

THE MANAGEMENT MAGAZINE OF AMERICA'S BIGGEST INDUSTRY

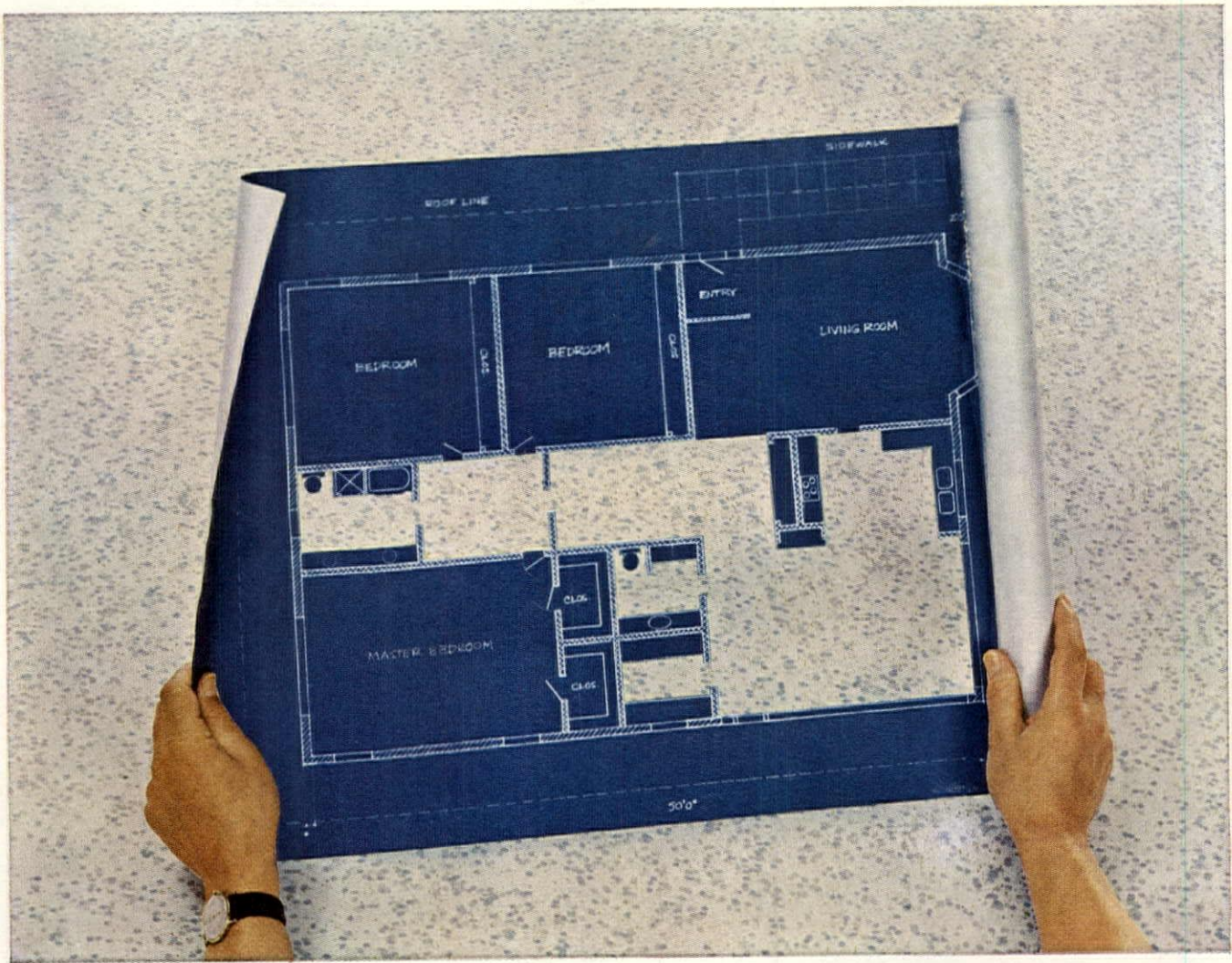
JUNE 1962 SIX DOLLARS A YEAR—ONE DOLLAR A COPY

# House & Home



**DIVERSIFICATION**





Congoleum-Nairn "Spacemaker" width vinyl flooring flows from wall to wall as seamless as broadloom. The uninterrupted pattern carries the eye from room to room to emphasize the open expanse of your house . . . to make it look roomier. Shown here is WESTERNAIRE Inlaid Vinyl.

## "Spacemaker" width vinyl floors dramatize the spacious look



. . . accent the extra living space you've designed into your houses. Congoleum-Nairn "Spacemaker" width vinyl flooring comes in rolls 6' wide. Wall to wall, room to room, it seems to "push back the walls"—helps you score another point with your prospects.

The heavy consumer demand for inlaid vinyl sheet-goods can help you sell houses. Take WESTERNAIRE® vinyl floor-

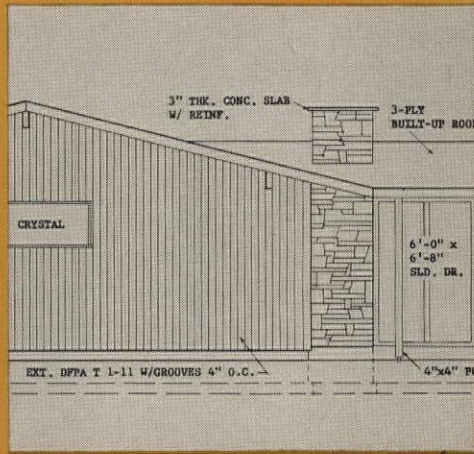
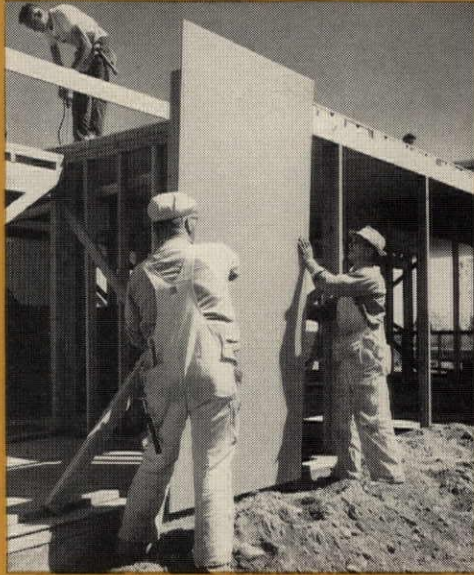
ing, for instance—it gives you the extra sales magic of inlaid vinyl for only pennies a square foot more than vinyl asbestos tile. And Congoleum-Nairn "Spacemaker" width vinyl floor coverings are F.H.A. approved.

For samples of WESTERNAIRE, contact your local flooring contractor or write to Congoleum-Nairn, Inc., Dept. HH-06, 195 Belgrave Drive, Kearny, New Jersey.

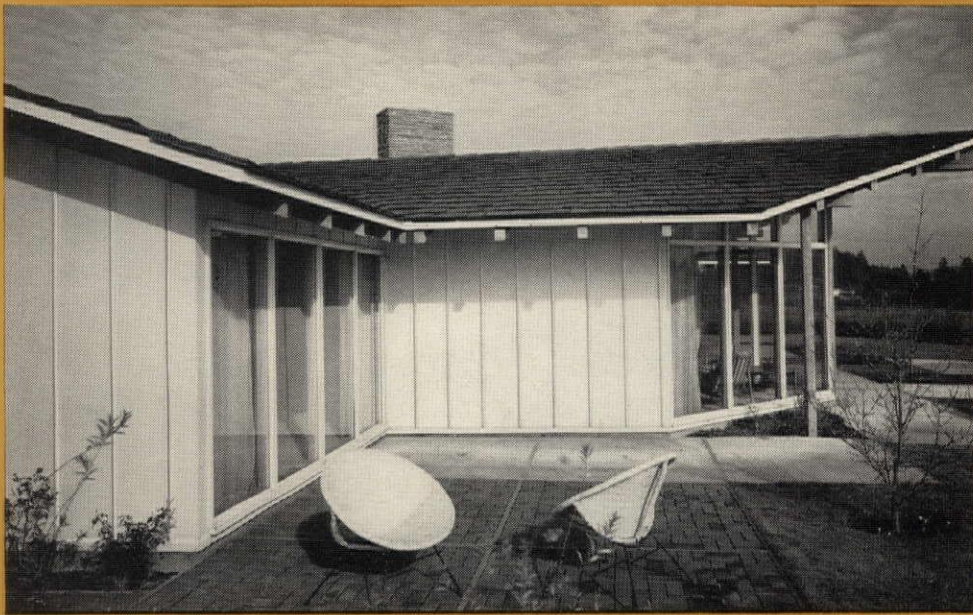
New inlaid vinyl WESTERNAIRE pattern 2534 features fresh blue, green and gray chips and metallics in gold and silver strewn on a white background. It is shown in heavy national advertising, preselling your prospects the Congoleum-Nairn "Spacemaker" concept with room settings like this . . . to help make your sales easier.

**Congoleum-Nairn**  
FINE FLOORS



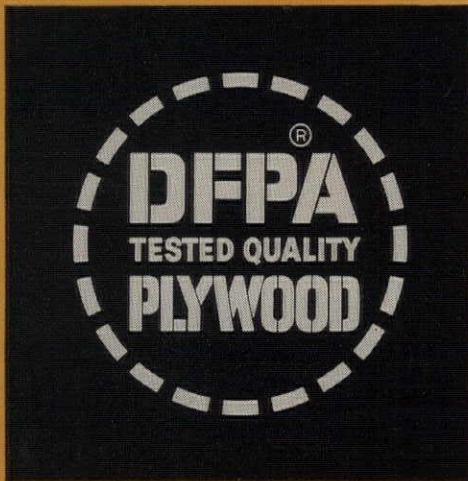


# 16



NEW WAYS TO  
BUILD BETTER  
FOR LESS WITH

# DFPA PLYWOOD SIDING



How 4 leading builders use plywood siding to give their houses the look of quality ■ Cut costs by using plywood combined siding and sheathing ■ 7 new design ideas for plywood sidings ■ A builder's guide to plywood sidings ■



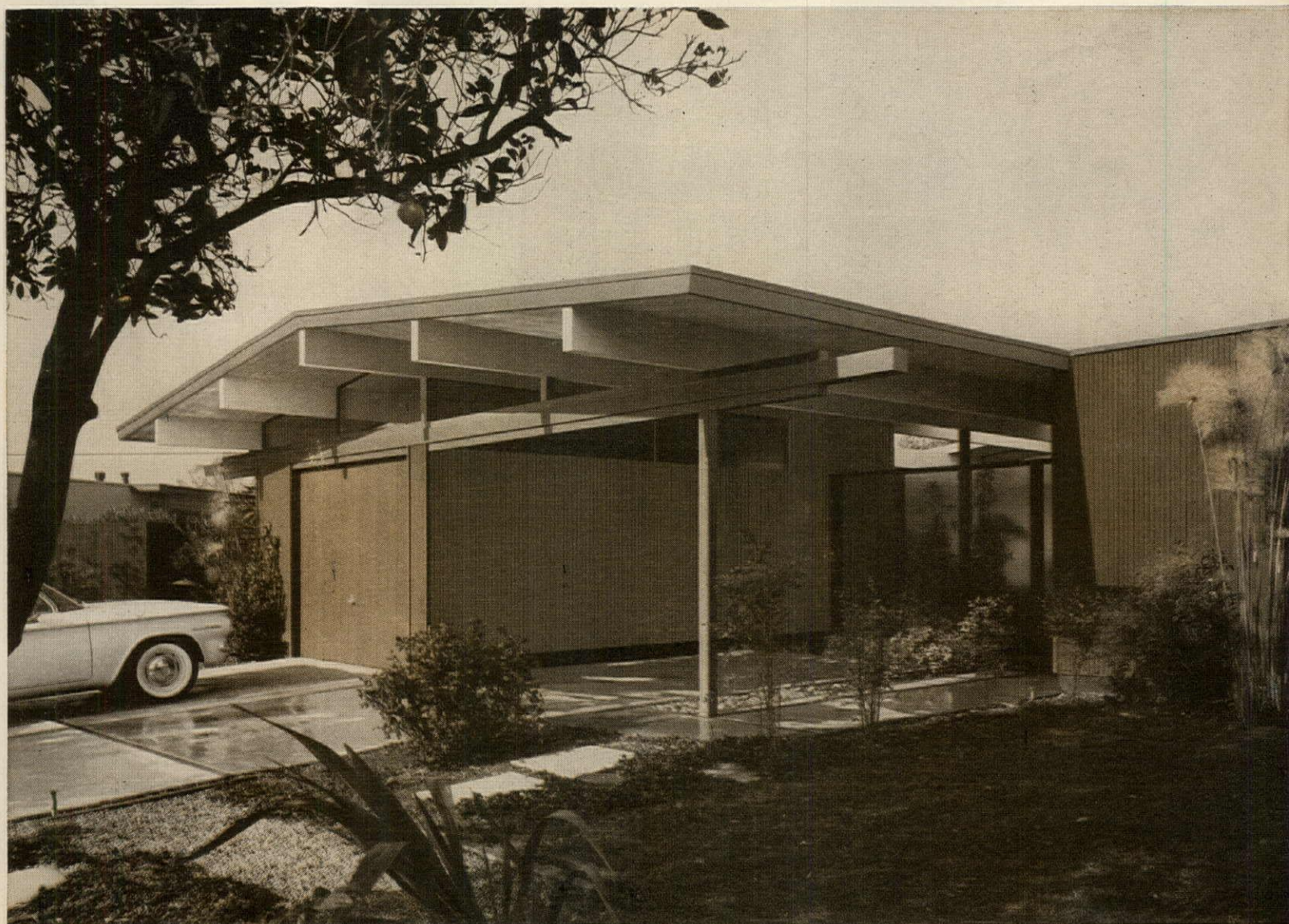
# Plywood siding helps sell today's

**How four leading builders add style and value with plywood siding**

**Texture One-Eleven plywood siding** pays off in style and economy at Fairhaven, this new Eichler Homes development in Orange County, Calif. The grooved plywood is used exclusively at the 136-home tract. Over the years, Eichler has found T 1-11 siding a real sales feature because of its distinctive pattern and natural-wood texture. T 1-11 is particularly suited to the crisp contemporary design of this model, by architects Anshen & Allen. Plywood siding gives Eichler two additional strong selling points with his cost- and quality-conscious customers: low maintenance, and durable good looks. He applies the T 1-11 directly to studs without

sheathing, and reports savings due to use of plywood at about \$100 per house.

Fairhaven is one more example of the three-part success formula of this award-winning builder: top-flight design, modern time-saving construction methods, and quality materials. Plywood in Eichler homes is always DFPA grade-trademarked. The four models at Fairhaven give today's demanding home buyers plenty of space and livability: four bedrooms, two baths, separate dining space and a garden court entry. Prices range from \$26,000 to \$30,000, and most homes were sold before completion.

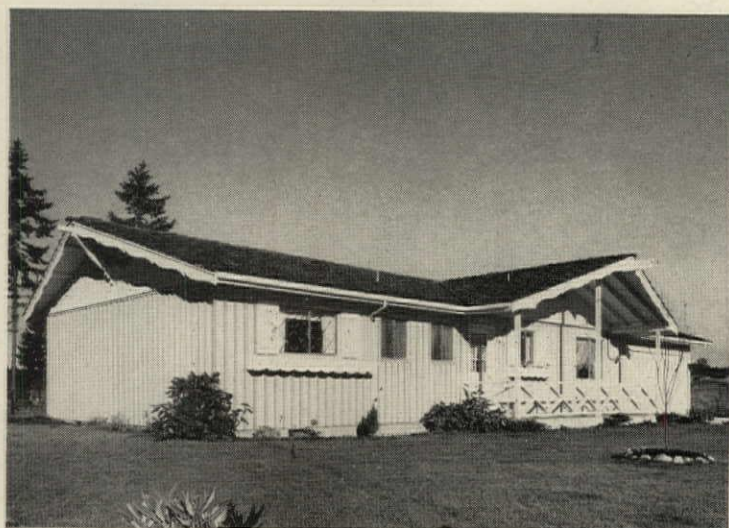




# quality-conscious home buyers



◀ **Carl Mitnick sells** these handsome retirement homes at Somers Point, N.J., even faster than he can get the plywood siding on. He uses Texture One-Eleven plywood—its modern, distinctive look attracts buyers, and it helps him cut costs without sacrificing quality. Mitnick builds two houses a week, using the House of Freedom design. The day of his first open house, 6,000 retirement-minded prospects came to look; 42 bought the first week. The House of Freedom was designed by Douglas Fir Plywood Association as a modern, low-cost house to help builders cash in on the growing retirement market. The plans have been used profitably by builders from coast to coast, in many attractive variations. For more information on the House of Freedom, write Douglas Fir Plywood Association, Tacoma 2, Washington.



**Panelized plywood siding** is a large factor in the success of packaged homes by Briggs Manufacturing Co., Tacoma, Wash. Because plywood can be adapted to so many attractive siding styles, Briggs homes always have a definite look of quality. On this model, traditionally popular board-and-batten plywood siding is combined with Texture One-Eleven on gable ends. Wall panels have framing of kiln-dried lumber, plywood sheathing, and Exterior plywood siding with battens 12" o.c. Ralph Bekken, Briggs vice-president, says that since switching to plywood, the firm has licked problems caused by siding that shrinks and cracks. Plywood saves time and labor in prefabrication, and builders who buy Briggs houses find the panelized wall sections and prefabricated gable ends easy to work with. Briggs manufactured homes are distributed nationally, and the price range of houses when completed is from \$10,000 to about \$35,000.

**Rough-sawn plywood siding** gives extra sales appeal to houses of C. E. Klock & Son, Tigard, Ore. This new panel is Exterior plywood with the slightly rough texture of sawn lumber. Klock's customers like its warm, natural-wood look. Klock likes it because it cuts labor costs, has ample bracing strength, and assures him of absolutely no siding call-backs. On this house near Portland, the rustic texture of charcoal-stained rough-sawn plywood contrasts with brightly painted accent panels of medium density overlaid plywood. Klock uses the new plywood siding successfully on commercial buildings, too.

*Always buy DFPA quality-trademarked plywood*





# Use plywood siding-sheathing

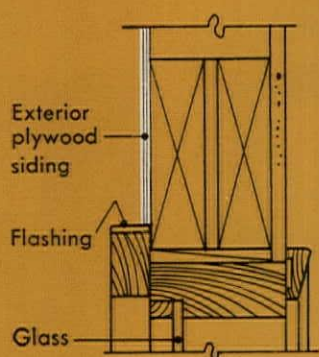
**Sturd-i-wall system builds stronger walls for less money in less time**

**Plywood siding-sheathing** cuts wall construction time by a third and materials costs nearly in half for Dutch Construction Co., Marysville, Mich. One thickness of Texture One-Eleven is simply nailed directly to studs. The wall is structurally strong and rigid, and has a look of style and distinction that attracts home buyers. Partner Harold Wills says the Sturd-i-wall system's speed was a big factor in helping him meet tight construction schedules in the 140-house development. On this model, T 1-11 is stained charcoal. Its texture and color contrast effectively with smooth white-painted

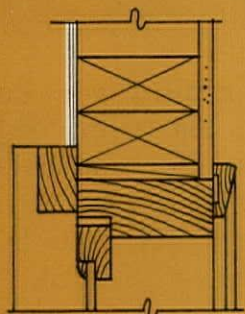
window panels of overlaid plywood. Soffits, also white, are an extension of stressed skin plywood roof panels. Stressed skin panels were also used for floors, and Wills says these labor-saving components added even more to the savings from Sturd-i-wall construction. All four models in the project use the plywood Sturd-i-wall system and standardized plywood components. Prices range from \$15,950 to \$20,500.

For additional information about combined plywood siding-sheathing, write the Douglas Fir Plywood Association, Tacoma 2, Washington.

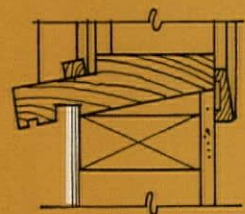
TYPICAL STURD-I-WALL DETAIL



HEAD



JAMB



SILL



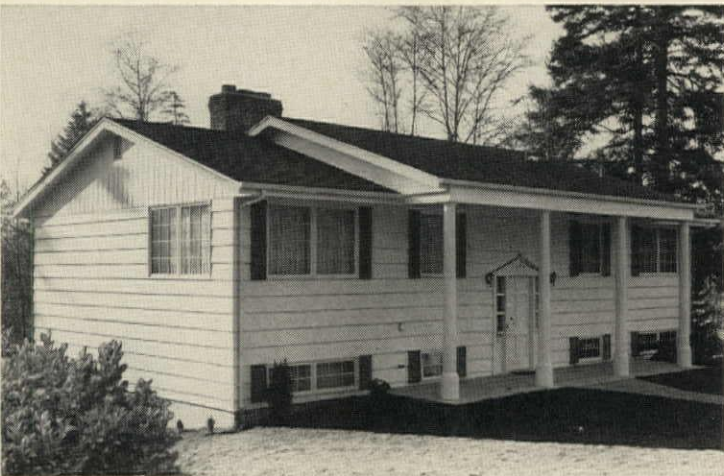


# to save \$100 or more a house



◀ **These garden apartments** in Los Altos, California have plywood Sturd-i-wall construction and cost less than \$10 per square foot. Labor was cut to a bare minimum because plywood siding was applied directly to studs and no additional layer of sheathing was necessary. Another time-saver was the use of prefabricated wall framing sections, up to 8 by 16 feet in size. Siding is medium density overlaid plywood, which has a hard, smooth resin-fiber overlay fused to its surface. It takes less paint, holds paint longer, and gives an exceptionally smooth paint job. The builders, Trojan Construction Co. of Sunnyvale, used four-by-seven-foot panels of plywood, grooved eight inches o.c. to give a reverse board-and-batten effect.

In spite of their low cost, these are luxury apartments and look it. The architects, Kump Associates of Palo Alto, included two-story living rooms, fireplaces and private patios—extras which were possible because of the economies of plywood construction.



▲ **Lapped plywood siding** can also be used without sheathing, to get a strong, rigid wall at low cost. Plywood is split-proof and easy to apply: simply nail courses directly to studs with shingle wedges at joints. Insulation may be applied between studs. Another cost-cutter: overlaid plywood lapped siding saves painting time. It is manufactured with a fused resin-fiber overlay permanently bonded to the surface, and takes a superior paint job that lasts for years. On this attractive Colonial house, medium density overlaid plywood siding is precut to 12" widths. Overlaid plywood for lapped siding is available in 8' and 10' lengths; 12", 16" and 24" widths; and either beveled or plain. Regular Exterior A-C plywood may also be ripped for lapped siding.

▼ **The simplest, lowest-cost** plywood Sturd-i-wall adaptation is used in this "Hawaiian" house in San Antonio. Builder E. H. Jaroszewski says this is 50% cheaper than a conventional wall. He uses  $\frac{3}{4}$ " Exterior A-C plywood inside a standard 2x4 framing system; studs become an exterior design feature. Jaroszewski built this \$5950 model for San Antonio's Project SARAH, a large-scale demonstration of low-cost construction. The wall method is especially good for cabins, or where economy and speed are vital. Insulation and another layer of siding may be added later.



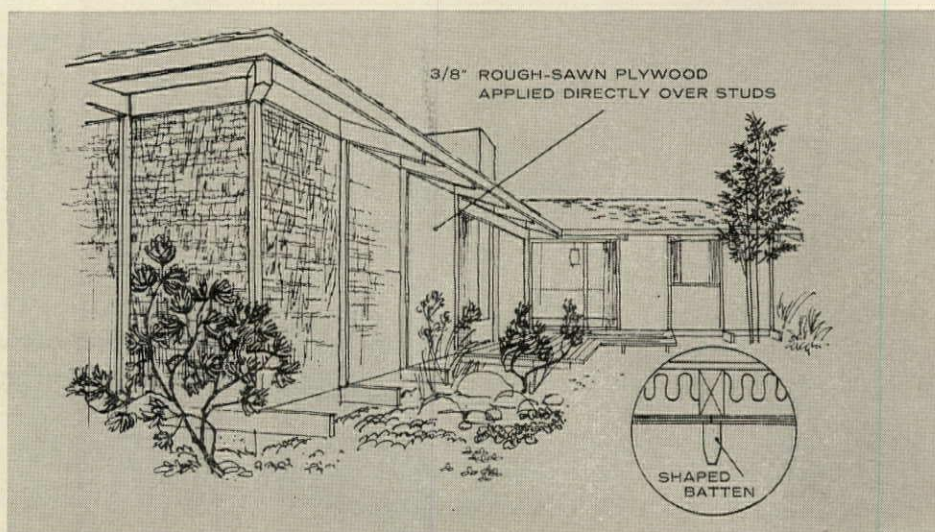
Always buy DFPA quality-trademarked plywood



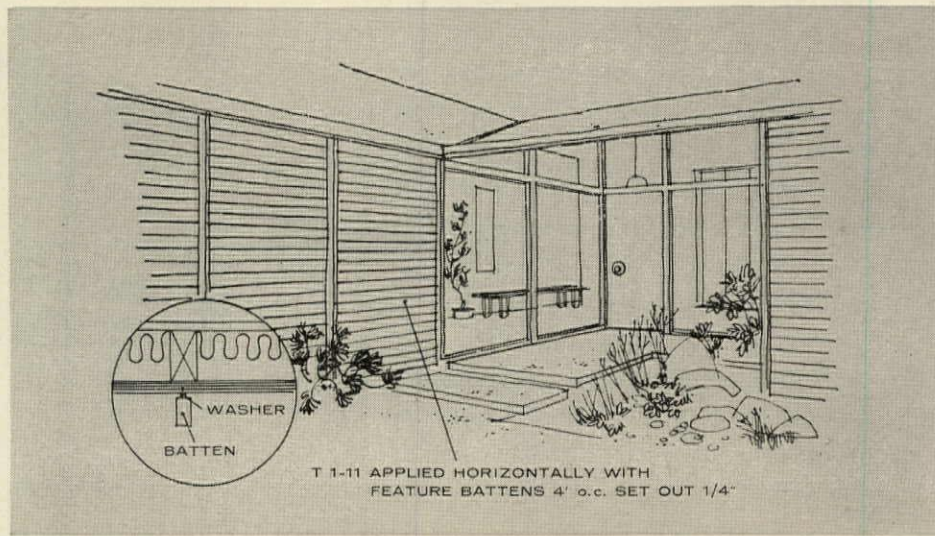
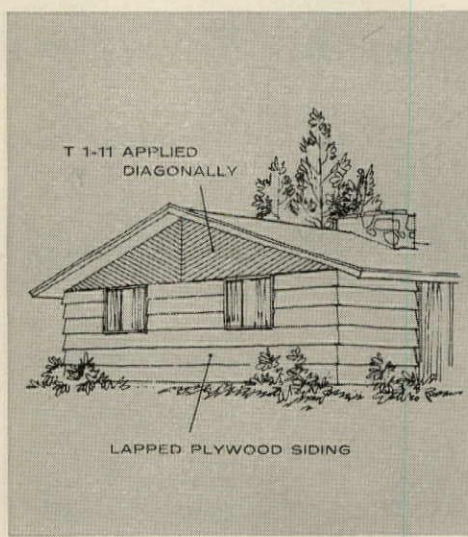


# Here are 7 new design ideas

**1** A new, rough-sawn plywood gives this house a Japanese look. Nail  $\frac{3}{8}$ " plywood directly to studs 16" o.c. with feature battens at joints. A highly pigmented stain is recommended for this slightly rough-textured panel. Battens may be flat or on edge, plain or shaped. Any of a number of other textured plywood sidings could be used. **2** An unusual, attractive combination of patterns: lapped plywood siding, set off by a gable end of Texture One-Eleven plywood, with grooves running diagonally. **3** An economical way to build in the increasingly popular Oriental panelized style is to use Texture One-Eleven horizontally. This is much simpler and quicker than nailing up small pieces. Vertical feature battens, 4' o.c., may be applied as shown in detail to set them out from siding. Or 4' lengths of T 1-11 may be butted against projecting battens. Caulk all joints. To get this same general pattern on a larger scale, use horizontal lapped plywood siding, with vertical battens 4' or 8' o.c. **4** Same siding method (plywood and batten) as #1, in a crisp contemporary style. Use medium density overlaid plywood for the smoothest possible paint job; apply directly to studs. To make the most of this clean-lined modern siding, accent it with a high-style fascia board of Texture One-Eleven, grooved 4" o.c. **5** For the two-story house or garden apartment, use overlaid plywood panels with battens for first story; lapped plywood siding, applied vertically, for the slightly overhanging second story. Be sure to slant lapped siding against weather if possible. Write DFPA for application recommendations. **6** Distinctive effects can be obtained by combining two kinds of plywood siding: in this case, Texture One-Eleven for basic siding, smoothly painted overlaid plywood for gable ends and panels under windows. Vertical joints of plywood on gable end may be accented with battens, or simply butted. When combining sidings, it is important to organize them so they will complement rather than fight each other; for example, don't stop one material at a corner, but always "wrap" it around to avoid a chopped-off look. **7** This striking reverse board-and-batten style is simple: apply 14" or 16" wide panels of medium density overlaid plywood over  $\frac{3}{8}$ " Exterior plywood sheathing. Apply sheathing vertically. Accent the 2" gaps between siding panels by painting or staining exposed sheathing a darker color. You can get variations of this style with plywood panels manufactured in various textures and finishes, with grooves V-shaped or square,  $\frac{1}{2}$ " to 2" wide. ■ See builder's guide to plywood sidings, next page, for further information on plywood sidings and application and finishing recommendations. Or write Douglas Fir Plywood Association, Tacoma 2, Washington.



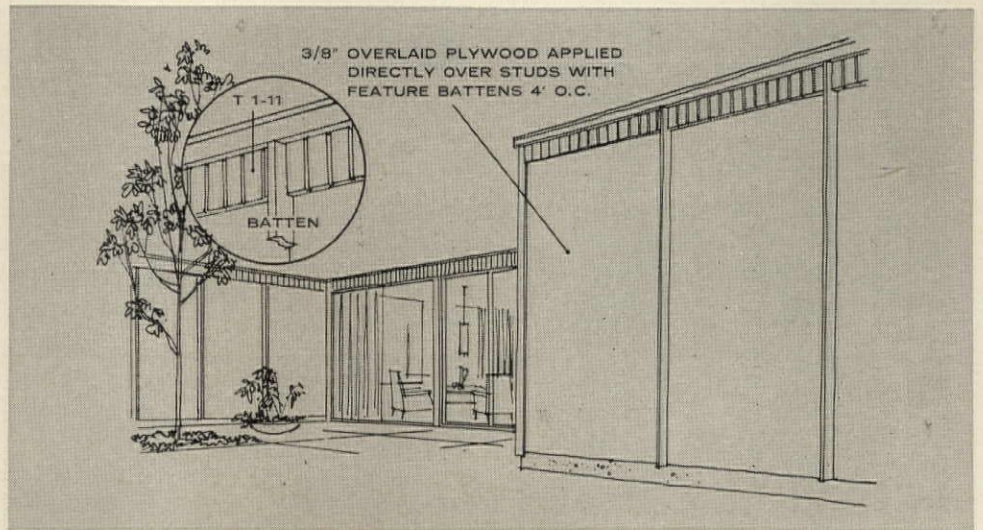
- 1** Rough-sawn plywood and batten
- 2** Texture One-Eleven gable ends and lapped plywood siding
- 3** Oriental panelized T 1-11 siding



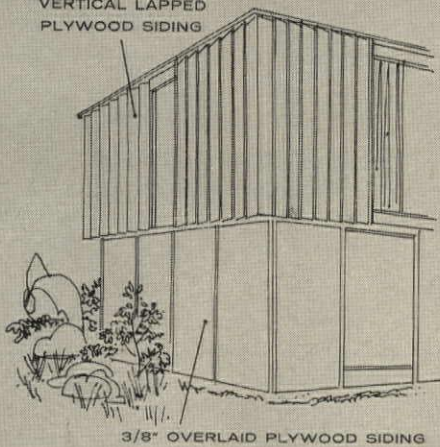


# for versatile plywood siding

Contemporary-style overlaid plywood and batten **4**

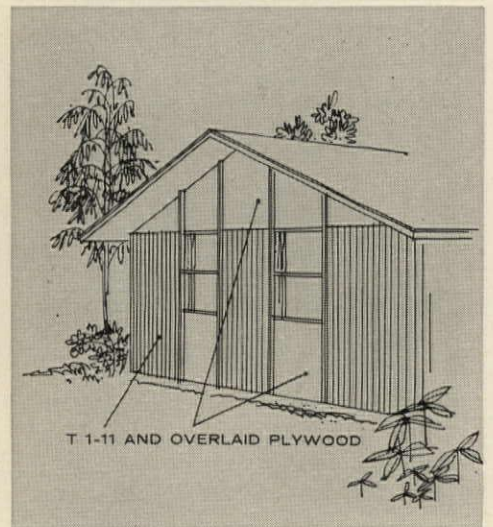


VERTICAL LAPPED PLYWOOD SIDING



**5** Vertical lapped siding with overlaid plywood and batten

Overlaid plywood accent panels **6**



**7** Reverse board and batten



Always buy DFPA  
quality-trademarked plywood





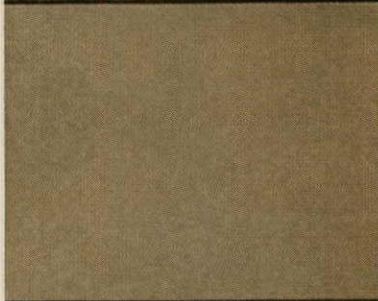
# Builder's guide to Exterior

**DESCRIPTION** / Plywood for siding or other outdoor use must be Exterior (waterproof) type. Be sure of dependable quality and 100% waterproof glue—always look for the edge stamp **EXT-DFPA**



**TEXTURE ONE-ELEVEN**

Exterior plywood with deep vertical grooves ( $\frac{1}{4}$ " deep,  $\frac{3}{8}$ " wide), 2" or 4" o.c. (Other groove spacing available on special order.) Long edges shiplapped for continuous groove pattern. Standard T 1-11 has an unsanded surface with small knotholes and other natural wood characteristics. T 1-11 with smooth surface (sanded or overlaid) also available on special order. T 1-11 comes in standard plywood sizes;  $\frac{5}{8}$ " thick only.



**MEDIUM DENSITY OVERLAID PLYWOOD**



Premium quality panel with smooth resin-fiber overlay for finest paint finishes. Overlay is permanently fused to one or both sides of panel, completely blanks out grain. Comes in standard plywood sizes, thicknesses; also pre-cut for lapped siding in 12", 16" and 24" widths, beveled or plain. Also available preprimed.

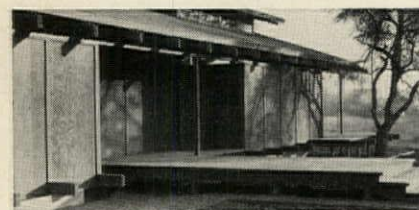


**STRIATED PLYWOOD**

Has closely spaced shallow grooves of varying widths running full length of panel. Striated pattern minimizes vertical joints. Comes in standard plywood sizes;  $\frac{5}{16}$ " and  $\frac{3}{8}$ " thick. Also available pre-cut for lapped "striated shake" siding, 16" wide and 48" long.



**ROUGH-SAWN PLYWOOD**



Has a slightly rough surface, like that of sawn lumber. Grain pattern is partially obscured. Rough-sawn plywood is available in all standard plywood sizes;  $\frac{3}{8}$ " thick only.



**EXTERIOR A-C PLYWOOD**

Smooth, natural plywood. A-face is top-quality standard veneer. A versatile, popular economy panel. Comes in standard plywood sizes and thicknesses.



**\* NOTE** / In addition to the above, plywood sidings with other patterns and textures are available from individual manufacturers.



# plywood sidings\*

## APPLICATION

Use for basic siding, accent paneling, exterior trim, etc. May be applied directly to studs without sheathing. Generally applied vertically, but may be installed horizontally for special effects, with vertical joints butted against inset battens, ship-lapped or covered with molding. Use highly pigmented shake or shingle stain.



May be used for board and batten, flat panel or lapped siding. Ideal for accent paneling under windows, etc. Use panels  $\frac{3}{8}$ " thick for direct application to studs,  $\frac{5}{16}$ " over sheathing. Smooth surface requires only primer plus finish coat of any good quality house paint. Special architectural enamels may also be used. Prime back and edges where possible.



Use for basic siding, board and batten, lapped siding, accent panels, gable ends, etc. For application directly to studs, use  $\frac{3}{8}$ " thick; when applied over sheathing, use  $\frac{5}{16}$ " thick. Finish with exterior stain.

Use like any plywood siding—panel and batten, flat panel, etc. Especially suitable for ranch-type and rustic styles because of natural wood texture. May be applied directly to studs without sheathing. Finish with a highly pigmented stain.

Suitable for any siding use: board and batten, flat panel, lapped siding, gable ends, accent panels, fences, etc. Use  $\frac{3}{8}$ " thick for application without sheathing;  $\frac{1}{4}$ " is amply strong with sheathing. Follow standard painting procedure for Exterior plywood: seal all edges, use a minimum of two coats of good quality exterior house paint—for even better results, three coats.

## THE DFPA TRADEMARK IS YOUR ASSURANCE OF QUALITY PLYWOOD

TODAY, QUALITY OF CONSTRUCTION is more critical than ever before. New building systems make even greater demands on materials, and dependability of performance is absolutely essential. Today's home buyers are more quality conscious. That's why it's more important than ever before for you to specify and buy **only** DFPA grade trademarked fir plywood. It's the only plywood backed by an industry-wide quality control program, and a quarter century of experience in plywood testing and inspection. This program is supported by the overwhelming majority of the country's fir and western softwood plywood manufacturers, accounting for 85 per cent of industry production.

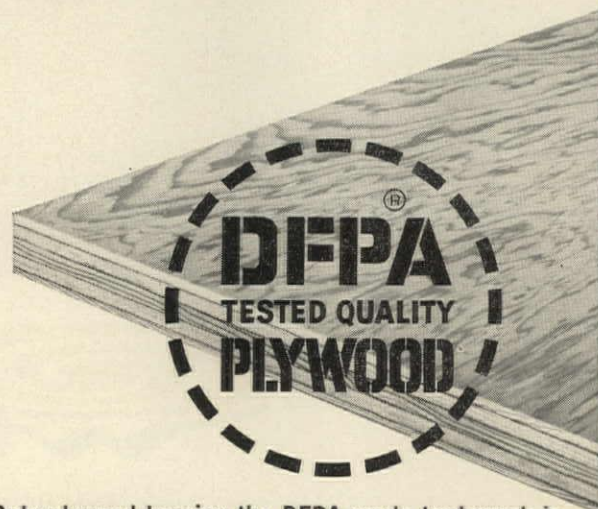
You can depend on plywood with the DFPA grade trademark because the DFPA quality control program checks every critical step in plywood manufacture. It includes factory inspection by trained quality supervisors—rigorous laboratory testing of production samples, and exposure to actual weather conditions—and in-use testing of new products and finishes. Quality control is backed by DFPA research into new structural systems, and information to help you build better with plywood at lower cost.

Your reputation depends on the quality of your construction. That's why it pays to specify **only** DFPA grade trademarked plywood.

## DOUGLAS FIR PLYWOOD ASSOCIATION

TACOMA 2, WASHINGTON

—an industry-wide organization devoted to research, promotion and quality control



Only plywood bearing the DFPA grade trademark is made under the industry-wide DFPA quality control program. Always look for the letters "DFPA."

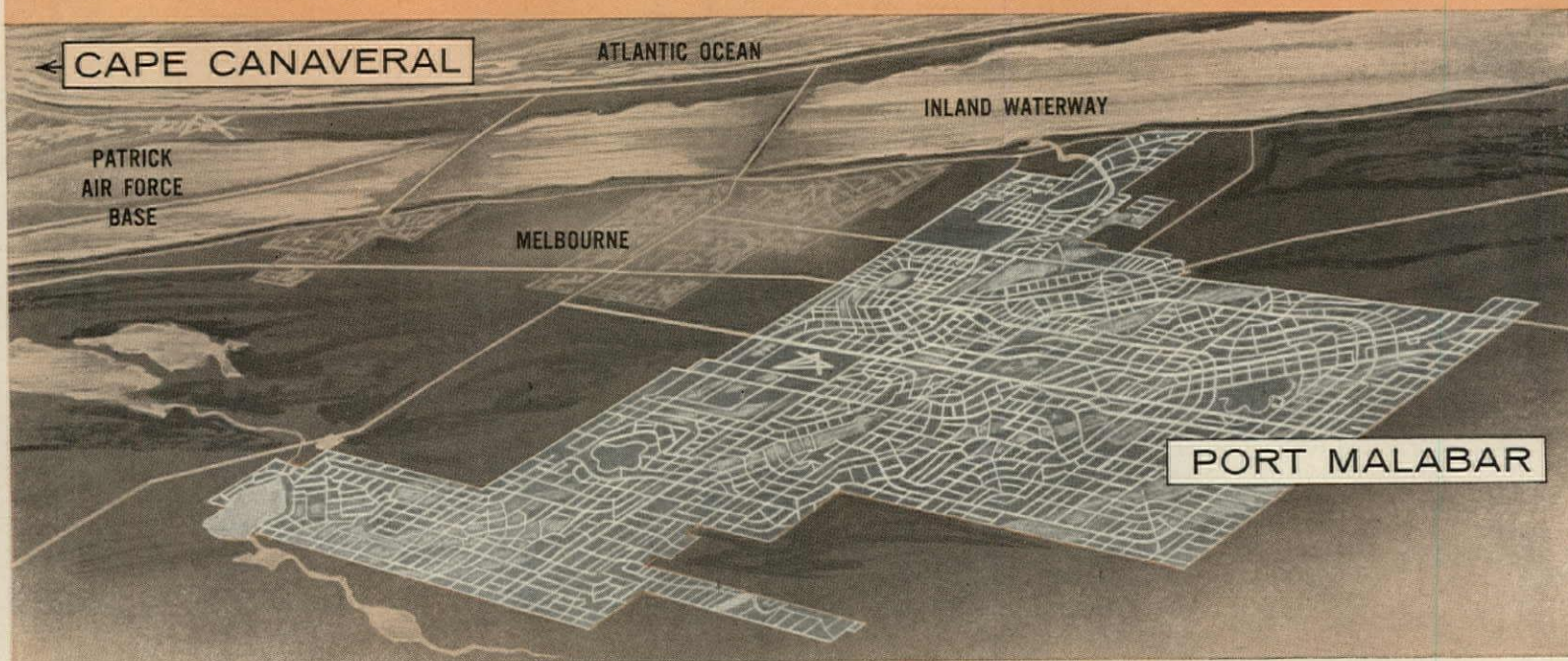


# Interchangeable gas or styling...easy installation...



"Bahia" model at \$23,750 offers 4 bedrooms, 2½ baths, air conditioning to provide a high-quality home with plenty of living space for the big family.

Port Malabar is close enough to Cape Canaveral to make commuting easy, but far enough away to escape the noise and confusion of the Cape.




Your greatest asset  
is our quality performance

Whirlpool CORPORATION

Contract and Builder Sales Division, Administrative Center, Benton Harbor, Michigan

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

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



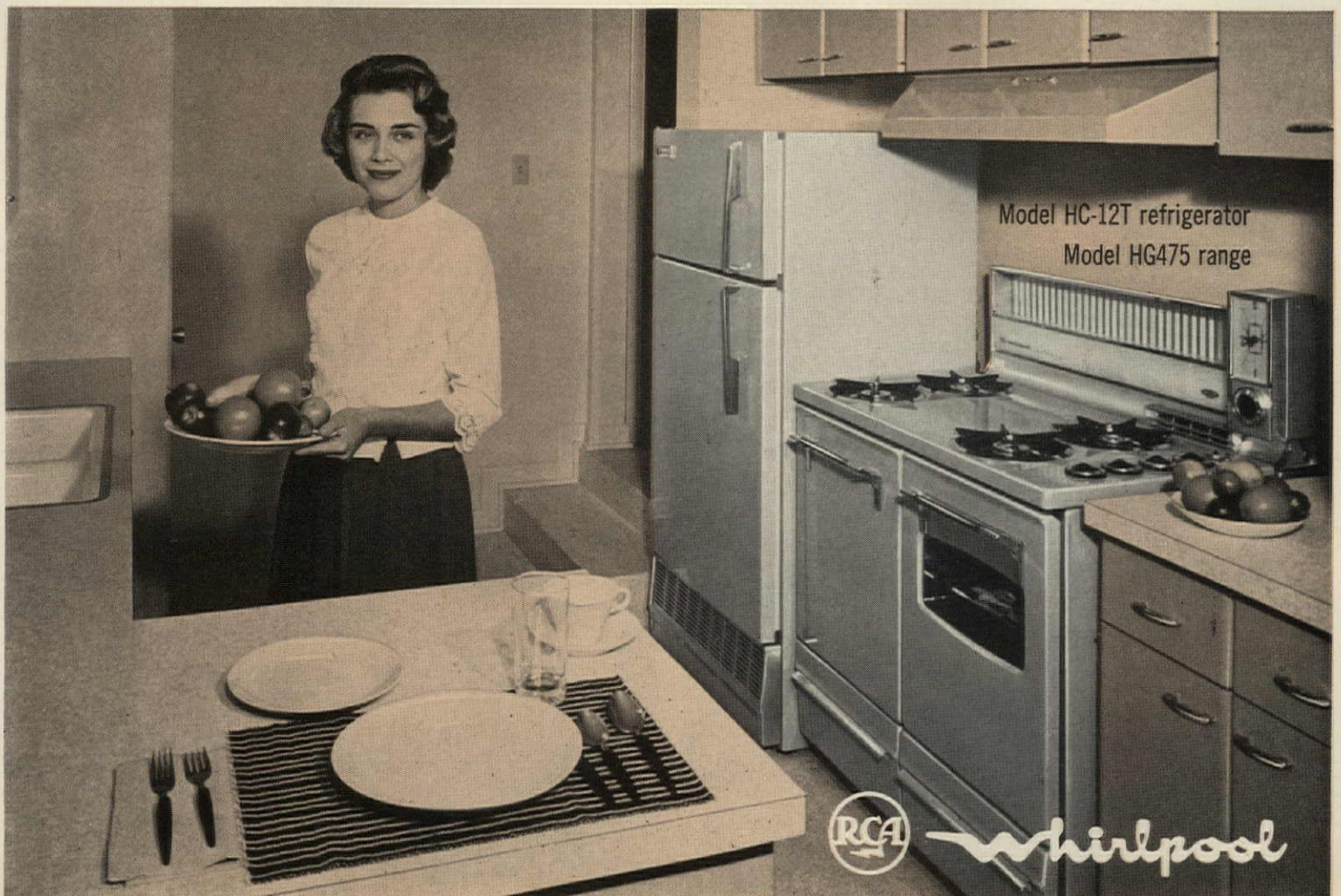
# electric appliances...good made RCA WHIRLPOOL the choice at Port Malabar!

**These functional kitchens add  
that extra touch of value to the hundreds  
of homes in this space age community**

When the U. S. Government selected Cape Canaveral for the site of its "Moon Shot" program, General Development Corporation's Port Malabar development was ready and waiting . . . the only complete residential community of its kind within the Cape area. Growth of the community has been fast, partly due to location, but very largely because of the superior values engineered into every home.

The homes in Port Malabar are built in a range of sizes and priced to sell from \$10,980 to \$29,700. One feature all have in common, however, is a step-saving

kitchen with RCA WHIRLPOOL appliances. Included are RCA WHIRLPOOL built-in or free-standing ranges for either gas or electricity, plus RCA WHIRLPOOL electric refrigerators. General Development has found that RCA WHIRLPOOL appliances help provide quality at a fair price by allowing *one-source ordering* for both gas and electric appliances, resulting in maximum discounts with minimum paperwork. Also, common gas-electric cutouts mean labor-saving interchangeability. See your RCA WHIRLPOOL distributor and join up . . . it's easier to sell homes with RCA WHIRLPOOL than sell against them!



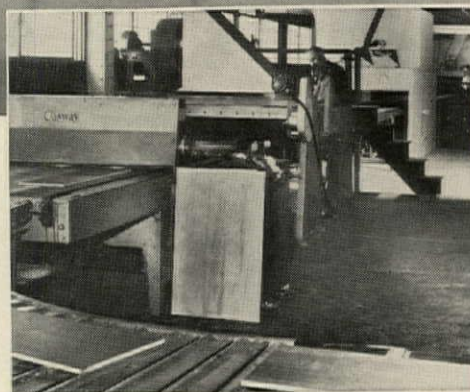


# WOODWORK NEWS FROM CURTIS

In many ways, Curtis progress is making important news today. New products and product features—distributor expansion activity—new selling and promotional materials—strong builder and user acceptance—all these are evidences of an accelerated upward trend. Keep watching Curtis!



**NEW NOTE IN CABINETS**—Quality CURTIS cabinet line at budget prices! Smart modern styling, with popular flush or Provincial designs, contoured edges on tops and bottoms of doors and drawers for easy finger grip. Two beautiful finishes—white mist or burnished gold—highlight grain of northern birch. Inset photo shows new, modern finish and production line for Curtis cabinets at Wausau, Wisconsin plant.

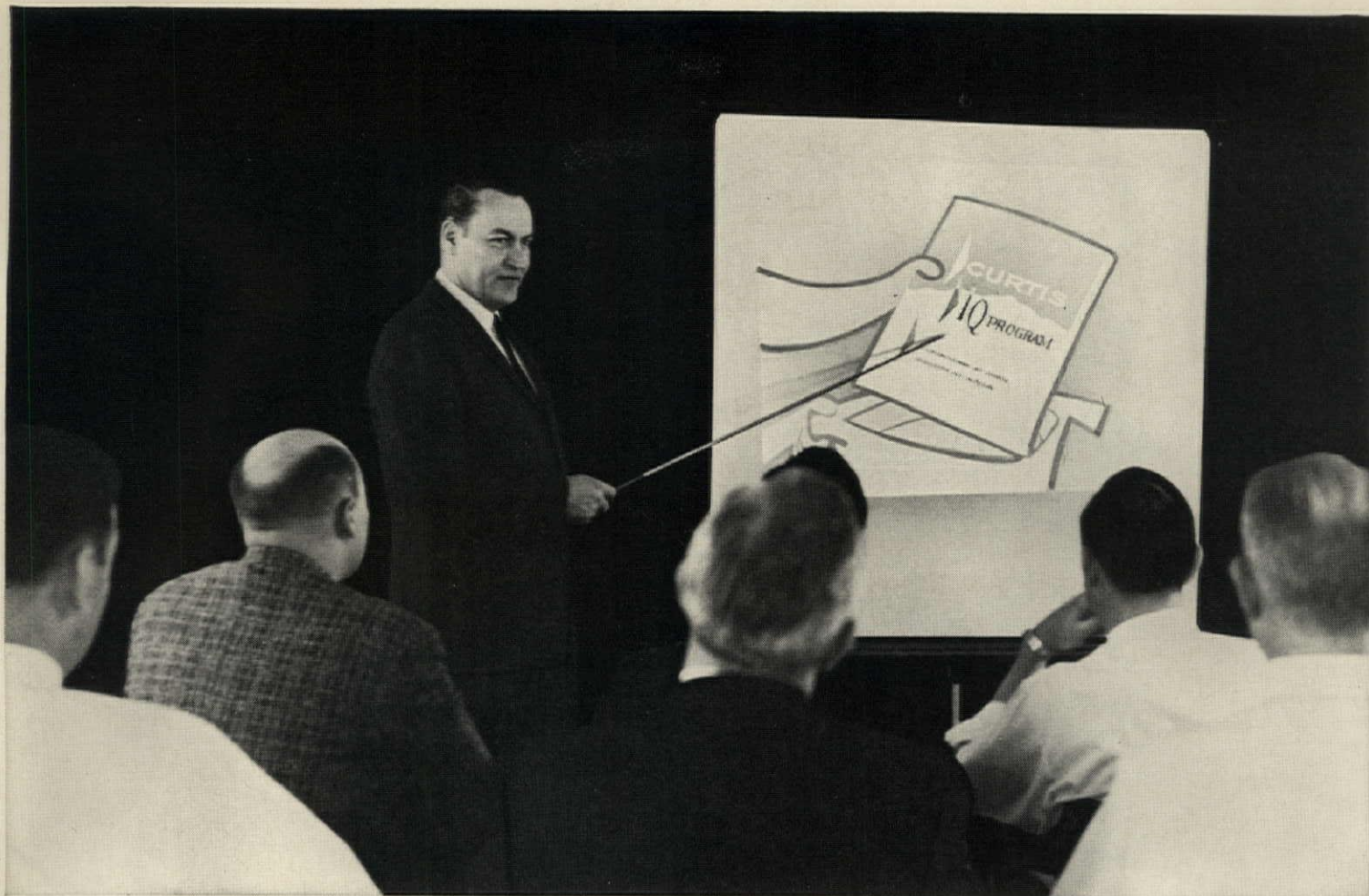


**ORRIN THOMPSON, BUILDER**, in Minneapolis-St. Paul, is a booster for Curtis windows and doors. His Thompson Estates feature quality homes with Curtis casement, convertible, slider, double hung and Viewtite<sup>(TM)</sup> windows; New Londoner and Plyoneer doors. Curtis distributor in Minneapolis is Lake Street Sash & Door Co.

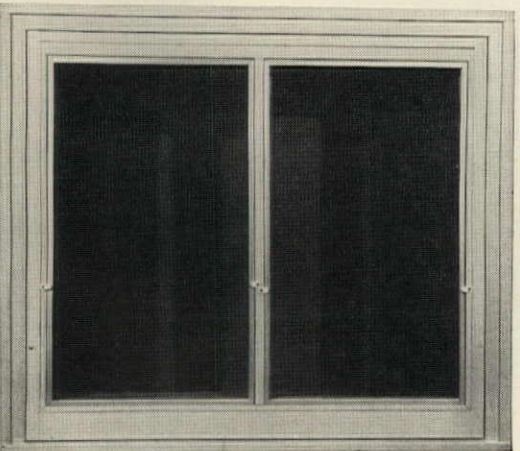
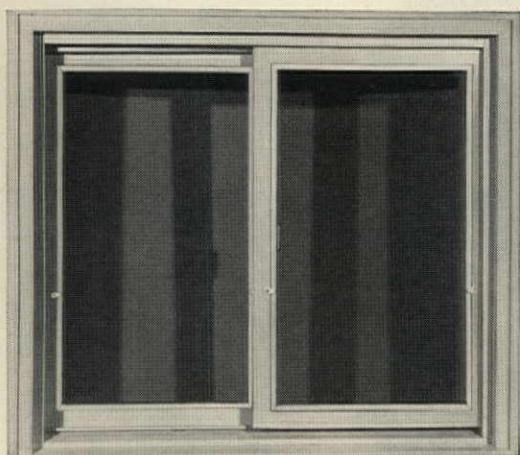
**CURTIS DISTRIBUTOR ANTICIPATES BIG YEAR**—“We look forward to a big year with Curtis in 1962,” says Bob Rosenthal, president, Trendway, Inc., Crystal Lake, Ill. Trendway, Inc. is distributor of Curtis windows, doors and cabinets. Mr. Rosenthal (right) shown here checking Curtis stock with Fred Diesel, Trendway vice-president and general manager.



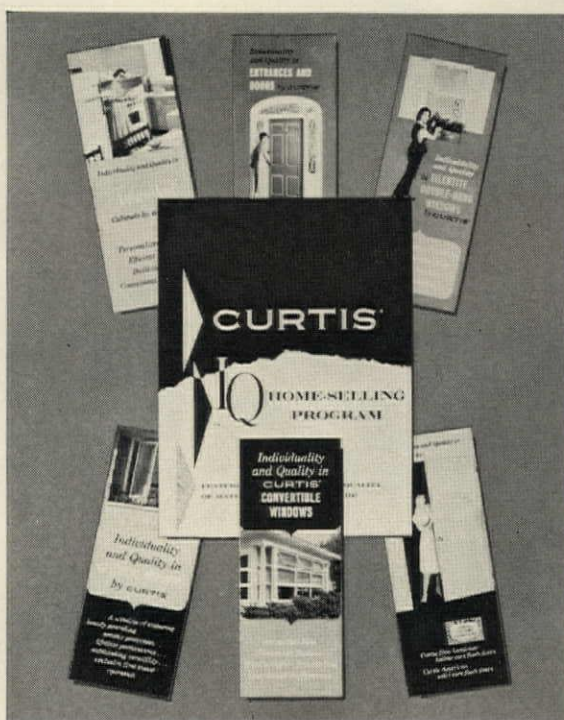




**NEW FILM ANSWERS QUESTION: IS HOUSE WELL BUILT?** Colorful, quick (8-minute) sound slide film helps show builder and realtor sales people how to point up quality and structural soundness in new homes. Here, at typical builder meeting, Victor Witt, Curtis field sales manager, explains film. This new Curtis sales aid is readily available—ask to see it.



**NEW SLIDER WINDOW WITH COMBINATION SASH**—Curtis Slider Window is extremely weathertight—passes toughest wind and weather tests. Sash are removable—operate easily. New combination storm and screen sash has permanently wired screen with removable glass storm panel that may be inserted on outside or inside surface of unit. Also permits double use of panels for extra protection.



**NEW SALES LITERATURE CLICKS**—Fresh, powerful sales-making literature now available for handout or mailout. Covers complete Curtis line in simplified, double-duty form—separate and combined folders on windows, doors, cabinets. See your Curtis distributor for a supply, or write Curtis Companies, Incorporated, Clinton, Iowa.



**Individuality and Quality  
in windows, doors, cabinets and fixtures**

Curtis, New Londoner and Plyoneer are registered trademarks of Curtis Companies Incorporated.

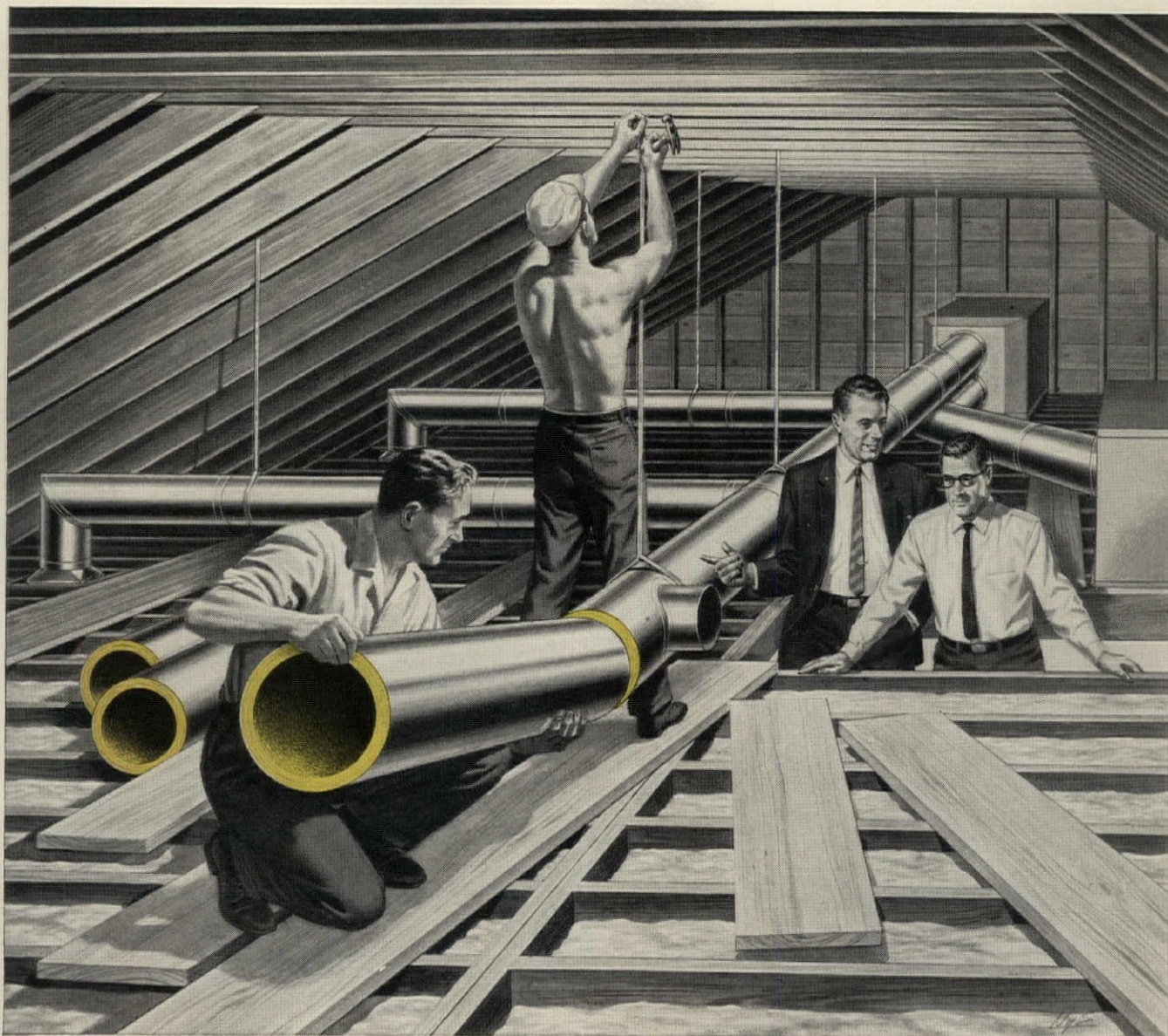


## HOW UPSON SAVES YOU

MAKES SOFFIT  
INSTALLATION  
DUCK SOUP!







## NEW G-B DUCT WITH ALUMINUM CASING

*combines air distribution, thermal insulation, sound absorption and vapor barrier—all in one economical product!*

Look at all the advantages you get with a prefabricated air duct made entirely of high-density fiber glass insulation: *built-in sound traps that eliminate objectionable equipment and air rush noises* ● *thermal insulation that keeps fuel and electric bills at a minimum* ● *faster, less expensive installation—50% faster than insulated sheet metal ducts* ● *vapor barrier protection that assures moisture-free ducts.* G-B Duct comes in lightweight, ready-to-install 6' sections that are easily assembled with only a knife,

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# 20 job-proved ways to speed work, prevent callbacks with 3M Adhesives!

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*New "FASTBOND" 10 Contact Cement* combines these 10 most-wanted features: up to 100 degrees extra heat resistance; dries ready for bonding in 10 minutes or less; over an hour open time; grips tight, even with warped laminate; waterproof; ultra-thin glue line; strengthens with age; ready for finishing as soon as bond is made; no irritating odors; applies easily with brush, trowel, roller.

*New "FASTBOND" 5 Contact Cement* provides the advantages of "FASTBOND" 10 in sprayable form. Ready to bond in 5 minutes, 30-minute open time.

## FOR GYPSUM DRYWALL

*New 3M Brand Drywall Joist/Stud Adhesive*, for single ply installations, reduces nailing by 50% or more—minimizes "popping," spackling. Applies with caulking gun, 30 minutes completion time.

*New 3M Brand Drywall Contact Cement* provides instant bond strength for laminating 2-ply wallboard constructions. No nails, no shoring, even on ceilings. No fumes, odors or fire hazard. Dries in 5 minutes, changes color when ready to bond, provides up to an hour open time.

## FOR CERAMIC AND CLAY TILE

*3M Brand CTA-11* bonds clay and ceramic tile to practically any sound, smooth wall surface—provides more than

one ton shear strength per tile. Resists soaps, detergents, high heat.

*3M Brand CTA-12* provides rigid but tough bonds for clay floor tile to plywood, concrete and terrazzo floors above grade, including radiant-heated floors.

*3M Brand CTA-20* applies easily to practically any sound, smooth wall surface—gives four hours open time for bonding ceramic wall tile. Strength exceeds 1,500 pounds per tile.

CTA-11, CTA-12, CTA-20 carry these hallmarks, conform with Spec. CS 181-52.



*3M Brand CTA-50*, a water-dispersed adhesive, bonds ceramic tile to walls—features non-flammability, mild odor, high strength, water resistance, easy workability and clean-up.

## FOR FLOORING MATERIALS

*3M Brand Vinyl and Rubber Tile Adhesive*, water-based, adheres linoleum and cork as well as vinyl and rubber materials to wood or concrete above-grade floors, even radiant-heated ones. Ready to bond in 5-20 minutes.

*3M Brand Wood Block Flooring Adhesive* bonds laminated wood block flooring to above-grade concrete slab and wood floors. Fast drying, water resistant—gains strength rapidly. May be used on radiant-heated floors.

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*WEATHERBAN® Brand Sealer*, in 4 colors, adheres strongly, cures without shrinkage to a solid rubber seal that

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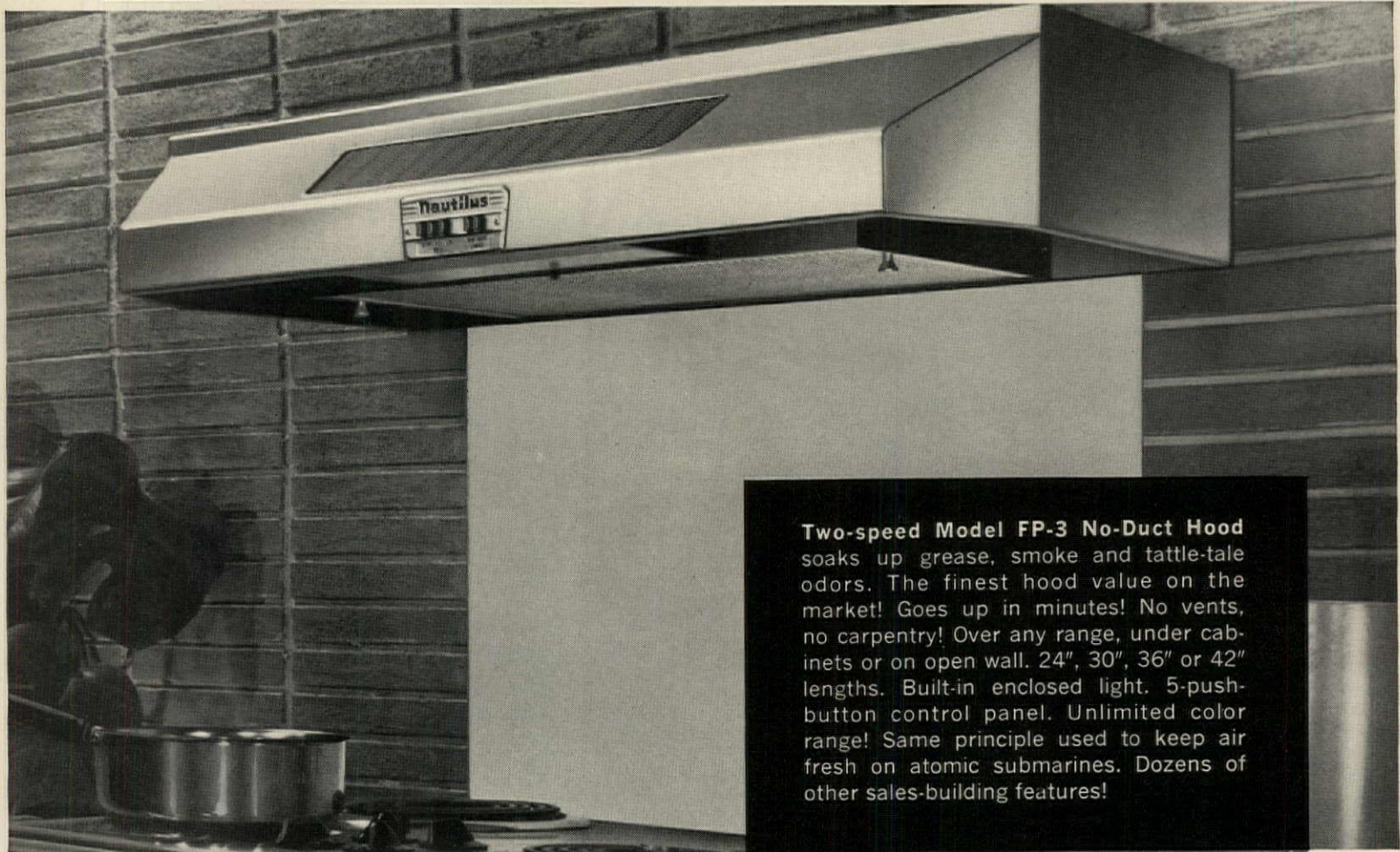
See your nearby 3M distributor! He can provide complete data on these and other 3M Adhesive products for construction use—help you select the ones "just right" for your requirements. Or see Sweet's Catalog or write AC&S Division, Dept. SBAA-62, 3M Company, St. Paul 1, Minn.

