THE MANAGEMENT MAGAZINE OF AMERICA'S BIGGEST INDUSTRY

MARCH 1962 SIX DOLLARS A YEAR-ONE DOLLAR A COPY

-ouse -ome

10 YEARS OF PROGRESS IN HOUSING

1952-62: 10th anniversary issue

COMPLETE CONTENTS, PAGE 101



NON-STOP ADVERTISING! Kentile Floors gets it via steady full-color advertising like this in BETTER HOMES & GARDENS, THE SATURDAY EVENING POST, 13 other leading magazines, and 324 newspapers.

Pleasant prospects! You help turn new-home browsers into buyers when you feature floors in Kentile Vinyl Asbestos Tile. They're inexpensive... greaseproof... built for years of heavy wear. Quality-made by Kentile to eliminate costly call-backs, accelerate new-home sales. Suggestion: why not talk Kentile Floors to your flooring man today?



With Calwire tools by BOSTITCH... subflooring jobs are completed 4 times faster

Vicar Construction Company, carpentry subcontractor on the Preference Homes Development in Des Plaines, Illinois, find that with Mark II Calwire brand nailers they can apply 4' x 8' plywood sheets four to five times faster than with hammer and nails. With 60 to 80 pounds air pressure, the machine drives the nails through the plywood into the floor joists. And there's no need to go back over them since Calwire machines send the nails all the way home with one press of the trigger.

On this 1000-home development, Calwire brand nailers are saving money on sheathing and roof decking too. "Our men like these machines," says Victor Kuhn, President of Vicar, "because they do their work well, give us very little trouble and cut down on fatigue."

To see how you can save time, money, and manpower, call THE MAN WITH THE FASTENING FACTS. He's listed under "Bostitch" in your phone book.

Fasten it better and faster with



523 Briggs Drive, East Greenwich, R. I.

Tailor-made for volume builders...the promotion





Nation-wide TV Spectacular, Starring Jerry Lewis!

A solid 3-minute commercial selling the wonders of Westinghouse-equipped Homes . . . and referring new home prospects to the June 2nd Saturday Evening Post (out May 29th) for details of the Westinghouse Sweepstakes and location of nearby Westinghouse-equipped developments. ("Westinghouse Presents"—ABC—May 29th.)

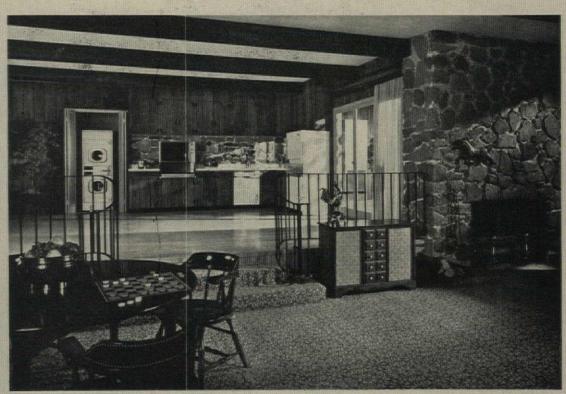
IF YOU SIGN UP BY MARCH 31st, all this selling power will be working for you from June 1st to July 15th! Bona fide prospects must come to you to get the Sweepstakes entry blanks . . . to go through your Westinghouse equipped Homes . . . and register for future follow-up. Find out how to qualify for participation in this great promotion. Call your Westinghouse Residential Sales Manager* right away. Remember . . . March 31 is the last date on which your listing for the Post can be accepted. You can be sure . . . if it's Westinghouse

that pre-qualifies the prospect

SWEEPSTAKES







You'll find a lot of better living in a Westinghouse-equipped Home

Allows Allows, Toursell of Westernam and page of the section of the following and the section of the section of

If you are interested in toying, or funding a new borns, also you if to placed and your family to integer or tenth one. Wentingnose exposped from a funder the may one will be a read of the authorized finishes were arm area.

Form the Westinghouse Superstates White you are not a funding your till to

Westinghouse





Builders will be listed in regional editions of the Post. Sweepstakes announcement will list 665 prizes, including 5 Grand Prizes—roomfuls of appliances, equipment, furnishings.

An Exciting Saturday Evening Post First!

Your name listed on the inside front cover . . . on a fold-out flap—a brand new Post format. Sweepstakes details and listing placed where honest-to-goodness prospects will look for them after reading the main message.

Don't wait to write! Phone or wire your Residential Sales Manager* today

your residential 3	ales Mallager Loudy!
ALBUQUERQUE	McCollum-Law Corp
ATLANTA	
BALTIMORE (Laurel)	Westinghouse Appliance Sales R1 4-5000
BIRMINGHAM	Moore-Handley Hardware Co., Inc AL 2-4121
BOSTON (Framingham)	Westinghouse Appliance Sales TR 2-6536
BUFFALO	Westinghouse Appliance Sales TL 3-8668
CHARLOTTE	Westinghouse Appliance Sales FR 7-3471
CHATTANOOGA	Southern Wholesale Furniture Co AM 6-2191
CHICAGO	Westinghouse Appliance Sales NA 2-6000
CINCINNATI	Westinghouse Appliance Sales CA 1-1300
CLEVELAND	Westinghouse Appliance Sales TO 1-5660
COLUMBUS	Westinghouse Appliance Sales BR 9-7311
DALLAS,	Westinghouse Appliance Sales Rt 2-2401
DENVER	McCollum-Law Corp FL 5-2341
DES MOINES	Westinghouse Appliance Sales AM 2-3181
DETROIT	Westinghouse Appliance Sales, TY 8-9000
EL PASO	McCollum-Law Corp
	Westinghouse Appliance Sales AM 4-5091
HARRISBURG	Westinghouse Appliance Sales 10 4,1641

HONOLULU	Honolulu Elec. Products Co., Ltd	55-111
HOUSTON	Reader's Whale, Distributors, Inc	
	Westinghouse Appliance Sales	
	Westinghouse Appliance Sales	
KANSAS CITY, MO		
KNOXVILLE		
LAS VEGAS		
LITTLE ROCK	Westinghouse Electric Supply Co	
	.Westinghouse Appliance Sales	LU 1-0281
LOUISVILLE	. Tafel Electric & Supply Co	MF 6-1381
	Westinghouse Appliance Sales	
	Westinghouse Appliance Sales	
MILWAUKEE	Westinghouse Appliance Sales	FR 4-4100
MINNEAPOLIS	Westinghouse Appliance Sales	
	J. L. Perry Company	
NEWARK	Westinghouse Appliance Sales	BI 2-6666
NEW HAVEN (Hamden)	Chase Electric Corp	UN 5-6173
NEW ORLEANS	Westinghouse Appliance Sales	HU 6-6141
NEW YORK	Westinghouse Appliance Sales	MU 6-8900
NORFOLK (Portsmouth)	Westinghouse Appliance Sales	HU 8-0627
OKLAHOMA CITY	Westinghouse Appliance Sales	IA 5-6611
PHILADELPHIA	.Westinghouse Appliance Sales	TR 8-1300

PHOENIX	Westinghouse Appliance Sales AL 2-4084
PITTSBURGH	Westinghouse Appliance Sales EM 1-2700
PORTLAND	Westinghouse Appliance Sales CA 2-9851
RENO	Saviers Elec. Prod. Corp FA 2-9134
RICHMOND	Westinghouse Appliance Sales MI 9-0391
SACRAMENTO	Westinghouse Appliance Sales HI 6-7623
ST. LOUIS	Westinghouse Appliance Sales FL 1-2007
SALT LAKE CITY	Westinghouse Appliance Sales DA 8-1671
SAN ANTONIO	Westinghouse Appliance Sales CA 7-9271
SAN DIEGO	
SAN FRANCISCO	Westinghouse Appliance Sales BR 6-1800
SEATTLE	Westinghouse Appliance Sales MU 2-8550
SOUTH BEND	The McCaffery Company CE 2-4821
SPRINGFIELD, MASS	Chase Electric Corp ST 3-5836
SYRACUSE	
TAMPA	Westinghouse Electric Corp253-0114
TULSA	Westinghouse Electric Supply Co TE 8-3344
WASHINGTON	

*He's in charge of the Westinghouse Residential Marketing Plan— ONE MAN to contact; ONE PLAN tailored to your projects; ONE BRAND on a matched line of quality products.

NOW...FROM RUBEROID/MATICO

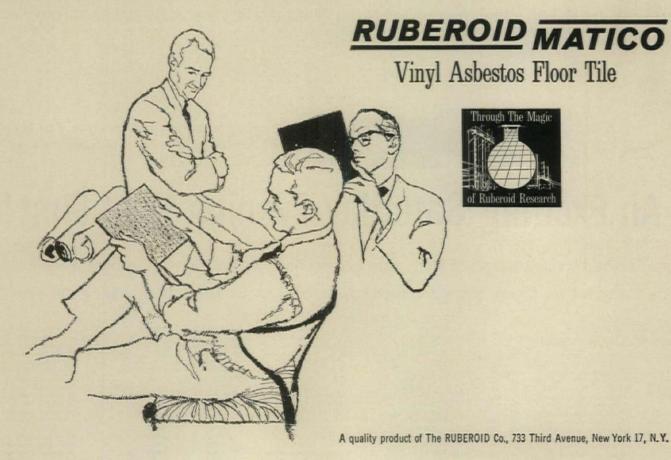
57 Handsome Colors and Styles in Vinyl Asbestos!

A Complete New Color Line Meeting Every Demand and Specification in Top Quality Vinyl Asbestos Floor Tile

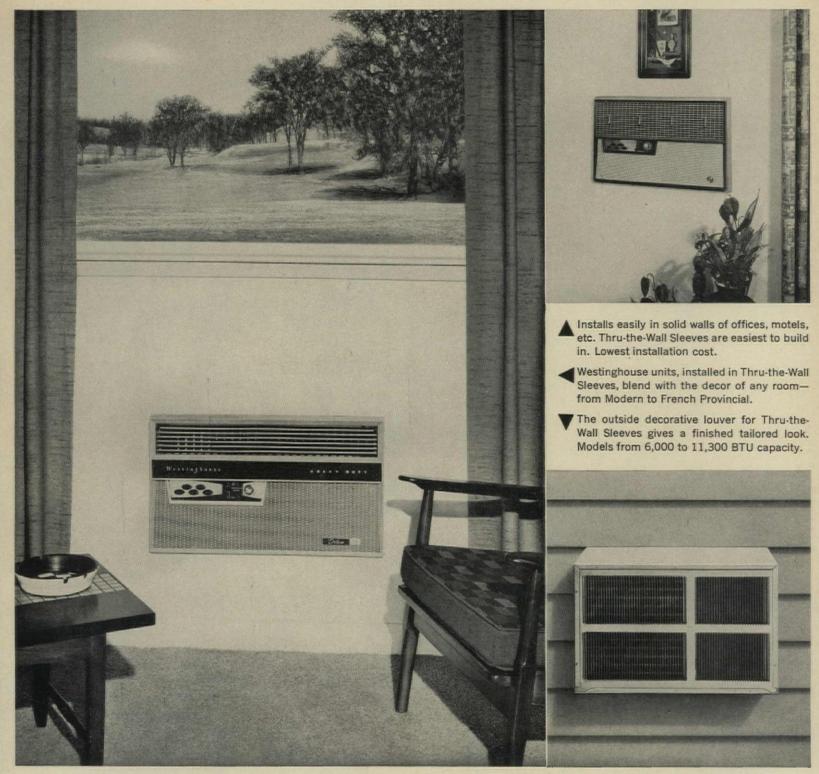
Here in shining array is the handsomest, most up to the minute line of Vinyl Asbestos colors available. All the popular styles are included; marbleized, confetti, tweed, cork tone, wood hue and Lode O'Gold patterns. Ruberoid/Matico's new Vinyl Asbestos gives you smooth, tight surface, ease of cleaning, long wear, added flexibility. It resists grease and acids; has greater indentation resistance too! True dimensions, sharp clean corners, assure flawless installation.

Check Ruberoid/Matico's improved, revitalized Vinyl Asbestos line for unexcelled quality and value! 57 colors—9 x 9—1/8, 3/12 and standard gauge.

Ask your Ruberoid/Matico distributor or representative for further information



Only from Westinghouse ... so many completely coordinated appliances



New thru-the-wall units blend with any decor

Whether it's Cape Cod or Colonial . . . ranch or split-level—Westinghouse Thru-the-Wall Units blend perfectly with the design and decor of any home. New Thru-the-Wall Sleeves permit a snug flush fit inside and out . . . you only see the slim attractive front of the 1962 Westinghouse. You get this same design flexibility with every Westinghouse appliance. Because only Westinghouse offers such a complete selection of major appliances—completely coordinated in design, style, colors and features.

You can be sure . . . if it's ***



Westinghouse Electric Corporation Contract Sales Department Mansfield, Ohio



Please send me catalogue with complete details on Westinghouse major appliances.

Address____

Zone___State.

You can be sure ... if it's Westinghouse

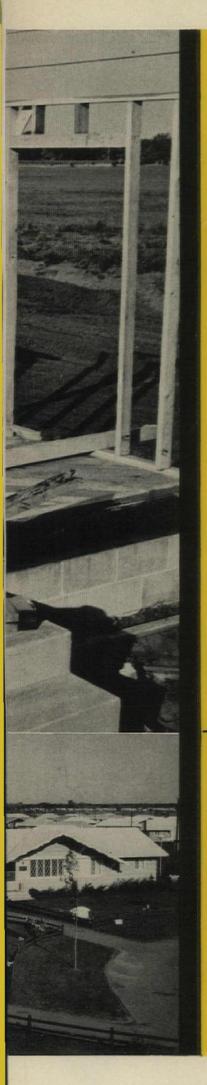
These appliances plus Heating & Air Conditioning, Wiring Devices, Micarta® Counter Tops, Apartment Elevators are all available through one point of contact. See your Westinghouse Residential Sales Manager, or write Westinghouse Electric Corporation, Contract Sales Dept., Mansfield, O.



WEST COAST LUMBER

MADE IN U.S.A.

WEST COAST DOUGLAS FIR
WEST COAST HEMLOCK
WESTERN RED CEDAR
SITKA SPRUCE
WHITE FIR



"UTILITY GRADE

WEST COAST LUMBER fits into our on-site efficiency in building 26 homes a week,"

says
Orrin Thompson,
St. Paul,
Minnesota
builder

"We 'knock ourselves out' securing the best materials at the right prices," Builder Thompson states. "We've tried about every framing method and have yet to beat floor-fabricated and tip-up. Much of the framing lumber used in our efficient on-site system is UTILITY grade, effecting a saving to us from \$19 to \$20 per M."

STAMPS ARE USED ONLY ON COAST REGION

WEST COAST LUMBER

THESE GRADE

MILL 725
WC SEL-STR

MILL 10
WCCONST

MILL 10 WC 1500-f

MILL 10
WC 1500-f

STAND

MILL 725
WC UTIL

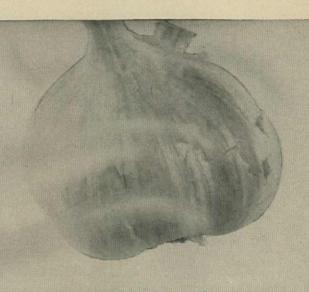
For WCLB lumber grading information, write: Room 34.

West Coast Lumber Inspection Bureau, 1410 S. W. Morrison St., Portland 5, Oregon.

There is a place for Utility grade West Coast Lumber in every type of quality construction...residential or commercial. Use it for joists, sub-flooring, studding, rafters, laminated decks and plank roofs*.

Ask your retail lumber dealer about Utility grade West Coast Lumber...he's your local supply source.

*When used in accordance with FHA Minimum Property Standards for One and Two Living Units, FHA Bulletin No. 300.



KITCHEN () PROBLEM



GARLIC — the stuff the man of the house loves for food seasoning will give Mrs. Homeowner a problem in your beautiful kitchen. The kitchen she dreamed so long of owning can be a mighty unpleasant place to be when the odor of garlic hangs heavy in the air.



NEW BROAN MIXED FLO II 2-SPEED RANGE HOOD

SOLUTION



BROAN MIXED-FLO II 2-SPEED RANGE HOOD* is the solution to "garlic problems" in any kitchen. The new Broan Mixed-Flo II discharges vertically or horizontally and conserves valuable cabinet space. Completely prewired and preassembled for most efficient installation. Mixed-Flo engineering provides high pressure for easy duct runs. Insure that your customers will be happy in your kitchens. Specify Broan and keep garlic from becoming a kitchen problem. Ask your distributor about Broan Range Hoods.

Specialists in Home Ventilating for Over 30 Years

MANUFACTURING CO. 924 W. STATE ST., HARTFORD, WIS.

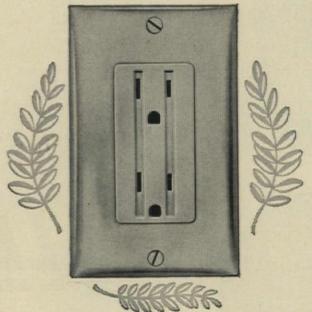
Manufactured in Canada by Superior Electrics, Ltd., Pembroke, Ontario



For service above and beyond the ordinary... Medallion wiring devices provide a new design accent for contemporary interiors. To match these modern specification grade grounding outlets, four switch models are available including quiet switches and rocker switches. Medallion wiring devices may be ordered in any of five colors. Write today, for full information



GLEN COVE, NEW YORK





SURPRISE

now, air conditioning that is affordable for every house you build

Air conditioning for the millions has been talked about for years... and now it's here. A remarkable cooling-heating system that gives you THE selling edge... whole-house air conditioning at a reasonable cost. It's called the Lennox QC Builder-Pac,™ and is loaded with the features that you expect to find in a Lennox-built product. Quick Couplers cut installation time... home and apartment applications are unlimited... quietness and efficiency defy comparison. Take the time RIGHT NOW to write Lennox and get all the details. Once you have the full story, we're sure you, too, will be saying, "This is the biggest advance in new home building in years!" The address is LENNOX, Dept. 307, Marshalltown, Iowa.

Don't be satisfied with less than

LENHOX

HEATS, COOLS, TREATS AND MOVES AIR









LENNOX Industries Inc., Est. 1895—Marshalltown, Ia.; 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.



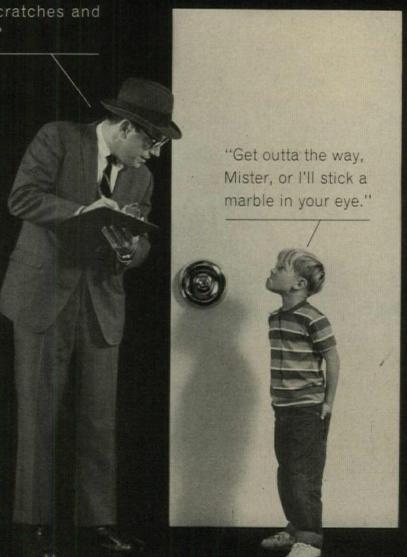
Multiply your profits with multi-family buildings—HARNISCHFEGER TOWN HOUSES and APARTMENT HOUSES.* Low-cost housing for high-cost land—a sound investment with high income potential and good tax advantages.

Harnischfeger offers design variety, fast construction, maintenance economy... plus complete land, building, and management planning which assures maximum profit or return on your investment... everything necessary to assure your success in this specialized market.

Now's the time to contact... HARNISCHFEGER HOMES, INC.



"I notice, little boy, that you are about to place your small, grubby hands on the jewel-like finish of that splendid kwikset -America's largest selling residential lockset. Don't fear, Mother will not scold. Just tell her that the highly-polished mirror-like surface is electrostatically-sprayed with an exclusive clear plastic on to protect her handsome kwikset lockset against scratches and corrosion!"



IT'S NEW!

a sliding glass door with everything a builder wants, including a builder's price!

The exciting new

ARCADIA

Acme 500 door

it's all-new, all aluminum and all-Arcadia!

The Arcadia Acme 500 is a sliding door that combines Arcadia CUZIIIV and consumer acceptance with hardheaded builder economy. It already has been installed and tested in hundreds of homes in major tract developments, with enthusiastic approval by the builders. We believe no other door in Arcadia's long history of leadership has combined the versatility and value of this new builder line. Look closely, and see for yourself. The appearance is all Arcadia with gracefully sculptured cast aluminum hardware inside and out. The DETTORM ance is all Arcadia, too, with its exclusive weathertight design, inside sliding screen and flawless finish. The COOCE is yours a choice of types and sizes up to 8'0" (stock 6'8" sizes available for immediate delivery), a choice of single or double glazing, and a choice of 3%" jamb or 5 1/2" jamb with integral molds. And every model is equipped with Arcadia's new lift-proof concealed latch (with cylinder lock optional). The opportunity is now - see your Northrop/Arcadia distributor or write for full details on Arcadia

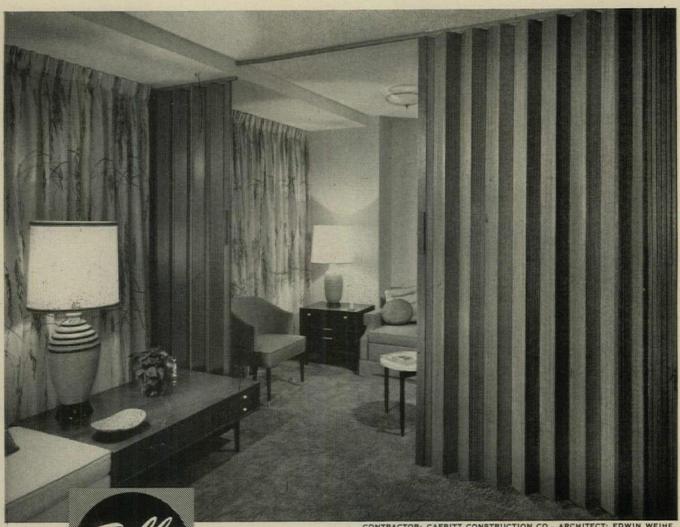
Acme 500

sliding doors—real Arcadia quality at a builder's price!



NORTHROP ARCHITECTURAL SYSTEMS

5022 Triggs Street, Los Angeles 22, Calif. / Angelus 2-6171



FOLDING DOORS

PELLA ALSO MAKES QUALITY WOOD FOLDING PARTITIONS, WOOD SLIDING GLASS DOORS, ROLSCREENS, WOOD CASEMENT AND WOOD MP WINDOWS

Dividers of real wood stretch your apartment building dollars

PELLA WOOD FOLDING DOORS facilitate the dual-use of space. And, their warm wood grains add a decorative, home-like touch. You can order them factoryfinished or unfinished in genuine veneers of: PHILIP-PINE MAHOGANY, AMERICAN WALNUT, OAK, ASH, PINE or BIRCH. Patented, steel spring hinging makes operation easier . . . smoother. Available in all widths, heights to 12'1". Call our PELLA distributor listed in the Yellow Pages or mail coupon.

ROLSC	Please send full color literature on PELLA FOLDING DOORS and name of nearest dist	WOOD
Name		
Firm Name	e	
Address		
City & Zon	ne State	

KAY VEE SAYS:

"Real Smo-o-oth!"

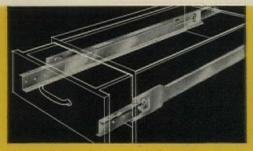
KV DRAWER SLIDES ALWAYS OPERATE SMOOOTHLY, QUIETLY, NEVER STICK, JAM OR SAG!



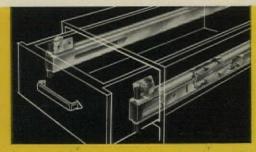
No. 1300. For loads to 50 pounds. Only ½" clearance required each side. Nylon ball bearing wheels for noiseless, smooth lifetime operation. Economical, easy to install. Bright zinc-plated finish. Sizes from 12" to 28". Most widely used drawer slide on the market.

The distinctive advantages of K-V drawer slides may be one of the features that will convert a good prospect into a satisfied buyer. K-V drawer slides are made to please—both you and your prospective buyers. K-V drawer slides are easy to install. They're sturdy, smooth operating, dependable. And, low-cost. The drawer slides shown here, plus nine more not illustrated, meet demands of heavy or light loads, full extension, under-drawer location, single or double-track construction and self-closing conveniences. Isn't it time you started to build extra value in your homes with K-V drawer slides?





No. 1190. For loads to 50 pounds. Engineered for easy, quick positioning and installation. No measuring, marking or templates needed; only ¼" clearance required each side. Nylon rollers. Zinc-plated finish. Four sizes: 18" to 24".



No. 1400. Full extension slide designed for loads to 100 pounds. Super Oilite bearings give trouble-free operation even at full extension. '%" clearance required each side. Heavy gauge, zinc-plated steel. Sizes from 12" to 38".

KNAPE & VOGT MANUFACTURING COMPANY GRAND RAPIDS, MICHIGAN

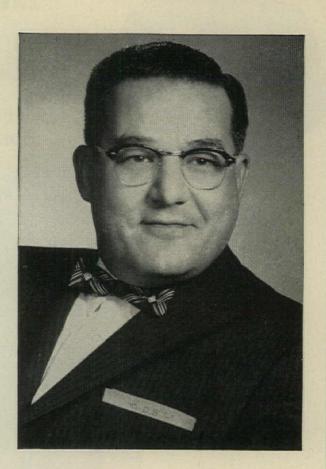
Manufacturers of adjustable shelf hardware, sliding and folding door hardware, closet and kitchen fixtures, Tite-Joint Fasteners and Handy Hooks for perforated board.

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

says Mr. Dale Bellamah,

DALE BELLAMAH HOMES,

Albuquerque, New Mexico

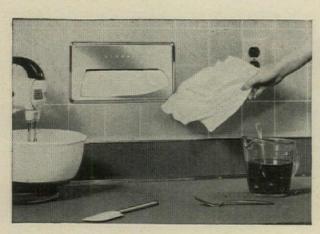


"We were, I believe, the first volume builder to include Kleenex tissue dispensers in our homes.

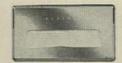
"Having used over 4,500 of the recessed Kleenex tissue dispensers in our several projects, we find every one of them is a positive sales feature. The housewife can immediately appreciate the convenience of having Kleenex tissues readily available.

"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-32, Neenah, Wis.

Kimberly-Clark Corporation, Neenah, WisconsIn

"Whether you build conventional...

COMPONENTS...

... the dependable material to use is

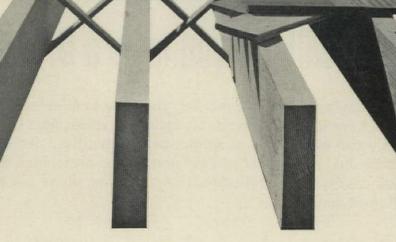
SOUTHERN PINE"

SAYS DICK MESTAYER, Vice-President

R. F. Mestayer Lumber Company New Orleans, Louisiana







"More and more of my architect, builder and contractor customers insist upon SOUTHERN PINE. They know that quality Southern Pine offers greater strength, more versatility and real economy. The same lumber used for conventional construction is suitable for trusses, with no special grading required."

The Federal Housing & Home Finance Agency says: "The greatest need to assure the efficient use of wood in residential framing is the establishment of a full-length, all-purpose grade with established working stresses for all loads to which wood is subjected . . . bending, tension, compression, shear, etc. This grade should be independent of the size and length of the member and should include 1" boards for use in trusses and other light framing. This ideal grade is most nearly approached today in SOUTHERN PINE." Southern Pine, with the identifying SPA Trade-Mark, offers these advantages:

- Proper seasoning before dressing... essential for uniform size and strength.
- Uniform grading throughout the length of each piece, permitting cantilever, simple beam, continuous or tension-loading design.
- Superior gripping power for all nails and other fastening devices.

These high qualities that make Southern Pine the ideal stressrated material for all structural uses, including components, are yours when you insist upon 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 POST OFFICE BOX 1170 NEW ORLEANS 4, LOUISIANA

Please send the following technical bulletins:

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

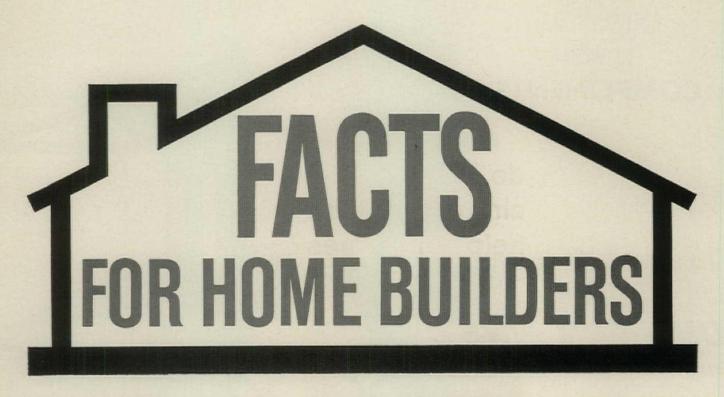
Name

Title

Firm Name

Zone

State



Why it will pay you to be a U.S. Steel Homes Dealer

In today's competitive market, you have to offer your buyers more than just a house. You have to give them space, style and value. As a U. S. Steel Homes dealer, you not only can offer them an attractive, competitive, quality home selected to meet their individual needs, but you get unmatched assistance to make your building and sales job easier, more profitable. Here are some of the advantages you get as a U. S. Steel Homes dealer:

PRODUCT. A complete line of quality homes; 13 models ranging from 2-story through 1½-story, split-foyer, bi-level, tri-level and ranch plans, plus an exciting new Town House series . . . 5 different stylings . . . from low-cost to luxury models. No matter what market you sell or want to sell, there is a U. S. Steel Home to match it.

FINANCING. A comprehensive financing assistance program and model home financing program.

MERCHANDISING. Expert assistance in planning and conducting your merchandising programs, plus site merchandising aids, cooperative advertising program, local advertising support programs, sales training assistance.

PERSONAL SERVICE. Expert help in planning your building program, training your erection crews, carrying out your sales program.

You can't find a better deal. When you sell a U. S. Steel Home, you are selling value plus quality. If you would like more information on the many profitable advantages of becoming a U. S. Steel Homes dealer, send for our free Dealer Information Kit. Fill out the coupon and mail it today.

U.S. Steel Homes Division	
Charlestown Road	
New Albany, Indiana	
Dealer name	
Street	
City	
State	



United States Steel Homes Division of United States Steel



do circuit breakers help sell homes?

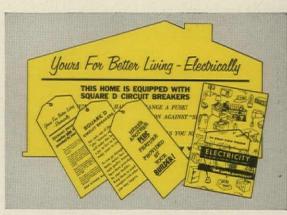


That all depends on how much you merchandise them. Some builders wouldn't think of using anything but circuit breakers—simply because they offer by far the most in modern electrical safety and convenience. But having provided this quality feature, too many of these builders fail to tell their prospective buyers about it.

Other builders, taking full advantage of the fact that today's home buyers are electrically-minded, make an effective and profitable selling point of circuit breaker safety and convenience.

When your electrical contractor tells you that circuit breakers help sell homes, he speaks from observation. When he recommends **Square D's QO** circuit breakers, he speaks from experience...which tells him that **QO** is the finest breaker ever built. It will cost you nothing to put **QO** on your sales force. Why not drop us a line?

Write for samples of merchandising helps and for the complete QO story



Here's How We Help You Sell

• Yours for the asking—attractive, informative selling tools for use in your model and demonstration homes...Folders, imprinted to your specifications. Display cards. Jumbo tags for merchandising various features in your homes.

Square D Company · Mercer Road, Lexington, Kentucky

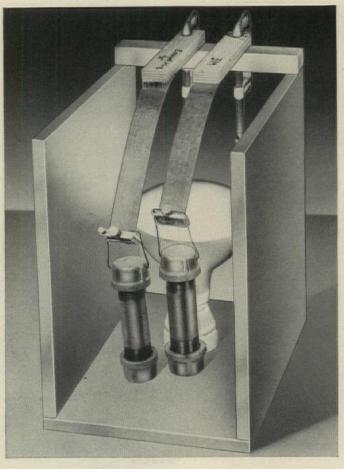


SQUARE D COMPANY

wherever electricity is distributed and controlled

HEAT-BOX TEST PROVES **BONUS HEAT** RESISTANCE of new "FASTBOND"

for counter tops!



Heat-Box Test: Plastic strips bonded to plywood under identical conditions with "FASTBOND" (right) and Brand A (left), dried 2 weeks, put in "heat-box" with 1-ib. weight suspended from each. Brand A breaks (shown) at 160 degrees, completely fails at 220 degrees. "FASTBOND" softens slightly at 220 degrees, holds up to 260 degrees . . . nearly equal to heat resistance of plastic itself!



Resist heat up to 100 degrees higher than many other contact cements... offer 10 big, profit-making, "customized" features!

Counter top installers coast to coast said higher heat resistance to prevent call-

backs is the No. 1 improvement needed in contact cements . . . assurance of a tight bond where hot pans are set, sun shines in, around

New "Fastbond" 10 and "Fastbond" 5 (spray-type) Contact Cements have it . . . heat resistance up to 100 degrees higher! (See Heat-Box Test above.) Plus all these "customized" advantages the man on the job asked for: Drying time, 10 minutes for "FASTBOND" 10, even shorter for "FASTBOND" 5 • Over an hour

open time · Grips tight, even warped laminate · Waterproof · Ultra-thin glue line · Strengthens with age . Ready for immediate finishing · No irritating odor · Easy-to-apply with brush, trowel, roller or spray gun.

Next job, specify new "FASTBOND" 10 or "FASTBOND" 5 . . . the only contact cements with these job-proved advantages. (Other quality construction products from the 3M family: Duct and curtain wall sealers, and ceramic tile, floor tile, drywall and insulation adhesives.) Contact nearest distributor or write: AC&S Division, Dept. SBAA-32, 3M Company, St. Paul 6, Minnesota.















Builders take notice... MOTELS MAKE Hydro-Flo HOT WATER HEATING

Bag BOOSTER PUMP ...key unit in a B&G Hydro-Flo System. Nearly 4,000,000 have been installed to date.

a key selling feature

Motel owners everywhere are making a strong point of "Hot Water Heat" as the final luxury touch to today's fine motor court accommodations.

The same features which make forced hot water heating alluring to travelers can be applied to any home as a distinguishing mark of genuine quality!

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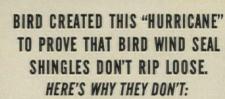
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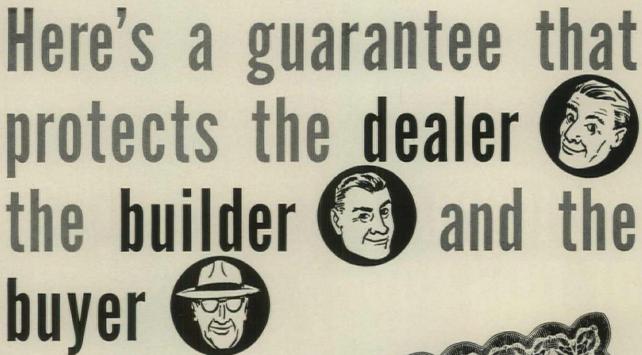


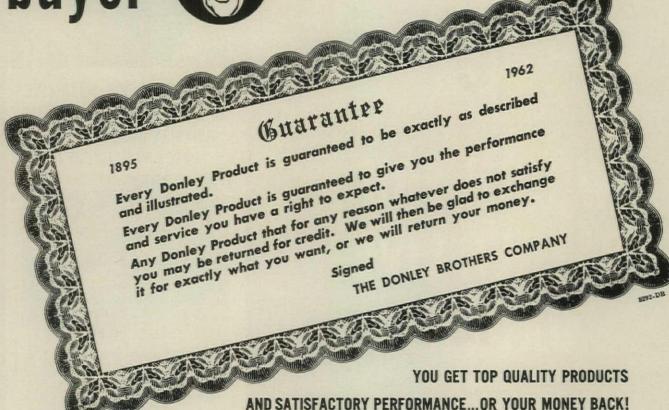


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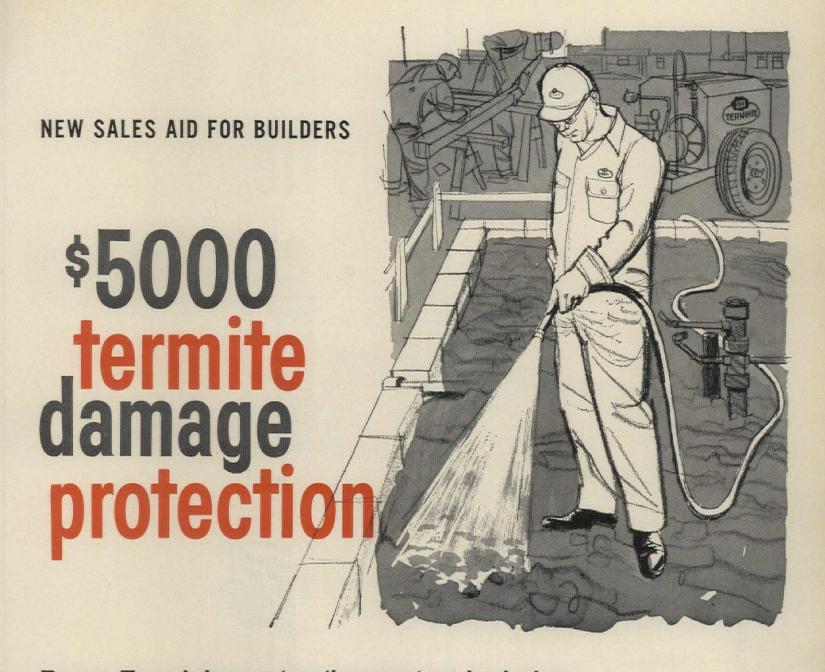


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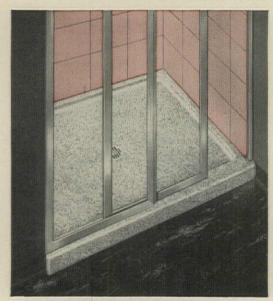
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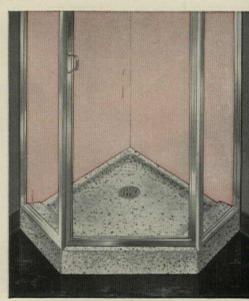
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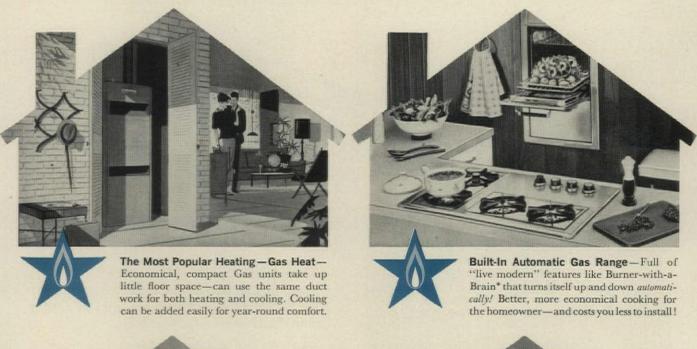
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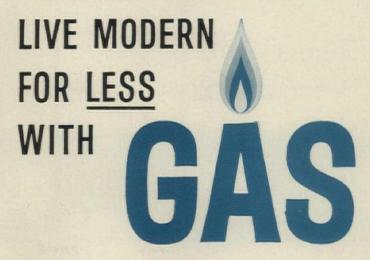




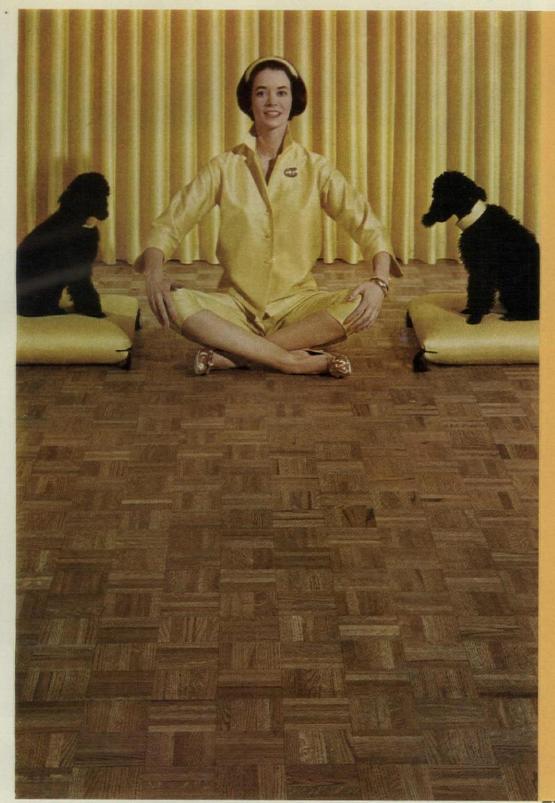
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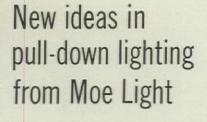
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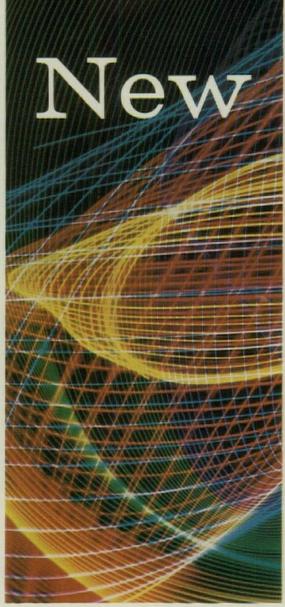
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New

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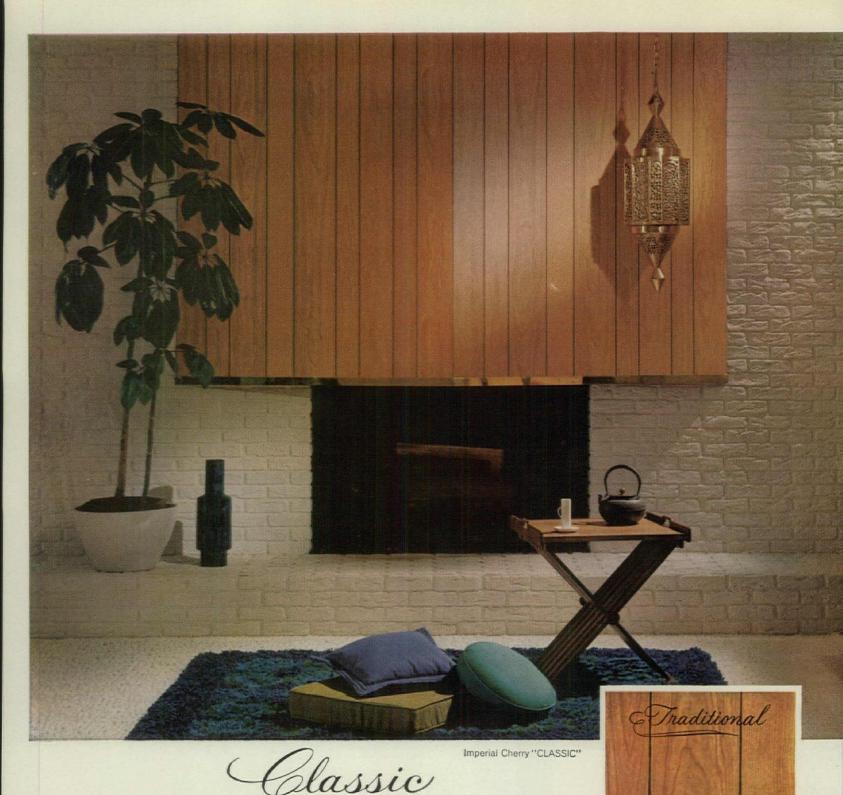




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Futura

Roundup:

Banks scramble to put money into housing

The reason is simple. Savings deposit rates are up, and the banks must get higher returns on their investments to pay them. Mortgage yields now top yields from corporate and government bonds, and the result is a flood of bank money into the mortgage market from commercial banks (see p 59). Will it last? Predicts Vice President Raymond J. O'Keefe of the influential Chase Manhattan: "Commercial bankers think now they've been missing the boat on mortgages. Many are in the market now to stay. If commercial banks are to keep in the competition for savings, they must seek yield (ie, mortgages)." Housing is starting to reap the benefit across the board. The Natl Bank of Detroit is now making FHA Sec 203h home improvement loans at par. And a mutual banker, Vice President Kenneth L. Birchby of Jamaica (N.Y.) Savings Bank, advises his colleagues to go step up FHA Title I home improvement loans. Only 300 of the 516 mutuals make these loans now, he says. Besides creating good will with customers, the loans return 9.7%—"and how many places can you find a yield like that?"

Can suburbs keep apartment builders out?

Zoning is the biggest problem facing builders today, says President John Marqusee of New York State homebuilders. "In the area of mortgage banking, New York State is the most progressive of all the 50 states; but in the realm of municipal zoning and planning, New York is one of the worst. Increasingly repressive acts are being imposed on light construction by innumerable local governing bodies," he says.

As if on cue to underscore his point, some of those "innumerable" local planners and zoners last month were doing their best to use big-lot and anti-apartment zoning to keep their realty tax bills down (by limiting school enrollments). Examples from the multitude of fights reported to H&H:

- The Long Island town of Hempstead began proceedings to upzone 2,000 acres from 6,000 to 10,000 sf lots. Builders cry that such actions have already made some communities "off limits to teachers and other public servants. These people are going to be housed. If they cannot afford to buy homes, there are other ways—but at a cost to all property owners through subsidies."
- Outside Chicago, residential development is halting in many suburbs as vacant land becomes scarce. The Winnetka city manager estimates the city needs 150 apartments—but a 35-ft building height limit practically bans high-rises. And it is economically unfeasible to wreck an old house just to replace it with another house. Park Ridge

officials are forthright: "We don't want any high rise apartment buildings and we have a strict zoning ordinance to prohibit them."

- A plan to build a 28-story apartment-office building in Phoenix ran afoul of parking requirements. "Any one who tries to stop Phoenix from going up will soon be in the position of trying to stop it from growing at all," editorialized one newspaper.
- In California, builders had tough going when they proposed high-rise. Home S&L met neighborhood opposition when it tried to build highrise and homes on a golf course. Ditto for Builder Joseph Eichler when he proposed 12story apartments in the Visitacion Valley.

Marqusee last month proposed one solution to such planning chaos: he called on Gov Nelson Rockefeller and legislators to "assert leadership so that every regulatory body in every county, city, town, and village will recognize its responsibility." Otherwise, he warns, the multitude of zoning cooks from Buffalo to Babylon threatens serious economic loss to the state.

State gives rent control back to New York City

The action makes New York City look less and less like a good place to invest equity money in housing. Why? The legislature has given the city such a free hand that it could slap rent controls on new housing if it chooses (officials say they won't). Gov Nelson Rockefeller's bill also eliminates the so-called "sleeper" amendment which Mayor Wagner used so effectively as an issue in his victorious mayoralty campaign last November. The amendment let landlords apply for rent increases based on the full valuation of their property under 1961 rates instead of lower 1954 rates. This repeal is explicable only by the fact that control has become the most popular issue in New York City politics. Gov Rockefeller has unloaded a potential embarrassment in his campaign for re-election this year, but his move makes it even more probable that rent-controlled New York will have a permanent housing shortage, lean more and more on federal and state subsidies to build mid-income apartments.

WASHINGTON INSIDE: The Pentagon is asking Congress to revamp the whole basis of financing military family housing. The complex system of FHA insurance backed up by a Defense Dept guarantee would be junked. Instead, the military suggests putting part of each year's appropriation for quarters allowances into a pot to which would be added money coming in from Wherry Act projects.

To pay for 16,000 units of family housing in fiscal 1962-3, the Pentagon would use \$256 million of quarters allowance plus \$65 million from Wherry project—provided Congress also approves a proposed 18½% boost in quarters' allowances. The units would be put up for bids by contractors, just as with appropriated-funds housing now.

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TALK ABOUT 'HORNS OF A DILEMMA-



CAPITAL CONVERSATIONS



Yardley-Baltimore Sun

THERE'S A ROCK IN IT



Why Congress vetoed an Urban Affairs Department

President Kennedy's attempt to use the reorganization route to elevate HHFA to cabinet-status, after the House rules committee strangled his high-priority bill to do the same thing by legislation, has backfired into one of the New Frontier's worst political defeats.

The House of Representatives killed the plan February 21 by a 264 to 150 vote. The outcome was expected. But the 114-vote margin was even bigger than opponents of the new department had been predicting.

Politics—not housing—dominated debate over the reorganization—a political hot potato made hotter by the President's advance announcement that he intended to name HHFAdministrator Robert C. Weaver to head the new department. Dr Weaver, a Negro, would have been the first of his race to sit in the cabinet.

Kennedy, who was holding a press conference about the time the House voted, took defeat somewhat defiantly. "There is going to be an Urban Department sometime," he predicted, because it is "necessary and inevitable."

A Department of Urban Affairs & Housing was a 1960 Kennedy campaign promise. Last year, a bill to create it was ready for a floor vote in the Senate. But supporters, after an informal nose count, concluded its chances were doubtful at best; so action was postponed. A similar bill cleared the House gov-

ernment operations committee, but remained stuck in the House rules committee.

There the Administration decided to bring the issue to a head. The Democrats hold a 10-5 majority on the committee, but conservative southerners Chairman Howard Smith (Va.) and William Colmer (Miss.) usually vote against the Kennedy Administration. This time they were joined by all five Republicans plus two more southern Democrats, Reps. Carl Elliott (Ala.) and James Trimble (Ark.). The upshot: a 9-6 committee vote against allowing the cabinet bill to come to the House floor for debate and vote.

For 15 minutes, this looked like an embarrassing defeat for the Kennedy Administration. Then the President seized the occasion of a press conference to announce not only that he would resubmit the Urban Affairs Department to Congress under the Reorgan-

ization Act of 1949, but also that he would, if Congress did not veto the scheme, nominate HHFAdministrator Weaver to head it. Kennedy went out of his way to blame the Republicans for bottling up the bill (saying nothing about the four Democrats who also voted against it). He professed to be "somewhat astonished" because he had got an impression, he said, from reading about the GOP meeting in Oklahoma City, that Republicans "shared our concern" for the problems of the nation's city dwellers.

Having lost a vote, the President thus turned a defeat into a campaign issue. Anybody who voted against elevating HHFA to a cabinet department, he implied, was not only against cities, but also against having a Negro in the cabinet. (Chortled an aide to the Democratic Congressional leadership: "If the Republicans go against this now, we won't get just 70% of the Negro vote—which Democrats got—in 1960. We'll get 99% of it.") Next day, NAACP leaders underscored the political threat by wiring GOP House leaders that they would consider every vote against the reorganization plan as "racially motivated."

Actually, Republicans opposed the department plan for wholly different reasons.

It would, they argued, 1) weaken state governments, 2) encourage cities to run to Washington for handouts instead of coping with their own problems. 3) swell the federal bureaucracy, and 4) lead to still bigger federal spending for welfare-type housing programs and other urban aids. Upgrading HHFA into a cabinet department, cried Rep Clarence Brown (R, Ohio), would create "a new kind of Lord High Executioner in Washington who would affect the lives of 75% of our people.' At the hearings that soon followed before the House and Senate government operations committees, GOP members went out of their way to praise Weaver's fitness for the post they didn't want created-or for another cabinet job, Secretary of Health, Education & Welfare, a post which Abe Ribicoff may resign to run for the Senate in Connecticut.

After the House vote, the President threw cold water on this idea. He said he was sure Weaver "is grateful for those good wishes for a cabinet position where there is no vacancy," but that it would have been better for him to have served in the urban field, in which the President said Weaver is "admirably qualified."

continued on p 55





KEY WITNESSES at hearings by the House government operations committee were Budget Director David E. Bell (I), shown chatting with Rep William L. Dawson (c) (D. Ill.), committee chairman, and Henry E. Pogue (r), chairman of the Realtors' Washington Committee. Bell rested most of his case on the fact that 70% of the US population now lives in urban areas, and so deserves equal representation with Agriculture. Pogue contended the department would help break down the constitutional separation of federal and state powers that has worked so well in most fields until now. He also argued that the 1955 Appropriations Act gives HHFA all the power it needs to "reassign functions and reorganize" subordinate agencies, so a department is unnecessary to promote efficiency.

Housing's stake in the S&L tax fight: mortgage money

The most furious of the behind-the-scenes struggles being waged over President Kennedy's 1962 tax revision bill involves the housing industry's chief source of mortgage money: 6,300 savings and loan associations and 513 mutual savings banks.

The mutual thrift institutions had been expecting Congress to impose higher income taxes on them this year, as Kennedy asked in his budget message (NEWS, Feb.) But they never dreamed they would be hit by such a stiff boost as the tax-writing House ways & means committee tentatively approved Jan. 30.

Under today's law, S&Ls may shift earnings to tax-free bad debt reserves so long as the reserves do not exceed 12% of shareholding accounts. The effect of this, commercial bankers cry, is that the \$80 billion S&L industry pays almost no income tax—only \$8 million last year, for instance. Commercial bankers want S&L reserves put on the same basis as their own: three times the average annual loss experience over any 20 consecutive years since 1927. (This usually works out to a tax-free reserve of only 2 to 3% of uninsured loans.)

Bankers didn't get all they sought. But ways & means committeemen did vote to slash S&L and mutual bank bad-debt reserves to 3½% of their annual increase in loan

portfolio. The tax would be imposed gradually over four years and ultimately, so the Treasury told ways & means, yield \$550 million a year in income taxes.

S&Ls reacted as if stabbed.

"A 3½% reserve against losses," cried Executive Vice President Norman Strunk of the US S&L League, "isn't large enough for the type of lending we do. Commercial banks have for years asked for a 5% reserve. And they make mostly short-term loans. We make almost entirely long-term loans for housing."

If the 3½% allowance becomes law, S&L men warn, the results will be:

- S&Ls will have to cut interest paid to savers by $\frac{1}{4}$ to $\frac{1}{2}\%$.
- Unless commercial banks significantly boost their mortgage lending, housing will drop between 150,000 and 200,000 starts a year.
- The full impact of the pinch in funds to finance new housing will be felt in 1966 just when the long awaited baby boom hits the shelter market.
- "If today's mortgage lenders try to meet the '66 challenge (starts averaging 1.6 million a year) while running at half speed and digesting a new tax law, they will fail, and the clamor for government aid to housing may reach unprecedented peaks," said the US League. "The shortage of

even a modest 150,000 units in 1966 brought on by S&L taxation could add at least \$500 million to the federal budget if public housing were called on to fill the void."

S&Ls are pushing instead for a deduction equal to 5% of their net increase in loans a year.

Such a compromise was voted down by the 25-member ways & means committee Jan. 29 when offered by Rep. Eugene J. Keogh (D, N.Y.). Why? Because Assistant Treasury Secretary Stanley Surrey stepped to a blackboard during the closed door session and proved, according to committee members, that it would not really increase S&L taxes.

But later, Surrey wrote Keogh that 5% reserves would yield \$315 million taxes in 1966. The Natl League Insured Savings Associations quickly labeled Surrey's first figure a "serious miscalculation."

At mid-month, chances seemed improved that SALs would win a better break than 3½% reserves when the House finally votes a 1962 tax bill. In any case, the fight will go from there to the Senate and become a whole new ball game. The earliest anyone looks for final legislation is May, and even this is more hope than an expectation. Pulling and hauling on the measure may go into June.

What 100,000 homes mean to US: \$4.5 billion, 222,000 jobs

What impact do 100,000 housing starts have on the US economy?

US S&L League officials, casting about for ways to gauge the effect of heavier income taxes, wanted to know the answer. So League officers put the question to two of the nation's most influential housing economists—Consultant Miles L. Colean* of Washington and Raymond J. Saulnier, former chairman of President Eisenhower's Council of Economic Advisers who is now both a consultant and professor at Barnard College, Columbia University.

Their findings 1) give new insight into how housing affects the nation's economic well-being and 2) could become the yardstick for measuring the consequences of housing laws and regulations. What Colean and Saulnier found:

Construction plus related services expenses and retail sales produce \$2.27 billion Whats?

- Each single-family house cost \$13,800 to build in 1960, according to the Census Bureau. The total includes materials, design, job organization and actual erection. So 100,000 houses would cost \$1,380,000,000.
- Site improvements such as sewer, water, gas, electric, telephone service, and streets are estimated at \$2,000 a house. Total: \$200 million.
- Each house requires allied commercial and religious building, plus auxiliary streets and utilities. Expense: \$3,000 a unit, or \$300 million total.
- Sales commissions, closing costs, recording fees, title fees, and insurance average \$900 a house. Total: \$90 million.
- Each new homeowner buys kitchen and laundry equipment not included in construction, plus shrubbery, draperies, furniture, and

* Author (with Robinson Newcomb) of the closest answer until now: Stabilizing Construction: the Record and Potential, McGraw-Hill, 1952.



SAULNIER



COLEAN

rugs, and minor appliances. Cost: \$3,000 a house in the first year, or \$300 million total.

A multiplier effect doubles the basic cost of 100,000 houses to \$4.54 billion.

How? "The income that is received by individuals as a result of such expenditure appears again and again in the economy in the form of income to others as each set of recipients pays it out in consumption expenditures or taxes." Therefore, \$4.54 billion is "the contribution to the gross national product that could be expected, directly and indirectly, within a year's period" from 100,000 new homes. With GNP running at \$515 billion annually, this is 0.9% of the nation's economy.

Individuals would receive \$3.2 billion of this—and pay \$820 million in federal taxes.

Individuals would spend \$3 billion of what they receive and save an estimated \$210 million.

Some \$820 million in federal taxes would be paid by individuals and corporations. Another \$1 of local taxes would be paid for each \$2 of federal taxes (total: \$410 million).

But a 100,000-unit drop in starts would cost the nation even more.

All the \$4.54 of earnings would be lost "plus an allowance for social security con-

tributions and for increase in unemployment compensation. It is reasonable to conclude that so large a drop in house building activity as discussed here would have a gravely disruptive effect on the economy and that the effect would continue over a considerable period of time."

Builders and manufacturers need 220,000 workers to build 100,000 houses.

About 70,000 full-time on-site men and 93,000 manufacturing employees would work all year. Site improvements and additional commercial building would call for another 59,000 men.

Materials producers would find a big rise demand for their products, which would mean more taxable profits for Uncle Sam.

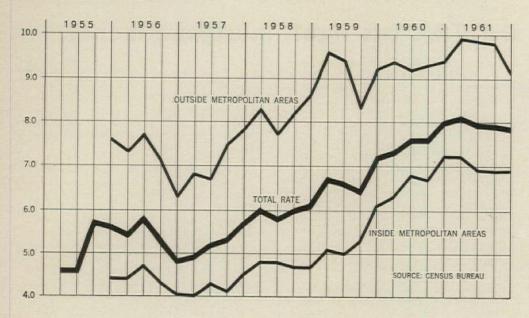
Here are some goods which NAHB, HHFA, and the Bureau of Labor Statistics have estimated would be used in 100,000 homes:

Product	Quantity	Product	Quantity
Lumber			- Aller State Basis
Finished wood			.1 million units
flooring	15 million fbm	Electric	
Plywood1	04 million fbm	switches]	.1 million units
Doors		Lighting	
Window frames		fixtures1	.0 million units
Bricks		Convenience	
Steel		outlets3	4 million units
Copper		Linoleum	10 million sf
Cast iron		Asphalt tile	
Aluminum		flooring	20 million sf
Cement2		Ceramic tile	11 million sf
Paint 1.9		Bathtubs	.127,000 units
Asphalt		Toilets	.156,000 units
shingles	.100 million sf	Warm air	
Wall & ceiing		furnaces	73,000 units
insulation .	.140 million sf	Air conditioners	s 7,000 units
Gypsum wallboar			
& lath	.500 million sf		

Since some estimates are five years old, the economists believe some quantities have increased. The 1960 Census indicates more plumbing fixtures and air conditioning units per house are sold now. Many common appliances such as refrigerators, automatic laundry equipment, and dishwashers are not included.

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HOUSING MARKET:



RENTAL VACANCIES are now falling from their post-war peak of 8.1% in the second quarter of 1961. They slipped to 7.9% in the third quarter and to 7.7% in the fourth. And note that vacancies are lower (currently 6.9%) in the nation's metropolitan areas.

These Census' figures dovetail with private surveys. Advance Mortgage reports "a marked decline" between the third and fourth quarters of 1961 in vacancies in Great Lakes areas.

Rental vacancies for the whole nation include a big chunk of apartments too cheap to be good: 29% rent for less than \$40/mo and 45% for less than \$50/mo. Median rent asked for vacant units is only \$54/mo. 29% of rental vacancies lack some or all facilities like toilets, baths, or running water. And 23% have no bedroom.

Does the US need more vacancies?

Analysts' eyebrows went up last year when the nation's rental vacancy rate capped a portentous four-year rise by creeping over the 8% mark. Everybody already knew houses were growing harder and harder to sell. Did this mean that the apartment boom—the thing that was holding housing output up—was about to fall flat?

So far, it hasn't at all. Rental housing reached a new postwar peak last year and accounted for 27% of starts (325,000). One-family housebuilding, on the other hand, fell to its lowest total (948,000 starts) in 12 years. Even so, rental vacancies are beginning to shrink a little (see graph) while foreclosures (mostly one-family homes) are reaching what mortgage bankers call "significant" proportions (see p 59).

What's vacant—and why? To find out, HOUSE & HOME talked to leading economists and realty analysts, government officials, builders, realty men and lenders. H&H correspondents in 25 cities dug out the latest local statistics and checked their meaning with experts.

In most cities, vacancies are highest in the least desirable quarters—a fact which should cheer the industry because it means people are trading up.

With the postwar shelter shortage long gone, with nonfarm family incomes high and rising, even decent and sanitary housing in neighborhoods that lack social status and up-to-date amenities is in trouble (especially rentals). There's no question that easy FHA and VA terms—the new form of tenancy—have drained many families out of older center-city dwellings. Replacements are becoming scarcer.

James Downs, the Chicago realty analyst, says rental vacancies are highest in most big northern, eastern, and western cities in these three situations:

- 1. Areas where newcomers to cities settle first.
- 2. Third floors of walkup apartments (in all rent brackets).
- **3.** Areas on the edge of ethnic change (eg an apartment three blocks from a neighborhood which has just switched from white to Negro occupancy and which seems to lie in the path of continuing transition).

Mortgage Banker (and ex-builder) Irv Rose of Detroit, whose Midwest Housing Markets keeps close tab on ten met areas, reports: *Vacant units have been concentrated in older walkup apartments and two- and four-flat buildings. But now, in several cities, vacancies are be-

coming noticeable in new apartments as well." Chicago, Cleveland, Milwaukee, and Cincinnati have accounted for more than 75% of apartment starts in the Great Lakes region, Rose notes. Now, the boom is "topping out in the four cities where it has been concentrated."

Some vacancy problems are in the biggest housing boom areas.

Miami is a notable example. Researchers there reported 12,723 vacant used houses last year—several thousand of them just plain abandoned. Repossessed homes offered for sale by mortgage holders are underselling the new house market in some spots—and hurting it. Sacramento got a massive dose of overbuilding two years ago when some builders just didn't believe that defense employment at giant Aerojet had hit its peak. But even Miami has some 12,000 occupied substandard dwellings, according to Census. Vacancy-plagued Detroit (47,000 available units) has 30,000 occupied units that ought to be junked.

One message is clear: the US, better housed than ever in history, can now afford to redouble its code enforcement effort to drive bad housing off the market.

Today's vacancy situation, by metropolitan areas

Chicago: Heavy apartment building has pushed the city's total vacancy rate up to around 5%. In older apartments landlords are now throwing in extras like redecorating to attract tenants; some new high-rise apartments offer a month's free rent. But D. E. Mackelmann, deputy urban renewal commissioner, says the statistics exaggerate the situation. eliminate from the vacancies substandard units or those with just one or two rooms, it might cut the number by 50%." only large pools of vacancies are in a few blocks where buildings have been converted to small units or where there is an influx of Negroes. Third-floor walkups are having trouble, too. But Chicago is razing units at the rate of 4,000 a year which "takes up a lot of slack at the bottom." And it had 88,000 occupied substandard units at Censustime.

Philadelphia: Vacancies have about doubled to 7 or 8% since the courts tossed out rent control in 1956, estimates City Development Co-ordinator William Rafsky. He's happy that a lot of vacancy is in the worst housing because "it takes some of the profit out of slums." The building boom has exposed the weakness of poorly located or ill-kept buildings, causing apartment hopping. Many vacancies are in converted units that renters quit for new apartments. "When you have good location near transportation, you're in good shape," says Mortgage Banker M. P. Potampkin. But some garden apartments have had 18% vacancy for three months.

Slum areas like North Philadelphia are feeling the vacancy pinch the hardest.

Los Angeles: Nobody worries about a steady 8% rental vacancy rate or the fact that the last survey of tracts found 37% of completed houses unsold. Reason: 130,000 people move into metropolitan Los Angeles every year and another 100,000 are born there. Vacancies run a bit above 8% in both slum areas and some high-priced apartments. But the influx sustains demand for cheap rental units even if they are old.

Los Angeles and adjacent Riverside-San Bernardino have the least junk housing per unit on the market of any areas in the nation. New York City is the only major metropolis that still clings to rent control. So 1,800,000 pre-1947 units with fixed rents have a negligible vacancy rate. But profits are low enough so landlords tear down sound apartments in good neighborhoods to build new (and uncontrolled) apartments or office buildings. A steady influx of Negroes and Puerto Ricans bolsters demand for housing in slum ghettos. Census found at least three times as many dilapidated and/or substandard units in use as there are vacancies (see table). But new construction cannot tap much of this potential market while rent control lets New Yorkers spend less than 15% of their incomes for shelter vs the national average of about 20%.

New apartment building has boomed so long in mid-Manhattan and Queens that free rent up to three months is typical. Some of the near-glut is as deliberate as it appears temporary: builders rushed to beat the Dec 15, 1961 imposition of stiffer zoning rules which will have the effect of forcing newbuilding rentals still higher. Vacancies are heaviest in least desirable locations.

Cleveland: A splurge of rental construction (7,000 units in three years) has left new apartments competing with almost-new apartments for tenants. But vacancies are heaviest in the \$50 to \$75-a-month bracket. That means apartments in the rundown-to-crummy areas near center-city. In a heavily Negro slum area, says one realtor, "it's not only that whites want to move away from Negroes but Negroes are moving away from Negroes to get into a better environment".

"Builder-Realtor R. A. Gall notes that single-family houses in price brackets up to \$40,000 are starting to come into the rental market now. In prospect: more new apart-

ments. Says Mortgage Banker David O'Neill of Jay F. Zook: "Every builder you meet on the street has an apartment plan under his arm."

Boston: In the Roxbury-West End section, where apartment buildings are 40 years old or more and poorly maintained and the population is heavily Negro and Puerto Rican, the vacancy rate is 20% (vs the city average of 4.7%). In Mattapan, a similarly deteriorating section, the vacancy rate is 11%. On Beacon Hill and in fashionable sections of Back Bay, where spruce, remodeled apartment buildings are often 100 years old but rents go as high as \$900/month, the vacancy rate is only 3%. Of the city's 14,000 vacant rental and sale units (out of a total of 230,800), some 4,000—29%—lack plumbing, bath or hot water facilities, says Director continued on p 54

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(Tanked by 1900 population)	1 4	1-	1	_ =	/ *	1	/ 4	1 .	1	1 8	1 00	/ =
New York1.2	2.4	55,884	10,047	18.0	3,522,431	6,999	5.9	144,533	6.3	9,778	0.8	1 :1.4
Los Angeles-Long Beach1.7 Chicago1.2	8.5	90,352	8,990		2,325,976	5,509	3.8	33,829	3.5	8,569	0.7	2.8 :1
Philadelphia1.3	5.4	53,311 24,578	14,207 3,553	The property of the contract o	1,963,358 1,303,088	4,981	5.7	77,853	8.3	11,662	1.2	1 :1.1
Detroit1.4	10.6	37,108	6,096	15. 55. 55.00	1,128,364	5,303	9.0	28,288 20,353	6.5	10,967	1.2	1.3 :1
San Francisco-Oakland1.3	6.7	29,933	8,570	28.6	959,739	2,870	5.6	23,761	5.7	10,161 3,715	0.7	1.7 :1
Boston1.0	4.0	15,477	3,867	25.0	789,606	3,649	12.1	24,813	6.8	5,141	1.3	1 :1.1
Pittsburgh1.0	4.8	12,478	3,390	27.2	726,936	3,323	12.3	34,091	13.9	17,328	3.7	1 :2.1
St. Louis1.6	5.6	14,139	4,867	34.4	645,049	3,728	11.9	41,052	17.3	14,981	3.9	1 :1.8
Washington, D.C	4.3	13,770	2,084	15.1	611,459	1,074	4.0	13,257	4.4	4,163	1.4	1.4:1
Cleveland	5.3	11,593	2,318	20.0	554,132	1,402	6.1	13,987	6.8	2,924	0.9	1.2 :1
Baltimore	6.3	11,769	1,174	10.0	502,736	2,307	8.8	15,860	9.0	5,594	1.8	1.1 :1
Newark	3.8 5.5	9,169	1,250	13.6	522,876	1,324	7.5	21,558	9.2	2,989	1.1	1 :1.4
Buffalo1.0	5.3	8,179 8,504	2,711 1,757	33.1	452,152 397,354	1,468 1,426	8.3	16,208 10,640	7.0	5,530 4,158	1.8	1 :1.4
Houston	14.1	21,283	2,677	12.6	396,867	3,478	9.0	11,856	9.2	6,483	2.7	2 :1
Milwaukee	5.0	7,871	2,070	26.3	367,800	914	6.3	8,767	5.9	2,439	1.2	1.1 :1
Paterson-Clifton-Passaic, N.J 0.8	2.7	3,368	445	13.2	361,849	581	5.5	7,398	6.0	1,841	0.8	1.1 :1
Seattle1.7	11.1	14,924	4,524	30.3	378,945	2,476	9.0	9,782	8.2	5,508	2.3	1.4:1
Dallas2.5	10.1	13,356	1,771	13.3	349,911	3,126	11.0	15,016	12.7	8,904	4.2	1.002:1
Cincinnati1.5	6.1	9,166	2,899	31.6	337,904	1,261	7.7	21,687	15.3	4,055	2.2	1 :1.7
Kansas City	9.6	12,184	4,162	34.2	347,670	2,013	9.2	13,314	11.6	6,869	3.2	1 :1.09
San Diego2.2	11.5	16,330	1,363	8.3	329,040	1,303	4.2	5,884	4.7	2,021	1.1	3 :1
Atlanta2.4	5.2	6,557	1,058	16.1	302,111	1,996	12.6	25,692	21.6	8,144	4.7	1 :2.2
Miami3.0	13.8	19,977	2,317	11.6	333,977	1,034	3.2	10,549	8.4	1,426	0.8	2.6 :1
Denver	7.2	8,473	2,459	29.0	298,070	824	5.1	8,108 24,995	7.4	2,687 5,232	1.5	1 :1.7
New Orleans	5.9	8,526	1,779	20.9	265,324 279,617	1,955 2,211	12.1	8,378	10.4	5,030	2.7	1 :1.005
Providence-Pawtucket	6.4	7,398 7,543	3,024	40.1	257,079	1,451	10.3	9,630	8.7	3,218	2.3	1.1 :1
San Bernardino-Riverside-Ontario 4.6	13.0	12,192	942	7.7	265,395	2,246	4.4	5,921	7.3	3,744	2.3	3.5 :1
Indianapolis1.5	7.3	5,983	1,921	32.1	219,832	1,209	10.6	10,590	14.0	4,442	3.3	1 :1.5
Phoenix	11.1	8,203	607	7.4	202,604	1,335	7.9	9,768	14.9	4,286	3.4	1.1 :1
Memphis	5.7	4,555	1,288	28.3	181,910	1,019	10.5	15,999	21.3	4,433	4.5	1 :2.2
Hartford1.4	4.9	3,258	828	25.4	161,703	490	7.7	3,946	6.2	830	0.9	1.3 :1
Sacramento3.8	10.6	6,036	1,060	17.6	160,918	510	4.0	5,033	9.9	1,478	1.5	1.6 :1
Wichita	14.8	5,995	1,214	20.3	111,571	730	6.9	3,247	9.4	1,552	2.3	1.6 :1
Portland, Me	7.1	. 264	25	9.5	39,534	165	7.21	1,201	6.71	1,883	9.4	1.2 :1
UNITED STATES	6.71	,453,133	374,565	25.85	4,995,979	501,363	14.13	,180,246	15.72	,152,642	0.0	

HOW TO READ THE TABLE: If local incomes and employment levels are adequate, the best untapped housing markets should lie in metropolitan areas with the smallest vacancies in relation to occupied junk housing (last column at the right).

