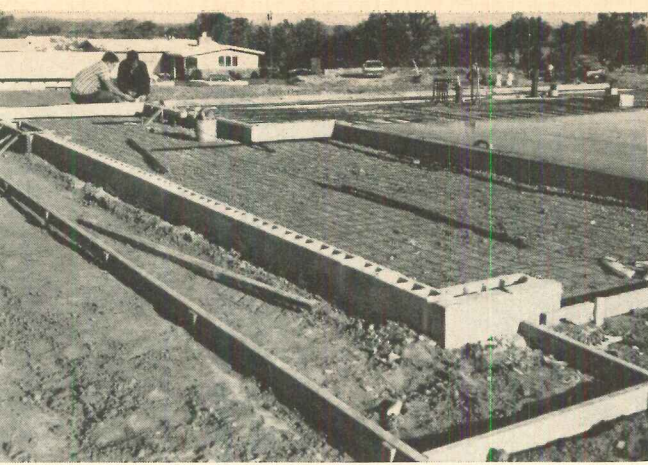
sells for \$1,500). The smooth-walled trench eliminates the need for all formwork in pouring the foundation, and reduces labor to less than 5% of the labor required for a conventional square-bottom foundation built with forms. The trencher and attachment save over \$150 per house, F&F figure.



### 2. You can pour identical foundations on every site

Concrete is poured from ready-mix truck into the smooth-sided trench up to the level indicated by the string. Since all soil has been compacted or tested for a standard compaction, the same foundation specifications can be used on every site. The bell-bottom foundation requires 25% less concrete, but

is 15% stronger than conventional square-bottomed footings with poured concrete foundation walls, say F&F. An extra saving: the cost of dismantling formwork, and cleaning and readying it for re-use. Total savings on pouring each foundation run from \$30 to \$50, says John Fischer.

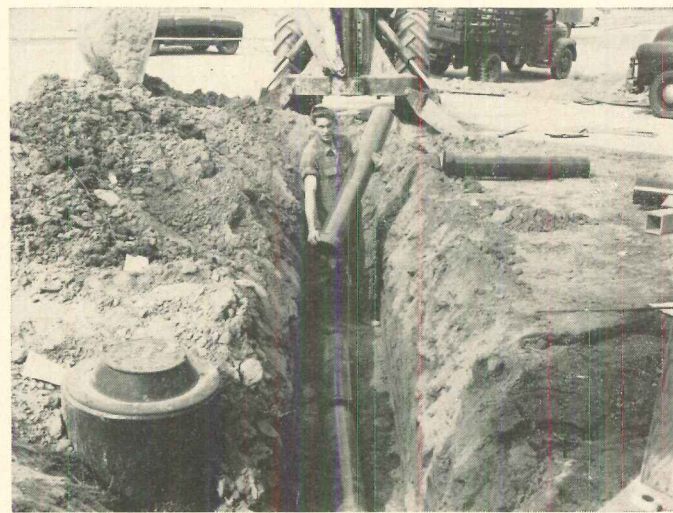
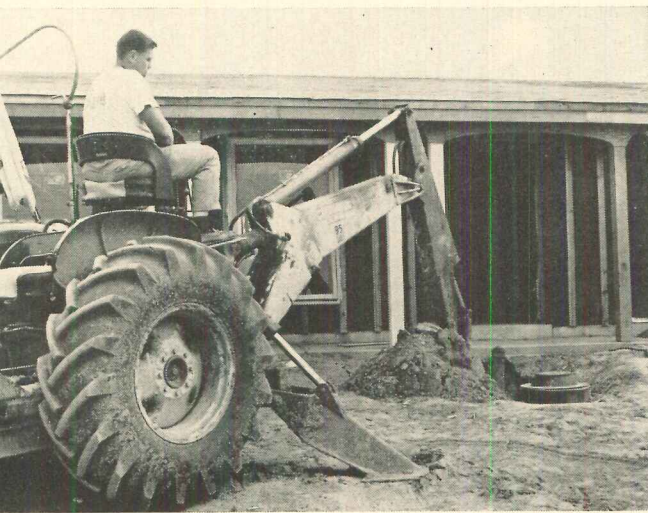


Photos: Arteaga

### 3. You can prepare and pour your slab at lower cost

Concrete blocks are used to cap the foundation wall and form a retaining perimeter for the wire-mesh reinforced concrete slab. Earth deposited by the trencher was previously spread out to form a slope for drainage around the slab. Since the area around the slab has been smoothed, equip-

ment can be brought close to the edge and men don't have to fight their way over holes and mounds to do their work. "The efficiency gained is hard to measure in dollars," says Fischer, "but we know we pour slabs faster and hence save money."



### 4. You can cut your utility trenches easier—and to standard depths

The backhoe used to dig trenches for the house sewer line works quickly in the conditioned soil, should encounter no obstructions. Water lines are laid in the same trench, but connections to the house trap are made outside the trench to avoid seepage. Bigger trenchers used to cut trenches for

sewer and water mains can also work quickly since the machine operates on a continuous slope and can therefore dig to a standard depth. F&F save \$75 to \$125 a house because machines are not pitted against rough conditions and because water and sewer lines are in one trench.



### 5. You can lay safer streets for less money

Concrete for streets is poured directly on smoothed earth. The stability given the soil by the compaction eliminates the need for special reinforcing over ground which would not otherwise be up to road-base standards. Steel forms used to hold the lanes of poured concrete become tracks for the pav-

ing machine (right) which spreads concrete, vibrates it to the proper consistency, and strikes it off at the right height. All street grades are 8% or under, considered safe in St. Louis.

Total savings through scientific earthmoving average \$900 per house. /END





*in today's tough market, old-style trial-and-error selling*

*is a sure way to go broke, Result:*

**NEW**

**MARKETING**

**TRENDS**

*Smart builders are now making more businesslike decisions—  
all based on systematic analysis and planning instead of guesswork*

“We’ve stopped guessing about our market,” says big (and successful) Builder Bill Witt of Virginia Beach. “Now we analyze it carefully—and use the results to guide everything from land planning and house design to advertising copy and sales training.”

Witt’s businesslike approach to marketing is characteristic of today’s successful builder—he knows he can no longer afford to try something and, if that doesn’t work, try something else.

Nowhere were the trends to analysis and planning more evident than at last fall’s NAHB Marketing Seminar in Washington. More than 100 builders paid \$155 apiece to sharpen their marketing skills. Among the scheduled discussion topics: “Knowing your market,” “Reaching your market,” “Selling your market.” One unscheduled (and after-hours) topic: the latest success of Builder Bill Levitt.

Levitt—an old hand at knowing, reaching, and selling his market—is selling faster than any builder in the country. To see how he is doing it, turn the page.

But Levitt’s success in today’s tough market is not unique. Although many builders are bogged down, some are selling well in almost every area. To see what separates the fast sellers from the slow, turn to the cross-country report starting on p 181.

And some builders are moving into new fields to fill in sales dips and spread their overhead. To see how a top merchant builder is succeeding in the big modernization market, turn to p 189.



*More builders have traveled more miles to shop Levitt's new models because*

## **These are the fastest selling houses in today's**

At his new Belair, Md. community outside Washington, Bill Levitt is averaging almost ten sales a day. His record: 302 sales in the first week after his October opening (a new high for him), 96 more in the next two days, 800 sales by the year's end.

Levitt's success—when housing sales are stickier than at any time since World War II—is drawing builders from all over the country to Belair. In November, for example, more than 100 builders, in Washington for a marketing seminar at the National Housing Center, spent an evening shopping his models.

The question in every visiting builder's mind: Why is Levitt so



\$27,500

All New! All Air Conditioned

# BELAIR

## OPEN TODAY!

You are cordially invited to visit the fabulous new community where

**The price we say is the price you pay!**

These plans and details are subject to change without notice. The price is subject to change without notice. This is the only one that is not subject to change. The price is the price we say is the price you pay!

Let's lift the lid and bring housing prices out in the open

How does the price of your dream house stack up?

**BELAIR**

No matter where you're from...

You'll Like it Here

**40% MORE FOR YOUR MONEY!**

**BELAIR**

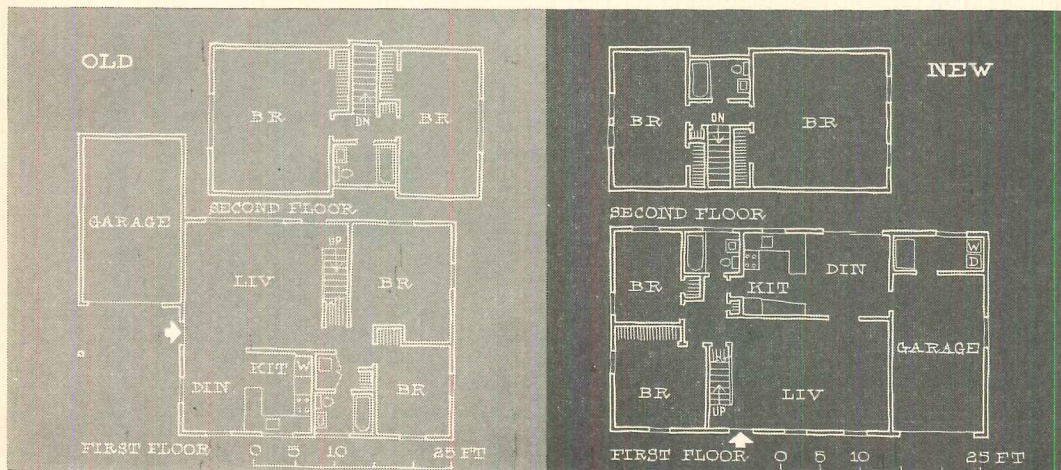
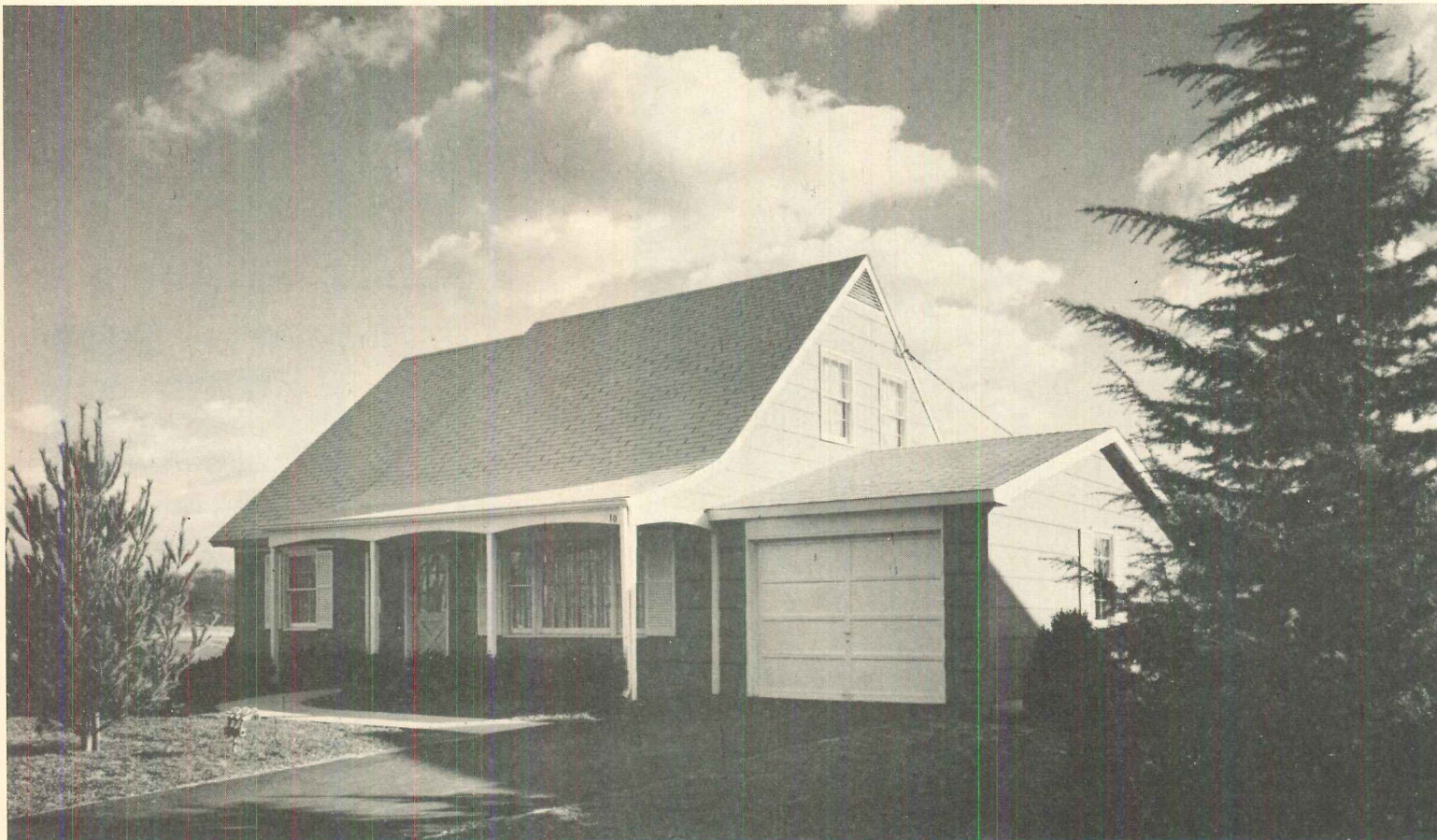
Levitt-Strauss

LEVITT'S NEW LINE of houses in Belair, Md. is the broadest he has ever offered. Belair advertising (above) stresses big values in new Levitt models.

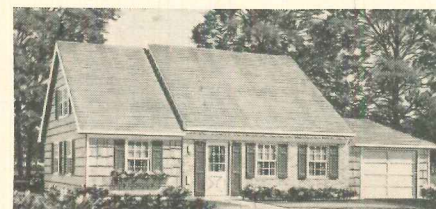
## More-house-for-the-money market

so well? Levitt's answer: "We're selling well because our dollar-dollar value is better than anything else available in the area." Levitt is also selling well because he is aiming at the growing middle-income market. His lowest-price Belair model (\$14,990) is for only \$510 less than the highest-price house offered a year ago at Levittown, N. J. His new top price (\$27,500) is the highest price he built custom houses in the 1930s.

But whatever Levitt's prices, builders who shopped his houses agree that he is adding sales because he is adding value.



**New 1½-story** (plan, near left) has 1,540 sq ft—110 sq ft more than old model (plan, far left). Plan changes in new model shifted living room from rear to front, entry from side to front, kitchen and both bathroom from front to rear. Exterior variations include Dutch Colonial (above) and Cape Cod (below). Basic price (\$14,990) includes air conditioning and 8,400 sq ft lot.



*Reason No. 1 for fast Sales;*

## Levitt is offering bigger, better looking, more varied houses



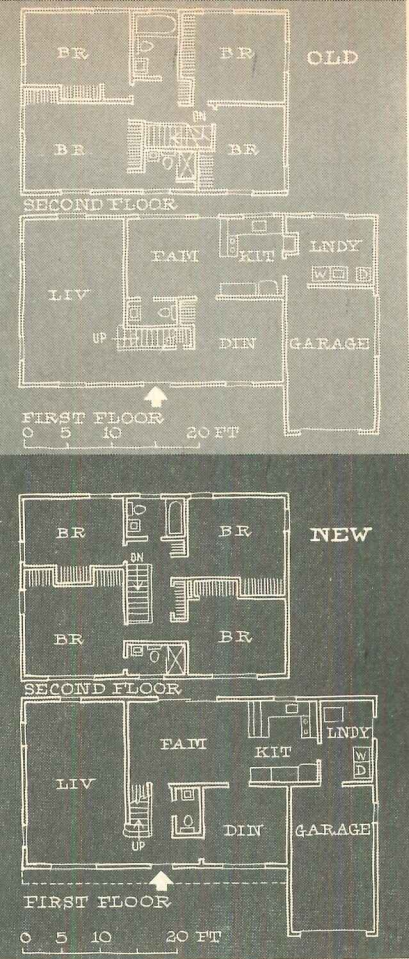
Every model at Levitt's new Belair community is larger than its predecessor at Levittown, N.J. (except the "Manor House" and "Country Clubber," late editions to his line).

And at Belair, Levitt has doubled the variety of houses available to buyers. A year ago he offered a choice of four basic models plus three variations. Now the choice is six models plus eight variations, which range from 1,400 to 2,508 sq ft. Four have four bedrooms, four have 2½ or more baths (one has three baths, one 3½).

Most Belair lots are bigger. Minimum size is 8,400 sq ft compared with 6,500 sq ft at Levittown, N.J.

Levitt's new designs (mostly traditional) are better looking than his previous houses because they are closer to authentic period styling. One model (above) is Dutch Colonial in character. Another (top, opposite) has a garrison front. A third (bottom, opposite) has the two-story pillars of a Southern Colonial mansion. Variations (renderings include Cape Cod, French provincial and New England farmhouse designs.

**AD HIGHLIGHTS VARIETY** with renderings of all 14 Belair houses.

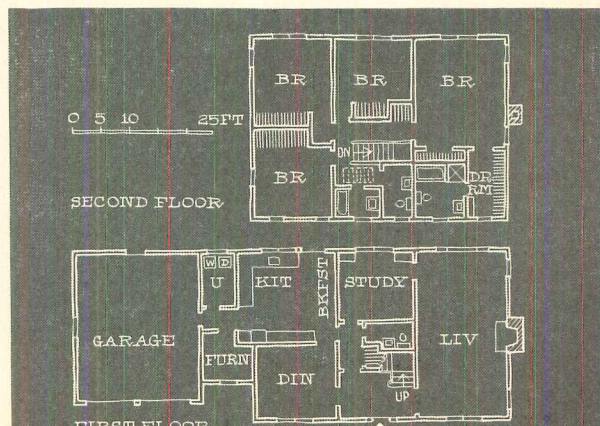
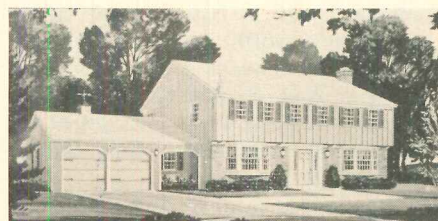
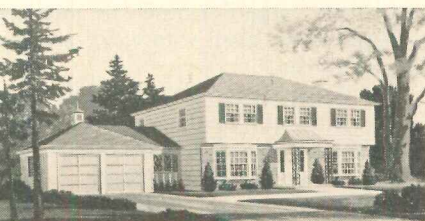


**New two-story** (plan at left) has 1,854 sq ft—100 sq ft more than previous version (plan at top). In new model, stairs and powder room were relocated to provide true center hall, family room was enlarged by extending part of kitchen into laundry area behind garage. Four-bedroom house has trim garrison front (second-story windows align with first-floor door and windows), sells for \$17,500 with air conditioning and 8,400 sq ft lot. Three-bedroom version (right) has 1,772 sq ft and same first-floor plan, sells for \$16,990.

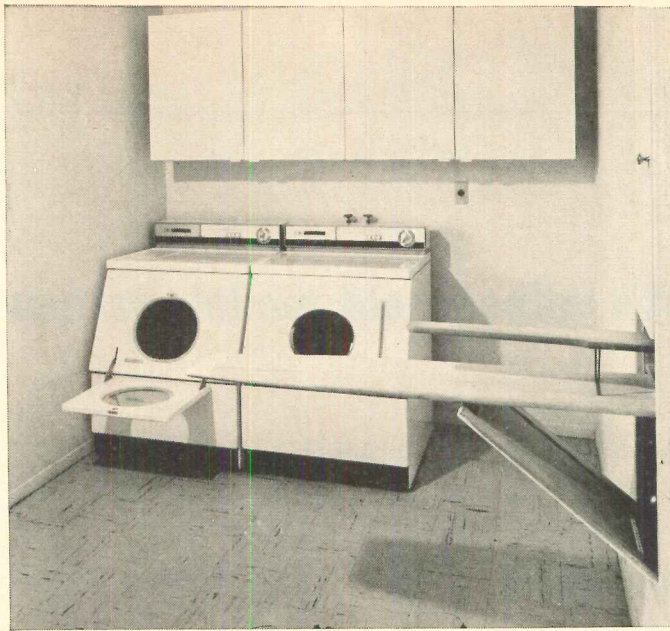


**Luxury two-story** (called "The Manor House") is Levitt's largest and highest-priced model since he built custom houses before World War II. It has 2,508 sq ft, sells for \$27,500 with air conditioning, all appliances,

and 12,000 sq ft lot. Added to Levittown, N.J. line last year (H&H, Jan '60), it was not redesigned for Levitt's Belair opening. Pillared version above is one of four variations offered (two more below).



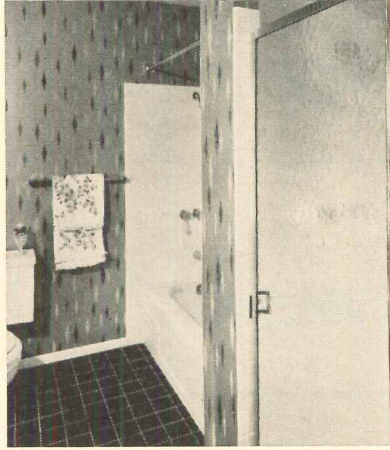




**FOLD-OUT IRONING BOARD** (with sleeve-pressing attachment), washer, dryer, and cabinets are standard equipment in \$22,990 model.



**PULL-DOWN STAIRS** lead to 500 sq ft attic in "Manor House"—useful for storage in basementless model.

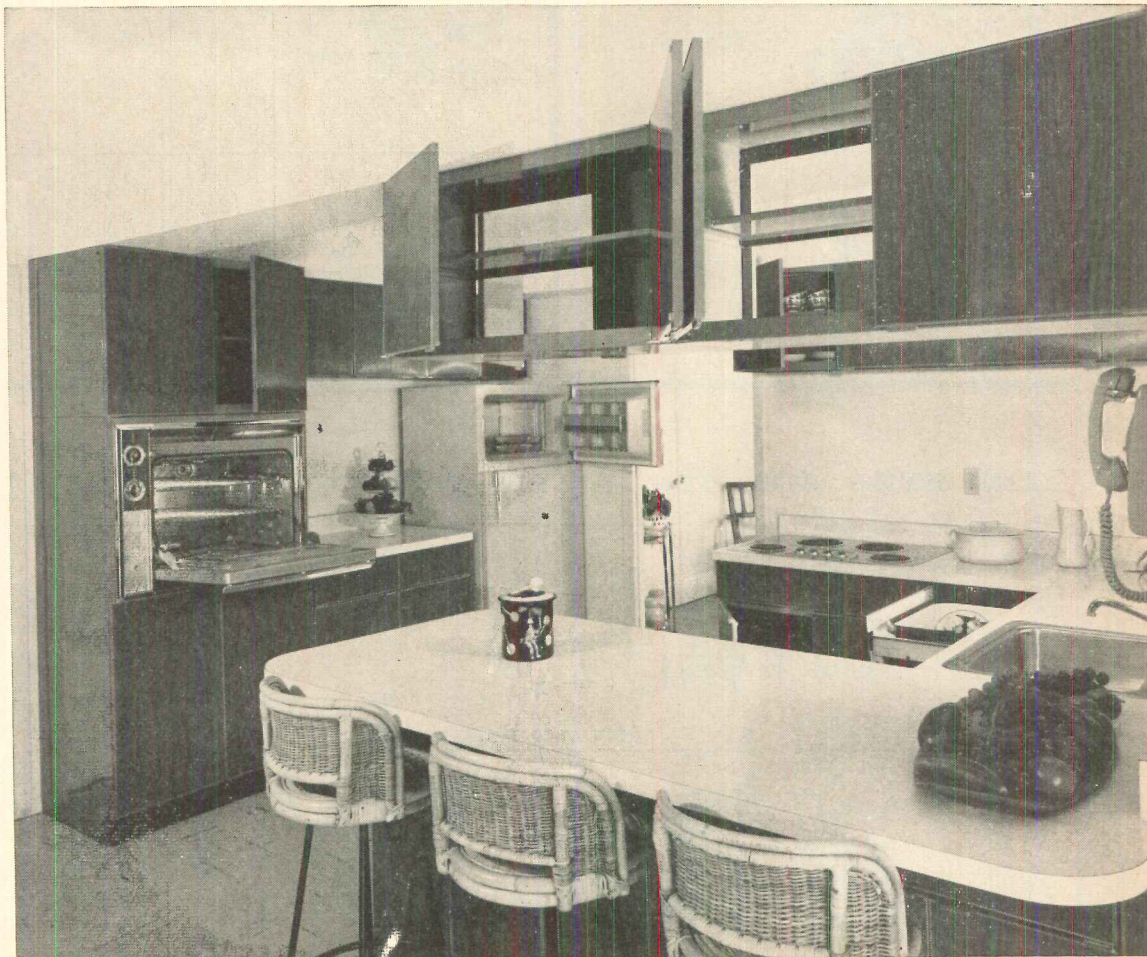


**LUXURY BATHS** in higher-price models have big mirror, vanity top, tub *plus* shower stall.











**BUILT-IN ANTENNA** for TV and FM reception is installed in attic of every Levitt model.

**HOW MANY APPLIANCES** can you count in this kitchen in Levitt's \$22,990 "Country Clubber"? Photo shows oven, refrigerator, range, dishwasher. Not shown: exhaust fan and garbage disposer. Cabinets—above and under snack bar—are accessible from both kitchen and breakfast area in foreground.

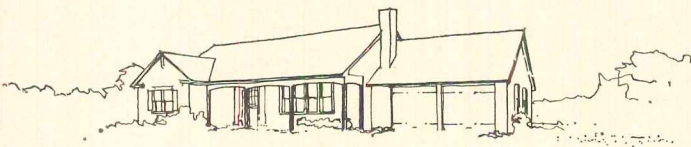
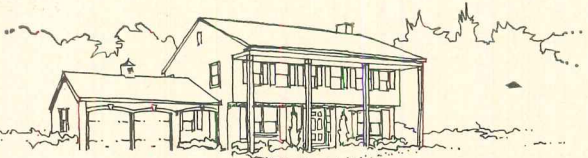


# Here is a recap of Levitt's values—old models vs new

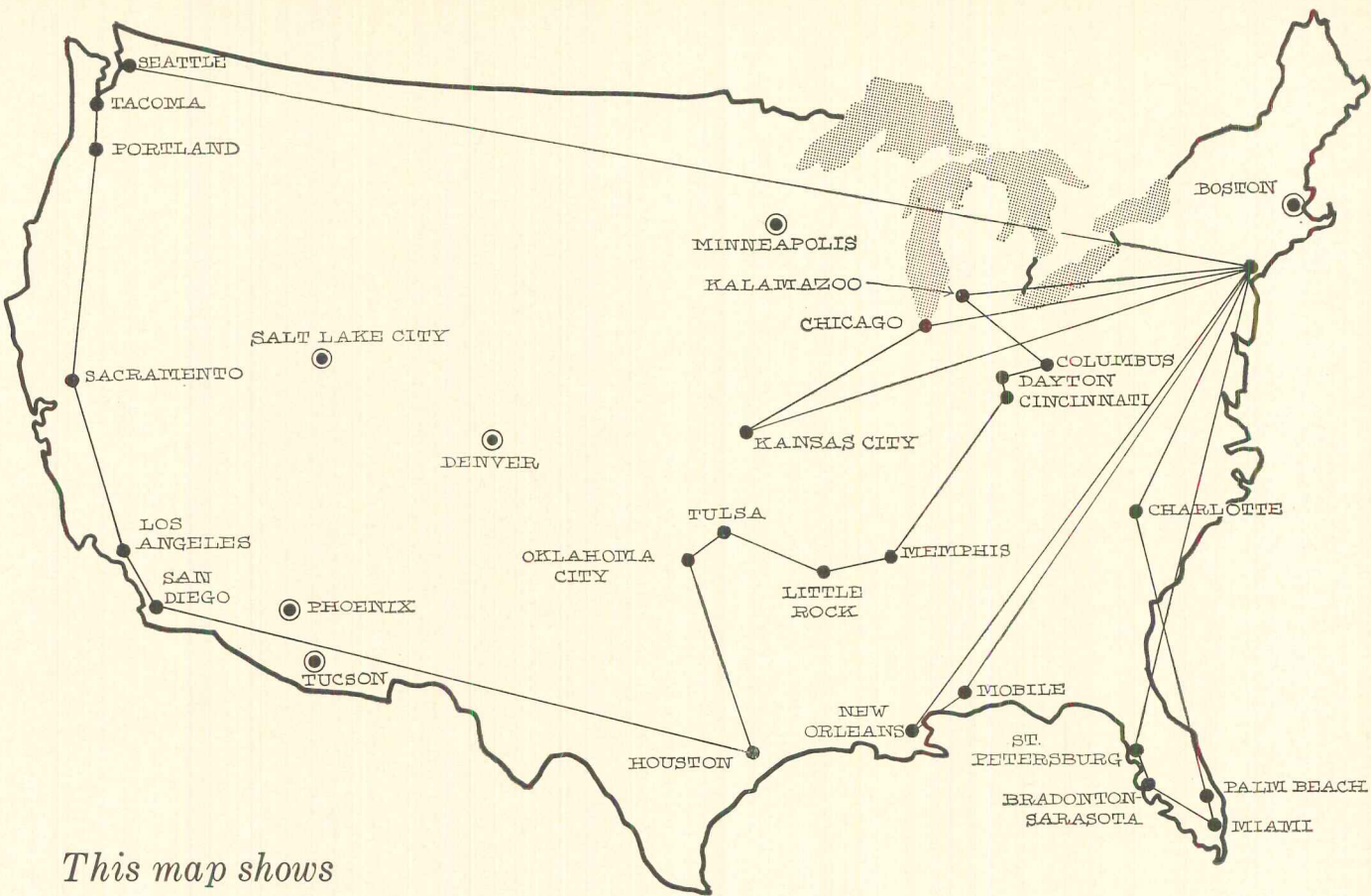
(ALL NEW MODELS ARE COMPARED WITH HOUSES PREVIOUSLY PUBLISHED IN HOUSE & HOME)

OLD MODEL	SQ FT	PRICE OF OLD MODEL	NEW MODEL	SQ FT	PRICE OF NEW MODEL	ADDED FEATURES
 (SEE H & H, AUG '58)	1419	\$11,990		1548	\$14,990	CLOTHES DRYER SEPARATE LAUNDRY ROOM SLIDING GLASS DOORS AIR CONDITIONING BIGGER LOT TV-FM ANTENNA
 (SEE H & H, SEPT '59)	1400	\$13,240		1400	\$15,990	CLOTHES DRYER AIR CONDITIONING BIGGER LOT TV-FM ANTENNA SEPARATE LAUNDRY ROOM
 (SEE H & H, AUG '58)	1700	\$13,990		1772	\$16,990	TRUE CENTER HALL BIGGER FAMILY ROOM AIR CONDITIONING BIGGER LOT TV-FM ANTENNA
 (SEE H & H, SEPT '59)	1770	\$14,500		1854	\$17,000	TRUE CENTER HALL BIGGER FAMILY ROOM AIR CONDITIONING BIGGER LOT TV-FM ANTENNA

## AND HERE ARE NEW MODELS FOR WHICH NO COMPARISON IS AVAILABLE

 (SEE ALSO H & H, NOV '60, p. 110-111)	2350	\$22,990	AIR CONDITIONING 12,000 SQ FT LOT TV-FM ANTENNA BUILT-IN OVEN & RANGE DISHWASHER CLOTHES WASHER & DRYER GARBAGE DISPOSER 2-CAR GARAGE COMB REFRIG/FREEZER 50 GAL WATER HEATER
 (SEE ALSO H & H, JAN '60)	2508	\$27,500	AIR CONDITIONING TV-FM ANTENNA 12,000 SQ FT LOT RANGE & VENT HOOD DOUBLE WALL OVEN CLOTHES WASHER & DRYER GARBAGE DISPOSER DISHWASHER COMB REFRIG/FREEZER LIBRARY 3 BATHS PLUS POWDER RM 2-CAR GARAGE 50 GAL WATER HEATER





*This map shows  
the 30 cities checked in the last 60 days  
by House & Home's Carl Norcross  
who reports*

**“From coast-to-coast, everywhere some builders  
have found the answer to today's market”**

In a dozen years of traveling and studying the housing market I have never seen competition like today's.

And I have never seen builders so flexible, so quick to make changes in their houses, so quick to discard old ideas that no longer work, so quick to experiment with new ideas. So much is happening in most cities today that if you have not visited them since Labor Day, you probably don't know what is going on—who is selling and who is not.

I've learned that to sell houses in this market requires experience, skill, and perhaps above all, ingenuity. Buyers often don't know what they want until an ingenious builder offers it to them.

I've also learned that the big word today is "value." And by value I mean quality at work. Builders who are selling well—and there are many—have achieved a competitive advantage because they are giving more value than other builders. On the next page you will find a city-by-city summary of what I have seen successful builders doing to meet today's competition.

## In 30 cities . . . from coast to coast

**BOSTON**—where sales are as good as last year

"Business is good and we're lucky up here," said the local HBA's Robert McPeck. "Sales are as good as last year but there are more 'pencil-and-paper' buyers who shop and compare. The big brokers who sell for so many builders—Martin Cerel, Middlesex Homes, and Robert Stone—are all selling. Says Stone's Emil Hanslin: "We've had a good spurt since election day. Quality and brand names have paid off this year—but buyers want volume too—a big house."

**BRADENTON, FLA.**—where a big man from Minnesota has moved in

I attended the opening of Orrin Thompson's Cape Vista (a few miles south of Bradenton on the main road to Sarasota) last month. Thompson is a 1,500-house builder from Minnesota who wants to grow bigger and decided Florida is the place to expand. I was impressed by his showmanship. He put his five new models (\$9,800 to \$13,100) and his sales office around a nicely landscaped oval, with a pool and fountain, on US 41 where up to 10,000 cars a day go past. His night lighting is especially good.

In his sales and display office he did some very smart things. Displays show photos of the four top men, tell about their building operation in Minnesota, their awards and achievements. Everything about the display builds confidence. Thompson invited 800 civic and business leaders and their wives to a preview party. At this writing it is too early to tell how sales are going. Later Thompson plans to move into other Florida towns (probably St Petersburg, Daytona, and Miami), taking on one new town a year.

**CHARLOTTE, N.C.**—where a top builder sets the pace

For years, Builder Charles Erwin has been doing most of the things that are now thought of as new ideas.

His system works so well that last year he sold over 800 houses at an average \$16,000 (including 150 over \$20,000). Here is a brief summary of what he does: He blankets the city;

builds in eight areas in all price classes; has ranches, splits, and hillside models; builds for whites or Negroes. He'll make custom changes.

Erwin has an 11-man sales force that is so persuasive people say, "If you don't want to buy a house, don't see Erwin." The top man, Mack Bost, sold slightly over 100 houses last year for a gross of \$1,750,000 and there were several other men right behind him. Sales Manager Jim Bolton does a superior job of market analysis and sales training. He gets real estate ads from all over the US which help him prepare his ads. Charles Erwin is a big, consistent advertiser and his all-day Sunday radio show of good music "is the best institutional advertising we've ever done."

When new plants or regional offices move to town, the Erwin task force goes into operation. They prepare beautiful presentations, go after personnel managers and key people like department heads.

NAHB Executive Officer Bob Barker showed me a number of splendid subdivisions. Charlotte has many fine houses and some of the most beautiful neighborhoods I've seen anywhere. There is no doubt that these attractive neighborhoods have been a major factor in influencing new firms to move here.

**CHICAGO**—where you can visit smart builders during the convention

Harry Quinn's Pacesetter Homes is worth seeing. An architect-turned-builder, Quinn hired Dick Brown of US Plywood as his marketing director, is now building houses priced from \$13,000 to \$80,000 in five areas. He also builds town houses and apartments. "We're heading for complete diversification in area and price," Brown told me. Quinn's broadening his line this month with a new subdivision of National prefabs. His sales staff finds prospects by direct mail and phone calls, and then sells them at the models. Their target: 500 sales this year, 800 next year.

Out in the northwest area I was impressed with the new models and new sales office at Centex' Elk Grove Village and by Jack Hoffman's Hoffmantown.

In the southwest, near Naperville, Jerry Concannon has a fascinating experiment underway. He hired market consultant Kelly Snow, and together they have created a whole new selling program: new Harnischfeger models, new furnishings, new landscaping, new sales manager, new ad agency, new salesmen, new sales training program. Everything is built around Snow's "motivated selling presentation." Snow is betting he can increase sales the way he did for Gene Glick last summer in Indianapolis (H&H, Dec). His unique technique: he writes a detailed analysis of each model and the types of families that are motivated to buy that model—and these analyses have proved very effective.

**CINCINNATI**—where spot building is paying off

Executive Officer Orville Brown gave me a six-point rundown on what builders are doing to sell. They are 1) offering better terms, lower closing costs and secondary financing, 2) trying features like swim clubs and air conditioning, 3) doing more advertising, 4) offering more house, more space, more baths, 5) building in more than one location, 6) showing more models and more optional features. No one, he said, has an inventory of more than one or two unsold houses.

Bill Hendy of the Arcose Co told me his firm was building in six places, had grown from 102 sales in 1959 to 153 in 1960. "Today you don't force the market," he said, "You build 25 here, 40 there, and so on. Our problem is how to make as much per house on 25 as on 100. This year we are building 10% more at \$21,000 to \$30,000 and that's much less at \$18,000 to \$21,000.

"Trade-ins are real big with us—probably 65% of our sales involve an old house. We've taken title to about \$250,000 on trades, and we make many sales for owners. We now have a separate division of our realty company for handling old houses."

David Randman of Clearview told me, "Our dollar volume is as good as last year. We hit something people wanted—houses at \$15,990 with community pool. We treated prospects courteously, gave them unlimited time, showed them construction, and got away from high-pressure selling."

At Imperial Homes, I saw a group of Pease prefabs. Salesmen told me they've sold 150 since April 1. Best-seller was an 1,800 sq ft split level (counting garage and utility room) at \$17,995 on a 60'x120' lot. It included a 12'x19' finished family room and a 10'x18' concrete patio, a folding snack bar, dishwasher, washer, garbage grinder, range, and oven. It looked like quite a house to me. They told me the Pease name helped to sell it.

I saw Bill Brennan's Heritage Hill which had opened in August 1959. Sales Manager Roy Leatherbury said sales were a little less than the 1959 rate (July 40, August 31, September 22, October 12), but despite the slight drop Brennan raised prices \$500 on a 3-bedroom house and a \$1,000 on a 4-bedroom. He does a big advertising job with spot announcements on TV and radio, consistent newspaper ads, and billboards. Brennan got good results from a contest on "I'd like to live in Heritage Hill because . . ." He also hired Jim Down's real estate research firm to analyze other possible markets.

**COLUMBUS**—where it takes ingenuity to sell

This is a very competitive market. Typical of successful builders there is Ernie Fritsche, who has improved his

# Here is a profile of the successful merchandiser of the '60s

## 1. He is a business man rather than a construction man

He is a student of business methods. He has built an organization of experts, and he delegates responsibilities. He has put his land buying, purchasing, and

accounting on a sound business basis. He travels, observes, learns, and adapts good ideas from other builders.

## 2. He is alert, flexible, fast moving

One of his outstanding characteristics is sensitivity to his changing local market. He can sense his prospects' often-vague desires for something new or dif-

ferent. He knows what price range, what style, and what area is selling best. Months before his competitors spot trends, he is capitalizing on them.

## 3. He is becoming more and more diversified

He has learned to grow, to spread his overhead, and to capitalize on his experience by building in more than one place.

He builds in more than one price class. To capture a larger segment of his local markets, he offers a wide range of houses—from compacts to Cadillacs.

He builds more than single-family houses. While houses are his bread-and-butter business, he also builds duplexes, apartments, motels, stores, shopping centers, small office buildings; and is beginning to get into the fast-growing and profitable home modernization business.

## 4. He moves into a new area with his eyes open

As he moves to a new town (especially if it is his first move to a new area) or goes into other new ventures, he depends on specialists from his own staff and from outside to provide him with facts on which

to base his major decisions. (Many builders who move into new areas or into new business ventures fail because they base their decisions on incomplete facts—or on wishful thinking.)

## 5. He has a marketing manager with a professional selling approach

He has employed a professional marketing director who knows market analysis, knows how to borrow good ideas from other selling organizations, knows

how to train a sales staff, and knows how to attract and sell prospects. Few successful builders are their own sales managers.

## 6. He knows that good location is still the No. 1 appeal

Good location has been talked about so much, we tend to take it for granted. But despite the relative scarcity of good close-in land, the smart merchandiser has either found a good location or created one

—and has not followed the lead of builders who have become careless and bought land wherever it is easiest to get. He knows that prospects shop for neighborhoods before they shop for houses.

## 7. He has learned how to buy, finance, and develop good land

He knows that good land and economical land development is the key to his success. To finance large parcels he cannot handle himself he works with

other builders—in partnerships or a corporation. He may cut development time and cost by owning earthmoving equipment.

## 8. He makes his neighborhoods a good place to live

He is doing better street layout, saving trees, paying more attention than ever to community facilities—for he knows that today's choosy buyers want more

than a good house; they want a good neighborhood. He is beginning to provide swimming pools, golf courses, green belt parks.

## 9. He goes out of his way to create good value

He knows that today the big word is "value." It means different things in different price classes and different areas; but whatever it means locally, the successful merchandiser is producing it. He knows

that buyers are conscious of high-quality materials and products; and that even if they plan to move up to a better house, in five years or so, they want a house with a high trade-in value.

**10. He has learned that to sell today he must have fresh, new designs**

He knows that never has there been such a premium on well designed houses with attractive exteriors, livable floor plans, space for an expanding family, indoor-outdoor living—but above all, some-

thing new and something better than families now have in their old houses. He is learning to work effectively with architects—he and his sales specialist working as a team with a creative designer.

**11. He is doing a far better job of overall presentation**

He sells from furnished models grouped in an attractive way, he has more models than he used to have, and he changes them more often. He is beginning to use the "continuous opening"—offering a new or changed model as often as once a month. He is quick to change a model that isn't selling. His sales office (even if it is in a garage) looks professional. His displays improve his corporate image and dem-

onstrate his good values. Everything he does is "on purpose" . . . to sell houses. What he spends on his presentation is in keeping with his over-all budget and he is careful not to go overboard. The chances are that he has tie-in promotions with national magazines and product manufacturers, but he is also aware that he must have something different from what he had last year and different from his competition.

**12. He is putting new emphasis on "direct" selling**

He knows that when there are fewer prospects, he must not lose a single one he might sell. So his marketing director is training salesmen to sell professionally—to analyze buyers' needs and wants and relate

them to a particular house. He knows that cancellations are still a major problem for builders, especially in lower price ranges—and that better selling reduces cancellations.

**13. He may subcontract his selling to a realtor, especially in a new town**

In cities like Boston, Buffalo, Seattle, El Paso, Columbus or in Orange County, Calif. realtors may sell over half the new houses. Builders moving into a new

town or new area are quite likely to use a realtor to take advantage of his detailed knowledge of local conditions.

**14. He is making trade-ins an important selling approach**

Almost every builder who is selling well today has some kind of trade-in program. If his houses are priced at over \$20,000 he is almost sure either to trade or help buyers sell their old houses. A big new

tie-in between builders and realtors has developed with the growing trend to trade-ins — realtors are called in to help appraise and sell the old house so the new house sale can be completed.

**15. He is a consistent advertiser**

He has learned that the same business-getting techniques used by firms selling cars, air travel, cigarettes,

and cosmetics can be applied to his operation. So he tells his story loud and long every way he can.

**16. He keeps his buyers happy with a post-selling program**

He sells from 20% to 80% of his houses to friends or acquaintances of his past buyers. He adds hun-

dreds of people to his sales staff not only by giving value in the beginning, but by giving good service

**17. He uses his local Parade of Homes to get prospects**

He knows he gets prospects and eventual sales when a Parade arouses new-house interest among

thousands of local people. So he is generally in the Parade with the best house he can build.

**18. He is alert to the most favorable financing plans**

He knows that good financing always helps his salesmen's chances for getting a signature. So he takes advantage of FHA and VA provisions, moves into 2031 housing if it suits him, perhaps into 213

cooperative financing. He may work out a sound system of secondary financing if he sells conventionally. Because he is reading the news, he is usually first to find new methods of financing.

**19. He knows it is up to him to do something about high costs**

He can't afford simply to pass along high building costs to consumers. So he has a program to reduce

costs all along the line. To stay competitive he knows he must build more efficiently.

whole marketing approach since I was here two years ago. He now builds in two areas and two price classes: \$25,000 to \$40,000 on the east side and \$2,900 to \$16,750 on the west side. This year he will build apartments, may expand to another city. To get facts to base his decisions on he has a marketing man who analyzes house sales in all parts of Columbus and other Ohio cities. Last year Ernie sold about 200 houses, aims at more this year.

I saw half-a-dozen other subdivisions, including two built by Jewel Homes. I talked with Jewel's president, Julius Cohen, who also builds in Youngstown, Cincinnati, and Pittsburgh. He always calls through realtors because, he says, they let me spread out and get experienced salesmen in any city. They also help me find land. Over 50% of a builder's success depends on the salesman. In Youngstown, one salesman named Morris Olian sells one prospect out of four. How can you beat that?"

Bob Flath of Columbus Homebuilders estimated that 70% of his members call through realtors, so I called Realtor Perry Hackman to ask him how he made sales. He said his firm sells for a dozen builders, will soon add more. "Our salesmen are better trained than the average, and we can pull prospects from sources builders can't reach," he said. "We opened some new houses privately and we spent six solid days studying them until we knew all the answers. But we're working three times as hard to make a deal today."

**DAYTON**—where sales are slow and competition is keen

I visited Builder Dick Bowers at Normandy Farm Estates, south of town. He told me he'd opened in June and sold 10 houses by Thanksgiving, all over \$20,000. He has two or three models, makes changes as buyers wish. For \$22,000, buyers get 1,970 sq ft of living space, plus a two-car garage and porch, on a half-acre lot. He uses two architects, Damon Whitmore or Dick O'Rourke, who also draw up changes.

"We have a clique going here," said Dick Bowers. "It takes \$5,000 to buy a house, and we don't use any second mortgages. We promote the idea that good people buy here—so if they have \$5,000, this is where they come. Our buyers are mostly age 32 to 40 who like living here, and they sell their friends."

The most significant thing Dick Bowers said was this: "We were educated in a mass-construction system (at Huber Homes) and learned how big builders get their costs down. So I know what things ought to cost and what subs charge. We know the good contractors, and also know we get a better deal by paying our bills on the 10th every month. We also have learned that if you do things right you don't get costly callbacks. Our better methods may cut as much as \$2,500 out of the cost of a big house.

I drove nearby to see Don Huber's "Concept" subdivision where Sales Manager Bill Bachman said they had sold 92 houses since April 23, at \$15,650 to \$19,750. It was evening but everything was going full blast—lights were on, salesmen were at work, the models looked fine.

Bachman said they had more models than last year and are using the continuous opening. Adding new models from time to time stirs interest, he says. To get the name of every visitor they give away a \$140 TV set every three months, asking visitors to fill out a card. They also ask old buyers for friends' names. Salesmen find prospects by putting on parties and by calling at apartment houses, asking visitors to fill out a card. Apartment calls have produced 15 sales.

"Sitting around waiting for customers is in the past," said Bachman. "We're going to direct selling. You don't make the sale on these door to door calls, but you get them interested in coming out."

Builder Dean Schaffer told me he's selling to second- and third-time buyers and "almost every deal is a contingency—85% have an old house to be sold. I've taken 11 or 12 trades but I don't like them. It's a tricky business. I'm a basement man, but next year I'm going to give more square feet on a slab. I'll go to an L-shaped house with a two-car garage because that's better for boat owners."

Dick Brainard is another Dayton builder who doesn't like trades, but he takes them because "sales are down 30% and we're worrying and don't know what else to do. Recently we've lost money on all but one trade, and fortunately we made enough on that to give us a profit on all our trades." Brainard has his own realty firm. He sells houses from \$13,500 to \$17,000 in one area and from \$22,000 to \$30,000 in another.

**DENVER**—Where some builders are doing very well.

Lauren Cahill of the Denver home-builders told me business is off some 10% but that custom builders like Gib Egan, John Crawford and Chapin & Grossman are doing fine, that Ben Elenbogan, Lou Cary and Hutchinson are selling well. Perl-Mack is the big seller, nearly 800 last year.

**FORT LAUDERDALE**—where you can see the epitome of "walk-in appeal"

Every builder or realtor who goes to Florida this winter should drive over to 6001 North Federal Highway (US 1) in Ft Lauderdale to see Haft-Gaines' new Imperial Point. The brick-walled entrance with scores of palms, lights, and fountains is so big and impressive you may think it is Arthur Vining Davis' Boca Raton Club. Houses are \$16,490 to \$28,900.

Jack Gaines and Burt and Dick Haft have the reputation of building the fast-

est-selling houses in their price class. It was dark when I got there and the spot lights, royal palms, fountains, and avenue of trees down to the models looked fine. But the real glamor comes when you open the front doors of the houses. Invariably you look across a big open area to something handsome—like a glass wall to a screened porch, patio, or pool.

When you ask yourself what's so good about a Haft-Gaines house it's like asking what's so good about "My Fair Lady?" The right answer is: people like it. I am quite sure that people like these houses because they have all the best ideas that custom buyers have been suggesting to Haft-Gaines for several years. Said Gaines: "You don't really sell a woman a house. She falls in love with it."

In talking about some of the recent failures in Florida, Bert Haft said: "The surroundings of some of those model houses bore no relationship to reality. They were so lush they weren't real."

"How do we sell today compared with a year ago?" said Jack Gaines. "We don't speculate. We build only when houses are sold, and we make custom changes. We have a better location today and our salesmen are better. Three years ago we sold from a trailer. We had a shanty office next. Now we've got a professional sales building . . . We're giving a lot more value today—a better house for the money, better built and better equipped." I suspect they will hold the sales record in Florida this year in their price class.

**HOUSTON**—where one Parade a year worked so well they now have two

The biggest event in Houston home-building has come to be the spring Parade of Homes. Last spring's Parade did so much to boost sales of \$27,000-to-\$35,000 houses that builders in the \$9,000-to-\$15,000 range voted to put on a full parade. They built 11 models in each of two areas, 25 miles apart.

"We got a lot of people who otherwise would not have come out," said NAHB Executive Officer Gordon Neilson. "We know builders sold at least 50 houses, and over the months there will be more sales as a result of the Parade."

"I sold eight houses from my Parade model," John Lester told me, "seven of them to colored families. I build 60 to 80 houses a year for Negroes."

Buck Hausman used the Parade to test people's reactions to a Kaiser aluminum house, and found they liked it. "I'm enthusiastic about this house," he told me. "I'd been building in a higher price bracket and this opens up a new market for me."

Gordon Neilson tipped me off to the story of Ed Clarac and Sam Johnson, competing custom builders whose houses sell for \$50,000 to \$70,000 or more.

They wanted to advertise, but neither had enough money to make a dent in the big Houston market. So they pooled their resources, paid about \$6,000 for four 2/3-page ads, and sold about 25 houses between them. Each had a furnished model.

How to sell with a 50¢ brochure is being demonstrated by Cantrell & McMillan, who build custom houses at \$45,000 and up. "We're doing better than last year," Glenn McMillan told me. "We have more models and more promotion, and we are following up our prospects more carefully. Our best idea is a new brochure which has easily paid for itself. We mailed out 10,000—many to people who are about to move to Houston. We get some names through personnel managers. If we can't get the names, we ask the companies to send out the brochure. We also mail out a monthly newsletter to all our old buyers and to our prospects. This year [1960] we'll sell 100 houses. Last year we sold 87."

A good merchandiser in Houston is Builder-Developer Ira Berne. Several years ago he spent extra money for professional land planning and a landscaped entry road at his new Westbury subdivision. Now, with 2,800 families living there, his early investments are paying off. "A man driving home at night may never have heard the words 'good planning,'" Ira Berne told me, "but he knows it feels good to drive along this main esplanade and through pleasant streets to his home."

Berne continued: "We sell second-time buyers, who know what irritates them. The minute a woman sees a plan she tries it on mentally. If it fits, she'll buy it. We have a plan that 80% of our buyers want because it removes the irritants. In the kitchen, a woman wants to be a part of the group. Yet she wants the sink out of sight. From her control spot in our kitchen, she can see the breakfast nook, the den, and the rear patio. So, even while she's working, she is a part of any group."

"At night, when she's through in the kitchen, she can turn out the kitchen lights, turn on two overhead lights in the family room, and the kitchen disappears. It's like a theatre in the round—you see what is lighted and not what is in the shadows beyond."

"The entry is also very important. You come in our entry hall, and the house is three-quarters sold right then. You can go left into the living room, right to the bedroom wing, or ahead to the family room. This plan has real prestige value for friends to see."

**KALAMAZOO**—where there's no boom, no bust, just steady growth

It was a pleasure to visit a city that has grown steadily, and has such a diversity of industry that layoffs in one plant do not affect the whole town. The city has expanded almost in a circle—out along the highways in all directions.

There is so much good buildable land it can still be bought for \$1,500 an acre. Choice locations, of course, cost more.

The most remarkable houses I saw were some \$8,900 2031 houses by Durabilt. They were 26'x37', had three bedrooms, one bath, oak floors, big closets, were built on a 4' crawl space with a cement floor. Buyers must paint outside and inside (or pay \$300 more). At only \$10 to bind the deal, there had been lots of buyers; but the houses were so new that the salesman did not know how many firm buyers they had.

