

**BETTER HOMES**

**BETTER BUSINESS**

BETTER HOMES MEAN BETTER BUSINESS. THE AMERICAN BUILDER ENDORSES A VIGOROUS HOME BUILDING AND REPAIR DRIVE IN EVERY COMMUNITY TO CREATE THE DESIRE FOR BETTER HOMES. BUILDERS, DEALERS, ARCHITECTS, REAL ESTATE MEN AND THE LOCAL DEPARTMENT STORES AND NEWSPAPERS SHOULD CO-OPERATE TO POPULARIZE BETTER HOMES.

AMERICAN BUILDER and BUILDING AGE, with which are incorporated National Builder, Permanent Builder, and the Builder's Journal, is published on the first day of each month by the

**AMERICAN BUILDER PUBLISHING CORPORATION**

105 West Adams Street,  
Chicago, Ill.

NEW YORK  
30 Church Street

CLEVELAND  
Terminal Tower

WASHINGTON, D. C.  
National Press Building

SAN FRANCISCO  
58 Main Street



Samuel O. Dunn, *Chairman of Board*; Henry Lee, *President*; Bernard L. Johnson, Robert H. Morris, Delbert W. Smith, L. R. Putman, and R. E. Clement, *Vice Presidents*; Elmer T. Howson, *Secretary*; John T. De Mott, *Treasurer*.

Subscription price in the United States and Possessions, 1 year, \$2.00, 2 years, \$3.00, 3 years, \$4; Canada, including duty, 1 year, \$2.50, 2 years, \$4.00, 3 years, \$5.00; foreign countries, 1 year, \$4.00, 2 years, \$7.00, 3 years, \$10.00. Single copies, 25 cents each.

Member of the Associated Business Papers (A. B. P.) and of the Audit Bureau of Circulations (A. B. C.)

[A Simmons-Boardman Publication]

**AMERICAN BUILDER**

and Building Age

NAME REGISTERED U. S. PATENT OFFICE

JUNE, 1934

56th Year

Vol. 56—No. 6

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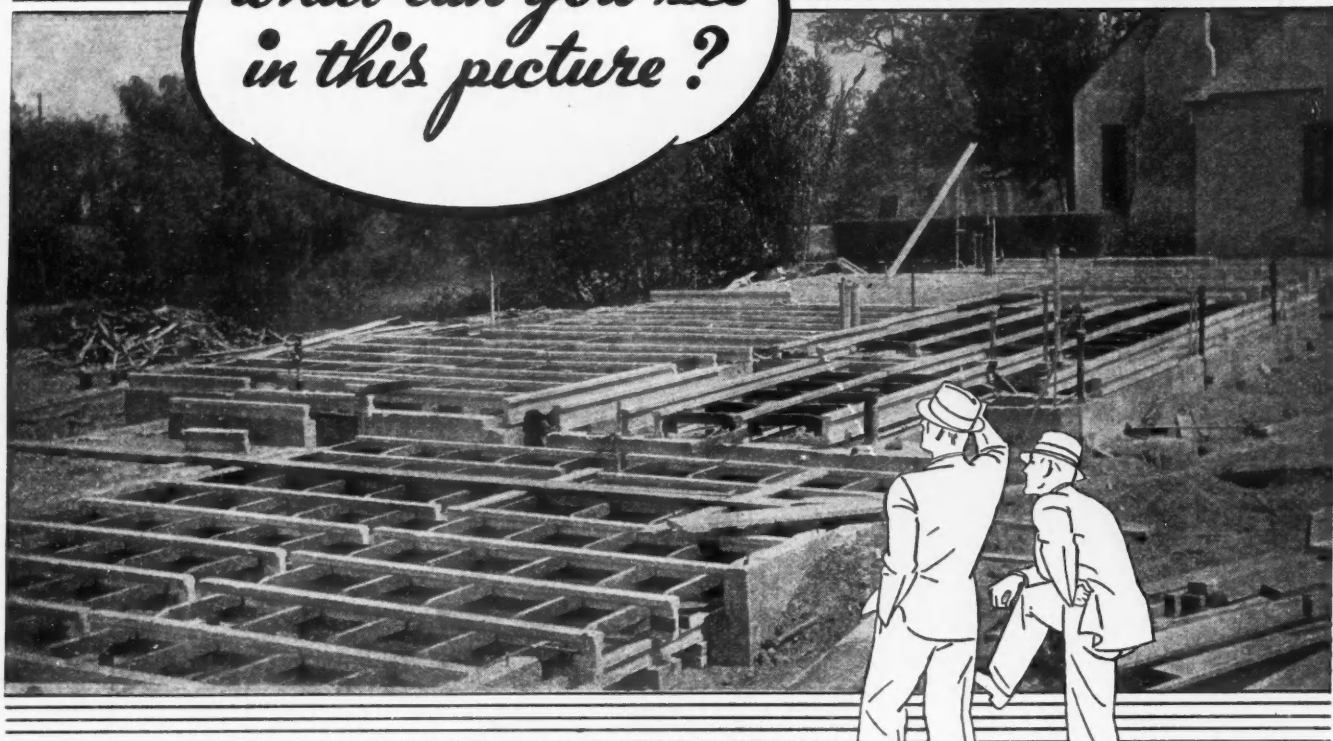
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what can you see  
in this picture?



A typical installation of concrete floor joists. The owner of this home will never have sagging floors . . . need never fear fire hazards that start in the basement.

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One of the biggest things in home building that's come along in a coon's age: pre-cast concrete floor joists.

*Here's the situation in a nutshell:*

**1** Concrete joists meet every demand for fire safety . . . for permanence . . . for low upkeep . . . for honest value. Home buyers are sold on 'em the minute they hear about 'em.

**2** The product is ready. Concrete products manufacturers are now producing pre-cast joists of known strength and quality.

**3** Sizes are available for all required spans.

**4** The cost is amazingly low. In fact, you can lay a floor with concrete joists and concrete slab for about the cost of an ordinary floor and ceiling.

**5** Concrete joist floors are easy to build.

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Now is the time to get the facts on concrete floor joists. There's a turn coming in home building . . . and there's a real demand for quality construction. Send today for our new booklet—just off the press—on concrete floor joists. Here's a handy coupon.



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Signed .....

Address ..... City ..... State .....

## How About Business?

**T**WO things regarding business always are important. One of these is its *present condition*. The other is its *trend*.

The *trend* of business in general, and of any particular kind of business, is always either downward or upward. It is more important to know its *trend* than its present condition because its trend forecasts its future. It is important to know the trend of *general business*, because it determines the future of each kind of business, and indicates the changes that should be made by business men in their purchasing, production and sales policies.

What, then, has been, and is now the *trend* of general business in the United States? It was plainly *downward* throughout almost three years that ended with the summer of 1932. It has been as *plainly upward* ever since the summer of 1932.

**T**HE total volume of production and commerce in this country in June, July and August, 1932, was only 48 per cent—or less than one-half—as great as in the five years 1925-1929, inclusive. That was the bottom of the depression. In the last one-third of 1932 the volume of business was 54 per cent as great as in 1925-1929, a recovery of 12½ per cent. It declined in the first quarter of 1933, owing to the banking crisis, but remained relatively 7 per cent greater than at the bottom of the depression. It was relatively 12 per cent greater in the second quarter of 1933 than in the summer of 1932; 23 per cent greater in the last one-half of 1933; and *almost 30 per cent greater in the first four months of 1934*.

**R**ECOVERY from depressions usually is marked by minor recessions. Three have occurred within the last two years—in the first quarter of 1933, in the fall of 1933, and since March in 1934. But the important question for every business man is—*what is the trend of business?* If recessions are followed by still larger advances that make the volume of production and commerce greater than at any previous time since the bottom of the depression was reached, the *trend* is plainly upward, and, in spite of temporary setbacks, the country is on the road to prosperity.

The facts given above demonstrate conclusively that *the trend of general business in the United States has been upward for almost two years, and that it is still upward*.

Whether stimulated or hindered by government policies, a great improvement has occurred. Other recessions may occur, but the prevailing trend plainly indicates that the improvement already made will continue.

*Samuel O. Drun,*

CHAIRMAN,  
AMERICAN BUILDER PUBLISHING CORPORATION  
SIMMONS-BOARDMAN PUBLISHING CORPORATION



# BRIGSTEEL

## SINKS *and* CABINETS

**Will Help You Do Your Part In the Government's  
Home Building and Modernization Campaign**

Great news for the home building industry is coming out of Washington these days—news of governmental plans to assure plenty of low-cost, long-term money for home building and repairs.

BRIGSTEEL sinks and cabinets answer the contractors' and builders' demand for first-quality units at prices low enough to meet the governmental policies of economy for the home-owner.

BRIGSTEEL sinks are made of Armco Ingot Iron. They are 65% lighter, yet stronger than other heavier materials. They are acid-proof at no extra charge. They come in beautiful colors and cost less than any other sink of comparable

quality. These are just a few of the reasons why the building trades are specifying BRIGSTEEL in jobs everywhere in America today.

The new combination sink-cabinet pictured carries a 60" sink, choice of colors. The cabinet is all steel, finished to match the sink, with three drawers and three compartments with shelves. All hardware, including legs, is in satin metal finish. The cost *complete* is but a very little more than the price of a conventional sink alone of the same size and quality.

*Get complete details.* The builder who has the facts can meet competitive bids—and make satisfied customers.

**BRIGGS MANUFACTURING COMPANY**  
DETROIT • • MICHIGAN

*Write for Catalog and Complete Price List*

## AMERICAN BUILDER AND BUILDING AGE

# Building Revival Means Nation-Wide Business Revival

**E**VERY city, town and village in the United States will feel the impetus of economic recovery and re-employment from a revival of home building if President Roosevelt's plan for providing mortgage money now pending in Congress is promptly adopted.

Assuring home owners lower interest costs and relief from the menace of second mortgage charges and re-financing fees, the President's plan will unquestionably stimulate home improvements and new home building throughout the country, and lead to productive employment and business revival in every community. It offers nourishment to the grass-roots of business by encouraging the investment of private funds in a very large number of small but greatly needed private improvements everywhere, and utilizing local skilled and unskilled labor, long unemployed.

In refreshing contrast to some other recovery measures, this plan will place no burden on the taxpayer, but on the contrary will create new taxable wealth which will lighten the present tax load on existing property.

The President's program for home building, repairs and improvements, submitted to Congress on May 14, provides for a "new deal" in mortgage practice, in honest construction, in accurate appraisals and in gauging the housing needs of the local market. Without the use of government funds it will supply both short term construction loans and long term amortizing home purchase loans, each at big savings to the building and buying public. Loans for home modernizing and repairs will be available at low rates to individuals of satisfactory credit rating; no second mortgage or chattel mortgage required.

### 5 Per Cent Money is the Goal

Twenty year mortgage money at 5 per cent interest means a sharp reduction in financing costs. A conservative estimate is 18 per cent reduction in the total cost of the house, but when the former exorbitant refinancing and second mortgage charges are considered, it means a still greater reduction, possibly as high as from 25 to 30 per cent. To give a definite example, a \$3,000 loan on a small home under the 20-year 5 per cent plan can be amortized and completely paid off, including interest charges, for only \$19.80 a month. Think what this means to the working man who builds a \$4,000 house, gets a loan of \$3,000 on the government plan and is able to pay for the house in 20 years at a total cost of only \$19.80 per month. Under the terms of this bill, for the first time in history in this nation, the man of low income will be

able to afford to own his own home without paying exorbitant and unreasonable financing costs, such as in the past have been the biggest cause of domestic financial trouble.

Under the new Federal plan, the short-term mortgage system is done away with, and with it the costly and frequent mortgage renewal fees and expenses and uncertainties.

With these outstanding benefits "in the picture," local building and business leaders in every community can endorse the sentiment expressed by Lewis H. Brown, president of Johns-Manville and member of the Durable Goods Industries Committee, when he stated before the Senate Banking and Currency Committee on May 23 that the committee considered this bill "the greatest single step" toward recovery.

### Lasting Business To Benefit

Conservative business men everywhere are supporting this measure because they realize the need for stimulating the durable goods industries. In every town, small home building and repairs mean activity for the hardware stores, furniture stores, lumber dealers, electric appliance shops, paint stores, roofers, plumbing shops and the local department stores. This bill will revive such local businesses and the national industries back of them. It will put local building tradesmen to work at their own trades in their own home towns where they will spend the money so earned with local firms.

The importance of the program from the employment angle was made clear by Harry L. Hopkins, Federal Emergency Relief Administrator, when, appearing before the Banking and Currency Committee of the House on May 18, he stated that one-fourth of all the unemployed are identified directly or indirectly with the building trades—one million families representing more than four million people, receiving public relief. "The fundamental purpose of this bill," he added, "is to get these people back to work . . . a substantial number of those in the building trades back on payrolls."

### Great Need Present

With 60 per cent of the urban houses in the United States needing repairs, and 50 per cent still lacking such essentials to decent comfortable living as piped hot water, inside flush toilet and central heating system, and with 20 per cent of all present urban houses overcrowded,

many of them with "doubled up" families, and with an estimated present housing need of 800,000 units, the urgency of the President's homes program and the opportunities which lie ahead of it are apparent.

These figures are revealed in the recent U. S. Real Property Survey in 25 cities. The U. S. Farm Housing Survey shows a still more startling condition in the farm homes of the nation. In 359,000 farm homes in the first five states covered, only 32,380, or 9 per cent, had bathtubs. Only 16 per cent had kitchen sinks, and only 7 per cent had hot running water. An alarming state of disrepair, deterioration and insanitation was shown.

### Build Confidence

Here is a constructive measure that will supply the guarantees, the confidence and the program for releasing private funds for needed improvements and for rehabilitating both home mortgage practice and construction practice. It will put private capital into private business, starting activity that will continue and will grow, giving employment to local labor in every community at its usual job and at its usual pay.

Prompt enactment of this legislation by Congress is imperative. Its friends must not permit it to be sidetracked or blocked in the rush for adjournment. This is a matter of greatest interest and importance, not only to the nation's building interests, but also to every local business man, every property owner and every laboring man. Get back of it now by writing or wiring your representatives in Congress or direct to President Roosevelt.

Think what ample mortgage money at low rates and an unfrozen mortgage market would do for building, repairing and general business in your home town this summer! If you stand with the President on this plan for re-employment and recovery, let Washington hear from you today.

## GOOD ARCHITECTURE, ARCHITECTS AND ETHICS

**T**HIS publication has the highest regard for the architectural profession and, as readers of the *AMERICAN BUILDER* know, it frequently points out the advantage to the contractor of securing the services of a skilled, qualified architect in the design of homes as well as other structures. But the ways of some members of the architectural profession—and of its ethics—are sometimes difficult to comprehend.

The question before us is how the skill and artistic ability of the qualified architect can be brought to those remote regions where no architect lives because he could not make a living there. The principal in the case is a builder in a small Illinois town who has a prospect ready—yes, anxious—to build a \$6,000 house. The story is as follows:

The builder showed an attractive house published in the *AMERICAN BUILDER* to his prospective client. The client liked the house. The builder liked the house.

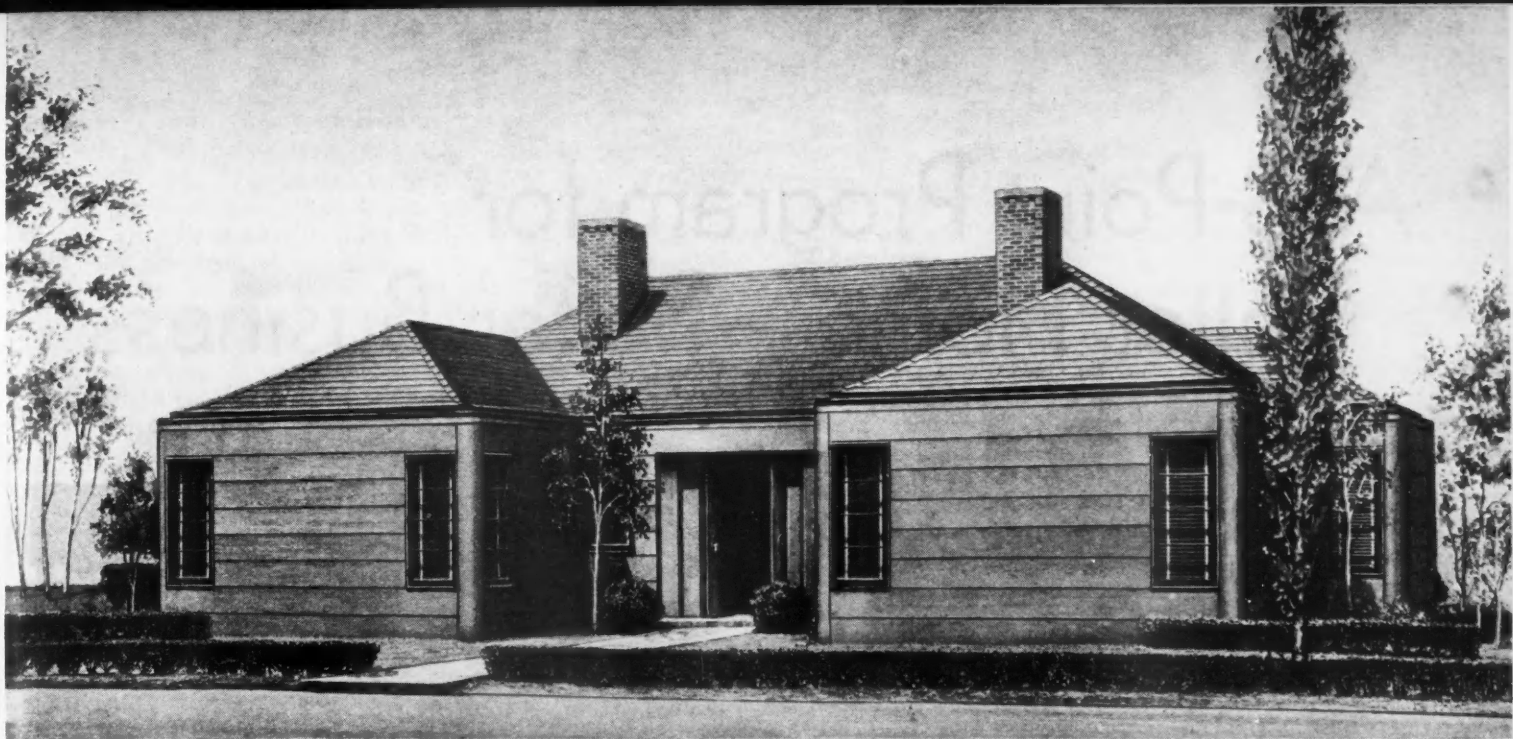
He wrote the architect, whose name was published with the design, and asked if he could purchase a set of plans. No response. He wrote a second time and got a faint acknowledgment. He sent a check for \$25.00, stating that when the plans and specifications were sent and found to be for the right house the balance of \$25.00 would be sent. But the plans did not materialize. There was another exchange of letters; the check was returned. In the meantime, the customer was getting most anxious to build. Finally the builder got in his car, drove 400 miles to Chicago, called on a well known architectural plan service, got a definite price which was fair and reasonable, and purchased a suitable set of plans.

There is undoubtedly a moral in this story. This publication is confident that individual architects of high standing are anxious to secure work in the small home field. The small home field needs their services, and the high abilities and training they possess. But such instances as the one we have just reported are so common that it would seem some attention is needed to this problem of distribution. Surely there should be some way of enabling the contractor or lumber dealer in isolated communities, or even in communities not so isolated, to obtain architectural services for which they are willing to pay a reasonable fee without such difficulties as we have described.

### Architects As Consultants

Another phase of this same subject was revealed to an editor of the *AMERICAN BUILDER* on a recent trip. A builder who had industriously cultivated a prospect until that prospect had agreed to go ahead with the construction of a \$5,000 house would like to take the job to an architect. But, as he explained, he was afraid the architect would insist on taking the job out of his hands, sending out bids to a large number of his competitors and, in the end, if, in spite of this he was able to get the job, would probably beat him down to such an extent that he would lose money on it. This was the contractor's viewpoint. So instead of going to an architect, he drew his own plans. We think it would have been better if some local architect had been willing to co-operate in a consulting or advisory capacity at a reasonable fee so that that \$5,000 house could have gone ahead with benefit of architect.

In fact, a well known builder in a central Iowa city does just that. Like most builders, he is a salesman. He gets the prospect. He works with him to find out what kind of a house he wants and when he does, prepares sketches and tentative details which a close contact with and understanding of prospects make him sure will suit their individual needs. When the contract has been signed—but not until then—he calls in a local architect. For a 2 per cent fee, the architect serves as consultant, checks the plans, advises on their practicality and beauty, gives the benefit of his training and experience. As a result, the contractor retains control of the job, the architect gets a 2 per cent fee (which is adequate for the service rendered) and the home owner gets a good house. We fear, however, that the architectural code of ethics would frown a mighty frown on such a procedure.



THE LUMBER HOUSE at the World's Fair illustrated above is a striking example of the effectiveness of demonstration homes. What is needed now is a World's Fair model home in every county seat town.

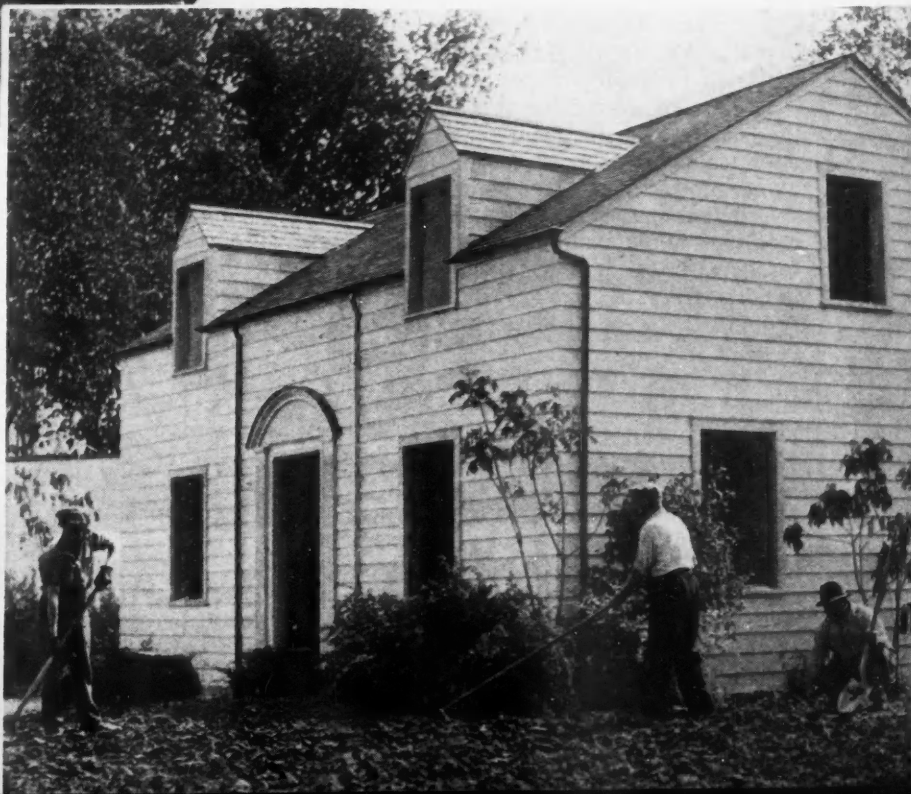


## *The next step—* A MODEL HOME IN EVERY TOWN

CREATING A DESIRE for better homes is the next important step for the building industry. Here are three practical examples of how public interest is being aroused today. The lumber house at the Fair above is being seen by millions. Modernizing is being publicly dramatized in Denver, Colo., as illustrated in the pictures below. The Long Island model home at left is showing people what the industry has to offer in today's market. These activities build better business.



THE MODEL HOME ABOVE was built this spring by the Harmon National Corp. on Long Island. BELOW is a ramshackle house in Denver, Colo., which was moved to a public spot and remodeled as shown at right as part of a lively demonstration home improvement campaign now under way.



# A 3-Point Program for Better Homes—Better Business



Proposing a Constructive Program for Every Community

AN EDITORIAL

"BETTER HOMES—BETTER BUSINESS" can be promoted by getting all the local building men together for a practical, well planned drive to stimulate interest in home building today.

SO MUCH ballyhoo has been spoken and written about stirring up interest in home building that it is not without much careful consideration and study that the AMERICAN BUILDER proposes this Three Point Program for better homes and better business.

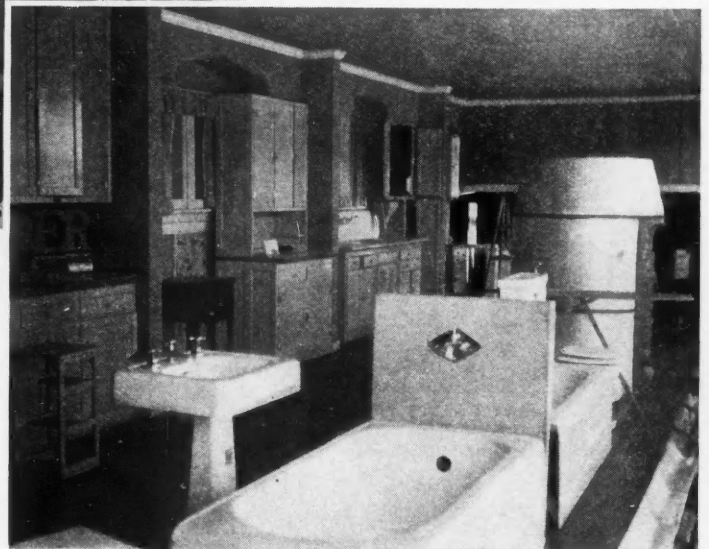
In spite of everything that has been said and done on this subject, the fact still remains that millions of good American citizens need to be sold on the advantages of home improvements and home building.

Whether or not President Roosevelt's great home repair and home building program is passed at once by Congress, it is photographically clear right now that the building interests of every community must take steps to promote their own business and do it in a practical, businesslike way.

AMERICAN BUILDER proposes a Three Point Program for every community under the leadership of local building men. Contractors and dealers, because they are most familiar with local building conditions, should be the organizers. Every local group, including the realtor, architect, newspaper editor, department store owner and financial institution, should be represented.

The AMERICAN BUILDER plan is practical and thoroughly tried. A number of instances of its successful working out are given in this issue which is devoted to the subject of Better Homes and Better Business.

Briefly, AMERICAN BUILDER proposes a Three Point local building drive to demonstrate better homes:



**POINT 1:** Attractive building material and equipment displays in every town. Here is a splendid example by Hill-Behan Co. of St. Louis, Mo.

1. Building of spectacular, attractive displays of materials and equipment in the showrooms of local lumber and building material dealers. Dressing up of the dealers' establishments will attract interest in home materials and improvements.

2. Striking displays of furniture and home furnishings in model homes or model rooms in local department stores. Modern model rooms of this kind create the home building desire so much needed.

3. Building of demonstration homes, either new homes or demonstration remodeling projects in a prominent location in every county seat and town.

The driving purpose behind this Three Point Program is the creation of the desire for better and more modern homes and living conditions in the minds of the public. The amazing stories told by the U. S. Real Property Survey and the U. S. Farm Home Survey show better than any amount of talk the fact that the American people are not much interested in the condition of their homes or even concerned with such elementary comforts as hot running water, a kitchen sink, bathtubs, central heat, electric light, sound construction. Here are the facts:



Out of 359,000 farm homes in the states of Delaware, Florida, Maryland, Kentucky and Nevada, only 32,380, or 9 per cent, have bathtubs. Only 58,990, or 16 per cent, have kitchen sinks with a drain. Only 28,715, or 8 per cent, have indoor flush toilets. Think of that! After all that has been said about the conveniences of modern plumbing, these conditions exist.

And that's only part of the story. Sixty-four per cent of these 359,000 farm homes need paint; 42 per cent need foundations and repairs; 45 per cent need new roofs and roof repairs; 44 per cent need new doors and windows; 36 per cent need exterior wall repairs. The condition of the farm homes of the nation is unbelievably bad. We realize that farmers have been hard up. But at the same time, beyond the shadow of a doubt, it is provable that these people *do not even desire* modern home improvements. If they had the money they would spend it in some other way, and the survey shows this. Even if they could borrow money at 5 per cent for home repairs, to be amortized in 10 years, the majority stated they would not do so. Yet, there are very few farmers who will hesitate to borrow money to buy a car.