By this yardstick—which surely measures urban decay whose removal is one of housing's most promising markets—Atlanta and Memphis are the worst housed big metropolitan areas in the US. Pittsburgh is a close second. St Louis is third worst—but there are still so many rural privies and shacks that St Louis is no worse off than the nation as a whole. New Orleans is only a shade better than St Louis. Of course, low Negro incomes—and bad housing—make overall housing in the South seem worse than it really is for whites.

Best housed are 1) San Bernardino-Riverside, Calif; 2) Los Angeles (which has been enforcing its housing code best and longest amongst giant US cities); Miami (where code enforcement has been token but building has reached glut proportions); and Houston (the only major city with no zoning ordinance). Except for mortgage insurance, these best housed cities rely little on federal housing aids.

Much of the basic vacancy data in the table is too old (April '60) to guide 1962 housing decisions. But the sluggish Census Bureau has just published it now. Moreover, the data shows you what to look for, identifies essential long-range problems. Every figure in the table is from the 1960 census, except the last column, which is census data plus House & Home arithmetic.

Dick Bolan of the Boston Redevelopment Authority. The city proper has been losing population heavily as people move out to the suburbs for, among other things, better housing for their money, he adds.

Detroit: "Inside the Boulevard" in the heart of the city is a horseshoe-shaped ghetto that produces Detroit's highest crime rates and welfare costs. It has only 4% of the dwelling units in the city but contributes 17% of the vacancies, according to a University of Michigan study, and the vacancy rate within the area itself is 22%. This core of the city, mostly Negro, loses its families to the changing neighborhoods outside Grand Boulevard's imaginary wall. The overall city vacancy rate is about 7%, but many homeowners, fearing an influx of Negroes, are leaving older neighborhoods in the city for the suburbs, where the vacancy rate is about 4%. New homes with easy terms make used houses hard to sell, and dwindling industrial employment means many a suburban home now stands vacant-and foreclosed. Detroit public housing has 274 vacancies (251 of them two-bedroom units).

Atlanta: With 30,000 immigrants a year, vacancies aren't much problem. Migrants from farms fill up older housing. (Census found 25,000 substandard occupied rental units vs only 6,500 rental vacancies.) Now, apartment construction has moved far enough ahead of the market so rental vacancies went up from 5% in 1959 to 9% in 1960, according to the Atlanta Real Estate Board. Worst hit: FHA 608s.

St. Louis: "Vacancies have reached alarming proportions where property is run down or is in stiff competition with newer, better housing," says Anthony Ciarleglio of Roy Wenzlick & Co, realty analysts. Some sections with many old, decrepit multifamily structures are as much as 20% vacant. Of the city's 14,333 vacant units in the 1960 census, 44% (6,300) were substandard. St Louis lost 100,-000 population between 1950 and 1960 and the only areas of the city that didn't lose people were where new housing went up. Heaviest losers were neighborhoods with substandard housing, old to the point people didn't want to live there any more. Vacancies are low in new housing, say realtors.

Denver: Stepped-up defense activities such as Titan missiles gave Colorado the biggest per-

HOUSING TRENDS

1.6
MILLIONS
SEASONALLY ADJUSTED ANNUAL RATES

1.4
STARTS
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STARTS
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SOURCE: CENSUS BUREAU

Both key indicators of housing activity slipped the tiniest of margins in January. The seasonally adjusted annual rate of private, nonfarm starts fell to 1,260,000 from 1,269,000 in December. January starts totaled 80,000.

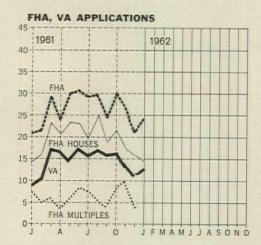
Building permits from metropolitan areas representing about 85% of US building dropped to a seasonal adjusted yearly rate of 1,115,000, down from a revised 1,205,000 in December.

centage income gain of any state last year, so the housing market looks healthy to realty men. Says one: "This is becoming a transient city and one for older folks. Both want fairly close-in housing." Last year was a big one for apartments, both higher-priced and smaller, neighborhood (6-12 units) jobs. The latter got a boost when the Colorado Supreme Court invalidated a city ordinance requiring that offstreet parking be provided for all tenants. The current vacancy rate is around 5%, up from 3.3% last fall, but realtors say the increase is seasonal. Highest vacancy rate (around 10%) is in rental units \$100 a month and up.

Kansas City: People are upgrading both their rental and sale housing. So housing at the lower end of scale, especially in blighted neighborhoods, is hard to rent or sell, says Realtor William Yonkees. Prices on two-bedroom houses are off as much as 10% because most families want houses with three bedrooms or "Apartment buildings 30 to 40 years more. old that have not been improved are hurting," says Property Manager William Halverhout. "So are fourth-floor walkups. There are enough units so people don't have to walk up now." Construction of new houses and apartments has tapered off since vacancies began climbing two years ago.

Memphis: A splurge of apartment construction last year helped boost rental vacancies to 9%. This has since eased to 8%. Bulk of the empty units are in older and rundown neighborhoods. Predicts FHA Director Jim Kerwin: "Overproduction of apartments will benefit the whole community by raising the standard of housing." Summing up the trend, Realty Economist George B. Long Jr says: Multi-family vacancies rose swiftly until last March or April, but seem to have stabilized since. I look for vacancies to start rising again because so many new buildings are coming on the market." But he adds: "The true luxury market hasn't been tested here." Says Kerwin: "There's a shortage of well-located three-bedroom single homes and apartments." ventory of unsold new houses has dwindled to 740 from 1,100 a year ago, says President Waymon Welch of the Home Builders Asso-

New Orleans: Vacancies are decreasing, housing men concur. Nine months ago, the unsold new houses inventory hit 1,600. Now it's down to 1,000 or 1,200 estimates Executive Vice President John J. Puissengur of Fidelity



The switchover from manual to automatic data processing for FHA applications caused a lag in reporting new home requests in January. The delay forced FHA to report only 14,472 new home applications for the month, down 11.5% from December and only 1% higher than the recession-pinched total of a year earlier. Even with the lag, multi-family applications of 9,732 units were 96% above December.

Homestead S&L, and the rental vacancy rate has dwindled from 6% at census time, to around 4%. FHA Director Wade Sutton says most of unsold houses are two-bedroom models "which are hardly marketable anymore." Most of the rental vacancies are in very old, poorly maintained buildings, says Puissengur.

Indianapolis: Apartment construction almost doubled last year (from 318 units in 1960 to 605 in 1961). Says John Held, property management chief for Indiana Natl Bank: "Our building rate is greater than the influx of new people. The result will be to hasten the decline of our older neighborhoods." On the near north side, where many older houses were cut up into apartments during World War 2, vacancies run as high as 25%. Some older apartment buildings have vacancies up to 10%, but newer, well-located apartments have few vacancies and some even have waiting lists.

San Diego is starting to recover from a twoyear old glut of both sale and rental housing. An FHA post office survey made in September and divulged in early January shows this improvement for the whole county:

	1960	1961
Rental vacancy rate	13.9%	11.7%
One-family vacancy rate	California Calculation	3.7%

FHA has been refusing to approve rental commitments for three years (when vacancies began to top 7%). It notes proudly that no FHA rental projects have been foreclosed (some defaulted, but are either recovering or have been sold).

The area's slum problem is small, but even so some realtors say rental vacancies are heavy in older units which are dilapidated or improperly managed. Vacancies are still higher in costly new units. Even so, builders put up 9% more rental units in San Diego county last year than in 1960 (3,281 vs 2,993). Best explanation: demand grows for large luxury apartments in swank areas like La Jolla, Clairemont and Hillcrest.

Sacramento: A year ago, says FHA, California's capital had a staggering backlog of 4,800 unsold new houses plus a 20% rental vacancy rate. Things are improving, but still pretty bad: unsold new homes are down to about 2,600, apartment vacancies are down to 12 or 15%.

Wichita: Even in the city which VA calls its worst foreclosure problem and where Census found 15% rental vacancies two years ago, there were still 3,200 junk rental units occupied while slightly more rental units in good shape stood vacant.

New housing starts shrank 28% last year (from 263 to 190). Fewer than 100 builders are active compared to more than 400 in 1954 and 90% of these build under 20 houses a year. Even so, the homeowner vacancy rate is up from 3% in the 1960 Census to 4.8%, according to a new survey by Wichita builders with the help of the Post Office. The unsold inventory of 255 new homes is equal to one and one half times last year's starts. Heaviest concentration of vacancies are two-bedroom houses or close-in units priced from \$10,000 to \$14,000.

Boeing, despite the cutback in orders for B-52 bombers, still has 21,500 employees and predicts more than 17,000 will still be on the payroll when the last B-52 is delivered to the Air Force in September.

Portland, Ore.: Vacancies in apartments over 15 years old rose from 4.7 to 5% in the last year, but most of the empties are in the lowest rental range (\$50 to \$60/month). Vacancies in units less than 15 years old

moved up more sharply—from 7.6% a year ago to 9.5%. Many are concentrated in higher-priced (\$155 to \$185/month) units.

Portland, Me.: The Peninsula area, which has many old houses and semi-slum and slum neighborhoods, has the highest vacancy rate. Some of the vacancies are starting to spill over into adjacent areas that are old but better. But Realtor C. H. Shaw notes a "steady demand for real apartments." Many of the units long vacant are "poor conversions—two or three rooms with light housekeeping." Many are third-floor walkups.

Minneapolis: Realtors blame too much construction of new apartments in poor locations for a 5% overall vacancy rate. "Our one big problem is lack of good apartments in good locations," says Vice President Harry E. Porter of the Towle Co.

The boom in apartment building has hit its peak. It swelled from 2% of metropolitan area starts in 1955 to 30% last year. But Minneapolis began requiring offstreet parking in 1960, and this has slowed land buying for rental projects.

Cincinnati has one of the highest vacancy rates in the Midwest, according to Advance Mortgage Co's fourth quarter survey last year. But like Pittsburgh, Cincinnati had a high ratio of unfit and deteriorating dwellings in the 1960 Census. Much vacancy is concentrated in these. But some big new apartments are struggling with 70 to 75% occupancy and a few big developers now offer two-weeks free rent.

Urban affairs rhubarb

continued from p 50

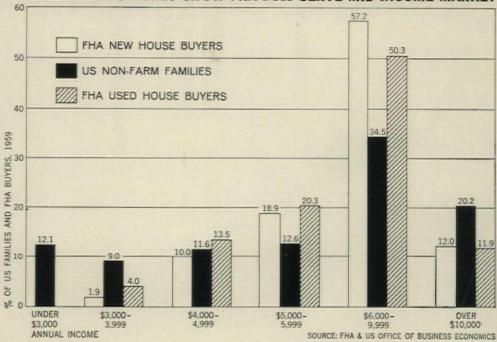
The phase of the rhubarb that most interested newspaper cartoonists (see cuts), editorialists, and other commentators was the Re publican political dilemma. Yet, as the New York Herald-Tribune commented, "the double-play by which the President put the Republican foot to the fire of two hot political issues has angered the GOP as nothing else since the New Frontier took over." So it could backfire. Kennedy needs some Republican votes to pass the rest of his controversial election-year program, notably trade expansion and medical care. This could lose them.

Some quarters saw the Administration's maneuvering as a cynical grab for the Negro vote. They point out that Negroes hold the balance of electoral power in such big states as Pennsylvania, Illinois, Michigan and Missouri and may be crucial in New York, California, New Jersey, and Ohio. These add up to 214 electoral votes in a Presidential election (out of 268 needed to win).

Most housing trade groups lined up against reorganization, among them NAREB, NAHB, NRLDA, and MBA. Supporters included AIA and NAHRO. Opposition from housers focused on the way Kennedy would downgrade FHA.

Complained NAHB: "The change is significant. The FHA commissioner would have no voice in the policies of the department. Above him and interposed between him and the secretary would be an undersecretary, three assistant secretaries and a general counsel, all to be appointed by the President and confirmed by the Senate (with all the weight and authority this would give these positions). Can there be any doubt that these officials would . . . exercise the real authority within the department? It is clear that they will effectively absorb and exercise all real direction and authority over . . . FHA, leaving to the commissioner merely administrative responsibility comparable to that now assigned to FHA's assistant commissioner for operations."

GOVERNMENT FIGURES SHOW FHA DOES SERVE MID-INCOME MARKET



FHA: land takes \$2 of each \$5 rise in housing costs for the last five years

Just-compiled statistics on FHA's 1961 operations disclose that since 1956 site costs of the typical Sec. 203b new house account for \$707—or 40%—of the total \$1,768 rise in costs.

The price of improved sites has gone up 37.5% (from \$1,887 to \$2,594) while the price of the house itself rose only 9.2% (from \$11,512 to \$12,573).

Sites now take 17.1% of the total house cost, up 3% from 14.1% in 1957.

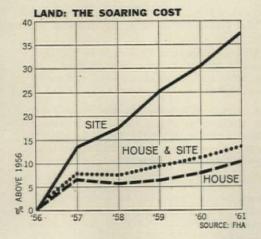
FHA does not divide housing costs between labor and materials. But figures compiled by Analyst E. H. Boeckh indicate that labor costs have risen while materials prices dropped in the past two years.

The 1961 house has more extras than its 1957 counterpart, too. The number of homes with more than one bath has increased from 50.7% to 54.3% since the first count was made in 1959.

Last year's house, although nearly the same size as in 1957, had more rooms. Houses averaged three bedrooms in all years.

The five-year changes:

YEAR (SF) ROOMS 1 BA	TH
1957 1,146 5.3	
1958 1,138 5.4	
1959 1,140 5.4 50.	7
1960 1,142 5.5 52.	5
1961 1,141 5.5 54.	3



These are the only five years since World War II when the median new FHA house was larger than the median FHA used home.

Buyers earn and pay more per month for bigger mortgages.

Here's how FHA charts the typical buyer and his typical mortgage:

		INCREASE
	1961	FROM 1960
Before tax income	\$ 7,328	\$160
Mortgage Ioan	13,864	295
Monthly payment	106.60	2.79
Loan-to-value ratio (%)	94.5	0.5
Loan term (years)	29.5	0.3

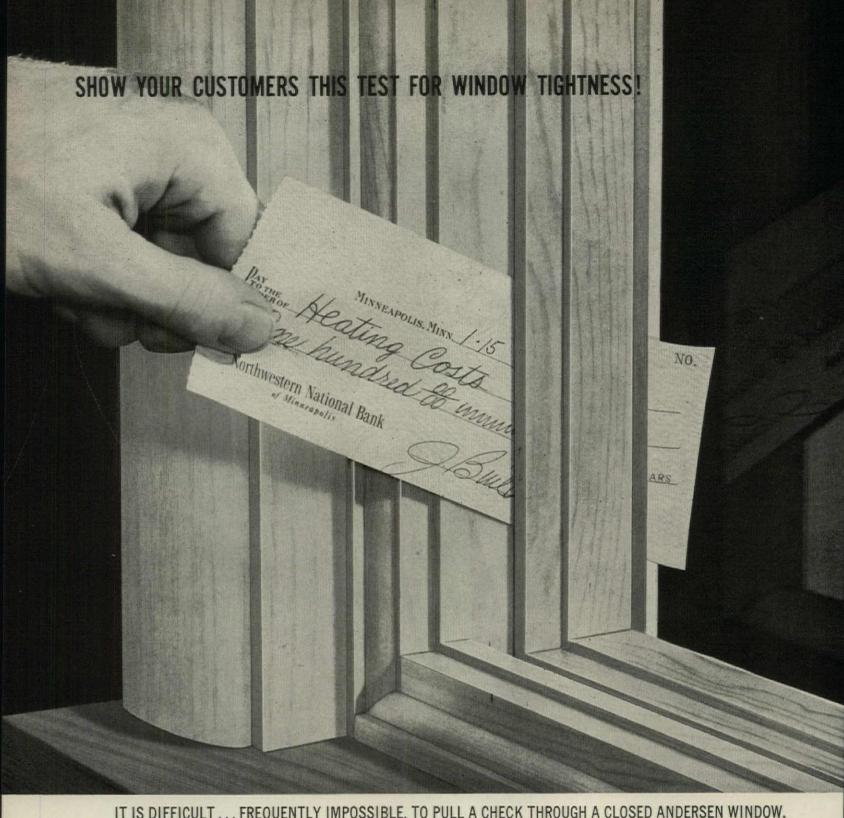
FHA, in announcing the '61 statistics, quoted Commissioner Neal Hardy: "It is true that increases in FHA home buyers' incomes have kept pace with rising costs. But many families are still priced out of the market and FHA is not able to reach all the families it should serve."

This is Kennedy Administration party line. But is it really so? Comparisons of FHA volume with the income groupings of US non-farm families in 1959, latest year reported by the Commerce Department's Office of Business Economics, show that FHA gets substantial business from all but the lowest 21.1% of US nonfarm families, those earning less than \$4,000 a year (see graph). With families in the \$4,000 to \$6,000 bracket—debated by Congress last year as mid-income (though it is lower than that)—FHA in 1959 did more than a proportional share of its total business:

	US	FHA-BUYERS		
INCOME	FAMILIES	New	USED	
\$4,000-\$5,999	24.2%	28.9%	33.8%	

When the OBE data are grouped into approximate thirds of US non-farm population, you can see that in used homes FHA still does nearly one-fifth of its business for families in the bottom third of income distribution.

	US	FILM	-DUILERS
INCOME	FAMILIES	s New	USED
Under \$4,999	32.7	11.9	17.5
\$5,000-\$7,499			
(\$6,999 FHA) .	29.3	39.6	39.0
Over \$7,500			
(\$7,000 FHA) .	38.0	48.5	43.5
	NEWS	continued	on p 59



IT IS DIFFICULT ... FREQUENTLY IMPOSSIBLE, TO PULL A CHECK THROUGH A CLOSED ANDERSEN WINDOW.

DERSEN WINDOWS CUT

Mel and Dan Wright, Builders of Arlington Park, Huntington, West Virginia

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A GOOD SELLING POINT

Homeowners are able to save substantially on their heating and cooling bills because Andersen Windows are at least 4 times as weathertight as industry standards. Are built to cut costly heat loss 21%.

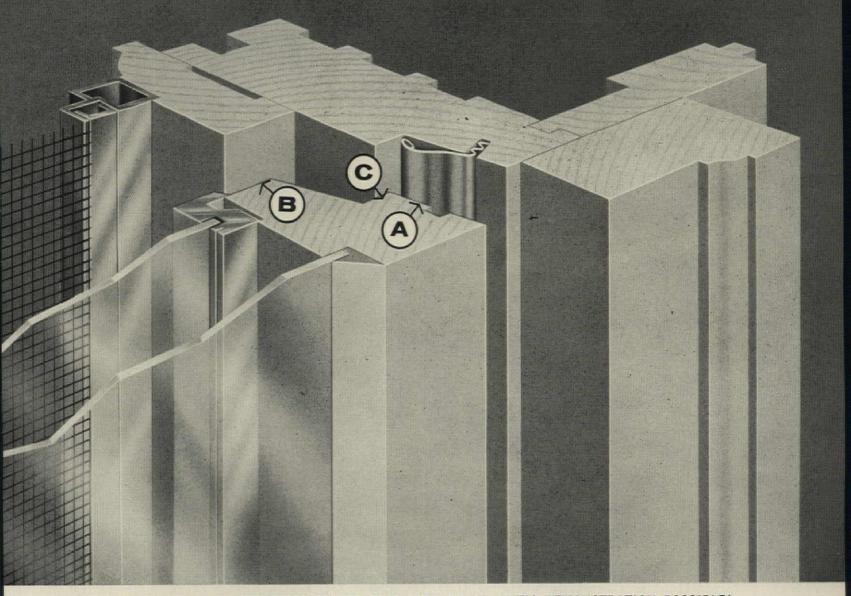
ANDERSEN OFFERS A COMPLETE LINE

Seven different types of Andersen Windows offer maximum flexibility for your new home plans. They open and close easily to lock out dust and drafts. All units are double-sealed, with weatherstripping and a snug contact between sash and frame. And they're specially treated for permanent protection against termites and decay.

GET THE COMPLETE STORY TODAY

Your lumber or millwork dealer can give you the complete story on Andersen Windows. Call him now and ask for all the details. Or, send the coupon to the Andersen Corporation, Bayport, Minn.

ANDERSEN'S FAMED "REFRIGERATOR DOOR" DESIGN makes Andersen Casement a remarkably weathertight window. Design features 3-point weather seal. Sash contacts spring weatherstrip (a) and two points on frame (b and c).



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HEAT LOSS 21% IN OUR HOMES."

MEL WRIGHT is currently building 180 homes in his Arlington Park development, Huntington, West Virginia. Homes range in price from \$22,950 to \$57,000. Andersen Windows...equipped with Welded Insulating Glass... are used in all of these homes.



YES! I would like all	the facts on A		нн-з2 dows
NAME			
FIRM			
YOUR POSITION			
FIRM ADDRESS			
CITY	ZONE_	STATE	
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Fabulous eye-level broiler and oven. Saves stooping, provides clear view of "what's cooking." Banquet-size oven is all chrome-lined. There's an automatic rotisserie, too.



Fabulous modern look makes the 'Fabulous 400' the most talked-about and most-wanted range in America today. Available in 30" and 40" sizes with a choice of gas or electric.

Heavy demand for loans by investors pushes down FHA, VA discounts

Most analysts expect interest rates to go up this year, but the mortgage rates are taking an unexpected turn the other way.

Discounts on FHA and VA loans are shrinking. What showed up as a hint in House & Home's monthly survey in January is now beginning to look like the makings of at least a minor trend. Five of the 17 cities last month reported lower discounts as eager investors boosted their purchase prices for immediate-delivery FHAs and VAs ½ point to a point. Rates on conventional mortgages remained relatively stable in most parts of the country.

Massachusetts savings banks increased out-of-state prices for minimum-down 30-year FHAs and no-down VAs from 94½-96 to 95-96½, second monthly boost in a row. In Houston, FHAs went from 96 to 96½-97 and VAs, from 96 to 96½. In Los Angeles, FHAs and VAs moved from 96 to 97. In Newark, FHAs edged up from 97-97½ to 97-98 and VAs, from 96 to 96½. New York wholesale FHAs and VAs picked up from 95½-96 to 96-97½.

In San Francisco, S&Ls were reported about to boost the minimum rate from 6 to 6¼% for conventional trust deeds. In St Louis, commercial banks and insurance companies moved up from a spread of 5½-6% to 5½-6¼%, and S&Ls, from 5½-6½% to 5¾-6.6%. The Federal Home Loan Bank Board reports that in January, home and construction loan rates edged up slightly from December but fees and charges decreased.

Why the turnabout in FHAs and VAs? Demand is getting stronger and the supply thinner. "All of our institutions are hounding us for loans," says William Haas of Newark's Franklin Capital. "We're getting calls from investors all over the country," says Don McGregor of Houston's T. J. Bettes. "The shortage of loans is beginning to show," adds Robert E. Morgan of Los Angeles' Colwell Co.

"The mortgage loan has become the darling of the capital market," says Mutual Bank Economist Saul Klaman. Upshot, adds New York Mortgage Banker Lawrence Epter: "Prices are going up."

Commercial banks are putting pressure on the market now, too.

They need higher investment yields to offset higher rates paid on savings deposits. So banks are taking the predicted plunge into mortgages.

One big New York City bank has purchased \$50 million in FHAs "as a starter," says Epter. "Eastern commercial banks are becoming a significant part of our out-of-state sales," reports A. L. Buchner of San Francisco's Bankers Mortgage. "Since they have no sustained source of FHA paper, they appear to be the most aggressive buyers today." California's giant Bank of America expects to boost its mortgage volume 35% to around \$800 million this year (vs some \$575 million in 1961). Says Robert Pease of Chicago's Draper & Kramer: "We're definitely selling more loans to commercial banks."

Mutual savings banks act hungry for loans. Pension funds are more active. Extra competition for FHAs and VAs immediates is now coming from savings & loan associations unable to find enough conventional loan outlets for their funds.

To satisfy investor demand, some mortgage bankers are starting to buy loans from Fanny May.

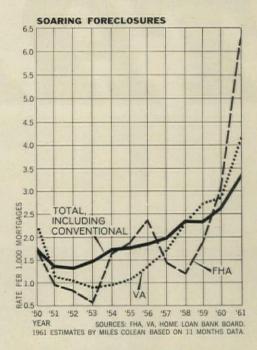
"We can't supply enough loans otherwise," says Houston's McGregor. Stanley Earp of Detroit's Citizens Mortgage says he bought \$15 million from Fanny May for a commercial bank, has reservations for \$25 million more for other investors. LA's Morgan has arranged to buy \$20 million, expects to have half of them sold by the time he completes the inspections and paperwork. Other mortgage bankers say they haven't gone to Fanny May yet but may if requests for loans continue high. S&Ls also are dipping into Fanny May's portfolio.

In early February, Fanny May reservations skyrocketed to \$111 million a week vs. only \$13 million a week in late January. But some mortgage men are shunning Fanny May because of its stiff prices.

How long will discounts continue to shrink?

Until at least midyear, mortgage men predict now. But the consensus is that price changes will be small. "As long as more money is seeking less paper, prices will stay up," says Miami's Lon Worth Crow. Whether mortgage rates will rise again after mid-year hinges on these items:

Will house sales turn up sharply enough this spring to ease the supply pinch? Will commercial banks desert mortgages if other high-yielding investments appear? What will happen in the savings race? (Preliminary January figures show S&L deposits lagging 15 to 20% behind a year ago and mutual banks gaining only \$140 million vs \$149 million a year earlier. But New York City commercial banks showed an increase of \$227 million in savings vs \$127 million a year ago).



Foreclosures hit 10-year peak; Congress gives VA more money to pay claims

It isn't time to reach for the panic button yet, but mortgage foreclosures have risen to what even the conservative Mortgage Bankers Association calls "significant proportions."

MBA and government officials disagree sharply over the underlying reasons. MBA blames too-easy credit. FHA and VA spokesmen blame the last recession plus the three-year-old plateau in real estate prices which means delinquent borrowers can no longer bail themselves out by selling their property. First the facts:

- The foreclosure rate on all home mortgages has nearly tripled since 1952. It went up 25% last year to reach the highest level since such statistics were first tabulated in 1950. From a low point of 1.32 foreclosures per 1,000 loans outstanding in 1952 the rate has now risen to 3.3 per 1,000.
- FHA's foreclosure rate, normally below VA's foreclosure rate, zoomed from 3.02 in 1960 to 6.2 last year. An estimated 20,500 of FHA's 3,300,000 loans in force went into foreclosure, more than double the 9,332 foreclosures in 1960.
- VA's paid-claims rate shot up to 4.2 per 1,000 loans in force last year. This compares to only a 2.84 rate the year before and a rate of only 1.7 as recently as 1957.

The swift rise in claims caught VA by surprise.

It ran out of money to pay off lenders in December and last month had to go before Congress for an emergency appropriation of \$115,247,000 to resume paying claims. (The bill lets VA take the money out of its direct loan fund.)

VA now expects it will take over 18,000 defaulted GI homes during the fiscal year ending June 30 compared with 14,100 in fiscal 1961 and only 10,600 in fiscal 1960. Even though the maximum VA liability is \$7,500 per house, the government is losing an average of \$1,000 per acquired home.

an average of \$1,000 per acquired home.

Eighty per cent of VA foreclosures are in
12 states where VA says business has been subpar.

Chief Benefits Director Philip Brownstein identifies them as states served by these 16 of VA's 64 offices: Detroit, Chicago, Wichita,

TAPPAIL



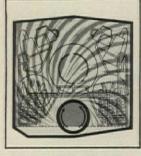
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Tappan will wash dishes better with an exclusive roll impeller. By using the "Dual Drench" action, hot water simply rolls over dishes. Automatic reversing insures the cleanest possible results. No noisy motor grunt, grind or squeal.



Big capacity! Holds up to a complete service for 12, including pots and pans. Loads from front or top, left or right. New "Select-A-Dial" control lets women choose between six washing cycles plus a convenient plate warmer setting.



So simple to service! All servicing can be done from front. Pump and impeller remove as one unit; no need to pull out ever. Easy to install—slip into place or hook up, that's all. Six color panels or with kit to match wood in kitchen.

Los Angeles, Philadelphia, Houston, San Antonio, Lubbock, St Petersburg, San Francisco, Newark (N.J.), Dallas, Montgomery, Milwaukee, New Orleans and Seattle. "The area that concerns me more than any other is Wichita," he says.

Until recently most veterans defaulted on their mortgage payments and lost their homes after paying from 1½ to 3½ years, Brownstein says. "But in the last year and a half we find a lot of more seasoned loans going into default." Why? Brownstein contends (and FHA officials agree) that because used-house prices aren't going up any more a delinquent homeowner cannot resell at a high enough price to bail himself out.

The trend toward more foreclosures "is not likely to correct itself," warns MBA.

In its quarterly economic report by Economist Miles L. Colean, MBA says: "The most disturbing feature of the current situation is the direction rather than the height of the foreclosure curve. No disaster is present or closely impending. There is time to take measures that will change the direction and prevent disaster."

How? MBA's report strongly implies the government will have to abandon "policies that put stimulation of demand ahead of sound credit judgment and encourage borrowers to abandon their obligations at the appearance of adversity." The report also criticizes "the increasing pressure to temporize with delinquent borrowers"-such as FHA's new regulation letting homebuyers and lenders arrange to postpone repayment of delinquencies in hardship cases, or a bill by Chairman Albert Rains (D, Ala.) of the House housing subcommittee to let hard-hit families in depressed areas miss mortgage payments for one year and make them up later.

MBA's recipe to halt the rise in foreclosures: 1) let the GI home loan program die, 2) avoid further easing of either FHA or conventional loan terms, 3) tighten FHA credit requirements for the kinds of mortgages with highest delinquency rates, 4) abandon all ideas that FHA's 1/2% insurance premium should be cut.

MORTGAGE BRIFFS

S&L loan areas extended

A new FSLIC regulation lets insured savings & loan associations make conventional home loans as far as 100 miles from their home offices. The old limit was 50 miles.

The volume of loans in the territory beyond 50 miles may not exceed 20% of an association's assets, says the FSLIC. The regulation applies to all insured S&Ls, both federal and state, but state-chartered institutions also must conform to state limits on loan boundaries.

More mortgage mergers

The trend toward bigger mortgage banking companies via mergers is picking up steam.

1. Palomar Mortgage Co (Past NAHB President Nels Severin, chairman and president) of San Diego acquired Mortgage Service Co, Oakland, for some 50,000 shares of Palomar stock. At Palomar's deal-time bid price of \$16.75 (OTC) figures out as a \$750,000 deal. Mortgage Service, which has branch offices in nearby San Jose, Sacramento and Stockton, adds a servicing portfolio of \$44 million to Palomar's. Mortgage Service was founded in 1951.

2. Advance Mortgage Corp (ex-Builder

Irving Rose, president), Detroit, bought Mortgage Securities Co in Los Angeles. Founded in 1959 by former Palomar Vice President, E. V. Edens, Mortgage Securities originated some \$10 million in home loans last year. For Advance, the acquisition was its second in as many months. The Detroit concern bought Residential Mortgage Co, Pittsburgh ('61 originations: \$15 million), in December. Both acquisitions were financed by \$1 million in loans from two life insurance companies: Massachusetts Mutual and Monarch. In 1961, Advance originated \$95 million in loans, half residential and half commercial (including apartments); its servicing portfolio totals more than \$350 million.

California bans S&L mergers

Reason: the state S&L commission is alarmed over a sudden rash of merger applications by state-chartered associations. The commission fears the S&Ls may be trying to duck through a loophole in the 1959 Spence Act curbing the expansion of stock S&L holding companies.

Noting that the merger trend is reaching the same proportions as in 1959 (when companies rushed to get in under the wire before passage of the Spence Act), the commission said that a special committee will study the competitive aspects of mergers before the ban is lifted

MORTGAGE MARKET QUOTATIONS

(Sale by originating mortgagee who retains servicing.) As reported to HOUSE & HOME the week ending Feb 9, 1962.

		entional pans	Construc	tion Loans ^W	FHA 207	FHA 220	FHA 203 ^b
City	Comm. banks, Savings Insurance banks, Cos. S & Ls		Banks, Ins Cos. & Mtg. Cos.	Savings banks,	Firm Commitment	Firm Commitment 35 years	Min. Down 35 year futures
Atlanta	1 5%-6	6-61/2	6-61/2+2-21/2	6-61/2+2-21/2	1 a	a	a
Boston local	51/4	51/4	51/4	51/4	a	a	a
out-of-st.	_	_		_	96-97	a	94-951/2
Ch!cago	51/2-6	51/2-6	534-6+1-2	5 3/4 -6 + 1 1/2 -2 1/2	96-971	981/2	a
Cleveland	51/2-53/4	5 % -6	6+1	6+1	96-98	a	a
Denver	5 % -6	6-61/2	6+11/2-21/2	6+11/2-21/2	97-98	a	a
Detroit	5 34 -6	5 % -6	6+1/2	6+1/2	98	a	a
Honolulu	61/4-7	6 1/4 - 7	6+11/2	6+11/2	a	a	a
Houston	51/4-6	53/4-6	6+1	6+1	a	a	a
Los Angeles	5%-6	6-7	6+11/2	6-7+2-4	97	е	96
Miami	5 % -6	51/2-6	6+1	51/2-6+0-1/2	a	a	a
Newark	5 1/2-6	5%-6	6+1	6+1	961/2-971/2	pare	a
New York	534-6	5%-6	6+1	6+1	961/4-97	961/4-97	97b
Okla. City	534-6	6-6 1/4	6-61/2+1-2	6-6 1/2 + 1-2	a	a	a
Philadelphia	51/2-53/4	51/2-6	6+1	6+1	97-971/2	97-971/2	97-97½b
San Fran.	6	6e-634	6+11/2	6.6+2-3	95½h	е	95-95 1/2
St. Louis	51/2-61/4	5%-6.6	5 34 -6.6+1-2 1/2	5 % -6.6+1-2 1/2	d	d	ß.
Wash. D.C.	5%	5%	5 % + 1-1 1/2	6+1-11/2	97	97	96 1/2 b

FHA 51/45 (Sec 203)

	1	New Cons	struction Or	ıly	Existing=			New	Construction Only
FNMA Sedry Mkt**	Minimum I 30 year Immed	own*	10% or 30 year Immed	more down	Min Down 25 year Immed	City	FNMA Sedry Mkt**	No down 30 year Immed	Fut
961/2	951/2-96	951/2-96	96-961/2	a	95-951/2	Atlanta	961/2	951/2-96	951/2-96
971/2	par-101	par-101	par-101	par-101	par-101	Boston local	971/2	par-101	par-101
	95-96 1/2	95-961/2	a	a	941/2-951/2	out-of-st.		95-961/2	a
961/2	951/4-961/4	951/2-961/2	96-971/2	96-971/2	96-971/2	Chicago	961/2	96-97	951/2-97
961/2	96-97	96-961/2b	971/2-98	971/2	97-98	Cleveland	961/2	96-97	95-96b
96	951/4-97	951/2-97	951/2-97	951/2-97	951/2-97	Denver	96	951/2-97	951/2-97
96	951/2-96	951/2	96-961/2	96	951/2-961/2	Detroit	96	951/2-96	a
96	96	96	96	96	951/2-96	Honolulu	96	a	a
961/2	961/2-97	96	97-971/2	а	961/2-97	Houston	961/2	961/2	a
96	97	96	a	a	97b	Los Angeles	96	97	96
961/2	95-951/2	95-951/2	96-97b	a	95-951/2	Miami	961/2	95-951/26	95-951/26
97	97-98	97	98	97	971/2	Newark	97	961/2	951/2
971/2	97	97	97	97	97	New York	973/2	97	97
96	951/2-96	951/2b	96	a	95-96	Okla. City	96	951/2-96	95½b
97	98	98b	98	98p	951/2-96d	Philadelphia	97	97½ b	971/2-986
96	961/2	96	961/2-97	961/2	96-961/2	San Fran.	96	96-961/2	96
961/2	941/2-97	941/2-97	95-98	95-971/2	94-971/2	St. Louis	961/2	a	a
97	97	961/2	97	961/2	97	Wash. D.C.	97	97	961/2

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

Sources: Atlanta, W. L. Patterson, vice pres, Tharpe & Brooks Inc; Boston, Robert M. Morgan, pres, Boston Five Cents Savings Bank; Chicago, Robert H. Pease, vice pres, Draper & Kramer Inc; Cleveland, David O'Neill, vice pres, Jay F. Zook Inc; Denver, C. A. Bacon, vice pres, Mortgage Investment Co; Detroit, Stanley Earp, pres, Citizens Mortgage Corp; Honolulu, Gordon Pattison, vice pres, Bank of Hawaii; Houston, Donald McGregor, exec vice pres, T. J. Bettes Co; Los Angeles, Robert E. Morgan, first 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, M. F. Haight, first vice 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, A. L. Buchner, exec vice pres, Bankers Mortgage Co of Calif; Washington, D. C., Hector Hollister, exec vice pres, Frederick W. Berens Inc.

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

VA 51/45

- · 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—trending toward 6¼% minimum. d—no standard market; each case negotiable. e—FNMA is only purchaser. h—with 1½ points origination. x—FNMA pays ½ point more for loans with 10% or more down. y—FNMA net price after ½ point purchase and marketing fee, plus 2% stock purchase figured at sale for 75¢ on the \$1. z—on houses no more than 30 years old of average quality in a good neighborhood.

NEW YORK WHOLESALE MORTGAGE MARKET

FHA 51/28

Immediates: 971/2-981/2 Futures: 97-981/2

FHA. VA 51/48

Immediates: 96-97½ Futures: 96-97

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

FHA 51/4 spot loans

(On homes of varying age and condition) Immediates: 94-96½

Prices for out-of-state loans, as reported the week ending Feb 16 by Thomas P. Coogan, president, Housing Securities Inc. Prices for out-of-state noise, president, Housing Securities NEWS continued on p 63

TAPPATE



New Tappan compacts—gas or electric. Five-minute installation, and the cost is low! Choose between 30" and 21" widths. Just slip in place between counters. Edges snap into place, hiding junction lines, for a perfect under-counter built-in look. Automatic features galore. Perfect for smaller homes and apartments. Gas or electric!

To learn more about the selling power of new Tappan products, mail this coupon, now.

	H 3-2, Mansfield, Ohio nore information on:
	Tappan Built-in gas ranges
	Tappan Built-in electric ranges
	Tappan 'Fabulous 400' gas range
	Tappan 'Fabulous 400' electric range
	Tappan Dishwasher
	Tappan Built-in hood, sinks, disposers
☐ New	Tappan Compacts
Name_	

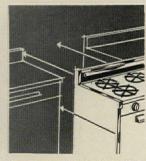
THESE ARE HOUSE-SELLING FEATURES



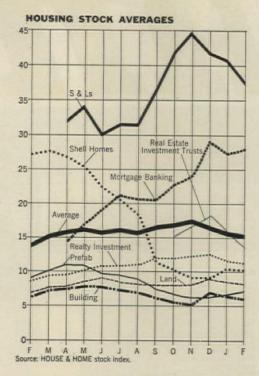
Looks expensively built-in. Yet takes no more space than the ordinary compact, costs no more to install because you don't need a base. You'll wonder, too, how Tappan gets so many big-range features into such small space.



Full of desirable de luxe features. Easyclean oven, broiler and surface units. Automatic temperature controls. Liftoff oven door, lift-up top. Available in gas or electric. You can offer a choice of 30" and 21" widths, too!



Something to think about—installs in five minutes! Save over a hundred dollars on usual built-in installation charges. No special cut-outs. Comes in gas or electric—offer a choice! Only one fuel line connection.



Housing stock prices continue to decline

The trend set in late last fall. Last month, housing stocks fell another 4.4%-from 16.34 to 15.62, although the stock market as a whole perked up. Dow-Jones industrials edged up 0.7%-from 709.50 to 714.32-and National Quotation Bureau industrials moved up 1.9% -from 138.48 to 141.13.

There were exceptions to the lackluster performance of the housing issues. Mortgage banking companies gained 2.4% as their average moved up from 27.45 to 28.10, and prefabs climbed 4.4%, from 6.33 to 6.61.

While S&Ls were down from the previous month (off 7.9% in the index), they were showing signs at midmonth of bouncing back.

Canaveral International, Florida land development and shipping company, shot up 10 points to a high of 271/2 (and became briefly the most-traded issue on the American Stock Exchange) as it announced plans to build homes with a new aluminum-plastic honeycomb panel.

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

	DEC	JAN	FEB
	11	15	13
Building	7.95	6.57	6.35
Land development	9.63	8.81	8.66
S&Ls	41.80	41.14	37.88
Mortgage banking	29.55	27.45	28.10
Realty investment		11.98	11.83
Prefabrication	6.08	6.33	6.61
Shell homes	9.81	10.50	10.04
AVERAGE	16.79	16.34	15.62

	EV ate	Company	Net Proceeds:	Offering price of securities
Dec	14	California REIT	\$9,050,000	\$10,00
Jan	2	Nation-Wide REIT	7,000,000	10.00b
Jan	12	New West Land Corp	270,000	1.50
Jan	19	American Financial	1,080,000c	23,25
Jan	26	San Diego Imperial	4,098,364d	13.75
Jan	29	Orange Acres Inv	1,676,000	2,950.000
Jan	29	Continental Apts	1.075.820	1,000.001
Jan	31	Realty Equities	2,085,496	100.008
Feb	6	Commonwealth Realty Trust	3,825,000	10.00
Feb	8	Cheverly Terrace Ltd Ptnship	998,910	2,700.000
Feb	9	Anaconda REIT	1,486,360	10.00
Feb	13	US Realty Investments	5,668,520	10.75
The state of the s				

a after underwriting commission and expenses.

b after March 1, 1962, price will be \$10,90, to include

\$,90 commission.

onet proceeds to company of secondary financing; net to selling stockholders; \$2,160,000.

d proceeds are for selling stockholders; none go to company.

c offered in units of interest.

f offered in units of limited partnership.

s offered in units of debentures plus purchase warrants for common stock.

New realty trusts stress housing

"There are going to be a lot more of us financing homebuilding and buying mortgages. Maybe ten to 15 pretty soon. And there will be room for all."

The speaker is a promoter of a mortgage investment trust, and if he's right the boom in realty trusts may have a significant effect on housing furnace.

Since the 1960 Real Estate Investment Trust Act was passed, the big bulk of new trusts have been slanted at commercial and industrial properties and large apartments.

Now, three new trusts with registrations before the Securities & Exchange Commission have been set up to funnel their funds primarily into housing: first mortgages on homes, construction and land development loans, mortgage warehousing and standby commitments.

Up to now, only one other trust—First Mortgage Investors, Boston—has aimed exclusively at the housing field. It opened shop last fall with a \$13.5 million issue (News, Nov.) intends to function as a one-stop mortgage banking service for mortgage bankers. The three new contenders:

CONTINENTAL MORTGAGE INVESTORS, Boston-1.7 million shares (price and underwriting terms to be supplied). CMI says it will buy FHA and VA mortgages, both single and multifamily, and will make development loans on FHA and VA-approved tracts and construction loans for VA and FHA housing and apartments as well uninsured commercial structures. The trust hopes to split its portfolio 50-50 between FHAs and VAs and construction and development loans.

CMI will get its mortgage paper from local originators who will retain servicing. As with First Mortgage Investors, CMI expects to boost its investment power by using its mortgages as leverage to borrow. Mortgage Consultants Inc, Miami will manage the trust operations. Monte J. Wallace, president of Boston's General Investment & Development Co. and chairman of the trustees, is board chairman of MCI. Frank C. Gardner, a Miami lawyer, is president. Underwriters are Hemphill, Noyes & Co. and Paine, Webber, Jackson & Curtis, New York

AMERICAN FIRST MORTGAGE INVESTORS, Palm Beach, Fla.—1.3 million shares at \$15/share. The underwriters, Hayden, Stone & Co will receive a commission of \$1.50/ share. AFMI says it will buy first mortgages on residential and related commercial prop-

continued on p 65

HOUSING'S STOCK PRICES

Company Price	810	ASK	BIG	ASK	Diu	Mak
BUILDING						
Adler-Built Ind. e	256	31/8	23/4	31/4	21/4	234
Cons Bldg (Can) d		115%	15%		13 7%	14
Edwards Inds 41/2		4	17/8	2 3/8	21/4	2 %
			9	91/4	91/2	10
Eichler Homes e	10%	10%	9	0 1/2	9-72	10
First Natl Rlty &						
Const 2	4 1/21		4%1		61/8b	are:
Frouge10	10%	111/4	12	12%	111/4	12
General Bldrs e	8p		76		7b	
Hawaiian Pac Ind 10	8	8%	71/4	7%	9%	101/2
Kaufman &						
Broad 101/2	n	- 11	п		14	141/2
Kavanagh-Smith. 5	91/4	9 34	81/6	9	8 %	8 7/4
Levitt10	51/2	6	5%		7	71/2
Leads Com d	- 11	a	61/4	634	6.34	71/4
Lusk Corp d US Home & Dev e	15%	21/4	2	21/2	2 %	2 %
Del Webb e	121/2	13	131/2	13 %	15	151/2
	1%	,	20	10 /8	21/4	2 %
Webb & Knapp . e				71.	100	5/8
Wenwood e	916	1%	1/4	3/10	78	78
LAND DEVELOPMENT						
All-State Prop . e	81/21	,	7 %	9	81/4 b	
Amer Rity & Pet e	6		61/2	7	61/4	71/2
Arvida e		10%	11	1136	10%	111/4
Canaveral Intl . 5	131/4		13b	11/2	25 76 b	
			934	101/2	91/2	101/2
Cons Dev (Fla) 5		101/2				
Coral Ridge Prop e	2	21/4	7 1/8	81/4	8	81/4
Fla Palm-Aire . e	2	21/4	2	2 %	21/2	2 %
Forest City Ent. 10	11%		111/4		111/4b	10.00
Garden Land 61/4	3	31/2		3%	4 %	5 1/4
Gen Dev e	131/81		14b		131/8b	
Grt Southwest18	21 1/2	221/4	24	24 %	23	24
Horizon Land e		25 1/2		191/4	191/2	201/2
Laguna Niguel e	101/4	10%	95%	10	10%	111/4
Lake Arrowhead. 10	7	734	71/4	8	7	734
Lefcourt e	1841		21/8		17%b	
Major Rlty e	2	214		2%	2	236
Pac Cst Prop10	81/2	9		8%	81/4	81/4
Realsite Inc e	21/4	2 5%	134			1 7/8
Southern Rity	274	278	7.34	2 78	1 72	T //8
& Util d	6 7/8		gb		10b	
	91/8		8%	h	8p	
United Imp&Inv e	3.78		8.78		8"	
S&Ls						
Calif Fin e	49	51	4614	48	431/2	45
Emp Fin	28			261/2		241/2
Equitable S&L. 23	401/4		43		44	46
	130e		133 1/2		127c	
First Chrtr Fin. e	50 %		47c		43c	
First Fin West e	19	21	201/4		16张	171/2
Gibraltar Fin e	45	48	461/2	48	45	47
Grt Western Fin. e	62 1/4	c	381/4		34 %	
Hawthorne Fin	18	19	181/2	191/4	161/2	17%
Lytton Fin e	31	33	33 1/4	34 1/2	34%	35 %
Mdwstrn Fin 4 %	24	26	28%	b	281/4 b	
San Diego Imp. e	170		14%	C C	14% €	
Trans Cst Inv. 15	37	39			321/2	331/4
Trans World Fin 85%	32	34			311/2	321/4
Union Fin15	22			15	1234	13 %
United Fin of Cal 10	54 1/2		51e		48 % c	
Wesco Fin e	50	52		50 1/2		461/4
nesco Piu vivi	90	74	10	00 /2		-0.72

Company Price	Bid	Ask	Bid	Ask	Bid	h. 13 Asi
MORTGAGE BANKING						
Colonial 9	18	18%	1416	1516	16	16%
Colwell10	351/2	37	29	31	30	311/
FNMA e	81 1/4	37 83 1/4	78	7914	79	801/
MGIC 27 1/2	46	4716	4636	48	42	431/
Palomar e	301/4				171/h	
Stockton Whatley e	18	19			18	19
REAL ESTATE INVEST	TMENT	TRUS				
		21 %		9114	20	201/
First Natl10	21 78	21 78	0.1/	9%	1	10
Liberty10	a	a	a	a	8%	91/
US Realty Inv 10		77			10%	
REALTY INVESTMENT			-	- 10		70
Brookbridge Dev c	71	14	11/	1%	156	2
Gt Amer Rlty e	74	% %16	1 74	1.74	178	5%
Income Props 9%	1914	12 %	11.76	198/	111%	11%
Kratter A e	281/1	6	271/8	b	28b	4.4.78
Mensh Inv & Dev. d	151/4	16	15		151/4	16
Presidential Rity 6%	151/4	,				-
Rity Equities 5 1/4	7 1/2	7 %	6561	6	131/8b 68/8b	
Wallace Prop 10	181/4	19	20	201/2	18%	191/4
PREFABRICATION						
Admiral Homes •	21/6	2 %	21/2	3	21/2	27/
Crawford13	6		7		634	71/2
Harnischfeger e	20 %		22 %		23 1/2 b	
Hilco Homes 3	21/4		21/8	21/2	2	21/2
Inland Homes e	13 %		14b	- /-	13% 6	
Natl Homes A e	9		85%	9	91/4	10
Natl Homes B	81/2	8 1/8	81/2	87%		91/4
Richmond Homes e	2	2 %	1%	21/8	2	21/
Scholz Homes e	21/2		2	2 %	2 7/8	2 %
Seaboard Homes e	11/2			21/4	21/2	31/4
Steel Crest Homes 2	51/4	6 1/4	4%			6
Swift Homes 9	8	a	a			7 1/2
Techbilt Homes . *	1/4	1/2	1/4	1/2	1/2	3/4
SHELL HOMES						
Albee Homes16		161/2	221/2	24 1/2	24	26
Bevis d	1 %	1%	1 %	1 3/4	%	11/4
Morris d	*		31/2	4	3 1/4	3 %
US Shell e		1934				17%
Jim Walter e		20		181/4	16%	171/
Western Shell 21/2	11/4	2.24	174			1 2 3
Wise Homes	0 %	3 %	1 /8	3 1/2	2	2 3/
* stock newly added t	o table	e; quot	es for	previou	us mont	hs no
available.						
a stock not yet market	ed					
b closing price (ASE) c closing price (NYSE)						
d issued in units						
e stock issued before Ja	in 1,	1960				
reflects 3-for-2 split	Dec	13.				
h reflects 2-for-1 spli						
Sources: C. F. Childs			rk Har	nseatic	Corp:	Ameri
can Stock Exhange;						
						mier
Listings include only part of their income	comi	anies	which	deriv	e a m	hose
must of thole lucame						

TAPPATI



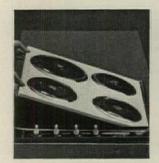
New Tappan built-ins-gas or electric-give women a custom choice.

All units standard size. No fitting problems. No special cut-outs. Sell easy! Gas and electric units fit same size cut-out. Your prospect has her choice of gas or electric cooking, choice of color, a wide choice of surface unit arrangements. No wonder most women want a Tappan in their kitchens!

To learn more about the selling power of new Tappan products, mail this coupon, now.

THE TAPPAN COMPANY Dept. HH 3-2, Mansfield, Ohio I want more information on: New Tappan Built-in gas ranges New Tappan Built-in electric ranges New Tappan 'Fabulous 400' gas range New Tappan 'Fabulous 400' electric range New Tappan Dishwasher New Tappan Built-in hood, sinks, disposers New Tappan Compacts Name Address City_______State

THESE ARE HOUSE-SELLING FEATURES



Tappan built-ins are easy to clean. All models have lift-up cook tops. Sizzle 'n Simmer burners do away with hard-to-clean gas ports. Chrome lined ovens wipe clean with just a damp cloth. Oven door lifts off, too!



Tappan built-ins are completely automatic. In the oven—automatic time and heat control, Roastmeter. Automatic rotisserie barbecues. Set 'n Forget thermostatically controlled burner and elements provide automatic cooking.



Tappan built-ins offer a wide choice of color—six smartly new finishes, decorator chosen and approved. Also a choice of 14 surface unit arrangements, all standard size, all installed quickly from the top. New electronic oven.

erties, make construction and development loans. A large share of its mortgages will be FHAs and VAs, and during its first year AFMI says it expects to invest heavily in warehousing and standbys. Management company is American Mortgage Management, Inc, Florida. H. Loy Anderson, chairman of the trustees, is board chairman and a major stockholder of the management company.

GENERAL MORTGAGE TRUST, Omaha—35,000 shares to be offered at \$10/share with underwriting commissions of 20¢/share. The trust says it will invest the \$343,000 net proceeds in FHA and VA home loans, construction and development loans, and first mortgages on commercial property. Sponsors and promoters are General Real Estate Investment Corp, General Fiduciary Corp. (the management company), and David S. Allen. Allen, president of the trust, is president of General Real Estate and General Investors' Services Corp, Omaha, the underwriter.

PROFITS & LOSSES

Recent reports on how publicly held companies in the housing industry are faring:

Mortgage Guaranty Insurance Corp income for 1961 reached \$1.146,082, topping the previous year by 123%. Applications for insurance during the year rose 80% to \$368 million. Company assets reached \$12.6 million at year end. Insurance in force totalled \$526 million.

Wise Homes earnings slid 93% during the fiscal year ended Sept 30, 1961, although sales increased 32%. President Paul F. Schnabel Jr blames the poor showing on increased competition in the shell homes' industry and an unexpectedly high rate of mortgage delinquencies.

		Year ending Sept 30, 1961	Year ending Sept 30, 1960
Sales		\$12,192,039	\$9,201,545
Net	income	35,596	503,098

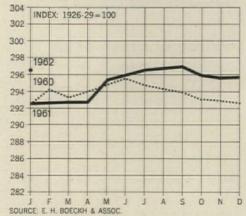
AMERICAN FINANCIAL CORP net jumped 62% last year. President Carl H. Lindner considers this growth a direct reflection of his S&Ls' sound investment policies. Assets nearly doubled to \$41 million.

mmon.	1301	1900
Net earnings before appropriation		
to reserves	\$744,043	\$459,206
Earnings per share	\$1.43	\$1.04

EICHLER Homes earnings were up a slight 3% in 1961 though sales slipped 0.1%. The California housebuilding company, which recently announced a proposed subdivision in the New York suburbs, has construction plans for land it owns amounting to about \$100 million. It has built some 8,000 homes in the last decade.

Net sales	\$18,779,000 \$18,921,000
Net income	
Earnings per share	
* Not counting 2% stock divide	nd last December.

RESIDENTIAL CONSTRUCTION COSTS



Automatic wage raises in January pushed residential building costs to 296.2 on the index compiled by Col E. H. Boeckh. The January reading is 0.1% above December and 1.3% higher than a year ago. Col Boeckh reports continued weakness in materials prices. Lumber, hard-hit all last year, found no buyers when producers talked about new increases.

Builders fight heavier asphalt shingles

Despite NAHB protests, a proposal to require heavier asphalt shingles on most new homes seemed on the verge of adoption last month.

Up to now, 210-lb asphalt shingles have been standard for homes. Underwriters Laboratories, which, in effect, sets roofing and other standards through its work for insurance companies, has recognized it as the Class C (residential) minimum. FHA minimum property standards follow the UL guide. But asphalt shingle makers have long complained that 210-lb shingle roofs often fail in as little as six to seven years, whereas 250-lb shingle roofs would last up to 20 years and cost only \$20 more per house. As a result, manufacturers contend, the cost of keeping a good roof on a house for 20 years would actually be lower.

At year end, armed with a report by a retired government expert, UL suggested boosting its residential standard from 210 to 250 lbs. UL proposed to make the change effective March 1. But after NAHB protested that the change was not based on sufficient experience and technical data (see below), UL indicated it may postpone the effective date and perhaps specify a smaller increase in weight (to 235 lbs, say some industry sources).

The dispute was born three years ago.

Shingle manufacturers agreed at a House & Home Round Table that heavier shingles would prolong the life of a roof so much that the extra cost would be more than offset by smaller bills for repairs and reroofing over the 20-year life of a mortgage.

Shingle manufacturer Lloyd A. Fry laid the problem before both Senate and House Subcommittees on housing in 1960. Both committees asked FHA to study whether roofing standards should be raised. In September 1960, Underwriters Laboratories hired Dr. Hubert Snoke, retired chief of the roofing and floor covering division of the National Bureau of Standards, to study roofing failures across the nation. Snoke found that in the South (where asphalt shingle life is the shortest because the sun is hotter) roofs have been failing in from three to eight years. UL drew up proposed new standards and at year end, executives representing some 90 per cent of the nation's asphalt shingle production agreed residential shingles ought to be heavier.

NAHB fought back with a resolution

"The 210-lb asphalt shingle . . . is performing satisfactorily for millions of homes," said organized builders. "This association is not convinced that the change is required, is technically justified, is representative of national experience, or supported by UL's own technical study." Moreover, says NAHB Research Director Ralph Johnson, 250-lb would cost 15 per cent to 20 per cent more than 210-lb shingles and so might add \$50 million a year to what home buyers pay for new houses. President Leonard L. Frank complains that NAHB wasn't consulted about the change.

Retorts one shingle expert (who is a NAHB member): "Builders are dead wrong opposing the change. This won't be just a heavier shingle but an entirely new shingle and it will wear better."

If the UL does adopt the heavier weight, builders will not be forced automatically to give up the 210-lb shingle. But as a practical matter many will have to. FHA would probably put the new standard in its MPS. Many local building codes also specify Class C shingles. Says a shingle spokesman: Builders who didn't use the new shingle would be cut out of many sections of the housing market."

LABOR:

Surprise: 25-hour week slows short-week drive

Public condemnation of the unprecedented five-hour day negotiated by New York City electricians in January (News, Feb) is running so strong that labor leaders give every evidence they want to forget the whole thing.

The volley of criticism started when President Kennedy told the nation he "regretted" the pact. "I thought the 40-hour week, in view of the many obligations that we had upon us both at home and abroad, represented the national goal at this time," said he.

Former President Eisenhower worried about "specific indications that we are drifting toward a feather-bed economy" harming the US position in international trade.

Opinions like this are reversing the short-hour push by labor leaders. They want to quarantine the issue to New York City. So they are passing up reduced hours as a key goal in this year's bargaining. Evidence: steel-workers are scrapping the issue in favor of job security; 200,000 Southern California building tradesmen aren't going after a shorter week. In fact, 55,000 carpenters who sought a 32-hour week unsuccessfully last year will try for 20¢ raises and more fringe benefits instead.

And C. J. Haggerty, head of the AFL-CIO Building & Construction Trades Dept., poopoohs the 25-hour week. "The possible impact of the five-hour day has been greatly exaggerated," he says. "Our people don't follow

patterns." Haggerty thinks the "wave of the future" lies instead in contracts tying shorter hours to local and regional unemployment.

AFL-CIO economist Seymour Brandwein says the New York pact "offers a rather interesting social laboratory" for studying the effect of rather extreme hours' reduction.

Oakland builders attack Shinglers' Union 'quotas'

NAHB's Greater East Bay Chapter is pressing the construction industry's first test of the Taft-Hartley Act ban on production quotas.

The California builders charge before the Natl Labor Relations Board that the District Council of Carpenters and Shinglers' Local 478 are enforcing quotas by fining offenders.

Builders complain that Local 478 limits shinglers to six squares of wood shingles (2,400 shingles covering 600 sq ft) and 13 squares of composition shingles (1,480 shingles covering 1,300 sq ft) per day. Builders contend between 20 and 30 shinglers have been fined for working faster than this.

Builders say the quotas cut speed by the \$4.10-hourly shinglers by about 25% and add \$50 to \$200 to the price of new homes in Alameda and Contra Costa counties.

Union spokesmen have no comment on the NLRB case. But generally unions have claimed such quotas keep shinglers from agreeing to work on a piece-work basis, then working unpaid overtime to complete their jobs.

NEWS continued on p 66

URBAN RENEWAL:



"TAKE YOUR LOCAL OFFICIAL and worry him to death," Builder Melvyn Pugatch (r) of Baltimore advises builders at Boston's shirtsleeves meeting on renewal. Listening are (1 to r) Building Supplyman John Schuster of Boston, FHA Sec 220 Renewal Specialist Granville Fuller, and URA Rehabilitation Director Leonard Czarniecki, both of Washington.

Builders, officials get down to cases about how to crack renewal markets

"How do you move from building houses in the suburbs to doing apartments and rehabilitation and the other opportunities in renewal?" asks NAHB Staffer Robert Ledermann.

NAHB has tried to answer in recent years with a series of national and regional conferences (News, May '60) that left many builders grasping for specifics.

Last month in the Boston suburb of Cambridge, NAHB's renewal committee tried out a new approach: officials and builders who have been through the renewal mill shop-talked the nuts and bolts (and red tape) of specific renewal opportunities with one-family house builders and remodelers from Boston's 76 suburbs, NAHB hopes that similar meetings breaking down renewal theory into its local realities can generate builder interest in the thousands of urban acres coming on the market for redevelopers (see p 67).

At Cambridge, 22 builders and developers (10% of Boston HBA builder members) heard Cambridge officials advise:

 "Builders will have to forget the concept of 10,000 or even 5,000 sf lots."

Renewal Director John Connolly advised potential redevelopers to prepare for changes: "You aren't going to have the vast amount of acreage you're used to in suburbia.

"We feel that densities of 25 and 30 families an acre are practical in low-rise buildings. But this means you will need good site layout to avoid botching a site."

2. "We are going to depend upon local talent and local builders from now on."

"Most renewal opportunities will be the less publicized sites, mostly for middle-income housing," said Connolly. "There are only so many glamorous sites."

And most of these, in Connolly's opinion, have been snapped up by national developers who "have produced in only about three of 10 times. He signs a contract but when the first date comes for taking title to the land, he's the greatest guy for making excuses."

3. "The price of the land is secondary."

Connolly is part of a growing band of renewal directors sharing this view—and he is putting his belief to work.

Photos: George Woodruff



"HOW DO YOU SELL your land?" asks Builder George Iverson (r). "Price is secondary," says John Connolly (I) of Cambridge.

In selling 4.5 acres of onetime slum land, his agency will figure land price last, after all other costs for 140 apartments are known. Object: to hold rents to \$70-\$80 for two-bedroom apartments financed by Sec 221d3 loans with Treasury-subsidized 31/8 % interest. When builder-guests learned the buyer was a labor union (State, County & Municipal Employees), they demanded:

"Will you make the same deal to a private builder?"

"The land price is residual. We will give the land away if necessary to get that rent range," replied Asst Director Paul Frank.

In an earlier renewal area, Cambridge threatened to cancel a project rather than sell land for the \$4 to \$6 a sf demanded by federal officers. URA backed down to approve \$1.85/sf.

4. "We are taking a more realistic approach" to developers' problems.

In an early project, the predecessor to Connolly's agency required a redeveloper to design his high-rise so its shadow would not fall upon surrounding homes more than two hours daily. Even then neighbors protested the building height. Sums up Connolly:

"You find you must give a little bit here and there."

Builders were assured they wouldn't have to pay tribute to building inspectors.

Boston insiders say suburban builders shun renewal in Boston and its older environs like Cambridge because they've heard too many stories that building inspectors demand payoffs. But Asst Director Ellis Ash of Boston snapped: "This must be done without a payoff."

Labor union sponsors of Cambridge's midincome apartments demanded—and got—an agreement they wouldn't be held up by handout-happy inspectors. Vows Frank: "If we find anything wrong, the lid will blow off city hall."

Builders asked: "Where can we find out about projects? Is any city really ready to rehabilitate buildings?"

The first question pointed up the limited knowledge of renewal existing among the group. The questioner was told that regional URA offices could supply lists of projects.

To the second question, Connolly replied candidly: "Malden has a project going right now. Our first rehabilitation will be rolling in a year, but you can start planning now. We can't endorse you as a remodeler but we sure can come up with a blacklist of suede shoe boys."

FIX-UP CLASSES OPEN

Last month in Houston and Detroit, NAHB started a how-to-remodel course which it says is completely unlike any other workshop.

First, builder-students learn how to draw isometric sketches (with a patented Design-O-graph) of proposed home improvements.

Then they sit down six to a table, and, instead of listening to experts talk, try to come up with practical and saleable solutions to actual remodeling case histories. Tables are rotated so each builder gets face-to-face shoptalk with 30 other students.

Builders pay only \$15 for the course. The low tab is possible because General Electric, Kaiser Aluminum, Owens-Corning Fiberglas, and US Gypsum put up \$40,000 to organize the course.

Builder response has startled NAHB staffers: 120 enrolled in Houston and 300 registered for Detroit. The school's future schedule: Birmingham, Mar 12-13; Los Angeles, April 3-4; Washington, May 28-29. A June date for the Northeast is being arranged.

Candid advice from an expert for a renewal neophyte

Builder X has just prepared his first urban renewal plan but is puzzled about how to present it to the redevelopment authority of a medium-sized Eastern city. He came to the Boston renewal meetings and sought out Builder Joseph Singer of Philadelphia for tips on how to go about it. House & Home's Ken Campbell sat in while Singer, head of NAHB's renewal committee and winner of four renewal biddings, gave this advice:

Builder X: The agency has designated this middle-income housing but we think the site is so outstanding that it ought to be developed for higher-priced luxury housing.

Singer: If you felt that way, you should have gotten involved in the project earlier. If you get in early, your recommendations on what type of housing is needed will be listened to and you can help shape policy. Now you have to upset their conclusion. What does their market survey say, anyway?

X: What market survey?

Singer: Every agency has to have a market survey before it can sell the land. You'd better find out what it says.

X: Now on this small hill we have some two-story luxury apartments with these huge windows to take full advantage of the view. This will be the prestige area.

Singer: This architecture—it's very modern and reminds me of some town houses that haven't sold too well in other cities. What's the character of the surrounding area?

X: Well, you know our city, it's all traditional. We have no modern.

Singer: Maybe your modern architecture won't be accepted. Why did you show the buildings modern, anyway?

X: You can't get an architect to draw colonial or traditional anymore. They all want modern. Singer: Then you'd better have your architect come in and give a strong pitch to the board on why he thinks his design is best. And he'd better have some good reasons. Who is he, anyway? Is he well-known? We've found that many top land planners and architects are willing to shoot craps with you. They'll work with you for expenses, knowing you'll pay the normal fees if you win.

X: His firm just won a national prize for another project.



George Woodruff

RENEWALIST SINGER

"The answer is yes, Mr Union Man"

Singer: That will help. Play that fact up. X: Right behind these studio apartments we have a 10-story high-rise, the first high-rise in the city.

Singer: But your plan shows two high-rises and you say you're only going to build one. What gives?

X: This is to give the board anything it wants. We'll build the second building if members want it and if the demand materializes.

Singer: Don't you know how much demand there will be for high-rise apartments? If you show two buildings on the plan, you'd better build two.

X: But we wanted to offer a choice.

Singer: Many times board members say they want a choice but what they really want is to have you as a housing professional make up their mind for them. Don't be so indefinite that you give the impression you don't know any more about it than they do. Either there's a demand for two buildings or there isn't. You should make your best estimate and stick with it.

X: Now here we have some two-family and four-family buildings to rent at \$94.50.

Singer: How can you be sure of that rent?

Do you know it won't be \$110 instead?

X: I'm pretty good on quick estimating and that's what it looks like to me.

Singer: Yes, but what happens if labor costs or material prices go up before this is built? Then the authority might ask you to hold to the original figure and you'd be into a public hassle over raising rents. Wouldn't it be better to give rents as a range—say \$90 to \$110—rather than use a specific figure?