**KANSAS CITY**—where the Home Parade is now a city institution

I was here for the opening of the 13th annual Parade. Over 100 builders in six counties took part and built 163 show houses of which 70 were furnished. "The Parade is the greatest thing the builders do all year, and it is now an institution which everyone looks forward to," says Executive Officer Leo Mullin. This year's show was a good one, and a big factor in picking up sales. Larry Winn sold ten houses, Midland Homes sold four on opening day, J.D. Spears was "well pleased by sales reports," and other builders reported sales and good prospects.

**LITTLE ROCK**—where a good location is still the No. 1 sales appeal

Executive Officer Inez Varner (one of the few lady executives in NAHB) skipped church one Sunday morning to show me around. First we went to an area called Lakewood, high, wooded, rolling ground with scores of view-lots above three or four lakes. It is such a nice place to live that builders have no trouble selling houses at \$25,000 or more.

I met Reed McConnell there. He builds in all price classes and in several locations. He told me his new-house sales were down one-third, but that his dollar volume was up—partly because he did "some fire jobs," rebuilding for insurance companies after fires. "In houses up here [at Lakewood]," he told me as we had coffee in his kitchen, "the public is increasingly aware of luxury items—and they want them. But we have to be careful that we're not deluding ourselves beyond our buyers' means."

I also met Rip Munnerlyn, who builds at \$15,000 to \$30,000, often on owners' lots. "People aren't harder to sell these days, but it's harder to close a deal. You've got to give-and-take more—they want to bargain. It's a rude awakening to see how little a builder has left at the end of a deal." He broadened his operation and owns a number of rental units.

Builder Sylvan Lowe has turned to trades as a way of increasing sales. He used to build half spec and half custom, found he couldn't spend the necessary time and effort with custom buyers so is turning more to speculative building.

"The tighter the market gets the more you have to trade," he said. "I formed my own realty firm which sells my trades and also lists old houses. It is better to sell a new house fast through a trade than to hold it and then have to slice the price."

**LOS ANGELES**—where builders are planning ahead

"I've been in more planning conferences with builders than ever before," said Realtor Frank Hart. "They're not anxious to do right, and that's good. For sales over \$20,000, trades are the answer."

Said the local HBA's Pat O'Donovan "Our builders are tightening up on their salesmen, they're advertising more, one building in more than one place." Said one big builder (Lawrence Weinberg): "You can't compete here today if you're undercapitalized or haven't a full team of experts."

**MIAMI**—where there aren't any boys left

The Miami area is fascinating because it is an exaggeration of everything happening in home marketing. It is the one spot where you can get a cram course in merchandising; you see not only some brilliant successes, but also some million-dollar failures.

Tom Richey has done a great job as marketing director for F & R, which has two subdivisions in Miami, one in Orlando, will soon have a fourth in St. Pete; and also has a booming home-modernization business (see p 189). Last year Richey helped F & R revamp one sales office and build a new one. He helped set up a new group of models to get a new subdivision into high gear. Highly commendable is F & R's analysis of prospects (called a "Family Reaction Survey"), direct-mail campaign (4,000 letters some weeks), use of college boys to give circulars to Sunday motorists.

Big Builder Herbert Heftler started in Miami with one subdivision in Carol City (\$11,970 up), then added higher-priced Brentwood Park (\$16,970 up) and last fall opened Sunset Park at \$14,145 and up. This month he is opening a big pool and recreation area at Sunset Park. His best seller had been at \$13,990, but last year he added two new lower-priced houses at \$11,970 and \$12,475 (each three bedrooms, one bath, storage room and carport) and a four-bedroom-two-bath house at \$13,990 which is a bigger house and a better value than earlier models at that price. Last month Heftler added a three-bedroom, two-bath house but the price had not been announced when I was there.

**MINNEAPOLIS**—where sales are hard but not slow

Everyone is working harder to make sales, says Orrin Thompson who told

he built a new cul-de-sac street, new models and a new information center in the subdivision, will soon add new designs in another. Homebuilder's Larry Nelson told me both Nels Pearson and Bob Mason were selling more \$25,000-\$35,000 houses than last year by showing new models with new features. Ecklund & Swedlund have more models and are selling well, although slightly down from last year. Marvin Anderson, a consistent radio and TV advertiser, is having a good year.

**MOBILE**—where you can see business school training pay off

I saw a building operation here that strengthens my belief that much progress in homebuilding is coming from young men with business school training. Mayer Mitchell graduated from the Harton School in 1953. Within a few years, working with a brother and a cousin, he expanded a family realty firm to one of Mobile's most important building operations, selling some 200 houses a year in a slow market.

Mitchell set up an efficient organization with specific responsibilities for each man, a plan for growth, and IBM techniques for cost analysis. He hired trained specialists in land planning, design, accounting, tax angles, marketing, relations with FHA. He has his own mortgage firm. After careful study Mitchell decided he could save time and money by doing his own earthmoving, grading, and street work. He has made a \$150,000 investment in equipment pay off in several ways (H&H will cover this in a future article).

He has diversified his operation. He has been building in two to four subdivisions and this year will build in six. His firm owns rental units including a profitable 608 that it bought and revitalized. It has Negro housing, builds shops, will build a downtown office for itself this year, may go into a shell-house program.

**NEW ORLEANS**—where land costs almost as much as in California

I came away from New Orleans with several strong impressions. First was how expensive raw land is, and how costly it is to drain it and put in storm sewers. I saw lots in the Lake Shore area that sell at \$250 a front foot. Ordinary lots (65'x120') cost builders \$7,000. Thus, when a subdivision like Tarrytown (which opened last March) sells houses from \$12,950 to \$16,800, they go like hot cakes. Rumors were that this subdivision would sell some 800 the first year.

Despite the high land costs in New Orleans, three or four builders from Houston moved into the area (one moved back in November) and Centex bought some 33,000 acres east of town.

The lovely town houses in the New Orleans area called the Garden District

are impressive. This is an old residential section where land is expensive, lots are narrow, and either houses or fences are flush with the sidewalk. They show how much better it is to use the full lot and have a landscaped court or patio inside the wall than to throw away space in a front yard.

Perhaps the most valuable lesson New Orleans has for the building industry is its balcony apartments built around patios in the French quarter. I happened to be there one Sunday when 15 patios were open to the public. From the sidewalk you saw only a dark narrow passage. But the open patios inside were beautifully landscaped and had flower boxes on the balconies. The old brick walls cast a pink glow over the whole scene. New York, Boston, San Francisco, and San Antonio have nothing to touch it. Here are classic examples of how downtown land can be kept desirable and can bring in high rentals.

One of my guides around New Orleans was Bill Smolkin, an advertising man who also serves as marketing consultant for builders. He demonstrates how helpful a smart, analytical advertising man can be. To help Ernest and Bob Norman find prospects for higher-priced lots, Smolkin discovered a credit reporting service that gives him the name of everyone moving to town who earns over \$7,000. These names are followed up by mail and phone calls.

Bill also devised a telephone questionnaire plan. Girls in the subdivision office use their spare time to telephone people living in the area. In eight questions the girls get facts on which families need to move because their families have grown, which plan to move sooner or later, and which of their friends are thinking of moving. "A girl can get four or five prospects a day," says Smolkin.

"To sell houses these days," says Smolkin, "we need to crack the value barrier—not with houses just 2% or 3% better, but 25% better."

**OKLAHOMA CITY**—where business is slower, but there are few unsold houses

"Everyone here is merchandising more this year," Sid Davidoff, NAHB executive officer told me. "Furnished models have opened everywhere. Every week I'm asked for the name of a good advertising agency. Builders are beginning to do the things we've been telling them to do all along."

Sid drove me around and I saw some fine big houses by Tom Morris and Everett Dale Jr. One had three living rooms (formal, family room, big playroom). Kitchen cabinets and baths were especially good.

I saw a subdivision called Stonegate which typifies a growing trend: Two teams of two builders each (Morris Dale, and brothers Ralph and Harry Green) joined together to develop the land and build the houses. The houses, at \$21,000 and \$22,900, looked fine.

Trade-ins are a big help in selling, Tom Morris told me. They sell from 100 to 150 a year.

Land in Oklahoma City can still be bought for \$2,200 an acre, but most of it now costs between \$2,500 and \$3,000, I was told by Bill Stubbs and Earl Austin. They assembled enough land for 230 lots by buying pieces from 32 different owners. Their houses sell at \$13,250 to \$14,500. They sold 46 from April to the end of November, and are sold ahead of construction. Best selling feature: an oversized master bedroom. They install a two-ton Rheem air conditioner for \$695. All houses over \$20,000—and many at \$16,000 or less—have air conditioning, Sid Davidoff says.

Builder Jerry Ingram told me, "We'll sell close to 100 this year, and the chief reason is that we'll do custom houses for the price of speculative houses. We used to do 60% custom, now it's 95%. We build a model, keep it open three or four weeks, sell it, and build another. This way we pick up a lot of leads. Our basic houses run from \$25,000 to \$28,000. A year ago about 60% of our buyers wanted air conditioning—now they all do."

**PHOENIX**—where retirement housing is a big market

The new push here is on retirement housing, largely due to Del Webb's success at Sun City, where he says he sold 1,500 last year. Now both Staggs and Long are pushing retirement models. Competition in all prices is keener than ever. Long says 1960 was his best year.

**PORTLAND, ORE.**—where a young management-man builder is making good

Here I met a young builder named Dwight Haugen. He graduated from the University of Oregon as a civil engineer, spent a year at the Harvard Business School, a year with a mortgage firm, and began building in 1953. Now he does something over a house a week.

He builds houses from \$16,500 to \$22,000 in six locations. His best seller is a 1,540 sq ft house at \$19,500. He has furnished models, takes orders from them, makes custom changes. His financing is all conventional. He gets buyers to take out the construction loan to lower the price.

"I like trades," he told me, "and I make money on them. To get prospects, I pay \$60 a month to a local service for a list of several hundred newcomers to town. Another big source of prospects is referrals from old buyers." He does a big direct-mail business, leaves questionnaires in his models to get names and opinions, uses portable signs, billboards, newspapers, some radio and TV. Finally, Haugen says, "We've got the best crew of salesmen we've ever had, and Kelly Snow comes up a week each year to help train them."

**SACRAMENTO**—where there is lots of competition

This is one of the most competitive towns in the US.

Sacramento points up one weakness of market analysis: No matter how good a study is, it can't tell you what's in other builders' minds. Everyone's secret study showed that this was going to be a boom town. And it has boomed—but not enough to support all the out-of-town builders that have moved in.

There is so much to see here that about the best I can do is to say it is worth a visit. Subdivisions to see include: Rosemont, Dick Price's successful, well-presented neighborhood; College Green, Oliver Rousseau's new 500-acre development; Panorama Village, Al Brandon's vigorous move into town; Foothill Farms Estates, John Mackay's well planned subdivision; Hillsdale, Dave Bohannon's giant subdivision where Calico Homes, Gannon, and Peterson & Moretti build; Western Enterprises' Rossmoor, Merrihill, Parkway Estates.

**SALT LAKE CITY**—where you can see top value

Although I did not see Alan Brockbank's new houses in Salt Lake City, Editor-Publisher Prentice did and here's what he had to say about them: "They are the first houses built for sale around Salt Lake City with full air conditioning. They are all architect designed. They all have a new type of acoustical ceiling. They all have the best sliding-door tub enclosures that I have ever seen. Alan's splits and two-stories have separate furnaces for the top floors. All in all, I have seldom seen a builder's house loaded with so many values and so many attractive features."

**ST PETERSBURG, FLA.**—where the market has slowed down

It's always a pleasure to go back and visit a builder like Charlie Cheezem, who is a real pro at the housing business. He sold some \$3 million in houses last year, 15% ahead of '59. "November was the best month we ever had, with 42 sure sales and several probables," Cheezem told me. Most of his houses sell from \$13,000 to \$15,000.

"We're putting on a drive to make our whole company sales conscious," says Cheezem. "Jack Lewis, our construction head, has sold seven or eight houses. We're having a contest among our subs. Each is paired with a salesman and winners get gift certificates. Our trade-in plan works well, too."

"We're giving more value now for the same price—things like circuit breakers vs fuses, 100-amp vs 60-amp service, permanent white cement tile roofs, redwood fascia, awning windows, sliding glass doors, larger kitchen cabinets, larger kitchen windows, vanities in the bath. We can give a better house now because we're building more effi-

ciently." This year Cheezem will build a new office building for himself and a 45-unit apartment for Negroes.

To me it is significant that Cheezem is not only the biggest builder in town, but also the biggest advertiser. He spends about \$150 per house for newspaper space and his Saturday TV show.

Builder Sidney Colen sold more houses this year than last partly because he's now building houses priced from \$10,950 to \$35,000 in five different locations. "People are still out to buy," Sales Manager Gene Alexander told me, "and they still have money. But they're dollar-educated and they want value, quality, and a good location." Says Colen: "We use all conventional terms, and half our sales involve secondary financing. I insist this is a sound method if you protect your buyers."

In St Petersburg I called on John Wahlman, vice president of the First Federal S&L, who told me that they now have a field man who spends full time keeping a monthly inventory of unsold houses. They've divided the area into 19 districts, and try to steer builders away from poor locations and away from price brackets or types of houses that are hard to sell. Between April and November, builders reduced the unsold inventory by 1,100 houses. But they still had 2,605 houses unsold. First Federal has had to take over a few foreclosed houses and get them sold.

"Some builders just aren't salesmen," Wahlman said. "There was one builder who used to sit in his model house on Sunday and if he saw a couple approaching with several children he'd shout out—and I'm serious—'If you don't have \$3,500 in cash, don't bring those kids into this house!' I admit he was an exception. But we've found that when you have a house that's been standing unsold, if you clean it up and cut the grass and then put it in the hands of a good realtor you usually sell it in two weeks."

**SAN DIEGO**—where a boom is slowing down

Newest big subdivision here is University City where there are 22 furnished models from \$18,500 to \$45,000. Proof that fresh, new designs sell faster than old designs is in evidence here, where some "that don't look like ordinary California houses" are best sellers. This big project is well worth seeing.

American Housing Guild is doing well. They added new models with different designs, expanded to three areas and "we're selling a lot harder," says Sales Manager Herb Seltzer.

**TACOMA**—where young builders are doing well

I was here for a Douglas Fir Plywood meeting on retirement housing, had little time to look around. Two young builders named Mayer & Peterson are doing well with components and pre-

finished parts and H&H will do a story on them next month. I heard Herman Sarkowski was doing well, was impressed by the size of upstairs family rooms at Robin Hood Estates.

**TULSA**—where builders know how to sell every price range

Thanks to Executive Officer Charles McKinney, I was able to cover a lot of ground and talk with a number of builders. Just talking to Andy Latch and Jim Nuckolls was worth the price of the whole trip! They are classic examples of builders who do something extra to sell houses.

Andy sold around 160 houses last year. One of his basic principles is diversification: He builds in three or four subdivisions, offers high-priced custom houses and houses priced as low as \$8,250. He is a land developer, part owner of a sewer company, and has a modernization business that grosses a half million a year.

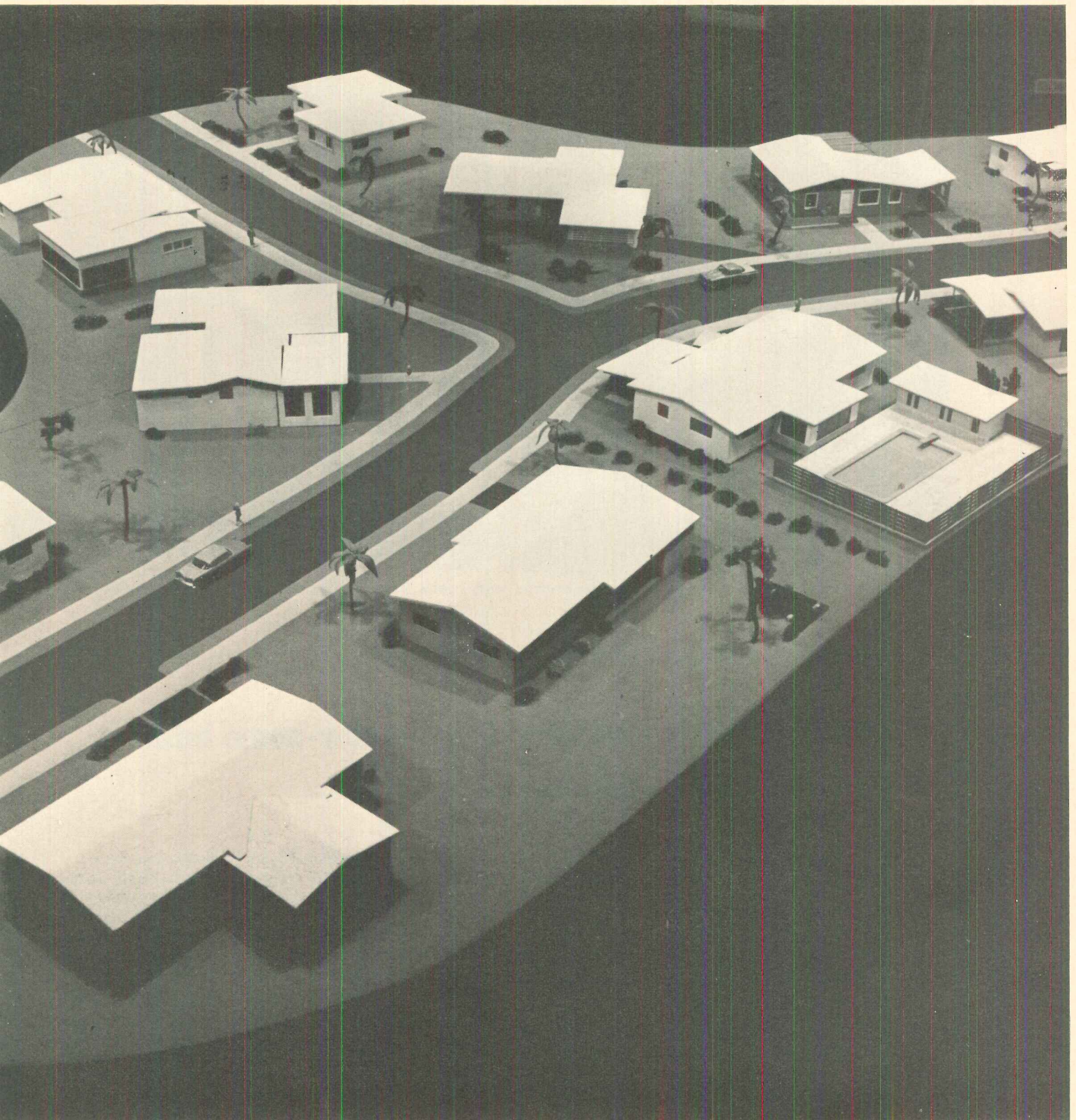
Another basic principle he uses: be part of a team. He is now in three different land development groups. One is a 539-lot subdivision called Rolling Hills, which he developed with Jim Nuckolls. They believed the market would be good for an FHA 203-I house at \$8,250, but the problem was finding land. They went out 13 miles, paid \$1,000 an acre, built their own sewage treatment plant. FHA values the finished lots at \$1,500. In two years they sold 249 houses. They give buyers a sweat equity of \$225 for painting outside and inside, and 70% do it (so the down payment is \$25, closing costs are \$200, monthly payments with taxes and insurance, \$70). These are among the best 203I houses I've ever seen. Each builder has two models with several elevations. They found that many buyers can qualify for a bigger house, so they also sell a 1,144 sq ft house for \$13,000 under FHA 203B.

Jim Nuckolls, still in his 30s, is a master at selling custom houses in a slow market. "Last year was my best year," he said. "I sold 70 houses over \$20,000, as well as 58 of the \$8,250 203-I houses. How do we sell the higher priced houses? I always have furnished models. We sell custom variations of these houses and our prospects don't have to take any notes. We work fast on suggested plan variations with our designer, Jerry Wilson—by the next day we have a formal presentation ready, with the plan, elevation, a full set of notes, and even the client's name printed on the cover.

"We also have a trade-in plan that works. In one way or another, there is an old house involved in about 75% of our big-house sales. Like Andy [Latch] I believe in spreading out. I'm now in three distinct price classes and soon I'm moving into \$13,000 to \$18,000 which will put me in every price bracket."

/END





Associated Photographers

*These tabletop models—with add-on sections—are an eye-catching idea  
in the success story of*

## **Why (and how) a merchant builder is expanding into the home modernization market**

*For the full story, turn the page*



**MODERNIZATION SHOWROOM** draws big crowds. Near center of town, it helps sell modernizing the way model houses help sell new homes.

*Says Builder Gene Fisher (far left in photo)*

## “Modernization is a natural for the new-home builder who wants to broaden his market”

And Fisher has the business to prove it.

Three months ago his firm, F & R Builders (which built 500 new houses in Miami last year), opened a remodeling division. The initial investment: \$36,000. By January 1, the new division (named Richheimer-Miller Home Modernizers) had contracts for \$150,000 in modernization work. And Fisher anticipates that in three years the annual gross can be as high as \$2 million.

### **Fisher tackled the home-modernizing market for three reasons:**

1. *He wanted a “balance wheel” to help level the peaks and valleys in new-house construction* (especially in a volatile new-house market like Florida). Says Fisher: “We already have a gas utility business and a realty firm to give us more stability, and remodeling seemed a logical way for us to broaden our business base still further.”

2. *He wanted to spread overhead costs over a larger business volume.* Says Fisher: “For the past couple of years we’ve had to add more and more to our overhead to sell our new houses. The home-modernizing division will be able to draw on our office help; our accounting, promotion, and advertising departments; and, of course, our top management. This will lower our unit costs on new houses.”

3. *He wanted to tap the enormous potential of the modernization market.* “As new-home builders we have an advantage in the modernization business—we can cash in on the reputation we have built. We’ve put up over 7,000 houses in the Miami area since 1947. People are leery of the ‘suede shoe’ modernizer, and they know us to be reputable builders. So everyone of those 7,000 houses is an advertisement—and a potential job—for our remodeling division.”

Is F & R hurting its new-home business by taking on a

“don’t move, improve” modernization operation?

“Far from it,” says Fisher. “There’s plenty of business for both operations. In fact, our remodeling division sometimes helps new-home sales. Often buyers can’t qualify for as big a new house as they’d like. So we sell them a house they can afford by pointing out that they can add space later on. We can tell them just what the addition will cost.”

A case in point is Village Green, F & R’s newest Miami project, and the first FHA 213 project in the area. Its swimming pools, parks, baseball fields, and other recreational areas make it highly desirable, but also make it somewhat higher priced than competitive projects. The Richheimer-Miller division has set up a remodeling display right in Village Green. New-house salesmen are able to sell a smaller house on the strength of the location, and at the same time show the buyer how he can expand the house later. (The new-house salesman gets a commission on any modernizing jobs he sells this way.)

Not only is modernization a natural for the new-home builder, the builder is a natural for modernization. Says Fisher

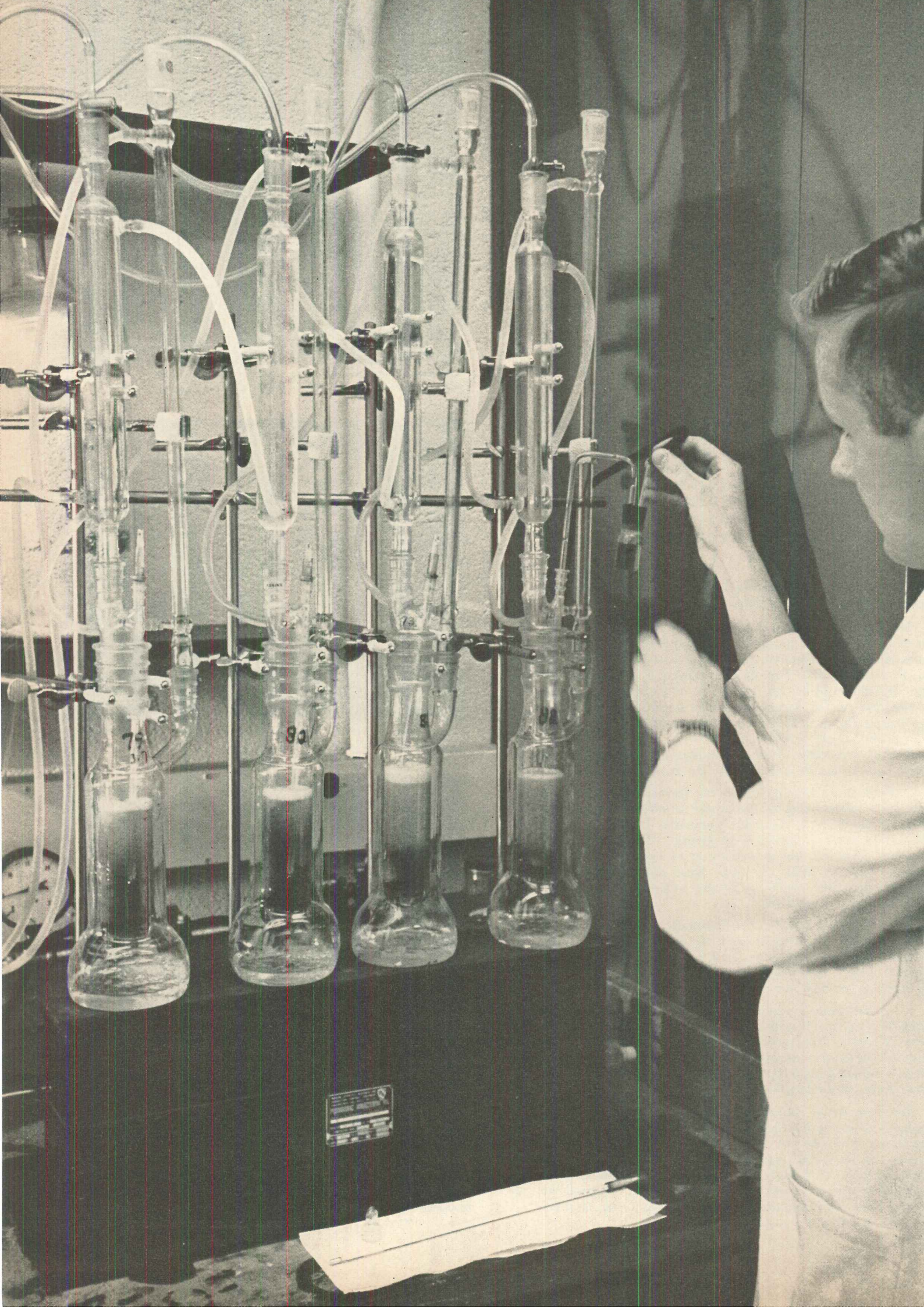
### **“Most of the management skills you use in building new houses are basic to home modernization”**

Since F & R’s new-home and remodeling divisions share the same top management, the remodeling division is able to draw on the construction know-how of the new-home division. But there are other special advantages in this close association.

F & R knows the local situation on codes and zoning requirements. “And these are just as important in remodeling as in new-home building,” says Fisher.

F & R knows the best local subcontractors and suppliers. “We know just what they should charge,” says Fisher, “and we also know that they’ll give us good prices, because they’re anxious to keep our new-home business.”





*Manufacturers' research — a vital factor in housing today —  
s paying off in the marketplace with*

# NEW PRODUCTS FOR 1961

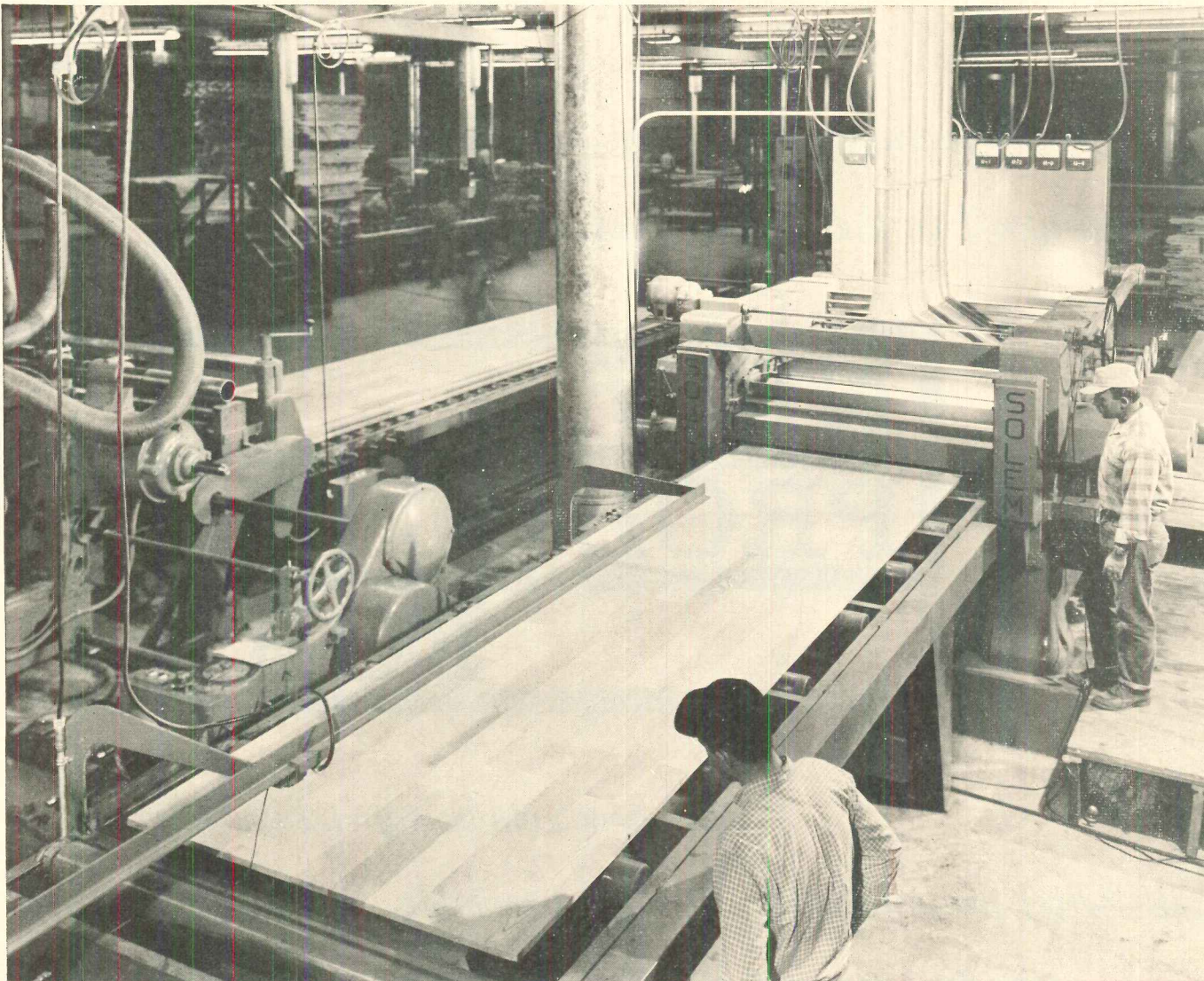
*These products bring industrialization closer  
with better ways to make, handle, assemble, install, and finish  
the factory-made parts of a house*

In this year's product show you will see boards big enough to fill a panel module; ranges—lots of ranges—that drop in place with a single hook-up; wood floors that lay like tile. And—at last—you'll see panels you can buy off the shelf to do the whole wall job.

To help you find your way through the product show for 1961, look for:

Manufactured lumber .....	on page 194
Wood paneling .....	on page 196
Plastic, ceramic, and metal wall materials .....	on page 198
Structural wall systems .....	on page 200
Flooring, wood and resilient .....	on page 201
Appliances .....	on page 202
Air conditioning .....	on page 228
Bathroom fixtures .....	on page 234
Doors .....	on page 238
Windows .....	on page 242
Sewage treatment plants .....	on page 246
Hardware .....	on page 250
Miscellaneous columns .....	on page 252

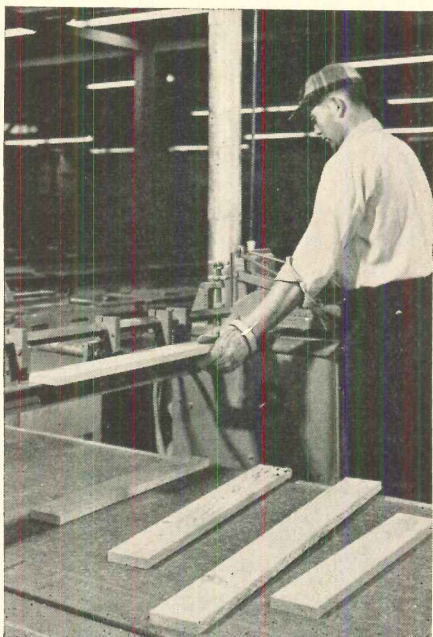
But you won't see everything—one issue couldn't hold the myriad products being introduced. So throughout the year, HOUSE & HOME will bring you every significant development in the product market—in regular issues, or in special issues like March, when the magazine will be devoted to the house interior.



**BIG FACTORY-MADE BOARD**, glued-up from short pieces of clear stock, is put through an eight-drum double-deck sander.

## Now you can get wood as wide and long as you want it

Edward Hines Lumber Co.



**DEFECTS ARE CUT OUT** and boards cut to length. Short pieces are sorted on conveyor.

For example, the big board in the sander above is 54" wide and 24' long. Boards like this can be assembled from selected shorts, edge-and-end glued into sheets that, within these dimensions, are as wide, long, or thick as you need.

The technology behind this development was first reported in *HOUSE & HOME* two years ago (Oct '58) and the principles have been used for years in well known products like plywood and glulam beams. But with a difference! Plywood and glulam were developed to extend the structural characteristics of wood. The new manufactured lumber makes use of good wood spoiled by minor faults.

Because bad knots and other faults are removed, the "made" wood is easier to work. Because expansion and contraction are limited to small pieces, the boards have better dimensional stability. Because the grain is interrupted by cuts, the boards do not warp or twist.

But not only do these boards do jobs

other wood can't, they save you money. Though the clear types are premium priced, their bigness often saves enough on labor to offset the higher cost for materials.

This manufactured lumber can be used in many ways. For example:

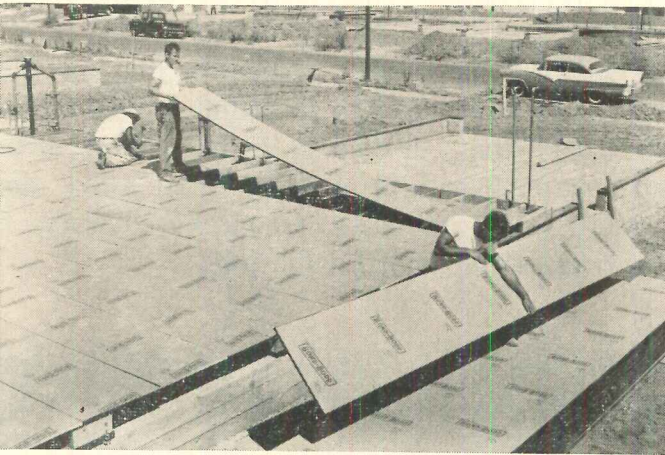
1. Wide boards make excellent paneling, wide one-piece fascias, strong warpage proof shelving.

2. Glued-up utility-grade boards, upgraded by adding a heavy kraft outer layer, make wall, floor, and roof sheathing that approaches the strength of plywood and the insulation value of fiberboard in pieces bigger than either.

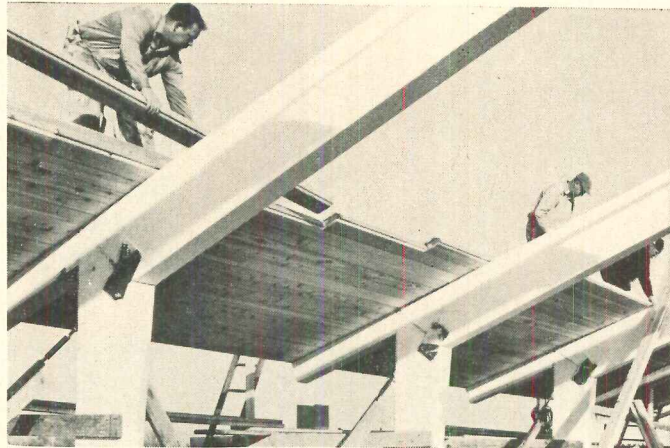
3. Dimensional lumber is face-laminated to make t&g decking that has more face area per lineal foot and greater length and strength than mill decking.

4. Shorts of stud sizes are finger-jointed into FHA-acceptable framing lumber or into unlimited lengths of dimensional decking.

## Here are the kinds of products now made from manufactured lumber

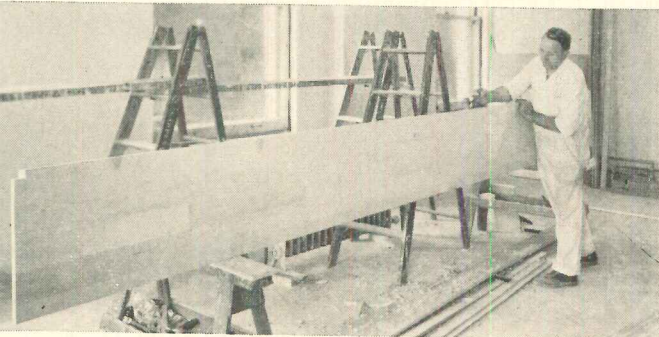


**PAPER-FACED SHEATHING** comes 2' wide, 16' long. It handles easily, goes on fast, gives a smooth surface with good nail holding.

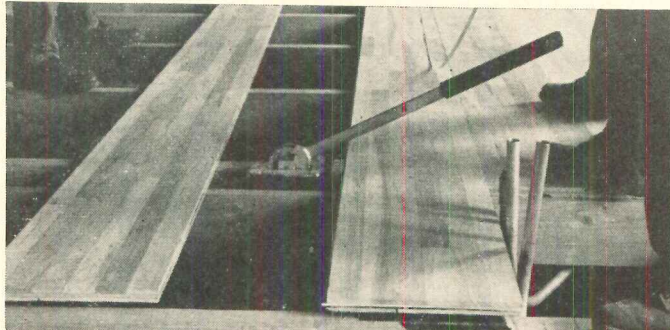


**LAMINATED DECKING** offers a choice of facings in end-matched t&g, 2½" to 3¾" thick, 5½" or 7½" wide, shrink, check, and warp free.

Potlatch Forests



**WIDE BOARDS** are electronically bonded, smooth sanded on all sides. Common, select, and clear grades come 52" wide, 24' long, 4" thick.

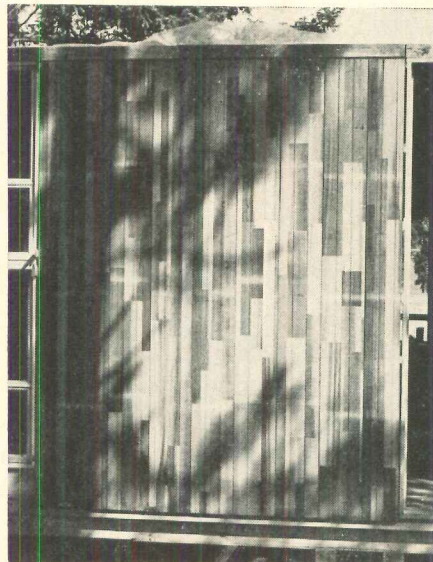


**ALL-IN-ONE FLOORING** acts as structural subfloor and finish floor over 3x6 joists 32" oc. Top surface is ¾" x 2" oak or pecan strip.

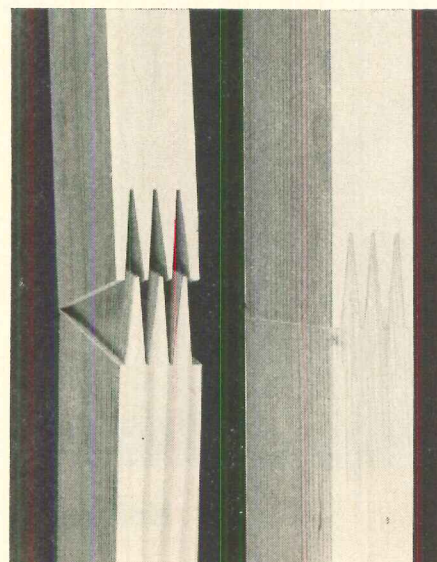
Potlatch Forests



**WALL PANELS** in 32"x84" or 96" pieces have self-furring, self-aligning back strips.



**GLUED-UP SIDING** goes up in big pieces. Varied graining look good in natural stains.



**FINGER-JOINTED LUMBER** can be made-to-measure as studs, decking, siding, moulding.

### Here are companies making manufactured lumber products (and what they make)

**Edward Hines Lumber Co., Chicago.** Extrawide redwood is made in standard widths of 2", 16", 18", 24", 36", 48", 54"; nominal thicknesses of 4/4", 5/4", 6/4"; to 24' long. Special orders to your dimensions. For details, circle No. 1 on coupon, p 282

**Potlatch Forests, Inc., Lewiston, Idaho.** Fast-on boards ¾" thick, to 24" wide, 16' long. Lock-Deck laminated decking, 2¼" to 3¾" thick, 5½" or 7½" wide, to 16' long. Ply-plank flooring, strip flooring on two-ply subfloor 12" x 16'. For details, circle No. 3 on coupon, p 282

**Tarter, Webster, & Johnson, San Francisco.** Bond-Bord sheathing, 2' x 16' panels, 23/32" or 25/32" thick, plain or ship-lap. White fir laminated to 42-lb kraft. For details, circle No. 5 on coupon, p 282

**Georgia-Pacific Corp., Portland, Ore.** Extrawide redwood, in 10" to 24" widths, 4" thick, to any shippable length, with one textured, one smooth face. Extrawide fir, to 4' wide, 6/4 thick, 12' long. For details, circle No. 2 on coupon, p 282

**Southwest Forest Industries, Phoenix, Ariz.** Pronto Panel sheathing end-jointed 11/16" and 25/32" boards laminated with kraft paper into 2' x 8' panels. For details, circle No. 4 on coupon, p 282

**Weyerhaeuser Co., St. Paul.** Nu-Loc lumber in all common sizes and types to 24" wide, 22' long. Laminated decking 2½" or 3 1/16" x 5½" or 7½" to 16' long. Prefinished Loc-Wall paneling, 32" x 7' or 8'. For details, circle No. 6 on coupon, p 282

# Wood paneling—the big news is more durable finishes

More and more plywood, hardboard, particle board, and plain board paneling is coming coated with flowed-on, rolled-on, and baked-on plastic finishes that cut damage in transit and in use. Also, there's more texture: natural wood, grooved wood, sandblasted wood, resawn wood, perforated wood, woven wood. All these industrial processes cut labor on the job.



## Natural defects give character to this new paneling

New hardwood plywood, called Heritage Hewn, is purposely mismatched—both in grain pattern and groove spacing—to give a natural effect. Random grooving falls on veneer splice lines,

not on a set spacing. Veneers are specifically cut to retain the knot holes and unique grain patterns, has the effect of antique hand-hewn wood paneling. Paneling comes in 4' x 8' sheets of birch,

oak, walnut, and cherry. Finish is penetrating vinyl with a transparent baked-on thermosetting topcoat.

Nickey Bros, Memphis.

For details, circle No. 7 on coupon, p. 282

**Protective film** for wood products provides economical finish impervious to most common staining agents, chipping, and abrasion. Videne is a thermoplastic polyester sheet that can be laminated to any flat wood surface. The film can be reverse printed and embossed to upgrade inexpensive woods and simulate more expensive woods.

Goodyear Tire & Rubber, Akron.

For details, circle No. 8 on coupon, p. 282

**Pecky cedar panels** are made from 1" pecky boards of Northwest incense cedar laminated between two 1" solid cedar boards, then saw-split and planed to 3/4" thickness. Pecky face is then sandblasted to remove fungi. Lam-Lok paneling comes in 8", 10", and 12" widths to 16' long, with straight sawn or t&g edges. Glue bond is waterproof.

Ed Fountain Lumber, Los Angeles.

For details, circle No. 9 on coupon, p. 282

**Poly-Clad package** supplies full interior wood finish from one manufacturer. The package: paneling in 12 different species, matching mouldings, passage doors, bi-fold doors, wainscot kit, woven panels, cabinet stock, putty sticks. Poly-Clad Plywall is plywood upgraded with a printed grain, and finished with a hard baked-on plastic coat.

Plywall Products, Fort Wayne, Ind.

For details, circle No. 10 on coupon, p. 282



**Pre-finished mouldings** to match factory-finished hardwood paneling now has a tough family-proof baked-on finish. Mouldings include baseboard, base shoe, outside corner, and other standard patterns. Each is individually packed in polyethylene bag for protection. Manufactured in color tones to match over 4 woods and finishes. G-P matching putty sticks also available.

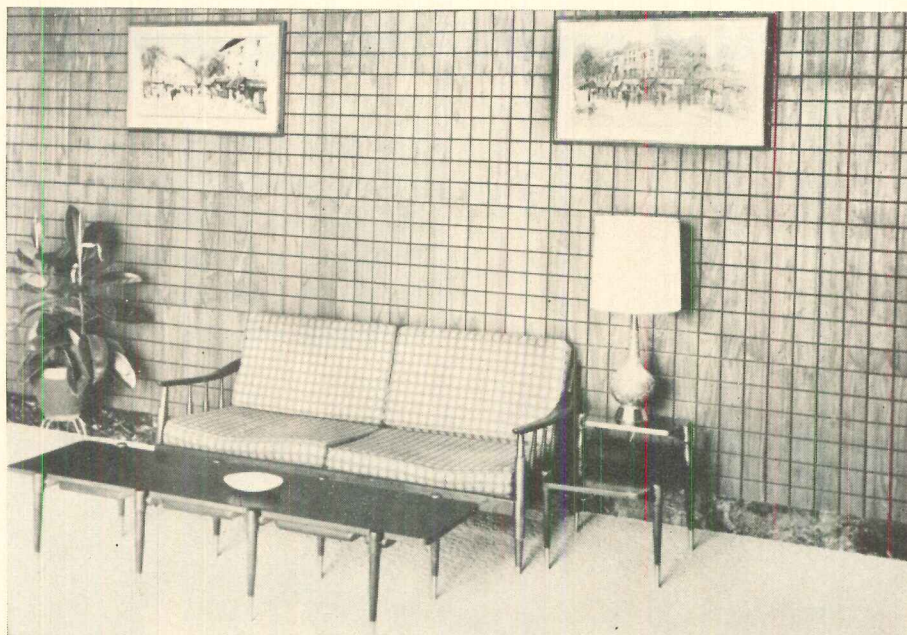
Georgia-Pacific, Portland, Ore.  
For details, circle No. 11 on coupon, p 282

**Lifecoat finish** for redwood products is available in neutral or paint prime or three prime stains, back primed with clear water repellent to prevent capillary seepage between siding laps.

Simpson Timber, Seattle.  
For details, circle No. 12 on coupon, p 282

**Decorative flakeboard**, called Ven-O-Wood, is veneered with a wide number of domestic and foreign woods. Included are birch, Philippine mahogany, and rift grain fir. Long Bell's 4' x 8' panels come 1/2" to 3/4" thick.

International Paper, Longview, Wash.  
For details, circle No. 13 on coupon, p 282



### Grooved hardwood veneer comes in many woods

Gruvwood, a 1/28" veneer on 1/8" tempered hardboard, has grooves cut almost to its flexible cloth backing. It can be bent around corners; is adhesive ap-

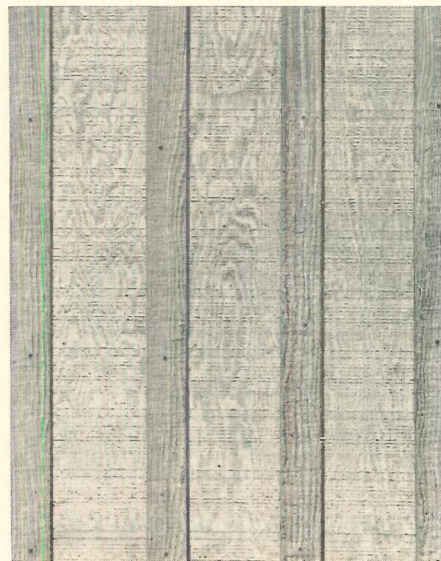
plied. Lists from \$1.20 to \$1.30 sq ft, grooved to any pattern.

National Products, Louisville.  
For details, circle No. 14 on coupon, p 282



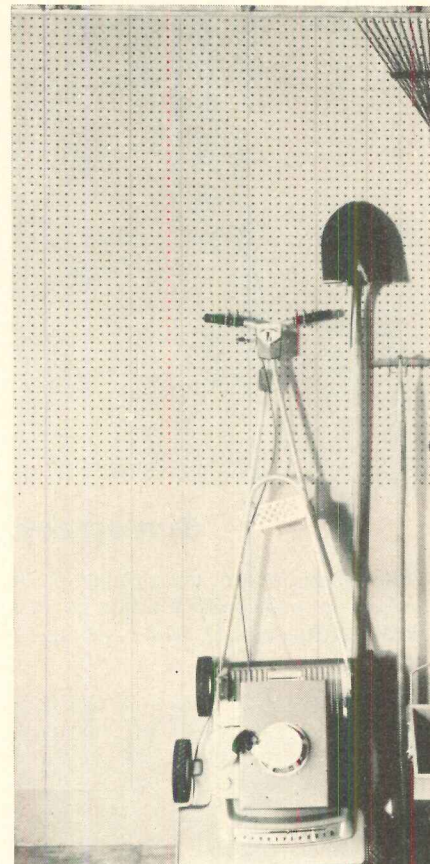
**Textured cedar** plywood siding features a new deep brush-abraded surface with a pronounced grain pattern. Fir-plywood-backed panel can be painted, stained, or left to weather. In 4' x 8', 9', and 10' panels, 3/8" or 5/8" thick, for direct applications to studs (meets FHA minimum property standards).

US Plywood, New York City.  
For details, circle No. 15 on coupon, p 282



**Ply-Sawn siding** has rough-sawn texture on 4' wide plywood, gives weathered look without handling problems of individual resawn boards. Like all plywood it is shrink, check-, cup-, split-, and expansion-proof. Panels are 3/8" thick, 7', 8', 9', and 10' long. For exterior or interior use.

Cloverdale Plywood, Los Angeles.  
For details, circle No. 16 on coupon, p 282



**Dureen Flakeboard** has a thin polyester film overlay to give a durable attractive finish to wood-chip composition board. Print Grain has a reverse printed woodgrain pattern; Hardwood Overlay has a clear film. Sold in panel sizes to 4' x 8' in 1/2" and 3/4" thicknesses.

Kelvinator, Detroit.  
For details, circle No. 17 on coupon, p 282

**Primed paneling** of grained hardboard with grooves 3 1/2" oc is new in Masonite's Seadrift line. Embossed surface is factory-coated with a white primer, can be readily two-toned with any rubber-base paint. Panels can be nailed over open framing.

Masonite, Chicago.  
For details, circle No. 18 on coupon, p 282

**Garage liner** is a factory-sealed 1/4" hardboard, perforated on top two-thirds for standard attachments, with a solid wainscoted bottom third. Overall random-plank surface eliminates visible joints between 4' x 8' panels, can be nailed directly to wall framing.

Georgia-Pacific, Portland, Ore.  
For details, circle No. 19 on coupon, p 282

# Decorated panels—the big news is the endless variety

The photographed products show some of the variety: in opaque and translucent plastics, colored glass and perforated metal, methodically stacked “brick” and deeply corrugated asbestos. Particularly in synthetics you have a wide choice. The variety in plastic laminates goes on and on—this year there are more free form patterns, but somewhat fewer stylized prints.



## Sun screens and dividers come in 14 standard designs

Carlton shojs are translucent plastic framed in mahogany finished in teak, black, driftwood, or white walnut. In

6'8" and 8'0" heights up to 4' wide. \$3 to \$5 per sq ft. Made to your size in both standard and custom designs.

Frames and hardware optional.

Carlton Products, Pasadena, Calif.

For details, circle No. 20 on coupon, p 28



**Textolite Twilight** (left) has gold-dust overlay on yellow, beige, or pink; silver-dust on aqua, silver gray, or lavender—to harmonize with copper-toned and stainless kitchen fixtures.

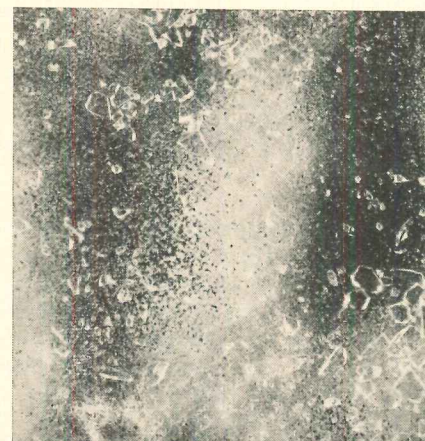
General Electric, Schenectady.

