

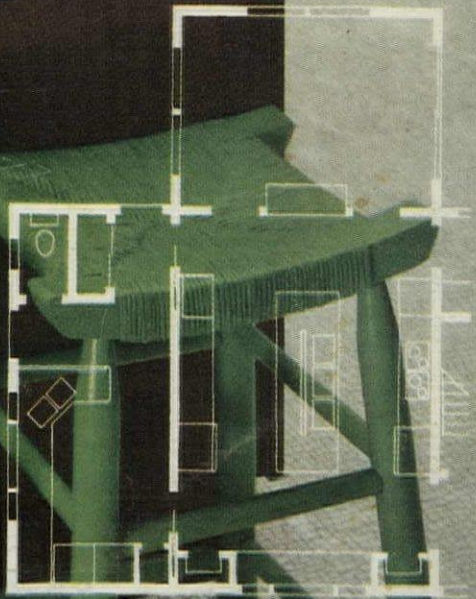
House & Home

MANAGEMENT MAGAZINE OF THE HOUSING INDUSTRY

JANUARY 1965



Kitchens: How to design and plan the most salable room in the house . . . How a kitchen remodeler streamlines his business . . . **Also:** Management ideas from a growing builder





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WASHINGTON INSIDE

Accent on rehabilitation

Look for both Congress and the Administration to push some radical approaches to massive rehabilitation of aging homes and neighborhoods in urban centers. A decade of house-at-a-time efforts has been unproductive. New experiments, some fueled by HHFA cash, are popping up all over the map. Two plans being tested in Philadelphia would bring private builders into public housing. Under one plan, private builders would buy and renovate old houses to public housing standards, then sell units to the public housing authority. The other plan would provide private insurance for construction loans to remodelers. In Washington the nonprofit Citizens for Better Housing, operating with a federal test grant, is trying to buy up old houses to renovate them. And a Unitarian church is tackling a similar program in its neighborhood.

New York City put 17 brownstones, formerly rooming houses, up for sale at \$21,000 to \$31,000 to buyers who would remodel them, and got nearly 20 offers for each house. The city is also pushing experimental rehab methods under Sec. 223. One major manufacturer is interested.

And three major trade associations, NAHB, the U.S. Savings & Loan League and the National Association of Real Estate Boards, are pushing new approaches to renovation (see stories at right and on pp. 17 and 28).

The push for rehabilitation is expected to remove some of the heat in Congress over housing low-income families forced to move by renewal projects.

Faster action for renewal

Look for a major speedup in renewal building thanks to a joint policy statement just issued by FHA and URA. The statement, sparked by Action's Urban Renewal Division, formalizes what some of FHA's local offices are already doing, specifically:

- FHA will study local markets a year before renewal land is offered for sale to avoid possible conflicts between renewal units and other FHA projects.

- Before the land offering FHA will disclose the number of units, plus sales prices or rentals, to be insured. And FHA will name an acceptable land price.

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1965 LEADERS of NAHB are (l-r) President Perry Willits of Miami, First Vice President Larry Blackmon of Fort Worth, Vice President-

Treasurer Leon Weiner of Wilmington and Vice President-Secretary Lloyd Clarke, 35, Des Moines, who steps onto the ladder to the presidency.

NAHB convention accentuates the positive as builders revamp their legislative goals

"Our Administration will welcome your counsel," President Johnson wired the National Association of Home Builders last month with more than formal warmth.

The invitation found receptive ears at NAHB's annual convention in Chicago. Directors faced the political realities of the Johnson landslide with a new policy stance endorsing a builder version of a housing cabinet post. And they framed a new plan for housing low- and middle-income families that ingeniously blended old and untested federal subsidies (see below).

The new legislative package—product of a unique task force named earlier by outgoing President Bill Blackfield (News, Dec.)—will be pushed by incoming President Perry Willits and the new corps of association officers (above and p. 80).

Elsewhere NAHB shone with new gloss. New Executive Vice President Bernard Boutin impressed the convention with his command of housing issues (see p. 9). And the exhibition of new products ballooned after two years of shrinkage (p. 13).

The big change: subsidies for low-income market

After two years of talk and cautious endorsement, organized builders are convinced that subsidies are the only way private industry can crack the low-income, public-housing market.

Aided by subsidies, private industry can provide the equivalent of public housing at half the cost to the government—now \$54 a month per unit. So said incoming NAHB President Perry Willits, who headed the task force that hammered out NAHB's new policy on subsidized low-cost housing.

The new policy asks Congress for these changes in the Sec. 221d3 program of mortgages at submarket interest:

1. Let HHFA pay up to one-third of the rent or monthly charges of occupants of d3 apartments or cooperatives through rent supplements. Builders want HHFA to administer the supplements through local units, with the subsidy being credited to mortgage holders instead of to tenants.

2. Stabilize the d3 interest rate at the same 3½% level as college housing loans. The current d3 rate is 3⅞% under a formula based on the cost of all government borrowing.

3. Open Sec. 221d3 to rehabilitating and refinancing older apartments in any

city in the nation. Present law restricts the d3 interest subsidy to the 1,210 cities with workable programs of city action to eliminate slums, thereby excluding cities like Phoenix, Houston and Salt Lake City.

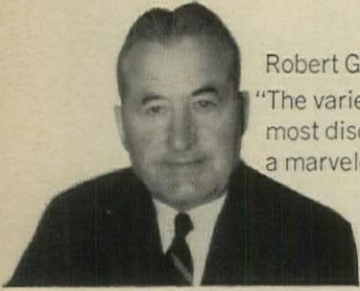
NAHB leaders hope this third provision will open the door to neighborhoodwide remodeling without forcing present tenants to move. But this part of their plan, although passed 113 to 81 by NAHB directors, ran into the stiffest opposition.

"I think we're asking for a subsidy for every city in the country and the money will not be there," warned Earl Popovich of San Francisco. Past President (1958) Nels Severin termed the proposal "dangerous" and too much "of a handout."

"Would you rather have private enterprise have this tool or let public housing do it?" asked First Vice President Larry Blackmon. Sec. 221d3 subjects the owner to both rent control and a limit on dividends, pointed out Vice President-Treasurer Leon Weiner, "and anyone would think twice about that."

With this policy, Willits added, "we are better prepared than in the past to work with the Administration to do the best for our people." *NEWS continued on p. 9*

These leading builders like to do



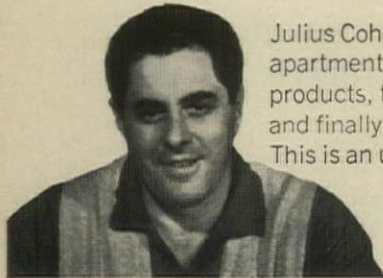
Robert Gerholz, Flint, Mich.; Past-president NAHB:
"The varied product lines make it possible to please the most discriminating buyer. We've found these appliances a marvelous sales aid in our merchandising program."



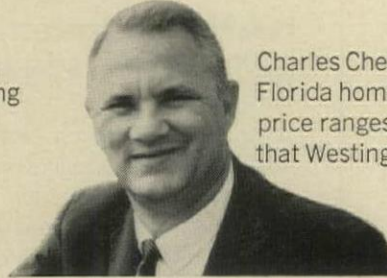
Marvin Helf, Cleveland, Ohio; High-rise apartment entrepreneur:
"We can depend on the Westinghouse people to deliver the goods and deliver on time."



Kemmons Wilson, Memphis, Tenn.; Board Chairman, Holiday Inns of America: "I don't think there is any question that Westinghouse has better product acceptability than any other manufacturer."



Julius Cohen, Columbus, O.; Builder of apartments throughout the midwest: "The products, the service, the help in advertising and finally, availability of financing. This is an unbeatable combination."



Charles Cheezem, St. Petersburg, Fla.; Prominent Florida homebuilder: "Since I build homes in different price ranges and in different communities, I find that Westinghouse equipment meets my every need."



Stanley Waranch, Norfolk, Virginia; Member NAHB Executive Committee: "Our experience with Westinghouse has been superb—delivery when scheduled and quality equipment."



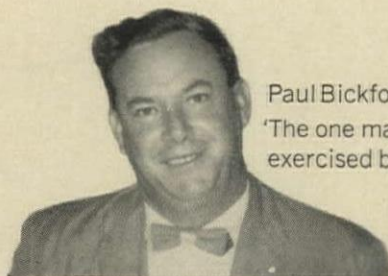
Why not join them?

business with Westinghouse.



Cal Clark, Los Angeles, California; respected Los Angeles homebuilder: "... styling, quality, competitive pricing... service after sale. I am convinced I get all these benefits from Westinghouse."

Steve Yeonas, Wash., D.C.; President, Washington and Virginia homebuilding firm, former Chairman, NAHB Marketing Committee: "Westinghouse products have been well designed, and we have received the proper services from their organization."



Paul Bickford, Hampton, Virginia; NAHB Vice-president: "The one man, one plan brand of merchandising as exercised by Westinghouse has been most satisfactory."




Herman Sarkowsky, Seattle, Wash.; Prominent Northwest homebuilder, member of NAHB Executive Committee: "Our arrangement with Westinghouse in our operation has lessened our problem of logistics."

Carl Mitnick, Merchantville, New Jersey; Past-president NAHB: "We are going to continue with Westinghouse. We are enjoying our business relations very much and it helps our sales."



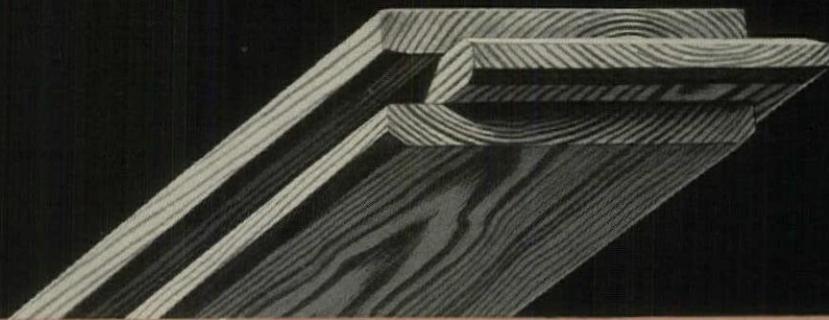
Janis Risbergs, New York; President, General Builders Corp., builder of large apartment projects throughout the U.S.: "The quality of Westinghouse appliances means long-life satisfaction to our tenants and purchasers."



And it's so easy. That's one of the good things about doing business with Westinghouse. One call puts you in touch with a complete line of residential products. Everything. From appliances to heating and cooling equipment. From lighting to wiring to elevators to laundry equipment. Even Micarta® plastic surfacing. One call to Westinghouse also puts you in touch with valuable help merchandising and promoting your project. Specially tailored to your needs. (As we've said: One Man, One Plan, One Brand.) The Residential Sales Manager at your Westinghouse Major Appliance Distributor is the valuable man to get on the other end of the phone. For a quick look at the complete Westinghouse Residential line, see the new 1965 Residential catalogue. Or you can look it up in Sweet's Light Construction or Architectural Files.

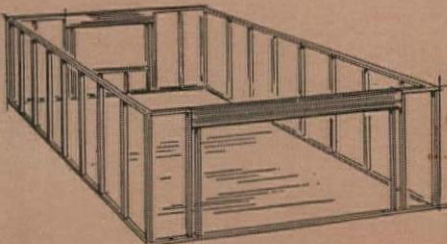
You can be sure if it's Westinghouse





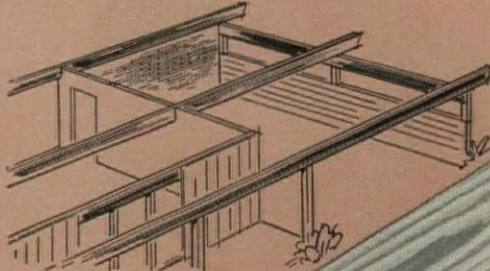
DOOR AND WINDOW HEADERS AND LINTELS

The easiest method of constructing the wide-span door and window openings called for in modern design. Potlatch ELECTRO-LAM Beams cut costs, too.



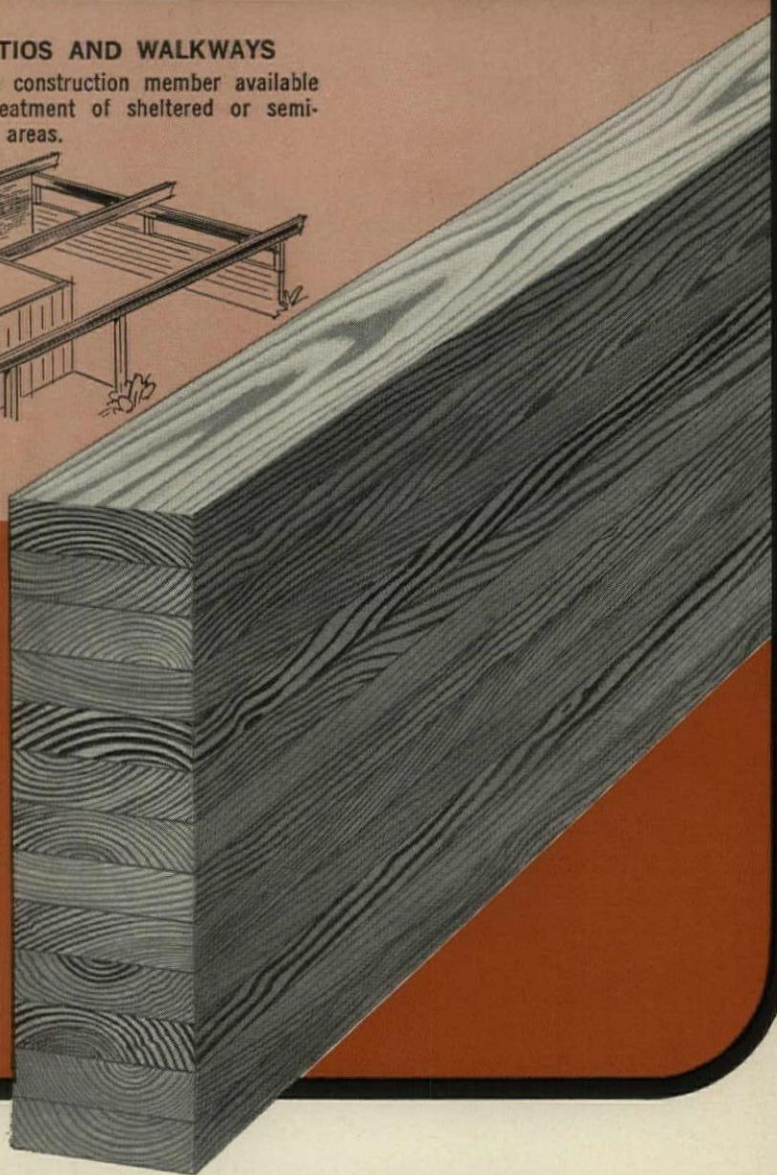
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MANUFACTURERS OF WOOD PRODUCTS FOR BUILDING TRENDS

Housing cabinet post? NAHB switches stand from 'we oppose—unless' to 'we favor—if'

Previously NAHB's directors opposed the proposed Department of Housing and Community Development "unless" it would give "primary recognition" to the role of privately financed housing. But in Chicago last month the directors took a positive stance: they now favor the cabinet post "if" such primary recognition is granted.

Efforts to go even further by calling for "proper" instead of "primary" recognition failed. But observers expect the new positive tone will give NAHB a major voice in shaping the cabinet proposal—which is almost certain to pass Congress this year.

Says new NAHB President Perry Willits: "It [the change in semantics] puts NAHB in a position to negotiate effectively."

Another key point: NAHB wants FHA to be transferred intact into the new department. By contrast, both President Kennedy in 1962 and President Johnson in 1964 sought to transfer only the *functions* of FHA into the proposed department. The agency would have ceased as such, and its power to insure loans would have gone to one of three under-secretaries.

But in 1962 Congressional committees insisted that FHA be transferred intact.

Mortgage reinsurance for low-income housing will get nationwide test with support of FHA

Two years ago Builder Phil Emmer of Gainesville, Fla., set up an experimental program to permit home purchases by low-income families who cannot meet FHA mortgage credit requirements (NEWS, Nov. '63). Now, FHA plans to work with Emmer to try the same experiment on a nationwide basis.

"We want to learn if our credit rating is valid," explains FHA Commissioner Phil Brownstein. The plan works this way:

- FHA will insure single-family Sec. 220 or 221d2 loans to buyers who have been rejected as credit risks.

- The Kate Marenton Foundation, a Chicago charity corporation, will reinsure 500 FHA loans. It will deposit in a risk fund an amount equal to 7½% of each loan.

- The foundation will choose 15 builders to participate in the reinsurance. A builder whose mortgagor has been rejected on credit grounds can buy a certificate from the foundation entitling the mortgagee to an FHA commitment. It will cost 7½% of the mortgage amount—the same sum put in escrow by the foundation—plus a \$125 fee for the foundation's handling costs.

Low-cost emphasis. Says Brownstein:

"We're talking here of only \$750 per builder. Most loans are \$10,000 top."

Builders must provide guidance and counseling to home purchasers. FHA must approve these services before a builder can participate. And the builders are liable for

Land-price pill. Directors also called on Congress to expand federal loans and grants to local communities for water and sewer lines and other public facilities. Such aid, they hoped, could open more land to development and thereby drive prices down. But, the directors pointed out, they were not supporting FHA insurance of land development loans—a plan discarded last year by Congress.

Just as directors were acting on the land question, HHFA Administrator Robert Weaver told a land use panel his "fluid" legislative plans for 1965 included some form of assistance for land development. But he did not say he would resubmit the land-loan insurance proposal to Congress. In contrast, Rep. Albert Rains (D., Ala.), retiring as House housing subcommittee chairman, sent a message to the convention urging the water and sewer grants.

Four lenders who shared a panel with Weaver agreed they wanted to make land loans only as a means of getting permanent and 1½% to 2½% fees. The low rates caused FHA Commissioner Phil Brownstein to comment, "The interest rates and discounts they quote would come as a big surprise to most builders in most areas."

all mortgage losses in the first year and liable mutually for any loss to the fund.

Loan agreements with FHA run for five years. The foundation's liability then terminates, and FHA assumes the normal risk on the mortgage.

The program was put together for Marenton by the FHA's former associate deputy, Stanley Berman. The foundation has already deposited \$37,500 for the first 50 of 500 houses it hopes to reinsure.

NAHB's new top staffer proves to be a man in motion

Bernard Boutin has stepped from the General Services Administration to the NAHB executive vice presidency with aplomb.

On the NAHB convention's opening day Boutin—less than a month on the job—told delegates, "I see my job as one of leadership . . . of management . . . of inspiration."

Next he told a luncheon he hopes NAHB can serve as a town hall for housing, a laboratory for experimentation and a giant classroom to improve U. S. environment.

"Government [should] work as our servant, rather than tell us as our master," he added.

Next Boutin faced newsmen for his maiden press conference and displayed such a grasp of housing legislation that one onlooker marveled, "He's really done his homework." *NEWS continued on p. 13*

NEWS MAKERS

Photos: Fred Schnell



NAHB's WILLITS
"In a good position to negotiate"

H&H staff



NAHB's BOUTIN
Reporters found he'd done his homework



FHA's BROWNSTEIN
New help for low-income buyer

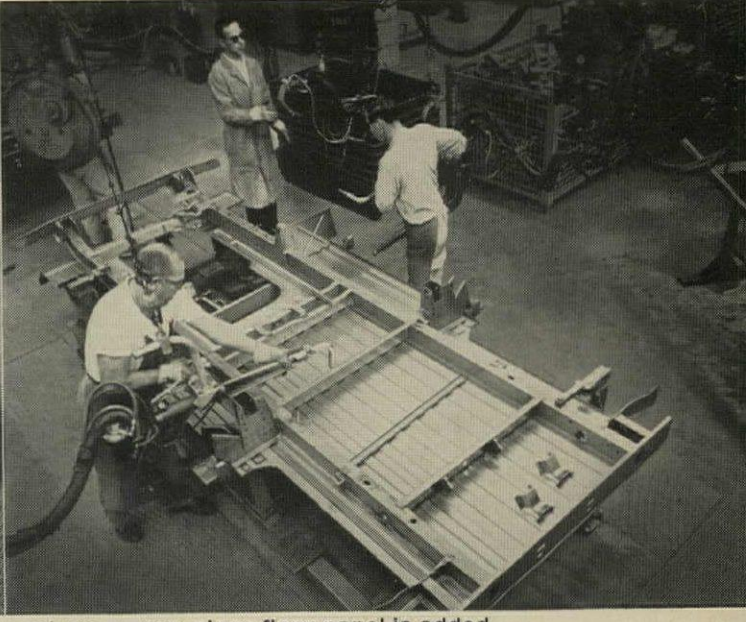
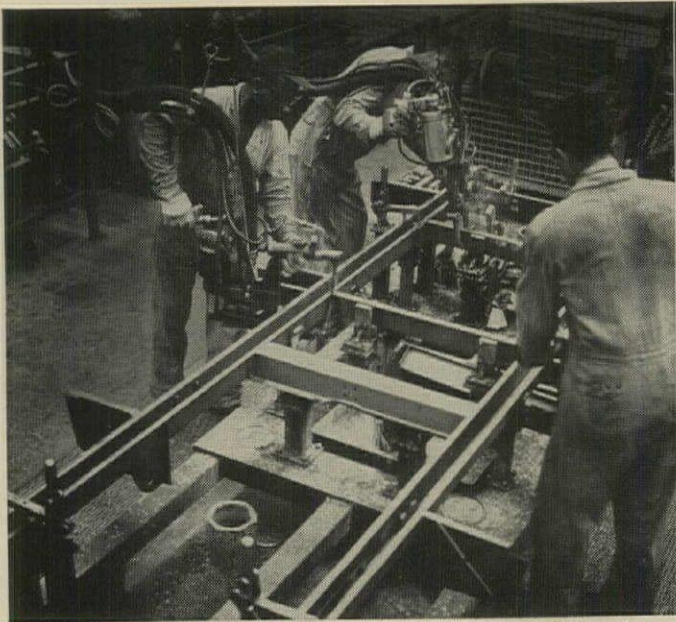
H&H staff



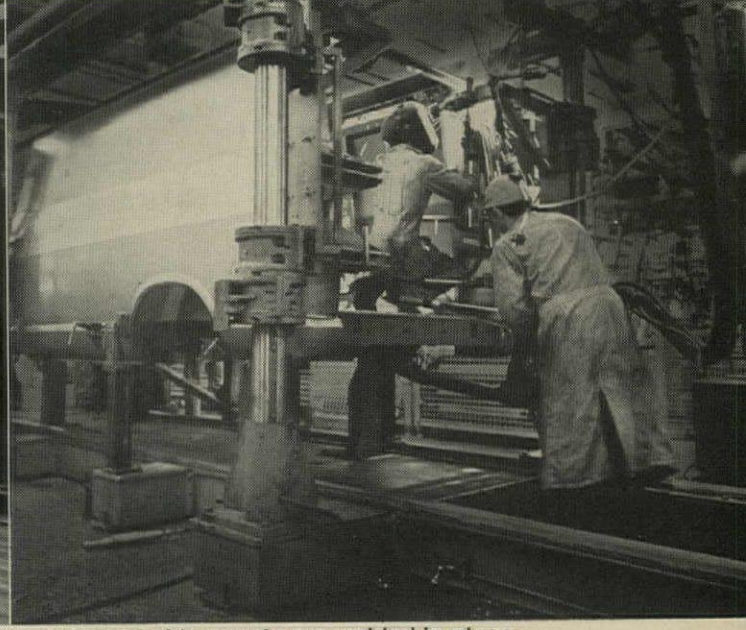
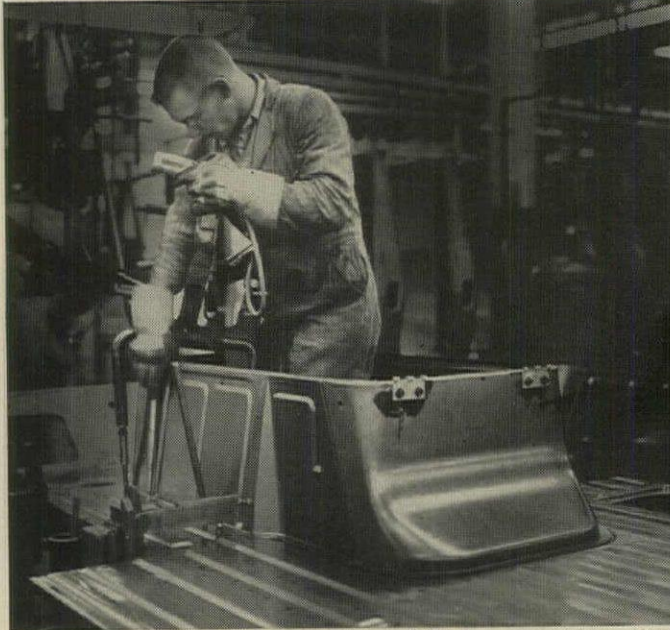
BUILDER PHIL EMMER
Tribute to a pioneer



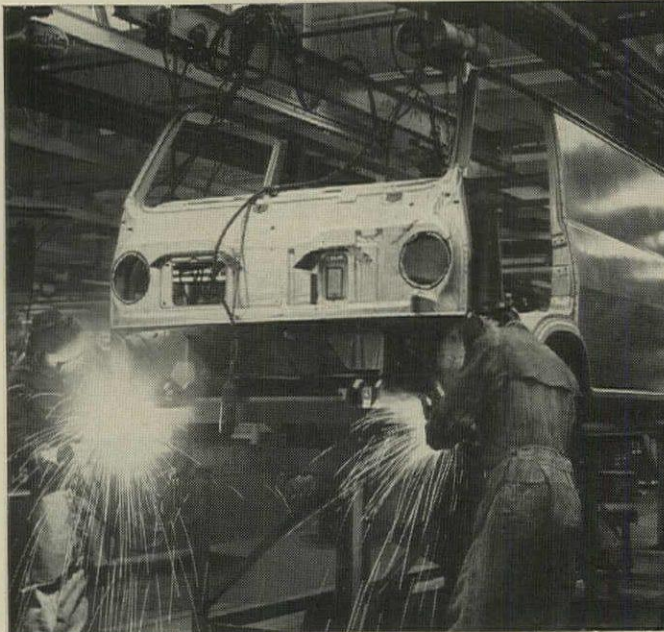
MARENTON's BERMAN
He wagers on honesty



Body starts here with heavy-gauge framing members ... one-piece floor panel is added ...



welded-in engine box stiffens assembly ... then reinforced side panels are welded in place ...



followed by front end panels, many galvanized ... and a ribbed roof panel caps the structure.

CHEVY-VAN DURABILITY —THE SUM OF A LOT OF LITTLE THINGS



... like the 3,400-plus spot welds holding the body shell together, fewer panel joints, special steels in key areas, and a variety of special corrosion-preventive measures at assembly—little things that add up to security-plus to protect your investment for years and years to come.

In designing the Chevy-Van, Chevrolet engineers recognized the potential corrosion problems plaguing vehicles of this type, and they did something about them—but PLENTY!

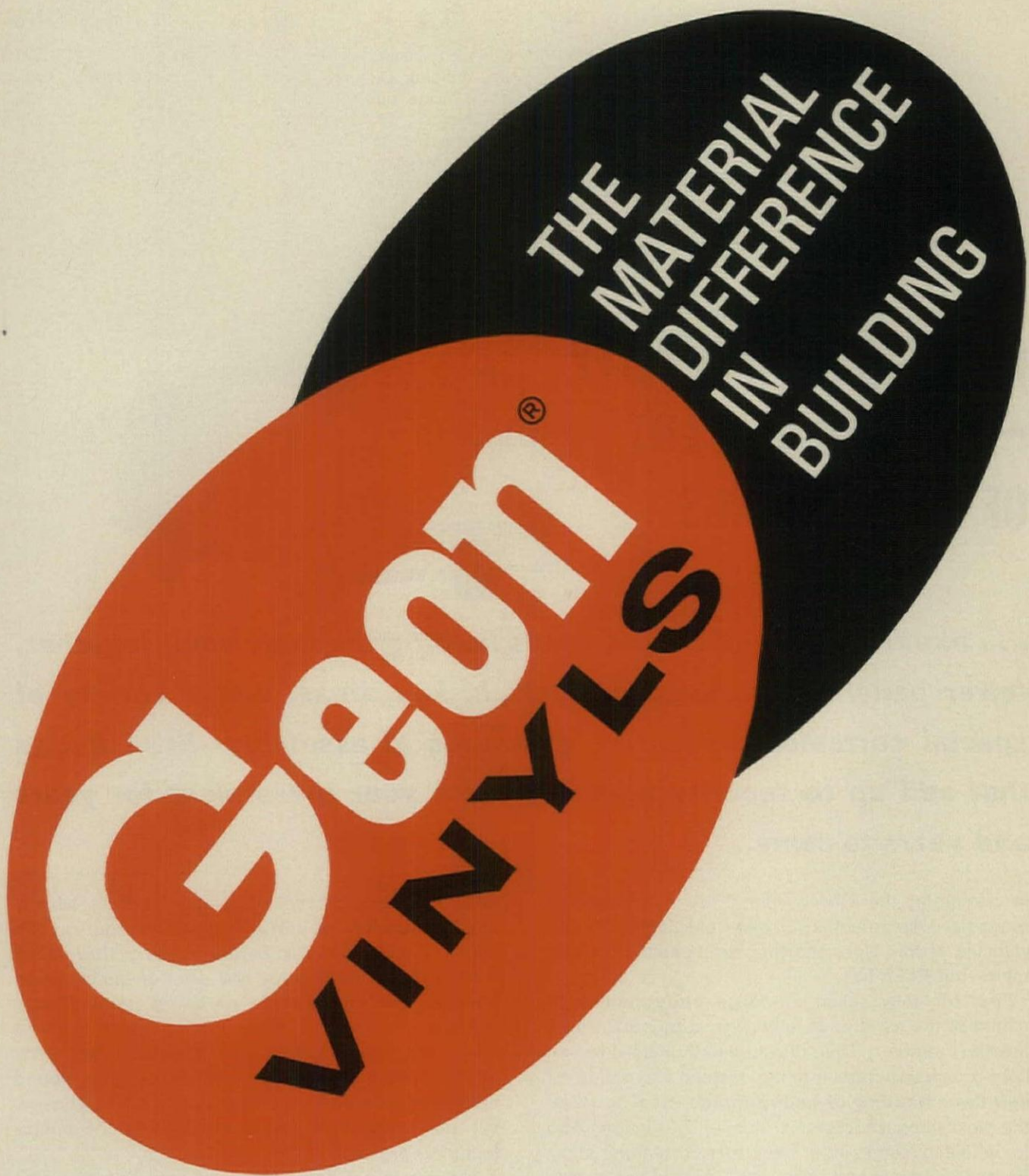
First off, they called for **large body panels** to minimize the number of joints that form corrosion's favorite footholds. Then they turned thumbs-down on light-gauge structural framing. Instead they called for **sub-floor framing of heavy-gauge steel** to resist the weakening effects of prolonged corrosion. And for wheelhousings, inner body sills, front inner shell, front step panels and front outer rocker panels, they specified **galvanized steel** for extra corrosion protection. And since underbody panel joints could not be completely eliminated, they called for special **high-zinc weld-through primers** to be applied to the joining surfaces before welding, greatly reducing the susceptibility to rusting. Then, for such enclosed areas as underbody sills and lower door sections

(also high-zinc primed), internal coating with a special **paraffin-aluminum spray** was put on the list. And as a final step before painting, they called for sealing all underbody *and* exterior joints, using **special sealers** capable of being painted over without cracking or bleed-through—costly hand labor, but worth it. Enough? Well, not quite—for one last word in corrosion resistance, plus sound deadening, an **undercoating** step for wheelhouse, sill and toeboard areas was added to the manufacturing process.

The result is Chevy-Van—a low-cost front-engine delivery van with a difference. And it's a difference that will become increasingly apparent over a few years of day-to-day delivery service. The Chevy-Van will still be looking as good as it works, and its owner will have a smile on his face. Why not let your Chevrolet dealer put a smile on yours—today? . . . Chevrolet Division of General Motors, Detroit, Mich.

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improved performance and reduced maintenance.

For more information telling why Geon vinyl is the material difference in building, write B.F. Goodrich Chemical Company, Dept. GN-1, 3135 Euclid Avenue, Cleveland, Ohio 44115. In Canada: Kitchener, Ontario.



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Builders talk of Eichler sale, job training and environmental design

The NAHB convention buzzed with the rumor that West Coast Builder Joseph Eichler was selling his publicly owned Eichler Homes to Sunset International Petroleum. The rumor turned out to be fact when, on the last day of the convention, Sunset announced reaching a preliminary agreement to buy most of Eichler Homes' assets.

Sunset will pay \$5 million in notes and debentures. And it will assume construction loans and other liabilities of \$30 million in taking over 11 sites in San Rafael, Burlingame, Concord, Saratoga, Foster City, Santa Clara, Castro Valley, Granada Hills and Thousand Oaks. Eichler Homes will retain five undeveloped high-rise apartment sites in San Francisco.

Sunset said E. P. (Ned) Eichler would return from the University of California at Berkeley (where he heads a Ford Foundation study of new towns) to become president of Eichler Homes, which will be a subsidiary of Sunset. Eichler's father, Joseph, will retire, but he will be a consultant to Sunset for two years.

In 1963 Eichler Homes suffered an 18% decline in revenues (to \$18 million) and a 52% drop in earnings (to \$245,000). Eichler's 1964 earnings also have been depressed because of start-up costs for three high-rise projects in downtown San Francisco. Sunset will sell all three.

Chemical giant takes over builder

Another rumor that crystallized into fact: Union Carbide said it had absorbed ML Development Corp.—formerly a separate

corporation backed by Carbide financing—and made it its Qualstan Building Dept. Qualstan is a coined trade name under which ML, based in Worthington, Ohio, opened 13 new subdivisions in four mid-western cities last year (NEWS, May).

One apparent reason for the change: disappointing sales forced Qualstan to stop homebuilding operations in Indianapolis and Cincinnati. And Marketing Manager Robert H. Spicer, who developed the Qualstan marketing approach, announced his resignation.

Registered-builder program booms

The program, approved by NAHB directors last April to boost buyer confidence in new homes, is already being adopted by 126 of the 327 state or local associations.

"Never have I seen a comparable program seized upon with such enthusiasm," said outgoing President William Blackfield.

Chicago, Philadelphia, Pittsburgh and Houston are among the big-city associations to follow the plan, which was originated by Milwaukee, Minneapolis and Oklahoma City. Registered Builders agree to abide by decisions of an independent committee in any disputes with buyers.

Seek poverty funds to train crafts

NAHB is urging use of President Johnson's antipoverty program to expand apprentice-training projects for building craftsmen, and to create such projects where none exist.

The association's directors voted the request after its labor advisors warned that "the need for an adequate supply of skilled craftsmen has become acute in many areas and may become worse."

Directors noted a proposal by the Greensboro, N.C., HBA to provide on-job training and individual instruction for 50 carpenter apprentices if the Labor Dept. would reimburse their builder-employers under the 1961 Manpower Training and Retraining Act. The directors said the plan should be recommended to all local associations when it gets Labor Dept. approval.

Environmental design gets a big push

Outgoing President Bill Blackfield strongly endorsed the efforts of the Environmental Design Committee, and promised funds and staff to change the temporary group into a permanent NAHB committee.

Co-chairman Emil Hanslin and James San Jule described a two-day November meeting in Washington which brought together a mixed bag of leading thinkers in the social and physical sciences and a group of builders, architects and developers. Purpose of the meeting: "Not to arrive at glib answers, but rather to outline the questions we should ask."

Convention-goers heard taped excerpts from the Washington conference, and a seven-man panel told builders what they had learned from a gathering of participants as widely disparate as a New Jersey minister from a ghetto parish and the lady mayor of San Juan, Puerto Rico.

Photos: Fred Schnell



RECORD CROWDS filled McCormack Place exhibit floor, never letting up even during lunch.



TRICK FLOOR for Sandura Co. had furnishings fastened down, looked like an optical illusion.



ELECTRONIC COST CUTTER shown by IBM promoted better management through data processing.



FINNISH FAD, the Sauna bath packaged for builders by two exhibitors, won new devotees.



OVERNIGHT RESEARCH of builders' markets by Consultron busied keypuncher at Barrett booth.

Upsurge in convention attendance and number of exhibitors pleases NAHB and manufacturers

"We have rekindled something here this year," said 1964 President Bill Blackfield. Convention attendance—35,000—was up from last year. Display space bought by the 450 exhibitors was the highest since

1961. And manufacturers went out of their way to tell Blackfield they were doing more business in their booths than they had in many years.

Component machines were more prom-

inent than ever. Builders crowded around such exhibits as Auto-Nailer's semi-automatic trim fastener, Ruvo's multi-cut trim saw and Panel-Clip's portable truss press.

NEWS continued on p. 17.



As seen on *THE PRICE IS RIGHT*

THE MANUFACTURED CABINET *and the Building Industry*

Ten years ago when Scheirich Bronzeglow Birch cabinets were first introduced, the manufactured wood cabinet was just beginning to come into its own. Builders who formerly tied up their labor in "finishing out" kitchens were learning they could buy and install cabinets more quickly and more economically than they could build them . . . and get far better quality in the bargain. Today the trend is so firmly established that each year sees the rate of usage of manufactured wood cabinets leaping far ahead of the rate of housing starts.

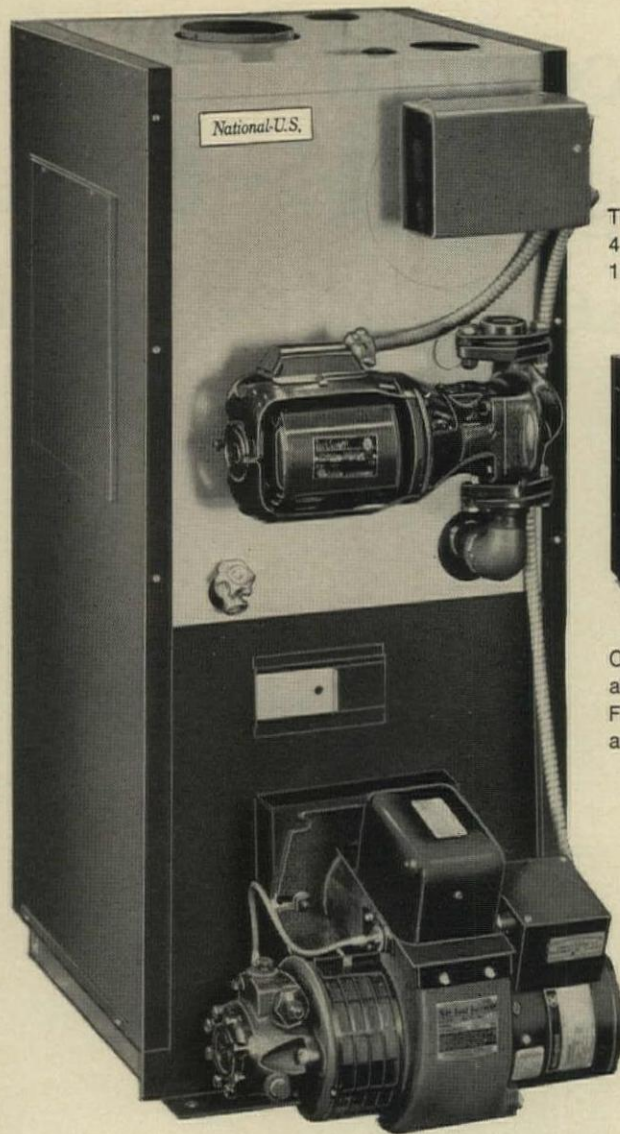
The H. J. Scheirich Company is grateful for its share of this continuing tide of business, and mindful of the continuing obligation to provide ever better cabinets. That we are successful in our efforts is demonstrated by our reputation for sustained excellence, which is second to none in the industry.



"The most beautiful kitchens of them all"

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Trim, compact packet is only 4 feet high, 2 feet across, 1 1/2 feet deep.



Optional enclosure keeps all components covered. Finished in Sheffield Silver and Midnight Blue.

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nothing up to now
could top our
Oil-Fired Packets...*

meet our new National-U.S. 18

All the things you've liked about our other oil packets are here in our new 18... and more!!!

Take the combustion chamber. It's a quick-heating cartridge that burns fuel more economically. Works in a whisper. And is very light (this helps make the whole packet easy to handle).

Next note the controls. They're all up front. Handy. Completely concealed when jacket extension is used.

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We make the 18 in five models—from 72,000 to 162,000 Btuh—water packets with or without air elimination equipment or domestic hot water heaters, and a steam packet less tankless water heater. All are completely assembled and wired.

Now that you've been introduced, why not get to know the 18 better? Your National-U.S. contractor will be happy to help you. Or write for our Form ADJ-1593.

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What has 25 stories, a concierge,
central air conditioning,
a swimming pool and every luxury,
including Kelvinator appliances?



Gerard Towers at Forest Hills

Kelvinator Model 756
two-door refrigerator-
freezer (at right) and
Kelvinator Model
U972W dishwasher.



Cord Meyer, the original developer of Forest Hills, New York and Jack Parker, noted builder, created Gerard Towers to combine all the leisure-time pleasures of suburban living with the commuting convenience of a location just 20 minutes from Mid-Manhattan. Opulent appointments make this high-rise 25 stories of towering elegance. In the kitchens, Kelvinator refrigerators and dishwashers are a very practical part of the luxurious surroundings Gerard Towers tenants enjoy—a great help to homemakers who want to spend more time at the pool, or the sauna, the golf practice driving range or the sun-dappled landscaped grounds. It's no wonder Gerard Towers features Kelvinator appliances. After all, it was designed to give its tenants the very best of everything the city and the suburbs have to offer.

Kelvinator Division of American Motors Corporation, Detroit, Michigan 48232
Dedicated to Excellence in Rambler Automobiles and Kelvinator Appliances

Kelvinator

'Urban maintenance': new idea to swing S&Ls into neighborhood renewal

Vince Finnigan

Born of a firm warning from federal officials and nurtured by the industry's own desire to rebuild the American city, a bold new concept is spreading through the nation's \$120-billion saving and loan business.

The idea: comprehensive planning by private lenders to restore and reinvigorate entire neighborhoods instead of only individual houses. Its acceptance by any major segment of the country's 6,325 S&Ls could open the way to the first tacit partnership of government and industry in a wide new program of urban restoration.

A University of Chicago demographic expert, Philip M. Hauser, calls the new renewal concept "urban maintenance." And at the U.S. S&L League's convention in Miami Beach, Professor Hauser told 5,000 executives: "There will be increasing emphasis on urban maintenance, as opposed to the bulldozer, and this may represent as large an outlet for investment as we have ever seen in housing."

Nudge from Washington. Government experts agreed. Said Chairman John J. Sparkman (D., Ala.) of the Senate housing subcommittee: "Financing the rebuilding of areas within the existing community would not only be a great source of satisfaction to you but could provide an important new outlet for your funds to replace some of the dwindling new-house market."

John E. Horne, of the Home Loan Bank Board, now considered certain to succeed Joseph P. McMurray as HLBB chairman (NEWS, Nov.), was equally explicit. Pointing to federal S&Ls' brand new authority to lend 5% of assets directly for both new construction and renovation in urban renewal projects, he cautioned:

"Congress and the board will observe with considerable interest the efforts of



HLBB's HORNE

If private lenders don't act, the government will

federal associations to assist their communities with the housing act's new tools. A responsible reaction may result in further opportunities for community leadership and service."

Later Horne conceded that this was indeed a strong hint for S&Ls to get behind President Johnson's housing programs.

"We would be delighted to have private business suggest programs to replace or augment renewal and to develop solutions to the problems of the central city," he said. "We urge industry to do so. But lacking suggestions, the government will act."

Warmth at the top. The league's new president, John W. Stadler, a public spirited Washingtonian who heads the \$145-million National Permanent S&L in the nation's capital, seems sold on the idea. An admirer of private industry's restoration of Washington's Georgetown, Stadler says:

"We must come up with some way to get into this field. Federal renewal levels an

entire area, and what is built there is then for the rich. Private industry must find a blueprint for rejuvenating existing dwellings on a massive scale."