X: I'll try that.

Singer: You haven't mentioned the people who used to live here. Mostly Negroes, I hear. Will you rent to Negroes?

X: Of course, we'll rent to them if they qualify income-wise. But we want to build this as a quality area and to bring back the people who caused the slum would create another slum. What is renewal—is it ashes to ashes and dust to dust, once a slum always a slum?

Singer: But you're not telling this to the board—only that you will rent to qualified applicants. Don't be afraid of the Negro market—we've found that our Negro buyers in a project outside Philadelphia have much higher incomes than 10 years ago. And how about labor—you haven't mentioned that. I understand you don't use union labor?

X: We use mostly subcontractors and we haven't lined them up yet so I can't tell if they'll be union.

Singer: That's not the answer. Remember this about boards: their members usually represent an interest—there's the labor union man, the minority man, the real estate man, the architect, the town banker, maybe a department store man. When they ask about labor, the answer is yes, Mr Union Man, we'll hire your people. When they ask about race, the answer is yes, we'll rent to minorities. And we'll be using professional architects and brokers. If you antagonize any one member, he's liable to swing the vote against you because most board members have no strong feeling one way or the other—and tend to follow someone who has a strong opinion.

San Francisco plays Robin Hood

Renewal officials plan to sell 22.8 acres in their Diamond Heights project "below a market value which it would otherwise command." Yet they don't expect to lose money.

How? By applying a Robin Hood formula which may well become the nation's new norm to build more moderate-income housing.

First, officials let redevelopers bid 22-acres on lofty Red Rock Hill to a stiff \$4,525,000 sale price (or \$4,570 for each of 990 planned luxury units). The winning peninsula Apartments of Beverly Hills and New York City had their choice of architectural schemes (News, Sept) and chose that of B. Clyde Cohen and James K. Levorsen.

With that hefty sum in hand, officials last month announced the below-market sale for 22.8 acres in the same renewal project. Set prices will be announced before the sale in August or September. A key feature of the sale: maximum density on the land is increased 50% (from 340 to 512 units).

In return for the cheaper land, prospective redevelopers must agree to build under FHA Sec 221d3, which provides Treasury-subsidized loans at 31/8% interest. Officials hope to hold rents to \$100 to \$150 monthly for six and seven room apartments.

The Robin Hood formula, says Executive Director Justin Herman, "lets us do a social program. Red Rock Hill clearly deserved the best luxury units. In those circumstances I have no hesitation about getting the highest price and, in effect, taking the subdivider's profit for the city."

Thrifty St Louisans nix renewal bonds

City fathers and a non-partisan Citizens' Committee for a better St Louis backed a 17-issue package of bonds and tax levels totaling \$49.7 million. Included were:

- \$2 million to continue a neighborhood rehabilitation program begun by a \$4 million 1955 issue. Mayor Raymond Tucker claimed 38,000 buildings in 330 blocks in seven neighborhoods had been renovated.
- \$5 million to renew two North Side areas: Murphy, 1,285 acres near downtown where the nostalgic charm of iron balconies and fences belied its 80% substandard homes, and 905-acre Tandy, three miles from downtown, with 58% of its homes below par.

Opposition was muted until only days before election. Then a printing company being forced to move by a new stadium (\$6 million was asked to improve streets near the private stadium) opened a radio and billboard fight against increasing taxes "for the benefit of privately-owned enterprises." Bond backers called the attack a "flagrant twisting of the facts" but feared it would impress renewal's bulldozer image on Murphy and Tandy residents, where 38% of buildings faced razing.

Missouri makes the road rocky for Government spendthrifts by requiring a two-thirds favorable vote for most bonds. Result: only two bond issues passed (plus four levies needing only a majority).

Analysts blamed the anti-stadium drive and a light vote caused by sub-freezing weather and icy sidewalks. The *Post-Dispatch* noted that only 31% of voters turned out—and only 25% in Negro wards. One Negro Democratic leader reported his voters felt renewal "meant more tearing down of property and leaving it vacant without any new building." Official statistics bely this: Tandy voted 61.1% and Murphy 67.7% in favor of renewal—both above the city-wide 59.9%. Bond backers will try again in a March 6 election.

NEWS continued on p 70



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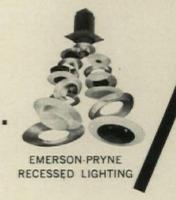


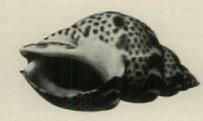


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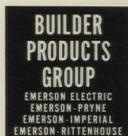


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Wellman guits Glendale Federal. ioins Taper S&L holding empire

S&L Baron Mark Taper of Los Angeles has picked a management heir. His choice: Charles A. Wellman, 46, one of the keenest minds in the industry.

Wellman becomes president and managing officer of First Charter Corp (assets: \$980 million), holding company for six guaranty stock S&Ls. Taper, who has been president, steps up to chairman but remains chief executive officer.

Wellman was invited into the Taper fold just hours after he quit





SAL MAN WELLMAN From a mutual to stock S&L

as president of big Glendale Federal S&L. The announcement of his resignation at Glendale stated he was leaving "to devote his time to personal business interests.'

Actually, Wellman quit after a series of disputes with Glendale's chairman and founder, Joseph E. Hoeft. Hoeft has been re-elected president, a post he had passed on to Wellman just a year ago (News, March '61). It has been no secret among top Los Angeles S&L executives that Wellman did not get the authority he had expected as president, that Hoeft kept control.

In Wellman, Taper gets a man with proved talent in a highly competitive business. His record at Glendale: he joined it as a vice president in 1948 when it had \$23 million in assets and one office; he leaves it with \$420 million in assets, 11 offices and one authorized.

One of the industry's most articulate leaders, Wellman is chairman of the legislative committee of the Natl League of Insured Savings Associations, a member of the Home Loan Bank Board's blueribbon Task Force advisory committee, and of the Metropolitan Area Commission.

He joins First Charter just as it is on the verge of topping \$1 billion in assets.* First Charter was formed by Taper in July 1959 to hold his several housing interests as well as his S&Ls. Among the former: an escrow company and a mortgage brokerage business (but no active housebuilding operation).

Aaron Levine, for the past ten

*It will be third. The others: Great Western Financial Corp, the first S&L holding company with a public stock offering, and Howard Ahmanson's Home Savings—both in Los Angeles. Ahmanson's

years executive director of the Citizens' Council on City Planning in Philadelphia, has quit to become executive vice president of the Oahu Development Conference. The newly formed council of 25 ton Honolulu businessmen is devoted to sound planning of the land-shy island. Levine's successor is Edwin H. Folk, 33, director of the City Planning Commission of Youngstown, Ohio.

Bill Levitt branches to Paris, Puerto Rico

The Paris jump is the first European venture by a major US housebuilder

William Levitt, whose sprawling Levittowns on Long Island and near Philadelphia made him one of the nation's biggest suburban builders, plans to build apartments on two sites in Paris. A 200-unit building of about eight stories will be erected on 1.5 downtown acres at Rue De La Croix-Nivert south of Eiffel Tower. Another 180 garden apartments will be built on eight acres outside the city on Rue De Versailles in Celle St Cloud.

The publicly-held Levitt & Sons Inc is organizing in low-tax Geneva a wholly-owned subsidiary, Levitt International SA, for the ventures, The subsidiary will have a majority interest in the two apartments, but Levitt spokesmen decline to reveal the minority sponsors or financing arrangements. Levitt has preliminary approval but no construction permit from French officials.

Levitt also has opened a Puerto Rico office and hopes to begin building 1,000 houses a year for three years beginning in 1963. Sale prices: \$10,000 to \$12,000.

Slumlord loses realty license in Baltimore

"I wish there was some way I could bar you from the real estate business . You are a sore on . . It would the city of Baltimore be better if I could force you to live for 30 days in one of the hovels you own."

Three months after Municipal Judge Robert R. Sweeney of Baltimore gave this rebuke while sentencing Slumlord Morris Garbis. 51, part of it came true.

The Maryland Real Estate Commission revoked Garbis' license for failing to return \$1,450 in deposits to four prospective buyers when no contract was executed. Garbis is appealing on "new evidence."

But the revocation does not prevent him from collecting his stiff rents from his string of 400 units on rundown and sliced-up property. Nor does it force him to live in one of his units.

WHERE ARE THEY NOW: James Cash, ousted as deputy FHA commissioner late last year after Columnist Drew Pearson publicized the fact that Cash lost (but never paid) \$7,000 to a builder in an NAHB convention card game, has quietly gone to work for State Dept's Agency for International Development (AID). He's in the housing section, draws the same pay (\$18,500 a year) as he did at FHA.

Edith Brazwell Evans, editor of Living for Young Homemakers until it folded last fall has joined Sears Roebuck as an adviser on home furnishings.

Lawyer Charles E. Sigety, another onetime (1955-57) deputy FHA commissioner who got fired, heads a group that has just bought a New York City plot (East 96th St between Lexington and Third

Aves-on the edge of the Puerto Rican ghetto) for a 15-story FHA Sec 231 apartment for the elderly. Sec 231 offers 100% financing to nonprofit mortgagors. Sigety, a personable powerhouse in office, lost his FHA job (News, Oct '57) when he attempted to engineer a coup in which the then FHA commissioner. Norman Mason, would succeed HHFAdministrator Al Cole —with Sigety moving up to the No. 1 spot in FHA.

Lawyer heads renewal in New York City

Milton Mollen, 42, is the new chairman (salary: \$25,000) of the city's Housing & Redevelopment Board. Mollen helped write the law setting up the Housing Board as an answer to Robert Moses' oneman rule of New York renewal (News, June '60) and has served as the board's general counsel since then. He thus knows the intimate workings of the nation's biggest renewal effort (40 projects with 65,130 apartments and other new building worth \$1.9 billion) and its companion middle-income housing program (65 developments whose 29,500 units cost \$509 million). Mollen's prompt appointment after former Chairman J. Clarence Davies resigned (News, ended speculation that Mayor Robert Wagner would name a temporary leader.

Davies, 49, whose family has been in New York real estate since 1889, is hanging out his shingle as a real estate counselor in association with J. M. Brown, grandson of the late Realty Tycoon Frederick Brown who once sold a Wall Street site for a still-record \$7.14 a sq in. J. M. Brown & J. Clarence Davies Inc will seek a national business advising investors on realty purchases, sales, and leases.

Mackles, General Development get friendly divorce

"You hear conjecture about bad blood and all that. But it was strictly a business deal."

Thus do insiders describe the long-indicated parting of the ways between housing's celebrated three Mackle brothers-Elliott, 53, Robert, 50, and Frank, 45-and General Development Corp, the Florida land and building company they founded and built into the nation's biggest.

The break by the brothers is complete: all resign as directors (Frank had been chairman since last June), cancel the exclusive contract of their separate Mackle Co to build homes in GD's eight communities, and sell all their stock to Magazine Publisher Gardner (Look) Cowles, 59, and his associates

The Cowles group is buying 789,750 shares (including options on 262,000 unissued shares) held by the Mackles. Cowles and his personal interests are buying 400,000 shares, increasing their holdings to



MACKLE BROTHERS ELLIOTT, FRANK, AND ROBERT Bought out by the man they brought in

1,080,000 shares, or 16% of GD's outstanding stock.

General Development shares traded at \$12.871/2 on the sale shares date, or an indicated sale price of \$10,168,000. But company sources say the sale was at a fair discount; some reports put the price near \$6 million. Cowles replaces Frank Mackle as chairman.

His takeover ends one chapter in a building success story that is probably unmatched in the postwar housing boom. For the Mackles turned the Florida housing business inside out with their big tracts, bigger merchandising campaigns, and the smallest possible (\$10) down payments (News, Feb '59).

Their flamboyant national advertising (from Life to union newsletters and religious weeklies) sometimes hid the fact that all three Mackles had concrete mixing, nail-hammering experience in building. Their builder-father filled their vacations with construction work and left them his Mackle Co and a stern legacy: "Be the first man on the job and the last to leave. Build good houses. Don't build monuments."

The one-headed triumvirate (they shared one office and secretary) followed this and was content to build 500 to 800 houses yearly after World War 2. In the mid-1950s they noticed newlyweds were just as happy with low-priced Florida homes as retired persons. They formed General Development, brought in New York financier Louis A. Chesler (who invested nearly \$6 million) and started buying huge tracts below Florida's frost line (roughly the lower one-third of the state). Sales soared from \$8.6 million in 1956 to \$67.2 million in 1959.

In this rapid growth GD bought 5,500 acres near Ft Pierce from Cowles, who had bought into Florida real estate three years earlier. Cowles got a seat at GD's board table in return, became chairman in less than a year.

Last summer, the first signs appeared that the Mackles were bowing out. Harry A. Yoars, 59, left as mortgage vice president of New York's First Natl City Bank to become president and Frank Mackle (who had emerged as strongest of the three brothers) became board chairman (NEWS, July). General concentrated on putting all parts of its operation under direct control and last July bought Hooper Construction Co which had done GD's site improvements.

Next came GD's exclusive building contract with the Mackle Co. The contract, which ran through 1962, required GD to pay the Mackles 23/3% of each lot sold and 5% of each home built. Mackle Co got \$1,130,000 in 1958, \$1,724,000 in 1959, an estimated \$1,760,000 in 1960. Last year sales climbed to a new record (Yoars estimates \$70 million) and payments neared \$2 million. This is the contract which GD has now terminated, GD will do all building itself, or supervise well known outside homebuilders in eight communities covering 190,000 acres.

The end of the contract means GD will now follow a more conservative bent. Says Ex-Banker Yoars: "The trouble with the company in the past was that when it made \$10 million it spent \$11 million. I think that when a company makes \$10 million it should spend \$9 million." Yoars says GD's 1961 report will show sales up 21% and earnings up from 91¢/share to \$1.10 or \$1.20.

DIED: Hugh Ferriss, 73, the nation's foremost architectural illus-

trator, Jan 28 at his New York City home.

In Ferriss' facile hands, buildings took on an atmosphere of grandeur; houses became elegant and expensive looking. Yet his celebrated renderings were accurate. A critic once cited them for their "mass, breadth and a sort of heroic simplicity."

Ferriss was a visualizer of international influence, too. As long as 35 years ago, he was envisioning cities with elevated traffic and people pouring from industrial and amusement palaces high in the air—not too far a cry from the way Manhattan is turning out to be. As president of New York's Architectural League in 1945, he displayed his gift for prophecy when he said:

"There has been little opportunity for true collaboration between architects and allied artists for 15 years . . . It is important that all of us who are to be active in the postwar design field should establish contact with each other, understand each other's way of working and thinking, and outline patterns for collaborative works . . ."

Ferriss grew up in St. Louis and graduated in architecture from Washington University there in 1911. He established his New York consulting practice in 1915. He often lectured at Yale and Columbia, and published two books. Metropolis of Tomorrow (1929) and Power in Buildings (1953).

DIED: D. C. Oliver, 72, Dallas, Tex. homebuilder, Jan 15, at Dal-Charles R. Cox, 70, retired president of Kennecott Copper Corp, when he fell off a station platform and was struck by a train, Jan 18, at Darien, Conn.; Mrs. Faye S. Roberts, 67, board chairman of World S&L, Lynwood. Calif., and Trans-World Financial Co, Jan 20, at Los Angeles; James D. McKenzie Sr., 85, founder and president of the Tomkinsville Federal S&L, Staten Island, Jan 29, in a Staten Island hospital: Richard McCandless Gipson, 66, onetime Long Island real estate broker who started the frenzied Rockaway realty boom in 1925, Feb 2, at Arlington, Vt.; Joseph P. Fleming, 52, vice president in charge of mortgages for Beneficial Mutual Savings Bank, Philadelphia, Feb 5, at Philadelphia: Herman Crown. 63, head of the operating department of Material Service Corp, Chicago, and brother of financier Henry Crown, Feb 6, at Evanston, Ill; Louis D'Agostino, 42, Teaneck (N.J.) builder who started up a company to make air purifiers for autos and trucks after setbacks in his homebuilding business last year, Feb 7, after being shot by an unidentified gunman on a New York street; Harry J. Stevens, 75, former president of the New Jersey Association of Real Estate Boards, onetime S&L president and member of the New Jersey Real Estate Commission, Feb 9, at Newark; Shephard Stevens, 81, professor of architecture at Yale from 1920-1947, Feb 10, at New Haven, Conn.

Builders ask NHA loans for existing homes to spur sales of new ones

For Canadian housebuilders, this year's No. 1 problem is sales. More than 500 of them came to the annual convention of the National House Builders Association openly worried about growing inventories.

As one Calgary builder put it: "In this country we have to build during the winter to keep our men together. The trouble this year is that we still have inventory left over from the fall. It'll have to be a good spring selling season or we won't be able to go into full production with the good weather."

Even in booming centers like Edmonton, Calgary, Ottawa, and Quebec City, inventories (ie houses started and under construction without being sold) are rising sharply. In soft market areas like Vancouver (where the local build-



NHBA CHIEF McCANCE
A fresh pitch for federal aid

ers' association is all but disbanded), Winnipeg, Toronto, and Montreal they are approaching the danger level. In Montreal, builders are holding a winter home show to try to move some of their stock. In Toronto, builders are buying almost as much display advertising in weekend newspapers as during the early fall selling season.

President Stewart Bates of Central Mortgage & Housing Corp arrived at the Montreal convention the third day and spread a hopeful ray of sunshine. "Demand for housing," he said, "seems to me to be basically sound, even though there are obviously soft spots in some local markets.

"I think prospects are reasonably good for 1962 but builders will have to hustle to keep up with their competition. Mortgage money should not present a problem."

Bates came to the convention sure that the government had already done all it might to help builders. He was ready to poohpooh the idea that NHA financing should be extended to existing houses. But incoming President William M. McCance (see below) buttonholed him just before his speech and upset the applecart.

For the past year, NHBA has been asking the government to make NHA loans on existing housing. Two days before Bates' trip to Montreal, Public Works Minister David Walker got up in Commons and squashed the idea of loans on existing houses,

What the builders want now, however, is not direct loans on existing houses, but only a government insurance on the loans like that for new NHAs now. This would cost the government little or nothing. From 1957 through 1960, the government took over only 244 homes valued at \$2.4 million.

The major feature of the buildrecommendation is that it would go far to unlock the tradeup market. As the law now stands, conventional loans on existing houses cannot exceed 66% of appraised value of the house. (Lenders last year got the ceiling hiked from 60%.) But if the federal government guarantees NHA loans on existing homes, lenders would press and undoubtedly get permission to make loans up to 95% of appraisal so owners of old homes could get their equity out (without second mortgages) and buy a more modern home. Says McCance:

"If we are going to assist persons in existing homes to meet their shelter requirements we must do so before an expected heavy family formation in the late '60's once again strains on mortgage sources."

Bates' reaction? NHBA officials say he returned home impressed.

As a companion resolution NHBA asked for 45-year amortization, Lenders are opposed.

Close up: builders' new president

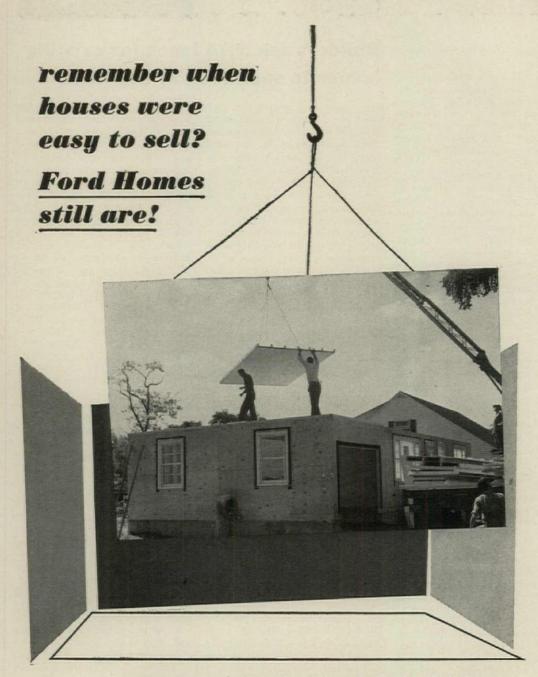
The new president of Canadian housebuilders is research-minded William M. (for Meek) McCance, 48, of Sarnia, Ont. (pop. 50,000).

An excellent tactician, especially in committees, McCance is well-known, respected, and liked in official housing circles in Ottawa. As co-chairman of NHBA's research committee, he has worked with officialdom in both CMHC and the division of building research.

Born in St Thomas, Ont., Mc-Cance won a master of science degree in aeronautical engineering from the University of Michigan but switched to housebuilding in Toronto after World War 2. His company, Harron & McCance Ltd, moved in 1951 to Sarnia, a refinery city whose residents have one of Canada's highest average incomes.

Like most small city builders in Canada, McCance has a diversified operation. Last year the company built 14 houses, mostly in the \$25-\$35,000 price bracket. It also built a small office building, a school addition, and a city pumping station. The company also develops land for other Sarnia builders. Since 1946, Harron & McCance have built some 500 houses.

McCance moved up from first vice president of NHBA, succeeding Graham Lount of Winnipeg.



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PARTITION PANELS generally room length with drywall factoryapplied and rough wiring installed.

CEILING PANELS up to 8 x 16 feet with drywall applied to underside of joists and insulation and rough wiring installed.

ROOF PANELS with rafters 16" o.c., plywood sheathing applied.

These are some of the things that make Ford Homes easy and profitable to sell. Get your share of the quality market, with the complete Ford Quality Package. Sells faster...builds faster...delivers more quality per dollar!

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Letters

Basic education

We have instituted a new approach to teaching the fundamentals of construction in our local school. Designing, estimating, and the actual construction of houses in lieu of making small wood objects is taught in our vocational building trades class. It required considerable thought to initiate such a program and keep it separate from school finances and taxes. As a result a non-profit corporation was formed. Its board of directors includes a representative from each of the three local banks, a representative from organized labor, and a local contractor. Construction money is furnished by the banks and repaid when the house is sold. The representative of organized labor and the local contractor are interested consultants. Local material suppliers cooperate and bidding to furnish the materials is lively. The program is four years old. Two houses have been completed and sold, a third is now under construction. The program is self sustaining and is accepted with enthusiasm and pride by the students, the sponsoring corporation, and the public.

C. A. HUFFMAN, builder Elkhart, Ind.

Royal Barry Wills

Your article [Feb] on the late Royal Barry Wills is a worthy tribute to a fine American and—I speak as a former client—a fine architect.

JACOB LEFFERTS, builder Middletown, N.J.

The editors regret that H&H's salute to Royal Barry Wills failed to include an expression of their thanks to *American Home* for its cooperation in making available several photographs.

Split-entry houses

As a recent buyer of a new split-entry house, I read with great interest your fine article on split entries in December.

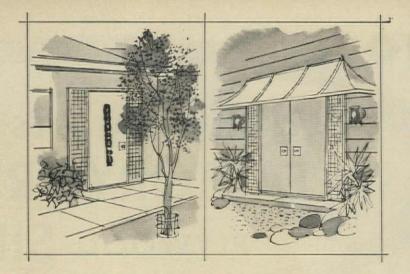
Mine is the most common plana ranch house over a basement family room, half bath, and laundry. It has all the drawbacks of a ranch plan-crowded, no privacy; sitting in the living room we see the bedroom and bathroom doors, sounds from one room are heard in every other. The two-story's biggest disadvantage is stairs. But there is far more traffic on the stairs in the split-entry. In a two story there doesn't have to be traffic to the second floor once the beds are made and the laundry gathered, since most two storys have a half bath downstairs. In split-entry houses you go up and down to the laundry. To go outside is half a flight by the front door, a whole flight by the garage. To bring in groceries from the car, to take trash or garbage out, one has to use the stairs. The children go from the family room to the main floor several times a day.

Of course no house has everything, but this one gets the prize for having the most inconveniences. Split entries are going up by the hundreds. If many people are as unhappy with them as I, there may come a day when their reputation will make them a drug on the market.

MERILYN B. TROCINO, stair climber Eugene, Ore.

Said H&H in Dec: "Whether this popularity lasts depends largely on the reputation the split-entry gets with the homebuying public."—Ed.

Noted architect George T. Rockrise, AIA, of Rockrise and Watson, was commissioned by Schlage Lock Co. to design this doorway. Two ways the Rockrise design can be adapted to various styles of architecture are shown here. (For other entrance way ideas you can use, send for free portfolio offered below.)



Use <u>doorway ideas</u> like this to sell homes faster!

Pictured at left is one of the architect-designed doorways which Schlage is making available to builders everywhere.

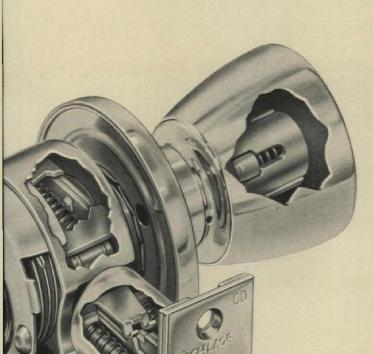
It's a part of our builder service we think will be of real benefit to you—because an attractive entrance way makes an important first impression on prospects, helps you sell even when the market's slow.

Schlage has long taken an intense interest in doorway design, has played a prominent part in making the entrance way a feature of the home rather than a mere incidental. The cylindrical lock, the long backset, the decorative escutcheon—all originated by Schlage—have brought new freedom and flexibility to entry architecture.

Why not send for Schlage's portfolio of doorway designs and see how these ideas can help you? They can be used for homes in any price range.

That's true, too, of Schlage Locks. Whether you're building a project home or a mansion, Schlage has hardware to match the budget. And what a beautiful way to say you build with the best.

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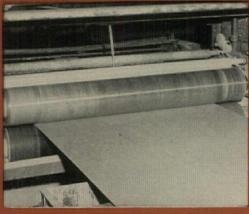
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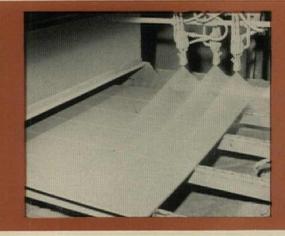
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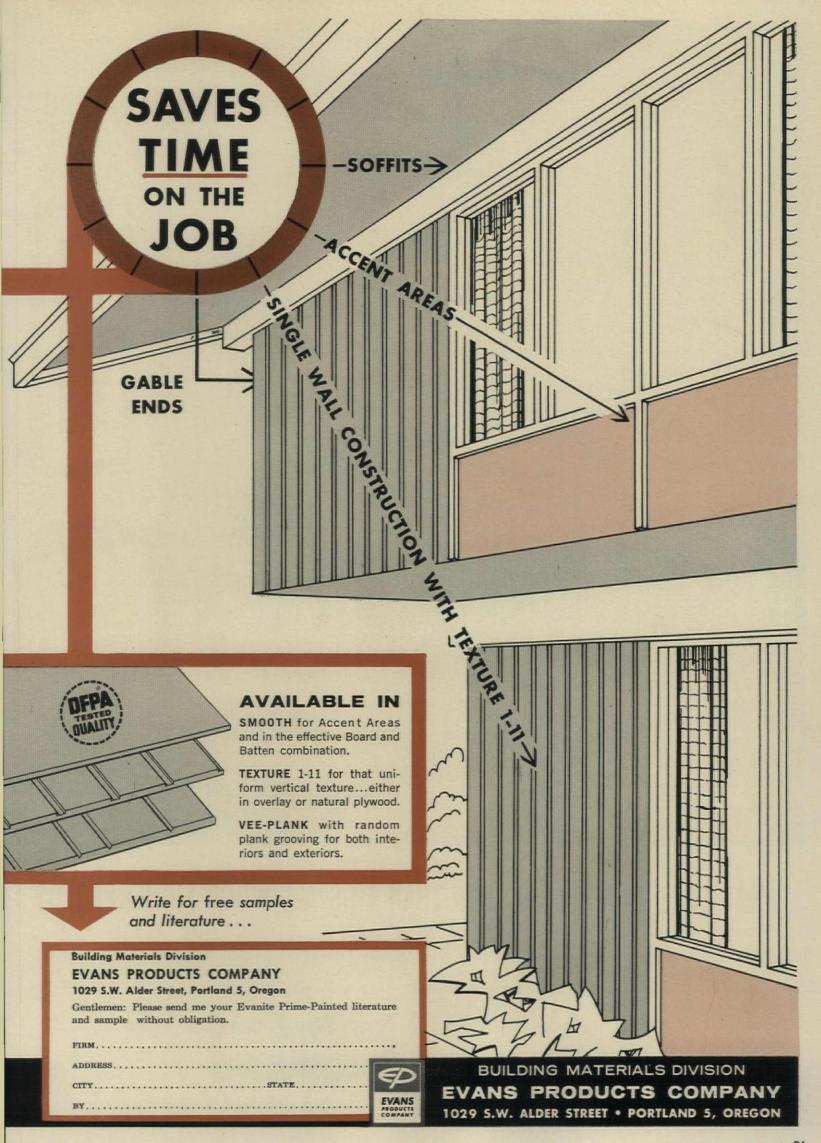
1st ROLLED COAT

Surface of the plywood is initially pressurerolled with the first coat of oil-based paint which fills the pores of the wood or overlay material. Then, the reverse roller of the automatic paint machine uniformly seals the surface. This first coat protects the surface and blends completely with the second coat.

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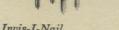
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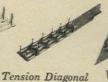


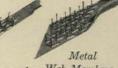








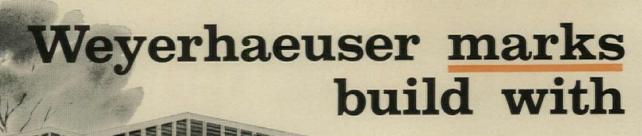


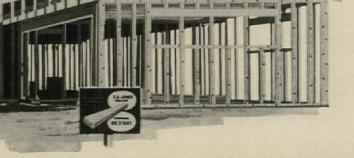




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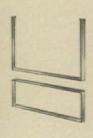
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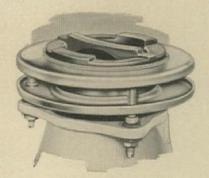
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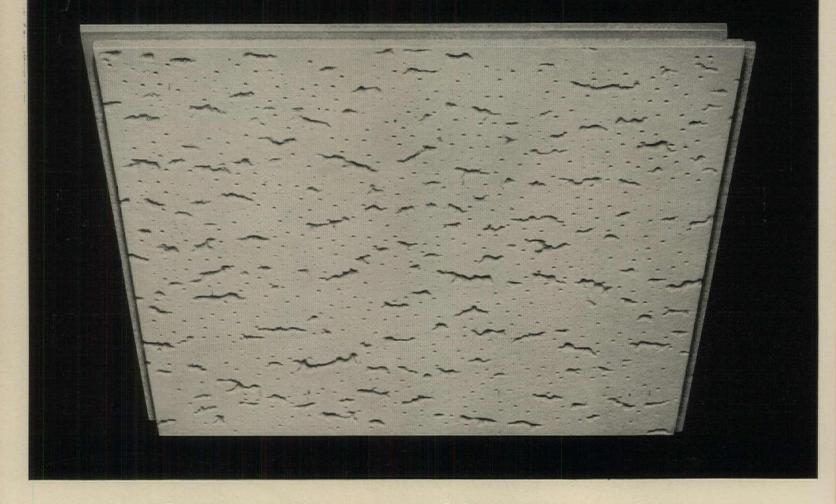


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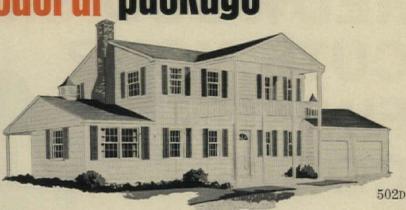
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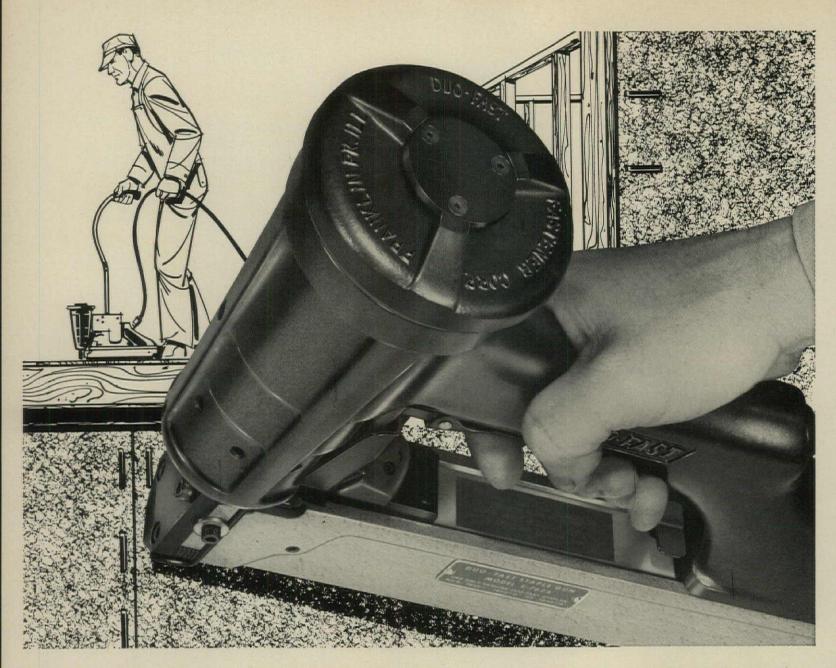
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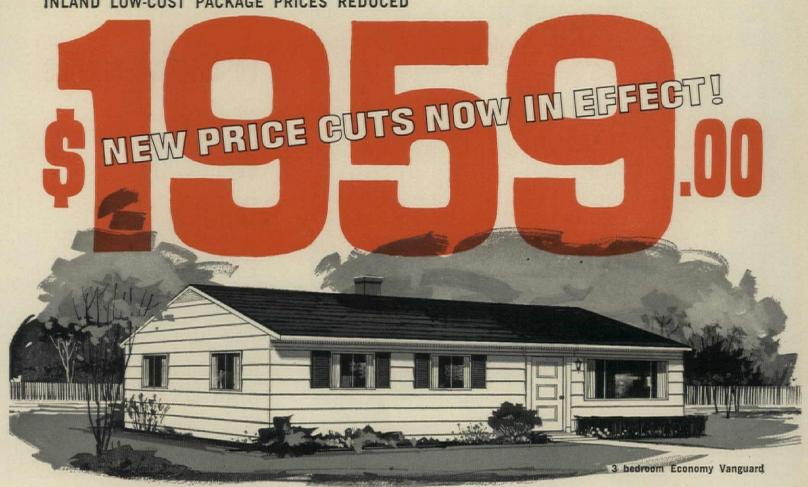
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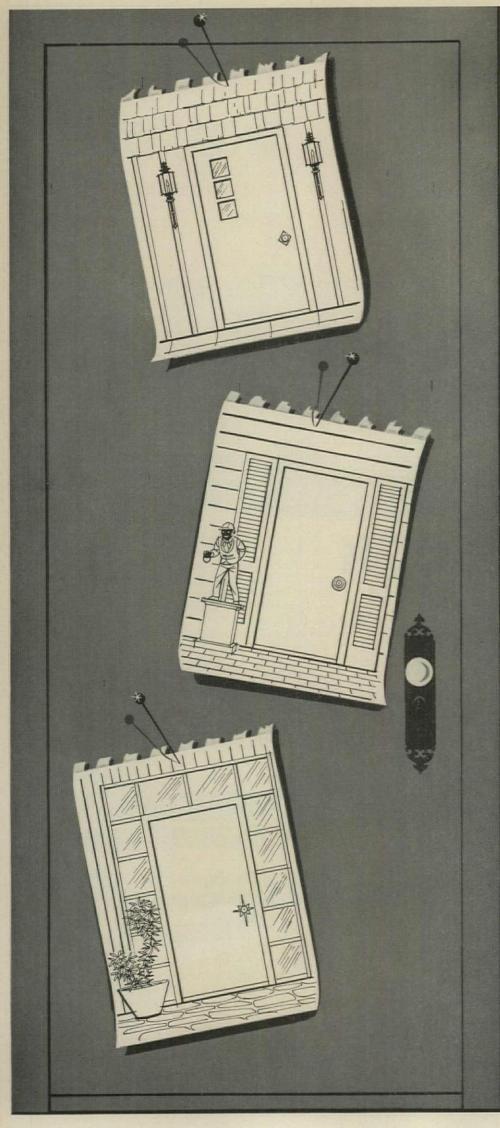
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Volume XXI No. 3

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MARCH 1962



A special issue to mark H&H's 10th anniversary

1952/1962

10 YEARS OF PROGRESS IN HOUSING

A 12-part review of the decade illustrated by reprints of memorable and still pertinent stories from past issues of House & Home and followed by a look into the future.

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... Only yesterday

Remember when houses like these were easy to sell?

In 1951 houses were so easy to sell that most builders thought FHA allowed only ½ of 1% for all sales expense! Houses were so easy to sell that Bill Levitt announced his new models with word that "applications will now be accepted"! Houses were so easy to sell that few builders bothered to furnish their models; many even argued that furnishing hurt sales (this was understandable after you saw what kind of furniture they moved in, mostly on loan from the nearest store).

Houses were so easy to sell that grocers and bus drivers built them as a side line, and the government had just counted 109,800 builders in the business. Houses were so easy to sell that few builders would "waste" even 1% commission to get selling help from a realtor. Most realtors had only used houses to sell, so they began telling all their prospects that "houses were better built in the good old days." (This was nonsense, of course, but who could blame the realtors for saying so?)

New houses were so easy to sell that few builders would pay even \$25 for an architect's design. As long as the old plan-book model was selling so well, why take a chance on something untried?

New houses were so easy to sell that



In 1951, most built-for-sale houses offered very little more than basic shelter

Nine homebuyers out of ten were first-time buyers, young couples without much money who just wanted a home of their own away from the in-laws. Their median income reported to FHA was only \$4,225 so what they wanted most was easy terms. As shelter, the million-odd houses the builders built for them that year were the

best million houses ever built all at once, but shelter and space is about all they offered—and not too much of that. The average FHA house was only 879 sq ft; it carried a \$9,007 appraisal (including \$1,092 for the finished site). And like as not it had only four or five rooms, one bath, and a garage.



In 1951, houses were built very differently with plenty of on-site labor

Big builders were building houses by the thousands, but their mass production still depended on handicraft methods, and subcontractors always seemed to bid lower on inefficient methods they knew than on better methods they would have to learn. Only prefabs could be built with parts instead of pieces, because only the prefabricators sold parts dimensioned to fit together; so most houses were two or three months abuilding.

In 1951, almost all heavy materials were lifted and moved by hand

one lumber dealer in ten was equipped with the mechan-

The materials-handling revolution in homebuilding was ical muscles needed to handle heavy unit loads. Not one still only a gleam in a few lumber dealers' eyes. Not freight car in ten could take unitized loads, and not one manufacturer in ten was set up to ship unitized loads.



In 1951, architects and builders were miles apart as this famous house well shows

Ten years ago there was an impossible gap between the kind of house the architects were custom designing and the kind of house the builders were mass producing. Most of the FHA 608 apartments built in 1961 looked and lived as if they had been built in 1935, and so did most of the built-for-sale houses, except that they were smaller and plainer. Most builders were sure no architect

could tell them anything about what their homebuyers would buy; they knew their market wanted just what they had been selling. but slicked up a bit. Most architects looked down their noses at builders; they too were sure they knew best what the builders could sell—the kind of elegant simplicity their wealthy custom clients liked. Both were about equally wrong.

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In 1951, NAHB was still a fledgling trade association newly spun off from NAREB

Its headquarters in the rear of the old La Salle Building were so small that only Frank Cortright had a private office; the president's desk was in the hall. There was no research institute, no staff economists, no merchandising, urban renewal or community facilities staff. Paid staff included only an executive vice president, a Capitol Hill lobbyist, a construction manager, a public relations man, and 14 girls.



In 1951, our problems looked very different from the ones we face today

The builders' No. 1 worry (after Korean-War-caused shortages) was how to get mortgage money fast enough and cheap enough, for in those days you could sell almost anything faster than you could build it provided the terms were easy enough.

Land (which builders now vote their No. 1 problem) was no problem at all. You could buy all the raw land you needed for \$1,000 an acre, \$250 a house; and Jersey Builder Carl Mitnick was actually buying improved lots left over from the last building

boom for as little as \$25, complete with streets, curbs, sidewalks and sewers! Conflicting and archaic codes (now the No. 2 problem) seemed so small a problem that NAHB was soon to disband its code committee. The high cost of trade-in and trade-in financing was no problem, for no builders wanted to trade. The supply of first-time buyers seemed inexhaustible, so why bother about those harder-to-sell prospects who could not buy a new house until they sold their old one?

\$0.... in 1951, homebuilding was not yet really an industry. Industry implies coordinated effort, and that's just what homebuilding wasn't.

Homebuilding still was

builders trying to get along without paying architects a fee or dealers a mark-up,

architects trying to get commercial work because there was no money in houses,

dealers trying to get back to their pre-FHA margins,

and lenders insisting they were just investors with no responsibility for the industry into which they were pouring a hundred billion dollars.

Each was going his own way,

ignorant of the other's problems, oblivious of the enormous potential they could tap by working together.

There was no common meeting place for everybody in the industry.

There were magazines for builders, magazines for architects, magazines for appraisers, magazines for every subcontracting trade—but there was no publication devoted exclusively to housing and serving the whole industry.

BUT, except for this failure in communication—

everything essential for a revolution in homebuilding was ready . . . waiting for men to agree . . . waiting to be used.

A new architecture, developed in the '20s, '30s, and '40s, was ready. So was a whole new concept of building with parts instead of pieces. So was a whole new technology of mechanical muscles . . . so were new materials, new methods.

And the economy was ready: the poor were getting richer, and well-to-do families were finding new ways to enjoy life.

INDEED by 1951, everything was ready for change. And...

After 1951, changes came fast . . .

New men with new ideas were taking over and industrialization was beginning.

To report these great events, to spread the new knowledge, to interpret and to lead, came a new magazine . . .

Said the editors in Volume I, Number 1:

"Your industry stands at long last
on the threshold of its industrial revolution—
the industrial revolution to which,
in other fields, we owe every advance
in living standards since Colonial times."



Now, to see how far we have come together, let's look at

1952/1962

A DECADE OF PROGRESS IN HOUSING

Measured in numbers alone, the progress from 1952 to 1962 is unmatched: 12,254,800 new housing units—more new homes than were ever before built in any ten-year period anywhere, enough new homes, in fact, to house 41,421,224 people, more people than now live in the 60 largest US cities.

Measured qualitatively, the decade's accomplishment is no less unique. Says former FHA Commissioner Julian Zimmerman: "These millions of new homes—and the subdivisions in which they were built—are much better and far more livable than anything else this country produced in quantity in any earlier period."

Yet these measurements only begin to tell the story of these years. Still to tell is the advance architects made in residential design, an advance based on pioneering work of earlier decades, an advance that can be seen in hundreds of fine custom houses, that has influenced the best merchant-built houses and raised housing sights everywhere. So important is this story to the history of the decade's progress that a special section of this issue (pp 116-127) is devoted to telling it and to reprinting in full color some of the most memorable custom houses of the time.

Still to tell, too, are nine other

stories, so basic to a history of 1952/1962, and so pertinent for today and tomorrow, that they, like the story of the architect's house, are covered in detail in separate chapters:

The rise of the trade-up market (pp 128-141) summarizes 1) the decade's 70% gain in consumer income and 2) the effect of an affluent economy on housing supply and demand. This account is followed by a reprint of H&H's 1958 report on Oskaloosa, which tells how a homebuilding boom was created on the Iowa prairie where there was no housing shortage and no increase in population.

Land (pp 142-151) analyzes the reasons why finding and developing raw land has become, since 1952, the builder's No. 1 problem. A reprint from 1960 outlines the decade's best solutions to the land problem.

The team (pp 152-161) reports the growth of an idea that has helped make each factor in the industry more aware of benefits that came from inter-professional cooperation. A crack housing team is seen in action in a reprint from 1959.

The revolution in selling (pp 162-171) reviews the decade's radical changes in sales techniques. It is

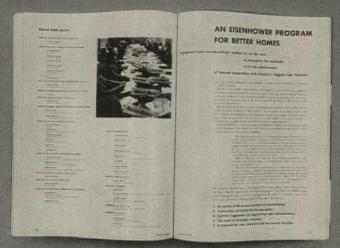
illustrated by reprints from four of H&H's annual merchandising issues.

The changing interior (pp 172-179) shows in full color how, over the last ten years, houses have been made more spacious and more livable. It also shows how this improvement stemmed from ideas first worked out in the architect's custom house.

Techniques for building better (pp 180-187) reports what has been done since 1952 to make building more efficient at the site. Specific cases are described in a reprint of a 1958 study of methods used by a Georgia builder who was then the fastest in the US. ("He turns a bare slab into a finished house in only 14 working days.")

Industrialization (pp 188-195) tells of the decade's progress in transferring more and more of the building process from the site to the factory. It shows why true industrialization requires dimensional standardization, and includes a reprint from a 1956 report on progress toward agreement on dimensions at a series of H&H Round Tables.

Management (pp 196-207) relates the story of the growth since 1952 of a new idea about what the top man's job should be—how he



"Eisenhower" Round Table in late '52 (see opposite) was H&H's fourth. In all, the magazine has held 33 Round Tables with 1,311 participants.



News about pension funds as a potential reservoir of mortgage money was reported by M&N in April 60. All through the decade H&N news pages (among the best read in the magazine) were a unique source of information about developments in housing finance.



Remember the first Women's Congress on Housing in '56? It was held by HHFA, later taken over by McCall's. Houses published in consumer magazines have been covered regularly by HAH because they strongly influence market preference.



16-page "extra" on 608 scandals was published in May '54. HAM said FHA Commissioner Guy Hollyday, fired because of scandals, was a "scapegoat for long-recognized shenanigans in home finance," urged the housing industry to "speak up clear and hold for FHA."

should spend his time and how he should not. It is illuminated by the case history (reprinted from 1961) of a top management executive and the methods he uses to run a fast-growing business.

Housing for everyone (pp 208-215) is a résumé of the industry's accomplishment in meeting the need for all types of housing. It is illustrated in full color with examples that let you judge how the housing of 1952/1962 compares with past standards.

Graphic and important as these developments were to housing's last decade, they say nothing about a dozen other facets of the period's history: the flow of mortgage money and the role of FHA and VA; codes and zoning; the growing importance of public financing; urban renewal and the problems of boom areas; and the development of new building products.

To review progress in these areas. . .

Let's start by looking back through the pages of HOUSE & HOME since January 1952

"New mortgage crisis"—these were the first words to greet readers in House & Home's first issue. They were to be repeated with unhappy frequency throughout the '50s.

The crisis of '52—and all the recurrent mortgage crises of the decade —was provoked by stubborn refusal to let FHA and VA interest rates respond freely to the market forces unleashed by Federal Reserve when it pulled the plug on cheap money in '51. This Canute-like Congressional policy was largely responsible for the decade's violent ups and downs in housing output: a boom when the general level of interest was low enough to make FHA and VA loans an attractive investment, a cutback in starts when FHA and VA money was scarce.

So basic was the part played by money rates that much of housing's story since '52 could be told in terms of the industry's gradual adjustment to 1) the end of cheap money and 2) the end of a concurrent phenomenon, the war-born housing shortage. Indeed, in years when there was a resurgence in the supply of FHA and VA money (notably 1955) not only did housing starts skyrocket, so did most material prices, and, significantly, so did land prices. Only in the '60s (after the VA rate went to 51/4 % in June '59 and the FHA rate went to 534 % in Sept, and after this put an end to what H&H called "housing's worst mortgage pinch") did mortgage credit lose its controlling grip on housing output. Concurrently, sales became the builder's No. 1 problem and rental vacancies rose to normal levels.

Not every phase in the history of the last ten years fits as neat a package as this brief account of the end of cheap mortgage money. For example, the industry's reaction to the end of the housing shortage has been a shift—often slow and reluctant—from the shelter market with its emphasis on a small and low-priced house to the trade-up market with its emphasis on quality.

The coming change in the housing market was forecast at a 1952 Round Table

At this meeting ("The Too-Cheap House," Oct '52) industry leaders advised that the first and most important way to make houses better would be to make them bigger. This was the start of a continuing series of H&H Round Tables and editorials, all pointing to changes in housebuyers' needs and incomes, all spelling out the industry's need to adjust its policy, its product, and its sales methods to meet new conditions.

The industry's lag in making this basic adjustment, said an H&H editorial in May '54, is the reason why the average family is spending a smaller and smaller part of its income for housing and a larger and larger part for all the other things that compete for the consumer's dollar, "Housing is today the most undersold product on the market," concluded the editors. But, they said, "We believe the desire for a better home is the deepest and strongest desire in the heart of every family. If we create those better homes and then sell them for all we are worth, we need have no fear for our future market."

All through the decade no subject touched the industry's immediate prosperity more directly than this one of how to create a more exciting product to awaken consumers' latent buying power. And no subject received more attention from H&H's editors.

Part of the problem was Fha's early prejudice in favor of low-price houses, and part was getting recognition of quality in Fha appraisals. As early as its first issue, hah quoted California architects and builders who charged that Fha valuations and Minimum Property Requirements "encourage the mediocre."

The big breakthrough on the FHA front came in late '57 from Commissioner Norman Mason. Mason, the editors reported in Jan '58, "spelled

out a new policy that makes it more than clear he wants to reverse FHA's long-standing pressure on builders to build houses too cheap to be good."

In effect, FHA's new policy tripled the number of families who could qualify for a \$20,000 house by cutting the income requirement for a \$20,000 house below the '55 requirement for a \$15,000 house, and doubled the number of families who could qualify for a \$15,000 house by cutting the income requirement for a \$15,000 house below the '55 requirement for a \$12,000 house. And, H&H noted, "Commissioner Mason is leaving builders less excuse than ever for building with cheap materials and cheap equipment." The magazine quoted Mason's directive: "No otherwise acceptable credit application should be turned down just because the first cost of the house is increased a few dollars to pay for certain quality items whose use will actually make it cost less rather than more to live there."

Two years later (Mar '60) the editors reported a second big forward step: "Commissioner Julian Zimmerman has just issued another all-important directive instructing all FHA offices to require less income to buy the more expensive house—provided that careful calculations show its higher mortgage cost will be more than offset by lower operating and maintenance costs."

The decade's first major housing law grew out of a joint study by government and industry

Most key provisions of the Housing Act of 1954 were based on recommendations by a 23-man Presidential advisory committee made up of government officials and housing industry leaders. The committee itself grew out of an H&H Round Table recommendation, and 11 Round Table participants later served on the committee.

The Round Table agreed on a housing program spelled out in "An open letter to General Eisenhower" (H&H, Jan. '53) that reported housing's situation ("Our industry will soon be regulated as never before by competition") . . . suggested housing policies ("We are unanimous in asking not to be subsidized") . . . proposed administrative changes ("Restore the independence of FHA") . . . and offered an approach to slum clearance and urban renewal ("The US housing problem can never be solved until we recognize the importance of maintaining, improving, and rehabilitating the 43 million existing dwellings").

The '54 Housing Act is notable for three provisions which paralleled important recommendations of the Round Table:

- 1. It reorganized the Federal National Mortgage Association into the present tri-pronged operation (secondary-market program, special assistance program, and management and liquidating portfolio), part of which was destined for private control. The new secondary-market set-up was designed to increase private capital in FNMA by requiring users to buy FNMA stock.
- 2. It replaced the concept of slum clearance with the far broader concept of urban renewal that included slum prevention and renewal of decaying neighborhoods. Significantly, the new law permitted nonresidential rebuilding of areas with "substantial" deteriorated housing and barred urban-renewal grants to communities that had not developed "workable" plans to attack existing slums and prevent growth of new ones.
- 3. It put Fha support behind urban renewal—creating Fha Secs 220 and 221, which provide advantageous terms for renewal housing and housing built for families displaced by government action (mostly demolition for renewal or highways).

After '54, as Democrats recovered control of Congress, a long struggle developed between Capitol Hill and the White House over the Congressional itch to set up more and more new spending programs for housing. This reached a climax in 1959 when the President twice vetoed big-spending housing bills on the ground, as H&H noted, that they were "extravagant, inflationary, unfair ..." After he left office, many of the programs he most opposed became law.

The decade's second major housing law also grew out of a government-industry study

The 27,000-word report by President-elect Kennedy's six-man task force, digested exclusively for H&H readers (Feb '61), led to the Housing Act of 1961. This new legislation (H&H, Aug '61) combined major revision of existing programs with creation of several new and controversial ones:

- 1. It slashed FHA down payments on \$14,000-to-\$27,000 homes, thus corrected inequities that had persisted for years.
- 2. It extended maximum FHA terms to 35 years with 3% down—a com-

promise engineered in the House when it became clear that Congress would reject 40-year, no-down loans. This move capped a decade during which FHA down payments and amortization had been cut again and again as Congress responded to pleas to make it still easier to sell homes.

- 3. It created a new FHA rehabilitation program (Secs 203k, 220h) under which FHA, for the first time, accepts second mortgages in the form of 6% loans up to \$10,000 (with a minimum of \$2,500 outside renewal areas). This program—so far little used—is intended to bridge the gap in modernization financing between FHA Title I repair loans (up to \$3,500 for five years at 9.7% interest) and renewal loans under Secs 220 and 221.
- 4. It created a new middle-income housing program (FHA Sec 221d3) under which FHA, for the first time, subsidizes rents for a small but privileged group. Under this particularly controversial program, Fanny May buys mortgages on rental housing at a submarket interest rate (currently 31/8%) if the housing is sponsored by co-ops, non-profit corporations, or limited dividend corporations.
- 5. It launched the government on major new programs subsidizing mass transit and open-space preservation.

Summed up H&H: "The Housing Act of 1961 is the most controversially costly and crazily complex piece of law housing has ever had."

"Open end" and "package" mortgages were the first of many changes in the home-financing field

Although they were introduced early in the '40s, neither the "open end" nor "package" mortgage was much understood or used until '52 and '53 when a series of H&H editorials brought them to the industry's attention.

The editors quoted Douglas Meredith, executive vice president of National Life Insurance Co on the "appealing advantages . . . for the borrower, the contractor, the manufacturer, his dealer [and] for lenders." In successive months the magazine reported significant gains with headlines like this: "Dime Savings Bank of Brooklyn writes open-end clause into all its family-house mortgages." In Sept '52 T.B. King, director of va's Loan Guaranty Service, told readers: "We have provided for the package and open-end type of mortgage finance sponsored by House & Home.'

In Feb '53 FHA removed a major

roadblock from the path of the package mortgage by modifying its so-called "waste clause" to make the package mortgage acceptable to lenders. In Nov '54 H&H reported that FHA was moving into the "open-end mortgage field," and the same month the magazine announced that Prudential Insurance Co "makes it 'standard' to include an open-end clause in all states where possible." Efforts to popularize both mortgage innovations continued, and in Nov '61 H&H reported that FHA had approved "carpets-on-the-mortgage (and draperies, too) for rental projects."

Another newsmaking development of the '50s was the tremendous growth of mortgage banking companies. This growth was especially marked in the first half of the decade when the volume of home mortgages serviced by mortgage bankers skyrocketed from a little more than \$6 billion in 1952 to \$20 billion in 1955. By the '60s a trend toward mergers was becoming evident. (See this month's *News* for a report on current mergers.)

Along with increased activity by mortgage companies came increasing interest in city-to-city variation in discount rates for FHA and VA loans. In Aug '53 H&H started its regular monthly table of "mortgage market quotations" with listings for eight cities. The new service was a unique source of mortgage data and quickly became one of the magazine's most popular features. Today a greatly expanded service regularly reports on 18 leading markets.

But in two areas of mortgage finance little progress was made during the decade: 1) efforts to tap pension trust funds as a source of mortgage money were only sporadically successful, and 2) agitation for creation of a Central Mortgage Bank got nowhere.

Conventional loans also made news as S&L financing grew in importance

In Feb '55 H&H told its readers about California Builders John Hadley and Ray Cherry who with aid of two s&Ls developed a "contract of sale" finance plan and used it to help sell 1,500 houses a year. Their record, the editors said, "showed how conventional financing can compete successfully with government insured loans on low-cost houses."

In Sept '55 H&H said: "The builders and the savings & loan associations need each other [because the industry] needs a second big source of high-percentage loans. Ever since FHA was started, the organized homebuilders

and the savings associations have kept up a running fight . . . Now the time is ripe for NAHB and the USS&L to end their feuding, reconcile their differences, and begin working together to their great mutual advantage."

Spurred partly by mushrooming deposits (many associations were paying 4½% by the late '50s), partly by their 12% tax-free reserve allowance, partly by the HLBB's authorization of 90% loans, and partly by the trend toward larger, higher priced houses, the nation's S&Ls took over a larger and larger share of the newhome financing job. From '50 to '54 S&Ls had accounted for only 24% of new-home financing, but from '55 to '60 they were responsible for 30% to 32%.

Housing markets were growing fastest in the suburbs of metropolitan areas

From 1950 to 1960, the population of metropolitan suburbs jumped close to 50% (compared with 35% from '40 to '50), said H&H in a report on the 1960 census (July '60). Around New York City, for example, Suffolk County gained 139%, and Nassau County doubled, Added the editors: "To no one's surprise, most Metropolitan areas in the West, Southwest, and Florida showed big gains."

Long Island and New Jersey in the East, Los Angeles in the West, Phoenix in the Southwest, and Miami in Florida were among the booming housing markets of the '52-'62 decade. And the entire Southeast, long a laggard in homebuilding, was finally catching up with the rest of the country. H&H called the South a "new building frontier" in an April '52 report on Gross-Morton, a New York firm that went to Aiken, S.C. to build 550 houses. Said Ed Dennis, Gross-Morton's general manager: "We think the Southeast has a growth possibility unequaled anywhere."

Gross-Morton was one of the first of what H&H called "mobile builders"—builders who shifted and expanded their operations from city to city and state to state to capture inviting markets.

Inviting markets did not always turn out a bonanza for mobile builders. Reason: the more builders who flocked in, the tougher the competition. Prime example: Florida, where a housing boom that started in '52 generated so much competion by early '60 that H&H headlined a Florida market report: "How to succeed in spite of a boom." Said the magazine:

"The biggest builder migration in history has helped to make homebuilding Florida's biggest business . . . The state is full of tough-minded builders who learned their lessons elsewhere and who have taken a post-graduate course in the rough-and-tumble Florida school."

New housing markets —from urban apartments to vacation cabins— attracted builders

Florida's boom, for example, was stimulated by a heavy influx of retired couples-and big builders like the Mackles were building whole communities for retirees. Arizona, too, was a retirement area-and in 1960 Del Webb's Sun City near Phoenix made news from coast to coast. But, as H&H pointed out in April '59 ("Today's big retirement market is right on your own doorstep"), the retirement market was far more than a warmclimate market. By 1961 this special market was being met by builders like Mitchell Berenson in a New York suburb, ex-NAHB President Carl Mitnick in southern New Jersey, and Irvin Bleitz and Herb Rosenthal in Chicago. And H&H quoted Mortgage Banker Walter C. Nelson: "We are just beginning to realize that the needs of the elderly constitute as big a housing problem as the one faced by veterans after the war."

Vacation housing was another opportunity-being opened, said H&H, by higher family incomes and the trend to longer vacations. In 1960 housing experts estimated vacation-house starts at 100,000-twice the annual rate in the mid-'50s. In 1961 H&H reported on Talisman Island, a new resort off Long Island. Said Developer Michael Butler: "Building a vacation-house development is a lot different from building an ordinary development. You don't start by building houses. You start by creating a place where people can have fun, and then you build your houses around it.'

One large market—the market made up of minority families—was still largely untapped. But despite problems of finding land and getting financing, some better housing for Negroes was built. Examples published by H&H: Builder (and ex-NAHB president) Joseph E. Merrion's duplexes outside Chicago, Developer David S. Campbell's duplexes in Washington, Developer Charles H. Stanford's community of single-family houses in Oklahoma City, Builder Leon Weiner's townhouses in Wilm-

ington, and Bollinger-Martin's townhouses in Louisville. By the mid-'50s, a start was made on resolving the issue of open-occupancy housing. Since '54, Morris Milgram, whom H&H described as a "deceptively soft-spoken crusader for interracial housing" has built five integrated developments in Philadelphia, Princeton, N.J., and Waterbury, Conn. And in Feb '57 the magazine reported on an interracial community (Sunnyhills near San Francisco) that sold 90% of its first 169 houses to white buyers without establishing a quota system.

As the decade neared its end, renewed interest was evident in multifamily housing-spurred in part by the growing shortage of close-in development land, in part by the end of rent control in every major city but New York, and in part by a 1954 amendment to the Internal Revenue Code that, for the first time, allowed accelerated depreciation of investment real estate. Many new multi-family units were cooperatives. And some were sold under condominium-a form of co-op in which each owner shares ownership of the land, walls, hallways, and other common areas but is also sole owner of one particular unit.

The apartment market was so favorable—and so many good new apartments were being built—that hat devoted two complete issues (Oct '59 and July '61) and two major reports (Apr '58 and Oct '60) to the subject. Said the magazine: "Building good new apartments is just about the best and easiest way anyone with money can make more money ... but building anything but a really good new apartment is a very risky business."

The shortage of close-in tracts also focused more attention on odd-lot building (said H&H last month: "It's time to take a new look at the booming odd-lot business").

Urban renewal was a major problem for most cities and a major opportunity for private enterprise

Early in the decade H&H publicized NAHB President Alan Brockbank's "first-hand report on the nation's slums and what to do about them" (Sept '52). The magazine next brought housing leaders and government officials together at two Round Tables which worked out "a textbook on housing conservation." The first conference (H&H, Jan '53) also led to the formation of ACTION (American

Council to Improve Our Neighborhoods). Said H&H's report of the second (Oct '53): "Blight can be reversed only through teamwork of government and business."

The Housing Act of 1954 and a Supreme Court decision, also in '54, provided new tools for the problem's solution. The Housing Act set up special FHA secs 220 and 221 for financing new and remodeled renewal housing. The Supreme Court ruled it was constitutional for a municipality to buy up private property, tear down the buildings, and sell the property to a private buyer.

Local attacks on urban blight—slow at first—gradually mushroomed. For example: Land buying was underway for 27 projects in 1952, for 87 in '54, for 132 in '56, for 281 in '58, and for 444 in '60.

Renewal produced far more than new houses and apartments. Slums were replaced by an industrial park in Duluth, by new schools in Providence, and by a new medical center in Birmingham. And New Haven is not only building a whole new business district but also conducting a city-wide fix-up campaign (H&H, Sept '61).

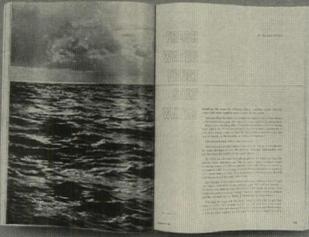
As more and more cities faced up to urban blight, renewal became big business, and a small coterie of big developers like Webb & Knapp, Renewal Development Corp, Reynolds Metals, and Lewis Kitchen roved from city to city taking on the biggest jobs. But H&H also reported evidence that more and more homebuilders were tackling renewal work. Among them: Bill Witt in Norfolk, Marvin Gilman in Baltimore, Joe Singer in Philadelphia, Leon Weiner in Wilmington, Joe Eichler in San Francisco, and Crawford Homes (a home manufacturer) in Atlanta.

As the decade ended, renewal by remodeling got an extra boost in the form of the '61 Housing Act's revision of Fha Sec 220. Gist of the revision (spelled out by h&h in Sept '61): Remodelers who buy up property in approved urban-renewal areas can get a 90% Fha commitment on multi-family housing (85% on one to four-family houses) based on the estimated value of the property before rehabilitation plus the estimated fixup cost.

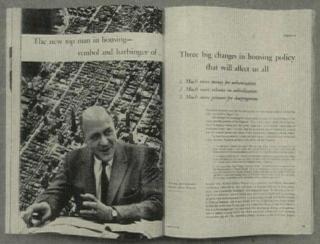
Public housing in the '52/'62 decade—despite growing public disapproval of its projects—turned out to be anything but a dead duck. It was saved by its ability to switch emphasis from slum clearance to housing displaced families and the elderly. In this surprising switch, public housing was aided by private redevelopers' willingness to let someone else be responsible for rehousing low-income families.



Round Table on "code chaos", reported by H&H in July '58, called for HHFA leadership and industry-wide teamwork to solve one of housing's biggest and most pressing problems (see opposite).



What does conversion of salt water to fresh water mean to housing? Said N&N in a Feb '61 report on desalting the ocean: "New housing and new industry are already being stratisacketed by water shortages all over the country."



Housing Administrator Bob Weaver was introduced to H&H readers in Feb '61 editorial that asked: "Can bigger US subsidies substitute for sound solutions of city snafus? Can a federal edict bar race bias without disrupting housing output?" H&H's answers: "Certainly not" to the first question, "Probably yes" to the second.



54 pages in June '61 showed winning houses—both custom-built and merchant-built—in MA's 1961 Homes for Better Living Awards Program (see opposite).

More new building products have hit the market in the last 10 years than in the previous 50

Shortly after World War 2, buildingproduct manufacturers increased their spending on research. Result: By '52 housing was receiving a flow of new materials, new equipment, and new tools,

Said H&H in May '59: "Today's good new houses can be built much better and tighter than houses were built in the 'good old days' . . . can be cooled and heated for less than old houses cost for heating alone . . . can have more baths and better plumbing . . . can have better floors . . . bigger and much better windows . . . better roofs . . . better storage . . . can be kept quiet with acoustic ceilings . . . and today's good new houses can be planned for indoor-outdoor living with sliding glass walls."

In Oct '61 the magazine added: "Today there is a new and better product, a new and better tool, or a new and better method to do almost everything. . . . Change is coming faster and faster as more and more manufacturers get into the act. . . . New steel and plywood combinations make hardwood floors cheap as slabs . . . New six-in-one sandwiches cut wall-construction time in half . . . New adhesives promise brick bearing walls cheap as yesterday's veneer . . . New doors cut closet and hallway costs a third . . . New devices make better wiring cost less than poor . . . New quick-drying plasters cut drywall finishing time two-thirds . . . New directburial cables halve underground wiring costs . . . New trucks and lifts turn the economics of where-to-do-what upside down and double the importance of 'building with parts instead of pieces'."

Starting in '59 the industry turned to the stock market for public financing

By Aug '60, when H&H began its regular monthly listing of market quotations ("Housing's stock prices"), shares in 45 companies were being actively traded—mostly over-the-counter.

Among the builders in the initial listing were familiar names like Eichler Homes, Levitt, and Kavanagh-Smith. Land developers included Arvida, Laguna Niguel, and Major Realty. Under "finance" came companies like First Charter Finance, Lytton Finance, and Palomar Mortgage. The prefabricators were Admiral, Crawford, Inland, National Homes, and Scholz.

Prefabbers had been the first to "go

public" but the sensational stock market headlines were made by shell house companies ("Shell house stocks jumped 20% last month," H&H, Jan '61) and by S&L holding companies ("They look hot to Wall Street," H&H July '61).

While shell house and s&L stocks were exciting speculative interest, a newsworthy by-product of "going public" came to light in the first big crop of annual earnings reports. Said H&H in May '61: "Among housing concerns which have recently gone public, six building companies report average net income at 3.3% of gross revenue, 13 land developers show average net income at 8.1%, 16 finance companies at 13.6%, two mortgage banking companies at 24%, eight prefabbers at 1.8%, four shell house firms at 7.8%.

Before public stock issues came into vogue, "syndicate" had been housing's magic word for raising money, especially for apartment house financing. But with the popularity of stock market financing came increasing problems for the syndicates. In Jan '61 the Securities & Exchange Commission "warned real estate syndicators to beware of not registering their syndications as securities offerings." next issue н&н added: "Some real estate syndicators are having trouble with New York State's new disclosure law." By June the magazine reported that returns to syndicate investors had dropped from 15% to "around 10%" and syndicate promoters were looking harder for new investors and for new investment opportunities. In July came news that New York's "Real Estate Syndicate Act lays down much stricter rules than does sec."

Meanwhile, in Dec '60, the Real Estate Mutual Fund of San Diego sought SEC registration and became the first to take advantage of the new conduit tax law which Congress had passed five months earlier. What H&H came to call "the rush to the stock market" continued all through '61. In the first eight months, "56 assorted housing, building and lending companies filed registrations statements with sec for stock issues totaling more than \$300 million." By October the real estate investment trust had become a big factor and H&H told its readers that "17 real estate trusts have applied for permission to sell more than \$125 million of securities to the

As the realty trust appeared to gain popularity at the end of '61, Wall Street's two favorite housing stocks lost market ground. In December H&H headlined: "Shell house stock prices hit skids as competition slashes earnings." The story went on to report that these stocks were "off 66% from their March peak." In Jan '62 the headline read: "Is s&L honeymoon over?" and H&H said, "Investing inter-

est in s&L holding company stocks cooled off last month and prices tumbled."

In spite of these setbacks, each month continued to bring news of more public issues of housing company stock, and H&H's monthly "Housing's stock prices" in Feb '62 listed securities of 87 companies.

The chaos and confusion of local codes and zoning became one of housing's toughest problems

"Outmoded and conflicting codes are blocking design progress," said Architect Carl Koch,

"Code-enforced waste is pricing thousands of houses out of the market," said Builder Ernest Zerble, chairman of NAHB's code committee.

Both men were speaking at H&H's 1958 Round Table on archaic and conflicting local codes. The Round Table report (July '58) pointed out that code chaos "costs homebuyers an average of at least \$1,000 a house," urged HHFA to take the lead in code reform, and concluded: "There is no good reason why a single national standard cannot be written to cover any and all local conditions."

Three years later another Round Table (on state and local laws) again called on hhffa for leadership: "Hhffa should be asked to develop a national performance standard for residential construction with the cooperation of the industry as represented by our associations." Said the Round Table report (Dec '61): "The housing industry's accelerating progress towards industrialization is making standardization and uniformity of performance requirements more important than eyer."

