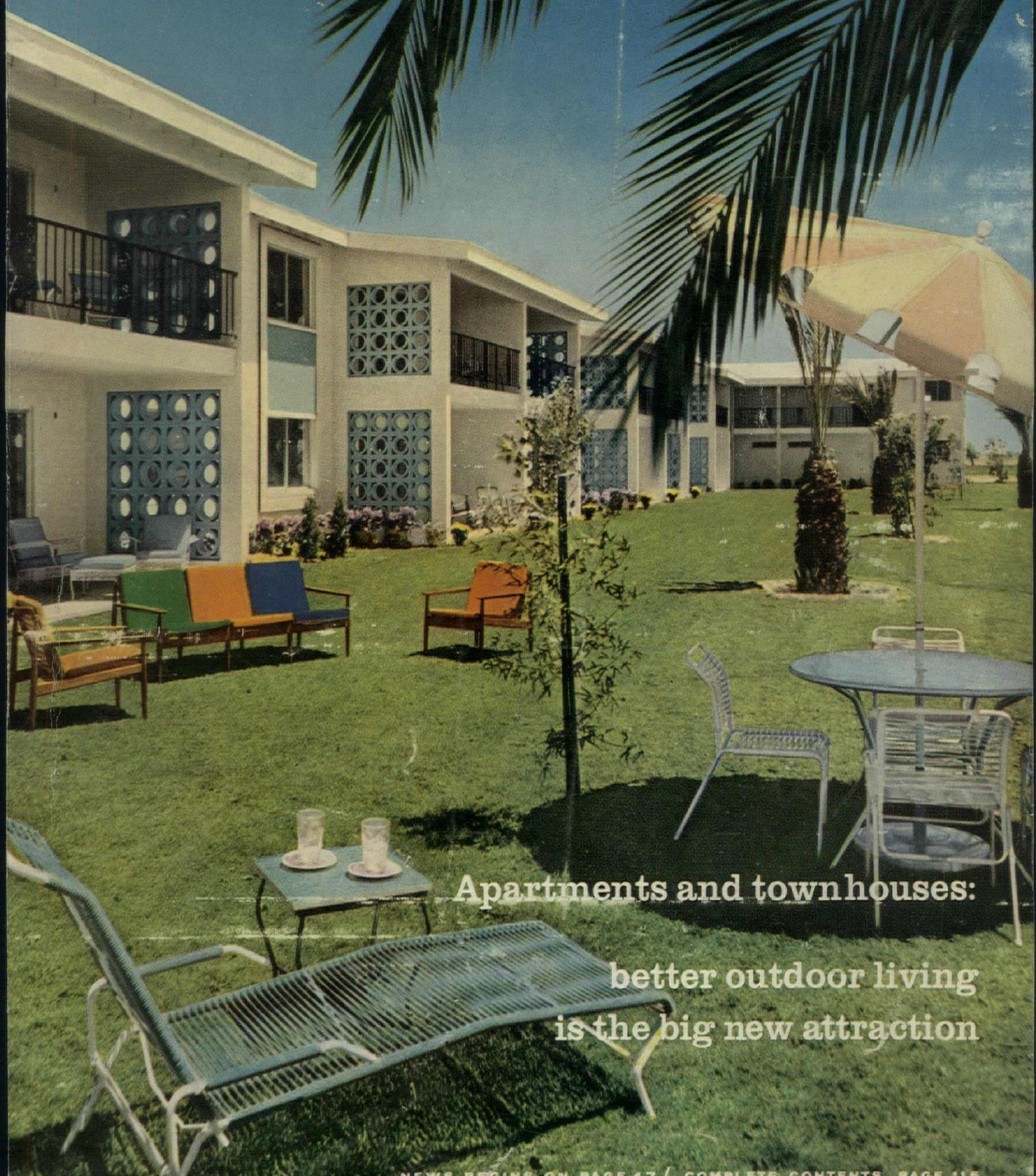


JULY 1961 SIX DOLLARS A YEAR - ONE DOLLAR A COPY

House & Home



Apartments and townhouses:

**better outdoor living
is the big new attraction**

The "Future Look" in

by *NuTone*

NO COSTLY MONTHLY RENTALS
— YEAR AFTER YEAR

... QUALITY
at LOW



MASTER STATION
AM-FM MODEL 2058
COPPER ANODIZED

New
am/fm
Intercom
Radio

New Styling

NuTone revolutionizes the Intercom industry with a completely new line of Built-In Intercom Radio Systems which are years ahead in design and performance . . . new sets which can't be matched anywhere in their price range. Dramatic new styling and features which add distinction to your homes. Four new models to fit every budget . . . in rich Silver or Copper Anodized Aluminum

Room to Room Intercom plus

NEW Intercom • Radios

Tone

Features

COST!

COMPLETE SYSTEM BELONGS
TO THE HOMEOWNER



MASTER STATION
AM MODEL 2053
SILVER ANODIZED

Performance

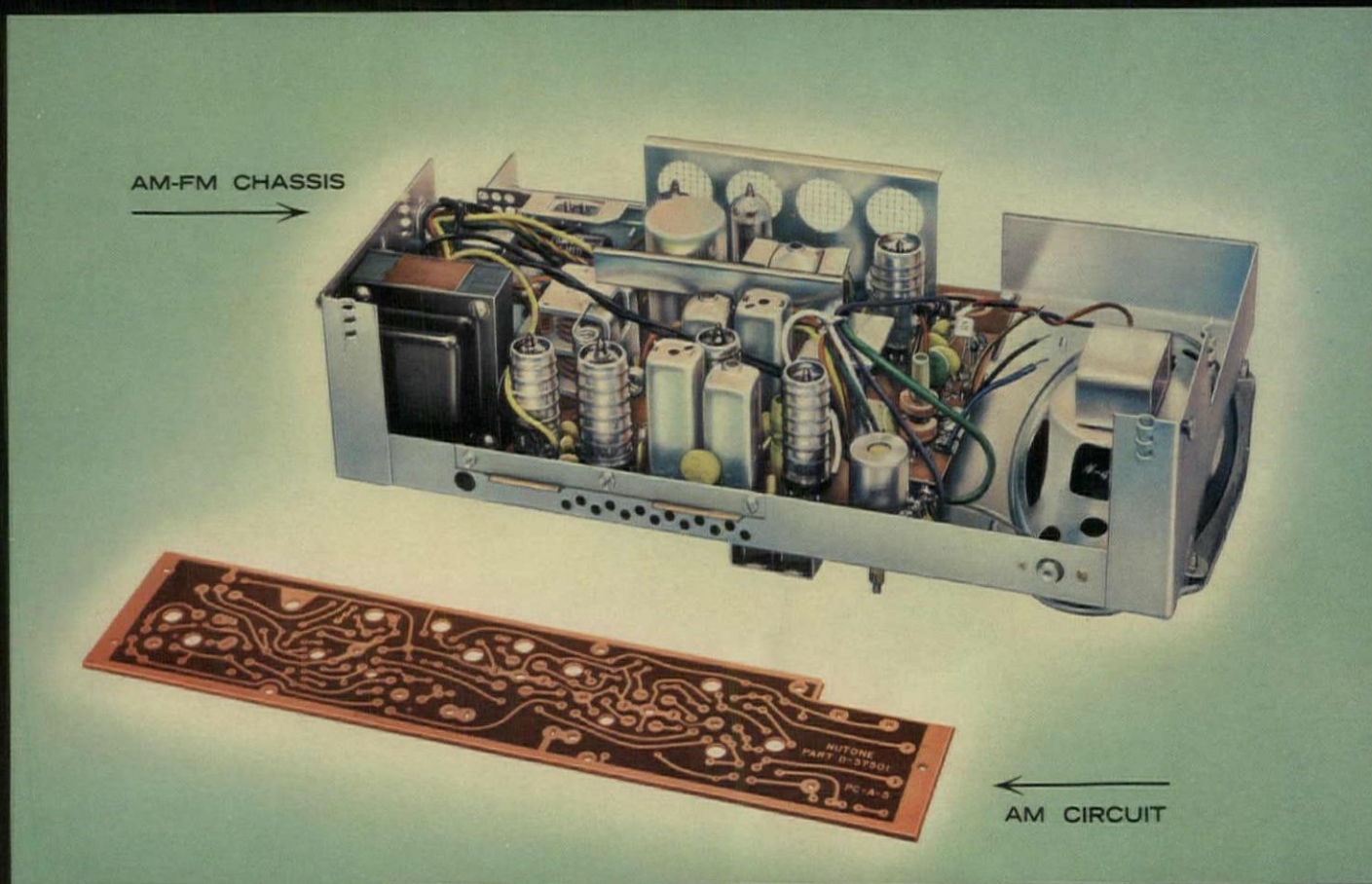
Custom engineered for superb Intercom clarity with much greater sensitivity and a special circuit that practically eliminates all static interference. Exclusive cool-chassis construction to insure much longer trouble-free life. Why not call your NuTone supplier for a demonstration? Your home buyers will thank you for the step-saving intercom - plus the sound of luxurious music throughout the home!



SEE NEXT PAGE →

Radio Music through the House

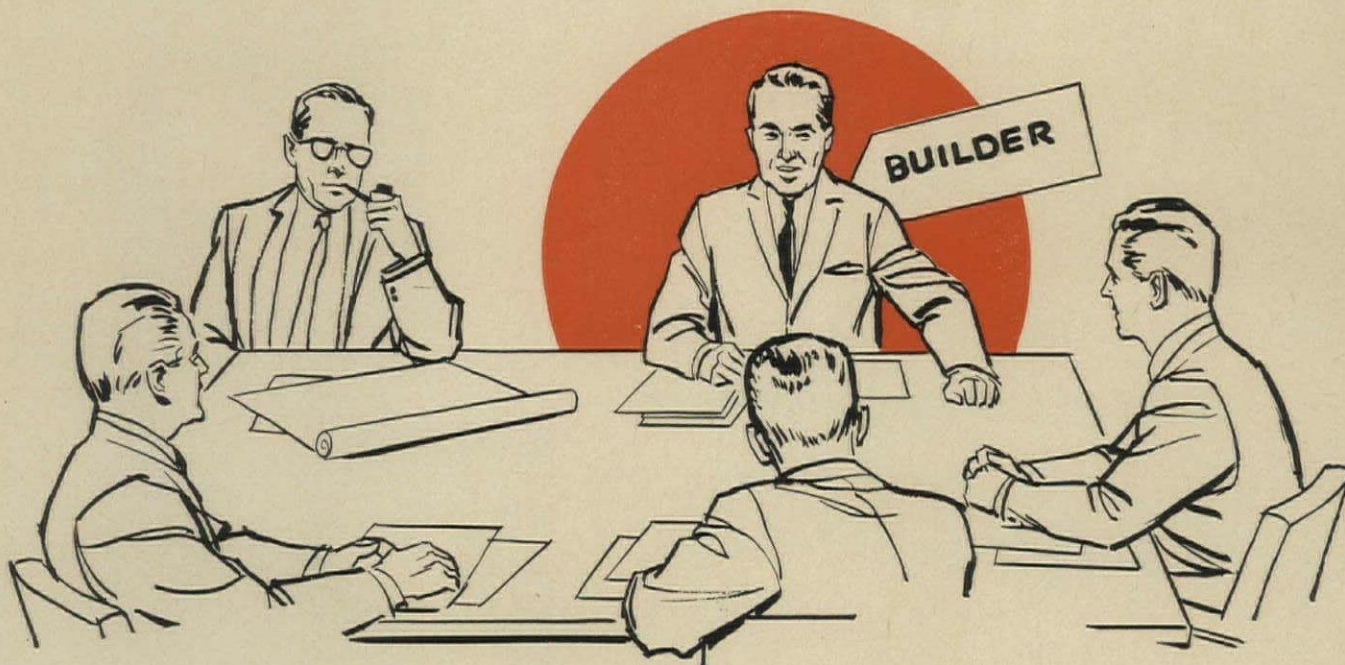
QUALITY Features ...at LOWER COST!



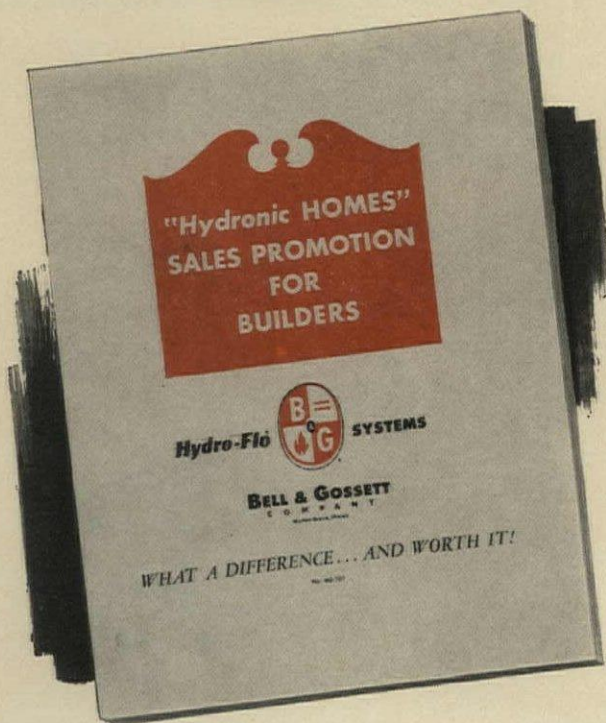
Choose NuTone Built-In Intercom Radios for ... **Dependability**

NINE FEATURES TO REMEMBER ABOUT OUR NEW INTERCOM LINE

1. The newest ideas in electronic engineering.
2. Superb Intercom clarity at normal voice level.
3. Exquisite tone . . . for both AM and FM Radio.
4. Greater tuning sensitivity . . . Greater power.
5. Special circuit practically eliminates static.
6. Cool chassis construction for longer life.
7. Each component exceeds maximum ratings.
8. Most extended Warranty in the Intercom field.
9. Easiest system to operate. Easiest to install.



DO YOU KNOW ABOUT THE *Hydronics* TEAM?



...the organization which introduces more successful home merchandising methods

Today's home buyer is more critical, more insistent upon greater values for his money. Old appeals are literally old stuff... new ideas are needed to stimulate the urge to buy!

This is the purpose of the Hydronics Team!

How the Team functions to give builders a unique and vigorous selling program is fully explained in the brochure illustrated here. It will show you, as a builder, how to make the "Hydronic Homes Sales Promotion" lift your homes out of the competitive rut.

This plan is built around the fact that to make sales, a builder must create traffic through his model homes by means of some *distinctive feature* which identifies them favorably to his prospects.

The plan coordinates all the distinctive and exclusive features of Hydronics into a hard-hitting merchandising program. It enables builders to (1) attract prospects, (2) arouse their interest, (3) prove that a "Hydronic Home" offers infinitely more, (4) close the sale.

Send today for a copy of "Hydronic Homes Sales Promotion for Builders"...there's no obligation in getting all the facts.



The plans of your homes are carefully studied by members of the Hydronic Team for the way to most economically and effectively make them Hydronic units.



BELL & GOSSETT

C O M P A N Y

Dept. GS-10, Morton Grove, Illinois

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

"...installed 4,500 recessed
Kleenex tissue dispensers
...every one a
positive sales feature!"

says Mr. Dale Bellamah,
DALE BELLAMAH HOMES,
Albuquerque, New Mexico



"We were, I believe, the first volume builder to include Kleenex tissue dispensers in our homes.

"Having used over 4,500 of the recessed Kleenex tissue dispensers in our several projects, we find every one of them is a positive sales feature. The housewife can immediately appreciate the convenience of having Kleenex tissues readily available.

"Our company's philosophy has always been to include features which can be benefits to homeowners—not just window-dressing gimmicks.

"Moreover, we consider the Kleenex tissue dispensers such a valuable benefit to the homeowner that we now install them in our kitchens as well as in the bathroom."



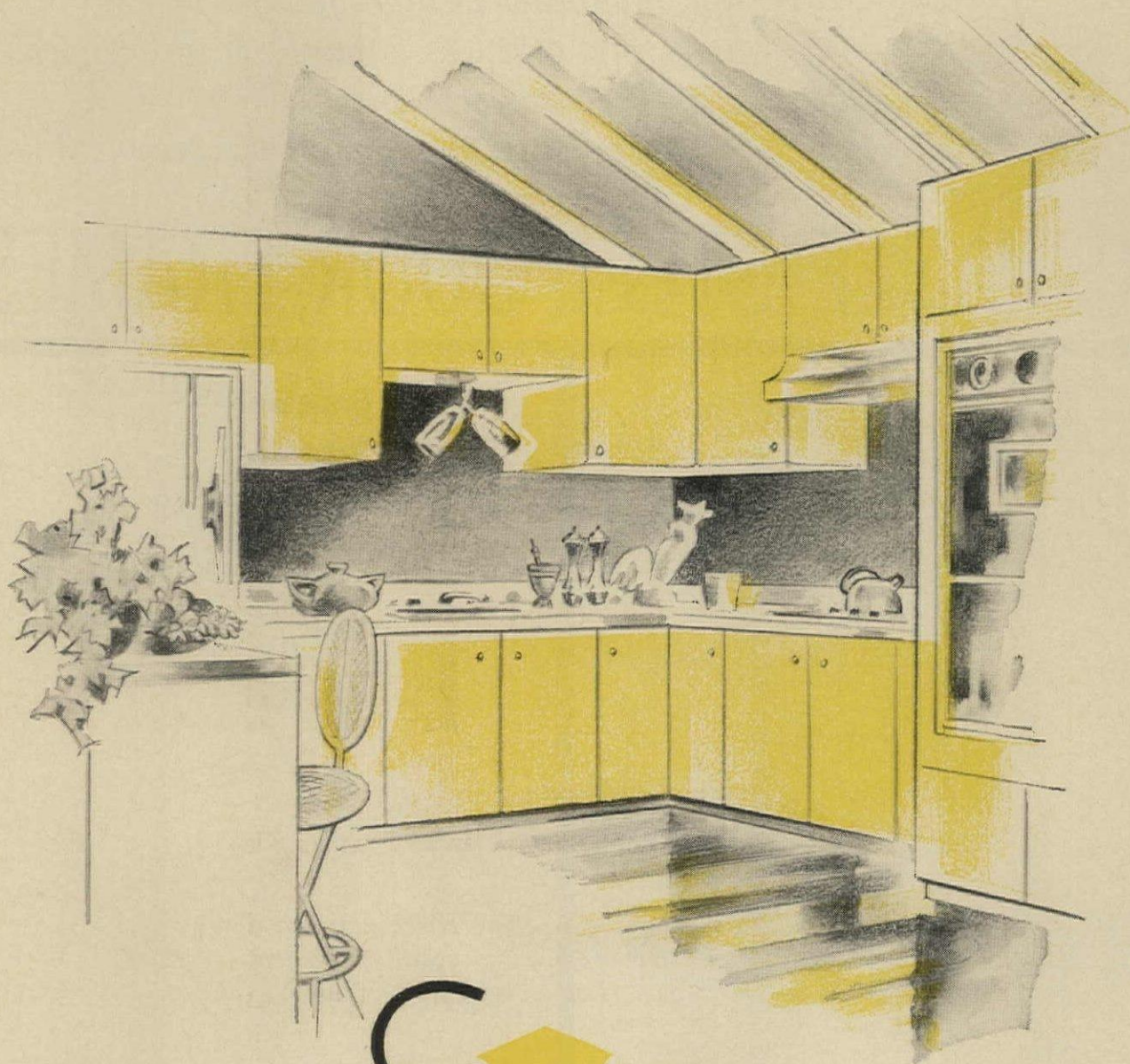
KLEENEX is a registered trademark of KIMBERLY-CLARK CORP.



Smart builders are quick to recognize the selling advantages of installing dispensers for Kleenex tissues in kitchens and bathrooms. New dispensers fit into a wall recess 5" x 11" x 2-1/16" and hold a full box of Kleenex 200's. Dispense tissues one at a time. Mirror-chrome finish. Easy to install.

For further details on how these new dispensers can fit into your plans, see Sweet's Light Construction Catalog, Section 12d/Ki, or write: Kimberly-Clark Corporation, Dept. HH-71, Neenah, Wis.

Kimberly-Clark Corporation, Neenah, Wisconsin



Signet CABINETS

....with Durel surfaces are
functionally designed for efficient
service as well as for installation
economy*



—an entirely new material—tough,
durable, stable—the ultimate
in utility. Excitingly Beautiful!

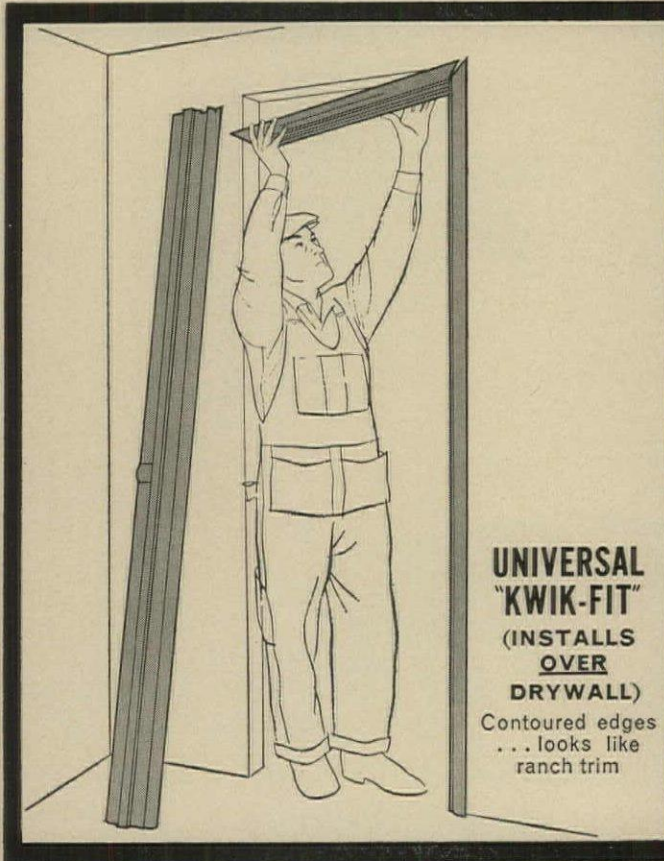
Now, for the first time, cabinets with a permanent, high pressure laminated door, are available for the modest home. The basic construction of the cabinet, too, permits wide latitude in how an area can be filled. Cabinet backs and unnecessary dividers between cabinets can be eliminated—as well as finished end panels on unexposed ends. This flexibility enables the builder to adjust individual kitchens to meet competitive conditions and still offer features normally associated only with deluxe installations. SIGNET Cabinets will sell more homes for you!

Since 1866 **CARADCO INC.** Dubuque, Iowa



"Are you interested in high quality door frames that cost less to buy... install faster... look better... outperform wood? Then you'll want to learn more about our product"

KEWANEE STEEL DOOR FRAMES



**UNIVERSAL
"KWIK-FIT"**
(INSTALLS
OVER
DRYWALL)
Contoured edges
... looks like
ranch trim



PLASTERITE
(INSTALLS
BEFORE
PLASTERING)
Galvanized finish
protects metal
frame from wet
plaster

... ideal for apartment house and residential construction

Whether you "gang build" or concentrate on smaller jobs, Kewanee steel door frames give you that "extra edge" in offering more quality ... for less! UNIVERSAL KWIK-FIT and PLASTERITE models are easily adapted to pre-fit doors ... available for use in low cost, pre-hung units. Shipped mortised and punched, with mitered corners ... protective packaging. For swing, sliding and folding doors. Sizes to fit standard interior doors.

OTHER KEWANEE QUALITY BUILDING PRODUCTS

- Buck Windows and Door Frames
- Conventional Steel and Aluminum Basement Windows
- Lintels (brick and block)
- Mortar Boxes
- Portable Chutes
- Hollow Metal Doors and Frames



PAN-L-FIT
(INSTALLS
OVER
DRYWALL)

Specially designed for the new thin drywall panel systems, 2" thru 3" thick ... for 1 1/2" or 1 3/4" doors of 6'6" to 8'0" heights

PLEASE SEND KEWANEE STEEL DOOR FRAME LITERATURE TO:

NAME _____
FIRM _____
ADDRESS _____
CITY _____ STATE _____

kewanee *Manufacturing Co.*

761 FREEMAN AVENUE / KEWANEE, ILLINOIS

How to make a husband buy a house...

(make his wife fall in love with the kitchen)



“Throw away your dishtowel, George” The new Westinghouse ROLL OUT Dishwasher dries the dishes a better way—with fan-forced hot air . . . without spotting or streaking. No dishes to rinse or scrape either. “Power Soaking” does it. And only Westinghouse has the *Hot Water Booster* that assures 140° water before dishwashing begins . . . and the hotter the water, the cleaner the dishes. *You can be sure . . . if it's Westinghouse.*



“No more dried out roasts, Dear” The Westinghouse Built-In Oven helps make every wife a perfect cook thanks to exclusive “Roast Guard” that keeps meat hot, tender, and juicy even if dinner is delayed for hours.

“Now we can do all our shopping on Thursdays” A whole week's shopping can be done in one trip, because the Westinghouse Center Drawer keeps meat and vegetables fresh 7 days without freezing. Needs no defrosting ever.

These appliances and Kitchen Cabinets, plus Heating & Air Conditioning, Wiring Devices, Micarta® Counter Tops, Apartment Elevators, are all available through one point of contact. See your Westinghouse residential sales manager or write Westinghouse Electric Corporation, Contract Sales Dept., Mansfield, Ohio.



Westinghouse

Westinghouse Electric Corporation Contract Sales Division Mansfield, Ohio	HH-7
Send me complete information on Westinghouse Built-In Appliances and Cabinets.	
NAME _____	
COMPANY _____	
ADDRESS _____	
CITY _____	ZONE _____ STATE _____

Q. What's the
newest name
in gypsum
products?

A. The
oldest name
in building
materials!

That's right! A new and complete line of gypsum products by the most dependable name in the building industry—Johns-Manville. A quality line of gypsum products including . . . J-M Regular, Firetard, Woodgrain, Vinyl-Faced and Foilback Wallboards . . . J-M Regular and Foilback Gypsum Lath . . . J-M Backer . . . J-M Gypsum Sheathing . . . J-M Basecoat and Finishing Plasters . . . J-M Joint Treatment

Products. Get all the facts from your J-M dealer this week. Or write directly to Johns-Manville, Dept. HH-61, Box 14, New York 16, New York.

JOHNS-MANVILLE
GYPSUM PRODUCTS



THE EVANITE BIG THREE...

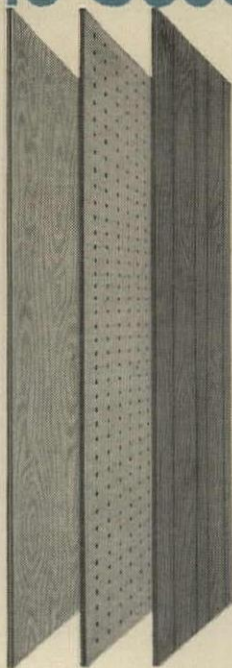


For the Second Home Market

Hallmark of Quality Products



BUILDING MATERIALS DIVISION



Build Right... Choose Evanite®

PLYWOOD: Douglas fir plywood, DFPA grade-marked; larch plywood, DFPA grade-marked. **HARDWOOD-FACED PLYWOOD:** birch, red oak, ash, madrone, Philippine mahogany, cherry, walnut. **SPECIALTY PLYWOODS:** Crezon overlaid, medium density; texture 1-11, marine plywood, "2-4-1" plywood, vertical grain fir, Ag-Ply, knotty spruce, Idaho knotty pine.

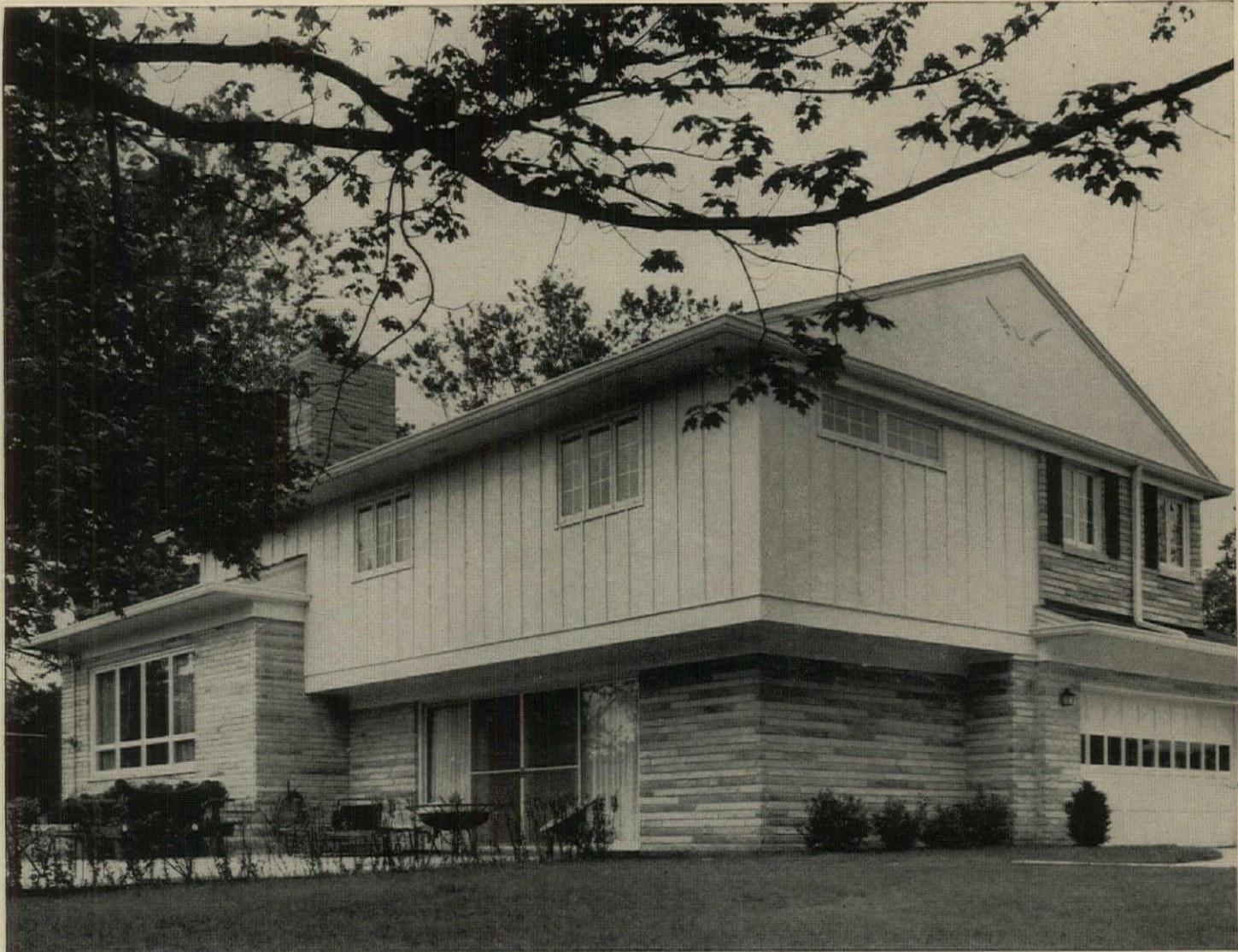
HARDBOARD: Standard, tempered, pre-finished, perforated, V-grooved, corrugated, exterior siding, garage liner. **POLY-CLAD (t.m.) PLYWALL®:** Pre-finished and matching plywood paneling, moldings, bi-fold doors, cabinet doors, cabinet stock, wainscot panel kit, doors.

Sales Offices: Chicago, Ill. • Tampa, Fla. • Coos Bay, Ore.
Anahelm, Calif. • Syracuse, N.Y. • Plymouth, Mich.

IT PAYS TO BUY FROM YOUR JOBBER

Evans is a member of the Douglas Fir Plywood Assn.

"TWINDOW[®] Insulating Glass has become



TWINDOW in every window makes every room comfortable. What looks like small panes in upper windows are actually snap-on moldings over a large pane of glass.



HIGH-FIDELITY[®] Mirrors of twin-ground Pittsburgh Plate Glass on sliding clothes closet doors have real sales appeal to the women.



Metal edge TWINDOW in PITTCO[®] Sliding Glass Doors and large glass areas gives maximum insulation.

one of my best selling features,"

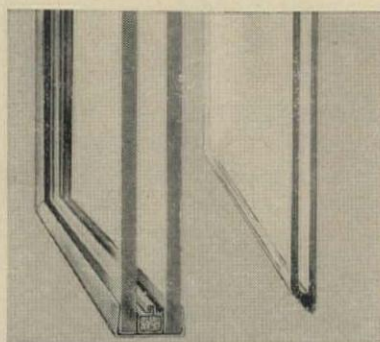
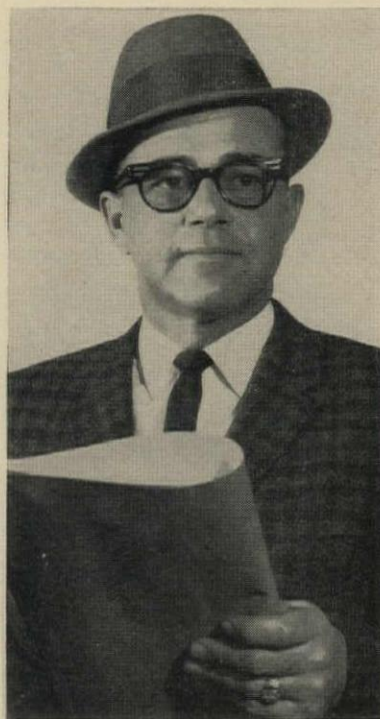
says Wendell P. Wright,
builder, Indianapolis, Indiana

This beautiful home is one of the 12 to 15 that Wendell P. Wright builds annually in the Indianapolis area. He constructs better homes, on a speculative basis, in the price range of \$38,000 and up and is highly regarded for the quality of his homes. All the houses have TWINDOW Insulated Glass in the windows and sliding glass doors!

Mr. Wright says, "TWINDOW Insulating Glass adds the comfort and convenience that are demanded in today's homes. I build only better quality homes and I use TWINDOW because it is one of my best selling features. TWINDOW Insulating Glass adds the quality touch to the windows of the homes I build."

TWINDOW is two panes of Pittsburgh Glass with an insulating layer of dry air sealed between. It keeps a home warmer in winter, cooler in summer. Cold drafts near windows are reduced. TWINDOW minimizes window steaming and frosting . . . provides window insulation in its most convenient form.

Give *your* homes the extra sales appeal of TWINDOW in every window and sliding door. It comes in glass edge or metal edge in all popular sizes. Our free TWINDOW booklet will give you the details. Write: Pittsburgh Plate Glass Company, Room 1133, 632 Fort Duquesne Blvd., Pittsburgh 22, Pennsylvania.



TWINDOW—METAL EDGE (left) for large windows. Made with two panes of 1/4" Plate Glass, with a 1/2" sealed air space between. TWINDOW—GLASS EDGE (right) for smaller windows. Made from two panes of 1/8" PENNVERNON® Window Glass with a 3/16" air space between.

TWINDOW®

... the windowpane with insulation built in



Pittsburgh Plate Glass Company

Paints • Glass • Chemicals • Fiber Glass
In Canada: Canadian Pittsburgh Industries Limited

379 BEAUTIFUL APARTMENTS

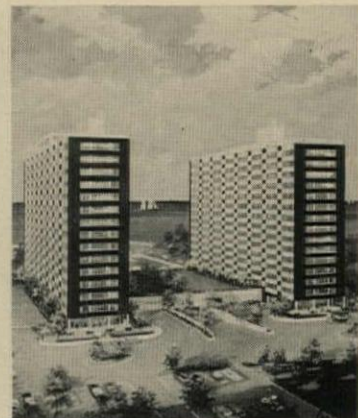


Regency House, Kansas City
133 apartments

Modern buildings for modern living for modern people. The outstanding Regency House, Kansas City, Missouri. The luxurious Imperial Gardens, Syracuse, New York. The gracious Marine Towers in Cleveland. Each of these glamorous apartment buildings incorporates quality features, thoughtful extras, and little niceties designed to ease the tensions of today's fast-paced living just a little . . .



Imperial Gardens, Syracuse
115 apartments



Marine Towers, Cleveland
131 apartments

379 YOUNGSTOWN KITCHENS

. . . things like Youngstown Kitchens, for example. There are 379 of them in these three buildings. Each and every kitchen is: easy to keep clean and new looking practically forever; smart, efficient, up to date; complete with the very latest in modern equipment (Youngstown offers counter-top ranges, built-in ovens and dishwashers, disposers, vent hoods, specialty cabinets). And you can choose Youngstown Kitchens in a wide variety of woodgrain laminates, or in popular all-steel models—all at prices that will really appeal to you.



Regency House features Youngstown Kitchens with all built-in appliances, woodgrain laminated surfacing.



Imperial Gardens offers Youngstown Kitchens with stainless steel sinks in every apartment unit.



Marine Towers with Youngstown Kitchens in smart Honeywood pattern laminated surfacing for easy care.

Youngstown Kitchens

OVER 1,000 HAPPY TENANTS!

Why not? Look at how they live. Nice buildings, beautiful apartments, smart furnishings . . . and Youngstown Kitchens to protect against obsolescence for years to come!

Got a building going up? We've got a kitchen that'll fit in fine. Call your Youngstown Kitchens distributor. Today.



AMERICAN-Standard

YOUNGSTOWN KITCHENS DIVISION

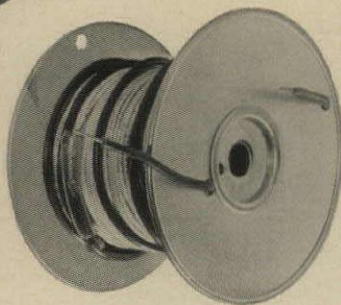
AMERICAN RADIATOR & STANDARD SANITARY CORPORATION
WARREN, OHIO



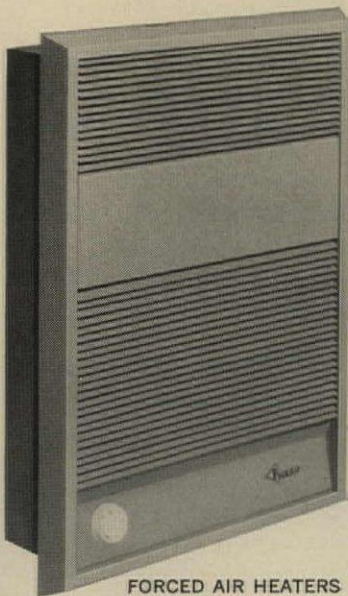
Before you buy ... check



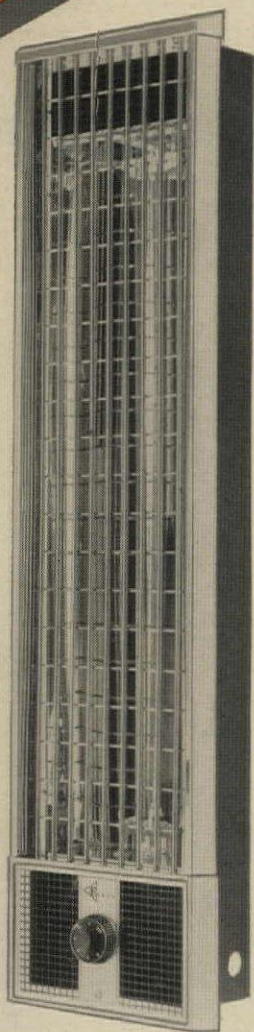
IN ANY ROOM... IN ANY HOUSE... FASCO ELECTRIC HEAT OFFERS "EASILY INSTALLED" QUIET COMFORT



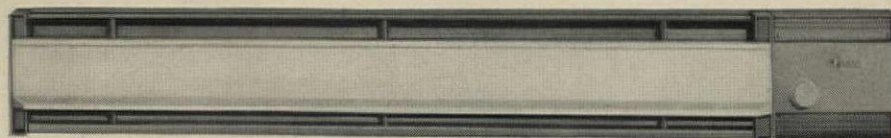
CEILING OR FLOOR CABLE HEAT



FORCED AIR HEATERS



RADIANT WALL HEATERS



BASEBOARD HEATERS

Whether installing one unit for supplementary heat or utilizing the full Fasco heat line for a new home, you get economical, simple installation together with room-by-room comfort control and quiet performance. Fasco baseboard, radiant wall, and forced air heaters have slim, neat styling, scientifically directed air flow, rugged dependability that eliminates call backs. High-efficiency heating elements give clean, uniform, draft-free heat quickly and quietly.

Taken together, these are the extra values that make Fasco electric heat a standout. Check for yourself to see how Fasco electric heat "fits the bill" for installer and user. Use it in the ceiling, floor, wall—upstairs and downstairs—in any size home, in any size room.

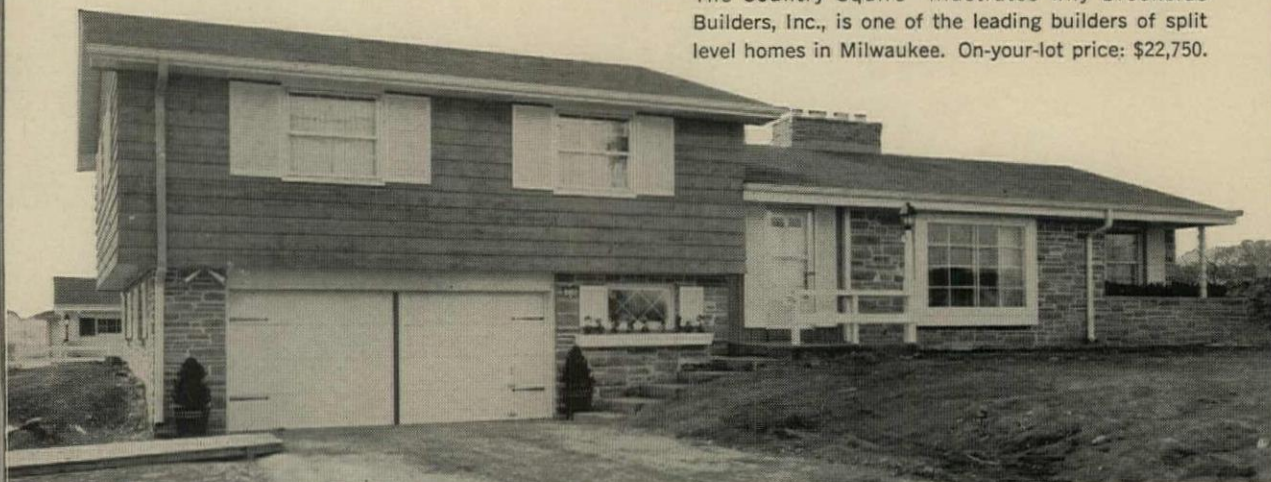
Write Fasco Industries, P. O. Box 509, Rochester 2, New York, for complete full-line catalog and any heat installation information required.



Styled to please...Designed to perform

FASCO INDUSTRIES, INC., ROCHESTER 2, N.Y.

"The Country Squire" illustrates why Brookside Builders, Inc., is one of the leading builders of split level homes in Milwaukee. On-your-lot price: \$22,750.



"We've been putting in concealed telephone wiring for five years...we know it helps sell houses"

say Ken Behling and Milo E. Schandelmeier, Jr. Brookside Builders, Inc., Elm Grove, Wisconsin

"We find that people recognize quality in a home by the custom features the builder puts into it," says Ken Behling. "And one feature that proves itself every time is telephone planning. Our customers recognize it the minute they spot it. We'd never leave it out of a home."

"Telephone planning is as much the builder's responsibility as planning for electricity, ventilation and heating," adds Milo

Schandelmeier. "We've put up about 250 homes here in the Milwaukee area. And for the past five years, all have been pre-planned for telephones. It's a sign of quality that gives our customers confidence in us."

* * *

Your local Bell Telephone Business Office will gladly help 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.*

BELL TELEPHONE SYSTEM



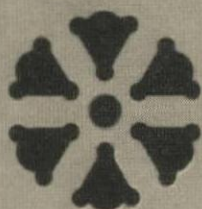
Milo Schandelmeier (left) and Ken Behling discuss the advantages of concealed telephone wiring with Norman Quam (standing), a communications engineer with Wisconsin Bell Telephone Company. Milo and Ken are now installing convenient telephone outlets in every one of their homes at the Indianwood section of Elm Grove, Wisconsin.



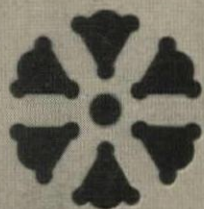
FEDDERS

RINGS THE BELL ON EVERY APARTMENT AIR CONDITIONING AND HEATING JOB

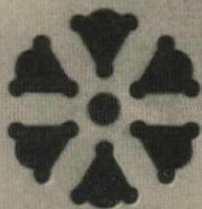
COMBINED THROUGH-THE-WALL AIR CONDITIONER AND CONVECTOR HEAT



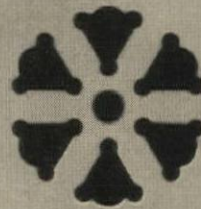
FAN-COIL UNITS FOR CENTRAL CHILLED AND HEATED WATER SYSTEM



INDIVIDUAL CENTRAL COOLING SYSTEM PLUS GAS-FIRED WARM-AIR HEATING



THROUGH-THE-WALL AIR CONDITIONING PLUS NEW LOW BASEBOARD HEATING



BUILDING FOR INCOME, RATHER THAN RE-SALE?

On this job, you have to select the right heating-cooling equipment

Building for re-sale, as any homebuilder can testify, calls for plenty of sound judgment. But building income-producing apartments, for your own account or for an investor, demands far sounder decisions.

The construction economies and merchandising advantages that are all-important in the re-sale housing market, must be matched by high service reliability and low operating costs when it comes to a long-range investment in rental property. Over-the-years costs make the selection of heating and air conditioning equipment especially crucial to the success of every apartment project.

To enable you to zero-in on the exact rental market you're aiming for...to meet local weather patterns...to take advantage of your biggest local fuel bargain, Fedders manufactures a wide selection of heating and air conditioning systems for apartment builders. In addition, Fedders offers a nationwide network of replacement part depots and qualified service personnel.

Some of the most important Fedders Air Conditioning and Heating systems for apartment applications are described in the following pages. More detailed information is obtainable by mailing the coupon.

Fedders Corporation, Dept. HH-7
58-01 Grand Avenue, Maspeth 78, N. Y.

Please send full specifications on
 Vectormatic Through-the-Wall Air Conditioner/Convector
 Feddair Fan-Coil Units FlexHermetic Unified Remote Air
 Conditioners FlexAire Furnaces Wall-Fit Through-the-
 Wall Air Conditioners Type "F" Baseboard Radiation

Name _____

Firm _____

Address _____

City _____ State _____

The Right Air Conditioning and Heating for Every Apartment

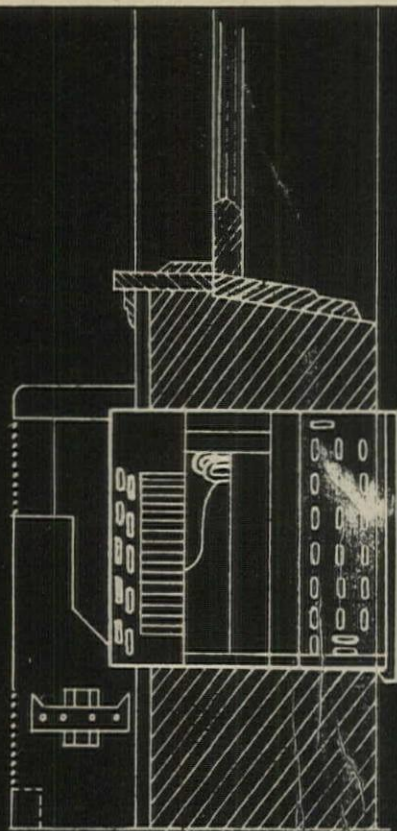
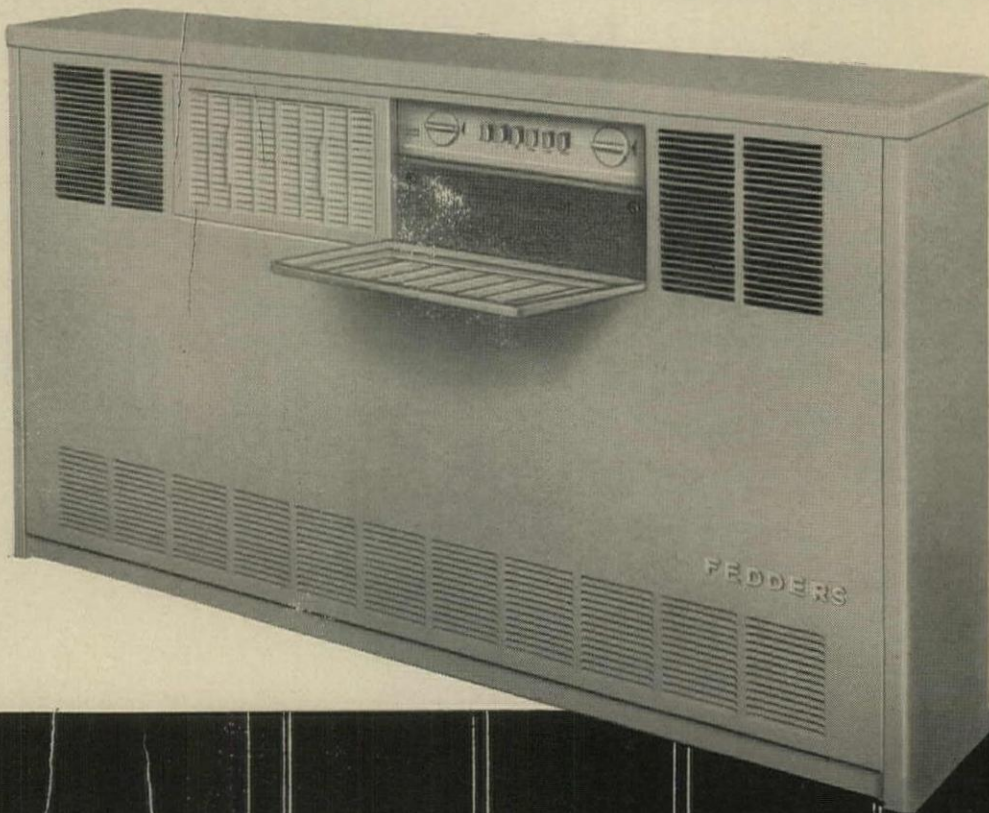
**Vectormatic
Combination Heating Convector and
Through-the-Wall Air Conditioner**

Unified Air Conditioning-Heating Unit for Apartments

At last—a combination heating-air conditioning unit engineered especially for multiple dwellings: *The Fedders' Vectormatic*. Its space-saving cabinet provides the same freedom of location, the same attractive appearance as fan-coil units employed in costlier central systems. Yet *Vectormatic* offers important economies to builders...lower operating costs to owners...far quieter performance to tenants.

Vectormatic combines a through-the-wall air conditioner with an efficient hydronic heating coil (either steam or hot water) in a trim convector cabinet that does not require forced air circulation during heating. It incorporates Fedders' famous Wind 'n Water Barrier wall sleeve; utilizes a specially-engineered air conditioning chassis.

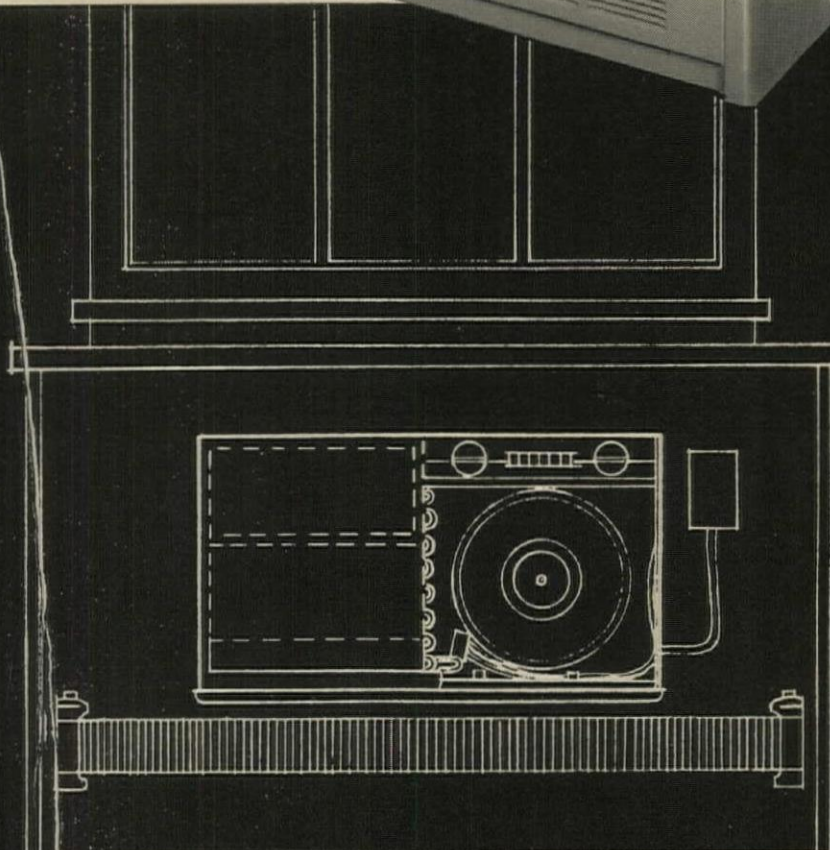
Fedders also manufactures a complete line of *Feddair* fan-coil units for apartment-house circulating chilled and heated water systems.



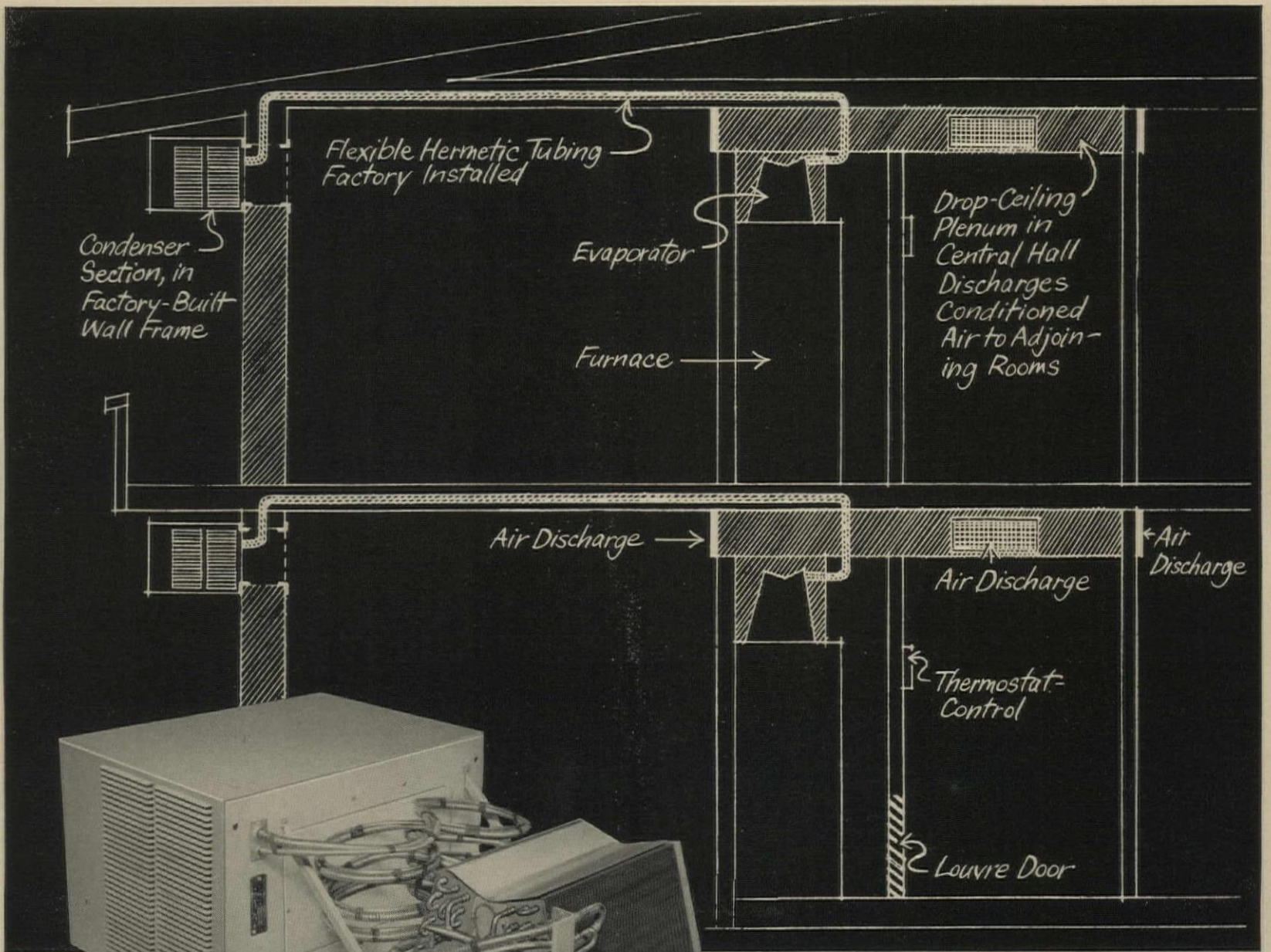
*Air
Conditioner
Wall Sleeve
Mounted
Separately*

*Convector
Installed
With Heating
System*

*Convection Heating — Fan
Operates Only During Cooling*



FEDDERS AIR CONDITIONING AND HEATING



**FlexHermetic Individual Central Air Conditioning
plus Gas-Fired Warm Air Heating**

Luxury Year-Round Comfort that Cuts Costs and Raises Rent Rolls

A growing number of apartment owners have discovered the economic and merchandising advantages of separate central air conditioning-heating systems for individual apartments. This luxury feature enables them to use a variety of rental plans, with and without utilities, and to enjoy a competitive advantage in rent scales.

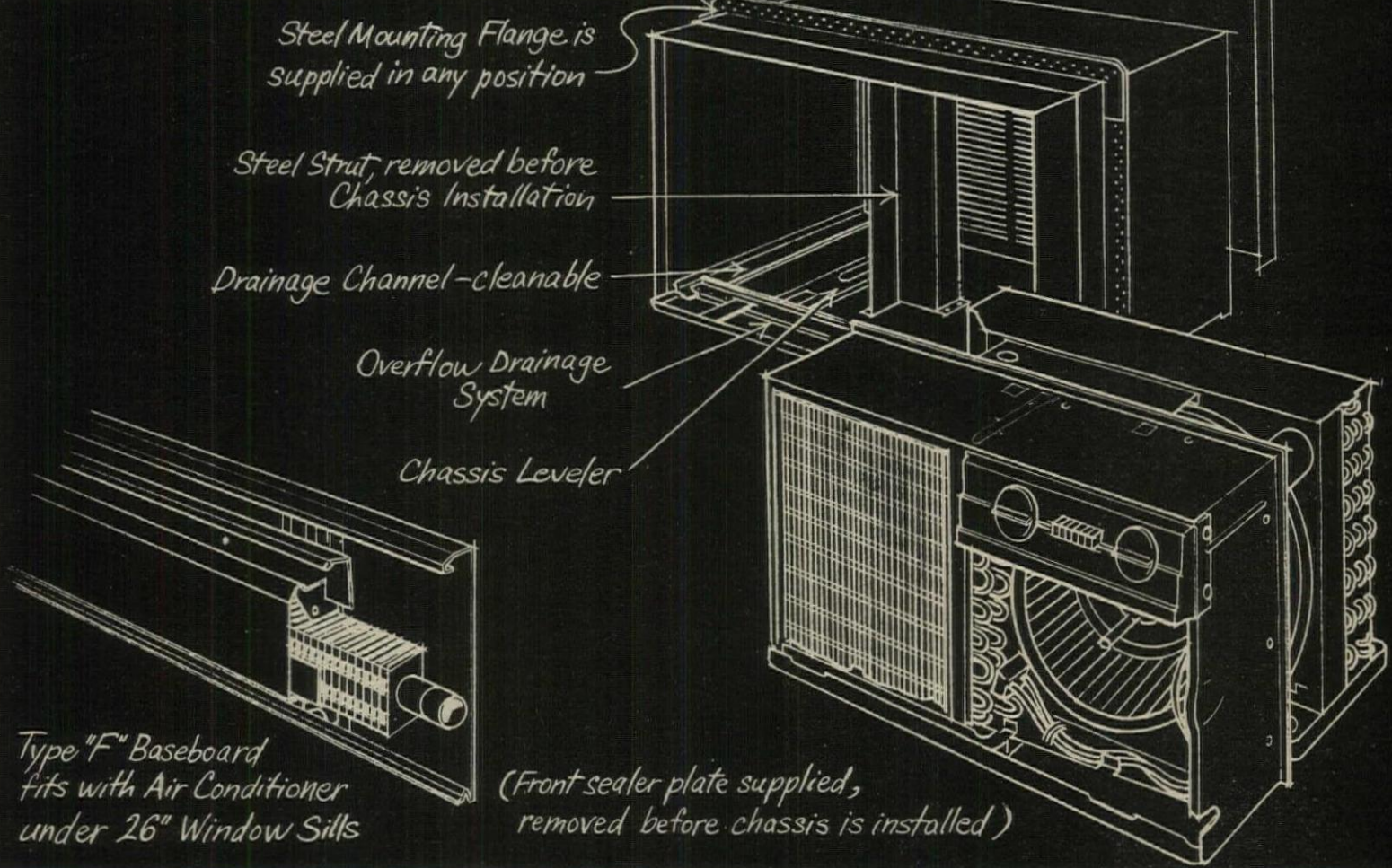
Fedders' exclusive *FlexHermetic Unified Remote Air Conditioners* and companion *FlexAire Furnaces* meet every technical requirement for this application. Because the *FlexHermetic* is completely factory-assembled and factory-tested, eliminating on-the-site hermetic work, installation costs are slashed. Average-income garden apartments can now feature this quality year-round comfort system.

In addition, separate heating-cooling systems in individual apartments open broad opportunities to builders and operators for more basic economies in construction and operating costs: They make slab construction practical for garden apartments...eliminate central heating systems, circulators, radiators, etc.... minimize ductwork with an inexpensive drop-ceiling plenum to distribute conditioned air to all adjacent rooms. They reduce custodial services sharply and make low-cost gas-fired warm air heating practical for rental apartments.

Prospective tenants find a separate central heating-air conditioning system a most attractive feature. They appreciate its individual control and automatic operation—and are willing to pay higher rentals to enjoy it.

FEDDERS AIR CONDITIONING
AND HEATING

The Right Air Conditioning and Heating for Every Apartment



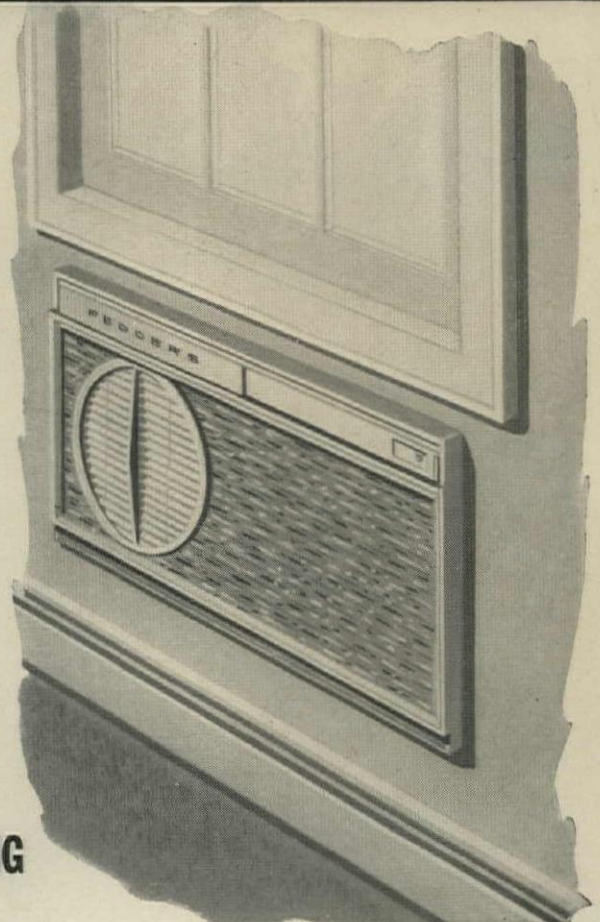
Wall-Fit Through-the-Wall Air Conditioner and Baseboard Radiation to Fit It

Engineered to be as Wind and Rain Resistant as the Wall Itself

Fedders' advanced *Wind 'n Water Barrier* wall sleeve design solves all the problems of building air conditioners into the structure of your building as an integral part. Special overflow drainage system and wind barriers in the wall sleeve supplement those in the air conditioner chassis, for effective protection against water seepage and wind infiltration.

The Fedders *Wall-Fit Air Conditioner* chassis utilizes specially engineered fans, bulkheading and refrigerant circuiting to meet the requirements of through-the-wall installation with which ordinary window air conditioners cannot cope.

Wall-Fit Air Conditioners team up with Fedders *Type "F" Baseboard* radiation, a new low-silhouette design that leaves plenty of room for through-the-wall air conditioners even where window sills are only 26" high.



FEDDERS AIR CONDITIONING AND HEATING

A NEW EMPHASIS ON LIGHT IN LIGHT CONSTRUCTION

Your commercial and institutional clients today are just as concerned about comfort, beauty and space as your residential customers. When they build or modernize, they know they have an opportunity to improve community relations, employee morale, and business. In the face of high construction costs, leading builders and architects depend more and more on *natural light* to provide their clients with these human values.



As the following pages show, they have also found that the most versatile material for transmitting... controlling... and enriching natural light is glass by *American-Saint Gobain*.



GLARE REDUCING Lustragray® sheet glass admits abundant, yet controlled daylighting into the Scientific Engineering Institute, Waltham, Mass. Lustragray's increased opacity from the side of greater brightness contributes to privacy and to the clean exterior detailing. Architects: Hugh Stubbins and Associates.

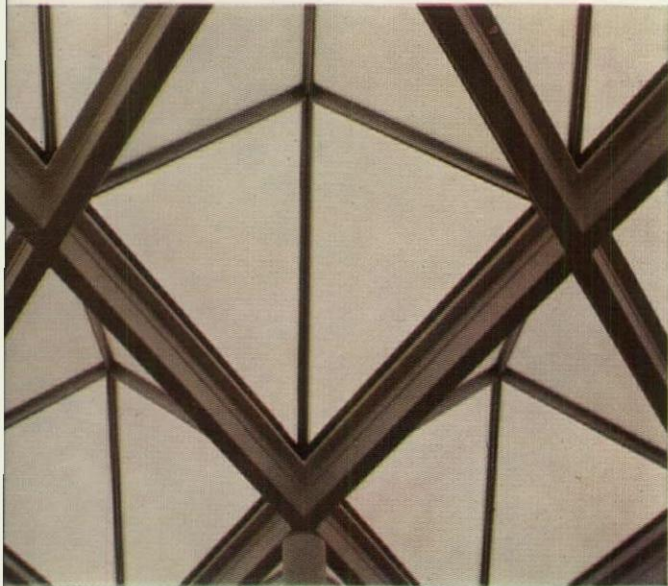


▲ **EXTRA STRENGTH and MINIMAL DISTORTION** make clear Lustracrystal® sheet glass the choice for the partitions enclosing this interior court. Economy was a major factor here . . . and was obtained with no sacrifice of desired optical quality. Scientific Engineering Institute, Waltham, Mass. Architects: Hugh Stubbins and Associates.

Endless ways to control light...

for vision, comfort, beauty, space

These installations of glass have one thing in common. In each structure, the builder was equally concerned with problems of utility and appearance. The success of these widely varied uses proves that wonders can be worked with light . . . especially in smaller buildings or limited spaces. It also suggests the endless design possibilities in glass by AMERICAN-SAINT GOBAIN.



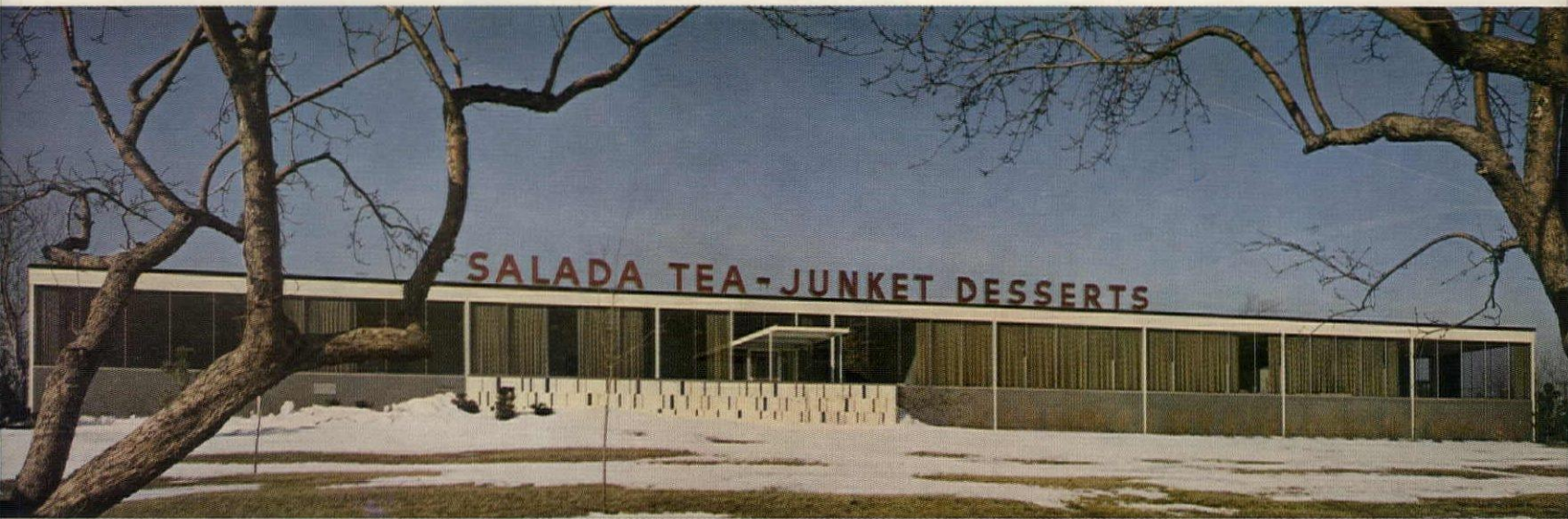
▲ **EFFECTIVE DIFFUSION** is achieved through this elegant, faceted skylight of wired Huewhite®. This translucent milk-white glass is surfaced with a fine, non-directional pattern in low relief . . . offers dramatic lighting effects, day and night. Architects: Minoru Yamasaki and Associates.

▶ **INTERIOR SPACE DESIGN** gains interest and utility through the use of Satinol Louvrex® partitions in the offices of Technical Operations, Burlington, Mass. This rich, patterned glass transmits softly diffused light to inner areas, yet maintains privacy. Architects: Symmes, Maini, Hryniewicz and McKee. Cambridge, Mass.



▶ **HEAT-ABSORBING** Aklo*, in its hammered, wired version is used extensively in the Barber-Greene Plant, Don Mills, Ontario. This glass transmits light in the most restful portions of the spectrum. And its color and texture lend architectural interest to the structure. John B. Parkin Assoc., Architects & Engineers.

*Reg. T.M.—Lic. by Corning Glass Works

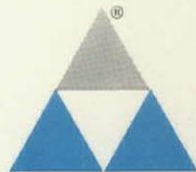
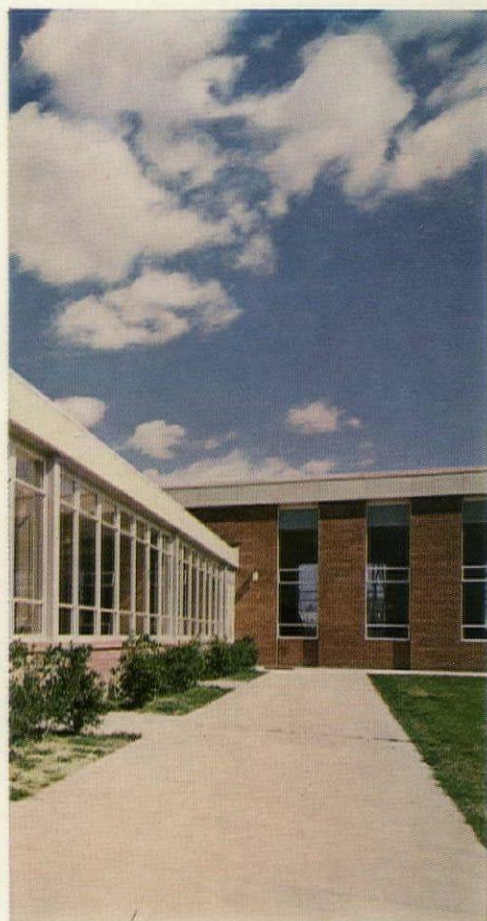


▶ **GLARE CONTROL** is effectively achieved in the Salada Tea Plant and Division Headquarters, Woburn, Mass. Lustragray neutral-tinted sheet glass is used here to transmit well-balanced natural light. Visibility from inside is unhindered; colors are true. Architects: Bastille Halsey Associates.



▶ **GLARE REDUCING** Steel Gray Plate Glass and matching Lustragray admit abundant light into the Boeing Scientific Research Laboratories, Seattle, Wash. The increased reflectivity of these glasses, from the outside, contributes to the clean detailing of the exterior. Designers: Austin Associates; Walter Dorwin Teague Associates.

▶ **A VARIETY OF ARCHITECTURAL NEEDS** were met by the designers of St. Matthew's Catholic Church & School, Norfolk, Va.—through their use of four types of A-SG glass. The school wing, at left, is glazed with large lights of Plate Glass for perfect optical quality. The smaller lights above and below are Lustraglass®. The church section, at right, is glazed with glare-reducing Lustragray, which provides added privacy. Above these lights are panels of Huetex® insulating glass facing, which add color and interest to the church exterior. Architects: Hayes-Seay, Mattern & Mattern.



AMERICAN-SAINT GOBAIN

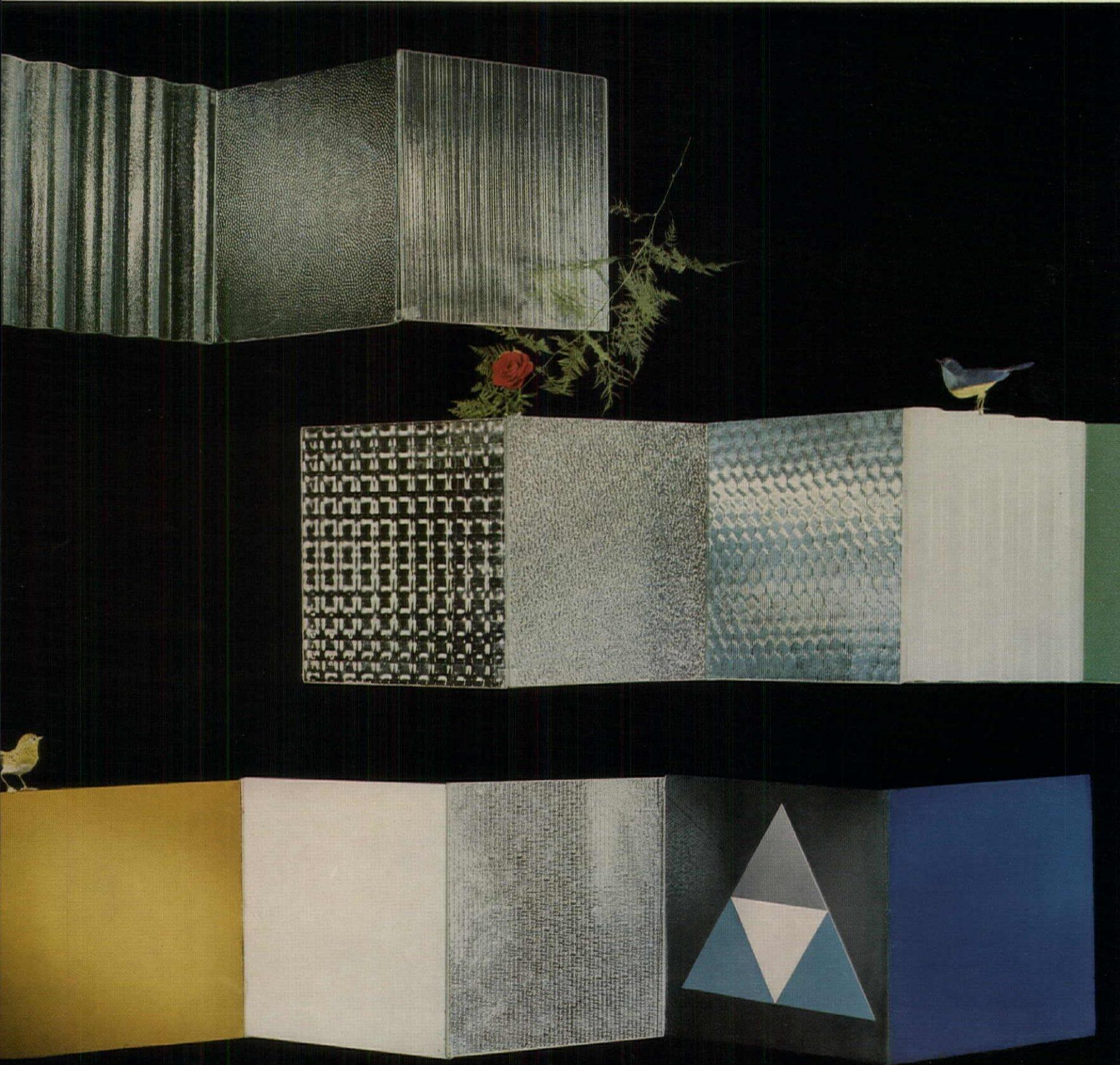
GLASS BY A-SG:

a source of creative, business-building ideas

American-Saint Gobain offers a complete range of transparencies . . . radiant transmission characteristics . . . structural possibilities . . . diffusion characteristics . . . textures and relief designs . . . and

architectural color — in endless variety!

For full information, call the A-SG Sales Office nearest you, or write: American-Saint Gobain Corporation, Box 929, Kingsport, Tennessee.

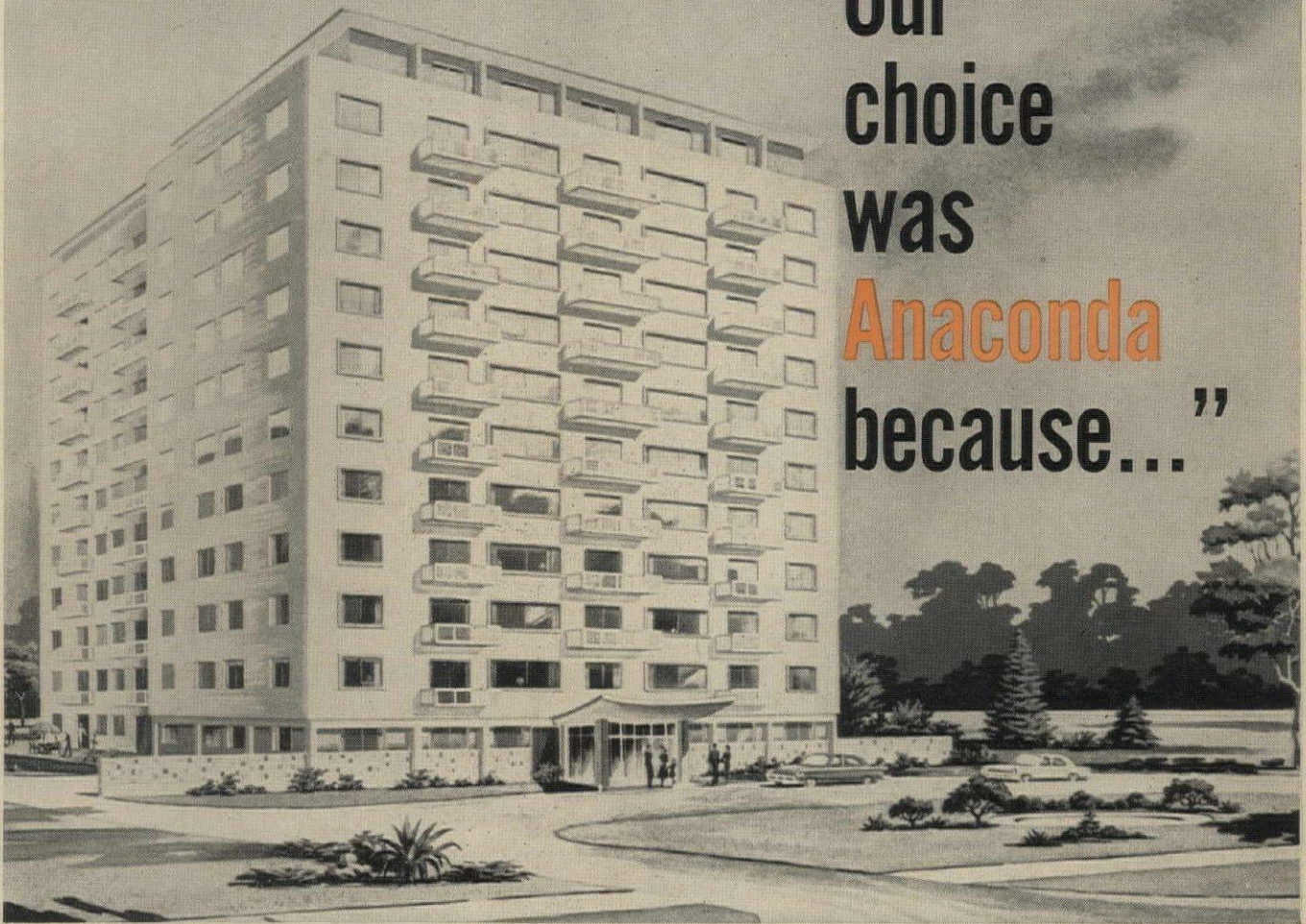


AMERICAN-SAINT GOBAIN CORPORATION

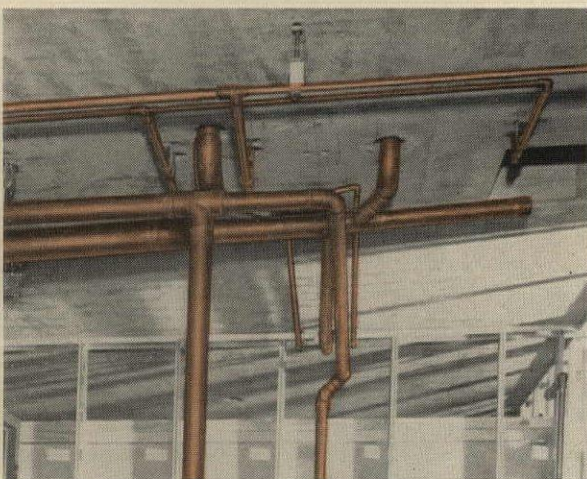
SALES OFFICES IN: Atlanta, Boston, Chicago, Dallas, Detroit, Kansas City, Los Angeles, New York, Pittsburgh, San Francisco, Seattle
FACTORIES IN: Kingsport, Tenn. . . . Jeannette, Pa. . . . Arnold, Pa. . . . Okmulgee, Oklahoma

33,000 FEET OF COPPER TUBE FOR WATER SUPPLY AND SANITARY DRAINAGE

“Our
choice
was
Anaconda
because...”



IMPERIAL GARDEN APARTMENTS, Syracuse, New York. Architect: Edward C. Roock; General Contractor: Wm. C. Pahl Construction Co.; Plumbing and Heating Contractor: Robert Pearson Co., Inc.; Distributor for Anaconda: Syracuse Heating Supply Co.



In the Imperial Garden Apartments, Type L Anaconda Copper Tube in sizes $\frac{1}{2}$ " to 2" was used for hot and cold water lines; $1\frac{1}{2}$ " to 4" Type DWV, for sanitary drainage.

“We used approximately 33,000 feet of copper tube for the water supply and sanitary drainage systems in this modern apartment building. *Our choice was Anaconda because* we have always experienced a uniformity of quality which has given us, without exception, trouble-free installation on all our projects. The ease of handling copper tube produced a speedier installation than possible with other materials. Limited work space is no problem when using copper tube and solder-joint fittings.”

This statement by Rowland Pearson, Secretary and Treasurer of the plumbing firm, sums up the many advantages of Anaconda Copper Tube. For complete information about Copper Tube and Fittings for general plumbing, heating, air conditioning and refrigeration, write for free copy of Publication B-1, Anaconda American Brass Company, Waterbury 20, Conn. In Canada: Anaconda American Brass Ltd., New Toronto, Ont. 61-726

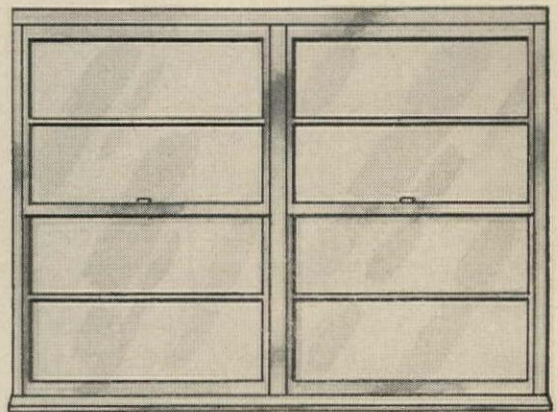
ANACONDA[®] COPPER TUBE
AND FITTINGS

PRODUCTS OF ANACONDA AMERICAN BRASS COMPANY

Available through plumbing wholesalers

Now... FOR THE ARCHITECT A STRONGER, WINDOW FOR

Cupples presents its new

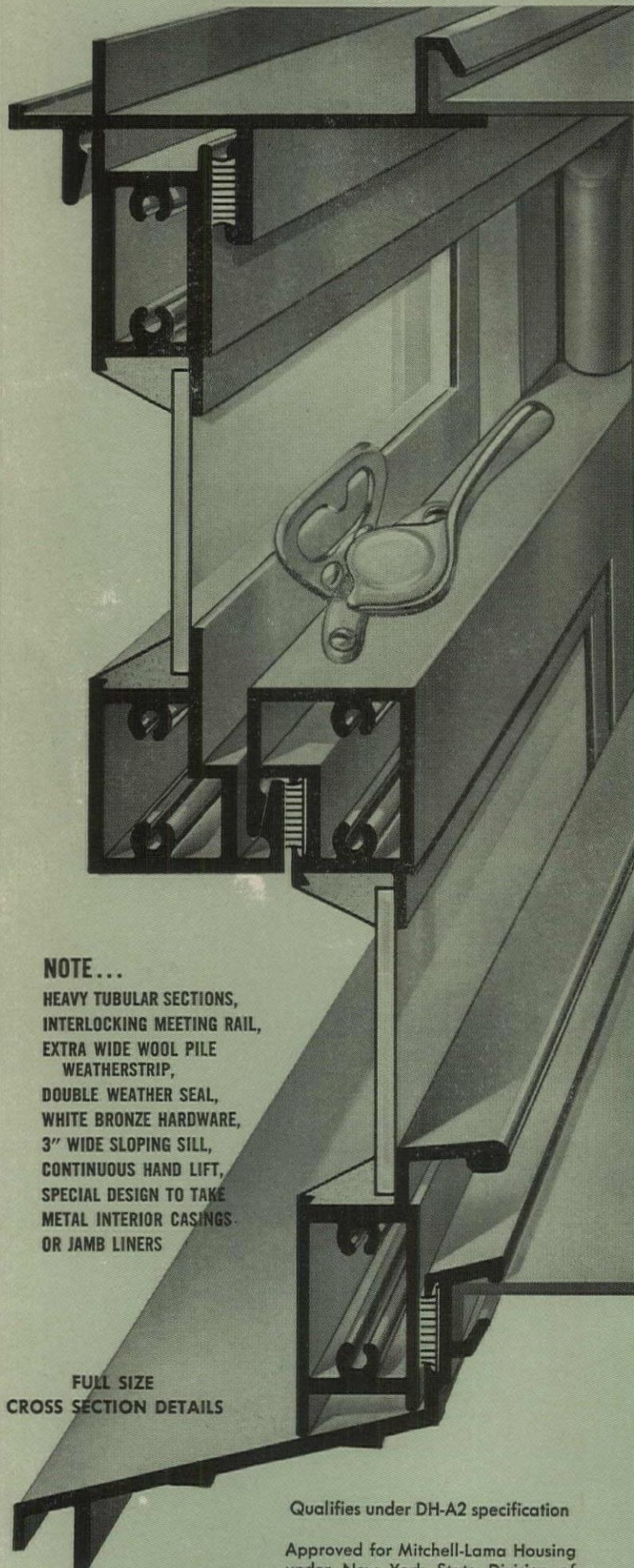


New! DOUBLE WINDOW UNIT features tubular mullion with continuous width head and sill sections for extra strength and rigidity — takes metal interior casings.



**SERIES 300 WINDOW DESIGNED SPECIALLY FOR
WORLD'S LARGEST APARTMENT HOUSE
Ebbets Field Apartments, Brooklyn, N. Y.**

Sponsor: Field Housing Company, Inc.
Gen. Contractor: The Kratter Corporation
Gen. Supv. Cont'r: H. R. H. Construction Corp.
Architects: Brown & Guenther



NOTE...

HEAVY TUBULAR SECTIONS,
INTERLOCKING MEETING RAIL,
EXTRA WIDE WOOL PILE
WEATHERSTRIP,
DOUBLE WEATHER SEAL,
WHITE BRONZE HARDWARE,
3" WIDE SLOPING SILL,
CONTINUOUS HAND LIFT,
SPECIAL DESIGN TO TAKE
METAL INTERIOR CASINGS
OR JAMB LINERS

FULL SIZE
CROSS SECTION DETAILS

Qualifies under DH-A2 specification

Approved for Mitchell-Lama Housing
under New York State Division of
Housing and Community Renewal

DEPENDABLE

Cupples

AND OWNER WHO WANTS STURDIER, BETTER OPERATING APARTMENTS & DORMITORIES

series 300 DOUBLE-HUNG ALUMINUM WINDOWS

PRICED AT ONLY A FEW DOLLARS EXTRA

WE'RE from Missouri — and we've been convinced there are a lot of architects and owners who have found lightweight, minimum standard residential windows completely unsatisfactory for their apartments, hotels and college dormitories.

TROUBLE-FREE — If you feel the same way about better windows, Cupples new series 300 is the window for you. It's a strong, sturdy window designed to withstand the hard usage of apartment house and college dormitory wear.

ECONOMICAL — Even with its heavier sections, better weather-tightness and foolproof operating qualities, you'll find it economically priced — only a few dollars more (approximately \$3 to \$4) than the cheapest residential windows. It's a worthwhile investment that will continue to pay dividends year after year.

MAINTENANCE-FREE — The 300 will pay for itself within a few years through reduced maintenance and operating costs. It never needs costly painting. Cannot warp, swell or stick. Double width wool pile weatherstripping (full 1/2" wide instead of usual 1/8" width) completely around the opening keeps out cold drafts and rain—saves fuel.

DEPENDABLE — Now, add to all its favorable features the **DEPENDABILITY** of product, quality, service, delivery and the Company behind the product (Cupples is a division of ALCOA) and you'll understand why you should investigate further before you select windows for your next job. Our representative will be glad to consult with you at your convenience. Write or wire today. Address Dept. HH-617.

CUPPLES PRODUCTS CORPORATION

A DIVISION OF ALUMINUM COMPANY OF AMERICA

2650 SO. HANLEY ROAD • ST. LOUIS 17, MO.



OTHER Cupples BUILDING PRODUCTS FOR USE IN APARTMENTS, HOTELS, DORMITORIES

Cupples 1100

SLIDING GLASS DOORS

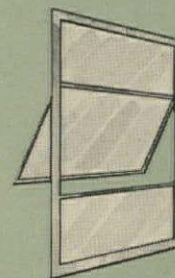
For rooms leading to balcony or terrace. Beautiful Alumilite finish. Extra strong, sturdy construction with tubular vertical rails. Adjustable ball bearing rollers. Interlocking meeting rails plus double wool pile and vinyl weatherstripping. In 2, 3 and 4 door units from 6 ft. to 20 ft. widths. Sliding screens available.



Cupples 600

PROJECTED WINDOWS

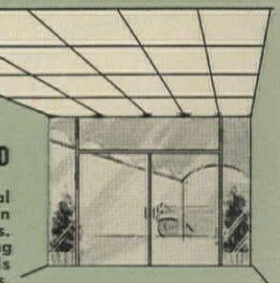
These strong, sturdy projected windows will take hard usage for many years. All horizontal rails in frame and sash are tubular for extra rigidity and strength. Adjustable, patented 4-bar operator mechanism. White bronze hardware, 5/8" glass rabbit. Interior or exterior metal snap-in bead glazing optional.



Cupples

ALUMI-COUSTIC CEILING GRID

For luminous or acoustical ceilings in the lobby, in kitchens and bathrooms. Inexpensive. Easy to hang aluminum grid. Holds 2' x 2' or 2' x 4' panels.

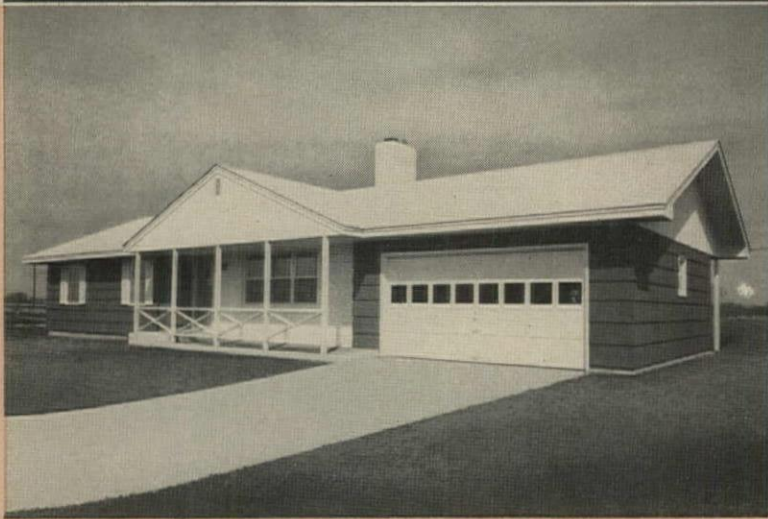


Cupples ENTRANCE DOORS

New "40 line" of stock units combine beauty with flexibility of design and simplified installation. Choice of hardware locks and door closers.

Vern Donnay,
top Minneapolis
home builder and
developer, says:

Quality homes such as these sell for \$12,000
to \$25,000 in 9 models at Donnay's Oak
Park development and Brookdale Estates.



Prove it yourself...discover how




Gas and electric ovens and range tops
utilize interchangeable cutout dimensions
. . . make possible a choice of gas or
electricity with no added expense. New
fast-installation designs cut labor, help in-
crease profits. In colors or brushed chrome.
24" and 30" oven sizes. Shown: Model
HE155 oven, HE840 top.


Whirlpool
CORPORATION

ADMINISTRATIVE CENTER, BENTON HARBOR, MICHIGAN

Manufacturer of RCA WHIRLPOOL Automatic Washers • Wringer
Washers • Dryers • Washer-Dryers • Refrigerators • Freezers
Ice Cube Makers • Ranges • Air Conditioners • Dishwashers
• Food Waste Disposers • Dehumidifiers • Vacuum Cleaners.