Executive Vice President Norman Strunk indicated that a neighborhood maintenance program would help protect the S&L industry's heavy investment in existing homes. Two of every three S&L loans go to existing houses, but fragmentary statistics show that S&Ls do only 12% of the lending for remodeling as against 45% of all nonfarm mortgage lending.

Old doctrine, new faith. The government has been urging private lenders into some kind of rehabilitation ever since the Housing Act of 1954—but with conspicuous lack of success. Now the S&Ls appear determined to make such a program work.

Said the league's policy statement:

"The league intends to use its full influence and facilities to encourage widespread participation by S&Ls in renewal activities. Especially, it will encourage S&L officials to take more active part in the community leadership phase, and it will point the way for more and more mortgage-lending revenues to be invested in renewal areas."

But the league demanded a tight-fisted attitude toward federal renewal, warning that U.S. grants now approach \$5 billion and represent an outlay of \$650 million a year. "Public expenditures should not be continued at that level without careful analysis of needs and alternatives," it said.

The government's appeal, its warm reception and the industry's favorable comments added up to this consensus:

After a decade of official talk and experimentation, private lenders may be ready to prove the cliché that old neighborhoods are the new frontier for lenders.

Lumber dealers seek product improvement through merger with LuReCo

Leaders of the National Lumber and Building Materials Dealers Assn. and the Lumber Dealers Research Council are about to negotiate a merger that would make the council a research and science affiliate of NLBMDA.

Directors of NLBMDA, which has 12,000 members, extended the bid at the association's convention and marketing show in Dallas. Spokesmen for LuReCo, which includes 325 dealers and ten manufacturers, agreed to work toward a merger. Both groups appointed negotiating committees to meet before March 31. But neither NLBMDA Executive Vice President Thomas T. Sneddon nor LuReCo Executive Vice President Raymon H. Harrell would predict a merger date.

More money and know-how. Harrell says a merger would mean a larger research fund for LuReCo and wider scientific service for NLBMDA. He stresses

LuReCo's pioneer research in developing a modular-house program and points out that the truss and wall-panel manufacturing operation now used by so many lumber yards was tested by the council in 1952.

LuReCo's 1965 program, from which NLBMDA would profit under a merger, includes a study of building-product distribution to be published March 31. Council dealers will also join manufacturers in building "demonstration" houses in several cities. Construction will begin before April 1. The houses will be showcases for new products already on the market, as distinguished from experimental products shown in builders' "research" houses.

Says Sneddon: "This [a merger] will give the NLBMDA its own research and development division for the first time. By combining resources, both groups will be in a better position to provide research that will help the housing industry deliver more and better homes at less cost."

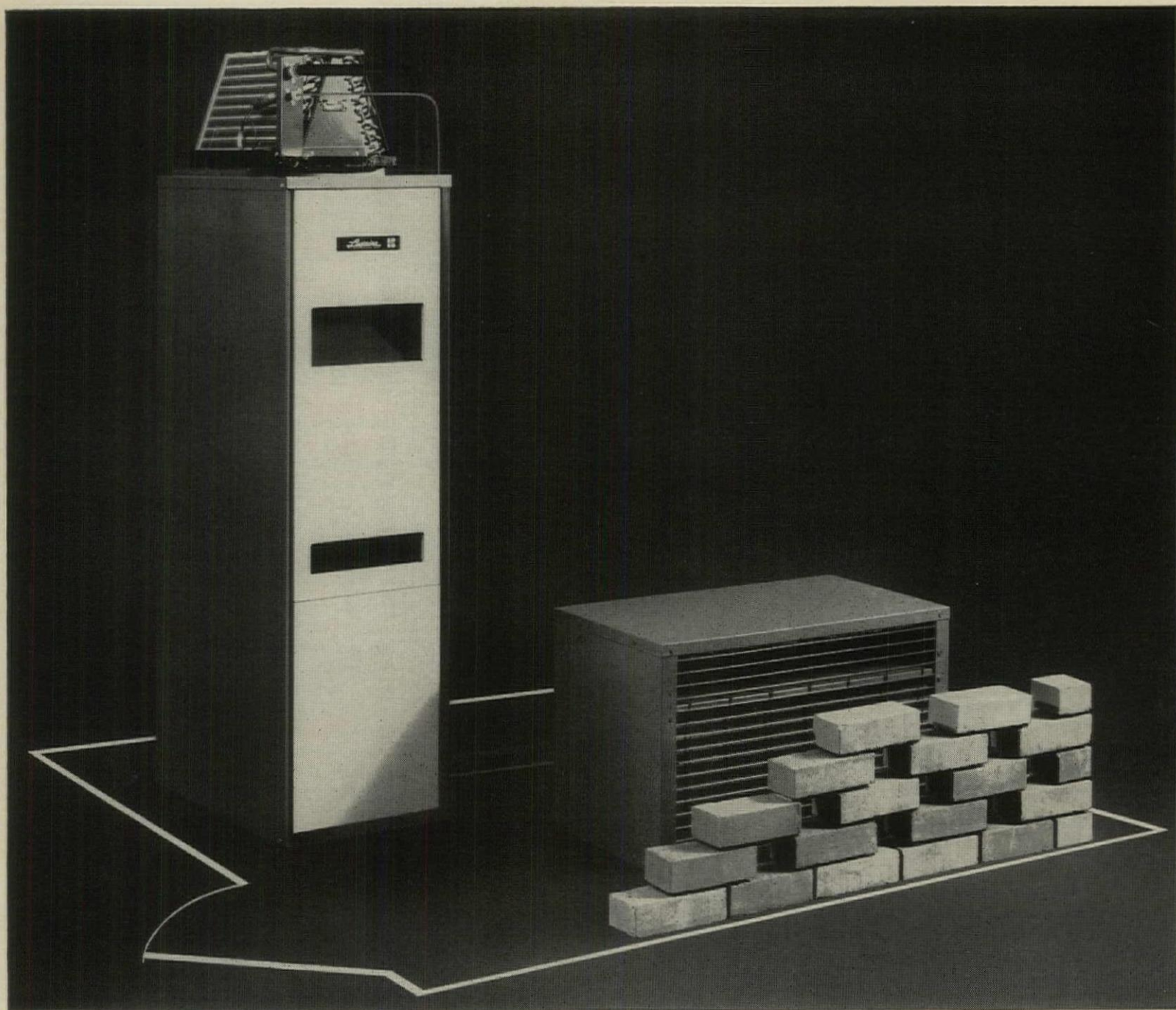
Entry into plumbing? NLBMDA's marketing exposition stressed a new opportunity for lumber dealers selling bathrooms as complete units.

"In all the United States no one is better equipped to sell bathrooms than the lumber dealer," Exposition Director Al Walsh told three-times-a-day audiences. "Detroit is already selling the three-car family, and we haven't even begun to realize the potential of the two-bathroom house."

Lumber-dealer promotion of bathroom packages would open a new showcase to national plumbing manufacturers, now restricted primarily to plumbing contractors' showrooms and chain store displays. More than 2,000 lumber dealers with 6,500 yards offer remodeling service.

"We did not get a single negative reaction from dealers," Walsh said. "This opens the door to a whole new field of building service to the community."

NEWS continued on p. 28



**Of all the brands you'd trust,
Luxaire makes the lowest-cost
heating/cooling package in the industry!**

Yet gives you top Luxaire quality,
full warranties, and has the most
useful installation ideas you've seen.

Today, take TWO steps to increase the saleability of your homes without increasing the cost.

FIRST. Call your Luxaire man and get the price of this year-round package, consisting of GS-Series Furnace and CAC-Series Cooling. You'll be surprised at the low Luxaire price-tag on a 10-year warranted heat exchanger, 5-year warranted com-

pressor, lint-free burners, versatile, through-the-wall condensing unit, pre-charged lines and components, built-in filter rack, quiet operation, furniture-style cabinet and the nationally-advertised Luxaire brand-name.

SECOND. Write us for installation ideas using the GS/CAC package to save floor space and construction cost. Detail drawings ready to adapt

to your plans; practical ideas that even show you how to tuck the water-heater into what used to be waste space. Just a post card that says "GS/CAC Idea File" will bring them to you.

Luxaire

The C. A. Olsen Manufacturing Company, Elyria, Ohio

Here's the sales closer: Insulite's 10-year guarantee!

**INSULITE
VINYL-BOND SIDING
TEN-YEAR GUARANTEE**

Insulite guarantees its Vinyl-Bond factory finished siding against any blistering, peeling, cracking, or checking visually apparent under normal inspection, for ten years from the date of installation.

If inspection by Insulite reveals to its satisfaction that Vinyl-Bond siding has failed under normal conditions of exposure within such time, Insulite will make an adjustment limited to the cost of refinishing the siding involved.

All claims under this Guarantee must be made in writing to Insulite within the guarantee period and authorization must be received prior to the beginning of any repair work. This Guarantee is valid only if factory finished siding is installed in accordance with Insulite's recommendations and if the Property Owner's Guarantee Certificate is filled out and signed by the Property Owner and received by Insulite within thirty days after installation or occupancy. This Guarantee covers all liabilities of Insulite. No other Guarantee is expressed or implied.



**INSULITE Division of
MINNESOTA AND ONTARIO PAPER COMPANY**
Northstar Center, 7th and Marquette
Minneapolis 2, Minnesota

VINYL-BOND IS A T.M.

If each siding paint job costs	\$200	\$300	\$400	\$500
10 year costs with 2 repaintings	400	600	800	1000
10 year costs with 3 repaintings	600	900	1200	1500
Your 10 year painting cost estimate	\$ _____			
Less: Price difference between sidings	\$ _____			
Your customer's net savings with Vinyl-Bond	\$ _____			

It goes up fast and easy. Insulite Vinyl-Bond (in either horizontal lap or vertical panels) comes pre-finished and ready for installation. Comes in 4 colors: Super White, Seaspray Green, Sandstone, and Whisper Gray. The complete exterior-wall system includes inside and outside corners, special butyl caulking, and touch-up sealer . . . all in matching colors.

You can saw it just like regular Insulite Primed Siding. Uniform long lengths . . . no knots or grain. No splitting when nailed close to edges.



What's it worth to your customers? Many builders take a pencil and show prospects the difference on paper. Naturally, repainting costs vary depending on the size of the house, amount of material required, labor, etc. But, you can figure that most sidings will require painting about every 3 to 5 years. Using a simple chart like this, you can show a prospect what he can expect to save with Insulite Vinyl-Bond Siding.

Here's how it's made. First, a special phenolic resin-impregnated fiber mat is applied to the basic Insulite board under carefully controlled temperature. The mat is literally fused to the board, providing a tough, waterproof primer that gives the siding a smooth, durable surface. Next, one . . . and then a second coat of Sherwin-Williams liquid vinyl is fused to the siding in a new high-temperature baking process.

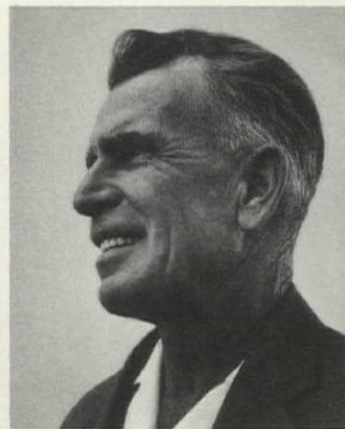
PROVED BY A RUGGED TEST PROGRAM, AND ON THE JOB. Vinyl-Bond Siding has been through an enormous amount of research and testing . . . in the lab, on Sherwin-Williams' exposure racks, and most importantly, on homes from New Mexico to New Jersey. The result? A 10-year guarantee against blistering, peeling, cracking or checking.

"My realtor says the beautiful finish and the 10-year guarantee are very effective sales aids."

"When I first started using Vinyl-Bond, Elsie Jones, my realtor, called all her sales people together for a presentation on the product. They went over all the features and benefits, and evidently have been using them very effectively.

I've been building quality homes for 30 years now, and frankly, I'm cautious about any new product until it proves itself to me. But now that I've tried Vinyl-Bond, I think it's an excellent product. I've tried some other pre-finished sidings with unhappy results, so I speak from experience. If a product doesn't meet my standards, I won't use it."

A 3-bedroom ranch style home built by Frank E. Schlarb & Sons. Finished with Insulite Vinyl-Bond Siding in Sandstone color. \$27,200.



Frank E. Schlarb of Kent, Ohio, builds 20 to 25 homes a year, \$25,000 and up, both custom and speculative. Mr. Schlarb and his 5 sons are the developers and builders of Franklin Hills in Kent.

Builders and their foremen report on the ease of applying Insulite Vinyl-Bond Siding



Louis Mihalic, Carpenter Foreman for John S. Clark and Sons, Chicago builders. "My men like working with Insulite Vinyl-Bond Siding. It's really easy to cut and handle. A competent carpenter can install it without any trouble. It doesn't take any longer than any other siding. A few minute's instruction is all that's necessary. It's actually better than any type of wood because there are no splitting problems."

Kenneth K. Bluett, a Chicago builder. "Although

Insulite Vinyl-Bond Siding takes a little longer to install on the first job, after that it's fairly fast. Appearance-wise, this siding looks better, and buyers certainly seem to like it. We've had no problems with splitting. And, because there are no nail holes, dust and dirt does not collect on the siding."

Frank Schlarb, builder, Kent, Ohio. "The boys like Vinyl-Bond. It goes on fast, and the adhesive application works good . . . really holds that siding firm."

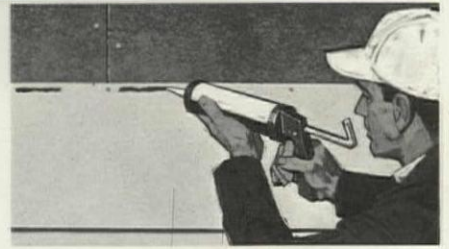
Here's how it's done. Just 5 common accessories needed!



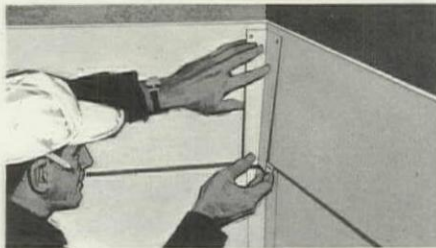
SAW IT LIKE WOOD. Cuts quick, clean. Made of wood fibers; has no knots or grain. Matching touch-up applicator furnished to reseal edges.



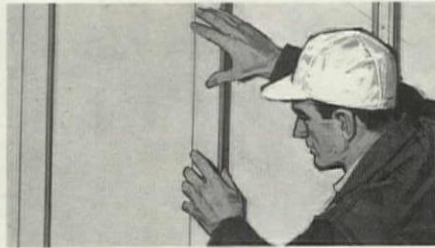
NAIL ALONG TOP EDGE. Siding won't split; vinyl color-coat won't chip. Nails easily, firmly. When complete siding job is done, nails won't show.



APPLY ADHESIVE ALONG TOP EDGE. Next course is held by adhesive at bottom, nails at top. Adhesive comes in cartridges, applies fast with caulking gun.



INSTALL METAL CORNERS. Both inside and outside corners slip under siding at bottom, nail at top. Lengths to match siding width. Vinyl color-coated.



SNAP-ON METAL BATTENS. Fit firmly on clip strips that nail to siding. Available in 8' and 9' lengths, are vinyl coated in colors to match siding.



APPLY CAULKING. Special long-life butyl caulking in matching colors applies like ordinary caulking. That's it. Complete exterior wall is up fast!



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WHAT EVERY BUILDER SHOULD KNOW ABOUT KEMPER KITCHENS

There are reasons why each month more and more builders are installing Kemper Brothers wood kitchen cabinets in their homes. Here is a brief outline why *you* should seriously consider Kemper Kitchens if you have not already done so.

COMPETITIVE PRICING

Here is a line of top quality cabinets . . . cabinets with extremely saleable styling and finish that are priced lower than you would expect. This helps to keep you competitive in your market without eating into your profit.

FULL LINE OF STYLES AND SIZES

Choose from Colonial, Provincial or Traditional styling in cherry, fruitwood or walnut finishes. In addition, Kemper offers the widest range of cabinet sizes in the industry including bathroom vanities and either base or wall hung occasional cabinets.

FINEST FINISH IN INDUSTRY

A remarkable finishing process that is exclusively Kemper Brothers increases toughness and moisture resistance many times over other finishing methods. Provincial door frames and drawer fronts are completely submerged (not just sprayed) in a deep penetrating polyurethane dip and all cabinets are treated with vinyl sealers . . . this means positively no warping through moisture penetration. Then, after vinyl based toners are applied to bring out and preserve the natural beauty of the wood, all door frames, drawer fronts and overlays are finished with a high temperature, baked-on plastic type finish that lasts a lifetime. Modern conveyorized ovens provide unequaled quality control and uniformly fine cabinet finish. The elastic qualities of this exclusive Kemper finish allow it to expand and contract with the wood it covers. This is the secret behind Kemper's long lasting finish that never cracks . . . never checks.

YOUR TYPE OF CONSTRUCTION

Strength that you, as a builder, will recognize and appreciate. Front structurals and overlays are solid hardwood and joined by concealed mortise and tenon. Cabinets are *fully* framed and generously glue blocked for additional strength. All cabinets butt snugly together . . . no racking problems with Kemper cabinets. Doors on the Traditional and Colony Lines are bookmatched and feature the time honored Coos Bay Core construction. Kemper doors have a $\frac{1}{8}$ " warp tolerance guarantee. *Does your present supplier provide you and your customers with this protection?*

DEPENDABLE DELIVERY

Kemper maintains a 35,000 cabinet inventory, 17 car rail sidings, 45 trailer docks and $\frac{1}{2}$ million sq. ft. of manufacturing area to insure you of "on time" delivery throughout the year. Special protective packaging in addition to automated and conveyorized processing assures you of receiving factory condition cabinets "on time . . . everytime."

FURNITURE QUALITY GUARANTEE

Kemper Brothers is the *only* kitchen cabinet manufacturer licensed by the National Association of Furniture Manufacturers to display the NAFM seal and to offer this exclusive warranty to builders. *"Furniture which carries the NAFM seal of integrity is warranted by the manufacturer to be free from defects in workmanship, material and construction for a reasonable period of time, but not less than (12) months from the date of delivery to customer."*

There are still more reasons why you should install Kemper Brothers quality wood kitchen cabinets in your homes. Don't you agree it's time for you to talk to your local Kemper Distributor? He's listed in the Yellow Pages.

Illustrated at left is Kemper's Colony Kitchen in genuine American Cherry veneers. Note V grooved doors and authentic Early American hardware. Write for Kemper's full line catalog today . . . It's free.



KEMPER BROTHERS, INC.

Richmond, Indiana, Tel. 2-4211



Housing's busiest areas are unhurt by biggest cutback yet in defense bases

Thus do housing men size up the amputation by Defense Secretary Robert McNamara's keen surgical scalpel, which last month trimmed 63,400 jobs from military and civilian payrolls by closing 95 military bases, 80 in the U.S. The cutbacks save U.S. taxpayers \$477 million annually, which nearly equals the \$576 million McNamara has pruned from defense budgets in over three years. Some local politicians, well aware that voters look on defense dollars as a desirable prop for local economies, are protesting vigorously. But McNamara is almost certain to stand fast; he has not reversed one of 574 closings.

McNamara is working hard to sell the idea that base closings are a golden opportunity for local communities to bring in stable nondefense industries. His slashes free 377,000 acres of land (about 600 sq. mi.); some will be taken by other government agencies, but past closings have proved that a large share is sold to private groups for industrial and some residential use. Most of the land has water and sewers and some streets, can thus be quickly adapted to other uses.

Some lose, some gain. Housing's biggest boom area, California, where 20% of U.S. homes are built, passed the cutback test by gaining 665 jobs.

Likewise Maryland, bustling with Washington, D.C.'s housing boom, gains new jobs with consolidation of First and Second Army Headquarters at Fort Meade.

Texas' booming cities of Houston and Dallas are unscathed. Cuts did cost the less active housing areas of Amarillo, Abilene and Waco a total of 8,732 jobs (see list below). Builders in some cities like Reno, who have been coveting the land under military bases for months, can now push plans for private use.

The biggest economic hardships are expected in cities where the departed military payroll was a large share of the local economy. In Savannah, for instance, clos-

ing of Hunter AFB will be phased to 1967 to ease the loss of about 25% of the area's manufacturing employment. A nearby boom town, Charleston, S.C., where already one-third of the nation's 1,200 military housing units under Sec. 810 have been built, benefits from 600 persons to be shifted from Savannah.

Here are communities losing 500 or more civilian or military jobs:

NORTHEAST—Bangor, Me., 4,173 jobs lost at Dow AFB; New York City, 9,634 jobs at Brooklyn Naval Shipyard and 2,025 jobs at Ft. Jay plus transfer of 746 persons at DSA Medical Supply Center to Philadelphia; Middletown, Pa., 2,929 jobs at Olmstead AFB; Portsmouth, N.H., 7,305 jobs at Portsmouth Naval Shipyard; Port Washington, N.Y., 850 employees transferred to Orlando, Fla. from Naval Training Devices Center; Plattsburg, N.Y., 1,268 jobs at Plattsburg AFB; Springfield, Mass., 1,700 jobs at Springfield Armory.

SOUTH—Abilene, Tex., 962 jobs at Dyess AFB; Altus, Okla., 962 jobs at Altus AFB; Amarillo, Tex., 4,790 jobs at Amarillo AFB; Macon, Ga., 950 jobs at Naval Ordnance Plant; Mobile, Ala., 3,060 jobs at Brookley AFB; New Orleans, 800 jobs at New Orleans Army Terminal; Orlando,

Fla., 1,745 jobs lost at Orlando AFB and 600 personnel added; Savannah, Ga., 1,150 jobs lost and 2,576 personnel transferred from Hunter AFB; Waco, Tex., 2,980 jobs at Connally AFB.

NORTH CENTRAL—Joliet, Ill., 769 jobs at Joliet Arsenal; Lincoln, Neb., 1,474 jobs at Lincoln AFB; Madison, Wis., 2,405 jobs at Truax Field; Salina, Kan., 1,399 jobs at Schilling AFB; Topeka, Kan., 747 jobs at Forbes AFB.

WEST—Cheyenne, Wyo., 746 jobs at Francis E. Warren AFB; Denver, 1,004 jobs at Lowry AFB; Glasgow, Mont., 4,809 jobs at Glasgow AFB; Marysville, Calif., 777 jobs at Beale AFB; Moses Lake, Wash., 3,584 jobs lost and 1,924 transferred from Larson AFB; Mountain Home, Idaho, 777 jobs at Mt. Home AFB; Reno, 1,538 jobs at Stead AFB; Roswell, N.M., 961 jobs at Walker AFB; San Bernardino, Calif., 1,448 jobs lost and 630 persons transferred in at Norton AFB; Spokane, Wash., 551 jobs at Fairchild AFB.

Hidden upswing. Housing is ending 1964 with a spurt like the one which marked the close of 1963. But the 1964 surge is falling short of the near-record crest of late 1963, so comparisons of this year's and last year's peaks have led to a rash of bearish newspaper stories.

KEY HOUSING INDICATORS

		1964	1963	% Change
		DOLLARS (millions)		
Dodge residential contracts	Oct.	1,702	2,028	- 16
	10 months	17,826	17,677	+ 1
ENR advance mass housing plans	Nov.	690	673	+ 2
	11 months	7,845	6,952	+ 13
ENR advance apartment plans	Nov.	380	298	+ 27
	11 months	4,306	3,182	+ 35
ENR advance house plans	Nov.	139	159	- 13
	11 months	1,571	1,808	- 13
UNITS (000)				
Starts, private nonfarm	Oct.	139.4	161.2	- 13
	10 months	1,321.9	1,370.4	- 4
Starts, seasonal rate	Oct.	1,569	1,824	- 14
Permits, seasonal rate	Oct.	1,235	1,401	- 12
New houses sold	Sept.	50	48	+ 4
	9 months	452	443	+ 2
New houses for sale	Sept.	239	241	- 1

Sources: F. W. Dodge Co., division of McGraw-Hill Inc.; Engineering News-Record; Census Bureau; HHA.

Realtors reverse policy and endorse subsidized mortgages for remodeling

In a historic shift of policy, the National Association of Real Estate Boards is urging the use of submarket mortgage loans to hypo the nation's rehabilitation rate.

The subsidized mortgage (current rate is 3 7/8 %) was written into law in 1961, but in the 3 1/2 years since then the loans have been largely used to build new apartments (28,000 new units vs. 4,000 existing units renovated). Last August Congress created a second submarket program to provide 3% loans for fixup in renewal areas.

NAREB has until now opposed such ideas. But last month at its Los Angeles convention it called for a drastic redirection of FHA Sec. 221d3 to promote rehabilitation instead of new housing. It hopes that most work will be done by nonprofit private

groups like churches and labor unions.

At the same time the Realtors seek a major cutback in Sec. 221d3 income limits so only families eligible for rental aid disbursed by local and state welfare agencies can occupy the subsidized units. They propose an average income ceiling of \$4,000, compared to current limits ranging from \$4,750 to \$9,000 for a family of four.

The Realtors dropped their all-out opposition to subsidized mortgages because, in the words of their Washington Committee, "It is becoming increasingly difficult to develop opposition, even among conservatives, to the lending of the taxpayers' money at submarket interest rates." Their new stance emerged from a year-long study of ways to house low- and moderate-in-

come families. Outgoing NAREB President Ed Mendenhall explained:

"It is clear that we either must provide an alternative to public housing that offers a larger supply of good housing at the low-income level or public housing will continue to expand. It must be obvious to all of us that housing cannot be provided at submarket rents without subsidies being involved somewhere along the line. NAREB's long-standing opposition to the public housing program is based on opposition to government ownership, rather than government subsidy, although we certainly do not espouse the latter."

NAREB then urged Congress to kill the Sec. 221d3 program for moderate-income (over \$4,000) families. *Continued on p. 33.*



Artolier Lighting

Your most effective sales aid by day

Begin your selling at the front door with quality lanterns. Nationally advertised Artolier lighting instills customer confidence instantly and pre-sells for you round-the-clock.

Want to see more effective sales aids? Visit your Artolier distributor...you'll be sold too! For complete "Artolier Night & Day" sales kit: write Artolier, Dept. P, Garfield, N.J.



Artolier Lighting

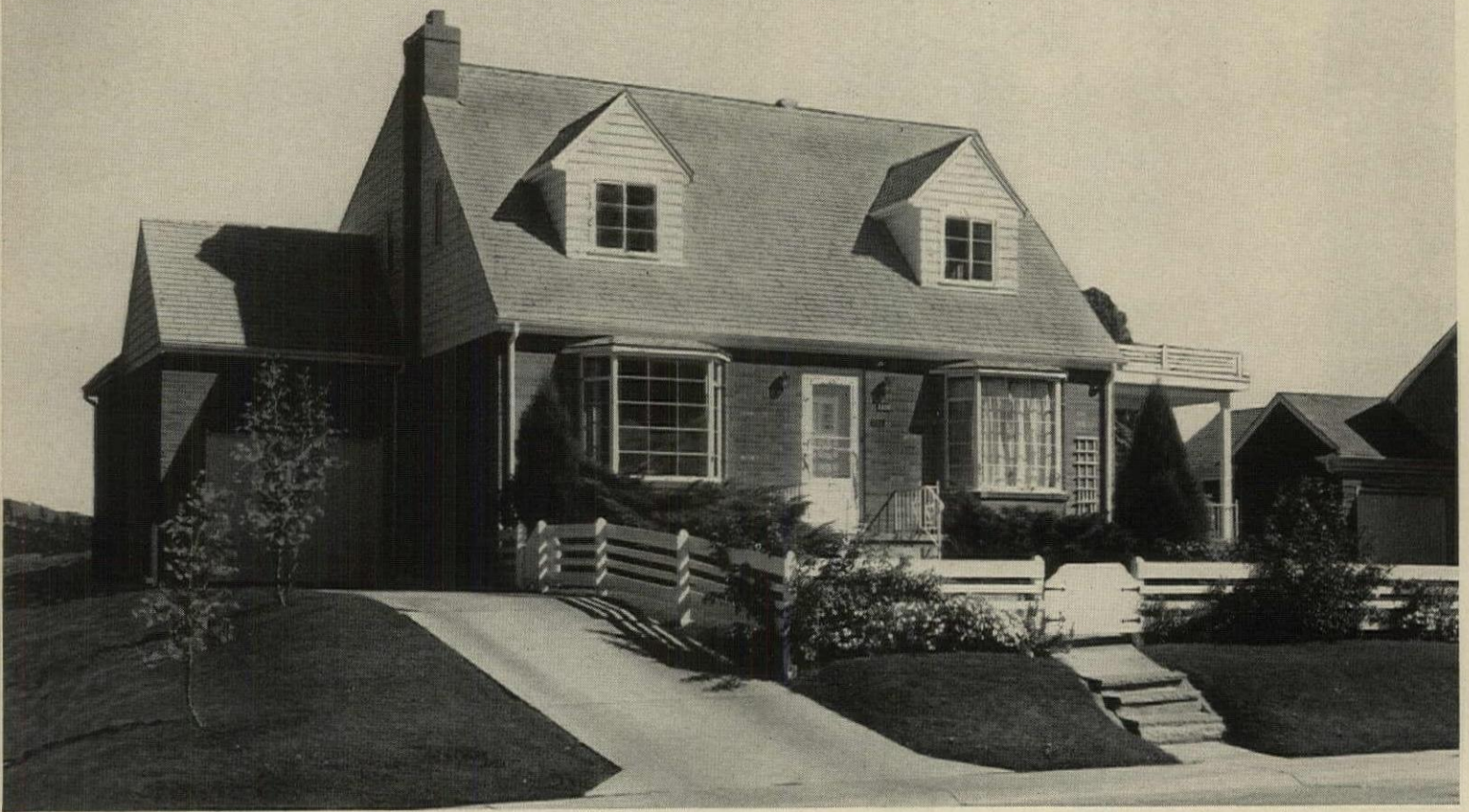
Your most effective sales aid by night

Begin your selling at the front door with quality lanterns. Nationally advertised Artolier lighting instills customer confidence instantly and pre-sells for you night and day.

Want to see more effective sales aids? Visit your Artolier distributor...you'll be sold too! For complete "Artolier Night & Day" sales kit: write Artolier, Dept. P, Garfield, N.J.



Built-in saleability! York air conditioning can help you sell your homes, by offering year-round comfort at low cost. York air conditioning for a home like this would add only about \$3.50 per month to mortgage payments.



For a low-cost development...

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Builders everywhere have been quick to realize the built-in advantages of installing York air conditioning in the homes they offer for sale. And there are York systems available to meet the needs of any home . . . for low cost tracts or custom-built residences.

York versatility permits you to install an air conditioning system with any type of heating system. Or, you may prefer to select from one of the complete packages that includes a Borg-Warner oil or gas-fired furnace and the matching York cooling system.

Advanced features by York can make air conditioning a "sales closer" for you. Features like factory-

charged systems with Quick-connect couplings that speed and simplify installation on the job-site; a complete line of units that adapt to your specific needs; units that tuck away in attic, carport, basement or utility room. York systems are priced to give you maximum air conditioning performance per dollar . . . designed with the builders' needs in mind.

Contact York now! We'll rush you complete information on the York Builder Program and detailed facts on York systems for every fine home you build. Just call your nearby York Dealer, listed in the Yellow Pages; or write York Corporation, Subsidiary of Borg-Warner Corporation, York, Pennsylvania.

Custom comfort! York air conditioning systems assure lasting customer satisfaction, with an absolute minimum of call-backs. York air conditioning for a larger home like this would add only about \$5.25 per month to mortgage payments.



or a custom-built residence . . .

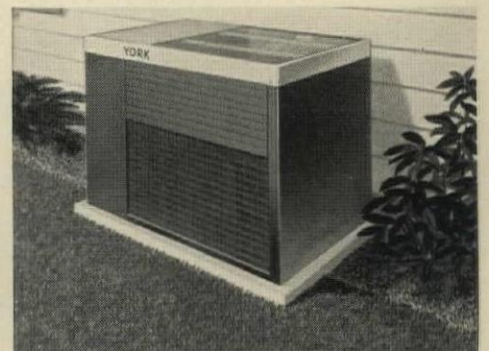
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mistake
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**DODGE
REPORTS**

NEWS

continued from p. 29

Subsidy for slums? The Realtors' study convinced them that welfare rental payments running from \$1 billion to \$1.5 billion a year are a vast subsidy of slum housing. The outlay dwarfs all the direct housing aid flowing from HHFA, suggested one committee member.

The league called upon welfare agencies and local housing inspectors to crack down on slum operators, even if new laws are needed to force inspections of units occupied by welfare recipients.

Such a crackdown to insure that welfare payments do not bloat slum profits "will provide the greatest possible stimulation to rehabilitation on a wholesale scale," said Chairman J. Russell Doiron of NAREB's Build America Better Committee.

Lone holdout. NAREB's shift left the Mortgage Bankers Assn. as the lone opponent of mortgage subsidies in any form. MBA President Cliff Cameron told the Realtors "so-called" interest savings are lost before they get to renters. The result, he said, is "a distortion of the market, a moving away of investors and a disincentive to private endeavor."

But President William Blackfield of the National Association of Home Builders (which favors building houses for sale with submarket loans) disagreed: "We have to face the fact that continuing efforts will be made [to house low-income families], if not by industry, then by government, or both. I do not suggest that Sec. 221d3 is the panacea for our housing ills, but I do suggest that it is a necessary syrup to ease the ailment."

The Realtors are counting heavily upon their new approach to help defeat an almost certain request for new public housing subsidies in 1965. They also asked Congress to:

- End federal grants for nonresidential urban renewal and require voters in a city to approve each renewal project.
- Reject proposals to elevate HHFA to a housing and community development cabinet post. Instead, the Realtors want Congress to give the Federal Housing Administration independence under a separate board. But most observers believe Congressional approval of the housing cabinet post is a certainty.
- Let the Farmers Home Administration insure rural house mortgages as FHA now does for urban areas.

Race bias stand. The Realtors publicly commended their California unit for winning an election fight to nullify the state's antibias law (NEWS, Dec.). Said a NAREB policy statement: "We assert the right of equal opportunity of any person to acquire any parcel of real property, and the right of every property owner to determine the disposition of his property."

"No Realtor should assume to determine the suitability or eligibility on racial, creedal or ethnic grounds of any prospective mortgagor, tenant or purchaser, and the Realtor should invariably submit to the client all written offers made by any prospect." NEWS continued on p. 36

The advertisement features several models of fireplace equipment. At the top is a large, dark-colored unit with a chimney pipe extending upwards. Below it is a smaller, lighter-colored unit with a chimney pipe. To the right of these units are several smaller components, including what appears to be a damper and an ash dump. A large, stylized speech bubble is positioned on the right side of the advertisement, containing the text "WHO OFFERS THE FINEST LINE OF FIREPLACE EQUIPMENT". Below the speech bubble is a black rectangular box with the text "DONLEY DOES!" in white, bold, capital letters. The background is a light, textured surface.

With fireplace equipment in place, and inaccessible, you want dependability . . . a smoke-free fireplace to assure customer satisfaction and protect your profit.

This means Donley. Dampers up to 96" . . . ash dumps . . . ashpit and flue cleanout doors . . . are available in a full range of sizes for any type and style of fireplace. For complete fireplace units, choose from six sizes of the popular Donley Heatsaver line.

Get all the facts. Insist on Donley from your dealer or write today for free, full-line catalog.

Donley

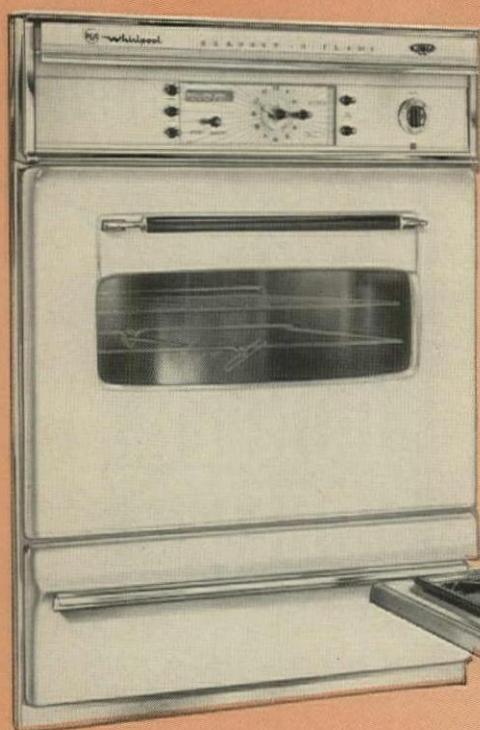
The Donley Brothers Company
13981 Miles Avenue
Cleveland, Ohio 44105

JUST A FEW OF THE
47 wonderful ways to
start home sales "cooking"

We're talking about the stunning new RCA WHIRLPOOL gas and electric ranges for '65. Huge selection is designed to satisfy the whims of any prospect as well as the requirements of any market. Install new gas or electric built-in ovens and matching cooktops . . . new electric set-in models . . . new eye-level gas or electric Connoisseur* ranges that slide in place as easily as a refrigerator . . . plus gas or electric

free-standing models — 47 models in all. Features that let you sell easier cooking . . . easier cleaning. And, a full line of gas or electric appliances from one dependable source can save you time and paper work. You deal with one man, sign one order and get undivided responsibility. Call your RCA WHIRLPOOL distributor about the brand that can start your home sales "cooking in the kitchen".

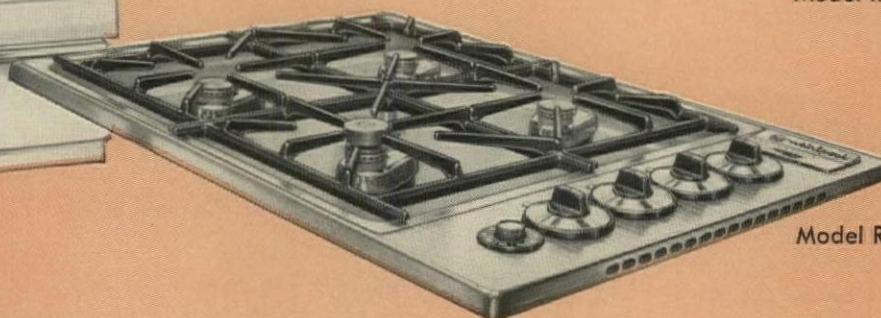
*Tmk.



Model RLG295



Model RLG195



Model RLG889

• *Built-in gas ovens*

All feature exclusive Blanket-O-Flame® oven for superior baking and broiling. Two 30" and three 24" models. Features include automatic ovens, rotisseries and removable doors.

• *Built-in gas cooktops*

Five models in all; above cooktop features exclusive Blanket-O-Flame burner. All designed for faster, easier cleaning. Three models have automatic Burner-with-a-Brain**.



Whirlpool

NEW



• *Built-in electric ovens*

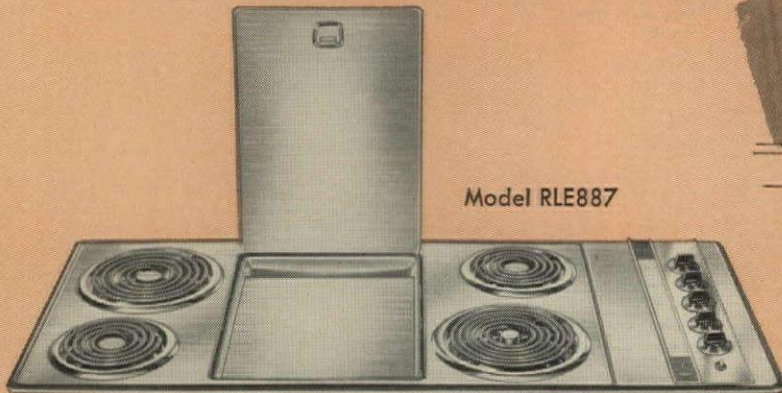
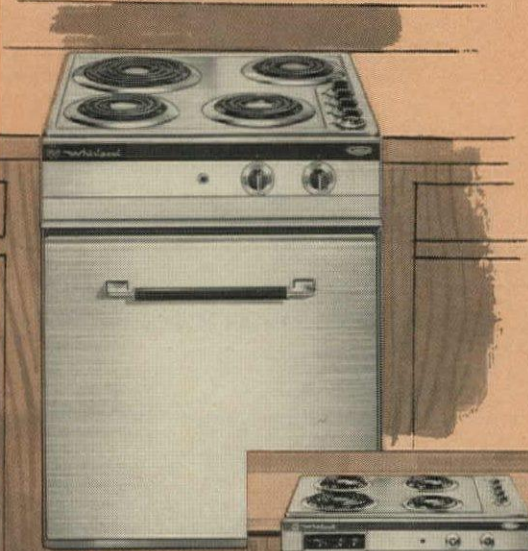
Seven models in all, three 30" and four 24"; three feature double ovens, and all but one have automatic ovens. All have the exclusive Bar-B-Kewer* oven control.



Model RLE2998

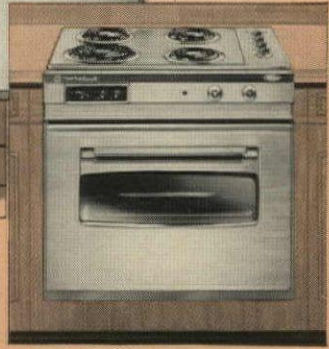
Model RLE25

Model RME4000



Model RLE887

Model RKE2700



• *Built-in electric cooktops*

Four models including the one with griddle in the middle. Easy to install, simply slip into countertop cutout. Convenient topside controls plus many easy-to-clean features.

• *Popular electric set-ins*

Handsome off-the-floor styling in choice of a new 24" model or three 30" models. They are so easy to install; simply hang from the countertop; no extra bracing is needed.

**A.G.A. Mark

*Tmk.

1965 GAS AND ELECTRIC RANGES

RCA WHIRLPOOL Appliances are Products of Whirlpool Corporation, Benton Harbor, Michigan. Trademarks RCA and  used by authority of trademark owner, Radio Corporation of America.

S&L League warns members: study housing markets before making construction loans

The big U.S. Savings and Loan League is turning from its traditional preoccupation with mortgage rates to a concerted effort to aid builders through better analysis of housing markets.

The move is aimed at restraining over-lending and overbuilding. It is expected to make sound projects sounder and to end uneconomic jobs before building begins.

A policy statement issued at the league's Miami Beach convention (see p. 17) warns all 5,100 member associations that loans to builders on houses not yet sold and to builders and owners of apartments have shown "major outcroppings of delinquencies in the past year." In contrast delinquencies on loans to homeowners have been falling steadily.

New policeman. The league statement—primarily the work of Executive Vice President Norman Strunk and Economic Consultant Arthur Weimer—was particularly critical of apartment market analysis.

"The league recognizes that a new responsibility rests upon the private enterprise components of the building industry to prevent overbuilding," it said. "This responsibility attaches especially to multi-family construction."

When FHA was insuring most apartments, the league points out, the agency often curtailed commitments to obviate

Photos: Vince Finnigan



STRUNK

WEIMER

overbuilding. But now no such single control is available because the bulk of apartment building has shifted into the hands of numerous private lenders, especially S&Ls.

"It is here that private enterprise is now receiving one of its greater challenges to act in the public good," the league warns. "S&Ls are directly concerned because they are mindful that overbuilding of apartments can disrupt the market for one-family homes."

Stitch in time. With that thought in mind, the league will co-sponsor (with the American Marketing Assn.) a 1965 roundtable to develop market facts similar to those collected by FHA on government-insured housing.

The league praised the federal agency, which now has in final draft a plan for public release of reports on each FHA office area (NEWS, Sept.).

Mortgage bankers earn 40¢ for \$100 of loans serviced

That's the surprisingly low figure disclosed by a Mortgage Bankers Assn. survey of 1963 operating ratios of 136 leading mortgage bankers. The companies account for 40% of all servicing by mortgage bankers.

The new figures give mortgage bankers fresh ammunition to back up MBA President Cliff Cameron's recent warning against cuts in servicing fees (NEWS, Nov.). The key fact: a cut of 4¢ per \$100 serviced would have chopped 57% from net profit after taxes.

The report is the first product of an association research program conducted by President Robert Pease of Draper & Kramer Inc., Chicago, and MBA Research Director Oliver Jones.

