

THE MANAGEMENT MAGAZINE OF AMERICA'S BIGGEST INDUSTRY

MAY 1962 SIX DOLLARS A YEAR—ONE DOLLAR A COPY

# House & Home



How to sell new houses to people who don't need to buy



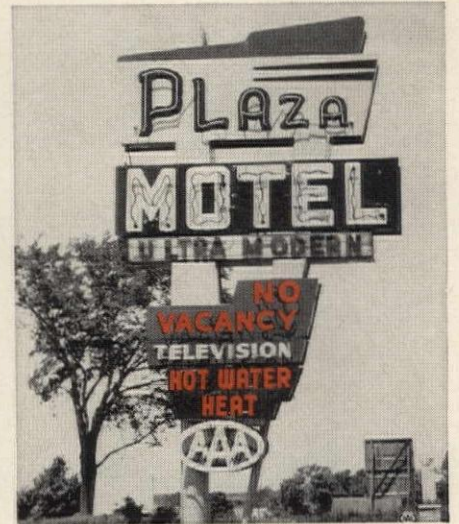
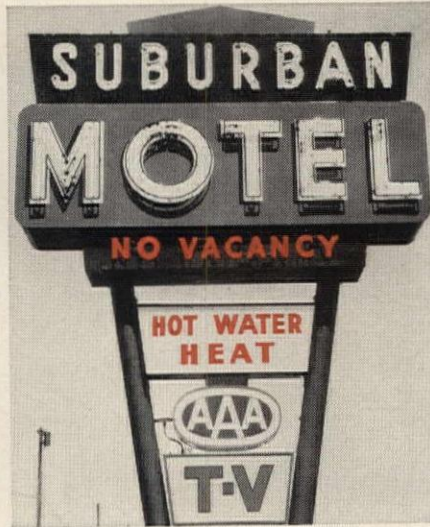
BUYERS AND "BRECCIA" — they're bound to click! We'll be advertising new Kentile® "Breccia"™ Solid Vinyl Tile in LOOK, THE SATURDAY EVENING POST, 13 other leading magazines, and 324 newspapers. You'll be smart to feature it!



***Breccia—new idea in tile!*** Feature new Kentile "Breccia" Solid Vinyl Tile, and please every new-home buyer with a yen for marble but a practical preference for resilient tile. Quality-made to persuade prospects, eliminate costly call-backs.

There's a Kentile Floor for every home, in every price range. Over 250 decorator colors in 5 types of tile. Why not talk Kentile to your flooring man today?

**KENTILE VINYL FLOORS**



**Builders take notice...**

**MOTELS MAKE *Hydro-Flo* HOT WATER HEATING**

**a key selling feature**



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

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

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

B&G Hydro-Flo Forced Hot Water Heating offers all the superior comfort advantages of radiant heat. Sunny warmth, so smoothly controlled that every change in the weather is met with a corresponding change in the heat supply. No over-heating—no under-heating—no drafts—no fuel waste—no noise! And a year 'round supply of hot faucet water can be provided for—always plenty for automatic washing appliances.

Whether you are selling a home or a room for the night, B&G Hydro-Flo Hot Water Heating will help close the sale.



**BELL & GOSSETT COMPANY**

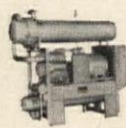
Dept. HC-10, Morton Grove, Illinois

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

AMERICA'S MOST COMPLETE LINE OF HEATING AND COOLING EQUIPMENT



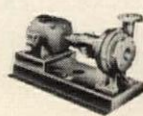
Booster Pumps



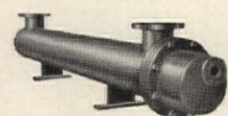
Package Liquid Coolers



Refrigeration Compressors



Centrifugal Pumps



Heat Exchangers



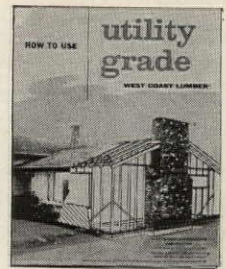
Oil-less Air Compressors



**FREE TECHNICAL BUILDING FACTS**

Utility Grade applications are illustrated... contains easy to understand span tables.

For your **FREE** copy, write Room 54  
**WEST COAST LUMBERMEN'S ASSOCIATION**  
1410 S. W. Morrison Street, Portland 5, Oregon



**WEST  
COAST  
LUMBER**

MADE IN U.S.A.



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

# "UTILITY GRADE

## WEST COAST LUMBER

saves the money that allows  
home buyers to plan for extras"



says  
**JOHN DILLON,**  
Portland, Oregon,  
builder

"I have built 90 quality homes in the past five years, and Utility grade is built into every one of them. With the savings in framing lumber and sheathing, I am able to give my buyers extra features that add to the pleasure of owning a home. I've built a 'more for the money' reputation with Utility grade West Coast Lumber."

Utility grade West Coast Lumber from the "Coast Region" is used for all types of framing—joists, studding and rafters\*. Decking of 2" x 6" makes substantial sub-flooring or roofs... 2 x 4s of this grade are frequently used for nail laminated decks\*.

Your local retail lumber dealer has Utility grade information for you... ask him!

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

THESE GRADE  
STAMPS ARE USED  
ONLY ON  
COAST  
REGION  
WEST COAST  
LUMBER

MILL 725



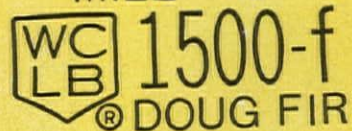
MILL 10



MILL 10



MILL 10



MILL 10



MILL 725



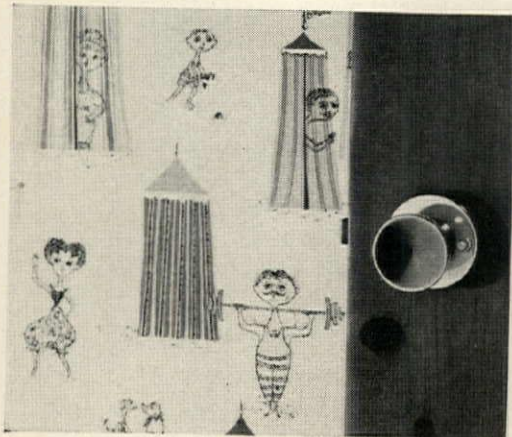
For WCLB lumber grading  
information write:

West Coast Lumber  
Inspection Bureau

1410 S. W. Morrison St.  
Portland 5, Oregon



Wall-Tex  
Play Proof  
Promotion



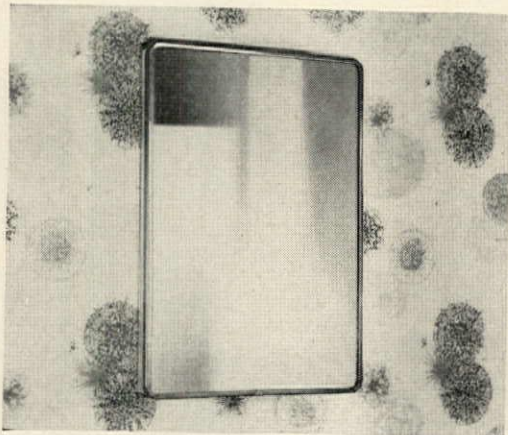
2-WAY BATHROOM LOCK



SAFETY LIGHTED STAIRWAY



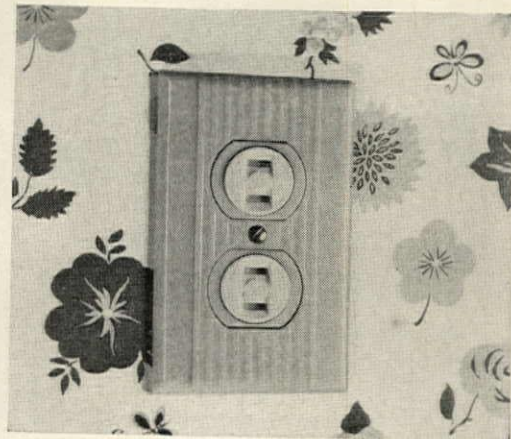
SKID-PROOF FLOORS



SNAP-LOCK MEDICINE CABINET



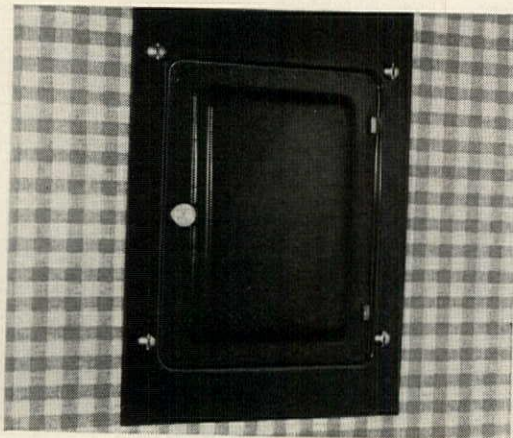
OUT-OF-REACH CONTROLS



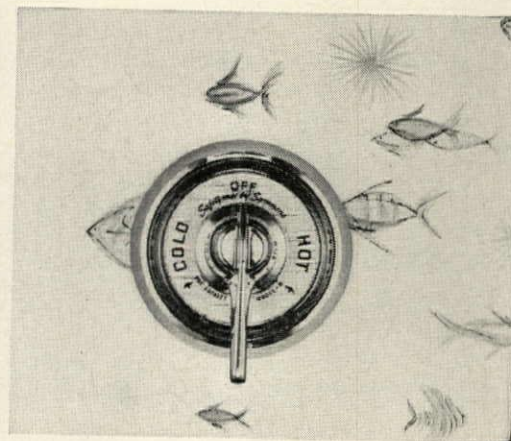
WALL OUTLET SAFETY COVERS



SKID-PROOF BATH TUB



LOCKED FUSE BOX



SCALD-PROOF SHOWER CONTROLS

## Put them all in a package and call it "Playproof"

Wrap up the many extras you now put in your homes to make them safer and more carefree for growing families . . . the 72% of home buyers with children under 18. Merchandise this basic appeal with one strong-selling "playproof" package. The Wall-Tex Playproof Promotion gives you a chance to get extra mileage out of the kind of features shown above, and any others you'd like to highlight. Plus, of course, Wonderful, Washable Wall-Tex. The promotion includes everything from banners and stickers to colorful folders.

Wall-Tex is both childproof and carefree. It is durable and washable, can be sponged quickly when you open your model home for showing, and again

when you ready it for sale. Economical, Wall-Tex goes on in one easy application . . . helps save building costs and eliminates call-backs because it hides cracks and minor surface flaws.

Best of all, the decorative beauty of Wall-Tex and its lasting quality are powerful selling factors. With more than 300 patterns and styles to choose from, you can provide the distinctive individuality that impresses home buyers. Each home can be "custom-decorated" to avoid look-alikes.

The visible values of Wall-Tex and the Playproof Promotion complement your selling to attract and speed up sales to home-seeking families.

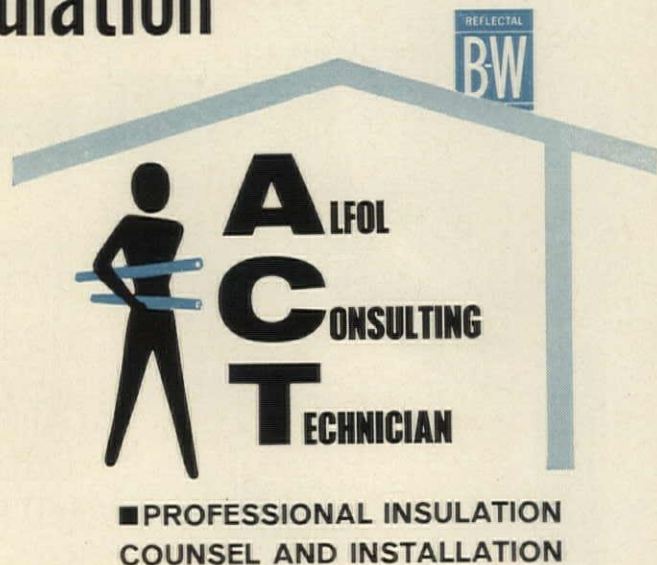
Write or call at once for the whole story.

COLUMBUS COATED FABRICS COMPANY

Division of the  
Borden Chemical Company  
COLUMBUS 16, OHIO  
Wall Covering Division  
Call AXminster 9-2112



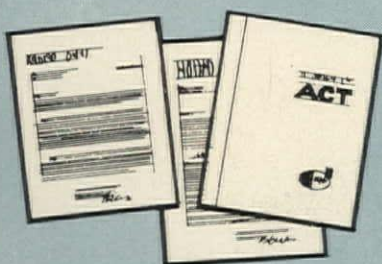
*Yours from Borg-Warner...*  
**the most complete insulation  
 service ever offered  
 to homebuilders...**



**Qualified technical counsel...** the know-how and willingness to provide reliable counsel on the technical aspects of insulation (performance values, etc.).



**Unbiased recommendations...** the integrity to do a thorough job of problem analysis, then suggest the best type or types of insulation for your specific needs.



**Comprehensive packaged bids...** the ability to provide a really complete estimate, including more than one type of insulation, where indicated.



**Certified installation service...** the professional competence to assure an on-schedule, fully-approved job of application in every homebuilding installation.

Here, at last, is the *professional* insulation service your operation deserves. And it's yours at no extra cost... through Borg-Warner's comprehensive new A.C.T. Program.

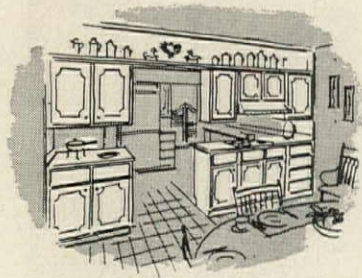
Offering a new kind of builder service, your Alfol Consulting Technician is geared to deliver *total* insulation service... from accurate job-analysis right through to warranted installation. Why not find out

how this new kind of professional service can give you important savings in time and money... plus a better insulating job in the bargain!

Send today for your free brochure describing the Borg-Warner A.C.T. Service... along with the name and location of your nearest Alfol Consulting Technician. There's no cost or obligation.



**REFLECTAL CORPORATION**  
 A Subsidiary of Borg-Warner Corporation  
 200 South Michigan Avenue, Chicago 4, Illinois



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in manufacturing kitchen cabinets is the sum total of hundreds of successful operations, from the engineering that predetermines the construction of every part of every cabinet . . . through fabrication by skilled personnel working with the finest tools and machinery available to the industry . . . to utterly dependable shipping demonstrated by years of not missing a scheduled shipment. We are proud of assurances we constantly receive from customers that we have passed every test of excellence, and that for quality alone, or *quality-at-a-price* or *quality-at-a-price-plus-service*, we have no equal in the kitchen cabinet industry.



*The most beautiful kitchens of them all...*

H. J. SCHEIRICH CO., 250 OTTAWA AVE., LOUISVILLE 9, KY.

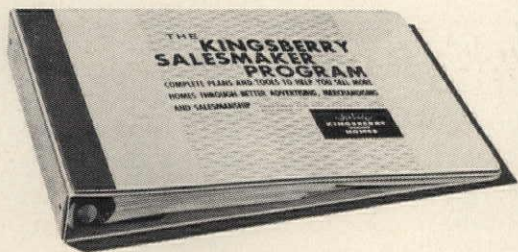


BRONZEGLOW® BIRCH • ROYAL\* BIRCH • HEATHER BIRCH





*Kingsberry Builders have used over 30,000 of these signs*



Need a complete program for a grand opening? What is the best way to capitalize on radio advertising? How can I improve the effectiveness of my salesmen? Answers to these and hundreds of other questions are included in the Kingsberry "Salesmaker" Merchandising Program.

Kingsberry's unique merchandising program doesn't stop working for builders until the "Sold" sign is posted. And Kingsberry builders get *complete* help that means more *profitable* sales. For example:

- Up to \$120 per house cooperative advertising allowance, up to \$3,000 advance advertising funds.
- Financing for model homes — and for model house furnishings.
- Exclusive use of the Kingsberry "Salesmaker" merchandising program, an NAHB 1961 "Ideas For Home Builders" contest winner. This "how-to" book tells Kingsberry builders — in language they understand — everything they need to know about promotion planning, model homes, advertising, publicity, salesmanship, and customer relations.

- And most helpful of all — Kingsberry gives its builders the personalized, on-the-spot service of five Regional Merchandising Managers. Experienced, knowledgeable experts in the home building field, ready to find a profitable solution to every builder's problem from site-location to sale closing.

If your plans include using more "Sold" signs, contact Kingsberry, the merchandising leader. Write or call Jerry Nowak, General Sales Manager, Department HH6.



**KINGSBERRY HOMES**

FORT PAYNE ALABAMA

Phone: Area Code 205 845-3550



## **Weyerhaeuser Wood Products add value and cut building costs at every stage of construction**



Kenneth W. Oakley, co-owner of the Peoria building firm of Moore and Oakley, Inc. shows prospective buyers the superior paint surface and thick, overall prime coat on Weyerhaeuser primed siding.

## **Weyerhaeuser Primed Wood Siding cuts in-place costs by \$150**

The Illinois building firm of Moore & Oakley, Inc. report savings of \$150 or more on materials and labor for every home they build with Weyerhaeuser Primed Wood Siding. Total in-place costs are much lower compared with unprimed siding materials. "Factory priming simply costs less than job-site priming," says co-owner Kenneth W. Oakley. "In addition, it's primed on all four sides so we never have the added expense of back-sealing."

According to Carl Moore, the application of primed wood siding in any weather is also important to their operation. Moore and Oakley have actually turned this feature into a valuable sales tool—buyers are given the option of applying the finish exterior paint. Three out of four Moore and Oakley homes are painted by the buyers. Moore says most people are quite willing to do this work themselves to reduce the total purchase price.

"This makes Weyerhaeuser's Prime Coated Wood Siding invaluable to us," he said. "Even if the homeowner is unable to paint the siding for several months, it is well protected against the weather. The buyer pays less, and we profit more from faster sales and lower costs, so everyone is happy."

Builders, Moore and Oakley, know from experience that substitute products cannot offer the true value of carefully milled, accurately graded and properly used genuine wood. "Weyerhaeuser can always be counted on for dependable quality . . . skillful use of the materials is our responsibility," they both agreed.



Color matched Roddis prefinished doors and wall paneling add distinctive beauty to the homes of Chattanooga custom builder Syd Lang.

## Matched doors, panels add a "Mark of Quality" that impresses buyers

"I always choose Weyerhaeuser Roddis veneered doors and prefinished hardwood paneling when matched paneled walls and flush wood doors are specified," says builder Syd Lang of Tennessee. Both Roddis doors and hardwood paneling are manufactured in the same plant to insure precise color matching. Prefinishing also helps reduce builders' job-site costs.

Lang says that Roddis doors and paneling provide a touch of glamour in his homes that is easy to add, but hard to overlook. "Also, Roddis doors eliminate possible future troubles for the owner and me."

A wide selection of Roddis door constructions, sizes and face veneers provides Lang with the right door for every job.

Builder Millard Seldin, kneeling, and dealer George Russell, find Weyerhaeuser WSP sheathing undamaged by exposure to extreme weather.



## WSP sheathing passes tough weather test

Nebraska builders Millard and Ted Seldin maintain a busy winter work schedule with the help of Weyerhaeuser Plyscord Sheathing. Before freezing weather hits their area, they build as many foundations as possible. This leaves the plywood subfloors unprotected during months of repeated freezing and thawing, snow and rain, but the Seldins never worry about delamination. A completely waterproof glue, plus the extra protection of Dri-Edge wax seal, gives all Weyerhaeuser exterior grade sheathing a built-in resistance to moisture and extreme weather.

As Ted Seldin says: "We know we can count on the weather resistance of Weyerhaeuser Plyscord Sheathing—it's backed by a written performance guarantee."



Builder Roy E. Olson points to the Weyerhaeuser edge-mark as proof of quality Kiln-Dried construction in his Forest Hills Subdivision homes.

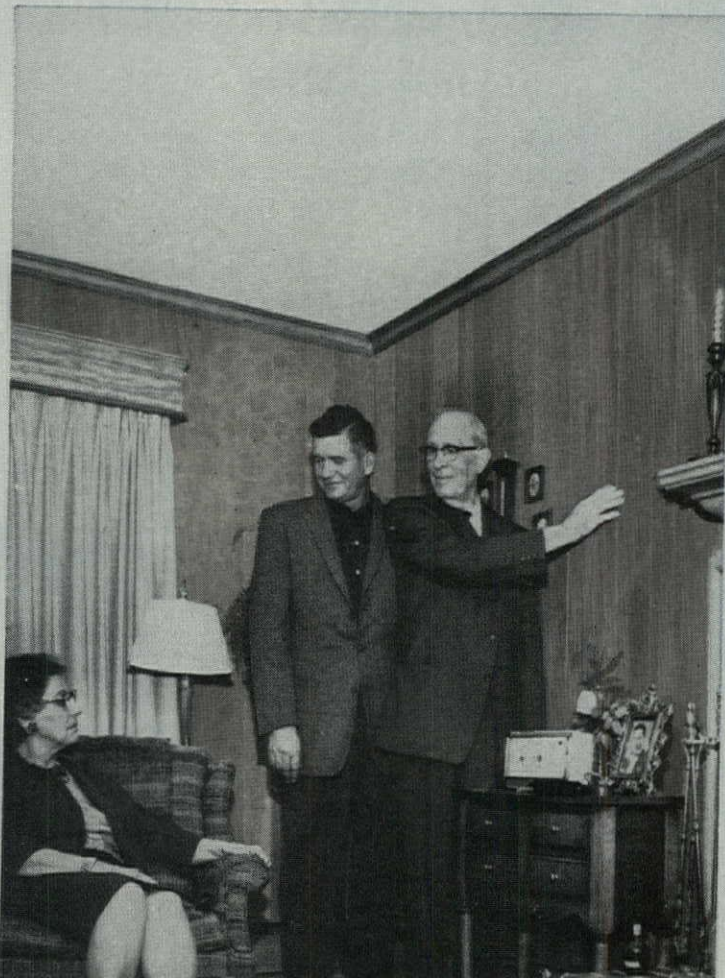
## Edge-marking gives me a real selling feature

Weyerhaeuser's new program of edge-marking kiln-dried dimension has made it possible for builders like Roy E. Olson, developer of the Forest Hills subdivision in Hopkins, Minnesota, to use brand name framing as a sales feature . . . just as other nationally advertised materials and appliances are used to help make homes more salable.

"During construction, and even after the home is finished, we show prospective buyers the clearly marked 'Weyerhaeuser Kiln-Dried' brand name. It helps establish the fact that only the finest building materials are used in our homes," Olson says.

Weyerhaeuser kiln-dried framing also reduces expensive call backs, thus cutting the builder's overall costs.

Builder W. R. Tippett, center, and pleased couple inspect prefinished Weyerhaeuser Forestglo paneling used in this garage conversion job.



## Prefinished Forestglo combines luxury look with a new low cost

"We switched to Weyerhaeuser Forestglo paneling soon after it became available in our area and have been delighted with the results. It looks better and costs less than any other prefinished hardwood panels we have used." That's the report from builder W. R. Tippett in North Carolina. Prefinished Forestglo paneling is winning favor with builders all across the country because of its beauty, durability, easy maintenance and low cost.

"In custom building and remodeling," says Tippett, "you must pay close attention to finish details *and* costs." Forestglo satisfies both these requirements. The warm colors of real wood add a look of luxury to any room. Yet, the large panels are easy to handle and economical to apply.

**Filled Timblend  
reduces school  
material costs \$777**

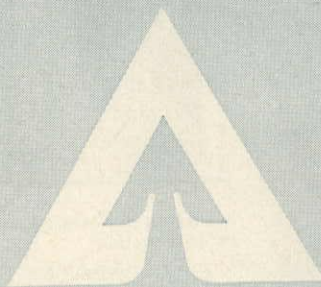
"In the Bridgeport, Michigan High School we used Filled Timblend for partitions, closet liners, transoms, soffit liners, interior fascia and other surfaces, and saved the owners \$777 on materials alone," says O. M. Roth, Vice President of Consolidated Construction Company.

The painting contractor reported Filled Timblend's super-smooth surface to be perfect for painting. Even where edges were left exposed, the tight panel construction permitted finishing without special preparations. Many Timblend applications were installed before the building was dry. Even so, there has been no warping.

Filled Timblend has the features Consolidated plans to utilize in future jobs; smooth, hard surface—tight edges—superior paintability—warp resistance and easy workability.



Project superintendent Donald Carson, right, indicates other areas in school where Filled Timblend panels were used for interior fascia.



**Weyerhaeuser Company**  
Wood Products Division

Weyerhaeuser quality wood products are designed to make every building job easier and more profitable for you. From framing, sheathing, subfloors, doors, finish paneling and siding to the final trim, Weyerhaeuser manufactures a complete line of quality wood products that helps you build better, more salable homes.

For additional information on any Weyerhaeuser product shown in these pages, please complete the attached coupon and send it to: Weyerhaeuser Co., Box B-610, Tacoma, Wash.

**Please send me free detailed information on the following Weyerhaeuser quality wood products:**

- Weyerhaeuser Primed Wood Siding
- Weyerhaeuser Roddis Doors
- Weyerhaeuser Edge-Marked Kiln-Dried Dimension
- Weyerhaeuser Plyscord Sheathing
- Weyerhaeuser Prefinished Forestglo Paneling
- Weyerhaeuser Filled Timblend

Name.....

Company.....

Address.....

*designed to be built in....*

# HALL-MACK

BATHROOM ACCESSORIES

RECESSED

UNITS

For that extra touch of delightful luxury and comfort in your bathroom, there's nothing to equal the classic styling of Hall-Mack built-in accessories.

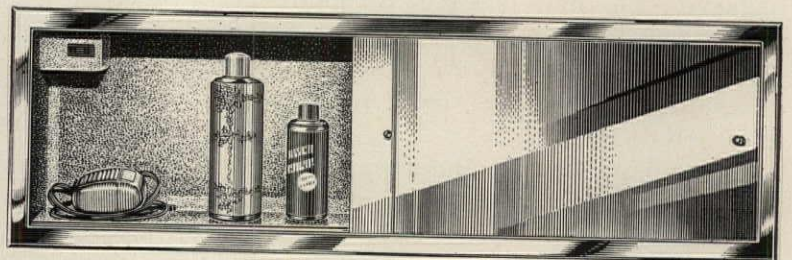
Their quiet dignity

blends harmoniously with any decor... saves precious space... provides extra convenience for every member of your family.

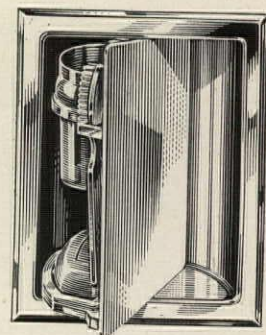
The traditional fine quality of Hall-Mack accessories brings lifetime beauty to your bathroom... combines discriminating concealment with full utility. Accessories make the bath, so to be sure to specify Hall-Mack when you build or remodel.



accurate scale folds into wall... saves space prevents tumbles

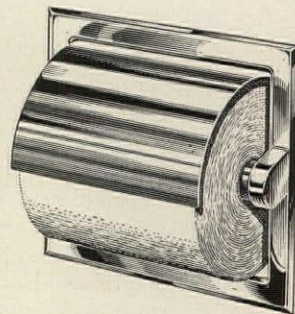


concealed vanity shelf with sliding mirrors



revolving door hides soap, tumbler, tooth brushes

semi-concealed paper holder... hinged hood keeps tissue clean, acts as brake on roll



## HALL-MACK COMPANY

division of Textron Inc.  
1380 W. Washington Blvd.,  
Los Angeles 7, Calif.

Please send your free color booklet on bathroom planning

For Details Circle 13 on INQUIRY CARD

HH-519

Name \_\_\_\_\_ PLEASE PRINT

Address \_\_\_\_\_

City \_\_\_\_\_ Zone \_\_\_\_\_ State \_\_\_\_\_

Sold by leading plumbing, tile and hardware dealers everywhere



For open wall shelving. No. 80 Standard (18" to 144" lengths, 1" adjustment). No. 180 Brackets (4" to 20" lengths). No. 179—Slanting bracket (8" to 14" lengths). Satin anochrome, brass or ebony black finish.