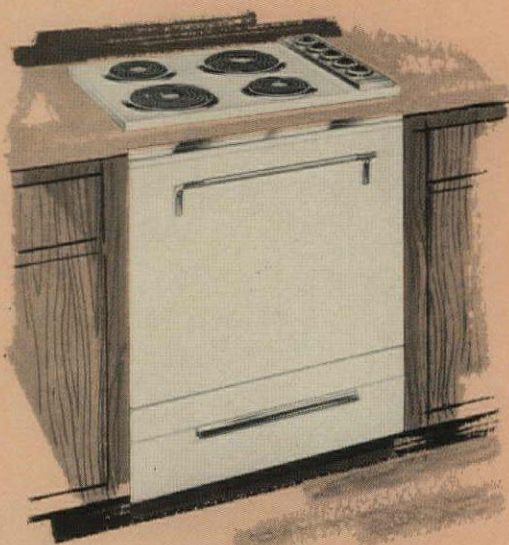
Use of trademarks  and RCA authorized by trademark owner Radio Corporation of America

“There’s no question... RCA WHIRLPOOL appliances help our homes sell easier and faster”

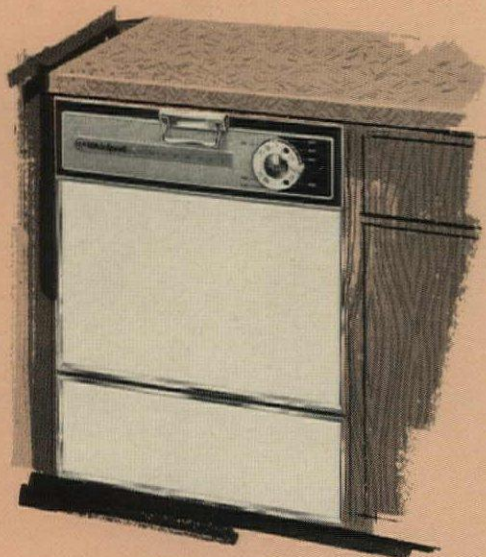
Vern Donnay Construction Co., Inc., of Minneapolis-St. Paul, is one of the top creative developers in this area. Last year, the firm produced and sold over 800 homes . . . a record that indicates their technique of researching every design before presenting it to the homemaker pays off handsomely in sales. They are just as selective about the appliances that are built into their homes, and their choice is RCA WHIRLPOOL. Here’s why:

“After a careful study, we decided to install RCA WHIRLPOOL appliances in our homes because of their attractiveness, durability and convenience in cleaning. For example, it is very simple to dismantle the oven for cleaning, eliminating the necessity of having to reach over the open oven door and straining to reach the back of the oven. Homemakers appreciate RCA WHIRLPOOL appliances and they are an excellent tool in helping us sell more homes.”

RCA WHIRLPOOL appliances can help your homes sell faster...easier!



New modular ranges look built-in, yet require only 30" of space. Can be installed quickly and at low cost, requiring a single electrical connection, one countertop cutout, no moldings or seals. Available in a choice of decorator colors, and offering top cooking and convenience features women want. Shown: Model HE3000.



Built-in dishwashers with famous Filter-Stream* washing action provide the remarkably efficient dishwashing performance that keeps on selling and re-selling itself every day. Select-A-Door* panel system lets you match panels to decor in an instant! Impeller and spray-arm models. Shown: Model F U-70B. *Tmk.



New automatic-reverse disposer instantly clears almost any jam which might occur at start or during operation . . . automatically. This feature makes the RCA WHIRLPOOL Imperial Disposer an extra selling advantage when installed in any home. Custom models with manual reverse also available. Shown: Model SHD-31.

There's a complete line of profit-building RCA WHIRLPOOL appliances available to builders. . . call your RCA WHIRLPOOL distributor for full information.

NEW FOR THE BUILDING INDUSTRY

A NATION-WIDE ADVISORY SERVICE ON TERMITE PROTECTION

PHONE YOUR LOCAL BRUCE-TERMINIX COMPANY

The broad experience of the world's largest termite control organization is offered for the protection of your homes against wood-eating insects.

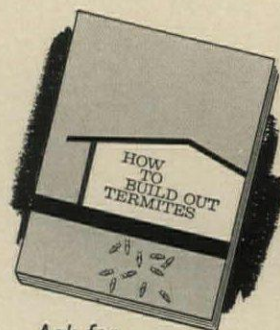
Having safeguarded over 350,000 homes and buildings, Bruce-Terminix can advise you on the most effective termite protection methods for any type of construction.

To be relieved completely from complaints and responsibility for termite attack in your homes and buildings, follow the example of leading builders now using Terminix Insured Protection. This service, renewable at the homeowner's option, provides: 1. Peri-

odic inspections. 2. Treating when found necessary. 3. Repairs and/or replacements of any termite damage to building or contents up to \$5000. Performance is guaranteed by E. L. Bruce Co. and insured by Sun Insurance Office, Ltd.

Look in the yellow pages and phone your local Bruce-Terminix company (usually listed under "Termite Control"). You'll find his advice helpful and dependable on any problem involving termite protection for new or old homes and buildings.

SEE OUR CATALOG IN SWEET'S FILE



Ask for
this aid to sound
construction

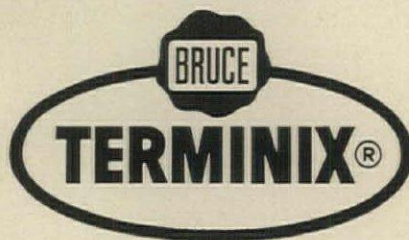
TERMINIX DIVISION, E. L. BRUCE CO., BOX 397-Y, MEMPHIS 1, TENNESSEE

Chemical treatment during construction

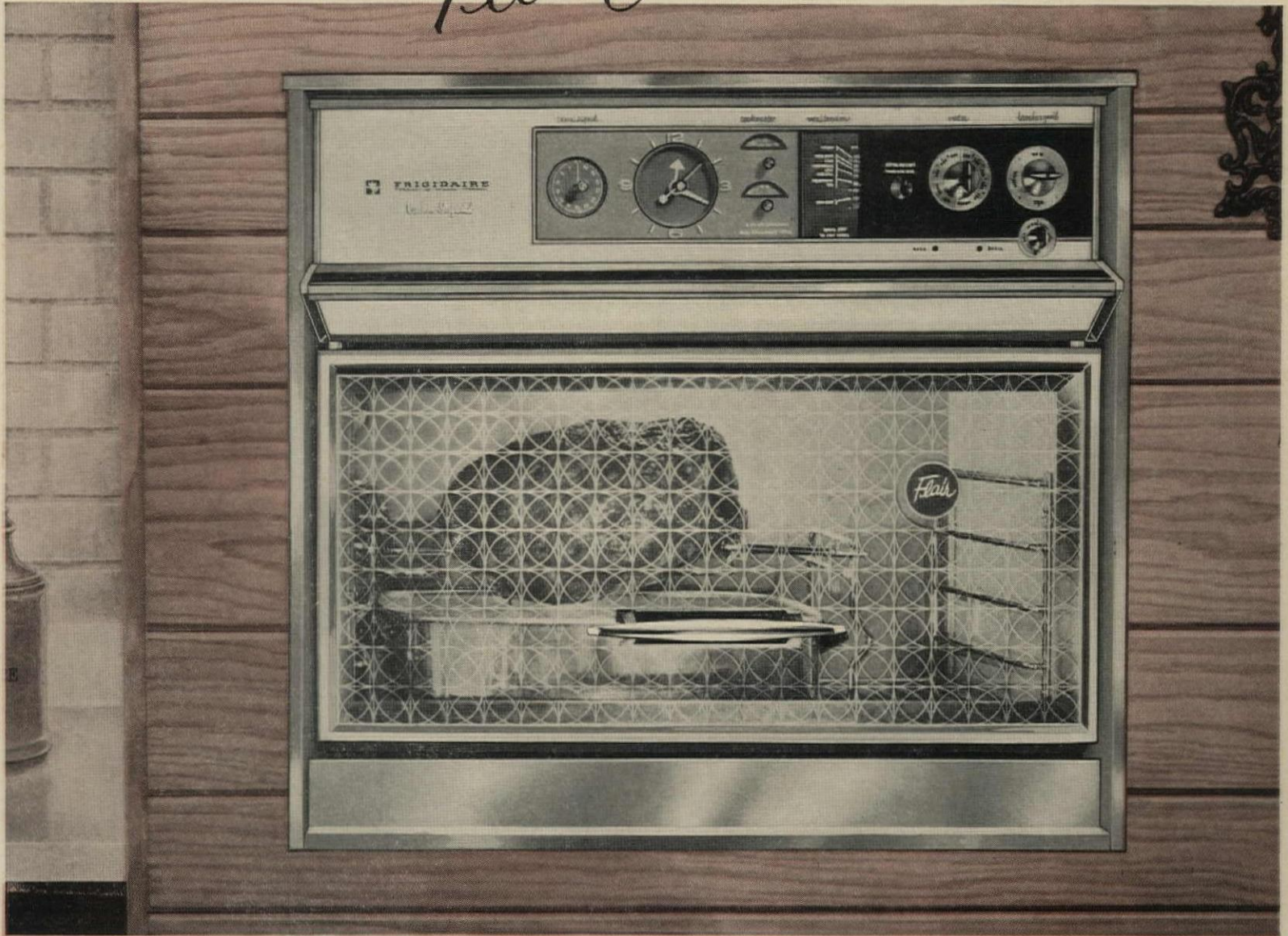
Treatment as required for infested structures

Protection without treatment for qualified termite-free structures

*A nation-wide
termite control service*



IN 1961 PUT A *Flair* IN YOUR KITCHENS!



FEATURE DAZZLING FRIGIDAIRE *Flair* WALL OVENS

Stunning, daring, new-fashioned oven-cooking . . . only from Frigidaire

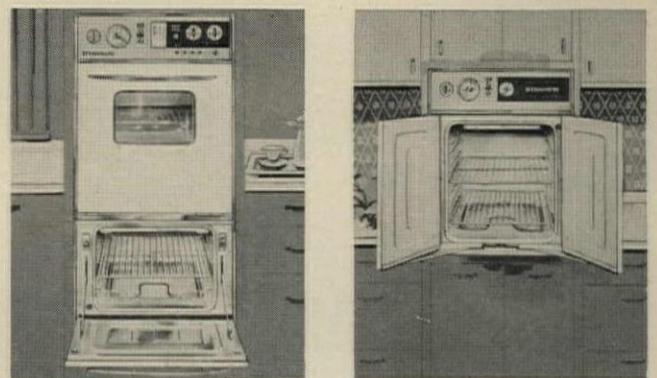
Here's dazzling, daring, new-fashioned oven-cooking . . . available only in Flair, and only from Frigidaire! The fascinating Flair Wall Oven looks like a picture in your kitchens—cooks like the finest Frigidaire oven ever built. The Custom Imperial offers all the top-of-the-line cooking features, including automatic Cook-Master, Meat Tender Control and Spatter-Free Broiler Grill. Lower cost DeLuxe model also offers many exclusive Frigidaire features. Both have exclusive Glide-Up Glass Door. Fit standard 33" cabinets. Just look at Frigidaire Flair . . . and imagine what a lift "Kitchens with a Flair" can give your home sales! Frigidaire Division of General Motors, Dayton 1, Ohio.

New Frigidaire Porcelain Enamel Cooking Tops, too!

The low-priced Frigidaire Super cooking top for 24" cabinets is now available with easy-to-clean, long-lasting porcelain enamel top. Four Radiantube Cooking Units, infinite heat controls, chrome trim rings around units. In 5 Kitchen Rainbow Colors. A similar model in Satin Chrome. Easy "snap-in" installation.



If you prefer a Wall Oven for 24" cabinet



Choose one of the other good-lookin', good cookin'—and easy-cleaning—Frigidaire models. Drop-Leaf Door holds heaviest roasts, lowers all the way down to clean. French Doors take only 12 1/4" of space when open. Pull 'N Clean lower ovens. 5 colors plus Satin Chrome.

*Now! Best Buys with
That Frigidaire Touch!*



a touch you love in features
a touch you see in styling
a touch you feel in craftsmanship
a touch you trust in engineering
... a touch you'll find only in
products bearing this symbol



FRIGIDAIRE FACTORY-TRAINED SERVICE DEALERS EVERYWHERE

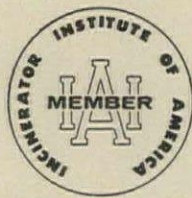
Silent butler... **Donley** style!*



10200-DB-R

* The world's finest homes and apartments feature **Donley** completely automatic incineration!

The joy of entertaining and everyday living is never dampened by moist messy garbage when a Donley incinerator is on duty 24 hours a day. Completely automatic features give new significance to the old cliché, "out of sight - out of mind". Donley takes over the moment the push door glides shut. Frequent hot fires are timed to burn 5 minutes every half hour. The problem of disposing of large accumulations of refuse due to infrequent or once-a-day burning is solved. Small fires with Donley automatic burners result in less smoke, less fly ash, less maintenance, and virtual elimination of neighborhood air pollution complaints. Complete drawings and construction details are available for your use. Select the type of incinerator to fit your precise requirements.



Donley
BROTHERS

THE DONLEY BROTHERS COMPANY
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SEND FOR YOUR INCINERATOR SELECTION CHART TODAY



FLINTKOTE monoform[®] SYSTEM

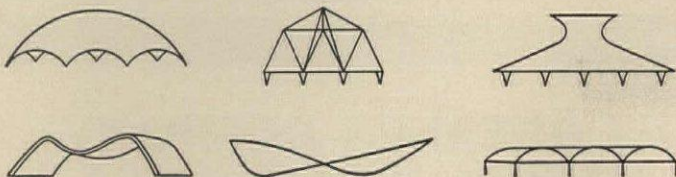
®

gives you a free hand in roof design

Whatever your concept of shelter surface...from flat...to curve...to the most advanced geometric design...Flintkote Monoform can do! Here is the most versatile method of roof application ever developed. The Sealzit gun shown above applies special Monoform compounds simultaneously with chopped reinforcing glass fibres, forming a monolithic protective membrane that is resilient, tough, highly weather resistant. Whatever structure you may now have in the design stage, it should have a Monoform roof—and be sure to let the Flintkote Monoform system help free your hand in future roof designs!

The Sealzit gun is manufactured under the following U.S. Patents: 2,787,314; 2,933,125 and 2,813,751. Other U.S. patents pending. Patented in Canada. World-wide patents pending.

*A TRADE MARK OF THE FLINTKOTE COMPANY †U.S. PATENT APPLIED FOR




THE FLINTKOTE COMPANY HH-7
 30 ROCKEFELLER PLAZA, NEW YORK 20, N.Y.
 or BOX 2218 TERMINAL ANNEX, LOS ANGELES 54, CALIF.
Please send bulletin MS-11 on Monoform System


NAME _____
 FIRM _____
 ADDRESS _____
 CITY _____ ZONE _____ STATE _____

I am an Architect Roofer Contractor
 Builder, Other _____

KNOW YOUR SYMBOLS



This symbol stands for circuit breaker

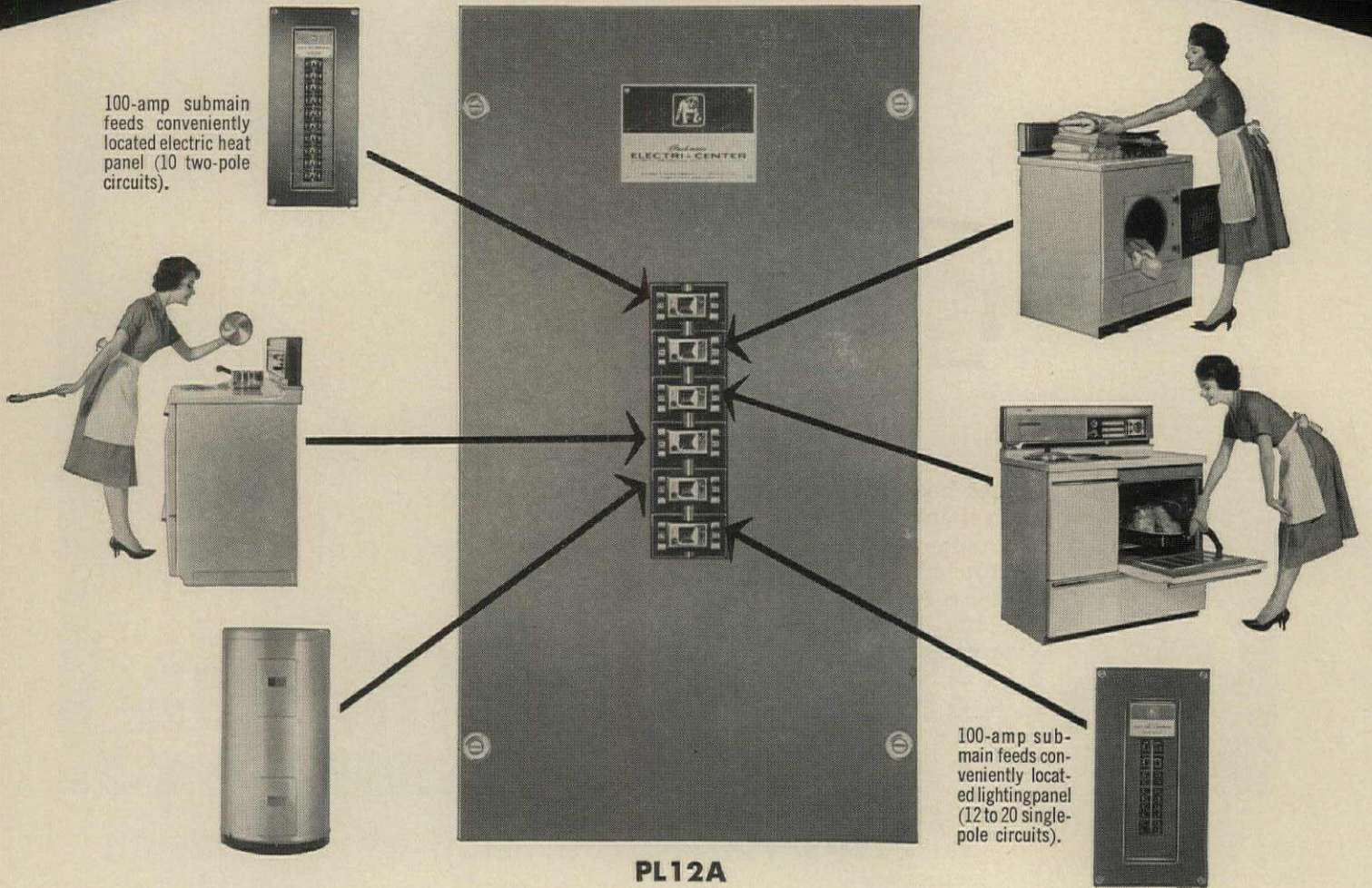


This symbol stands for QUALITY

BULLDOG 200-AMP SERVICE DISTRIBUTION PANELS

“Power pack” all-electric homes with maximum home-buyer convenience!

Here's Pushmatic flexibility aplenty for electric heating, lighting, appliances . . .



Your home-buyers receive maximum residential circuit flexibility—and push-button convenience—with this Pushmatic® 200-amp PL12A Electri-Center®, which fulfills every service center need for all-electric homes. Plus—the famous Pushmatic circuit breakers protect two ways: (1) against harmful overloads, (2) against

dangerous short circuits. Pushmatic breakers as well as 100- and 200-amp Electri-Center panels are available in a full range of sizes to meet every residential wiring need. For details, write for your “Pushmatic Pocket Guide”—it’s free!



Bulldog Electric Products Division, I-T-E Circuit Breaker Company, Box 177, Detroit 32, Mich. In Canada: 80 Clayson Rd., Toronto, Ont. Export Division: 13 East 40th St., New York 16, N.Y.

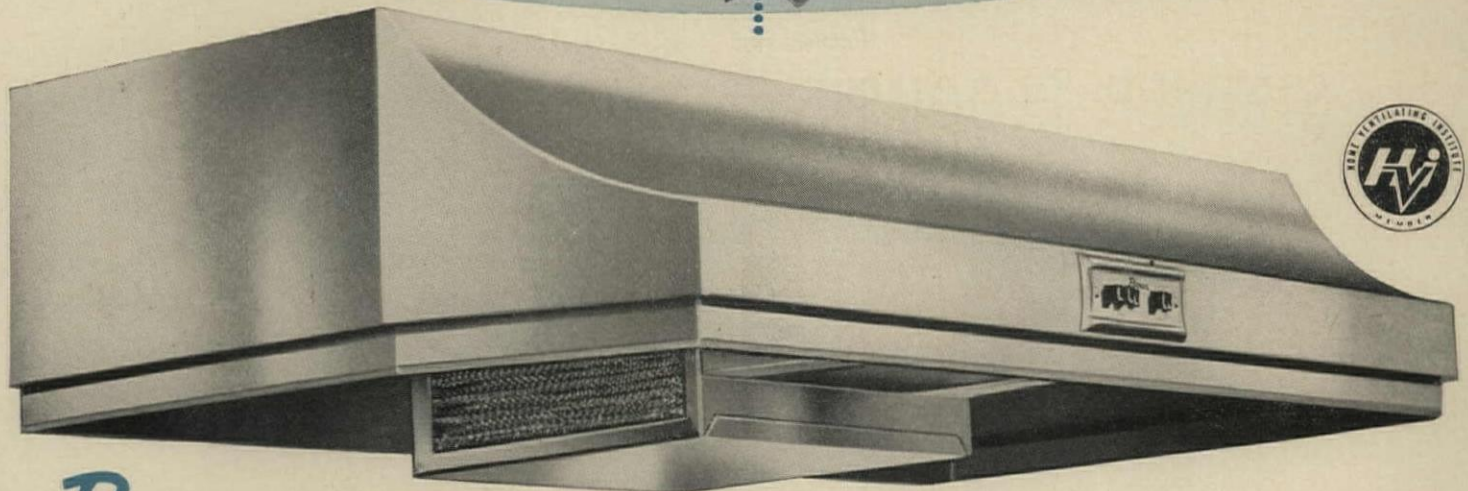


I-T-E CIRCUIT BREAKER COMPANY
BULLDOG ELECTRIC PRODUCTS DIVISION

looks perfect in the kitchen



... is perfect in performance



Broan Dual Blower Range Hood

Under the surface of this hood you find one of the best engineered blowers available. A genuine four pole motor — not a noisy two pole — drives two large 5½ inch “squirrel cage” wheels for high performance against high duct pressures. Quietness is inherent in every centrifugal blower of this type, but Broan goes a step further by mounting the motor on neoprene to eliminate vibration noise.

Installation is fast and easy. If range is on an outside wall, you discharge straight out the back of the hood without even cutting a hole in the cabinet. Vertical discharge is also possible.

Other features are lifetime aluminum filters, recessed light, built in damper, push button controls, 5 year guarantee and “HELIARC” welded construction that leaves no seams to collect grease.

For full details, specifications and colors, please write



DUAL-BLOWER ISLAND HOOD

Has the same engineering features and advantages as the regular Dual-Blower Hood.



DUCT-FREE HOOD COMBINATION with Air Refreshing Charcoal Converter

A slim line converter that mounts atop any Dual-Blower or Mixed-Flo Hood for Duct-Free service.

Broan Manufacturing Company, Inc.
924 West State Street, Hartford, Wisconsin

Specialists in Quality Ventilating Equipment for Over 30 Years
In Canada - Manufactured by Superior Electric, Ltd., Pembroke, Ontario

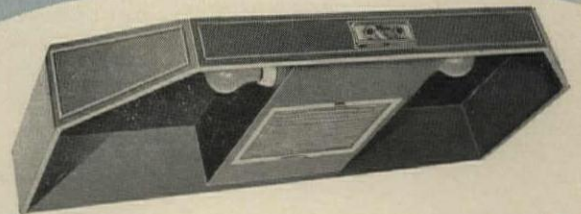
BROAN MIXED-FLO HOOD —
Winner of the “American Builder”
Quality Builders’ Product Award



Broan Mixed-Flo Range Hood

a great performer in saving space and money

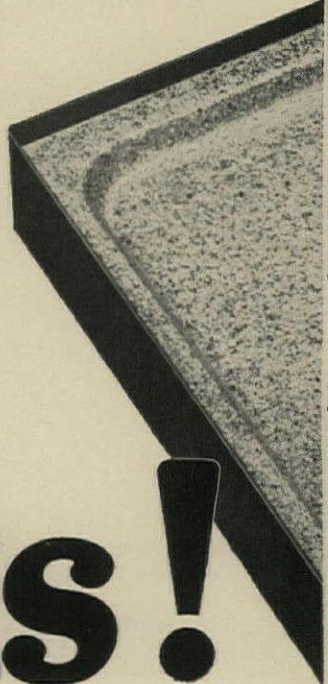
Here is the greatest value leader in a low priced range hood, fully assembled, ready to install from the carton and sales packed with every major feature wanted by knowledgeable housewives. Exclusive Broan Mixed-Flo fan blade delivers blower-like air stream with whisper-quiet action. Horizontal or vertical discharge, no lost cabinet space, push button controls, twin lights, removable aluminum filter, etc. Write for full information.





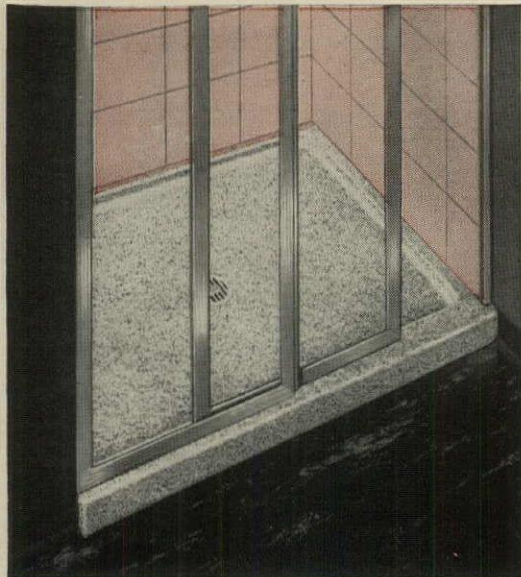
PRECAST

TERRAZZO
SHOWER FLOORS

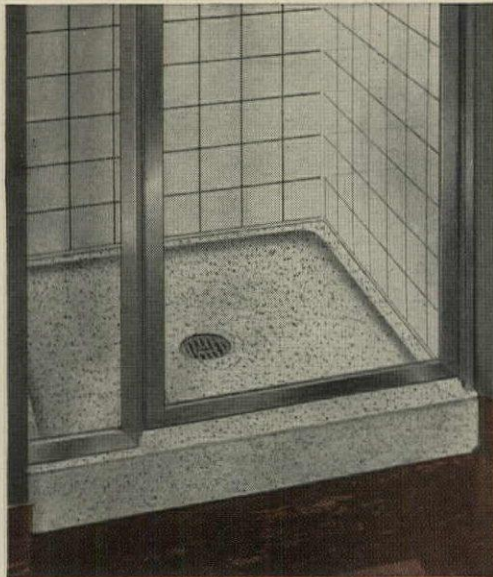


stop leaks! stop

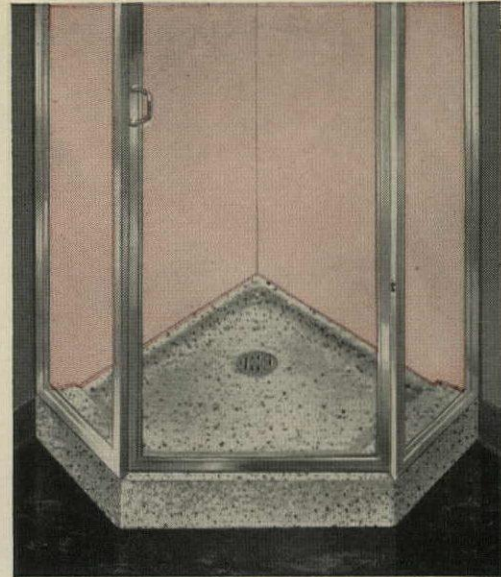
3 BASIC MODELS—11 STANDARD SIZES MEET EVERY NEED



RECTANGULAR—More elbow room and more luxurious appearance provided by this new, popular shower shape. Combine with stock sliding door for sales power.



SQUARE—Adaptable to most every plan or remodeling job. A fast, foolproof installation that adds beauty to the bath. FIAT enclosure increases appeal.



CORNER—Here's an economical way to add half-a-bath in new building or old. Space saving corner model helps you build full bath in half bath space.

Since 1922 . . . First in Showers

Packaged Showers • Doors • Floors • Toilet Room Partitions



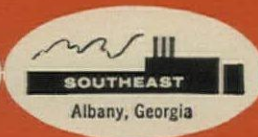
call-backs!

FIAT PRE-CAST SHOWER FLOORS INSTALL IN MINUTES INSTEAD OF HOURS—ARE LEAK-PROOF FOR A LIFETIME!

Now, you can build-in more quality at less cost with a PreCast FIAT Floor. Simply slides into place—eliminates sub-pan, mortar and tile. Made of lustrous Terrazzo, the FIAT Floor guarantees a lifetime of sparkling beauty.

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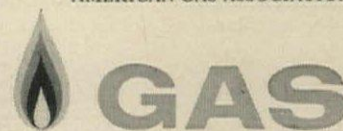
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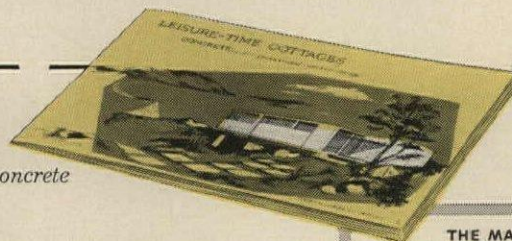
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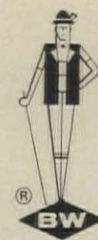
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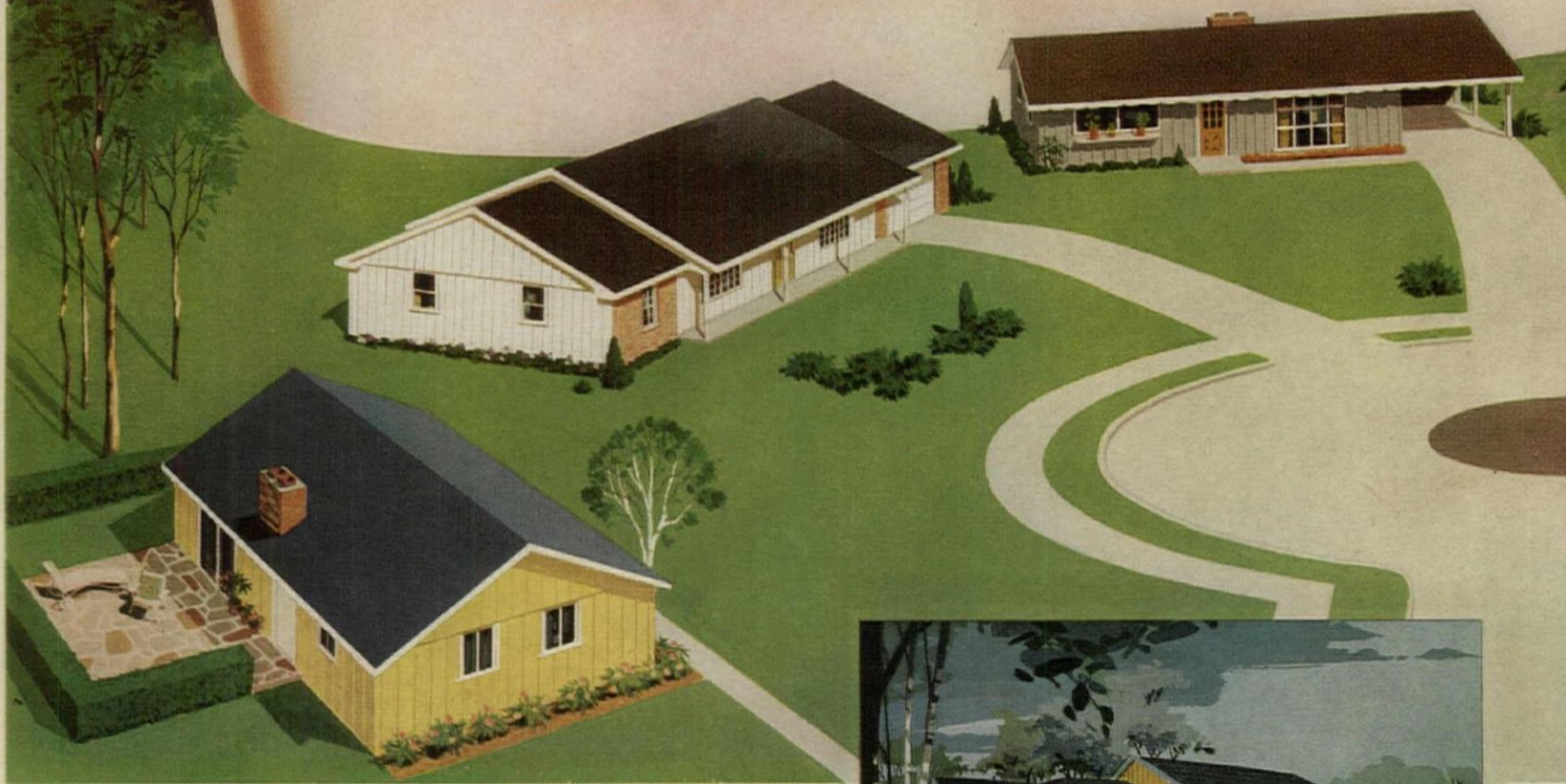
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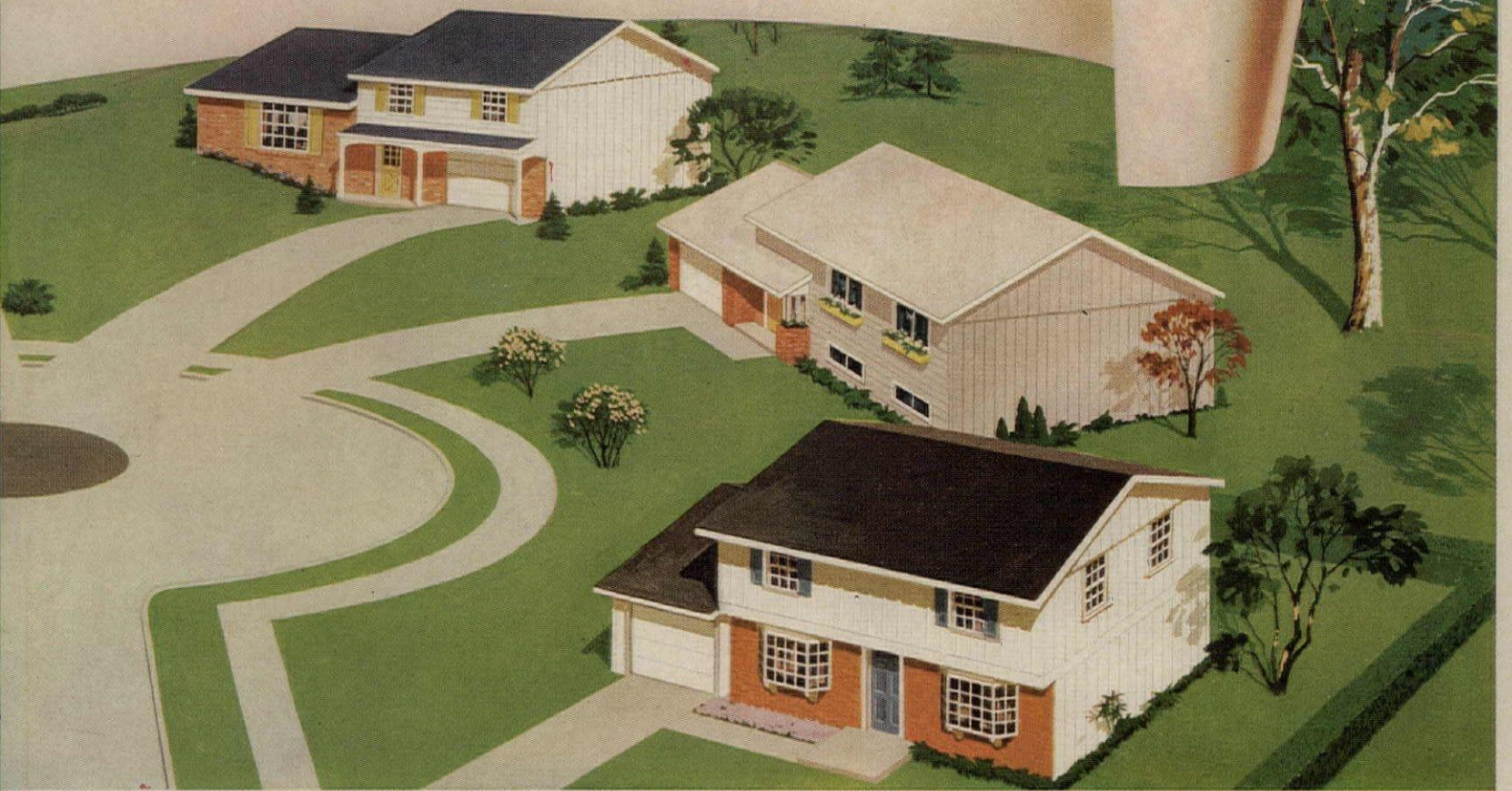
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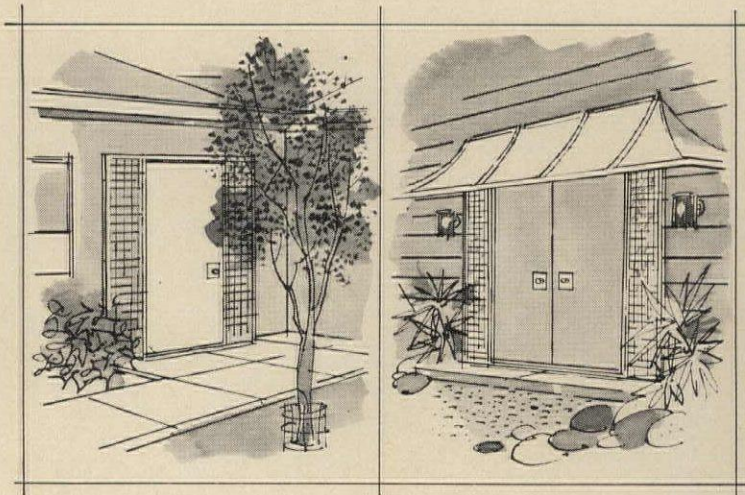
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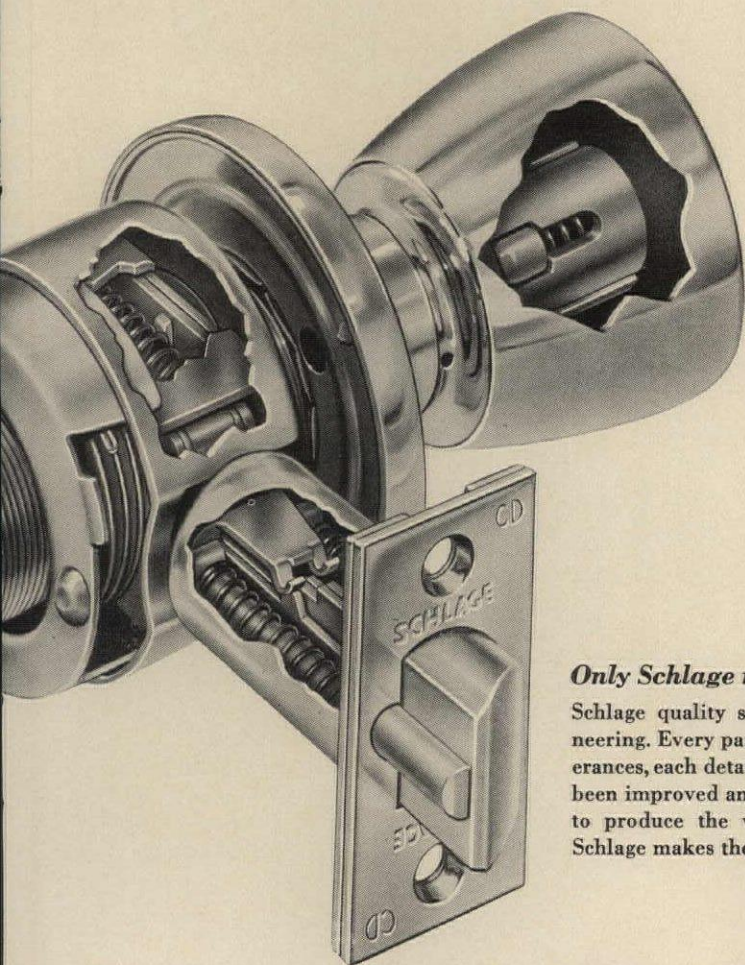
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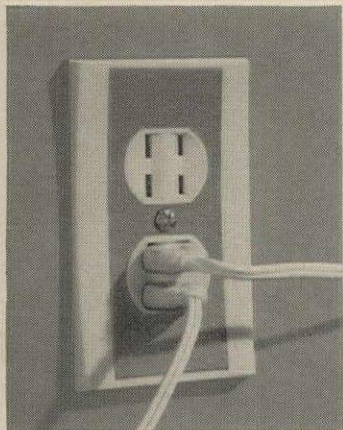
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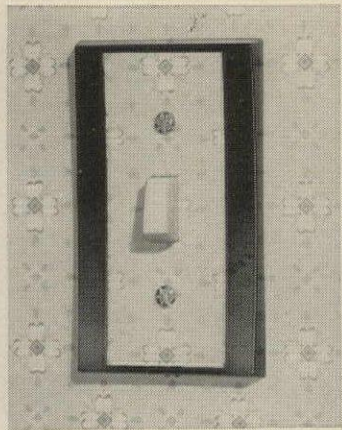
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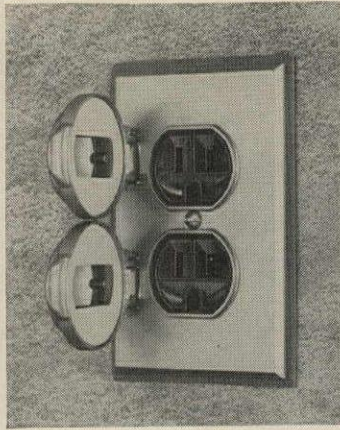
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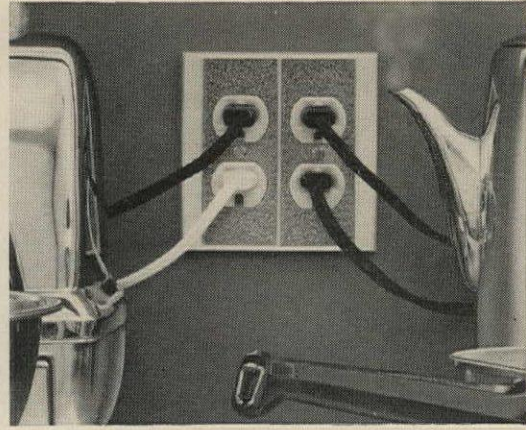
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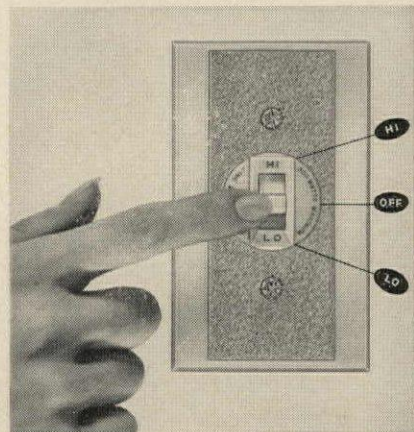
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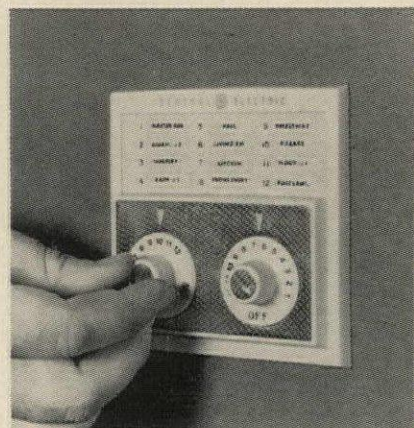
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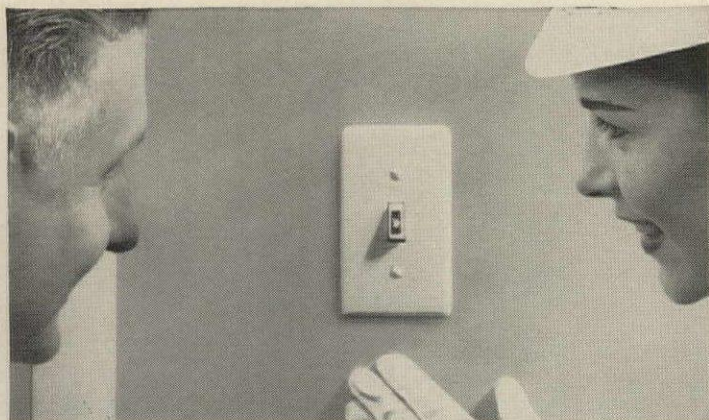
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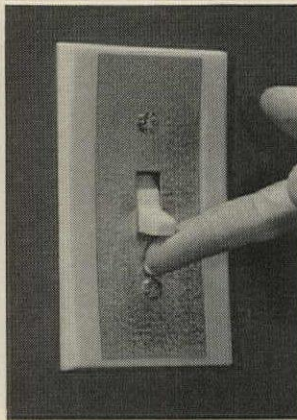
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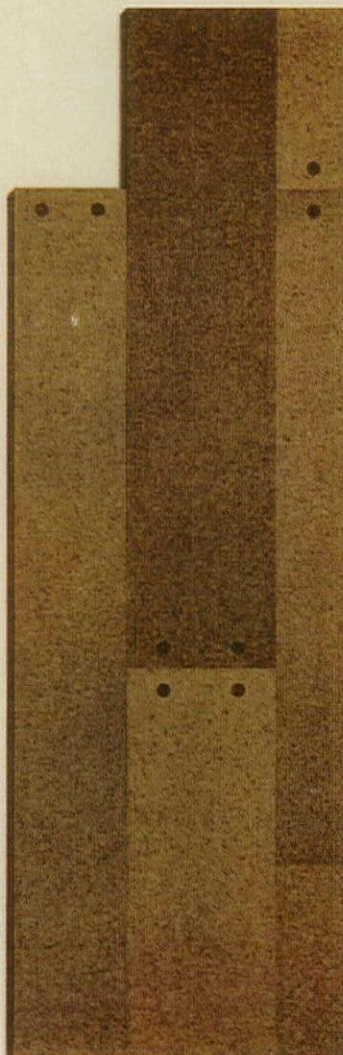
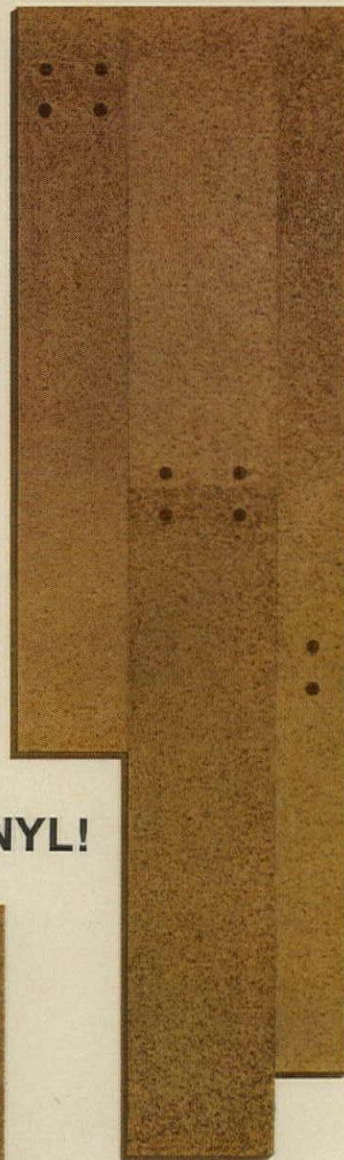
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Roundup:

Will FHA stiffen standards for new 40-year loan program?

You can expect FHA to tighten its property standards for Sec 221 homes when the Administration's proposal to expand 221 to 40-year-loans up to \$15,000 becomes law. Up to now, \$200 down Sec 221 houses were built under Sec 203i standards. These let builders cut costs by shaving room dimensions, installing less heating, insulation, and storage space and omitting refinements like coat closets, gutters & downspouts, and sometimes even finish flooring.

But FHA technicians studying cost levels across the US have decided there is almost nowhere where a house built to 203i standards will cost as much as \$15,000 (the present maximum is \$12,000 in high-cost areas). So indications are that FHA will, as the bureaucratic jargon has it, "modify standards upward" for the new 221 program. Insiders don't expect the agency to impose *all* of the Sec 203 minimum property standards. But they expect FHA to require builders to live up to *some* of them, probably including room dimensions.

Even so, many an expert predicts that 40-year-loans will convert 221 from a neglected, welfare-tinged program into FHA's main operation (*see p 55*). This forecast holds even though the Senate knocked out the so-called no-down payment (actually \$200 down) feature of 221 expansion (*see p 48*). When these lines were written, the House had yet to act on the 1961 housing bill. So the final fate of no-down 40-year-loans hung in the balance. In any case, the new 221 program would be stripped of the rigamarole of quotas and certifications. Builders would just build houses after the normal FHA procedures. The new 221 loans remain legally eligible for Fanny May special assistance, but Fanny May says it won't buy any—except when a builder sells a house to a legitimate displacee.

Pace of housing: a gradual pickup

Housing starts should still end this year 5% higher than in 1960 (1,320,000 vs. 1,260,000) predicts NAHB President E. J. (Jim) Burke. His forecast is based on the latest semi-annual survey of NAHB's Builders Economic Council. Returns from 400 of the 700 council members indicate the typical new house will be priced \$300 lower this year than last (\$14,900 vs. \$15,200) even though square footage will be larger. Burke figures lower interest rates, lower priced housing, and improving economic conditions are combining to give buyers more confidence.

Housing starts are making a gradual comeback (*see p 51*). The annual rate of private starts reached 1,276,000 in May—the highest rate since June '60 except for a freakish spurt to 1,282,000 in March. For the year so far, starts are only 6% below their 1960 level. Public housing is running at double its 1960 pace.

WASHINGTON INSIDE: Red-faced housing officials have just realized that state laws in many states probably will prevent some lenders from making loans under FHA's proposed new fixup loan program. When FHA began 27 years ago, each state adopted a law exempting FHA-insured mortgages from the more restrictive loan ceilings covering conventional mortgages. But there was no standard pattern. Some states exempted FHA first mortgage liens. But the new fixup loan plan (20 years, \$10,000 loans) will include both first and second mortgages and deeds of trust, chattel mortgages, and even unsecured loans. The housing bill carries permission for national banks and federal S&Ls to use the plan. But state-chartered lenders must rely on state laws. And it is now too late to get them amended this year in most states. FHA has no idea how many states are affected by the oversight, but it has just asked its local offices to look into the problem.

Capitol Hill hears that the Administration may compromise on its proposal to make depreciated portions of real estate ineligible for capital gains tax treatment. The deal would be to let owners take capital gains as now if they hold property for more than 10 years. If they sell sooner (as most now do), they would have to pay ordinary income tax rates on the difference between the depreciated cost and the sales price. The Administration's scheme, cry realtors and builders, would cripple construction of rental housing by making it unprofitable—and so pave the way for a vast and wholly unnecessary expansion of public housing.

Blame penny-wise, pound-foolish Congress for FHA's growing backlog of unprocessed applications. The agency hasn't enough money to hire more appraisers. Worst backlog is eight weeks in San Francisco. Other trouble spots include Baltimore and Washington, six weeks; Reno, Philadelphia and Newark, N.J., five weeks. Congress has dawdled so long over a deficiency appropriation to let the agency hire enough fee appraisers to wipe out the problem that now FHA merely seeks more money for the new fiscal year.

MARKET MURMURS: VA in Phoenix has acted to stop giveaway gimmicks like Builder John Long's offer of no payments until 1962, Builder Ralph Staggs' competitive countermove of a \$500 US savings bond free to GI no-down buyers. Regional VA Chief Wayne A. Sanders warns that VA may slash sales prices on new requests for master crv's from builders who offer sales come-ons "of more than nominal value." If that doesn't work, says Sanders, he may label such gimmicks an unfair marketing practice, which would let him suspend builders from further use of VA. Upshot: Long and Staggs are back to offering houses (both VA and conventional) for a plain no-down payment.

Local jokesters have dubbed parts of Contra Costa County where low price home builders work in the San Francisco area as "the land of the midnight movers"—because so many newcomers who manage a tiny downpayment can't pay the monthly tab, load their trailer in the middle of the night and vanish.

NEWS continued on p 48

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SEN JOHN J. SPARKMAN
He snatched victory from defeat.



SEN HOMER E. CAPEHART
He removed public housing from 221



SEN ALBERT GORE
He almost got rid of 40-year loans

The fight in the Senate

A surprise attack by conservative Democrats almost kills 40-year FHA loans. Compromise to keep them drops no-down payment provision.

The Senate toned down the 1961 catch-all housing bill much more than anybody expected. Its most dramatic move was to throw out entirely the no-down payment provision* of the Kennedy Administration's plan to expand FHA Sec 221 into a major program of 40-year loans up to \$15,000 for middle-income families. This genuflection to fiscal responsibility was engineered not by the Republican opposition, but by Southern Democrats led by Sen. Albert Gore (D, Tenn.).

Gore's headline-making move (which took the Senate's housing leaders by surprise) focused press attention so thoroughly on 40-year no-down loans that other ways the Senate acted to trim the legislation have almost escaped public notice. For instance:

1. Local public agencies were eliminated as eligible sponsors of the proposed Sec 221 rental housing at below-the-market interest rates and Fanny May-subsidized loans. For the private housing industry, this is of crucial significance. For many experts feared this would have invited public housing to run away with the rental market for \$4,000 to \$6,000-a-year families. (The House version of the housing bill, as reported out by its banking committee, deletes public housing authorities as eligible sponsors, so chances are that industry efforts have stymied this program—for this year.) Nonprofit groups, co-operatives, and limited dividend corporations remain eligible.

2. The controversial plan to set up \$100 million in federal grants to help localities acquire open land was knocked out entirely, 46-42, after Minority Leader Everett Dirksen (R, Ill.) ridiculed it in one of his stem-winding speeches.

3. The maximum term of home improvement loans up to \$10,000 under the proposed new FHA program (to be titled Sec 220h) was cut from 25 to 20 years. And the Senate also limited it to houses over ten years old. The loans would be eligible for Fanny May purchase.

Surprise attack. What made Gore's successful attack on no-down payments so startling was that Sen. Homer Capehart (R, Ind.), Republican leader on housing matters, had tried on June 7—the day before—to get the

part of the Sec 221 expansion involving below-the-market interest rates for public housing thrown out of the bill. The Senate defeated the idea, 61-50.

The Gore amendment actually went even farther. It killed the entire expansion of Sec 221, both for sales housing (at market interest rates) and for rental housing (at below-market rates). It carried 49-44—thus handing the Kennedy Administration a stunning defeat on what Sen. John J. Sparkman (D, Ala.) called the "heart" of its housing plans. But Gore's victory was temporary. Some six hours later, Sparkman managed to get the 221 expansion restored—with normal FHA down payments.

The Goring came late in the afternoon of the marathon 13½ hour session of June 8 when the Senate voted on a seemingly endless stream of amendments, and amendments to amendments of the costly (\$6.9 billion) housing package. Though his amendment was to tear out all aspects of the new moderate-income proposals, Gore cannily confined his whole attack to the no-down payment provision—the hardest part of the bill for supporters to justify. "Why, it is necessary to make a down payment on a second-hand automobile, on a washing machine, or even on a bicycle," roared Gore from his backrow seat. "I do not understand why it is not practical to require a down payment for a family moving into a new home with freshly sanded floors and freshly painted walls."

'Irresponsibility.' But the argument that was the clincher came from Sen. Russell Long (D, La.) Wagging the thick, green-covered

booklet containing the transcript of committee hearings on the housing bill, Long flipped to p 927 where lay a table charting the equity a man buying a \$10,000 house under the proposed plan would have at any point during his 40-year mortgage (after depreciation on the house). If his argument was emotional, the table was undeniably sobering. Long made the most of it. Cried he: "After he [the owner] has been paying for 20 years, with no down payment, he has an equity of \$312. That amounts to a 4% equity, which is 1% less than it would cost him to hire a real estate agent to get rid of the house for him . . . The complete irresponsibility of a mere 4% equity at the end of 20 years is something I cannot get along with."

Up jumped John Sparkman—the Democrats' leader on housing—to plead for the no-down payment program as a necessity for the "poor folks" of the nation. "If this amendment is agreed to, the heart will be taken out of this measure," he cried in his twangy Alabama accent. ". . . It will take out all that is in the bill for the poor folks."

When Sparkman tried to conjure with Kennedy's name, reminding his colleagues that the programs at issue were a Presidential request, Gore shot back: "It doesn't matter to me if it was sent up here by a dozen Presidents. In my opinion this proposal is not sound." Bells jangled. The roll was called. And Albert Gore won his surprise victory, 49-44. A jagged hole had been torn in the New Frontier housing bill. Voting for the Gore amendment, to the surprise and dismay of the Democratic leadership, was a sprinkling of liberal Democrats as well as most southern Democratic conservatives and nearly all Republicans. For the Gore amendment, for instance, were such Democratic liberals as Frank Church of Idaho, Stuart Symington of Missouri.

But the amendment had scarcely carried before Russell Long, a champion of low interest rates, walked across the Senate to tell the visibly shaken Sparkman that he had not been quite sure how far the motion went. And Symington indicated that if small down payments were added, he would support the Sec 221 expansion.

Worried Democratic leaders sent a hurry-up call to White House Aide Larry O'Brien, who scurried to the Capitol. Working from leadership offices off the chamber, O'Brien and Majority Whip Hubert Humphrey (D, Minn.), occasionally joined by Sparkman, put out contacts to key senators to find out what it would take to switch their votes. They soon found that the no-down payment provisions were just more than the Senate would take. But O'Brien and Humphrey determined that if some provision for down payments was

* Actually, \$200 down minimum, but this includes closing costs.

made, Long, Symington and Hiram Fong (R, Hawaii) would switch from support of Gore to buy the rest of the 221 expansion Kennedy wanted.

So Sparkman set to work to draft an amendment restoring all Gore had cut out, except for no-down payments. Sitting at his aisle seat on the Senate floor, Sparkman worked over the text with an aide, all the while trying to keep one ear open for current developments on the floor around him. The Senate moved on through the evening to a myriad of other amendments, mostly inconsequential. As the night wore on, senators snoozed on couches in the cloakrooms, drifted to the restaurant downstairs for cold plates or hamburgers & coffee, wandered off to their hideaway offices about the Capitol.

Close shave. So preoccupied was the leadership with preparing the key Sparkman amendment that it almost lost another chunk of the bill. Only by scurrying to round up latecomers did it manage to stave off an amendment by Sen Frank Lausche (D, Ohio) aimed at chopping out a \$50 million authorization for mass transit demonstration projects.

Finally, at 11:25 pm, Sparkman was ready with his compromise, which Sen Jacob Javits (R, N.Y.) joined in offering. Gore fought back with an amendment to chop up Sparkman's amendments, pinning his arguments this time to what he called the impractical length (40 years) of the proposed loans. By this time it was 12:40 a.m. Friday, and the Senate was bleary-eyed. The pink rose on Maggie Smith's (R, Me.) apple-green dress was the only fresh looking thing in the chamber. New Jersey's Cliff Case lay like a schoolboy, his lanky frame sprawled across his desk, chin resting on the upturned end of a clenched fist. Beside him, rumped but still natty in black tuxedo, Thruston Morton of Kentucky slouched in his seat, having returned to work after appearing at a formal dinner. Oregon's Maurine Neuberger had returned only an hour before in some of the most casual attire ever worn on the Senate floor: a striped blouse and an old blue corduroy skirt, black flats without heels.

The showdown came on a motion by Oregon's Wayne Morse to table Gore's amendment. It carried by a 47-45 vote. That was the ball game. Sparkman got his housing bill—relatively undamaged, considering what Gore had originally done to it.

What it does. The Sparkman-Javits substitute restored the below-market-interest rate program of Sec 221 rental housing (which Sparkman predicts will eventually replace public housing) just about as it had been before the Gore amendment. To make the 40-year sales housing program more palatable, it imposes the same down payment schedules as for other FHA sales programs (3% on the first \$13,500 of value and 10% on the balance up to \$18,000). On a \$15,000 house, the down payment would thus be \$555.

Lightning rod. The rumpus over no-down, 40-year loans diverted the Senate's attention from housing ideas that usually provoke stormy debate. Public housing, for instance, sailed through without much difficulty, and with only brief harrangues. Capehart made a dutiful effort to cut the program back to 37,000 new units. He was beaten decisively, 58-34, with many Republicans lining up against him. Upshot: the Senate approved opening of public housing by authorizing construction of the 100,000 remaining units allowed under the 1949 Housing Act. This,

said Sparkman, is intended to be the final "phasing out" of this kind of public housing.

Urban renewal, too, got only brief attention. Capehart tried to tone down the Administration recommendation for \$2.5 billion new grant authority with no time limit. He proposed \$1.8 billion for four years. The Senate defeated this, 55-38.

Still another attempt that Capehart announced he would make to improve the bill—and one that some industry groups put great store by—fizzled out completely. This involved tightening up workable programs which are prerequisite to federal renewal or public housing aid. Capehart intended to press for an amendment requiring localities to demonstrate that they are actually enforcing a suitable housing code before HHFA could approve their workable programs. But instead of offering such an amendment, he merely asked that the question be referred to the housing subcommittee for more study. Sparkman agreed with alacrity.

Capehart did manage to win Senate approval (without a roll call vote) of an amendment requiring FHA to offer the same interest rate to all kinds of sponsors under the below-the-market rate 221 program.

In the end, Capehart voted against the housing bill—for the first time in 17 years. "This bill," he said, "tends to bring us down the road to socialism. If we do not stop, someday we may well nationalize the housing industry."

Capehart military housing gets year's extension

The controversial Capehart military housing program will continue. House-Senate conferees have approved construction of 3,000 more Capehart family housing units. That's 1,000 more than the Administration asked for.

Congress also has authorized construction of 2,000 units of military family housing via direct appropriation. And it boosted the cost ceiling per unit from \$16,500 to \$17,300. This would add \$34 million to the federal budget—if Congress appropriates the money.

Indications are that Congress may let the FHA-insured Capehart program die after Oct 1, 1962. The Senate voted to sidetrack it this year, but the House voted to approve 7,074 more units. The Hal Hayes foulup (NEWS, July '60 *et seq*) has convinced many

legislators the Capehart program has been maladministered. Hayes, a Los Angeles contractor, stopped work a year ago on \$55 million worth of Capeharts at five bases, leaving 3,000 unfinished houses to rot in the weather. Other contractors are now completing them, but the year's delay in getting construction re-started will add more than \$14 million to the cost of the units, says a Senate subcommittee. This would make the units cost nearly \$20,500 each—\$4,000 more than the \$16,500 ceiling set by law. The subcommittee estimates the government will be stuck for about \$3 million of the tab—disputing claims by the FHA and Pentagon that no losses will result.

The subcommittee, in a report, also expresses "grave doubts" that FHA is right in asserting it has taken steps to prevent a Hayes-type mess from happening again.

Should vets have to buy mortgage life insurance?

Should Congress force GI homebuyers to buy mortgage life insurance so the death of the veteran cannot lead to foreclosure to his house?

Legislation to do so has been introduced in the House with strong bi-partisan support. A bill by Rep Olin Teague (D, Texas) and William Ayers (R, Ohio) would apply the plan to VA home loans written after next January 1. And they are considering plans to broaden this to loans already guaranteed, on a mandatory basis.

VA expects to make home loans to another one million veterans after Jan 1, 1962. So the scheme adds up to about \$10 billion worth of insurance. VA would advertise for bids, awards a group insurance contract to the low bidder among private life insurance companies. They are talking about a rate of 35¢ per \$1,000 of mortgage, which would mean \$42 a year premium on a \$10,000 loan.

Veterans affairs committee staffers figure the rate should be cheaper. Oregon, with a similar plan covering its state-subsidized mortgage loans for veterans, has a rate of 28¢ per \$1,000 per month. In California, the rate is 31¢.

Actuaries say that the chances a veteran will die before paying off his home loan are 19 times greater than the chances he will have a fire calling for use of his fire insurance.

LEGISLATURES:

California opened to 'little FHAs'

California, the big plum for private mortgage insuring companies, is now open for business. Mortgage Guaranty Insurance Corp of Milwaukee, the nation's only private insurer of home mortgages, is a sure bet to seek entry into the state. And legislators who opened the door were told two other companies will be formed to compete. The long range effect could well be to boost conventional lending, push the government part way out of private housing.

Legislators decided California should join the 35 other states which have legalized the private insuring companies—dubbed "little FHAs"—to combat the dealing in second trust deeds which led to the state's Ten Percenter troubles (NEWS, Jan *et seq*). The law blocks Ten Percenter operations by prohibiting secondary financing on homes covered by private insurers.

MGIC revived the private mortgage insur-

ance company idea (whose popularity in the twenties crashed in the depression of the thirties) in 1957 and now has \$340 million insurance in force. It serves 1,310 S&Ls in 37 states, the District of Columbia, and two additional states through surplus line licenses. But California has been a holdout, even though it's 1) the busiest housing state in the nation, 2) a major S&L territory, and 3) a key FHA area.

New rules for the California mortgage guaranty companies restrict insurance to the top 20% of the outstanding balance of a loan (MGIC will insure up to 90% of appraised value). Original mortgages must not exceed 90% of market value of one- to four-family homes. New companies must have a minimum \$2 million capital.

BIGGER S&L LOANS: Two bills increase conventional mortgage limits for state-chartered savings

continued on p 50

and loans (182 of the state's 251 S&Ls) to make them competitive with federal S&Ls.

New limits: 90% of appraised value up to \$20,000 appraised value, 80% of value up to \$40,000, and 70% of appraised value over

\$40,000. Old limits were 80% up to \$15,000 value and 70% over that amount. A third bill restricts an S&L from lending more than 10% of its assets or net worth, whichever is less, to a single borrower.

TAXES:

Industry seethes as realtor predicts bust in realty boom, raps 'tax shelters'

Do builders and real estate operators get an undeserved tax break?

Yes, contends New York Realty Man Daniel M. Friedenber in a much-discussed article in the June issue of influential *Harp-er's Magazine* (circulation: 238,553). Building has become a favored industry under our tax laws, offering the opportunity for fantastic profits, says Author Friedenber. Result: "a wild spiral in construction and speculation" that he predicts will lead to a collapse.

The article ("The Coming Bust in the Real Estate Boom") is evoking screams of anguish in the industry.

For one thing, it comes just as the Kennedy Administration is casting a critical eye at realty tax provisions in its new tax proposals (NEWS, June). For another, Author Friedenber is not a casual muckraker. He is a successful commercial real estate operator.

In particular, Friedenber assails:

1. Accelerated depreciation allowances. Depreciation—which permits a building owner to deduct taxfree a part of the cost of the structure each year—is the "key tax gimmick" in real estate profiteering, he says.

2. Capital-gains tax privileges. "The present capital-gains rule is a specious dodge based on the fiction the capital held over six months is a 'long-term investment,'" says Friedenber, and is the "anchorage for the overwhelming mass of speculation both in real estate and the stock market."

3. Syndicate tax shelters. Because of their favored tax treatment vis-a-vis corporations



FRIEDENBERG

(syndicate members pay taxes once as individuals whereas corporation profits are taxed twice—once as income and also on dividends), syndicates are responsible for the "present rickety structure and inflated values of the building industry," says Friedenber. He accuses syndicates of doubling real estate prices.

What should be done about it? Friedenber makes these proposals: 1) re-examine the entire theory of depreciation, 2) eliminate accelerated depreciation, 3) extend the period property must be held to get capital-gains privileges to perhaps ten years, and 4) put syndicates on the same tax footing as corporations.

The building boom brought on by speculators eager to profit from tax angles is creating serious social problems too, argues Friedenber: shoddy and poorly designed buildings ("the cheaper the product, the greater the return"), overbuilding in already congested areas, and sky-high land prices that set up economic ghettos.

President Gordon I. Kyle of the Real Estate Board of New York laments that "the article may have an unfortunate influence on . . . Congress." Kyle denies that real estate is headed for a bust. In fact, contends Kyle, there isn't really a "boom"—"since that word ordinarily connotes an artificial inflation of values." Accelerated depreciation, Kyle notes, "covers all industries including real estate and not real estate alone, so real estate was not favored." The same is true of capital gains on property which has been depreciated. The Administration's proposals to end the latter would cripple realty sales and construction, he adds.

Friedenber has been deluged by complaints from fellow realty men. "The reaction was stronger than I ever expected," he says wryly. One colleague told him angrily: "It isn't that what you said isn't true. We just wish you hadn't said it."

Tax verdict hits mortgage bankers

After a mortgage banker builds up his servicing portfolio, can he take capital gains on the sale of his years of work?

In its first decision on this vital question, the US Tax Court held that a servicing portfolio sold by an Alabama mortgage banker was not a capital asset but only a "contingent right to earn future income."

Result: proceeds of the sale are taxable as ordinary income instead of as a capital gain. For mortgage bankers who sell out (eg to retire), this can mean a substantial boost in the federal tax bite.

The decision involved Nelson Weaver Mortgage Co of Birmingham. In 1955, Weaver sold part of his \$35 million servicing portfolio to Cobbs, Allen & Hall Mortgage Co, also of Birmingham, for \$121,841. The loans sold by Weaver—1,589 individual loans totaling \$10.7 million and 12 Sec 608 apartment

loans totalling \$4.1 million—were being serviced for New York Life. Both mortgage companies were then its correspondents.

Besides transferring the loan files to Cobbs-Allen-Hall, the Weaver company assigned all of its "rights, title obligations, and benefits" under the mortgage servicing contracts with New York Life. The Weaver company has continued corresponding for other investors (1960 volume: \$35 million) but not for New York Life.

The Weaver company reported the sale proceeds, paid in three annual installments, as a long-term capital gain under Sec 1201 of the Revenue Code. But Internal Revenue Service contended that the \$121,841 was "the lump sum receipt of future income taxable as ordinary income" and was includable in the Weaver company's 1955 income. IRS demanded \$54,192 in taxes.

Upholding the IRS, the Tax Court said the transferred loan files were the property of New York Life and could not be sold by the Weaver company. Moreover, since Cobbs-Allen already was a correspondent for the insurance company it did not acquire any right to sell or service loans to New York Life that it did not have before the sale.

Weaver's contract to act as correspondent for New York Life, said the court, "amounted to nothing more than a contract to perform personal services . . . the only thing of value it [Weaver] could transfer to Cobbs-Allen corporation was the contingent right to earn compensation, in future, for the performance of personal services, ie servicing the mortgage loans."

The court noted that the sale price was based on the number and dollar-amounts of the loans Weaver was servicing for the insurance company—"persuasive that the \$121,841 here involved was simply the present value of the right to earn such anticipated income." Projecting the average life expectancy of the loans and the rate of decline in service fee income, the court said that the Weaver company's probable income from the loans was \$144,431, so that all the company did was to sell anticipated future income at a discount of \$22,589.

Money received in selling a contract to perform personal services is not a capital gain, said the court, and it rejected the possibility that the sales price included the transfer of "goodwill" since it was not indicated in the sale agreement.

Weaver is appealing. Mortgage men are watching closely. As a guinea pig case, the final outcome could bear significantly on the future of mortgage bankers. Says Weaver: "I wouldn't have considered the sale if I hadn't felt sure it would be a capital gain." Adds a former MBA president: "What happens in this case is important to all mortgage men. If we are not creating a salable asset, why should we struggle to build up our servicing portfolios?"

Multi-corporate builder rebuffed by Tax Court

Use of multiple corporations by homebuilders to cut their income taxes has been handed another setback by the US Tax Court.

The court ruled that 86 separate corporations organized by a California builder for a VA development were a sham—and so must pay 52% income tax instead of 30% on the first \$25,000 and 52% on the excess. The decision involved Shaw Construction Co, solely owned by Builder H. Shaw and his wife.

Shaw negotiated the purchases of the land, guaranteed the construction loans made to the separate corporations by S&Ls. The corporations immediately assigned the loan funds to the Shaw company which also owned all the equipment, did all the building, performed all bookkeeping and administrative chores. The houses, sold by independent brokers, were advertised as "Shaw Built."

The multiple corporations had no separate offices, no employees, no assets and an initial capital of only \$100. None reported more than \$25,000 income in a taxable year.

Said the court: the corporations, although legal in form, were organized primarily to obtain tax benefits and hence would be disregarded for tax purposes.

The Shaw decision follows the pattern of two previous rulings against builders (Aldon Homes, James Realty Co) who set up multiple corporations.

HOUSING MARKET:

High court lets FHA off the hook

The US Supreme Court handed down some cheering news to federal housing men. Reversing two lower court decisions, the high court ruled that FHA is not liable to a homebuyer who is misled by a faulty FHA appraisal.

For more than a year, FHA officials were fretting over the implications of an unprecedented federal District Court decision awarding damages to an Alexandria, Va. couple because of negligence by an FHA appraiser (News, May '60 *et seq.*). Mr and Mrs Stanley Neustadt paid \$24,000 for a house appraised by FHA at \$22,750 and obtained an \$18,800 FHA mortgage. After moving in, the Neustadts found that walls and ceilings were cracking because of shifting subsoil and poor drainage. The Neustadts sued the government, contending that they relied on FHA representations that the house was sound. They asked, as damages, the difference between the purchase price and the actual value of the house.

The District Court held that the house was worth only \$16,000, awarded the Neustadts \$8,000 damages on the ground that FHA has a duty to a homebuyer to make an appraisal "with ordinary care and diligence."

MARKET BRIEFS

Prefabbers make apartments

Home manufacturers are moving into the apartment and row-house market. National has introduced four units; a one-story, one-bedroom unit selling (in Lafayette) for \$8,550, a two-bedroom one-story selling for \$13,880, a two-bedroom two-story (with a mid-level entry) for \$11,592, and a three-bedroom, two-story for \$12,880. Its builder-dealers can put together any number of units in any combination to create a garden apartment or town-house project.

The new units, will be sold from models, and no units will be built ahead of sales. But since the units are prefabricated (like most of NH's houses, with aluminum siding), NH can offer occupancy within 60 days.

NH expects the biggest market for its new units to be in the East, and Fred Harless, manager of NH's Horseheads, N.Y. plant, reports he has contracts with Washington Builder (and NAHB regional vice president) Joseph Geeraert for a 200-unit project, is working on 1,600 units "for a big developer,"

To the housing industry, the decision was a bombshell. It could have 1) opened the door to a swarm of lawsuits from disgruntled homeowners, 2) forced FHA to tighten up on inspections and appraisals which in turn would require builders and realtors to ask for bigger down payments on some homes, and 3) prompted FHA to shun houses likely to evoke complaints from buyers (eg on filled land or using new materials and building methods).

Appealing, the government did not dispute that FHA slipped in appraising. But US attorneys contended that the Neustadt suit was barred by the Federal Tort Claims Act. The act precludes claims against the government based on misrepresentations by one of its agencies. The Supreme Court's 7-1 decision (Justice Douglas dissenting) held that the appraiser's negligence constituted misrepresentation within the meaning of the act.

Justice Whittaker, for the majority, held that the intent of the FHA appraisal system is to protect the government and its insurance funds. "There is no legal relationship between the FHA and the individual mortgagor," noted the justice, adding that Congress did not intend an FHA appraisal to be a warranty of value to a buyer.

and has "several other projects pending."

National is also entering the foreign housing market. It has signed up with Lear Inc of Santa Monica to distribute NH products—primarily luxury homes—in Switzerland, Germany, France, and Italy. Chairman James Price says his homes will sell for about \$28,000 to \$30,000 "or less than half the cost of a comparable house built using conventional construction methods in Switzerland."

No-down co-op loans

FHA has dropped its 3% down payment on Sec 213 sales-type single-family co-operative homes priced up to \$13,500 and up to \$15,000 in high-cost areas.

The move is intended to spur sales. Sec 213 sales-type projects must consist of eight or more units, detached, semi-detached or row. Normally, they are co-operatively owned for a week or so, then broken up into individual ownership.

MATERIALS & PRICES:

Plumbers to drop old lines

The Plumbing Fixture Manufacturers Assn, meeting in Washington, for the first time voted unanimously to adopt simplified practice recommendations which would eliminate the manufacture of many obsolete or undesirable fixtures. Among them:

1. Commercial (i.e., flush valve) wash down toilets. This may be the first step toward a later recommendation to stop making any more residential (tank type) wash down toilets. These have been obsolete at least 30 years because they are twice as noisy as reverse trap fixtures, are hard to clean and are so sure to become smelly that the codes prevent their use in public toilets. But 40% of this year's new residential toilets are still wash down type.

2. Low roll-rim sinks (which are as obsolete as claw foot bathtubs).

3. Sinks as small as 16" by 16".

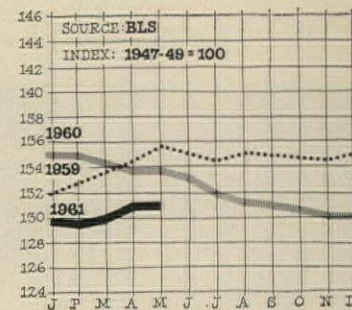
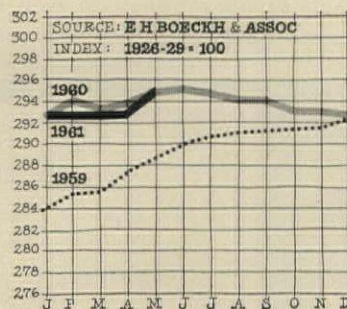
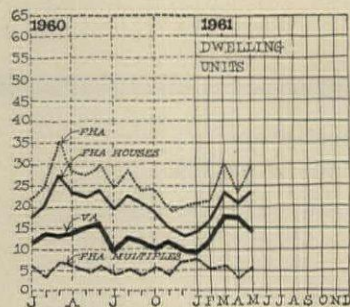
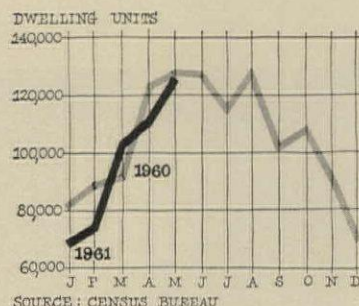
4. The smallest lavatories sized 26" x 15", 26" x 14", 24" x 13". This may be the first step toward eliminating the 1917 wash basin which is too small for anybody to wash his face in but still accounts for over half the lavatory basins made this year.

This association voted to spend \$17,500 this year for research looking toward an effective promotion program next year (for which most of the members seemed to think \$250,000 would be the minimum needed). And they agreed that minimum standards for cleanliness, abrasion resistance, and susceptibility to bacteria retention should be included in commercial standards.

Glass prices slashed

Giant Libbey-Owens-Ford (1960 sales: \$294 million) slashed prices on two grades of plate glass last month. Company spokesmen said they were trying to meet foreign competition. L-O-F cut 10% from price of its clear plate glass and dropped 25% off its Parallelo-plate gray glass. The change cuts an average of 5¢ from price of sq ft of clear plate, which sold for 50¢ before the cut (vs 52¢ in 1926).

Glass makers have taken a different attack on foreign imports of window glass. They argued before the Tariff Commission that low tariffs (only 12% of the 1932 level) have periled the domestic industry. The commission recommended higher tariffs. President Kennedy has until July 17 to act.



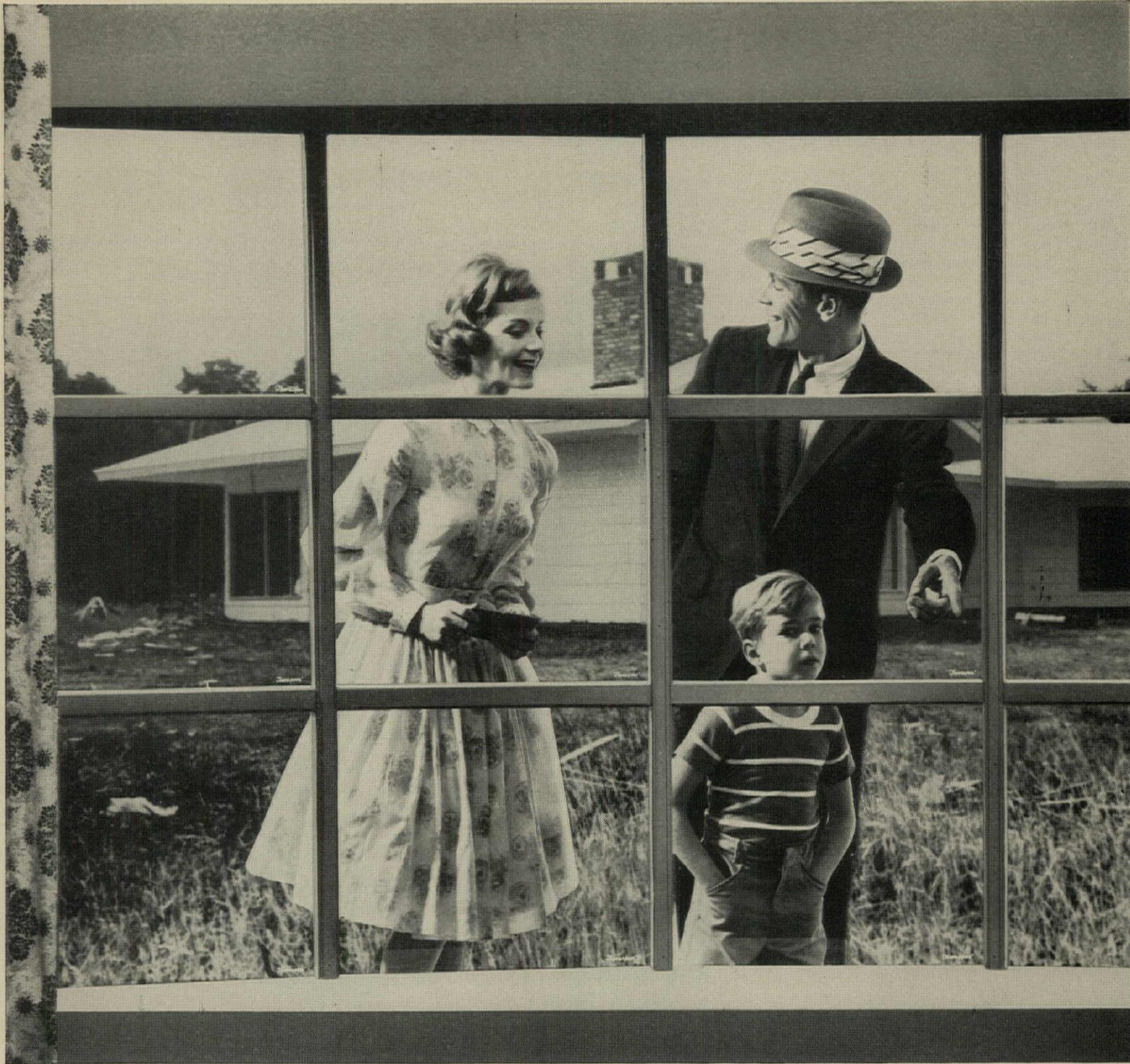
HOUSING STARTS gained in May. They reached a seasonally adjusted annual rate of 1,276,000 units. Except for April, it continued a steady recovery since last December when this index, the best barometer of housing's health, dropped to 970,000. Total non-farm starts for May were 125,000 (121,700 private, 3,300 public). Private starts are 6% below last year.

FHA APPLICATIONS spurted to 29,947 in May, 25.5% ahead of April and 11.5% over the year ago figures. But for the first five months of 1961, FHA applications (127,890) are still trailing 1960 by 5.7%. Applications for multiple units were up 97% over April. New homes in May ran 14.9% over April. VA appraisal requests totaled 14,698, 16.1% below April.

HOUSING CONSTRUCTION COSTS rose 0.7% in May, biggest month-to-month increase in a year. The index now stands at 294.7, exactly where it was a year ago. Wage increases in this spring's labor contracts accounted for all of the increase. Plywood is still posted at \$68 for 1/4" AD but Col E. H. Boeckh says firm orders at \$64 are being filled.

MATERIALS PRICES crept 0.1 point higher to 131.1 on the Bureau of Labor Statistics index (1947-9 is 100). But the level remains 2.1% under the 133.9 reading of a year ago. May's rise was caused by slight increases in plumbing, heating, and concrete products. These were partly offset by a decline in lumber prices.

NEWS continued on p 55



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.



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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



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Thermopane® Offers extra value worth pointing to

That's why well-known builders such as Slavik Brothers, Detroit; Jackman Construction Corp. and Medema Bros., both of Oak Forest, Ill.; and R. L. Hoekstra & Co., Chicago, are putting *Thermopane* insulating glass in windows *throughout* their houses.

Thermopane makes a house more saleable. More economical to heat and cool. Rooms are quieter. There's less chance of steam and frost collecting on windows. And no storm sash to fuss with, ever.

Best-known insulating glass. *Thermopane* has been nationally advertised for 18 years.

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Heavy weatherproof stock.
36" x 15".



This is the new Crane Sunnyday-8 *compact* boiler. You can install it quickly anywhere...in *any* size house and commercial buildings too.



We can wire and assemble it at the factory. *You* make just four simple connections.

It works fine with all gas fuels.

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This versatile Crane gas-fired boiler is news. (1) It comes in a big range of sizes. (2) It's priced to let you install quality hydronic heat and enhance the salability of your homes.

There are nine sizes—all perfectly at home with steam, vapor or hot water systems. The Sunnyday-8 is not finicky about its fuel. Dollarwise, it gets excellent mileage out of all fuel gases—and it's AGA approved.

It goes in tight places because it's

less than 20 inches wide, only 30 inches high. Installs in a jiffy. Just unpack it, "walk" it in on its off-floor base, make 4 simple connections—and turn on the heat!

If you want more information on Crane's complete line of warm air or hot water heating and air conditioning equipment, see your regular contractor or your Crane representative. Or write Crane Co., Plumbing-Heating-Air Conditioning Group, Box 780, Johnstown, Penna.

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MORTGAGE MONEY:

Bigger discounts soon?

Fanny May props up the price of FHAs, VAs. Even so, the mortgage market seems poised for another tightening—perhaps in the next two months

The cost of mortgage money seems to have reached its bottom for the year. If business continues its surprisingly quick recovery, demand for loans soon should force interest rates up again, which will mean bigger discounts on FHA and VA mortgages. How soon? Perhaps by mid-summer; anyway by early fall.

In HOUSE & HOME's monthly survey of 17 cities, discounts generally remained steady after a gradual climb that began ten months ago. Here and there were signs of bigger discounts. In San Francisco, for example, discounts on FHA 5½% minimum-down immediates rose from 1½-2 points in May to 2-2½ points in June. If FNMA hadn't boosted its secondary market purchase prices again late in May—fifth increase this year—the trend to bigger discounts might already be well under way, say many mortgage men. In contrast to previous price increases of ½ point, FNMA posted a point boost. (For new prices, see table p 58.)

**House
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exclusive

"We have a false long-term market pegged by FNMA," complains Executive Vice President Robert E. Morgan of the Colwell Co, Los Angeles. "If the FNMA prices weren't where they are, the market price for FHAs and VAs would be lower. FNMA is the primary market. It's holding up prices."

Mortgage men question how long FNMA can prop up the market. Says President Robert M. Morgan of Boston's Five Cents Savings Bank: "Because builders are demanding FNMA prices, which are above the market, many servicers are paying them, then selling the loans to investors at a loss just to keep their connections open. In effect: a subsidy to builders by mortgage bankers." Mortgage bankers have done this before but can't keep it up for long, says Morgan. He looks for a price showdown in the next couple of months.

The Administration has made it plain that it wants to keep long term interest rates—and particularly home loan rates—down. But Federal Reserve Board Chairman William McChesney Martin Jr opposes, as inflationary, any attempt to keep rates artificially low. Says Martin: "We do not intend to peg interest rates. If business continues to rise . . . interest rates will tend to rise."

The Administration's effort to push down mortgage rates by cutting FHA's interest rate from 5½% to 5¼% laid an egg.

When the FHA rate was cut from 5¾% to 5½% in February, the Administration was, as one mortgage banker put it, "smart and lucky." The cut caught a falling market and investors were eager enough for loans to settle for lower yields. Not so this time. Money prices were static, so in most areas, the new 5¼% paper started out at a discount two points more than 5½% paper, thus nullifying the difference—in terms of yield.

The rate cut may drive business away from FHA, say mortgage bankers, with FHA and VA discounts now comparable, many builders may switch to VA because the absence of the ½% discount insurance premium cuts monthly carrying costs for buyers. And many lenders prefer VAs because of the cash payoff on default. Few see a stampede to VA. "We expect about 10% of new house financing to move from FHA to VA," says Vice President Sidney

Kaye of Advance Mortgage Corp, Detroit, but he adds that the shift will vary in different areas because of "the personality of the local FHA and VA offices."

The FHA reduction, which applies to commitments issued after May 29, has put builders who have applications at the old rate on the spot. If buyers insist on the lower rate, the builder is faced with the choice of losing a sale or paying up to two points more discount.

Will the 40-year loans about to be enacted by Congress pump new life into FHA?

Yes, says LA's Morgan. He predicts a major switch back to FHA "in those areas where a house can be built for \$15,000 and under" (ie over half the nation).

Tom Coogan of New York's Housing Securities says the longer-term loans will open up a big field for builders. Although investors have indicated a marked coolness toward 40-year paper, Coogan says: "After awhile they'll come around. For one thing, the cash payoff on default will appeal to them." Says George W. Patterson Jr of Crawford Housing Services, New York: "The 40-year loan will become the bellwether of the FHA market."

What can builders expect by way of discounts? One indicator: FHA 213 (sales-type co-op) loans for 40 years now bring prices 1 to 1½ points under 30-year loans. Adds Coogan: "Big builders in California and Florida who have been building 213s have found that the sales appeal overcomes the discount differential."

MORTGAGE BRIEFS

Foreclosures hit new peak

FHA defaults and foreclosures are zooming towards a 25-year-high.

FHA blames the "sharp and continued upturn" partly on the recession but more on easier mortgage terms authorized in the last few years. "We have no reason to expect that the trend will reverse itself," says FHA Commissioner Neal J. Hardy. He says this makes it unwise, in his view, to cut FHA's ½% insurance premium now.

A record 33,195 loans on one-to-four-family homes were 30 days delinquent last March compared to only 26,861 in December and 10,333 in December '57. In the fiscal year which ended June 30, an estimated 9,000 mortgages were foreclosed vs. only 4,600 in fiscal '60. In the new fiscal year, FHA expects to acquire a record 12,000.

Split-level interest (cont'd)

Federal S&Ls have just been granted power to pay split-level dividend rates to shareholding depositors.

The move by the Home Loan Bank Board was obviously aimed at making it easier for S&Ls—notably on the West Coast—to back away from their 4½% rates without losing too much savings. But the ink was hardly dry on the order in mid-June before the industry began hearing rumblings that it might backfire into a rate war.

Instead of cutting rates on new savings, for instance, from 4½% to 4 or 4½% and letting long-term savers keep the 4½% rate, some West Coast S&Ls indicated they might use the authority to offer 5% to long-term savers. State-chartered S&Ls, which have no power to offer split-level rates, were threatening to retaliate by boosting all rates to 5%. At mid-month, some S&L leaders (including the US League) were urging Chairman Joseph McMurray of the HLBB to avert such a boomerang by insisting that each S&L get HLBB approval of its particular plan before putting it into effect. This would give the Bank Board time to dig deeper into the problem.

Federal S&Ls can pay split-level dividends in two ways: 1) a ¼% bonus to savers who agree to put in regular monthly sums (after three years the bonus can be jumped to ½%) and 2) a ½% bonus to lump-sum savers to put in \$1,000 or multiples of \$1,000 at a time. Holders of regular accounts with balances of \$1,000 or more can switch to the lump-sum system.

CANADA:**Secondary mortgage market**

The government has acted to start a secondary mortgage market in Canada.

Central Mortgage & Housing Corp is offering to sell some \$15 million worth of mortgages in packages valued at about \$500,000 apiece. Each package contains 6¾% National Housing Act first mortgages from the \$1.3 billion CMHC portfolio. Some are mortgages in one area; others are country-wide.

Initially, at least, CMHC will sell to recognized investment dealers, NHA lenders and their NHA approved correspondents. But these favored few may resell the mortgages to pension funds, trusts, or estates, or they may hold

continued on p 58

Up on the housetop



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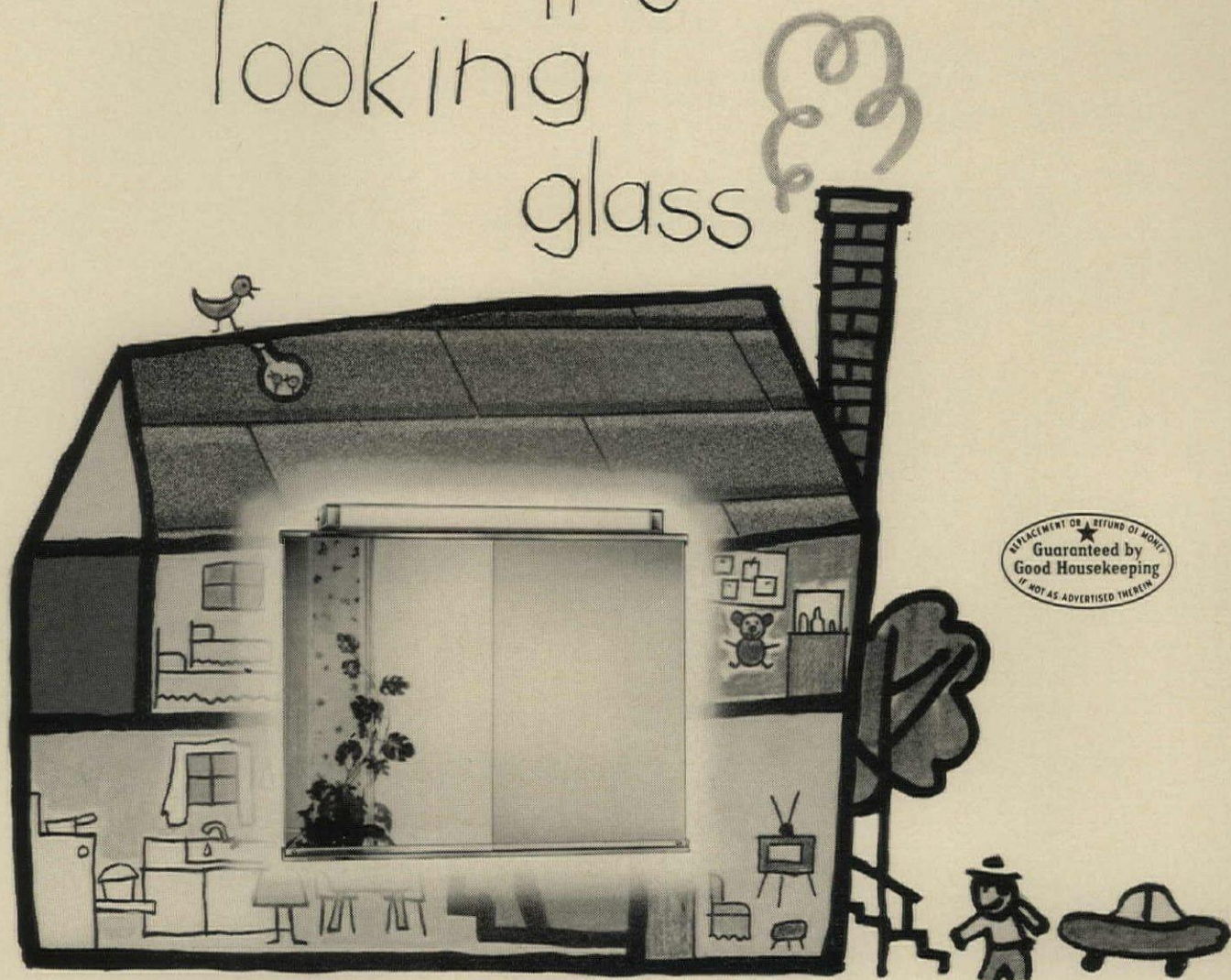
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Through the looking glass



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Miami-Carey's "magic looking glasses". Wide, sparkling Miami-Carey mirror-cabinet combinations like this handsome Broadview have clinched many a home sale. With the Broadview's exclusive "plan-it-yourself" feature, you can recess wall cabinets and a variety of bath accessories behind its rolling mirrors.