A closely related problem was local zoning that, in many cases, inflated site-improvement costs and forced the under-use and/or mis-use of high-priced land. Said Builder Gerald D. Lloyd, chairman of NAHB's land-use subcommittee, at the Round Table on local and state laws: "Zoning control has become more than a problem; it has become a crisis."

Behind the trend to up-zoning was the population explosion in suburbia. In many towns the sudden influx of new residents was overloading community facilities and creating a constant demand for new schools.

H&H dramatized the problem in "The Battle of Middletown" (Aug '57). The editors told how Middletown, N.J. (where the population had jumped 75% in seven years) adopted a plan for "orderly growth"—and how leaders of the town's homebuilding industry played an important role in developing the plan. Middletown worked out a zoning plan (most available land

was put in zones that required 125′, 150′, and even 250′ frontages) and then retained professional planners to draw up a town-wide master plan. Said Jake Lefferts, Middletown's biggest builder: "Some people say the builder is the natural enemy of good planning. But that just isn't so. What is good for the community in the long run will be good for the builder."

Four years later—at an H&H Round Table on environmental planning—California Builder Joe Eichler put his finger on the problem of overzoning: "It isn't that the cities are trying to resist better use of the land . . . 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," said Boston Realty Developer Emil Hanslin, "is to show the cities that population growth doesn't need to mean bankruptcy." He cited the case of Andover, Mass. where a study showed that "newcomers paid more than enough taxes to cover the cost of their share of the schools and other municipal services."

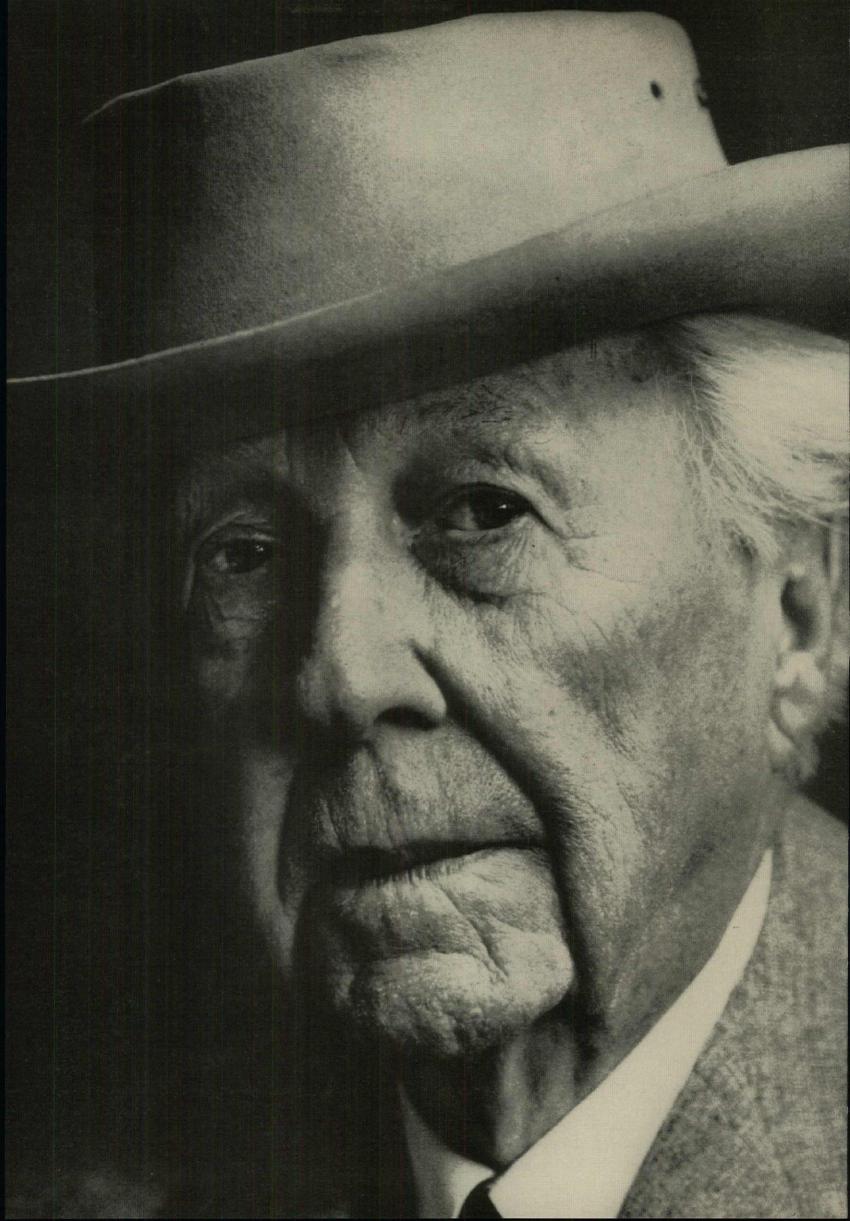
Local codes and local zoning were just two aspects of an over-all problem which top Planner Burnham Kelly called "localism." Reported a team of 11 experts headed by Kelly (H&H, Oct '57): Localism—in design, construction, financing, and materials supply—prevents mass production for mass markets and is "the biggest obstacle to the creation of a true homebuilding industry."

Homes for Better Living Awards Program has become housing's annual progress report

Each June since '56, H&H has published the year's best custom and merchant-built houses selected by distinguished juries from hundreds of entries in AIA's Homes for Better Living Awards Program.

Interest in the program has inceased each year, total entries rising fom 325 houses in '56 to 654 in '61. Winners over the years have included a long list of eminent architects and progressive builders, and each year's program has seen significant advances in design and technology.

But despite all the progress recorded in the awards program and elsewhere, no houses have as yet reached the advanced form foreseen in 1952 by NAHB's retiring President Bill Atkinson. Said he: "The house of 1962 may be atomically heated, gain light from light radiating surfaces, have few movable furniture units, glareless windows, pushbutton roof apertures, movable walls and room enough for sister to take her elementary arithmetic class by television."



Wellspring of the decade's progress was the heritage that came to housing from the '20s, '30s, and '40s—a new

Architecture of ideas

Looking ahead, Frank Lloyd Wright wrote late in the '50s: "New uses of livable space will continually evolve—improved, more exuberant, and serene" (H&H Jan '58).

This prediction of continuing change was timely: Recent years had been more a period of consolidation than of departure. For example, architects like Mies van der Rohe and Philip Johnson, whose glass pavilions were unforgettable accomplishments of the late '40s and the 50s, achieved these successes by carrying earlier concepts to a logical and uncompromised conclusion. On all sides, this process produced a flowering of domestic architecture-a flowering in diversity, color, fresh forms, and richness of ideas that can be seen -in part-on pp 118-127.

The '50s left behind the "skinand-bones" architecture of the Early Modern period. Perhaps influenced by the economy of plenty, architects seemed ready by 1952 to savor a richer taste. In July the editors hailed Mario Corbett's Thormsen house as "one of the handsomest [new] structures . . . on the West Coast," notable for its colorful use of stone and mosaics. The house, with its new emphasis on texture, was, H&H said, "an impressive contribution to the modern movement."

More and more natural materials were used in their natural state. In showing a new house by Marcel Breuer in March '55 the editors applauded its contrasts in texture, especially the offsetting flagstone floor, brick fireplace, plaster walls, and cypress ceiling.

By June '58 H&H could report: "Homes today are becoming more decorative and more decorated." Presenting a New Orleans house by Curtis & Davis, the magazine commented on its "richer textures, warmer colors, smaller pat-

terns" and observed that function was becoming "more decorative and decoration more functional—like the grilles in this house which do triple duty as ornament, sunshade, and windbreak." The trend to ornamentation became marked in the later '50s and was exemplified especially in the work of Edward Stone (see p 121).

Unity of house and site was a characteristic of much of the decade's best work. It meant: orienting the house to sun and view; taking fine, big trees into the architectural scheme; capitalizing on dramatic features like a rocky hillside; carrying the inside outside through spur walls, deep overhangs, protected terraces, and roofed areas.

One of the earlier and most distinguished examples of this approach was a small house in Marin County by George Rockrise (H&H, Apr '53). In its command of two different and equally magnificent views, in its flowing indoor-outdoor relationship, its trellised terrace, screened outdoor areas, encircling trees, and buttresslike flying beams that tie the house to its narrow site, this house could well serve as a text on the integration of land and structure. Later examples are seen in the photographs of houses by John Johansen (pp 122-3), Edward Barnes (p 124) and Russell Pancoast (p 125).

By '56, a trend to the atrium house that looks inward to its own court was widely evident. In H&H's August issue, Richard Neutra reminded readers that the atrium was an ancient concept that solves the problem of a narrow lot. This was illustrated in the same issue by Aaron Green's Reif house where a small court brings light and air and a garden to the center of the house and helps create a sense of spaciousness on a 50' lot.

A more truly patio house was Eliot Noyes' own residence in New Canaan (H&H Oct '56). Said the editors: "No more radical patio plan could be devised than a 'square doughnut' which turns the whole house into a walled garden—a private and formal outdoor space." But the classic statement of the court house concept was Jose' Luis Sert's Cambridge home (H&H, Oct '58). Dean Sert (Harvard's School of Design) put the case for the traditional Mediterranean court house in these words:

"By pushing the enclosing walls out close to the lot line, better use is made of expensive land. Indoor and outdoor living space is private and serene. Every room can have pleasant views regardless of what is beyond the walls."

New shapes made possible by new technology were the decade's most dramatic advance. In 1953 H&H reported Paul Rudolph's early experiments with roofs made of plywood vaults, his concrete umbrella roof and his cocoon houses with roofs made of the Navy's moth-balling plastic.

By the late '50s H&H had published a long list of successful vault-roofed houses and an equally impressive roster of other innovations like John Johansen's proposal for a sculpture-shaped, sprayed-concrete house (Jan '60), Goody & Hamilton's proposed all-plastic house (Sept '56), Jones & Emmons' work with steel framing to open up the plan (Dec '55), and Craig Ellwood's advanced experiments in panelization (Jan '60).

But to many readers the House of the Decade was Eduardo Catalano's house with a hyperbolic paraboloid roof (H&H Aug '55 and p 120). Said the editors: "Its principle [the skin is structural] is sure to revolutionize domestic architecture before the century is out."



THE NATURAL HOUSE is our great legacy from Frank Lloyd Wright. This example, built in Manchester, N.H., expresses many of the simple and basic design ideas which we now take for granted—but which sprang from the fertile imagination of Wright. "At first glance," H&H pointed out when it published this house, "it belongs to Wright's prairie period [an early stage of his career when he developed the essential idea of a house nestled into the

land as if it grew there, and open to the land around it]. But it reflects the continuing evolution of the architect's thought, with many features not found in his early work."

In this color photo, you can see many of Wright's basic ideas—how he made his small houses look bigger by stressing the horizontal lines and minimizing the vertical lines in the facade, by stretching the roof line with a broad carport and storage area



© Ezra Stoller

(right in photo), by keeping the fascia in one straight line except where there was an impelling reason to change it, by using a deep overhang, by keeping the roof line low, by grouping windows in strips or blocks instead of as holes punched in the wall, and by using a massive chimney in his big roofs. You can also see some of Wright's ideas for making a house work better—how he minimized hard-to-keep-up landscaping, kept the house private by facing the big

glass areas to the rear, raised the planting boxes and tied them into the house, made the terrace big enough to serve as a real outdoor room and raised it slightly to get good drainage.

it slightly to get good drainage.

When H&H published this house, it pointed out these and a score of other FLLW design ideas—and observed that while "this house is a lot more than the sum of its ideas . . . each idea is worth remembering." Published in H&H, Sept, '56.

continued



© Ezra Stoller

EXPERIMENTAL HOUSE (above) by Architect Eduardo Catalano is an important and pioneering demonstration that the skin of a house can be structural and that a skeleton of framing is unnecessary. Even today, this roof—a laminated-wood hyperbolic paraboloid just 2½" thick but spanning 87½"—is an expression of the most advanced use of materials and modern technology. Published in H&H, Aug '55.

THE GEOMETRIC HOUSE (below)—with its cleancut rectangular planes of wall and roof—is characteristic of Architect Richard Neutra. Neutra was one of the first architects to recognize that some simple geometric solution is essential for standardization and industrialized building. Yet this house has a romantic quality, and makes the most of the natural and created—landscape. Published in H&H, Aug '52.

Julius Shulman



ARCHITECTURE OF IDEAS

THE ORNAMENTAL HOUSE (right) by Architect Edward Stone is one of the decade's major developments in design. This example in Dallas also has many of the elements of the international stylesymmetry, absence of clutter, a great sense of order. Yet Stone's characteristic grillework — mostly decorative though it also serves as a shade and privacy screen—adds a warmth and "human element." Pub-

lished in H&H, Dec '58. THE PATTERNED HOUSE (below) was another expression of the decade's search for warmth in

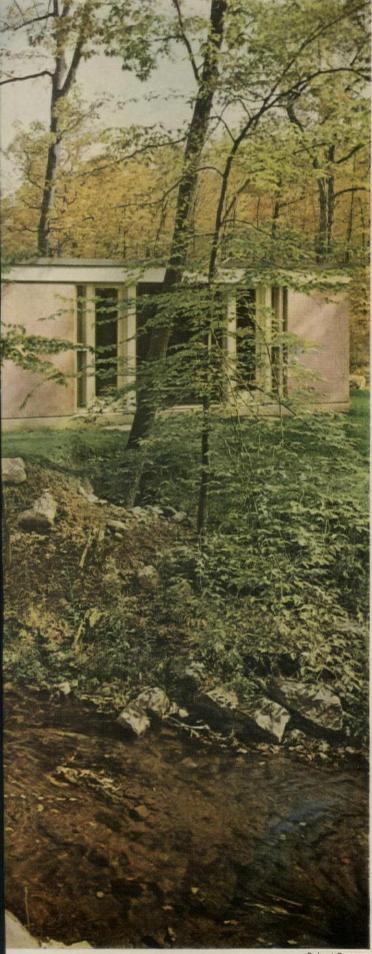
design. This example by Architect Thornton Ladd uses colorful tiles, grilles, and trellises as decoration.





Irvin Kershner





Robert Damora

THE ROMANTIC HOUSE —an important facet of the decade's evolving design—is epitomized by this example by Architect John Johansen. Its romantic quality begins with the site. But Johansen gave the house an almost fairy-tale feeling by bridging the stream with a glass-walled living room that has a striking view in both directions. He heightened the effect by using bold and unusual colors, and by giving the central "bridge" a light and playful vaulted ceiling.

But in spite of its romantic qual-

But in spite of its romantic quality—or perhaps because of it—this is a modern house in every sense—it could not have been built until recent years. It is formal but not overbearing—as so many formal houses of years past were. It has grace and distinction, restfulness and charm. It is the kind of house that makes people dissatisfied with the ordinary, the mediocre, and the dull. Published in H&H, Dec '58.



THE INDOOR-OUTDOOR HOUSE was progressively refined during these past ten years. In this example by Architect Edward Barnes, the space inside the house is opened wide to the outdoors, and the outdoor spaces around the house are given architectural form—a suggestion of walls and roof. For this big (7,500 sq ft) house, Barnes created a series of different outdoor rooms (this is the entrance pergola). Published in H&H, June '55.

THE FLORIDA HOUSE (right) is probably the most marked example of the decade's trend to architectural regionalism. And this house by Architect Russell Pancoast is an advanced example of the Florida house. Designed for its climate, the transition from indoors to outdoors—through the screened "engawa"—is subtle and pleasant. The house is shaded and protected from insects, yet open wide to the breeze and the view. Published in H&H, Mar '60.







Rose & Mayer, LIFE

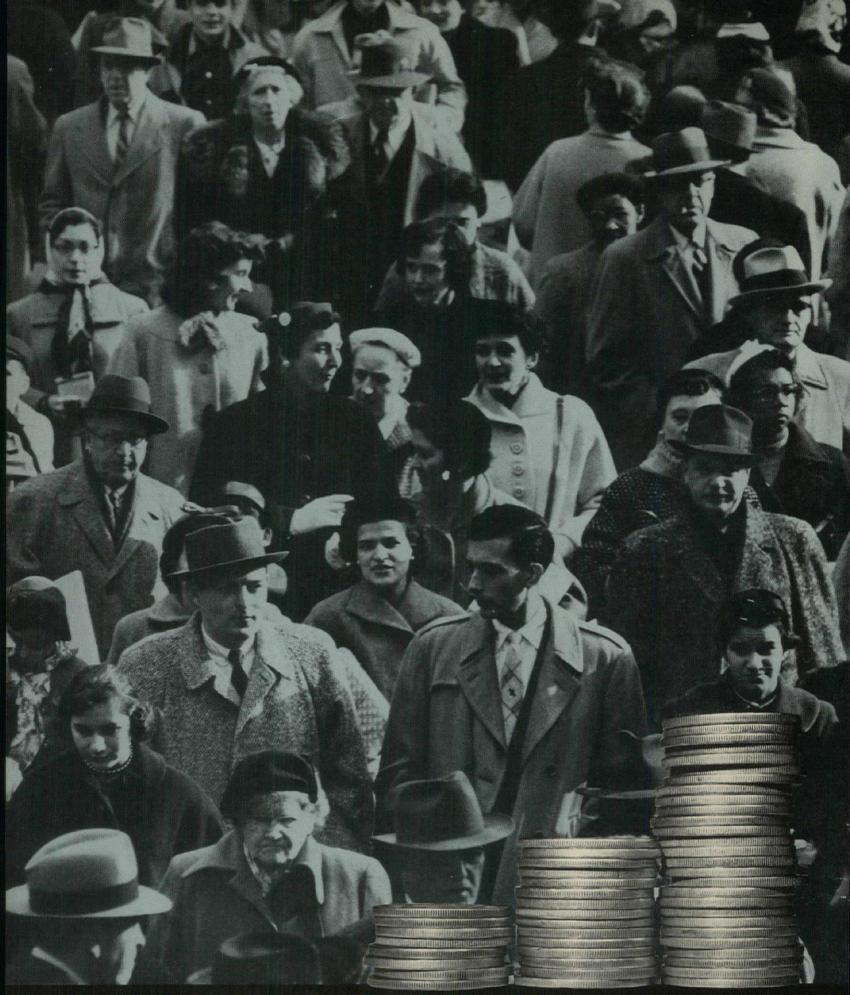
MEDITERRANEAN HOUSE by Architects I. W. Colburn & Assoc is another romantic—yet highly disciplined—house. Its square outline, its arches, its grilles, and its central courtyard and enclosing wall echo an ancient tradition; yet this is a modern house—almost abstract in outline.

The continuous arcade is set 6' outside the glass wall that encloses the living space. This device com-

bines the light and openness of an all-glass house with privacy from public view. And the central court —21' sq and a full stories high—not only opens up the center of the big (72' sq) house, but gives every room on both floors a pleasant and restful view—for the court contains a formal pool and fountain and sculpture.

Published in H&H, June '60.

/END



Ralph Morse, LIFE

Predicts Housing's No. 1 Economist Miles Colean:

"The whole net population increase from 1957 to 1970
will be in the over-\$7,500-a-year income bracket
... Housing at long last has followed clothing and food
into the area of discretionary spending"

Rising incomes and the end of the post-war shelter shortage brought about the

Trade-up market

—a challenge to create the irresistible house

to compete for the consumer's discretionary dollar

Regular readers of HOUSE & HOME had no reason to be surprised by the family-income news in the Kiplinger Washington Letter of Dec 23, 1961.

Reported Kiplinger: "Family income rose 70% over the past 10 years ... \$3319 to \$5620... Even with inflation, families are 45% better off now.... Look at family income in past decade, shifts to higher levels . . .

"Over \$5,000 a year: In 1950, 23% of all families . . . In 1960, 58%

"Over \$10,000 a year: In 1950, 3% of all families . . . In 1960, 14% "

Advised Kiplinger: "Pay a lot of attention to this trend . . . for higher incomes allow people more semi-luxuries, not just necessities."

H&H readers have been reading about the big shift in incomes since the magazine's first issue. Interpreting this shift, H&H said in 1954: "We already have 25% more low-cost houses than we have families who can afford nothing better."

H&H said in 1960: "The big market is the second-time buyer trading up to a better home as his income rises." The editors went on to amplify: 1) by 1970 more than 15 million housing units priced under \$10,600—and already built in 1957—will not be needed; 2) by 1970, 16 million housing units priced over \$17,500—and not yet built in '57—will be needed.

But even though the trade-up market was large and getting larger all through the '50s, the big question was how to capitalize on it.

One key to the growing trade-up market was trade-in. There was talk of trades at NAHB's 1953 conven-

tion. But not until an H&H Round Table in '55 did the whole industry pool the experience of pioneer traders (builders, realtors, lenders) who were taking the equity in old houses as part payment on new ones.

Meanwhile, H&H told the stories of traders like Builder Leland Lee of Dallas, Builder-Realtor Robert Hoag of Milwaukee, and Realtor Gordon Williamson of Detroit. But, said the magazine in '57, although some realtors were profiting from trades, "most builders shy away from taking so much risk."

Another (and even more important) key to the trade-up market was the quality house—a house so superior to old houses that buyers could not resist it. As early as 1954, H&H asked its readers: "Are you getting ready for the coming boom in quality houses?" Three years later the editors reported on one town — Oskaloosa, Iowa — where seven out of ten houses were being built to satisfy what a local lumber dealer called "the urge for the best" (see p 132).

Oskaloosa's experience bore out the case H&H had been making in recent issues: "For today's living, today's good new houses have it all over yesterday's best, but not enough homebuyers know it, and not enough builders and realtors know how to sell it. So millions of Americans who could well afford to trade up to better new houses go on living in old houses."

By 1958, real progress toward the irresistible house had been made. An H&H portfolio of 24 houses published that year was a sampling of the high quality of construction, livability of space arrangement, attractiveness of design, and ease of maintenance that the best new houses were making available to homebuyers almost everywhere.

New quality houses stimulated the modernization of old houses. "The new house sets the pace for modernizing the old," said H&H in 1960. Added the editors: Ideas that make a new house different from an old house-a modern kitchen, modern baths, a convenient laundry, plenty of storage, ample insulation, and screened outdoor living-"send many a model-house visitor home to modernize." So, not surprisingly, home modernization had become a big business -approximately \$12 billion a year, according to Housing Economist Miles L. Colean.

By 1960, trade-in selling was finally clicking in many markets. In March, an H&H survey of 424 leading builders showed that 46% were already using trade-ins and another 17% expected to do so.

Why the big swing to trade-ins? One reason was an FHA ruling (long urged by H&H) that liberalized trade-in financing. A second (and equally important) reason: More and more new-house realtors were taking over the actual tradingand relieving builders of the risk. (A '57 H&H Round Table had concluded: "Any builder who tackles trade-in without first teaming up with a good realtor is asking for all sorts of trouble.") Urging still more cooperation between builders and realtors, NAREB President, C. Armel Nutter, summed up: "Tradein is the key to selling the qualityhouse market.'

On the rolling prairie...



OSKALOOSA, IOWA

- ... Here everybody's trading up
- ... Here 7 out of 10 new houses are built because people want better houses, not because they need shelter
- ... Here trade-up works like a game of musical chairs each new house means a better old house for someone else



FRANK LLOYD WRIGHT midcentury prairie house built in Oskaloosa, 1951

. . . Here in Oskaloosa new houses like the one above helped set off a chain reaction that is still going on.

They sparked a demand for better housing in a community where there was no shortage of adequate housing.

Better new houses often inspired the remodeling of older houses and started a series of family trade-ups, each move better than the last.

In Oskaloosa 443* new houses have been built in the last 11 years. They dot the seven new "additions" in the town and stand across the boxwood hedges from their older neighbors along the maple- and elm-lined avenues leading out from the business center.

These new houses have prompted over 900 trading-up moves and are indirectly responsible for the 135 bottom-of-the-heap houses now slated for demolition.

Who buys the new houses? A bare .5% were bought by families who had been doubling up. Only 2% were bought by newlyweds; another 2% by families who moved out of

*The 443 houses built since 1947 were not built to cope with doubling up (there was none) nor to house a growing population (according to Federal Census estimates, population in 1957 was only 100 more than 1950's 11,024).

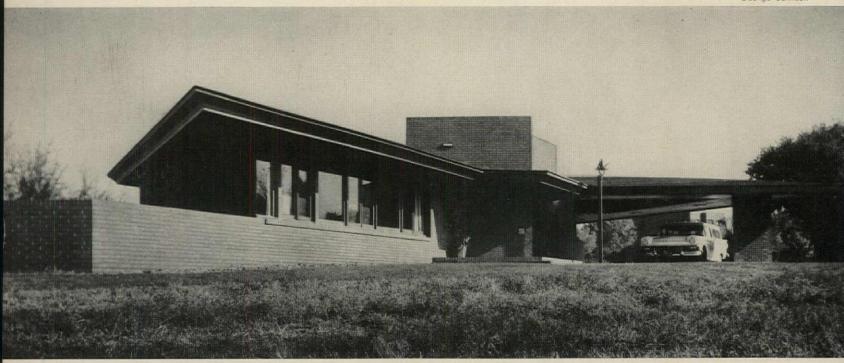
trailers. About 11.5% were built for rent (average: \$100 a month). Just short of 23% were bought by newcomers to Oskaloosa.

Over 31% were bought or built by families who had been renting. And nearly 30% were bought or built by second-time buyers who traded up from older houses.

Why did Oskaloosans want better houses? And what does a better house mean? The answers come from 310 families who told House & Home why they bought a new house and from anothr 591 families who gave their reasons for moving up to better older houses.

On the next ten pages you will see why people trade up. Specifically:

People trade up because they see houses like these....p 132
People trade up because they want something new...p 134
People trade up because they like outdoor living....p 136
People trade up because families get bigger....p 138
People trade up because children grow up.....p 139
People trade up because neighborhoods change...p 140
People trade up because they are moving up.....p 141



FIRST FLLW HOUSE looks like "a ship riding the waves," Oskaloosans say in describing way house sits on hillside among alfalfa fields.

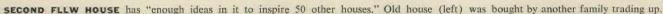
People trade up because they see houses like these

Over 9,000 people trekked out to look at these two Frank Lloyd Wright custom houses when they were built in 1951. Even though they were private homes—and not builders' models-more than a third of the visitors went back for a second look and what they saw started a homebuilding revolution in Oskaloosa.

"I'm not afraid to build a 'different-looking' house now," everybody said. And they meant it. More than 40% of the new houses built since 1951 "break with conventional design." As one new owner put it: "We didn't worry about what the neighbors would say-they ended up by liking our house."

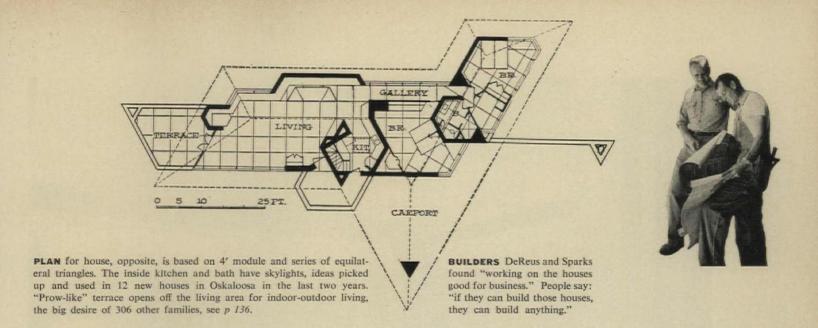
"What really impressed us was how you can put a house on the rolling hills around here," says one new-house owner who insisted his new house be designed to snuggle into its hillside site just as the Wright houses do. "I don't think any of us realized that we were literally shaving off the beauty of our town by grading down the sites."

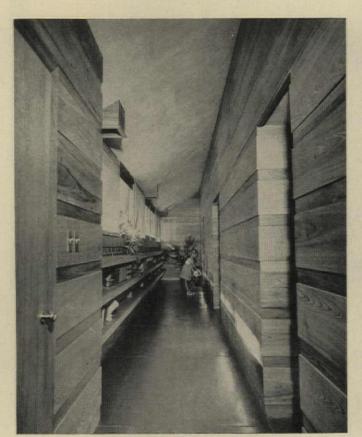
What else did Oskaloosans find in the Wright houses? "Intrinsic value-something so important it can't be measured," says their builder Jim DeReus. "People who came out of curiosity went home with a longing: they, too, wanted a house with all that the word stands for.'

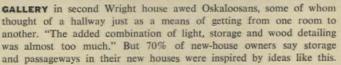


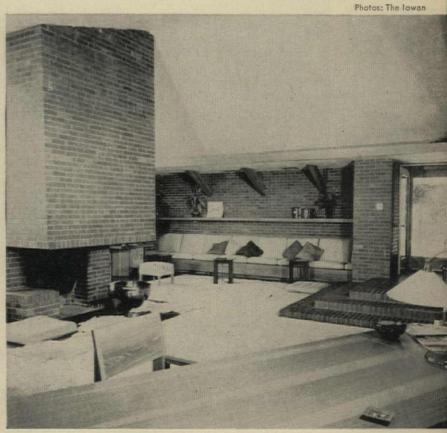




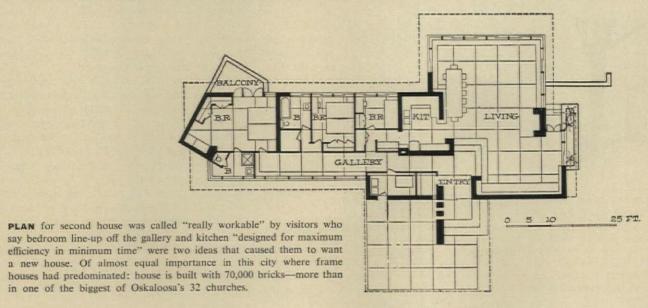








LIVING ROOM of same house impressed Oskaloosans with its sweeping ceiling lines, mammoth brick fireplace, built-in seating. Almost all families with growing children (see *p 138*) say they built to get built-ins because "there's nothing to get out of line and the house always looks presentable."





A ROOM WITH A VIEW worth looking at symbolizes one family's trade-up from old house to new house (see below).

People trade up because they want something new





DESIRE FOR LIGHT, air and privacy helped to sway one family toward a new house. Their older house was too small, too close to neighbors. New house has view from every side of rolling hills and shade trees. Fireplace in living room (top) also serves screened-in patio. "The new house satisfies all our wants," owners say. "The children's rooms are light and sunny and they've got more room to move around in." Children can play in family room without disturbing parents in living room. Architect: Wm. Nielsen; Builder: Sparks.

"My old kitchen had everything wrong—too many corners, too poorly lighted, too little storage too high or too low."

"The old house was dingy, drafty and dark. We wanted more light, an open plan and a weather-tight house."

"I was tired of clutter. We wanted lots of built-ins."

Eighty Oskaloosa familes (owners of 18% of the new houses) give reasons like these to explain why, when they wanted something new, they decided to build *everything* new.

What did Oskaloosans want to see changed?

Thirty-nine families ranked the kitchen first and every Oskaloosa builder agrees that it's the most important room in the house today—judging from attention buyers give it.

Sixteen families wanted more and better bathrooms. "We are a 1½- to 2-bath-per-house town," says builder Jim Sedrel, "and new-house buyers are really specific about what they want. They want more colored tile and plumbing fixtures, linen storage under counter or on the wall."

Fifteen families call built-ins "the most important single thing in the house," and say that "once we knew we wanted built-ins we found other things we'd change so we decided on a brand-new house."

Ten families found their old houses too awkward in plan. "By the time we knocked out partitions and opened up rooms, remodeling would cost as much as the new house—so why not have the new house?"

George Johnson



Oskaloosa Daily Herald



Oskaloosa Daily Herald



DESIRE FOR UP-TO-DATE KITCHEN in up-to-date house caused one family to switch from rented house (like rental units in picture left) to a new house. Brick wall at right backs living-room fireplace, includes a built-in barbecue on kitchen side. Oven, under-counter dishwasher, 4-burner cook tops are all built-in, as are wall storage cabinets. Ceiling has exposed mahogany beams. Adjoining breakfast room, which opens out to a patio, has built-in benches, ceiling-high windows. Architect: Carl Winkler; Builder: McKey-Fansher Co.







The lower



DESIRE FOR PLANNED PRIVACY helped to spark this trade-up. New house gave owners a zoned plan with clear separation of living, entertaining and sleeping areas—all on one floor. Parents bedroom has its own private bath-dressing area, its own view with windows placed high enough to allow varied furniture arrangements. Baths for both parents and children in this house are compartmented to avoid clutter and crowding. Family room—non-existent in older house—opens to playyard. Architect: Gerald Watland; Builder: McKey-Fansher Co.

Photos: H&H staff





DESIRE FOR BUILT-INS helped prompt this family's trade-up from rented house (now vacant) to new house. Built-in wall in living room houses TV, books, has sliding storage cases underneath which allows family to store more items in less space than in older house. Some seating in living room is also built-in. House, although custom built, was opened for inspection during one week in winter and 1,500 people went through it. "If it had been built in summer, probably 3,000 people would have come," says the builder, Jim Sedrel.

Oskaloosa Daily Herald



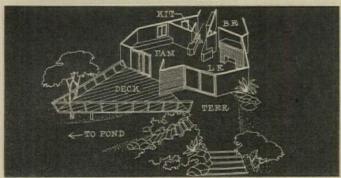


OUTDOOR ENTERTAINING in new houses takes place on suspended deck off family room. House sits in glade, has view of trees and pond.

People trade up because they like indoor-outdoor living







PLAN of new house opens family room and living room to the outdoors. Architect: George Russell; Builder; Sparks Construction Co. Old house (above plan) concentrated most of its outdoor living on front porch, as many older houses here still do.

Three hundred and six families consider indoor-outdoor living of such prime importance that it is often mentioned even when another reason is given for trading up to the new house. (So the desire for indoor-outdoor living is a factor in 69% of the new houses built.)

What makes indoor-outdoor living so important in Oskaloosa? "The old 60'x120' lots we lived on before new developments were opend up," many families say. "There was no room outdoors and no privacy. Without privacy, there's really no such thing as indoor-outdoor living."

One new owner says: "We bought a house with an acre of land and we feel as though we've got an acre of house, too, because we've got room outdoors to move around in. That's how important it is to us."

House planning enters the picture, too, say Oskaloosans. "Our old house had a fair-sized front lawn and only enough room to hang out the clothes in the back. Our new house stretches out and leaves plenty of room in back."

Many new-house buyers came from apartments and one of these families said: "You can't imagine how it felt to get a new house with a nice big patio out back. We are outside whenever weather permits and we have twice as much company as before because we can entertain outdoors without fear of disturbing anyone else."

Outdoor living became twice as important after the two FLLW houses were built. "Those houses did more to make people want something better than anything that ever happened in this town," says Realtor Walter Reasoner.





OLD HOUSE has less space for the kind of activities family wanted: room to garden, privacy to entertain. New house (above and right) is well back from street, has plenty of space for a picnic table, flagged terrace, flowers. Architect: Gerald Watland; Builder: McKey Fansher.





105-YEAR-OLD HOUSE (above) uses outdoors merely as a handsome setting. New house (right and below) uses the outdoors "as another room" and gives owners extra space, extra view. Stone fireplace was on lot; house was built onto it. Architect: Amos Emery; Builder: Sparks.







NEW HOUSE (seen from rear) built for family with eight children has a dormitory el. Living, family rooms span fire place, open onto terrace.

People trade up because families get bigger



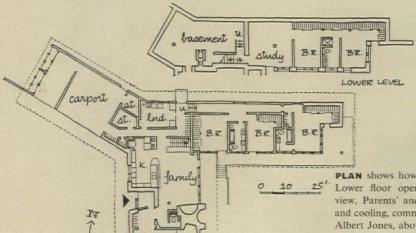
OLD HOUSE is way too small for the family, close by a busy street. New house is surrounded by 14 acres of land so that children have plenty of room to romp.

"One seven-pound baby makes more difference than you'd think," one young mother says. "In our case it definitely meant buying a new house."

It meant the same thing to 67 families in Oskaloosa who found the old house bulging at the seams when their families increased. (This accounts for 15% of all new houses built.)

Why do Oskaloosa's bigger families trade up to the new house? An extra bedroom isn't the only answer. Thirty-three families said they needed something more. "More yard space to play in, the same kind of space indoors when weather is bad, an extra bath, less steps to climb up and down, and as many built-ins as possible to keep the house looking neat."

One young mother added: "Don't forget the kids bring home friends to stay the night. This means 'you've got to have room for overnight guests. We solved that problem in our new house with built-in bunk beds in our son's room. When our two daughters have an all-night pajama party, all the girls bunk down in the family room. What did we ever do without it?"



PLAN shows how easily new house can cope with parents and children. Lower floor opens onto grade so that study and boys' rooms share view. Parents' and girls' bedrooms are above. House has zoned heating and cooling, commercial-sized laundry. Architect: Amos Emery; Builder: Albert Jones, above.

Photos: H&H staff



OLDER HOUSE was too big when children grew up so family traded up to the speculative house at right. New house has one-floor convenience, is in a newly developed area. Kitchen in this house included wall oven, table-top gas range, stainless steel sinks. Builder: Sparks.



People trade up because children grow up



OLDER HOUSE, above, was purchased by doctor for offices when couple whose family grew up decided to move into new development, below. New house has two bedrooms, one bath, attached garage; occupants plan to add outdoor barbecue at back. Builder of new house: Hubert Evans, right.

"If the children are grown and you can take life a little easier, why shouldn't you?" said one couple who moved from an old two-story house into a smaller new house all on one

Fifty-six Oskaloosa families (over 12% of the new house owners) moved from their bigger old houses into new houses in new developments because their children are grown up.

About half of these couples came from surrounding farms -which their children now operate-to retire and live more leisurely in the county seat.

What do these buyers want most of all?

Less house to keep up, an adequate lawn for gardening, and an extra bedroom "to sleep the grandchildern in when they come to stay overnight." Most buyers in this group put less emphasis on kitchen built-ins than do other Oskaloosans. Some retired families prefer to bring their free-standing stoves and refrigerators with them to the new house.







NEW NEIGHBORHOOD, like Sunrise Knoll, got people out of older areas. One new neighborhood inspires another, makes people want to trade up.

People trade up because neighborhoods change

H&H STAFF



RUN-DOWN HOUSE symbolizes move Oskaloosans made from older neighborhoods. Forty such houses have already been torn down and 135 others are slated for demolition.

And 70 families (or 15% of the new owners) in Oskaloosa give this as their *prime* reason for building or buying a new house.

In 1947, some of Oskaloosa's older neighborhoods, by no means slums, were starting to look run down at the heels. That same year the Green Realty Corp. and Sparks Construction Co. decided to play a hunch and built 13 houses on speculation in a grassy tract on the east side of town.

Today, 430 new houses later, Oskaloosa has six more additions with two new ones scheduled for 1958. As more new houses are built in new tracts, more old houses are fixed up (largely by do-it-yourself home owners) to meet the more demanding standards set by the new houses. Some old houses like the one at left, are pulled down.

Why do Oskaloosans trade-up from their older neighborhoods? One new development of speculative houses is made up almost entirely of families who are long-time friends and who moved in one after another, from older neighborhoods all over town.

Another big reason is people's interests: the new parochial school and the new high school—both located on the perimeter of older neighborhoods—can each claim a small tract of new houses. So can the country club and the college.



People trade up because they are moving up

"Hardly anybody still lives where he did ten years ago," says Lumber Dealer Paul Mathew.

Altogether almost one-third of Oskaloosa's entire population has traded up to a new house or to a better old house.

What makes all this trading up possible?

"The good years we've had since the war," says Banker Billy McKee. "All the new houses and all the trading up wouldn't have been possible if it hadn't been for the prosperity we've had in the last ten years. It seems to me that almost everybody's better off and able to live at least a little better."

"Another thing that's helped make it possible for people to buy a new house is the equity they have in their older house—and the fact that there's a good market for good old houses," says Realtor Walter Reasoner.

The houses at right are dramatic examples. At top, is one of Oskaloosa's new houses bought by the family who had owned the older, well kept brick house below. Brick house was purchased by family who traded up from middle house. This house was, in turn, bought by family who had rented the fourth house. It was rented by people who traded up from rental apartment, bottom.

Much of the old houses' salability lies in the way owners fix them up and keep them up. "A good share of our business is with the do-it-yourself trade," says Lumber Dealer R. V. Porter. "Around here people are always doing something to their houses. Sometimes it's a new coat of paint, sometimes they decide to add something on or take something off. Sometimes it's as simple as a man wanting to build a barbecue in his backyard, but always, they are doing something to their houses."

Because they do, because there are better old houses as well as better new houses, everybody in Oskaloosa trades up as he moves up.

House & Home interviewed personally and by telephone 310 of the 443 new-house owners in Oskaloosa. Statistics derived from this 70% sampling have been applied to the total of 443 in tabulating the reasons Oskaloosans gave for trading up

House & Home wishes to thank the people of Oskaloosa who contributed so wholeheartedly to this survey and especially the Oskaloosa Daily Herald and radio station kboe whose local announcements of the research project helped to make it successful.









/END



Says Clarence Stein, dean of America's land planners:

"We did our best to follow Aristotle's recommendation that 'a city should be built to give its inhabitants security and happiness"

12,254,800 new houses in a decade multiplied the industry's land problems and forced a new approach to

Better use of land

Patterns of land use for the auto age were available ten years ago, as you can see in the photo (opposite) of Greenbelt, Md.—a 7,500-home community planned by Clarence Stein and built in the '30s.

But in 1952 relatively few builders were using the land planning tools they already had. H&H's first year's issues carried detailed reports on good land use in Park Forest, Ill.; Levittown, Pa.; Maui, Hawaii; and Knoxville, Tenn. And early issues of the magazine also showed how the influence of FHA's top-flight land planners was beginning to be felt in new neighborhoods of curved streets and cul de sacs.

But for every good example of land planning there were countless sprawling "bedroom communities" being built coast to coast, Many were on once wooded land bull-dozed clear of trees—ruthlessness which, H&H pointed out in May '53, not only hurt builders' reputations but often cost them more than to let the trees stand.

Terms like "urban sprawl," "monolithic communities," and "scorched-earth building" began to enter the popular vocabulary. Builders found themselves the target of bitter criticism.

By the mid-'50s, land was an acute problem for most builders. Prices were rising, and many suburbs were taking steps to zone out homebuilders by requiring bigger lots and unnecessary improvements.

Septic tank failures were causing so much trouble that H&H began a series of articles to warn the industry against common errors in septic tank installation, and to point out economical ways to build community sewage treatment plants.

In 1956 H&H made an intensive study of Rockland County, N.Y. (a typical suburban boom area), to show how all these problems were combining to force up land prices. Reported H&H: "Houses with septic tanks must be built on costly lots of 15,000 sq ft or more . . . School boards try to induce town zoners to take them off the hook by forbidding more homebuilding. And when land for homebuilding is restricted, the price of remaining unrestricted land goes higher."

Power and light poles became a major target of reformers in 1957. H&H called them "the number one eyesore in too many suburbs." At first the cost of underground wiring appeared to block all attempts to get rid of the poles but soon the magazine could report: "Three years ago many power companies were loading their charges for underground wiring to keep home-buyers and builders from demanding it. Now more and more of them recognize that its heavier first cost is also the last cost."

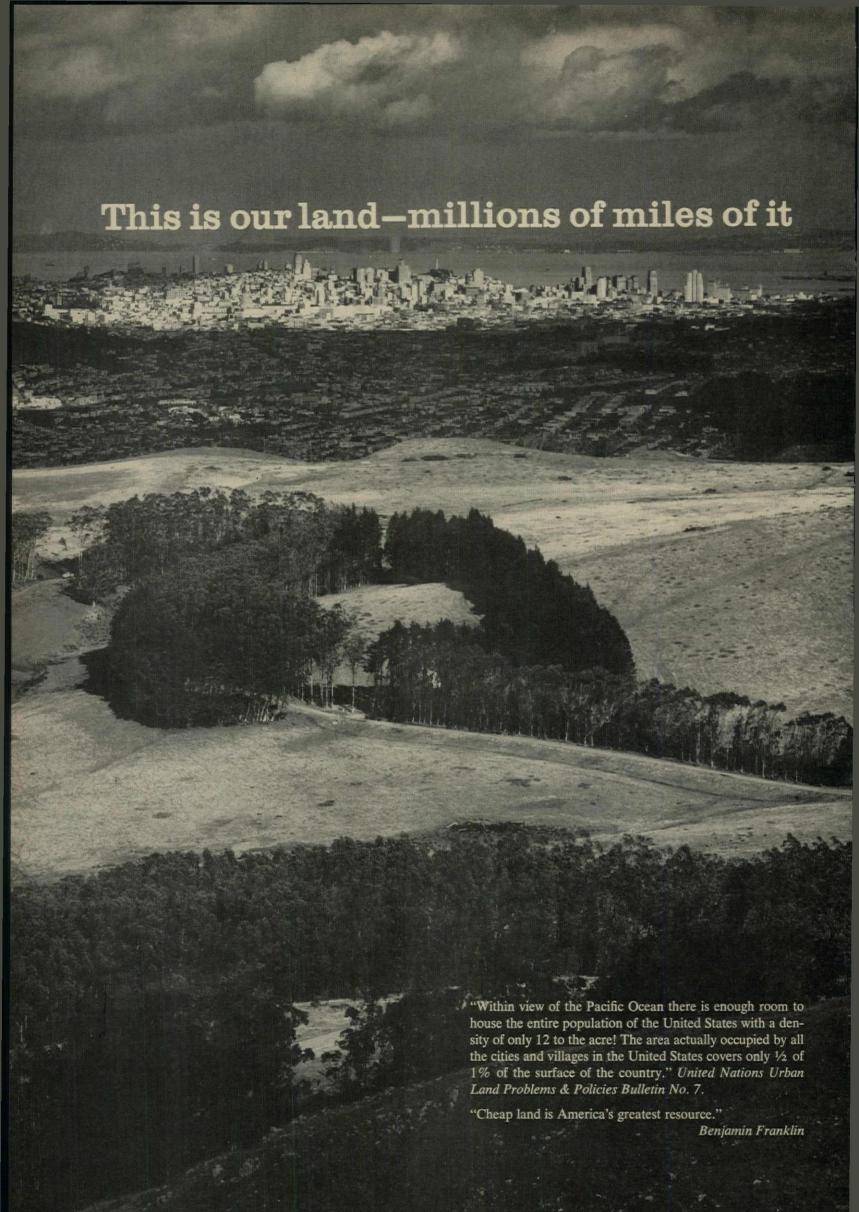
By 1960, inflated land costs were threatening to price good housing clear out of the market. In the suburbs sky-high land prices (up from 100% to 3,760% since 1950) were driving homebuilding farther and farther out to land cheap enough to build on profitably.

Main causes of the problem, the editors reported in their August special issue on land, include: speculation, over-zoning and excessive improvement requirements, and fragmentation of acreage into holdings too small for economical development. What to do about speculation? Said the experts at an H&H Round Table on tight money and inflation: "The only way land price inflation can be prevented is to tax land more heavily." (For more about the causes and cure of land problems, see p 146.)

One reaction to the high cost of land was renewed demand for higher density use. This produced ideas like Planner Roger Montgomery's cluster plan for putting houses on small lots around courts surrounded by open land (H&H Sept '59), ideas like mixing housing types in a single development. (H&H, Apr '61) and like building houses along fairways as at Sea Pines Plantation (H&H, Aug '61). Interest in higher density land use also revived the townhouse concept and spurred projects like Bollinger-Martin's Louisville townhouses (H&H, Mar '61).

By 1961, emphasis on higher density housing was sparking interest in environmental planning. A two-day H&H Round Table held in San Francisco heard: "Environmental planning can open a brand new world of better living for the American family and can lead to new forms of land use.

"We must stop wasting land in unplanned acres of houses that crowd the land and leave no room for man's enjoyment, and we must stop wasting it in lots that are deliberately made bigger than people can enjoy or afford."



... but the homebuilders vote 4 to 1 that LAND

is the most critical problem

In the suburbs sky-high land prices in good locations are driving homebuilding further and further out to find land cheap enough to build on profitably.

This further-out land costs twice as much to buy as land close-in cost just a few years ago. It costs twice as much to connect to existing streets, sewers, and utilities. It takes a much bigger slice of the homebuilding dollar—19% today for far-out land vs 12% for close-in land in 1950. The high cost of getting homes to this further-out land is a big new factor in housing expense—a bigger factor than mortgage interest for some new houses—and this in turn is driving many families who would like new houses to move to apartments or stay where they are.

So sky-high land prices are the No. 1 reason houses are harder to sell this year, the No. 1 reason merchant builders are finding it harder to offer good enough values in good enough locations to tempt second-time buyers out of their present homes.

Homebuyers balk at paying \$15,000 today for a house a little better than the house they could have bought five years ago for \$12,000—with most of the price difference wasted to pay twice as many dollars for big discounts for less desirable (ie, higher-interest) money, and twice as many dollars for less desirable (ie, further-out) land.

In big cities high land prices are also the No. 1 reason private enterprise cannot build good new housing for middle-income families, so high land prices are the No. 1 excuse for subsidized public housing (in which the supposedly poorest families are housed largely at the taxpayers' expense in apartments costing up to \$17,500 per unit), and high land prices are the No. 1 justification for asking federal tax payers to subsidize slum clearance by buying out the slumlords at up to three times the re-use value of their land.

Any apartment builder who pays too much for his land has to pay too much for his building too, for 1) he has to build high-rise to spread his land costs over enough units and 2) building high-rise costs much more per square foot than building low-rise. Says Jim Scheuer, America's second biggest developer: "Walk-ups are the only apartments anyone can hope to build cheaply enough to serve the middle-income market, and you can't build low-rent family-size walk-ups on land that costs much more than \$35,000 an acre (which would work out to about \$1,000 per unit at FHA maximum density for family-size, two-bedroom apartments in three-story buildings)."

Since 1950, building material prices have climbed 24%; building trades wages have risen 60%; but since 1950 land prices for homebuilding have soared anywhere from 100% to 3,760%.

Most of the land shortage talk you hear is nonsense: here are 7 big reasons why

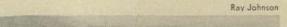
The easiest-to-build-on big raw acreage of flat land just the right distance out in the right direction may be gone, but:

William A. Garnett, Fortune



1. There are millions of acres of by-passed land closer to town than most of today's new tracts—more millions of acres of by-passed land than the housing industry will need for many, many years. Around booming San Jose, for example, where builders have scattered their tracts one-or-more-to-the-mile over 200 square miles of the finest fruit land in California, they have actually used only 12 square miles, leaving 188 still to go.

2. New earthmoving equipment makes it practical to use millions of acres of hillside land that could not be developed economically in the last big boom. These new machines are so efficient that grading, filling, and compacting are the only homebuilding costs that are lower today than in 1929. Says super-Realtor Bill Zeckendorf: "The bulldozer is the best invention we got out of the war." Hillside sites offer pleasanter living than the flat fields where most recent homes have been built.





Carroll Seahers, Black Star, Fortune



Millions of premium homesites can be reclaimed from under water with today's new and more durable dredges—more land than even the Dutch have empoldered with all their dikes. Hundreds of dredges are at work making new land right now; they are filling in the shallows of San Francisco Bay, where the water resources board says 158,000 acres of tidelands can be reclaimed; they are draining the mango swamps along the Indian River, where Miami Beach (see photo, left) itself was an uninhabitable snake-island not so long ago; they are filling in the Louisiana bayous, where Murchison and Wynne have bought 32,000 swamp acres to add 175,000 new homesites to New Orleans; they are working in the Jersey meadows, in Jamaica Bay out beyond Brooklyn, along the shores of Oahu, in Tampa Bay, along Lake Erie and a hundred other lakes.

4. There are millions of vacant lots in existing neighborhoods and developments (nearly 13 million vacant lots of record in 1955, according to the US Census of Governments). That is almost as many vacant lots as all the houses built from 1950 to 1960. When the last land boom collapsed Professor Fisher found that "in most urban communities the number of lots is nearly twice as great as the number in use."



Walter Sanders, Life

5. Cities can and do grow upward whenever their growth outward is checked by high land prices. Scarcity breeds substitution, and the easiest substitute for cheap land on the outskirts is to add more floors over close-in land. One big apartment building (like the 1,570 units planned for the Dodgers' abandoned ballpark in Brooklyn) can house as many families as two square miles of suburban sprawl. Right now, half the new homes being built around New York and Los Angeles (see photo, right) are apartments; and more and more single-family houses are being built split-level or two-story in order to get more living space on less land.



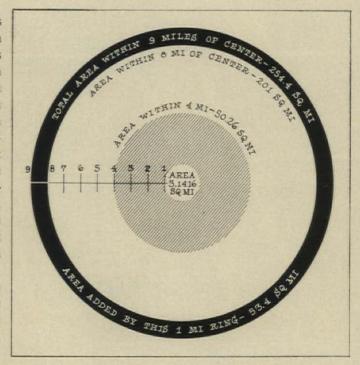
Gordon Sommers



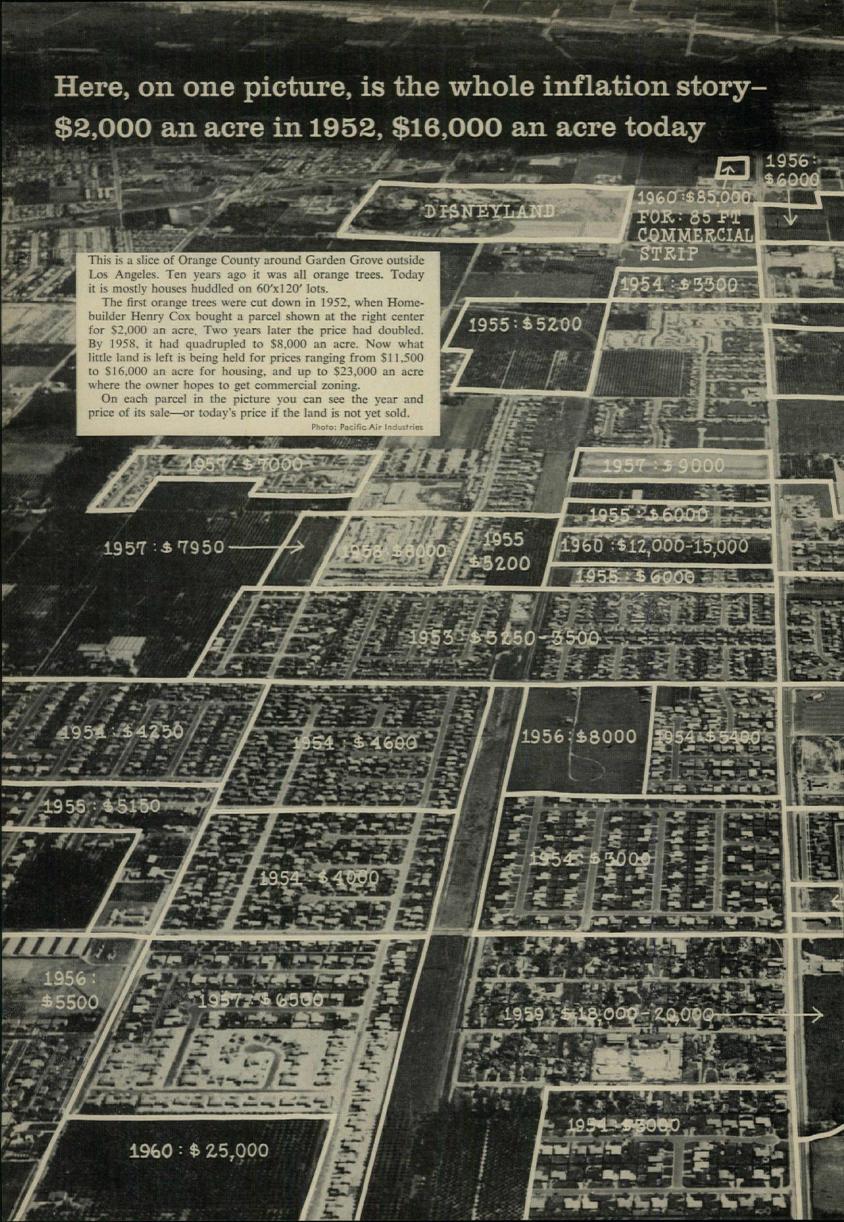
6. Cities can also grow back inwards. Decentralization has deflated downtown land prices and made the most expensive land a bargain compared with outlying sites whose asking prices have multiplied. Downtown is starting to rebuild—and when downtown rebuilds it still has the primary advantage of location that made it downtown in the first place. Most of downtown is underused today. For example, Victor Gruen reports that in Fort Worth (see photo, left) "the underused or derelict land reservoir was big enough to provide space for a belt highway, parking garages for 60,000 cars, green belts, a 300% increase in office space, 80% more hotel space, and new civic, cultural, and convention centers . . . Fort Worth is not a special case."

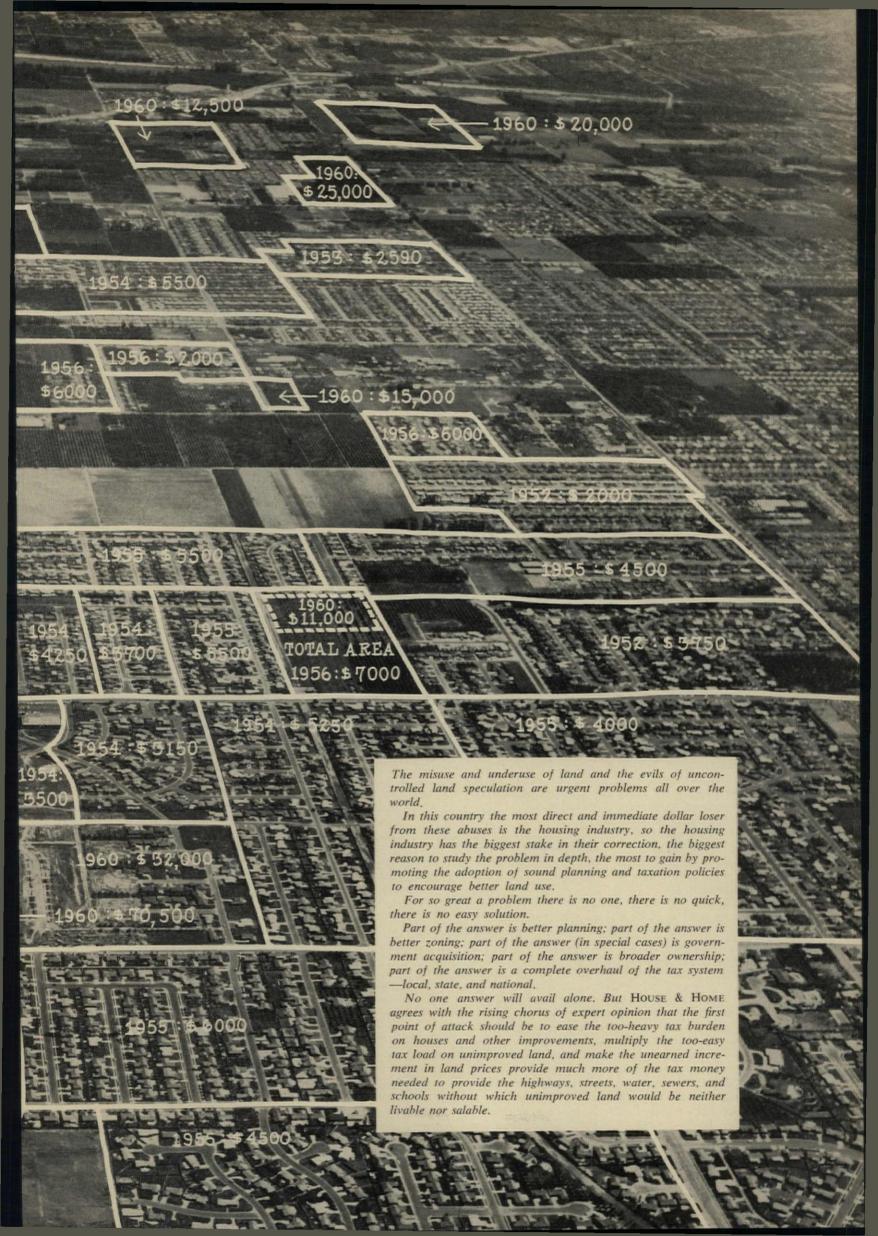
New highways from downtown are making millions 7. New nighways from downton of acres easier and quicker to reach than land much with today's bridges closer in was right after the war. With today's bridges and expressways it takes only a little longer to drive from San Francisco across the Golden Gate to the wide-open spaces beyond San Anselmo than it took to drive through rush-hour traffic to the Cow Palace near the city line in 1946. It takes only a little longer to drive out the expressway from Manhattan 30 miles to Oyster Bay than it took to drive through traffic 13 miles to Queens Village inside the city limits in 1930. When new roads increase the easyto-reach radius of a city from eight miles to nine miles, that one-mile extension adds more easy-to-reach square miles than all the land within four miles of downtown! It adds 17 times as many square miles as all the land within one mile of the center.

More specifically, that one-mile extension adds enough easy-to-reach land to house nearly 200,000 more people at a density of two families per acre, or 400,000 more people at the usual tract density of four families per acre, or 2,000,000 more people at row-house density!



There is more than enough land in and around all our cities to meet all our homebuilding needs for years to come—more than enough land to let an urban population of more than 200 million get more use and enjoyment of the land than most urbanites and suburbanites get today. If you don't believe there is still plenty of land left, just go up in an airplane and see for yourself.





Two years ago House & Home said land speculation is Public Enemy No. 1 of the homebuilding industry and the homebuying public

Winston Churchill said it much better and stronger forty years ago. Said he:

"Land monopoly is not the only monopoly, but it is by far the greatest of monopolies—it is a perpetual monopoly, and it is the mother of all other forms of monopoly.

"Unearned increments in land are not the only form of unearned or undeserved profit, but they are the principal form of unearned increment, and they are derived from processes which are not merely not beneficial, but positively detrimental to the general public.

"Land, which is a necessity of human existence, which is the original source of all wealth, which is strictly limited in extent, which is fixed in geographical position—land, I say, differs from all other forms of property, and the immemorial customs of nearly every modern state have placed the tenure, transfer, and obligations of land in a wholly different category from other classes of property.

"Nothing is more amusing than to watch the efforts of [the land] monopolists to prove that other forms of property and increment are similar in all respects to land and the unearned increment on land.

"They talk of the increased profits of a doctor or a lawyer from the growth of population in the town in which they live. They talk of the profits of a railway, from the growing wealth and activity in the districts through which it runs. They talk of the profits from a rise in stocks and even of the profits sometimes derived from the sale of works of art.

"But see how misleading and false all these analogies are. The windfalls from the sale of a picture—a Vandyke or a Holbein—may here and there be very considerable. But pictures do not get in anybody's way. They do not lay a toll on anybody's labor; they do not touch enterprise and production; they do not affect the creative processes on which the material well-being of millions depends.

"If a rise in stocks confers profits on the fortunate holders far beyond what they expected or indeed deserved, nevertheless that profit was not reaped by withholding from the community the land which it needs; on the contrary, it was reaped by supplying industry with the capital without which it could not be carried on.

"If a railway makes greater profits it is usually because it carries more goods and more passengers.

"If a doctor or a lawyer enjoys a better practice, it is because the doctor attends more patients and more exacting patients, and because the lawyer pleads more suits in the courts and more important suits. At every stage the doctor or the lawyer is giving service in return for his fees.

"Fancy comparing these healthy processes with the enrichment which comes to the landlord who happens to own a plot of land on the outskirts of a great city, who watches the busy population around him making the city larger, richer, more convenient, more famous every day, and all the while sits still and does nothing.

"Roads are made, streets are made, services are improved, electric light turns night into day, water is brought from reservoirs a hundred miles off in the mountains—and all the while the landlord sits still. Every one of those improvements is effected by the labor and cost of other people and the

rate payers. To not one of those improvements does the land monopolist, as a land monopolist, contribute, and yet by every one of them the value of his land is enhanced. He renders no service to the community, he contributes nothing to the general welfare, he contributes nothing to the process from which his own enrichment is derived.

"While the land is what is called 'ripening' for the unearned increment of its owner, the merchant going to his office and the artisan going to his work must detour or pay a fare to avoid it. The people lose their chance of using the land, the city and state lose the taxes which would have accrued if the natural development had taken place, and all the while the land monopolist has only to sit still and watch complacently his property multiplying in value, sometimes many fold, without either effort or contribution on his part!

"But let us follow the process a little further. The population of the city grows and grows, the congestion in the poorer quarters becomes acute, rents rise and thousands of families are crowded into tenements. At last the land becomes ripe for sale—that means that the price is too tempting to be resisted any longer. And then, and not until then, it is sold by the yard or by the inch at ten times, or 20 times, or even 50 times its agricultural value.

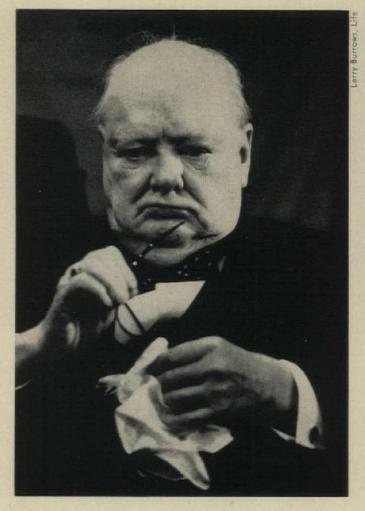
"The greater the population around the land, the greater the injury the public has sustained by its protracted denial, the more inconvenience caused to everybody, the more serious the loss in economic strength and activity, the larger will be the profit of the landlord when the sale is finally accomplished. In fact, you may say that the unearned increment on the land is reaped by the land monopolist in exact proportion, not to the service, but to the disservice done. It is monopoly which is the keynote, and where monopoly prevails, the greater the injury to society the greater the reward to the monopolist.

"This evil process strikes at every form of industrial activity. The municipality, wishing for broader streets, better houses, more healthy, decent, scientifically planned towns, is made to pay more to get them in proportion as it has exerted itself

"We have an unreformed and vicious land system.

Our system of local taxation today is vicious and wasteful—

a harsh burden on the poor and an impediment to enterprise and progress."



to make past improvements. The more it has improved the town, the more it will have to pay for any land it may now wish to acquire for further improvements.

"The manufacturer proposing to start a new industry, proposing to erect a great factory offering employment to thousands of hands, is made to pay such a price for his land that the purchase price hangs around the neck of his whole business, hampering his competitive power in every market, clogging him far more than any foreign tariff in his export competition, and the land price strikes down through the profits of the manufacturer on to the wages of the workman.

"No matter where you look or what examples you select, you will see that every form of enterprise, every step in material progress, is only undertaken after the land monopolist has skimmed the cream off for himself, and everywhere today the man or the public body that wishes to put land to its highest use is forced to pay a preliminary fine in land values to the man who is putting it to an inferior use, and in some cases to no use at all. All comes back to the land value, and its owner is able to levy toll upon all other forms of wealth and every form of industry.

"A portion, in some cases the whole, of every benefit which is laboriously acquired by the community increases the land value and finds its way automatically into the landlord's pocket. If there is a rise in wages, rents are able to move forward, because the workers can afford to pay a little more. If the opening of a new railway or a new tramway, or the institution of an improved service or a lowering of fares, or of a new invention, or any other public convenience affords a benefit to the workers in any particular district, it becomes easier for them to live, and therefore the landlord and the ground landlord, one on top of the other, are able to charge them more for the privilege of living there.

"Some years ago in London there was a toll bar on a bridge across the Thames, and all the working people who lived on the south side of the river had to pay a daily toll of one penny for going and returning from their work. The spectacle of these poor people thus mulcted of so large a proportion of their earnings appealed to the public conscience, and agitation was set on foot, municipal authorities were roused, and at the cost of the rate payers the bridge was freed and the toll removed. All those people who used the bridge were saved sixpence a week, but within a very short time rents on the south side of the river were found to have risen about sixpence a week, or the amount of the toll which had been remitted!

"And a friend of mine was telling me the other day that, in the parish of Southwark, about £350 a year was given away in doles of bread by charitable people in connection with one of the churches. As a consequence of this charity, the competition for small houses and single-room tenements is so great that rents are considerably higher in the parish!

"All goes back to the land, and the land owner is enabled to absorb to himself a share of almost every public and every private benefit, however important or however pitiful those benefits may be.

"I hope you will understand that, when I speak of the land monopolist, I am dealing more with the process than with the individual land owner who, in most cases, is a worthy person utterly unconscious of the character of the methods by which he is enriched. I have no wish to hold any class up to public disapprobation. I do not think that the man who makes money by unearned increment in land is morally worse than anyone else who gathers his profit where he finds it in this hard world under the law and according to common usage. It is not the individual I attack; it is the system. It is not the man who is bad; it is the law which is bad. It is not the man who is blameworthy for doing what the law allows and what other men do; it is the State which would be blameworthy were it not to endeavour to reform the law and correct the practice.

"We do not want to punish the landlord. We want to alter the law."



Ralph Morse, LIFE

NAHB's "Trade Secrets House" team (1953):

Architect Leonard Haeger, Builder Martin Bartling, Builder Alan Brockbank, Architect Ned Cole, Builder Andy Place, Engineer Dave Slipher (out of picture) The big factor in the emergence of housing as an industry is

The team concept

which began with architect-builder collaboration and now includes the cooperation of all building professionals

Most observers agreed by 1952 that more cooperation by housing's different specialists was essential if housing was to be industrialized.

Indeed, in its first issue H&H editorialized: "This magazine must help architects find a new understanding of the builder's role, help builders learn a new understanding of design, help every professional to a new feeling for economics, help architects, builders, and suppliers alike to a new concept of industrialized construction. ."

Architects and merchant builders held the key to cooperation. NAHB recognized this early when it appointed Architect Len Haeger to serve on a team (photo, opposite) of builders and engineers developing the first "Trade Secrets" house. The AIA, also aware of need for greater teamwork, heard this mid-53 report from Architect Ed Fickett of its Committee on Homebuilding: "For the last five years only 10% of the merchant builders' product has been designed by architects. We cannot ignore the greatest challenge to our profession. We must collaborate with the builder to make a more livable America.