The condition of city homes is almost, if not quite, as bad as on the farm. Out of 281,689 homes in the first 25 cities surveyed by the Government, 53 per cent were reported in second class condition, or worse, and in need of repairs. More than 30 per cent had no tubs or showers, 22 per cent had no inside water closets, and 57 per cent are still using the old fashioned heating stove. City

dwellers are more aware of the value of home improvements and home comforts, such as hot water and sanitary facilities but this survey shows that they, too, are not sufficiently sold to sacrifice for a better home.

As money for home building and home improvements becomes more plentiful, as is rapidly occurring, it becomes obvious that what is needed is a vigorous local campaign in every town, in which the building interests enlist the help of the local newspapers, the big department stores and hardware stores and the clubs and organizations interested in the welfare of the community and its homes.

It is up to the building men who know local conditions best to start such drives and now is the time to get things going. In this issue are several outstanding examples of interest-building campaigns. One of the best is the Perfect Home Contest at St. Louis, Mo., in which building interests, a big local department store and a live newspaper got together in a way that did wonders to stimulate local public interest in home building.

"Better Homes—Better Business" is not a new slogan for the AMERICAN BUILDER. It has always believed the truth of this statement, but today more than ever before, the need for a "Better Homes—Better Business" program in every community is most apparent. In some towns it may take the form of a community drive. In others it may be a Perfect Home Contest sponsored by one or two organizations. One home builder alone can sponsor such a drive. The AMERICAN BUILDER urges its readers to consider this Three Point Program and adapt what they can to their communities.



**POINT 2:** Striking model room showing latest details in interior furnishings and equipment such as this contemporary room in Marshall Field & Co., Chicago.

HERE ARE THREE PRACTICAL WAYS to promote better homes, better business. American Builder recommends a vigorous drive by building men in every town, especially in the smaller towns and rural sections, to create the desire for better homes and more modern living conditions. This entire issue is devoted to the subject of better homes, better business.



**POINT 3:** A model or demonstration home in every town. American Builder reader, Stanley Penska, above, built this model home this spring in Yonkers, N. Y.

# FIGHT DEVELOPS

## on President's National Housing Plan

**Q** 5 PER CENT MONEY opposed by loaning interests—

**Q** BUILDING INDUSTRY and property owners rally to support—

**Q** GREAT PUSH to reemployment and business recovery seen in home building and repair financing provisions of bill.

**T**HAT interests favoring building revival will have to stand up and fight, if the home financing legislation recommended by President Roosevelt on May 14 is to be passed by the present session of Congress, becomes evident as the hearings proceed before both Senate and House committees considering this proposed National Housing Act.

Drafted by the planning board of the National Emergency Council and endorsed at the committee hearings by Cabinet members and by such influential organizations as the U. S. Chamber of Commerce, the Durable Goods Industries Committee, the National Retail Lumber Dealers Association, the National Association of Real Estate Boards, the American Institute of Architects and the National Association for Better Housing, those opposed to the President's program are attempting to delay its progress, counting on the rush of other legislative matters and the desire for early adjournment to sidetrack this 5 per cent building money plan.

On May 24 the Senate Banking Committee completed hearings on the bill, but Chairman Fletcher (Democrat), Florida, said he intended to refer the measure to a subcommittee headed by Senator Bulkley (Democrat) Ohio, for further study.

Progress made by the House Banking Committee on the same bill has been disappointing to Administration supporters of the plan. Engrossed in other matters, the House committee had held but one hearing on the housing measure, up to May 27 when the second session revealed a definitely critical attitude among members of the House Banking Committee. Secretary Perkins appeared to urge enactment of the measure on the ground that it would help 2,000,000 unemployed, who used to be attached to the construction industry, and stimulate the important durable goods industries. But no sooner had she completed her appeal than half a dozen committee members began critical questioning.

### "Must Pass"—Roosevelt

President Roosevelt has designated Harry L. Hopkins, Federal Emergency Relief Director, to take charge of the housing program, and has informed congressional leaders that legislation for the program must be passed before adjournment as the major essential to economic recovery, according to an Associated Press despatch from Washington, dated May 30.

Representative Busby of Mississippi concluded his interrogation of the witness with this expression: "I can see no hope for ultimate revival by this program; just more debt."

Others enlarged on the same idea. Representative Goldsborough of Maryland, argued it would "simply add to the already overloaded debt burden of the country."

Opposition had developed at the first session of the Senate hearing on May 17, when Maco Stewart, Galveston, Tex., building and loan association president, told the committee that the bill is "unworkable." Centering on the provision which would insure 80 per cent mortgages for new construction, Stewart said:

"If the federal government insures all mortgages, in the next depression we'll all go blooie."

Taking an optimistic view, however, Frank C. Walker, head of the National Emergency Council, told newspapermen on May 24 that he felt certain the Administration's housing bill would be passed.

The Senate Banking Committee heard an enthusiastic endorsement of the bill at its concluding session from Charles A. Miller, former president of the Reconstruction Corporation, who said:

"This bill strikes me as having elements extremely useful in bringing about recovery."

Orrin C. Lester, vice president of the Bowery Savings Bank of New York, also approved the principles of the bill, as did a spokesman for the National Association of Real Estate Boards, Walter S. Schmidt, of Cincinnati. Schmidt, however, proposed an amendment to create a \$3,000,000,000 Federal corporation to rediscount urban mortgages.

### Outline of Home Building Proposal

The President's home financing plan was announced on May 14 in a message to Congress outlining a four-point program, providing for Federal insurance of repair and construction mortgages and certificates issued by building and loan associations. The reading of this message was followed immediately by the introduction in the House and Senate of identical bills carrying out the plan.

The essential points of the program are:

1. Federal long-term loans at low interest rates, up to a maximum of \$2,000, for the modernization or improvement of all types of property, but with primary emphasis on homes.
2. Federal 20 per cent guarantee of new mortgages on existing homes up to 60 per cent of "currently appraised value," and guarantee of mortgages on newly completed homes up to 80 per cent of appraised value.
3. The private organization, under Federal supervision, of mortgage associations to provide low-cost, long-term financing for home owners or builders under such safeguards as to make the mortgages attractive investments.
4. Insurance of shares and certificates of sound building and loan associations.

The legislation would establish a Home Credit Insurance Corporation to administer the act. It would have an authorized capital not to exceed \$200,000,000, to be supplied by the Treasury. The corporation would work in close co-operation with the Home Own-

ers' Loan Corporation, already active in refinancing mortgages in distress.

The bill also would establish, with \$100,000,000 of capital, another agency, the Federal Savings and Loan Insurance Corporation which, with certain limitations, would insure the shares of building and loan associations.

The great bulk of the program rests on the hope that investors will respond to the Federal guarantee of the securities specified by making money available for construction, thus creating employment and raising the general standard of living.

Urging approval of the administration housing bill, John H. Fahey, chairman of the Home Owners' Loan Corporation, told the Senate Banking Committee on May 21 it was "imperative" to encourage private capital to take over the burden of carrying home mortgages. Outlining the work of the corporation, he said the home mortgage situation was "easily the most serious debt problem facing the country." He advocated the bill's provision for financing home repairs and improvements, saying the Home Owners' Loan offices had received thousands of requests for such loans that they could not handle.

Henry I. Harriman, president, Chamber of Commerce of the United States, heartily commended the bill as "one of the most important presented for your consideration. It attempts to give the necessary encouragement to private capital to go into the construction of houses."

Secretary of Labor Perkins said the proposal is "one of the most essential features of the recovery program."

Charles Edison, National Emergency Council director for New Jersey, expressed the opinion that there would be no real recovery until the problem of the lagging heavy goods industries was solved.

Should home financing hereafter follow the pattern the government sets—as it must be eligible for the governmental insurance—various traditional abuses will be wiped out, the three most important of them being enumerated by Frank C. Walker of the National Emergency Council as follows:

1. The practice of financing new construction through the use of second mortgages at exorbitant costs.
2. The practice of charging excessive fees, in addition to high interest rates, for the renewal of maturing mortgages.

3. The practice of making long-term loans on a fictitious short-term basis. That is to say, mortgages were written on a 3-year or 5-year basis, but without any provision for their gradual repayment out of the income of the borrower; and they were expected as a matter of course, by borrower and lender alike, to be renewed or refinanced at maturity.

Walker insists it was these practices that made home mortgage indebtedness unbearable and brought 10 per cent of all mortgaged urban homes into foreclosure.

## HIGH LIGHTS OF PRESIDENT'S PLAN

PRESIDENT Roosevelt's message to Congress on May 14 outlined the legislation needed to rehabilitate and to restore confidence in the home mortgage and home building industries. He wrote:

"May I draw your attention to some important suggestions for legislation which should tend to improve conditions for those who live in houses, those who repair and construct houses, and those who invest in houses.

"Many of our homes are in decadent condition and not fit for human habitation. They need repairing and modernizing to bring them up to the standard of the times. Many new homes are needed to replace those not worth repairing.

"The protection of the health and safety of the people demands that this renovizing and building be done speedily. The Federal Government should take the initiative immediately to co-operate with private capital and industry in this real-property conservation. We must lay the groundwork for this effort before Congress adjourns its present session.

"The program consists of four major, interrelated divisions:

1. Modernization, repair, and new construction;
2. Mortgage insurance;
3. Mortgage associations, and
4. Building and loan insurance.

"The modernization phase of the program will furnish national guidance and support for locally-managed renovizing campaigns throughout the country and protection for home owners against unwarranted cost advance. For these purposes and to assure adequate financing at low cost and on moderate terms of repayment, a new Governmental agency is required.

"Loans to individuals will be made by private agencies which will be insured by a Governmental agency against loss up to a certain percentage of their advances. This insurance against loss on the rehabilitation loans will be met by the Government and will be confined to advances of credit that meet standards and conditions designed to protect both the home owners and the cooperating agencies.

"To make funds available for new home construction and to improve the mortgage market, the second phase of the program is long-term mortgage financing. It provides mutual mortgage insurance under Governmental direction to enable private agencies to make first-mortgage loans on newly constructed houses up to 80 per cent of the appraised value of the property, and to make new mortgages on existing homes up to 60 per cent of the appraised value of the property. The loans will usually carry not more than 5 per cent interest and will be amortized by periodic payments over 20 years.

"The third phase provides for the incorporation of mortgage associations under strict Federal supervision to increase the amount of mortgage funds available in regions where interest rates are unduly high because sufficient local funds are lacking.

"Insurance for share and certificate holders in building and loan associations, similar to the insurance provided for bank depositors, is the fourth phase of the program.

"I believe that the initiation of this broad and sound program will do much to alleviate distress and to raise perceptibly the standards of good living for many of our families throughout the land."

FRANKLIN D. ROOSEVELT.

THE WHITE HOUSE, May 14, 1934.

# "Perfect Home" Contest Stirs Building in St. Louis

50,000 Visit Home Models on Display at Department Store to Vote Preference. Winning Design to Be Built in St. Louis Hills.

## A LIVE "BETTER HOMES—BETTER BUSINESS" PLAN

1. Architectural competition held for ideal small home.
2. Winning models displayed in department store.
3. Public votes to determine which is "Perfect Home."
4. "Perfect Home" to be built in subdivision—grand opening to attract 100,000 visitors.



**A** PRACTICAL example of an up-to-the-minute drive for better homes and better business is the Perfect Home Contest now under way in that city of fine homes—St. Louis, Mo.

More than 50,000 people have flocked to the city's largest department store, Scruggs-Vandervoort-Barney, to see six prize winning miniature model homes on display there. Each visitor was given a chance to vote for the house he liked best. In this unique fashion the home lovers of the city have, for the first time, been given a chance to select the design for a model demonstration home to be built in their town. The prize winning house, designated as the "Perfect Home," will be built in St. Louis Hills, attractive residential development of the Cyrus Crane Willmore Organization.

The St. Louis Perfect Home Contest is a spectacular program for arousing local interest in home ownership. Its outstanding feature is the co-operation developed between the big local department store, real estate building interests and a local newspaper. As a stimulator of home owning and home building interest it is extremely effective: it "clicks" all along the way, and ties in beautifully with President Roosevelt's proposed nation-wide home building and financing program. It is a practical demonstration of the "Better Homes—Better Business" idea which is the subject of this issue of the AMERICAN BUILDER.

The first step in the St. Louis program was the announcement early in January this year of an architectural competition for design for good small homes to cost not more than \$6,000. The local chapter of the American Institute of Architects agreed to sponsor this contest and it was endorsed by the Architectural Club and the Draftsmen's Club. It was open to all local architects.

Houses entered in the competition were restricted to not more than 18,000 cubic feet, to be constructed in St. Louis at a cost of not more than \$6,000. The lot on which the house was to be erected was to be not more

than 35 foot frontage with a depth of not more than 125 feet.

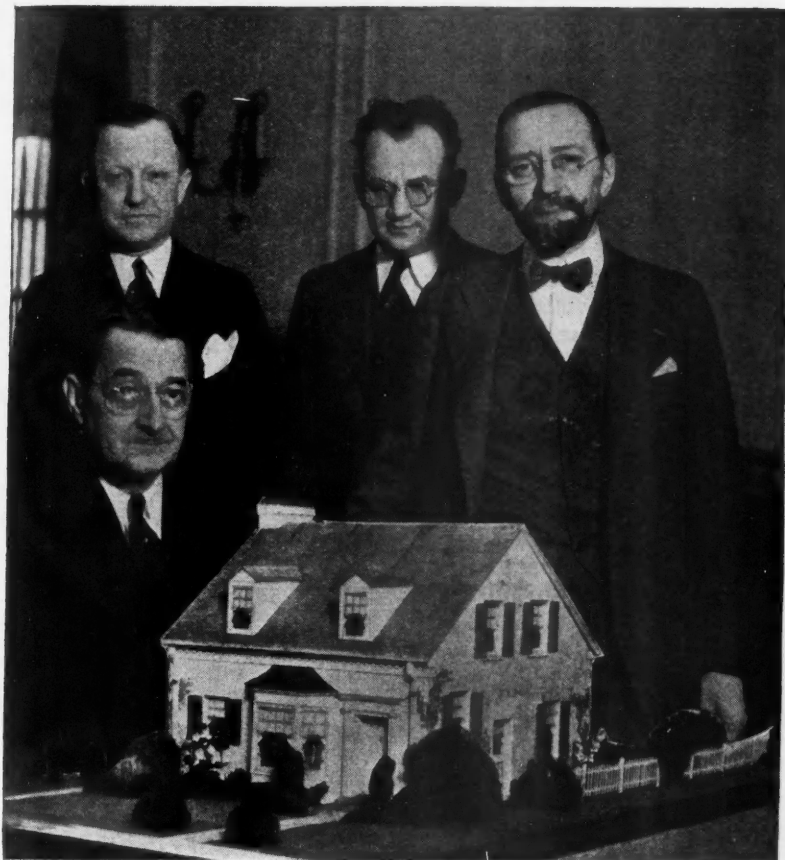
Some 70 attractive small home designs were submitted and of this group, a jury composed of local leaders in architecture and home building selected the six best designs. No public announcement of the winners was made, but the architects were instructed to build exact miniature houses from their designs, complete in every detail. The models were executed with great care, including such small details as the gutters and downspouts, shrubbery, blinds, shutters, etc. They were carefully painted and attractively presented.

The next important step was the arranging of a great public showing of the miniature models and the announcement that, from these six models, the public would be given a chance to select the perfect home which would be built in St. Louis Hills.

On Feb. 26 the six miniature models were placed on display in a prominent location in the Scruggs-Vandervoort-Barney department store and the public invited to cast ballots to determine their choice for the perfect home. Full-page newspaper advertisements inviting the public to come, see and vote were carried in the *Star-Times*. The attractiveness of the homes, the effectiveness of the publicity and the interest of the public in home ownership combined to make this a great event. Some 3,000 people a day inspected the homes and cast their ballots.

So great was the crowd that the department store announced it would remain open nights to accommodate people wishing to vote. During the three weeks they were on display, it is estimated that more than 50,000 people saw the models. A representative of the Willmore Organization and at least one architect were on the job at all times to explain the contest and supply information about the houses, real estate and furnishings.

It was announced that, to prevent duplication of votes, the name and address of every person balloting should be



THE OFFICIAL JURY inspects the prize winning St. Louis "Perfect Home" model. Left to right, standing, S. H. Allen, architect; John W. Higginbotham, Cyrus Crane Willmore Organization, Inc.; Nat S. Getlin, St. Louis Star-Times; Prof. G. Ferrand, Washington University School of Architecture. Seated, W. O. Mullgardt, president, St. Louis Chapter, A. I. A.

THE BALLOT AT RIGHT was used by the St. Louis public in voting on the small home design they liked best. Name and address were required. At far right is Cyrus Crane Willmore, prominent St. Louis realtor, who was a prime mover in the Contest.

**Perfect Home Contest**

**OFFICIAL  
BALLOT**

I wish to vote for

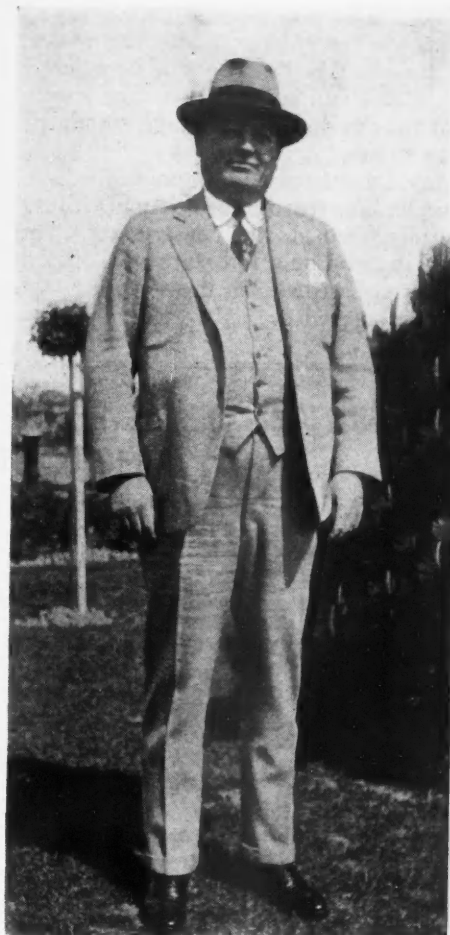
House No. F.

In order to guard against any duplicate voting, each vote must be signed with full name and address.

Name Reisela Mber

Address 3374 Humphrey  
St. Louis Mo.

By **JOSEPH B. MASON**  
Managing Editor, The American Builder



written on the ballot. The names thus secured of course produced an excellent file of live home prospects. The names were later placed on card file index and followed up by sales representatives.

Public interest in the contest was keen and announcement of the winners when the ballots were counted on March 20 was made the subject of another series of advertisements and publicity. After a few weeks, the models were then moved to St. Louis Hills, the Willmore subdivision, and people were invited to come out to see not only the prize designs but the lots on which the Perfect Home and others would be built.

The prize winning home selected by the St. Louis public is shown on pages 28 and 29. It is interesting to all builders, as well as those in St. Louis, because it indicates the current taste of the public in architectural design. In addition, this house has a maximum number of new construction details, equipment and materials. The floor plan is modern and up to the minute. It is

extremely compact, but nevertheless provides great livability.

This is the status of the Perfect Home Contest at present (May 15). The Willmore Organization expects to arrange with a local contractor to erect the Perfect Home prize winner, or possibly all six of the leading designs, within the next few months. When these are completed a grand opening will be held, at which it is expected more than 100,000 people will attend. The homes will be furnished by Scruggs-Vandervoort-Barney, who will take an active part in the opening.

The degree of success of this campaign, according to Cyrus Willmore, will be determined by the course of business in the next few months, by the price of building materials and by the supply of financing available. He states that the recent sharp increase in the cost of building materials had a very bad effect on home building. In spite of that, at present there are 16 homes under construction in St. Louis Hills, about half of which

are being built for sale. An increase is expected.

Before opening the Perfect Home to the public, Willmore hopes to have a fairly large number of houses already built and ready for public inspection. Let me quote John W. Higginbotham, vice president and director of sales of the Willmore Organization on this important point:

"Past experience with model homes has shown us," he says, "that it does not pay to bring 100,000 people out to a subdivision unless you have some houses built and ready to sell them. People want complete homes, and that's what we hope to have ready for them."

The Willmore Organization is strictly a real estate firm and does no building or contract work itself. It does everything possible, however, to make St. Louis Hills attractive for contractors, helping to secure the prospects, arrange the financing and doing everything possible to give the home owner a complete and efficient service. Plans and specifications are subject to the approval of the developer, and a high standard of construction is maintained.

On May 8 I visited and photographed most of the 16 houses under construction in St. Louis Hills. These jobs are carefully planned, well constructed. The contractors operating in St. Louis Hills are of a high type who, in the majority of cases, plan the structure, specify all materials and supervise the work themselves. Included

among the contractors now building homes in St. Louis Hills are Harry Volmer, Arthur R. Darr, Hugh Miller Meyersieck, Schwaller Bros. Co., W. F. Hellmich, Harry Hardt, Kirby Rappell.

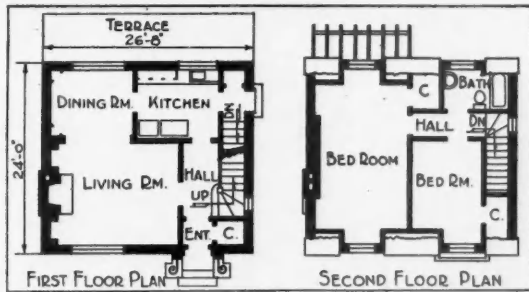
Although it is too early at the present time to state the full results of the Perfect Home Contest, certain benefits are already apparent. The wide publicity given the contest has been of great value to the participants as well as to the entire local home building industry. The card list of home prospects built up from the names of those who voted on the models is proving an exceptionally good list. A check-up by one of the 18 salesmen working for Willmore shows that out of 103 calls, 13 proved to be live prospects who could afford to build and were worth following up. Several sales are already attributable directly to the contest.

The Perfect Home Contest is a good illustration of the type of progressive, forward-looking policy used by the Willmore Organization in developing St. Louis Hills. This is a comparatively new project, the first home having been built in July, 1930. In the depression years that have followed, more than 200 houses have been built; 26 were erected last year. This continued progress in the face of great obstacles is perhaps the best testimonial to the aggressive and intelligent management of the Willmore Organization.

## 16 HOMES NOW BEING BUILT AT ST. LOUIS HILLS—HERE ARE FOUR OF THEM PHOTOGRAPHED ON MAY EIGHTH



**BUILDING ACTIVITY IN ST. LOUIS HILLS:** 1—Schwaller Bros. are building this 6-room, insulated, gas heated home. 2—Two \$9,000 houses being built for sale by contractor C. N. Williams. 3—A \$6,000 house being built for sale by Harry Hardt. 4—Attractive English type brick home costing \$17,000 being built for owner by contractor Arthur R. Darr. Increased activity by builders is expected.



ONE OF THE ATTRACTIVE MODEL HOMES which was placed on display in a St. Louis department store in the "Perfect Home" Contest. More than 50,000 people visited the display and a large number cast their votes to determine which of the models should be awarded recognition as the "Perfect Home." The above model was designed by Architect J. Murrell Bennett. It has a cubage of 17,900 feet, is planned to cost under \$6,000.

**SPECIFICATIONS FOR ST. LOUIS "PERFECT HOME"—PLANS ON FOLLOWING PAGE**

**FOUNDATION:**  
15" rubble masonry laid in lime cement mortar. Outside face of stone waterproofed with two layers asphalt. Exterior walls Alton Brick Co. common hard red brick with hollow tile backing; brick to be painted with two coats of Bondex masonry paint.

**HEATING:**  
American Furnace Co. forced warm air system providing washed, filtered air. Gas-fired furnace.

**PLUMBING:**  
Nelson's New Design double shell left hand corner tub and shower. Vitreous china lavatory, square basin, hooded overflow, anti-splash rim, supported on chromium plated metal legs. Venetian mirror medicine cabinet. Nelson's Compact closet combination of vitreous china. Water heater, 30 gallon automatic storage gas-fired heater.

**INSULATION:**  
Entire top of house out to brick walls insulated with Standard Insulation Co.'s 5" thick quilted straw. 1" Balsam Wool used in narrow walls of dormers; 4" rock wool bats filled between rafters down to exterior wall. Ceiling and side walls of all dormers included.

**CAULKING:**  
Elastic caulking compound to be driven in around top, bottom, sides of all exterior doors and windows from outside. Oakum to be driven in from inside.

**JOISTS:**  
Joists to rest solid on brickwork; to be framed double for stair openings, chimneys, etc. Floor joists to have 1"x3" lattice bridging not over eight feet apart and at centers of all spans of 16 feet or less.

**RATHSKELLAR LINING:**  
Walls of basement Rathskellar room lined with 3/8" tongued and V-jointed random width knotty white pine boards set vertically. On exterior walls lining to be fastened to 2"x4" furring strips secured to stone walls.

**FLOORING:**  
Sub flooring under all wood floors to be 3/4" No. 2 Yellow Pine not over 6" wide, laid diagonally and securely nailed at every joist.

**FINISH FLOORING:**  
To be best grade clear 1 1/2" T. & G. red oak flooring. Flooring to be finished with sanding machine.

**MILLWORK:**  
All millwork to be primed and to receive a coat of oil paint on the back at the mill. Eaves, cornices and exterior wood work to be best grade clear Gulf Cypress, Redwood or Fir, air dried. Casement doors in living room to have 1 3/4" rebated, loose mould frame, with 2" rough frames. Narrow muntins with wood stops at glass all to be W. P.

**GARAGE DOORS:**  
Garage doors shall be 1 3/4" stock Rol-Top doors by Kinnear Mfg. Co.

**RADIO OUTLETS:**  
Receptacle in living room for radio with ground wire to nearest water pipe. Aerial wire to run up into attic and provided with 100 feet of stranded aerial wire properly insulated and supported.

**KITCHEN EQUIPMENT:**  
General Electric kitchen with electric range, refrigerator and dishwasher. Also 12" kitchen vent fan; outlet for electric clock. Kitchen Maid kitchen cases as shown on drawing. Cases to be set up on 2 longitudinal 2x4's to make toe space. To be installed by carpenter.

**INTERIOR DOORS:**  
To be 1 3/4" six panel white pine or birch veneer doors. Closet doors to be 1 3/4" as above.

**STAIRS:**  
Main stairs to have 1 1/2" red oak treads, 3/4" Y. P. risers for painting, moulded string at wall and moulded birch hand rail.

**PLASTERING:**  
Best grade three coat work, two coats on brick and masonry walls. Hard wall plaster. Use 24 gauge, 1/2" mesh expanded metal lath, painted, as indicated on plans at window head soffits, heating ducts, head of door openings, etc. Also use metal lath where stud partitions join brick or masonry; strips wide enough to reach second stud, and 8" on brick. All external corners to have approved galvanized metal corner beads.

**TILE:**  
Standard 4"x4" tile wainscoting, matt glaze, with caps, 4'0" high and tile base in bathroom. Wainscots to be 6" high over tub. Wainscot in kitchen shall be 4'6" high except over range, with cap and base, and tile window stool. Door to bathroom to have 1 1/4" white Alabama marble threshold. Bathroom fittings to include flush paper holder; flush soap dishes at tub and lava-

tory; flush tumbler holder; two 18" towel racks and glass shelf.

**SHEET METAL WORK:**  
Any leaks due to imperfect workmanship or material which appear during a period of 1 year after completion to be repaired free of cost by contractor. Rain conductors to be 16 oz. copper with goosenecks and copper straps. Shall extend 4" into drains, cemented. Brass wire ball screens at each inlet from gutter. All flashing to be 16 oz. copper. Wherever brick walls come in connection with roof or woodwork, flashing and counter flashing built in 2 1/2" and cemented. All ridges and hips to be flashed with 16 oz. copper 15" girth carefully nailed with copper nails.

**ROOFS:**  
House and garage to be slated over one layer of 30 lb. asphalt felt, lapped 4" and turned up at walls. Slate to be fastened with 2 copper nails each. Sea green fading slate, standard thickness, 12"x18", 2 1/2" lap to be used. Ridge to be set in slaters' elastic oil cement.