There are fine Miami-Carey bathroom products in every price range. For the new 1961 28-page Miami-Carey Catalog, "Glorifying the American Bathroom", write Dept. HH-761, Miami Cabinet Division, The Philip Carey Mfg. Company, Middletown, Ohio.

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the mortgages and offer debentures or other securities to small investors.

Among the possible purchasers are Canada's chartered banks, out of the NHA field for

more than a year because they cannot lend to the public at more than 6% (present NHA rate is 6 3/4%). Why? Banks may legally invest in securities which yield more than 6%.

CMHC will not insist on retaining the servicing. But only approved lenders may take it over; otherwise, mortgage insurance is voided. Final government marketing policy will be

MORTGAGE MARKET QUOTATIONS

(Sale by originating mortgagee who retains servicing.) As reported to HOUSE & HOME the week ending June 16, 1961.

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

FNMA Scdry Mkt ^{xy}	New Construction Only				Existing* Min Down 25 year Immed	City
	Minimum Down* 30 year		10% or more down 20-25 year			
	Immed	Fut	Immed	Fut		
96 1/2	95 1/2-96	95 1/2-96	95 1/2-96	95 1/2-96	95 1/2-96	Atlanta
97 1/2	par-101	par-101	par-101	par-101	par-101	Boston local
—	95-96	"	95-96	"	—	out-of-st.
96 1/2	96	96	96-97	96-97 ^b	96-97	Chicago
96 1/2	96-97	"	97	"	97-98	Cleveland
96	96-96 1/2	96-96 1/2	97	97	96-97	Denver
96	97	"	97 1/2	"	96	Detroit
96	96	96	96 1/2	96 1/2	96-96 1/2	Honolulu
96 1/2	96	"	97	"	96	Houston
96	95 1/2	95	96	96	95 1/2 ^c	Los Angeles
96 1/2	95 1/2-96 1/2	"	96-97	"	95 1/2-96 1/2	Miami
97	97-97 1/2	97	97 1/2	97	97 1/2	Newark
97 1/2	97	97	97	97	97	New York
96	95-96	95-95 1/2 ^b	96	96	95-96	Okla. City
97	98	98 ^b	98	98 ^b	98	Philadelphia
96	"	95 1/2-96	"	95 1/2-96	"	San. Fran.
96 1/2	93 1/2-96 1/2	93 1/2-96 1/2	94-97	93 1/2-96 1/2	94-96	St. Louis
97	96 1/2	96	96 1/2	96	96 1/2	Wash., D.C.

FHA 5 1/2s (Sec 203) (b)

FNMA Scdry Mkt ^{xy}	New Construction Only				Existing* Min Down 25 year Immed	City
	Minimum Down* 30 year		10% or more down 20-25 year			
	Immed	Fut	Immed	Fut		
98 1/2	97 1/2-98	"	98	"	97-97 1/2	Atlanta
99	par-101	"	par-101	"	par-101	Boston local
—	97-98	"	97-98	"	—	out-of-st.
98 1/2	98	"	98-99	"	98-99	Chicago
98 1/2	99	"	99	"	99	Cleveland
98	97-98	"	98-99	"	98-99	Denver
98	99	"	99 1/2	"	98	Detroit
98	98	98	98	98	98	Honolulu
98 1/2	98	"	99-par	"	97 1/2-98	Houston
98	97 1/2	97	97 1/2-99	"	97-97 1/2 ^a	Los Angeles
98 1/2	97 1/2-98	"	98-99	"	97 1/2-98	Miami
99	99	"	99	"	99	Newark
99	98	"	98	"	98	New York
98	97 1/2-98	"	97 1/2-98	"	97-98	Okla. City
99	par	"	par	"	par	Philadelphia
98	97 1/2-98	97-97 1/2	97 1/2-98	97-97 1/2	97 1/2	San Fran.
98 1/2	95 1/2-98 1/2	95 1/2-98 ^b	96-99	95 1/2-98 1/2 ^b	96-98	St. Louis
99	98 1/2	"	98 1/2	"	98 1/2	Wash., D.C.

VA 5 1/4s

FNMA Scdry Mkt ^{xy}	New Construction Only		Conventional Loans		Construction Loans*	
	No down 30 year	Fut	Comm. banks, Insurance Cos.	Savings banks, S & Ls	Banks, Ins Cos. & Mtg Cos.	Savings banks, S & Ls
96 1/2	95 1/2-96	95 1/2-96	5 1/2-6	6-6 1/2	6-6 1/2+2	6-6 1/2+2
97 1/2	par-101	par-101	5 1/4	5 3/4 ^d	5 1/4	5 1/4
—	95-96	—	—	—	—	—
96 1/2	96	"	5 1/2-6	5 3/2-6	5 1/2-6+ 1/2-1	5 3/4-6 1/4+1-1 1/2
96 1/2	96	"	5 1/2-5 3/4	5 3/4-6	6+1	6+1
96	94-96	94-96	5 3/4-6	6-6 1/2	6+1 1/2-2 1/2	6+1 1/2-2 1/2
96	97	"	5 3/4	5 3/4	6+ 1/2	6+ 1/2
96	96 ^b	96 ^b	6 1/4-7	6 1/4-7	6+1 1/2	6+1 1/2
96 1/2	96	96	5 3/4-6	5 3/4-6	6+1-2	6+1
96	95 1/2-96	95	5 3/4-6	5 3/4 ^b -6.6	5 3/4-6+1 1/2	6+2-2 1/2
96 1/2	95 1/2-96 1/2	"	5 3/4	5 1/2-5 3/4	6+0-1	5 3/4+ 1/2
97	96 1/2	95 1/2 ^b	5 1/2-5 3/4	5 1/2-5 3/4	6+1	6+1
97 1/2	97	97	5 1/4	5 1/4	6+0- 1/2	6+0- 1/2
96	95-96	95	5 3/4-6 1/4	5 3/4-6 1/4	6-6 1/2+1-2	6-6 1/2+1-2
97	98	"	5 1/2-5 3/4	5 1/2-6	6+1	6+1
96	95-95 1/2	95-95 1/2	5 3/4 ^b -6	6-6 1/2	6+1 1/2	6 1/2+1 1/2-2
96 1/2	"	"	5 3/4-6 1/4	5 3/4-6 1/2	6+1-2	6+1-2
97	96 1/2	96	5 3/4-6	6	5 3/4-6+1	6+1

* 5% down of first \$13,500; 10% of next \$4,500; 30% of balance.

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

▶ Quotations refer to prices in metropolitan areas; discounts may run slightly higher in surrounding 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—limited activity, c—for 30-year loans, d—a few loans advertised at 5%. w—six months construction loan unless otherwise noted. x—FNMA pays 1/2 point more for loans with 10% down or more, y—FNMA net price after 1/2 point purchase and marketing fee, plus 1% 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.

SOURCES: Atlanta, Robert Tharpe, pres, Tharpe & Brooks Inc; Boston, Robert M. Morgan, 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, Harold Finney, exec vice pres, Citizens Mortgage Corp; Honolulu, Gordon Pattison, vice pres, Bank of Hawaii; Houston, Everett Mattson, vice pres, T. J. Bettes Co; Los Angeles, Robert E. Morgan, exec vice pres, The Colwell Co; Miami, Lon Worth Crow Jr, pres, Lon Worth Crow 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, Robert S. Irving, vice pres, First Pennsylvania Banking & Trust 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.

FNMA PRICES effective May 29, 1961

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

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

FNMA special assistance prices (uniform nationally)

States	Loan to value ratios:	FHA 5 3/4s		FHA 5 1/2s		FHA, VA 5 1/4s	
		90% or less	over 90%	90% or less	over 90%	90% or less	over 90%
Conn., Me., Mass., N.H., N.Y., R.I., Vt.		100	100	100	100	99	98 1/2
Del., D.C., Md., N.J., Penna.		100	100	100	100	98 1/2	98
Ala., Ark., Fla., Ga., Ill., Ind., Iowa, Ky., Minn., Miss., Mo., Neb., N.C., N. Dak., Ohio, Ore., S.C., S. Dak., Tenn., Tex., Va., Wash., Wisc., Puerto Rico		100	100	100	99 1/2	98	97 1/2
Ariz., Calif., Col., Hawaii, Ida., Kan., La., Mich., Mont., Nev., N.M., Okla., Utah, W. Va., Wyo., Virgin Is.		100	100	99 1/2	99	97 1/2	97

5 3/4% and 5 1/2% home mortgages and 5 1/4% multifamily mortgages; par; 5 1/4% home mortgages: 99.

NEW YORK WHOLESALE MORTGAGE MARKET

FHA 5 1/2s

Immediates 97-98
Futures: 97-97 1/2

FHA, VA 5 1/4s

Immediates: 95-96
Futures: 95-95 1/2

FHA 5 1/4 spot loans

(On homes of varying age and condition)
Immediates: 94-95

Prices for out-of-state loans, as reported the week ending June 16 by Thomas P. Coogan, president, Housing Securities Inc.

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

FNMA STOCK

	Month's		Month's	
	May 10	June 14	low	high
Bid	73 1/2	70	69	73 1/2
Asked	75 1/2	72	71	75 1/2

Quotations supplied by C. F. Childs & Co.

determined by the experience of the first offering, says Works Minister David J. Walker. No other offerings will be made for at least 60 days.

What the government will do with the money from the sale will depend on the

money market and demand for direct lending, according to Walker. House sales across the country, now spotty, will also figure in the decision. If there is little demand for the money, CMHC will use it to prepay debts to the Treasury.

lily-held unitary companies (owning only one S&L) has bought a commercial bank (Erie, Colo.) a charter for an international bank (on Grand Bahama Island), and is looking for an insurance company and possibly a personal loan company. Says Empire Vice President Herbert L. Raskin: "We have always said that the savings & loan business was not necessarily our sole business. As long as our management is astute enough to go other ways, we will. An entity like this is no longer limited to a small area."

Trans-World Financial Co is building homes, not really surprising since President Louis J. Galen—like Taper—was a builder before he got an S&L charter. Lytton Financial Corp, new owner of the Southland Co. (see p 61) will expand the company into a full fledged mortgage banking operation. Great Western Financial Corp already services \$80 million in loans for out-of-state investors. Financial Federation buys land for resale to builders.

Lytton President Bart Lytton has even more diversification in mind. "We may buy a commercial bank, insurance companies, or form a small business investment company. We can do almost anything."

Personnel pirates? The dynamism of holding company operations has mutual S&Ls worried on another count—attraction of top personnel. As one holding company executive remarked: "A holding company can attract capable people who are not interested in working for a single association."

A top official of a big federal put it another way: "How do you get a real entrepreneur to work for you when he has no possible way of getting an interest in the business. All we can offer is a salary and a pension plan."

Quality of personnel is one of the reasons cited most often by holding companies for their faster rate of growth. Says Lytton: "We are operating more efficiently, more imaginatively, and more skillfully. Remember it was the underwriters who set the ground rules for this business. They created holding companies. They sought the aggressive, growth-minded companies because that's what they are selling the public—growth."

The president of another federal discounts this argument. "They spend more money on promotion—nearly twice the industry average. It's that simple," he says.

First Charter's Diffen sees the advantage in centralization: "We advertise centrally, purchase centrally, arrange installation of a central accounting system. All of our associations [five] can be more efficient when these things like this are done on a quantity or multiple basis."

The most important reason would indeed seem to be aggressiveness—a virtual necessity for companies who must produce growth and profits to keep their owners (i.e. stockholders) happy. Though some California federals are undoubtedly among the most aggressive S&Ls in the business, it is not a real necessity. The mutuals' owners (i.e. shareholding savers) are only interested in collecting their 4½% on savings. Says Great Western President John F. Marten: "Our stockholders are interested in everything we do, how much we grow and how much we make."

Most holding company S&Ls also get the 5% maximum of share accounts allowed through savings brokers. And several, like Financial Federation and First Charter, are registered brokers who can take large deposits from one depositor and spread the money out in \$10,000 chunks through each association they control.

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S&L holding companies

They look hot to Wall Street as their growth outstrips the rest of the S&L industry. But they are a competitive headache to mutual S&Ls

By John Senning

Savings & loan holding companies may not be running away with the savings business in California. But they have added a dramatic new dimension to what was already rugged competition.

Whatever the explanation, and it varies with the source, S&Ls controlled by publicly-owned holding companies are growing faster than others. Their savings shot up 26% in 1960 vs gains of 22% for all insured California S&Ls (including federals) and 15% for all insured associations in the US.

And while their S&Ls grow, the holding companies are going into new businesses. They are stopped by the Spence Act from buying more than 10% of other guaranty stock S&Ls. But they can go into any other business the corporate law allows. Planned and actual diversification so far has been in allied areas—commercial banking, escrow, insurance, mortgage banking, land development and building.

This picture is limited to California where 14 of the 15 publicly-held holding companies are headquartered. These 14 control 42 California S&Ls.

While business has boomed for the publicly-held holding companies (only one of which is much over two years old) so have their stocks. Many a broker has tagged them as among the best of the growth stocks. Samples: Financial Federation, issued at 29 two years ago is being traded at around 90. In even less than two years Lytton Financial has gone from an issue price of 12 to 23½.

Most financial analysts are counseling investors that the outlook is for even bigger gains. Earnings have, so far, justified their enthusiasm. Some companies set a new record with almost every report.

Samples: First Charter Corp's first quarter earnings equalled 46¢ a share, up 34% from 35¢ first quarter of 1960. Financial Federation's comparable gain was 51%—from 68¢ to \$1.03 a share. Trans-World Financial Co. gained more than 400%—from 7¢ to 30¢.

With three exceptions, S&L holding companies have paid their dividends in stock—not cash. And with good reason. Money taken from the S&L to pay dividends is subject to federal income tax—not tax free as when it is put into reserves.

And, of course, internal growth of an association requires a large plowback of earnings. Typically the stock dividend has been averaging 5% a year for each company. Biggest dividend: Great Western's 2-for-1 stock split a year ago.

Horizontal expansion of holding companies has drawn carping remarks from mutual managers—but no real campaign such as preceded passage of the Spence Act in 1959. Says the president of one federal: "These people are doing indirectly what they can't do as savings

& loan associations. Some authority should stop them."

This mild opposition probably is due to limited extent of the expansion: it hasn't gone out of the financial or housing area and most holding company executives doubt that it will. Says President Edward L. Johnson of Financial Federation: "We hope to diversify into as many corollary services as possible—those which fall within the framework of a housing operation. There is no reason you can't serve an individual in almost every capacity."

First Charter is owner of all the diverse businesses started by S&L Tycoon Mark Taper, who was a giant builder before he shifted to finance. These now include an insurance agency, real estate agency, and an escrow company. Says Vice President C. S. Duffen: "We have considered many propositions and are constantly looking. Undoubtedly we will be moving into a related field. It could be insurance [underwriting], mortgage servicing, or title work." Taper's house building business, he adds, has been inactive since 1955 and there are no plans to revive it.

Empire Financial Corp, one of the six pub-

PUBLICLY OWNED S&L HOLDING COs

Company	Assets (in thousands)	Offering	Stock performance			
			Original	1959	1961	
	(on Dec 31, 1959)		Hi	Lo	Hi	Lo
Great Western Financial	\$647,326	Aug '55	26	16	47	32
First Charter Financial	601,168	July '59	21	15	40	29
San Diego Imperial	372,261	June '59	13	6	12	8
Financial Federation	264,443	July '59	37	26	85	54
Wesco Financial	151,536	June '59	27	19	36	21
Gibraltar Financial	100,410	Nov '59	18	14	36	23
Trans World Financial	79,802	Jan '60	—	—	17	10
Lytton Financial	70,127	Sept '59	13	9	27	14
California Financial	61,474	Mar '59	22	12	43	22
First Financial						
of the West	43,649	Nov '59	9	6	17	10
Midwestern Financial	33,545	Jan '60	—	—	31	10
Hawthorne Financial	28,305	Dec '59	10	8	14	7
Empire Financial	18,378	Sept '59	8	6	21	10
United Financial	96,372	June '60	—	—	33	18
Trans-Coast Investment	118,924	Aug '60	—	—	23	12

Sources: Home Loan Bank Board, Kidder, Peabody & Co

House
Home
exclusive

They don't consider this "hot money"—savings which will move at the drop of a ¼%. says Financial Federation's Johnson: "Our experience has been that an out-of-state account will last 10 years against only two and a half for the local account."

Top loan rates. Holding company executives are quick to credit "good management" for their impressive earnings record. But there are other good reasons. They are lending at higher interest rates. Last year they boosted yield on their aggregate portfolios to 6.4% while average rate on new loans was 6.9%.

But perhaps most important in their earnings picture are fees (much of them actually discounts). Fees averaged 3.4% last year. (Lytton S&L averaged a lofty 4.74%.) Meantime the federals are charging 1 to 1.5%. Stanford Research Institute, which made a massive study of California S&Ls last year, concludes that fees are, in fact, the reason for the higher income of controlled S&Ls.

Perhaps the most dramatic yield story of 1960 is that of First Charter. Ending 1959 with a dividend rate on savings of 4½% but an average portfolio return of only 5.7%, the company managed in one year to boost its average yield to 6.44%. It cut back severely on FHA-VA loans (they had been 36% of the portfolio) loaned at an average rate of 7.07% for the year with fees averaging 3.35%. And 36% of their loans were short term construction loans. Says First Charter's Diffen: "It was a critical year for us."

State stock S&Ls have two areas of greater flexibility which they can use—though only a few have done so. Unlike federal: they can lend as much as they wish on commercial property. These are usually higher interest loans on motels or store buildings. But most controlled S&Ls still have 80% or more of their portfolios in residential property. Two

exceptions: Gibraltar, 42% commercial and Lytton, 30% commercial.

In some cases an S&L may take in savings so fast it cannot get them out fast enough to keep reserves up to the 5% (of savings) required by the state. A holding company can (and some have) contributed to reserves of associations they control. A state mutual in this same position, entirely dependent upon earnings for its reserves, would simply have to stop taking new savings temporarily. But with demand for mortgage money still great in California, use of this device has been minimal.

Among the nine multiple holding companies (controlling more than one S&L) no one admits that his associations are run from above. They insist each has local autonomy.

But there are some reasonably tight controls. Financial Federation President Johnson meets his 11 managers once a month, reviews all operating data. "These tabulations give the best indices for judging performance—the degree to which each association has put out its money to work and its operating costs." Poorer

Photos: John Senning, except lower right, James Mason



JOHNSON



MARTEN



SILBAUGH



TAPER

performers get some free advice at these sessions.

And any tract builder who wants a loan from one of First Charter's five associations does not go to a lending officer. He goes to another First Charter subsidiary: American Associates Inc, officially identified as a mortgage brokerage business.

Explains First Charter's Diffen: "We do this because the deals are matters for special negotiation. It's more practical to have them clear through one office. Once they are set up then commitments must still be made by the local loan committee in the association where the applications are made." He admitted that no application referred by American Associates has ever been turned down by a First Charter S&L.

Push for branches. Holding companies are expanding their S&L operations through branching, not involved in the Spence Act. But several executives complain they aren't getting a fair break on their branch applications in competition with groups seeking new charters. Unofficial figures show that last year the state S&L commissioner approved 22% of the applications for new charters but only 8% of the requests for branches.

Commissioner Preston Silbaugh denies any bias against holding company S&Ls. But he does say: "Given a growing dynamic area where a new group could prosper and, all other things being equal, the new group would probably be favored. This office should not

encourage or foster monopoly. The rule of healthy competition still applies."

Ironically most holding company officials are convinced there is a loophole in the Spence Act which should let them acquire other state stock S&Ls through merger rather than outright purchase.

California Financial Corp, owner of Security S&L in San Francisco, did get as far as state approval of a move to create a branch in Vallejo through merger of Security with the Vallejo S&L. (California has no special regulations for holding companies or their S&Ls; in fact it does not even officially recognize the existence of holding companies.) The deal was killed by HLBB, which must approve mergers because of the FSLIC insurance of accounts. HLBB held such a merger would violate the spirit of the law. California Financial could have gone ahead with the deal and then gone to court when the HLBB lifted FSLIC insurance. But rather than try to operate without deposit insurance during a court test, the company abandoned the idea.

Whatever criticism they may get, holding company officers—not smug—are convinced they're doing a sound job. Until Bart Lytton made his deal for control of the Beverly Hills Federal, they had in fact been hopeful for some change in the Spence Act. Said Great Western's Marten: "There is a good chance for relaxation in legislation. I think we may see regulation of holding company expansion rather than prohibition. The ultimate result depends on how we conduct ourselves and the results we produce."

But now, one top spokesman for the S&L industry (officer of a federal) sniffs: "Don't expect it. After what Lytton has done I think you can expect to see tougher legislation if anything."

Forecast. There will be more holding companies, possibly larger ones, developing in a different way. So says Asst Dean James Gillies of the UCLA Graduate School of Business Administration. "We will see more of the smaller associations merging so they can get big enough to go public. It's not easy to sell stock for a single savings & loan. The market is thin..."

The Spence Act, he points out, does not stop a single S&L from forming a holding company. He reasons that a series of mergers could give one S&L both size and geographic spread to form a holding company and make a public stock issue.

Gillies also predicts holding company stock will level off or drop in time. "Public issues have been limited so there is an actual scarcity and this has helped push the price up. As more companies market issues it will have a negative effect on the whole market for S&L issues."

SOURCES OF EARNINGS

15 S&L holding companies

	1960	1959	1958
Gross income (in thousands) ..	\$213,084	\$159,341	\$104,594
INCOME	<i>Percent of gross income</i>		
Interest from loans ..	74%	73%	73%
Loan fees ..	18	18	17
Income from investments ..	4	4	4
Miscellaneous income ..	4	5	6
Gross income ..	100%	100%	100%
EXPENSES			
General and administrative	22%	23%	23%
Interest costs ..	53	50	49
Total expenses ..	75%	73%	72%
Net before taxes ..	25%	27%	28%
Federal income taxes ..	1	1	2
Net after taxes ..	24%	26%	26%

Source: Kidder, Peabody & Co

BACKGROUND IN BRIEF

Publicly owned savings & loan companies are still fledglings in the world of business. The first, Great Western Financial Corp, was formed in 1955 by Lehman Bros, starting with but one association—Great Western in Los Angeles.

Great Western bought six more associations subsequently. Its success in the stock market, coupled with the threat of legislation to ban holding companies from owning more than one association, led to a rash of new companies in 1959. There are now 15 publicly held holding companies, nine of them controlling two or more state-chartered guaranty stock S&Ls. (Only 13 states charter stock S&Ls. All federals and other state associations are mutuals—owned by the shareholders who put their money in.)

Congress passed a law in 1959 (commonly called the Spence Act for Rep Brent Spence (D, Ky.), chairman of the House banking committee) putting a two-year freeze on holding company acquisition of more S&Ls. The Home Loan Bank Board asked for such law on the ground that holding companies endangered the S&L concept, could promote their own instead of their depositors' interests.

After a one-year study of holding companies by the HLBB, Congress made the freeze permanent. In effect it ended any real possibility of expansion for holding companies in the S&L business except through associations they already own. The freeze does not prevent owners of a single S&L from forming a holding company, selling their stock to the public and buying non-S&L businesses.

Besides the opportunity for expansion, the holding company technique gives owners much more liquidity. The market for the guaranty stock in an individual S&L is very thin.

CLOSE-UP:

Bart Lytton, flamboyant hair shirt of the S&L industry

Bart Lytton, onetime newspaper reporter and screen writer, has been in the savings & loan business seven years. But it's taken him only three months to make himself the most controversial, and perhaps unpopular, man in his industry.

Head of the Lytton Financial Corp, holding company for two S&Ls (assets: \$135 million), the unpredictable, peripatetic Lytton has just:

1. Taken control of the Beverly Hills Federal S&L (assets \$94 million) in a deal which seems to have shaken the concept of mutuality down to its very roots.

2. Written a widely publicized letter to Treasury Secretary Douglas Dillon proposing a cut in the S&L 12% reserve allowance so S&Ls would have to pay income taxes on more of their earnings.

No effort has been made to conceal details of the deal for the Beverly Hills Federal—though no press release was ever issued to spell it out. Lytton Financial agreed to pay President Eugene Webb of Beverly Hills Federal \$1.8 million for the Southland Co, an insurance and escrow company which gets all its business from Beverly Hills Federal. In return Webb turned proxy control of the mutual over to Lytton personally (not to Lytton Financial).

Can HLBB stop it? The deal has drawn an angry demand from the US S&L League that the Home Loan Bank Board step in and stop it. The board is studying it but—according to Lytton—only with an eye to legislation or regulation to forestall similar deals in the future. Says he:

"I wouldn't have entered into this deal if I hadn't had expert counsel that there was no reasonable possibility of it being upset. It's a whale of a deal for us and I'm confident nothing untoward is likely to happen to kill it."

Lytton's critics charge he can tap the reserves of the Federal indirectly by a swap of mortgages with Lytton S&L. Says one Federal S&L official: "Lytton S&L can sell poor loans for high prices to the Federal while the Federal is selling good loans for low prices to Lytton S&L."

Lytton admits this opportunity exists but he contends: "The substantive question is one of conduct." Noting that his wife is now board chairman of the Federal (he holds no official position), he says: "She must be in the same position as Caesar's wife—above and beyond reproach.

"If we take nothing from the Beverly Hills Federal or even less than was taken before [for administrative costs], how could it be injured? Isn't it really helped. It's a fiduciary responsibility.

"The arrangement will bring increased opportunities for cooperative joint ventures between Lytton Savings & Loan and Beverly Hills Federal. Their relationship will be one involving two friendly institutions whose boards and management trust one another to the mutual advantage of each. They can join in participation deals, work side by side, cooperatively finance developments too large for one association."

Bigger goal. Lying beneath all, however, is the obvious hope on Lytton's part that eventually the way will be reopened for conversion of mutuals to state-chartered stock companies—a practice banned by the HLBB since 1956. Nothing could help his cause more than to discredit the mutual concept.

"Mutuality is a myth," he argues. "We're more mutual than they are. We've got 3,300 stockholders who have a very strong interest in how I run this business because they share in its growth. I challenge you to find more than two instances in the history of the savings & loan business when reserves were paid to the savers. They are never paid. Mutuals are really the property of their managers."

Everyone—Lytton and top officers of Federal S&Ls included—agrees that if the HLBB does not stop the Beverly Hills deal or others like it there will be many more.

Mutual managers, many of whom started and built their S&Ls, can retire with little more than a pension. Selling proxy control along with their "little insurance company around the corner"—probably to holding companies—is perhaps the only way they can get cash for their control of the mutual.

Lytton cagily admits he has already been



H&H staff

S&L TYCOON LYTTON
Can control of a mutual be sold?

contacted by other federal S&L managers. "It would be reasonable to assume that our attitudes have been tested whether we would be responsive to similar deals," he says.

His opinion: "Nothing better could happen than to see the route we pioneered here become more general. It would bring strength and expansion possibilities of publicly held companies into this area."

Oddly enough, not even Lytton's fellow holding company executives approve of his deal for a mutual. Contending that they are, in effect, on their good behaviour with a hope for easing of the Spence Act someday, they say this deal has hurt such chances. It could, they fear, even produce more punitive regulation or legislation.

Indeed, some federal S&L leaders are hopeful the HLBB will find a way to upset Lytton's acquisition under the Spence Act. And Vice President M. L. Dye of the US Savings & Loan League has called his blast at S&L reserve allowances "an attempt to divert attention from his supervisory problem with the HLBB."

Lytton's stand on the touchy tax issue has aroused other S&L leaders almost as much as the Beverly Hills deal. His five-page letter to Secretary Dillon—drafted by Publicist Russell Birdwell in the office of Lytton's Washington lawyer, Len Silverstein—drew special attention because Lytton is a big wheel in Democratic political circles and so his views may be influential in Washington.

Calling the present 12% S&L reserve allowance a "preposterous . . . disguised government subsidy," Lytton wrote:

"A rough estimate indicates our industry should be paying income taxes of not less than \$100 million per year in contrast to the \$3 million or \$4 million the entire industry has been paying annually. This free ride, if continued, is on the backs of all other American taxpayers."

"We no longer need the luxurious upholstery of tax freedom . . . For years I have known we were capable of paying our proper share of income taxes. I am confident our industry can more effectively meet its responsibility to the saving public if they operate under revenue provisions which create a regular flow of periodic income-tax payments to the national government."

Encourage growth? Lytton, in truth, is not risking much of his company's money. If Congress did cut the tax-free reserve allowance the S&Ls taxed hardest would be slow-growth S&Ls. Fast-growth associations, like Lytton's and other aggressive California S&Ls, would be affected least. Reason: fast growth typically means low reserves; slow growth means high reserves.

Lytton acknowledges this, says a cut in the tax-free reserve "would encourage all S&Ls to grow even faster than they have."

Kidder, Peabody figures a cut in the reserve allowance could push state S&Ls down to the 5% reserve minimum required by the state within seven years. But this bothers no holding company. They could simply sell more stock or debentures to build reserves.

One of Lytton's critics sees yet another reason for Lytton's stand on taxes: "This should endear him to some important people in the Administration. And with this Beverly Hills Federal deal in question, he needs friends in Washington, and he knows it."

The astonishing Mr Lytton is obviously enjoying himself immensely as he gives his confreres the hot foot. He relates every phase of his story with relish, puffing contentedly on a cigar as he sits in a chartreuse leather chair behind a vast, but neat, L-shaped desk, the focal point of a plush, well appointed office (with private patio).

From scenarios to stocks. He's certainly a classic case—though hardly typical—of a man made rich in the postwar mortgage business and still awed in some measure by the things that money can do.

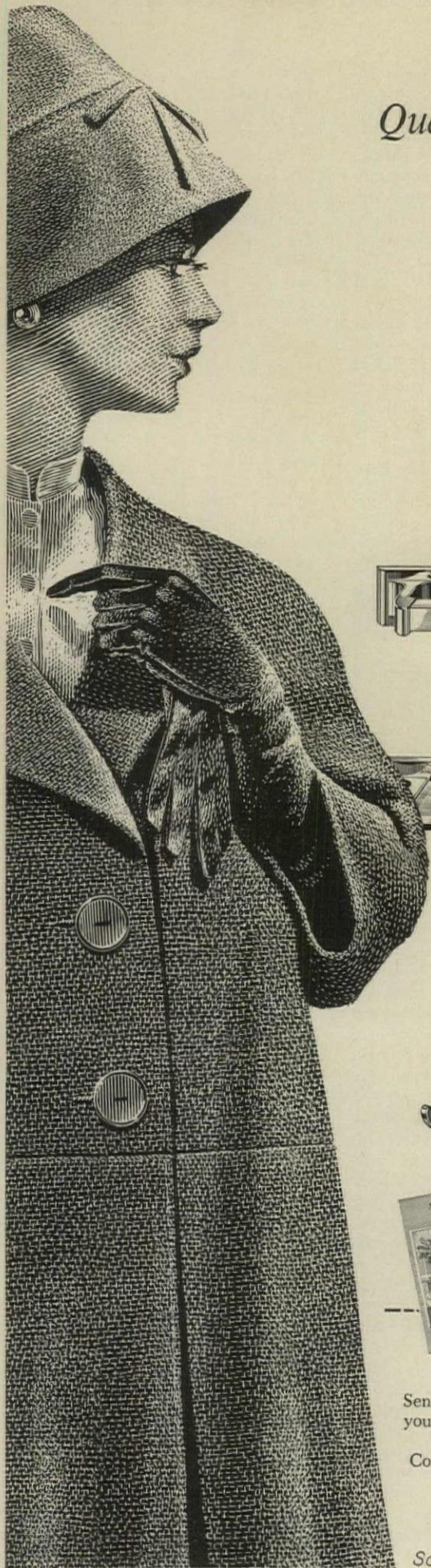
Lytton, now 48, was born in New Castle, Pa., son of an attorney, though he was actually reared by—and still praises highly—his step-father, a physician. He attended military school and two colleges but won no degree. He was a reporter on small eastern papers, migrated to California in 1938 to do public relations and advertising work. (He once worked for the public relations man who today handles the Lytton account.)

He freelanced, wrote four movie scenarios, but recalls "none was a memorable film." (Los Angeles seems to be filled with people who like to recall: "I knew him when he was just a poor screenwriter.")

He did advertising work for a small mortgage company after World War 2, took half the business when the company had no other way to pay him. He built a husky mortgage brokerage business—collecting finder fees for arranging loans for local S&Ls.

He fell in love with the S&L business, took some of his profits and bought the First Western S&L in Las Vegas (1954), ran it

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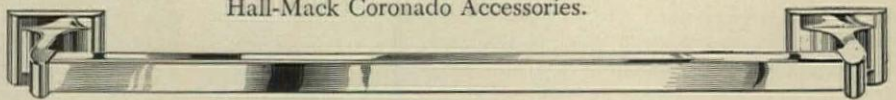


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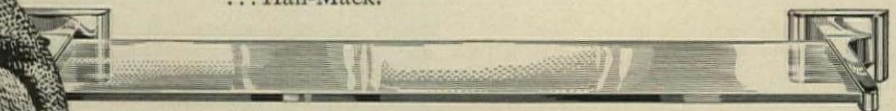
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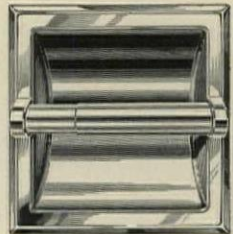
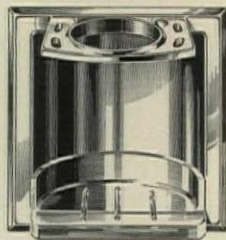
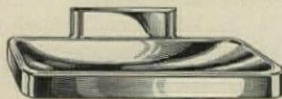
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STOCK MARKET:

N.Y. law raises new hurdle for realty stock issues

New York State's tough new real estate securities control law is having a wide impact on public realty offerings.

The law, which went into effect Jan 1, requires that all securities issued or sold in the state be registered with the Attorney General. Since New York City is the center for most major realty financing the law is making itself felt far afield. Says a state official: "It was tailor-made for real estate. It will have a nationwide effect on bringing order into the real estate securities field."

The law—called the Real Estate Syndicate Act even though it actually covers all types of public issues—lays down much stricter rules than does the federal Securities & Exchange Commission. Besides demanding much more detailed disclosures about the offering, the law requires 1) annual financial reports to investors 2) escrowing of all investors' funds until actually used for the intended realty transaction.

To enforce the law, Attorney General Louis Lefkowitz has set up a new real estate syndication section in his Securities Bureau. The section is headed by Special Assistant Attorney General David Clurman, a young (34), stocky, and quick-talking careerman in securities law enforcement.

Clurman, who helped Lefkowitz draft the law, estimates that his office will process around \$1 billion in realty offerings this year. On a typical day, there are from 35 to 50 offerings in his office, ranging from a \$45,000 syndication to \$50 million venture. Some 20% of the offerings will be withdrawn because they can't meet the stringent disclosure requirements. In the first three months of the year, \$15 million in escrowed investors' money was ordered returned.

four years and made enough to buy the Canoga Park S&L in the San Fernando Valley (1958). In Las Vegas, Lytton lured eastern savings with wide advertising and a 5% dividend, although First Western accounts were not federally insured.

"I'd made my first million," he relates. He changed the name to Lytton S&L, sold his Nevada business and another S&L he'd bought in New Mexico.

In the rush to form holding companies he was contacted by William R. Staats & Co in 1958, agreed to form the Lytton Financial Co with a public stock issue in 1959. He still holds 25% of the stock, figures it is worth about \$7 million in today's market.*

Lytton got interested in politics in 1954 during the gubernatorial campaign. He is now chairman of the Democratic finance committee in California and a member of the national Democratic finance committee. Politically he claims to be a moderate, says of government and his own business: "Government should stay out of all enterprise that private enterprise can service. I feel we have too much government in housing now. We are overregulated and overlegislated."

He has never run for political office though he did take out a petition for mayor of Los Angeles this year just before the filing deadline, then decided not to run. He says he no longer cares about writing. But he owns three weekly newspapers in Beverly Hills, Westwood Village, and West Hollywood, says: "I'm dickering to buy a couple of dailies."

A decided extrovert (whose barber and manicurist attend him in his office), Lytton has a number of flamboyancies and eccentricities. Example: He has a TV set under his desk, will soon replace it with four, to give him a clear picture of all routes into the building and of his own waiting room. (He says he wants to see the people who are coming to see him.)

He likes modern art, has filled his striking new building with original paintings (including one puzzling canvas in his washroom).

He also has a temper, displayed it for a local TV audience during the Democratic convention when he stormed onto a late evening show he sponsored to complain heatedly to his star, Comedian Mort Sahl, about Sahl's bias for Adlai Stevenson. (Lytton first supported Chester Bowles, later switched to John Kennedy.)

How they like him. Despite his eccentricities, he has other S&L men worried, for many reasons. It shows up most in LA.

Says another holding company official: "This concept of the sale of a mutual could have serious repercussions. We [holding companies] were unpopular but mostly because of guesses and rumor but little fact. This deal could react unfavorably—just as we seemed to be quieting some of the old fears."

The view of a federal S&L officer: "If we raise a fuss about this deal, Lytton will fight. First he'll attack the federals. And naturally when you get into a fight you take the extreme position. You go for everything."

Adds another federal S&L manager: "Our standing with the people has never been tested. How will our savers react if publicity like this is splashed all over? How much can the business take? This could hurt all of us."

Retorts Lytton: "I'm not worried."

*Lytton had planned a new 300,000-share stock offering last month, has postponed it until August. He explains first-quarter earnings were not as high as he hoped. But expected record second-quarter earnings, he adds, should create a more favorable climate for the issue.

HOUSING STOCKS SLIP

Reacting to widely circulated reports that the Administration was about to recommend that S&Ls be forced to pay more income taxes, S&L holding company stocks slumped sharply last month.

The average for financial stocks fell from May's 34.28 to 30.12. Heaviest hit were Financial Federation, off 9 points, and Wesco Financial, off 10 1/4.

S&L losses coupled with a continuing slide among shell home and prefab issues dragged HOUSE & HOME's monthly index of housing issues-traded-enough-to-create-a-market down to 15.70 from May's 16.45, a drop of 4.6%. In comparison, the Natl Quotation Bureau's industrials slipped from 125.85 to 123.70, a 1.7% dip, the Dow-Jones industrial average went up from 686.92 to 695.1, a gain of 1.2%.

Strongest showing in housing issues was by mortgage companies who averaged a gain from 17.33 to 19.08, chiefly on the strength of Colwell Co's jump from 22 to 27.

Here are HOUSE & HOME's averages, combining closing prices for listed stocks with bid prices for over-the-counter issues:

	Apr 12	May 9	June 14
Buildings	7.61	7.86	7.90
Land development ...	7.95	8.62	9.03
Finance	32.44	34.28	30.12
Mortgage banking	14.58	17.33	19.08
Realty investment	9.75	10.41	10.94
Prefabrication	11.06	10.99	9.99
Shell homes	27.03	25.66	22.79
TOTAL	15.80	16.45	15.70

"We have more yelling and screaming here in a minute than in any other office in the country," smiles Clurman, "but we keep a tight rein on who's doing what and how they're doing it." Clurman puts in a seven-day week, says he scrutinizes virtually every major real estate deal in the US.

NEWS continued on p 71

HOUSING'S STOCK PRICES

Company	Offering Price	Apr 12		May 9		June 14	
		Bid	Ask	Bid	Ask	Bid	Ask
BUILDING							
Eichler Homes... e	9 1/4	10 1/4	12	12 1/2	11	11 1/4	
First Natl Rlty & Cont	2	5 1/2 ^b	5 1/2 ^b	5 1/2 ^b	5 1/2 ^b	5 1/2 ^b	
General Bldrs ... e	6 ^b	7 1/2 ^b	7 1/2 ^b	8 1/2 ^b	8 1/2 ^b	8 1/2 ^b	
Hawaiian Pac Ind 10	17	17 1/2	16 1/4	16 1/4	14	14 1/2	
Kavanagh-Smith . 5	10 1/4	10 3/4	9 1/2	10	13 1/2	14 1/2	
Levitt	10	6 1/2	7 1/2	6 1/2	7	7 1/2	
US Home & Dev e	2 1/2	3 1/4	2 1/2	3	2 1/2	3	
Del Webb	9 1/2	10	9 1/2	9 1/2	8 1/2	8 1/2	
Wenwood	1 1/2	2	1	1 1/4	1	1 1/2	
LAND DEVELOPMENT							
All-State Prop . e	9 1/4 ^b	13 1/4 ^b	13 1/4 ^b	13 1/4 ^b			
Arvida	11 1/4	11 1/4	11 1/4	10 3/4	10 3/4	10 3/4	
Cons Dev (Fla) 5	9	10	9 1/4	10 1/4	10 1/4	11 1/4	
Coral Ridge Prop e	1 1/2	2 1/2	2	2 1/4	2 1/4	2 1/2	
Fla Palm-Alre . e	1 1/2	2	2 1/2	3	2 1/2	2 1/2	
Forest City Ent. 10	12 1/4 ^b	12 1/4 ^b	12 1/4 ^b	15 1/4 ^b			
Garden Land .. 6 1/2	5 1/4	5 1/4	5 1/2	6	5	5 1/2	
Gen Dev	13 1/4 ^b	14 1/4 ^b	14 1/4 ^b	17 1/4 ^b			
Grt Southwest . 18	13 1/4	15 1/4	16 1/4	17	18 1/2	19 1/2	
Laguna Niguel . e	13 1/4	14	12 1/4	12 1/2	12 1/2	13 1/2	
Lefcourt	3 1/2 ^b	2 1/2 ^b	2 1/2 ^b	2 1/2 ^b			
Major Rlty	4 1/4	4 1/2	4	4 1/4	3 1/4	4	
Pac Cst Prop . 10	9 1/4	9 1/4	10 1/4	10 1/4	9 1/4	10 1/4	
RealSite Inc . . e	1 1/4	1 1/4	1 1/2	2 1/4	1 1/2	2 1/4	
United Imp & Inv e	8 1/4 ^b	10 ^b	9 1/2 ^b	9 1/2 ^b			
FINANCE							
Calif Fin e	45	46 1/2	45	47	38	39 1/2	
Emp Fin	25	26	22 1/2	23 1/2	21 1/2	22 1/2	
Fin Fed	89	91	89	92	80	84	
First Fin West . . e	44 1/4 ^c	49 1/4 ^c	49 1/4 ^c	42 1/4 ^c			
First Chrtr Fin . e	16	16 1/2	18 1/4	19 1/4	15 1/2	16 1/2	
Gibraltar Fin . . e	38 1/4	39 1/4	38	39 1/4	35	36	
Grt Western Fin . e	47 1/4 ^c	48 1/4 ^c	48 1/4 ^c	43 1/4 ^c			
Hawthorne Fin . . e	13 1/4	14 1/4	15 1/4	16 1/4	12 1/2	13 1/2	
Lytton Fin	27	28	24 1/2	25	21	21 1/2	
Midwstrn Fin . . 8 1/4	31	32 1/2	40	41 1/2	38	40	
San Diego Imp . . e	11 1/4 ^c	12 1/4 ^c	12 1/4 ^c	10 1/4 ^c			
Trans Cst Inv. 15	23 1/4	24 1/2	24	24 1/2	21	22	
Trans World Fin 8 1/4	18 1/4	19	23	23 1/2	20 1/2	21 1/2	
Union Fin 15	14 1/4	15	15	15 1/2	16	17 1/2	

Company	Offering Price	Apr 12		May 9		June 14	
		Bid	Ask	Bid	Ask	Bid	Ask
United Fin of Cal 10	36 1/4	36 1/4	39 1/4	39 1/4	33 1/2	34	
Wesco Fin e	37	37 1/4	43 1/4	44 1/4	33 1/2	34 1/4	
MORTGAGE BANKING							
Colonial	9	a	a	12 1/4 ^f	13 1/4 ^f	11 1/4	12 1/4
Colwell	10	21	22	22	23	27	29
Palomar	e	13 1/4	14 1/4	17 1/4	18 1/4	18 1/4	19 1/4
REALTY INVESTMENT							
Gt Amer Rlty . . . e	5 1/4	5 1/4	5 1/4	5 1/4	5 1/4	5 1/4	
Kratter A e	20 1/4 ^b	23 1/4 ^b	23 1/4 ^b	25 1/4 ^b			
Rlty Equities .. 5 1/4	7 1/4 ^b	7 1/4 ^b	7 1/4 ^b	7 1/4 ^b			
Wallace Prop .. 6	10 1/4	10 1/4	10 1/4	10 1/4	10 1/4	11 1/4	
PREFABRICATION							
Admiral Homes . e	3 1/4	4 1/4	4	4 1/4	3 1/4	4 1/4	
Crawford	13	13	14	12	12 1/2	11 1/2	12 1/2
Harnischfeger . . e	24 1/4 ^b	24 1/4 ^b	24 1/4 ^b	23 1/4 ^b			
Inland Homes . . e	21 1/4 ^b	22 1/4 ^b	18 1/4	18 1/4	18 1/4	19 1/4	
Natl Homes A . . e	19	19 1/2	18	18 1/2	16 1/2	16 1/2	
Natl Homes B . . e	17 1/2	18	17	17 1/2	15 1/2	16 1/2	
Richmond Homes e	3	4 1/4	4 1/4	4 1/4	3 1/4	3 1/4	
Scholz Homes . . e	4 1/4	4 1/4	4	4 1/4	3 1/4	4 1/4	
Seaboard Homes . 3	3 1/4	4 1/4	3 1/4	4 1/4	3 1/4	3 1/4	
Teehilt Homes . e	1/4	1/4	1/4	1/4	1/4	1/4	
SHELL HOMES							
Bevis	d	5 1/4	5 1/4	3 1/4	4 1/4	3 1/4	4 1/4
US Shell	e	25	26 1/2	26	28	25	27
Jim Walter	e	60	60 1/2	55 1/2	56 1/2	47 1/2	48 1/2
Wise Homes . . . e	17 1/4	18 1/4	17	18	14 1/4	15 1/4	

a stock not yet marketed
 b closing price (ASE)
 c closing price (NYSE)
 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
 f price quoted for May 15
 Sources: New York Hansett Corp; American Stock Exchange; New York Stock Exchange.



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2 AWARDS ARE MERCHANDISED. Dave Fox shows prospective buyers the numerous national honors and citations their homes have received. Because these awards build confidence in Fox and Jacobs homes, they are merchandised in newspaper advertisements and in consumer literature prepared by their advertising agency.



3 MODELS INTEREST EVERYONE. A 5 x 8 ft. scale model of the entire development is housed under a glass case in a model home designed and used as an on-site selling tool. This scale model of the development permits the prospective customer to "find" his lot and see how it fits in with the total scheme of the development.



"NAME BRANDS HELP SELL OUR HOMES... that's one reason we use Andersen Windows"

Ike P. Jacobs and David G. Fox
Fox and Jacobs Construction Company
Dallas, Texas

Andersen Windows have been a big feature of Fox and Jacobs homes for 5 years—and Ike Jacobs says the firm plans to continue to use them because "Andersen Windows are trouble-free units with the most salable name in the window field. We point out the Andersen label, and most buyers *know* they're getting the best."

WINDOWS FOR ANY PRICE HOME

Fox and Jacobs are currently building and selling 1,000 homes in 3 price ranges in 7 separate areas in North Dallas. Homes range in price from 13 to 30 thousand dollars—and Andersen Strutwalls* are used in all these homes. In 1960 Fox and Jacobs sales were up 20% over 1959, although the Dallas market was down 23%.

STRUTWALLS MEAN QUALITY CONSTRUCTION

Exterior panels and roof trusses are assembled in the Fox and Jacobs shop. Together with Strutwall window panels and interior framing, the entire package is delivered to the job site. Both shop and on-site procedures are executed to give maximum labor savings and consistent quality control.


NAME BRANDS HELP

Fox and Jacobs salesmen make use of an "X-Ray Home" where construction details are exposed, cut-aways of kitchen built-ins are displayed, and quality name brand products are featured and demonstrated. "Here again," says Ike Jacobs, "we can demonstrate the superiority of Andersen Windows."

FIND OUT HOW ANDERSEN WINDOWS CAN HELP YOU!

Find out how you can cut *installed* window costs down to rock bottom; how you can build a better house in less time and for less money; how Andersen Windows can help you sell your houses. Andersen units can be used efficiently by any size builder in any price range. Call your dealer. Or contact Andersen direct. Ask about the 1961 Home Promotion Kit, too.

*TRADEMARK OF ANDERSEN CORPORATION

Andersen 
Windows

America's most wanted windows

ANDERSEN CORPORATION • BAYPORT, MINNESOTA

... these mean sales!



4 HEAVY ADVERTISING SCHEDULE. Ike Jacobs and Dave Fox discuss a newspaper campaign. Newspapers are used as their advertising base—and radio, TV and billboards are used for added seasonal impact and for the opening of new development. Attractive consumer literature supplements their advertising campaigns.



5 THE LABEL HELPS. "This Andersen label helps us," says Dave Fox. "We put top quality windows in our homes, and we want buyers to know it. We make a point of showing how easily our windows open and close, and we get the prospect to try them. The more extra quality buyers see—the more likely they are to buy."



NEW URETHANE FLOOR VARNISHES DRY FASTER AND GIVE TWICE THE WEAR!

Now an entirely new kind of floor varnish can help you add *extra* quality and sales appeal to the houses you build . . . and save you application time and labor as well. Urethane floor varnishes made with Du Pont HYLENE organic isocyanates combine outstanding durability and gloss retention with easy upkeep. Yet they're easy to apply and dry much faster than conventional varnishes!

CONSIDER THESE IMPORTANT PROMOTABLE FEATURES:

Long-Term Beauty and Durability—Outstanding resistance to abrasion, impact and scuffing makes these new varnishes wear *2 to 3 times longer* than regular high-quality varnishes, and also helps them retain a high gloss for years.

Easy Maintenance—Ability to withstand household spills, oils and chemicals—*plus* resistance to moisture, heat and aging—protects floors, cuts upkeep to a mini-

mum. Smooth, hard surface of urethane varnish sheds dirt, resists soiling.

AND THESE TIME- AND-MONEY-SAVING ADVANTAGES:

Ease of Application—New urethane varnishes flow on smoothly, spread evenly and quickly, require no special skills. They're easily applied by conventional methods.

Fast Drying—Urethane varnishes require minimum drying time between coats (*can* be formulated to dry in minutes) . . . significantly reduce application time, labor.

Available in formulations to meet any need, these new floor varnishes are also perfect for stairways, doors, partitions, woodwork. DuPont does not make the varnishes themselves; *does* produce the HYLENE organic isocyanates that make them possible. For more detailed information and a list of suppliers, write: E. I. du Pont de Nemours & Co. (Inc.), Elastomer Chemicals Department HH-7, Wilmington 98, Delaware.



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FOR URETHANE FINISHES

Better Things for Better Living . . . through Chemistry



BUILDERS MEET PRESIDENT: Leaders of NAHB exchanged views on housing policy and legislation in a half-hour meeting with President Kennedy during the NAHB directors' meeting. It was the first time a President in office had talked at such length with top brass of a housing trade association. Left to right: R. G. (Dick) Hughes, past president; Leonard L. Frank, first vice president; E. J. Burke Jr, NAHB president; Edward W. Pratt (partially obscured), chairman of Housing Center board; President Kennedy; William Blackfield, treasurer; W. Evans Buchanan, second vice president; John M. Dickerman, executive vice president; Perry Willits, secretary.

Public housing? 'There must be better way,' JFK tells builders

Press associations told the story big and simple. "The Natl Assn of Home Builders today reversed its historic stand against federally subsidized housing," wrote Associated Press. NAHB's own newsletter saw the results differently: "The board vigorously reaffirmed NAHB's traditional opposition to public housing and outlined its own positive private-enterprise program for housing the lowest income groups."

Yet the stand taken by NAHB directors at their spring meeting in Washington was at once both and neither of these things.

Tip from the top. Actually, directors were doing what President Kennedy had hinted was on his mind on the Friday before their spring deliberations. The President talked housing policy for a half-hour that day with a ten-man delegation from NAHB. It was the first time a President in office had spent so much time with top brass of a housing trade association. "He said there had been so much criticism of the public housing program that there just must be a better way to do it," related past NAHB President Richard G. Hughes, who was there. Probing for a better way was just what a special committee headed by Hughes had been doing for 18 months. For \$20,000, they had hired Joseph P. McMurray, now chairman of the Home Loan Bank Board but then president of Queensborough Community College in New York City, to suggest new ways to house low-income families. McMurray responded with a report, published by NAHB in January, that expanded on proposals in his housing task force report for President Kennedy (H&H, Feb). It suggested a broad range of subsidies to 1) builders and rehabilitators of moderate-cost housing, 2) communities to develop land for such housing, and 3) the families themselves in the form of rent certificates.

Hughes' committee had chewed those ideas over and came into the first session on Saturday with a resolution pledging builders to work out a housing program for two classes for whom builders, it said, do not now provide: 1) welfare cases and 2) the lowest 20% of income earners. Up popped Kimball W. Hill of Chicago to move that the second category be stricken because it might pledge builders to support public housing for this group.

The debate which followed (in a closed session) ranked among the bitterest in memory of some participants.

"I took a year and a half to come to these conclusions," Hughes confessed after a luncheon break. "There are still just a hell of a lot of people who are not housed and we

ought to house them by a subsidy plan—not the McMurray report but a plan with clear and definite controls." He reported that NAHB economist Nat Rogg estimates there are six million low income families. "We could drown them or use the gas chamber," he suggested facetiously, "but we have some very definite responsibilities."

Minutes later the debate was cut off until the next day, Sunday. In the lull combatants sought, in a chain of informal meetings, to break the deadlock which by then had grown until it threatened to split directors into two nearly equal camps. (The vote was 100-98 on one motion to limit debate.)

Sunday, President Jim Burke Jr opened by saying both sides "had reached some agreement." Kimball Hill withdrew his controversial amendment, explaining he had made it because "we thought this was too big a blank check and too dangerous an issue to act on at this time."

The final resolution reaffirms NAHB's stand that "efforts to house low-income families should place primary reliance upon already existing and proposed private-enterprise devices and without federal subsidy." But for the first time NAHB calls for the use of "public funds" to assist the two groups (welfare families and families in the lowest 20% of income) to be better housed. Directors said these public funds should be distributed by local agencies on a competitive basis for specific programs under well defined regulations.*

The new NAHB stance leaves dangling two key questions:

1. How far has NAHB drifted from opposition to public housing?
2. What kind of subsidies does NAHB favor to substitute for the existing public housing program?

Directors will wrestle with these problems at their August meeting in Seattle.

Accent on remodeling. NAHB is putting new emphasis on remodeling. In April it hired Dennis Garrehy of San Francisco as its first remodeling director. Garrehy promptly

* NAHB thus moves nearer the view of another long-time foe of public housing, the Natl Assn of Real Estate Boards. NAREB policy: "For adequate housing of dependent families, we point to the existing programs of direct assistance through local welfare agencies and existing state and federal public assistance agencies which have proved far more effective in meeting the housing needs of families in the lowest income group. However, such direct assistance should be provided only with respect to shelter which meets the standards of an adequate modern housing code."

scheduled a remodeling school (with members of Richheimer Modernization Systems as teachers (NEWS, Dec) for the three days after the directors' meeting. Over 70 NAHB members—including former NAHB President Allen Brockbank and Second Vice President W. Evans Buchanan—paid \$150 for the instruction.

But remodeling creates a dilemma for NAHB: some local chapters do not accept remodelers as "builder members."* NAHB

staffers say remodeling is a service to members, not a recruitment idea. But the enthusiastic remodeling committee of Lewis Cenko of Atlanta asked directors to "recognize remodeling contractors as builder members." When the resolutions committee ruled this out of order because it required a formal by-law change, Cenko pleaded for postponement until August. "Don't sweep it under the rug," he begged. Upshot: the controversy was returned to committee for further study.

Low priced demonstration. Jim Burke is making low-priced housing his big policy push. In San Antonio he built ten houses last year priced from \$6,450 to \$6,950. This year he is participating with Builder Quincy Lee and 30 other San Antonio builders in an experiment to build houses with a minimum 672 sq ft, selling for less than \$7,000—thanks in part to city easing of its site-improvement rules.

NAHB committees are now mobilized to see how housing costs can be cut. The idea of producing small, cheap homes ran through reports of community facilities, building code, and mortgage finance committees.

Back-door to public housing: Directors attacked the Administration's original plan to make loans (at below-market interest rates) to public agencies like public housing authorities for middle-income housing. NAHB said this "could destroy the nature of FHA and FNMA as sound financial organizations." Both the House and Senate have since dropped this idea.

Cabinet rank? Directors pressed for transfer of FHA intact into the proposed new Urban Affairs and Housing Dept. President Kennedy in his talks with NAHB leaders was quoted by Burke as saying, "If we are to have a prosperous economy, we have to have a prosperous auto industry and a prosperous housing industry."

* Builder members are "any person, firm or corporation that is, or has been, in the business of building homes or apartments."

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"More Insulation Value and 50% Less Application Time with St. Regis Insulative Board," report leading home builders

Here are statements that verify the unusually strong claims we have made for this remarkable building material.

.....

Last fall, a new type of sheathing board was introduced. Its surfaces are aluminum foil . . . perforated so as not to trap moisture-vapor. It weighs less than 7 lbs. per 4' x 8' sheet. It

can be lap joined and bent around corners. We recently asked a number of home builders about **their** experience with this material. Here's what they said:

"Just completed 50 brick veneer houses using St. Regis Insulative Board. We were extremely well pleased with it due to its **easy handling and installation**. We are now planning construction of approximately 100 units and are specifying St. Regis Insulative Board." PAUL R. BICKFORD, *Pres.*, Hampton Homes, Inc., Hampton, Va.

"We are sold 100% on St. Regis Insulative Board. Reasons? **Greater insulation qualities** than the 1/2" board we were using and time saving. It now takes 2 men 3 hours where before it took 2 men 7 hours." JOSEPH J. ROSSWOG, *Constr. Sup't*, Jamison Construction, Inc., Pittsburgh, Pa.

Insulative Board and I'll be happy to prove my statements at the job site." WILLIAM ANDERKO, Victor Anderko Building Co., Library, Pa.

.....

"Prior to using your product, we were restricted in the length that we could make our exterior partitions in the plant. Since using St. Regis Insulative Board, **we have been able to make our wall sections in one piece** because of the reduction in weight. Previously, we had a serious problem in cutting our door and window openings. Using your product, a man using a knife can quickly and neatly cut out these openings. I sincerely recommend your product in residential construction." ROBERT ARQUILLA, *Vice President*, Burnside Construction Company, Chicago Heights, Illinois

.....

"We have used St. Regis Insulative Board on several of our houses. We think the insulation qualities are superior to the board we had used previously. Our carpenters like to use it because it is **light and clean in handling**." ERNEST D. STEVENS, Superior Construction Corp., Greensboro, N. C.

.....

"After using St. Regis Insulative Board for better than six months, I can truthfully say that the product has lived up to all of our expectations. The ease of application and **extremely low waste factor** has been even more than we had anticipated. Congratulations to you on a superb product." B. J. REAVES, Reaves "Royal" Homes, Hurst-Euleless, Texas

.....

"I am satisfied it will do everything you claim. It's a real labor savings—I've **cut 50% of the time from the sheathing operation**. Cutting is faster and easier. The insulation value is there also. I feel I am upgrading side walls with St. Regis

.....

"I do not know how much others who saw it are impressed with St. Regis Insulative Board but you can count on us using it until something better comes along. **You don't have a near rival at this time**." STUART FONDE, Fonde's Inc., Knoxville, Tenn.

You, too, can enjoy these time and labor saving advantages. Write for our eight-page booklet "Important Information to Help Builders Reduce Sheathing and Insulation Costs" — containing application details, comparative "U" values, etc. Address American Sisalkraft Co., Division of St. Regis Paper Co., Dept. 1707, Attleboro, Mass.

LABOR

Pittsburgh pact breaks union taboos on technology

"There's no question about it—the assembly of some things like windows can be done cheaper at the factory."

That is Labor Leader Anthony J. Furlan of Pittsburgh talking—explaining why he signed a labor contract last month that constitutes the first significant breakthrough in building labor's traditional opposition to new and cheaper construction methods.

The labor pact is the heart of what Pittsburgh's Action-Housing Inc* has been planning for a year-and-a-half as a unique demonstration of what today's technology can do to uplift everybody's housing—if local shackles, restrictions, and regulations were broken.

On a 131-acre vacant site—the last major area of vacant land inside Pittsburgh—Builder Roland Catarinella, past president of the Pennsylvania Home Builders Assn, will put up some 1,400 homes and apartments aimed at middle-income families. Catarinella ventures that the freedom he will get from the labor pact—plus technical, financing, and site planning innovations—will let him build units for \$14,000 at East Hills that would cost \$18,000 anywhere else in Pittsburgh—a city notable for its backward building, plumbing, zoning, and other codes. If so, East Hills is destined to become one of the most portentous housing projects of a generation.

How will the labor contract save money? Explains Furlan: "He [Catarinella] can experiment with any kind of new tool or pre-assembled unit he wants." The 29 craft unions in the Building & Construction Trades Council headed by Furlan have dropped all bars on installing such pre-assembled items as wall units, kitchens, plumbing trees and tiled baths, sheet metal and electrical units. Power nailers, which Pennsylvania controls for safety purposes, may be used.

Factory units save money, says Furlan, because "the man in the factory has a table and the equipment to do the same thing over and over. At the site the man has neither table or special tools, so it takes longer. And he's getting higher wages."

Catarinella, who has built over 1,000 houses near Pittsburgh with non-union labor, is frankly undecided what pre-assembled units or new tools he will use. At East Hills he figures working at one site will let him make important savings mass buying pre-assembled units. "The main thing is the contract lets me control the job—and lets me take advantage of these savings."

The East Hills contract includes other precedent-breaking provisions:

- Wages on all but high-rise apartments will be 10% less than going rates (including fringes) for commercial work. Sample: cement masons normally get \$4.25 wages plus 30¢ fringes; deducting 45½¢ (10% of the total) gives an East Hills rate of \$4.09½. This will save about 4% of the job's total cost. But Catarinella says wages will still be higher than he normally pays for non-union men.

- Unions agree not to halt work for jurisdictional disputes. If conflicts arise, Catarinella can award job assignments until the issue is decided by AFL-CIO procedures.

* A local group which takes its \$90,000 a year budget from the Community Fund and its name and inspiration from the national blight-fighting group of similar title.

- If weekday work is rained out, union men will work Saturday at regular pay. "And Saturday has been a traditional overtime day for 40 years," notes Furlan.

- If unions cannot fill orders for men in 72 hours, Catarinella can hire non-union men.

Catarinella calls Furlan "was the prime mover behind the contract—he's a new type of labor leader." Furlan frankly admits the contract is calculated to move unions back into residential building, now almost wholly non-union around Pittsburgh. "Somebody had to come up with something, somewhere," he says. "My biggest job was selling all my trades on this."

Thanks to Action-Housing's spade work, East Hills has the backing of Pittsburgh's power and political structure from Banker Richard K. Mellon to Gov David Lawrence. It raised \$2 million for the Pittsburgh Development Fund, which bought the East Hills site and then financed Catarinella's purchase of the land by lending him up to 90% of the land costs and 70% of development costs. A-H got the city to approve a new zoning class for East Hills which permits cluster design (cutting street length from 25'

to 9.2' per dwelling unit), mixed uses, and treatment of the acreage as one lot (with no lot lines, the site doesn't have to be gerrymandered so each lot faces a street). Savings from zoning alone: \$800 per unit.

Other cost cutting will come from placing utilities in 10' easements at the front and rear of row houses, saving perhaps as much as 83% on lateral lines. Sponsors are trying for variances in Pittsburgh's backward building codes to pare costs more.

Labor costs up 15¢

Wage costs are still heading up, up, up. No slow down in the spiral is in sight, despite an Administration plea for "self discipline" in wage and price increases.

Typical settlement in this spring's round of wage settlements with the building trades has been a 40¢ package spread over three years. Most unions are getting 15¢ an hour more this year, the rest later. The Bureau of National Affairs says nearly half (55) of 112 contracts from all parts of the nation carry the 15¢ boost this year. Eight contracts call for no wage hikes this year, compared to five last year.

SEGREGATION:

Negroes picket model tract home

The Negro sit-in movement has spread to model homes.

The first instance cropped up in San Francisco, which is generally considered a city that accommodates all races with reasonable grace.

Negro Attorney Willie L. Brown, 27, his wife, Blanche, and their two children tried to inspect a \$32,000 model home in the Forest Knolls subdivision on tony Mt Sutro and got mad when the salesman, seeing their color, suddenly fled. So Blanche made an appointment to inspect the house at 11:15 one Sunday morning, and the whole family turned up on schedule. But the house was empty and tipped-off newsmen who had arrived minutes earlier reported seeing salesmen locking front door. The Brown family stood all day in the ground-floor garage and watched shy coveys of worried salesmen cruise past the bunting-decked house.

Next day the local Natl Assn for the Advancement of Colored People (headed by Brown's law partner, Terry Francois) announced plans to stage regular stand-ins at the model home each weekend. On Memorial Day, 35 stand-ins, including 15 whites, clustered around the model. It remained locked.

Thursday, a committee from the Council on Civic Unity called at Standard's office to discuss the impasse, but found only a telephone operator. Friday, President Carl Gellert of Standard offered to show the house—which he said had been sold—to Brown. But Brown refused, saying he wanted no "private showing." Sunday, about 60 pickets found the model home locked and marked "Sold."

Sold signs also marked other unoccupied (some half-finished) homes in the tract. Boards were nailed over the great arrow pointing to the model.

That ended the stand-in, but the NAACP says members will cover the three main

streets leading to Forest Knolls each Saturday and Sunday. They say Standard is now using occupied homes as models and they intend to picket them, too. The chapter will urge the national NAACP convention in Philadelphia July 10 to adopt stand-ins as regular practice when Negroes find they are unable to inspect homes.

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Barney Peterson—SF Chronicle



STAND-IN DEMONSTRATION started when salesmen fled rather than show Attorney Willie Brown and his family this model home.

URBAN RENEWAL:

Fixup is \$13 billion-a-year market with 23% do-it-yourself, says Census

Census has taken a new look at a statistical puzzle that has nagged the housing industry for nearly a decade: how big is the home repair and improvement market.

Answer: \$13.1 billion in 1960.

Of this, only \$5.5 billion was for additions and alterations. \$2 billion was for replacements (mostly heating and roofing). The other \$5.5 billion was for maintenance—nearly half of it paint.

This puts fixup outlays some 17% higher (for comparable elements) than Census has been reporting them up to now. But it puts them just about where HOUSE & HOME has been estimating them since 1956.* It throws a fresh bucket of cold water on the claims of some remodeling enthusiasts who contend home improvement is already a whopping \$18 or even \$20 billion-a-year business.

Census' new look at fixup—first in a quarterly series—suggests that it is not one, but many different markets. Do-it-yourself home owners, for instance, account for close to \$3 billion. Of this, 43% goes for painting and exterior addition and alterations like walkways, swimming pools, patios, fences, and barbecues. Says the ever-conservative Census

* This projection (H&H, Nov '56) by Economist Miles L. Colean was made at a time when Census was reporting only that home owners alone were spending at least \$7.2 billion a year on fixup. Adding outlays on rental property, Colean estimated the US total at about \$12 billion-a-year—or 2 to 3% on the \$400 to \$500 billion worth of housing in the US.

OUTLAYS FOR FIXUP (in millions)

Group	Amount	%
Resident owners, 1-4 family units	\$7,950	60%
(Owners, 1-family units)	9,441	71%
Non resident owners, 1-4 units	2,399	18%
Owners, 5 or more units	885	7%

TOTAL \$13,120

Note: details may not add to totals because of independent rounding.

DO-IT-YOURSELF MARKET

among resident owners of 1- to 4-family units
(in millions)

	Do-it-Contract		Total
	yourself	jobs	
Additions, alterations	\$1,539	\$2,885	\$4,424
Maintenance, repairs	1,145	2,361	3,506
Replacements	227	1,284	1,511

TOTAL \$2,911 \$6,530 \$9,441

Source: Census Bureau

Bureau: "Do-it-yourself, although important, does not dominate the home-improvement expenditure picture." Actually, the \$2.9 billion do-it-yourself outlays constitute 33% of the \$9½ billion fixup money spent by resident owners of 1- to 4-family properties. In this group, only 25% of the money spent for interior alterations and less than 16% spent on major replacements was for do-it-yourself jobs. The do-it-yourself figures, of course, include nothing for labor costs.

Biggest fixup market is just what you would expect: resident owners of 1-family homes. They spent \$7.95 billion—60% of the US total for all residential properties. Their average outlay was \$283 a year. And 49% of it went for additions and alterations, 34% for maintenance and repairs, and only 17% for replacements (eg heating, plumbing, roofing). Renters spend an average of only \$20 each, in addition to what their landlords do.

Biggest Western project okayed after 11 years

Los Angeles' Bunker Hill renewal project, third most costly in the nation, is going ahead after eight years of planning and three years of court challenges.

Bunker Hill, aimed at building an apartment and office building complex on 136 acres close to downtown, won planning approval in April 1950. But in June 1958, property owners contested procedures of L.A.'s Community Redevelopment Agency. A superior court verdict overruled all objections. Reports Executive Director Joseph T. Bill: "We have commenced buying land at long last."

Is there an island city in New York's future?

New York City, Uncle Sam's best customer for urban renewal money,* is discovering it owns a neglected piece of real estate so valuable it might net the city as much money as its renewal subsidies taken in five years.

The land is Welfare Island which splits the East River between Manhattan and Queens

This is 20th CENTURY

BY SCHOLZ

THE "2400" sq. ft.

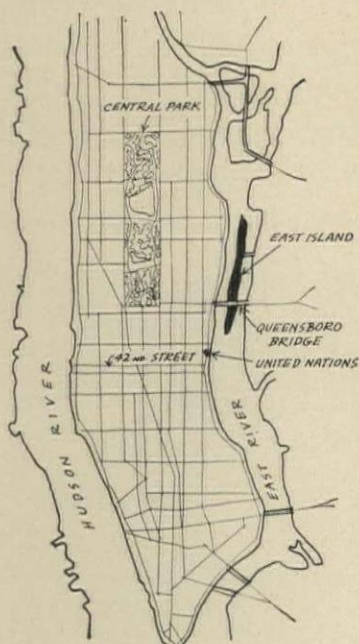
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Delivered in finished sections . . . erected complete in one day by crane on builder's foundation at firm costs . . . wide variety of architectural styling . . . luxury quality specifications throughout . . . provision for brick veneer if desired . . . assembly line savings provide costs as much as \$1,000 under comparable houses . . . short erection time eliminates need for construction loans or capital tied up in houses in process . . . disbursements made directly from purchaser's mortgage closing . . . Provision for complete promotion including display model furniture.

(see map). The city now uses its 167 acres for two hospitals, tumbledown buildings for training firemen, and gardens of rampant weeds.

But Financier Frederick W. Richmond sees the island as a big chance to create a city of the future on Manhattan's doorstep. Architect Victor Gruen (designer of Fort Worth's daring mall plan) and Developer Roger L. Stevens agree. Together they worked out a



WELFARE ISLAND follows Manhattan shoreline from 52nd to 86th Sts. It may be the most valuable unused piece of real estate in the nation.

plan to convert Welfare Island into East Island, home of 70,000 persons housed in serpentine apartment towers rising from eight to 50 stories. East Island is conceived as a pedestrian paradise, for Gruen would pave it with a concrete platform about 22' above ground. Mechanical equipment, transportation facilities, schools, and shops would hide under the platform.

When the plan was unveiled, Mayor Robert F. Wagner called it "imaginative and daring." He ordered his Housing & Redevelopment Board to study whether the island could be declared an urban renewal project, perhaps qualify for \$24 million in federal subsidy.

But others (including another redeveloper who offered to buy the land from the city in 1959) wondered if more federal aid was necessary. The city paid \$52,500 for the land between 1828 and 1844. Its present value for sale or lease could be \$60 million.

COMMUNITY FACILITIES:

Illinois court halts suburban land grab

Another state supreme court has thrown cold water on the suburban habit of exacting park dedication as the price of subdivision approval.

Following two key decisions in Oregon and New York (NEWS, Mar), the Illinois Supreme Court has ruled the Chicago suburb of Mt Prospect cannot force Builder Salvatore DiMucci to donate 6.7 acres for school and park use.

*As of Jan 1, the city had grants and reservations totaling \$159 million.

The court struck at Mt Prospect's argument that DiMucci's 250 homes would force construction of 11 new classrooms by "saturating" the school system with 438 new students. "Present school facilities of Mount Prospect are near capacity," the court found. "This is the result of the total development of the community. If this whole community had not developed to such an extent, or if the existing school facilities were greater, the purported need supposedly would not be present. Therefore the school problem here is one which the subdivider should not be obliged to pay the total cost of remedying."

The judges left a small opening for continued use of Mt Prospect-style ordinances (found in between one-half and one-fourth of Chicago suburbs) by saying they are legal if the need for land "is specifically and uniquely attributable to his [the subdivider's] activity." Attorney Robert W. Downing, who argued Mt Prospect's case, believes the decision, unless it is reversed on a rehearing, "eliminates for all practical purposes the usefulness of this type of ordinance."

DiMucci won by arguing that 1) the legislature, had granted the village no power to demand land without compensation as part of subdividing rules, and 2) such taking of property was unconstitutional and discriminatory. "The owners of vacant but subdivided land, and the purchasers of existing housing are not subject to the kind of extortion attempted here," he argued. Since the land had been in the district since its creation, "all this time taxes have been paid on vacant land without any children being sent to the district's schools." This is the "worst kind of discrimination."

NEWS continued on p 77

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THE "1400" sq. ft.
House Unit \$10,995 • Completed house including 20% profit & O.H. \$15,800

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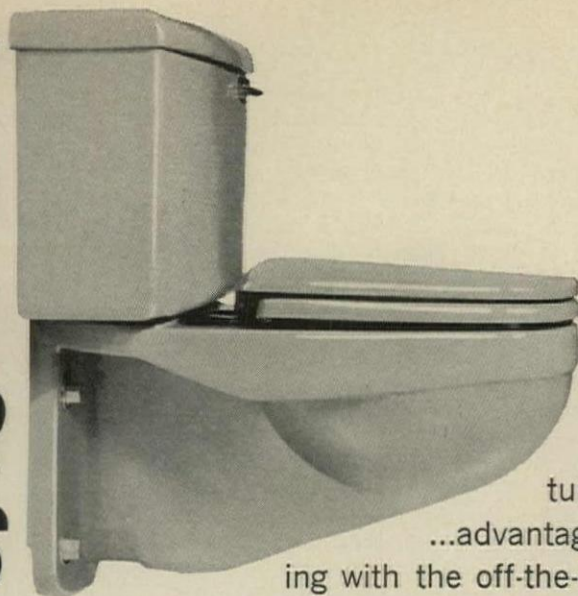
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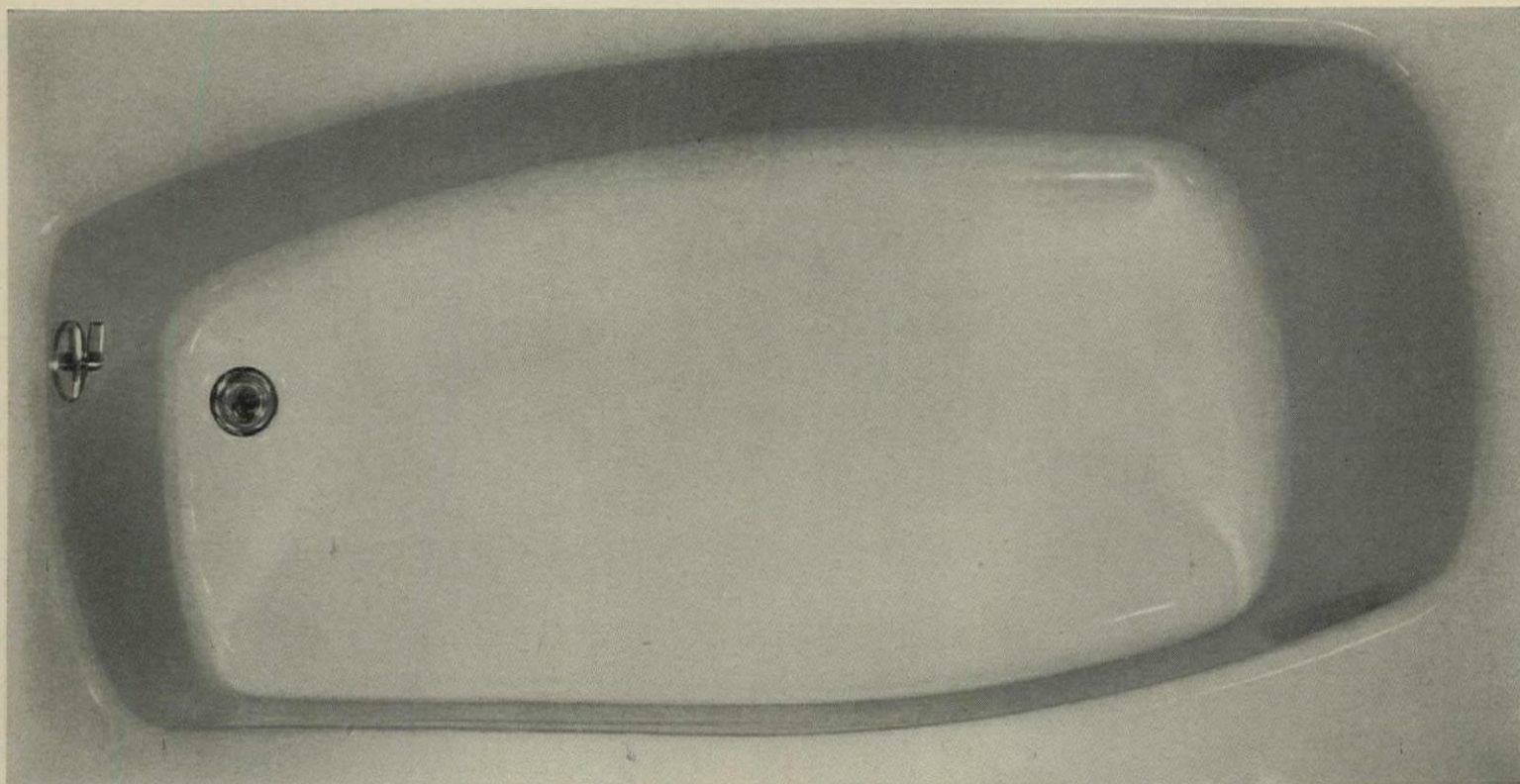
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New designs, new shapes, new ideas are important reasons why American-Standard fixtures keep bathrooms new looking for years and years. These fixtures have advantages that are quickly seen ...advantages renters want. There's new ease of cleaning with the off-the-floor Norwall toilet—new bathing roominess in the Contour bathtub ... extra storage convenience in the Gracelyn lavatory.



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■ These three fixtures, like all American-Standard fixtures, are designed for easy, quick installation . . . come in a wide range of colors . . . are competitively priced. Because these fixtures are made of the finest materials, they are unusually durable, assure long service . . . and the trusted American-Standard name helps you and your customers make easier, more profitable apartment house sales and rentals. ■ For more information on new fixtures for apartment houses, see your American-Standard representative or write American-Standard



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PLUMBING AND HEATING DIVISION

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PEOPLE:

Builder Ernani Bernardi wins seat on Los Angeles city council

If **Ernani Bernardi** were a practicing politician, his election to the city council in the nation's third largest city would not be surprising. But Bernardi is a builder, and a medium-volume one at that. His victory is doubly significant because veteran observers of the housing scene cannot recall when, if ever, a builder has sought and won a major elective office in a large city.

Bernardi, 49, sat into the race to represent the San Fernando Valley district (where he has built

home building and they are not really concerned with costs."

On the council, he hopes to do something about costly building codes (a new electrical code tacks \$200 to \$250 to the price of a \$14,000-\$15,000 house without making it safer, he says). He hopes to persuade the city to cut costs by eliminating such things as duplicating inspections that FHA or VA make also. He wants to end the spot zoning which has given the San Fernando Valley a haphazard appearance. And he is vitally interested in trimming the size of urban renewal projects so 1) more local builders will have an incentive to bid on them and 2) renewal will need less subsidy.

Musician Bernardi (he played saxophone during the 30s for Band-leaders **Jimmy and Tommy Dorsey**, **Benny Goodman**, and **Kay Kyser**) entered building in 1945 after dabbling in spec houses during World War II. His output has averaged between 25 and 35 homes a year. Until three years ago, it was 25% spec, 75% contract, but now the ratio is reversed.

Walter W. McAllister, 72, former chairman of the Home Loan Bank Board (1953-56), was elected mayor of San Antonio after he led a Good Government League ticket in a clean sweep of nine city council seats. McAllister, chairman of San Antonio Savings Assn, is also a past president (1947) of the US S&L League.



BUILDER BERNARDI
From sax player to city council

nearly 500 homes) with this aim: "to start doing on a local level the things we have been content to let Washington do for us." He ran first in a field of 12 candidates in the primary (News, May) but in the runoff against Estimating Engineer **J. Howard Hardy**, the going thickened.

Hardy slapped at Bernardi by reiterating that rich home builders should pay a bigger share of the cost of water, sewer, and other improvements. This is a touchy subject in sprawling Los Angeles, where many builders protest that city requirements for sewers, sidewalks, street trees, streets, curbs, and gutters cost them \$1,000 per lot—as against a few hundred dollars seven or eight years ago. Bernardi believes the costs are nearer \$1,200—and he supports them. "Builders have to assume a lot of the responsibility for growth, and I don't consider the requirements in Los Angeles too unreasonable," he says. "Requirements, of course, have been increased. But it's the high cost of the land that has pushed the cost of houses up much more than the municipal requirements."

Outspoken Ernani Bernardi, a past president of the Building Contractors Assn of Calif, has many more critical views on the building industry. For instance, he calls it "the most disorganized industry in America. Builders are so concerned with their own particular projects they are not interested in working together—just get in and get out—and so things happen they don't like. The building industry is divided and too interested in selling financing instead of a product. There are too many financiers in



MBA's STALLARD
Rx: diversification, more PR

Mortgage bankers should diversify, says MBA nominee

The easy-chair era of mortgage banking is over. So says **Carton A. Stallard**, head of Jersey Mortgage Co, Elizabeth, N.J. who has just been nominated to succeed **Robert H. Tharpe** as president of the Mortgage Bankers' Assn. The election will be during MBA's October convention in Miami Beach.

"We can't just be mortgage brokers anymore," says Stallard. "The day is past when you could sit in your office and wait for a builder to come in with a \$1 million development and pick up a phone and get \$1 million in commitments." His recipe for mortgage bankers to grow on:

1. **More diversification.** Stallard

The Natl Committee Against Discrimination in Housing has picked as its new president **Charles Abrams**, lawyer, housing consultant, and peppery advocate of public housing and integration in housing. He succeeds HHFA Administrator **Robert C. Weaver**. Abrams is widely known for his book *Forbidden Neighbors*. He has served as New York State rent control boss, head of the State Committee Against Discrimination, and as housing consultant for the United Nations. Currently he is studying urban renewal for the Ford Foundation. NCHD is composed of 32 religious, labor, and minority organizations seeking to end racial bias in housing.

Lawyer **Charles Sigety**, 38, former deputy FHA commissioner and onetime assistant attorney general of New York State, has been elected a director of The Gotham Bank (assets: \$29 million), New York City.

Preparing for even larger expansion of its Florida building and homesite sales, giant (1960 revenue: \$56 million) General Development Co picked **H. A. Yoars**, 59, as its new president. Yoars joined General Development last December as financial vice president after serving First Natl City Bank of New York as head of its real estate and mortgage banking department. Moving up to board chairman is former president, **Frank E. Mackle Jr.**, while former chairman **Gardner Cowles**, the magazine publisher, switches to

the new post of vice chairman. Since it was formed three years ago, General Development has developed eight communities covering 190,000 acres. To push its homesites more than 2,000 sales-



DEVELOPMENT'S YOARS
A financial boss for Mackles

men are at work not only across the US but around the world in spots like Paris, Frankfurt, Tokyo, and Caracas. For US buyers who are chary of buying a home or lot sight unseen, the company offers a roundtrip to Florida for \$50. With such hard-selling, GD predict sales of 2,500 to 3,000 homes this year.

Jerry Finkelstein, head of Struthers Wells Corp in Titusville, Pa., was elected board chairman of All State Properties Inc, Floral Park, L.I. The company sponsors home developments in Long Island, Washington, D.C., Kentucky, Maryland, and Florida. Former chairman **Herbert Sadkin** remains as president and chief executive officer.



MBA's THOMPSON
Picked for first VP



MBA's WINSTON
Picked for second VP

suggests land and construction loans, more conventional lending, home improvement loans. Jersey Mortgage (1961 servicing volume: \$155 million) is one of the state's leaders in home repair loans handling some \$4-million-a-year.

2. **Better public relations.** "People outside the industry have never heard of mortgage bankers. They have no idea what we do," says Stallard.

His advice for builders: The industry will have to create its own market because there is no more automatic market. One way: "Give people a better house for the money."

A graduate of Brown University (1927), Stallard, now 56, went to

work as a bookkeeper for the Jersey Mortgage & Title Co, became vice president when the company was reorganized as Jersey Mortgage in 1937. He became president in 1957. A commercial bank director, Stallard and his wife are active in community affairs. They have a son Sefton, a vice president of Jersey Mortgage, and a daughter.

MBA second vice president **Dale M. Thompson**, head of City Bond & Mortgage Co, Kansas City, Mo. has been nominated to move up to Stallard's post as first vice president. Short (5' 6"), deep-voiced Dale Thompson, 63, has earned a reputation as a civic dynamo in his

continued on p 79

"NEVER ANY COMPLAINTS OR CALL-BACKS WITH BIRD WIND SEAL SHINGLES®"



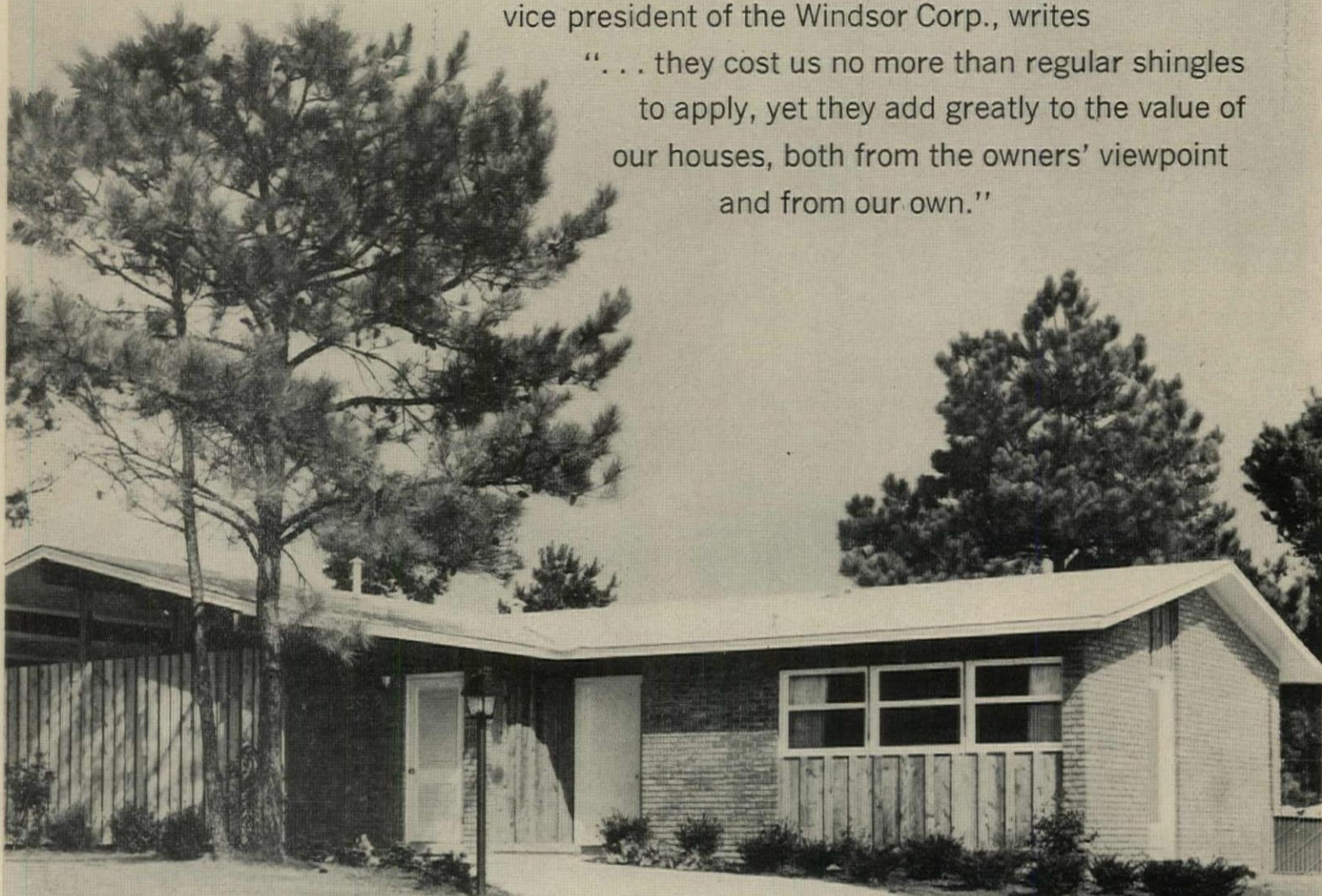
Left, Ben D. Tyler, president; below, H. S. Roberts, vice president, Windsor Corp., Columbus, Ga. Their Kingston Subdivision, formed in June 1960, will consist of 125 homes, of which they plan to complete about 70 by the end of 1961.



THE FINE CONTRACTORS
OF THE AWARD-WINNING

"WINDSOR" MODEL HOME, COLUMBUS, GA., use only Bird asphalt shingles in their developments. H. S. "Buddy" Roberts, vice president of the Windsor Corp., writes

"... they cost us no more than regular shingles to apply, yet they add greatly to the value of our houses, both from the owners' viewpoint and from our own."



This is the Windsor Corporation's Model Home that won the American Builder Magazine's Award of Excellence.

BIRD
Wind Seal
SHINGLES



Here's why the Bird Wind Seal Shingle is absolutely hurricane-proof. These dots of adhesive are activated by the sun, cementing every shingle down in a mighty grip that does not let go.

BIRD & SON, INC., E. WALPOLE, MASS. • SHREVEPORT, LA. • CHARLESTON, S.C. • CHICAGO, ILL.

hometown, with interests ranging from urban planning to art and the philharmonic. A frequent lecturer at MBA schools and clinics, he has been on the board of governors since 1956 and chairman of the mortgage market committee since 1958. A native of Kansas and a Phi Beta Kappa graduate of the University of Michigan, Thompson became president of City Bond & Mortgage (1961 servicing volume: \$110 million) in 1948. He and his wife (who writes poetry under the name of Dorothy Brown Thompson) have a son William, an assistant vice president of the company.

Newcomer to MBA's line of succession: **Carey Winston** of Washington, D.C. nominated for second vice president. Seattle-born Winston, now 60, went into mortgage and real estate in his hometown in 1924 after graduating from the University of Washington. In 1934 he went to Washington D.C. as assistant general manager of the Home Owners Loan Corp, later became a deputy member of the Home Loan Bank Board. He organized his present company in 1941 (1961 servicing volume: \$30 million).

Clarke named HHFAide for workable programs

In a move foreshadowing more emphasis on cities own efforts to fight slums and blight, HHFA administrator **Robert C. Weaver** has upgraded the post overseeing urban renewal workable programs by placing it under a new assistant administrator. Assigned to the sensitive job (formerly done by a special assistant) is **Frank David Clarke**, 35, Pennsylvania-born realty and construction man.

Dr Weaver feels workable pro-

HHFA—Edwin G. Hoffman



HHFA's CLARKE
New needle for cities?

grams—which qualify cities for renewal, public housing and some forms of FHA insurance—have been approved too easily. He has just told Congress that 102 of 191 cities contracting for new public housing did not have housing codes, a workable program requirement. "I can assure you that we will not be lax in the future," he said in Philadelphia recently.

Clarke, who will try to get more action out of cities under the workable program, was president of a Scranton, Pa., construction firm. In 1958 he became president and manager of the Clarke Hook

Corp, Washington investment and realty holding company. Other new faces on the New Frontier housing team:

• **Francis X. Servaites**, 51, leaves after five months as executive director of the Natl Capital Housing Authority to become deputy commissioner in PHA. A housing careerist, Servaites was a PHA regional director for 11 years and executive vice president of the Natl Housing Conference, public housing's chief lobby, for three. In his place, NCHA picked as acting director **Walter E. Washington**, 45, first Negro to hold the top public housing spot in the District of Columbia.

• **FHA Commissioner Neal Hardy** picked three top assistants. **Lemuel Showell**, 61, a 21-year veteran in FHA, becomes assistant commissioner for property disposition. **Oliver W. Hill**, Negro attorney from Richmond, Va., who has been active in school desegregation cases, becomes assistant for intergroup relations. **Burton C. Wood**, 37, Congressional liaison man for NAHB, shifts to Congressional liaison officer for FHA. To streamline operations of FHA's new multi-family housing office (News, May), Hardy grouped three divisions in the office: the urban renewal division headed by **Chris O. Christenson**, rental housing division under **Marsh Cunningham**, and cooperative housing division under **Harry E. Johnson**.

• New faces are appearing in FHA district insuring offices. The roster of new directors: **Albert J. Massman**, Great Falls (Mont.) realtor and FHA man from 1948 to 1955, becomes Montana director, replacing **Harry O. Duell**. **J. Stowell Wright**, 59, returns to the Honolulu office he headed from 1936 to 1954. **Abner C. Johnson**, last Democratic director for Alabama, also returns to that office. **Henry M. Winchester**, 38, leaves a post as assistant to the president of Colonial Trust Co, Wilmington, to become Delaware director. In Los Angeles **Norman F. Lyon** is about to retire as head of the nation's largest office in favor of **Robert Andrews**, field officer for the Home Builders Assn for Los Angeles, Orange and Ventura Counties.

Five zone directorships are vacant and 12 district office openings await filling as a result of eight resignations, two deaths, one suspension and one shift of assignment. **John H. Magee**, Maine, and **W. Edward Moore**, South Carolina, have died. **Joseph N. Nardone**, New York City; **Robert W. Buskirk**, West Virginia; **Hardy A. Sullivan**, Tampa; **Christian Hilleboe**, North Dakota; **Arthur A. Lenroot Jr**, Wisconsin; **George M. Case**, New Mexico; **William A. Painter**, Houston, and **Kenneth G. Flickinger**, Arizona, have resigned.

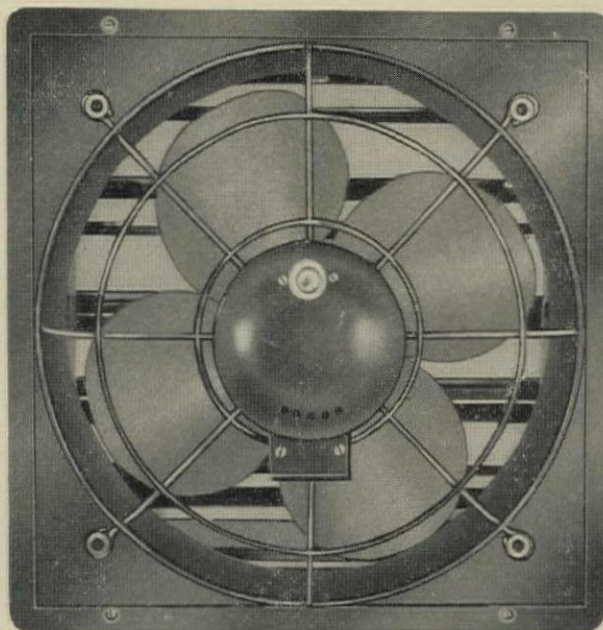
Painter, who had been Houston FHA boss for nearly a year after serving as assistant FHA commissioner for operations in Washington, has joined Earl Gregg Asso-

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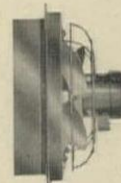
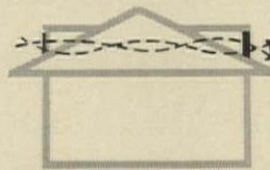


NEW EMERSON ELECTRIC EXHAUST FANS



The New Emerson Electric Thermostat-Controlled Attic Exhaust Fan turns hot attics into cool salesmen. This fan is built to ease the cooling load in air-conditioned homes by removing the radiated heat from the attic and keeping the ceilings over living areas cool. Built-in thermostat controls the fan automatically. Completely enclosed motor and lifetime lubricated ball bearings make it care-free. ASK YOUR WHOLESALE OR ELECTRICAL CONTRACTOR for the Emerson Electric Direct-Drive AV-16 Fan.