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**Two-speed Model FP-3 No-Duct Hood** soaks up grease, smoke and tattle-tale odors. The finest hood value on the market! Goes up in minutes! No vents, no carpentry! Over any range, under cabinets or on open wall. 24", 30", 36" or 42" lengths. Built-in enclosed light. 5-push-button control panel. Unlimited color range! Same principle used to keep air fresh on atomic submarines. Dozens of other sales-building features!

## Glamorous hoods at incredible prices

Nautilus introduces two new fashion hoods at unbelievably low prices, designed to give you extra sales-appeal in the 1962 season! The Model FP-3 No-Duct Hood . . . the Model V-3 Ducted Hood—both are loaded with customer-catching extra-value features! Both are backed by the nationally-advertised, consumer-trusted Nautilus name! Use them to help you sell—on every job!

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**13 hoods for the price of 12!** Order 12 FP-3 or V-3 hoods, and get a matching 13th hood free! Use the coupon for details—but hurry! Offer expires midnight, June 30, 1962.



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- New color catalog, showing low prices and specifications on the FP-3 and V-3 hoods.  
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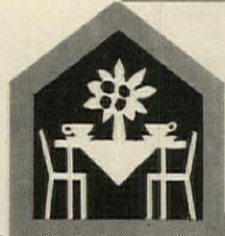
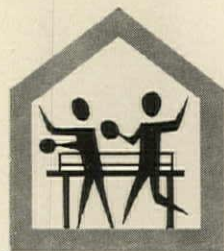


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Now you can sell remodeling on the Georgia-Pacific no down payment, long-term financing plan available through your building supply dealer. This "first" in the building materials industry provides your customers with easy terms on projects costing up to \$5,000... up to 5 years for repayment, and a credit life insurance policy at no extra cost.

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**3 FAMILY-PROOF PANELING** ... Wide choice of beautiful factory-finished hardwood patterns and colors in 4' x 7', 8', 9' and 10' panels. Beauty permanently protected by easily-cleaned, damage-resistant finish.

**4 IMPORTED PANELING** ... Exotic, imported hardwoods that offer luxurious appearance. Teak, Tamo, Rosewood, Bamboo, Zebra-wood and Monkeypod species available, with or without finish, in 4' x 8' panels, 1/4" or 3/4".

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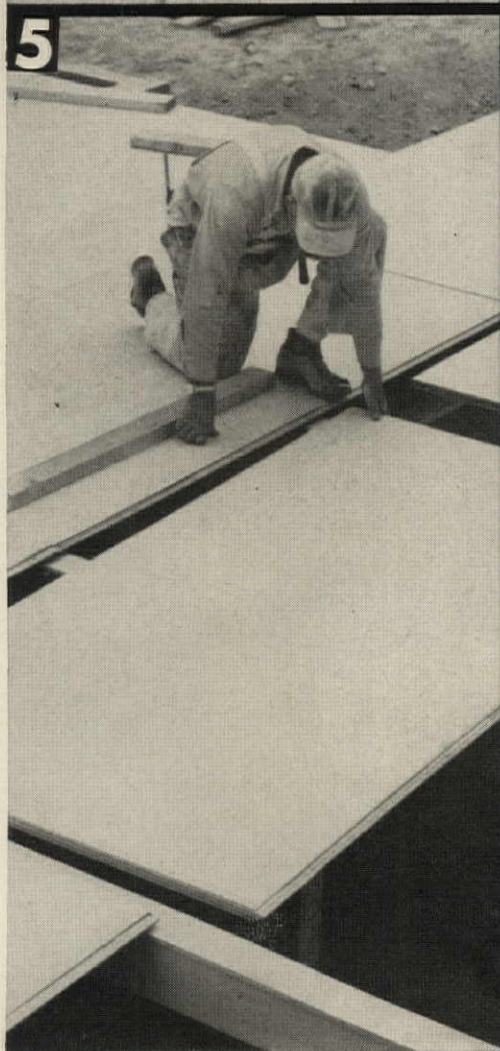
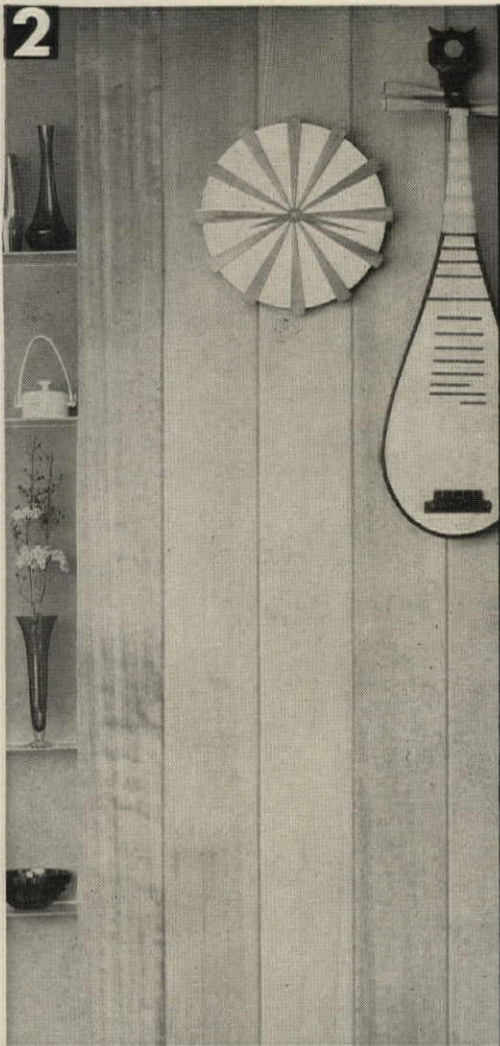
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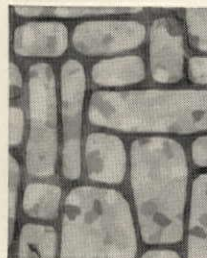


# NEW FROM ARMSTRONG!

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# TRACINO VINYL CORLON

*Nubbly, Textured  
Surface*



Here, in the nubbly, textured surface—so popular, so saleable today—is a brand-new floor developed for the home building industry. New Tracino Vinyl Corlon is gently embossed to form hundreds of pebble-like shapes—each strikingly natural in graining and color—a lifelike mosaic with translucent vinyl grouting. (Actual scale at left)

*Styled Expressly for the  
Open-Plan Home*

When carried from room to room, a floor of Tracino Corlon gives a look of spaciousness and unity to today's open-plan homes. Its six fashionable colorings are subtle and recessive. They complement rather than dominate the decor, offering a continuously harmonious background for color schemes that change from room to room. (Shown in home at left, Style 88000) Because Tracino Corlon comes in six-foot-wide rolls, it provides a virtually seamless floor that is easy to clean and keep clean. Its small-scale design and embossed surface help hide the seams, too, as well as conceal accidental scratches or stiletto heel marks.

*For Any Grade Level*

Because Tracino Corlon has the exclusive, moisture-resistant Hydrocord Back, you can use it at any level—on all types of suspended floors, on concrete slabs at grade level, or even in basement playrooms directly over the concrete.

*Priced for Today's  
Tract-Home Buyer*

This new floor looks expensive, but it's priced well below other textured sheet vinyl floors. Tracino Vinyl Corlon is .070" thick and costs about 65¢ sq. ft. installed—only a few cents more than many kinds of linoleum. For samples and complete information, call your flooring contractor or the Architect-Builder Consultant at your Armstrong District Office.

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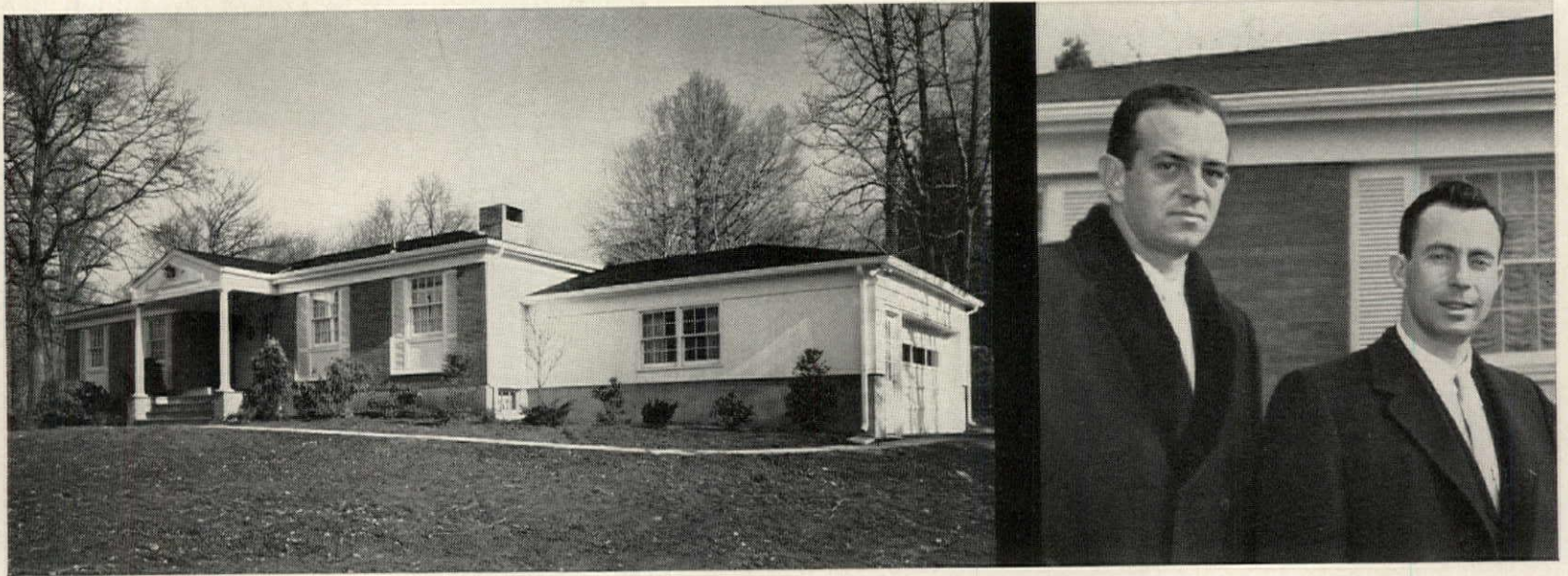


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## From \$18,000 compacts to \$57,000 luxury homes



### every house built by Robert Martin Associates features a Carrier furnace and air conditioning unit

And sales have been phenomenal at luxurious Carriage Hill. "Originally we expected that it would take six months to sell all the homes in this Hartsdale, N.Y., development," says Mr. Martin Berger. "But in the first 20 days we sold out 60% of the development.

"One of the reasons for our success," he continues, "is the Carrier Weathermaker\* system installed in every home." The firm's Brougham model, shown above, is a Better Homes and Gardens magazine "idea home of the year" priced at \$57,000.

But Berger and his partner, Robert Weinberg, shown above in front of one of their model homes, believe that air conditioning is essential in all new homes today. They have completed plans for two new developments, Surrey Oaks at Ossining, N. Y., in the \$21,000 range and Chestnut Ridge in Dobbs Ferry, N. Y., in the \$28,000 to \$31,000 bracket. All will have Carrier units.

"Air conditioning for the \$18,000 to \$21,000 price level will be just as easy to sell as the higher bracket," says Mr. Berger. "Carrier's Weathermaker is compact, no larger than an ordinary furnace. The price is not that much greater either.

"Most of the people who visit our models recognize the Carrier unit. We benefit by identifying our homes with the quality Carrier reputation and our customers benefit by getting the best temperature control system for the dollar."

Have your sales been phenomenal... or just nominal? Year-round comfort à la Carrier can supply that extra selling spark. Carrier's effective promotional aids will be a big assist, too. Your Carrier distributor has all the facts. Look him up in the Yellow Pages or write direct. Carrier Air Conditioning Company, Syracuse 1, New York.

\*Reg. U.S. Pat. Off.

**Carrier** Air Conditioning Company



# Roundup:

## Housing in 1962 is a queer world, compared to only yesterday . . .

Realtors, those conservative defenders of free enterprise, have just come out for more government regulation—of realty trusts and phony land promotions (*see p 48*). Housing shuffles along toward a possible (but not certain) 1.4 million starts year. But the industry's capacity is so much greater almost nobody is happy about it. Mortgage money, at least figuratively, is running out of lenders' ears (*see p 53*). No quick change is in sight.

Building labor is doing its customary good job, in spring wage pacts, of helping to price housing out of the reach of more US families (*see p 51*). The boomingest element of the industry seems to be real estate (and mortgage) investment trusts. Internal Revenue Service has finally issued its tax rules (*see p 57*). In mid '61, only five trusts had SEC approval to issue \$34 million in securities. Now, some 21 trusts have approval of issues totaling \$223 million. Realtors, fearful that quick-buck operatives will misuse the trust setup, want the SEC to regulate realty trusts as they now do investment companies.

## S&Ls follow Big Steel to the Kennedy woodshed

The thrift institutions are the first housing group to feel a public tongue lashing of the sort President Kennedy used to force US Steel Corp to cancel a 3% price rise in April.

The President denounced S&Ls at his May 9 press conference for "badly misinforming" the public about his plan to withhold 20% of dividends and interest paid depositors and thus collect \$650 million the Treasury says taxpayers now evade. He clearly implied that S&Ls were using the withholding issue as a way of killing the tax bill entirely—and thus avoiding paying an estimated \$200 million more income taxes under another part of the bill (NEWS, Apr).

S&Ls, cried Kennedy, "have made great profits in recent years and paid very little in taxes—something like \$5.5 billion while paying \$70 million. . . . So I am hopeful that those who oppose this bill, particularly the savings and loan banks (sic), who have benefitted so greatly, who have not been paying their taxes of almost any kind, and who wish to defeat the bill because it does place a just burden on them, who wish to defeat it by misinforming so many millions of people, I hope they will start to send out the correct record."

What set the President off was a grass roots letter writing campaign drummed up by S&Ls (joined by commercial banks, who have pushed for stiffer S&L income taxes). The campaign has been effective. One senator reported 30,000 letters in protest. Capitol Hill insiders said a nose count before JFK's attack showed the Senate finance committee, now holding hearings on the House-passed bill, was split 10-7 against dividend withholding. And dividend withholding is the heart of the tax bill because it is the biggest money producer. If the plan dies, the tax bill will almost surely die too.

The day after the Presidential accusations (denied vehemently by S&L men), Treasury Sec Douglas Dillon made a second Administration salvage effort by offering three concessions on how individuals obtain refunds or exemptions under the withholding plan. But the Senate committee is in no hurry to act and may not report the bill until mid-June.

New Frontier vig-ah in shaping the US economy leads the President to jawbone against "inflationary" wage boosts as well as 3% steel price boosts. But building labor, second largest industrial work force, is ignoring him (*see p 51*).

## Builders, planners hold first huddle on density zoning

The most remarkable fact about the land planning and density zoning seminar staged by Philadelphia home builders last month was that it was ever held at all. For the first time some not-so-friendly persons got together for a public airing of a touchy topic: the mechanics of density zoning.

This very specific approach marks a turning point for builders, who up to now have been backing into the subject at their highly successful (but much broader) community growth conferences in cities (NEWS, June '60). But many builders now call zoning their No. 1 headache.

The Philadelphia talk (which typically rambled all over the subdivision field) brought out one fact worrying builders and developers: no one is sure how home-buyers will react to higher density layouts (typical plan: homes are clustered together to leave a large common open area for use by all owners). "People might not like the idea of sharing their back yard," ventured Robert Ledermann, NAHB community facilities director. "You may build the most beautiful cluster in the world, but if it's not pre-sold or accepted by buyers, it will flop."

NAHB and the Urban Land Institute are forming a joint committee to give a close look at this and other posers (eg, "Who takes care of the open space?"). But Ledermann says the committee doesn't have nearly enough money to do a thorough job. Other trade associations may be asked to share expenses.

NEWS continued on p 48

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## LAND:

# Puerto Rico law aims at land price inflation, but 'remedy' is seizure

Land prices have doubled in the last five years around San Juan. They are at least four times what they were in 1950. As the densely populated island has lifted itself off the economic floor, incomes have doubled and housing has boomed. And land speculators have bought up big chunks of sugar cane fields figuring on a juicy profit when they resell to housing developers.

Last month, the Commonwealth legislature acted in haste to cope with land price inflation. Only 12 days after Gov Muñoz Marin sent legislators a bill, they voted overwhelmingly for a law that fails to get at the basic problem, which is the price of land. Instead, the law will let the state seize land it says it needs to house its swelling population, pay owners what a court decides is fair, then use tax money to subsidize writing down the price of the land so low-rent (or middle-income) housing can be built on it.

Specifically, the legislation will:

- Create a new Land Administration with wide powers to buy or expropriate land, sell or keep it, rent it, pass it on free to another government agency, or even sell it back to its original owner at a lower price.
- Authorize \$20 million for acquisitions, \$200,000 for operating expenses, and give the Administration power to issue bonds and take financial aid from the commonwealth or federal governments.

The legislation aims at popular targets. Its avowed purpose is to:

1. Halt the "disproportionate" rise in the price of land.
2. Eliminate land speculation which benefits a few at the expense of everybody else.
3. Make it possible to build housing within financial reach of low and middle-income families.
4. Provide land at "reasonable cost" for the island's growing industry and commerce.
5. Create an inventory of land for public services during the next ten years—including roads, hospitals, recreational areas, public housing, schools, police and fire stations—to cut the land acquisition cost for such projects later.
6. Control urban sprawl, notably leapfrogging by homebuilders who reach out farther and farther from downtown to find cheaper land—thus boosting the cost of providing sewerage, roads, transit, schools, and even police protection.

Here's a hypothetical example of how the law would work:

The Administration wants 100 acres near San Juan for \$7,000 homes for sale. The owner refuses to let government agents survey and assess his property. The Land Administration gets court authorization to do so, then tells the owner his 100 acres are worth \$600,000. The owner demands \$800,000. The Land Administration turns \$600,000 over to a court. The owner can collect the money while he fights for more. Later, the court rules the property was worth \$650,000. The Administration pays the \$50,000 difference, plus 6% interest on it for the duration of the litigation.

To keep the price of homes down to \$7,000, the \$650,000 worth of land must be re-sold to a builder for \$400,000. It is—and the social goal of \$7,000 homes is achieved. But every Puerto Rico taxpayer pays his share of the \$250,000 land subsidy.



PUERTO RICO'S MUNOZ MARIN  
*A cure worse than the disease?*

The controversial measure sailed through the legislature amid loud but ineffectual opposition.

Voting split along party lines. In the House, 43 members of Gov Muñoz' Popular Democratic Party voted for it; all 17 Republicans voted against. In the Senate, 22 Populists voted for and 8 Republicans against. Nobody doubts that the governor will sign the bill into law, although the legislature made 139 amendments (about 100 of them involving wording) under pressure from opponents of the bill and using some of the recommendations from six public hearings (at which 22 witnesses testified).

The island's three leading newspapers opposed the measure. The San Juan *Star* (circ 17,000), an English language daily, took a strong editorial position against it although it recognized a need to curb land speculation. Publisher Gardner Cowles (*Look Magazine*), who is chairman of the *Star's* board, came under attack at one legislative hearing as a land speculator. He owns 500 acres of undeveloped waterfront near Luquillo Beach; the land was bought as a site for a movie studio, but plans are now abandoned.

Opposition focused on these three points:

1. The Land Administration will be so powerful it can be misused as a political tool to benefit Populists against Republicans. The press demanded "safeguards" against this, but none have been written into the legislation.
2. The Land Administration will become a "super real estate agency" and so violate the island's constitution.
3. The bill was railroaded through the legislature without enough study.

During the two-day debate, Republican legislators attacked the bill as "Castro-like, Communitarian, Hitlerian, Mussolinero . . . totalitarian." Republican Baldomero Roig shocked everybody (including fellow Republicans) by including a bitter attack against Jewish speculators in his denunciation of the bill. This moved several Populists to make an emotional defense of Jews in Puerto Rico and elsewhere.

Gov Muñoz considered but rejected the idea of legislation that would attack land price inflation without seizure.

In his message to the legislature recommending the Land Administration, the governor said three other ways were considered to deal with the problem:

1. Tax revisions—either placing a special tax on profits in land deals or a stiff tax on undeveloped land.
  2. Price control for all land.
  3. Control of land by closer regulation of zoning and subdivision.
- Some of the other methods may be necessary later, said Muñoz in his message. President Ramon Garcia Santiago of the Planning Board says tax revisions were not proposed now because they pose "administrative problems."

What is the significance of the new Puerto Rico law?

In the first place, it recognizes the deep-seated feeling among Puerto Ricans that something has to be done to control both the use and price of their island's precious land. Some 2.4 million people live on the island's 3,435 sq mi. Much of the island is rugged mountains so population density in the more easily habitable parts is high.

The price of undeveloped acreage has not risen much more around San Juan than in fast-growing states like Florida, according to US builders who have operated in both areas. Today, land brings as much as \$6,000/acre, says Market Analyst Uriel Mannheim who has just studied the San Juan market—and it costs about \$15,000/acre developed.

But the way Gov Muñoz has gone about attacking land price inflation substitutes political power (in the form of the new Land Administration) for the tax reform that would get at the problem directly. As usual in the worldwide assault on landlords, the aim is social justice. But the method erodes economic freedom, which is an indispensable underpinning to political freedom.

Neither will the Land Administration setup bring down the price the public must pay for land—unless Puerto Rican courts are notably less generous in fixing "fair value" paid to owners than courts elsewhere in the US. (Some builders think this will be the case.)

All it really accomplishes is to create a menacingly powerful agency to house not only the poor but apparently also that middle-class—with all taxpayers footing the bill.

A direct tax on land profits might depress prices, but it would probably also discourage sales. But higher real estate taxes on land, plus lower taxes on improvements should not only force down land prices, but also encourage sales. Why? Land is only worth what somebody can profit by using it—or hopes to profit by selling it. Direct taxes remove the lure of profit, and prices fall.

## LAND BRIEFS

### Land frauds (cont'd)

Realtors are stepping up their efforts to rid their industry of shyster mail-order land promoters.

Says NAREB President Arthur P. Wilcox: "Officials in all states in which newly developed lands are being offered for sale or lease nationally should take steps immediately to adopt laws, if not already on the statute books, requiring owners of subdivided lands, or their agents, to disclose all of the pertinent facts about such property to each and every pro-



spective purchaser and to obtain a receipt for such notice."

NAREB has drafted a model subdivision law with help from the National Association of License Law Officials "to help protect the public against misrepresentation or exaggeration in the marketing of subdivided lands."

Says Wilcox: "Such protective measures will not interfere with the sale of homes, or of lots, by reputable development organizations, but will afford some needed protection to the public against fantastic claims by mail-order promoters who attempt to make sales without giving an opportunity for personal inspection in advance."

"We are concerned," he says, "about a num-

## HOUSING MARKET:

# FHA cracks down on credit analysis, warns offices to watch 'soft' markets

This double-barreled action by Commissioner Neal Hardy is the strongest move yet to deal with foreclosure problems plaguing FHA of late.

The troubles hit headlines when FHA temporarily halted speculative building in seven Florida counties (NEWS, Apr *et seq.*). But other sections, notably part of west Texas, are also giving Hardy and his aides fits.

**FHA is moving to get more control over sources of credit reports used by lenders.**

Hardy last month told senators: "70% of the reports we are getting from lenders are deficient—20% fail to disclose what we call derogatory information (such as liens against the property)." And there is evidence that some reports have been "cleaned up" to remove derogatory facts.

Hardy blames part of the rise in foreclosures on this sloppy reporting. FHA men say credit reports may be no worse than in past years, but they note that inflation no longer bails out marginal buyers by boosting the resale value of their home enough to cover mortgage delinquency.

Last July, Hardy tightened rules by requiring that only the lenders could order credit reports on prospective home buyers. Before that, the realty agent or builder could pick which agency was to do the job. Now Hardy plans a further clampdown effective July 1:

*The lending institution may continue to order its own report but if it does not use the credit agency now under contract with the FHA district office for spot checks, FHA will order a second report from this agency.*

*Most lenders are expected to use the official agency and avoid a three week delay which could lose a sale.*

If this doesn't bring better reports, Hardy says FHA may revert to its pre-1940 practice of doing all credit analysis through contract with designated agencies.

FHA is already moving to caution consumers about signing up for high-interest Title I home improvement loans. The agency is going along with Sen Paul Douglas (D, Ill.) and his "truth in interest" bill (now before a Senate banking subcommittee) and after Aug 31 will require all lending institutions to use new Title I applications showing that the true cost of such a home remodeling loan can run to 9.58%. Many lenders have used their own forms instead of the FHA version.

**FHA directors have been ordered to sharpen their watch on softening markets.**

"The purpose of this letter is to re-state some of the considerations that are involved

ber of offers to sell relatively undeveloped lands by mail, newspapers, radio or television to attract persons who rely upon the representations made without actually viewing the property and determining whether it is suitable to their personal use or that it has investment value. We are concerned that property represented as having investment value may prove to be primarily speculative in nature and of little value to the purchaser for immediate or near future use. We suggest the advisability of personally inspecting, before purchase, any property offered for sale, or of employing independent real estate counsel to analyze investment or use values, before entering into purchase or lease agreements."

in a soft or buyer's market and to provide guidance for the issuance of commitments covering speculative building operations," says a five-page directive from Commissioner Hardy. He outlines three ways district directors can halt possible overbuilding:

1. They may cancel commitments when construction has not started within 60 days.
2. They may propose conditional commitments and reject applications for operative builder firm commitments "if there is reasonable doubt or difference of opinion as to marketability of the proposed dwellings."

3. They may *not* issue conditional commitments freely just because FHA cannot be forced to insure the loan on the resulting homes, if they remain unsold. Hardy calls this an "erroneous concept" of market control:

"It fails to recognize the depressing effect of surplus housing upon the entire market. Unsold housing can increase mortgage risk for FHA in connection with outstanding firm commitments and insured mortgages by weakening market prices and jeopardizing the equities of mortgagors who are required to sell their homes. In extreme cases, . . . foreclosure and acquisition of properties [can] result."

Hardy tells directors to beef up their local market analyses by monthly checks of these key indicators telling when the local market is becoming soft: 1) the time to sell speculatively-built homes is lengthening, 2) new houses are being sold below original asking prices, 3) gifts and unusual trade deals are being used, 4) previously sold homes are being vacated in substantial numbers, and 5) a large number of units is being built without FHA financing.

Mortgage credit examiners must look for these three warning signs: 1) an increasing proportion of buyers with minimum credit ratings, 2) an increasing number of requests for extending commitments on unsold homes, and 3) an increase in defaults, foreclosures, and forbearances.

## Grace period extended

Twelve-month conditional or operative builder firm commitments may now be converted to owner-occupant firm commitments for 60 days after the anniversary of the original commitment, instead of 30 days.

FHA says builders, especially those developing large subdivisions, often take more than 30 days to find qualified buyers. FHA hopes the new 60-day limit will cover most cases.

If the longer limit expires, builders can seek further extensions (at a \$20 fee)—but FHA may refuse if the market softens.

## FHA approves shells—if . . .

The key phrase in the long-hinted new rules (NEWS, Apr) qualifying shell homes for FHA insurance under Sec 203i says the house must be "one that is habitable and which is complete to a point where no work requiring skilled craftsmanship remains to be done."

FHA explains that such unfinished items may be painting the interior and installing additional cabinets. But the rule obviously will not let a lot of unfinished shells now on the market qualify.

Other changes from 203i norms: smaller room sizes are allowed, room arrangement and storage space standards are relaxed, and water supply and sewage disposal requirements are lowered slightly. Concedes FHA: "Difficulties are anticipated in ascertaining whether subsoil conditions at a proposed site are suitable."

FHA emphasizes that all the laxer rules are confined to scattered site housing. Sec 203i will not be permitted where subdivision housing is involved; it must meet standards for Secs 203b or 221.

## MARKET BRIEFS

### Builder bites buyer back

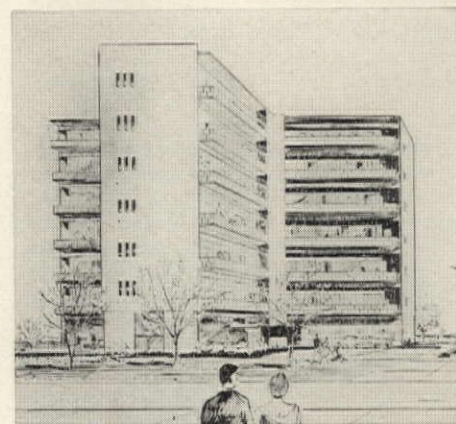
A state judge in Albuquerque has just enjoined the disgruntled buyer of a \$35,000 conventionally-financed house from displaying a sign criticizing it. The sign was across the street from the builder's model. It said:

"THINGS WRONG WITH THIS HOUSE

Built by Rice Construction Co.

1. Lights blink when appliances go on.
2. Wood floors squeak when walked on.
3. When it rains, water leaks in thru heater vents into house.
4. Window whistles when wind blows.
5. Grouting in tile in bathroom cracking.
6. Doors are warped.
7. Wiring is not properly done."

Rice, suing, also asks \$100,000 damages. Most of the defects the buyer "constantly complained" of "were actually non-existent," said Rice's suit. And anyway, Rice said he had made good on a one-year guarantee.



### Trailer park in the sky

California's attorney general has just ruled that a seven-story structure like this one designed by Walter K. Zell to house trailers would come under the state's Mobilehome Park Law, not the State Housing Act.

The law defines an apartment house as "a building with fixed rooms or suites." So Zell's concept—scheduled to go up first in Santa Monica and Newport Beach—is just a tall trailer park, the AG held.

Zurich-born Zell, 34, would put eight trailers on each floor (via elevators). This way, he figures, 3/5ths of an acre would accommodate 56 trailers in a seven-story skyscraper, compared to over five acres for a conventional trailer park (at 10-11 spaces per acre). Zell, who is chief designer for Architect Robert Alexander, owns patents on engineering, mechanical and structural aspects of the scheme.

*continued on p 50*



## LOCAL MARKETS:

### New look at soft market sales

**Sacramento:** You'll have to judge for yourself whether this could be true in your own local market, but a major advertising agency has just jolted its developer-client by reporting that most of today's prospects:

- Have only recently moved into the community where they may buy a house—usually because of a job change.
- Do not depend on mass transit to get around (98% own one car, 49% two).
- Generally (92%) drive to work and don't rate convenience to their jobs very highly (53%) as important to the choice of a home.
- Have a deep skepticism about "completely planned communities" because they have seen too many developers promise much, deliver little.
- Worry about buying homes on the exurban fringe because they figure realty taxes will soon soar.

The developers of El Dorado Hills (who sank \$15,000 in the survey) need sharp research. Sacramento has an unsold inventory of some 2,016 new homes, says FHA. That is down only 400 from a year earlier. The area is one of California's notable soft markets. And El Dorado Hills is going up on 10,000 acres of Sierra Nevada foothills 26 mi east of Sacramento—a good bit farther out of town than subdivisions up to now.

The developers, Lindsey & Co (whose president, Jerry Lipp, is former executive director of the Sacramento Redevelopment Authority) hired Dancer-Fitzgerald-Sample for the study. D-F-S held 50-min telephone talks with 608 buyers of over-\$15,000 homes in 1961, then talked 2½ hours each to 100 families picked from the telephone sample.

*Here are more conclusions:*

- Builders must aim for a mobile market. Only 10% were born in the state capital. And 46% had lived there under two years.
- Buyers now give much emphasis to type of neighborhood in buying a house (83% called it "very important"). Price and size are vital, too, which should surprise nobody.
- Prospects divided strongly over El Dorado's claim to be "carefully planned down to almost the smallest detail." For some this was a plus. Others rebelled. "It's too well planned—seems like a socialistic development," said one. Said another: "Too much planning can make life dull." Said the admen: "Many resent what they see as an implication that individual taste, predeliction, and freedom of choice will be excessively limited. They fear stereotyped living."

Upshot of the survey: El Dorado stepped up its timetable for building community amenities originally planned for later—items like swimming and tennis club, golf course and boat ramps on the big lake. It provided built-in TV aerials below the roof lines. It added walk-in closets to bedrooms, physically marked off the 2,000 acres to be left as natural greenbelt. And it decided to subsidize commercial development so even the first home buyers will have a shopping center.

**Los Angeles:** FHA says it is flooded with applications for multi-family projects. The tide has reached such proportions that Washington has just decided to reorganize the local office to set up a separate processing unit for multi-family housing there. Phoenix FHA is working on applications for some 4,000 multi-family units, the bulk of them for elderly persons. One involves a 35-story apartment, unprecedentedly tall for the southwest. It is in feasibility study.

## HOUSING POLICY:

### Bob Weaver's remarkable new recipes for the problems he sees in housing

When Dr Robert C. Weaver, Harvard-schooled economist, outstanding Negro leader, veteran public houser, and self-styled central city man, became the Kennedy Administration's top housing official, it signaled the biggest change in housing policy emphasis since the federal government first moved in on housing in the '30s.

Instead of housing aids fashioned to help the private market finance, build, and sell more homes, Bob Weaver's HHFA seems to many a private houser almost coolly indifferent to the industry's sluggish pace. It is steering federal subsidies towards cities and away from programs that produce suburban housing. It is putting more reliance on subsidies and less on the workings of the private market. It is quietly exerting more pressure towards desegregation—through FHA and URA.

How far this trend has gone in the year and a half since Weaver took office now shows up in two new ways:

1. In his speeches and interviews, Weaver displays more and more concern with welfare and social problems, less and less with managerial and technical methods for housing America better.
2. Some elements of the housing industry, notably realtors and mortgage bankers, are growing increasingly uneasy about the change.

Cries President Carton Stallard of MBA: "There is displayed both in the publications of HHFA, and in practice, a disturbing lack of, or indifference to, the functions of the



**HHFADMINISTRATOR WEAVER**  
*Are suburbs an evil symbol?*

private market and what it takes to make it work." He adds: "What was at one time a free, independent group of operations—the Federal Home Loan Bank system, FHA, and VA—all aimed at enlarging the private market, with a public housing program running a disconsolate and diminishing fourth, has in a few years become a vast array of interrelated operations that affect the whole range of urban life. What is now stressed is an urban affairs operation in which housing and mortgage finance are largely incidental to the relocation of people and construction of buildings to meet current concepts of urban organization." FHA, he complains, should not be a "direct means of controlling building activity or determining whether this group or that is to obtain some special privilege in the distribution of mortgage funds."

**Says HHFAdministrator Weaver: "Today, HHFA is no longer an agency concerned primarily with housing and home finance."**

His three most important unsolved problems, he told HOUSE & HOME in a recent interview, are land use, mass transit, and "the human costs of urban renewal."

Weaver did not list desegregation (for which he has labored for decades) as one of his unsolved problems because he takes the stand that further federal action is up to his boss, President Kennedy. But he dwells on the sociology of this problem more and more frequently now that it is clear southern opposition to having a Negro in the cabinet (plus

Republican opposition to having a Department of Urban Affairs & Housing) have killed all chance that Congress will let the department be created, at least this year.

Weaver often lapses into a kind of academic dialectic that befogs rather than illuminates his ideas. Some speeches are rich with phrases like: "social and economic upward mobility," "complex social organisms," "socio-economic stratification," and "recrudescence of nostalgia."

Translated from Weaverese, here are some of his solutions for problems he sees:

**Rx for land use: more subsidies so cities can build more middle income housing—even on sites that could yield more taxes.**

*Here is how Weaver says it:* "It was formerly required that urban renewal land areas be sold to redevelopers at 'fair value'—which usually meant the highest price for the highest use. This often made necessary the high-rent developments which have made urban renewal so controversial in some cities. The Housing Act of 1961 made it possible for communities to sell urban renewal land at a price . . . which would permit construction of middle-income housing. This provision helped make possible the decision by New York City's housing and redevelopment board to make some of its best sites available for middle-income housing. It was a wise decision . . . We clearly have learned . . . that rigid adherence to the idea of highest and best use of land can defeat some of the basic objectives of urban renewal. One of these is to make the city a more attractive place for families of moderate income. But I would not ban absolutely high-rise shelter from any and all urban renewal sites."

**Rx for the human problems of urban renewal: force the richer suburbs to subsidize the poor of the cities.**

*Here is how Weaver says it:* "In too many communities, plans for the clearing of blighted and obsolete portions of the cities have been viewed as matters which can be decided by technicians in consultation with the local power elite. Where these plans have ignored the desire of significant groups . . . renewal programs have gotten into serious difficulties."

"Perhaps because the city planning movement was so strongly influenced in its infancy by the architectural and engineering professions, planners have put great stress on the

*continued on p 71*



## LABOR:

## Building unions, 400,000 strong, stray from JFK wage leash

The solidest evidence to date that the Kennedy Administration may be keeping its eye upon the hole instead of the doughnut in its breast-beating for "non-inflationary wage settlements" came last month from Washington.

The episode started when employer Negotiator Bruce McKenzie appealed for President Kennedy's help to settle "impossible and excessive" wage demands ranging up to a \$1.15/hr wage boost spread over three years for laborers in 46 California counties—a 33⅓% boost over the \$3.45 going rate.

Back came a reply over Labor Secretary Arthur Goldberg's name: "This is in response to your recent telegram to the president concerning the West Coast maritime situation. Please be assured we are making every effort to achieve a reconciliation at the earliest possible moment."

Asked a reporter at President Kennedy's next news conference: "Have you personally concerned yourself with this?"

"I am not aware of the appeal," replied the chief executive. When the reporter gave vague details, Kennedy continued:

"We cannot settle labor matters in disputes across the country, unless they involve those areas where there may be a great national basic industry. We cannot go from city to city. . . ."

Five days later, as the laborers' union started throwing up picket lines at contractors refusing to sign immediate 30¢ hourly wage increases until a final settlement was reached, employers shut down \$3.5 billion in construction and idled 130,000 men. It was their only defense against "whip-saw tactics," they said.

The California story underscores for the nation an economic fact construction men have long known: hundreds of local labor contracts negotiated locally by nearly a score of craft unions add up to a national pattern for a \$57.4 billion basic industry just as surely as industry-wide contracts for \$13.4 billion steel and similar industries.

**Building involves the second-largest number of union men seeking new contracts this year—and demands are tough so far.**

About 400,000 building craftsmen will negotiate new contracts this year, second only to the 500,000 steelworkers. But the 3% wage boost reached in steel negotiations is honored more by its breach in construction. Buildings only national contract, between plumbers and major engineering firms, held the 3% rate (10¢ hourly on a \$3.05 basic rate).

But New York bricklayers are trying to cut their workday from seven to six hours and jump wages from \$5.20 to \$6.50 hourly. Plumbers there have told employers they want to slash their workday from seven to five hours, the historic short-day won already by electricians this year (NEWS, Feb).

In suburban Westchester County outside New York City, laborers want a 36% hike of \$1.38, including fringe benefits, spread over three years. Present rate is \$3.77/hr including fringes. Carpenters want 20% over two years (to \$5.66/hr including fringes) and bricklayers, masons, and plasterers seek 17% over two years to \$5.95/hr.

Shocked Westchester builders wired President Kennedy they are "being viciously exploited at the hands of powerful and irresponsible building trade unions."

Chicago bricklayers already have settled for a 7% boost this year of 30¢ hourly (including 10¢ pension payments) on top of their old \$4.40 rate. Next June 1 another 30¢ increase takes effect.

New contract settlements are running 14.9¢ hourly in the first three months of this year,

the Bureau of Natl Affairs reports after tabulating 80 new contracts. The average is 9.5% over the comparable average for last year and the highest since 1958.

"We already are confronted with make-work and featherbedding practices," says President Leonard Frank of NAHB. "Our industry and the economy will suffer enormously if the continual demands for higher wages, without corresponding productivity, do not cease."

"We have just witnessed the dramatic success of the Administration in repelling a rise in the price of steel. We hope the Administration will be quick to recognize the peril to the nation's anti-inflationary defenses in the pattern of these local labor cost increases."

**President Kennedy bases his hold-the-line wage talk on a complex formula for relating wage increases to productivity.**

The formula was written last January by the President's Council of Economic Advisers. It is the first time the White House has been so specific on this foggy area of public policy.

Its guiding principle is that wage and price increases should be measured against the nation's overall increase of output per man hour of 2½% to 3% annually.

CEA Chairman Walter Heller reminded building trades unionmen in March that their wage increases had been averaging 4% annually since World War 2.

The unionmen argued back that building tradesmen don't always work a full year, hence their wages should be higher than those of non-seasonal industries. Their contract demands this year show they still hold this view.

The President, stung by business resentment of his blunt face-down of the steel industry's 3% price increase, tried to show how his non-inflationary formula works in two painstakingly-written speeches last month.

ingly-written speeches last month.

"When an Administration has not hesitated to seek Taft-Hartley injunctions for national emergencies, has successfully urged moderation on the steel workers and other unions, has expressed a firm and continuing opposition to the 25-hour week, or anything less than the 40-hour week, and has gone on record against featherbedding and racketeering, and road blocks to automation, it surely does not need to be asked whether it will invoke the national interest wherever it believes it to be threatened," he told the US Chamber of Commerce. To Walter Reuther's United Auto Workers he said:

"It is a simple, inescapable, economic truth that increases in productivity, in output per man hour, set the outer limits of our economic progress . . . No financial sleight of hand can raise real wages and profits faster than productivity without defeating their own purpose through inflation." The President also laid out in the barest terms possible why he has found it necessary to set up "guidelines" for labor and management:

"I believe it is the business of the President to concern himself with the general welfare and the public interest and if the people feel that it is not, then they should secure the services of a new President."

**Can a President whose political power is founded on labor votes really talk down union wage demands?**

For those building trades unions who have exceeded the Kennedy measure of 3% gains, the President has offered only wrist-tap rebukes.

His speech to the auto workers was an effort to forestall business criticism by showing publicly that he could get tough with unions.

But convention by-play showed that unionmen say they agree with the President but go on pressing for big wage boosts. Case in point: on the eve of Kennedy's talk a proposed UAW resolution said it was an "imperative necessity for real wages to increase at a rate faster than the rate of productivity advance in order to bring demand into balance with productive capacity." The resolution also said Kennedy's guidelines permitted "catch-up" wage increases in industries where worker bargaining power had been weak, and made it clear UAW wants "catch-up" increases in the aircraft and missile industry this year.

When press reports of the resolution worried Reuther, he called Presidential aides and told them he was preparing a statement to clarify the "misunderstanding." The next day Reuther said UAW policy "is in conformity with and supports the efforts of the President."

Next day the convention referred the policy statement to the international executive board in a crush of business at adjournment time. The board passed it unanimously and quietly.

But the Kennedy stance has had one useful result: internationals who have long defended local autonomy in wage talks are bowing to Administration pressure and telling locals that if work stoppages don't end at missile bases, local workers will be replaced by men sent in by the internationals.

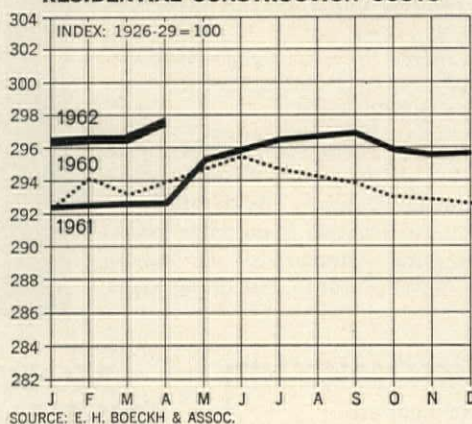
**House kills move to hike FHA, VA overtime costs**

Organized labor's effort to legislate itself more money at everybody's expense has suffered a setback. And home builders have won a legislative victory.

The House of Representatives voted to ex-

cont'd on p 71; NEWS cont'd on p 53

### RESIDENTIAL CONSTRUCTION COSTS



Wage increases continued to drive up residential construction costs. They rose 0.5% (from 296.3 to 297.7) on the Boeckh index in April, now stand 1.7% higher than the 292.6 of a year earlier. E. H. Boeckh says new labor contracts in the first three months of the year are wholly to blame. Materials costs continued to drop as prices for West Coast pine, asphalt shingles, and plumbing equipment declined.





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Vann Hess, president of Hess Construction Co., Inc., Topeka, Kansas, says — "Use of the MGIC insurance program has helped us streamline our entire housing operation. Savings due to increased efficiency have allowed us to become much more competitive in the home building field and, as a consequence, enabled us to increase total sales by more than four times. Our entire program is based on MGIC-insured loans."

Robert B. Maupin, senior vice-president of Capitol Federal Savings & Loan Association, Topeka, agrees — "MGIC has provided us with a sound program for insuring our high-ratio, long-term loans, enabling us to obtain a considerable amount of loan business that we might not have obtained otherwise. Because of less red tape and faster service, our builders get their buyers approved sooner, and it also helps to broaden their market."

**QUICK SERVICE**      **SIMPLE PROCEDURES**      **LOW PREMIUM RATES**      **NO DISCOUNTS**

Wallace E. Arters, president of Arters Brothers, Inc., Lima, Pa., writes — "We offer new homes on a semi-custom basis. We have had to avoid FHA financing because of the time requirement in processing construction modifications. This presented problems in securing adequate conventional mortgages for prospects with good earnings but limited capital for large down payments. We were delighted when Quaker City Federal made available 90% mortgages through the MGIC program. Quick approvals (generally 48 hours) and lack of red tape are two wonderful examples of private enterprise in full swing."

John H. Dempster, president of Quaker City Federal Savings & Loan Association, Philadelphia, says — "For the past ten years we have been financing construction and permanent mortgages for Arter Brothers' homes. With MGIC it is now possible to offer our customers higher-ratio conventional mortgage loans. Thus Arter Brothers are able to assist more deserving customers to own homes. MGIC's simple procedures and fast service are most helpful in expediting loans quickly, and at less cost to the builder."



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Company.....

Address..... Zone..... State.....

City.....



## MORTGAGE MONEY:

## Same song, fourth verse: discounts still shrink as loan demand rises

"The cupboard is bare," says Executive Vice President Harold Finney of Detroit's Citizens Mortgage Corp. Almost to a man, mortgage bankers surveyed by HOUSE & HOME agree that loans for single-family homes are being placed with investors as fast as they materialize.

The Mother Hubbard cupboard is one result of a savings buildup that Economist Miles Colean calls "an almost embarrassingly large supply of funds." The first quarter brought record net increases in savings on deposit (see table, p 55) in all types of lending institutions—not just commercial banks whose deposits were expected to spurt after the Federal Reserve let them pay 4% interest on deposits held over one year. Commercial banks gained a startling 113%. Their mortgage commitments were up only 31% (to \$6.25 billion) on Feb 28, says the American Bankers Association. (An estimated 40% of the bank gains in New York City come from funds transferred from checking accounts.)

### Most indicators show the cost of mortgage money is continuing to sag.

Average interest rates for new-home loans dropped 0.03% to 6.04% in the Home Loan Bank Board's April survey of S&L rates. Adds HLBB: "Average fee costs to builders dropped for the second consecutive month to 1.87% of loan amount—0.22% below April 1961 charges." But rates on loans on existing homes rose 0.03%, wiping out a 0.02% drop a month earlier.

Discounts on FHA and VA loans are down another 1/2% in all but three cities (Chicago, Washington, Philadelphia) in HOUSE & HOME's survey. Some changes for Sec 203b minimum down, 30-year loans for immediate delivery:

New York prices increase from 97 1/2 to 98; Miami from 95 1/2-96 1/2 to 96-96 1/2; Cleveland from 96 1/2-97 1/2 to 97-98 1/2; Houston from 96 1/2-97 to 96 1/2-97 1/2. The Massachusetts Pur-

chasing Group of mutual savings banks steps up from 96-96 1/2 to 96 1/2-97 for out-of-state loans. FHA's own discount figures show yields are at a three-year low.

But some lenders won't talk prices over 97. This price gives a net yield after 1/2% servicing of 5.12% (if the loan is prepaid in a typical 12 years). "Any lower discount gets close to 5% yield and there's great reluctance to that," notes past MBA President Bob Tharpe of Atlanta. "Bankers are trying for 5.25 yields," says Mortgage Banker Tom Coogan. "But they're dropping to 5.19 and 5.18."

Still another result: 35-year FHA loans (which investors resisted when Congress enacted them last June) are showing up in more and more cities—generally at discounts 1/2 point higher than 30-year loans.

### Don't expect FHA to cut its 5 1/2% interest rate ceiling, even though discounts are down to levels that have produced such action in the past.

Twice in the last 18 months the price paid by the Massachusetts Purchasing Group for out-of-state FHAs has reached the 97-97 1/2 range. Each time the Kennedy Administration has cut FHA interest rates: from 5 3/4 to 5 1/2% in February 1961, from 5 1/2% to 5 1/4% in May 1961. But FHA Commissioner Neal J. Hardy says: "We contemplate no change in the FHA rate in the foreseeable future."

The discount fall "may have run its course," prophesies President Robert Morgan of Boston's 5¢ Savings Bank. "This imbalance of supply and demand could wash out in the next 60 days." In this view, Morgan is a minority among mortgage experts. Most others feel yields will not rise until housing starts rebound.

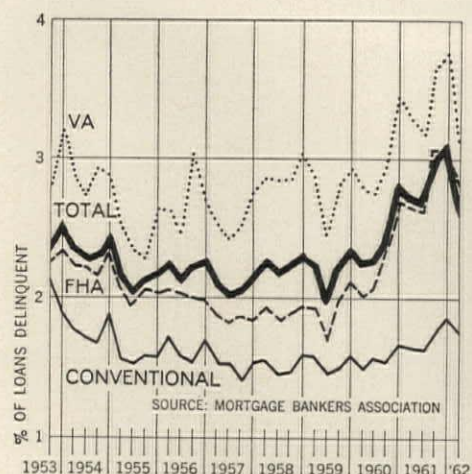
"Interest rates will firm moderately," when the US gross national product hits a \$570-billion yearly rate (compared to \$550-billion in the first quarter of this year), predicts Economist James J. O'Leary of the Life Insurance Association.

### FNMA's price boost is not yet slowing sales from its portfolio, for FNMA remains the only major source for new deals for immediates.

April sales from FNMA's secondary market portfolio averaged \$29 million weekly, and, for the first time, make FNMA a net seller. The agency is out of mortgages for New Jersey. In mid-April, FNMA boosted its sales prices 1/2 point across the board. The price list (unlike Fanny May's buying prices) is uniform across the nation—103 1/2 for 5 3/4% mortgages; 101 1/2 for 5 1/2%; 99 1/2 for 5%; 96 1/2 for 4 3/4%; 95 1/2 for 4 1/2%.

Portfolio sales lag three weeks or more behind price increases, and the first solid evidence of how the market is reacting comes on \$17.7 and \$8.9 million sales weeks in early May. But the price rise is no deterrent, says Tom Coogan. Investors are so hungry for loans they even are buying more and more mortgages eligible for FNMA special assistance, he reports.

## MORTGAGE BRIEFS



### Delinquencies decline

It is normal for mortgage delinquencies to decline in the first quarter of each year. They have seven years out of the nine since the Mortgage Bankers Association began checking.

But this year, the drop is:

1. Much bigger than most first-quarter declines, and
2. The first major reversal of an uptrend that began in mid-1959 and carried delinquencies to a record 3.10% in the preceding quarter.

Now, the overall ratio of mortgage loan payments more than 30 days past due is back to 2.68%—about where it was in mid '61. And the VA delinquency rate, which is usually highest (thanks to no-down loans), dropped the most sharply of all. Conventions continue to show the best collection results, with a 1.73% delinquency. FHA delinquencies are now 2.72%, VAs, 3.08%.

Delinquencies continue to be most common in the Northeast, rarest in the Northwest.

### VA sells its first mortgages

Loan hungry investors bid in part of VA's \$100 million offering at an average price of 100.04.

They paid \$40,343,000 for GI home mortgages with unpaid balances of \$40,327,000—a \$16,000 premium.

The mortgages, with interest ranging from 5% to 5 1/2% are on homes acquired by VA after the original purchaser defaulted. The homes were resold and the current mortgages are a minimum six months old.

Winning bids ranged up to 104 1/2 for some seasoned 5 1/2% mortgages in Boston, says VA. Accepted bids came from seven cities—Boston, New York City, Philadelphia, Dallas, Houston, Newark, N.J., and St. Petersburg, Fla.

In six other cities—Los Angeles, San Francisco, Baltimore, Detroit, Kansas City, and Atlanta—bids dipped below par. At mid-May, VA was undecided on selling at that price.

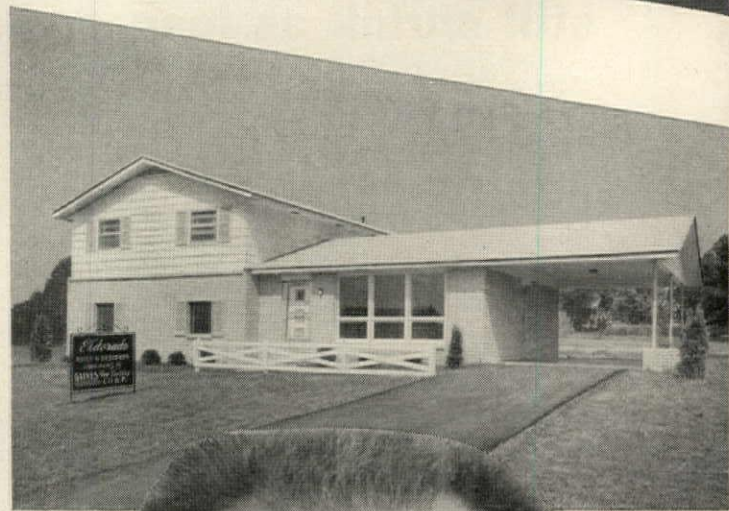
### Is diversification the answer?

Mutual lenders at their meetings last month were publicly pushing a series of moves that have been discussed in private for two years as ways to meet the new competition for deposits and mortgages from commercial banks. Some of their ideas:

1. S&Ls may get greater power to invest in apartments. Chairman Joseph McMurray of the Home Loan Bank Board rushed from the management conference of the Nat'l League of Insured Savings Associations to tell President Kennedy his plan to let S&Ls do more apartment lending was stalled in the

continued on p 55





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Budget Bureau. The HLBB wants to exempt over 4-family property loans from a rule limiting such loans to 20% of assets. It also wants to extend term of such loans from 20 to 25 years and increase loan-to-value ratios from 70 to 75%.

Back in Williamsburg, NLISA members liked the idea so well they approved it and asked that participation loans (in which several S&Ls join to finance a large project) be exempted as well.

2. *Savings banks and S&Ls want more banking privileges.* "Now that banks are competing with S&Ls for home mortgages why shouldn't S&Ls compete with them in other fields?" asked Economist Robinson Newcomb of NLISA members. Under today's rules, S&Ls are denied a chance to lend half of the money spent for remodeling or building multi-family units. Newcomb suggested character loans (for remodeling and even cars and furniture buying) plus more power to invest in apartments would help S&Ls meet this new market.

Outgoing President Samuel W. Hawley told the annual meeting of the Natl Association of Mutual Savings Banks in Seattle they need the same freedom to compete. Hawley called for 1) the same opportunity as competitors to set up branches, 2) the right to make unsecured personal loans and home improvement loans, 3) the right to classify depositors, 4) the right to sell savings bank life insurance and mutual fund shares.

### Mutual lenders fight squeeze

The scramble to keep earnings high enough to pay competitive dividends last month produced these results:

- Guardian Federal S&L of Silver Springs, Md. kept a 4% dividend rate in the face of an area-wide move to 4¼%, started a careful drive to retain its deposits. Officers prepared charts showing how little cash return the extra ¼% means (\$2.50 compounded annually on \$1,000 account) and made the charts required reading for tellers. All requests for withdrawals were referred to officers.

- Dime Savings Bank of Brooklyn (resources \$1.3 billion) jumped to 4¼% interest for money deposited over one year. Leading New York City savings banks say they will follow suit on July 1.

To keep earnings up Dime: 1) lets depositors borrow against their existing balances at 2.88% interest per year; 2) pushes home improvements through open-ending of existing mortgages with an exhibit at a Long Island shopping center.

- The Savings & Loan Foundation started a new advertising campaign to fight the 'one-

stop' service ad theme stressed by commercial banks in the Washington area.

### More private FHA's

Private mortgage insurance companies are finally expanding into California, the nation's biggest mortgage market.

State officials have just laid down ground rules for such companies to do business in the state. Two have applied—just-formed First Home Loan Insurance Co of Beverly Hills and Milwaukee's Mortgage Guaranty Insurance Corp, which now insures mortgages in 41 states and the District of Columbia.

First Loan will finance its operations with an intra-state sale of 225,000 shares of com-

mon stock at \$10 each. California law requires a minimum capitalization of \$2 million. The law, passed last year, lets such private FHA's insure the top 20% of conventional home loans up to 90% of appraised value.

President John J. Malloy Jr says First Loan will charge premiums two ways: 1) 2% of the loan value over ten years, averaging ½% per year or 2) ½% of loan value the first year and ¼% thereafter. FHA charges ½% for the life of a loan—which soaks homebuyers so much that FHA has piled up more than \$1 billion in reserves.

MGIC says it needs no fresh capital now, but may raise as much as \$10 million later in the year.

NEWS continued on p 57

## MORTGAGE MARKET QUOTATIONS

(Sale by originating mortgagee who retains servicing.) As reported to HOUSE & HOME the week ending May 11, 1962.

City	Conventional Loans		Construction Loans <sup>W</sup>		FHA 207	FHA 220	FHA 203 <sup>b</sup>
	Comm. banks, Insurance Cos.	Savings banks, S & Ls	Banks, Ins Cos. & Mtg. Cos.	Interest + fees Savings banks, S & Ls	Firm Commitment	Firm Commitment 35 years	Min. Down 35 year futures
Atlanta	5½-6	6	6-6½+2-2½	6-6½+2-2½	a	a	96K
Boston local	5¼	5¼	5¼	5¼	a	a	a
— out-of-st.	—	—	—	—	a	a	95½-96
Chicago	5½-6	5½-6	5¾-6+1-1½	5¾-6+1½	97-98 <sup>b</sup>	97-99 <sup>b</sup>	94-95½ <sup>b</sup>
Cleveland	5½-5¾	5¾-6	6+1-1½	6+1-1½	97-98	97-98	96½-97 <sup>b</sup>
Denver	5¾-6	6-6½	6+1½-2½	6+1½-2½	97-98	a	a
Detroit	5½-5¾	5½-5¾	6+0	6+0	97½	a	96½
Honolulu	6-6½	6-7	6+1½-2	6+1½-2	a	a	a
Houston	5½-6	5½-6	6½+1	6½+1	a	a	a
Los Angeles	5¾-6	5¾-6.6	6+1½	6-6+2-3½	97½-98	98½	96-96½
Miami	5¾-6	5½-6	6+1	5½-6+0-1	a	a	95½-96
Newark	5½-6	5½-6	6+1	6+1	96½-97½	par <sup>e</sup>	97
New York	5¾-6	5¾-6	6+1	6+1	97½-98	97½-98	98 <sup>b</sup>
Okla. City	5¾-6	6-6¼	6+1-2	6+1-2	a	a	a
Philadelphia	5¾-5¾	5½-6	5¾+1	5¾+1	98-98½	98-98½	98 <sup>b</sup>
San Fran.	5¾-6	6-6¾	6+1-1½	6-6+2-3	97½	99-par <sup>b</sup>	96-96½
St. Louis	5½-6½	5½-6½	5¾-6½+1-2	5¾-6½+1-2	a	a	a
Wash. D.C.	5¾	5¾	5¾+1-1½	6+1-1½	98	98	97

### FHA 5¼s (Sec 203) (b)

FNMA Sedry Mkt <sup>z</sup> y	New Construction Only				Existing <sup>z</sup> Min Down 25 year
	Minimum Down* 30 year	10% or more down 30 year		Immed	
96½	96½-97	96½-97	97 <sup>b</sup>	a	96½-97
97½	par-101	par-101	par-101	par-101	par-101
—	96½-97	96½-97	a	a	95½-96½
96½	96½-97½	96½-97	97-98	96½-98	97-98
96½	97-98	96½-97	98-98½	97½-98	97½-98
96	96-97½	96-97½	96-97½	96-97½	96-97½
96	97-97½	a	97½-98	a	97-97½
96	96½	96	97	96½	96-96½
96½	96½-97½	96½-97½	97-98	a	96½-97½
96	97	97	99 <sup>e</sup> f	a	97-97½
96½	96-96½	95½-96½	96-97 <sup>b</sup>	a	95½-96½ <sup>b</sup>
97	98	97½	98	97½	98
97½	98	98	98	98	98
96	96½-97	96½-97 <sup>b</sup>	97	a	96½-97
97	98½	98½	98½	98½	96-97
96	97	96½-97	98 <sup>f</sup>	97-98	97
96½	95-97½	94½-97	95-97½	95-97½	94-98
97	98	97½	98	97½	98

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

Sources: Atlanta, Robert Tharpe, pres, Tharpe & Brooks Inc; Boston, Robert M. Morgan, 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 Investments Co; Detroit, Harold Finney, exec vice pres, Citizens Mortgage Corp; Honolulu, Howard H. Stephenson, 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 W. Curran, Franklin Capital Corp; New York, John Halperin, pres, J. Halperin & Co; Oklahoma City, B. B. Bass, pres, American Mortgage & Investment Co; Philadelphia, Robert S. Irving, vice pres, First Pennsylvania Banking & Trust Co; St. Louis, Sidney L. Aubrey, vice pres, Mercantile Mortgage Co; San Francisco, Raymond H. Lapin, pres, Bankers Mortgage Co of Calif; Washington, D.C., Hector Hollister, exec vice pres, Frederick W. Berens Inc.

### NEW YORK WHOLESALE MORTGAGE MARKET

FHA 5½s	FHA, VA 5¼s	FHA 5¼ spot loans
Immediates: 98-99	Immediates: 96½-97½	(On homes of varying age and condition)
	Futures: 96-97	Immediates: 95-97

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

### VA 5¼s

City	New Construction Only		
	FNMA Sedry Mkt <sup>z</sup> y	No down 30 year	Fut
Atlanta	96½	96½-97	96½-97
Boston local	97½	par-101	par-101
— out-of-st.	—	96½-97	96½-97
Chicago	96½	96½-97½	96½-97
Cleveland	96½	96-97	a
Denver	96	96-97½	96-97½
Detroit	96	97-97½	a
Honolulu	96	96	95½-96
Houston	96½	96½-97½	a
Los Angeles	96	96½-97	96½-97
Miami	96½	96-96½	95½-96½ <sup>b</sup>
Newark	97	97½	96½
New York	97½	98	98
Okla. City	96	96½-97	96½-97 <sup>b</sup>
Philadelphia	97	97½ <sup>b</sup>	97½-98 <sup>b</sup>
San Fran.	96	97	96½-97
St. Louis	96½	a	a
Wash. D.C.	97	98	97½

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

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

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

Footnotes: a—no activity, b—limited activity, c—being made only by a few commercial banks, d—only on loans under 80% e—FNMA is only purchaser, f—25-year loans, g—for immediates; no futures market, h—for projects, including construction loan, 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.

### CONVENTIONAL S&L LOANS

(national average, weighted by volume)

	Apr	Mar	Apr 1961
New homes	6.04	6.07	6.13
Existing homes	6.25	6.22	6.27
Construction loans	6.16	6.01	6.16

Source: Home Loan Bank Board. Based on reports from 187 insured S&Ls with \$21 billion savings (one-third of all FSLIC-insured S&Ls).

### NET SAVINGS DEPOSIT CHANGES

in millions of dollars

	Mar '62	% change from Feb	Year to date	% change from 1961
Mutual savings banks <sup>a</sup>	\$ 472	+186	\$ 806	+23
S&Ls <sup>b</sup>	920*	+60	1,983*	+7
Commercial banks <sup>c</sup>	1,900*	+19	6,000*	+113

\*preliminary figures

<sup>a</sup>National Association of Mutual Savings Banks

<sup>b</sup>United States Savings & Loan League

<sup>c</sup>American Bankers Association



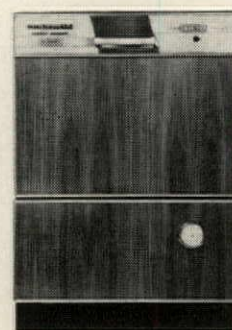


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## STOCK MARKET:

## Tax rules give realty trusts some (but not all) powers they sought

The Treasury at last has lifted the fog covering real estate and mortgage investment trusts. It was Sept 14, 1960 when President Eisenhower signed the law that lets realty trusts pass along their earnings tax-free to shareholders. Thus the profits of property investment are taxed once instead of twice. The same privilege has been accorded securities investment trusts since 1939, is responsible for the giant growth of mutual investment funds.

But not until April 28, when the Treasury finally promulgated the tax rules could the \$250 billion realty trust industry that has sprouted in the wake of the law really tell where it stands.

On the whole, realty investment men are happy with the regulations. The Treasury dropped or softened some provisions opposed by the industry. But on some key points it refused to budge. How much these will inhibit the growth of trusts remains to be seen.

Sorest point is a Treasury rule that no realty trustee may be an owner, officer, or an employee of "any independent contractor which furnishes or renders services pertaining to the trust property, or manages or operates such property."

The law itself is silent on this. Objects one Washington lawyer who has helped formulate the trust tax rules: "This looks like an attempt to regulate activities over which the Treasury and Internal Revenue Service have no control. Even if a trustee permits dealings between his trust and some other organization in which he has an interest, isn't the law everywhere that he remain a trustee until removed in some proceeding on the basis of a finding that the deal has not been in the best interests of the trust beneficiaries?"

### Realty trust men are unhappy that IRS rejected a proposal involving depreciation.

The law requires realty trusts to distribute at least 90% of their income to shareholders to qualify for preferred tax treatment; otherwise they are taxed as corporations. But depreciation on real estate offsets income, sometimes entirely. But depreciation allowances are often challenged by tax collectors. What if a change in depreciation imposed by IRS cuts income distribution below 90%? Realty men wanted a loophole providing this would not disqualify a trust from tax exemption. IRS refused. So, says one lawyer, "the practical answer is for trustees to adopt a conservative depreciation policy and to distribute all the income."

The final IRS tax rules also make changes the industry regards as improvements. The changes will:

1. Let trusts (instead of independent contractors) make decisions as to repairs on their properties.

2. Let trusts receive rent from independent contractor-managers who occupy space in trust property.

3. Let managers be paid by a percentage of gross rents instead of by a predetermined fee.

4. Give trustees power to limit the transfer of shares in the trust where this might disqualify the trust from tax exemption. The law requires at least 100 shareholders and no five or fewer individuals may own more than one half the trust directly or indirectly.

5. Ease the proposed requirement (in tentative regulations issued Jan 20, 1961) that trusts have "absolute and exclusive control" over management of trust properties. Now, shareholders not only have the right to elect

or remove trustees or to eliminate the trust, but also to "ratify amendments to the trust instrument proposed by the trustees." The original regulations would have disqualified any organization considered a limited partnership under state law. This has been dropped, presumably because some realty experts pointed out that court decisions in some states treat Massachusetts trusts as partnerships.

6. Give trusts more flexibility in holding title to property. The original rules required the trustees to hold legal title to all trust property. Now, the title can be in the name of he trust, of one or more of the trustees, or of a nominee for the exclusive benefit of the trust.

7. Make it clear that real estate assets include interest on mortgages on leaseholds of

## Key to housing profits: more sites

This is the advice Big Builder William J. Levitt is giving securities analysts.

About housing, that is. Not stocks. Levitt flatly predicted (in a May 3 talk) that profits of Levitt & Sons Inc "will at least double and probably triple" in his current fiscal year because he is now delivering homes in more places.

Levitt netted about \$800,000 (or 26¢/share) in fiscal 1962 ending Feb 28. In fiscal '61, Levitt lost \$763,155.

"We are trying to open a new branch [in a new city] every year . . . where we can reasonably expect to sell from 700 to 1,200 houses a year," Levitt told the New York Society of Security Analysts. "Think what fun that'll be in 20 years . . ."

Answering a question, he amplified: "I frankly don't want to play God, but I seriously question how we could have a dip [in profit] in the next ten or 12 years." Why? In fiscal '63, sales in Matawan, N.J. should show up in profits; in fiscal '64 Puerto Rico and a new US met area should add to earnings (Levitt said he is scouting as far west as California); in fiscal '66 Europe (see p 71) should add to his net.