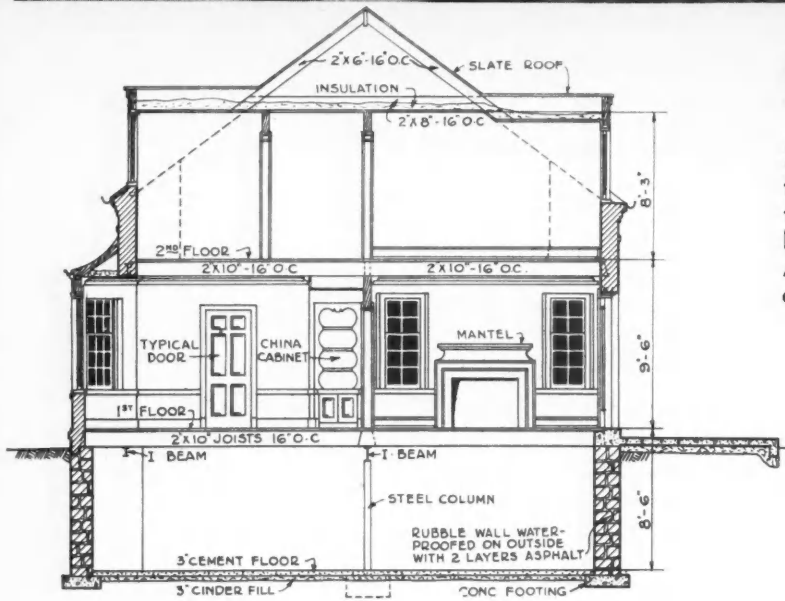
**WEATHERSTRIPPING:**  
Kuhlmann rib weatherstrips at all windows and doors, including basement. Exterior doors to living room and main entrance door shall have 3" wide brass weatherstrip thresholds.

**SCREENS:**  
All windows including basement to be screened with half length 16 mesh copper bronze screens in white pine frames. Casement windows to have full length screens. Where shutters are shown, screens shall be sliding; all others shall be hanging.

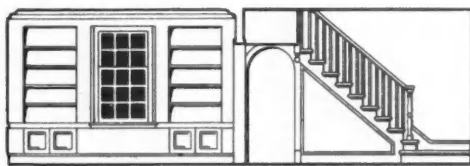
**WALL PAINTING:**  
Plaster walls below chair rail in living room and dining alcove shall have one coat of undercoater and reducer, then one coat of enamel undercoater and one coat of pure eggshell enamel.

**FLOOR FINISH:**  
All oak floors to be finished with 2 coats of Minwax flat finish applied in accordance with manufacturer's directions. Last coat to be put on after other mechanics are off job.

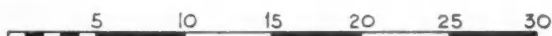
**GLAZING:**  
All glass to be flat drawn "A" double strength free from waves and bubbles. To be set in putty made from whitening and pure linseed oil, guaranteed not to crack, run or throw off paint.



• CROSS SECTION •



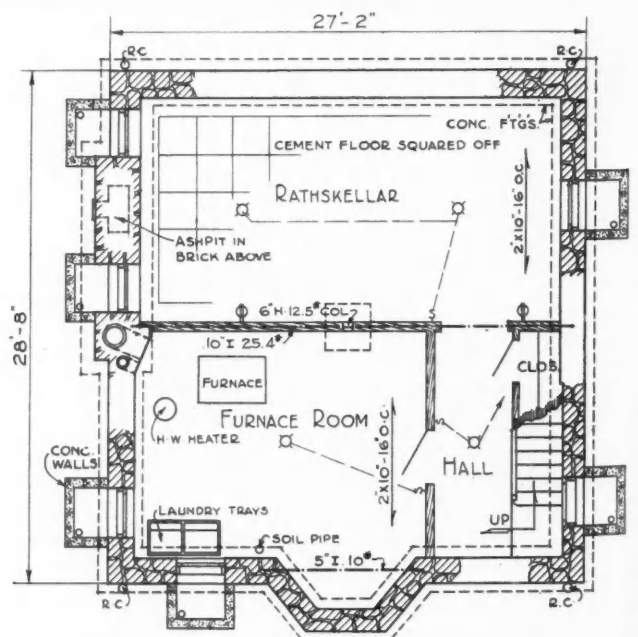
WEST WALL - LIVING ROOM AND STAIR HALL



SCALE IN FEET

## St. Louis "Perfect Home"

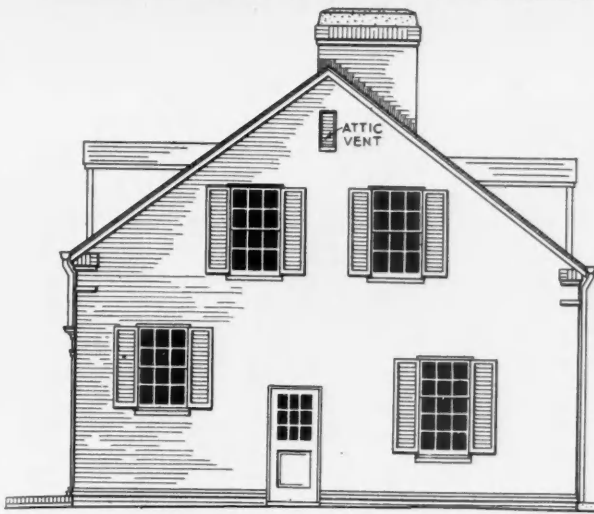
SELECTED BY PUBLIC VOTE this spring, this St. Louis "Perfect Home" was designed by architect Fred R. Hammond to cost \$6,000. It is representative of the latest ideas in small home design and construction. The model above is Early American. An important feature is the large living room opening on a terrace. Cost key is 1.510-115-790-33-20-12.



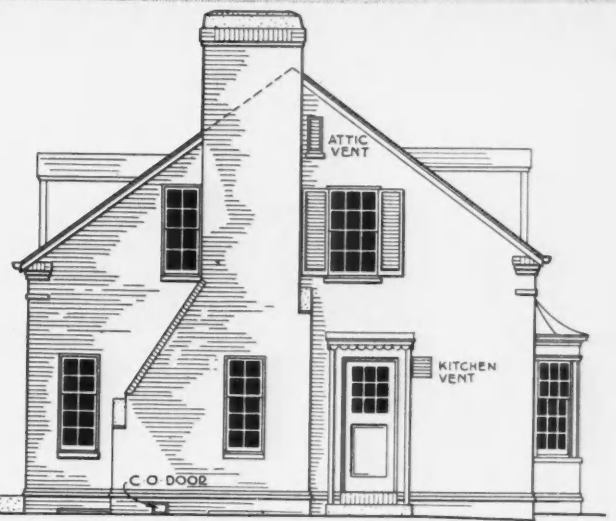
• BASEMENT FLOOR PLAN •



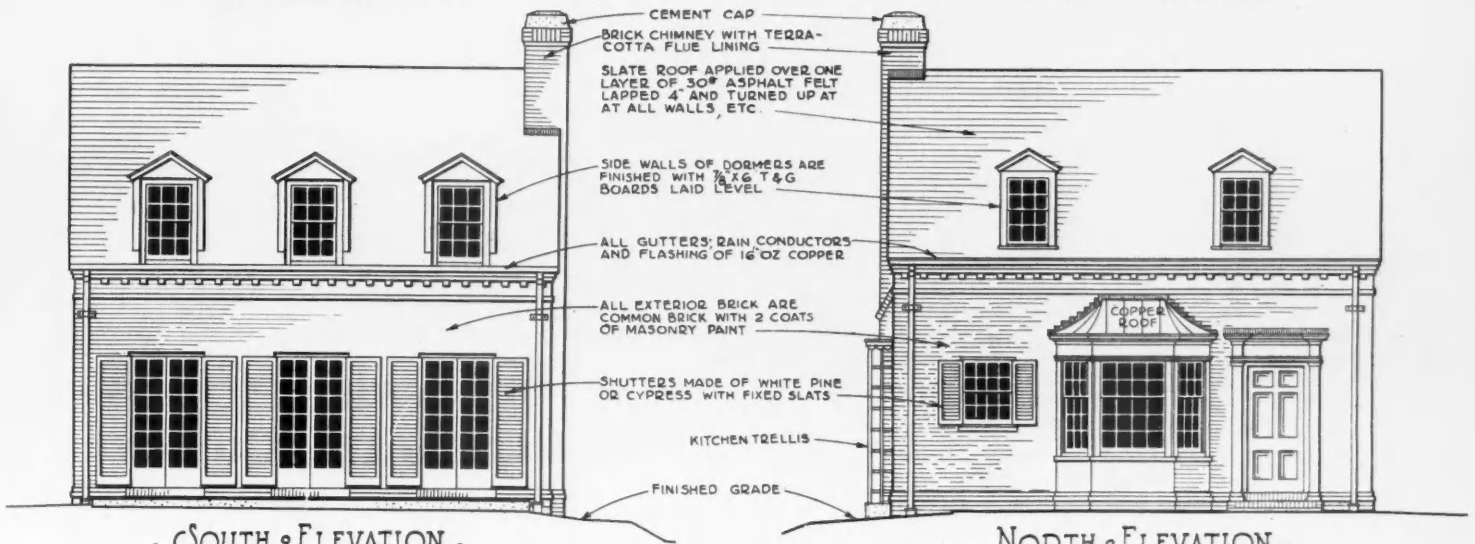
• DETAILS FOR STUDENTS OF GOOD HOME PLANNING •



• WEST • ELEVATION •

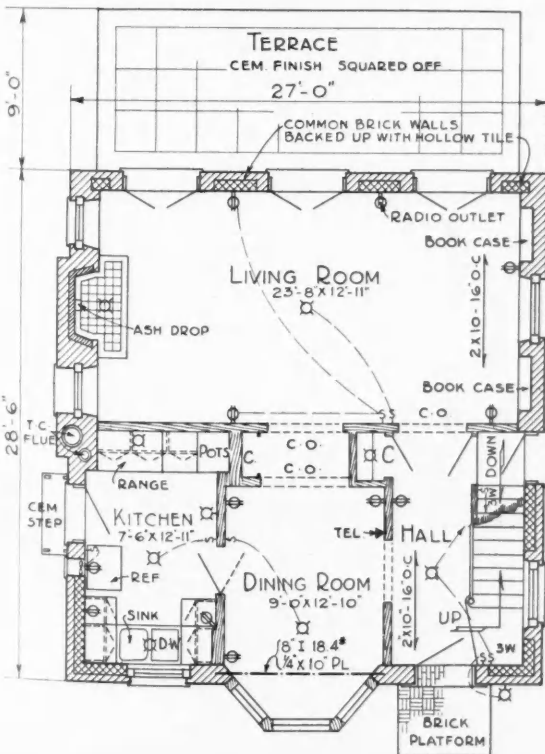


• EAST • ELEVATION •



• SOUTH • ELEVATION •

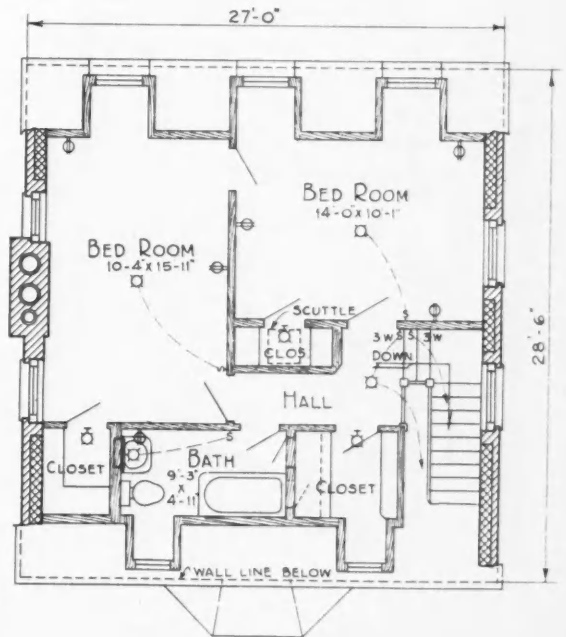
• NORTH • ELEVATION •



• FIRST • FLOOR • PLAN •

• ELECTRIC SYMBOLS •

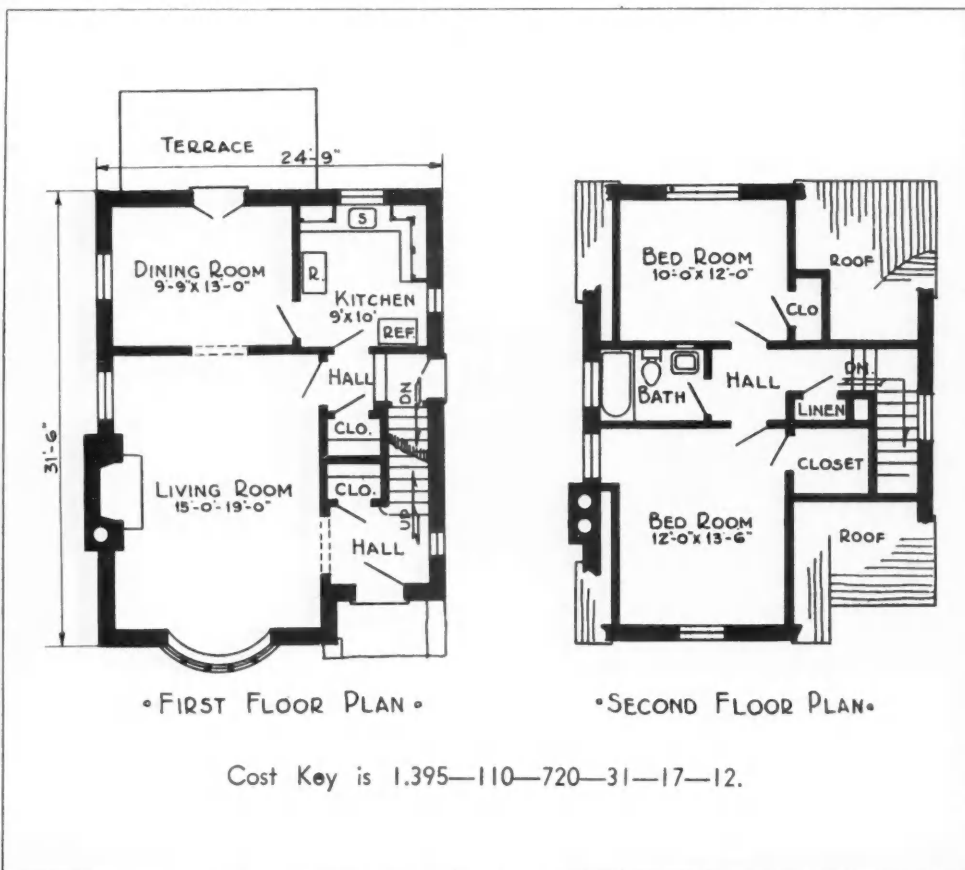
- ⊠ CEILING OUTLET
- ⊞ BRACKET OUTLET
- ⊕ RECEPTACLE IN BASE
- ⊙ RADIO OUTLET
- ⊞ SWITCH
- 3W/3S 3 WAY SWITCH



• SECOND • FLOOR • PLAN •



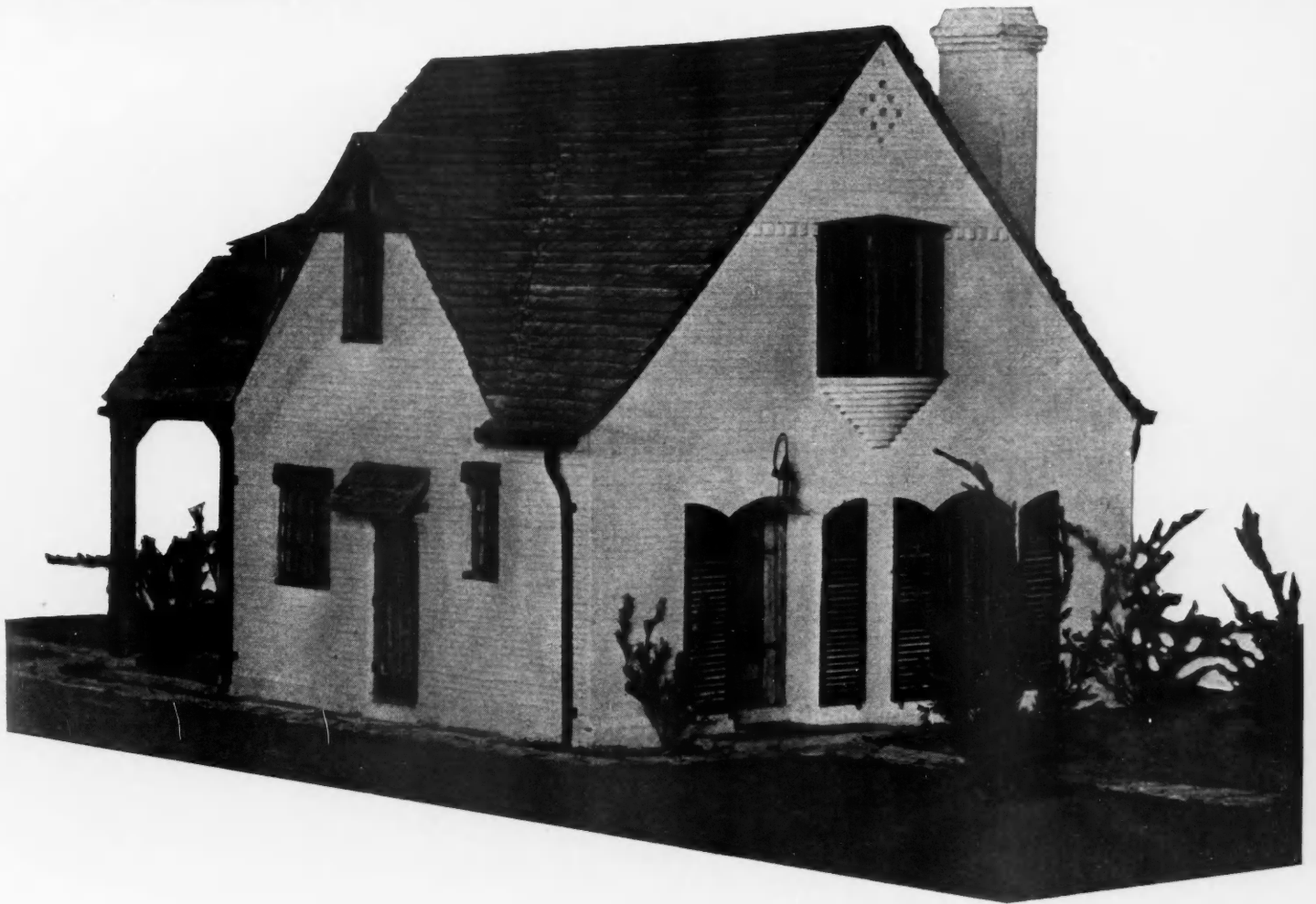
## 2nd Prize Winner St. Louis Contest



THIS MODEL HOME designed by Architect J. J. Hartnett was picked by the St. Louis public as second best in the Perfect Home Contest. The miniature model above was designed in brick but it is equally adaptable for frame construction with shingle or siding exterior.

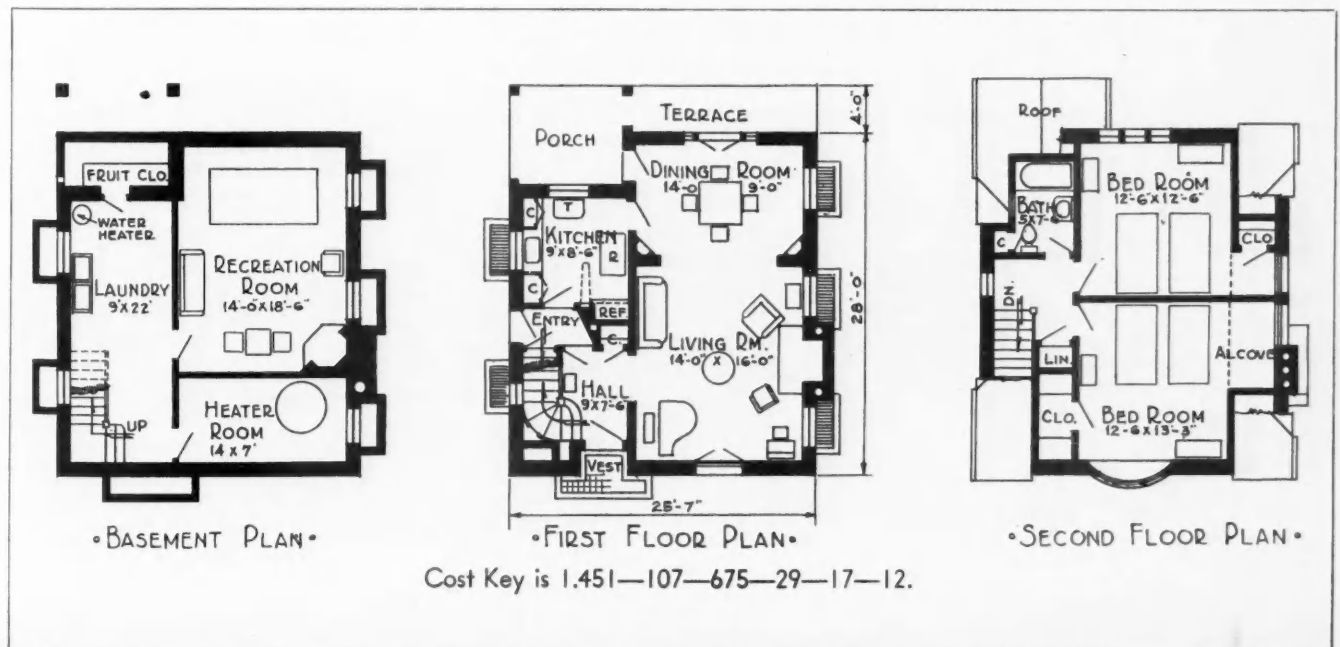
BY ATTENTION to proportions and details, the designer has produced a small home model that represents the latest and best in architectural design.

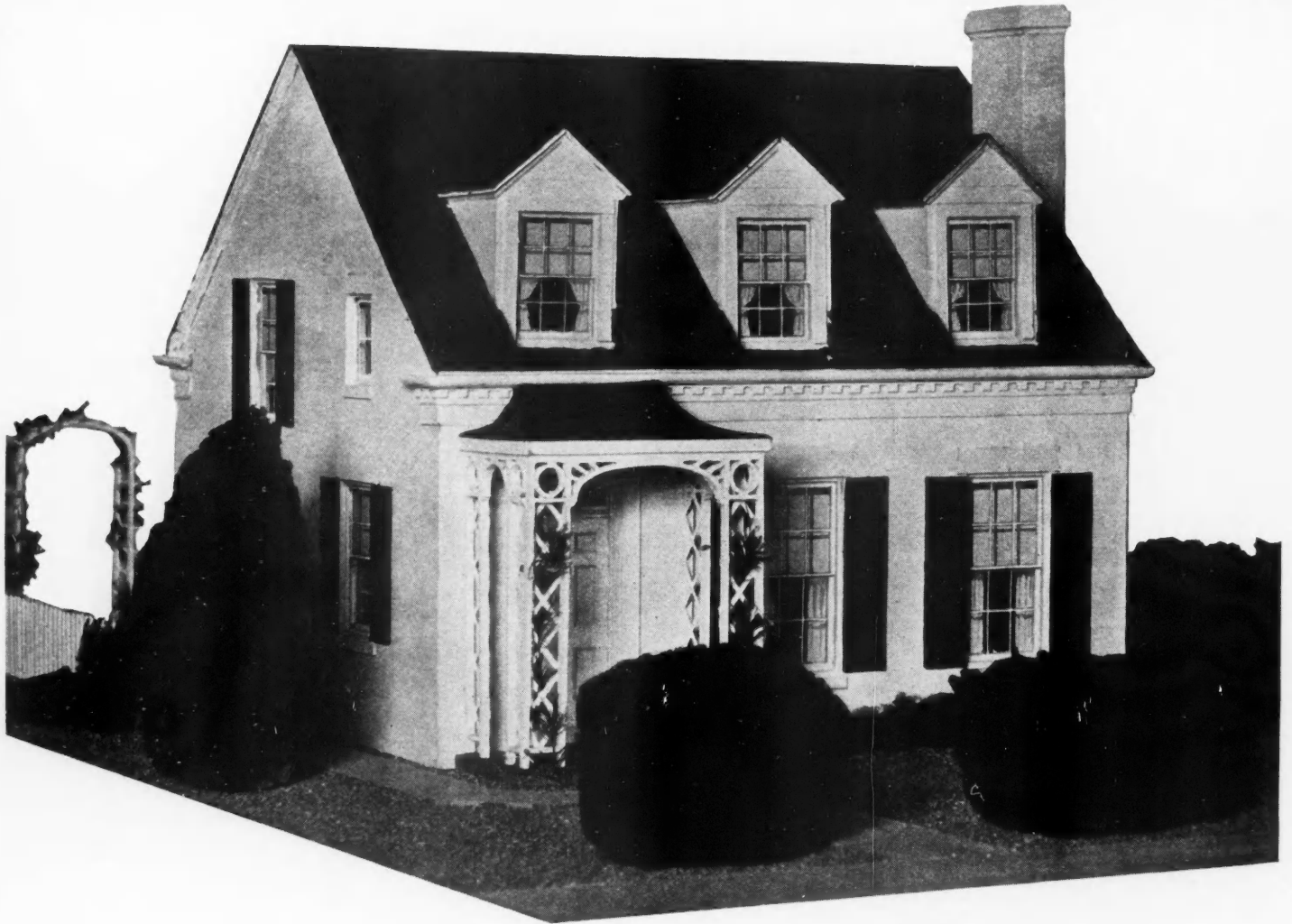
FLOOR PLANS show a remarkably fine arrangement for so small a home—only 31'6" by 24'9". The living room is spacious, appears larger because of the bay window. There are plenty of closets, two good bedrooms; the bath is well located. This house was a close second to the "Perfect Home" selected by public vote in St. Louis.



### 3rd Prize—Modern Plan, Low in Cost

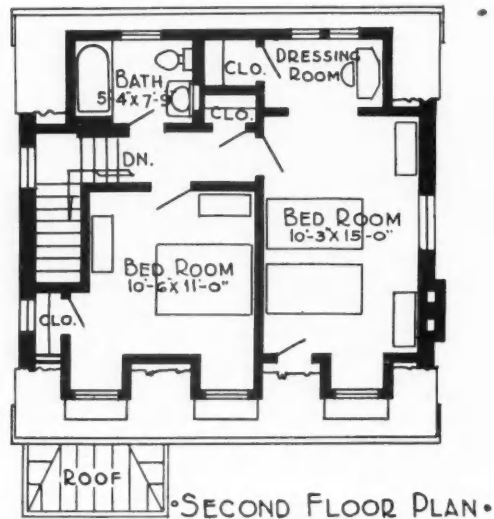
EITHER SHINGLES OR SIDING could be used successfully for the exterior of this charming English type home which St. Louis citizens voted as their third choice in the Perfect Home Contest. The architect is Robert P. Wallace who constructed the miniature model shown above. Floor plans are thoroughly modern in their detail, with recreation room in the basement, a fine living room-dining room combination that gives a spaciousness to the whole floor.



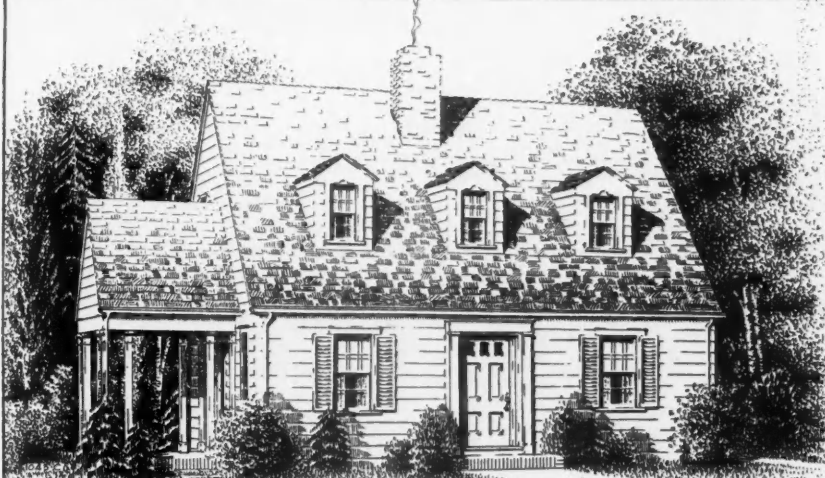
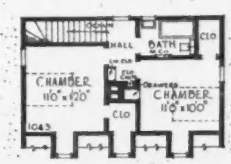


**Popular Colonial  
of Frame or Brick**

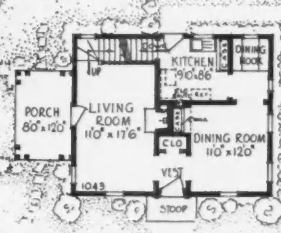
CITIZENS OF ST. LOUIS gave a large popular vote in the Perfect Home Contest to this small Colonial. It was designed by Alfred H. Narrish who also built the above model. The house could be charmingly done in either wide siding, shingles or brick. The floor plan is excellent with its large living room, spacious bedrooms included in an area of only 26'0" by 27'0". The design represents the latest development in Colonial style.