Equipped with automatic aluminum shutters, an outlet box and 6-inch line leads, it is easily installed (outside wall mounted), and the baked enamel finish will withstand the elements for many years without service.



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Builder—Clarwood, Inc., St. Petersburg, Florida Architect—O. C. R. Stageberg, St. Petersburg, Florida Job—Gulf Gardens Cooperative Apartments, Indian Rocks Beach, South of Clearwater, Florida

“I SEE THOUSANDS OF THESE APARTMENTS IN THE FUTURE”... says Charles A. Boux, of Charles A. Boux Plastering and Stucco, St. Petersburg, Florida. Gulf Gardens, distinctive, 2-story, garden-type cooperative apartments, is among the first such projects in a series of similar developments. “The coming thing in Florida—cooperative apartments—must be soundly constructed of quality materials,” says Mr. Boux. “For our part we use Gypsum Lath and Plaster. Bestwall Glass-fibered Plaster for Machine Application has no equal.” Bestwall Gypsum Co., Ardmore/Pa.



Plants and offices throughout the United States

ciates, Houston realtors, builders, and developers.

John Arthur Grubbs has been suspended at Coral Gables and **Dwight K. Hamborsky** has been shifted from Detroit to temporary head of the New York City office. **Rufus Spoon**, former Arizona registrar of contractors, is reported in line for Flickinger's post.

BUILDERS: Ridgewood Savings Bank, New York, (assets: \$281 million) has added Builder **Alexander Paulsen** to its board of directors. Paulsen, who builds 500 to 600 houses a year on Long Island and in Westchester County, is a member of the NAHB executive committee and a past president of the Long Island Home Builders Institute. He is also a director of General Builders Corp which erects multi-family housing.

MANUFACTURERS: **Francis E. Dutcher**, 51, steps up from general merchandise manager of Johns-Manville Corp's building products division to vice president and general manager of the division. He succeeds retiring **R. S. Hammond**, 64. He joined J-M as sales representative in Cleveland in 1933 and is president of the Natl Mineral Wool Insulation Assn.

Past NAHB President **Martin L. Bartling Jr** has been promoted to vice president of US Gypsum. Bartling, a Knoxville, Tenn. builder when he was elected to the NAHB top post for 1960, joined the company as an assistant to the president only last February.

Andrew J. Watt, 44, who joined Masonite Corp in February as assistant to President **John M. Coates**, was promoted to vice president-marketing. Watt left US Gypsum (he was vice president for sales promotion) just before Bartling joined the company. Watt's predecessor as marketing veep at Masonite, **Paul B. Shoemaker**, was upped to executive vice president, as was Vice President **William A. Cotton**.

Bill Levitt starting N. J. development

After a ten-year hiatus, **William J. Levitt** is returning to the New York metropolitan area to build homes. His latest project: 1,300 houses (\$16,000 to \$25,000) on a 500-acre tract at Matawan on the northern New Jersey coast. The \$24-million development will be called Strathmore-at-Matawan and will be patterned after Levitt's pre-World War 2 Strathmore communities on Long Island.

Levitt left New York after completing Levittown, L.I. in 1951 to build Levittown, Pa., near Philadelphia, and Levittown, N.J., near Trenton. The three Levittowns will total some 40,000 houses. He has also started his Belair development of 4,500 homes in Maryland near Washington, D.C.

Despite sales totaling \$15.8 million last year, Levitt & Sons reported a net loss of \$763,155 after providing for federal income taxes.

All of the company's 1960 sales were in Levittown, N.J. At mid-month, Levitt announced advance sales of 1,203 houses totalling \$20.4 million at Belair. The first houses are scheduled to be completed this fall.

Public housers start national bank in SF

San Francisco's first new independent bank in 37 years, Golden Gate National Bank, has just been started (with \$3,450,000 capital) by a group that includes the present and former head of the San Francisco Housing Authority.

Jacob Shemano, 48, Russian-born son of a barber, who came to San Francisco as an infant and worked up from bank teller to owner of a consumer finance company, is president and chairman of the new bank as well as current chairman of the Public Housing Authority. Former Authority Chairman **Jefferson Beaver**, a leading Negro who founded and is executive vice president of Trans-Bay S&L, is a director.

The new bank is aiming at loans to minority buyers of houses. It plans to make mortgage and business loans on the strength of talent as well as credit standing. That is, a young doctor might get a loan from Shemano's bank because his career looks promising.

DIED: **Philip W. Kniskern**, 72, one of the men most responsible for raising realty appraising to its level of professional specialty, May 19, in Ridley Park, Pa.

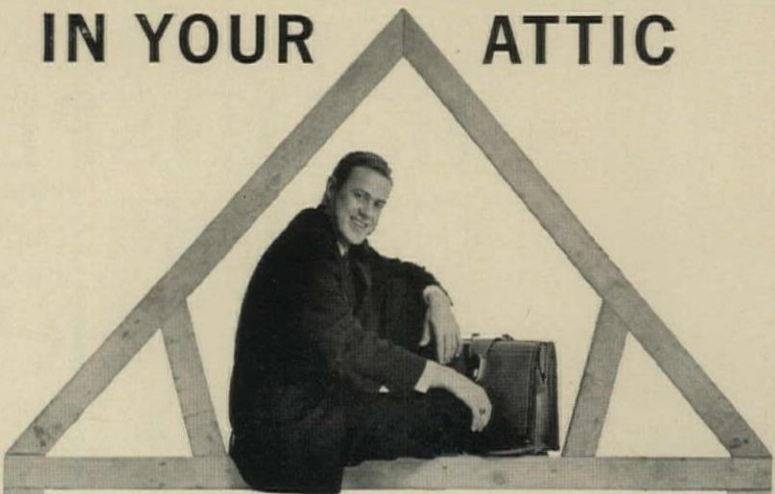
Kniskern, who headed the consulting firm in Swarthmore, Pa., that bears his name, helped organize the American Institute of Real Estate Appraisers, became its first president, and served two terms (1932-34). He was president of the Natl Assn of Real Estate Boards in 1941, of the American Society of Real Estate Counselors in 1951-52, and the Urban Land Institute in 1956-57.

Michigan born and educated (University of Michigan), Kniskern began his career as a civil engineer, helped to erect New York's Woolworth Building, then the world's tallest. He switched to mortgages and appraisals in 1921, worked for a number of companies including Metropolitan Life before going into private appraisal practice in 1932.

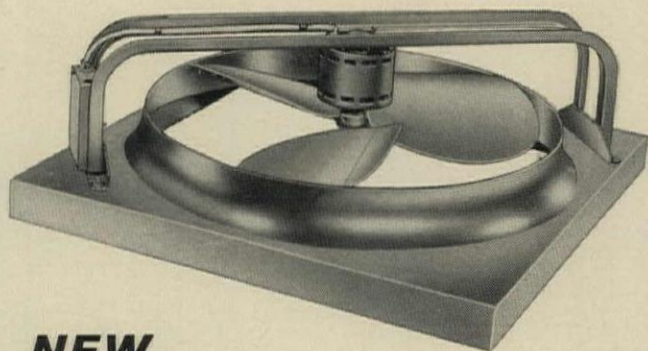
During the depression, he created the Home Owners' Loan Corp appraisal system and trained the bulk of its 8,000 appraisers. This was the government's first big venture into residential appraising (HOLC took mortgages up to \$14,000 or 80% of value, whichever was less).

In 1934, Kniskern moved to Philadelphia where he formed a mortgage business with **William A. Clarke**. Kniskern was also a director of First Federal S&L, New York, for 25 years and chairman for ten—until he reached mandatory retirement age in 1959. His writings include "Real Estate Appraisal and Valuation" and "What Constitutes Value in Real Estate."

PUT A TOP SALESMAN IN YOUR ATTIC

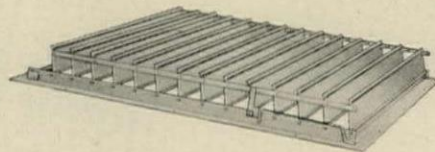


even with
TRUSS ROOF CONSTRUCTION



NEW EMERSON ELECTRIC Exhaust Fans

New EMERSON ELECTRIC DD-22 Direct-Drive, Vertical Discharge Attic Fan is especially designed for installation in truss roof construction. This great new-home salesman works quietly . . . with a noise level lower than even that of most kitchen exhaust fans. Yet, it moves a tremendous volume of air . . . cooling the whole house and attic, too! The smooth-running Emerson Electric directly-connected motor eliminates all pulleys and belts, and the steel blades and baked enamel finish will withstand the severest operating conditions. Direct drive models (30" single speed and 30" two-speed) are available for standard construction. Put a top salesman to work in your attic . . . CALL YOUR EMERSON WHOLESALE OR ELECTRICAL CONTRACTOR today!



AUTOMATIC CEILING SHUTTERS

Emerson Electric automatic ceiling shutters for 22" and 30" fans have overlapping leaves mounted in rigid frames. Special design prevents "flutter," and the entire unit mounts in ceiling with no trim required.

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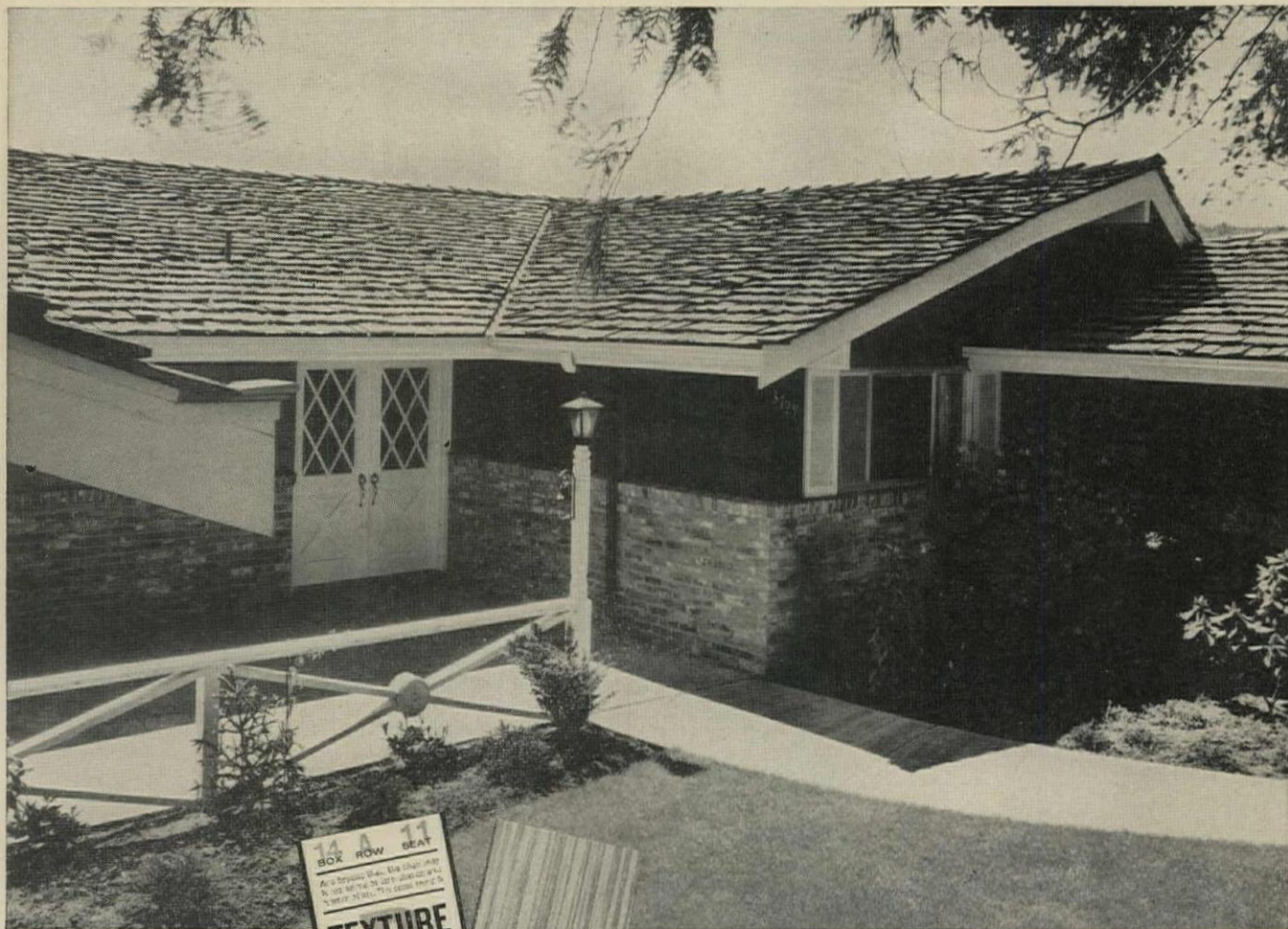
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HANDSPLIT CEDAR SETS THE STAGE

The stage is set for a sale. For this is the All-American House. Warm and friendly . . . natural through and through . . . it looks like home. Prominent in the design is an extra-heavy roof of genuine handsplit cedar shakes. Like most quality materials, handsplit shakes appeal to both kinds of buyers—those who demand the tasteful appearance of a natural material and those who measure a value by the years of service it provides. On both counts, a roof of handsplit shakes is unexcelled. Perhaps that's the reason this long-lived, beautifully-textured material is in such demand.

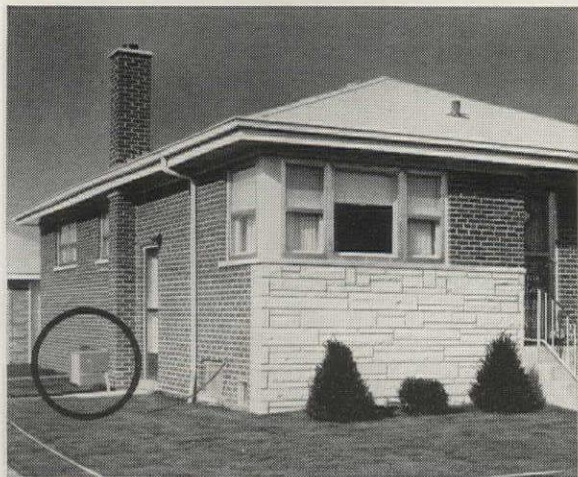


For complete application details on handsplit cedar shakes, see your Sweet's File . . . or write:

RED CEDAR SHINGLE BUREAU

5510 WHITE BUILDING, SEATTLE 1, WASH.
550 BARRARD STREET, VANCOUVER 1, B. C.

HERE'S PROOF! COOL HOUSES MEAN HOT SALES!



"No other built-in has the impact that air conditioning has had on my sales," reports Arnold Levy, Chicago builder. More than 50% of sales are from friends and relatives of present homeowners.



Short supply and return air ducts connect the Thermo-Center heating and cooling equipment to trunk ducts which run the length of the house.



In 20 minutes, two men connect cooling unit to furnace through a prefabricated wall sleeve. Equipment costs are reduced...no refrigerant piping to worry about. Factory-designed connection insures proper operation.

Here's dramatic evidence that the Carrier Thermo-Center boosts builders' sales, even in a slow market. If you've been thinking of adding heating-cooling units to your homes, look at the impressive results that Arnold H. Levy, builder of Chicago's Castle Homes, obtained with the Carrier Thermo-Center:

- in the past year, sales of Castle Homes were up 20% while Chicago house sales in general were down 30%.
- appraised value of Castle Homes has risen considerably...more than the low cost of the Carrier Thermo-Center.
- banks allow a proportionately higher mortgage.
- builder, as a result, need offer much less secondary financing.

And here's why Carrier Thermo-Center is specified on all Castle Homes:

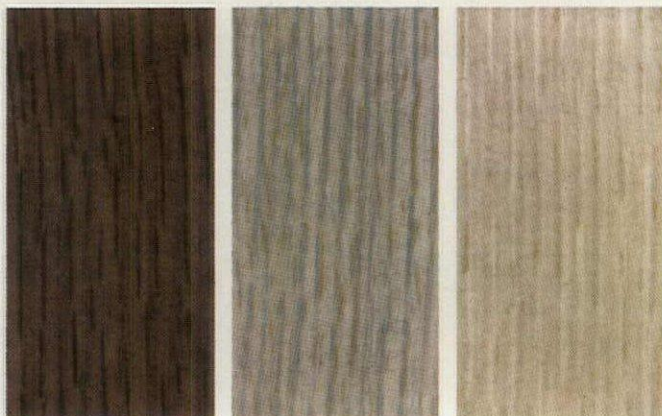
- no water supply or drain piping.
- no refrigerant lines.

- simplified ductwork and wiring.
- simplified through-the-wall mounting of air conditioner with prefabricated wall sleeve and transition assembly.
- less installation time and labor.
- less than five square feet of valuable floor space.
- fits next to an outside wall, saving more floor space.

Other builders throughout the country report the same results—the Carrier Thermo-Center costs little more than a heating installation...costs less than many other heating-cooling installations...requires minimum servicing...and is a tremendous sales feature.

This is the season when the Carrier Thermo-Center can be an emphatic sales clincher for you. Get the full story today...for your ranch, split-level or multi-story homes. Call your Carrier dealer, listed in the Yellow Pages. Or write Carrier Air Conditioning Company, Syracuse 1, New York.

Carrier Air Conditioning Company



Use color stains on Oak Floors for added appeal

Match or accent the hues of wood-paneled, painted or papered walls with color-stained Oak Floors. The effect is attractively different because color toning accentuates the warm, rich, natural grain of Oak. Color-staining floors is a distinctive merchandising idea that will attract added interest to your model or display homes. Modern finishing materials provide a wide range of color tones which are easily applied and give distinctive, decorative results.

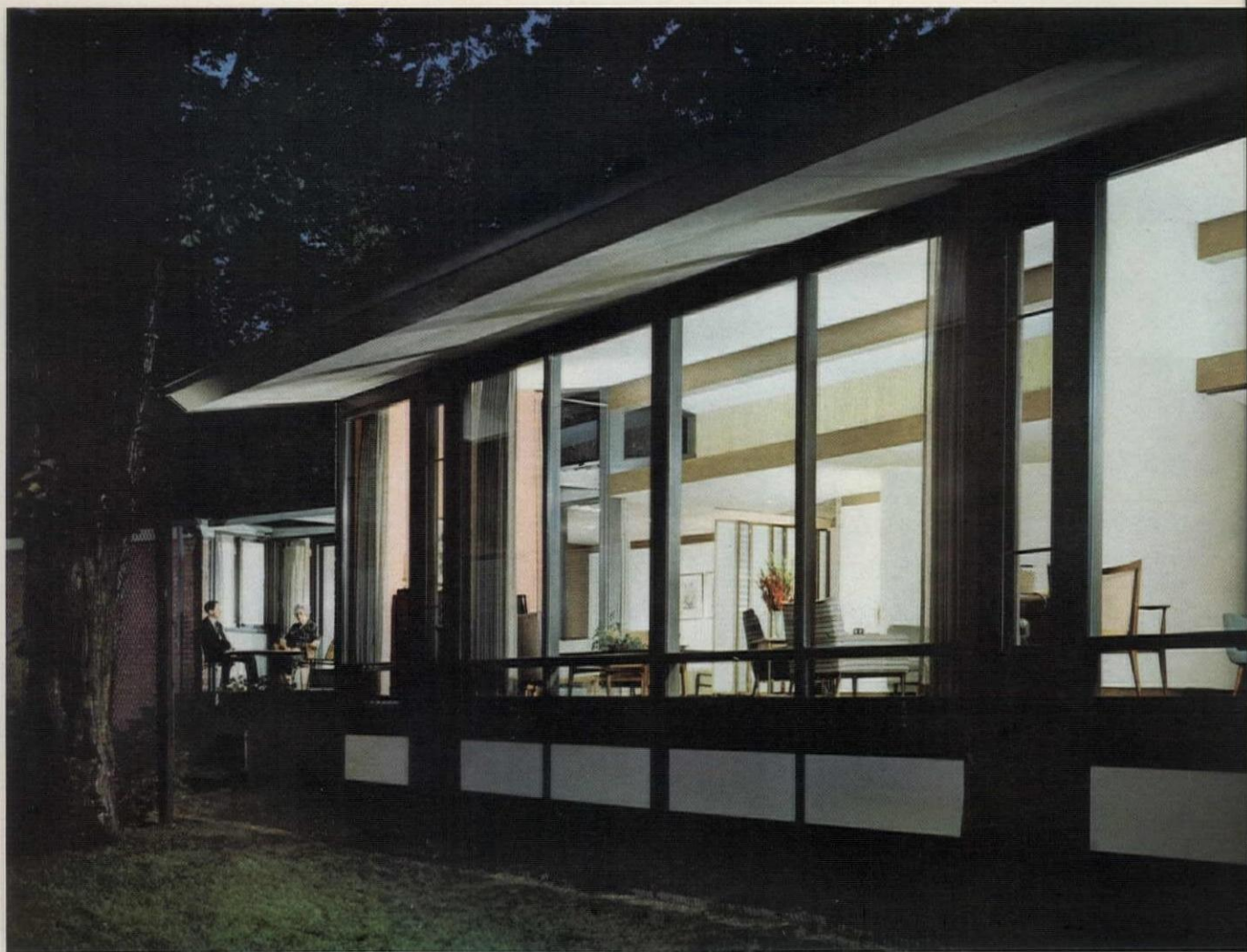
National Oak Flooring Manufacturers' Association, 814 Sterick Building, Memphis 3, Tennessee





OAK FLOORS

give families
livability unlimited



More new homes have Oak Floors than all other types combined!

Oak remains America's favorite flooring material... and that makes it a builder's easiest choice in residential construction. When you use Oak Floors you can be sure of buyer acceptance. Through years of experience most home buyers know that these floors combine beauty, durability and comfort to give maximum

livability. They know, too, that Oak stays beautiful with less upkeep than any other type of floor. No synthetic flooring material, even at greater cost, can offer so many merchandisable features. Whatever the design or price of houses you build, always use Oak Floors for style leadership and built-in sales appeal.

**OAK
FLOORS**



Richer looking • Longer lasting • More comfortable

If you are a promotional-minded builder, this could be the most important ad you've ever read...it's written by one of the nation's largest home builders

"Lennox changed my mind about manufacturers' merchandising programs ...this one really helps to sell homes"

(Here, in the builder's own words, taken from an actual tape recording, are some of the reasons Mr. Albert Mars of Alvin Homes, Cleveland, Ohio, is sold on the new Lennox Merchandising Programs. Alvin Homes has been in business here for 10 years—with a home building volume in excess of 2,000 homes this year.)

Albert Mars, Alvin Homes, Cleveland, Ohio:

"Never in my life (even after 10 years in the appliance industry) have I ever seen a manufacturer with so much promotional material...so many tools that builders can use for selling their homes. Lennox is interested in selling the builder's homes, which automatically sells the Lennox furnace. They have brochures like I've never seen...I mean, that are fabulous. They are the type of people we have to do business with. To top this whole thing off, Lennox has John Cameron Swayze to help builders. Lennox is the only manufacturer that is promotional-minded enough and has the merchandising programs for any builder anywhere. If more manufacturers would use this type of thinking, builders would not be faced with an inventory of unsold homes."

For more information about the Lennox Merchandising Programs, check with your Lennox representative or write Lennox Industries Inc., 322 South 12th Avenue, Marshalltown, Iowa.



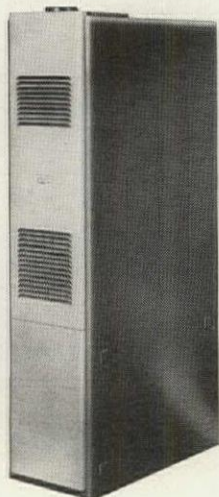
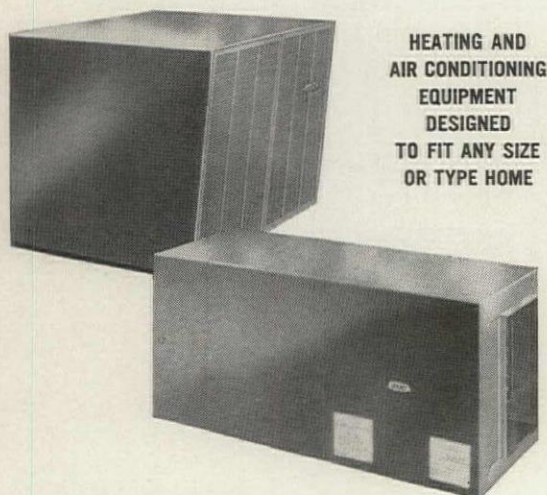
John Cameron Swayze, third from left, with owners of Alvin Homes (left to right) Alvin Siegal, Carl Milstein, Al Mars.

John Cameron Swayze, ABC Radio Personality:

"You, too, can use the new builder merchandising program provided by Lennox. It's an exclusive Lennox program that will help you sell your homes. I'm proud to play a part in this program. You will see me in the colorful tract brochures, pre-

printed flyers, billboards and newspaper ads. There are even cut-outs for use in your model homes to point out your best sales features. In many instances, I have prepared special personalized radio spots announcing a builder's open house. I also broadcast coast-to-coast each weekday evening on the Lennox Weather News (ABC radio network).

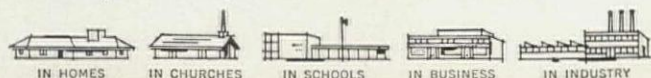
"The folks at Lennox have spent thousands of dollars to determine what you, the builder, need to help sell your homes, and to prepare this program. Too generous an attitude? Not at all. It's completely realistic. For when you sell a home, Lennox has also made a sale. The folks at Lennox know that the way to sell their product is to sell your homes!"



Don't be satisfied with less than

LENNOX

HEATS, COOLS, TREATS AND MOVES AIR



LENNOX Industries Inc., est. 1895—Marshalltown, Iowa; Columbus, O.; Syracuse, N.Y.; Decatur, Ga.; Ft. Worth, Tex.; Salt Lake City, Utah; Los Angeles, Calif. LENNOX Industries (Canada) Ltd.—Toronto, Montreal, Calgary, Vancouver, Winnipeg



6 WAYS smart builders cut costs with the new LING-TEMCO dishwasher

(First Dishwasher That Fits Any Kitchen 10 Different Ways!)

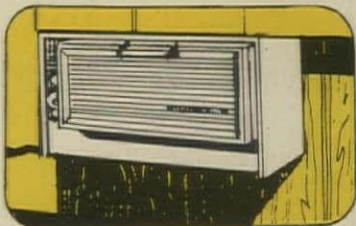
- **YOU SAVE ON PLANS!** No costly plan changing to add the L-T. It fits any plan you already have.
- **YOU SAVE UP TO \$60 AND MORE IN FLOOR SPACE** because there's no floor space needed. Ling-Temco eliminates 4 square feet of floor space every other dishwasher requires.
- **YOU SAVE INSTALLATION COSTS!** The exclusive L-T Couplermatic permits pre-installation of plumbing connections. Slide the dishwasher in any time later.
- **YOU SAVE DRAIN AIR GAP COSTS!** Only the L-T comes completely equipped with a drain air gap, that you must add to all other dishwashers, saving you the cost of materials and installation.
- **YOU SAVE DRAIN PUMP COSTS!** Most locations require no drain pumps.
- **YOU SAVE BIG MONEY ON THE DISHWASHER ITSELF!** It's the most competitively priced dishwasher on the market!

AND—Ling-Temco is packed with dishwashing "firsts"—dozens of them—including exclusive "Wave-of-Water" washing action and germ-killing steam bath! They give your kitchens that "something new" that adds real value to your homes—and turns "No, we'll look some more" into "This is the house I want—where do I sign?"

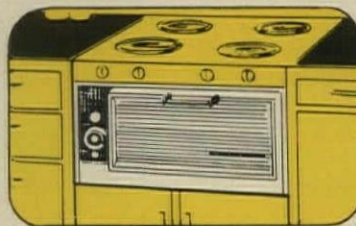
Before you spend another cent for a dishwasher, get full information about the new Ling-Temco dishwasher. Mail the coupon now.



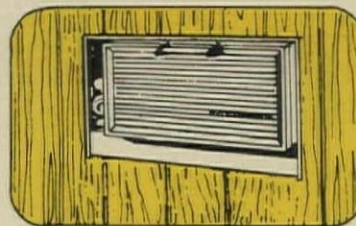
This revolutionary dishwasher gives you unprecedented freedom to plan dozens of exciting new saleable kitchen ideas



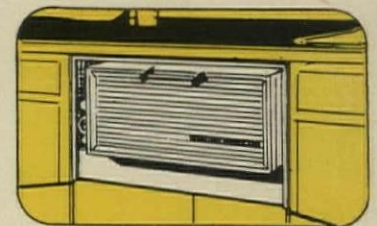
ON THE WALL. Ideal for apartments as well as homes. Mount on wall next to sink, below hanging cabinets. Convenient eye-level loading from front. (Gravity drain.)



BELOW RANGE BURNER TOP where no other dishwasher can fit! Save a big 9" of cabinet space below dishwasher (above toe-space). Usually gravity drain.



RECESSED IN WALL wherever utility room adjoins kitchen. L-T's modern, thinline design makes installation easier at lowest cost ever. No wasted floor or cabinet space. Gravity drain.



UNDER THE COUNTER. Unique design makes this the only standard-type installation that still leaves a big 12" of cabinet space for storage (above toe-space). Usually gravity drain.

OR INSTALL THE NEW LING-TEMCO EASILY . . .
Floating as a room divider or above a peninsula counter. On the counter next to the sink. Below sink bowl. Below or above built-in oven. Above clothes washer or dryer when in kitchen. Below counter in non-standard cabinets.



LING-TEMCO ELECTRONICS, INC.
Temco Industrial Division,
P.O. Box 6191L, Dallas 22, Texas

Ling-Temco Electronics, Inc.

Temco Industrial Division, P.O. Box 6191L, Dallas 22, Texas

Show me how your unique, cost-cutting, easy-to-install Ling-Temco dishwasher can help me create excitingly new and different kitchens that will increase the value and saleability of my homes . . . and save me money, to boot!
Please send me full detailed information.

name _____
company _____
address _____ tel. no. _____
city _____ zone _____ state _____

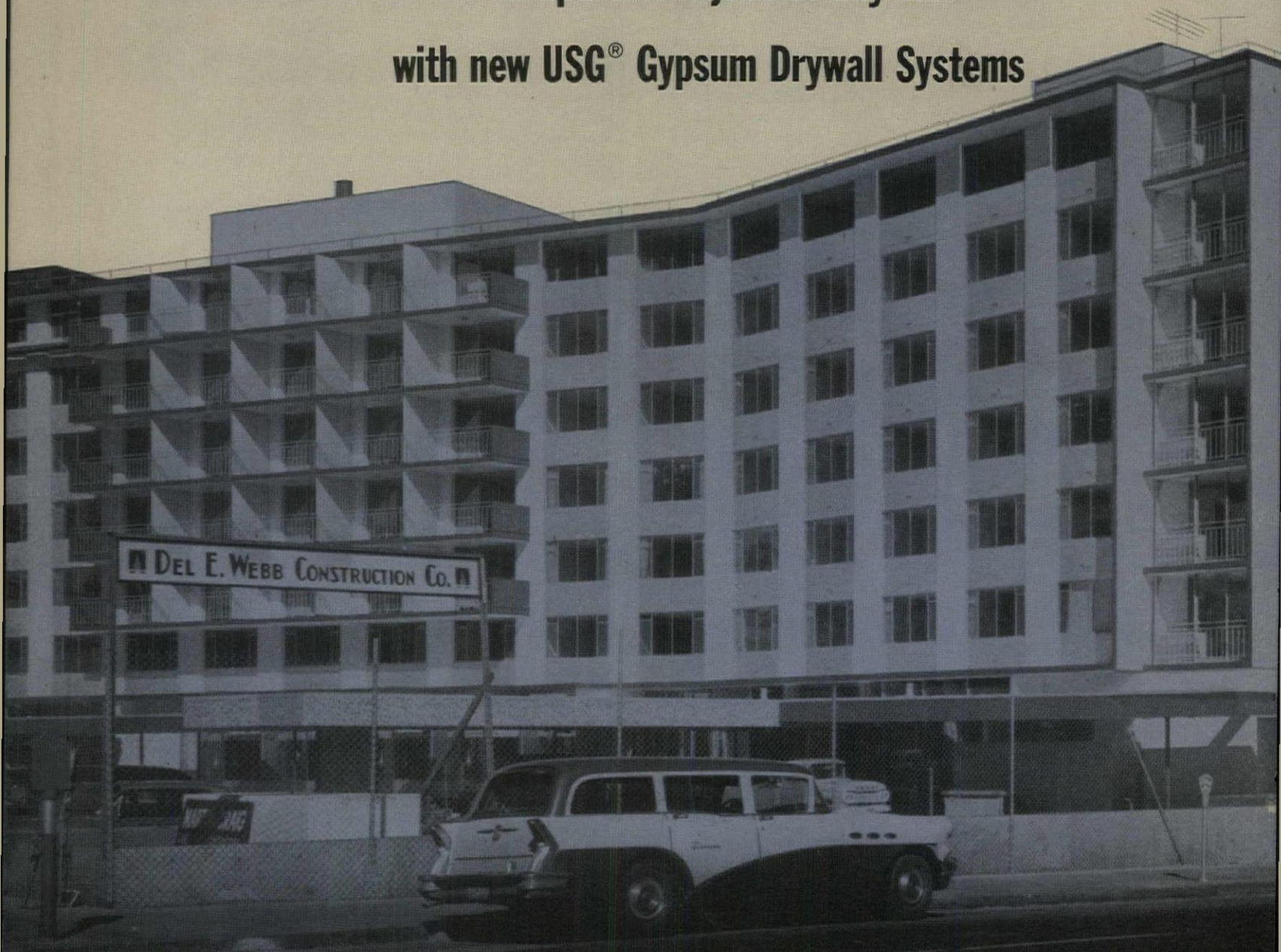
CONSTRUCTION COSTS LOWERED

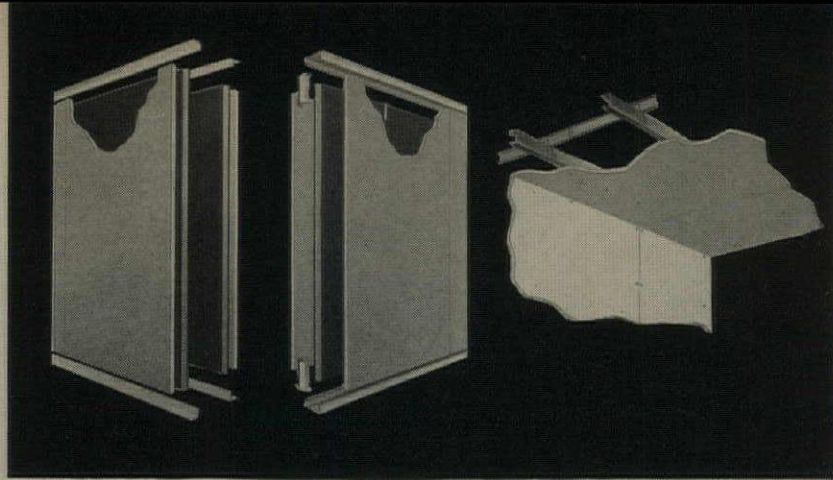
Del E. Webb project shows how

you can make important savings

on apartment jobs of any size

with new USG[®] Gypsum Drywall Systems





USG Drywall Systems used in construction of Del E. Webb town house, left to right: USG Double-Solid Partition System, USG Two-Inch Solid Partition System, USG Ceiling Furring System. Architect: Martin Stern, Jr., Los Angeles. Drywall Contractor: Golden Gate Drywall Co., San Francisco.

ON 352-UNIT TOWN HOUSE

This handsome town house, recently completed in San Francisco, proves the value and performance of the new USG Gypsum Drywall Systems in apartment projects. Without compromising building design or intended function, these systems promise many outstanding advantages to architects, contractors and builders:

- Low material cost; simple components—for easy, labor-saving installation
- Fire ratings to meet rigid code requirements
- Effective resistance to sound transfer
- Outstanding flexibility of design. Adaptability to any module, dimension, job condition
- Strength, durability, light weight—for savings in structural requirements
- Clean, gypsum drywall construction—minimum clutter and inconvenience

For information on these USG Drywall Systems, specially designed for apartment projects and other commercial buildings, large and small . . . see your U.S.G. representative, or mail the coupon below.

UNITED STATES GYPSUM

*the greatest name
in building*



UNITED STATES GYPSUM, Dept. HH-12
300 W. Adams St., Chicago 6, Ill.

Please rush information on the USG Gypsum Drywall Systems checked:

- Double-Solid Partition Two-Inch Solid Partition
 Semi-Solid Partition Metal Stud Partition
 Wall and Ceiling Furring

Name _____

Company _____

Company Address _____

City _____ Zone _____ State _____

**East Side,
West Side,
even
in Hawaii:**



**KitchenAid
in Hawaii**

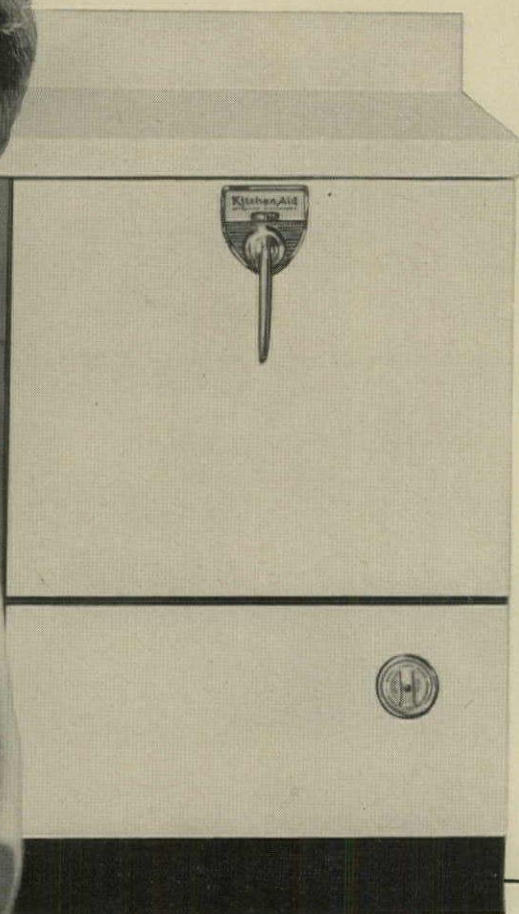


The fabulous Colony Surf, near Diamond Head in Honolulu, is the last word in fashion and comfort. The kitchens, equipped with KitchenAid dishwashers, are models of function and beauty.

cost-conscious apartment builders choose

KitchenAid®

DISHWASHERS



Now you can install the dishwasher that quickly says "luxury apartment" at a price that fits your building budget! What's more, this new KitchenAid *Custom* has new performance features that team up with the traditional KitchenAid better washing advantages.

Notice the full-width door—no vertical lines to break the simple beauty. The new *Custom* has an all-porcelain, long-life interior and a variety of exterior finishes, including brushed chrome, antique copper, wood hue copper tone and gleaming white. New design makes local color-matching easier. *Every* KitchenAid built-in features exclusive "Guided Action" wash, exclusive Flo-Thru hot-air drying and exclusive Dual Filter Guards. Rinsing Agent Dispensers are optional.

KitchenAid dishwashers are *easiest* to install and *simple* to service—though many owners report years of operation without a single service call. This proven performance, plus strong national advertising, has made KitchenAid universally recognized as the dishwasher of quality... "the finest made." Check your KitchenAid distributor in the Yellow Pages, or write KitchenAid Home Dishwasher Division, The Hobart Manufacturing Co., Dept. KHH, Troy, Ohio. In Canada: 175 George Street, Toronto 2.

2 OTHER NEW SERIES

Superba VariCycle The finest, most advanced dishwasher ever designed. Push-button VariCycle selection; king-size capacity; double wash, triple rinse; widest choice of finishes, including wood; adjustable upper rack; Rinsing Agent Dispenser.

Imperial New luxury look, with full Vari-Front selection; king-size capacity; double wash, triple rinse; single push-button control; adjustable upper rack; Rinsing Agent Dispenser optional.

CIRCUIT BREAKERS HELP SELL HOMES

-here's how we help you make the most of this proven fact...

EVERYONE APPRECIATES ELECTRICITY BUT—FEW OF US UNDERSTAND IT!

We take for granted such modern conveniences as electric lights, radio, television, fans, refrigerators, water heaters, washing machines, dryers, irons, electric ranges and kitchen appliances. We seldom consider how electric current comes into our house and what is required to make it a safe and reliable servant.

Electric current flows through wires, just as water flows through pipes. If pipes are too small, you can't draw water in your kitchen and in your bath at the same time. If wires are too small, you can't possibly get the full benefit of your electrical equipment. When you overload the wires with too many appliances, either they won't operate properly or they won't operate at all. Furthermore, repeated overloading can destroy insulation and produce a real fire hazard. That is why adequate wiring should be built into the house.

Be sure there is adequate wiring in your new home. Be sure, too, that you have Square D circuit breakers—for the modern electric circuit protection which eliminates fuses and fuse replacement—forever!



WHEN YOU SEE A HOME WITH SQUARE D CIRCUIT BREAKERS, YOU KNOW THE BUILDER HAS PROVIDED FOR BETTER LIVING—ELECTRICALLY!



Here's why your builder has provided this home with this **PLUS** feature **SQUARE D CIRCUIT BREAKERS**

Because they end, forever, the annoyance and inconvenience of blown fuses. The Square D circuit breaker eliminates fuses completely.

Because they afford safe, shock-proof protection. When a short circuit or dangerous overload occurs, the circuit is cut off automatically. A simple movement of a shock-proof handle restores current. If danger still exists, the breakers keep tripping.

Because Square D circuit breakers bring peace of mind, avoid embarrassing and perhaps serious lapses in electric service. No groping in the dark—replacing blown fuses.

Because they enable you to add new circuits as you need them. Here is another way to protect the resale value of your home by removing the possibility of electrical obsolescence.

There's real **SELL** for your home in this folder—and it's available in quantities without cost

You can put a potent selling feature to work for you by installing Square D's circuit breakers in the homes you build. We'll work with you by supplying quantities of the colorful folder shown above. Its inside spread presents the advantages of electrical living in simple, understandable language. And notice that we'll imprint the entire back page of the folder to your copy specifications!

In addition to this folder, there is an attractive die-cut display card which tells prospects that "this home offers modern circuit breaker protection and convenience." There are jumbo tags, too, which can be used effectively in merchandising other features in the home.

These three items are powerful selling tools for use in model and demonstration homes. If you would like to see them, drop us a line. We'll send you one of each, together with the complete story of **QO**... finest circuit breaker ever built.

Address Square D Company
Mercer Road, Lexington, Kentucky

Here are some of the many other **plus** QUALITY FEATURES which make this home a joy to live in!

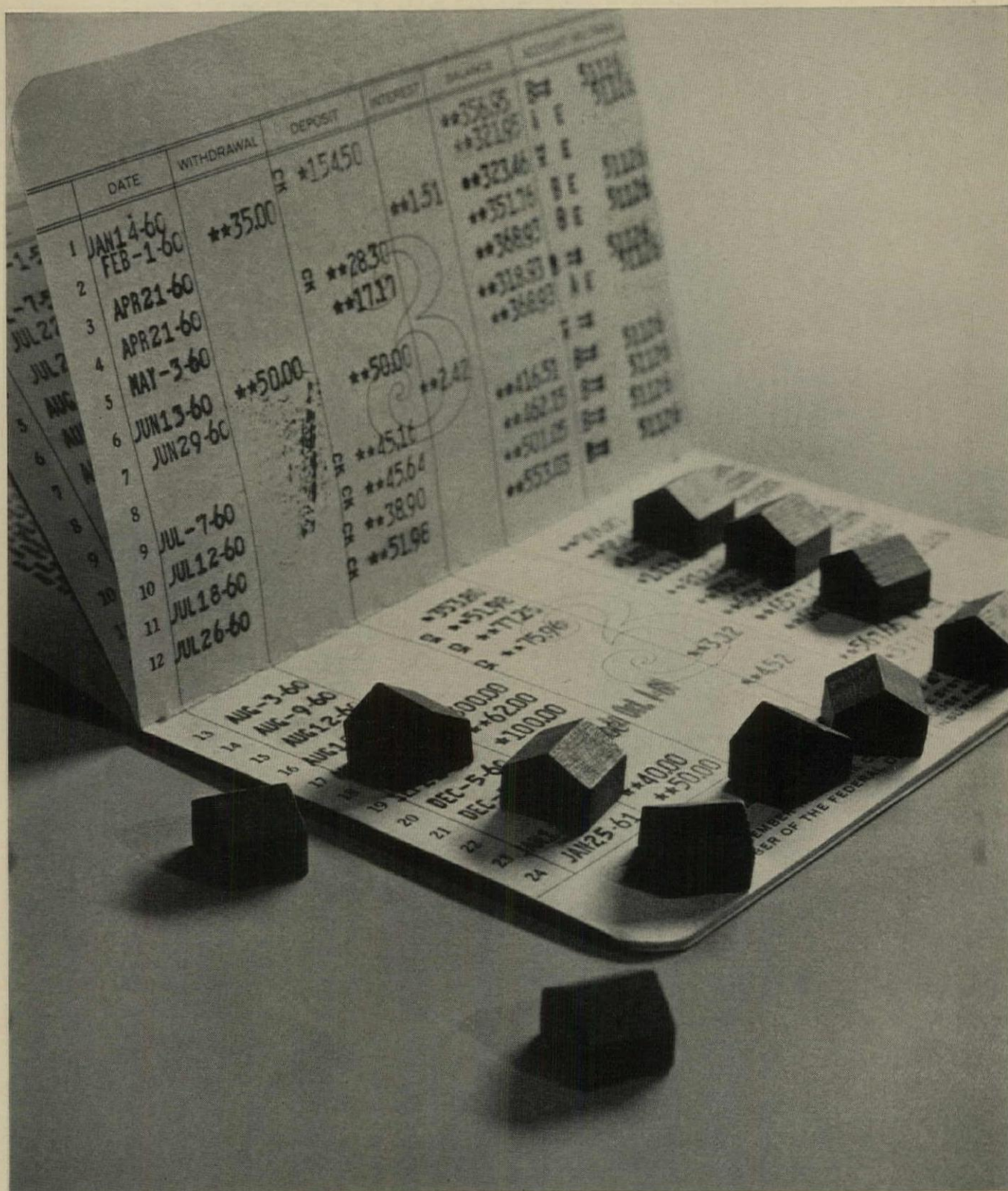
We imprint this back cover for you, using copy which you furnish

YOUR SIGNATURE HERE



SQUARE D COMPANY

wherever electricity is distributed and controlled



Why builders save \$40-\$80 a house with BARRETT "Rigidwall"[†] sheathing:
No corner bracing required / shingles applied directly / handles easily / scores and snaps cleanly / specially processed to preserve original wood-fiber strength. All this and IT INSULATES—a feature shared by no other sheathing material! Call or write!

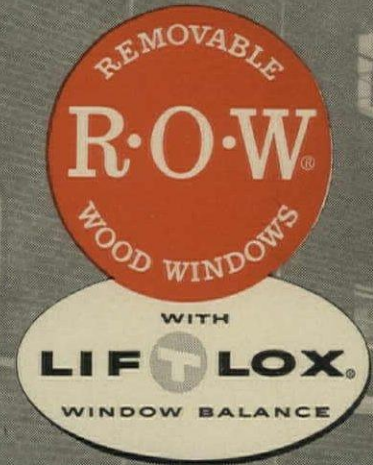
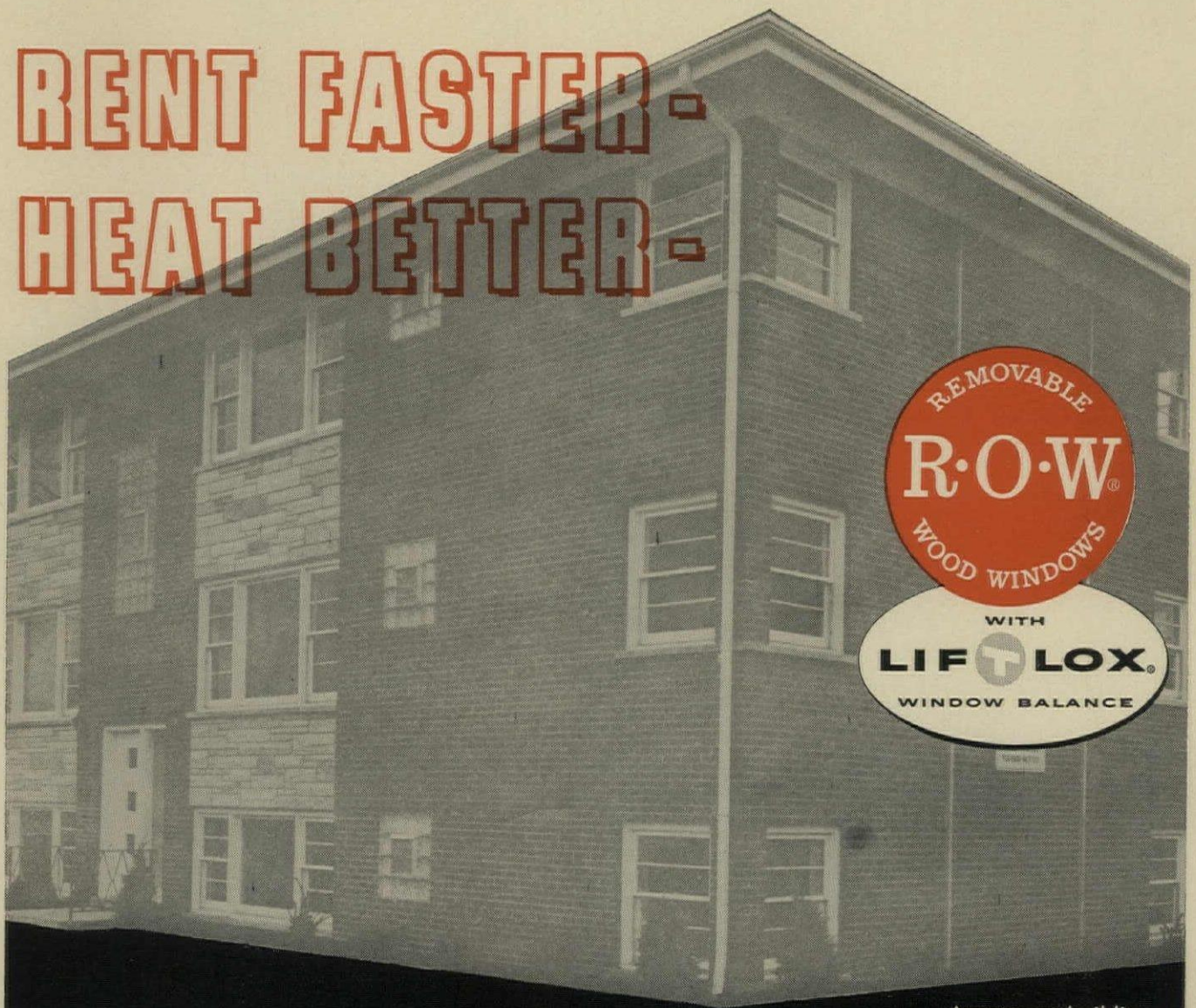
Offices in: Birmingham, Boston, Charlotte, Chicago, Cleveland, Houston, New York, Philadelphia, St. Paul.

[†]Trade Mark of Allied Chemical Corporation

BARRETT DIVISION
 40 Rector Street, New York 6, N. Y.



RENT FASTER -
HEAT BETTER -



Apartment building
constructed by Thomas Cusack,
prominent Chicago builder.

Livability IS THE KEY . . .

to making apartments more desirable and more enjoyable. The big maintenance problem, cleaning, is cut in half with R·O·W Removable Wood Windows. Wood Windows soften harsh commercial appearance and lend residential character. They are warmer and insure much better weather protection.

R·O·W WINDOW SALES CO. • 1365 Academy Ave.
Dept. HH-761 • Ferndale 20, Mich.

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

Name _____

Address _____

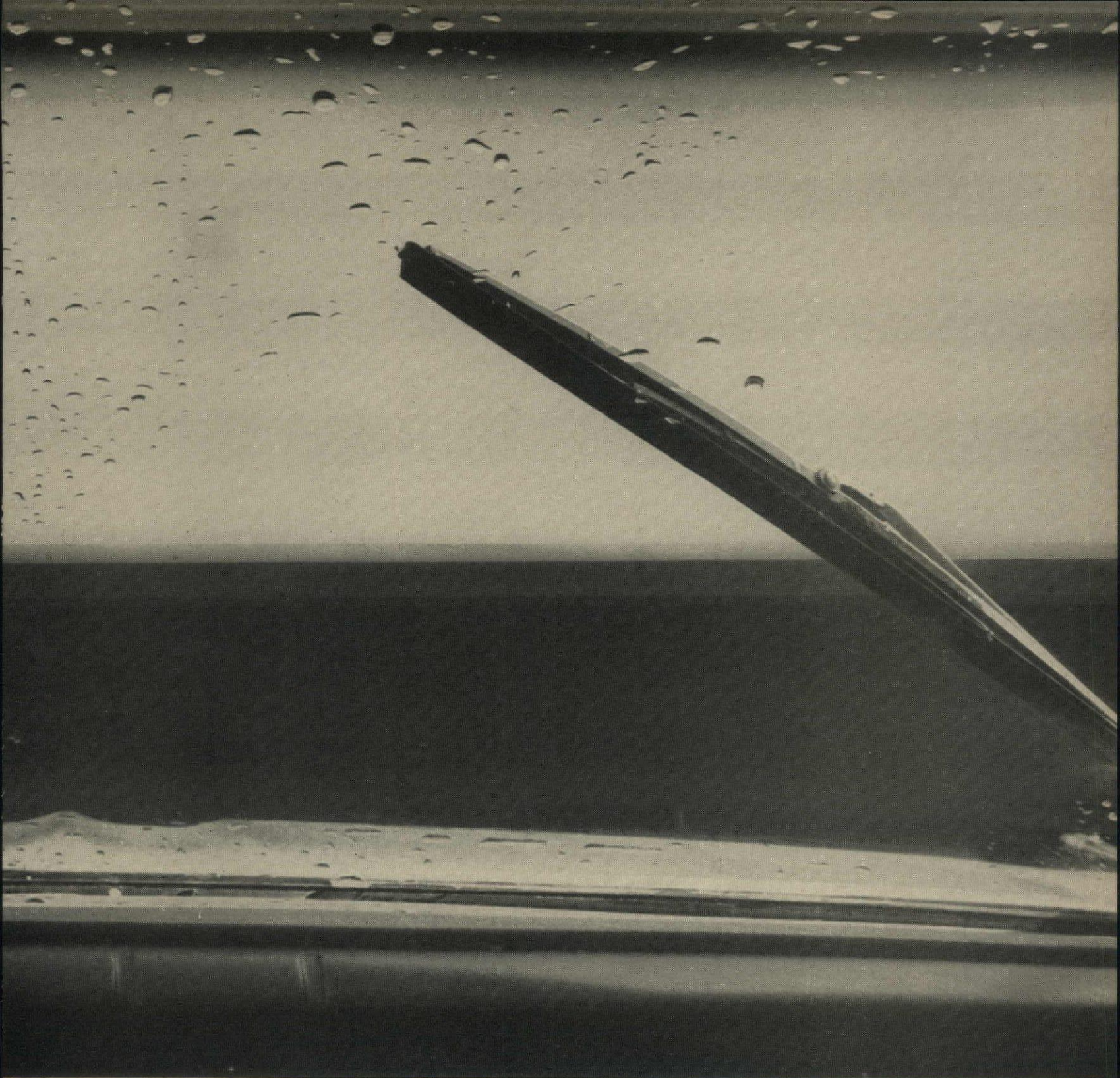
City _____ State _____

R·O·W WINDOW SALES COMPANY

1365 ACADEMY AVE. • FERNDALE 20, MICHIGAN



**THE NEW BERRY AUTOMATIC
INSTALLS IN 30 MINUTES !!!
ONLY GARAGE DOOR OPENER
GUARANTEED FOR 5 YEARS**



■ Opens, closes garage door, lights up garage, all from inside your car. ■ Transistor-operated with portable pocket transmitter. ■ Completely pre-assembled, the Berry Automatic with pre-tuned electronic controls installs in just 30 minutes. *Other door openers require from two to four hours for installation.* ■ Servicing usually amounts to simple replacement of control box. ■ Mechanical components guaranteed for five years—*not just one year!* ■ Cycle-tested 10,000 times which equates to more than 10 years of trouble-free operation. ■ Installs on all types of retractable garage doors—steel, wood, fiberglass, and aluminum.

■ For more information, write to Berry Door Corporation, Birmingham, Michigan. In Canada: Berry Door Co., Ltd., Wingham, Ontario.

Berry
DOOR CORPORATION

For conventional construction or components . . . choose Southern Pine for strength, economy and performance.

For wall framing . . .

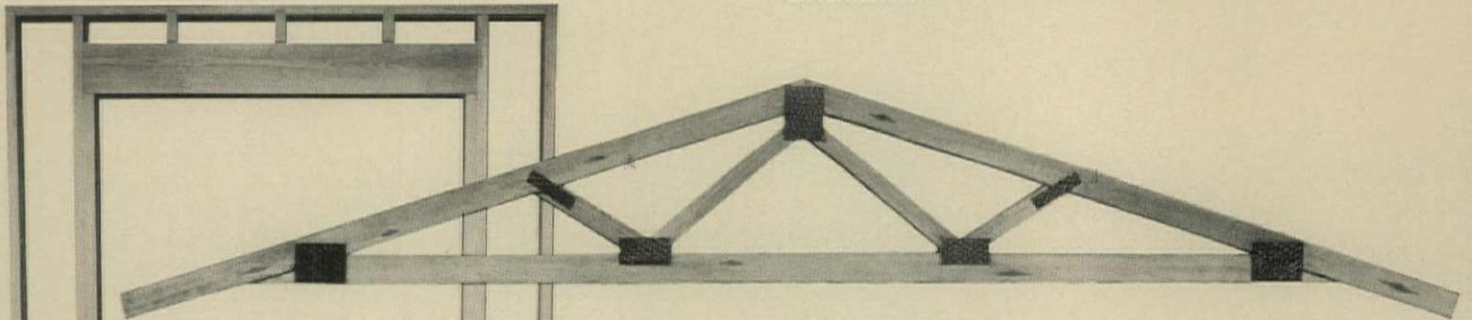
proper seasoning at the mill assures uniform size and stability.

For roof construction . . .

Southern Pine dimension is uniformly graded over its entire length. This permits simple beam, cantilever, continuous or tension loading as required for trussed rafters. These same qualities also apply to conventional rafters and ceiling joist construction.

For joisted floors . . .

the U. S. Forest Products Laboratory, America's foremost authority on wood, in their Technical Bulletin 408 rate Southern Pine tops for hardness, toughness, stiffness, bending strength, and nail-holding power, all requisites for dependable joisted-floor construction.



**The Federal H&HFA says that the requirements for an all purpose, full-length stress-rated grade to use in trusses and light framing is "most nearly approached today in SOUTHERN PINE."*



"For quality Miller Homes, we use components built of dependable Southern Pine."

says J. Clifford Miller, Jr., President, Miller Manufacturing Company — Prominent Pre-Crafted Home Manufacturer, Richmond, Virginia.

"For trusses, wall units, and joisted floors . . . even for most of the interior and exterior finish . . . we use Southern Pine exclusively. That way, we save time and money, and still satisfy the most discriminating of our Miller Home Buyers."



ASK YOUR NEARBY RETAIL LUMBER DEALER FOR GRADE-MARKED, SPA TRADE-MARKED

SOUTHERN PINE

It's dry...pre-shrunk...from the mills of Southern Pine Association.



Write today for these free bulletins:

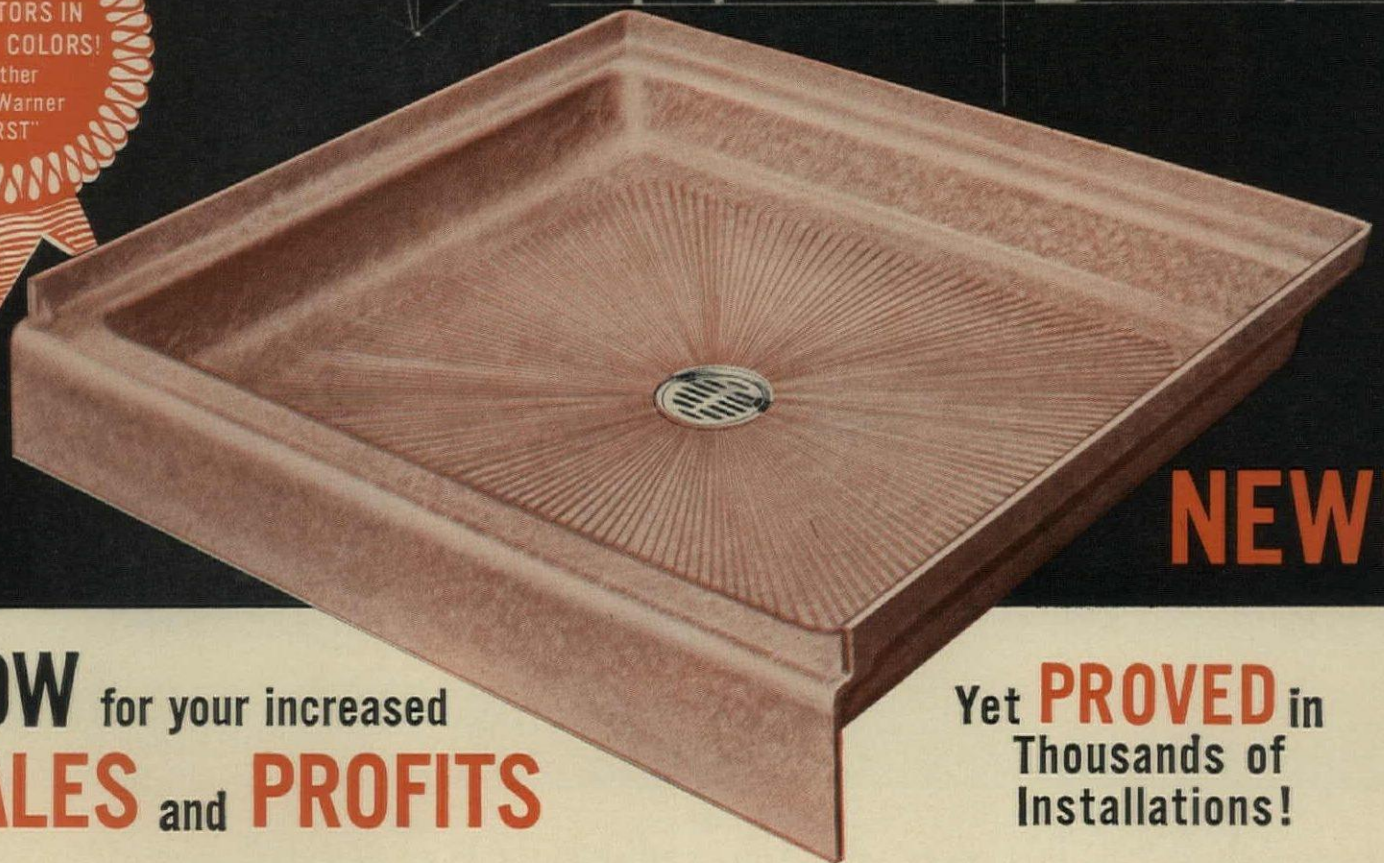
SOUTHERN PINE ASSOCIATION
P. O. BOX 1170, NEW ORLEANS 4, LA.

Please send the following technical bulletins:

- Stress Grade Guide Trussed Rafter Data
 How to Specify Quality Southern Pine

NAME _____ TITLE _____
FIRM NAME _____
CITY _____ ZONE _____ STATE _____

NEW!



NEW!

NOW for your increased
SALES and **PROFITS**

Yet **PROVED** in
Thousands of
Installations!

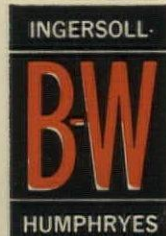
BORG-WARNER

Borgranite[®]

SHOWER RECEPTORS

GET THE FULL FACTS
ON THESE PLUS-FEATURES:

A Complete Line in a Full Palette of Colors —
8 Models each in 6 Beautiful Fixture Pastels plus
Black Granite and White Granite—64 Different
Combinations of Sizes, Styles and Colors!



BORG-WARNER

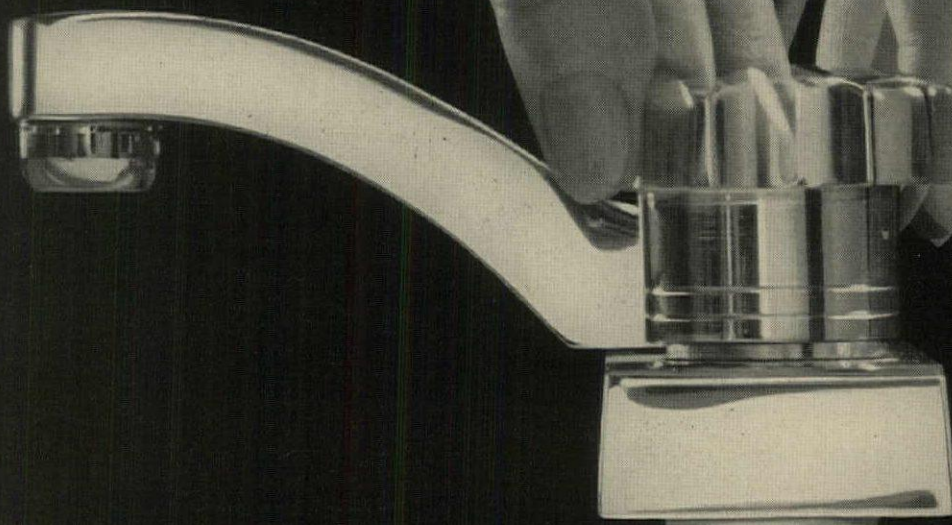
- Highest Quality one-piece prefabricated construction.
- Strong, sturdy, rigid yet light in weight (45 to 75 pounds, depending on size).
- Completely homogenous material, specially compounded for shower service. Excellent resistance to corrosion, rot, rust, fungus, salt water, chlorine, stains, body acids, soaps, detergents. Easily cleaned!
- Color extends clear through! No gel-coating or other surface treatment on Borgranite!
- Handsomely styled in every detail. No "institutional look."
- Sizes from 33"x34" to 54"x33".
- Easy one-man, one-stop, no-call-back Plumber installation.

WRITE TODAY for colorful folder,
catalog and specification sheets.

Ingersoll-Humphries Division • BORG-WARNER CORPORATION • Mansfield, Ohio

1,499,996
 1,499,997
 1,499,998
 1,499,999
 1,500,000

times on and off



...and still no drip with the Kohler Valvet!

What's the point?

Just this: To prove the Kohler Valvet unit superior to ordinary units we used a machine to turn it on and off —1,500,000 times to date. This equals about 40 years of continuous, heavy-duty household use.

Still no leaks, no squeaks, no dripping, no breakdown. Just as when it was new, the action is positive and smooth. Water flow is constant at each setting.

This is because the Valvet has a straight up and down action. No washer grinding; no washer wear. And

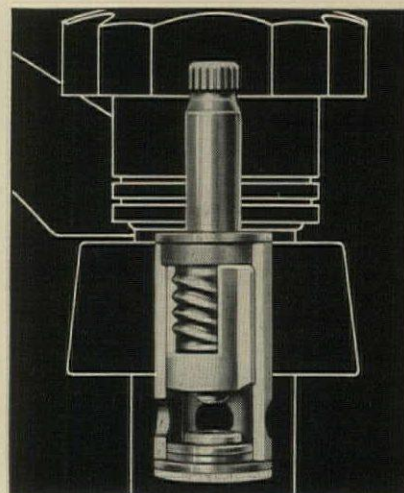
the non-rising stem eliminates packing leak, because there *is* no messy packing.

If and when it wears out—just drop a new Valvet unit in the fitting. That's all. No washer replacement. No special tools. No maintenance problem.

All Kohler fittings are equipped with the Valvet. (It's a definite selling point—a BIG selling point—in your homes.) The type of superior quality new home buyers go for. Think it over. Then see your Kohler dealer. Or write us. Let's see, where were we 1,500,001

1,500,002

1,500,003



Here's the Kohler Valvet with its shirt off. The straight up and down motion guarantees positive seating of the washer with no grinding. Like all Kohler fittings, the Valvet is All-Brass for maximum resistance to corrosion and long, trouble-free life.

KOHLER OF KOHLER

KOHLER CO. Established 1873 KOHLER, WIS.

ENAMELED IRON AND VITREOUS CHINA PLUMBING FIXTURES • ALL-BRASS FITTINGS
 ELECTRIC PLANTS • AIR COOLED ENGINES • PRECISION CONTROLS

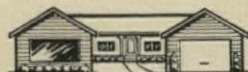


OVERLAID PLYWOOD SIDINGS

* TEXTURED
PANELS



* HORIZONTAL
SIDINGS



These leading plywood manufacturers produce the highest quality overlaid plywood by bonding CreZon to DFPA Tested exterior grade plywood:

*ABERDEEN PLYWOOD & VENEERS, INC.
HARBOR PLYWOOD DIVISION
P. O. Box 1036
Aberdeen, Washington
HARBOR Brand
CreZon Overlaid Plywood

ANACORTES VENEER, INC.
35th and "V" Avenue
Anacortes, Washington
ARMORITE

*DIAMOND LUMBER COMPANY
Pittock Block
Portland, Oregon
SUPER SIDING
CreZon Overlaid Plywood

EVANS PRODUCTS COMPANY
P. O. Box 839
Coos Bay, Oregon
CreZon Overlaid Plywood

*GEORGIA-PACIFIC CORPORATION
Equitable Building
Portland 4, Oregon
GPX YELLOW PANELS
GPX GREEN PANELS
GPX YELLOW BEVELLED SIDING

ROSEBURG LUMBER COMPANY
P. O. Box 1091
Roseburg, Oregon
CreZon Overlaid Plywood

SIMPSON TIMBER COMPANY
2000 Washington Building
Seattle 1, Washington
MEDIUM DENSITY OVERLAID PLYWOOD

ST. PAUL & TACOMA LUMBER COMPANY
1220 St. Paul Avenue
Tacoma 1, Washington
PLYALOY

*UNITED STATES PLYWOOD CORPORATION
55 West 44th St.
New York 36, New York
DURAPLY

*WASHINGTON PLYWOOD COMPANY, INC.
P. O. Box 746
Everett, Washington
EVERLAST PANELS
EVERSIDE SIDING

170,000 HOMES LATER...

In the eight years since its introduction, enough CreZon has been sold to side over 170,000 homes. CreZon's proven performance rates it THE medium density overlay for plywood.

* NOW AVAILABLE

Mill Primed - Ready for a "One Coat" Finish

 **CROWN
ZELLERBACH**

CREZON SALES

ONE BUSH STREET • SAN FRANCISCO

“He must be a
quality builder-
he uses **Hotpoint**”



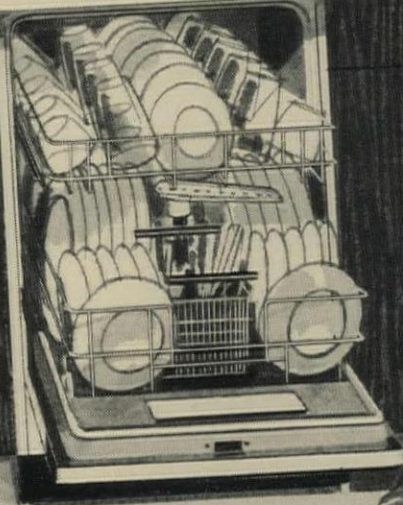
ELECTRIC RANGES • REFRIGERATORS • AUTOMATIC WASHERS • CLOTHES DRYERS • CUSTOMLINE® • DISHWASHERS
DISPOSALL® • WATER HEATERS • FOOD FREEZERS • AIR CONDITIONERS • ELECTRIC BASEBOARD HEATING

Home buyers often judge the construction of a home (which they don't know much about) by the quality of the appliances they find in the kitchen (which they know quite a bit about).

They know, for example, that Hotpoint has been famous for quality flameless appliances for over 55 years. Hotpoint invented the electric range, pioneered the first practical automatic dishwasher, and was the first major manufacturer to offer built-in ovens and surface units.

To millions of people, Hotpoint means quality appliances — and quality homes. Cash in on this fine reputation, and let Hotpoint help sell the quality of your homes.

MODEL DA65-B



Only Hotpoint offers so many quality built-ins for homes in every price range

NEW Hotpoint Bi-Level Ovens

- Two ovens in the width of one—fits in 24" wide cabinet.
- Roast-Right Thermometer, Rota-Grill Rotisserie.
- Doors remove for easy cleaning.
- 9 models in 7 finishes for 30" and 24" cabinets.

NEW Hotpoint Surface Section has faster than gas burner

- Tests show new Super-Matic 3200-watt Calrod burner boils water faster than fastest gas burner found on any stove made for home use today.*
- New control tower has appliance outlet.
- Flameless for cooler, cleaner, safer cooking.
- 5 models in 7 finishes for 30" and 24" cabinets.

NEW Hotpoint Dishwasher has dual jet-spray washing action

- Separate washing rotor for each rack.
- 4 separate washing cycles.
- 2 cushion-coated Roll-R-Racks hold twelve 6-piece settings plus silver.
- All installation connections can be made from front.
- 3 models (24") in 7 finishes in natural wood.



NEW Hotpoint Slide-In Range offers deluxe cooking at big savings

- Slides into counter, yet looks like a built-in.
- Saves on original cost, cabinets, installation.
- Twin control towers for oven, surface burners.
- Giant automatic oven has lift-off door.
- 3 models in 7 finishes for 30" and 24" openings.



NEW Hotpoint Glass-Lined Water Heater

- 10-year tank warranty.
- Extra-thick insulation.
- Flameless safe, no pilot light to go out.
- Installs without flue.
- Available in round or table-top models.



NEW Hotpoint Switch-Top Disposall® Food Waste Disposer

- Jam-free, pulverizes bones, rinds, corncobs.
- Can be used with septic tanks and catch basins.
- 2 models available.

*Tests conducted by A. J. Boynton and Co. under A.G.A. and N.E.M.A. standards. One 3200-watt Super-Matic burner included on model shown.



Hotpoint
A Division of General Electric Company, Chicago 44, Illinois



LOOKS BETTER
 * NICKEL *
 STAINLESS STEEL
 LASTS LONGER

Nickel Stainless Steel sinks... so easy to clean... so easy to sell

That's the real secret of Nickel Stainless Steel's success—a success that means constantly mounting profits for you and less work for your customers.

Nickel Stainless Steel sinks are truly easy to clean. Even the dirtiest, greasiest sink cleans in seconds with plain soap and water. Grime floats away without harsh scrubbing because sinks made of Nickel Stainless Steel have no pores. They *can't* absorb or hold dirt.

Nickel Stainless Steel sinks gleam

like new, indefinitely. Rinse away the soap and dirt is gone. Wipe it dry and a Nickel Stainless Steel sink looks like it had never been used. No wonder women love them.

But ease of cleaning is only one of *many* reasons why women want sinks made of Nickel Stainless Steel. Write to Department HH for our new booklet, "For Beauty That

Keeps Your Kitchen Young... A Sink Of Nickel Stainless Steel." It'll give you all the facts about these remarkable sinks that bear the Nickel Stainless Steel label... a label your customers will be looking for more and more.

THE INTERNATIONAL NICKEL COMPANY, INC.
 67 Wall Street, New York 5, N. Y.



INCO NICKEL

Nickel makes stainless steel perform better longer




Wright HOMES PRESENTS
THE CARROUSEL

1360 square feet designed to sell from \$13,500 to \$15,000, including land.

- Optional garage or carport
- 2 full baths
- 3 large bedrooms
- 14' x 18' family room

(Shown below) An attractive, low-cost series designed to build for less than \$7.00 per square foot. Wright serves the Southeast from Washington, D. C., to Charleston, S. C., with a home for every market from \$7,000 to \$16,000. Address: Wright Homes, Inc., P.O. Box 1847, Durham, N. C.

How *Wright*  offers "more house per dollar" with J-M Permatone Flexboard® and *new* J-M Flexboard Trim!



Here's a house whose entire exterior is made of low-maintenance materials. It's the *Carrousel* by Wright Homes. You'll find its sidewalls are famed J-M Permatone Flexboard — the rugged asbestos cement sheet with deep, rich colors and a factory-applied plastic finish.

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Johns-Manville is proud that Wright Homes has chosen both Permatone Flexboard and Permatone Flexboard Trim Materials for their homes. Ask your J-M representative how you can use these products to your advantage, too. Or write Johns-Manville, Dept. HH-710, Box 111 New York 16, N. Y. In Canada: Port Credit, Ont. Cable: Johnmanvil.




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 **JOHNS-MANVILLE**

An open letter to the president

The Administration Bill S-1478 [the housing act] is reckless and extravagant. It would not strengthen and stabilize home-building but rather would be the beginning of the end of private enterprise in one of the largest industries in the American economy. Your "Open Letter to the President" [H&H Apr] offers good constructive criticism of the weaknesses of the President's message and the Housing Act of 1961 as presented by Senator Sparkman.

HUGH KNOELL, *president*
Hugh Knoell & Assoc
Scottsdale, Ariz.

This is part of a letter to Senator Barry Goldwater, a copy of which was sent to HOUSE & HOME.—Ed.

Your Open Letter to President Kennedy was a one-round knockout.

HARLAN TROTT
Christian Science Monitor
San Francisco Bureau

I have been using this material with respect to the housing legislation before the Committee on Banking & Currency. It was most helpful in the deliberations before the Committee on these proposals.

JACOB K. JAVITS
US Senator, N.Y.

My compliments for this excellent message. I hope something important comes of it.

J. RALPH CORBETT, *chairman*
Nutone Inc

Land

Congratulations! Your timely article—"Needed: new ideas for high-density land use." [H&H, Apr] clearly delineates the exciting possibilities of deviating from the stereotype "gridiron" subdivision. Acceptance of new subdivision concepts will take time and education. Articles such as yours help establish new subdivision trends across the country.

BRIAN MATTONSON, *planning director*
Manitowoc, Wis.

Advertising

You took a well deserved slap at the general run of Long Island advertising [Leaders, June], and I can't tell you how delighted I am to have your influential voice booming out the same message we've been shouting for half-a-dozen years. Carbon-copy advertising—like carbon-copy houses—does neither the builder nor his community any good. He'll only get his usual percentage of readers, visitors, and ultimately buyers. And in today's market—which is a distinct buyer's market—a builder has to shoot for more than his usual percentage of a market. You'll be happy to note there is a slow—but discernible—turn away from this sheep-psychois in Long Island advertising. More and more, clients are beginning to listen, beginning to want ads that look different. Who knows, someday, they may insist on ads that are more imaginative and home designs that are more imaginative. And then you'll be able to write another—and more favorable—article about Long Island.

GEORGE GOTTRIDGE, *creative director*
Lubell Advertising Inc
New York City

To: Apartment Builders

Architects

Owners

Apartment Financing Institutions

Managers



How Can Improved Closet Design Help Keep Apartments Rented?

Current studies show that one of the basic factors determining an apartment's rentability is closets. The more closets—the bigger and more convenient they are—the greater the chances of keeping the apartment occupied.

1) **Competition for tenants is reaching an all-time high as more and more apartments are built—a trend expected to continue.**

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3) **Rapid turnover results in an increasing vacancy rate which is invariably accompanied by rising costs.**

4) **The two most often given reasons for wanting to move is inadequate kitchens and lack of adequate storage and closet space.**

The Float-Away closet door concept is an ideal solution to this demand for bigger closets. Float-Away metal closet doors actually **increase** usable closet space, provide easier access, and cost less to install, all vitally important to you.

Because of the importance of closets to tenants, Float-Away doors may well provide the vacancy-reducing feature you're looking for.

Added space: Because Float-Away doors can run from floor to ceiling, they permit all shelves to be full-depth. By adding an extra full-depth

shelf in the top area, usable closet space is increased by as much as 1/3.

Convenience: Float-Away bifold doors can extend from wall to wall, floor to ceiling, and fold all the way back to provide complete access to any part of the closet.

Lower costs: The Float-Away closet concept eliminates the framing, plastering, and labor necessary to cover conventional closet fronts. The average apartment partition wall costs over \$1 per square foot. Float-Away doors are installed at approximately 75¢ a square foot; thus, the fewer unnecessary walls and the more closet door areas, the greater the saving.

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Free Closet-Planning Service

Let us prove the advantages of the Float-Away closet door concept. Send us typical floor plans of one of your apartments, and we will return a tracing showing use of Float-Away doors and a detailed estimate of the resultant savings. This service entails no cost or obligation to you, and your plans will be returned promptly.

Send plans to:

Float-Away Door Company





Interiors by Charles Anna Marsh

For above doors specify four 3' 0" x 8' 0" Colonial

Float-Away Closet Systems Help Rent Apartments Faster

... Help Keep Them Rented!

Float-Away metal closet doors are engineered for permanent, maintenance-free service to rental property owners.

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Read the important message on the opposite page. Then, for proof of the advantages you gain with the Float-Away closet system write, wire or phone.

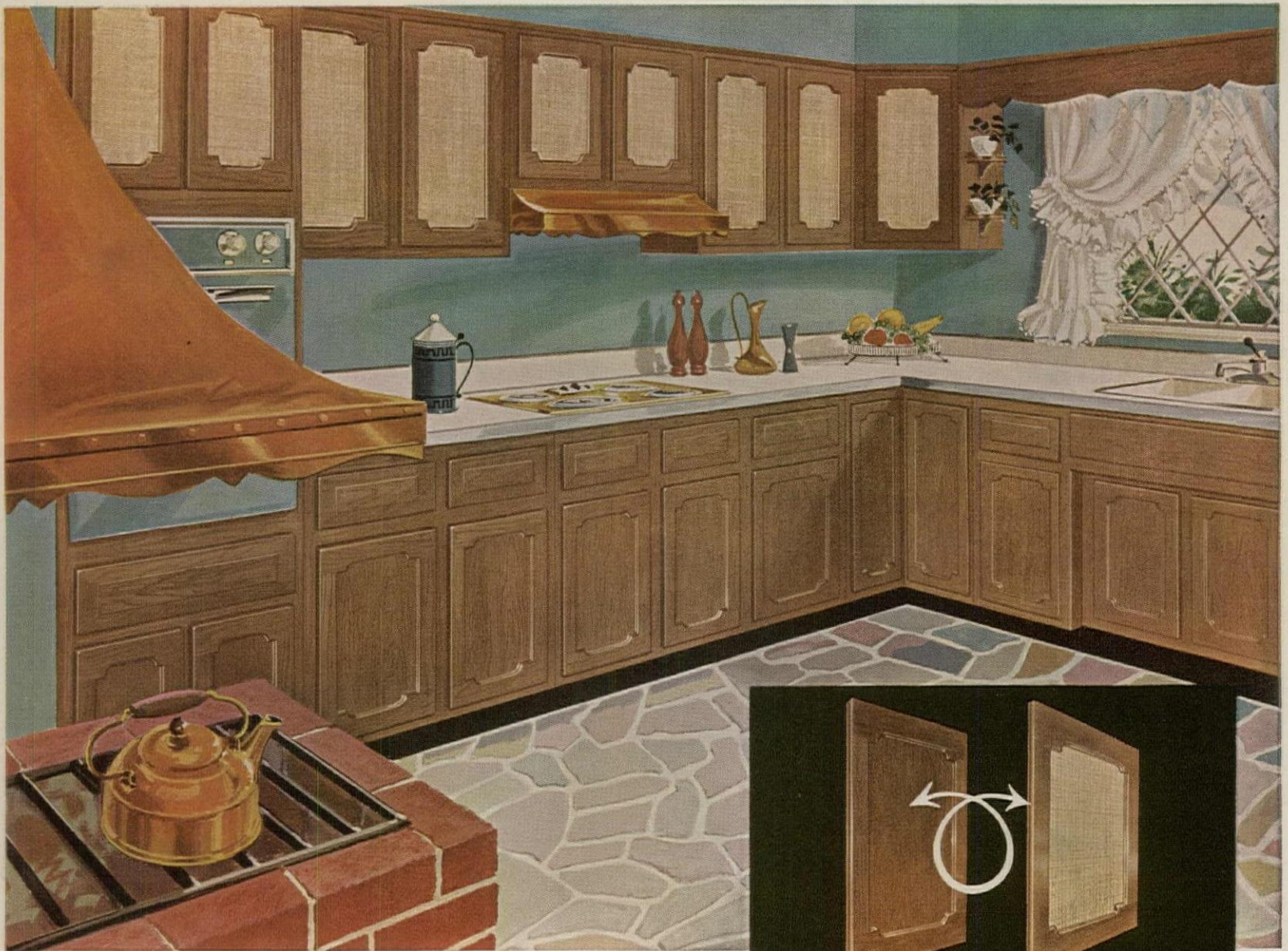


For above door specify 6' 0" x 8' 0" Flush

FLOAT-AWAY
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DOOR COMPANY
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Exclusive Varipanel Feature

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new
KEMPER
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*for greater sales appeal
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The completely new Kemper Riviera kitchen in rich provincial styling can be the greatest single selling feature in your 1961 homes. Exclusive Kemper Varipanel doors give your buyers an infinite number of design and decorating possibilities. The recessed Varipanel easily reverses to provide either matching wood grain or complementary woven grass cloth design.

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This beautiful provincial kitchen is stocked in a complete range of sizes and cabinet styles to fit your particular requirements... and at an *honestly competitive price*. See it soon at your nearby Kemper Dealers.



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Volume XX No. 1

HOUSE & HOME is published monthly by TIME INC. Time & Life Building, Rockefeller Center, New York 20, N. Y. Yearly subscription payable in advance. To individual or firms (and their employees) engaged in building—design, construction, finance, realty; material distribution, production or manufacture; government agencies and supervisory employees; teachers and students of architecture and trade associations connected with the building industry; advertisers and publishers: U.S.A., Possessions, Canada, \$6.00; elsewhere, \$9.50. Single copies, if available, \$1. All copies mailed flat. Please address all subscription correspondence to **HOUSE & HOME**, Time & Life Building, Rockefeller Center, New York 20, N. Y. When ordering change of address, please name the magazine and furnish an address label from a recent wrapper, or state exactly how the magazine is addressed. Both the old and the new address are required. Allow four weeks for the change. © 1961 by TIME INC. All rights reserved.

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JULY 1961

Published by TIME Incorporated

House & Home

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New retirement apartments in Sun City near Phoenix. Builder: Del Webb. Photo: Arizona Photographic Assoc

COMING NEXT MONTH

What the gas industry has to offer housing in 1962
And a portfolio of patios, terraces, sunshades and windscreens, and other outdoor-living ideas



HIS is environmental planning

ENVIRONMENTAL PLANNING

*can open a brand new world of better living
for the American family*

In its most limited sense, environmental planning has to do with the spatial relationship between the house and its site, and with ways and means to extend the living area beyond the walls of the house and out into patios and terraces, gardens and play spaces.

But in a larger sense, this relationship between the house and its lot is only the beginning of a concept which embraces the relationship of house and lot to the neighborhood, to the community, and ultimately, to the whole region.

In this larger sense, environmental planning can lead to new forms of land use, to new ideas both for outdoor privacy for individual families and for broad reaches of open green space to be enjoyed by the whole neighborhood. And so, in turn, may come new schemes for subdivision layout and community planning. All these new ideas may even lead back to the house itself and to important changes in its familiar forms.

Whether you take this long range view of environmental planning, or prefer to concentrate on immediate ways and means for enhancing a single house and its lot, the exciting element in the idea is its promise of delight, the vista which it opens up for man's greater visual pleasure and physical well-being.

To explore some of the potentialities in better environmental planning and to chart some of the ways its benefits can enrich the lives of more American families, HOUSE & HOME and LIFE sponsored a two-day Round Table in San Francisco—an industry-wide meeting which included a field trip to see outstanding examples of environmental design in the Bay region.

Round Table panel

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In opening the Round Table discussion—

Moderator Chastaney said: "I would like to suggest that today's approach to environmental planning be in human terms; in terms of the family that lives in the house and wants to enjoy the land, in terms of the total environment in which the family finds itself—how the children play, where the neighbors get together, what father sees on his way to and from work, all the familiar sights that envelop daily life.

"Here you all are: leaders in the fields of homebuilding, residential design, land planning, landscape architecture, as well as land developers, mortgage lenders, public utility officials, nurserymen, building product manufacturers, and representatives of their trade associations.

"Individually, each of you has a most distinguished record of accomplishment, but I think you will agree that collectively—and 'collectively' includes all of your colleagues across the country—collectively you have not begun to do for the American family half the things you could do—and that you would like to do—to help them find a richer life indoors and out.

"If I am right about this, it becomes pertinent to ask, 'What is holding you back?'

"If we were to raise the question around this table, we might get as many different answers as we have participants. Some might mention restrictions like over-simplified concepts of zoning, planning carried out on too small a scale, inadequate appraisal standards, and dozens of other checks which here and there tie your hands and keep you from doing all you could do to make countryside and city better places to live in.

"And, if we were to explore each of these restrictions I think we would ultimately get back to the American family and we would find that the reason you are not free to do more for them is because they, the American family, do not *expect* enough from you; they do not *want* enough, they do not *demand* enough.

"Let me put it this way: If potential ability to find a cure for cancer could be assembled in a room like this, the public would quickly enough demand and get action.

"The public has not yet demanded action from you—and freed you from the restrictions that hold you back—simply because the average family does not yet realize how it is threatened by the cancers that are consuming our cities, our suburbs, and our countryside.

"Even more important, the average family hasn't yet begun to dream of the new and better world that lies within your creative ability."

H&H staff



Greenwood Common. See also pp 116 and 124.



Photos: Andreas Faininger, LIFE

Why did we give up the idea of the village green?

(Incidentally, note how close to the street these Sharon, Conn. houses are.)

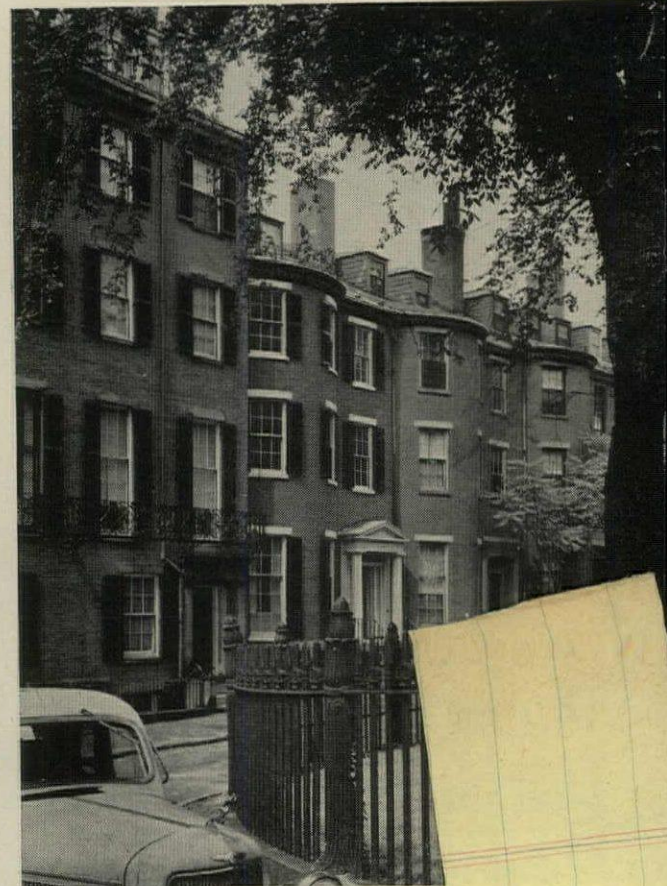
**Environmental planning:
examples from the past**

Aerofilm Ltd



Here is row housing at its elegant best

(And Bath's famed Royal Crescent makes fine use of public and private outdoor space.)



These are very proper Bostonian

(But they, nonetheless, profit from

Today's inherited pattern of land use shoehorns a 50-acre estate onto a small lot

Almost every free-standing, single-family house in almost every suburban street in America has a long-forgotten common ancestor: the English squire's manor house that stood in the middle of its rolling lawns and landscaped park.

Resemblance to the original is hard to see in today's house, but you can find it in the pattern of land use. It is there in the way today's house sits in the "middle" of its park—even though the park may have long since shrunk to a midget front lawn, a cluttered back yard, and a couple of five foot, wind-tunnel side-yards.

The single-family-house-in-the-middle-of-its-lot got firmly implanted in the American mores a long time ago. A big house on a big lot was a symbol of success, but even a modest house on a modest lot was a much-to-be-desired mark of respectability. With rare exceptions, row housing was "ugly" and apartments were often "tenements."

Small wonder the single-family house and lot became the suburban standard, protected by zoning laws, and, in the 1950s, glorified as the mainstay of the biggest homebuilding boom the world has ever seen. Yet . . .

However desirable the single-family house and lot continues to be in many cases, there are now powerful reasons why for thousands of American families it is not the best answer, and is often a bad answer.

Even on a well laid-out curvilinear street, even where the trees were saved, and even where schools and churches and stores are convenient, the traditional single-family lot can be a liability to both the homebuyer and to the community:

1. *If the lot is too small* (as too many of today's lots are) the homeowner has no outdoor privacy and too little indoor privacy; he has little or no scope to make his cut up site beautiful by landscaping. And as for the whole community of closely built houses, it has the visual appeal of neither town nor country.

2. *If the lot is too big* (and many Round Table panelists thought a half acre sometimes much too big) the cost of the extra bigness is an onerous burden that many a homeowner can ill afford. It

takes money from his pocket for the extra raw land; it adds unnecessarily to what he must pay for streets, curbs, sidewalks, utilities, grading, and other development costs; it requires so much landscaping that he cannot afford to have it done properly; it demands so much maintenance he cannot keep it up without more work than he is able to hire done or willing to do for himself.

When land and labor were cheap, and every suburban booster was bidding to attract the newcomer instead of seeking new ways to zone him out, there may have been logical reasons for singling out and favoring a pattern of land use that traces its antecedents back to the English gentleman's country estate. But . . .

We should not make the mistake of thinking that the single-family house and lot is the only pattern of country living that has been dignified by centuries of tradition, and proved attractive and practical by generations of use.

In England, itself, we could have found other prototypes: the country village, for example, with its all-important green and tree-protected commons, and its rows of neat cottages—each on a narrow lot but enjoying the privacy of its own walled garden. If the village scale was considered too modest and humble for our democracy, it was surely no more so than the manor house was too big and pretentious. And today, at least, we might be more successful in upgrading the village cottage than in compressing the country estate onto a 5,000-sq-ft lot!

Had we wanted a more elegant and even more richly traditional prototype than the English village, we could have turned to the continent of Europe and taken our inspiration from the Mediterranean villa with its blank walls facing the street, its interior courts or atria, its private gardens and patios. Or we could have admitted the urban aspects of suburbia, and sought our land patterns in the handsome squares of London, the landscaped boulevards of Paris, the innumerable parks of Vienna.

As a lesson for today, these alternatives to our single-family lot pattern have one important characteristic in common: they conserve land, that high-cost natural resource which the traditional country estate was deliberately designed to waste conspicuously.