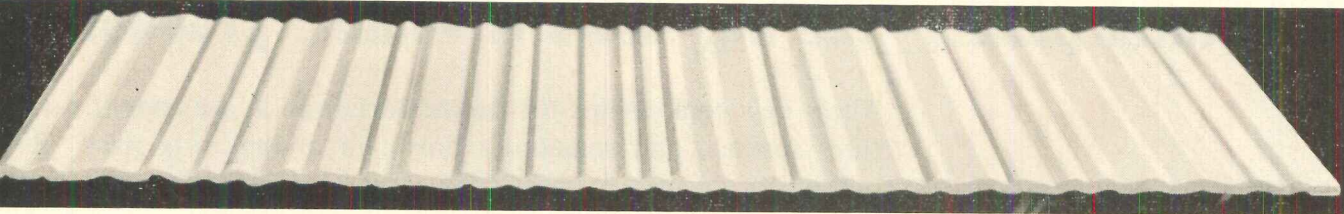
For details, circle No. 21 on coupon, p 282

**Rodierglas** (right) a decorative laminate made by baking chips of clear and colored glass between sheets of glass is handcrafted in 16" x 24" sheets. Lists at \$15 sq ft. Many patterns.

Leonard Rodier Co, New York City.

For details, circle No. 22 on coupon, p 282





### Deep corrugations give new siding strong textured look

Deep-Tex siding of asbestos cement has rugged texture, heavier shadow lines because of its deeper corrugations.

In six solid colors, protected by a Plasti-crylic finish and permanized to eliminate warpage and shrinking. Joints are

butted so they are practically invisible. National Gypsum, Buffalo.

For details, circle No. 23 on coupon, p 282

**Decorative glass** in 26 new rolled, wired, and textured patterns is a available from LOF. Maximum sizes are 48" x 120" to 72" x 132" depending on pattern and type—regular, heat absorbing, wired—in 1/8" and 7/32" thicknesses.

Libbey-Owens-Ford, Toledo.

For details, circle No. 24 on coupon, p 282

**PVC sheeting**, specifically engineered for lamination to steel, gypsum, plywood, hardboard, fibreboard, particle board, or other sheet materials, is a calendered polyvinyl chloride developed for low-temperature, high-speed, continuous production. Colovin K.6 comes in 30,000 colors, patterns, and textures in rolls as long as 1,200 yards. New adhesives cut costs, require less rigid temperature control. Product allows for expensive conversion of existing equipment to provide continuous production.

Columbus Coated Fabrics, Columbus.

For details, circle No. 25 on coupon, p 282

**Moulded stone** building panels, made of moulded polyester-acrylic resin reinforced with fiberglass mats, duplicate shape and contour of natural stone. 4' x 4' panels can be applied over almost any existing wall or regular sheathing. For interior or exterior use. Terox Corp, Franklin Park, Ill.

For details, circle No. 26 on coupon, p 282

**Charcoal aluminum siding** is the latest addition to Alside's line, now available in 14 colors. Colored products, both baked on finishes, include both vertical and horizontal siding, in various patterns, trim, soffits, fascia, gutters, and downspouts.

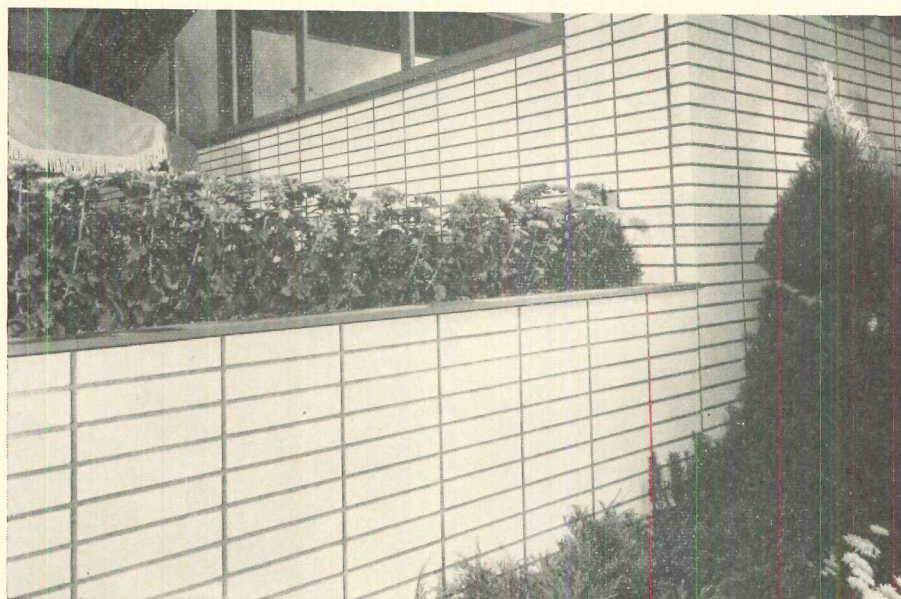
Alside, Inc, Akron.

For details, circle No. 27 on coupon, p 282

**Structoglas** fiberglass-reinforced panels can be used to 1) add a colorful note inside and out, 2) provide diffused light and privacy inside, 3) reduce cooling costs by filtering out infra-red and ultra-violet sun rays.

Structoglas Inc, Cleveland.

For details, circle No. 28 on coupon, p 282

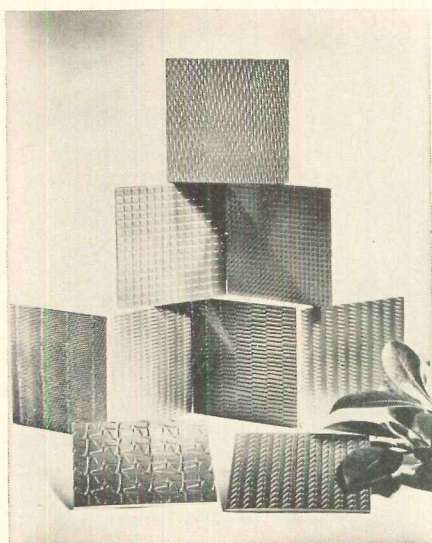


### Foam-core panels have brick-veneer skins

Pan-L-Brick load-bearing panels have asbestos-cement skins on expanded polystyrene cores. Factory-applied facing is siliconized fire-clay brick. In three stacked bonds: Norman (1 1/2" x 12"),

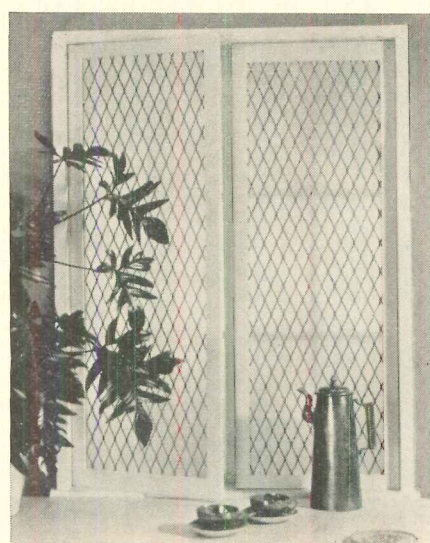
Roman (2 1/2" x 12"), or common (2 1/2" x 8"). Complete line of brick colors. About \$1 sq ft. FHA accepted. Koppers Co, Pittsburgh.

For details, circle No. 29 on coupon, p 282



**Sharonet**, a textured steel, comes in 36 new patterns (seven shown above) for curtain walls or decorative panels. Available in stainless, carbon, or coated steel. Also useful for built-ins, dividers. Sharon Steel, Sharon, Pa.

For details, circle No. 30 on coupon, p 282

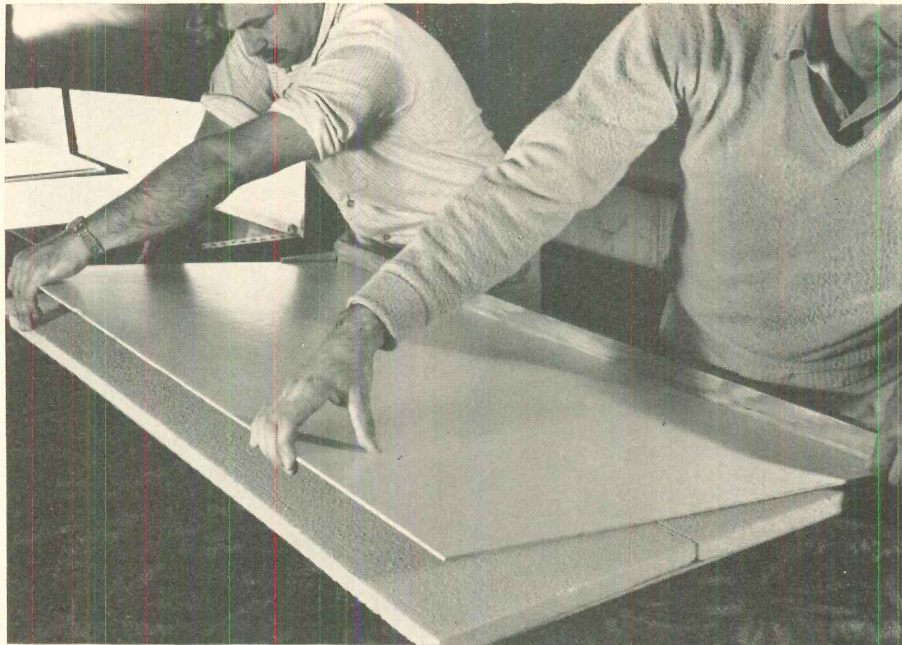


**Leaded glass**, a decorative translucent fiberglass panel, comes in crystal green or clear panels 24" x 96", 1/4" thick. Embedded steel strips come in diamond or shell pattern. \$2.50 per sq ft retail. Barclite, New York.

For details, circle No. 31 on coupon, p 282

# Structural panels—the big news is volume production

These new components for the industrialized house combine structure, surface, and sometimes finish, in a single big part. With gypsum or decorative sheet skins, they serve as partitions. Faced with stressed plywood or metal skins, they support the house. The five below all appeared at the end of 1960, join the dozen or so others reported on by HOUSE & HOME during 1959.



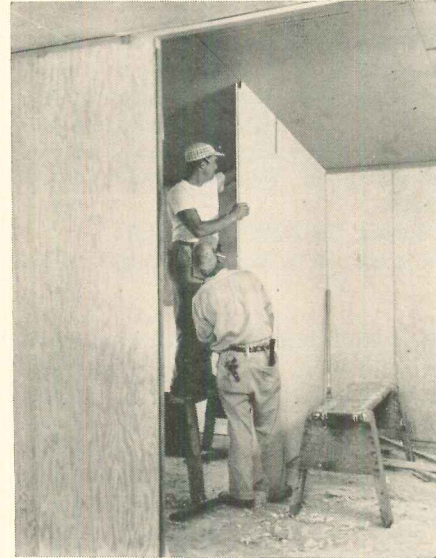
## Foam-core panels have ceramic-like face

**Glasweld** skins contact-cemented to both sides of foam-plastic core require only cold-press pinch rolls for bonding pressure. The unique asbestos-cement skins have ceramic-like surface, come

in a variety of thicknesses and permanent colors. Low coefficient of expansion minimizes joining problems.

US Plywood, New York City.

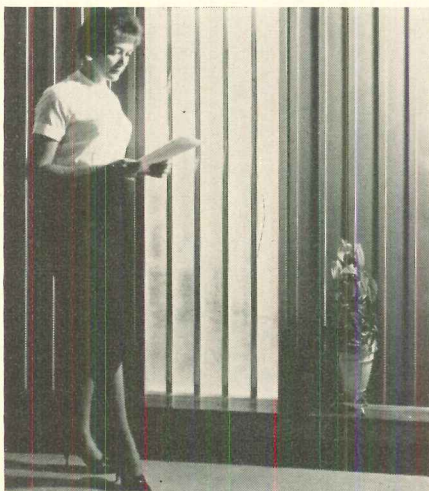
For details, circle No. 32 on coupon, p 282



**Clark-Lite** partitions are non-loadbearing, gypsum-faced. These 2" panels cost 28¢ sq ft in carload lots. Stressed skin load-bearing panels, in sizes to 8'x20'x10", have factory foamed-in place polystyrene cores, skins of almost any finished or unfinished sheet material. Engineering services for special applications are available from Clark.

Clark Industries, Columbus, Ohio.

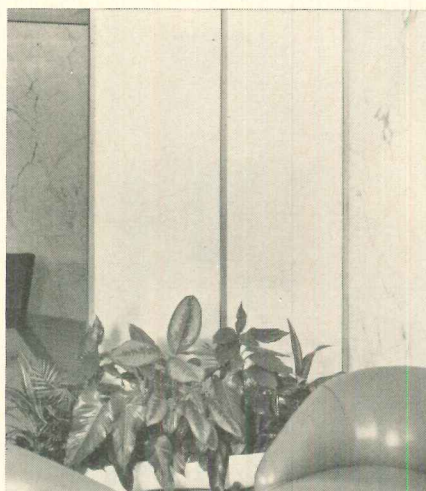
For details, circle No. 33 on coupon, p 282



**Condo-Lux** stressed-skin panels are translucent, fiberglass-reinforced faces. Panels are 32" wide, 4' to 12' long, 2", 3", or 4" thick. Matching Condo-Wall has ribbed aluminum or galvanized steel skins, fiberglass batt insulation.

Dresser-Ideco Co, Columbus, Ohio.

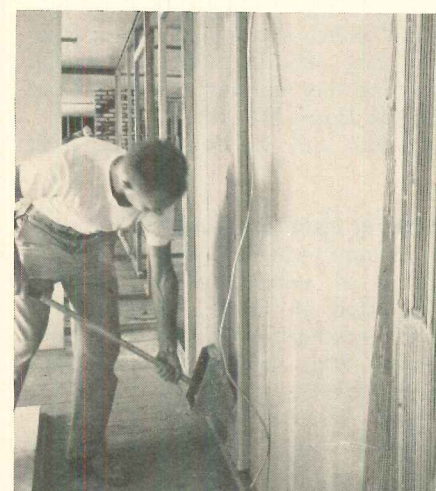
For details, circle No. 34 on coupon, p 282



**Coden Wall** has expanded polystyrene core with over 100 vinyl-on-steel, textured aluminum, natural wood, or high-pressure laminate skins. Sizes to 4'x12'; 1", 2", or 3" thick. For non-loadbearing interior or exterior use.

Coden Industries, Columbus, Ohio.

For details, circle No. 35 on coupon, p 282



**Kaiserwall** 2 5/8" thick studless partitions save 18 sq ft of floor space in average house. Solid 1 5/8"x6" ribs are laminated between sheets of Quilt-Lok gypsum board. Floor, ceiling, and side-wall tracks are 2"x2" lumber.

Kaiser Gypsum Co, Oakland, Calif.

For details, circle No. 36 on coupon, p 282

## Flooring—there's big news in all types

In wood flooring, new thin laminated types are now available for mastic bonding on any dry subfloor (see also p 195). These should reduce both labor and materials costs. In resilient flooring, two trends are apparent: in styling, more mosaic and terrazzo types; in formulation, more tile for heavy-wear areas. Most new tiles fall in the middle price bracket.

**Mastic Tile** now uses a polymerite binder in New Concept floor tile to make it twice as durable as asphalt tile, resistant to oil, grease, and alkali. In 37 colors. Retails about 15¢ sq ft.

Ruberoid Co, New York City.  
For details, circle No. 37 on coupon, p 282

**E. L. Bruce** has a new dark-shaded laminated oak block flooring, for mastic installation on concrete or plywood subfloors. Prefinished, each 9"x9" block is 1/2" thick with t & g edges.

E. L. Bruce Co, Memphis.  
For details, circle No. 38 on coupon, p 282

**Congoleum** has a new luxury vinyl featuring geometric snow-flake figures in a crushed marble design. Two latest colors are white with gold figures, and beige with copper figures.

Congoleum-Nairn, Kearney, N.J.  
For details, circle No. 39 on coupon, p 282



### Flexible oak parquet installs like tile

Only 1/8" thick, these new prefinished two-ply laminated tiles can be scribed, cut, and adhesive installed like resilient tile, yet they look and wear like standard oak. The tiles can be installed on

the same underlayment as resilient tile to the same finished height which adapts them well to modernization.

Georgia-Pacific, Portland, Ore.  
For details, circle No. 44 on coupon, p 282

**Goodyear Tire** has a new all-vinyl flooring—NoScrub DeLuxe—of heavier construction than the original NoScrub. New 1961 patterns include a mosaic, a linear abstract, and a gold thread.

Goodyear Tire, Akron.  
For details, circle No. 40 on coupon, p 282

**Armstrong** Patrician flooring in .070 gauge 6' sheet goods, consists of vinyl and pearlescent chips imbedded in a clear plastic grout. Hydrocord back. About \$1.10 sq ft installed.

Armstrong Cork, Lancaster, Pa.  
For details, circle No. 41 on coupon, p 282

**Azrock** has a new vinyl asbestos tile called Shibui, a combination of beige, brown, and tan chips. It comes in 9"x9" tile, in 1/8" gauge at regular prices.

Uvalde Rock Asphalt, San Antonio.  
For details, circle No. 42 on coupon, p 282



**Laminated plank flooring**, 1/2" thick, in 3", 4", 5", 6", and 7" widths, comes in planks 2 1/2' to 7 1/2' long. Prefinished, it has plugs in plank ends, and can be adhesive installed even over radiant heated on grade concrete slabs.

Wood-Mosaic Corp, Louisville.  
For details, circle No. 45 on coupon, p 282



**Homogenous vinyl tile**, called Ever-Nu, comes in .080 and 1/8" gages; 14 marbelized colors. Special composition does not shrink, resists wear and indentation, will not burn. For above, on, or below grade installation.

B. F. Goodrich, Watertown, Mass.  
For details, circle No. 46 on coupon, p 282

**Kentile** now makes Crystalite Grecian Marble vinyl in .080 as well as 1/8" gage. Also added is a new 1/16"-thick feature strip series in 1/8" to 1" widths, 36" long.

Kentile, Brooklyn.  
For details, circle No. 43 on coupon, p 282

# Appliances—the big news is in drop-ins and laundries

And more emphasis on compact refrigerators. But overall, this is not a year of big change. Only Hotpoint among the majors has a full new line, though some smaller makers (like Magic Chef, Modern Maid) are branching out toward full kitchen lines. Recent models from seven major lines are reviewed here. Reviews of other kitchen equipment start on page 221.



**Hotpoint** offers this 30" unit as the top of its new "Town & Country" drop-in line of oven and range combinations. Called the "Custom 30," it features "twin tower" controls; one "Super 2600" high-speed Calrod surface unit; and an oven door that can be lifted completely off for cleaning. Also featured in Hotpoint's full new 1961 line: a compact 28" wide refrigerator line designed to save floor space (it will be matched with a 28" line of food freezers later this year); a clothes dryer that plugs into standard 115-volt circuit, an all-new dishwasher with the capacity to handle 12 place settings.

Hotpoint, Chicago.

*For details, circle No. 47 on coupon, p 28*

## **Kelvinator says: no more annual model changes**

American Motors appliance division will no longer change the outward appearance of its appliances each year. But it will continue to add operating features and make mechanical improvements as in the past. For example, the 1961 clothes washer looks just like the 1960, but a splashaway lint filter replaces a pump-type filter with over 30 parts. In electric ranges, a new surface unit temperature control regulates heat more accurately and with fewer fluctuations than control used in older models.

Kelvinator, Detroit.

*For details, circle No. 48 on coupon, p 28*



**Westinghouse** has introduced a 30" drop-in range with a two-level top for the 1961 market. Controls are set on the side for easy access. A deluxe model, to be offered later this year, will have a complete set of automatic timing and temperature controls.

Other Westinghouse appliances introduced in late '60 include two new center-drawer refrigerators, and a new line of freezers, headed by a self-defrosting 14 cu ft model.

Westinghouse, Mansfield, Ohio.

*For details, circle No. 49 on coupon, p 28*



**Whirlpool** for 1961 has a washer dryer that takes only 29"x25½" floor space, stands only 36" high, yet handles a 10-lb load. Drying heat is modulated to the moisture of the clothes to avoid over-drying. Price for electric model: under \$500. Also new, "Blanket of Flame" range top (H&H, Oct '60), electric ovens with removable doors.

Whirlpool, St Joseph, Mich.

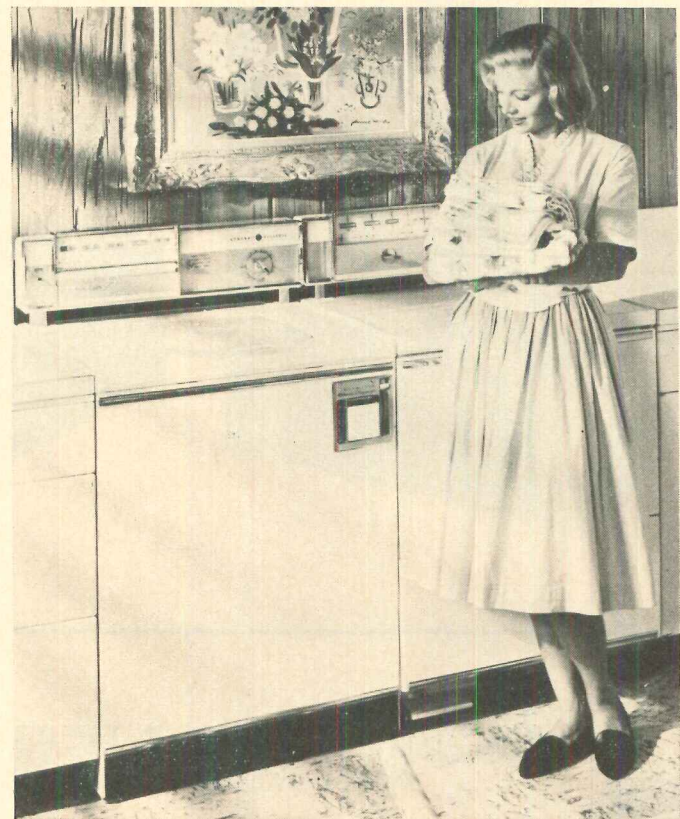
*For details, circle No. 50 on coupon, p 282*



**Frigidaire** has a double wall oven with French doors on top unit for easier loading, pull-out oven liner on lower unit for easier cleaning. Another new double oven has a drop-down door on the upper unit (instead of French doors) to simplify maintenance. Also new this year are folding surface units in 24" and 48" sections with two and four burners.

Frigidaire, Dayton.

*For details, circle No. 51 on coupon, p 282*



**General Electric** has enlarged its washer line across the board to 12-lb capacity while limiting front-to-back dimension to 25". New models have lint filters, bleach dispensers, multi-cycle controls. Also new from GE: three range hoods for countertop units, two 13 cu ft refrigerator-freezers to replace earlier 12 cu ft models.

General Electric, Louisville.

*For details, circle No. 52 on coupon, p 282*



**Waste-King** has a new electric built-in line with automatic clock-controlled roasting and baking, removable fiberglass insulated doors with patterned glass windows. New units styled by Industrial Designer Henry Dreyfuss match line of gas built-ins and dishwasher-dryers shown mid-1960, mobile dishwasher introduced in early fall.

Waste King Corp, Los Angeles.

*For details, circle No. 53 on coupon, p 282*

don't miss seeing the finest in heating and air conditioning

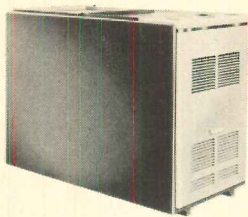
# Specifically designed

You can cool up to 1,500 sq. ft. with this 2-ton **LENNOX** unit

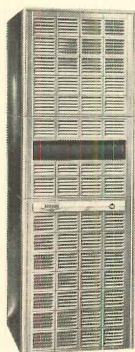
This extremely compact and efficient "comfort package" has been developed to provide year 'round air conditioning in less expensive homes. Pre-charged, self-sealing Quick Coupler refrigerant lines join the large coil and the air cooled (waterless) condensing unit . . . no expensive refrigeration labor. Gas furnace also contains the materials and workmanship that have made the name Lennox synonymous with quality.



## Gas Furnace . . . especially for SPLIT-LEVEL HOMES



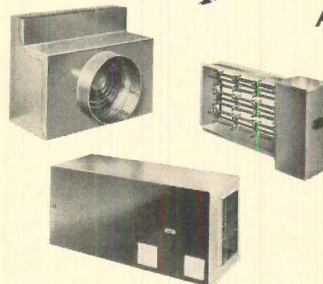
Only 38 $\frac{5}{8}$ " high. Fits in low equipment rooms. Dependable up-flo models in 100,000 to 160,000 Btuh range. Will handle 2 to 5 tons of added air conditioning. Famous Lennox quality.



## Revolutionary *Landmark*

The only year 'round air conditioner that is modular-designed for heating and cooling "tailored" to your needs . . . compact, quiet and attractive. Yes, the Landmark is truly the deluxe modern way to comfort condition your homes.

## *fresh air* ELECTRIC HEAT AND HEAT PUMPS



Lennox has perfected electric heating equipment that offers the deluxe comfort that can only be provided by a ducted system. And with Lennox fresh air electric heating, air conditioning can be added anytime.



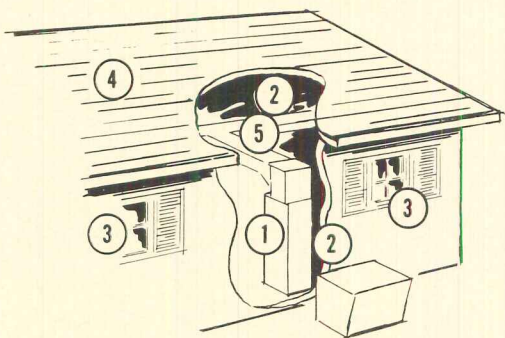
equipment

for Builders!

at the  
**NAHB SHOW**  
**LENNOX DISPLAY**  
booths 111-116  
January 29 to February 2

You'll see the famous **LENNOX** line of gas, oil, and electric heating and cooling equipment...that will solve any application problem

Come in and see why more and more builders are switching to Lennox. Inspect products that are years ahead in development, performance and application. See and hear the *straight* facts on: electric heat; air conditioning for the \$15,000 home; heating designed for split-level homes; and many more interesting, sales-centered heating and air conditioning ideas.



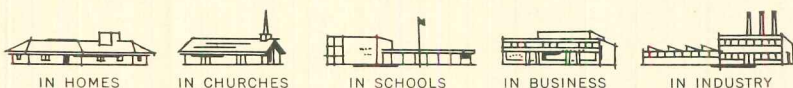
### Eliminate expensive installation costs

- 1 Use Lennox QC Builder Package (air conditioning and gas heating).
- 2 Use 6" of insulation in ceiling; 3" in exterior walls. (It more than pays for itself, and year 'round air conditioning adds these features to your sales message... glamour, prestige, comfort, higher loan value, and higher resale value.)
- 3 Use high-grade, tight windows; minimum glass on south and west.
- 4 Use light colored exteriors and orient the house to minimize solar heat gain.
- 5 Put duct in conditioned space.

Don't be satisfied with less than

# LENNOX

## HEATING - AIR CONDITIONING



### All new 51,000 BTUH FURNACE

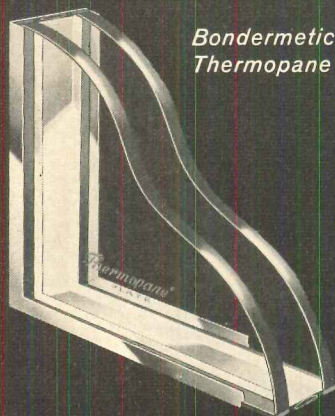
Designed for small homes. Unit is extremely compact and can be installed with zero clearance to combustibles on both sides and rear, permitting installation using a minimum of floor area.

LENNOX INDUSTRIES INC., FOUNDED 1895 — MARSHALLTOWN AND DES MOINES, IOWA; COLUMBUS, OHIO; SYRACUSE, NEW YORK; DECATUR, GEORGIA; FT. WORTH, TEXAS; SALT LAKE CITY, UTAH; LOS ANGELES, CALIFORNIA. LENNOX INDUSTRIES (CANADA) LTD. — TORONTO, MONTREAL, CALGARY, VANCOUVER, WINNIPEG.



PEOPLE ARE LEARNING TO LOOK for the name *Thermopane* on windows in new houses. Advertisements in mass-circulated magazines—

Better Homes & Gardens, American Home, Living, and Good Housekeeping—are urging them to do so. For their own protection, and comfort.



*Bondermetic®  
Thermopane*

**Now 2 types of Thermopane insulating glass  
for all kinds of windows**

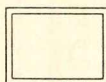
Two types of *Thermopane* make it practical to put insulating glass in *all* of the windows of a house: *Thermopane* with *Bondermetic Seal®* for picture windows, window walls and sliding doors; *GlasSeal® Thermopane* for double hung, casement, awning—all types of opening windows.



Double Hung



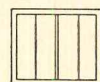
Casement



Picture Window



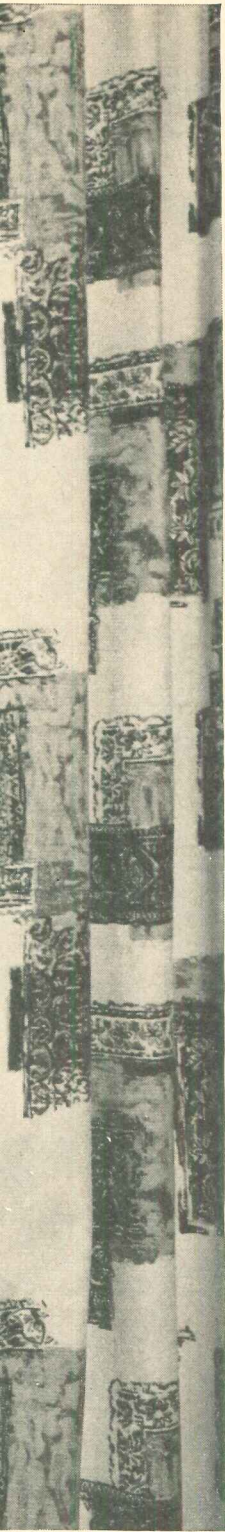
Awning



Sliding Door

*GlasSeal®  
Thermopane*





le-hung sash by Caradco.



# How a piece of paper helps sell your house!

When prospects see this paper arrow pointing to the *Thermopane*® trade-mark inscribed lightly on the windows in your house, they can't help but be favorably impressed. They've read about the advantages of *Thermopane* insulating glass for years. And probably have talked to friends who have it.

Builders such as Medema Brothers, Chicago; Surety Builders, Cleveland; and

Slavik Brothers, Detroit, have proved that using *Thermopane* throughout their homes gives them a competitive edge over builders who don't.

The name *Thermopane* helps their sales because it's the *best known* insulating glass. It's made in the U. S. A. *only* by the Libbey·Owens·Ford Glass Company, a financially responsible manufacturer who stands back of the products he makes.

## LIBBEY · OWENS · FORD

TOLEDO 1, OHIO



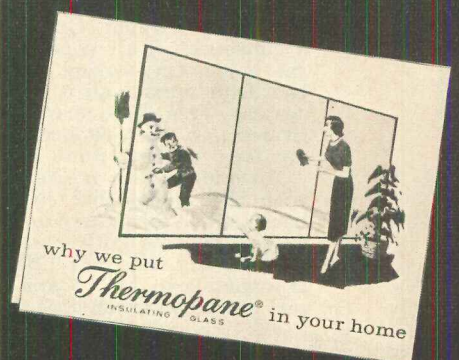
THE QUALITY MARK  
TO LOOK FOR

# *Thermopane*® MERCHANDISING HELPS

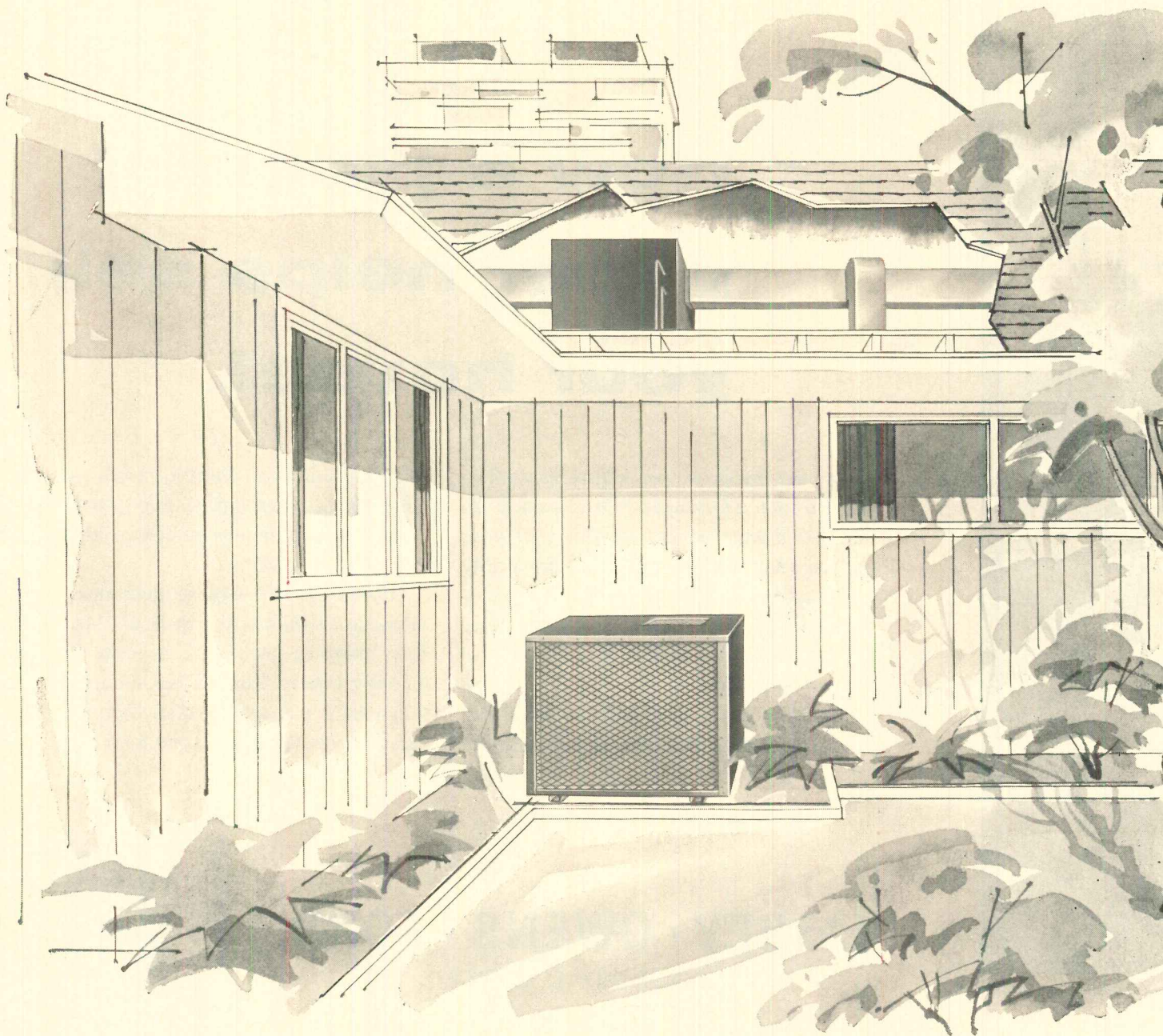


### Thermopane merchandising helps

L·O·F can supply you with merchandising aids—folders, sill cards, window stickers, sales-area displays. Also newspaper mats to use in your own advertisements and literature.



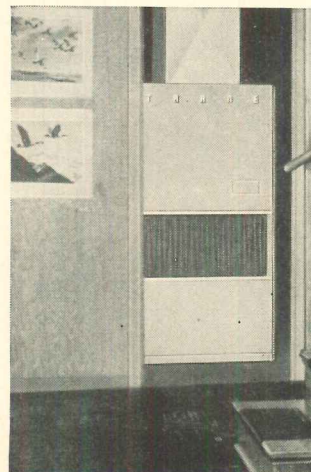
# Now!...Trane brings complete air conditioning



**1. Heat, cool entire home with a new TRANE air-to-air Heat Pump!** Here's big building quality air conditioning, engineered to meet residential needs. This new TRANE Heat Pump operates *electrically*; uses no water, requires no fuel, provides heating in winter, cooling in summer. On cooling cycle, it operates as a conventional air conditioner, extracting heat from the home. On heating cycle, the action is reversed: heat from outside air is picked up by the refrigeration system. This, plus heat from the compressor is delivered into the residence. For colder climates, electric auxiliary heating units are available.

An outside unit is usually located on the ground, with the indoor unit in the attic, crawl space or basement. No chimney or flue is needed. A ductwork system delivers both cool and warm air throughout the dwelling. The new TRANE air-to-air Heat Pump is available in 2, 3, 5 and 7½ hp capacities to heat and cool any size or type of home.

**2. Year-around air conditioning for homes, stores, offices with this TRANE water-to-air Heat Pump.** Easy to install, completely factory-wired, the TRANE water-to-air Heat Pump provides year-around comfort for homes, stores, offices. The modern, compact cabinet takes little floor space, may be installed within or outside of the conditioned area. Quiet, efficient, vibration-free, this unit meets every requirement in areas where water supply and disposal is adequate. It's available in 5 sizes: 3, 5, 7½, 10 and 15 tons.



# You 4 ways to provide - at competitive prices

*A new, compact Heat Pump—plus heating-cooling systems for any home, in any climate—add salability to your homes, while holding building costs down!*

HERE ARE FOUR practical ways you can offer complete, year-around air conditioning in homes you build—and still keep your prices competitive. New TRANE Climate Changer systems give you an almost unlimited choice of system for heating, cooling—or both. And this is quality air conditioning—manufactured by a leader in big building systems. It's matched equipment, produced in a new, modern factory designed exclusively for the manufacture of "package" heating, cooling units that are built together to work together.

Best addition to the TRANE residential Climate Changers is the industry's newest line of heat pumps, air-to-air or water types. Compact, efficient, they're easy to install . . . provide

year-around comfort. Best of all, these new TRANE Heat Pumps (air-to-air type) tuck away in attic, crawl space, basement or garage; take no usable floor space. Outside unit is neat, inconspicuous, with upward air discharge for quiet operation, location flexibility.

The name TRANE on your heating-cooling system means full capacity, trouble-free operation. Each system is carefully installed by a selected air conditioning contractor. A TRANE system marks yours as a quality home! For complete facts on the TRANE Climate Changer line, just call your nearby TRANE Sales Office . . . it's listed under "Air Conditioning" in the Yellow Pages. Or write TRANE, La Crosse, Wisconsin.

For any air condition, turn to

# TRANE

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

THE TRANE COMPANY, LA CROSSE, WIS. • SCRANTON MFG. DIV., SCRANTON, PA. • CLARKSVILLE MFG. DIV., CLARKSVILLE, TENN. • TRANE COMPANY OF CANADA, LIMITED, TORONTO • 100 U. S. AND 19 CANADIAN OFFICES



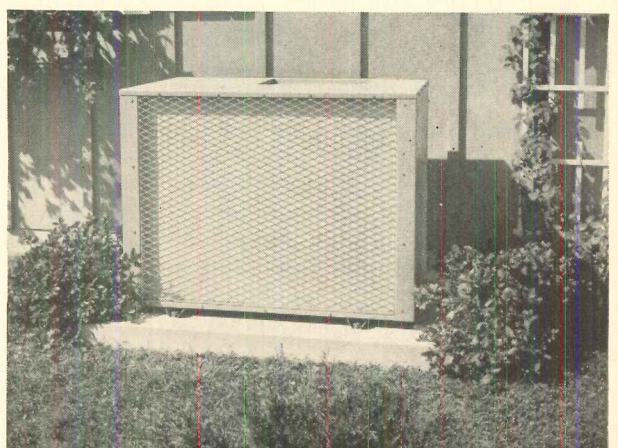
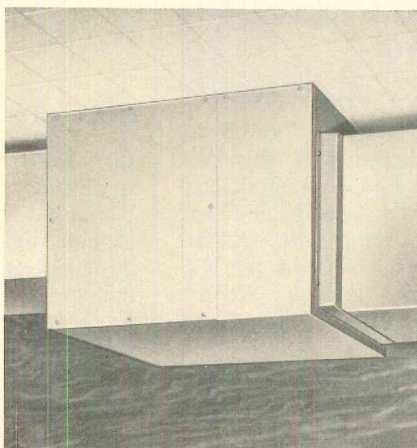
VISIT OUR EXHIBIT

BOOTH 906

**Combination furnace and air conditioner** heats and cools any type home! This TRANE Climate Changer may be oil or gas-fired warm air type (upflow or downflow). Matched cooling unit fits on the furnace, may be installed on the furnace or added later—so you may offer optional cooling! Heating, cooling use same duct-work, saving installation costs.

**4. Independent cooling**, for use with hot water heat or where there is no central heating, is provided by this TRANE Climate Changer Fan-coil unit. Fits into just 5 square feet in attic, basement, utility room or garage. Ideal for use with TRANE Baseboard and other wet heat systems in homes or small commercial buildings. Comes in 2, 3, 5 and 7½-ton models.

**Needs no water:** Outside compressor unit for TRANE Climate Changer systems (1), (3) and (4) is air-cooled. Eliminates water supply and disposal problems frequently encountered in residential areas. Features upward discharge for quiet operation, freedom of location. Unit is compact, neat in appearance. 2, 3, 4, 5 and 7½-ton models—all with quiet centrifugal fans.



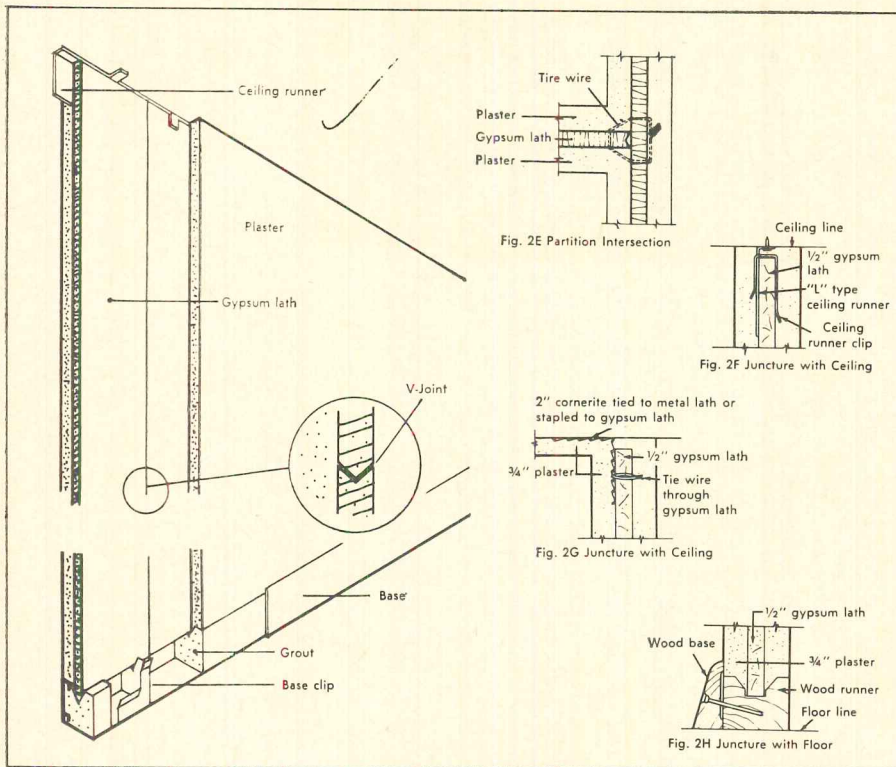


Fig. 2E Partition Intersection

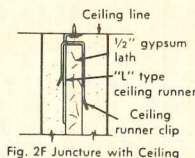


Fig. 2F Juncture with Ceiling

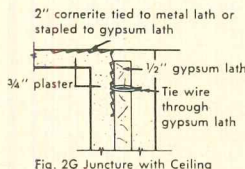


Fig. 2G Juncture with Ceiling

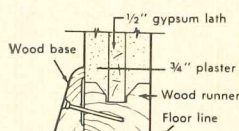


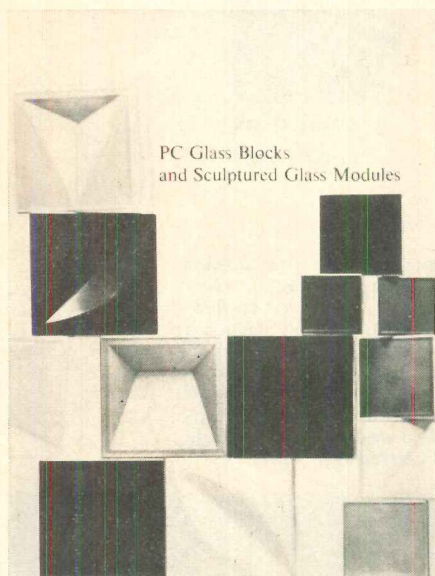
Fig. 2H Juncture with Floor

## New manual shows latest plastering techniques

Architect John R. Diehl, with the collaboration of the plaster and lath manufacturers and the lathers' and plasterers' unions, has produced 366-pages on all phases of the industry. Besides showing the materials and techniques for all types of work—including acoustical, thermal, and fire insulation—the manual outlines many new developments like the solid plaster partition shown

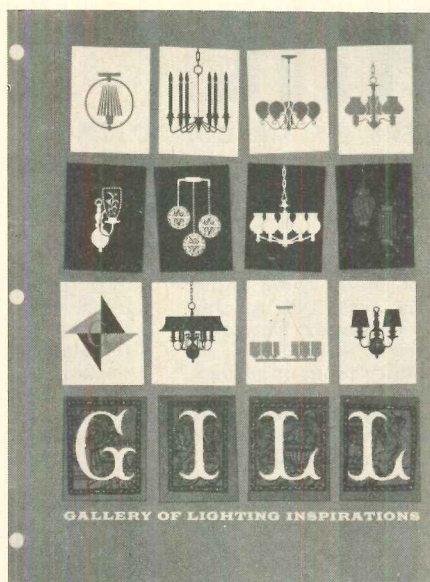
above. This wall consists of plaster applied to both sides of metal or gypsum lath attached to floor and ceiling runners with the long way of the lath vertical. Temporary bracing holds the lath in place till the brown coat sets. Book is free to qualified professionals.

Natl Bureau for Lathing & Plastering, Washington, D.C.  
For details, circle No. P1 on coupon, p 282



**Sculptured Glass Blocks** for all types of building are described in full in a new 20-page AIA file folder. Blocks to diffuse or direct light, decorative blocks, colored blocks, functional blocks for curtain walls are described. Charts cover physical performance data. Installation details cover layout and installation costs.

Pittsburgh Corning, Pittsburgh.  
For details, circle No. P2 on coupon, p 282



**Decorative Lighting** is keyed to masterpieces of painting in this new catalog from Gill. Fixtures include ceiling and wall units, chandeliers, and pendants that are compatible with art by Vermeer, Degas, Gainsborough, Cezanne, Modigliani, Picasso, Renoir, Wood, Rousseau, Klee, Van Gogh, Gauguin.

Gill Glass & Fixture, Philadelphia.  
For details, circle No. P3 on coupon, p 282

## New lighting line for builders

Thomas Industries Star Light catalog for 1961 is being launched with a big promotion. The 16-page color brochure covers a full range of fixture types—pull downs, chandeliers, wall and ceiling units, outdoor lights, etc. The fixtures are shown in room-idea settings to suggest how they may be used for better illumination and decoration.

Thomas Industries, Louisville.  
For details, circle No. P4 on coupon, p 282

## How to choose service equipment

Wadsworth's 1961 guide is now available. The new edition is fully indexed, covers 30-amp to 1,200-amp industrial safety switches, 30-amp to 600-amp general-duty service switches, 30-amp to 200-amp service equipment, raintight equipment, 30-amp interchangeable circuit breakers, circuit breaker enclosures, wiring troughs with complete fittings.

Wadsworth Electric, Covington, Ky.  
For details, circle No. P5 on coupon, p 282

## Contemporary light fixtures

A new series of ceiling, wall, and table fixtures are described in two new brochures. The fixtures all incorporate Rotaflex spun-plastic shades and globes in functional geometric shapes.

Rodisco Inc, Clinton, Conn.  
For details, circle No. P6 on coupon, p 282

## Resilient floor designs

Johns-Manville has a 10-page, four-color brochure showing 45 new floor patterns in J-M Terraflex vinyl-asbestos tile. The brochure also includes a fold-out chart of Terraflex colors. Price: 10¢.

Johns-Manville, 22 East 40 St, New York City.  
For copy, write direct to manufacturer.

## Wall and ceiling paneling

Marlite's 1961 catalog has eight pages in color. New patterns shown are deluxe marble, golden fleece, and lace. Complete data is given on high-gloss panels, plank and black, random plank, wood panels, pegboard, etc.

Marsh Wall Products, Dover, Ohio.  
For details, circle No. P7 on coupon, p 282

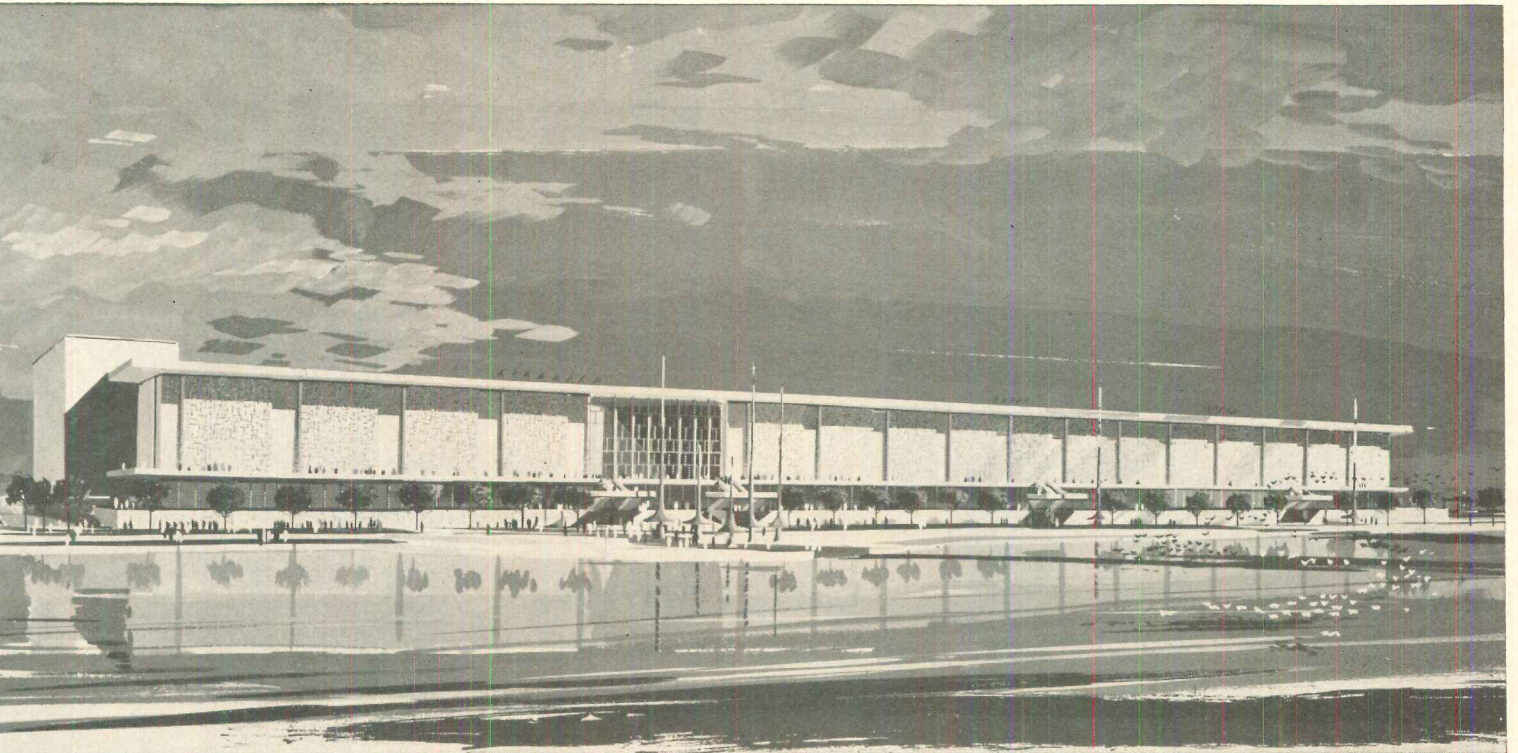
## Extra-strong vapor barrier

Glas-Kraft has a 4-page brochure on its Ply-Bar, a six-layer vapor barrier composed of rot-proof kraft papers, asphalt laminates, glass fiber, and 2-mil clear polyethylene film. The brochure includes tracer drawings showing how to install it for dampproofing under concrete floors, as flashing, etc.

Glas-Kraft, Slatersville, R. I.  
For details, circle No. P23 on coupon, p 282



# PRODUCTS SPECIFIED TO WATER-PROOF AND VAPOR-PROOF CHICAGO'S NEW \$35,000,000 EXPOSITION CENTER



## **Premoulded Membrane** VAPOR SEAL

... was used to effectively isolate the structure from the site, thereby eliminating moisture migration into the structure and the resulting problems of excessive moisture.

## **CORKTITE**

... Impermeable Perimeter Insulation was used at strategic locations to effectively eliminate heat loss now and for the life-time of the structure.

## **PVC WATERSTOPS**

Sealtight PVC Waterstops were used in the construction and expansion joints of McCormick Place to provide a permanent barrier against water ingress under hydrostatic pressure.