Cost Key is 1.476-106-702-30-19-11.

Second Floor

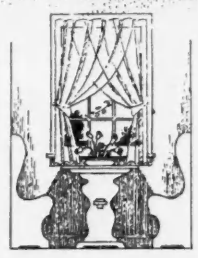


First Floor

**TRULY AMERICAN  
CAPE COD DESIGN**

*A trim home executed in a convincing way. There is an impression of permanence and attractiveness which is the outward evidence of sound methods of construction.*


**DIMENSIONS**  
 Size Of Main Building 28'0" x 22'0". Size Over All 37'0" x 26'0".  
 Ceiling Height 1st. Floor 8'0". Ceiling Height 2nd. Floor 7'6".  
 Ceiling Height Basement 7'0". Total Cubage 13400 Cubic Ft.



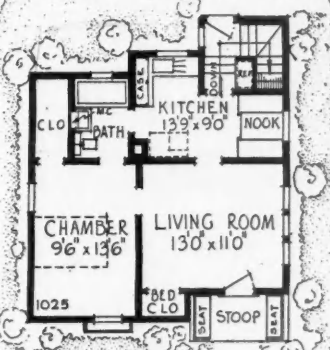
Dining Nook

THIS LOW COST LUMBER HOUSE is of conservative Cape Cod design with a practical floor plan that makes the most of every bit of the space. It is design No. 1043-C by the National Plan Service. Cost Key is 1.289-100-616-27-15-12.

**Frame Construction**



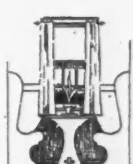
Reminiscent of the French cottage.  
Plan 2.



**COMPACT - ECONOMICAL**

*Charming in its simplicity, small in size, this little Colonial one-apartment bungalow is large in the resources of home making.*

**DIMENSIONS**  
 Size Of Main Building 24'0" x 27'0". Size Over All 24'8" x 29'0".  
 Ceiling Height 1st. Floor 8'6". Ceiling Height Basement 7'0".  
 Total Cubic Contents 10500 Cu. Ft.



The Dining Nook

THIS COMPACT FRAME COTTAGE has a floor plan like a modern apartment and is economical to build. Lumber is used throughout. Design No. 1025-C; National Plan Service. Cost Key is .753-102-567-25-12-9.

**Low Cost, All Wood**



INTERESTING and clever signs like this are displayed at and near model homes in Harbour Green, one of the Long Island developments of Harmon National Real Estate Corporation. Good salesmanship!

**M**ODEL HOUSES are making money for builders and developers in the East. From Maine to Florida there has been a decided increase in interest in model homes on the part of the general public. At Yonkers, N. Y., a \$16,000 model house was opened to the public on May 3rd and more than 11,000 visitors came to view the property in the first two weeks of display. Seashore property has again "livened up" and thousands of pre-season visitors are reported traveling to such famous points as Long Beach, Point Lookout, Jones' Beach, Amityville and Babylon, Long Island. The Arthur D. Crane Company, developers of Lake Mohawk, report half a dozen sales so far this year, due entirely to homes constructed before being offered to the public. Allwood, the development of Chas. H. Reis and associates, has twelve houses under construction now, all being sold through the medium of model homes on the property; incidentally, Allwood has developed in its entirety during the last three depression years, now



VIEW of operations on May 19, 1934 at Point Lookout, L. I., N. Y. Summer cottages shown are samples of more than a dozen now being built by Leonard Little, Builder and Contractor. These "little" houses are less than 1/4 mile from the Atlantic Ocean.

# Model Homes Are

## Eastern Developers Are Reviving Business "Building for the Market"...

has about 300 houses occupied by owners, all the result of using model houses for selling. All in all, indications are that model houses are producing splendid results throughout the East; builders and developers attribute this success of the model house to the fact that the general public "likes to buy a complete job."

Much has been said about speculative builders and the great amount of harm they have done to the building industry in the past. Also, there has been considerable talk about financing interests refusing to lend any money for houses constructed before being sold. There is justification for both of these remarks; but the man or organization which produces good quality work at a fair price should not be condemned in a general remark against the "jerry builders" who infested this industry during the boom years.

"I have built and sold seven houses at \$6,750 each so far this season," Frank W. Stratford of Stratford Brothers, Inc., Rosedale, L. I., told me. "I operate on my own money, risking my capital on my judgment; after I sell a house I try to arrange a mortgage if the buyer is unable to pay the entire amount at once." A typical comment from developers is to the effect that an organization which has been strong enough to live through this depression is evidently well financed; and a well financed business does not ask outsiders to take the risk in the building business. One big developer now sells his homes on a 25 per cent down payment, has arrangements for a 50 per cent building and loan mortgage, and draws a second mortgage for the remaining 25 per cent on identical terms with the building and loan mortgage.

The qualifying standard seems to be one of quality.

Builders and developers who do good work are no more to be censured for building homes for sale, than manufacturers of automobiles who always produce their products before selling them. The builder of cheap, unsound houses is, generally



\$4900 seashore model cottage being built by C. C. Sachse, Point Lookout, L. I., N. Y.

# e Making Sales

## • A Current Survey of Building Now Under Way

By E. L. GILBERT • •

speaking, out of the picture; good—let's keep him out! On the other hand, the successful model houses mentioned in this article, and others available for inspection in many parts of the country today, present prima facie evidence that good builders and developers are offering something the public wants, at good value, without any harmful effects apparent to the buyers, the builders or the general public.

### Yonkers Model Home and Own Your Home Show

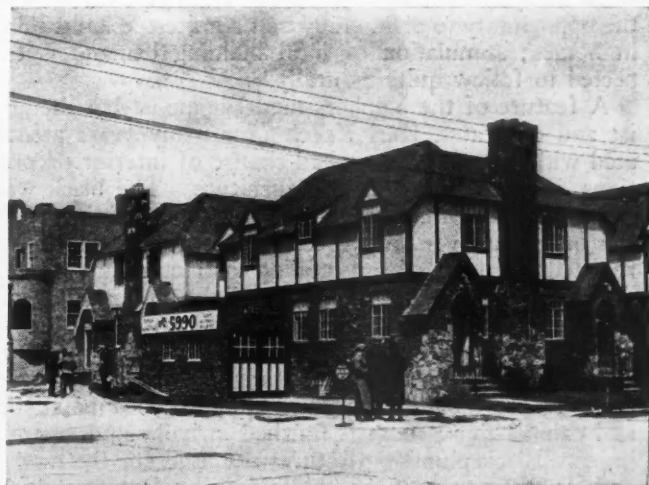
Several months ago Mr. Theodore A. Haish, Manager, Yonkers Chamber of Commerce, started to promote the building of a model home "as a practical demonstration of modern house planning, construction and furnishing." Chamber of Commerce funds were in back of the project, the plot being donated by The Valley Farms Company, developers of three Yonkers residential subdivisions. A number of manufacturers contributed material and actual construction costs were kept to a minimum by S. Penksa & Co., Inc., Yonkers builders. The design and supervision were by H. Lansing Quick and Louis F. Thorn, architects.

The cost of this house is approximately \$16,000 and temporary financing was obtained through a short term loan of \$6,500. In connection with the model house, the Yonkers Armory will have an Own Your Home Show, also under the auspices of the Chamber of Commerce. Booths have been sold to manufacturers and a 35c admission charge to the public established; mentioning the Own Your Home Show at this point is necessary because the ticket sales and rental of booths for manufacturers are part of the financing arrangements for the house.

Those attending the Own Your Own Home Show were offered a way to acquire a model house without cost. It is estimated that ticket sales alone will cover all expense of the building of the model home and that the



MODEL home just sold by Gable Houses, Inc., Flushing, L. I., N. Y. Selling price: \$9,450. Mr. Anthony Villett, President, and Mr. Robert Coppola, Treasurer, Gable Houses, Inc., are oldtime American Builder subscribers.



ALTHOUGH the regular summer season does not start until June, George J. Gunshor has sold six of these duplexes so far in 1934.

ADJOINING LIDO COUNTRY CLUB SWANKIEST END OF LONG BEACH

**A \$10,000 home for \$5990..**

*Featuring*

6 Rooms and garage... Brick veneer...  
Full cellar... Steam... Real fire-place  
... Slate roof... Steel windows... Tiled  
kitchen and bath with colored fixtures  
... extra lavatory and wash basin.

*The Materials*  
used in construction were purchased at  
**PRE N.R.A. PRICES!**

*The Land*  
bought during depth of Depression!

EFFECTIVE advertising circular used by George J. Gunshor, Inc., to feature one of six \$5,990 duplex model homes at Long Beach, L. I., N. Y.



Yonkers Model Home, built at cost of \$16,000 under sponsorship of Chamber of Commerce.

Chamber of Commerce will show a profit for the combined model house and Own Your Home Show project. In this way thousands of Yonkers residents will have had the opportunity to visit, study and admire the latest ideas in homes; stimulation of local building demand is expected to follow quite naturally.

A feature of the Yonkers model home is that the artist and decorator, Karl Koeck (for many years associated with Joseph Urban) had charge of interior decorations, including fixtures and furniture. The black wall paper and aluminum painted ceiling of the dining room are one result of Mr. Koeck's co-operation which has resulted in rooms of outstanding distinction and charm. A nursery with geographic globe light, animals painted on the walls and full equipment for two youngsters are another feature. The living room, comfortably textured and colored, is enhanced by an oil painting by Mr. Koeck. The modern kitchen is equipped with metal sink and cabinet tops; room is finished in ivory and emerald green. Black plumbing fixtures are used for the master bath on the second floor, white for the first floor bath, and an autumn brown lavatory and toilet are installed in the powder room; all three of these rooms are tiled, fittings and hardware of chromium finish and late design.

The attached garage is equipped with upward acting doors and access is most convenient, as can be ascer-

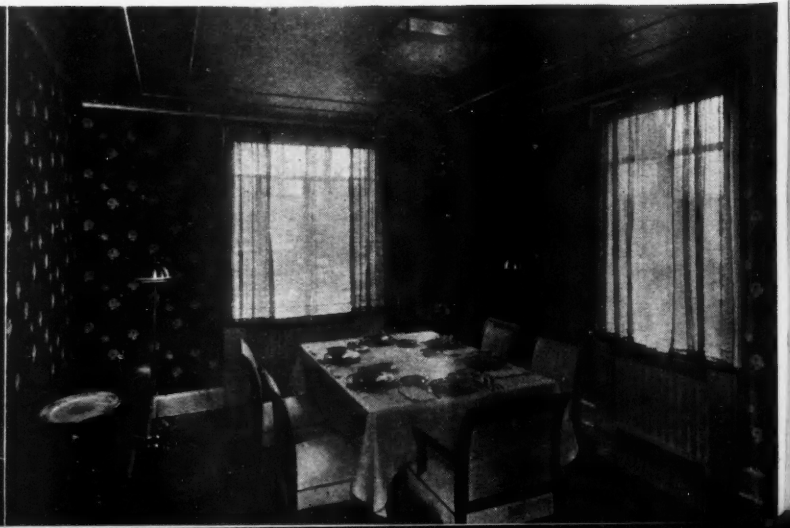
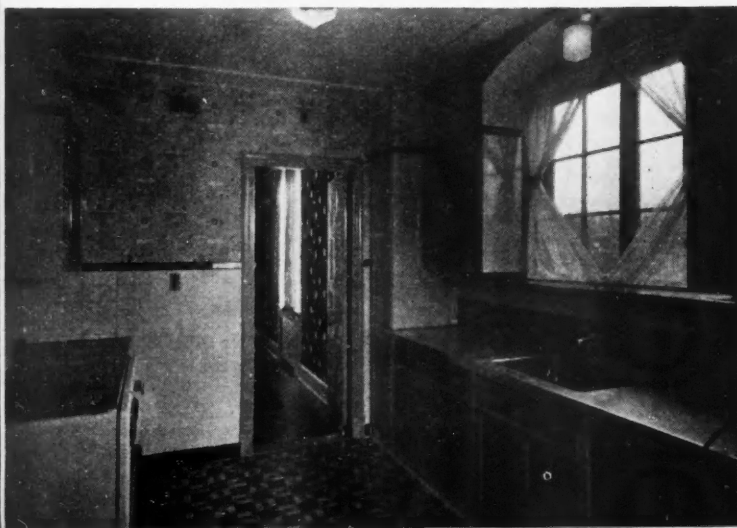
tained by reference to the floor plan presented herewith.

Architecturally, the house is of French Norman style, the tower affording an unusual entrance to this six room residential structure. Exterior walls are of quarried stone and cream colored stucco; grounds are being completely landscaped.

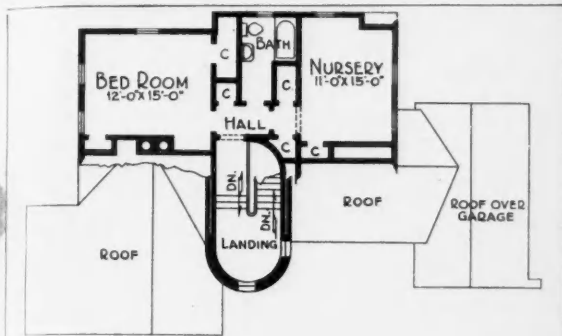
Copper tubing is used for all water supply. A telephone-plus connection is provided for every room, two instruments being installed, one for each floor. Ceilings throughout the house are of insulating board, built up to form panels; lath and plaster walls first floor, insulating board walls second floor. An oil burner provides automatic heat for the concealed radiators. The basic wiring is so complete it is difficult to conceive that more convenience outlets will ever be required. All lumber, mason materials, etc., were obtained from the Yonkers Builders Supply Company.

High mark for visitors was set on Sunday, May 13th, when more than 4,000 people came to see the model home. Beginning at 12 o'clock, continuing until 9 P. M., hostesses are at the property to welcome visitors; these hostesses, who are paid by the Chamber of Commerce, sell tickets to the Own Your Home Show. Since the model house was opened to the public about three weeks before the show started, there has been a fine opportunity to sell tickets ahead of time. On May 19, (two days

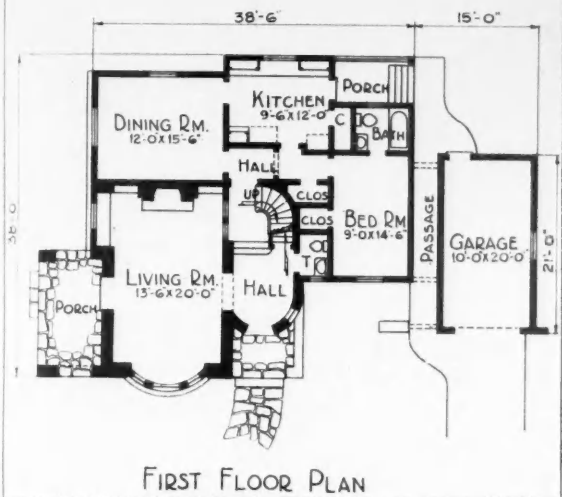
BELOW, LEFT: Modern kitchen equipment and layout are featured in Yonkers Model Home. BELOW, RIGHT: striking effect in dining room obtained with black wall paper, and modernistic fittings.







SECOND FLOOR PLAN



FIRST FLOOR PLAN



ABOVE: High beamed ceiling, conservative wall texturing and real fireplace all help to make this living room in Yonkers Model Home charming. LEFT: Floor plans of Yonkers Model Home.

before the scheduled opening of the Own Your Home Show at the Yonkers Armory) more than half the tickets printed had been sold.

Co-operation of local interests has played a big part in the Yonkers model home and Show. Furniture and other local merchants provided the equipment which makes the model home so very attractive to thousands of visitors; local manufacturers and representatives have co-operated by buying space for display at the Show; dozens of citizens have given of their time unstintedly to help make this community (Chamber of Commerce) project successful. As far as possible, expenditures for the model home were made with members of the Chamber of Commerce, although high quality was demanded in every case, regardless of this consideration.

The Yonkers model home and Own Your Home Show

are outstanding examples of what a community can do in 1934. What Yonkers has done, other communities can do—all that is needed is someone to start things moving.

#### Other Results From Model Homes

As previously noted, the Yonkers community promotion of a model home and Show is unusual; but there are many builders and developers throughout the East who have found that model houses help sales materially this year. Perhaps the general public, after several years of disappointments due to failures and discoveries of dishonesty on the part of public personages, is again demanding visual proof of the value they are to get for their money. Whatever the reason, results so far in 1934 point toward a fairly good year for good builders who are also good merchandisers.

Reis Allwood Homes development reports 25 homes sold so far in 1934. Gable Homes, Inc., of Flushing, Long Island, has disposed of six houses from model showings. Bellmore Shores Bungalow Company has sold 60 beach cottages in the last nine months, entirely through the use of model homes. And so the story goes; dozens of builders and developers in the East report a good improvement in conditions, with greatly increased interest on the part of the general public as regards new housing.

General Houses, Inc., has on display on the 62nd floor of the new RCA Building, a "week end house" in the modern manner, all steel and glass, asbestos siding, etc. Henry W. Burt, well known lumberman of Floral Park, Long Island, is displaying complete cottages of redwood. The range of models seems to be as great as it has always been, from ultra modernistic to the simple, unassuming seashore cottage; prices are quoted from a few hundred dollars to fifty and sixty thousand.

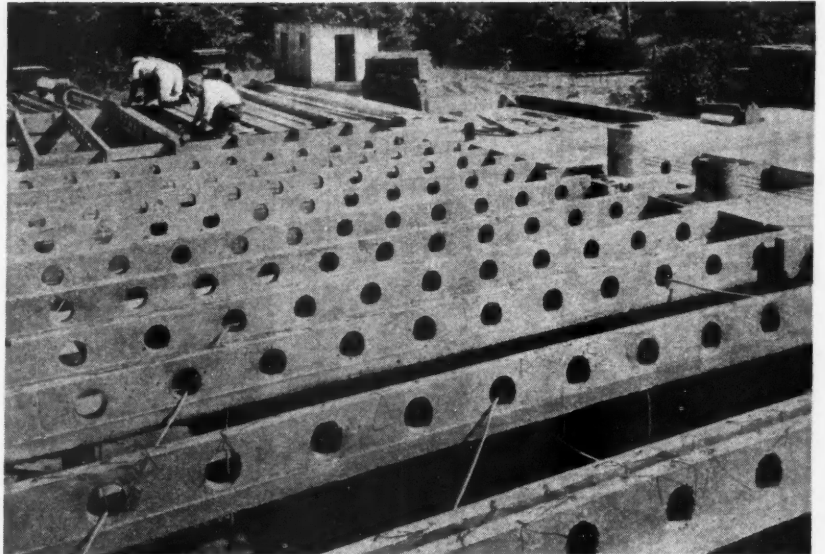
Model homes are paying dividends to builders and developers, of that there can be little doubt. With Federal aid working to simplify and expedite the release of mortgage funds throughout the country, it appears reasonable to expect that more and more model homes will make their appearance in various sections as the months pass. Have you a model home in your town?



MODEL cottage Bellmore Shores Bungalow Co., Bellmore, L. I., N. Y. 60 cottages, at \$1690 to \$2490, have been sold in last 9 months.

# Concrete Joists — A New Market

BY M. S. CHURCHMAN  
Spickelmier Fuel & Supply Co.



AFTER JOISTS ARE IN POSITION, carpenters set a simple form work between them. Form boards are removed simply by loosening wood cross pieces.

PRECAST concrete joists serve as supports for concrete slab forms. They eliminate expensive shoring, bracing and forms for joist sections. At least one-half of the cost of form labor is saved in addition to a substantial saving in the cost of material. From the viewpoint of the builder, precast concrete joists are handled like any other type of joist.

When we began to manufacture precast concrete joists, we were anxious to obtain the viewpoint of architects and contractors as to the possibility of their using an improved joist in the construction of concrete floors. We realized that there was a huge market for this type of construction in residences and other types of small buildings. After our contact with architects and contractors, we were encouraged to learn that these building authorities believed in concrete floors for small buildings and residences. They felt that the almost exclusive use of concrete floors for large buildings in which fireproof construction was essential was a good point to consider in regarding the future of concrete floors in these smaller buildings. It was their opinion that occupants of all types of homes and apartments, from the most modest to the more expensive classification,

were entitled to the benefits which concrete floors offered.

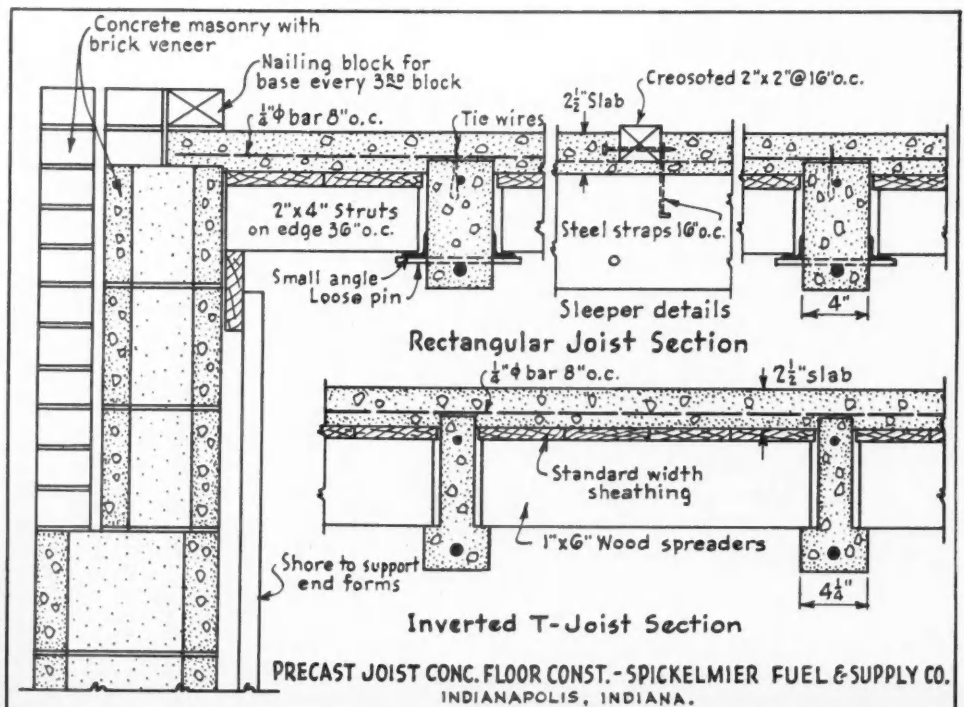
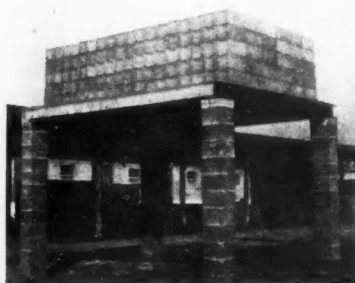
Our investigation showed that there were two good reasons why concrete floors had not gained a substantial foothold in small building construction. First, some types of concrete floors suitable for use in large buildings were too costly for small structures. Second, these types of floors and their construction were not familiar to the contractors who specialized in the erection of small buildings. It was then obvious that only by the development of a less expensive type of concrete floor construction could this small building market be reached. A type of construction was required which would retain the structural qualities of concrete floors, and at the same time be both low in cost and simple to build.

Tests were made in our plant which showed conclusively that for lightly loaded floors, the job-placed slab and the precast joist develop ample bond. Together they

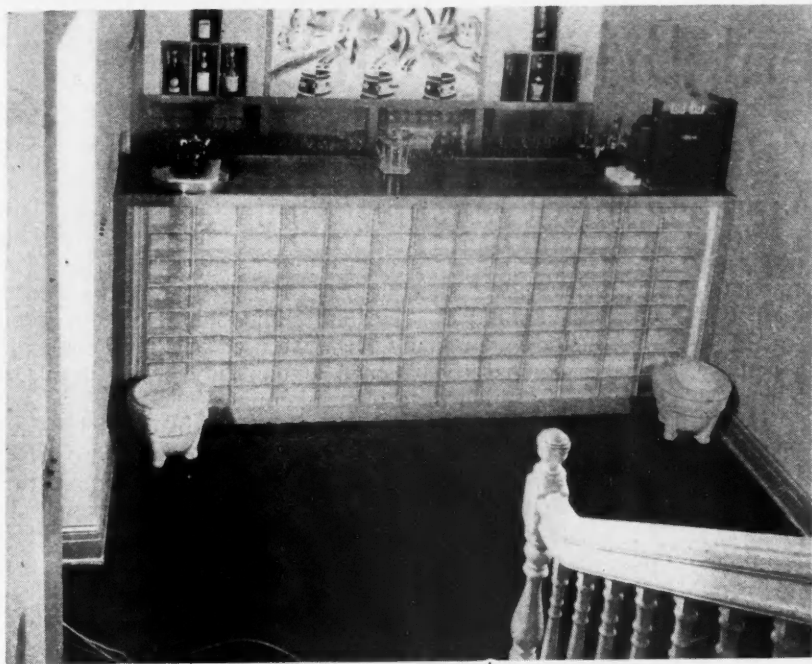
(Continued on page 62)

**FLOOR CONSTRUCTION DETAILS** as used by the Spickelmier Fuel & Supply Co. of Indianapolis. A new market for builders and dealers is offered by this field, the writer claims.

BELOW IS the precast concrete joist test exhibit maintained by the Spickelmier Co. The joists are extremely rigid and strong.



PRECAST JOIST CONC. FLOOR CONST. - SPICKELMIER FUEL & SUPPLY CO. INDIANAPOLIS, INDIANA.



NEW COCKTAIL BAR erected in the University Club, Toledo, has a front of colored glass blocks lighted from the rear.

# BAR Built from Glass Brick

THE demand for attractive bars has presented real budget problems to many hotels, restaurants and cafes. The more expensive, ready made type of fixture is not always practical and many owners and managers of such places have been casting about for a material that would solve their problem at minimum expense.