Land is our precious birthright we must cast off ideas and laws that waste it

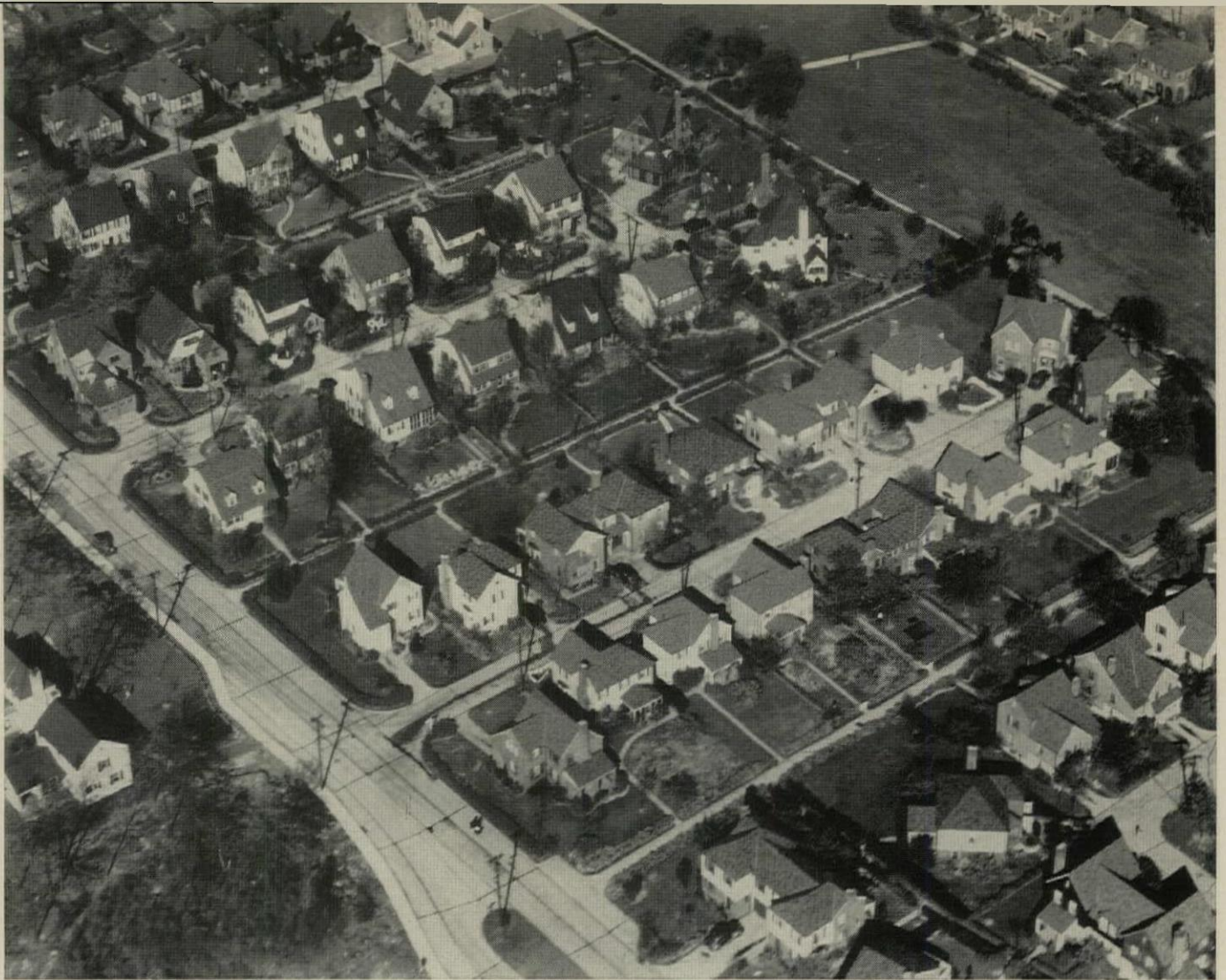
We must stop wasting it in un-planned acres of houses that crowd the land and leave no room for man's enjoyment . . .

And, equally important, we must stop wasting it in lots that are deliberately made bigger than people can enjoy or afford.

These big lots—and streets that are made extra wide only in order to waste more land and to increase the developer's costs—are imposed by rigid zoning regulations that govern homebuilding in many parts of the country.

"The motive for these laws may be understand-

continued



Why aren't more towns designed for the auto age?

(At Radburn, Stein and Wright put the street back of the house, a walk at the front.)

McLaughlin

**Environmental planning:
examples from garden cities**

Irwin & Langer



This was built in '89 to show how it should be done

(And Britain's Port Sunlight has no overhead wires!)



Wide World

Are your children as safe as these?

(This rural scene is in Greenbelt, Md., home of over 7,500 people.)



H&H Staff

Any wonder these row houses are never vacant?

(Density is 7.8 families an acre here at Baldwin Hills, Los Angeles.)



Clyde Hare

Best planned US development?

(That's what experts call Pittsburgh's Chatham Village.)

able, but the cost to the homebuyer and to our industry is outrageous," Builder Edward Carr told the Round Table.

"Look at it this way: the inflation in the price of land is sky high, and in many localities it is a real threat to the economy."

Now when the towns come along and force people to buy more of this high-cost land than they need for a good home, then the towns are simply pushing up still higher the price the homebuyer must pay for his site.

"To make matters worse," Carr continued, "the homebuyer is not only forced to buy more land than he needs or wants, but he also has to foot a much bigger bill for development costs. And, believe me, it is the homeowner who pays for it all in the end.

"Now, obviously, there is a limit to what most

homebuyers can pay, so something has to give, and what gives is the house.

"The extra cost of the big lot comes out of the house—comes out in the form of fewer square feet, fewer amenities, less equipment, less money spent for quality, less for good plan and design, less for landscaping."

Other Round Table members pointed out that the damage done by rigid big-lot zoning does not stop with the land immediately concerned.

"It is big-lot zoning that pushes up the price of all other land—people are often willing to pay a big premium for almost any buildable land that is zoned for a reasonably sized lot," said Realty Developer Emil Hanslin "And that's one of the reasons why we see so much urban sprawl. People often bypass good locations that have low-density zoning and go further out to find reasonably sized lots."

We must wake up to the fact that now most of our suburbs are essentially urban

Their urban character is clear to everyone who analyzed the voting in the 1960 presidential elections. It had been implicit for some years in economic studies that reported the dominant market role of the metropolitan residential area. And it was plain to be seen in our streets by anyone who cared to look.

Drive through hundreds of city or suburban residential districts—neighborhoods 5-, 10-, 15-, 50- or 100-years old—and you pass block after block of closely built housing, often monotonously alike, unrelieved by any green space bigger than a small dooryard.

Children play in the street; there is no other place for them to play. Few families even try to use the backyard as outdoor living space; it is too public and too cut up by drying yard, garden patch, or driveway and garage. The automobile is everywhere; the garage often proves to be the most prominent architectural feature of the house, and parked or moving cars add noise, risk, and congestion.

Here and there trees soften the urban impact. Here and there a family makes an effort at landscaping and gardening. Here and there a vacant lot is a small boy's bonanza. But nowhere in these vast

acres of housing is anything to be seen that is not essentially citified—except the country-house tradition of the single-family dwelling set bravely, or pathetically, near the middle of its lot.

So far as the house itself is concerned, speaker after speaker at the Round Table noted that those built since the war are, in Mortgage Lender Julian Zimmerman's words, "better than anything else this country produced in prior years." But, as Landscape Architect Theodore Osmundson put it, "the real problem we are up against is how to improve the environment of the neighborhood and community that these houses are in."

Improvement in the environment, many panel members said, is possible only if we begin by breaking with our established habits of land use. Several speakers went on to say that federally sponsored urban renewal and redevelopment projects may play a vital role, not only in introducing new ideas for better land plans, but also in arousing public opinion to force the acceptance of similar new and more suitable patterns for subdivision layouts.

To create a better environment for all, we need both public and private outdoor space

Today all of the outdoor space in almost all of our subdivisions is privately owned, but most of its owners enjoy no privacy in its use.

As a practical matter, most of the outdoor space is cut up into little pieces, each one so small it is thrown out of scale by even a small house. Under these conditions it is hard to get continuity of indoor-outdoor experience that picture windows,

sliding glass doors, and glass walls are intended to create.

With only unplanned left-over space to work with, last-minute environmental design can be at best only a half-hearted afterthought. Even where individual lots have a 100' frontage or more, the usefulness of the outdoor space is often no greater than in the case of the 40' lot because the cost of

continued



Round Table members visit Belvedere apartments
 (Each unit faces a man-made lagoon that provides community open space.)

Burt Levenhagen

**Environmental planning:
 examples from the Bay region**



(Each apartment has its own private, landscaped patio.)



Photos: Fred Lyon

Handsomely landscaped home sites surround Greenwood Common
 (Panel members were impressed by the way private areas blend into the open common.)

landscaping for an acre, or even a half-acre, site can sometimes rival the cost of the house itself.

So with today's balance overwhelmingly weighted on the side of privately owned outdoor space, we not only miss the vistas afforded by open common lands and the pleasures made possible by community swimming pools and the like, but we often end up deprived of the full use of our individual sites.

On the other hand, Landscape Architect Garrett Eckbo pointed out: "If you have an adequate pattern of community facilities and community open

space, then you can reduce private spaces if they are walled and properly related to the houses."

Every proposal to improve the environment of our single-family housing seeks to give it landscape and neighborhood characteristics that are basic to the larger, more expensive custom house. But because these characteristics must be provided at a price, every proposed change involves smaller lots and carefully planned private outdoor spaces in combination with some form of the traditional village green or other community open area.

We need new patterns of land use for single-family and multi-family housing

New patterns must be economically feasible: they should reduce per capita land and land development cost if possible and they should never increase it.

Here are five other objectives for better land planning and better environmental design:

1. Total green space large enough to carry the total built-up space.
2. Planned access and parking space for automobiles to allow convenient use without jeopardy to children or pedestrians and without interruption of the flow of open space between structures.
3. Planned community facilities needed to create a good neighborhood. (Selection of those to be included in any instance will depend on factors like the size of the development and the availability of similar facilities and services elsewhere in the vicinity.)
4. A sufficient sweep of unbroken open commons with some trees and at least minimum landscaping to give every resident a sense of space and the experience of living near the land.
5. Planned outdoor living space for every family. (These areas need not be large, but must be sufficiently private to allow for relaxed family use, and they must be properly located adjacent to interior living space so that, with the use of glass, they can work together to create a real indoor-outdoor living environment.)

These objectives have been proved practical in pioneering projects that have included one or more residence types—single-family houses, townhouses, and apartments. Land plans have been worked out

for owner, rental, and cooperative occupancy. And they have been planned for as few as seven units.

Members of the Round Table visited Greenwood Common, a new kind of subdivision for 12 single-family houses. It is shown opposite and on p 116 and was previously reported in detail in *N&H* for Feb '57. Panelists also saw Belvedere Apartments, a group of rental units created by the Allen family where a man-made lagoon takes the place of open common land (photos opposite).

More apartments than single-house developments have benefited from environmental planning (except, of course, custom houses and a few subdivisions designed for upper-income families). Examples of environmental planning shown in photographs on the left-hand pages reflect this emphasis on multi-family housing.

One reason may be, as Builder Joseph Eichler told the Round Table: "While there will always be single-family housing, the trend from now on is going to be toward multi-family development."

Another reason may be the influence of today's urban redevelopment.

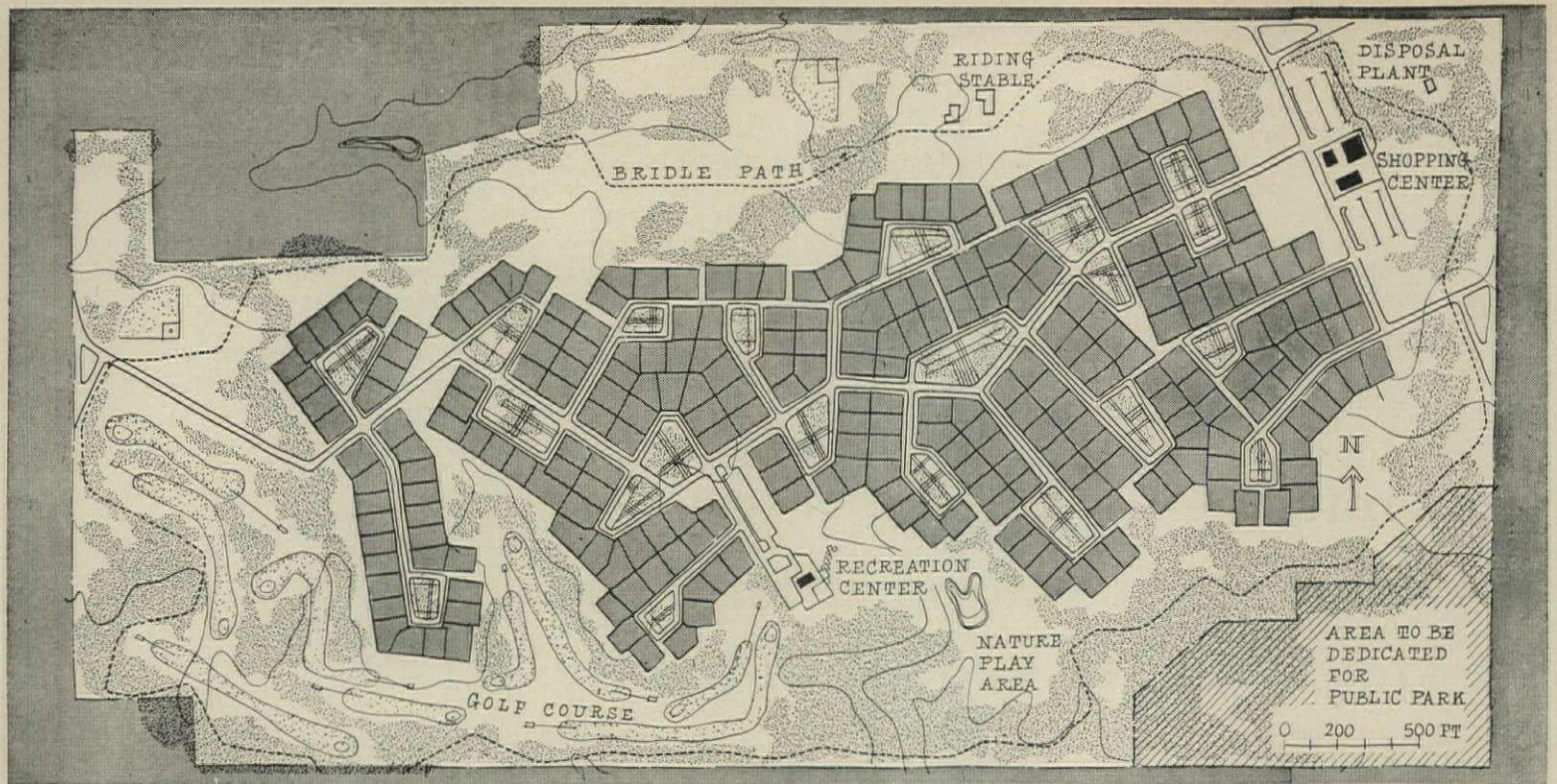
A third may be that, for multi-family rental or cooperative housing, ownership of communal open areas and facilities presents no problem. Conversely, the question of ownership and maintenance of community property is often a thorny problem for single-family schemes like the cluster plan.

In smaller cluster plan developments, the problem can often be solved by some form of cooperative ownership of the commons (though the houses remain individually owned). This device has the advantage, for the residents, of keeping the commons private to their use. But for community-size single-family projects, cooperative ownership of common facilities is neither so practical nor so advantageous, and the alternative of ownership by the municipality, or some other agency of government, is not always feasible because public bodies do not have the financial resources unless special provision is made in the tax base.

Planner Lawrence Livingston told the Round Table:

"The towns don't have the money. If the most enlightened developer would say, 'I will set aside eight acres in the middle of my development and I will let the city fathers have three years or five years or even ten years to purchase it,' chances are, that 99 times out of a hundred, even at the end of

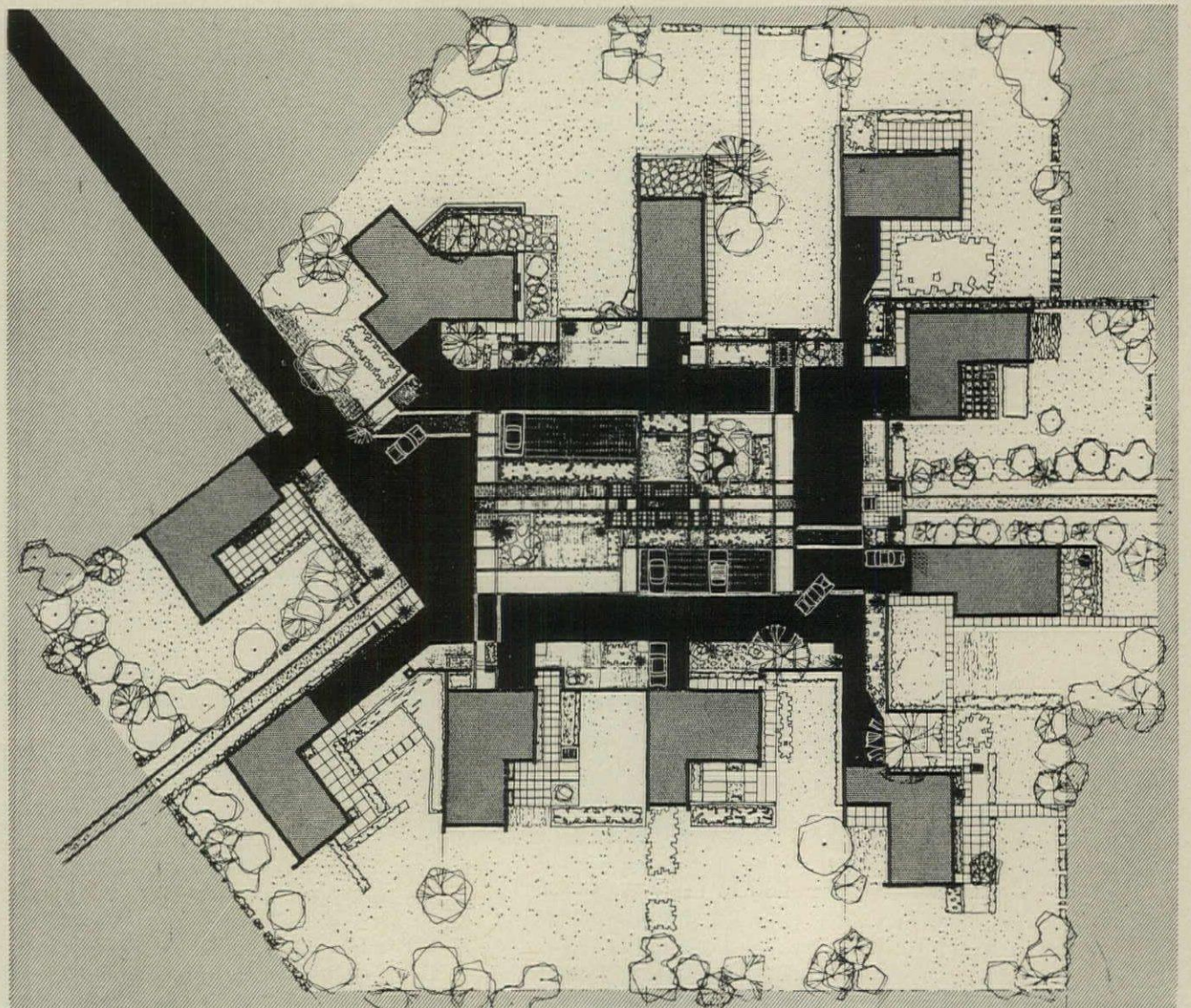
continued



This cluster plan for Mequon, Wis. leaves half the land in a greenbelt

**Environmental planning:
examples from the drawing board**

(Yet it puts 17 more lots on the 300-acre site—and needs 6,700 fewer lineal feet of roads—than if the site were laid out in a curvilinear plan for one-acre zoning. Plan also saves wooded areas, eliminates much grading, and cuts sewer and water costs. Houses are grouped around courts, each sited on its small lot to achieve an optimum private outdoor area and to relate pleasingly to its neighbors. Greenbelt includes: walking and bridle paths, nine-hole golf course, swimming pool, “woodlot” play area, fishing pond, and game areas. Plan was developed by Nelson & Assoc.)



Houses on small lots cluster around court, are surrounded by open greens

a ten-year period, the economically weak suburban community still couldn't afford to purchase, develop, and properly supervise that kind of open space.

"I think that is the nub of the problem of suburbia . . . It is not just a matter of putting better gardens around better houses, or better streets around the gardens, or even schools and parks around the streets. There needs to be some sort of rational governmental structure. There needs to

be a sound economic base upon which all this machinery can function."

But some panelists felt that some improvement could and should be started immediately. Said Landscape Architect Clarence Hammond:

"We must separate automobile and pedestrian traffic. I would like to see all houses have walks along their back property lines so you could walk through the rear rather than down the street."

In some places today's zoning is no obstacle, elsewhere the law must be changed

One Round Table member after another complained about the obstacles which zoning puts up against new forms of land use. Summed up LIFE's Lucy Thomas: "Those vast, obsolete, idiotic, straight-jacketing, stifling maybe sincere, but utterly deadly rules and regulations! They have got to be licked."

But there was some encouraging news. At least one panelist offered immediate hope by pointing out what can be done in many localities under existing zoning laws.

"Many of our cities and communities across the country have flexible zoning controls which nobody uses today," reported Planner Robert O'Donnell.

"For instance, in Albuquerque they have what they call a Special Use Zone which allows you to break away from the sideyard requirements and which allows you to go to planned building groups. In Phoenix they have what they call a Planned Neighborhood Unit where you can do just about anything. In Denver they have what they call Planned Building Group Zoning. Other communities are now adding to their zoning ordinances to provide this flexibility. Many of the possibilities are reported in the Urban Land Institute's new Technical Bulletin 40." (For a review, see H&H Apr.)

"We should be able to submit a scheme," said Architect Quincy Jones, "and have the approval based on the quality of the plan and not some arbitrary rules . . . One thing I would do is get higher densities and make it more realistic."

Said Landscape Architect Theodore Osmundson: "It is important for everyone to recognize that in a planned community where you have smaller individual lots, the land you save on those smaller lots, or most of it, should go into open green space to be used and enjoyed by the whole community."

"Right here in San Francisco," Architect Edward Fickett told the Round Table, "there is a parcel of land being developed and the cost of the lot is \$6800 and the cost of the house that goes onto it is \$8600. How can this proportion exist? It is impossible, yet they will not allow a planned community."

We need more communication with governmental bodies.

Commented Developer Edward Lee: "We should try to do some re-education of the city councils and city planning commissions. We need to make them all land conscious—they are the people who can make or break a development."

"But," countered Builder Joseph Eichler, "subdivision laws are not antiquated or archaic or anything like that and the people who make these laws are well aware of what they're doing."

"The laws are specifically made to restrict the growth of the community because the city is poor and wants to hold back the flow of population. They just can't close their places up entirely, so they purposely design these laws to maintain low density."

"That is why some localities require one-acre lots, and some half-acre lots, and they go down, say, in some places reluctantly to 6,000 sq ft lots. In most places they will let you come in with one of these imaginative schemes that we are talking about, provided the ultimate density will be no higher than the density they are aiming at."

"In other words, in a place where they have, say, an 8,000 sq ft restriction, what they are really saying is they don't want more than four families to the acre."

"The reason they don't want more than four families to the acre is because they feel that the tax revenue they would receive would not be sufficient to pay for the services the community would have to provide."

"So it isn't that the cities are trying to resist better use of the land, such as we have been talking about—they are trying to restrict the population within their borders and this is the thing we have to fight."

"One of the best ways to fight it," Realty Developer Emil Hanslin told the Round Table, "is to show the cities that population growth doesn't need to mean bankruptcy."

"For example, in Andover—the home of Phillips Andover Academy—they set up an official committee to study the economic impact of population growth and found that new-comers paid more than enough taxes to cover the cost of their share of the schools and other municipal services. Let me read you an extract from the report by the committee chairman: 'It must be admitted that, at the beginning of the study, most of the committee members thought that they would find the facts would support their preconceived opinions that Andover was not profiting by new residential construction and that it was a costly burden to the town. The research findings first proved a mild shock and then a pleasant surprise to them. Though the work has been time-consuming, it was, nevertheless, personally rewarding as it is always good to be rid of one's misconceptions.'

continued



Urban renewal is arousing public interest in environmental design

(This is a model of El Mote, a Puerto Rico development designed by Architect Edward Barnes.)

H&H staff

**Environmental planning:
examples from today**



One test of a subdivision is how it looks five years later

(These Eichler houses are fenced and landscaped close to the street.)

Erik Hansen



These wide open spaces are in crowded Denmark

(Which is further evidence of how civilized the Danes are. Architects: Hoff & Windinge.)

"A similar thing happened in three other Massachusetts towns I know of: Peabody, Framingham, and Danvers."

Old established communities may be the most receptive to new ideas.

This suggestion was made by the American Institute of Planners' Corwin Mocine, who told the Round Table: "Contrary to Mr. Eichler's description of some areas, old communities are not only glad to see people, but are worried about losing people. They want to reverse the trend and get those people back.

"Building operations in these older communities are in units of four, or six, or eight or ten and on lots 50' or 60' by 100' or 150'.

"Somehow we have to get houses and apartments on these lots, we have to get usable open space, we have to get orientation and some kind of an outdoor outlook for the major rooms of these houses, and we have to get space enough to put some trees on the streets the houses face upon, we have to get parking for the automobiles, and all of these other urban things. It is a very, very tough problem. It is worthy of the best efforts of us all and I hope we don't overlook it."

Better environmental planning calls for action by housing's full team of professionals

To develop new patterns of land use, to put them on a firm economic base, to win official approval, to transform raw land into building sites, to design structures to take proper advantage of the sites, to get them financed and then built, to landscape, and finally to get people to move in—all this is far more than one man's job, far greater than the scope of a single profession. It is a task calling for variety of talents, widely experienced backgrounds, and vast resources of time and money.

"The architect alone," Architect Quincy Jones reminded the Round Table, "doesn't have the magic touch. You have to have the desire to do the job and the desire to work with the builder, and the land planner, and all the others.

"I would say the same to a builder: select the kind of team you want to work with and then really work with them. It is all right to have your finger in the design of the house, but also listen. And it isn't just the design of the house, because a good house doesn't make a good community by itself. So you can have your finger in the land planning, too.

"There is some knowledge that each side of the fence has, that the other side doesn't have. But it isn't necessarily the knowledge that is immediately important, it is working with the group.

"We can't use land intelligently until we, all of us, work together to get more favorable conditions."

"One thing that's very important," said Builder Don Huber, "when we do get cooperation from planning boards and do get approval for these new and imaginative land-use ideas, we have got to be sure that we, as an industry, rise to the opportunity and do a good job of creating new and better environments. If we fall down on this, if we take advantage of new ideas only to exploit them for the short-run game, then we'll really have all these public officials up in arms against us and it will be a long time before we have another chance."

Added Architect Robert Anshen: "There is no question about the vast quantities of excellent talent available. We have this tremendous reservoir to fall back on, and all we have to do is use it."

We must show people the new world environmental design can create

"When they see what we are talking about, they will want it. They will insist on it, and they will get it."

This was the sentiment of speaker after speaker who asked that wide publicity be given to the cause of better environmental design.

"We can create a demand for it," said Planner Corwin Mocine, "in the same way we have created the demand for dishwashers and air conditioners and all the other things we put in our houses."

Said Landscape Architect Garrett Eckbo:

"The public can only choose among things it knows about, the things that are commonly available.

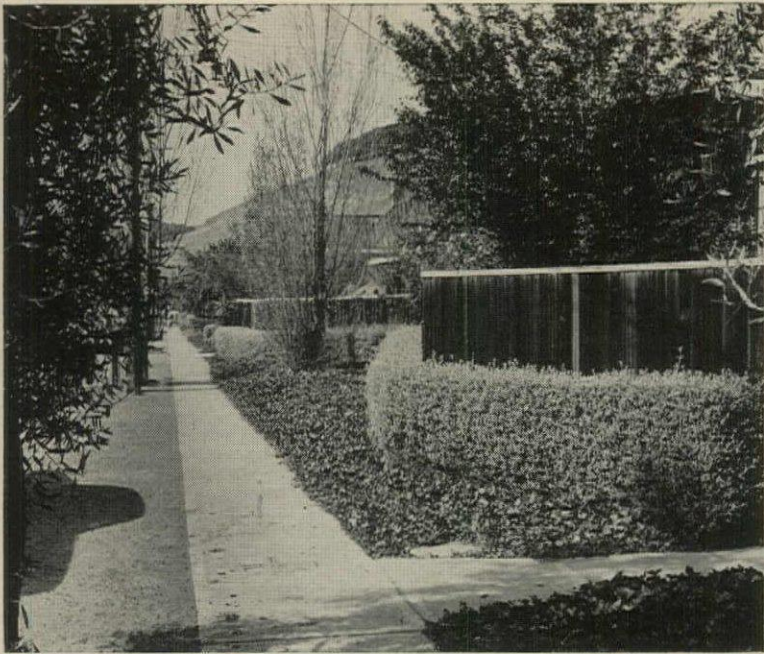
"What we are trying to project here, this concept of total environment, the integrated neighborhood pattern that all the architects and planners and designers are talking about, is not a commonly available idea.

"So the question is: Who is going to make it possible for the public to choose among these new possibilities, the new potentialities that are beyond their experience?

"In some way we have got to get before the public the things they could have and in this way give them a wider choice than they actually have now."

"In short," added Builder Ike Jacobs, "we must raise 'the public's expectancy level'."

continued

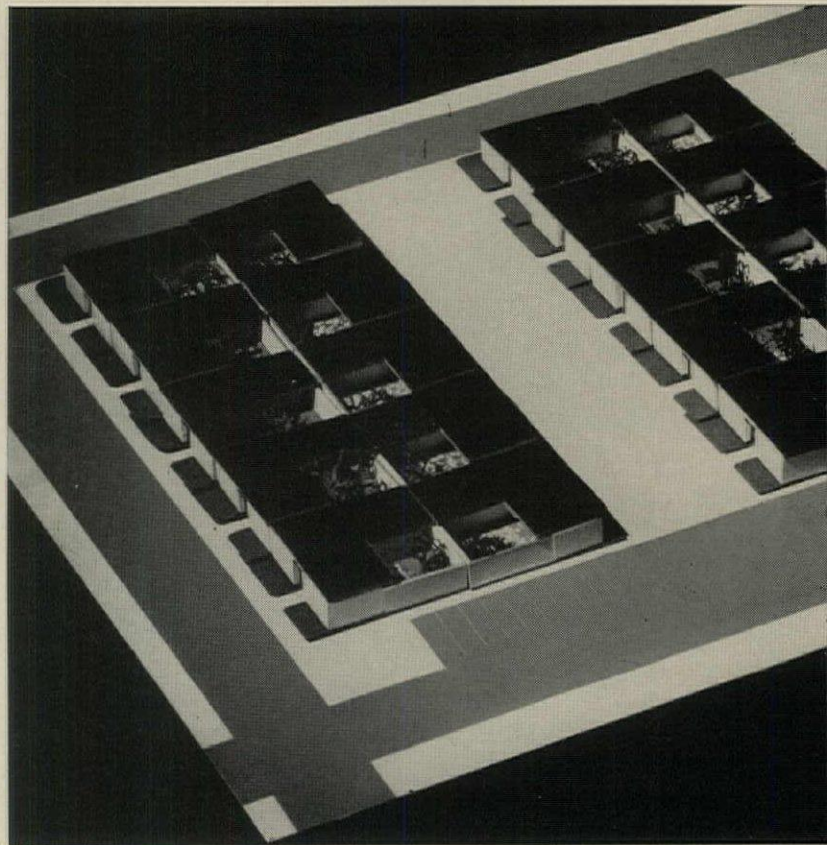


Ernest Braun

Would your zoning board let you do this?
 (Landscape Architect Tom Church shows how to build close to the street.)

**Environmental planning:
 examples from today**

Terry's



Pompeii? No, Chicago!
 (But William Wittausch's townhouses are still only models.)



Here is a fine case of high density without crowding
 (It is an apartment in Honolulu designed by Architect Edwin Bauer.)

Norcross

The choice: better environmental planning or higher costs and ever spreading blight

If we do not start now to protect the future by designing a better environment for today's and tomorrow's housing, we face the unhappy prospect of acres and acres of new homes deteriorating into slums, of reactionary zoning becoming bolder and tougher, and of land and land-improvement costs mounting ever higher.

"Decline is actually built into our system," Developer Robert Ryan warned the Round Table. "All of the forces that are at work are making for decline and efforts to stop the decline have been pretty frustrating. Now what worries me more than anything else is that the good efforts of the planners and the architects and the rest of us are going to be frustrated unless we stop fragmenting our efforts."

Speaker after speaker expressed his deep concern and many endorsed a proposal by Landscape Architect Theodore Osmundson. Said Osmundson:

"Because this problem we are facing is nation-wide in scope and touches every community, there should be a Presidential conference of the groups represented in this room—the architects, the land developers, the homebuilders, landscape architects, city planners, producers of materials, and government officials—to establish goals for improving the environment of house and lot and also the problem of setting aside lands for use by the community.

"To this end I suggest that this group also study the established laws presently in existence—ordinances, codes, and the like, both on a local and a national level—and that they suggest changes or new laws, more flexible laws, which can be used in the future to make it more possible to develop the kind of homes and communities which we have been calling for here today."

The Round Table agreed that the need for better environmental planning was urgent. Landscape Architect Lawrence Halprin put it this way:

"We are dealing in natural resources, the first of which is people and the other, space. We have only a certain amount of space left to use, and we are going to have more and more people to fill that space."

The last words came from Builder Ike Jacobs: "It is a question of survival. If we don't quit chewing this land up the way we are, we are going to be out of business."

Now—

see how environmental planning opens

a world of better living

in 27 new apartments and townhouses . . .



RETIREMENT APARTMENTS at Sun City, Ariz. have large private balconies and terraces facing lawns and golf course. See *p 134*.



Arizona Photographic Assoc

*If you want to combine better environmental
planning with higher-density land use—
and your planning board objects—try . . .*

RETIREMENT APARTMENTS

*. . . because they eliminate
the school-cost factor that often
is the motive for low-density zoning*

People who buy or rent retirement apartments are not necessarily people who have stopped working. But they are people whose children have grown up and moved away. So new retirement apartments (and new retirement houses, for that matter) raise a community's tax revenue without raising its school bills.

That fact can be a telling point with planning and zoning boards who traditionally oppose apartment construction because they fear it will create a need for new schools.

Says Dan Grady, manager of Palm City (see *p 136*), a big new retirement community near Palm Springs, Calif.: "We asked for zoning variances to permit apartments and smaller house lots. The variances went through with little opposition after we pointed out that our housing would be for retired people and not for families with children."

But is there a market for retirement apartments? Yes, as *HOUSE & HOME* pointed out in February ("Today's neglected retirement market"). It is a big market—and growing bigger. It exists wherever you are. And it is a market of active people who appreciate the amenities of good environmental planning—outdoor living, attractive surroundings, and convenient community facilities.

For two examples of successful retirement apartments, see the next four pages.



OUTDOOR LIVING begins on sheltered 15' patios and balconies that overlook lawns and golf course and are screened from neighbors.

These apartments have oversize space outside and in

And big-scale dimensions—in land planning and floor plans—are a big reason they are selling well.

Outside, these apartments have large private patios and balconies that seem even larger because they face broad lawns and a golf course. Inside, they have large rooms (a 19' master bedroom plus a dressing room, for example), ample closets, and two baths in the two-bedroom units.

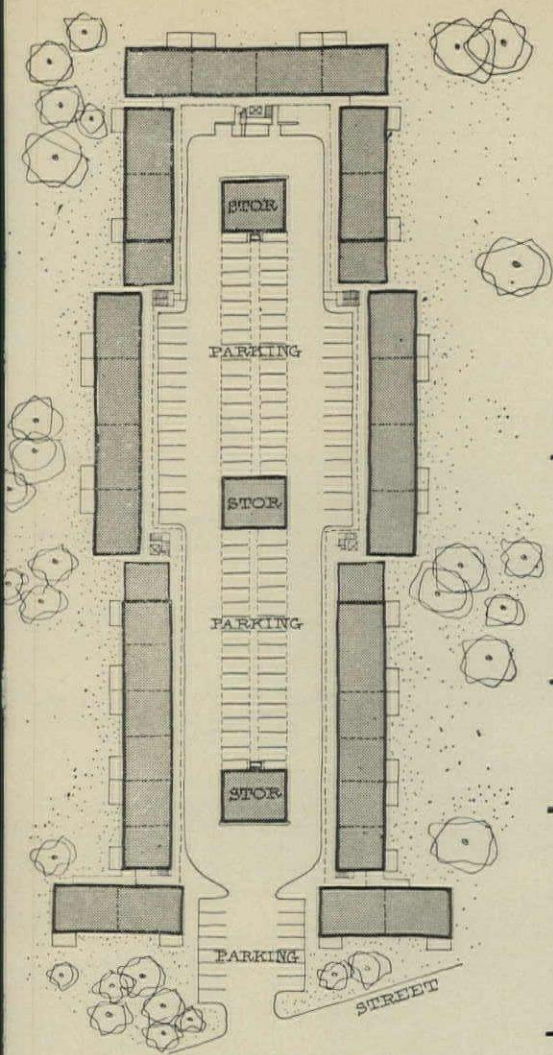
These are the first two-story apartment buildings at Sun City, Ariz. Del Webb's retirement community, where more than 1,500 houses and co-op apartments were sold last year (the 1960 apartments were in one-story buildings). Two-bedroom units sell for \$15,500 plus monthly charges of about \$40, the one-bedroom units for \$13,200 plus \$30 a month. Architects: Charles and Arthur Schreiber.



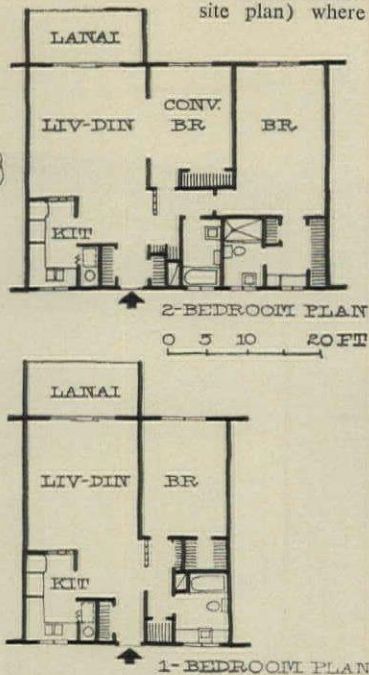
GOLF COURSE, a major Sun City attraction, surrounds apartments and, besides offering recreation, gives every family a long-range view.



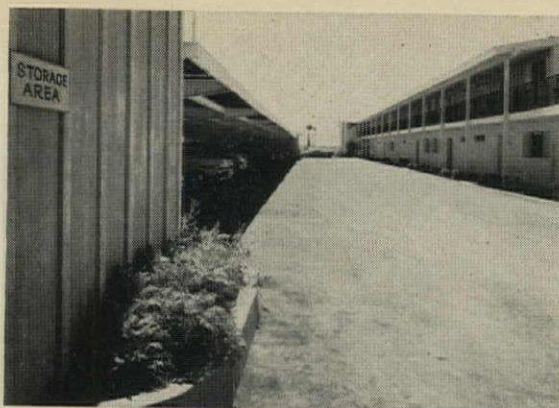
GARDEN PLOTS—and tools to till them—are provided at no extra charge for Sun City residents who want to raise flowers and vegetables.



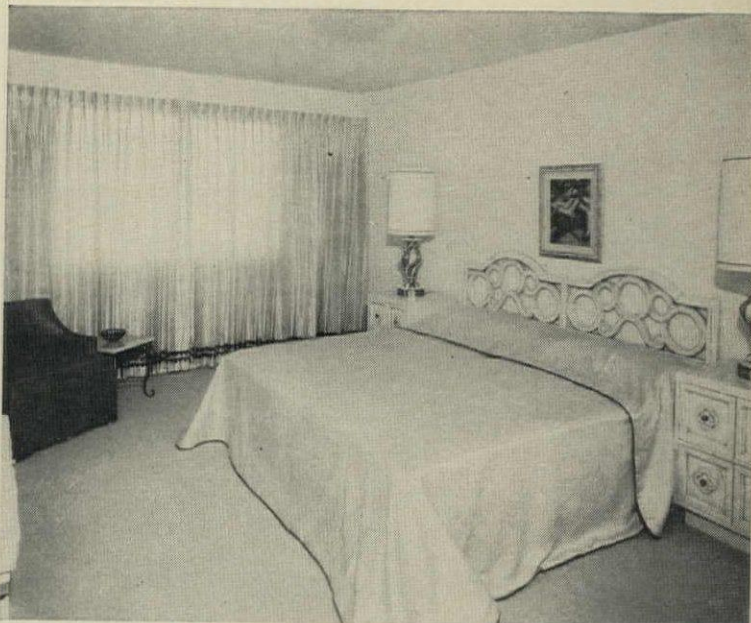
SITE PLAN puts nine buildings around parking area, isolates cars from outdoor living.



FLOOR PLANS offer 1,080 sq ft in large unit, 716 sq ft in smaller one.

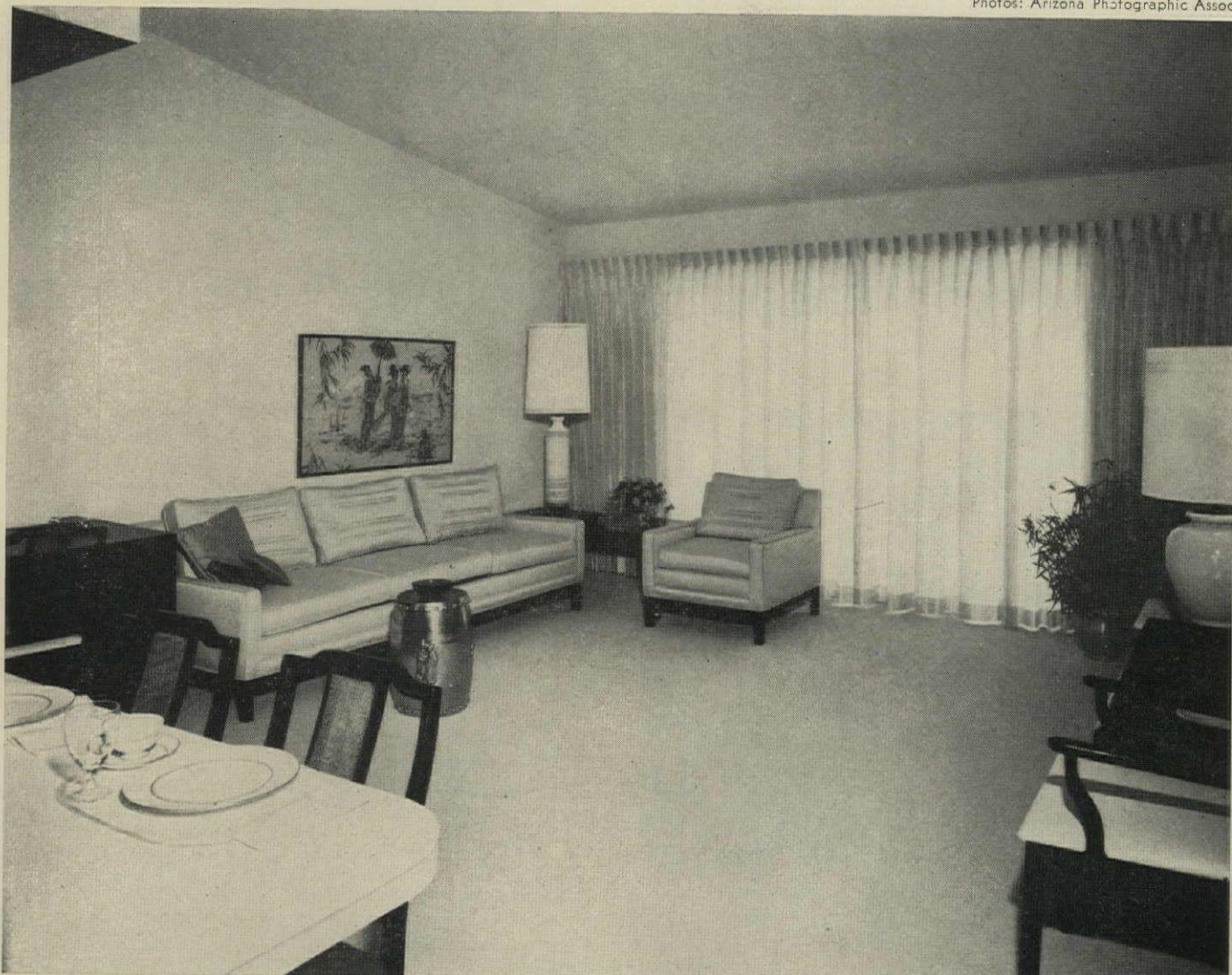


STORAGE AREA at end of carport is one of three (see site plan) where residents have locked compartments.



MASTER BEDROOM in two-bedroom unit has 234 sq ft plus three closets, bath, and dressing table.

Photos: Arizona Photographic Assoc.



LIVING-DINING ROOM in one-bedroom apartment is so spacious (15' x 17') that owners bringing big furniture from large houses do

not feel crowded. It seems even more spacious with draperies to balcony open. Living-dining room in two-bedroom unit is slightly larger.

continued



LAWNS AND PALM TREES, planted around Palm City apartments by builders, create inviting environment in what was once a desert area.

These apartments are planned around a family room

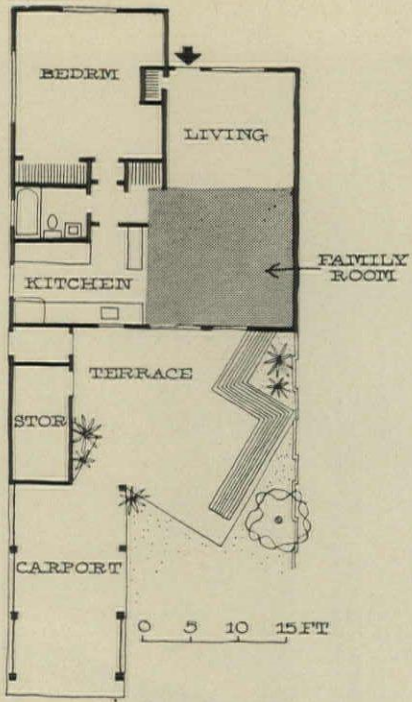
Apartment owners and renters often want the same active, informal living they would expect (or have experienced) in a house.

So say Builders Nels Severin (ex-NAHB president) and H. Marshall Secrest. And that is why the core of each apartment at their new Palm City (Calif.) retirement community is the family room—open to the living room, kitchen, and bedroom hall, and easy to reach from a private balcony or terrace.

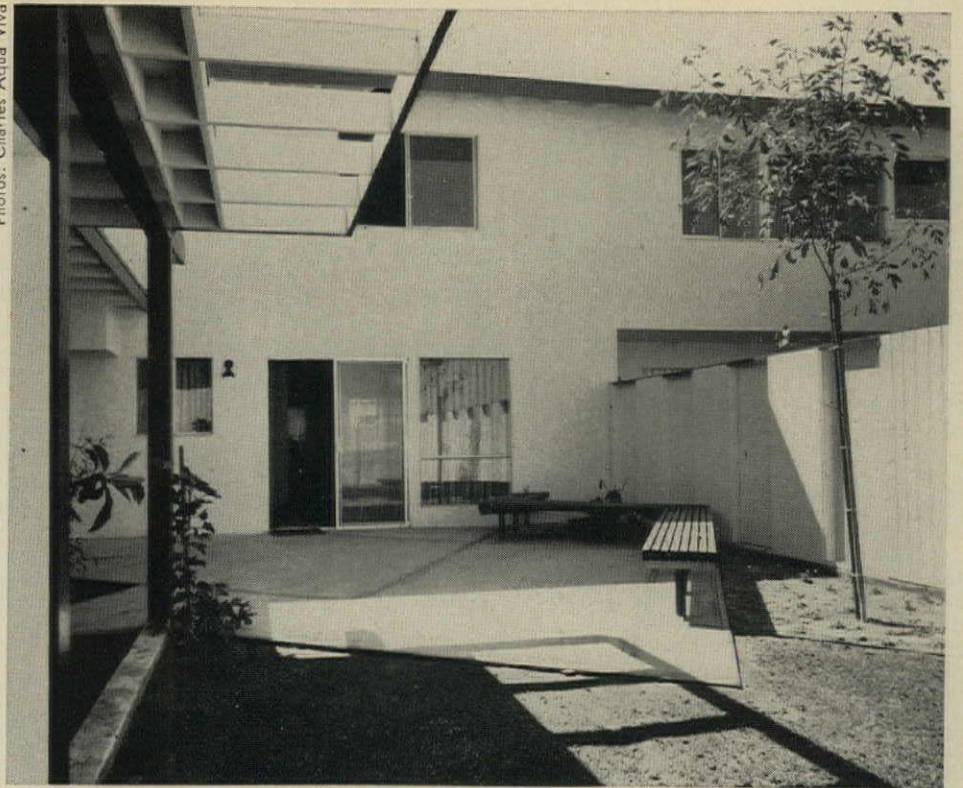
Severin and Secrest expect to build 400 apartments (and 1,400 houses) at their 560-acre site. Community facilities will include three golf courses. The apartments—designed by Architect William Bray and built under the supervision of Dan Grady—are co-ops. Prices: \$9,750 for one-bedroom units, \$12,750 to \$13,450 for two bedrooms. Monthly charges are about \$60.

SET-BACK ENTRANCES are sheltered by roof overhangs and second-floor balconies, which are reached by outside stairs, far right.





PLAN works around family room, has carport and big storage room.



PAVED TERRACE with built-in benches is made private and protected from desert winds

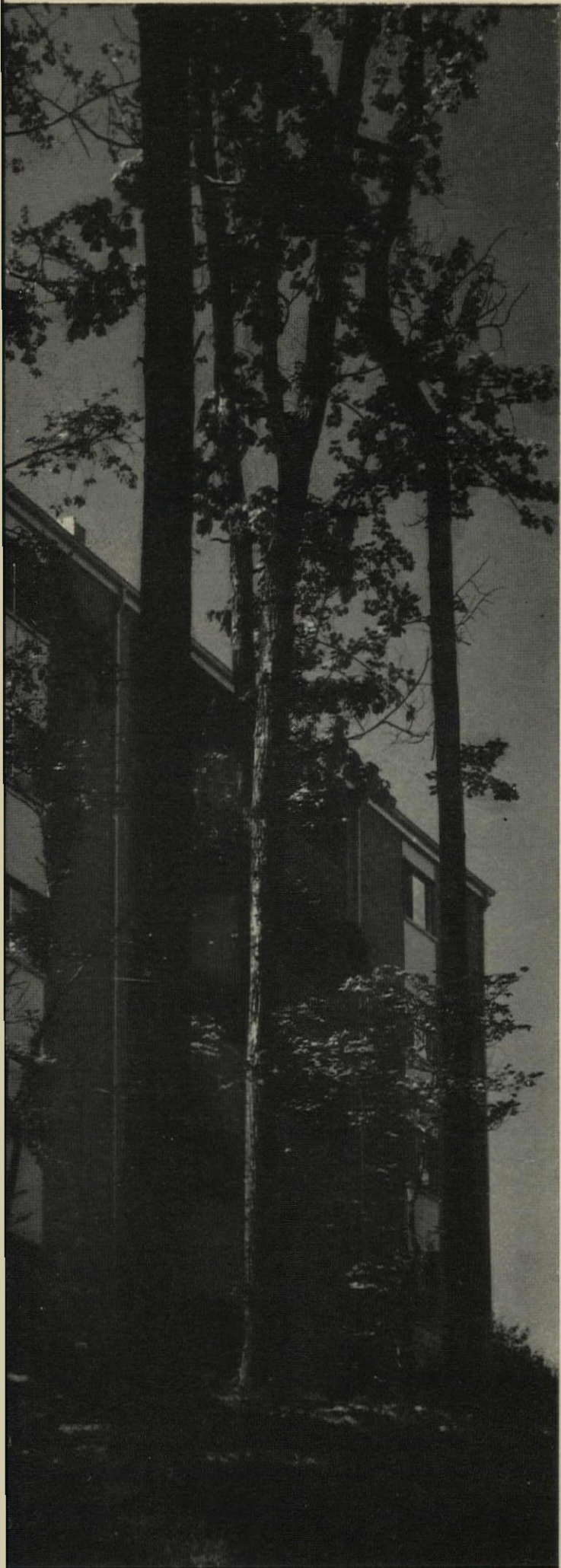
by high fence at right, carport in left foreground, and storage area beyond carport.



FAMILY ROOM opens to terrace, is separated from kitchen by breakfast bar. Built-in range-top and oven and air conditioning are standard.



FIVE-STORY APARTMENT in Silver Spring, Md. offers high density with maximum open space. Architects: Collins & Kronstadt.



One of the best ways to get much-higher-density land use—and yet offer uncrowded living and recreation spaces—is to build. . . .

MEDIUM-RISE APARTMENTS

*And building them is easier
than you might think*

The medium-rise concept—apartments at least three stories high but not so high as to require high-rise, heavy-construction methods—has an important place in planning for good land use.

Because medium-rise offers higher density per square foot of built-on land than garden apartments do, it can be used either to: 1) reduce the per-unit cost of expensive land by getting more units per acre (see pp 140 and 144), or 2) leave more open space for tenants' enjoyment and recreation. It also reduces the cost of grading, drainage, and earthmoving (see p 142). Further, because medium-rise apartments gain prestige from lobbies and elevators, they often command higher rents (and higher valuations). Yet they do not tower over the landscape and so are esthetically suited to suburbia.

Medium-rise construction presents no problems to an experienced homebuilder.

Some local codes permit three-story frame apartments. Elsewhere, "ordinary construction"—masonry bearing walls with wood-framed floors and partitions—can be used to build four- or five-story projects (like the one shown opposite). And "incombustible construction"—with masonry walls and floors with 1½-hr fire ratings—can be used for still higher buildings.

continued





LIVING-DINING ROOM has wall-to-wall glass opening to balcony with view of pool and landscaped patio. Kitchen, far right, shares view.

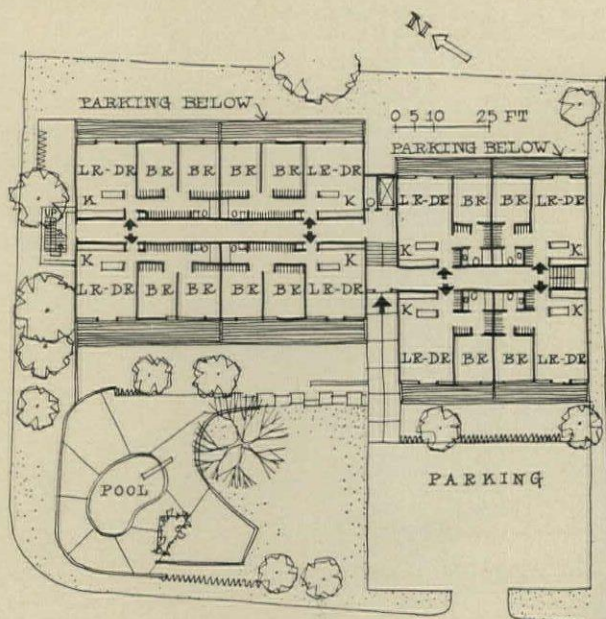
This three-story unit achieves uncrowded living for 22 families on a half-acre site

And it does it with no sacrifice of design quality. The handsome glass stairwell (opposite) characterizes the imaginative approach of the whole complex.

Every room in every apartment opens through glass doors to a private balcony or patio with a landscaped view, and all tenants share the use of the fenced pool, play yard, and main patio, plus a shaded roof deck.

This apartment cost only \$7.40 a sq ft to build. Reasons for the low cost, says Architect Robert Batchelor: 1) It is wood-framed. 2) The two main sections of the building are staggered in height and in plan to minimize grading and excavation. 3) The floor plan is a simple rectangle. And 4) plumbing was grouped to minimize lines and stacks. Builder: Harvis Construction Co. Location: Belmont, Calif.

Photos: Phil Fein & Assoc.



PLOT PLAN devotes about one-third of small site to pool, play yard, and landscaping. Most tenants park under building.

GLASS-AND-WOOD STAIRWELL makes a striking design feature of code requirement for fire stairs.



APARTMENT-LENGTH BALCONIES OR PATIOS—up to 40' long and with dividers between apartments—give each tenant a private outdoor living area.



UPHILL, ENTRY SIDE of each building is four stories tall. Big trees were saved throughout the park-like site.

Photos: Robert C. Lautman

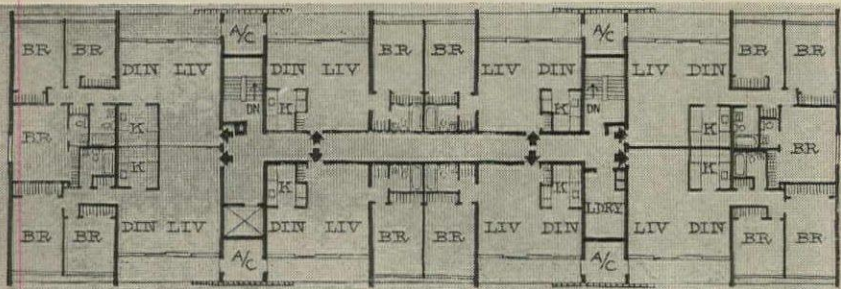
This four- and six-story hillside project leaves nearly all of the site green

By going up four stories, and tucking two extra floors into the hillside at the rear, Designer-Builder Carl M. Freeman got a density of 23 families per acre while covering only 13% of the site with buildings. The rest of the land is left as a wooded park for the tenants to enjoy.

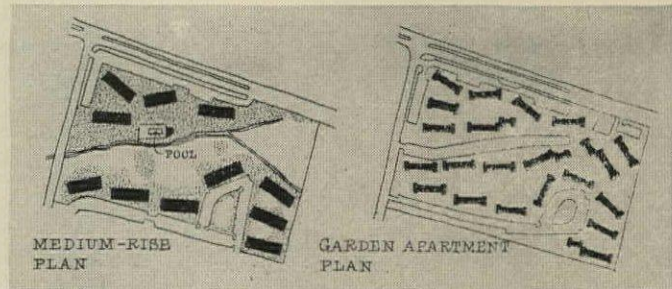
Freeman originally planned to put 2- and 2½-story garden apartments on this land (see site plan below). But to get the same density—which was

dictated by the land cost—he would have had to 1) strip the land of trees, 2) bury the appealing wooded streams in an \$80,000 storm sewer, and 3) regrade almost every square foot of the site.

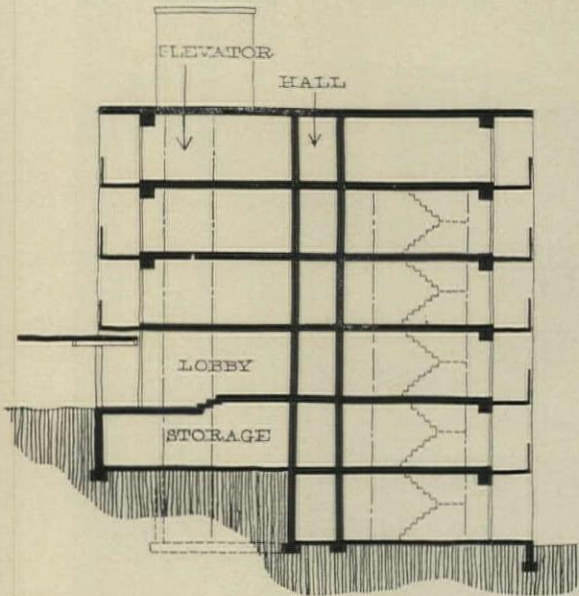
These buildings are of fire-resistant construction. Masonry-block bearing walls—which also serve as fire-proof sound barriers—support pre-cast concrete floors and balconies, which were craned into place. This project is in Bethesda, Md.



PLAN opens each apartment to a private balcony. One elevator and two flights of stairs adequately serve the 40 units in each building.



SITE PLAN, left, covers only 13% of land with buildings, eliminated stripped-earth grading required by earlier garden-apartment plan, right.



HILLSIDE SITING locates four of the six levels only one flight up or down from grade.

DOWNHILL SIDE of each building is six stories tall. Each balcony is partially screened by pierced-

masonry grille (see also below) which also hides heating-cooling units (see plan).

LIVING ROOM opens to balcony and view through sliding wall of glass. Precast concrete floor slabs of apartment above form finished ceiling.





COMMUNITY FACILITIES for tenants include spacious entertainment room (behind terrace-level glass doors at rear) and a 20'x42' pool.

This three-story apartment offers tenants both an indoor and an outdoor community center

By raising the apartment units off the ground on a concrete platform, Architect Mogens Mogenson made room at ground level for a completely equipped recreation room with a kitchen, a bar, and fireplace. He also accommodated a big swimming pool and terrace; as well as parking space for the 40 tenants—all on a $\frac{2}{5}$ -acre site.

Most of the time the recreation room is used as

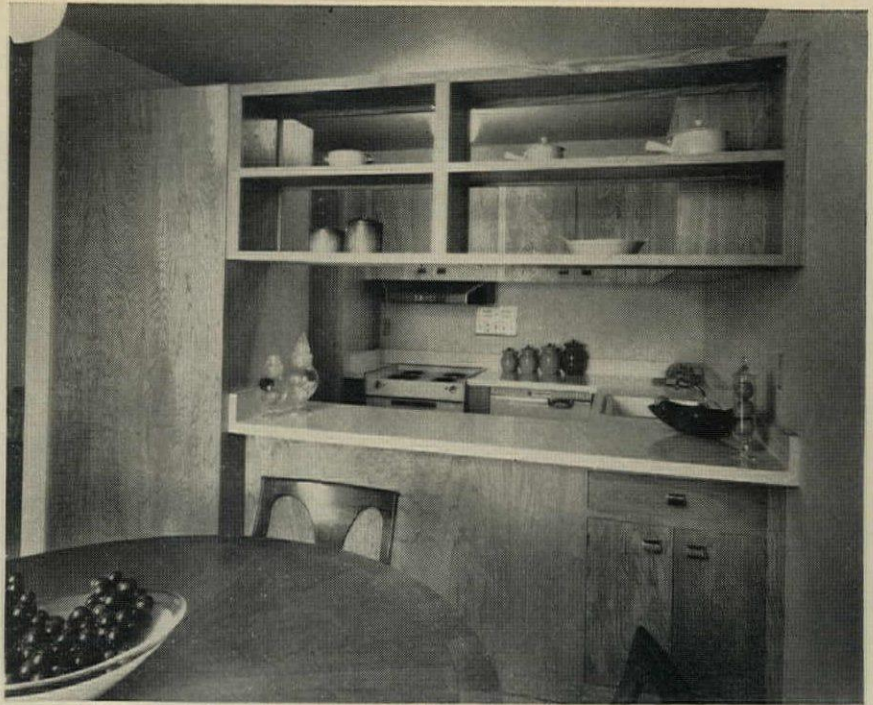
a community lounge and game area. But it can be reserved by individual tenants for large parties.

Above the concrete platform, the building is wood frame with wood and glass curtain walls. Firewalls in halls, stairwells, and between apartments have laminated $\frac{5}{8}$ " gypsumboard skins.

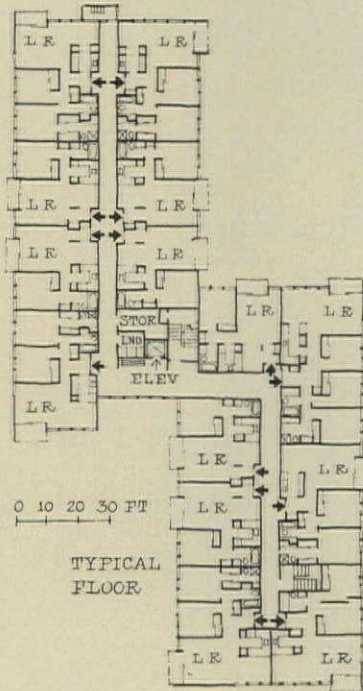
This apartment, in San Mateo, Calif., was built by Pringle Construction Co.



SPACIOUS LOBBY has polished terrazzo floors, pebble-mosaic and wood-panel walls. Elevator is at left.



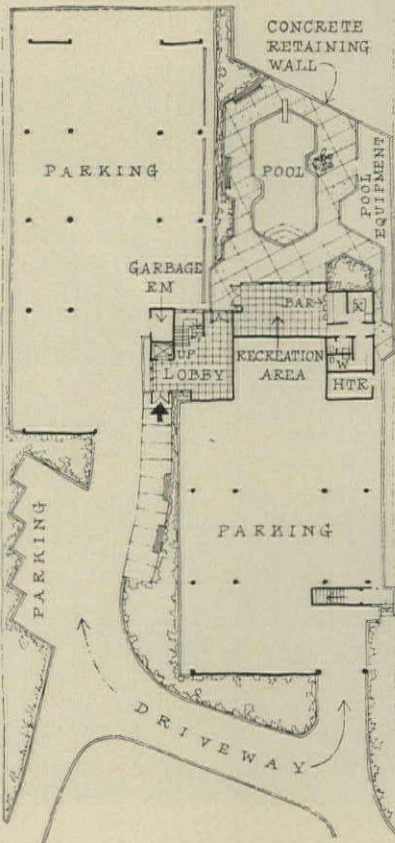
KITCHEN is compact and attractive, with high-style wood cabinets. Cabinet, right foreground, opening to dining area uses space that cannot be reached from kitchen side.



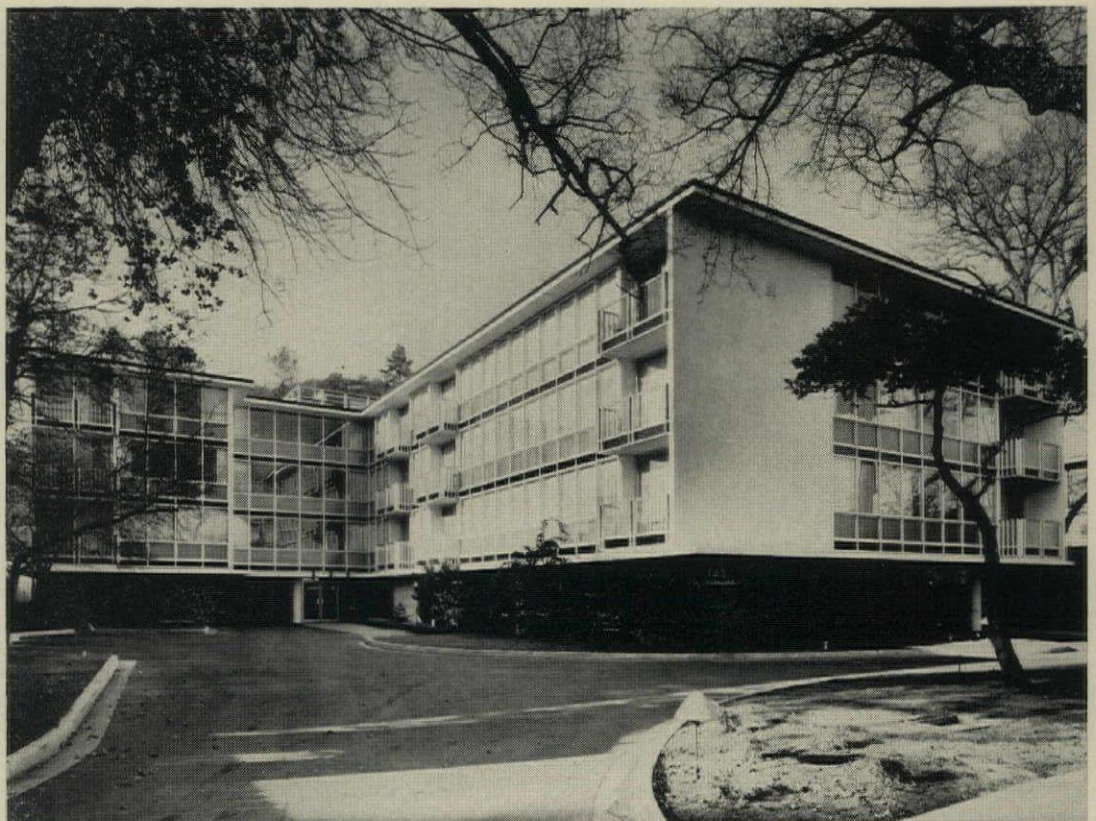
Photos: Fred English



PIERCED BLOCK SCREEN shields cars parked under the building from view from the outdoor recreation area.



GROUND-LEVEL PLAN shows community facilities and parking areas. Typical floor plan is shown at top.



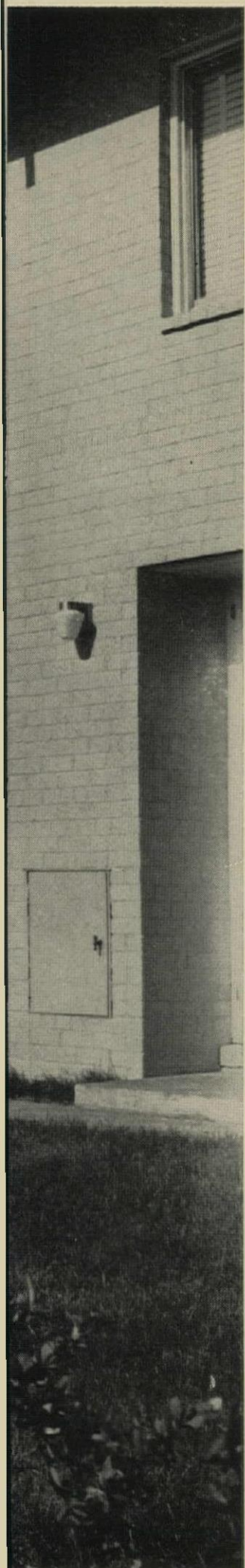
CURVING DRIVEWAY leads to lobby, left of center, and tenant parking beyond. Right leg of driveway

leads to more parking below building at right. Guests park in saw-toothed pull-in area opposite main entry.

/END



TOWNHOUSES at Capitol Park in Washington are set in an off-street park. Breezeway through this building leads to central mall. See *p 152*.



*For better use of the land, try
an old idea with a new face . . .*

PATIO TOWNHOUSES

*They increase density
and provide for outdoor family living.
And they are making news from coast to coast*

Example: reader reaction to HOUSE & HOME's March cover story on Louisville townhouses that sell for \$63 a month (and \$8.45 a sq ft).

Less than 24 hours after the story appeared more than 500 housing professionals began telephoning, telegraphing, and writing to Builders Jesse Bollinger and George Martin. And more than 400 of them came from as far as Tulsa and Buffalo to see for themselves.

What they saw was convincing evidence that well designed townhouses, well arranged on the land, provide more for the money than many of today's single-family detached houses.

The best townhouses offer more value because:

1. They save on raw-land and land-development costs. But though they use far less land than detached houses, they give the families that live in them the enjoyment of private outdoor space plus the enjoyment of large community areas.

2. They save on construction costs. Exterior walls are limited since all side walls except those at the ends of each row are party walls. And foundations (and sometimes roofs and exterior walls) for a whole row of units can be built in a single operation.

Do buyers want townhouses? Bollinger-Martin sold nearly 500 this spring. And other townhouse builders report fast sales.

For four examples of successful townhouses, see the following 12 pages.

H&H staff

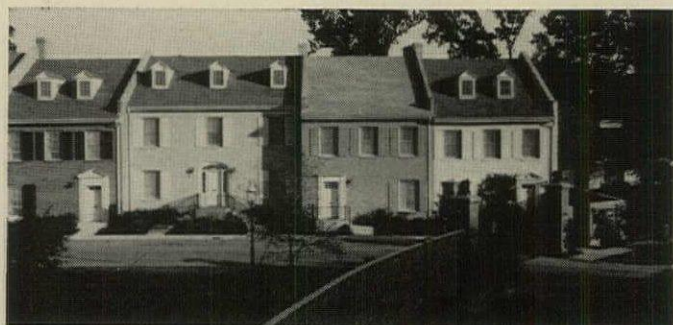
Townhouses

continued



GRASSY COMMONS sets off stately, individual-looking townhouses. House widths are 24' and 36'. Prices range from \$35,000 to \$55,000.

Here is townhouse elegance on a green commons

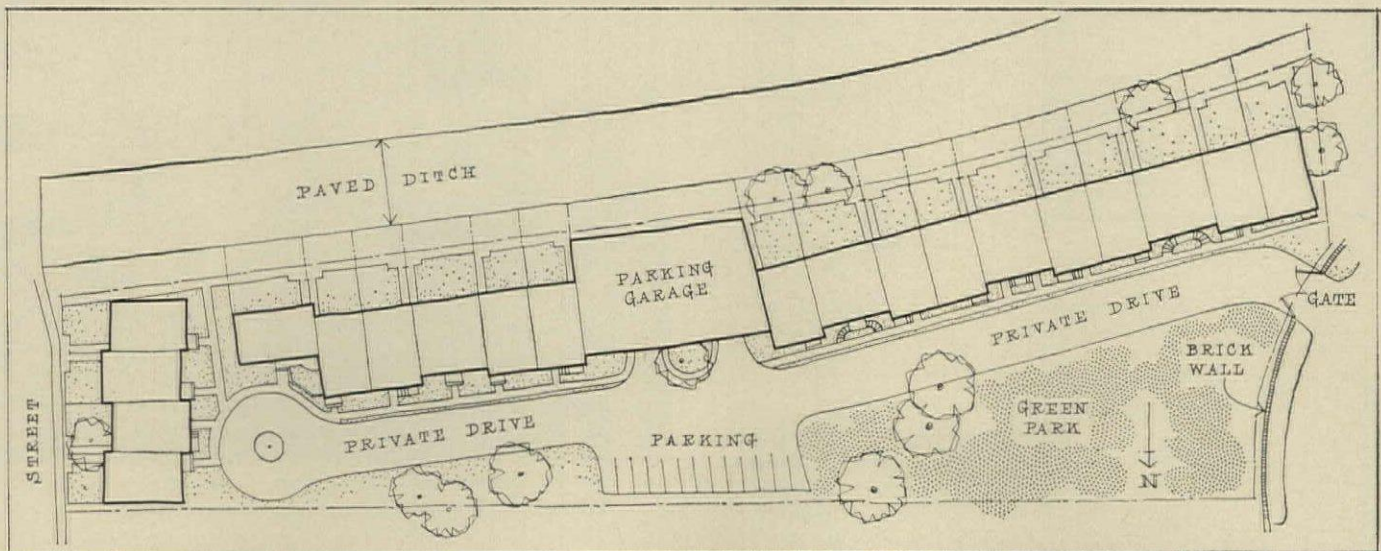


ENTRANCE GATE and brick wall create feeling of exclusivity and security at Dudley Park. Gate is kept locked at night.

What zoning or planning board could turn down these townhouses?

They are stately looking, and have individuality (no two facades are alike). They have big rooms and big private outdoor-living areas (see overleaf). And they share a large community area—the commons shown above. Density: eight families per acre.

These are prestige co-ops built in Shreveport, La. for a high-income market. They sold for \$35,000 to \$55,000 plus \$40 a month for maintenance of the commons and a garage in which buyers share ownership. Builder-developer N. O. Thomas Jr sold 14 houses before completion, the other six in six months. Architects: Neild-Somdal-Smitherman Assoc.



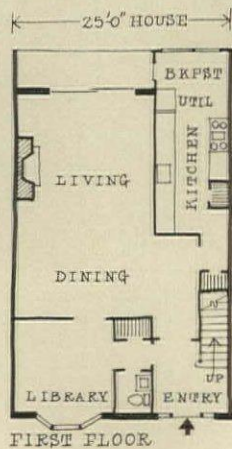
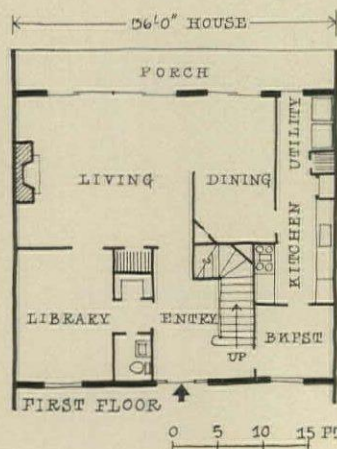
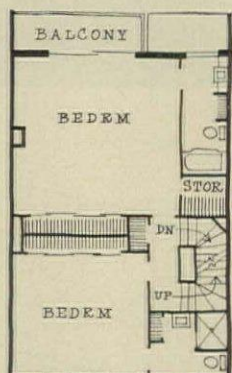
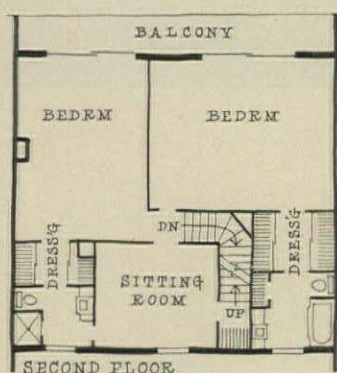
SITE PLAN shows how townhouses make good use of long (650'), pie-shaped piece of bypassed land. Plan puts houses and garage on one side, leaves large area on other side for commons. Fifteen houses (36' wide) have three bedrooms; five (24' wide) have two bedrooms.

continued



BIG LIVING ROOM (19'x16') of larger (36' wide) house opens to dining room, right, and (through sliding glass doors) to walled rear terrace.

Big elegant rooms open to big elegant outdoor living areas



BIG DINING ROOM (16'x15') in larger house attracts buyers who enjoy formal entertaining. Dining room in smaller house is 17'x10'.

FLOOR PLANS of 36'-wide house (left) and 25'-wide house (right) provide entry halls, rear living, and large bedrooms.



TWO-STORY OUTDOOR LIVING—on balconies and large, paved, and enclosed patios—is important feature in appealing to buyers.

Photos: Alexander Smith

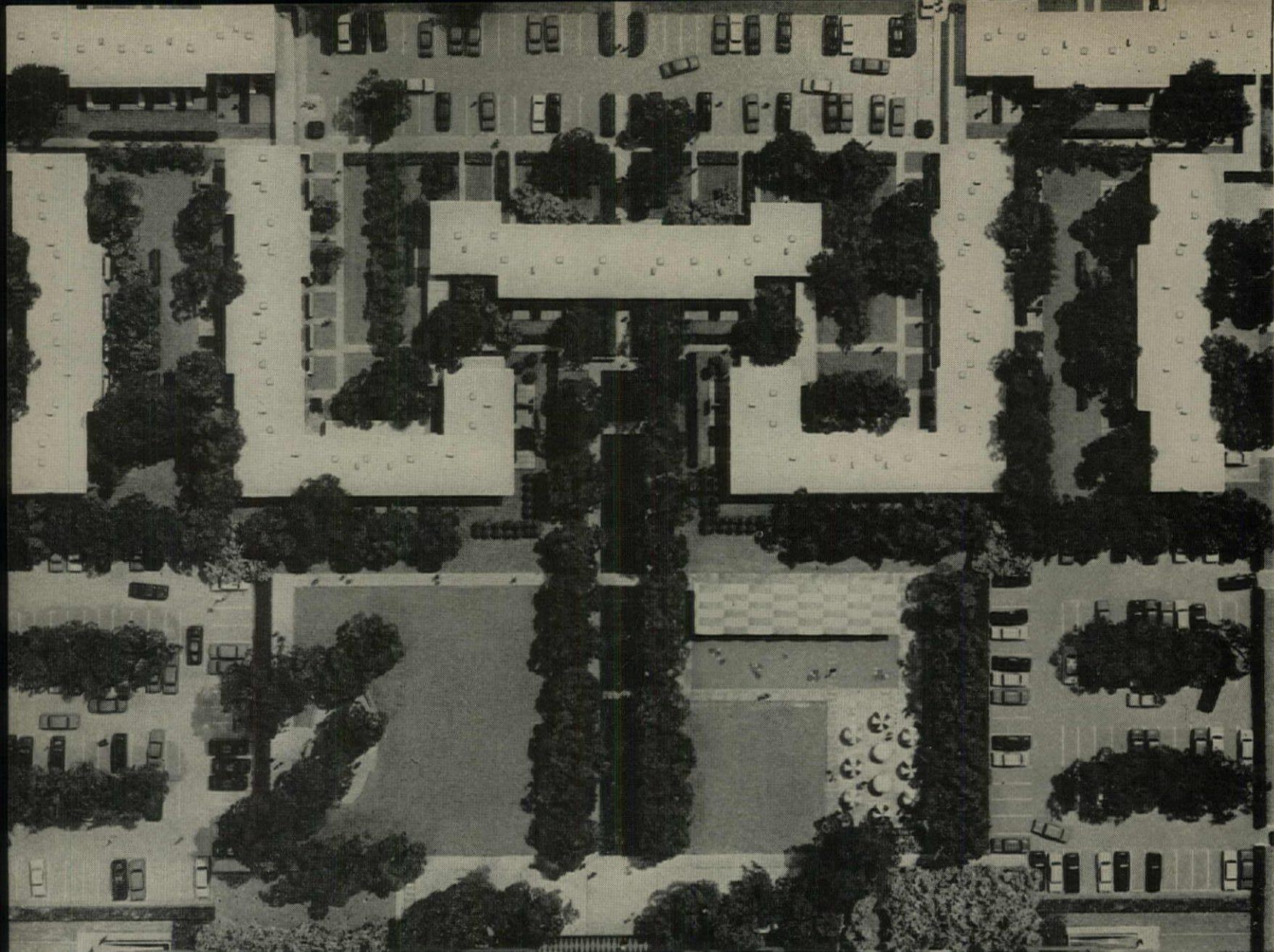


HIGH BRICK WALL (6') around each court assures families of outdoor privacy. Owners' association maintains grounds.



PRIVATE GARDEN is screened from street not only by brick wall but also by wood fence that acts as sound baffle.

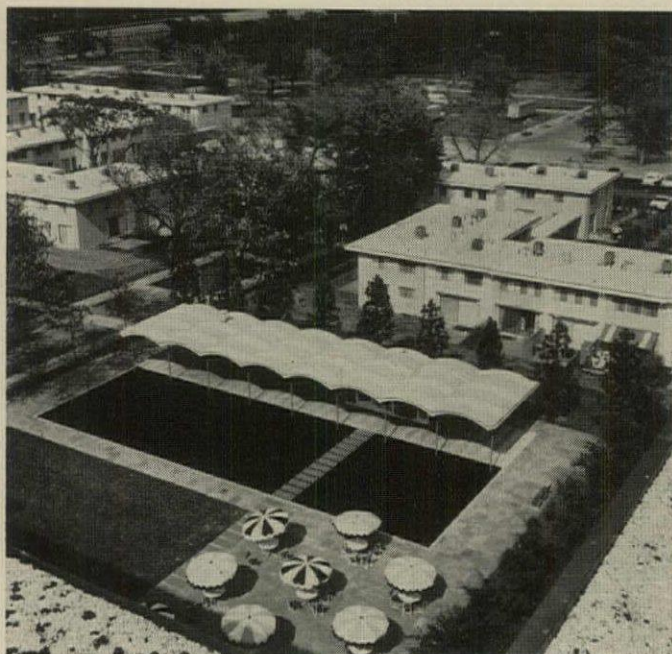
continued



© Ezra Stoller **SCALE MODEL** of site shows how 81 townhouses are arranged in seven groups around open quadrangles. Parking areas are on perimeter.

Here is a park-like setting for townhouses

Townhouses *continued*



H&H staff

COMMUNITY SOCIAL AREA has reflecting pool, covered barbecue facilities, and tables and chairs sheltered by beach umbrellas.

Townhouses don't have to stretch out along a street. As you see here, they can be built in short rows or in L's and arranged in open landscaped areas. These areas then become parks—shared by all the residents and free of auto traffic.

This townhouse development is part of Washington's Capitol Park (which also includes high-rise apartments) in a former slum area on SW 4th St. Its park-like atmosphere is a major reason why it attracts renters, according to Developers James Scheuer and Roger Stevens. Items: open space around buildings, plenty of landscaping, paved walkways, outdoor lighting, parking areas on the perimeter of the development, and big trees that once lined a slum street and now line the central mall (opposite).

The development's seven low-rise buildings are made up of 81 townhouses. Rents range from \$180 to \$195 for two-bedroom houses and from \$225 to \$245 for three bedrooms. And a few three-bedroom units—which also have a study, recreation room, and garage—rent for \$265 and \$275. The houses were designed by Architects Satterlee & Smith.



CENTRAL MALL, seen here from center of site, is lined with lamps and shaded by old trees that were carefully preserved during construction.

Photos: H&H staff



FRONT ENTRANCES are set back from parking area. Central mall (photo, above) is through center breezeway.

COVERED WALKS connect buildings. Open community areas, free of autos, are safe for children and quiet for adults.

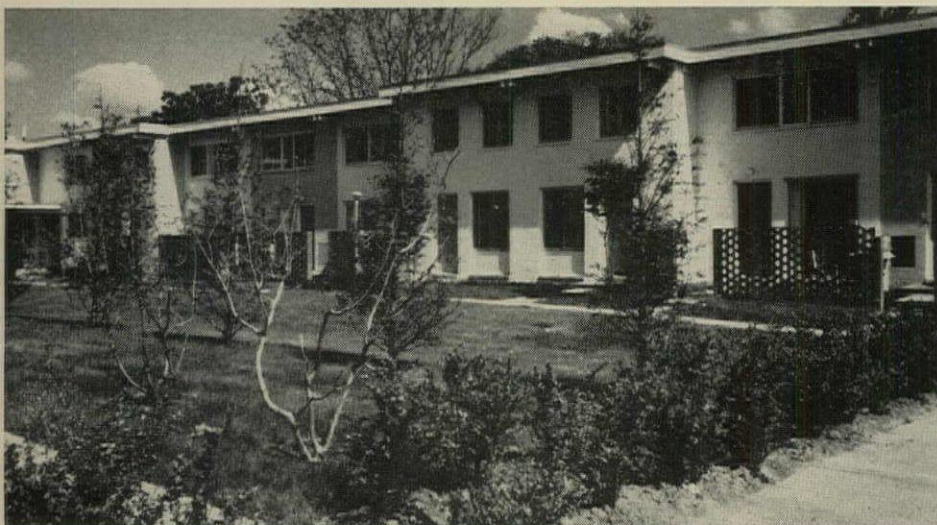
continued



PAVED TERRACES at rear of two-story houses are separated by walls and newly planted shrubs which will later grow into thick barriers.

Every house opens to private areas for outdoor living

Photos: H&H staff



OPEN QUADRANGLES give some houses—these, for example—a landscaped view from the front as well as the rear. Masonry walls screen private terraces.

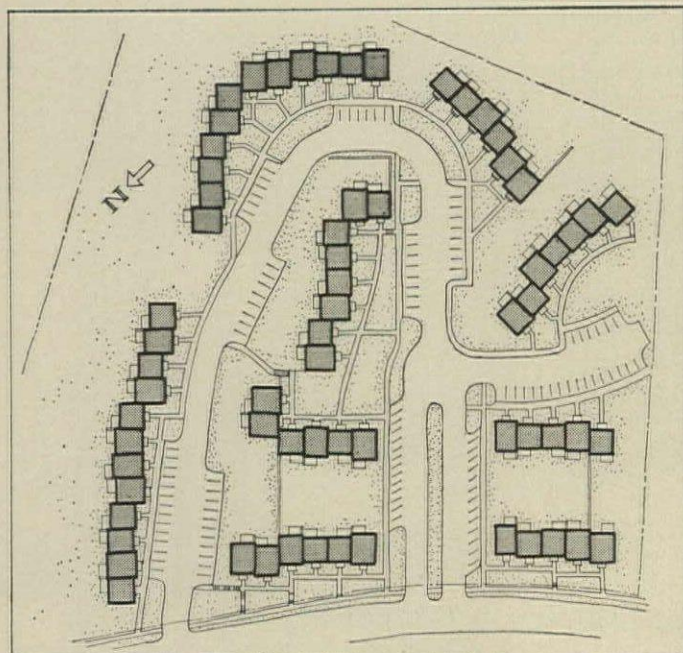


THREE-STORY HOUSES open ground-level recreation rooms to rear terraces and main-level living rooms to balconies.



INDIVIDUAL FACADES of similar townhouses have different textures and colors of brick and different window and entrance treatments.

Here is variety in townhouse siting and design



SITE PLAN shows how 67 units at Preston Place are arranged in small groups with staggered setbacks to avoid row-house monotony.

Although these houses are all the same width (24'6"), they look anything but alike. Reasons:

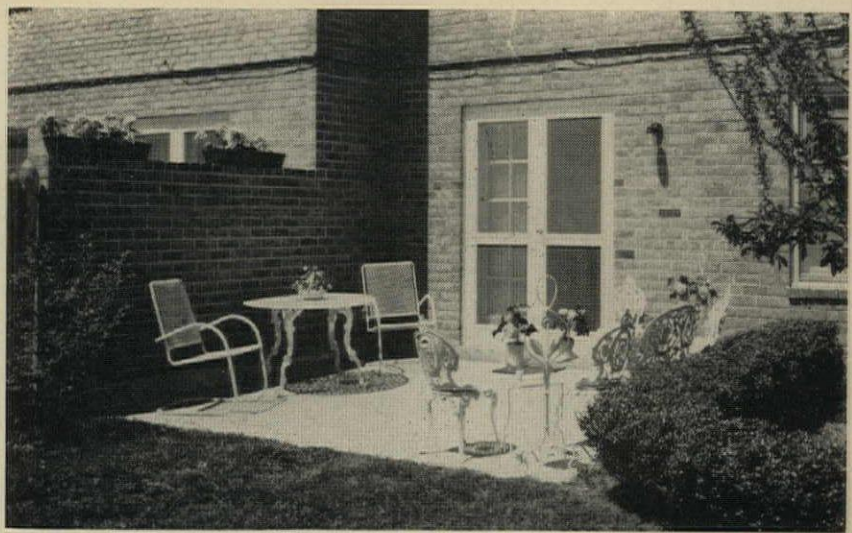
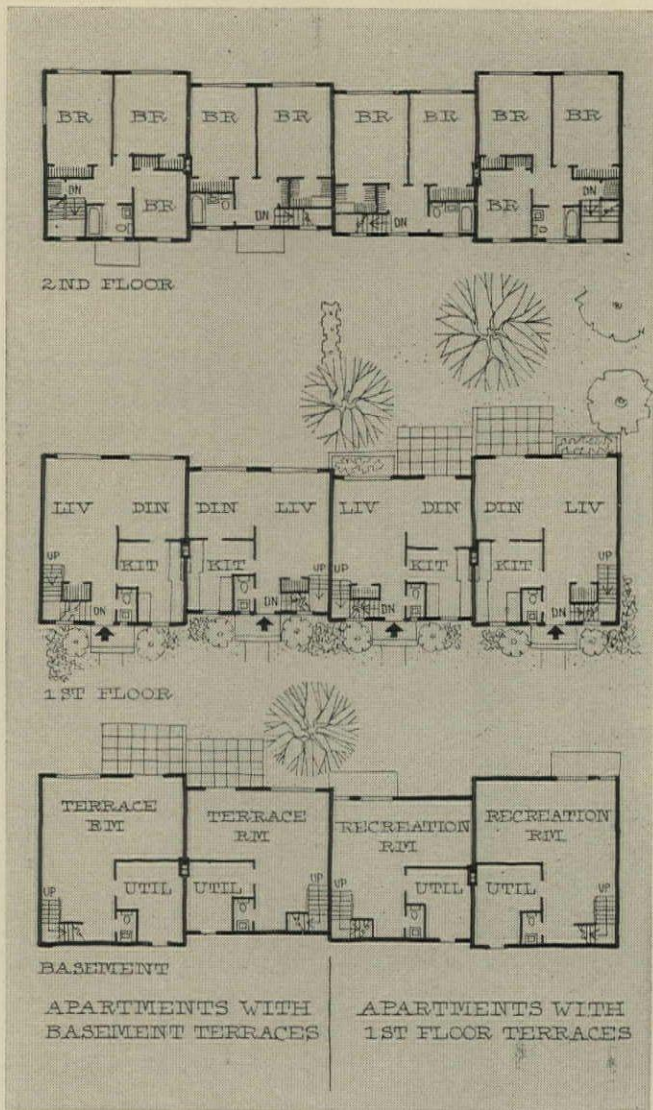
1. They are arranged on the site in short, staggered rows and in L-shaped groups.
2. They have a variety of facades, roofs, and entrances. (Brick is the dominant exterior material, in keeping with traditional design in the Washington area, but it is used in an assortment of textures and colors.)

Says Architect M. Leroy Bagley: "The individual character of these houses is one of their strongest appeals to tenants."

Two other strong appeals:

1. Private outdoor living—on terraces off the basement recreation room or the main-floor dining room. Bagley points out: "We planned the site to get as many houses as possible with a basement level open to grade at the rear."
2. A spacious feeling inside—the result, says Bagley, of making the houses 24'6" wide "instead of the usual 16' to 20'."

The houses are at Preston Place, Chevy Chase, Md., were built by Meadowbrook Inc. Rents are \$180 to \$200 for two-bedroom units, \$210 to \$245 for three bedrooms.



REAR TERRACE is hidden from neighbors by extension of brick party wall. Lawn and landscaping are maintained by management.



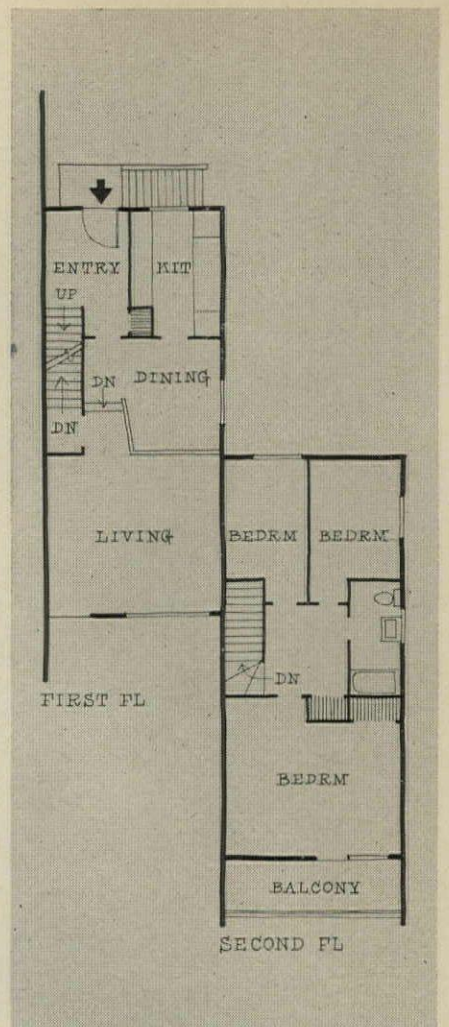
LIVING ROOM and dining room of three-bedroom house run together across rear, have area of 383 sq ft. Entrance is around corner at left.

FLOOR PLANS of four houses show how terrain affects terrace location—off basement in two at left, off main floor in two at right.

INDIVIDUAL ROOFS have different pitches in different directions. House setbacks and levels also change on curving, gently sloped street.

Photos: Davis Studio





OBLIQUE SITING and extended party walls make terraces and balconies more private. Plans at right show relationship of neighboring houses.

And here is an off-beat idea for townhouse privacy

These Danish houses are sited at an oblique angle to trap the sun, keep out cold winds, and provide more outdoor privacy on small lots.

Architect Olaf Langston also provided two outdoor living areas—a terrace and a rear balcony—

and made the terrace even more private by extending the party walls past the rear walls. These houses have a basement that includes a washroom, a food-storage pantry, and (a real necessity in Denmark) a room for bicycles.

Townhouses

continued



SITTING ROOM is two steps down from entry and dining room and separated from dining room by low partition and curtain.



STAIRWAY to second-floor bedrooms leads directly from front entry hall.