Architect Fickett practiced what he preached. He designed houses for Los Angeles builders at a fee of \$75 per house. Observed s&L leader Howard Edgerton: "The architect added at least \$1,000 to the salability of these houses."

By 1955 H&H could cite the success of California Builder Joe Eichler (800 houses a year): "He started building [in 1948] with just one big idea—that all other builders must be crazy not to recognize the sales opportunity architects were opening up for them by designing better living into houses . . . Architects retained by Eichler

read like a Who's Who. Says one of them (A. Quincy Jones): 'In merchant building, the architect-builder team must work more closely than in any other field.' "A year later Architect Rufus Nims summed up the architect-builder relationship at an H&H Round Table: "The merchant builder is primarily a manufacturer, and his architect is his industrial designer."

H&H's Round Tables were encouraging collaboration. These meetings were the first industrywide attempts to solve mutual problems and exploit mutual opportunities. The magazine reported on seven Round Tables in '56, seven more in '57. Each session brought together a half dozen or more segments of the industry. No one was left out: architects, builders, realtors, lenders, lumber dealers, home manufacturers, product manufacturers, city planners, engineers, officials from all levels of government, industrial designers, landscape architects, interior designers and subcontractors.

In 1957 teamwork at the local level was becoming more apparent. Lumber dealers like Clarence Thompson of Champaign, Ill. were working with builder-customers to help them cut costs and increase sales. Progressive dealers not only supplied LuReCo panels but also found ways to help with land, design, merchandising, and financing. Indiana Lumber Dealer Charles Wagner retained two local architects to design builder-houses at a royalty of \$100 a house. And by 1959 more and more builders were turning their selling over to realtors like Walker & Lee of Los Angeles, Irving Kern of Long Island, and Jack LaBonte of Milwaukee.

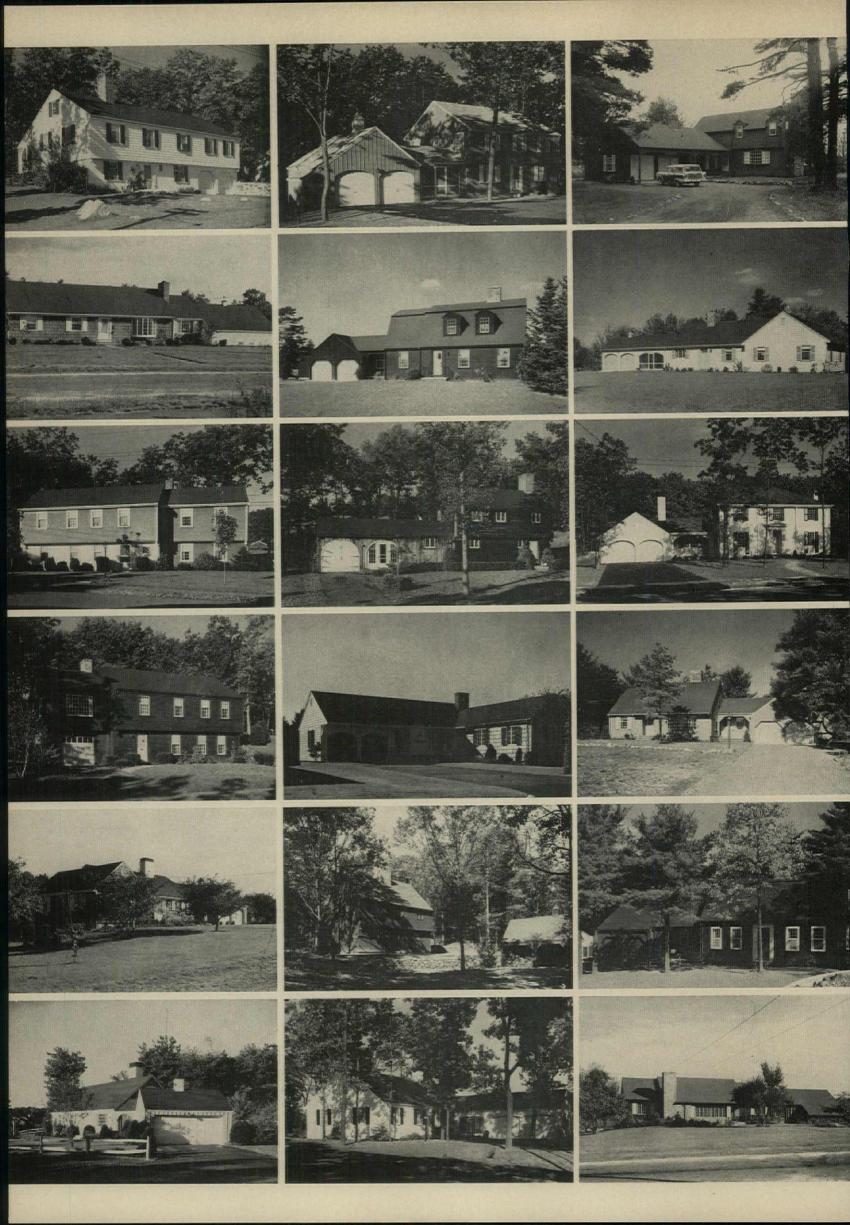
Even smaller builders were now turning to specialists. Case in point: Ed Bennett (14 houses a year in Washington, DC suburbs) who in 1959 was drawing on the skills of eight specialists including an architect, engineers, and a land planner. In December H&H reported from Boston on the Robert Stone Co—a realty firm that did just about everything for its 62 builder clients except to buy their materials and build their houses (see p 154).

Early the next year NAHB and AIA announced the first AIA-NAHB award for architect-builder cooperation (and the AIA Journal devoted an entire issue to the subject). Said the jury chairman: "In most parts of the country there are capable architects working as part of a builder team."

But by 1961 there were signs that the team concept might soon be modified by a new idea—vertically integrated industrial organizations that would put every phase of homebuilding under a single management.

Already many builder-realtor firms had brought specialist personnel together to perform most, if not all, the homebuilding functions: land development, architectural design, component manufacture, carpentry and trades like plumbing and painting, mortgage financing, and sales and merchandising.

For dozens of builders like Fox & Jacobs (Texas), Larry Weinberg (California), Bill Underwood (Mississippi), and Strauss Bros (Nebraska) complete industrial integration is now but a step or two away. And as vertical integration moved ahead in the 60s, some housing men began to wonder if words like "builder" might some day have to be redefined.















How one realty firm corners a luxury-house market for 62 builders

In a 175-square-mile area north of Boston, the Robert Stone Co sells at least 75% of all new houses priced at more than \$24,000.

Stone's new-house sales have more than tripled in the last seven years. This year's total: 600 houses averaging \$32,000 apiece.

Most of these houses are, like those at left, designed in the New England tradition. And some of them are close copies of 17th and 18th Century houses in the same area.

Why do 62 builders (who build from 5 to 20 houses a year) turn over all their selling to Stone? Partly because of their confidence in Stone's salesmanship. And partly because of all the extra service, advice, and guidance they get for a standard 5% realty fee:

- 1. They get a wide choice of designs at reasonable cost. Most designs are by Architect Claude Miquelle, a former associate of top colonial-style Architect Royal Barry Wills (who also does an occasional house for Stone's builders).
- 2. They get a wide choice of lots in 39 subdivisions—also at reasonable cost. Outside investors put up the money for raw land, but Stone controls its development.
- 3. They get more favorable financing than many of them could arrange individually. Stone has built up a close relationship with 25 banks, knows which to approach for different kinds of loans—construction, mortgage, or land.
- 4. They get the benefits of a trade-in program without the risk. This year Stone handled 200 trades.
- 5. They get newspaper advertising—prepared and paid for by Stone.
- 6. And they get advice on what kinds of houses to build, when to build them, where to build them, and how to site them.

"These services save me one man a year," says 20-house Builder Dick Hammer, "and I mean the kind of man you couldn't hire without making him a partner." Adds a Stone executive: "These services free our builders to do what they can do best—build houses."

Do all Stone's services demand a huge realty organization? No (see p 156). Why? Because Stone coordinates varied segments of the housing industry (see p 156). Who are Stone's buyers? Mostly business and professional people (see p 156). How does Stone control land? By acting as a professional developer (see p 157). How does Architect Miquelle charge for his work? He uses a system of flexible fees (see p 159). Do some Stone salesmen specialize in new houses, some in older ones? No (see p 159). Does Stone ever take a loss on a trade-in? Almost never (see p 159).

In this north-of-Boston triangle, one realty firm controls 39 subdivisions

IN SUBURBAN AREA, Stone manages 39 developments (black dots) from five strategically located sales offices (black squares).

The firm is the Robert Stone Co, sole sales agent for 62 builders.

Stone's sales volume is large-1,000 new and old houses a year. Its activities are broad-include control of house design, land planning, financing, and merchandising. But its staff is smallonly 30 people.

Why are so few people able to do so much? Because Stone has brought together a housing team made up of builders, architects, lenders, and land investors.

The team's quarterback is Stone Partner Emil Hanslin, a midwesterner (from St Louis) with a sure grasp of the staid north-of-Boston housing market.

Hanslin is the only Stone partner (there are four others) who doesn't sell houses. He's too busy tending to the firm's other activities.

He talks fast, walks fast, drives fast. And, most of all, he thinks fast-and along original lines.

Hanslin, now 39, joined the Stone

organization in 1945 while still on terminal leave from the Air Corps (he was a pilot). He soon saw the opportunities for a realty firm that would meet the needs of builders in the middle- and upper-price brackets.

"My ideas took hold," says Hanslin, "because they were based on Stone's strong sales foundation." The man who fashioned this foundation is President Robert J.W. Stone, the company's founder (in 1925) and still its top salesman.

Stone aims at a conservative, quality-conscious market

Its buyers are successful business and professional men. Whether long-time Boston area residents or newly transferred "corporation gypsies," they are second-, third-, and even fourth-time buyers who know what they want.

The vast majority want New England design-and they aren't fooled by the kind of gimmicks that pass for "traditional" in some areas. Says Hanslin:

"Even people who owned contemporary houses in other parts of the country seem to want New England style when they move here. I guess it's a desire to 'go native' or gain 'protective coloring'.'

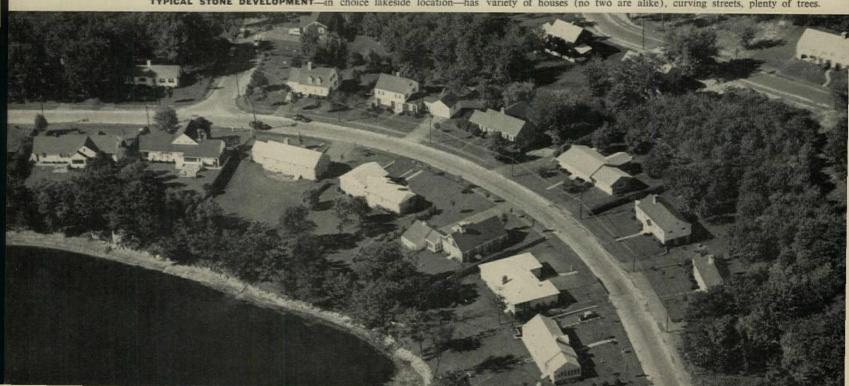
A small minority still want contemporary design. Says a lender (Archer Thompson, president of Melrose Savings Bank): "We finance contemporary houses on the same basis as traditional ones if Stone approves the design."

All of Stone's buyers want neighborhoods that seem established-even in new developments. They want winding streets, plenty of trees, and a variety of houses, Says Robert Stone: "Many of our prospects start out looking for an older house, but buy a new one after they've seen our developments."

Land control is the key to Stone's success

"Everything we do depends on complete control-from the time the land is bought to the time the last house in the

TYPICAL STONE DEVELOPMENT—in choice lakeside location—has variety of houses (no two are alike), curving streets, plenty of trees



subdivision is built," says Hanslin.

Why is land control so important? Hanslin gives these reasons:

- 1. It assures the development of the land into attractive communities.
- 2. It reduces the risk of land speculation, thus attracts new outside capital to the housing industry.
- 3. It keeps the prices of lots from skyrocketing. Choice lots are always available when needed, so builders don't have to bid up prices

have to bid up prices.

"As a result," says Hanslin, "our primary job of selling houses becomes easier and less costly, and we can afford to broaden our services to builders."

Stone controls land by acting as a professional developer

It does everything most developers do, except invest its own money. The firm's partners—particularly Hanslin—are astute judges of land values and progressive land planners.

They locate land for development, work out zoning problems with local officials, and find investors who put up capital to buy and develop the land.

They manage each step in the development of a subdivision—the survey of the tract, the laying out of lots and roads, the construction of roads and other facilities. And they decide on the price bracket of houses in the subdivision.

They sell lots to builders. And they encourage builders to pioneer in a new subdivision by requiring the land owner to offer the first few lots at special low prices.

They approve the design of each house. They help builders and architects pick the right house for each lot. And they advise builders on how to site their houses.

They even select the name of each subdivision. Says Hanslin: "We are careful to pick names that suit the area and appeal to our market." Examples: King James Grants, Ledgefield, Sugar Loaf Glen, Canterbury Hill, Kings Forest, Lord's Hill, Boswell Park, Apple Hill, Sherwood Forest.

Do investors balk at Stone's control of land development?

No—and for an obvious reason: they get a good return on their money.

Here are two examples:

- 1. An investor made a \$63,200 profit on an investment of \$104,800. He paid \$32,000 for raw land, \$3,000 for engineering, and \$69,800 for roads and other development work. He sold 42 lots for \$4,000 each.
- 2. An investor made \$134,000 on a \$181,000 investment. He paid \$65,000 for land, \$6,000 for engineering, and \$110,000 for development work. He sold 70 lots averaging \$4,500 each.

Stone charges investors nothing for helping them develop and sell their land. Explains Hanslin: "We do all this because it helps us sell more houses, and that's where we make our money."

Stone-developed subdivisions range from five to 250 lots

Most of them contain houses by several builders—which makes for more variety. But a few are one-builder tracts.

Some of Stone's land investors are builders and architects. But most of them are from outside the housing industry—farmers, local businessmen, and industrial leaders.

Says Stone Partner Dick Simmons: "We look for individuals or small syndicates, with enough capital and credit to post performance bonds (required by municipalities to guarantee fulfillment of development plans) without tying up the cash needed for development work."

Stone also helps investors get loans through local banks. On the purchase

TYPICAL STONE STREETSCAPE has countryside appearance because contours are changed little and houses are designed to fit the sites

of raw land, Massachusetts law permits banks to lend 30% to 40% of their appraised value of the land. Loans are made at going interest rates for up to three years.

Says Melrose Savings' Archer Thompson: "We like to lend to Stone's developers because we want the mortgages on the houses that go up in these tracts. Stone's communities improve our whole area and this makes all our loans more valuable."

Hanslin is the land planner for Stone's subdivisions

"He's the best land planner in New England," says Builder Charles Wills. "He can get more lots out of a site than anyone else—and still make it better looking."

Here are three rules Hanslin follows:

- 1. Avoid areas where lower-priced houses have been built. "It doesn't make sense to put \$24,000 to \$50,000 houses near houses that sold for under \$20,000."
- 2. Save all the trees possible. "You see all those trees," Hanslin once remarked. "Every leaf on them is worth a dollar bill."
- 3. Fit each house to the land. "This is particularly important in rolling country. It cuts earthmoving costs and preserves the natural look of the land."

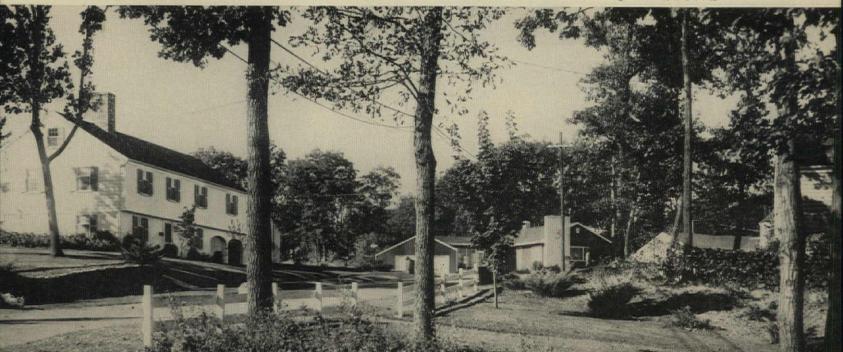
Nearly every house in Stone's tracts is architect-designed

And most of them—about 540 of the 600 houses completed this year—were designed by Claude Miquelle Assocs.

Of these, about 100 were new designs provided by Architect Miquelle and his four-man staff. The rest were built from existing designs available from Miquelle on a royalty basis.

Miquelle's work for Stone's builders accounts for about 60% of his dollar

continued





REALTY PRESIDENT ROBERT STONE (right, with buyers) founded firm 34 years ago, is still its No. 1 salesman.

KEY REALTY PARTNER EMIL HANSLIN (right, with civil engineer) plans land and coordinates firm's activities.



Here is a housing team led by a realty firm



BUILDER BENGT ERIKSSON says: "The more builders Stone serves, the more service I seem to get."



BUILDER LUCIEN MOREL says: "The only trouble is that sometimes Stone pushes us too fast."



BUILDER CHARLES WILLS, says: "I know of no other realty firm that can match Stone."



get together with Stone's men from 3 to 25 times a week."





REALTY PARTNER ED THOMPSON (right, discussing siting of house with Builder Dave Jordan) works with 20 builders.

do most of their house designs for Stone's 62 builders.



BANKER WINSHIP BILLINGS of Melrose Savings (inspecting new house) says Stone encourages quality construction.

BANKER MALCOLM MACVICAR of Warren Institution for Savings (at new tract) says: "No Stone tract has ever failed."



volume. He and his staff also design commercial buildings and more than 50 houses a year for other builders.

Says Architect Miquelle: "I like working with Stone's builders. I learn a lot about their costs and construction methods. And with 80% of today's houses built by merchant builders, an architect must work with builders if he expects to have a hand in the design of very many houses."

Says Builder Dick Hammer (20 houses a year): "Miquelle's designs are highly acceptable to buyers. His plans are easy to build from. And he knows how to keep costs down."

Says Builder Lucien Morel (12 houses a year): "This is custom service. If a buyer doesn't want one of our existing designs, he can sit down with Miquelle and work one out."

Says Lender Archibald Dresser of Boston's Warren Institution for Savings: "We know several builders whose designs have improved since they became Stone clients. As a result, they're getting better loans and selling faster."

Architect-builder teamwork is encouraged by flexible fees

Miquelle takes an industrial designer's point of view in approaching the business of designing houses for builders. He charges for his designs under three formulas that are based on the amount of services performed:

Formula 1: When a builder wants one of about 400 existing plans previously designed by Miquelle for one of Stone's group, the architect charges a \$45 royalty. Homebuyers can see these older plans at each Stone office.

Formula 2: When a buyer wants an existing plan with minor changes, the architect charges \$14 an hour for time spent consulting with the buyer and drawing new details.

Formula 3: When a buyer wants a new plan, Miquelle charges 1.2% of the sales price of the house, including land cost. But the builder pays nothing. The buyer pays 1% (the price of the house is increased to include the fee). And Stone pays 0.2% (of which the salesman pays half).

"This is a profitable business for us," says Miquelle, "because we have set ourselves up to handle it and have such a big backlog of experience to work from. For Stone builders it means lower-than-average design costs made possible by the volume of design involved."

Miquelle designs builder houses for a variety of sloping sites. Houses that fit hillsides are a requirement of many Stone builders because most of the firm's subdivisions are in rolling country.

For lots that slope up steeply from the street, Miquelle designs "banking houses" (early Boston banks were built into hills). The lower level nestles into the ground at the rear; the upper level is open at both front and rear.

For lots that slope down steeply from the street, Miquelle designs "reverse banking houses." The lower level nestles into the ground in front. The entrance is on the upper level.

For lots that slope down gently from the street, Miquelle designs "halfway houses," the most popular houses sold by Stone. Their lower levels are half out of the ground and their entries are on a split level. These houses are also designed so that builders can get a variety of plans with few structural changes (see photos and details, p 160).

Stone works with 25 banks to get builders the best terms

"We shop for mortgage money the way women shop for groceries," says Partner Dick McHugh. "We see so many bankers we can always find the money our builders or buyers need."

The banks Stone deals with range in deposits from \$8 million to over \$100 million. Some make only conventional loans locally, some hold FHA mortgages as far away as California.

Says McHugh: "Ninety per cent of all the banks' mortgages are originated through brokers like us, not with the homebuyer. We work with banks on a quid pro quo basis. Sometimes a bank wants mortgages, sometimes not. We feed them loans when they want loans. In return, they gear their lending to suit us."

There are no suppliers on the Stone housing team

Each builder picks his own suppliers and has the final say on what materials and equipment to put in his houses.

"This stimulates competition among suppliers," says Hanslin. "We limit our influence to stressing that the builders use quality products. And when one has success with a particular feature like a luminous kitchen ceiling or an extra heavy roofing, we spread the word among our builders. They have to meet each others' competition."

Hanslin is deeply concerned with the problem of "time lag between production of new products and their availability in the Boston market." He is trying to speed introduction and use of new and better products to make the selling job easier.

Stone's sales set-up gives its salesmen plenty of freedom

They are free to sell houses for any of the company's 62 builder clients.

They are free to sell in any of the company's 39 subdivisions.

They are free to sell new and old houses (their commission on both new and old houses is the same).

And they are free to take a prospect from an advertised house to any other house—new or old.

"This freedom is good for everybody concerned—the salesman, the builder, and the buyer," says Robert Stone.

"It's good for the salesman because it helps him fit houses to buyers' needs and thus make more sales.

"It's good for the builder because it gives him the benefits of every salesman's experience and knowledge. He gets a broad picture of our area, finds out what's selling and what isn't, and picks up tips on how other builders have increased sales.

"It's good for the buyer because it makes our builders more competitive and thus keeps prices in line. Once in a while a builder takes a higher-thannormal markup — but not often. We can't afford to waste much effort on a builder who prices himself out of the market."

Stone's salesmen earn from \$8,000 to \$23,000 a year

On any house—new or old—they receive 35% of the firm's 5% commission, plus 10% if they originated the listing. At the \$15,000 earnings level, commissions go up to 40%.

Stone's partners work steadily to keep salesmen on their toes. All salesmen are required to take coures at Harvard. And all are required to attend weekly strategy meetings. Sessions, held every Wednesday morning, are followed by a bus tour of the company's area "to see what's happened during the week."

Any man who is even a second late for a weekly meeting is fined \$5. If he fails to show up—no matter what the reason—he pays a \$15 fine.

The attendance record? "Not bad," says Robert Stone with a smile.

A big trade-in program helps Stone sell more new houses

This year one-third of the firm's 600 new-house buyers traded up from old houses.

Stone guarantees the old-house owner a price of 7% below the value as appraised by one of the company's partners and one of its salesmen. Until his new house is ready, the owner is free to sell the old house through any real estate firm.

In 95% of the cases, Stone sells the old house before the new one is built. Sometimes—if an old house can be remodeled and sold for a profit—Stone takes title to it. And sometimes the realty firm unloads an old house by reducing the price. When it does this, Stone takes a cut in its commissions, and the new-house salesman shares the loss in profit.

"But," says Emil Hanslin, "we almost never lose more than part of the commissions on a trade-in deal."

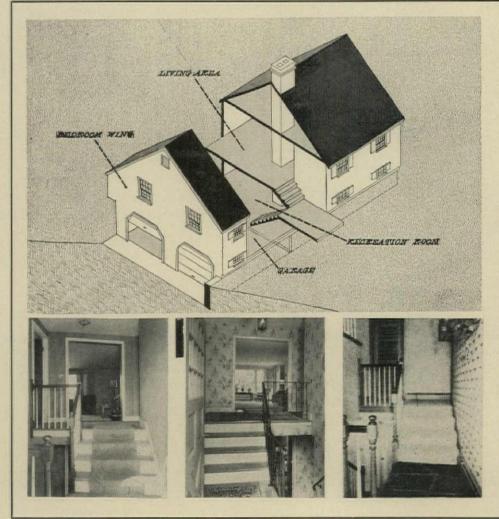
continued



(see facing page) in system developed by Architect Claude Miquelle

here—are "halfway houses" with split-level entries (see box below).

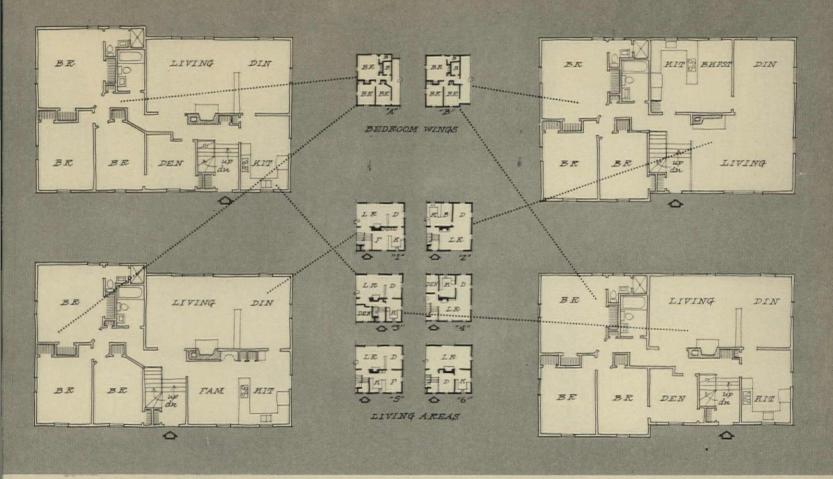
To get this variety for a realty firm's clients,



All this variety in plan and design is based on a "halfway house"

"Halfway houses" get their name from the fact that their basements are raised halfway out of the ground. They all have splitlevel entries (see examples in photos, left).

Their advantages: 1) they have daylight basements with a large recreation room and space for a fourth bedroom and third bath (both optional); 2) they reduce earth-moving and foundation costs, letting builders offer more house for the money; 3) they fit sites that slope down gently from the street in an area where few lots are flat.



combined into 12 different plans, and each plan works with two differ-

BASIC PLAN UNITS two bedroom wings and six living areas can be ent basements. In the four plans above for houses shown on the facing page-both bedroom wings and four of the six living areas are used.

the architect juggles these basic plan units

Twenty-four different houses can be produced with different combinations of the plan components shown above.

The system was developed by Architect Claude Miquelle for the 62 builders whose north-of-Boston houses are sold by the Robert Stone Co.

The system lets Miquelle assemble a plan from a choice of these basic components:

- 1. Two bedroom wings. One cantilevers 2' forward over the basement, the other 2' backward.
- 2. Six living areas. Some have front living rooms; others have rear living rooms. All are distinctly different from
- 3. Two basements. Both are the same size (28'x49'), but one has a front-entry garage and the other a side-entry garage. Either of the bedroom wings can be combined with any

one of the living areas. And any of 12 combinations of these units can be set on either basement.

Actually, Miquelle can design, not 24, but at least 40 different houses with the interchangeable units. Reason: he also provides three basic elevations that are more than just changes in materials and roof lines. One of these elevations works with four living areas, one with the fifth, and one with

This system produces some of the most popular houses designed by Miquelle (he also designs houses for other builders). Builders like the system because:

- 1. It lets them give each buyer a lot of choices without getting into structural changes that lead to high costs.
- 2. It lets them work ahead on foundations and basements and still give buyers a wide choice in the finished house./END



FAMILY ROOM is open to kitchen, at left, in two of the basic livingarea plans in Architect Miquelle's flexible planning system.



RECREATION ROOM is at rear of both basements used with Miquelle's system. "Halfway house" design (see facing page) permits big windows.



Modern merchandising methods:

"First we sell the neighborhood and then we get prospects to pick their lot" Much of the industry's advance has been sparked by a

Revolution in selling

which replaced the order-taking of yesterday with new techniques for marketing and merchandising

When ten years ago this month, H&H researched its first story on selling from model houses, so few builders were using model houses that finding material was as hard as the proverbial search for hen's teeth. Only a handful of builders like Bill Levitt and Len Frank on Long Island, Joe Eichler and Fritz Burns in California, and a few others understood the need for carefully planned merchandising.

Most builders imagined they could sell the way they had in the Forties, when the housing shortage was being filled and when families were finding they could "buy as cheap as rent."

Housing's revolution in selling can be dated from 1952. At the start of the year, NAHB President Alan Brockbank warned the industry that coming changes would force drastic revisions in sales methods. What Brockbank foresaw: major shifts in the makeup of the housing market and vigorous new competition from other industries seeking the homebuyer's dollar.

By the year's end, many leaders saw things the same way, and housing-industry attention turned toward new ways of selling to the new market of people who already owned homes. At NAHB's convention new merchandising ideas were popping up all over. There was talk for the first time of trade-ins, of using air conditioning to spur sales, of adding quality as opposed to price cutting. And a meeting on merchandising "proved so popular," H&H reported, "that 200 standees spilled into the corridor."

H&H set up an important milestone in 1953 by devoting its May issue to merchandising. That issue for the first time painted the broad

picture of merchandising's importance, particularly in reaching the second-time buyer who can afford a better house. Said H&H's Round Table report in that issue: "Just plain selling may well be the most pressing of all the problems homebuilding must solve the next few years." Selling was shown to include just about everything that makes the cash register ring: taking old houses in trade, aiming at special groups of buyers, working closer with manufacturers, hiring consultants, making market surveys. and, above all, showing model houses "with a lived-in look."

H&H's annual merchandising issues have focused attention on dozens of important developments in sales techniques. Once many builders thought merchandising meant stringing up banners and hiring a cowboy movie star to bring out crowds of impulse buyers. But, as H&H reported in May 1960: "Today, few successful merchandisers use the circus approach. Today's leaders start their selling plans even before they design their houses, and continue to sell their buyers long after the houses are sold."

The big change in selling spread from market to market-and sometimes it came too late to prevent severe trouble. Take Dallas, for instance (the very headline of an H&H story in January '56). Dallas builders ran into a bad sales slump in 1955 and when H&H editors went there to find out why, this is what they learned: almost no Dallas builders were offering anything new that buyers wanted. (One notable exception: newcomers Dave Fox and Ike Jacobs who were enjoying their first big success because they were offering up-to-date houses and using smart merchandising techniques.) Luckily, Dallas learned quickly, and by 1959 builders there were doing a better selling job and offering better values than builders almost anywhere else.

The pace of the selling revolution has quickened since 1956. That year many cities received the same jolt Dallas experienced first. That year NAHB set up its merchandising division. And since then emphasis on the quality house has been more marked as second-time buyers make up more and more of the market. In May 1959 H&H devoted an entire issue to how to sell the advantages of the new house over the old, the economy of quality, and the expensiveness of cheapness. That same issue reported the availability of new displays and other manufacturers' sales aids and showed how leading builders were using new cutaway displays to demonstrate construction quality.

The revolution started dozens of new merchandising and sales techniques. For example, "curb appeal" was a brand new term when H&H reported it in 1957. Other ideas discovered by H&H's traveling editors and spread far and wide through the pages of the magazine include: "post-sale selling," "demonstrate the benefits," "qualify your prospects," "the deep sell," "get them to try it" (prospect participation), "walkin appeal," and many more (see pp 164-167).

Probably as significant as any sign of the change is the rise of the professional consultant. Today's leaders no longer try to do everything themselves; they hire professionals — realtors, merchandisers, advertising agencies, interior designers, market analysts—to help in every phase of selling.

People buy neighborhoods

And builders, to stay in competition, will have to sell house and community in one well-designed package

Cortlandt V. D. Hubbard



Excerpts from the Round Table (May '53)

HAEGER: A sense of well-being as far as shelter is concerned comes from three basic things: space, sunlight and a relationship to nature. That's where land planning should start.

GOODMAN: A big builder is capable of developing 200 acres. But the builder who builds ten houses a year can't develop 200 acres by himself, and what he does develop often isn't worth much because you can't do anything with a small land area. Why can't five builders in a community get together, through NAHB, and combine resources? Then they can afford to get the proper talent and financing. This way you could get one large tract that is well planned rather than five piddling tracts that are poorly planned.

PRENTICE: Do you agree that the developed land cost should normally be 15% of the sales price of the house? And that there is a trend for local requirements for site planning to be too low and requirements for site improvements to be too high? (General agreement on both questions.)

MANILOW: FHA's requirements average about 20%. They favor sidewalks, curb and gutter.

MAY: With wider lots, you can have just one basic house plan, twist it four ways and give more house for the same or less money.

GOODMAN: A square lot is better than a rectangular one because you can revolve the same house completely around the compass. This allows more privacy, better exposures, better use of the property by the owner. It is fallacious reasoning that you have to show the largest dimension of the house toward the street in order to sell it. Today the houses are so small you have to use the land for livabilty. In the old days we lived in big houses, land wasn't as important, and people lived inside the house. Today people have learned to live outside the house.



Community character can come from trees, varied siting, rolling land.

"Planned community" is a phrase with pulling power. But it takes more than a phrase to sell a neighborhood that hasn't yet been built, to convince a prospect that a model house and a raw stretch of potato field will grow into a neighborhood that will be happy to live in.

Below are listed most of the earmarks of the modern, well-planned neighborhood. Builders who use these land-planning techniques actively sell them to prospects 1) by drilling their salesmen in the reasons why they offer greater livability, 2) by prominently displaying site maps, street scenes, an over-all aerial view of the community as it will appear when finished—attractive renderings by architect or artist which point out all the features the resident will find desirable for years to come.

What about the small builder who realizes the value of good land planning but doesn't control enough land to create ideal surroundings? He must pick his location carefully, for his few houses will be dependent on existing and proposed communal facilities. Or he could pool resources with two, or three, or ten other small builders, form a development corporation and control a big enough area to compete successfully with the attractions of the big builders's planned community. Largely unexplored, this joint-venture building holds potentials for more pleasant and orderly suburbs.

What makes a good neighborhood? There are books on this broad subject that any developer, large or small, would find useful, and professional land planners, engineers and landscape architects who might be invaluable in solving local problems.

Here are the marks of a good community, and the advantages each one offers the people who live there:

LOCATION

Convenient communal facilities: a quick, safe walk or ride to schools, shopping, churches, recreation.

Convenient transportation: traffic artery; railroad or bus depot nearby.

Good land value, no slum potential: a buyer wants to know if his investment will appreciate or depreciate, whether his property is on the "right" side of town in a sound residential area or so located that it can become less desirable and open to commercial and industrial encroachment.

Available utilities and services: electricity, gas, water, sewage system in and paid for; no assessments. Police and fire protection.

LAYOUT

Curvilinear streets, loops, short cul-de-sacs: less throughtraffic than in a grid pattern, slower-moving local traffic, hence less noise and greater safety for children. No long views of house-rows.

"T" or "Y" intersections: less dangerous than four-way "X" intersections, smoother flow of traffic.

Long blocks: fewer cross-streets and intersections, less potential for traffic accidents,

Good drainage: grading and storm sewers that prevent possible accumulation of rainwater in low spots; no leaky basements or flooded streets.

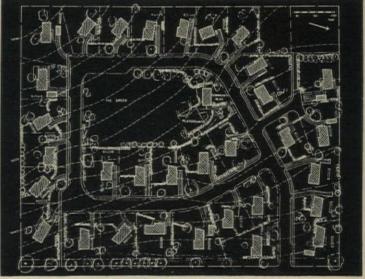
NATURAL ASSETS

Trees and shrubs: a development that will stay attractive as greenery grows, not just a quick "prettying up" the day before opening. Mature trees preserved carefully during construction, or added afterward, have an obvious emotional appeal to most buyers, who will pay more to get them (see "The economics of trees," H&H, Apr '53). Not so obvious: well-located trees can keep houses cooler in summer, cut down wind velocity before it builds up over wide, flat terrain, help deaden traffic and community noise, even provide a pleasant smell and a little extra oxygen. Trees around the houses themselves are as important or more important than straight lines of street trees. Instead of planting a miniature arboretum of the nurseryman's assorted surplus stock, use fewer varieties and ones that thrive best locally, reach a desirable height and spread without constant trimming. Flowering trees and shrubs are often overlooked as a community sales asset. Other good practices: careful stockpiling of topsoil during construction for redistribution during finish grading; good-quality grass seed mixed to local conditions; some sodding around model homes for immediate lawns.

An identity as a community: buyers want to be proud of their neighborhood, whether it is a single street of houses or a large development. Any community can profit by favorable word-of-mouth advertising from satisfied owners. This can be helped along by dignified, permanent and decorative gateposts at the entrance to the street or community, bearing its name.



Architect and land planner: Eugene Sternberg, Photo: Guy Burgess



Smart siting of 32 houses on 11½ acres near Denver gave them 1) views of the Rockies (off top left of site plan and photo) instead of each other, 2) south sun and breeze for major rooms, 3) varied appearance from street, 4) a loop layout that slows traffic, 5) a central "village green."

THE HOUSES

Proper orientation: placement of house and windows to funnel prevailing breeze through the interiors, especially the bedrooms, in summer (or in very windy areas, placement of most windows on the lee side); roof overhangs to keep hot sun off big windows; window walls that look out on natural scenery or a private enclosed garden instead of the street.

Angled placement: often a by-product of good orientation, this provides more visual variety than parallel rows of houses.

Staggered setbacks: further visual variety; a resident can't look down a line of "soldiers in a row" if some are set back 25', some 30', some 20'. This means privacy, too: windows aren't lined up directly across side yards.

Variety in design: enough different elevations, color schemes and placements on lots to give individuality and interest, but not so many that street scenes become a hodgepodge and lose the feeling of a community.

Variety in price class: small groups of slightly more expensive homes near modest ones lend prestige and stability, help establish a community that will last longer than a big "housing project" where there are hundreds of houses of exactly the same price and appearance. Acre upon acre of uniformity often results in residents moving to a different community as soon as they can afford something better.



QUINTESSENCE OF CURB APPEAL: this Seattle house fits into its landscaped setting, has features adaptable to smaller houses—

Give your house CURB APPEAL

"Fifty per cent of selling is done at the curb," says builder Carson Cowherd of Kansas City.

"I want a model house that looks so good," says Jack Sargent of Topeka, "that when people drive by they jam on the brakes and say, 'Wow! We've got to see that.'"

Curb appeal includes all the things people see from their cars. It is the first over-all impression your house makes on visitors. It is what makes people get out of their cars on rainy days, or at the end of a long afternoon of house shopping, or what compels them to come in when they had no intention of stopping to look at a model house.

When your house has strong curb appeal your visitors walk in with a warm glow of anticipation. When they like what they see as they come up to the front door they are already half sold.

Curb appeal begins with good design

People like a house that has pleasing proportions, that "looks good" because it is nicely balanced, with one half that belongs to the other half, with windows lined up and not just holes punched at random in the walls. The strong appeal of old New England houses owes much to their balance, window placement and a well-proportioned mass.

Buyers want a house that will impress their friends. So curb appeal includes the design features that make a house look big: either long and stretched out, or with an impressive bulk, or with a big roof. Such design features as a double garage (with or without a breezeway) at one end of a house and a porch or partially covered patio at the other are methods used by good architects to give size to their houses. It is no accident that some of today's best sellers are big, bulky split levels or copies of French provincial houses with a high roof that makes them look large.

Trees and shrubs help the first impression

Trees are one of the most valuable elements in creating favorable curb appeal, so choose a site for your model house among trees. If there are no trees, create pleasant surroundings with landscaping and flowers.

Many builders in arid climates who do not include landscaping with their base price believe it is poor practice to landscape a model. But they are losing sales by not showing how well their houses could look a year or two after buyers move in. They are like a painter who tries to sell his bare canvas without a frame.

Flowers and fences frame the picture

"I always landscape my models," says Alan Brockbank of Salt Lake City, past president of NAHB. "I spend up to \$750 per house and know that it pays off." He makes it clear to visitors that landscaping is not included in his price. Flowers, flower boxes and fences are part of the frame around



textured shadowline patterns including brick wall, heavy shingles, overhanging roof, inviting porch. Architect: Roger Jacques Gotteland Ala,

to make a good first impression

any model, as the photographs on these two pages show. Much of the charm of the pleasant house above is due to its trees and landscaping.

Builders everywhere say that the houses which are selling. best are the ones with interesting, pleasing exterior design features. Whether they are buying contemporary or Cape Cod, people want textured materials. They like brick (especially old brick), stone, wood siding with either a strong vertical or horizontal pattern. They like walls, fences and planting boxes that have an interesting design pattern. They like overhangs and roofs that extend over a front porch. They want textured roofs, which is why heavy shakes are so popular. One builder summed up this trend by saying, "People want to see shadow lines."

Give your house interesting lines

While the simple rectangular house is still cheapest to build, it is significant that so many builders today have found it necessary from a sales point of view to build L-shaped houses or houses with off-sets or other irregular shapes, including multi-level roof patterns.

Your model is your show window. What buyers see from the street should look as perfect and as immaculately clean as you can make it. Nothing should be too much trouble in maintaining lawn, landscaping, paint, window cleaning and other details.

Photos: (above) Chas. A. Pearson; (below) Julius Shuln



LANDSCAPE LESSON for builders everywhere is the pleasant scene created out of bare, treeless land by Aldon Construction, Los Angeles. Tremendous sales appeal results from fences, masonry block planters, trees, flowering shrubs, well groomed grass.



How to sell: Treat prospects like people

Taking life easy in front of this model house, the man at left could be one of your prospects.

Maybe his feet hurt. Perhaps he's waiting for Ma to go back for a second look at that fancy kitchen. Or maybe he's just enjoying the Maryvale sunshine. But one thing is certain: nobody is pushing him around.

You don't have to regiment your model-house visitors to keep them from getting out of hand. As a matter of fact, you're in trouble if you handle people as crowds and not as individuals.

How do you control your visitors without pushing them around?

"Be ready for them." That's the way Merchandising Consultant Stan Edge puts it. He adds: "Clean up your model house-inside and out . . . Be sure you have enough parking . . Take on some extra help to handle weekend turnouts. Where do you get it? School teachers and ministers are good possibilities. So are your own home owners. Teachers, especially, are used to dealing with the public. What's more, they're good at selling the school system and often already know the new families."

And if you're not ready? An eastern builder pulled more than 20,000 visitors on four weekends. Great results? Sure. But he sold only six houses.

"Figure out what to do about traffic." Several consultants said that. But neither they nor the builders agree on an over-

"Use rigid controls," says Consultant Ken Consaul. "Show them what you want them to see when you want them to see it."

"You need controls to put people into the hands of your salesmen," says Consultant Doug Edwards.

"Some control may be necessary, but don't let people get the idea they're being herded through your model," says Builder John Hall.

Consultant John Roche urges: "Make people feel like guests. Meet them at the front door, and lead them through the house," says Roche. And Builder Martin Braun adds this thought: "Cater to your prospects the way a good headwaiter caters to you."



How to sell: Let buyers be choosy

Have you ever seen a young couple look over one of your houses with just this expression on their faces? Sure you have. Today's prospects are choosy. It's a buyers' market and they know it.

So merchandising expert Carl Samuelson advises: "Assume your prosepects are from Missouri—and treat them that way."

Smart builders are making the most of prospects' desire for homes that express individuality. Everywhere House & Home's editors went this spring they found that most builders who offered a good basic home with lots of choices were selling ahead of last year.

. . . In Columbus, Builder Ernest Fritsche is selling 200 houses a year by offering a wide range of models, variety of interiors, and basement options.

. . . In Tampa, Builder Matt Jetton says: "We urge people to make changes. They are amazed and we sell them easily."

Better than half the builders covered in H&H's survey reported they found custom changes an effective merchandising tool. Changes are easier for small builders than for most

bigger builders. But every builder—large or small—can profit by thinking of his prospects as individuals and trying to find out their particular needs and preferences. Sales experts urge your salesmen to ask questions like these: "What is your hobby?" or "What kind of kitchen have you dreamed of?" By learning what the prospect wants, you can aim your selling effectively. As Doug Edwards puts it: "The easiest way to sell, is to sell them what they want to buy."

Prospects' choosiness can be turned to your advantage if you make it a reason for getting them into your closing area. Invite them into your office to "see the wide choice of models and lots and colors that are available."

"Selling," says Edwards, "is the art of creating decision." Edwards continues: "By offering the prospect plenty of choices, you get him to make one decision after another, and each new decision leads smoothly to the final decision. Never give a prospect a choice between buying and not buying—only a choice between buying this model or another model."

P.S.—Consultant Stan Edge has the last word: "Sell the salesmen first."



LEARNING ABOUT BRAND-NAME PRODUCTS in F&J houses, salesmen attend product schools where manufacturers' representatives point "Sell your salesmen on quality if you want them to sell your buyers."

out quality features and show how to demonstrate them. Advises Fox:

"We demonstrate quality to our salesmen

N. Bleecker Green



LEARNING ABOUT F&J CONSTRUCTION, salesman (right) listens while construction foreman explains weatherstripping around window.

"It takes a confident salesman to give prospects the confidence they need to buy a house," says builder Dave Fox.

"He must be confident of the house itself, confident of the products in it, and, of course, confident of himself."

How do you build this confidence? Here is how Fox &

- 1. "We hire intelligent, aggressive men who want to learn. We want them to be \$10,000-to-\$15,000-a-year salesmen, not \$5,000-a-year order takers."
- 2. "We teach them the principles of selling-how to sell themselves, how to interest prospects (tip: find out what he's a bug about, and then concentrate on it), how to answer objections, how to close a sale. We put across these principles in informal 'bull' sessions and by having every trainee watch experienced salesmen in action."
- 3. "We show them all the quality in our houses. Our trainees spend two weeks in the field with construction foremen (left), attend product schools (above) to learn how to demonstrate the quality of products we use, and visit other builders' subdivisions to compare their quality with ours."
- 4. "We explain our particular sales problem." Example: how to handle trade-ins. Advice: "Don't talk trade details until you've made the prospect enthusiastic about the house you're selling."



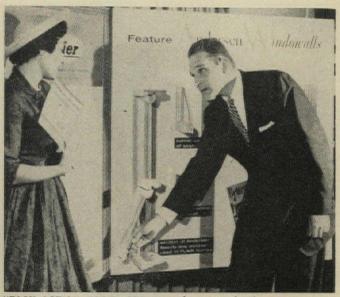
DEMONSTRATING A BRAND-NAME PRODUCT, F&J salesman shows prospects features of heating and cooling system. Furnace room, often

overlooked by visitors in most model houses, gets plenty of attention in model house because it has glass door.

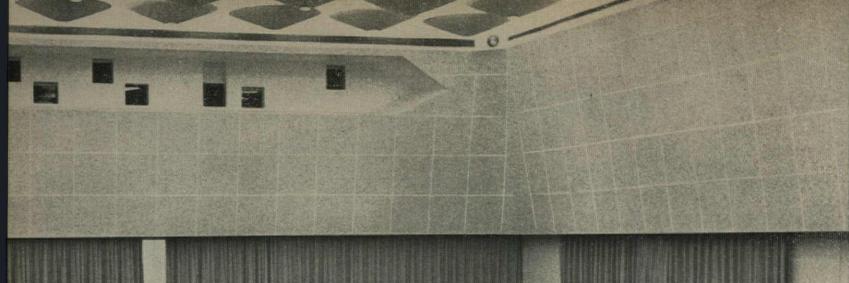
... so they can demonstrate it to our buyers"



"JUST HEFT THIS," says salesman as he hands kitchen faucet to prospect (left), "and you'll realize this is a top-grade fixture."



"EASY ACTION, ISN'T IT?" says salesman as he demonstrates awning-type window. "You'll never have any trouble with sticking windows."





Walter Daran

This Round Table met in October 1960 to discuss:

"How can we increase the livability and sales appeal

of the interior of the built-for-sale house?"

PANEL MEMBERS

FROM THE NATIONAL HOUSING CENTER
Carl T. Mitnick, chairman

FROM THE NATIONAL DESIGN CENTER Norman Ginsberg, president

FROM THE PUBLIC Mary Hamman, LIFE Magazine

FROM THE ARCHITECTS Robert Anshen, AIA Alden B. Dow, FAIA Edward Fickett, AIA

Olindo Grossi, dean School of Architecture Pratt Institute

Samuel T. Hurst, dean School of Architecture & Arts Auburn University

Karl Fred Kamrath, FAIA Edward Durell Stone, FAIA Herman H. York, AIA

FROM THE BUILDERS

Joseph Eichler

I. P. Jacobs Robert Schmitt

FROM THE DESIGNERS

Matthew Kahn, associate professor of design Stanford University

Cliff May

Maria Stone

FROM THE INTERIOR DESIGNERS & DECORATORS

J. H. Leroy Chambers, president American Institute of Decorators

Michael Greer, chairman National Society of Interior Designers

Everett Brown

Melanie Kahane, AID Tom Lee, AID, IDI

Emily Malino, AID

William Pahlmann, FAID

C. Tony Pereira

Robert Sherman, NSID

FROM THE INDUSTRIAL DESIGNERS

M. Creston, president
Industrial Designers Institute
Raymond Spilman, president-elect
American Society of Industrial Designers

Robert J. Harper, ASID

Paul McCobb, ASID, NSID

William Snaith

FROM THE LIGHTING ENGINEERS

Abe H. Feder

Thomas Smith Kelly

FROM THE REALTORS

Emil Hanslin

FROM THE TEXTILE DESIGNERS Dorothy Liebes

OBSERVER

Julian Zimmerman, commissioner Federal Housing Administration

Perry Prentice, editor & publisher House & Home

Changes in the incomes, interests, and living habits of American families created demand for houses with

New interiors

Despite the exciting example of the custom house, change in the interior of the built-for-sale house came slowly.

Even as late as 1960 many model houses still had interiors just like those in houses built 10 or 20 years ago. But smart merchandisers were urging improvement in interior design as the best way to attract buyers who could afford better homes than they were living in. To help speed improvement, House & Home and Life joined the National Housing Center and the National Design Center in sponsoring a two-day Round Table (photo opposite) on how to increase livability and sales appeal inside the built-for-sale house.

The problem was not to find new concepts, but to make more use of ideas already proved successful in custom houses and in the best work of merchant builders.

One such idea, borrowed early in the decade from the custom house field, quickly became almost standard practice. This idea was widely publicized in August, '52 when H&H showed its readers a house designed by Architect Richard Neutra around something he called a "family room." Said the editors prophetically: "It might be the prototype for a new kind of room the American home now lacks; a room for informal living . ."

It was indeed a prototype. By May, '54 H&H reported "the biggest new demand inside houses today is for a family room." And three years later: "Family rooms are so much a part of today's living, people even remodel to get one."

But not every new idea traveled so quickly from the custom house to the built-for-sale field. Open planning that creates a sense of space by letting rooms flow into each other could have been a boon to the too-small post-war house, yet it was rarely used. A change to more open planning came with the popularity of the family room—itself basically an "open" concept. So by 1955 H&H could show its readers attractive interiors in \$12,500 merchant-built houses that—thanks to open planning—seem far larger than their actual footage (see top photo, p 175).

The family room was also a major influence in opening interiors outward as well as inward. Trademark of the post-war builtfor-sale house was its picture window facing the street. But "picture windows without a picture view" were one of the chief gripes of the 103 irate delegates to the first Women's Congress on Housing, and by the late '50s, the picture window to the street was fast disappearing as the living area moved to the rear of the house and sliding glass doors opened the rooms to the outdoors. By 1957 indoor-outdoor living like that in the merchant-built house shown on p 176 (top photo) was still newsworthy, but by no means unique.

Other areas for improvement in the interior of the built-for-sale house were described by the bill of complaints turned in by the Women's Congress: "stingy storage, traffic-corridor living rooms, inadequate wiring, too few bedrooms."

Taking up the lighting problem, H&H asked in March '57: "Are you still just wiring gas jets?" This query introduced a major study of new techniques for better lighting and was followed a few issues later with a report on 20 ways to cut the cost of adequate wiring. About the same time an H&H Round Table found that "more storage space is the No. 1 need of

today's small house." And the editors rounded up dozens of ideas from custom and merchant-built houses to fill the need—ideas like floor-to-ceiling closet doors that open all the space, special storage units for unused nooks and corners, and big Fibber McGee closets for odds and ends.

A big change took place in the late '50s as greater use was made of new and colorful materials like prefinished veneered plywood, new vinyls, and prefinished strip and laminated block flooring. Kitchen colors were better coordinated, more equipment was sold with the house, and the need for well-planned work areas became more widely understood. Bathrooms got more color and more features for easy cleaning, like tile and the wall-hung toilete.

But most important news of all was that the built-for-sale house was getting bigger. From 1952 to 1960, living space in the average house went from 879 to 1,142 sq ft. In 1952 two-bedroom houses were common, and anything above three bedrooms was rare. By the turn of the decade three bedrooms were minimum for all but retirement houses: four and five bedrooms were not exceptional. And builders like Bill Levitt were saying "two bathrooms are a minimum for almost every house."

More space meant not just more rooms but bigger rooms and greater livability—better circulation, better room arrangement, and concepts like dead-end living rooms and master bedroom/sitting rooms. More space was also the No. 1 reason H&H could report in November '60: "More progress is being made in planning than in almost any other side of today's house."



MASTER-BUILT interior by Frank Lloyd Wright. For all its monumental scale, this room is warm and human with a below-ceiling light cove and a friendly corner fireplace which juts out into the room. Published in H&H, Dec '52.



MERCHANT-BUILT interior adapts to a \$12,500 house several of the basic elements—brick fireplace wall and hearth, high ceiling, and polished hardwood paneling—used in the FLLW house, opposite. Builders: Stern & Price, Architect: Louis Gerhardt. Published in H&H, July '55.

CUSTOM-BUILT interior (below) gains spaciousness from its open plan (fireplace is the only dividing element between living room, foreground, and dining area, background) and from its large glass areas which make the sky the limit to the eye. Architect: Carl Koch. *Published in* H&H, *Feb* '53.

@ Ezra Stoller





Ernest Braun



OPEN LIVING gives this merchantbuilt house much the same feeling of space as the custom house on the preceding page. Builders: Wheeler & Boswell. Designer: W. F. Severin. Published in H&H Feb '57.

FAMILY LIVING made the family room standard in today's house. This one adjoins the kitchen, can be used for eating, playing, or for informal entertaining. Architect: Frederick Coolidge. *Published in* H&H, *Feb'57*





INDOOR-OUTDOOR LIVING produced interiors like this, where the shaded terrace looks and lives like an outdoor extension of the living room. Builder: Conjo Valley Development Co. Architect: Chris Choate. Published in H&H, May '60.



REMODELED INTERIORS like this apartment show how the new house sets the style for the modernization of the old. *Published in H&H, Oct '54.*





TRADITIONAL INTERIORS like this (left) combine emotional appeal of wood and brick with modern conveniences like the pass-through from kitchen to family room. Builders: Brown & Kauffmann. Architect: Alexander Prentice. *Published in H&H, Dec '57.*

© Ezra Stoller

CONTEMPORARY INTERIORS tend to be open and to use smooth materials and lighter colors. But they can still evoke a familiar response: note how easily Victorian furniture blends with this interior. Architect: Serge Chermayeff. Published in H&H, '53./END



First build-better-for-less principle:

"Build with big parts instead of little pieces"

Today's houses offer far more for the money than those of 1952 because the industry has learned so much about how to

Build better for less

House & Home's first issue told the story of a young South Bend builder—Andy Place—who was using methods like precut framing, tilt-up walls, and simplified plumbing "to make a good buy better."

Place was the first of a growing group of leaders whose better ways to build were reported by H&H. The ideas of many of these builders went into NAHB's first "Trade Secrets" house, which was built in 23 cities and hailed by H&H (Jan '53) as "the most influential house of the year." In the same issue, Jim Lendrum, director of the Small Homes Council, spelled out "10 well-known ways to save 10%." Examples: build on an interior module, use roof trusses, apply drywall on ceilings and side walls before partitioning, use storage walls.

By the mid-'50s, there were so many better methods-and such a demand for them-that H&H started its "Build Better for Less" series. The first report (Mar '55) suggested methods like building with panels prefitted with doors and windows, using a continuous header, machine-nailing finish flooring, and eliminating framing over doors. Builders whose methods were reported in the series include Fischer & Frichtel of St Louis, Fred Fett of Atlanta, Seal & Turner of Media, Pa., and Stackler & Frank of Long Island. By May '56, the magazine had found 62 better ways to build. And the series was not only reporting new methods but also accelerating their development.

Better ways to build were also coming from research and experimentation. Housing professionals, turning to materials not previously used in homebuilding, tried out paper-core panels in '55, thin-shell

concrete and plastic shells in '56, and foamed concrete in '58. Steel, too, came in for more testing. Its potential was demonstrated in the X-100, a production house designed for Builder Joe Eichler by Architects Jones & Emmons in '56, and in Carl Koch's porcelain-enamel steel house of 1960.

Industry-wide cooperation on research houses also made news. In the first major research effort of the decade, architects, builders, and a manufacturer (US Gypsum) teamed up in '54 to build six idea houses in Barrington, Ill. Among the ideas tried: lift slabs, exposed steel joists, metal decking, gypsum decking, steel studs, solid gypsum partitions, and a metal bead to eliminate drywall taping.

More new methods and materials were explored in NAHB's four research houses. Items: 1x4 studs, screw-on windows, aluminum soffits, and plastic interior and exterior coatings in the '57 house; prefinished stressed-skin and sandwich panels, wall-hung toilets, plastic plumbing, baseboard wiring, and surface-mounted hardware in the two '58 houses; and new floor panels and wall panels for balloon framing in the '59 house.

New methods and new materials spurred the demand for new tools. Hash put it this way in January '56: "Too many builders and their architects are planning houses based on their knowledge of yesterday's tools. Too many manufacturers are offering tools based on their knowledge of yesterday's houses and yesterday's building materials." So the magazine brought housing professionals and manufacturers together at three Round Tables on mechanization. Out of these sessions came stepped-up industry-

wide action to cut costs through the use of power tools and mechanized materials handling.

Meanwhile, H&H reported on more and more smart builders who were cutting waste from their site operations. In '57 and '58 builders like Bob Schleicher (\$8/sq ft in high-cost Gary), Bob Schmitt (\$3,000 under FHA appraisal in high-cost Cleveland), and Leon Weiner (\$7/sq ft in Wilmington) were setting the pace. And Clayton Powell of Savannah, probably the nation's fastest builder, was going from finished slab to finished house in 14 days (see p 182).

By 1958, there were so many new methods, new materials, and new tools that they filled a 224-page issue of H&H. And three years later so much more had happened ("Today there is a new and better product, a new and better tool, or a new and better method to do almost everything except roofing") that another 246-page issue was needed. (Both issues won awards for editorial excellence.)

As the decade ended, industrial engineering — a cost-cutting tool long used in other industriesbeing introduced in housing. In Project TAMAP (Time and Methods Analysis Program), an eight-man industrial engineering team is studying every step in the construction of one of Builder Bob Schmitt's houses-and every material used (H&H Jan '62). TAMAP's aim: to show how the systematic problemsolving techniques of industrial engineering can cut housing costs and improve quality. Commented Ralph Johnson, NAHB director of research and technology: "This is the single most important research project in homebuilding."



FINISHED SLAB awaits framing crew. Slab construction is not in 14-day building schedule.



11 builders. From St Louis: Fischer & Frichtel's Ed Fischer. From Houston: J. S. Norman Building Co's Mickey Norman. From Cincinnati: Warner-Kanter's Bill Chronis and George Lockwood. From Lincoln, Neb.: Strauss Bros' Jim Strauss. From Odessa, Tex.: Beck Construction Co's Ott Cloud and Dee Stevenson. From Dallas: Leland Lee, Harold F. Smith, J. D. Brown and Fox & Jacobs' Ike Jacobs. Their total yearly volume: 2,200 houses.

Fastest US builder turns bare slab

What's the rush?

With that question on their lips, 11 top home builders (photo left) went to Savannah, Ga., recently to see what makes the fastest builder in the business tick.

Speedy Builder Clayton Powell—he puts up most of his houses in 14 working days—fired back a succinct answer. Said he: "It's simple arithmetic. The longer you take to build a house, the more it costs you."

Then Powell, who builds only four houses at once (limits his starts to 80 a year), ticked off five reasons why his fast operation pays off:

- 1. "I save on direct labor. The less time your men work on a house, the more houses they can build in a given time. I need only 14 men on my building payroll."
- 2. "I save on supervision. I need only one supervisor because it's easy for one man to stay on top of only four jobs at a time. He has no trouble preventing errors and anticipat-

Fast Builder Powell gets off to a fast start—his four-man framing crew uses panels and trusses



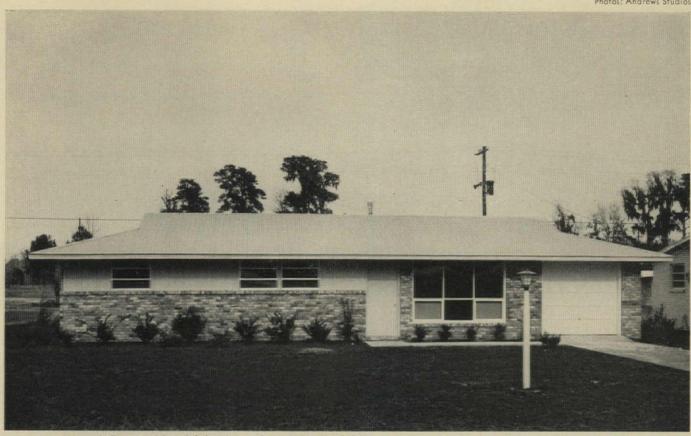
8 AM Men and wall panels arrive at site.



8:20 AM Trailerload of trusses arrives.



9:10 AM Wall panels are raised on slab.



FINISHED HOUSE, built on a slab at left in 14 days, has 1,056 sq ft of living space plus one-car garage (see detailed plan p 187)

into finished house in only 14 working days

ing the kind of problems that boost costs."

3. "I get better control of men and materials. With only four houses in the works at once, it's easier to coordinate materials, direct labor and subcontractors."

4. "I save on construction financing—can borrow building money over short terms."

5. "I tie up less capital. The faster I build a house, the faster I can sell it and get my money out."

"Sounds fine, but how do you build so fast?" asked visiting Builder Ike Jacobs of Fox & Jacobs, Houston, a fast man in his own right (his houses go up in 28 days).

Said Powell: "Two things do it. First, the schedule itself. We live by it. It's our bible. Second, components. We don't build houses . . . We assemble them from components we buy." Powell owns a half interest in Components Manufacturing Co.

"How do you get your local FHA office to go along with

your tight schedule?" asked Ed Fischer of Fischer & Frichtel, St Louis.

"I don't," said Powell. "I stopped building FHA six months ago because inspection delays fouled up my schedule—our FHA office is as understaffed as any. But if I could get inspectors when I need them, the same schedule would work for FHA-insured houses."

"Why not include the slab in your 14-day schedule?" asked Mickey Norman of J. S. Norman Building Co, Houston.

"Because the weather might give me trouble," said Powell. "I always make sure I have enough slabs ready to stay ahead of my schedule."

"You're a fairly big builder," said Leland Lee of Dallas, chairman of NAHB's Small-Volume Builders' Committee, "but how about the little guy?"

Said Powell: "The fast-building principle applies to any builder, whether he builds 10, 20 or 100 houses a year."

to close in a house by the end of the first day



11:30 AM Roof trusses are set on walls.



2:30 PM Sheathing is nailed to trusses.



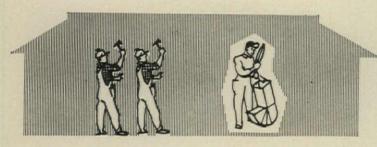
4:30 PM House is completely closed in.

For what happens on the next 13 days, turn the page

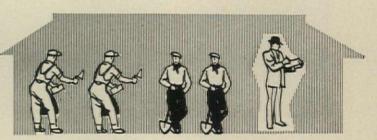


1st day: House is under roof. Then . . .

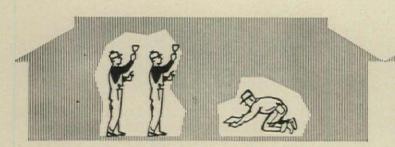
Powell sticks to a tight schedule that puts the right men in the right place at the right time.



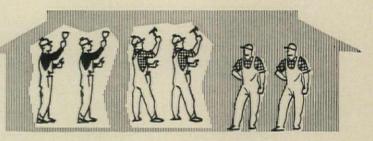
4th day: While two carpenters continue outside jobs, heating contractor takes over inside (light area)—installs heat duct in furred-down area over bedroom corridor. Carpenters build forms for porch, walk and driveway. Powell schedules work to keep all men busy all the time.



5th day: Electrical inspector checks wiring inside house (light area) while two brick masons and two laborers work outside. Masons start to veneer house while laborers grade between forms for walks and driveway. Electrical inspector knows Powell follows tight schedule, always arrives on dot.



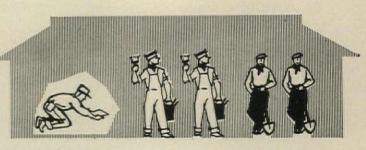
8th day: Two dry-wall men are joined inside by tilesetter. Dry-wall crew has finished bathroom, freed it for tile man. Powell uses mastic instead of mortar to set tiles—says: "It's neater and faster, and joints don't crack if walls are straight and you use a good grout."



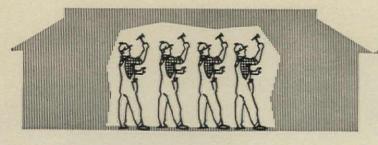
9th day: Two dry-wall men and two skilled carpenters work inside; two more carpenters work outside. Inside carpenters do not conflict with dry-wall crew but follow it through house—applying trim around windows and installing prehung doors. Outside carpenters hang garage door.



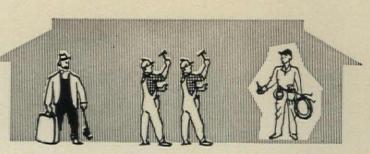
12th day: Painter and decorator work inside—have house to themselves and don't have to work around anyone. Powell, who hopes to cut his present 14-day schedule to 10 days, says: "An economical and satisfactory finished wall is the building industry's most important single need."



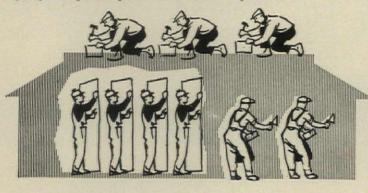
13th day: Flooring contractor works inside; two painters and two laborers work outside. Floor man lays finish floor (Powell uses wide variety of tiles, is also increasing his use of carpeting). Painters finish-coat preprimed soffits and cornices. Laborers grade yard and plant shrubs.



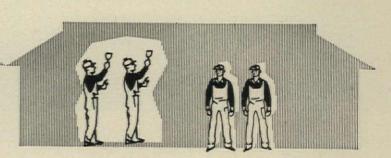
2nd day: Carpenters move into house to build partitions. Four-man crew (two carpenters, two helpers) assembles precut lumber—works smoothly in one big room created under roof trusses. Powell uses panels between house and attached garage but prefers precut studs for other partitions.



3rd day: Electrician works inside (light area) while two carpenters and plumber are busy outside. Electrician wires house. Carpenters install prebuilt soffits and cornices. Plumber puts vent stack through roof. Three different trades are separated, do not interfere with each other.



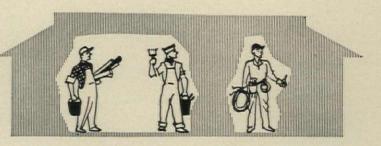
6th day: Four-man dry-wall crew starts work inside (light area); three roofers and two brick masons work outside. With partitions built and electrical inspection out of the way, dry-wall crew has interior of house to itself. Roofers lay shingles (asphalt or wood) in less than a day.



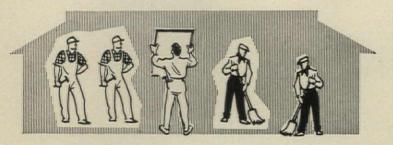
7th day: Two dry-wall men continue work inside (light area) while two-man concrete-finishing crew begins work outside. Dry-wall crew starts taping joints. If all gypsum has not been hung, two more dry-wall men come in to finish job. Concrete finishers pour and smooth drive and walk.



10th day: Two dry-wall men, two carpenters, heating contractor and plumber work inside without confusion. Dry-wall crew sands joints, Carpenters hang prefinished kitchen cabinets and install heat vents. Heating contractor installs furnace. Plumber installs fixtures.



11th day: Decorator, painter and electrician work inside. Painting time is cut down because paneling and cabinets are prefinished and acoustic tile is often used on ceilings (this also saves day of dry-wall crew's time). Electrician hangs light fixtures and hooks up built-in appliances.

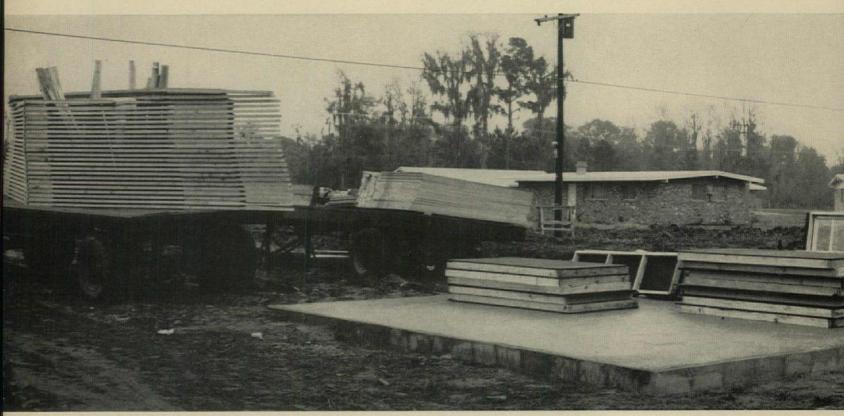


14th day: Two carpenters and one laborer work inside; third carpenter and second laborer work outside. Inside carpenters install base moldings and folding doors on closets. Outside carpenter hangs screens. Laborers wash windows, floors and sinks and burn debris to ready house for buyer.

Three scheduling tips by Powell

- 1. Schedule everything. Don't start a house until you've listed all the materials that go into it and around it—from bricks to bathroom fixtures, from appliances to plants.
- 2. Be realistic. Make sure you really know how long it takes to do a job, If you ask the impossible, you'll only irk your workmen and subcontractors.
- 3. If a house falls behind, treat it as a "stepchild." It's easier to reschedule it than to try to force it back onto the original schedule. But be sure to find out why it's off schedule and correct the error. Example: fire a subcontractor who fails to perform as promised.