Sales for fiscal '62 were about \$30 million, said Levitt—nearly double the year before.

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

NATIONAL HOMES CORP lost \$156,672 last year despite a 5% increase in revenue to \$77,738,080. Main reasons according to C. A. Smith, executive vice president, were reduced prices on their homes and a big jump in promotional expenses. Chairman James R. Price attributes much of the loss to the generally depressed home market: subsidiaries acquired by National during 1959 could not operate at a profit under such conditions. National manufactured 18,276 houses during 1961.

INLAND HOMES CORP reports record earnings for fiscal 1961, an increase of 19% over the previous year, while total sales jumped 4%. Says President and Chairman E. E. Kurtz: "This is the

land or improvements thereon.

8. Let trusts qualify for tax exemption under the 1960 law any time after they comply with all requirements. Originally, the Treasury would have required that they do so at a stated time. Once qualified, however, they must continue as a realty trust.

Left unchanged from original tax rules are provisions that:

- Effectively prevent realty trusts from investing in shares of other realty trusts. Specifically, shares in another realty trust will not qualify as real estate assets if the trust in which the shares are held fails to qualify for realty trust tax exemption itself for the full taxable year.

- Require apportionment of rents between real and personal property.

- Effectively prevent lessees of real estate trusts whose rent is based on a percentage of gross sales from subleasing on the basis of sharing the sublessee's net income. If a lessee does this, the entire amount of his rent is disqualified as rent from real property on the realty trust's tax return. Realty trust men call this rule "untenable."

Would the Administration proposal before Congress to end capital gains treatment on resold real estate to the extent of depreciation hamper realty trusts?

Most experts think not. The law bars realty trusts from holding any property for sale to customers in the ordinary course of trade or business.

second year in a row that we have maintained the level of house package sales in spite of generally depressed conditions in the homebuilding industry." He credits concentration on low priced homes for his success.

	Year ending Jan 31, 1962	Year ending Jan 31, 1961
Sales	\$5,813,051	\$5,588,226
Net income	346,774	291,520
Earned per share	\$1.16	98¢

DEL E. WEBB CORP reports earnings of \$2,835,908 for 1961, the company's first full year of public ownership. This was a whopping 328% increase over the firm's 1960 net of \$662,010.

ADMIRAL HOMES, INC sales of \$2.5 million were off 21% last year from 1960. Income was down  
*continued on p 59*

### NEW ISSUES

Date	Company	Proceeds to company <sup>a</sup>	Offering price of securities
Apr 9	Great Lakes Homes	\$ 544,050	\$ 6.50
Apr 10	Massasoit REIT	300,000	10.00
Apr 12	West Bay Financial	260,000	5.00
Apr 23	Green Valley Const.	372,000	5.25
Apr 24	Colwell Co	940,000	b
Apr 25	Presidential Realty	2,748,287.50	12.375
Apr 26	Florida Palm-Aire	900,535	2.00
May 1	Investors Funding Corp.	8,650,000 <sup>c</sup>	e
May 8	Madway Main Line Homes	500,500	10.00
May 10	Albee Homes	4,825,000	d

<sup>a</sup> After underwriting discounts and commissions.

<sup>b</sup> Offered in units of debentures at par. Proceeds to selling

shareholders from stock offered at \$24.50 per share: \$563,500.

<sup>c</sup> Offered in units of \$1,000 in debentures, with warrants to purchase Class A stock @ \$20. Proceeds include \$2 million assumed from exercise of these warrants.

<sup>d</sup> Offered in units of debentures at par. Proceeds to selling

shareholders from stock offered at \$21 per share: \$2,898,000.

### REGISTRATIONS WITHDRAWN

Date	Company	Amount sought	Proposed price of securities
Mar 16	First Continental REIT	a	a
Mar 28	American Development	\$ 360,000	\$ 6.00
Mar 28	Leighton Mobile Homes	25,000	5.00
Apr 3	Kraft Planned Homes	1,000,000	5.00
Apr 12	General Mortgage Trust	350,000	10.00
Apr 30	Keller Corp	1,200,000	b
Apr 30	Wallace Investments	c	c

<sup>a</sup> Trust had proposed to register 1 million shares, to be offered in exchange for real estate at par value.

<sup>b</sup> Proposed offering was of debentures at par.

<sup>c</sup> Proposed secondary offering of 400,000 shares for selling shareholders at a maximum of \$22 per share.





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Low draft resistance (provided by a vertical gas passage design) lets you install it in new homes with low chimneys, older homes with inadequate chimneys.

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Added to these features is superior and economical performance—provided by

Crane's unique vertical zig-zag flues.

You can choose from four sizes—70,500, 100,500, 129,800 and 159,800 BTUH Net I-B-R Water Ratings. All four come factory wired and assembled and completely equipped with all necessary controls and accessories.

See the Crane Man about the Sunnyday 5 and other fine Crane products.

In plumbing—thousands of quality-designed fixtures for every price range.

In heating—both warm air and hydronic, gas and oil.

In air conditioning—the very latest in split systems and packaged units.

In these fields Crane is one of America's great single-source manufacturers and suppliers for the building industry. A good company to know.

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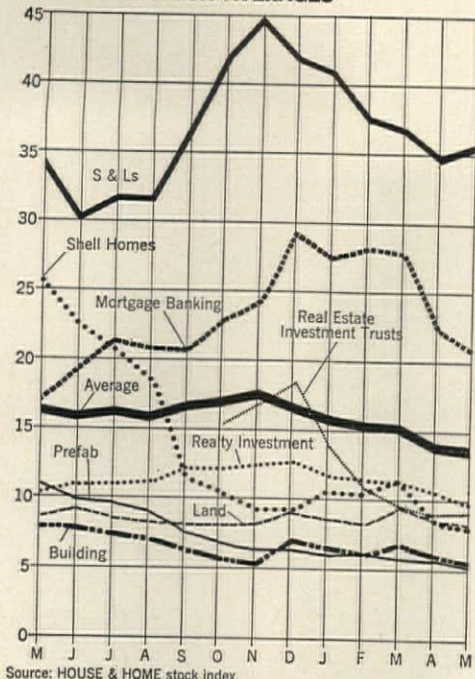
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**HOUSING STOCK AVERAGES**



Source: HOUSE & HOME stock index.

**Housing stocks parallel general market slide**

HOUSE & HOME's index dropped 2.9% last month. In percentages, this was the same slide as Dow Jones' industrial averages (684.06 to 663.90). It was a slightly better showing than Natl Quotation Bureau's industrials, which were down 3.6% (136.48 to 131.54).

Shell houses continued their month earlier plunge. They skidded 13.6% on a 3 1/2 point loss by US Shell and a 2 point drop by Albee Homes. Land developers were off 7.3%. Canaveral International fell 4 points and Consolidated Development of Florida dropped 3. Mortgage bankers showed a 7.1% decline on losses by every company in the category. Realty investors and builders were each down 5.7%. Prefabbers fell 3.9%.

S&Ls moved against the market after five months of declines. They rose 2.3%, led by Financial Federation (up 8 1/4 points) and First Charter Financial (up 4 1/2 points). Real estate investment trusts inched up 1.7% on a 1 1/4 point gain by First Mortgage Investors.

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

	Mar 12	Apr 16	May 8
Building	6.73	6.14	5.79
Land development	9.22	8.59	7.96
S&Ls	36.67	34.73	35.52
Mortgage banking	27.90	22.50	20.90
Realty investments	11.62	10.40	9.81
REITs	9.50	8.85	9.00
Prefabrication	6.43	5.64	5.42
Shell homes	11.56	8.55	7.39
AVERAGE	15.41	13.99	13.68

**PROFITS & LOSSES**

continued from p 57

61%. President James J. Gallagher blames the recession and continued unemployment in the areas that constitute this prefab company's major markets

	1961	1960
Sales	\$2,482,807	\$3,131,194
Net income	27,515	70,111
Earned per share	7¢	17¢

NATIONAL LAND & INVESTMENT CO sold \$1.1 million worth of land during 1961, first full year of operations. At year end, the company had \$822,530 outstanding in mortgages receivable. Net income for the year was \$172,982. President Bernard Weinberg plans to invest in a new 34-story, 1168-unit, Philadelphia apartment house.

continued on p 62

**NEW REGISTRATIONS**

(SEC approval pending)

ADVANCE MORTGAGE CORP of Detroit, seventh largest of the nation's mortgage bankers (\$350 million servicing, \$82 million-a-year originations), has decided to go public to raise money to grow bigger.

It is seeking SEC approval to sell 200,000 shares of common stock through underwriters headed by Shields & Co, New York, at a maximum of \$11/share. Advance would become the fifth publicly owned mortgage banking company in the nation.

The issue would cut the controlling interest in Advance held by the Rose family (President Irving Rose, his father, brothers and other members of the family) from 94% to about 66%. The company now has 452,919 shares outstanding including a 10% stock dividend paid April 19. President Rose is paid \$50,000 a year and Executive Vice President Leslie Rose \$40,000, according to the registration statement. The Rose family is also one of Detroit's major homebuilders (about 400 houses a year.)

Proceeds "will be added to working capital and initially be applied to reduce borrowing from banks," says the registration statement. "The additional capital will serve to increase the com-

pany's capacity to borrow funds from banks as required in the making of mortgages. Ultimately a substantial part of the proceeds may be applied to the acquisition of additional mortgage companies as opportunities for such further acquisitions arise. No arrangements or negotiations for such further acquisitions are presently pending."

Prescott-Lancaster Corp, Union, N. J. (David Margolis, president): 150,000 shares of stock at 5/share. The company builds and sells homes in New Jersey, operates an apartment in Miami Beach. Proceeds of the stock sale will be used for working capital and to buy and trade in mortgages. Underwriter: Jacey Securities Co, New York.

All-State Properties, New York, is seeking registration of \$5 million in convertible subordinated debentures to repay d.b.s. The company (Herbert Sadkin, \$40,000-a-year president) sells land and builds housing developments in New York, Florida, Maryland, and Kentucky. It has interests in barber shops, utility companies, and bowling alleys, netted \$1.1 million in fiscal 1961. With the E. L. Bruce Company, All-State owns American International Housing Corporation (Norman Mason, chairman), which has contracted to build 4,000 low-cost homes in Argentina (NEWS, Nov). Sadkin is the man who built the celebrated American model house for the Moscow exposition in 1959. Underwriters: Bear, Stearns & Co, and Allen & Co, New York.

Paragon Pre-Cut Homes, Mineola, N.Y., which withdrew an earlier registration, is now back at SEC for approval to sell 112,500 shares of common at a price to be supplied by amendment. The company started in 1956 as a retail lumber dealer and homebuilder, has spliced the two operations into one and now sells "pre-cut" homes which have all their basic lumber elements cut to size at the factory. Not shell houses, these are complete inside and out and are equipped with plumbing, heating and wiring. The company also has a financing subsidiary. Last year, Paragon sold 274 pre-cut homes for a reported gross of \$2,230,182 and net earnings of \$280,614. President Daniel Greenbaum salary: \$50,000. Underwriter: A. L. Stamm & Co, New York.

**HOUSING'S STOCK PRICES**

Company	Offering			Mar 12			Apr 16			May 8		
	Price	Bid	Ask	Bid	Ask	Bid	Ask	Bid	Ask	Bid	Ask	
<b>BUILDING</b>												
Adler-Built Ind. *	2	2 1/2	1	1 1/2	1 1/2	1 1/2	1 1/2	1 1/2	1 1/2	1 1/2	1 1/2	
Cons Bldg (Can) d	14 1/4	14 1/4	15 1/2	15 1/2	15 1/4	15 1/4	15 1/4	15 1/4	15 1/4	15 1/4	15 1/4	
Dover Const. ....	6 1/2	a	a	a	a	6 1/2	6 1/2	6 1/2	6 1/2	6 1/2	6 1/2	
Edwards Inds. ....	4 1/2	2 1/2	3	1 1/2	2 1/2	1 1/2	2 1/2	1 1/2	2 1/2	1 1/2	2 1/2	
Elchler Homes. ....	10 1/2	10 1/2	9 1/2	9 1/2	8 1/2	8 1/2	8 1/2	8 1/2	8 1/2	8 1/2	8 1/2	
First Natl Rlty & Const. ....	2	6 1/2 b	5 1/2	6	5 1/4 b	5 1/4 b	5 1/4 b	5 1/4 b	5 1/4 b	5 1/4 b	5 1/4 b	
Frouge. ....	12	12 1/2	10 1/4	11	10	10 1/4	10 1/4	10 1/4	10 1/4	10 1/4	10 1/4	
General Bldrs. ....	6 1/2	6 1/2 b	6 1/2 b	6 1/2 b	6 1/2 b	6 1/2 b	6 1/2 b	6 1/2 b	6 1/2 b	6 1/2 b	6 1/2 b	
Hawaiian Pac Ind 10 Kaufman & Broad. ....	10 1/2	17 1/4	18 1/4	16 1/2 b	15 b	15 b	15 b	15 b	15 b	15 b	15 b	
Levitt. ....	10	6 1/2	7	4 1/2	5 1/4	5 1/4	5 1/4	5 1/4	5 1/4	5 1/4	5 1/4	
Lusk Corp. ....	d	7 1/2	7 1/2	5 1/2	6 1/4	4 1/2	5 1/4	5 1/4	5 1/4	5 1/4	5 1/4	
US Home & Dev. ....	1 1/2	2 1/4	1 1/2	1 1/2	1 1/2	1 1/2	1 1/2	1 1/2	1 1/2	1 1/2	1 1/2	
Del Webb. ....	14 1/2	15 1/2	16	16 1/2	14 1/2	15 1/2	15 1/2	15 1/2	15 1/2	15 1/2	15 1/2	
Webb & Knapp. ....	2 b	1 1/2 b	1 1/2 b	1 1/2 b	1 1/2 b	1 1/2 b	1 1/2 b	1 1/2 b	1 1/2 b	1 1/2 b	1 1/2 b	
Wenwood. ....	1/8	1/8	1/8	1/8	1/8	1/8	1/8	1/8	1/8	1/8	1/8	
<b>S&amp;Ls</b>												
Calif Fin. ....	48 1/2	49 1/2	15 1/2	16 1/2	14 1/2	14 1/2	14 1/2	14 1/2	14 1/2	14 1/2	14 1/2	
Emp Fin. ....	22 1/2	23	20 1/4	21	22 1/2	23 1/4	23 1/4	23 1/4	23 1/4	23 1/4	23 1/4	
Equitable S&L. 23	45 1/2	47	39	40 1/2	41 1/2	43	43	43	43	43	43	
Fin Fed. ....	100ck	93ck	93ck	101 1/2 ck	101 1/2 ck	101 1/2 ck	101 1/2 ck	101 1/2 ck	101 1/2 ck	101 1/2 ck	101 1/2 ck	
First Chtr Fin. ....	43c	42 1/4 c	42 1/4 c	46 1/4 c	46 1/4 c	46 1/4 c	46 1/4 c	46 1/4 c	46 1/4 c	46 1/4 c	46 1/4 c	
First Fin West. ....	17	17 1/4	13 1/4	13 1/4	13 1/4	14 1/4	14 1/4	14 1/4	14 1/4	14 1/4	14 1/4	
Gibraltar Fin. ....	47c	47c	39 1/2 c	39c	39c	39c	39c	39c	39c	39c	39c	
Grt Western Fin. ....	31 1/2 c	27c	27c	26c	26c	26c	26c	26c	26c	26c	26c	
Hawthorne Fin. ....	15	15 1/2	13 1/4	13 1/4	14	14 1/2	14 1/2	14 1/2	14 1/2	14 1/2	14 1/2	
Lytton Fin. ....	34	35	34 1/2	35 1/4	35	36	36	36	36	36	36	
Mdwrtn Fin. ....	4 1/2	24 b	15 b	13 b	13 b	13 b	13 b	13 b	13 b	13 b	13 b	
San Diego Imp. ....	13 1/2 c	12 1/2 c	12 1/2 c	12c	12c	12c	12c	12c	12c	12c	12c	
Trans Cst Inv. 15	29	30	26	27	26 1/2	27 1/2	27 1/2	27 1/2	27 1/2	27 1/2	27 1/2	
Trans World Fin 8 1/2	30 1/2	31 1/2	31 1/2	32 1/4	31c	31c	31c	31c	31c	31c	31c	
Union Fin. ....	13	13 1/2	11	12	11	12	12	12	12	12	12	
United Fin of Cal 10	50 1/2 c	44 1/2 c	44 1/2 c	45 1/2 c	45 1/2 c	45 1/2 c	45 1/2 c	45 1/2 c	45 1/2 c	45 1/2 c	45 1/2 c	
Wesco Fin. ....	42 1/2	43 1/2	42 1/2	43 1/2	43 1/2	44 1/2	44 1/2	44 1/2	44 1/2	44 1/2	44 1/2	
<b>MORTGAGE BANKING</b>												
Colonial. ....	9	14 1/2	15 1/2	14 1/2	15 1/2	12 1/2	13	13	13	13	13	
Colwell. ....	10	28	30	24 1/2	26	23 1/2	25	25	25	25	25	
FNMA. ....	83 1/2	85	83	83 1/2	77	78 1/2	78 1/2	78 1/2	78 1/2	78 1/2	78 1/2	
MGIC. ....	27 1/2	46	47	39	40	38	38 1/2	38 1/2	38 1/2	38 1/2	38 1/2	
Palomar. ....	16	16 1/2	15 1/2	16 1/4	13	13 1/2	13 1/2	13 1/2	13 1/2	13 1/2	13 1/2	
Stockton Whatley *	19	19 1/2	18 1/2	19 1/4	17 1/2	18 1/4	18 1/4	18 1/4	18 1/4	18 1/4	18 1/4	
<b>REAL ESTATE INVESTMENT TRUSTS</b>												
Continental												
Mtg Inv. ....	15	a	a	a	13 1/4	14	14	14	14	14	14	
First Mtg Inv. ....	15	18 1/4	18 1/2	16 1/2	17	18 1/4	18 1/2	18 1/2	18 1/2	18 1/2	18 1/2	
Liberty. ....	10	8 1/2	8 1/2	8	8 1/2	7 1/2	7 1/2	7 1/2	7 1/2	7 1/2	7 1/2	
US Realty Inv. ....	10	10 1/4	11 1/2	10 1/4	11	9 1/2	11	11	11	11	11	
<b>REALTY INVESTMENT</b>												
Brookbridge Dev. *	5	5	5	5	5	1 1/2	1 1/2	1 1/2	1 1/2	1 1/2	1 1/2	
Gt Amer Rlty. ....	5	5	5	5	5	5	5	5	5	5	5	
Herman & Appley. 5 1/2	a	a	a	a	5	5 1/2	5 1/2	5 1/2	5 1/2	5 1/2	5 1/2	
Income Props. ....	9 1/2	11	11 1/2	10	10 1/2	10 1/2	10 1/2	10 1/2	10 1/2	10 1/2	10 1/2	
Kaymarq. ....	6	7	7 1/2	7	7 1/2	6 1/2	7	7	7	7	7	
Kratter A. ....	27 b	25 1/2 b	25 1/2 b	23 1/2 b	23 1/2 b	23 1/2 b	23 1/2 b	23 1/2 b	23 1/2 b	23 1/2 b	23 1/2 b	
Mensh Inv & Dev. d	16 1/4	g	16	19	14	15 1/2	15 1/2	15 1/2	15 1/2	15 1/2	15 1/2	
Presidential Rlty 6 1/2	14 1/2 b	13 b	13 b	11 1/2 b	11 1/2 b	11 1/2 b	11 1/2 b	11 1/2 b	11 1/2 b	11 1/2 b	11 1/2 b	
Rlty Equities. ....	5 1/4	6 1/2 b	6 1/2 b	6 1/2 b	6	6	6	6	6	6	6	
Wallace Inv. ....	10	16 1/4	17	15 1/4	16	14 1/2	15	15	15	15	15	
<b>LAND DEVELOPMENT</b>												
All-State Prop. *	7 1/2 b	6 1/2 b	6 1/2 b	6 1/2 b	6 1/2 b	6 1/2 b	6 1/2 b	6 1/2 b	6 1/2 b	6 1/2 b	6 1/2 b	
Amer Rlty & Pet *	6 1/4	6 1/2	5 1/2	6	4 1/2	5 1/4	5 1/4	5 1/4	5 1/4	5 1/4	5 1/4	
Arvida. ....	9 1/2	10 1/2	8 1/4	9 1/4	8 1/2	9	9	9	9	9	9	
Canaveral Intl. 5	29 b	31 1/2 b	27 1/2 b	27 1/2 b	27 1/2 b	27 1/2 b	27 1/2 b	27 1/2 b	27 1/2 b	27 1/2 b	27 1/2 b	
Cons Dev (Fla) 5	9 1/2	10 1/2	7 1/2	8 1/2	4 1/2	5 1/4	5 1/4	5 1/4	5 1/4	5 1/4	5 1/4	
Coral Ridge Prop *	2	2 1/4	2 1/2	2 1/2	2 1/2	2 1/2	2 1/2	2 1/2	2 1/2	2 1/2	2 1/2	
Fla Palm-Alre *	2 1/2	2 1/2	2 1/2	2 1/2	2 1/2	2 1/2	2 1/2	2 1/2	2 1/2	2 1/2	2 1/2	
Forest City Ent. 10	11 b	10 1/2 b	9 1/2 b	9 1/2 b	9 1/2 b	9 1/2 b	9 1/2 b	9 1/2 b	9 1/2 b	9 1/2 b	9 1/2 b	
Garden Land. ....	6 1/4	3 1/4	4 1/4	3 1/4	4 1/4	3 1/4	4	4	4	4	4	
Gen Dev. ....	e	14 b	12 1/2 b	13 1/2 b	13 1/2 b	13 1/2 b	13 1/2 b	13 1/2 b	13 1/2 b	13 1/2 b	13 1/2 b	
Grt Southwest. 18	22	22 1/2	21 1/2	22 1/2	20 1/4	21	21	21	21	21	21	
Gulf American. ....	10 1/2 b	13 1/2 b	13 1/2 b	13 1/2 b	13 1/2 b	13 1/2 b	13 1/2 b	13 1/2 b	13 1/2 b	13 1/2 b	13 1/2 b	
Horizon Land. ....	e	18 1/4	18 1/4	14	13 1/2	14	14	14	14	14	14	
Laguna Niguel. ....	e	10 1/2	11 1/4	10 1/2	10 1/2	9 1/2	10	10	10	10	10	
Lake Arrowhead. 10	6 1/2	7 1/2	6 1/2	7 1/4	6	7	7	7	7	7		





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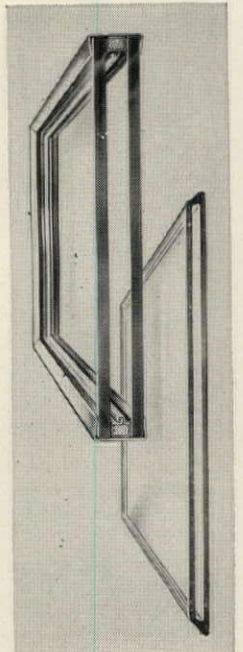


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KAUFMAN & BROAD BUILDING CO, just listed on the ASE, had record sales and earnings for fiscal 1961, reports President and Chairman Eli Broad, 28. Sales rose 34% and net jumped 53%. The four-year-old company builds low priced homes in Detroit and Phoenix.

	Year ending Nov 30, 1961	Year ending Nov 30, 1960
Sales	\$11,703,656	\$8,734,681
Net income	635,368	403,319
Earned per share	\$1.29	84¢

EQUITABLE INVESTMENT CORP, Realtor John Havens' combination apartment-building, real estate investment, land development company, added Evans Savings Association to its operations during 1961 and increased its earnings 158% to \$666,660. Assets of the company soared over

1,000% from \$4.7 million to \$109.8 million by the end of 1961, an increase reflecting the acquisition of Evans. The S&L enjoyed a growth in assets from \$86 million when it was acquired in August to \$97 million by year end.

GENERAL BUILDERS CORP sales for 1961 jumped 89% to \$15.4 million, and net income climbed 38% to \$621,937. President Janis Risberg's attributes the showing to increased concentration on cooperative housing. The company builds apartments and one and two-family houses in Fort Lauderdale, Fla, and Long Island, N. Y.

	1961	1960
Net sales	\$15,372,079	\$8,114,648
Income before amortization of tax benefits & deferred taxes	993,183	450,481
Net income	621,937	450,481
Earned per share	60¢	54¢

architect, part investor or part entrepreneur, he must know his way around in the field of money."

● Mayor Ben West of Nashville: "Survey the empty buildings in your own downtown areas. You will find many are structurally sound, and are not dead but dormant. Must you delegate this function to the interior decorator, the engineer, or the planner who decrees demolition?"

● Outgoing AIA President Phil Will: "The curricula of all but a small handful of schools of architecture are designed to produce but one kind of practitioner: the conceptual architectural designer. Is the concept that all architects should be general practitioners as obsolete in architecture as it is in other professions? Such is the explosive growth in technology and standards of performance that professional amateurism can no longer be tolerated by a demanding public. Failure by the architectural profession to recognize this new need for performance in depth has left a vacuum into which has poured a horde of consultants and specialized non-professional enterprisers."

So high-toned were the proceedings that their import was lost on many visitors and even on some members.

AIA has by no means abandoned its courtly rituals. There were the solemn "investiture of fellows" and "convocation of fellows" (34 received the honor), alumni luncheons, President Will's reception, the annual dinner (honoring the late Eero Saarinen with AIA's top gold medal award), and ceremonies to give awards to a long list of members and allied professionals. Moreover, such argument as did develop in meetings was so urbanely voiced ("next year I may stay home and cybernate in a tree," said one disgruntled architect) that few outsiders understood what was in the wind.

Opponents of the new leadership made a last ditch stand of sorts, eking out a victory on a complicated proposal many delegates did not understand.

This debate was on a motion to let AIA members form councils with consulting engineers and other professionals in special fields of interest. Proponents explained that this would give architects valuable allies in the fight against "package dealers" who encroach on the architects' field. Opponents argued such a move might give an advantage to big architectural firms specializing in various fields, or put architects under the thumb of outside groups. The proposal was tabled by a 476-465 vote.

A proposal to start proceedings to finance a new headquarters building lost for lack of a quorum. Proposed new standards of practice were presented, but only for study. Action is scheduled for next year's convention.

NEWS continued on p 67

## AIA'S NEW PRESIDENT

Henry Lyman Wright, 58, is a partner in the 170-man Los Angeles firm of Kistner, Wright & Wright, whose \$30 million annual volume (in amount of construction involved) is 75% in school and college design. Wright has never been active in residential work.

In AIA, Wright has been president of the Southern California chapter and California council. He has headed various committees of the institute as far back as 1947. He was elected second vice president in 1958, first vice president in 1960. (Under new by-laws, he will serve only one year, instead of two one-year terms for recent presidents.)

Wright considers himself 100% in support of ideas espoused by outgoing President Phil Will. He is considered a capable politician and effective on the grass roots level.

## AIA CONVENTION:

# Revolution among gentlemen

Architects' new goals for a broader role in building win confused backing and AIA starts to carry them out

One of the quietest, most gentlemanly revolutions in history reached a discreet climax in Dallas May 7-11 at the annual convention of the American Institute of Architects.

So circumspect has been the AIA revolution that one of its chief fashioners, new President Henry Wright, officially declared it hadn't even happened. But it has—and Wright's statement was a tactful first step toward carrying out his mandate from the new leadership.

All the new AIA officers and directors elected back the idea that the profession must change to meet changing times—that the architects' role must expand in both private and public practice, particularly to create better urban environment. And every work session of the convention was given over to analysis of the architects' new goals and how to achieve them. Basic goals: 1) expansion of services so that the architect becomes the "master builder" or key man in all planning and building, and 2) the profession takes the lead in saving the nation from ugliness (H&H, April).

Convention speakers differed only on how to achieve goals which all seemed essentially agreed upon.

Keynoter Charles R. Colbert, FAIA, dean of Columbia University's school of architecture, pointed out: "This is not just another year and another convention. . . . To discharge our responsibility the architect-planner must operate on a different scale and in a new way. . . . We must create a total physical environment that keeps in the forefront the basic needs of man."

The problem in doing this, said Colbert, "is that the architect's training is traditional and seldom able to reach beyond time-worn methods, the endless clichés and shibboleths that restrict us. [We must have] a new and deeper concern for the individual, accept help from other disciplines, and completely eliminate artistic and esthetic snobbery. . . . We cannot isolate ourselves as a self-contained cell or a self-sufficient group. We simply must expand."

Lone dissenter among the speakers was Jane Jacobs, author of *The Death and Life of Great American Cities* (NEWS, Nov '61). Architects must devote more time to studying how cities work and not be concerned solely with structural methods and materials, Mrs Jacobs said. She showed little enthusiasm for that part of the new AIA program seeking for architects a bigger role in "packaging" projects. Said Mrs. Jacobs:



AIA'S WRIGHT & WILL  
100% agreement on the program

"It is doubtful that simply taking over other people's decisions will improve matters. I see no reason that architects will make better loan negotiators or real estate advisers, or manipulators of depreciation, or regulation interpreters, or coordinators of capital budgets than other people now doing these services.

"Architects are not apt to achieve much improvement or change—except at best to swerve the channeling of fees—by making their firms the organizers of all the peripheral building services and skills. The trouble is less the problem of who is doing what than the fact that something is hardly being done at all, by anybody. A vacuum exists that nobody can very well fill except architects. This vacuum is the analysis of how spaces and forms in buildings and cities are and will be used. Architecture has become more and more preoccupied with itself, less and less concerned with the tangible workings of the world that uses it."

### Other suggestions:

● Architect William L. Pereira, FAIA: "Expanded service demands expanded knowledge. What our world wants of our profession is knowledge—of economics, of science, of history. We are prone to think of architecture as a graphic art. But we must spend as much time at our desks as at our drawing boards if we are to fulfill our function as the new entrepreneur of environmental design."

● Economist (and past NAHRO President) Karl L. Falk: "The architect must know how to get and how to use money for building and profitable assembly of land. Whether he remains a designer or whether he becomes part of a syndicate or team where he is part



## PLANNERS:

## Are citizen planning commissions on the way out?

Yes, predicts Executive Director Dennis O'Harrow of the American Society of Planning Officials.

O'Harrow gave 1,400 planners at the 28th annual conference of ASPO in Atlantic City last month this glimpse into the future of their profession:

"A device that will necessarily evolve is the full-time development control agency.

"As I see it, this agency will administer a development ordinance, which will combine our present zoning, subdivision, and large-scale development controls.

"I see it as an agency headed by a three-man board, all full-time, supported by a technical staff. The three members will be professionally qualified for the position."

**This super-agency will preside over a new type of "master plan," forecasts O'Harrow.**

"Development control agencies will establish all zoning districts and under general

H & H staff



**ASPO'S O'HARROW**  
"Too low powered"

policy laid down by the legislature will administer all land use controls.

"I believe this general policy laid down by the legislature will, in effect, take the place of the master plan—will be the master plan of the future. It will be adopted officially by the legislature—a procedure that planning authorities in the past vehemently discouraged.

"The best analogy to the development control agency is found on the federal level in such bodies as the federal communications commission, the interstate commerce commission, and the federal aviation agency. These federal agencies are regulating industries on a national level.

"The development control agency is also regulating industry, the construction or the homebuilding industry, on a local level."

"The planning vehicles of the past are too low powered. And I'm not willing to say that a planner should be the chief officer after the reorganization."

**Milwaukee, Philadelphia and New Haven are already moving toward this setup.**

In the mid-1950's, many a city found that it needed a housing co-ordinator to push urban renewal programs (NEWS, Aug '56). Most coordinators operated out of the mayor's office and, since they had no legal status under a city ordinance, relied on the fact that they spoke for the mayor to get things done. Some, like Chicago's James Downs were unpaid, part-time citizen leaders.

Now, housing co-ordinators have become development co-ordinators in a handful of cities and grapple with planning problems as well. Planners, who traditionally want to work in an antiseptic, unpolitical atmosphere, have resisted being drawn into this active arena where projects are done immediately.

In Philadelphia, Development Co-ordinator William Rafsky is assigned by the mayor to

co-ordinate all housing and code enforcement activities. Rafsky's power still depends on his standing with the mayor and the redevelopment and housing agencies and planning department remain independent.

New Haven goes one step further by giving its development administrator, Thomas Appleby, direct operating control over separate divisions for renewal, planning, building.

In Milwaukee, city council last July melded the Plan Commission, Redevelopment Authority, and Housing Authority into one Dept of City Development headed by Director Richard W. E. Perrin (NEWS, Dec). But both the Housing and Redevelopment Authorities keep their independence.

Because of this "much staff time is taken up by meetings, preparation of agendas and minutes, and review and transmittal of the actions of the separate boards," Planning Director Vincent L. Lung reported to ASPO. "It's become a local joke that a secretary had better not make a mistake in typing a letter because it costs more to correct 18 copies than to write another one."

**Boston's renewal agency has absorbed the planning board and its director suggests ASPO and NAHRO might merge.**

After a bitter year-long fight, Mayor John F. Collins last year put the city planning board under the strong hand of Development Administrator Edward J. Logue, \$30,000-a-year boss of the independent Redevelopment Authority. The planning board had shown no vitality for 20 years and was often criticized for the political overtones of its actions. For three years it kept two directors on its staff. Now, the top planner reports to Logue, and the five-man Redevelopment Authority makes all planning decisions.

Planners have too long remained aloof from the main stream of government, the outspoken Logue told ASPO last month. "The sooner we abandon the idea that planning should be in any sense an independent part of government, the more effective planning

will become," he said.

Logue feels planners must get over their traditional suspicion of urban renewal directors (most common complaint: quickly-built renewal projects ruin costly but unfinished master plans). "We might even have a merger of ASPO and NAHRO (Natl Association of Housing & Redevelopment Officials, largest group of renewal officers)," urged Logue. "It might be a good step to begin with one big convention where we can find out who has horns and who doesn't."

**Are planners letting planning and zoning be used to enforce segregation in housing?**

Yes, cried President Charles Abrams of the Natl Committee Against Discrimination in Housing.

"Oppressive zoning" (such as two and four acre lots) is being used to exclude minorities from some communities, he said. In California some communities are organized by a developer who appoints the mayor and town officials. "They can exclude anyone by setting up the right zones," he charged.

Abrams' recipe: remove the zoning power from local communities and let regional or state officials supervise zoning. Federal officials might insist there be no exclusive zoning before they grant federal aid to cities.

"Who can decide the character of a community better than the local people?" protested a Maryland mayor.

"Is the deprivation of the right of a man to move to land where he can pay the price a local problem or becoming a national problem?" retorted Abrams.

**ASPO adopted a "recommended" code of ethics for planners and commissioners.**

The code was written primarily for citizen members of planning, renewal, or zoning boards after a year's study by an ethics committee headed by Attorney Kline L. Roberts of Columbus, Ohio. ASPO says the code does not mean ASPO will try to police the planning

*continued on p 71*

## A first: land planners study land tax

Some tax facts painfully clear to builders and developers reached US planners in concentrated doses last month as the American Society of Planning Officials talked taxes for the first time at a convention. Tax experts ticked off these realities which planners often ignore:

- "In some respects the tax assessor is planning urban areas today," said Executive Director Max Wehrly of the Urban Land Institute. "Taxation and tax policy as it affects land and its development and use is one of the most neglected and, in many communities, one of the most critical considerations and controlling factors in the entire field of public policy."

- "If the tax system of a city so inhibits private developers that certain projects can be accomplished only by special tax favors, then the city had better give its tax system a rigorous overhaul," advised Executive Director Mabel Walker of the Tax Institute. "What will it profit a city to have a few urban renewal show-places if all the little property holders find that the tax system penalizes them for maintaining their properties in good condition?"

Both found planners guilty of ignoring tax impact. "This field has been given little recognition by planners and little basic investigation by others," said Wehrly in describing ULI's current study of taxes (NEWS, Sept).

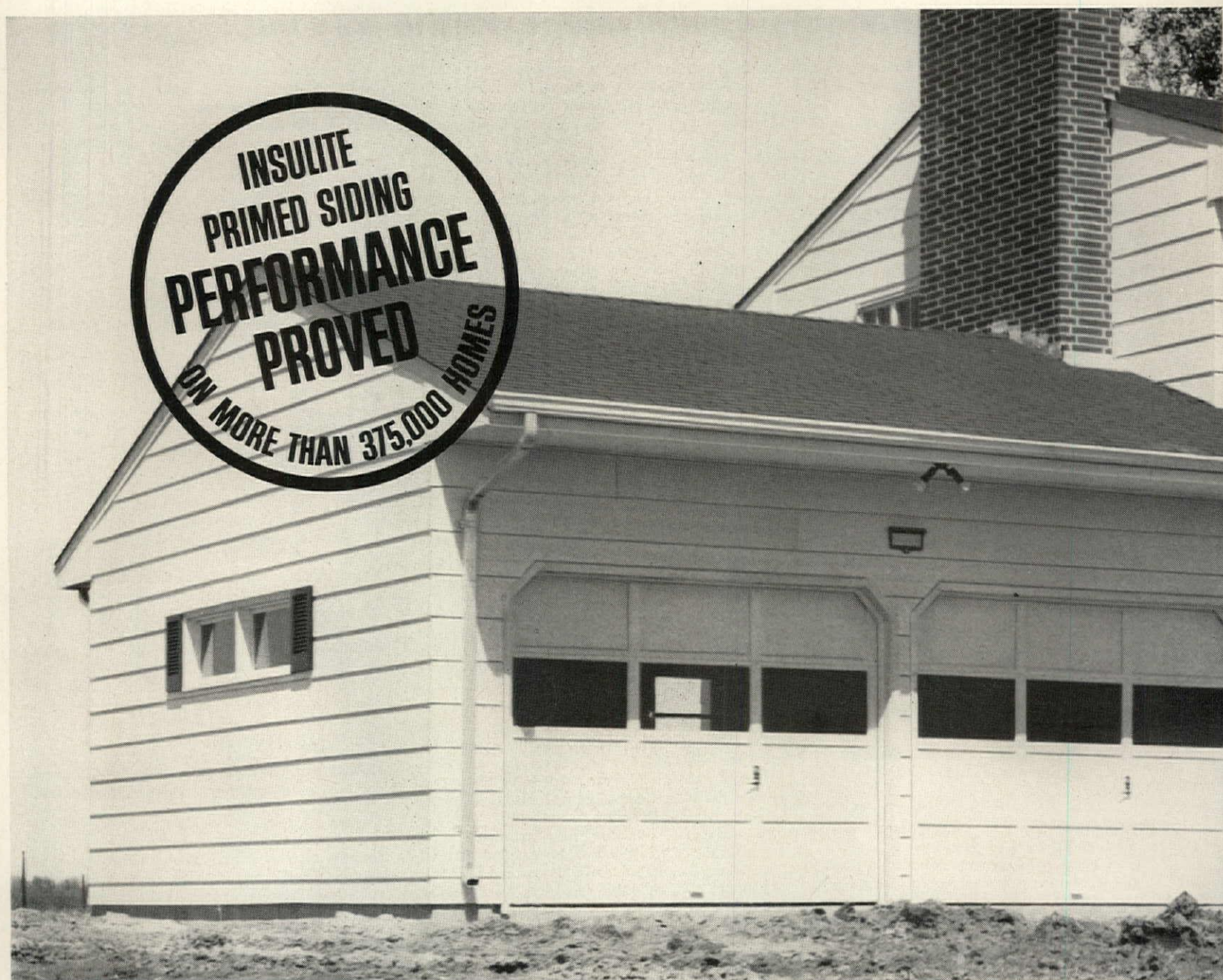
The idea of dropping taxes on buildings and taxing only land value was described.

Such site-value taxation is winning "considerable advocacy," noted Miss Walker, because higher taxes on land would curb speculation and reward homeowners who maintain their homes properly. Land taxes could come as a natural result of a trend toward dropping personal property taxes (New York and Delaware have scrapped these taxes), she said. But cities think they are so short of money that it seems "unlikely" they will surrender any form of tax revenue, she predicted.

"Site value taxation does not remove the need for improved assessment practices," warned Municipal Consultant Thomas Plunkett of Montreal, former research director for the Canadian League of Mayors and Municipalities. "Most of us can provide examples of where our current assessment practice has exhibited seeming inability to attribute much more than a nominal value to certain land uses."

The federal capital gains tax rewards "speculation, scatter, and shortages" in land with a 25% capital gains rate and is equally at fault, said Prof Meyer Wolfe of the University of Washington. Bad local assessment could be corrected, he said, by "the right hand (the tax assessor) letting the left hand (the planner) know what it is doing."





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"**Goes up faster**"—much faster and easier to apply than wood shakes or conventional wood siding. And, it's easier to handle, easier to nail. There's a minimum of waste since it comes in long lengths and doesn't split out when we cut or nail.

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Ray Kroiss is typical of builders all across the country who have switched to Insulite Primed Siding. The reasons are simple: Insulite saves them money on every siding job; and, its extra smoothness, fewer visible joints, and deep shadow lines add buying appeal to the homes they build.

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A lovely wooded island is emerging from the man-made waters west of Greer's Ferry Dam, near Heber Springs in beautiful Arkansas. Eden Isle, it's called, and within its 600 acres, the most imaginative home building project ever conceived is developing.

Eden Isle is the original dream of Herbert L. Thomas, Sr., Board Chairman of First Pyramid Life Insurance Company of America. It's a magnificent setting for gracious week-end, summer, or year-round living—an "Eden" of picturesque villas, parks and waterfalls, with a 9-hole golf course, a private country club and a marina.

In one area of the island villas are being built in clusters of five around a central park. In another area, hilltop estate sites surrounded by beautiful lichen-covered rocks and overlooking miles and miles of lake and woodland, are available to those who desire to build larger homes. Prices of the villas start at \$12,000, and estate prices start at \$35,000.

New Norge refrigerators, produced in nearby Fort Smith, Arkansas, will be in every kitchen—along with Norge ranges, dishwashers, and food waste disposers. The utility areas will feature Norge washers, dryers, and water heaters. The luxury of these fine appliances is available to villa and estate owner alike.

All villas will be centrally heated and air-conditioned with "year-round air conditioning" by York—another division of Borg-Warner.

It is planned that Eden Isle in Arkansas will offer hundreds of American families the opportunity of a lifetime to enjoy gracious living in a totally unique paradise of tiled-roof Italian, Spanish and California styled villas, with the added convenience of modern Norge gas and electric appliances.

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**BORG-WARNER**



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field, but wants to promote ethics in planning.

The code says citizen planners should avoid "the possibility, not actuality, of a conflict of interest. The question is not, 'Do I think I would be biased?' but 'Would a reasonable person think I could be biased?'"

The code condemns practices which have sometimes embarrassed and hampered builders and developers in preliminary planning for certain tracts or in presenting their case at public hearing. Says the code:

• "Information of private affairs that is learned in the course of performing planning duties must be treated in confidence. Private

affairs become public affairs when an official action—such as a change of zone classification or approval of a plat—is requested with respect to them. Only then is disclosure of relevant information proper.

• "Boards and commissions holding public hearings on planning questions should permit the presentation of information on behalf of any part to a question only at the scheduled hearing, not in private, unofficially, or with other interested parties absent. Partisan information received in the mail, by telephone or other communication, should be made part of the public record."

## HOUSING ABROAD:

### Is Europe an overlooked market?

Yes, says Big Builder William J. Levitt. Today's housing market in France and England offers US builders "as good or better opportunity as anything I've ever seen in the US."

Levitt is the first major US builder to grow so mobile he has ventured across the Atlantic. He already has two apartment projects under construction in Paris (one of 200 units, the other of 180). And he is dickering with the French cabinet for permission to put up a Levittown-style development of perhaps 1,000 one-family houses in the suburbs.

"Within a reasonably short time," he told the New York Society of Security Analysts\* last month, "Levitt-houses will dot France." Levitt envisions projects in the suburbs around Bordeaux, Lyons, and Marseilles. And he told the stockbrokers he is intrigued with the house-building possibilities in England and northern Italy, too.

Near Paris, Levitt says he expects to build houses to sell between \$13,000 and \$18,000 using plans and specifications very close to those of his US models. He hopes to start construction by mid-1963.

*Land?* "We found enough in the village of Trappe, a 20 minute drive on the freeway from the Arch de Triomphe, to build 20,000 houses on lots bigger than the 6,000 sq ft minimum we used in Levittown, L.I.," says Levitt.

*Mortgage money?* France has little or no 90 or 95% mortgage loans but Levitt says 65 and 70% conventional mortgage money is "abundant." House-hungry French families have so much cash in the sock that 25 or 30% downpayments will tap the market so well that easier terms won't be necessary for "two or three, or four or five years."

How far Levitt will get how fast puzzles Frenchmen. Cables HOUSE & HOME's Paris correspondent: "If asked, every Frenchman would be overjoyed at having an individual dwelling. But estimated costs in France are generally wildly surpassed by the realities of building with outmoded techniques. The housing ministry, while it might well grant a building permit to Levitt (no such yet) and other builders, has made no declaration of a major policy switch (to promote single-family homes) despite pressures from such groups as the Union of Individual House Builders."

And Pierre Sudreau, 43, deGaulle's housing minister since 1958, has just been promoted to education minister. Since Sudreau took office, France has been building some 300,000 units a year—enough so Sudreau has recently said the postwar housing crisis in France is ended. "There are now in France 15 million families and as many decent housing units—but badly

distributed," says he. In Sudreau's view, it is now "a bad thing to continue building on the periphery of cities without the indispensable collective equipment—social, cultural, and sportive."

Sudreau's successor is Jacques Maziol, 44, lawyer, politician, and militant Gaullist. "I have no objection to individual housing," he says, "but I fear it's not entirely compatible with the current situation, especially in the Paris area." His aim: more privately owned co-op apartments, gradual lifting of rent control (which has been in force since World War I and so crippled the French housing industry).

The English housing market "is sorely lacking in American methods and presentation," says Levitt. So Levitt & Sons Inc, is "thinking seriously" of getting into housebuilding in Britain. "The only question," Levitt adds, "is whether to join with some prominent European companies or to go it alone." (Some British builders told visiting HOUSE & HOME editors this winter they expect to net 20% on housebuilding—in a market which much resembles the US market about 1949.)

### House votes to exempt FHA, VA homes from overtime

*continued from p 51*

clude FHA and VA housing from legislation requiring time-and-a-half overtime pay on federal and federally-aided construction subject to the Davis-Bacon Act which sets prevailing wage standards. Overtime applies after eight hours a day or 40 hours a week. The FHA-VA exclusion was adopted on a floor amendment offered by Rep Robert Griffin (R, Mich.)

Then the House adopted the new overtime measure by a lopsided 163-46 vote and sent it to the Senate where its fate seems uncertain.

Organized builders protested that the bill would boost labor costs on FHA multi-family housing programs (subject to Davis-Bacon) needlessly and so drive up the rents in partly-subsidized middle-income projects.

A second Davis-Bacon amendment to force builders of multi-family units to pay prevailing fringe benefits as well as prevailing wage rates is stalled in the House rules committee. FHA military housing and all multi-family units (eg Sec 207, 213, 220, 221, 231) are covered by the Davis-Bacon law, under which the Labor Dept sets "prevailing wages" for labor. The AFL-CIO now wants fringe benefits included in this pattern. Trouble is, say builders, that the Labor Dept is often biased in labor's favor in setting local rates.

Labor's bill to let unions picket construction sites even though they have a dispute with only one employer at the site seems headed nowhere. The building craft union and

industrial union wings of the AFL-CIO can't agree on what law is needed, and Rep Adam Clayton Powell (D, N.Y.), Negro chairman of the House labor committee, has been stand-offish because he thinks building construction trades have not kept their promises to end racial segregation in their ranks.

### Housing-problem recipes as Bob Weaver sees them

*continued from p 50*

influence the physical environment can have on the attitudes and behavior of individuals . . . One wonders whether mere physical togetherness alone will bridge the cleavages which separate race and class in the modern city. Research is needed into how the physical form of the neighborhood and the social characteristics of its residents influence behavior and attitudes.

"Perhaps, had we not created consciously homogeneous neighborhoods, we should have less cleavage . . . Cleavages of race and class must be bridged if urban areas are to emerge as coherent societies and not merely collections of hostile or indifferent groups and areas. The resources of rich suburbs and poorer central cities must be pooled in programs to improve education, provide needed social services, and public facilities."

#### Rx for desegregation: destroy the suburbs as a status symbol.

*Here is the way Weaver says it:* "The drive to sell exclusiveness, so characteristic of the development of suburbia, of and in itself, introduced an element of prestige in single-class and single-race developments. The result is that such neighborhoods today are both the symbol and the embodiment of social distance between classes and ethnic groups. *Destruction of this symbol is fundamental to changing class and racial attitudes and distance, but it is doubtful if it, of and in itself, will effect the change.*"

Weaver tells HOUSE & HOME he was speaking here (to the American Orthopsychiatric Association at Los Angeles) as a social scientist. He adds: "Destruction of the symbol doesn't mean the destruction of the suburbs but only destruction of attitudes about them. Actually, the suburbs are going to grow faster than other parts of metropolitan areas."

On other occasions, Weaver has commented that the nation's approach to urban problems is so wrapped up in physical and material matters that it involves "neglect of the human values of urban life. Yet the values of slum dwellers are of crucial importance. They largely determine the behavior pattern of the dwellers of slum and blighted areas and influence the reactions of other people to them."

Many social scientists contend Negroes will continue to be unwelcome in many residential neighborhoods so long as so many Negroes do not share the middle class values of other Americans.

Weaver has lately been at pains to forecast that no such transformation is likely soon. "Middle class people always want to create others in their own image," he told the Washington Urban League last month. "But unless society is prepared to offer rewards commensurate with the sacrifices necessary to achieve middle-class status it is useless to encourage minority groups to strive for that status. . . . Many of today's newcomers [to cities] do not have the motivation for social and economic mobility, for this is a function of social and economic opportunity."

*NEWS continued on p 74*

\* Levitt became a publicly-held company in 1960. For his view of how Europe and other planned geographical diversification may effect earnings, see p 57.



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## PEOPLE:

### Al Cole to head Action Inc

Albert M. (for MacDonald) Cole, 61, becomes the fifth president in the eight-year life of Action, Inc, the national council for good cities. He was elected at the annual meeting last month.

Affable Al Cole was a Topeka, Kan. lawyer who got into public life by running for his local school board. He won, and kept on running and winning—for county attorney, state senator, and finally US congressman—until 1952, when he lost.

But that was the year Dwight D. Eisenhower was elected President, and he named Cole, who had worked on housing legislation as

H&H staff



RENEWAL'S COLE

New role for ex-HHFA chief

a member of the House banking committee, as HHFA Administrator. Cole helped push through the 1954 Housing Act with its historic decision that cities must take steps of their own to clean up slums before they could spend federal renewal and public housing subsidies. That idea had grown out of a LIFE-HOUSE & HOME Round Table the year before.

Out of that same Round Table came the idea for a broad-based national organization where business leaders, real estate men, labor leaders, and public housers could meet on common ground to hash over housing problems—and especially rehabilitating existing homes.

Action was that group. (The name originally was American Council to Improve Our Neighborhoods.) It was chartered in 1954, and its first president was Maj Gen Frederick Irving (ret), soon followed by Roy Johnson, then executive vice president of General Electric Co. Executive Vice President James Lash says Action's most useful achievement was getting people to talk — Johnson and International Representative Ben Fischer of the Steelworkers Union met, got useful ideas from each other, and said so.

The group did an extensive public relations job in selling housing rehabilitation through conferences, films, and pamphlets. But in 1959, with Mortgage Banker James W. Rouse of Baltimore as president, Action switched its emphasis from housing improvement to city-wide problems. Its four focal points: good housing, efficient transportation, commerce and culture, and adequate financing.

That same year Cole left HHFA to become executive vice president of Reynolds Aluminum Service Co, renewal arm of Reynolds Metals Co. Action tapped him for board duty and last year he served as vice chairman. He also chaired a special committee which last year recommended that President Kennedy "establish a cabinet post for housing and redevelopment."

**BUILDERS:** NAHB is sending President Len Frank, Executive Vice President John Dickerman, and Technical Director Ralph Johnson on a long jaunt to study European housing this fall. Their mission: find out what US builders can learn about such items as better land use and new technology in Sweden, Denmark, Holland, France, and Britain. They expect to leave in September. They got the idea, they say, from HOUSE & HOME'S European Study Tour last winter, in which 93 builders, architects, land planners, manufacturers, lenders, realty men and officials did much the same thing (at their own travel expense).

Harry G. Stewart, former executive director of the Building Contractors Association, Los Angeles, has been promoted to executive vice president and general manager of L. C. Major &

Associates. The Los Angeles-based concern helps builders sell homes—from market research through cost analysis, to design and sales promotion.

David J. Harris, partner of Bache & Co, Chicago; and James C. Downs Jr, the Chicago realty analyst, have joined the board of Kaufman & Broad, publicly held Detroit builders.

### 'Profession-hopper' heads planners' group

Hayden B. (for Briggs) Johnson, 45, who has just been elected president of the American Society of Planning Officials, has been variously a planner, architect, city manager, executive of a private development group, and TVA worker. He succeeds T. P. Kennedy Jr of Nashville.

In 1955, Johnson became chief planner for the sprawling bi-state Port of New York Authority which controls traffic and trade routes between New York and New Jersey\* and last year was named deputy director of port development.

"You might say I'm a profession hopper—something like a job

\* It operates four airports (including Idlewild, LaGuardia, Newark), two tunnels (Lincoln and Holland), four bridges (including George Washington), six marine terminals, and four bus and truck terminals. Gross last year: \$123.2 million.



ASPO'S JOHNSON

"The changes seemed logical"

hopper," he grins. "But the changes always seemed very logical."

Johnson graduated from Columbia University in architecture, then took a master's degree in city planning. He designed war housing for a year before switching to planning for the Tennessee Valley Authority. This won him the executive directorship of the Tennessee State Planning Commission. Next, he became successively city manager and executive director of the private Area Development Association in Poughkeepsie, N. Y.

Veteran public houser Warren Vinton, who sold Wall Street on the idea of buying public housing authority bonds during 20 years as a top PHA aide, was one of six new board members elected. Vinton is mayor of Somerset, Md. (population: 1,444) and retired chairman of a plan group

### Who's a slumlord? In Chicago, 90 baseball heroes may be

Former smoke inspector R. Patrick Wagner, 31, says he's a "nut on baseball." He also has a lively interest in real estate. Six years ago Wagner met First Baseman Walt Dropp and Pitcher Billy Pierce of the Chicago White Sox (the latter is now with the San Francisco Giants), and decided "there's a need for ballplayers getting into good investments."

So Wagner began forming Consolidated Investment Associates (incorporated as CIA Inc) and started selling stock. The plan was hotter than a World Series ticket: nearly 90 baseball luminaries bought shares. White Sox owner Charles Comiskey pitched in \$10,000. Pitcher-author Jim Brosnan of the Cincinnati Reds brought \$8,000 worth. Dropp and Pierce teamed on the board with Ken Boyer of the St Louis Cardinals, Bob Shaw of the Milwaukee Braves, Jimmy Dykes, a Milwaukee coach, and former Cleveland catcher Jim Hegan, now a New York Yankee coach.

As stock sales mounted to nearly \$165,000, Consolidated invested in 22 apartments in Chicago's teeming South Side. All but one were six- or eight-unit flats converted to hold from 25 to 58 families.

In time, the spreading apartment chain came under the baleful eye of slum fighter Julian Levi of the South East Chicago Commis-

sion. He began his usual questioning, prodding investigation.

Last month he started getting results:

- Teams of city building inspectors found 2,693 violations in 18 buildings and city prosecutors went to court to toss eight buildings into receivership.
- The Illinois Secretary of State halted sale of Consolidated's stock pending a check for possible violations.
- The federal Securities & Exchange Commission began an investigation.
- The Cook County Public Aid Dept started withholding \$10,450

Chicago Daily News



FLATS AT 6527 S. KIMBARK  
Inspectors found 171 violations

in rent for 148 welfare families living in 13 Consolidated buildings. The department continued another \$4,286 monthly rent for 59 families in six other buildings.

"Our aim," says County Public Aid Boss Raymond M. Hailiard, "is to hit Wagner and his associates in the pocketbook and take away their slum profits."

And the ballplayers and public began debating the ethics of real estate investment. "We saw a number of the buildings and they seemed to be in comparable shape with others in the same area," said Dropp. "It's my money and it's my business how I invest it," flared Second Baseman Nelson Fox of the White Sox. Philosophized Levi: "Ballplayers are heroes to children and it is a sad example for young persons."

Wagner explains that Consolidated spent \$95,000 for improvements in 1961. But he also says it paid a 20% return—to keep investors interested. Mortgage lenders turned him down on long-term repair loans, he added. "Whether Wagner wins any official sympathy," said the Chicago Daily News, "he has at least drawn attention to a major weakness in Chicago's urban renewal program." The News recipe for easier financing of slum remodeling: use a new law letting the city raise mortgage money by selling revenue bonds.



## Ten percenter gets 10 years in prison

The stiff sentence faces **David Farrell**, 41, former president of the defunct Los Angeles Trust Deed & Mortgage Exchange, first and biggest of the operators who went from boom to bust by trading in second trust deeds in California (NEWS, Sept.).

Farrell must also pay fines of \$86,500 for violating 15 counts of mail fraud, 16 counts of Securities & Exchange Commission rule fraud, and one charge of conspiring to violate the fraud statutes. He is appealing.

Convicted with Farrell was his brother, **Oliver J. Farrell**, 46, vice president of LA TD&M. He received four years in jail and fines



10% ER DAVID FARRELL

*The house of cards collapsed*

of \$52,000. The firm's controller, **Stanley C. Marks**, 37, was found innocent on all counts.

The Farrell trial took six weeks, and SEC men call it the biggest fraud case in their history. Farrell's conviction may influence whether SEC will file criminal charges against officers of other Ten Percenter companies now in receivership—Pacific Trust Deed Association of Los Angeles, Guardian Trust Deed Corp of San Jose, and Pickman Trust Deep Corp of Palo Alto.

Farrell started as a salesman before World War 2: "You name it, I sold it—Brillo pads, the works." He went into the Air Force, was shot down on his fifth mission over Germany, and spent half the war in a prison camp. He used the idle time to read everything he could get on finance.

After the war he became sales manager of a contour chair maker. He started asking friends about houses they knew were up for sale and negotiated mortgage loans for people "just to put my spare cash to work." It worked. By 1950 he had handled 25 or 30 trust deeds and built his confidence with a 10% to 12% profit.

In 1952, he became a partner in a mortgage company, but when he found there was no market for second trust deeds, he decided to start an exchange. For a while the going was slow. Gradually Farrell evolved the idea of screening the mortgages he offered and paying a set 10% return. This caught fire: by 1958 LA TD&M had 108 employees and was doing \$40 million in business.

But, testified Farrell, then an SEC attorney told him the best way he could comply with the law was to "go back to my office and lock it up." "I didn't think it was very American and I didn't spend two years in a German prison camp to be told I couldn't operate my business," Farrell told the jury.

But SEC said that Farrell's very success was his downfall. "The money was coming in too fast for the firm to find adequate and secure property," charged the US attorney. "The house of cards collapsed. And they knew it had to collapse." In 1960 (NEWS, July '60) SEC put LA TD&M into receivership as insolvent.

Retorted the Farrells: no investor lost a dime until the government took over, and they made every effort to comply with SEC objections. "They used language that might have not been appropriate," argued defense attorneys. "But does that show deliberate intent to defraud? Not when you try to correct the mistakes and improve the plan."

The jury took three and one-half days to decide that it was fraud.

Promoter **Edward H. Johnston** of Beverly Hills pleaded guilty in San Francisco municipal court to misdemeanor charges of ignoring a state realty commission order prohibiting him from selling \$750,000 worth of land in Nevada's Humboldt River valley.

He faces a maximum \$500 fine and/or six months in jail. And the realty commission may revoke his broker's license.

California law requires that subdivisions sold inside the state (except farm land or parcels of 160 acres or bigger) must comply with California subdivision laws even though it isn't physically inside the state. Few eastern brokers seem to know this.

The state real estate commission also accuses Johnston of misrepresenting his 24,000 acres in display ads. Johnston conducted his sale in the Sheraton-Palace hotel while realty commission deputies, who had posted a desist notice on the door, stood by helplessly and wrung their hands.

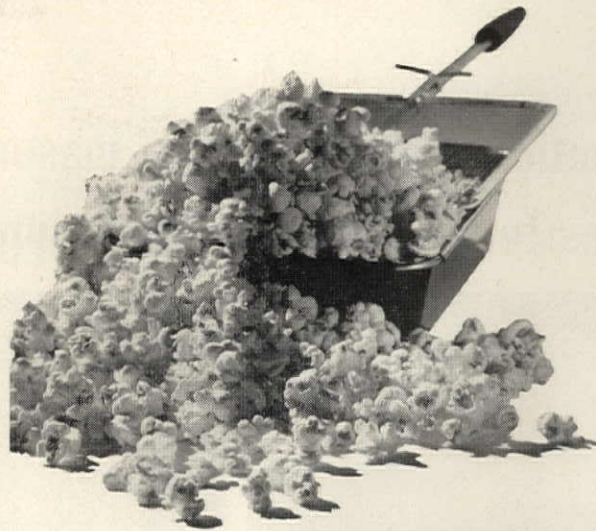
## Wilmington, St Louis builders beat bribes

How? By talking where it counts—to grand juries. Here's what they said:

*Wilmington:* Soon after city council awarded the 38-acre Poplar Street renewal land to a syndicate headed by Builder **Leon Weiner** (NEWS, May), Weiner began getting ominous overtures from a man who said he represented two councilmen. Pay \$4,000 to \$6,000 and Weiner would no longer be harassed by two councilmen who were crying publicly for cancelling the award to Weiner, said the man.

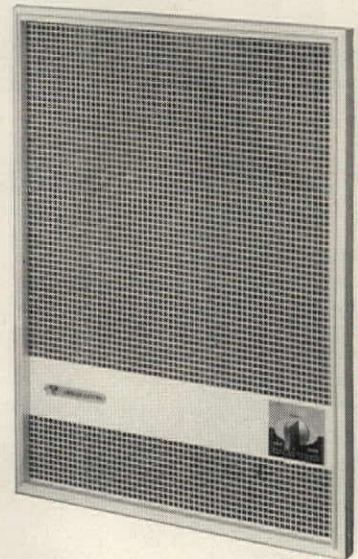
Weiner made a beeline for the office of Mayor **John E. Babiarz**

*continued on p 77*



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FROM THIS BUILT-IN FAN FORCED HEATER



# Emerson Electric Heaters

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It's designed to warm any "cold spot"—quietly and in a hurry. Keeps the air circulating, too. Nearly every home needs one or more. In the garage, family room, work shop or utility room.

Handsome! Looks good like a heater should! Five year guarantee. Has to be good!

For full-color catalog of "Quiet Type" Electric Heat

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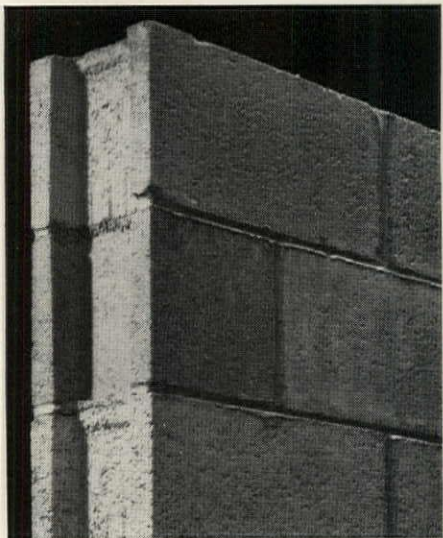
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## Directions for insulating masonry structures, providing solid bases for wallboard, eliminating "nail popping," cutting costs:



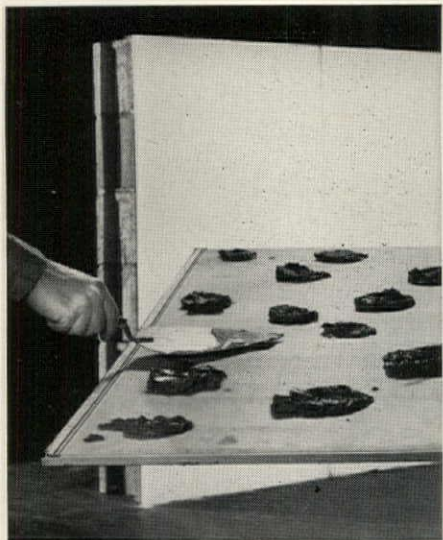
1. Take a masonry wall.



2. Apply Styrotac™ bonding cement.



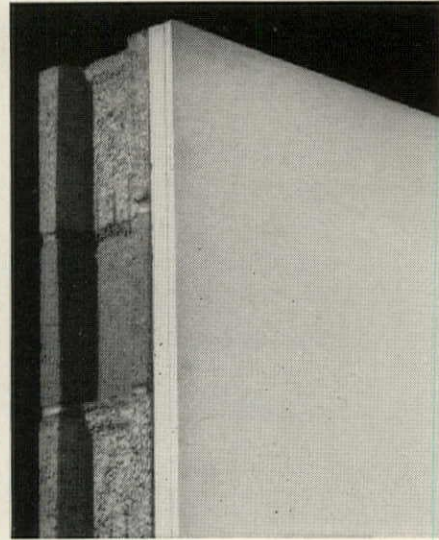
3. Press Styrofoam® into place.



4. Apply Styrotac bonding cement.



5. Press wallboard into place.



6. Period.

It's so simple. No more furring strips. No more nail holes to fill or "nail pops," because there are no nails. No more insulation "hollows." No more wallboard warping or bowing. You get the quality of double-laminate walls using only a single thickness of wallboard.

All this—plus the excellent insulating values of Styrofoam brand insulation board—at a savings in time, labor and materials!

You can employ a similar method—also developed by Dow—when you are using wet plaster instead of wallboard. Bond Styrofoam insulation board to the block or brick wall with portland cement mortar. For poured concrete walls use Styrocrete® latex additive with portland cement mortar. Wet plaster can then be applied directly to the face of the Styrofoam. That's because the cellular structure of Styrofoam insulation provides positive keying action to

the plaster, for maximum bonding strength. And you save again, because no furring or lathing is necessary.

Styrofoam insulation board offers high resistance to moisture and contains millions of tiny noninterconnecting air cells which can't soak up water or moisture, can't rot or mildew. This—combined with its low "K" factor—makes Styrofoam an ideal, permanent insulator to reduce heating and cooling costs throughout the year.

Want more information on either the products or the methods? Write us in Midland, c/o Plastics Sales Dept. 1313BP6.

*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



Midland, Michigan



and told the sordid story. Within days the story reached the state attorney general. Two councilmen were summoned for questioning. Armed with tape recordings of their statements and Weiner's story, the attorney general went before a grand jury.

The jury indicted Councilman **Joseph L. Wallace** (D) and Night Club Owner **Edward S. Rovner** on charges of soliciting a bribe, conspiring to solicit a bribe, malfeasance in office, and conspiring to commit malfeasance. A second councilman was not charged. Says Councilman Wallace: "I know there's no truth in any of it. Somebody is trying to shut me up."

*St. Louis:* A county grand jury listened to 85 witnesses and pored over 129 police reports before unleashing a stinging but curious report. The jurors demanded resignations from County Councilman **Maurice M. Abramson** (D) and County Planning Commissioner **Eugene G. Ferguson** for unethical practices which made them unfit to hold public office. But Abramson refused to resign and said he was shocked because the jury did not indict him for any crime. Items cited by the jury:

- "As near as can be determined, in the years 1959 and 1960 Mr Abramson's commission income from the sale of life insurance to builders with zoning problems and people in fields allied to the building profession amounted to over \$16,000." Four builders whose zoning changes were turned down by the planning commission secured the changes after buying Abramson's insurance.

- A small clique of lawyers with political connections handle rezonings for \$100 an acre or lot in a subdivision or \$1,000 an acre for commercial land, said the jury. "The two who have come most often to our attention and in the most questionable cases, have

been recommended by Councilman Abramson. One has acted as his personal attorney, and the other is a close political associate."

- Ferguson allegedly told an out-of-town building supply salesman that he was "in a position to influence decision on rezoning petitions." The salesman called a St. Louis builder and offered his help in getting a zoning approved—at a fee of \$11,600, or \$100 a lot. The builder refused. His rezoning was turned down 17 days later.