NINE-UNIT APARTMENT WITH POOL was built by Flair Corp in Woodland Hills, Calif. Architect: John B. Ferguson & Assoc. For details, see *p 166*.



*You can create a pleasant environment
even on a very small site
with well planned and landscaped*

SMALL APARTMENTS

*And there is a surprisingly big market
for them in cities everywhere*

With good planning and design of both the site and the buildings, you can create a pleasant environment for several tenants on a site so small—or seemingly so undesirable—that many builders would not even give it a second thought.

More and more smart builders—and realtors and architects—are taking second looks at vacant lots with an eye to transforming them into small duplex or apartment projects with many of the virtues (patios, nice vistas, pools, etc) that big apartment projects have. These men are finding such sites in every city—tiny lots, odd-shaped lots, some in commercial areas, most of them scattered, and all of them bypassed.

Building a few units on a small site like this is good business for anyone. A duplex or small apartment is only a step removed from houses as far as construction goes. And if you find the right site—and use enough design ingenuity—you can turn it into a good investment property, either for yourself or a client.

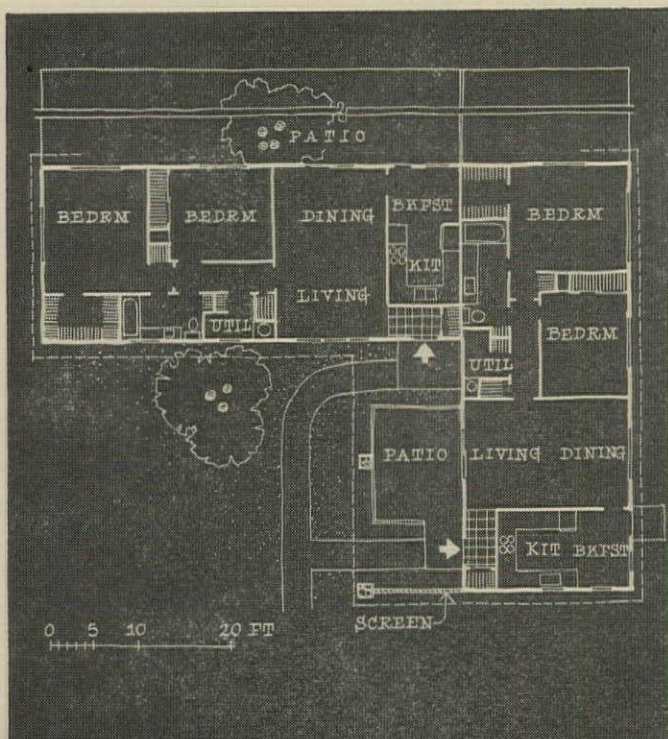
You will see how varied the opportunities are when you study the duplexes and small apartments on the next four pages. And you will see the profit potential when you read the nine financial case histories on *p 166*.

continued



LOW, RAMBLING DUPLEX with easy-to-maintain masonry walls looks like a luxury house. It was built in San Antonio by Tom McGovern.

This duplex looks like and lives like a house . . .



The two families have virtually as much privacy—indoors and out—as if this duplex were two separate houses. The L-shaped building—sited to take advantage of the beauty and shade of two clumps of oaks—is designed so there is only a short party wall between the two apartments. And butting the kitchen of one unit and the bath of another against this wall minimizes the noise problem.

The fenced-in roofed patio of one apartment is on the street side, while the second apartment opens to the whole rear yard. So—again—there is no problem of either visual or sound privacy. The owner lives in rear apartment, rents the other for \$150 (not including utilities).

L-SHAPED PLAN is made up of two identical 880 sq ft units. Both have sliding glass doors opening living room to enclosed patios.

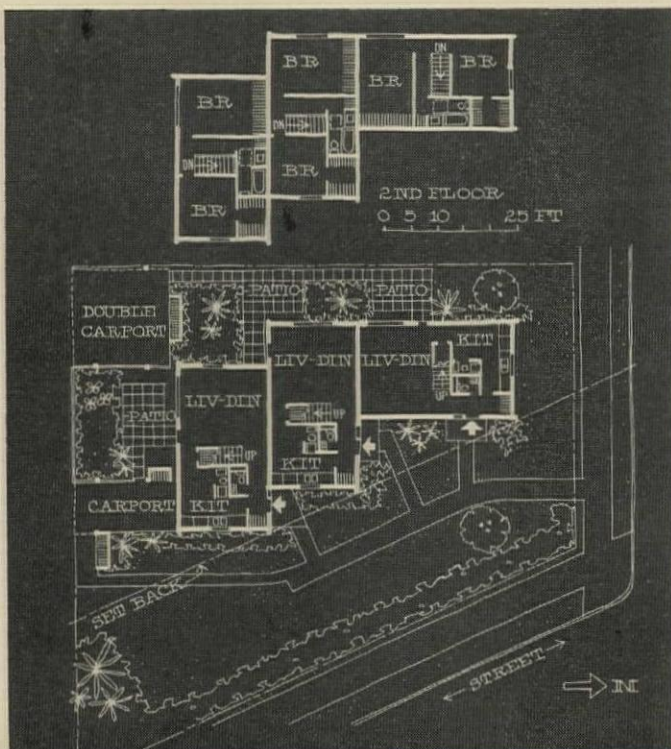
Herrin Studios



R. J. Leydon

LANDSCAPED TOWNHOUSES fit neatly into their suburban neighborhood. Architects: Yost & Taylor. Contractor: D. Coder Taylor.

... and this triplex creates pleasant suburban living

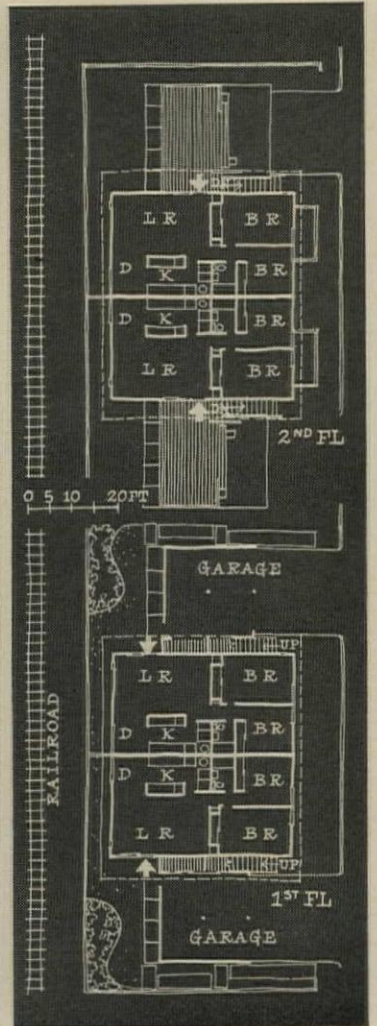


Built right up to the setback lines on a small, irregularly shaped lot in Evanston, Ill. this three-unit building provides each tenant with 1,172 sq ft of living space on two floors, plus an outdoor patio. The three units are identical in shape, but staggered so as to fit within the setback lines while at the same time creating a measure of privacy for the outdoor areas.

Building construction is fire-resistant, with 8" masonry walls which support the precast second floor and roof. Cost: \$37,754 (not including land and architect's fee) or \$12,585 per unit, \$10.74 per sq ft. Architect D. Coder Taylor designed it for his own investment. Apartments rent for \$180 a month.

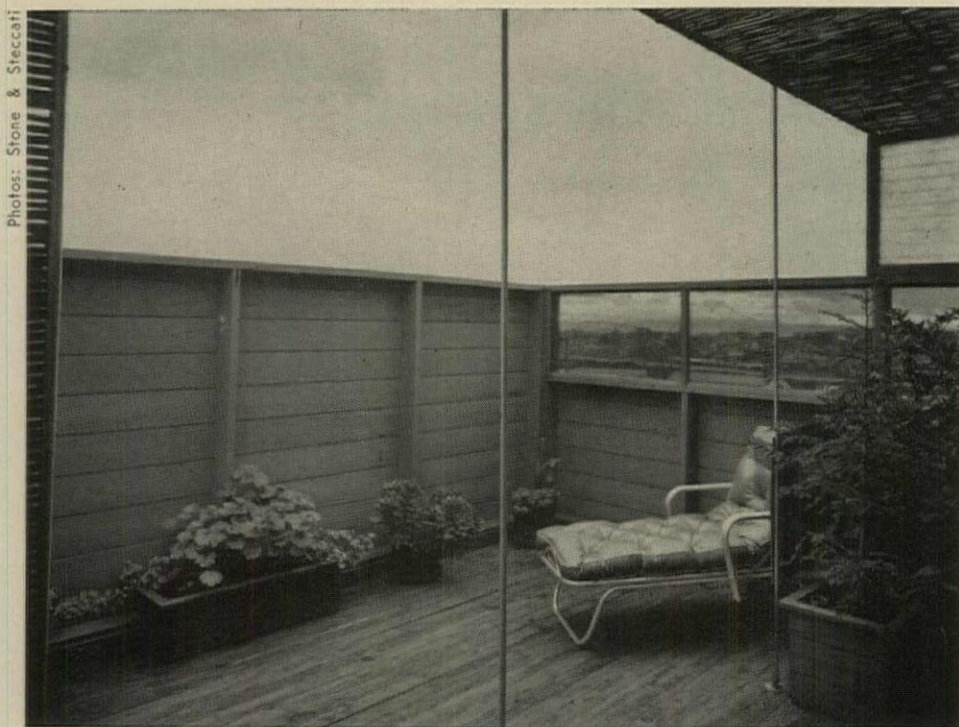
SITE PLAN shows ingenious placement of identical buildings to fit setback lines. Staggered walls create design interest.

continued



FOUR-UNIT APARTMENT HOUSES have two-car garages on both sides. Entrances to ground floor apartments are off patios behind garages.

These four-unit buildings are on passed-over land



GARAGE-TOP DECKS are shielded from buildings next door and from the tracks below by the high board fence, yet offer a view of the city and San Francisco Bay beyond.

They were built on a long strip of land, only 50' wide, overlooking railroad tracks and a clutter of industrial plants in El Cerrito, Calif. Builder John Bewley realized the land was one of the few parcels left in town, bought it subject to a zoning change allowing 5' setbacks (to make maximum use of the land), and built these four-unit buildings by Architect Elmo J. Novaresi.

The apartments have had a zero vacancy rate since their completion two years ago. Each unit rents at \$119.50 a month. Factors in their success, says the builder, are: 1) The site is convenient to bus and freeway transportation. 2) The units offer nearly 800 sq ft of living space, individual entries, garages, plus outdoor living on a garage-top deck. Outdoor areas are fenced for privacy between buildings and to block the industrial view, but preserve a distant vista of hills and San Francisco Bay.

The success of Bewley's first units encouraged him to build twelve similar apartments along the strip. Each helped upgrade the others. He kept the first, sold the rest to owner-occupants.

Photos: Stone & Streccati



BELOW-THE-STREET DUPLEXES, their outdoor living areas screened by fences and overhead grilles, offer complete privacy for tenants.

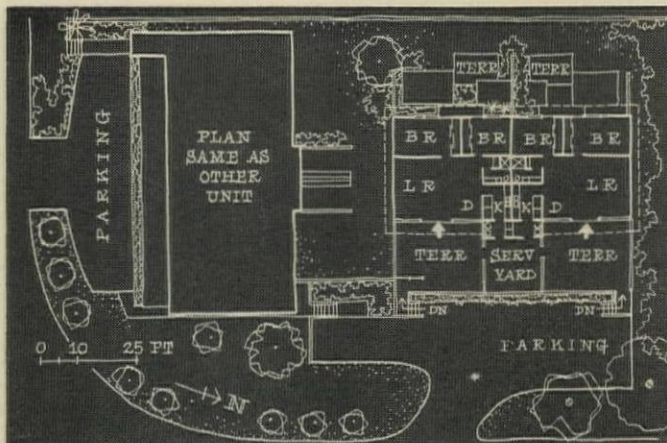
... and this pair of duplexes fit a third-acre site

By carefully utilizing every square foot of allowable space for indoor and outdoor living, and using all of the "set-back" land for parking and open terraces, Architect Guy Anderson created a nearly self-contained environment for each of the four families.

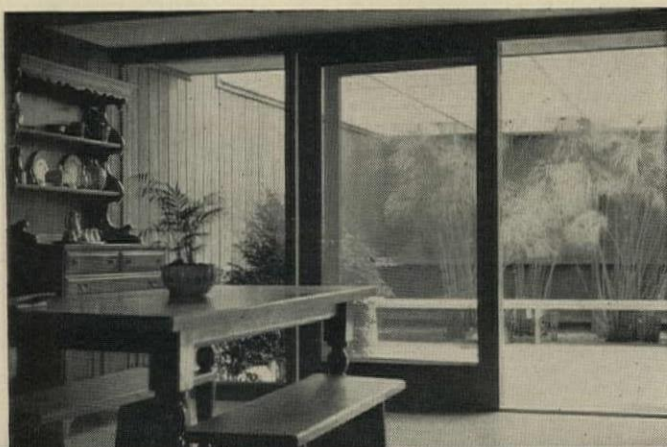
Every room in the four apartments has natural light and ventilation, and overlooks and opens out to private outdoor terraces. The separation of the outdoor living areas was accomplished with high board fences and by positioning service yards between pairs of living terraces. These apartments are below street level but the architect screened the terraces from motorists in a novel and effective way: Each terrace is roofed by a lumber grillework, which blocks the view between the street and the terrace but is open to the sky and trees above.

The apartments, built by E. A. Wanket & Son, rent for \$132.50 per month.

LIVING ROOM, is 24'x16', seems still bigger because walls, floor, and ceiling line continue into 24'x19' terrace.



SITE PLAN separates outdoor living spaces despite tight use of land. Every room has large glass wall opening to outdoors.



For details on small-apartment financing, turn the page

There are big profits in small apartments and duplexes

Apartments like the ones shown on the preceding pages offer one of the most widespread profit potentials in today's housing market.

They offer nearly all the profit opportunities that pay off so handsomely for the giant speculators who build large apartments and commercial buildings. On this smaller and much simpler scale, you can get all the tax advantages described in the much-discussed article in last month's *Harper's*, in which New York Realty Man Daniel M. Friedenberg tells about the tactics of New York's big-wheeling realty operators (see NEWS).

In nearly every market, realtors and builders and developers either own or know of bypassed lots that can be converted into high-paying investments with small apartments.

In nearly every market, there are small investors—lawyers, doctors, and others with high personal incomes—who can be attracted to finance or to buy these small apartments when the tax advantages are pointed out to them, and when they see the promise of a better return than they can get by

buying stocks. (And, because the capital required is comparatively small, many housing professionals are building small apartments for their own investment.)

And in nearly every market, the opportunity is good because—even in many areas with high vacancy rates—there are not enough really well designed apartments with a planned environment.

The key to the profit in apartments is accelerated depreciation by the "double-declining balance" method.

This fast depreciation method lets you write off twice as much depreciation the first year as the average depreciation over the life of the building. The second year, you write off twice as much as the remaining amount divided by the full life of the building, and so on.

Example: on a \$50,000 apartment house with an expected 25-year life, this 200% depreciation method gives you a \$4,000 tax deduction the first year (instead of only \$2,000), \$3,680 the second year, \$3,385 the third,

\$3,115 the fourth, \$2,866 the fifth, and so on. Not until the tenth year will your depreciation fall below \$2,000. (The Internal Revenue Service sometimes allows a 25-year life on frame-construction apartments, but usually requires a 30-year life. Masonry buildings sometimes get a 35-year depreciation period, but a 40-year life is more usual.)

Moreover, you can depreciate the building part by part. Though the shell may have a 25- to 40-year life, the draperies, carpets, plumbing, paint, appliances, etc can be written off over period, but a 40-year life is more usual.)

These deductions can be used directly to reduce your personal income-tax liability if ownership is kept in the name of an individual, partnership, or syndicate instead of a corporation.

(A more detailed explanation of this and other fast-depreciation methods has been published in *HOUSE & HOME's* Oct '59 and Oct '60 issues.)

Further, when the owner sells the apartments he often makes a profit. And the gain on such a sale is a capital gain and the maximum tax payable is 25%.

Here is how the financing (and the profit) worked out for . . .

1. Nine-unit apartment in Woodland Hills, Calif.:

The luxury apartment house with swimming pool shown on *p 160* was built on a 75'x125' lot that had long been bypassed in a commercial block. Walter Carlson, a toy manufacturer who has a real-estate license and an avocation of developing "sleeper" sites, saw its possibilities (across the street is a golf course). Last year, he paid \$30,000 for the lot (in partnership with Max Koblisch, Oak Park, Ill. apartment-house builder), and had Flair Corp build the \$85,000 building. He also put in about \$17,000 worth of extras—the swimming pool, landscaping, carpets, appliances, air conditioning (nine individual units mounted on the roof), central hi-fi system, acoustical materials, and the like.

This \$132,000 investment now brings in \$18,000 a year in rentals (which will go up next year). Carlson paid cash, has recently been offered a \$90,000 mortgage loan at 6¼% for 18 years, based on the lender's appraisal of the building as worth \$150,000. It is too soon to know what his operating costs

and tax rate will be, but Carlson estimates he will get about 15% to 18% net on his investment.

2. Duplex in San Antonio:

Builder Tom McGovern sold the duplex shown on *p 162* to his construction superintendent, Nuf Kiolbassa. McGovern makes a contract profit on duplexes sold either to investors (who report that they make about 12% on their investment) or to individuals like Kiolbassa who want a rental income to help pay off the mortgage on their homes.

Here is how Kiolbassa's investment works for him:

He paid \$36,500 for the house (including the \$5,000 lot) and got a \$22,500 mortgage loan for 20 years at 5¾%. (San Antonio S&Ls will offer 80% loans on duplexes like this.) He takes in \$150 a month in rent (his tenant pays his own utilities), has had virtually no maintenance costs, and he pays \$192 a month on his mortgage, taxes, and insurance. Thus his out-of-

pocket housing cost is \$40 a month. This is less than the equity he builds up monthly in reducing the principal amount of his mortgage.

He also takes accelerated depreciation on half the house cost (\$15,750). He depreciates carpets, draperies, and air conditioning over a six-year period. Last year, his first full year in the house, this gave him a total tax-deductible depreciation loss of \$573. He can also deduct the interest on his mortgage payments, his property taxes, and half of his insurance. Within a few years he expects to sell and take capital gains on any profit he may make.

3. Three-unit apartment in Evanston, Ill.:

Architect D. Coder Taylor's apartment house on *p 163* (which he built for his own investment) cost \$44,754, including carports, landscaping, financing costs, and \$7,000 in land and architect fees. The original S&L mortgage four years ago was for \$33,000, but \$5,000 of principal has already been paid off and a new 20-year \$38,000 mortgage with the same lender has been

obtained, based on a higher valuation. Thus Taylor has been able to take \$10,000 out of the property to invest in a similar new venture.

Rentals at \$180 a month bring in \$6,480 a year. Expenses total \$1,610, so net income before depreciation is \$4,870. Taylor uses the double-depreciation method, so has a very small taxable income from the building.

Says Taylor: "Architects and builders have a big opportunity in buildings like this. I have built a number of duplexes and small apartments on scattered, bypassed lots in Evanston, and all are highly profitable. An architect or builder can make 14% to 15% on his investment, much of it tax-free."

4. Four-unit apartments in El Cerrito, Calif.:

Builder John Bewley's four-unit apartment houses shown on p 164 are sold to individuals or small syndicates at about \$47,500. He makes about \$10,000 per building, since the developed land costs him \$6,000 per lot and his building and sales costs are about \$31,500.

Says Bewley: "Building these units is much easier and more profitable than building custom houses, as I used to do. The apartments are easy to sell to small investors because I can show them that they can make 10% to 15% on their investment, much of which is tax-free. They typically get \$30,000 loans conventionally at 6¾% for 20 years. Rental income on four units is \$5,760 a year. Tenants pay their own utility and maintenance costs.

"Double depreciation has advantages for the small investor with a high personal income, especially if his income will drop due to retirement within six to eight years."

5. Two duplexes in San Diego:

The duplexes shown on p 165, designed by Architect Guy O. Anderson and built by E.A. Wanket & Son, cost their owner \$54,000 including a \$10,000 lot. The four rental units bring in \$6,300 a year. Tenants maintain their own patios, pay their own utilities. The owner reportedly invested \$12,000, obtained the remaining \$42,000 on first and second mortgages.

Says Architect Anderson: "Wanket & Son were the low bidders for the contract, made a normal building profit. I made a standard architect's commission—and it was my first job."

6. Duplexes in St Petersburg, Fla.:

Builder Charles Cheezem found a strong demand for duplexes last spring

when he offered them to the retirement market he caters to in Florida. Within three months he sold 56, at \$14,500 to \$16,450. (These units are not pictured in this issue.)

Says Cheezem: "Duplexes appeal to older buyers several ways. Some widowed buyers want to live next to—but not in the same unit with—a friend or relative. Some feel more secure if there is another family living close by. Some split the cost of a duplex with a friend or relative. But most buyers are single people or couples who want to get a rental income that lowers their housing costs."

Cheezem clinched many sales by guaranteeing that one unit in each duplex would be rented the first year. "We have had no trouble finding tenants for our buyers," he says. "The location is good and rental units scarce. If necessary we lease the unit at \$80 a month and charge tenants that we find \$90. The \$10 difference pays our leasing costs."

Many of Cheezem's buyers were convinced that duplexes were good investments when they studied his analyses of various financing possibilities.

Here are two examples:

1) On a \$16,500 duplex (two two-bedroom units separated by double carport and storage rooms), a buyer can pay \$3,060 down and expect this monthly result:

Mortgage payment	\$ 94
Taxes and insurance	25
Maintenance	5

Total monthly payments	\$124
Rental income	80

Net monthly housing cost \$ 44
Annual return on investment: 31%.

2. On a \$14,500 duplex, a buyer pays \$960 down and gets an \$11,440 first mortgage and \$2,600 second mortgage, pays \$80 a month on the first mortgage and \$26 on the second, pays \$19 for taxes and insurance, and \$5 maintenance, for a monthly total of \$130. With an \$80 rental income, his net housing cost is \$50.

7. Eight- and 12-unit apartments in Michigan:

Over the past nine years, Amber Bros of Royal Oak, Mich. has built up a thriving business in building and selling eight- and 12-unit apartment houses (not shown) to small investors.

Says George Amber: "Many small-time investors, with from \$15,000 to \$100,000 to invest, are finding they prefer the stability of income-property real estate to the stock market. The right apartment can bring them well over 10% net, largely tax-free and with little active participation required."

One recent typical sale of an eight-unit building involved these figures:

Price: with \$30,000 down and a \$48,000 conventional mortgage at \$344 a month....	\$78,000
Adjusted gross income after 1/12 vacancy allowance ..	10,962
Less expenses	2,749

Net profit.....	\$ 8,213
Less mortgage payments.....	4,128

Cash flow.....	\$ 4,085
Add: principal accumulation (average over 20 years)...	2,400

Total annual return.....	\$ 6,485
Cash flow yield:	13.6%.
Total return yield:	21.6%.

Net profit.....	\$ 8,213
Less mortgage interest.....	2,880
	\$ 5,333

Less depreciation (30-yr life, 200% declining balance method on structure, or 2 x 3½% x \$68,000).....	4,533
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Taxable income.....	\$ 800
Tax free cash income.....	3,285

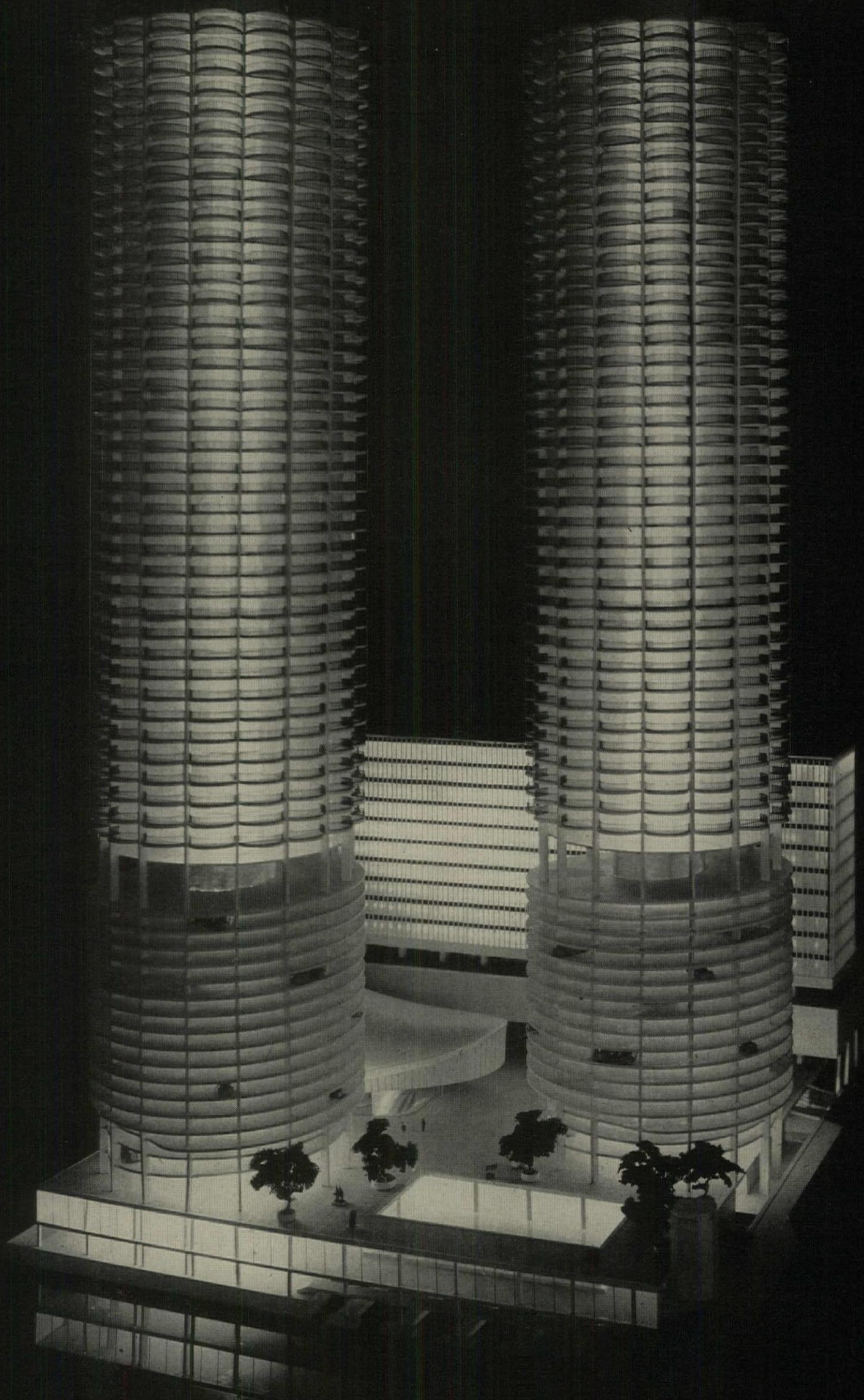
Cash flow.....	\$ 4,085
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"To convince buyers that these are sound investments," Amber says, "we find qualified tenants and manage the business for six to eight months, during which time tenancy stabilizes and minor mechanical adjustments are made. Then we put the buildings on the market for sale."

Amber says there are two keys to success in this method—"give the tenants good design features, and go out of your way to keep them happy." Features in the eight-unit building for which financing figures appear above include: inside halls; corner bedrooms; foyer entrance for each one- or two-bedroom unit; large closets; air conditioning; private patio porch for each unit; built-in dresser drawers in bedrooms; "wine cellar" shelves; thermostats in every room, large lawn areas.

8. Four-unit apartment in Los Angeles:

The prize-winning four-unit apartment shown on p 181 is producing a return of well over 20% on investment for Mr & Mrs Charles Matlin of West Los Angeles. The apartment cost \$33,500; the 50'x140' lot, \$14,000. The one- and two-bedroom units bring \$610 a month in rentals or \$7,320 a year. Payments on a 20-year \$32,000 mortgage total \$2,676 a year and other expenses amount to \$1,680. This gives the owners \$2,964 net spendable income on a \$15,500 investment. In addition, of course, the principal is reduced an average of \$1,600 a year. /END



By Bertrand Goldberg
Architect & Planner of Marina City

Total environment can be created vertically as well as horizontally.

A spectacular and evocative example, now being built, is

MARINA CITY IN CHICAGO

It provides 24-hour-a-day living in the heart of town—

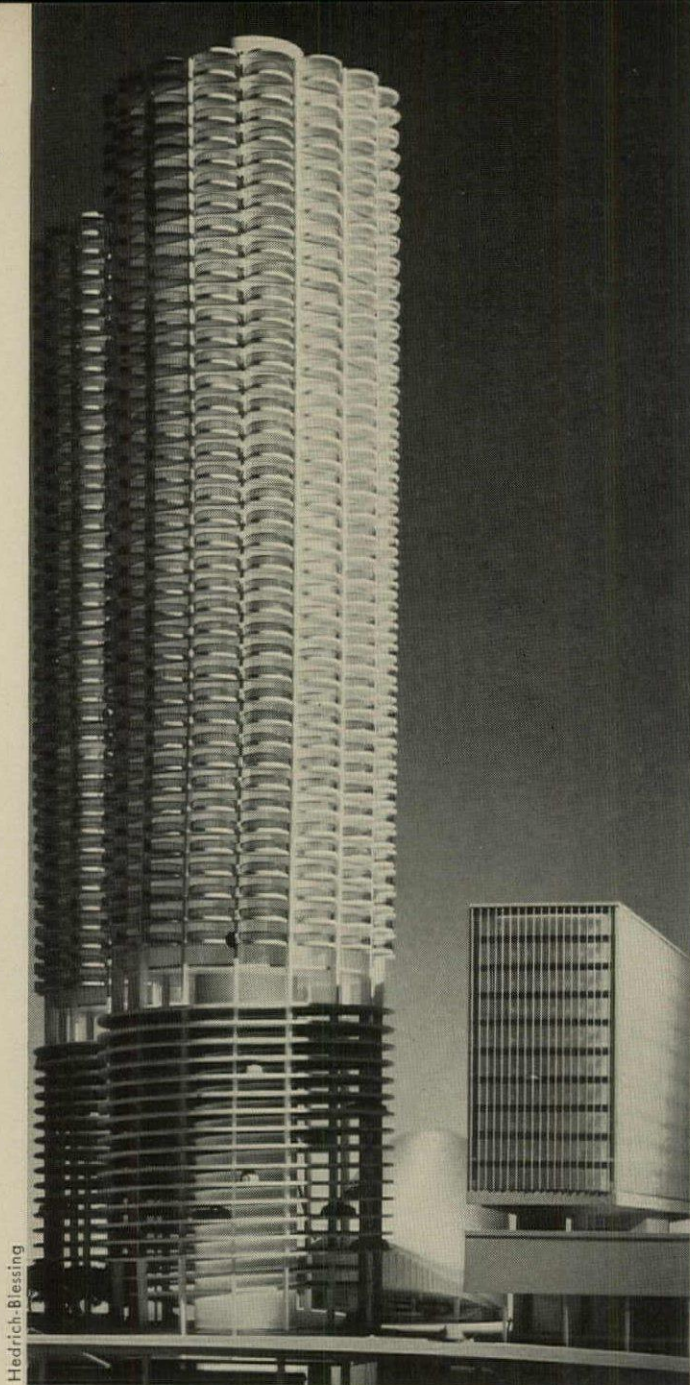
a land-use economy as new as it is old

Twin 40-story apartments atop twin 20-story parking ramps, a block-long office building, two dozen shops, a theatre, an auditorium, a restaurant, a small park, a swimming pool, a skating rink, a bowling alley, a marina for 700 boats, plus private outdoor living on balconies with breathtaking views for each of 896 families—this is Marina City, now being built on three acres in the heart of Chicago.

Marina City is a \$36 million scheme to make full use of million-dollar-an-acre central-city land and all the costly central-city services 24 hours a day. It provides facilities few housing projects could afford if their costs were not subsidized by commercial rents, facilities few commercial developments could afford if their costs were not shared by housing. It provides facilities for enjoyment neither a commuting population nor a weekend population could afford.

Marina City is a microcosm of a city. It is a total environment. It is a way of life, a new plan for balanced, high-density living 300-families-to-the-acre. It is an urban setting for the greater leisure our new work patterns are giving us.

**Marina City
in Chicago**
continued



Hedrich-Blessing

TWIN APARTMENT TOWERS are ringed by balconies from 20th to 60th floor. Below, helical ramps for cars are open. At right: office building.

Adds Goldberg on total environment:

I believe this coordinated combination of work space, living space, and recreation space will soon be recognized as an economic necessity. Neither housing units nor work units separately can stand the high costs of the central city. If our central cities are to survive, we must coordinate housing, recreation, and work on the same land to share the tax load and the cost of urban services. No community is rich enough to pay the costs of a central city used only 35 hours a week.

When I told my mother-in-law about the kind of downtown living envisioned by Marina City, she listened quietly to my long and philosophical explanation and then said simply and brightly: "Oh, that's what we used to call living above the store."

Where "living above the store" is made possible, many critical and difficult problems disappear. There is no commuting problem, except to get downstairs to work. There is no service problem; the high population density in the central city makes all services available cheaply and quickly. There is no "cultural" problem. The museum or the concert is right next door—without the trip a suburbanite must undertake to absorb a higher experience. There is more leisure—and more ways to use it—for the families who "live above the store."

Marina City is a solution for a problem that is becoming increasingly urgent.

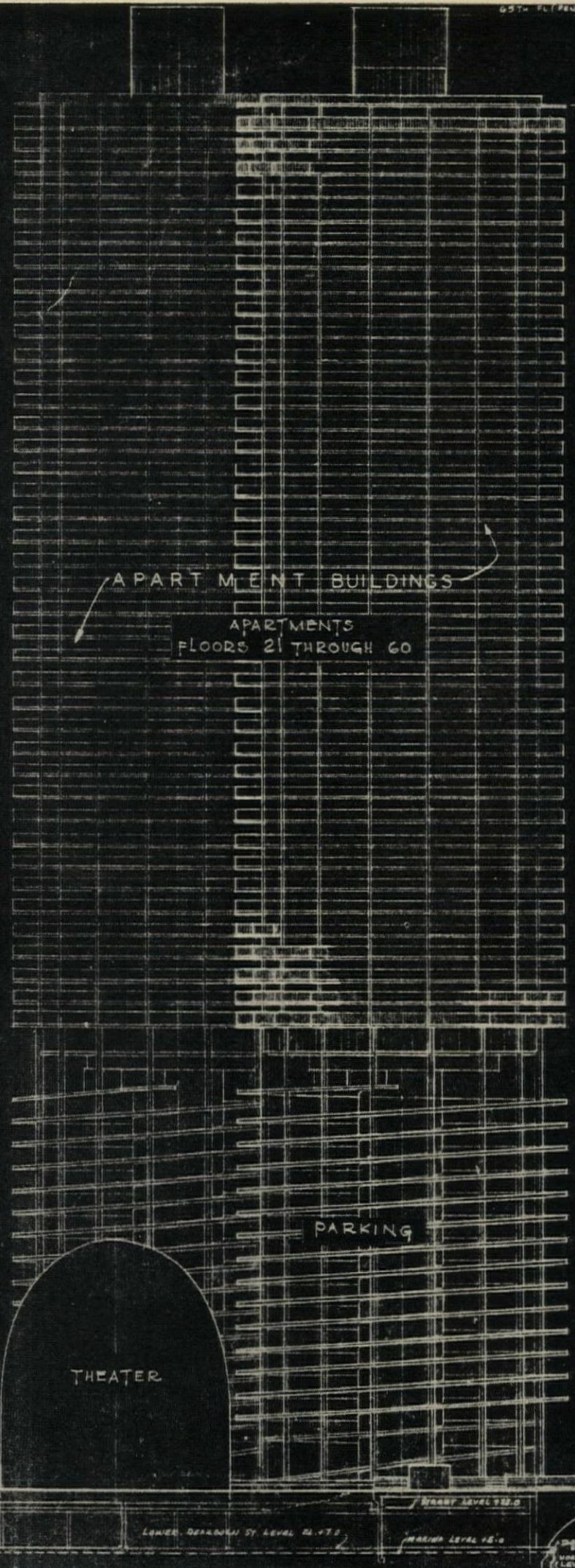
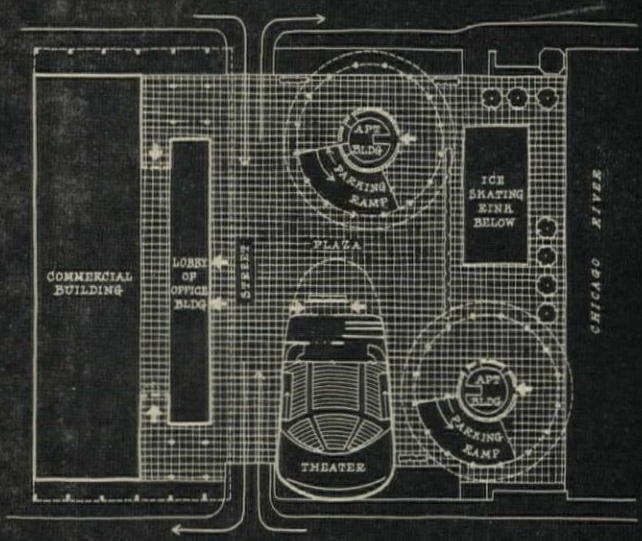


FOUNDATION reflects round design. Towers will be 105' in diameter, with a 35' central structural core housing elevators and utilities.

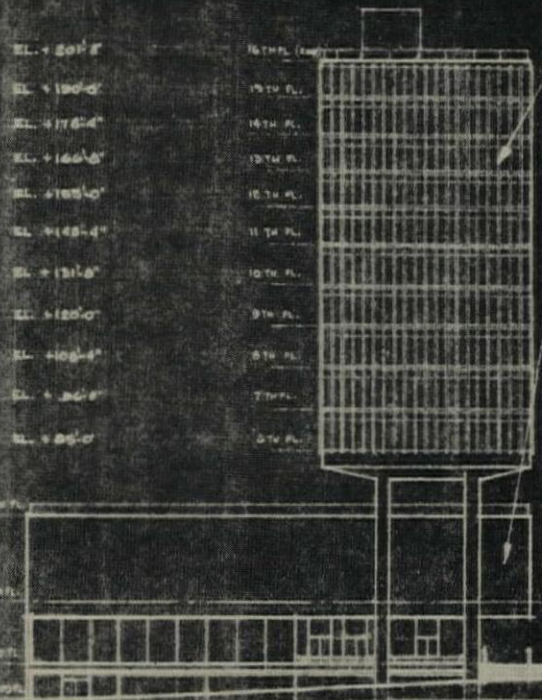
Fairchild Aerial Surveys



SITE OF MARINA CITY, on Chicago River near Lake Michigan and on edge of main business district, is Block 1 on original plat of Chicago.



OFFICE AND COMMUNITY BUILDINGS



ELEVATION AND SITE PLAN (drawn at plaza level) show relationship of twin apartment towers, theatre, commercial and office building

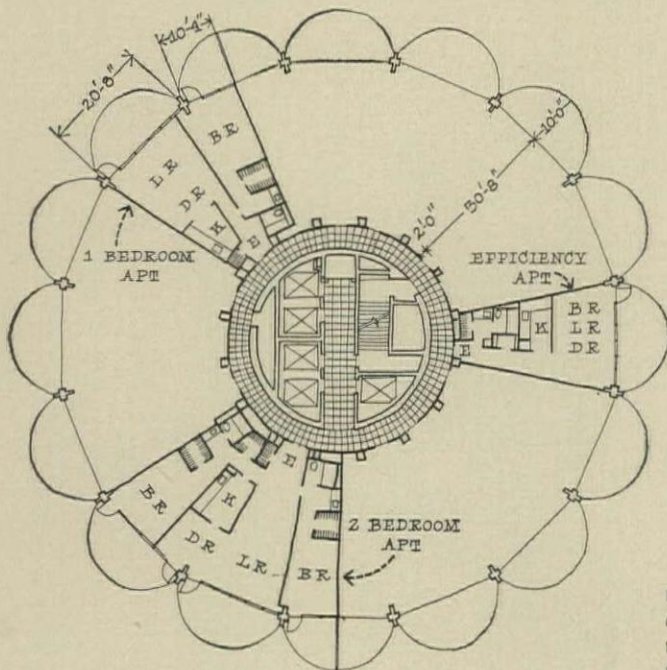
(which includes a restaurant), ice rink, and marina. In total, buildings will have 1,827,910 sq ft of floor space.

continued

**Marina City
in Chicago**
continued

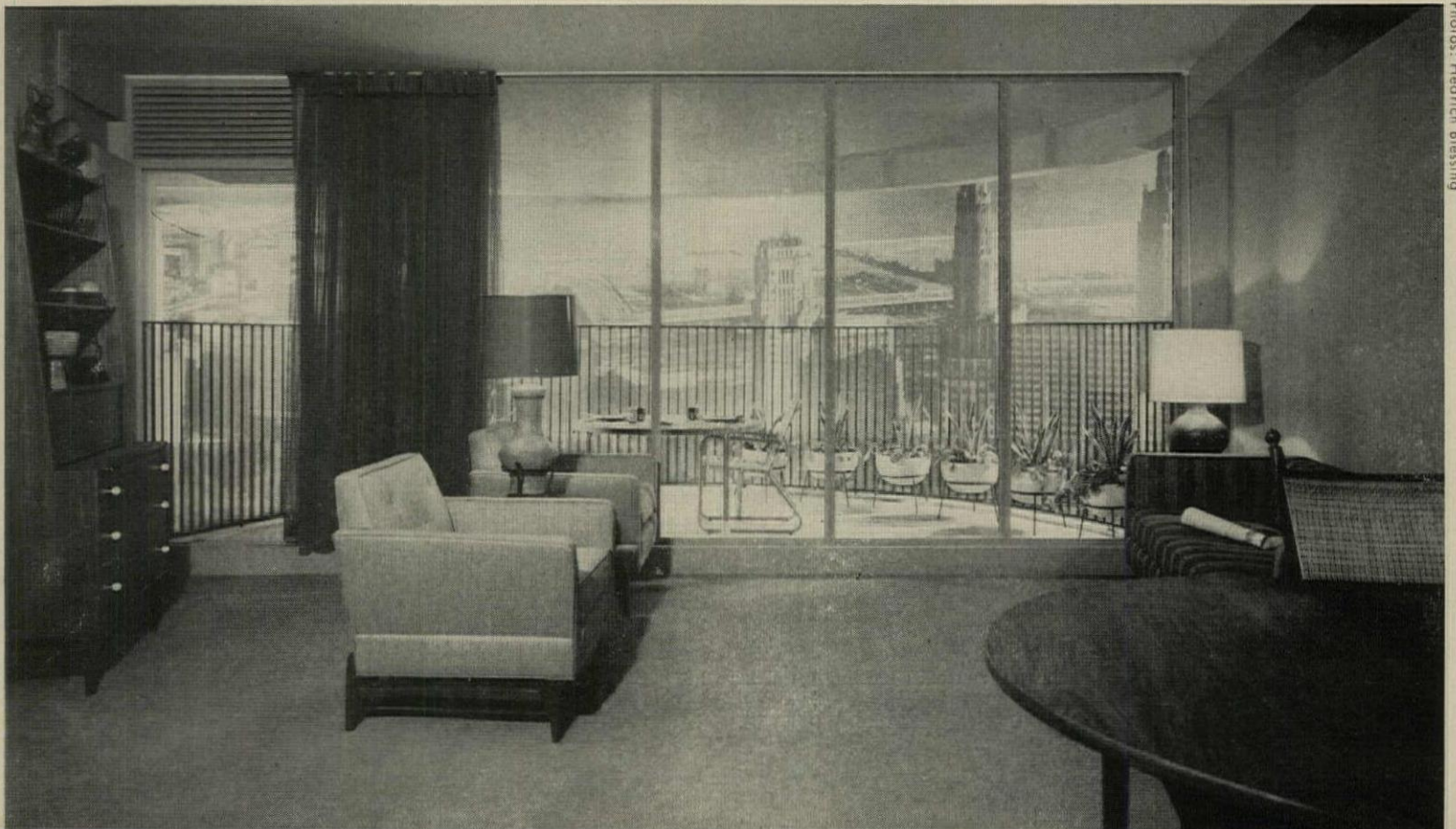


SEMI-CIRCULAR BALCONIES, 20' wide, offer private outdoor living.



PLAN groups apartments, each with at least one balcony, around central elevator core and circular corridor. Together, the two towers will have 256 efficiency units, 576 one-bedroom units, 6 two-bedroom units. Rents planned: \$115 to \$175.

LIVING ROOM opens wide to view. Air conditioner over balcony door and electric baseboard gives tenant individual temperature control.



Photos: Hedrich Blessing

Marina City has many firsts in design and construction

It is the first high-rise, round apartment house in the US. This shape provides the most floor space for the least perimeter wall, cuts utility runs from the central shaft, and cuts wind loads.

It is the world's tallest (580') apartment house, and tallest reinforced-concrete structure.

It has the deepest foundation of any apartment in the world—its concrete caissons go down 110'.

It is the first high-rise apartment in the US in which every outside room has a balcony. The round shape helps create privacy between balconies.

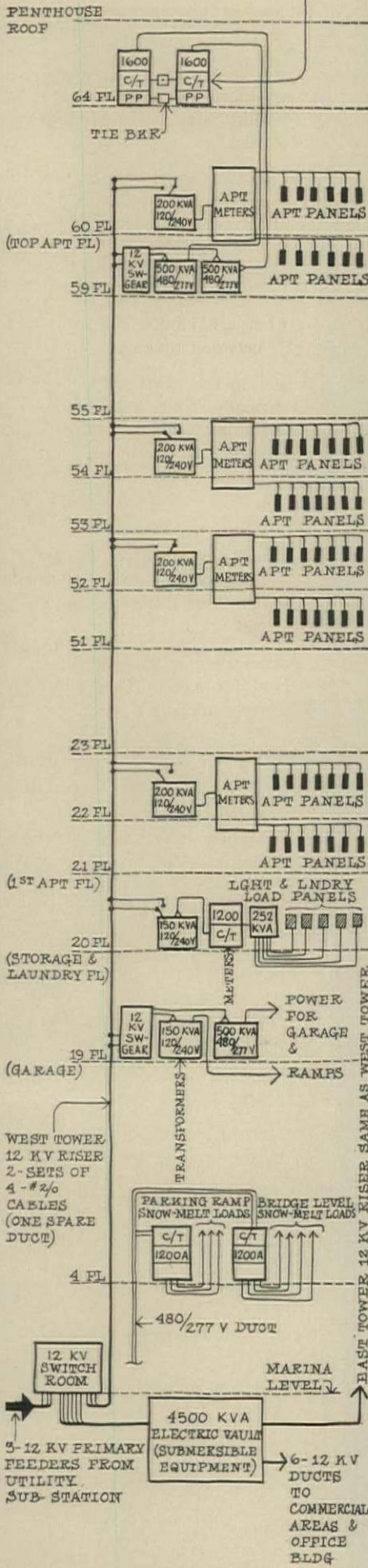
It is the first large project in the northern US to be heated and cooled electrically. Each tenant controls his own unit air-conditioner (which has supplementary heating coils) and electric baseboard heating system. The apartments have all-electric kitchens, and each has its own hot-water heater. Air in the core is conditioned by a heat pump.

It is the first apartment in the world with 12,000-volt transmission lines. Transforming power to 120/240 volts on every other floor minimizes low-voltage runs and power losses.

It is the first FHA commitment for center-city housing, and the largest commitment ever issued by FHA: \$17,819,100 on the two apartment towers, under Title 207. (A \$7,500,000 conventional mortgage covers the commercial section; the rest of the cost is from union pension and welfare funds.)

And Marina City is the first major apartment house built in the US for union investment. It is sponsored by the 275,000-member Building Service Employees International Union. Says its president, William McFetridge: "We are doing the job to reverse the flow of people away from the center of town. If the trend to the suburbs continues, men in our union are going to lose jobs." /END

POWER PANELS FOR
ELEVATORS, AIR-COND
EQUIPMENT & 61ST FL
ROOF SNOW MELTING

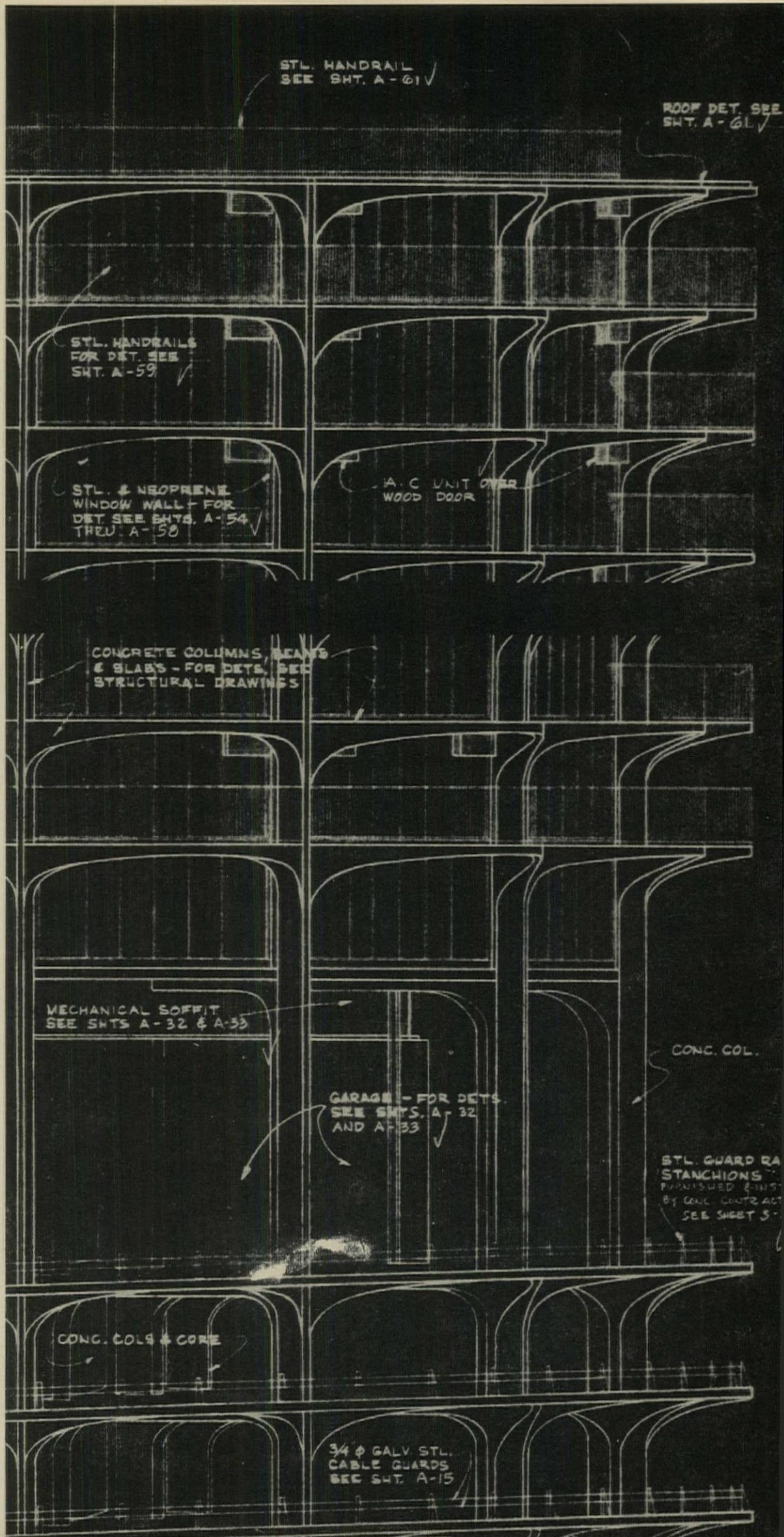


ELECTRIC RISER DIAGRAM

APPROX CODE DEMAND LOAD = 35,000 KVA

WIRING SYSTEM (above) runs 12-kv lines to transformers on alternate floors. They reduce voltage to 120/240 v for metered distribution to the apartment units.

ELEVATION has sculptured look made possible by reinforced, precast concrete construction. Balconies cantilever from structural columns.





PLAY YARD is easy to reach and easy to see from San Francisco apartments designed by Architects Clarke, Beuttler, and Rockrise. See *p 176*.



Morley Baer

Eleven AIA award-winning apartments:

GOOD LIVING GROWS OUT OF GOOD LAND USE

This is the No. 1 lesson to be learned from this year's award winners.

Each architect faced different site conditions. But each used the land—capitalizing on its advantages (trees, slopes, views) and minimizing its disadvantages (narrow lot, rugged contours, unpleasant surroundings)—to create an appealing environment.

Thoughtful use of the land is probably the major reason why these apartments 1) offer more privacy than many single-family houses—even with as many as 20 families to a half acre; 2) have no peas-in-a-pod look—even when the buildings are identical; 3) have surprisingly large—and surprisingly private—outdoor living areas; and 4) provide attractive (and mostly created) views.

These apartments were winners in one of three categories of the 1961 Homes for Better Living Awards program sponsored by the AIA in cooperation with *HOUSE & HOME* and *LIFE* (winners in the two other categories—custom-built houses and merchant-built houses—were published last month in *H&H*).

The presentation of the award-winning apartments starts overleaf.

Architect: Hervey Parke Clark, John F. Beuttler, and George T. Rockrise

Supervising architect: Blanchard & Maher

Builder: Williams & Burrows

Landscape architect: Lawrence Halprin

Location: San Francisco



PARK-LIKE SETTING, with rambling pedestrian walks between buildings, gives each apartment a pleasant view from its terrace or balcony.

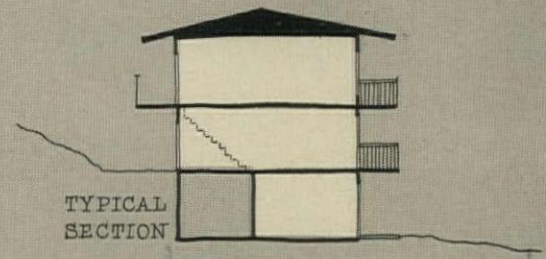
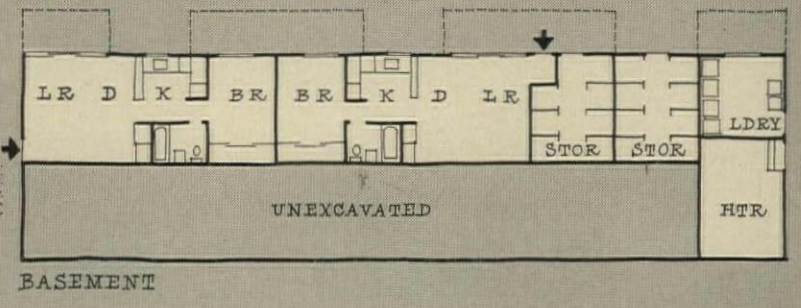
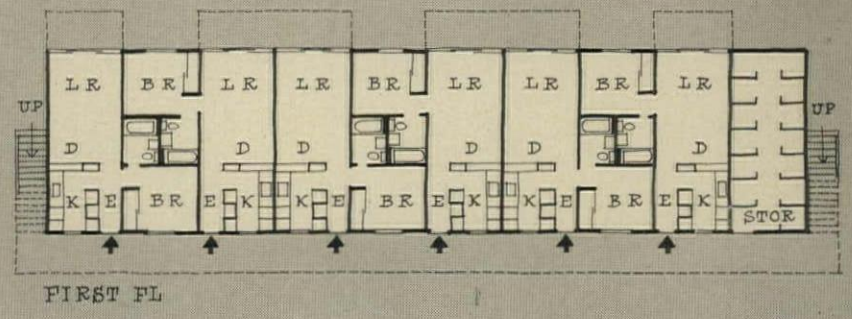
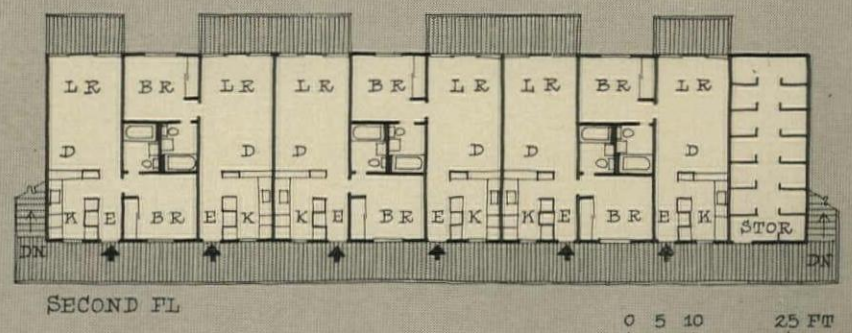
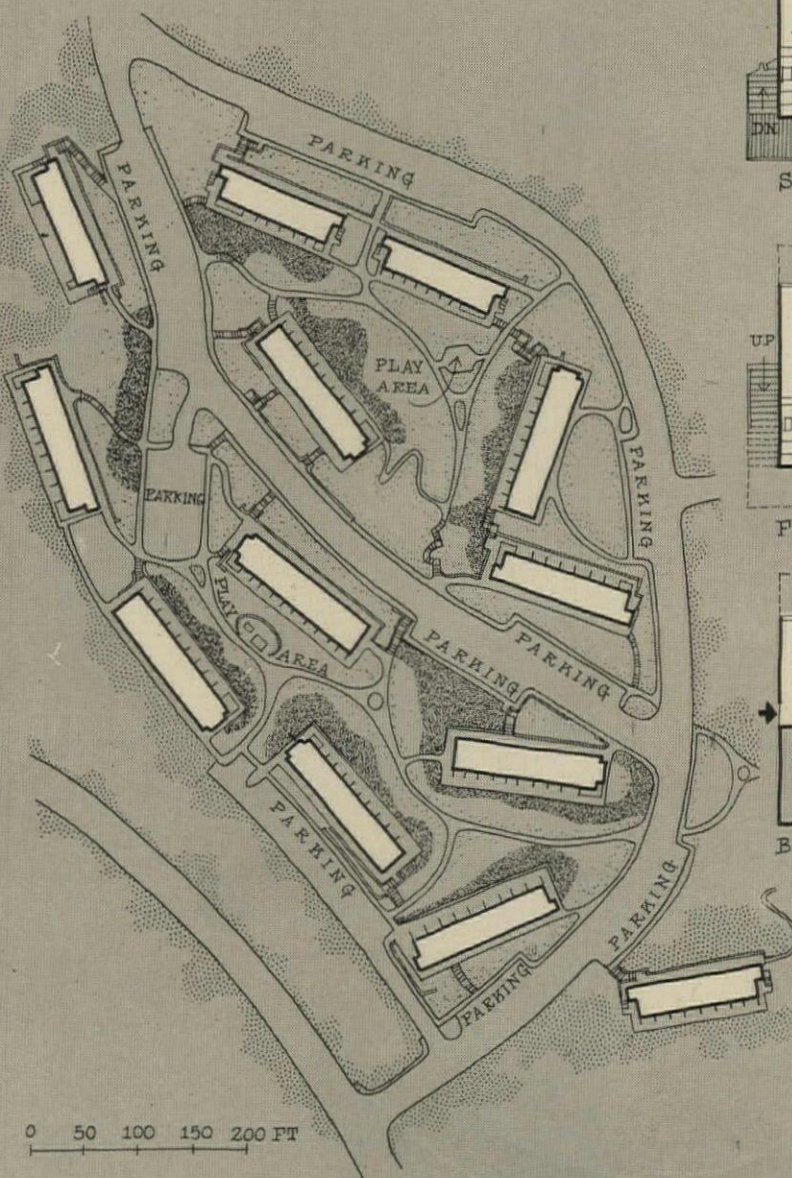


EXTERIOR is tan stucco and redwood. Entry to each unit is from terrace or balcony.

Honor Award

Citation: "This project meets every criterion set up by the jury. Appropriately designed and detailed residential-type buildings contain a variety of well planned apartments. The natural site and the existing trees provide a beautiful outdoor setting for the buildings, their community playgrounds, and their landscaped gardens. Motor and pedestrian traffic are well separated."

The editors add: This group of apartments for married university students shows what can be done with low-cost, essentially identical wood-frame buildings. The buildings—13 in all—are carefully placed to give maximum privacy and a pleasant view. Site and trees were left undisturbed, a 50' deep band of trees isolates the 25½-acre site from the public streets.



SITE PLAN puts greenbelt between rows of apartments. Plan, right, and section show layout of a typical hillside unit with 14 one-bedroom apartments.

Photos: Morley Baer



END VIEW shows basic scheme of terrace or entry balcony on street side, right, private terrace or balcony on opposite side, facing the greenbelt.

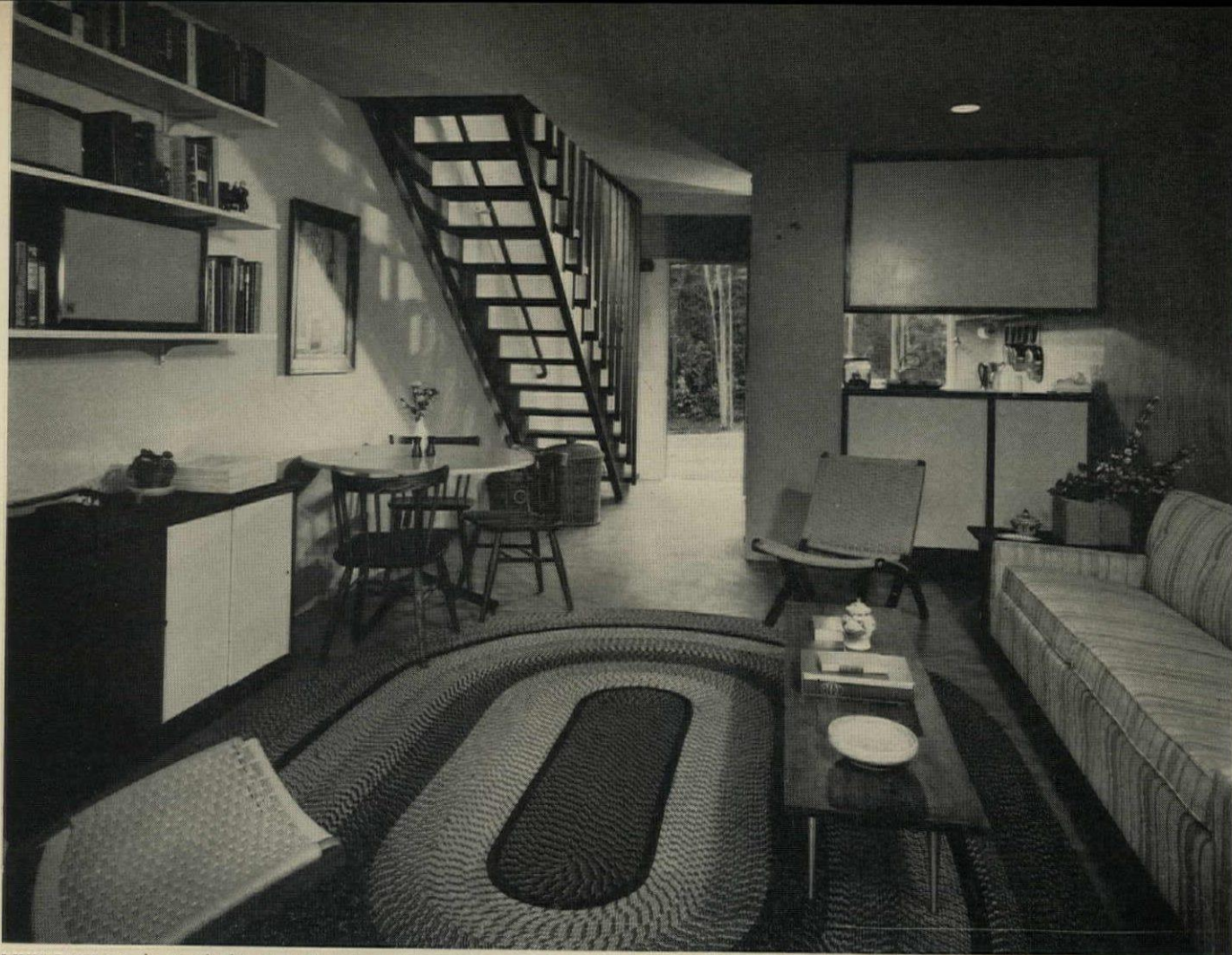
HILLSIDE UNITS have three levels, the lowest built into grade (see section above). Units on level ground are two-story.

For interior photos of these apartments, turn the page

Honor award
San Francisco
Continued

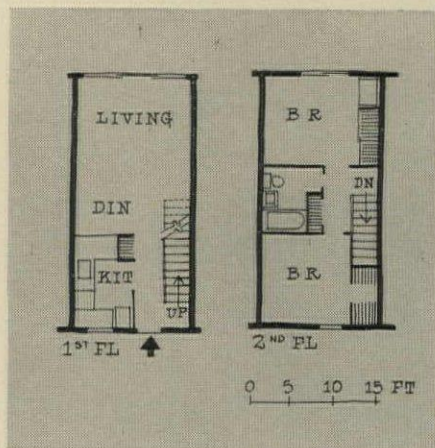


OUTDOOR LIVING SPACE, on terrace or balcony, opens directly to rear living rooms in each apartment through wide sliding glass door.

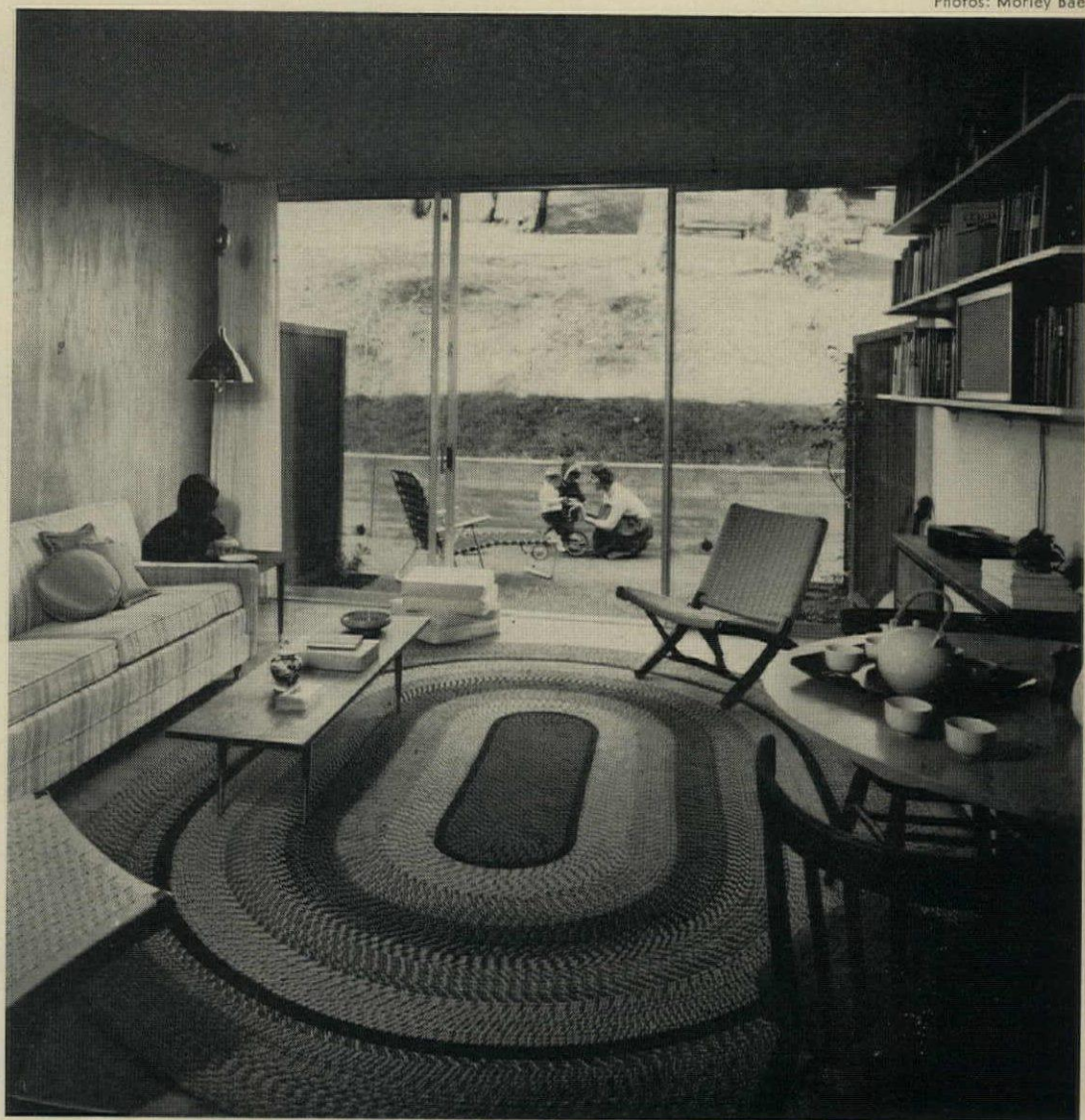


LIVING ROOM in two-bedroom unit gains spaciousness from open staircase and outside view seen through entry and kitchen passthrough.

Photos: Morley Baer



PLAN OF TWO-BEDROOM UNIT puts living room, kitchen and entry in one essentially open space, with bedrooms on upper level.



REAR WALL OF LIVING ROOM is all glass, opening to terrace and view beyond.

Architect: Nisan Matlin & Eugene Dvoretzky

Builder: Al Homer

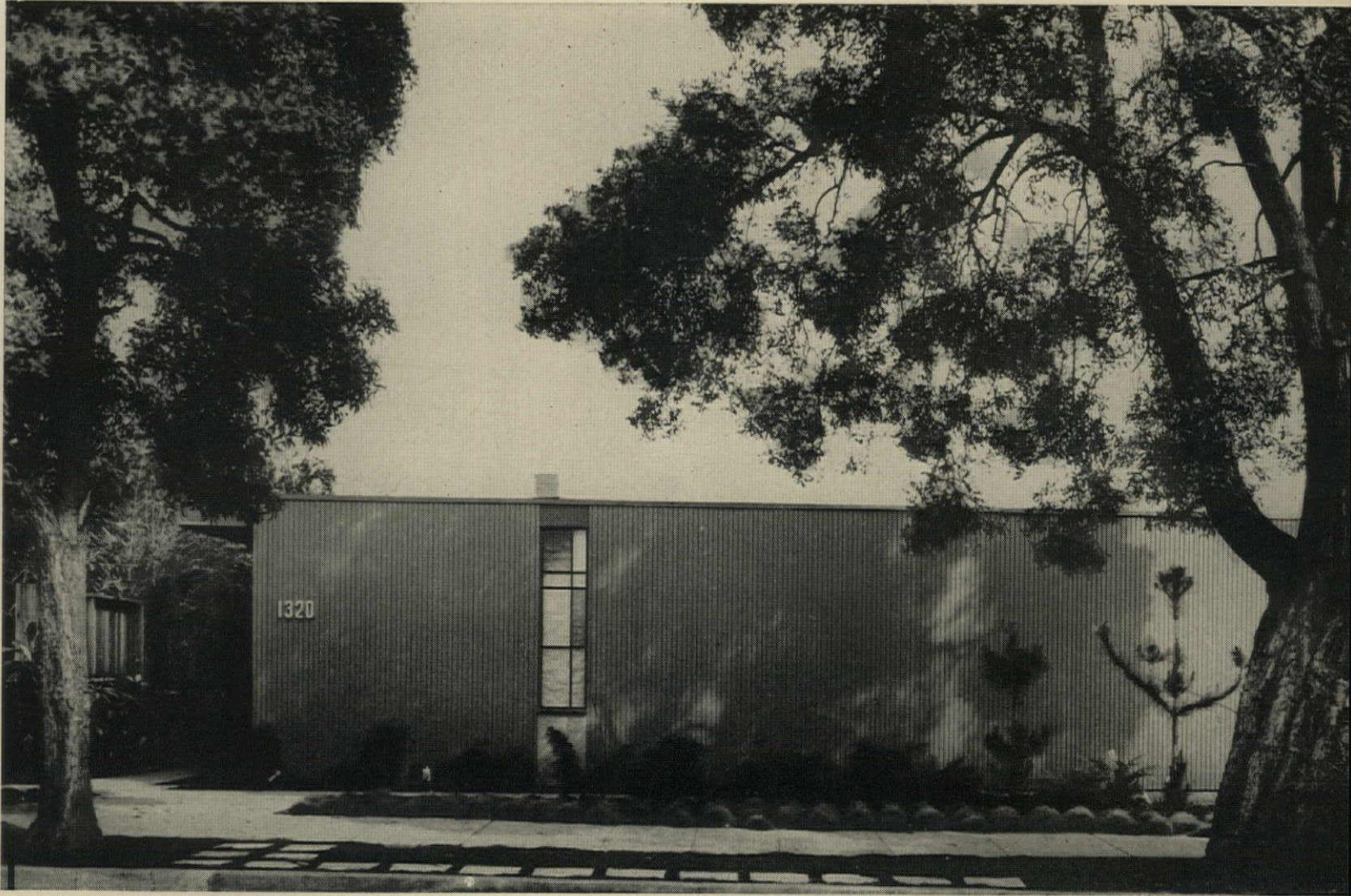
Landscape architect: Warren Waltz

Location: West Los Angeles

Al Waldis



ENTRY WALK runs length of building, is hidden from neighbors by high fence and landscaping. Deep overhangs shelter apartment entrances.



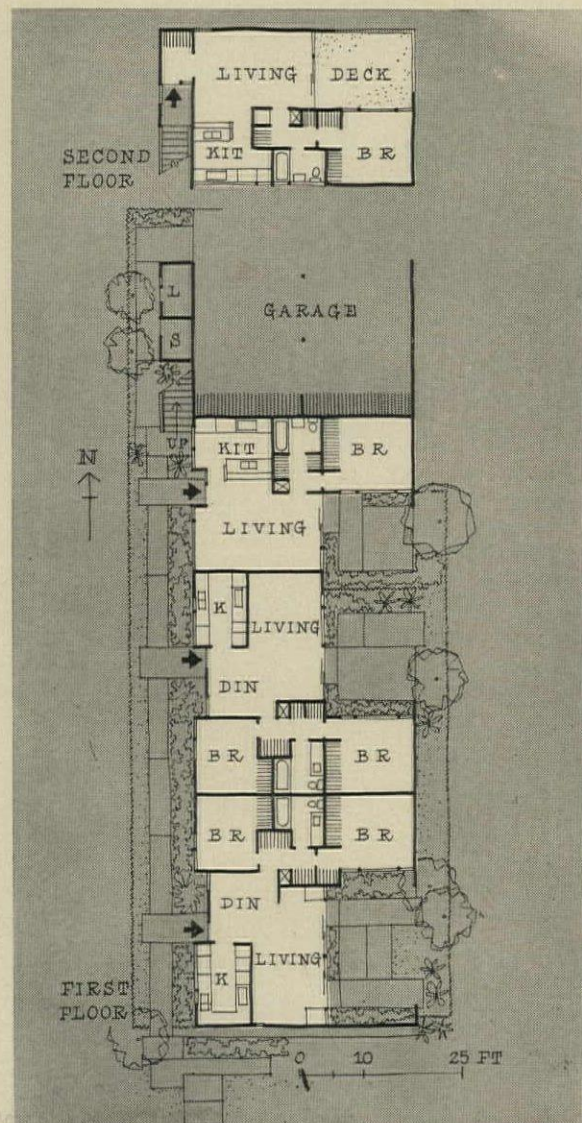
STREET SIDE of four-unit apartment building on narrow lot is screened from passersby. Walk leading to apartment entrances is at left.

Honor Award

Citation: "This is a distinguished architectural solution using economical wood construction in a sophisticated way. Each apartment enjoys an enclosed outdoor patio adjoining living room and bedroom. Excellent landscaping endows this project with its own self-contained environment."

The editors add: This apartment building shows what can be done with a narrow (50'x140') lot in a blighted area—the kind of lot that has been bypassed in many cities. The four apartments (three at ground level and one above the rear garage) have indoor and outdoor privacy because the building is closed to the street (photo, above), and the entry walk and outdoor living areas are screened from neighbors by high fences and landscaping (photo, left) along the lot lines. The ground-level apartments open to sheltered patios, the upper-level apartment to a deck. Indoor and outdoor spaces are skillfully integrated by carrying the walls, floors, ceilings, and planting beds through almost invisible glass wall (over-leaf).

FOUR-UNIT PLAN fills narrow lot. Three units are at ground level; one, reached by outside stairs, is over garage which opens to rear alley.



continued

Honor award
Los Angeles
Continued



PATIO seems to be extension of living room because wall, ceiling, floor, and planting beds extend through glass wall.



Architect: Fred Marburg

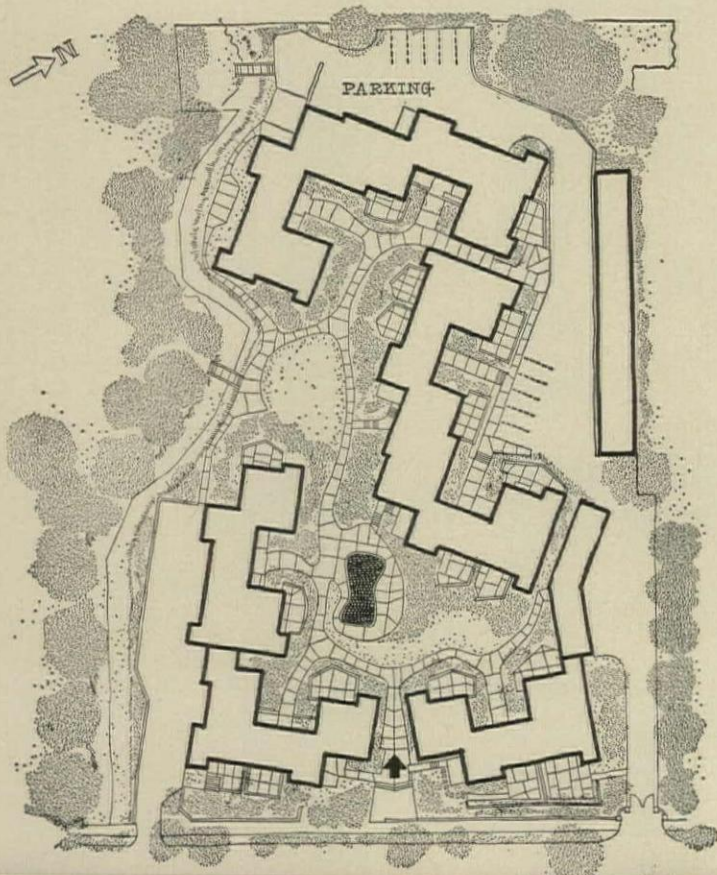
Builder: Howard J. White

Landscape architect: Eckbo, Dean & Williams

Location: Los Gatos, Calif.



ENTRY looks through two-story glass wall to interior court. All eight units in this building are directly off this entry (see plan).



Merit Award

Citation: "These successive two-story units are cleverly disposed around rambling interior gardens. The detailing of the attractive buildings and their outdoor living areas is pleasant and harmonious."

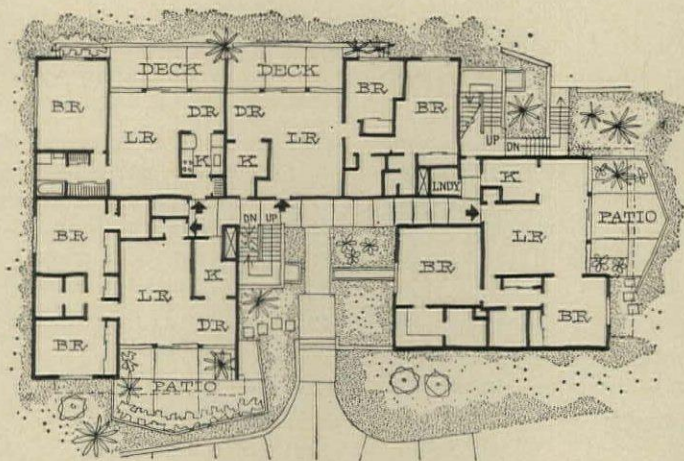
The editors add: Here is a fine example of how to create a luxurious environment with a density of more than 20 families per acre. The architect saved the sloping site's natural assets (trees, a stream, an old stone gate), used the slope to hide carports under the buildings on the low side of the property, and planned and arranged the apartments so that all decks and terraces have privacy and pleasant views. The seven buildings are identical in shape, but three basic floor plans were varied to 1) give each apartment the best possible orientation and 2) make it possible to abut the buildings against each other.

SITE PLAN puts 56 apartments in seven two-story buildings on 2½ acres. Irregular placement forms interesting open courts.



POOL COURT sits among trees and landscaping saved from original estate. Units are sided in rough-sawn redwood.

Photos: Tony Rose



FLOOR PLAN of typical building puts one one-bedroom unit and four two-bedroom units on a level. Each has a deck or patio.



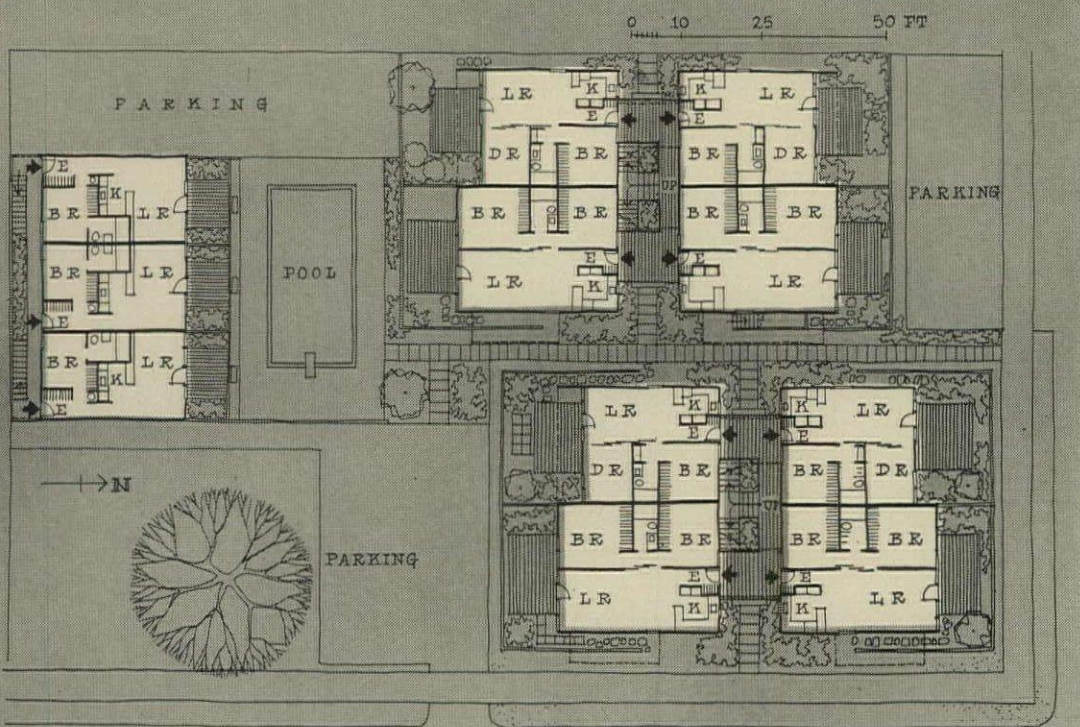
LIVING ROOM extends to fenced deck or patio through broad glass wall, carries family activities into the trees and gardens with full privacy.

Architect: Donald Blair & Saul Zaik

Builder: William Leer
Location: Oswego, Ore.



TIGHTLY GROUPED FOUR-UNIT BUILDINGS provide outdoor living in fenced terraces or balconies for 22 families on ½-acre site.



SITE PLAN groups four main buildings (with 16 apartments) into tight complex, leaving room for parking, pool, and six "bachelor" units, left.

Merit Award

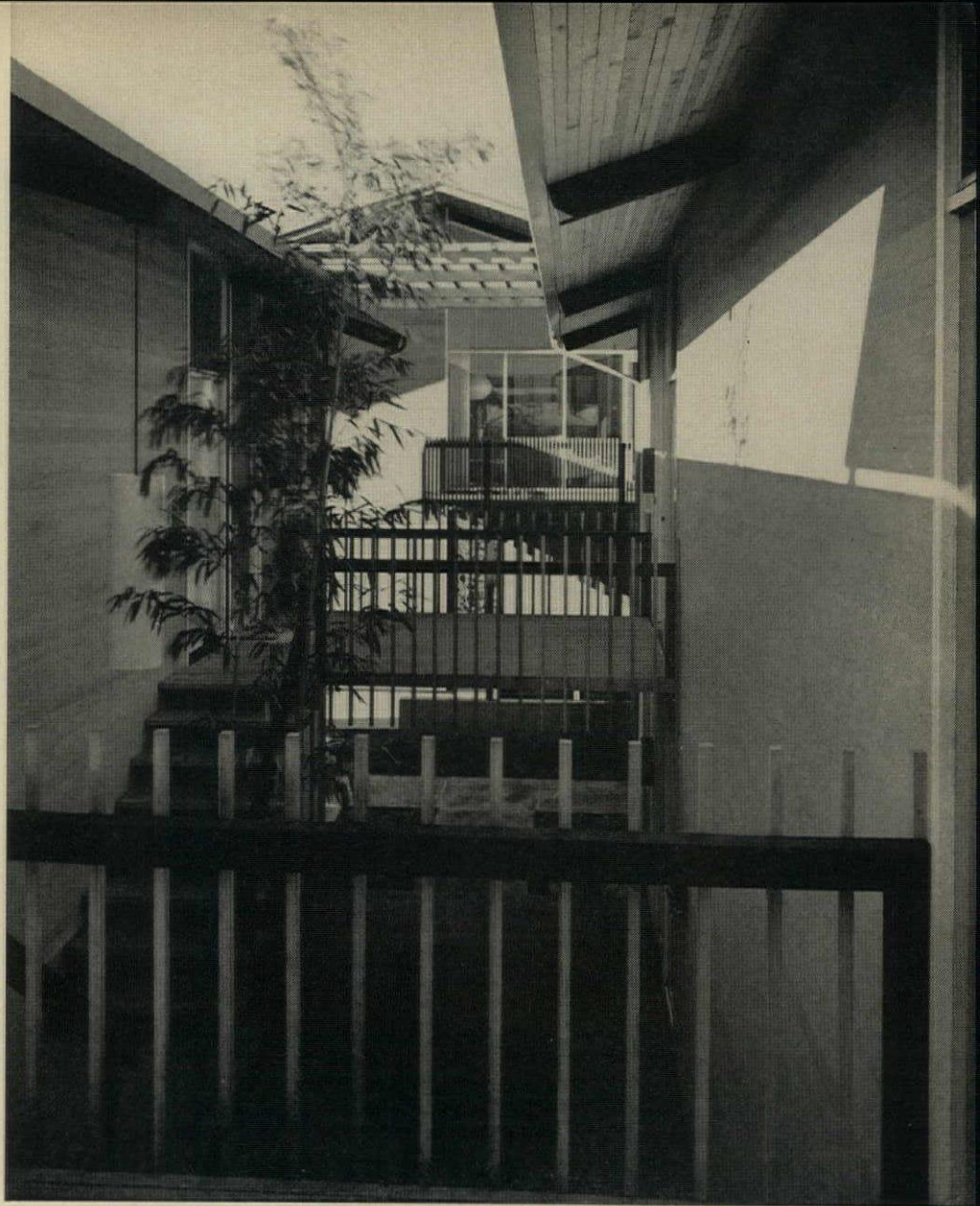
Citation: "An excellent site plan—with gardens, pool, and other amenities for community life—provides an attractive setting for this building group which is well suited to its climate and its region."

The editors add: Here is a good example of how both pleasant views and privacy can be designed into a high-density garden apartment. To gain privacy for the outdoor living spaces, the upper-level decks are—wherever possible—on another side of the building from the fenced-in terraces of the apartments below (see photo above, for example). Careful placement of windows (see plan) assures maximum possible privacy between apartments in adjacent buildings. And a system of "alley" entries with wooden bridges leading to upper-level apartments creates both pleasant views and individual entrances to each apartment.

Photos: Art Hupy



PRECISE DETAILING like slim bridge railing, beveled stair treads, flush board walls, and narrow trim is characteristic of the buildings.



UPPER-LEVEL ENTRIES are reached by stairs and bridges. The small-scale detailing contrasts with big smooth planes of the walls.



LANDSCAPED ENTRY WALK provides pleasant view for balconies, leads past pool to flat-roofed bachelor ("studio") apartments at rear.



LIVING ROOM-DEN of one-bedroom apartment opens to wide outdoor deck. Shoji closes off den so it can be used as a guest bedroom.

Architect: Guy A. Bartoli

Builder: Larry DeVito
Location: Los Angeles



BLANK FRONT WALL gets design interest from three-story-high glass-walled stairwell. Balconies, right, open apartments to view.

Merit Award

Citation: "The outstanding feature of this project is its maximum and efficient use of the site for parking and for a building with setbacks that provide excellent views. Some of the jury regretted its lack of architectural distinction and the absence of adequate outdoor living areas."

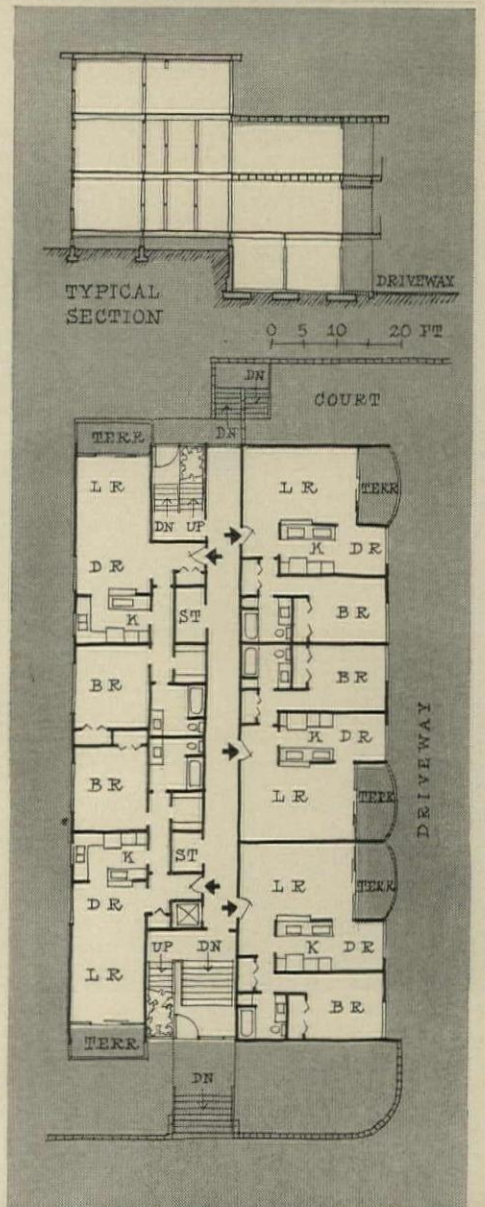
The editors add: This apartment—another example of medium-rise construction using wood framing—illustrates how setting balconies back (right in photo above) instead of cantilevering them increases the privacy of outdoor living. It also shows how you can take advantage of a sloping site (see section, right) to tuck parking underneath the building, where it takes up no green space and is hidden from view.

Photos: Kent Oppenheimer



LONG, NARROW PLAN has apartments, opening off both sides of a central corridor. All ten apartments have balconies off the living room. Section, top, shows staggered design following slope of land. Top floor is special penthouse apartment with huge deck.

STAIRWELL with glass wall and open steel staircase is bright and pleasant.

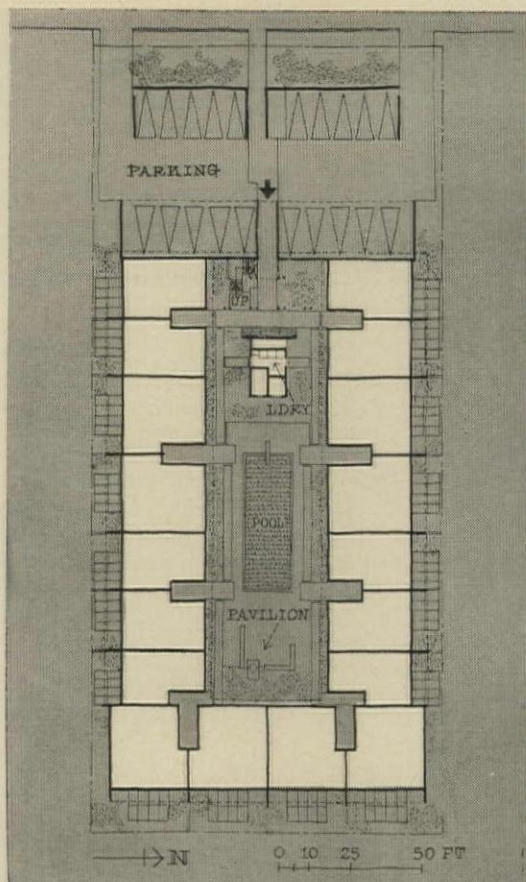


Architect: Philip M. Davies

(Davies, Corey, Rodwell)

Builder: Philip T. and William M. Semain

Location: Monterey Park, Calif.



SITE PLAN arranges 20 apartments around pool on 125' x 372' lot. Parking is just off street.

Photos: Babe West



CENTRAL POOL AND TERRACE is only a step from all 20 apartments. Rooms facing this court have high windows for privacy.

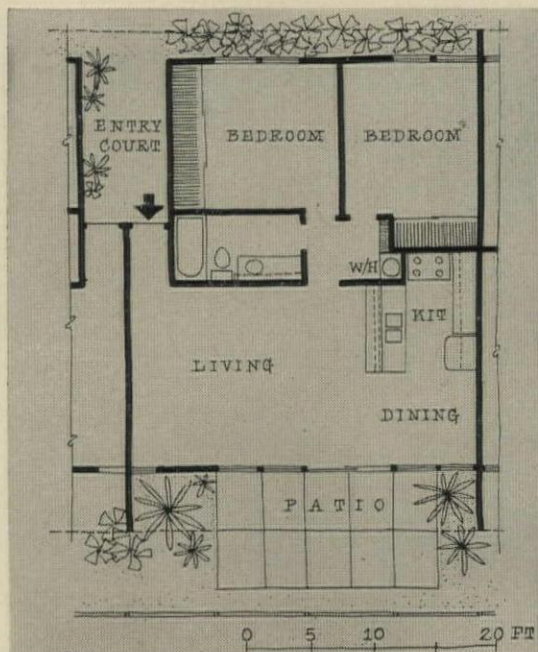


CONTEMPORARY FACADE is closed to street. Wood-frame building has stucco walls with redwood trim.

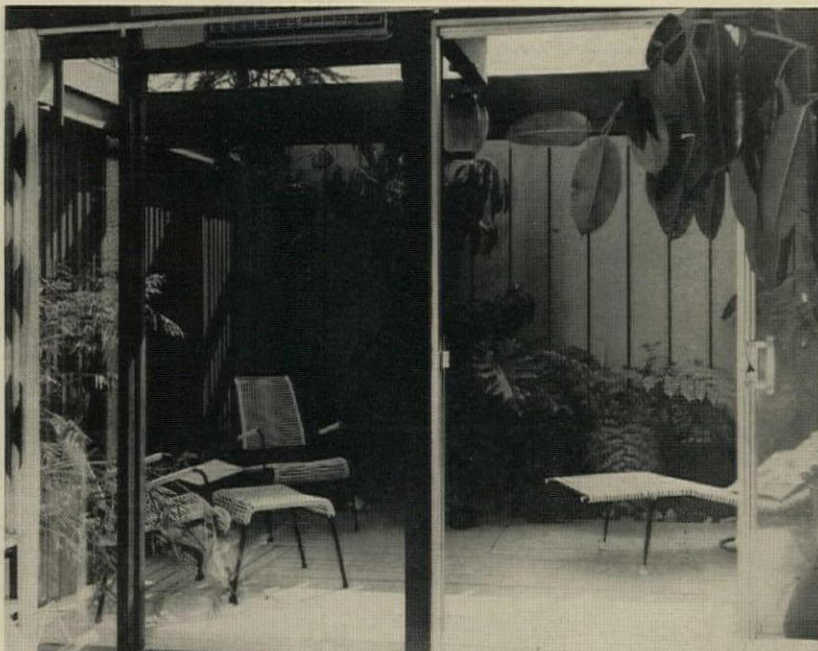
Mention

Citation: "A tight but logical solution in which a large group of one-story apartments forms a hollow square around community recreation facilities. Each unit has its own private fenced-in patio. Less crowded site planning would have improved the total concept."