KAY VEE SAYS, *"Simply Wonderful!"*

## K-V Shelf Hardware

SEE OUR CATALOG IN SWEET'S

**Wonderfully simple to install and adjust—lasts a lifetime!**

For both builders and homeowners, K-V shelf hardware is the modern answer to the need for convenient, usable decorative shelving. At a pleasantly low cost, the extensive K-V line offers handsome and sturdy hardware that keeps shelves straight and sag-free forever. Available in a range to meet almost any specifications. Ask your K-V representative about K-V hardware and fixtures — or write for our catalog, today.



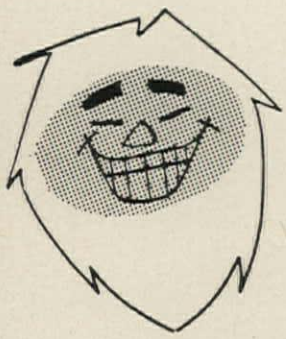
**KNAPE & VOGT  
MANUFACTURING CO.**

Grand Rapids, Michigan



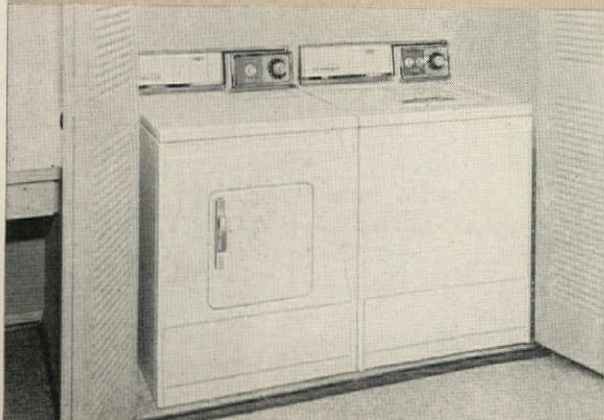
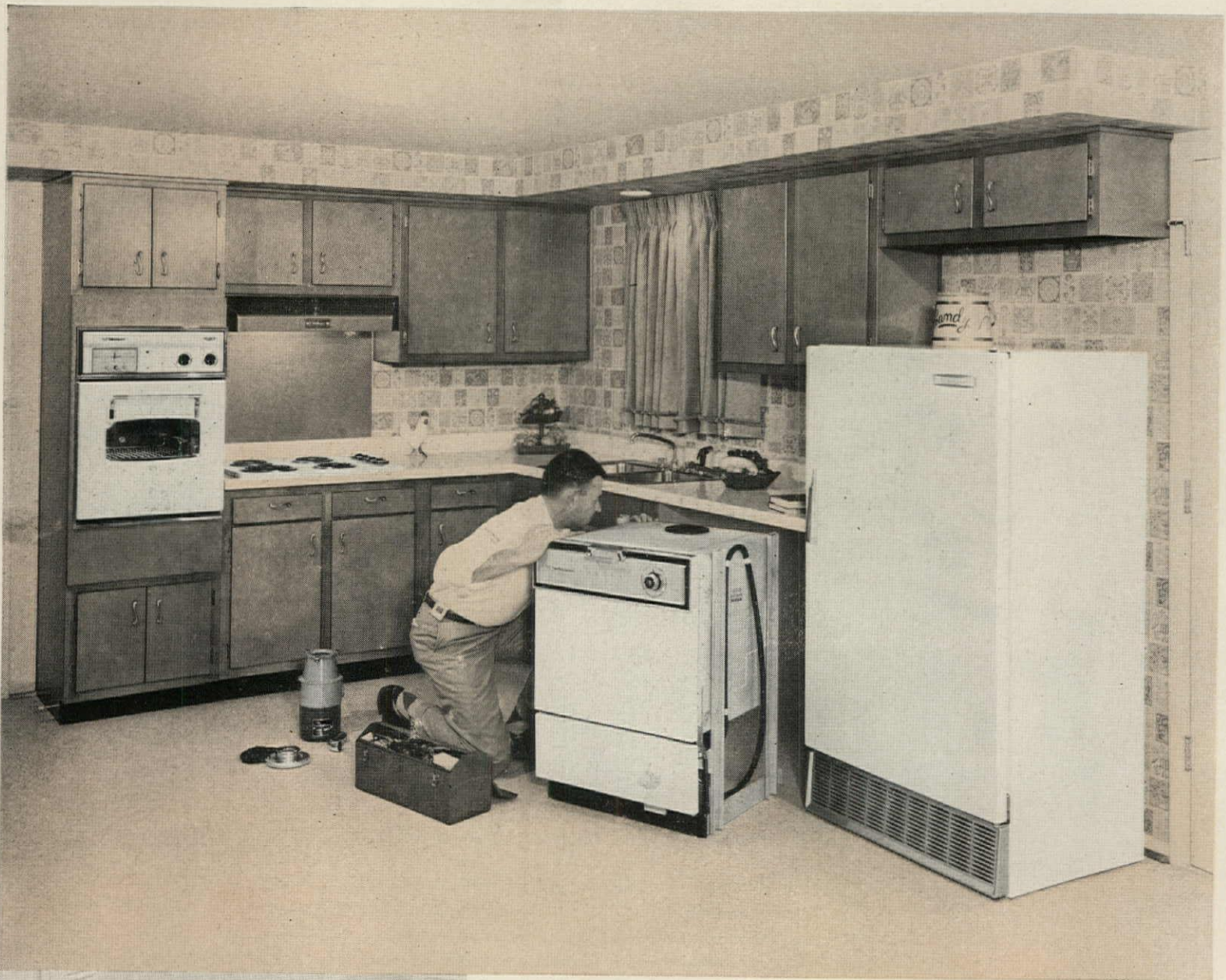
For built-in shelving. No. 255 Standard (24" to 144" lengths, 1/2" adjustment). No. 256 Support (3/4" long, 1/16" wide). Nickel, zinc or bronze finish.

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



*"IGGIE" says:*

**"We sell quality homes in  
with humor, country club  
RCA WHIRLPOOL**



***Your greatest asset is our quality performance!***

**Whirlpool CORPORATION**

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

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



# Dayton living and appliances!"

"Iggie", the slightly ridiculous Eskimo sales symbol of Northmoor Club Estates, Dayton, Ohio, is indicative of the family fun, better living and country club luxury appeal that is selling homes in this highly-competitive market . . . 150 in the first full year of operation and a conservative 600 home goal set for the 1962 season!

"With nearly 500 acres of wooded rolling ground surrounding our own 160 acre country club," says Mr. Schear, "we have designed and built our homes to appeal to the quality market. Naturally we insist that every home feature must protect our quality image . . . especially since we poke fun at ourselves in promotion."

## **\$1800 RCA WHIRLPOOL appliance package in each home**

"Quality is one reason we include seven RCA WHIRLPOOL appliances, an \$1800 package at no extra cost, in every new Northmoor Club Estates home. One look at our beautiful kitchens featuring smartly efficient RCA WHIRLPOOL refrigerator-freezers, dishwashers, disposers, built-in wall ovens, range tops, clothes washers and dryers, and homemakers don't have to be told they'll be free of wearisome chores . . . better-equipped to enjoy our community *with their families!* 'Iggie' is so happy with RCA WHIRLPOOL merchandising power he insisted we call our new model display the 'RCA WHIRLPOOL IDEA VILLAGE'!"

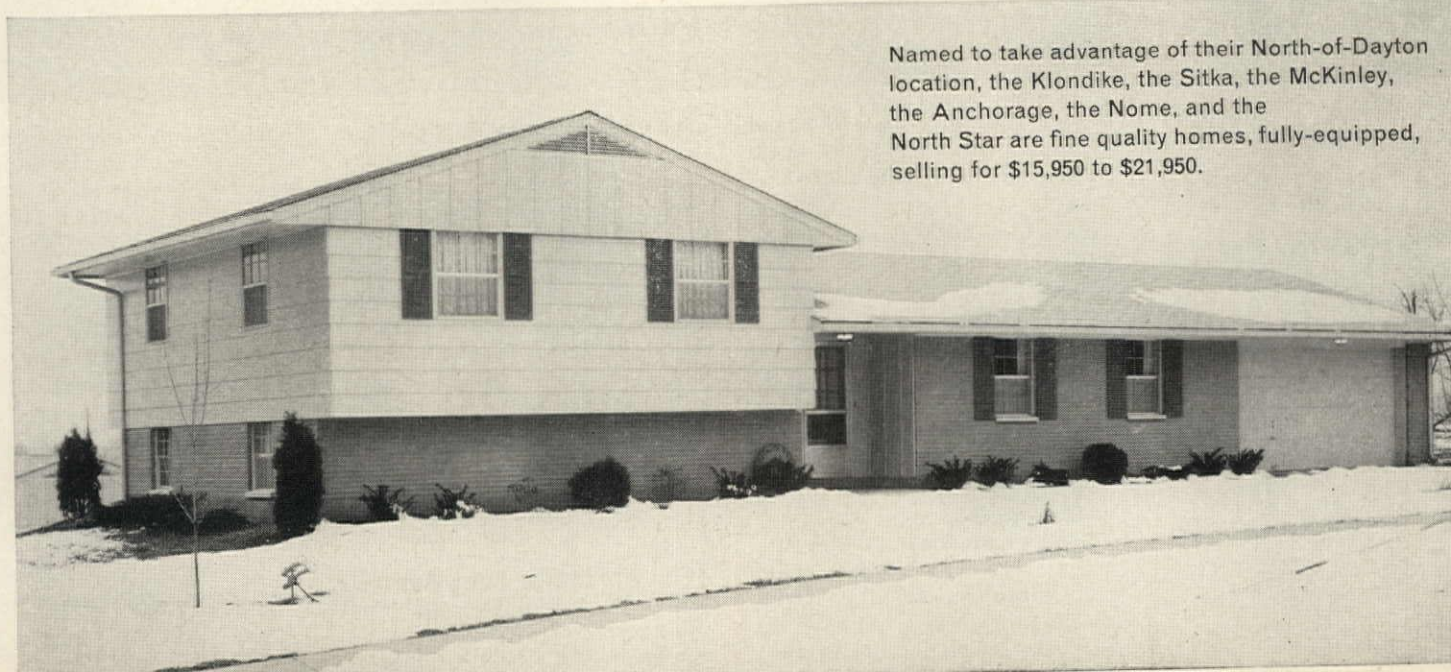
*Join up! . . . it's easier to sell homes equipped with RCA WHIRLPOOL appliances than sell against them!*



In the heart of the development, the beautiful old Northmoor Country Club and pool are being restored for exclusive use of Northmoor Club Estates' residents.



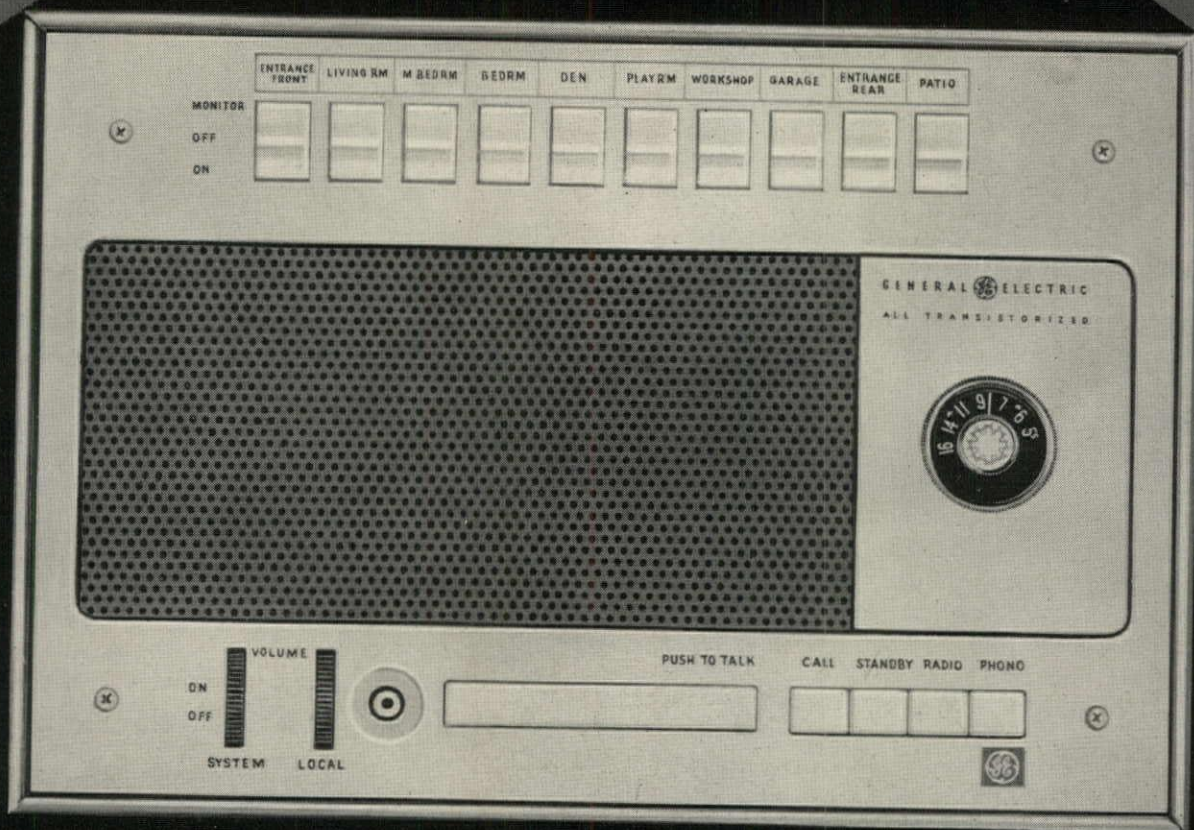
Leonard J. Schear, developer and builder of Northmoor Club Estates, checks restoration work in the 90-year-old Hearth Room of the Country Club.



Named to take advantage of their North-of-Dayton location, the Klondike, the Sitka, the McKinley, the Anchorage, the Nome, and the North Star are fine quality homes, fully-equipped, selling for \$15,950 to \$21,950.



# New Fully Transistorized Sound System / Intercom



## SELL YOUR NEW HOME WITH A SONG

### General Electric's Built-In Sound System/Intercom floods the whole house with high-fidelity sound

Today's home buyers are shrewd. They're looking for extra value, extra luxury. Give them both with General Electric's new Sound System/Intercom.

**A complete sound system.** General Electric's built-in system starts to shine where other intercom systems leave off. The Master Station (above) has a fully transistorized AM radio built right into it. It pulls in stations with strength and clarity—even in fringe areas. And built-in jack permits a record player, FM radio or tape recorder to be hooked up. No other built-in AM intercom system is compatible with so many

sound sources, both amplified and unamplified. Bonus: you can play recorded sales messages as prospects inspect your new home.

**Installation is easy.** Economical, too. No need for mounting boxes and ventilation ducts because there are no tubes to create heat. Compact units mount flush with walls, look neat. Connections are made with easy-to-use wire nuts. System is transformer operated at a safe 16 volts. Power consumption is 14 watts at transformer. The transformer may also be used for a 2-note door chime.

**Install it, forget it.** You can count on reliable, trouble-free operation with this new Sound System/Intercom because it's built by General

Electric. An exclusive warranty covers parts and labor for a full year from date of first use. And you're covered by General Electric's famous on-site major G-E appliance service for builders and homeowners.

When customers spot the familiar monogram, they'll know you're giving them quality and dependability. For complete, detailed information on this new Built-In Sound System/Intercom, contact your nearest General Electric Major Appliance Division, Sales & Distribution Dept.

*Progress Is Our Most Important Product*

**GENERAL ELECTRIC**

"I notice, sir, you've been attempting to jimmy open that splendid *kwikset*—America's largest selling residential lockset—for well over half an hour. No doubt you're finding that the new unbreakable one-piece steel spindle and rugged, simplified construction of *kwikset* make for a lockset that is virtually burglar-proof."



"What I'm mainly finding is that you're standing in my light."



**"We spend less than  
one fifth as much for maintenance  
since we've gone all-Ford"**

*says Ollie Arthur, owner of Ollie Arthur Trucking Company, Orlando, Florida*

"Our 18 Ford dumps hauled 200,000 tons of road construction materials last year and averaged 35,000 miles on short hauls (mostly 10 miles or less). Stop-and-go hauls are rough on drive trains, and in this service our 18 Fords cost less than half what 7 previous dumps cost us for maintenance. On a per-truck basis, that's less than one fifth as much for maintenance.

"Much of this maintenance economy comes from Ford's longer engine life. Our previous dumps seldom ran 10,000 miles without an engine overhaul. Their overhaul costs usually exceeded \$300 because crankshafts had to be replaced in addition to valves, pistons and pins. Such short engine life cost us about \$900 per

truck per year in overhaul costs alone. In contrast, our Ford dumps with 292 cubic inch V-8's run about 75,000 miles before they require an overhaul. Our Super Duties go much farther.


"We need fewer replacement parts with our Fords, so we operate with a much smaller parts investment. For example, we averaged one axle shaft replacement a week with our previous trucks. We bought axle shafts by the dozen. In the last three years, we've purchased only three Ford axle shafts; and two of these are still in stock unused.

"Before we went all-Ford we tried many other makes, but none approached the operating economy and freedom from downtime that our Ford Trucks have given us."

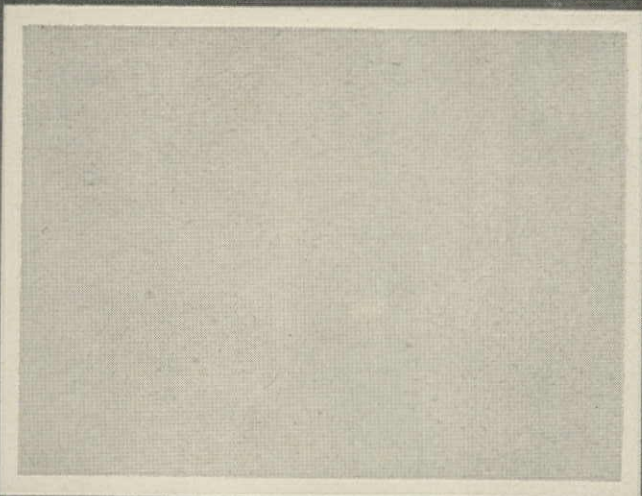
**Solid testimony that Ford's full-time economy only starts with low price!**

**FORD TRUCKS  
COST LESS**



PRODUCTS OF  MOTOR COMPANY





**U. S. Steel  
Homes Dealers  
build the houses  
that are  
easy to sell**

Steel makes the big difference in every U. S. Steel Home. It means the walls will never buckle, sag or crack. No other house on the market—manufactured or conventional—is framed with steel, yet this is only one of the features that make U. S. Steel Homes easier to sell. Some others:

- The U. S. Steel name, a longtime symbol of quality and dependability.
- Name brand appliances, furnaces and kitchens.

- Quality components, warranted by first-line suppliers.

- A complete line of homes for every market, every consumer taste.

In addition, U. S. Steel Homes Dealers are backed by a complete marketing program that includes newspaper ads, site merchandising and point-of-sale material and literature. USS Homes Dealers get expert assistance in FHA and VA procedures, financing help, even sales training. USS Homes Sales Representatives help train crews and supervise the erection of the homes. Since erection is fast, capital isn't tied up for long periods. Inventories are lower. You build faster and you sell faster.

You, too, can be a U. S. Steel Homes Dealer and build the house that's easy to sell. For more information, write or call U. S. Steel Homes, Charlestown Road, New Albany, Indiana. USS is a registered trademark.

**United States Steel Homes  
Division of  
United States Steel**



# HURRICANE CARLA HITS TEXAS

**DALLAS, Tex.**  
To escape lethal winds and tides hurling tons of water into normally populated spots, refugees from hurricane Carla surged northward by the hundreds of thousands.

In road-clogging masses, they poured inland from the Texas and Louisiana coast in an exodus probably unparalleled in American history.

WHEN THEY SAID "GET OUT," HE

J. L. Laman Hitchcock, one of the communities nearest to cleared before the arrival of moun- tain waves, appeared up a widespread ment.

"I stayed out the storm when I was a teenager," Lamanoco an evacuee she Austin, miles from the coast. "I know what a hurricane is. When I said 'get out,' I g

The migrants fled laden with pets and ot

sions in addition to necessary clothing and food.

"The girls just wouldn't let me leave the bird," said Mrs. Lester Shemah of Laporte. She carried a four-foot high bird cage containing a blue parakeet."

**After an hours-longer than normal drive from Texas City, Mrs. Hector Morenos related:**

"Traffic was so terrible

**home. People aren't good drivers when they're scared."**

In most cases there was little concern over the jobs left behind. Bobby Kee of Freeport said his boss told him: "Get out. We'll see you when you get back. The important thing is to take care of your family."

Some moved as few miles as possible into the comparative safety of cities only a few miles

armories, hotels, motels and private homes as far north as Dallas, 300 miles from the Gulf of Mexico.

Red Cross spokesmen estimated a quarter million people were displaced. In most cases the migration was voluntary. At a few points the evacuation were by mandatory official order.

**The movement was praised as orderly by**

*Carla hit, all right! She hit these two Houston roofs, side by side, at the same moment, with identical fury, but with vastly different results. You can bet the family in the house on the left are happy their builder used Bird Wind Seal Shingles.*

BIRD WIND SEAL SHINGLES

ORDINARY SHINGLES



**KEEP YOUR GOOD NAME GOOD! INSTALL THE SHINGLES EVEN HURRICANES DON'T LOOSEN!**

ASK ABOUT OUR MODEL HOME SALES PROGRAM  
**BIRD WIND SEAL SHINGLES**

**ELJER...  
FIRST  
IN NEW  
IDEAS**

### Introducing Eljer's new "Triangle"

Fit a toilet in a corner? Eljer did and look what a smart idea it is. Looks dramatically new. Saves valuable space. What a people-pleaser for new homes that you are building. What a problem-solver when you're modernizing older homes. New styling, plus functional de-

sign, is a rare combination that will make the bathrooms in your homes truly modern once you place Eljer's *Triangle* in your corner.

Available in six beautiful colors plus snowy white. The Murray Corporation of America, Eljer Plumbingware Division, 3 Gateway Center, Pittsburgh 22, Pennsylvania.

**ELJER**  
FINE PLUMBING FIXTURES





# THE WESTINGHOUSE RESIDENTIAL MARKETING PROGRAM

# MAKES

# SENSE

# TO BUILDERS LARGE AND SMALL

Month after month, more and more builders are taking advantage of this time-proven program. They recognize the soundness of the principle on which it's based:

**ONE MAN** to contact for a full line of products. He's the Westinghouse Residential Sales Manager, and there's one serving each of 67 markets.

**ONE PLAN**, specially tailored by the Residential Sales Manager to merchandise your specific project.

**ONE BRAND** on a matched line of quality home products. (You'll see the most advanced Westinghouse appliances and equipment on the following pages.)

Further proof that this program is sound is revealed by builder participation in the *Westinghouse Sweepstakes*. During this six-week push, beginning June 1st, hun-

dreds of leading developers will put Westinghouse-equipped Model Homes on display. They're confident that traffic, sales, and profits will follow.

Whether you build twenty or a hundred homes a year . . . or if your field is rental units . . . the Westinghouse Residential Marketing Program is for you. Your Westinghouse Residential Sales Manager can give you the facts. Call him today. Westinghouse Electric Corp., Pittsburgh 30, Pa. *You can be sure . . . if it's Westinghouse.*



## Westinghouse





# WhispAir\* takes air for your of the

**Now you can slash  
installation costs with  
quiet outside-  
mounted central air  
conditioning...  
18,000 and 22,000 BTU  
cooling or heat pumps.**

WhispAir by Westinghouse takes central air conditioning out of the "optional" category by eliminating the biggest obstacle — costly installation. By scientific pre-packaging, WhispAir offers the lowest installed cost of any central air conditioning. Yet it offers the high quality performance that has been a hallmark of Westinghouse products. Less on-the-job wiring, minimum ducting, no refrigerant piping, outside wall mounting... all offer the type of quick application that lets central air conditioning be a profitable standard item in any new home you build.

WhispAir is versatile, too. With two models, two sizes

# by Westinghouse conditioning new homes out "optional class"

available as either a cooling unit or heat pump, WhispAir solves the air conditioning needs of any size or style of home. Both 18,000 and 22,000 BTU sizes are fully rated, certified by ARI. Performance is tops. Service is practically nil...we have engineered the problems out!

Look into the WhispAir opportunity for offering central air conditioning as that standard extra that moves houses faster. Ask your professional Westinghouse air conditioning contractor to look over your plans. Or write to: Westinghouse Air Conditioning, Staunton, Virginia.

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

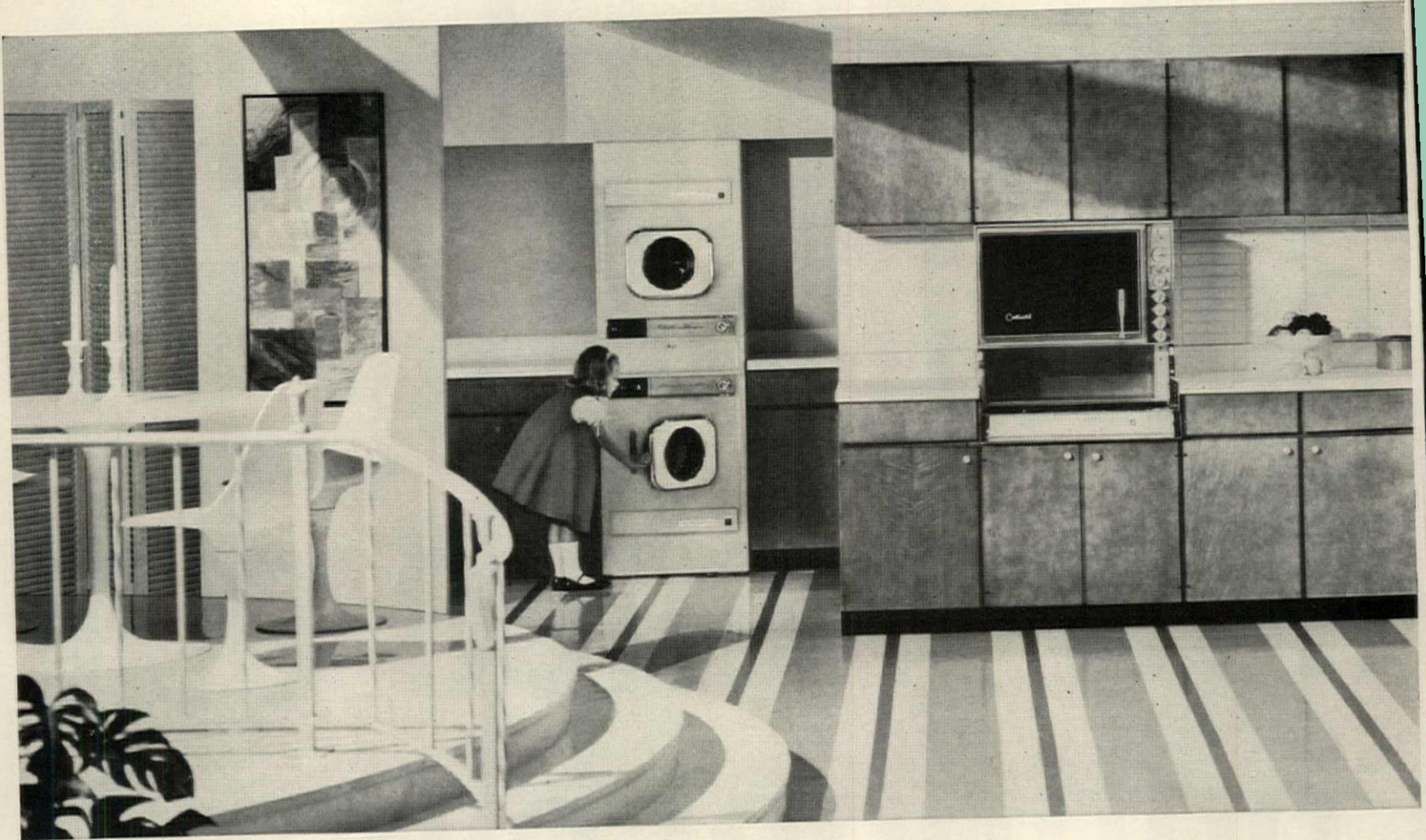
MAY 1962

\*Trade-mark

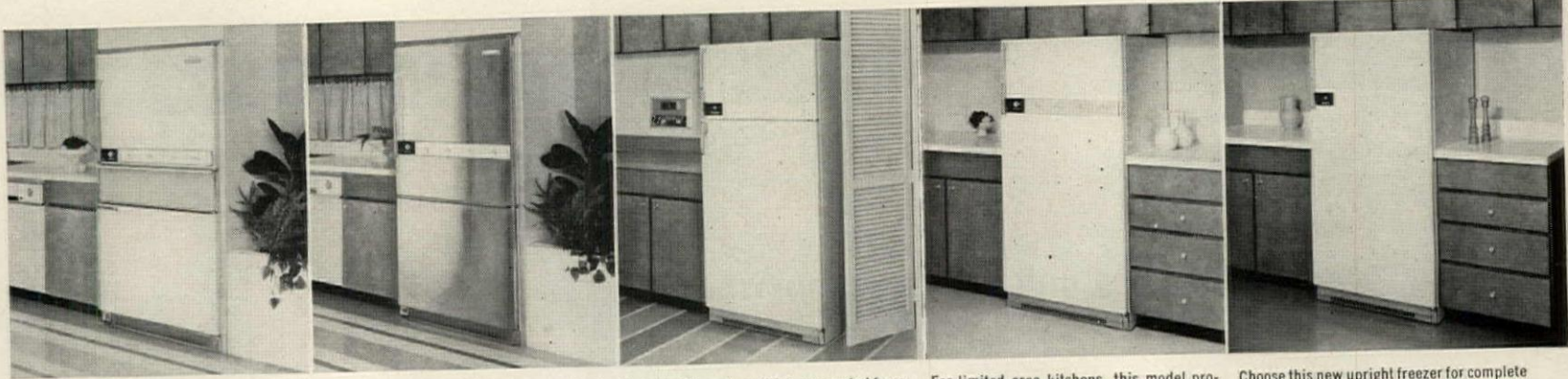
## WhispAir

by Westinghouse

# Only Westinghouse lets you design a coordinated



or so many ways in between...