Rise in bank rate causing no mortgage price changes

That's the view of most mortgage men.

Eastern mortgage market experts theorize that the Federal Reserve Board's relaxation of Regulation Q, letting commercial banks pay up to 4% dividends on short-term savings, may trigger severe passbook competition with S&Ls.

But HOUSE & HOME mortgage advisers in 18 cities are virtually unanimous in predicting that the Fed's increase of the rediscount rate and the compensating relaxation of Regulation Q will have no effect on the long-term capital market.

MORTGAGE MARKET QUOTATIONS

Prices are those received by mortgage bankers on resale of loan to investors. They allow for 1/2% servicing. Builders may negotiate a slightly different price from mortgage bankers on original loans. Reported to HOUSE & HOME in week ending Dec. 4.

City	FHA 5 1/4s (Sec. 203) (b)				FHA 207 Firm Commitment	Conventional Loans		Construction Loans Interest + fees All lenders
	FNMA Sdry Mkt ^{xy}	Minimum Down* 30 year Immed ^w	35 year Immed	30 year Fut ^w		Comm. banks, Ins. Cos.	Savings banks, S & Ls	
Atlanta	97 1/4	98-98 1/2	97 1/2-98	97 1/2-98 1/2	a	5 1/2-6	5 1/4-6 1/4	6+1
Boston local out-of-st.	98 1/4	par-101	a	par-101	a	5-5 1/2	5-5 1/2	5 1/4-6
Chicago	97 1/4	98 1/2-99 1/2	97-98	97 1/2-99	99-par	5 1/2-5 1/2	5 1/4-6 1/4	5 1/2-6+1-1 1/2
Cleveland	97 1/4	98 1/2-99	97 1/2-98 1/2	98-99	99-par	5 1/2	5 1/2-6	6+1
Dallas	97 1/4	97-98	97-97 1/2	97-98	99-99 1/2	5 1/2-5 3/4	5 1/2-6	6-6 1/2+1
Denver	97 1/4	98-99	a	97 1/2-98	99	5 1/2-6	5 1/2-6 1/2	6+1 1/2-2
Detroit	97 1/4	98-99 1/2	97 1/2-98	98-99 1/2	99 1/2-par	5 1/4-5 1/2	5 1/4-5 1/2	6+0
Honolulu	97 1/4	97 1/2-98	97	97	a	5 3/4-6 1/2	6-7	6+1-2
Houston	97 1/4	97-98 1/2	97-98	a	98 1/2-99 1/2	5 1/2-6	5 1/2-6 1/4e	6-6 1/4+1
Los Angeles	97 1/4	98 1/2	98 1/2	97 1/2	par-100 1/2	5 1/2-6	5 3/4-6.6	6-6.6+1-2 1/2
Miami	97 1/4	97 1/2	97	a	a	5 1/2-5 3/4	5 1/2-6	6+0-1
Newark	98 1/4	par	b	par ^b	99-par	5 1/2-5 3/4	5 1/2-6	5 3/4-6+1
New York	98 1/4	par	par	par	par-101	5 1/2-6	5 1/2-6 1/2	5 1/2-6 1/2
Okla. City	97 1/4	97 1/2-99	97 1/2-98 1/2 ^b	97 1/2-99	a	5 1/2-6 ^b	5 3/4-6 1/2	6+1-2
Philadelphia	98 1/4	par	99 1/2	par	par	5-5 3/4	5 1/4-6	5 1/2-5 3/4+1
San Fran.	97 1/4	98 1/2-99	98 1/2	98-99	99-par	5 1/2-6 ^d	5 3/4-6.6	5 3/4-6.6+1-2
St. Louis	97 1/4	97 1/2-99	a	97-99	a	5 1/2-6	5 1/2-6 1/4	5 1/2-6 1/2+1-2
Wash. D.C.	97 1/4	99	99	99	99	5 1/2-5 3/4	5 1/2-5 3/4	5 3/4-6+1

* 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.

* 3% down on first \$15,000; 10% of next \$5,000; 25% of balance.

Footnotes: a—no activity. b—limited activity. d—limited 6%. e—limited 5 1/2% available. f—in isolated instances on choice loans. h—depending on % of down payment. j—lower rate for companies with prime credit rating. l—limited 5 1/4%. w—for comparable VA loans also. x—FNMA pays 1/2 point more for loans with 10%. y—prices quoted are net after seller pays 1/2% marketing fee and 1/4% adjustment for stock purchase. Seller must pay 1% of mortgage for stock calculated in \$120 units, of which \$20 is contribution to FNMA capital and \$100 is for a share trading at about \$84.

Sources: Atlanta, Robert Tharpe, pres., Tharpe & Brooks Inc.; Boston, Robert Morgan, pres., Boston 5¢ Savings Bank; Chicago, Harry N. Gottlieb, vice pres., Draper & Kramer Inc.; Cleveland, David F. O'Neill, vice pres., Jay F. Zook Inc.; Dallas, Aubrey Costa, pres., Southern Trust & Mortgage Co.; Denver, Allen Bradley, vice pres., Mortgage Investments Co.; Detroit, Sherwin Vine, vice pres., Citizens Mortgage Co.; Honolulu, H. Howard Stephenson, vice pres., Bank of Hawaii; Houston, Everett Mattson, vice pres., T. J. Bettes Co.; Los Angeles, Christian M. Gebhardt, vice pres., Colwell Co.; Miami, Lon Worth Crow Jr., pres., Lon Worth Crow Co.; Newark, William W. Curran, asst. vice pres., Franklin Capital Corp.; New York, John Halperin, J. Halperin & Co.; Oklahoma City, M. F. Haight, 1st v.p., 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, Frank W. Cortright, sr. v.p., Bankers Mortgage Co. of California; Washington, D. C., Hector Hollister, exec. vice pres., Frederick W. Berens Inc.

CONVENTIONAL LOANS (combined averages)

	Oct.	Sept.	Year ago
New homes	5.75	5.77	5.82
Existing houses	5.91	5.93	5.93

	Interest charged by various lenders, new homes			
	Length of loans (Years)		Loan to price %	
	Oct.	Year ago	Oct.	Year ago
S&Ls	5.88	5.88	5.88	5.95
Life ins. cos.	5.49	5.49	5.49	5.51
Mortgage companies	5.69	5.72	5.72	5.73
Commercial banks	5.61	5.67	5.67	5.62
Mut. sav. banks	5.51	5.53	5.53	5.58

	Length of loans (Years)				Loan to price %	
	Oct.	Year ago	Oct.	Year ago		
S&Ls	24.1	24.3	75.5	75.7		
Life ins. cos.	26.7	26.0	69.2	67.9		
Mortgage companies	27.6	28.3	74.6	75.8		
Commercial banks	18.1	17.2	64.1	59.7		
Mut. sav. banks	24.1	25.7	68.4	70.9		

Source: Federal Home Loan Bank Board

NET SAVINGS DEPOSIT CHANGES

	(in millions of dollars)			
	Oct. '64	Oct. '63	Year to date	% change from 1963
Mut. sav. banks	\$220	13	3,254	33
S&Ls	861	5	8,079	5
Commercial banks	1,300	8	12,300	-4

Sources: National Association of Mutual Savings Banks, U.S. Savings & Loan League projections, Federal Reserve Board.

NEW YORK WHOLESALE MARKET

FHA, VA 5 1/4s
 Immediate: 97-98 Futures: 97-98
 FHA, VA 5 1/4 spot loans (On homes of varying age and condition)
 Immediate: 97-97 1/2
 Note: prices are net to originating mortgage broker (not necessarily net to builder) and usually include concessions made by servicing agencies. Majority of loans being sold today are spots.
 Prices cover out-of-state loans, reported the week ending Dec. 4 by Thomas P. Coogan, president, Housing Securities Inc.

Entries in the new-town derby keep pouring in; homeowner lawsuit plagues a Sacramento project

The rush to create giant self-contained new towns is drawing more and more nonhousing companies into competition with major developers already in the field.

All the latest companies announcing plans have one thing in common: the reservoir of cash needed to buy, master-plan and develop the vast acreages involved and to ride out any early problems or setbacks that might crop up.

Last month, plans were announced for 11 projected new towns, totaling 103,127 acres:

HEARST CORP., the publishing concern, tentatively plans to develop the 80,000 acre Hearst Ranch in San Simeon, Calif., for 65,000 people. Wilsey, Ham & Blair have done an early master plan.

SUNSET INTERNATIONAL PETROLEUM paid \$14 million for 3,550 acres (about \$3,960 an acre) in the Santa Monica Mountains in Los Angeles. Part of the mountains may still be earmarked for a state park. Concurrently Sunset arranged \$6 million of long-term financing by placing \$3.5 million of nine-year notes with Prudential Life Insurance together with warrants to buy 250,000 shares of Sunset common and a \$2.5 million note with Irving Trust. Sunset also paid \$5 million in cash and notes for 646 acres (or about \$7,700 an acre) near Palo Alto.

LOUIS LESSER ENTERPRISES paid \$17.5 million (or \$7,800 an acre) for the 2,241-acre Phillips Ranch southwest of Pomona. **GREAT LAKES PROPERTIES**, subsidiary of Great Lakes Carbon Co., paid over \$18 million (\$3,900 an acre) for 4,600 acres of the Camarillo Ranch. Developers Merv

Adelson, Irwin Molasky and Harry Lahr have started work on a 2,700 acre La Costa community north of San Diego.

Outside of California **KRATTER CORP.** gave "substantially in excess of \$18 million" (or \$3,600 an acre) for 5,000 acres in east New Orleans. **CANAVERAL INTERNATIONAL** plans to develop 700 acres at Freeport, Grand Bahama Island. **KETTLER BROS.** of Washington have assembled 1,740 acres north of Rockville, Md., to be called Montgomery Village. **J. I. KISLAK** of Newark, N.J. has assembled 900 acres in Ringwood, N.J. for a \$50 million project. And New York City based **WINSTON-MUSS CORP.** paid \$1.5 million (\$1,350 an acre) for 1,100 acres in the Montreal suburb of Lorraine, where they plan 3,300 one-family homes.

Trouble at El Dorado. One of the earliest new towns, El Dorado Hills West (H&H, Mar. '63), was having second thoughts about how much of the 10,000-acre project would be developed by other builders who would be sold blocks of lots, and how much they would do themselves. Reason: eight early homeowners, disgruntled at what they called "broken promises," have sued the developer and the builder of 40 houses for "fraud" and "deceit."

Observers give the suit little chance of success, but the action and the resulting publicity is causing El Dorado Hills West, and its parent, Sierra Pacific Properties, to change its development strategy. Result: fewer small builders. El Dorado will build more houses than it had originally planned, and sell far fewer lots to builders.

To avoid future disappointments from lot sales to builders, El Dorado Hills is forming its own construction division under V. Hal Treadway, a Sacramento contractor. Sierra Pacific Properties President Allan Lindsey hopes this unit can build 75% of the 18,000 units in his new town (vs. 50% in early estimates).

"In not selling any more lots to builders, we will be able to keep greater control of design," says Lindsey.

Stock decline. A weak stock market cut housing stock prices 3% as **HOUSE & HOME's** average of 86 housing companies fell to 8.62. All categories dropped, with mortgage banking companies off 6% to 9.49.

Here are the averages for selected stocks in each housing group:

	Oct. 7	Nov. 6	Dec. 1
Building	5.18	5.20	5.03
Mortgage banking	9.98	10.15	9.49
Prefabrication ..	8.64	8.03	7.99
S&Ls	16.48	14.89	14.33
Land development	5.64	5.66	5.57
AVERAGE	9.40	8.91	8.62

Dover sales hit new high but smaller margins cut net

DOVER CONSTRUCTION—thirteenth largest publicly owned builders in the U.S. (H&H, Apr.) pushed its sales above \$11 million for the first time in fiscal 1964. But greater use of FHA and VA financing—which broadened its sales base—lifted costs from 79% to 83% of sales. Profits fell 12% to \$525,000.

Dover is the largest builder in Chicago. Sales at its second tract topped 100 a month after opening last June. Now it has opened a third tract and plans a fourth. In New Orleans, where Dover also leads in sales, it gained \$1.5 million in advance sales from its second tract, opened in May.

ARVIDA and **GULF AMERICAN LAND**, two publicly held Florida developers, both increased their profits last year. Arvida rebounded from a \$430,000 loss to turn a profit of \$235,000 on lower sales. The company is nearing completion of two 12-story condominiums (H&H, June) in Boca Raton.

Gulf American Land, nation's largest developer, boosted earnings by two-thirds on a 38% increase in sales.

Company	Year ending	Revenues (000)	% change	Net (000)	% change
Alside	Sept. 30	\$24,211	-4	(\$5,598)	a
Arvida	July 31	5,294 ^b	-23	235	c
Colwell	Sept. 30 ^d	3,650	10	418	22
Dover Const.	Mar. 31	11,227	26	525	-12
Gulf Amer. Land ..	Aug. 31	94,364	38	10,596	63
Holly Corp.	July 31	9,281	-12	1,241	-26
Sunset Int. Pet. ..	Aug. 31	27,685	o	5,220	-23

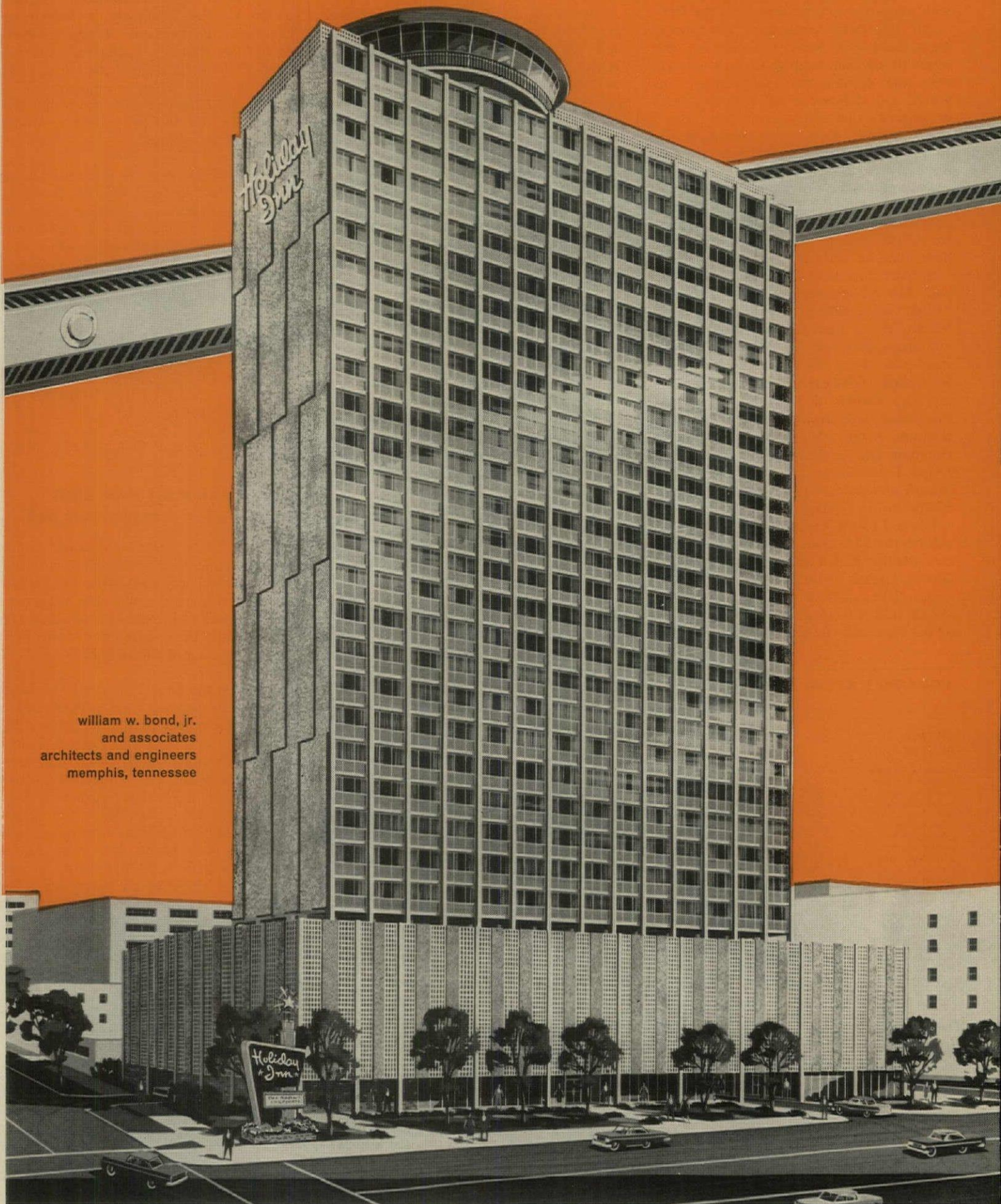
a—No comparison. Company earned \$1,784,745 in preceding year. Loss reflects writeoff of \$4,971,596 in closing of Alside Homes subsidiary in 1964. b—revenues without sale of operating unit (University Park Golf Course) were \$4,644,000. c—loss in previous year. d—six months report. e—change less than 1%.

NEWS continued on p. 42

HOUSING'S STOCK PRICES

COMPANY	Nov. 6 Bid/Close	Dec. 1 Bid/Close	COMPANY	Nov. 6 Bid/Close	Dec. 1 Bid/Close	COMPANY	Nov. 6 Bid/Close	Dec. 1 Bid/Close
BUILDING			LAND DEVELOPMENT					
Adler-Built Inc.	23 ^e	20 ^e	All-State Prop. ^b	13 ^a	13 ^a	Jim Walter ^c	24 ^a	24 ^a
Capital Bld. Ind.	85 ^e	80 ^e	American Land	13 ^a	13 ^a	S&Ls		
Cons Bldg. (Can.)	85 ^a	8	Am. Rty. & Pet. ^b	21 ^a	2	American Fin.	14 ^a	15
Dev. Corp. Amer.	13 ^a	13 ^a	Arvida	51 ^a	55 ^a	Brentwood	77 ^a	79 ^a
Dover Const.	33 ^a	31 ^a	Atlantic Imp.	14	14	Calif. Fin. ^c	61 ^a	53 ^a
Edwards Eng.	5	43 ^e	Canaveral Int'l. ^b	35 ^a	31 ^a	Columbia	9	81 ^a
Edwards Inds.	3 ^a	3 ^a	Christiana O. ^b	51 ^a	51 ^a	Empire Fin.	123 ^a	123 ^a
Eichler Homes ^b	51 ^a	51 ^a	Coral Ridge Prop.	13 ^a	13 ^a	Equitable S&L	231 ^a	223 ^a
First Nat. Rty. ^b	21 ^a	21 ^a	Cousins Props.	15 ^a	16	Far West Fin. ^c	171 ^a	171 ^a
Frouge	43 ^a	4	Crawford	27 ^a	33 ^a	Fin. Fed. ^c	351 ^a	35
General Bldrs. ^b	21 ^a	2 ^d	Deltona Corp. ^b	105 ^a	101 ^a	First Char. Fin. ^c ..	251 ^a	243 ^a
Hawaiian Pac.	53 ^a	6	Fla. Palm-Aire	17 ^a	2	First Fin. West	9	8
Kavanagh-Smith	31 ^a	31 ^a	Forest City Ent. ^b	51 ^a	53 ^a	First Lincoln Fin. ..	223 ^a	211 ^a
Kauffman & Bd. ^b	18	163 ^a	Garden Land	6	57 ^a	First Surety	73 ^a	71 ^a
Lou Lesser Ent. ^b	51 ^a	51 ^a	Gen. Devel ^b	41 ^a	41 ^a	First West Fin. ^c ..	111 ^a	111 ^a
Levitt ^b	61 ^a	63 ^a	Gulf American ^b	51 ^a	53 ^a	Gibraltar Fin. ^c	265 ^a	263 ^a
Lusk	21 ^a	21 ^a	Holly Corp. ^b	7 ^a	7 ^a	Great West. Fin. ^c ..	111 ^a	111 ^a
Pac. Coast Prop. ^b	87 ^a	87 ^a	Horizon Land	21 ^a	17 ^a	Hawthorne Fin.	9	85 ^a
Pres. Real. A. ^b	8	77 ^a	Laguna Nig. A. ^b	97 ^a	93 ^a	Lytton Fin.	157 ^a	147 ^a
U.S. Home & Dev.	3 ^a	7 ^a	Laguna Nig. B. ^b	5 ^a	53 ^a	Midwestern Fin. ^b ..	33 ^a	33 ^a
Del. E. Webb ^c	65 ^a	61 ^a	Lake Arrowhead	91 ^a	83 ^a	San Diego Imp. ^c	91 ^a	83 ^a
Webb & Knapp ^b	3 ^a	3 ^a	Macco Rty.	67 ^a	67 ^a	Trans-Cst. Inv.	101 ^a	91 ^a
			Major Rty.	10 ^e	14 ^e	Trans Wrld. Fin. ^c ..	133 ^a	133 ^a
			McCulloch Oil ^b	81 ^a	8	Union Fin.	93 ^a	93 ^a
			So. Rty. & Util. ^b ..	11 ^a	11 ^a	United Fin. Cal. ^c ..	151 ^a	143 ^a
			Sunset Int. Pet. ^b	81 ^a	8	Wesco Fin. ^c	24	24
PREFABRICATION			MORTGAGE BANKING					
Admiral Homes	11 ^a	1	Advance	81 ^a	81 ^a	Associated Mtg.	71 ^a	73 ^a
Alside Homes	21 ^a	23 ^a	Charter	7 ^a	7 ^a	Colwell	121 ^a	13
Gt. Lakes Homes	31 ^a	21 ^a	Cont. Mtg. Inv.	221 ^a	201 ^a	Cont. Mtg. Inv.	81 ^a	821 ^a
Harnischfeger ^b	291 ^a	30	* FNMA	145 ^a	141 ^a	* Kissell Mtg. ^b	9	8
Hilco Homes	11 ^a	3 ^a	* Palomar	17 ^a	11 ^a	* Scholtz Homes	31 ^a	23 ^a
Inland Homes ^b	71 ^a	73 ^a	* Southeast Mtg. Inv.	101 ^a	101 ^a	* Seaboard Homes ..	10 ^e	3 ^e
Madway Mainline	101 ^a	10	United Imp. & Inv. ^b ..	4	37 ^a	Steel Crest Homes ..	121 ^a	123 ^a
Modern Homes	41 ^a	37 ^a	Wallace Invests	31 ^a	27 ^a	Swift Homes	21 ^a	21 ^a
Natl. Homes A.9	3	27 ^a				Western Shell	9 ^e	9 ^e
Richmond Homes	3	33 ^a						

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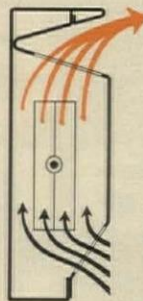
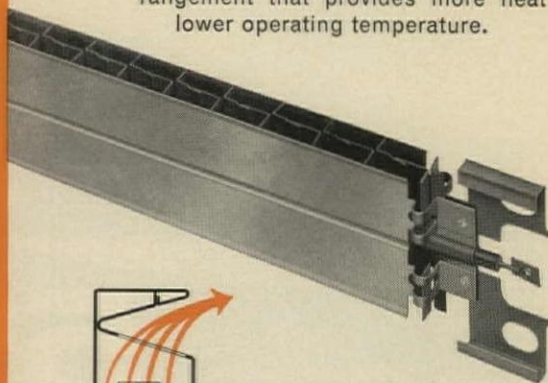
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The rules are simple. The program is open to all NAHB and NHBA members. Each builder agrees to construct and show a model Horizon Home with selling features appropriate to his area. Emphasis is placed on good design, total living area and imaginative use of concrete. There are also reasonable requirements on the total use of concrete and other cement products. Homes may be individual houses, or multi-family dwellings not over three stories above grade.

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PORTLAND CEMENT ASSOCIATION *An organization to improve and extend the uses of concrete*

New president of U.S. Realtors is homebuilder and mortgage banker

The choice of **Maurice G. Read**, 59, to lead the National Association of Real Estate Boards in 1965 underscored dramatically the number of roles played by many housing professionals.

"My hobbies have largely been trade associations and real estate associations," says Read, general manager and partner of Mason-McDuffie Co. in Berkeley, Calif. Hence Read is:

- A homebuilder through the Jordan & Read Construction Organization, which has built about 600 homes and apartments in the San Francisco area. He has also been a national director of NAHB for several years.

- A subdivider through Mason-McDuffie, one of the earliest sponsors of private homes associations which own and operate recreational facilities in new home subdivisions. For his work the Urban Land Institute chose him as its 1964 president, a post he is resigning to lead NAREB.

- A mortgage banker and broker. Starting in the 1940s, Mason-McDuffie has grown to the thirty-first largest mortgage banker in the U.S., servicing \$265 million in loans.

And, of course, Read is a



NAREB'S READ

"There is no status quo"

Realtor who has served on numerous NAREB committees and as president of the International Real Estate Federation.

From the day he graduated in economics from the University of California (he entered on a football scholarship) in 1929, Read has been a Mason-McDuffie man. He has seen the company grow into one of California's most diversified concerns by not hesitating to enter new activities when the market demanded.

Today Mason-McDuffie operates 14 branches in northern California and Nevada, and Read visualizes twice that number of

offices by 1970. "Our greatest asset is people," he says. "But there is no status quo in any of our departments, our office locations, our policies—or in the minds of any of us."

Retail leader elected head of lumber dealers

Robert J. Lloyd, 45, of Lloyd Lumber & Supply Inc., Mankato, Minn., is the new president of the National Lumber & Building Material Dealers Assn. He succeeds **William T. Spencer**, 58,

Squire Haskins



LUMBER DEALERS' LLOYD

A note of harmony

president of the Spencer Lumber Co. of Gastonia, N.C.

A World War II naval aviator with the Distinguished Service Cross and five Air Medals, Lloyd was the Brand Names Foundation's Retailer of 1963. He started his own yard in a 20'x40' shed in 1946 and built it into a full service operation with annual sales of \$1 million plus. He is a past president of the Northwestern Lumbermen's Assn., an affiliate of NLBMDA and has for two years been vice president of the national group.

"We're stepping into 1965 on a note of unity," he says. "Our internal disputes are pretty well settled, and the harmonious approach will make my job ever so much easier."

George V. Stein, 46, general manager of the Currell Lumber Co. in Lawton, Okla., succeeds Lloyd as vice president.

National Homes make major executive shifts

In a move to bolster its services to builder-dealers, the largest home manufacturer in the nation (1963 sales: \$68.9 million) has reached into three outside companies for three new vice presidents.

Arthur L. Schnipper, who has held marketing posts with Norge, Philco and Lever Brothers, becomes National's marketing vice president.

Arthur Thake takes over the

manufacturing vice president's post vacated by the shift of **Hoyd B. Price** to oversee a \$12 million overseas housing contract at National subsidiary Knox Homes. Thake has been with Consolidated Vacuum.

William J. McCullough leaves General Electric Corp. to become National's finance vice president. He succeeds **Clifford A. Smith**, who resigned.

ASSOCIATIONS: The Insulation Board Institute has picked **C. F. Buckland** as new president. He is general merchandise manager for Celotex.

Stockton, Calif., Building Dealer **William G. Grieve** is 1965 president of the National Building Material Distributors Assn.

PRODUCERS: Barrett Division of Allied Chemical Corp. is NAHB's 1964 Manufacturer of the Year. Barrett's offer to builder customers of Consultron marketing advice by Researcher **William Smolkin** turned the trick.

Richard D. Loynd is new president of Emerson Electric's builder products division.

New president of Case Plumbing & Manufacturing Co. is **Willard G. Young**. Case will be operated independently of its owner, Briggs Manufacturing.

Rangaire Corp., new owner of Chambers Corp., has named **Harold B. Bailey** new president of the range and appliance maker.

DIED: Mrs. **Catherine Bauer Wurster**, 59, an associate dean of the University of California and a nationally known planning authority, Nov. 21 in a fall while hiking on Mount Tamalpais. Her 1934 book, *Modern Housing*, was credited by the *Washington Post* with having "a most direct effect upon the passage" of the first Housing Act in 1937. She had been an adviser to the late President Kennedy and was serving on President Johnson's task force on metropolitan problems at the time of her death. She eloquently complained that San Francisco was being covered by "the endless spatter of suburban boxes for upper-middle-income families," then worked with a United Auto Workers project in Milpitas to prove that open occupancy in moderate-priced homes can succeed in the suburbs; **Abner R. Katz**, vice president of United Improvement & Investing Corp., Nov. 13 in Long Beach, L.I.; **Walter A. Spickard**, 62, former sales manager for Centex Corp., Nov. 25 in Dallas.

Lumbermen press for new methods

U.S. lumbermen, at their fall meetings last month, eyed bigger sales because they expected new technology to expand lumber markets, especially in housing.

At Portland, Ore., the American Plywood Assn. cheered the rapid acceptance of Southern Pine plywood, made economical by new production processes.

President **Gene Brewer** of U.S. Plywood Corp. said plywood makers are so confident that they will pour an estimated \$75 million into about 25 to 30 new Southern plants that could produce two billion ft. a year.

On other fronts, the plywood association is pushing many tests of new techniques to boost uses of plywood in housing. Information Services Director **John Ritchie** cited three areas:

1. Roofs. APA is joining NAHB in a time-and-methods analysis of sheathing. A 5/8" plywood roof system over rafters spaced 4' on center is being developed.

2. Exterior walls. Thinner siding—5/16" instead of 1/2"—will be promoted.

3. Floors. A new underlay-subfloor system, glued to eliminate nail popping under the floor-

ing, will be presented.

In Phoenix the National Lumber Manufacturers Assn. voted to go ahead with the controversial 1 1/2" softwood lumber standard (see p. 61) by adding dry lumber to its new standards and specification publications. Span tables for both 1 1/2" and 1 5/8" lumber will be included.

NLMA also urged building-code groups to require in-factory grade marking for all softwood lumber intended for load-bearing use. This action is intended to prevent the forging of grade marks revealed recently on Long Island.

The association honored **A. J. Agather** (H&H, Dec.) for his development of the 1 1/2" dry-lumber standard as chairman of the American Lumber Standards Committee; **Dr. Stanley K. Sudarth**, Purdue University, for developing a digital computer program to analyze stresses; Mississippi's **Tom De Weese** for his role in winning Southern Pine Plywood acceptance, and Architect **Myrlin McCullar** of New Orleans, for designing a 12,000-sq.-ft. house in Fulton, Ala., that used 220,000 board feet of wood.



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AROUND
& UNDER

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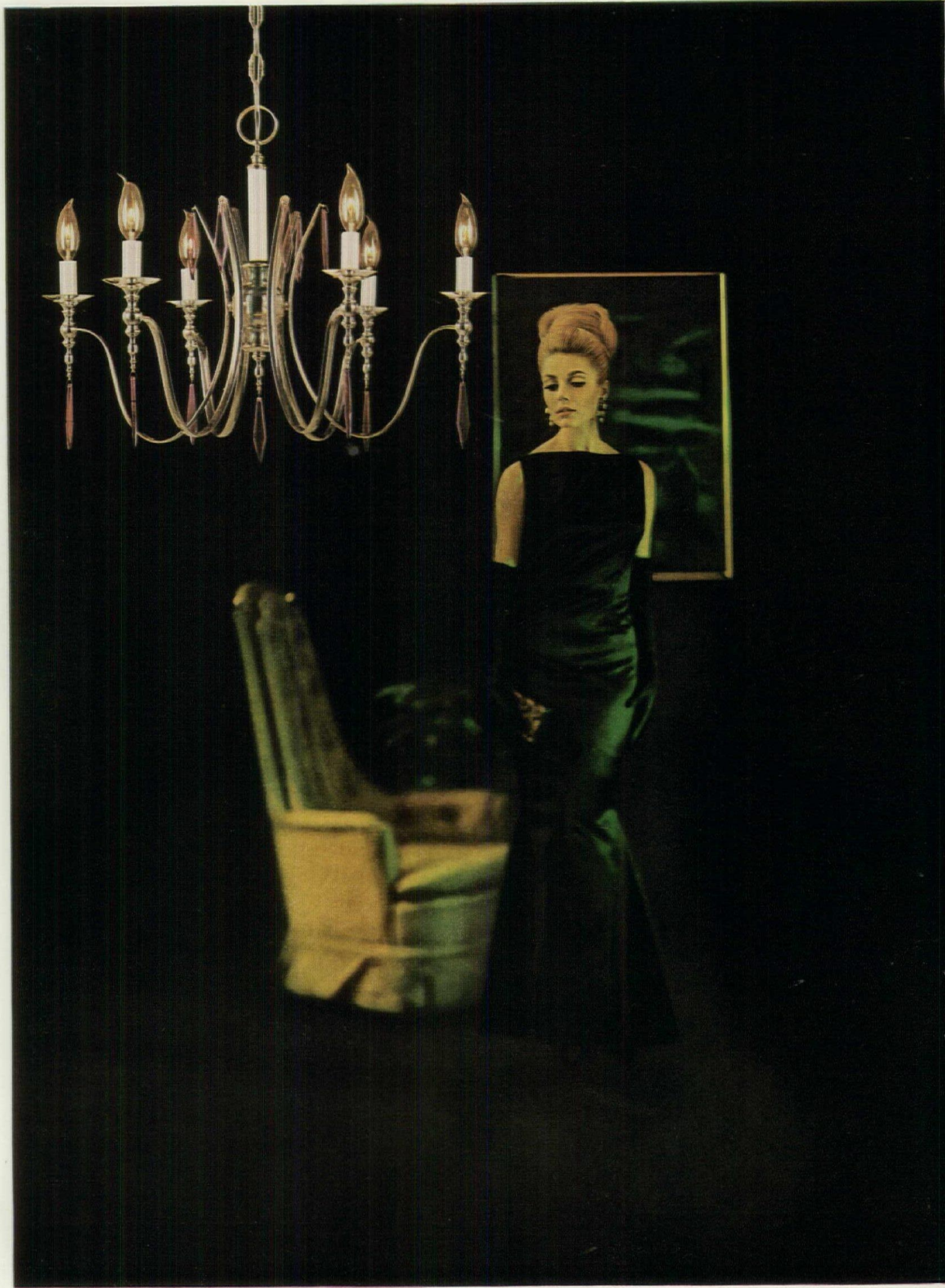


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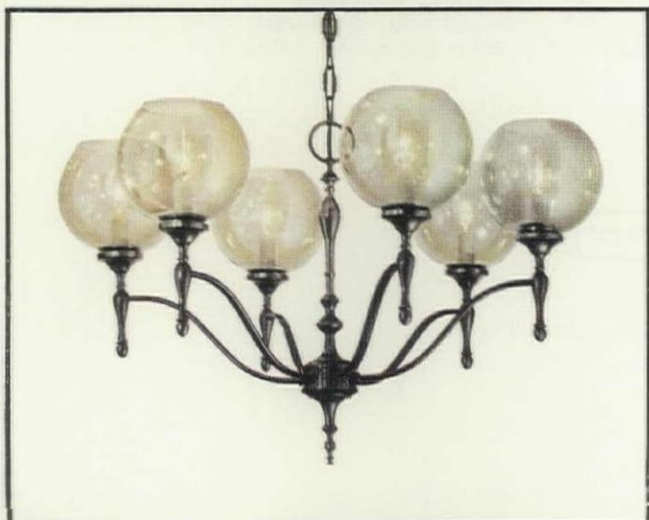
M-2650-29,-30, Pendants in warm red-yellow and cool blue-green-red.



M-2651, Spanish chain-hung in antique copper.

Opposite page, M-2057, transitional silver and white chandelier.

M-2656, Black-silver Italian chandelier.



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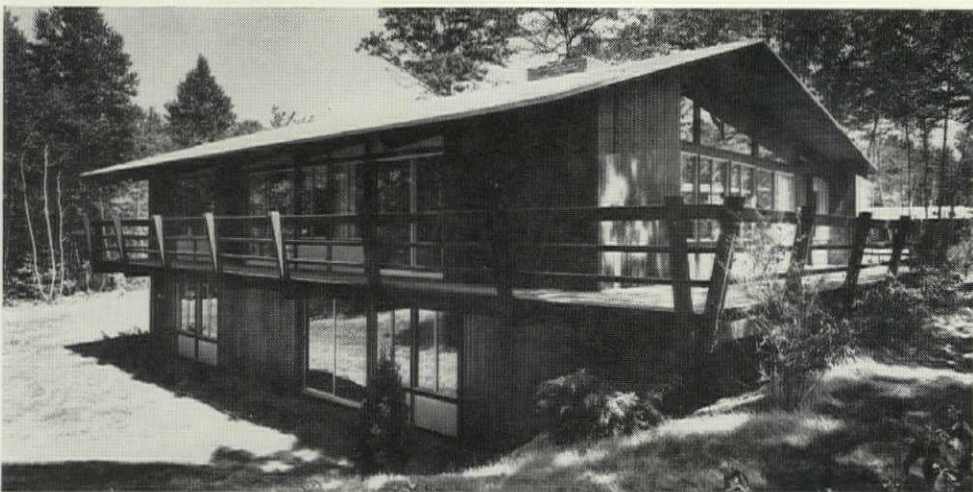
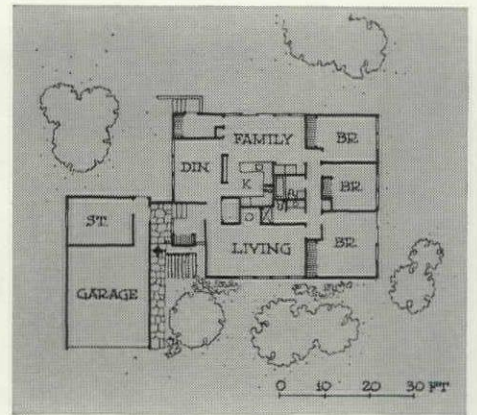
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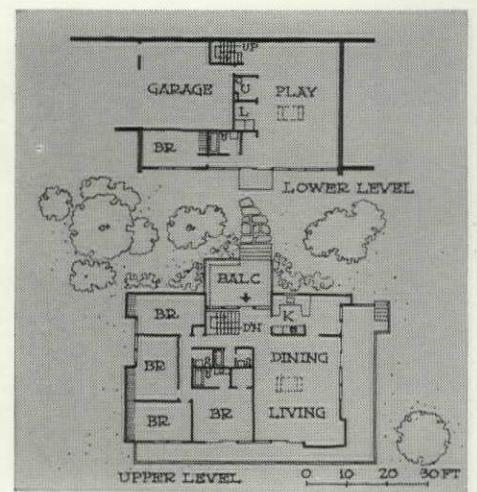
WHAT THE LEADERS ARE BUILDING



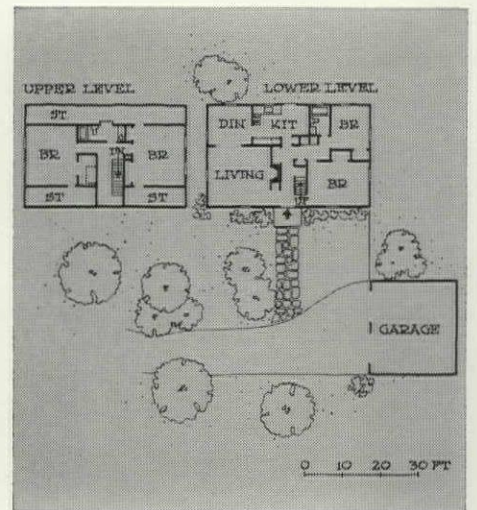
CONTEMPORARY ONE-STORY with attached garage has 2,400 sq. ft. and sells for \$31,990.



CONTEMPORARY TWO-STORY designed for sloping lots has 3,100 sq. ft., sells for \$35,950.



TRADITIONAL CAPE COD, 1½-stories with detached garage has 2,300 sq. ft., sells for \$31,250.



Which of these three models is the builders' bestseller?

If you picked the Cape Cod, you made the same wrong guess as Builders Fred Picker and Howard Beck.

The one-story contemporary at the top of the page has been outselling the next bestseller almost three to one—12 buyers so far. The contemporary in the middle is runner-up with four sales, and to date only two Cape Cod models have been sold. This ratio was a surprise to the builders because sales in New York City's suburbs are predominantly two-story Colonials and high-ranches. In fact, most

people did come out to see the Cape Cod in the 213-house development at Ramapo, N.Y.

However, after looking at the Cape Cod, most prospects returned to the contemporaries. What impressed them most was the open feeling of the post-and-beam construction and the amount of interior light. Result: they bought these more expensive contemporary models, even though half of them had planned to buy a Colonial house.

Picker and Beck pointed out that the larger living room in the contemporaries (23' x 12'

and 20' x 27') appealed to buyers over the traditionally small front parlor in the Cape Cod (16' x 17'). Another selling point was the inclusion of family rooms in the rear of the main level of the bestselling model and on the lower level of the second contemporary. Buyers strongly preferred the basement or attached garages of the contemporary models to the detached Cape Cod garage. And most of the buyers were interested in more windows and outdoor access than provided by a traditional Cape Cod plan. (continued on p. 51)

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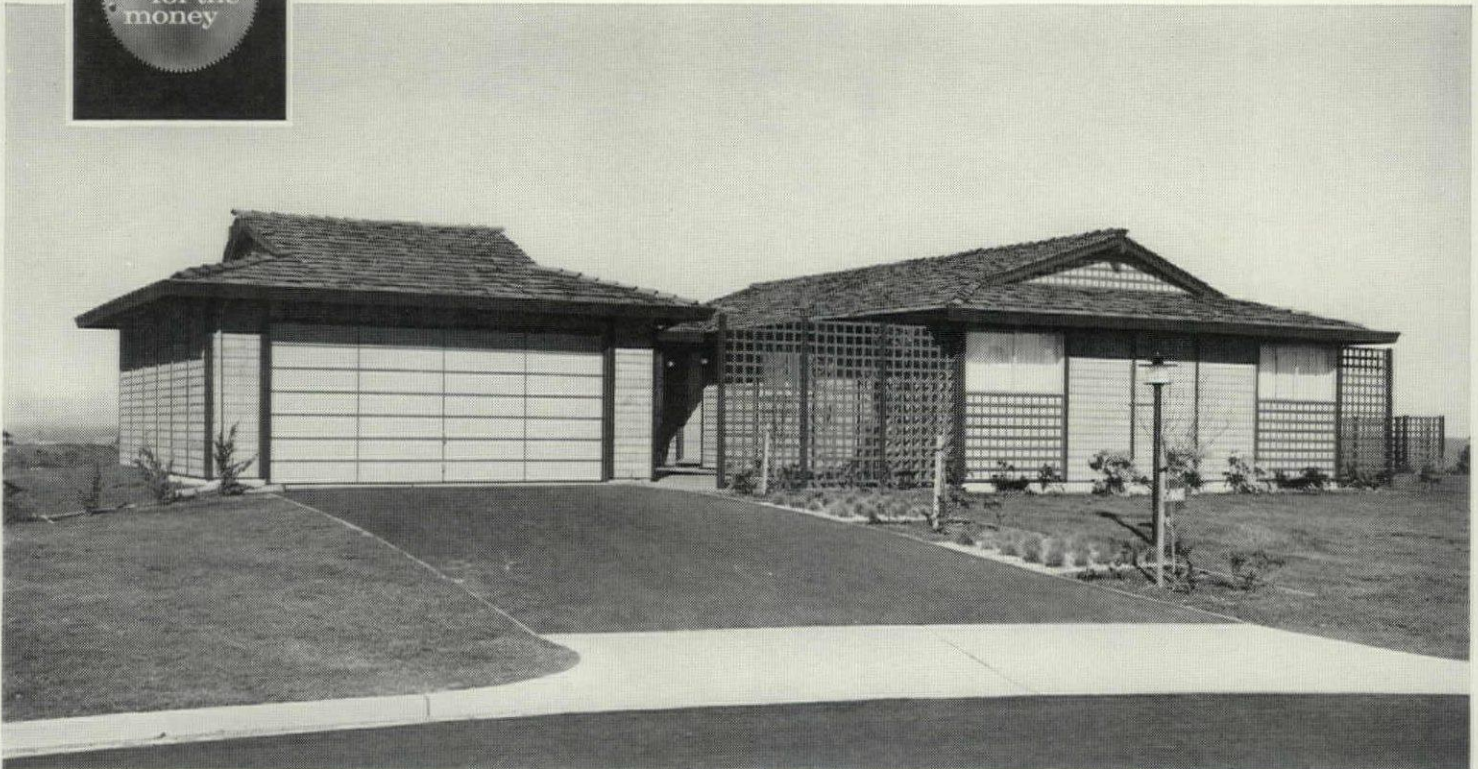
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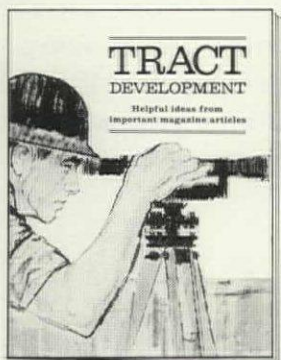
WHAT THE AMERICAN HOME SAID: "The oriental style of architecture has long been in evidence in custom work, but this builder's house indicates the influence in developments as well. This winner is situated in a planned community which features underground electric and telephone wires and gently curving streets planted with shade trees. The home is designed so the living area faces away from the street and opens into an entry court on one side and a patio on the other. Sliding shoji panels divide living room and family-dining room. This not only carries out the oriental theme but makes these areas flexible and adaptable to individual family needs. Another convenient feature is the outside door that leads to the laundry area and main bathroom.