## **Premoulded Membrane**

TRADEMARK



# M<sup>c</sup>CORMICK PLACE

ARCHITECT: Alfred Shaw, Chicago, Illinois

CONSULTANTS: Carl A. Metz, John Dolio and John Root, Chicago, Illinois; Edward D. Stone, New York; John Ditamore, Lafayette, Indiana; and Fred Schmid, Los Angeles, California

GENERAL CONTRACTOR: Gust K. Newberg Construction Co., Chicago, Illinois

Magnificent is the word for McCormick Place . . . the largest and finest exposition center in the world. Larger than the Coliseum of ancient Rome . . . designed by twentieth century experts and built with the latest and best of building materials to endure longer than the Pyramids of Egypt. Because of the lakefront location special attention was given to the selection of products to be used to water-proof and vapor-proof this outstanding structure. We are justifiably proud that the Sealtight Products (left) were used to provide this important protection against moisture migration. McCormick Place is now one more of the thousands of important architectural structures that have been moisture-protected with Sealtight products.

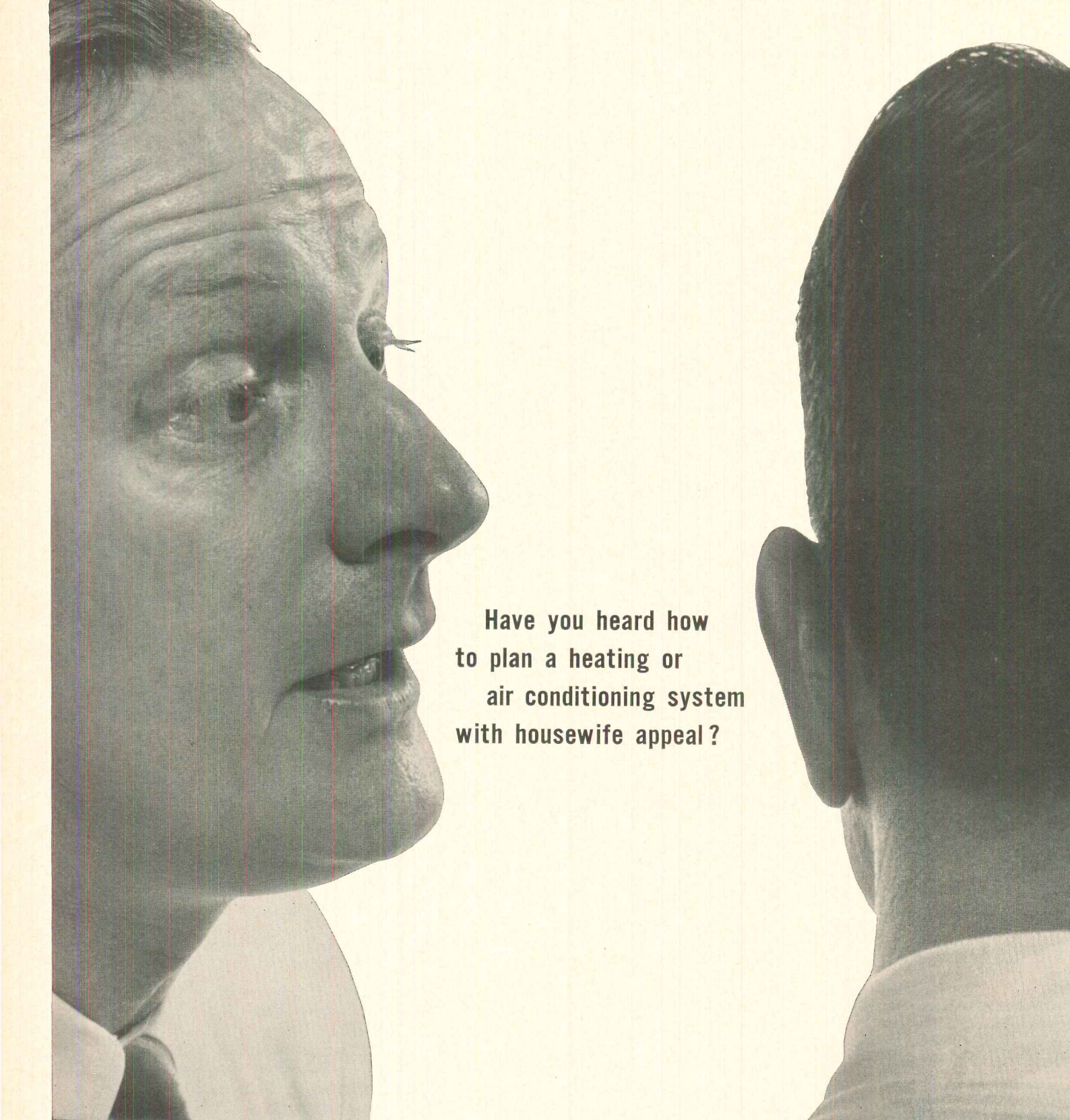
SEE THESE PRODUCTS IN BOOTH NO. 56 AT THE N.A.H.B. SHOW, JANUARY 29 to FEBRUARY 2



PRODUCTS FOR BETTER CONSTRUCTION

## **W. R. MEADOWS, INC.**

10 KIMBALL STREET  
ELGIN, ILLINOIS



**Have you heard how  
to plan a heating or  
air conditioning system  
with housewife appeal?**

It's simple . . . when you start with the new Carrier Automatic Air Purifier.

In combination with a Carrier oil or gas furnace, it provides 5-Dimension Heating. Add a Carrier cooling system, and you can offer complete 12-month Home Air Conditioning like none other on the market.

To find out all the powerful buying appeals you offer your prospects, be sure to visit the Carrier Exhibits, Booths 363, 364, 365 at the NAHB Convention, McCormick Place Exposition Center, January 29 through February 1, 1977. Or call your Carrier dealer, listed in the Yellow Pages. Carrier Air Conditioning Company, Syracuse 1, New York.

**Carrier** Air Conditioning Company

A DIVISION OF CARRIER CORPORATION



## Here is more new kitchen equipment

**Long-Bell kitchen cabinets** have birch veneered particle-board doors, with sealed and color-toned edges to match, in the new Contractor Line. Cabinet face frames are alder wood. Wall cabinets 44" high eliminate need for soffits. Special corner wall cabinet takes same space as lower rotary base cabinet—keeping doors lined up on both levels. Rotary base does not require extra wide top or angled corner—a saving of about \$15 per corner. Cabinets are carton packed, KD only, without hardware.

International Paper Co, Kansas City.  
For details, circle No. A1 on coupon, p 282

**Eight new kitchen hoods** from Emerson fit a variety of needs. There are two self-contained units, two vertical discharge hoods, a duct-free model, an island hood, a retractable hood, and a blank hood to use with different fans or blowers. Most models come in four metal finishes and decorator colors to match appliance colors. List prices run from \$37.50 to \$102.

Emerson Electric, St Louis.  
For details, circle No. A2 on coupon, p 282

**New duct-free hood** by Miami-Carey has twin air-filter intakes mounted at either side for over-the-burner air-cleaning efficiency. Central fan unit pulls air through triple filter elements—aluminum mesh, spun fiberglass, and activated charcoal—to eliminate odors and grease. Clean air return is in upper slope of hood front, with diverter to direct air up away from cabinets and the cook's face. Pre-wired unit has push-button controls, comes in 30", 36", and 42" widths, in coppertone or stainless steel. Can be installed in less than 30 minutes, says the manufacturer.

Philip Carey Mfg Co, Cincinnati.  
For details, circle No. A3 on coupon, p 282

**Built-in oven** with integral exhaust fan removes smoke, grease, and heat from kitchen, permits closed-door broiling in upper oven of electric models. Viscount models fit 27" cabinet, have 3-spit rotisserie, fullview window, lights in upper and lower ovens. Also available without built-in fan vent.

Samuel Stamping, Chattanooga.  
For details, circle No. A4 on coupon, p 282

**Compact drop-in range top** only 26" wide and new double built-in oven gives Tappan dealers 14 different ovens and 14 different counter-top units to fit almost every style and price of kitchen. All units are available in six colors.

Tappan, Mansfield, Ohio.  
For details, circle No. A5 on coupon, p 282

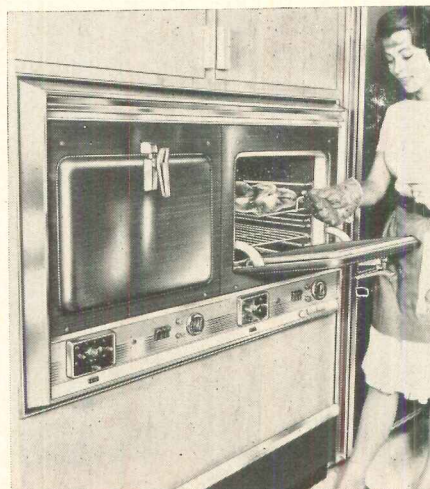


### Magic Chef shows new broad appliance line

Magic Chef and Dixie Products have consolidated under the name Magic Chef Inc. And as a new company, Magic Chef has introduced a complete new line of built-in and free-standing gas and electric ranges as well as upright and chest freezers and freestanding gas and electric ranges—all designed by Waltman Assoc. The completely new built-in electric line (above) includes four oven models in five colors, with

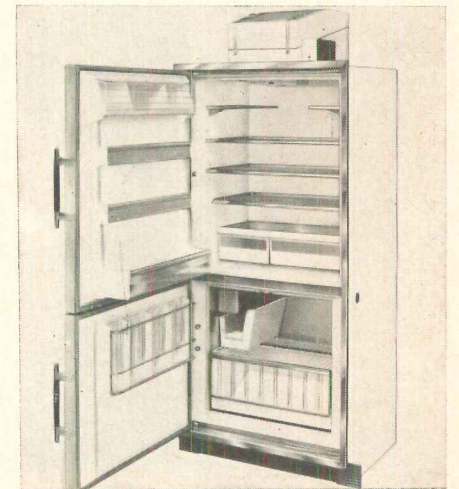
clock control, panel lighting, interior lights, signal lights, oven door windows, and optional rotisseries. Counter units have top-mounted infinite controls, giving full temperature gradation from top to bottom. They are available in 24" and 30" wide units. Entire line covers a wide price range—from lowest priced competitive models to luxury models.

Magic Chef, Cleveland, Tenn.  
For details, circle No. A6 on coupon, p 282



**Twin ovens** cook complete meals automatically, keep food hot until serving time. Controls save gas or electricity by turning off heat when cooking temperature is reached. Tightly sealed doors and heavy insulation in these top-quality units make this cooking method possible. Ovens fit a single surround.

Chambers Built-Ins, Chicago.  
For details, circle No. A7 on coupon, p 282



**Built-in refrigerator** fits 2'x3' floor space, offers 16.5 cu ft of storage in two compartments. Circulating cold air keeps both sections free of frost. Deluxe model has automatic icemaker. Doors come in 28 colors, copper, and stainless steel. Special panels may be field applied to match room decor.

Revco, Deerfield, Mich.  
For details, circle No. A8 on coupon, p 282



**New range builds-in or stands free**

This new "convertible" range can be installed flush against a wall, tight between cabinets. This model comes in 30" and 40" widths. Both have infrared broiler, removable oven door. Deluxe models also have automatic timer clock. New unit is well adapted to kitchen remodeling.

Admiral Corp, Chicago.

For details, circle No. A9 on coupon, p 282



**Hinged range-top speeds cleaning**

Caloric's countertop range has topmounted controls for safe and easy installation, color-coded burners and control knobs and a porcelain enamel surface in pink, yellow, turquoise, coppertone, black, white, and satin metal. Shallow 2 7/8" depth leaves room for a drawer below.

Caloric, Topton, Pa.

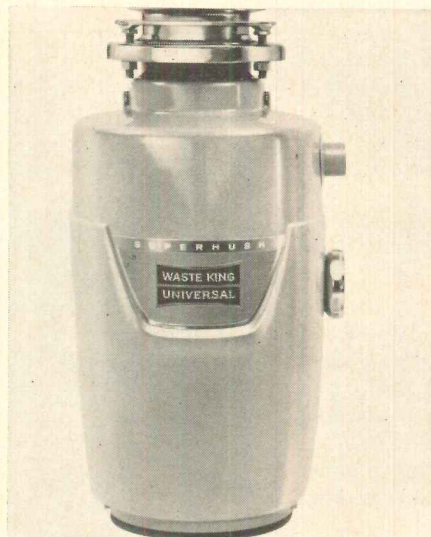
For details, circle No. A10 on coupon, p 282



**In-Sink-Erator** for 1961 has a new plastic case. Automatic reversing action prevents jamming, dislodges pieces that can't be ground. Four models are available, priced from \$99.50 to \$159.50. Smaller Saturn and Silver Star have 1/3-hp motors; larger Mark 27 and Gold Coast have 1/2-hp motors. All carry a five-year warranty.

In-Sink-Erator, Racine, Wis.

For details, circle No. A11 on coupon, p 282



**Waste King Super-Hush** disposer cuts sound by liquefying waste fast, and by encasing operating parts in a fiber-filled shell. Rubber cushions between disposer, drain, and pipes prevent vibration. Hardened-steel teeth permit faster operation while tripling unit's life expectancy. Super Hush: \$99.95. Other Hush models \$74.95 and \$59.95.

Waste King, Los Angeles.

For details, circle No. A12 on coupon, p 282



**Harvill's** three new DispoZmaster models 70, 90, and 120, all feature 1/3-hp motors, stainless-steel grinding sleeves, corrosion-resistant metal alloy, and handy dishwasher connection. The 120 model has cast aluminum outer housing, fiberglass insulation, and floating aluminum and rubber "sound cushion" mounting ring.

Harvill Corp, Los Angeles.

For details, circle No. A13 on coupon, p 282



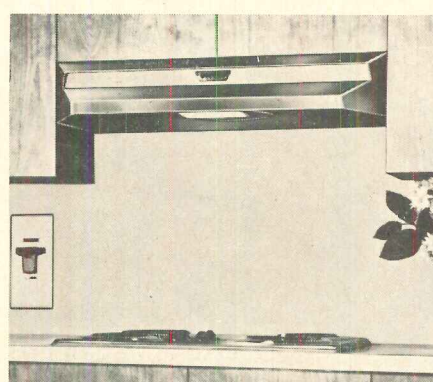
**Nutone** non-ducted hood only 7" deep extends 21" from wall to cover front burners completely. Mesh filter removes grease, special "Micro-Flo" filter removes smoke, activated charcoal filter removes odors. Attaches to cabinets or wall. From \$84.95 to \$119.95.

Nutone, Cincinnati.  
For details, circle No. A14 on coupon, p 282



**Leigh** series 5200 range hood has an acrylic finish resembling stainless steel, but is priced 42% to 46% lower than stainless. Fan delivers 215 cfm, enough to exhaust a 10' x 12' kitchen through a 15' run of 3/4"x10" duct. Completely pre-wired and UL approved.

Leigh, Coopersville, Mich.  
For details, circle No. A15 on coupon, p 282



**Trade-Wind** hood has radial fan that produces high pressure for either horizontal or vertical discharge. Pushbuttons control two enclosed lights and two-speed ventilator. Comes in four standard lengths 30", 36", 42", and 48". Retail price is only \$55.

Robbins & Myers, Pico Rivera, Calif.  
For details, circle No. A16 on coupon, p 282

**New kitchen cabinets** have warp-and-rot-proof high-pressure laminate doors. Highly resistant to scratching, abrasion, and fading, they are available in various matched woodgrain patterns. Cabinet bodies are Ponderosa pine.

Caradco, Dubuque, Iowa.  
For details, circle No. A17 on coupon, p 282

**Condiment cabinet** is a 10" high, two-shelf unit that comes 36 5/8" and 48 5/8" wide. Twin compartments are concealed by two translucent sliding doors. Shelves are only 8" deep.

Miami Cabinet, Middletown, Ohio.  
For details, circle No. A19 on coupon, p 282

**New compact refrigerator** is 34 1/2" high, 21" deep, 23 1/4" wide. Its 4 cu ft contains a 27-lb freezer compartment. Flush hinged door opens full 90°, even in corner location. Tecumseh compressor carries five-year warranty.

Marvel Industries, Sturgis, Mich.  
For details, circle No. A21 on coupon, p 282

**Low-priced range hoods** come in 24", 30", 36", and 42" lengths with brushed chrometone or coppertone enamel finishes. Fan, light, and push-button controls are pre-wired to the outlet box. Retailers for \$38.32 to \$36.66.

Ventrola Mfg Co, Owosso, Mich.  
For details, circle No. A18 on coupon, p 282

**New gas built-ins** have unique valve levers to light and adjust burners that are recessed when in "off" position. Raised edge of countertop limits spills, makes them easier to clean up. New oven has unique self-leveling and self-locking base plate that makes installation easy.

Brown Stove Works, Cleveland, Tenn.  
For details, circle No. A20 on coupon, p 282

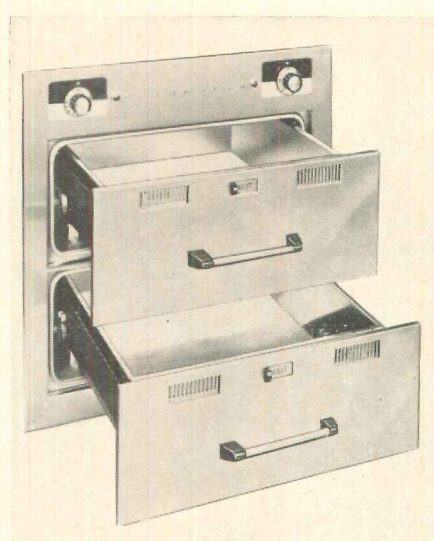
**New built-in ovens** for gas or electric service come in fully automatic, non-automatic, or special builder models. Martha Washington single or double electric ovens are available. Gas models have broiler units below.

Gray & Dudley, Nashville, Tenn.  
For details, circle No. A22 on coupon, p 282



**All-new dishwashers** by Kitchen Aid come in three price ranges listing at \$289.95, \$328, and \$360. Prices slightly higher with pump-drain, maple tops, and stainless steel or copper finishes. Two higher-priced units have trim kits to hold any 1/16" or 1/4" thick cabinet front material. Top model has three washing cycles.

Hobart Mfg Co, Troy, Ohio.  
For details, circle No. A23 on coupon, p 282



**Two-drawer food warmer** features independent controls for each compartment. Thermostats dial heat up to 250°. Humidity selector marked "Moist" and "Crisp," can be set in intermediate positions. Unit consumes 900 w. Stainless steel drawers remove for easy washing in a sink. Unit fits 21 5/8" wide cabinet opening, 22" deep.

Thermador, Los Angeles.  
For details, circle No. A24 on coupon, p 282



**Frostless refrigerator-freezer** offers panel fronts in walnut, birch, silver celeste, or "customizing panel" that can be papered or painted. Freezer door can be covered same way. Three combinations join 8.7, 10, or 11.6 cu ft refrigerator with 6.9 or 4.6 cu ft freezer. Lower-priced models come without decorator panels.

Amana, Amana, Iowa.  
For details, circle No. A25 on coupon, p 282



**HOUSEWIVES** appreciated having the washer and dryer in the bathroom. Stacked as shown, the Westinghouse Space-Mates fit in a space only 25 inches wide. A removable panel in a closet provided access for servicing.



**THE UNDERCOUNTER DISHWASHER** guarantees spotlessly clean dishes, but it heats its own water to a sanitizing 140 degrees. Choose 'N' Change panels give a wide choice of decorative effects.

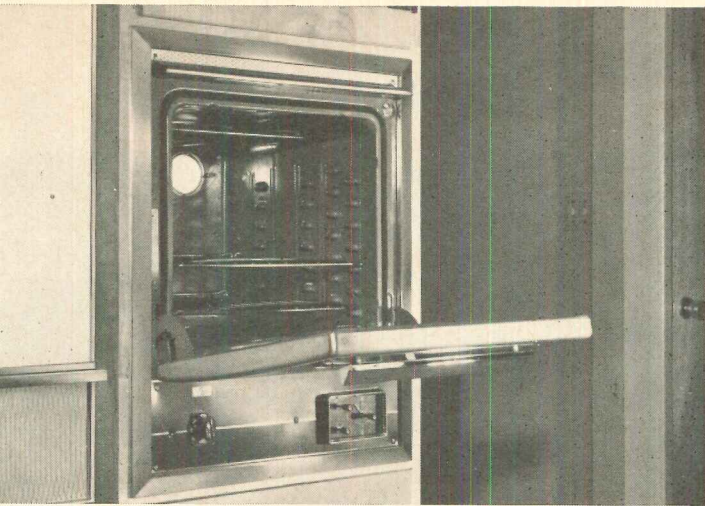
Leading Massachusetts developer says:

# “ONE-CONTACT BUYING SOLD” WESTINGHOUSE RESIDENTIAL

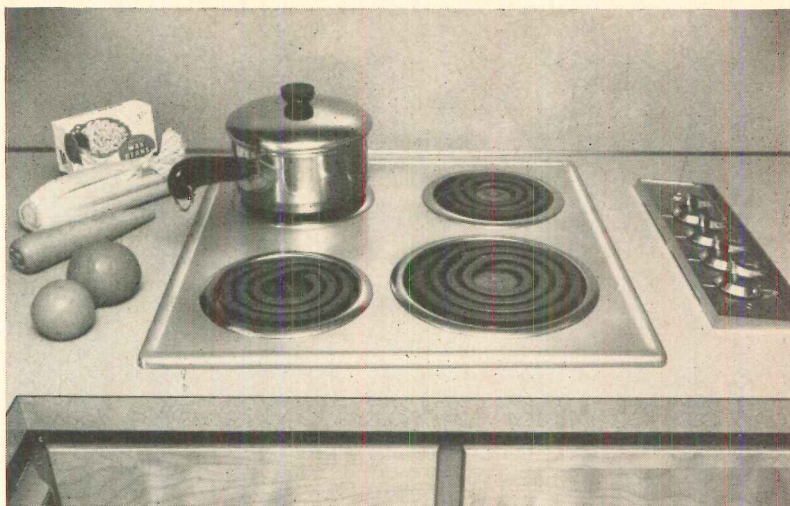


**MR. ADELARD ST. ANDRE**, the builder, is shown here in front of the first model home. It was built to prove that electrical heating is practical in a cold area like Massachusetts. The slight additional cost for equipment and power, compared

to the cost of oil and bottled gas, was no obstacle to prospective buyers. snapped up six homes on opening day. Within three months all 28 homes in the development were sold!



**POPULAR** Built-in Oven attracted lots of attention. Only 17 inches, it effortlessly handles big meals. The unit slides easily into place, has only one electrical connection to be made.



**LIKE THE OVEN**, this 4-unit Range Platform goes into place in a jiffy. It drops snugly into the counter top without special fasteners. The Remote Control Panel and lift-out Corox® Units mean extra convenience in cooking and cleaning.

# S ON THE NEW MARKETING PROGRAM”

Mr. Adelard St. Andre, president of Mount View Corporation, South Hadley, Massachusetts, speaking. “Like every builder, we want to cut costs. So we tried the Westinghouse Residential Marketing Program at our Batchelor Knolls development in Granby. It worked out just the way we wanted.” Yes, Mr. St. Andre got everything he needed—appliances and heating equipment—with one contact. Deliveries were fast, complete, and reliable! And Westinghouse really pitched in to attract prospects! Six houses were sold on opening day alone. All 28 were gone in three months! The Mount View Corporation is planning a big 140-acre development in South Hadley, with 225 Westinghouse Total Electric Homes! See what the Westinghouse Residential Marketing Program gives you:

**Source of supply . . .** a complete line of quality home products.

**HEATING AND AIR CONDITIONING:** Baseboard electric heating; heat pumps; central air conditioning and heating systems • **WIRING DEVICES:** Circuit breakers; outlets, receptacles, switches; plus the popular Westinghouse Electric Appliance Center • **ELECTRICAL APPLIANCES:** Built-in ovens, range platforms; water heaters; dishwashers; food waste disposers; re-tractors; freezers; Laundromat® washers; dryers; combination washer-dryers; room air conditioners • **MICARTA:** Counter tops and vanities, and wall-building products • **KITCHEN CABINETS:** Wall and base cabinets in de luxe Heirloom Maple finish • **APARTMENT ELEVATORS.**

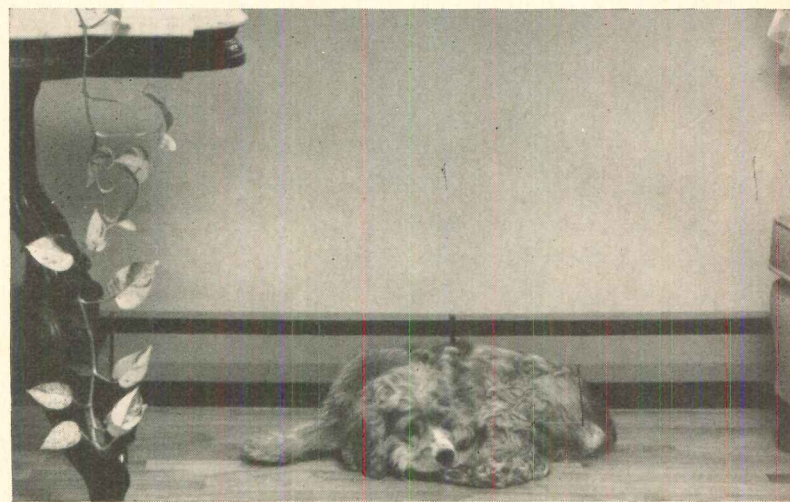
**One point of contact . . .** Residential sales managers in 54 principal cities responsible for full line marketing.

**A coordinated merchandising plan . . .** tailored to sell houses in volume—traffic-building advertising, promotion aid, selling ideas, product literature, and publicity assistance.

See how the Westinghouse Residential Marketing Program can save time and money . . . make building more profitable. Call your Westinghouse Major Appliance Distributor today. Or write Westinghouse Electric Corporation, Pittsburgh 22, Pennsylvania, for free booklet “New Direction in Profit for Builders.”



**EASILY** built in, the big Refrigerator-Freezer was pushed into place before the trim kit was installed. 90-degree door opening within cabinet width saved valuable floor space.

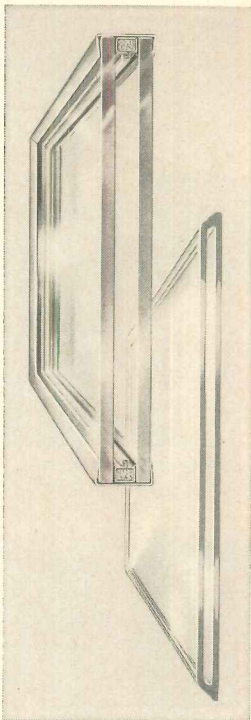
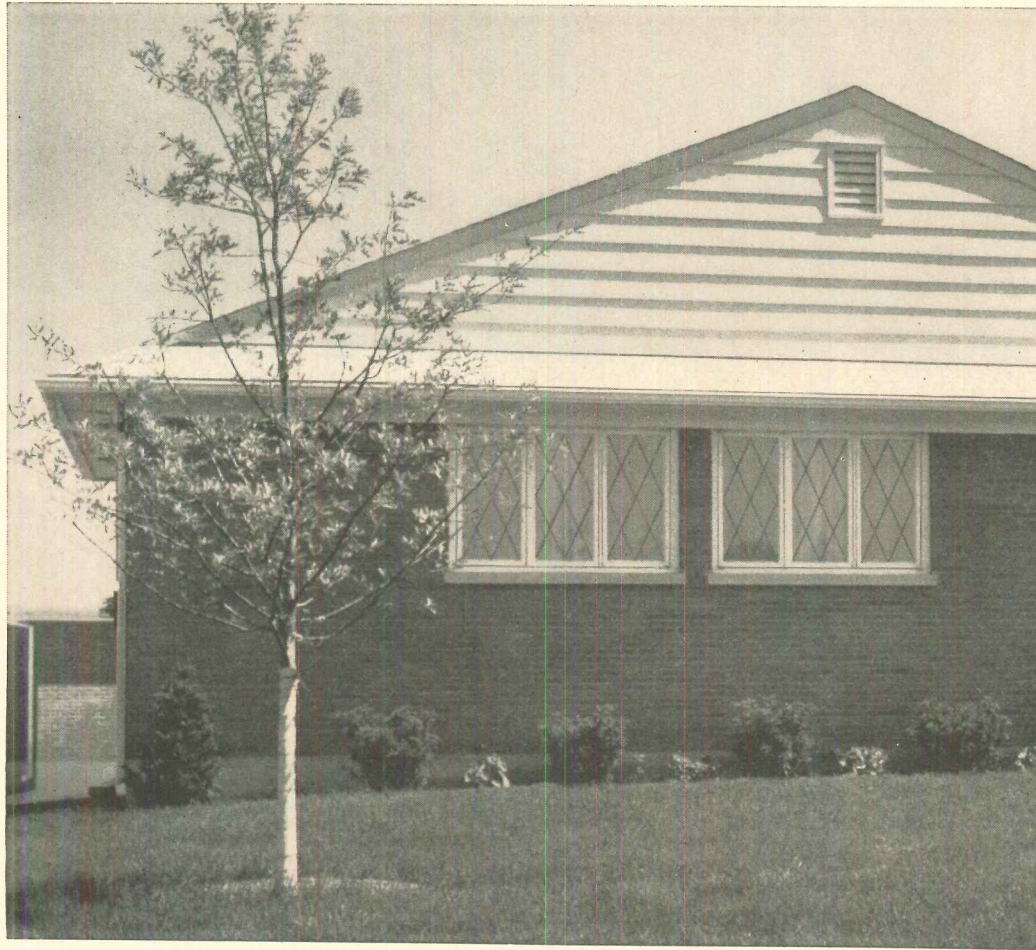


**THE BIGGEST ATTRACTION** was the electric baseboard heating. Every Batchelor Knolls home was a Westinghouse Total Electric Gold Medallion Home. Electric

Can be sure . . . if it's

**Westinghouse**





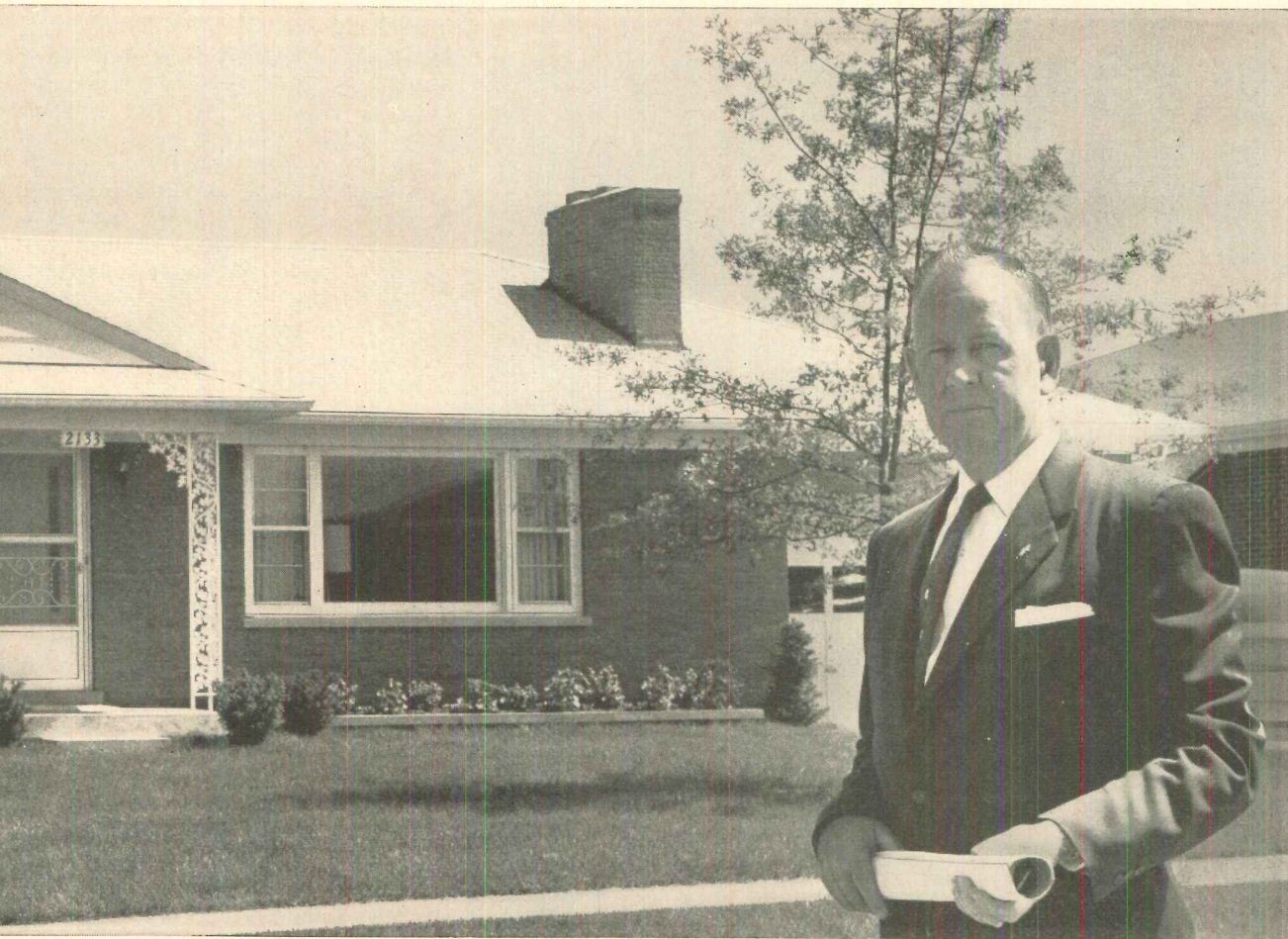
You can get either  
glass-edge or metal-edge  
in TWINDOW

## Houses sell easier when they because buyers save on

Howard C. Reeves heads up a firm in Louisville, Kentucky that builds about 50 homes a year ranging in price from \$15,000 to \$18,000. He is past president (1959) of the Associated Home Builders of Louisville.

Here's what Mr. Reeves has to say about TWINDOW: "Our winter months in Kentucky point up the extra value of TWINDOW both to ourselves and to our buyers. The reduction of sweating and condensation through the use of TWINDOW is very obvious when compared to homes not having TWINDOW. Buyers save on heating and cooling bills—and they can forget about storm windows. We like such added selling features in our homes and our customers appreciate the added quality of TWINDOW Insulating Glass."

. . . the windowpane with insulation built in



Howard C. Reeves—Louisville, Kentucky, a National Director, National Association of Home Builders.

# feature TWINDOW<sup>®</sup> Insulating Glass heating and cooling bills

Tell your customer he can have all this comfort and convenience for not much more than he'd pay for single glazed windows with storm sash, and he's sold on TWINDOW. It helps close many a sale.

You can get TWINDOW Glass-Edge or Metal-Edge in all popular sizes for a wide variety of window styles. Our free TWINDOW booklet gives you the complete story. Write to Pittsburgh Plate Glass Company, Room 0199, 632 Fort Duquesne Blvd., Pittsburgh 22, Pennsylvania.

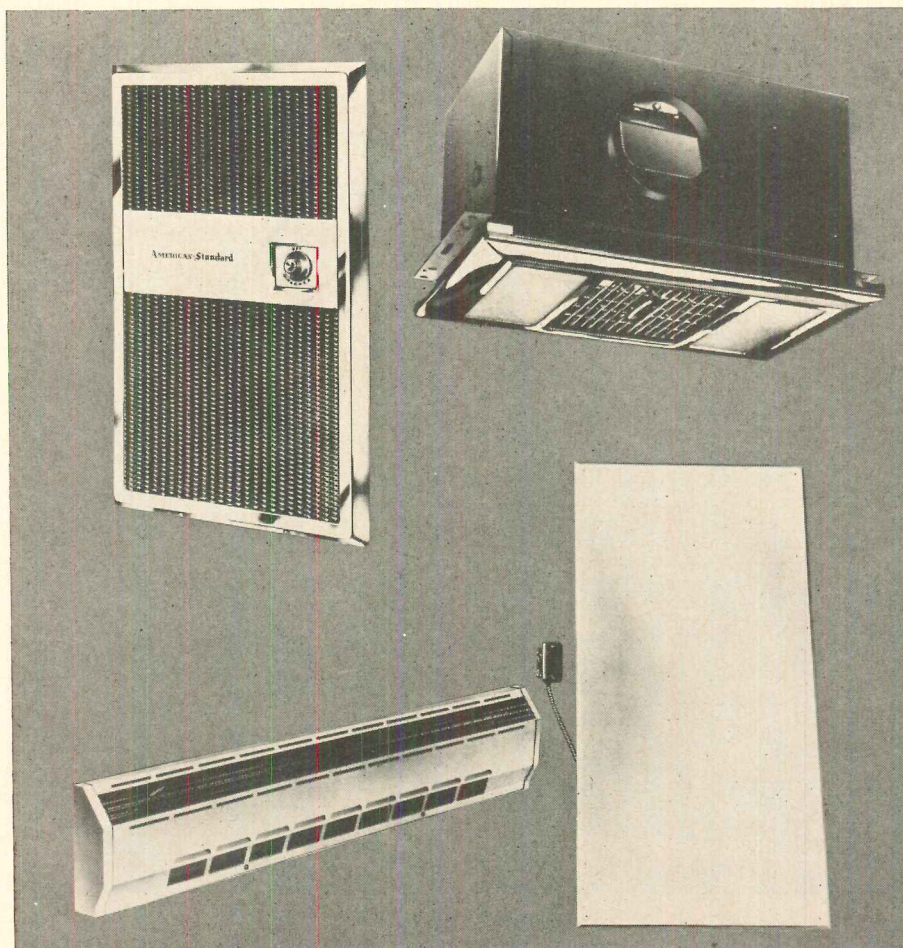
# TWINDOW<sup>®</sup>



**Pittsburgh Plate Glass Company**

*Paints • Glass • Chemicals • Fiber Glass In Canada: Canadian Pittsburgh Industries Limited*

# Air conditioning—the news is more central systems



## Electric heat line introduced by American-Standard

Called the "Electri-Warm" line, these new units complement the electric warm-air furnaces and heat pumps offered by this company early in 1960. Typical examples of the new zone heating components are shown above. They are 1) built-in wall heaters, with individual thermostatic control and fan circulation; 2) ceiling insert heaters with dual lighting, exhaust fan, and air circulator built-in, switches and thermostat in a separate unit; 3) baseboard heaters with either fin-type elements or, as with the deluxe model shown, rod elements with welded fins. These are mounted on

floating holders so expansion and contraction will be soundless. Units are compact, 6" high and 2" deep, are supplied in lengths of 3' to 9', and capacities up to 2,840 w (9,693 Btu). They are controlled by individual room thermostats. And 4) ceiling panels (aluminum circuits are bonded between two layers of polyester film backed with fiberglass insulation) that are twice as efficient as electric cable (which A-S also is offering as part of its new full line). The panels come 49½"x25-7/16".

American-Standard, New York City.  
For details, circle No. A26 on coupon, p 282

**Extra quiet heating** is claimed for a new line of residential gas furnaces offered by Westinghouse. The air-handling system delivers large volumes (1400 cfm in the 100,000 Btuh model) capable of handling added cooling load. Quiet centrifugal blowers are belt driven. Expansion joint in heat exchanger cuts expansion-contraction noises. Up-flow coils for year-round conditioning give two to five tons of cooling. Three-row coils give maximum moisture removal.

Westinghouse, Pittsburgh.

For details, circle No. A27 on coupon, p 282

**Unit conditioners** in Emerson's 1961 line are all adapted to through-the-wall installation. Cooling capacities range from 7,000 to 16,000 Btuh. Features include: squirrel cage blowers, shock-mounted compressors, staggered-tube coils, automatic controls.

Emerson Radio, Jersey City

For details, circle No. A28 on coupon, p 282

**Small air-to-air condenser** is now offered by Mueller in a 2-hp (22,000 Btuh) size to add cooling to small home systems. Blower is a large capacity, slow-rotating centrifugal unit to cut noise and wear. Sealed ball bearings and cushion mounts also cut noise levels. All parts are accessible for service. Condenser casing is fully weather-proofed.

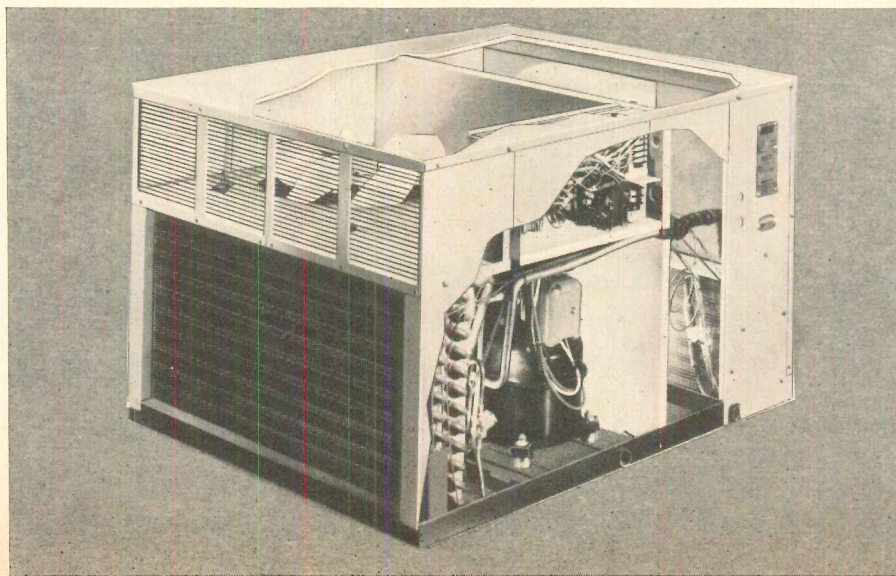
Mueller Climatrol, Milwaukee.

For details, circle No. A29 on coupon, p 282

**New condenser package** from Command-Aire is shipped completely assembled, wired, and equipped with all safety devices (including high-low shut-off). New CA-301-303 unit is ARI rated at 36,000 Btuh. Compressor is 3 hp; 12" diameter blower is ½ hp. Unit may be single-phase or three-phase wired. Case is bonderized to resist corrosion.

Texas Products Mfg, Waco, Texas.

For details, circle No. A30 on coupon, p 282

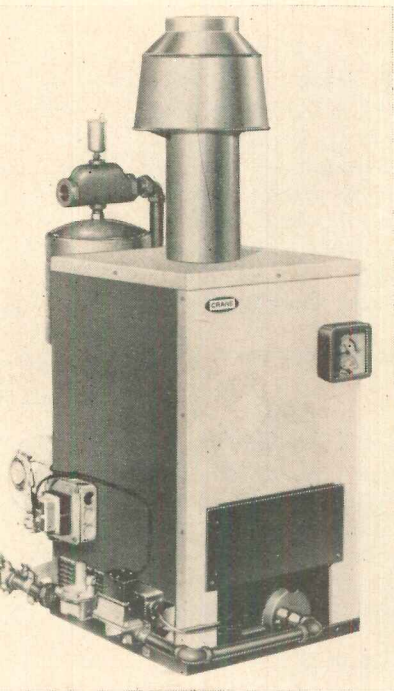


**New Lennox heat pump** is designed for easy installation. It can be set completely inside the house, with just the grille face exposed. Air is drawn in through the lower grille, which is the outdoor coil, turned 180° inside the unit, and discharged through the upper grille. The unit is supplied as an assembled package, completely charged, and with controls mounted and wiring connected.

Lennox, Marshalltown, Iowa.

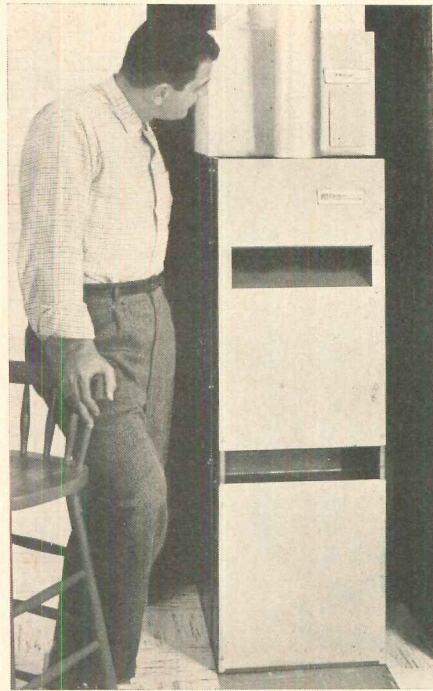
For details, circle No. A31 on coupon, p 282





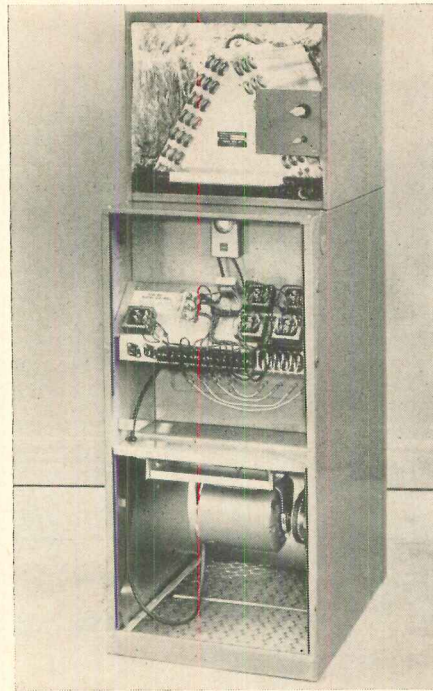
**Compact boiler** is offered as a completely packaged unit. Called the "Sunday 3", gas-fired unit is available in three sizes (the largest, 125,000 Btu/h) yet is only 25 5/8" tall. It is designed specifically for use with non-ferrous baseboard convectors.

Crane Co, Johnston, Pa.  
For details, circle No. A32 on coupon, p 282



**New Delco "365 Conditionair"** heating-cooling units come in highboy, counterflow, and horizontal models. Remote condenser is weatherproof, designed for easy servicing. Units are available for gas or oil. Cooling capacities are from 2 to 5 tons.

Delco Appliance, Rochester, N.Y.  
For details, circle No. A33 on coupon, p 282



**New Rheem electric furnace** adapts to meet individual needs by changing connections of wire jumpers. Elements are set up in banks of 5 kw each. Furnaces come in capacities of 10, 15, and 20 kw, or 34,000 to 68,000 Btu/h. Evaporator and two-stage blower optional.

Rheem Mfg Co, New York City.  
For details, circle No. A34 on coupon, p 282

**Compact condenser** for 2-, 2 1/2-, and 3-ton cooling system has been developed by Carrier. The Micromite is a welded-steel hermetic compressor enclosed in a zinc-coated 44 1/2"x22 1/2"x21 1/4" steel cabinet. Insulation and high-speed fan cut noise level.

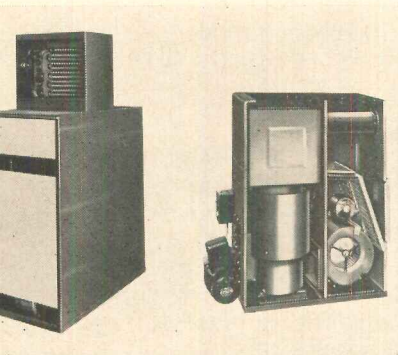
Carrier, Syracuse.  
For details, circle No. A35 on coupon, p 282

**Five new coolers** covering the 24,000 to 58,000 Btu/h range head the full new line recently introduced by Mathes. The units are factory-wired. Complete 1961 line includes five unitary heat pumps, 27 split cooling systems, 21 split heat pumps, ten room units.

Mathes Co, Marble Falls, Texas.  
For details, circle No. A36 on coupon, p 282

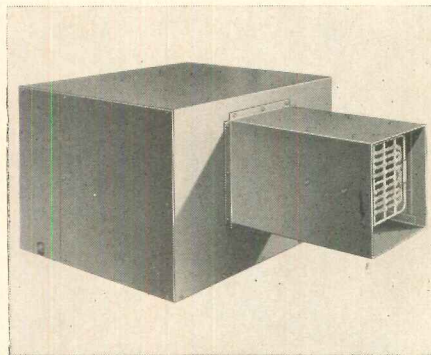
**New through-wall frame** or its builder room-unit line is being introduced by Fedders. New frame avoids old bugaboos: proper alignment is made sure with built-in leveler; a triple wind barrier seals off the weather; proper overflow drainage is provided.

Fedders Corp, Maspeth, N.Y.  
For details, circle No. A37 on coupon, p 282



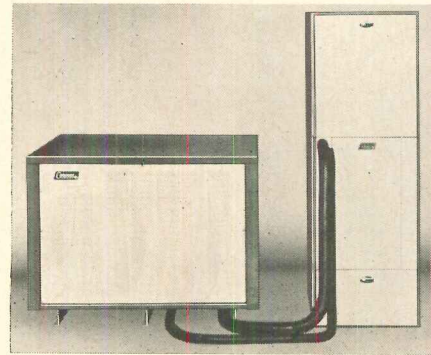
**Concrieff oil furnaces** have high air-delivery capacity built in. This permits adding cooling coils without increasing burner size. Furnaces are available in three sizes: 84,000, 95,000 and 112,000 Btu/h bonnet output. Round fireboxes are refractory lined. Square radiator gives long flue-gas travel. Units are assembled and factory-wired, and available with or without burner vestibule. Cooling coil may be installed in plenum.

Henry Furnace Co, Medina, Ohio.  
For details, circle No. A38 on coupon, p 282



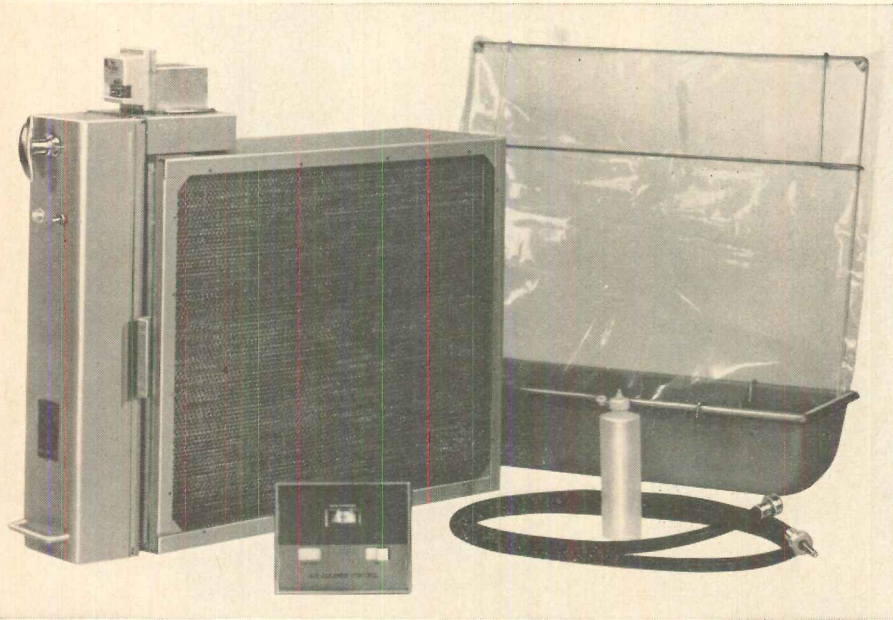
**Auxiliary heater**, mounted in the main duct just off the main housing, allows new Trane heat pump to be used in colder areas. It cuts in automatically when temperatures drop below the capacity of the pump. Climate Changer heat pumps are split systems: the indoor unit pictured above includes evaporator coils, circulation fan, and air filters; outdoor condenser unit holds compressor and fan.

Trane Co, LaCrosse, Wis.  
For details, circle No. A39 on coupon, p 282



**Coleman heat pump** is designed for use with ducted heating and cooling systems. Two-part system is connected with factory-installed refrigerant piping. Excess capacity keeps operating efficiency high even in 0 F to 45 F range. Unit also has a 5-kw booster, and two more 5-kw stages can be added as needed. The condenser section has a built-in drier, reversing and service valves, and a defrosting system.

Coleman Co, Wichita.  
For details, circle No. A40 on coupon, p 282



**Honeywell shows compact air cleaner**

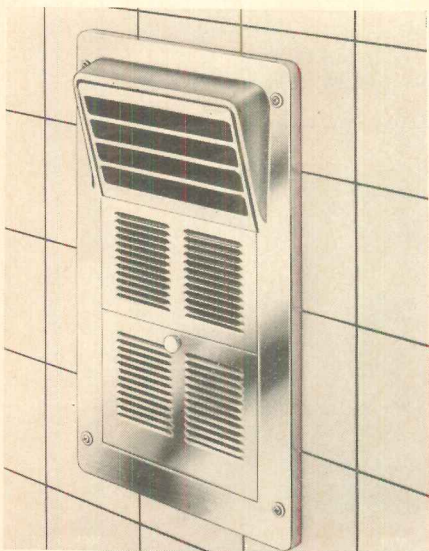
This new electronic unit is designed to fit the return plenum of forced-air systems, be readily accessible for service and cleaning. Three-inch ionizer-collector unit is standard equipment, and an additional collector unit can be used to increase filtering capacity. According to the manufacturer, cleaner is 70% efficient.

Supplied with the unit is a washing kit (right). Signaling device (fore-

ground) shows when filter needs cleaning; cell is removed from unit, treated with a detergent, and washed out in the plastic-backed trough. Safety switches cut off the current whenever the access door to cell is opened. Maker says unit need be cleaned only four times a year.

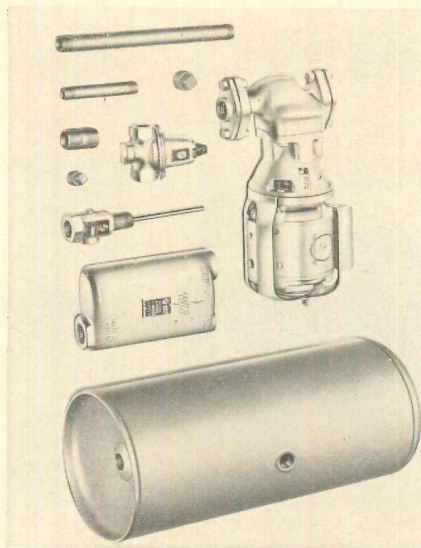
Cost of the units is \$317 to \$324, installed cost, \$350 to \$400.