### Mutual savings banks elect Kress president

To his new post as head of the Natl Association of Mutual Savings Banks, **John W.** (for **William**) **Kress**, 57, brings a determination to push the growth of savings banks through federal charters.

"To me, extension—through both federal and state charters—seems essential," says Kress of laws which now let savings banks exist in only 18 states. "I feel confident that our industry will eventually attain its objectives."

Kress says getting federal charters depends upon savings bankers' keeping co-operative working relationships with allied groups, especially savings and loan associations. "It seems to me essential that we work to develop this relationship further this year," he emphasizes.

Kress has practiced this co-operative approach during a life-long banking career. In 1953 he was president of the Savings & Mortgage Division of the American Bankers Association.

He joined the Howard Savings Institution (assets: over \$490 million) in Newark, N.J. as a clerk in 1921 and worked up through the ranks to president last year.

Kress succeeds **Samuel W. Hawley**, president of People's Savings Bank, Bridgeport, Conn.

### Bodfish, S&L leader, retires

The S&L business has never seen anybody else like **Morton Bodfish**. Perhaps it never will.

He had a hand in the formation of the Federal Home Loan Bank system and was a member of the original Home Loan Bank Board in 1932-33.

For 24 years (1929-53), he ran the US Savings & Loan League with a strong hand and the energy of a dozen men. Its membership swelled from 10% of the industry (1,200) to 67% (4,100) of all S&Ls. Industry assets grew from over \$8 billion to nearly \$22 billion. And conservative Mort Bodfish led his industry in lobbying crusades against targets like public housing and Fanny May so effectively that the *New Republic* once paid him and two other building trade leaders\* the compliment of calling

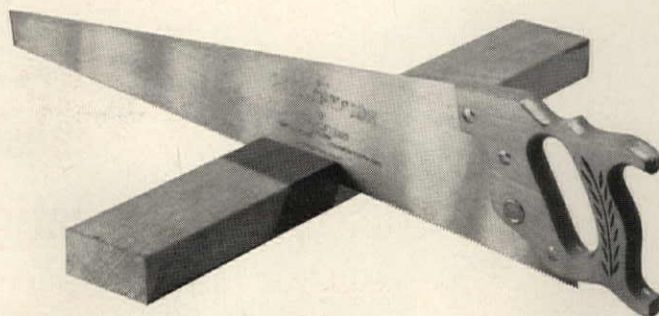
him one of Washington's "three invisible senators." A revolt in the ranks led to his retirement in 1954.

For 28 years, Bodfish has been top man at Chicago's First Federal S&L, which he and associates founded in January 1934 with \$50,000. Today, First Federal is the sixth largest S&L in the nation with \$405 million in assets, \$376 million in shareholding deposits.

Last month, at 59 (he will be 60 on June 13), Bodfish's retirement as chairman and president was announced by First Federal's directors. He was elected honorary chairman, remains a director and member of the executive committee. Vice Chairman **O.** (for **Ollie**) **A.** (for **Albert**) **Jones**, 70, retired executive vice president of Swift & Co, became chairman and chief executive officer. **Howard C. Prince**, 39, stepped up from vice president to acting president.

Why did Bodfish retire? First Federal spokesmen attribute it to

*continued on p 79*



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TO INSTALL THIS IN A TRUSS ROOF HOME



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Here's "the fan with the 25-inch span" . . . just right to fit across two trusses. A 22" full-size attic fan. We made it that way on purpose . . . so you won't have to cut ceiling spans or put in extra framing. Saves a lot of time and money (only \$59.90 list) . . . saves wear and tear on saws, too!

DD22 is the quiet type . . . makes less noise than most kitchen exhaust fans. That's appreciated by light-sleepers and nap-takers! Direct drive . . . no belts or pulleys. You need it for truss roof homes . . . no doubt about that!

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## “Ruberoid’s ‘Open House Plan’ sells quality... and quality sells our homes”

... says W. R. Burnham, Vice-President of E. N. Richards & Associates, developers of North Hills Estates, Raleigh, N. C.

“Home buyers today are getting smarter”, notes Mr. Burnham. “They want a lot of house for the dollar, and *quality construction* also, to prevent costly upkeep in years to come.

“And that’s why Ruberoid’s ‘Sell-O-Rama’ Display is so valuable to us. It emphasizes the high quality building materials used in our homes, and thus convinces our customers of the extra *values* we build into our homes. The ‘Sell-O-Rama’ is a real sales-maker.”

Now in its third successful year, the Ruberoid Open House Plan has more than proved its ability to sell homes. Its popularity with builders is testimony that quality building products can be strong selling points, when they are advertised nationally, and then dramatically featured at the point-of-sale by the “Sell-O-Rama” Display.



Mr. and Mrs. John Person listen as Builder Burnham uses the Sell-O-Rama to highlight the quality Ruberoid products used in his homes.

### Open House Plan

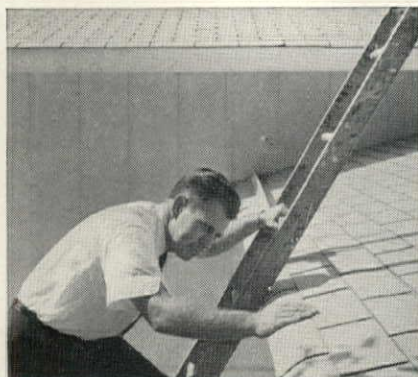
#### Individually Tailored for Builders Includes:

1. Sell-O-Rama Display. 2. Product Displays. 3. Consumer Literature on roofing, siding, floor tile and insulation. 4. Exterior color styling suggestions.

Take advantage of this sales-producing plan. For complete information without obligation, call your local Ruberoid representative, or write directly.

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The RUBEROID Co.  
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It can rain heavily in North Carolina, so Mr. Person personally checks the roof. Ruberoid shingles assure long years of trouble-free service.



Mr. Burnham explains the value of Ruberoid’s Fiberglas\* Insulation to the home buyers.

\*TM Owens Corning



his health. Eleven years ago, ulcers led doctors to remove much of his stomach. But Bodfish labored on as hard as ever despite the fragility of his health.

He was one of the first S&L leaders to espouse the idea of exporting the American system of savings and home ownership. As long ago as 1956 he was urging that half of the housing aid funds the US sends overseas should be used to help foreign families buy their own homes, instead of going chiefly into rental units and government-owned public housing. Working for the International Cooperation Administration, Bodfish helped draft S&L legislation for Austria, West Germany, and Peru. He was president of the



**S&L LEADER BODFISH (1949)**  
Professor, lender, lobbyist & thinker

International Union of Building Societies and S&L Associations from 1938 to 1959.

Says Bodfish's old friend, **Ben Bohac**, chairman of Chicago's Talman Federal S&L: "He'll be sorely missed. I would say he did more for the S&L business than any man living or dead. He was one of the thinkers . . . I don't know any one who contributed as much as he did from way back when it was a struggle. The new generation forgets what the old timers did for this business."

Bodfish was born in 1902 in Mt Pleasant, Mich, son of a telegrapher who later went into the hardware business. His first job was rounding up the village jeweler's cows from pasture each evening. Pay: 20¢/week. He went to grammar, high school, and college in Columbus, Ohio, working most of the time for a hardware store. While he was a student at Ohio State, Bodfish got his first taste of the building business. A glib salesman sold him a lot—for \$300 of his hard earned savings. The salesman told Bodfish the deal would make him rich, but Bodfish found it wasn't so. Instead of taking his loss, Bodfish pondered how to salvage the \$300. His solution: build a house on the lot and sell both. He did—for \$2,850—and netted a profit. He built other houses as a sideline, wrote a thesaurus on "Money Lending Practices of Ohio Building & Loan Associations" for his masters' degree.

In 1927, he joined the Northwestern University faculty as an assistant professor in the school of commerce. The dean encouraged his teachers to take on outside work, and it wasn't long before Bodfish was a consultant to NAREB. In

1929, he undertook to manage a 37-year-old trade group, the US League of Local Building & Loan Associations—with the understanding he would retain such outside activities as were reasonable.

Bodfish continued to teach at Northwestern until 1944, becoming a full professor. During World War 2, he served with the Office of Strategic Services.

Bodfish's forceful executive methods and crusades did not make all the members of the growing S&L League happy. In 1943, 192 members broke away to form what is now the Natl League of Insured Savings Associations. When Bodfish finally retired (on a \$10,000-a-year pension) as chairman of the US League's executive committee in 1954, talk circulated that the rival leagues might rejoin. But nothing came of it.

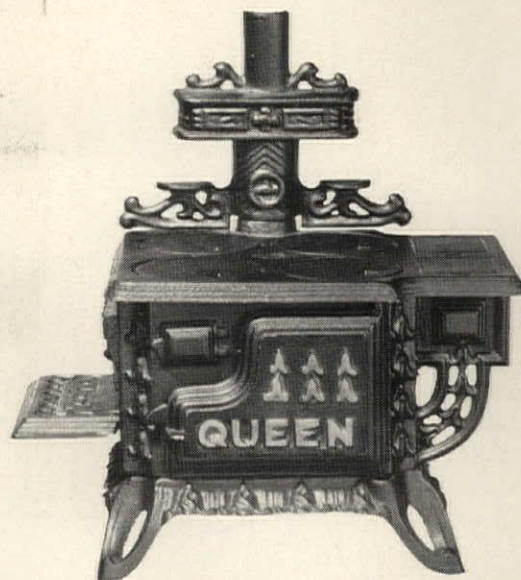
Bodfish never shrank from stating his views on public issues. Some of them stand the test of time well. In 1956, for instance, he took a dim view of a Fanny May decision to ease the terms on which it bought FHA and VA mortgages. "The only important result will be to benefit the speculative builder," he said. "A 10% down payment and 20-year term is adequate and best in the long run for the home owner and saver." When labor unions began buying mortgages, he pointed out that labor could do more to boost home sales by eliminating restrictive work practices, featherbedding "and the costly, union-inspired parts of building codes" than by using its billions to fight discounts. "Already," he wrote in First Federal's monthly newsletter, "we are on the way toward government dominance of the home financing industry." Too much government mortgage credit, he warned, could "eliminate the possibility of a major business recovery at some time when it is really needed."

Lately, Bodfish had been waging his own private effort in Washington to persuade Congress not to impose far heavier taxes on S&Ls—much to the discomfiture of both S&L leagues. Organized S&Ls, Bodfish felt, are using the wrong tactics in their tax fight. His idea was to stress that about 80% of the nation's S&Ls are truly mutual institutions, urge legislators to slap stiffer taxes on stock S&Ls but let mutuals keep the same preferential tax treatment as other kinds of mutual outfits.

In retirement, Bodfish is expected to divide his time between his 2,000-acre ranch near Wickenburg, Ariz., affairs of the International Union of Building Societies, and extensive traveling.

**DIED: Samuel P. Parisi**, 47, executive director of the Home Builders Association of Greater Pittsburgh. April 17, in Pittsburgh; **Charles E. Day Jr**, 49, former president of the American Institute of Interior Designers, April 30, in Chicago; **Francis W. Kervick**, 78, professor emeritus of architecture at Notre Dame University, May 8, at South Bend, Ind.

NEWS continued on p 81



ANY RANGE . . .

LOOKS BETTER WITH AN  
EMERSON-PRYNE HOOD



## Fashionline Hoods

It's Paris for dresses . . . Pomona for Hoods!

Pomona — that's where Emerson-Pryne designers **start the trends** in Range Hood Styling!

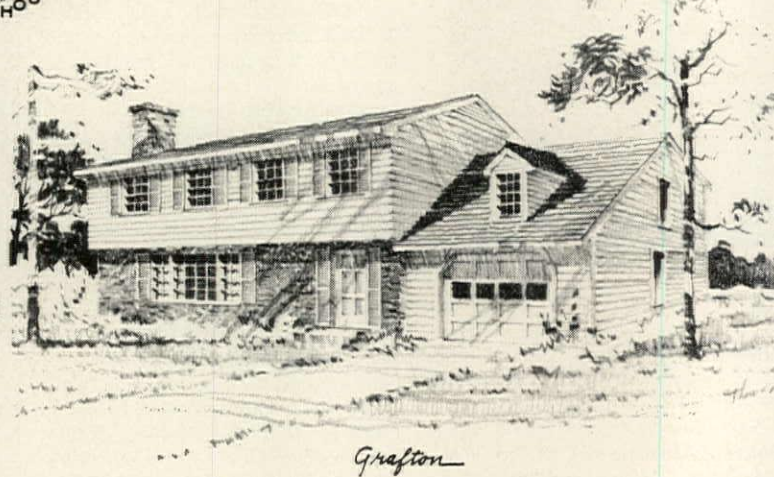
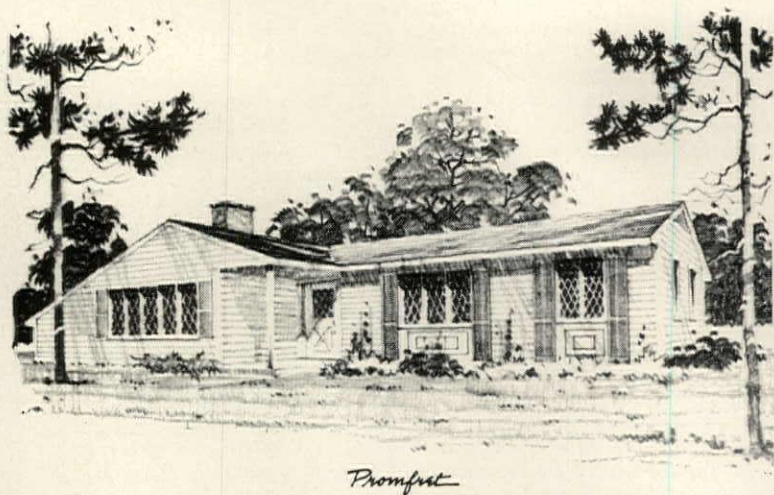
This is the only collection of hoods with **curves instead of squares** for corners . . . on the fronts. Not a weld or a rivet in sight. Neater! All kinds of colors — to match any decorating theme (or the lady's eyes).

Every Emerson-Pryne Hood looks like 1962. They GO with the modern kitchens, modern women, too!

For catalog showing all the "POMONA-TYPE" hoods in full color . . . write Emerson Electric, Dept. HH-6AH, 8100 Florissant, St. Louis 36, Mo.

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## CREATIVE WINDOW PLANNING from an architect's sketch pad

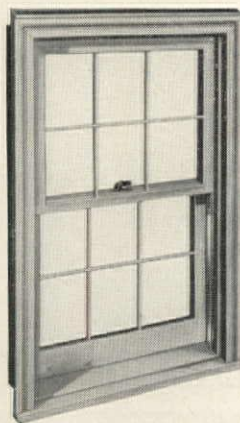
*"With Malta Wood Windows, each of our 23 basic home designs for 1962 possesses greater individuality and design flexibility. Rigid specifications of Hodgson Manufactured Houses are met with these easily adaptable, precision-crafted windows. Their patent quality and functional soundness eliminate call backs and promote confidence in our homes. Malta helps us achieve the character, distinctive styling and lifetime enjoyment that are Hodgson hallmarks.*

*Malta has become a dependable standard with us for both traditional and contemporary designs."*

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double hung wood window; low cost,  
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Malta offers dollars and cents value every builder can appreciate whether he builds five or five hundred homes a year. Look at these benefits: Malta has the experience, knows your problems and works closely with you through qualified distributors and a centrally located factory delivery plan. A huge inventory is maintained year 'round for better selection and speedy delivery. Using Ponderosa Pine exclusively, top quality millwork with lifetime hardware and effective weather stripping, you're getting the highest quality in wood windows. A broad range of types and sizes gives you a wide choice. And Malta guarantees your window installation success.

Insist on Malta, the window line for better design. Ask for your copy of Malta's Creative Window Design Kit, architectural guidance in the use and placement of quality wood windows. Make Malta wood windows a focal point for greater variety, better design, more customer satisfaction.

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M629



## CANADA:

## Second builder goes public

The company: new-born Capital Building Industries, Ltd, result of a February merger of Economy Home Builders and Morris Construction Ltd, both of Windsor, Ont. Combined, the two firms have built some 4,500 houses in 12 Ontario cities during the last ten years. Sixteen subsidiary companies in real estate, land development, commercial construction, and millwork also join the combine.

Proceeds from the \$1.5 million debenture and stock issue will be used mainly to finance company expansion in its now secondary cities of Ottawa and Hamilton and the new territories of Toronto and Montreal. The two companies already account for 55% of NHA homes built around Windsor. The company has 320 lots in Hamilton, 350 in Ottawa, and 370 in Windsor ready to go this spring.

The 6¼% convertible debentures will carry a bonus of 100 shares of common stock for each \$1,000 debenture. After the financing, the company will have 940,000 shares outstanding of 2 million authorized. Some 375,000 shares are held to meet conversion privileges; 25,000 are held against proposed stock options. The debentures, maturing March 31, 1977, will be re-

tired by a \$100,000 annual sinking fund. They are convertible into stock at six rates ranging from the equivalent of \$4/share to approximately \$9/share.

The combined companies show net assets of \$1,892 per \$1,000 of the debenture issue. Last year, they grossed \$1,179,808, netted \$444,178 after taxes.

CBI offers 29 different houses priced from \$11,000 to \$25,000. About 95% of its sales are NHA. It controls industrial and commercial acreage, plans to develop apartments in Ottawa, Windsor, Hamilton, and Guelph in southwestern Ontario.

CBI President Robert Slutzky also expects to expand in millwork and cabinet making, where the company is trying new prefabrication techniques.

• • •

Canada's first public company in housing, Consolidated Building Corp, reports earnings in fiscal 1962 (March to March) rose 16% over a year earlier to \$1.4 million, or \$1.19/share. In 1961, pre-tax earnings were \$1,202,198. Depreciation write-off, mainly on its Toronto headquarters, lets CBC escape paying income tax entirely.

## Better secondary mortgage market urged

Can an active secondary mortgage market be created in a nation which by law prohibits discounts on government-backed mortgage loans and prevents its No. 1 source of mortgage money, chartered banks, from making any NHA loans by setting the interest rate ½% higher than the banks' legal lending limit?

Chances look remote, but a seven-member Royal Commission is delving into the question, anyway. The commission was named by Prime Minister John Diefenbaker to see if Canada's financial framework needs overhauling: it is the first major study of the subject since 1933.

**So far, sale of mortgage loans in the secondary market is miniscule.**

Mortgage debt under Canada's 1954 National Housing Act totals \$3.6 billion. Only \$309 million worth of loans have been re-sold by original lenders. Last year, Central Mortgage & Housing Corp sold \$40.7 million in direct loans to private lenders. Among the 76 approved NHA lenders (banks, life insurance, and trust & loan companies), secondary sales amounted to only \$22 million.

This lack of liquidity, cry builders, heightens housing's traditional inability to boost its bid for funds when a rising economy lifts the price of money. One result is that the government itself is financing more and more of the country's NHA mortgages. Last year, direct loans accounted for 45% of the \$602 million invested in NHAs.

Two experts have just offered

the Commission their views on how to create an active secondary mortgage market such as the US has had for years.

Lawyer John R. Campbell of Toronto, who has dabbled in the secondary market in cooperation with Eastman Dillon, Union Securities & Co, New York investment house, urges the government to:

1. Amend the Bank Act to let chartered banks (which have 5,500 branches across Canada) make NHA mortgages at government-set interest rates (currently 6½%) despite their 6% legal loan interest ceiling.

2. Let CMHC negotiate sale of loans from its portfolio (it must take bids now) in packages sized for both big and small investors. Let CMHC negotiate servicing contracts instead of offering servicing for a flat fee.

3. Let builders pay standby and commitment fees for NHA loans so they can achieve the economies possible by long range planning.

4. Let trust companies make NHA loans as agents for their clients.

Gairdner & Co Ltd, Toronto investment dealers, urges the government to:

1. Let chartered banks finance NHA mortgages as they can bonds, to make sale and transfer quick and simple.

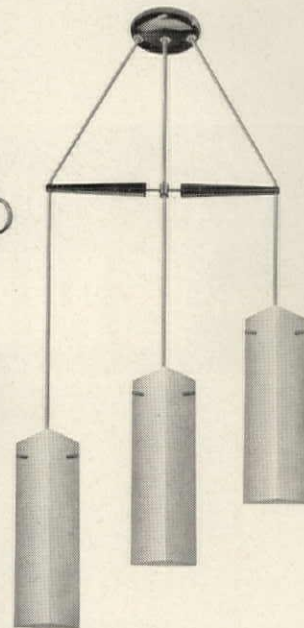
2. Bring CMHC into the mortgage market the way the Bank of Canada acts in the government bond market by bidding on loans offered for re-sale.



TRADITIONAL . . .



OR MODERN



# Emerson- Imperial Trendlighting

A lot of builders are mighty enthusiastic about the Trendlighting Line.

Good reasons! From one source—one catalog . . . a complete collection of fixtures for every style of home, every room (outdoors, too). Exciting new ideas in cased-opal glass, ceramics and plastics . . . all reflecting major home decorating trends. Attractive, fashionable, effective. "Trend Setting"—that's for sure.

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**New Seabury**

You gave fine coverage to our Cape Cod development in your April issue and we appreciate all the nice things you said about New Seabury. But you should know that Architect William Diaz Warner had a far more important role than just designing the beach club. He was an important member of the team that evolved the original and he was deeply involved in the early planning. In fairness to him this should have been mentioned in the article and I hope you can set the record straight.

EMIL HANSLIN, *developer*  
Melrose, Mass.

**Merchandising issue**

The entire issue [May] is, without a doubt, the best wrap-up of the marketing and merchandising in our industry that we have ever seen.

BURT S. HAFT  
*Haft-Gaines Co, builders & developers*  
Fort Lauderdale.

**Tenth anniversary issue**

This should be required reading for every element of the housing industry from lenders on.

FREDERICK W. JACKSON, II, *vice president*  
*Dime Savings Bank of Brooklyn.*

. . . contains many articles we want our key personnel to read.

N. K. IRWIN, *retail yards general manager*  
*Long-Bell Div, International Paper Co.*

Congratulations for the fine book. In the 25 years we have been in this business, we have seen many changes and improvements. Undoubtedly this industry will continue to forge ahead.

W. HARNISCHFEGER, *chairman*  
*Harnischfeger Homes*  
Milwaukee.

**Housing courts and the slums**

Re: "Housing courts: little used weapon against slums." H&H, Feb '62.

It is encouraging to see such relevant and timely reporting on a most serious problem. We hope you will continue to examine critically the role that city agencies and courts must play if renewal is to be permanent.

GIGI GEYER  
*Organization for the Southwest Community*  
Chicago.

**Odd-lot building**

Your article on odd-lot building [Feb] is excellent. We regard it as "gospel."

M. O. GUSTAFSON, *president*  
*Imperial Homes Sales Corp*  
Fort Payne, Ala.

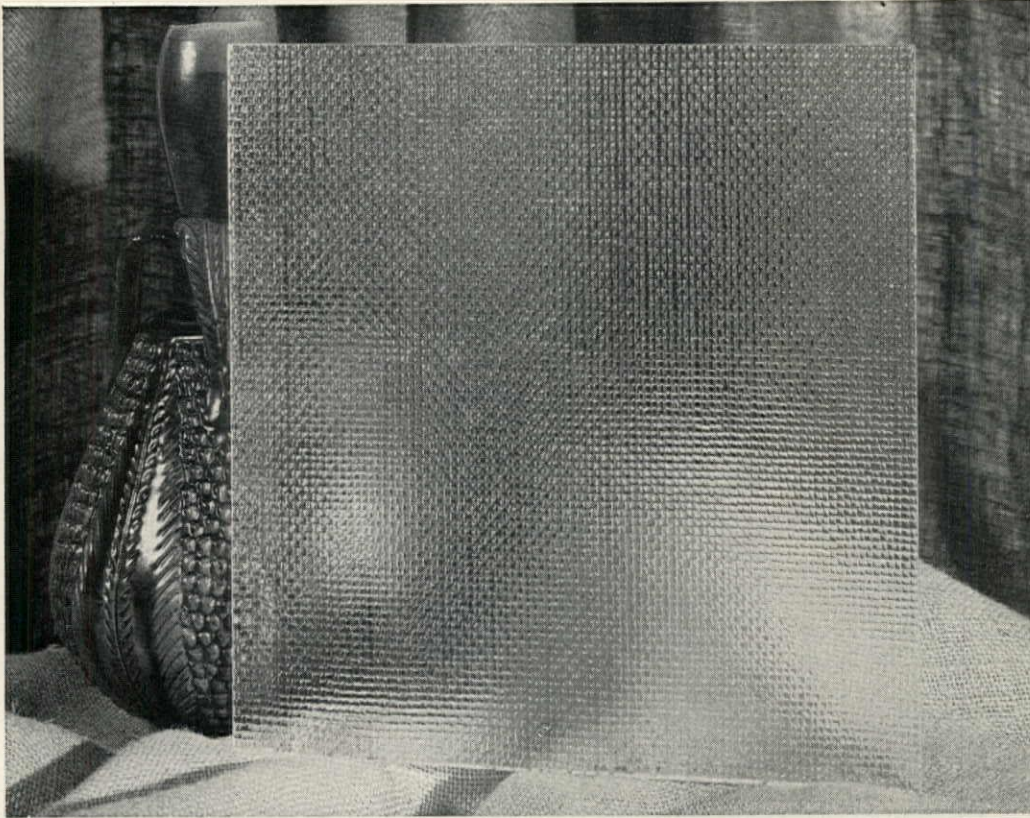
. . . the very fine article in the February issue on odd-lot building. It is very well done and a point very well made.

JAMES L. PEASE JR.  
*Pease Woodwork Co*  
Hamilton, Ohio.

**Misidentification**

Picture No. 3, page 146, H&H Mar, was erroneously identified as Miami Beach. The area pictured actually is Fort Lauderdale from just north of Sunrise Blvd, with Pompano Beach at the top.

HARRY H. GRUNWALD, *planning assistant*  
*Planning & Zoning Board*  
Fort Lauderdale.



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JUNE 1962

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*AIA award winning apartments*



# So what ?

The editors of the *Wall Street Journal* are worrying themselves and their readers about a possible fall-off in homebuilding now that the numerical shortage of housing has been satisfied.

Instead of worrying we wish they would apply to the housing market the same common sense criteria that they apply to other industries.

For example:

Nobody has to buy a new car—but we have yet to see that obvious fact on the *Wall Street Journal's* front page, and the auto makers hope to sell seven-million new cars this year to people who will buy, not because they have to, but because they want to.

Nobody has to buy a new refrigerator, but the refrigerator makers have shown they can sell ten times more new units in a market that is 90% saturated than they sold when their market was only 10% saturated.

Likewise nobody has to buy a new home today. So what?

We told our HOUSE & HOME subscribers years ago that they had built themselves out of the numerical shortage that made anything they designed, built, supplied, sold and/or financed easy to sell ten years ago. To be precise, they fed more than 15-million new homes into the housing inventory in a decade that added less than six-million families to the population.

Like the *Wall Street Journal*, we also told our readers that three-million units are now vacant. But we researched that statistic deeper and found that most of those three million ought to be vacant, and so should some five million other substandard units that people still have to live in because there still aren't enough decent units to let everyone move to the kind of better home almost everybody can now afford.

So the sales potential for good new homes is still enormous and the need for more good homes is still as pressing as ever. But . . .

**Today this pressure comes, not from numerical shortage, but from numerical imbalance.**

It is indeed true that there are now more units in the housing inventory than there are families in the population—but those



figures mix a lot of apples and pears, and too many of the apples are rotten. When you look behind those figures you will see that the inventory includes far too many of the wrong kind of houses in the wrong locations at the wrong prices. It includes too many too-small houses and too few good apartments. It includes far too many homes that ought to be scrapped. It blankets a great oversupply of the kind of housing people would be glad to move out of and a bigger shortage than ever of the better housing most people can now afford.

Assuming that family incomes will continue to rise under President Kennedy at a rate slightly slower than they rose under President Eisenhower, here are some figures on this great and growing imbalance from housing's No. 1 economist, Miles L. Colean.

"Even if we had stopped building any cheap houses at all in 1957, we would already have 9,400,000 more reasonably good housing units priced under \$12,400 than we will need in 1970 (not counting five-million substandard units that should be taken off the market as soon as possible). But by FHA income requirement standards this decade will offer a potential market for:

3,300,000 more homes priced from \$12,400 to \$14,200!

5,200,000 more homes priced from \$14,200 to \$17,500!

6,000,000 more homes priced from \$17,500 to \$23,600!

9,970,000 more homes priced over \$23,600!

"America already has far more low-priced housing units than families who cannot qualify FHA to buy something better. And the whole net population increase in the sixties will be families who could qualify FHA to pay at least \$17,500 for a quality house."

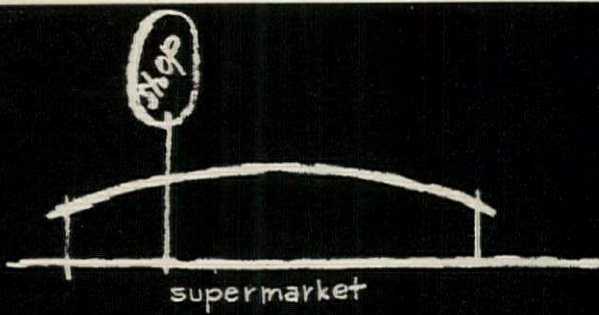
Economist Colean might have added that most of today's homes are at least as obsolete as a ten-year-old automobile. Out of 50-million housing units lived in today, not more than 15 million are the kind of homes anyone will want in the not-far-distant time when the average family will have an income in constant 1957 dollars of nearly \$10,000; ie, more than junior executives made right after World War 2.

So housing today is not just America's biggest industry: *It is potentially America's biggest growth industry.*

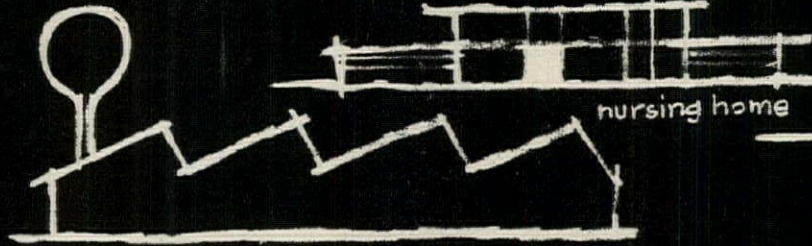
"Right now," says Colean, "the average American family can afford to trade up to a house priced 71% higher than the house that family is living in today." And William Snaith, president of the famed industrial design and marketing team of Raymond Loewy-William Snaith comments: "Housing is the only great industry whose customers could afford to spend a lot more money for its product if they wanted to."

Selling homes in this vastly different market calls for a very different product than the market called for ten years ago, and it calls for a very different kind of selling. That's why HOUSE & HOME devoted its entire May issue to the single subject of how to sell more homes to people who don't have to buy, and that's why we are publishing 62 more good merchandising ideas in this issue—beginning on p 130. /END.

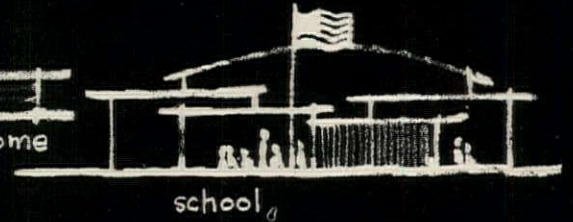




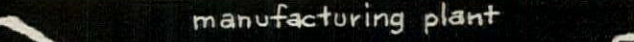
supermarket



nursing home



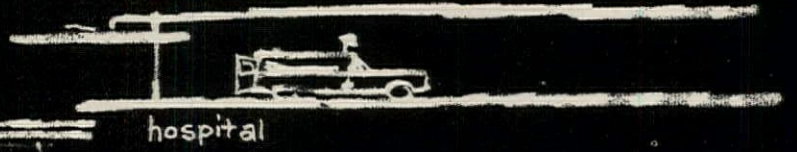
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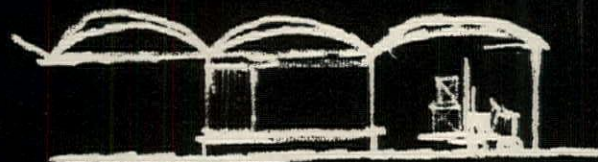
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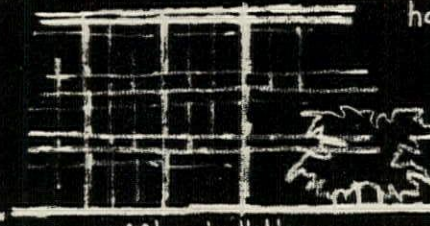
funeral home



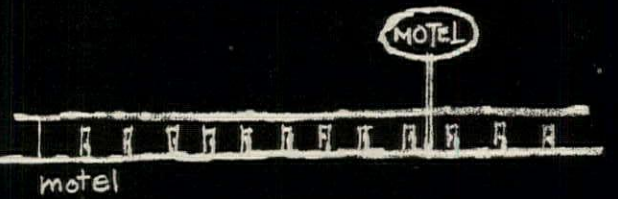
hospital



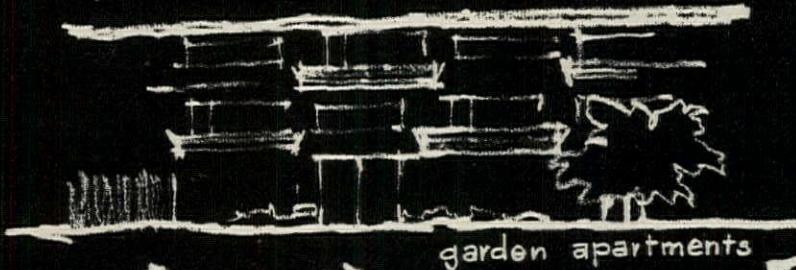
warehouse



office building



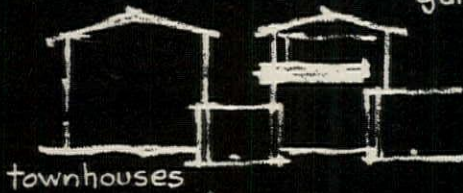
motel



garden apartments



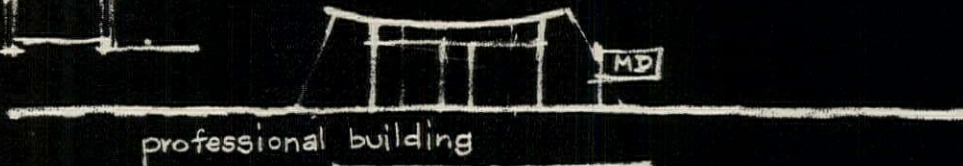
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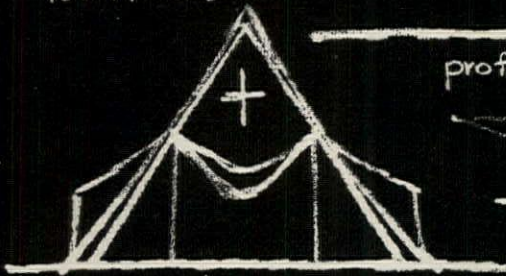
townhouses



club house



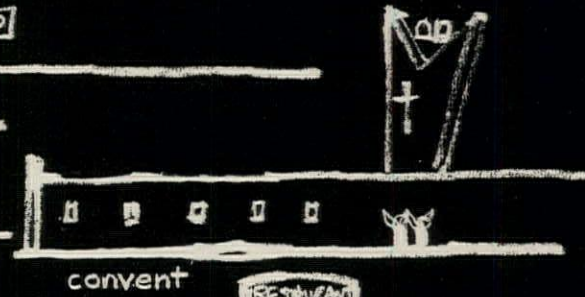
professional building



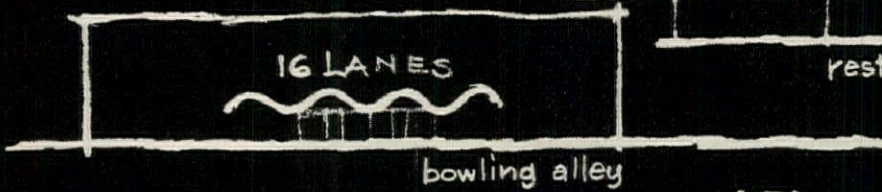
church



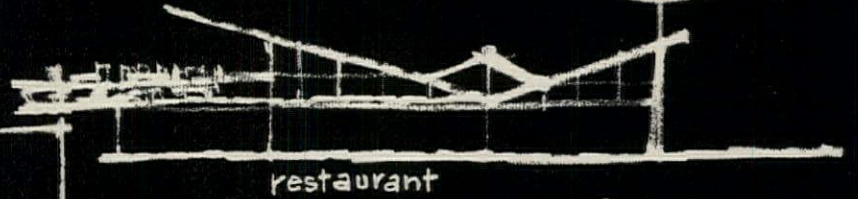
filling station



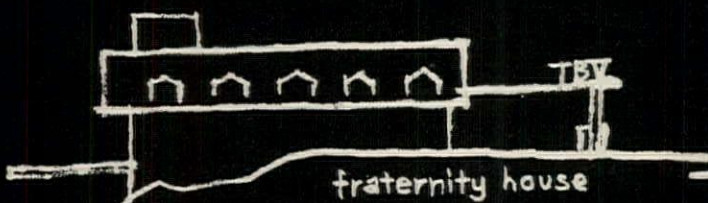
convent



bowling alley



restaurant



fraternity house



post office

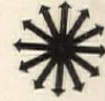


industrial lab



firehouse





*Today more and more successful homebuilders are appraising their housing markets, considering new opportunities in other kinds of light construction, and deciding to . . .*

## **DIVERSIFY TO GROW**

Case in point: Arizona's John Long—whose name is synonymous with mass-produced single-family houses—is completing a shopping center and five other commercial buildings, and is planning to build 627 garden-apartment units this year.

And Long is no isolated example. Of 552 leading builders (who built 102,000 houses in 1961) surveyed by HOUSE & HOME, 360 (65%) said they were also engaged in at least one other kind of light construction. More specifically . . .

- 28% said they were also building commercial buildings.
- 19% said they were also building shopping centers.
- 14% said they were also building two-to-four-family houses.
- 14% said they were also remodeling houses.
- 10% said they were also remodeling non-residential buildings.
- 5% said they were also building institutional buildings.

The list of light-construction opportunities is long and varied, according to homebuilders who have diversified. It ranges from banks to bowling alleys, from churches to manufacturing plants, from motels to warehouses, from gas stations to office buildings. In fact, diversified builders point out that if you build houses, you can tackle any other building that does not demand the highly complex engineering and specialized erection equipment of heavy construction. As you will see on the following pages, their own experience demonstrates the point.

Long-range growth is the over-riding reason for builder diver-

*continued*





sification. Like top managers in other industries, homebuilders are projecting ahead five to ten years — and finding they can expect swifter expansion if they branch out into other activities. But they are also considering the more immediate opportunities and problems of tomorrow, next season, and next month. So . . .

## There are nine even more immediate reasons why builders are diversifying

### 1. They are diversifying to hedge against slumps in the housing market.

This is the biggest immediate reason for homebuilder diversification today. Many builders point out that slumps in local markets, though no more frequent than in the past, are now less predictable.

Explains Dan Schwartz, president of San Francisco's Perma-Bilt Enterprises: "Just to offset these unexpected fluctuations in residential work, we set up a commercial division early this year. Although we had already diversified in many areas—apartments, plumbing, realty, and service—we found we needed even more of a hedge against slumps. I believe that in the buyers' market we have now—and will continue to have for years—the ups and downs are far harder to forecast than in a sellers' market. They are more apt to be triggered by buyers' whims, which, in turn, are often triggered by events and conditions that may have nothing to do with housing."

### 2. They are diversifying to capitalize on their experience in light construction.

Says Minneapolis Homebuilder Dick Hipp: "We have built everything from barber shops to banks, from bowling alleys to hospitals, and on every job we found that the know-how we had picked up in custom homebuilding was a big help. If you can put in a house foundation within 1/8" tolerance, you can do the same for a small clinic or a bank. Then there's no appreciable difference in your walls and

floors—just more masonry, wet plaster, and specialized metal sash. And the roof spans you're working with are still essentially simple spans like those used in homebuilding—not the continuous spans used in heavy construction."

### 3. They are diversifying to make maximum use of their existing plant and equipment.

Says New Jersey Builder Bob Scarborough: "The more power tools and equipment you own, the more work you need to keep them busy. For instance, the best way to make a bulldozer or a backhoe attachment pay off is to keep it working most of the time. And, unless you're selling houses at a steady rate, the best way to keep your earthmoving equipment busy is to take on light commercial work."

Says Los Angeles Builder Larry Weinberg: "If you've got a lot of money tied up in plant, you'd better keep it busy, too. For instance, down in aggregate-short Ventura County we bought a sand and gravel operation to cut the cost of concrete in our houses. Now, when our homebuilding slacks off, we produce aggregate for use on our commercial jobs—mostly shopping centers—and for other builders as well." Conversely . . .

### 4. They are diversifying to justify buying bigger and better machines that will speed up their homebuilding.

Says Minneapolis Builder Paul Schwartz: "Many other types of light construction call for more power equipment—dozers, cranes, and trenchers, for ex-

Among the many homebuilders who have diversified, HOUSE & HOME wants to thank the following who, on this story, contributed their time, advice, and ideas

M. SANFORD ABBEY, Rochester  
 JOSH ADAMS, Louisville  
 ALDEN CORP., Minneapolis  
 AMERICAN HOUSING GUILD, San Diego  
 GEORGE ARQUILLA, Sr., Chicago Heights  
 T.R. ASBAHR, Portland  
 JAMES BARNARD, Beaverton, Ore.  
 J.W. BARNHART, Independence, Mo.  
 CARL E. BENNETT, Minneapolis  
 DAVE BOGDANOFF, White Plains, N.Y.  
 MARCUS BOGUE, Denver  
 M.J. BROCK, Los Angeles  
 COMMUNITY BUILDERS, Washington  
 ANTHONY COMPARATA, Rochester  
 SCOTT CHANDLER, San Francisco  
 CHARLES CHEEZEM, St Petersburg  
 ALAN CRAWFORD, Milwaukee  
 ELMER E. CROWL, Minneapolis  
 CHARLES CROWDER, Birmingham  
 J.R. DELAY, Houston  
 WILLIAM M. DICKEY, Houston  
 FISCHER & FRICHEL, St Louis

CORTLANDT FISH, Carmel, N.Y.  
 FOX BROS, Plymouth Meeting, Pa.  
 FREEBURG BROS, Memphis  
 RICHARD FRETT, Crystal Lake, Ill.  
 ANGELO P. GALLINA, Rochester  
 H.W. HEWSON, Denver  
 KIMBALL HILL, Rolling Meadows, Ill.  
 DICK HIPPI, Minneapolis  
 JACK HOERNER, Wheatridge, Colo.  
 JOHN H. JOHNSON, Hayward, Calif.  
 JORDAN SALES CO., Memphis  
 LEE KINNIE, Wheatridge, Colo.  
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 WERNER LIVINGSTON, Denver  
 R.E. MEADOWS, El Cerrito, Calif.  
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 J.S. NORMAN, JR., Houston  
 O'MEARA-CHANDLER, Houston  
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 DAN SCHWARTZ, San Francisco  
 PAUL J. SCHWARTZ, Minneapolis  
 RALPH SMYKAL, Wheaton, Ill.  
 J.D. SPEARS, Kansas City  
 JOSEPH STARCK, Hales Corners, Wis.  
 RALPH O. TAYLOR, JR., Shawnee Mission, Kan.  
 TEX-CRAFT BUILDERS, Houston  
 DAVE TRACH, Minneapolis  
 VOLK-MCLAIN, Los Angeles  
 LARRY WEINBERG, Los Angeles  
 WILKINSON & SNOWDEN, Memphis  
 KEMMONS WILSON, Memphis  
 JEROME WIMMER, West Allis, Wis.  
 LARRY WINN, JR., Overland Park, Kan.





**MEDICAL CLINIC** for five Birmingham doctors was built for \$47,000 by Charles Crowder, long-time homebuilder. Architect: William Black.



**FRATERNITY HOUSE** was built for 34 Birmingham Southern College students for \$55,000 by Homebuilder Crowder. Architect: Philip Kessler.



**BOWLING ALLEY** in Alameda, Calif. was built by Perma-Bilt Enterprises, large homebuilder with a subsidiary for non-residential work.



**FIRE STATION** in San Ramon, Calif. was built by Volk-McLain, a homebuilding company which has built schools and a shopping center.

ample—than homebuilding. So once you get into other light construction—and once you have built up your investment in equipment—you'll be able to use your new equipment to build your houses faster and more efficiently."

5. *They are diversifying to make maximum use of their present staff and crews.*

Larry Winn of Kansas City's Winn-Rau cites an example: "When our house sales fell off about 40% last year, we faced three choices: 1) continue to carry overhead and a payroll no longer warranted by the business we were doing; 2) release a lot of good people, most of whom would be hard to replace when business picked up; 3) keep all our people, and diversify into other light construction to keep them busy. We chose diversification. And we soon found that our people could handle the new commercial jobs plus any increase in our homebuilding business." Conversely . . .

6. *They are diversifying to justify hiring more professionals and managers to strengthen their staffs.*

"In retrospect, I sometimes wonder how I ever got along without all the specialists now on my staff," says Los Angeles Homebuilder Weinberg who has created a second big business by building shopping centers. His staff now includes a seven-man architectural and engineering department headed by

Architect Alex Arany, AIA; a legal department, including a leasing specialist; a merchandising department; two purchasing agents; a financial division headed by two top mortgage brokers; and two expert estimators—one for commercial work and the other for homebuilding.

Chicago Builder George Arquilla adds a word of advice to other builders who are getting into apartment, commercial, and institutional construction: "The first specialist you hire should be a trained estimator who knows his way around light construction. You'll find he can help you out in your homebuilding, too."

7. *They are diversifying to capitalize on—and enhance—their prestige.*

Says Louisville Builder Eugene Lurding: "I've been building custom houses—and a good reputation—for years. With that background, it hasn't been hard to convince local professional and business men that I'm the man for their light commercial work. So recently I've built churches, medical offices, school additions, and apartment houses—and I've been able to fit these jobs into my overall operation without any trouble."

Birmingham's Charles Crowder—who has built industrial buildings, a professional building, a motel, and a fraternity house—echoes Lurding. He adds: "A solid reputation in your community can be more important in getting new commercial and institu-

*continued*





tional business than any amount of previous experience in commercial and institutional construction."

8. *They are diversifying to create business that wasn't there before.*

Many builders point out that if you have a good reputation in the community, you are in a likely position to suggest new construction to possible clients instead of waiting until they ask you to bid on a job.

Reports a Midwestern builder: "I broached the idea of a combined medical office to three young doctors. They liked it. So I arranged the whole deal, including the financing—a feature they particularly liked because they didn't have to invest as much of their own capital."

Other builders are finding local businessmen who

have formed investment syndicates with venture capital. Such syndicates are ripe markets for the man who can build and arrange financing for shopping centers, stores, and apartments.

9. *And they are even diversifying to eliminate duplication of top-management effort.*

Dick Fox of Philadelphia's Fox Bros explains: "Even with the best of intentions, two or more partners in a homebuilding company often get in each other's way. Now that we have diversified, my brother, Bob, and I have much more clearly defined areas of responsibility. One of us handles single-family homebuilding. The other handles other light construction—mostly apartments. And both of us are getting twice as much work done."

## Should you be a candidate for expansion into other light construction?

Builders who have diversified say you'll find it easier to answer that question if you . . .

1. *Analyze your market*—first for housing and then for other types of construction. If a ready market for light construction is not immediately apparent, study the economic growth predictions for your area. If the predictions are bullish, the market is there or will be shortly.

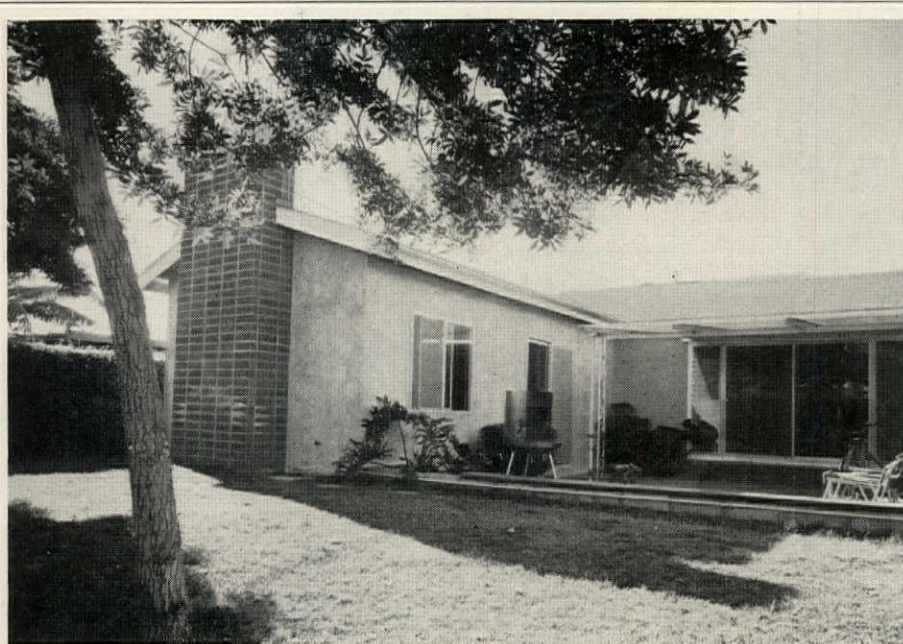
2. *Analyze your equipment*. Are you getting the most out of it? How could you use it for other types of construction? For instance: If you have a dozer and a backhoe and you are not building at least 50 houses a year, you're not getting your money's worth out of machines. Almost any investment in equipment should be kept working or the maintenance and overhead will eat it up.

3. *Analyze the skills of the people who work for you*. How could these skills be applied in other

endeavors? A bookkeeper can almost always do a lot more than keep one set of books. He can probably handle the paperwork for a commercial building division as easily as the work for a new subdivision.

4. *Analyze your financial situation*. How is your standing with lenders? If you have a good credit rating in town or in the state, you can use it like money in the bank. And there's no point in letting your money lie relatively idle in the bank, either. Make credit and capital work.

5. *Analyze your contacts among local business people*. If you have a good reputation with them, you can use it like credit. Your fellow businessmen may be sources of capital or, even more important, a market for commercial buildings and other light construction.



**REMODELING** like the expansion of the house shown here has become a big, profitable sideline for American Housing Guild, San Diego homebuilder which set up a separate division to handle this work last fall. Volume may hit \$1 million the first year. Pictures show typical job—a \$4,250 addition of family room, fireplace, and second bath on four-year-old house. Remodeling force includes General Manager Sol Raikow, a draftsman, two superintendents, six salesmen, and carpentry crews.





**130-BED HOSPITAL** was built as an investment by Merv Adelson and Irwin Molasky of Las Vegas, who used their own homebuilding crews on the job. It cost \$2 million (including land and \$600,000 in

equipment) and is near the builders' Paradise Palms community, where more than 300 \$21,000-to-\$35,000 houses have been sold since October. Adelson and Molasky also build apartments, motels, and stores.

## The big problem in diversification is the problem of management

In fact, while efficient management is important when you are building houses, it is absolutely vital when you complicate your operation by branching out into other types of light construction.

That's the consensus of many builders who have diversified. And, as one of them puts it, efficient management starts with you and how you use your time: "If just building and selling houses is running you ragged, you're hardly in a position to take on any other work—particularly work with which you are less familiar." So even before you start thinking about diversifying, you will be wise to start thinking about two questions:

### 1. How are you—as your own top manager—managing your own time?

The key question: Right now do you have enough time to look for new markets and to make a deliberate and thoughtful approach to major decisions and long-range planning? If the answer is negative, you may be spending too much time on day-to-day details that could be handled by subordinates. And you may even be spending too much time on prob-

lems that could be solved—and, perhaps, solved better—by experts—either inside or outside your organization. Observes one builder: "Because many of us started small and had to do it all ourselves, we have an ingrained reluctance to delegating jobs and responsibilities to others. That's a mistake in homebuilding. It can be disastrous in diversified building."

### 2. How will you delegate responsibility to your staff—and how will your staff men work together?

Some builders have diversified within the framework of their homebuilding organization. Others have started by adding certain key men—a commercial estimator, for example, or a field superintendent for commercial construction. Still others have set up a commercial building division—headed by a manager with virtually the same responsibility as an independent contractor.

No matter how they have organized, all agree on this point: Diversification can breed confusion *unless* areas of responsibility are clearly defined and clearly understood by everyone.

## And you are likely to run into new design and technical problems

Homebuilders who have expanded into other light construction cite five problems that, they say, are different from those found in single-family houses.

### Problem No. 1: coordinating complex mechanical systems and scheduling their installation.

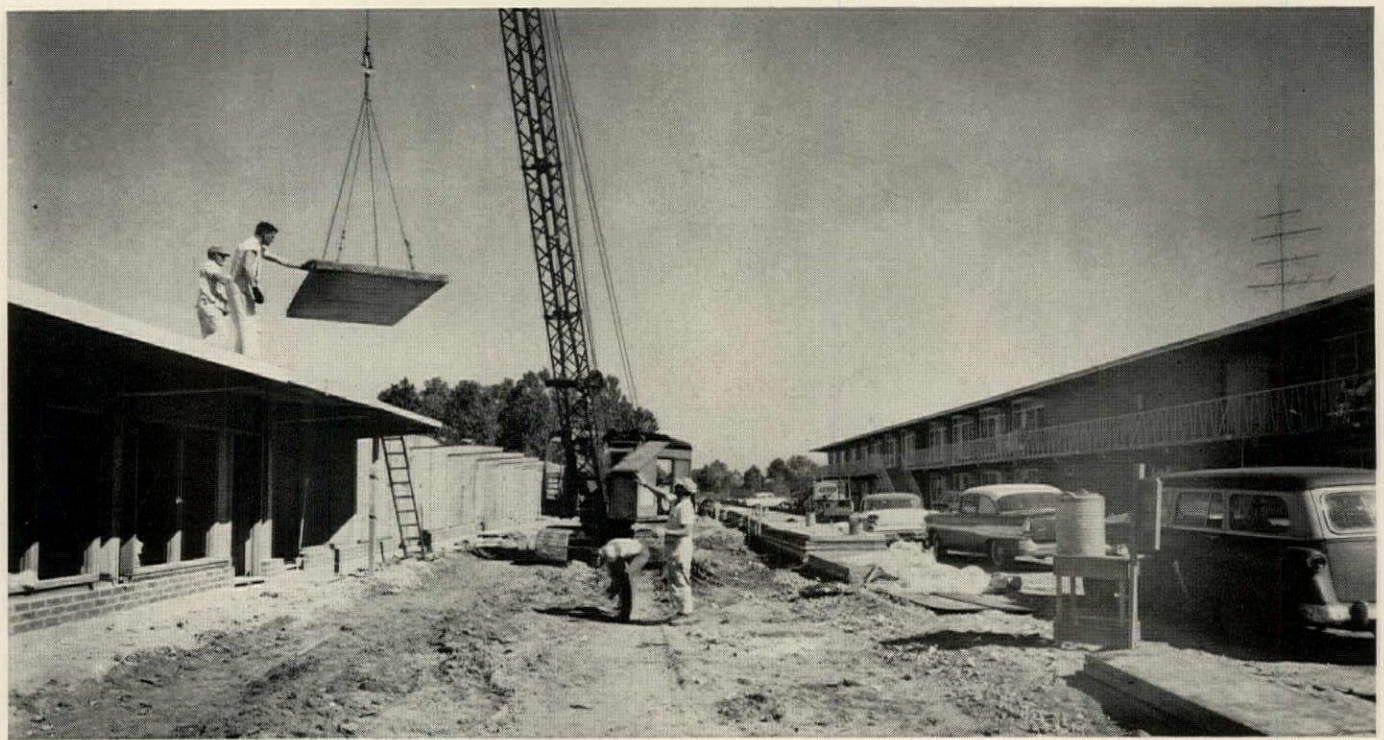
The principles of heating, cooling, power, and plumbing are the same in most light construction as

in houses. But the systems and their components can be far more complicated (except for plumbing where the only big difference is in pipe sizes). For instance:

*Hot-water-type heating* may be zoned into half a dozen separate circulating systems, each with a two-pipe return and all operating off a big commercial boiler with expansion tanks, aquastats, thermostats, and other safety controls.

continued





### Would you say this is a light construction job?

Homebuilders who have diversified into other types of building say it is. Their definition of light construction: Any building job on which 1) wood *could* be used for all framing (true above) and 2) the framework can be placed from the ground with a mobile crane or light scaffolding (also true above).

Adds Los Angeles Builder Larry Weinberg: "Generally speaking, I'd say light construction is easily engineered, easily erected, and easily understood by anyone familiar with the wood-oriented technology of homebuilding. Spans are simple

—even in big buildings like supermarkets. These buildings can be spanned with steel, concrete, laminated wood beams, or even dimension lumber resting on intermediate bearing walls."

On the other hand, heavy construction is almost never easily engineered. Loads on beams are usually unsymmetrical or uneven, and framework is continuous across a number of spans (and therefore complex). And whether heavy construction is high or low rise, it always calls for special hoisting and rigging equipment.

*Cooling*—often even more complex than heating—can involve either absorption or evaporative systems with cooling towers, automated dampers, and high-speed air handlers.

*Power supply* is almost always at higher voltages and amperage than in houses. So you're apt to need the kind of hardware, cable, and distribution boxes not normally used by the ordinary electrical contractor.

Because of these complications . . .

You may have to call on subcontractors who specialize in big mechanical jobs instead of using the subs who work on your houses.

And you will have to pay particular attention to scheduling these subs. Your house plumber shows up twice—first to rough in the plumbing and then to finish it. And your house electrician also does the job in two distinct stages. But mechanical installations in most light construction are a continuous process that must be closely meshed with every other step in building. On some buildings, mechanical subs are on the job from foundation to finish.

*Problem No. 2: building roofs that are designed to span wide areas.*

*Wide-span flat roofs are usually used in supermarkets, discount houses, and manufacturing plants where columns would interfere with the movement—frequent and to any position—of shelves, counters,*

and machinery. In buildings like these it's easiest to use open-web steel joists that span up to 40' and provide a flat but functional ceiling area. Lighting, heating, and power lines can be run through the joists, and ceilings can be hung from the joists—either directly or, if there are big ducts, on hangers. The ends of the joists generally rest on simple concrete-block walls or on light-steel frame walls that are filled in with masonry, sheet metal, or sandwich panels of concrete (or asbestos cement) with foam cores. If the span is extra wide, joist ends can also be supported by intermediate girders (rolled-steel shapes).

The roof deck is usually light steel (corrugated or cellular) topped by a 2" layer of gypsum, vermiculite concrete, or standard concrete, and finished with built-up roofing. Fiber panels, mounted on bulb-tee purlins, also make good roof decks with open-web joists.

*Wide-span curved or vaulted roofs are usually used in churches, auditoriums, and gymnasiums. Here, say many builders, your best bet is laminated wood beams left exposed. They can be made in almost any size or shape, can span almost any width, and can be set on wide or narrow centers (fabricators design and engineer beams for each job). Aside from their obvious esthetic advantages, laminated wood beams eliminate the need for ceiling materials and finishing. The ends of the beams are generally bolted to steel brackets which have been*



set in foundations or in masonry walls.

The roof deck used with wood beams can be plank, stressed-skin panels, or wood-fiber decking supported by wood or steel tee purlins. Built-up roofing finishes the job.

*Problem No. 3: controlling noise by cutting down sound transmission and by muffling reverberation.*

Room-to-room sound transmission in apartments, motels, and offices is largely a matter of how the walls and floors are designed. So builders and their architects are using solid block walls, concrete floors, heavier framing, and heavier foundations. They are also reducing sound transmission by isolating the elements of both walls and floors—double-framing their walls and alternating hard and soft materials in their floors.

Reverberation—a common problem in hallways, classrooms, stores, and auditoriums—can be muffled by finishing walls and ceilings with acoustic materials and by avoiding surfaces between which sound waves can bounce. In auditoriums, for example, builders and their architects keep sound waves from bouncing by placing walls so they are not parallel to each other and use ceilings that are not parallel to floors. Reverberation is also being controlled by mounting equipment like big air-cooling compressors on anti-vibration pads.

*Problem No. 4: providing the right kind and the right amount of artificial and natural lighting.*

Artificial lighting in many non-residential buildings, unlike the lighting in most houses, is often closely integrated with design and engineering. For example: In many stores, banks, schools, and offices, the whole ceiling is a power grid for lighting. It may be made up of coves, troughs, grilles, or diffusing panels—plus cable and other power distribution

equipment—all of which must be installed at different stages of construction.

Natural lighting is not simply a matter of installing glass walls and skylights. Glass walls, since they are non-bearing, dictate framing changes like the use of special headers or spandrel beams. Sash, sill, and header details depend on the purpose of the glass: If it's primarily for curb appeal, as in storefronts, big plate glass is mounted in fixed sash; if it's primarily for interior lighting, as in schools, less expensive divided sash with openable elements is needed. Skylighting, too, demands special framing and details, plus interior space arrangements to make the most of the light.

Lighting problems—and, for that matter, most light-construction problems—point up the need for a good architect in any diversified building operation. So say many builders who have diversified. And, they add, close architect-builder collaboration starts with design and carries right on through every stage of construction. Says one builder: "Both of us have to agree on design and how the building will go together, or I'm headed for trouble."

*Problem No. 5: installing the specialized equipment required in many commercial and industrial buildings.*

Special equipment like the safe in a bank, the X-ray machine in a clinic, the punch presses in a factory, and the lanes and pin-setting machines in a bowling alley is normally installed by the supplier. But—and builders and architects stress this point—it's up to you to make the right structural provisions for the equipment (some heavy machines require beefed-up foundations, for example) and to coordinate its installation with your construction schedule (big equipment may have to go in before curtain walls or even framing are up). The answer, say builders and architects, is close collaboration—starting at the planning stage—with your supplier.

## **But you can get plenty of help in solving design and technical problems**

And, say builders who have handled a variety of light construction, the first person to turn to for help is a good architect.

Observes a homebuilder who also builds gas stations and motels: "I'd say an architect is invaluable in any commercial building. Among other things, he can provide the distinctive design that is so necessary in attracting customers to motels, service stations, restaurants, and even drive-in banks. The fact is that people who balk at unconventional design when they go looking for a new house are intrigued when they see it in a commercial building."

You'll find you can also get help from . . .

1. *Consulting engineers.* Mechanical and structural problems—particularly in large buildings like manufacturing plants—often call for this kind of professional advice. An engineer, working with your

architect, may be able to suggest design changes that will simplify your plumbing, heating, or other mechanical systems.

2. *Manufacturers and distributors.* Makers of steel joists, laminated wood beams, boilers, big air-cooling units, and other more highly specialized products not only supply engineering data but also offer working drawings, other design assistance, and sometimes even field supervision.

3. *Subcontractors.* Says one builder: "Don't underestimate the know-how of your subs. Our subs—both those we use regularly on houses and other work and those we bring in occasionally for specialized jobs—have a lot of practical ideas based on broad experience and not limited by their own particular trade. We don't hesitate to ask their advice when we run into field problems."

**To see how three already successful homebuilders have grown and profited**

**by diversifying into other kinds of light construction, turn the page**





MOTEL

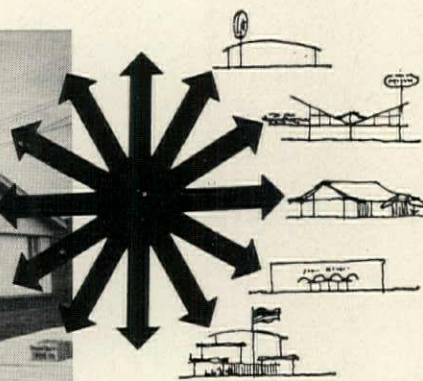


FILLING STATION

**“You can diversify without adding a lot of new people to your staff”**



**BEST SELLING F&F HOUSE** has 1,730 sq ft of living space plus two-car garage. The four-bedroom, two-bath model sells for \$22,000.



That's the opinion of John Fischer of Fischer & Frichtel, St. Louis, and it's backed up by his own experience:

Four years ago F&F's annual output was about 300 houses, its volume about \$6 million. This year's output will again be about 300 houses, and with only a slightly larger staff, the company will also produce \$3 million in commercial construction (stores, motels, gas stations, bowling alleys, etc) and \$1½ million in prefab houses for other homebuilders. Total volume: approximately \$10½ million. Suggests Fischer: "Take a close look at your key people, and you may find they can handle much more than they are handling now."

Fischer & Frichtel got into diversified light construction by way of shop fabrication. Fischer explains: "We started pre-fabbing our houses to cut our site costs. As we moved more of our homebuilding activity into the plant, we found we could switch more of our field effort into other light construction."





TOWNHOUSES



INDUSTRIAL LABORATORY



SUPERMARKET

**VARIETY OF LIGHT CONSTRUCTION** (shown in these photos) by Fischer & Frichtel ranges from low-price (\$10,200-\$12,500) urban-renewal townhouses to \$3 million, 180-unit motel, from \$60,000 industrial laboratory to shopping center which includes \$38,000 filling station, \$120,000 supermarket, bowling alley, and ten other stores.

Motel, built for Albert Pick chain, combines precast concrete, poured-in-place concrete, and prefab door and window units. Facilities include restaurant, cocktail lounge, and two swimming pools. Townhouses, identical to Bollinger-Martin's talked-about Louisville models, were designed by same architects—John Doumas and E. W. Augustus.

We also found it paid to make maximum use of our plant by prefabbing houses for other builders."

Like a general contractor, F&F does straight contract work—supervised by the client's architect—or provides full service, including not only design and construction but also financing and land. Either way, Fischer points out, his company has an advantage over the average light-construction contractor. Why? "Because we don't depend solely on contract jobs. The bulk of our business is still homebuilding. So when we don't have much commercial work, we concentrate on houses, and when housing demand falls off, we switch back to commercial work."

How else does this flexibility give F&F an edge over the average general contractor? Says Fischer:

1. "We carry a more complete and more permanent staff."

F&F has six divisions (homebuilding, home manufacturing, commercial building, land development, grading, and sales),

but most of the staff—including an architect and an interior designer—works on both residential and commercial construction. And as the workload shifts, people are shifted from division to division.

2. "We carry more—and better supervised—field crews." F&F's concrete and carpentry crews, for example, are assured of steady employment because they work on both houses and other construction.

3. "We get more cooperation from subcontractors." F&F has established close ties with its subs because many of the subs who work on its houses also work on its other jobs.

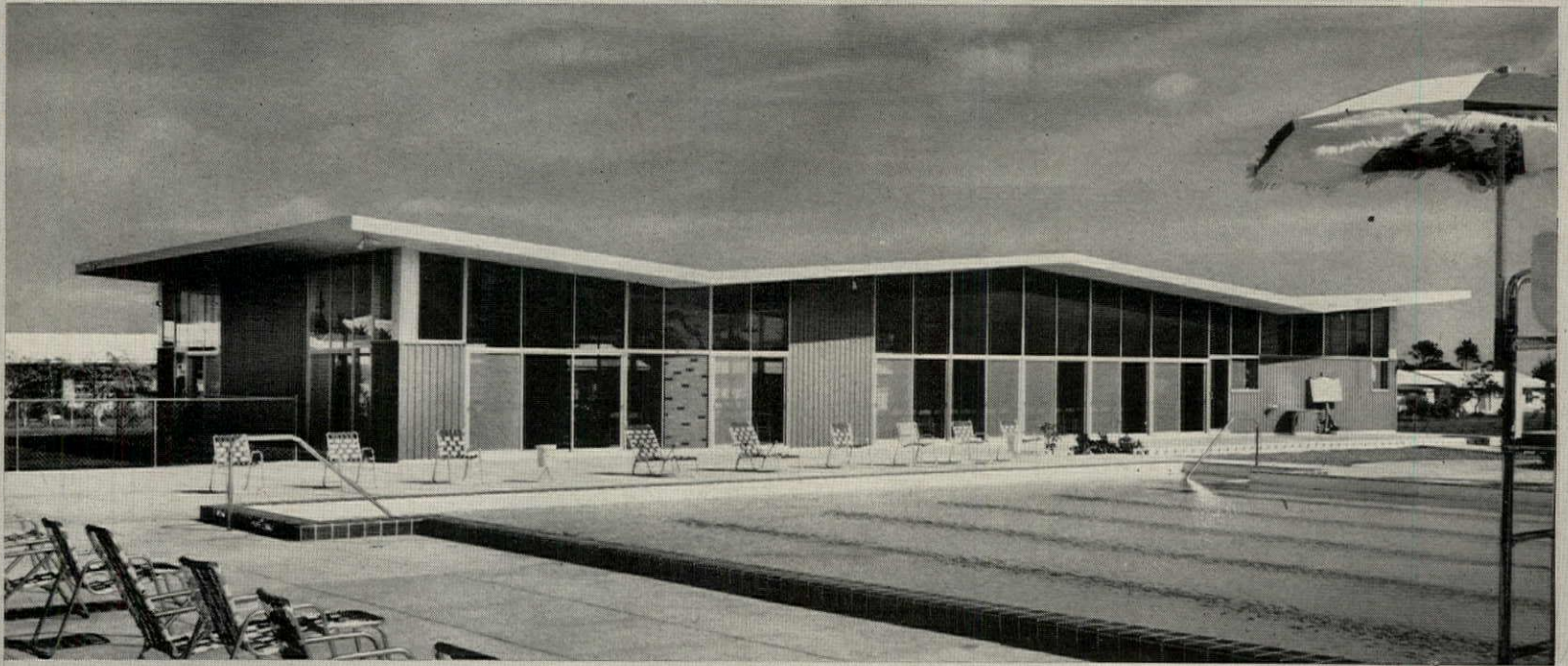
Sums up Fischer: "If you have a good staff, if your own crews do a lot of your work, and if subs can count on you for consistent business, it's a lot easier to estimate a contract job accurately and control costs after it gets going."