For higher priced homes, include the unique Center Drawer refrigerator. Two Frost-Free models to choose from: 14 and 16 cu. ft.

For larger homes, install refrigerators with bottom-mounted freezers. This one has 152-lb. freezer capacity, and it's Frost-Free.

Install refrigerators with top-mounted freezers when homes are smaller. You can choose from Frost-Free or conventional models.

For limited area kitchens, this model provides big capacity in a small space. Has push button defrosting. Freezer holds a big 77-lbs.

Choose this new upright freezer for complete coordination of kitchen design. It's styled to match the new Westinghouse refrigerators.



Pick the budget-priced Roll Out dishwasher for low-cost homes. Holds service and has new double wash feature.

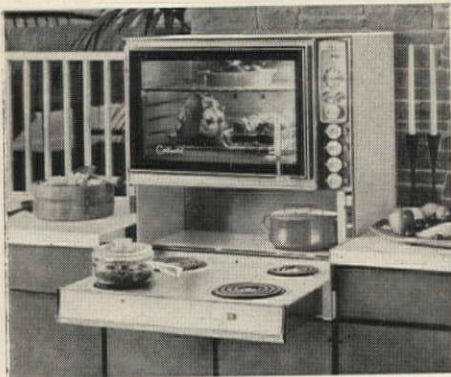
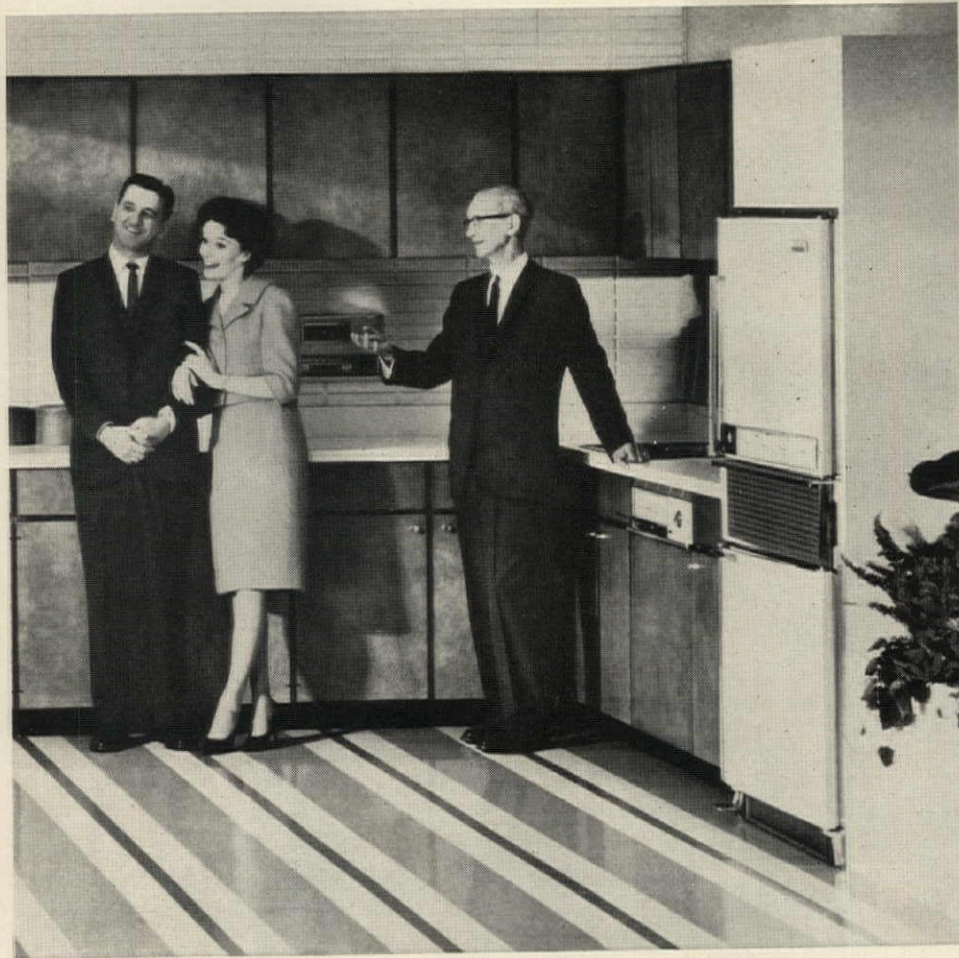
Pleasant for home buyers with the Imperial Roll Out. Has a Hot Water Booster, double wash, and every de luxe feature.

When your homes have spacious laundry centers and you want to offer the best washing system, choose the Westinghouse Laundromat® Automatic Washer and Matching Dryer. Models to fit every need.

Install the Space Mates when you have a limited laundry area—in vanity pair installation . . . or stacked as in the kitchen above. Together they wash and dry 18 lbs. of clothes. De luxe or standard models.

kitchen like this...

or this...



New Continental gives kitchens an exciting look. It features Magic Mirror Oven Door and exclusive Pantry Shelf. And Surface Units plug out for easy cleaning.

Many prospects for homes and apartments will find the Terrace Top 30 an ideal range. Its Split Level Platform makes pots and pans easier to reach. Big 23 inch oven.

This built-in oven and range platform combination gives smart design to any kitchen. Other matching combinations available for every type of installation.

When you want to install air conditioning, specify Heavy Duty model. Installs through the wall. Specially designed. Models from 6,000 to 11,300 BTU capacity.

Only Westinghouse gives you so many ways to design completely coordinated kitchens. Because only Westinghouse gives you so many types of appliances, completely coordinated in design . . . style . . . colors . . . and features. Now you can create perfectly matched built-in kitchens that fit into any space—for homes and apartments in any price range. And by doing it all through one source you save money. It simplifies your work from the drawing board to the final sale. Good reasons why *you can be sure . . . if it's*



**Westinghouse**

Westinghouse Electric Corporation  
Contract Sales Department  
Mansfield, Ohio

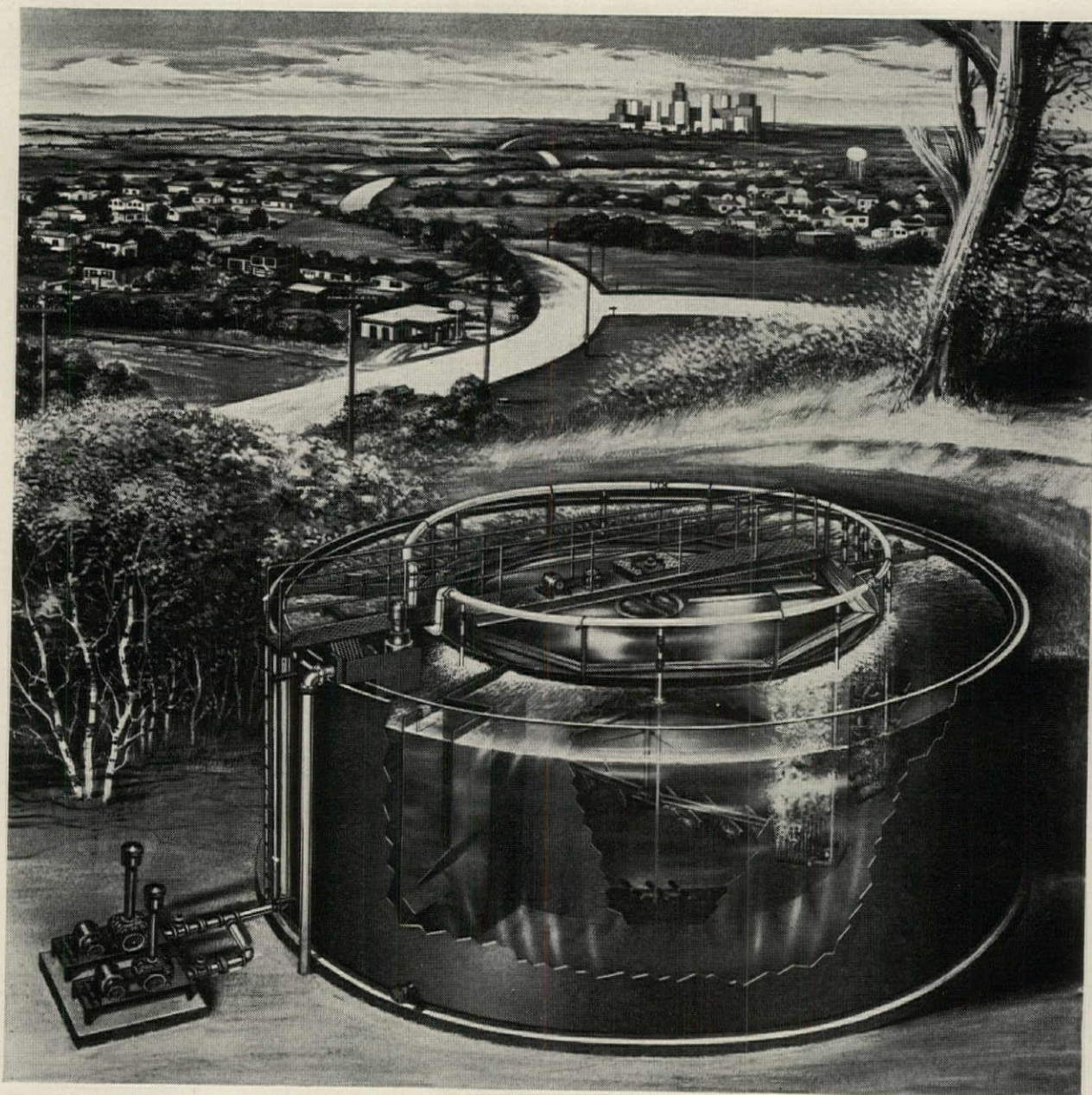
Please send me catalogue and complete details on the unlimited design possibilities with Westinghouse major appliances.

Name \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ Zone \_\_\_\_\_ State \_\_\_\_\_

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



## The Sewage Treatment Plant Designed for Larger Capacities



The Smith & Loveless Model R "Oxigest" brings dependable treatment to small communities, growing subdivisions, military bases, resorts and industrial developments in outlying areas not served by municipal sewer facilities. Factory fabricated and unit assembled, the Model R "Oxigest" is delivered to the job site for field-erection on the owner's foundation. All equipment is installed under the supervision of Smith & Loveless personnel. The "Oxigest" sewage treatment system is a modified activated sludge process commonly called "contact stabilization." Aerobic bacteria, when mixed with untreated sewage, quickly reduce organic waste ma-

terial to a low BOD effluent, free of objectionable odors and solids.

Smith & Loveless also manufactures complete, factory-built "Oxigest" plants for small subdivisions, motels, schools, factories, mobile home parks, apartments and other applications. Available in single, low-cost units or larger, bolt-together units, the factory-built "Oxigest" is delivered to the job site, ready for installation in less than a day.

For the new engineering bulletins on sewage treatment plants write Department 70.



# Smith & Loveless

FACTORIES: LENEXA, KANSAS • OAKVILLE, ONTARIO / WRITE: P. O. BOX 8884 • KANSAS CITY 15, MISSOURI



# A NEW SALESMAN FOR MEDALLION HOMES AND APARTMENTS!



## Only Hotpoint Gives You Such A Complete Merchandising Program And All-Electric Product Line To Help Sell Your Medallion Homes And Apartments



### GO ALL ELECTRIC WITH HOTPOINT FLAMELESS HEAT

Built to the same quality standards as Hotpoint appliances to deliver Gold Medallion living at its finest.

Hotpoint flameless electric appliances are now backed by a new 90-day Replacement Guarantee of Satisfaction—and we are telling 55 million people about it with full-color spreads in *Life*, *Look* and *Reader's Digest*.

This unique guarantee is a hallmark of quality that buyers will recognize and appreciate . . . one that helps sell the *entire* home.

You can cash in on it with Hotpoint's complete tie-in merchandising program, featuring:

- Local advertising support
- Special promotional aid

- Site display material
- Personalized hand-out brochures
- Kitchen planning service
- Merit Award recognition
- Sales training films; publicity

And, Hotpoint offers pre-sold quality features in so many models, you're sure to find a flameless electric appliance package that's just right for your homes and apartments.

Learn how the Hotpoint program can help you sell—contact your distributor today!



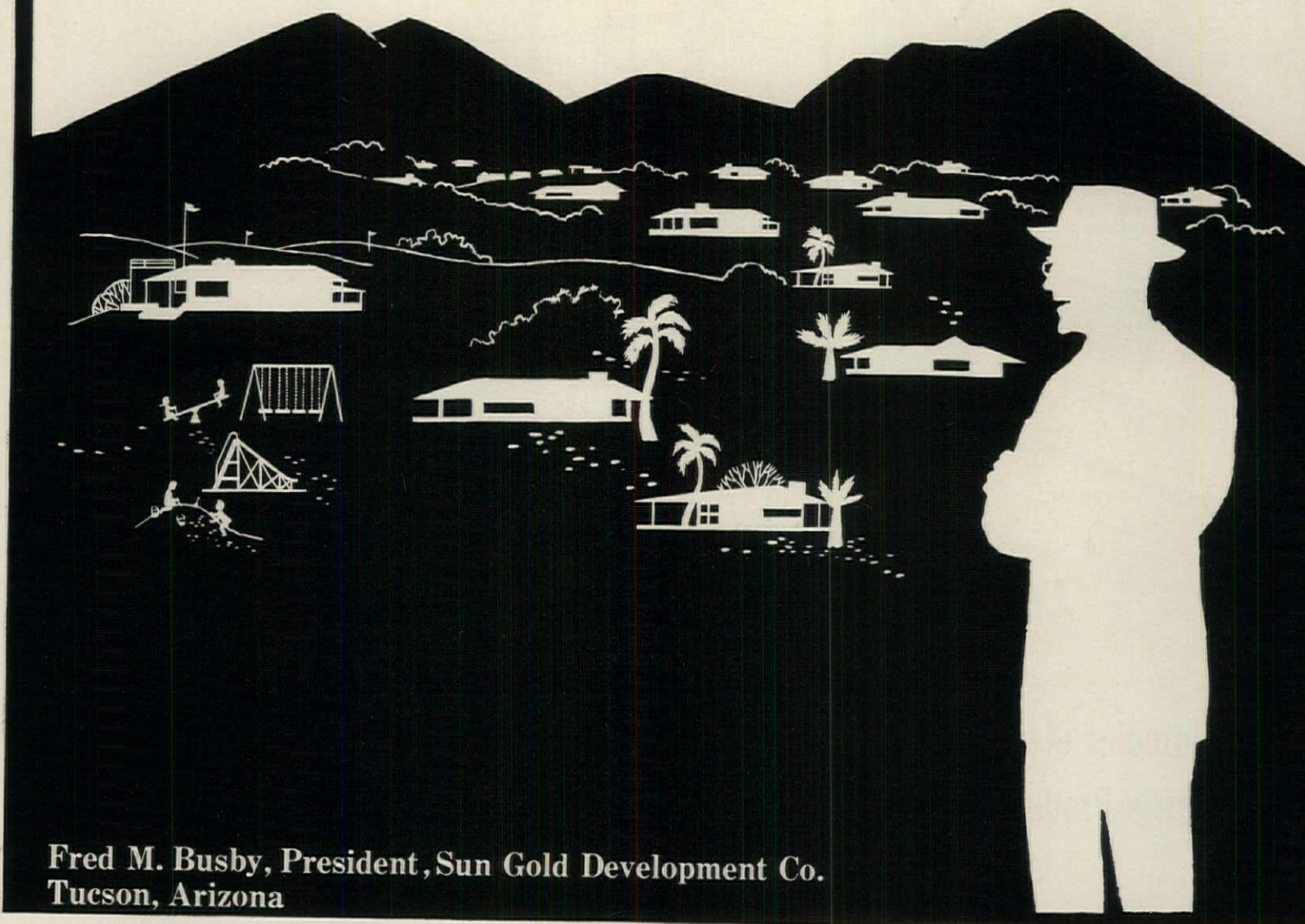
# Hotpoint

A DIVISION OF GENERAL ELECTRIC COMPANY, CHICAGO 44, ILLINOIS

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

A builder from Arizona reports:

“For trouble-free service and over-all economy, we chose Transite Pipes for our 700-home development.”



Fred M. Busby, President, Sun Gold Development Co.  
Tucson, Arizona



“Rolling Hills Country Club Park is a 15-million-dollar, 700-home community. It stresses the carefree life with special family recreation areas including a golf course, driving range and parks. The homes, too, are designed for carefree living. With this as our theme, it was essential that all the construction materials used should afford a lifetime of trouble-free service. That’s why Johns-Manville Transite Pipes were specified.

“We are using Transite for house-sewer lines, for housing telephone

cables, for venting soil and waste fixtures, for street sewers and water mains and for golf course irrigation. We are also using J-M’s new plastic pipe for domestic service and irrigation laterals. As a matter of fact, we always look to this brand-name product because our experience over the years has proved to us that it performs as claimed and requires virtually no maintenance. What’s more, it cuts installation costs to a minimum.”

For details about J-M Pipe Products, write to Johns-Manville, Box 362, HH-5, New York 16, N. Y. In Canada: Port Credit, Ontario. Cable: Johnmanvil.



**JOHNS-MANVILLE**







## CIRCUIT BREAKERS HELP SELL HOMES

We needn't tell you that today's home buyers are "electrically-minded." More and more, electrical equipment and appliances are being provided and promoted as an integral part of the home. It takes adequate wiring to provide for these "built-in" electrical features and others that will be added later on.

You have a real, merchandisable selling feature when you install **QO** "quick-open" circuit breakers in your homes. You're providing far more than adequate wiring. You're providing a convenience that's easily demonstrated and readily appreciated. There are no fuses to replace. Even a child can restore service, quickly and safely. You're providing modern protection against overloads and "shorts." And—you're providing for future circuits as they're needed.

You put a proven selling feature to work for you when your electrical contractor installs **QO**—finest breaker ever built!

*Yours For Better Living - Electrically*

THIS HOME IS EQUIPPED WITH SQUARE D CIRCUIT BREAKERS

NO MORE ANNOYING FUSES PROVIDED BY YOUR BUILDER!

**ELECTRICITY**

*Here's How We Help You Sell*

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

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

Square D Company • Mercer Road, Lexington, Kentucky



**SQUARE D COMPANY**

*wherever electricity is distributed and controlled*



## Accent on Value ! RIMCO Windows

RIMCO WOOD WINDOWS offer your prospective homeowners the value and livability they are seeking. Nothing emphasizes a room's beauty and quality like wood, so why not let RIMCO Wood Windows, with their decorative and convenience features, sell the rooms that sell the house. For complete information on the wide range of RIMCO styles, sizes and livable features, send for Sweet's insert or the new booklet, "Accent on Windows" by

**RIMCO**

**FREE BOOKLET**

2HH2

Rock Island Millwork Company  
Manufacturing Division • Box 97, Rock Island, Ill.

Please send me your FREE illustrated booklet,  
 "Accent on Windows"  Sweets insert

Name \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ Zone \_\_\_\_\_ State \_\_\_\_\_



## No Other Steel Closet Door Gives You All The Features Guaranteed by <sup>®</sup>Float-Away

Before considering *any* closet door, *know* all the plus features of Float-Away. *Know* your investment and reputation are safeguarded through quality material and unsurpassed engineering skill—an assurance Float-Away offers without qualification.

**IMPORTANT:** You are very possibly missing rentals or sales, and opportunities for construction savings by not using Float-Away metal closet systems.

Only Float-Away assures you of these and other problem-solving features:

**UNLIMITED FLEXIBILITY**—Anywidth, any height  
**WARP PROOF**—Dimensionally stable under all conditions

**RUST PROOF**—Zinc coated and bonderized 24 guage steel

**INSTALLATION SAVINGS**—Hardware complete and pre-assembled

**PAINT SAVINGS**—Superior prime coat may be left for later redecoration

**TRIM SYSTEM**—All trim furnished—no door frames necessary

**SHHH**—Unique sound-proofing system

**CONSUMER APPEAL**—Full access, wall-to-wall, floor to ceiling—extra storage—perfect answer for apartments or homes

**Write for 12-page catalog and architectural tracing details.**

**®FLOAT-AWAY DOOR COMPANY**

1173 Zonolite Road, N. E.  
Dept. H-562, Atlanta 6, Georgia

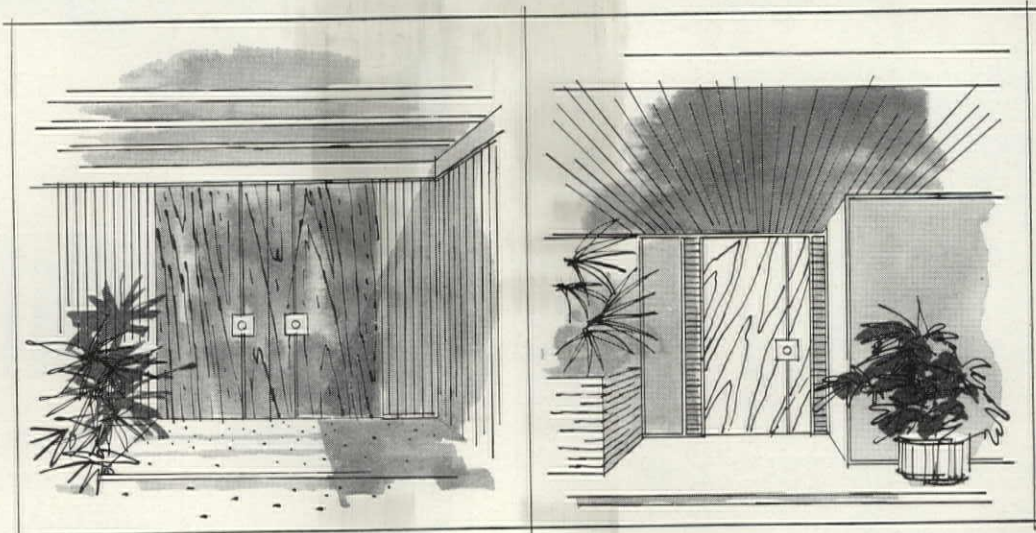
®Registered Trademark



**SCHLAGE:** Beauty where it shows... quality where it counts



DOORWAY DESIGNED EXCLUSIVELY FOR SCHLAGE BY  
ERNEST WRIGHT, WRIGHT-RICH & ASSOCIATES, AIA,  
DALLAS, TEXAS; SCHLAGE TULIP® LOCK OVER  
BARRINGTON ESCUTCHEON, BRIGHT BRASS FINISH



**ADAPTATIONS:** Mosaic panel in color illustration covers the back exterior of entryway cloak closet. Drawings above show how this panel (and other design features) can be varied from unit to unit. For structural details of this and other Schlage doorway designs, write Schlage Lock, 2201 Bayshore, San Francisco. Free portfolio will be mailed to you.

## *Distinctive entranceways boost home sales*

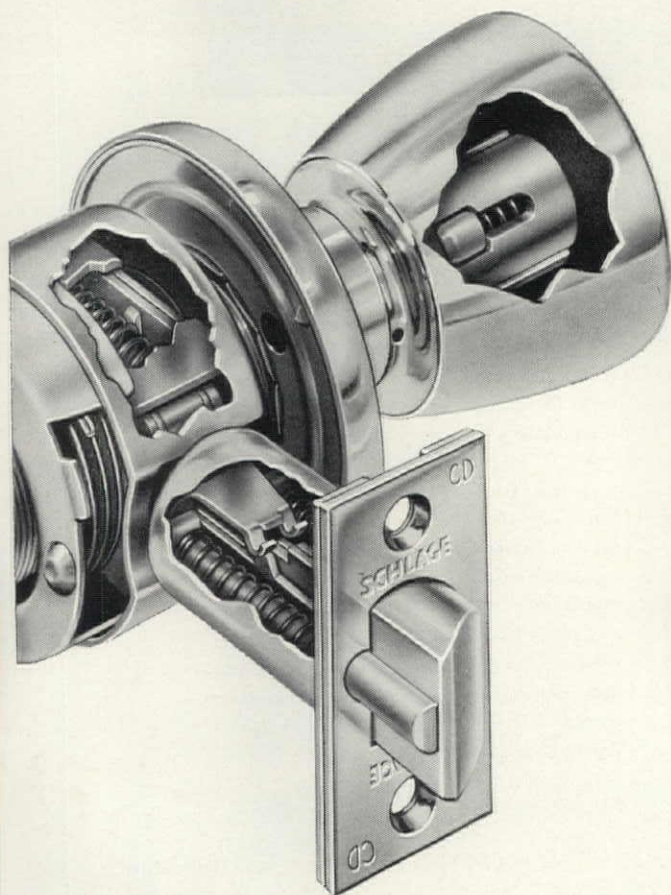
See how this doorway treatment catches your eye? Gives you a good idea of how the right entry can stop lookers when you've a home for sale. And because the front door is where a prospect gets his first impression, pleasing him here can help sell him faster.

This is why Schlage makes a special effort to assist builders plan doorways for maximum appeal. Schlage offers you special doorway designs — for use without fee or further permission. Leading architects are commissioned to create these entries around various models of Schlage locks.

Any door is more appealing when Schlage is the finishing touch. Schlage brings to lock-making the same sort of respect for quality which the master builder has in his own work. And Schlage is so well known to your public. *This* trademark at the door is a beautiful way to say you build with the best.

. . .

*What's in the name Schlage?* Quality that starts with precision engineering. Every part is machined to close tolerances, each detail perfected over the years to produce the world's finest lock. Only Schlage makes the original cylindrical lock.