The editors add: These patio townhouses clearly point up a widely usable design scheme: build around a central recreation area and locate private patios around the perimeter, screened from the street by a high fence. In this design, the living rooms open outwards to the patios, so the main indoor-outdoor living area is buffered from the noise of the pool.



TYPICAL APARTMENT has bedrooms and entry on pool side, living room opening to private patio.



PRIVATE PATIO for each apartment extends the effective living space. Kitchen (behind camera) is convenient for outdoor meals.

Architect: Bassetti & Morse

Builder: Century Construction Co.
Location: Seattle



TALL, NARROW BUILDINGS, with vertical siding, are grouped around pedestrian courts.

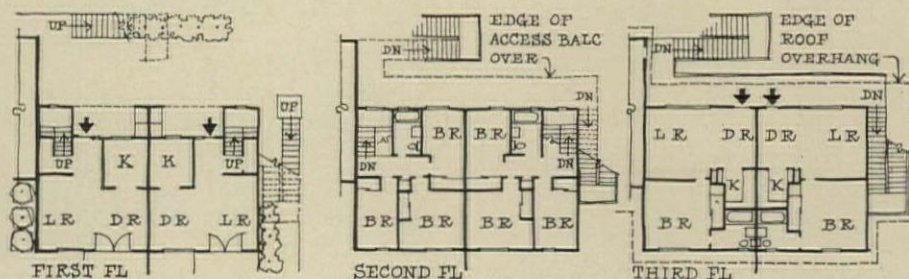


RAMBLING SITE PLAN AND ROOF LINES give this row-house complex unusual character.

Mention

Citation: "An unusual solution—reminiscent of a Swiss village because of the charming verticality of its buildings, their gabled roofs and batten walls."

The editors add: The architect created variety and individuality in this lower-rent (\$70-\$90) complex by staggering building blocks, and varying height, roof shape, and exterior stain color. There are 13 three-unit buildings in the group.



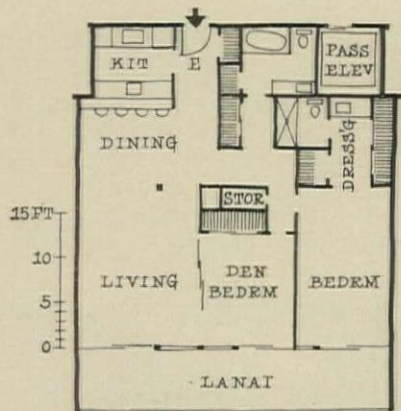
PLAN uses lower two floors for two-bedroom apartments (with bedrooms upstairs), uses

third floor for one-bedroom apartments with balconies for access and outdoor living.

Photos: Art Hupp

Architect: R. R. Zahm

Builder: Herman Christensen & Sons
Location: San Mateo, Calif.

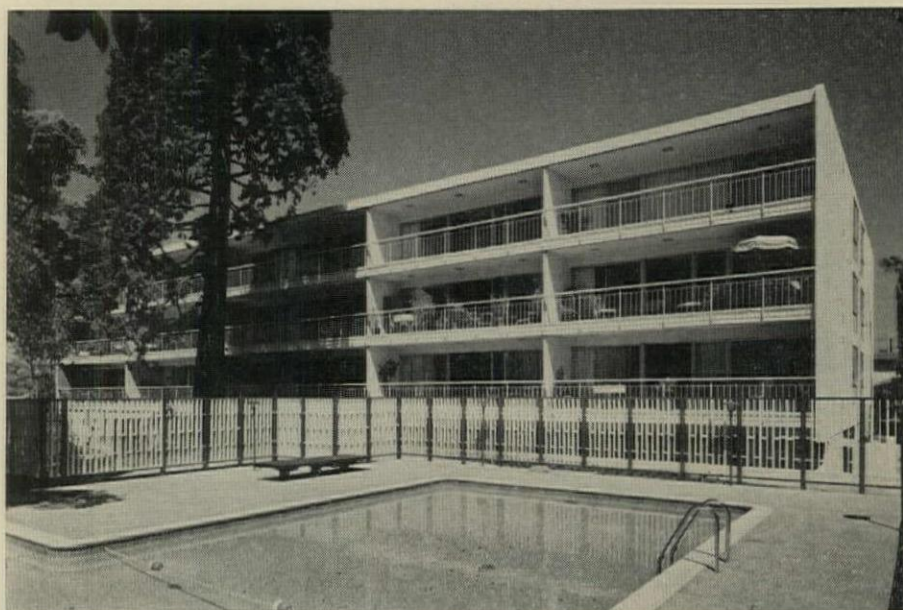


PLAN of two-bedroom apartment opens every major room to the private balcony.

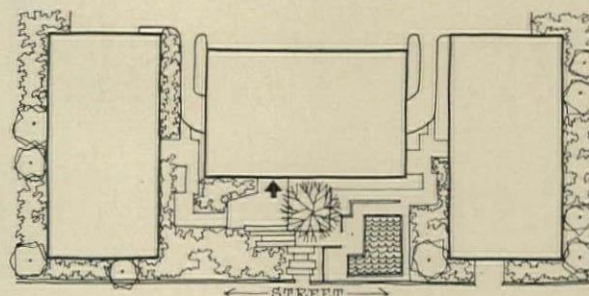
Mention

Citation: "This three-story building is noteworthy for the location of parking [under building], for compact planning, for sophisticated and crisp use of materials, and for effective landscaping."

The editors add: Balconies are an important design element and a major part of the living space; they stretch the full length of each floor, and provide over 250 sq ft of outdoor space for two-bedroom apartments (plan above), about 185 sq ft extra for one-bedroom apartments.



GEOMETRIC FACADE gives every room a view of the pool or the landscaped grounds.



SITE PLAN shows placement of buildings around pool and park, and the existing (and carefully preserved) landscaping.

Fred English

Architect: Jack H. Simison

Builder: Davis Baker Co
 Location: Altadena, Calif.

Margaret Stovall

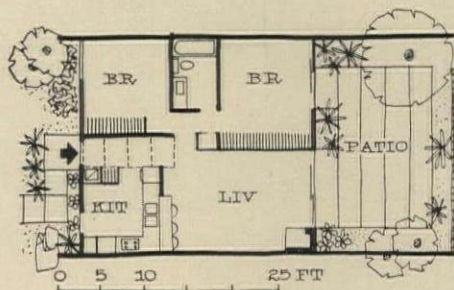
Mention

Citation: "These one-story apartment units, in their desert environment, provide indoor and outdoor spaciousness at low rentals. The architecture is indigenous, intimate, and charming."

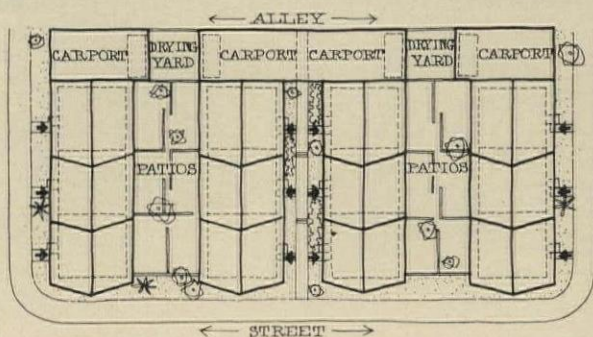
The editors add: Here is a good way to use a sloping site. These apartments step down to follow the slope. Results: 1) They are more interesting looking than if they were all at the same level; 2) they are more private—inside and out; and 3) they have more natural lighting (through clerestories). The two-bedroom units were designed to live like a house: Each has a private entrance, a private patio screened from neighbors by a high fence on three sides, a fireplace, and a bar-type counter between the kitchen and the living area. They rent fast at \$120 a month.



ENTRANCE is up steps from street. Landscaped paths lead to apartments.



COMPACT PLAN (left) is well zoned, has entry hall, and opens one bedroom and living area to patio.

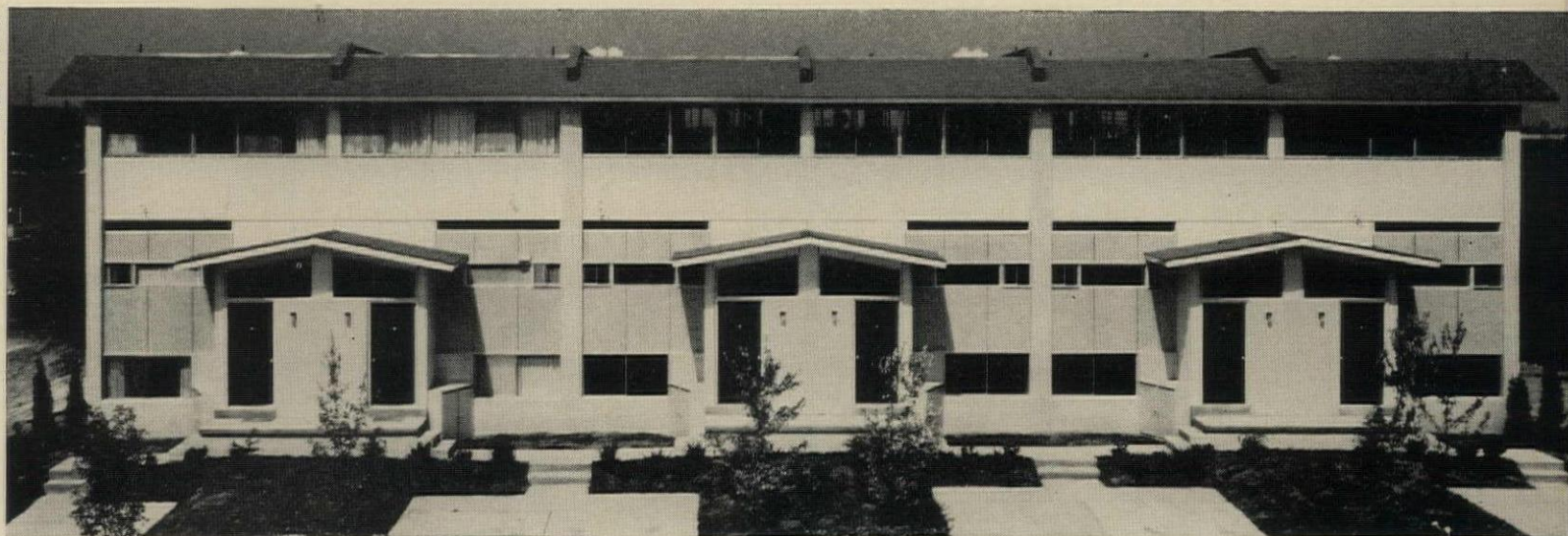


SITE LAYOUT (right) puts patios and gardens between apartment rows.

Architect: Theodore Brandow

Builder: Franklin Builders
 Location: Wilmington, Del.

Marc Neuhof



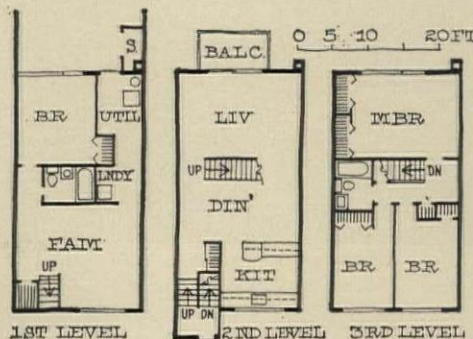
SPLIT-LEVEL ENTRIES of six three-story apartments are halfway between ground floor and main floor. Wall panels are aluminum.

Special Mention

Cited by merchant-built-house jury, H&H June

Citation: "Buildings are well arranged on their site (around community recreation areas). Narrow (16') units are well planned. An excellent buy in this price range (\$12,500)."

The editors add: These three-story units show how to provide a lot of space (1,670 sq ft) at low cost. Their narrow fronts save on framing (lighter joists can be used) and on raw-land and land-development costs. (For more details, see H&H, Aug '59.)



THREE-LEVEL PLAN is 16' wide, 33' long; wastes almost no space on halls.

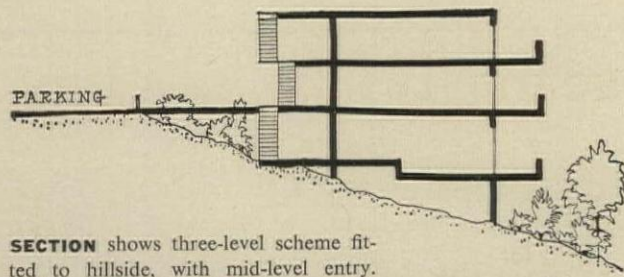
Architect: Campbell & Wong

Builder: Wilson & Wedekind
Location: Sausalito, Calif.

Photos: Morley Baer



ENTRANCE SIDE of six-unit, three-story building has an almost solid wall offering great privacy. Parking deck is at far right.



SECTION shows three-level scheme fitted to hillside, with mid-level entry.

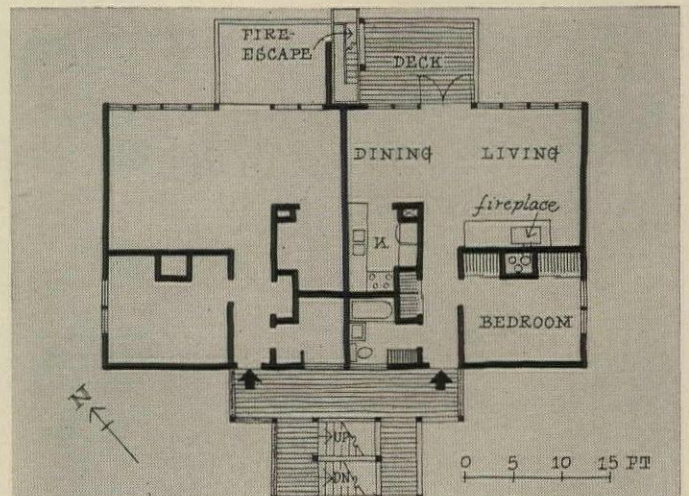
Mention

Citation: "This split-level apartment house is beautifully sited on a typical California hillside. Its economical but elegant architecture encloses comfortably planned apartments, each with a magnificent view."

The editors add: Here is a fine example of how an apartment can be designed to take advantage of a difficult lot (see section, left). The second of three stories is on street level, and mid-level entry minimizes stair climbing. Balconies off the all-glass rear walls of each apartment provide pleasant and private outdoor living.



REAR LIVING ROOM of each apartment has a nearly all-glass wall, opening to a private deck and the beautiful view beyond.



PLAN puts two identical apartments on each of the three levels. Concentration of plumbing helped keep building costs at a minimum.



APARTMENT JURORS are (1 to r) Frank, Gerholz, Chairman Ketchum, Grossi, Hardy, Kessler, Hay, and Taylor.

Here is the jury that chose the apartment winners

Morris Ketchum Jr., FAIA, jury chairman, has taught architecture at Yale University, New York University, Cooper Union, and the graduate school of Pratt Institute. He is a director and former president of the New York Architectural League, a member of the New York Committee on Housing & Neighborhood Improvement, and the New York Building Congress. He is senior partner of Ketchum & Sharp, New York City.

Robert P. Gerholz, chairman of the NAHB Research Institute, has been building houses in Flint, Mich. since 1922. He is a trustee of the Urban Land Institute and the only man ever to have been president of both NAHB (1943) and the NAREB (1950).

Orlindo Grossi, FAIA, is dean of Pratt Institute's School of Architecture. He has been chairman of the education committee of the Architectural League of New York, and was the League's president in 1957. He is also a director of the Assn of Collegiate Schools of Architecture.

Neal J. Hardy, FHA Commissioner, has been connected with housing all his working life. He was assistant to the chairman of the Home Loan Bank Board, worked in the National Housing Agency (later HHFA) for eight years, and was assistant executive vice-president of NAHB and Director of the National Housing Center from 1954 to 1961.

William J. Kessler, AIA, is a young architect noted for his work on multi-family projects. His firm, Meathe-Kessler Assoc, received an AIA Award of Merit for a public row-house project in Detroit in 1960, and three awards in AIA's Homes for Better Living program in 1958.

Leonard Frank, first vice-president of NAHB, has been building on Long Island for 41 years. He is a member of the NAHB Executive Committee, a trustee and former vice-chairman of the National Housing Center, and a two-time former president of the Long Island Home Builders' Assn.

George Hay, AIA, is best known for his ability to combine good house design with good land planning. Since 1953 he has won four NAHB Best Neighborhood awards, and in 1956, 1959, and 1960 his houses won Awards of Merit in AIA's Homes for Better Living program. He has remodeled many of Philadelphia's row houses to make them into modern apartments.

H. Ralph Taylor is executive vice president of the Renewal & Development Corp, New York City. From 1955 to 1959, he was executive director of the New Haven Redevelopment Agency, considered the most ambitious small-city renewal agency in the country; and before that he headed the redevelopment program in Somerville, Mass.



Houses sell faster... with BARRETT "Storm King"† shingles! "For sale" signs don't last long when you use BARRETT "Storm King" self-sealing shingles. One reason is that today's home buyer is extremely quality-conscious. (After all, nobody likes to part with \$15-20 thousand without careful consideration.) Saleable "Storm King" points to consider: they're leak-proof, self-sealing and won't blow off in the worst storm. Features like these provide tangible sales advantages for you to present to your prospect. Based on a \$15 thousand home... let's assume you sell a "Storm King" home 2 weeks sooner than you'd sell a standard-shingled home. You'd be making roughly \$40 per home—or about \$500 in 6 months. Help stamp out "for sale" signs by writing...

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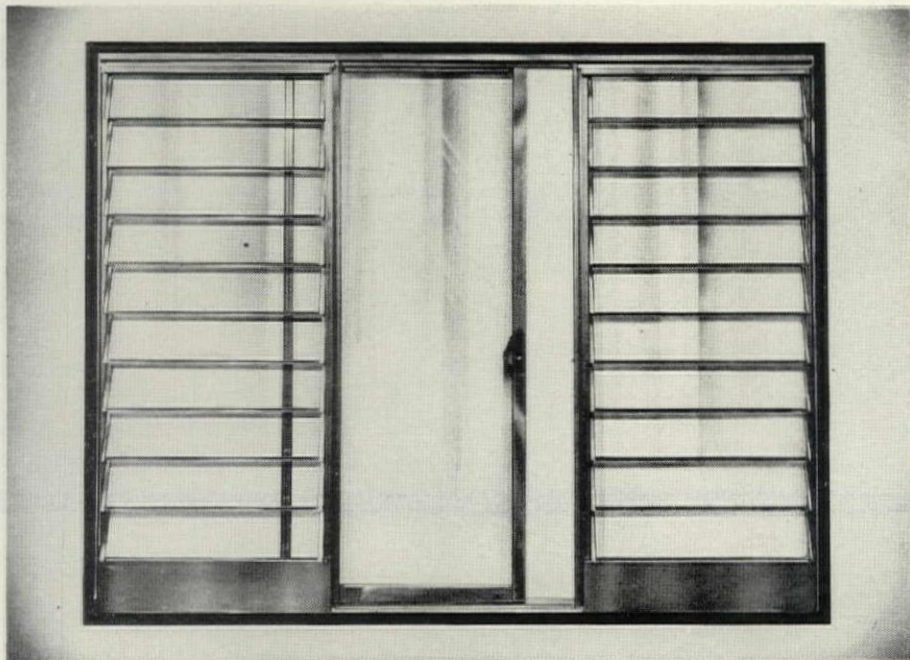
Be sure to see

NEW WAYS TO BUILD BETTER

A monthly report on homebuilding ideas, products, and techniques

Starting here

New products



Jalousie wall combines ventilation and security

These glass wall units are made up of sliding glass panels and fully screened and weatherstripped jalousie panels. They come in a wide variety of standard sizes and combinations. The aluminum-framed units are available with slimline hardware for residences or

massively styled hardware for commercial use. JalWal is particularly adaptable to bedrooms in new construction, to closing in breezeways, porches, and summer rooms in modernization.

Acorn Aluminum Prods, Detroit.
For details, check No. 1 on coupon, p 245



Wall-hung range from Westinghouse has a number of distinctive features: The eye-level oven is enclosed in double-paned, heat-tempered black glass; the retractable burner platform is hidden by a brushed-chrome "pantry shelf;" the infinite control switches are mounted up front to one side; all burners, including automatic surface and oven burners, lift out for cleaning. Two models of the 30" Medallion are available, the deluxe KGB-30 (\$449.00) and the KHB-30 (\$399.95).

Westinghouse, Mansfield, Ohio.
For details, check No. 2 on coupon, p 245

And on the following pages

Technology

New form-support system needs no scaffolding. . . . Better duct fittings give better heating. . . . New book shows details of 32 building systems. . . . Progress report on plastics in housing.
see p 201

What the leaders are doing

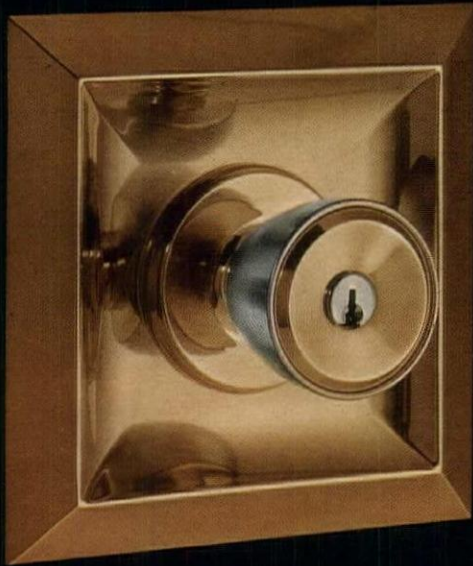
HI-PO's survey of today's buyer's attitudes. . . . John Hall's new-style merchandising. . . . Curved sewer system reduces manhole installation.
see p 205

Publications

Lighting display catalog . . . bathroom design sketchbook . . . catalogs of doors, panels, fans, fireplaces, bathroom fixtures, plastic laminates.
see p 240

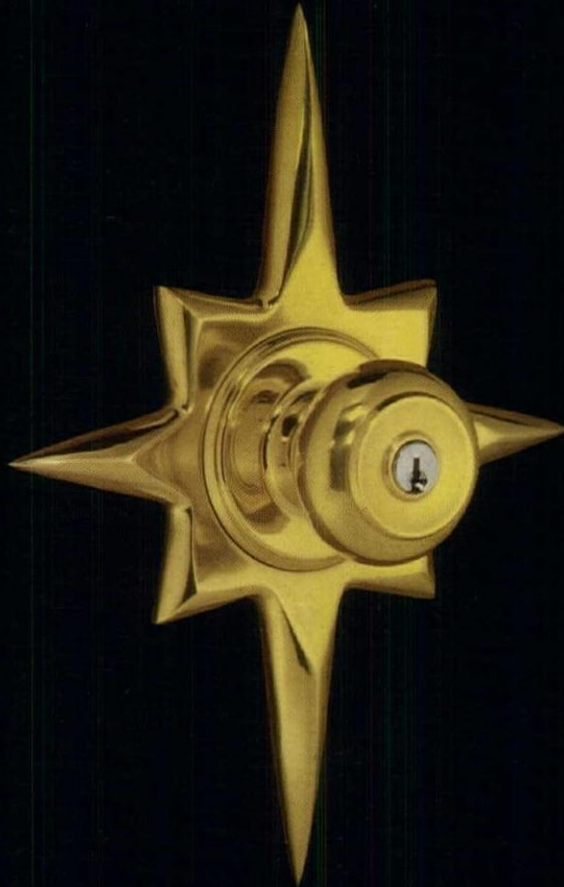
More New products

A new look at fallout shelters. . . . New kitchen cabinets, new flooring, new fluorescent lamp, new panels.
see p 215



Sparkle

WEISER LOCK STYLES AND
DECORATIVE ESCUTCHEONS
ADD SPARKLE AND LIFE TO
THE APPEARANCE
OF ANY DOOR.



THEY CREATE A STRIKING
IMPRESSION FOR THE
HOMEBUYER AND ACCENT
THE GOOD TASTE
OF THE BUILDER.

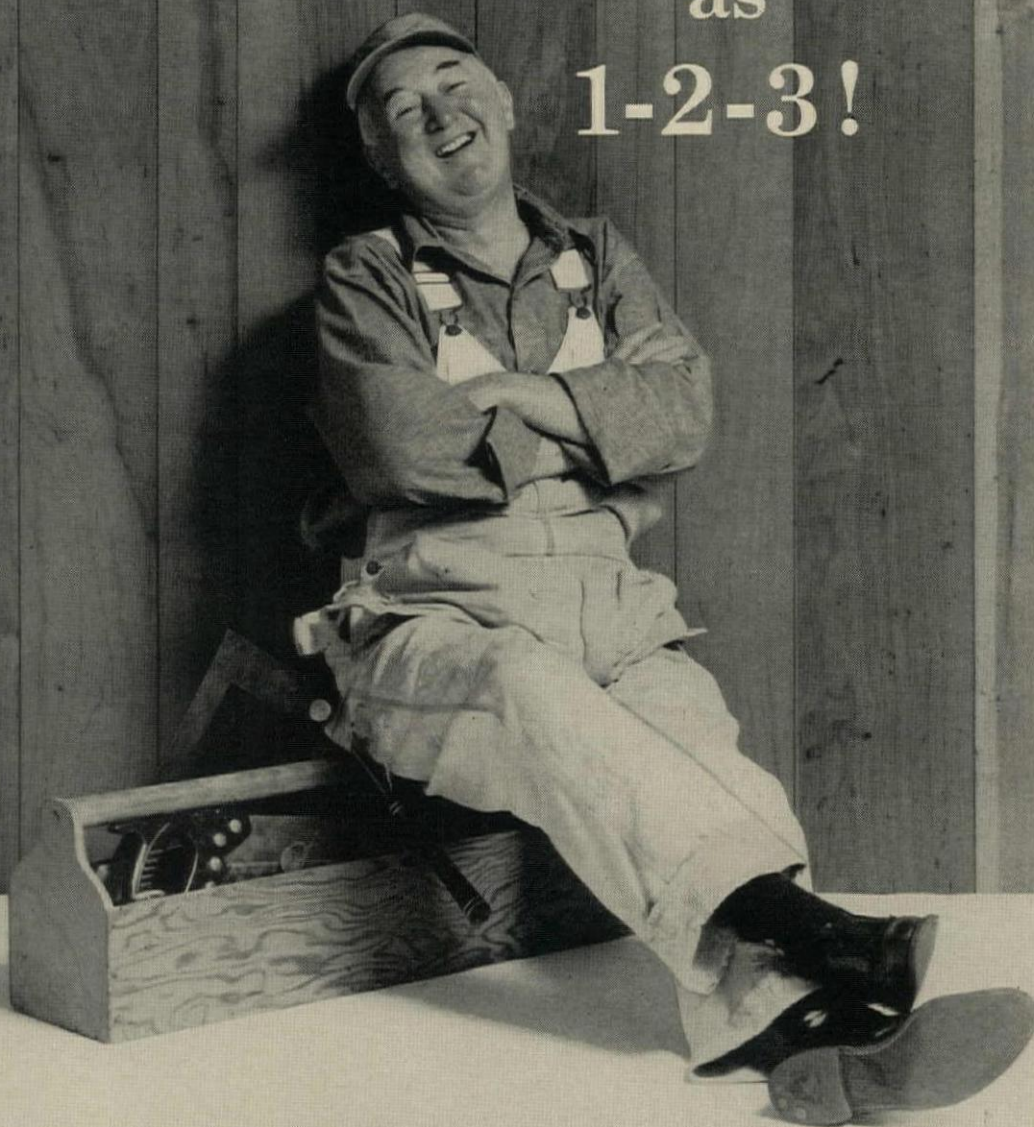
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REMODEL WITH PANELING BY G-P...

installation's
easy
as
1-2-3!



Ideal for both commercial and residential remodeling,

the wide variety of Georgia-Pacific panelings offers flexibility of design as well as ease of installation. Most panels are factory-finished to eliminate messy on-the-job finishing, reduce time needed to complete a job. On a commercial installation, this has a very special advantage: there's less shut-down time, less inconvenience to both employees and customers. And the 4' x 8' panels are easy to handle, go up fast. These are only a few of the reasons why it's wise to remodel with paneling from G-P.

For other big **GEORGIA-PACIFIC** advantages, turn the page

REMODEL WITH PANELING



Where price is no object:

G-P imported panelings let you offer something completely new and distinctive in remodeled walls. For example: magnificent mahogany panelings with unusual contour surfaces. These are G-P's exclusive Plyfa-Profile panelings, handcrafted in Denmark. Six unusual patterns of mahogany on mahogany or on obeche, they range from 74¢ to 99¢ a sq. ft. (4' x 8' panels, 3/16" thick; other lengths and species to order). Or you can offer walls paneled in real bamboo (\$1.25 a sq. ft.) or exotic Malayan teak (79¢ a sq. ft.) or tawny Japanese rotary sen (45¢ a sq. ft.). These are just three of the rare woods in G-P's line of imported panelings ranging in price from 25¢ to \$1.25 a sq. ft. Standard sizes; special widths, lengths and thicknesses to order.



Where it must be durable and handsome too!

New G-P hardboards let you offer a quality look for the amazing price of about 21¢ a sq. ft.! Distinctive surface patterns make the difference. Channel Plank (shown here) with its deep grooves, has a wood-plank look. Random Plank, another pattern, has grooves set at uneven widths. Channel Square has a block design of grooved squares. Exceptionally durable, these G-P panels resist scuffing, rubbing, denting, general wear-and-tear. And G-P hardboards offer special advantages to builders. Factory-finished in an attractive ivory tone, the panels need no further finishing. If painting is required, no priming is necessary. Shiplapped or beveled edges on 4' x 8' panels make it easy to turn out a flawless finished wall.

BY G-P... suit every customer to a "T"!



Where the family is growing:

G-P Family Proof panelings let you offer the beauty of real hardwood that stands up against wear-and-tear. G-P's special invisible topcoat shrugs off scuffs and scratches; fingermarks, crayon, ink, lipstick wipe right off. What's more, you can satisfy every taste and pocketbook with G-P Family Proof Paneling. The Premium line offers 10 choice hardwoods—walnut, cherry, ash, elm, flame gum, birch, pecan, tupelo, blond or honey tone oak—ranging in price from 48¢ to 78¢ a sq. ft. For those who prefer a more pronounced grain pattern, the Cottage Paneling line offers walnut, oak, American elm, antique elm or 5 different tones of birch ranging from 49¢ to 66¢ a sq. ft. All standard size panels available . . . and special sizes to order.



Where the decorator touch is

called for: G-P textured panelings let you offer interesting and unusual wall surfaces at very reasonable prices. G-P Ripplewood, for example, emphasizes the grain pattern of old growth Douglas Fir; the soft wood is brushed away, leaving the strong "summerwood" to give a distinctive texture to this decorative paneling. Ripplewood, available plain or V-grooved, costs about 26¢ a sq. ft. Where a less definite surface pattern is needed, G-P Striated paneling is the perfect answer. Smooth vertical striations give depth and distinction to the face of old growth Douglas Fir. Striated costs just 23¢ a sq. ft.! Both textured panelings available in 4' x 8' panels, 5/16" thick; other thicknesses and sizes in stock, or on special order.

SELL REMODELING EASIER WITH G-P...

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Great group of selling aids! Actual swatches of Family Proof Paneling . . . a stereo viewer that shows four-color pictures of paneling installed . . . a book with more color pictures of paneling . . . a grid sheet to help estimate installations . . . a tip sheet on how to get more remodeling business . . . plus a book of kitchen remodeling ideas and how-to-panel booklet. All in a convenient carrying case with your name embossed!

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Send to: _____ (PLEASE PRINT)

NAME _____

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CITY _____ ZONE _____ STATE _____

My dealer's name is _____

Address _____



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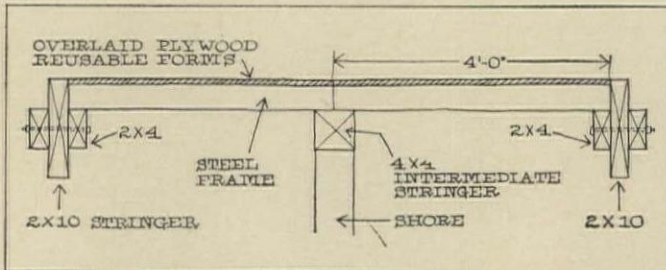


FORM IS SET UP by placing reusable panels so ends rest on shored-up wood beams. Panels are 4'x2' overlaid plywood on steel frames.



FORM IS STRIPPED by removing 4x4 support (see drawing) and sliding out panel. System permits work under a deck during pour.

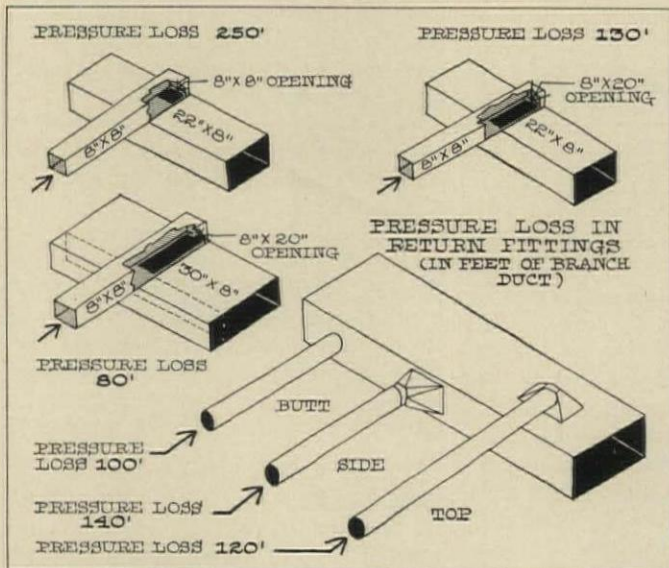
This new form-support system needs no scaffolding



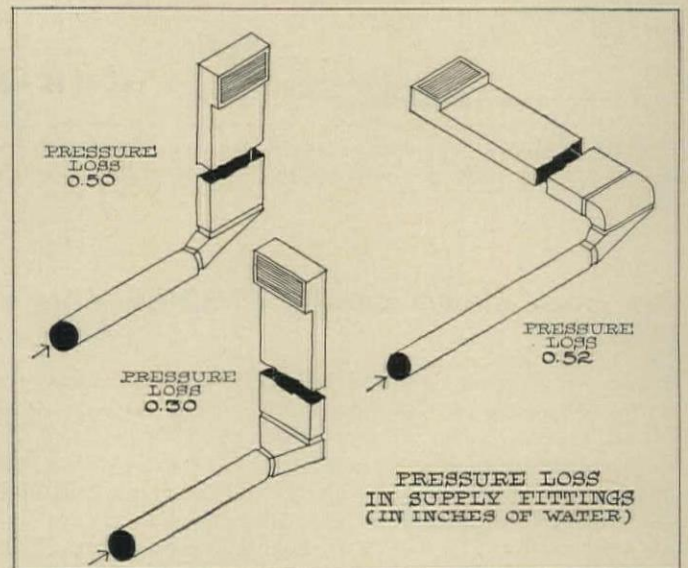
DETAILS show how 2x10 (with 2x4 ledgers) and shored-up 4x4's support forms. To strip, 4x4 is removed first, then forms, then 2x10's.

The system of wood beams and prefab forms—used in construction of a multi-level motel at Mansfield, Ohio—saved time in stripping forms and permitted open work space under the decks while they were being poured.

Builder Ludwig Zahn developed the form supports using 2 x 10 king stringers (8' oc) and 4 x 4 intermediate stringers. Each prefab panel is supported at one end by a ledger bolted to a king stringer, at the other end by a 4 x 4. Panels are quickly dropped in place on the supports, quickly stripped and moved to a new section of deck after the pour has set. Symons Clamp & Mfg Co, form-panel fabricators, helped Zahn engineer the system.



IN RETURN-AIR DUCTS use of wider openings, wider main returns, and butt fittings holds resistance (or pressure loss) to a minimum.



IN SUPPLY-AIR DUCTS simple right-angle boot from 6" feeder to outlet reduces resistance more than two other boots used in study.

You can get better heating by using better duct fittings

So reports a new study made by the University of Illinois for the National Warm Air Heating & Air Conditioning Assn.

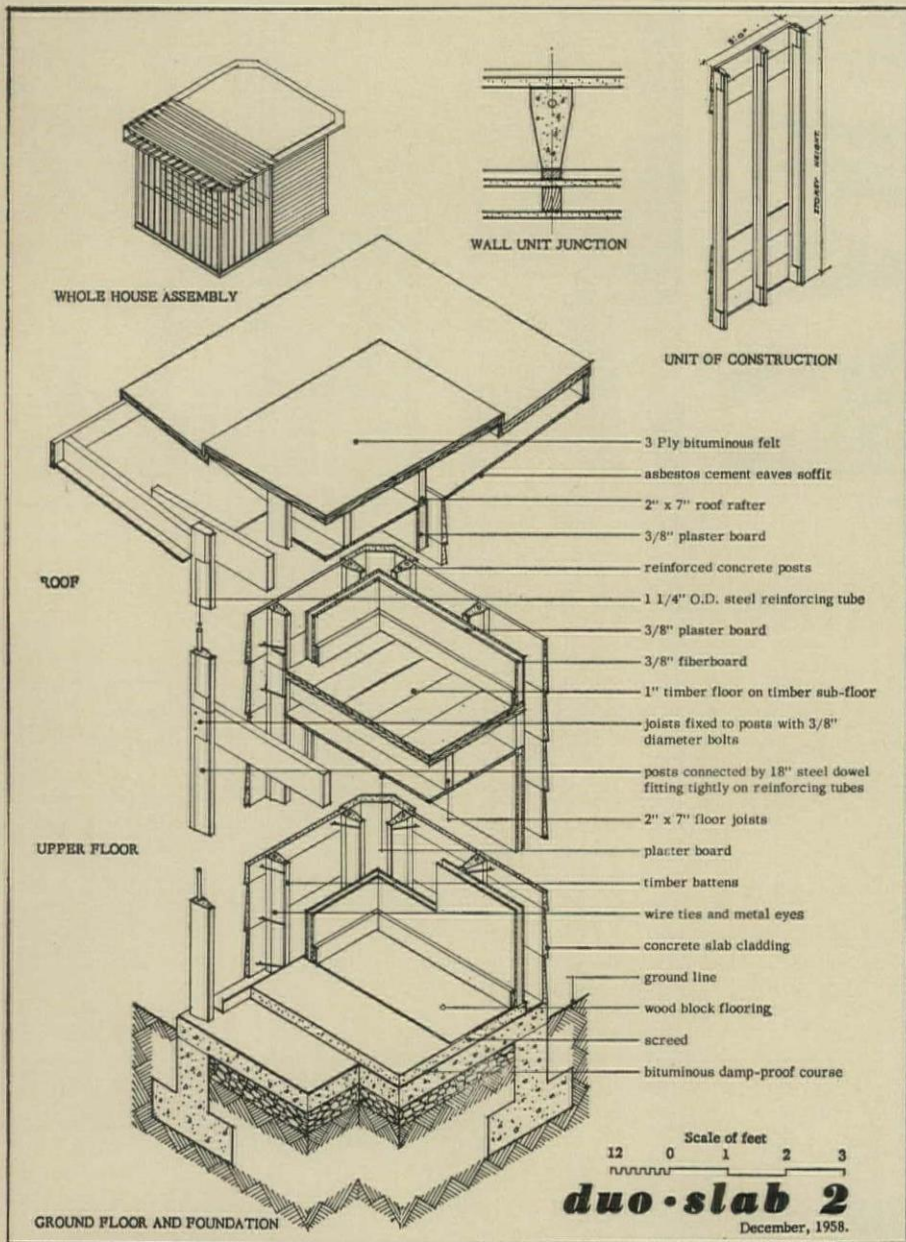
Says the study: A lot of heating and cooling problems can be traced to excessive resistance (or pressure loss) in ducts. And a major cause of resistance is in inadequate or improper fittings—particularly in return-air ducts.

To reduce resistance in return-air ducts, the study suggests two measures (above left): 1) keep your fitting connections

and main returns as large as possible, and 2) use butt fittings, rather than extended plenum fittings, for branch returns running into the sides of main returns.

In supply ducts, you can cut resistance by using a simple right-angle boot (above right) at boot and stack connections. Larger outlets (or registers) also reduce resistance—but only up to a point, according to the study. Optimum ratio of outlet area to duct area is reported to be 1.75.

Technology continued on p 202



BRI gets a progress report on plastics in housing

Plastics still have a long way to go, but they are making major strides in some phases of home construction.

That's the gist of what the Building Research Institute was told at its spring meeting in Washington. The speakers: chemical engineers, structural engineers, and architects.

Here is a rundown of what they said:

The housing industry is finding more and more uses for plastics. Two leading examples: plastic pipe and plastic tape.

Said Ted Yeiser of Crescent Plastics, Evansville, Ind.: "Three important factors have contributed to the acceptance of plastic pipe: 1) FHA now allows plastic waste and vent lines inside houses and plastic water lines outside. 2) Codes in nine states and seven big cities* have been rewritten to include many types of plastic pipes and fittings. 3) the National Sanitation Foundation has set up new standards and a seal of approval that opens the door to plastic pipe in plumbing codes all over the country."

Said Donald Waller of Permacel, New Brunswick, N.J.: "Pressure-sensitive plastic tapes for sealing roofs and ductwork are already in wide use. A new polyethylene tape, used in the corners of concrete forms, seals joints and reduces finishing when the forms are stripped. And a new Teflon tape can be used instead of dope to wipe threaded pipe joints for a seal."

Mike Gigliotti of Monsanto Chemical cited other uses of plastics: "You find far more plastics in roofing, flashing, glazing, hardware, coatings, and finishing materials."

One big reason for today's wider use of plastics is lower costs. (H&H Apr, p 196). Said Murray O. Longstreth of Dow Chemical: "Costs—and, therefore, prices—of plastics have been dropping steadily while costs of most natural materials have been rising. This is a strong lever. And when you add the fact that manufacturing processes usually require low capital investment, the stage is set for a major advance."

But in wall components the use of plastics still faces big problems. Said Al Reidelbach of the Home Manufacturers Assn: "The factory cost of plastic sandwich panels may become competitive with other panels, but the cost of prewiring or base-mold wiring works against them. Other problems are the lack of covering materials in large (8' x 12') sizes for efficient manufacture of sandwich panels and plastics' thermal expansion coefficients—up to 18 times those of most materials now used in homes."

*States: Arkansas, California, Florida, Illinois, Indiana, Kentucky, Maine, Ohio, Wisconsin. Cities: Baltimore, Chicago, Denver, Detroit, Kansas City, Los Angeles, Phoenix.

ISOMETRIC DRAWING of concrete post-and-beam construction is one of 80 detailed illustrations in CM&HC's new catalog of homebuilding construction systems.

trations in CM&HC's new catalog of homebuilding construction systems.

New book shows details of 32 building systems

The looseleaf book, compiled by the Central Mortgage & Housing Corp (Canada's FHA), is the most complete catalog of homebuilding systems ever published.

It classifies systems by 1) exterior wall construction, 2) roof and floor construction. It shows variations of many basic systems. It contains 80 de-

tailed drawings like the one above. It lists materials used in each system. And for each system, it gives historical data—where, when, and by whom it was first built, and how it was developed.

Want a copy of the book? You can get one for \$7.50 from the Central Mortgage & Housing Corp head office in Ottawa.

Here are the 32 building systems described in the new book

- | | | |
|------------------------------|---------------------------------|-----------------------------|
| Wood balloon frame | Brick panels | Monolithic concrete |
| Wood platform frame | Lightweight concrete panels | Mud or earth walls |
| Wood frame bent | Hollow panels | Structural sandwich systems |
| Wood post & beam | Concrete masonry | Plastic foam system |
| Wood space frame | Lightweight concrete masonry | Metal stud frames |
| Normal stressed-skin panels | Hollow cavity wall | Metal stressed-skin system |
| Trailer stressed-skin panels | Solid brick walls | Metal post & beam frames |
| Plank and log frame | Concrete post & beam | Metal panels |
| Horizontal plank frame | Cast-in-place concrete sandwich | Geodesic systems |
| Vertical plank frame | Monolithic concrete | Suspension systems |
| Concrete panels | Cavity wall monolithic concrete | |

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APARTMENT
INSTALLATION**



Kitchen Kompact
BIRCH KITCHEN CABINETS

Kitchen Kompact birch cabinets are ideal for apartment installation. Here's why:

DESIGN Clean, smart design requires little maintenance. Blends handsomely with any decor. Two available finishes: new Fruitwood Birch, a delicate and subtle finish with a gentle grain, and the popular Warm Tone, a rich, mellow birch finish.

CONSTRUCTION Controlled, volume production employing precision techniques assures **uniform** quality. Rugged construction fully complies with all local building codes and FHA requirements.

SERVICE Giant Kitchen Kompact production facilities and large, full inventories provide the builder with **immediate** service even on multiple truckload quantities.

PRICE The Kitchen Kompact line affords builder the advantage of an attractive and quality birch kitchen at a low, profitable cost.

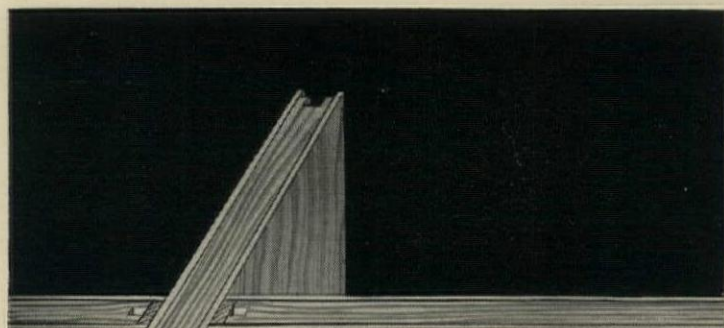
BUILDERS! Ask your Kitchen Kompact distributor or write us about our new Proji-Plan. It's well worth investigating!



THE "BEST BIRCH" LINE



KITCHEN KOMPACT, incorporated
JEFFERSONVILLE • INDIANA



DYLITE[®]

PANEL PARTITIONS
save you time and
money because
they go up fast!

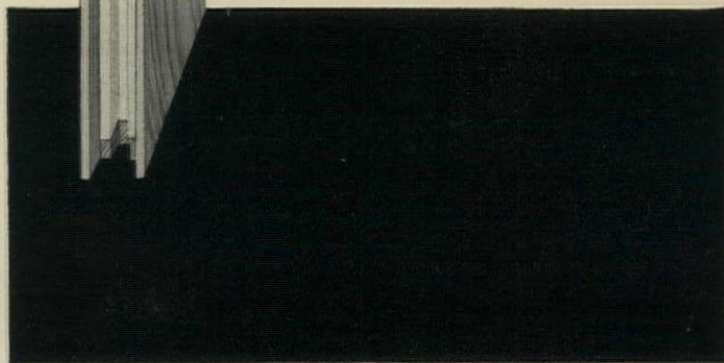
- in-place cost per square foot lower than other permanent partition systems
- lightweight, yet solid as a stud wall
- erected quickly by a one- or two-man crew
- rigid foam plastic core molded from amazing DYLITE expandable polystyrene
- good sound and thermal insulators
- exterior skins of fire-resistant gypsum board or lauan plywood
- 4' wide and 8' and 10' long; other sizes and skins available upon request
- 2" thick panels cut easily with a handsaw
- available prefinished

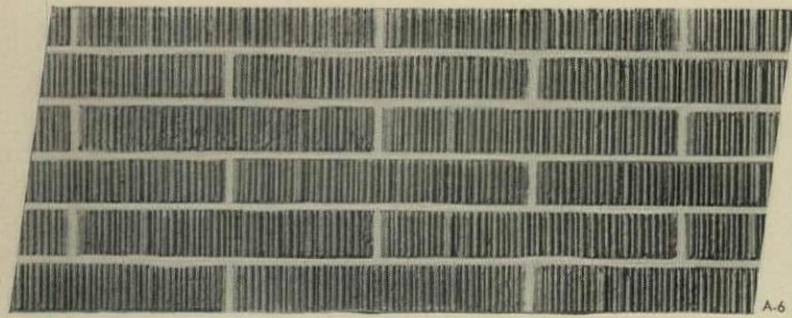
When you want to divide space economically, look into precision-engineered DYLITE panel partitions. For complete details, write Koppers Company, Inc., DYLITE Panel Plant, Box 57, Harper Station, Detroit 13, Michigan.



DYLITE PANELS

Available within 300 miles of Detroit, Michigan.
Distributor inquiries invited from other regions.





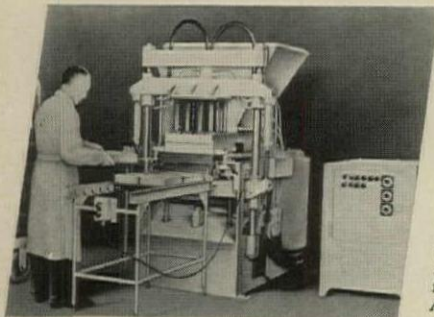
BEAUTY IN AMEROK IS A BONUS FEATURE

Amerok is basically presented to the building industry as a masonry unit embodying many structural values. The buttressed web, for example, which puts added strength at vital points.

And the generous voids which imprison the maximum volume of air and lighten the load on footings and foundations. And a range of sizes, with all dimensions in modular conformation. And a price that allows an eight-inch all-masonry wall to be brought within the cost range of 6" frame.

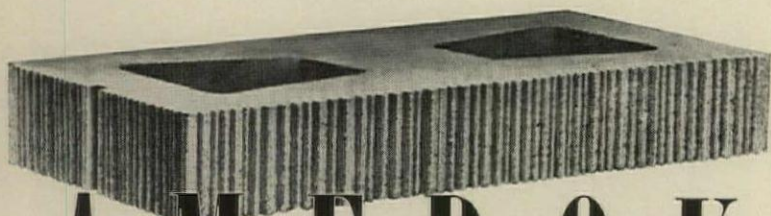
The long-life, safety, low-depreciation and maintenance values, plus a remarkably low first cost, mean much to a masonry-conscious buying public. Add to these the eye-appeal values of studied symmetry, unusual texture and a color range of 16 shades and tints, and there are combined the elements which make Amerok outstanding as a modern building unit. Builders who are open-minded to modern trends should write for New Horizons in Masonry.

FRANCHISE-PROTECTED TERRITORIES ARE OPEN FOR MANUFACTURERS



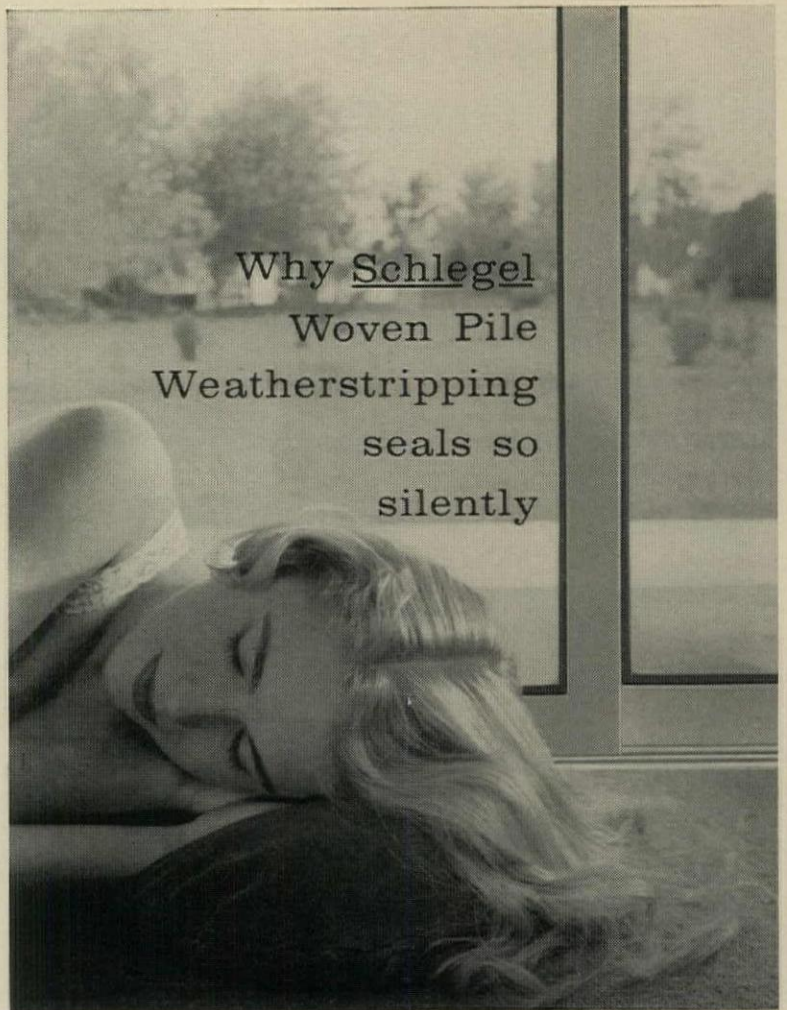
The low price of Amerok results from the economic advantages of regional manufacturing. Local materials are processed by a compact, self-contained machine into products primarily for the needs of the territory. Thus are eliminated the two biggest cost factors in masonry — freight and distribution. Low prices to building owners still allow a generous mark-up on basic costs. Exclusive franchise privileges. Equipment requires only a moderate investment, with option of time payments. Ask for The Story of Amerok.

BRICKCRETE ASSOCIATES, INC., 416 W. 25TH ST., HOLLAND, MICH.



AMEROK

New Horizons in Masonry



Why Schlegel
Woven Pile
Weatherstripping
seals so
silently

For sheer soundlessness, nothing matches Schlegel Woven Pile Weatherstripping. Its dense, soft pile won't squeak (like plastic), screech or rasp (like metal). Windows and doors won't bang or rattle—even in a storm. Seals weather out, seals heat and conditioned air in.

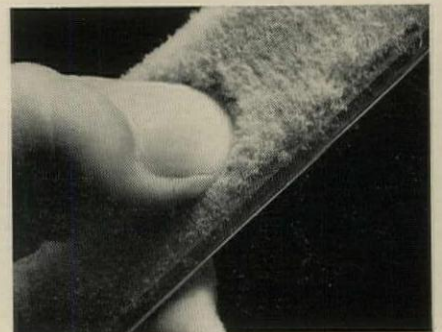
SMOOTH ACTION. Doors and windows ride smoothly on Schlegel Woven Pile Weatherstripping, under *all* weather conditions. They never stick or bind. Schlegel Woven Pile is friction-free.

GIVES SURE PROTECTION. Schlegel Woven Pile compresses, is truly resilient. It cushions doors and windows snugly and compensates for irregular metal or wood surfaces.

WEATHERPROOF. Neither air, rain, wind, nor dust can seep in. Only Schlegel Woven Pile is silicone treated to insure complete weatherproofing. Schlegel performance has been proven by rigid FHA tests for air infiltration.

For a comprehensive list of manufacturers using Schlegel Weatherstripping, write for our new booklet, "Your Guide to Windows—Doors—Screens."

Schlegel Woven Pile Weatherstripping keeps its resilience under all weather conditions. Wool fibres smooth out the uneven surfaces, give a firm, snug bond.



for protection that's **silent, smooth and sure**

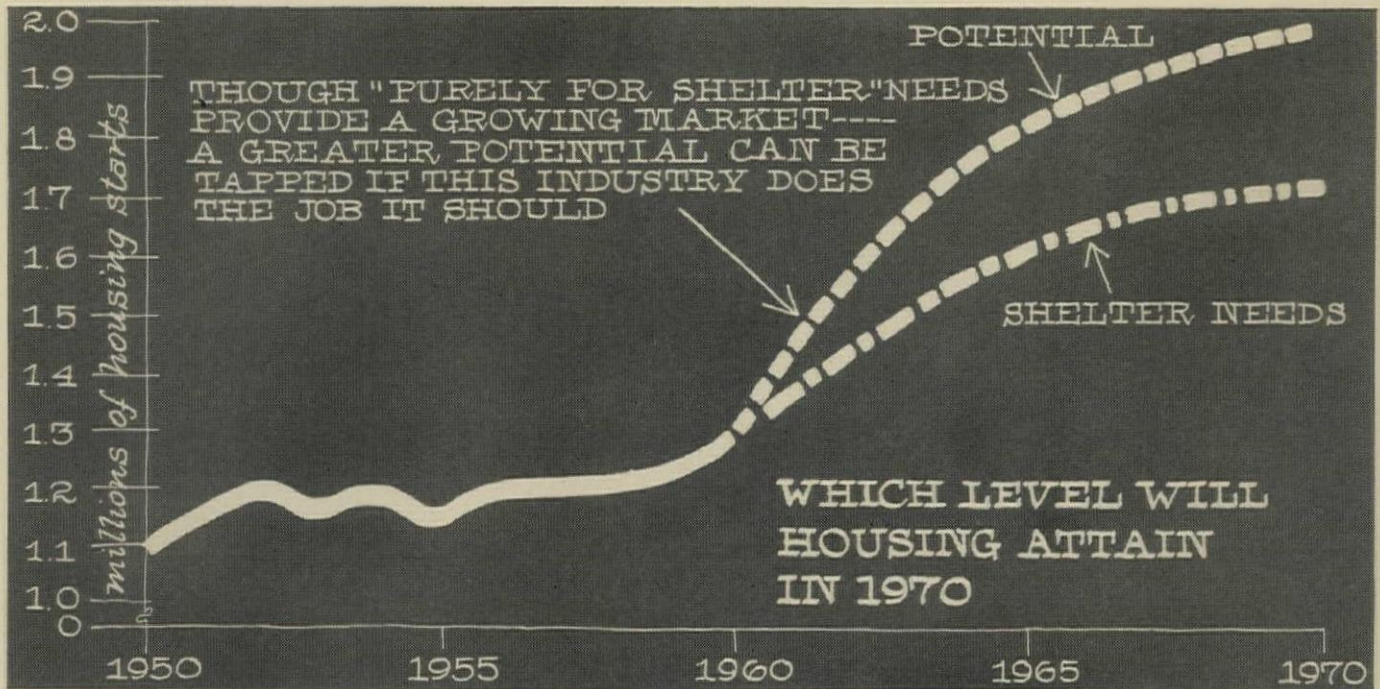
Schlegel

WOVEN PILE WEATHERSTRIPPING

SCHLEGEL MANUFACTURING COMPANY

P. O. Box 197, Rochester 1, New York • In Canada: Oakville, Ontario

Nathaniel H. Rogg, NAHB economist



TWO-MILLION HOUSES BY 1970 is HI-PO's goal. Chart is published in a 40-page digest of HI-PO research, called the Program Guide.

What do homebuyers want that you are not offering?

You will find some answers to that question—and to scores of others—in results of the costliest (\$150,000), most exhaustive consumer survey ever made for the housing industry.*

The survey—completed in late May by HI-PO (short for Housing Industry Promotion Operation)—used a sample carefully selected from 30-million white urban households (see details, p 207). Its findings offer valuable guidance on how to design, build, equip, finance, and sell today's new houses. So they merit close study by builders, architects, realtors, mortgage lenders, and everyone else connected with housing.

Here is a summary of the findings, plus comments by HOUSE & HOME editors:

People are sold on home ownership but not on owning as good a house as they can afford

Most families interviewed (62%) already own their homes (only 38% are renters). When owners were asked if they approved of moving up to a better house as soon as they could afford one, only 38% answered in the affirmative. The largest group (40%) expressed disapproval, and 22% were undecided.

Why the reluctance to move up to better housing?

Partly because of a widely indicated "stay put" attitude. Some families said they wanted to settle down in one place for a long time "to establish roots in the community." Others simply balked at the high cost of moving their households.

And partly because many people are not convinced of the benefits of a better home. They said they would rather spend their money on other products and services than on improving their housing. (In the last 50 years, housing's share of the consumer dollar has dropped from 20% to 12%.)

Of families who believe in upgrading their housing as soon as they can afford it, the majority (64%) expressed a rather vague reason: "People should always try to improve themselves." And only 12% specifically mentioned "getting a better house."

The editors comment: The problem is clear—how can we increase the emotional appeal of a better house so it will

More about the leaders:

Big Phoenix builder switches to more dignified merchandising... p 210

Big Denver builder cuts costs by curving his sewer lines... p 212

* A National Consumer Survey of the Housing Market, prepared by Fuller & Smith & Ross Inc, published by NAHB, Washington, D.C., price: \$10.

continued

offset deeply held "stay put" feelings and make housing a more successful competitor for the consumer dollar? But in stimulating mobility, the housing industry faces a paradox: One reason people give for not moving—the desire to establish roots in a community—tends to be the same reason they give for buying a house in the first place.

Many families move to another home for negative—rather than positive—reasons

HI-PO's research report puts it bluntly: "Decisions to change residence are usually made in an atmosphere of dissatisfaction with the house or apartment."

Negative reasons set the stage for the move: The family's present home lacks space, has inadequate heating, looks old-fashioned, needs repairs, or is in an undesirable neighborhood. The only positive reasons given: "We wanted a newer, more modern house;" "We wanted living on one floor."

But HI-PO points out: "Extreme as they may be, these dissatisfactions are more often the indirect causes of the residential change, rather than the 'triggers' to action."

The "triggers"—also often negative—are immediate needs that cannot be avoided: The family's growth demands more space; the head of the household gets a new job in a new location; the family is uprooted by urban renewal or condemnation of its home.

However, HI-PO notes that among renters the "outstanding direct reason for moving is the decision to buy a home: It ranks above the need for increased living space and changes in occupational location or other circumstances. . ."

The editors comment: Although the psychological drive to "own our own home" is an important reason for buying a house, the physical appeal of the house is low on the preference scale. So it is apparent that today's new houses often lack the standout features that make them desirable enough to prompt a move.

The biggest reason given for owning a home is that it is a "good investment"

That was the reason given by almost half (46%) of the home owners interviewed by HI-PO. Buyers of used houses leaned even more heavily (54%) to the investment feature of home ownership than buyers of new houses (45%).

Other reasons for the decision to own a home: pride of ownership (32%), the high cost of renting (10%), the desire for privacy, and the need for more space.

But upper-income families depart from the pattern. Their chief motivation for home ownership is not investment. Instead, they buy primarily to meet their needs for more living space for growing families.

The editors comment: The "good investment" sales argument is strongest when prices are going up, not so strong when prices are stable enough to let depreciation bring lower resale prices. So sooner or later the housing industry, like all other industries, will have to sell the idea that buying the latest model is the only way to get the new comfort, new convenience, and new features that make old models obsolete.

Most people still think a used house is a better buy than a new one

Here, they told HI-PO, is why:

Used houses offer more space for the money.

Used houses are better built.

Used houses are in better neighborhoods—more convenient to schools, stores, and public transportation.

Used houses have lower taxes.

Even though older houses are more difficult to finance, three out of four homeowners interviewed by HI-PO bought them. Many families said they set out to buy a new house but ended up buying a used one because new houses cost too much (the reason given by 64.7% of the group), are in poor locations, or are poorly built.

Observes HI-PO: "Although we must recognize that some of these impressions are based on fact while others are completely imagined, this does not alter the conclusion that the public sees important advantages in buying an older house in preference to a new one—advantages that undoubtedly count heavily when buying decisions are made."

Because used houses are harder to finance, their buyers are older (average age: 40) and have higher incomes than new-house buyers: more old-house buyers (37%) than new-house buyers (25%) earn \$7,000 or more.

The editors comment: Builders must face the fact that many of the best prospects for better new houses—older people with higher incomes—prefer used houses.

Here are ten more useful (and often little known) facts from the HI-PO survey

1. *New-house buyers look at an average of ten houses before buying.* They shop from three to six months and visit the house they eventually buy from four to six times.

2. *Newlyweds are an important new-house market.* Almost 25% of new-house buyers since 1953 have been setting up households for the first time.

3. *Husbands (not wives) take the lead in home buying.* They do more looking than their wives, make up their minds faster, and get their way more often. They don't make the decision alone (almost 60% of new-house buying decisions are made jointly), but they play the dominant role.

4. *Most people decide in advance whether to own or rent.* So they rarely look at both houses and apartments.

Only 6% of families who eventually bought a house ever looked at apartments. Only 16% of apartment renters ever looked at houses.

5. *The biggest shortcoming of a new house—felt only after it is lived in—is a poor floor plan.* Other criticisms voiced by buyers after purchase: lack of closet space, too-small rooms, "only one bathroom."

6. *The moving-est families are those with low incomes.* Mobility tends to decrease as incomes increase—but only up to \$12,500. Above that level, there is a greater willingness to move.

7. *People with higher incomes are more apt to live in houses (owned or rented) than in apartments.* Of all families interviewed, 75% live in houses.

But that figure jumps to 80% in the \$7,000-to-\$10,000 income bracket and to 88% for families making over \$10,000.

8. *Most new-house buying takes place at two income levels—from \$4,000 to \$5,000 (31%) and over \$10,000 (35%).*

9. *There is no connection between a family's size and whether it buys or rents.* The ratio of owners to renters is roughly the same (three to two) whether families have one or six children.

10. *Word-of-mouth is still a potent form of advertising.* Asked how they first heard about their present house or apartment, 37% of the families said from a friend or relative. Other leading sources: newspaper ads (19%), real estate brokers (15%), signs and billboards (14%).

What is HI-PO—and what are the aims of its program?



HI-PO TRADE SYMBOL is designed for use in trade advertising and promotion.

HI-PO is an organized industry effort to expand the housing market—particularly by persuading people to spend money on new houses before they spend it on other products and services. Half of its financing is by NAHB, half by 65 manufacturers of building materials and equipment.

HI-PO's program was planned in three phases:

Phase 1 was the consumer survey and its interpretation. Its aim: to find out who makes up the market for new houses, why they buy, why they don't—and to use this information to develop more effective consumer appeals. Its method: depth interviews (averag-

ing 3½ hours) in 1,409 households. Its results: an industry promotion plan based on two major themes—"Better living begins when you own your own home" and "Live these good years in the best house you can buy." Survey results have been published by NAHB in a "Program Guide."

Phase 2 will test the selling themes in local markets. NAHB has earmarked \$40,000 of the \$80,000 needed for this purpose, is looking to manufacturers for the balance.

Phase 3, still in the planning stage is expected to be a massive consumer advertising program that may cost millions.

But some buyers offer specific reasons for preferring a new house

Examples:

New houses are more fun to live in.

New houses require fewer repairs and are easier to maintain.

New houses have better floor plans.

New houses are easier to finance.

New houses are easier to re-sell.

New houses are cleaner. Nearly one-third of the families surveyed said this was the main difference between living in an old house and living in a new one. And of buyers who recently moved into new houses, more (39%) were influenced by cleanliness than by no need for repairs (37%).

New houses offer an opportunity to have a home built "the way we want it." Observes HI-PO: "Consumers are attracted by the opportunity to have the house built according to their specifications. Although these specifications may affect only minor dimensions of the design, nearly 30% of the families who 'originally set out' to buy a new house did so because of the custom-built feature."

The editors comment: The desire for so-called custom features—even if they involve only choices of wallpaper, tile, or floor-plan options—points up the need for individuality in merchant-built houses.

The five most wanted features in today's houses will surprise the housing industry

HI-PO interviewers asked families what five features they would insist on when buying a house—new or used. Adequate heating—insisted on by 65.3% of the sample—topped the list.

The next four: "a house that won't be too much of a financial burden" (insisted on by 52.7%), enough electrical power and wiring (50.3%), good insulation (35%), and low property taxes (33.5%).

Here are ten other features considered important in buying a house: modern bathrooms (insisted on by 23.1% of the families), "a house that's easy to keep clean" (also 23.1%), proximity to schools (20.5%), modern kitchen appliances (19%), "a house that will be easy to sell" (18.1%), good layout (17.8%), "a house that lets in plenty of air and light" (13.4%), more than one bathroom (13.1%), a garage (11.8%), and large rooms (10.9%).

Other features mentioned—all by less than 10% of the families—are (in order of importance): "neighbors who are our kind of people," at least one closet for every member of

the family, a large backyard with outdoor living space, a separate bedroom for each child, proximity to shopping, proximity to job, enough indoor recreation space, many rooms (even if they are small), modern laundry appliances, "a house that looks nice from the outside," good landscaping and trees, "a house where you can get some privacy," little or no traffic in the neighborhood, a separate dining room, air conditioning, "a house that's as nice as anyone's on the street," pleasant views from windows, and "a house that's soundproof against outside noise."

Do buyers compromise on what they wanted in the first place? Yes. But the number of buyers who compromise and what they compromise on depends on whether they bought a used or a new house. For example:

Forty per cent of used-house buyers sacrificed some of the housing features they wanted before they made their final decision to buy. The three most frequently sacrificed: a modern kitchen, a modern bathroom (both, oddly enough, among the ten features most wanted by all buyers), and the number of rooms.

Twenty-eight per cent of new-house buyers compromised on some of the features they originally wanted. Mentioned most often (in order): closet space, a large kitchen, an outdoor play yard, a fireplace, a porch or terrace, and the number of rooms.

Some buyers also said they were willing to pay more for a house than they had originally planned. Their primary reasons: their need for more bedrooms, more bathrooms, and more closets.

The editors comment: Check your houses against the list of most wanted features. Are you including them? If so, is your merchandising making the most of them?

Take buyers' preoccupation with heat, for example (adequate heating ranks first, good insulation fourth). The obvious conclusion: Be sure your houses have soundly engineered heating, and be sure to tell people about it.

And here's a paradox that you can capitalize on: Many buyers (23.1%) insist on a house that's easy to keep clean (it's the sixth-ranking feature), but only a few (2.4%) insist on air conditioning. The obvious conclusion: If your houses have air conditioning, stress the fact that it makes them easier to keep clean.

Above all, the list of most wanted features makes this point clear: Fireplaces, landscaping, and separate dining rooms attract attention, but in closing a sale there is no substitute for fundamentals like good heating, good wiring, and good cooking and bathroom facilities.

The editors sum up: there is nothing wrong with housing that the better selling of a more appealing house in a better neighborhood won't cure.

Leaders continued on p 210



**SAVE ON PRICE
THE DAY YOU BUY!**

.....
**SAVE ON GAS AND
TIRES EVERY DAY!**

**FORD
PICKUPS**

Beginning with a price* that's below all comparable leading makes, Ford Styleside Pickups are especially designed to cut daily operating costs. Economical Ford Sixes, in certified tests with other makes over a three-year span, delivered outstanding gas mileage.

Tire replacement expense is less, too, with Ford's true truck suspension. Certified tests prove that the front tires on Ford ½-tonners last up to twice as long as those on other makes with car-type suspensions. And Ford's new longer wheelbase, new springs, and new cab construction provide a major advance in easy-riding comfort.

In addition to price, gas and tire savings, Ford's heavy-duty construction gives new freedom from nuisance problems. Ford pickups are built to stay on the job . . . out of the shop. So for a rugged truck that's made to tackle any pickup job, see your Ford Dealer. And when you do, ask him about the many heavy-duty options that can mean extra job-fitting economy in your construction work.



F-100 STYLESIDE PICKUP gives greater durability. New, one-piece cab-body design, and new huskier frame. New, wider tailgate for easier loading has snap-lock latches to save time. Max. GVW: 5,000 lb.

Heavy-duty options include 11-inch clutch, oversize tires, and extra-capacity springs.

Choice of 5 transmissions includes four-speed, overdrive and Fordomatic.

Six or V-8 power to fit your need. Ford's famous gas-saving Six, or the world's most popular truck V-8.

**Based on a comparison of latest available manufacturers' suggested retail prices*



F-250 FLARESIDE PICKUP has rolled-edge flareboards and running boards between the cab and rear fender for special side unloading work. Styleside Pickup, 7½-ft. Stake, Chassis-Cab, Chassis-Cowl, or Chassis-Windshield models also available. Max. GVW: 7,400 lb.



F-350 CHASSIS-CAB WITH DUAL REARS (9-ft. Stake body shown) has a man-size maximum GVW of 9,800 lb. This hard-working, versatile 132-in. wheelbase model features low loading height and the flotation of dual tires at a price much below 1½-ton trucks. Also available with single tires and big 9-ft. Styleside or Flareside Pickup bodies.

FORD TRUCKS COST LESS

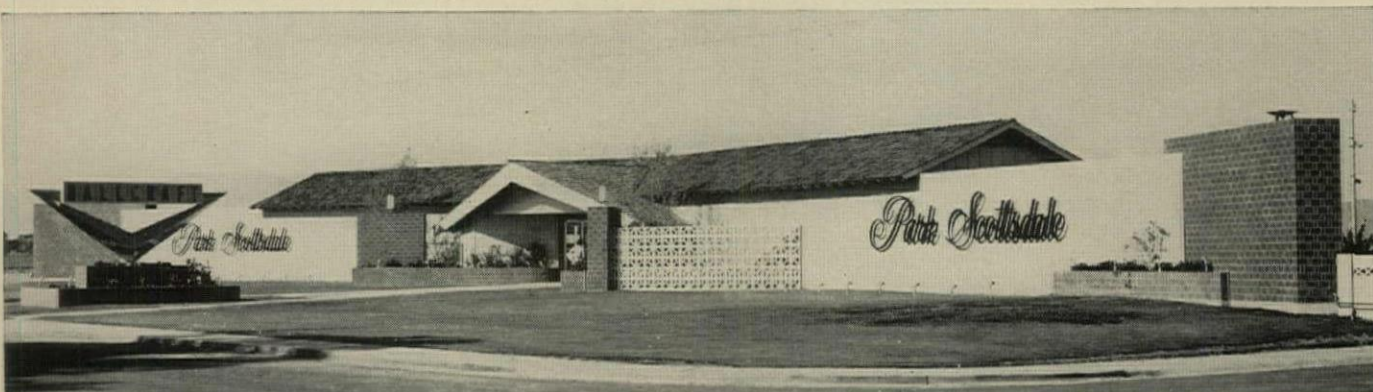
SEE YOUR FORD DEALER'S "CERTIFIED ECONOMY BOOK" FOR PROOF!



FORD DIVISION, *Ford Motor Company*



1960 SALES BUILDING had busy, exciting appearance, with signs plastered across the whole length of its facade.



1961 SALES BUILDING has quiet, dignified look and simple style. Only signs are the community name and Hallcraft trademark (left).

John Hall turns a fresh face to his Phoenix market



CONTRAST IN KITCHENS points up Hall's new merchandising approach. In 1960 kitchen (above) signs are used everywhere. In 1961 kitchen (left) only signs are "Yes! It's included" markers on hood and dishwasher.



CONTRAST IN ENTRANCES points up Hall's more gracious design. Typical 1960 entrance (above) was plain and flush with the wall. 1961 entrance (left) is recessed, wider, and door itself gives impression of better quality.

The two sales buildings above show how much his merchandising has changed.

Hallcraft Homes' 1960 Scottsdale Estates sales area (top photo) had a carnival atmosphere and made lavish use of signs and billboards (H&H, May, 60). By contrast, this year's Park Scottsdale sales area (bottom photo), which opened May 1, has a dignified atmosphere, and uses signs sparingly.

Why such an abrupt about-face? Here are Hall's reasons:

1. In a competitive market like Phoenix, even the best merchandising ideas have to be changed. Says Hall: "Our signs worked well for us because they were new and fresh. Now we think it's time for another fresh idea."

2. The new approach is better fitted to Hallcraft's new location. "We're in a new and more attractive area," says Hall, "and we think it calls for more restrained merchandising."

3. The new approach is better fitted to Hallcraft's new models. They are slightly higher priced (a top of \$15,950 vs \$14,890 last year), and they contain more "gracious living" features. Examples: formal dining areas, dressing rooms off master bedrooms, compartmented baths, recessed entries (photo left), garages instead of carports, separate laundries, and dishwashers.

Results of the new approach? "The best opening we ever had," says Hall, "and 120 contracts the first three weeks."

Leaders continued on p 212



...but the copy we save and publish costs \$1000 a day

You're looking at our Executive Editor's wastebasket after he finished writing (and throwing away) copy about his latest 27-city coast-to-coast tour of the fast-changing housing market. His printed report filled eight pages; it cost us well over a dollar a printed word.

That's a fair example of the kind of research **House & Home** does to give its 130,000-plus subscribers the information they buy the magazine to get.

These subscribers are the all-important professionals whose help you need to sell more of your products into new houses and sell more of your products into existing houses—to get your products specified, delivered, erected, financed and sold. They can be —

and should be — your second sales force to the ultimate consumer of your products, the house buyer.

First question: are you getting all the selling help you need from all these professionals?

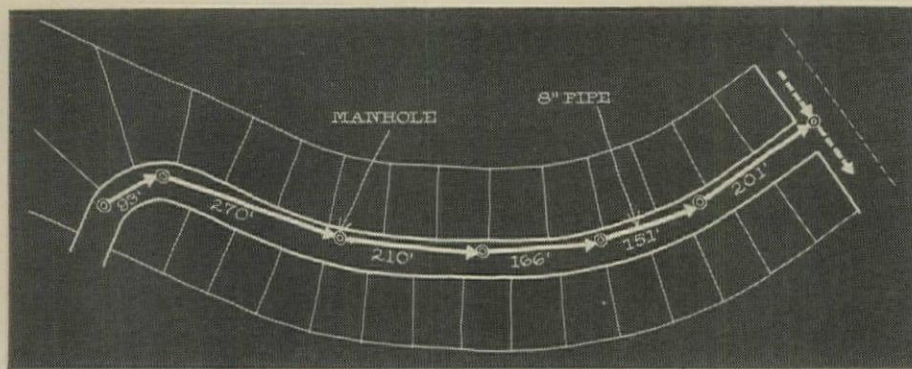
Second question: do they know enough about the sales appeal and quality of your product to sell it for you?

Third question: what are you doing to get your selling story across to these men whose selling help is so important to you?

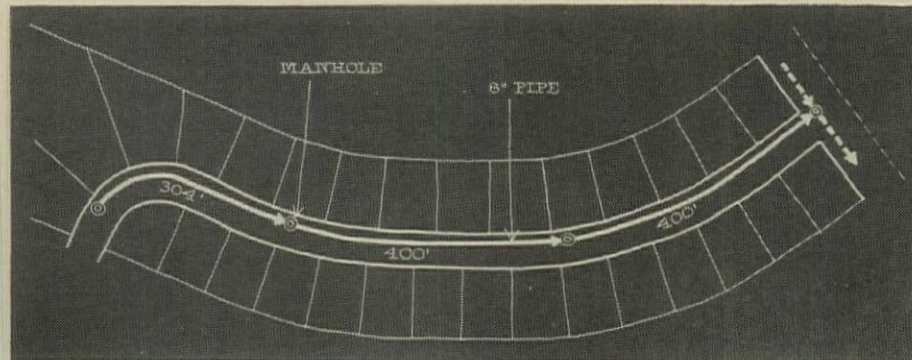
House & Home — and only **House & Home** — is read by almost everybody who could help you make more sales, so **House & Home** is mighty important to your selling.

**House
&
Home**

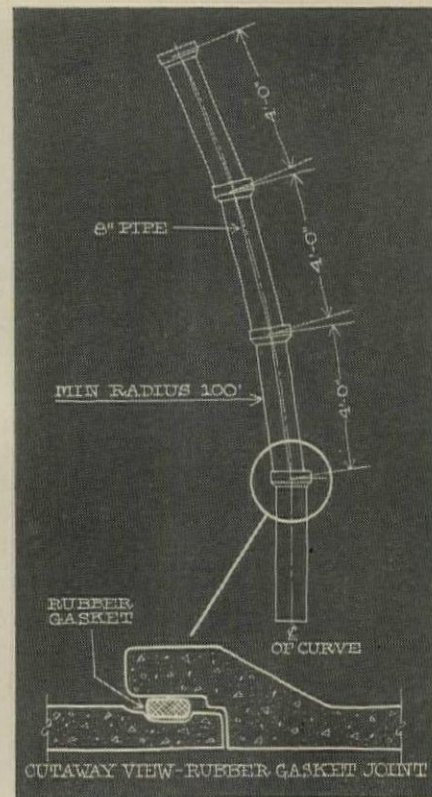
published by TIME INC.



STRAIGHT-LINE SEWER SYSTEM requires a manhole wherever sewer changes direction.



CURVILINEAR SEWER SYSTEM requires a manhole only at 400' intervals.



MINIMUM RADIUS of curved sewer is 100'.

Curved sewer lines cut costs in a curved street layout

The drawings above (from Perl-Mack Homes, Denver) show why: The straight-line system (top, left) requires seven manholes; the curved system (bottom, left) needs only four. The savings: \$200 for each manhole, plus 10¢ per linear foot of sewer because fewer manholes means faster trenching.

Perl-Mack got official approval (from the state board of health and

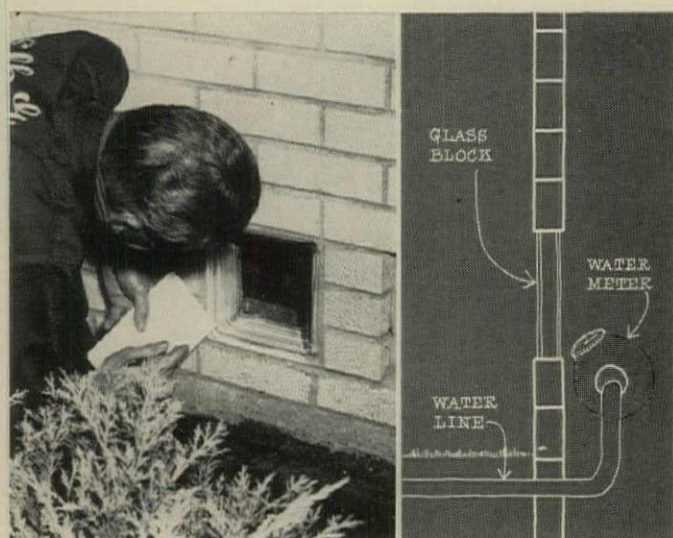
the local FHA office) to use the curved 8" mains by citing two relatively recent developments:

1. New sewer cleaning equipment is flexible and can work around corners. (Old rigid-rod equipment could work only in straight runs.)

2. New rubber gaskets (right) make it unnecessary to pour the pipe joints.

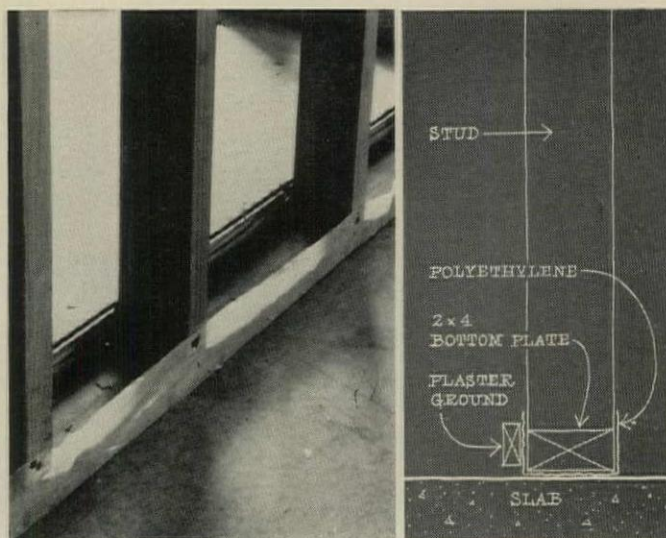
(Poured joints sometimes leak into the pipe. Straight runs are necessary so inspectors can look through the pipe and spot the flow-retarding bumps this leakage causes.)

There are two principal limitations on the curved-sewer system: manholes must be no more than 400' apart, and the radius of a curve must not be less than 100' (top, right).



Want a water-meter window? Try this

Build a glass block into the crawl space or basement wall, and tilt the meter so it can be read through the glass. Centex Construction Co does this in Elk Grove Village, Ill. Result: Meter readers need not enter the house, can work faster, and do not disturb the family.



Want stain-free terrazzo? Try this

Lay 8" polyethylene strips on the slab—then fold them up around the partition plates as shown above. Porter-Wagor-Russell of Perrine, Fla. finds this keeps water from fresh-poured terrazzo from soaking the wood, leaching out color or preservatives, and thus staining the terrazzo floor. /END

It's time to take another look at fallout shelters

Said President Kennedy in a special message to Congress on May 25:

"One major element of the national security program which this nation has never squarely faced up to is civil defense. This problem arises not from present trends, but from national inaction in which most of us have participated . . .

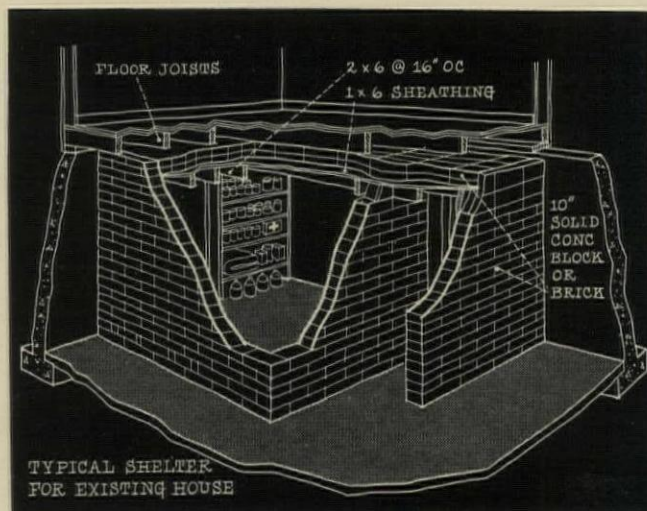
". . . Civil defense can be readily justifiable as insurance for the civilian population in case of an enemy miscalculation. It is insurance we trust will never be needed; but insurance which we could never forgive ourselves for foregoing in the event of catastrophe . . .

"Once the validity of this conclusion is recognized, there is no point in delaying the initiation of a nationwide long range program of identifying present fallout shelter capacity and providing shelter in new and existing structures.

"But no insurance is cost-free. And every American citizen and his community must decide for themselves whether this form of survival insurance justifies the expenditure of effort, time, and money. For myself, I am convinced that it does."

To effectuate this conviction, the President has placed the Office of Civil Defense Mobilization under the Secretary of Defense and has asked Congress to triple the civil defense budget.

The following pages tell you what is available in ready-made shelters, including the first low-cost mass-produced, nationally distributed unit. From the sources listed below you can learn how to build your own.



Where to get data about fallout protection

The OCDM has a number of publications on all aspects of civil defense including designs—in masonry, steel, and wood—for fallout shelters of all types. Most of this information was published in a special report by HOUSE & HOME (Oct. 59). The drawing at the left of a typical masonry shelter is reprinted from the H&H report.

Other sources of information:

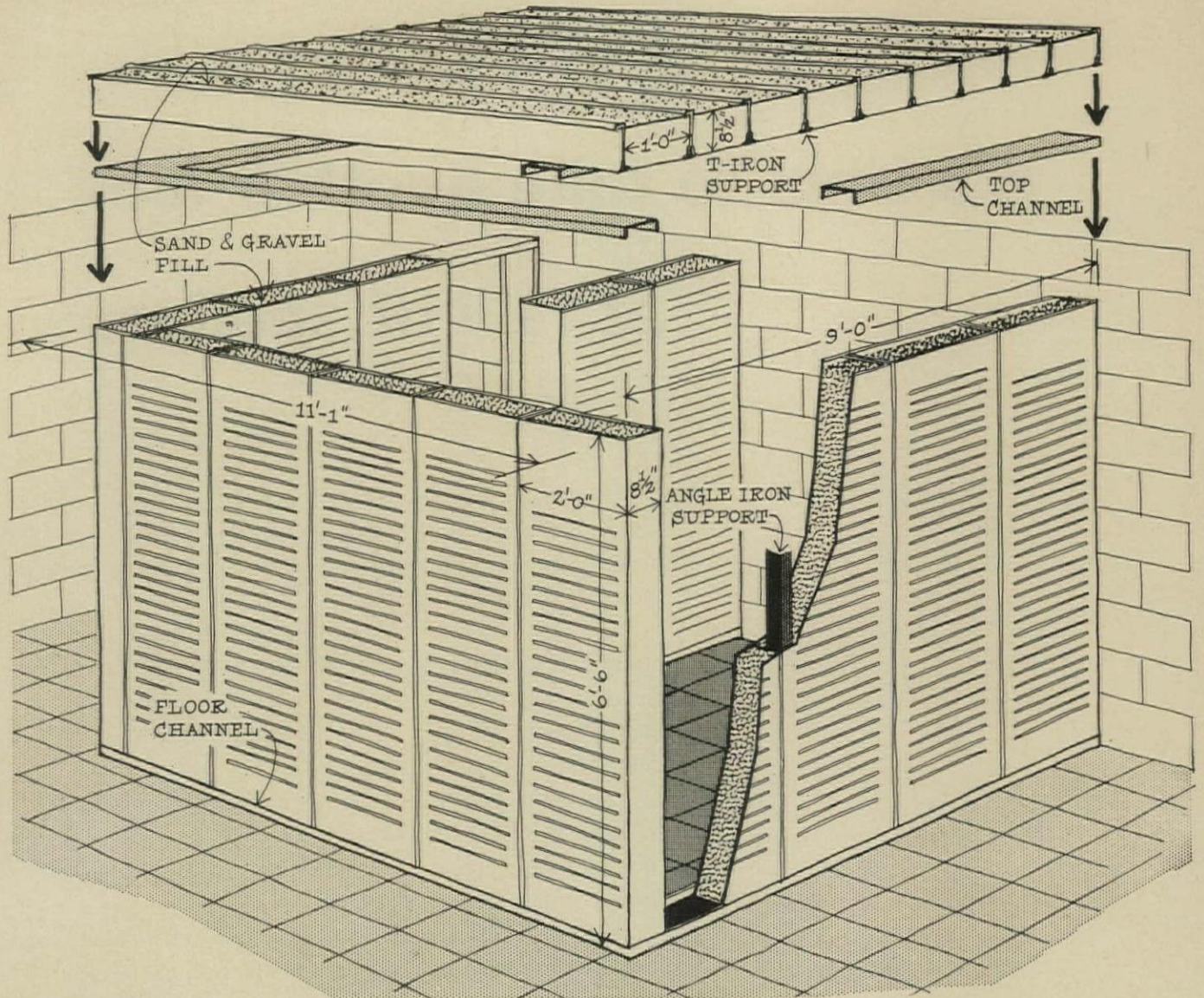
National Concrete Masonry Assn, 1015 Wisconsin Ave NW, Washington 7, D.C.

Portland Cement Assn, 33 W Grand Ave, Chicago 10.

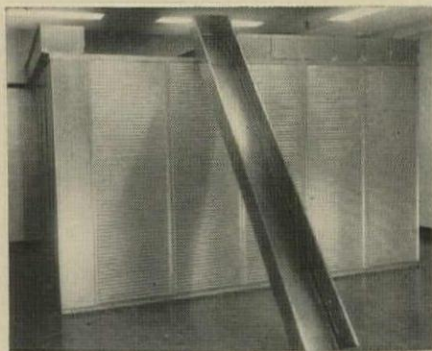
Structural Clay Products Institute, 1520 18th St NW, Washington 6, D.C.

West Coast Lumbermans Assn, 1410 SW Morrison, Portland 5, Ore.

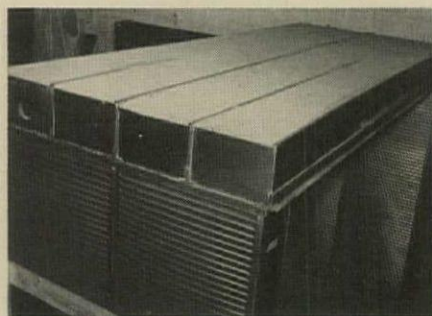
Your local civil defense authority.



NEW BASEMENT SHELTER is made of corrugated steel wall panels filled with sand and gravel and capped with filled steel roof pans.



NEAT STRUCTURE is topped with 11' steel pans which slide in place after walls are up.



FILLED ROOF PANS are supported by T-irons that rest on wall cap. Fill is sand and gravel.

First mass-produced fall-out shelter is ready for national distribution

The shelter above has been developed over the past three years by the Kelsey-Hayes Co, a major supplier to the automobile industry, with the research help of government, university, and private agencies. The company is already tooled to produce 100 shelters a day and can quickly produce many more. Preliminary arrangements are being made for national distribution by a major retail organization.

The shelter was designed to meet four criteria: 1) It must be low cost. (It will sell for \$300 to \$400 FOB Detroit). 2) It must go together quickly and easily and require no special skill. 3) It must look good enough to be left standing in a private home. 4) It must be capable of being made and shipped anywhere quickly.

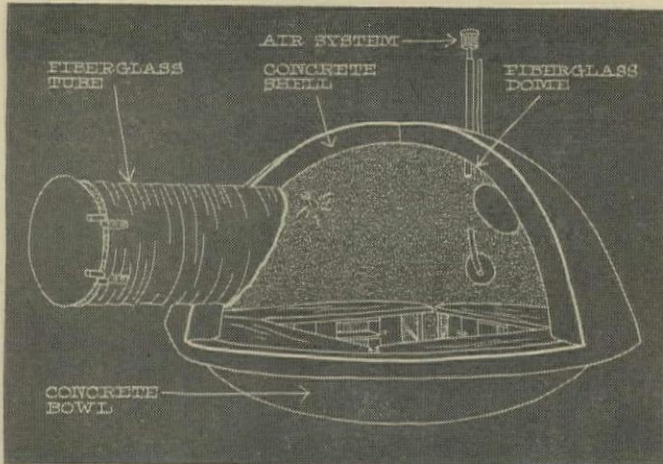
It is assembled from modular steel panels that can be quickly stamped out with a hydraulic press. The 2' x 6'6" x 8 1/2" wall panels are aligned in a floor channel and bolted together. When the wall is assembled, the panels are filled with sand and gravel. The 1' x 9' x 8 1/2" ceiling panels are then laid to span the room, hooked together, and filled. The panels can be erected by unskilled labor in four manhours.

Kelsey-Hayes Co, Detroit.

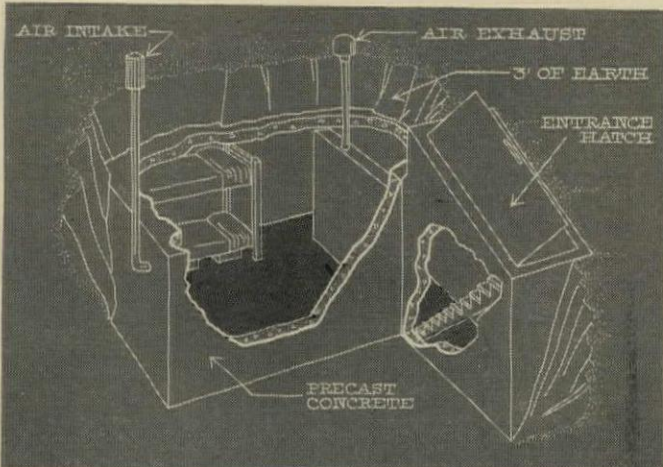
For details, check No. 3 on coupon, p 245

Or you can get these other types in your local area

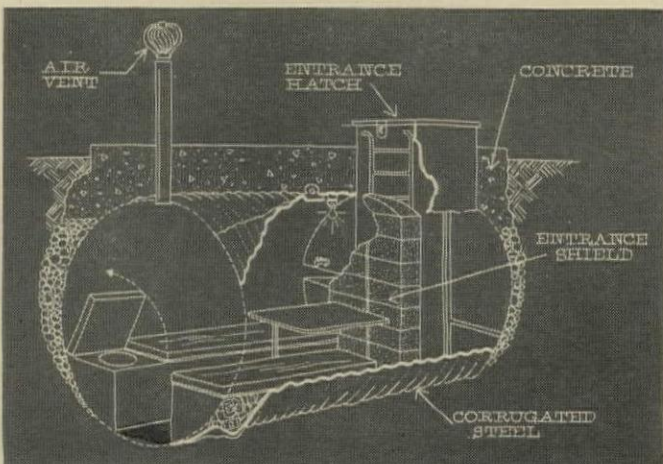
Local tornado shelter, septic tank, and concrete suppliers were the first to build fallout shelters. Most of them make one or the other of the following types for distribution within a radius of a few hundred miles (or in prefabricated forms over larger areas): 1) precast or poured-in-place reinforced concrete; 2) premolded reinforced fiberglass forms for poured in place concrete; or 3) corrugated steel tanks. Most are installed under excavated or mounded earth.