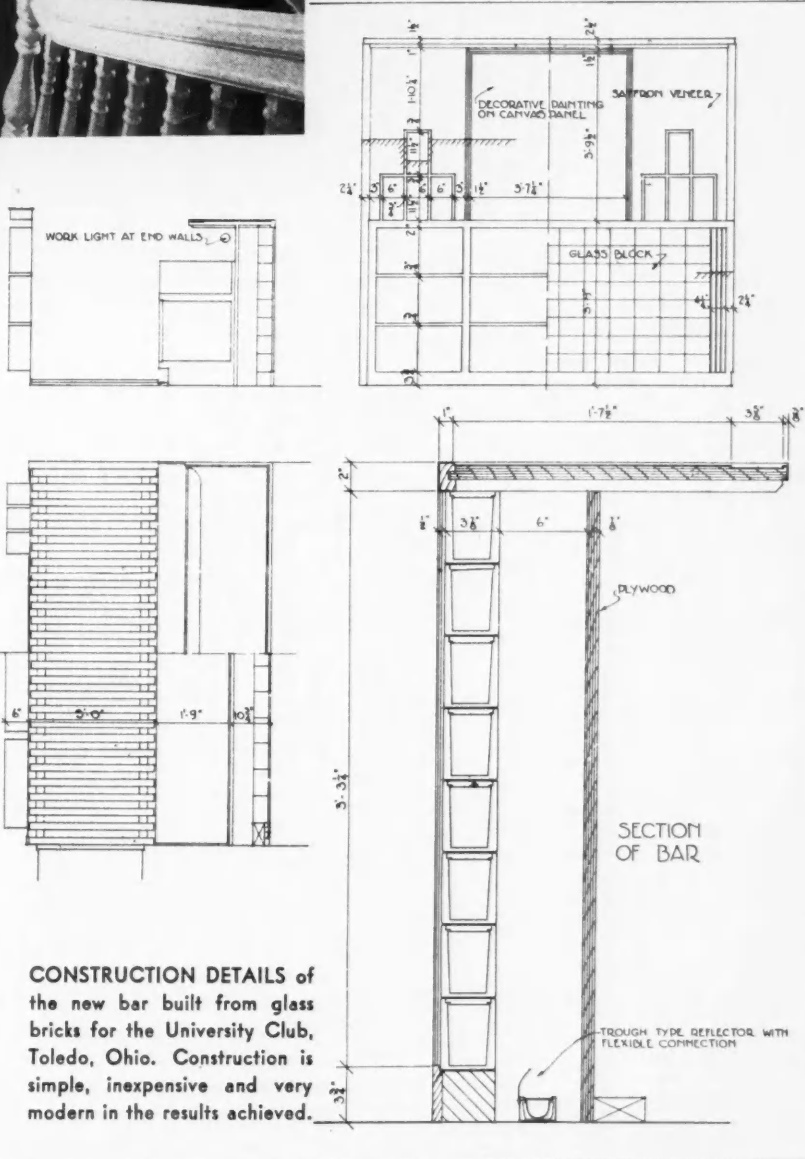
As if in answer to this problem comes this photograph of a very modern yet inexpensive Cocktail Bar erected in the University Club, Toledo, using a front of the new and colorful glass blocks recently developed and placed on the market by a large glass manufacturer.

This is one of a number of such attractive bars that have been constructed at slight expense in various hotels, restaurants and clubs. It can be installed by the contractor without trouble or expense.

The new glass blocks are available in a wide range of applied colors, and are proving an attraction wherever they are used as bar fronts. As the photograph shows, the glass-block front gives this neat little bar a very modern and distinctive appearance.

What the photograph does not show is the interesting and decorative lighting effect that is secured either by placing electric lights behind the bar-front or simply by allowing the lights of the room to reflect from the interior colored surfaces of the hollow glass blocks.

These lighting effects are very pleasing whether the glass blocks used in the construction of the bar are of plain flint or of some of the many colors in which the blocks are available.



When the glass-block bar-front is laid up the only other requirements are a wooden counter and the ordinary sheet-metal drains. The flexibility with which the glass-blocks can be applied to fit any space, as well as the low cost of the material itself, gives this type of bar the great advantage of providing very modern and attractive piece of equipment at extremely low cost.

Glass Block bars have not only been installed in hotels, restaurants and clubs but are also in homes.

# Finds Cement Brick Profitable

## Former Contractor Demonstrates Present Opportunity for Local Manufacturer of Masonry Units

**A** LINE of business that was quite common five and ten years ago, and in which good profits were made, is again showing signs of life—after the recent trying times of slack building activity. This is the manufacture of cement brick and block in local plants to supply local building needs. T. W. Belk of Lancaster, So. Carolina, is among the “pioneers” to revive this part of the construction industry.

Mr. Belk writes: “I was very well satisfied with my contracting business until the year 1931, at which time I began to lose money continually until it became a necessity for me to find a new source of livelihood. I became interested in cement brick making machinery and, as I was not financially able to purchase a plant, I put the proposition before a few prominent business men of Lancaster. With their co-operation, the Lancaster Brick & Tile Co. was organized Oct. 23, 1933, and in about two weeks we were making brick.

“The first brick sold were for mantles; from these small orders which were solicited our brick became known throughout the country. We have been filling orders as rapidly as possible and at the present (May 5) we are over six hundred thousand brick behind with orders, and we have ordered equipment to run our plant here an extra shift. We have been selling brick within a radius of 145 miles.

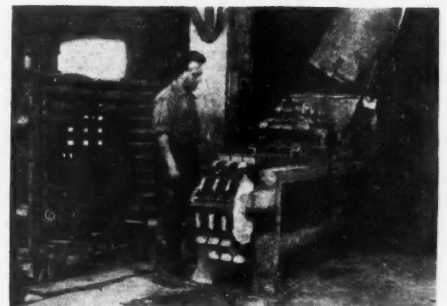
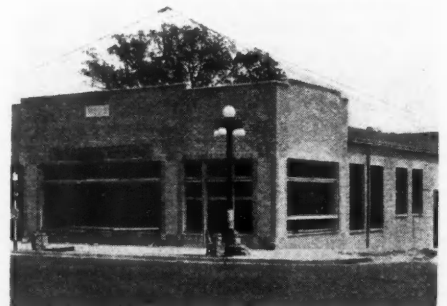
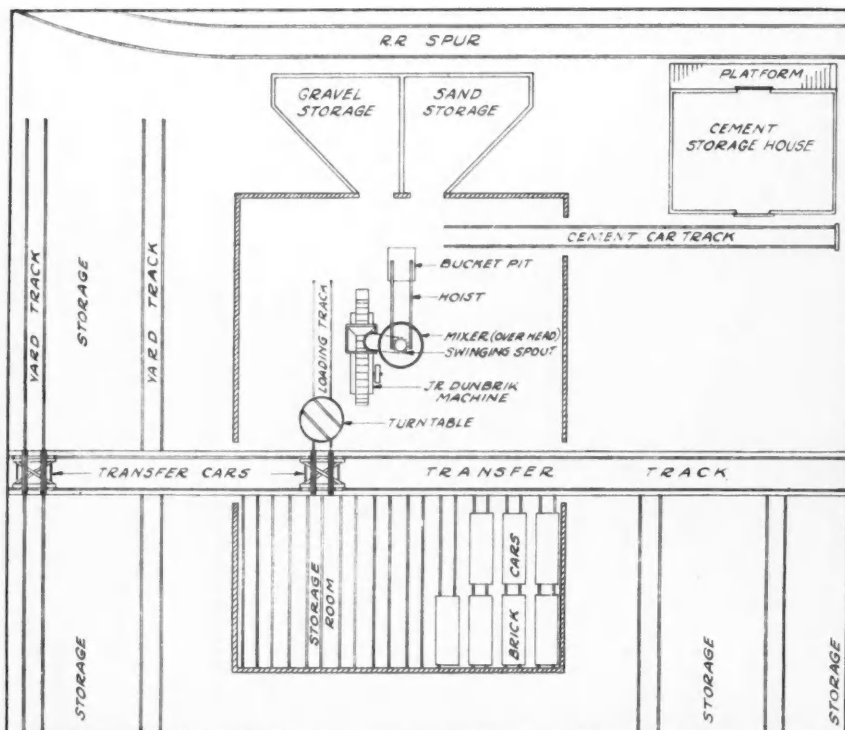
“We feel that we have been very successful since our brick have been used in all the buildings of any importance, and at least 75 per cent of the smaller buildings in our territory, notwithstanding the fact that there is a clay brick plant less than ten miles from our plant selling brick two dollars per thousand cheaper than we are sell-

ing brick. The contractors tell us that our brick are cheaper in the wall. No one realizes until he gets into this business how many brick are used in a territory and what a comparatively small amount in volume it takes to make a profit with a plant like mine.”

The cement brick making equipment installed in Mr. Belk's plant is a recent development in cement products equipment, the Junior Dunbrik machine, an automatic line production unit, together with overhead mixer served by hoist from bucket pit. Transfer cars handle the product to storage room and yard, as shown by diagram. The machine produces both common and face brick of conventional size and double and triple size brick adapted for ashlar construction.

One of the illustrations pictures the new Chevrolet building in Lancaster which is built of common Dunbrik with the front and side faced with buff matt glazed brick. An important part of the equipment of the Lancaster Brick & Tile Co. is that for producing a wide range of color for brick and block facings. This is a practical answer to the demand for color in modern buildings and gives the cement products manufacturer an opportunity to meet the demands of this market. Colorful buildings of cement masonry are beginning to dot the Lancaster territory as a result of Mr. Belk's activities.

The success already attained in Lancaster has encouraged this organization to branch out, establishing other plants in the adjacent cities of Greenville, Charlotte, Lexington and Albemarle. This decentralized production of heavy building materials to serve local markets seems economical and in line with the needs of the growing building activity in government and private work.



Layout of modern cement brick plant at Lancaster, So. Car., with photos of continuous production brick machine and of local garage built of cement brick.



MODERNIZATION is a necessary process these days for a majority of all existing buildings, including commercial and other non-residential structures, as well as homes. The illustration at left shows how the Harris Drug Store of Washington, Missouri, looked before modernization began to bring out some of the more attractive possibilities of this busy store. Note the general appearance of age, the lack of adequate lighting, etc., which made this "just another drug store."

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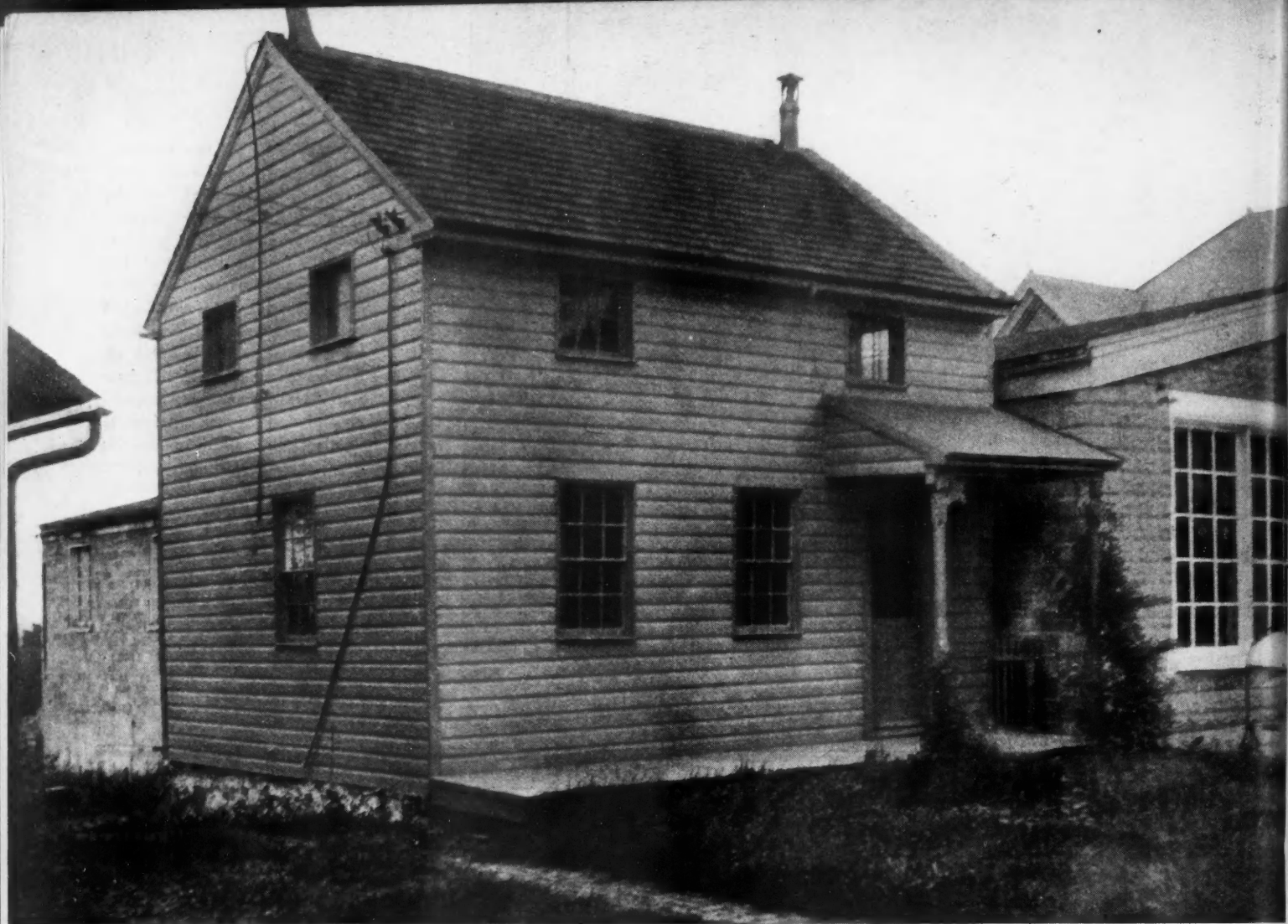
# MODERNIZATION

*"which makes buildings of all kinds more cheerful, more livable and more salable"*

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AFTER the Home Building & Construction Company had installed insulating ceiling panels and attractive new linoleum, modern fountain and fixtures, effective lighting fixtures, etc., the Harris Drug Store became a thoroughly modern, attractive place of business. Aside from the new store fixtures, the cost of modernizing this store as shown at right was less than \$1,000; yet the increase in business was very satisfactory, in addition to which many old customers found new pleasure in the renovated appearances. Structural materials were furnished by C. J. Harris Lumber Company, Washington, Missouri. Many drug stores need this sort of treatment; it's your opportunity.





DISCOURAGING appearance presented by old Lancaster (Pa.) house before modernization.

# Modern Style and Comfort for the Old House

By E. L. GILBERT

**T**HERE is nothing quite so unsatisfactory and discouraging to the average person, as an old style and uncomfortably arranged house. In fact, the forerunner of many a contract for a new house is often expressed by the good wife who declares: "This old house of ours is hopeless." The opportunities for contractors and builders lie in their ability to create the new house or fix up the old structure so that it has all the appearance

and convenience of a new home yet retaining the old.

With the Federal Government launching its plans to help owners of old houses to borrow money to finance reconditioning, there is every good reason to expect this type of work will increase greatly during the next twelve months.

General remarks concerning the advantages and possibilities in modernizing old houses are all very well, except that the average old-house-owner cannot visualize many of the changes you propose. "One picture is worth a thousand words," says an old Chinese adage and this is exceptionally true in regard to modernization changes. Therefore, I traveled to Lancaster, Pennsylvania, this month in order to procure a special series of photographs which almost describe by themselves, a series of remarkable changes wrought in an old house which, at the beginning, appeared hopeless.

## Just Another Old House

As you can see from the photograph above, this old building in Lancaster had few qualities to recommend it for anything other than a very low grade of rental occupancy. True, it was structurally sound, with a good roof and few window panes broken; but it needed paint badly, both for protection and appearance, and there were several minor features that were bad, such as vents



**STARTLING** improvement occurred through above modernization of Lancaster house.

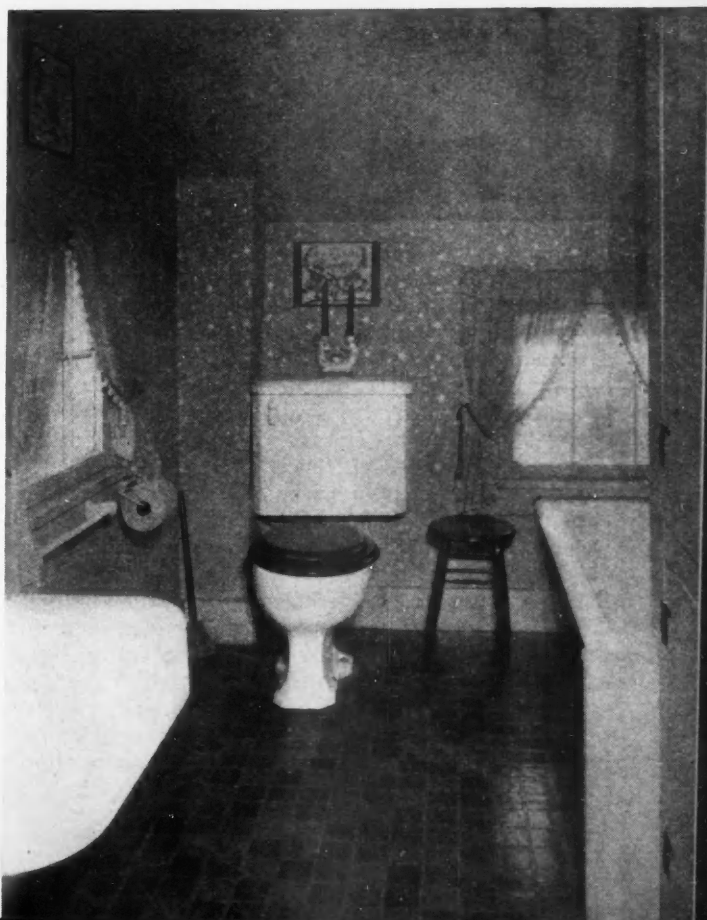
through the roof peak, etc. Interior wall surfaces were in terrible condition and the room arrangements left much to be desired. Nevertheless, Miss Norma Edwards said "I'll take it!"—then the fun started.

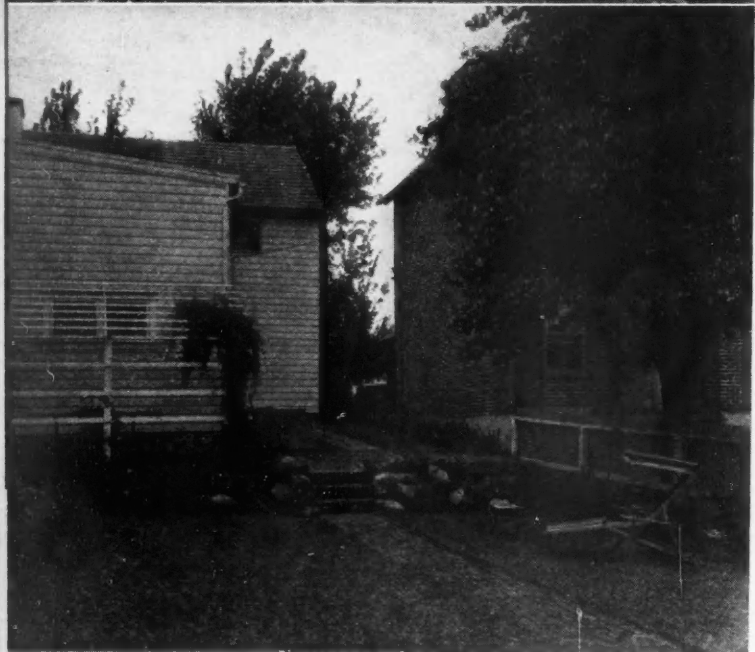
Working with local contractors and dealers, Miss Edwards proceeded to modernize this old structure and make of it a real home; not only did she do that, but her changes in this old house present a practically perfect lesson of what can be done to old buildings of this kind, of especial interest to contractors and builders. The changes which have been brought to pass in this place are applicable to scores of thousands of buildings in other localities everywhere.

#### Exterior Changes Work Wonders

The ugly vent pipes through the roof were first removed, that part of the "porch" without roof covering was torn up. A chimney was added, its rectangular top allowed to extend upward above the ridge little more than 12 inches, to harmonize with the roof lines. Hanging gutters were added and connected with a standard 3 inch galvanized leader pipe at the corner. The old porch roof, which had been covered with tin, was re-roofed with wood shingles like those on the main roof. An interesting

**MODERNIZATION** made this a modern, cheerful bath.





flagstone walk was put down to replace the old "beaten track" to the door, finding its way without monotony around a fine new lawn. Shrubbery; flowers; flower boxes painted apple green, and a hedge, all contributed to the improved exterior appearances materially. A charming improvement came through the addition of old time shutters to the lower floor windows. White paint for the entire outside, except the red chimney top band and the green shutters and flower boxes, completed the exterior improvements at the front.

Although many people leave the back yard for future improvement, Miss Edwards decided to do a complete job, and the illustrations above reveal the remarkable changes made in this respect. The entire back yard was cleaned up, the picket fence strengthened and painted white, earth hauled in to build up a terrace extending back about 8 feet from the rear of the house. A trellis was erected so that some day a shady arbor will be available on the brick terrace; a small rock garden was built flanking bright red brick steps. Truly, the "before" and "after" views of this property can be identified in their relation to each other only after some study . . . the exterior changes being so startling that the average person would not at first believe the evidence!

Both style and comfort have been brought to this old house on the outside through a series of simple improvements which cost less than \$750, including the erection

**BACKYARD** modernization has not been featured as prominently as it well might be. The illustrations at left reveal the remarkable change which came over the old tin can infested rear when it was treated properly.

of the chimney. A little more or a little less money can be spent equally well for thousands of other old houses; it is the job of the contractor and builder to execute these changes. Every old house can be changed as much as this one was; in some cases the improvements will appear even more startling.

### Modern Interiors Replace Old Rooms

Although structurally sound, the interiors of this old house left much to be desired. The floors, though generally good, required some repair; six-inch pine flooring did not appeal, while the cost of new hardwood flooring throughout would run the total cost beyond the sum available. This perplexing problem was solved by cementing linoleum down over deadening felt throughout the house; the wide range of patterns and choice of colors available in regular linoleum stocks made it possible to create a series of very charming room effects. In addition, a number of the rooms were decorated with the new linoleum-like wall covering materials.

An astounding illustration of the change possible through modernization is shown by the photographs on the opposite page, revealing the old attic or garret, and how it became a modern bedroom. Any good residential contractor and builder can produce changes of this kind, for the work is in no way unusual.

One change in the interior which does not show is the insulation which now makes the house warmer in winter and cooler in summer.

The old "living room" has become a place of real comfort, with its ample convenience outlets for lamps, newly painted woodwork and attractive wallpaper. The new chimney, which added so much to the exterior appearance, also provided a great improvement with its fireplace in the living room.

The kitchen, once barren and uninviting, presents a most cheerful place now with its jumbo size imitation wall tiling, ample cabinet space and large size breakfast furniture in natural finish.



**IMPORTANT** consideration was given the kitchen to make it modern and cheerful. View shows breakfast end after modernization.



The bathroom fixtures were found to be in fairly good condition and when wall surface repairs had been made, wallpaper, new paint, etc., transformed this room.

Carefully selected furniture played an important part in the final effect. Just as color combinations must be chosen with an eye to their harmony or contrast, so the furniture for a modernized home requires careful judgment. In this case Miss Edwards revealed exceptionally good taste and the final effect is beyond criticism! But the point to remember is that, if this house had not been modernized, the finest selection of furniture money could buy would not have produced a home like this one.

### Millions of Old Houses Need This Attention

Throughout the United States are millions of old residential structures, many of them no worse than was Miss Edwards' house in the beginning, which need modernization. Twelve to fifteen million structures, it is estimated, can be modernized with resultant profit to the owners. Drive slowly through the residential sections of any city, town or village and it is easy to pick out the hundreds of dwellings which show evidence of disrepair, lack of comfort and convenience, need of modernization.

The changes which can be made by an experienced contractor and builder are innumerable. Long years of study and application of practical knowledge have fitted this specialist in shelter to advise and execute the changes old houses need. Viewing the modernization problem from the four points of improvement of appearances, increase of utility and convenience, extension of useful life of the structure, and the provision of new concepts of living, enables the local contractor and builder to do just as complete a job as the one used to illustrate this article. One of the principal necessities is to make sure the general public (those who own or buy old houses) knows that the local contractor and builder is prepared and ready to do this kind of work; advertising in one form or another would appear to be necessary, to reach the local public.

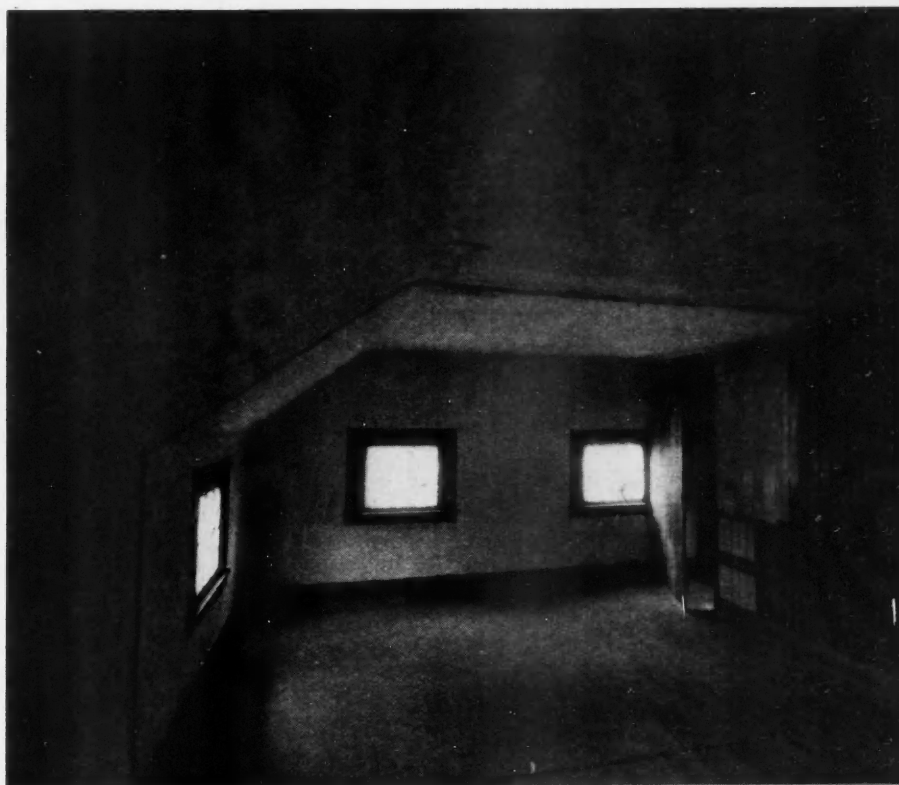
One to three thousand dollars is sufficient to do the average major modernization job on the average old house. There are ten to fifty smaller jobs involving five hundred dollars to every one running a thousand or more. All of these jobs are profitable for the contractor and builder, who is entitled to a fair profit on this work, particularly in view of the highly technical knowledge which must be applied to jobs involving more than surface changes.

As one experienced builder said to the writer not long ago: "The best solution for the 'old house problem,' in my estimation, is to keep the people in possession. Families that have lived in a house for many years have built up sentimental and association values which mean something to them. By

all means help the family that is dissatisfied with its old house, so that modernization can be arranged; such families are the best risks for they will not hesitate to remain there, once they are assured of reasonable comfort and style in the old home place."

In addition, there are many families who appreciate owning an older structure, both for its known structural excellence and its usual location at a convenient point; these people are today buying old houses and "fixing them up," as illustrated by the photographs of the old house made into a home by Miss Edwards.

It is almost impossible to find a structure so far gone that it cannot be reclaimed from the ravages of time and long usage. Sometimes the cost to rehabilitate is too high; at other times advantages of location or condition fully justify any expenditure. There's profit in providing "Modern Style and Comfort for the Old House."



ATTICS become features when given the treatment indicated at right. Above: old attic before modernization. Below: after the improvements. There are hundreds of old attics in every locality which offer opportunities for modernization like this.

# A Market Study of Thousands

**T**HE question of what to do with foreclosed properties has been a lively one for banks, mortgage companies, building and loan associations, and others who have been forced to take back dwellings and other buildings during the last three years. So many different stories have been bruited about, with examples set forth to support each story, that the AMERICAN BUILDER decided the best and most complete answers would be obtained through contacting the actual holders of such distressed properties.

About 400 different banks, trust companies, building and loan associations, insurance companies, etc., were approached, with the result that practically *all* the stories told have been justified! For instance, about one-half the companies contacted either deny they have any foreclosed properties, or state they do not feel free to reveal details. National banks in particular seem to be free of foreclosed properties, as well as many of the strongest commercial banks, some insurance companies, building and loan associations, etc.; but in almost every classification companies are found which are exceptions to any general conclusion regarding repossessed or foreclosed properties. Based on the 400 companies reached, about half these lending institutions are now holding such properties. In general, the stronger institutions seem to have been more careful to keep clear of real estate securities, although local conditions had a great deal to do with this in most cases.

## Many Mortgage Lenders Fortunate

Many financial institutions have escaped these conditions. For instance, a building and loan association in Kentucky said: "We do not own a single piece of property; perhaps our policy of lending additional money for repairs or improvements accounts for this." A life insurance company in Ohio said: "We have had to take over some property but not enough to establish a separate department for repairs, alterations, etc." A National bank in Texas advised: "We have no properties of this nature on hand." A title and trust company in California revealed: "We formerly had a department for repairs and modern-

ization work but it has now been discontinued."