Minneapolis-Honeywell, Minneapolis.  
For details, circle No. A41 on coupon, p 282



**Gas wall heater** is easy to install, requires just one fuel connection, and uses no electrical wiring. It is recessed in the wall, is faced with a chrome-plated grille. Both radiant and non-radiant types are available, in capacities of 4,000 to 8,000 Btuh, and at prices ranging from \$25 to \$46. All are A.G.A. approved for use in combustible walls.

Peerless Mfg, Louisville.  
For details, circle No. A42 on coupon, p 282



**Money-saving package** adapts any boiler—side or top outlet, upfeed or downfeed, right or left hand—to full hydronic heating. Hydro-Flo Pak components include booster pump, compression tank, relief valve, pipe, tank, and boiler fittings. Pre-engineered parts assure fast installation, with no estimating, no call-backs, no trips to the shop.

Bell & Gossett, Morton Grove, Ill.  
For details, circle No. A43 on coupon, p 282

**New motorized valve** gives fully zoned heat in an hydronic system with only a single circulator. Electric motor drives a slow-operating gear train (to avoid water hammer). Sealed mercury switches are completely silent. Valve fits within baseboard radiator. Positive shut-off prevents leakage.

Edwards Engineering, Pompton Plains, N.J.

For details, circle No. A44 on coupon, p 282

**Gas space heaters** in 30,000 to 70,000 Btuh capacities make up Arkla's 1961 Radiant-fire line. They feature top controls, full-width radiant panels, plus large warm-air grilles. Fan circulation with a 5" blower is optional. Decorative front panels can be changed to match decor.

Arkla, Little Rock, Ark.  
For details, circle No. A45 on coupon, p 282

**Radiant comfort heaters** for indoor or outdoor use have just been introduced by Fostoria. Since no heat is lost through convection, units work well as patio or entryway heaters. Element is a linear quartz tube that converts up to 86% of electrical energy into heat. Units are 25½" or 47½" long, use 550 to 6,000-w.

Fostoria Corp, Fostoria, Ohio.  
For details, circle No. A46 on coupon, p 282

**Electric ceiling panel** for 2'x4' exposed-grid construction is made by Arvin. New 240-v units make full room draft-free, all space usable. Heating element is a printed circuit in a Mylar-aluminum-Mylar sandwich backed with ¾" of fiberglass insulation. Unit puts out 62.5 w per sq ft.

Arvin Industries, Columbus, Ind.  
For details, circle No. A47 on coupon, p 282

**Smaller heater** is new in Pioneer's Safti Wall-Vent line. New unit has an 18,000-Btuh input. Like other units in line, new model draws fresh air, exhausts flue gases through wall. Easily accessible side panel makes cleaning easy. Template supplied by Pioneer makes installation no problem.

Pioneer Mfg Co, Los Angeles.  
For details, circle No. A48 on coupon, p 282

**Hot-water heat and service** are joint benefits of Hydrotherm's new system. System combines cast-iron boiler, insulated expansion tank, pre-cut fittings and baseboard. With these engineered parts, test installations have been made in a 1,250 sq ft house in four manhours.

Hydrotherm, Northvale, N.J.  
For details, circle No. A49 on coupon, p 282

continued on p 234



**New lockset  
made with  
Du Pont ZYTEL<sup>®</sup>  
NYLON RESINS  
simplifies  
and speeds installation**

See Lockwood Booth 107  
at the NAHB show.

Lockwood Hardware's radically different lockset now simplifies and speeds the tricky job of installation on household doors. Works like a glove—the chassis units, molded of tough Du Pont ZYTEL nylon resins, slide smoothly together—and the post into round sleeve, square post into round sleeve—and the self-aligning latch case slides to the right or left of the central lock assembly to compensate for bevel-edged doors or improper boring.

Remarkably simple to install, the lockset units of low-friction ZYTEL provide a lifetime of smooth, quiet operation without lubrication. There's no rust...no corrosion...and the bolts have been tested up to 1,500,000 cycles and are showing any perceptible wear.

these locksets in two basic types—a latching unit and a unit with a convenient push-button locking feature. Latch bolts are molded in metallic colors to complement the lockset trim.

As a builder of reputation, you will benefit by looking for the better-made labor-saving building hardware made with ZYTEL. Lockwood and other manufacturers of all types of quality hardware will be glad to answer your questions.

**POLYCHEMICALS DEPARTMENT**



E. I. du Pont de Nemours & Co. (Inc.), Dept. HH1,  
Room 2507Z, Nemours Building, Wilmington 98, Delaware

- Please send me more information on ZYTEL.
- Please send me more information on Lockwood Lockset.

Name \_\_\_\_\_

Company \_\_\_\_\_ Position \_\_\_\_\_

Street \_\_\_\_\_

"My savings on electric house heating let m



**"I THINK ELECTRIC HEAT IS THE COMING THING,"** says George Wilson. "It's the most comfortable heat there is. And I ought to know. I have it in my own home. It costs less to install and it's simpler to schedule. My electrical contractor handles the whole job. And buyers like it when I tell them how cool they'll be in the summer, with so much insulation."

# Build in better value that sells my houses faster."

**Builder George Wilson, of Wooddale, Illinois, tells how flameless electric house heating helps him offer the higher quality that moves his \$18,500 homes faster**

As George Wilson explains it, his prospects already know that electric house heating gives them the best possible value in terms of comfort, cleanliness and low maintenance.

In addition, builder Wilson saves many dollars on building with electric house heating. These dollars go into extra values that convert "lookers" into customers.

For example, Wilson's savings pay for an insulation job that far exceeds minimum code standards. This gives Wilson potent sales arguments in terms of lower electric bills and greater year-round comfort for his customers.

Another selling feature Wilson gains is the extra space in utility rooms which a bulky furnace would normally occupy.

As a builder, George Wilson finds that electric house heating is easy for him to schedule and follow up. His electrical contractor handles the heating installation along with his normal wiring job. Wilson feels that the amount of time and trouble this saves him is impossible to calculate in dollars.

George Wilson's experience shows why builders all over the country are swinging to electric house heating. To date, they've installed it in more than 850,000 homes in the U.S. So it's important for every profit-minded builder or developer to find out all he can about flameless electric house heating in his area.

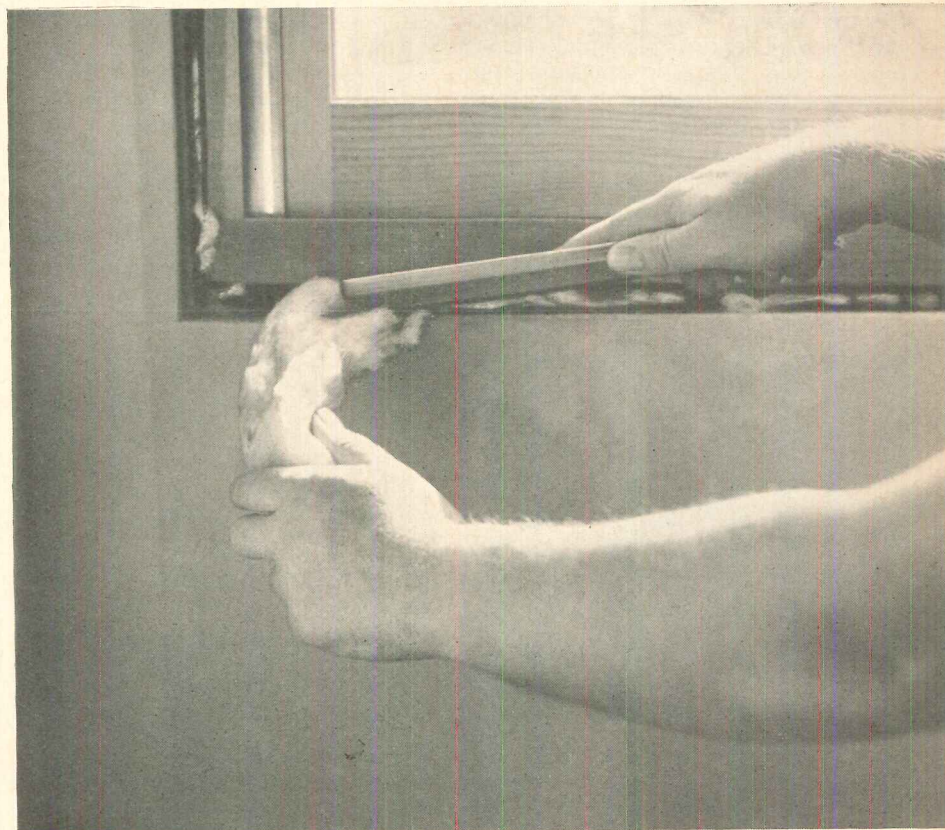
For detailed information, call your local electric utility company soon.

Visit the **LIVE BETTER ELECTRICALLY** Booth, No. 1001, Jan. 29—Feb. 2, at the N.A.H.B. Convention in Chicago.

**SATISFIED HOMEOWNERS**, like the George Spreads, vouch for the extra value electric house heating gives their home. "There's no dirt or dust," says Mrs. Spread. "And the fact that it's flameless means a lot to us."



"INSULATION IS THE SECRET of economical operation and buyer satisfaction," says Wilson. "I put 3" of insulation between the joists and in the crawl space. And then I put sisal kraft paper on top of that."

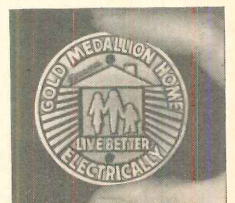


"I COMPLETELY WRAP MY BUILDINGS beyond the minimum requirements," Wilson says. "But it pays off. I've only one home that didn't come within \$10 of the heating estimate. And that was caused by a faulty thermostat."

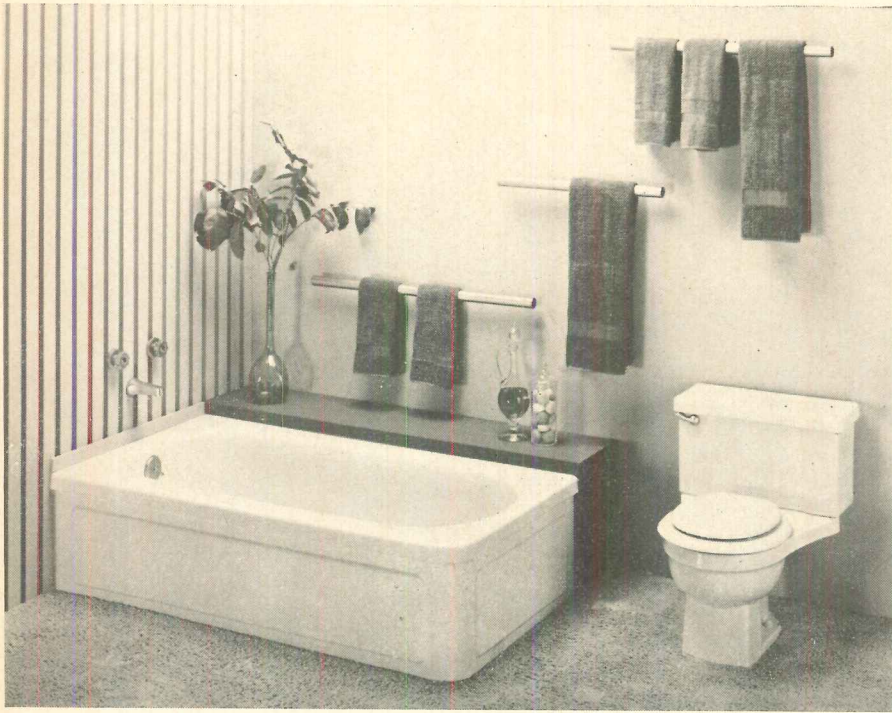
With clean, comfortable Electric House Heating

**YOU LIVE BETTER ELECTRICALLY**

See How Electric Heating Works



## Baths offer new style, new practicality



### Norris-Thermador presents new fixtures

Corner bathtub, left, is of porcelain-on-steel construction with sound-deadening undercoating. The base is recessed, and there are safety handrails around the top rim. Other features include a wide seating rim, and a leakproof flange adaptable to any wall surface. Tubs are available in either right- or left-hand models.

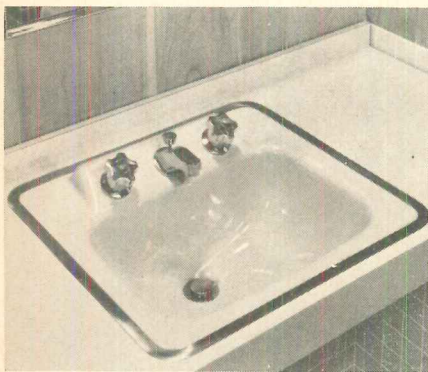
New water closet, right, is built as

two-piece unit for economy, but has the low lines of one-piece unit.

Also offered for 1961 are two new vitreous china lavatories designed for vanity installation. Both are 20"x18"; one is a full countertop type, the other has an exposed front. All fixtures are available in color.

Norris-Thermador Corp, Los Angeles.

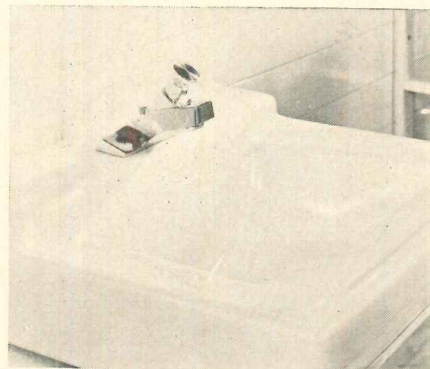
For details, circle No. A50 on coupon, p 282



**New countertop lavatory** by Kohler features unusual styling. Rear rim, where faucets are mounted, is angled forward, making faucets and drain more easily accessible. Lavatory is built of enameled cast iron. The overall size is 20"x18", the basin itself is 16"x11". Overflow is built into the front. Unit is available in all standard Kohler colors.

Kohler Co, Kohler, Wis.

For details, circle No. A51 on coupon, p 282



**Moen faucet unit** is lavatory adaptation of shower control introduced a year ago by this manufacturer. Control knob is pulled out to control volume of water, turned left or right to control temperature. A one-piece valve cartridge controls both functions, can easily be removed for replacement. It is guaranteed for a full year after installation.

Moen Faucet, Elyria, Ohio.

For details, circle No. A52 on coupon, p 282

**New bathroom accessories** in solid brass are now being manufactured by the Miami Cabinet Division of Philip Carey. The line includes towel rings and bars, soap dishes, tumbler holders and grab bars, and all with either brass or satin chrome finish.

Miami Cabinet, Middletown, Ohio.

For details, circle No. A53 on coupon, p 282

**Wall-hung water closet** with a one-piece body will be offered by Case for 1961. Interesting feature is a nonoverflow device which automatically shuts off all water entering the bowl if trap becomes clogged.

Case Mfg Co, Robinson, Ill.

For details, circle No. A54 on coupon, p 282

**New medicine cabinet** by the F. H. Lawson Co has mirrors for a three-way view. The unit has conventional mirrors on its sliding doors and two smaller wing mirrors that can be angled to permit a woman to see her back.

F. H. Lawson Co, Cincinnati.

For details, circle No. A55 on coupon, p 282

**New recess tub** offered by Eljer combines a sculptured front with a straight floor line for easier floor tile installation. It was designed by Dave Chapman, well known industrial designer. Construction is enameled iron. Unit comes in white and five colors.

Eljer, Pittsburgh.

For details, circle No. A56 on coupon, p 282

**Deluxe medicine cabinet**, called the Wall-Vanity, is available in three lengths—28", 32", and 44"—and has three full-length shelves inside. Two-way lighting is provided by top valance which throws light down for shaving, etc., and up off the ceiling for general illumination. Wall-Vanities are available in white and four other colors or primed for job-site painting.

Lau Blower Co, Dayton.

For details, circle No. A57 on coupon, p 282

**Two new bathtubs** in the Contour line have been announced by American-Standard: a 5' corner model, and a 5½' recess model. They include the same basic features: a wide corner ledge in front that can serve as a seat, and a similar ledge diagonally across the tub where bottles and other toiletries can be placed. Another new item from A-S is a low-cost 20"x18" lavatory.

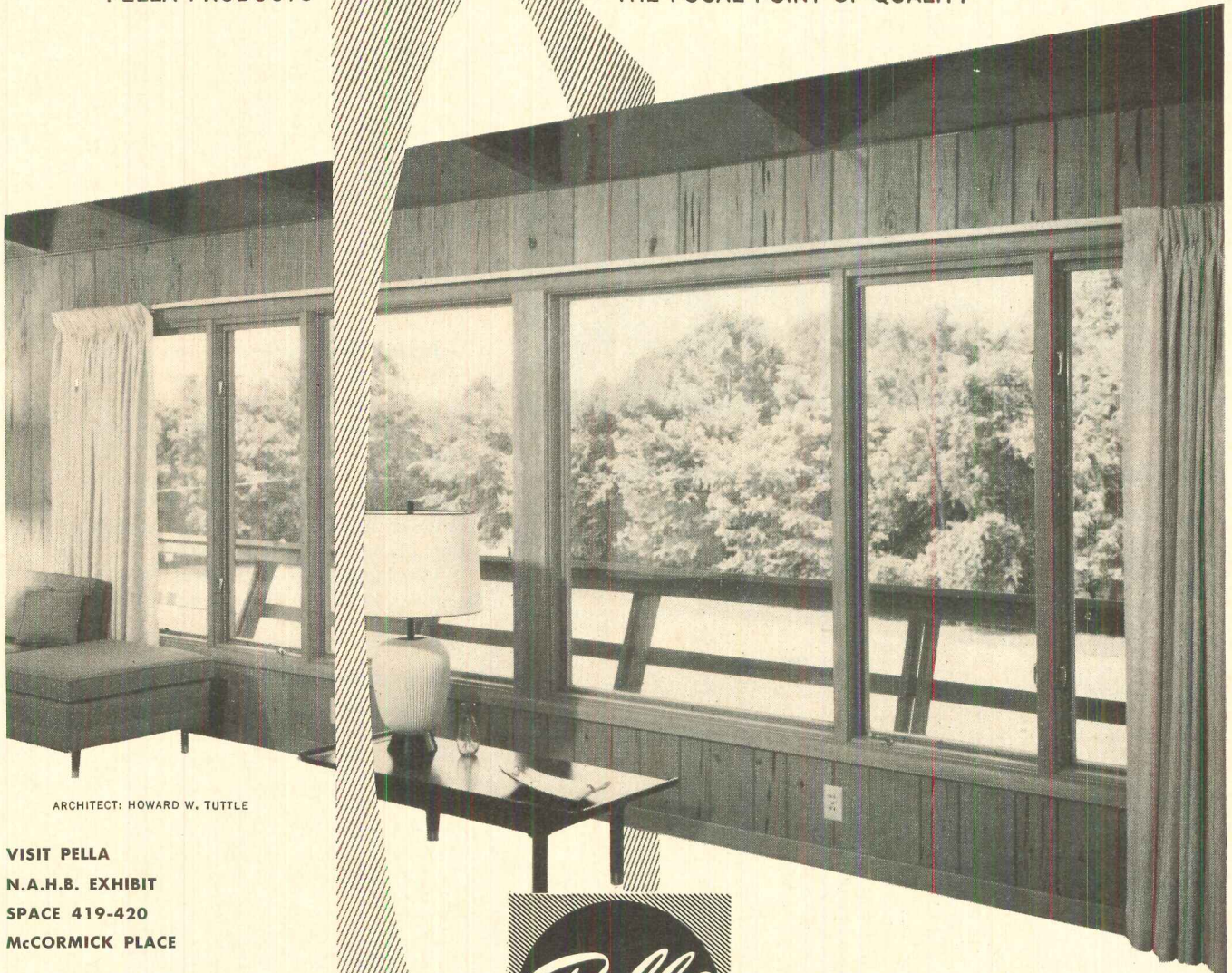
American-Standard, New York.

For details, circle No. A58 on coupon, p 282

continued on p 238

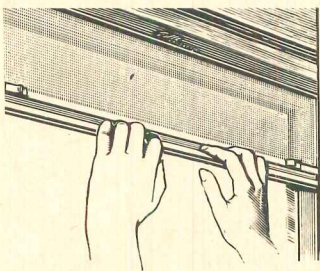
PELLA PRODUCTS

THE FOCAL POINT OF QUALITY



ARCHITECT: HOWARD W. TUTTLE

VISIT PELLA  
 N.A.H.B. EXHIBIT  
 SPACE 419-420  
 McCORMICK PLACE



**ROLSCREEN®**  
 the inside screen that rolls  
 down, up and out of sight.



**wood casement  
 windows**

*give homes "talk-about" quality*

Home buyers instantly recognize the unique convenience of ROLSCREEN®—the inside screen that rolls down in the spring and up in the fall. The "here's-how-it-works" attraction of ROLSCREEN will continually remind the occupants of your good judgment in installing PELLA WOOD CASEMENT WINDOWS. Inside storm panels are also self-storing. Removable muntin bars available in regular, diamond and horizontal styles. The lasting beauty of genuine Western Pine is fortified by a 16-gauge steel frame surrounding the entire window. For sizes and prices, call the PELLA distributor listed in your classified telephone directory or mail coupon.

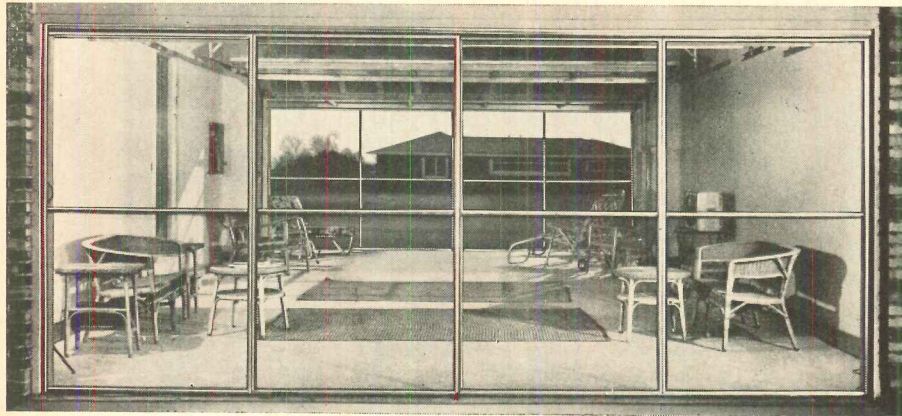
— THIS COUPON ANSWERED WITHIN 24 HOURS —

PELLA ALSO MAKES QUALITY WOOD MULTI-PURPOSE  
 WINDOWS, WOOD FOLDING DOORS AND PARTITIONS,  
 ROLSCREENS AND WOOD SLIDING GLASS DOORS

**ROLSCREEN COMPANY**, Dept. MB5, Pella, Iowa  
 Please send illustrated details on PELLA WOOD CASEMENT WINDOWS  
 with the exclusive Rolscreen feature.

NAME \_\_\_\_\_  
 FIRM NAME \_\_\_\_\_  
 ADDRESS \_\_\_\_\_  
 CITY & ZONE \_\_\_\_\_ STATE \_\_\_\_\_

# Doors—more sliders, folders, by-passers, in many new finishes



## Screen doors convert garage to summer room

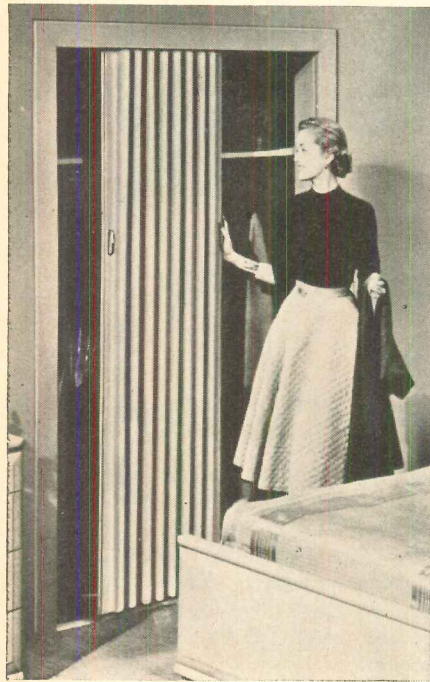
New by-passing screens open any standard garage to summer sun and breeze, but keep it insectproof. Made for both one- and two-car openings, these lightweight sliders can be installed by one man. They do not interfere with regular garage-door operation.

By installing a second garage door

and a set of these screens on the rear or side wall of the garage, it becomes a covered breezeway for the summer months. Doors have rolled aluminum frames and fiberglass screening for long service life.

Raynor Mfg Co, Dixon, Ill.

For details, circle No. A59 on coupon, p 282



**Fabric-covered folding door** has new rolling-post hanger. Both ends of the door are free to move so every inch of closet space can be reached. Space-master 200 series comes in 24 vinyl fabrics and literally thousands of colors. Only four screws are needed to install the rolling-post type, only eight for the fixed-jamb type. Modernfold door retails for \$25. Discounts available to builders for quantity purchases.

New Castle Prods, New Castle, Ind.

For details, circle No. A60 on coupon, p 282



**Bi-fold door units** in four widths, fit right into standard 6'8" by 3', 4', 5', and 6' wide flat-jamb door frames (not included). Pre-hinged doors are carton packed with all hardware. The only site labor needed is to surface mount tracks, brackets, and hangers. Four types are offered: 1) with louvered top and solid bottom panel; 2) two louvered panels; 3) three solid raised panels per door; and 4) hollow-core slab doors.

Ideal Co, Waco, Texas.

For details, circle No. A61 on coupon, p 282

**Accordion doors** in woven mahogany and vinyl are designed to fit any opening up to 8' x 8', up to 16' openings with double doors. Doors slide on nylon guides, won't creep in closed position, have handles with thumb-button locks for positive security. In natural, white, or beige 32" x 8' door retails for \$18.99.

Clopay Corp, Cincinnati.

For details, circle No. A62 on coupon, p 282

**Laminated flush doors** feature a new tough surface coating, for use where abuse and hard wear occur. A sheet of polyester resin is pressed into the face veneers of the solid core doors. Called Tigaclad, the surface exceeds NEMA standards for decorative laminates in resistance to wear, scrubbing, boiling water, cigarette burns, and stains.

Weyerhaeuser Co, Marshfield, Wis.

For details, circle No. A63 on coupon, p 282

**Folding partitions** have 10 3/8" wide solid-wood-core slats veneered with walnut, ash, birch, oak, pine, or luan. Steel tracks and ball bearing rollers insure easy operation. Available in heights to 20' and widths to 50' per unit. Factory finished or for on-the-job-finishing.

Rolscreen Co, Pella, Iowa.

For details, circle No. A64 on coupon, p 282

**Sound-resistant accordion doors** not only divide space but keep it quiet. Designed primarily for churches, restaurants, and institutions they are also quality dividers for two-child playroom-bedrooms. Doors are factory made from two Multi-V Folddoors, joined by a single post so they operate as one unit. Two kinds of insulation reduce sound by both reflection and absorption.

Holcomb & Hoke, Indianapolis.

For details, circle No. A65 on coupon, p 282

**Sliding door screens** have tension springs to hold nylon top-rail gliders in place, adjustable rollers to ride the bottom track. This eliminates the tendency to jump the track—a common problem with sliding screens.

Daryl Industries, Miami.

For details, circle No. A66 on coupon, p 282

**New wood garage doors** round out the line for Berry, largest manufacturer of steel garage doors. They now offer competitively priced doors in every price range and style for both residential and industrial use.

Berry Door Corp, Birmingham, Mich.

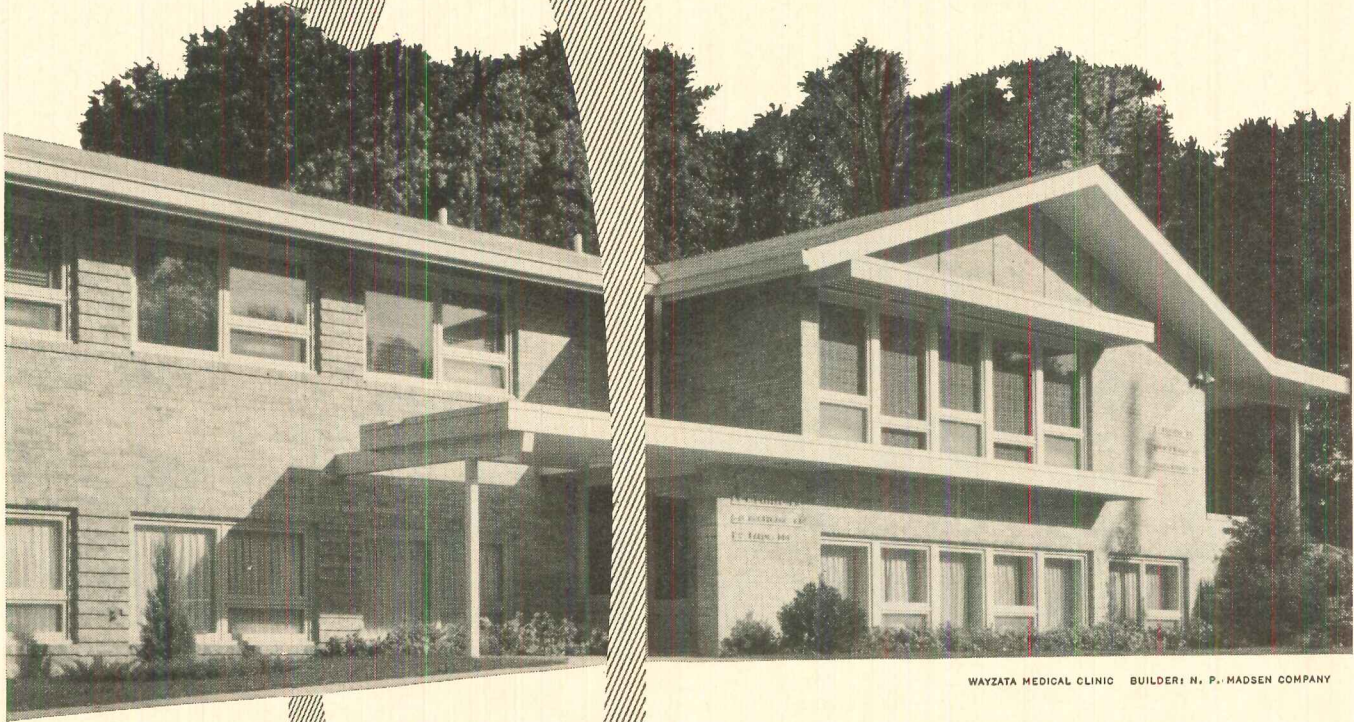
For details, circle No. A67 on coupon, p 282

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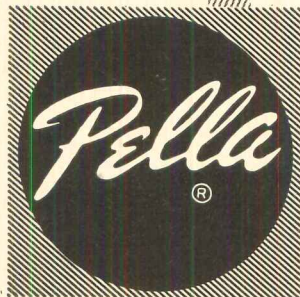
PELLA PRODUCTS

THE FOCAL POINT OF QUALITY



WAYZATA MEDICAL CLINIC BUILDER: N. P. MADSEN COMPANY

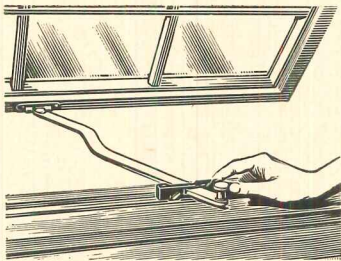
VISIT PELLA  
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SPACE 419-420  
McCORMICK PLACE



## wood multi-purpose windows

*give commercial buildings "home" convenience*

Your commercial customers will long appreciate both the residential atmosphere and practical convenience of PELLA WOOD MULTI-PURPOSE WINDOWS. The handsome wood frames offer recognized insulating advantages and self-storing inside "storms." Stainless steel spring-type weatherstripping is on all 4 sides of the sash. A complete range of 20 standard-size M-P units combine into hundreds of combinations for any kind of architectural treatment. To save your construction time, PELLA WOOD MULTI-PURPOSE WINDOWS arrive factory assembled, and in many areas local warehouse stocks are available. PELLA also offers WOOD TWINLITE® WINDOWS, featuring awning convenience with the traditional "double-hung" look. Call the PELLA distributor listed in your classified telephone directory or mail coupon.



**UNDERSCREEN OPERATOR**  
is of extruded aluminum. Exclusive nylon GLIDE-LOCK® permits locking M-P window in 10 positions.

— THIS COUPON ANSWERED WITHIN 24 HOURS —

**ROLSCREEN COMPANY**, Dept. MB6, Pella, Iowa  
Please send details on PELLA WOOD MULTI-PURPOSE and TWINLITE WINDOWS.

NAME \_\_\_\_\_

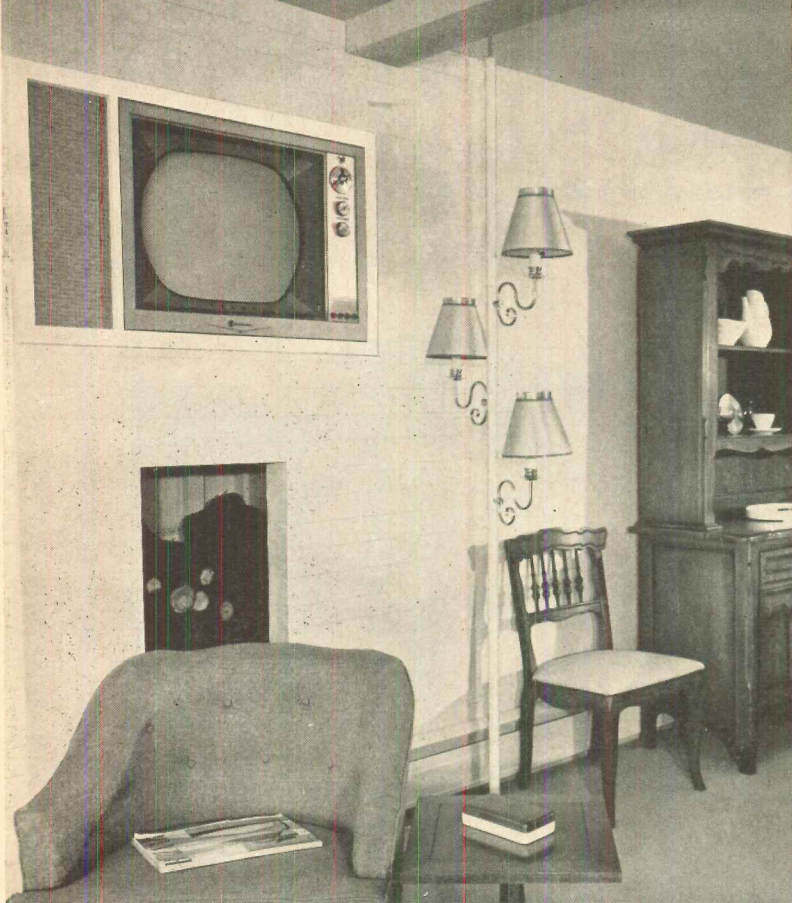
FIRM NAME \_\_\_\_\_

ADDRESS \_\_\_\_\_

CITY & ZONE \_\_\_\_\_

STATE \_\_\_\_\_

PELLA ALSO MAKES QUALITY WOOD CASEMENT  
WINDOWS, WOOD FOLDING DOORS AND PARTITIONS,  
ROLSCREENS AND WOOD SLIDING GLASS DOORS

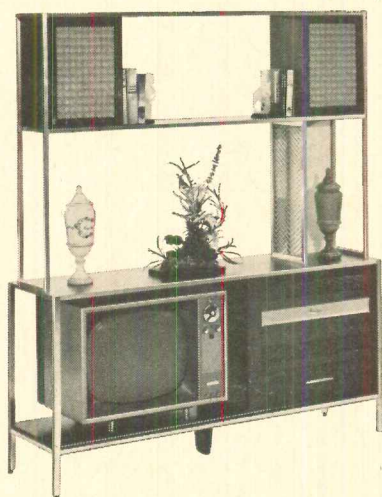


Lakeview Estates designs Built-in Color TV into medium price dwellings. Each of the 100 homes in Lakeview Estates, Pennsburg, Pa., contains RCA Victor built-in Color TV . . . flush with living room walls.



In Tucson, Arizona, The Lusk Corporation includes RCA Victor Built-in Stereo in its Desert Steppes development. These lovely homes are in the \$14,000 to \$17,000 price bracket.

# RCA VICTOR built-in home entertainment ...adds luxury and The "custom-built look"



**RCA Victor Room Dividers add flexibility to floor plans.**

Stereo and TV are combined in a truly functional furniture unit which fits into homes in so many ways. It's a sales-building idea for new construction . . . a simple way to design the "look of tomorrow" into remodeling plans.



Today's homes, designed and built for gracious living, are given an added air of luxury when RCA Victor Built-ins are part of the plan.

For the increasingly popular family rooms . . . in kitchens, living rooms, bedrooms . . . in any room these specially designed instruments are simple to build into walls, closets, cabinets—with no need for special, complicated construction.

RCA Victor produces television and stereo specifically designed for built-in use. And every instrument has, of course, the quality, dependability and superb performance which have made RCA Victor the most trusted name in home entertainment.

Whether you are planning new construction, remodeling, or adding to existing structures, plan to build in a home entertainment center. It's so easy with the variety of RCA Victor instruments designed just for this purpose.



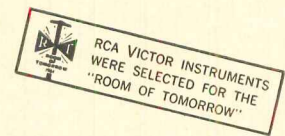
**Texas builder says "TV helps sell homes."** Texas builder Frank Carter includes RCA Victor Built-in TV in such attractive installations as this built-in home entertainment treatment in his Dallas, Texas project.



**Mentor, Ohio, builder features RCA Victor Built-ins.** DeFranco Construction Co., Inc. \$35,800 custom homes include an RCA Victor Home Entertainment Center with built-in Color TV, Stereo and Room Divider, to aid sales.

# convenience to your homes

attracts customers—helps close sales



**Each RCA Victor instrument is specifically designed for built-ins**

It's a simple matter to plan for built-in home entertainment with RCA Victor units. Off the floor, in the wall, out of the way—and beautiful . . . with no complicated construction required.

Everything the builder needs for quick installation is shipped together, including the master unit, speakers, mounting brackets, cables, baffles and frames, hardware, and detailed instructions for wall openings and installation. Units are available with front or rear ventilation, and matching speakers may be obtained for placement in other rooms,

to provide high-fidelity sound throughout the home.

Ask the RCA Victor Distributor near you for full details and specifications. RCA Victor sales engineers can offer valuable help, too, in selecting the models best suited for your plans. Call on their experience.

*A colorful booklet describing Built-in Home Entertainment is available from RCA Victor at no charge. Just send the coupon.*

TMK(s) ®

RCA Sales Corp., Box 1226 A37, Philadelphia 5, Pa.

Please send your free booklet describing Built-in Units, including the new Room Divider.

Name \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_



**The Most Trusted Name  
in Electronics**

## Windows show better insulating, easier operating features



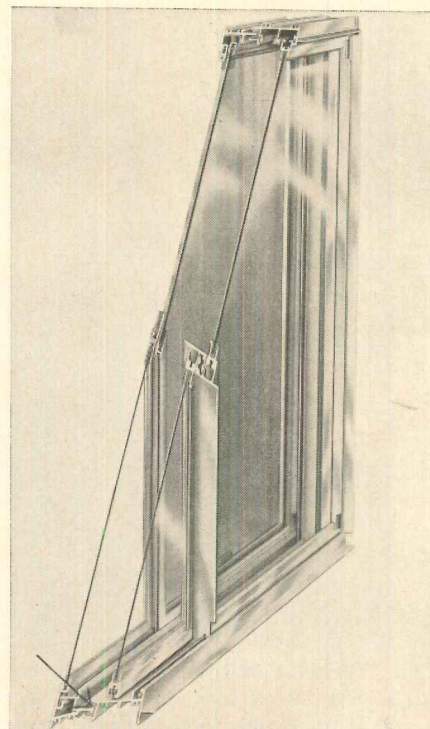
### Here's a new economy casement

The new windows by the Malta Mfg Co are designed to fit in series with other windows in a wide range of modular openings. These new single-light-sash casements come in a variety of heights and widths to work from bedrooms—where windows are shallower—to living

rooms where windows are deeper. Snap-in muntins to make diamond, colonial, and horizontal divisions in the single light are available. Frames are shipped knockdown.

Malta Mfg Co, Malta, Ohio.

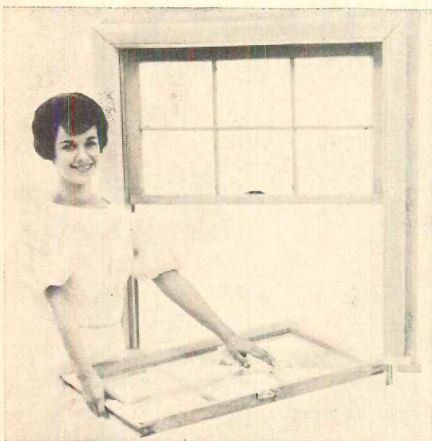
For details, circle No. A68 on coupon, p 282



**New insulated sliding window** in aluminum has a sliding storm sash built into the frame so there is minimum heat transfer. A high-impact vinyl extrusion with which inner and outer frames are joined (arrow) forms a thermal break. The same feature is used in a new double-hung model.

DeVac, Inc, Minneapolis.

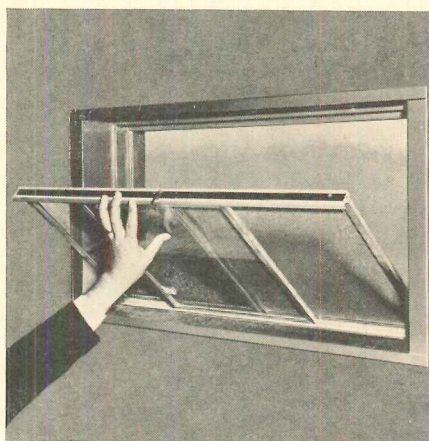
For details, circle No. A71 on coupon, p 282



**New compressible jamb** for double-hung wood windows makes them easy to remove for cleaning, easy to replace. Two spring balances on each sash (one on a side) prevent the sash from tilting. The self-adjusting jamb section maintains a permanent air seal regardless of atmospheric conditions. Take-out can be installed with stock frames and sash. No extra millwork parts are needed.

Zegers, Chicago.

For details, circle No. A69 on coupon, p 282



**Sliding basement window** snaps into place in standard frames and surrounds. The new aluminum unit does not protrude at all into the basement room and allows complete ventilation control. Conventional drapes and blinds may be used with this unit. Sash lifts out from the inside for cleaning. Slides of extruded plastic cut down heat transfer. Screens are fiberglass.

Gates & Sons, Denver.

For details, circle No. A70 on coupon, p 282

**Factory-applied box header** has been added to Andersen's Strutwall window component. The plywood box header on the Strutwall unit eliminates the need for double 2x6 headers in conventional and Lureco construction.

Andersen Corp, Bayport, Minn.

For details, circle No. A72 on coupon, p 282

**New basement window** is a combination of bonderized baked enamel steel frame and aluminum slider and screen sash units. Steel gives it strength, aluminum easy maintenance. The sash units are fully weatherstripped and easily removed for cleaning. Vinyl sliding tracks prevent metal to metal contact.

Colorado Metal Prods, Denver.

For details, circle No. A73 on coupon, p 282

**New insulating window** uses a wood surround to frame sliding aluminum sash and storm sash. New unit also uses double-pile wool weatherstripping, shows no condensation at a temperature difference of 90° and 50% inside relative humidity.

Kota Prods, Rocky Point, N.Y.

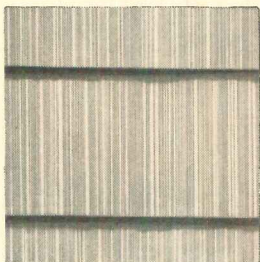
For details, circle No. A74 on coupon, p 282

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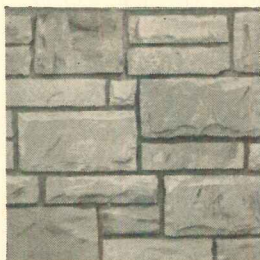
America's finest homes feature **Shakertown** exterior decorating products



HANDSPLIT  
CEDAR SHAKES



CEDAR SHAKE  
GLUMAC PANELS



SILVARA  
NATURAL STONE

customize your exteriors...

minimize your costs...

WITH NATURAL MATERIALS FROM **Shakertown®!**

Caught between rising costs and increasing competition, alert home builders everywhere are adding extra sales appeal . . . selling more quality homes . . . while actually reducing application costs with Shakertown Products! *Proof:* 100 sq. ft. of pre-stained, pre-insulated Cedar Shake Glumac Panels can be applied in about one hour. Colored nails and Jiffy Corners help speed the job. *Proof:* Silvara Natural Stone . . . beautiful, genuine stone . . . can be applied over wood or block in half the time, at half the cost of full-cut stone. *Proof:* Cedar Handsplit Shake Roofs create a distinctive decorative effect . . . lasts years longer than other premium roofs.

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CORPORATION

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SHAKERTOWN PRODUCTS.

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COMPANY \_\_\_\_\_

STREET \_\_\_\_\_

CITY \_\_\_\_\_ ZONE \_\_\_\_\_ STATE \_\_\_\_\_

# CINCI

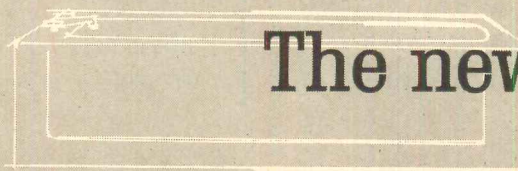
another  
hot AllianceWare  
market! Hats off to Cincinnati where booming sales of AllianceWare hold real meaning for you. AllianceWare's complete line is chock full of genuine features to help you sell and install. You'll quickly see that your city, too, can be *another* hot AllianceWare market.

*the longest complete line in America*  
**AllianceWare**  
BOX 809, ALLIANCE, OHIO  
*Fast deliveries from 4 strategically located plants*  
Alliance, Ohio • Somerset, Pa. • Kilgore, Texas • Colton, Calif.

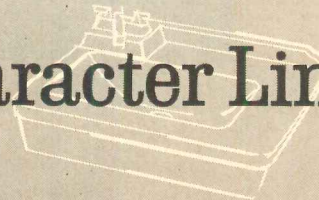
**AllianceWare Permasheen porcelain-on-steel bathtubs . . .** Offering styles and sizes to fit every bathroom . . . every budget! Include full-size grab rails, wide seats and patented wall-hung installation that holds tub firmly in place, eliminates wall separation. One man can install them, too, since they're steel, not cast iron . . . stronger, yet lighter.



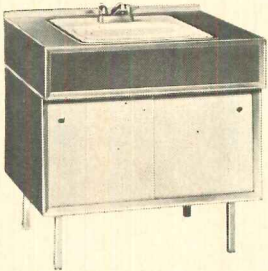
*See the complete AllianceWare line unveiled at the Builders' Show*



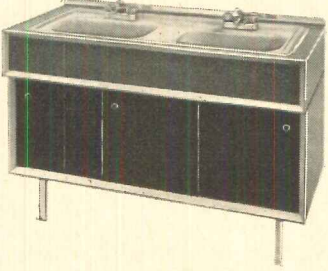
**The new Character Line**



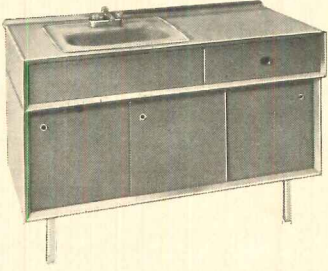
# MINIATTI



**AllianceWare vanities** . . . the ultimate in clean-line design at economy prices. Rigidly constructed of harmoniously colored porcelain enamel on metal panels with custom aluminum trim. Feature integral soap dishes, hidden overflow and anti-splash beads. Porcelain enamel is acid and stain resistant. Reversible sliding doors (optional at extra cost) enable changing decor by simple reversal of doors to expose new complementary color. Available in a variety of permanently brilliant colors that add a new accent to bathroom furnishings.



**NEW! . . . the Emperor** . . . Eliminates traffic problems with a stylized double bowl lavatory set into a 47" counter area. Three sliding doors afford entry into large under-lavatory compartment.



**NEW! . . . the Admiral** . . . Provides roomy 47" counter top space with a 20" x 18" lavatory built right in. Includes large drawer and a giant compartment entered through any of three sliding doors. Available with lavatory on left or right.



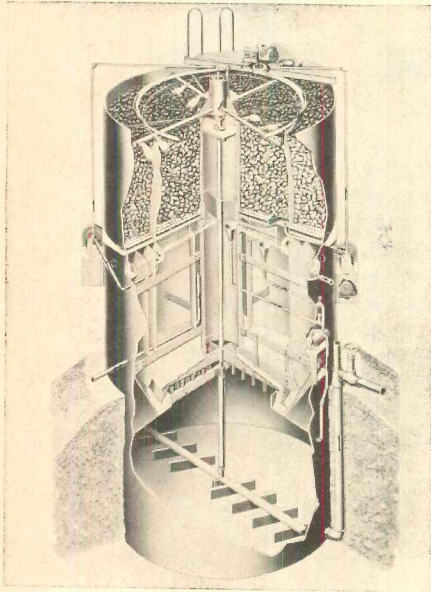
**NEW! . . . the Diana** . . . Provides dressing comfort and bathroom beauty . . . a dressing table with leg room along with a lavatory cabinet. Available with lavatory set into left or right side of 47" counter area. Cabinet base is 32".

Chicago, Illinois • January 29—February 2 • Booths 330, 331, 332

by AllianceWare

OFFERING FOR THE FIRST TIME . . .  
AT ATTRACTIVE PRICES . . . A COMPLETE BATH  
WITH ALL PLUMBING ABOVE THE FLOOR!

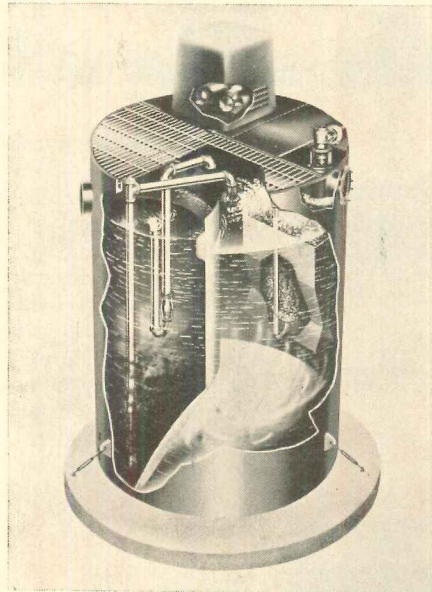
# Sewage treatment plants are being made in more types and size



**Bio-Pac** is a new packaged sewage system available in capacities from 5,000 to 50,000 gallons per day (50 to 500 population). All operations are included in a single tank, and digestion is by trickling filter. A comminutor is included with each unit, and where extra purification is desirable, a chlorination unit is available. Largest tanks are 18' in diameter, need project less than 6' above grade.

Link Belt, Chicago

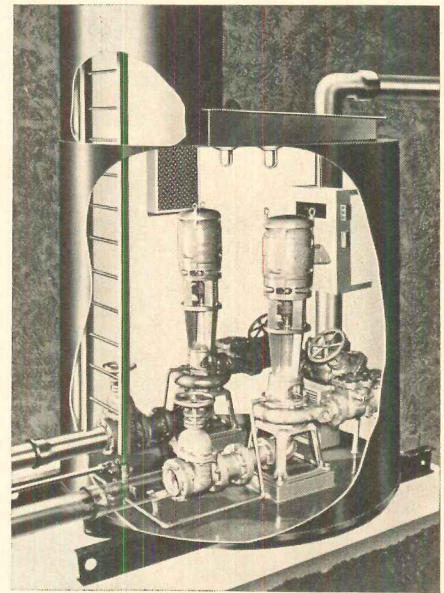
For details, circle No. A75 on coupon, p 282



**Chicago Pump** is offering a new small sewage plant. Called the "Rated Aeration SS", it is built in three capacities: 1,000, 3,000, and 5,000 gallons per day, making it useful for small groups of houses, clubs, or motels. Treatment is by super aeration, and the unit includes comminutor, aeration tank, air pumps, and clarification compartment. The plants can be installed above ground or below ground.

Chicago Pump, Chicago

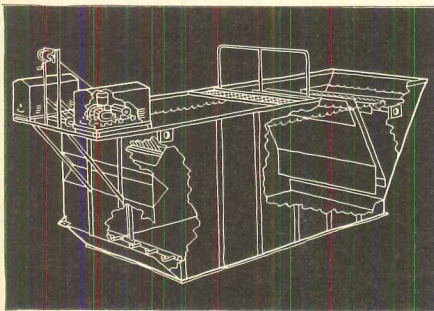
For details, circle No. A76 on coupon, p 282



**Tex-Vit sewage-lift stations** are shipped as complete, ready-to-install packages ranging in capacity from 100 to 2,000 gallons per minute. The steel shell is coated on the outside with an epoxy material that prevents corrosion. A blower provides the interior of the station with a complete change of air every 60 seconds. All electrical equipment, including switches and breakers, is pre-installed.