FIBERGLASS MOLD gains strength from its domed shape, isolation from concrete shell. Bowl is excavated to shape. Lightweight shell allows distribution over a wide area. Price: \$1,500 to \$2,500.



CONCRETE SHELTER is assembled from precast concrete slabs, poured in place, or built up from block. The up-to-\$1,500 price usually includes ventilator and sanitary equipment.



STEEL TANK TYPE takes various shapes, usually relies on corrugations for rigidity. An earth layer 3' thick can replace concrete. Steel types have a wide price spread: \$300 to \$2,000.

These manufacturers make units approved by OCDM

The type each makes is given in the parentheses. You can get the details by checking the indicated number on the coupon, p 245.

Air Raid Shelters Ltd, Schenectady, N.Y. (concrete block) *Check No. 4.*

Alexander Pipe & Steel Co, Lubbock, Texas (steel) *Check No. 5.*

Allsafe Shelter Co, Temple City, Calif. (reinforced concrete) *Check No. 6.*

Amray Corp, Kenil, N.J. (reinforced concrete) *Check No. 7.*

American Survival Products, Washington, D.C. (fiberglass and concrete) *Check No. 8.*

Anchor Concrete Products, Buffalo (concrete block) *Check No. 9.*

Atomic Bomb Shelter Construction Co, Ft Lauderdale, Fla. (reinforced concrete) *Check No. 10.*

Aluminum Mfg Corp, Carlisle, Ohio (prefabricated aluminum) *Check No. 11.*

Battle Creek Steel Fabricating Co, Battle Creek, Mich. (steel) *Check No. 12.*

Bomb Shelters Inc, North Miami (reinforced concrete) *Check No. 13.*

Brown, William R., Burbank, Wash. (corrugated metal) *Check No. 14.*

Bruce & Garroway Corp, Pasadena (steel) *Check No. 15.*

Concrete Products Corp, Humboldt, Iowa (reinforced concrete) *Check No. 16.*

Emergency Shelter Co, Stephenville, Texas (corrugated metal) *Check No. 17.*

Family Shelters Inc, Pontiac, Mich. (corrugated metal) *Check No. 18.*

Horn Bros Construction Co, Los Angeles (precast concrete) *Check No. 19.*

The Howe Co, Farmingdale, N.Y. (reinforced concrete) *Check No. 20.*

Hupp Engineering Assoc, Sarasota, Fla. (fiberglass) *Check No. 21.*

Lancer Survival Corp, Mineola, N.Y. (fiberglass and concrete dome) *Check No. 22.*

Lauffenburger Erection Co, Bradford, Pa. (steel) *Check No. 23.*

Laurel Concrete Products, Laurel, Md. (precast concrete) *Check No. 24.*

Lifemaster Inc, Columbus, Ohio (reinforced concrete) *Check No. 25.*

Louis Hering Co, San Antonio (reinforced concrete) *Check No. 26.*

Martin Steel Corp, Mansfield, Ohio (corrugated metal) *Check No. 27.*

Montgomery Metal Craft, Springfield, Mo. (steel) *Check No. 28.*

Nuclear Shelter Consultants, Richmond, Va. (steel) *Check No. 29.*

Nurads Inc, Dayton, Ohio (steel) *Check No. 30.*

Radiation Products, Flushing, N.Y. (steel) *Check No. 31.*

Stormaster Tornado Shelter, Oklahoma City (reinforced concrete) *Check No. 32.*

Storm Cellars Inc, Sherman, Texas (reinforced concrete) *Check No. 33.*

Survive-All Shelter, Upland, Calif. (steel) *Check No. 34.*

Tuckman, Norman, New Haven (corrugated steel) *Check No. 35.*

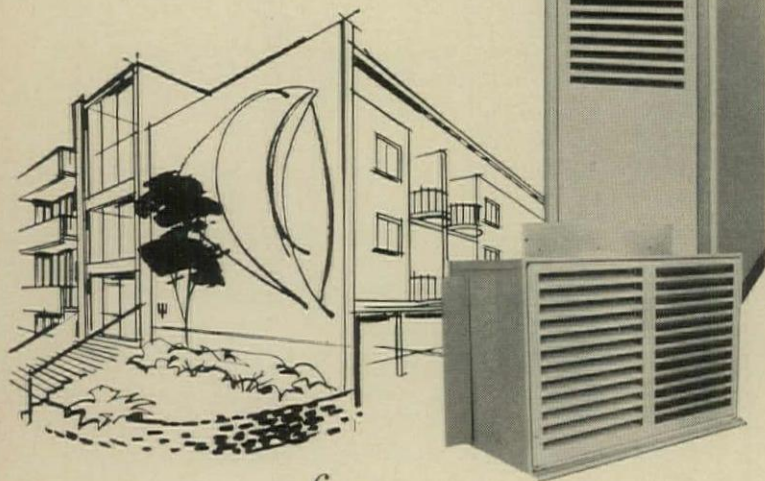
US Survival Shelter, Oxnard, Calif. (reinforced concrete) *Check No. 36.*

Waco Shelter Co, Waco, Texas (corrugated metal) *Check No. 37.*

Wonder Building Corp, Chicago (steel) *Check No. 38.*

New Products continued on p 218

NOW! Low-cost year-around air conditioning



for
"apartments
that live like
houses"

The apartments you design or build today will be obsolete before their time unless you provide year-around, whole-unit air conditioning for their occupants. AFCO's new APT Comfortmaker Combination makes it easier and less expensive than ever to assure summer-winter comfort in "apartments that live like houses".

Not quite six feet high, the APT gas or electric furnace (with quiet blower and companion cooling coil) fits in less than three square feet of floor space. It permits maximum flexibility in ducted system design with minimum clearance requirements. No special construction is necessary . . . no costly or bulky installation.

The remote compressor-condenser can be flush-mounted in any exterior wall, with no unsightly protrusions to mar architectural beauty, no exposed wires or tubing, no restrictions on furniture arrangements.

Comfort is thermostatically-controlled within each apartment. The APT Comfortmaker Combination dependably circulates fresh, filtered, comfortized air in every room. It is ideal, too, for split-level homes, motels, offices, add-on rooms, basement recreation areas . . . any application where ductwork and adequate comfort regulation are otherwise difficult and expensive. Write now for detailed information, or call your nearby AFCO dealer.

6106



Comfortmaker®

HEATING AND COOLING

AMERICAN FURNACE CO., 1300 Hampton Ave., St. Louis 10, Mo.



SCULPTURED CABINETS can be built-in or used as freestanding pieces.

New cabinets are getting fancier

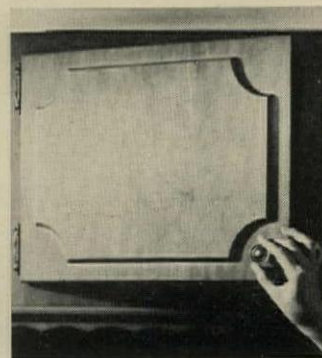
The new kitchen from I-XL, above, shows how traditional design is being applied to modern cabinetry. The panels are raised on solid hardwood cores—the molding is not applied. Open shelf edges are scalloped. But the solid bases have modern toe space and the fittings make the most of modern hardware (below). Cabinets can also be used as bars or sideboards. Sculptured Spicewood is priced with the company's established contemporary lines.

I-XL Furniture, Goshen, Ind.

For details, check No. 39 on coupon, p 245



STAY-CLOSED FEATURE keeps drawers closed neatly, firmly.



COLONIAL KNOB is offset, fits into curve of cabinet front.



ADJUSTABLE SHELVES can be raised or lowered in seconds.



PULL-OUT SHELVES are fitted in all base cabinets.

New Products continued on p 220

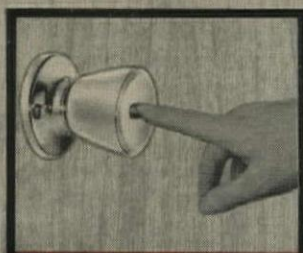
HOUSE & HOME

Kwikset's Motel Lock says:

"Room Occupied"
and says it
in red



...at the lowest price!



PUSH A BUTTON ...



KEEP OUT

REPLACE THESE SIGNS



DO NOT
DISTURB

... AUTOMATICALLY!



ROOM
IN USE

For complete privacy and security, all guests have to do is push a button on the inside knob and the new style Kwikset red indicator tells maids, service people, everyone, that the room is occupied. This also locks out all keys except the emergency master key.

With Kwikset's hotel-motel lock you get many other quality features and at the *lowest* price ... automatic locking when guest leaves room; a special owner key locks out guest and maid's master key; and Kwikset provides extra keys and brass instruction plates at no charge.

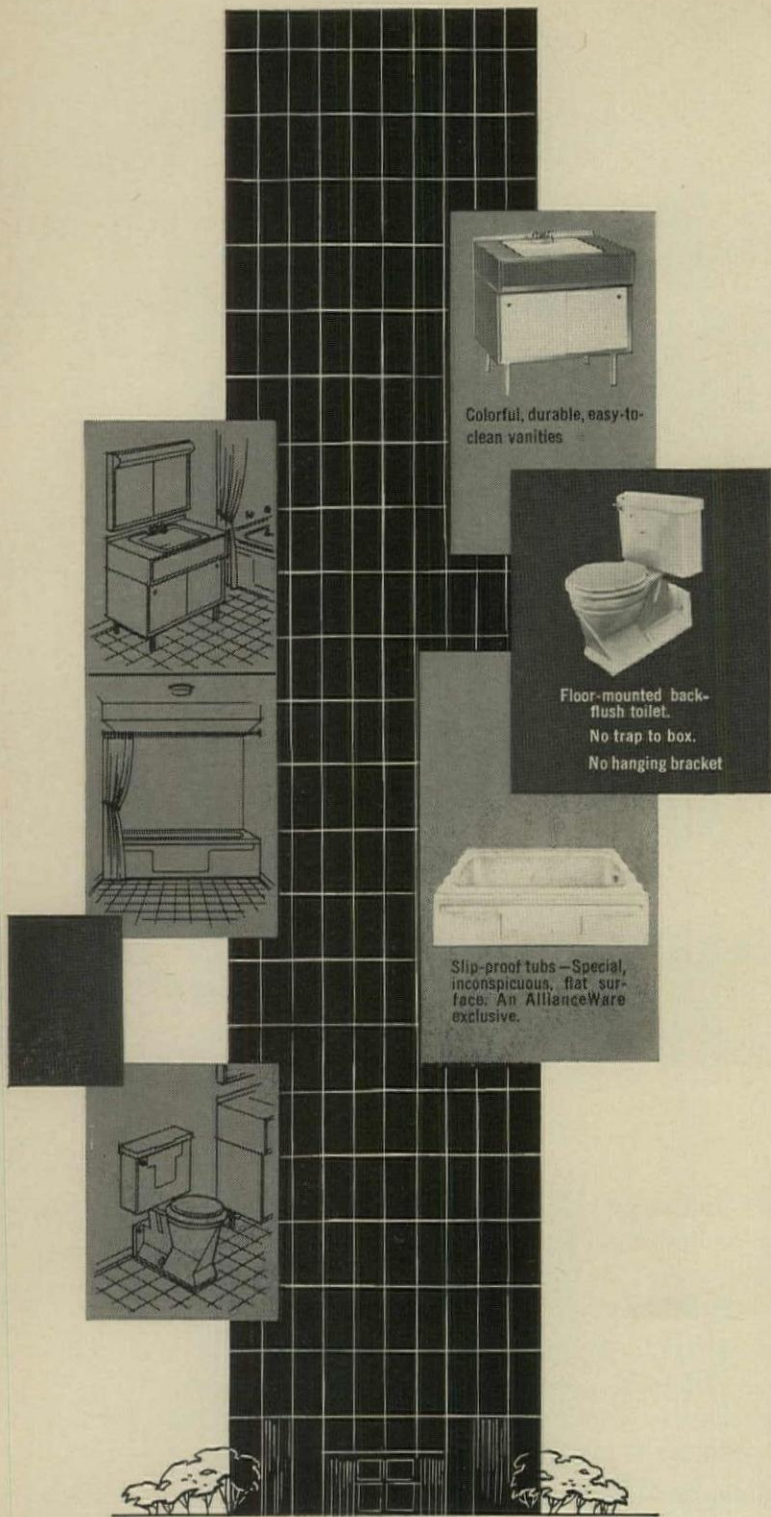
With all these features, this Kwikset lock has only three precision-made components that make installation quick and easy, in new or old construction.

kwikset  *locksets*

America's largest selling residential locksets

KWIKSET SALES AND SERVICE CO.

A subsidiary of The American Hardware Corporation
Anaheim, California



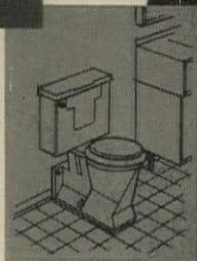
Colorful, durable, easy-to-clean vanities



Floor-mounted back-flush toilet.
No trap to box.
No hanging bracket



Slip-proof tubs—Special, inconspicuous, flat surface. An AllianceWare exclusive.




AllianceWare®

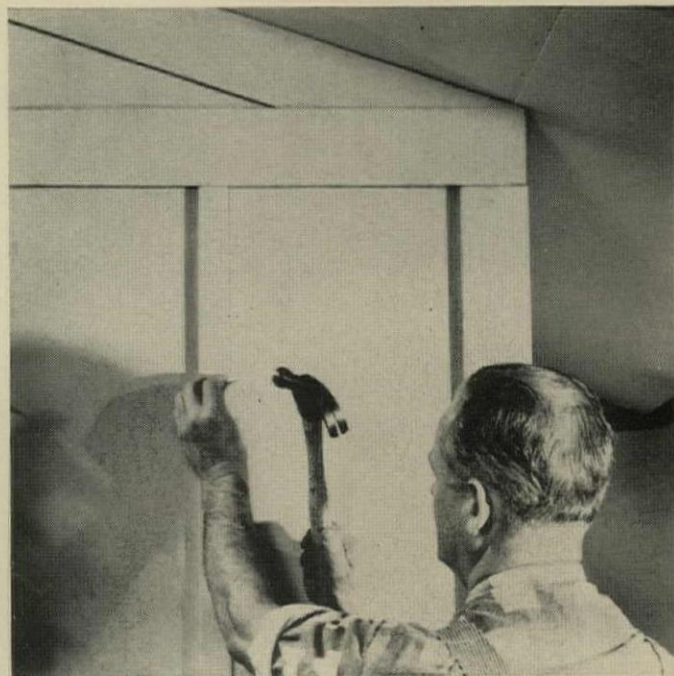
CHARACTER LINE

LUXURY BATH APARTMENTS

For that exciting touch of beauty, AllianceWare offers a wide selection of tubs, lavatories and water closets. Built-in features include tubs with wider, flatter bottoms, slip-proof bottoms, safety-grip rims, wider water seals, above-the-floor drains, and lavatories with offset faucet for easier hand and hair-washing. Specify AllianceWare for built-in economies and features.

ALLIANCEWARE, INC.* • ALLIANCE, OHIO
KILGORE, TEXAS • COLTON, CALIFORNIA
EVANSVILLE, INDIANA • SOMERSET, PENNSYLVANIA

*AN  SUBSIDIARY



New trim is nailable asbestos cement

Permatone Flexboard Trim comes 8' to 10' long, 5/8" thick, 1 5/8" to 6 1/2" wide. It works like wood—can be nailed, sawed, rabbeted, mitered, drilled, etc—but lasts like asbestos—is fireproof, termiteproof, rotproof, crackproof, peelproof. It is factory primed or acrylic coated in six colors, can be used wherever wood is now used in exterior trim—as battens, fascia, eave trim, corner-, rake-, or skirt-boards.

Johns-Manville, New York City.

For details, check No. 40 on coupon, p 245



Square fluorescent has high output

This new GE development bends 5' of high-output tube into an 11 5/8" square. It will produce 4800 lumens at 80-w, 2900 at 50-w, about the same light value as a 300-w incandescent. It can be used singly or in groups, in built-in, surface mounted, suspended, or freestanding units. The lamp and ballast are now being introduced to fixture manufacturers. Fixtures are expected in the fall. List price of lamp: \$6.95.

General Electric, Cleveland.

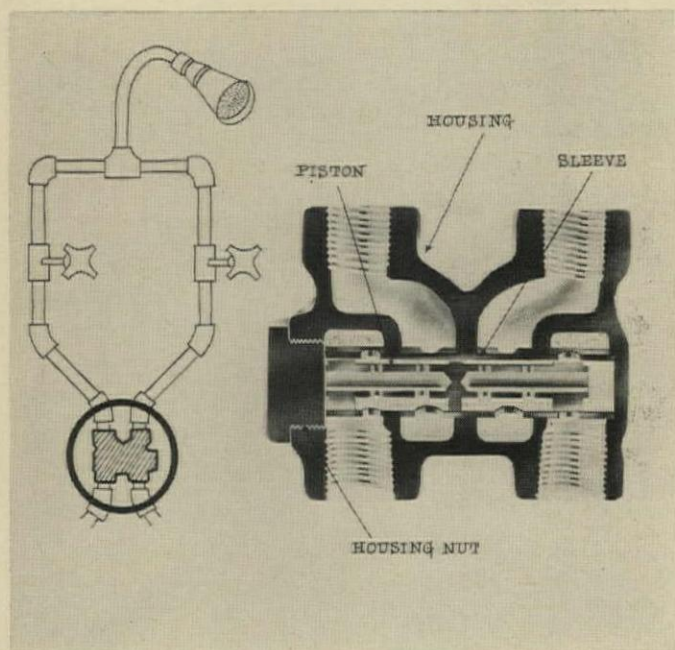
For details, check No. 41 on coupon, p 245



One bag holds a complete mortar mix

The blend includes cement, sand, lime, waterproofer, bonding chemicals, plasticity agents, etc. in precise proportions and blended so thoroughly, the maker claims, that virtually every grain of sand is coated with cement. Claimed advantages: reliable mortar specs, at-the-wall delivery, better buttering on, greater production per mason, lower installed cost. Instant Crete is priced at 99¢ for 35-lb bag, \$1.69 for 70-lb bag. Instant Crete Corp, Linden, N. J.

For details, check No. 42 on coupon, p 245



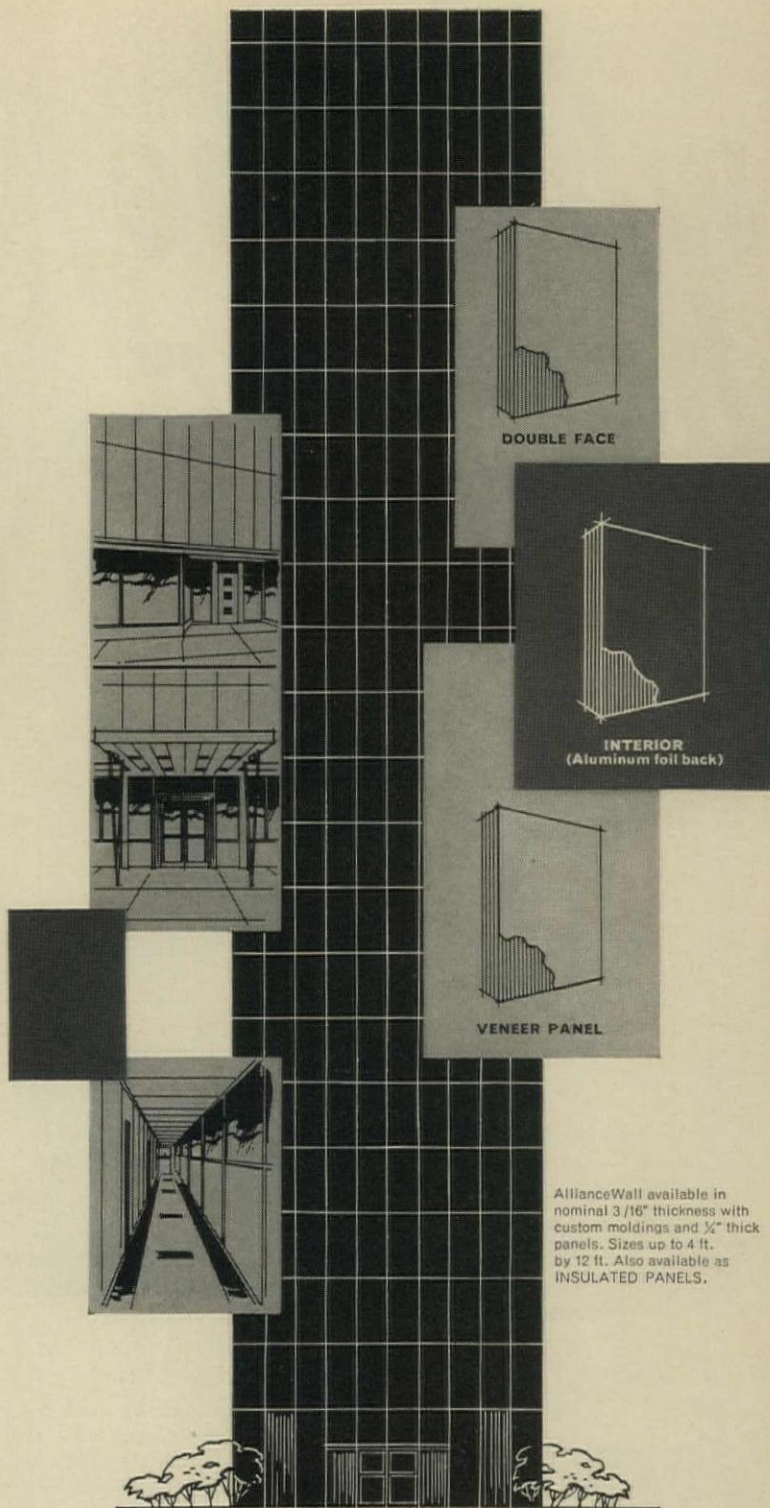
New valve balances water pressure

The simple valve shown above automatically equalizes the pressure in hot and cold lines so temperature at the outlet can be held to one degree. After temperature is set with the control valves, any change in pressure in either line will move a perforated piston to adjust the flow so the outlet temperature is unaffected. The 3 7/8" x 3 3/8" unit can be installed in any position or angle wherever line robbing can occur.

Tempera Corp, Portland, Ore.

For details, check No. 43 on coupon, p 245

New Products continued on p 222



AllianceWall available in nominal 3/16" thickness with custom moldings and 1/2" thick panels. Sizes up to 4 ft. by 12 ft. Also available as INSULATED PANELS.

PORCELAIN ON AllianceWall ALUMINUM OR STEEL COLORFUL APARTMENTS

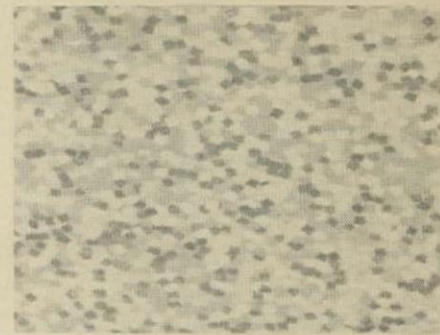
AllianceWall offers architects and builders the combined advantages of design flexibility and on-the-job workability. Available in 26 uniform lustrous colors and stipple patterns plus black and white; both veneer panels and insulated sandwich panels. Special continuous coil process uses slim gauge metal offering many advantages to the user. It's easier to saw into any number of different shapes and is unaffected by climate, sunlight, corrosives, and is more resistant to impacts. For full details, write for AllianceWall literature, today.

ALLIANCEWALL DIVISION • ALLIANCEWARE, INC.* • ALLIANCE, OHIO

*AN amp SUBSIDIARY

New products

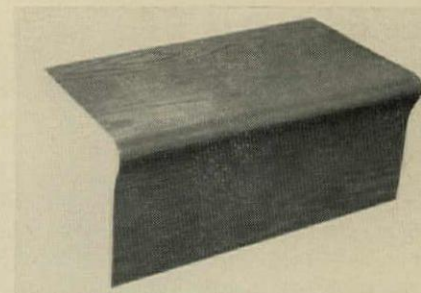
start on p 215



New inlaid linoleum combines clear vinyl-like color and three-dimensional mosaic in a popular style trend. Sold as roll goods (at about \$4 a sq yd), the new Tangier pattern is claimed to cover underfloor imperfections better than more expensive floorings and to be more scuff and scratch resistant. It is backed with Clearfelt for better adhesion.

Congoleum-Nairn, Kearny, N.J.

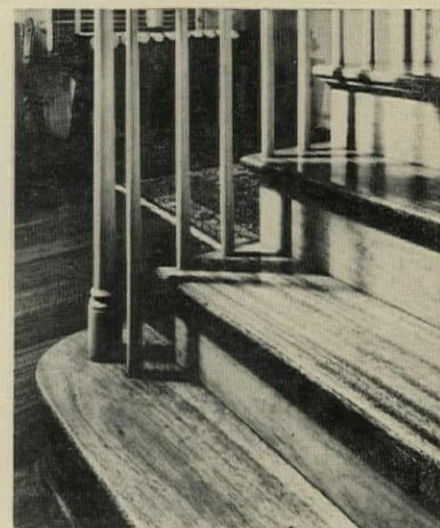
For details, check No. 44 on coupon, p 245



Rubber stair tread looks and feels like oak. Base material is textured and grained in light and medium shades. Treads are easily cleaned but are said to "look even better dirty." Treads come with riser (shown) or with a curved nose in 18", 24", and 36" widths. Retail prices: 89¢ (for 18" curved nose) to \$2.49 (for 36" riser style).

Crown Rubber Co, Fremont, Ohio.

For details, check No. 45 on coupon, p 245

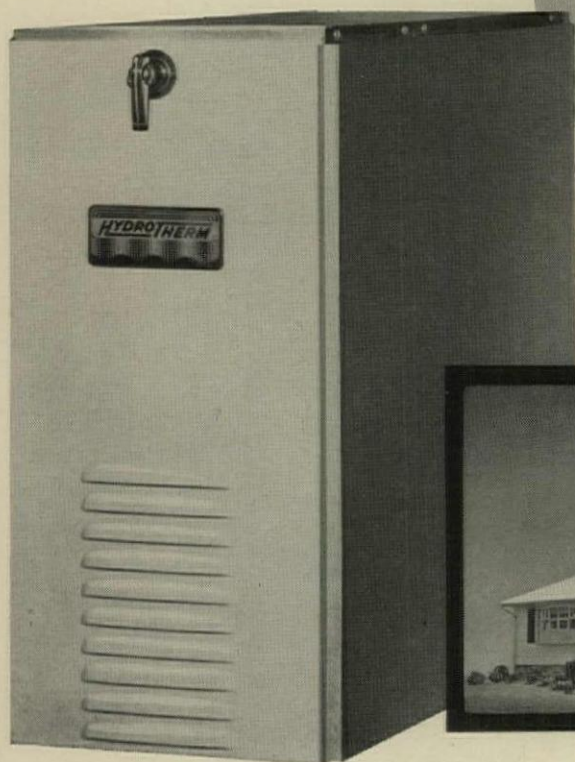


Philippine mahogany treads are a new stock item in Ilco's hardwood mill-work line. Treads come 10½" and 11½" wide, 1 1/16" thick, in random lengths up to 18' or cut to specified lengths. Matching stock for landings, 1 1/16" x 3½", rabbited or flatback, is also available. Ilco treads are priced to meet competitive hardwoods.

Insular Lumber Sales, Philadelphia.

For details, check No. 46 on coupon, p 245

When the heat's on



When you need the best . . . at a price you can build on . . . specify Hydrotherm!

Gas fired Hydrotherms will assure year after year of heating comfort for your homes, regardless of size or type. And the industry's widest choice of sizes (eleven — from 50,000 to 300,000 BTU/Hr input) gives you "custom" size selection.

Clean, compact, sleekly designed, Hydrotherms pass through standard doors, take little floor space, are simple and easy to install. Hydrotherm's uniquely engineered horizontal boiler sections mean maximum fuel savings. And Hydrotherms are guaranteed for 25 years of satisfaction.

Also available: Packaged Hydrotherms, factory assembled with all hydronic accessories for even greater installation saving. For apartment houses and industrial applications (capacities from 360,000 to 3,600,000 BTU/Hr) ask about Hydrotherm MULTI-TEMPS.

**SPECIFY THE BOILER YOU CAN BUILD ON
WRITE FOR BULLETIN #HY-F100 TODAY!**



be sure it's HYDROTHERM

HYDROTHERM, INC. • DEPT. 13-HH, NORTHVALE, N. J.

the complete window equipment line

dura-seal

COMBINATION METAL WEATHERSTRIP & SASH BALANCE

End worries associated with cheap, inferior window equipment. Be sure your windows are equipped with the *best* weatherstrip and balance—result: increased profits and assured customer satisfaction. Zegers Dura-seal is recognized as the quality leader because it (1) provides greater weatherstripping efficiency than any other equipment, (2) Windows equipped with it open and close without a struggle—and quietly, too! (3) Metal coated with Zélite which provides permanent protection and luster, (4) advertised in leading consumer magazines, (5) name “Zegers Dura-seal” etched on the metal for proper identification.

Exclusive Patented Snap-Clip permits window removal on the job!



windo-bar

SNAP-IN, SNAP-OUT DIVIDERS

Now . . . the charm of “many light” windows with only *one* pane of glass! Windo-bar snaps into and out of inside of wood sash, always protected from the weather. Adds beauty, simplifies maintenance, makes cleaning and painting fast and easy. Traditional type (rectangular) creates 6 or 8-light sash—Swiss (diamond) 7 or 10 light—for many window sizes. Made of selected wood, beautifully contoured and finished.

take-out

REMOVABLE, DOUBLE-HUNG WINDOW EQUIPMENT

Here's removable window equipment that really keeps out weather! And it's *easy* to remove and replace! Press lightly against either side of double-hung wood sash, and it lifts right out for washing or painting. Dual Balancing (sash balances on *both* sides of window) for easy operation. Dura-seal principle weatherstrip assures a complete seal against drafts and dirt. Finished in Zegers Zélite to remain bright and beautiful for lifetime of home. Installs in stock frames and sash. No extra wood trim required.



Look into one, two or all three Zegers products! Each has been developed and perfected for easy installation, outstanding utility, durability and beauty. They provide the added convenience and efficiency expected and found in finest custom-built homes—the evidence of thorough design and construction every home-buyer looks for. Mail coupon today!

ZEGERS
INCORPORATED

ZEGERS, INCORPORATED

8090 South Chicago Avenue, Chicago 17, Illinois

Please send me literature (without obligation) on the Zegers Window Equipment I have checked.

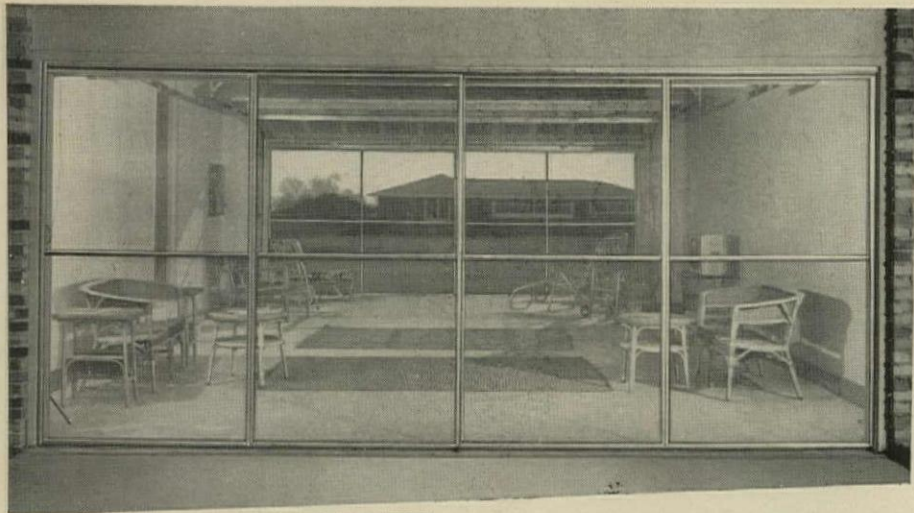
DURA-SEAL WINDO-BAR TAKE-OUT

Name _____

Company _____

Street _____

City _____ Zone _____ State _____



INDOOR LIVING AT ITS BEST

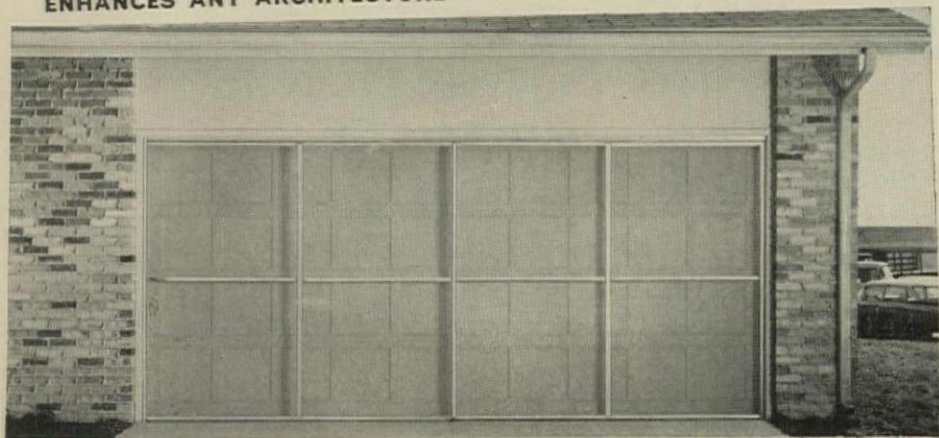


EASY ACCESSIBILITY



FINGERTIP OPERATION

ENHANCES ANY ARCHITECTURE



RAYNOR MFG. CO.

Dixon, Illinois Hammonton, New Jersey

Builders of a Complete Line of Sectional Overhead Type Doors

RAYNOR Garage-Aire SCREEN DOORS

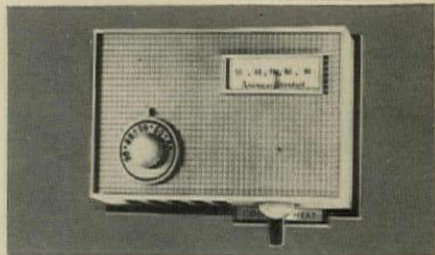
Mean SALES for
the Homes You Build!

The garage becomes a SUMMER FAMILY ROOM . . . a cool, insect free covered breezeway for summer living that means usable—livable floor space at a low, low cost.

- Rugged, rolled aluminum frame, weatherproof fiberglass screening
- Available in both one and two car sizes
- Easily installed without costly alterations
- Attractively designed, will not mar the beauty of your homes
- Will not interfere with the operation of the garage door

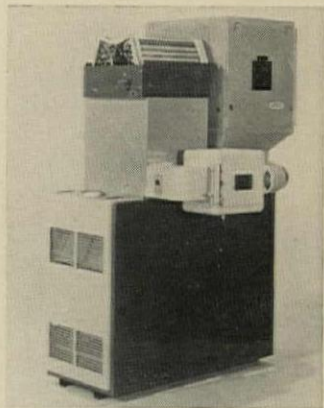
New products

start on p 215



Line-voltage thermostat is new from American-Standard's controls division. Rugged unit mounts on a standard 2"x3" switchbox (overall size: 3 3/8" x 4 1/2" x 2 1/16"). It is controlled by a simple dial adjustment. Snap-action switch is totally enclosed to assure clean make-or-break. American-Standard, Detroit.

For details, check No. 47 on coupon, p 245



Total conditioning package is made up of a GF-100 gas-fired furnace, an 18-gallon-per-day Humidispray, a 3-ton Lennox cooling and dehumidifying coil, and an American Air Filter series 400 electrostatic air cleaner. This assemblage, can handle full air conditioning for a typical 1,200 sq ft house, costs about \$1,690.

Lennox, Marshalltown, Iowa.

For details, check No. 48 on coupon, p 245



Complete fireplace unit includes everything from firebrick to roof flashing. Freestanding unit needs no framing. The four basic parts take about four hours to install. No clearance is required: hood is made of three layers of aluminized steel. Shipping weight: 585 lb, list price: \$495.

Stratton & Terstegge, New Albany, Ind.

For details, check No. 49 on coupon, p 245



Big-bowl sink is designed to get a bowl large enough to handle broiling pans and other large items in the standard double-sink space. Large bowl is 19"x16", is supplied with a waste well for a disposer connection and a chopping block for food preparation. Smaller bowl is 16"x13½". Sink sells for \$59, top for \$10.50.

Jensen-Thorsen Corp, Allison, Ill.

For details, check No. 50 on coupon, p 245



New dishwasher from Gaffers & Sattler offers two power washes, four power rinses, and fan-forced power drying. The side-loading unit is only 24½" high, 24" deep and wide. Two models—Custom and Supreme—are identical except for addition of rinse injector, pushbutton controls, and heated rinse to top-line Supreme. Both come in seven colors.

Gaffers & Sattler, Los Angeles.

For details, check No. 51 on coupon, p 245



Portable barbecue can be installed indoors, carried outdoors in fine weather. Broiler is only 3" deep, needs no special wiring, has three-prong plug and grounded adapter. It produces 600F from 1650-w. High radiant heat is given off by ceramic refractory "coals." Motor, spit, and cutting board come as accessories. Price: \$99.95.

Stanthony Corp, Los Angeles.

For details, check No. 52 on coupon, p 245

New Products continued on p 233

NEWS from Dow Corning

True water repellency!



Silaneal helps prevent leaky walls

These brick "chimneys" prove that Silaneal® helps prevent leaks and improves the bond of high suction brick. Both test tanks were built by the same mason, using full head and bed joints from the same batch of mortar and the same type of *high suction rate* brick. The only difference: tank at right was built of brick treated with Silaneal sodium silicate. Filled with 8 inches of water, this tank showed no signs of leakage . . . even after five hours! The tank of untreated brick developed leaks even as it was being filled.

Why Does Silaneal Make Such A Difference?

1. It is applied to brick under tested and controlled conditions by brick manufacturers only.
2. It reduces the rate at which high suction rate brick absorbs water from mortar.

Result: Keeps mortar from drying too fast and shrinking. Eliminates hair-line cracks between brick and mortar. Minimizes water seepage through finished walls.

Silaneal Keeps Brick Clean, Too . . . When water penetrates brick, it carries dirt into the surface, causing unsightly discoloration. And water leaches salts out of the brick, forming efflorescence. Silaneal repels water; keeps dirt outside where it's rain-washed away. Ugly efflorescence is minimized . . . beauty is preserved.

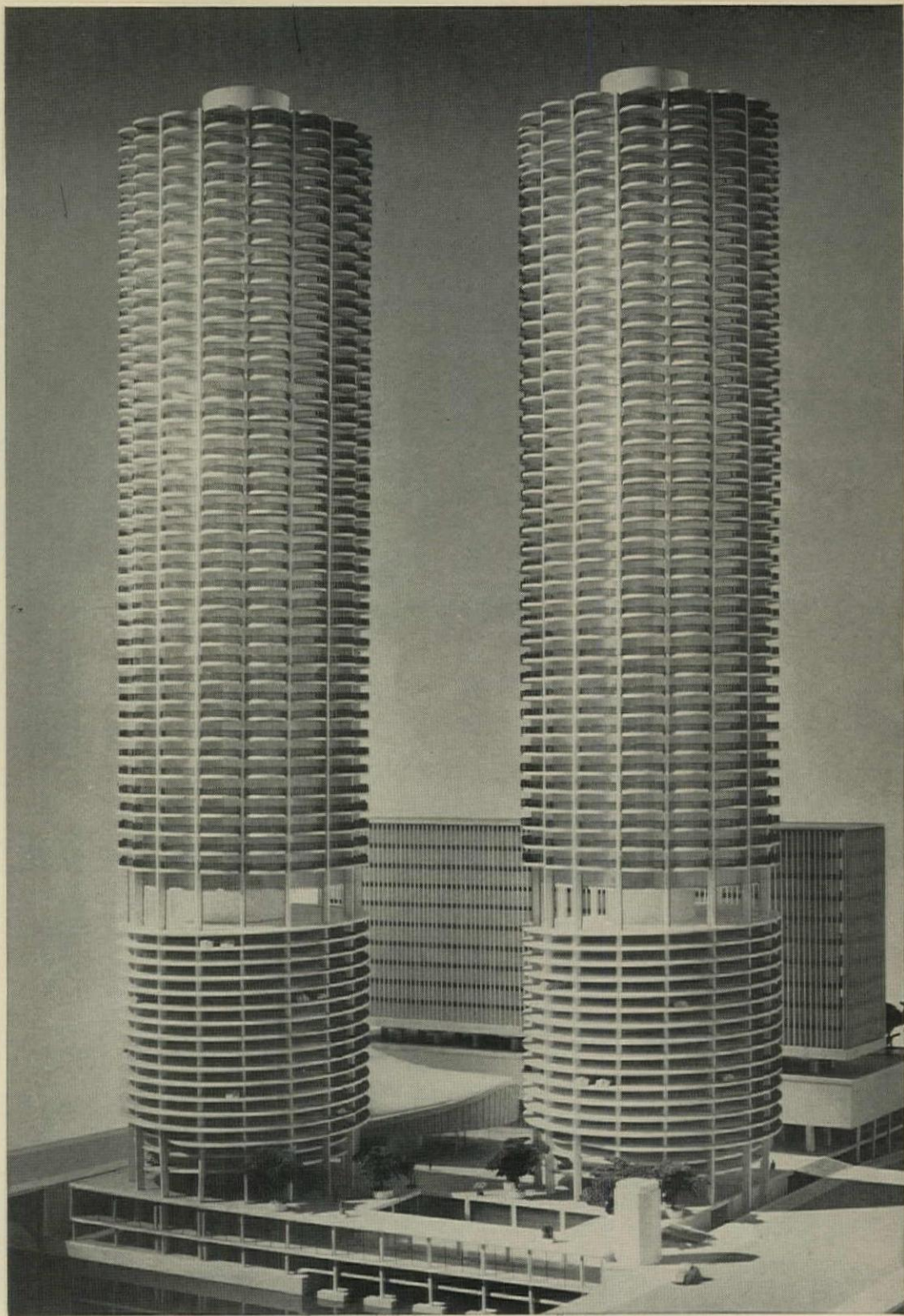
For illustrated brochure describing Silaneal in more detail, plus list of brick manufacturers offering Silaneal-treated brick, write Dow Corning, Dept. 5419.



NOTE: There are several brick manufacturers who produce brick having low suction which already perform similar to a Silaneal treated brick. Little improvement in efflorescence control and reduction in dirt pickup could be accomplished by treating this type of brick with Silaneal. Silaneal treatment would not improve the laying properties of this type of brick.

Dow Corning CORPORATION
MIDLAND, MICHIGAN

HIGH RISE?



Marina City, Chicago, Ill., has two 60-story apartment towers for 900 families; a theater, 1200-seat auditorium, recreation facilities and a marina for 700 boats. It offers baseboard heating and resistance heating units incorporated in through-the-wall air conditioners.

You're in better shape with complete

No matter what shape your project takes, there's a General Electric installation for it. General Electric experts help you with the complete electrical systems . . . kitchens, wiring, lighting, heating and cooling . . . that are tailored to your needs—and to your profit.

In revolutionary Marina City (above), for example, the electric distribution system is a new design concept for

apartments. The architect, Bertrand Goldberg, says:

"Marina City's compactness and low-cost construction would not be possible without its 12,000 volt vertical distribution system. Its low schedule of operating and maintenance costs and comparatively low rents would be impossible without use of flexible, automatic electric heating and air conditioning."

From coast to coast, architects and builders hail the advantages of Gold Medallion, total-electric communities.

And the excellent competitive sales record of homes and apartments built to Medallion standards and completely equipped by General Electric, shows that home consumers, too, know that the Medallion—with its four wonders of electrical living built in—is best for them.

SPONSOR: Marina City Building Corporation. William L. McFetridge, President. MANAGEMENT: Marina City Management Corporation. Charles R. Swibel, President. UTILITY: Commonwealth Edison Company.

OR SPLIT LEVEL?



Split level, ranch, 2-story Colonial... As a builder of Medallion Homes equipped by General Electric, you will reap the benefits of a mighty

cooperative merchandising program, local publicity assistance and the many "on site" sales aids customized to help you sell your homes.

Electrical Systems by General Electric!

It's no wonder that General Electric says to builders and buyers alike, from coast to coast—see a Medallion Home and you'll never settle for less.

The four wonders of electrical living

built into Medallion projects are: clean, silent, flexible electrical heating... full staff of electrical servants, time-saving major appliances... eye-saving Light for Living... Full Housepower.

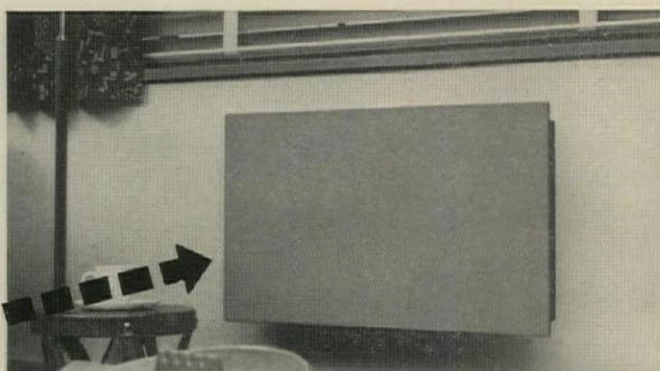


Progress Is Our Most Important Product

GENERAL  ELECTRIC

For more information write: R.M.D.O., Appliance Park, Louisville, Kentucky.

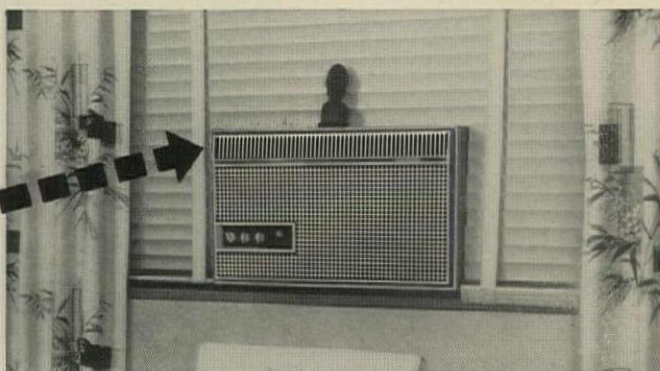
General Electric Full-Line Flexibility Solves Room Air Conditioner Installation problem



Left, General Electric built-ins and casement installations have handsome, aluminum exterior grilles, present a symmetrical exterior appearance.

Top, General Electric built-ins feature a unique baffle front that can be decorated to match or contrast with room decor.

Bottom, General Electric Room Air Conditioner in place in basement apartment. General Electric offers the flexibility to solve just about any installation problem.



University Arms Apartments

"We couldn't put built-in air conditioners below the windows in our basement apartments—yet we wanted them there on the other floors. Our windows are the casement type, which further complicated things," says Roy Wilson, general manager of the recently completed University Arms Apartments at 2901 Olentangy Boulevard, Columbus, Ohio.

"General Electric's casement installation kit solved our problem. We put Thinline window units in the basement apartments and General Electric built-ins through the wall in all the rest. That gave us the pleasing symmetrical exterior appearance plus the individual room controls we wanted. Installation was very quick, easily done and inexpensive, too.

"We have 26 buildings of 16 apartments each in University City—in one, two and three bedroom units. A total of 936 General Electric Room Air Conditioners

are doing a great job of providing cool, dry filtered air.

"And, because General Electric Thinline air conditioners are so quiet, they're a big hit with our tenants. Most of them are university people, and you know how much they like their peace and quiet."

General Electric *Thinline* air conditioners are available in various models to suit your needs, they are from 6,000 to 18,000 BTU/Hr. capacity.* There's no more versatile installation than General Electric's. Your General Electric representative has full details.

General Electric Room Air Conditioner Department, Appliance Park, Louisville 1, Kentucky.

*Capacities tested and rated in compliance with NEMA standard CN1-1960, and stated in terms of British Thermal Units.

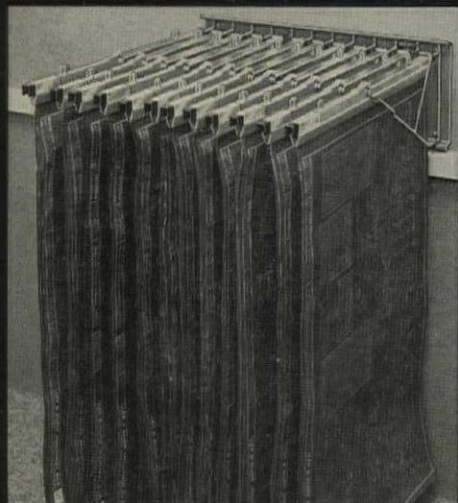
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GENERAL  ELECTRIC



GOT A COMPLICATED FILING PROBLEM?



HERE'S THE EASY WAY TO SOLVE IT!

PLAN HOLD vertical and roll files are engineered for filing drawings and plans, singly or in sets. They make systematic filing easy, provide positive protection and identification, speed use, save space . . . an efficient, cost-saving business tool that every builder, architect, banker needs.

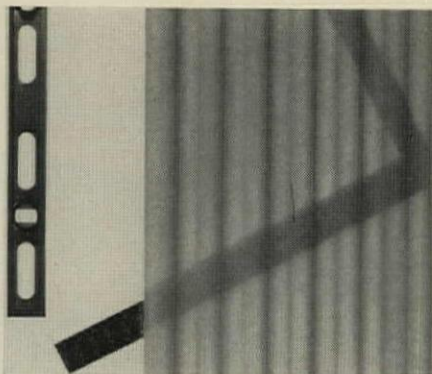
Wall mounted, mobile, portable and cabinet models in modular sizes to match your needs. Look for PLAN HOLD in the Yellow Pages under Filing Equipment or write direct for literature and name of dealer.



PLAN HOLD CORP., Dept. B
5204 Chakemco St., South Gate, Calif.
251 S. River St., Aurora, Illinois

New products

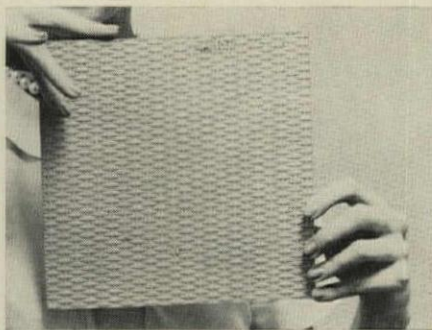
start on p 215



New Fiberglas panel has low heat transmission and improved weathering characteristics. Closely meshed Fiberglas mats are combined with an acrylic-modified polyester resin on both faces to retard surface erosion and prevent exposure of reinforcing fibers. Frost colors available: white, yellow, gray, beige, green. Sizes: 26" wide, 8', 10', and 12' long.

Owens-Corning, Toledo.

For details, check No. 53 on coupon, p 245



Decorative hardboard is embossed with a wicker pattern rather than machined. This assures an unbroken skin, better durability, and a fine paint finish without sanding or filling. Hines see wide use for the board in cabinet fronts and drawers, in space dividers, displays, etc.

Edward Hines Lumber Co, Chicago.

For details, check No. 54 on coupon, p 245



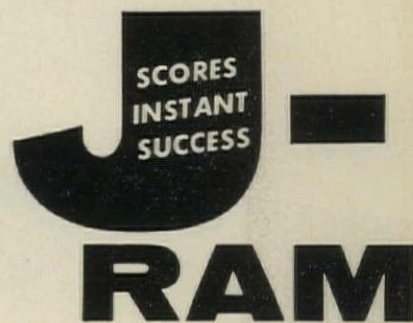
New stronger Temlok has been introduced by Armstrong. The new sheathing is made of willow fibers rather than loblolly pine. The change to hardwood fibers gives the board 15% more vertical strength, 13% more tensile strength, 10% better nail holding, 38% less moisture absorption, 33% better dimensional stability.

Armstrong Cork, Lancaster, Pa.

For details, check No. 55 on coupon, p 245

New Products continued on p 236

Biggest news in '61



Another **RELIABLE** tamper
by Jay



Compacts clay fast
Saves on labor
Cuts downtime

This new Jay Tamper gives better, faster earth compaction. Savings up to 90% and more. Easy to meet Proctor density spec. . . . under foundations, in ditches, under slabs. Weighs only 135 pounds. Engine 4-cycle, cast-iron—450 to 675 blows per minute. Choice of tamping plates. Saves "downtime" expense. Get a demonstration; find how Jay Tampers can save and EARN money for you.

JAY Best on Earth tampers

Jay Company Division
J. LEUKART MACHINE CO., INC.
2222 S. Third Street, Columbus 7, Ohio

HINES



WIDEWOOD

THE BIG MATERIAL FOR THE BIG IMPRESSION

Hines Widewood is bigger than the logs it's made from. It consists of selected pieces of kiln-dried Ponderosa Pine precision joined and electronically glue-set to give you what you want in wood—all in one piece.

In the Irvin A. Blietz "Carriage Hill" development in Glenview, Illinois, Widewood was used for pillars and fascia in 24" to 32" widths, creating massive wood trim elements to relieve the expanses of brick in large town houses and enhance their architectural beauty.

In this application, Widewood cost the builder about \$500 less per thousand feet than custom-glued panels. It was easier to work with than plywood because its solid wood edges eliminated the problem of finishing plywood edges in the pillars and its long lengths required fewer end joints.

The built-up structure of Widewood resists the warping and cracking sometimes experienced with large pieces of ordinary lumber. It's the ideal material for fascia, counter tops, shelving, cabinets, platforms, soffits, cornices—any use where a warp-resistant, extra wide board is desirable.

Available in two grades: Selected and 100% Clear. Standard sizes (4" to 12" and 18" to 24" widths) in stock in many lumber yards. Other sizes available on special order. Lengths to 24'. Widths to 52".

"We used several sizes of Widewood for fascia and decorative columns... We couldn't have achieved the same results with any other material."

**Bruce Blietz, vice-president of the
Irvin A. Blietz company**

HINES

Edward Hines Lumber Co.
Sawmills at Hines, Westfir,
Dee and Bates, Oregon.
Other plants: Plywood, Westfir;
Hardbord, Dee; Millwork, Baker
and Hines, Oregon.
Engineering and
Development Division:
Hood River, Oregon.

Edward Hines Lumber Co.

Dept. 6104

200 S. Michigan Ave., Chicago 4, Illinois

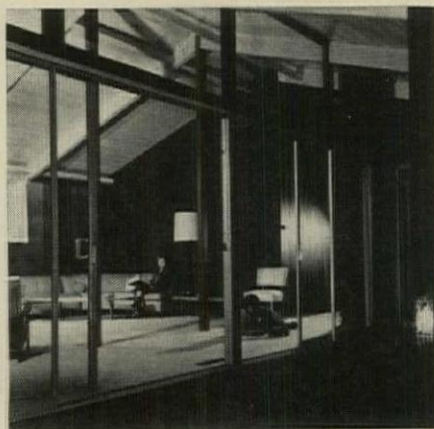
Please send me full information about Hines Widewood.

Name.....

Just clip this coupon, sign your name, attach to your letterhead and send to the address above.

New products

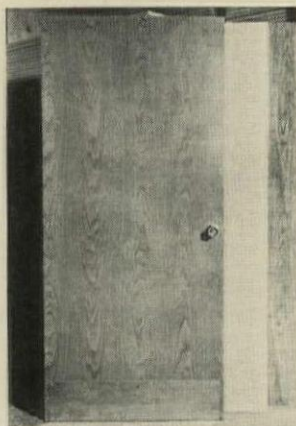
start on p 215



New design sliding door for quality residences and light commercial installations is being introduced by Ador. All intersecting frame members are tubular sections. The door track is stainless steel. Each panel rolls on two adjustable ball-bearing sheaves. Vinyl and mohair weatherstripping are used throughout.

Ador Corp, Fullerton, Calif.

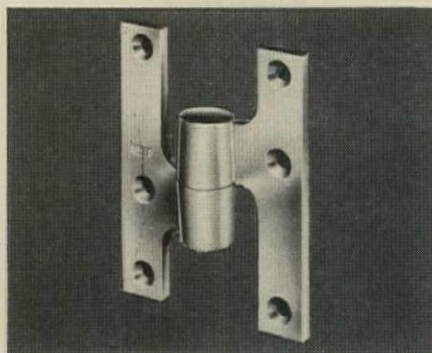
For details, check No. 56 on coupon, p 245



Videne-surfaced panels are used in doors, wall paneling, kitchen cabinets, and furniture components by VyPly. Videne is Goodyear's polyester laminating film that gives wood an exceptionally durable surface. VyPly is also using the film with reverse-printed wood grains and decorative effects.

VyPly Corp, St Louis.

For details, check No. 57 on coupon, p 245



New paumelle hinge for average-frequency doors 1 $\frac{3}{8}$ " to 1 $\frac{3}{4}$ " thick shows only a clean modern knuckle when door is closed. Heavy gauge (.203) steel hinges measure 4 $\frac{1}{2}$ " x 3 $\frac{1}{2}$ ", is available in all popular plated finishes as well as all black, all white, black and white, and natural wood.

Stanley Works, New Britain, Conn.

For details, check No. 58 on coupon, p 245

Publications start on p 240

House & Home

says:

"What
most
experienced
builders
know..."

It's just this: today's home buyers are smarter, more choosy, less easily satisfied with "just as good" building products. They want quality that can't be questioned — the kind of quality offered by widely advertised, brand name products. Brand name products require no excuses, no explanations. Their high quality speaks for itself — to the benefit of architect, builder and home owner alike.

Brand
Names
Foundation, inc.



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HOTLINE

High capacity baseboard with worry-free reserve heating power

HOTLINE-1

Additional heating efficiency for apartments and commercial buildings

HI-LO

High capacity, low-in-height, full perimeter baseboard heating unit

ELECTRIC BASEBOARD

Designed for today's modern heating requirements and ease of installation

SIL-rayvector

Efficient, economical heating for factories, offices, schools, churches and institutions

a quality
baseboard
for
every
heating
requirement
from
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USE COLORED EXTERIOR STUCCO FOR HOMES AND APARTMENTS

ANY DESIGN

Stucco is compatible with practically any architectural design. Gives charm and variety.

PERMITS LOW FIRST-COST

Stucco's traditional lowest initial cost is now made still lower with machine application. Enables developer or builder to give greater value.

WIDE CHOICE OF TEXTURE

An exclusive for stucco. Unlimited variety of textures. From satin smooth to very rough. Texture, color and design give character to stucco.

MINIMUM UPKEEP

Trouble-free stucco never needs painting. It grows stronger with age. It is non-combustible. It is termite-proof.

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Pure mineral oxide pigments are an integral part of the stucco providing uniform color throughout—not merely a surface film. Colors mellow and improve with age.

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Excellent insulative qualities against temperature changes. Stucco houses are easily heated or air-conditioned.

• Wherever possible specify and use a manufactured stucco. Many manufacturers use Trinity White in the formulation of their products. Address: White Cement Department, General Portland Cement Company, 111 West Monroe St., Chicago 3, Ill.



Portland cement stucco is extremely useful in all kinds of remodeling jobs



Modern machine application is efficient in applying finish coat and marble dash stucco and sharply reduces labor costs

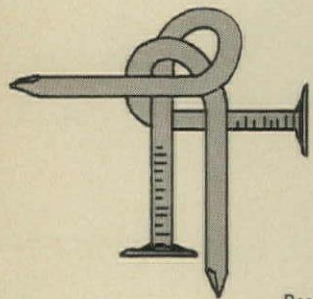
Trinity White
A TRUE PORTLAND CEMENT



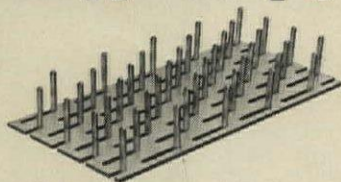
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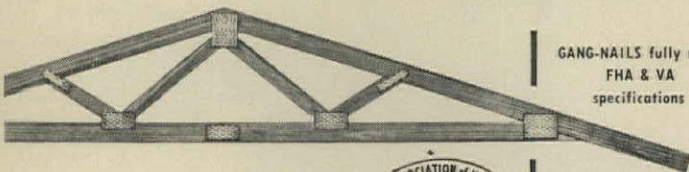


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Because GANG-NAIL Trusses are fabricated to your specifications, every one fits perfectly on delivery . . . installation takes less time, requires less manpower . . . no waste and no rejects.

Even complicated roof frames fit right THE FIRST TIME! GANG-NAIL Trusses are rigid, true and firm. There are no split or damaged chords because GANG-NAILS are pressed into the wood, NOT HAMMERED.



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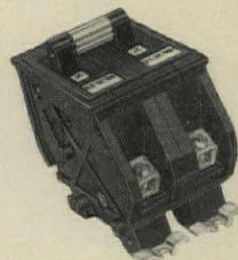
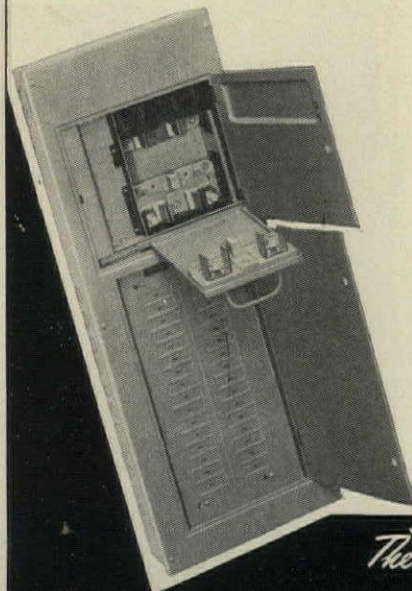
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CIRCUIT CONTROLS
E-Z TO READ-OPERATE & INSTALL
MODERN "NI" BREAKERS

for the modern home

BUILT BY
A PIONEER IN
SAFETY SWITCH
MANUFACTURING—
PROMOTING HIGH
STANDARDS OF
QUALITY



U/L LISTED

The **WADSWORTH Electric**
MFG. CO., INC.
COVINGTON, KENTUCKY.
WRITE FOR FREE CATALOG



WATER...

growing scarcity, growing problem for builders

It takes know-how, financing and a thorough knowledge of land to develop an area.

Plus an adequate water supply system for many years to come.

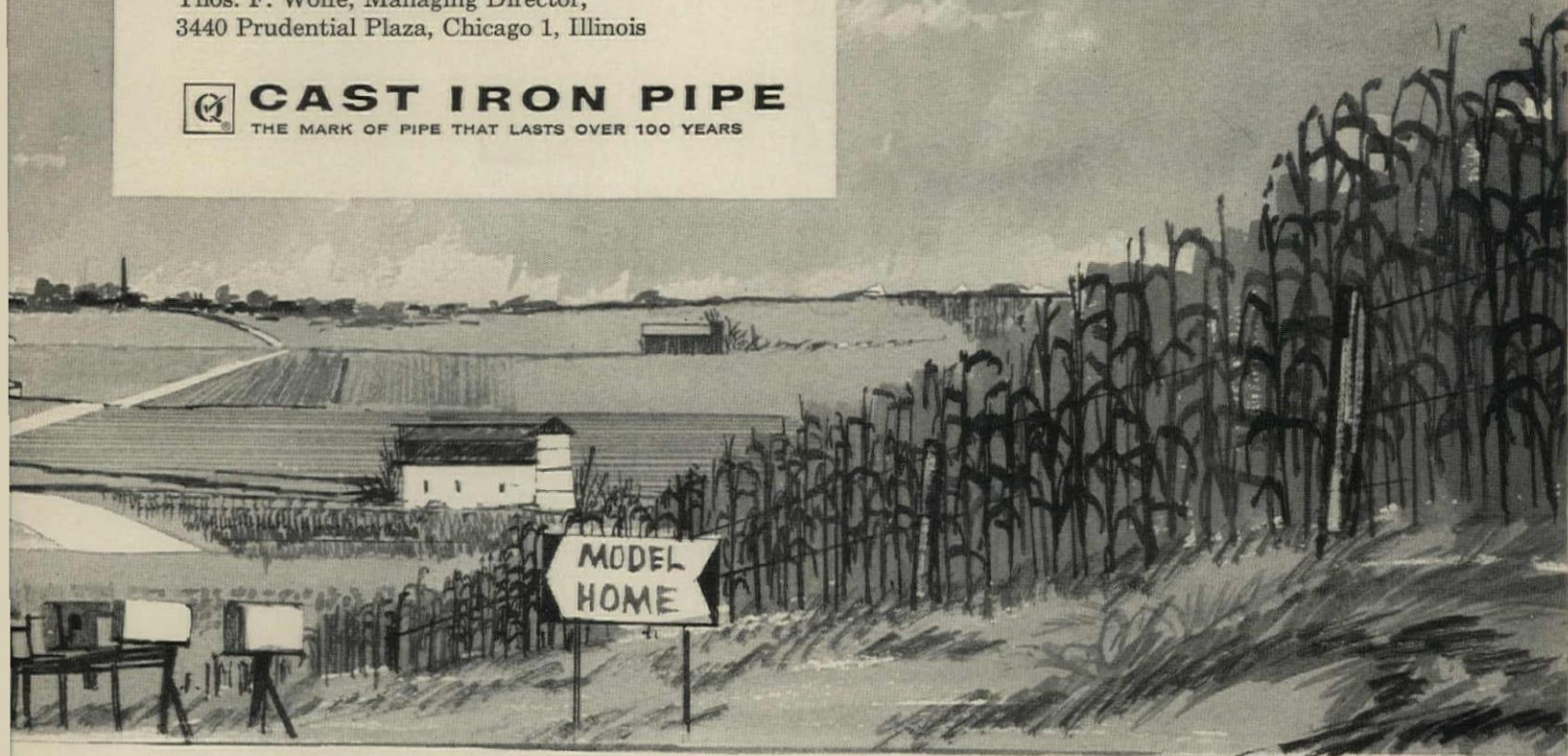
As water serviced land grows scarce, many builders are making sure that their housing developments will be free of water problems—by installing cast iron pipe, "the 100-year pipe." Cast iron pipe rarely requires attention . . . delivers a full, free flow of water, generation after generation.

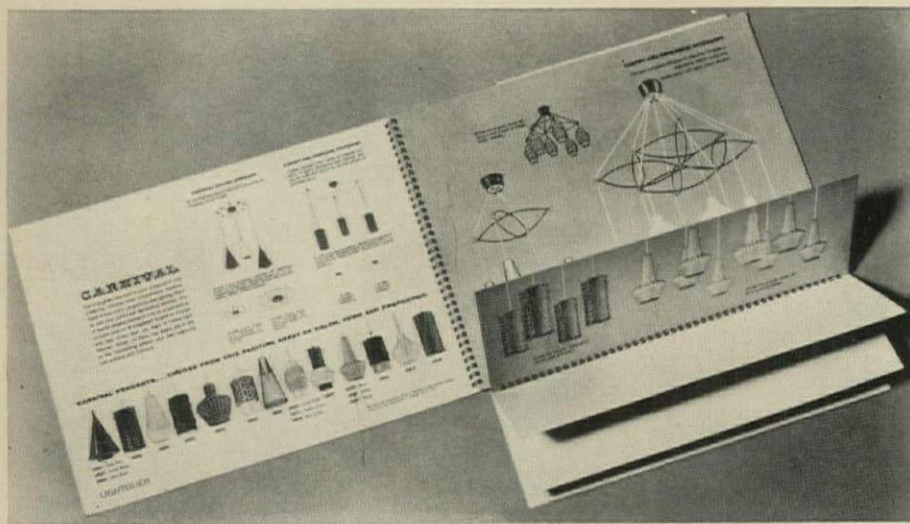
Cast Iron Pipe Research Association,
Thos. F. Wolfe, Managing Director,
3440 Prudential Plaza, Chicago 1, Illinois



CAST IRON PIPE

THE MARK OF PIPE THAT LASTS OVER 100 YEARS





Lighting catalog lets you pick your fixture style

To make it easier to match pendant globes to canopies and spreaders, Lightolier has produced the flip-out catalog shown above. Ten of the 13 Carnival globe patterns shown at the left are matched with the four-light and eight-light spreaders at the right. In a second section, a wheel and die-cut

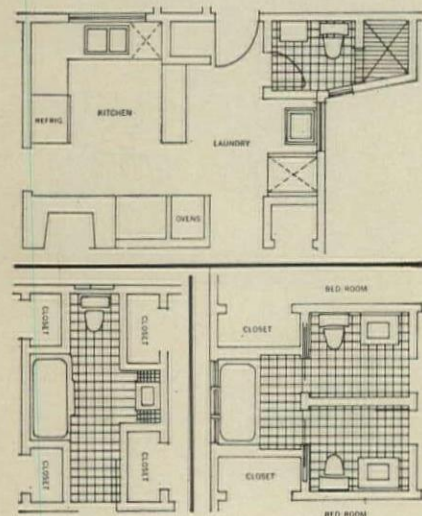
device is used to show various Interplay lampshades in position on two styles of chandelier. Other color illustrations show the lampshades and globes in use on wall brackets and on other chandelier styles.

Lightolier, Jersey City, N.J.
For copy, check No. 59 on coupon, p 245



The Luxury of Crane—In a Luxury Bath and Dressing Room

How luxurious can you be? Our answer: this beautifully planned and equipped bathroom and dressing room. Note the way the fixtures have been separated for convenience as well as for privacy. The side-by-side lavatories. Their cabinet bases add beauty to the room and add storage space. Cabinets for Crane Lavatories can be built-to your design and taste-by cabinetmakers or by many lumber dealers.



New booklet will help you plan better bathrooms

The manufacturer calls it a "Sketch book of plumbing ideas." The 24 pages contain four-color renderings, isometrics, and plan drawings of a variety of bath and washroom layouts, kitchens, laundries, basements, and heater rooms, including the master bath above and the utility area and two baths at the left. Type areas specify the Crane fixtures used. The last two spreads in the booklet show ways to heat and cool a single-level house, a split-level house, and a two-story house.

Crane Co, Johnstown, Pa.
For copy, check No. 60 on coupon, p 245

Decorative folding doors

Four-page four-color folder shows the new Royale line of accordion doors. The brochure shows the colors, finishes, and designs available, lists the advantages claimed, diagrams construction and installation details for the three grades. Sizes are tabulated and specifications written out in full.

American Accordion-Fold, Jamaica, N.Y.

For copy, check No. 61 on coupon, p 245

Full line panel catalog

All Barclay and Barclite products are shown in a new four-color catalog. Among the products: Barclay melamine coated panels and plank, Barclite reinforced fiberglass sheets. A kitchen illustrated on the cover shows samples of all the products in use.

Barclay Mfg Co, New York City.
For copy, check No. 62 on coupon, p 245

Playground equipment

The line of heavy-duty swings, merry-go-rounds, jungle gyms, etc, used in Disneyland is now collected in one catalog by the maker. Pieces range in price from \$19.70 for a 6' rocking glider to over \$500 for a big double-slide castle tower. Framework of most pieces is steel with malleable fittings. Seats are molded fiberglass in primary colors.

American Playground Device Co, Anderson, Ind.

For copy, check No. 63 on coupon, p 245

How to use split block

NCMA's latest publication shows the many ways split concrete block can be used in homes in different styles for different regions. Also shown, recent uses in stores and shopping centers, in commercial and industrial buildings, and in modern churches.

National Concrete Masonry Assn, Washington, D.C.

For copy, check No. 64 on coupon, p 245

Fan and heater catalog

The fans, blowers, and ceiling heaters made by Emerson-Pryne are shown in a new 10-page catalog. New square exhaust fans and several new ceiling heaters are featured. An illustrated index makes for easy reference. Sizes, finishes, accessory items plus dimensional drawings are given for every item.

Emerson Electric, St Louis.
For copy, check No. 65 on coupon, p 245

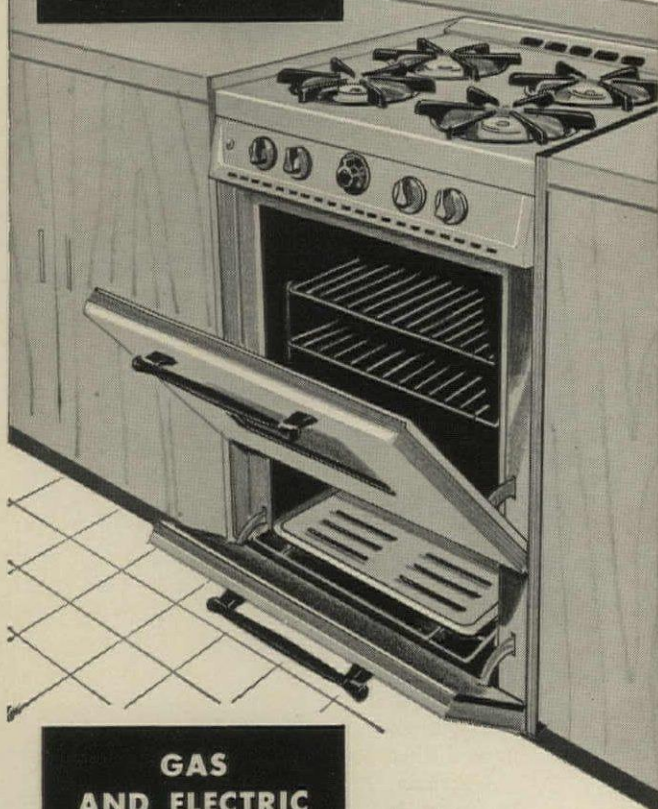
Factory-built fireplace line

Majestic's Thulman all-metal fireplaces are now shown in a full-color 6-page brochure. Detailed specifications are given on the corner and front-opening models. Several color photos show ways the equipment can be used. One page shows the Thulman chimney and fireplace accessories.

Majestic Co, Huntington, Ind.
For copy, check No. 66 on coupon, p 245

Publications continued on p 242

smart...
compact...
economical



**GAS
AND ELECTRIC**
one-piece

SLIP-IN RANGE

SERIES V-24

from

Vernois

- EASY TO INSTALL!
- COMPLETE AND READY TO SLIP IN PLACE . . .

Replaces 24" Cabinet
Cut-out Size:
24" Wide x 22³/₄" Deep

Self-Contained Front Base
with Leveling Adjustment

All the smart styling of
modern built-ins . . . with
the big capacity of a
free-standing range!

Removable Doors,
Racks and Supports

PRICED SO YOU CAN MAKE A PROFIT!
... available in 6 beautiful colors

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(Builders of Fine Stoves Since 1920)



Textolite[®]
PLASTIC SURFACING

soft
subtle
Twilight

Patterns shown 1/2 original size



Another original design of abstract beauty from General Electric in the Textolite "honey of a line" of plastic surfacing. New pattern, new colors, new versatility . . . add up to more saleable homes for builders. Housewives will love Twilight for counter top work areas in the kitchen, bath, or anywhere in the home. Look closely. Each of the six Twilight colors is a casual blend of two pastel tones, sprinkled with either gold or silverlike accents. Place it all on a soft white background and the secret of Twilight is revealed! The choice of accent colors or complete color schemes is greater than with any other decorative laminate pattern! Get your color samples of Twilight now . . . make sure it's in your model homes. It's truly a honey of a pattern in "a honey of a line!"

Progress Is Our Most Important Product

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See these popular "Honey of a Line" patterns, too:



Wood-White Heyday Yellow Spungold Gold Nugget Pink Travara Marble

General Electric Company, Dept. HH-71 • Coshocton, Ohio

Send Twilight color samples. Send Textolite full line folder. Have representative call.

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POWERFUL ADS LIKE THIS, appearing every month in **BETTER HOMES & GARDENS**, **AMERICAN HOME** or **SUNSET**, will help tell your quality story in 1961!

UPSTAIRS

The cleanest home you ever dreamed possible



Control Center

Whole-house air cleaning helps your home keep itself clean. You'll dust and scrub less frequently, pay far fewer dry cleaning and redecorating bills, have fewer aggravating airborne irritants. And, the smart Living Area Control Center gives you a visible symbol of the clean, pure air in your home. For free booklet, write *Honeywell, Minneapolis 8, Minnesota.*

Honeywell



First in Control

SINCE 1885

SPECIFY HONEYWELL—THE PRESOLD NAME

Publications

start on p 240

Home insulation manual

Comprehensive 24-page booklet contains broad range of design data. It includes new money-saving methods for estimating heating and cooling loads and costs. Special section shows how to qualify more buyers by lowering monthly housing expense. Recommended installation practices and planning ideas are also included.

Owens-Corning, Toledo.

For copy, check No. 67 on coupon, p 245

Ceiling and floor design

The new coordinated floors and ceilings designed for Johns-Manville by Michael Greer are displayed in a 16-page four-color brochure. The new materials are shown in seven room settings and in six product photos.

Johns-Manville, New York City.

For copy, check No. 68 on coupon, p 245

Product file on prime windows

Rogers Industries new 12-page catalog covers its horizontal sliders, picture windows, awning windows, sliding glass doors. Each model is described in full and shown in detail drawings in large

enough scale to be taken off for working drawings. Also included: separate sheets on 700 series single-hung window, Slidemaster 254 series, and Slidemaster 501 series.

Rogers Industries, Detroit.

For copy, check No. 69 on coupon, p 245

Wood, color, and lighting

American-Marietta has just published a new color manual for architects and contractors. The manual—*Wood color in relation to illumination and color environment*—was prepared by Color Consultant Walter Granville as a companion piece to AM's *Color and illumination manual*. It reveals the mechanics of selecting complementary colors and lighting to enhance the various woods used in decorating. It includes colorimetric theory, explains the effects of lighting, covers the wide range of color effects available with modern finishes.

American-Marietta Co, Chicago.

For copy, check No. 70 on coupon, p 245

Year-round home-comfort program

Delco Appliance devotes a 16-page four-color booklet to answering ques-

tions about heating and air conditioning. Cooling of both new houses and existing houses is discussed in full. Equipment covered includes gas and oil fired furnaces, heat pumps, remote control cooling, packaged attic units.

Delco Appliance, Rochester, N.Y.

For copy, check No. 71 on coupon, p 245

Framing guide for utility lumber

Design file brochure from Western Pine shows how and where ten regional species can be used in residential and light construction. Span tables, grade photos, and species marks of all species are shown.

Western Pine Assn, Portland, Ore.

For copy, check No. 72 on coupon, p 245

Tool buying guide

New 32-page catalog from Porter-Cable describes 72 portable electric tools and more than 400 accessories. The tools include electric saws, sanders, drills, planes, routers, shapers, grinders, and garden equipment. Specifications charts, application photos, and dealer lists are included.

Porter-Cable, Syracuse.

For copy, check No. 73 on coupon, p 245

New catalogs from Miami-Carey

The full line of Carey bathroom cabinets, mirrors, and accessories are shown in a 28-page catalog. Featured are new mirror-cabinet combinations, recessed and surface cabinets, hotel and motel fixtures. In accessories, the booklet highlights a new solid forged-brass line, heavy-duty grab-bars. Easy-to-read tables and drawings give specifications. *For copy, check No. 74 on coupon, p 245*

Range hoods and vent fans for kitchen, bathroom, and laundry use are shown in a 16-page catalog. Coverage line includes models with impeller-type blowers, propeller fans, lights, splash plates, center outlet ducts, and ductless versions. The fan line includes several 8" and 10" models for wall and ceiling installation: detail drawings show how to install them. *For copy, check No. 75 on coupon, p 245*

Troubadour chime line is shown in an 8-page four-color catalog. Electric and non-electric models in a great variety of styles are illustrated. The back cover details accompanying pushbuttons, bells and buzzers, transformers.

Philip Carey Mfg, Middletown, Ohio.
For copy, check No. 76 on coupon, p 245

Siding catalog introduced

Asbestos cement made by the new Pyro-Set method is featured in a new Flintkote catalog. It is pictured in two sizes, four types, and many colors. Also in-

cluded are several designs and colors in insulating siding, specially insulated siding in random stone design, and the full line of Alcoa siding distributed by Flintkote.

Flintkote Co, New York City.
For copy, check No. 77 on coupon, p 245

Kitchen hood catalog

Four-color, eight-page booklet describes the all new Fashionline hoods of Emerson Electric's Builder Products Group. Covered are new self-contained, vertical-discharge, duct-free, island, and oven hoods as well as retractable and tilting hoods. Sizes, finishes, features, and accessories are described. A sheet of dimensional drawings is inserted.

Emerson Electric, St Louis.
For copy, check No. 78 on coupon, p 245

New screen design book

The Curtainscreen system of components made by Julius Blum & Co is described and illustrated in a new 20-page booklet. Designs and details are covered for such applications as exterior vision screens, partition screens, facing screens, exterior space dividers. Each use is shown in architectural renderings, detailed in working drawings.

Julius Blum & Co, Carlstadt, N.J.
For copy, check No. 79 on coupon, p 245

Recessed lighting series

A 16-page illustrated brochure gives full details of six styles of recessed lamps

in Litecraft's Endura series. Shown are a recessed square, Darklite highhat, baffled down light, broad area down light, adjustable accent light, round recessed-lens light. Each lamp is covered in full specs, technical data, detail drawings.

Litecraft Mfg Corp, Passaic, N.J.
For copy, check No. 80 on coupon, p 245

Dining alcove furniture

Ten different styles of Ableart Boothettes are shown in new 8-page brochure. Items shown include straight banquettes, right and left hand corner banquettes, pedestal tables, freestanding chairs.

Ableart Upholstery Co, Brooklyn.
For copy, check No. 81 on coupon, p 245

Packaged hydronic systems

Two new bulletins from Hydrotherm cover its packaged gas-fired castiron boilers and Duo-Service boiler and hot-water systems. Each bulletin describes operation of the equipment, wiring diagrams, capacity ratings, space requirements.

Hydrotherm, Inc, Northvale, N.J.
For copy, check No. 82 on coupon, p 245

Laminate colors and patterns

The whole Micarta line—64 colors and patterns—is shown in color in the latest brochure from the maker. Featured are four new pastels—French vanilla, Aztec tan, Persian pink, palmetto green.

Westinghouse, Hampton, S.C.
For copy, check No. 83 on coupon, p 245
Publications continued on p 245

THAT GIVES YOU MORE TO MERCHANDISE

DOWNSTAIRS The compact new residential electronic air cleaner



Electronic Air Cleaner



The Honeywell Electronic Air Cleaner traps from 70 to more than 90% of the millions of particles of dirt, dust, smoke and pollen that are normally in the air. Your home stays cleaner, is less costly to maintain. The complete package fits simply into your heating-cooling unit in your basement or utility room. See your heating or air conditioning contractor.

Honeywell



First in Control
SINCE 1885



Plate No. 2002

Ceramaflex is available in 12 handsome random medley patterns to complement any decorating scheme. Shown above is 536 Livorno.

A new "sales" force in home building

... ROMANY-SPARTAN
CERAMIC TILE

Builders have long recognized the sales stimulus of ceramic tile in bath and kitchen. Now, with Ceramaflex® resilient ceramic flooring, buyer preference for ceramic tile becomes an even more valuable sales tool. Ceramaflex offers all the advantages of ceramic tile, yet it's quiet and comfortable underfoot. It's ideal for kitchen, bath, family room, utility room or entrance hall. Install it in your next model home—watch it help turn "shoppers" into "buyers". Your ceramic tile contractor or nearby Romany-Spartan distributor can provide more information and samples of the entire Romany-Spartan line of quality wall and floor tile. United States Ceramic Tile Company, Dept. HH-16, Canton 2, Ohio.

Ceramaflex® is the exclusive product of United States Ceramic Tile Company

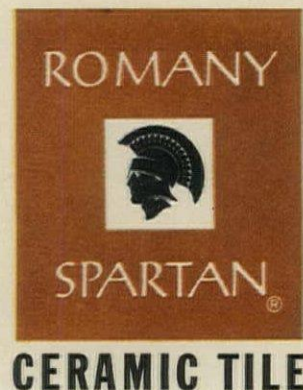
UNITED STATES CERAMIC TILE COMPANY

Plate No. 2003



Add just the right touch to walls, too, with Romany-Spartan glazed wall tile. There's a range of colors and sizes to suit every taste. Imaginative use of decorative Ceratile produced the unusual effect shown above.

Each 9" x 9" Ceramaflex tile is made up of 64 ceramic mosaics securely bonded in a pre-formed, flexible rubber grid. Installs quickly and easily on, above or below grade. Because it's pre-grouted, Ceramaflex is ready for use the instant it's laid.



A New Concept in Door Design

The newest in door and frame combinations, the Newport combines slim-line beauty with the rugged strength and durability of steel, in a door that's whisper-quiet. The unique hinge design makes it possible for one man to hang the door in just a few seconds, *after interior work is completed*. Because it is pre-finished, the Newport door can be installed as is, or the smooth, flush exterior is easily painted to match or contrast with room colors. Handsome, high quality hardware completes the package.

Rigid steel construction eliminates sagging, warping, twisting forever . . . eliminates costly call backs. In laboratory tests the Newport door was slammed over 15,000 times, the equivalent of over five generations of usage. Inspection after this test showed no change in door or frame, and no nail popping.

The hit of this year's NAHB Exposition in Chicago, the Newport's cost-saving features were applauded by builders, and builders' wives fell in love with its clean, trim beauty and solid, easy operation.

The Newport door and frame combination is now in Truscon warehouses nationwide and at Truscon dealers. Call your dealer or local Truscon office, or send coupon for complete information on the newest, low-cost, maintenance-free door and frame package.

For conventional doors ask about
Truscon's TARTAN, the new lowest cost
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Strong, Modern, Dependable



"I HAVE SEEN RUBEROID'S 'OPEN HOUSE PLAN' TURN LOOKERS INTO HOME BUYERS"...

says J. F. Pate, Jr., Builder of 500-Home West Park Manor, Mobile, Alabama.

"To-day's highly competitive housing market means that builders must merchandise every dollar's worth of value in their homes, if they want to sell a prospect," notes Mr. Pate. "That's why the Ruberoid Open House Plan is so useful to us here at West Park. Now, for the first time, we have a graphic, colorful way of reinforcing our *quality*

story to all prospective buyers who visit our model home.

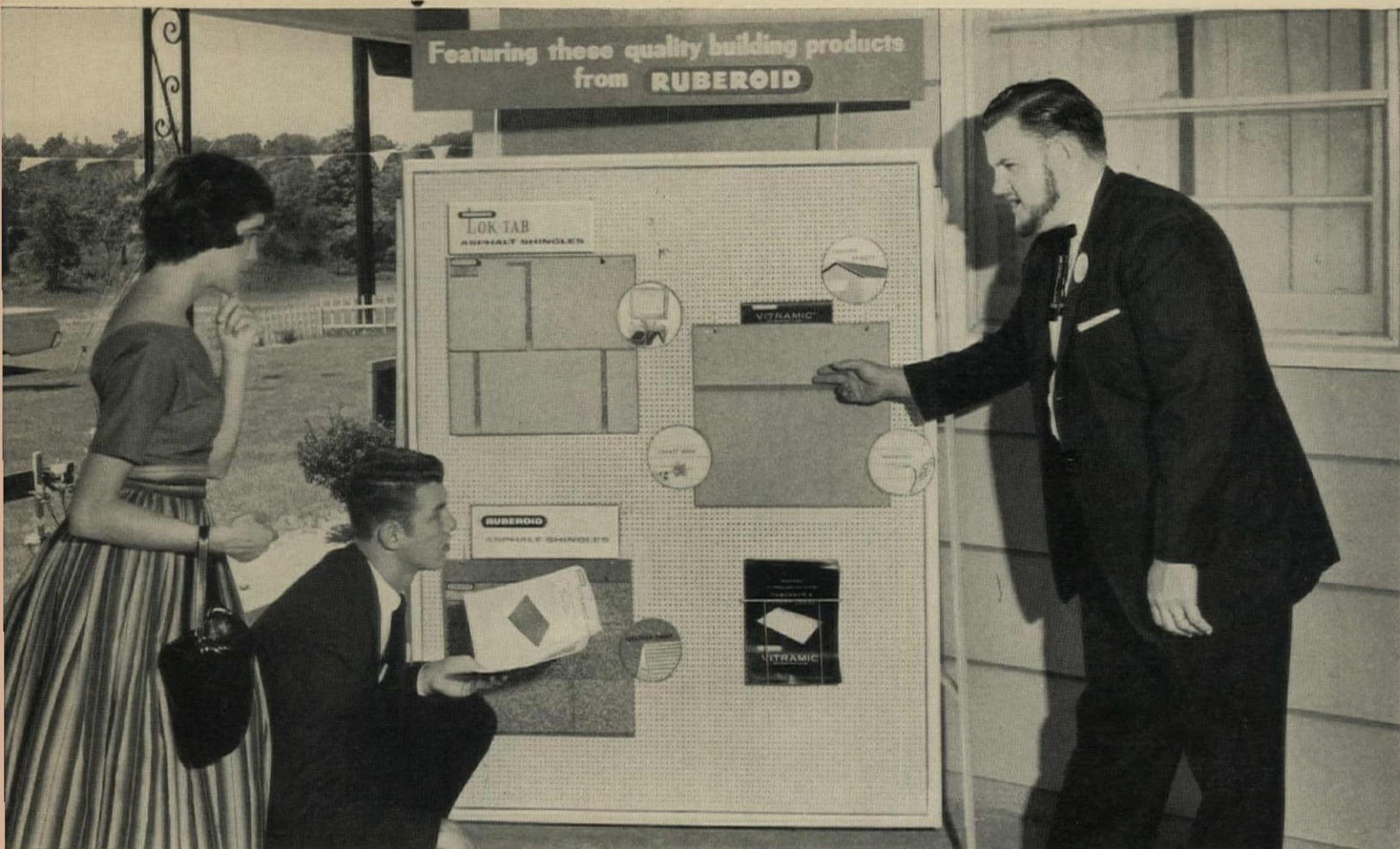
"We feature nationally-advertised Ruberoid products in our homes. The "Sell-O-Rama" Display dramatizes their *extra* values. This reminder of our quality building materials is often the factor that clinches a sale with today's quality-conscious buyers."



Zeigler Boulevard Estates section of Mobile's West Park Development. "Ruberoid's popular Trend Colors on sidewalls and roofing assured the group color harmony of a well-planned community," comments builder Pate, "while permitting plenty of color variety to individualize each home."

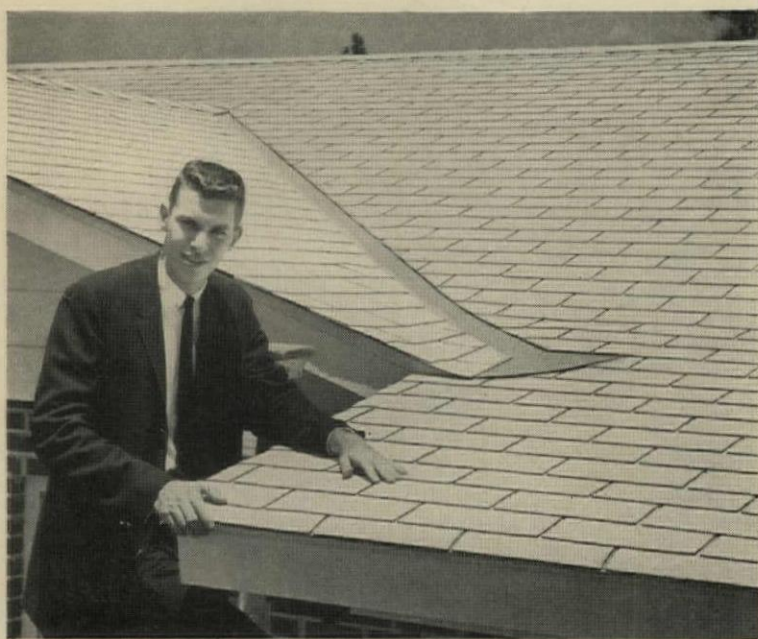


Prospect really appreciates the extra value she gets from the handsome, maintenance-free Ruberoid Vitramic Siding, with its distinct shadow line, after the "Sell-O-Rama" demonstration.



Sam Jenkins, Sales Manager of West Park Homes, uses the Ruberoid "Sell-O-Rama" Display to dramatize quality construction to prospective buyers at the Model Home. Featured are Ruberoid's Lok Tab and Square Tab Shingles, and Vitramic Siding. (Beards sported by Jenkins and Pate are in celebration of Mobile's 250th Anniversary.)

Now in its second year, Ruberoid's "Open House Plan" has *proved* its ability to sell homes. It has proved that prospective home buyers are *interested* in quality roofing and siding—and that national advertising *can pre-sell* basic building products and turn them into real sales-makers ...with the help of the "Open House Plan."



Buying interest aroused by the "Open House Plan," this prospective customer enthusiastically examines for himself the high-quality, long-life roof the builder gives him with Ruberoid shingles.



Herb Cole of Ruberoid shows Mr. Pate a Self-Sealing shingle sample board, to be used in the model home display.

Open House Plan Individually Tailored for Builders

Complete program includes:

1. Sell-O-Rama Display
2. Product Displays
3. Magazine Signs
4. Consumer Literature on roofing, siding, floor tile and insulation
5. Exterior color styling suggestions

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• Write for booklet 37-A on dry dry masonry!

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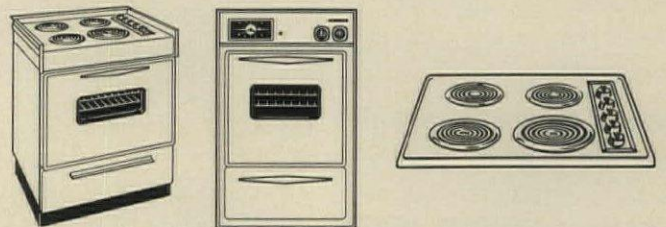


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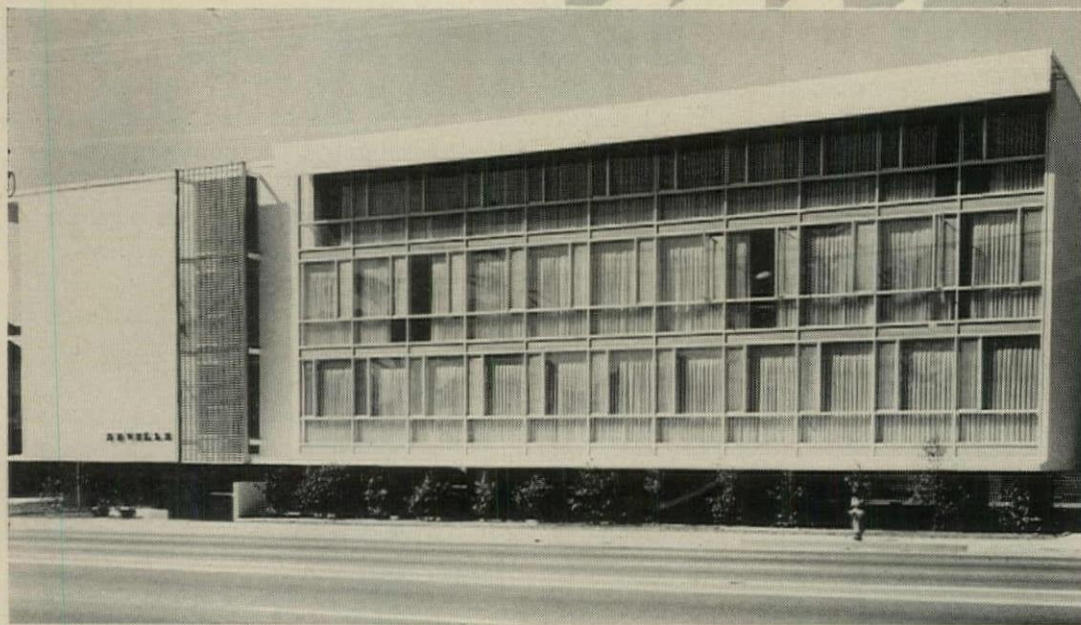
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