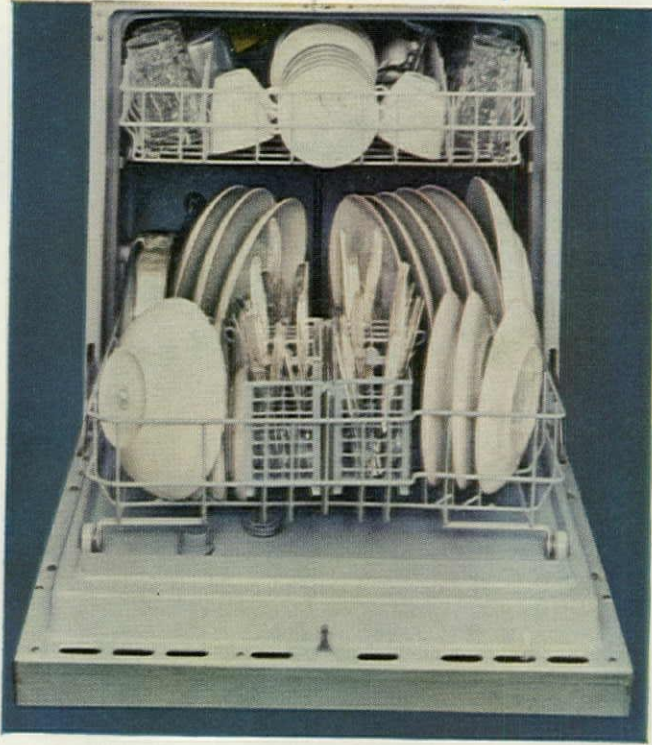


**SCHLAGE**®

Schlage Lock Company

San Francisco • Los Angeles • Chicago • New York • Vancouver, B. C.

### 1. Load it this way



### 2. Or load it this way



### 3. Start it

### 4. Bless it

## New Waste King Universal Dishwasher-Dryer will hold everything, get things clean and dry!

Twelve-inch plates, oval platters, even odd and old-fashioned shapes fit readily into only this dishwasher.

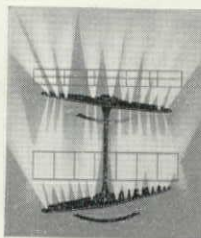
Same goes for your big roasting pan, casseroles, long carving knife, tall pitcher and coffee pot.

The top basket comes out easily (Picture 2), leaving a rack for extra-large pots and pans! Start it, and a washing action more effective than any other dishwasher takes over. The picture at right shows how the jet streams from two full-width full-power arms sweep clean through both baskets.

Another exclusive new benefit: You can select water boosted to a super-cleansing

165° for the final rinse or for both the final wash and rinse.

Only this new Waste King Universal Imperial 900 has such a great capacity for getting



Gas & electric ranges • Dishwashers • Food waste disposers • Service assured anywhere in the nation.

soil off silverware, dinnerware, glassware and cookware...and keeping it off.

A unique filter system continuously traps even the tiniest particles so they cannot be recirculated. Cleanest wash; best rinse ever, too!

Spot-free, bacteria-free drying uses only the hot, clean air already in the dishwasher and does not raise kitchen humidity. That's why beautiful wood panels are so practical. Or match your kitchen with stainless steel or any of 16 happy colors.

A nearby dealer who knows what's best is now demonstrating this new dishwashing wonder. (Don't know his name? Write to: Waste King Universal, Los Angeles 58.)

**BOLD ANNOUNCEMENT:** This full page in *Better Homes & Gardens* for June introduces a dishwasher without a competitor. Outstanding.

**SAFE PREDICTION:** This new Waste King Universal dishwasher will catch the eye of any prospect, speed the sale of any house, boost the reputation of any builder. (Great at washing and drying dishes, too!)

**STRONG SUGGESTION:** See this stand-out yourself. Then, when you're sold, build it into the house you live in and the houses you make your living from. Good idea? Yes; you'll get a lot of those from Waste King Universal.

# Roundup:

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## Spring spurt in sales and rentals brightens outlook

March's rebound in starts (see p 46) bears out with official figures what builders across the nation told HOUSE & HOME a month earlier (NEWS, Apr). The annual rate of non-farm private starts jumped 22% to a 1,380,000-a-year pace.

HHF Administrator Bob Weaver stands by his forecast of 1.4 million starts for the year. "It will be hard but we can make it," he says. He predicts most of the increase will be in multi-family units—which looks like the year's safest wager.

Mortgage men say money hasn't been so plentiful in years. And the price is easing, according to HOUSE & HOME's survey (p 51).

Some soft spots are still evident. FHA's ban on speculative building in south Florida is being relaxed (p 46) but it brought to light credit report laxities. Foreclosures hit a 21-year peak in 1961 and MBA says delinquents also are at record levels. So FHA is cracking down on credit fudging.

Housing stock prices took their sharpest drop in over a year (p 64). And President Kennedy's heavy-handed upset of big steel's \$6/ton price increase scares some materials producers away from price boosts to offset their rising costs.

## More selective tightening of anti-bias rules

URA Commissioner William Slayton has just ruled that all builders buying land cleared with federal renewal subsidies must pledge to obey state laws banning race bias in housing. The pledge will be included in sales contracts and become a covenant running with the land, thus binding present and future owners to obey existing or future laws. Up to now, URA has only required cities to notify redevelopers of such laws. But the US Civil Rights Commission found that 57 of 61 projects studied (including seven public housing projects in renewal areas) contained non-white residents. But 15 projects were completely non-white.

URA's move is the second in what shapes up as a new Kennedy Administration tactic toward keeping the President's campaign promise to prohibit race bias in housing, although a Presidential order applying to all federal aided housing has been postponed. FHA last month agreed to help police Pennsylvania's anti-bias law by refusing commitments to violators (NEWS, Apr). Commissioner Neal Hardy now verifies what builders had publicly charged: he will cut off commitments to builders after a state administrative agency finds them guilty of discrimination. If the builder appeals successfully to court, FHA will reverse itself. Hardy's general rule: FHA will reflect the current ruling of the highest-ranking agency or court. "I can't administer the laws of Pennsylvania," explains Hardy.

Leaning on state laws means the Kennedy administration is only half-keeping its leader's word, cry some critics. President Charles Abrams of the Natl Committee Against Discrimination in Housing says the URA ruling gives Southern redevelopers "a free hand to discriminate against Negroes" because these states have no anti-bias laws. Abrams, New York lawyer and veteran housing consultant, calls it "the first official sanction of federally aided discrimination in the Kennedy Administration . . . a perversion of public power into an instrument of oppression" done in "the name of social reform."

**WASHINGTON INSIDE:** Look for some tinkering with the new FHA home improvement program if it doesn't begin to perk up during the spring building season. Officials are concerned over its failure to live up to its advance billing. Now they concede that it won't generate much activity until next year. But the chances are little better than zero that with the present surplus of mortgage money the Kennedy regime would countenance interest rates above the 6% limit now fixed by law. Best bet is that liberalization, if any, will be confined to fringe benefits like a cut in red tape and/or a bigger origination fee—now limited to 1%.

Chances look dim for Sen Paul Douglas' truth-in-interest bill this year. A 5-5 tie vote by his Senate subcommittee considering the proposal killed Douglas' motion to hold hearings in several cities outside Washington. These would have been aimed at whipping up public support for the legislation.

FHA is drawing closer and closer to approving FHA mortgage insurance for at least some kinds of shell homes (ie, semifinished rather than almost completely unfinished units).

"All it will take is a few changes in FHA's minimum property standards for section 203i," says a top FHA official. "It ought to go through very soon."

**MARKET MURMURS:** Success of Chicago's 61-story circular apartments is inspiring imitation. Developers John J. Mack and Raymond Sher are planning a 65-story apartment on the east side of Michigan Ave on the near north side. It would cost \$30 million. The twin towers now being built by the Building Service Employees Union along the Chicago River (the apartments start on the 20th floor above stores and a garage) are drawing a response that President Charles R. Swibel of the leasing company calls "unbelievable": 2,247 applications for 896 apartments, and \$50 deposit checks from 1,200 of them. "Applications have come from coast-to-coast from people moving to Chicago," he says. One-third come from Chicago suburban dwellers.

Rising property taxes are making it harder and harder to sell homes, complain some Chicago realtors . . . Phoenix builders find the market strong for rental housing for retired folk.

THE two hottest FHA programs are housing for the elderly and condominium. Application figures don't show the spurt yet. But FHA officials can tell a big upsurge is in the works because prospective sponsors come in months before formal application for feasibility talks. *NEWS continued on p 44*

**ENTICING AD** with slogans like these sell tomorrow's virtues of today's stretches of sand and greasewood. Promoters go as far afield as international editions of US papers to woo buyers. FTC points to these danger signals in ads: 1) offers of several acres of land for as little as \$39/month, 2) promises to return all money if the buyer isn't satisfied, 3) representations that the stability of the area is guaranteed by the US government, 4) warnings that only a few lots are left, 5) claims that the lots have all city conveniences, 6) advice that buyers should get in before prices rise, 7) contentions that the promotion is sponsored by a local chamber of commerce.

## Can officials curb phony land promotions?

State realty commissions and the FTC sharpen their scrutiny of burgeoning sales of desert lots, but so far the promoters are rolling right along

The deserts are abloom with land promoters these days.

Some of the promotions are honest efforts to plant housing in what has been 'til now arid, unusable wasteland. Some are frankly speculative ventures that could pay off for the purchaser-investor at some future time as the nation's population grows. Some, alas, are frauds.

These last are stirring up concern among state and federal officials, Better Business Bureaus and responsible real estate men. Such is the public hunger for a piece of land somewhere—commonly for an investment or for a future retirement home—that thousands of people are willing to plunk down money for a half acre or acre of ground they've never seen on a desert 2,000 miles away. The lure: the low price and the glib advertising extolling the advantages (and skirting the drawbacks) of the desert paradise. It seems hard to go wrong for the money—land is land and the book says it should increase in value—but many a hapless purchaser is finding out or will find out that it's all too easy to blunder.

Cries California Assemblyman Lester A. McMillan: "The American people are being fleeced out of more millions [in fraudulent land schemes] than they were losing in stock frauds before the Securities & Exchange Commission was established." McMillan heads a legislative committee that is probing dubious land promotions in California.

### Here's a look at a typical desert land fraud.

The land—flat, desolate and bone dry—is situated miles from a small, sleepy town. The only road to it is a narrow, rutted trail, impassable in bad weather. The sandy soil supports rattlesnakes, lizards, and jackrabbits. The vegetation is a scattering of cactus, greasewood and sagebrush. Perhaps Digger Indians once lived here, eking out an existence eating rats, grubs, and insects. Maybe even the Diggers shunned it.

In the summer the temperature shoots up to 130° (it drops to 13° in the winter). Humidity averages 8% and 5" of rain fall each year. And as one observer notes: "Sandstorms are frequent, reducing visibility to zero and causing much material damage. Winds of 60 miles an hour are not infrequent."

The promoter owns a square mile or so of this land. He bought it for \$4.50/acre. Staking out the corners of the plot, he maps out (on paper) streets and blocks, runs a bulldozer over the ground to make it look as if something is

happening and then sets about selling individual lots.

The land, typically, is located in southern California, Utah, Colorado, Nevada, Arizona, Texas, or New Mexico. So the promoter advertises the lots in newspapers in New Jersey, New York, Chicago—perhaps even in Europe—but anyway far from where the lots are (natives know what the land is like). The advertisements offer the chance to buy by mail a "western-sized" half-acre homesite at the low, low terms of \$10 down and \$10 a month—total price \$200. Pictures in the advertisements and brochures show tall, cool mountains looming in the near background, lush vegetation, girls in bathing suits splashing in crystal pools. The sleepy town becomes a live-wire community with all kinds of shopping facilities. The reader learns that hunting, fishing, skiing and other sports are on tap within driving distance, and water is at hand.

### The buyer finds this desert paradise is not quite as advertised.

What he does find, if and when he gets around to seeing what he bought, is that the mountains (along with the hunting, fishing, swimming, and skiing) are a couple of hundred miles (and a good day's drive) away. The vegetation is so sparse that 40 acres are needed to pasture one cow. It will cost up to \$400 to \$500 to have the exact location of his lot pinned down by a surveyor. Water? It's available—more than 300' down, and drilling a well can cost \$1/inch. What he has, he finds, is land he can't use, land he can't sell.

Promoters have bought 250,000 acres of Nevada desert for about \$1.2 million to sell to out of state buyers, says Executive Secretary Gerald McBride of the state's Real Estate Commission. If the promoters unload it at the usual prices, their take will be better than \$100 million, a profit ratio of almost 100 to 1. Says McBride:

"Most of the land offered at fancy prices is third or fourth class grazing land assessed at anywhere from 50¢ to \$2/acre. One of the

brochures talked about the sparkling Humboldt River. So I went up to the place and stood in the middle of the river and kicked up clouds of dust. There wasn't any water to be seen. This new subdivision business is one of the biggest swindles ever perpetrated on the American people. The promoters, often using good law firms, incorporate and then incorporate and incorporate again until they snow investigators under with details. It's a national problem."

Adds McBride: "The promoters tell us, 'Look, people will buy this stuff and as long as they'll buy it we're going to sell it.'" McBride heads the rackets committee of the Nat'l Association of License Law Officials which will discuss with realtors ways to combat the problem this month in Minneapolis.

### The boom in land—and apparently the frauds that go with it—is the biggest since the free-and-easy 1920s.

Says Nevada Real Estate Commission Investigator Glenn Sayles: "This land stuff is hot. It's been growing since 1959. These guys [the promoters] are appealing to the little man who never owned anything. They quote George Washington, Hettie Green, Horace Greeley, John D. Rockefeller, and Andrew Carnegie. They are preying on fears of the bomb, smog, congestion and on the yearning all men have for a little open space, a place for recreation, a place to retire. They play on the whole gamut of human emotions."

Desert land isn't the only stock in trade of the land promoter. They are also peddling swamp land in Florida, brush country in Arkansas, volcano sites in Hawaii, and dubious values in Oregon and the Bahamas. But, says Vice President John R. Hoffman of the Nat'l Better Business Bureau: "The southwestern United States now leads in questionable land promotions."

### A few states are acting to curb slick operators.

California and Arizona have lately adopted laws to require subdividers to provide pertinent information to prospective purchasers. California is trying to tighten its regulations on subdivision promotion still more. Hawaii has a law aimed at making subdividers follow through on promised improvements, and Colorado has put a not-too-effective subdivision control law on the books (NEWS, Aug).

The biggest club against land swindlers could be swung by the Federal Trade Commission which is investigating advertisements of "suspiciously fabulous real estate bargains." Says Daniel J. Murphy of FTC's bureau of



## HOUSING MARKET:

deceptive practices: "Much of this advertising contains misrepresentations, and some of it appears to exaggerate to the point of fraud."

**Cracking down on the land frauds is easier said than done.**

The dividing line between speculation and swindle can be thin. Promoters are adept at succeeding in their business without really lying. And it's hard to protect unsophisticated investors against themselves when they catch speculative fever.

One promoter who has run into legal trouble is Beverly Hills (Calif.) Realty Operator Edward H. Johnson. He was arrested and booked in San Francisco on misdemeanor charges of ignoring a state order barring him from selling \$750,000 of Elko, Nev. land at \$31/acre in California. Elko sources say the land is assessed at \$1.25/acre. The state real estate commission is also holding hearings which could cost Johnston his realty license.

Desert land promotions are not necessarily fraudulent. Some promoters are making legitimate—and successful—efforts to cash in on the demand for subdividable land.

M. Penn Phillips, a veteran desert land subdivider who is now operating in Oregon, contends: "You can't buy a poor piece of California land; you can only pay too much for it." Prof James Gillies of UCLA takes note of a saying that "if you buy a piece of desert land your son will think you were a fool but your grandson will think you were a genius." But he calls it only a "long-term hope" that desert land values will rise very much.

### REALTORS AIR WORRIES

Will the surge of desert land promotions boomerang into a black eye—or worse trouble—for all real estate men? Realtors fear so. In NAREB's weekly newsletter, *Headlines*, Executive Vice President Eugene Conser warns:

"High pressure advertising is enticing hundreds of thousands of dollars out of communities, to the detriment of Realtors. It is to their detriment because people, misled by false advertising, blame anyone near at hand who may be identified with the same product. People assume that Realtors are behind all real estate developments; they assume that state laws guard against misrepresentation and assure that land is adaptable to the use advertised.



CONSER

"These assumptions are not true. Speculative land developers frequently cannot gain admission to real estate boards, cannot become Realtors . . .

"Most people should buy real estate only for use, whether it be a home, a farm, an apartment, or a factory; should invest in real estate when they have ample funds and align themselves with an expert adviser. They should speculate in real estate when they can afford to gamble. But they should not be misled into gambling when they think they are investing."

Adds Conser: "Some states consistently have rejected Realtor urging to adopt subdivision regulation acts which will require public disclosure of facts regarding land offered for public sale. The abuses which Realtors have tried to prevent—and which legislatures have refused to recognize—are now plaguing the public . . . Realtors need better cooperation from state authorities if they are to protect the public against its gullible self in the mail-order purchase of unusable subdivided land."

## FTC imposes stiff new rules on shell home ads, aluminum siding

Paul Rand Dixon, 48, is an affable but tough-minded Tennessee lawyer who, as he seeks to build the power and prestige\* of the Federal Trade Commission, is zeroing in on housing industry practices long overlooked officially.

Last December FTC Chairman Dixon issued advertising guides for fallout shelters. "We have had pretty good compliance so far," he notes.

Last month the second Dixon project emerged from nearly two years of hearings: trade practice rules for residential aluminum siding. The rules brand as unfair trade prac-

Walter Bennett



FTC'S DIXON  
Ambitious rule maker

tices any claims by siding manufacturers, salesmen, or applicators that aluminum siding 1) requires no repainting or repair for the life of the structure, 2) remains unchanged in color, 3) is indestructible, 4) has thermal insulating qualities exceeding any other metal or material, and 5) cannot be damaged.

The rules prohibit promises that a customer's home will be used as a so-called "model home" or "advertising job," or using bait advertising, or false gift offers.

In publishing its rules the FTC overrode objections by the Aluminum Siding Association that the rules should apply to all siding materials. The Natl Established Repair, Service, Improvement Contractors Association (NERSICA) complained the rules created "adverse publicity" and affected only the 10% of aluminum siding business involved in interstate commerce.

**Undaunted, Dixon has just published similar rules for shell houses.**

Dixon feels this industry offers the possibility of providing low-cost housing, and has won the co-operation of shell home makers in making the new guides work.

Dixon is mainly interested in "disclosure" because the public "is entitled to know what it is buying." Two key rules:

1. *Prices and financing terms will have to be spelled out.* "If an interest rate is quoted, it must be a simple interest per annum calculated on the basis of the unpaid balance due as reduced after crediting installments paid," says FTC.

Other rules: down payments must not be quoted as if they were the final price; the amount of any balloon payments coming due at the end of the installment term must be clearly stated; the amount adds to the final prices must be disclosed.

2. *The degree of livability must be stated clearly.* Dixon says he wants to guard against

\* He is also seeking a 17% budget boost (to \$12 million) for next fiscal year.

the rural or backwoods fellow who sees a picture of an attractive house and orders one. "The poor fellow is apt to get the shock of his life when a truck comes up and dumps a package on his lot" because the ad failed to say it came disassembled, explains Dixon.

Thus the new rules say shell advertising "in every case must clearly and conspicuously disclose that it is a shell house."

Other rules: buyers cannot be told they are getting special prices for a "model home;" delivery and installation charges must be clearly shown; any claims that shell buyers will save money must show the basis of such claims; the buyer must be told he will have to buy finishing materials to complete the shell.

FTC rules do not have the force of law, Dixon notes, but he hopes affected industries will follow them. The rules apply only to goods in interstate commerce, and Dixon expects most shell homes would fall into this category. If a firm ignores guides proposed by FTC, a hearing is held. If the commission decides there has been a violation, it issues a "cease and desist" order which can be backed up by US district courts.

### FHA issues commitments on first condominiums

Last month, eight months after Sec 234 was written into the 1961 Housing Act, FHA commitments went to the first two condominium-financed apartment projects.

First Sec 234 project is the 70-unit Torrealta, a 14-story building in San Juan, Puerto Rico. Former Boston Builder Joseph F. Kelly is sponsoring the condominium whose units will sell for \$16,500.

Second project—and the first mainland US condominium to get FHA sanction—is 60-unit, seven-story Park Layne Towers in Hallandale, Fla., midway between Fort Lauderdale and Miami. Builder H. B. Layne said apartment prices would be from \$22,000 to \$25,000, with maintenance costs, including taxes, of about \$1,100 annually.

Condominium buyers will own fee simple title to their apartments and can resell this title as a single-family house is resold. Condominium ownership (H&H, Dec) traces to the Sixth Century and is widely accepted in Latin and South America. It has been popular in Puerto Rico since 1955.

A few scattered US apartments, notably in San Francisco and Albuquerque, have used the plan with private financing. Last month 110-unit Atlantic Cloisters was unveiled in Boca Raton, Fla. with financing by First Federal S&L of Broward County.

But until last year the only way US buyers could buy an interest in an FHA apartment was as a Sec 213 co-op. In this the buyer owns stock in a co-operative organization which in turn owns the building.

**Biggest obstacle to condominium is tax assessor reluctance to recognize "subdivisions in the sky."**

C. Franklin Daniels, head of FHA's multi-family operations, says "This is the key to condominium." FHA requires each apartment be taxed separately.

Assessors in many states claim they need special laws before they can assess apartments individually. So far only Hawaii, Arkansas,

continued on p 46

and South Carolina have passed such laws.

In states where special laws aren't needed, assessors are having trouble agreeing on method. Some want to value the apartment building and grounds as a whole, then divide the total by the number of units. Others think each unit should be appraised separately, then the common areas, like roofs, stairs, and grounds be evaluated and apportioned among the units.

Condominium taxing is becoming a hot political issue with city and county assessors who have to run for office. Example: last month Delbert V. O'Brien, chief deputy in the Los Angeles County assessor's office who wants to succeed his retiring boss, told a standing-room-only throng of 369 builders that he felt new laws were needed before condominiums could be assessed. Two of his opponents, John Gibson and Clarence Byson, got up and said that if San Francisco could assess condominium apartments separately under present law, there was no need to go to the legislature. O'Brien asked for a second remark and said that if a method could be worked out without new laws, he was for it.

## MARKET BRIEFS

### Realtors vs lawyers (contd)

Realtors have suffered another setback in their running battle with lawyers over preparing documents for the sale of property.

## LOCAL MARKETS:

### FHA eases its south Florida ban

Miami and Tampa FHA offices are putting builders on a carefully-drawn rationing formula for commitments. This ends, effective May 1, the starvation diet imposed by a March ban on speculative commitments in seven populous counties (NEWS, Apr).

Builders can get five conditional commitments provided their subdivision has a clean bill of health. This means it does not have five house 1) already foreclosed, 2) in process of foreclosure, or 3) in unsold inventory. Commissioner Neal Hardy notes that builders have "several thousand" commitments in hand which were unaffected by the ban (although all unused operative builder commitments were cancelled). And builders may apply for insurance when they have a bona fide buyer. "It is my hope that these two allowances, plus this modification, will permit a sound level of building activity until the market returns to a state of balance," he says.

### Poor credit screening helped send Florida foreclosures to 17% of the US total.

A special FHA report tallied 3,385 foreclosed homes in the Tampa and Miami districts on Feb 28, out of 20,000 homes FHA has foreclosed nationally. Another 3,178 homes are being foreclosed, nearing foreclosure, or being held in mortgagee inventory.

Hardy blames three things for the situation: 1) "errors dating back several years," 2) "excesses on the part of some builders," and 3) "poor credit screening."

"Woeful inaccuracy" in some credit reports resulted in \$70-weekly clerks being palmed off to FHA as \$100 department heads, says Hardy. FHA is checking all credit applications on foreclosed homes to see if fraud is involved. Some estimate that 5% of all foreclosures involved cheating.

As if to underscore Hardy's point, a federal court in Miami criticized government processing as it sentenced Mr and Mrs Charles R. Spindler of Fort Lauderdale to 90-day and

The Arizona Supreme Court has ruled that real estate and title companies may not make out sales contracts, deeds and other legal papers in realty transactions. The court held that this is the illegal practice of law and that such documents must be prepared by lawyers. The decision came in a case brought by the state bar association against five Arizona title companies and Ford Hoffman Realty.

Realtors contend that using lawyers on routine transactions unnecessarily boosts the cost of property transfers. The cost of a simple house sale might go up \$100 each for both buyer and seller, realtors figure. So they are not giving up without further fight. At the 17th annual convention of the Arizona Association of Realtors, a resolution was passed to circulate petitions to have the issue put on the November ballot as a referendum measure. Meanwhile, a motion has also been filed for a rehearing of the court case. This will keep the decision from becoming final while realty men look for ways to thwart it.

### Prefab output up

Prefabricated homes accounted for 16.7% of one-family starts last year, according to a survey just made by the Home Manufacturers Association. That's an increase of 3.4% from 1960 when prefabs comprised 13.3% of one-family nonfarm starts. Last year's total: 156,004 prefab homes started

30-day prison terms last month for forging a signature to a VA loan application. Said Judge Emmett Choate: "The mortgage companies in many cases are equally at fault. So are the builders in many cases. I am sorry to see the business of the United States carried on in such a fashion."

A federal grand jury in Miami indicted eight men and one woman for falsifying FHA Title I home improvement loan applications.

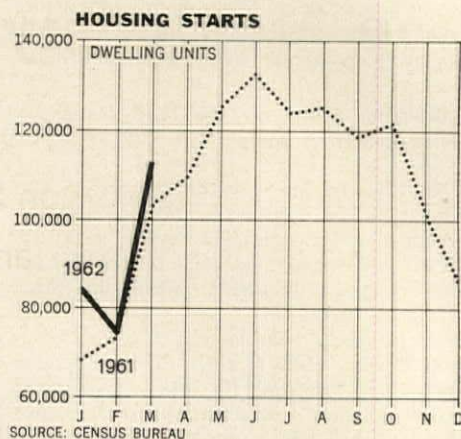
### FHA's rationing formula hits hardest at subdivisions with many foreclosures.

Foreclosed homes "are highly concentrated in certain areas," Hardy notes. He says he found four or five very bad spots but won't name names to protect home owners. Sen George A. Smathers (D, Fla.) is pressing FHA to single out offending builders rather than chastise the entire housing industry.

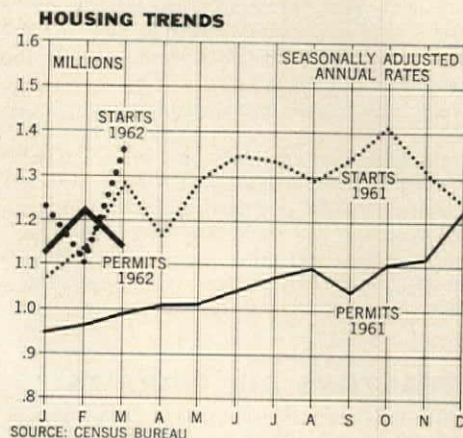
Instead, the FHA commissioner is concentrating on getting foreclosed homes reconditioned and back in the market. He is sending a task force from Washington to smooth resale procedures. He is approving more fee appraisers to re-evaluate acquired properties. He also is seeking more brokers to sell and maintain foreclosed homes. The Pinellas County (St Petersburg) board of realtors started to set up machinery to help FHA.

**St. Louis:** So little land in St. Louis County (outside the city) remains zoned for medium-sized lots that builders have persuaded building labor spokesmen to join them in labeling the situation a "building industry crisis." A professional consultant's study shows only a 3½-year supply in the county of lots zoned for 15,000 sq ft residential, say builders. They call a ten-year supply a "bare minimum."

This "artificial scarcity" has produced "zooming land prices and real estate speculation" and has forced use of land "uneconomical to develop and with questionable marketability," cry builders.