*continued*





OFFICE-WAREHOUSE



RECREATION CENTER

## “It’s easier than you may think to cope with unfamiliar building types”

So says Charles K. Cheezem of St Petersburg, a big builder of single-family houses (396 for \$5 million last year) who started diversifying three years ago and now does one-third of his business (\$2½ million last year) in multi-family housing and non-residential construction.

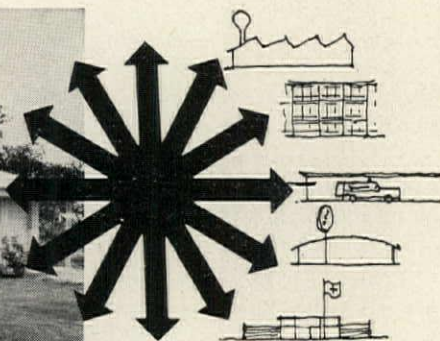
*Two examples of what he means:*

1. Most of the subcontractors who work on his apartments and commercial, industrial, and institutional buildings are the same subs who work on his houses (he subs out everything except concrete work, steelwork, interior trim, and painting). Says Cheezem: “Sure, there are exceptions like specialists who install plate glass in our store fronts and hang suspended ceilings in some of our offices and plants. But working with them is no problem if you have a good architect and a field super who understands commercial construction.”

2. He has tackled light-steel construction without running



**TYPICAL CHEEZEM HOUSE** is concrete block with cement-tile roof. This two bedroom model—Cheezem’s second-best seller—has 1,008 sq ft plus garage, sells for \$11,900.







CO-OP APARTMENTS



SUPERMARKET



MOTEL

**STEEL AND MASONRY** are used with equal ease by Homebuilder Cheezem in buildings like those shown above. Office-warehouse, a 7,200-sq ft steel prefab that sold for \$60,000 with land, has steel frame, steel curtain walls, and steel roof deck erected in four days (but interior partitions are drywall on 2x4 studs). Steel components were also used

for 7,200-sq ft recreation center and 22,000-sq ft supermarket, built for \$8/sq ft as nucleus of future shopping center (space for another store has already been added by extending roof at right). Apartments and motel are stucco-faced concrete block; floors of second- and third-story apartments are concrete over steel joists to reduce fire risk.

into major difficulties. As a Stran Steel dealer, he has erected 32 steel prefabs in the last 18 months. His steelwork supervisor was trained by Stran Steel, and Cheezem trained the five men of his steelwork crew by sending them out to work for other Stran Steel dealers. He says: "Light-steel construction is a lot simpler than many homebuilders realize. Once the shell of a steel building is up—and it goes up fast—our regular subs and crews can finish the job."

Cheezem, also a realtor and land developer, began diversifying with apartments and duplexes, then expanded to other construction. Some of his buildings are shown on this spread. Others include a hospital, a nursing home, a junior high school, an auditorium and gymnasium, several light-manufacturing plants, and an Air Force armament building. He offers his clients complete service—land, design, construction, and financing ("The house mortgages we place are a wedge that help us get mortgages for commercial clients").

Although Cheezem has used the personnel and equipment

of his homebuilding organization to diversify, he has also added to his investment in men and machines. For instance:

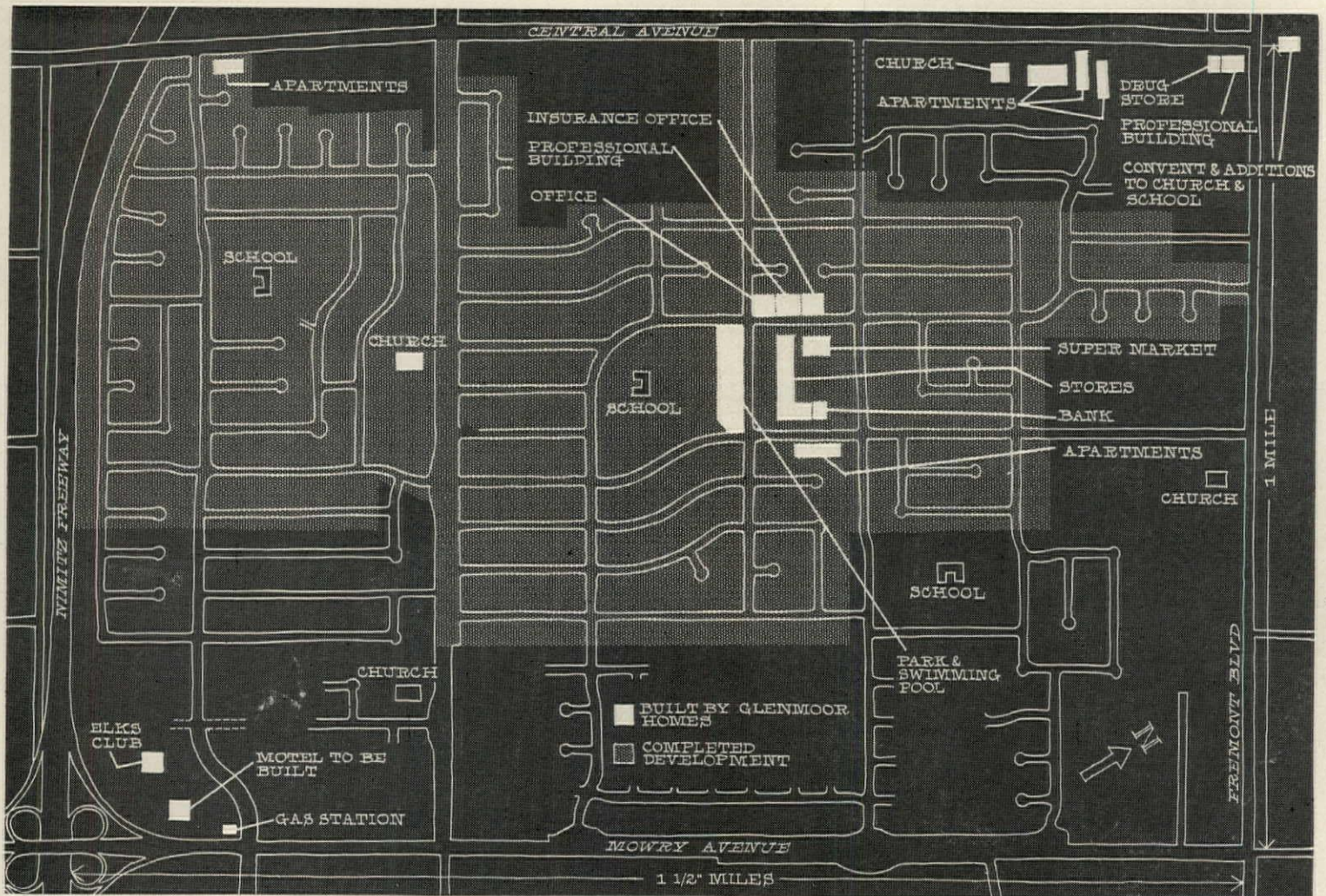
*He has added four key men to his staff*—an administrative assistant ("I was getting bogged down in administrative details"), an architect (William D. Knox, AIA), a field superintendent for commercial construction, and an experienced commercial estimator ("Cost estimates can make or break you on large, one-of-a-kind buildings").

*He has invested \$114,000 in heavy equipment*—four dump trucks, two cranes with dragline attachments, a backhoe, a front-end loader, a bulldozer, and an assortment of pumps and other gear used in sewer construction (he has also spent \$2,000 for pneumatic tools used on steel buildings).

Have Cheezem's ventures into other construction fields enhanced his reputation as a homebuilder? "Yes," he says. "And our home salesmen make a point of mentioning our other building activities to prospects."

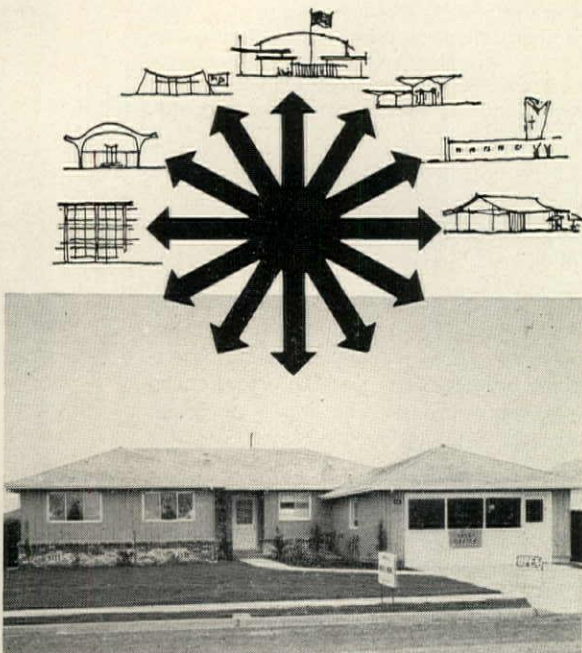
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**MAP OF DIVERSIFICATION** shows commercial and community buildings built by Glenmoor Homes to meet needs of 1,500 homebuyers at Glenmoor Gardens.

## “When you sell a lot of houses, you create a market for other light construction”



**FAST-SELLING HOUSE** by Glenmoor Homes is this three-bedroom, 1,570-sq ft model at \$24,200. Other models range from \$19,100 to \$30,500; custom houses cost up to \$62,000.

“Somebody is going to profit by building the community and commercial facilities needed by families who buy your houses, and it might as well be you.”

So suggests James L. Reeder, president of Glenmoor Homes in Fremont, Calif. which is meeting a demand for a wide variety of buildings in its own 1 1/2-square-mile community (above). At Glenmoor Gardens, Reeder and his associates have built 1,500 single-family houses *plus* a 24-store shopping center, other stores, gas stations, a bank, an Elks club, and business and professional offices (they have also built three garden apartments and several four-plexes). Last year, for example, their volume was \$2,588,000 in single-family houses (122 sales) and \$1,003,000 in other construction (two office buildings, a gas station, and an 81-unit apartment).

Glenmoor Homes builds most of its non-residential buildings and apartments as investments. Says Reeder: “But whether we build for ourselves or on contract, diversification helps stabilize our employment and our profits. So we always try to have other projects ready to go when the demand for houses diminishes.”

The big problem when you diversify in a limited area is zoning, says Reeder. His advice to other builders: 1) Get a master plan before you start (“We couldn’t because we bought land piece by piece”). 2) Take local planning officials into your confidence (“Instead of blocking what you want to do, they often make useful suggestions”).

/END

**PICTURE OF DIVERSIFICATION** by Glenmoor Homes includes 24-store shopping center built as investment for \$10/sq ft, church built on contract, 5,000-sq ft, \$80,000 office built to insurance company’s specs and leased to it, and \$60,000 four-plex built as investment (rents range from \$175 to \$190) and later sold.





SHOPPING CENTER



CHURCH



INSURANCE OFFICE



APARTMENT HOUSE







*This "module of living space"*

*being lowered onto its site at the Seattle World's Fair is . . .*

## An evocative approach to tomorrow's house

The 12'x24'x9' unit shown opposite is a complete, self-contained, package of living space.

It is factory-finished inside and out. It is movable and removable because it has a built-in platform or "chassis" that can be set on posts on any terrain. It has a complete heating and cooling system, rough plumbing, and rough wiring—all built into the floor platform. And it can be combined with other basically identical units in an endless variety of arrangements to produce a house of any shape or size, a house that can expand as a family grows, or even contract as older children move away.

Four such "living modules" were used in the "American Home of the Immediate Future" at the Fair. The house was sponsored by United States Plywood Corp, built by its Panelbild Systems Div, decorated by *American Home* magazine. The architect: Robert Martin Engelbrecht.

Architect Engelbrecht argues persuasively (see next page) that his concept is evolutionary. But . . .

*In one immensely important way the house is revolutionary:*

Just four months ago, in "A look at the year 2000," HOUSE & HOME pointed out the advantages of a movable house: "If you don't like where your house is tomorrow, you can just lift it bodily off the foundations 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 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.*" Architect Engelbrecht's house is just such a movable house.

The house is also a study of many other problems and opportunities that lie just ahead. *For details, turn the page.*



**The house is a study in combining the appeal of a single-family house with the need for higher-density land use**

Says Architect Engelbrecht: "To date, most efforts in high-density land use have been in attached housing, duplexes, townhouses, garden apartments, and very high-density apartment structures. They all have one important failure: none of them satisfies the American dream of owning a home on your own land. This house was designed to show that it is possible to put a single-family detached house on a lot as small as 60'x60' [1/12 of an acre] and still provide the owners with complete privacy.

"The courtyard house—built around its outdoor living space—is not new; but it has never been economically successful because of the long wall perimeters it creates. Prefabrication will, we think, change the economics [see below] and shatter the concept that a house must be built with the land around it."

**The house is a study in how design grows out of new materials and technology**

"Not long ago," says Engelbrecht, "I visited the Williamsburg restoration. I was deeply impressed at how thoroughly Colonial designers and builders exploited the materials available to them. Their clapboard walls were the closest approach then possible to a single-sheet skin.

"Today we have a virtual supermarket of materials, but we haven't taken the time to interrelate them. This house is an attempt to explore how just a few of our contemporary materials and products\* can be used together to cut in-place costs and create new design concepts."

**The house in a study in pushing the concept of prefabrication to the ultimate**

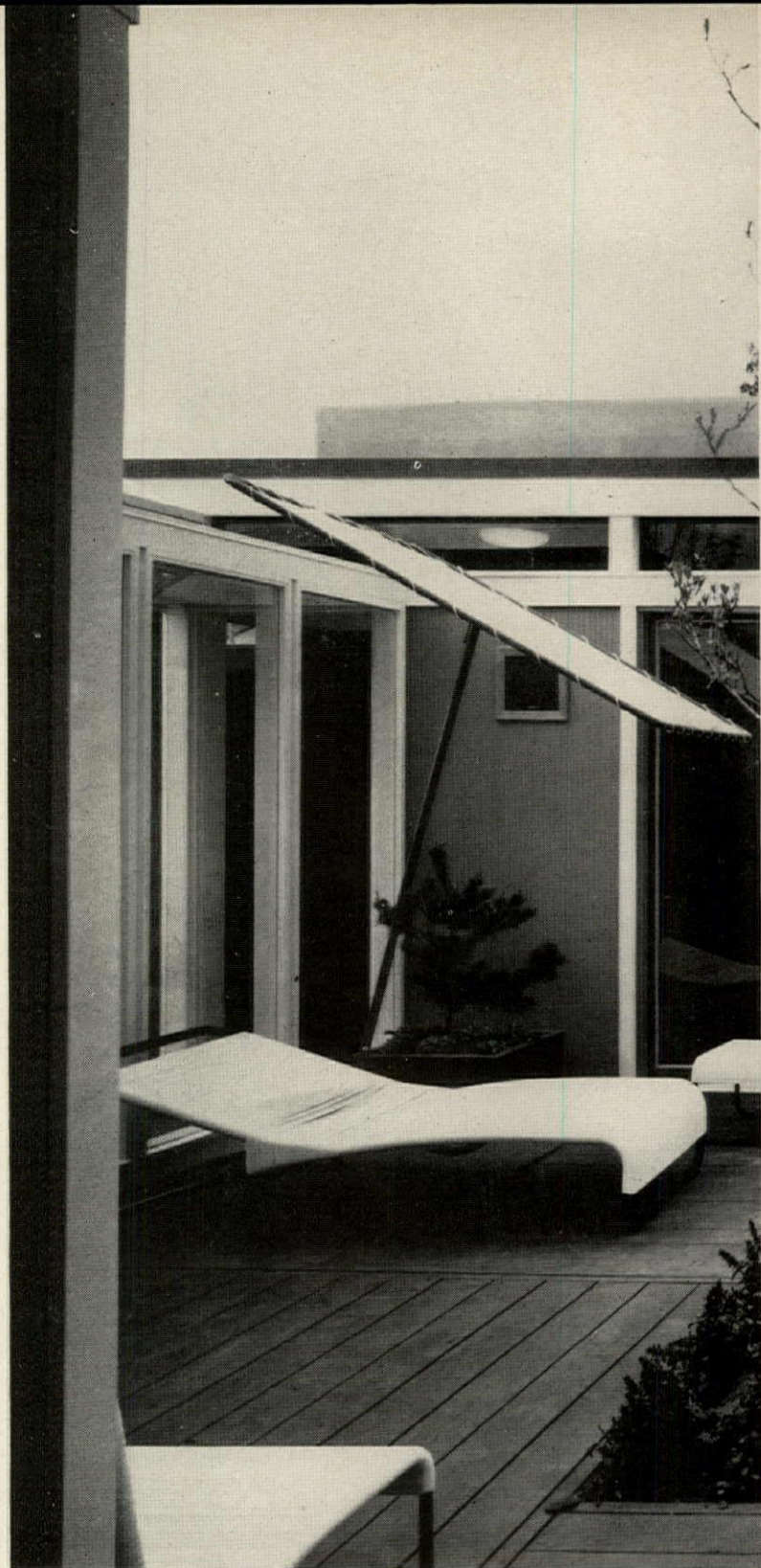
"For some time now," says Engelbrecht, "we have been dealing not with materials as such, but with manufactured parts: components. It is then simply an evolutionary step to think of a whole module of living space as a component—as a manufactured part of the total house design related directly to the land. Such components can—and I think will—create a new architectural style.

"Not long ago, this concept of components would not have made much sense. We didn't have the production know-how, the production equipment, the insulation, the compact and highly efficient mechanical units, the sheet materials that are needed.

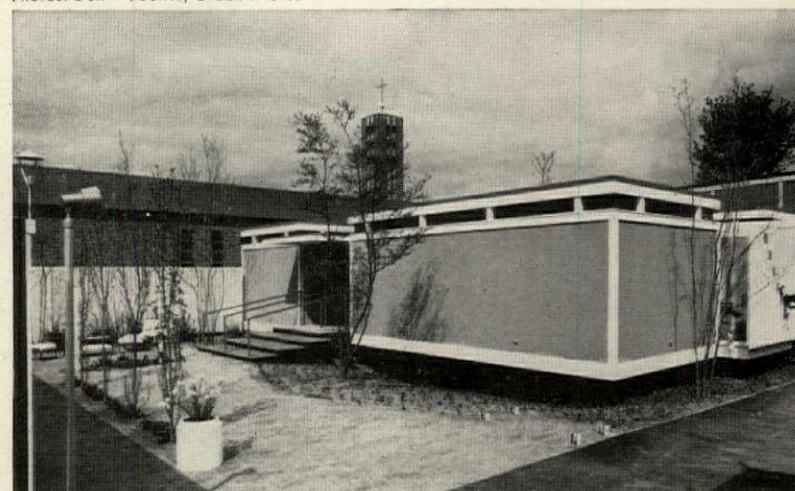
"But it makes sense today:

"Living-space modules like this could be built as standard units—at least up to a point. In the factory, they could be completed up to the point of finished exterior (with a finished interior skin); finished floors and ceilings; primary electrical systems, rough plumbing, and complete climate control. They could be stored in this form. Then, in the factory and on specific order, secondary components—a bathroom package, an entertainment wall for the living room, or a kitchen-appliance pack-

\*Companies participating with the sponsor—US Plywood—and *American Home* in the exhibit include Amtico, American Cyanamid, American-Saint Gobain, Cohama Fabrics, Crane, Fedders, Founders Furniture, Grant Pulley & Hardware, Milium Div of Deering Milliken, Nutone, Owens-Corning Fiberglas, Pella Rolscreen, Seattle City Light, Thayer Coggin, Van Keppel-Green, and Westinghouse.



Photos: Don W. Jones, Globe Photos

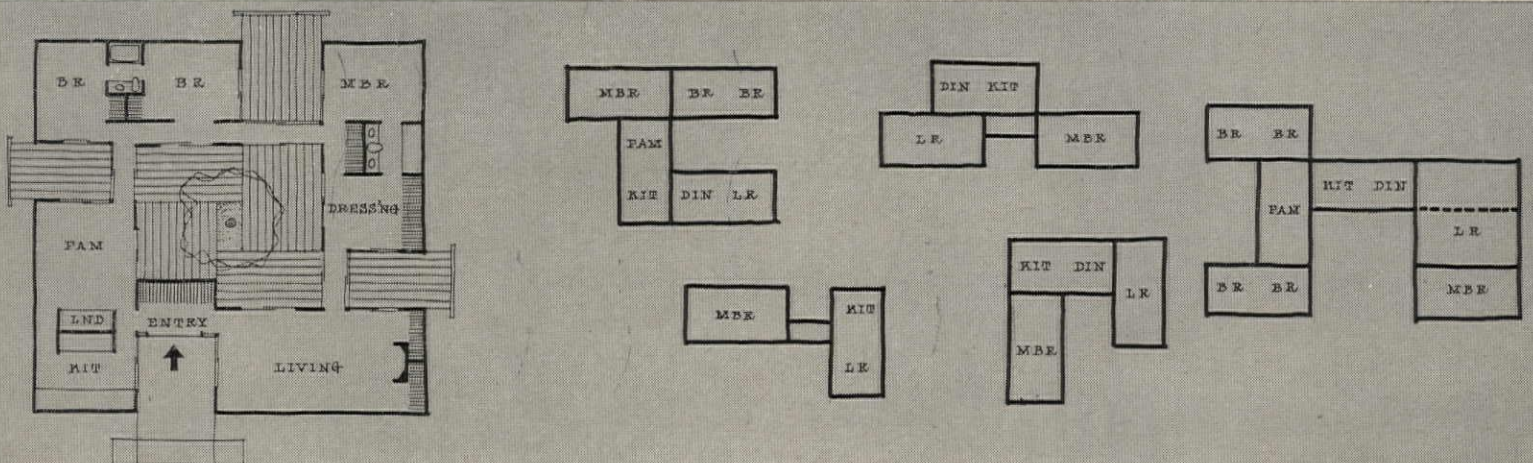


**BLANK EXTERIOR WALLS** give every room complete privacy even when house is on a small lot. Glazing strips are decorative as well as functional.





**INNER COURTYARD** is pleasant and private, screened from outside world by living modules on all four sides. Almost every room shares this view.



**PLAN** of World's Fair house joins four modules with connecting bridges to make a three-bedroom house. But any number of modules can be combined to create an endless variety of plans, as the drawings suggest. Even a single module could be used as a vacation house.

*continued*



age—could be slid into place and plugged into the utility lines under the floor." In the World's Fair house, all utility lines—plus a 2'-deep plenum for air distribution—are in the 1'-deep floor platform. Surface-mounted raceways distribute power through the house.

What would the modules cost? "By taking advantage of the cost-savings of repetitive, in-plant production inherent in this system," says Engelbrecht, "the basic module—not including secondary components like the bathroom package or appliances, or shipping—ought to cost around \$2,000 each. On-site labor should add little to this cost. Preparing the most difficult site imaginable should take only a few days; when the modules arrive at the site, it should take only a day to place them and hook them up to water, waste, and power lines."

**Would this standardization of living space limit design flexibility?**

Obviously it imposes definite limits on the designer. But the system is flexible enough to be used to create an immense variety of houses. Any number of modules can be combined in a U-, H-, E-, T-, L-, F-, or straight-line shape. "And while I used a flat roof in this house to make the system easier to understand," says Engelbrecht, "several other roof profiles have been developed."

In another sense, Engelbrecht explains, the system permits design flexibility rare in conventional houses (including prefabs). First, by spacing the units close together or far apart (and connecting them with enclosed bridges as in this house), family activities can be zoned and controlled to give visual privacy and isolate sounds and smells. An intercom system can provide communication between units.

Second, the zoning makes particular sense mechanically. Since each unit has its own heating/cooling system (a heat pump in this case), each can be heated or cooled precisely according to its use and without regard to the number of units or how they are placed on the site. If the owner wishes, he can open some of the units to the outdoors without causing the imbalance that would occur in most central heating/cooling systems.

**There is one major drawback: the size limitations dictated by over-the-road hauling regulations**

Though most states allow (with permits) loads 12' wide, moving any wider load would be a special problem. Architect Engelbrecht feels that the 12' module width (which produces an inside room width of about 11'6") is acceptable to most people. Some housing experts who have seen the house feel that—especially when the modules are subdivided, as in the bedroom units—the rooms are just not big enough. But . . .

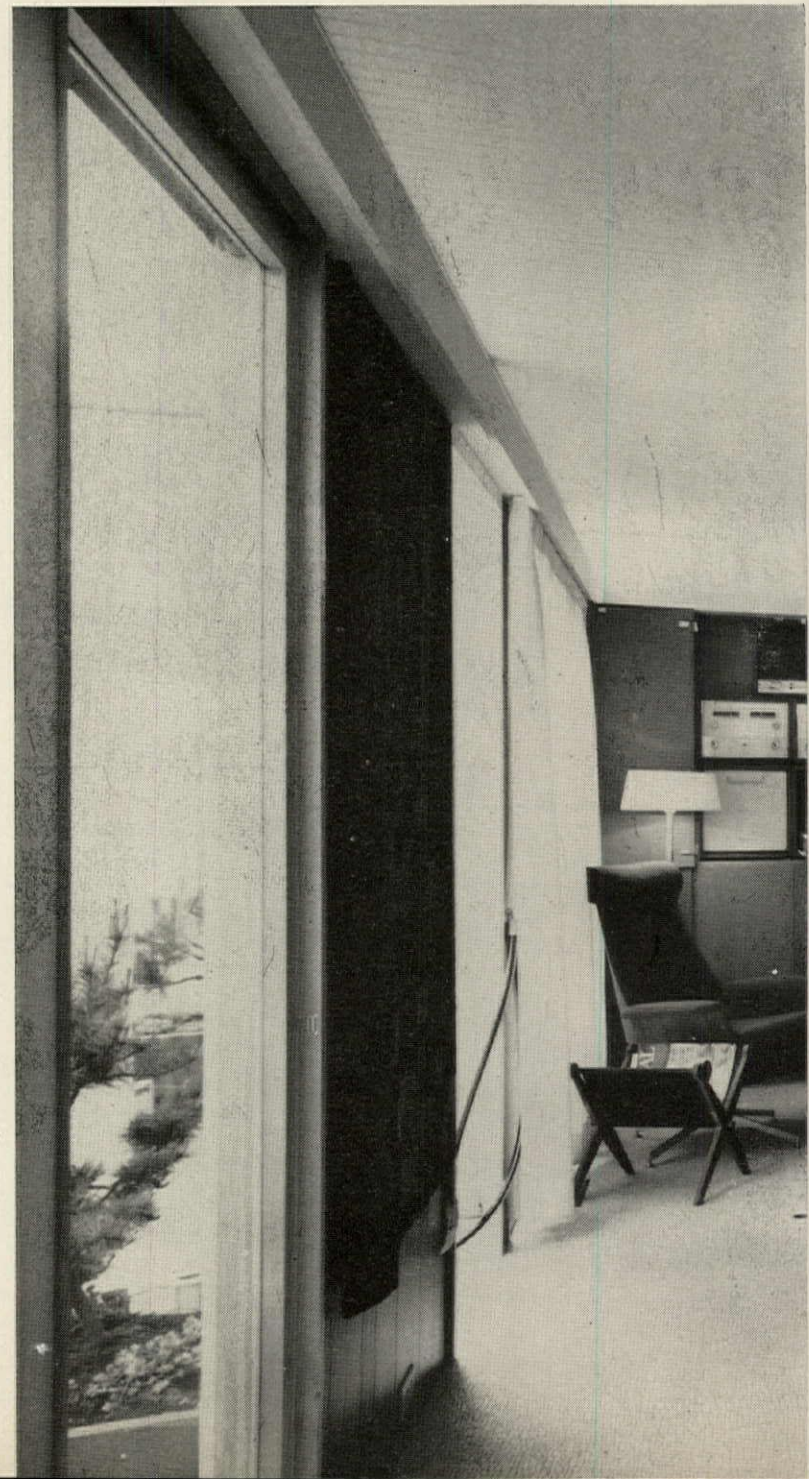
This is a problem that can be solved (one obvious solution: Butt two units together to form a 24'x24' space). It is a problem that can be minimized by careful furniture placement and/or greater use of built-ins.

And whatever the problems and drawbacks, the concept of the World's Fair house deserves attention by every housing professional concerned with the land problems and cost problems that lie ahead./END

**LIVING ROOM** is a full 12' x 24' module. It opens wide on one side to the inner courtyard, but has a solid paneled wall on the street side.



**DINING AREA**, which opens to inner court through sliding glass doors, is one half of space module which also holds kitchen (behind camera).

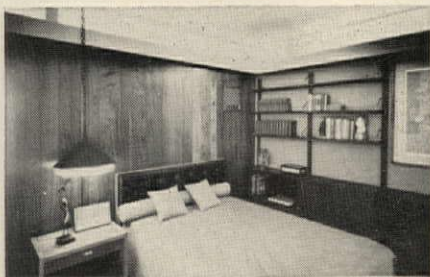




Photos: Dan W. Jones, Globe Photos



**KITCHEN** is fully equipped. Appliances "plug in" to rough wiring and plumbing in floor.



**MASTER BEDROOM SUITE** with bath and sitting room (behind camera) takes one module.



**BRIDGE** connecting modules is glass-walled, has electric radiant heating.



**CHILD'S BEDROOM** opens to its own play patio, which is formed by decking over space between adjacent modules.



**SECOND CHILD'S BEDROOM** is separated from the first by a common bath. This room overlooks the inner courtyard.





# LAND... *Here is the case for heavier taxes on land and lighter taxes on houses and other improvements presented by Eric Beecroft, director of Planning & Development for the Canadian Federation of Mayors & Municipalities, at a conference sponsored by the Canadian Tax Federation.*

*The high price of undertaxed land is now the No. 1 problem threatening the housing industry everywhere, so HOUSE & HOME believes this slightly streamlined excerpt from his talk is well worth rereading by every builder, land developer, land planner, realtor, architect, and mortgage lender concerned with providing better housing at better prices.*

## “Undertaxation of land value appears to be an impediment to progress because ...”

The skyrocketing cost of land is becoming a matter of increasing concern to homebuilders, retailers, banks, insurance companies, and industries in search of sites—in brief, all types of enterprise engaged in productive investment.

The balanced and efficient allocation of land is also becoming a primary object of local or regional government—an object that becomes increasingly

urgent as population expands and the economy becomes more complex.

Land is the most vital and fundamental element with which the municipality is concerned, to see that its land area, as a whole, should be put to its highest use—for industry, for commerce, for transportation, for recreation, and for housing.

The price difficulty about land stems

from two grim and troublesome facts:

1. Urban population is increasing at a staggering rate.
2. The quantity of raw land does not increase at all.

So the cost of raw land is multiplying—not because of any change in the land itself, but because of the vast increase in demand for a fixed supply.

### Who contributes to the increase in land prices? Answer:

1. The taxpayers, who have paid for streets, sewers, water supply, sanitation, police and fire protection, schools, parks, and playgrounds. They have also paid for transit facilities and expressways which make the land accessible.

2. Private enterprisers, who have added an immense private investment in [nearby] industrial facilities, homes, commercial buildings, shopping centers, theaters, and other capital works.

It is these public and private invest-

ments (investments to which the landowner has contributed little or nothing) that have made many a rural acre increase in price in a few years from \$500 to \$10,000, and many a central city acre from \$100,000 to \$700,000.

Yet in most of North America the tax-assessment system is such that this vast community-created increase in value is lightly taxed. Our local government revenues come mainly from taxes on buildings and improvements.

Both taxpayers and private investors

are beginning to find this tax discrimination against the improvement of properties increasingly irksome. So today we see portents of an alliance between homeowners, industry, commercial business, and municipal corporations to re-examine our system of property taxation. *It appears to be to the advantage of all productive elements in our economy to minimize the taxes on improvements and to shift a larger burden of taxes to the fortuitous or community-created profits on land.*

### Can we reduce taxes on improvements?

It may be helpful to think of the property tax as two kinds of tax—1) a tax on the value of buildings or improvements, and 2) a tax on the land value.

A tax on improvements seems to dis-

courage improvements at a time when the municipality wants to accelerate improvement. An improvement tax may:

1. Discourage the rehabilitation or replacement of bad housing at a

time when citizens want a higher standard of housing.

2. Discourage or retard the improvement of industrial and commercial property, because the taxes on new buildings will probably be



higher than the taxes on the old.

3. Hold back investment in new construction at a time when, in the interest of full employment, in the interest of higher living standards, and in the interest of a more ef-

### The land itself has been seriously under taxed

This undertaxing of land value appears to be an impediment to progress, because:

1. It seems to enable owners to withhold land from development—to leave land idle for long periods or to use it in uneconomic ways.

2. It encourages owners of blighted housing on valuable land to take full advantage of their opportunity to rent—with no improvements and a minimum of maintenance—while awaiting the large eventual capital gain made possible by the growth of population, the extension of municipal services, and the productive enterprise of other private business.

This problem is aggravated by the fact that deteriorating housing in central and sub-central areas is in great demand, because the housing demand of low-income people is concentrated in these deteriorating areas. This demand makes ownership of blighted housing profitable.

Improvement or conversion of such housing is not required by market

efficient and economic urban plant, we need to accelerate renewal.

It becomes more and more apparent to the municipalities that, while the tax on improvements retards both new construction and renewal . . .

pressure. To improve it would only result in higher assessment. With land value relatively tax free and an almost certain prospect of large ultimate capital gain, the owner has no incentive to improve the property or to redevelop it.

The municipality's position vis-a-vis such blighted property is a matter of increasingly grave concern.

Land with a high potential use value is yielding little tax revenue. Its owners are not pulling their tax weight compared to owners who are improving their property, making it productive in industry or business, building better housing or otherwise creating a community asset.

If the municipality undertakes to buy the blighted property and to clear it for redevelopment, the municipality must pay—not the relatively small assessed value, but the market price—a price which often has little relation to the blighted buildings which occupy it. (Under the *mystique* which has developed in assessment practice, land is not assumed to have value except in conjunction with the improvements on it!)

### Is this fair to the municipality and its other taxpayers?

On the one hand, for tax purposes, the value of the land is fixed at a nominal figure, on the ground that the buildings on it have little value. The municipality thereby loses a substantial tax revenue which (unlike taxes on improvements) would at the same time accelerate the transfer of land for redevelopment.

On the other hand, for redevelopment, the municipality is now required to pay a market price reflecting what investors believe the land to be worth for future use.

The high value of central area land is largely based on the anticipation of 1) municipal investment in improvements—in transportation to and from the area, in parking facilities, in open space, in utility services; and 2) private investment in new office buildings, commercial services, and other facilities. To the extent that increases in land values are due to such com-

munity investment, the municipality appears to have a strong claim to such increases. But today the municipality (in some cases, in partnership with senior governments) appears to be in a position of having to pay for redevelopment a market price which includes the gain anticipated from the community's own investment!

Some assessors feel that their technical problems might be formidable under site-value taxation. There have been many years of assessment experience under site-value taxation in Australia and New Zealand. The most impressive evidence from there is that of the very large number of municipalities which adopted site-value taxation and untaxed improvements two generations ago, very few if any have abandoned the system.

The question of taxation affecting the progress and quality of urban development deserves prompt and objective study. /END

### The AIA Convention

got the same message . . .

. . . for Karl Falk, past president of the National Association of Housing & Redevelopment Officials, said:

As an economist and public official interested in better housing and better cities, I think we should overhaul our tax policies in relation to land and improvements.

As it is now, cities subsidize slums by undertaxation and penalize improvements by overtaxation. Local governments subsidize land speculation by underassessing and undertaxing underused land while the federal government benefits speculators and slum landlords by giving them income tax breaks.

In my own state of California, an Assembly Constitutional Amendment has been introduced which, if passed by referendum, would allow local option on taxing land at a higher rate than improvements. This would be one way of penalizing slum ownership and rewarding home improvement without the use of extensive federal government subsidies and programs, which are still only a drop in the bucket towards meeting the problems of slum clearance and urban renewal. Estimates of the cost of doing the job by subsidy alone are so astronomically high as to be impossible.

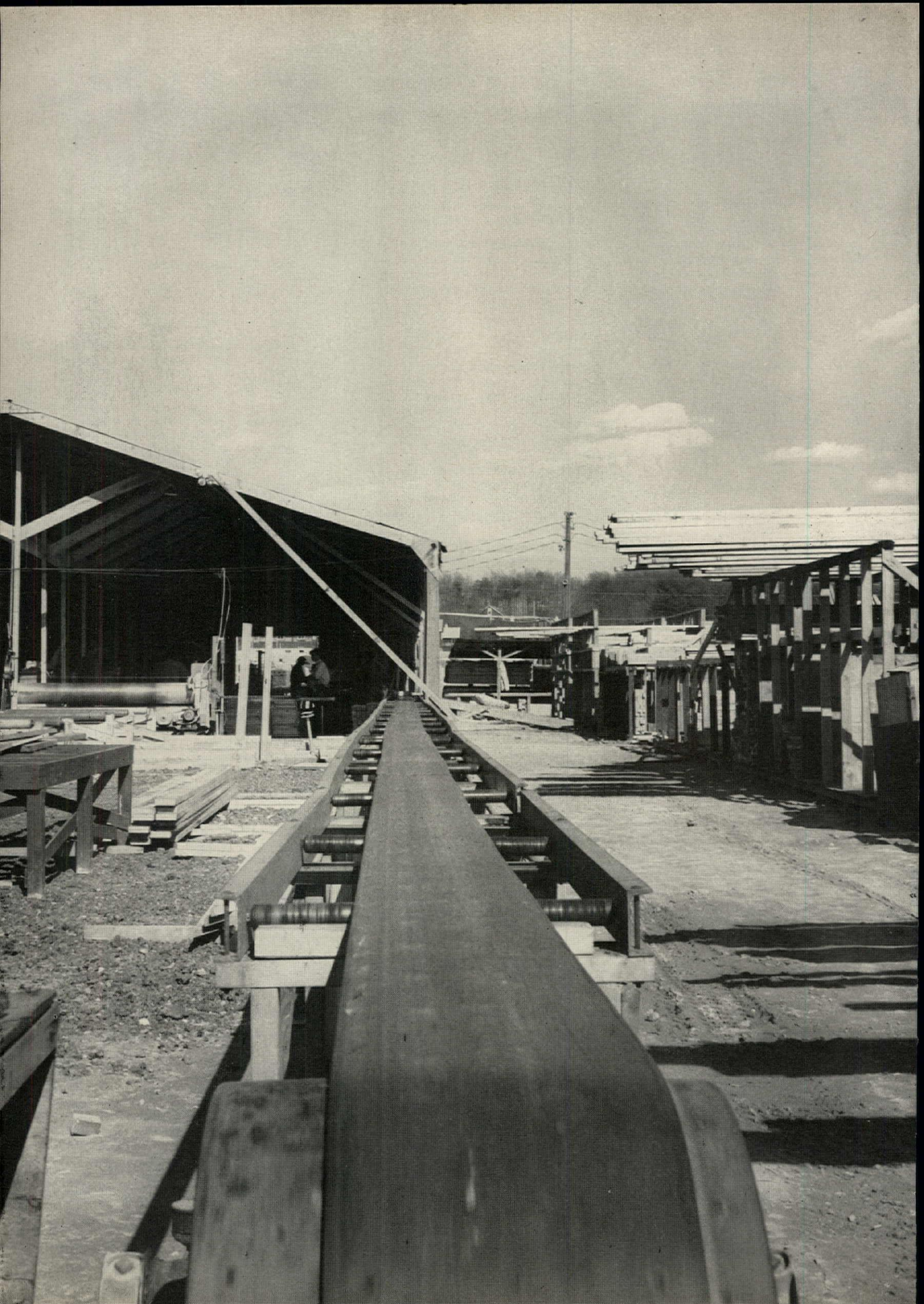
Housing code enforcement is another step, but code enforcement will never be effective until the profit is taken out of slums by taxation. Fairer local tax policies, still yielding the same total revenues, would be at least one reasonable tool.

By fairer tax policies I also mean that we will have to watch out as architects and as citizens that the tax base does not become eroded by allowing the voters, as in my state, to fall for such things as golf-course tax exemptions—actually a land speculator's measure; or by giving agricultural land special tax breaks—another land speculator's bill, this time the farmer as a land-speculator—proposed to the voters as ACA 4 this June. The voters think they were kind to golfers in the last election and will be kind to farmers in the next. Actually the voters are being kind to land speculators who walk off with the profits, and the rest of us will pay the bill for urban sprawl and improper land use.

As we are painfully aware, high land costs, which are the biggest bottleneck to low- and middle-income housing could be brought down and a considerable part, if not all, of the slums could be eliminated by more courageous use of tax policy at the local level, thereby cutting down on the need for federal subsidy.

This problem is of great concern to members of the National Association of Housing & Redevelopment Officials, and I believe that both as architects and as citizens you have reason to be equally interested.







*At his big Maryland City development between Washington and Baltimore  
Builder E. Harvey Kayne brings production-line efficiency  
right to the building site with this . . .*

## Factory in the field

"If you're going to build a whole subdivision of houses in a single location, this is the most efficient way to do it," says Kayne.

His well engineered plant—mostly open air, but with a canvas roof to protect some of the machinery and fabrication jigs—produces all the major components used in his houses.

Since the plant is located right in the center of his 1,150-acre tract, Kayne saves the cost and complication of moving components over the road. Transporting all components from shop to house site costs Kayne just \$11 per house.

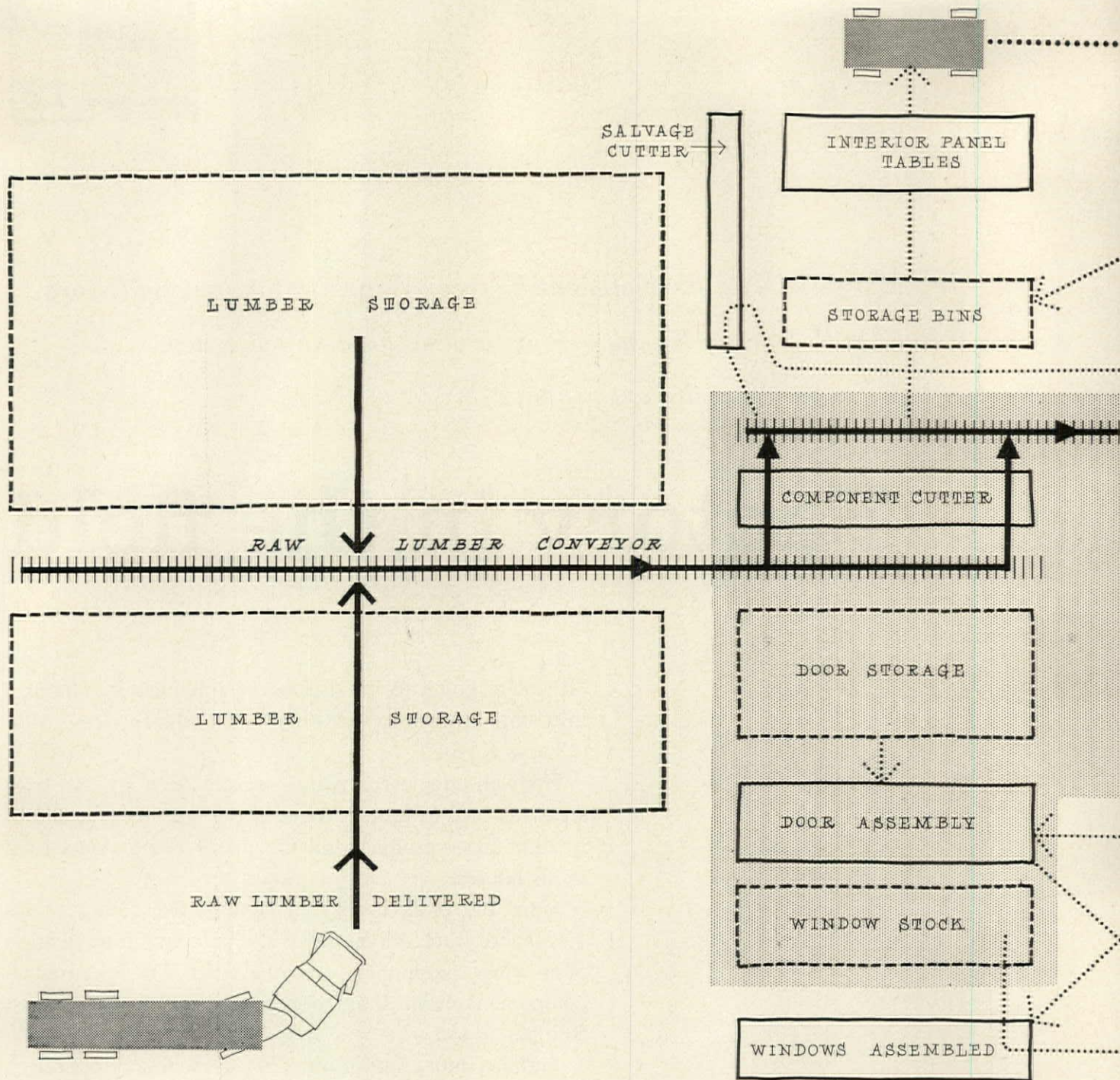
Perhaps more important: Since the plant operation and the field operation are adjacent, it is easier to integrate and control every step of the operation from raw material purchase on.

The current production of Kayne's plant is four houses a day—a 1,000-house-a-year rate. With a bigger work force, the plant has a capacity of eight houses a day. Kayne already has closed in over 300 of the 5,000 houses he plans for Maryland City.

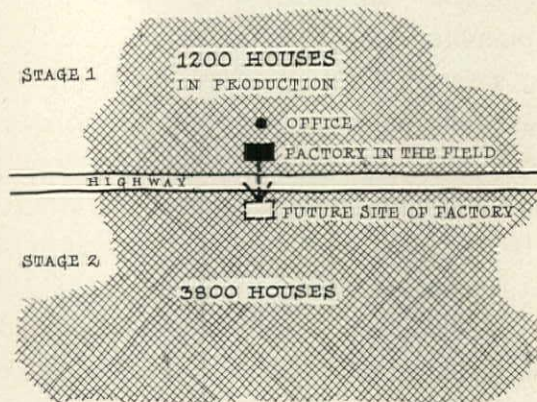
The cost savings Kayne makes with this production operation are reflected in his product. His houses, which are fully equipped (including central air conditioning and a complete appliance package) are priced from \$7.93/sq ft (without land) for the largest models to \$9.46/sq ft for the smallest. For details, see *p 129*.

Says Kayne: "Because we save money by building efficiently, we think we offer extra value." And some 1,200 buyers agree—Kayne is sold out for a year ahead.





## This flow diagram shows how materials are



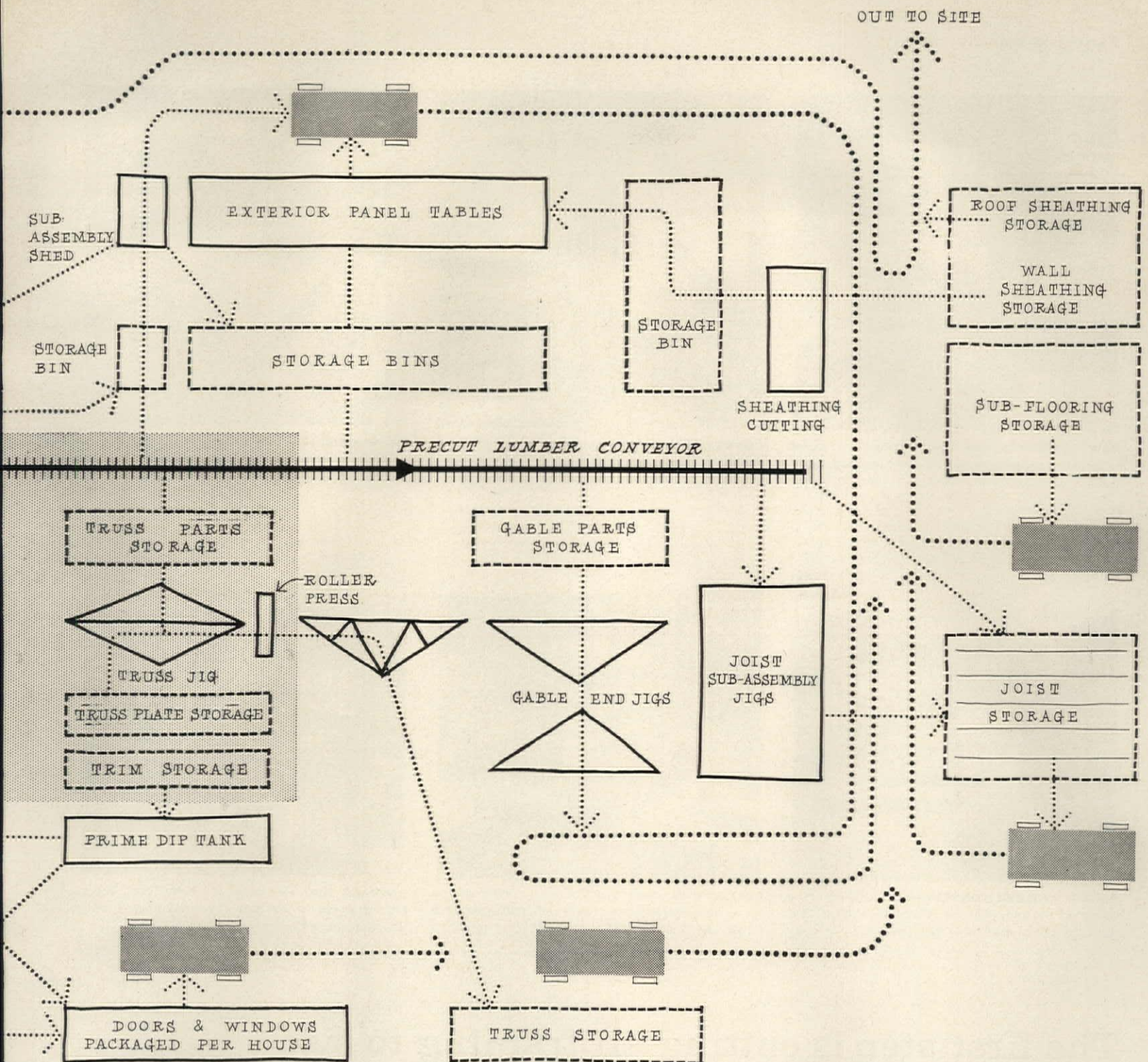
From the time lumber and other raw materials arrive (lower left on drawing above) until finished components leave (lower right on drawing above) for the house site on trailers (upper right), the flow of materials for all major components follows the same basic pattern:

1. Raw lumber is taken from storage (far left), put on the raw lumber conveyor (heavy black line), and fed to the component cutter, which precuts all dimension lumber.

2. From the component cutter, the precut pieces are automatically fed onto the precut lumber conveyor.

**CONSTRUCTION SITE** is divided by a main road. When the first section, top, is complete, plant will be moved across the road so tractors and trailers will not have to cross the road to deliver components (and so they will not have to be licensed). When plant is moved, Kayne will lose only \$8,500 (or about \$7 a house) in unsalvageable investment.





LAYOUT OF FACTORY produces smooth flow of materials from the time raw lumber arrives (lower left) until finished components leave for site.

## processed through the factory-in-the field

3. Pieces travel down the conveyor until they reach the area where they will be fabricated into components—and there they are shunted off into storage bins. For example, pieces for interior panels are shunted off the conveyor almost immediately; pieces for trusses travel further before they are shunted off; precut joists travel all the way to the end of the conveyor (right of drawing) before they are shunted off to the joist sub-assembly jigs or storage.

4. From the storage bins, the precut pieces flow out through the fabrication operations, until the finished components are placed on trailers around the perimeter—ready for delivery to the site. (You will see these operations in photo sequence on the following pages.)

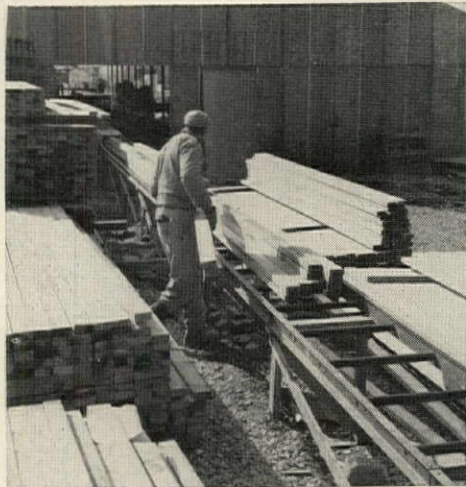
The production of parts in the shop is keyed closely to erection of houses at the site. Trusses and joists, which are common to several models, are sometimes produced in batches

(enough for three to five days' production at the site) and stored until they are needed at the house sites. But interior partitions and exterior wall panels—which vary with different models—are produced for a specific house and moved right to the site. This "continuous-flow" method has three advantages: It minimizes the storage space needed, it minimizes the amount of money tied up as labor-in-the-product before the product is actually needed, and it allows Kayne to produce any of his six models in whatever order they are to be erected on the site. This kind of factory-to-site operation needs tight control—and you'll learn more about it on p 127.

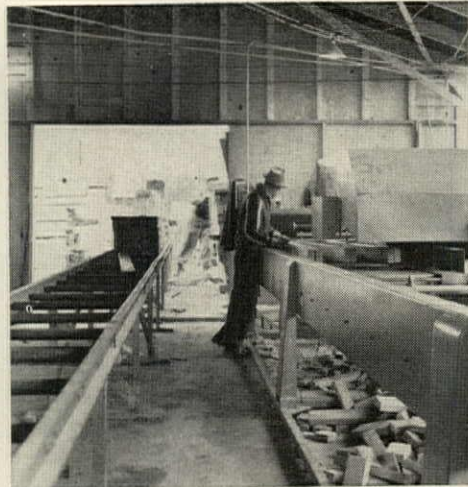
Because factory production is geared so closely to field erection, and because there is no need for inventory, Kayne can shut down the shop when bad weather stops field work. He lets the crews decide for themselves whether to work—they vote (through their foreman) and the majority rules.

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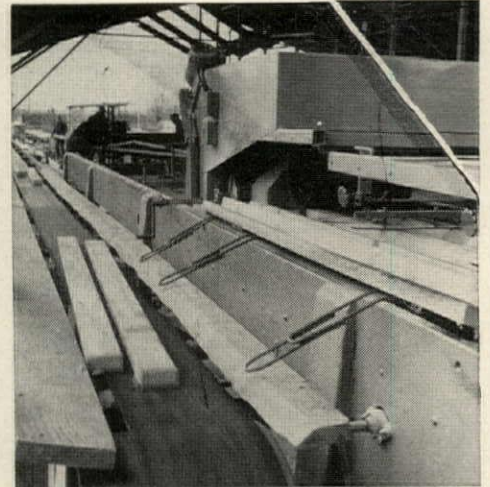




**RAW LUMBER** is loaded on conveyor according to quantity-and-length orders. Shop superintendent establishes detailed precutting schedule.



**CONVEYOR**, left, feeds lumber to component cutter, right. The Clary unit has four separate saws, cuts lengths from 2½' to 22' at any angle.



**COMPONENT CUTTER** drops pieces onto precut-lumber conveyor. Scrap from cutter is recut at salvage operation shown at bottom of page.

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**PRECUT LUMBER CONVEYOR** runs almost entire length of factory, delivers pieces to storage bins for component assembly operations.



**DEFLECTORS**, made from scrap lumber, are set up to stop pieces when they reach the proper bin (truss parts are stopped opposite truss jig, etc).



**STORAGE BINS** are open on both faces. Precut lumber is fed in one side (previous photo), withdrawn from the other side (see opposite).

## The first step is cutting all framing to size

And the mechanized line shown above is engineered to do the job accurately and at low cost.

This is the heart of the entire factory-in-the-field. Raw lumber is fed in one end and accurately cut pieces for partitions, wall panels, trusses, floor joists, and stairwells flow out and move down the conveyor to the various fabricating areas. All sawing is done by a four-bladed component cutter made by Clary Corp of Fort Worth. The model used by Kayne cost just under \$10,000.

All precutting is done on specific quantity order, geared to component production, which in turn is geared to house erection at the site.

Kayne buys lumber in carload lots, ordered in specific sizes so that the various components can be precut with minimum waste. Only No. 1 construction-grade lumber is used because, says Kayne, "for prefabrication, you need lumber that is straight and dimensionally stable."

Scrap from the component cutter, and the few crooked or warped pieces that do get into the production line, are moved to a salvage operation (photos left) where small blocking, cripples, and bridging are cut to size. Says Kayne: "Waste of framing lumber—including all scrap and deformed pieces—is less than 1%."

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**SALVAGE CUTTER** makes blocking, cripples, and other small pieces from component cutter scrap and production line rejects.



**SUB-ASSEMBLY SHOP** uses blocking from salvage cutter to make up headers, cripple units, etc, for wall and partition assembly tables.





**JIG TABLES** are used to prefabricate both exterior walls (foreground) and partitions (background). Precut pieces come from storage bins at left; finished components are stacked on trailers, right. Twenty-four

different exterior wall sections and over 100 different interior wall panels are made on these two long tables—but a permanent indexing system (drawing below) eliminates guesswork and measuring.

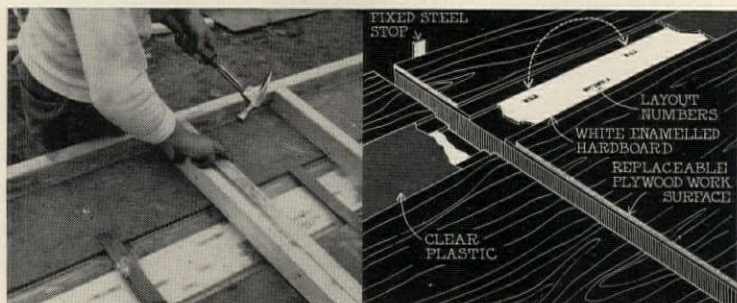
## Panels are prefabricated in these foolproof jigs

Coded marking tapes, permanently set in indexing strips along both sides of the jig tables (see drawing below) show exactly where each precut part belongs. Each wall panel and partition panel for each model has its own individual code.

From his job orders, the crew chief determines which panel code to follow. Then panels are made up in four steps: 1) Panel-length top and bottom plates are placed against steel stops at the edges of the table. 2) Full-length studs and pre-

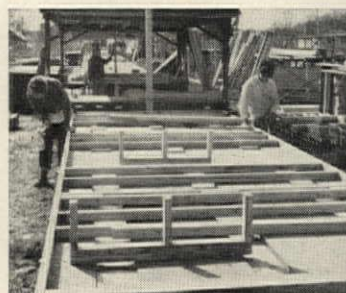
assembled subcomponents for door and window openings are dropped into place—following the coded index on the marking tapes set into the table. 3) Framing is nailed together and exterior panel sheathing is nailed on. 4) The panel is man-handled onto the delivery trailer (right in photo above).

All the panels for one house are manufactured and loaded on the delivery trailer in order, so that the first panel needed is on top of the load.



**CODED TAPES**, set into the table and protected by clear plastic, show

what pieces go where for each panel. Each panel type has its own code.



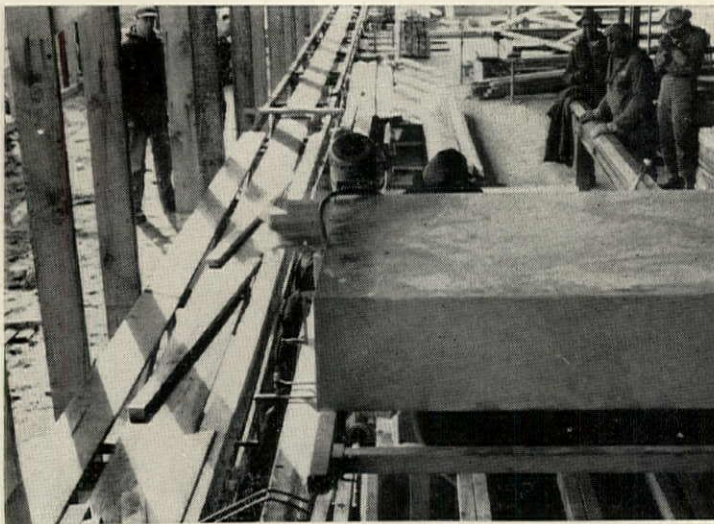
**SUB-ASSEMBLIES** for window and door framing simplify panel assembly.



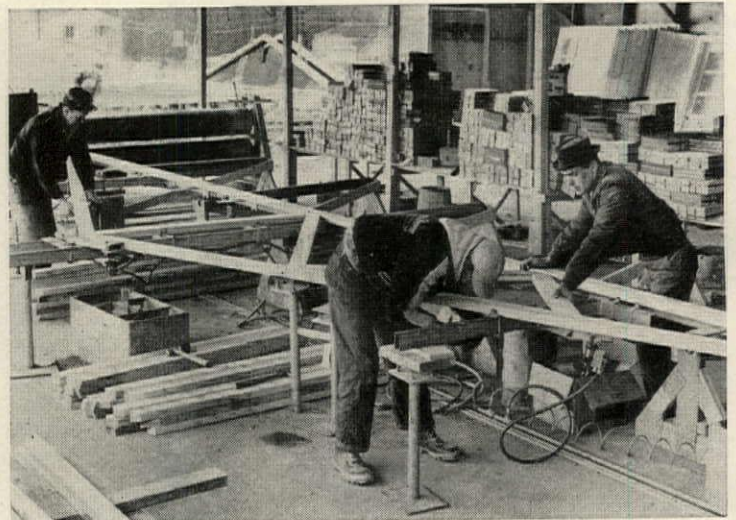
**PRECUT SHEATHING** is nailed to the framing on the jig table.

*continued*





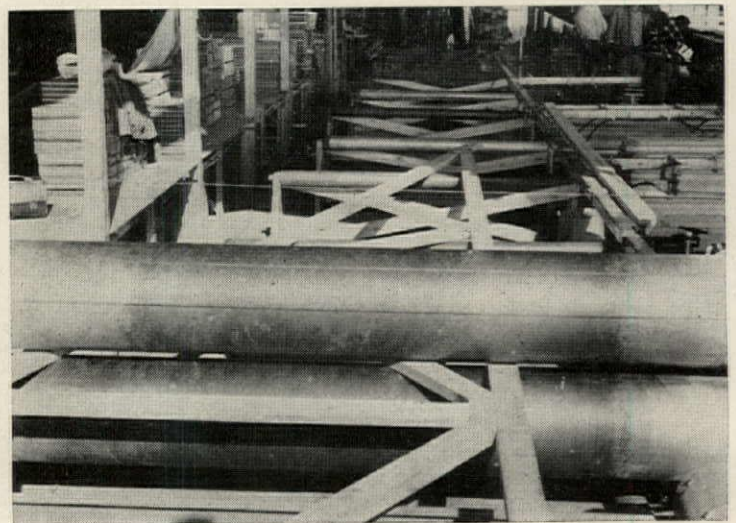
**CONVEYOR BELT** delivers precut truss parts from component cutter (right foreground) to truss-part storage area (stacked lumber at rear).



**PNEUMATIC JIG** locks truss members in position automatically. Metal truss plates are tacked on with pneumatic hammers. Then . . .



**JIG TURNS TRUSS OVER** so a second set of metal plates can be tacked to the other side before truss goes through roller press.



**ROLLER PRESS** squeezes the metal plates into both sides of truss at a single pass. Finished trusses are moved to storage area by fork truck.

## This mechanized line saves \$1.80 on each truss

"At our volume, the investment in equipment to make our own trusses is clearly justified," says Kayne.

The \$1.80 saving (compared with buying trusses) is figured after all costs—including short-term amortization of the equipment—are figured.

Unlike wall panels and partitions, trusses are produced in batches. Kayne's six different house models use only two sizes of truss (compared with over a hundred different partition panels), so it is cheaper and more efficient to produce one size truss for several days at a time before switching over the jigs.

Like the Clary Component Cutter, the truss jig and roller press (photos above) are located in a canvas-roofed section of the factory (shown in grey on the flow diagram, p 120) where they are protected from the weather. The roller press and roll-over jig were made by Truss Prefab Inc (Colorado Springs) and cost \$4,450. Says Kayne: "The roll-over feature permits better straight-line production than systems which involve a separate operation for tacking and pressing truss plates on each side of the truss."

Gable ends are produced on simple jig tables (photos left). Says Kayne: "Low production items like this do not justify the costs of real mechanization."



**GABLE ENDS** are assembled on wooden jig tables just beyond main truss assembly area. Sheathing is nailed with pneumatic hammer.



**GABLE OVERHANGS** are pre-assembled and attached to sheathed gable ends. These assemblies are delivered to site on trailer with wall panels.





**DOORS AND FRAMES** are made up into prehung units in roofed-over shop area. Door and window frame parts are milled to size on saws and jointer (foreground), then prime-painted (photo below). All millwork for one house is delivered to site on one trailer, after shell is erected.

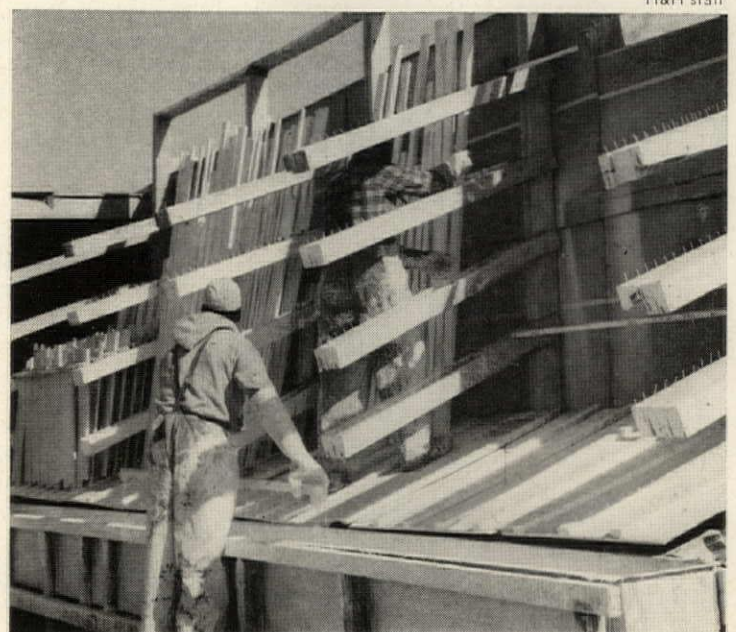
## Even millwork is processed and primed in the shop

Dressed pine boards are first cut to length, mortised, dadoed, and planed to exact sizes for exterior trim and for door and window frames. Then these precut parts are prime-painted in dip tanks (right) and stacked to dry before they are delivered to the door and window assembly areas.

Doors are prehung in the shop (photo above) on automatic machinery that can be operated by unskilled labor. Window frames are produced as simple boxes into which aluminum sliding windows are nailed.

This millwork operation is typical of Kayne's thorough approach to cost cutting: "We save money because we study every operation and every cost—not just the major ones—in great detail. And we are always building, rebuilding, and changing our systems, our jigs, and our equipment to cut costs even further."

**DIP TANK** is used to prime trim and frame parts for doors and windows. After parts are dipped in the long wooden tanks, they are stacked on sloping racks so excess paint will drain back into tanks.