Tex-Vit Supply, Mineral Wells, Texas

For details, circle No. A77 on coupon, p 282



**Oxygest sewage-treatment plant** features a redesigned aeration machinery section. It is designed for small subdivisions, motels, and schools, and is shipped either as a single unit, or as two sections which are bolted together at the site. The tanks are built of steel, and are available in 27 standard sizes. Oxygest units reduce sewage through the super aeration system. Both the aeration tank and the settling tank are combined in a single unit, and a system of baffles provides an automatic sludge return system.

Smith & Lovelace, Lenexa, Kan.

For details, circle No. A78 on coupon, p 282

**Suburbia steel plants** provide extra corrosion resistance. All major components of these sewage treatment units are coated with epoxy resin and a second layer of coal tars. According to the manufacturer, this gives the steel tank a permanence comparable to that of concrete tanks. Suburbia plants can be expanded from installations to serve as few as 200 homes to units that will handle as many as 10,000 homes. They can be permanent installations, or de-mounted and rebuilt in other locations when piped sewerage is available.

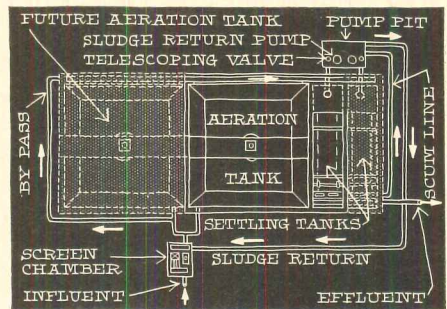
Municipal Service Co, Kansas City

For details, circle No. A79 on coupon, p 282

**Accelo-Biox**, a new packaged treatment unit built by Infilco, will handle populations of 75 to 3,000. The plant uses air-entrained oxidation provided by a circulator which also recirculates sludge and clarifies within the same tank. No compressor is required.

Infilco, Inc, Tucson Ariz.

For details, circle No. A80 on coupon, p 282



**Expandable plant** has been added to sewage treatment equipment manufactured by Yeomans Bros. The Extended Aeration system can be built as a smaller unit, then increased in capacity by adding a second aeration tank and settling tank (shown by dotted lines in drawing, above). Tanks may be built of steel, concrete, pre-cast concrete, or silo block. Other products featured by Yeomans this year will include the Caviette, a single-house treatment plant, and a new electronically-controlled sewage ejector.

Yeomans Bros, Melrose Park, Ill.

For details, circle No. A81 on coupon, p 282

continued on p 250



HE LIKED THE FIREPLACE.

SHE LIKED THE CLOSET SPACE.



## They both loved the Delco-matic Garage Door Operator !

They looked at a lot of homes. Nice ones, too, with big fireplaces and lots of closet space. But the one they *bought* also had a Delco-matic Garage Door Operator. Having a garage door that would open and close at the touch of a button was something they didn't expect, yet a convenience they could really appreciate. Especially when they've got their arms full, or it's raining, or when they come home late at night.

Their builder has Delco-matic as standard equipment in all his homes. One, because it gives him something in the *garage* to help sell his homes—a convenience-appliance he can actually demonstrate and let his customers try for themselves. And two, with Delco-matic, there's no builder call back. For Delco-matic is the trouble-free, all-transistor garage door operator. And if service ever is required, it's completely taken care of by local United Motors Service electronics dealers.

Isn't Delco-matic the kind of idea you could use in your homes? For more information, call your local representative or mail the coupon for our new illustrated facts and figures brochure.



**Delco-matic / DELCO PRODUCTS**

Division of General Motors, Dayton 1, Ohio  
HH-1-61

Please send me more information on the all-new, all-transistor Delco-matic Garage Door Operators.

NAME \_\_\_\_\_

ADDRESS \_\_\_\_\_

CITY \_\_\_\_\_ STATE \_\_\_\_\_



Delco-matic is sold and installed by the Crawford Door Company and other authorized Delco-matic distributors.

# HOW 1961 CCH PROGRAM HELPS

# 1

To tell your customers about the Comfort-Conditioned Home and its extra values: local publicity and powerful **National Advertising Support** in LIFE...carrying on the year-in-year-out momentum of a multi-million-dollar promotion.

# 2

To guide you in building the right home in the right place at the right time at the right price: simple, basic **Market-Analysis Guide** . . . an organized method of forecasting what your customers will be looking for in a new home.

## And the whole program is backed by the most powerful **THE COMFORT-CONDITIONED HOME**

**THE HOME THAT SELLS** even in tough markets. Independent research shows that 70% of the Comfort-Conditioned Home builders surveyed had equal or greater sales in 1960 than in 1959.

**THE HOME THAT SELLS** because the appeal of its extra comfort, convenience and economy has been proved. The 1960 score: 90,000 Comfort-Conditioned Homes sold.

**THE HOME THAT SELLS** because it has full-thickness insulation . . . the construction feature most wanted by homebuyers (according to independent surveys) . . . now recognized by FHA for its part in cutting monthly fuel costs and thereby reducing income requirements for mortgages.

**THE HOME THAT SELLS** because it is equipped for Full Housepower, and can offer a whole range of other sought-after advantages, including independent-proof, corrosion-proof Fiberglas\* Screening.

**1961 CAN BE A BETTER HOME-SELLING YEAR FOR YOU—WITH THE HELP OF THE**

# TURN "EYE-ERS" INTO BUYERS

# 3

To help your salesmen turn "eye-ers" into buyers: The **Salesmaker's Training Course** and the **Salesmaker's Kit**... complete, easy-to-grasp instructions... phone calls to make, letters to write, sales clinchers.

# 4

To help your promotion planning and to win the buyer over right at the model home: a **Merchandising Guide Book** and a complete **Promotion Kit**... all prepared by home merchandising professionals.

## Proved selling theme in the home-building industry



FOR MORE DETAILS, call the local representative of any of the following companies—or contact your local Owens-Corning Fiberglas office:

Armstrong Cork Co.  
Certain-teed Products Corp.  
The Flintkote Company  
Insulite Div., Minnesota and Ontario Paper  
Tiger Div., Basic Incorporated  
The Ruberoid Co.  
Kaiser Gypsum Co.  
Stanley Building Specialties  
The Curtis Companies

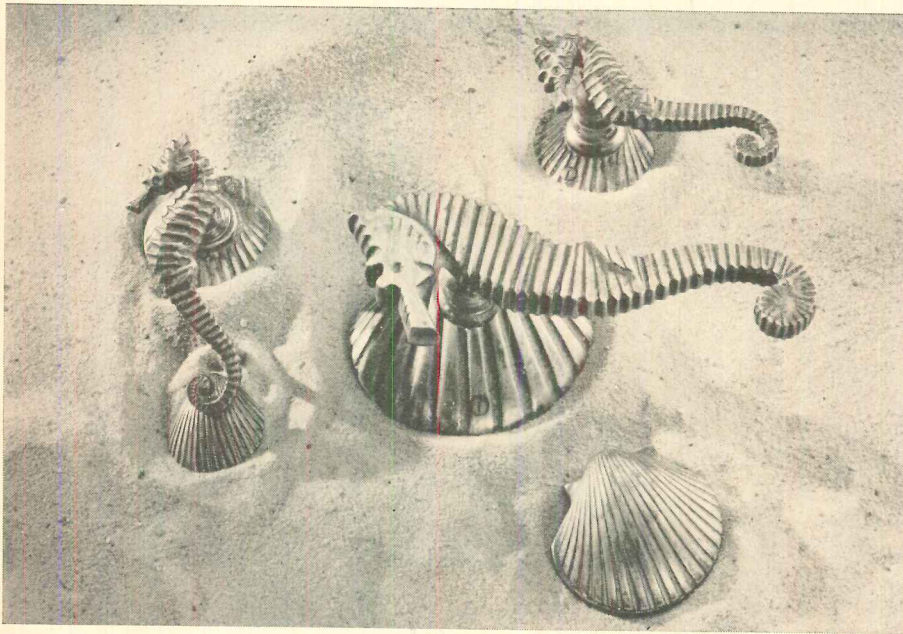
*Make yourself comfortable  
at the Fiberglas exhibit at the  
1961 NAHB convention.  
Booths No. 117, 118, 119*

Owens-Corning Fiberglas Corp., Dept. 67-A,  
National Bank Building, Toledo 1, Ohio



COMFORT CONDITIONED HOME PROGRAM GET WITH IT!

# Hardware shows decorative and labor-saving ideas



## Custom hardware has sea shell design

The pieces above make up part of a new Carmel series of custom hardware. Shown here are two sizes of lever latches featuring sea horse levers with shell roses, a sea horse and shell door knocker, and a shell covered key plate.

The line also includes shell designs for door and drawer pulls. This series is made by Schlage's Peabody division in cast brass with green patina.

Schlage Lock Co, San Francisco.

For details, circle No. A82 on coupon, p 282

**New round-face latch** from Kwikset has a 3° bevel for mounting in flush doors. The face is covered with a wrought-iron brass cap. The new latch cuts labor time since it needs no mortising, chiseling, or screw fastening.

American Hardware, Anaheim, Cal.

For details, circle No. A83 on coupon, p 282

**Drywall door frame** saves \$2 or more per opening, claims Amweld. The new frame eliminates notching, trimming, and fitting, goes in place in under ten minutes. Hinge jamb, strike jamb, and header are premitered, include hinge and strike. Frames fit stock doors.

American Welding & Mfg, Niles, Ohio.

For details, circle No. A85 on coupon, p 282

**Pocket-door lock** from Kennatrack is made of solid brass with long-wearing nylon latch. Locks come in five finishes: polished brass, satin brass, polished and satin chrome, bronze. Types include privacy, communicating, and exit locks.

Kennatrack Corp, Elkhart, Ind.

For details, circle No. A84 on coupon, p 282

**Hammer-in truss clip** can be installed without heavy equipment, in the shop or at the site. Four sizes handle most residential truss sizes. Gusset prongs are raised above plate before being installed, are then driven flat to grip truss member. FHA accepted.

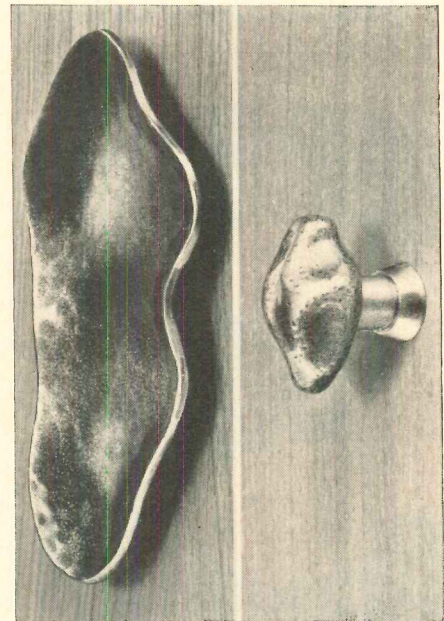
Panel-Clip, Dearborn, Mich.

For details, circle No. A86 on coupon, p 282

**Laminated-drywall casings** are now made in a complete line. All types are available in ¾" grounds in 7' and 10' lengths. The new type 102 shown is used without joint cement, is slipped over the board around doors or windows to give a modern look with a minimum of labor. Four styles for nail-on application are designed to be used with joint cement. Nails are driven through the flange and gypsum board into the stud, then cemented over.

Casings, Inc, Milwaukee.

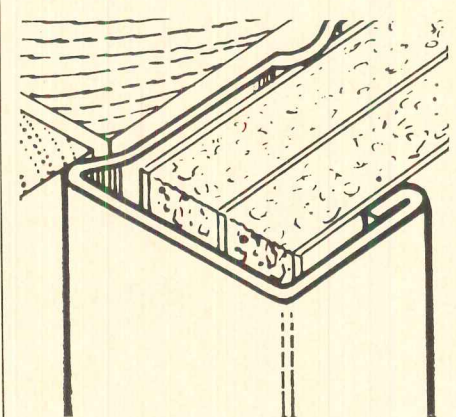
For details, circle No. A87 on coupon, p 282



**High style doorsets** are part of the new custom line of Towne Hardware. Originally designed as one-of-a-kind pieces by the late Fernand Leger, Paolo De Poli, Van Day Truex, and others, they are now being offered at the top of Yale & Towne's list. Materials used match the styling: gold plate, silver plate, bronze, enameled copper, etc. The styles are available in various types of locks — key-in-the-knob, mortise, Mono-locks, and even panic exit devices.

Yale & Towne, White Plains, N.Y.

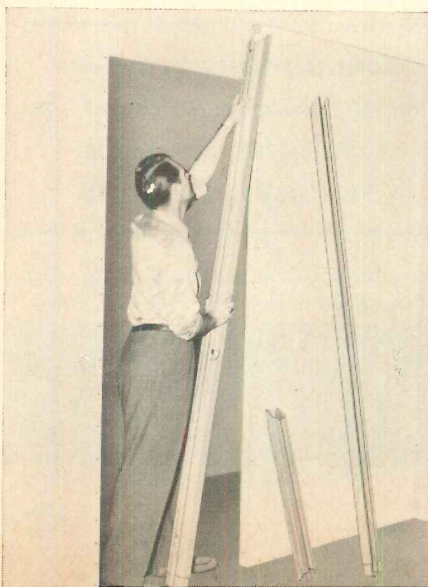
For details, circle No. A88 on coupon, p 282



**Metal door frames** are now being made for use with studless drywall or foam-core partitions. Frames come in varied types: one shown is reinforced for hinge attachment, comes complete with universal strike plate, dustbox, rubber door silencers. Knockdown sections can be installed in ten minutes with only a screwdriver and are completely adjustable for square and plumb at any time. Frames come in all stock door sizes for walls 2" to 3" thick.

Kewanee Mfg Co, Kewanee, Ill.

For details, circle No. A89 on coupon, p 282



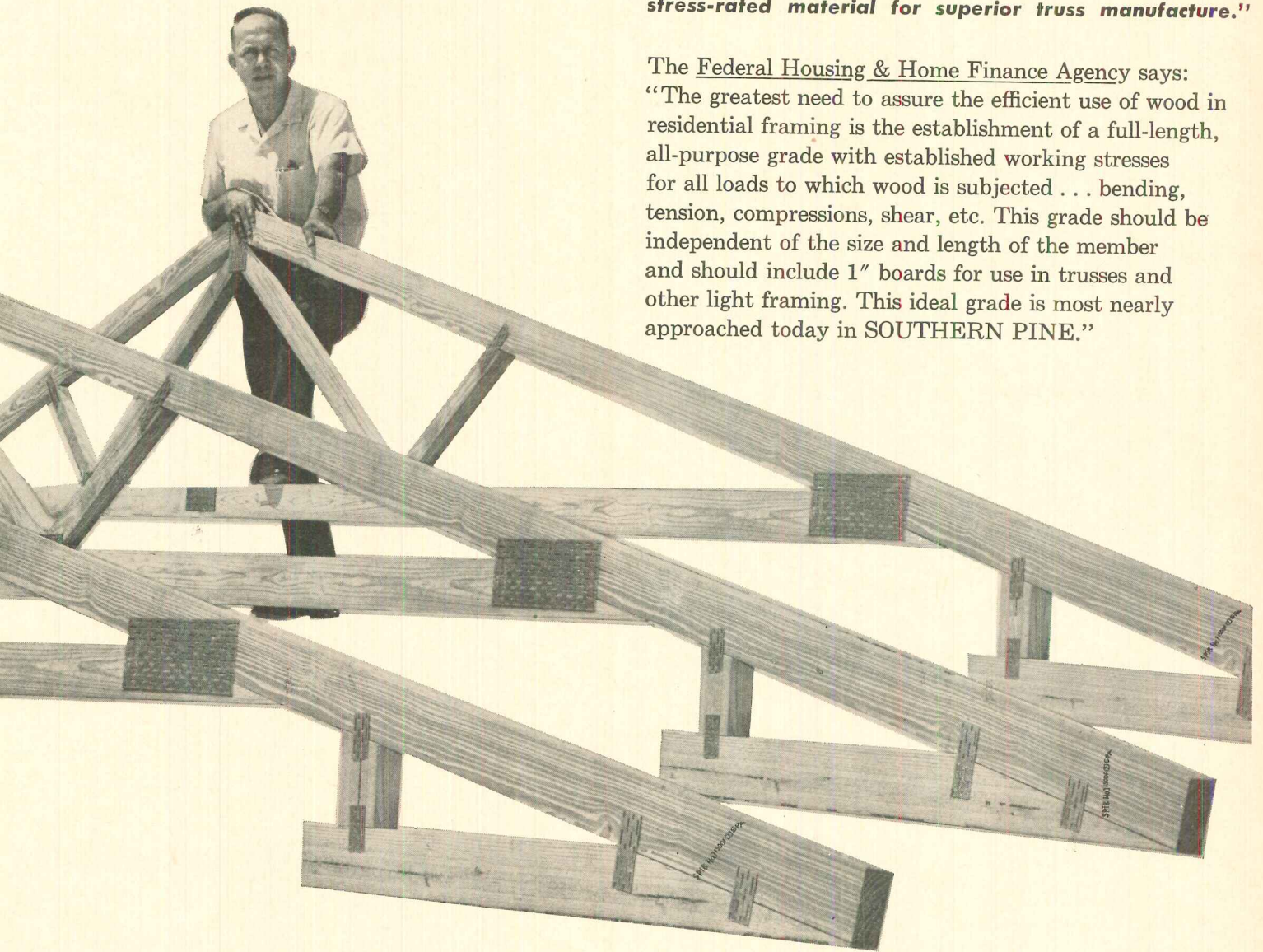
continued on p 252

**"SOUTHERN PINE** meets  
the exacting requirements for  
**TRUSSED RAFTERS** —  
That's why I use it exclusively."

**SAYS HERBERT O. ROOT, President,**  
Dade Truss and Manufacturing Co., Inc.  
Leading Florida Truss Manufacturer

**"Southern Pine's grading features, including proper  
seasoning, plus its ready availability, make it the ideal  
stress-rated material for superior truss manufacture."**

The Federal Housing & Home Finance Agency says:  
"The greatest need to assure the efficient use of wood in  
residential framing is the establishment of a full-length,  
all-purpose grade with established working stresses  
for all loads to which wood is subjected . . . bending,  
tension, compressions, shear, etc. This grade should be  
independent of the size and length of the member  
and should include 1" boards for use in trusses and  
other light framing. This ideal grade is most nearly  
approached today in SOUTHERN PINE."



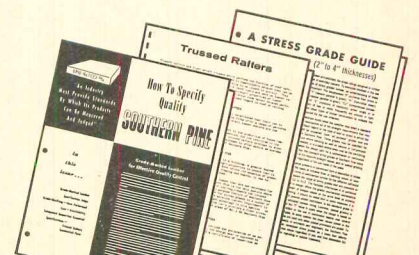
**DRY SOUTHERN PINE OFFERS THESE ADVANTAGES:**

- Uniform grading throughout its length permitting simple beam, cantilever, continuous or tension-loading design.
- Uniform size because it's properly seasoned.
- Superior gripping power for nails and other fasteners.

Write today for these **FREE** bulletins!

- Stress Grade Guide
- Trussed Rafter Data
- How to Specify Quality Southern Pine

SOUTHERN PINE ASSOCIATION  
P.O. Box 1170—New Orleans 4, La.



same superior qualities that make Southern Pine "the ideal  
-rated material" for trussed rafters are yours for any other  
ural use when you insist upon grade-marked, trade-marked

**SOUTHERN PINE**



**DON'T  
FORGET...**

**NAHB  
CONVENTION-  
EXPOSITION  
JAN. 29-FEB. 2**

**McCORMICK PLACE**  
EXPOSITION CENTER, *Chicago, Illinois*

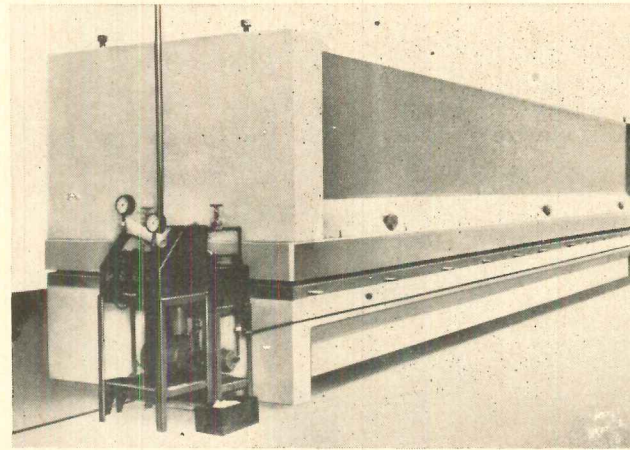
*Register now!* The fee is \$15 for men, \$10 for women. Advance registration and hotel reservations can be made by contacting your local NAHB association, or the address below. But, *do it now!* Remember, you've a date to hear panel discussions and talks by experts on merchandising, financing, construction techniques, marketing, and research . . . everything new for home building. Over 1000 display units—150 more exhibitors than last year. All meetings and exhibits will be *under one roof* in the world's newest, most glamorous exhibit area. So, don't forget . . . *register now!*

**NATIONAL ASSOCIATION  
OF HOME BUILDERS**

140 South Dearborn Street,  
Chicago 3, Illinois



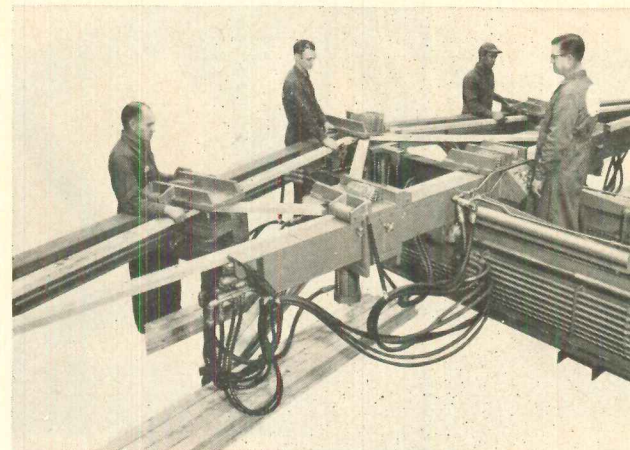
**PRODUCTS  
FOR 1961**



**Concrete truss press** plate-joins trusses up to 40' long. jigs are used: while one truss is pressed, another is assembled in the second jig. Trusses are taken in and out from the press rather than the end for faster operation. Hydraulic unit is gravity fed.

Gang-Nail Sales Co, Miami.

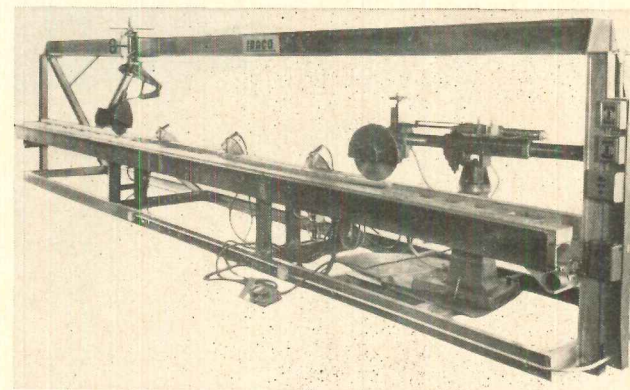
*For details, circle No. C1 on coupon, p 282*



**Truss assembler** will fabricate trusses with pitches of 1½-in-12 to 6-in-12, spans from 16' to 38'. Called Truss-O-Matic, it has eight separate hydraulic presses that will squeeze the connector plates into the truss members. It takes 2½ minutes to assemble a truss.

Truss-O-Matic, Chicago.

*For details, circle No. C2 on coupon, p 282*



**New truss cutter** will handle long angles in bottom chord. Two 5-hp radial saws are used: a ram saw that can make an angle cut up to 22" long, and a swinging cut-off saw that indexes to the ram saw. Saws are air operated, as are the clamps that hold the wood members.

Idaco Engineering Co, Oakland.

*For details, circle No. C3 on coupon, p 282*



Interiors by Charles Anna Marsh

For above doors specify four 3' 0" x 8' 0" Colonial

## 5 Outstanding Reasons

# Why Float-Away Metal Closet Doors Are Your Best Closet Door Buy!

1. **\$14.97 extra profit** on every closet because Float-Away, floor-to-ceiling, closet doors eliminate unnecessary framing, wall finishing, costly labor! Shipped pre-assembled with complete installation instructions.
2. **Float-Away floor-to-ceiling metal closet doors** gain  $\frac{1}{5}$  to  $\frac{1}{3}$  in useable closet space over conventional closets, a feature important to your customers!
3. **Sturdy, noiseless, lifetime-lasting steel, prime coated, with handsome hardware.** Also pre-finished Lauan and Birch.
4. **Wide variety of styles, solid or louvered, that fit into any architectural design or interior decor.** Also lend themselves to modular construction!
5. **No warping, binding, swelling, or maintenance problems ever.** Five-year guarantee!



For above door specify 6' 0" x 8' 0" Flush

Write or wire collect today for all the facts on Float-Away

®





# *The New Standard of Quality*

## **GUSTIN-BACON FIBER GLASS INSULATION**

Everything about new G-B Fiber Glass Building Insulation tells you it is truly a product of the highest quality. You need only look at its smooth, uniform thickness . . . feel its ruggedness and resilience . . . study its outstanding thermal characteristics . . . experience its ease of application, and you will realize that here is the product that is setting the new standard of quality in the building insulation field.

Thanks to recent expansions of our manufacturing facilities, this superior new building insulation is available to builders throughout the midwest. Your local lumber supply dealer will soon have a complete line of G-B Fiber Glass Building Insulation to meet your every insulation need.

Write today for a free new 12 page guide to better residential insulating, including The All-Weather Comfort Standard and complete data on this superior product.

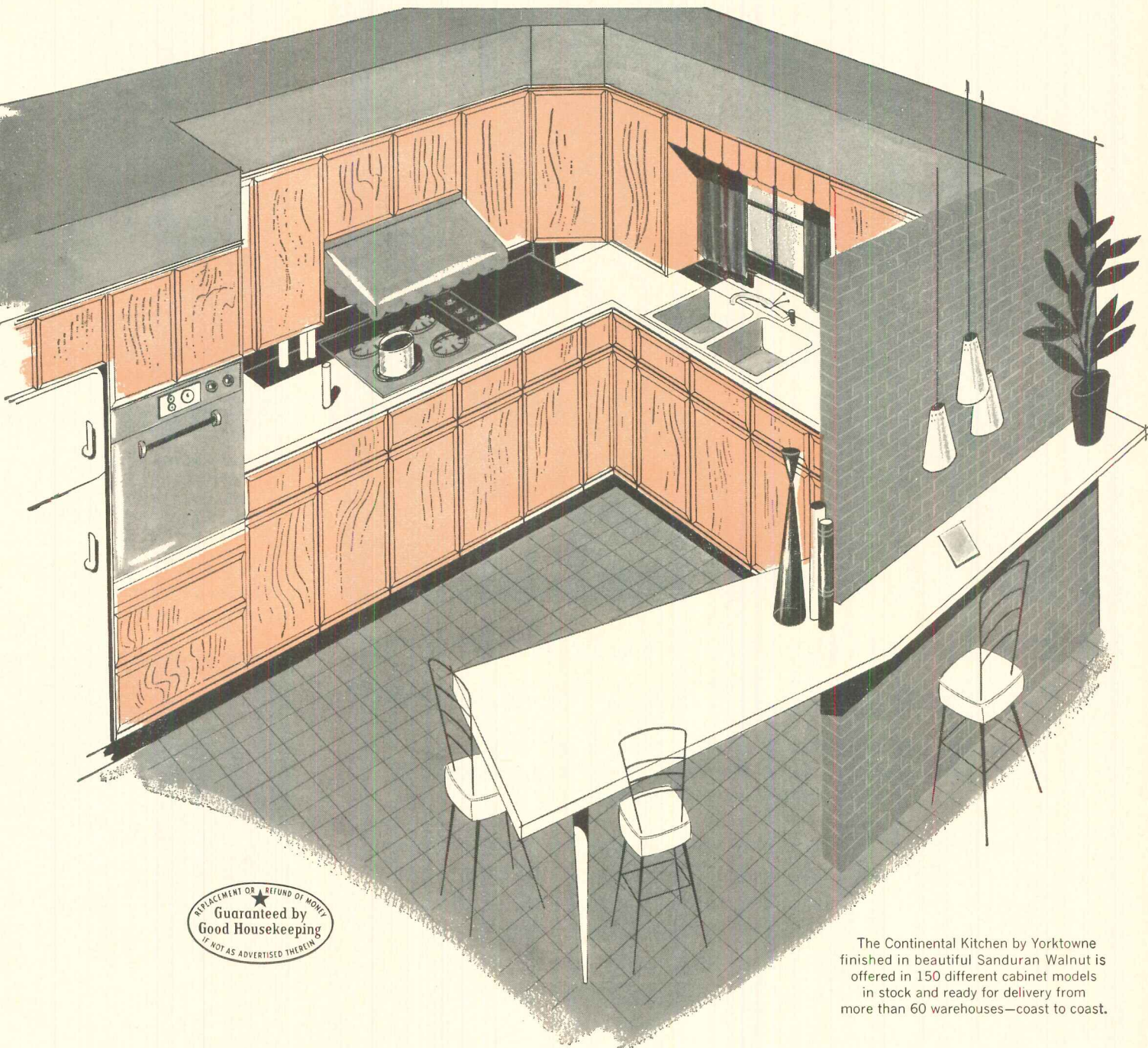
VISIT OUR BOOTH AT THE NATIONAL ASSOCIATION OF HOME BUILDERS CONVENTION—Jan. 29, Chicago

**GUSTIN-BACON** *Manufacturing Company* 

258 W. 10TH STREET, KANSAS CITY, MO.

Makers of G-B DUCT—the round prefabricated glass fiber duct



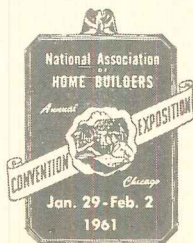


The Continental Kitchen by Yorktowne finished in beautiful Sanduran Walnut is offered in 150 different cabinet models in stock and ready for delivery from more than 60 warehouses—coast to coast.

## this kitchen SELLS houses in today's market

For many years, and especially in today's market, the fine-furniture craftsmanship, beauty of design and finish of Yorktowne Kitchens have proved to be powerful incentives in the selling of thousands of homes. Now, in 1961, Yorktowne gives you *even greater* advantages with its complete lines . . . covering your entire price range and offering a range of finishes. In addition, Yorktowne Kitchens not only are unconditionally guaranteed, but are now backed by the *Good Housekeeping Seal of Approval*. For kitchens with more proved house-selling incentives, be sure to see the full Yorktowne line for '61. Illustrated folders and detailed specifications sheets await your inquiries. Write today.

Visit Our Exhibits—  
Booth 952 and  
Booths 576-577-578



**Continental**  
KITCHENS BY YORKTOWNE



## Rilco Laminated Wood "Stars" In "Strangers When We Meet"

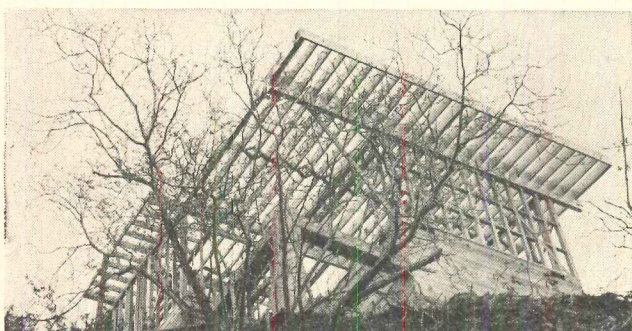
NEW COLUMBIA MOTION PICTURE WITH  
KIRK DOUGLAS, KIM NOVAK, ERNIE KOVACS  
AND BARBARA RUSH

The natural beauty of Rilco laminated wood beams and posts play a major role in Columbia Picture's new movie, "Strangers When We Meet." The plot is closely interwoven with the design and construction of an all-wood home — and throughout the color production exposed Rilco laminated wood members help to provide the necessary feeling of warmth and character.

The contractor, Kenneth B. Wamsley, Santa Monica, Calif., also discovered advantages in Rilco laminated wood . . . workmen were able to quickly erect prefabricated Rilco products just ahead of the tight filming schedule.

You too will be pleased with the fine workmanship and beauty of Rilco laminated wood structural members. Produced from top quality Douglas Fir, they reflect Rilco's ability to combine structural and decorative advantages in a most economical manner.

Whether it's residential, church, school, commercial or industrial building, Rilco adds natural beauty . . . enables you to build better for less.



Home designed by Columbia Art Directors Ross Bellah and Carl Anderson; engineered by Victor Gruen Associates, Architects, Beverly Hills and New York City.

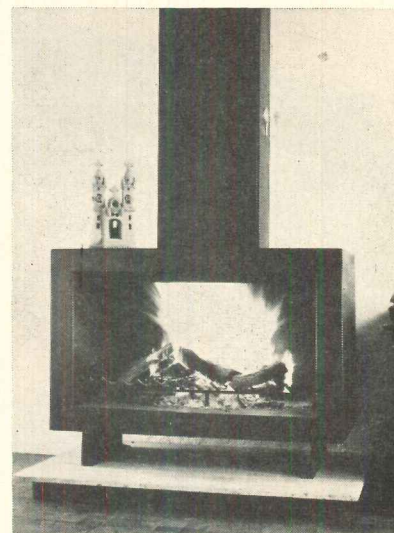


**Weyerhaeuser  
Company**

Rilco Laminated  
Products Division

W843 First National Bank Building  
St. Paul 1, Minnesota

District Offices: Tacoma, Wash.,  
Fort Wayne, Ind., Linden, N. J.



**Franklin-stove fireplace** in a new larger (30"x48") model is being introduced by Manchester-Pierce. Unit comes with screen and grate built in; a gas log and inlet pipe can be added. Fully insulated hood comes with 2" high rectangular opening for 9" rectangular flue. Price \$480.

Manchester-Pierce, Santa Fe.

For details, circle No. C4 on coupon, p.



**Freestanding fireplace** has heat-resistant glass on three sides, firescreen on fourth. It is set on a raised hearth covered with a star-shaped hood. Hood is 37" square, hearth 43" square, unit 36" tall. Glass can be replaced with insulated steel panels if fireplace is set close to wall.

Majestic Co, Huntington, Ind.

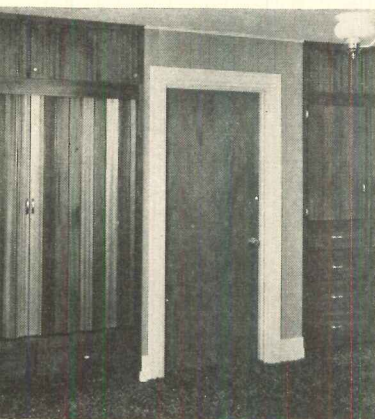
For details, circle No. C5 on coupon, p.



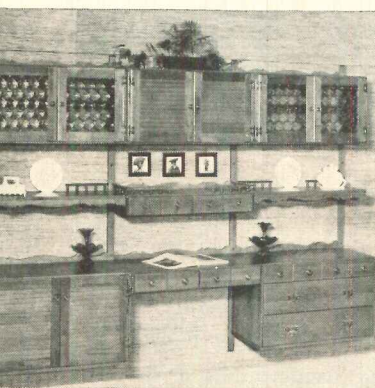
**Fireplace and divider** are combined in this new unit. The divider is adjustable to any ceiling height, and is available in modular lengths of 16", 24", and 32". The fireplace is fully insulated, will handle logs up to 30" long. Fire screen is built in. Package includes flue, flashing, roof cap.

Condon-King Co, Seattle.

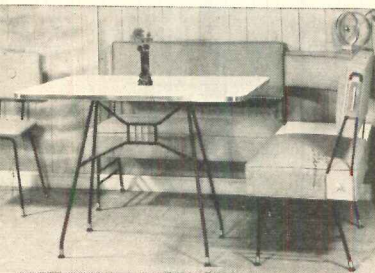
For details, circle No. C6 on coupon, p.



**wardrobe unit** is shown at left of room door, above. It has wooden action doors, two drawers for shoe storage. Unit at right of door has drawers in bottom section, cupboards above. Other options on Fab combinations include shelving, hampers, vanities, etc. All units are available in flat knockdown packages, complete with hardware.  
 Frantz Green States Forest Prods, Tacoma.  
 Details, circle No. C7 on coupon, p 282



**wall-hung furniture** is named "West Valley Colonial". Included in the line are two types of desks (roll, flat-top), dressers, cupboards, chests, shelving, with glass, louvered, or bottle-glass doors. Furniture sections are hung on vertical strips bolted fast to the wall (32' oc to coincide with studs). Metal hooks hold furniture to strips. FHA accepted.  
 Northwest Chair Co, Tacoma.  
 Details, circle No. C8 on coupon, p 282



**kitchen nook** has wrought-iron legs in either black or coppertone finishes. The unit can be either right or left-handed, is bolted front and back so part or all can be used as room divider. Both the table and corner buffet top are finished with melamine.  
 Formalux Co, Buffalo.  
 Details, circle No. C9 on coupon, p 282



# Filuma®

## THE DOOR THAT LETS LIGHT IN!

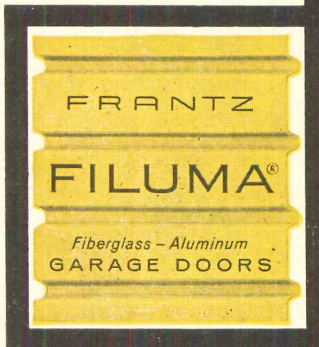
Filuma, with exclusive sculptured design, in glamorous colors to match any home, is the exciting news in garage doors today. No other door has won such wide acceptance in so short a time. The translucent fiberglass diffuses soft daylight inside to transform any garage into a pleasant extra room . . . actually eliminates the need for garage windows! Weighing only 1/3 as much as wood doors, it is the fastest to install and easiest to operate. It's trouble-free . . . warp-proof, shrink-proof, shatter-proof. It's maintenance free . . . needs no glazing or painting. And it's weather-tight—the tapered track and fleximatic guide seal out elements. Encased in strong, durable aluminum frame it cannot bind—ever! Filuma with inside-outside latch, chrome handle, 11½" headroom, and zinc plated hardware, is truly tomorrow's door today!

\*Patent Pending

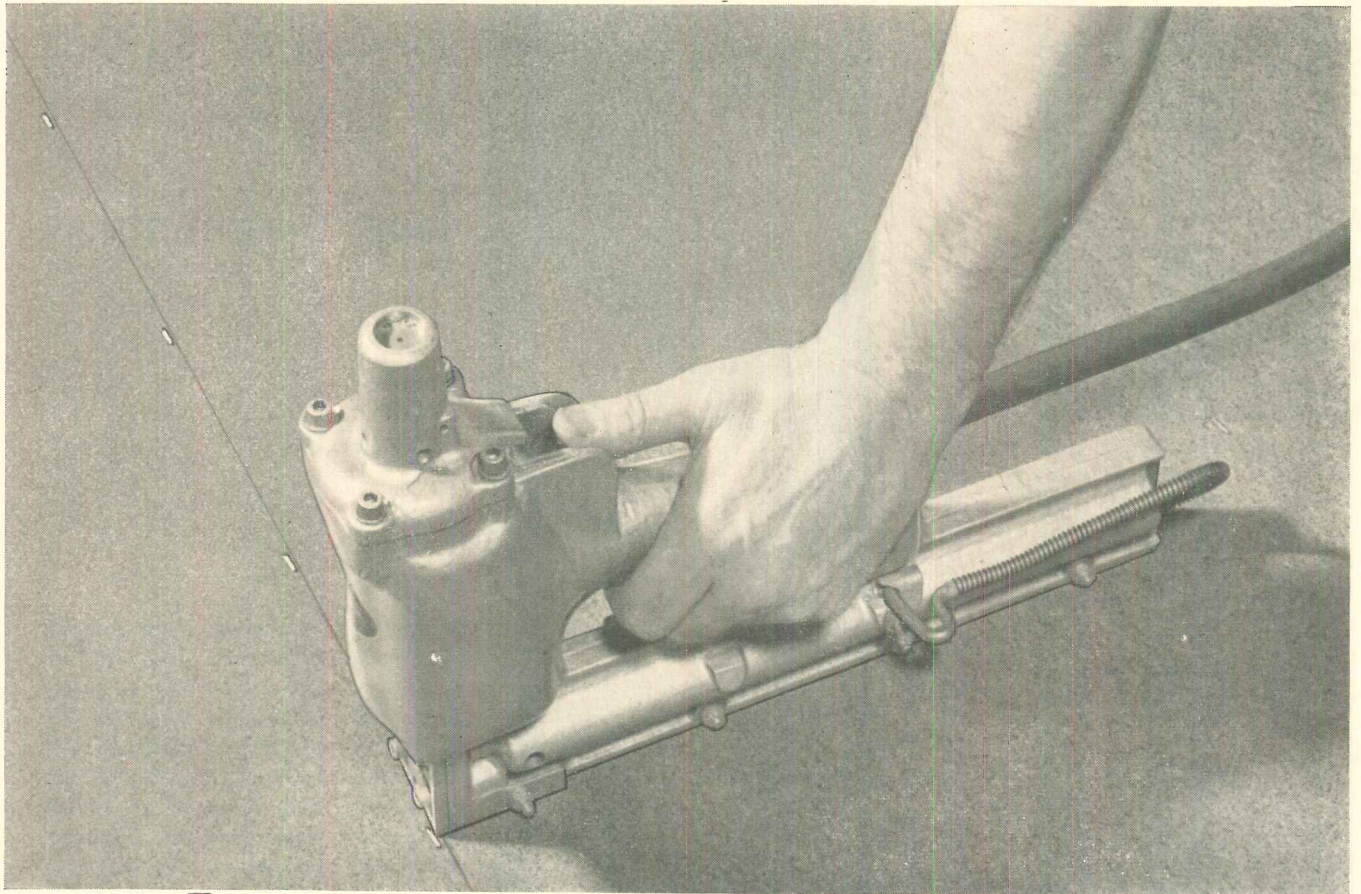
Filuma is available in five attractive colors to assure perfect home harmony: Coral, Yellow, Green, Tan, and White. Complete Filuma literature is available by writing Frantz headquarters at Sterling, Illinois.



Filuma comes in ten sizes to fit all residential openings



FILUMA IS PRODUCED EXCLUSIVELY BY  
**FRANTZ**  
 MANUFACTURING COMPANY  
 STERLING, ILLINOIS



# NAIL DOWN PROFITS

... WITH SPOTNAILERS Every time a carpenter fumbles in his apron for a nail and drives it with a hammer you lose money. Efficient builders on the jobsite and home manufacturers in the factory are driving fasteners up to 2" long with the touch of a trigger or pushbutton. They are cutting costs, reducing worker fatigue and erecting homes in all weather with automatic Spotnailers—how about you? Compare the cost savings below and estimate how much you can save.

An eastern contractor's crew applied sheathing 4-5 times faster with a Spotnailer.

A contractor found he could Spotnail plywood at 25% of his hand nailing costs.

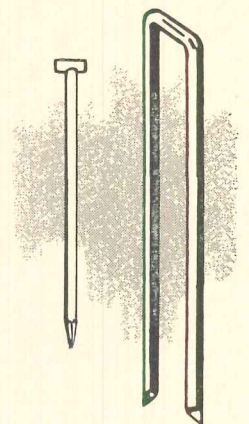
A Pennsylvania contractor saved \$125 per house by Spotnailing sub-floors, interior walls and the roof.

An Ohio builder doubled production of roof trusses just by giving the same crew a Spotnailer and box of staples.

A California builder found he could consistently Spotnail 3 times faster on 4 different rough sheathing jobs and on other finishing work.

An Oregon builder applied roof shingles 6 times faster with a Spotnailer.

Send for our "Builder Brochure" with F.H.A. Standards and 14 Illustrations of Spotnailers cutting costs.



**SPOTNAILS, INC.** 1527 LYONS, EVANSTON 10, ILLINOIS, UNiversity 4 2711

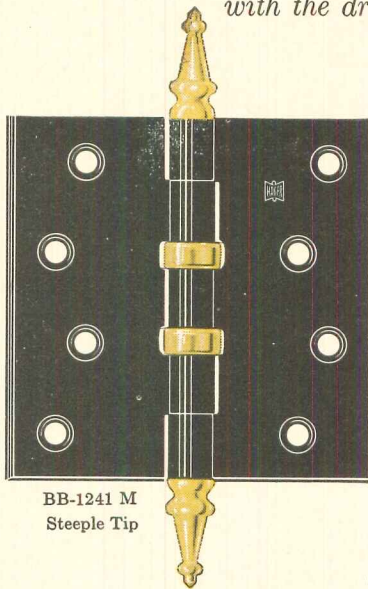
BRANCH PLANTS: CLARK, NEW JERSEY • LOS ANGELES, CALIFORNIA • OFFICES IN PRINCIPAL CITIES  
Spotstaples meet F.H.A. Standards for subfloors • wall sheathing • roof sheathing • gypsum lath • floor underlayment • asphalt shingles

The Hinge of Distinction...

THE HAGER  
*Manhattan*

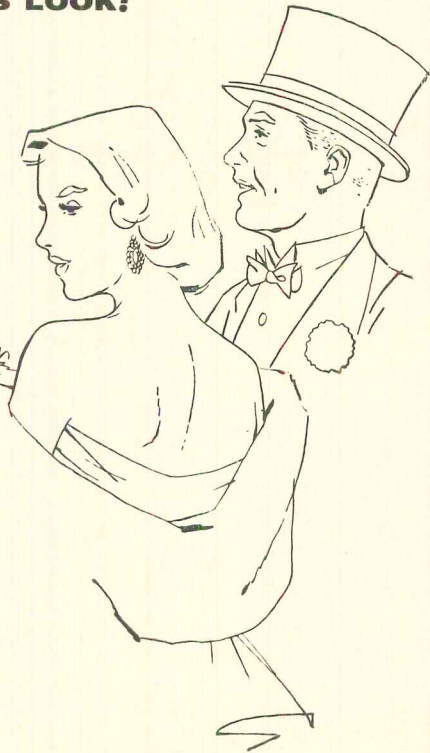
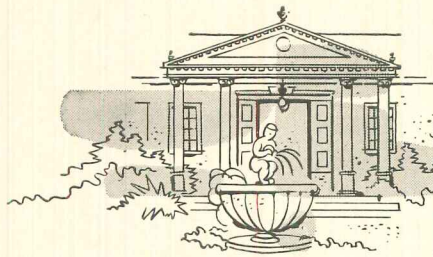
the sophisticated high-fashion hinge

with the dramatic 1961 **BLACK 'N' BRASS LOOK!**



BB-1241 M  
Steeple Tip

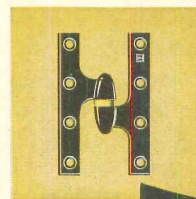
HAGER  
*Manhattan Finish*  
available on all  
Butt Hinge  
Classes and Sizes.



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.

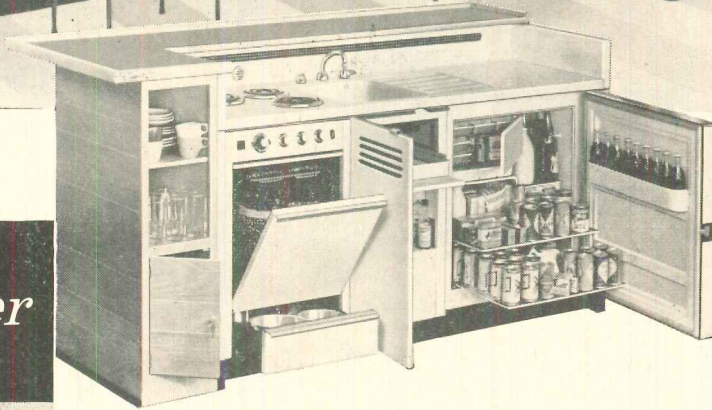
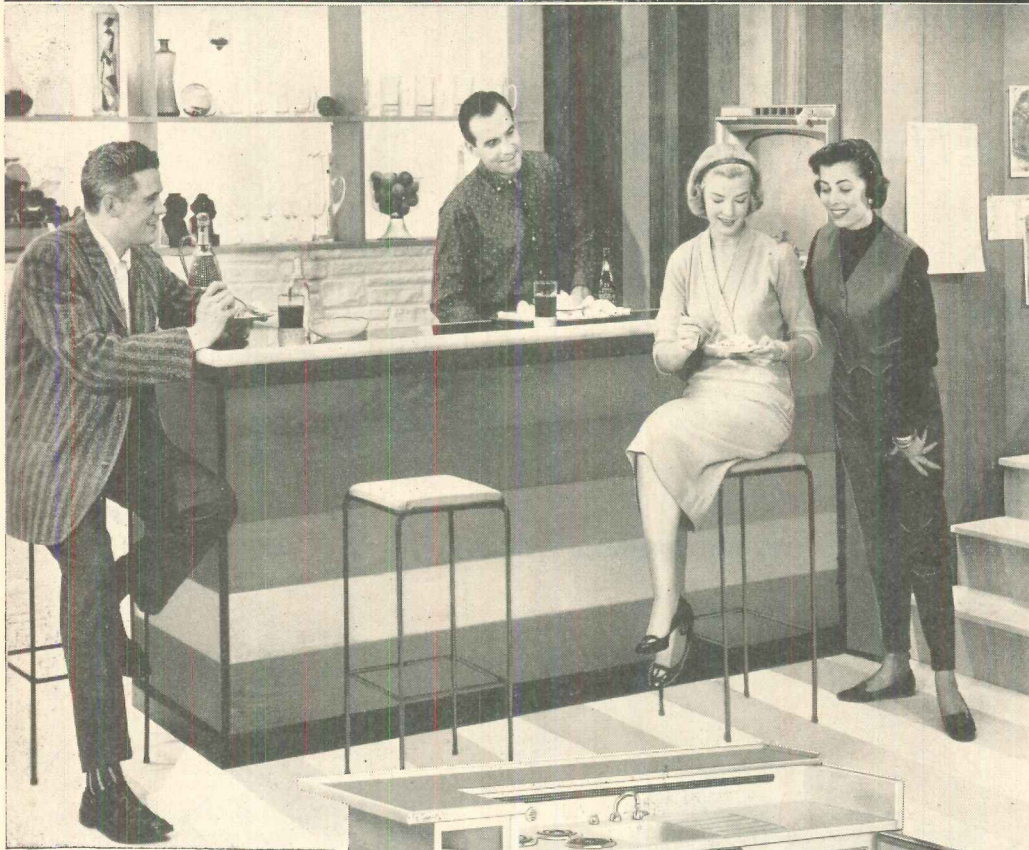
In superb Black 'N' Brass, the Hager Manhattan is *another* bright, new Hager finish to electrify the hinge world. Include it in your plans. Specify finish symbol-M—the *Hager Manhattan* . . . the hinge of distinction—for contemporary homes and decor.



*Hager*

EVERYTHING HINGES ON *Hager!*

put a **PLUS** in your plan



**Dwyer**

**SNACK  
BARS**

help sell  
homes faster

Today's home buyers look for "extras" in convenience and design features. Dwyer Snack Bars offer both. The convenience of kitchen or refreshment facilities for the game room, enclosed in a compact and smartly designed built-in bar. Sealed-in-porcelain kitchen unit is complete with electric range, refrigerator, oven, sink, storage, lock-up beverage keeper, utensil drawer, sandwich board. (Cooking facilities optional.) The bar front comes paneled in a choice of fine woods or in unfinished fir for decorating on the job . . . adds the custom touch that pleases discriminating buyers. Dwyer Snack Bars are available in sizes from 57" to 89" in length, each with stain and mar-resistant top. Fast, economical installation. *Make Dwyer the "extra" in your next home!*

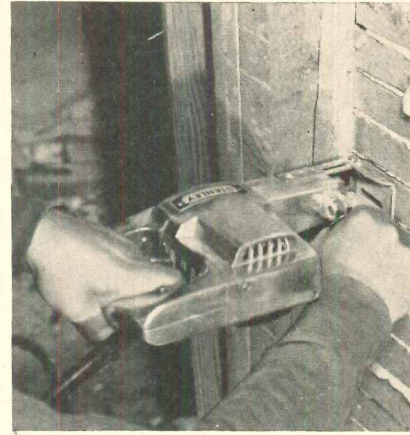
*Dwyer also makes a complete line of compact kitchens 39" to 69" in length, gas or electric, for standard or recess installation.*



**Dwyer Products Corporation**  
Dept. L-1501, Michigan City, Indiana  
Gentlemen: Please send complete information on Dwyer Snack Bars.

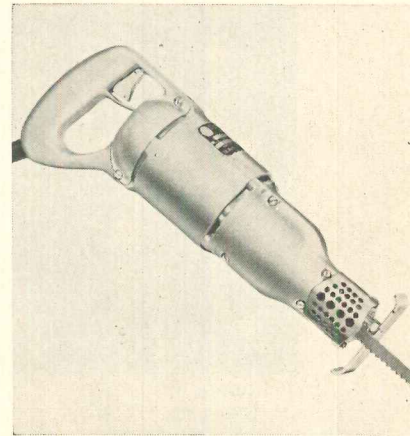
name \_\_\_\_\_  
company name \_\_\_\_\_  
address \_\_\_\_\_  
city, state \_\_\_\_\_  
 Also send information on full line of Dwyer Compact Kitchens.

FOR 196



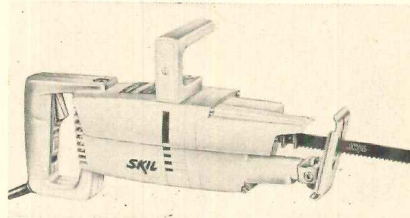
**Heavy-duty all-purpose saw** has offset blade, so it can make flush cuts either side, up or down. The blade can be mounted in six different positions, different blades are available to cut wood or metal. Saw can be run at two different speeds. Price: \$89.50.