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Herman Sarkowsky
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United Homes Corporation

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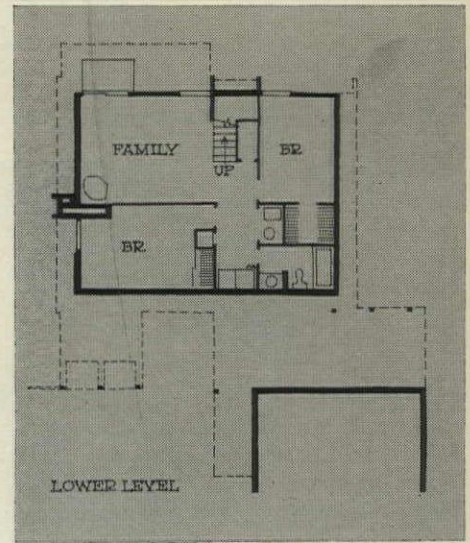
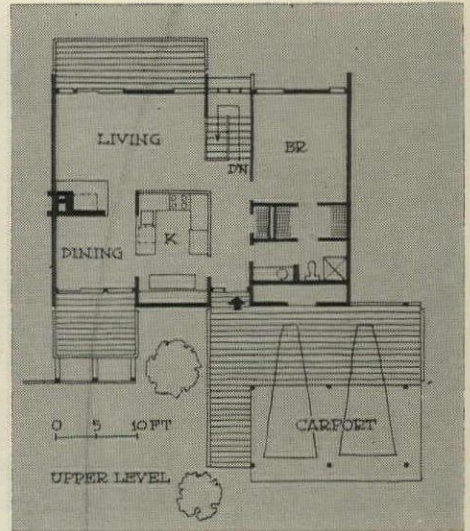


London-Lenscrete Ltd., Queen's Circus, London, S.W. S.

John Bickel



CARPORT-BRIDGE leads from street to upper level of \$24,500, two-story hillside house.



A rear-sloping lot exposes both living levels

Seattle Architect L. S. Higgins did not want to bury \$2,500 worth of stacked-bond foundation by making this 1,753-sq.-ft. (plus decks) two-story house look like a one-story ranch. Instead he used a wood deck carport-bridge to reach the front entrance from the street, and left the lower level above grade.

There are two other sheltered decks: one for dining (screened from the street by a wooden fence) and one off the living room, which has

a view of the deep rear lot. There is also a patio off the family room on the lower level.

Builders Hebb & Narodick followed a plan usually found only in custom houses. They put both children's bedrooms on the lower level and thus allowed one half of the upper level for the master-bedroom suite, which is buffered effectively from street noises by its own bath and dressing area and by the carport storage area.

Richard Fish



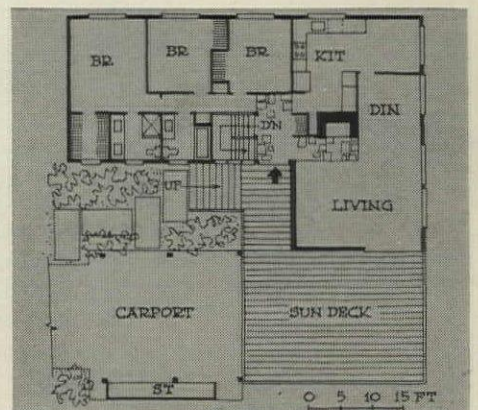
CARPORT GRADE can be adjusted to site variations in this \$24,000 (plus lot) Seattle house.

A side-sloping lot hides an unfinished lower level

Architect John Anderson put all finished living areas in the 1,491-sq.-ft. upper level of this three-bedroom house, leaving the daylight basement unfinished (plan not shown). This space can be used for any arrangement of future expansion (which could include three additional bedrooms, bath and family room). He then opened the rear wing of the house to a view of the wooded lot and extended the living area by adding a large L-shaped sun

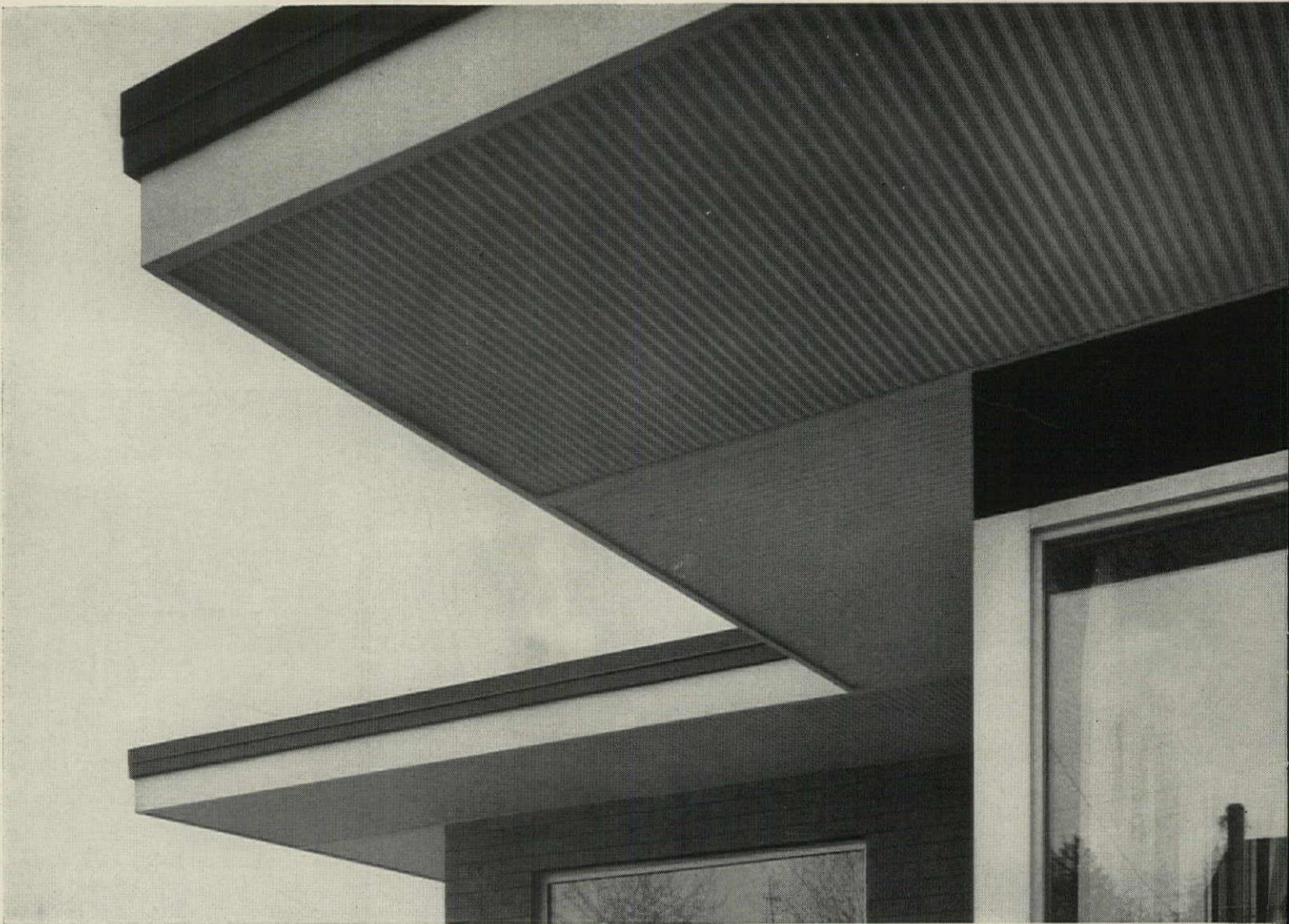
deck which also serves as an entrance platform. The space below the deck can be used for outdoor storage of boats or lawn furniture or for a sheltered play yard.

Because the carport and entrance walk are on the middle level and within the L shape of the house, Builders Bell and Valdez can raise or lower the entrance grade to fit different sites on the rolling hills of their development. *Sunset* magazine cited the house for its design.



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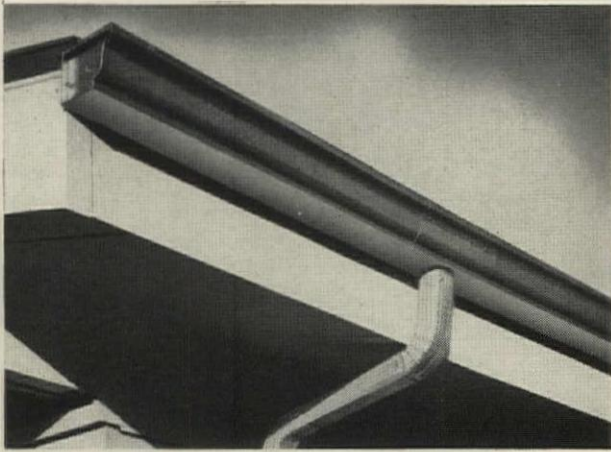
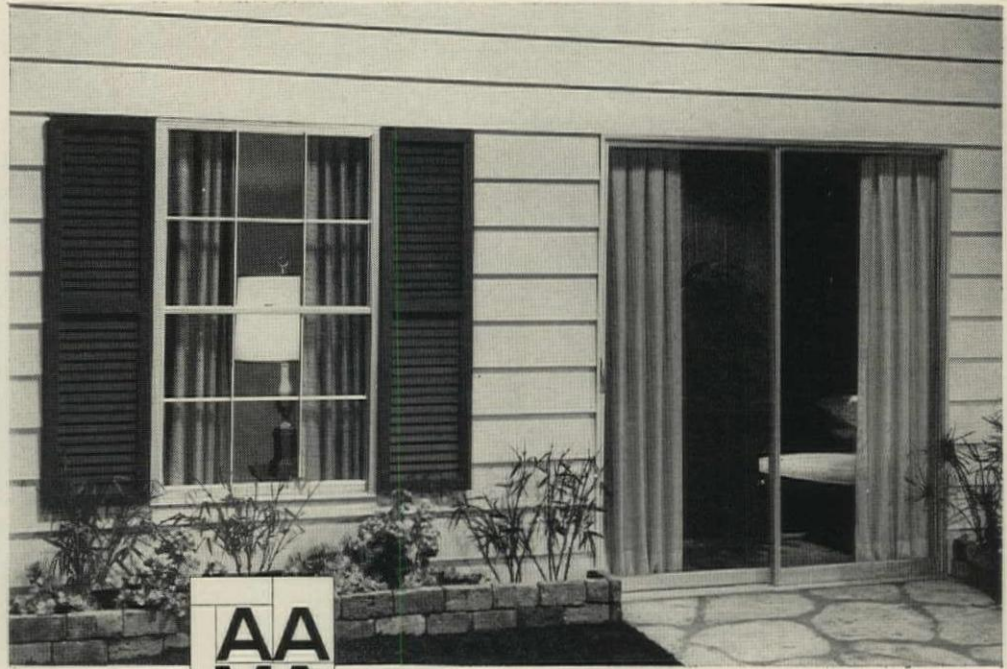
System consists of ribbed aluminum sheet perforated for ventilation (or non-perforated), which slides into place along aluminum fascia and frieze runners. Polyethylene spline seals soffit in place. Variety of runners for sloping, horizontal and extra wide installations. Widths from 12"

to 48" in coils 50' long. Pre-finish is Colorweld® polar white baked enamel.

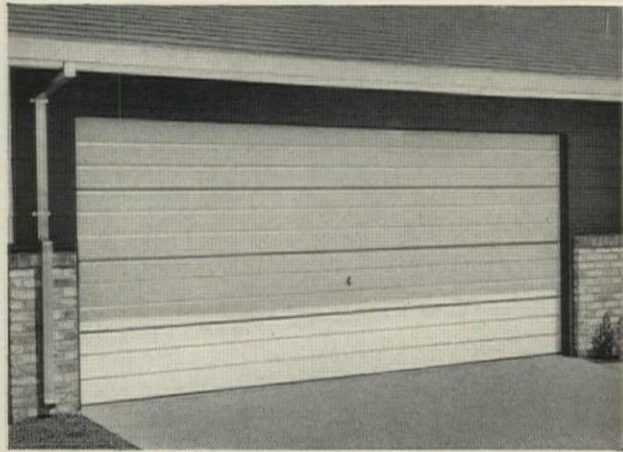
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JANUARY 1965

Public vs. private housing . . . top performers . . . townhouse overbuilding

Public housing

H&H: Congratulations on the forthright and succinct editorial comment in response to a letter [Nov.] by architect William Kessler on public housing. To my knowledge, this is the most meaningful comment made editorially by HOUSE & HOME on public housing in a long time.

The underlying philosophy—that "private enterprise should house all the families it possibly can"—is one which I know is shared by all responsible local housing authority administrators. In fact, NAHRO sees many opportunities for local housing authorities and private builders and realtors to work more closely together on a number of fronts.

A first step in improving the opportunity for local housing authorities to work more closely with private housing market trends is the adoption of the so-called "flexible formula" provision which was proposed in the housing bill for 1964, but never acted upon by the Congress. This Section 404 provision would permit the Public Housing Administration to finance (and local housing authorities to undertake) arrangements involving existing housing, either by acquisition or by lease, for the use of low-income families for any length of time. The increased flexibility provided by this section over the present exclusive formula of 40-year financing to newly constructed and publicly operated housing is obvious.

JOHN D. LANGE, executive director
National Association of Housing
and Redevelopment Officials
Washington, D.C.

Top performers

H&H: It certainly was generous of you to select me as "a top performer of 1964" and I appreciate the honor.

P. N. BROWNSTEIN, commissioner
Federal Housing Administration
Washington, D.C.

H&H: I feel deeply honored. Our goal, which is to establish uniform and meaningful lumber standards for the entire softwood lumber industry in the United States, is far from attainment. Despite the fact that our three-year battle to achieve these results has gained nothing tangible, we do intend to fight on.

A. J. AGATHER, chairman
American Lumber Standards Commission
Libby, Mont.

H&H: I am very indebted to HOUSE & HOME for your efforts in promoting good design and

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thus helping make my job in improving design and quality through the S&Ls easier. I am indeed honored by being selected for recognition of this work.

JOHN L. SCHMIDT, architect
U.S. Savings & Loan League
Chicago

HOUSE & HOME will always work hard to promote better design and higher quality in housing. We, too, are gratified that we help make Reader Schmidt's job easier.—ED.

H&H: Your recognition will reinforce our determination to live up to your high expectancy—and we deeply appreciate your confidence.

JAMES W. ROUSE, president
Community Research and Development Inc.
Baltimore

H&H: I consider this award a signal honor.

CHARLES WARREN CALLISTER, architect
Tiburon, Calif.

H&H: I was delighted to hear of the award.

WILLIAM H. WHYTE
New York City

H&H: This is indeed a high honor, and I am most grateful for this outstanding recognition.

ALBERT RAINES, Democrat
Congressman
Gadsden, Ala.

H&H: I consider this award one of the nicest things that has ever happened to me.

PHILIP I. EMMER, president
Lincoln Estates Inc.
Gainesville, Fla.

H&H: I am deeply grateful to have been fortunate enough to have been selected.

HARRY W. RAFF, president
Citation Homes Inc.
Bethayres, Pa.

H&H: To receive this recognition from the editors of HOUSE & HOME magazine is truly an honor.

ROSS W. CORTESE, president
Rossmoor Leisure World
Seal Beach, Calif.

California townhouses

H&H: The November issue has a lot of solid material in it. One comment: your story on overbuilding of townhouses in southern California (NEWS, Nov.) omits one very important factor: too many of today's so-called townhouses are being built out in the boon-docks. I can name several projects, all located close in, which are doing great.

GILBERT SIMON, public relations
Beverly Hills, Calif.

H&H: I have read your November issue and without doubt it is one of the finest. I am quite sure that HOUSE & HOME is on its way to new heights.

JOHN H. K. SHANNAHAN, vice president
Electric Heating Assn.
New York City

Government and housing

H&H: Your editorial in the October issue, encouraging the building industry to vote for President Johnson in preference to Senator Goldwater, was a disgrace.

The reasons you give are typical today. Groups seem to be voting for interests rather than beliefs.

Apparently you believe that the building industry would be in trouble without federal programs.

The following of this belief can be shown in figures recently released by The National Association of Home Builders. In 1925 there were no federal or state programs, (or interference).

Year	Total population	Housing starts	Starts per 10,000 population
1925	115,832,000	937,000	81
1964	191,334,000	1,555,000	81

Note that after 39 years and billions of dollars in federal "social experiments" and interference we are right back where we started.

Who would call this progress?

JOHN J. SIEGMUND, president
Siegmond Homes Inc.
Hampton Bays, L. I., N. Y.

Reader Siegmund has picked in his example the peak housing year after World War I. In the peak housing year after World War II, 1950, we built 1,950,000 houses or 129 starts per 10,000 population. Yes, we would call that progress, and we believe most of the housing industry would because it was a million more starts in that year than this industry built in 1925. Those extra million starts housed a lot more Americans, and a lot of builders, manufacturers, realtors, dealers, subcontractors and mortgage men did a lot more good business with the extra million starts, business made possible primarily through FHA and VA programs.—ED.

Plumbing subcontractor

H&H: In your October issue we read an offensive article on how a plumbing-heating contractor was able to change plans—correcting an architect's mistakes, saving huge sums for the builders, spotting costly errors, reviewing plans as a consultant.

The architects we know are men with technical training, registration by examination and possess skills beyond those of most plumbing-heating contractors. Apparently those you cited have the mental capacities and planning skill of morons.

No one feels reticent about offering advice to an architect, but for HOUSE & HOME to plug a contractor's skill instead of the architect's is in bad taste, since it illustrates an untrained man solving the problems of the technically proficient.

FREDRICK J. WINKLER, architect
Winkler, Ranck & Beeghly
Hamilton, Ohio

We agree that architects should draw plans, not contractors. We also regret that plans are sometimes drawn without sufficient awareness of production methods or costs, making in-field revisions necessary. The examples cited were true, not typical.—ED.

1½" dry lumber

Going to market is like walking into a snake pit

Breaking into the housing market is perilous enough for any new product, but the perils and problems faced by 1½" dry lumber in the past three years are incredible.

- Who would think that a new dry-lumber product could not break into a market that has framed over 99% of its houses with wood for over 400 years—or a market which uses 60% of its framing lumber dry?

- Who would question the market potential of 1½" dry lumber when it is a better and cheaper product? A dry 2x4 only 1½" thick will do the job of any 2x4. It is cheaper than a dry 2x4 milled 1⅝" thick. It is stronger and easier to work than a green 2x4 milled 1⅝" thick. And, unlike that green 2x4, 1½" dry lumber will not cause nail pops in drywall.

- Who would question the ability of 1½" dry lumber to break into a market that really wants it? The NAHB wants it, the AIA wants it, the HMA wants it, the new Western Wood Products Assn. wants it, the California Redwood Assn. wants it, the Southern Pine Assn. wants it, the United Brotherhood of Carpenters and Joiners wants it.

In short, 1½" dry lumber *should be* a healthy front-runner in today's market. But, unbelievably, it's still stuck in the starting gate. Of the 500 million board feet of framing lumber now produced in the West each month, only about 25 million board feet are 1½" dry.

Why should the flow of 1½" dry be just a trickle? Its opponents can dredge up lots of little reasons, like doubted inventories, two sets of drawings for everything and general confusion if the industry started using both 1⅝" and 1½" lumber. But the real reason is a lot simpler: a lot of green-lumber producers in the West don't want 1½" dry lumber on the market, because 1½" dry lumber would drive down the price of *all* framing lumber by increasing log yields 8%. In fact, such a price drop would probably save builders and buyers \$70 million a year (or \$50 per housing unit).

To hold the flow of 1½" dry to a trickle, Western green-lumber producers, who produce less than 20% of all framing lumber, are now relying on FHA's refusal to accept 1½" dry lumber as a "nonstandard" item. And therein lies another incredible tale.

FHA has every right to refuse to accept 1½" dry until the Commerce Dept.'s American Lumber Standards Committee has finished its deliberations on making 1½" dry a commercial standard. And that may be a long time. Almost two years ago ALSC voted 14 to 2 to accept 1½" dry, but now Commerce is revamping the committee into a bigger body which will have to vote all over again.

FHA could accept 1½" dry if it felt free to ignore political pressure. FHA accepted ¾", 11/16" and 1 9/16"-thick lumber as "nonstandard" sizes, but these acceptances generated no real heat. In fact, two years ago FHA was all set to go

along with 1½" dry. Forest Products Laboratory had okayed it, and an FHA letter of acceptance was drafted.

But before FHA could act, the green-lumber lobbyists stopped the ball game. They had two principal complaints. First, they charged that the ALSC, which had drawn up the standard for 1½" dry lumber, was monopolistic. They pointed out that the ALSC is the only industry committee under the Commerce Dept. whose membership is controlled by an antitrust consent decree. And they said 1½" dry would exclude green lumber from the market. But that's not likely: green 2x4s milled 1⅝" thick would still enjoy a place in the market and a price advantage of at least \$7 per thousand board feet over 1½" dry.

Second, the green-lumber lobbyists claimed the depressing effect of 1½" dry on all lumber prices would drive small producers out of business. This may be true of some mills in the West, but small producers in other regions do not agree. Most producers say that if the lumber industry does not improve its products, its share of the total building material market will continue to dwindle, and marginal mills will go out of business anyway.

Results of the green lumbermen's complaints:

1. FHA last May ordered its 75 district offices not to accept the new lumber standards, although it had been all set to accept them 18 months earlier.

2. Commerce last summer polled 16,000 lumber users, producers, dealers and shippers and found that 60% of the 3,000 replying were in favor of 1½" dry. Commerce then rejected a request for a commercial standard because, it said, an "industry" consensus of 90% to 95% had not been reached and the sample was too small. But Commerce did not poll an industry; it polled two industries—the green-lumber industry and its market, and the dry-lumber industry and its market. Their poll actually showed that almost all dry-lumber producers and specifiers favor the standard. So Commerce, in fact, had a consensus.

3. Congressman James Roosevelt (D., Calif.) held hearings of his Select Committee on Small Business, and all the green-lumber witnesses, predictably, said they would be pushed right out of the market.

So there the matter rests. FHA does not wish to stir up a political hornets' nest by accepting 1½" dry. Commerce will do nothing except make it virtually impossible to get a commercial standard until everyone in the housing industry is using 1½" dry anyway.

So what the housing industry should do is to keep demanding 1½" dry. The U.S. Savings & Loan League staff last fall recommended use of 1½" dry lumber. The NLMA has been promoting it heavily for two years. Some lumber companies will produce it on order. One company, Weyerhaeuser, is producing it regularly. And 1½" dry is going into FHA houses in some areas.—RICHARD W. O'NEILL



Kitchen design

How to add sales appeal to your most salable room

Kitchens like the one shown at left do not just happen. They are the result of a meticulous process that starts with the first rough sketch of the house, includes just about every construction trade and demands more time—and money—than any other part of the builder's product.

Is the kitchen worth all this effort? Most builders say emphatically, yes. Here's why:

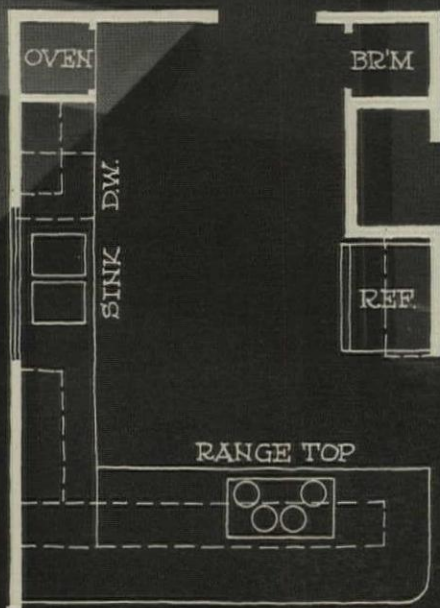
It is the most lived-in room in the house. Besides being a food-preparation area, today's kitchen is an eating area, a planning area, often a laundry area and in most cases the control center of the whole house. As a result . . .

It is the room most carefully considered by buyers. The housewife shopping for her second or third house has usually lived with less-than-good kitchens, and she knows instinctively whether a model kitchen will be easy or hard to work in. And because today's informal living patterns mean guests in the kitchen, she wants it to be attractive as well.

It is the most expensive room in the house. Starting with bare walls, today's builder puts anywhere from \$1,000 to \$3,000-worth of cabinets, appliances, flooring and lighting into his models; and custom kitchens—new or remodeled—can cost two or three times that much. So it just doesn't make economic sense to give the kitchen less than the best in plan and design.

To see how builders, architects and planners are producing this kind of kitchen design, turn the page.

MERCHANT-BUILT KITCHEN is in a 2,492 sq. ft. model by Builder Ray Watt. The house in Gardena, Calif., is priced at \$44,750 on a \$12,000 lot.



An efficient plan is the key to a good kitchen

The principles that underlie efficient kitchens are illustrated on the following four pages. The drawings were selected by W. J. Ketcham, manager of Hotpoint's kitchen planning department, from the 600-odd plans which the department designed—or redesigned—for builders and architects last year.

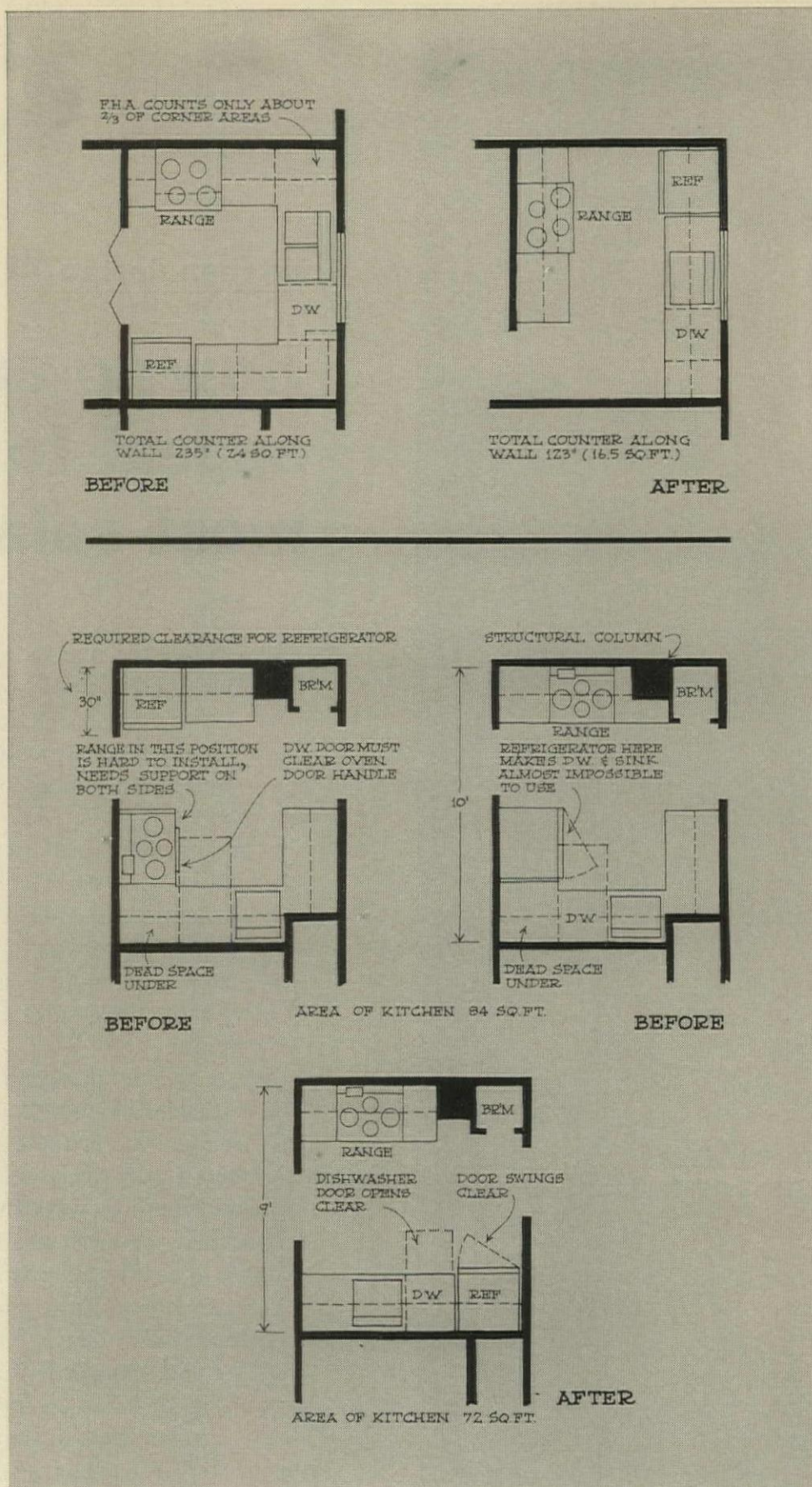
All good kitchens, says Ketcham, follow these three fundamental rules:

1. *Place the sink between the refrigerator and the range.* This rule—the basis for the well-known kitchen work triangle—stems from the storage-preparation-cooking sequence of the food-serving process.

2. *Put counter space next to all three working centers.* The refrigerator should have one counter area on the side where the door opens, and both the sink and the range should be flanked by counter space. Any two centers can share the space between them.

3. *Watch out for counter corners.* They create hard-to-reach work areas, and the cabinet space below them is relatively inaccessible unless a 45° door or a lazy susan—both costly—are installed. Most small kitchens work better if corner counters are eliminated entirely; consequently the U-shaped plan generally makes good sense only in larger kitchens.

For illustrations of these and other rules of good planning, begin at right.



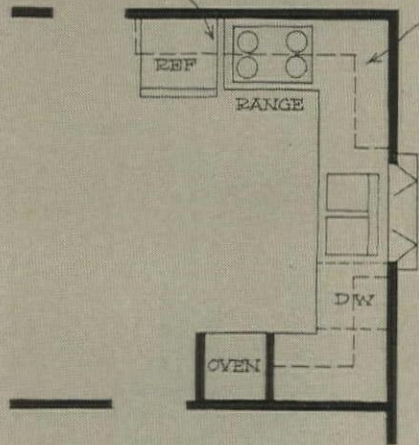
Expert replanning makes these four kitchens

Kitchen No. 1 has the maximum possible counter space well laid out in relation to the three work centers. But the corners are hard to reach, and the storage below is relatively inaccessible. Replanned as a straight-line kitchen, it still provides adequate counter space, plus more usable un-

dercounter storage. Shortening counters and eliminating corners cut the kitchen's cost by \$56.

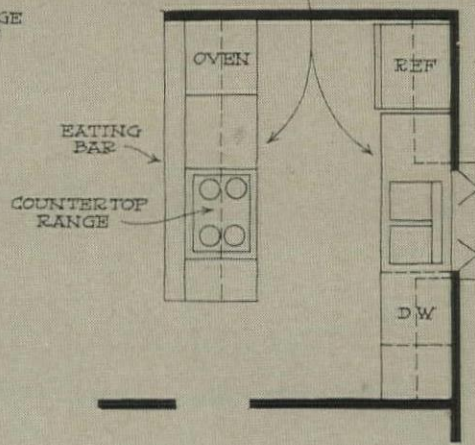
Kitchen No. 2, originally laid out in alternate plans, is cut up by a column and an adjacent closet. Both plans create useless undercounter space between the range

NO WORKING SPACE BETWEEN RANGE AND REFRIGERATOR



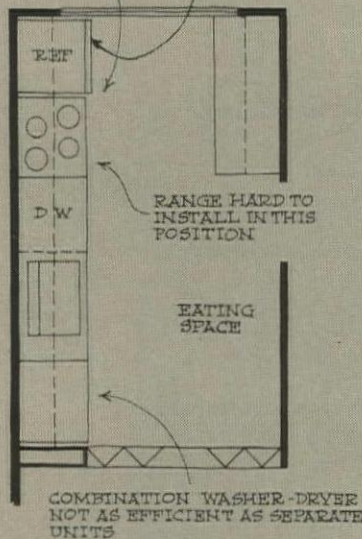
BEFORE

COUNTER TOP NEXT TO ALL WORKING AREAS



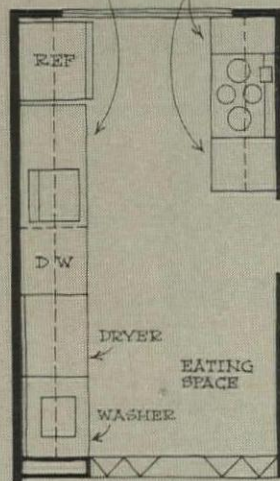
AFTER

NO COUNTER SPACE BETWEEN REFRIG. AND RANGE



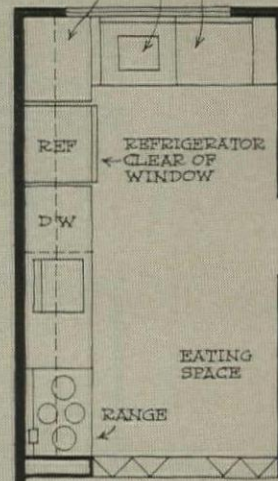
BEFORE

COUNTER ON BOTH SIDES OF RANGE



AFTER

COUNTER HARD TO REACH



AFTER

COMBINATION WASHER-DRYER NOT AS EFFICIENT AS SEPARATE UNITS

easier to work in—and cuts their builders' costs in the bargain

and the dishwasher. The new straight-line plan is much more efficient and offers more storage. It also cuts the length of the kitchen by a foot, and thus permits an extra closet in an adjacent room.

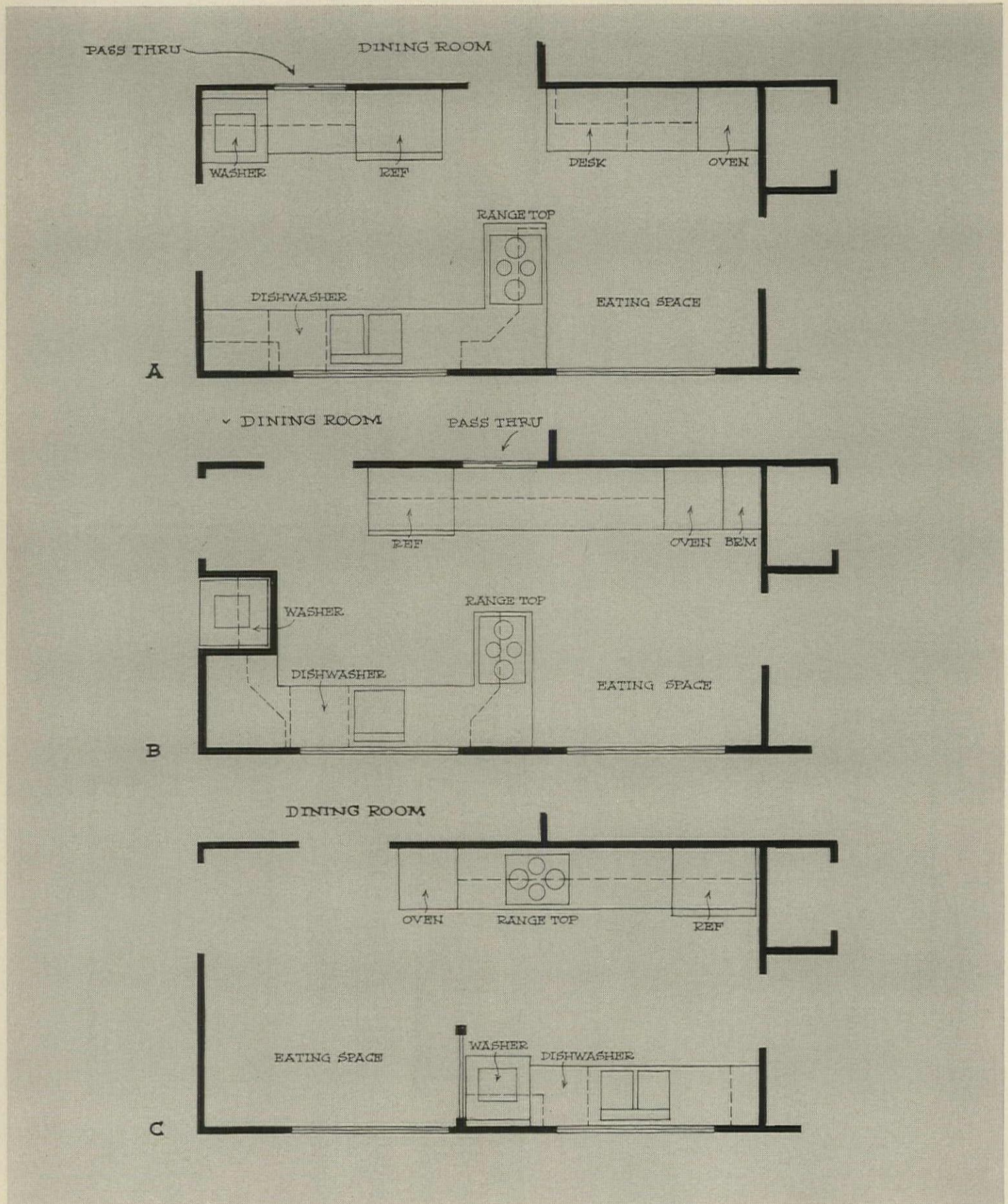
Kitchen No. 3 began as a shallow U in which the counter range could not be cor-

rectly positioned. A room-divider counter changed it to a straight-line plan which easily accommodated the range and, as a bonus, provided an eating bar.

Kitchen No. 4 suffered from badly allocated work surfaces, a poorly positioned refrigerator and lack of room for both a

washer and a dryer. The first revision provides work space around all centers and room for a separate dryer, but leaves the refrigerator blocking part of the window. The second revision clears the window and puts the dryer on the outside wall where it is easier to vent.

continued



These plans show the variety possible in a single large kitchen . . .

They were drawn by Hotpoint's kitchen planning department as optional layouts for a custom house. Specifically:

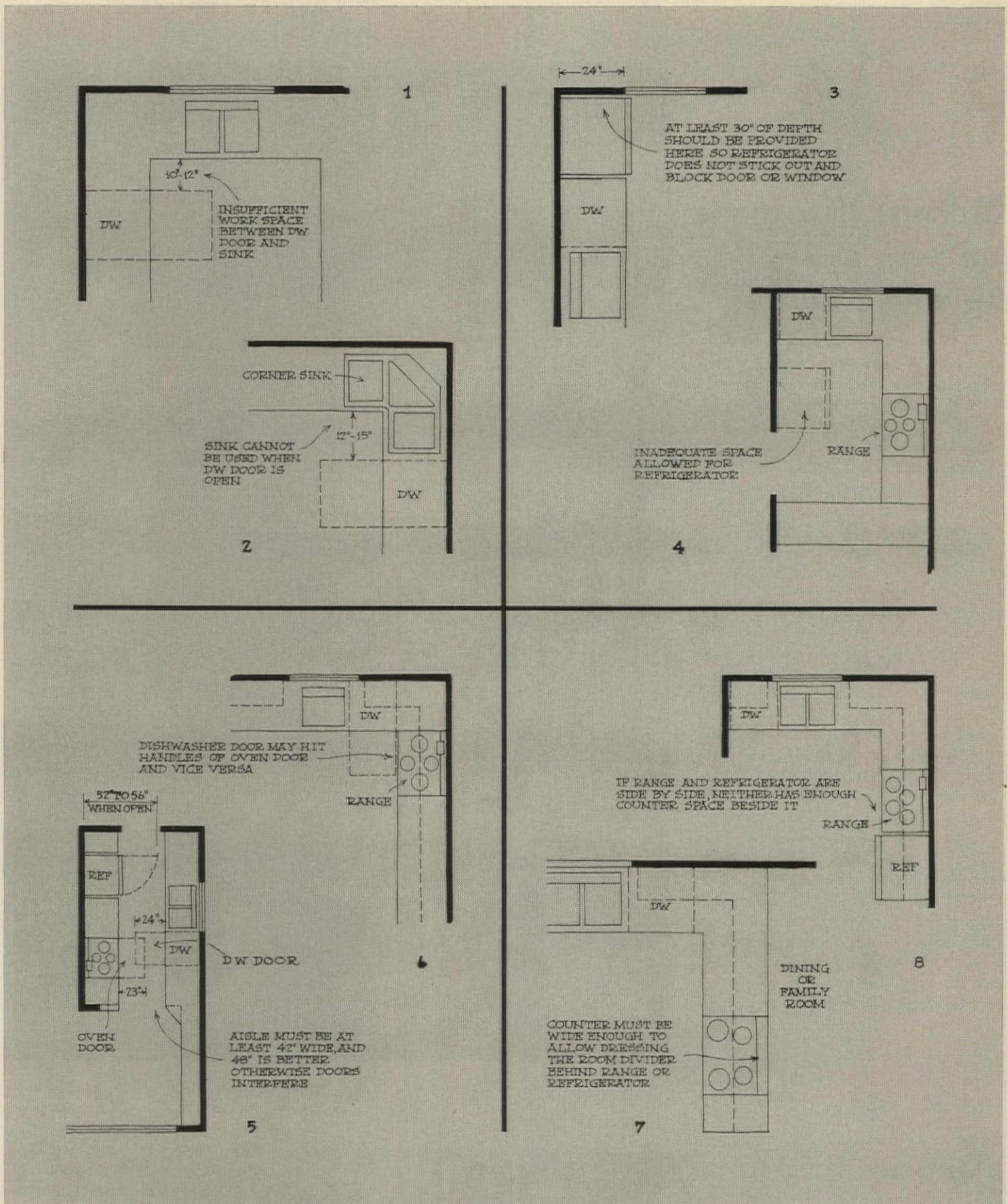
Plan A puts the basic work area on the left side of the room and the eating and planning area on the right. But the oven is placed in the eating area to leave room

for a clothes washer next to the door at left.

Plan B takes the washer out of the kitchen and moves the refrigerator and its counter to the right. This arrangement makes it possible to transpose the pass-through and the dining room door for a

different dining room layout.

Plan C switches the positions of the working and eating areas. It is the most efficient of the three plans because it calls for no corner counters or corner cabinets. It is also the most economical because it concentrates all plumbing on one wall.



... and these show the most common mistakes in kitchen planning

All of these mistakes are taken from actual plans submitted to Hotpoint's kitchen planning department (some, in fact, crop up in the "before" plans on pages 64 and 65).

The dishwasher's location is the problem in Nos. 1 and 2; since housewives often leave the machine open while it ac-

cumulates dirty dishes, it must be positioned so its door won't block a work area.

Mistake No. 3 stems from the fact that a refrigerator is deeper than other appliances. No. 4—surprisingly common—results from just plain forgetting that a refrigerator will have to be moved in when

the kitchen is finished. Appliance-door clearances—easy to overlook on paper—create Mistakes 5 and 6. No. 7 is usually the result of trying to jam appliances into inadequate space. And No. 8 occurs when a free-standing appliance is set into a counter that also serves as a room divider.

continued

Dining counters are the key to the relationship

Douglas M. Simmonds

Kitchens like these can help sell the whole house

They have sales appeal because they are much more than just rooms to cook in. They are the hub of the informal living areas that characterize today's most successful merchant-built and custom homes. And because they are a permanent part of the house, not model furnishings that will be moved out, the impression they create can make or break a sale.