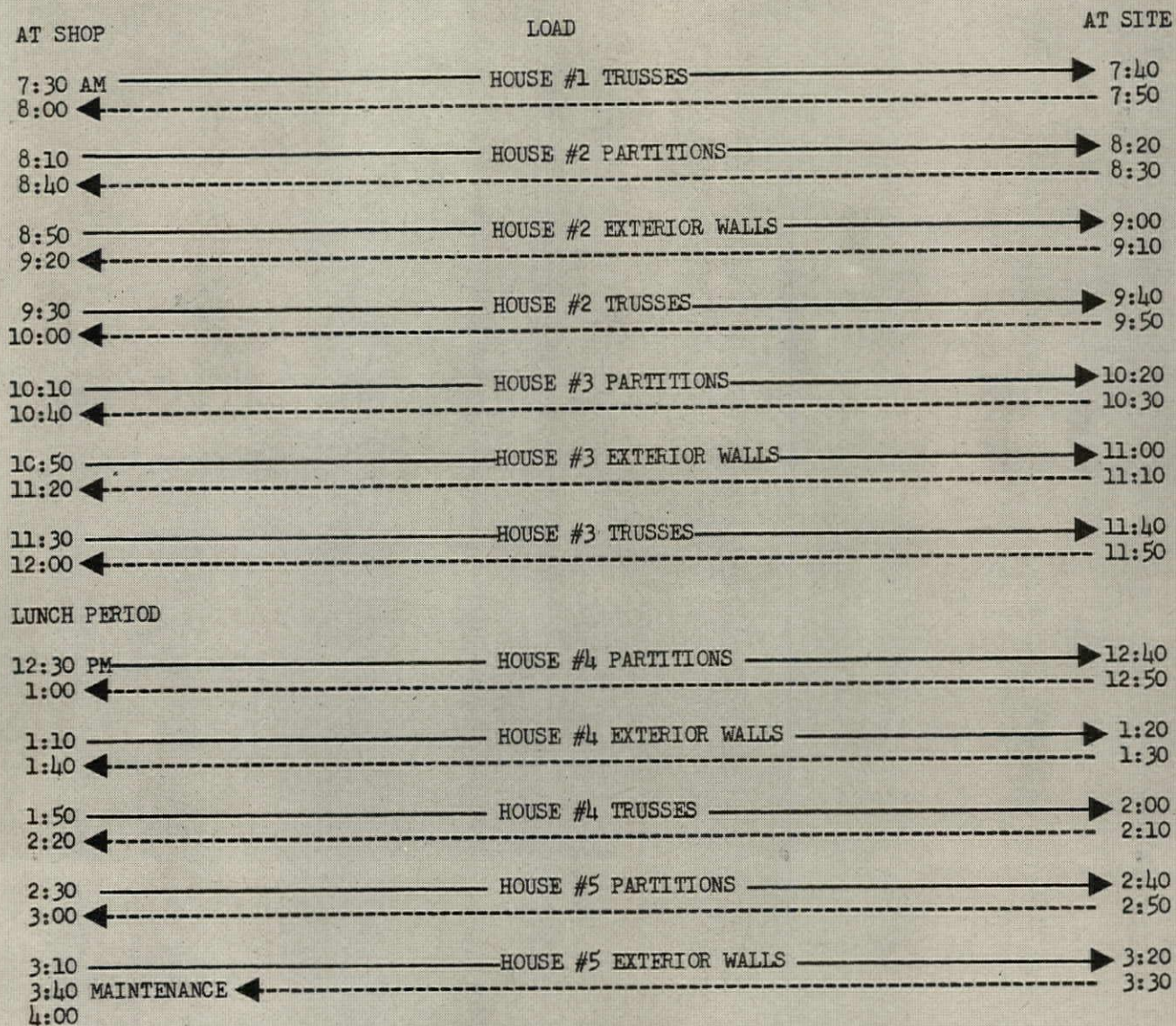
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DAILY SCHEDULE FOR DELIVERY OF COMPONENTS FOR FOUR HOUSES

TRACTOR #1 (delivers trusses, partitions and roof sheathing, and exterior walls)



**DELIVERY SCHEDULE** for one of three tractors that pull delivery trailers shows how major components flow from shop to site at a four-house-a-

day rate. Second tractor follows a similar schedule, delivers doors, windows, and trim for the four houses charted above, plus floor joists and sub-

flooring for four other houses just starting. Third tractor delivers trim for houses erected earlier, also positions trailers in the plant.

## Parts move from shop to site on a rigid schedule

Trailer deliveries of components must be on schedule, because shop and field production are so closely integrated—and because there is no stockpile in the field.

All day long, tractors pull trailerloads of components—most of them just off the fabrication jigs—to the field, where they are immediately assembled into houses.

At the end of the day, since both the shop and field shut down at the same time, some loaded trailers are in the field, so the erection crews have the material they need to start up in the morning. And some trailers are in the shop already loaded—so there are no gaps in the delivery schedule.

Each trailerload contains everything needed to complete a single phase of construction. For example: the floor-framing load includes bridging with nails already started, as well as

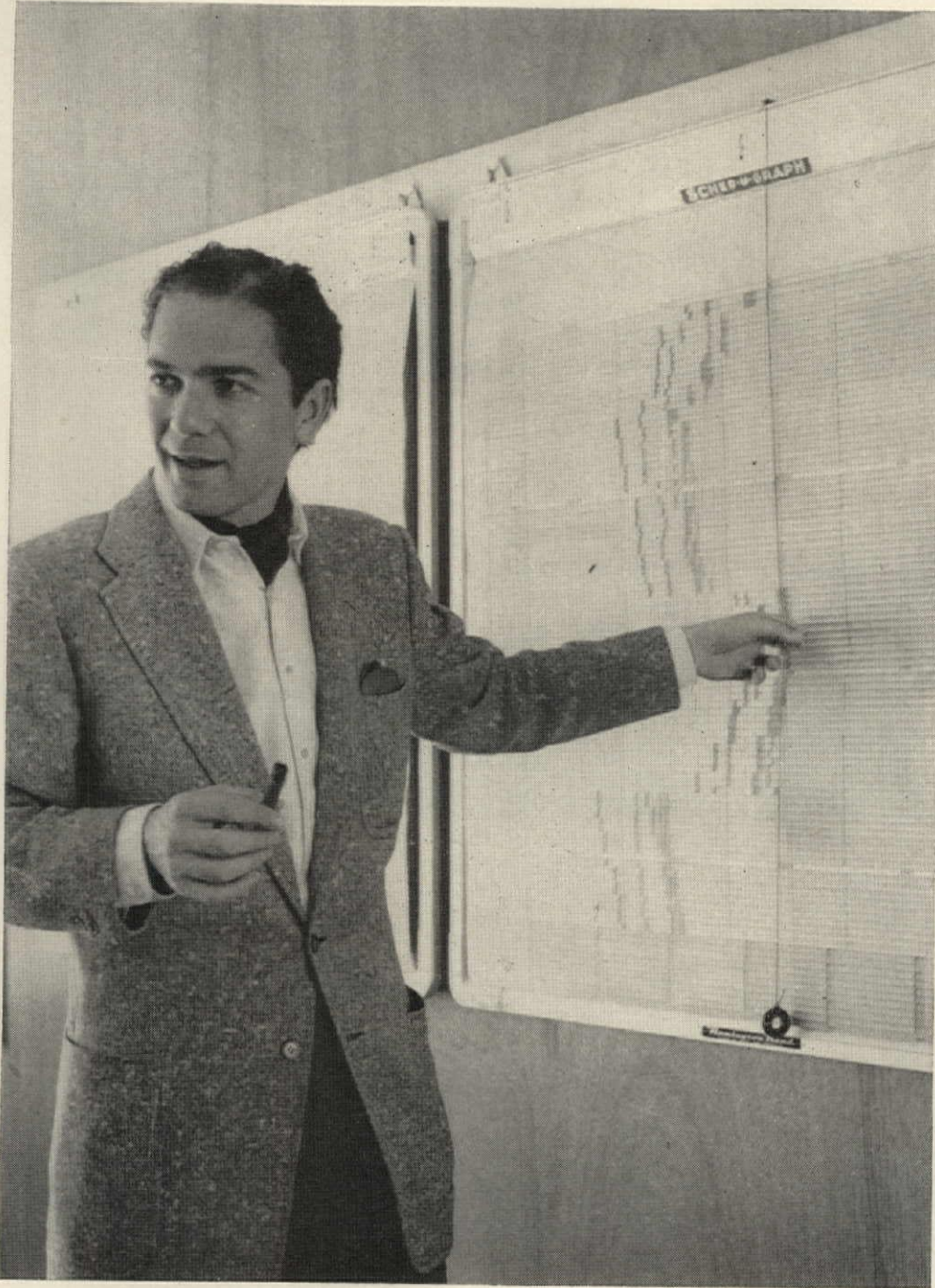
the right number of nails (by weight) for the entire deck. Nothing is sent that will not be used—and nothing is missing. “No one in the field needs a saw—all he needs is a hammer,” says Kayne.

Precise packaging like this has other advantages:

First, there is no waste. Says Kayne: “I’ll give you a dollar for every piece of lumber you can find lying around the site, except for the 2x4 temporary braces which we move from house to house.”

Second, pilferage is minimized. “It is just about impossible for a wall panel or truss to ‘walk off’ the job the way dimension lumber does.” And all the unassembled dimension lumber is in the shop area—safely behind a high chain link fence.





**KAYNE'S OFFICE** has a panoramic view of the site, so he can check progress from his desk.

Blakeslee-Lane



**RADIO PHONES** in jeeps and in Kayne's office are part of control system, let Kayne consult with supervisors the moment a problem arises.

**DAY-BY-DAY, HOUSE-BY-HOUSE RECORD** of every phase of construction is maintained on this control board. Says Kayne (above), "To keep

good control, you must know exactly what is happening in every phase of every operation. Then you can solve problems before they become serious."

## ... and tight control helps keep the job on time

"Control of every phase of the operation is the key to any efficient and profitable business," says Kayne. So . . .

1. *He constantly checks actual performance against the schedule.* The control board in his office (photo above) shows exactly when each operation on each house is complete—in the shop and in field phases of the work. "When any crew—one of my own or a subcontractor's—falls behind, we know it fast, and we find out why." For fast communication with the field, Kayne has installed \$22,000 worth of radio-telephone equipment in his office and in every vehicle.

Kayne subcontracts specific operations like wiring, plumbing, roofing, and foundations; and subs must maintain the schedule or be replaced.

Accounting and purchasing records are kept on IBM forms,

delivered to the IBM branch office every Monday night, and returned on Tuesday with payment checks for suppliers, subs, and Kayne's own crews. These records are also processed to provide the data needed for up-to-date financial analysis.

2. *Kayne also tries to forestall problems that would disrupt the schedule.* For example: Breakdowns of machinery or handling equipment (which would throw the schedule off within an hour) are minimized by preventive maintenance. Every man spends some time each day maintaining tools and equipment. Also, a mechanic with a fully equipped repair truck can be dispatched by radio to repair equipment anywhere on the site. And to minimize the chance of trailers getting bogged down in bad weather, a road scraper works full time keeping the clay construction roads passable.

*continued*





**JOIST PACKAGE** is first trailer load to arrive from shop, is steel strapped for easy handling.



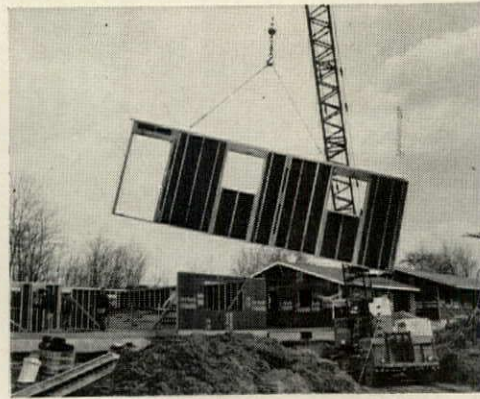
**PRECUT JOISTS** and prefabbed stair well are nailed into place. Then subfloor is applied.



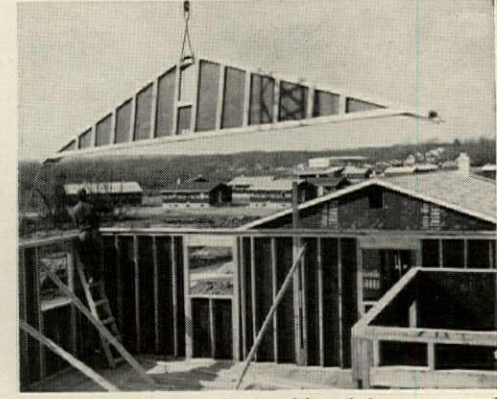
**INTERIOR PARTITION LOAD**, with roof sheathing on top, is set on corner of deck by crane.



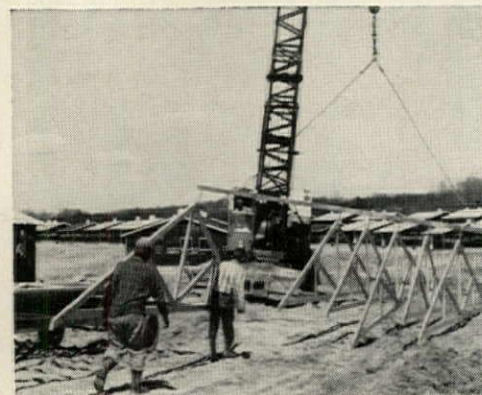
**EXTERIOR WALL PACKAGE** is stacked so panels needed first are on top.



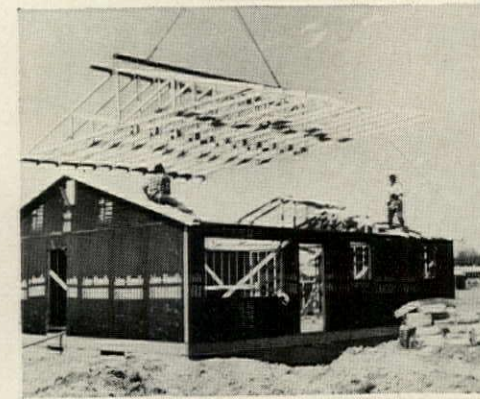
**WALL PANELS** are lifted from trailer by crane and immediately set in position on plate.



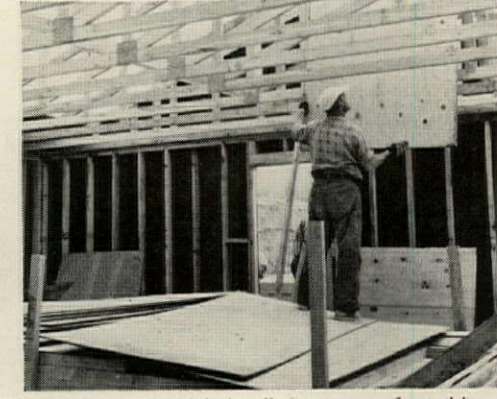
**GABLE ENDS** are also positioned by crane and immediately nailed in place on top of end walls.



**TRUSSES** are loaded on steel strong-back, are accurately spaced by hooks set 24" oc.

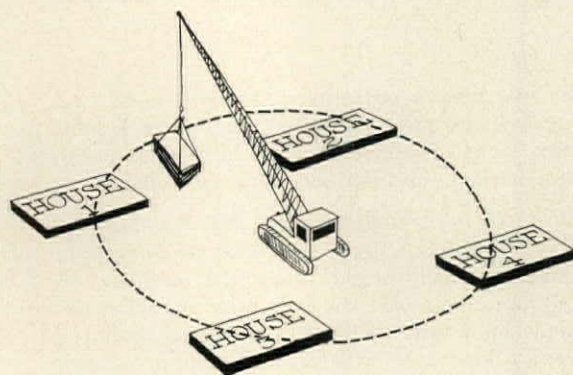


**STRONG-BACK** lets crane deliver trusses for a whole house in two just moves.



**SHEATHING**, which is piled on top of partitions, is man-handled up to roof.

## On the site, a house is closed-in every two hours



**CRANE** is positioned so it can swing components from the delivery trailer to any of four houses from the same position.

Each phase of shell erection—joists and subfloor, exterior walls and gables, trusses, etc—is handled by small specialized crews. And crew size is balanced so that the crews move from house to house on a two-hour schedule. For example:

Joists and subfloor take six man-hours to install, so one 3-man crew is used.

Exterior walls and gables take eight man-hours to install so one 4-man crew is used.

Trusses and roof sheathing take six man-hours to install so one 3-man crew is used.

Interior partitions, doors, windows, and exterior trim take 12 man-hours, so there are two 13-man crews—each working on four-hour schedules.

Mechanical equipment and interior and exterior finish materials are installed—mostly by subcontractors—on similar schedules during the next 15 days. Overall construction schedule from excavation to customer occupancy: 22 days.



**The result:  
A completely equipped house  
priced as low as \$7.93/sq ft**

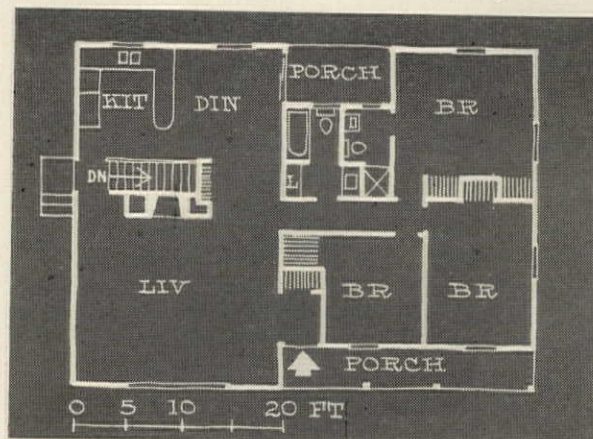
And because Kayne reports that of this low price, he now has over 1,200 sales on his books—bound by \$100 deposits. More than 650 of these sales were made in the first six weeks after the model houses were opened (photo below) and there has been no advertising since the opening.

Kayne's houses are priced from \$10,240 to \$15,250, plus ground rent of \$10 to \$15 a month. Materials and products used include Johns-Manville roofing, siding, and vinyl tile; year-round Fedders air-conditioning system; and a \$1,200 to \$1,800 package of Frigidaire appliances—oven, range, refrigerator, dishwasher, garbage disposer, washer and dryer.

The houses have a finished and paneled recreation room plus a half bath in the full basement. And most models—including the top-of-the-line four-bedroom model—have a separate dining room. /END



**KITCHEN** opens to dining room, is completely equipped with appliances including refrigerator, dishwasher, disposer.

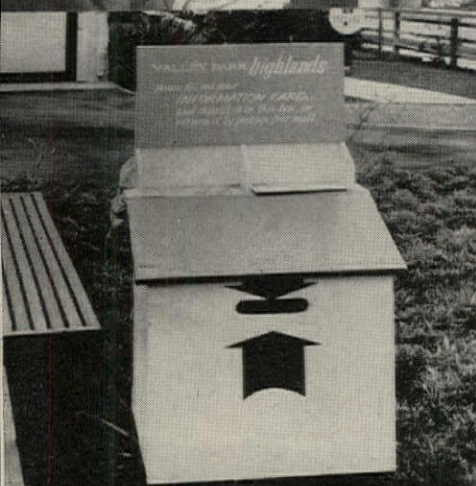
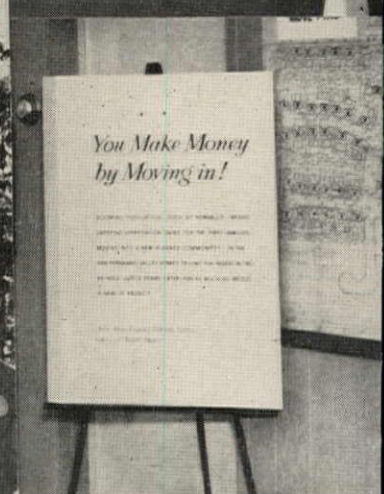
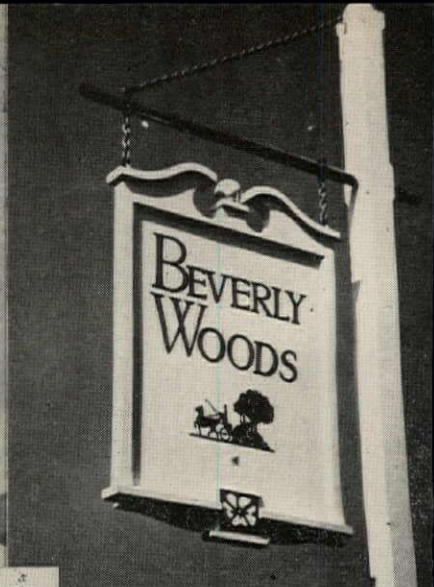
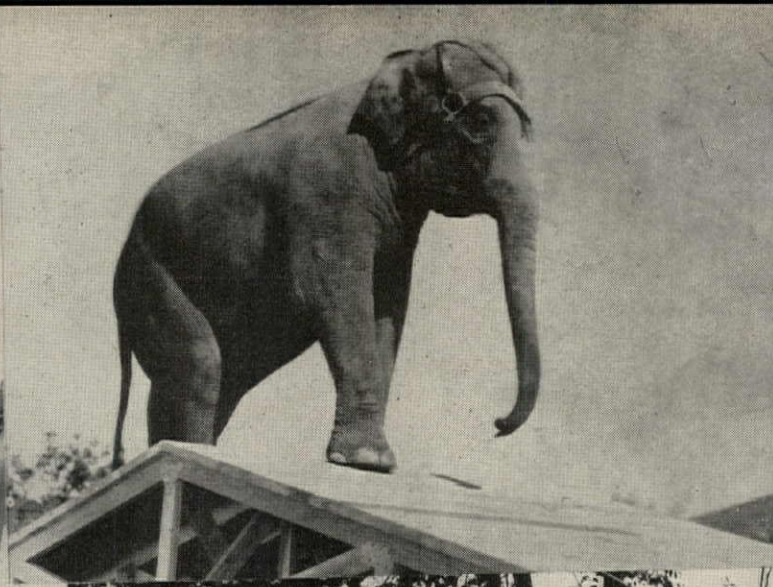


**FLOOR PLAN** of \$13,540 model has three bedrooms, two baths. Basement includes laundry, ½-bath, finished play room.

**OPENING WEEKEND CROWDS**—over 25,000 people—stood in line to visit model houses in the display area located just off the key Baltimore-Washington parkway.









# 62 Good Ideas for '62 Merchandising

The ideas vary widely—from good new ideas for merchandising a whole community to good new ideas for keeping children busy while their parents tour the models. But they all have one thing in common: They go right to the point of selling the house.

Phoenix Marketing Consultant Doug Edwards puts it this way: "In selling houses, it is as true as ever that you must build excitement—but the excitement must be about the product." So although you still see some of the circus trappings of yesterday's merchandising, today's stunts are designed to make a point about the product—for example, the elephant at the top of the facing page demonstrates the strength of a truss roof.

Says Los Angeles Advertising Expert Charles Parr: "Merchandising has been so important in the housing industry that many builders and realtors began to think of merchandising as an end in itself—instead of a means to an end. Today's good home merchandising has nothing extraneous; it pinpoints the builder's competitive advantage, whether it is brand names, a swimming pool, or a sewer system."

And this trend to more practical and to-the-point merchandising is echoed by the major building-product producers. Instead of offering only yesterday's display material featuring their own name, many manufacturers are now offering to train builders' and realtors' salesmen, to design and produce brochures, to help the builder get local publicity, and even to advise on over-all marketing plans.

*For a look at some of the merchandising ideas that are now selling houses across the country, begin on the next page.*

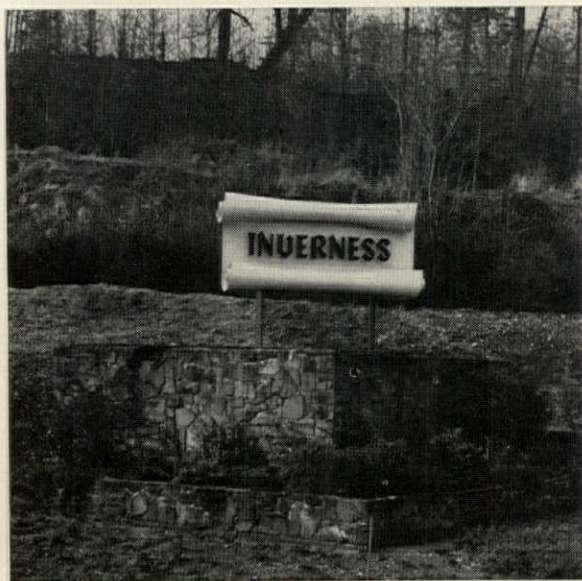




**Entry signs like this don't spoil the setting**

This sign at Bill Witt's King's Grant community in Norfolk is bold enough to be easily seen but not so bold that it detracts from its attractive surroundings—an old

tree and big evergreens on an island in a wide boulevard. Beyond the island Witt repeats the community name on a curved brick wall.



**This sign suggests prestige without saying it**

The scroll-like background, the manuscript lettering, and the name "Inverness" convey a feeling of

exclusiveness and individuality at the entrance of a Seattle community of custom-designed houses.



**... and this one suggests conservative stability**

San Antonio's Quincy Lee uses this classical shape and script lettering for two reasons: 1) to reflect the colonial style of houses,

2) to help differentiate his community from those of his competitors, most of whom have more contemporary signs.



**Pennants add a gala air to a permanent entrance**

A brick entrance wall implies quality and stability at one of Volk-McLain's California communities.

The pennants imply that something new—namely new models—has been added beyond the wall.



**This eye-catcher is a giant trademark**

A massive stone base and wings of concrete portray the trademark of Horizon Land Corp, which is developing and selling homesites at its Paradise Hills project near

Albuquerque. The idea? To symbolize future growth and a dynamic way of life in what is now raw and rugged terrain. Horizon's market? Mostly retired people.





### Visitors see it all from a tower or a tiny bus

At Paradise Palms in Las Vegas, this tower was built in front of the sales office to give buyers a view of the community and its golf course. The bus takes prospects for a closer look.



### Here's a combination command post and office

The high slit windows in this sales office (at the head of a street of model houses) allow salesmen to keep tabs on visitors and still make their follow-up phone calls.

Norton Pearl

The office is in Bell & Valdez' Springwood Heights near Seattle and is the brainchild of Dick Willard whose Interlake Realty handles all B&V home sales.



### Glass wall turns a house into a sales center

Alvin Homes of Cleveland made this sales office from a standard house by installing sliding glass doors along one wall and leaving

out interior partitions (no problem because the house has a truss roof). Later the office will be reconverted to a house and sold.

Sheedy & Long



### Outdoor displays lead visitors into this office

The displays are carefully planned along a promenade at California Builder Mark Boyar's 700-house Canoga Park project. Among them are brand-name products

and blown-up photos of houses and community attractions. The promenade, partly covered with a trellis of 2x6s, is surfaced with brick, concrete block, and wood.



### The traffic stopper here? An attractive, close-to-the-highway sales pavilion

No billboards or other commercial trappings are needed to pull crowds into Westborough Homes near San Francisco. The striking design and

strategic location of the sales pavilion does the trick. The octagonal, glass-walled pavilion dominates a knoll overlooking a major

north-south artery. Visitors have been coming out in such crowds—up to 10,000 on weekends—that the builders have not advertised

since opening day six months ago. The landscaped sales area, planned by Sasaki, Walker & Assocs, includes a children's playground.

continued





### Photographs of your salesmen displayed like this help them sell more houses. Here is why:

1. If a prospect has been in before he can check the name of "the nice salesman we had last time."
2. A first-time visitors can pick a salesman "who looks like the kind of man I'd have confidence in."
3. The panel at the center shows the standings of the salesmen—and customers often identify with the success of "their salesman." This display is in Builder John Hall's Scottsdale sales office.

### Here are the right words to meet 14 different sales situations

They were suggested by 50 of the top realtors' and builders' sales managers, who were asked—in a recent HOUSE & HOME survey—for their most effective sales phrases. The phrase favored by most is listed first, with alternates following:

*When greeting a prospect:* "Hello. My name is Bob Jones. Look around. If you have any questions, I'll be glad to answer them." "Welcome. I'm Bob Jones. Make yourself at home. If you have any questions, I'll be glad to answer them."

*When picking up a prospect after he's seen the models:* "Which model did you like best?" "Which home would you like to move into?"

*When qualifying a prospect as a looker or buyer:* "How soon will you be needing your new home?" "How long have you been looking for a new home?" "Is this your first visit here?"

*When qualifying a buyer on income:* "Do you work for XYZ company?" "Where do you work?" "What type of work do you do?" "Is your weekly income higher than this down payment?" "Do you own or rent

your present home?" "Where do you live at present?"

*When qualifying a buyer for house size:* "How large is your family?" "Are you looking for a three- or four-bedroom house?" "Would a house like this satisfy your space needs?"

*When demonstrating a kitchen:* "You are only two steps from one appliance to another." "This work-saving kitchen has plenty of dining space too."

*When demonstrating a living room:* "See how the wall space permits good furniture grouping." "This room has wall space to spare." "Isn't this a beautiful fireplace (bookcase, built-in)?"

*When demonstrating a bathroom:* "These ceramic tile walls (floors) never need polishing or waxing—they clean like your best china." "Notice our big medicine cabinet and mirror." "This modern vanity provides a luxury touch."

*When demonstrating a bedroom:* "This closet will hold 50 suits and 20 hat boxes

(has space for out-of-season storage, has full-access doors so you can use the whole closet)." "Notice the height of the windows makes almost any furniture arrangement feasible—so you have three walls for furniture placement."

*When following up on the phone:* "Hello, Mrs Jones. I found out about the bus service (school situation, etc)." "I called to see if I could answer any other questions you might have."

*To get prospects to the closing area:* "Why don't we sit down (go to my office) so we can discuss (go over, put on paper) your needs." "Why don't we go to my office so we can have privacy." "Let me show you what lots are still available."

*To close a hesitant buyer:* "Why not put down a \$10 refundable deposit so we can reserve this choice lot for a week?" "A small deposit will hold." "The chances are many questions will come up that you won't be able to answer at home (by yourself); why not think about your objections here where I can help you answer them?"





Norton Pearl

**This good looking play area is strategically located in front of the model houses**

With this arrangement—at Builder-Developer Bert Williams' Westborough Homes near San Francisco—house hunting parents can keep an eye on their children even when

they are inside the models, and children are reassured because "mother and daddy will be right over there."

The play area was put in a 4'

pression so a crowd of toddlers would not obscure a view of all the model houses as prospects approach them from the entrance. The circular area is equipped with simple but

durable metal playground equipment; a full-time supervisor watches the children. Other playground equipment (not in photo): a drinking fountain and toilet facilities.

Zintgraff

Handler Galleries



**You can make a space-age world out of plywood**

This one is at Builder Quincy Lee's San Antonio models. Designed by Dallas Engineer John Schrenkeisen and built of construction-grade plywood, the playground equipment cost \$2,500. Despite heavy use for 18 months in several different communities, the equipment has needed only occasional repainting.

"The equipment is playful and exciting for children, and no one

has yet been hurt on it," says Lee. The plywood pyramid is built like a beehive inside so children can clamber through it. The swinging box is suspended from 4" steel pipes camouflaged with odd shapes of plywood.

Other equipment (out of photo) used in the 75' x 75' sand lot: big, brightly painted concrete drain pipes and a slide made of 4" pipe.



**A realistic stockade keeps kids happy for hours**

It also keeps them "rounded up" so parents can find them quickly when they are ready to leave. The stockade is one of several "kiddy parks" used by Phoenix Builder John Long

—he also has a space ship and a sailing ship to fascinate and occupy children at each of his "home shows." The children are always supervised.

H&H staff



**This steeple-topped theater is a winter wonder**

When it is too cold for outdoor play, children are shown movies while their parents see the models at Cherry Wood Village, Denver. The building serves as the com-

munity town hall for new residents, and as a movie hall for educational films. Another Denver builder, Perl-Mack, uses movies to show prospects how its houses are built.

*continued*





Markow

**You can put elaborate displays in a garage . . .**

And many of them are available from manufacturers, as Seattle Builder Roy Bordner discovered. In the garage display area of his Georgia-Pacific Idea Home, Bordner uses a working electric furnace model, a built-in vacuum display, photographs, display racks, product

literature and material samples—all made available by manufacturers and suppliers. Bordner mounted most displays on the perforated hardboard used as garage liner.

The house, designed by Architects Bassetti & Morse, will be featured soon in *House & Garden*.

**. . . or simple displays in elaborate sales offices**

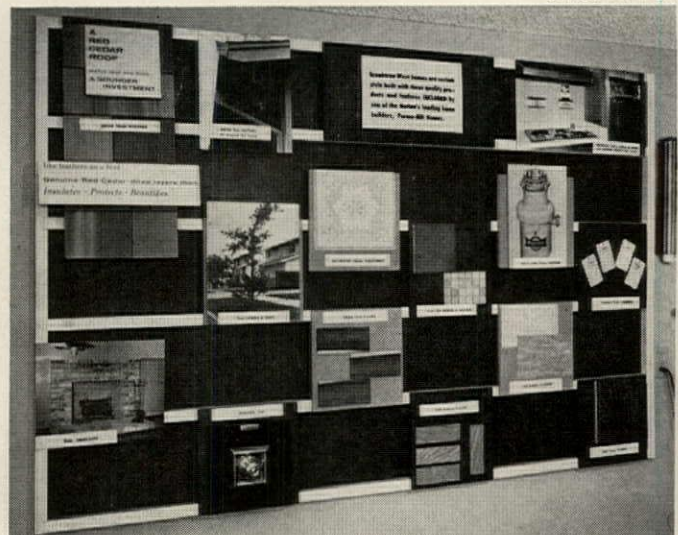
In his large sales office, Builder John Hall points out the tax advantage of living in Scottsdale, with the sign at left. Builder Mark Boyar (Canoga Park, Calif.) stresses qualities his prospects can't see with the

sign at bottom left. The site plan for Quincy Lee's San Antonio development emphasizes the planner's name. And Perma-Bilt uses both photos and samples (below) to demonstrate quality in its San Jose houses.



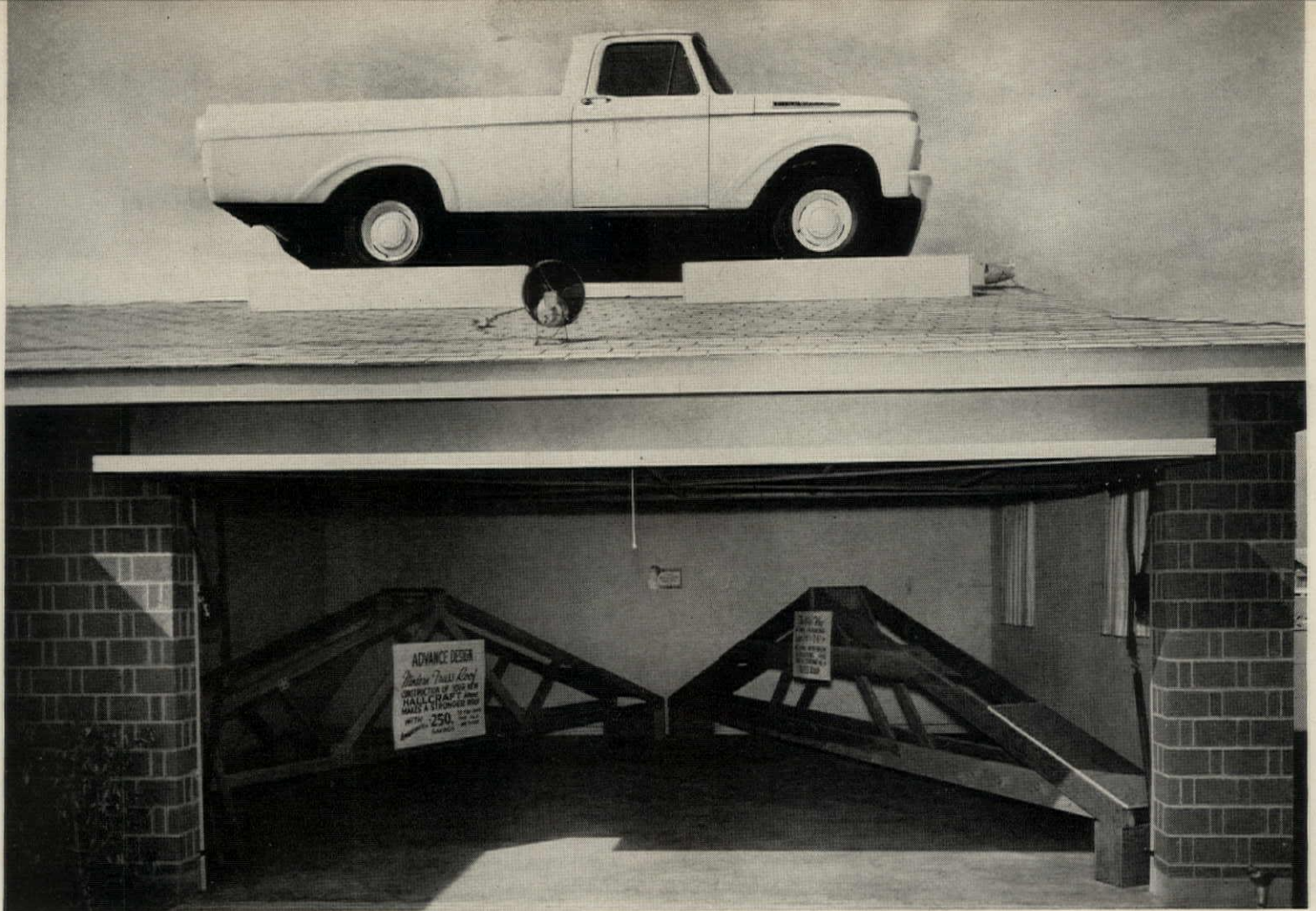
Sheedy & Long

Zintgraff



Darrow M. Watt





Photos: Markow



**Here's a show of strength where everyone can see**

The truck on the roof was Phoenix Builder John Hall's way of scotching competitive sales talk against the "2 x 4 roof system" (ie, trusses) Hall uses. Hall backs up his demonstration of truss strength with signs (l and r) which point out there are

"\$250 savings to you" in truss construction and "2 x 6s and 2 x 8s . . . [are] not as strong as a truss roof." Other builders who have put trucks on roofs get a traffic dividend: People stop and ask "how did you get it up there?"



**Fresh idea for using TV: use high-fashion art**

"We wanted our television ads to be smart and sophisticated—to match our more sophisticated [revamped] houses," says Builder Weldon Mansfield of Western Enterprises.

W-E, one of the two biggest builders in Sacramento, took to television to tell the public about its redesigned houses (more area, more glamorous kitchens and baths)—and to stir up the sticky market. The builder's advertising agency, Ellison L. Meier, chose fashion-page figures and line drawings of the houses to illustrate the commercial; spent \$1,500 on a singing commercial (see script in the "sound cells" under drawings at right). Says Meier: "I wanted a singing commercial that would be as smart and remembered as 'see the USA in a Chevrolet,' so we had a top-flight New York agency create the commercial. Results? Western Enterprises sold more houses in the two months following the introduction of its singing commercial than it had in any other two-month period in several years.

WESTERN ENTERPRISES HOMES  
FROM \$87 PER MONTH

(SUNG)  
Go Western, young man, and live better for less  
Make a Western Enterprises home your address  
Communities which are convenient and smart  
To give your family a brand new start

western enterprises homes

(SUNG)  
More room in and out, custom quality too  
To do your family the best turn  
It's smart to go Western  
...And  
Smartest buy by far for Aerejet and  
Kather people is Rossmoor in Rancho Cordova

ROSSMOOR  
MORE FUN FOR CHILDREN

(SPOKEN)  
Buy Rossmoor for convenience...to schools, churches, shopping and recreation  
Two thousand satisfied buyers agree  
They did their families the best turn  
When they went Western  
Buy Western Enterprises Homes -- Sacramento's master builder of homes.

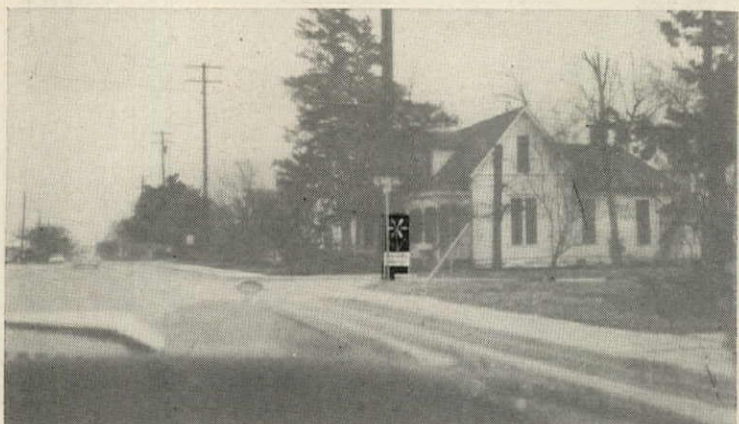
(SPOKEN)  
Buy Rossmoor for the most luxurious homes ever in this price range  
Buy Rossmoor for as little as No Down OL, approximately \$97 per month  
Buy Rossmoor for the Best of your life.  
Rossmoor in Rancho Cordova

...makes you feel at home

**You can tie into LIFE's national advertising**

This full-page ad is part of a series running nationally in TIME and LIFE which promotes builders with good reputations and quality products. Newest angle in LIFE promotion is tying in with Parades of Homes—beginning with the Houston Parade this month. The magazine helps stir up local interest with stores, radio and TV stations, and makes available a variety of promotional materials.





Photoscope



**These small bright signs guide prospects through a maze of city blocks in an old part of town**

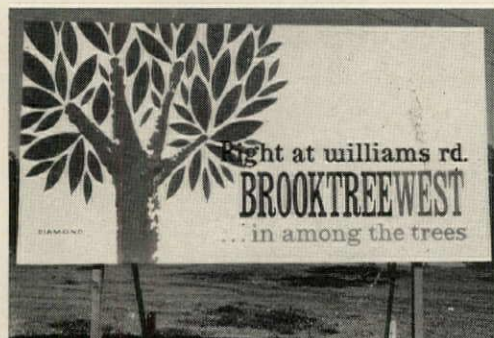
The signs are fluorescent painted, have a distinctive symbol, and are located on corners—where a driver instinctively looks for route signs.

Dallas Builder Lawson Ridgway devised the small signs because big billboard space was not available along the route to his "Enchanted

Meadows"—but now feels (as many builders do) that bright colors and a striking symbol are more effective than size in keeping pros-

pects headed in the right direction.

Note that two of the signs above carry only the flower symbol for recognition.



**These directionals repeat their message in words and pictures**

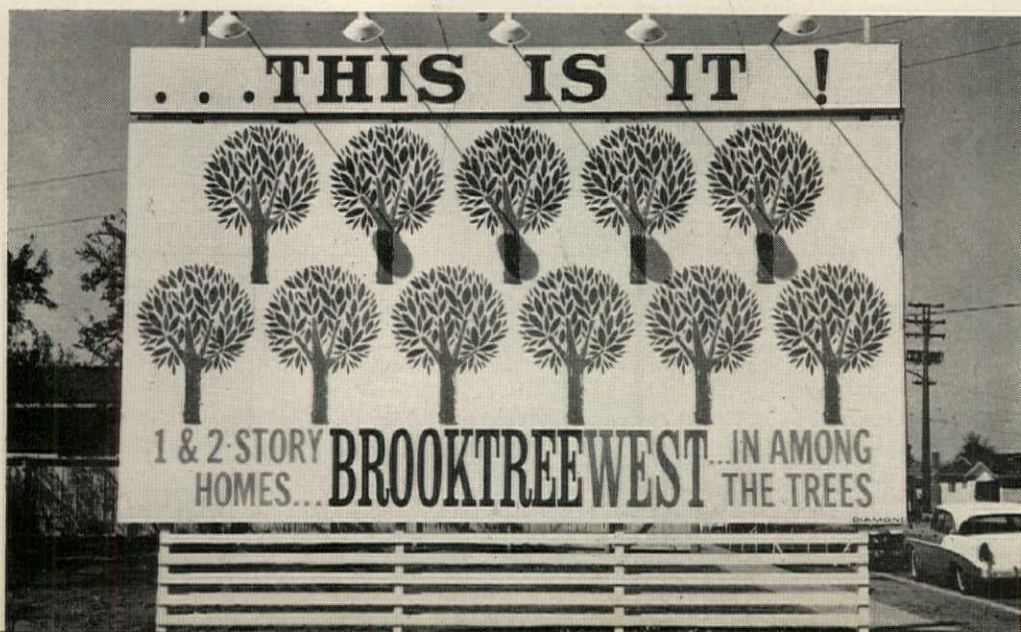
The tree symbol and "in among the trees" slogan not only makes these Perma-Bilt signs quickly

recognizable, but begins to sell prospects on one of the community's special features.



**... and this sign points out loud**

It follows the basic rules for good signs: It is brightly colored (again, with fluorescent paint), it carries a simple message (emphasizing the builder's well-known name) and is strategically placed close to the intersection.







**Look at all the good ideas Phoenix Builder John Long uses to get more leads for his salesmen**

He has set up a tourist information center (above left) where visitors to Phoenix are advised about local attractions—and urged to visit Long's subdivisions. In the photo (above right), a hostess hands out a

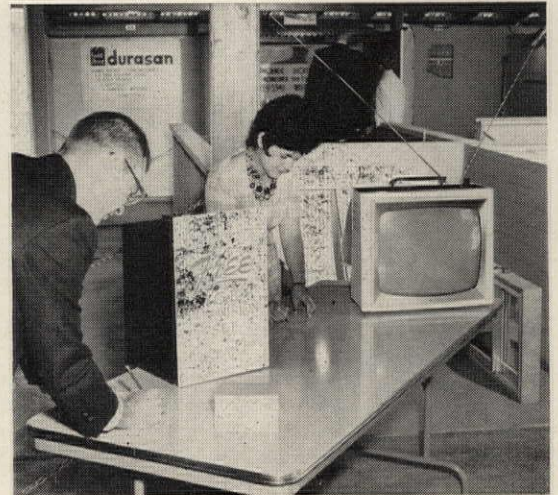
map, brochure, and magazine re-print on Long's subdivisions. Long, like many other builders, is putting greater emphasis on getting names, assigns top salesmen to follow-up. He also gets names by

(see photos below): 1) Using Welcome Wagon hostesses to distribute brochures to newcomers. 2) Offering TV sets as monthly prizes to the winning registrants at each sales office. The registration cards serve

as a survey of renters, newcomers, and homeowners. 3) Installing a registration desk at each subdivision, urging visitors to list names of friends who might be interested in moving to Phoenix.



**WELCOME WAGON HOSTESS** visits a Phoenix newcomer with Long's sales brochures and a bid to see his houses.



**VISITORS REGISTER** for monthly TV prize. Long finds prizes an effective way to get a lot of names.



**REGISTRATION DESK** encourages model-house visitors to give other names which Long first follows up by mail.

*continued*





### These baby pictures make people smile—and remember the house where they saw them

At first glance the photographs are simply a pleasant bit of decoration in the model-house bedroom. But under each picture are tiny captions

which, says Edward Gladden (of Mossman-Gladden, Albuquerque), put prospects in a good mood. The captions: "I just have to see the in-

side." "That's the total price?" "You mean I can't have any more changes?" "Is my loan approved yet?" "It didn't look that pink on

the color chart." "Approved. When can we move in?" "Mr Mossman, my toilet won't flush again." "Us? Oh we bought ours from Mossman."

### Top sales managers explain the different approach to selling higher-priced houses

Almost all of the realtors' and builders' sales managers who responded to a recent HOUSE & HOME survey agreed on one point:

There are basic differences in selling lower- and higher-priced houses; and the switch to a different kind of selling starts at about the \$20,000 price range. Say the experts:

A "softer" sales approach is required when selling \$20,000-and-up houses.

This different kind of salesmanship is necessary because the salesman is dealing with a different kind of prospect.

Prospects for higher-priced houses are usually 1) more intelligent, 2) second- or third-time buyers, 3) more critical of quality and craftsmanship.

These prospects are more interested in luxury details, more space, the status of the neighborhood, and the kind of neighbors they will have.

Although they are interested in the community as a whole, they are usually not as interested in *how far away* the school or shopping facilities are.

To deal with prospects for higher-priced houses, salesman must have a

neater appearance, look more mature, speak with more tact, and use the "language" of the prospect.

And in any price class salesmen must perform all the duties listed below (in order of importance): 1) meet people, 2) follow up leads, 3) keep a neat appearance, 4) learn the product thoroughly, 5) keep the model house clean, 6) keep up on sales techniques either by learning new ones or practicing old ones, 7) develop referral sales through old customers, 8) pass along ideas, 9) learn the community and the competition.





**Want to attract and hold people's attention in a sales office? Display a relief map**

Dibblee

It is one of today's most effective sales tools, if you judge by the number of smart merchandisers who have one in their sales office. Many builders, like Denver's Perl-Mack (above), use the display to 1) show people the land plan and community features; 2) stop people long enough for a salesman to ap-

praise or approach them; 3) show lots still available. The railings put around the display by New Jersey's Bob Schmertz (below) or California's Joe Bolker (right) encourage people to lean over the maps for a long look. California's Mark Boyar even shows elevations in his display (bottom right).



Sheedy & Long

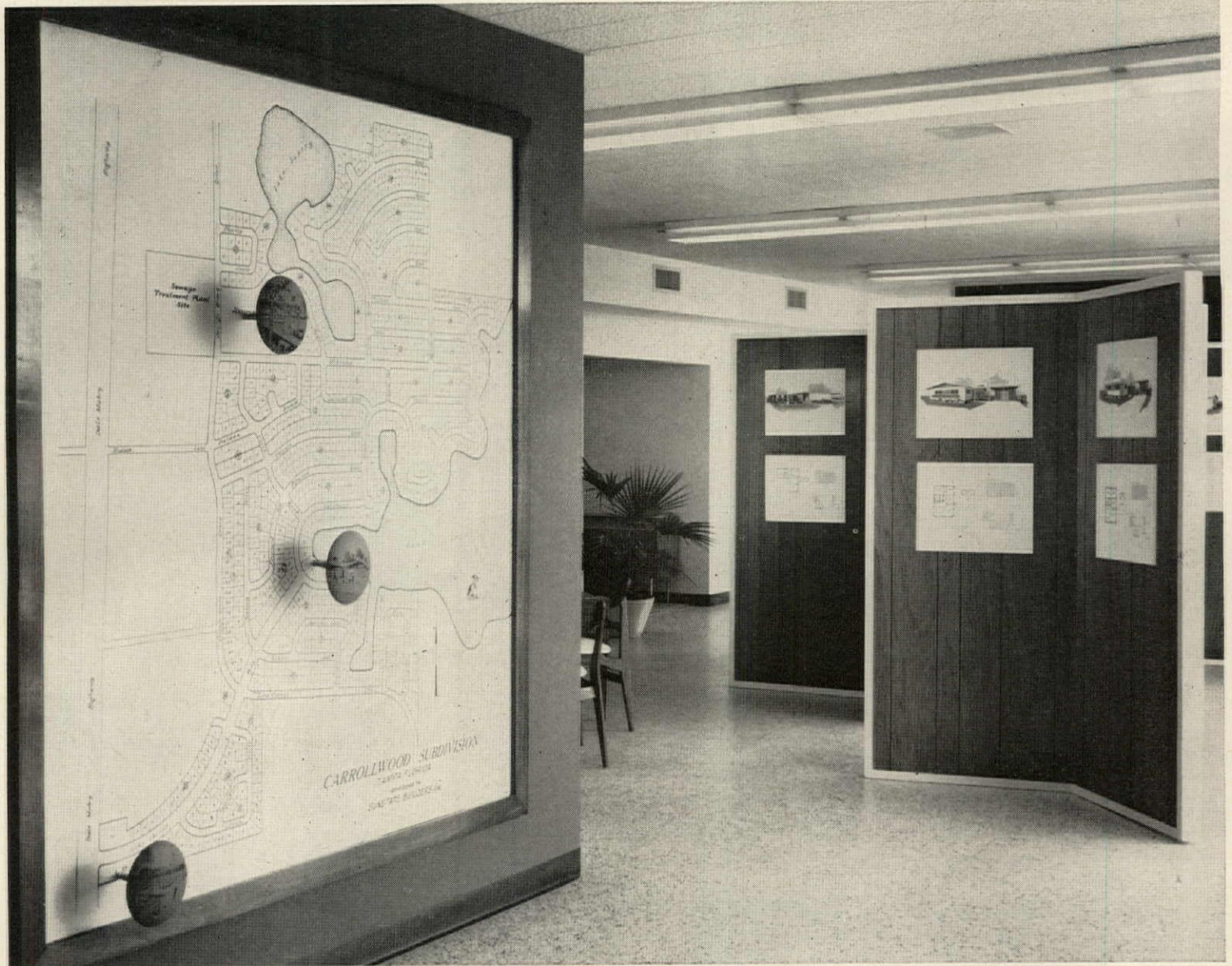


**On busy weekends put a girl in a pool**

"There's no substitute for babies, puppies, or pretty girls," says Marketing Consultant Doug Edwards of Phoenix. So his builder client John Long—who has swimming pools behind several of his model houses—has pretty girls in the pools on weekends and during heavy traffic periods. (He also fills the air with outdoor cooking odors from a barbeque grill.)

continued





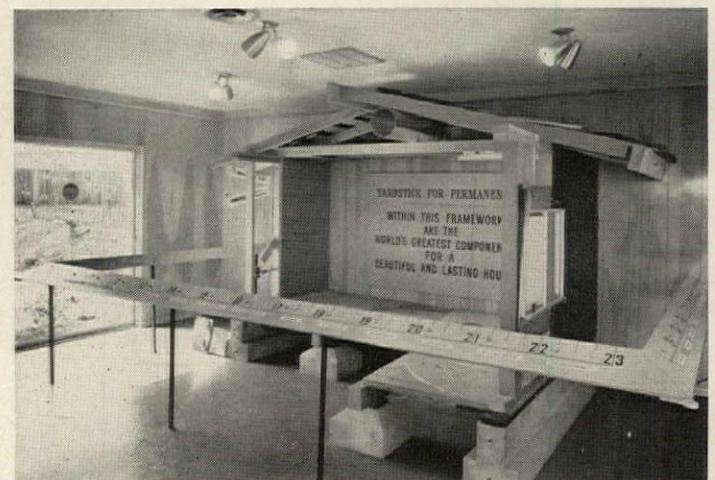
H&H staff

Photoscope

**Do maps make dull displays? Look at this one**

Nobody overlooks community facilities shown on a big wall map of Builder Matt Jetton's lakeside Carrollwood community near Tampa. Reason: Jetton uses out-size thumb tacks to pinpoint the location of a shopping center, public beach houses, and public park.

Rothschild



**Want to brighten your cutaways? Look at this**

To demonstrate the materials and construction in his \$25,000-and-over houses in the San Fernando Valley, Builder Hugh Temple built this cutaway, then wired it with push-button lights that draw attention to 31 quality features from foundation to roof.

**Nothing new in sample displays? Look at these**

In St Louis, Mayer-Raischer-Mayer uses a separate "selection room" (left) in its sales office to show a wide choice of electrical fixtures as well as the usual choices of paint, wallpaper, and floor and wall tile. Says an M-R-M spokesman: "Like many builders, we are now finding that the eye appeal of light fixtures is a great help in

selling houses." In Dallas, Centennial Construction has improved the color-choice bars now displayed by most builders by putting removable samples on shelves (right). Object: to let buyers "get the feel of" samples and match different floor and wall tiles, color chips, paneling, and kitchen cabinet materials against each other.

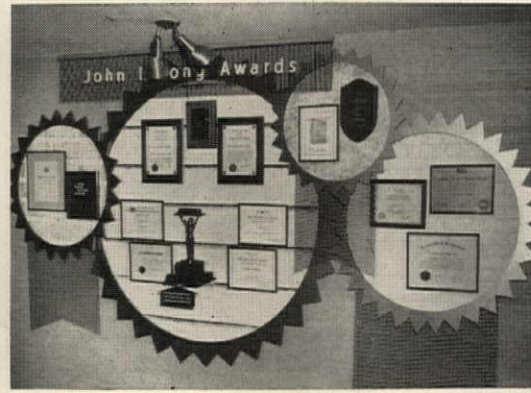




Photos H&H staff



Markow

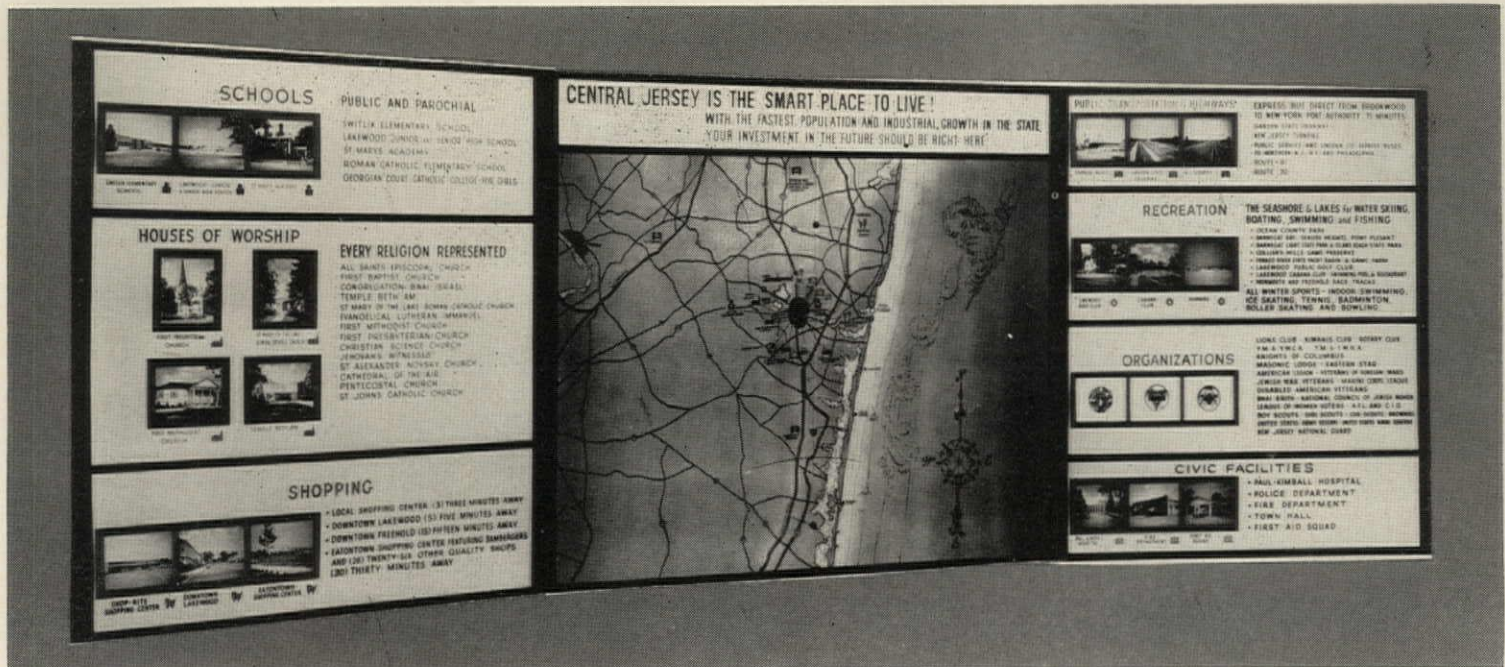


### Everybody talks about awards, so it pays to prove you have them

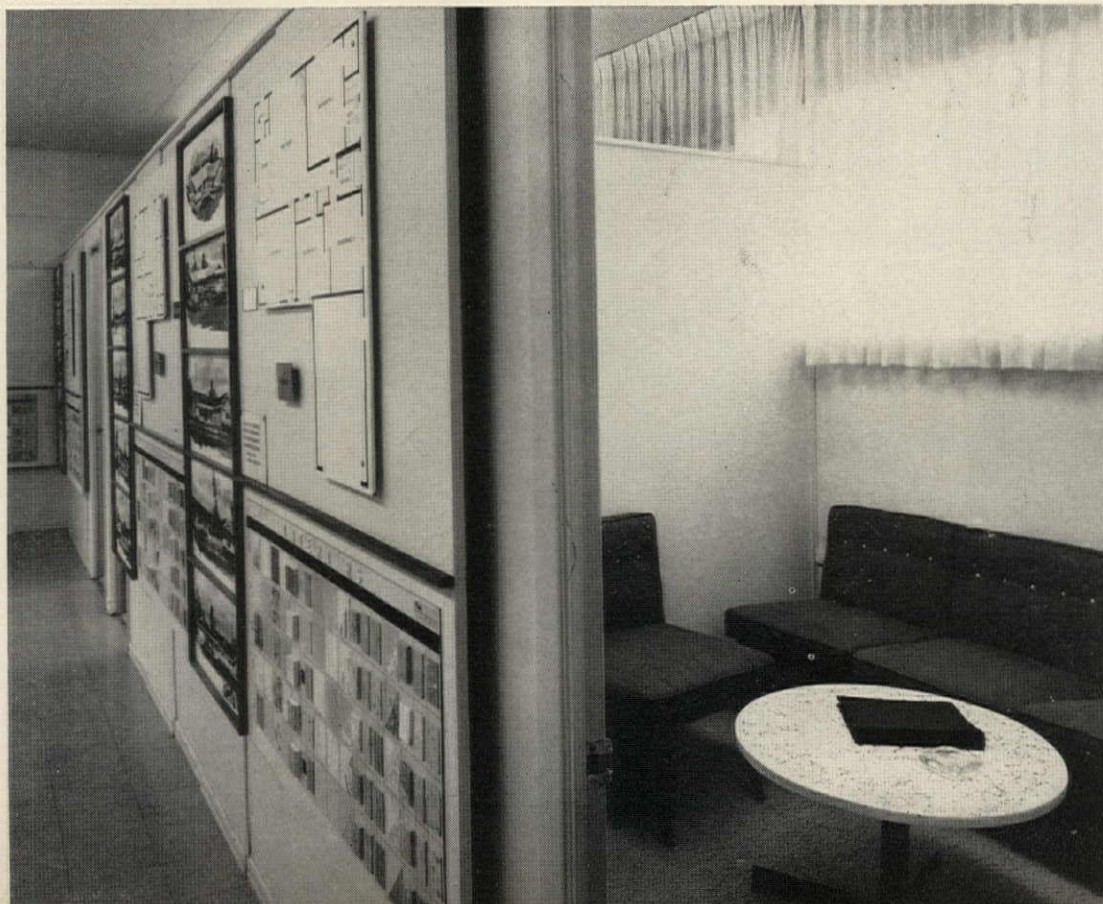
That's what Perl-Mack does in Denver (left), what John Long does in Phoenix (center), and what Tom Perine does in Indianapolis (right). Perl-Mack and Long are

the biggest builders in their states, and Perine is a leader in his. All agree that awards by magazines and organizations like NAHB and AIA help convince a skeptical public that

the builder is offering good value. Magazines featuring Perl-Mack, Long, and Perine: *McCall's*, *LIFE*, *American Home*, *Good Housekeeping* and *HOUSE & HOME*.



Sheedy & Long



### Here's the story of a location in one display

Builder Bob Schmertz backs up his claim that central New Jersey (where he builds) is "the smart place to live" with a wall panel showing photos of schools, churches, shopping centers, parks, and transportation and listing local service organizations and civic facilities.

### ... And here's a private place to close the sale

Next to his display area (left), California Builder Mark Boyer has several offices where salesmen can take their best prospects for private talks. Offices are small but comfortably furnished with soft chairs and a low table. On each table is a bound manual that tells the story of Boyer's community.

*continued*





**An organized caravan of moving vans tells the world that people like your houses**

This fresh promotion idea was set up by California Builders Ken Volk and Bob McLain to capitalize on the first move-ins to their new San

Ramon Village near Oakland. The local mover agreed to have all vans actually delivering furniture—plus all the other vans available—meet at

a central point. The caravan then wound through downtown Oakland before driving down the highway to San Ramon Village. Affixed to

the side of each truck was a sign with the band-wagon message: "The Big Move is to San Ramon Village."



**Signs like these have a lot of local interest**

They tell—in minutes instead of miles—how far it is from the community to schools, shopping and recreation facilities; help reassure prospects about location. Some builders like Perine Development

Corp, Indianapolis, play it straight (left). Others, like Dale Bellamah of Albuquerque (photo above), combine fact and fun: "Mexico City: 1 hr via rocket" gets chuckle from serviceman-prospects.





Bill Harris



### To get more sales appeal in a new community add a country club or a swimming pool

At San Ramon Country Club Park community (Contra Coast County, Calif.) Volk-McLain completed a country club and a golf course, above, even before they moved in the first residents. And they made these recreation facilities the major sales appeal. "Live on a golf course," said one ad. "Sunday drivers, Country Club style," said another showing a young couple driving a caddy cart around a golf course. Result: 20 sales per week of houses priced \$21,000 and up.

Another example: St Louis Builder Mayer-Raisher-Mayer built a \$300,000 pool and clubhouse, left, as they started their 1,200-house Claymont community. Says Jerry Mayer: "The bath and tennis club is terrific for sales. Except for the houses themselves, I'd say it was the single most important reason for our sales success." M-R-M worked out an arrangement with Midwest Pool & Court Co to build and operate the club and pool in exchange for land M-R-M donated.

Photos: Markow



### Why have a cold-looking closing room?

Salesmen for Phoenix Builder John Long used to close sales in unappealing rooms like the one shown above. But (on the advice of Marketing Consultant Doug Edwards) Long now provides salesmen with offices pleasantly decorated with lamps, curtains, side tables, and soft chairs. To add to the warm approach, Long urges salesmen to keep photos of their children or wives on their desks. Says Edwards: "An atmosphere of friendliness and relaxation is as conducive to more sales as a good salesman's warm manner."



continued





**A lot of interior signs? Or just a few? The answer depends on what you're trying to do**

Dallas Builder Lawson Ridgeway, whose new sales theme is "a much bigger value at a much lower price," wanted to emphasize all the features in his fully equipped

kitchen. So he used the Burma-Shave technique (left above) of many placards to stress all the extras included at no extra cost.

By contrast (right above) Moss-

man-Gladden, whose sales theme is prestige, uses fewer and quieter signs to point up custom features. Top sign reads "Entry: Albuquerque families feel the need for

a front entry for good traffic circulation." Framed sign below—in a type that looks hand lettered—reads: "This is a Mossman-Gladden Home. Albuquerque's finest."



Markow

**This hanging tag makes prospects look up**

Swinging and spinning in the air, it assures that everyone notices the luminous ceiling in the bathroom of John Long's Candlelight Homes in Phoenix.

**This sign answers an often-asked question**

In Albuquerque, where most buyers carpet their houses, Builder Dale Bellamah uses this sign to tell exactly how much carpet will be needed to cover a room—and to emphasize how big the room is.





**These signs tell a story—but are out of the way**

They list the price and the features of John Hall's Phoenix models; and are located at the sidewalk (instead of right in front of the door) so they do not detract from the house presentation. The hanging sign, bottom right, signals a final close-out.



**These signs tag each model with a personality**

Instead of just listing the features in his houses, St. Louis' Fred Kemp groups features that will appeal to a particular kind of buyer under a headline that starts prospects thinking.



**... And this sign cashes in on publicity**

The rabbit at left points out (modestly) that this model by Builder Coda Roberson has been published in HOUSE & HOME. Model features and price are billed at right. The Albuquerque builder also features magazine awards and stories on his billboards.

**Here are some other ideas worth borrowing:**

*Landscaping contests pay off*—both in newspaper publicity and in better looking neighborhoods—for Brighton-Bilt Homes' Joe Bolker. He gives prizes for best looking gardens and yards at each of his four subdivisions near Los Angeles. In his lowest-priced subdivision (\$10,450 houses) he gets buyers off to a good start by landscaping the front yards and selling buyers about \$100 worth of garden tools at half price. Everyone takes the deal.

*Gifts that promote house features* are given to visitors at Mark Boyar's Valley Park Highlands in California. Examples: Women get hot pads made from the insulation used in Boyar's houses. Children get coloring books with drawings of Boyar's houses to color in. And buyers get planning and decorating kits, including scale model furniture that fits scaled plans.

*"Include the kids in your sales talk"* advises Realtor-Salesman Rick Wolfe, who sells at Kettler Bros' Old Farm near Washington. "I turn to a little girl, for example, and say 'You'll like it here because there are a lot of nice children about your age.' I make friends with all the kids who move in—and take them for rides in my jeep."