Stanley Works, New Britain, Conn.  
For details, circle No. C10 on coupon, p



**Heavy-duty sabre-saw** has long stroke (1") and low speed (2300 strokes per minute). Three-way chuck allows the blade to point down or to either side. Double-edged blade lets operator make complete pocket cut without changing blade position. "Rock-and-Lock" shoe can be set flush with the work regardless of cut angle, locked to provide a firm base for supporting work.

Black & Decker, Towson, Md.  
For details, circle No. C11 on coupon, p

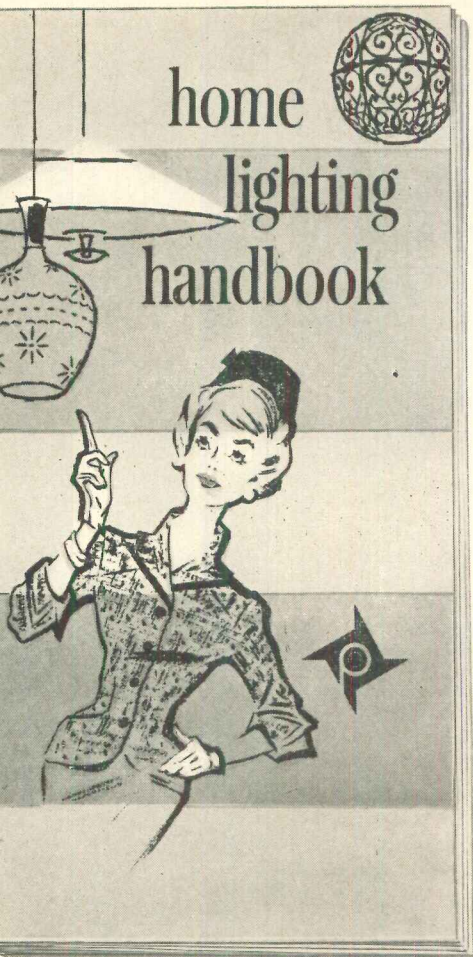


**Recipro Saw** has slide switch in handle for fast control of two cutting speeds: 3400 strokes per minute for wood, 2400 for metal and plaster. Blades are mounted in center to facilitate cutting in corners next to walls. Top handle can be set in three positions to permit right- or left-handed operation, adjustable foot permits cutting in corners. Using different blade sections.

Skil Corp, Chicago.  
For details, circle No. C12 on coupon, p

continued on p 2

HOUSE & HO



home  
lighting  
handbook

36 illustrated pages of  
unusual treatments for  
**HOME LIGHTING**

Home lighting, today, is a creative art—an art that Progress' HOME LIGHTING HANDBOOK helps any homeowner to master. An armchair excursion through its 36 colorfully illustrated pages fires the imagination with ideas for a livelier environment, even as it introduces the reader to the techniques of proper, delightful home lighting... Scores of inspired and novel lighting treatments—for every room, every corner of a home, indoors and outdoors. Those who use this HANDBOOK will discover that the art of lighting goes hand in hand with the art of living!



**PROGRESS MANUFACTURING CO., INC., PHILADELPHIA 34, PENNA.** WORLD'S LARGEST MANUFACTURER OF RESIDENTIAL LIGHTING AND RELATED ELECTRICAL PRODUCTS.

**PROGRESS MFG. CO., INC., Phila. 34, Pa.** Please send me a FREE copy of your new HOME LIGHTING HANDBOOK.

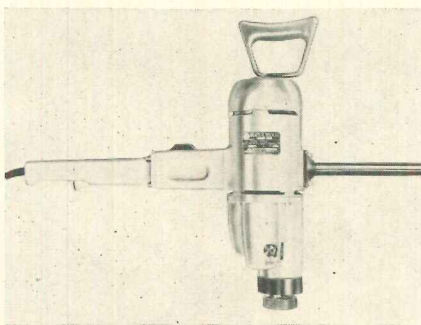
Company \_\_\_\_\_  
Address \_\_\_\_\_  
City \_\_\_\_\_ Zone \_\_\_\_\_ State \_\_\_\_\_  
My Name \_\_\_\_\_ 19

**NEW  
PRODUCTS  
FOR 1961**



**Gasoline-powered drill** can be used where electric power is not available. Port-O-Drill is run by a 2.2-hp air-cooled engine. Fuel tank is pressurized, letting drill be operated in any position. It is equipped with a 5/8" chuck, (3/4" chuck on special order), weighs 30 lbs.

Schnacke Mfg Corp, Evansville, Ind.  
For details, circle No. C13 on coupon, p 282



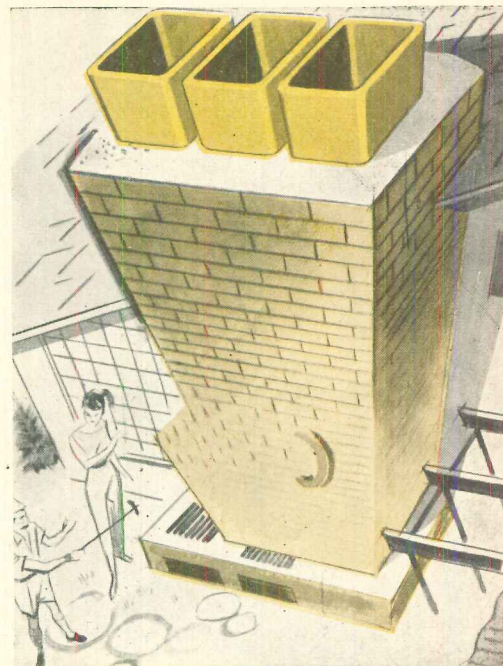
**New heavy-duty drill** has two features; two-speed transmission which operates the spindle at either 250 or 500 rpm and can be shifted while running; and a reversing switch which permits the drill to be run in reverse at full speed. Unit can also power speed reducers, hoists, elevators, etc. Price: \$285.

Black & Decker, Towson, Md.  
For details, circle No. C14 on coupon, p 282



**New impact drill** will cut either masonry or reinforced concrete. It will cut openings from 3/16" to 4" in diameter, using carbide-tipped core bits, cut through steel in reinforced concrete without deflecting, and will break out with little or no spawling according to the manufacturer.

Stanley Works, New Britain, Conn.  
For details, circle No. C15 on coupon, p 282



**100% Fireproof  
CLAY FLUE LINING**

best protection against  
dangerous chimney and flue fires

Only Clay Flue Lining is adaptable to all fuels—coal, oil, gas and wood. With Clay Flue Lining, conversion to any new heating system, no matter what fuel it burns, is safe. Multiple purpose flues of Clay Flue Lining are safe for fireplaces, grills, incinerators. Clay Flue Lining is 100% fireproof . . . won't melt under heat. Chemically inert, it's unaffected by chemicals and gases . . . does not rust, rot or corrode. Specify and install Clay Flue Lining with confidence . . . it never wears out!

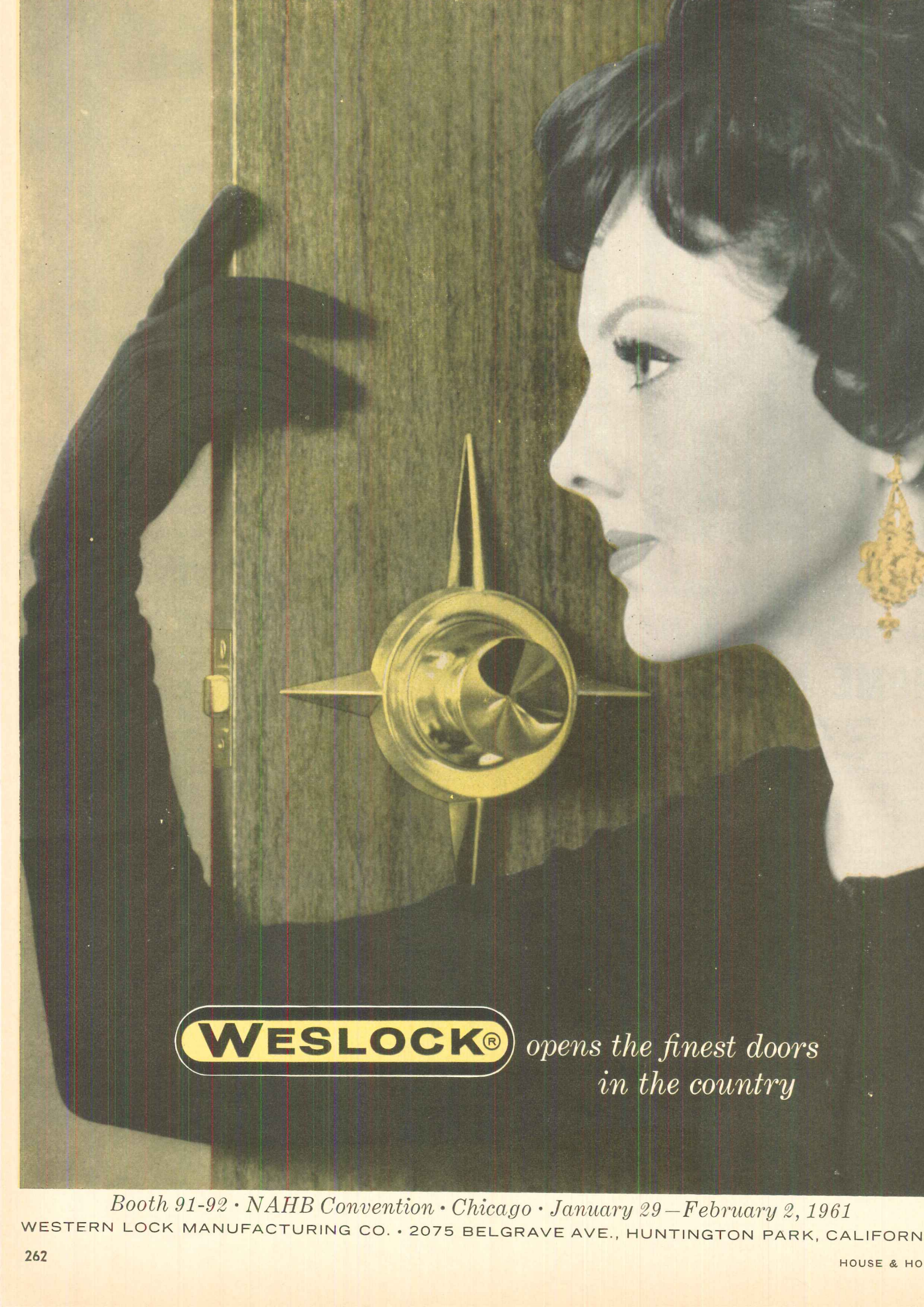
Write for free fireplace folder and data-filled booklet on safe chimney construction.

**CLAY FLUE LINING INSTITUTE**  
161 Ash Street, Akron 8, Ohio

- CONTACT AN INSTITUTE MEMBER WHEN YOU WANT THE BEST**
- Alliance Clay Product Co. . . . . Mifflinville, Pa.
  - American Vitrified Products Co. . . . . Cleveland, Ohio
  - Clayburn-Harison, Ltd. . . . . Abbotsford, B. C., Canada
  - Dee Clay Products Co., Inc. . . . . Bloomingdale, Ind.
  - The Evans Brick Co. . . . . Uhrichsville, Ohio
  - Grand Ledge Clay Product Co. . . . . Grand Ledge, Mich.
  - The Kopp Clay Co. . . . . Malvern, Ohio
  - Larson Clay Pipe Co. . . . . Detroit, Mich.
  - Malvern Flue Lining, Inc. . . . . Malvern, Ohio
  - Medicine Hat Brick & Tile Co. . . . . Medicine Hat, Alb., Canada
  - Mill Hall Clay Products, Inc. . . . . Mill Hall, Pa.
  - Natco Corp. . . . . New York, N. Y.
  - National Sewer Pipe, Ltd. . . . . Oakville, Ont., Can.
  - Peerless Clay Corp. . . . . Toronto, Ohio
  - The Philadelphia Brick Co. . . . . Sharon Hill, Pa.
  - Thos. Somerville Co. . . . . Washington, D. C.
  - Straitsville Brick Co. . . . . New Straitsville, Ohio
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Plants and branches strategically located to serve the nation.





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*opens the finest doors  
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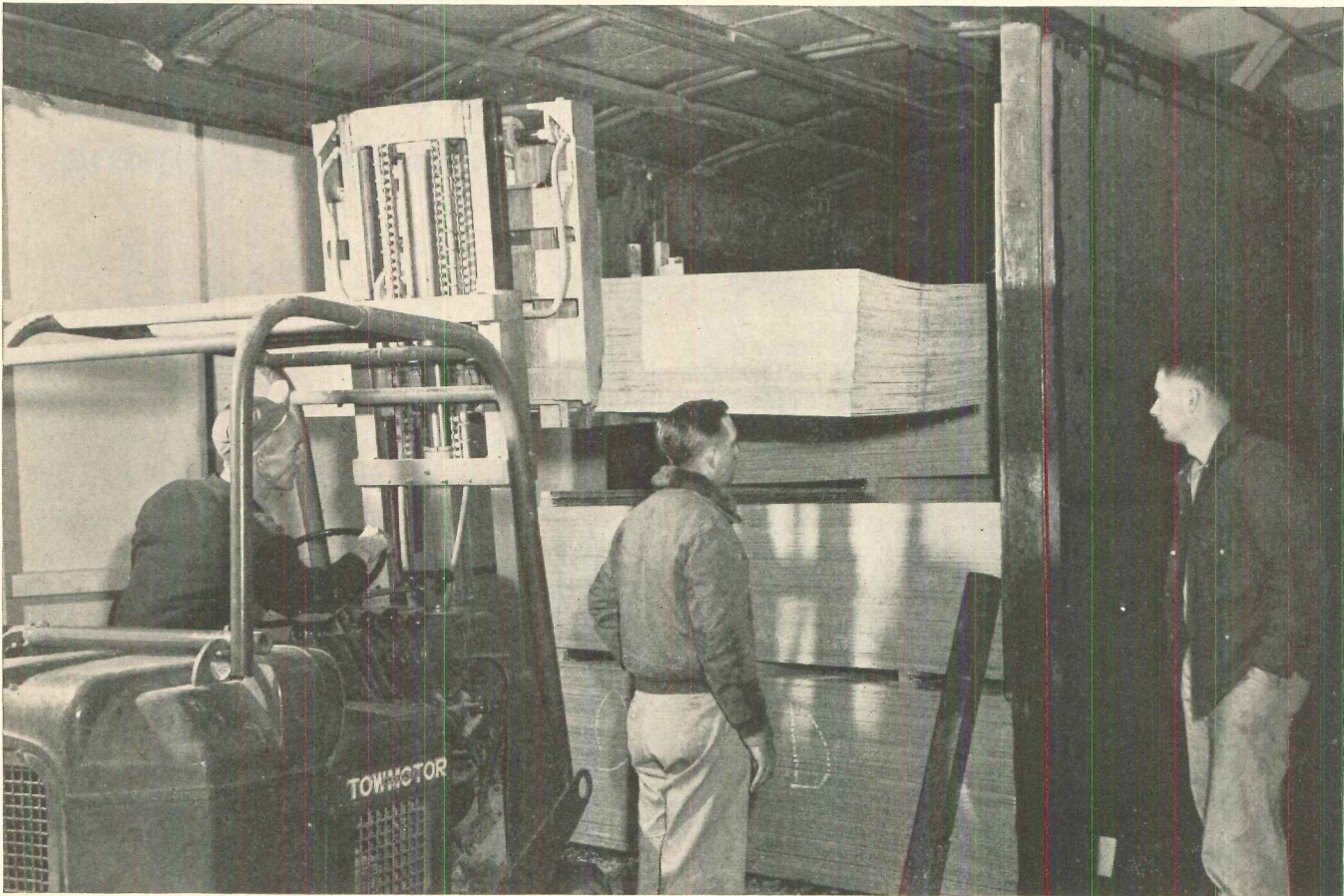
*Booth 91-92 • NAHB Convention • Chicago • January 29 – February 2, 1961*

WESTERN LOCK MANUFACTURING CO. • 2075 BELGRAVE AVE., HUNTINGTON PARK, CALIFORNIA



*new* **DEVELOPMENTS**  
*in plywood*

**...AT LONG-BELL'S PLYWOOD MILLS**



Manufacturing a line of diversified types, sizes, grades, dimensions and finishes of plywood, Long-Bell assures you of prompt delivery and realistic prices.

**EXTRA BONUS VALUES**

Equipped with the latest automatic equipment, Long-Bell's ultra-modern plywood plants manufacture plywood panels to meet the closest hairline tolerances . . . give you "plus benefits" of such technological advances as Super Microseal® and waterproof plastic overlays.

**INTERNATIONAL PAPER COMPANY**

**Long-Bell**

DIVISION

Kansas City, Mo. Longview, Wash.

CHECK YOUR NEEDS . . . CALL TODAY FOR

**Long-Bell Specification Perfect Plywood**

*Douglas Fir Plywood*

Interior Sanded  
Exterior Sanded  
Marine Exterior  
Texture One-Eleven Exterior  
Sheathing Unsanded  
2<sup>1</sup>/<sub>4</sub>-1

(Prompt delivery is also assured on scarfed plywood in long lengths for marine and industrial uses. Long-Bell plywood will be milled tongue and groove, "V" groove or shiplap, if desired.)

Medium & High Density Overlaid Plywood

*Ponderosa Pine Plywood*

Interior Sanded  
Exterior Sanded  
Sheathing

*Idaho Knotty Pine*—Pine inner plies

*Idaho Knotty Red Cedar*—Pine inner plies

*Hardwood on Fir Inner-Ply Construction*

Many species and varieties of hardwood plywood are also manufactured to hairline tolerances.

ANOTHER BILT-WELL



FEATURE BY CARADCO

# BILT-WELL Casements

engineered for low heating and cooling costs  
with stainless steel and vinyl double  
weather stripping



The BILT-WELL Casement, especially engineered for maximum efficiency, has tubular gasket type weatherstripping on stops and stainless steel spring leaf on all edges of sash. This exclusive double-weatherstripping method lowers air infiltration to a minimum—a figure that exceeds Commercial Standards Requirements by four times. This means dollar savings for the user.

### \* Look for These Other Bilt-Well Job-Tested Features

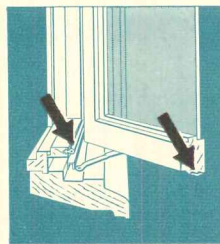
- Patented Unitized Frame
- Dovetailed Frame Corners,
- Concealed Hinges.
- Widest Choice of Sizes.
- Distinctive Gold-Tone Hardware.

Every BILT-WELL Casement exceeds all U.S. Government requirements and are so labelled—permanently and clearly! U.S. Patent Nos. 2,866,234 and 2,918,710.

\*BILT-WELL "Job-Tested" means the products have been thoroughly tested in actual construction for ease of installation, weather-tightness, ease of operation, durability and acceptance.

**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.

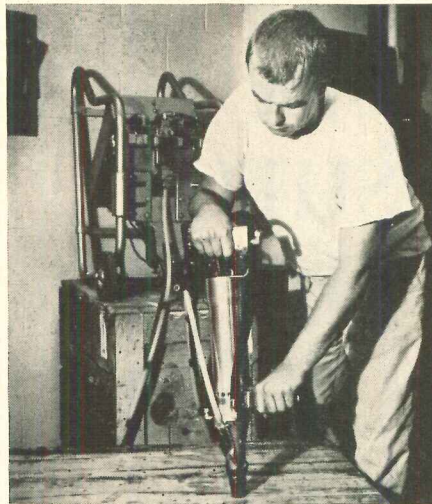
Mfd Since 1866 by **CARADCO, Inc.** Dubuque, Iowa



Exclusive BILT-WELL  
Double Weatherstripping.

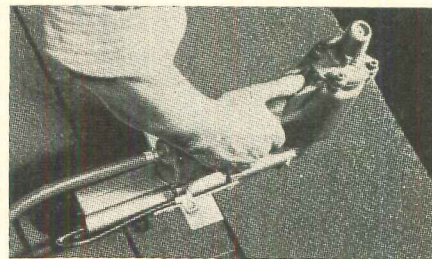


**NEW  
PRODUCTS  
FOR 1961**



**Powasert nailing gun** will drive nails up to 2½" long (8d) with heads up to ¾" in diameter with a single blow, at 120 nails-per-minute rate. Nails can be fed to the new gun from a hopper through a transparent, flexible hose.

United Shoe Machinery Corp, Boston.  
For details, circle No. C16 on coupon, p 282



**Spotnails stapler** has an attached guide bar that automatically positions asphalt shingles anywhere from 3" to 5" to the weather. The gun will drive a staple 2" long and 1" wide, which provides more holding power than a roofing nail, the maker claims. Also new from Spotnails: a mallet-driven model for base shoes; a self-cleaning model for gypsum lath.

Spotnails Corp, Chicago.  
For details, circle No. C17 on coupon, p 282



**Bigger staples** can be driven by this new gun manufactured by Duo-Fast. It will handle 16-gauge staples ranging in length from 1-9/16" to 2" for installing structural materials such as sheathing and flooring (above).

Fastener Corp, Franklin Park, Ill.  
For details, circle No. C18 on coupon, p 282

**News**

(Advertisement)

**Leading kitchen equipment manufacturers to spotlight latest trends, Feature new Emerson-Pryne hoods, Rittenhouse intercom-sound systems at NAHB Show**

Progressive builders are becoming increasingly aware that "modern kitchens help close the sale," and leading kitchen equipment exhibitors at this year's NAHB Show will display the latest trends in modern kitchen sales appeal. One of the outstanding features in their booths will be the new Emerson-Pryne FashionLine kitchen hood and the new Rittenhouse Intercom-Sound System. The high-fashion styling and sales appeal of these new "Finishing Touches" from Emerson Electric's Builder Products Group is expected to attract considerable interest as two of 1961's most distinctive new products. Either the new Pryne hood or Rittenhouse Intercom will be on display at the following booths:

**Elkay Manufacturing Co.**  
Chicago, Ill.  
Booths #595-7

**The Kitchen Maid Corp.**  
Andrews, Ind.  
Booths #372-3

**Mutschler Kitchens**  
Nappanee, Ind.  
Booths #585-8; 600-03

**Geneva Modern Kitchens**  
Division of Acme Steel Co.  
Geneva, Ill.  
Booths #566-7; 583-4

**IXL Furniture Co.**  
Goshen, Ind.  
Booths #225-6

**The Mengel Co.**  
Union City, Ind.  
Booths #543-4

**Coppes, Inc.**  
Nappanee, Ind.  
Booths #591-3

These new products will also be on display at the Emerson Electric Builder Products Group Booths #456, 457, 459 and 460, along with the very newest trends in home ventilating, lighting, heating and cooling.

**EMERSON ELECTRIC**  
BUILDER PRODUCTS GROUP

EMERSON  
ST. LOUIS, MO.



PRYNE  
POMONA, CAL.

Ask  
your supplier  
about these other

**JOB TESTED  
FEATURES**



of

**BILT-WELL  
WINDOWS**

**BILT-WELL CASEMENTS**

- have a 90° opening sash
- have concealed hinges
- have double weatherstripping
- have dovetailed joint construction
- have patented unitized sill
- have gold-tone hardware
- have choice of regular or thermal insulating glass

**BILT-WELL DOUBLE HUNG  
WINDOWS**

- have flexible jamb-liner weatherstrip
- have patented unitized sill
- have removable sash
- have jamb adjustors
- have choice of regular or thermal insulating glass

**BILT-WELL AWNING and  
AWNING-VUE WINDOWS**

- have removable sash
- have concealed hinges
- have removable glazing bead
- have choice of operators
- have gold-tone hardware
- have choice of regular or thermal insulating glass

**CARADCO, Inc.**

Dubuque,  
Iowa



be  
sure  
to  
see!



Eljer's sensational exhibit in Booth 616 at the NAHB Convention and Exposition in Chicago from January 29 through February 2... it's *three stories high* and full of exciting new bath and powder room fixtures.

**ELJER** 

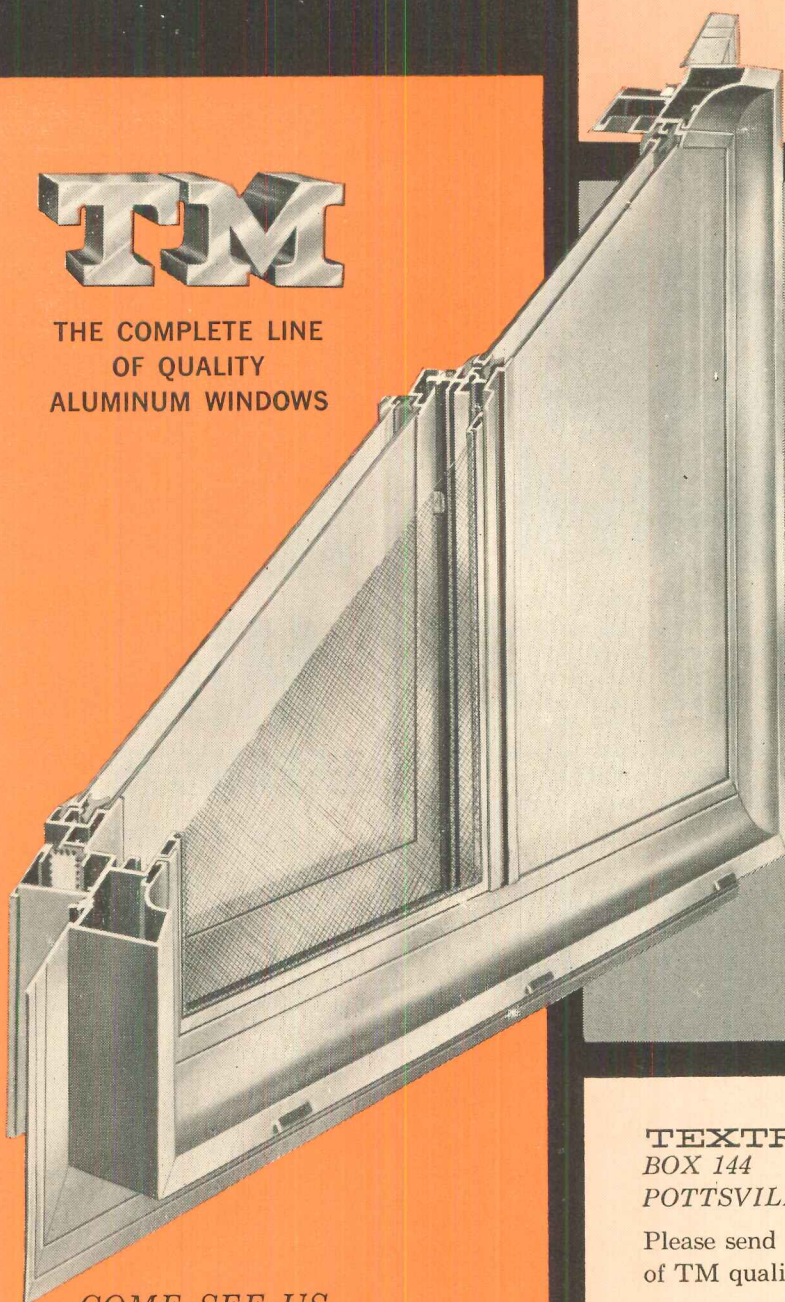
Three Gateway Center, Pittsburgh 22, Pa.

# \* WINDOW INSULATION

\*The unique difference in windows today

## TM

THE COMPLETE LINE OF QUALITY ALUMINUM WINDOWS



COME SEE US  
NAHB Convention

McCormick Place, Chicago • Booth 16

TEXTRON METALS Company  
POTTSVILLE, PA.

## TEXTRON METALS

*The double insulated window*

Better value is your answer to selective home buyers. Why not select windows that give you "sellable" features? The TM unique built-in double insulation factor gives you that "extra touch" in the windows of your home — adding value without adding cost.

*The Window that does More than*  
**FILL A HOLE IN THE WALL!**

TEXTRON METALS Company  
BOX 144  
POTTSVILLE, PA.

Please send me complete information and nearest source of TM quality windows.

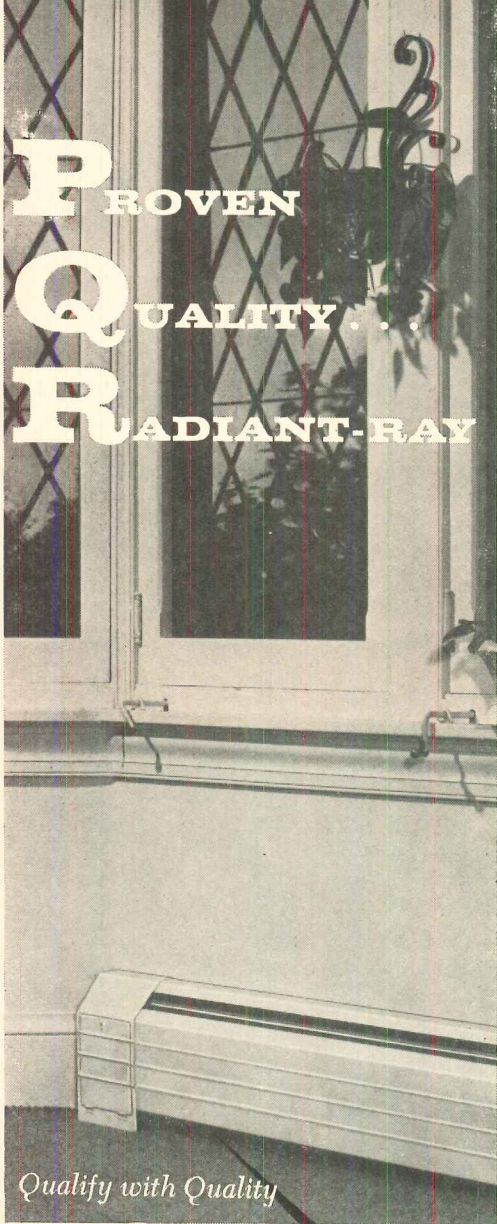
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Address.....

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

**P**ROVEN  
**Q**UALITY...  
**R**ADIANT-RAY



*Qualify with Quality*

For modernization of present structures or installation in new building, specify and insist on Radiant-Ray baseboard radiation. Get all the cost-saving advantages of hydronic heating plus the proven quality of Radiant-Ray, the most complete baseboard line in the industry... IBR approved ratings. Buy from this one source and fulfill every heating requirement in home, apartment building or institution.



**newington, conn.**

Please send me complete information, including your Free Easy Estimator

NAME \_\_\_\_\_

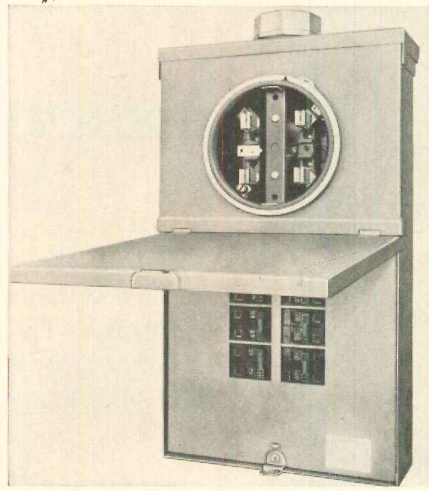
TITLE \_\_\_\_\_

COMPANY \_\_\_\_\_

ADDRESS \_\_\_\_\_

CITY \_\_\_\_\_ STATE \_\_\_\_\_

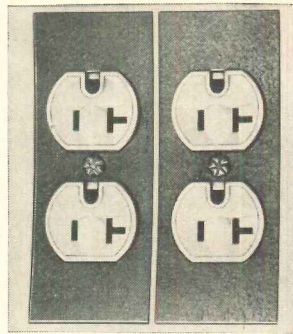
**FOR 1961**



**Meter socket and load center** are combined in this exterior service panel. Three capacities—100, 150, and 200 amp—have space for six 240-v, 2-pole circuit breakers. All three units are 3-wire, single-phase for use in 120/240-v systems.

General Electric, Providence.

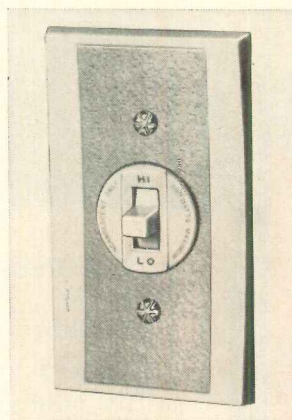
For details, circle No. C19 on coupon, p 282



**Kitchen appliance center** will handle up to four portable appliances, with a total load of 5,000 watts. Four types of caps can be used, including two grounding types. The center is fed through a 125/250-v circuit with two 20-amp fuses, includes mounting box, outlets, and wall plate.

General Electric, Providence.

For details, circle No. C20 on coupon, p 282



**Dimming control** is provided by two-position switch that fits standard mounting box. In "high" position, lamps have full brightness; in "low" position, brightness is cut to 30%. The switch has a capacity of 300 w, can handle two or more lamps.

General Electric, Providence.

For details, circle No. C21 on coupon, p 282

*continued on p 273*

INCREDIBLE BUT TRUE

**4**  
**BATHROOMS**  
**TILED**  
**PER MAN**  
**PER DAY**



**MIRACLE**  
**CERAMIC TILE ADHESIVE**

**BEST FOR PRODUCTION WORK**

Right now in Levittown, as well as in development all over the nation, one mechanic is installing four bathrooms in just one day. Certainly it takes 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 'set' 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 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. A combination in Miracle's Ceramic Tile Adhesive, finest 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 installation to achieve important savings.



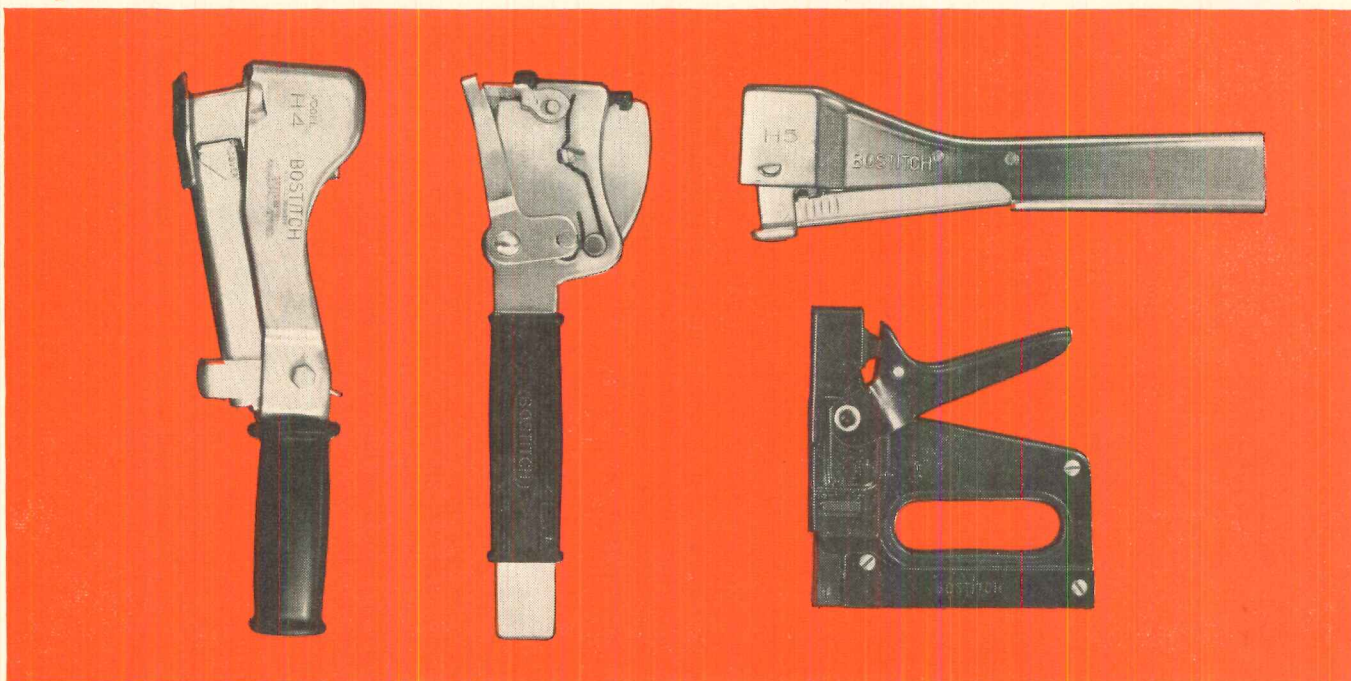
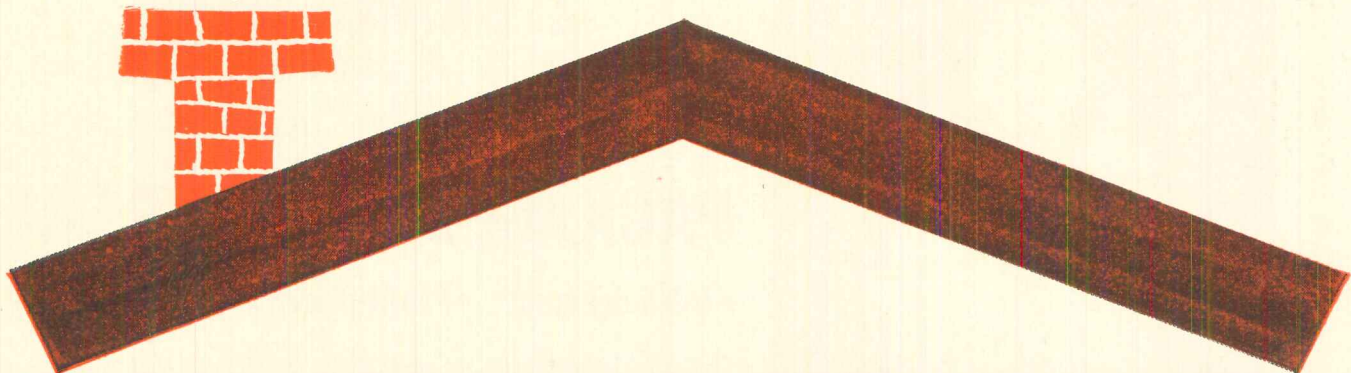
Send for latest edition of valuable authoritative handbook "Adhesive Products for 'Thin-Set' Genuine Tile." No obligation.

**MIRACLE ADHESIVE CORPORATION**

250 Pettit Avenue, Bellmore, L. I., N.Y.

HOUSE & HOME

# BOSTITCH TOOLS MEAN MORE BUSINESS



## YOU GET JOBS DONE FASTER, GET TIME FOR MORE JOBS, CUT COSTS ON THE JOB

**H4 Hammer**—heavy-duty roofing stapler. For shingling and other heavy tacking jobs. Recommended by International Conference of Building Officials. Builders say it cuts shingling time in half.

**H2B Stapling Hammer**—drives medium-weight staples fast, with little effort. Long reach, one-hand operation. Experienced builders depend on it for many tacking jobs.

**H5 Stapling Hammer**—for light tacking jobs, gives you fast fastening action. Light yet strong enough to drive staples with 3/16", 1/4", or 5/16" legs into soft materials

or wood. It's ideal for installing foil-type insulation.

**T-5 Tacker**—the standard by which all other spring tackers are compared. Operates with an easy squeeze of the hand. Small nose permits staple location as close as 1/16 inch to inside of rabbet. Also available with heavy spring for hard-to-penetrate materials.

Rugged Bostitch tools speed work on all building jobs where staples can be used. You can equip your crew with Bostitch tools before your next start. Then, see for yourself how much faster the job goes, how much time and money you save. To prove to yourself without capital investment, rent Bostitch tools for a trial. Your building supply dealer will be glad to work with you. See him soon.

*Fasten it better and faster with*

**BOSTITCH**<sup>®</sup>  
STAPLERS AND STAPLES

521 BRIGGS DRIVE, EAST GREENWICH, R. I.

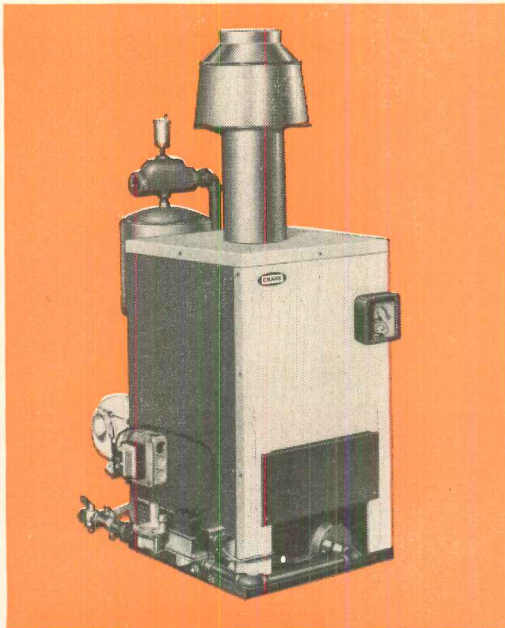
# BUILD IN MORE VALUE WITH THESE

## 2 BRAND-NEW



## PACKAGED GAS BOILERS

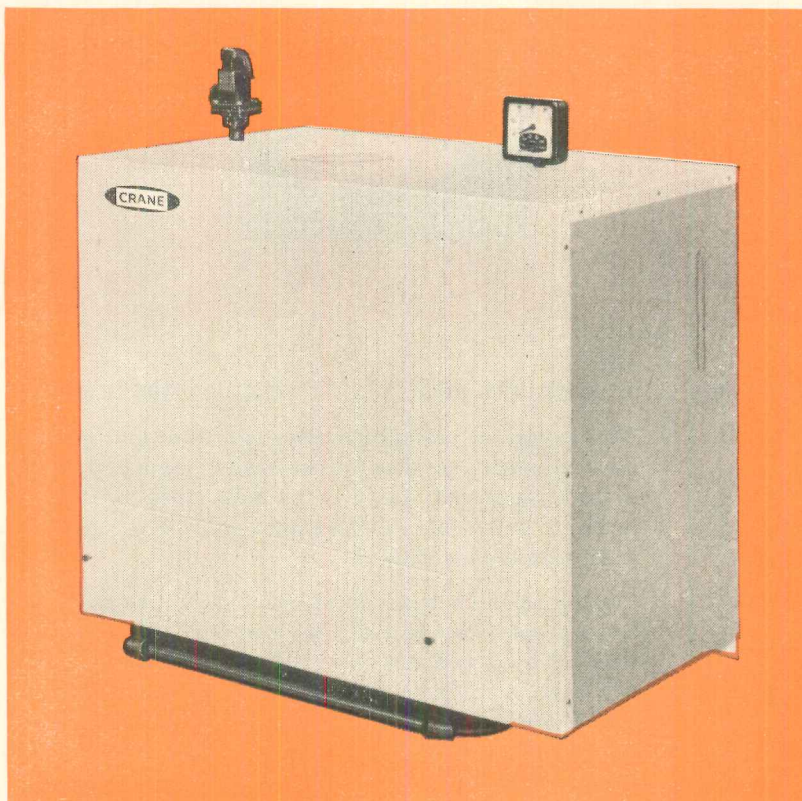
• Ultra-compact • Profit-priced • Fast installing



**SUNNYDAY 3**—three sizes: AGA-approved gross outputs of 60,000, 80,000 and 100,000 Btuh. Needs only 20" x 24" to 32" of floor space.

**CRANE SUNNYDAY 3** Here's a low-cost, economical-to-operate gas-fired boiler, complete with automatic controls, designed specifically for nonferrous baseboard heating in small modern homes. Highly efficient cast-iron boiler . . . uses only a small amount of water to give *quick* delivery of heated water to all radiation units. A midget in size . . . fits most anywhere there's a *little* space. You can install it *fast*—to slash your costs on a single installation or sharpen your bid on multiple home projects. It's completely factory assembled and wired—just position, hook up radiation, connect gas and electric supply lines and the Sunnyday 3 is ready to operate.

A Crane unit throughout—with features you'd expect only in higher priced units. It will pay you to get the facts NOW . . . call your Crane heating contractor for details.



**SUNNYDAY 8**—nine sizes from 36,000 to 180,000 Btuh net I-B-R water ratings.

### CRANE SUNNYDAY 8 GAS-FIRED BOILER

This modern packaged boiler for gravity or forced hot water or steam systems is ideal for new construction or boiler replacement. A deluxe unit in every way, topped with Crane quality and yet priced to be competitive with ordinary heating units. The Sunnyday 8 is built of cast iron, the lifetime metal, to high standards of design and engineering excellence to provide long-life, dependable performance. The Sunnyday 8 helps round out the line to let you specify Crane in homes of all sizes and to provide quality at a price that's right in line with competition.

To make your homes more attractive . . . for visible proof of quality . . . use Crane heating, plumbing and air conditioning throughout. Crane costs no more . . . adds extra salability. See your Crane plumbing and heating contractor for detailed specifications on quality products at competitive prices.

*Sunnyday is a Registered Trademark*



Plumbing • Heating • Air Conditioning Group  
P.O. Box 780, Johnstown, Pa.

## NAHB

See these two new, outstanding heating units and other quality Crane heating, plumbing and air conditioning products at the NAHB Convention, Booths 256-259, McCormick Place, Chicago, Illinois, January 29-February 2, 1961.

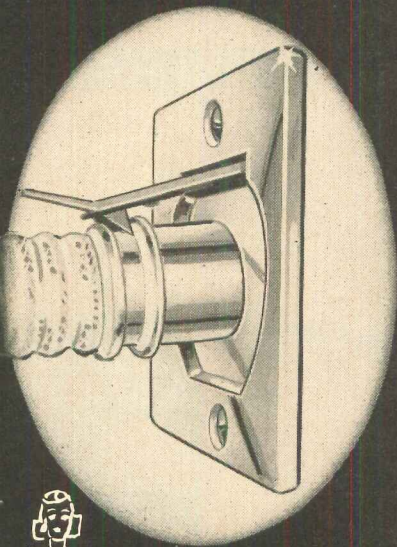


# VACU-FLO

the most popular advance in built-in

home appliances in thirty years!

Vacu-Flo is the built-in Home Vacuum Cleaning System



BUILDERS—VISIT N.A.H.B. BOOTH 63. ASK ABOUT THE VACU-FLO TRACT PLAN AND BUILDER DISCOUNT SCHEDULES.

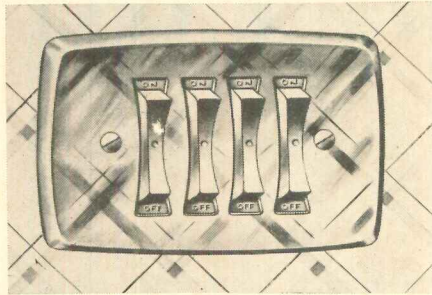
Plug Featherlite Hose in conveniently located wall inlet and presto! . . . Instant super vacuum power. Dust and dirt are whisked away through tube lines concealed in wall partitions or under floors. No machine to plug. No cord to tug . . . and cleaning is so quiet. Heavy duty power unit is remotely located in garage, utility room or basement. Vacu-Flo really cleans and speeds up house cleaning.

Thousands in use. Patented. Years of proven performance. And it's healthful . . . no contaminated air, no exhaust fumes of portable vacuums, no armlessly exhausted outdoors.

W. P. PRODUCTS, INC. Manufacturers

Department 2

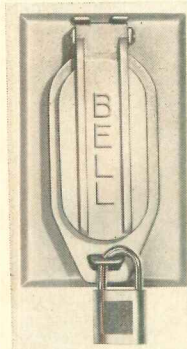
## NEW PRODUCTS FOR 1961



Low-voltage switches for remote-control systems are available in gangs up to four, plates come in buff or transparent with gold or paper insert to match walls. Pilot light in handle of each switch tells when circuit is in use.

Remcon, Lynbrook, N.Y.

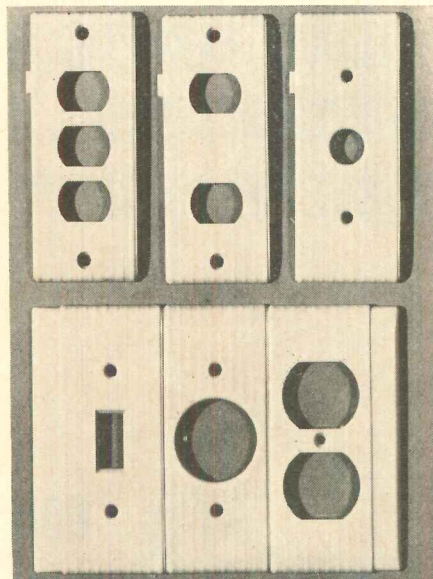
For details, circle No. C22 on coupon, p 282



Outdoor receptacle has padlock hasp, protects children against accidental shocks, makes it impossible for power to be "stolen." Saf-T-Lok cover is made of die-cast aluminum, has rubber gaskets, and is completely weather-proof. Front plate is brass, finished in aluminum baked enamel.

Bell Electric, Chicago.

For details, circle No. C23 on coupon, p 282



Sectional wall plates fit any combination of receptacles, switches, or phone jacks. Sections come as end pieces or center pieces with connecting lugs which align automatically. The plates are brown or ivory plastic.

Pass & Seymour, Syracuse, N.Y.

For details, circle No. C24 on coupon, p 282

write for the...

Big New Complete 1961



Catalog



Featuring...

Nationally advertised brands — many new styles — many new low prices

### Building Materials at Wholesale

You benefit from the economy of one-stop buying and single invoicing to reduce paper work and accounting costs. Plus extra savings with the M-W pre-paid freight plan covering more than 7,000 items.

St. Louis  
Chicago  
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Milwaukee



SEE OUR EXHIBIT BOOTH 161

Send for FREE 1961 Catalog MORGAN-WIGHTMAN

Dept. B-1, P.O. Box No. 1, St. Louis 66, Mo.

NAME .....

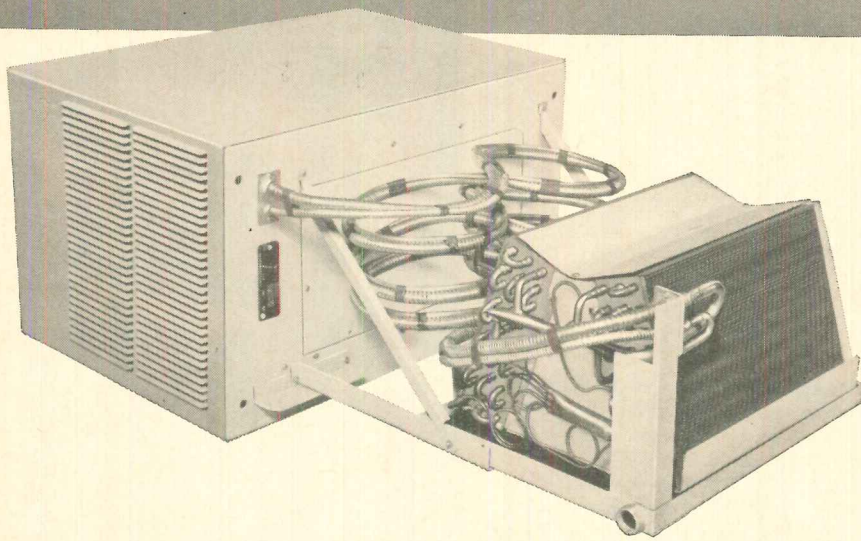
COMPANY .....

ADDRESS .....

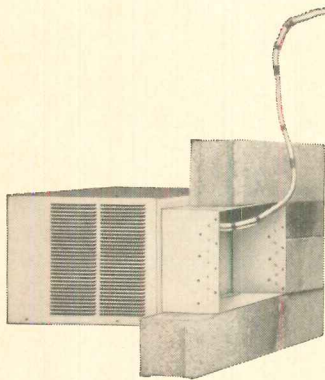
CITY ..... STATE .....

# How can I afford NO?

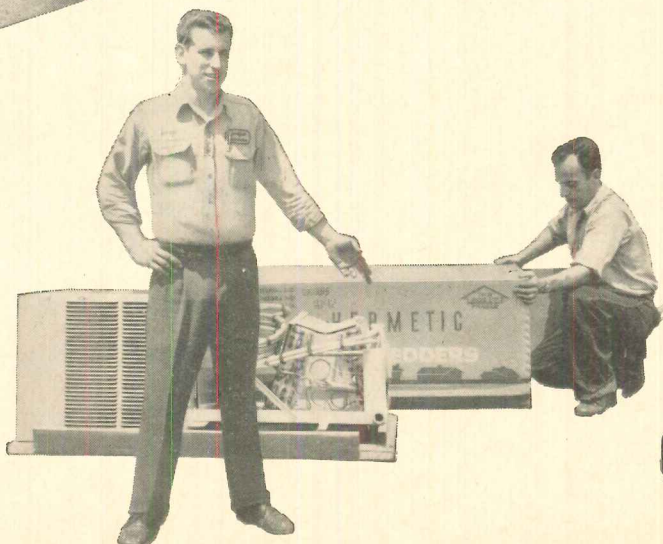
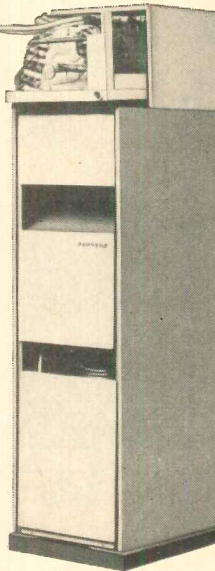
R. A. Osias, Long Island's leading developer, comments on the revolution in whole-house cooling that enabled him to feature Fedders' FlexHermetic as standard equipment in his 490 acre, 800-home "Village on the Hill" development.