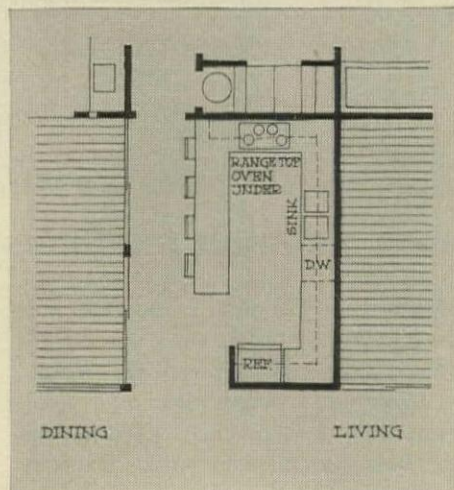
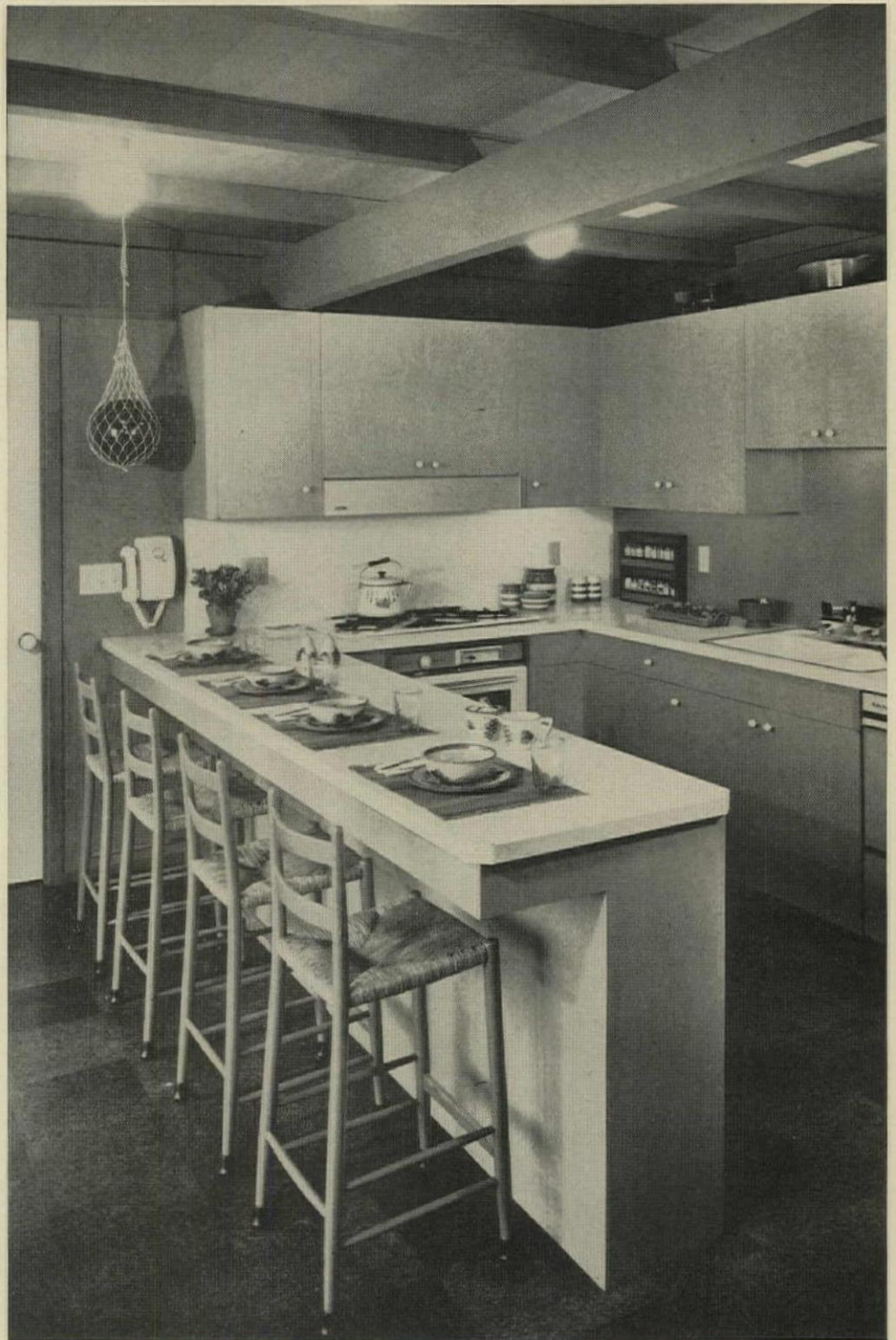
Three elements of design, say leading builders and architects, are all-important for salable kitchens:

1. *Good looks.* Housewives don't want to spend their day in drab surroundings. And since at least some of their entertaining will be done in the family living area, the kitchen is also a strong prestige item.

2. *Ample dining facilities.* Most families, especially those with children, dine informally much of the time. They want facilities close to the cooking area, big enough to be comfortable and small enough so they can easily be kept clean.

3. *Accessibility.* Women don't want to be shut off from family activities while they cook, and they want to be able to supervise small children from the kitchen. So the kitchen should be open to or a part of the family room. If possible, it should look out on the outdoor living area. And it should be close enough to the garage or carport so groceries can easily be carried in.

To see eleven kitchens that fulfill these design requirements, begin at right.



Shallow counter turns this kitchen, which has an L-shaped work area, into a long U, and provides comfortable seating space for four people. The dining bar is standard counter width—24"—and is cut back half that distance for knee room in front. The back of the counter contains shallow storage cabinets.

Builder Edward Bates of Santa Barbara, Calif., put this kitchen in a 2,800-sq.-ft., \$45,000 house for his own family. Architects were Arendts/Mosher/Grant.

between kitchens and family living areas

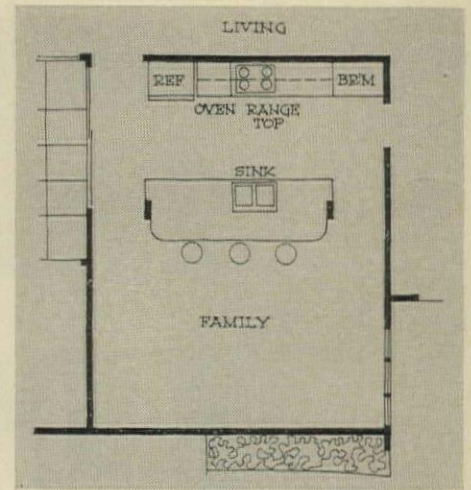
Frank L. Gaynor



Island counter is wide enough to include both dining space on the family-room side and a sink working center, with a dishwasher beside it, on the kitchen side. Wide

posts on either end of the island support the front of the dropped ceiling and give a visual sense of separation between the kitchen and the family room.

Douglas M. Simmonds



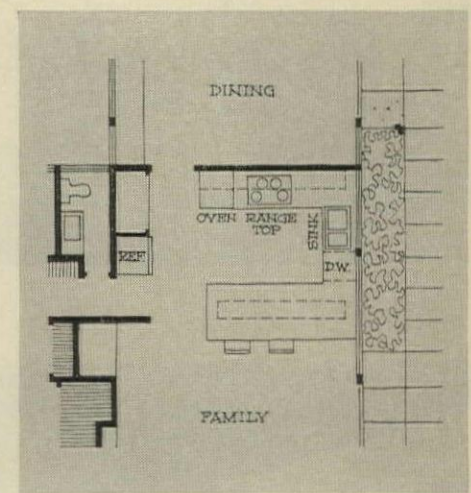
This kitchen is offered in a \$15,790 model built by the Lusk Corp. in Tucson, Ariz. The house includes 1,734 sq. ft. of living space.



Peninsula counter, which forms one wing of this U-shaped kitchen, has an extended counter top which provides eating space as well as kitchen working area. The

ceiling-hung cabinets above the counter have doors on both sides, and the unit stops short of the wall at right so as not to interfere with the room-width window.

Maynard L. Parker

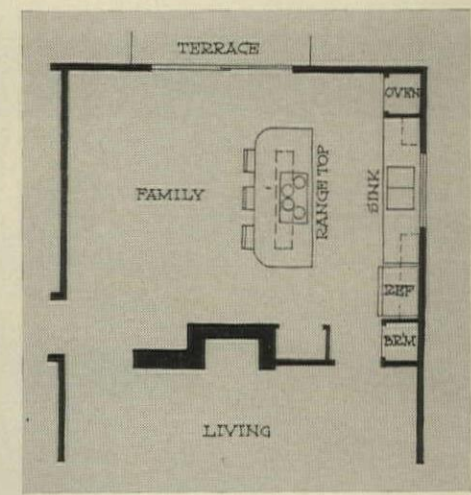


The house, located in San Diego, has 3,250 sq. ft. of space and cost \$65,000. Homer Delawie was the architect, E. A. Bossum & Co. the builder.



Free-standing counter turns this small kitchen into an unusually efficient working and dining area. The counter can seat three across the front and two at the sides,

also has room for a countertop range with work space on both sides. The rear section has the sink in the center, wall oven at the left and space for the refrigerator at



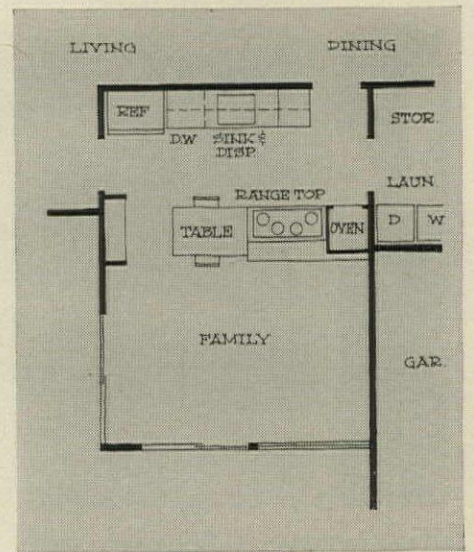
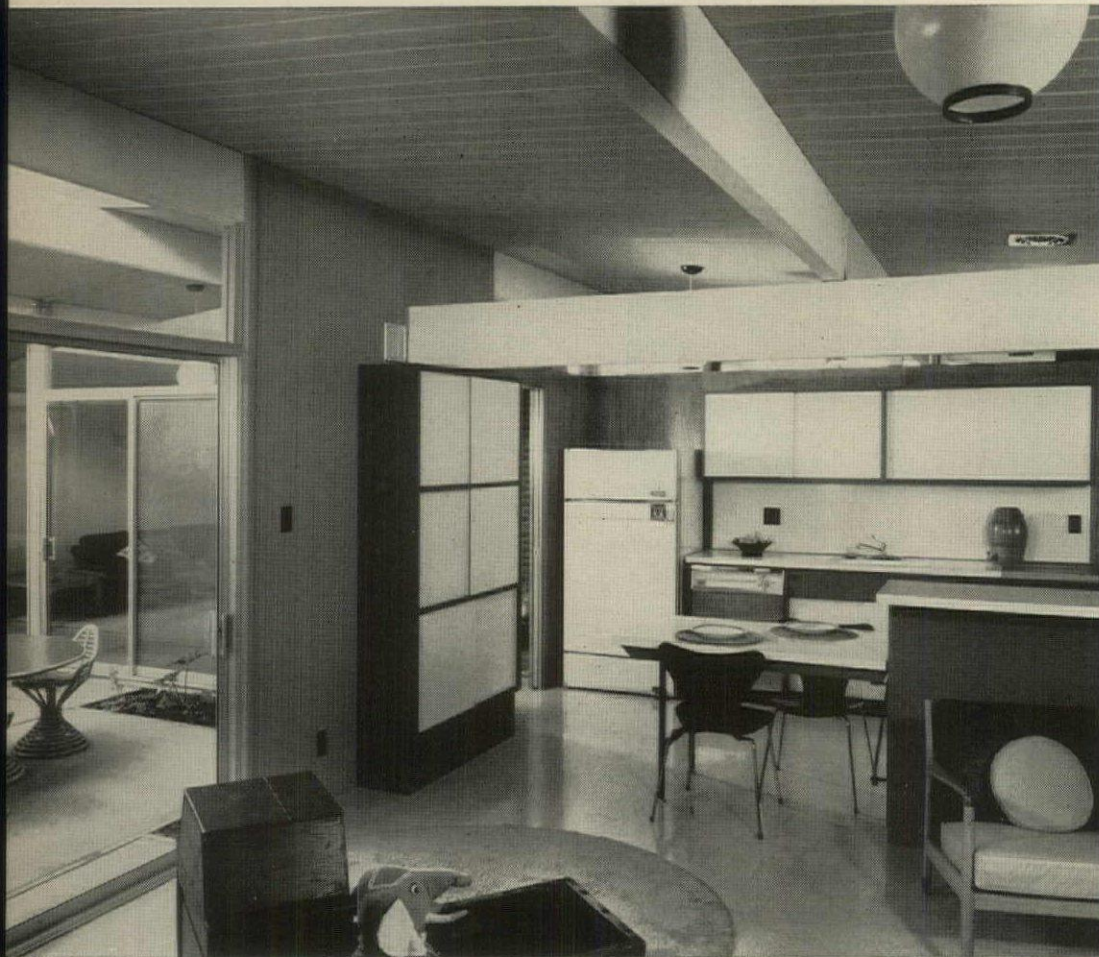
right next to the counter.

Priced at \$15,400, the 1,350-sq.-ft. model is the bestseller in Sunset International's Sunset Hills, Los Angeles, project.

continued

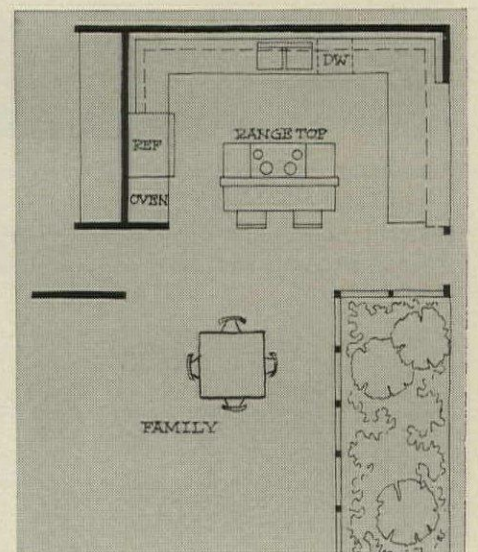
Informal dining space in or near the kitchen is a must

Ernest Braun



Built-in table serves a dual function: it provides eating space for two people and also serves as a work counter for the range, located behind the high divider counter at right. The table can be pivoted at right angles to its present position and extended into the family room, making it possible to serve as many as six people without clogging up the kitchen work area.

This kitchen is in a 2,200-sq.-ft. house built by Eichler Homes in Palo Alto, Calif., and priced at \$17,000.

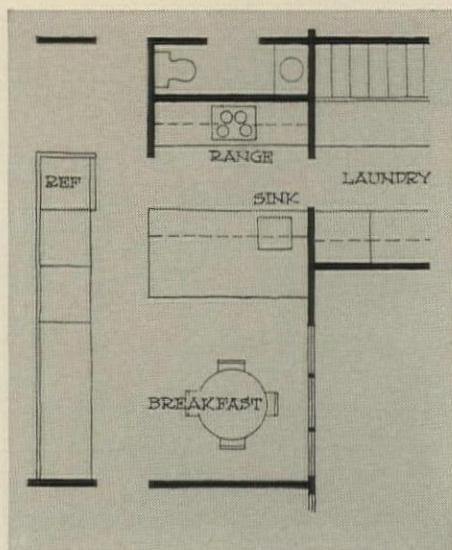


Snack bar is built onto the front of this free-standing kitchen counter section. It is separated from the work area by a low storage unit and is long enough to seat up to three people. In addition, space is provided for a dining table at the end of the family room nearest to the kitchen (see plan).

This is Builder Walter Thompson's own house. Located in San Marino, Calif., it has 3,600 sq. ft. of area and cost \$45,000. Architects: Buff, Straub & Hensman.

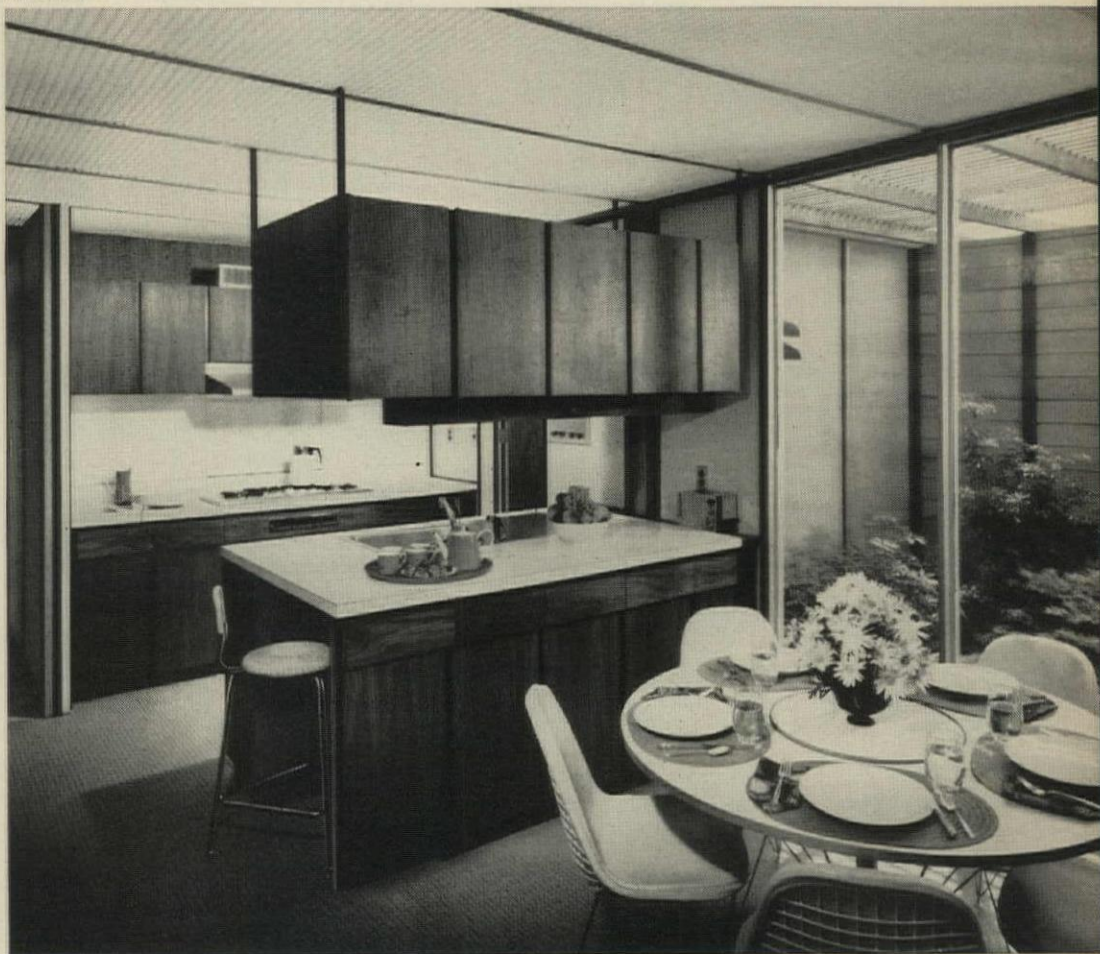
—and it can be provided in a variety of ways

Ezra Stoller

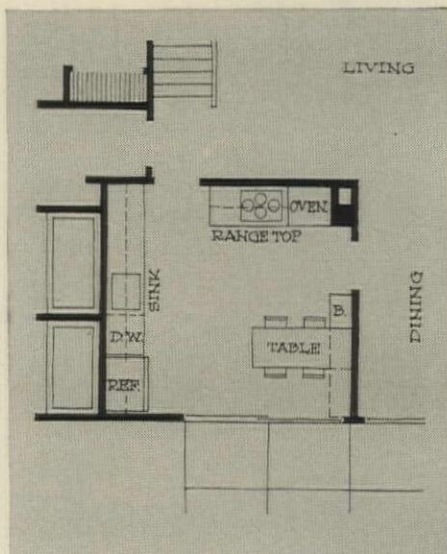


Separate dining area is placed just outside this kitchen and faces a sliding glass door that leads to a walled garden. The nearest kitchen counter is wide enough to be used as a serving surface, and its left side is recessed to provide space for a high stool. Both kitchen and dining area are covered by a plastic luminous ceiling.

Built by Herbert Ment of Hewlett Neck, N.Y., for his own family, the house was designed by Architect Stanley Salzman. It has 3,000 sq. ft. of living space.



Robert C. Lautman



Dining corner has space for a table in this roomy kitchen. And a recess in the wall cabinets at right permits the table to be set along the wall and used as a work counter. The family room is downstairs in this bi-level house, and the kitchen is completely closed off from the formal dining room. But sliding glass doors, foreground, open it to a patio.

The house was built by Edmund J. Bennett, in Bethesda, Md. It has 2,274 sq. ft. of living space and is priced at \$34,900.



continued

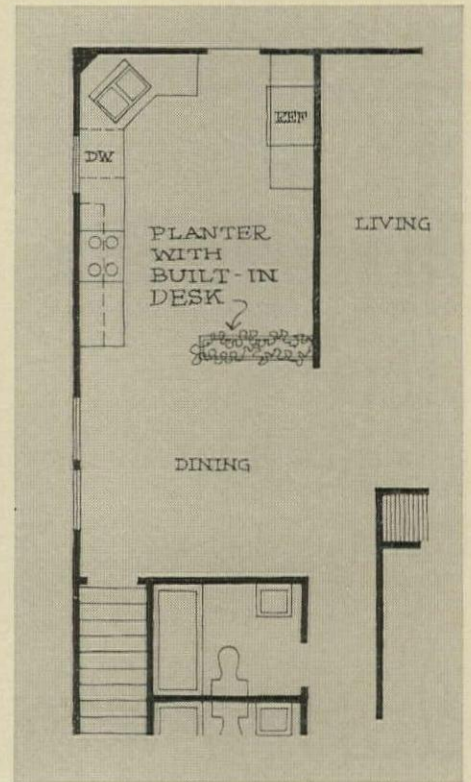
Built-in desks turn the kitchen into a control center

Photos: Warren Ballard



Room-divider desk (*top photo*) is built into the back of a low planter (*bottom photo*) that separates the kitchen from the dining room. The desk's writing leaf

folds up flush so as not to be a traffic hazard. The planter pan is shallow, allowing room below for additional storage, plus an intercom master station that



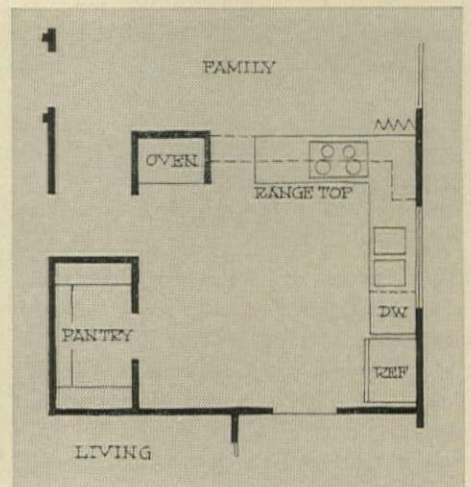
includes an AM and FM radio.

The kitchen is in a bestselling model by Maryland Community Developers. The 1,250-sq.-ft. house is priced at \$17,750.



Bridge desk, left in photo, is simply a short counter section, with drawers underneath, hung between the base cabinets and the oven wall. The low counter continues

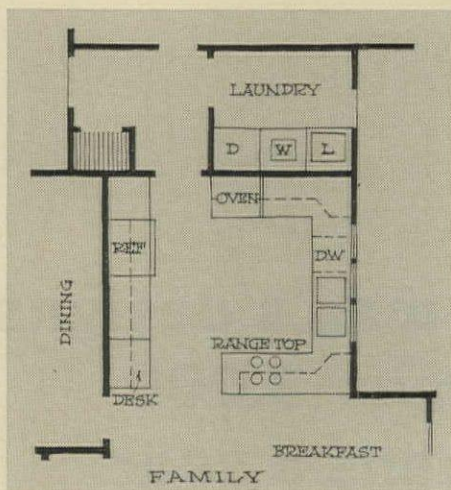
across the front of the base cabinets (*see drawing*) and becomes an eating bar. The plan also shows a large pantry closet that almost doubles the kitchen's storage space.



This kitchen has helped make the house a bestseller for Builder Neil Shiff of Miami. His top-priced model at \$19,900, it has 2,050 sq. ft.

for planning, telephoning, and supervising children

Hare



Counter desk is located at the family-room end of this U-shaped kitchen where it can overlook children's activities. The desk can also be used as a work counter,

but this would seldom be necessary since the kitchen has unusually good counter space well positioned around its four work centers: sink, refrigerator, counter range

and double wall oven.

Pearce & Pearce of Buffalo built this kitchen into a \$57,000 custom house which has 3,200 sq. ft. of living area.



Lazy susan, left, swings shelves outside of base cabinet.



Shallow shelves with accordian doors replace top cabinets.



Garbage unit has top hopper that feeds can.



Food closet has storage shelves on door.



Wall unit includes both counter and shelves.

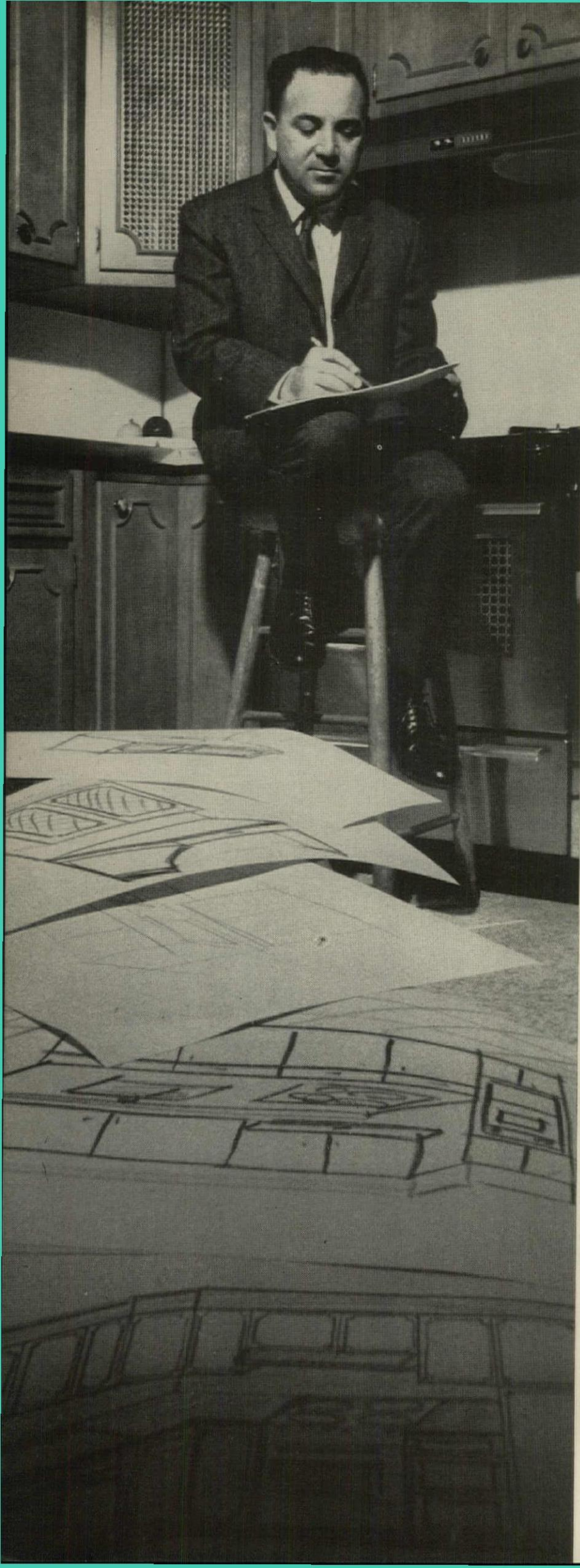
These good storage ideas came from an experimental kitchen project

They were developed by housing specialists in the Department of Agriculture for three "energy saving" kitchens. Original purpose of the experiment was

to design kitchens for handicapped women, but that concept was changed when the department decided that any housewife would benefit from an easy-

to-work-in kitchen. Located in Beltsville, Md., the kitchens were designed by Mildred Howard, Genevieve Taylor and Architect Russell Parker.

continued



This man's designs sell over 3,000 kitchens a year

Robert Olshin is a kitchen specialist, but builders, architects, remodelers and apartment owners can all profit from his ideas

His first idea is that good kitchen design is cheaper than bad design. Good design means faster sales for builders, more receptive clients for architects, easier-to-win jobs for remodelers and safer investments for apartment owners.

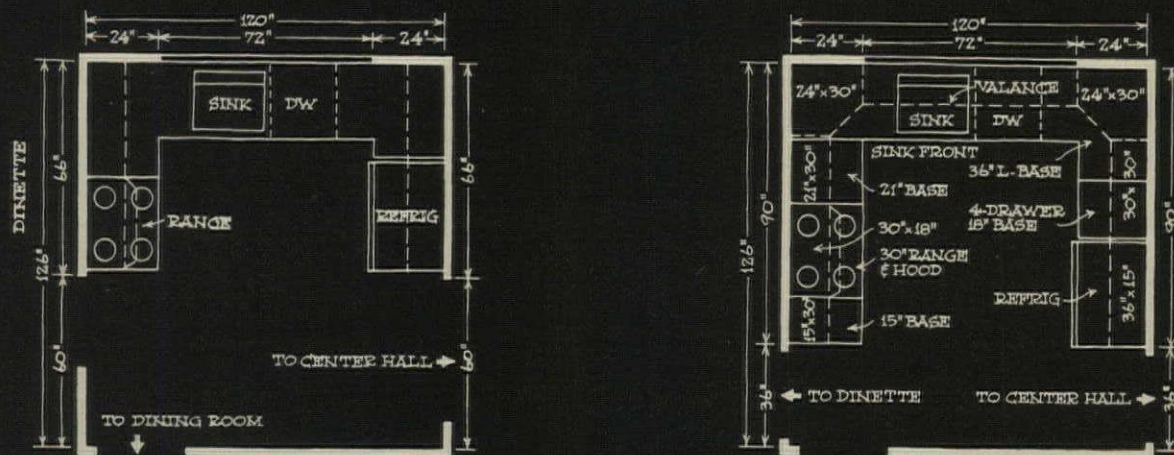
His second idea is that the best way to sell kitchen design is with pictures—not words. To this end, Olshin draws as many as 60 detailed perspectives in the course of developing a design for a single job. He also chooses his salesmen for their ability to draw rather than their selling background.

His third idea is that elaborate showrooms and dramatic price appeals are ineffective. Olshin once had some of the most luxurious displays in the business, but over the years he has deliberately downgraded them. Reason: "They confused and discouraged customers."

Olshin, basically a kitchen equipment distributor, sells through 250 dealers but takes on high-volume apartment work himself. He trains dealers in his White Plains, N.Y., display rooms, and he or a salesman is always available to help sell a dealer's customer.

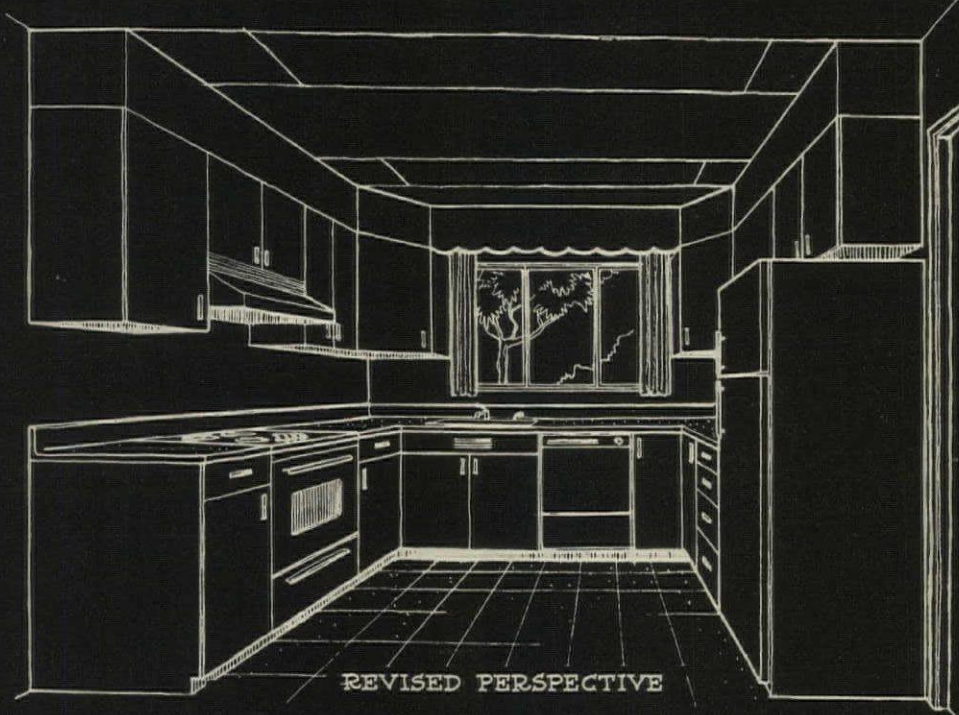
Kitchen selling has changed drastically in the past 12 years, says Olshin. The enamel-finished metal cabinet, so popular in the early postwar years, has bowed to the natural-grain wood cabinet, and this has given the kitchen buyer unlimited choices of style and decor. The result is a design-conscious buyer. How to catch her eye is Olshin's big problem, and the following pages show some of his answers.

FREEHAND SKETCHES help Robert Olshin's kitchen prospects arrive at a choice of design.



ORIGINAL PLAN

REVISED PLAN



REVISED PERSPECTIVE

ARCHITECT'S KITCHEN PLAN is converted into stock dimensions and enlarged in revision.

Olshin advises architects

Painstaking design makes kitchen plans more appealing to clients

Besides eliminating all doubts about what the client is getting, a detailed kitchen plan also permits a more accurate price estimate.

The example above shows what Olshin means by a detailed plan. At top left is the kitchen portion of a floor plan submitted to Olshin by an architect. It indicates the position of appliances and cabinets and shows overall dimensions. Olshin's revision, based on stock cabinet sizes, shows the exact dimensions of each cabinet, thus advancing the architect's design to a detailed construction plan. In addition, the revision is an improvement on the original. Olshin has relocated archways to increase counterspace. And by adding corner wall cabinets that meet the window frame, he has incorporated a window valance into the design.

Olshin is consulted often by architects for advice on upgrading kitchen designs and solutions to kitchen layout problems. Some send their clients to him directly. He also works with interior designers al-

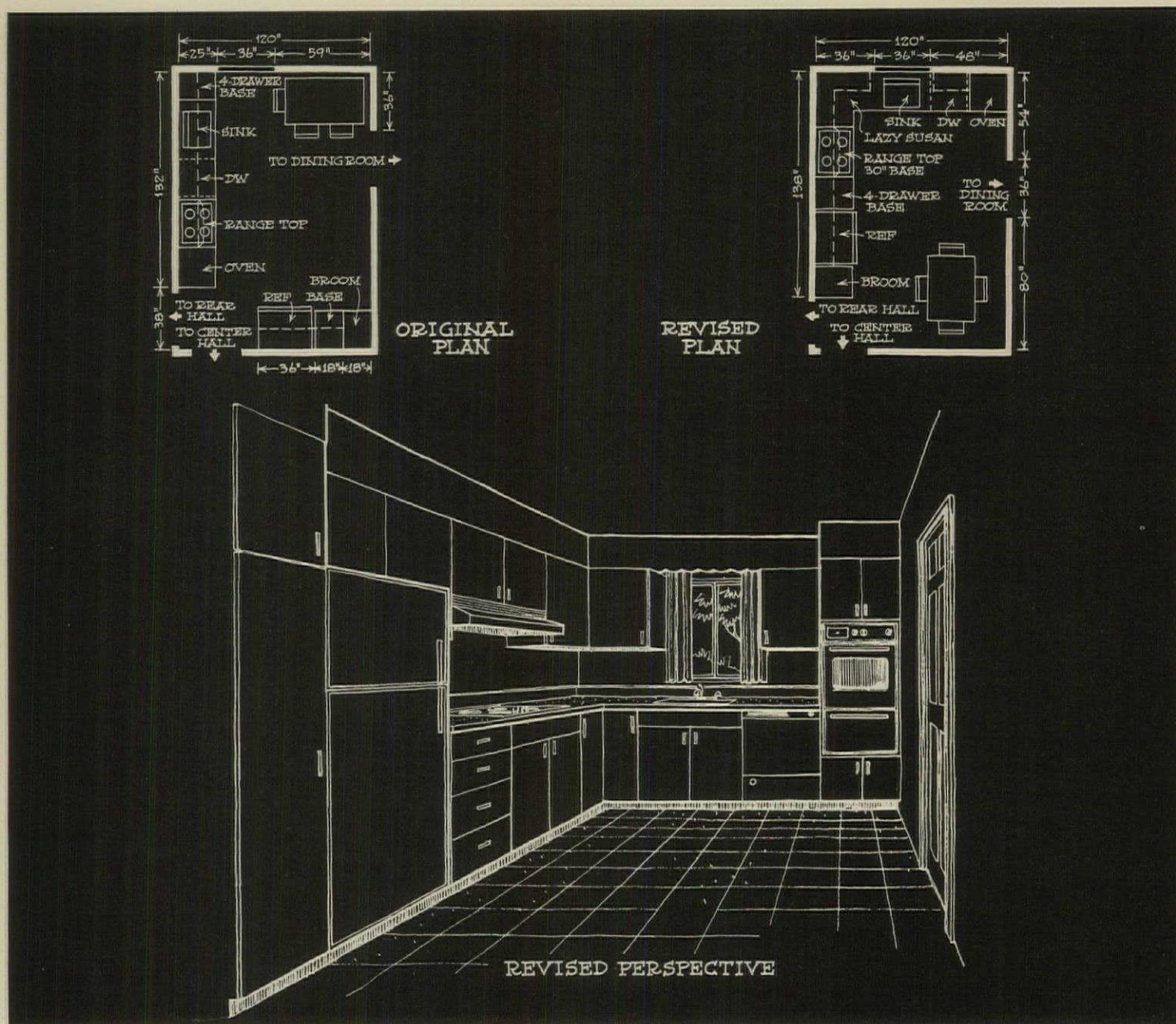
though most of his business is with builders, remodelers and kitchen contractors.

Olshin's qualifications as a consultant to architects are good. Five years of formal training in drafting, engineering and sketching help him grasp layout problems quickly and show solutions in the form of freehand perspectives. With his father, he built some 200 houses in Westchester County, then gradually turned to remodeling and started specializing in kitchens. He soon realized that good kitchen designers were in short supply and decided that he could do better as a wholesaler of kitchen equipment and a consultant to dealers.

Like the architect, Olshin often must compromise with a client. For example: if she insists on an over-long kitchen that he knows will be inefficient, he talks her into putting a laundry at one end.

For the architect, Olshin is a kitchen-design consultant. For the builder (*next page*), he offers a more important service—profit insurance.

continued



BUILDER'S KITCHEN PLAN needed only slight structural changes to make layout more salable.

Olshin advises builders

Poor kitchen design is a sure way to hurt new-house sales

Second- and third-time homebuyers are sophisticated judges of kitchen design, says Olshin. They notice faults like too-small dining areas or a doorway half blocked by counter corners. Olshin believes an experienced homeowner rates design ahead of quality.

The original version of the kitchen shown above could well have been a sales stopper. But Olshin got the blueprint before the job was started and made the big improvements shown in the revised version. In the original, a split work area hindered traffic flow by flanking the corner archways, and the dining area was much too small—only 3'x5'. By moving all three archways, the window and plumbing connections, Olshin enlarged the work area, concentrated the cabinets and appliances and doubled the dining space.

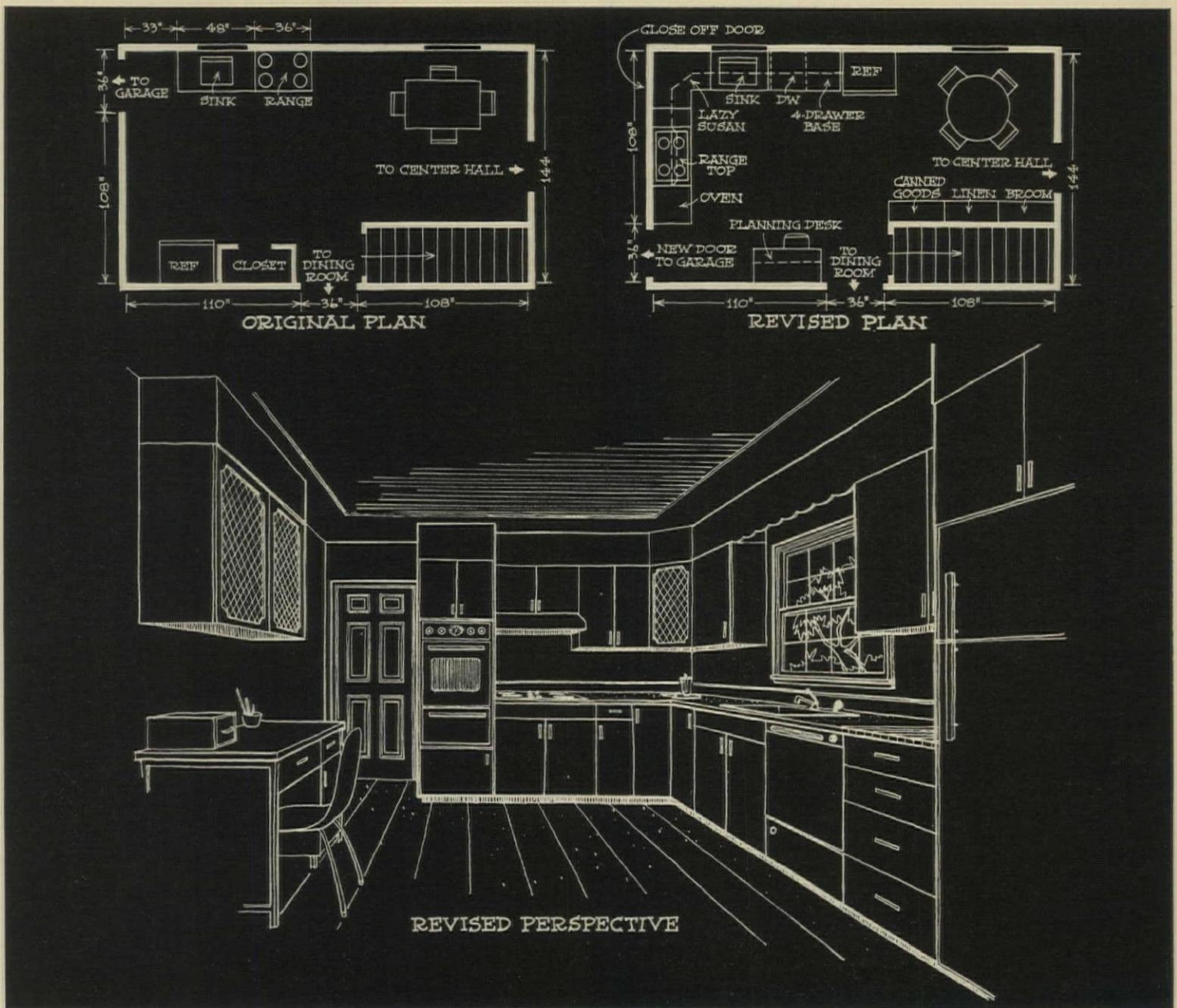
The kitchen is one of the few places, says Olshin, where a merchant builder can get an edge on his competitors. Here are two ways to do it:

1. Don't start planning the kitchen by deciding how much to spend. It's the design that is going to

sell the kitchen—and help sell the house—so set the budget to accommodate the design rather than the other way around. And this approach needn't run into big money. Olshin always bases his plans on stock dimensions for cabinets and appliances, so his designs work naturally with standard equipment.