A West Virginia National bank wrote: "Within the last year we have had only one house needing rehabilitation, and this we have looked after at a cost of about \$300." A large insurance company in Pennsylvania admitted: "We are not prepared to answer your questions." A New York insurance company said: "Expenditures for rehabilitation are charged against the rent account, so the costs have not been segregated in a manner which would be useful." A Maine bank wrote: "As in 30 years we have had only 13 foreclosures totaling less than \$7,000 we cannot make comments of much interest."

The prize report, perhaps, was received from Florida, and read: "For your information the last two years has seen practically all the distressed property in this section cleared up; distressed property of all kinds has been taken up by different individuals, new money being paid in covering repairs, renovations, etc."

In going through the large number of detailed reports obtained it is at once apparent that some lending institutions are heavily burdened with foreclosed property, while others have little or none. The institutions which are not embarrassed with such properties in many cases express themselves as very pleased at their good fortune. There seems to be no general reason why some companies have foreclosed properties and others do not; some industrial areas where suffering has been great, due to the depression, show a considerable amount of distressed properties, it is true, but other sections without great industrial developments seem to have suffered too.

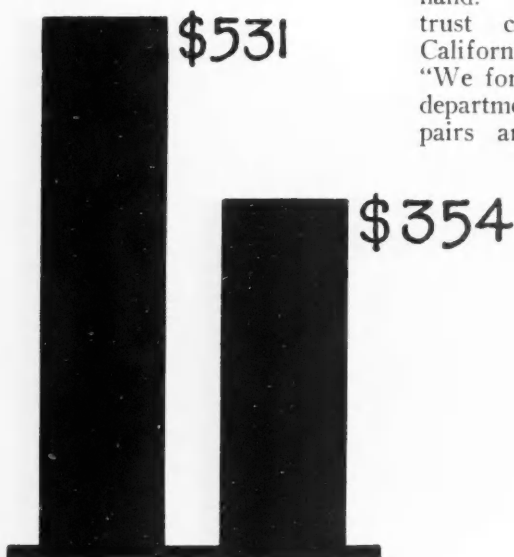
If any conclusion is to be reached regarding the prevalence of foreclosures, it is probable that the peak of the wave of foreclosing has passed and the large number of properties now in the hands of mortgagees is a *purely temporary condition*. Probably in a few months (or a year at the most) Government financing help will have salvaged many thousands of properties of this class and the financing institutions will again be happy in their usual work of managing investments rather than physical properties.

## Average Amount Spent Per Property

Approximately one-half the companies reported houses, apartments or commercial buildings in their hands. In a majority of cases desire was expressed to rehabilitate or modernize these properties; similarly, evidence came in to show that the companies having foreclosed properties realize that such pieces must be altered, repaired and modernized as quickly as possible in order to change the investment from a losing proposition to an income-maker.

The average amount spent per house, as reported by this large group of companies, was \$265. In some cases the amount spent per foreclosed or repossessed house was as little as \$25 to \$50; the highest reported amount was \$1,000 per dwelling. The extent to which work was done appeared to be based upon the valuation of the structure, larger houses requiring a greater expenditure, etc.

It should be noted that very little can be done in the way of thorough modernization for \$265, if the dwelling has 6 or more rooms. In fact, a good paint job for the exterior alone would require a major share of this



**HOLDERS** of foreclosed properties of all kinds report spending only \$354 average, compared with \$531 spent per property by regular owners

# of Foreclosed Properties

average sum; likewise, interior painting and cleaning would take a good share of this sum. Certainly, at the average expenditure of \$265, few if any structural or major repairs can be made, let alone a comprehensive modernization job. On the other hand, the average value of the houses reported by these financial interests was only \$2,510 each; some judgment of the type of property foreclosed can be formed from this fact.

For apartments the average mortgagee who has taken over the property spends \$420 per apartment. It is evident from this summary of reports from all parts of the country that more money is spent in rehabilitating individual apartments than is spent on individual houses. This would seem to indicate one of several points: (1) Perhaps individual houses offer such apparent value in the market that they are more easily disposed of, without the necessity of spending enough money for a thorough modernization; (2) Persons who rent apartments are more discriminating and insist on better premises; (3) Houses require less repair and modernization than apartments; or (4) Apartments present a much greater problem (because of their high value?) than foreclosed single dwellings. Whatever the reason, apartments have more money spent on them, per home unit, than do dwelling houses which have been foreclosed. Another thought—if it requires an average of \$420 per apartment to modernize an apartment house, with 8 to 100 or more units involved in the one project, how can it be possible to adequately modernize a single family house for \$265?

In commercial buildings a total of 31 jobs was analyzed, revealing that an average of \$678 is spent per structure, by the person or institution taking over the property. Modernization of commercial buildings involves so many special problems, it is difficult to determine the character of the work done in modernizing a group of business buildings. Store front work would soon account for \$678; elevator modernization could easily run this figure and more; roofing or painting for a commercial building likewise attains sizable cost proportions.

In general, the evidence seems to point to one condition regarding foreclosed properties now in the hands of former mortgagees: *the lending institutions have not wanted, nor do they now desire, possession of this property. All efforts are therefore being made to dispose of the foreclosed properties; any modernizing done is strictly limited, in general, to the smallest possible expenditure per property. It is primarily a matter of salvage.*

Unquestionably, there is a large amount of foreclosed property now in the hands of former mortgagees; our replies from some 400 institutions revealed a total valuation of foreclosed property of all kinds at approximately 40 million dollars, an average of about \$100,000 per concern, of which 60 per cent was residential. However, in this case the average figure does not present as good a perspective of conditions as it should, for there were many concerns with property on their hands totaling from one to twelve millions, while a larger number of small local organizations reported only one or two properties needing repairs and modernization. The great bulk of the work to be done, therefore, is controlled by a comparatively small number of large mortgage

lending concerns; the work possible depends upon location and special conditions as found in each community. A local survey of these conditions should be of real value.

## Who Handles Modernization of Foreclosed Properties?

Sixty per cent of the concerns reporting foreclosed property problems stated that they have a regular department or individual in charge of this work. The training and other qualifications necessary for this kind of work are revealed by the reports as to the previous experience of the individual in charge. The following summary gives, in general, the facts discovered:

Training	Number
Experience as contractor.....	31%
Experience as architect.....	8%
Experience as appraiser.....	34%
Experience in real estate business.....	19%
Official of concern, no special training..	19%
Other experience, such as engineering, etc. ....	11%

Again the figures do not show the full truth, because many of the individuals in charge who reported experience as a contractor also have training in architecture, real estate or appraising. In many cases the investigation showed that a contractor of this type is retained by the institution to "look after the foreclosed properties."

As to whether contractors obtain the modernizing jobs from these institutions, approximately 60 per cent of the financial concerns reported that their work is "let out to local contractors"; the only exception seemed to be in the case of minor repairs or companies having so much foreclosed property an entire construction department was justified. A general conclusion could be reached, based on all the factual material obtained, to the effect that more than half the total dollar volume of this type of work is executed in its entirety by local contractors and builders.

### Total Market Involved

The companies and institutions reporting stated that they spent, during 1933, slightly more than one million dollars to rehabilitate their foreclosed properties, including both residential and com-

FORECLOSED properties requiring modernization provide a market equal to less than 2 per cent of the regular modernization market.

*Foreclosed property modernization market,*

Regular Modernization Market

mercial. Even if this countrywide survey revealed but ten per cent of the true condition, it is apparent that the foreclosed properties needing modernization and repairs total but 1 or 2 per cent of the regular modernization and repair market, our annual bill for modernization and repairs run considerably in excess of \$1,000,000,000.

It may well be that the people who buy or take over properties which have been foreclosed will have a great deal of modernizing and repair work to do; this should enable local contractors and builders to find considerable work, following up the purchasers of distressed properties.

A very interesting side light upon the entire matter, as well as further proof of the temporary nature of these conditions, is revealed in the report of the concerns who spent a million dollars in 1933—they plan to spend not more than \$700,000 in 1934, a decrease of 30 per cent. This might indicate that the foreclosed property condition is being fairly rapidly cleared up, that another year or two will see the lending institutions without any foreclosed property on their hands, or a very small amount.

#### Where Materials Are Purchased

Certainly the repair and modernization of run down properties of all kinds, ranging from skyscraper to bungalow, results in benefits to the person or firm holding the property, to the contractor and mechanics who do the work, and to the entire surrounding neighborhood—hence the local real estate market. That holders of foreclosed property do not wish to spend one penny more

than absolutely necessary seems entirely rational and logical; no one wants to spend more money than necessary, for anything, and this is especially true of salvage. At the same time it might be very wise for holders of distressed properties to spend more than \$265 per dwelling, \$420 per apartment, and \$678 per commercial building; perhaps a little more liberality in this respect would act as good insurance against being forced to again take the property back at some later date!

Ninety-seven per cent of the organizations reporting modernization activity buy their materials locally; only 3 per cent buy centrally. Very evidently, if the local dealer shares in this manner, the local contractor and craftsmen have a very good chance to share in the job expenditures, too. A good thought would be to maintain rather close check on local modernizing by holders of foreclosed property, through co-operation with your local dealers, as well as through direct solicitation of lending institutions.

In certain locations, as revealed by this study, the total dollar value of foreclosed properties runs into huge figures; in other sections the total valuation is not of primary importance. At any rate it is true that foreclosed properties must be repaired and modernized to make them salable, that the lending institutions generally have the funds for the work, that this offers a real opportunity to contractors and dealers. No matter how small this part of the modernization market may be statistically, it is undoubtedly important to contractors and dealers located where foreclosures have been unusually heavy—a sort of "silver lining to an otherwise dark cloud of local conditions."

THE NEW YORK TIMES,  
THURSDAY, MAY 17, 1934.

### **Building Activity Increases 40% in Brooklyn; Thatcher Urges Federal Aid for Alterations**

Building activity has increased 40 per cent in the borough in the last four months as compared with the same period last year, Edwin H. Thatcher, Brooklyn Building Commissioner, said yesterday. It will continue on the upward trend until the 1st of July, Mr. Thatcher said.

The unusual activity in the building line, according to Mr. Thatcher, may be assigned to the fact that owners are making a large number of alterations or additions.

"I have strongly advocated allotment of Federal funds to be used for this very purpose," said Mr. Thatcher. "In glancing over the list of alterations I have noticed

that a large number is for changes in small dwellings."

During the four months plans were filed for 407 new buildings, estimated to cost \$2,868,975. For the same period last year 413 new buildings were planned, at the estimated cost of \$1,969,735.

Since Jan. 1 permission has been sought to make alterations in 2,508 buildings, the remodeling to cost \$2,050,036. Structural changes were made during the same period last year in 1,574 buildings, with the work to cost \$1,356,385.

The increase in construction, according to Mr. Thatcher, is in the outlying sections, where he said several large apartment houses have been erected.

RECENT newspaper story which reveals more than four million dollars in new and repair work in the city of Brooklyn, N. Y. alone during the first four months of this year—an average of \$1,000,000 per month. It is interesting to compare this with the foreclosed property modernization market

97%

3%

NINETY-SEVEN per cent of the organizations reporting modernization activity buy their materials locally; only 3 per cent buy centrally

# ETERNIT TIMBERTEX

## The Beauty of a Weathered Cypress Shingle Wrought in Fire-proof, Rot-proof Asbestos-Cement



Home of Mr. N. W. Willard, Ass't. to the President of the Atchison, Topeka and Santa Fe Railway, Riverside, Ill. Roofed with 35 squares of 8' x 16' Quarry Blue Eternit TimberTEX Asbestos-Cement Shingles.

This RU-BER-OID Style Leader  
Has Every Appeal That Wins  
Roofing and Modernizing Business

HERE is a shingle everybody wants—Eternit TimberTEX. Although built from time- and fire-defying Asbestos-Cement, it has all the natural beauty and charm of a Weathered Cypress Shingle.

The beauty of the rich wood colors and the deep shadow lines are still further enhanced by the staggering of the ¼" thick tapered butts.

Buyers marvel at the remarkably low cost of all this beauty wrought in fire-proof, rot-proof Asbestos-Cement. Appliers are enthusiastic about the time-saving application features of Eternit TimberTEX. Nail holes are pre-punched for two exposures and every shingle is shaped for perfect application.

Check the unusual features of this Ruberoid leader that is making roofing and re-roofing history. The coupon will bring you samples. Clip and mail it today.

- 1 TIME AND FIRE-DEFYING**  
Ingredients: Portland Cement, reinforced with Asbestos Rock Fibres. Both are time and fire-defying.
- 2 TAPERED CONSTRUCTION**  
Designed to provide thickness and strength where they are most required. Shaped for perfect application.
- 3 CYPRESS TEXTURED**  
Entire shingle textured in various designs of weathered Cypress.
- 4 WOOD COLORS**  
Five rich, soft "wood colors" of lasting beauty. The mineral oxide colorings are an integral part of each shingle.
- 5 STAGGERED BUTTS**  
Double sets of punched nail holes permit laying irregular shingle courses.
- 6 DEEP SHADOWS**  
Butts approximately ¼" thick give interesting shadow lines.
- 7 MODERATE COST**  
Surprisingly reasonable first cost and no expense for upkeep.

RU-BER-OID'S NON-RECOURSE FINANCE  
PLAN GETS BUSINESS . . . USE IT!

**The RUBEROID Co.**  
ROOFING MANUFACTURERS FOR OVER FORTY YEARS

ETERNIT MILLS, DIVISION OF THE RUBEROID CO.  
Offices: BALTIMORE, MD., CHICAGO, ILL., ERIE, PA.,  
MILLIS, MASS., MOBILE, ALA., NEW YORK, N. Y.  
Factory: ST. LOUIS, MO.



THIS COUPON WILL BRING YOU SAMPLES

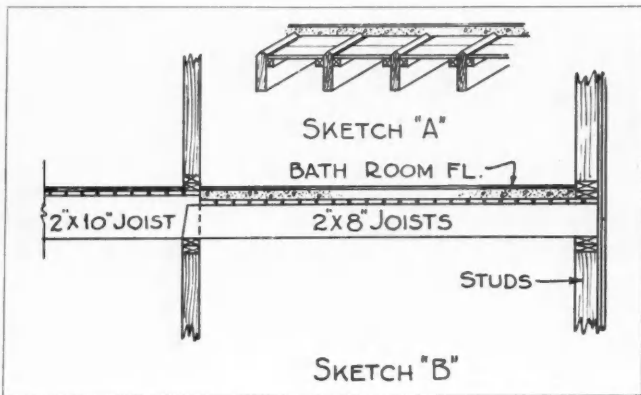
Asbestos-Cement Shingles <input type="checkbox"/>	Asphalt Shingles and Roofings <input type="checkbox"/>	ETERNIT MILLS, DIVISION OF THE RUBEROID CO. 95 Madison Avenue, New York City, N. Y. Please send full particulars about Eternit TimberTEX Asbestos Shingles. Check at left for added information. Name ..... Street Address ..... City ..... State ..... B. A. - 6-34.
Asbestos-Cement Sidings <input type="checkbox"/>	Built-Up Roofing Materials <input type="checkbox"/>	
"Newtile" and "Newmarble" <input type="checkbox"/>	Safe-n-Dry Sheathing Paper <input type="checkbox"/>	

# PRACTICAL JOB POINTERS

A READERS' EXCHANGE of tested ideas and methods, taken from their own building experience. Two dollars or a year's subscription to American Builder is paid for each item published. State business connection or trade.

## Fewer Bathroom Cracks

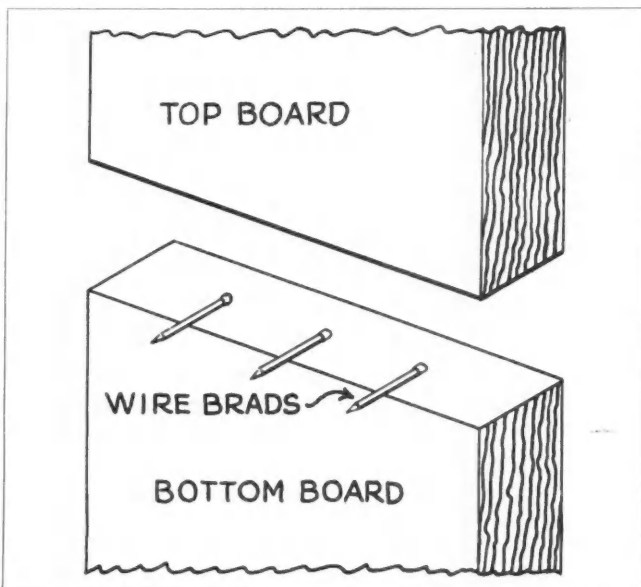
MY SKETCH shows a way to prevent cracks in bathroom floors. Floors put in this way save the time of setting the floors down and chamfering the joists as in sketch. By using a joist 2" less than the rest of the floor joists, this margin is just right for the mortar bed and tile.—J. A. REIMERS, Los Angeles, Calif.



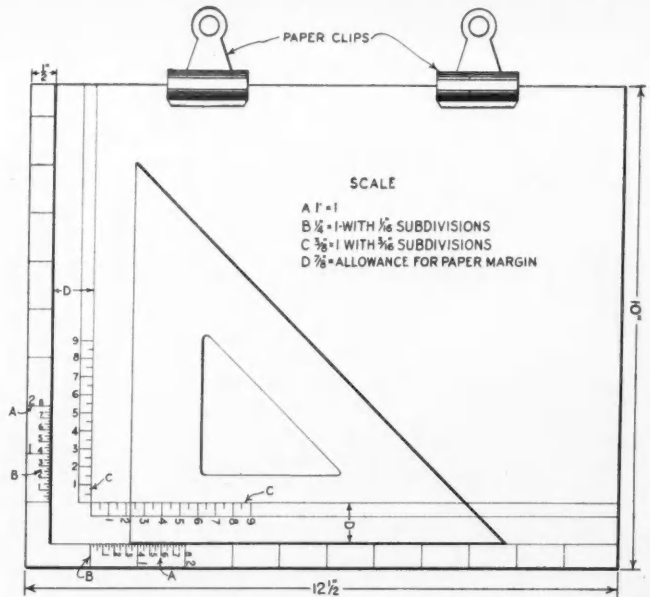
Details of crack-preventing construction.

## Making Dowels Even

IN PUTTING two pieces of wood together by means of dowel pins, many people find it hard to lay the holes out exactly opposite each other. A very simple method by which to do this is to lay as many brads as you want dowels along the bottom board in their proper places and then tap the top board with a wood mallet over nails. This leaves an imprint on both boards. The holes are then ready to be bored and dowels inserted.—ALBERT RADD, Pittsburgh, Pa.



Brads are used to locate dowel pins accurately.



Drawing board of plywood saves time in design work.

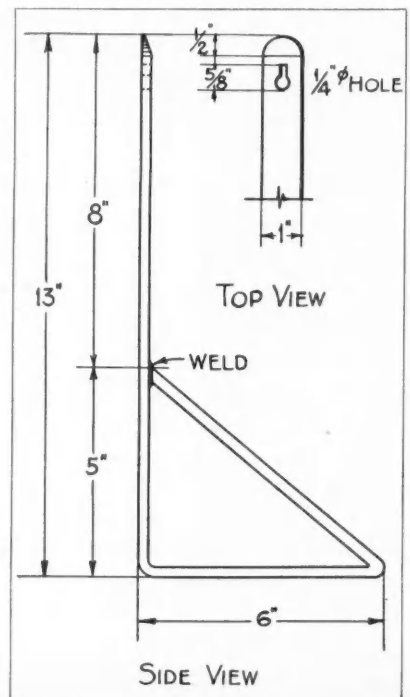
## Handy Drawing Board

HERE is a drawing board that saves me many hours of work. It makes for speed and accuracy in making working plans and preliminary sketches. All the drawing equipment necessary is a celluloid triangle and a pair of paper clips. The arrangement is such that one can instantly make drawings to scale without the use of rule or T-square.

The board is made of plywood or pressed wood 3/16" thickness. The outer ridge is just a 1/2" wide strip of the same material, perfectly true, squared, and fastened securely to board to form a guide for triangle. Enamel board white or ivory. Make black ruled scale. Ordinary black ink can be used. When ink is dry, sheflac board and it is ready for years of service.—H. HEYDER, Builder, Villa Park, Ill.

## Roof Bracket of Band Iron

I AM enclosing a drawing of a roof bracket which I have been using for a number of years to hold 2 x 6 footholds in place. I use a piece of inch band iron about 1/4 inch thick and 27 inches long which is bent and welded as shown in drawings. If the end is flattened a little, they will push up under the old shingles easier. There is a hole and notch in the end as shown through which a nail is driven into the roofboards. They will safely hold a 2 x 6 if placed about 7 or 8 feet apart. They can be removed by hitting on the bottom and lifting up. The next course of shingles will cover the nail after it is driven in.—PAUL PAULSON, Richmond, Mo.



Welded iron is used to make efficient, light, roof bracket.

# THE NEW FORD V-8 TRUCK

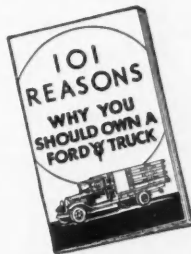
## is just the right size for the Builder



## The Lowest Priced Truck in the World . . . Stays on the Job . . . out of the Repair Shop

BUILDERS are going for this New Ford V-8 Hydraulic Dump Truck on the special 131½-inch wheel-base! And there's a reason for it. It not only costs less to own, but it costs less to operate and maintain. It is economical for either short or long hauls. But what they like best about it is its capacity for hauling. The dump body measures 84 inches long, 60 inches wide and side boards can be fitted to increase the height. That's all usable space, mind you! The tail gate can be hinged at the bottom as well as at the top, so this truck can be used as an

express body with the tail gate down. The rugged frame, heavy-duty clutch, trouble-free 4-speed transmission and special V-8 engine are real truck units, built for hard service. The Ford V-8 cylinder engine uses no more fuel than a "four," . . . simply divides the same amount of gasoline into eight parts. See this New Ford V-8 Truck at your nearest dealer's.



Ask your Ford dealer for your copy of this FREE book

### READ THESE REAL TRUCK FEATURES!

**FULL-FLOATING REAR AXLE.** Entire weight of truck and load carried by axle housing. Shafts left free to transmit power. Axle shafts can be removed without jacking up wheels. Pinion is straddle-mounted.

**SPECIAL V-8 TRUCK ENGINE.** 80 horsepower. New dual carburetor, new truck-type cylinder heads, new heavy-duty copper-lead connecting-rod bearings.

**BAKED ENAMEL FINISH.** Wide choice of colors.

**ECONOMICAL ENGINE EXCHANGE PLAN.** After thousands of miles of service you can have a practically new, factory-reconditioned engine installed at less than the cost of a complete engine overhaul.

**BUILT OF GENUINE TRUCK PARTS.** Heavy-duty clutch, trouble-free 4-speed transmission, heavily reinforced rear end. Full torque-tube drive takes all driving and braking stresses, permits free shackling at both ends of semi-elliptic rear springs. Deep, rigid, rugged frame.

**3 WHEELBASES . . . BODY TYPES FOR NEARLY ALL REQUIREMENTS.** 131½-inch and 157-inch truck chassis. 112-inch commercial car chassis. Available body types and special equipment meet requirements of 90% of all industries.

## FORD TRUCK PRICES HAVE NOT BEEN INCREASED

# NEW PRODUCTS—Striking Low Cost Metal Sink

## Automobile Production Used

**L**OWER plumbing costs and a better, lighter weight product are indicated by the announcement of one of the largest manufacturers of automobile bodies and frames of a new line of formed metal sinks pressed from sheets of heavy ingot iron.

The outstanding feature of the new line of sinks and cabinets now being aggressively pushed by the manufacturer is their colorful exteriors, strong construction, light weight and acid-resisting quality.

Under the automobile production methods developed by this large firm the new acid-resisting metal sinks are pressed out by giant steel presses which produce them at a very low cost. In weight, the new type sinks are 60 per cent less heavy than the cast iron product.

The acid-resisting porcelain enamel finish on this line of sinks is available in a variety of charming colors at only 10 per cent extra cost for the color. The enameled surface developed under a new process that has transformed this industry is acid-resisting, scratch-proof and permanent. It is guaranteed not to stain or crack through a lifetime of home use.

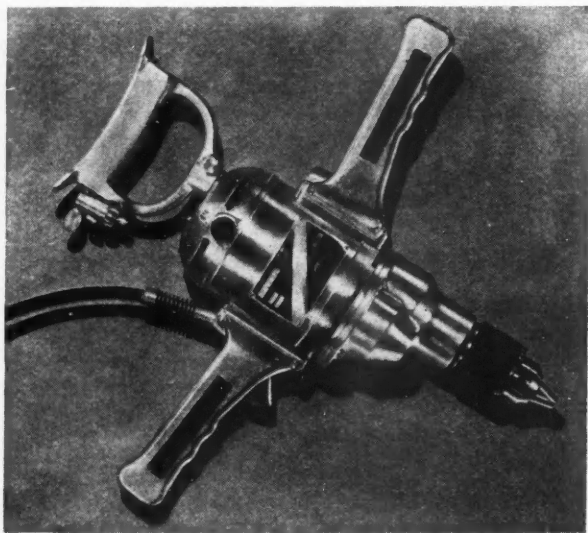
The steel cabinet and sink shown at right are produced in various colors. The 60-inch double drain sink shown weighs only 115 pounds. The cabinet weighs 125 pounds and is available in a mother of pearl inlay that is extremely attractive.

The new sinks are mounted on special formed steel brackets. Tests on a standard model sink showed it capable of supporting the weight of six men, or approximately 1,000 pounds. This new product bids fair to revolutionize the plumbing industry in a way that will reduce the cost of homes without lessening the beauty or utility of the kitchen and plumbing equipment. Complete details are available on request.

## New Portable Electric Drill

**A** WELL engineered line of portable electric drills has just been placed on the market by one of the oldest manufacturers of electric saws and hand tools. Increased efficiency over other types of drills is achieved by a new design, a new type of motor, improved drive and bearing construction.

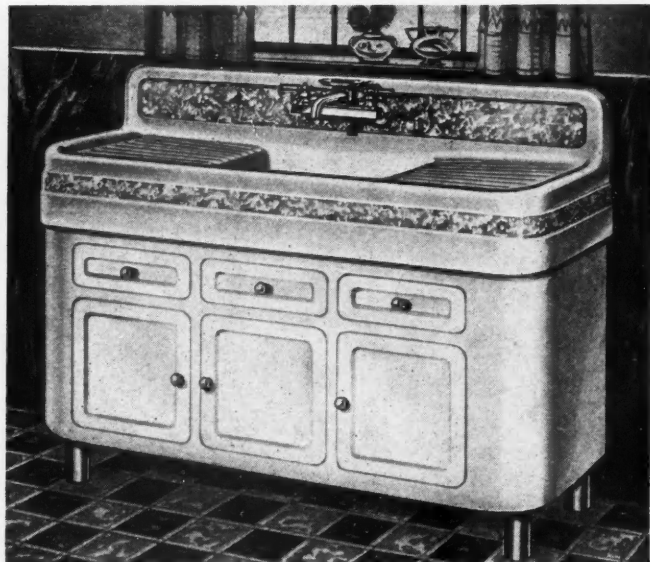
Faster drilling and more rugged construction have been achieved. Ball bearing construction is used throughout. Bodies of the drills are of die-cast aluminum. The early popularity of the new drill indicates that it has met an important need of this field.



Portable electric drill has ball bearing construction, die cast aluminum frame.

## New Fiber Board Wainscot

**T**O complete its line of fiber insulating board decorative materials, including beveled tile, plank and mouldings, a large lumber producer has just announced a new wainscot. This new



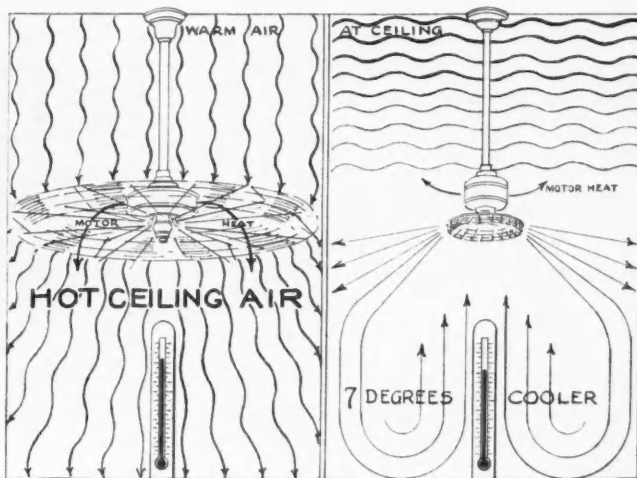
New acid resisting metal sink weighs only 115 pounds. Automobile production methods reduce cost drastically.

product was developed for use on walls from baseboard to chair rail, or higher when desired, to withstand abuse, be easily cleanable, and to be used in conjunction with fiber board tile and plank.