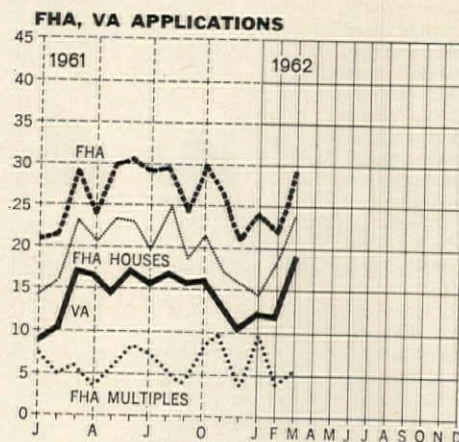


Private housing starts took their traditional spring hop in March, touching 112,200 units compared to 74,800 in February. What cheered government economists most is that private activity for the first three months is 10% ahead of last year. For the first quarter private starts totaled 266,300, an annual rate of 1,254,000.



Private non-farm housing bounced back in March after four months of decline. The seasonally adjusted annual rate of starts jumped 22% to 1,383,000 from February's 1,131,000. March thus was the highest month since October, when a downswing started, and 10% over last March.

The seasonal rate of building permits (representing actual permits in metropolitan areas with about 85% of US housing) dropped 7% in March to 1,141,000 units.



March applications to FHA for new homes rose to 24,571, some 31% over February. The jump was mostly seasonal; the seasonally adjusted annual rate of FHA applications rose only 3%, from 239,000 to 246,000 units. This rate is 5.6% ahead of March 1961. Multi-family project applications covered 5,261 units, also up 31% from February but 15% below year-earlier figures. For the first three months of 1962 total new dwelling activity of 76,785 units is 3.7% above last year.

VA loan guaranty activity continues to grow. Appraisal requests for new dwellings hit 19,030, up 58% from February, 7.6% from February '61.

CLOSE-UP:

# Joe McMurray of the Home Loan Bank Board

For the first time in years, the federal agency that guides the \$80 billion S&L industry has a mover and shaker at the helm and the industry likes it—so far

By Gurney Breckenfeld

The astonishing thing about all that Joseph P. McMurray has accomplished in his first year as chairman of the Federal Home Loan Bank Board is that it has happened so quietly.

Perhaps this was only to be expected, for McMurray likes to operate that way. His formative career years were spent as a Senate staff aide, where he acquired a deft touch at the art of working behind the scenes and getting along with people of every political persuasion.

Since McMurray took office a year ago as the government's head watchman over an \$80 billion industry that finances 43% of the nation's new housing, the torpor that seemed to envelop the board in recent years has changed to an atmosphere of activity. Not only has routine business speeded up (the board held 137 hearings last year, almost double the 1958 level). More significantly, the board has suddenly started to use its broad powers to regulate the S&L business aggressively instead of passively. On balance, the new rules so far should help S&Ls keep their top place in home mortgage loans despite sharp new competition from nearly everybody else.

Most far-reaching thing McMurray has done is to give S&Ls more ways to compete with FHA via conventional loans. Specifically, the HLBB has:

1. Lifted loan limits and extended the maximum term of S&L loans from 25 to 30 years. S&Ls now can make a 90% conventional loan on a house priced up to \$25,000 and can finance a \$30,000 house for only \$3,500 down. Moreover, S&Ls may now put 20% of their assets instead of 15% of their deposits into such high-ratio loans.

2. Expanded loan participation by letting originating S&Ls sell 75% of loans instead of 50%.

3. Authorized S&Ls to make loans 100 miles from their home offices instead of only 50 miles.

4. Considered and will probably act soon to let S&Ls make bigger apartment loans (25 years instead of 20, 75% instead of 70% loan-to-value ratio). And the Board is about to urge legislation to modify the law restricting apartment loans to 20% of S&L assets. For this is housing's major growth area.

By themselves, these moves are important. Taken together they may even mark the start of a counter-revolution—the unhitching of housing from its dependence on FHA and VA easy terms except perhaps in low-priced brackets.

McMurray inherited a board with almost the same size staff as it had when S&Ls were a \$10 billion industry. Even before he took over, he told HOUSE & HOME that the first thing the HLBB needed was a massive beefing up of its staff and, probably, considerable reorganization.

**Characteristically, he first asked the S&L business's best brains what they thought he ought to do.**

1. McMurray appointed a 12-man Task Force of S&L experts (photo next page) to 1) educate him in the S&L business and 2) consider the entire gamut of questions big and little confronting the HLBB. So far, the Task

2. McMurray strengthened both his staff and his control over it.

First, he persuaded the Civil Service Commission, the Budget Bureau, and Congress to create a new office of research and home finance as a staff braintrust to keep track of the economy and money markets. He persuaded Harry S. Schwartz, assistant vice president of the San Francisco Federal Reserve Bank, who had been serving as an adviser to the Task Force, to head it at \$18,500-a-year.

Second, he got President Kennedy to send reorganization plan No. 6 through Congress shifting control of HLBB personnel and budget from the three-man board to the chairman.

3. The day after he took office, McMurray started the wheels turning which, next month, are due to produce a \$53,000 management survey of HLBB operations by Booz, Allen & Hamilton, management consultants. One result of this study may be shorter hearings by Bank Board hearing officers so as to speed the work of the Board itself, which must rule on all applications by federal S&Ls for charters and branches. Last year the Board had to wade through a record 35,228 pages of transcript testimony from hearings (compared with 1,488 in 1951).

4. McMurray acted to close one of the biggest factual gaps in the mortgage business: up-to-date and truly comprehensive data on interest rates and fees for conventional loans and the characteristics of the homes they cover.

McMurray persuaded Congress to vote \$40,000 to start a major expansion of the Bank Board's old but not-very-useful survey of interest rates. The much more comprehensive study is scheduled to start the middle of this year. It will cover not only S&Ls, but also mutual savings banks, life insurance companies, commercial banks and mortgage companies.

If the men of the Home Loan Bank Board—McMurray and HLBB Members Joseph Williams and Ira Dixon—are to match the responsibilities thrust upon them by the mountain of S&L money, it is better tools for judgment like these that will make it possible in the years ahead. But such homely refinements of management technique make few headlines.

**When McMurray has been in the public eye in the last year, it has usually been over his running fight to talk California S&Ls into ending their rate race.**

President Kennedy sent McMurray west on his first effort to talk down the price of money just after he had appointed him in March 1961—while McMurray was still winding up his old job as president of Queensborough Community College, New York City.

Jawbone control persuaded some S&Ls to keep rates where they were, but it didn't work everywhere.

When the Federal Reserve boosted the ceiling commercial banks could pay on savings from 3 to 4% last December, McMurray renewed his hold-the-line pleas. This time the Bank Board changed its rules to let S&Ls pay dividends quarterly, pay dividends from the first of the month on funds deposited as late as the 20th, and pay dividends on amounts withdrawn from six-months-old accounts between regular dividend dates. All this was aimed at persuading S&Ls not to counter boosts in commercial bank savings rates by jacking up their own dividends. It didn't work.

Most West Coast S&Ls increased their dividends from 4½ to 4.75%. So, from the other

*continued on p 48*

Walter Bennett



**BANK BOARD BOSS McMURRAY**  
*Surgeon for an empire under attack*

Force has met ten times in seven cities ranging from San Francisco to Miami, New York to Washington.

"Every regulation the Bank Board has issued the Task Force has discussed first," says McMurray. To do this, McMurray works his advisers hard. Meetings often run from 9 am to 6:30 pm Thursday and Friday plus 9 am to 2:30 pm Saturday with no time out for lunch (sandwiches and coffee are served around the inevitable polished mahogany table). Thanks to the Task Force, "I have got a good understanding of the basic problems of the industry—grass roots problems," says McMurray. The Task Force has cost only about \$60,000. "For the brains we have on it, it's cheap," says the chairman. Task Force members serve without pay, but are reimbursed for their travel to and from meetings and get a small per diem expense allowance. McMurray expects to continue the Task Force through fiscal 1963, but with meetings every two months instead of monthly. He plans to make "increasing use" of the Home Loan Bank Board's statutory advisory council, which has been largely an honorary discussion society.



**BANK BOARD TASK FORCE**, pictured here at its latest meeting in Washington, is a blue-ribbon panel against whose brains Chairman McMurray (4th from right) bounces ideas, tests solutions for problems. Members: President Rex Baker Jr of Southwestern S&L, Houston; President Henry Bubb of Capital Federal S&L, Topeka; President Robert G. Clarkson of Carteret S&L, Newark, N.J.; Chairman Arthur H. Courshon of Washington Federal S&L, Miami Beach; President M. D. Crawford Jr of Bowery Savings Bank, New York; President John deLaitre of Farmers & Mechanics Savings

Bank, Minneapolis; President Raymond P. Harold of Worcester (Mass.) Federal S&L; Chairman Oscar R. Kreutz of First Federal S&L, St Petersburg; Santi J. Hall of Warwick (R.I.) Federal S&L; President A. D. Theobald of First Federal S&L, Peoria, Ill.; Executive Vice President R. V. Walker of First Federal S&L, Miami; President Charles Wellman of First Charter Financial Corp, Beverly Hills. Two consultants sit in: Hobart C. Carr, chairman of New York University's banking and finance department, and Edward Edwards, professor of finance at Indiana University.

end of the country in a speech at Boston, McMurray tried more drastic shock treatment. He let drop the news that he was thinking about recommending legislation to let the Bank Board put a ceiling on dividends paid by S&Ls to their shareholders. The fact was—and nobody was more aware of it than a politically sensitive operator like McMurray — that he had very little chance of persuading Congress to enact such a law even if he had been able to persuade the White House to recommend it. Three weeks later, McMurray announced he had changed his mind. A federally imposed dividend ceiling “would create more problems than it would solve,” he said.

That doesn't mean McMurray is giving up his fight to keep dividends from rising so high that the cost of mortgage money will rise in tandem and affect home building. “A lot of S&Ls are really reaching out and are going to cause us a lot of supervisory problems,” McMurray told a recent interviewer. “I'm afraid they're going to make bum mortgage loans at exorbitant fees to pay those dividends. I don't want this.”

In December, the Bank Board chairman had warned a closed door meeting of Los Angeles S&L officials that they would “find a heavy supervisory hand on their shoulders” if they didn't stop their “avid” dividend policies. Last month, McMurray began to make good on his threat. The Home Loan Bank Board, he announced, will start making fresh appraisals, on a random sample basis, of loans made by some of the high-rate institutions.

At mid-month, the Bank Board went even further, decided to adopt a new regulation plainly tailored to deter California S&Ls from paying hefty dividends. Most S&Ls treat their loan fees as current income and so can use such revenues to help cover the cost of high dividends. The new regulation—its details had not been revealed when this was written — would require S&Ls to stretch out most of their fee income over the full life of a mortgage loan (except for a percentage to cover originating costs).

#### **McMurray strongly urged Congress against boosting S&L income taxes.**

To the S&L industry, this was the No. 1 problem last year. It still is. McMurray's stand won him lots of S&L friends.

He spoke his piece not only behind the scenes in Washington but also in a statement to the tax-writing House ways and means committee and in many a formal talk. “Increased taxation of savings and loan associations would most likely generate a resumption of a high interest rate policy in the home fi-

ancing field and would most certainly eliminate any chance of maintaining or even reducing present rate levels despite government-wide efforts to achieve this objective,” he warned the ways and means committee.

In Chicago last fall, he told a news conference that if Congress went as far toward boosting S&L taxes as commercial banks want, his figures show that S&Ls would have to cut dividend rates to savers from an average of 4% to 3.4%. He estimated this would take \$3 billion to \$4 billion out of the mortgage market — enough to finance between 120,000 and 150,000 houses. Because of housing's multiplier effect on sales of goods and services, McMurray figured this would cost the nation at least \$5 billion in gross national product. This loss might well cost the Treasury more in taxes than it would collect by taxing the S&L income, he estimated.

Since his boss, the President, came out for the Treasury's plan to boost S&L taxes, McMurray has been conspicuously silent on the issue — as he must be. But S&L leaders are acutely conscious that he did his best behind the scenes to try to avoid outright White House endorsement of the Treasury's plan to boost the bite.

#### **S&L leaders, some of whom viewed McMurray skeptically when he took office, are virtually unanimous in praise now**

McMurray was no stranger to housing finance, having served seven years as staff director of the Senate committee that writes the nation's housing laws and another four as New York State housing commissioner where he not only steered a new middle-income housing loan program through an unfriendly legislature, but got the first housing financed and built under it. But McMurray's career in housing had been oriented chiefly to the public, or subsidized, sector of it. He had no first hand acquaintance with conventional mortgage lending which forms the overwhelming bulk of S&L business.

McMurray speaks of this frankly. “When I came in there were a number of questions in the industry like ‘Who is this fellow’ and ‘What will he do?’” A year later, McMurray calls it “his greatest satisfaction” that he now enjoys a general feeling of confidence throughout the S&L industry—“even though they don't always agree with all the things I do.”

Says the executive vice president of one big West Coast S&L holding company: “We've never had a man like this around before. He's the first political sophisticate the HLBB has had, and the first guy with the keys to the back door to the White House. He's on a first name

basis with the policy makers in the government. And he's respected as competent by political circles. This is a big benefit to the S&L business.”

Says an S&L league official: “By all odds he's the most interesting chairman since John Fahey [second head of the HLBB (1933-1948)]. We have been complaining for years about no dynamic leadership in the Bank Board. Now we have got it. McMurray is a mover. A doer. He's adroit. He sees the S&L business as a growth industry and this ingratiates him with S&L men. He conceives a bigger role for the Bank Board and this has the support of the business. He's bright as can be.”

Adds another nationally known S&L executive: “Of course the HLBB still creaks and groans. The staff needs more beefing up. But an agency with a good image attracts good people. Elan is critical in any group but this is an aspect of government agencies that isn't generally recognized.”

McMurray agrees. “The staff's pepped up,” he says. “They feel there is a man at the top who works hard and who is really interested in learning. They know that anything they write he reads and asks questions about. So they're competing to do a better job.”

#### **A spate of HLBB rulings has broadened S&L powers but cracked down on questionable practices. Items:**

**Conversions:** When an outcry arose that mutual shareholders were taking a licking in a rash of conversions by mutual S&Ls to stock companies in Illinois, the Board swiftly imposed regulations to prevent insiders from buying an S&L for a fraction of its worth. The regulations cover not only federal S&Ls but also state mutuals with FSLIC insurance. Now, the HLBB must approve details of all conversions—in advance.

**Giveaways:** The Board slammed the door on use of lavish gifts to woo savings in California by 1) forcing all federal S&Ls to observe state-imposed limits on gifts by state-chartered S&Ls and 2) barring gifts as a condition of opening or adding to a savings account.

**Land Development:** S&Ls now may lend to builders on the security of sites ready for one-family homes without requiring that the loan be for the builder to buy the land. And S&Ls may lend for nonresidential land development, too.

**Insurance Reserves:** By last year, reserves of the Federal S&L Insurance Corp were down to 66¢ per 100 of exposure—thanks to S&L growth in the decade. A 1961 law pushed by the HLBB will double FSLIC reserves within two years by getting more money from S&Ls.

Like most executives, McMurray puts in long hours to cope with his job.

## HOUSING POLICY:

## Dillon urges stiffer realty tax laws

He rarely gets home to his five-bedroom brick house in Washington's Wesley Heights before 8 pm (and he squeezes in 17 min reading time each way in his chauffeur-driven Buick). After dinner and Saturday mornings he retires to his den to study papers.

He likes to swim (regularly), golf (occasionally), fish (he landed a 234 lb Mako shark in 1960 off Miami), and walk (a mile every night).

Hard work is an old habit with Joseph Patrick Brendan McMurray. When he was born 50 years ago in the Bronx, his father was an \$18-a-week Wall St clerk. McMurray grew up working after school and vacations—as a grocer's delivery boy, newsboy, drug clerk, and copy boy for the Wall St News Bureau. While he earned his BA at Brooklyn College he often walked 4 mi to the elevated to save a 5¢ bus fare. After three years of graduate economics study, he began his government career in 1940 as a statistical economist.

### One of McMurray's strongest suits is his standing on Capitol Hill.

This began to grow in 1945 when McMurray became economic counsel to the Senate education and labor committee. He served in 1947 and 1948 as administrative assistant to the late Sen Robert F. Wagner—father of Mayor Wagner of New York City—and was staff director of the Senate banking and currency committee for seven years after that.

In the latter post, he impressed Democrats and Republicans alike with his insight, judgment. He won a reputation as that rare kind of a Congressional staff man who could bring out of a committee wrangle a speedy report on which all factions could agree. As long ago as 1952, Staff Director McMurray was being courted by every organization with an interest in housing, from NAREB to the CIO.

Yet Democrat McMurray was held in such high regard by the Republican members of the banking committee that when the Republicans won control of Congress in 1952 Sen Homer Capehart kept McMurray on the job helping to shape the Eisenhower Administration's major contribution to US housing policy, the Housing Act of 1954.

When McMurray left his \$11,700-a-year job with the banking committee in 1954 to become executive director of the New York City Housing Authority (at \$20,000 a year) both Republicans and Democrats in the Senate joined in testimonial eulogies that fill two pages of the Congressional Record. Among the cheering section—significantly, as it turned out—was Sen John F. Kennedy.

So well do the leaders of the Senate banking committee know McMurray—and so highly do they regard him—that they voted to recommend the Senate confirm his appointment to the \$20,500-a-year post without a hearing or any other formal study.

### What lies ahead for S&Ls?

McMurray hopes that he is beginning, as he puts it, to make the S&L industry "more aware that it is a part of the total housing picture." He says he hopes, too, that "groups like builders and mortgage bankers no longer feel that S&Ls are something aside but are an integral part of the whole housing business."

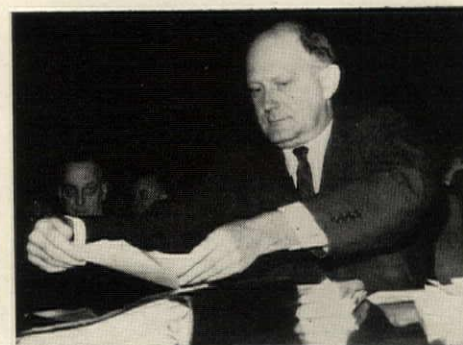
McMurray is the first to admit that much more remains to be done. Indeed, he calls ending the "internecine warfare" between commercial banks and S&Ls one of his biggest unsolved challenges. "It hurts everybody," he says. "Our interest is in 1) economical home financing and 2) the safety of the banking system. Some commercial bankers seem to be hoping that S&Ls will get a bad name. This isn't in the national interest. It's up to the government to bring everybody together for the common good."

The House of Representatives, when it voted March 29 to adopt President Kennedy's tax revision program, omitted entirely his proposal to end capital gains treatment for real estate to the extent of depreciation taken.

But the Administration is not giving up the idea. As the 1962 tax bill moved on for an expected five weeks of hearings before the Senate finance committee. Treasury Secretary Dillon renewed this plea. And Dillon went even further than the Administration has up to now in proposing steps to kill the tax-shelter that may well have been heavily responsible for today's boom in rental housing. He proposed that:

1. Fast tax write-off should be ended entirely for real estate from now on.
2. Capital gains treatment should be allowed on real estate only after the owner has held it for 14 years, 4 months (instead of six months, as under present law). For property held less than six years, Dillon would impose ordinary income tax rates on all profit covered by depreciation. After six years, he would allow capital gains treatment to begin and grow at the rate of 1% per month. Thus sellers between 6 and 14 years would get partial capital gains.

Today's tax laws, with double-declining balance depreciation, offer realty investors "a nontaxable cash return of 10 to 12%" immediately, Dillon complained. Moreover, they often produce a tax loss which investors use to wipe out tax on other income at top bracket rates. "Accelerated depreciation applied to real estate is not an appropriate measure of decline in value," Dillon contends. "Real estate, unlike personal property, does



TREASURY'S DILLON  
Rx for realty: less capital gains

not generally suffer unusually heavy depreciation in the early years of its life."

If Congress adopts such taxes, they will produce a sharp decline in investment and a cutback in construction, realtors warn. Moreover, Richard A. Swesnik testified for the Realtors' Washington Committee, most of the increase in value of re-sold property is attributable to land. Land cannot be depreciated under US tax laws; and the Treasury would leave untouched today's capital gains treatment for sales of unimproved land. So it is "neither logical nor fair" to curb it so sharply for land improved by a depreciable structure.

Realtors, conceding that "accelerated depreciation on real estate has resulted in some abuses," want Congress to 1) keep fast write off but 2) limit its use to property sold after its owner has had it three years.

## Ahead: housing subsidies for everybody?

For housing and its vote-getting social uses by politicians, the future often arrives first in New York State.

Such was the case in 1959 when the state started the political parade toward aiding middle-income families by issuing tax exempt state bonds so their lower interest rate could subsidize loans to builders of middle-income apartments. This became the model for last year's new FHA scheme under Sec 221d3 to use FNMA borrowings from the US Treasury to give below-market 3½% loans to limited-profit builders.

This year's session of the New York Legislature gives new hints to the inventive use of housing for social welfare goals.

Biggest eye-opener: a proposed constitutional amendment dropping a limit on housing aid restricting it to "low rent housing for persons of low income" and opening such aid to "persons whose housing needs cannot be met by the unaided operations of private enterprise." Voters will ballot in November. New York's unique Housing Finance Agency (which issues the bonds for middle-income apartments) emerges as kingpin in these new housing plans. Here's how:

1. The agency becomes the pipeline for the most unusual—and controversial—of New York's social ideas: moving families with public-housing-size incomes into one-fifth of the units in higher-rent, middle-income apartments. The low-rent tenants would pay 25% of income to a maximum \$18/rm. But middle-income units average \$29/rm rent. The agency would make up the \$11 difference by reducing the monthly payments the owner makes on his state subsidized loan.

This is Gov Nelson Rockefeller's (R)

modern-Republican version of rent supplements (News, Apr) as an alternate to public housing. The legislature also sent this issue to a state-wide vote in November, where it faces a stiff fight. The tipoff: 32 upstate Republicans bolted Rockefeller to vote against his housing plans.

"This is our best answer to bring private housing into the field of providing public housing," argues Housing Commissioner James Gaynor. It will eliminate economic and racial clustering in public housing.

2. HFA will give 10-year loans for all but \$200 of the down payments for middle-income co-operatives. Down payments now reach \$3,600 for some 3-bedroom units with balconies. Backers argue that "thousands of financially reliable families have been barred from public financed cooperatives because they can't raise down payments."

3. HFA gets \$475 million of new money authorization (to total \$1 billion) for its middle-income programs.

4. Middle-income families may continue living in state-subsidized units if their income rises 50% (instead of 25%) over their original income limit. Income may not be more than six times annual rent (or seven times for families with four dependents). Social goal: more stable residents in projects.

The laws, complained one upstate Republican as the bills moved through the legislature with almost solid Democratic backing, are so liberally drafted that "even a millionaire like the governor could qualify for an apartment under them." Even now, some families earning up to \$19,000-a-year, are eligible to live in state-aided "middle-income" projects.

NEWS continued on p 51

# TAPPAN



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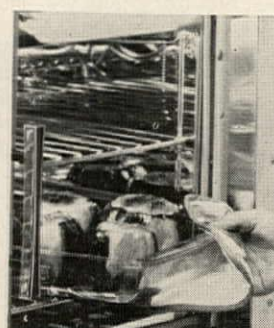
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## MORTGAGE MONEY:

## Discounts shrink for third month; money is now easiest in ten years

Today's price is still 1% higher for mortgage money than it was in the early fifties, but what began in January as an unexpected dip in discounts has now become a mortgage money glut of astonishing proportions, Says President Carton Stallard of the Mortgage Bankers Association: "I've never seen mortgage money more plentiful and mortgages so scarce." Adds President Otto Preisler of Chicago's Home Federal S&L: "The supply of mortgage credit is as generous as it has been for years, and competition for good loans is as intense as it has been in the postwar period." Result: FHA and VA discounts are still shrinking across the country. Conventional mortgage rates are feeling the pressure, too. Choicer loans can crack going rates in many areas, and S&Ls are making more 90% loans. In HOUSE & HOME's monthly survey of 17 cities, prices edged up (and discounts down) 1/2 point to 1 point in 10 cities.



Prices rose for FHA 30-year immediate-delivery loans as follows: in New York, from 97 to 97 1/2; in Chicago, from 95 1/2-97 1/2 to 96 1/2-97 1/2; in San Francisco, from 96 1/2-97 to a flat 97; in Los Angeles, from 96-97 to 97-97 1/2; in Cleveland, from 96-97 to 96 1/2-97 1/2; in Washington, from 97 1/2 to 98; in Atlanta, from 97 to 97-97 1/2; in Miami, from 95 1/2-96 to 95 1/2-96 1/2; in Oklahoma City, from 96-96 1/2 to 96 1/2-97; in Detroit, from 96-96 1/2 to 96 1/2-97. Massachusetts' mutual savings bank purchasing group lifted its prices from 95-96 1/2 to 96-96 1/2.

### Outlook: pressure for lower loan rates will continue.

The impact of the Federal Reserve's Regulation Q amendment letting commercial banks boost savings rates has been much bigger than anticipated. Banks jumped on the 4% bandwagon faster than expected. The consequence is that the entire savings industry has taken on a highly competitive cast that Economist Saul Klamman of the Natl Association of Mutual Savings Banks predicts will intensify rather than ease. Says Klamman: "Dramatic changes are now taking place in the nation's savings and mortgage markets."

Higher savings rates are drawing money into commercial banks, S&Ls, and savings banks at a brisk clip. Meanwhile, the economy hasn't taken on the looked-for rosy glow so alternate investments are not appearing. So demand for mortgages shows no sign of slackening. Bernard Dill of the Massachusetts Purchasing Group predicts another 1/2 point drop in discounts. Adds Klamman: "If upward pressures on rates are generated, they will not develop until late in the year. The supply of mortgage funds will be ample to finance all foreseeable demands." Says President Robert E. Murphy of California-Western States Life Insurance Co.: "The economy seems to be shading into a borrower's market."

### Some lenders are running into a squeeze on earnings.

Loan rates move according to the demand for loans, not the cost of savings. With savings rates up and loan demand weak, the influx of savings means lenders must scramble to find outlets for the funds at profitable yields. US Treasury bonds (3 7/8% maturing Nov '74) have become so popular their yield has dropped from 4.1 to 3.84% since the first of the year. At mid-April, they were selling above par for the first time since October.

A majority of California S&Ls have gone up to 4.75% dividends (and a few to 4.8%), but five San Francisco federals are holding the line at the old 4.6% rate. Says President E. Ronald Long of San Francisco Federal: "An increase in the dividend rate at this time is not economically sound." Adds President Elwood L. Hansen of Bay View Federal: "We can't make sound 6% real estate loans and pay 4.75% on savings. The net difference of 1.25% is less than is required to adequately build up reserves." Traditionally, S&Ls have sought a 1 1/2 to 2% spread between dividend and loan rates to operate satisfactorily. Chairman Joseph P. McMurray of the Home Loan Bank Board threatened in March to ask Congress for power to impose a ceiling on S&L dividends; but now he decided not to (see p 48). But he is still worried lest some S&Ls turn to unsound loans in search of higher yield.

Demand for loans should boost the 35-year FHA market, especially if builders push sales on the easier terms. And, warns Klamman, the pressure for higher earnings may persuade some lenders to "reach" for mortgage loans. Says the NAMSBS economist: "This means that some loans may be made which under normal circumstances would be rejected and that the terms of other loans may be excessively liberalized in return for higher yields." Sacrificing quality for earnings, he points out, "will inevitably lead to portfolio deterioration and reduced earnings."

## MORTGAGE BRIEFS

### FNMA sales soar

The cause is today's whopping demand for mortgage loans. In the current fiscal year, Fanny May originally expected to sell \$50 million from its secondary market portfolio. Now the agency predicts it will sell four times as much—\$200 million—and maybe more.

Sales are rising so sharply (\$76 million in March vs only \$1.3 million in January) that sales may soon exceed purchases for the first time since Fanny May raised its prices in February '61.