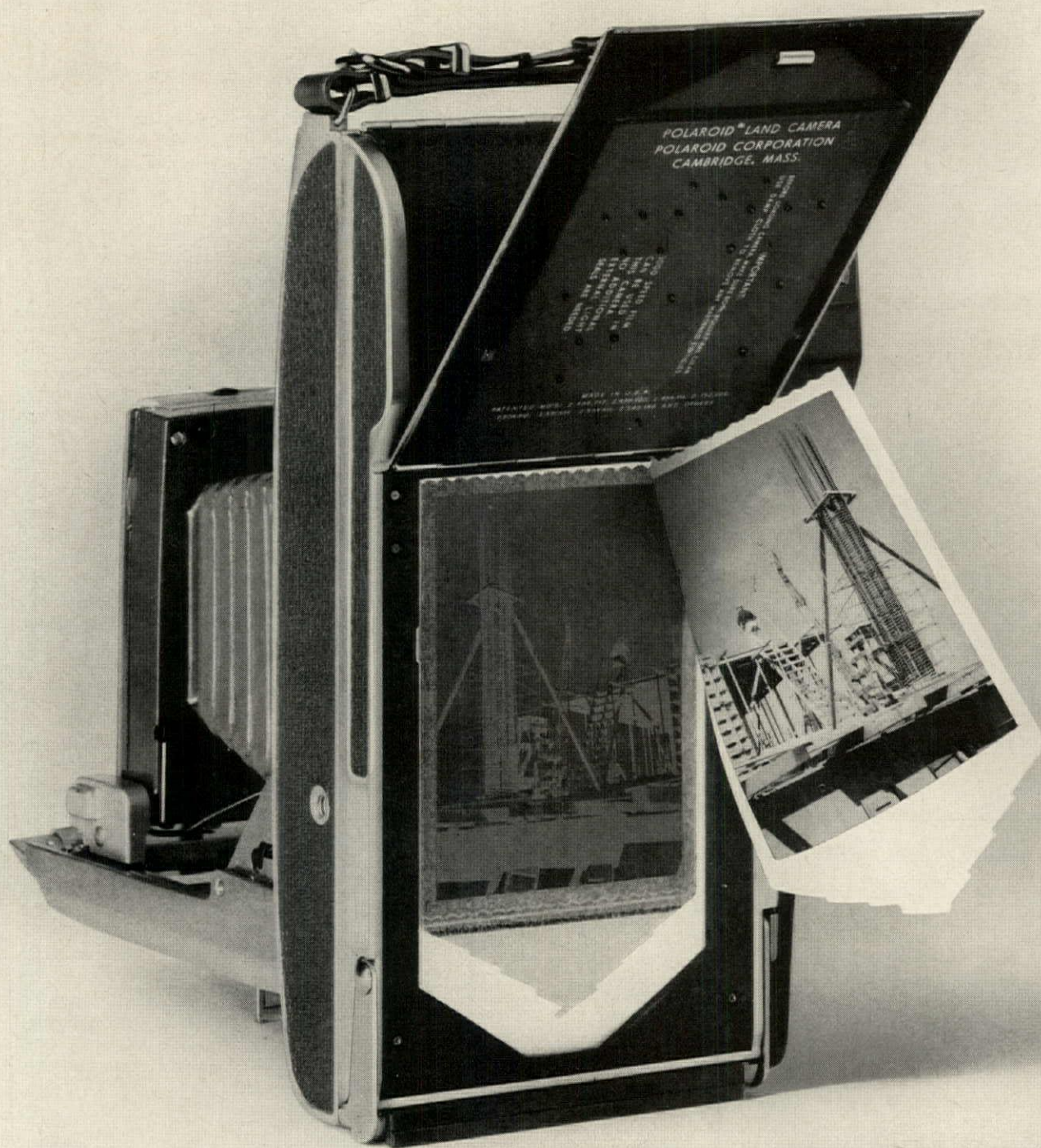
*Occupations of new buyers* are posted on a board in Joe Slavik's sales office in Detroit. And salesmen make a point of saying: "You'll find your kind of people living here."

*A drinking fountain outside* Builder Mike Kodner's model house sharply reduces the number of times children distract their parents during sales presentations. Cost of the fountain: \$65.

*A spotless model house* is always important. Mossman-Gladden of Albuquerque keeps a woman (below) at work full time keeping their models clean and attractive. /END







## Open, for business

### (How it can speed up your progress reports)

When you take a picture of a job site with a Polaroid Land Camera you have it — finished — in just ten seconds. A picture that clearly shows progress, construction details, material inventory — you name it. If you don't get the picture you want the first time, or it takes two pictures to show everything, you can take another then and there. You save time (and that's money) because you see the finished picture on the spot. No waiting.

A Polaroid Electric Eye Camera is easy to use, too. Push a button, pull a tab. Count to ten and open the back of the camera. There's your picture... a perfect, permanent, visual record that's more descriptive than a thousand words. Quicker, too.

Isn't this progress in progress reporting? See your camera dealer.

**POLAROID LAND CAMERA**



# Be sure to see **NEW WAYS** **TO BUILD BETTER**

*A monthly report on homebuilding ideas, products, and techniques*

**Starting here**

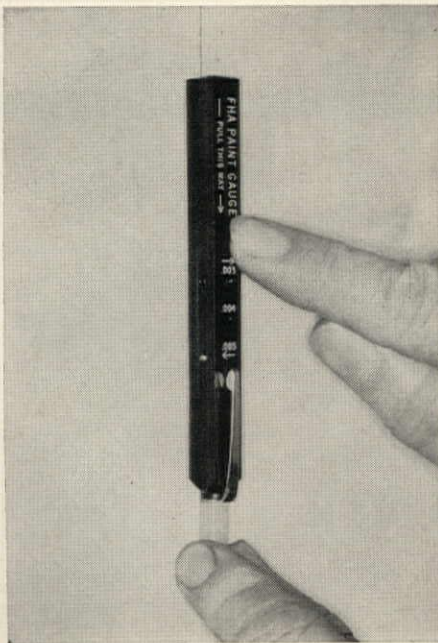
## **New products**



**Warming oven-range hood** keeps cooked food hot, thaws frozen foods, and ventilates range below it. Wall-hung unit is prewired for 115-v current, is ducted for back or top exhaust. It comes in 30", 36", and 42" widths, in many decorator colors plus stainless steel and antique copper.

Aubrey Mfg Inc, Union, Ill.

*For details, check No. 1 on coupon, p 196*



**Paint thickness gauge** has three accurately calibrated cutters that scratch grooves .003", .004", or .005" deep in a painted surface. By examining the grooves to see which cutters scratched down to bare wood (and which did not cut through the paint) it is possible to measure the paint's thickness. If the 4-mil tooth exposes wood, then the film does not meet FHA thickness requirements. Gauge sells for about \$10.

Wilks Precision Inst, Bethesda, Md.

*For details, check No. 2 on coupon, p 196*

**And on the following pages**

### **Technology**

NLMA proposes a coordinated modular building system. . . . New way to lay strip oak flooring over a slab. . . . Arched concrete roof built up without forms. . . . Research news reported at the BRI meetings. *p 153*

### **What the leaders are doing**

Will Del Webb's retirement communities make him 1962's biggest builder? . . . Hillside townhouses with built-in terrace apartments below. . . . Canada's most-talked about house: Architect Harry Kohl's Triodetic dome. *p 161*

### **Publications**

Ideas for vacation houses. . . . Design and construction details for decks. . . . Book covering all phases of land development. . . . Other new technical and product publications. *p 193*

### **More New Products**

Hydronic heat package aims to compete with warm air. . . . Durable and decorative wall coverings. . . . New sewage-treatment units. . . . Two new plastic building materials in mass production. . . . New on-site tools. *p 177*



# **“We spend less than one fifth as much for maintenance since we’ve gone all-Ford”**

*says Ollie Arthur, owner of Ollie Arthur Trucking Company, Orlando, Florida*

“Our 18 Ford dumps hauled 200,000 tons of road construction materials last year and averaged 35,000 miles on short hauls (mostly 10 miles or less). Stop-and-go hauls are rough on drive trains, and in this service our 18 Fords cost less than half what 7 previous dumps cost us for maintenance. On a per-truck basis, that’s less than one fifth as much for maintenance.

“Much of this maintenance economy comes from Ford’s longer engine life. Our previous dumps seldom ran 10,000 miles without an engine overhaul. Their overhaul costs usually exceeded \$300 because crankshafts had to be replaced in addition to valves, pistons and pins. Such short engine life cost us about \$900 per

truck per year in overhaul costs alone. In contrast, our Ford dumps with 292 cubic inch V-8’s run about 75,000 miles before they require an overhaul. Our Super Duties go much farther.


“We need fewer replacement parts with our Fords, so we operate with a much smaller parts investment. For example, we averaged one axle shaft replacement a week with our previous trucks. We bought axle shafts by the dozen. In the last three years, we’ve purchased only three Ford axle shafts; and two of these are still in stock unused.

“Before we went all-Ford we tried many other makes, but none approached the operating economy and freedom from downtime that our Ford Trucks have given us.”

**Solid testimony that Ford’s full-time economy only starts with low price!**

## **FORD TRUCKS COST LESS**

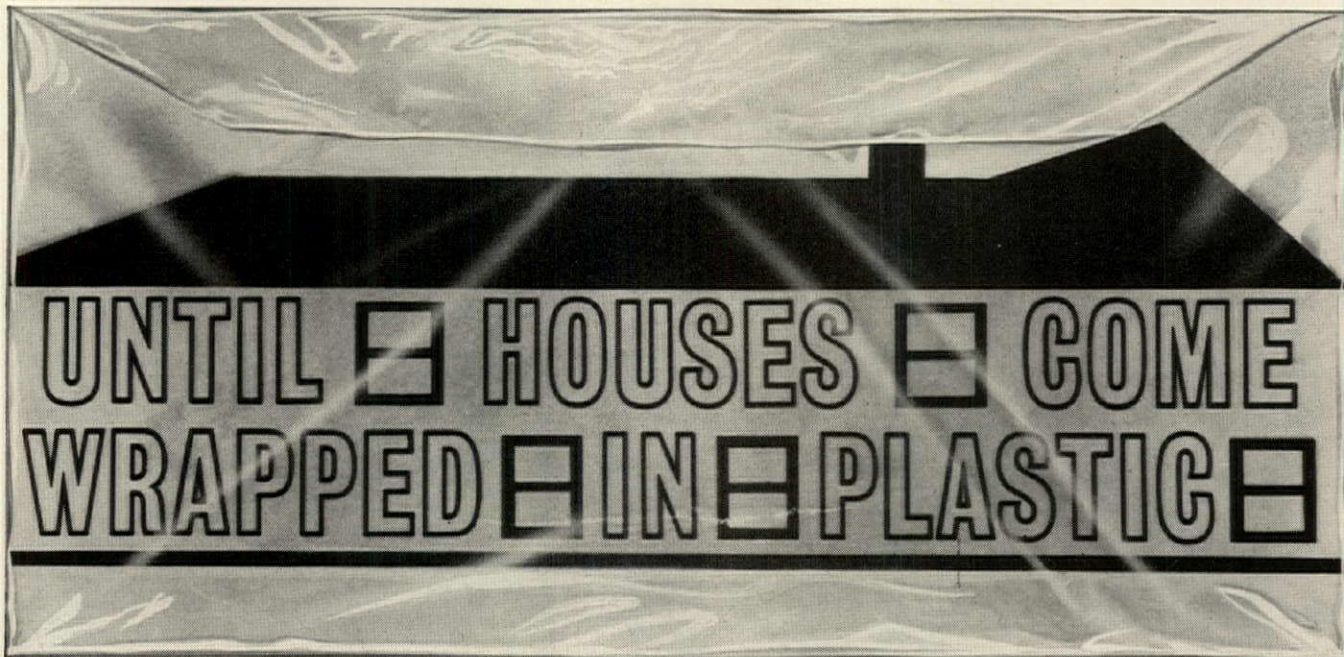


PRODUCTS OF  MOTOR COMPANY



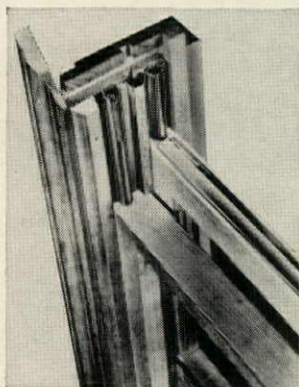






UNTIL ☐ HOUSES ☐ COME  
WRAPPED ☐ IN ☐ PLASTIC ☐

## ZEGERS TAKE-OUT WILL KEEP THEM SNUGGEST



You're offering more than "just" weatherstripping when you point out the air-tight features of Zegers Take-out equipment for removable windows. It provides savings on fuel, comfort all year through and dirt-proofing. It's the most efficient weatherstripping available. Self-adjusting, it maintains a weathertight seal under all conditions, no matter what the weather.

**THE EASIEST TO TAKE OUT**—no trick to it. Just press either side of sash and window comes out for convenient *indoor* washing or painting. Remove and replace it at any position; balances lock automatically when the window is lifted from the frame.

**THE EASIEST TO OPEN**—Positive dual balancing glides windows up and down with ease. Sash is *always* in balance, fits perfectly, never tilts. Window lifts with just a finger-tip touch.



SEND FOR OUR BOOKLET THAT TELLS THE FULL TAKE-OUT STORY!

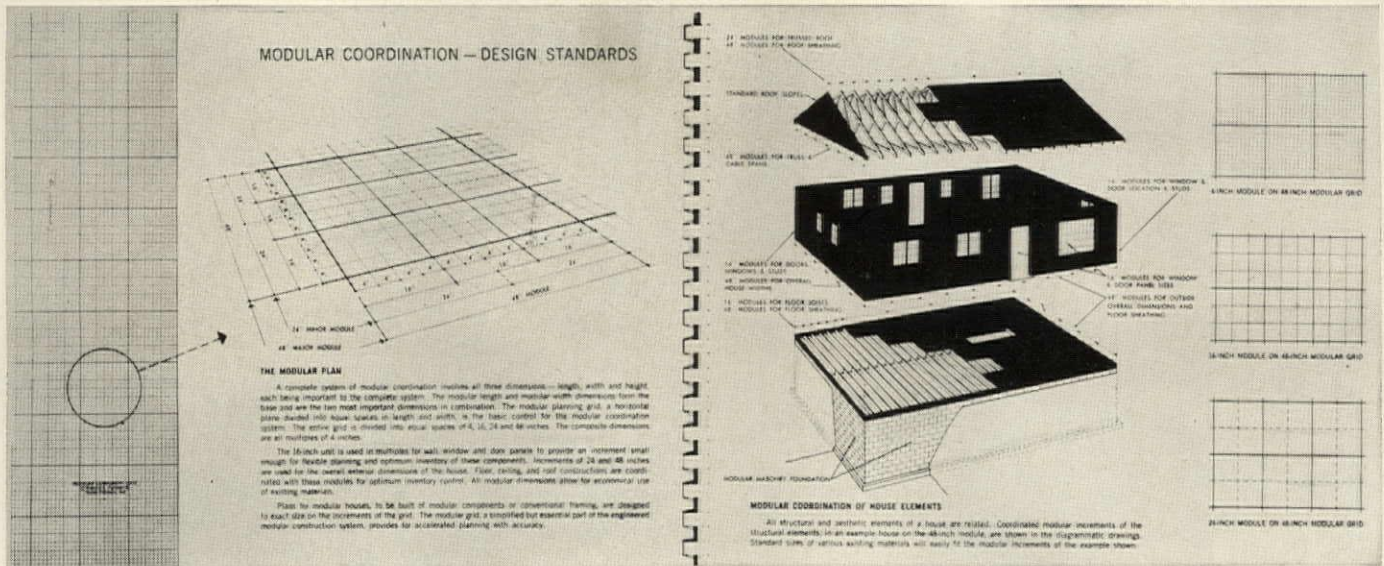
# ZEGERS

INCORPORATED

8090 So. Chicago Ave. • Chicago 17, Ill.

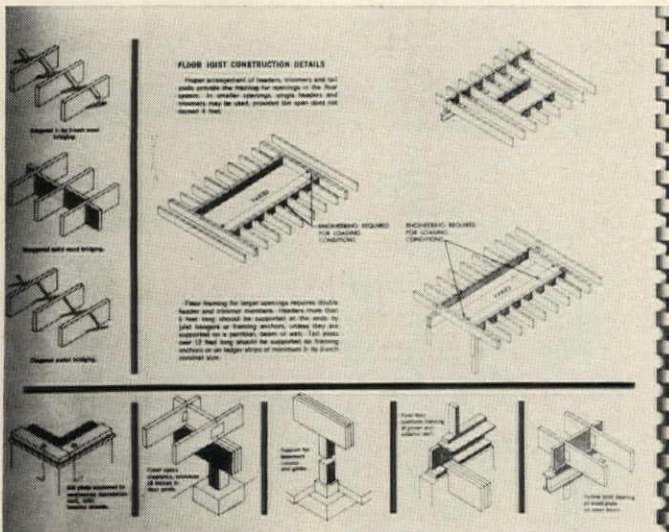
By the Manufacturers of Dura-seal, Dura-glide, Window-bar, Number 6 and Bronzeal





**BASIC MODULES** for overall exterior dimensions are 48" and 24", but a 16" module is used for wall, door, and window panels "to provide an increment small enough for flexible planning." This and the illustrations below are typical pages from Unicom manual (see text).

## NLMA proposes a coordinated, modular building system



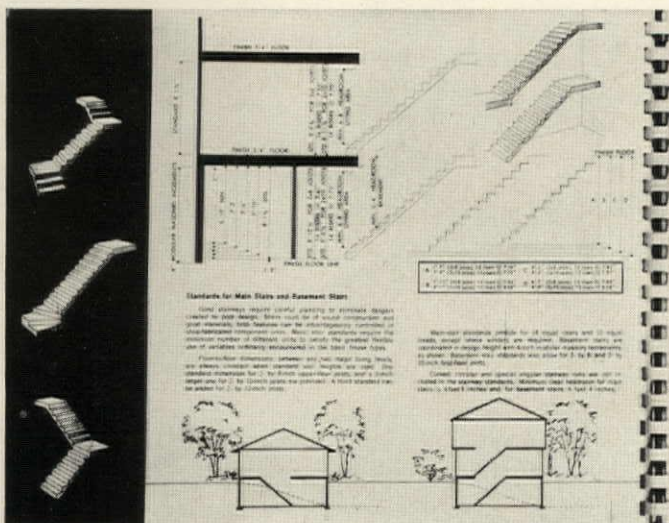
**CONSTRUCTION DETAILS**, like these for the floor-joist system proposed, show how basic design scheme fits standard materials.

Called Unicom, the new system is designed to set dimensional standards for every part of the house (walls, floors, roof, partitions, stairways) and usable in building any kind of house, either on-site or with shop-fabricated components.

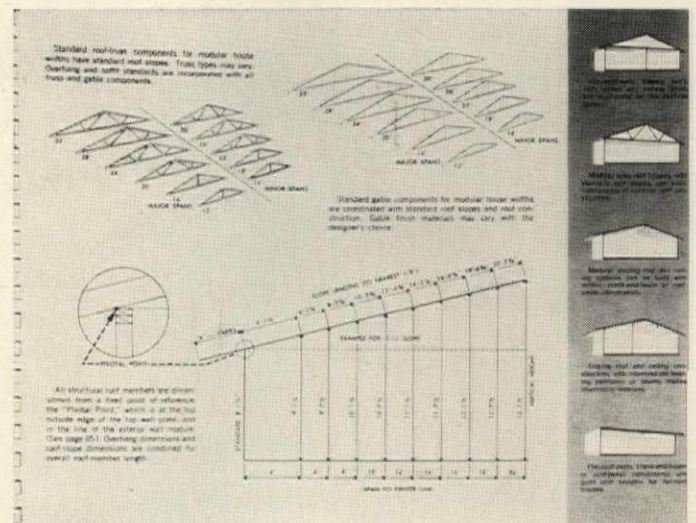
Says Richard Pollman, design consultant for the new method: "Unicom should permit faster planning and erection and reduce builder and dealer inventory costs from 20% to 80%. Yet the system is based on standard materials and methods everyone knows."

Unicom is based on modules of 16", 24", and 48"—measured to the outside face of studs. This "outside module" needs special corner panels and cutting of inside drywall but makes efficient use, Pollman says, of standard exterior sheathing materials, floor joists, sheet subflooring, and trusses; and will work with walls and partitions of any thickness.

A complete description, with hundreds of detail drawings, is given in a 124-page manual, *The Unicom Method of House Construction*, available for \$10 from Technical Services Div, National Lumber Manufacturers Association, 1619 Massachusetts Ave, NW, Washington 6.



**STANDARD DIMENSIONS** for every part of every type of house are included. Here is the proposed standard for stairways in two stories.



**DESIGN STANDARDS** included in the manual show all of the sizes and slopes of types of roof that fit under the modular system.

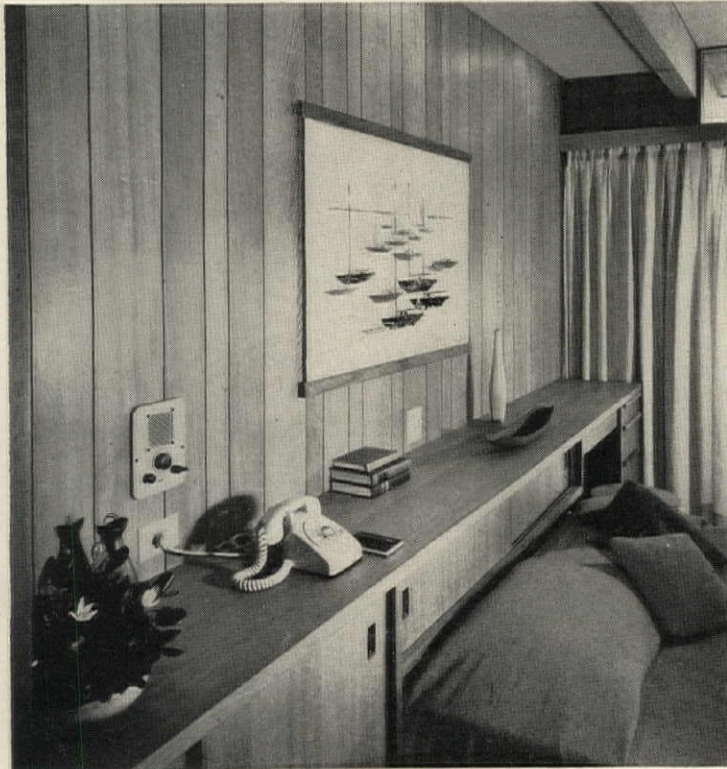




Wood transforms this youngster's bedroom into a wonderful world all his own. Through the use of various shades of wood, the structural elements are made to combine with the decorative ones for a unified effect of functional beauty. Designer: Frederick Liebhardt, La Jolla, Calif.



# Only WOOD fills bedrooms with so much comfort...prospects with so much desire to buy



Random-width paneling of wood backs up the cheerful, airy decor of this contemporary bedroom. Note the interesting back-bed cabinetry built-in with its smooth, wide surface, a wanted feature in any modern home.

Wood can make a master bedroom handsomely masculine or charmingly feminine . . . a child's bedroom more fun to grow up in. By day, people cherish wood's radiant beauty. By night, they appreciate the way it cradles their slumber in *silence*. Sound control is as natural to wood as its ability to bar unwanted heat and cold.

Panel your bedrooms in any restful grain or color. Match it in the dressing rooms and baths. Put wood's comforting resilience in and under the floors. Provide the welcome convenience of built-in wardrobe space . . . the privacy and light control of louvered doors and shutters.

One of NLMA's recent advertisements in *Life* showed a bedroom of wood to good advantage . . . to your advantage. For more information on building better homes of wood, write:

**NATIONAL LUMBER MANUFACTURERS ASSOCIATION**  
*Wood Information Center, 1679 Massachusetts Avenue, N.W., Washington 6, D. C.*

nlma

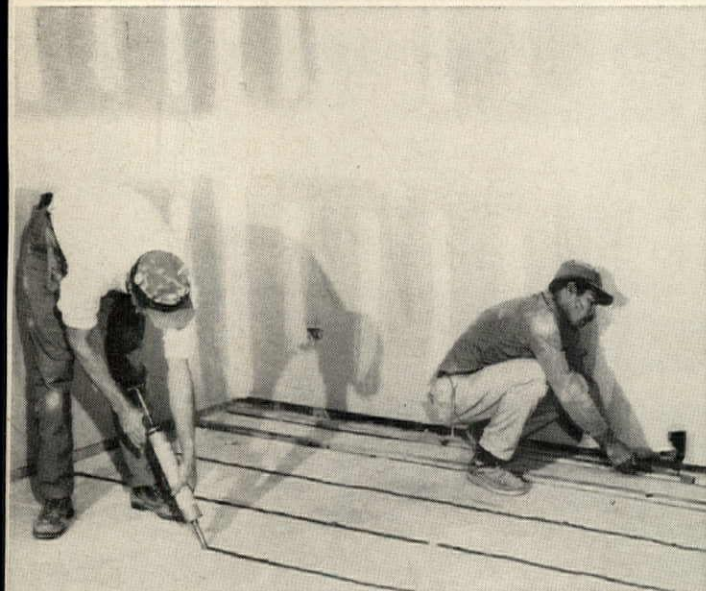
*It's built to sell when it's built of* **wood**



From ceiling to floor, wood highlights this luxurious bedroom. The distinctive paneling, the doors, the matching built-ins create an atmosphere of quiet dignity, and are compatible with the room's furnishings.



starts on p 153



**STEP 1.** Thin beads of asphalt floor mastic are laid 16" oc. Then 1 x 2 strips are laid in mastic, fastened to slab with a few nails.



**STEP 2.** Vapor barrier of .004" polyethylene film is laid over strips and a second set of 1 x 2s is nailed over the first set.



**STEP 3.** 25/32" strip oak flooring is nailed directly to sleepers formed by double 1 x 2s. Flooring nails go through the bottom 1 x 2s.

## New way to lay strip oak flooring over a slab can save \$100 a house

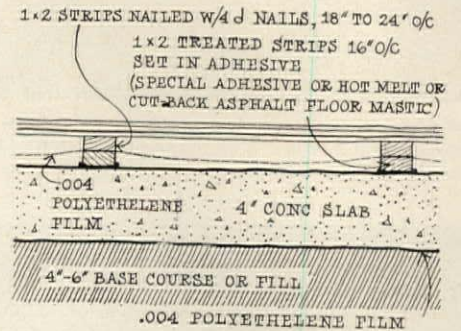
The new method cuts preparation cost (materials and labor for installing sleepers and vapor barrier) from 15¢/sq ft to 6½¢/sq ft.

So reports Chuck Bennett of Florida Flooring Co, Oak Lawn, Ill., who developed the new system and has been testing it in houses (including basement applications) for two years.

Under present MPS, strip flooring is generally applied over 2 x 4 sleepers 24" to 36" long, overlapped at least 4", and set 12" oc. The new system

uses much less lumber: The sleepers are in effect 2 x 2s, set in straight lines 16" oc. Much less mastic is used to secure the sleepers to the slab and there is less labor involved. The film suspended above the slab is used to block the moisture remaining in the concrete.

Henry Willins of the National Oak Flooring Manufacturers Association reports that FHA district offices can get acceptance of the new system from the Architectural Standards Division.



**CROSS SECTION** details new system.



**INFLATED FABRIC**, held down by cables, serves as form for concrete sprayed from below.



## This arched concrete roof is built up without forms

The concrete roof of this Chicago warehouse spans 48'—but is only 2½" thick. As photos show, the "form" is a sheet of vinyl-coated fabric attached to the walls of the building with an airtight seal, held by steel reinforcing strands, and inflated by blowers to a pressure of 30 to 40 psf. Workmen enter through a temporary airlock, spray the concrete from below. During or after the set period, an asbestos insulation (Keasbey & Mattison Limpet) is sprayed on. It serves as thermal insulation, fire protection, and acoustic treatment.

The developer, Engineer Horral Harrington of Harbild Assoc, Western Springs, Ill., says the method can be used for a wide variety of shapes. Another job now under construction has a roof span of 100', "at a finished roof cost of well under \$2/sq ft."



**ASBESTOS INSULATION** is sprayed 1" thick on 2½" concrete shell. Troweling smooths finish.







Interiors by Charles Anna Marsh

For above doors specify four 3' 0" x 8' 0" Colonial

## How Float-Away Closet Systems Can Help You Attract and Hold Apartment Tenants

**THE SITUATION TODAY:** More apartments going up. Competition for tenants keener. Turnover faster. Vacancy rate higher.

**THE DANGER POINT:** Near when vacancy rate reaches 5%. Any feature in apartment design which would reduce vacancy rates by 1% could solve 20% of this problem.

**WHY TENANTS MOVE:** Lack of adequate storage and closet space is one of the top reasons. The more closets, and the bigger, the easier it is to attract and keep tenants.

**ADDED SPACE:** Float-Away doors permit full-depth shelves and addition of an extra top shelf, thereby increasing usable space by as much as  $\frac{1}{3}$ .

**LOWER COSTS:** No door frames necessary. Float-Away doors, used wall-to-wall and floor-to-ceiling, are installed at about 75¢ a square foot as compared to \$1 or more for the average wall partition.

**FLEXIBILITY:** Float-Away steel closet door systems are available in any modular or non-modular width or height.

**BEAUTY AND QUALITY:** Float-Away steel closet doors are sound-proofed. Prime coated, complete with side trim and hardware. Guaranteed five years.

**THE FLOAT-AWAY** closet door concept is an ideal solution to the apartment closet problem.



For above door specify 6' 0" x 8' 0" Flush

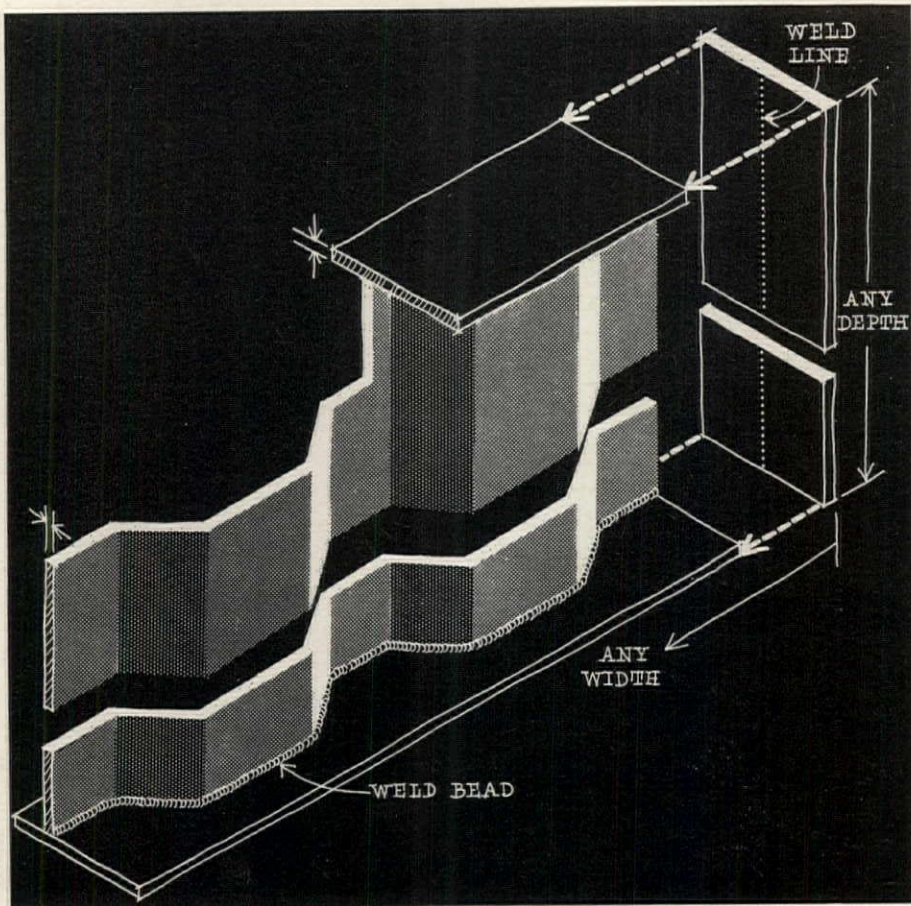
*Write for our new 12-page color brochure showing our new development, typical applications of Float-Away systems and decorating possibilities; also 4-page folder of tracing details and architectural specifications.*

**FLOAT-AWAY**  
1173 Zonolite Road, N. E.



**DOOR COMPANY**  
Dept. H-662 Atlanta 6, Georgia





CORRUGATED WEB BEAM has roll-formed sheet steel web continuously welded to flanges.

## Corrugated beams, shown at the BRI\* meeting, promise lighter-weight steel construction

Preliminary laboratory tests and early field applications, like the Jetway loading ramp shown below, indicate that these lightweight steel beams have extraordinary strength-to-weight ratios and unusual construction potentials.

Says UCLA Professor J. Morley English, who researched the Jetway system for P.I. Steel Corp of Los Angeles: "Corrugated web beams could be used for spandrels in multi-story

buildings . . . combining structure and exterior cover. And by using these new beams from floor to floor, full width building spans can be obtained without the loss in height that occurs in conventionally built buildings with long clear spans." But, English pointed out at the BRI meeting: Further research and testing is needed to establish design criteria and develop a second theoretical base for predicting performance.



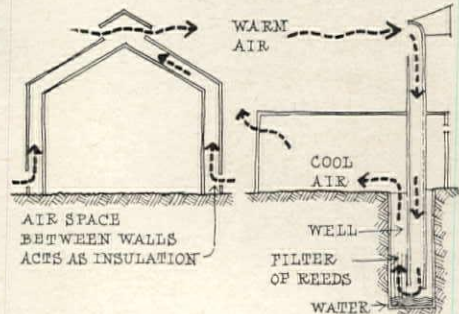
LOADING RAMP, 115' long is made of three telescoping box beams with 14-gauge webs

welded to 3½"x3½"x7/16" angles. Angles also serve as ways for operating rollers.

## Here is more research news reported at the BRI meeting:

Solar effects on building design, cost, performance, and occupancy were covered by more than a dozen experts in a two-day session. For example: Thomas Markus of Pilkington Bros, Ltd. (England) compared European and American window design and use. He stressed the awareness—by designers and government agencies in Europe—of the effect of windows and light on total environment; and said Europeans seem to have a more "architectural" approach to window use compared to the American "engineering" approach. A paper by Gunnar Pleijel of the Swedish Royal Institute of Technology detailed the tools, charts, graphs, studies, and methods Swedish architects use in designing and selecting windows.

Research projects and proposals for new research were covered in a second simultaneous session. Item: According to Berkeley Professor Ezra Ehrenkrants, primitive building forms designed for hot climates, suggest useful approaches to modern building technology.



Two examples are shown above. At left is a ventilated doublewall system used to cool houses in Israel. Sun-heated air rises in the wall cavity and draws cooler air in at the bottom of the wall, ventilating the entire structure. At right is a system used to cool houses in Iraq. Rotating scoops on "chimneys" force air into deep wells. The air is cooled when it passes through absorptive reed mats suspended with their bottom edges in water. Ehrenkrants gives six other examples of "primitive" architecture that meet climate challenges better than most curtain-wall buildings. Too often, he argues, "new buildings absorb sun and heat so readily that one wonders if the designer is challenging the mechanical engineer."

Joint design and sealant performance was covered by fourteen speakers at a third simultaneous session that summed up recent progress with new sealant materials and specific experience by building owners, material manufacturers, contractors, and chemical suppliers.

/END

\*Complete proceedings of the 1962 BRI Conference will be published about the end of June. For details and prices (not yet established) write M. C. Coon Jr, executive director, Building Research Institute, 2101 Constitution Ave, NW, Washington 25, D.C.





SUN CITY, FLA. with shops, recreation facilities, and other features of a self-contained retirement city, has a steady stream of visitors.

## Will new retirement communities like this make Del Webb 1962's biggest homebuilder?

This is Del Webb's third Sun City, at Tampa, where some 10,000 visitors a week have been coming since the New Year's Day opening. This month, Sun City No. 4 (which will be the largest) will open at Riverside, Calif. Webb's spokesmen say he will sell 4,150 houses

and apartments this year: 300 in Kern County, Calif.; 400 in Tampa; 1,000 in Phoenix; 2,450 in Riverside. Houses and apartments are similar at each location. Prices in Tampa: \$8,450 for one bedroom, \$12,950 for two bedrooms, \$17,350 for three bedrooms.

### More about the leaders

*Hillside townhouses have extra terrace apartments below....p 165*

*Garden apartments in Seattle for retired and non-retired renters...p 166*

*A country setting is a prestige location for office buildings....p 168*

*Canada's most talked-about house: Architect Kohl's Triodetic dome...p 170*

*Two-story house offers four, five, or six bedrooms.....p 175*



HOUSES draw big crowds because of heavy national advertising in consumer magazines.





*Window Beauty is Andersen*

ANDERSEN BEAUTY-LINE WINDOWS

## What a beautiful way to get more home for your money

... a home that is more beautiful. With famous Andersen Windows. Wood windows that add warmth and charm to your home. Wood that can be finished naturally or painted to complement any decor.

... a home that is more comfortable. With Andersen Windows that close firmly to seal out dust and drafts. Sealed with weatherstripping and double contact between sash and frame, Andersen Windows are up to 5 times as weathertight as industry standards.

... a home that costs less to live in. With extra weathertight Andersen Windows that cut as much as 15% from your heating and cooling bills, this year and every year. With windows

that are precision-built... and specially treated for permanent protection against termites and decay.

Available in 7 basic styles and hundreds of sizes, there's an Andersen Window for every type home. They may be priced a bit higher. But in fuel savings alone, they will make up the slight difference in a season or two. After that you get the full savings of a home with Andersen Windows.



When you buy or build your home, look for the Andersen name on the window. It's a good sign of quality throughout the house.

**Andersen Windowalls** 

*America's Most Wanted Windows*

Dramatic Andersen ads like this will appear in **LIFE, AMERICAN HOME AND BETTER HOMES & GARDENS** throughout the year

NAME \_\_\_\_\_  
 ADDRESS \_\_\_\_\_  
 CITY \_\_\_\_\_ ZONE \_\_\_\_\_ STATE \_\_\_\_\_  
 Andersen Corporation • Bayport, Minn.





**spray  
paint  
a house  
exterior  
in half  
a day!\***

One man can do it using the new DeVilbiss high-production 5-gallon portable *airless* spray outfit. It's *easy to use*. Painters can spray all surfaces while the paint pail stays on the ground. It's *compact*. You don't need a truck to move compressor and pump from job to job. It *saves time*—two ways. By spraying house paints at a rate of better than 5 gallons an hour. By eliminating elaborate masking (airless spray cuts a clean edge). It *saves materials* because overspray and spray rebound are almost nonexistent. Call the DeVilbiss representative nearest you and ask for a demonstration of airless spray outfits. See firsthand how you can trim painting time on your jobs. The DeVilbiss Company, Toledo 1, Ohio. Offices in principal cities.

FOR TOTAL SERVICE, CALL

**DEVILBISS**



\*Paint application time for average one-story 6-room house—single color over siding and trim.

# TAGGED

FOR BUILDERS WHO USE THE FINEST

A National Disposer compliments the home you build. It reflects your good judgment in selecting the finest for your customer.

When you install a National Disposer, you know you are giving your customer the best in quality and performance, backed by an excellent service guarantee. You enjoy the added advantage of having National's full line to choose from... in a wide price range.

Ask your National Disposer Distributor for all the details, or write to...

**NATIONAL<sup>®</sup>  
DISPOSER**

PRODUCTS OF PLUMBING EQUIPMENT DIVISION

NATIONAL RUBBER MACHINERY CO. • 920 LAFAYETTE RD. • MEDINA, OHIO



COMMANDER  
MODEL 880

CITATION  
MODEL 744-P  
OR  
SUPREME  
MODEL 644-P

SPRITE  
MODEL 124-B1

CUSTOM  
MODEL 444-B

SUPER  
MODEL 244-B1

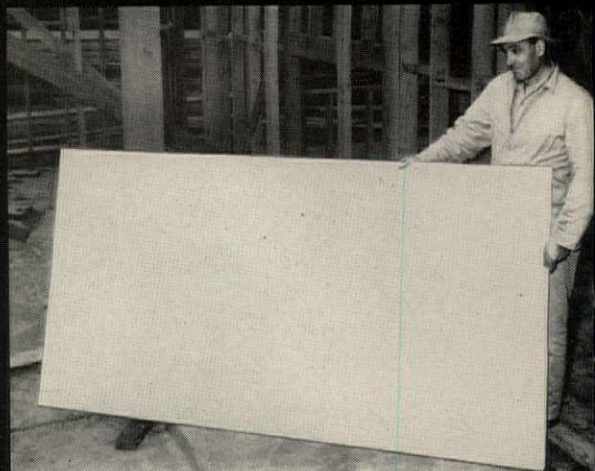


P A R K

## "CREZON OVERLAID PLYWOOD

IS THE KEY TO  
LOWER  
BUILDING  
COSTS"

L. H. (Abe) Lincoln,  
Lafayette, California,  
builder of NAHB  
award-winning homes.



"I think one of the marked advancements in building materials today is in plywoods," says prominent California builder and developer, L. H. Lincoln. "Overlaid plywood is of special interest. My construction superintendent reports that a CreZon Overlaid Plywood siding is about the best performing material he has ever used. It won't check. Its paintability is better than other materials. There's no shrinkage so panels won't separate — and it cuts smooth and fast. Goes up fast, too. You can cover 32 feet with one panel. We've used CreZon Overlaid siding on home construction projects for 4 years with fine success. It's an important key to lower building costs."

These leading manufacturers use CreZon to produce the highest quality overlaid plywood:

ANACORTES VENEER, INC.  
Armorite

DIAMOND LUMBER COMPANY  
Super Siding  
CreZon Overlaid Plywood

EVANS PRODUCTS COMPANY  
Evanite CreZon Overlaid Plywood

GEORGIA-PACIFIC CORPORATION  
GPX Yellow Panels  
GPX Green Panels  
GPX Yellow  
Bevelled Siding

ROSEBURG LUMBER COMPANY  
CreZon Overlaid Plywood

SIMPSON TIMBER COMPANY  
Medium Density Overlaid Plywood

ST. PAUL & TACOMA LUMBER CO.  
Plyaloy

UNITED STATES PLYWOOD CORP.  
Duraply

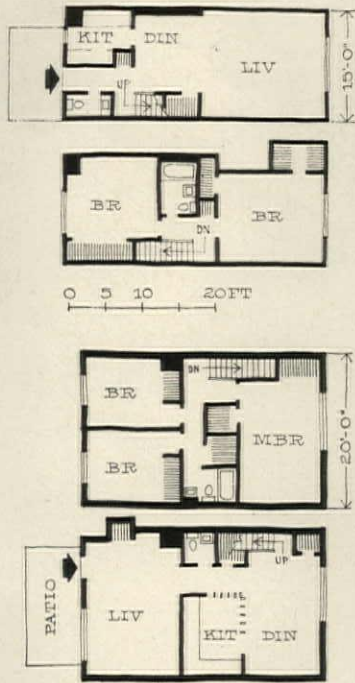
**CROWN  
ZELLERBACH**

CREZON SALES

One Bush Street • San Francisco





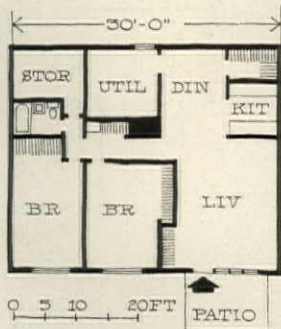


**FRONT VIEW** shows two-story townhouses. Two bedroom units are 15' wide (top plan). Three-bedroom units are 20' wide, also have a 17' x 11' dining room (bottom plan). There is a fenced patio in front of both.

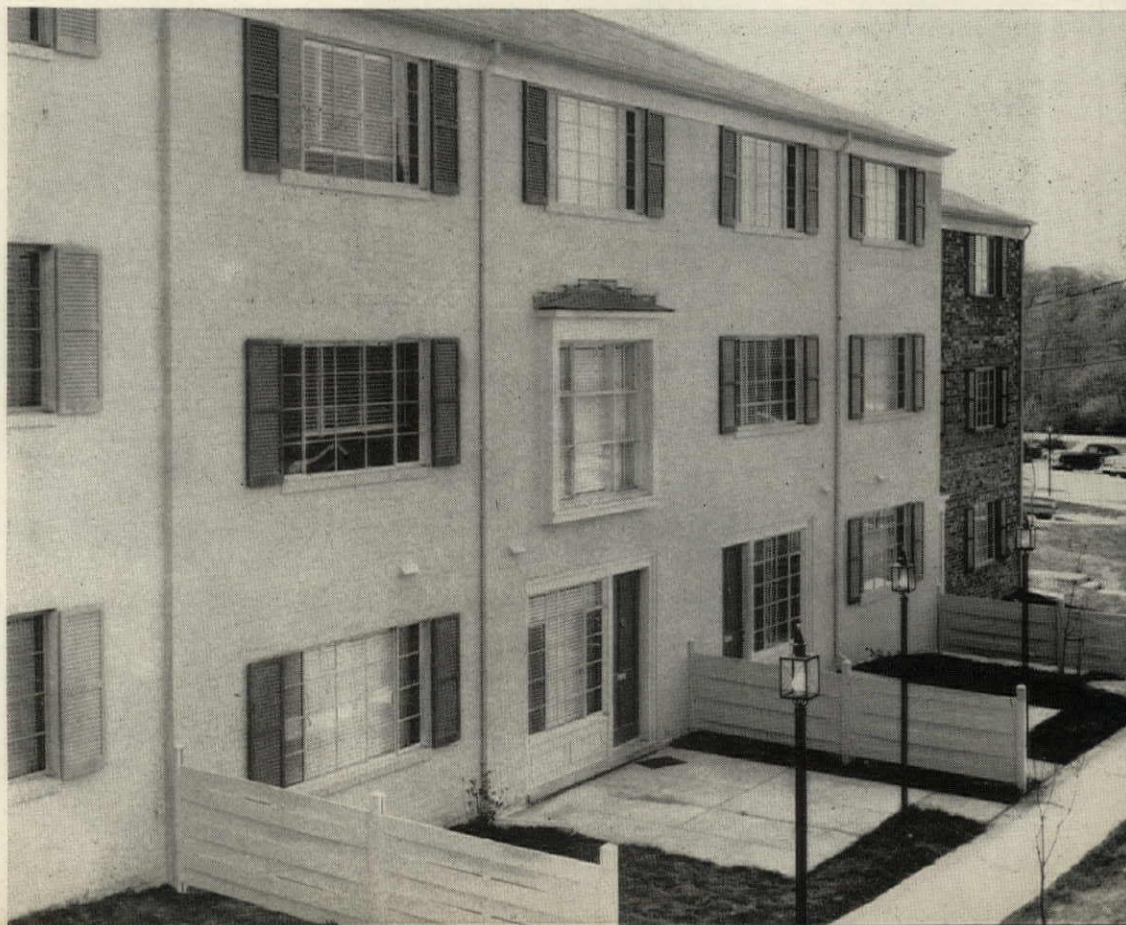


## Here's a townhouse twist from Alexandria, Va.

These hillside townhouses have two stories in front, three in back. The extra lower-level space is used for a row of terrace apartments. "The townhouse look has hit the jackpot," says Realty Manager J. C. Blake of the Charles E. Smith Co, who rented 135 units in the first two weeks for Van Dorn Assoc, the owners, who are building a total of 375 units. Rents range from \$115 for the one-bedroom terrace apartments to \$153 for three-bedroom townhouses.

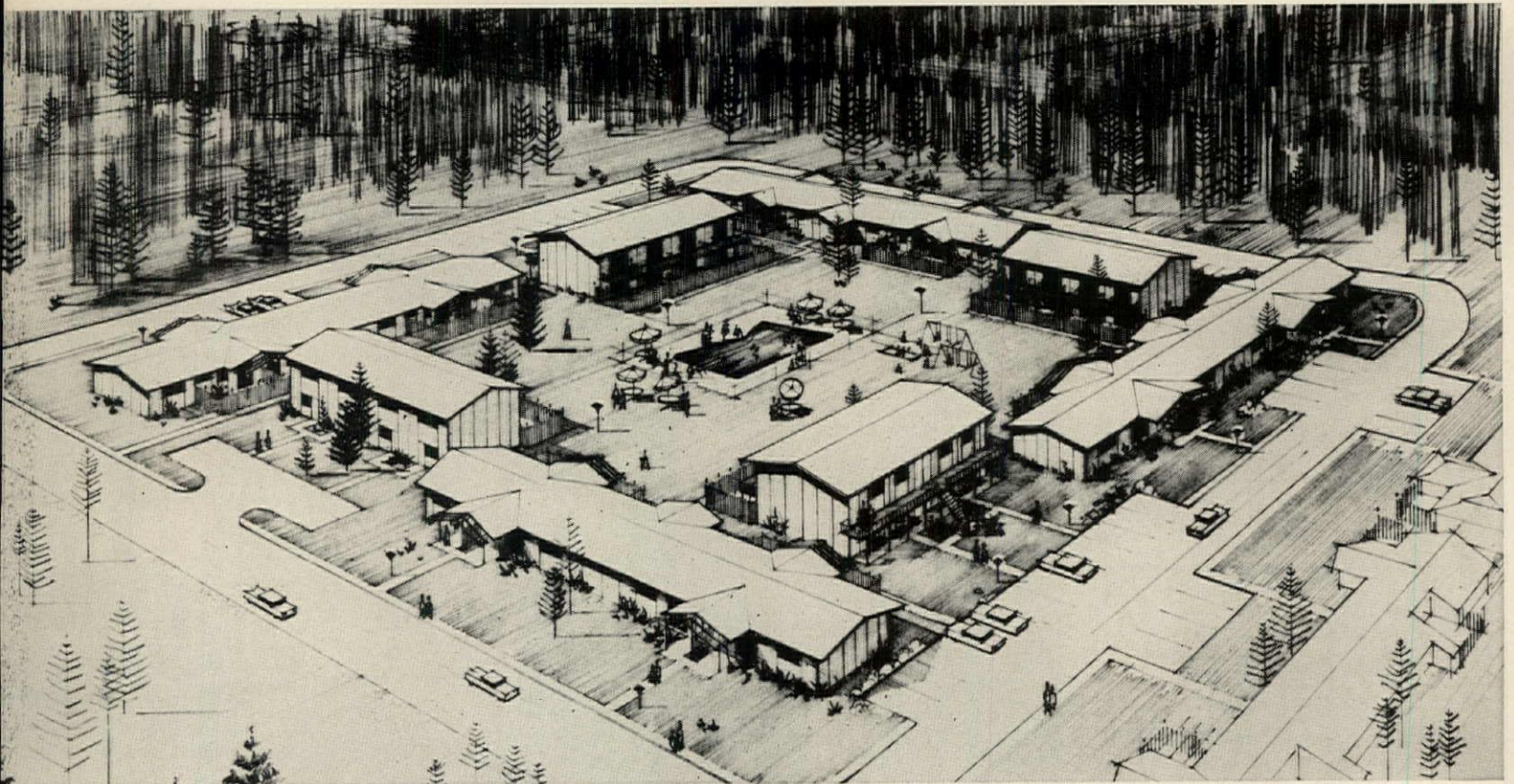


**REAR VIEW** shows terrace apartments set in under the two-floor townhouses. Plan shows the two-bedroom terrace unit.



Leaders continued on p 166





**CROSS ROADS VILLAGE** groups one- and two-story buildings around pool. One-bedroom furnished units are \$120. Two bedrooms unfurnished, \$125.

## In Seattle, retirement and non-retirement renters mix well

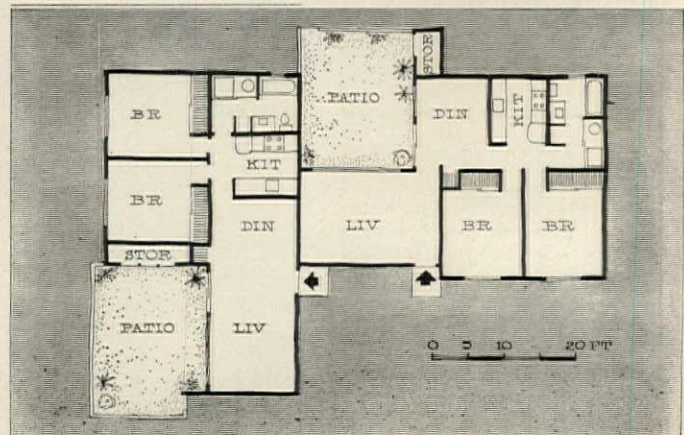
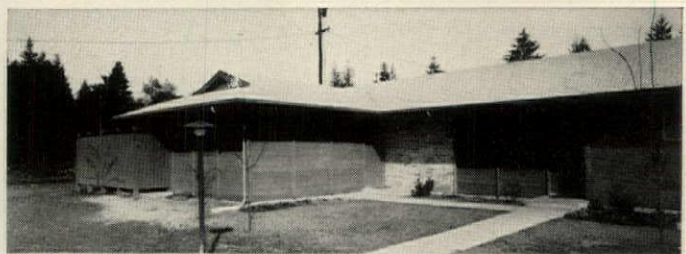


**LIVING ROOM** in two-bedroom apartments is 12'x20', has paneled walls, fireplace (on special order), and big sliding glass windows.



**DINING ROOM** is 10'x12', big enough for dining-room furniture most retirees want to keep. Glass doors open to a private patio.

Builders George Bell and Dick Willard opened these garden apartments as a retirement project and sold two-bedroom units for \$10,950. Sales meandered along. Then they put everything on a rental basis, rented to younger families as well as retirees (the two mix well, Willard reports). And their market zoomed. They rented the balance of the apartments quickly (a group to Boeing for transit personnel) and are now building 48 more. Architect: Jack Woodman & Assoc.

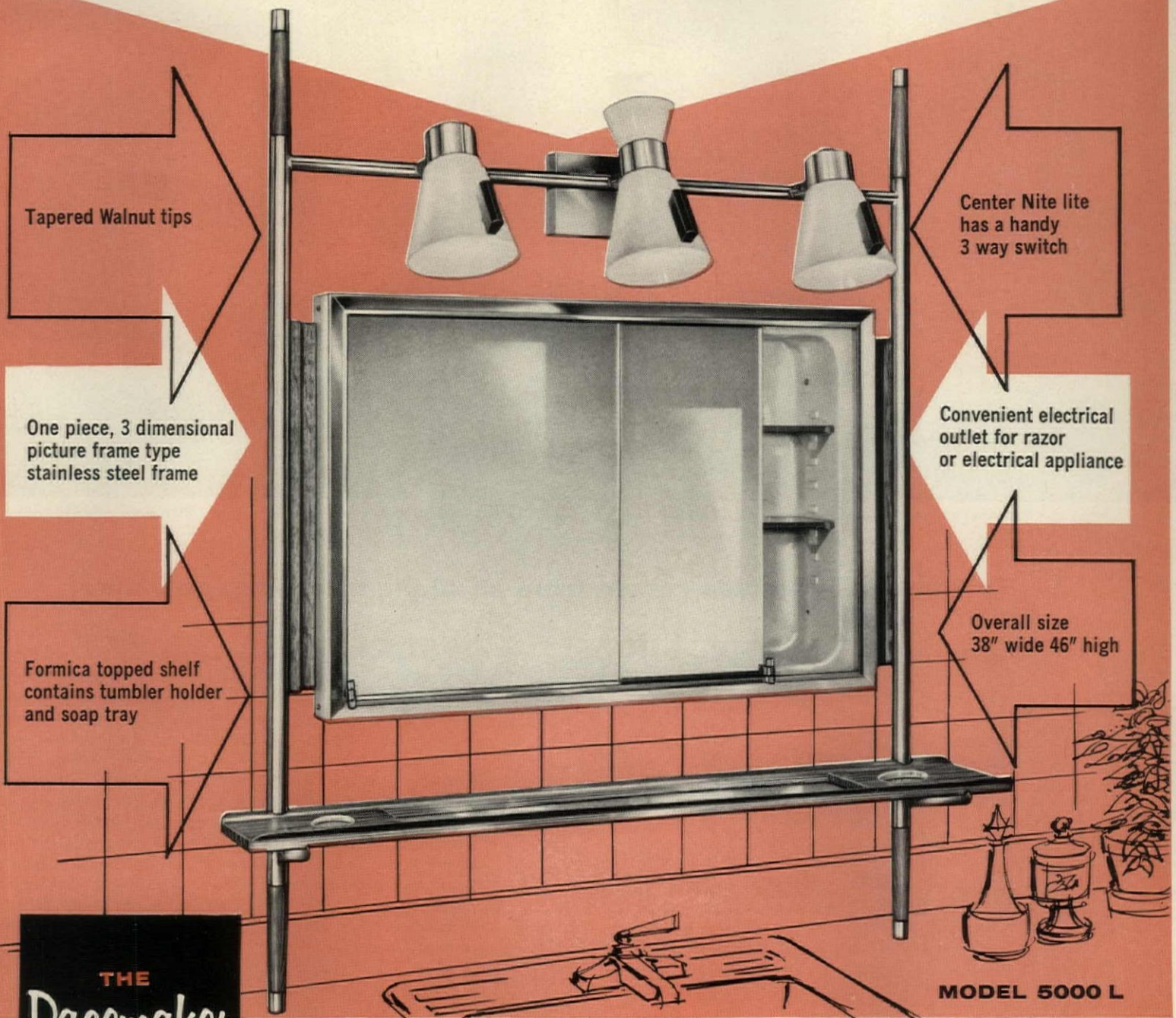


**PLAN** shows alternate arrangements for the two-bedroom apartments in one-story buildings like the one shown above.

Leaders continued on p 168



# New decor for modern bathrooms!



Tapered Walnut tips

One piece, 3 dimensional picture frame type stainless steel frame

Formica topped shelf contains tumbler holder and soap tray

Center Nite lite has a handy 3 way switch

Convenient electrical outlet for razor or electrical appliance

Overall size 38" wide 46" high

MODEL 5000 L

**THE**  
*Pacemaker*  
**LINE**

from Natcco.....

easily installed, functional and economical

## Bathroom Medicine Cabinets

Here is refreshing new modern design in a complete line of recessed medicine cabinets. Unique features and top quality workmanship combine to make NATCCO the best value available today. For original installation or for remodeling, a NATCCO Pacemaker Bathroom Medicine Cabinet is your best buy. Write for name of nearest distributor.

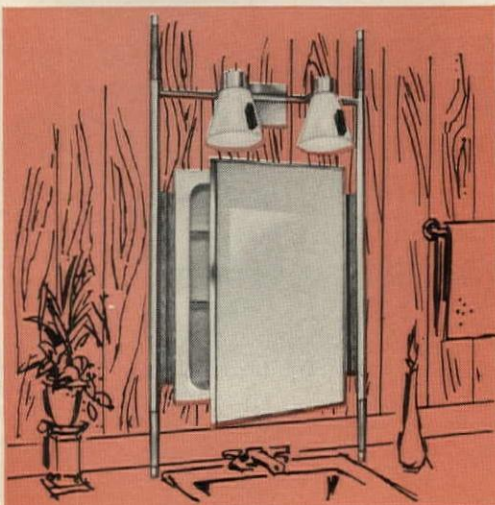


**NATIONAL STEEL  
CABINET COMPANY**

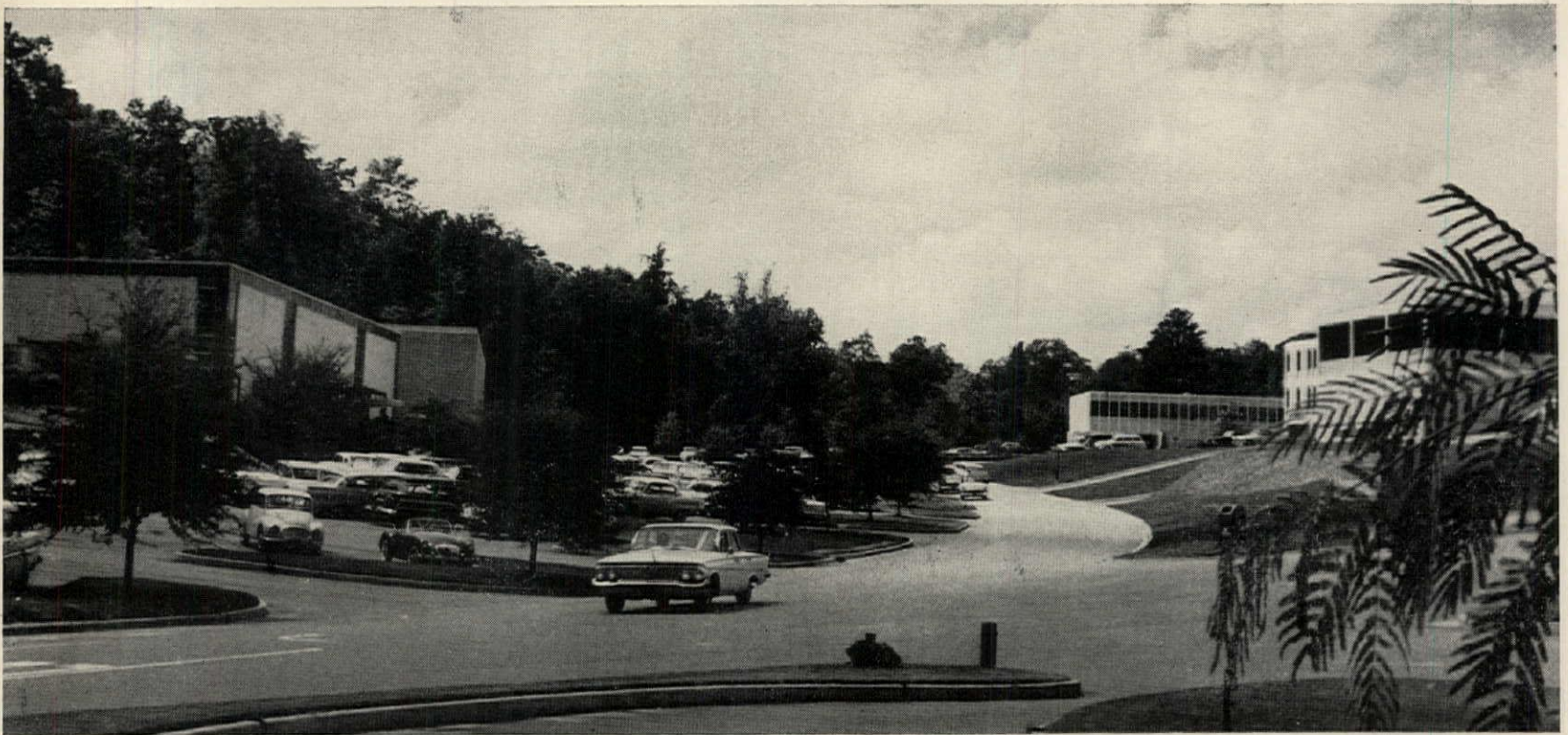
2415 NORTH PULASKI ROAD · CHICAGO 39, ILLINOIS  
PLANT: EDGEFIELD, SOUTH CAROLINA

### MODEL 2000L

Top lighted cabinet of modern design with walnut and contrasting chrome. The light shade bullets are translucent and mounted on swivels. 16" x 22" plate glass mirror framed in stainless steel. 2 adjustable glass shelves. Attractively priced.

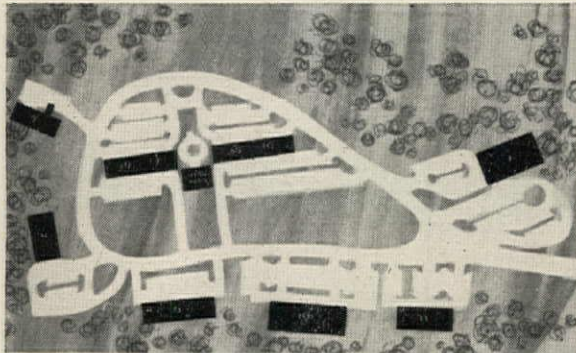






**COUNTRY SETTING** and widely spaced buildings keep offices fully rented. Buildings are limited to three stories, may cover only 25% of lot.

## This borrowable idea comes from an Alabama mortgage banker

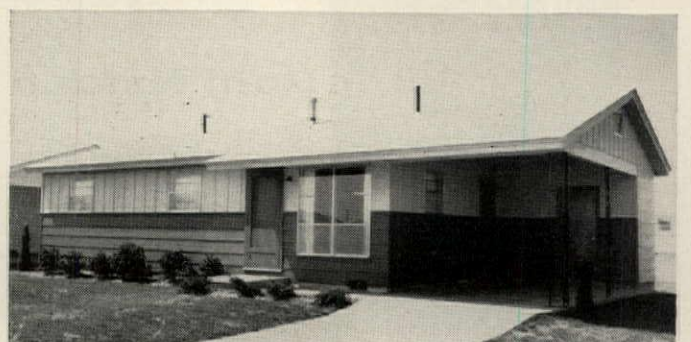


**PLAN** shows the original 35 acres and nine buildings. Additional land has been bought and more buildings planned.

It is called Office Park and is a group of office buildings set in a rolling, wooded countryside some ten-minutes drive from downtown Birmingham. Nearby are country clubs, two shopping centers, and some of the city's good residential neighborhoods. Executives like their offices here because there is no smoke, dust or noise. They can drive here without fighting downtown traffic, and they are close to good restaurants or private clubs for entertaining guests. And employees like to work here. Tight controls on design and land use has made this one of the most prestigious office locations in the South. Owner is the Jackson Securities & Investment Co, which also has a real estate and management department. Tenants may buy lots from 34,000 to 123,000 sq ft and build their own buildings or they may lease anything from a small office to an entire building.



**\$17,850 HOUSE** has three bedrooms, two baths, and air conditioning.



**\$10,950 HOUSE** has three bedrooms, one bath, 912 sq ft plus carport

## What kind of houses would a Rockefeller build? Here are two

These two houses help make Winthrop Rockefeller the biggest builder in Little Rock. Last year the construction division of Winrock Enterprises built and sold 279 houses and this year will sell between 350 and 400 in nine subdivisions, says General Manager Harry Pittard. Sales the first four months

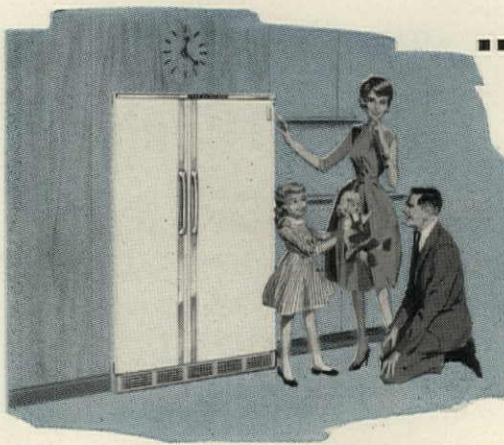
were 140. Prices begin at \$9,350 and go up to \$22,000, although custom houses are built for up to \$32,000 plus lot. Projects also include slum clearance, where houses of \$20,000 to \$30,000 are being built, and Negro housing at \$14,000 to \$22,000. Best sellers are the lower-priced homes.

Leaders continued on p 170





## Home-Makers Love Foodarama Living ... and the homes that offer it!



It's true.

Women write us that they fell in love with Foodarama on sight.

The reason is that Foodarama offers them a wonderful new way for the whole family to live better and save money, too.

With Foodarama, they have abundant storage space—including a huge upright freezer—right in the kitchen. They enjoy better meals, save time and money and entertain more easily. And there's no

defrosting of either refrigerator or freezer.

Courting your women buyers with Foodarama is not costly—in fact, Foodarama is priced lower than many ordinary refrigerator-freezer combinations.

In addition, you can build it in or leave it free-standing. It fits flat against the wall and flush with cabinets.

If you want women to fall in love with your homes, woo them with Foodarama.

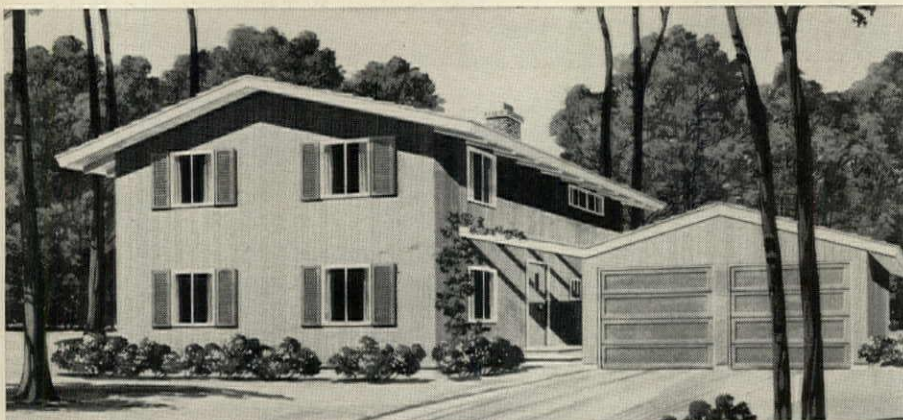
Write today for complete information.