The new wainscot has a pleasing surface decoration, developed after wide study, and is furnished in a rich tan color. Its hard surface will stand abuse without scuffing or scratching. It is about 50 per cent stronger than standard fiber board. It is moisture resistant and can easily be cleaned. The design is architecturally correct and meets the modern trend in interior decoration, blending with any color of woodwork that might be used in conjunction with it. It is furnished in various heights and widths, with a shiplap joint having rounded edges.

## New Improved Ceiling Fan

**A**N improved type fan which operates on a new principle is of great interest to contractors, builders and dealers. Through use of a patented revolving blade, it pulls the cool air from the lower part of a room up and circulates it out and over the room. This system is in direct contrast to the ordinary type of fan shown in the picture at left below which simply drives all the hot ceiling air down upon the occupants of the room.



Old type fan at left forces blast of hot ceiling air down upon room. New type at right pulls cool air from floor up and circulates at 7 degrees cooler temperature.



# SIX CYLINDERS OVERHEAD VALVES

*that's why Chevrolet trucks are more  
economical on gas, oil and upkeep*



*With standard Chevrolet trucks or trailer equipment powered by the Chevrolet 1½-ton chassis, building supplies can be handled on faster schedules—and at lowest possible cost.*

## ***The lowest-priced Six you can buy, and it's all truck throughout***



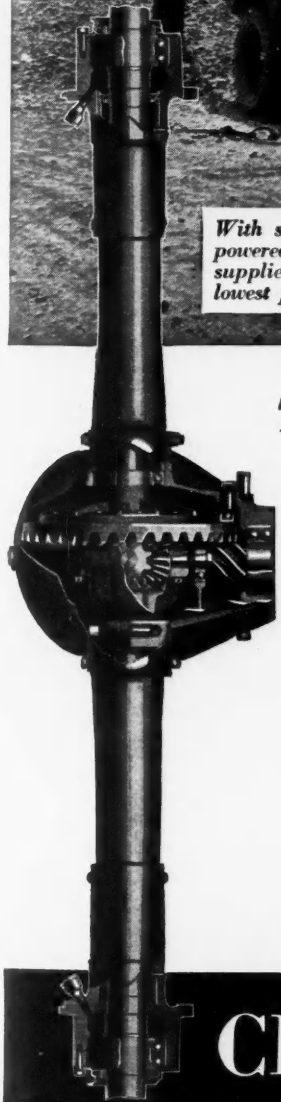
### **HEAVY DUTY REAR AXLE**

Built with extra strength for hard pulling under heavy loads. Straddle-mounted pinion gear. Four-pinion differential. Over-size axle shafts. Double-row wheel bearings. Single-unit pressed steel banjo-type housing, with big removable inspection plate. Chevrolet provides the lowest final gear ratio—rear axle and transmission combined—of any 1½-ton truck.

Chevrolet is America's fastest selling truck. The latest registration records show that Chevrolet sells *49 per cent of all trucks in its weight class!* There are dozens of good reasons for this overwhelming lead in sales—but the most important reasons are *six cylinders and overhead valves.* Six cylinders give smoothness and pulling power, without extra cylinders to run up costs. Overhead valves give more miles per gallon of gas, the most efficient truck engine built. Truck buyers have learned that they can't equal this combination for economy. They have also learned that the economical Chevrolet truck is *all truck throughout*—every part built with truck strength for big loads and dependable hauling. Whether you operate one truck or a fleet, you can haul every load at a lower cost with Chevrolet trucks, the world's *lowest-priced Sixes!*

**CHEVROLET MOTOR COMPANY, DETROIT, MICHIGAN**

*Compare Chevrolet's low delivered prices and easy G. M. A. C. terms. A General Motors Value*



# CHEVROLET SIX-CYLINDER TRUCKS

# NEWS—building activities of the month

## 1934 Building Double 1933

CONSTRUCTION awards for the first four months of 1934 totaled \$593,000,000 as compared with \$252,600,000 for the first four months of 1933, the F. W. Dodge Corp. reports. Gains over 1933 were shown in all types of construction. Residential construction was \$21,000,000 greater than in 1933.

Residential contracts awarded in 37 eastern states during the first fifteen days of May totaled \$11,522,000, which is a large increase over last year and indicates an increase for the month of May over April this year.

The report of the U. S. Department of Labor on building permits in 764 cities showed a healthy residential increase in April. The number of new residential buildings increased 34 per cent, as compared with March, and increased 17 per cent in value. Dwelling units were provided for 2,934 families, an increase of 24½ per cent as compared with April last year.

The Government report also shows a vigorous increase in additions, alterations and repairs for April. The number of jobs in this type of work increased 39½ per cent and the cost of the repairs increased 11½ per cent over March. This is also a 27 per cent increase over last year.

## Small Towns Exempt from Codes

PRESIDENT ROOSEVELT, it was announced May 20, has, by Executive Order, exempted small business in towns of less than 2,500 population from compliance with provisions of the Codes to which they may be subject other than those banning child labor and establishing fair trade practice rules.

Under the Executive Order "employers engaged only locally in retail trade or local service trades or industries" and operating not more than three establishments in towns of less than 2,500 are exempted from "those provisions of approved Codes of Fair Competition which relate to hours of employment, rates of pay, the minimum prices at which merchandise may be sold or services performed and the collection of assessments, except in so far as any such employer shall after the effective date of this order signify to the Administration his intention to be bound by such provisions."

"This exemption," the Executive Order continues, "is intended to relieve small enterprises in small towns from fixed obligations which might impose exceptional hardship; but all such enterprises are expected to conform to the fullest extent possible with the requirements which otherwise would be obligatory upon them."

It is understood that this order exempts small town contractors and builders, but does not apply to the retail lumber dealer.

## Minimum Skilled Wage Set

A SUPPLEMENTAL code for the plumbing contracting division of the construction industry was approved by the President May 16 which for the first time sets a minimum wage for skilled workers.

The code sets up a schedule of minimum wages for both skilled and unskilled labor in various sections of the country, as follows: Southern zone (embracing the states of South Carolina, Georgia, Florida, Arkansas, Alabama, Mississippi, Louisiana, Arizona, Oklahoma, Texas and New Mexico) \$1.00 an hour for skilled, and 40c for unskilled; Central zone (Delaware, Maryland, Virginia, Tennessee, Colorado, Utah, California, North Carolina, West Virginia, Kentucky, Missouri, Kansas, Nevada and the District of Columbia) \$1.10 for skilled, and 45c for unskilled; and Northern zone (Maine, New Hampshire, Vermont, Massachusetts, Rhode Island, Connecticut, New York, New Jersey, Indiana, Wisconsin, Minnesota, Nebraska, Wyoming, Oregon, South Dakota, Idaho, Pennsylvania, Ohio, Michigan, Illinois, Iowa, North Dakota, Montana and Washington) \$1.20 for skilled, and 50c for unskilled.

These minimum wage rates are approved on condition that the Administrator may review or reconsider them at any time within a period of 180 days, and may at any time grant a regional stay if the rates are found to impose undue hardships on employers or employees in any locality.



AT BOULDER DAM THIS HUGE TRAILER, said to be the largest ever built, is being used to carry a load of 200 tons over a mountain road from the pipe fabrication plant to the dam site. The trailer is 22 feet wide, 37 feet long, and the load is carried on 32 solid rubber tires manufactured by the Goodyear Tire & Rubber Co.

Work within the industry is limited by the code to 8 hours per day and 40 hours per week, with exemptions for persons in supervisory or executive positions who receive more than \$35 per week. In cases of emergency, employees may work not more than 48 hours per week and shall be paid time and one-half for all hours in excess of forty. Watchmen are permitted to work not to exceed 56 hours per week.

The subletting of labor services solely is prohibited, and employers acting in the capacity of employees are subject to the code's limitation of hours.

In its lengthy section dealing with trade practices, the code prohibits among others: (1) The secret allowance of rebates or refunds; (2) The acceptance of any contract on a "fixed fee" basis or "cost plus" basis with an "upset price" protecting the purchaser against higher costs, but not protecting the contractor against losses; and (3) The knowing participation in "bid peddling" or "bid shopping."

## Cities Need Home Repairs

THE great need for home repairs and home building in the cities of the nation is clearly shown in a summary of the first 25 cities covered in the Real Property Inventory recently conducted by the U. S. Government.

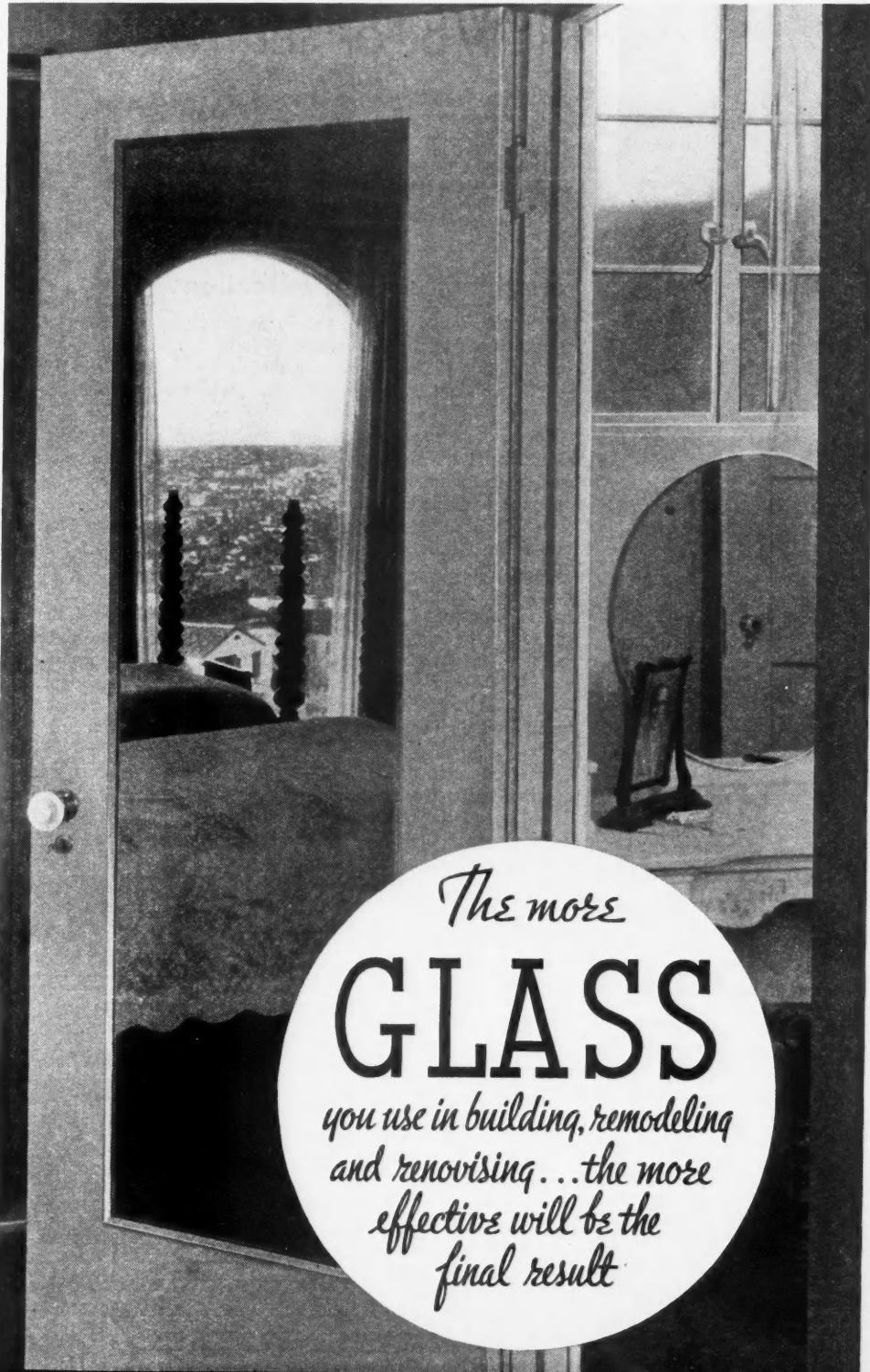
A total of 281,689 dwelling units are included in this first summary. Of this number, the startling fact is shown that 37 per cent are rated as in second class condition, 14 per cent in third class condition and 2 per cent in fourth class condition. Thus, 53 per cent of the houses surveyed are in need of repairs and improvements.

The astounding facts are revealed that 30 per cent of the houses surveyed have no tubs or showers; 22 per cent have no water closets. Sixteen per cent were rated as crowded, and 2 per cent as overcrowded or greatly overcrowded. The number of houses vacant was only 7 per cent.

Of the 281,689 dwellings, 162,195, or 57 per cent, still use a heating stove. A summary of the first 25 cities shows the following data:

SUMMARY OF FIRST 25 CITIES  
REAL PROPERTY INVENTORY

	Number	Per Cent
Total Dwelling Units.....	281,689	
Hot Air Heating.....	63,598	23.0
Steam or Vapor Heating.....	21,682	13.0
Hot Water Heating.....	14,252	
Heating Stove.....	162,195	57.0
Hot and Cold Water.....	170,751	61.0
No Water Closets.....	62,709	22.0
No Tubs or Showers.....	84,536	30.0
Houses in 2nd Class Condition.....	103,056	37.0
Houses in 3rd Class Condition.....	39,187	14.0
Houses in 4th Class Condition.....	6,112	2.0
Houses—Wood.....	179,231	63.0
Houses—Brick.....	29,378	11.0
Houses—Stone.....	866	0.3
Houses—Concrete.....	1,518	0.6



*The more*  
**GLASS**  
*you use in building, remodeling  
and renovising...the more  
effective will be the  
final result.*

An unusual photograph that illustrates how a generous use of glass makes the home more cheerful. Note the full length mirror in the door, the reflection in it of the view through the Picture Window beyond the beds, and the circular mirror above the dressing table. All are L-O-F Polished Plate Glass.



● There are so many attractive, unusual things you can do with it, that glass has actually brought about a revolution in design. Everywhere, you find that this bright, clear, brilliantly beautiful building material and decorative medium is creating a new era in the art of gracious living. Alert builders and contractors are capitalizing on this decided trend toward glass in building, and to be doubly sure of satisfying their customers... they use the products of Libbey-Owens-Ford whenever they use flat glass.

●  
LIBBEY-OWENS-FORD GLASS COMPANY, TOLEDO, OHIO. Manufacturers of Highest Quality Flat Drawn Window Glass, Polished Plate Glass and Safety Glass; also distributors of Figured and Wire Glass manufactured by the Blue Ridge Glass Corporation of Kingsport, Tenn.

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**24 HOUR FREIGHT and PASSENGER SERVICE**

**TRAVEL SHIP VIA THE ST. LOUIS GATEWAY**

**MISSOURI PACIFIC LINES**

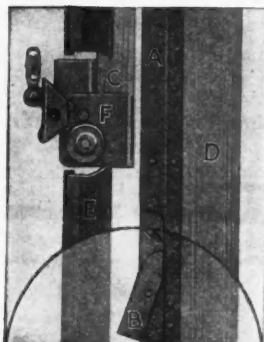
**A SERVICE INSTITUTION**

**Perfectly Balanced**  
—in ANY position!

Ro-Way Overhead Doors are economical as well as convenient. The longer service which they provide makes them cost just slightly more than old-fashioned, inconvenient swinging or sliding doors.

Ro-Way Overhead Doors require no alterations in most old buildings. Available in all sizes to fit all door openings.

**RO-WAY Overhead Doors**  
—for commercial and residential use



Note how the Ro-Way Door opens without a particle of "drag."

—are made in sixteen different types with headroom requirements of 8 1/2 to 21 inches. All Standard Sizes and heavy duty doors with special heavy tracking are available.

**SEAL TITE MOLDING**

—is an exclusive Ro-Way feature, which instantly frees all sections of the Ro-Way Door in opening and just as effectively seals the door draft-tight on closing.

Write for Catalog-Folder

**Rowe Manufacturing Co.**

711 Helton St. Galesburg, Ill., U. S. A.

**NEWS OF THE MONTH**

(Continued from page 54)

Houses—Stucco .....	13,912	5.0
Garages .....	133,611	47.0
Crowded Houses.....	46,061	16.0
Overcrowded Houses.....	4,620	2.0
Greatly Overcrowded Houses.....	1,099	
Extra Families .....	20,691	7.0
Number of Houses Vacant.....	19,964	7.0

**Farm Homes Need Attention**

LESS than 9 per cent of the farm homes of the country have bathtubs, and only 7 per cent have hot running water, the summary for the first five states reported in the Farm Housing Survey conducted by the U. S. Department of Agriculture shows.

The states surveyed include Delaware, Florida, Maryland, Kentucky and Nevada. A total of 359,010 farm houses were covered, and an amazing story of disrepair, lack of comfort, convenience and modern facilities shown.

Of the 359,010 farm homes, only 28,715, or 8 per cent, have indoor flush toilets. Only 58,990, or 16 per cent, have kitchen sinks with drains. Only 14 per cent have electric lights, and only 4 per cent have a central heating plant.

The widespread condition of disrepair and decay of the farm homes of the nation is indicated in the sections devoted to repairs, alterations or replacements needed. The survey shows that 152,070, or 42 per cent, need new foundations or repairs. New roofs and repairs are needed by 45 per cent; exterior wall repairs by 36 per cent; door and window improvements by 44 per cent.

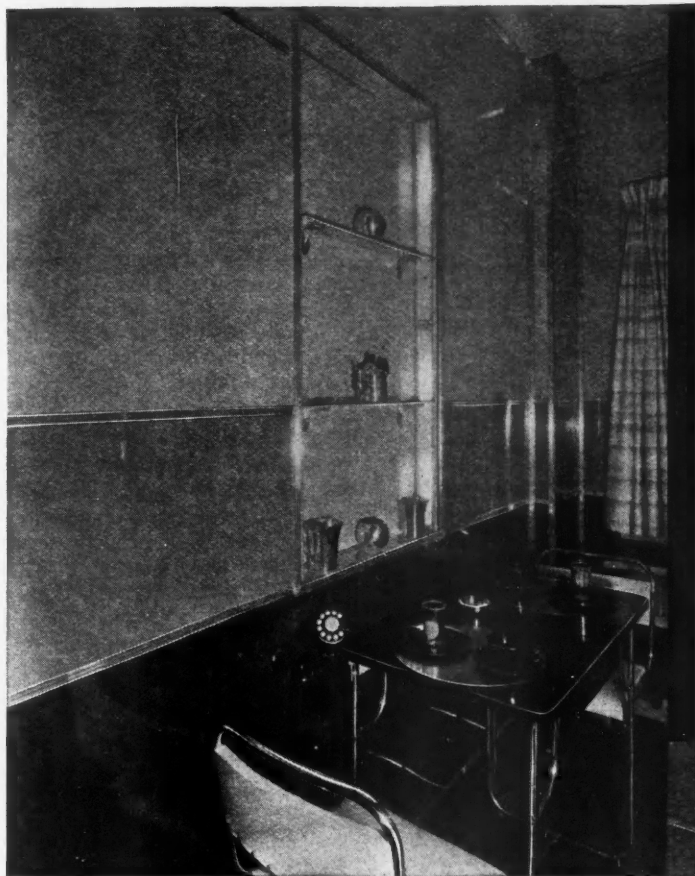
In response to the question as to what improvements would be put in if \$500 were available, 205,560, or 57 per cent, said they would spend the money on exterior walls and roofs. Thirty-six per cent said they would spend the money for interior walls, ceilings and floors, and 20 per cent said they would spend the money for foundations and chimneys.

The survey shows the average number of rooms per farmhouse is 5.4. A statistical summary of the first five states is as follows:

**SUMMARY FOR FIVE STATES REPORTED  
IN FARM HOUSING SURVEY  
(Del., Fla., Md., Ky., and Nev.)**

		% of Total
Number of Farm Houses.....	359,010	
Number of Rooms.....	1,931,435	
Average Number Rooms per Farm House.....	5.4	
Repairs, Alterations or Replacements Needed:		
Foundations .....	152,070	42
Walls, Exterior .....	130,285	36
Roofs .....	162,570	45
Doors and Windows.....	158,405	44
Paint .....	229,975	64
Floors .....	136,260	38
Insulation .....	130,115	36
Water Supply, Piped:		
Cold .....	43,370	11
Hot .....	24,010	7
Outdoor Toilets .....	297,610	83
Indoor Flush Toilets.....	28,715	8
Bathtubs .....	32,380	9
Kitchen Sinks with Drain.....	58,990	16
Kerosene or Gasoline Lamps.....	295,765	82
Electric Lights .....	51,175	14
Stove Heat .....	186,200	52
Circulating Heater .....	15,165	4
Pipeless Furnace .....	5,495	1
Piped Warm Air, Steam or Hot Water.....	8,295	2
Refrigeration:		
Ice .....	105,005	29
Mechanical .....	11,245	3
Laundry Power Machines.....	30,640	8
Improvements Wanted (if \$500 available):		
Exterior Walls and Roofs.....	205,560	57
Foundations and Chimneys.....	71,650	20
Porches .....	65,165	18
Interior Walls, Ceilings, Floors.....	127,820	36
Water System .....	83,440	23
Sanitary Facilities .....	36,180	10
Lighting System .....	30,400	8
Heating System .....	12,685	3
Bathroom Equipment .....	48,580	13
Electricity .....	28,500	8

# ● Clean and Shining



# FORMICA WALLS *and* TOPS!

**T**HIS two-tone Formica wall, and the Formica top on the modern table, provide a breakfast room of most inviting appearance, and one very easily kept so. Nothing is easier to clean than Formica.

Formica delights women. They want it. They will overlook many other things in order to get it. Therefore it is a very good choice when you are modernizing old buildings to sell or rent. Write for the facts

**THE FORMICA INSULATION CO.**  
4672 Spring Grove Ave., Cincinnati, Ohio

# FORMICA

**FOR FURNITURE AND FIXTURES**





**MORE**  
Sunlight  
**BUT NO**  
Extra Cost..

● Because Lustraglass transmits more daylight and also a substantial amount of the shorter (more valuable) ultra-violet rays of sunlight . . .

Because it is the whitest of all window glass . . .

Because it has a more brilliant lustre and clearer transparency . . .

Because, with all these advantages, it costs no more than ordinary window glass.

Whether you buy, sell or specify Lustraglass, you will be assured the utmost in service and value.

Lustraglass Folder 3320 is yours for the asking. Write for it.

**LUSTRAGLASS**

*the ultra violet ray window glass*



The  
**WHITEST**  
of all  
**WINDOW**  
**GLASS**

**AMERICAN WINDOW  
GLASS COMPANY**  
FARMERS BANK BLDG.,  
PITTSBURGH, PENNA.

Also makers of Lustrawhite  
Picture Glass, Plexite Safety  
Glass,  $\frac{3}{16}$ " and  $\frac{1}{32}$ " Crystal  
Sheet, Bulb Edge Glass,  
Ground and Chipped Glass.

## NEWS OF THE MONTH

(Continued from page 56)

Number Who Have Made Repairs to House During Past 3 Years.....	237,640	66
Expenditures for Repairs or Improvements Contemplated within Next 12 Months (Total Amount) Value .....	9,467,700	
Number of Properties.....	69,980	
Average Contemplated per Farm House.....	135	

### Says Home Market Up 100%

LIFE insurance companies have found that the market for small homes has doubled in the last six months, Thomas A. Murphy, secretary of the mortgage loan department of the Lincoln National Life Insurance Company, Fort Wayne, Ind., told members of the Life Office Management Association gathered at the Edgewater Beach Hotel, Chicago, May 21 for a midwest special conference. "The real estate market today is stronger than it has been for five years," Murphy said.

### Home Builders to Meet

HOME builders and land developers will assemble in Minneapolis June 25 for the annual convention of the National Association of Real Estate Boards. Included in the comprehensive program of interest to all real estate men are a number of subjects of special interest to home builders.

Waverly Taylor, builder and developer of Washington, D. C., will give a fifteen minute talk on the present status of low priced housing. The effect of NRA codes on the land developing and home building business will be discussed by Roy Wenzlick of St. Louis.

Bernard L. Johnson, editor of the AMERICAN BUILDER, will give an address Wednesday morning, June 27, on "New Money Saving Ideas in Home Building." Other subjects to be discussed will include building and marketing the three to five thousand dollar home, the trend in building materials and equipment, and an address by Guy W. Ellis of Miami Beach, Fla., on subdivision and new home selling.

### Home Loans Increased

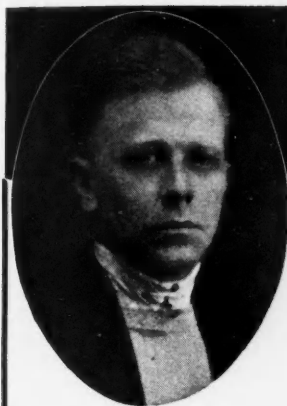
A MORE liberal attitude by home financing institutions and an increase in loans for home building and repairs is taking place. The United States Building and Loan League reports an increase of 132 per cent in the dollar volume of mortgage loans made by association members during the first four months of 1934. Liberalization of lending facilities has been announced by the Federal Home Loan Bank Board. Passage of the bill guaranteeing the Home Loan Bank bonds has given further emphasis to the work of the Home Loan Banks and the number of loans being made has greatly increased.

In a statement April 30, the Federal Home Loan Bank of Chicago announced an important step to liberalize its lending practice. This was the extending of the limit on unsecured loans from twice to five times the borrowing member's stock subscription. Such unsecured loans are made for a period not to exceed six months. If not repaid at maturity, they may be converted to a secured basis. This step is thought to furnish building and loan associations with which quickly to undertake lending activities.

### Good Paint—Good Lumber

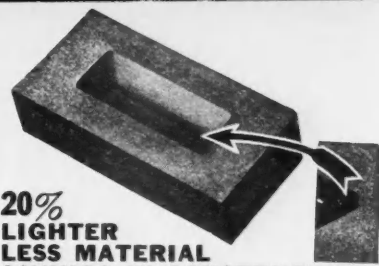
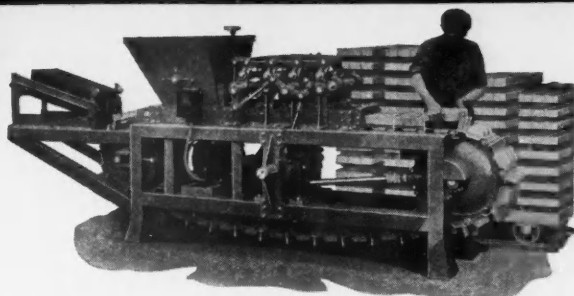
WITH the annual "Clean-Up, Paint-Up, Fix-Up" campaigns already started or about to be launched in thousands of communities over the country, American Forest Products Industries, Inc., is conducting a "Forest Products Better Paints Campaign" to acquaint the public through retail lumber dealers with the better methods of protecting wood surfaces. The work is being directed by Don Critchfield, widely known former retail lumberman of Lincoln, Nebr.

Wider use of white lead paints instead of paints containing a large percentage of water and petroleum distillates, according to the campaign premise, means longer lasting wood structures, and by that token an enhanced public appreciation of wood as an economical building material. Poor paint has contributed greatly, to bringing lumber into disfavor, Mr. Critchfield says.



**TOM BELK**  
A Former Contractor

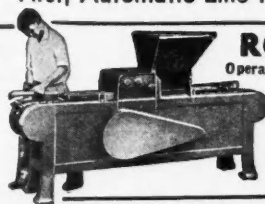
## BELK WON MANUFACTURING INDEPENDENCE IN LAST SIX MONTHS WITH THIS AUTOMATIC MACHINE



Seven months ago, Tom Belk (then a contractor) inquired about this marvelous machine. Now he has a profitable manufacturing plant and controls the brick business, actually selling ninety percent of all sales in his territory. When men like—Craiglow of Wichita can supply both common and face units for large group of Sinclair Oil Stations—Bayer & Brice of Flint over a million for one brewery—and Berry of Kalamazoo over a million in one month with a 100% markup—you owe it to yourself to at least investigate this outstanding opportunity for your territory.