### VA to sell loans

As a starter, VA has put up 12,000 loans totalling \$100 million for sale to private lending institutions. The loans, carrying interest rates of 5% to 5 1/2%, are being peddled via competitive bids through 13 VA field offices\*.

The mortgages are on houses acquired by VA after the original GI purchaser defaulted. The houses, taken over in foreclosure, have been resold. The current mortgages are all at least six months old, says VA.

As a sweetener, VA is guaranteeing to buy back any loans from investors that are in default for 90 days. For lenders, point out VA men, this is a better deal than the regular loan guaranty since lenders won't be bothered with the trouble and expense of foreclosure if a mortgage sours.

The VA sale has stirred much interest among mortgage-hungry lenders. VA officials admit they are "hitting the market at an excellent time." Although VA won't disclose future plans, insiders say that if the first offering is successful, more of VA's \$454 million loan portfolio may hit the market soon.

### Delinquencies reach peak

In the fourth quarter of 1961, mortgage loans with overdue installments totalled 3.39% of all loans, according to the Mortgage Bankers Association.

This sets a record since the MBA began its survey ten years ago. The old peak was the third quarter of last year when delinquencies reached 3.02%. In comparison, delinquencies for the last quarter of 1960 totalled 2.81%.

VA contributed the highest percentage of problem loans:—3.74%. FHA was next with 3.08% and conventional loans as usual were lowest with 1.85%.

The highest home loan delinquency rate—4.68%—was in the Northeast. The Southeast and Great Lakes areas have the highest ratio of loans in foreclosure. Lowest percentage of delinquencies is in the Southwest (not counting Texas) and Northwest where the ratio was just under 2%.

### Foreclosures at 21-year high

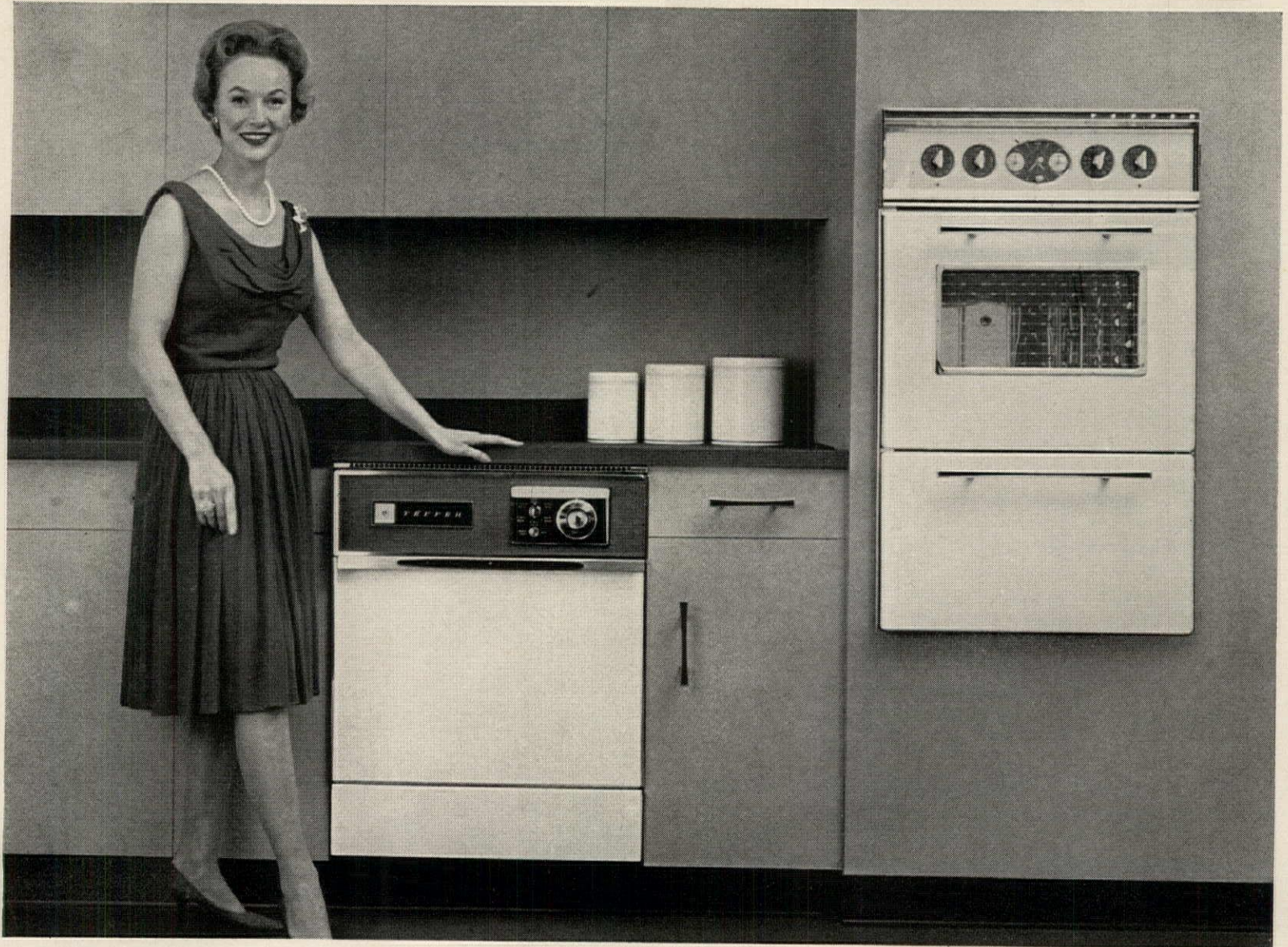
Foreclosures on homes and small businesses shot up 42% last year, according to Home Loan Bank Board figures. The total of 73,074 foreclosures almost matched the 75,556 recorded in 1940.

A gradual nationwide increase in foreclosures has been apparent for seven years but the Bank Board notes in its 1961 report: "A definite upswing occurred starting about mid-year 1960 and reached the greatest intensity in the first and second quarters of 1961, when

continued on p 53

\* Los Angeles, San Francisco, St. Petersburg, Fla., Atlanta, Baltimore, Boston, Detroit, Kansas City, Newark, New York, Philadelphia, Dallas, and Houston.

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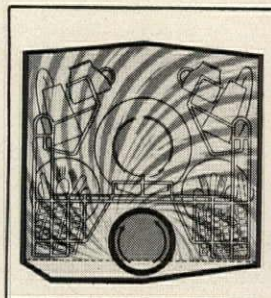
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risers of 50% over the previous year were recorded."

The spurt may prompt FHA to tighten its rules for screening homebuyers' credit. The agency has started a nationwide review of defaults on FHA mortgages. An official says there are indications of "very, very inadequate" credit checks by many mortgage originators.

The Bank Board's foreclosure report is not all gloom: It adds: "The current level of distress action is still low when considered in the light of the unprecedented level of total home mortgage debt and financing activity during the past decade."

The foreclosure picture:

| ANNUAL TOTALS |         |      |        |
|---------------|---------|------|--------|
| Year          | Number  | Year | Number |
| 1926          | 68,100  | 1944 | 17,153 |
| 1927          | 91,000  | 1945 | 12,706 |
| 1928          | 116,000 | 1946 | 10,453 |
| 1929          | 134,900 | 1947 | 10,559 |
| 1930          | 150,000 | 1948 | 13,052 |
| 1931          | 193,800 | 1949 | 17,635 |
| 1932          | 248,700 | 1950 | 21,537 |
| 1933          | 252,400 | 1951 | 18,141 |
| 1934          | 230,350 | 1952 | 18,135 |
| 1935          | 228,713 | 1953 | 21,473 |
| 1936          | 185,439 | 1954 | 26,211 |
| 1937          | 151,366 | 1955 | 28,529 |
| 1938          | 118,357 | 1956 | 30,963 |
| 1939          | 100,410 | 1957 | 34,204 |
| 1940          | 75,556  | 1958 | 42,367 |
| 1941          | 58,559  | 1959 | 44,075 |
| 1942          | 41,997  | 1960 | 51,353 |
| 1943          | 25,281  | 1961 | 73,074 |

Boost for conventionals

FHA or VA backing is unnecessary for 90% mortgage loans, contends The Dime Savings Bank of Brooklyn. Since 1958 when a New York state law legalized 90% conventionals, The Dime has made 7,021 without losing a nickel, says Vice President Fred W. Jackson. The bank has foreclosed on 11, but has sold six of these for a profit of \$4,500 "and we are sure we will do equally well as we sell the remaining five," he adds.

Two companies go broke

First Trust Co, a prominent Chattanooga mortgage banking concern, and Real Estate Management Inc, an affiliated realty company, have been put in bankruptcy by federal district court.

The two companies each are between \$500,000 and \$1 million in the red, according to affidavits filed by Hubert Pless Jr, vice president of both.

Blame for the debacle has been shouldered by Scott N. Brown, past president of both the Chattanooga Board of Realtors and the Chattanooga Chamber of Commerce, who founded both companies. He resigned as president of First Trust and Real Estate Management just before voluntary petitions in bankruptcy were filed.

The receiver, G. Royal Neese, a credit association official, is heading an investigation of the companies' tangled books. The officers of the companies are covered by a \$500,000 Lloyds of London fidelity bond.

Guaranty Mortgage Co, Nashville, takes over First Trust's \$36 million mortgage servicing. President Herschel Greer of Guaranty

CONVENTIONAL S&L LOANS

(national average, weighted by volume)

|                    | Mar  | Feb  | Apr 1961 |
|--------------------|------|------|----------|
| New homes          | 6.08 | 6.03 | 6.14     |
| Existing homes     | 6.22 | 6.24 | 6.28     |
| Construction loans | 6.03 | 6.18 | 6.16     |

Source: Home Loan Bank Board. Based on reports from 185 insured S&Ls with \$21 billion savings (one-third of all FSLIC-insured S&Ls).

says the bankruptcy won't affect the home buyers. Construction of many new houses was brought to a standstill because banks froze money being channeled to builders through First Trust. However, the federal bankruptcy referee released several hundred thousand dollars for projects already started in Tennessee and Alabama.

On the books, both companies appeared to be operating at a profit. First Trust listed assets of \$5,888,662 and debts of \$5,183,373, a difference of \$700,000 on the credit side. Real Estate Management listed assets of \$793,454 and debts of \$686,132, for a \$100,000 plus.

MORTGAGE MARKET QUOTATIONS

(Sale by originating mortgagee who retains servicing.) As reported to HOUSE & HOME the week ending April 13, 1962.

| City                    | Conventional Loans          |                       | Construction Loans <sup>W</sup> |                                       | FHA 207 Firm Commitment | FHA 220 Firm Commitment 35 years | FHA 203 <sup>b</sup> Min. Down 35 year futures |
|-------------------------|-----------------------------|-----------------------|---------------------------------|---------------------------------------|-------------------------|----------------------------------|--|
|                         | Comm. banks, Insurance Cos. | Savings banks, S & Ls | Banks, Ins Cos. & Mtg. Cos.     | Interest + fees Savings banks, S & Ls |                         |                                  |  |
| Atlanta                 | 5 1/2-6                     | 6-6 1/2               | 6-6 1/2 + 2-2 1/2               | 6-6 1/2 + 2-2 1/2                     | a                       | a                                | a  |
| Boston local out-of-st. | 5 1/4                       | 5 1/4                 | 5 1/4                           | 5 1/4                                 | 96-97                   | a                                | 95-95 1/2                                      |
| Chicago                 | 5 1/2-6                     | 5 1/2-6               | 5 3/4-6 + 1-1 1/2               | 5 3/4-6 + 1 1/2                       | 97-98 <sup>b</sup>      | 97-99 <sup>b</sup>               | 94-95 1/2 <sup>b</sup>                         |
| Cleveland               | 5 1/2-5 3/4                 | 5 3/4-6               | 6 + 1                           | 6 + 1                                 | 97-98                   | a                                | a  |
| Denver                  | 5 3/4-6                     | 6-6 1/2               | 6 + 1 1/2-2 1/2                 | 6 + 1 1/2-2 1/2                       | 97-98                   | a                                | a  |
| Detroit                 | 5 1/2-5 3/4                 | 5 1/2-5 3/4           | 6 + 1 1/2                       | 6 + 1 1/2                             | 97                      | a                                | a  |
| Honolulu                | 6-6 1/2                     | 6-7                   | 6 + 1 1/2-2                     | 6 + 1 1/2-2                           | a                       | a                                | a  |
| Houston                 | 5 1/2-6                     | 5 1/2-6               | 6 1/2 + 1                       | 6 1/2 + 1                             | a                       | a                                | a  |
| Los Angeles             | 5 3/4-6                     | 6-6 1/2               | 6 + 1 1/2                       | 6-6 1/2 + 2-4                         | 97 1/2                  | 98                               | 96-96 1/2                                      |
| Miami                   | 5 3/4-6                     | 5 3/4-6               | 6 + 1                           | 5 1/2-6 + 0-1                         | a                       | a                                | 95 1/2-96                                      |
| Newark                  | 5 1/2-6                     | 5 1/2-6               | 6 + 1                           | 6 + 1                                 | 97-98                   | par <sup>c</sup>                 | a  |
| New York                | 5 3/4-6                     | 5 3/4-6               | 6 + 1                           | 6 + 1                                 | 96 3/4-97 1/2           | 96 3/4-97 1/2                    | 97 1/2 <sup>b</sup>                            |
| Okla. City              | 5 3/4-6                     | 6-6 1/4               | 6 + 1-2                         | 6 + 1-2                               | a                       | a                                | a  |
| Philadelphia            | 5 1/2-5 3/4                 | 5 1/2-6               | 5 3/4 + 1                       | 5 3/4 + 1                             | 98-98 1/2               | 98-98 1/2                        | 98 <sup>b</sup>                                |
| San Fran.               | 5 3/4-6                     | 6-6 1/4               | 6 + 1 1/2                       | 6-6 + 2-3                             | 97-97 1/2               | 97-97 1/2                        | 96 <sup>f</sup>                                |
| St. Louis               | 5 1/2-6                     | 5 1/2-6 1/2           | 5 3/4-6 + 1-2                   | 5 3/4-6 + 1-2                         | a                       | a                                | a  |
| Wash. D.C.              | 5 3/4                       | 5 3/4                 | 5 3/4 + 1-1 1/2                 | 6 + 1-1 1/2                           | 98                      | 98                               | 97   |

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

| FNMA Sedry Mkt <sup>xy</sup> | New Construction Only       |                     |                                |               | Existing <sup>z</sup> 25 year Immed |
|------------------------------|-----------------------------|---------------------|--------------------------------|---------------|-------------------------------------|
|                              | Minimum Down* 30 year Immed | Fut                 | 10% or more down 30 year Immed | Fut           |                                     |
| 96 1/2                       | 96-97                       | 96-96 1/2           | 97-97 1/2                      | a             | 96-97                               |
| 97 1/2                       | par-101                     | par-101             | par-101                        | par-101       | par-101                             |
| 96 1/2                       | 96-96 1/2                   | 96-96 1/2           | a                              | a             | 95-96                               |
| 96 1/2                       | 96 1/2-97 1/2               | 96 1/2-97           | 97-98                          | 96 1/2-98     | 97-98                               |
| 96 1/2                       | 96 1/2-97 1/2               | 96 1/2-97           | 97 1/2-98                      | 97 1/2        | 97-98                               |
| 96                           | 95 1/2-97                   | 95 1/2-97           | 95 1/2-97                      | 95 1/2-97     | 95 1/2-97                           |
| 96                           | 96 1/2-97                   | 96 1/2              | 97-97 1/2                      | 97            | 96-97                               |
| 96                           | 96                          | 96                  | 96 1/2                         | 96 1/2        | 96-96 1/2                           |
| 96 1/2                       | 96 1/2-97                   | 96 1/2-97           | 97-98                          | a             | 96 1/2-97                           |
| 96                           | 97-97 1/2                   | 96 1/2-97           | 98 <sup>c</sup>                | a             | 97-97 1/2                           |
| 96 1/2                       | 95 1/2-96 1/2               | 95 1/2-96 1/2       | 96-97 <sup>b</sup>             | a             | 95 1/2-96 1/2 <sup>b</sup>          |
| 97                           | 98                          | 97                  | 98                             | 97 1/2        | 98                                  |
| 97 1/2                       | 97 1/2                      | 97 1/2              | 97 1/2                         | 97 1/2        | 97 1/2                              |
| 96                           | 96 1/2-97                   | 96 1/2 <sup>d</sup> | 97                             | a             | 96-97                               |
| 97                           | 98 1/2                      | 98 1/2              | 98 1/2                         | 98 1/2        | 96-97                               |
| 96                           | 97                          | 96 1/2-97           | 97-98                          | 96 1/2-97 1/2 | 96 1/2-97                           |
| 96 1/2                       | 94 1/2-97                   | 94 1/2-97           | 95-97 1/2                      | 95-97 1/2     | 94-97                               |
| 97                           | 98                          | 97 1/2              | 98                             | 97 1/2        | 98                                  |

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

Sources: Atlanta, Robert Tharpe, pres, Tharpe & Brooks Inc; Boston, Bernard Dill, Massachusetts Purchasing Group; Chicago, Harry N. Gottlieb, vice pres, Draper & Kramer Inc; Cleveland, David O'Neill, vice pres, Jay F. Zook Inc; Denver, C. A. Bacon, vice pres, Mortgage Investment Co; Detroit, Harold Finney, exec vice pres, Citizens Mortgage Corp, Honolulu, Gordon Pattison, vice pres, Bank of Hawaii; Houston, Everett Mattson, vice pres, T. J. Bettes Co; Los Angeles, Robert E. Morgan, first vice pres, The Colwell Co; Miami, Lon Worth Crow Jr, pres, Lon Worth Crow Co; Newark, William W. Curran, Franklin Capital Corp; New York, John Halperin, pres, J. Halperin & Co; Oklahoma City, M. F. Haight, first vice pres, American Mortgage & Investment Co; Philadelphia, Robert S. Irving, vice pres, First Pennsylvania Banking & Trust Co; St. Louis, Sidney L. Aubrey, vice pres, Mercantile Mortgage Co; San Francisco, Raymond H. Lapin, pres, Bankers Mortgage Co of Calif; Washington, D.C., Hector Hollister, exec vice pres, Frederick W. Berens Inc.

NEW YORK WHOLESALE MORTGAGE MARKET

| FHA 5 1/4s         | FHA, VA 5 1/4s        |
|--------------------|-----------------------|
| Immediates: 98-99  | Immediates: 96-97 1/2 |
| Futures: 97 1/2-99 | Futures: 96-97        |

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

But, according to the Pless affidavits, more than \$1.25 million of First Trust's assets are actually worthless and another \$300,000 in assets were carried on the books at inflated figures. Almost all of Real Estate Management's assets are described as worthless.

In some cases, First Trust issued a deed of trust as security to more than one bank at the same time, "each thinking it held a valid lien," said an affidavit. One of the banks involved is New York's giant Chase Manhattan. It has a claim for \$1,107,136 and First Trust may be shy almost \$1 million in security for the claim.

NEWS continued on p 55

VA 5 1/4s

| City                    | FNMA Sedry Mkt <sup>xy</sup> | New Construction Only      |                            |
|-------------------------|------------------------------|----------------------------|----------------------------|
|                         |                              | No down 30 year Immed      | Fut                        |
| Atlanta                 | 96 1/2                       | 96-97                      | 96-97                      |
| Boston local out-of-st. | 97 1/2                       | par-101                    | par-101                    |
| Chicago                 | 96 1/2                       | 96 1/2-97 1/2              | 96 1/2-97                  |
| Cleveland               | 96 1/2                       | 96-97                      | 96                         |
| Denver                  | 96                           | 95 1/2-97                  | 95 1/2-97                  |
| Detroit                 | 96                           | 96 1/2-97                  | a                          |
| Honolulu                | 96                           | 96                         | 95 1/2-96                  |
| Houston                 | 96 1/2                       | 96 1/2-97                  | a                          |
| Los Angeles             | 96                           | 97-97 1/2                  | 96 1/2-97                  |
| Miami                   | 96 1/2                       | 95 1/2-96 1/2 <sup>b</sup> | 95 1/2-96 1/2 <sup>b</sup> |
| Newark                  | 97                           | 97                         | 97                         |
| New York                | 97 1/2                       | 97 1/2                     | 97 1/2                     |
| Okla. City              | 96                           | 96 1/2-97                  | 96 1/2 <sup>b</sup>        |
| Philadelphia            | 97                           | 97 1/2 <sup>b</sup>        | 97 1/2-98 <sup>b</sup>     |
| San Fran.               | 96                           | 97                         | 96 1/2-97                  |
| St. Louis               | 96 1/2                       | a                          | a                          |
| Wash. D.C.              | 97                           | 98                         | 97 1/2                     |

- Immediate covers loans for delivery up to 3 months, future covers loans for delivery in 3 to 12 months.
- Quotations refer to prices in metropolitan areas; discounts may run slightly higher in surrounding towns or rural zones.
- Quotations refer to houses of typical average local quality with respect to design, location, and construction.

Footnotes: a—no activity, b—limited activity, c—being made only by a few commercial banks, d—only on loans under 80%, e—FNMA is only purchaser, f—1/2 point more for over-the-counter loans, x—FNMA pays 1/2 point more for loans with 10% or more down, y—FNMA net price after 1/2 point purchase and marketing fee, plus 2% stock purchase figured at sale for 75¢ on the \$1, z—on houses no more than 30 years old of average quality in a good neighborhood.

Prices for out-of-state loans, as reported the week ending April 13 by Thomas P. Cogan, president, Housing Securities Inc.

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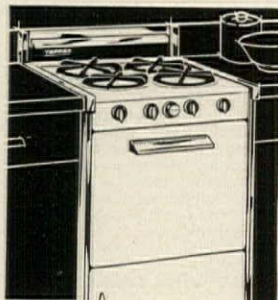
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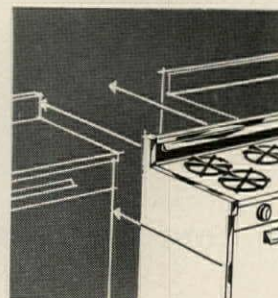
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Looks expensively built-in. Yet takes no more space than the ordinary compact, costs no more to install because you don't need a base. You'll wonder, too, how Tappan gets so many big-range features into such small space.



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



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

## URBAN RENEWAL:



COLLAR OF SLUMS (SHOWN IN 1960) CHOKED LONGWOOD FOR FOUR YEARS, SLUMS IN FOREGROUND ARE ONLY NOW BEING RAZED.

## Mis-planned private renewal seeks federal bailout

An announcement last month from the famed Cleveland Development Foundation, best known of the US citizen groups planting seed money for renewal, underlines with red ink key "dos" and "don'ts" for redevelopers.

Says the announcement: the foundation will form two non-profit subsidiaries to bail out 1,232 foundering apartments (vacancy rates 1% to 25%) built in two renewal projects, Longwood and Garden Valley. Five redevelopers built the apartments costing \$13.0 million between 1956 and 1958. They are covered by \$11.0 million of first mortgages (\$9.2 million insured by FHA under Sec 220) and second mortgages of \$1.3 million given redevelopers by the foundation itself.

**The maneuver seeks to shore up the projects with US Treasury-subsidized financing under Sec 221d3.**

The unique Sec 221d3, written into the 1961 Housing Act, is known in Cleveland as the "Longwood amendment" after the renewal project containing two-thirds of the affected units. Sen John Sparkman (D, Ala.), chairman of the Senate housing subcommittee, visited the ailing Cleveland units last year and subsequently sponsored the so-called "bargain basement rental" plan for Sec 221d3.

Sec 221d3 shaves interest to 3½% (compared to FHA's regular 5¼%) by letting the Federal Natl Mortgage Association (FNMA) buy these mortgages with Treasury cash. Moreover, FHA waives its normal ½% mortgage insurance premium. The existing FHA loans were mostly made at 4¼% plus ½% insurance, so the change will shave about 1½% off present rates.

The foundation is seeking a \$12.5 million mortgage under this plan to refinance outstanding first and second mortgages, renovate those apartments in bad shape, and repay the original developers "the number of provable dollars they have in their project—but no profit and no interest."

**Cleveland reaped national kudos for this now flopped effort at renewal—an effort that produced these pioneering ideas:**

1. *Twenty-five homebuilders formed a separate company to build 66 units.* Their Private Enterprise Redevelopment Corp in March 1956 got the first FHA Sec 220 commitment outside New York City. The builders organized in 1952 and worked four years to get their project going. Over two years passed

while the city cleared 56 acres in Cleveland's worst slum, known locally as "The Jungle," with the still-new renewal procedures. Almost another two years expired before FHA got its Sec 220 procedures straight after the section giving 90% financing for renewal projects was written into the 1954 Housing Act.

2. *The Cleveland Development Foundation gave equity financing and bought the land from a \$2 million revolving fund.*

When Cleveland got hot on renewal, civic leaders set up the non-profit Development Foundation in 1954 and raised \$2 million from 100 corporations. Upshur Evans, asst to the chairman of Standard Oil Co (Ohio), was assigned as chief staff member.

The civic group felt that Cleveland first needed a vacant building site to relocate Negro families from Longwood with minimum trouble. Planners thought of Kingsbury Run. It was a deep gully in the Garden Valley area, notorious as the dumping ground for victims of a torso slayer of the 1930s. Later, Republic Steel Corp partly filled the ravine with blast furnace slag. The foundation bought 30 acres even before a formal renewal plan was approved, hired engineers to plan filling

the ravine, and then resold the land to the city for \$314,000, less than cost.

Next the foundation helped redevelopers by giving them part of their equity capital. Dunlop & Johnston Inc got a \$200,000 second mortgage over a \$2,008,000 Sec 220 first mortgage for 222 units in Garden Valley. D&J put up \$94,000 of its own cash.

In the Longwood project, the foundation offered to pay 7½% of the 10% equity required under Sec 220. Three redevelopers accepted and foundation aid eventually totaled \$1.3 million in Longwood and Garden Valley.

3. *Twenty-two S&Ls teamed up to lend \$1.8 million to builders of another 291 units in Longwood.*

Developers Oscar R. Steiner and Chat Paterson of Community Development Inc asked the Cuyahoga County S&L League in 1957 if its members could underwrite 291 units in Longwood. League members had financed another Steiner-Paterson venture, 148 apartments on the East Woodland site of an old workhouse, and that project was operating successfully. So 22 associations gave them a 25-year, 5½% loan. The foundation added another \$374,000 financing to the \$2.7 million project.

As a result, the apartments were deeded in trust to the Union Commerce Bank, with the Development Foundation, the S&L League, Steiner and Paterson acting as trustees.

**But the five early redevelopers ran into troubles that pinpoint do's and don'ts for today's renewalists.**

1. *DO be very suspicious of what surrounding slums may do to the marketability of your units.*

The photo above shows how slums choked new apartments in Longwood for nearly five years. Cleveland's planners went to the heart of a 750-acre Negro slum and demolished "The Jungle." They said an "intelligently planned pattern of new private apartments" would restore it.

But vacancies plagued the apartments from the start. Now, five years later, Cleveland is beginning to raze part of the ugly ring of slums in the St Vincent project (map, p 57). Even then, two clusters of undistinguished public housing (including a high-rise for elderly persons) will still adjoin the project.