To see how Powell uses components, turn the page



PREBUILT PARTS of house-stacked on foundation slab and trailers-include wall panels, roof trusses, cornice components, soffits.

"I build with components, but these standard parts

"If I could use components for every single part of a house, I would."

That's what Clayton Powell told the top builders (p 182) who came to see his fast operation. He added:

"Components work for two reasons: they are made to standard dimensions in a factory and they reduce the list of materials you need on the site. What's more, they give you the advantages of prefabrication without the drawback so many builders and buyers fear—loss of individuality."

Here are three features of Powell's system:

1. Exterior wall panels are really post-and-beam-type

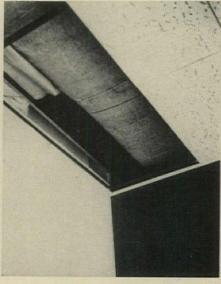
panels: the junction of any two panels forms what amounts to a 4x4 post without intermediate bearing studs under the double 2x6 beam. Each panel (see bottom, opposite) has two girts (horizontal bridging) to which interior gypsum and exterior siding are nailed. This means the gypsum has to span 4" more than FHA's 24" minimum, "But," says Powell, whose system is awaiting FHA approval, "girts give the wall greater lateral strength and permit more horizontal nailing of gypsum to framing."

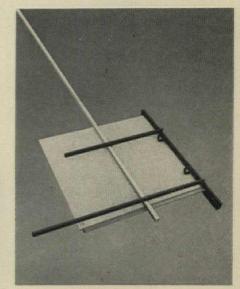
2. Panels are designed on an exterior 4' module. Powell switched from an interior to an exterior module because:

"You can save time if you keep designing components for more and more of the house"



PREBUILT SOFFIT (Upson) is screened and primed. Also prebuilt: brick veneer mold.





PREFINISHED CEILING is acoustical tile (Simpson Forestone). Tongue-and-groove tiles are hung from metal brackets—"more than pay for themselves in time savings on the job," says Powell.



don't cramp my style"

a) it's easier to build a slab to even inches; b) roof framing works out to even inches; c) exterior siding like board-and-batten and grooved plywood can be used without waste on the outside. Says Powell: "Sure, you waste some gypsum on the inside, but that's the cheapest material to throw away."

3. No blocking is necessary to secure windows (44½" wide and pre-glazed) in panels. Instead they are nailed directly to girts and studs.

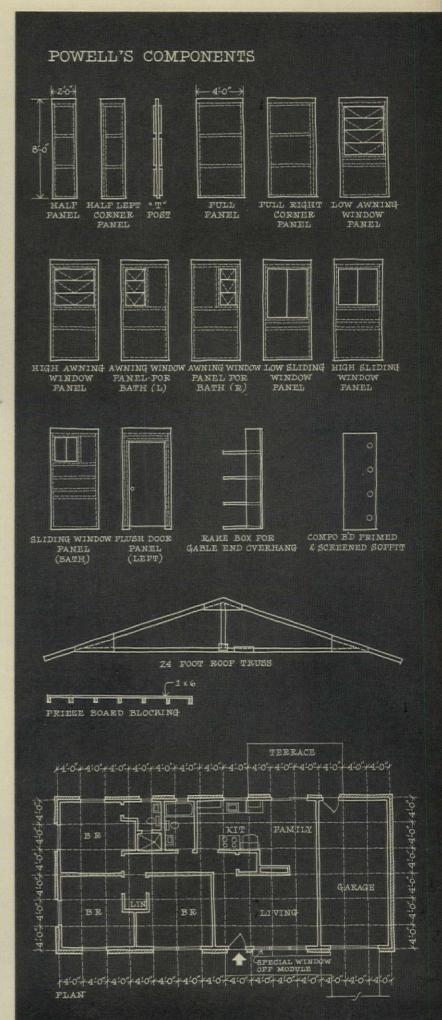
Like Bob Schmitt of Berea, Ohio (H&H, Jan '57), Powell frames some walls conventionally to meet buyers' special demands: "You've got to be flexible in today's market."/END



UNUSUAL PANEL has girts to make it easier to man-handle.



PREBUILT T-POST speeds joining of partitions to wall panels.



COMPLETE COMPONENT INVENTORY needed to build the plan shown includes all solid and window walls, trusses, cornice and frieze.



Industrialization is the process of transferring more and more of the homebuilding job to the factory production line

Just 10 years ago, most building was still a hand-craft business. Today, housing is on the threshold of complete

Industrialization

Several approaches to building with factory-made parts are ready for the building boom ahead

"Industrialization" has meant different things during the past ten years as, step by step, housing has been going through the early stages of its industrial revolution.

"Prefabrication" was housing's first word for "industrialization," and prefabrication intrigued building men long before World War 2. By 1952 "prefab" meant the house package produced by home manufacturers. And home manufacturing—its pattern pretty well defined—was moving steadily along the lines it has since followed to capture almost 15% of the market for single-family houses.

Prefabrication showed the advantages of building with "parts instead of pieces." In 1953 a few large builders like Burton Duenke in St Louis had profited by the lesson and were making wall panels in their own shops.

Early in '54 the Small Homes Council and the Lumber Dealers Research Council introduced the LuReCo system—standard wall panels, 2' and 4' wide, including doors and windows, to be made by lumber dealers. H&H said LuReCo panels would simplify work and cut costs for small builders, then predicted: "Biggest savings will come from standardization".

Standardization was soon recognized as one of the keys to industrialization. As more building components were used, housing professionals saw the need for a standard design module so that all parts (wall panels, doors, windows, cabinets, flooring, etc) could be

used interchangeably without cutting or fitting. Said H&H in '55: "Without dimensional standards, next to nothing can be done about standard components and subassemblies to cut the cost of building better houses." Seven industry-wide Round Tables on standardization were held in '55 and '56 (see p 193). Result: agreement on standard dimensions now recognized throughout the industry. (The Round Tables were cited by the American Standards Association as an "outstanding contribution toward the advancement of modular measure.")

By 1957, components had come to mean more than wall panels, roof trusses, and door and window units. On the market were packaged heating-cooling systems, prefabbed modular plumbing walls, and even complete in-line kitchens.

In the late 50s more builders began to shop-fabricate more parts of their houses. What's more, the word "shop" (which implied the use of traditional handcraft methods in one place and under a roof) was gradually replaced by the word "plant" (which implied the use of mechanized factory methods). In '59 big builders like Fischer & Frichtel of St Louis and John Long of Phoenix set up central production plants.

Meanwhile big manufacturers began to market new kinds of panels. Available to builders in 1960 were Masonite's stressed-skin panel and Koppers' sandwich panel with a foam-polystyrene core. In '61 National Gypsum introduced an interior sandwich panel with a wood-spiral core; US Gypsum started marketing a sandwich panel with a cardboard-tube core; and Johns-Manville market-tested a new fiberboard, stressed-skin panel.

Behind these developments was new emphasis on research—in manufacturers' labs and in field projects like NAHB's research houses. And, reported H&H last year, at least one builder—Arizona's Long—had set up his own research program (for one result, see H&H Feb).

Ultimate in industrialization is the factory-finished house. The idea was not new in '58 when H&H cited the mobile home as "the only truly industrialized house" because it requires no field assembly. Ever since the war, a few companies had been supplying a limited marketmostly military-with houses that were semi-finished in the plant, trucked to the site in sections. But not until 1960 did manufacturers like Prefabber Don Scholz start designing factory-assembled houses for big consumer markets (Scholz's model sold for \$2,000 less than his equivalent prefabbed houses).

Despite the fast pace of housing's industrial revolution (so fast that in the last two years H&H has published nine progress reports and two whole issues on significant developments), in the '50s building costs rose 25%. And in the '60s, skilled labor rates are expected to rise even more sharply than in the last decade. So if costs are to be kept in line, the fast pace of industrialization must be even faster.

COORDINATED COMPONENTS

Are they the on-site builder's answer to prefabrication?

Yes, says the NAHB Small Builders Committee

The less pieces we have to handle at the site the better. I hope the day will come when we won't have to use a saw on the job. The best way to save on-site labor is to have the size of all our components coordinated to fit together right.

I wish more prefabricators would sell us separate components in coordinated sizes. They could tap a whole new market among builders who are not ready to buy the whole house prefabricated.

Ernest Zerble, chairman

Yes, says the Lumber Dealers' Research Council

Coordination is the whole idea behindo our Lu Re Co panels and the reason for their success. They are all presized to fit together with a minimum of on-site labor and a thousand Lu Re Co dealers can tell you they are cutting costs for thousands of builders.

Clarence Thompson, chairman

Yes, they say at FHA

A prefab house is essentially an assembly of coordinated components made in the same factory. Once the local builders accept coordinated dimensions they can get coordinated components from many different sources.

Neil Connor, AIA, chief architect

Yes, say the builders' architects

Coordinated components give the builder the advantage of prefabricated parts that fit together quickly and still leave him free to 1) select his components from many manufacturers and 2) work with his own local architect to develop an imaginative design solution suited to local needs and markets.

Morgan Yost, AIA chairman, AIA Homebuilding Committee

Yes, says the Small Homes Council

Builders can no longer afford to put thousands of pieces together on the site. Coordinated components are a system that has proven its economy.

James T. Lendrum, director

Yes, says the NAHB Research Institute

Components let the small-volume builder take advantage of quantity production in factories where quality can be controlled better. They allow him more flexibility of design than if he buys them all as a package from a prefabricator.

Components can be assembled a lot cheaper at the site if their sizes are coordinated.

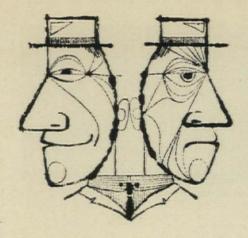
Theodore Pratt, chairman

No, say the prefabricators

Coordinated components would help the on-site builders match one economy of the prefab house. But the prefab builder would still have the advantage of national advertising, packaged merchandising, packaged financing, packaged design by the very best architects, lower overhead, and lower capital needs. The on-site builders' best answer is to join the prefabricators instead of trying to compete with them.

George Price, president

Prefabricated Home Manufacturers Institute



Let's get our two heads together when we think about components



With one head

Almost every builder says he wants components, so he can build with parts instead of pieces.

That's another way of saying he knows components can save him money by eliminating costly on-site labor.



But what about the other head?

How many builders realize components could eliminate twice as much on site labor and save twice as much money if they came in coordinated sizes, so they would all fit together like a prefab house, without a lot of cutting and piecing on the job?



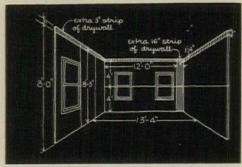
When we put our two heads together

Anyone can see that cutting costs with components calls for coordinated sizes and dimensions.

And we can't do much about *coordinated* dimensions until we all agree on a few standard dimensions to coordinate: a few standard dimensions for components and, even more important, a few standard dimensions for the builder's house in which they will be used.

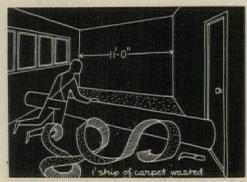
For example:

Sometimes it's cheaper to size the room to fit your components, as:

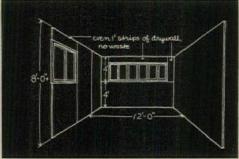


WASTE ON DRYWALL If your ceiling is more than 8' high you must either stretch 8' drywall with an extra slice or cut a sizable piece off 10' drywall

If your room is 13'4" wide (commonest width with 14' joists) your 12" drywall will need an extra 16" insert at one end.



WASTE OF FLOORING Too often builders size their rooms to use the full length of 12' or 14' joists. That gives an odd dimension of 11'4" or 13'4" will not fit carpets or any other component.



SAVING ON DRYWALL If your ceiling is 8' high. you can cover the wall with a single 4'x8' vertical

piece or two 4' wide pieces laid horizontally.

If your room is 12' wide, 4'x12' drywall will span it. If your window sill is 4' above the floor, drywall can run right past it without cutting.



SAVING ON FLOORING Maximum economy with better floor coverings comes when one dimension of the room is 12' so standard width carpet just fits. Second most economical dimension is 9'

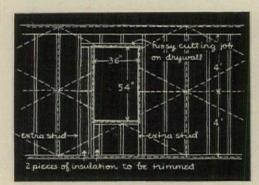
Example No. 1

Commonest component of all is a sheet of drywall. With drywall two carpenters need only a day (after framing) to get all walls and ceilings of a seven room house ready for taping and painting, and now you can buy your drywall with a good vapor barrier of aluminum foil built-in at the factory. Standard drywall comes dimensioned to even feet-2' or 4' wide, mostly 8', 10', or 12' long. You get the maximum drywall savings if you dimension your room to fit the drywall. (With wet plaster it made no difference if your room was an odd size.)

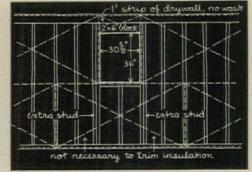
Example No. 2

Most carpet is woven 12' wide. Most linoleum and vinyl flooring is made in rolls 6' wide. Few rooms are dimensioned to get an economical cut out of any of these better floor coverings. Most rooms waste labor and material cutting off or adding a narrow strip to make them fit.

Sometimes it's cheaper to resize components to fit the room, as:



WASTE AROUND THE WINDOW For example, a 36" x 54" window won't fit. It requires an extra stud and extra cripples; it requires cutting one 8" x 92' wide insulation batt and two shorter strips 4" wide. It requires notching both drywall and sheathing under the window. It wastes more sheathing and drywall by a bad cut above.

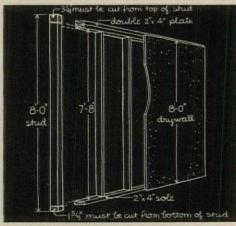


SAVING AROUND THE WINDOW Look how neatly the window would fit the wall if it were 3 and 32" wide overall, including trim (to fit between studs 32" on centers). This window could be made to fit a 32" wide masonry opening, too.

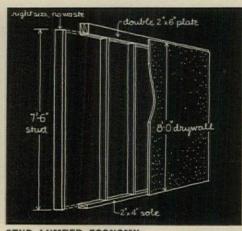
Example No. 3

Windows prehung and preglazed cost a lot less than the same window put together at the site.

But builders could save \$100 per house if they could buy these windows sized to fit the wall instead of cutting and patching the wall to fit windows whose sizes are not coordinated with the other wall components.



STUD LUMBER WASTE



STUD LUMBER ECONOMY

Example No. 4

Standard length for precut studs is 8'but you cannot use an 8' stud with 8' drywall under an 8' ceiling, because the stud, sole, and most of the plate must fit the 8' height of the framing. So carpenters must recut millions of studs. For conventional framing under a double 2" x 4" plate you need studs precut to 7'8". For framing under double 2" x 6" header developed for LuReCo you need studs precut to 7'6" or less and you can use the same length studs and trimmers all around the house.

For years everybody had been talking about the need of sizing components so they would fit together easily



Trouble was 1) no component manufacturer knew what size to make to fit the house and to fit the other components, and 2) everybody measured a different way, for the industry had no common language of measurement. 3) Site builders allowed such easy tolerances (whereas component users like the prefabricators allow only ½" tolerance in 40').

So last spring H&H joined up with the American Standards Association and the Research Institute of NAHB to clear up this confusion. Under the joint sponsorship of ASA, NAHB, and H&H five Round Table conferences* were called to work out the basis for industrywide agreement of room modules and component sizes. Each of these meetings brought together:

- 1. official representatives of the architects, the builders, the lumber dealers, the prefabricators, mortgage lenders, realtors to tell manufacturers what they wanted, and
- 2. representative manufacturers to tell these customers what sizes it would be economical for them to coordinate on and what sizes would be too costly.

At each Round Table the first consideration was to translate existing practices into usable working standards wherever possible. All the dimensions recommended conform to the 4" module.

The unanimous recommendations of these five industry Round Tables have since filled 35 pages of H&H with 23,000 words.

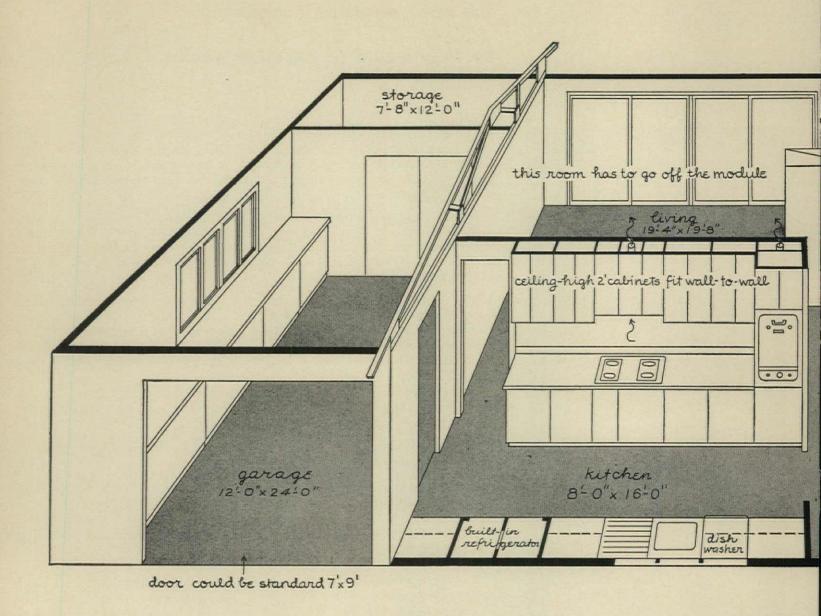
Here, briefly, are the modules the Round Tables recommended to the American Standards Association as a starting point for setting industry standards.

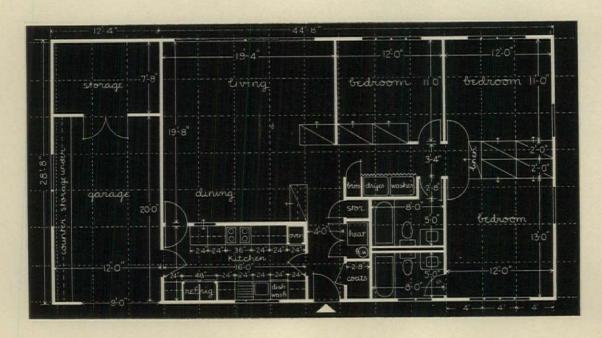
- 1. For flat ceilings—a standard height of 8' plus a tolerance (an 8' wall height under sloping ceilings). (H&H, Apr '55)
- 2. For windows—six standard widths to fit the stud spacing and three standard heights—3' for privacy, 4' for living rooms, 6' for glass walls. All these sizes fit the 4" module. (H&H, June '55)
- 3. For outside doors—two standard heights—6'8" and 7'; one standard width —36". (H&H, June '55)
- 4. For bathrooms—A 32" module, with a 16" half module. This would fit both the stud spacing and the common dimensions of present bathroom fixtures. It would permit standard templates to simplify the rough plumbing and standard prefabricated hard surface panels for walls and ceiling. (H&H, Aug '55)
- 5. For kitchens—two new standards: a standard 24" cabinet width with a 12" half module; an alternative wall cabinet height of 44" to reach the standard 8' ceiling. Only other change proposed in present industry standards was a 24" base cabinet depth instead of 24½", to make corners easier where two 24" cabinets meet. (H&H, Sept '55)
- 6. For the other rooms—a 4' module, with even-foot fractional modules. (H&H, Mar '56)

Said Frank Cortright, founder of NAHB: "These Round Tables were among the most important home building developments of the year."

^{*}For its part in this program H&H recieved an Editorial Achievement Award from the Associated Business Publications.

With these coordinated components and coordinated room sizes . . .

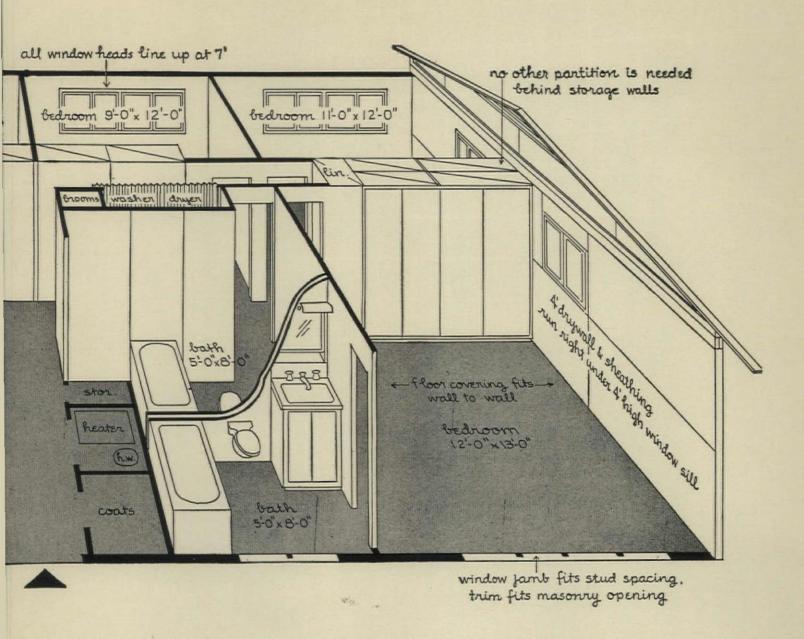




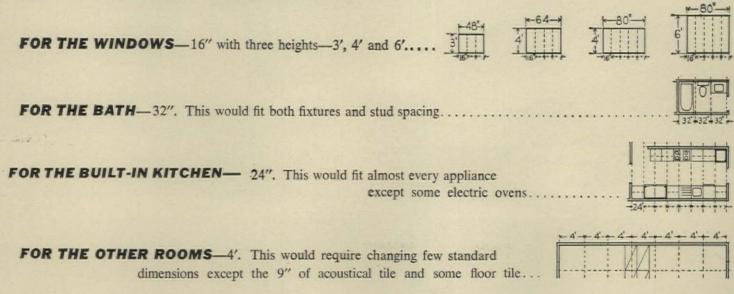
For easy understanding all rooms on this floor plan are dimensioned from wall to wall, instead of following the recommended ASA practice of including one or more wall thicknesses. Partitions are assumed to be 4" instead of 43%" thick, except the 8" wet wall between baths.

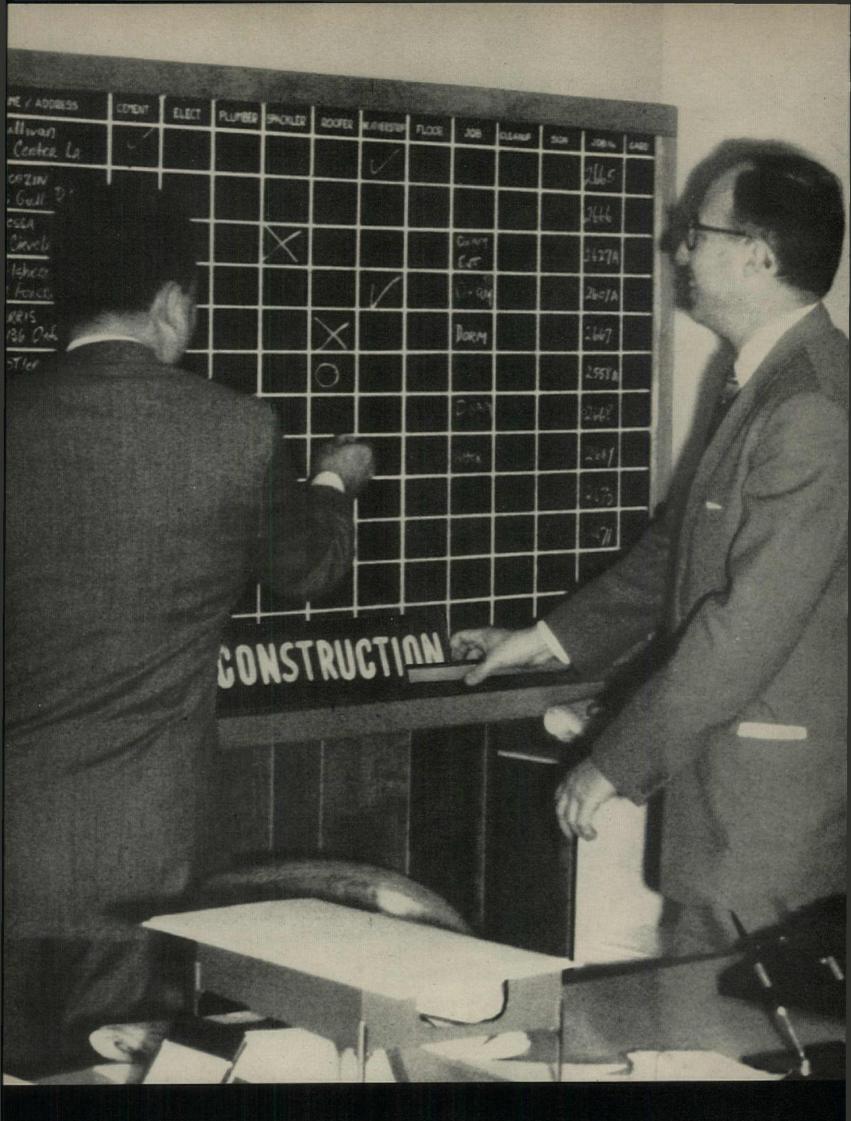
Partition thicknesses always put one room off the even foot module if the house itself is planned on an even foot module of interior measurement. So in this house, whose inside dimensions are 28'x44', the bedroom hall is 40" wide instead of 48", the living room is 19'4"x19'8", instead of 20'x20', the closets off the entry are 34" deep.

this house could go together almost as neatly as a meccano set



Here are the width modules used:





No matter how few houses you build, you can profit from management controls

Hammer-and-saw thinking, shirt-pocket accounting, and truck-seat supervision are being supplanted by

Business management

—the catalyst that is producing the industrial revolution in housing

If, as Bob Lusk of Tucson says, "management is the art of employing and rewarding other men's talent," then one of the signs of the non-manager is his attempt to solve all his problems by himself.

By this definition, most homebuilders ten years ago were nonmanagers. This would explain why few builders were teaming up with architects or realtors, why merchandising consultants were virtually unheard of, and why there was so little awareness of the importance of management techniques.

In 1952 few housing leaders surrounded themselves with top-flight executives. Most building men were impresarios, trying to run one-man shows. The industry was only beginning to attract younger management men.

There were exceptions, of course. In February '52 H&H described a well-organized mass-production operation by Levitt & Son at Levittown, Pa. In March the editors reported on Park Forest, Ill. where Phil Klutznick and Nate Manilow had a big staff of experts helping them create a complete new city. And in 1953 the magazine told about the methods Tom Lively was using to build simultaneously in several markets (at that time: Dallas, San Antonio, San Diego, and Hawaii).

From '53 to '56, there were signs of a growing interest in management techniques. For example, Robert and Ernest Norman were using university-learned cost-control methods in New Orleans in '53, and Sampson-Miller was em-

ploying market research to pinpoint its exact market in Pittsburgh.

Some builders proved such good organizers in this period that they expanded into prefabricating for other builders. In December '54 H&H pointed to nine new prefabbers "who cut their teeth on conventional building."

The role of management was evident, again, in H&H's report (Nov '55) on the rise of a new concept in home improvement: "one-stop modernization" that brought together under a single management all the services needed for almost any remodeling job.

In 1957 there was big news about fast-growing builders like John Long in Phoenix, Fox & Jacobs in Dallas, and the Mackles in Florida. H&H reported the growth techniques these builders were using: Sec 213 financing by Long; house-a-day scheduling by Fox & Jacobs; multi-community development by the Mackles.

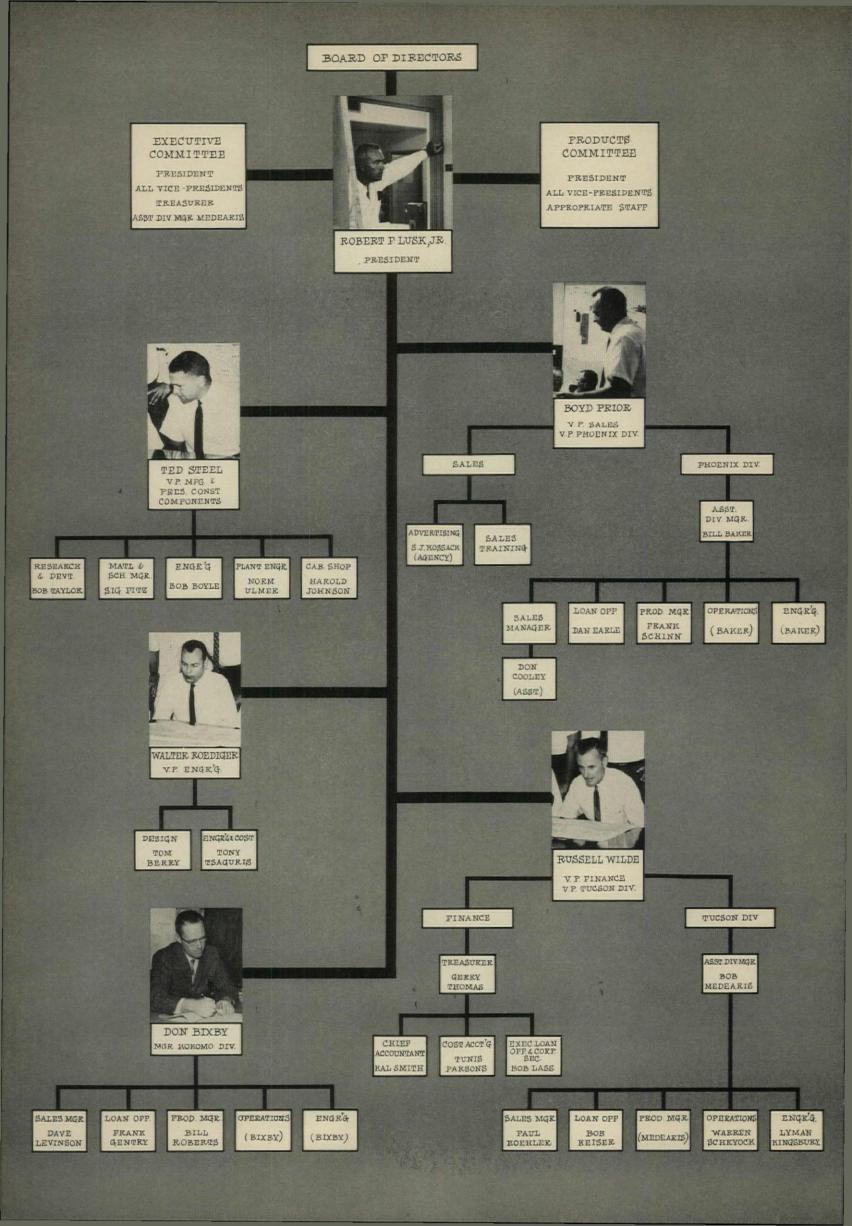
Smaller builders were also becoming management conscious. In April '59 H&H readers were advised by Washington Builder Ed Bennett: "If you want to succeed as a builder, think of yourself primarily as a manager—not as a doer. Be a planner, a decision-maker, a coordinator, a communicator. Let the doers—either inside or outside your organization—handle the details and the specialized jobs."

H&H also pointed to Marvin Myers, a Rockville, Ill. manufacturer who entered homebuilding because, he said, he saw a big opportunity to introduce and profit from management techniques.

Another sign of changing practices came in '59 from a surprising source—the stock market. Builders, land developers, S&Ls, and other industry factors were turning to the market for public financing. Every issue of H&H since 1960 has shown that the trend is unabated and that many of these stocks are highly volatile.

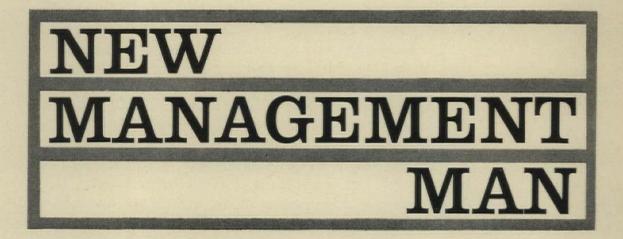
By 1960, there was evidence of new management thinking almost everywhere in housing. In January the editors named dozens of leaders who were adopting better accounting methods, moving to new markets (across town, across state, or across country), hiring merchandising consultants and market researchers. In June '60 H&H told how Kettler Bros in Washington were able to boost sales sharply by making slight changes in their operations after a motivation study of their buyers.

And by 1961 each issue of the magazine reflected some aspect of the managerial revolution. In February, for example, Tacoma Partners Kurt Mayer and Curt Peterson explained why "you don't have to be a giant builder to profit from modern management.' June the magazine showed how realtors, mortgage men, and other leaders are profiting by using automatic data processing machines. In December Mississippi Builder Bill Underwood advised: "Stop thinking just as a builder; start thinking like an industrialist." For H&H's January '61 story on Management Man Bob Lusk of Tucson, turn the page . . .



In this decade when the housing industry is changing fast,

the man who is setting the pace is today's



And of all the many new management men who are now shaping housing's future, the newest face on the national scene

is Bob Lusk of Tucson

"Management," says Bob Lusk, "is more than the science of business methods. Management is the art of employing and rewarding other men's talents."

By putting the science to work, and by practicing the art, Lusk has created a \$5-million homebuilding organization out of an initial investment of \$10,000.

Says he of the future: "Too many builders fail to realize the nature of their competition. Too many still think they need only offer better values than other local builders. Nothing could be more shortsighted. In the Sixties local builders will face more competition from giant builders, from multi-city builders, and from companies shipping manufactured houses into more and more markets.

"And builders will be competing even more than now with all the other consumer industries—auto makers, boat makers, the vacation industry, clothing industry, and others—that are seeking to attract the American family's discretionary spending."

And Bob Lusk, who has seen his emphasis on good management pay off, warns: "Builders who fail at the top management level will fail to grow. And if they don't grow in an expanding economy, they will stagnate and die."

LUSK ORGANIZATION CHART (as of the start of 1961) showed duties of 30 executives, some performing two jobs. Five key executive officers all report directly to President Lusk. Most also serve on the executive committee, and some on the products advisory committee.

"Expansion is the No. 1 problem that faces every builder—whether he knows it or not"

Bob Lusk believes this so strongly that "grow or die" might almost be called Lusk's Law.

"The builder who says he doesn't want to grow bigger had better think again," he insists. "Nobody in this business can stand still and expect to survive the Sixties. Even though we are in an expanding economy, with consumer incomes rising fast, and with a growing population to house, competition for the consumer dollar is increasing even faster.

"The only way a builder can compete successfully with other builders and other industries is to create better housing. He can do this only by using new methods, testing new materials, and holding down his costs. If he does this well enough to survive competition, he is almost certain to grow. And if he isn't growing, he is falling down on the job someplace."

Management is essential for expansion

"What housing needs most is the kind of efficient management other industries have," Lusk says. "I was convinced when I entered homebuilding 12 years ago that the future of the industry lies in industrialization and that the only way for a builder to become an industrialist is by following proven management practices.

"The chief reason our industry is taking so long to become industrialized is not just because of codes, or labor, or lack of capital, or technological backwardness—it is because of a shortage of management skill, and, even more, because of a failure to recognize the proper role of management.

"Our industry is under-staffed at the top and overstaffed at the bottom. Men are management's tools, and we are desperately short of the right tools, and of people who know how to use them. Most large and small builders long ago learned how to handle other people's money, but a few have learned how to handle other people's talents. Too many builders try to do too much themselves and in the wrong areas. They try to make too many right decisions about the wrong problems. They spend too little time solving basic problems, too much time filling less important functions which they should hire other men to take over.

"Good management starts at the top with policy decisions," Lusk adds, "and the more successful the builder, the less time he has for anything except setting policy and solving basic problems."

Capital is essential for expansion

If management is housing's first problem, undercapitalization is its second—and nobody knows it better than Lusk.

He has financed his own growth largely by plowing back profits, but even with many years of high after-tax profits he has had to pay stiff rates for short-term commercial loans and for long-term loans from private investors willing to take the risk of real estate investments.

The most critical need a homebuilder has for capital, Lusk is certain, is for the "breakthrough that comes when he expands from a company with two layers of management to three layers."

Says Lusk: "For some builders, the breakthrough barrier may be when his sales volume is less than \$1 million. For others it might be when volume has hit \$5 million. But it always comes at some point of expansion. In a small company building one development, the sales manager does some selling himself, the superintendent is always in the field, and the builder buys materials and keeps track of costs with a small bookkeeping staff. Then suddenly when the company starts building in two or more areas, the sales manager needs project managers, the superintendent needs field managers, and in the office the builder needs a materials buyer, elaborate cost controls, and so on.

"We went through this barrier in 1955, and it was rough. Our profits plummeted as we added key men, most of whom we had to train. But it paid off. In 1954 we netted 27% after taxes on a \$1.6 million volume, in '55 we netted only 3% on investment with a \$1.8 million volume, but in 1956 we netted 28% on \$3.5 million. And ever since our profit on investment has been better."

Many businesses finance expansion through public sale of securities and over the last two or three years more and more housing firms have been turning to Wall street for equity money.

An alternate source of funds is what Lusk calls "exotic money"—loans available from individuals or

syndicates at interest rates of 12% to 18%.

Although these are steep interest rates, Lusk points out that the after-tax cost to the builder is not necessarily much higher than for some equity financing: "If you raise money by selling preferred stock to yield around 7%, this amounts to earnings of about 14% before corporate income taxes. If you go to the public with a common stock issue, you would need to offer a prospective 5% annual dividend and also (in common with accepted management practice) set aside another 5% for retained earnings. This totals 10% on net income and requires earnings of about 20% before income taxes. And selling stock means giving up part of your ownership and control."

According to Lusk's financial vice president, Russell Wilde, the company's own growth has been such that on June 30, its books showed total asssets of \$9,910,899 against liabilities of \$8,555,781. Assets include more than \$1,000,000 in undeveloped land, carried on the books at cost but with an estimated market value in excess of \$5,000,000. Net profit for the fiscal year was \$485,000.

Land is essential for expansion

And finding money for land acquisition is one of a growth-builder's chief problems. "Growth would be a lot easier," Lusk points out, "if our industry were not handicapped by its inability to tap the savings and loan associations for loans on raw land."

When a builder is increasing his sales volume, he needs enough land not only for his current building and development work, but enough land ahead to protect himself against the increase in land prices caused by his own success. Says Lusk: "We have long since learned that we must buy raw land far in advance of construction needs. Once we start developing raw acreage, the value of all the surrounding land skyrockets. If we did not control that land, too, we would just be giving away the added value we created. And it would mean having to make another long, costly jump beyond the built-up area to find more raw land."

But land is more than a matter of money. Almost everywhere *finding* the right land to buy is a problem.

It is a problem because so much good land is zoned out of the market—or is dangerous to use

because it is not zoned at all.

It is a problem because so much usable land is held for speculation by owners whose tax position keeps them from selling.

It is a problem because new multimillion-dollar land purchases are being made by well financed syndicates that hope to develop whole new cities.

When Lusk was going through his critical period of expansion, he found the normal problems of land supply aggravated by special problems. In the Tucson area, mountains limit builders' field of operation and, to make matters more difficult, a very large part of all buildable land is publicly owned. On top of these limitations, Lusk's search for sites for development was made tougher by big-acreage zoning that put much attractive land in a four-acre-lot class.

Despite these obstacles, the fast-growing Lusk Corp was able to keep its land supply ahead of the rapidly growing Tucson market, and ahead of its own constantly increasing building volume. Today the company owns or has under option 3,900 acres in Tucson.

And of these three essentials, management is the most important

"In the end," Lusk says, "a builder's growth is dependent upon the caliber of his management, on the quality of his policy decisions."

In steering the Lusk Corp from nothing to a \$12 million-a-year business, Bob Lusk had to find answers to questions like these, questions that face every builder who is now seeking to expand his own business:

- 1. When you are already busy from morning to night, how do you find time to do any more?
- 2. Should you be a specialist and stick to the kind of house you know how to build and sell best?
- Should you limit yourself to a locale you know intimately—and where you are well and favorably

known—or should you branch out where the grass looks greener (and competition is keener)?

- 4. If you are already offering better value than your competitors, does it make sense to take a chance on a big switch in methods?
- 5. How do you supervise field labor efficiently when you are expanding your operation?
- 6. You can't grow faster than you can sell, so how do you sell fastest?

On the next six pages you will learn how Bob Lusk answered these questions for himself—and for his company—and you will see how he translated his answers into action.



LUSK'S EXECUTIVE BOARD meets weekly in map room, equipped telephonically for contact with heads of divisions in other cities.

POLICY DECISION 1:

"Invest in men-organize and staff now for future expansion"

Lusk has been following this policy ever since he put aside his own hammer and saw and started managing other men's work. Old hands at homebuilding in Tucson recall with a chuckle the onetime standing joke that "this fellow Bob Lusk has more vice presidents than carpenters working for him."

Lusk believed then, and he still believes, that one of the best ways to invest in the future is to over-staff at the executive level. "You can't grow," he points out, "unless you have plenty of men capable of filling executive posts as fast as they open up."

Two of Lusk's four vice presidents have been vp's since 1956, when the firm built only 300 houses (compared with this year's 1,000). Only one of the four vp's had previous experience in housing, but two hold master's degrees in business administration, and one holds a master's in engineering.

Lusk's present organization chart (see *p 198*) shows a total of 37 existing executive positions and 8 more planned. But the 37 existing jobs are held by only 30 men, an indication of the growth problems that face even a relatively large organization where expansion has been carefully planned.

Salary and incentive payments to Lusk's 30 executives range from \$6,500 to \$50,000 a year, add up to close to \$350,000. The company's total payroll is only about 150 people, including 80 in a subsidiary operation.

"To have the right man ready at the right time," says Lusk, "you have to keep on the lookout for intelligent, ambitious men of integrity, and hire them even before you need them. This means offering enough pay and enough challenge to

hold them af'er they are trained and needed."

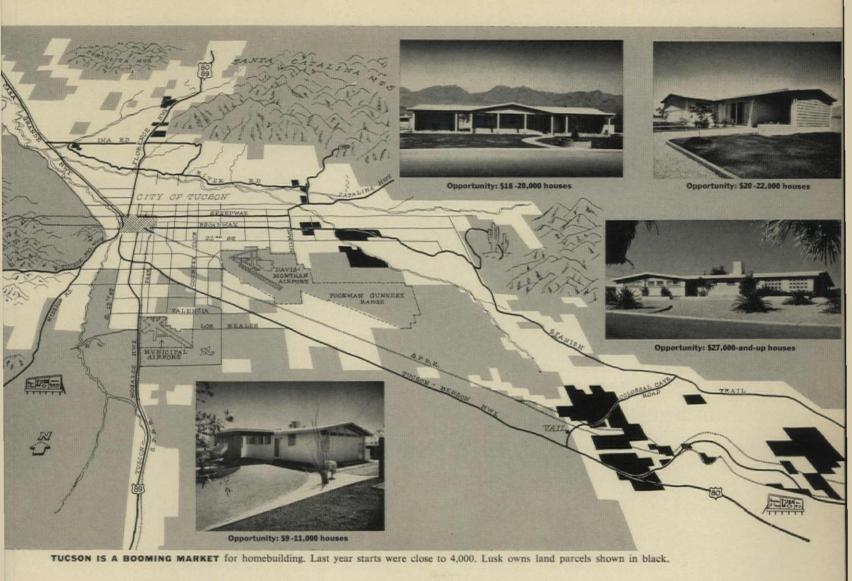
So Lusk and Vice President Boyd Prior (like Lusk, a Harvard Business School graduate) annually interview East and West Coast college graduates and hire several promising young men each spring at starting salaries averaging \$6,600 (a figure competitive with the pay scale offered top graduates by leading industrial companies).

Trainees do not stay trainees for long

Newest name on the Lusk organization chart is that of David Levinson, Kokomo sales manager, who last winter was head of the Harvard Law School Forum and had not yet heard of the Lusk Corp. Levinson joined Lusk last July, handled FHA mortgage processing for two months, trained as a salesman for a few months, then moved into the key sales spot in Kokomo.

In Phoenix, Assistant Manager Bill Baker argues today with engineers about the cost of outfall sewers and suggests new building methods to plumbers. Two years ago, he says, "I was studying things like philosophy and Spanish at Harvard, Mr Lusk told me I'd soon have more responsibility than I could handle. He sure gives you opportunities—and sure expects you to produce."

And trainees keep on advancing. Bob Medeiras, in college two years ago, moved up to special divisions manager a year ago, last mon'h was named assistant division manager in the big Tucson market.



POLICY DECISION 2:

"Grasp every market opportunity within your immediate reach"

In Tucson, Lusk has gone after almost every housing opportunity in sight:

1. The firm is building houses in five locations on the east side of Tucson and two locations to the north (see map). Says Lusk: "Tucson's growth has been mostly eastward, secondarily northward. I find that in most cities growth is mainly in one direction, secondary in another, and negligible in other directions. Our land purchases in the Tucson area were based on this belief, and have proved right."

2. The firm is building in every price class from \$8,900 to \$30,000 and in a wide variety of designs.

3. The firm has a custom division that builds one-of-a-kind houses priced from \$15,000 to \$60,000. Lusk has put up 114 of these houses.

4. The firm has opened a 1,690-lot trailer community for vacationers and retired people, putting the accent on community facilities—extensive recreational areas, sewers, underground wiring and TV lines (so telephone poles and aerials will not mar the view of the Catalina Mountains close by).

5. The firm has built a large shopping center. "We wanted to capitalize on the retail location our homebuilding was creating," says Financial Vice President Russell Wilde. "Now, according to surveys, our shopping center is destined to be in the exact population center of Tucson in 1970."

6. The firm has participated in the development of a large industrial park near Vail, just a few miles southeast of Tucson (their first client is RCA). In addition, several thousand houses are scheduled to be built nearby for industrial workers and

also for the retirement market.

7. The firm is about to build a number of apartments which will be sold as cooperative units.

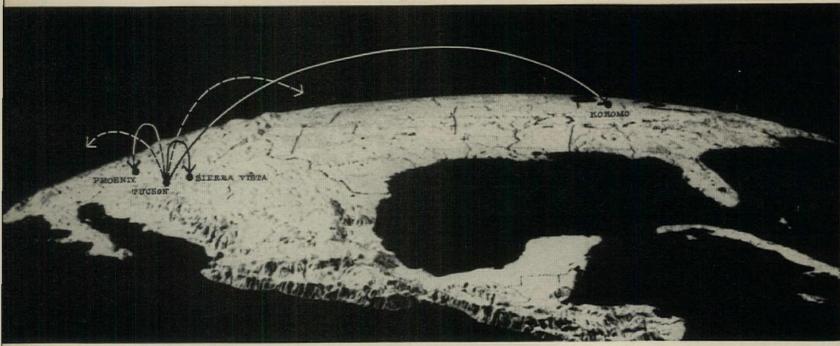
Says Lusk: "The more of these opportunities we go after, the better our profit position. Economic synergism begins to work for us. Profit from each project is greater because each project helps us on the others."

In a market like Tucson, the opportunities get better by the year. In 1950 Tucson, with 45,000 population, ranked 261st among US cities. Today it ranks 54th, has over 220,000 residents, and is third largest city in the Mountain States (after Denver and Phoenix). By the end of the Sixties its metropolitan population will be near 400,000 (according to the top-notch Tucson planning commission).

But opportunity is limited, even in Tucson

As the perspective map shows, geographic growth is limited by the large amounts of land (shaded) either owned by the federal and state governments (parks, Indian reservations, and military establishments) or held off the market (chiefly by Industrialist Howard Hughes).

Even some of the available areas (shown in white) are currently unsuitable for housing development because of rigid zoning (often as high as four-acre) or because of difficult topography. In addition to the tight land supply, housing opportunity in Tucson is tied to the rate of growth of industrial jobs in the area.



MULTI-MARKET OPERATION started in Tuscon, now includes Kokomo, Phoenix, and Sierra Vista, Ariz. Other cities may soon be added.

POLICY DECISION 3:

"Extend your reach to broaden your market and narrow your risk"

Lusk now builds in four very dissimilar markets. He plans to enter a fifth area this year and to expand to others later.

There is risk in this kind of expansion, as Lusk knows better than most, for he has stumbled two or three times. He was in Las Vegas but was forced to quit because, he says, "the market lost its strength." And he was blocked in El Paso by a tough zoning problem.

Even in Kokomo, where he has been selling about 200

houses a year, he nearly failed because his market study failed to show that the apparent total market is highly segmented by loyalties to individual towns.

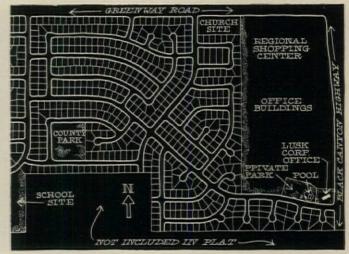
But the risk is worth taking, Lusk believes, because 1) company growth depends on an ever-expanding market which Tucson alone cannot provide, and 2) geographic diversification lessens risk due to strikes, recessions, and other local market conditions.



CONCENTRIC STREETS dominate in this Kokomo community designed by Metropolitan Planners. It won an NAHB award for planning.

750 houses in Kokomo: hundreds to go

Lusk entered the Kokomo market four years ago "to test our ability to operate a division far from headquarters," he says. And he concedes he nearly failed because so many people living in small nearby towns resisted moving a few miles to the well planned new community. But sales are now good, and when the present development is sold out later this year the company plans to buy more land and continue its successful Kokomo building operation.



750-LOT DEVELOPMENT planned by Guy S. Greene & Assocs is the first Phoenix neighborhood unit plan approved in advance of construction.

Now in Phoenix: 600 houses a year to go

More than 10,000 visitors attended the opening of Lusk's big Phoenix development late last November. In the first ten days, 28 sales were completed at prices ranging from \$10,900 to \$15,600 (mostly at the upper end of the price range).

Says Vice President Boyd Prior, Phoenix manager: "We hope to sell 600 the first year, over 1,000-a-year thereafter. We expect to compete successfully in this tough market by offering more varied designs and better community planning."



NEW FACTORY in Vail industrial park, southeast of Tucson, turns out manufactured homes for Lusk and several small Arizona builders.

POLICY DECISION 4:

"Shift to factory production 1/to cut costs, 2/to control quality and 3/to increase volume"

Last fall, Lusk took a long step toward full industralization when he opened a big warehouse and manufacturing plant near Tucson to produce houses under controlled conditions.

A wholly-owned subsidiary, Construction Components (headed by Lusk Corp Manufacturing Vice President Ted Steele), owns the plant and sells to Lusk Corp in Tucson, Phoenix, and Sierra Vista, and to some smaller builders.

Benefits are already apparent:

1. Materials cost less. The plant pays lower prices for many materials by buying direct from manufacturers in large quantities. The big warehousing area cuts handling costs.

Says Sig Fitz, materials manager (who came from the machine tool industry): "We have set up the same kinds of controls to receive, warehouse, process, and ship homebuilding materials that other industries use to handle machine tools, soft goods, or any other products. These controls and methods cut costs significantly over handling materials in the field."

2. Labor costs less. Says Steele: "With factory production, there is less labor cost in a completed house. Even with a fully unionized force in the plant, we pay less because labor is more efficient and we do not have to hire as many highpriced skilled men in the field."

Steele has worked out a contract with the local carpentry union covering all men in the plant. Under the contract, union members can shift categories (at different pay rates), so there is little down-time to raise labor costs. Work is steadier for the men, too.

3. Quality is improved. With close supervision of labor and extensive mechanization, new components are being produced that combine into better houses than can be built by putting boards together in the field. And there is more research into methods. One major benefit: fully enclosed pre-wired panels (accepted under Tucson's building code).

And potentially, the plant will be able to expand volume fast-with no added overhead cost-to take care of projects within a 500-mile radius.



80,000-SQ-FT PLANT, not yet fully equipped, is now producing 75 houses a month with 80-man force. Output is expected to double in '61.



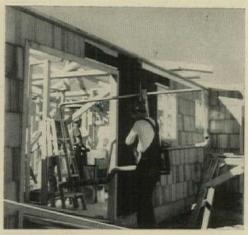
\$10,000 HYDRAULIC CRANE lifts carport gable from van behind house. Crane handles most components, erection is by subcontractor's crew.

POLICY DECISION 5:

"Minimize field supervision by subcontracting all site assembly work"

Says Lusk Vice President Boyd Prior: "Supervision on the site is a key problem in any homebuilding operation, especially when you are building a large number of houses at several locations.

"Good supervisors are hard to get at any price. We solved part of our supervision problem when we decided to make



PREFAB PLUMBING TREE being carried into house is already outmoded in Lusk operation. Plumbing now comes in partition walls.

components in the factory, but this still left us a field problem.

"We decided the solution was to contract for field erection with small independent operators. Many are our former supervisors or workmen. Today these men are profit-motivated entrepreneurs, but in effect they are also another layer of management for us. Jobs are not let out to bid; unit prices are worked out in conference. They have an incentive to make more profit by using the best methods they can. On a \$14,000 house (like the one being built above), we pay Contractor Steve Demenge \$400 for rough carpentry. Steve can come out well ahead for that. What is more, his men feel they are working for Steve rather than for a remote, soulless corporation, so they feel better about their work and do a better job."

Just as the independent contractors free Lusk from most supervision problems (and free Lusk's few field supervisors from having to direct workmen), so does Lusk free the contractors from many office responsibilities. Often the company keeps the contractor's books, pays his men, buys his materials, and helps him finance major pieces of equipment (like the crane shown above).

This system has paid off for Lusk by lowering its field assembly costs by 5% to 8%. In addition, the company can control costs better because it knows exactly what it will have to pay to erect each house.

Adds Prior: "In combination with factory production, this method of contracting cuts our costs from 12% to 15%."



SALES MEETINGS are held at 9 AM twice a week for 14 Tucson salesmen, shown here with four Welcome Wagon hostesses who help promote Lusk name.

POLICY DECISION 6:

"Train your salesmen to demonstrate the most-for-the-dollar value you are creating"

Lusk salesmen are always in training. They are thoroughly drilled in the values Lusk offers buyers, and they are schooled in theories of buyer motivation so they can emphasize the values that appeal most to different prospects.

Twice a week they meet to pool information, discuss new models and products, and try new sales ideas on each other. They take turns working in all model houses, call on prospects from leads, and even go out calling from door-to-door.

Says Tucson Sales Manager Paul Koehler: "There are many good ways to train salesmen. Whatever way you use, the best guarantee of success is to select your men carefully. The better my salesmen fit their job, the easier my job is to train them. We don't hire any man without first checking his personal and business references and we often give a psychological aptitude test."

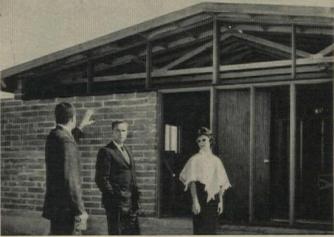
Lusk salesmen must be intelligent, imaginative, outgoing, and above all honest. Says Koehler: "These qualities assure that the salesman will be able to talk easily with any kind of prospect, discover his interests, and convince him of the unusual values we offer. We insist on honesty in our salesmen because we cannot afford to let any man stretch the truth."

Koehler teaches his men "these ten important reasons that lead people to buy a new house":

- 1. Desire to conform with people they respect.
- 2. Desire for a better home to raise a family.
- 3. Desire for security.
- 4. Desire for more comfort and convenience.

- 5. Belief that a new house is easier to maintain.
- 6. Desire for an easily recognized symbol of success.
- 7. Belief that a home is a profitable investment.
- 8. Simple desire for a change.
- 9. Respect for a particular builder's reputation.
- 10. Fear of ridicule if they buy from a little-known firm.





HOUSE UNDER CONSTRUCTION is shown to prospects, who are told "truss construction means weight won't crack your inside walls."



Robert Kelley, LIFE

Says AIA President Phil Will:

"We must start building communities to fit people instead of forcing people to fit the community" By 1962, the housing industry had gone a long way toward providing more and better

Housing for everyone

Even on the average, today's new housing is far superior to the housing of the past. At its best, it is a bright promise for the future

Back in 1952 the housing industry had already done what many critics of private enterprise had said it could never do—almost wiped out the post-war shelter shortage by building new homes for one in every seven families. Now the problem was how to provide better housing in better communities.

Better values were on their way. In April '52 H&H cited the case of a "bargain city"—Phoenix—where houses were selling for as little as \$6 a sq ft and where a 31-year-old ex-GI named John F. Long was offering what one FHA official called "the best value in town."

Less than two years later H&H reported "the big change in builders' houses"—more livability and a more complete house for the money. The editors cited builders like Don Scholz in Ohio, Howard Grubb in Oklahoma, Hamilton Crawford in Kentucky, Bob Gerholz in Michigan, and Jayhawk Construction Co in Kansas.

In July '55 H&H told how California Builder Joe Eichler had "quit the lower-middle price range for the \$16,000 to \$22,000 bracket 'where people are more interested in better living than in terms.'" Next year H&H reported from competitive Los Angeles: "Buyers are demanding—and getting—more luxury features at \$13,000 to \$20,000 than you could find a short time ago at \$30,000 or more."

In low-priced housing too, competition was leading to better value. Two '56 examples published by H&H were a 960 sq ft (203i) model selling for \$6,999 on Long Island and a 939 sq ft model priced at about \$7,000 in Shreveport, La. Meanwhile, H&H reported increased market interest in the four-bed-

room house. Said New Jersey Builder Bob Scarborough: "Four years ago we saw little demand for a fourth bedroom. Today well over half our buyers want it."

By the mid-'50, smart builders were no longer putting up rows of look-alike houses on gridiron streets. In '55 builders like Bud Arters in Media, Pa. were saving trees and making the most of sloping land. In '56 H&H reported on 23 builders who had installed community swimming pools. And in a 57 story on five NAHB prize-winning neighborhoods, the magazine summed up: "The easiest way to sell a house is to sell it as part of an attractive neighborhood."

Better housing was also coming from home modernization. In '54 H&H reported on men like Boston Realtor Peter Turchon who was fixing up 500 houses a year. The editors predicted that many builders and realtors—spurred by the need to take old houses in trade—would get into remodeling. In '60 the magazine, pointing to big remodelers like Herbert Richheimer and Charles Abrams, said: "A new kind of housing professional—the one-stop modernizer—is doing business from coast to coast."

Meanwhile, the industry began to meet a growing demand for townhouses and apartments. Town (or row) housing had a new look by the mid-'50s. In '55 H&H told the story ("Plenty of space—at 20 families per acre") of Easter Hill, an open-occupancy public project in Richmond, Calif. (see p 211). Two years later the magazine reported: "Some of the smartest builders and finest architects are in-

troducing the patio townhouse—a better way to use expensive land." By 1959 the idea was catching on in retirement and urban-renewal housing. In Wilmington, Leon Weiner was selling open-occupancy units at \$7/sq ft. And last year 400 housing men went to Louisville to see Bollinger-Martin's townhouses (\$8.45/sq ft) after they appeared on H&H's March cover (see p 214).

By 1958, rental housing was coming back with new apartments far different from the "impersonal, nondescript" units built in the 'quick-money climate" of FHA 608. Said H&H in '58 (and again in '59, '60, and '61): "A good apartment should have the same livability as a good house." The magazine showed dozens of well-designed examples like Architect Carl Maston's five-unit building in Los Angeles (Oct '59), Architect John Carl Warnecke's garden apartments in Palo Alto (Oct '60), and Washington's big Capitol Park by Architects Satterlee & Smith (July '61).

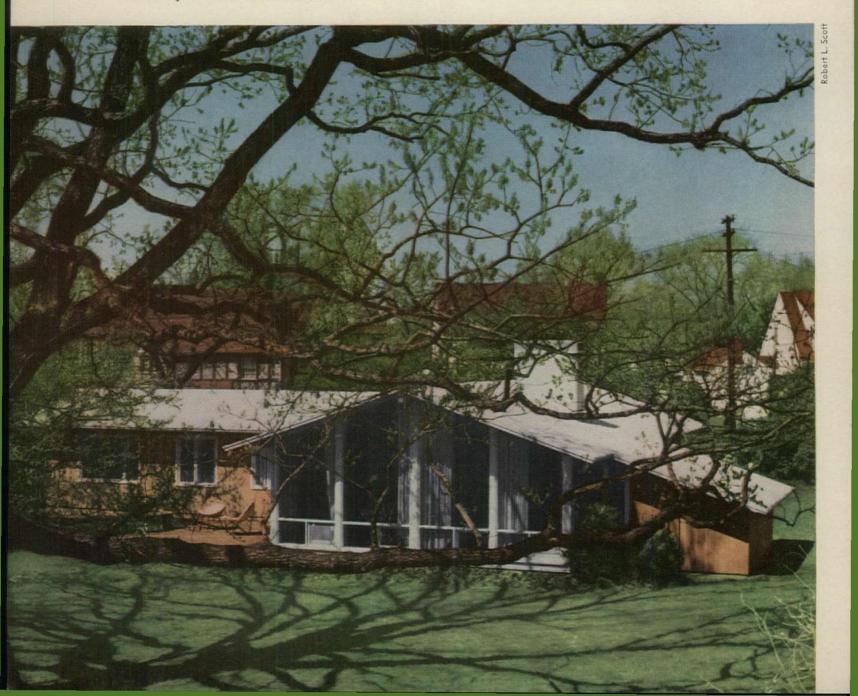
The next big change—just starting as the decade ended—is the development of communities of mixed housing types to meet a variety of family needs, interests, and incomes. One example: Parkmont, a 65-acre project of single-family houses, one- and two-story townhouses, garden apartments, and green spaces (H&H Apr '61).

So tomorrow's communities promise to match today's better house values, which H&H (Oct '61) summed up this way: "Builders like Bill Levitt and Andy Place are selling their 1961 houses for less per square foot than they got for their 1952 houses, even though the '61 models have better materials and more equipment."



SUBDIVISION HOUSING (above), mass-produced for buyers who were becoming more and more conscious of value, is epitomized by this John Long model in Phoenix. One of Long's best sellers in the late 1950s, it was priced at \$10,500 (\$8.40/sq ft) on an 80'x90' lot. The living room—in the base of a T-shaped floor plan-opens to a front entry court and rear patio. Published in H&H, Feb '57.

ODD-LOT HOUSING (below) — in established neighborhoods near the center of town—became increasingly important through the decade as developers built up available close-in tracts. This three-bedroom contemporary house was designed by Architect James Lawrence Jr for a by-passed lot in a neighborhood of traditional houses in Medford, Mass. Published in н&н, Nov '58.





LOW-INCOME HOUSING (above), at its best, was losing the institutional look. This is Easter Hill Village (Richmond, Calif.), which H&H called "the most important exercise in row-house planning of the past ten years." Associated Architects Vernon DeMars and Donald Hardison sited the houses informally, varied the colors, materials, windows, and detailing. Published in H&H, July '55.

APARTMENT HOUSING (below) began to acquire the outdoor amenities of a good single-family house. These units at Builder John Mackay's Edgewood Arms in San Jose, Calif. were arranged around a swimming pool and landscaped gardens. Although rents were \$10 to \$15 higher than those of other nearby apartments, Mackay rented all 50 units in less than three weeks. *Published in* H&H, *Oct '59*.

Fred J. Maroon







RETIREMENT HOUSING began to meet a neglected market as the '52-to-'62 decade ended. These garden apartments with private outdoor living are at Del Webb's retirement community in Sun City, Ariz. Published in H&H, July '61.



GLAMOROUS HOUSING is typified by a 3,200 sq ft custom house (left) with its glass walls, deep overhangs, and textured wall and roof materials. Designed by Architects Howell, Arendt, Mosher & Grant, it was built in Santa Barbara, Calif. for \$49,000. Published in H&H, Nov '57.

PREFAB HOUSING rid itself of the "cheap house" label and strongly influenced the design and construction of conventionally built houses. This is an early model of Carl Koch's now familiar Techbilt house ("a new kind of two story," said HOUSE & HOME). Published in H&H, Feb '54.



Robert Steinau

ROW HOUSING was coming back because it offered value few detached houses could match. Over 400 housing professionals went to Louisville to see these Bollinger-Martin models (\$8.45/sq ft with land) after H&H published them (Mar '61).





SUBURBAN HOUSING was attracting many builders as middle- and upper-income buyers flocked to the commuter communities around big cities. Also tapping the suburban market were the home manufacturers with upper-price houses like the National Homes model at left. This 1,700 sq ft house was designed to sell for from \$30,000 to \$40,000 on a landscaped lot. *Published in* H&H, *Dec* '55.

VACATION HOUSING came into greater demand and presented special requirements, most of which are met by this house at Horsehead Bay, Wash. Items: 1) its cost was low (\$5,000); 2) its construction is simple; 3) it is sheltered by a big roof; 4) it is small but not confined because the 380 sq ft interior flows into a 996 sq ft deck. Architect: Marshall W. Perrow. Published in H&H, Mar '59. /END

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And now, let's

Look ahead

to what today's great and

continuing and

irreversible changes

may add up to by the year 2000!

IN A.D. 2000 this little boy will be 43 years old. He will be one of 351 million Americans. Their average family income will be \$14,750 (in today's dollars).

Surest thing we can tell this little boy about the world he will grow up to live in—and the home he will grow up to buy—is this:

Long before he is 43, everything in the world will change beyond our wildest imagining. The next 40 years may well change the world more than the world has changed in the 40 centuries since Abraham and Sarah rode out of Ur of the Chaldes on a camel. As everything else changes, so will housing. So will the market for housing, and so will the problem of providing housing.

Just look back for a moment at

how much the world has changed in the last 40 years, and maybe that will give you a good idea of how much *more* everything, including housing, is bound to change in the next 40 years.

Forty years ago we thought the two-lane Lincoln Highway would be wonderful if we could ever raise enough money to finish it through to the West Coast. Forty years ago we thought a mile a minute was breathless speed, too fast to be safe, so the government had slowed the 20th Century Limited down two hours to a 20-hour schedule. Forty years ago it took almost as long to get California on the phone from New York as it takes to fly there today. Forty years ago we didn't have talkies, we didn't have air travel, we didn't

have antibiotics, we didn't have vitamin pills or Salk shots. Nobody had heard of plastics or cholesterol or insulin, and of course nobody even dreamed of television or jets or moon rockets or atomic bombs or atomic power.

As for houses: 40 years ago houses couldn't have air conditioning, they couldn't have insulation, they didn't have copper plumbing, they didn't have vapor barriers, they didn't even have electric refrigerators. Two-story white colonial was the architects' popular new style. And in those days who ever heard of a labor-saving kitchen or a ranch house (except on a ranch) or a split-level or a family room?

If the world has changed that much in the past 40 years, you can be very sure it will change twice as much in the next 40. The greatest mistake anyone in housing can make is to think homebuilding will remain static in a world of change. Fact is that right now no other great industry faces such a change in its market. No other great industry faces such pressure to change and improve its product. And no other great industry is developing so many new ways to cut the cost of a better product.

In fact, when H&H's editors were working on last October's special issue on new products, new tools, and new methods to build better for less, they could find only one part of the house that a smart builder would build today the same way a smart builder would have built it just three years ago!

Nobody has a crystal ball to show all the changes the next 40 years will make in tomorrow's homes. If anybody did have a crystal ball, it would be useless because nobody would believe what it foretold.

But sometimes we can indeed see a little way into the future and believe what we see, not by looking forwards, but by looking backwards and then projecting into the future changes that are already well started.

So nobody needs a crystal ball to see and project into the future some of the great and continuing and irreversible changes that are already well started, changes that are now going on faster and faster, changes that seem sure to make a tremendous difference in the kind of house it is sensible to design, smart to build, and prudent to finance.

Nobody needs a crystal ball to see that, in this generation, long before the little boy in the picture is 43 years old, the housing industry is sure to face:

- 1. An enormous increase in the need for homes.
- 2. An upside-down, down-side-up change in the market for homes.
- 3. Many fascinating and exciting changes in the kind of housing we build and how we build it.

Specifically, nobody needs a crystal ball to see that before long:

We must build houses two and three times as fast just to keep up with the population explosion

Nobody knows for sure that the US population—now 185 million—will rise to 351 million in A.D. 2000, but that is the latest and best forecast. It was made by the Outdoor Recreation Resources Review Commission on the basis of special studies prepared for the commission by the Census Bureau.

Net new family formation can also be predicted within a fairly small margin for error, and the Department of Commerce forecasts that annual net new household formation will climb from about 1 million a year now (and from the low of about 760,000 five years ago) to 1.5 million in 1975 and 2.2 million a year in A.D. 2000. The ORRRC and Census Bureau predict that the number of households will climb from about 54 million today to 66 million by 1976 and more than 97 million in the year 2000.

So we are going to have to design, finance, build, supply, appraise, and sell 43 million more housing units in the next 38 years just to keep up with population growth. That means building nearly three times as many houses and apartments as all the good, bad, and indifferent homes we have built in the 16 years since the war—just to provide a place to live for people who haven't been born yet.

And you don't need a crystal ball to know where—within a few miles—all those millions of new homes will be built. Almost all of them will be built in the 215+ metropolitan areas. Fewer homes will be needed on farms, because the best projections say there will be only half as many farms 40 years from now. But the boom in Florida will require 69% more homes by 1975, California 51% more, and Arizona 55% more.

In addition to shoe-horning 43 million more homes into the metropolitan areas to take care of the added population, we can be pretty certain without the benefit of a crystal ball that long before A.D. 2000:

All but the best of today's 54 million units will need to be replaced with much better housing

For half a century America has been wiping out poverty so fast that lower-income families for whom most of today's homes were built and for whom most of today's homes are priced are the vanishing Americans. So the standard of what is acceptable housing is bound to change dramatically long before the year 2000. Consider some of the economic facts:

Despite the tremendous population increase in the past two decades, the number of families with incomes under \$3,000 (in constant dollars) has actually fallen nearly 75%—from 10 million in 1941 to less than 3 million now. As a result, says Housing Economist Miles Colean:

"America already has nearly twice as many low-priced housing units as it has families left who could not qualify FHA to buy something better. And if family incomes continue to rise at a rate slightly lower than they rose during the Eisenhower Administration, the whole net population increase in the '60s will be families who could qualify FHA to pay at least \$17,500 for a good home, and the whole net increase in the '70s will be families who could qualify FHA to pay at least \$25,000."