2. Make color coordination part of the design. For the built-for-sale house, Olshin recommends off-white countertops, an off-white floor and cabinets that have a common natural-grain finish like fruitwood or walnut. With this neutral color scheme, the builder can avoid the risk of confronting his prospects with strong colors they may not like. For the same reason, Olshin doesn't recommend colored appliances to merchant builders. The safe but still attractive choice, he suggests, is a satin-chrome finish and, in some cases, coppertone.

If good kitchen design is important to the merchant builder, it is essential to the kitchen remodeling contractor (*opposite*).



REMODELER'S PLAN improves on over-size kitchen by eliminating an old structural problem.

Olshin advises remodelers

Distinctive kitchen design can help you outbid competitors

So many remodelers still sell kitchens by the foot that a good design is bound to stand out. Details like the planning desk or storage wall in the remodeling plan shown above make the difference between a unique design and a so-so one that simply fills the walls with cabinets.

It's design—not price—that wins the remodeling customer, says Olshin. She has grown impatient with the inefficiency and drabness of her old kitchen and the first thing she wants in her new one is practical and attractive features. She won't ignore price, but it comes second. Olshin advises remodelers to hire saleswomen for their kitchen business, but concedes they are hard to find.

Detailed planning brings hidden costs out into the open and helps a remodeler make more competitive estimates. The word-picture remodeler, selling kitchens by the foot on time payments, can't offer the kind of improvements shown above because he isn't willing to draw plans that would show, for example,

what he could do by moving a door (the key to the plan above). He has only a vague idea of costs, so he must protect himself with a steep markup. If he doesn't get the job on the first call, he won't go back because, after a little shopping around, the customer can easily find a better price.

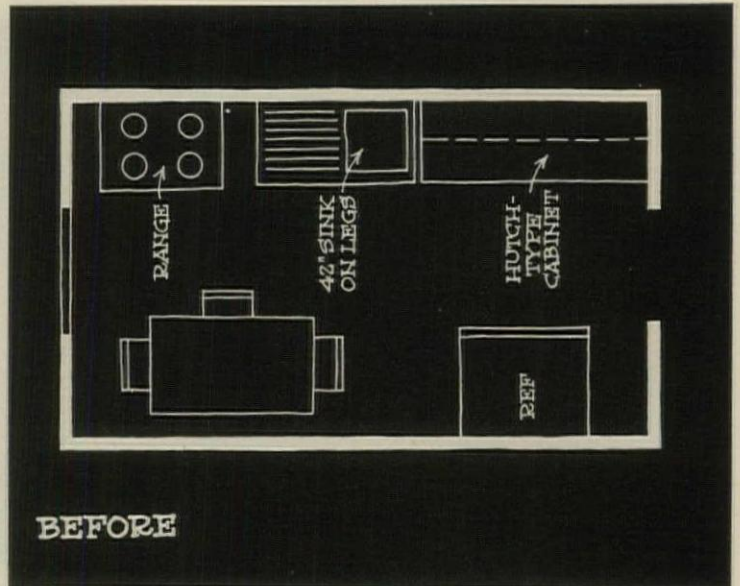
The package remodeler has the brightest future, according to Olshin. He has two advantages over the builder or subcontractor working at remodeling part time: he gets control of the entire job and his volume gives him lower costs. Three-quarters of Olshin's sales are remodeling packages, and the packages are continuing to get bigger.

Olshin thinks a showroom is useful for remodelers but not the most important source of sales. He says the prime source is referrals. Next come newspaper advertising and direct mail to selected prospects, then radio and showrooms. Olshin himself has become a big-scale apartment remodeler in New York City through direct mail and referrals (*next page*).

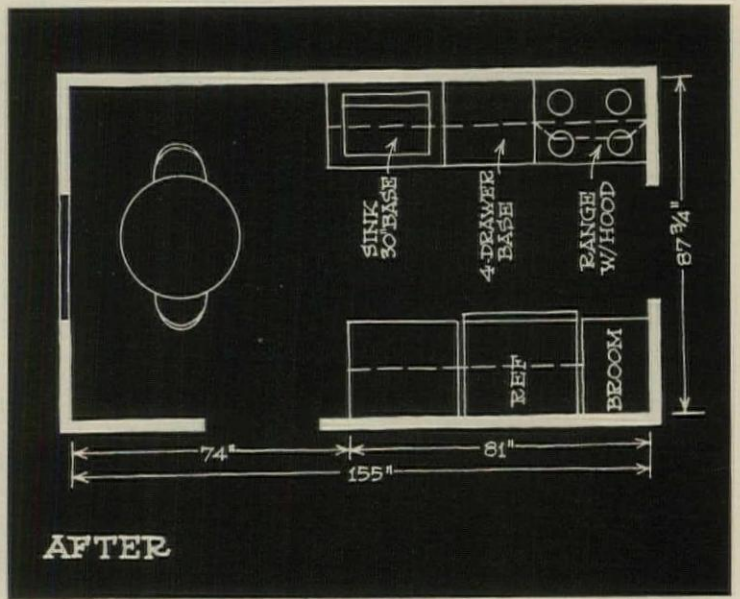
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Photos: Joseph Ruskin



1934 KITCHEN, obsolete for years, cannot be updated by simply installing new appliances.



1964 KITCHEN, all new, will appeal to tenants for years and require minimum maintenance.

Olshin advises apartment owners

Kitchen remodeling is the best way to protect your investment

And the best way to remodel—especially in old buildings that have been pushed out of the rental market—is to rip out the old kitchen and put in a brand new one.

So says Olshin, and here are his reasons:

A kitchen will continue to draw tenants for many years. When a building becomes obsolete, there are six areas where the owner can invest money to put it back into competition: plumbing, wiring, kitchens, baths, lobbies and elevators. Olshin tells apartment owners what he tells builders: put your money where it will show. He was asked to advise an apartment owner who was considering updating several 25-year-old buildings by installing a single air-conditioning outlet in each apartment. The new wiring would have cost close to \$1 million. Olshin showed that for less money he could replace all kitchens—and, he asked, which will have greater appeal in five years: an up-to-date kitchen or an outlet for plugging in an air-conditioner?

A brand new kitchen can slash maintenance costs—providing the equipment is good. Low upkeep is where new buildings usually have a big edge, so if the owner of an old apartment remodels with inexpensive cabinets and appliances, his gain will be a short-term one. He will probably have to repaint cabinets in five years and replace appliances in ten. The job shown above, which cost the owner an average of \$1,000 per kitchen, was planned to last for 20 years with no major maintenance expenses.

A brand new kitchen gets a better rent increase—important in a rent-controlled market like New York City, and even more important in a market with no controls. The job above is officially eligible for a 30% increase in rentals that were \$60 to \$90 before kitchen remodeling.

Scheduling and close management are the keys to Olshin's big apartment jobs. The photos at right show how he handled a 1,500-unit job with a minimum of inconvenience to tenants.

Remodeling timetable: how to replace four kitchens every 48 hours



1. MODEL KITCHEN in rental office reassures suspicious tenants. Display is in a 1500-unit apartment project Olshin is remodeling for Hillside Housing Corp., New York City.



2. ON-SITE WAREHOUSE insures continuity of supply and no job delays. Located in Hillside Apartments' auditorium, it lets Olshin keep at least 50 complete kitchens on hand.



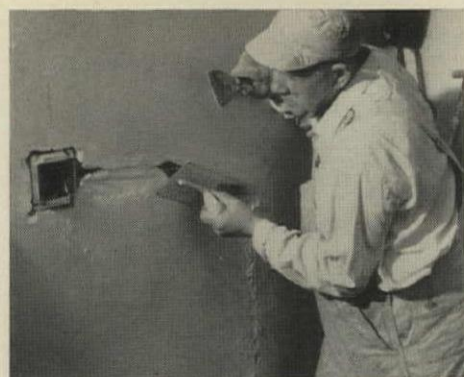
3. APPLIANCE SHOP is set up in the auditorium to test new equipment prior to installation and make minor adjustments and repairs. Workman above checks gas flow on range.



4. OLD KITCHEN is ripped out at 8 a.m. on first day of remodeling. Old refrigerator is kept in operation right up to replacement. Workman immediately runs gas line to new range location.



5. NEW OUTLETS are part of updated kitchen design. Electrician starts roughing in as soon as laborers gut old kitchen. Wall clock outlet, shown above, eliminates tenants' extension cords.



6. PLASTER PATCHING closes cuts made by plumber and electrician. Plasterer completes his repairs about two hours after start of ripping-out. Painters come in ten days later.



7. RANGE HOOK-UP is completed during first day of remodeling. Tenant thus suffers no interruption in kitchen operation except for water supply, which is still available in bathroom.



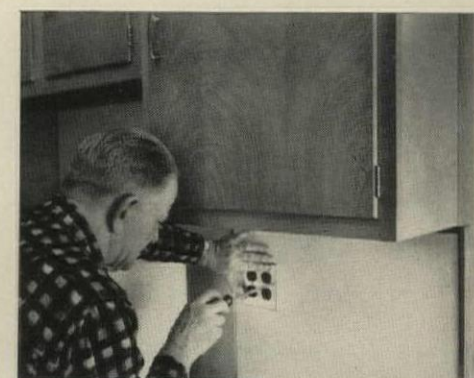
8. NEW EQUIPMENT for second day's work is moved into kitchen on afternoon of first day. Building owner furnishes crew of laborers for this work and removing old kitchen equipment.



9. CABINET INSTALLATION starts on second day. Work is simplified by stock units with predrilled holes for hardware. To switch lefts or rights, cabinets are turned upside down.



10. PLUMBING HOOK-UP follows cabinet installation. Schedule requires four men for installing cabinets, two men for all other trades. Contract sets holdup penalty of \$6 an hour.



11. ELECTRICAL HOOK-UP puts kitchen back in service. New floor is laid after painting. High backsplash, visible above, is typical of low-maintenance features specified by owner.

NAHB's Perry E. Willits,

There is virtually no phase of the housing industry that incoming NAHB President Perry Willits is not thoroughly familiar with. In the Miami area, his home base, he has built custom houses, built-for-sale subdivisions, apartment houses, institutional and industrial buildings, even manufactured prefabs. In addition, he has broad experience in material supply, state and national legislative committee work and insurance brokerage.

Willits, usually tanned by the Florida sun, is a soft-spoken man with a warm smile. He is a neat and quiet dresser—only occasionally sporting a wild Madras jacket. He wears a 22-year-old stainless steel Rolex Oyster wristwatch with a story behind it: the watch once took the brunt of a smashing blow in a tractor accident that might have cost him the loss of his left hand.

Like almost every NAHB president before him, Willits has worked up the full ladder of succession, starting with the presidency of the HBA of South Florida, where he was the first (and only) two-term president in 1953-1954. He became state president in 1955 and has been on the national executive committee since that year, serving as a national officer since 1961.

Willits is convinced that NAHB is in an important period of change—changes that he intends to have a hand in. Before he took over from outgoing President Bill Blackfield, he had headed the new 96-man Legislative Policy Committee (News, Dec.) charged with developing constructive policies and programs for the association in the years ahead. One of his biggest tasks will be to help formulate NAHB's positions on 1965 housing legislation—legislation that may involve the most sweeping housing measures ever to be considered by Congress.

Every incoming NAHB president has a major goal and Willits' is a single residential building code. He has been working on this project for two years as an NAHB vice-president and hopes it will bear fruit this year. Last fall he pushed the project a giant step forward when he got the four national model code bodies to agree to try to work out, among themselves, a residential code for one- and two-family houses.

Willits is hopeful that his 365 days in



Curt Bergwall

a president who has built almost everything

office will see this code standardization. He adds, "This residential code would be useless without the inclusion of mechanical and electrical codes, I hope the code groups will take on the job of unification and have a first draft done by spring.

"I know that we still have the problem of local communities amending such a standard to their own parochial interests, but I think that if the homebuilders haven't got the strength to rule out any selfish changes at the municipal level, then we are not doing the job locally that we should be doing."

Serving the community has won him the respect of his fellow citizens

When Willits speaks of the importance of service at the local level, he speaks with authority: he has an outstanding civic record. He has headed the Construction Industries Divisions for both the United Fund and the Red Cross in Miami, has been a trustee of his church (Christ Lutheran), president of his country club (Miami Shores) and a member of the board of directors of the Peoples National Bank in Miami Shores. He is a member of the Young Presidents Organization and has served youth groups and school boards.

These civic duties, in addition to his building business, did not impinge heavily on his other outside interests. He once played an expert game of golf (best score: a professional 68) and bowled regularly (best game: 275). But as his wife remarks, "Since he met NAHB, he hasn't had time for other interests." Except, of course, his family. He has a married daughter, Joan, 28 (with two children) and two sons, Bradley, 24 (a brand-new first time father last month and sales manager of a project Willits is building in Asheville, N.C.) and David, 22 (an electrical-engineering student in junior college).

He and his wife Helen still call "home" a three-bedroom, two-bath, older house in Miami Shores that they bought five years ago and "did over."

Willits classifies himself as a medium-size builder: his annual volume ranges from \$1 to \$1½ million, and he has never built more than 100 houses in any one year. He is now well on the way to chang-

ing his Miami-only operation to a multi-city one. He has a 127-unit apartment in Orlando, Fla., and a 600-house subdivision and 52 apartments in Asheville, N.C., and he is readying another 170-acre subdivision in Charleston, S.C. "But I've never tried to get really big, and I don't want to," he points out.

How Willits controls such spread out operations is a good lesson in management. In each city he has hired a divisional manager, experienced in homebuilding, to run each project completely. By delegating both responsibility and authority—and by giving these key men equity in the company—Willits finds he only has to spend about one week a month in each city. He could therefore have as many as four projects going simultaneously. Currently, he only has two projects under construction.

When reminded of the reluctance of most builders to give equity interest to their employees, Willits says: "What am I really giving them? Only what they earn by their performance. When they are part owners, managers work 24 hours a day for the job's success. I have never lost a minute's sleep worrying about whether they were treating a job lightly or not, because they would only be hurting themselves."

What kind of men does he prefer for these critical staff jobs? "My project managers must be market oriented, rather than construction oriented. The construction man can hurt you in your marketing. If a potential buyer wants something different, or something changed, the building man thinks only of the trouble it makes for his building process. The marketing man thinks, 'What can I do to clinch the sale?'"

His own career matches the growth of the post-war housing industry

The new president was born in Aledo, Ill. (30 mi. south of Moline) on Aug. 27, 1913, but spent most of his boyhood and youth in Downers Grove, a small town outside Chicago, where his father was a painting contractor. He went to the University of Illinois (accounting and business administration) during the great depression, but left after three years to go to work as an officer manager for Sherwin-Williams. About the same time (August,

1935) he married Helen C. Nelson, a Champaign, Ill., girl he had met while in college.

He went to Florida in 1940 to join the Nelsen Construction Co., a Ft. Lauderdale pioneer in precast concrete. When World War II hit, the company switched to general contracting and Perry became a project manager on major buildings throughout the state, including the first buildings for the Miami International Air Depot. In 1943 he took a job with the M. R. Harrison Co. to set up jigs and assembly line for 2,000 prefab houses to be shipped to England to replace bombed-out housing. These prefabs were panel-built house packages trucked from the plant to nearby docks where they were loaded on ships for England and on-site reassembly.

Willits has a second reason for remembering VE day: the contract for prefab houses was cancelled without notice. The Harrison Co. then turned to producing houses for the local market, which was just beginning to feel the flood of returning GIs. Willits got the job of tooling up. This time the product was a 900-sq.-ft. house to be built and fully assembled in the plant. Plumbing trees and wiring harnesses were prefabricated, and the entire house was built on housemovers' dollies.

Building inspectors were stationed right in the plant, and as soon as a unit was completed, a truck was hitched to the dolly and it was towed through the streets to an already prepared foundation. Says Willits: "Light traffic and relatively few overhead obstacles made this system possible in 1946 and 1947, but today's overpasses, utility lines and heavy traffic would make it impossible." Besides the houses, Harrison built some 500 portable classrooms, some of which are still serving south Florida schools.

Willits left Harrison in 1947 and went into business for himself as a general contractor in the Miami area doing light and industrial construction plus an occasional custom house. Of those days he says, "I never bid on contracts under \$250,000, because the competition of hundreds of little guys, who built five houses a year and maybe some stores, was too tough. They could always make the bid bond up

continued

'Within the next ten years, urban renewal will provide the majority of jobs in our industry, if we get the tools'

to a quarter million, but not above. So to avoid their fierce bidding, I only tried for jobs above that figure."

As a general contractor he had built only a few custom houses, but in 1952 he went into his first major subdivision and built 91 houses (\$15,000 to \$18,000) in Miami's El Portal area and sold them all within a year. In his first move toward diversification he set up the Willits Southern Insurance Co. in 1959 (still a thriving brokerage business).

Willits can modestly, and laughingly, admit to business mistakes: "I make a certain number of right decisions, then I get overconfident and make a couple of real bulls. These cost me so much that I crawl back into my shell of caution. I think I emphasize the importance of management for builders because all of my mistakes have been in this area. I think the worst one I made was the one time I bit off more than I could chew. I told my attorney to draw up a contract to buy ten lots outright, and somewhere in paragraph 99 on page 30 of a 45-page contract he came up with, I found I had agreed to buy, not option, an entire subdivision. Since then, I prefer not to sign any contract over four pages long."

His ideas on housing problems are as wide-ranging as is his experience

Here are Willits' views and objectives on seven important aspects of housing:

- *Low-income housing.* "Communities should encourage, through partial tax abatement, people and organizations of means to sponsor housing by limited dividend corporations under Sec. 221d3 or other federal, state or local programs. Such encouragement, plus the allowable depreciation on the property, could produce a lot more housing for low-income families."

- *National-local relations.* "The NAHB has its own image, above and beyond that of the constituent locals, and is the trustee for the locals of that image. We are going to work closely with the locals to enhance the stature of both the national and every local."

- *NAHB's goals.* "I intend to see that the long range planning staff job (vacant since Neal Hardy's departure) is refilled."

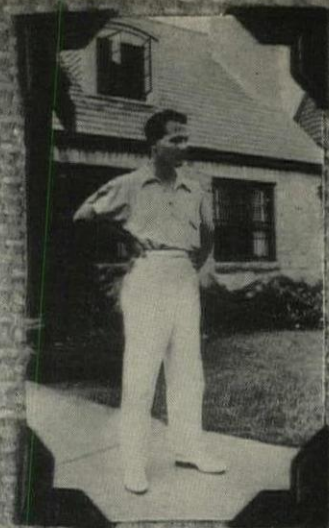
- *Mobile homes.* "I think there is some weakness behind their apparent strength. Most of the financing is recourse paper, just like the shell houses had, and any kind of a setback could produce the same old 'shell-house' trouble for distributors and manufacturers, depending on who is holding this paper."

- *Urban Renewal.* "Within the next ten years, urban renewal will provide the majority of jobs in our industry, providing we can get a tool for mass acquisition and rehabilitation of rundown properties."

- *Contemporary design.* "The house is the only tie that most people have with the past and they tend to cling to it. Then, too, there is no concerted effort on the part of the housing industry to sell the idea that modern design is better, as so many other industries do to obsolete their product. Of course, people don't buy traditional inside the house—only in the shell—and even that is not real traditional, but only somebody's idea of traditional. I can always tell when the builder has designed the house himself. The interior and floor plan will be good, but it will lack aesthetics, proportions will be off, trim details will be missing."

- *Builder's Image.* "I disagree with the HOUSE & HOME editorial that the home-builder does not have just as good a public image as any other business man. I have traveled throughout the country, and wherever I go, the builders I meet are leaders in their communities and have the respect of their fellow citizens. I think the concept of 'image' is overemphasized, and I think it's too bad that one guy who does wrong can upset it for so many others."

Without minimizing any possible difficulties in achieving the goals he has set for himself, Willits is essentially a contented man, not driven by unrealistic or sleep-killing frustrations. He has now reached the top of NAHB after 12 years of service and he intends to see it well started toward an even higher plateau of service and accomplishment. His businesses are sound and prosperous, and varied enough to be interesting; his family is settled and growing and he describes himself with a colorful Southern aphorism: "I've got it made in the shade." —JAMES P. GALLAGHER



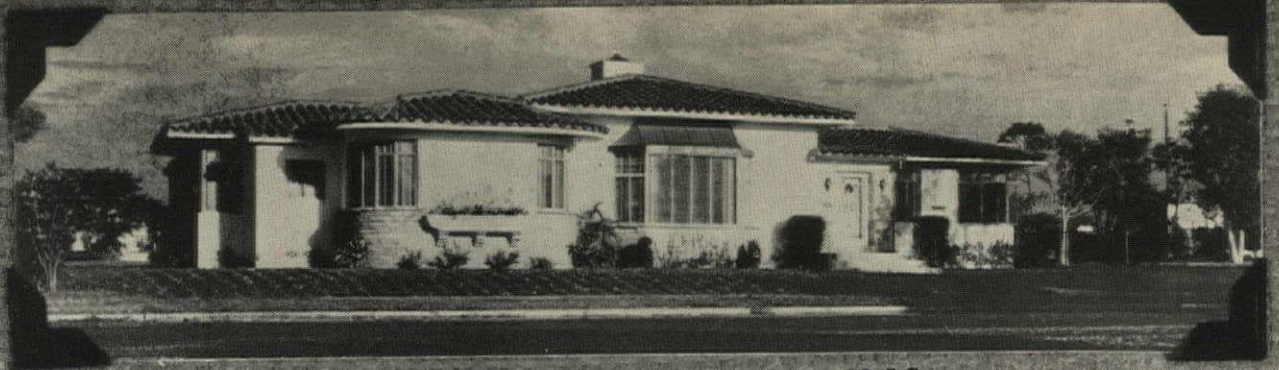
Illinois, 1936 in My "ice cream" pants



Pre-fabbing wartime housing 1943



A flattering testimonial from the Florida builders



My first custom house, 1948



On the golf course with Dad, 1943



A big contract, 1952-53, the Mc Arthur Dairy



Chicago, 1961, four presidents coming up



I snapped this myself, 1945



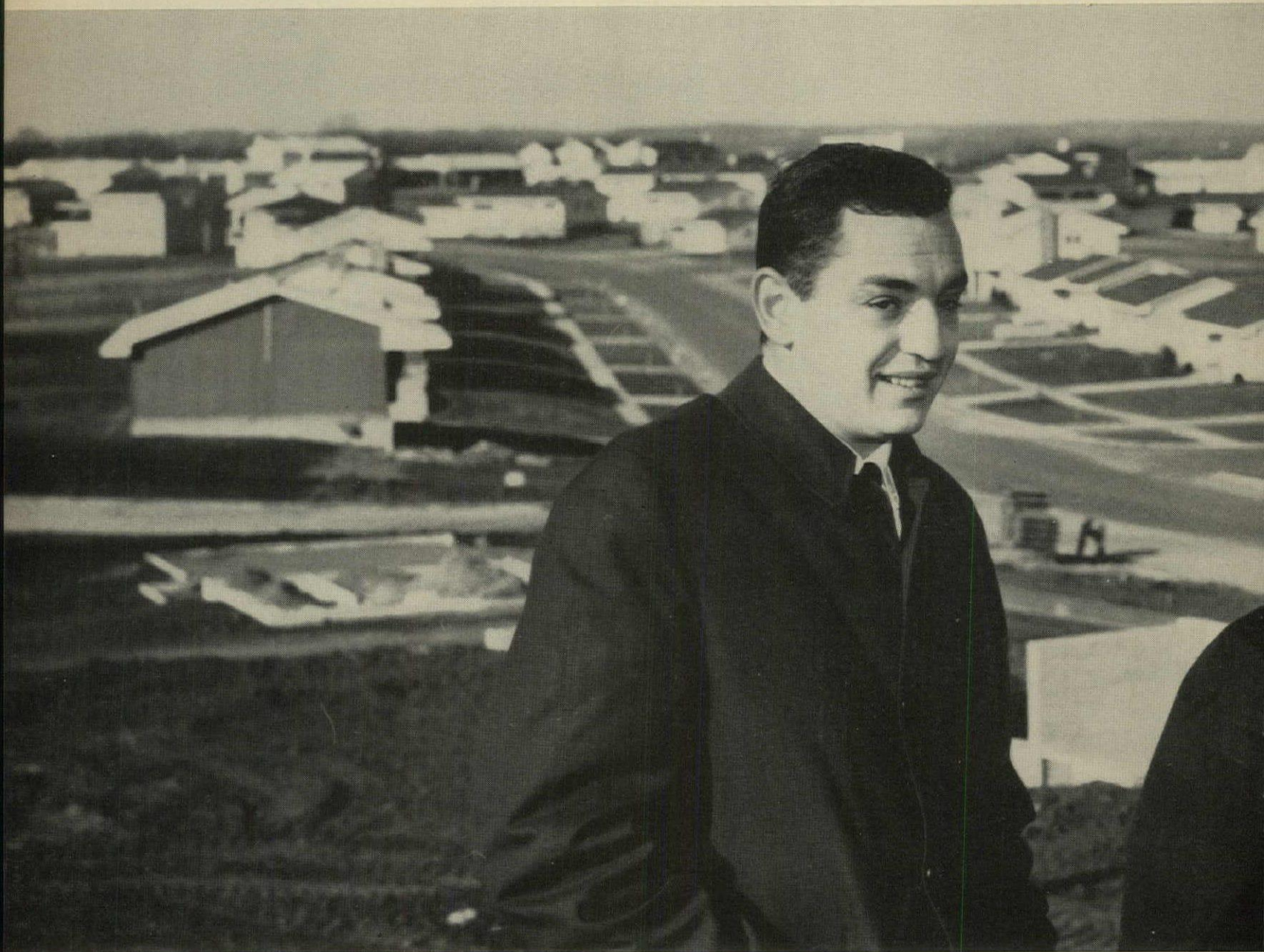
With Florida's Senator Spessard Holland



The 3 kids with Dad on Bradley's 11th birthday



Testifying before the Rains committee



YOUTHFUL BUILDERS Bruce Thomson (*left*) and Clyde Pemble survey their first tract, in suburban Minneapolis, where sales exceed \$13 million.

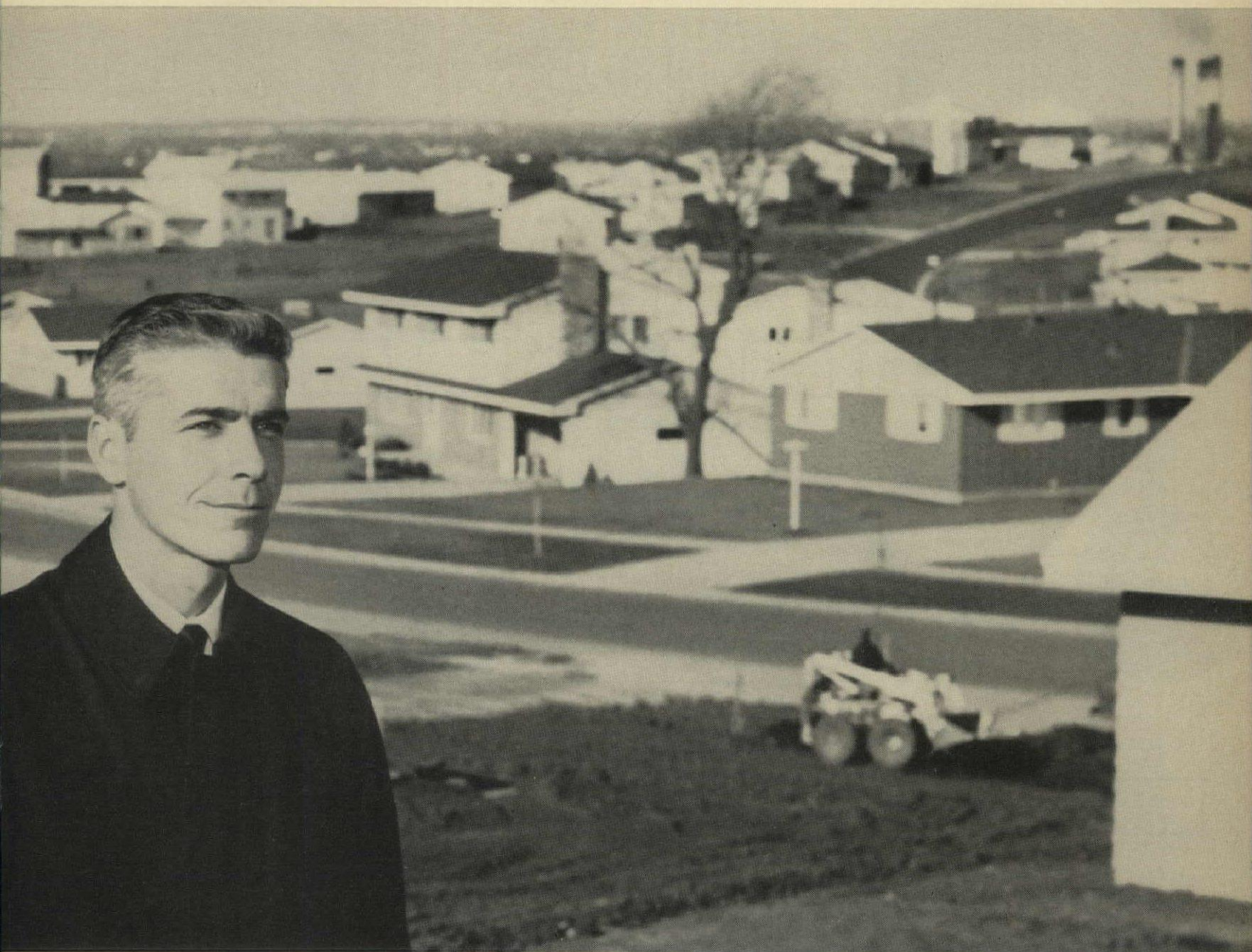
A pair of instant winners: *two novices*

Just over two years ago, Clyde Pemble, 31, and Bruce Thomson, 32, left Minneapolis Builder Vern Donnay (H&H, Feb. '63) to form their own company. They had only two years experience in homebuilding—Pemble as Donnay's marketing manager and Thomson as his general manager—but once on their own:

- They sold \$1 million in new homes within a month after opening their first models.
- They hit a \$7-million volume in one year at their first tract.
- They opened another 391-lot subdivision, started a scattered-lot program and rolled up \$9 million in sales in their second year.

Today their company—Pentom Inc.—is outselling every builder in the Minneapolis-St. Paul market, the nation's sixteenth largest. And their net worth has jumped from an initial \$24,000 to \$500,000.

But these two upstarts are not stopping here. They expect to sell 1,000 units in 1965 and are already looking for another



jump into a market void and roll up 750 sales in 24 months

city with the same growth potential. Likely choice: Washington.

Behind the meteoric rise of these two young men lies four opportunities that exist in almost every major housing market:

1. There are voids in local housing supply. Every year in every market some families put off buying houses because their needs are ignored by the industry. But when a builder spots and fills this void, they rush to buy. Pemble and Thomson discovered that most second-time buyers in Minneapolis, in the over \$20,000 price class, were being neglected by the volume builders.

2. There is plenty of investment money. Men with capital are looking for men who can build profitable companies. At the very time that Pemble and Thomson were planning their jump into homebuilding, a group of young St. Paul investors were looking for an able builder. The investors had formed Bankers Mortgage Inc. and needed a guaranteed source of mortgages. In return for a third interest in Pemtom, Bankers Mortgage put up half of the

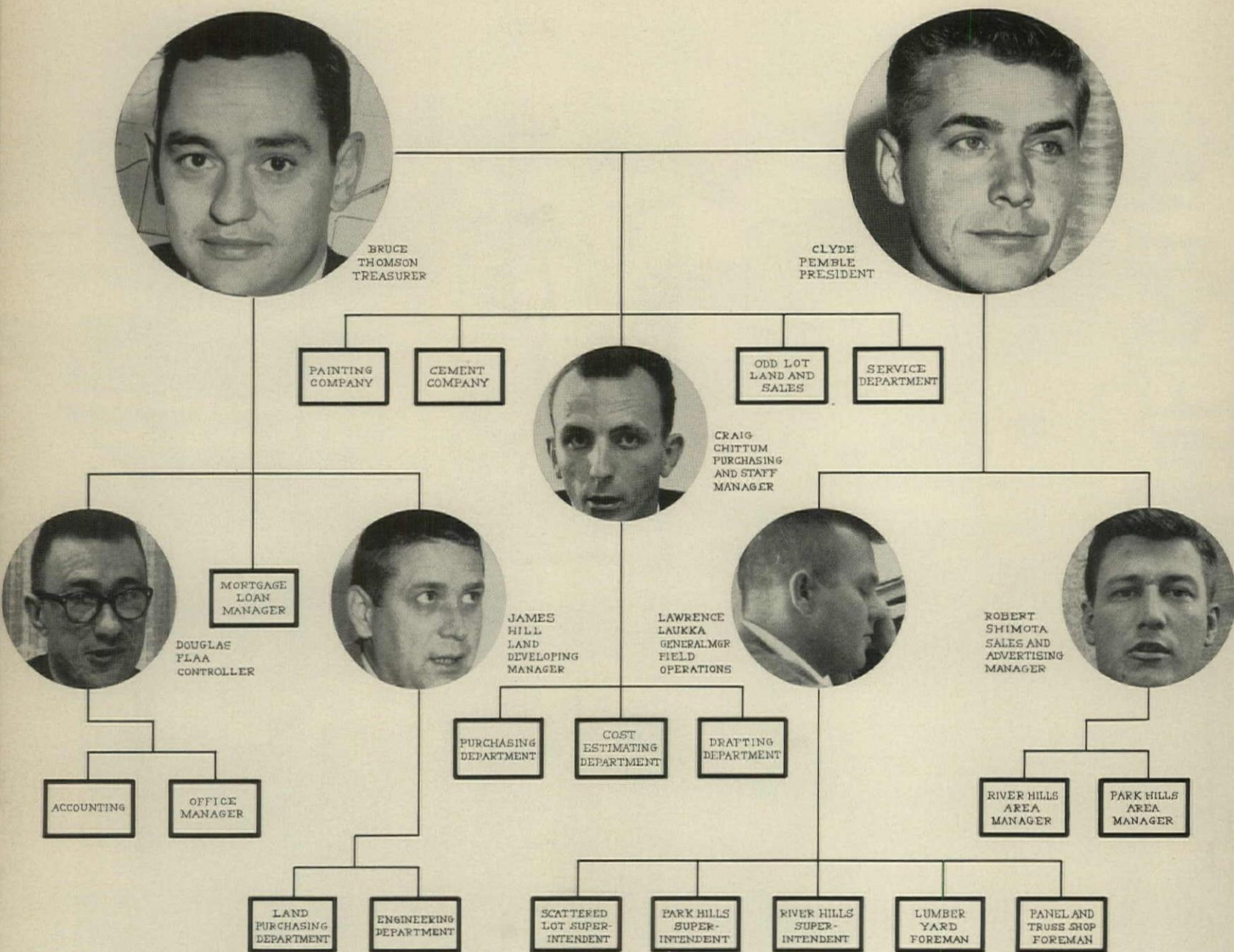
original \$24,000 capital. With this credit base, Pemtom convinced the First National Bank of St. Paul—and, later, Prudential Life Insurance—to grant a total of \$3 million in construction loans before a single house was delivered.

3. There are plenty of young executives who can bring profitable new ideas to homebuilding. Many of these men are now in other industries. Pemtom put together its team from many fields: oil, industrial motors, plumbing manufacturing and electronics.

4. Peculiarities of local housing markets give home-town builders an edge over outside competition. Many builders from other cities had tried to invade Minneapolis and failed—not so much from the strength of local builders as from failure to understand the buying tastes and patterns of the Minneapolis market. Local boys Pemble and Thomson had analyzed these tastes and patterns. Upshot: they built their sales record on five winning moves.

For an analysis of all five, see the next seven pages.

continued



ORGANIZATION CHART shows Pentom's division into five functions—accounting, land development, office management, construction and marketing.

Winning move No. 1:

'We hired men who would bring a fresh approach to homebuilding'

To Pentom, this meant young men. The average age of Pentom's staff is 31. It also meant men who had little or no experience in homebuilding. Explains Pemble: "We wanted to avoid men who knew only the old ways. We wanted men who could find better ways of building and selling homes."

To find them, Pemble and Thomson looked in some remote fields. Controller Doug Flaa, 32, had worked for an electronics manufacturer. Purchasing and Staff Manager Craig Chittum, 27, came from a heavy-motor producer. Field Manager Larry Laukka, 28, gave up selling mutual funds to join Pentom.

More important to Pentom than direct

homebuilding experience was a man's understanding of marketing and accounting; the company's first employees were a sales manager and an accountant, even though Pemble and Thomson were themselves skilled in these fields.

A knowledge of new management techniques was also important. Chittum, for example, was trained in data processing, and Laukka had studied the critical path method of scheduling.

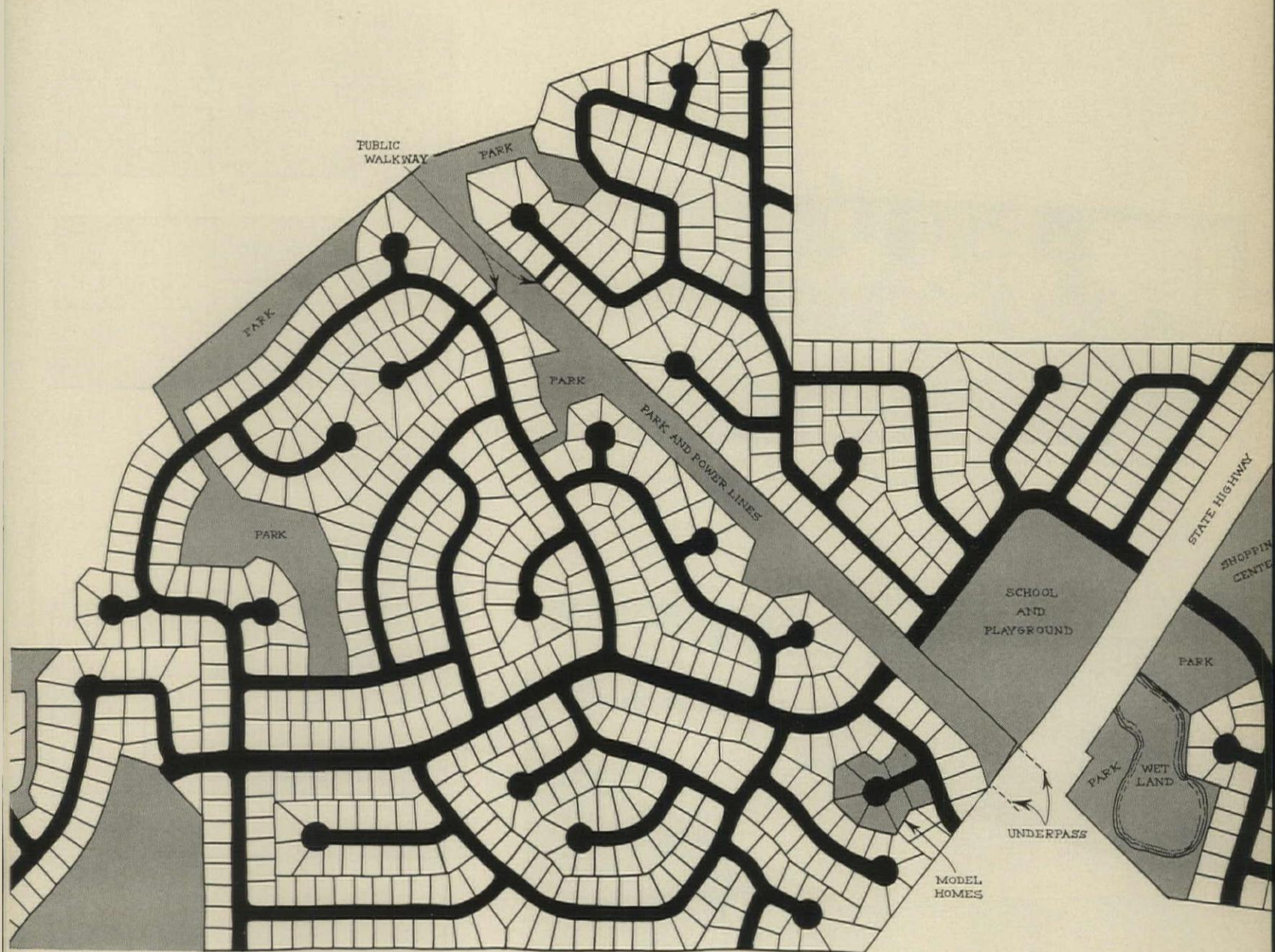
These young staffers experimented with techniques and practices that were new to Minneapolis. Items:

- They tested the critical path method but found it too cumbersome to fit their

varied operation. So they developed a scheduling system that they feel is less costly than CPM yet works as smoothly. Its key: major responsibility for scheduling is thrown on subcontractors.

- They established a firm policy of paying all subs and suppliers by the tenth of the month—and thus getting lower prices for labor and materials, as well as the usual 2% cash discount.

- They cut their paperwork by getting buyers to do much of it. Method: when the buyer signs a contract, he also fills out master work orders and selection sheets which are duplicated and sent to all foremen and subcontractors.



LAND PLAN for Pentom's River Hills is studded with cul-de-sacs and parks. Hills slope to Minnesota River, top, and form valley for power line.

Winning move No. 2:

'We bought land most smart builders wouldn't touch'

The land that drew 313 sales for Pentom in its first year was land any builder could have purchased. It consisted of 456 acres of rolling farms in Burnsville, just south of the Minnesota River. But where other builders saw problems, Pemble and Thomson saw sales potential. For example:

- Other builders felt the land was too far from downtown Minneapolis. But Pentom realized that a new bridge across the river had lessened this disadvantage.
- Other builders felt the land was too hilly. But Pentom realized that the higher cost of development could be recouped by higher prices for view sites.
- Other builders felt the land was not

feasible for volume building because of large-lot zoning and a lack of sewers and water. But Pentom convinced town officials to reduce lot frontages from 100' to 85' by volunteering to install sewer and water systems and to set aside space for parks (see plan above).

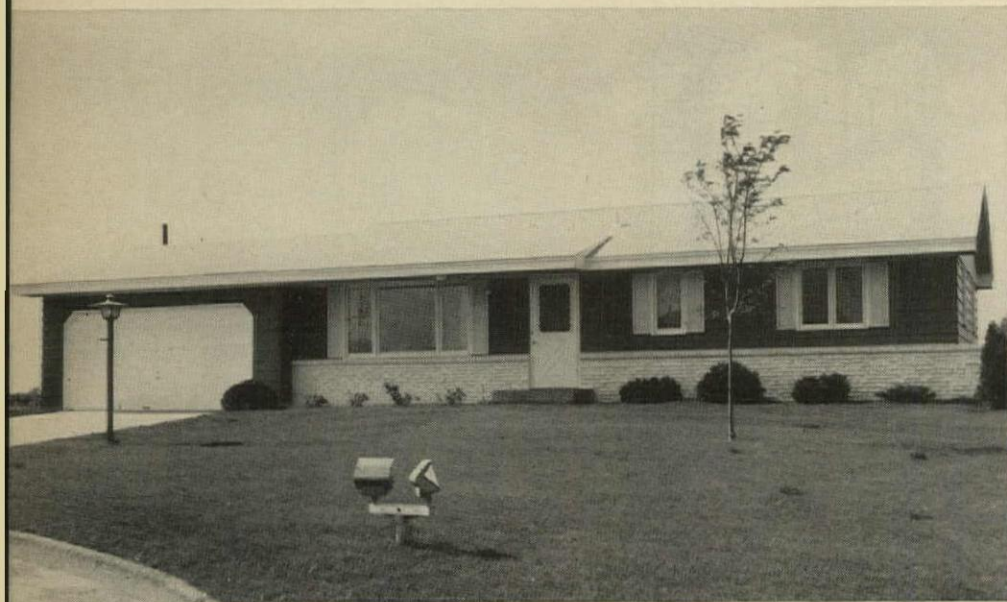
- Other builders felt the land was marred by a power line that dominated its most desirable sites. But Pentom persuaded the power company to move the line to a lower, less desirable strip along which children could walk to school.