### WHAT IS THE BASIS FOR THESE SUCCESSES?

First, Automatic Line Production at the rate of three thousand units per hour, with a low cost self-contained semi-portable machine. Second, a common brick that meets today's new conditions for light weight, lower cost, high quality and new types of construction. Third, a face brick in more than forty permanent colors and textures, answering today's demand for new color and harmony at unbelievably low cost. These outstanding advantages, plus exclusive franchise, are also your assurance of success. You can easily take the first step by sending for DUNBRIK book "4 Keys to Success."



### ROOF TILE MACHINE

Operates the same as DUNBRIK machine—Automatic Line Production. Capacity a roof a day. Low cost. Open up another profitable market. DUNTEX—made in 40 colors and shades—the most beautiful roof material, offers big possibilities for the progressive contractor. Write for booklet R-4. It tells the whole story.

**W. E. DUNN MFG. CO. 450 W. 23rd St. HOLLAND, MICH.**

CABINET  
SHOP  
SPECIAL



Includes 16" band saw,  
6" jointer and 8" circular  
rip and crosscut saw.  
Without Motor  
**\$247**

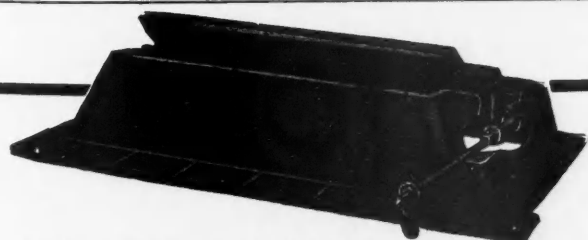
### BUILT TO LAST

Park's machines are built for long service and economical operation. And the price is low.

Send for complete catalog.  
**THE PARKS WOODWORKING  
MACHINE CO.**

Dept. BL-6, 1524 Knowlton St.,  
Cincinnati, Ohio

Good Woodworking Machines Since 1887



### THE PEERLESS DOME DAMPER

Successful operation of wood burning fireplaces is assured if Peerless Dampers are used. Simple in construction, easily installed and operated. Built to last a lifetime. Three models to choose from.

Write for literature and prices

**PEERLESS MANUFACTURING CORP.**  
1400 W. Ormsby Ave. Louisville, Ky.

### ALL-PURPOSE PAINTS

vs.

### THE "ONE-PURPOSE" PAINT

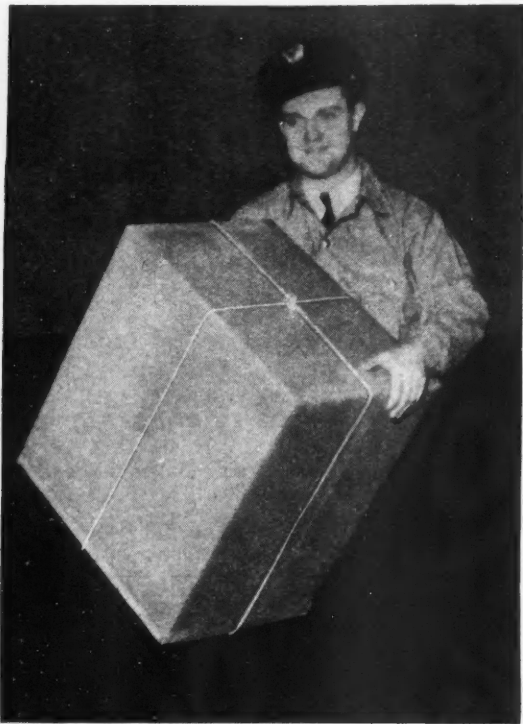
THERE is a certain type of paint best suited for every job. Certainly, an all-purpose paint should never be used on exterior stucco. BONDEX Waterproof Cement Paint is the logical choice for stucco and other masonry surfaces because BONDEX is made especially for that purpose. BONDEX is alkali-proof and foolproof. Thru its bonding action, BONDEX becomes an inseparable part of the wall itself. Made in 16 colors and pure white — BONDEX waterproofs, preserves and beautifies. Ask your paint or supply dealer about BONDEX or write your nearest Reardon Factory.

### THE REARDON COMPANY

St. Louis — Chicago — Los Angeles

### ATTENTION DEALERS!

Repeat sales make BONDEX business profitable. Why not write your nearest Reardon Factory today for the BONDEX proposition?



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# RAILWAY EXPRESS

AGENCY, Inc.

NATION-WIDE SERVICE

## LETTERS from READERS

*The American Builder welcomes letters from readers, commenting on any subject of general current interest or importance, for publication here.*

### For Quantity Surveys

To the Editor:

New York City.

Competition in the construction industry may be likened to a mad scramble for a coin tossed in the air. When the contestants arise from their disorderly competition with broken bones and bruises, it is found that the coin has been trampled in the mud and each is suffering without anyone having been benefited.

This condition is especially true in bidding and awarding of Public Works. Under the competitive system in vogue, instead of helping the construction industry to regain its position of integrity, owing to the wide open nature of public works, it has bred the worst kind of cut-throat competition yet experienced; shopping and peddling of bids, chiseling and skimping in and by every branch of the industry.

The construction industry can be as fair and beneficial as any well regulated business. All that is required is to place competition on an equal basis in a uniform and specific manner by measuring and tabulating the quantity and quality of performance expected of the individual bidder.

We can no longer afford a repetition of the past three years. If you favor fair competition, elimination of waste, recovery of the construction industry and business in general, please endorse the recommendation and publish the information herewith presented.—G. Szmak, Construction Economist, Construction Survey Company, 101 Park Avenue.

Enclosure follows:

Public Works Administration,  
Washington, D. C.

The undersigned has good reason to believe that the recovery of the Construction Industry depends on:

- (1) Placing competition on an equal basis;
- (2) Elimination of waste in all matters; and thereby
- (3) Provide a balance between price and value.

Whereas professional surveys can be and are instrumental in securing all these desirable factors essential to improved business, I hereby request that the following recommendation be adopted by the Public Works Administration:

"Plans and specifications for Federal, State and Municipal projects shall be accompanied by a professional quantity and quality survey of the items involved to serve as the basis of proposals and of the contract."

This recommendation is in direct harmony with the spirit of the NRA to assure fair competition, as well as with the joint recommendation and approval for adoption by the American Institute of Architects, Associated General Contractors, American Engineering Council, American Institute of Quantity Surveyors, and other organizations and individuals.

It is now opportune for the PWA to inaugurate economic surveys on all public projects.

### Make Things Happen

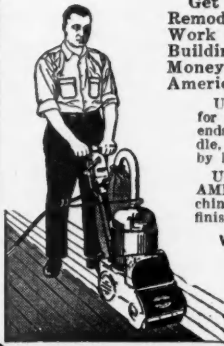
Washington, D. C.

To the Editor:

Your three point demonstration to be carried out in each community strikes me as a practical and excellent suggestion. I trust that it catches on. I am convinced that the way to get out of the building depression is to make things happen and not wait for them to happen. More power to your elbow.—F. Stuart Fitzpatrick, Manager Civic Development Department, Chamber of Commerce of the United States.



## Quick! Make Money Modernizing with an AMERICAN Spinner



Get ready for work! Spring Remodeling — House Repair Work — Government Home Building Drive means More Money for Floormen with American Spinners.

Use AMERICAN SPINNER— for stairs, closets, floor edges, butt ends, corners—speedy, easy to handle, ten times faster than working by hand.

Use for floor sanding—the AMERICAN SANDER. The machine that gives to floors a piano finish.

Write for particulars today.

**THE AMERICAN FLOOR SURFACING MACHINE COMPANY**  
510 South St. Clair St., Toledo, Ohio



American Spinner for Stairs.



## TILE AT WHOLESALE Sold Direct to

Builders, Tile Setters, Bricklayers, Contractors, Home Builders.

**Only \$25.00** The Tile for a bathroom can be purchased for as little as \$25.00.

### SEND US YOUR SKETCHES

We will estimate the cost free of charge on Bathrooms, Kitchens, Vestibules, Mantels, Store Rooms, Entrances.

Store Fronts, Bulkheads or any kind of Tile work.

### PROMPT SHIPMENTS

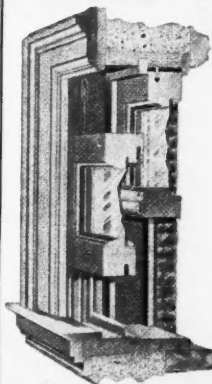
We ship promptly White and Colored Ceramic Floor Tile and Borders in Plain or Designs—White Glazed Wall Tiles, many shades and colors of colored Wall Tiles, Faience, Tiles, Mantel Tiles, Tile Mantels, Red, Buff, Travertine and Copper Colored Quarry Tiles, Decorated Glazed Strips, Recess Tile, and China Bathroom Fixtures, both in White and to match our various colors of Wall Tile.

Free Catalog illustrates our complete line in colors. Send today.

**LLOYD FLOOR & WALL TILE COMPANY**  
1522-A Walnut St. KANSAS CITY, MO.



## It Costs No More to Use Dependable Weather Strips



The Success of a weather stripping business depends greatly on the reliability of materials used. Customer satisfaction cannot be gained by using inferior materials. You can supply

## ACCURATE Metal Weather Stripping

Non Rustable and Fully Guaranteed at no greater cost than you would pay for cheaper grades.

Accurate strip can be supplied in the highest quality for every opening and can be guaranteed. Write for new improvements and details.

**Accurate Metal Weather Strip Co.**  
Box 107, 216 E. 26th Street, New York

## 3 WAYS to MAKE MONEY IN NEW BUSINESS OF YOUR OWN



**MAKE COLORED POTTERY, ART NOVELTIES, GARDEN FURNITURE.** A pleasant profitable business. Forty beautiful and exclusive designs. Sell at four times cost to make Art novelties and sculpture pieces. Sell on sight. New casting process. Send for catalogue-20.

**NEW MODERNIZING PROCESS PAYS BIG RETURNS.** Offers you a lucrative business in exterior and interior decoration. This process resurfaces all masonry in a permanent, colorful new texture at the amazing low cost of 10c a square yard. Scores of jobs await you in every locality. Up to 200% profit. Ask for Circular C-4.

Also send for machinery catalogue No. 64 on the business of making block, brick and tile. Learn about the large earning power of these enterprises and small investment required.

**COLORCRETE INDUSTRIES, Inc.**  
500 Ottawa Ave. Holland Michigan

# AMERICAN STEEL SHEETS

FOR ALL KNOWN USES

## For the Building Supply Trades

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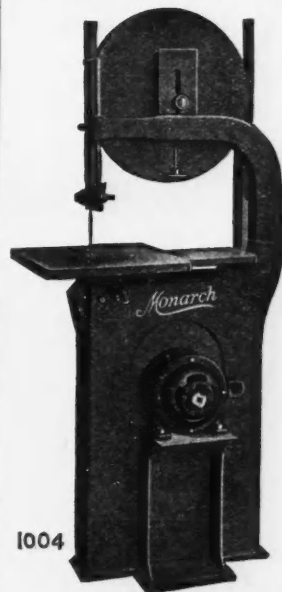
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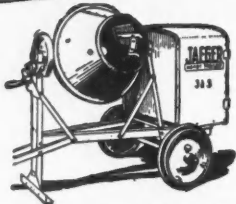
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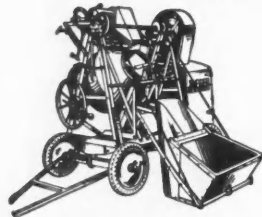
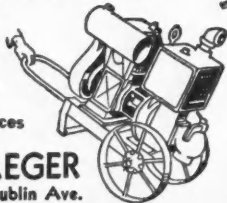
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## Concrete Joists

(Continued from page 38)

serve as a unit and, therefore, a concrete floor employing the use of precast joists may be designed in the same manner as though slab and joist were placed at the same time. Most building codes have a live load requirement for residential construction of 40 lb. per sq. ft. In the test which we made, the floor was loaded with a superimposed weight of 200 lb. per square foot, almost five times the load required by most building codes, and the deflection was almost nothing.

Two types of joists are manufactured. One is a plain rectangular joist utilizing pins which are slipped through holes cast into the joist at intervals. These pins support the form work. The other type of joist is shaped like an inverted "T" using the flanges of the "T" to carry the form work. In all cases holes through the joists for B-X electrical wire conduit are provided. These holes also serve for the attachment of metal lath and plaster or insulation for ceilings. Joists are manufactured in order to the required size and length. They are reinforced in accordance with standard design practice. Tension steel is placed in the bottom and compression steel at the top of the joist with the necessary shear reinforcement connections.

Proper service is an important part of any organization engaged in the construction industry. We try to make our own service easy for architect and contractor to use. After architect's drawings are completed and an order for precast joists is received, we make a setting plan showing the location of all joists and prepare a bill of material of the various sizes. The joists are numbered at the factory and upon arrival at the job are easy to place in accordance with the setting plan. When the job is laid out due consideration is given to the various mechanical trades, proper provision being made for heating and plumbing pipes and for electrical wiring.

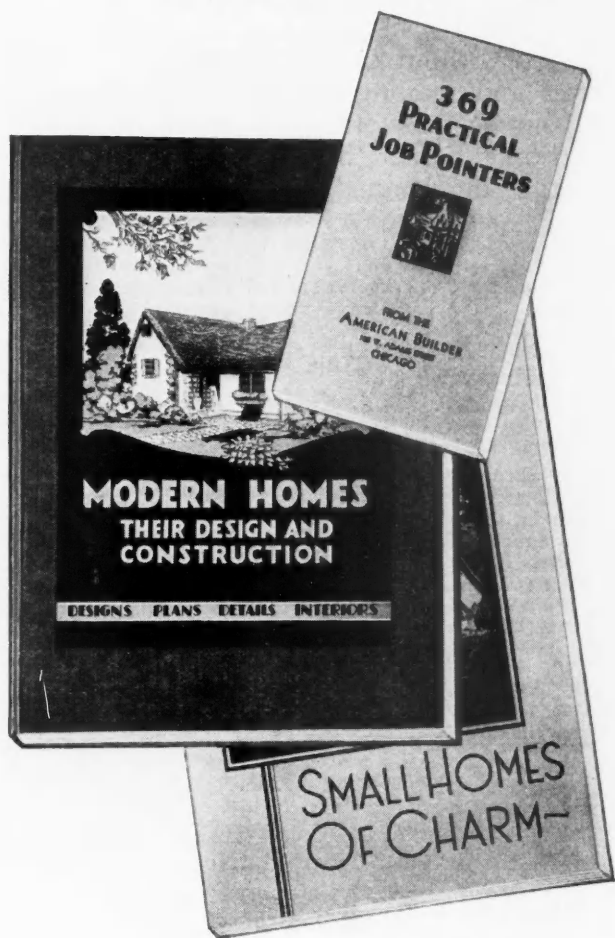
After the joists are in position, carpenters set the simple form work between the joists. We furnish the struts or cross pieces and small angles, making a charge to the contractor and giving full credit upon their return. Heating, plumbing and electrical contractors come to the job and place the necessary pipe, boxes, outlets and conduits.

Reinforcement for the concrete slab is then placed, either ¼-inch rods or welded wire mesh. Reinforcement is fastened to the joists by means of the wire ties cast into and projecting from the joist tops. Forms are then wet down so that the cracks between the boards swell shut. The concrete floor slab is then placed and after five or six days, the forms are removed by simply driving the wood cross pieces sideways. This releases the form boards.

We make it a point to show the adaptability of concrete floors for any type of standard floor covering—hardwood, linoleum, carpet, etc. In the application of hardwood flooring, we recommend the following procedure: two by two inch creosoted wood screeds laid level and fastened to the top of joist by punched metal strips cast into joists on 16-inch centers. Previous to fastening, spikes are driven through the screeds at close intervals, allowing spikes to project. These projections serve as anchors after the concrete slab has been placed. Regardless of possible shrinking of the screed, the spike anchors serve to hold screeds rigidly. These screeds act as a nailing base for the wood finish floors, as they hold securely and floor squeaking is eliminated.

This simple, economical and practical type of concrete floor construction with precast concrete joists is designed especially for light load structures. It reduces the cost of concrete floors almost 50 per cent and it enables builders of small homes, apartments and other small builders to enjoy the many advantages which have made concrete floors an essential feature in large construction. Elimination of shrinkage, reduction of plaster cracking, protection against termites and other insects, freedom from damage by dry rot, control of fire and increased rigidity are concrete floor features. Concrete floors also prevent the passage of dust through the floor. The decoration possibilities of precast joists offered by the beam and slab effects for ceilings are interesting and appealing to many people. This is a particularly attractive feature in basement recreation rooms which are so popular these days.

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# Selected List of Manufacturers' Literature

For the Service of Builders, Contractors, Architects and Dealers

THE publications listed on these pages may be obtained without charge either by using the coupon, listing the numbers of the catalogs desired and mailing to AMERICAN BUILDER, 105 West Adams Street, Chicago, or by applying on your business stationery to the manufacturers direct, in which case kindly mention this publication. Either the titles or the numbers may be used in ordering. This list is an editorial feature maintained for the convenience of our readers.

## PLUMBING.

THE BRIGGS MANUFACTURING CO.,  
Detroit, Mich.

800—**Brigsteel Formed Plumbing Ware**—“Better Plumbing Ware for Less Money” is the keynote of catalog in colors featuring entirely new line of enameled pressed steel kitchen sinks.

THE PERMUTIT CO., New York  
City

801—**Softeners, Water**—“Household Water Treatment” 12-page booklet showing advantages of treatment specifications and data, installation diagrams, cut out section and profusely illustrated. Covers removal of hardness, dirt, taste, odor from water.

THE DEMING CO., Salem, Ohio

542—**Water Systems**—“Water Systems.” 40-page illustrated catalog giving full specifications of pumps and water systems for both shallow and deep wells.

FAIRBANKS, MORSE & Co., Chicago,  
Ill.

543—**Water Systems, Home**—“Fairbanks-Morse Home Water Service Booklet.” Booklet answering all the questions in connection with the selection and installation of water systems for any type of well or any source of water.

WESTCO PUMP CORP., 20 Gaines St.,  
Davenport, Iowa.

544—**Water Systems, Turbine**—“Lively Running Water That's Really Trouble-free.” Handy colorful, pocket size folder showing complete go-getter line of Westcos, sizes, capacities, etc., together with explanation of turbine-type pumping. Also contains free information blank and letters from Westco users.

546—**Drainer & Pump**—“Form 649.” Explains valuable operating benefits derived by using this type unit whereby pump is not submerged. Capacities 5 to 25 G.P.M.

## HEATING AND AIR CONDITIONING.

MAY OIL BURNER CORP., Maryland  
Ave. & Oliver St., Baltimore, Md.

613—**Oil Burners**—Manual of information on oil burning for architects, engineers and contractors; a complete presentation of facts concerning all types

of oil burner installations, 40 pages, 30 illustrations.

MINNEAPOLIS-HONEYWELL REGULATORY CO., 402 E. 28th St., Minneapolis, Minn.

615—**Temperature Control**—“Chronotherm, The Sixth Sense for Comfort.” Folder describing latest type room temperature control which senses temperature changes before they occur.

THE FOX FURNACE CO., Elyria, O.

802—**Furnaces**—“Catalog.” A 4-page circular that illustrates and describes the Sunbeam gas-fired furnace, a moderately priced, 100% automatic heating plant for small homes.

THE EMERSON ELECTRIC MFG. CO.,  
2018 Washington Ave., St. Louis,  
Mo.

803—**Ventilating Fans**—Emerson fans for the home kitchen are presented in an illustrated specification sheet showing details of illustration and data on ventilation requirements.

WESTINGHOUSE ELECTRIC & MFG.  
CO., East Pittsburgh, Pa.

804—**Air Conditioning**—Three new air conditioning circulars are announced by this company entitled “Level Off the Curve of Office Weather,” “Air Conditioning a Tested Recipe for Restaurant Profits,” and “Air Conditioning Custom Fitted for Stores and Shops.” These include photographs of installations with concise explanation of unit air conditioning systems used in each instance.

UNITED STATES RADIATOR CORP.,  
Detroit, Mich.

805—**Radiators and Boilers**—The Capitol line of boilers and radiators designed to harmonize with modern standards of style and performance are featured in a series of illustrated booklets, each complete with dimensions and specification data.

TUTTLE & BAILEY, INC., 1100 Corbin Ave., New Britain, Conn.

806—**Humidifier**—“Humidifying Radiator.” 4-page folder with full description and illustrations. Standard sizes,

evaporation and heating capacities included.

## ELECTRICAL.

THE EDWIN F. GUTH CO., St.  
Louis, Mo.

807—**Ventilating Fans**—The Guthfan lighting fixtures are presented in a 20-page illustrated catalog. Fixtures suitable for retail stores, offices and homes are illustrated in detail.

GENERAL CABLE CORP., 420 Lexington Ave., New York City, New York

808—**Cable, Armored**—“Armored Service Entrance Cable Folder.” 4-page folder describing this product including a step cut back illustration. Also depicting installation using this product.

THE ARROW-HART & HEGEMAN  
ELEC. CO., Hartford, Conn.

809—**Wiring**—“Devices Used in Modern Wiring.” Architects' Reference Data Sheet, for electric wiring includes new devices designed for modern wiring convenience.

## CONTRACTORS' EQUIPMENT.

W. E. DUNN MFG. CO., Holland,  
Mich.

810—**Machine, Brick**—“4 Keys to Success in the Building Industry.” Describing opportunities in new low cost process for manufacture of single, double and triple brick and concrete lumber.

811—**Machine, Roofing Tile**—“Duntex Survey & Manufacturers' Manual.” 40 pages, illustrated, of complete manufacturing data on how to turn raw materials into money.

RANSOME CONCRETE MACHINERY  
CO., Dunellen, N. J.

812—**Mast Plant**—“Ransome Monkey-on-a-Stick Plant.” An 8-page bulletin illustrating and describing a very simple mast plant with material platform elevators and chuting equipment.

LINCOLN-SCHLUETER FLOOR  
MACHINERY CO., 222 W. Grand Ave.,  
Chicago, Ill.

813—**Surfacers, Floor**—“Make Your Floors As Bright As The Sun.” 20-page illustrated booklet showing all models and sizes of waxing, polishing, scrubbing and sanding machines.

**PAINT, GLASS & ROOFING.**

**MADE-RITE PRODUCTS Co.,** St. Louis, Mo.

814—**Cement Paint**—"Dry-Lite Cement Paint" together with "Plascote Flat Wall Paint" and "Keenex Plastic Wall Texture" are described in an illustrated circular.

**CASEIN MFG. CO. OF AMERICA, INC.,** 205 E. 42nd St., New York City

815—**Glue, Waterproof**—"Modern Magic." 4-page folder describing Casco waterproof glue, users to whom it is suited, and uses.

**PITTSBURGH PLATE GLASS Co.,** Pittsburgh, Pa.

816—**Glass, Structural**—"Walls of Carrara, the Modern Structural Glass." 6-page brochure, 8½x11", with illustrations, giving a brief description of use of Carrara glass for remodeling.

**JOHNS-MANVILLE,** 22 E. 40th St., New York City

817—**Asbestos Shingles**—"Re-Roof for the Last Time" is a new 4-page circular in full colors illustrating the J-M line of asbestos shingles. Useful information for both new work and reroofing.

**MALLEABLE ASPHALT Co.,** 6355 Broadway, Chicago, Ill.

818—**Asphalt Roofing**—Information regarding malleable asphalt (mastic) roofing for repairing all types of old roofs, and for new built-up roofs.

**LUMBER PRODUCTS & INSULATION.**

**FORDYCE CROSSETT SALES Co.,** 80 E. Jackson, Chicago, Ill.

819—**Lumber, Treated**—"Wolman Salts, a Universal Wood Preservative." A book containing technical data and service records of Wolman Salts treated lumber installations in Europe and the United States.

820—**Posts**—"Crossett Treated Posts (They're Wolmanized)." A folder describing the treatment of posts and giving reasons why they should be used.

**THE PACIFIC LUMBER Co.,** 100 Bush St., San Francisco, Calif.

821—**Redwood**—Information regarding sectional septic tanks of redwood; also regarding sectional poultry feeders.

**DOUGLAS FIR PLYWOOD ASSN.,** Skinner Bldg., Seattle, Wash.

822—**Plywood, Fir**—"Four Damage-Proof." 8-page illustrated bulletin showing many uses for Douglas fir plywood in building construction.

**CELOTEX Co.,** 919 N. Michigan Ave., Chicago, Ill.

823—**Insulation**—"Breed-Feed-Housing." This 16-page catalog covers use of Celotex in farm buildings and what insulation means to the farmer as attested by agricultural authorities.

**THE STANDARD LIME & STONE Co.,** 1st National Bank Bldg., Baltimore, Md.

824—**Insulation, Pipe**—"Insulate Against Waste." 6-page folder, with chart and pictures describing pipe, boiler and tank insulations for the home.

**METAL PRODUCTS & CEMENT.**

**TRUSCON STEEL Co.,** Youngstown, Ohio

825—**Basement Windows**—"Truscon Steel Basement Windows," an 8-page folder giving complete descriptive details and specifications of the Truscon basement window line.

**DETROIT STEEL PRODUCTS Co.,** 2250 E. Grand Blvd., Detroit, Mich.

826—**Casements, Steel, Screened**—"Fenwrought and Fencraft Catalog." 12 pages, illustrated, showing types, sizes, installation details, etc.

**VENTO STEEL SASH Co.,** Muskegon, Mich.

827—**Casements, Steel**—"Vento Casement Catalog." 12 pages giving standard sizes, specifications and detail drawings of Vento residence casements.

**E. L. BENEDICT AND ASSOCIATES,** Union Trust Bldg., Pittsburgh, Pa.

828—**Lath, Metal**—"Steeltex for Stucco." Catalog describing 2" x 2" mesh of 14 ga. electrically welded, copper-bearing, galvanized wire, to which is attached a double layer, waterproof backing.

**NORTHWESTERN BARB WIRE Co.,** Sterling, Ill.

829—**Wire Products**—"Sterling Wire Products." General catalog on wire fence, poultry netting, hardware cloth, barb wire, etc.

830—**Fences**—"Ornamental Lawn Fence, Flower Guard, Trellis and Gates." 12-page catalog giving illustrations and specifications of ornamental fences.

**CALDWELL MFG. Co.,** Rochester, N. Y.

518—**Sash Balances**—"Caldwell Sash Balances." A 24-page booklet with detailed architectural drawings showing complete installation instructions for both single and mullion windows.

**CRAWFORD DOOR Co.,** 7881 Conant Ave., Detroit, Mich.

831—**Garage Doors**—"Modernize, Economize with Crawford One-Piece Hardware." An illustrated booklet telling how to convert present swinging or sliding doors into upward-acting doors.

**REPUBLIC STEEL CORP.,** Republic Bldg., Youngstown, Ohio

832—**Steel, Stainless**—"The Welding of Enduro Stainless Alloys." 20-page catalog, illustrated. Authentic information on various methods of welding Enduro stainless alloys.

**ALUMINUM COMPANY OF AMERICA,** Pittsburgh, Pa.

833—**Aluminum Spandrels**—"Contemporary Spandrel Design" is a 28-page brochure illustrating examples of recent cast aluminum spandrels produced for important structures. Methods of anchoring spandrels are shown.

**THE RAWLPLUG Co., INC.,** 98 Lafayette St., New York City

834—**Plugs and Anchors**—The Rawlplug line of fibre screw sockets and bolt anchors with special drills for applying is featured in illustrated price list circular, 4 pages.

**PORTLAND CEMENT ASSN.,** Room 155, 33 W. Grand Ave., Chicago, Ill.

835—**Fireproof Homes**—"Here's How It's Built." Contemporary concrete construction for residences is presented in the 24-page illustrated booklet which should become a standard handbook of residential construction.

(June, 1934)

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#### NOTICE TO ADVERTISERS

Forms for the July Number of the American Builder and Building Age will close promptly on June 15. New copy, changes, order for omissions of advertisements must reach our business office, 105 W. Adams St., Chicago, not later than the above date. If new copy is not received by the 15th of the month preceding date of publication the publishers reserve the right to repeat last advertisement on all unexpired contracts.

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