Today's average family has about \$7,000 annual disposable income, but this is peanuts compared with what it will have by 1976 and less than half what it will have 38 years from now. Today the total income of all families after taxes is less than \$400 billion a year, but in A.D. 2000 the disposable income of all U.S. families will be over \$1,400 billion.

Here is what the National Planning Assn reported to the ORRC group: "In 1959 the average household in the nation received about \$6,500 of disposable income. By 1976 this figure will rise to \$10,350 per household and by 2000 to nearly \$14,750 per household.

"In 1959 some \$314 billions were spent by consumers on all types of goods and services for consumption, and by 1976 this figure will be \$647 billions and by 2000 nearly \$1,340 billions . . . In the year 2000 we expect seven times as many families earning between \$10,000 and \$20,000."

As for housing's share of the extra gain in income by 2000, the report predicts: "A substantial part of the increase in family expenditures for existing goods and services will revolve around the home . . . We can expect a substantial increase in the ownership of second homes, which will affect not only the over-\$10,000 bracket but also the \$20,000 bracket. Such ownership will mean very large increases in family expenditures for all sorts of home appliances, furnishings, and equipment."

The dramatic change in what buyers can afford to pay is the biggest single factor in housing's future

It will have a three-way impact on housing sales:

- 1. It will create a potential 40-million-unit replacement market in the next 38 years—a replacement market nearly as big numerically as the 43-million unit population-explosion market.
- 2. It will at least double the price level and quality level of all the housing we will build and sell, whether that new housing is for the growth market or the expansion market.

3. It will greatly expand the market for a vacation house, small-apartmentin-town, winter home, or other second homes.

So the change in the income pattern is multiplying the dollar-volume potential for tomorrow's housing industry, not by two but by more than four. On the average over the next 38 years, we will each year have to provide more than twice as many new houses as we are this year, at twice the price (in constant dollars).

If the housing industry is to cash in on this vastly bigger and richer market, nobody needs a crystal ball to know that

Tomorrow's house will have to be—and will be a very different house built very differently

For an obvious example of the big changes coming, consider air conditioning:

Air conditioning will be a must for almost every new home, so it will soon be foolish to plan, build, finance, or sell un-air conditioned houses. Stop and think what other changes will follow inevitably as more and more people get accustomed to air conditioning and learn how much more pleasant living indoors can be.

Air conditioning changes everything. Children sleep better, everybody eats with more pleasure, people get sick less, husbands get more ardent, wives get more affectionate, tempers flare less often, teenagers stay home. Nobody feels he has to go Sunday driving just to get away from the discomforts of home. And all of a sudden home becomes twice as important because that's where people want to be most of the time.

So then the house has to be bigger so more people can spend more time there without driving each other crazy. The master bedroom has to be made big enough to be a bedsitting room where papa and mama can get away from the kids. Some of the ceilings have to be acoustically treated to muffle the noise of TV and parties and babies. The house has to be redesigned so it will cost less to run the air conditioning. And home gets to be so important that more families will want to spend more of their incomes on the right kind of better home instead of spending it for more cars and more vacations to get away from home.

Now let's consider another development that is bound to change the whole economics of housing and the security of every mortgage. Nobody needs a crystal ball to see that:

Tomorrow's house will be an "industrialized" house made of factory-made parts, semi-assembled in the factory

Then the big modular pieces will be trucked to the site, lifted with mechanical muscles, and made ready for occupancy in less than ten on-site working days.

This does not necessarily mean that tomorrow's houses will all be bought as a package from one of the prefab manufacturers. It does mean that many will be site-assembled from a great variety and choice of big factory-finished components, all made to standard dimensions on the 4' module to fit together with a minimum of high-cost on-site labor.

And in most houses you can expect these other characteristics: Floor joists will be strong beams running the the width of the house. Floors will be 4'x8' and 4'x12' panels with the finished floor factory-laminated to the sub-floor.

Outside walls will be 4'x8' out-toout panels incorporating in one prefinished factory-assembled unit the interior finish, the vapor barrier, the structure, the insulation, the sheathing, and the siding, with doors and windows preassembled in the panels.

Interior partitions will be non-loadbearing panels—perhaps fine prefinished panels of hardboard or real wood, or perhaps two thicknesses of dry wall spaced by a paper honeycomb, or by wood shaving spirals, or by paper tubes, or by some other material.

The roof will be made of self-supporting panels or be supported by clear-span trusses, and the trusses will be spaced 4' oc because new light-weight, factory-made functional ceilings will span 4' without intermediate support and do triple duty for insulation, sound absorption, and overhead cover to conceal the ducts and framing above

Wiring will come out of the walls to run in prefabricated baseboard channels.

Household utilities will be factory-assembled in utility cores that will include complete bathrooms, the heating and air conditioning center, the water heater, and the main appliance wall of the kitchen. These units, weighing up to two tons, will be trucked to the site, lifted off with a crane, and dropped down on the floor beams before the house is built around them.

Nobody needs a crystal ball to see all this coming, because all these things are already being done.

Right now most of these big factory-made parts cost too much because they are new and competition hasn't yet caught up with them. But the price of trusses has come down 25% in just the past three years, and you can be very sure the cost of most other components will be cut 25% before long. When that happens, only fools and millionaires will spend the money to build houses the way most houses are built today.

Nobody needs a crystal ball to see another big change to come—one of the biggest of all:

Tomorrow's house will often be a movable house movable before and after it's been lived in

That doesn't mean it will be a trailer. It doesn't mean the movable house will be built on wheels. It just means the house will be very easy and economical to move in one or two big pieces.

Movable houses will offer more quality for less money because they will not need site assembly and site finishing. They will be built inside the factory under ideal working conditions. This will make it easier to use new materials and new components and new labor-saving machinery and controls. And these better houses may have partition walls that light the rooms, heating and cooling and air-circulation systems integral with structural panels, better acoustic devices, built-in electronic systems for TV and radio and telephone and teletype and as-yet-unheard-of household luxuries. They are likely to include draperies and carpeting and much, if not all, of the furniture.

Movable houses will be built all of a piece or possibly in two or three sections and then trucked from the plant ready to hook up to utilities at the site. And these advantages are only half of the good news. Here is more:

If you don't like where your house is tomorrow, you can just lift it bodily off the foundation posts, put it on a big trailer, and haul it away to a new site you like better. Or if you like your location but your house no longer fits your needs, you won't need to waste good money trying to change it. You can sell it to somebody else, let him move it away, and put a new house that you like on your lot.

This will be the biggest change in housing since man came out of the cave. It will free housing from the death grip of land—the death grip that makes millions of houses obsolete at their site long before they are obsolete in any other way. It will change the whole economics of real estate investment. It will double the usable life of many houses. It will

reverse the problem of neighborhood decay. It will give a new meaning to urban renewal in suburbs where so many little postwar houses have turned or will turn into slums.

And nobody needs a crystal ball to see this change is coming and coming fast. Today's new materials-handling equipment makes some houses almost as easy to move as an Indian tepee. In Lubbock, Tex. they are already completing 24'x48' houses in a factory, lifting them all-in-one-piece onto trailers and moving them as far as 200 miles over the highways at up to 45 miles per hour.

Here are some other important changes that seem sure to come before the year 2000

Tomorrow's houses will be built from the inside out instead of from the outside in as houses have been built until now. Tomorrow's builders won't waste time and money inserting components into fixed openings the components may or may not fit. They won't wrestle 400-lb tubs through small bathroom doors; they'll install fixtures and finish the wet plumbing first. They won't waste time and money hooking up furnaces and water heaters walled into tiny closets. They won't position studs before they insert the windows (today they often pay more to shim the window into place than they pay for the window).

Tomorrow's house won't need a new coat of paint every five years. The paint manufacturers already have paints they could guarantee for ten years if they could trust the painters to apply them right, and on some surfaces you can now buy factory-finishes guaranteed for 30 years.

Tomorrow's house will be sold complete with many more built-ins financed at low interest with the package mortgage instead of financed at high interest on consumer credit. This will actually improve the security of the mortgage, because today the No. 2 reason for mortgage defaults is the way so many homebuyers get overloaded with high-cost consumer credit to pay for the things they need that don't come with the house. Today the average family moves every five years, and has to move all its equipment from home to home and often from state to state. It seems quaint to us now that 50 years ago even the closets-then called wardrobes-had to be moved from house to house. It may seem just as quaint 20 years from now to think that 1962's refrigerators and carpets and

draperies and bookcases and bedsteads and tables had to be moved.

Long before the year 2000 we will have had to solve the big problems that hamper today's progress

Specifically, long before the year 2000 we will have had to find a better way to finance used houses so the family that wants to trade up can easily get the equity out of its old house, and so lower-income families can buy good used houses as easily as they can now buy little new houses that are less suited to their needs. By the same token, we will also have had to make trade-in financing easier for builders and realtors so they can get adequate credit to carry an inventory of used houses just as a used car dealer carries cars.

Long before the year 2000 we will have had to solve the complex, difficult, many-sided problem of housing for minority families.

Long before the year 2000 we will have had to solve the problem of finding new sources of mortgage money—because even as soon as 1975 we will need to borrow enough cash each year to build as many houses and apartments as there are today in Chicago plus Baltimore plus Cleveland plus Dallas plus Minneapolis.

We will also have had to solve the problem of conflicting building codes which today prevent widespread use of standard components and which add to today's construction costs without raising quality.

We will also have had to solve the problem of restrictive zoning requirements which are aimed at builders—but which actually penalize buyers without benefiting them.

And surely long before 2000 AD we will have had to solve the problem of today's crazy land prices which are in large part the result of today's crazy tax policies that undertax land and overtax improvements so speculators can hold land idle until its price has skyrocketed. And once this problem has been solved, the way will be open to solving the problems of financing all the schools, sewerage systems, water resources, and most of the other facilities we will need more of to serve the new houses.

You don't need a crystal ball to know that when all these problems are out of our way, we are almost certain to have a batch of new ones.

And you don't need a crystal ball to know that whatever kinds of housing are built in the next 38 years—

single-family or town houses or garden apartments or high-rise, whether built-for-sale, rental, co-op, condominium, or whatever new comes along—tomorrow's homes will be better for still another reason we haven't yet looked at: because they will be built in better communities. Indeed . . .

Tomorrow's neighborhoods, towns, and cities will change for the better as much as tomorrow's homes

Tomorrow's communities will be better because new and better patterns of land use are developing. You can see the direction of coming ideas in the cluster-plan schemes that are now exciting land planners everywhere.

Tomorrow's communities will be better because many of them will be well planned new towns and cities like Del Webb's city for 25,000 people now starting southeast of Houston, like the city of 75,000 which Robert Simon plans to develop south of Washington, and like dozens of other big-scale projects now on the boards.

Tomorrow's communities will be better because they will mix housing types to provide a wide range of homes for a wide variety of needs—rather than conform to one price bracket where every resident is cut from a single pattern.

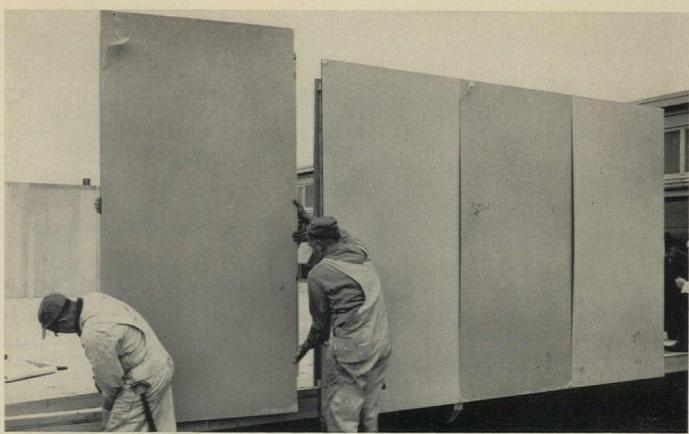
They will be better because they will have "a good location" planned-in and built-in with all the facilities people need. And with rising incomes and leisure time, more and more emphasis will go to parks and playgrounds, pools and golf courses, community centers, shopping facilities and other services.

They will be better because the basic elements of housing will be better designed individually, better related to each other, and better landscaped. This will create better-looking and better-living communities—and underground wiring will get rid of housing's No. 1 eyesore in the suburbs, overhead wiring.

They will be better because there will be more open spaces and greenbelts in and around our towns and cities, new and old.

They will be better because improved public transportation will make suburbs more accessible to the city, to each other, and to regional cultural centers and outdoor recreation areas.

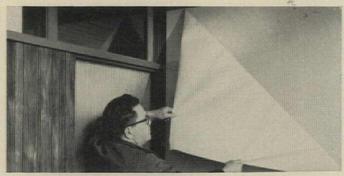
And, last but not least, they will be better because many "new" residential areas will be located on once-blighted land in the center of our renewed cities.



4' x 8' SHEETS of Hypalon-covered plywood go up fast, need no finishing. Here, the new siding is used as outer skin of stress-skin panels.

Now, at competitive prices, you can buy . . .

Plywood siding with a 20-yr Hypalon finish



PROTECTIVE PAPER is factory applied to keep siding clean during construction. It is removed after sheets are nailed to framing.



BOARD & BATTEN SIDING, shown in a display, is made by nailing or glueing Hypalon covered battens to plywood siding-sheathing sheets.

Hypalon has long seemed an almost ideal finish for exterior walls and roofs (see H&H, July '57). A type of synthetic rubber, it forms a tough, long-lasting, leakproof coating with almost unbelievable water-, abrasion-, chemical-, and oxidation-resistance. However, until now, it has been impractical to use: It had to be shop or field applied in liquid form—an expensive and time consuming process that could not compete with other finishing methods.

But now Hypalon-coated siding is a reality. The reason: last year, Du Pont developed a new form of Hypalon film, and Georgia-Pacific supplied the know-how to laminate the film to exterior plywood. The result: A new direct-to-stud siding with a factory finish that will last at least 20 years—and is priced to compete with premium grade prefinished wood and aluminum siding.

Du Pont tests show that the new Hypalon film erodes at a rate of 1/10 mil per year under extreme weathering conditions. So, even though Georgia-Pacific is promoting "a 20-year finish," the new siding, with its 10-mil overlay, has a theoretical finish life of 100 years.

The new siding is made in panels 8' high, 48%" wide (including a 3%" shiplap edge joint), and 3%" thick (to meet FHA standards for direct-to-stud application of combined sheathing-siding). It is prefinished with a slightly pebbled Hypalon film—in white or any of four pastel shades—overlaid on one side of exterior grade plywood. Matching colored nails and Hypalon-covered battens are available.

Still under development are: 1) a Hypalon-plywood roof system, 2) drop siding, and 3) panels up to 16' long.

Georgia-Pacific, Portland, Ore. For details, check No. 1 on coupon p 294

225

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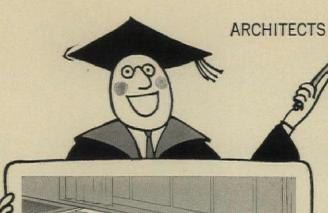
In fact, if the lady finds a General Electric Refrigerator, you might just find yourself with a sale! Better call your distributor now. Household Refrigerator Dept., Louisville 1, Kentucky.

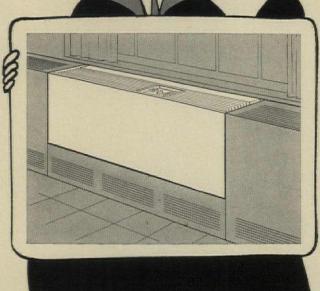
By any measure . . .

There is nothing just as good as General Electric

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Low Cost. Your initial investment is low because there are no costly compressors, chillers, towers or ducts to install, nor is valuable building space required for the heavy equipment. And there's no chance of your entire building's suffering due to failure of a central component.



Full Range of Capacities, These models offer cooling capacities of 8,000 to 15,000 BTU/Hr. Thermaline '42' heat pumps, for year-round heating and cooling, offer heating and cooling up to 13,500 BTU/Hr. Capacities tested and rated in compliance with NEMA Standard CN-1.

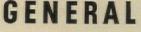


Compatible with Heating. Hot-water baseboard, hot-water convectors, electric baseboard or ceiling electric cable are some of the possibilities. Or specify Thermaline '42' heat pumps or Zoneline '42' units with integral electric-resistance elements and controls for year-round comfort.

There are many, many more advantages to zonal air conditioning with General Electric's new Zoneline '42'. Superior de-humidification . . . new positive water-disposal system with no moving parts . . . General Electric's famous quality and dependability. Why not mail

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in this coupon and learn more about them?





BUILDERS ... ENGINEERS:

General Electric's New Zoneline '42' is the answer to your air-conditioning problems

General Electric's Zoneline '42' is a dramatic new approach to zonal air conditioning. It was designed to provide you with a system that is efficient, economical and aesthetically pleasing. Here are six important ways it can help you:



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Low Noise Level. The full 42-inch width of the Zoneline with a radically different air-flow system and much greater space inside has significantly reduced noise levels. And General Electric's rotary compressor cuts vibration-and resulting noise-to a minimum.

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DELUXE TRUE VINYL—in multicolored marbleization that goes all the way through. Available in $\frac{1}{16}$ " gauge for residential use, and $\frac{1}{8}$ " for commercial or heavy traffic use—in 9"x9" tiles.

NOSCRUB DELUXE—an extra-tough floor made of solid vinyl compounds—in a variety of appealing patterns. Available in 9"x9" tiles and 72"-wide sheet vinyl. Can be beautifully color-coordinated with EVERGLEAM Counter Top by Goodyear.

See the wide choice of styles and colors available at your Goodyear flooring distributor's. Install either of these fine floors in every home you build. On or above grade with 9" x 9" tile. Above grade with 72"-wide sheet



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vinyl. And be sure to get the special builder's kit of sales aids to help you make the most of every installation. For details write: Goodyear, Flooring Dept., Akron 16, Ohio.

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Goodyear will replace flooring that wears out in normal use in home,

- according to Goodyear recommendations.

 2. Flooring must be in home which was continuously occupied by flooring purchaser since installation.

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 NOTE: replacement offer does not extend to installation costs.
- 1. Flooring must be installed and maintained 3. Purchaser must present original guar-



FLOORING PRODUCTS

CUT YOUR IN-PLACE COSTS WITH THIS



Aluminum Sliding Windows

SAVE \$300* per opening

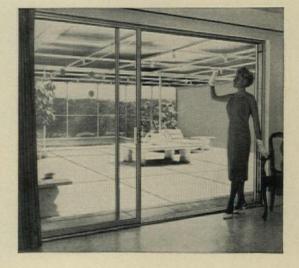
Integral fin trim anchors window to wall fast with no fooling! Fin trim doubles as flashing, saves time and materials. Substantial aluminum sections and simple design speed installation. NO PAINT-ING NEEDED. This feature alone can save you better than \$2.00 per opening. Here's quality you can sell at prices you can live with.

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Newport Door, Frame, and Hardware Package

SAVE \$800* finishing costs

You can save big dough on door openings! Cut installation time to the bone with this new slim-line 34" steel door, frame, and hardware package. No mortising for hinges or lockset. No fitting, planing, or sanding needed. Complete package may be installed in less than fifteen minutes. Door is furnished prefinished in one-coat factory-baked enamel. Frame is made of electrolytically zinc coated steel, giving you rust-free protection. Frames and walls may be painted at the same time. No swelling, separating, cracking, splitting, or warping after installation. No costly call-backs. A beautiful door protected from factory to you in rugged cartons.



Sliding Patio Doors SAVE 27%* on finished wall costs

With conventional finished wall construction running as high as \$2.75 per square foot, you'll save plenty with this patio pretty! Sturdy aluminum sections, anodized for lifetime protection. Completely weatherproofed. Slide smoothly on steel ball bearing rollers. Dimensionally true, easy to install, simple to adjust. Gives outdoor-indoor luxury look at low-budget prices. Immediate delivery from warehouse stocks.

TRUSCON PACKAGE



Steel Folding Closet Doors

SAVE \$14.20* per closet

Truscon now has available three designs of folding closet door units—"Colonial," "Classic," and "Provincial." These steel folding closet doors are available in popular widths and in heights of 6'8" and 8'0", saving you dollars on wall construction and finishing costs. Shipped complete with all hardware and track. Quick and easy to handle. All units are furnished prefinished with an off-white prime coat that will blend in with the decor of any room—thereby eliminating on-the-job painting cost. No warping, sticking, or binding—the real quality feature you can demonstrate. Folding closet door units are available for quick delivery.

REPUBLIC STEEL

TRUSCON DIVISION

Youngstown 1, Ohio



WAREHOUSES FULLY STOCKED! 24 HOUR DELIVERY ANYWHERE!

Baltimore Boston Buffalo Charlotte Chattanooga Chicago Cincinnati Cleveland Detroit Los Angeles Harrison New York City Oklahoma City Philadelphia Phoenix Pittsburgh St. Louis San Francisco Youngstown Total installed cost is your only true cost of any building product. That is why such products behave on the job as lost motion. They are delivered to the service policies of a reputable, responsible manufacturer. This is what cut in-place costs and add value to

Tartan Steel Frame SAVE 20% installation time

Truscon's new modern teardropdesign frame is quick, easy, and simple to install. Can be installed before or after drywall. Frame is shipped as a complete unit, embossed for hinges, complete with strike and bumpers. Frames are made of electrolytically zinc coated steel, giving you rust-free, easy-to-paint, easy-to-maintain, life-long frames. Self-adjusting, selfaligning features eliminate need for rough framing to be perfectly plumb and square. No service problems. Available now for immediate delivery from warehouse stocks.

TRUSCON DI		
1310 ALBERT	T STREET . YOUNGSTOWN 1, OHIO	
Please send	more details on your money-saving	pack

REPUBLIC STEEL CORPORATION

Please send more det specifically:	ails on your mone	y-saving package,
☐ Sliding Windows	□ Closet Doors	□ Patio Doors
□ NEWPORT Door, Fra	me	☐ TARTAN Frame

Name	Title	
Company		
Company		

Address______Zone___State____





"I TESTED A GOLD MEDALLION HOME FOR TWO YEARS," says James Canna, center. "I lived in it myself to prove that total electric living can be applied to quality low-cost homes." Brother Frank Canna, right, supervises construction and nephew Owen Di Verniero, left, is in charge of electrical installation.

PROPER INSULATION ASSURES COMFORT AND HEATING ECONOMY. The C and C Construction Co. puts polyethylene vapor barriers over 3%" insulating batts before installing wallboard.



LOOK NATIONAL AWARD recognizes builder Canna's progressive approach to quality design and construction.



"OPERATING COST ESTIMATES close the sale for us," Canna says, as he confers with George Carter of The United Illuminating Company, and daughter Matilda Friscoe, promotion director.



"CUSTOMER SATISFACTION CUTS CALLBACKS," Canna says, shown with homeowner Mrs. Agostino Gambardella.

"I sold 53 homes in 38 days by installing electric home heating"

Last Haven, Connecticut, builder James J. Canna tells how electric home heating speeds sales of his \$16-22,000 homes

"New England winters are no problem for our electrically heated homes," builder Canna says. "And the new concept of total electric living has powerful appeal for my market."

James Canna has been building homes in the New Haven area for 50 years. Before him, his family were specialists in church building in Italy for 722 years! Today his wife, brother, two daughters, a son-in-law and nephew assure family attention to every detail.

The Canna family's newest development is six miles from New Haven on 80 acres of rolling woodland. Each home has a ¾-acre lot on a winding street complete with paving, walks, and curbs. Mr. Canna prides himself on the landscaping of each home and the careful preservation of natural foliage that presents an attractive community atmosphere.

James Canna also feels that consumer acceptance of total electric living and enthusiastic support from his electric utility have been of invaluable help to his sales success.

With flameless electric heating, Canna's homes have an evenness of warmth that's free of cold drafts and hot blasts. Proper insulation also helps keep his homes cooler in summer. And there is positively no fuel grime for the homemaker to clean off walls, windows or draperies. "These are powerful aids to overcome sales resistance," says Mr. Canna.

The number of electrically heated homes in the U.S. has grown to over one million in remarkably few years. And the prospect is for over five million

by 1970. It's no wonder that progressive builders in every state of the nation are capitalizing on this profitable trend.

How about you? Find out now how you can profit by installing and promoting flameless electric home heating in your market. Ask your local electric utility representative about it soon.



THE TOTAL ELECTRIC HOME that displays this Gold Medallion helps you to capitalize on the fast-growing consumer acceptance of total electric living. The Gold Medallion tells prospects that the homes you build have a *single source of energy* for light, heat and power.

LIVE BETTER ELECTRICALLY

Edison Electric Institute, 750 Third Avenue, New York 17

HINES JOHN DAY





PACKAGED TRIM



"My experience in using John Day Packaged Trim dates back over seven years. Because a natural finish is the big demand in this area, John Day assures us that we will receive the smooth, clean stock necessary to obtain the proper finish.

"Also we have found that we save on labor costs by reducing all the cutting involved with lineal trim. And we don't wind up with all the shorts left over."



Gaines & Gaines Construction Co.

"I have been using John Day Packaged Trim exclusively since it was introduced into this area over 12 years ago. During that time, we have always found John Day to be uniform in texture and machining, thus eliminating the job of having to select pieces when trimming out an opening."



Gaines Home Building Corp.

"I like to use John Day Trim because it's one of the modern-type materials that up-to-date builders can use to stay competitive. It eliminates waste of material and saves enough labor time to result in important cost reductions. Also, the packaging protects it from nicks and stains so that our home buyers get trim that's in perfect condition every time. John Day Trim guards us from complaints and call-backs."



Bill Wheeler, Wheeler Construction Co.

"John Day Packaged Trim has been a standard item with me for over 12 years now. In building a quality home, the trim plays an important part in the finished look, and with John Day Trim we are guaranteed that we will receive the quality we require at minimum cost. We have no waste."

SAVES TIME AND MONEY AT PARKWOOD ESTATES

Four of the leading builders in Nashville, Tennessee, have joined forces to build Parkwood Estates, a development that will include 2,500 to 3,000 homes when completed.

These builders are using John Day Door and Window Trim exclusively, supplied by Tennessee Building Products, Inc., Nashville, Tennessee. Their experience with John Day Trim has convinced them of its cost-cutting advantages:

Pre-Cut...in standard door and window sizes with allowance for mitering. Buy only what you use, avoid the costly waste of many feet of leftovers.

Packaged... to stay free of dirt, stains and nicks until you unwrap it for use. Each package clearly end-labeled to prevent mistakes in application, ordering and shipping. Everything you need in each door set—stops and casing strips. Two packages trim a window—one containing horizontal members; the other, the vertical parts. Small inventory goes far.

100% Clear...made of the finest soft-textured Ponderosa Pine, absolutely free of defects. Easy to work. Satin smooth surface easy to finish. Use Type "N" Door and Window Trim for all finishes, Type "P" (Door Trim only) for paint and enamel finishes. (Type "P" costs about 20% less than Type "N").

HINES

Edward Hines Lumber Co.
Sawmills at Hines, Westlir,
Dee and Bates, Oregon.
Other plants: Plywood,
Westfir; Hardbord, Dee;
Millwork, Baker and
Hines, Oregon.
Engineering and
Development Division:
Hood River, Oregon.

FREE SAMPLES

Dept. 7100

For your free samples of John Day Packaged Door and Window Trim, clip this panel, sign your name, attach to your letterhead and mail to Edward Hines Lumber Co., 200 S. Michigan Ave., Chicago 4, III.

Name_

INTRODUCING ARMSTRONG

a new primed siding with new cost-saving



cut foundation costs • • save pouring time • • • with NEW **GEORGIA-PACIFIC** FIBER-PLY® CONCRETE

FLEXIBLE OAK FLOORING

No Finishing Needed — Lays Like Tile Over Any Normal Surface.

These factory-finished, high-grade oak tiles have a rugged resin coating that resists wear, needs minimum maintenance. 9" x 9" tiles, ½" thick, lay quickly over any normal surface and provide the luxury of hardwood flooring.

U. S. Patent nos. 2,556,686-2,974,697 and other patents pending.

RANCH PANEL

No Finishing Needed — $4' \times 8'$ Panels Go Up Fast,

This exterior grade economy plywood is available in a choice of 5 colors in a baked-on finish that lasts far longer than ordinary paint. Ranch Panel is ideal for cottages, cabins, outdoor storage buildings, playhouses and some more formal siding applications. It comes in thicknesses from $^{3}/_{16}$ to $^{3}/_{4}$ and in panels 4' x 8', 9' or 10'.

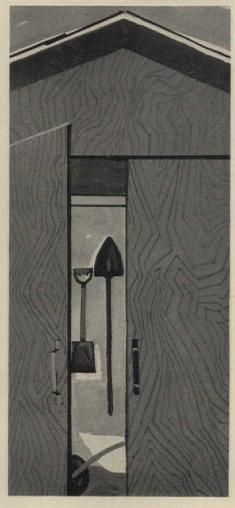
FORM

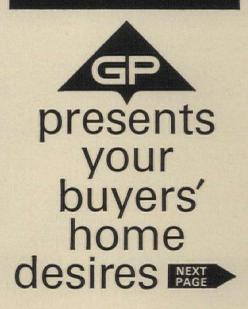
Tough-surfaced plywood gives better results at 1/3 less cost per pour. G-P Fiber-Ply allows you to make twice as many pours without rebuilding forms. You pour more at one time. Forms strip cleanly, quickly, can be reused immediately without drying. You get a strikingly smooth concrete surface and no wood grain imprint. G-P uses the world's largest plywood press and 100% waterproof adhesive to bond Douglas Fir veneers with the resin-fiber facing. This new, patented process produces an economical overlaid plywood with dramatic cost and use advantages over standard concrete form plywood.

Made under U.S. Patent no. 2,992,152 and other patents pending.

IN NATIONAL ADVERTISING









get full details on DOES IT r

JUES II materials

NEW G-P BUILDING PRODUCTS CATALOG NOW AVAILABLE . . . specifications and prices listed with complete descriptions.

Here is full information on the entire 1962 line of G-P building products. Wide variety of panelings are shown in full color. See what G-P offers in full range of plywoods, hardboards, redwood products and various sidings and sheathings.

G-P OFFERS NEW HOME PLANNING SERV-ICE . . . 100 home plans selected for popularity.

This book, produced by one of the nation's leading home plans services, demonstrates the cost and labor-saving advantages of G-P factory-finished materials. Plans referred to in book are available at prices ranging from \$35 to \$100.



MERICA'S FIRST FAMILY OF FOREST PRODUCTS

PLANS ONE DOLLAR LOW COST
ECONOMY HOMES
AVERAGE FAMILY
HOMES
CUSTOM STYLED
HOMES
SENIOR CITIZEN

HOMES
VACATION HOMES

SEND THIS COUPON: Dept. HH-362, Georgia-Pacific Corporation, Equitable Bldg., Portland 4, Oregon.

Please send me (check one or both):

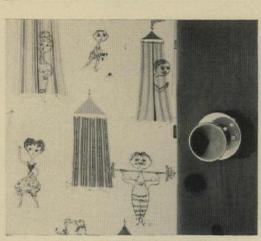
- copies of the "100 Plans" book for which I enclose \$1.00 per copy.
- FREE 1962 Georgia-Pacific Building Materials Catalog.

Name____

City_____County____State____



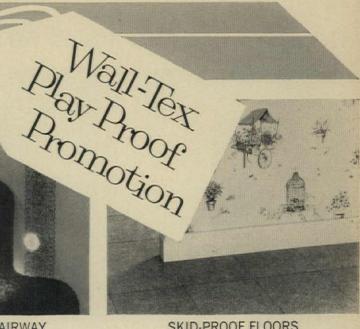




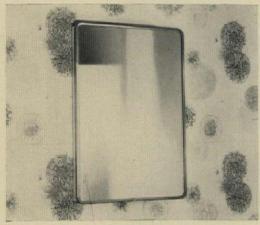
2-WAY BATHROOM LOCK



SAFETY LIGHTED STAIRWAY



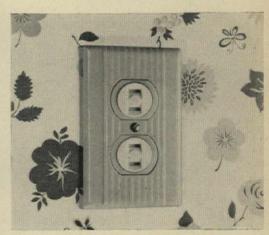
SKID-PROOF FLOORS



SNAP-LOCK MEDICINE CABINET



OUT-OF-REACH CONTROLS



WALL OUTLET SAFETY COVERS



SKID-PROOF BATH TUB



LOCKED FUSE BOX



SCALD-PROOF SHOWER CONTROLS

Put them all in a package and call it "Playproof"

Wrap up the many extras you now put in your homes to make them safer and more carefree for growing families . . . the 72% of home buyers with children under 18. Merchandise this basic appeal with one strong-selling "playproof" package. The Wall-Tex Playproof Promotion gives you a chance to get extra mileage out of the kind of features shown above, and any others you'd like to highlight. Plus, of course, Wonderful, Washable Wall-Tex. The promotion includes everything from banners and stickers to colorful folders.

Wall-Tex is both childproof and carefree. It is durable and washable, can be sponged quickly when you open your model home for showing, and again when you ready it for sale. Economical, Wall-Tex goes on in one easy application . . . helps save building costs and eliminates call-backs because it hides cracks and minor surface flaws.

Best of all, the decorative beauty of Wall-Tex and its lasting quality are powerful selling factors. With more than 300 patterns and styles to choose from, you can provide the distinctive individuality that impresses home buyers. Each home can be "customdecorated" to avoid look-alikes.

The visible values of Wall-Tex and the Playproof Promotion complement your selling to attract and speed up sales to home-seeking families.

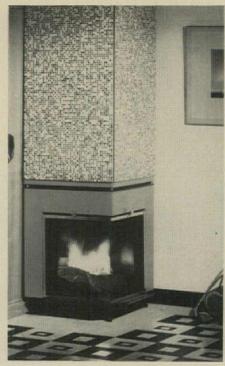
Write or call at once for the whole story.

COLUMBUS COATED FABRICS COMPANY Division of the



Here are five new ideas for factory-made fireplaces





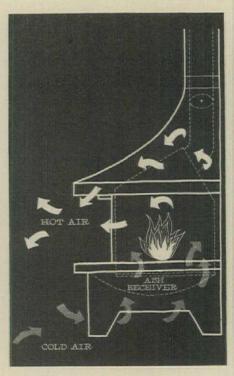
This corner fireplace is easy to build in

Its flat, square top means you can enclose the flue with two simple rectangular panels 24" wide extending to the ceiling. The Sierra DSS-61C has a 12-gauge steel firebox, a 20-gauge steel outer jacket lined with glass fiber in-

sulation, and a vented air space between the two shells to cut outside surface temperatures. It comes in five decorator colors.

Space Planner Co, Tucson, Ariz. For details, check No. 9 on coupon p 294





This free-standing unit features convection heating

Free air space between the separate fire box and the outside jacket draws in cold air from the floor and forces out hot air at the top and front. And the flowing air prevents the outer hood from getting uncomfortably hot. Firemite 400 also has a self-cleaning grate, ash receiver with cleanout door, and a wiremesh fire screen. In satin black and four colors.

Northwest Tube & Metal, Portland Ore.

For details, check No. 10 on coupon p 294

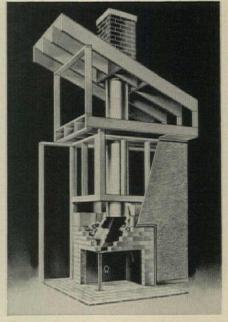
Prefab chimney with 10" inside diameter can handle the largest fire-places. Metalbestos 10-K all-fuel chimney has twice the venting area of a 7" chimney but, because of a new type of insulation, has the same 14" outside diameter. It needs only 2" clearance to enclosures, 1" clearance to roof.

William Wallace Co, Belmont, Calif. For details, check No. 11 on coupon p 294



Prefabicated corner fireplace needs no mortar or masonry. Left- or righthand models are made for either flushto-floor or raised-hearth installation. Unit is engineered with inner air circulation between shells so it can be safely butted against combustible surfaces.

Majestic, Huntington, Ind. For details, check No. 12 on coupon p 294



Corner fireplace form can be installed in less than ten manhours including laying firebrick hearth, installing prefabricated chimney, and surrounding the fireplace with a masonry facing and rubble fill. Total cost of materials and labor is said to be under \$300.

Vega Industries, Syracuse, N.Y. For details, check No. 13 on coupon p 294

New products continued on p 250

Plaster Veneer Latest Advancement In Wall And Ceiling Finishes

- · More economical than drywall substitutes for Lath and Plaster
 - Faster by far than any other interior finish material—erect plaster-base and apply plaster in one day—paint the next
 - · Choice of textures—smooth or sand finish
 - · Recognized by FHA as an authentic finish material

____0___

- Plaster Veneer provides a solid monolithic finish with a greater impact strength than wall board. (64% to 320% better by independent laboratory tests.)
 - Gives better fire protection than dry wall—does not generate toxic fumes, the greatest single cause of death in home fires.
 - · Provides a better sound barrier than wall board.
 - · Vermin proof—crawling insects are sealed out of a Plaster Veneer home.
 - Eliminates nail pops and bulging seams—the bane of drywall installations.
 - Easily repaired when damaged by conventional plaster patching.

____0___

The National Bureau for Lathing and Plastering, Inc. recommends the use of Plaster Veneer in modest homes where time and price is an important factor. It is vastly superior to all other so-called quick interior finishes. Where quality is demanded, there is no substitute for genuine Lath and Plaster.

For Additional Information, Contact

The National Bureau For Lathing And Plastering

755 N.A.D.A. Building, 2000 K Street, N.W.

Washington 6, D. C.



Feature a home that itself with the whole-house

Of all the features you've used in the past to help sell your homes (like built-in kitchens, hi-fi, inter-coms, etc.), none has the tremendous closing potential of this new development from Honeywell. What woman wouldn't like to cut down on dusting and housework? And, that's what you can promise! You can also tell the prospects that the electronic air cleaner will keep their new home modern longer-help protect their investment. And, remember, you will have the Honeywell reputation for quality working for you, too!

Before you start another house, get the facts on how this Honeywell development will help you. See your heating/cooling contractor, the nearest Honeywell office or Honeywell, Dept. HH3-46, Minneapolis 8, Minnesota. We have a complete merchandising program to help you sell prospects.

TWO OF THE ADS APPEARING IN CONSUMER MAGAZINES IN 1962.

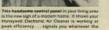


Now, clean your entire home of

New Electronic Air Cleaner from Honeywell removes up to 95%* of airborne dust and irritants

dust & pollen ... electronically

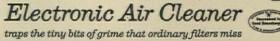








New whole-house Honeywell H





helps clean new Honeywell Electronic Air Cleaner

THESE MAGAZINES ARE CARRYING MESSAGES LIKE THOSE BELOW:

TIME . READER'S DIGEST . NATIONAL GEOGRAPHIC . NEW HOMES GUIDE . HOME MODERNIZING . HOUSE & GARDEN . HOUSE BEAUTIFUL . GOOD HOUSEKEEPING.

Honeywell



First in Control

BIGGEST ELECTRONIC AIR CLEANER CAMPAIGN EVER!

Another electronic advance from Honeywell!

Now...clean your

with a new Honeywell

Fits in duct work, traps up to 95%* of airborne irritants...electronically!





Air Cleaner ordinary filters miss

entire home of airborne dust and pollen...

Electronic Air Cleaner

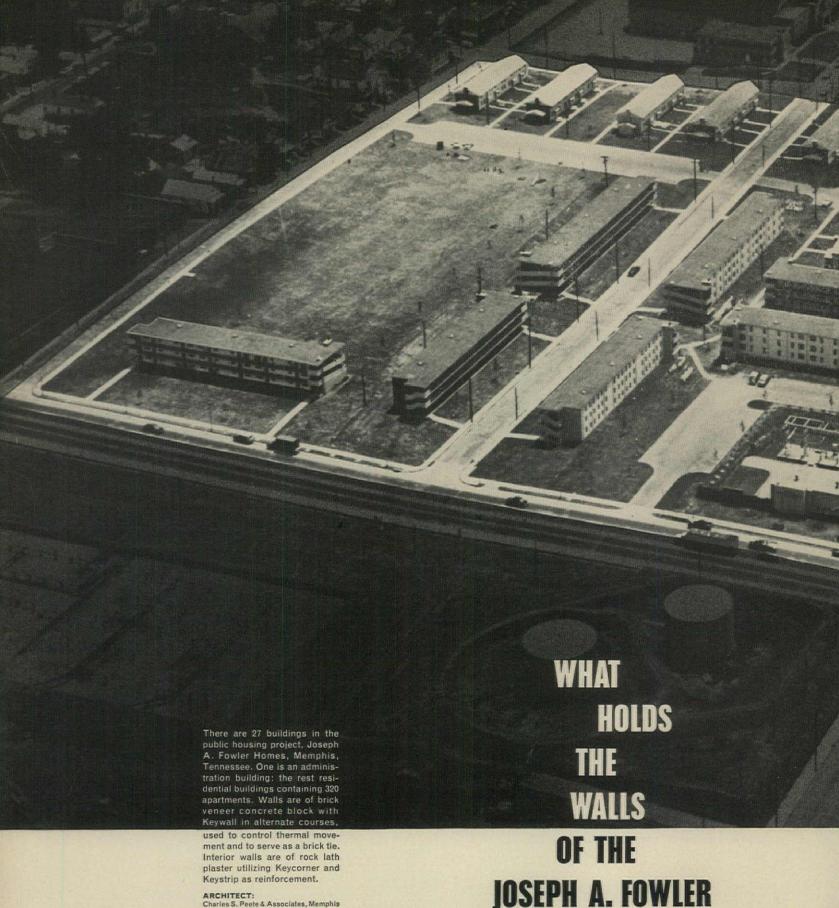
Cleanest house you ever lived in, cleanest air you ever breathed! Does this sound almost too good to be true? The fact is, the principle of the Honeywell Electronic Air Cleaner has been proved for years in hospitals and comparable buildings where clean air is vital. It's the most effective practical system known



and price, easily installed in the central forced-air system of either a new or existing home. It costs no more than a good refrigerator. It uses no more current to operate than a 40-watt bulb.

Take a long step toward a dust-free home

New Honeywell Electronic **H** traps the tiny bits of grime that

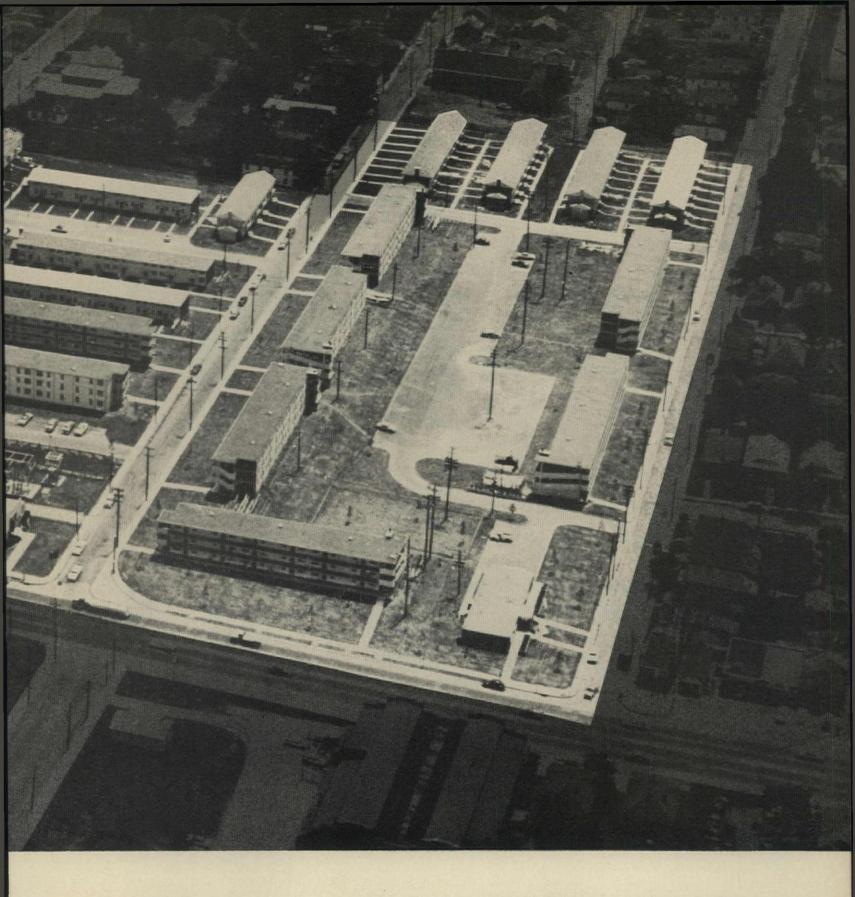


GENERAL CONTRACTOR: McDonough Construction Co. of Atlanta, Georgia

MASONRY CONTRACTOR:
Memphis Masonry Company, Memphis
PLASTERING CONTRACTOR:
F. M. Gravier Plastering Co., Atlanta

JOSEPH A. FOWLER
HOMES
TOGETHER?

KEYSTONE STEEL & WIRE COMPANY . Peoria, Illinois



mortar It's a coincidence you should ask about the advantages of Keywall. You can see from the tight pattern that it gives you more mortar locks with block (and/or brick).
Which in turn controls shrinkage and thermal movement better, resulting in greater crack resistance.

resulting in greater crack resistance.

And because Keywall comes in rolls, masons lay Keywall in place more easily and quickly.

Keywall You might think that you would have to pay more for a masonry reinforcement with such advantages. Not so. (what else?)



MORE LOCKS TO THE BLOCK with Keywall ... because of the tight-woven pattern, it is impossible for any one strand of Keywall to be subject to the strain of more than two square inches of a block's thermal movement or shrinkage. By dividing the strain into such small segments, Keywall provides greater crack resistance.

MAKERS OF KEYCORNER . KEYSTRIP . KEYWALL . KEYMESH® AND KEYMESH PAPERBACKED LATH . WELDED WIRE FABRIC . NAILS



Portable nailer cuts nailing time for hardwood flooring as much as 65%. And a conversion kit (photo right) adapts the tool for face nailing. Porta-Nailer has a non-marking fiber base for nailing pre-fininshed flooring without scratching, and



it uses a special T-head nail that eliminates splitting. List price: \$75.

Porter-Cable Div, Rockwell Mfg, Syracuse, N. Y. For details, check No. 14 on coupon p 294

These new tools save labor in the shop or on the site



Drill press saves time because the tool moves over the work and eliminates the need for exact positioning of the work on the table. With Unidrill the operator can move the cutting tool up and down, 360° around the column, and in and out from the column, or tilt the head as much as 45° left or right.

Walker Turner, Syracuse, N. Y. For details, check No. 15 on coupon p 294



Compact ½" drill drills holes up to ½" in metal, 1" in wood; is smaller and lighter than most tools of same capacity. Model 79 has removable side handle for working in tight spots, diecast aluminum housing, and a ball and needle bearing gear chain. It lists for \$67.50.

Skil Corp, Chicago. For details, check No. 16 on coupon p 294



Water level consists of a pair of sighting instruments connected by a long flexible plastic tube. It is marked with graduations of 0.001" with a range of up to 6". It is used for checking level (or measuring differences in height) in foundations, grading; can be used where transit sight line is obstructed.

Soiltest Inc, Chicago. For details, check No. 17 on coupon p 294

Automatic feeder for Powasert portable automatic nailers and screwdrivers aligns ordinary nails or screws point first and feeds them one-at-a-time through a flexible house to the gun or driver. Unit handles nails from ½" to 4" long with any point, shank, or head; and ½" to 2" screws.

United Shoe Machinery, Boston. For details, check No. 18 on coupon p 294 Pneumatic nailing gun drives medium-length nails, staples, and pins. Because the new Model E has fewer moving parts, it costs about one third less than the maker's previous models and needs less maintenance. Although the new model has increased driving power, it uses a smaller compressor.

Spotnails, Rolling Meadows, Ill. For details, check No. 19 on coupon p 294 Radial arm saw has all operating controls in front for greater safety and convenience. Motor shaft is threaded on both ends so right-hand bits and routers can be used. Super 990 is said to be the most powerful 9" model on the market, develops 2 hp under full load. Saw retails for \$249.

Rockwell Mfg, Pittsburgh, Pa. For details, check No. 20 on coupon p 294



New method saves time and costs of insulating masonry homes and buildings

STYROFOAM insulation board provides permanent insulating values for masonry buildings of all kinds because of its high resistance to moisture and its low "K" factor. Styrofoam rigid foam insulation contains millions of tiny non-interconnecting air cells which don't soak up water or moisture, don't rot or mildew. No separate vapor barrier is needed. And because Styrofoam insulation has no food value, it doesn't attract insects or vermin. In addition, the high insulating efficiency of Styrofoam insulation keeps heating and cooling costs to a minimum, year in, year out.

For more information on how Styrofoam insulation can help you build better-insulated masonry structures at a savings in time and money, write THE DOW CHEMICAL COMPANY, Midland, Michigan, Plastics Sales Dept. 1311BP3.

Styrofoam is a registered trademark of The Dow Chemical Company. It is applied only to the homogeneous expanded polystyrene made according to an exclusive Dow process. Styrofoam brand insulation board is available only from Dow and its authorized representatives.

THE DOW CHEMICAL COMPANY DOW Midland, Michigan



"I've used nothing but Insulite Primed Siding since 1957...I've never had a siding callback"

says Mel Wright, Mel & Dan Wright Builders

"Since I switched to Insulite Primed Siding, I've eliminated the cost of handling customer complaints. I haven't had a single callback in 4½ years! Insulite goes up looking good, and stays that way. It doesn't warp or twist, the joints stay butted, and that tapered edge keeps moisture out of the side walls. And, with Insulite's deep prime coat, I can forget all about paint blistering problems.

Insulite saves me plenty on the

Insulite saves me plenty on the job, too. No more costly waste motion to replace splits. Virtually no

waste either since it comes in long lengths with no split ends. And, it's easy for the men to handle and work with, so it goes up fast. The factory prime coat is a time and money saver as well. Not only do I save the first coat, we get a good 'bite' for a fast, smooth finish coat. For my money, it's the best on the market."

money, it's the best on the market."

Mel Wright is typical of the thousands of builders all across the country who have already found that Insulite Primed Siding pays off quickly with dollar savings on every

siding job. What's more, builders like Insulite's deep shadow lines, and the extra smoothness of the finished paint job...a special beauty that enhances the buying appeal of the homes they build.

homes they build.

So, don't gamble on an untried primed siding. Ask for (and make sure you get) Insulite...the Primed Siding that is performance-proved on more than 375,000 homes! Ask your dealer about it today. Or, for special information, write Insulite, Minneapolis 2, Minnesota.



REAL DESIGN FLEXIBILITY...COMPLETE RANGE OF TYPES AND SIZES

HORIZONTAL (LAP) SIDING comes in 16' lengths, in 8", 10" and 12" widths. New "Pull-Tab" carton for 12" width makes siding more convenient to handle and easier to use.

VERTICAL PLAIN PANELS for board-and-batten construction come in 4' wide sections, in lengths of 8', 9' and 10'. Choice of size cuts down on joints and frieze board . . . cuts waste.

vertical grooved panels are 4' wide, in 8', 9' and 10' lengths, give builders even more design opportunities. Long edges have shiplapped edge creating groove at joint.

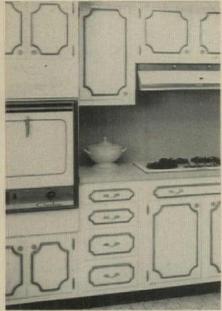


NEW PULL-TAB CARTONS FOR HORIZONTAL LAP SIDING

Exclusive with Insulite: new Pull-Tab cartons for 12" siding open quickly, simply.
Require no tools. Stronger, more rigid... easier to handle, too. Won't rip, catch or snag when moved.

INSULITE PRIMED SIDING

Performance-proved on over 375,000 homes coast-to-coast INSULITE DIVISION OF MINNESOTA AND ONTARIO PAPER COMPANY, MINNEAPOLIS 2, MINNESOTA



Paneled cabinets have raised door and drawer fronts (instead of applied mouldings). Panels are edged with gold against a white enamel background. Wide variety of door, drawer, and shelf arrangements is available.

I-XL Furniture, Goshen, Ind. For details, check No 21 on coupon p 294



Flush cabinets have bevel-edged doors and drawers, need no visible hardware. New line, called Curtis, is finished white or gold, offers wall and base units from 12" to 96" wide, and is priced lower than maker's other cabinets.

Curtis Companies, Clinton, Iowa For details, check No. 22 on coupon p 294

Solid plastic doors and drawer fronts —7/16" thick—on new Galaxy cabinet line cannot warp or separate; are not affected by grease, food stains, alcohol, or heat; and meet commercial standards for melamine high-pressure laminates. Simulated wood finishes include cherry, fruitwood, birch, walnut, and sandrift.

Kitchen Maid, Andrews, Ind. For details, check No. 25 on coupon p 294

Revolving corner units for base cabinets have no center post, rotate on pivot pins and plates, top and bottom. Assembly includes two 20" or 24" diamete 34-circle shelves, will fit both 1/2" and 34" thick standard cabinet doors.

Tassell Hardware, Grand Rapids,

For details, check No. 26 on coupon p 294



Wood-front steel cabinets combine durability of metal with appeal of wood. Steel door frames have channeled edges which will accept maker's line of paneled wood fronts—or any sheet material. Panels can be changed if owner wants to restyle kitchen.

United Metal Cabinet, Pottsville, Pa. For details, check No. 27 on coupon p 294

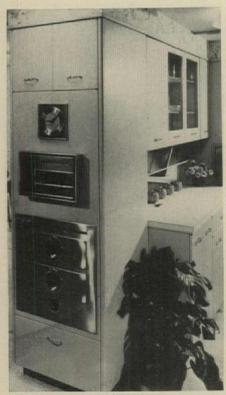
French provincial cabinets have doors and drawers with beveled and grooved overlays. Chateau cabinets are finished in fruitwood, come in a complete range of models and sizes, have such custom features as lazy susans, tray bases, and chopping blocks.

Mengel, Union City, Ind. For details, check No. 28 on coupon, p 294

Efficiency kitchen is specifically designed for the retirement market. Vertical built-in refrigerator and surface cooking units are at easy-to-reach levels, surrounded by plenty of work space. Golden Years kitchen units can be ordered in any length, with two, three, or four burners, 6 or 8-cu ft refrigerator, and optional oven.

Davis Prods, Niles, Mich. For details, check No. 29 on coupon p 294

Cabinet makers offer new styles — and new storage ideas



Steel oven cabinet has adjustable inside supports so oven or other builtins can be installed at any convenient level, and also permits custom storage areas above or below appliances. In eight colors, 24" or 27" wide.

Geneva Kitchens, Geneva, Ill. For details, check No. 23 on coupon p 294



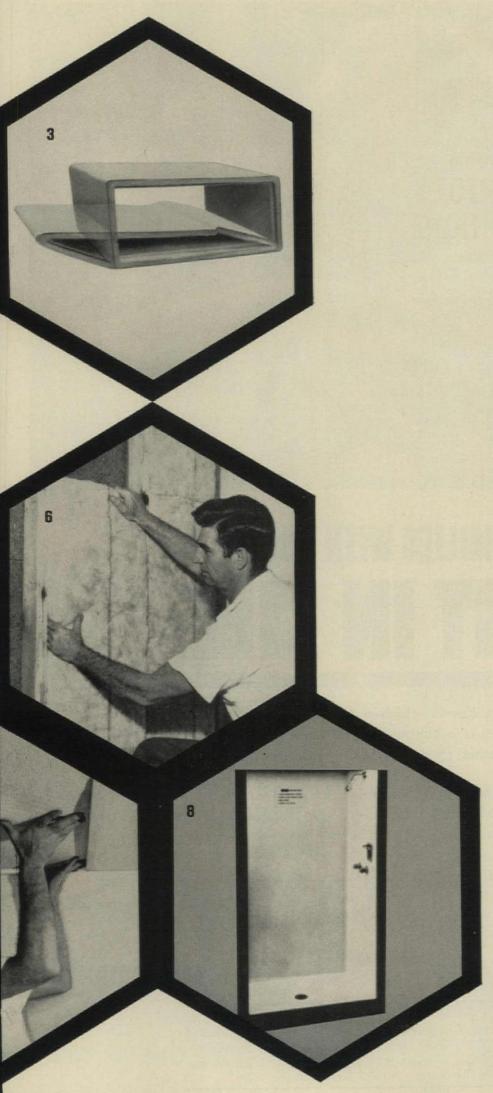
Drawer base unit is designed so burner top can be placed over it. Cabinet is 36" wide, drawers are dovetailed and ride on three nylon rollers for smooth operation. Company also has new Provincial Nutwood line.

Consider H. Willett, Louisville. For details, check No. 24 on coupon p 294

New products continued on p 262







1. The Comfort-Conditioned Home Program — This integrated builder program has helped quality builders sell 320,000 Comfort-Conditioned Homes since its beginning in 1958 because it provides more benefits to home buyers and more direct selling help to builders. Now, this top award winner in NAHB-PC "Ideas for Home Builders" contest is improved again for 1962.

2. A packaged ceiling system for light and quiet
— Engineered for quick, easy erection, this suspended ceiling system combines function with lasting beauty. Aluminum grid is suspended and luminous panels dropped in place for lighting, with acoustical panels to soak up noise. Panels lift out for access to lights or wiring above ceiling.

3. Efficient, noise-free, low cost air delivery— Vapor barrier, insulation, noise-absorbing liner and duct, all in one pre-formed system with no sheet-metal. Quiets the sound of moving air and preserves its temperature. Light weight permits prefabrication of large sections in the shop and cuts installation time.

4. Comfortable outdoor living at low cost—Outdoor rooms provide exciting sales appeal for homes at lower cost than any other living space. Buyers gain maximum outdoor enjoyment with Fiberglas* Sunshade Panels overhead for cool shelter and Fiberglas Insect Screening, guaranteed 10 years against denting, shrinking, corroding or rusting.

5. Noise zoning for today's homes—Noise Barrier Blankets reduce noise transmission through stud walls at low cost. Buyers get more enjoyable living with quiet rooms isolated from noisy areas. These blankets reduce the cost of noise zoning to a practical level for residential installation.

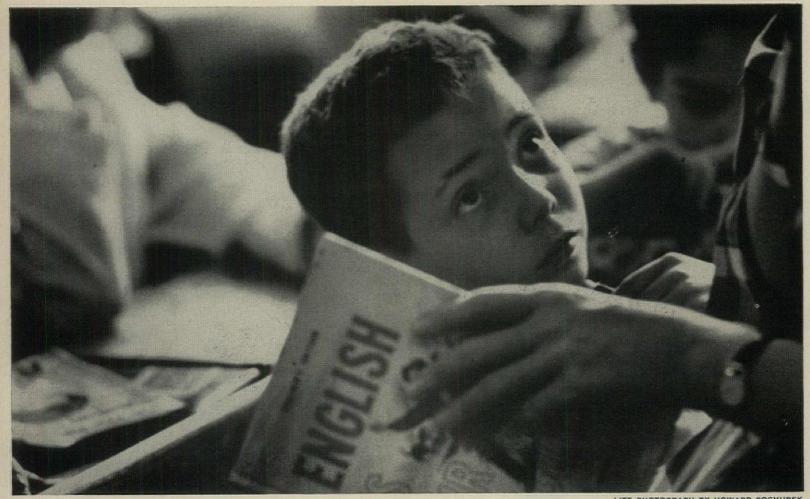
6. Insulation that holds itself in place—Friction-Fit Insulation stays in place between studs with no paper facing. Installs up to 50% faster than faced insulations stapled in place. Easy fabrication and opportunity for complete inspection help insure better installation. Used with polyethylene vapor barrier.

7. Large-unit ceilings do double duty—Thermal-acoustic Ceilings control both temperature and noise. 2" thick insulation units with textured-plastic surfaces in sizes up to 14' long and 4' wide are light enough to lift into place quickly and easily. Ideal as one-piece ceilings for hallways.

8. Monolithic beauty for the bathroom—Shower Stalls molded in one piece of Fiberglas-Reinforced Plastic eliminate hard-to-clean seams and cracks. No tile to loosen and fall out. Warm, smooth strface of lasting beauty. Lower installation cost.

Write for Details—Fiberglas Home Building Products Division is eager to assist you in building better and selling easier with these advances—and others to come. Write: Owens-Corning Fiberglas Corp., Dept. 67-C, National Bank Building, Toledo 1, Ohio.





12,600,000 FAMILIES WITH CHILDREN WITINLIFE

LIFE reaches 20% more families with children than the fortnightly magazine - 45% more than the next leading weekly - 83% more than the leading women's service magazine. (Source: Nielsen Media Service, 1960.)

Week in and week out 12,600,000 families with children share the great moments that live in LIFE. The warmth of human experience, the blare of politics, the sweep of history, the spectacle of sport, the lively arts, the delights of better living. These are all a part of LIFE.

You would expect this weekly package of LIFE to attract quality families: affluent, venturesome, on the move. Families, too, with children. LIFE reaches more homes with children under 18 than any other magazine. Advertisers know of the quality of LIFE's audience. So do builders. No wonder scores of builders like Charles Cheezem and Lawson Ridgeway identify themselves with the Advertised-in-LIFE symbol, adding the prestige

of LIFE-advertised products to their own selling. It pays off in more home sales.

GREAT MARKETS LIVE IN LIFE



FACTS OF LIFE: LIFE reaches 38% of all U. S. households every week. Where do they live? 76% of LIFE's U.S. circulation is concentrated in the nation's top metropolitan markets. What kinds of households? 5.3 million families with incomes over \$8,000, 10.6 million families headed by high school graduates or better, 7.7 million families whose household heads are under 40. (Audience data: Nielsen Media Service-1960.)



POSITIVELY

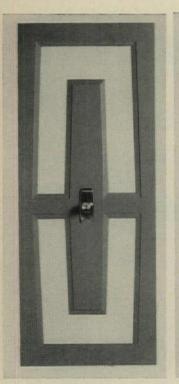
will not overflow bowl or tank!

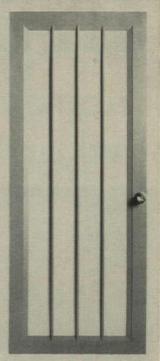


THIS CASE ONE-PIECE just won't run over. That's all there is to it. You can stop up the bowl, block the drain, even clog the sewer line, and the Case 3000 still won't overflow . . . not even if the trapway is completely closed! Here's why: Because of patented Case design, water automatically and positively shuts off when level approaches top of the bowl. The bathroom can be fully carpeted without a second's hesitation. That's not all. This new, wall-hung model has a "whispering flush" as do all other Case one-piece closets. It is, by far, the quietest operating water closet available anywhere. Case 3000 is available in glistening white or 45 other colors which correspond to those of other leading fixture manufacturers.



			and lavatories		ribing	
	NAME					
	ADDRE	SS				
	CITY_		COUNT	Y	STATE	
	WHOLE	SALER				
CA	SE	MAN	UFACT	JRING	Ca	ise
	Divi	sion of Og	den Corpora	ition		
105	2 Pin	e Street	• Robinso	n, Illinois	SINC	E 185





New standard doors have a custom look

Two of four available styles are shown above, Staccato at right and Nocturne at left. All four styles are made in both interior and exterior grades: The 13/8" doors are 6'8" high, from 1'6" to 3' wide; the 13/4" doors are 7' high, from 2'6" to 3'6" wide. Symphonic doors are made of vertical grain fir, can be stained or painted.

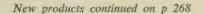
Simpson Timber Co, Seattle, Wash. For details, check No. 42 on coupon, p 294

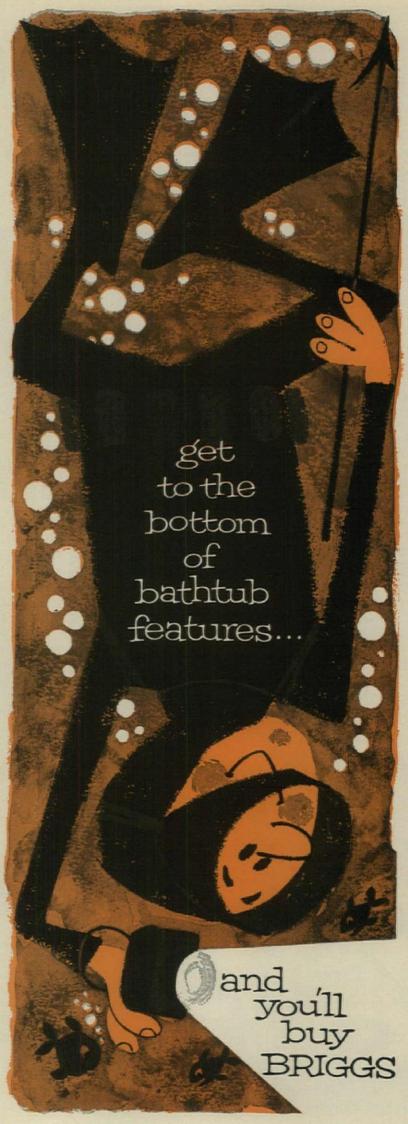


These sliders come 6'8" or 8' high

Standard 6'8" doors are stocked for fast delivery; the taller doors are furnished on special order. Acme 500 doors are competitively priced for the merchant-builder market, come in two-, three-, and four-panel units with either single or double glazing with 5%" or ½" insulating glass set in vinyl glazing channels. All aluminum parts have a special corrosion-resistant finish.

Northrup Architectural Systems, Los Angeles. For details, check No. 43 on coupon, p 294





only with BRIGGS Beautyware can you offer so many exclusive extras that help you sell... Start with the serpentine safety bottom and add ten other convincing features such as • one-piece construction • leakproof tile flange with formed corners • support along tub center line • H-frame support, and many more extras and you, too, will realize that the BRIGGS brand does make a difference. Not in bathtubs alone, but in a wide selection of lavatories, and water closets of equal quality and style. Of course, when people think of BRIGGS they think of color . . . fade-proof and acid resisting color that was pioneered and perfected by BRIGGS. Write for literature and name of your nearest distributor.

BRIGGS MANUFACTURING CO. 6600 East 15 Mile Road, Warren, Michigan



"Our nine Ford Econolines cut operating costs \$200 a month"

says William Dunnagan, Vice President and General Manager of Dunnagan's, Inc., Leesburg, Florida

"Last year we traded 12 conventional trucks for 9 Ford Econolines—7 pickups and 2 vans. Our books show that the switch to Econolines cut our truck operating costs by \$2,000 during the first ten months. And this saving, based on reduced gas, oil, tire and maintenance expenses, occurred during a period in which we nearly doubled our business volume. Our good reputation for high quality, on-schedule roofing, heating and air conditioning installation didn't suffer, either.

"Econoline Pickups are especially well suited for our installation hauling needs. Their big cargo area and easy loading are ideal for bulky loads of insulation, ductwork, sheet metal and heating and air conditioning units. Our Econoline Vans are workshops on wheels. They are custom-fitted with bins for repair parts, welding equipment, piping and tools. Repairmen just open the wide side doors to a full-sized workbench and parts crib.

"We've owned Fords since the Model T, and they've never let us down. Although our nine Econolines have been going for a total of about 120,000 miles they've been virtually free of repair bills . . . and we've only had to put in oil during routine changes. Econolines have even inspired improvements in our methods that enabled us to get more work done without adding more trucks . . . and without impairing customer service."

Solid testimony that Ford's full-time economy only starts with low price!

FORD TRUCKS COST LESS







NOW YOU CAN OFFER HOME BUYERS THIS GUARANTEE OF SATISFACTION

Hotpoint

90-DAY REPLACEMENT

Guarantee of Satisfaction

This is to certify that Hotpoint hereby guarantees your complete satisfaction with this appliance.

Your new Hotpoint electric appliance has been engineered and manufactured to exacting quality standards. We are confident that it will render satisfactory performance. However, if you are not completely satisfied with the performance of your new Hotpoint appliance and notify the seller within 90 days of the date of purchase, we will replace it with a comparable model at no cost to you. Your appliance will be picked up and a new one promptly delivered to you. This guarantee assures your complete satisfaction with the performance of this appliance. It does not, of course, cover disconnection and reconnection costs of built-in or plumbed-in products. This guarantee supplements the Hotpoint parts and labor Warranty against manufacturing defects, and applies within the continental United States, Hawaii, and Alaska.

This guarantee made by **Hotpoint**

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

TODAY'S HOME BUYERS WILL BUY WITH CONFIDENCE FROM THE BUILDER WHO OFFERS THIS GUARANTEE!

Hotpoint gives you an unequalled selection of top quality built-in Town and Country ranges, ovens, surface units, dishwashers, disposalls, automatic washers and dryers-and they are all backed by

tion-exactly as stated in the above Certificate. Hotpoint's unprecedented Guarantee of Satisfac- and that you're a top quality builder! This unprecedented written Guarantee is positive proof to home-buying prospects that you've selected top quality appliances for your homes-



- Customline Built-In-Ovens—the widest variety on the market.
 9 models, including single and double ovens.
- Famous Hotpoint Cabinet Ranges—six 40 in. models, seven 30 in. models, two 19½ in. apartment models.
- Touch Command Home Laundries—6 Washer models and 6 "Speed Flow" Dryer models.
- Automatic Dishwashers—3 built-ins available, including models with "Double-Deck" washing action.
- Disposall[®] Food Waste Disposers—3 dependable models.



A Division of General Electric Company, Chicago 44, Illinois

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

BETTER HOMES E Gardens 1962 HOME IMPROVEMENT CONTEST



1. American-Standard 2. Andersen Corporation 3. Azrock Floor Products 4. Benjamin Moore & Company 5. Better Homes & Gardens Books 6. Bird & Son Roofing & Siding, Inc. 7. Bridgeport Brass Co. 8. E. L. Bruce Company 9. Carrier Air Conditioning Company 10. Celotex Corporation 11. Crane Company 12. Ekco Products Company 13. The Formica Corporation 14. Friedrich Refrigerators, Inc. 15. Frigidaire Appliances 16. GM-Delco 17. Glidden Company 18. Gulistan Carpet 19. The Hoover Company 20. Hotpoint 21. In-Sink-Erator Manufacturing Co. 22. Johns-Manville 23. Kelvinator 24. Kimberly-Clark Corporation 25. Kirsch Company 26. Kohler Company 27. Marsh Wall Products, Inc. 28. Masonite Corporation 29. National Gypsum Company 30. Libbey Division of Owens-Illinois 31. Progress Manufacturing Company 32. Rit Tints and Dyes 33. Simpson Timber Co. 34. Skelly Oil Company 35. True Temper 36. U.S. Naugahyde®-Naugaweave® 37. U.S. Plywood Corporation.