Pentom saw two other advantages that competitors overlooked: 1) the land could be purchased economically (it cost Pem-

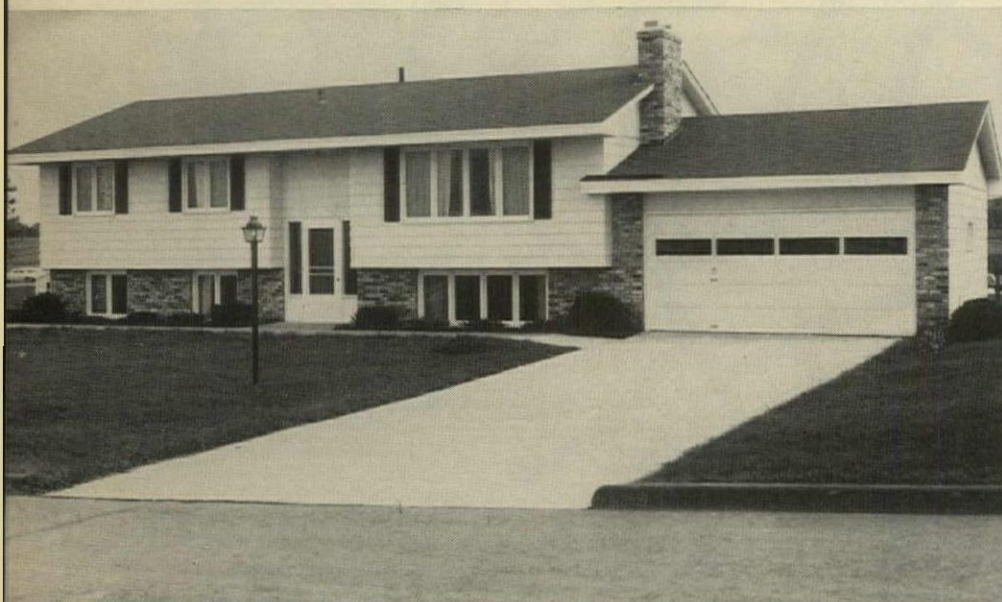
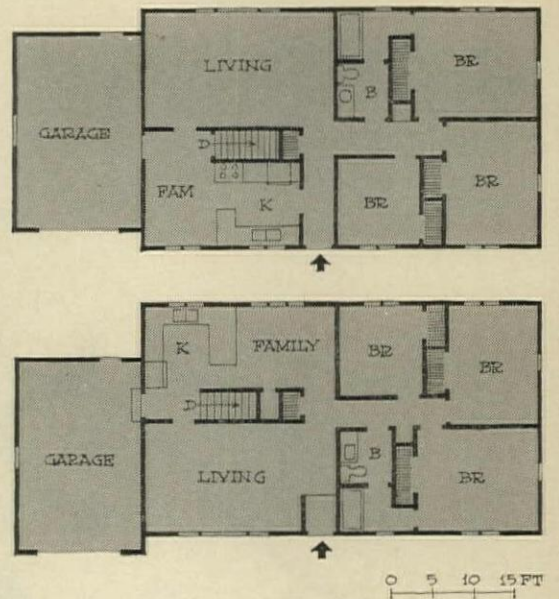
tom \$1,500 an acre vs. up to \$2,200 paid by builders on the other side of Minneapolis); 2) taxes were comparatively low (\$285 on a \$20,000 home vs. \$485 to \$585 for competitive areas)—and promised to stay that way because of Burnsville's heavy industrial base. Low taxes meant that Pentom's buyers could afford to pay up to \$4,000 more for their homes than they could have paid in other areas.

Once Pentom's success made these advantages apparent to other builders, competitors moved across the river. But Thomson and Pemble had wisely optioned the best land and now have room for seven more years of building 350 houses a year.

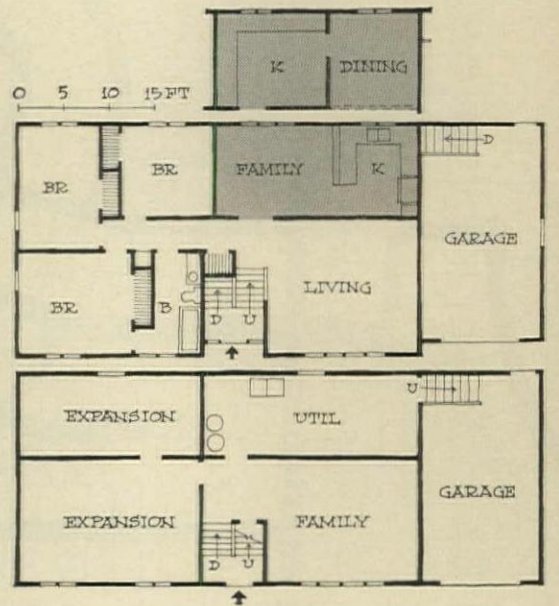
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ENTIRE PLAN FLOPS in the alternate layout offered in this \$18,200 ranch, bringing kitchen and family room forward and placing living room in back.



EATING AREA BECOMES FORMAL when family room with pass-through to kitchen is replaced by formal dining room in this \$19,950 split-entry model.



Winning move No. 3

'We let buyers make the custom changes they want in every house'

Warren Reynolds

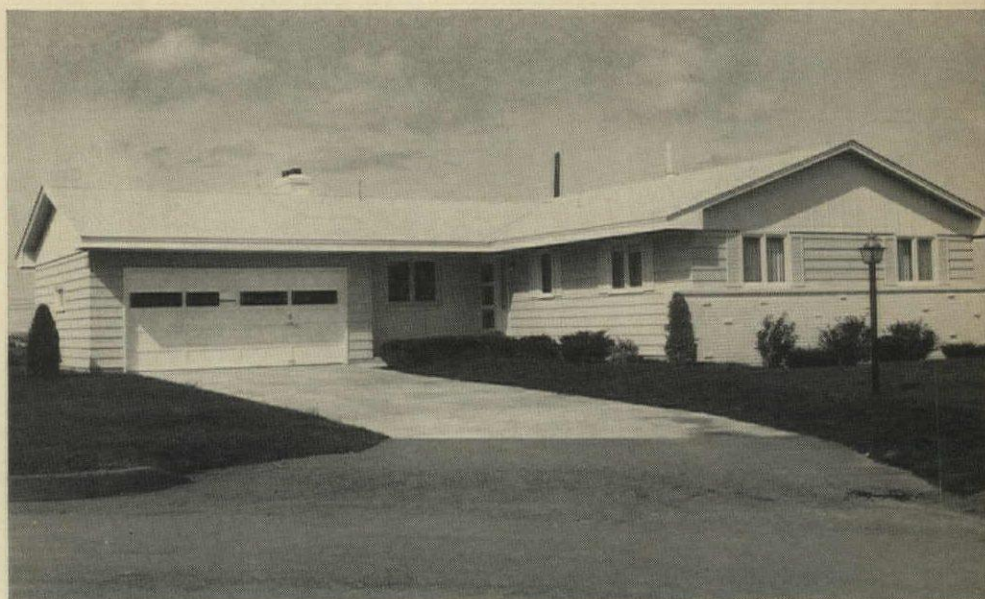
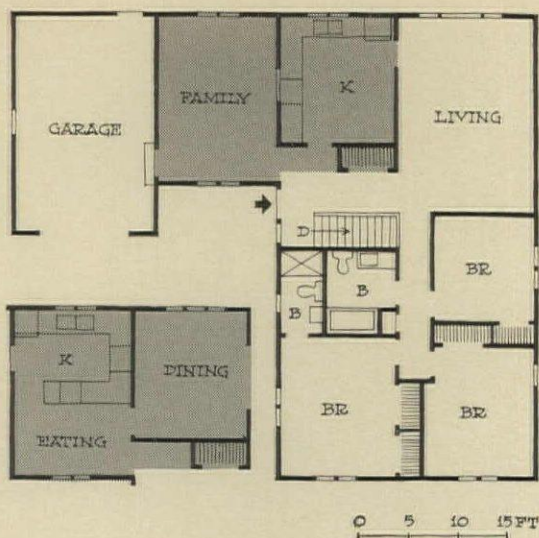


VARIETY OF MODELS and facades is reflected in this street scene of Pemtom's River Hills. Advice from a decorator keeps exterior colors in harmony.

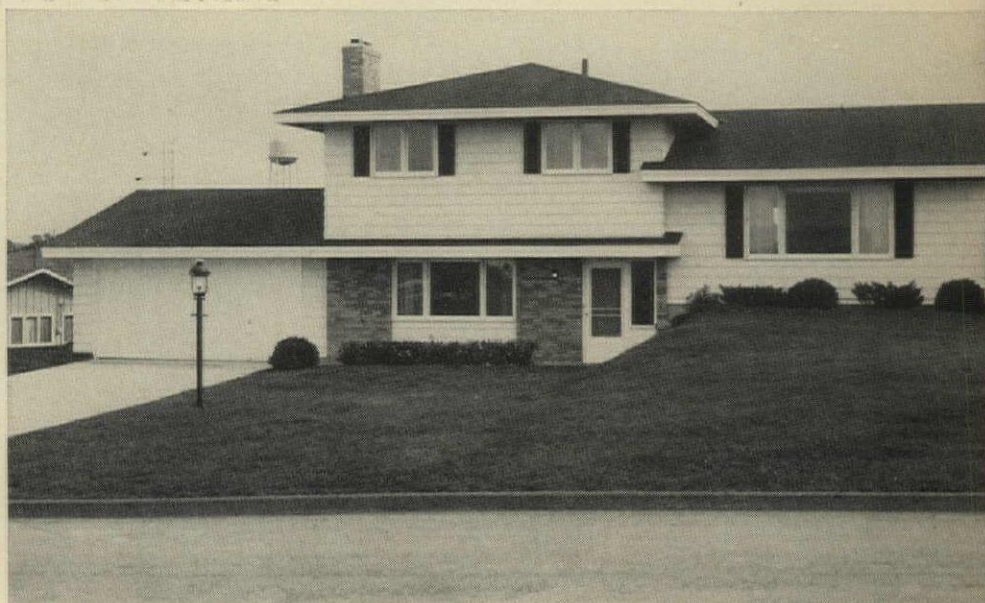
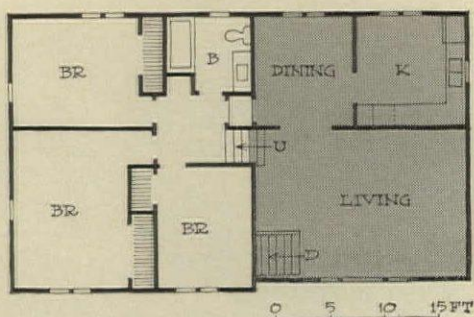
Pemble and Thomson decided they could attract many second-time buyers neglected by volume builders if they offered much of the design freedom given by custom builders.

They started by designing each of their first five models (base prices: \$18,000 to \$21,000) with an alternate floor plan. The alternate plans (four are shown above) anticipated changes most wanted by buyers. Among the most common: conversion of a family room into a formal dining room or vice versa, switching a living room from front to rear, adding a family room between a two-story house and its attached garage, adding an extra bedroom.

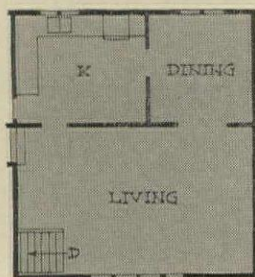
Photos: Gene Osborne



KITCHEN EXPANDS in this \$20,500 ranch to include separate eating area. Dining room replaces family room. This change, like most, does not raise price.



MID LEVEL EXPANDS by 96 sq. ft. in this split level, adding \$700 to \$20,200 price. Kitchen and dining room can be reversed.



Every model (Pentom's line now includes eleven) is also offered with these optional extras: a two-car garage (\$550), a brick front (usually \$350), single fireplace (\$550), double fireplace (\$750).

But alternate plans and optional extras were only a beginning. Pentom also lets buyers rearrange rooms and make reasonable changes in dimensions.

This policy pays off. Says Sales Manager Bob Shimota: "Buyers get the feeling they're buying a home designed right to their own requirements. Most of their changes don't cost us any more. Our only problem is making sure their changes are made on every job." To do this, Pentom

has a three-man staff that determines the feasibility of every change and calculates the cost within four hours after the request is made. And teamwork between the staff on the one hand and construction foremen and subcontractors on the other is so efficient that many changes are made after a house is already under way.

Pentom's willingness to make changes also gives it an edge over other builders:

- Smaller builders who do make changes can't make them as efficiently as Pentom.
- Big builders who don't make changes can't compete with Pentom for change-conscious buyers.
- Other big builders, who are beginning

to go after this market, have difficulty escaping their identification with low-cost subdivisions.

Pemble and Thomson have also stepped into another specialized market—odd-lot building—overlooked by big builders.

Throughout the area, Pentom has optioned several lots on which it will build any of its models—and offer all the changes it permits buyers of its subdivision houses. To promote the program, the company is opening a special model-home site close to downtown Minneapolis. Bob Engstrom, 31, the project's manager, expects to sell 200 homes on scattered lots this year.

continued



BOOM TRUCK, which cost Pemtom \$13,000, hoists panels to deck of two-story house, which has one-story wing including garage at right.

Winning move No. 4:

'We turned to prefabrication to give our buyers the quality they demand'

Pemtom knew it had to sell selective buyers who would insist on both custom changes and high quality.

But Pemtom found it could not always count on consistent quality when it built everything on the site. So whenever possible it replaced field labor with better controlled plant labor even if it cost a little more money.

"With off-site fabrication, some costs may be higher," says Field Manager Larry Laukka, "but at least they are predictable. And, of course, construction schedules are not as vulnerable to changing weather conditions. So, even though we rarely build two identical houses, we turn them out

with assembly-line regularity."

Pemtom did not move into prefabrication without hesitation or mistakes. Says Laukka: "I didn't have any experience in homebuilding, so I had to ask about everything I did. Probably the biggest mistake I made in the early days was trying to save money on used equipment. I bought used trucks because I couldn't be sure we'd keep them. But new trucks would certainly have saved us some costly replacements."

Laukka invited suggestions and advice from every product salesman and subcontractor. But he didn't accept any suggestion without checking it first. He drew up elaborate cost studies on every new product and

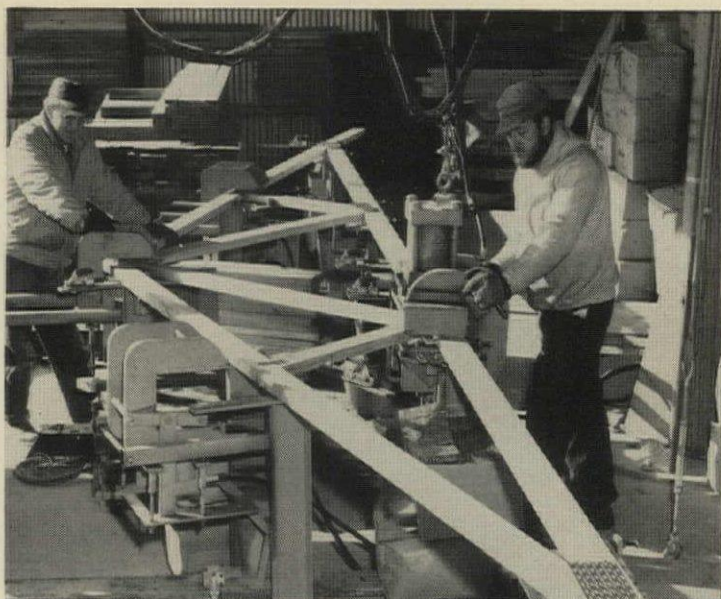
new process he tried. He took time-stop movies of complicated operations. And he sent an assistant into the field to make time-and-motion studies.

"We didn't know anything about time-and-motion studies," says Laukka, "but I think we learned a lot more by ourselves than if we had hired a consultant."

Within a year, Laukka had worked these changes in Pemtom's construction methods:

- He switched from conventional roof framing to an almost complete use of trusses. Precut lumber is shipped in from the West Coast.

- He pushed a panel operation, even though his first panelized houses took



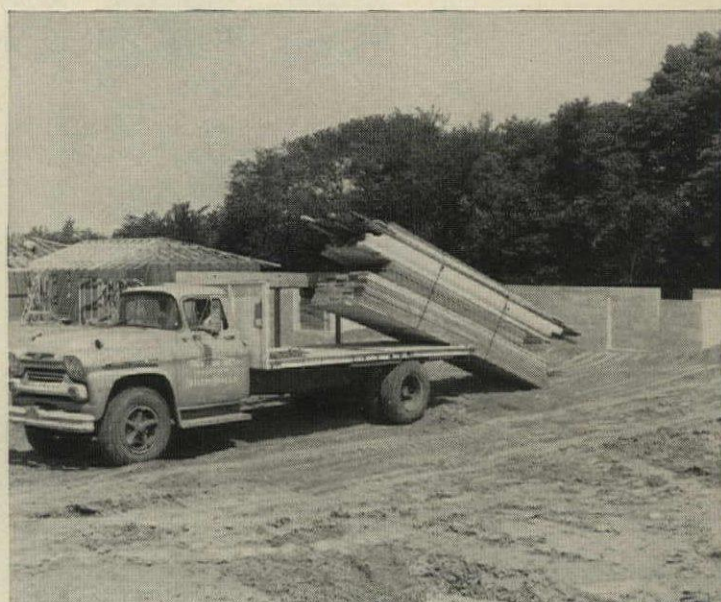
TRUSSES for all Pentom houses are turned out by two-man crew at a rate of 120 a day and stored until construction crews are ready for them.



PANELS are assembled on these tables, set 18" high (to accommodate the swing of a man's hammer), then rolled to storage piles.



FORKLIFT loads panels on boom truck which delivers two houseloads on each trip. All houses, including odd-lot units, are supplied this way.



FLOOR-DECK LUMBER is dropped at site after foundation is in. Lumber is packaged, banded and marked at Pentom's plant, then stored until delivery.

about a third longer to build than conventionally framed houses.

- He changed over from site-hung doors to prehung, split-jamb doors. He stopped building stairways at the site and started buying preassembled stairs.

- He helped Pemble and Thomson set up painting and cement subsidiaries.

Though all these changes were intended to control quality and safeguard scheduling, they inevitably helped cut direct costs. For example:

- Panels cut materials and carpentry costs by 8%.
- Trusses saved about \$70 a house.
- Other labor-saving changes cut finish

carpentry time by an average of 16 hours on two-story houses, 19 hours on ranches and 21 hours on split levels.

This year Laukka will try to cut his rough carpentry time, (his studies show that fascia installation alone takes a surprising 10% of this time), and explore the feasibility of prefabbing floor decks.

Despite these efforts to cut on-site labor, Pentom is on good terms with its crews and subcontractors. Laukka explains why:

- Pentom never introduces a labor-saving innovation without consulting with the trades involved and inviting foremen to participate in tests of new procedures.
- Pentom's quick-payment policy (*see*

p. 86) gives it a strong bargaining position with subs. But, says Laukka, "You can't use this as a club; otherwise a subcontractor will desert you when labor gets tight again."

- Pentom's efficient planning and scheduling saves subcontractors' valuable time. Says Millwork Subcontractor Gerry Olsen: "I can schedule my own work and order materials way in advance. With some other builders, I don't even know what dimensions to use until I go out to measure their jobs." Adds Plumbing Sub Bill Murr: "These boys always seem to know what they're doing. They use their energy to solve problems—not argue about them."

continued



NEWSPAPER ADS for River Hills show transition in theme. Key motif opened campaign, aerial theme came next. Spring ad opened second year.

Winning move No. 5

'We merchandised tract housing to buyers who wanted custom homes'

To do this, Pentom broke every advertising rule of Minneapolis builders:

- Where others crammed their ads with impersonal hard sell, Pentom left lots of white space and relied on a soft sell.
- Where others emphasized their own names, Pentom kept its name small.
- Where others promoted houses, Pentom promoted its community.

Pentom executed this break with local tradition by retaining an advertising agency—Erwin Wasey, Ruthrauff & Ryan—that had never promoted houses and an account executive, C. Kyle Peterson, 33, who knew more about advertising Scotch tape than houses.

Aided by Peterson's imagination, Pemble and Thomson produced a campaign that was playful yet dignified (*above*). They used a spring theme in the winter to prod buyers into planning in January for the home they wanted in April. They drew buyers to Pentom's River Hills development with radio invitations read against a background of original symphonic music. And they gave the campaign continuity by repeating a symbolic key in newspaper ads, billboards and brochures.

In two years Pentom spent \$202,000 on River Hills' promotion—just over \$300 per house sale. The bulk of the ad budget (70%) went into newspapers. And

Pemble and Thomson picked the papers that their own research had showed to be most effective. In the second year Pentom tried to take the valleys out of its sales curve by stepping up advertising in slow summer months. Result: July and August sales went from 26 in 1963 to 56 in 1964.

To supplement this campaign, the company introduced a trade-in program last year. It agrees to appraise any prospect's old house and, if it finds the house acceptable, to make a firm purchase offer. In six months, 70 buyers took advantage of this offer. Pentom's counseling service helped 66 of them to sell their old homes before their new ones were ready.

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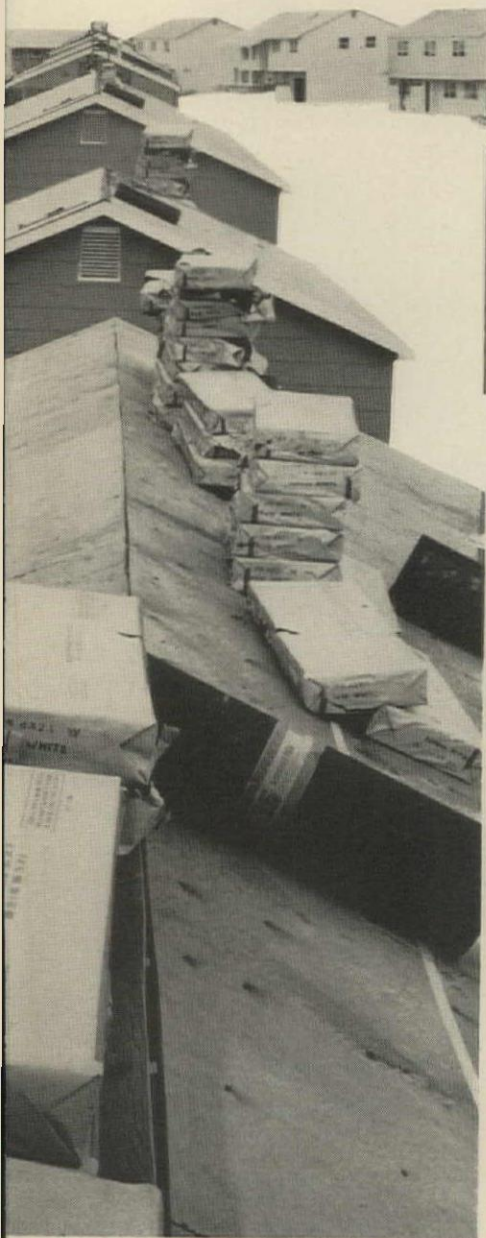


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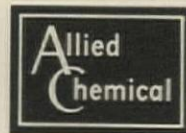




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New approach for plastics: pie-in-the-sky gives way to hard

And the hardest fact is this: after more than doubling its slice of the housing market in the last eight years, the plastics industry still supplies only 1% of all the materials used in building. As a result, even though 22% of all plastics are sold to the building industry, manufacturers are no longer predicting a boom.

But the potential of plastics in housing is greater than ever, despite tougher competition from lumber, steel, aluminum and other building materials. One reason, of course, is the huge expected growth of the housing market. The other reason is the advantage that plastics have as building materials. They are the only materials that can be simultaneously strong, light, flexible and transparent. They can be extruded (a low-cost process) in virtually any shape section for pipe, weatherstripping, gutters, siding, etc. They can be molded into products like bathtubs, outlet boxes and fittings. As sheet they can be used for coatings and coverings. In fact, just about the only basic building field that plastics aren't in right now is load-bearing structural members.

Plastics' potential won't be realized until three major problems are solved

They are problems that other building materials either never had or have long since overcome. Specifically:

There are so many plastics formulas that builders and architects can't understand them—let alone specify them. There is a serious lack of design engineering data, and this is holding back whole categories of plastics—like foam—whose biggest markets are building and construction.

Plastics lack the recognized standards necessary to get wide code approval. Today most plastics manufacturers are meeting material specifications, but not performance standards. They have neglected to develop and conform to standard tests for building materials and to maintain quality controls that would guarantee product performance. Manufacturers are in need of an educational program aimed at code officials as well as builders and architects, which would teach both the benefits and the drawbacks of plastic building materials.

Plastics have a poor fire rating. That's one reason the all-plastic house still is not feasible: the material softens even at sun-exposure temperatures. Recommended temperature for good performance of rigid vinyls is about 160°, and foam plastics cannot withstand continuous exposure to

150° heat without significant loss of physical properties.

Some sectors of the industry have found solutions to these problems

Three of these solutions stand out:

Vinyl has been backed by an industry-wide education program. The word "vinyl" has become as common—and perhaps more acceptable—than the word "plastics," thanks largely to the GEON program, conducted by vinyl manufacturers to make the building industry aware of the differences in vinyls and their end uses. GEON is a label for rigid vinyl products that are backed by 1) appropriate quality control tests, 2) manufacturers' guarantees on workmanship and reliability and 3) quality standards assured by intermediate suppliers. To get some control over the application of their product and thus prevent misuses, GEON manufacturers are attempting, through literature and other means, to acquaint customers with the essential characteristics of vinyl and to encourage manufacturers to design and produce building products that take advantage of the material's properties.

Plastic pipe has made rapid gains by developing voluntary commercial standards. This product would not have nearly the acceptance it enjoys today if the Plastic Pipe Institute had not been organized to urge producers, distributors and users to prepare standards and work for their adoption. Plastic pipe producers observe 11 voluntary commercial standards—far more than the manufacturers of any other plastic building product. They have set up rigid specifications, submitted them to independent testing groups and government agencies and have developed model plumbing codes for pipe and fittings which have resulted in 14 state plumbing codes being revised to include plastic pipe.

New fillers are giving plastics—especially foams—better fire ratings by beating such problems as flame spread, smoke density, fuel contribution and fire endurance. For example, there is now a nonflammable lead-loaded vinyl plastic, used as an acoustical wrapper for pipes and sheetmetal ducts. And fillers offer other benefits: they stabilize plastics against dimensional change, and often lower their cost as well.

There are three immediate areas of growth for plastics in housing

These areas include both basic materials and specific products.

Vinyl is growing fastest. Of the 2 billion pounds of plastics used in housing in 1963, 1.3 billion pounds were vinyl. This now-common material, long used in floor tiles and as coating for wire and cables, has gained two new important applications in recent years: building panels and pipe. The member of the vinyl family responsible for these new uses is polyvinyl chloride (PVC): 475 million pounds of it were used in building in 1963. It is a good building material because it can be welded by heat or solvent and it is anticorrosive. Top-of-the-line PVC panels are guaranteed for 15 years against cracking and discoloration.

Vinyl laminates for siding materials started making news two years ago as a finish whose life is somewhere between that of paint (average life of five years) and porcelain enamel (30 years). And more recently, for the buyer who wants the ultimate in maintenance-free siding, solid vinyl with color all the way through it has been introduced.

Another very promising market for vinyl is window sash. Rigid PVC, now used for weatherstripping, glazing beads, jamliners, thermal breaks, etc., may, before long, be used for the entire sash. Its low thermal conductivity eliminates condensation, its high moisture resistance reduces maintenance and its low friction reduces sticking.

Plastic foam has become the key to the sandwich panel and an important insulation material: 400 million board feet of foam were used in walls and roofs in 1963. Polyurethane and polystyrene are the two most common foams. Besides having high thermal efficiency they are highly water resistant and light in weight. Aluminum siding manufacturers have begun using foam backing on siding panels, claiming a 30% reduction in average home heating costs. So far foams have been used in solid form: as perimeter insulation, as furring and lath for masonry walls and as curtain-wall panel cores. But in the near future they may be used in liquid form: as caulking for joints and seams and as site-applied insulation which is sprayed into the exterior walls before the inside wall skin is applied.

Plastic pipe, approved by FHA for drainage and vents in private homes, was a \$75 million industry at the end of 1963. It offers the advantages of simpler installation and lower shipping costs because of its light weight. When used for hot water lines

market facts

it can, because of its low thermal conductivity, maintain water temperature without need of external insulation. Mobile-home manufacturers make heavy use of plastic pipe because it adapts easily to their high-speed assembly lines and helps keep down the weight of the coach.

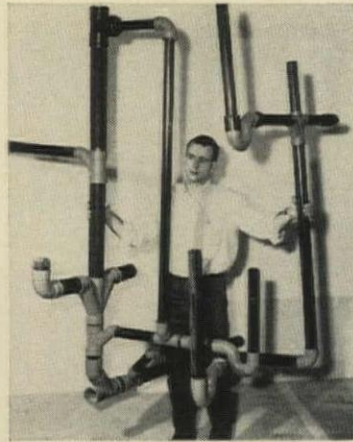
The plastics industry still has its eyes on the wild blue yonder

And some of its seemingly wildest ideas are remarkably practical. For example:

One house construction system is based entirely on plastics. An Austrian company, Oesterreichische Kunststoffwerke A.G. of Vienna-Liesing, has developed an assembly-line plastic house consisting of the following: wall panels of straw bonded under pressure with bitumen and strengthened with glass-fiber-reinforced urea-formaldehyde spray; polystyrol foam insulation; polyvinylchloride conduit and pipe, installed between the panels for wiring and plumbing; and polyvinyl chloride panel rivets. The interior finish is resin-based plaster on the walls and glass-fiber-reinforced urea-formaldehyde on the ceiling. Roofing is a thin sheet of polyvinyl chloride between two sheets of perforated aluminum. This sandwich is heated until the plastic softens and forms a watertight bond with the aluminum.

Foam houses are another active experimental area. A flexible foamed-plastic sheet with a built-in heat source is being developed by the Ontario Research Foundation of Canada. The builder would simply ignite the flat sheet and watch it expand into a rigid or semi-rigid wall more than 3" thick. University of Michigan researchers have built a two-story structure of thin urethane-foam sheets sandwiched between kraft paper and folded into bents. The army is particularly interested in foamed-in-field plastics as a way to solve logistic problems: barrels of liquid resin shipped to remote job sites can be expanded to 30 times their original volume to serve as rigid, waterproof and insulating structural material.

Even atomic energy is being brought into the plastics field. A few weeks ago the Atomic Energy Commission announced that it was negotiating with a New York manufacturer to set up a plant to produce Novawood—a new combination of wood and plastics. The process involves impregnating wood with a liquid monomer and then exposing it to radiation from a gamma-ray source.

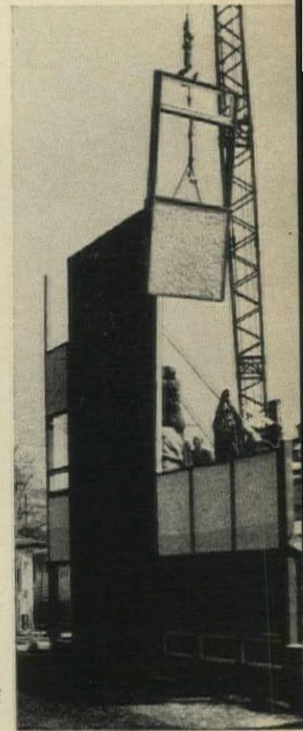


Mar-kow

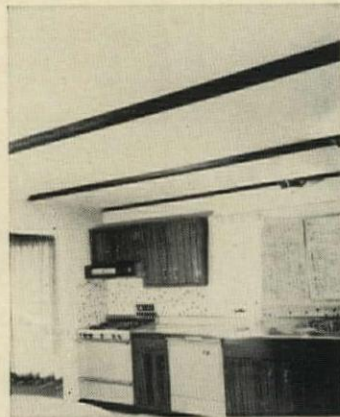
PLASTIC PIPE is light, can be solvent-welded to fittings.



BATHTUB of glass-fiber-reinforced plastic has integrally molded walls.



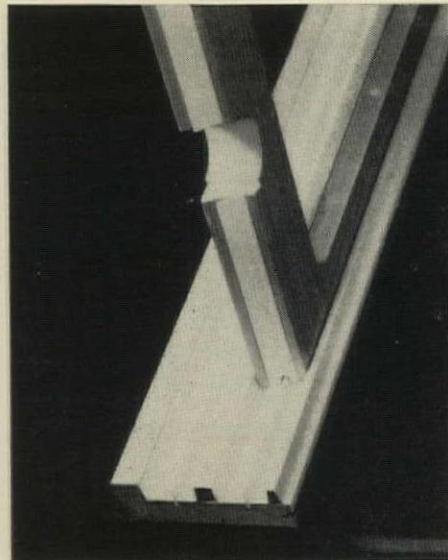
WINDOW PANELS have spandrels of marble aggregate set in epoxy cement.



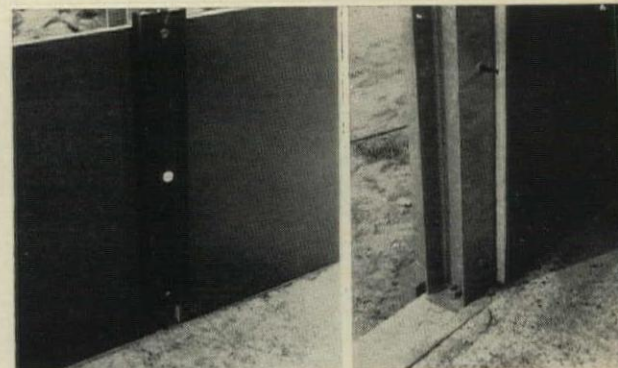
CEILING is made of glass-fiber insulation faced with vinyl sheet.



SKYLIGHT of acrylic sheet is strong, has good insulating properties.



WINDOW TRACKS of PVC have excellent weatherstripping characteristics.



WALL PANEL has plastic foam core faced with two aluminum skins.

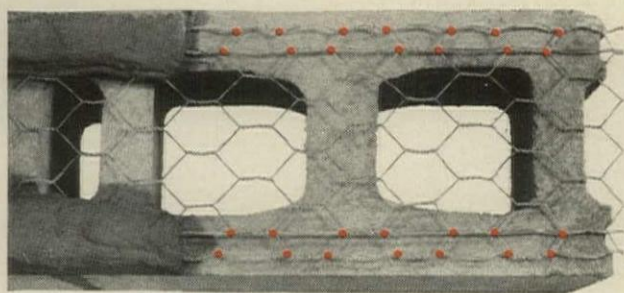


INSTANT IGLOO is a plastic sheet ignited to form a foam shell.

*Look at the holding power you get
from every foot of*

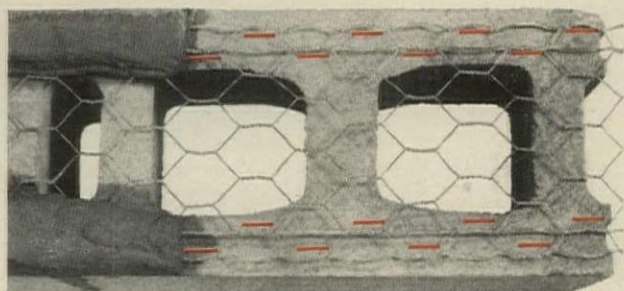
KEYWALL

GALVANIZED MASONRY REINFORCING



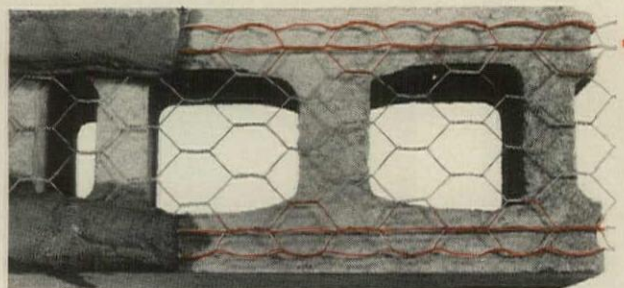
● *28 mortar locks*

The more locks, the more resistance to shrinkage cracks. 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.



— *14 inches of mechanical anchors*

Mechanical anchoring restrains thermal movement and shrinkage. No other reinforcement comes close to offering the amount of mechanical anchor that Keywall does.



◇ *22 sq. in. of bonding surface*

The more metal in surface contact with the mortar, the better the reinforcement. Keywall's 22 sq. in. per foot of block is about 55% more than a pair of $\frac{3}{16}$ " truss rods, about 96% more than a pair of 9-gauge truss wires.

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BUSINESS IN THE MAKING

HOUSE & HOME presents locations, sponsors, architects and estimated costs of representative new projects costing over \$500,000 as gathered by ENGINEERING NEWS RECORD and F. W. Dodge Co., division of McGraw-Hill Inc. to alert builders and contractors to new business.

NORTHEAST

CONNECTICUT—A \$2 million, 100-house project will be built by Elton D. Rhodes, Old Saybrook.

CONNECTICUT—Three garden apartments costing \$1.5 million are planned by Robert Calhoun Smith, Washington, D.C., and will be built in New London.

CONNECTICUT—A \$1 million, six-story apartment will be built by Glenhope Realty Corp. in Stamford. Plans are by Schuman & Lichtenstein, New York City.

MASSACHUSETTS—Heritage Homes will build 103 houses to cost \$1.5 million in Attleboro.

MASSACHUSETTS—Five 140-unit garden apartments will be built by Lepes Assocs., New Bedford. Cost: \$1.5 million.

NEW JERSEY—Rudolph Novak, Clifton, is planner for 71 houses to be built by Park View Estates in Pompton Lakes to cost \$1.8 million.

NEW YORK—Elias Weis, Schenectady, will build garden apartments, a swimming pool and Colonial and ranch-type houses on a 100 acre tract in Latham. Cost: \$10 million.

NEW YORK—A \$1.7 million, 80-house project will be built by Morehead Construction of West Seneca.

NEW YORK—Gold Ell Realty of Haverstraw will build 190 townhouses to cost \$2.9 million. Plans are by Matthew J. Warshauer of White Plains.

NEW YORK—Rosewood Homes will build 100 houses costing \$1 million on Staten Island. Plans by Nathan Lubroth, Brooklyn, N.Y.

PENNSYLVANIA—Right Research Institute for Good Housing Techniques Inc., will build 400 houses to cost \$3.5 million in Philadelphia. Plans by Geddes, Brecher, Qualls & Cunningham.

SOUTH

FLORIDA—Seven condominium apartments and a swimming pool will be built by Dixon Place South in Cocoa. Cost: \$1 million.

FLORIDA—Gerber-Pancani & Assoc., Miami, are architects for eight garden apartments in Titusville costing \$1 million.

MARYLAND—Harry Rosen Construction Co., Silver Spring, will spend \$5 million to build garden apartments in Upper Marlboro. Plans by Beery & Rio, Annandale, Va.

MARYLAND—Goldsten Bros. will build six garden apartments in Baltimore planned by Victor Smolen, Washington, D.C. Cost: \$500,000.

TEXAS—A \$1.1 million townhouse project will be constructed in Arlington by Sam Lee, Dallas.

TEXAS—Manning Construction Co., Dallas, will build 100 houses in Mesquite to cost \$1 million.

VIRGINIA—Spring Valley Inc. will build 175 to 200 houses in Falmouth to cost \$3 million.

WASHINGTON, D.C.—Oxford Assocs. will build garden apartments planned by Cohen-Haft & Assocs., Silver Spring, to cost \$2.5 million.

NORTH CENTRAL

ILLINOIS—A \$1 million apartment, townhouse and single-family house project will be built in Decatur by Eakin Assocs., Ltd.

ILLINOIS—Grill Co., Hanover Park, will build 383 houses in Arlington Heights to cost \$1.5 million.

ILLINOIS—Kaufman & Broad, Phoenix, will build 823 co-op row houses in Chicago to cost \$13 million. Plans by P. F. Assocs. Oak Park, Mich.

MINNESOTA—Thorsen & Thorshov Inc., Minneapolis, are planners of a \$2 million 95-suite townhouse project to be built by Golden Valley-Tri-State Development Co.

WISCONSIN—Tomsinger Construction Co., Brookfield, will build 80 houses in Muskegon to cost \$1.5 million. They also plan to construct 191 houses in Waukesha to cost \$4 million.

WEST

CALIFORNIA—Lanco Development Co. will build two 59-unit apartments in Orange County to cost \$1.8 million. Plans are by Robert J. Coles of Los Angeles.

CALIFORNIA—Two 16-story, 36 unit apartments are planned by Robert W. Stevens of Fresno. Steve Y. Pilibos will build the \$3 million project.

CALIFORNIA—Plans for two apartments in San Mateo are by Mies Van Der Rohe, Chicago and John Lord King, San Francisco. The \$3.2 million project will be built by T. Jack Foster.

COLORADO—A \$2.5 million high-rise apartment project, planned by Roger A. Reeves & Assoc., Denver, will be built in Colorado Springs.

HAWAII—Alexander M. Fisher of Honolulu plans 89 homes in Kailua. Charles G. Clark will build the \$1.1 million project.

CANADA

BRITISH COLUMBIA—Four 3-story lodge buildings for a resort lodge will be built in West Vancouver. Gerald Hamilton & Assocs. are planners for the \$2.3 million project.

BRITISH COLUMBIA—Narod Construction Ltd. will build a garden apartment in Vancouver to cost \$2 million.

BRITISH COLUMBIA—Plans are by L. O. Lund, North Vancouver, for garden apartments in West Vancouver. International Land Corp. Ltd. will build the \$1.8 million project.