Urban Renewal Director James Lister blames Longwood's ills chiefly on this environment. He now concedes that it would have worked out better *not* to clear the heart of

continued on p 57

### THE AILING PROJECTS

| REDEVELOPER/<br>APARTMENTS   | UNITS | COST          | MORTGAGE |
|--|-------|---------------|----------|
|  |       | (000 omitted) |          |
| <i>Longwood Project</i>  |       |               |          |
| J. Scheuer, R. D. Silver, R. A. Keller/<br>Willow Walk .....                       | 292   | \$3,500       | \$3,105* |
| Oscar Steiner, Chat Paterson, as Community Development Inc / Community Homes ..... | 291   | 2,700         | 1,799    |
| George Seltzer/Villanova & Terranova Homes .....                                   | 187   | 2,000         | 1,853*   |
| Private Enterprise Redevelopment Corp / Enterprise Village..                       | 66    | 670           | 569*     |
| <i>Garden Valley Project</i>   |       |               |          |
| Dunlop & Johnston Inc/Garden Valley Homes (Parkside) ..                            | 222   | 2,304         | 2,008*   |
| Community Development/Garden Community Homes .....                                 | 174   | 1,839         | 1,675*   |
| TOTALS .....   | 1,232 | \$13,013      | \$11,010 |
| *Insured under FHA Sec 220   |       |               |          |

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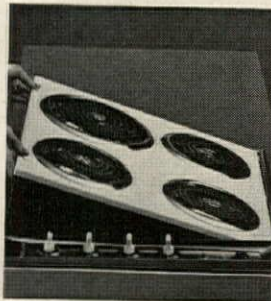
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Tappan built-ins are easy to clean. All models have lift-up cook tops. Sizzle 'n Simmer burners do away with hard-to-clean gas ports. Chrome lined ovens wipe clean with just a damp cloth. Oven door lifts off, too!

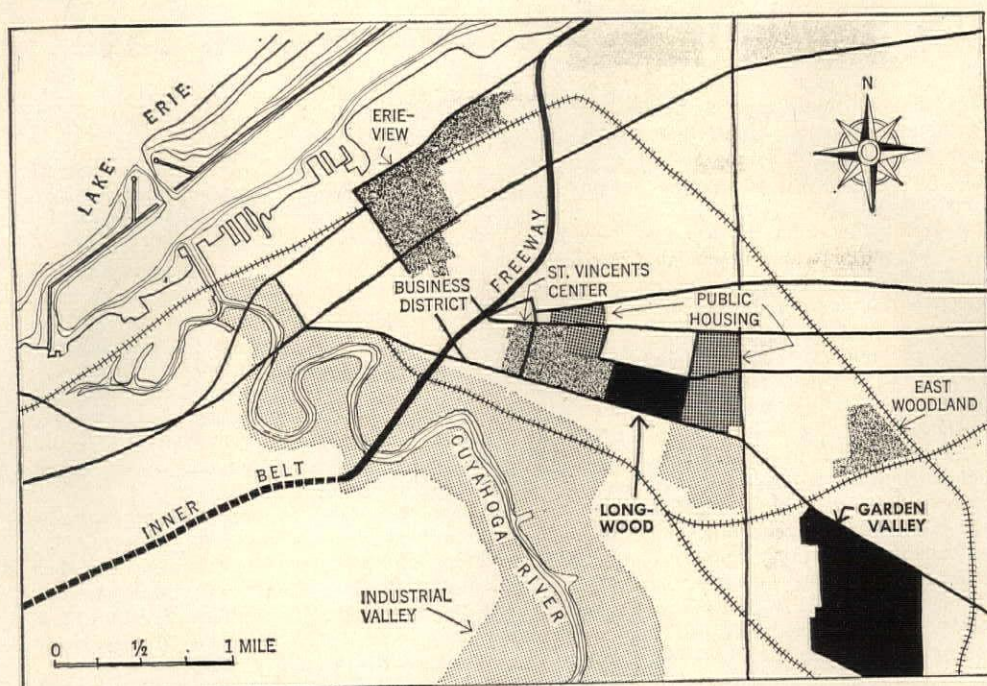


Tappan built-ins are completely automatic. In the oven—automatic time and heat control, Roastmeter. Automatic rotisserie barbecues. Set 'n Forget thermostatically controlled burner and elements provide automatic cooking.



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

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**PIECEMEAL THRUSTS** at worst slums cleared Longwood area and reclaimed industrial ravine in Garden Valley. But new apartments suffered from nearby industrial areas and adjoining slums. St Vincent area slums stood for five years after Longwood clearance.

the slums first. Still, he maintains that new housing in St Vincent coupled with the now-complete Innerbelt expressway will turn Longwood into an acceptable neighborhood.

"Even if we don't find ready builders for St Vincent housing," says Lister, "just clearing the land to get rid of those slums justifies what we are doing."

Garden Valley (where 174 units have been added to the original 222) also struggled against the handicap of its surroundings. The slag did not fill Kingsbury Run completely. For a while the city tried filling the gully with garbage, but this attracted rats and other vermin. Some naturally escaped to the nearest apartments. Smoke from constantly burning trash and garbage fills the air. Result: tenant turnover was 40% in 1960.

"This thing has no future," says Garden Valley Builder R. Craig Dunlop. "People [i.e. Negroes] don't want to live in ghettos."

**2. DO your own independent market analysis and DON'T rely entirely on city forecasts.**

"Longwood offers unusual economic strength to builders of rental housing," glowed a 1955 city report. "Here a vast and able-to-pay reservoir of prospective tenants already exists."

Longwood rents were proposed at \$60 for efficiencies to \$114.50 for a 3-bedroom apartment in the Willow Walk apartments of New York Redeveloper James Scheuer. FHA said the rents weren't high enough to support the projects and insisted they be increased. They were, but were soon cut as much as 10% when the units began having trouble finding tenants. This left the rent roll too small to pay the debt service—in FHA's view. Then-Commissioner Julian Zimmerman says he called Scheuer on the carpet and warned him to dig up the money somewhere else. Developer Dunlop had to reject 205 of the first 358 applicants for Garden Valley units "because they could not afford the rents."

One big reason for the slowdown: some of the Longwood apartments opened their doors just as the 1958 recession made unemployment jump sharply among Cleveland's Negroes.

Since then, "We've had an economic revolution," says Upshur Evans of the Foundation. Automation has cut employment at the city's steel mills and machine shops. "The unskilled and semi-skilled are out of a job—permanently," he says. "It's fundamental."

For Longwood and Garden Valley owners, this has meant mounting vacancy rolls. A year ago Dunlop reported 10% of his 222 units were vacant. Only 25% of his tenants paid on time and he had to evict 20 tenants in one month. Tenants broke an average of 20 window glasses each week, but he said, "We don't spend enough on maintenance. We can't. Yet if we don't, this will become a slum again."

Integration woes also hurt rentals. Most of the first apartments were rented to Negroes. Developer Scheuer and his partner, Raphael Silver, offered a month's free rent to whites in an effort to promote integration. But residents of adjoining Community Homes donned sandwich boards and went on a "rent strike."

Could better market analysis have avoided this? No one knows today. But Evans says bluntly: "If we could have correlated automation and the other factors we now see, we probably wouldn't have made those loans."

**3. DON'T count on help from city officials if your project founders.**

As vacancies and losses mounted the redevelopers sought aid from city officials.

Real estate taxes, they said, were unreasonably high. Taxes took 20% of their gross rentals compared to from 10.5% to 13% for garden apartments in the county. Since they were experimenting with new apartments in the midst of slums, they wanted tax relief until the units were fully rented.

City officials first implied they were overexcited, then opposed the idea. "They have already received subsidies in the form of low-cost land and ready-made building sites," said Lister. "The people of Cleveland helped pay for this when they passed a \$7 million bond issue in 1952 and I don't believe they would want to give the builders more subsidies."

But builders went to the state tax appeals board and county officers for relief in 1961. Some got help: Dunlop got a \$4,000 yearly tax cut and Seltzer won a \$4,600 drop. Last June, Scheuer's tax bill was cut \$6,000 annually. But Scheuer said then his apartments lost \$40,000 in 1960 alone.

Redevelopers are still bitter: "Just clearing areas is living in a dream world . . . I have an impression of an attitude at city hall that they've got bigger and better things than housing to promote and are pushing the dust under the rug so they can get on with something more pleasant," said Silver. When Silver



**FUTURISTIC SCULPTURE** embellished garden apartments in Longwood renewal area. Negro pickets hindered rentals.

penned a plaintive letter to the Cleveland *Plain Dealer*, he says, a ranking city official telephoned him to suggest he shouldn't be saying such things.

Evans of the Development Foundation says civic leaders remain convinced that Cleveland's overall planning will revive their declining central area. Cornerstone of their plans: the giant near-downtown Erieview project (see map) for which the city will receive a \$21 million federal subsidy and expects to attract \$300 million of new building.

Civic leaders expect to plough their \$1.3 million investment in Longwood and Garden Valley into this plan, once the money is returned via the Sec 221d3 mortgage. "We'll keep right on," says Evans. "We're gamblers."

## Tax revolt kills renewal bonds in Chicago, St Louis

Mayor Richard J. Daley of Chicago was confident his "don't-stir-up-the-natives" campaign would bring him a 2½-to-1 victory for six bond issues totaling \$66 million at the April 10 primary.

Political pundits agreed that Daley's spending plans, including \$22.5 million for renewal, looked unbeatable. But things went wrong.

First the taxpayer watchdog Civic Federation called for defeat of all issues except the renewal bonds because the primary would not be representative. Then four anti-renewal groups teamed up as a Citizen Housing Committee to fight the renewal bonds.

Finally city property tax bills, up steeply from the year before, were mailed a few days before the election.

Result: a record 42% voter turnout. Daley's six bond issues were handed a humiliating defeat. Renewal ran fourth among the six issues with 43.3% of 619,000 votes. Summed up Citizen Housing leader: "The tax load had become unbearable. . . . Relocation [for renewal] has been a disgrace and a failure."

In St Louis, voters turned down for a second time a \$5 million bond issue for renewal (NEWS, Mar). The issue needed 66.5% favorable votes but could garner only 64.8% of 127,000 votes. A companion \$2 million issue for non-bulldozer neighborhood renewal passed the second time around with 67.4%.

NEWS continued on p 58

## PUBLIC HOUSING:

### PHA tries to get the dead hand of bureaucracy off public housing design

Commissioner Marie C. McGuire has started her promised campaign to free public housing from look-alike design.

Architects have long blamed restrictive rules and red tape (which keep profit margins low by delaying work) for sterile plans and botched site layouts.

Mrs McGuire, who won critics' kudos for an imaginative high-rise project for the elderly while heading San Antonio public housing (NEWS, Apr '61), has learned another reason since becoming commissioner:

"What has been a surprise to me is the number of authorities who select architects for things other than ability," she said to an audience of public housers in Washington recently. To public housers this refers to one thing: politically sponsored architects.

Mrs McGuire's order downgrades the mandatory requirements of PHA's design bible (Sec 207.1) into mere "guide lines."

"We want to encourage more face-to-face work between regional personnel and local authorities and their architects and thereby give more effective assistance and reduce paperwork," her directive tells her staff. "The architect should be encouraged to concentrate on achieving the best solution as to site layouts and building types and to consult freely with the local authority and PHA."

PHA will still insist on minimum design standards for four items: 1) maximum dwelling areas, 2) furnishability of units, 3) maximum community space areas, and 4) protection of underground piping and heat and hot water distribution systems. And the design must meet Housing Act requirements that units may not be of elaborate or extravagant design or materials and must promote serviceability, efficiency, economy, and stability.

One hint that the new rules might bring fresh ideas: Chicago quickly began a nationwide architectural competition to design new units for elderly persons.

## SEGREGATION:

### US Supreme Court refuses bias case

This decision lets stand a finding by the Washington Supreme Court that a state law banning race bias in selling or renting homes with publicly-assisted financing is unconstitutional (NEWS, Jan).

It is the first time the top US court has acted on anti-bias laws in housing. For technical reasons, the Supreme Court's refusal to review is not considered a definitive ruling.

Reason: the high Washington court said the state law was unconstitutional on two grounds: 1) it violated the 14th Amendment to the US Constitution guaranteeing equal protection under the laws\*, and 2) it breached a similar provision in the state constitution. In such circumstances the high US Court ordinarily refuses to take a stand because the nine justices could spend much time debating the federal constitutional question but the law would still be legally void under state law.

Chief Justice Earl Warren and Justice Potter Stewart implied this was the case by seeking to refer the case back to the Washington court for a clarification of its ruling.

The case began in April 1959 when Coast Guard Cmdr John O'Meara took a \$1,000 deposit to sell his FHA-insured home for \$18,000 to Robert L. Jones, a Negro postal employee. O'Meara then changed his mind and refused to complete the sale. The State Board of Discrimination held hearings under a 1957 Washington law that prohibited racial bias in homes "publicly assisted" by mortgages insured by state or federal agencies. The board ruled that O'Meara had violated the state law and ordered him to accept Jones' offer. O'Meara then sold the house to a neighbor for \$17,250, claiming the neighbor

\*Explained the Washington court: the state cannot "constitutionally compel a home owner to sell his home to one designated by a state administrative agency solely because such home owner has not paid a public loan or loan guaranteed by a federal or state agency while immunizing all other home owners from such coercive powers."

had a prior option to buy, and went to court to defend the sale.

O'Meara was joined in court by the Seattle Real Estate Board, Apartment Owners Association, and home builders. His view was upheld by the Washington Supreme Court.

The US Supreme Court's stand may promote legal attacks on state laws that apply only to "publicly assisted" housing.

"Publicly assisted" means public housing, urban renewal projects, and FHA and VA-insured housing. Six states besides Washington have laws against race bias in one or more of these classes. They are: California, Indiana, Michigan, Montana, Rhode Island, and Wisconsin.

But state laws banning bias in privately-owned housing are apparently not open to attack on this score. Eight states have such laws: Colorado, Connecticut, Massachusetts, New Hampshire, New Jersey, New York, Oregon, and Pennsylvania. A Minnesota law becomes effective Jan 1, 1963.

### More woe for brokers?

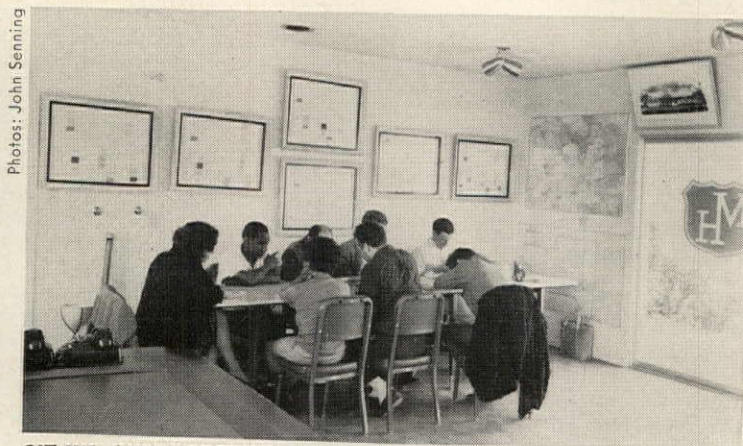
The Civil Rights Commission is pecking away at racial bias in housing again. Its latest hearings, in Washington, D.C., produced suggestions from anti-bias spokesmen for two new ways to crack down on realty agents who discriminate:

1. Attorney Irving M. Engle of New York, former president of the American Jewish Committee, suggested that a "concerted refusal to deal" with minority house-seekers in some capital neighborhoods may constitute a conspiracy in restraint of trade which violates the Sherman Act.

2. Eugene Davidson, spokesman for the Washington Real Estate Brokers Association (a Negro group) urged that district commissioners revoke the real estate license of brokers who refuse to show property to all otherwise eligible buyers.



CORE MEMBERS PICKET OUTSIDE MODEL IN 567-HOME TRACT



SIT-INS CHAT, DROWSE DURING 792-HOUR VIGIL INSIDE MODEL

### 33-day sit-in wins home for Negro physicist in all-white Los Angeles tract

This longest and most persistent sit-in began when Negro Bobby Liley, 29, a physicist for Aerojet-General Corp, said salesmen at the 567-home Monterey Highlands tract refused to honor his check for a down payment on a \$25,000 home.

Members of the local Congress of Racial Equality (CORE) started picketing Feb. 17. When this brought no results, CORE members, at times numbering 25, began round-the-clock sit-ins on March 3 at a table for prospective homebuyers inside the model home. Pickets continued marching during the day. Mrs Liley, 26, appeared daily with a down payment check.

Developer Montgomery Ross Fisher first said the Lileys were not sold a home because FHA approval was still pending on all the houses, including 265 unsold ones. Later, Fisher said he feared sale to the Lileys "would cause perhaps 100 persons to move out."

But Fisher had a much deeper reason for delaying (and actually closing the sales office the day the sit-in started): On Jan 17, Kenbo Corp (headed by Builder Earl Snyder) started foreclosure action against Fisher for defaulting on a note Snyder held on the land. This foreclosure gave Snyder full possession of the tract on April 4 and the next day he ended the marathon (792

hours) sit-in by offering Liley his choice of homes.

Integrationist groups rate sit-ins as their last-resort weapon and accordingly have used them sparingly. The first sit-in, backed by the Natl Association for the Advancement of Colored People, took place last spring in San Francisco (NEWS, July). It ended unsuccessfully after four days of business-hours' demonstration. Last June, CORE members sat in briefly at a Brooklyn apartment rental office but then switched to picketing. In October, Brooklyn CORE members sat in for 25 hours at a second rental agency and won an apartment for a Negro couple.

MATERIALS:

Producers debate JFK tariff plan

The stake the housing industry and its materials producers have in President Kennedy's foreign trade is becoming clear from Congressional hearings. The President is seeking to 1) win greater power to negotiate tariff cuts with foreign nations while 2) giving federal funds to industries and workers hurt by any tariff reduction. How producers line up on the issue:

**Glass:** When President Kennedy proclaimed import duty increases of 1.3¢ to 3.5¢ a pound for sheet, cylinder and crown glass, giant Libbey-Owens-Ford followed with a 5% price hike on heavy sheet, single and double strength window glass. The President responded by postponing the tariff increase two months to June 18.

Vice President Robinson F. Barker of Pittsburgh Plate Glass, testifying for glass makers at a Congressional hearing, conceded the tariff rise would protect these glass products (because the higher tariffs cannot be lowered under the bill) but said "we are deeply concerned at the threat to our other products." Twenty-five nations send glass into the US, and "imports of sheet glass have now taken over one-fourth of the US market."

**Lumber:** Executive Vice President Mortimer Doyle of the Nat'l Lumber Manufacturers' Association urged Congress to keep more control over tariffs. Hardwood plywood imports (for interior use) have soared 1,006% since 1947, he said, and low wage rates in Japan and other countries have let imports "take more than half the American market." Other witnesses said Japanese buyers are paying above market prices for American logs and turning them into wood products. Chairman W. G. Reed of Simpson Timber Co appealed to the Commerce Dept to adjust shipping rates so US mills could compete with Canadian mills which captured 56% of the Atlantic

Coast lumber market last year.

**Aluminum:** The Aluminum Association asked that it be allowed to compete on equal terms with other nations. The US has cut aluminum ingot tariffs 75% in 14 years while European nations have cut duties only 5% to 20%.

FHA completes switch to 235-pound shingle

A directive effective April 23 brought FHA in line with an April 1 edict of the Underwriters Laboratories increasing minimum weight for Class C (residential) asphalt shingles from 210 to 235 lbs.

FHA will waive the new standards for three months, until July 23, to let builders use existing stocks of the lighter shingles. Further extensions will be granted in hardship cases.

The change will add about \$15 to cost of a typical new house, FHA estimates. But it figures this cost will be recovered in longer roof life, especially in hot Southern climates where shingles fail fastest.

UL, which in effect sets roofing standards through its work for insurance companies, had originally proposed upping shingles to 250 lbs, but organized builders and home manufacturers opposed this vigorously (NEWS, Mar.). As a result UL retreated to the 235 lb level. The new shingle, never offered before, is already in production say shingle makers.

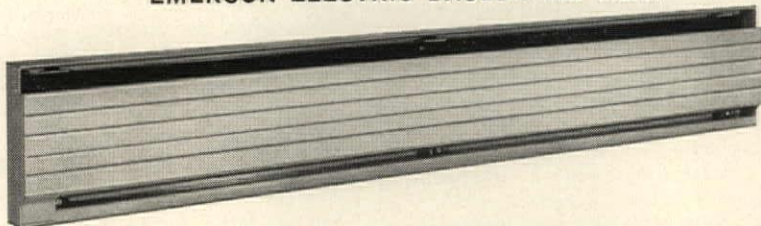
FHA changed its stand after a federal specification, applying principally to military housing, was changed to meet the new Class C specifications. The American Society for Testing Materials still recognizes a 210-lb shingle, but a committee is studying the matter and a change is likely to be voted at its annual meeting next month.

NEWS continued on p 60



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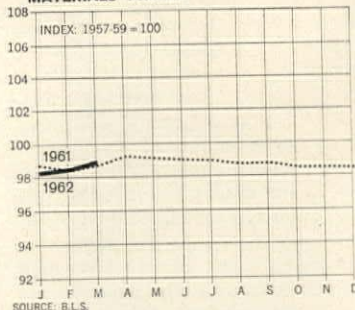
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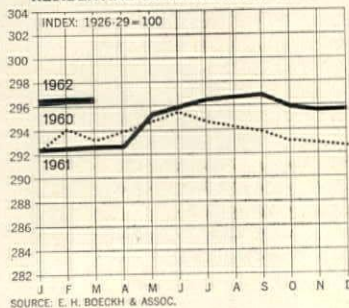
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MATERIALS PRICES



RESIDENTIAL CONSTRUCTION COSTS



Price increases for structural clay products and lumber and wood products pushed BLS index of building materials prices up 0.3% to 98.7 in March. Small declines appeared for building board and heating equipment.

The index is only 0.2% above year-ago levels, a result of off-setting price movements. Increases came from asphalt roofing (4.0%), plumbing (2.1%) and gypsum products (2.0%); decreases from plate glass (5.7%), building paper and board (3.3%) and millwork (1.8%).

March residential construction prices stayed at the February level of 296.3, according to Analyst E. H. Boeckh. This is 1.3% over the 292.3 of a year ago. Col Boeckh says all of the increase is due to higher wage increases.

As for materials prices, "The Democrats scared the daylights out of the steel industry," and he feels no one will jump to raise prices in the wake of steel's experience. Labor rates may go up as usual in the spring round of new contracts.

## Prefabbers elect new head

If the first requisite for success is thinking big, then prefabricators are well on the way with last month's choice of driving **Albert P. Hildebrandt**, 38, as new president of the Home Manufacturers' Association.

Hildebrandt entered housing only five years ago. But he has been so successful that already he typifies the young, aggressive brand

Del Ankers



**PREFABBER HILDEBRANDT**  
For expanding markets

of business executive invading—and revolutionizing—the maturing home making process.

Some measures of his success: Kingsberry sales spurted 62% last year (to an estimated 2,000 homes) in a year when housing starts increased a disappointing 3.7% over depressed 1960. And Kingsberry's experimental mechanical core (combining a complete kitchen, two baths, furnace, water heater, electrical entrance panel, and vacuum cleaner) has been called 1961's biggest news in home manufacturing technology.

Hildebrandt started on a career in New York investment banking after graduating from Massachusetts Institute of Technology and Harvard Business School. Then he switched to the venture capital firm of Payson & Trask as a senior associate.

When Payson & Trask bought control of the small Alabama concern, Lumber Fabricators Inc, in 1955, the company had nearly a decade of experience in making homes for sale in the South. Hildebrandt suggested ways to improve the operation. Payson & Trask responded by making him vice president and general manager in 1957 and elevating him to the presidency the following year.

Hildebrandt changed the name to Kingsberry and conceived an ambitious plan: expand the small company to a national manufacturer by setting up a series of regional manufacturing plants. Capacity of the company's plant in Fort Payne, Ala. is being increased 50% and Kingsberry is seeking SEC approval to issue 140,000 shares of stock (at a maximum of 17½/share) to finance a new plant.

And this summer Kingsberry will switch headquarters from Fort Payne to Atlanta. All this bustle, says Hildebrandt, means "the company is ahead of schedule."

Hildebrandt logically extends his

big thoughts to the entire home making industry. Last year prefabs accounted for a record 16.7% of total housing starts with 156,000 units. "And yet there is so far to go, all the way to the rest of the other 85%," he says.

For his industry he predicts: "Of the babies being born in 1962, the majority will live in and rear their own children in manufactured homes. That is another way of saying that the home manufacturing industry will reach the 50% mark in 17 years, with only moderate increases no greater than those we've enjoyed in the past 10 years." This he figures gives prefabbers an \$8 billion market potential—13 times the \$600 million current sales.

When a customer or mortgage banker tells Hildebrandt they can't tell a prefabricated house from a conventionally-built one, Hildebrandt worries. "To succeed," he reasons, "they do have to be distinguished from conventional homes. They have to look an awful lot better. The design has to be better to sell them when we compete with so many other factors for the discretionary income of consumers."

## New York City picks a woman to run rent control

She is **Mrs Hortense Wittstein Gabel**, 47, the city's ranking expert on rehabilitating neighborhoods and a close adviser on housing to her boss, Mayor **Robert F. Wagner**.

Mrs. Gabel will head (at \$22,500 a year) the city's newest administrative invention, a Rent & Rehabilitation Administration, successor after a dozen years to the Temporary State Housing Rent Commission as dollar-watcher for rents in 64% of all dwellings in the biggest US city.\* Gov **Nelson Rockefeller** (R) pushed the switch to the Democratic-controlled city to dump a political albatross from his re-election campaign this fall.

Mrs. Gabel calls her new task "the most devilish job in the world." But intimates say her chances of success are enhanced by her personal traits, which the *New York Times* catalogued as "a gentle, maternal concern for friends and associates; an almost wistful idealism that neatly balances the desirable with the possible; a shrewd, tough political sense and a driving ambition."

She learned early about politics. Her father, **Rubin J. Wittstein**, a New York attorney who at 84 still practices law, made politics and government a dinner-table topic and practiced his liberalism by hiring a Negro associate in 1920. Her mother always put aside her favorite pastime, bridge, "to be edified

\*Both city ordinance and state law set ceilings for 1,765,000 dwelling units built before Feb. 1, 1947. The Temporary State Commission lives on to control 217,191 units in parts of 13 counties.



## Syndicate of builders wins Wilmington renewal

Wilmington Housing Authority skipped three higher dollar bids (ranging to \$1,458,000) to favor the \$512,000 offer of this syndicate of local builders and architects for 38-acres of land in the city's first renewal project. Wilmington Renewal Associates Inc, headed by Builder **Leon Weiner** (1) combines housing professionals with 100 years of experience and \$100 million of building to their credit. The team will build 655 units valued at \$12 million on the

cleared renewal land. The combine (1-r): Weiner; Long Island and Baltimore Redeveloper **Marvin Gilman** (NEWS, Oct); Attorney **Michael Poppiti**, counsel for many Wilmington builders; Architect **W. Ellis Preston**, architect for the winning proposal; Builder **Steven L. Fortunato** of L. Fortunato Inc; Builder **Frank A. Robino Jr** whose Robino Construction Co has built 2,400 homes in the past 13 years. Construction will not start for another year.

and beatified by **Franklin D. Roosevelt** on the radio."

With that homelife, "I knew I was going to be a lawyer from the time I was a little girl," she recalls. She graduated from Hunter College and Columbia Law School, began practicing with her father in 1938, and joined city government as an assistant corporation counsel in 1942.

Two years later she married Army Dentist **Milton Gabel** and

Walter Daran



**RENT CONTROLLER GABEL**  
For New York's hot potato

went off to his station at Camp Hood, Texas. There she took a \$60-a-week newspaper reporting job but was fired when she exposed a tax scandal involving friends of the publisher.

After the war Mrs. Gabel in 1949 helped found the Natl Committee Against Discrimination In Housing and still serves as a director. "We've got to provide better housing for different race groups," she says. "If we don't, we're sunk."

When Democrat **Averell Harri-**

man became New York governor in 1955, Mrs. Gabel was picked by rent administrator **Charles Abrams** (now NCADH president) as general counsel of the Temporary State Rent Commission. Later she became deputy state rent administrator under Abrams' successor, **Robert C. Weaver**, who is now HHF Administrator. When Harri-man departed the governor's mansion in 1959, Mrs. Gabel was given a new slot in still-Democratic New York City: assistant to the deputy mayor to help clean up slums. Newspapers questioned the new \$15,000-a-year job because of an announced "austerity" city budget. But Mrs. Gabel retorted: "Very often several departments will be working in a single area without having any idea of what the others are doing. If we can streamline this, make it more efficient, we'll save way beyond the cost of my salary."