Foodarama combines a 12 cu. ft. deluxe refrigerator and a 5 cu. ft. upright freezer all in one cabinet only 41" wide, 63" high and 25" deep. Available in four decorator colors and white.

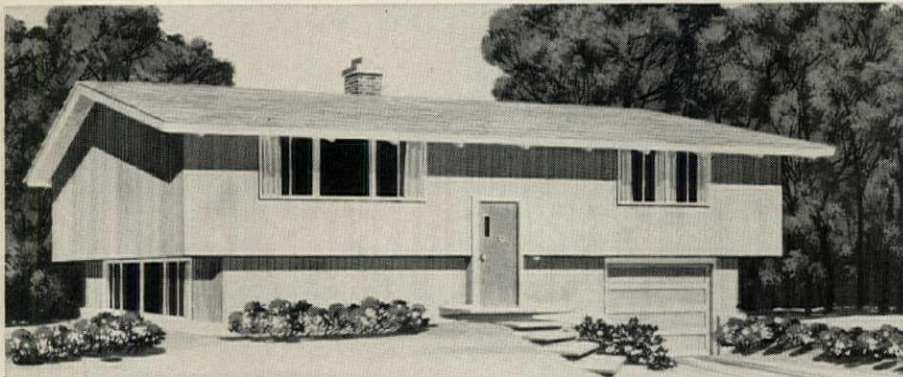
### Fabulous FOODARAMA by **Kelvinator**

Division of American Motors Corporation, Detroit 32, Michigan





**TWO-STORY** has vertical board siding, low-pitched roof, and a contemporary look.



**RAISED RANCH** has the same bleached boards or buyers may choose a shingled exterior.

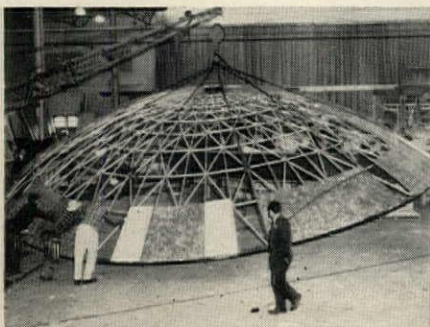
**These two houses sold out fast on Long Island**

In one month last winter, Designer-builder Alfred Levitt (Bill Levitt's younger brother) sold out 130 of these houses. His \$16,999 two-story (top), has 1,600 sq ft plus garage, is on a slab, has four bedrooms, a family room, and two baths. The \$14,999 raised ranch (lower drawing) has over 1,400

sq ft plus garage. Upper floor has living room, dining room, kitchen, two bedrooms, bath. Lower floor has two bedrooms, playrooms, bath, and garage. Most buyers spent \$1,000 extra for four extra appliances, glass shower doors, and more landscaping. Levitt may build more if he finds suitable land.



**Toronto home show house draws crowds and much praise**



Canada's most talked-about house this spring was this show model by Architect Harry Kohl. Some 60,000 people saw it during the first week in April. The living-dining-kitchen area is under a Triodetic dome of aluminum tubing (left). The family room is a connecting bridge leading to a crescent-shaped wing of four bedrooms and two baths. Builder G.S. Shipp & Son moved the house to one of their subdivisions and are selling it for \$60,000.

**Here's one way to compete with a giant builder**

Builder Howard Siegal deliberately snuggled close to Big Builder Bill Levitt when Levitt moved to Matawan, N. J. last year. Siegal estimated he could pick up from 100 to 150 buyers a year—people attracted by Levitt's advertising—by offering features Levitt does not have: Levitt builds slabs, so Siegal builds basements. Levitt builds one-, 1½-, and two-story houses, so Siegal builds split-levels and raised ranches. Levitt builds on flat and relatively treeless land (although he landscapes heavily), so Siegal chose rolling, wooded land. Levitt makes no changes, so Siegal customizes. And Siegal's houses are priced right in the middle of Levitt's \$16,000 to \$25,000 price spread.

At last report, both builders were doing fine.

**Do you want to see other builder's ads?**

Many smart sales managers study house advertising from other cities. Some subscribe to out-of-town Sunday papers. An easier way is to use a clipping service. For \$9.25 a month or \$12.25 twice a month, the National Research Bureau of 415 North Dearborn St. Chicago, will send you from 35 to 45 display ads in your price class and from any cities you specify.

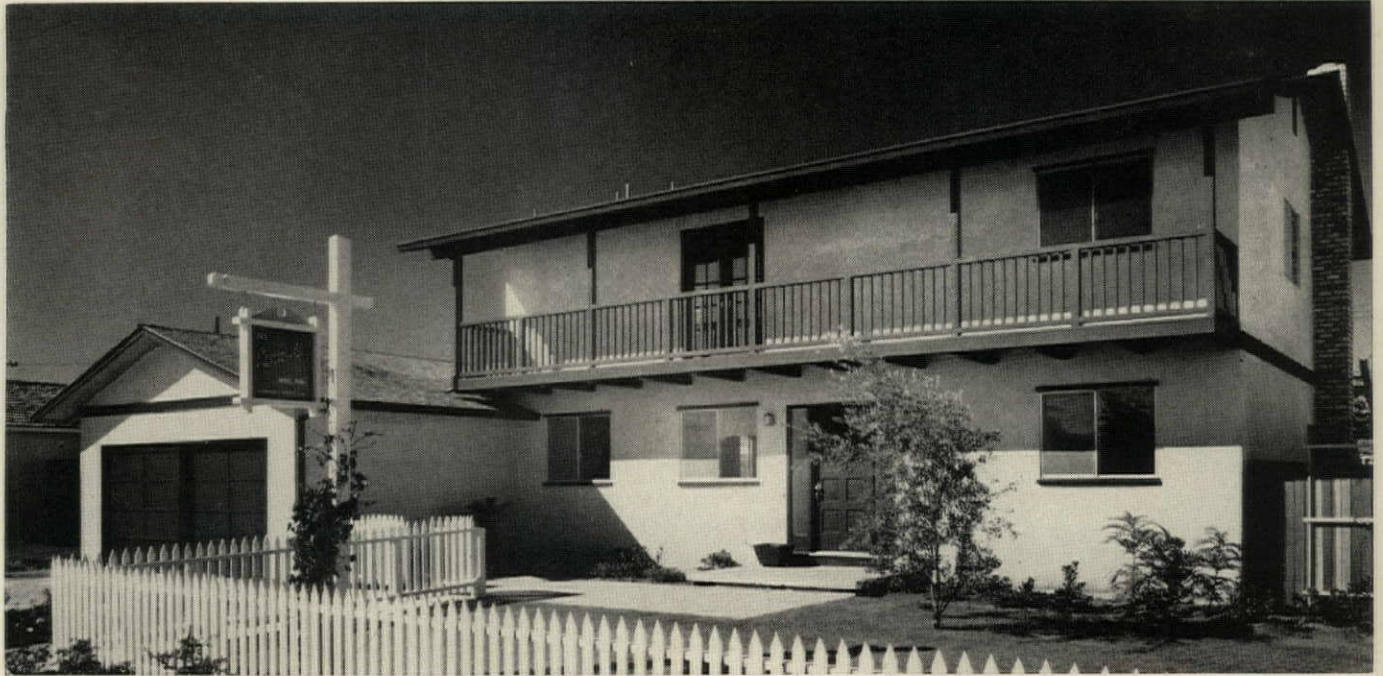
**Dallas builders get "how-goes-it" reports**

Builders in Dallas no longer wonder how the local housing market is moving. Each week Executive Vice President Herbert DeShong gives them the answers in the *Dallas County Home Builder*. He reports housing sales, starts, closing, unsold inventory, loan applications, and loan rejections. His report also shows trends: He gives figures for the past five weeks, adding a new week each issue. His figures are tabulated from a wide variety of sources including builders' statistics, building permits, ready-mix concrete reports, and figures from mortgage and title firms. Says DeShong: "Leland Lee started the idea, with outside statisticians, when he was president. Now we do it ourselves."

**Builder adds milkman to his merchandising team**

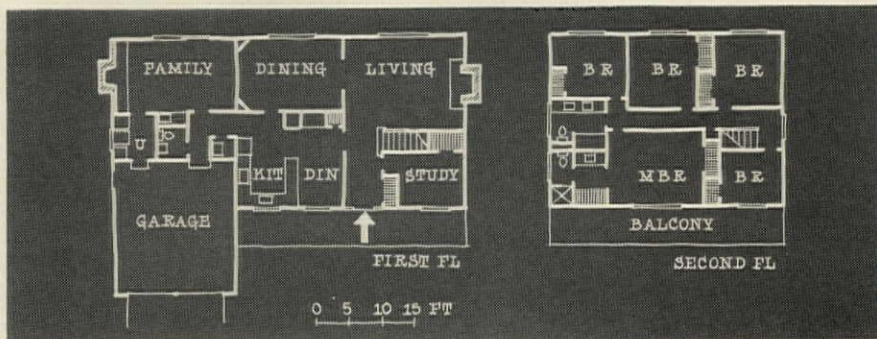
Some 500,000 quarts of Adler's milk are delivered to New Yorkers each week—and every quart container is imprinted with an advertisement for Concourse Village apartments, a 3,781 co-operative in the Bronx sponsored by the Amalgamated Meat Cutters & Butchers' union. The project is also advertised on bus, railroad, and taxi placards and in foreign language newspapers.





**BALCONY FACADE** is most popular of Brown & Kauffmann's three 2-story elevations. House has 2,554 sq ft and sells for \$31,500.

## Large families buy this 4-, 5-, or 6-bedroom house



**TWO-STORY PLAN** shows spacious downstairs and separation of living and family rooms.

When Builders Brown & Kauffmann of Palo Alto introduced this two-story house they sold 25—all they had lots available for—in a few weeks. And when they put it on the market again, it became their best seller.

"What makes this house popular," says Sales Manager Dwight Mindling, "is flexibility in the number of bedrooms." Buyers get a choice of five upstairs bedrooms (as the plan shows), six bedrooms if the downstairs study is used as a bedroom or guest room, or only four bedrooms if the fifth upstairs bedroom is used as a sewing room, hobby room, or office at home.

This model, designed by Architect Sandy Prentice, was the first two-story offered by Brown & Kauffmann, who already had a name as builders of one-story houses. They were surprised by its success in the California market that traditionally prefers one-story designs. They were also surprised to find that families who wanted a two-story house wanted the largest available.

The evidence: B&K offered two versions of their two-story—one with and one without a family room. Every buyer picked the family-room model at \$1,750 extra.

Mindling says buyers of the two-story were families with a lot of children, people who already owned a three- or four-bedroom B&K house, or transplanted Easterners who were accustomed to two-story living.

Adds Mindling: "This is a well planned house for a big family. It has a large entry hall, but you don't look right up the stairs from the front door. Even more important, it has enough active living areas so that people can get off by themselves." /END



**FAMILY ROOM** has its own fireplace and sliding glass door access to the rear garden.



**KITCHEN** has breakfast area, built-in appliances, Nutone food center, big counters.



**GARDENS** designed by Landscape Architect Douglas Baylis are a popular feature.



**BUILT-IN BAR** with sink and practical counter space is standard in the family room.



It's  
Opening  
Doors  
to Kitchen  
Sales!



STEP <sup>UP</sup> TO *Trade-Wind* CANOELECTRIC® BUILT-IN CAN OPENER

This *built-in* can opener is demonstrating its ability to stimulate the sale of homes. Not just another gadget to sit on a counter — the Trade-Wind Canoelectric mounts flush in a wall or cabinet — out-of-the-way...yet always convenient as a necessary accessory to modern living.

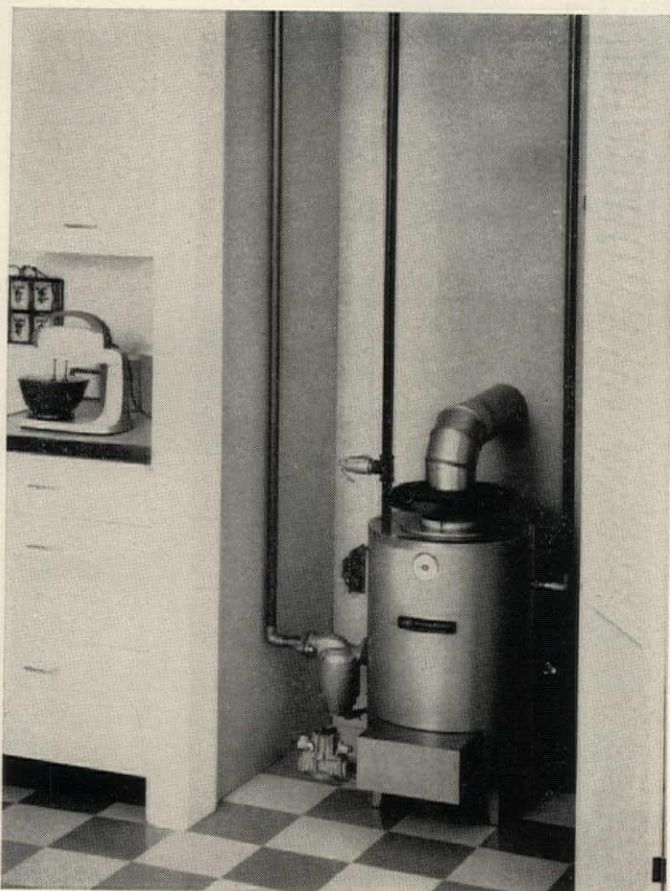
Priced right — performs right — and gives you the plus you need to sell the kitchen. Available in stainless steel or antique copper. Ask for complete information.



*Trade-Wind*

DIVISION OF ROBBINS & MYERS, INC., 7755 Paramount Place, Pico Rivera, California • Dept. HH



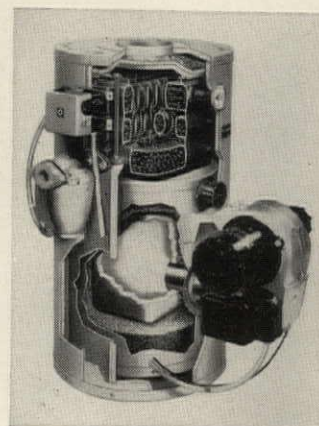


**GAS-FIRED BOILER** is available in 60,000 and 80,000 Btuh models. Both are compact (only 29" and 32" high) and A.G.A.-approved for close-clearance installation over combustible floors. This and the companion oil-fired boiler, right, is said to be lowered-priced than any cast-iron product now on the market, and is priced 15% to 25% below previous American-Standard boilers of comparable capacity.



**OIL-FIRED BOILER** comes in 72,000 and 90,000 Btuh models. Units stand 35 $\frac{1}{4}$ " and 38 $\frac{1}{4}$ " high, are designed to fit in a 2'x3' space. The combustion chamber is made of a new precast ceramic material, and a light-sensing cell housed in the cool end of the burner instantly reacts to ignition and shutdown.

**BOTH BOILERS** feature a new section—called Thermo-O-Grid—said to provide a high ratio of heat output per pound, produce more efficient operation with either fuel. Both units are pre-wired, involve no optional accessories, can be handled (even on stairs) by one man using an appliance dolly.



## Hydronic heat package aims to compete with warm air

New lower-priced boilers and heating elements, plus a new system design method and two labor-saving tools, could cut job costs 15% to 20%. And this saving, say officials of American-Standard's Plumbing & Heating Division, "will make hydronic installations competitive with warm air in the medium-priced [1,200 sq ft and up] new-house market."

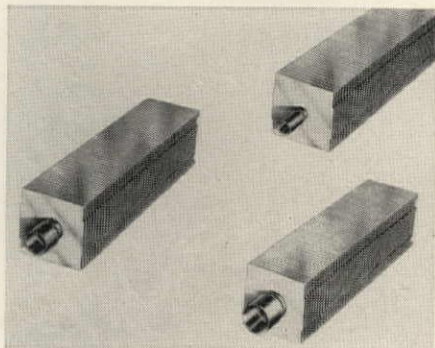
Says Division President Joseph Decker: "A major breakthrough has been necessary in the economics of hydronic installations to get greater penetration in the new construction market [he estimates hydronics now gets 12% to 14% of the new-house market]. We feel we have achieved this break-

through . . . by effecting economies at every level—from system design to products and installation technique."

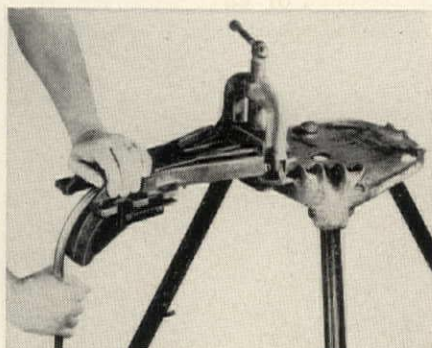
Working with the new boilers and heating elements, the system designer has "more freedom than is possible with current standard practices." The new method assumes only the pump size as constant, leaves the three other variables—temperature drop, size of tubing, and number of circuits—to work with. Tables are said to make system design "a 15-min job once heat-loss calculations are worked out."

American-Standard, New York City.

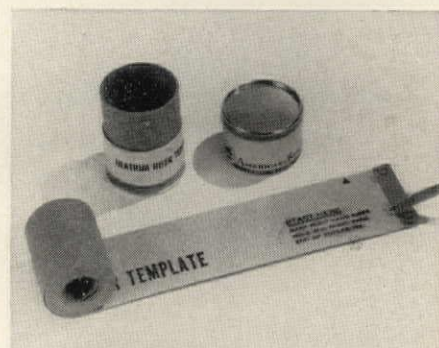
For details, check No. 3 on coupon, p 196



**NEW  $\frac{1}{2}$ " HEATING ELEMENT** (top right) was developed for use with the new boilers, can handle the heat load in an average home and is ideal for zoned heating. The company also offers  $\frac{3}{4}$ " and 1" elements. All have aluminum fins bonded to seamless copper tubing.

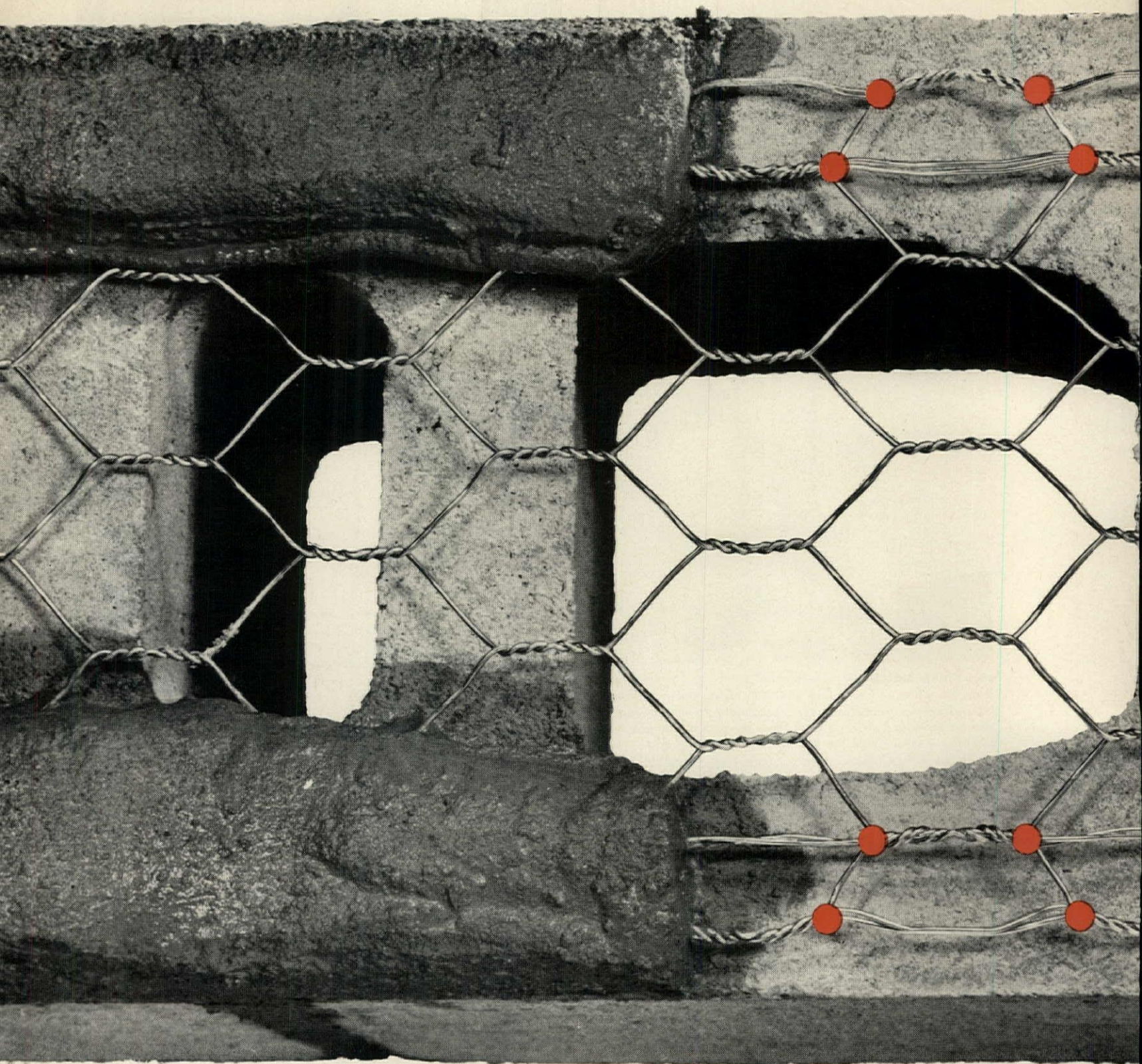


**TUBE-BENDING JIG** was designed as part of the new package. It produces a one-piece stub connecting the baseboard element and tubing below the floor joints; eliminates much cutting and most 45° and 90° elbows. Unit produces right- and left-hand stubs.



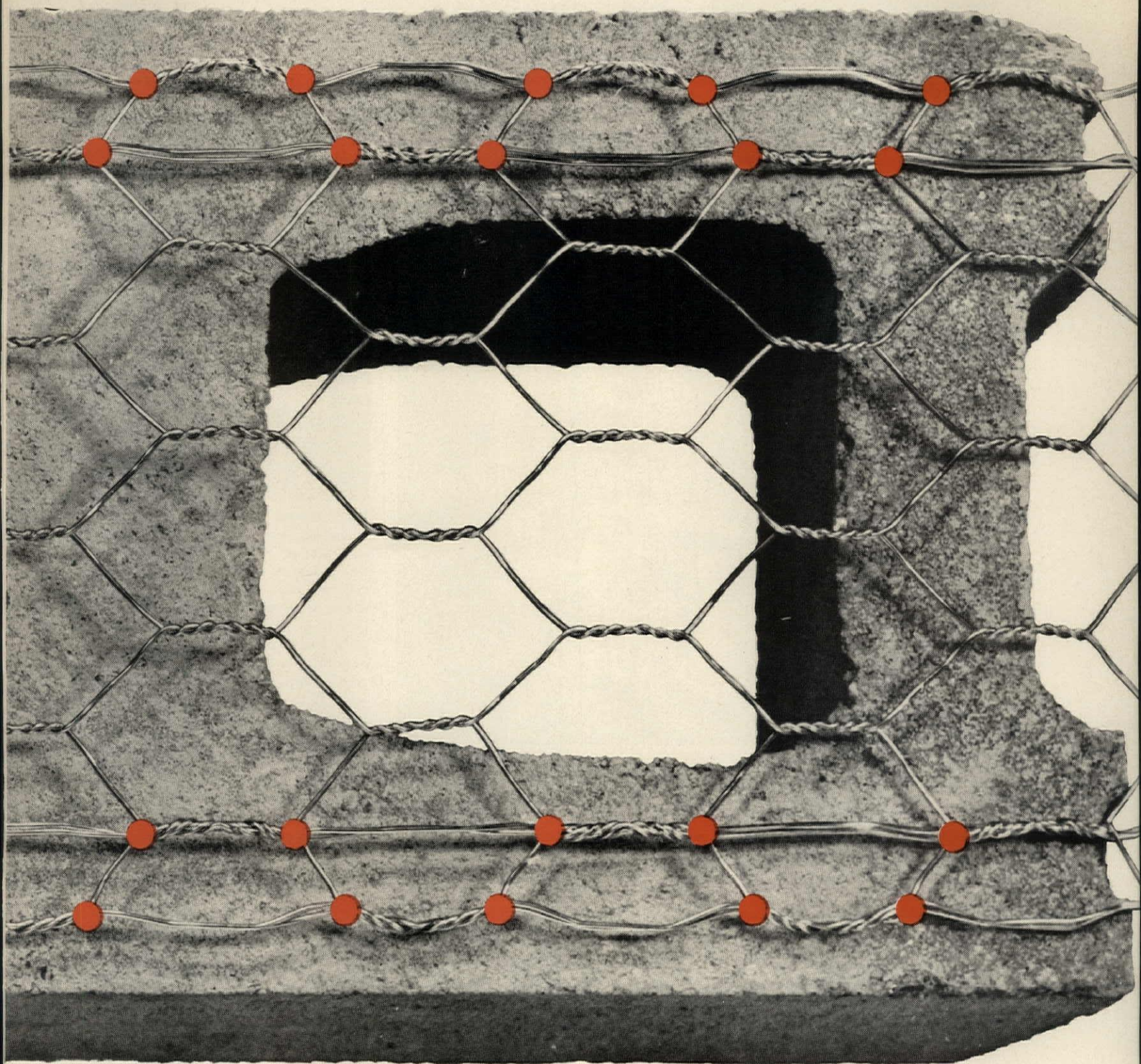
**TEMPLATE** assures accurate positioning of holes in floor for stub connections, is graduated in 1' increments. Tape is placed on floor directly against wall. The triangular marks indicate the ends of the enclosure; holes in the tape position riser holes.





KEYSTONE STEEL & WIRE COMPANY Peoria, Illinois

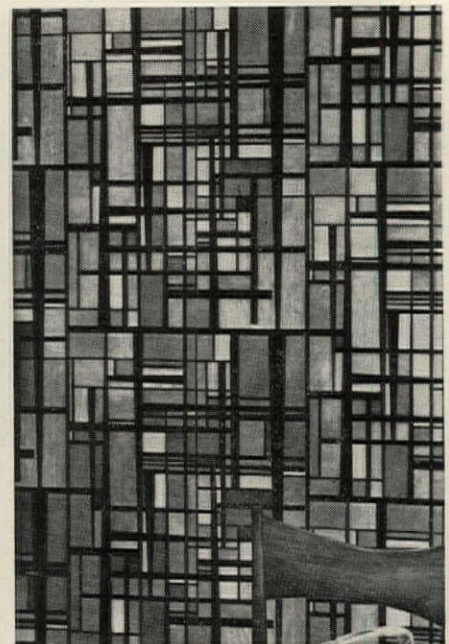




*28 mortar locks to the block foot with Keywall reinforcement. The more locks, the more resistance to cracks resulting from shrinkage. Movement is restrained at each of Keywall's mortar locks. No one lock has to restrain more than the movement in  $\frac{3}{4}$ " of block. That's the kind of reinforcement that works.*

**MORE LOCKS TO THE BLOCK WITH KEYWALL**





**Contrasting patterns** at left and above are two examples of the new wall fabrics offered by Denst & Miles. These designs are hand printed on silk and moire-embossed vinyl to create strong textures. Other designs resemble tweeds, gingham, brocades, cut-velvets, or quilting. Stained-glass-like "Alpha" pattern (above) has vivid blues, reds, greens, and yellows set off with black lines. It lists for \$18 a single roll.

Denst & Miles Inc, Chicago.

For details, check No. 4 on coupon, p 196

## Durable wall coverings can dress up any room



**"Old Document"** is a tone-on-tone wallpaper from the "Trophy" collection. It is printed in varying shades of the same color for a soft hand-printed effect. The new papers are plastic coated, pre-trimmed for fast hanging, and washable with soap and water. Price: about \$1.50 a single roll.

Birge Co, Buffalo.

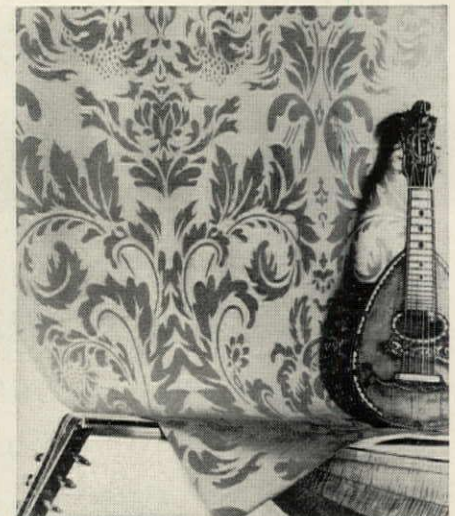
For details, check No. 5 on coupon, p 196



**Gold and white plaid** design is part of the new Wall-Tex collection of washable, greaseproof wall fabrics. Also new this year is the Satinesque line, a higher priced vinyl-coated wall fabric featuring deep-textured embossed patterns with a three-dimensional effect.

Columbus Coated Fabrics, Columbus, Ohio.

For details, check No. 6 on coupon, p 196

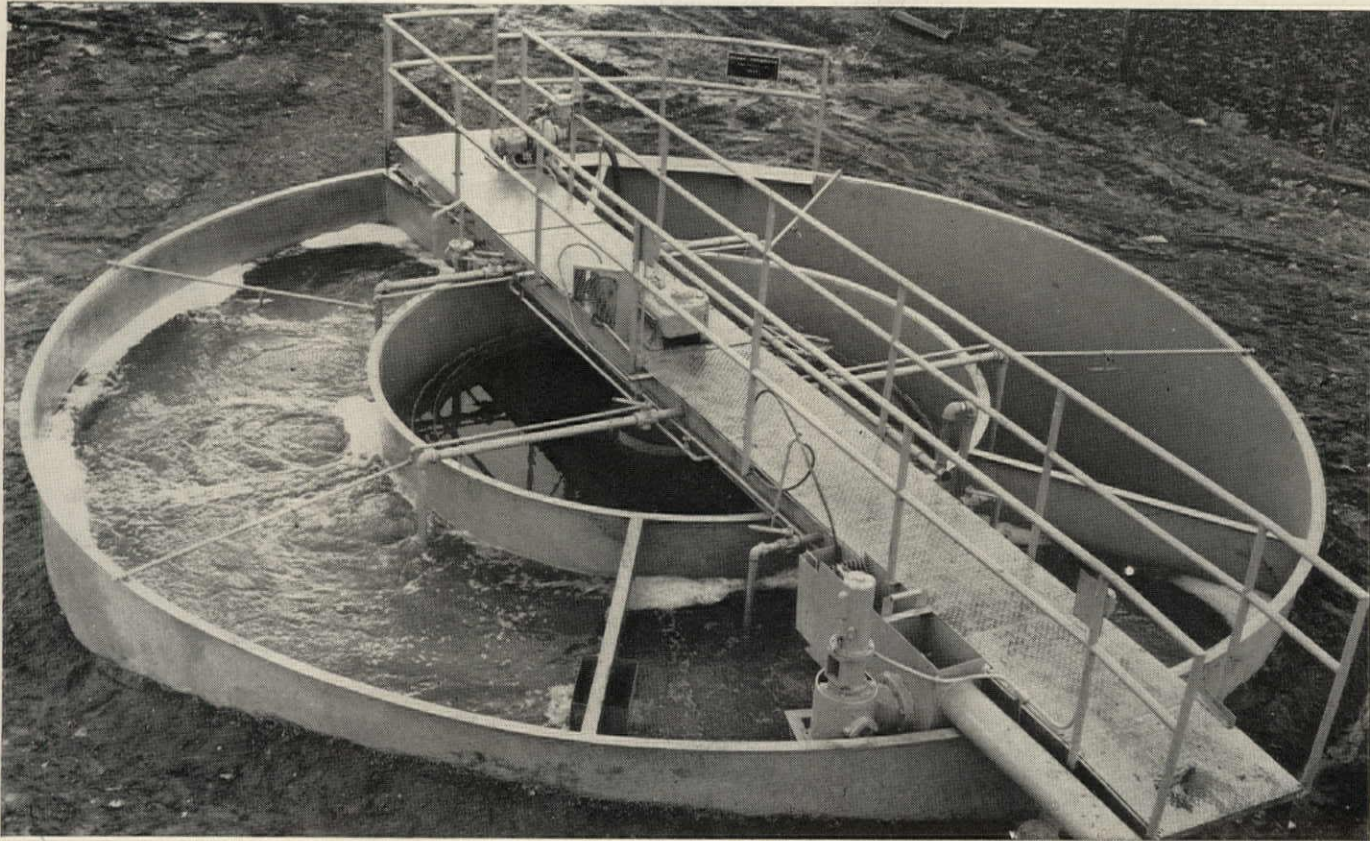


**Gold hand print** on heavily embossed vinyl background simulates the uneven texture of woven raw silk. Leaf-and-flower motif is one of many new hand prints of both contemporary and traditional design offered in the new Vicrtex line. Hand-print prices start at \$6.50 a yard.

E.L. Carpenter, New York City.

For details, check No. 7 on coupon, p 196





## Sewage treatment: This compact unit serves a 207-house project

It is a 70,000-gal./day unit—one of a series of Aeropack plants available in capacities up to 500,000 gal./day. The plants use the aerobic digestion system for sludge, are said to be free

from odors and to discharge contamination-free liquid. The maker also manufactures a mobile 20,000-gal./day plant which can handle the requirements of 200 persons. It is mounted on a 30'

trailer, can be used until houses are tied into a central system, then moved to a new site.

Dravo Corp, Pittsburgh.

For details, check No. 8 on coupon, p 196

**New ejector sewage pump** has a non-clogging impeller that discharges liquids, semi-solids, and solids. Pump has a ½-hp rating, a 2" or 3" discharge. Capacities: 4,500 gph or 5,880 gph at a 10' head.

Piqua Machine & Mfg, Piqua, Ohio.

For details, check No. 9 on coupon, p 196

**Asbestos cement sewer pipe** is now available in Class 2400 strength for connections from house to curb and for lateral lines from curb to gravity sewer. The new pipe comes in 4", 5", and 6" inside diameters; 6½' and 13' lengths; with leak- and root-proof fittings.

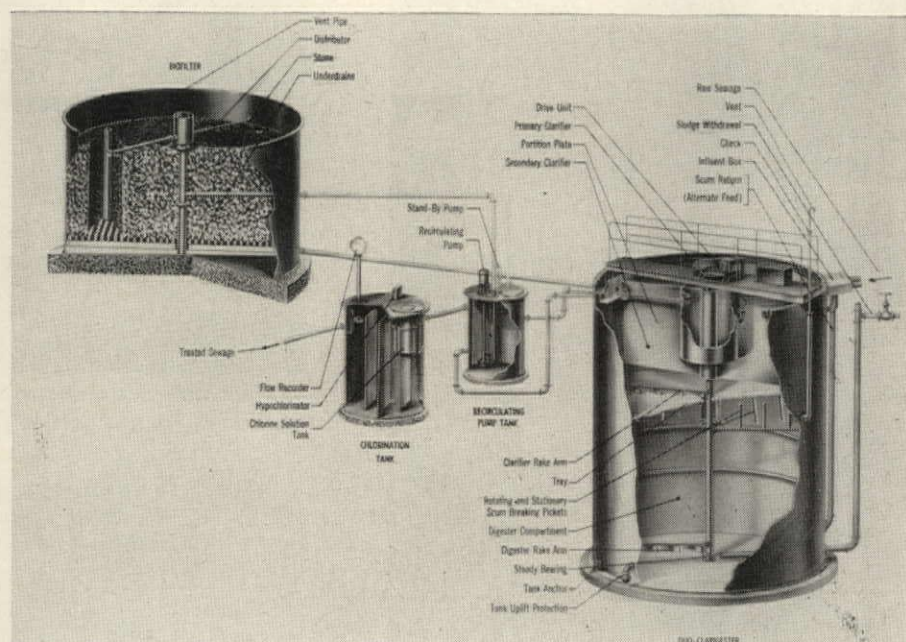
Keasbey & Mattison Co, Ambler, Pa.

For details, check No. 10 on coupon, p 196

**Package sewage lift station** is designed for use in houses or buildings where sewer lines are below street sewer service. Standard unit includes an 18"x36" sump tank, though a larger 24"x36" tank is available. Auxiliary equipment includes water alarm switches, steel (instead of cast iron) tanks, electrical disconnect switches, and magnetic starters.

Deming Div, Crane Co, Salem, Ohio.

For details, check No. 11 on coupon, p 196



## New biofiltration units available in six sizes

Dorr-Oliver has introduced a new series of sewage treatment plants ranging from 10,000 to 180,000 gal./day for communities of 100 to 1,800 persons. All-steel tank construction and simplified piping are said to reduce

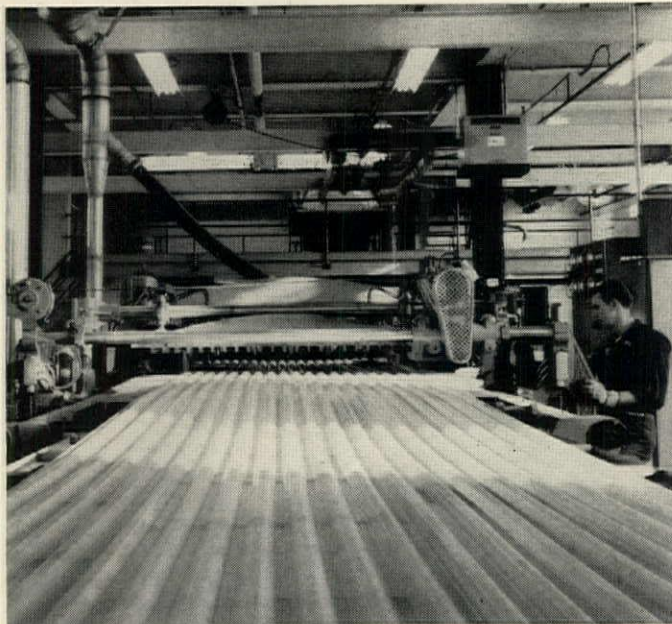
installation costs. Smaller sizes are shop-assembled. The treatment, including chlorination, permits safe disposal of effluent into streams.

Dorr-Oliver Inc, Stamford, Conn.

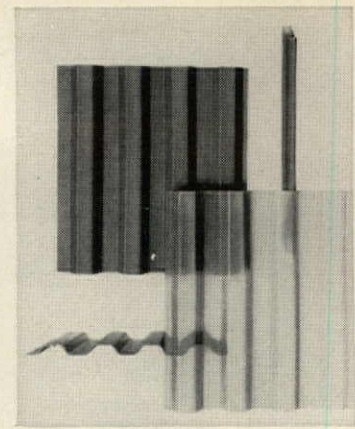
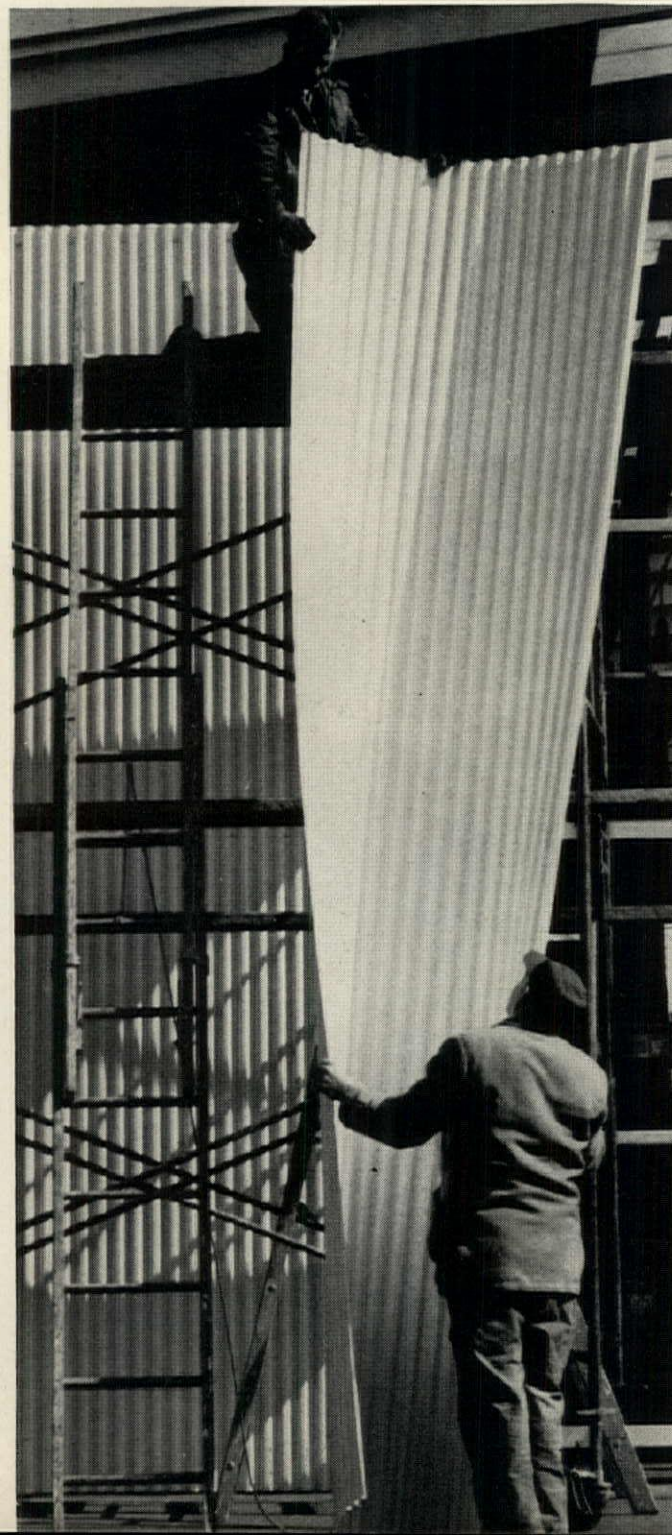
For details, check No. 12 on coupon, p 196

New Products continued on p 182





**CORRUGATOR**—fed from coil of flat stock at rear—shapes panels, trims edges, and cuts off lengths of 8' to 20'.



## Two new plastic materials are now in mass production

New plants have just been opened by the Barrett Div of Allied Chemical Corp to turn out:

1. *Ribbed or corrugated polyvinyl chloride (PVC) panels.* The new panels come 50" wide, up to 20' long weigh only 8 oz/sq ft, can carry loads in excess of 100 lb/sq ft, can be translucent or opaque in five different colors. "These new panels will make it possible to build wholly new kinds of structures," says Barrett Div President H. Dorn Stewart. "They will also compete with glass, polyesters, corrugated aluminum, steel, and sometimes even masonry. This kind of panel is new to this country, but is not new abroad." For details, check No. 13 on coupon, p 196.

2. *Rigid urethane foam insulation*—in panels 3' x 4' x 2" (or up 11" thick on special order). It was developed for air-conditioned and electrically-heated buildings, piping, and other applications. See bottom photo below. For details, check No. 14 on coupon, p 196.



**OPAQUE OR TRANSLUCENT PANELS**—in a variety of colors—can be used for patio roofs, fencing, or other purposes.

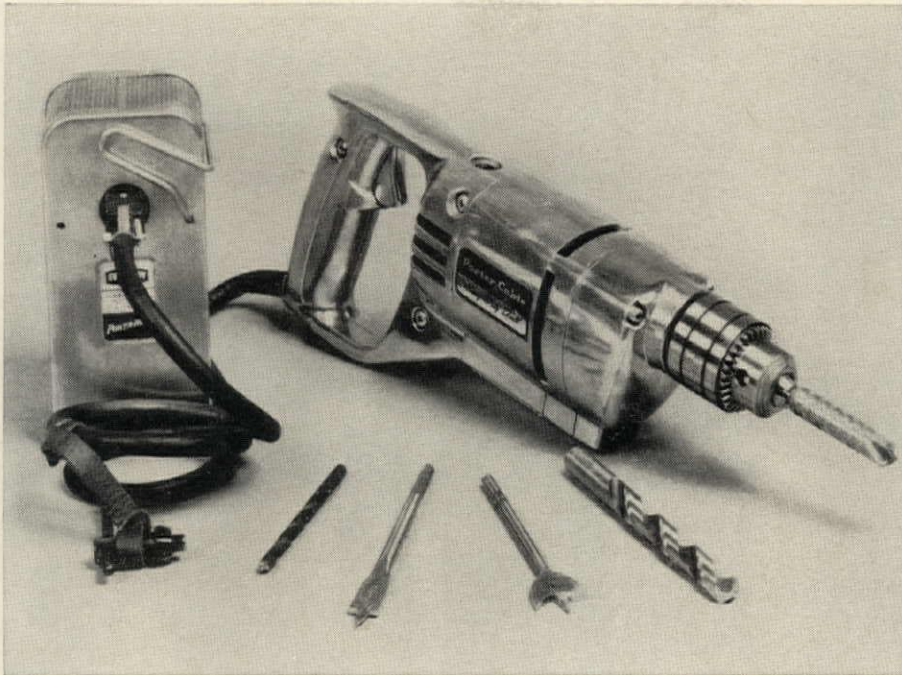


**INSULATING BLOCKS** of rigid urethane have low thermal conductivity, do not absorb water, and are easily cut with hand tools.

*New Products continued on p 185*

**RIBBED VINYL PANELS** (left) 20' long are easily anchored to steel frame in this storage shed, can be used for both walls and roof.





**New battery-powered drill is same weight and size as conventional drills**

To minimize hand-held weight and keep the drill unit compact enough to use in tight spaces, Porter-Cable designed its new unit with a separate 3½-lb battery that hangs on the operator's belt. Battery is a rechargeable, 10-volt, nickel-cadmium unit which generates enough power on a single charge to drill 150 to 200 ½" holes in 2" wood.

It can be recharged overnight, has a life expectancy of 500 charges.

The drill, though of course it has a different motor, has the same frame size and basic components as Porter-Cable's conventional drills—"retaining the advantages of a proven design." It comes in 18 models: ¼", ⅜", and ½" units with spade or pistol handles, rated

at 1,500, 1,000 and 750 rpm. Capacity of the ½" drill: ½" in steel, 1" in wood. Maximum net weight of the drill: 5 lb. No grounding is needed.

Prices will begin at \$70 to \$75 for the drill itself, plus \$50 for the battery and \$15 for the battery charger.

Rockwell Mfg Co, Pittsburgh.

For details, check No. 15 on coupon, p 196

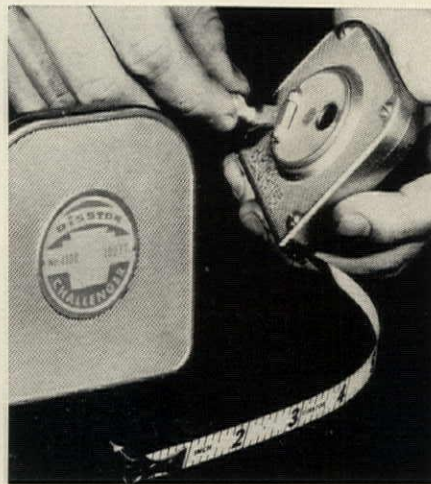
**Here are four new tools to speed on-site work**



**Pressure-fed paint roller** has interchangeable roller heads—4", 7", 9", and 12" wide. Long-nap rollers for rough surfaces are available in all sizes and there are extension tubes for painting high walls and ceilings. The rollers are fed automatically from a hand-pumped 2-gal. pressure tank, saving up to 50% in labor time, maker claims.

Power-Flo Tools Div, Centriblast Corp, Pittsburgh.

For details, check No. 16 on coupon, p 196



**New steel tapes** are compact and low cost. The 50' tape measures 2⅝" square, weighs 10 oz; the 100' size is 3½" square and weighs 17 oz. Recommended retail prices: \$3.89 and \$5.89. The blades of both tapes have stud markings every 16", are graduated on both sides. Inner parts are rust proof. A patented pressure plate keeps the tape coil flat.

Disston Div, H. K. Porter, Pittsburgh.

For details, check No. 17 on coupon, p 196



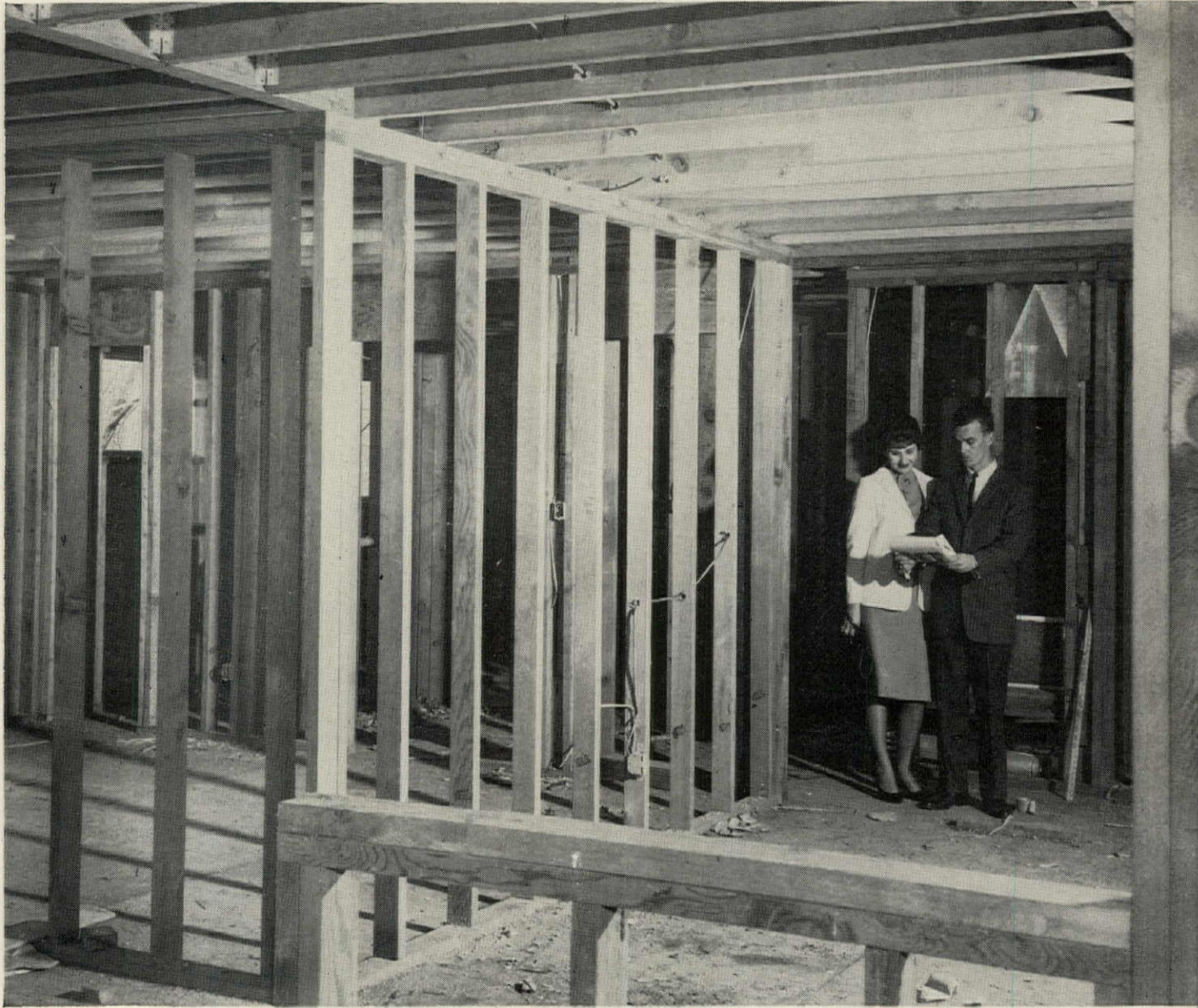
**Tool kit** includes 33 tools and accessories for DeWalt 9" and 10" radial arm machines. Included in the price (\$89.95 retail) are a plywood blade, special tool guard, dado knives and cutters, cup grinding wheel, wire wheel, disc sander, drum sander, complete boring bit set, buffing and polishing set, and shaper cutters. The box is heavy-gauge steel with piano hinges.

DeWalt Inc, Lancaster, Pa.

For details, check No. 18 on coupon, p 196

New Products continued on p 189







**"We build planned communities with UTILITY GRADE WEST COAST FRAMING LUMBER,"**



reports  
**VICTOR BONHAM,**  
 California and Oregon  
 Community Developer

"We build individuality and quality into our homes at prices buyers can afford. Our mass production methods combined with careful selection of materials by experts has resulted in attractive homes with customer appeal, priced from \$12,890.00 to \$16,450.00. In our 10 years of operation, sales have exceeded \$26 million. Utility grade framing lumber is properly used in our homes and we pass the saving of over \$200.00 on to the buyer."

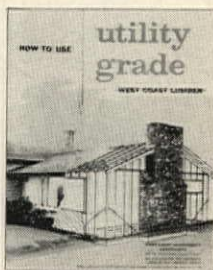
There is a place for "Coast Region" Utility grade West Coast Lumber in every type of quality construction . . . residential or commercial. Use it for joists, sub-flooring, studding, rafters, laminated decks and plank roofs.\*

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

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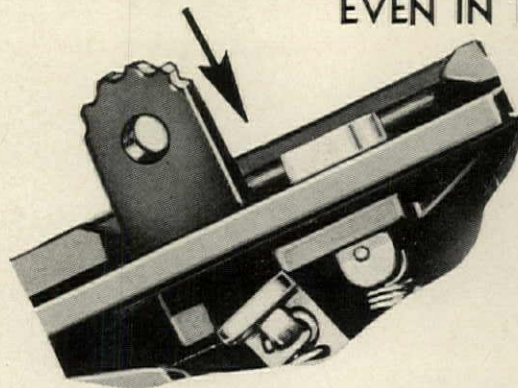


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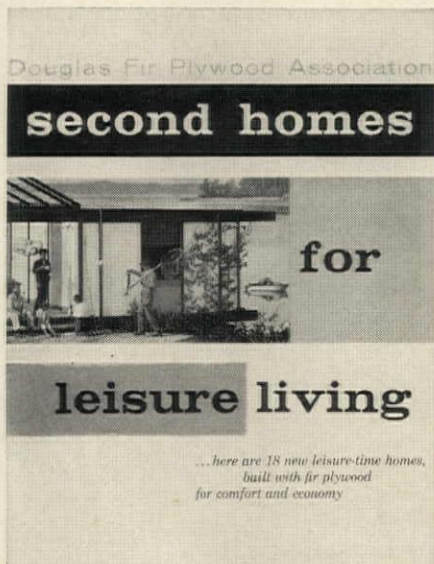
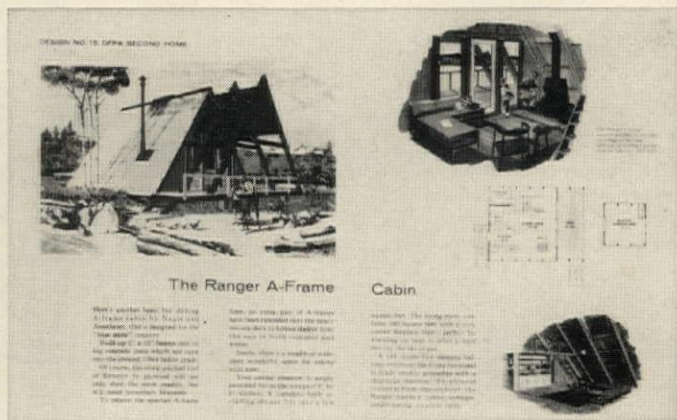
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**Here are fresh ideas for vacation houses**

This 40-page booklet from Douglas Fir Plywood Association includes drawings and floor plans of 18 "second homes for leisure living" ranging from minimum (275 sq ft) cabins to three-bedroom models with over 900 sq ft of living space. All styles are represented, from A-frames and flat tops to a Japanese tea house and a "half-timbered" lodge. There are houses for mountain sites and waterfront sites.

Most have large central living areas opening to big decks, screened central courts, or convertible indoor-outdoor areas; but small bedrooms or simply a sleeping loft. And the construction of most is very simple.

Detailed plans for any of the houses shown in the booklet are available for 25¢ by writing directly to DFPA, Tacoma. For the free booklet, check No. P1 on the coupon, p 196.

**Booklet offers deck design and construction details**

There are dozens of ideas for decks—as part of the house or garden, around the swimming pool or suspended over a hillside—in this 8-page booklet.

It features photos of architect-designed houses in all parts of the country; includes clear drawings of deck and railing construction, construction

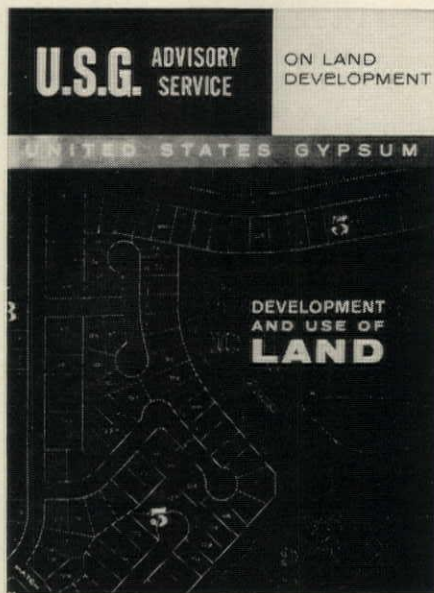
specifications (lumber sizes, spacing between boards, lumber grade, and fastenings), and design recommendations (orientation, screening, built-in deck furniture, etc).

California Redwood Association, San Francisco.

For copy, check No. P2 on coupon, p 196



REDWOOD DECKS



**100-page book covers all phases of land development**

Published by US Gypsum Co, it covers —step-by-step—the problems and techniques of converting raw land into building sites. It was written, says USG, "to help lumber dealers and builders evaluate land development opportunities and encourage them to expand their activities in communities where it will be profitable."

Chapter headings include: How to find money, and where; How much

land to buy and what to pay; Land development steps—in sequence. Also included are setting up an organization for land development, taxes, protective covenants, merchandising, and a 7-page checklist for site appraisal.

*Development and Use of Land* was prepared in cooperation with the Lumber Dealers Research Council.

US Gypsum Co, Chicago.  
For copy, check No. P3 on coupon, p 196

Publications continued on p 196



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## Publications

start on p 193

For copies of free literature, check the indicated number on the coupon, p 196.

### Technical literature

**PORCELAIN ENAMEL WEATHER RESISTANCE.** 16 pages. Full report on exposure tests by Bureau of Standards. 15¢. For monograph 44, write Superintendent of Documents, US Govt Printing Office, Washington 25.

**BUILT-UP ROOFING.** 28 pages. Specifications, application, and construction details. Philip Carey Manufacturing Co, Cincinnati. (Check No. P4)

**ROOF TRUSS DESIGN.** 16 pages. Designs for commonly used spans and pitches of roof trusses using truss clips. Panel-Clip Co, Farmington, Mich. (Check No. P5)

**WATER HAMMER ELIMINATION.** 6 pages. Installation examples, sizing, dimensions, pressure factors, and product selection data. American Tube & Controls Inc, West Warwick, R.I. (Check No. P6)

**STANDARD GRADING RULES for Western Pine.** Supplement 4. Western Pine Association, Portland, Ore. (Check No. P7)

**MASONRY CONSTRUCTION DOOR FRAMES.** Data sheet. Modular details. Steelcraft Mfg Co, Cincinnati. (Check No. P8)

### Catalogs

**DOORS.** 8 pages. Symphonic line of flush, bifold, prefinished, and stile and rail designs. Cutaway details and charts of technical data. Simpson Timber Co, Seattle. (Check No. P9)

**ACOUSTICAL CEILINGS.** 36 pages. Specs and installation details on mineral fiber, wood fiber, metal ceilings, and perforated asbestos board. Armstrong Cork Co, Lancaster, Pa. (Check No. P10)

**SWIMMING POOLS.** 32 pages. Over 500 items of equipment and supplies. Prices included. Interpool Swimming Pool Products, Cleveland. (Check No. P11)

**CONCRETE VIBRATORS.** 8 pages. Photo of each and a combined spec table. Master Vibrator Co, Dayton. (Check No. P12)

**SWIMMING POOL EQUIPMENT.** 44 pages. Over 500 products and chemicals. 16-page price list. Paragon Swimming Pool Co, Pleasantville, N. Y. (Check No. P13)

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**ADJUSTABLE LIGHTING.** 32 pages. Sockets, swivels, fixed and portable units, Convert-A-Lites, all style shades and pipes, recessed units, accessories. Swivelier Co, New York City. (Check No. P15)

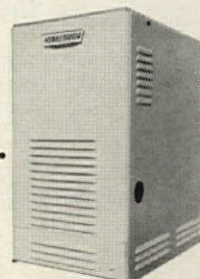
**HYDRONIC BASEBOARDS.** 12 pages. Ratings, dimensions, packaging and accessory details, and six new product features. Radiant-Ray Radiation Inc, Newington, Conn. (Check No. P16)

**INCINERATION.** 16 pages. Selection, layout, and specs. Joseph Goder Inc, Chicago. (Check No. P17)

**FLUSH DOORS.** 14 pages. Construction, sizes, weights, designs, exterior, interior bifold. Mohawk Flush Doors Inc, South Bend, Ind. (Check No. P18)



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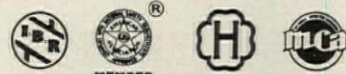
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continued on p 195



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## Publications

start on p 193

### Merchandising aids

**PATIO PARTY KIT.** Advertising and promotion material on Wepco patio enclosures and accessories—outdoor furniture and cooking equipment, fencing, patio stone. Weather-Proof Co, Litchfield, Ill. (Check No. P19)

**ELECTRIC HEAT MERCHANDISING KIT.** Ideas, signs, and folders. Edwin L. Wiegand Co, Pittsburgh. (Check No. P20)

**RAILING SELECTOR BOOK.** Acetate sheets show all Locke railing and column styles with extra pockets for special presentation. Locke Mfg Co, Lodi, Ohio. (Check No. P21)

**FLAKEBOARD PRODUCTS SAMPLE KIT.** Case and 16 samples. Long Bell, Longview, Wash. (Check No. P22)

### Installation brochures

**MASTER TV SYSTEMS.** 30 pages. What a master antenna system is, how to design it, layouts, equipment, charts. Blonder-Tongue Labs, Newark. (Check No. P23)

**SELF-LOCKING PIPE CONNECTOR.** Catalog sheet. C W Mfg, Akron. (Check No. P24)

**VERSABORD UNDERLAYMENT.** Instruction sheet. Weyerhaeuser Co, Tacoma. (Check No. P25)

**ALUMINUM SIDING AND ACCESSORIES.** 4 pages. Detailed illustrated instructions. US Aluminum Siding Corp, Franklin Park, Ill. (Check No. P26)

**ASBESTOS-CEMENT GAS VENTS.** 8 pages. Data covers rough-in dimensions, sizing, and accessories. Also UL listing, code acceptances given. Johns-Manville, New York City. (Check No. P27)

### Product bulletins

**ELECTRO-FLO HEAT PUMP.** 4 pages. Cut-aways show how it works. Specs. Stewart-Warner Corp, Lebanon, Ind. (Check No. P28)

**HEATING & COOLING EQUIPMENT.** 4 pages. Concise descriptions of 14 products. Edwards Engineering Corp, Pompton Plains, N.J. (Check No. P29)

**AIR CONDITIONING.** Illustrated chart lists capacities and features of Rainbow line cooling units, heat pumps, and furnaces. Typhoon Air Conditioning Div, Hupp Corp, Brooklyn. (Check No. P30)

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**PREFABBED LUMINOUS CEILING FIXTURE.** Technical data included. Fannon Luminous Ceilings Co, Detroit. (Check No. P33)

**COMPACT BACKHOE.** 4 pages. Construction, features, and specs. Davis Mfg, Wichita. (Check No. P34)

**ASBESTOS-CEMENT WATER PIPE COUPLINGS with threaded brass inserts.** 4 pages. Keasbey & Mattison Co, Ambler, Pa. (Check No. P35)

continued on p 196

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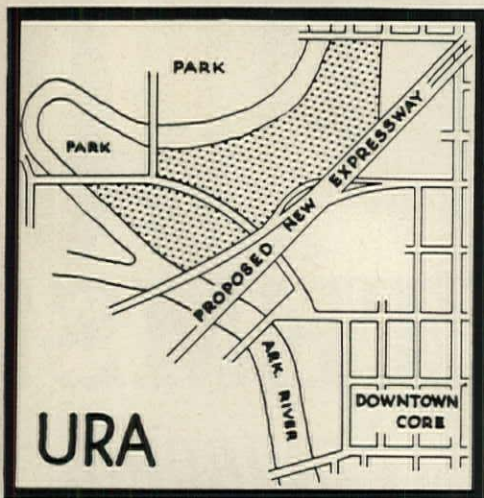
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Redevelopment Proposals must be submitted not later than 12:00 Noon CST, September 17, 1962. While purchase price must be a factor in considering proposals, major emphasis will be placed on quality of design and extent of development.

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**RADIAL POWER SAWS.** 4 pages. Ten models and various attachments. Power Tools Inc, Chicago. (Check No. P36)

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**WOOD FOLDING PARTITION.** 4 pages. Construction details, specs, finishes, accessories.

New Castle Products, New Castle, Ind. (Check No. P41)

**GAS BOILER.** Catalog sheet. 100,000 Btu/h input. Construction details. Ascot Gas Water Heaters Inc, Milwaukee. (Check No. P42)

**FORKLIFT TRUCK.** 4 pages. Description and specs. York Mfg Inc, Hayward, Calif. (Check No. P43)

**WASTE TRAP DISPOSER.** Product sheet and specs. Ketch-All Mfg Inc, Akron. (Check No. P44)

**AUTOMATIC WATER SOFTENER.** 8 pages. Water analysis, construction features, installation details, specs. Culligan Inc, Northbrook, Ill. (Check No. P45)

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### 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.

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2.  Wilks paint thickness gauge
3.  American Standard hydronic system
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13.  Barrett vinyl building panels
14.  Barrett urethane foam insulation
15.  Rockwell battery-powered drill
16.  Power-Flo paint roller
17.  Disston steel tape measures
18.  DeWalt radial arm machine kit
19.  Goodrich storm doors and windows
20.  Weather-Proof storm doors and windows

- P10.  Armstrong acoustical ceilings
- P11.  Interpool swimming pool catalog
- P12.  Master concrete vibrator catalog
- P13.  Paragon swimming pool equipment
- P14.  Stylon decorative tile catalog
- P15.  Swiveller adjustable lighting
- P16.  Radiant-Ray hydronic baseboards
- P17.  Joseph Goder incineration data
- P18.  Mohawk flush door catalog
- P19.  Wepco patio party kit
- P20.  Wiegand electric heat merchandising
- P21.  Locke railing selector book
- P22.  Long Bell Flakeboard sample kit
- P23.  Blonder-Tongue master TV layout
- P24.  Self-locking pipe connector
- P25.  Weyerhaeuser underlayment brochure
- P26.  US Aluminum Siding instruction
- P27.  J-M gas vent booklet
- P28.  Stewart Warner heat pump
- P29.  Edwards Engineering heating & cooling
- P30.  Hupp Typhoon air conditioning chart
- P31.  Aqu-Lectric hydronic heating
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- P38.  Hydraulic crawler backhoe folder
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- P40.  Evans plywood siding folder
- P41.  New Castle folding partition
- P42.  Ascot gas boiler data
- P43.  York forklift truck folder
- P44.  Ketch-All disposer product sheet
- P45.  Culligan automatic water softener
- P46.  GE built-in intercom

#### PUBLICATIONS

- P1.  DPFA vacation house booklet
- P2.  California Redwood Assn deck design
- P3.  US Gypsum land development manual
- P4.  Philip Carey roofing booklet
- P5.  Panel-Clip truss clips booklet
- P6.  Water hammer elimination folder
- P7.  Western Pine standard grading rules
- P8.  Steelfcraft door frames data sheet
- P9.  Simpson Timber door catalog

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