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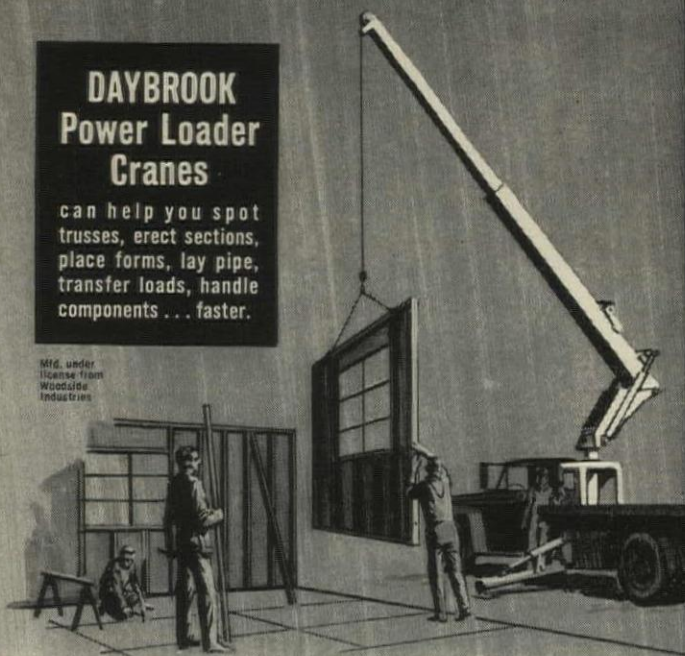
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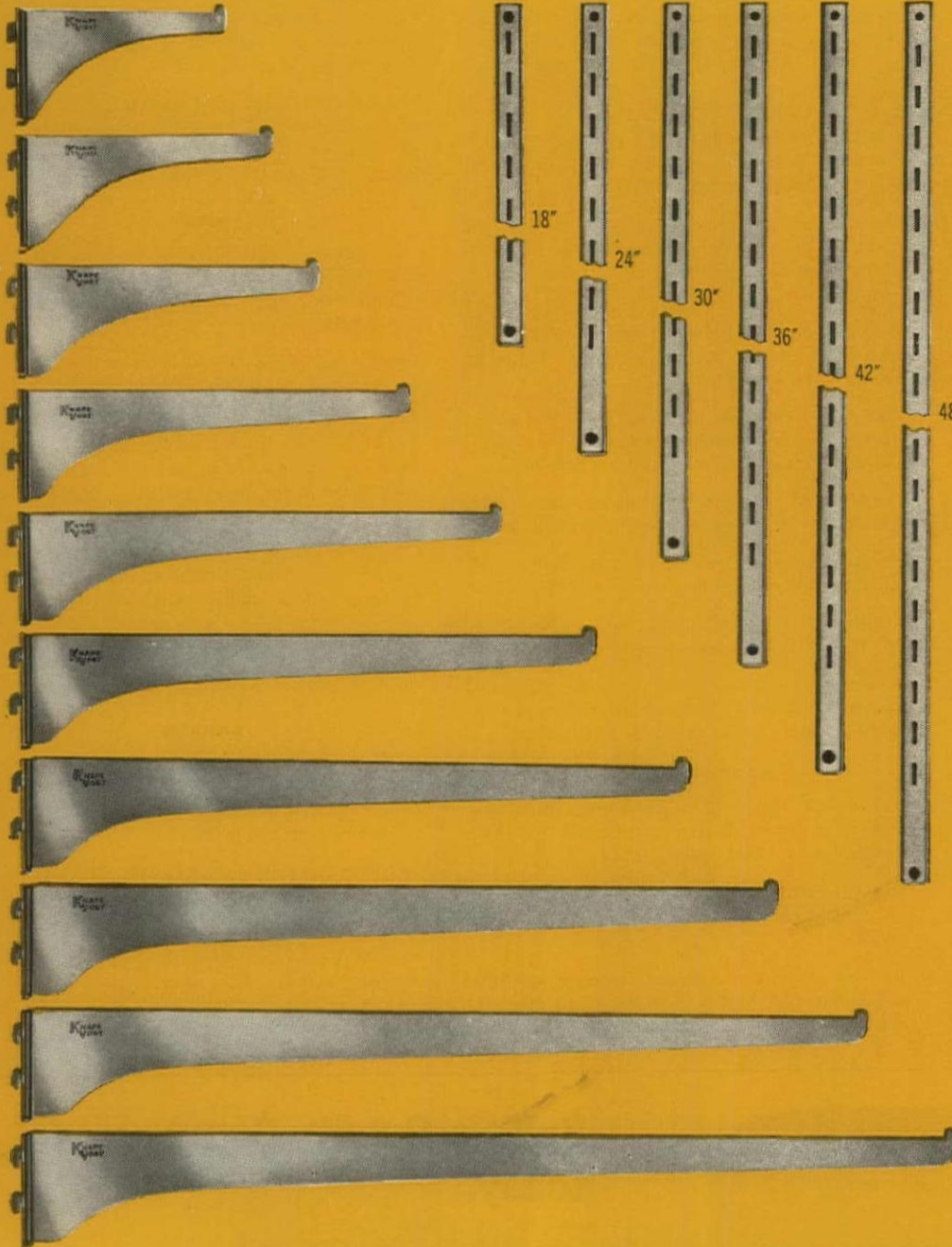
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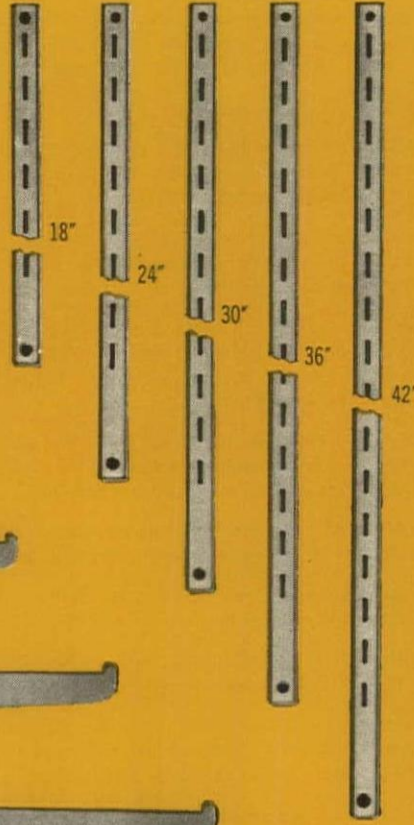
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DAYBROOK TRUCK EQUIPMENT: Strato-Tower Aerial Lifts ■ Power Loader Cranes ■ Power Gates ■ Power Packers ■ Truck Hoists ■ Dump Bodies

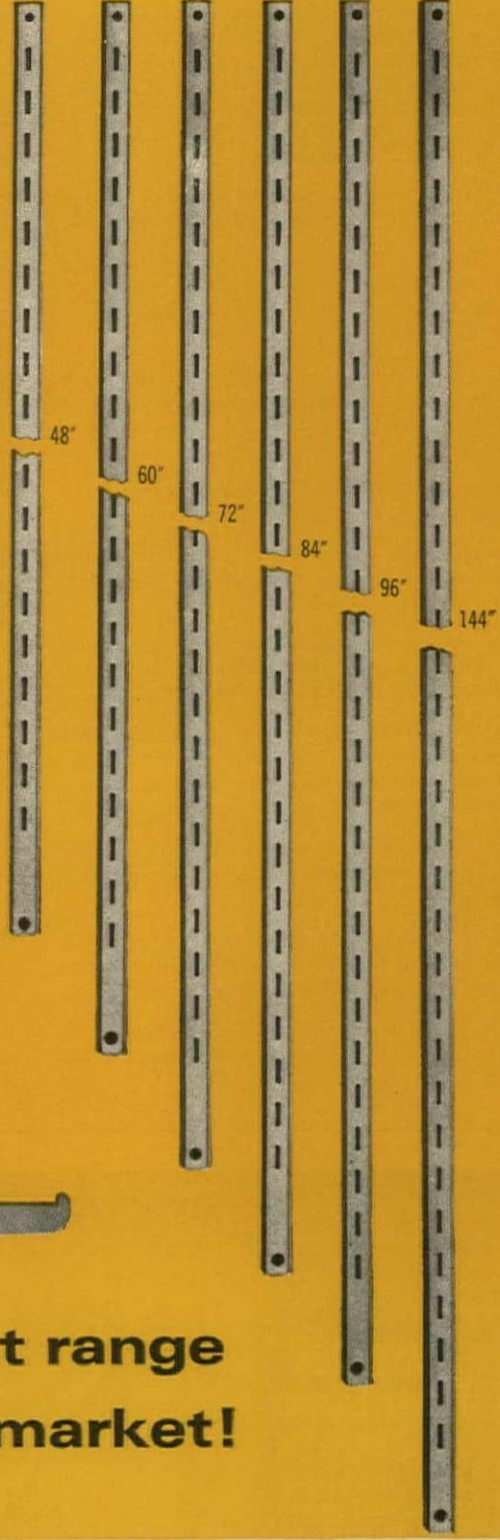
K-V 180 Brackets, 4" to 20"



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K-V 80 Standards, 18" to 144"



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**For built-in
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shelving**

Easy way to provide adjustable shelving for cabinets, pantries, other built-ins: K-V 255 standards (24" to 144") and snap-in supports, adjust every half inch. Install with screws or staples. Available in steel with electroplated bright nickel finish; in aluminum with natural or bronze vinyl finishes.

Manufacturers of a complete line of quality drawer slides, sliding and folding door hardware, closet and kitchen fixtures and Handy Hooks for perforated board.

For more information, circle indicated number on Reader Service card p. 109.

Kitchens

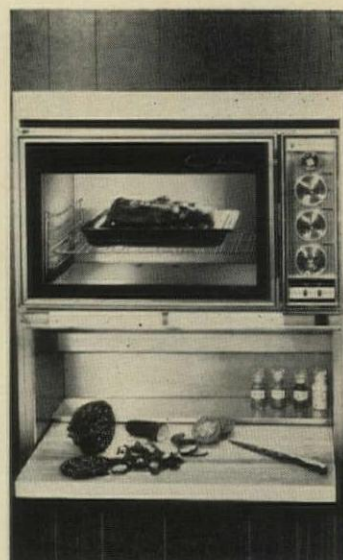


High-oven range has Teflon-coated oven-wall panels and chrome oven floor that can be removed easily and washed with dishes. An oven vent system permits smokeless, closed-door broiling and surface cooking. Hotpoint, Chicago (Circle 300 on Reader Service card)



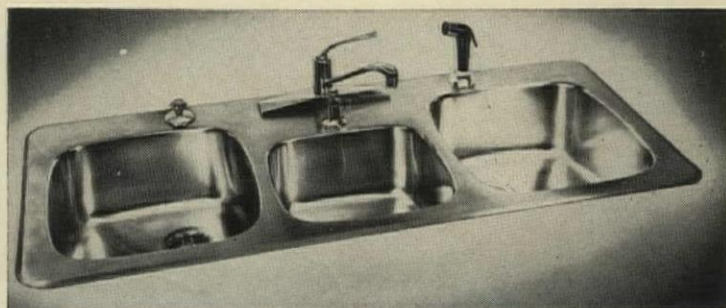
Special-purpose hoods are designed for use over barbeque or combination units. Island, peninsular or pass-through models are 18" high and from 24" to 72" wide. Eight colors and finishes are available. Swanson Mfg. Owosso, Mich.

Circle 301 on Reader Service card



Wall oven includes a slide-out, hard-maple cutting board. A brush chrome niche provides storage for seasonings and cutlery. Fluorescent lighting and an appliance outlet come with the unit. Magic Chef, Cleveland, Tenn.

Circle 302 on Reader Service card



Triple-bowl sink has a device that scrapes, rinses and washes dishes, a pop-up drain operated from the sink ledge, and a cutting block. Double and single bowl, bar and utility sinks are also available. Vance Inds., Chicago. (Circle 303 on Reader Service card)



Cast-iron kitchen sink is available in four new colors—turquoise, coppertone, burnished coppertone and woodtone. Double and single model sinks also come in pink, yellow, green, tan and white. Universal-Rundle Corp., New Castle, Pa.

Circle 304 on Reader Service card



40" range has an automatic timer to cook meals and keep them warm until served without overcooking, and a Tender-matic control that reduces oven heat for slow cooking of meats. Also available in three other models. Frigidaire, Dayton.

Circle 305 on Reader Service card



Compact unit includes electric eye-level oven, range, sink and refrigerator in only 30" of space. The oven has a clock and timer plus a rotisserie. The two surface burners can be gas or electric. King Refrigerator Corp., Glendale, N.Y.

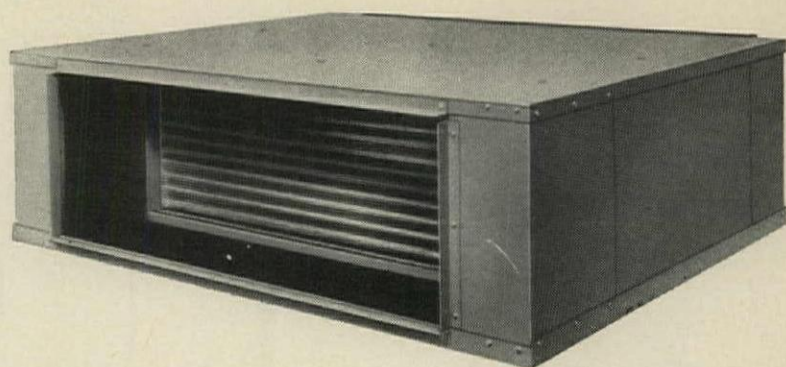
Circle 306 on Reader Service card



Gas broiler in this unit is located at waist height, directly below the eye-level oven. For increased efficiency, the broiler and oven use the same burner. Four surface burners complete the unit. George D. Roper, Kankakee, Ill.

Circle 307 on Reader Service card

New products continued on p. 119



**This new horizontal
Carrier Fan-Coil unit
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It's 14 inches high—and that's as ideal a measurement as you could want in a cooling-heating unit for home or apartment installation.

It can be tucked away at the top of a closet, in a furred-down hallway, in a crawl space or be ceiling-suspended. Takes no valuable floor space. Operates quietly—and we mean quietly.

In exactly the same compact fourteen-inch-high casing we also offer a heat pump... an all-electric furnace that also cools

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We're offering them in capacities for jobs ranging from a small utility apartment to a large custom house.

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More? This includes recommending the right equipment for your job... completely handling duct design, equipment location,

wiring and controls... installing the equipment to your schedule... installing it right—his men are schooled in air systems... and backing it up after installation.

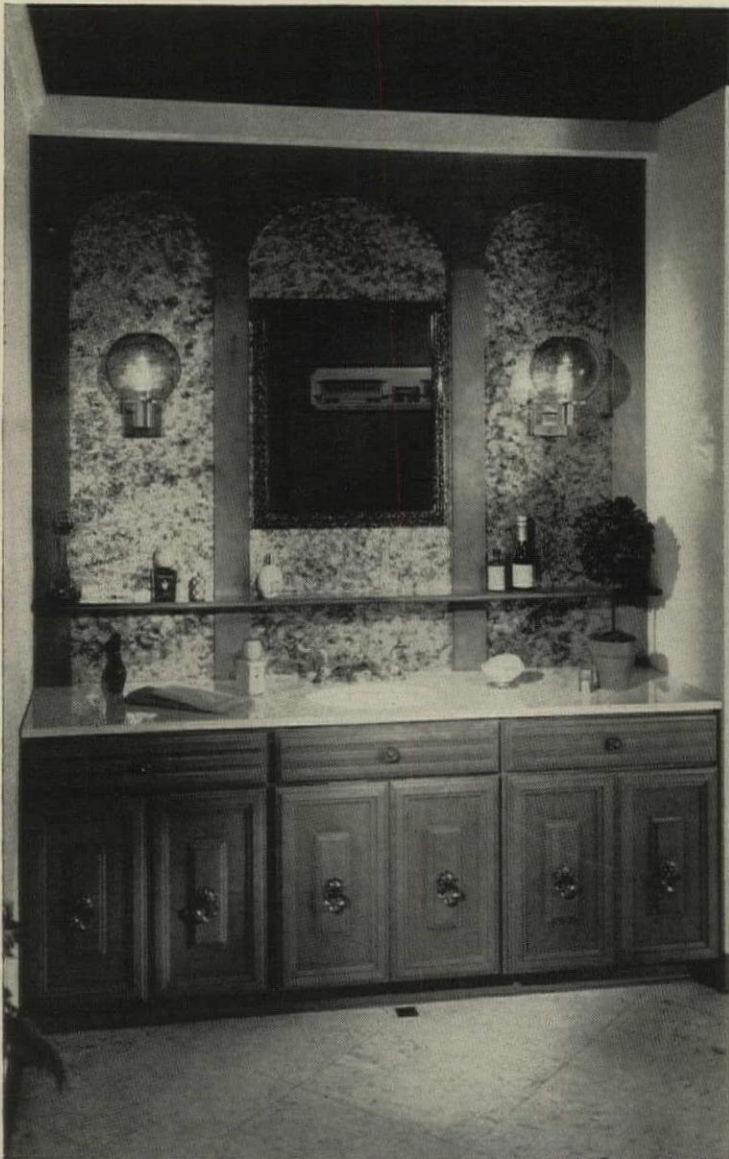
Another "backup" important to your customers: Both have the Better Homes & Gardens and Good Housekeeping seals.

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Baths



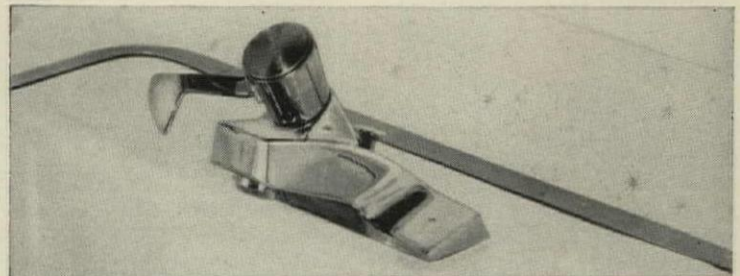
Raised-panel solid-core doors and drawers give this vanity an expensive look. Six-foot unit has Marbelica (synthetic) counter top, honey colored four-coat finish and brass openwork hardware. I-XL Furniture Co., Goshen, Ind. (Circle 308 on Reader Service card)



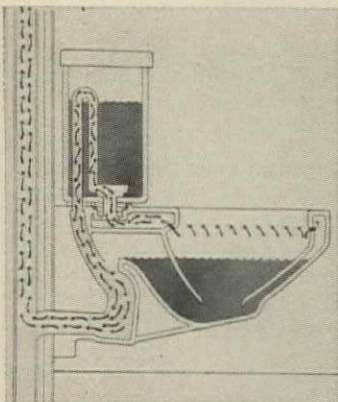
Shower and tub control has separate controls for volume and temperature. Front dial controls volume and lever behind it regulates the temperature. Astrolux line also includes faucets for kitchen and lavatory use. Harcraft, Torrance, Calif. Circle 309 on Reader Service card



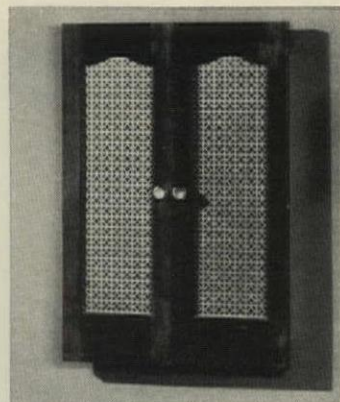
Reversible door panels on this provincial vanity are decorated with fleur-de-lis on one side and solid white on the other. Cabinet also features drawers and sliding shelves behind the gold edged doors. Kemper Bros., Richmond, Ind. Circle 310 on Reader Service card



Lavatory faucet has single-lever control and patented cartridge that controls temperature and volume. The cartridge is interchangeable with all present models. Offered in regular or long-spout designs. Moen Faucet, Elyria, Ohio. (Circle 311 on Reader Service card)



Ventilating toilet whisks away bowl odors. Water, falling through a tube in the tank, creates an air suction and draws odors through rim holes in the bowl. Lifting regular trip lever starts action; flushing toilet stops it. American-Standard, New York City. Circle 312 on Reader Service card



Bathroom cabinet has a period furniture look to give a custom effect to bathrooms at production prices. Vari-Style cabinets have interchangeable inserts of gold fretwork, gold mesh or mirrors. Inserts can be fabric covered. Grote, Madison, Ind. Circle 313 on Reader Service card



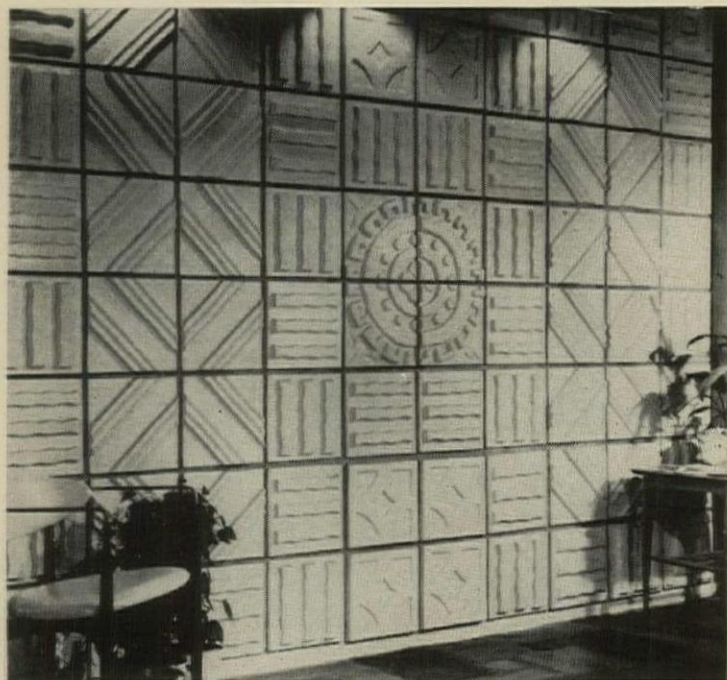
Push-pull faucet is specially designed to fit on the Circlyn and Spacelyn lavatories. It mounts through a single hole and has a reduced base dimension to save ledge space. Faucet has a built-in drain control. American-Standard, New York City. Circle 314 on Reader Service card



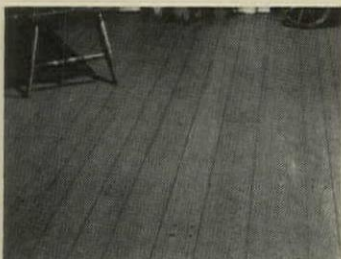
Cultured marble top is made of pulverized marble and tough synthetic binders that make it more durable but lower priced than natural marble. Formarble tops are made in five sizes from 24 1/4" to 48 1/4" long and 22" in depth. Formco Inc., Cincinnati. Circle 315 on Reader Service card

New products continued on p. 120

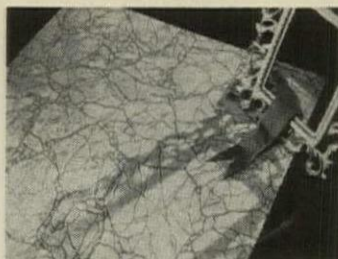
Interiors



Molded reconstituted stone tiles come in eight basic patterns and a variety of colors. Aztec stone is waterproof and can be used indoors or out for screens, room dividers, panels and walls. Emco Cement, Lorane, Reading, Pa. (Circle 323 on Reader Service card)



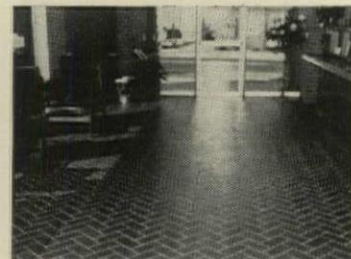
Vinyl flooring comes in 6' widths embossed to look and feel like authentic random-width pegged plank floors. It retails for \$4.19 per yd. and comes in two wood tones and a white wood with gold grain and pegs. Congoleum-Nairn, New York City. (Circle 325 on Reader Service card)



Vinyl-asbestos tile is colored and embossed to resemble natural marble. When installed, tile seams are said virtually to disappear. The Marble series is offered in four colorings. Service grade is available. Armstrong Cork, Lancaster, Pa. (Circle 326 on Reader Service card)



Vinyl wall covering is made in pretrimmed rolls 53"/54" wide. The Vyndura collection is moderately priced and comes in 11 basic patterns and 165 color combinations. It retails at \$2.43 per linear yard. Durawall Inc., New York City. (Circle 324 on Reader Service card)



Brick flooring is only 1/2" thick. Modular ceramic Brickplate units are 4" x 8", have a textured surface that provides a nonskid floor even after waxing. Floor shown is of unglazed chocolate colored units. Gail International, San Francisco. (Circle 327 on Reader Service card)

Water-resistant wall board, called Sheetrock W/R, has chemically treated multi-layer water-resistant face and back paper and a water resistant core. It has a distinctive green face paper and is offered in 4' x 8' and 4' x 12' sheets 1/2" thick. U.S. Gypsum, Chicago. (Circle 316 on Reader Service card)

Ceiling tile, called Cashmere, has a random pattern of gold strands woven on an off-white matte surface. Available with flange joint or beveled, kerfed or rabbeted joint in 12" x 12" tiles. Simpson Timber, Seattle. (Circle 317 on Reader Service card)

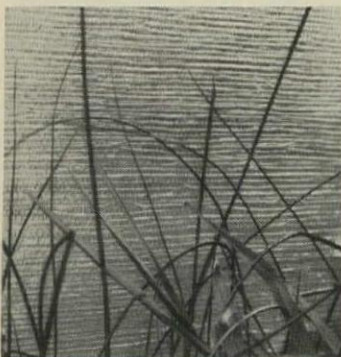
Decorative glass fiber comes in 50 patterns with various fabric, shell, sea horse and plant embeddings. Most patterns come in panels 36" x 144" x 1/8" thick and retail for \$1.95 sq. ft. Commodore Inds., Redwood City, Calif. (Circle 318 on Reader Service card)

Treated redwood has clear finish put on by automated machinery for low-cost moisture protection. Water-repellent sealer also contains pentachlorophenol preservative. Georgia-Pacific, Portland, Ore. (Circle 319 on Reader Service card)

Wall panels feature unusual woodgrains, soft color tones, random width plank effects and color-coordinated grooves. Imperial paneling has tough Mar-Gard finish. Offered in low price range. Abitibi, Detroit, Mich. (Circle 320 on Reader Service card)

Ceramic cove base is extruded in 1/2" thick units up to 6" high and 18" long. CV Durathin Cove Base comes in a large variety of plain and mottled colors. It lists for 90¢ per lin. ft. Federal Seaboard Terra Cotta, Perth Amboy, N.J. (Circle 321 on Reader Service card)

Plastic-finished panels of 5/32"-thick hardboard come in a new Venetian Marble pattern. Sheets are offered in 4' x 4', 4' x 6' and 4' x 8' sizes. Barclay Mfg., Bronx, New York. (Circle 322 on Reader Service card)



Patterned glass is offered in two new styles: Bamboo and Grassweave (shown above). The new glass will be manufactured in 90" to 96" widths, almost twice the present width available, and in 7/16" and 1/8" thicknesses. Libbey-Owens-Ford, Toledo. (Circle 328 on Reader Service card)

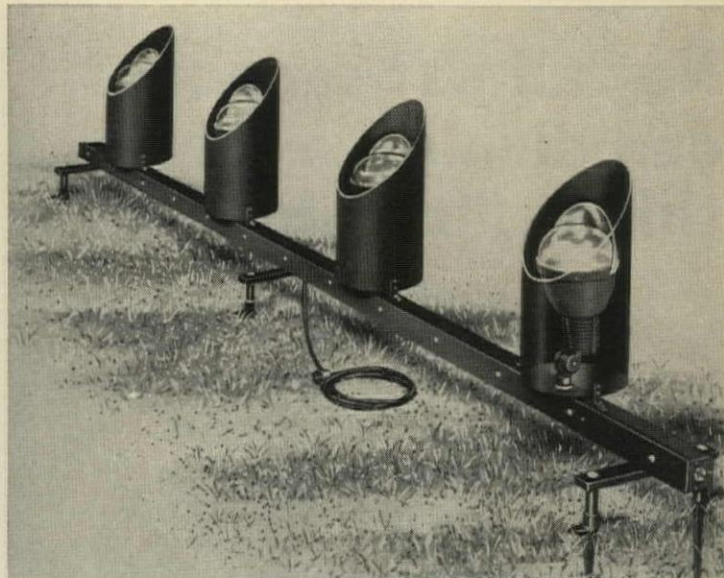


Photographic murals are made in sizes up to 15' wide and 7 1/2' high. Over 64 sizes and scenes are offered in full color and black and white. Prices range from \$9.95 to \$79.50. Foto Murals, Beverly Hills, Calif. (Circle 329 on Reader Service card)

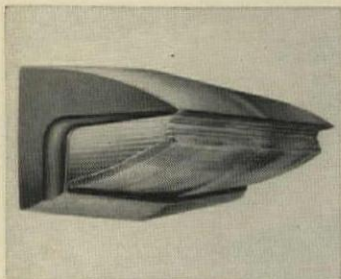
Lighting



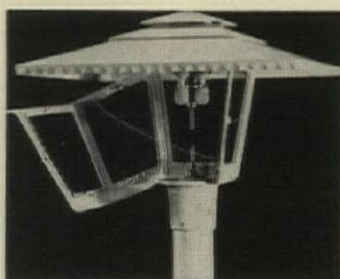
Pendant fixtures can be used singly or in clusters of same or different colored globes. Pendants retail for \$13.20 in color, \$12.40 in crystal. Three foot chain and cord lists for \$4.40. Progress Mfg., Philadelphia (Circle 330 on Reader Service card)



Facade lighting system permits smooth up-lighting or accent spotting of architectural elements. Light sources are completely hidden in contoured black tubes to eliminate harsh back light or dazzle. Stonco Electric, Kenilworth, N.J. (Circle 334 on Reader Service card)



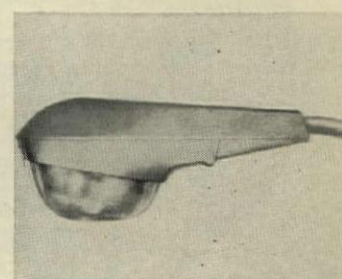
Wall brackets for either incandescent or fluorescent lamps come with or without a canopy for added protection. Asymmetric lens or opal glass may be specified and photoelectric cells for automatic control are available. Marvin Electric, Los Angeles. Circle 331 on Reader Service card



Gaslight has cast aluminum clam-shell frame which cuts routine cleaning time to a few seconds, tempered glass panes that can even withstand a direct hit with a baseball and porcelainized surfaces which will never rust or corrode. Arkla, Little Rock, Ark. Circle 332 on Reader Service card



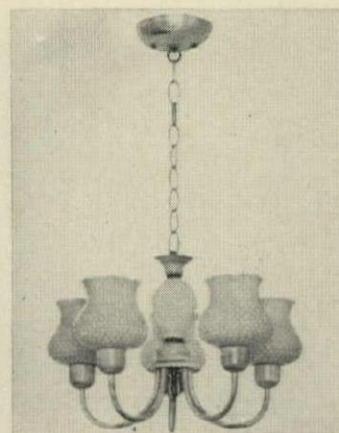
Incandescent fixture has an opal glass bowl with a pierced aluminum skirt for added decorative interest. Unit comes in three sizes: 11 1/4" diameter for 2-75W bulbs, 13 1/4" for 3-60W bulbs and 15 1/4" for 3-75W bulbs. Silvray-Litecraft, Passaic, N.J. Circle 335 on Reader Service card



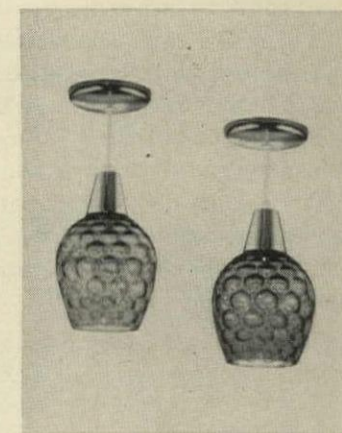
Luminaires for wide roads and heavy traffic areas use 700W or 1000W clear or phosphor-coated mercury lamps. The tilted optical system directs more usable light to the roadway than most straight mount types. Westinghouse, Cleveland, Ohio. Circle 336 on Reader Service card



Italian transitional chandelier has polished black-silver arms mounting six smoked-glass globes. Each globe contains a white candle that takes up to a 40W candelabra-base bulb. M-2058 is 28" wide. Thomas Inds., Louisville, Ky. (Circle 333 on Reader Service card)



Hobnail chandelier has milk-glass shades, a center spindle light and is finished in antique white and gold. Matching single- and triple-light ceiling-mount fixtures and single-light wall bracket fixture are offered. Del-Val Mfg., Philadelphia. Circle 337 on Reader Service card



Budget-priced fixture line called S/P includes drop cords (above) in amber, cranberry and charcoal, traditional lanterns in polished brass or copper and concealed lighting units for spot and flood effects. John C. Virden, Cleveland, Ohio. Circle 338 on Reader Service card

New products continued on p. 122

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Ceilings

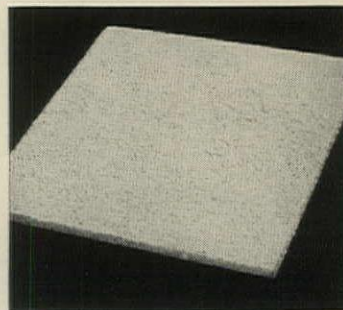


Wood ceiling beams are completely prebuilt and easy to install on any type of ceiling including plaster. Nu-Grid has a durable vinyl surface that resists wearing. Comes in 3"x5" sections 12' and 14' long. Wood Conversion Co., St. Paul. (Circle 348 on Reader Service card)



Lighted ceiling system is designed specifically for flat-glass diffusers. A space between glass and aluminum allows air movement. Diffusers can be wiped clean without having to be removed. Integrated Ceilings, Los Angeles.

Circle 349 on Reader Service card



Wood fiber panels give a textured, swirl look to ceilings. Lightweight inorganic binders with uniform density provide good acoustical properties. White finish produces a high degree of light reflection. National Gypsum, Buffalo, N.Y.

Circle 350 on Reader Service card

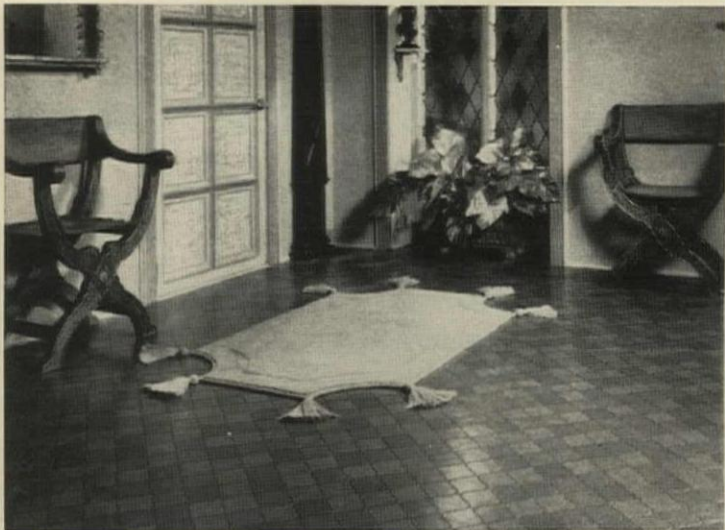


Drop-in acoustical ceiling panel is noncombustible, has random perforations to reduce noise. The panels, made of mineral fiber, have a deep-etched travertine texture. Washable finish is highly light-reflective. Celotex, Chicago. (Circle 351 on Reader Service card)

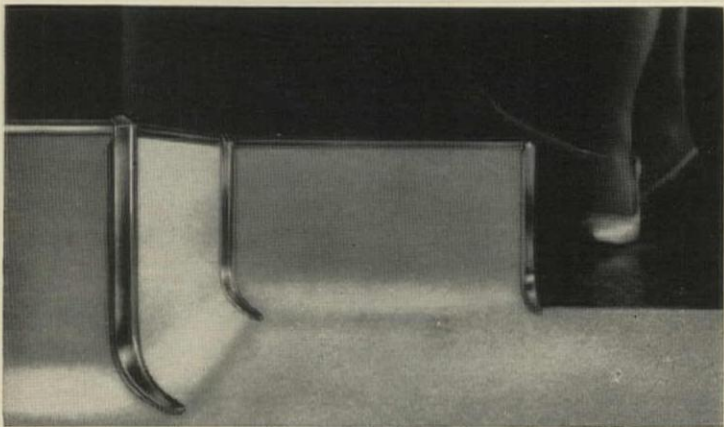
NEW PRODUCTS

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Floors



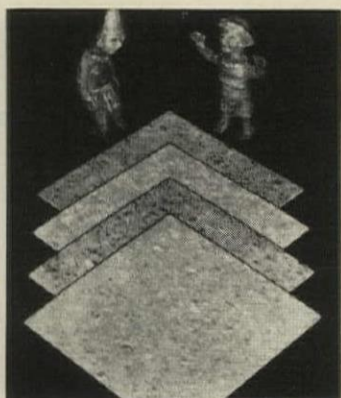
Embossed inlaid linoleum simulates a fired-clay design used in early Spanish tiles. The Moorish series is offered in two colors: off-white with shades of beige and ecru, and a combination of browns. Armstrong Cork, Lancaster, Pa. (Circle 352 on Reader Service card)



Cove corners are quick and easy to install over seams and corners. The cap strip and cove stick are nailed down, then flooring material is installed and snapped over cap strip and corner seams. Kinkead Inds., Chicago. (Circle 353 on Reader Service card)



Textured asphalt tile in a swirl pattern creates a three-dimensional effect. The design of interwoven curved lines in parallel groups is new to resilient tile flooring. Swirl comes in six colors: beige, green, blue, cream, white and ivory. Kentile, Brooklyn, N.Y.



Vinyl asbestos floor tile, called Pebble-Onyx, is now available in thinner gage— $3/32$ "—in addition to $1/8$ " gage. New flooring is offered in 12 "x 12 " tiles; $1/8$ " gage is still offered in both 12 "x 12 " and 9 "x 9 " sizes. Azrock, San Antonio.

Circle 354 on Reader Service card

New literature starts on p. 125

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The PPG TWINDOW[®] stars make your windows visible—remind home-buying prospects of the advantages of wood windows glazed with PPG TWINDOW Insulating Glass.

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BUILDERS AND HOMEOWNERS

Sponsored by The American Institute of Architects in cooperation with *HOUSE & HOME* and *American Home*. All the honor award winners and a selection of other winners will be published in *HOUSE & HOME*. A selection of the winning entries will be published by *American Home*. All the winning entries will be displayed at the AIA convention in St. Louis and at the Octagon in Washington, D.C.

Houses and apartments must be designed by a registered architect and built and completed since January 1, 1962 in any of the 50 states. Outstanding architects, housing industry leaders, and the editors of *HOUSE & HOME* and *American Home* will judge the entries. Awards will be made on the basis of outstanding contributions to better living through residential design, site planning, and construction. Winners will be announced at the AIA convention June 14-18, 1965. Awards will be made in three categories: CUSTOM HOUSES designed specifically for an individual owner, in three classes according to size: a) Under 1,600 sq. ft. of living space. b) 1,600 sq. ft. to 2,800 sq. ft. c) Over 2,800 sq. ft. MERCHANT-BUILT HOUSES designed for a merchant builder and sold speculatively, in three classes according to sales price, including land: d) Under \$20,000 e) \$20,000 to \$35,000 f) Over \$35,000, and one-of-a-kind prototypes. GARDEN APARTMENTS AND TOWNHOUSES (walk-up) built for rent or sale. Apartments shall not be over three stories in height from grade, must comprise four or more living units, and may be single buildings or one of a group: g) Single apartment buildings: h) Multi-building apartment groups: i) Townhouses (single or in blocks).

Pertinent information shall be submitted on the registration blank below by January 31, 1965, accompanied by a payment of \$10 for each house or apartment entered. Any number may be entered. A separate registration blank must be submitted for each. Upon receipt of registration blank and fee, each entrant will be sent for each house or apartment entered, an 8½" x 11" binder and full instructions for preparation. It must be completed and postmarked no later than March 21, 1965. It is imperative that the appropriate category be designated on your original registration slip so that you receive the correct binder for your entry.

This registration slip and entry fee must be submitted by January 31, 1965. Make checks payable to: Homes for Better Living and mail to: Homes for Better Living Awards, *HOUSE & HOME*, McGraw-Hill Building, Fourth Floor, New York City 10036, N. Y.

Enclosed is check money order in the amount of \$10 covering the entry below.

category: CUSTOM BUILT HOUSE MERCHANT-BUILT HOUSE GARDEN APARTMENT/TOWNHOUSE

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NEW LITERATURE

For copies of free literature, circle the indicated number on the Reader Service card, page 109.

Catalogs

GLASS-FIBER-REINFORCED BUILDING PANELS. 8 pages. Product data on 600 standard items, technical specifications and construction details for many types of installations. Filon Corp., Hawthorne, Calif. (Circle 400 on Reader Service card)

CONCRETE ACCESSORIES. 8 pages. Control joints, water stops, joint fillers, vapor barriers, chamfer strips, bearing pads, U-joints and elephant trunks. Specifications, illustrations and installation details. Structural Specialties Corp., Syosset, N.Y. (Circle 401 on Reader Service card)

WATER SYSTEMS. 12 pages. Complete ratings, latest list prices and ordering data for jet pumps, shallow-well systems, submersible pumps, utility pumps and cellar drainers. Goulds Pumps, Seneca Falls, N.Y. (Circle 402 on Reader Service card)

METAL LATH AND ACCESSORIES. 16 pages. Specifications and illustrations of lath, corner bead, door and window casings, clips, channel, nails, ties and plugs. Bostwick Steel Lath Co., Niles, Ohio. (Circle 403 on Reader Service card)

TRACTOR-LOADER. 16 pages. 150-hp model 977H is described and accessories are shown. Caterpillar, Peoria, Ill. (Circle 404 on Reader Service card)

LIGHTING FIXTURES. 12 pages. Low-priced line features Hobnail group, outdoor lighting equipment, transitional and modern fixtures. John C. Virden Co., Cleveland, Ohio. (Circle 405 on Reader Service card)

LOCKSETS AND BUILDERS' HARDWARE. 16 pages. Locks, installation tools, special keying systems, trim rosettes, latches, strikes, sliding door locks, displays and merchandising aids are shown and described. Kwikset, Anaheim, Calif. (Circle 406 on Reader Service card)

LIGHTING FIXTURES. 104 pages. A total of 754 fixtures and accessories are shown in color illustrations including 190 newly announced items. Fixture types are grouped for easy reference. Thomas Inds. Inc., Louisville, Ky. (Circle 407 on Reader Service card)

Technical literature

SOUND CONTROL. 12 pages. Sixteen systems of sound control for floors and walls are illustrated, described and rated for sound transmission. Cost index figures permit accurate estimation of local costs of each system. Celotex Corp., Chicago. (Circle 408 on Reader Service card)

1965 FEDERAL TAX COURSE written especially for construction-industry executives gives easy-to-use information about how to save on taxes, shows how to handle tough tax return problems. Cost: \$39.50. Write to: Prentice-Hall Inc. Englewood Cliffs, N.J. 07632.

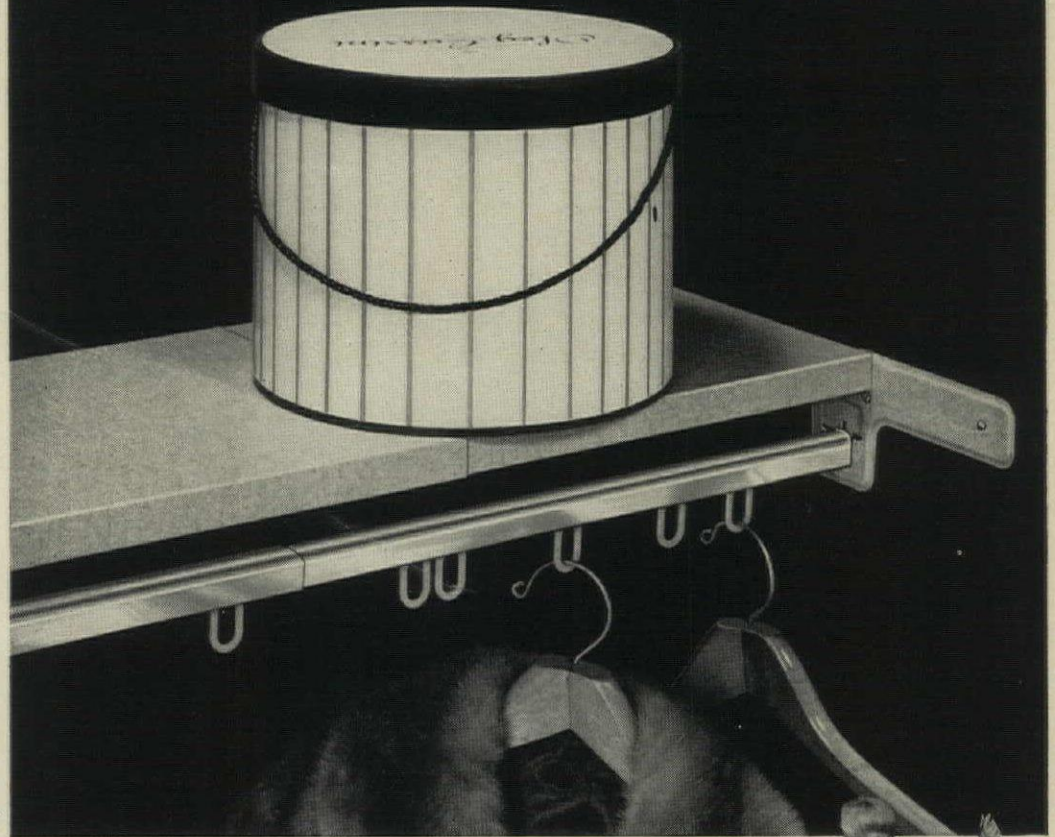
FOUNDATION DRAINAGE. 4 pages. Importance of proper drainage, use of pitch-fibre pipe and proper installation procedures are described and illustrated. Bituminous Pipe Institute, South Milwaukee, Wis. (Circle 409 on Reader Service card)

SOUND-DEADENING BOARD. 4 pages. Methods for using polystyrene foam/paper laminate in wall, ceiling and flooring applications. Monsanto Co., St. Louis. (Circle 410 on Reader Service card)

PRESURFACED WALL PANELS. 8 pages. Specifications, detail drawings and photographs of curtain-wall panels faced with ceramic tile, travertine, slate, granite, limestone, marble and aggregates. Mosaic Tile Co., Cleveland, Ohio. (Circle 411 on Reader Service card)

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