(and many more)



Talk about sales support!

Every week, more top name manufacturers are signing up for BH&G's 1962 Home Improvement Contest! The companies above will be featured in the January, 1962 issue . . . all offering corollary prizes tyingin with the contest. Builders and dealers, too, by the *thousands*, are saying "count me in!" Have *you* signed up for this biggest year-long traffic and sales builder? BH&G will back the contest with \$30,000.00 in cash prizes for homeowners . . . plus 12-month publicity!



There's still time to tie-in!

If you haven't ordered your Free Contest Promotion Kit, do it now. It will make your company Official Contest Headquarters and help you harness your share of those important home-improvement dollars!

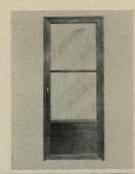
ORDER YOUR FREE CONTEST PROMOTION KIT TODAY!

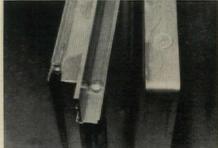
To: BH&G 1962 HOME IMPROVEMENT CONTEST HH-32, Des Moines 3, Iowa

Company Name	
Type of Business	
Address	

New products

start on p 225

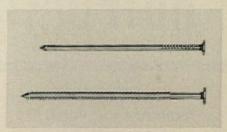




Pre-hung storm door has one-piece frame made from a single 20' length of aluminum, mitered and folded at the corners for extra strength. The one-piece frame eliminates sharp corners and open miters. Bonanza door also features cross-screwed Z bar and header that prevents sagging, self-lubricating bushings, and self-storing glass and screen panels.

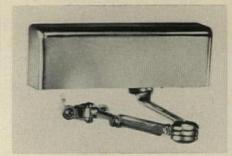
Ida Products, Detroit.

For details, check No. 30 on coupon p 294



Extra thin siding nails have blunt points to minimize splitting wood siding. Available with plain or ringed shanks, "Split-Less" nails are double-coated with zinc to prevent staining the siding. Stocked in 5 lb and 50 lb cartons, in 2", 21/4", 21/2", 23/4", and 3" lengths.

W. H. Maze Co, Peru, Ill. For details, check No. 31 on coupon p 294



Surface-mounted closers project less than 2" from door surface, have rack-and-pinion hydraulic operators. Series 7000 closers are available for right- or left-handed doors; dual-key valves provide a wide range of closing and latching speeds. Available in bright brass, dull bronze, and clear aluminum.

Norton Door Closer Co, Bensenville, III. For details, check No. 32 on coupon p 294

New products continued on p 274



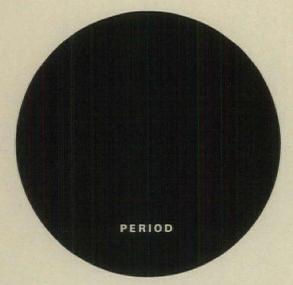
Just add Flintkote



and you've got it made.

Make sure your houses are solid Flintkote and you're sure to make a solid hit with your customers. Quality is built into every Flintkote product. Customer appeal is built in, too. One example: fabulous Designer's Solids—the most advanced color concept in floor tile. Another: brilliant new ceiling tile designs selected by a panel of women! It's the same story all down the line. And nobody makes a more complete, thoroughly advanced line of building products. But nobody! For roofing, siding, walls, floors, ceilings, chimneys—virtually everything but the front door—depend on Flintkote, America's broadest line of building products. The FLINTKOTE COMPANY. 30 BOCKEFELLER PLAZA. NEW YORK 20. NEW YORK





THEEND

... of the long search for air conditioning you can afford for every house you build

This one didn't happen overnight. Lennox designers and engineers have been working for years to develop an air conditioning unit that would take indoor summer comfort out of the millionaire class and put it within reach of the millions... where it would be profitable for every builder. This new unit is called the QC Builder-Pac.TM It has unlimited home and apartment application possibilities. Quick Couplers cut installation time. Furnace and coil in single cabinet—no "add-on" look. Take the time right now and write LENNOX, Dept. 329, Marshalltown, Iowa. We'll send you a descriptive folder with all details... one of our representatives will call if you desire. You'll be under no obligation.

Don't be satisfied with less than



HEATS, COOLS, TREATS AND MOVES AIR



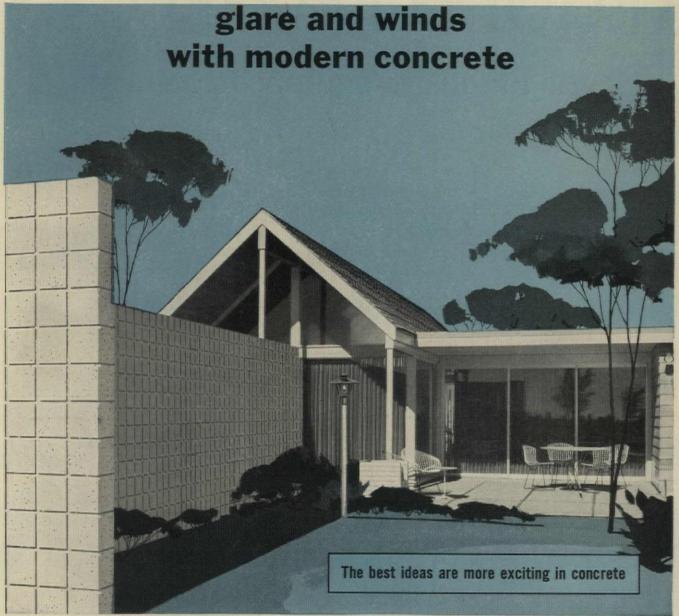






LENNOX Industries Inc., Est. 1895—Marshalltown, Ia.; Columbus, O.; Syracuse, N.Y.; Decatur, Ga.; Fort Worth, Texas; Salt Lake City, Utah; Los Angeles, Calif. LENNOX Industries (Canada) Ltd.—Toronto, Montreal, Calgary, Vancouver, Winnipeg.

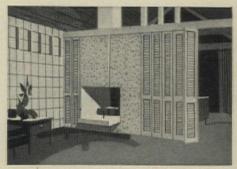
Award-winning home defeats Southwest's



Regional design award winner, 1961 Concrete Industries Horizon Homes Program. Builder: Tadlock Homes. Inc.

In this snug desert home in Odessa, Texas, architect and builder have demonstrated the ability of concrete to fit the needs of design and locale. Patterned concrete masonry walls of the house itself are extended to enfold outdoor living areas. Protection is achieved with high decorative interest.

Used alone or together with other materials, concrete offers builders distinctive design and practicality that means faster sales and a reputation for originality. Readily formed, textured, colored, patterned to structural and decorative ideas, concrete is infinitely versatile . . . truly, the material of modern living. Plan to enter the 1962 Concrete Industries Horizon Homes Program.





A sales feature is the dramatic fire-place of exposed aggregate con-crete. Inside and out, distinctive wall patterns are achieved with standard masonry units.

PORTLAND CEMENT ASSOCIATION A national organization to improve and extend the uses of concrete

The Millions of Frigidaire Appliance Owners are

PRE-SOLD PROSPECTS

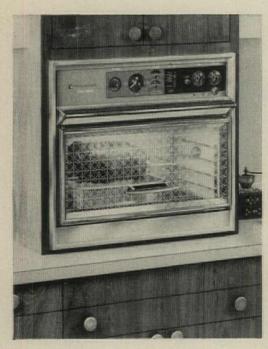


for Frigidaire-equipped Homes

Millions and millions of American families own Frigidaire refrigerators, ranges, washers, dryers and other Frigidaire Appliances. These Americans—through experience—have come to regard Frigidaire as the standard toward which all others strive, from the standpoint of styling, engineering, craftsmanship, and performance.

Many of these Americans are your prospects for new homes. A Frigidaire-equipped kitchen lets you utilize the full sales power of this important room.

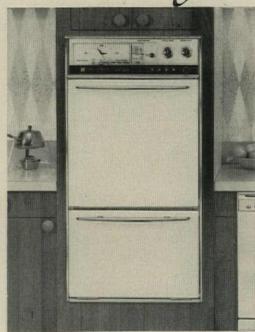




Built-in cooking with a Flair

The Frigidaire Flair Wall Oven lets you offer the ultimate in built-in baking, roasting and broiling. It has the look of prestige and the dependability of Frigidaire design and craftsmanship. A unique Glide-U. glass door moves easily out of the way for cooking or cleaning. 2 models available. The Custom Imperial includes all top-of-the-line Frigidaire features, including Cook-Master Control, Meat Tender, Spatter-Free Broiling, as well as clock and time signal. Full 26-inch inside width in both models.

The Frigidaire Family



Easy cooking, easy cleaning double and single wall ovens

Choice of styles, capacities, features and colors. Drop-Leaf Doors which lower all the way down for up-close cleaning or use. French Doors to conserve aisle space and permit easy access. Double Ovens feature Pull 'N Clean lower oven. A wide range of Frigidaire cooking and convenience features in all styles. Install with one Phillips head screwdriver.



Matching Frigidaire surface cooking units for every home

Complete the built-in cooking picture with a colormatched Cooking Top or space-saving Fold-back Surface Unit in Brushed Chrome. Some with Speed Heat and Heat-Minder units. Custom Imperial model features remote control panel. Easily installed and serviced. Cooking Tops in Colors* or Brushed Chrome to match Wall Ovens.



of Dependable Appliances



Original Frigidaire Frost-Proof foodkeeping. Eight Frost-Proof models offer the luxury of no defrosting ever... even in severe climates. Convenience features such as instant ice service with Flip-Quick Ice Ejector, Roll-To-You Shelves, top or bottom freezers, separate egg storage, Flowing Cold Meat Tender, Picture Window Hydrator and others available in various models. 4 Frigidaire Kitchen Rainbow Colors.*



Once-a-day dishwashing. Right! Giant capacity Frigidaire Dishwashers do a full day's dishes all at once for an average family of 4. Easy, front loading. Exclusive Swirling Water Washing Action leaves no surface untouched, scrubs and sanitizes with water too hot to touch. 4 Frigidaire Kitchen Rainbow Colors* or Brushed Chrome. Mobile model also available, which can be built-in later. Easy front servicing and quick installation on under-counter models.

In 1962 give your homes

"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

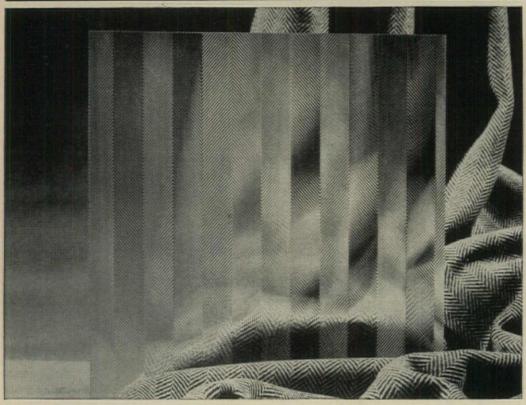
a touch you'll find only in products bearing this symbol

FRIGIDAIRE DIVISION General Motors Corporation Dayton, Ohio

FACTORY-TRAINED DEALER SERVICE EVERYWHERE

*Mayfair Pink, Turquoise, Sunny Yellow, Aztec Copper, Snowcrest White

What the... Well-Dressed will wear... New HERRINGBONE* Pattern...







Write today for free booklet, "Make Your Home Distinctive with Decorative Glass". Photographs of actual installations provide undreds of stimulating decorating ideas, Address Dept. 9.

sets the Pace for Smart Interiors

A dramatic texture in glass has been captured in Mississippi's new HERRING-BONE. A linear pattern of jewel-like radiance, its contrasting light and dark stripes and arresting diagonal configuration combine with perfection of finish to provide freshness, individuality and charm ... all the features you want in translucent, light diffusing glass of highest quality.

Recommended for partitions for the separation of living areas in the modern home, shower doors and stalls and wherever else transmitted light should become a vibrant, interesting part of the decorating scheme.

For beauty, utility and variety unmatched by any other glazing medium, specify Mississippi glass. Available in a wide variety of patterns at better glass distributors everywhere.



MISSISSIPPI GLASS COMPANY

88 Angelica St. • St. Louis 7, Missouri

NEW YORK . CHICAGO . FULLERTON, CALIF.

WORLD'S LARGEST MANUFACTURER OF ROLLED, FIGURED AND WIRED GLASS

New products

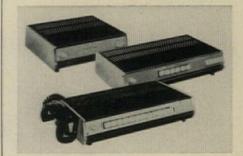
start on p 225



Trencher-dozer-backhoe is designed to handle practically any digging, grading, or filling assignment. It cuts trenches as deep as 78" and from 3" to 18" wide, at speeds up to 840'/hr. Backhoe has buckets from 12" to 36" wide and digs as deep as 8'4". And dozer blade can finish the job by backfilling and leveling ground to final grade. T-76 measures only 37" wide (without attachments).

Davis Mfg, Wichita.

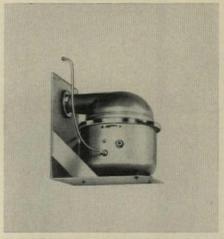
For details, check No. 33 on coupon p 294



Wireless intercom for office use is the first 12-station selective system to come on the market. As many as six separate two-way conversations can be held at the same time without cross talk or interference. System requires no extra wiring—uses existing 110-volt lines as signal conductors.

Talk-A-Phone Co, Chicago.

For details, check No. 34 on coupon p 294



Humidifier for hydronic heating systems offers controlled, automatic humidification without ductwork. The H-WF evaporates up to 10 gal of water a day, enough to humidify the average 8- to 10-room house. Connections to a cold water line and an electrical outlet are only installation requirements; unit is hidden from sight except a small portion of the nozzle (which is well above eye-level). Diameter: 10½"; height: 11".

Walton Labs Inc, Irvington, N.J. For details, check No. 35 on coupon p 294

New products continued on p 276



like the pattern?

STYLON WILL HELP YOU SET IT - WITH TWO GREAT NEW SELLING PROGRAMS!

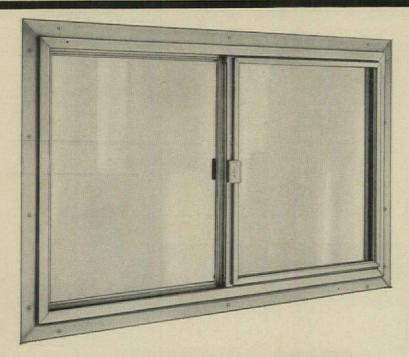
FOR MODEL HOMES: Stylon's exclusive, field-proven Model Home Merchandising Program. It promotes traffic; enables prospects to pick, choose, plan their new bathrooms right in your model home; stimulates sales. You get the new Stylon Color Wheel Tile Selector display, design awards, mats, outdoor signs, streamers, decals, personalized booklets, design help . . . a complete merchandising package to help you close sales in your model home.

FOR REMODELING: Stylon's exclusive, exciting, business-building, nationally advertised Home Improvement Contest. Grand prize: '63 Rambler to the consumer (and the tile contractor) for the best modernizing job with Stylon ceramic tile. The contest is designed to stimulate remodeling, promote business for you. It ties in with the big 1962 \$30,000 Better Homes & Gardens contest . . . the same contest that pulled 250,000 remodeling projects in '56.

Tie in with Stylon! Every year a new program that promotes the building industry, pays off for remodelers, builders . . . one of the reasons why Stylon is known as the most progressive, promotional-minded ceramic tile manufacturer. For all the facts, write Stylon Corporation, Dept. HH, Milford 1, Massachusetts.



FOR THE FIRST TIME A TUBULAR ALUMINUM SLIDING WINDOW *



The COMMANDER

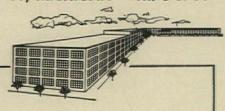
LOW COST-TROUBLE FREE

WITH LOW-COST STORM AND SCREEN INSERTS



PRODUCTS COMPANY

3001 MILLER DETROIT 11, MICHIGAN TR. 3-8700



Ida Products Company 3001 Miller Street Detroit 11, Michigan

Gentlemen:

Send me more information about the IDA COMMANDER

Name____

Address_

City___

____Zone___Sta

*Also available with Insulated Glass

New products

start on p 225



Decorative fiberglass panels feature multicolor, embedded pattern of butter-flies and leaves. Comes in both panel and flexible roll form for interior use in shoji screens, room dividers, soffit lighting, and shower or tub enclosures. Material is easy to work, shatter-, chip-, and crack-proof, and requires minimum maintenance.

Filon Plastics Corp, Hawthorn, Calif. For details, check No. 36 on coupon p 294



Marble-topped bathroom cabinet hangs flat against surface of wall, does not require any opening in the wall. Marble top is specially treated for resistance to stains and breakage, and is easy to clean. Empress cabinet is stainless-steel framed, 32" high, 30", 36" or 42" wide, and retails for \$37 to \$53.

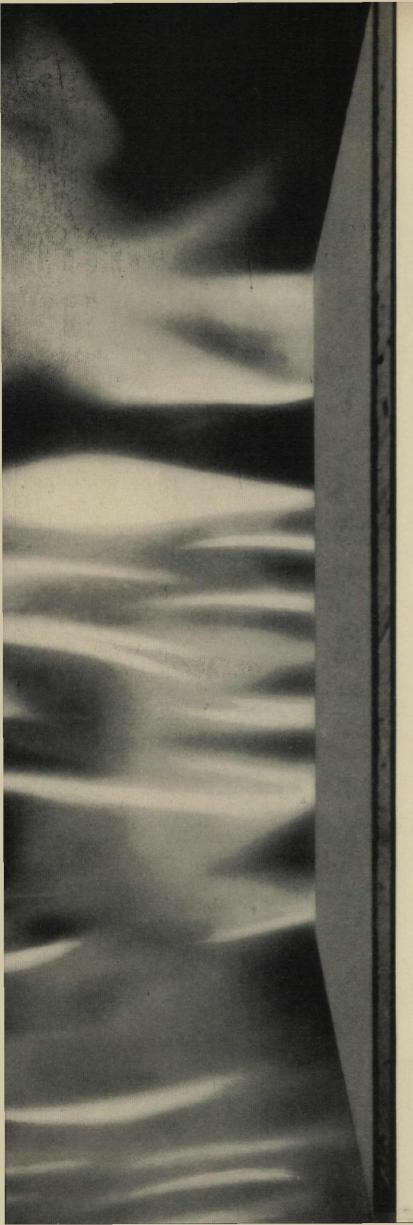
Dura Steel Products Co, Los Angeles. For details, check No. 37 on coupon p 294



Insulating skylight has dead air space between inner and outer domes to reduce heat loss. Domes come in clear acrylic and three shades of white. Frame is made of tough PVC (polyvinyl chloride) plastic—a poor heat conductor—to reduce heat loss and condensation. Corrulux Double-domes are completely factory assembled.

Johns-Manville, New York City. For details, check No. 38 on coupon p 294

New products continued on p 280



Bestwall Leadership Gives up to 25 extra minutes of fire protection!

FIRST with FIRESTOP the original drywall material with 1-hour fire rated construction

FIRESTOP now provides additional fire resistant construction in buildings of all types. The extra fire protection is built right into the core through the use of incombustible glass fibers and unexpanded vermiculite.

FIRST with GLASS FIBERED GYPSUM WALLBOARD

Use of FIRESTOP revealed such valuable benefits of glass fiber reinforcement that Bestwall decided to add glass fibers to its entire line of Gypsum Wallboard products. The glass fibers add strength, resilience, handling ease, resistance to cracks and sagging, and offer further fireproofing when combined with the gypsum core.

FIRST with LAMINATED SYSTEMS of GYPSUM WALLBOARD

Hummer Systems are the *original* laminated wallboard construction to provide strong, durable walls and ceilings with superior fire protection, and greater resistance to sound and heat transmission. They are specially designed systems for erecting glass fibered gypsum wallboard in multiple layer application, which achieve up to 3 hours fire protection.

These important industry contributions are being made available without any extra cost through Bestwall Gypsum Company, Ardmore/Pa.



FIRST BOOK ON ALUMINUM EXCLUSIVELY FOR



NATIONAL DISTRIBUTORS: BIRD & SON, INC., THE PHILIP

SIDING DESIGNED BUILDERS

(BY ALCOA, OF COURSE)



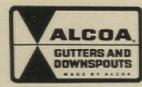
Hot off the press: never before such a book on aluminum siding ... 24 pages jam packed with data! Markets. Sales tips. Answers to your questions. Builders' testimonials. Moneysaving installation pointers! Details on advertising and promotion. You'll never see anything more complete, more helpful or more downright valuable . . . and it's yours *now* free for the asking!

Alcoa Building Products, Inc. 1850-C Grant Building Pittsburgh 19, Pa.

RUSH postpaid my FREE copy.

Name	Т	Title						
Company								
Address								
City		Zone	_State					
☐ Builder	☐ Wholesaler	☐ Dealer						
☐ Send data on Alcoa® Aluminum Gutters and Downspouts								
☐ Send data on Alcoa Aluminum Fascia and Soffit								







CAREY MFG. CO., THE FLINTKOTE CO., MASTIC CORP.

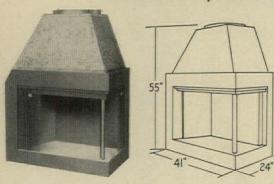
SPECIFY

FIREPLACE

For New Homes and Major Remodelings

Majestic thulm

all-metal fireplaces and chimneys



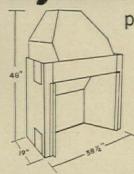
Increasingly popular. Economical. Versatile. Needs no masonry, mortar or costly footings. Corner and front - opening models. Any style mantel and finish material. Place in practically any location.

A light weight, packaged fireplace, complete with all-metal, triple-wall chimney sections and all-metal chimney top housing. All clearances built in for safe installation against combustible surfaces.



Majestic CIRCULATOR

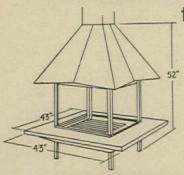
pre-engineered fireplace



Reduces cost of installation by cutting down masonry work. Circulates heat other fireplaces waste. Rugged, pre-formed steel unit, complete with damper, smoke dome and "Radiant Blades" to catch and circulate maximum heat. Six sizes (size shown most widely used).

Majestic Kegeno

free-standing fireplace



Today's most unusual fireplace idea. Unique "see-thru" design. Firebox has three fire-resistant plate glass panels, one swinging firescreen door. Simulated tile hearth. Hood and flue housing can be painted any color. Flue sections and complete venting attachments available - or vent

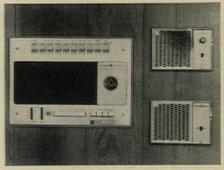
through Class A chimney.

Majestic Co., Inc., 413 Erie St., Huntington, Ind.

AMERICA'S MOST COMPLETE FIREPLACE LINE

New products

start on p 225



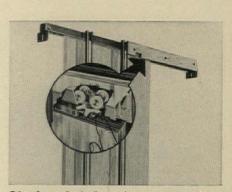
Intercom sound system comes packaged with ten-station master, a built-in AM radio, three indoor remote stations with individual volume controls, weatherproof outdoor station, 250' of 3-conductor cable, 20' antenna, and all roughing-in material. Extra remote stations can be bought separately. Unit consumes only 14 watts so there is no problem of ventilation or heat build-up. Units fit flush with wall, mount on simple metal brackets; and wirenut connections eliminate soldering. Input jack on front of master accommodates phonograph, FM, tape recorders, etc.

General Electric, Syracuse, N.Y. For details, check No. 39 on coupon p 294



Compact built-in range is only 191/2" wide, 205/8" deep, and 201/2" high. Designed for vacation houses, efficiency apartments, and mobile homes, the Mighty Mite gas range comes in five colors with solid or window door. Retails for about \$150.

Tappan Co, Mansfield, Ohio. For details, check No. 40 on coupon, p 294



Steel pocket door frame can be hung and adjusted without tools. Hanger mounting is completed without millwork and adjustment is made with stops and trim in place. Installation time, according to manufacturer, is 15 minutes. 900KM Kennaframe will accommodate doors 1" to 13/8" thick, weighing up to 100 lbs; is adjustable for 13/4" doors.

Kennatrack Corp, Elkhart, Ind. For details, check No. 41 on coupon p 294

Publications start on p 284

1882 Congratulations, HOUSE & HOME, on your Tenth 1962 Anniversary! We're celebrating, too, in '62 and ...

AT 8 (1882) WE SEE THE CHALLENGE TO PROVIDE MORE, NEWER AND BETTER PRODUCTS AND METHODS AS OUR GREATEST OPPORTUNITY FOR GROWTH WITH YOU!

PROOF that Borg-Warner has been working for you:

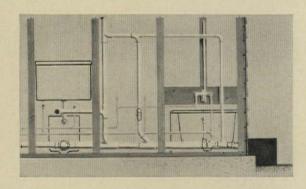
Four Industry FIRSTS!

It is significant that the only new ideas in residential plumbing fixtures in more than 30 years were all products of Borg-Warner Creative Research and Development.

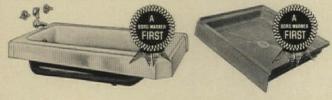


WALL-HUNG CLOSET COMBINATIONS-Provide new bathroom smartness, beauty, convenience and sanitation. Space-saving and quiet!

RAISED-BOTTOM END-OUTLET BATHTUBS-Make it possible to trap and drain waste above the floor or slab. Now made in two models.



NEW CONCEPT IN INSTALLATION—Borg-Warner's Wall-Hung Closets and Raised-Bottom Tubs have made practical the trapping and draining of waste above the floor or slab. These fixtures, with shop fabrication of plumbing walls, made possible one-stop installations



"SUNKEN" BATHTUBS-New and different yet beautiful and practical for luxury installations. Made in 41/2-, 5- and 51/2-foot recess

SHOWER RECEPTORS IN FIXTURE COLORS-Now...a complete line of receptors in your choice of 64 different combinations of models,

Remember: All of these new ideas and products are the direct result of Borg-Warner's "Design It Better-Make It Better" business philosophy . . . Borg-Warner's creative research and engineering and production skills.

We, too, are proud to have had some part, as detailed at the left, in the dynamic progress of the Housing Industry.

But the older we get-and it has been a long, long time since 1882the better we realize that many other challenges remain. These, we feel, provide our greatest opportunities for growth with you in this great and growing industry.

As many Building Industry professionals know, the consistency of Borg-Warner's ingenuity that resulted in the development of these new ideas and products is duplicated by Borg-Warner's insistence on the maintenance of traditional highest quality. This is demonstrated in all B-W Plumbing Products:

LUXURIOUS BATHTUBS of Cast Iron and Steel-a size and style for every building and budget. Made in white and six pastels like most all other B-W Fixtures.

BEAUTIFUL LAVATORIES of Cast Iron, Steel and China-more than a score, including more than a dozen build-in countertop models.

HANDSOME WATER CLOSETS of China-Wall-Hung, Reverse Trap, Wash Down and Syphon Jet units.

GLEAMING SINKS of Cast Iron and Steel-More than a score of models.

HIGH-STYLED FITTINGS of Brass-Design-Coordinated for added beauty in bathrooms and powder rooms.

As in the past, but with even greater interest, energy and enthusiasm in the future, count on this: You'll Build Better with Borg-Warner Fixtures.

NEW FOR YOU IN '62 FROM BORG-WARNER®



NEW handsome Prestige shelfback lavatories to be available next month.



NEW one-piece closet combinations to be announced about mid-year.



NEW high-styled, single handle control sink faucet, available now.



INGERSOLL-HUMPHRYES DIVISION BORG-WARNER CORPORATION MANSFIELD, OHIO



An "Open World" home in Moreland Hills, Ohio. Architects: Rowley, Payer, Huffman, Leithold, Cleveland, Ohio







comes to LIFE, March 30

A fresh, new concept for house sales is a house with the outdoors *built in*. Then walls cannot press in. Space stretches out as far as the eye can see — to the grass, the trees, the sky.

That's "Open World" living! L·O·F is promoting it again in 1962. Look for our two-page advertisement, full-color, in LIFE, March 30, illustrated with the home shown here. It's just one in a series that

will appear monthly in this pace-setting magazine.

"Open World" living is a selling theme you can use, too! Just design your houses to include lots of glass — quality $L \cdot O \cdot F$ glass in window walls, picture windows, sliding doors and mirrors. Then when prospects see your model, they'll realize how obsolete their old home is . . . and how much fun a *new* home can be.

Libbey · Owens · Ford

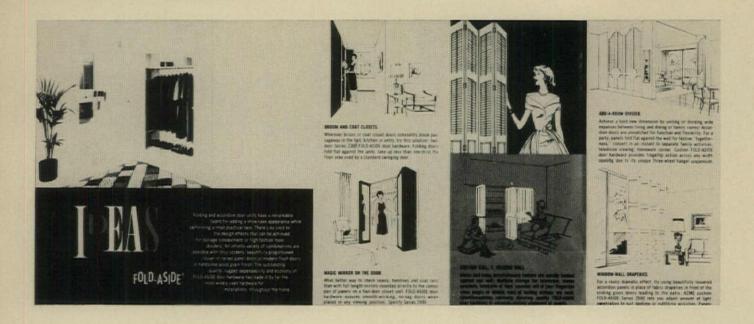
Toledo 1, Ohio



L-O-F GLASS FOR OPEN WORLD HOUSES

PARALLEL-O-PLATE® twin ground for crisp, clear appearance. PARALLEL-O-GREY® plate, tinted for reduction of heat gain and glare. THERMOPANE® insulating glass for year-round comfort and economy.

WINDOW GLASS OF HIGHEST QUALITY.



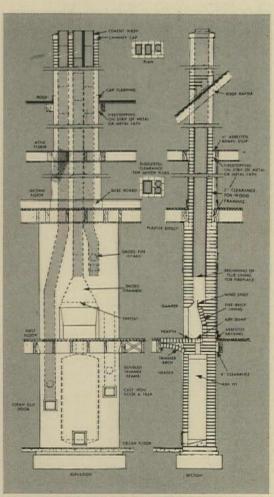
New booklet offers fresh ideas for using folding doors

It shows how you can use bi-fold or accordion louver doors, raised panel doors, or flush doors not just for closets—but as a useful and decorative element in almost any room. For example, drawings show how: 1) full-length mirrors mounted on folding closet doors can provide easily adjusted two-way viewing; 2) 8'-high doors can form a flexible floor-to-ceiling room divider of almost any width; 3) shutters hung on folding door hardware can conceal a passthrough—yet be opened

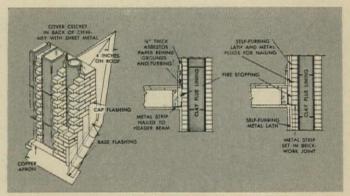
full width for serving meals; 4) pairs of bi-fold doors or shoji screens can set off the doorway from an entry to a living room; 5) rows of bi-folding shutters can conceal a built-in wall of hi-fi and TV; and 6) accordion-folding adjustable-louver doors can take the place of draperies over a window wall—and provide complete control of light and air.

Acme Appliance Mfg Co, Monrovia, Calif.

For copy, check No. P1 on coupon p 294



CHIMNEY ELEVATION AND SECTION show basic principles essential to good combustion and safety.



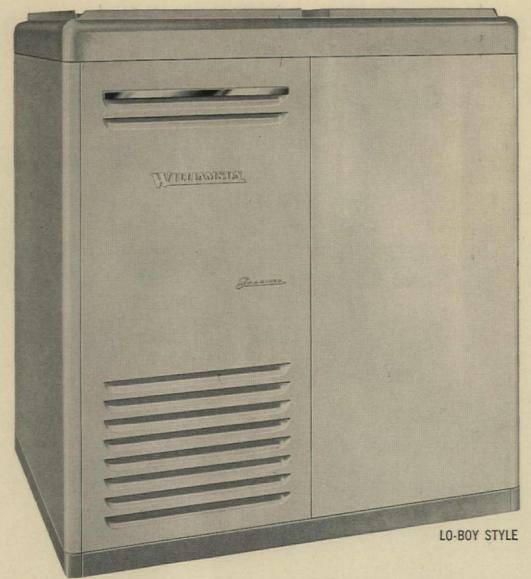
DETAIL DRAWINGS in booklet show recommended flue separation. flashing methods, and insulation of masonry from frame.

Chimneys take careful design; this brochure shows you how

Six pages of drawings, tables, and text cover every phase of residential chimney design and construction. The brochure, based on the recommendations of the National Board of Fire Underwriters, shows: 1) how to lay masonry around clay flue linings; 2) how high to extend chimneys and flues above the roof; 3) how to angle flues, when necessary; 4) how to space several flues in the same chimney; 5) how and when to build oversized flues; 6) how to connect smoke pipes to flues; 7) what kind of mortar to use; and 8) how to separate chimney and woodwork.

Tables in the brochure also give net inside areas, dimensions, and lengths for glazed flue linings, flue rings, and round or rectangular clay flue lining.

Clay Flue Lining Institute, Akron. For copy, check No. P2 on coupon p 294



The difference between a Sale and "For Sale"

HOW COME? Well, as you know, practically every builder is promoting color tile baths, built-in kitchens, BUT,

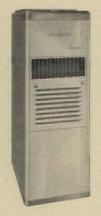
SOMEBODYS' MISSING THE BOAT! And, the figures are in to prove it. The 1961 HI-PO* Depth Survey of 1400 households showed that 65.3% of these people listed Adequate Heating as the most wanted single feature when they looked for a new home. This item was at the top of the list, outscoring adequate wiring, bathrooms, kitchens-even reasonable taxes!

Adequate heating can only be produced by a system of quality components such as these from Williamson...

- Two price lines of gas and oil furnaces Summer Air Conditioning
- Seal-Tite Duct, Pipe & Fittings Systems Electric Heat & Heat Pumps

These basic components assure a system that delivers unequalled comfort, fuel savings, and eliminates costly and irritating complaint calls. In your homes, the difference between a sale and "For Sale" can be a Williamson quality system.

*HOUSING INDUSTRY PROMOTIONAL OPERATION SURVEY-EXCERPTS PUBLISHED JULY, 1961 HOUSE & HOME



HI-BOY STYLE



COUNTER-FLOW STYLE

LIAMSON



THE WILLIAMSON CO., 3334-Z27 Madison Rd., Cincinnati 9, Ohio

Please send further information on your "FURNACE SYSTEMS THAT MAKE THE DIFFERENCE."

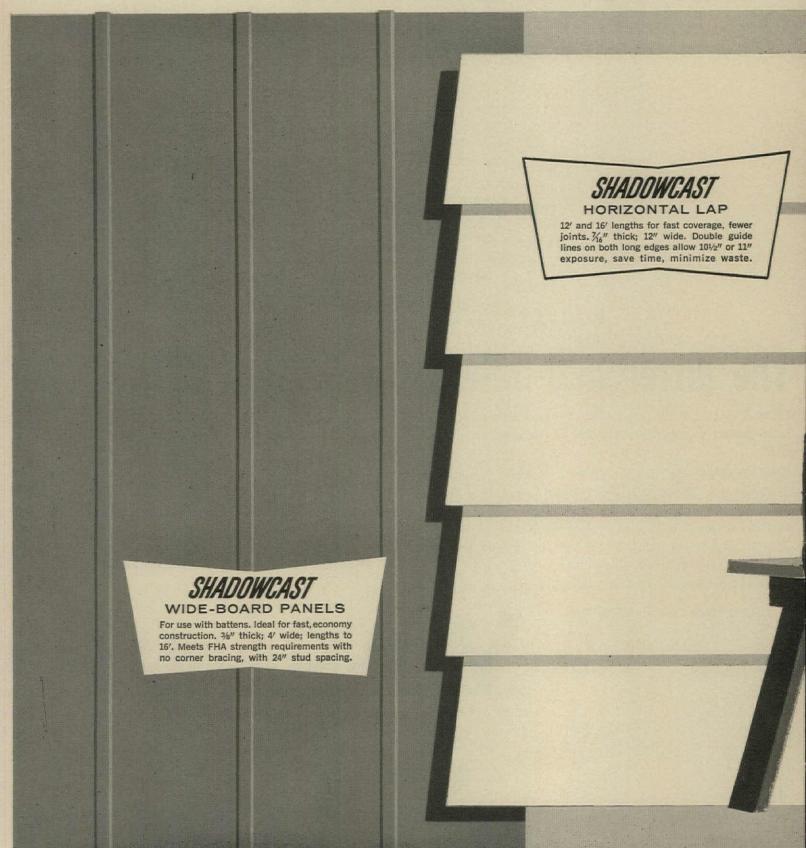
NAME

ADDRESS

CITY, ZONE & STATE

So many advantages! No wonder top builders are switching to

SHADONGAST TRADE MARK

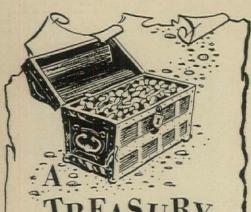


"Saves time!"—"Cuts costs!"—"Less Waste!"—"Puts more <u>sell</u> into the house!" That's what they're saying about these new SHADOWCAST Hardboard Sidings... the modern way to build better for less... greatest siding product ever produced! Smooth, knot-free, grain-free, <u>this</u> surface resists bumps, scuffs, hail. Cuts like wood, nails like wood, but can't splinter, split, or crack. Prime coated, face and all edges ... you can wait two months to apply finish coat. Back-sealed. For samples of SHADOWCAST Hardboard Sidings and complete information, send coupon below.

SINIS by CELOTEX!

MAKE THE CELOTEX "NO DIMPLE" TEST! Prove it with a hammer! New SHADOWCAST Hardboard Sidings nail without dimpling! Special Stormguard nails drive flush.





FINER HOME ACCESSORIES

. . . and you've got the key!

With such a selection . . . such a treasury from which to choose you'll find it easy and economical to add useful, eye-catching accessories to your home. And all can bear the quality name . . . Swanson.



RANGE HOODS

Six models, eight widths, eight finishes. Special sizes, island, peninsular hoods.

KITCHEN and **BATH VENT FANS-**

Six models insure perfect choice for every bath and kitchen requirement.



RADIO INTERCOMS



Stereo Hi-Fi, AM/FM Hi-Fi, basic AM sets, too. Hide-A-Way Radio.



HIDE-A-WAY DESK

Recesses into wall. Wood door becomes writing



KITCHEN KADDY DISPENSERS

Three models, eight finishes. Mount in wall for paper, foil, towelling.



BUILT-IN TOASTER

Recess in wall. Four slices. Tips out to toast or remove for use at table. Beautiful!



MANUFACTURING CO. 607 S. Washington St.,

Owosso, Mich.

Member-Home Ventilating Institute

Range Hoods, Ventilating Fans, Radio-Intercoms Built-In Desks, Clocks, Kitchen Kaddys, Toasters

Publications

start on p 284

For copies of free literature check the indicated number on the coupon, p 294.

Technical literature

INSULATED SLIDING GLASS DOORS. 6-page folder gives specs and detailed diagrams. Cal-Tech Systems, Inc, Glendale, Calif. (Check No. P3)

GLASS BLOCK. 16 pages. Styles, colors, sizes, installation details. Owens-Illinois, Toledo. (Check No. P4)

WOODFIBER ACOUSTICAL CEILING TILE with flame-spread ratings as low as mineral tile. 4-page catalog shows fire safety test comparisons. Simpson Timber Co, Seattle. (Check No. P5)

PABCO-GLAS BUILT-UP ROOFS. 4-pages of specs and application details. Fibreboard Paper Products Corp, San Francisco. (Check No. P6)

GLASS FOR CONSTRUCTION, 32-page booklet (preprint of Sweets' 1962 architectural file) outlines uses, qualities, and specs of L-o-F flat glass products. Libby-Owens-Ford Glass, Toledo. (Check No. P7)

OIL-FIRED STEEL BOILERS. Specs and engineering data. Thatcher Furnace Co, Garwood, N. J. (Check No. P8)

Management aids

VERTICAL AND ROLL PLAN FILES. 10-page catalog. Plan Hold Corp, South Gate, Calif. (Check No. P9)

WHAT YOU SHOULD KNOW ABOUT TWO-WAY RADIO. 20-page booklet covers equipment, installation, and how to file for a FCC license. General Electric, Lynchburg, Va. (Check No. P10)

WHERE TO BUY WEST COAST LUMBER, 48 pages include detailed listings of services and products of all member mills. West Coast Lumbermen's Association, Portland, Ore. (Check No. P11)

FACTS ABOUT PARKING LOTS. Information on costs and layouts. Traffic Safety Supply Co, Portland, Ore. (Check No. P12)

Catalogs

WROUGHT IRON RAILINGS AND COLUMNS for interior and exterior uses, 12 pages. Locke Manufacturing Co, Lodi, Ohio. (Check No. P13)

TROWEL TRADES TOOLS ENCYCLOPEDIA. 64page book illustrates, describes, and prices over 1,000 tools. Goldblatt Tool Co, Kansas City, Mo. (Check No. P14)

MARLITE WALL AND CEILING PANELING WITH plastic finish. 8 pages, Marsh Wall Products Dover, Ohio. (Check No. P15)

BATHROOM PRODUCTS. 32 pages of cabinets, mirrors, and accessories. F. H. Lawson Co, Cincinnati. (Check No. P16)

SPRAY PAINTING EQUIPMENT, 32 pages of specs and detailed selection charts. DeVilbiss Co. Toledo, Ohio. (Check No. P17)

Bow windows with slim mullion lines. 12-page booklet. Reuten Inc, Closter, N. J. (Check No. P18)

Publications continued on p 292



The time of

"CHROMALOX electric heating is going into all 27 custom houses we build this year"

says Otto Philip Builder, Nutley, New Jersey



"Electric heating fits perfectly into the plans of our home buyers . . . they keep asking for something better for their money, and this clean, quiet, modern heat is the answer. All the custom houses we build this year will contain Chromalox electric heat . . . we find it easy to sell, and we have a host of satisfied customers," So says Otto Philip of Philip & DeBlasio, custom home builders in Nutley, New Jersey. "Our homes are in \$19,500 to \$30,000 class-they go up faster, cost less to build, and sell better when we demonstrate the efficient, draftfree comfort of electric heat."

You too can profit with CHROMALOX Electric Heat

Construction costs really begin to drop when you design Chromalox electric heat in your new homes.

No chimney, flue or expensive furnace or ductwork-just the quiet efficiency of trim electric baseboard heaters,

Extra profit per home can be yours with Chromalox heating; write for Bulletin 975E and name of nearest Chromalox office.



EDWIN L. WIEGAND COMPANY 7770 Thomas Boulevard, Pittsburgh 8, Pa. CHurchil 2-6400 CHROMALOX ELECTRIC HEAT

ouse

is the management magazine of America's biggest industry... it reaches the men whose help you need to get more of your products into more housing...



designed in



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sold in

is published by TIME INC.









FINISHES

Enhance natural beauty of redwood

Easy to apply . . . economical too

For exteriors: Your choice of finishes — clear, natural, gloss, driftwood or stains in 35 distinctive colors.

For Interiors: Stain, wax and seal in one easy operation with Cabot's Stain Wax.

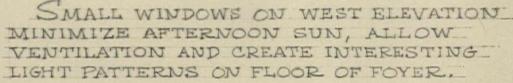
Send for FREE COLOR CARD BROCHURE

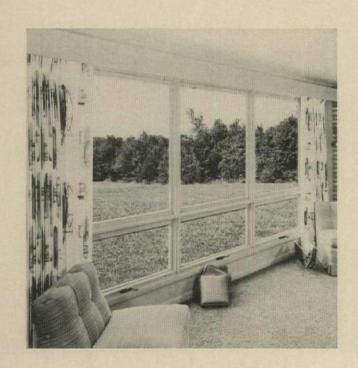
SAMUEL CABOT INC. 330 S. Terminal Trust Bldg., Boston 10, Mass. Please send your "Redwood Staining" Brochure



IOWA







MALTA Foyer and dining room windows are Malt-A-Vent Wood 2714 hopper type inswinging windows. Kitchen window is a Windows combination of Malta Casement

N23N with insulating glass in fixed sash. The family room window is a Malt-A-Vent and Vista combination 3-3949-14. Living room is another combination of Malta hopper and fixed insulating glass centered over and flanked by special sash. All fixed sash glazed with insulating glass. Divisional spandrel is 4" x 10". Redwood siding and windows painted greenstone color.

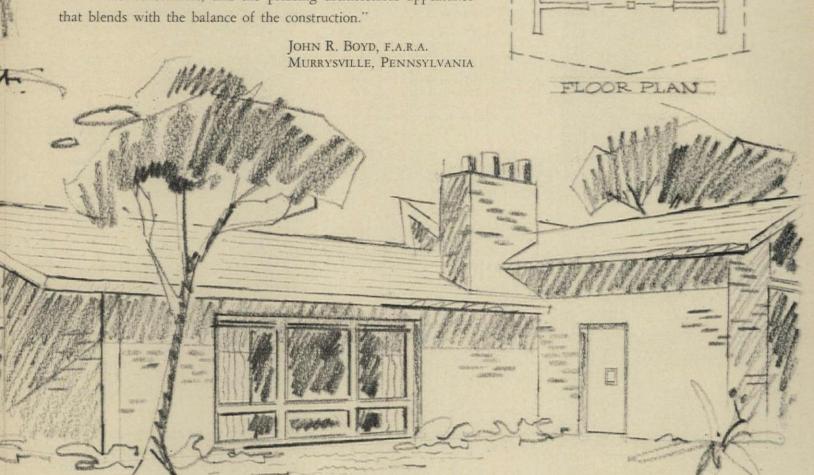
For new ideas on the use of wood windows, send for Malta's Creative Window Planning Kit. Let windows be your first design consideration for originality and beauty.

WINDOW PLANNING...

from an architect's sketch pad

"The location, type and size of a window are the result of a consideration of its purpose, the house orientation, and the architectural effect. In the overall design any one point may outweigh the other.

"In the illustration, the fenestration for the west facade is solved with small openings, to minimize sunlight, allow ventilation, and create a light pattern on the floor of the Stair Foyer. The east facade is opened with large window units to bring the view into the house, complete cross ventilation and welcome morning sunlight. Wide overhangs and insulating glass complement the job the windows are doing. The completion of the job comes with the use of wood framed windows which have the structurally sturdy look, the additional interior comfort, and the pleasing architectural appearance that blends with the balance of the construction."



This design incorporates the advantages of natural light and a view. A wide overhanging roof line and malta insulated sash give protection from the elements.

THE MALTA MANUFACTURING COMPANY

120 MILL STREET . GAHANNA, OHIO . PLANT FACILITIES: MALTA, OHIO



LIVING ROOM

FOYES

DINING

products of Progress

A diversified collection of lighting fixtures to meet virtually every need.



GALAXY—Rich white is highlighted by polished brass in this pulley fixture, at home in any setting. About \$37.50 retail.



TOLE—a quietly elegant chain pendant. This authentic Tole reproduction with gold wreath design lends an air of charm and dignity to dining room or foyer. About \$37.50 retail.



EARLY AMERICAN—All the charm of the past is reflected in this handsome pulley fixture. Available in polished brass or antiqued copper and ideal for dining room, hall or foyer. About \$31.00 retail.

PROGRESS MANUFACTURING CO., INC. Philadelphia 34, Pa.

Please send me a copy of your No. 106 Lighting Fixture Catalog illustrating more than 500 different styles.

City:	Zone:State:	
Address:		
Firm:		
Name:		

Publications

start on p 284

PORCELAIN ENAMELED ARCHITECTURAL PANELS. 8-pages. Basic types shown in cross-section drawings with specs. Caloric Corp, Topton, Pa. (Check No. P19)

AUTOMATIC CONTROLS for heating, refrigeration, and air-conditioning. White-Rodgers Co, St Louis. (Check No. P20)

TROUBADOOR CHIMES. 8-page booklet with complete information on bells, buzzers, pushbuttons, and transformers. Philip Carey Mfg Co, Middletown, Ohio (Check No. P21)

Merchandising aids

SALESMAN INCENTIVE PACKAGE offers Arvin products as sales award. Door PRIZE of Arvin stereo phonograph for builder to use at his opening. Helicopter provided for opening day. And complete Publicity and advertising package features "the beauty of Arvin electric heat." Arvin Industries, Columbus, Ind. (Check No. P22)

BUILD A WALL. Siding displays to show customers the installed look. National Gypsum Co, Buffalo. (Check No. P23)

PROMOTION KIT. Site and house signs, advertising and promotion help. Curtis Cos, Clinton, Iowa. (Check No. P24)

BUILDER-REALTOR SALES FILM. 8-min sound slide film shows salesmen how to point up quality in house construction. For showing write a Curtis distributor or Curtis Cos, Clinton, Iowa,

WALL PANELING SELECTOR with real wood samples. Selector occupies minimum floor space. Southwood Corp, Fort Worth. (Check No. P25)

DIRECT MAIL CAMPAIGN FOR REMODELING. Four mailings, each may be personalized. Builder may supply own lists or Andersen includes mailing lists for any city. Printing, addressing, and mailing are prepared and paid by Andersen. Andersen Corp, Bayport, Minn. (Check No. P26)

PLAN BOOK illustrates new uses of ceramic tile in home decoration. Builders can use ideas or offer complete packages. Nominal charge depending on how much material is requested. Amsterdam Corp, 285 Madison Ave, New York City 17.

MODEL HOME PROMOTION PACKAGE includes transparent protective floor runners, homeowner books, display materials. Available only through Mueller Climatrol dealers.

Door of 1,000 faces shows how easy it is to customize a garage door. 8-page folder includes 23 drawings of lights, hinges, windows, hardboard cutouts, colored panels, etc. Crawford Door Co, Detroit. (Check No. P27)

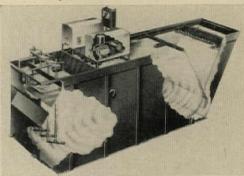
Product bulletins

BUILT-IN APPLIANCES. Literature shows food-waste disposers dishwashers, gas and electric ovens and ranges. Waste King Corp, Los Angeles. (Check No. P28)

CAST IRON PIPE for use underground. 8 pages. Cast Iron Research Association, Chicago. (Check No. P29)

Publications continued on p 294

Sewage Sewage Treatment

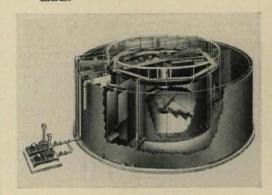


FOR OUTLYING SUBDIVISIONS

Smith & Loveless Factory-Built "Oxigest" Sewage Treatment Plants provide dependable treatment of domestic sewage in outlying areas not served by municipal sewer facilities...for subdivisions, motels, schools, factories, apartments, mobile home parks and other applications.

FOR GROWING SUBDIVISIONS

"Oxigest" plants can be installed in parallel, as needed, to serve a growing subdivision or development. Available in standard-size, single units or larger, bolt-together units.



FOR LARGER SUBDIVISIONS

Smith & Loveless Field-Erected "Oxigests" are capable of handling the sewage treatment needs of larger subdivisions, even small communities up to 5,000 persons.

Write for new product bulletin on Smith & Loveless equipment. Just write Department 70.

Smith & Loveless



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

(3259

DOYOU KNOW YOUR WOMEN?

Here's a saucy (but properly scientific) peek at the female of the species...in the kitchen



THE COMPULSIVE CLEANER. This tidy type goes for a sink of Nickel Stainless Steel because it cleans so easily and quickly. It's so hard and smooth, no dirt can escape her. One pass with plain soap and water, and she has time to mop the garage floor.



THE BUTTERFINGERED BUSTLER. Six lively kids to look after. Scuttles madly around. Drops things. Lets go a family-size ketchup bottle on her Nickel Stainless Steel sink. Bottle in smithereens. Sink unchipped, uncracked, undented and undaunted.



THE ELEGANT EXHIBITIONIST. The Joneses keep up with her. Naturally, her sink is Nickel Stainless Steel. Its gentle, neutral gleam goes with any color. Decently reflects her conspicuous good taste. Also reflects the green-eyed envy of her friends.

We offer a colorful 8-page booklet. You can go through it in 10 minutes, and absorb a sales story with a rascally persuasive effect on women of all types. Write to Department HR for a copy of this helpful little



THE BEADY-EYED BARGAIN HUNTER. Screams at price . . . beams at value. Especially the lifetime value of a Nickel Stainless Steel sink. It resists acids and cleaners. Shrugs off stains. Holds onto its good looks the way she holds onto her money.

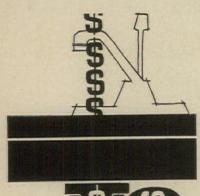
business-builder. We'll also send you a handy list of the people who make over 500 models and sizes of the sinks STAINLES of gleaming Nickel Stainless Steel.



THE INTERNATIONAL NICKEL COMPANY, INC. INCO 67 WALL STREET, NEW YORK 5, N. Y.



INCO NICKEL MAKES STAINLESS STEEL PERFORM BETTER LONGER



Are you s s s letting dollars go DOWN THE DRAIN?

• Yes...if you're not installing a National Disposer with every sink in every New and Remodeled kitchen. The timing is right...cost to the homeowner is less...and you're there. It's all plus profit! Customers are pre-sold...at no other time can a disposer be put in so economically.



National Disposers install easy and fast. One man can handle the job with National's Jiffy Mount and splitring construction. Plumbing in is a snap, too.

Ask your National Disposer Representative or Distributor about all six profit-making National models, or write to...



Bi-FOLD DOOR HARDWARE. Data sheet. Washington Steel Products Inc, Tacoma. (Check No. P30)

Publications

ROOM AIR CONDITIONERS. 4 pages. General Electric, Louisville. (Check No. P31)

HYDRONIC BOILERS, 81,000 to 325,000 BTUH. Data sheet. Raypak Co, El Monte, Calif. (Check No. P32)

ELECTRIC DUMBWAITER. Data sheet. Robot Industries Inc, Dearborn, Mich. (Check No. P33)

LIGHTWEIGHT GARAGE DOOR of aluminum

and translucent fiberglass. Data sheet Raynor Mfg Co, Dixon, Ill. (Check No. P34)

FOOD-WASTE DISPOSERS. 4 page booklet describes models with specs. National Rubber Machinery Co, Medina, Ohio. (Check No. P35)

VISTARAMA WINDOW UNITS. Four folders give patterns, sizes, specs, installation details, typical arrangements. Wabash Screen Door, Memphis. (Check No. P36)

BLOCK FLOORING. 16 pages. Color reproductions of ten hard woods. Harris Mfg Co, Johnson City, Tenn. (Check No. P37)

Want more information?

The numbers below are keyed to the items described on the New Products and Publications pages. Check the ones that interest you and mail the coupon to:

House & Home Room 1960, Time & Life Building Rockefeller Center, New York 20, N.Y.

NEW PRODUCTS • March	42. ☐ Symphonic doors 43. ☐ Northrop sliding doors
1. Hypalon-finish plywood siding 2. BrucePly elm plywood 3. Wood-Mosaic oak blocks 4. Lamidall panels 5. Maharam cork wall 6. King Teak parquet flooring 7. Montina Vinyl Corlon 8. Unitek garage liner sheets 9. Sierra corner fireplace 10. Firemite free-standing fireplace 11. Metalbestos prefab chinney 12. Majestic prefab corner fireplace 13. Vega corner fireplace form 14. Porter-Cable portable nailer 15. Unidrill drill press 16. Skil Model 79 17. Soiltest long distance leveler 18. Automatic feed for Powersert nailers 19. Spotnails nailing gun 19. Spotnails nailing gun 20. Rockwell radial arm saw 21. L-XL paneled cabinets 22. Curtis flush cabinets 22. Curtis flush cabinets 23. Geneva oven cabinet 24. Consider Willett cabinet 25. Galaxy plastic doors 27. United Metal wood-front cabinets 28. Mengel Chateau cabinet 29. Davis efficiency kitchen 30. Bonanza storm door 31. Split-Less siding mails 32. Norton surface-mounted closer 33. Davis trencher-dozer-backhoe 34. Talk-A-Phone wireless intercom 35. Walton humidifler 36. Filon fiberglass panels 37. Empress bathroom cabinet 38. J-M insulating skylight 39. Ge intercom 40. Tappan huilt-in range 41. Kennaframe door track	PUBLICATIONS P1.
POSITIONFI	RM
KIND OF BUSINESS	
STREET_	NAME OF THE OWNER O
CITY	STATE
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please mention House & Home and the is	expires June, 1962. In addressing direct inquiries sue in which you saw the product or publication.
I wish to enter a subscription to House &	Home for 1 year, \$6 \(\to \) 2 years, \$8 \(\to \) US and possessions and Canada only
□ New □ Renewal	Signature

FREE BOOKLET ON GENERAL ELECTRIC TWO-WAY RADIO Two-Way GENERAL (ELECTRIC

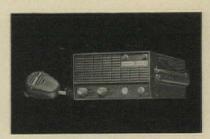
How to manage all your crews...and your office...from your car

This new booklet has been prepared to show how General Electric twoway radio can save valuable time and effort every day for residential contractors and realtors. For instance, with G-E two-way radio you can

.. supervise field sites, estimate contracts in the field, still maintain constant contact with your office and other jobs.

. speed up paperwork; details are handled while you're on the road.

. simplify job scheduling, coordinate manpower and materials more effectively; eliminate idle crews, phone hunting.



speed up decisions, since job foremen can contact you immediately when problems arise.

...handle more work per day, expand business with existing personnel and equipment.

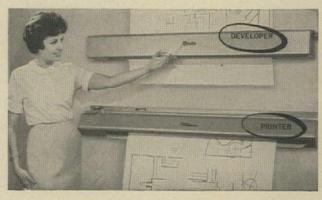
Learn how from this valuable free booklet. No obligation, of course. Just write Section 6232, Communication Products Department, General Electric Company, Lynchburg, Virginia.





The PERFECT PAIR

for making faster whiteprints in your own office



This is our NEW Automatic Developer-The Rotolite Thermomatic-WITH HEAT.

Rotolite Expeediter, the printer

The least expensive whiteprinter in the world and prices include standard tube-type developer. Finger tip speed control, dry paper-vapor developer. Fastest diazo lamp on the market. Models start at \$129.50.

Rotolite Thermomatic, the Developer—

A new, continuous ammonia developer. It's heated! The first low cost developer to give true black-line, as well as blue and sepia. Heat develops faster, gives better quality and more even development. One trouble free filling per day. No clogging or leaking. No venting.

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Please send literature on	Rotolite	Expeediter Automatic loper
Concern		
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DOES OPPORTUNITY REALLY 'KNOCK"?

No!

Opportunity doesn't knock...it waits. If this contradicts your thinking, stop and consider the opportunities that brought you success. Chances are, most of them weren't on a silver platter. You had to seek them out, study them, put them to work intelligently. At Masonite, we hold to the principle that opportunity only waits. And that seizing it, taking advantage of it requires four basic procedures.

Intelligent Market Research. Opportunities not only exist, they can be created through intelligent market research. Needs must be studied in the light of benefits to both customer and supplier. The need often calls for a new product or

a refinement in an

existing product.

Targeted Product Development. By working closely with builders in the field, development specialists can determine just what is needed. They find out what's good, what's bad—then tailor-make products where required. In fact, many of Masonite's hardboards, such as our new X-ninety sidings and Royalcote wall panelings are a direct result of builder need. Here is a result of capitalizing on an opportunity with a result that is good for the industry.

How do we find out what builders want? By asking our builder friends and customers and by cooperating with NAHB development programs. Cooperation in research houses, plus our own development programs has resulted in a soon-to-be-released system of practical and effective component construction. Again, opportunity was seized,

when you offered it to us.

Professional Merchandising. On the merchandising front, Masonite has long had its builder support program and has vigorously supported industry-wide promotions and brand name selling. Recently, Masonite was given the opportunity of tying in with the HIPO program by producing a film on selling homes and sales problems, a major topic at the merchandising sessions of the recent NAHB convention. Prints of the film are

*The film is entitled "The Smart Sell." It creates 36 minutes of real interest and effective HIPO sales tips while emphasizing the necessity of training salesmen to capitalize on consumer preferences as brought out in the HIPO study.





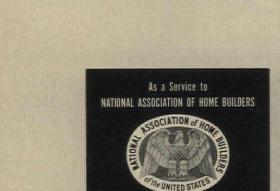
available to any local home building association for showing to its members.* We consider this merchandising effort with NAHB our opportunity to contribute to better cooperation, coordination and communication within NAHB. The opportunity to capitalize on this program is now yours.

Creative Salesmanship. The industry has reached the point where circus atmosphere selling won't do the job. Expert knowledge is required to sell homes. The selling film mentioned above can be of great use to you in developing creative salesmen. So, too, can your Masonite representative help you with creative selling ideas. As a trained merchandiser, he can point out unique selling techniques and concepts.

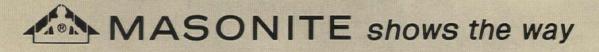
Only when industry members seek out and evaluate the opportunities which are waiting and formulate them into sound marketing principles, can the industry be fully successful. When we are all firmly pointed in this direction, the industry will be successful—it will mean more to all of us in America. Masonite Corporation, Dept. HH-3, Box 777, Chicago 90,

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Illinois.

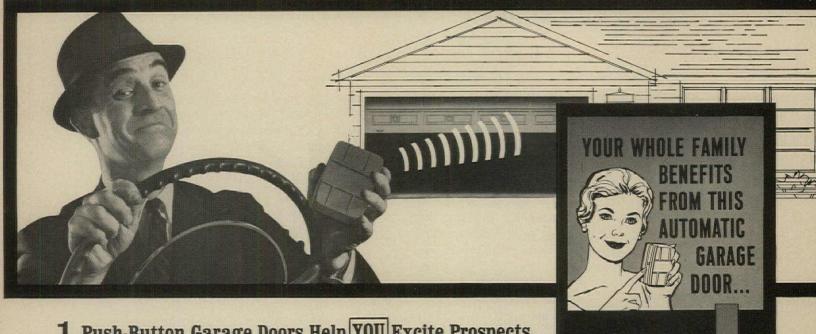








DRAMATIC IDEAS TO HELP YOU



1 Push-Button Garage Doors Help YOU Excite Prospects

Now YOU can sell your prospects electronic-age convenience, status, fun they can't resist!

YOU will sell them faster with the ULTRONIC Automatic Garage Door Operator, new from Overhead Door Corporation.

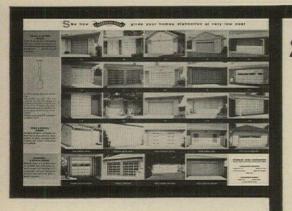
YOUR CUSTOMER stays right in the car . . . safe from prowlers, dry and comfortable in the ugliest weather. He touches a button on the compact ULTRONIC radio transmitter. Presto! Garage doors open or close electronically. Makes manual door operation absolutely old-fashioned!

YOUR CUSTOMERS will like the gadgetry, the status symbol of ULTRONIC. And what a profitable selling feature for your now truly modern model homes!

ONE OF YOUR BETTER SALESMEN now can be this ULTRONIC Operator, installed in one of YOUR model homes—a deal so attractive YOU can't afford to turn it down!

YOUR NEARBY "OVERHEAD DOOR" DISTRIBUTOR will give you details—and free promotion materials, such as the colorful wall poster shown at right. He's listed in the white pages under "OVERHEAD DOOR." Or write us today.





2 Door Design Helps YOU Sell

SELL YOUR PROSPECTS modern design, individuality—dramatic garage door styling with personality.

Let them see and select their own personalized garage door designs from our complete line, shown on this full-color poster: raised and routed doors, modern and traditional doors, flush and special doors, standard and multipanel doors. Doors with windows, with decorative molding added, with unbroken surfaces, with tack-ons, appliques, louvres—and tasteful color.

YOU CAN VISUALIZE endless variations with our new Design Selector, too. Large poster and full-color folder are available to help YOUR customers make up their minds. Ask YOUR "OVERHEAD DOOR" distributor.

SELL MORE HOMES IN

1962

3 Dramatic Use of Livable Garage Space

YOU will build traffic with this whole new concept of spaceuse, that converts garage area into pastime workroom, playroom, patio extension—more useful space as well as car space.

An optional "Overhead Door" as a "movable" backwall lets in more light and air, provides better space use. Transforms whole area. Labor and materials saved on the backwall may make up most of the extra door cost. And YOU get higher evaluation for your homes.

Put the "Convertible-Garage-Room" to work for YOU... selling. Exciting sales tools are free from YOUR "OVERHEAD DOOR" distributor. Or write us.



plus-

FAMOUS NAME

helps YOU sell reliability. "OVERHEAD DOOR" is the original, made only by us.

SERVICE WARRANTY

relieves YOU of any call-back. YOUR local "Overhead Door" distributor installs every "Overhead Door" with service warranty label.

SALES AIDS: Wall banners,

handout "idea" booklets, publicity releases, and other materials are available from Overhead Door Corporation, Dept. HH-23, Hartford City, Indiana.

the original upward-acting sectional door, made only by



OVERHEAD DOOR CORPORATION

General Offices and Manufacturing Division: Hartford City, Ind. Manufacturing Distributors: Dallas, Tex.; Portland, Ore.; Cortland, N.Y.; Hillside, N.J.; Lewistown, Pa.; Nashua, N.H. In Canada: Oakville, Ontario



TWINDOW is two panes of glass with a dry air space hermetically

is two panes of glass with a dry air space hermetically sealed in between. This insulating, double-glazed unit keeps houses cooler in summer—warmer in winter.

Homes sell faster when you feature these famous, nationally advertised PPG products:

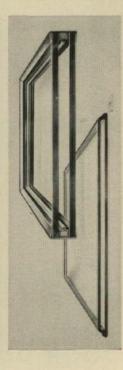
Two kinds of Twindow:

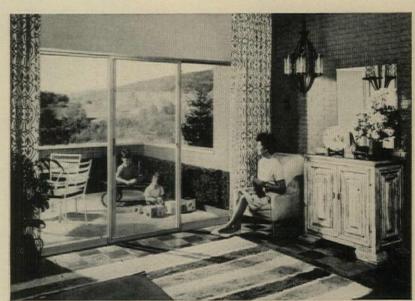
Metal-Edge

... framed in stainless steel, ideal for picture windows and sliding glass doors.

Glass-Edge

... for operating sash, such as double-hung casement, awning and other style windows.





GATEWAYTM SLIDING GLASS DOORS—offer rugged construction and easy installation at a budget price . . . come in 12 standard sizes, in 2, 3, or 4-panel units to meet any design requirement.

Home shoppers become home buyers

PPG products symbolize the quality you build into your homes... and add that extra touch for gracious living that stimulates sales

Your customers investigate and compare before they make a decision to buy. They look for the assuring signs of built-in quality in a home—features that contribute to comfortable and gracious living. And your selling job becomes easier when you include nationally recognized PPG home products.

More builders are using glass successfully for making homes attractive, economical, comfortable and easy to maintain. For more information on the various PPG home products write to Pittsburgh Plate Glass Company, Room 2026, 632 Fort Duquesne Boulevard, Pittsburgh 22, Pennsylvania.



PITTSBURGH PLATE GLASS COMPANY

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



PENNVERNON® GRAYLITE™ GLASS—tinted glass filters out the harsh glare of the sun's rays while admitting required light for comfortable viewing. Five degrees of light transmission are available.





PHOTO: BILL TRACY

Mr. Harris knows several

That indefatigable automobile in our photograph is a 30-year-old English taxi — maybe older. Her flag-topped meter still accurately records fares in shillings and pence.

She was built very well by the Austin company: her four cylinders have carried her some half a million miles, some of them in London and plenty of them in Johnson City, Tennessee. But half a million miles is not exactly what Mr. Harris has in mind when he says he gets plenty of mileage out of her.

Mr. Allen Harris, Jr., uses his taxi to meet customers when they come to Johnson City. His customers are mostly dealers, distributors, architects, builders; and he sometimes uses his taxi to meet lenders, realtors and government officials. In any event, all the housing professionals whose help Mr. Harris finds he needs to sell more of his product into more new housing enjoy the surprise of being met in style in Johnson City.



ways to get more mileage.....this is one way

(As everybody in the housing industry knows, Harris Flooring, one of the country's oldest and largest manufacturers of hardwood flooring, produces BondWood parquet flooring for the mass-home, medium-to-low-priced market).

But Mr. Harris will tell you still another thing about the mileage he gets from the way he sells BondWood flooring. He will tell you that one good reason why so many customers come to Johnson City is that so many are pre-sold on the beauty (and practicality) of BondWood by the four-color advertisements that Harris Manufacturing Co. runs in House & Home.

Year after year, more and more manufacturers of housing products agree with Mr. Harris about the value of four-color advertising to the housing industry, particularly when the advertising is in House & Home. And that's a matter of record: when you look through

HOUSE & HOME and the so-called "builders-only books" for the past three years, you will find that House & Home has carried more than 50% of all the four-color advertising pages and almost twice as many four-color campaigns as the two so-called "builders-only books" combined.

Obviously then, House & Home is the most preferred magazine for advertising to housing professionals in four-color—for advertising to the men whose help you need to get more of your products designed into more new housing, to get your products built in, appraised in, financed in, delivered in, sold in. That's why so many advertisers begin their four-color advertising campaigns in House & Home.

Maria Salah Maria

HOUSE & HOME will carry your 24-page four-color advertising campaign to all the housing professionals (whose help you need to make more sales) for less than half of what you would have to pay for one four-color page in any one of the big consumer magazines.

House Home

the management magazine of housing

published by TIME INC.

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Н & Н—3-62

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with a bright touch of freshness and individuality

Before you sell a home to MR. Home Buyer you must have the approval of MRS. Home Buyer. Please her . . . win her smile of approval with smart touches that mean so much to her. One of the most effective is low cost, standard size Colonel Logan Ornamental Iron. Its charm adds bright freshness and individuality to any home, and wins that important smile of approval on first sight. It helps YOU sell homes!

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Choose from America's widest selection of smart styles in STANDARD SIZE columns, railings, accessories. Standard

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