**FIRST FACTORY-ASSEMBLED,  
FACTORY-TESTED REMOTE  
AIR CONDITIONER ASSURES  
OUTSTANDING PERFORMANCE**



**FLEXIBLE HERMETIC TUBING  
UNFOLDS IN MINUTES, CUTS OUT  
ON-SITE REFRIGERATION WORK**



**CONTRACTOR  
SAVES UP TO  
14 MAN-HOURS  
ON EACH HOUSE**

# to air condition now...

*when it adds \$1500 in extra sales value to my new homes for a few hundred dollars?"*

"Long ago, we learned the importance of good buying for profitable home-building," says Richard A. Osias, President of the Osias Organization, Inc. "We get maximum value for every dollar we spend on lumber, wallboard and hardware.

*"But these days, there's an even more important area for good buying—sales value and merchandising power. We measure every dollar we spend against how much it adds to our homes in value that customers can see, understand and want. We're very interested, too, in how much sales excitement we can get out of our money.*

"That's why we're providing Fedders FlexHermetic Air Conditioners and companion FlexAire Gas Furnaces in every home in 'Village on the Hill,' two of each, in fact, in larger models using zoned heating-cooling systems. We plan to use this automatic year 'round comfort system as the principal plank in our merchandising and promotion platform for 'Village on the Hill.'

*"We'll be getting as great a value as we give. FlexHermetic economies are due solely to a revolutionary manufacturing technique that eliminates costly and critical on-site refrigeration work. Our heating contractor, United Combustion, Inc., will install it in an hour and a half, using a two man crew. Because the FlexHermetic is manufactured and tested under carefully-controlled factory procedures, rather than under uncertain at-the-site conditions, owners can be sure of outstanding performances.*

"These days, it takes more than lots of living room, solid construction and realistic prices to sell new homes in volume and profit. We think nothing fills the gap as well as air conditioning... a sure sign that a new house won't become obsolete in a few years. And we think no air conditioner can match Fedders FlexHermetic in low initial cost, in top quality, in installation savings."



**SALES VALUE...MERCHANDISING POWER.** Regency Ranch model, in the \$22,000 price range features five bedrooms, playroom, raised rear patio...and year 'round cooling and heating by Fedders FlexHermetic Air Conditioner and FlexAire Furnace. Manor House, a 2-story model in the \$24,000 price range, is the first home in the New York area with zoned heating and cooling to sell for under \$30,000.

**Now—FlexHermetic models for 2, 3, 4, and 5 bedroom homes, for forced warm air and hydronic systems. See them at Booth 155-156 and Fedders Hospitality Suite at NAHB Convention...or mail coupon today.**

**F·L·E·X·H·E·R·M·E·T·I·C**  
**UNIFIED REMOTE AIR CONDITIONER BY**  
**FEDDERS**

**Fedders Corp., Dept. HH 120**  
**Maspeth 78, New York**

Please send information on FlexHermetic Air Conditioners   
and FlexAire Furnaces . Have a representative call .

Name \_\_\_\_\_

Firm \_\_\_\_\_

Address \_\_\_\_\_

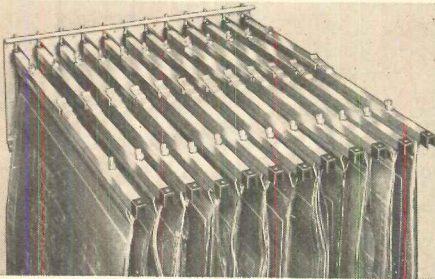
starts with  
**PLAN HOLD®**

**Vertical  
and Roll Files**

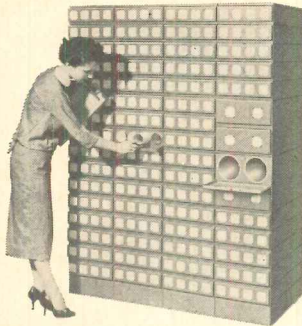
for PLANS, PRINTS, DRAWINGS

You increase efficiency and cut expense with PLAN HOLD filing equipment:

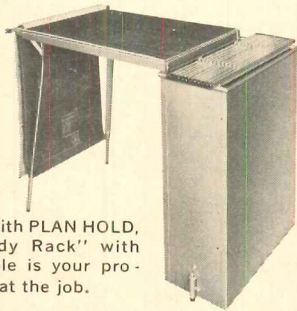
1. Systematic filing is practically automatic; you find the plan you want in seconds... no clerical time wasted.
2. Your investment in valuable plans is protected; sheets never get mutilated or lost... no replacement expense.



Wall mounted out of the way, this unit holds up to 1200 sheets in only 24 inches.



Made of furniture steel, these PLAN HOLD roll file units can be stacked as desired. Take sheets of any length up to 5' wide.

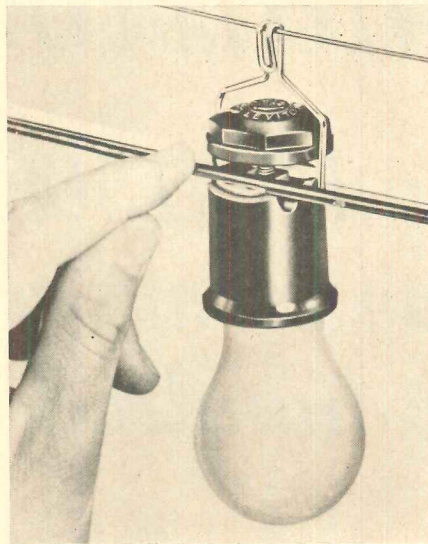


Exclusive with PLAN HOLD, this "Caddy Rack" with folding table is your project office at the job.

Adaptable to all your needs... PLAN HOLD vertical and roll files come in modular sizes, fixed, mobile, portable and in cabinets. At engineering supply and office equipment dealers. Mail this coupon for illustrated catalog and prices.

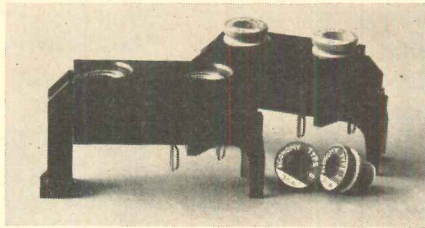
Plan Hold Corporation, Dept. 603  
5204 Chakemco St., South Gate, Calif.  
Please send me your current catalog and price list.

Name \_\_\_\_\_  
Company \_\_\_\_\_  
Street \_\_\_\_\_  
City \_\_\_\_\_ Zone \_\_\_\_\_ State \_\_\_\_\_



**Small-base unit** has been added to this manufacturer's line of pin-type lampholders. Intermediate and medium-base types are also available. Lampholders supply temporary lighting either indoors or out, can be wired without breaking wires, be used with stranded 20 to 12 wire gauge. Leviton Mfg Co, Brooklyn.

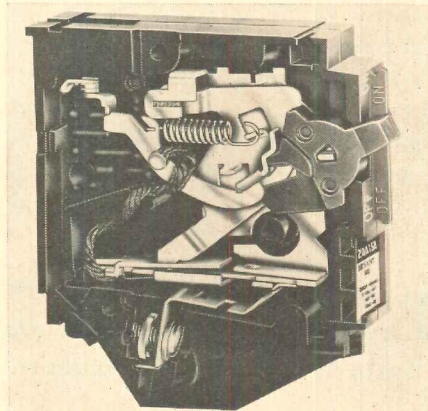
For details, circle No. C25 on coupon, p 282



**Stab-in-fuse bases** are "homeowner proof." They have receptacles molded to S-fuse size, require no adapters. There are no fuse shells, so "jumping" with a penny or washer is impossible. Each fuse block has a special clip locking it into panel.

Federal Pacific Electric, Newark.

For details, circle No. C26 on coupon, p 282



**Back-to-back breakers** take up only half the space of conventional circuit breakers, make possible an eight-circuit load center in no more room than a conventional four-circuit center. Also available from this manufacturer: a new line of pure white switchplates and other devices to match white walls, or to contrast strongly with other wall colors.

Bryant Electric, Bridgeport.

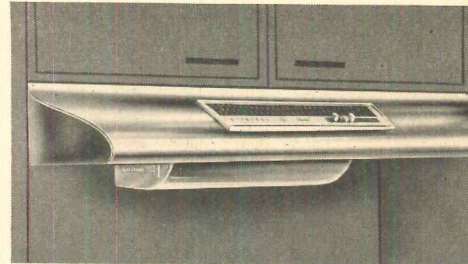
For details, circle No. C27 on coupon, p 282

Give your houses  
new sales appeal  
with the

**ELECTRONIC  
MAGIC**

of amazing new

**AIRSWEEP**  
ELECTRONIC RANGE HOOD



**THE MOST FABULOUS** appliance ever developed for kitchens, Airsweep is a potent new scrubber!

**IRRESISTIBLE SALES APPEAL!** Airsweep gives home owners two astounding advantages: (1) **Traps smoke, cooking odors, pollen and bacteria electronically.** No filters to replace, ozone bulbs. (2) **Makes kitchen air healthful and zestful!** Airsweep adds miracle negative ion to the air it purifies—which scientists find combats hay fever, asthma, colds, headaches, blood pressure, drowsiness, and fatigue. Also adds zest. A boon to housewives!

**A MONEY-SAVER, TOO.** Saves cost of oil vents, ducts, special wiring. Saves cabinet space.

**GIVES FLEXIBILITY** to kitchen planning—location range anywhere.

**EASY INSTALLATION.** Mounts in minutes on wall or under cabinet with just four screws, connects to standard household current.

**AIRSWEEP** is the newest of a complete line of 42 range hoods, 15 exhaust fans, by Progress Manufacturing Distributors in every area.

**AIRSWEEP**  
ELECTRONIC RANGE HOOD

PRODUCT OF **PROGRESS MANUFACTURING CO., INC., PHILADELPHIA 34, PENNA.** WORLD'S LARGEST MANUFACTURER OF RESIDENTIAL LIGHTING AND RELATED ELECTRICAL PRODUCTS.

GET DATA ON AIRSWEEP, the big news in range hoods, and the complete Progress line.

**PROGRESS MFG. CO., INC., Phila. 34, Pa.**

Send information on the complete line of Progress Range Hoods and Exhaust Fans plus name of nearest distributor to:

Name \_\_\_\_\_  
Firm \_\_\_\_\_  
Address \_\_\_\_\_  
City \_\_\_\_\_ Zone \_\_\_\_\_ State \_\_\_\_\_

As seen on *THE PRICE IS RIGHT*



**To the more than 30,000 Builders and Dealers who will attend the NAHB Show in Chicago in January:**

We cordially invite you to visit our display in booths 450-451-452-453 and see why you cannot afford to make your own kitchen cabinets — when our large scale factory operation offers you ■ Mass production economies plus unlimited opportunities for custom kitchen designing ■ Carefully selected raw materials and scientifically engineered construction ■ Accuracy and smoothness in machining through the use of heavy production equipment ■ Uniform and complete sanding in preparation for finishing ■ A finishing procedure incorporating the latest application technique — conveyORIZED oven-accelerated drying — which permits use of the highest type of finishing materials applied with a maximum film thickness (durability of finish and hazard resistance are remarkable) ■ Constant inspection insuring consistently high quality ■ Instant delivery by our 59 warehouse distributors, along with all built-in appliances, and assistance in kitchen planning and installation

*“For the Most Beautiful Kitchens of them all”*



“SHY-riek”

BRONZE GLOW® BIRCH



# Save on construction costs with the new '61 FORD TRUCKS

## SAVE FROM \$31 TO \$157 ON PRICE\* ALONE WITH FORD'S F-100 STYLESIDE PICKUPS

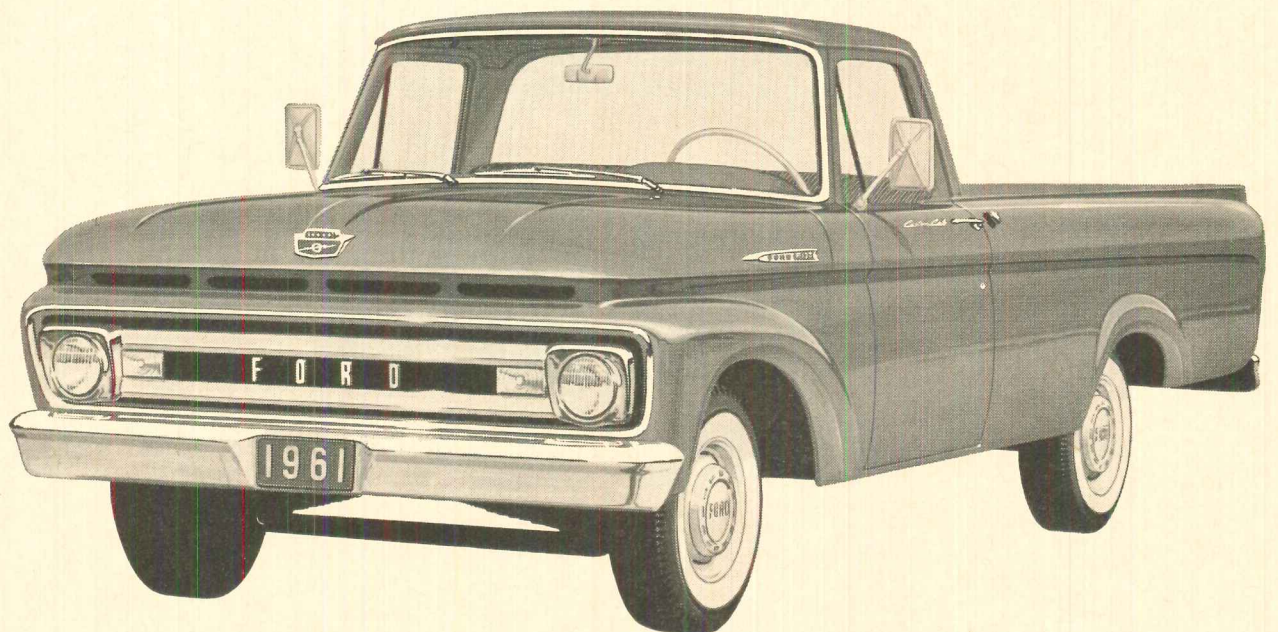
Contractors everywhere are finding that the half-ton Ford Styleside is priced below all other comparable pickups! And these rugged pickups are designed to keep right on saving with lower maintenance and operating expenses. Their durable, one-piece cab-and-box construction provides increased rigidity and eliminates a major source of rust and corrosion. Not only does the sheet metal last longer with this stronger body, but it also contributes to a quieter ride.

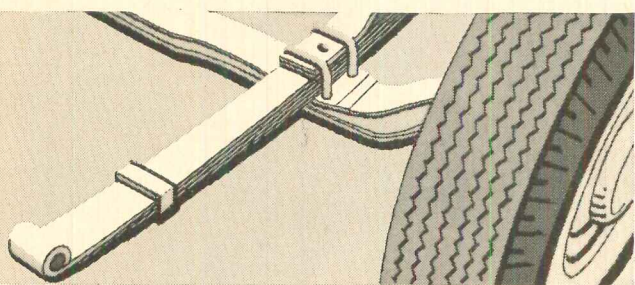
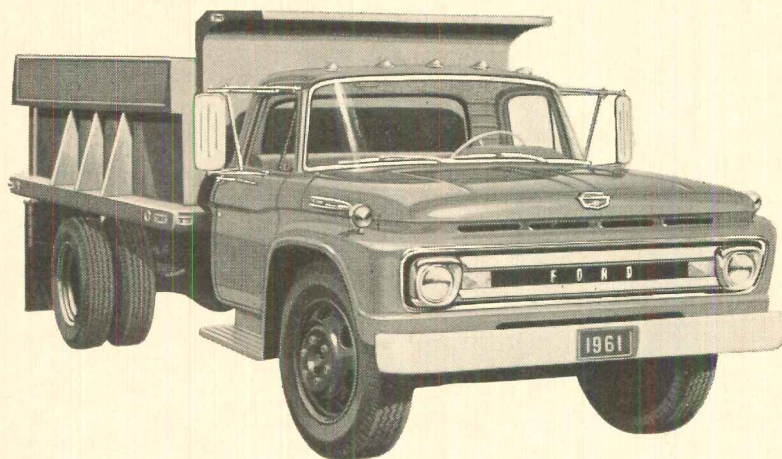
**And you can save more . . .** because you can carry more on every trip. Styleside bodies are longer and wider with loadspace increased as much as 16%. In addition, wheelbases have been lengthened 4 inches and this combined

with the improved shock absorbers gives a ride that's unexcelled in its field—proven by scientific Impact-O-Graph tests. For construction work the angle of approach has been increased so you can climb steeper drives or go over deeper ditches or gullies. Ford also offers America's lowest-priced\* 4 x 4 with big 8-ft. box, the F-100 Flareside.

**And you can save on operating expense!** Ford's Mileage Maker 223 Six is standard on all conventional pickups to keep gas costs low. The economical 292 V-8 is available for jobs requiring extra power. Both engines are equipped with Ford's Full-Flow oil filter that lets you get 4,000 miles between oil changes.

\*Based on a comparison of latest available manufacturers' suggested retail delivered prices





**SAVE UP TO \$150 ON FRONT TIRES!** In certified tests of truck suspensions, Ford front tires lasted up to twice as long. In 50,000 miles, savings can add up to \$150 on a pickup . . . more on two-tonners. And Ford's sturdy I-Beam front axle and leaf-spring suspension not only cut tire wear, but their simpler design also cuts maintenance costs.

## SAVE WITH FORD'S NEW 262-CU. IN. "BIG SIX" ALL-TRUCK ENGINE FOR TOP PERFORMANCE AND ECONOMY

America's savingest two-tonners offer a big 262 Six with the power of big displacement, the gas economy of 6-cylinder design, plus the durability of heavy-duty construction. This engine features a sturdy stress-relieved block, strong forged steel crankshaft, long-lasting stellite-faced intake and exhaust valves, and durable pyramid-type connecting rods. And Positive Crankcase Ventilation reduces oil dilution and sludge formation to extend engine life. Ford's proven 292 V-8 and 292 HD V-8—the V-8's with "six-like" economy—are also available for your special power needs.

You also save with other new durability features like the more rugged frame, stronger radiator with new lock-seam construction, improved cab and chassis electrical wiring, plus longer, easier-riding and more durable rear springs. Ford's parallel ladder-type frame with standard 34-inch width allows you to install new or transfer your present special construction bodies quicker and for less. Also, the frame drop in the cab area lowers cab height . . . makes for easier entry.

**12,000 MILE  
OR 12 MONTH  
WARRANTY**

**SAVE WITH GREATER DURABILITY . . .** on all 1961 Ford Trucks, each part, except tires and tubes, is now warranted by your dealer against defects in material and workmanship for 12 months or 12,000 miles, whichever occurs first. The warranty does not apply, of course, to normal maintenance service and to the replacement in normal maintenance of parts such as filters, spark plugs and ignition points. Never before have you had such protection . . . such evidence of long-term economy!

# FORD TRUCKS COST LESS

YOUR FORD DEALER'S "CERTIFIED ECONOMY BOOK" PROVES IT FOR SURE...

FORD DIVISION, *Ford Motor Company*



# I'm Spoiled!

I never thought I'd rave about windows, but honestly!—*my* beautiful wood windows, equipped with Zegers Take-out make such a difference in housekeeping that I'm spoiled! They're so simple to remove and replace. Window washing is done *inside*, safely and easily. Weather-tight, too—cuts fuel costs! Won't let in winter cold, summer heat, or year-round dust and dirt.



**ZEGERS**  
TAKE-OUT

A slight sideways pressure and your Take-out equipped window is out. Each sash has two balances so it fits perfectly, won't ever tilt, lifts with a finger tip!



See how easily it can be washed! No tedious climbing and washing on the outside when Take-out is in the window.



Zegers Take-out provides *complete* protection against weather because it incorporates the famous Dura-seal weatherstripping principle. When you build or buy, look for windows equipped with Zegers Take-out . . . they're in the best-built, best-buy homes and apartments. Write for literature today!



**ZEGERS**  
INCORPORATED

8090 South Chicago Avenue • Chicago 17, Illinois  
Manufacturers of Dura-seal, Take-out and Dura-glide

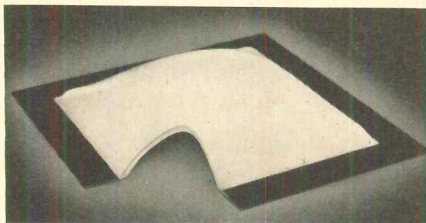
## PRODUCTS FOR 1961



**Plastic shutters** are made of rigid Geon vinyl. They will not split or warp, and their color is integral to the plastic. Shutters are vacuum-formed from 1/16" extruded sheet. They are not yet in full production but are expected to sell for \$11-\$13 a pair. This compares with a cost of about \$11 a pair for unpainted wood shutters of the same type.

Marine Control Labs, New Orleans.

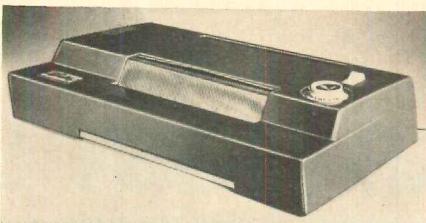
For details, circle No. C28 on coupon, p 282



**Self-flashing skylight** has twin plastic lights. Outer layer is made from acrylic sheet to give greater weatherability; inner layer is fiberglass reinforced polyester for added strength. The sealed dead-air space between adds to the insulating efficiency of the unit. Flat flanges extend 4" on all sides to provide flashing. Flanges can be nailed directly to roof deck, and roofing lapped over them and sealed. Other types of Twin Domes are available for curb installation in flat roofs.

Wasco Products, Cambridge, Mass.

For details, circle No. C29 on coupon, p 282



**New photocopier machine** is low in cost (\$99) bringing it within reach of smaller business firms. It will copy any document or drawing up to 8½" wide, and of any length. Exposure fidelity is assured by direct lamp-to-paper contact. Powered rollers feed copy at constant speed. Nylon gears never need lubricating. Plastic housing is impact-proof. Weight: 12 lbs.

American Photocopy, Evanston, Ill.

For details, circle No. C30 on coupon, p 282

# Give them what they want at a price they're willing to pay!



**Gas and Electric Water Heaters**  
**Gas and Oil-Fired Boilers**  
**Gas Furnaces and Wall Heaters**  
**Sealed Gas Wall Heaters**  
**Gas Incinerators**

Sound impossible? Actually, it's easy and a sure way to increased sales and profits for you! First, your customers want "brand name" products such as Basmor-Little, pre-sold through national advertising.

Second, they want products which incorporate new features for top performance and dependability, plus decorator styling, to meet their modern family needs. Third, they want to pay a reasonable and fair price for these products.

That's why more and more builders are building with Basmor-Little . . . heating and water heating equipment that gives their homes MORE SELL-POWER! How about you? See us at the NAHB Exposition, Chicago, Booths 46-47.

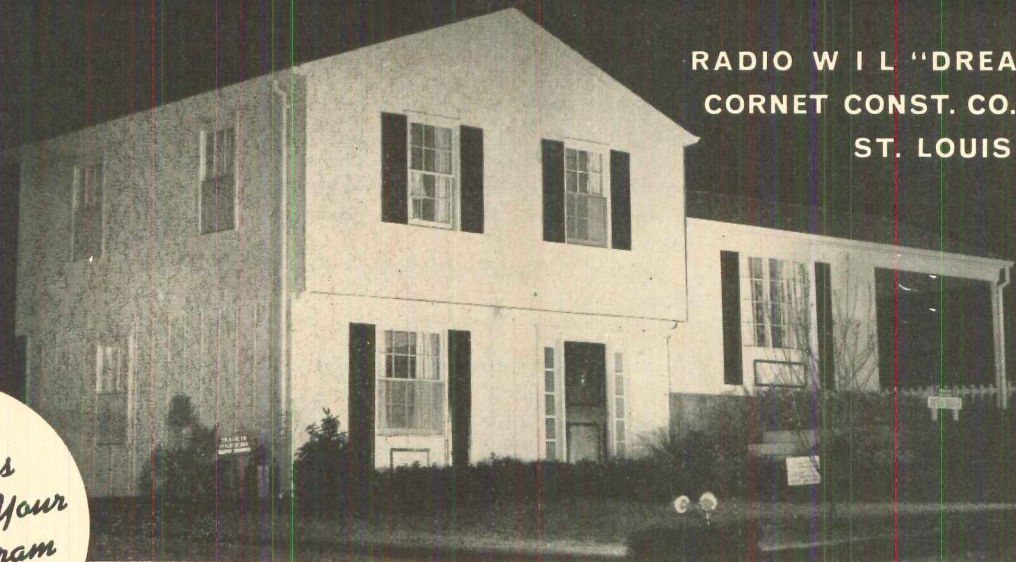


**BASTIAN-MORLEY CO., INC.**  
LAPORTE, INDIANA  
Branch Plants: San Rafael, California and  
Pittsburg, Texas



RADIO W I L "DREAM HOUSE"  
 CORNET CONST. CO.  
 ST. LOUIS

W I L RADIO  
 DREAM HOME  
 1960  
 BEDFORD  
 MANOR



Add  
 Real Sales  
 Volume to Your  
 1961 Program  
 with

..... AWARD-WINNING HOMES BY PLACE — TO FIT YOUR MARKET!

Award-winning designs in a full range of 3-4-5 bedroom ranches, colonials, splits and 1½ stories—led by the exciting new Comanches series (sells for \$9000 with lot—over 4500 orders in 60 days!) . . .

. . . Full range dealer services—everything from land acquisition assistance to field engineering to complete merchandising programs to full range financing services . . .

. . . Plus the know-how to put them together into building and selling programs that really get results . . . it's no wonder that . . .



Write, wire or phone:  
 Marc Donaldson, Vice Pres.—Sales  
**PLACE HOMES, INC.**  
 1212 S. Walnut Street  
 South Bend 21, Indiana  
 AT 8-9111

YOU'LL GROW FASTER WITH PLACE IN THE GROWING 60's!

NOW—all-in-one kitchen package **Vernois**

...color matched for added beauty!

**NEW HOOD WITH FILTER AND CONCEALED LIGHTING.** Removes all cooking odors, keeps kitchen air clean and fresh.

**IMPROVED "SHADOW SLIM" COUNTER TOP COOKING UNITS.** Both gas and electric models. Units are so slim that drawers can be placed directly below units.

**NEW DOUBLE COMPARTMENT SINK.** Smooth, easy to clean porcelain coated sink. Double Compartments mean added efficiency and convenience.

- Vernois complete package kitchen built-in units are available in beautiful decorator colors!



DEALERS AND DISTRIBUTORS — Write today for literature and prices. Some territories still open for qualified distributors.

**MT. VERNON FURNACE & MFG. CO.**

MT. VERNON • ILLINOIS  
 (BUILDERS OF FINE STOVES SINCE 1920)



See the brand-new "V-24 Slip-In" Cooking Units at

Flash Floods? Sewer Back Up?  
 BROKEN WATER LINES? GROUND WATER SEEPAGE?

Get **LOW COST Insurance** Against Water Damage

with **KENCO®**

The ORIGINAL and Best Yet **Submersible Pumps**

Prevents Basement Flooding



Protects valuable appliances, heater, furnace, or game room equipment.

**Compact Easy to hide**

- under the floor
- out of the way
- out of sight!



**EASIEST To Install!**

- No floats to adjust
- No rods to foul up
- No water level worries

Just plug it in any 115-v. outlet, connect discharge pipe and it's ready to go!

**Won't Flood Out!**

Completely submersible—all controls inside the pump—motor can't flood or burn out—has thermal overload protector with automatic re-set.



**Budget Priced Basement Pump**

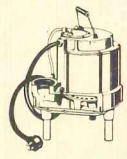
- Fully Automatic
- 1850 GPH at 10-ft.
- 6 7/8" high, 8 3/4" wide

Model 59A

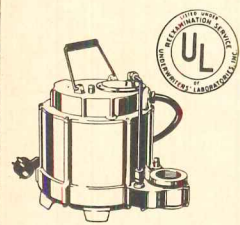
**NEW Heavy Duty Sewage Pump**

**8600 GPH at 5 ft. head**  
**6800 GPH at 10'**

Rugged Bronze Construction



Model 139



**Approved Multi-Purpose Model 109 Pump**

Moves fluids fast—3300 GPH at 10' head—bronze or cast iron—easy to install

**Complete Line—600 to 8600 GPH**  
**See Your Wholesaler**

**KENCO PUMP**

Division of The American Crucible Products Co.  
 1305 Oberlin Avenue • Lorain, Ohio

FOR 1961

**Magnetic tape** to seal doors and cabinets or to act as weatherstripping for metal windows is now available. Magnetized particles are extruded in one side of the vinyl tape, the other is non-magnetized.

Applied Magnetics Corp, Leeds, Mass.  
 For details, circle No. C31 on coupon, below

**Tissue-thin tracing paper** that can even be crumpled without being destroyed is now offered by K&E. Banknote is 100% rag-fiber bond made on slow-running top-jacketed machines.

Keuffel & Esser, Hoboken, N.J.  
 For details, circle No. C32 on coupon, below

**Hammer-in fastener** with safety handle has been added to the Shure-Seal line. The heavy-duty tool keeps worker away from the work where heavy blows are needed.

Olin Mathieson, New York City.  
 For details, circle No. C33 on coupon, below

**Fast joint finish** is assured by Bestwall's new Five Star cement. The new mix has long wet life but dries fast to cut finishing time, minimize shrinkage. The maker also reports superior working qualities. Five Star can be mixed in volume and stored without spoiling.

Bestwall Gypsum, Ardmore, Pa.  
 For details, circle No. C34 on coupon, below

**Want more information?**

The numbers below are keyed to the items described on the New Products and Publications pages. Check the ones that interest you and mail the coupon to:

**House & Home** Room 1960, Time & Life Building  
 Rockefeller Center, New York 20, N.Y.

**New Products**

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
31	32	33	34	35	36	37	38	39	40	41	42	43	44	45
46	47	48	49	50	51	52	53	54	55	56	57	58	59	60
61	62	63	64	65	66	67	68	69	70	71	72	73	74	75
76	77	78	79	80	81	82	83	84	85	86	87	88	89	90

A1	A2	A3	A4	A5	A6	A7	A8	A9	A10	A11	A12	A13	A14	A15
A16	A17	A18	A19	A20	A21	A22	A23	A24	A25	A26	A27	A28	A29	A30
A31	A32	A33	A34	A35	A36	A37	A38	A39	A40	A41	A42	A43	A44	A45
A46	A47	A48	A49	A50	A51	A52	A53	A54	A55	A56	A57	A58	A59	A60
A61	A62	A63	A64	A65	A66	A67	A68	A69	A70	A71	A72	A73	A74	A75
A76	A77	A78	A79	A80	A81	A82	A83	A84	A85	A86	A87	A88	A89	A90
A91	A92	A93	A94	A95	A96	A97	A98	A99	A100					

C1	C2	C3	C4	C5	C6	C7	C8	C9	C10	C11	C12	C13	C14	C15
C16	C17	C18	C19	C20	C21	C22	C23	C24	C25	C26	C27	C28	C29	C30
C31	C32	C33	C34											

P1	P2	P3	P4	P5	P6	P7	P8	P9	P10	P11	P12	P13	P14	P15
P16	P17	P18	P19	P20	P21	P22	P23	P24	P25					

**Publications**

NAME \_\_\_\_\_

POSITION \_\_\_\_\_ FIRM \_\_\_\_\_

KIND OF BUSINESS \_\_\_\_\_

STREET \_\_\_\_\_

CITY \_\_\_\_\_ STATE \_\_\_\_\_

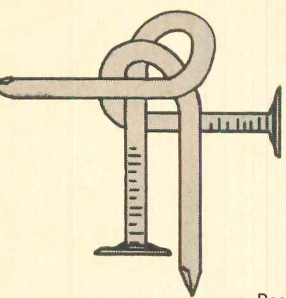
**IMPORTANT:**

House & Home's servicing of this coupon expires Apr, 1961. In addressing direct inquiries please mention **House & Home** and the issue in which you saw the product or publication.

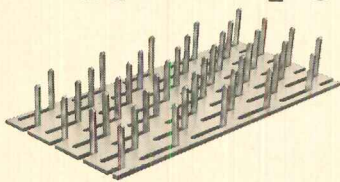
I wish to enter a subscription to **House & Home** for 1 year, \$6  2 years, \$8

New  Renewal \_\_\_\_\_  
 US and possessions and Canada only  
 Signature \_\_\_\_\_

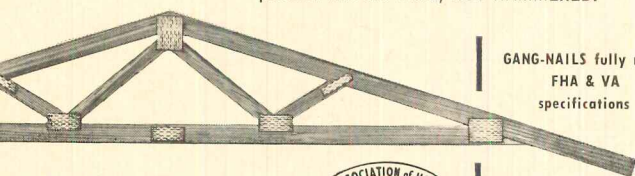
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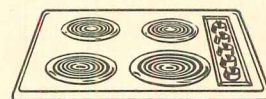
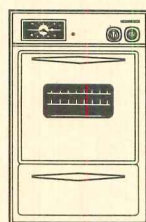


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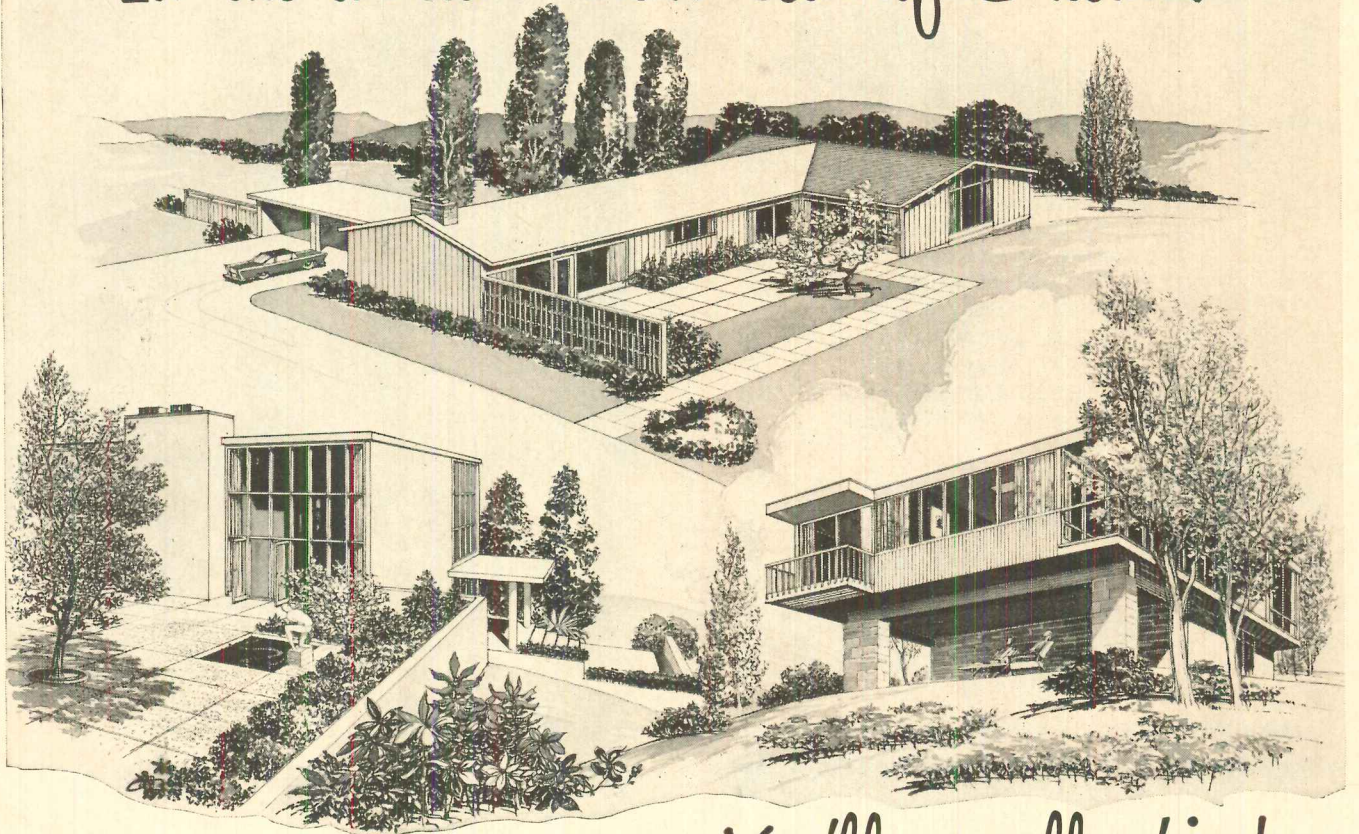
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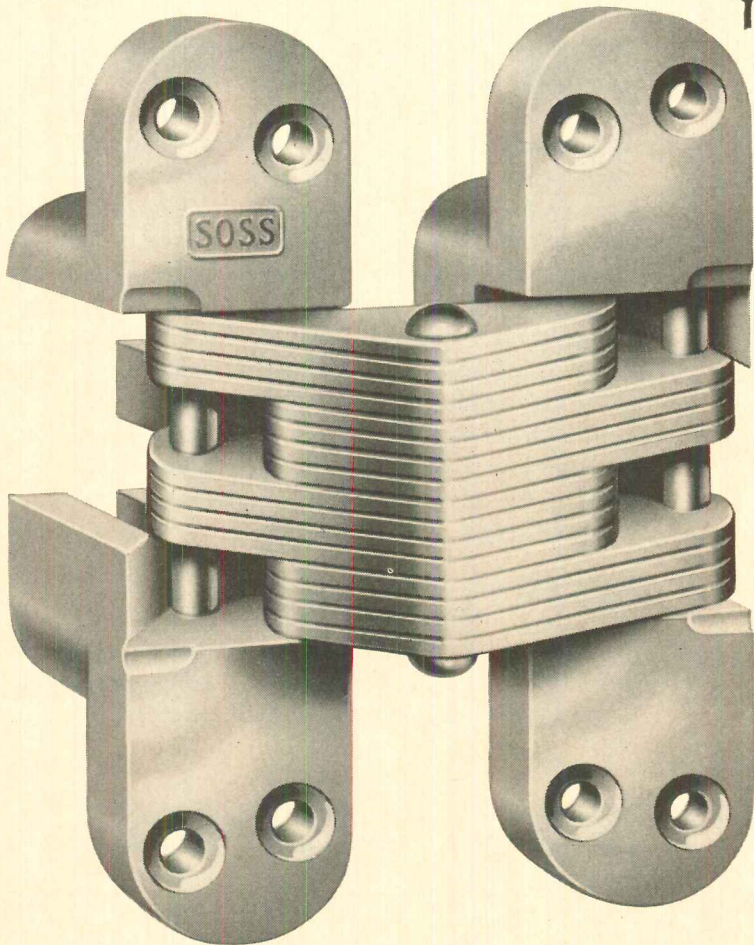
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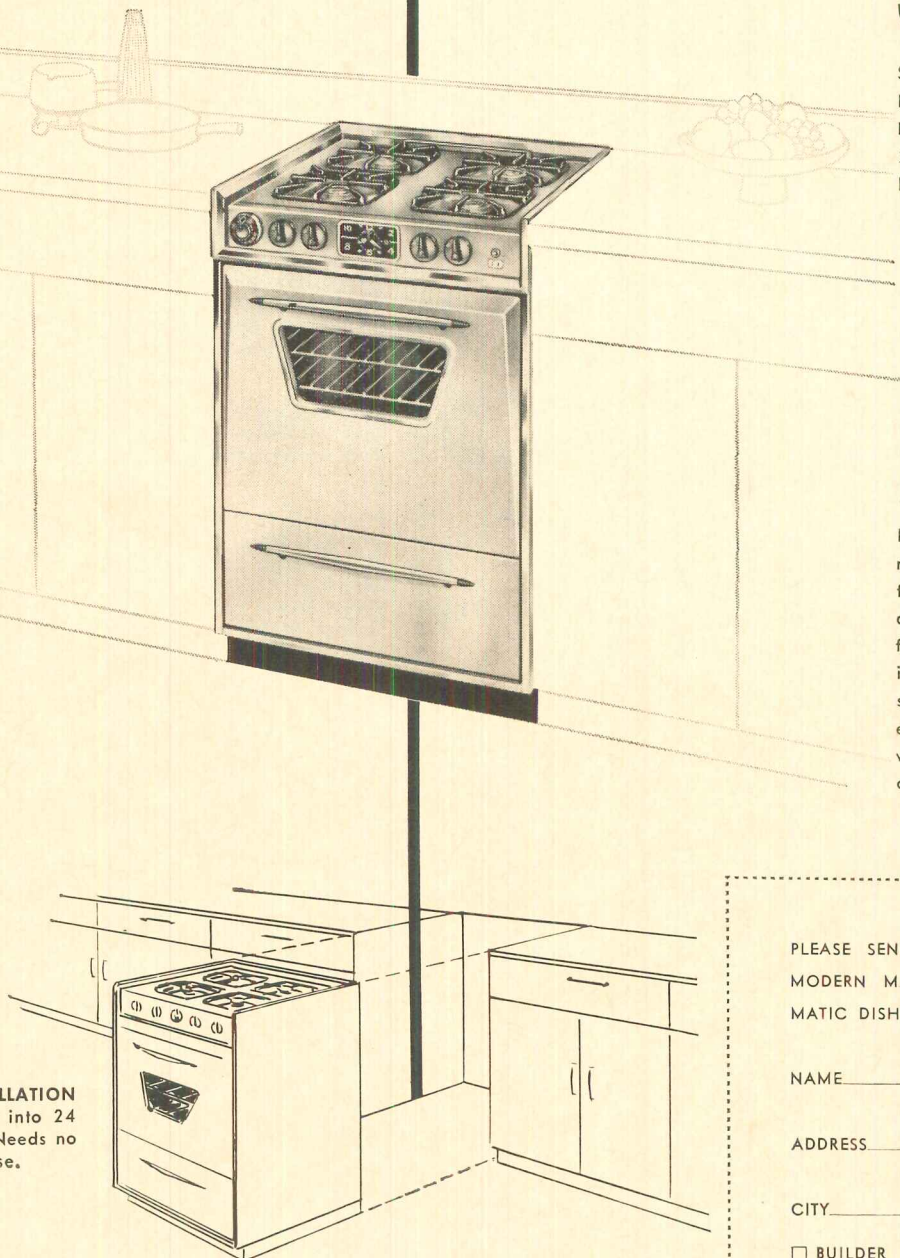
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Single connection.....	save up to \$25.00
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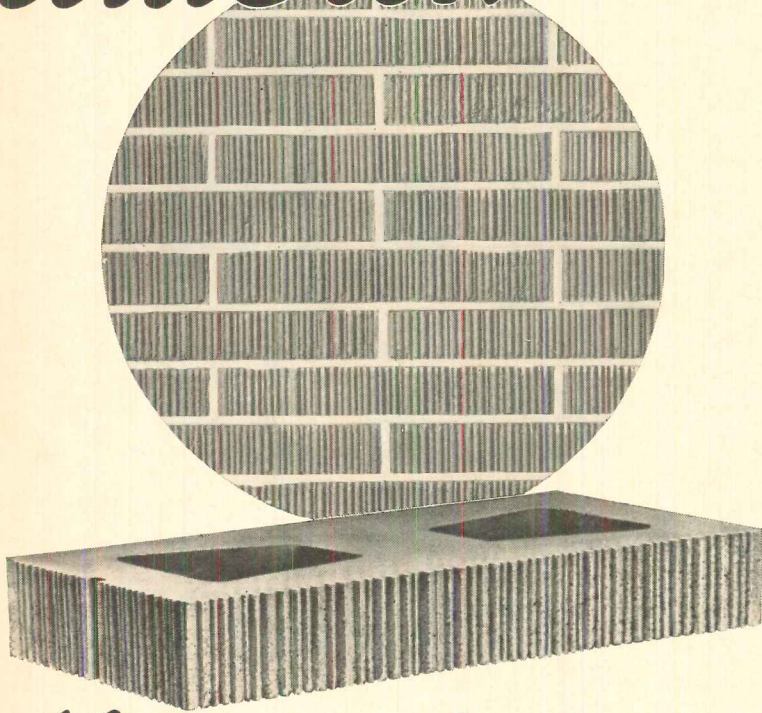
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# Amerok

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Amerok creates new horizons in masonry. 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.

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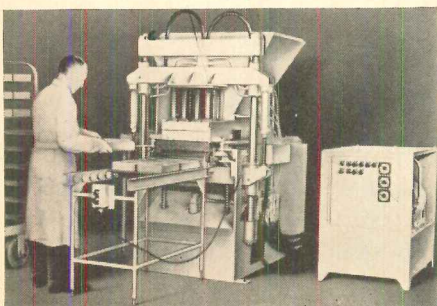
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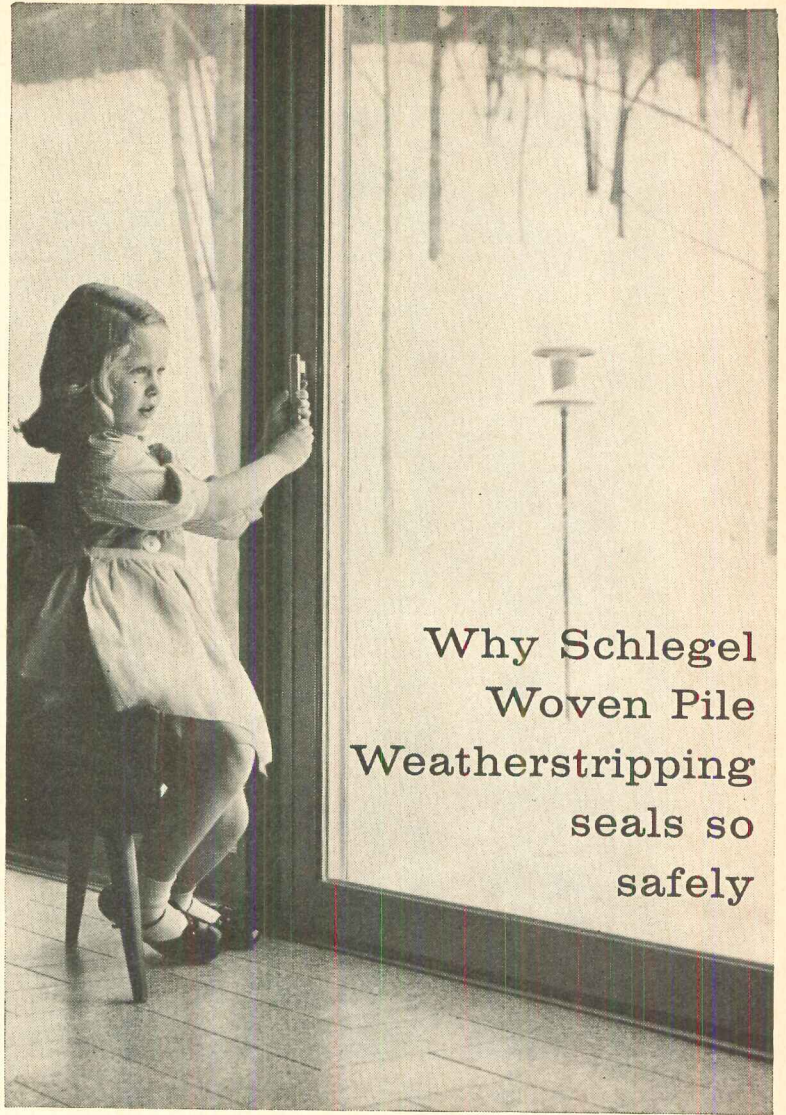
The Amerok machine is compact, self-contained and fully automatic. Plants operate under franchise, with exclusive rights in protected territories. Equipment investment is nominal with extended payments to responsible parties. Write for "The Story of Amerok."



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seals so  
safely

Schlegel's dense pile of soft wool fibres adjusts to all uneven surfaces and forms a soft, sure, cushiony seal against rain, snow, wind, dust, dirt. It keeps conditioned air *in*, locks drafts and cold air *out* . . . and helps protect every member of the family.

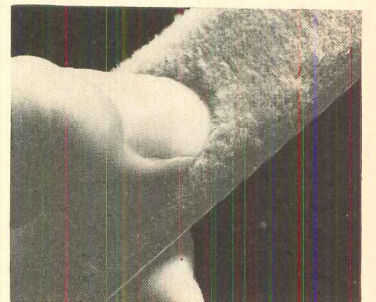
*The reason?* Schlegel Woven Pile Weatherstripping has a natural resilience not found in metal or plastic. Its positive seal has been proven by rigid FHA tests for air infiltration—and by countless satisfactory installations.

**SILICONE-TREATED.** Dow-Corning silicone treatment maintains the natural resilience of Schlegel Woven Pile *under all weather conditions*. It makes the pile extra water resistant for positive protection against moisture leakage and makes it last longer under all weather conditions.

**SEALS SILENTLY.** Nothing matches Schlegel Woven Pile Weather-

stripping for sheer soundlessness. Its deep, soft pile can't squeak, rasp, or rattle. It gives doors and windows an easy ride on wool "ball bearings" that never swell, stick or bind.

For complete information on Schlegel Weatherstripping, and a list of manufacturers using it, write for our booklet "Your Guide to Windows—Doors—Screens."

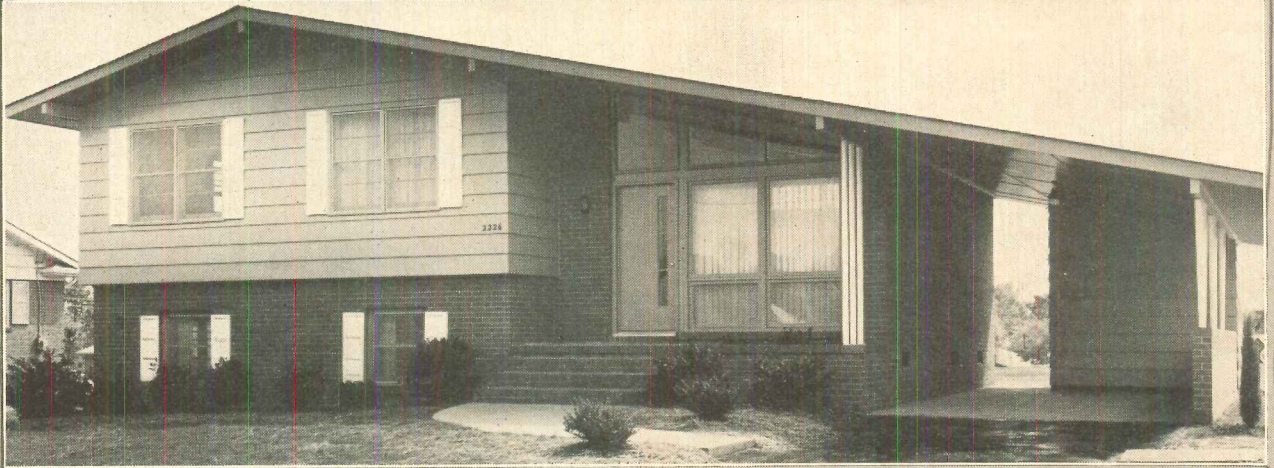


Wool fibres smooth out the uneven surfaces, give a firm, snug bond.

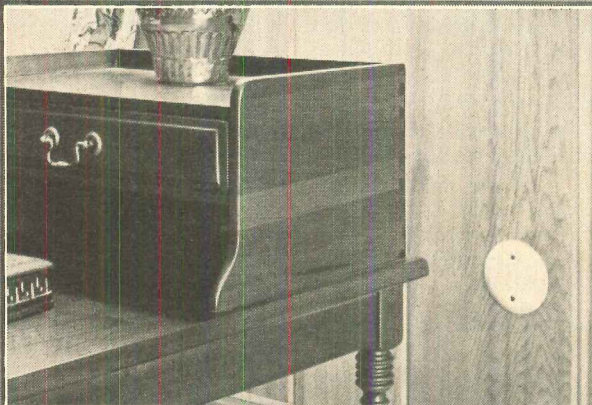
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**Schlegel**

**WOVEN PILE WEATHERSTRIPPING**  
SCHLEGEL MANUFACTURING COMPANY



"Concealed telephone wiring is part of the good planning you get from Ervin," says builder Charles C. Ervin. "It makes a more livable home, nicer rooms, and adds to resale value of the house."



Ervin homes are designed for families to grow in. Each home has several planned telephone outlets.

*Your Telephone Business Office will gladly help you telephone-plan your homes. For details on home telephone installations, see Sweet's Light Construction File, 11c/Be. For commercial installations, Sweet's Architectural File, 34a/Be.*

## "Ervin homes are quality homes, and concealed telephone wiring is part of our quality story"

**SAYS CHARLES C. ERVIN  
OF ERVIN CONSTRUCTION CO., CHARLOTTE, N. C.**

Ervin Construction Co., one of the largest home-building firms in the Southeast, is building close to 1000 homes this year—all of them with concealed telephone wiring.

"We've learned that concealed telephone wiring is a *definite* plus factor," says Mr. Ervin. "It's a competitive feature that homebuyers look for and appreciate. Ervin homes are quality homes, built with first-class materials, and concealed wiring is part of our quality story."

Ervin Construction Co. furnishes its building schedule to the telephone company. "They put in the wiring when the walls are open," says Mr. Ervin, "either by consulting with the homebuyer if the house is already sold, or by putting the outlets where their good judgment tells them."

### **BELL TELEPHONE SYSTEM**

Visit Booth 95 at the NAHB Convention in Chicago  
—for real money-making telephone tips.