Mrs. Gabel, soon promoted to assist to the mayor for housing, put her boundless energy to proving this could be done. She adopted a carrot-and-stick approach which teamed city officials and private community organizations to rehabilitate run-down neighborhoods. The carrots: the city would give low-interest loans for improvements and free advice from a professional management company to co-operative landlords. The stick: a visit from teams of inspectors from five city departments. "Those who show sincere co-operation will get a break," she told landlords. "But if you do not co-operate you know the kind of books we can throw at you."

She began work in six neighbor-



hoods with remarkable firmness. She asked the lay president of a Jewish temple to correct 23 violations in two tenements he owned a block from the synagogue. He excused his slumlordship by saying he'd bought the buildings because synagogue members complained the tenement occupants were disturbing them. When he corrected only six violations in five months, Mrs Gabel personally testified against him in court. He was fined \$400.

During last year's mayoralty campaign, a 400-man riot rocked a block on W. 84th St called a "ghetto of sociopaths." Mayor Wagner ordered Mrs Gabel to lead a "shock attack." She summoned the block's landlords and told them bluntly: "We want your buildings cleaned up now—and I don't mean a schlock house job." Thirty days later inspectors found 63 violations in one building. Mrs Gabel promptly went to court again and persuaded the magistrate to levy a record \$1,000 fine on the owner.

Mrs Gabel says she intends to bring her carrot-and-stick formula to rent control. This means landlords who upgrade their units will win increases. "Where landlords don't comply with standards, we're going to hit them hard in the pocketbook," she vows. "We'll cut rents. But I'm staking my reputation on the proposition that people are willing to pay a reasonable increase for better apartments."

Will her approach work? "It would probably be the first time rent control was put to a constructive use—instead of being used merely as a status quo device that soured landlords and served as reason or excuse for their letting their properties go steadily downhill," wrote the *World-Telegram & Sun*.

Asserts Mayor Wagner of the new city's aims: "We are going to be just as tough as the law lets us be, and maybe a little tougher, in order to get these characters [slumlords] out of the landlord business in this city." Wagner talks vaguely of dropping rent control at a utopian day when housing is available to all at prices all economic groups can afford. But next year will mark two decades since federal officials imposed rent control in 1943, and the issue is so deeply entrenched in politics (the 5,000,000 New Yorkers thus sheltered can swing a city election) that few foresee a quick end to the permanent "temporary" emergency. Snaps one insider: "There will always be a shortage of apartments priced below-the-market; thus does rent control perpetuate itself."

**FHA expert named for land-use study**

Short of tax reform which really gets at the roots of the problem, the handiest way to ease the impact of land price inflation on the cost of new housing is clusters of high-density structures surrounded by commonly owned park or open land. But winning local permission to carry out such plans is becoming the biggest single obstacle to this kind of good land use. Most

municipalities don't want the burden of taking care of small pieces of park this year, next year, for 50 years. Most homeowners don't want to deed the open land to the town because if it is public park nearby low-income groups they overrun it, destroying not only the amenity of the park but perhaps also the social status of the subdivision.

Now, **Byron Hanke**, chief of FHA's land planning division, has started an eight-month study to find out how property-owners' associations manage common areas and facilities—both good and bad examples. Hanke is on leave from FHA for the \$30,000 project, which is sponsored by the Urban Land Institute (1200 18th St NW, Washington 6, D. C.).

FHA is buying ULI's report under its technical studies program. ULI says it is looking for names and addresses of any projects which Hanke might study.

**Next year: bankers' foe ruling bank committee?**

**Brent Spence** (D, Ky.), 87-year-old chairman of the House banking committee, has decided he won't run again. Under Congressional seniority rules, this means Rep **Wright Patman** (D, Tex.) would take over the chairmanship in the 1963 Congress—unless he is defeated for re-election (which not even his opposition expects). He has represented the first district of Texas since 1928.

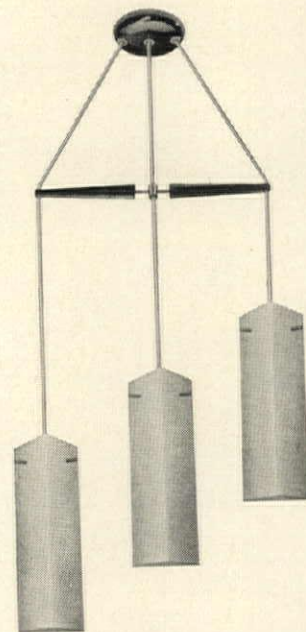
Patman has shown a kindly disposition toward S&Ls, mutual savings banks, and credit unions. But he is a strident champion of cheap money (he has feuded with the Federal Reserve for more than two decades). Among other things, Patman has said that commercial banks should be investigated because of their "free use of the government's power to create money" and the "interest-free use of demand deposits" they enjoy. If Patman takes the helm of the committee that writes housing and mortgage laws, look for probes along these lines.

**NEWS IN THE NAMES:** Radio-tv personality **Art Linkletter** is joint venturing two San Diego subdivisions with Builder **Stanley C. Swartz**. The two are to total 298 homes priced from \$11,995 to \$14,500 on FHA 35-year and VA terms . . . Former Teamster Boss **Dave Beck** of Seattle says he is expanding his realty holdings to Arizona. He and an unidentified Seattle associate are developing a 12-acre shopping center near Phoenix. Beck says he is also looking at Las Vegas apartments. Beck holds more than 20 pieces of land around Seattle, operates parking lots, builds restaurants. His appeal from a King County grand larceny conviction is before the US Supreme Court. The Justice Dept has not announced whether it will retry him after a US Circuit Court of Appeals set aside his conviction for income tax evasion.

NEWS continued on p 63



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**LIGHT**



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### Astronauts look a gift house in the mouth

"I think I'll go and meet her," said Alice. . . .

"You can't possibly do that," said the Rose: "I should advise you to walk the other way."

"This sounded nonsense to Alice so she said nothing, but set off at once towards the Red Queen. To her surprise she lost sight of her in a moment and found herself walking in at the front door again."

"A little provoked, she drew back, and . . . thought she would try the plan, this time, of walking in the opposite direction. It worked beautifully."

—Lewis Carroll,  
*Through the Looking Glass.*

Homebuilder **Frank Sharp** of Houston had a good suggestion: give a Texas-style "Howdy, Y'all" to the nation's seven astronauts, when they move to Houston's new space center later this year by offering them new homes at cost. Sharp even offered to contribute \$5,000 for construction and \$10,000 lots in his huge Sharpstown development. But he wanted the offer to carry no individual or company publicity.

Houston Home Builders liked the idea so well that officers decided \$24,000 houses should be given free and completely furnished. "The firms or individuals donating materials or services do so in the

spirit of gratefulness and with no desire for personal recognition," wrote President **Angelo Mascari** on March 5. "This is a sincere offer by the home building industry of Houston. If accepted, the association agrees to accept any conditions of publicity and advertising set by NASA. It is not our desire to capitalize on this gift in any way as a publicity stunt."

In Washington the offer was first rejected, then accepted, by Attorney **C. Leo DeOrsey**, who handles earthly business matters for Lt Col **John H. Glenn** and his six fellow space travelers. When news got out, there were howls from many about propriety of the offer.

The acceptance was withdrawn, and in a painful press conference DeOrsey gave the first details of how the astronauts are investing the \$500,000 they received from selling their personal stories to LIFE magazine in real estate: a 108-unit Washington apartment building "ready for the shovel," a \$1 million Cape Colony Motel at Cocoa Beach, Fla., and a motel at Freeport, Grand Bahama Island.

Back in Houston, builders felt their "Howdy, Y'all" had been duly noted. Like Alice, they had found the short cut to what they didn't want was to walk away from it.

### Probe clears former FHA director

The government has quietly folded up its year-old investigation of former FHA Director **John A. Grubbs** in Miami. "There will be no presentation to the grand jury," says **Edward F. Boardman**, US district attorney in Miami. "The Grubbs file is being closed."

Grubbs, an Eisenhower Administration appointee, was abruptly put on administrative leave by Commissioner **Neal Hardy** in April 1961 amid local speculation that FHA commitments for large-scale projects were under investigation. He resigned three months later "for reasons of health."

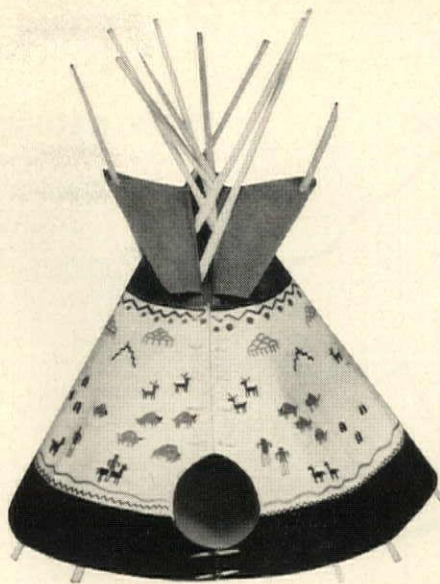
What probers found—if anything—remains an official secret. "The purpose of the investigation was to assure the public that there was no corruption, graft or fraud of any kind involved in the operation of the local FHA office," says Boardman. None was found, he adds.

**BUILDERS:** **Dave G. Fox Jr** resigns as executive vice president of Dallas' Fox & Jacobs Construction Co. The company was founded by his late father and President **Ike**

**P. Jacobs**. The younger Fox still remains on the board of directors.

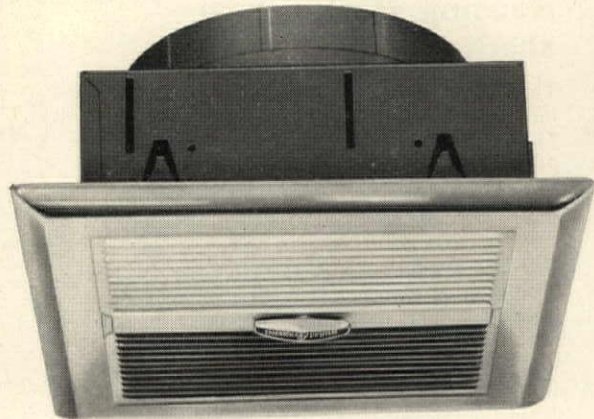
Developer and Merchandising Consultant **Kenneth Richardson** is suing the Crystal Bay Development Co, developer of Incline Village on the Nevada shore of Lake Tahoe for \$4.8 million. Richardson says Crystal repudiated a consulting contract giving him 3% of the Village's value—\$162 million.

**DIED:** **Oliver M. Knode**, 83, president of US Gypsum Co from 1936 to 1942 and, after a period of semi-retirement, from 1949 to 1960; April 7, at Winnetka, Ill.; **Edwin Weyerhaeuser Davis**, chairman and president of Potlatch Forests Inc and chairman of Wood Conversion Co, Feb 13 in St Paul; **William W. McCready**, president of W. J. McCready Lumber Co of Forest Grove, Ore., past president of the Western Retail Lumbermen's Association, and legislative committee chairman for the Natl Retail Lumber Dealers Associations, March 19, in Washington, D. C.; **Rowland R. Harden Sr**, 58, former president of the New Jersey Real Estate Boards, March 26, at Camden, N. J.



THE ONLY HOUSE THAT DOESN'T NEED . . .

### SQUARE FANS



# Emerson-Pryne Fans

Home construction is based on square angles. That's why our square fans are much easier to install than round types. They fit

flush with studs or joists, brick or block. And square holes are simpler to cut than round ones! **Result: They cut installing costs 30% or more.**

They move air more efficiently, too! The venturi and larger opening provide greater C.F.M. with less wattage. Never starved for air. No power wasted pulling air into the fan.

Free catalog shows Square Fans for everything but teepees. Ask for yours.

**EMERSON**  **ELECTRIC**

**BUILDER  
PRODUCTS  
GROUP**

EMERSON ELECTRIC  
EMERSON-PRYNE  
EMERSON-IMPERIAL  
EMERSON-RITTENHOUSE

DEPT. HH-5A, 8100 FLORISSANT

ST. LOUIS 36, MISSOURI

# AIR



## CANADA:

**Commission hits labor 'exploitation'**

A one-man Royal Commission has just condemned a "significant minority" of "irresponsible employers" for exploiting labor in residential construction in Ontario.

To halt the abuses, Commissioner H. Carl Goldenberg, 54, has recommended new laws which, if adopted by the provincial legislature, could convert the largely non-union housing industry to total unionization. Builders are fighting the proposals, but chances are that some will be enacted.

Goldenberg's inquiry covered all types of construction but it was triggered by a two-month housing strike in mid-1961. Says his report: "The boom in housing in Toronto, as elsewhere in the 1950's, attracted to the industry many persons with no previous experience in building, some of whom have been appropriately described as fly-by-night and fast buck operators. Not unduly concerned with the quality of their product, they took advantage of the straitened circumstances and inexperience of small contracting firms, especially as the boom declined, often forcing bids to be reduced to unsound levels. The responsible builders would then be forced to bring pressure on their contractors in self-defense. In a surplus labor market, and without the constraint of collective agreements, the contractors, who are essentially contractors of labor, would seek to recoup themselves by cutting their own costs at the expense of their employees through sub-standard wages, excessively long hours of work, and disregard of safety standards, as well as by lowering the quality of the work."

**Most of Toronto's housing labor force consists of "unskilled and semiskilled Italian immigrants," the report adds.**

Most of them came to Canada in the 1950's and flocked to the construction industry. As the boom sagged, the report says, illiterate and desperate workers were sometimes paid only in room and board. The ten-hour day was commonplace, the six or seven day week not unusual. Minimum wage laws cover only plastering and painting.

*Goldenberg's recipe for reform:*

1. Unions should be certified as bargaining agents for workmen by areas instead of by projects as at present. Goldenberg calls the frustrations of project certification in construction "an open invitation to unlawful action by unions." Unions should win certification when they apply for it whether employment on a project is at its peak or not. Now, employers can argue that there is no representative group of employees on the job and that the union must wait until there is.

2. All builders and subs should be required to register with the municipality where they work. All building permit applications should carry a list of the contractors doing the job.

3. Builders should be responsible that all their subs pay wages. A new inspection staff should be formed to make sure contractors pay their employees the 2% vacation pay required by law.

4. A provincial construction industry wage board be created to fix and enforce minimum hourly pay and maximum work hours. (Organized housebuilders support minimum wage rates.)

**Builder reaction?** Says one Toronto builder: "They're out to get us, no matter what the expense is. Sure, there has been some exploitation by fast buck operators. But most of these companies are bankrupt now because the market is too tight. If they hang us with unions, the price of a house will go up anywhere from \$600 to \$1,000." If builders must assume financial responsibility that sub-contractors pay their men even if subs go broke, builders would naturally require subs to be bonded and the house buyer would have to pay what this costs.

**Some builders are reconciled to unionized housing.**

But they fear that the wrong group will win the bargaining rights. They would be willing to deal with unions that now control commercial construction. But they despise the Brandon Hall unions (carpenters, lathers, plasterers, tile and terrazzo, and concrete and drainage workers) which have caused builders all their Toronto labor troubles so far.

Subcontractors hold the key to how far unions will penetrate housing. Most Ontario builders sub out most of their work. In 1960, the Brandon Hall group tried to organize Toronto subs. They signed up only a few—at above the market wage rates. Unionized subs couldn't get any work. So those that had signed broke their agreements to survive. Unions then struck the whole industry.

**5% boost predicted in housing spending**

Residential outlays will rise from \$1,951 million to \$2,046 million, says the Dept of Trade & Commerce annual forecast.

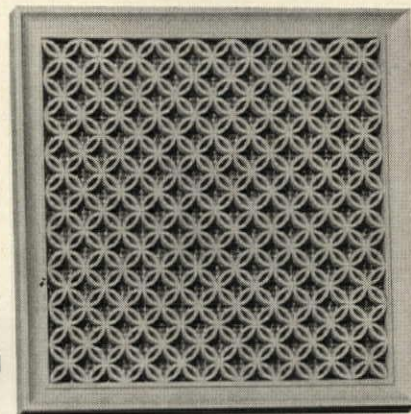
But housing economists say last year's estimate was 5% above the actual total. If builders are to improve their 125,577 starts of 1961 (the government does not estimate starts) builders must first sell 73,583 units under construction on Jan 1, up 12% from 1960.

If lending institutions find greener pastures for their money (the Natl Housing Act loan rate is 6½% compared to conventional rates of 6¾% to 7%), the government will doubtless spur housing by its year-old secondary mortgage market. It has just drawn the largest number of bidders to date in selling \$15 million of 6% mortgages (at average bids of 97.6). Prior offerings were 6¾% mortgages.



LOOKS LIKE A PICTURE ...

BUT-IT'S THE NEWEST RECESSED CHIME!



# Emerson-Rittenhouse Chimes

"Daisies by-the-dozen"... form the pattern that makes **this** the freshest chime design you've seen.

It's the Emerson-Rittenhouse No. 346. An intricate carving against gold-flecked cloth... styled to look like a picture... to blend with the decor of any room.

Sounds good, too! Precision molded resonance chambers provide outstanding tonal beauty. Separate plastic ring permits "roughing-in" before plastering. You mount the chime after painting the walls.

ASK FOR COMPLETE INFORMATION ON THE CHIME "THAT'S REALLY A DAISY!"

**EMERSON**  **ELECTRIC**

DEPT. HH55, 8100 FLORISSANT, ST. LOUIS 36, MISSOURI

**BUILDER  
PRODUCTS  
GROUP**

EMERSON ELECTRIC  
EMERSON-PRYNE  
EMERSON-IMPERIAL  
EMERSON-RITTENHOUSE

# SOUND



Ray Edwards Answers Some Questions On:

## HOW TO GET REAL PERSONALIZED PROMOTIONAL HELP AT NO COST!

**Q.** I know your reputation for supplying superior hydronic heating packages, Ray. Now let me ask you: Why do you underline the word, *real*, when you talk about promotional help?

**A.** Because so much of what passes for manufacturers' promotional help turns out to be the same old thing. We want to give *real* help.

**Q.** What do you mean?

**A.** Take a look at any of the "portfolios" you've received from your suppliers. What do you find?

1. An "introduction" by some ad man telling you, in sixth grade language, how important advertising is.

2. A couple of canned "news releases" that talk mostly about the marvels of the manufacturers' product and leave you about 5 lines to talk about *your* most important product — your homes.

3. Some "direct mail" letters which contain the same faults — too much selfish interest on the part of the supplier.

**Q.** Are they all so bad?

**A.** Of course they're not all bad. Many of them offer broad design ideas for brochures and newspaper ads and many of the model home signs are o.k. But mostly I object to the *generality* of the ideas. The same ideas are supposed to be as good for the builder in Podunk as for the builder in San Francisco and we all know this just doesn't work.

**Q.** How can any manufacturer possibly solve that problem?

**A.** Well, we at Edwards Engineering Corporation are solving it.

**Q.** How?

**A.** Simply by giving each builder real promotion and selling aids designed especially for him! For instance — here's a layout of a 4 page brochure we are doing for a builder in Chicago. His homes are being shown, his floor plans, his neighborhood, his part of the country. We even talk about his other brand name products! Notice the attractive and professional appearance of the brochure.

**Q.** What's this cost him?

**A.** Not a red cent. He sends his pictures, floor plans, basic facts — We and our Advertising Agency do the rest. It's as simple as that.

**Q.** Anything else personalized for your builders?

**A.** Yes. We will write up his local publicity for him — again free of charge. When he asks for our help, we send him a questionnaire. All he has to do is fill it out — send us pictures of his homes. We do the rest — write it up, send it to his local papers.



**Q.** No charge?

**A.** No charge.

**Q.** Don't you put in anything about your own hydronic heating products?

**A.** Certainly, but we keep it to a minimum. Most of the space is devoted to selling the builder's homes.

**Q.** What else do you do for builders?

**A.** Another personal service is a complete review, by professional advertising people, of a builder's entire advertising and promotion program. Very often, in such a review, some brand new ideas are suggested, that have helped builder's sales tremendously.

**Q.** Can I get this personalized service from Edwards?

**A.** Certainly. Just fill out the coupon below. We'll be glad to send you details on how we, at Edwards, will act practically as your Advertising Agency as well as your supplier of the very best in heating.



**EDWARDS  
ENGINEERING  
CORP.**

Pompton Plains, N. J.  
TEmple 5-2808

PACKAGED HYDRONICS  
THROUGH YOUR CONTRACTOR

YES, SEND ME INFORMATION ON YOUR PERSONALIZED PROGRAM TO HELP ME PROMOTE MY HOMES.

NAME \_\_\_\_\_

COMPANY \_\_\_\_\_

ADDRESS \_\_\_\_\_

CITY \_\_\_\_\_ STATE \_\_\_\_\_

HH5

## Letters

### New goals for the AIA

My grateful thanks for the article about the Institute in your April issue. Your readers will have a much better idea of what the institute has been doing than some of our own members. I hope they will all read it.

PHILIP WILL, JR., *president*  
*American Institute of Architects.*

### 10th anniversary issue

This is without question the best analysis of our industry's dynamic decade that has been published. The diligent effort and wisdom of countless persons must have gone into the making of this issue. You have made many significant accomplishments during the past ten years. You have not only created the outstanding magazine of the building industry, but most important you have brought together builders, lenders, mortgage bankers, realtors, title companies, and all the diverse interests of this industry for better understanding. You have been a great force for good.

MILFORD A. VIESER,  
*finance committee chairman*  
*Mutual Benefit Life Insurance Co*  
*Newark.*

A splendid review of ten remarkable years in housing.

WILLIAM A. SCHEICK, *executive director*  
*American Institute of Architects.*

This is a magnificent editorial performance—simply magnificent.

WILLIAM K. BEARD, *president*  
*Associated Business Publications.*

A splendid job. The impact HOUSE & HOME has made on the housing industry is a real tribute.

THOMAS P. COOGAN, *past president*  
*National Association of Home Builders.*

I spent several hours studying your March issue. To me it is far more than a trade magazine of building. It is an absorbing showcase of good edit, fine color, and significant thinking. The trade-up pattern of Oskaloosa, the fact and fiction of the land question, the "look back" prologue and the "look ahead" epilogue were important marketing articles far beyond houses and homes.

HAL LUDDER, *advertising*  
*Geyer, Morey, Madden & Ballard Inc.*

May I congratulate your staff on ten years of wonderful service to the housing community.

MAX H. KARL, *president*  
*Mortgage Guarantee Insurance Co.*

I couldn't agree more on the exciting future housing holds and the tremendous impact on all the industries that contribute products to the housing process.

GEORGE T. BOGARD, *manager*  
*Residential Market Development*  
*General Electric.*

The simplicity of HOUSE & HOME's editorial presentation is the key to its lasting appeal, and I look for you to maintain its prominence as the Nucleus for housing communication.

R. D. SPENCER, *market manager*  
*Residential Construction*  
*Pittsburgh Plate Glass Co.*

continued on p 68

HOUSE & HOME



## How to add a room to a house

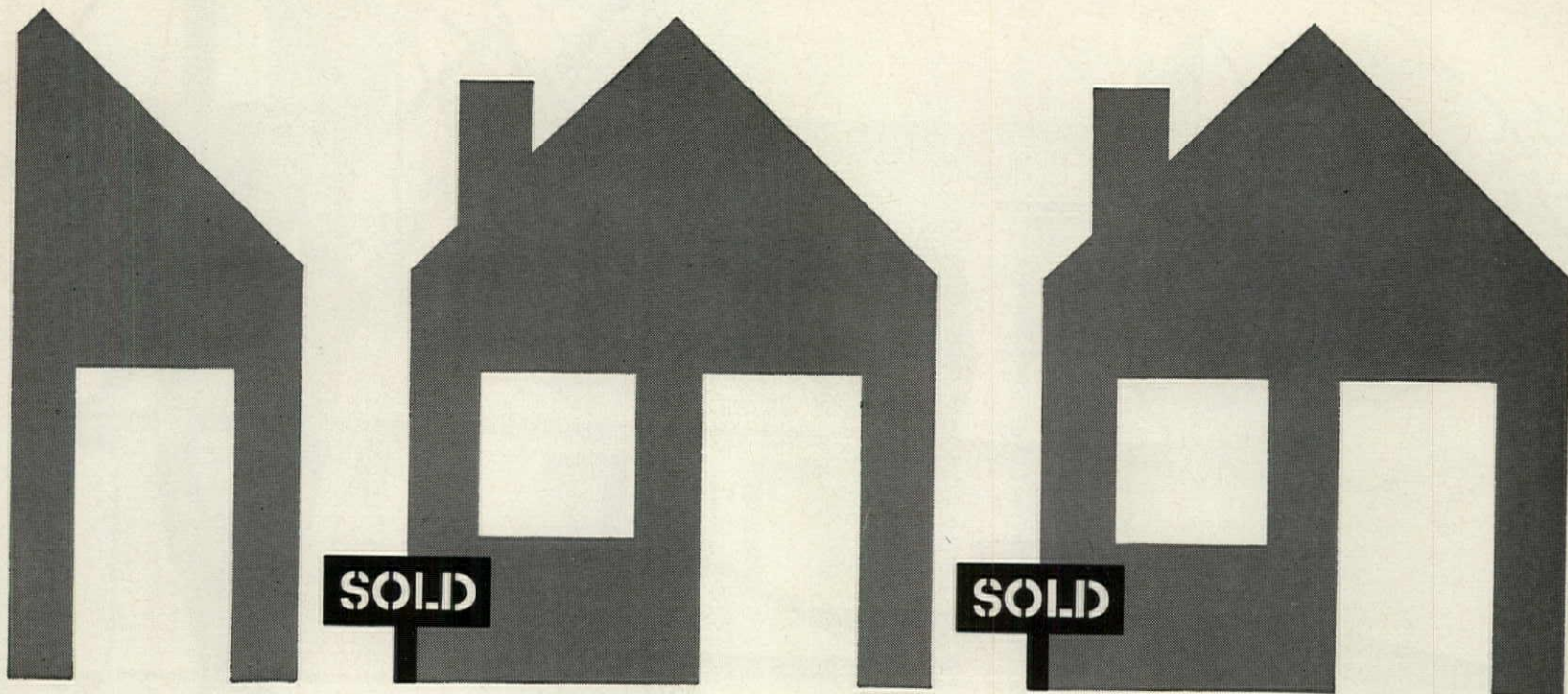


## or a house to a room

Just specify Flintkote products—because Flintkote makes more of the things your customers will need than any other company. Roofing, siding, floor tile, ceiling tile, wallboard, insulation and even chimneys. How broad can a line be? Just ask your Flintkote salesman to show you. Or write for information to The Flintkote Company, 30 Rockefeller Plaza, New York 20, N.Y.

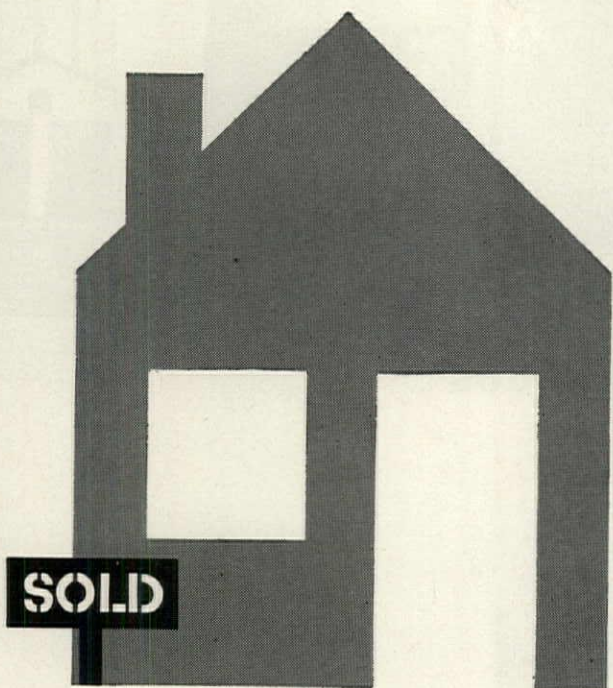
AMERICA'S BROADEST LINE OF BUILDING PRODUCTS





**SOLD**

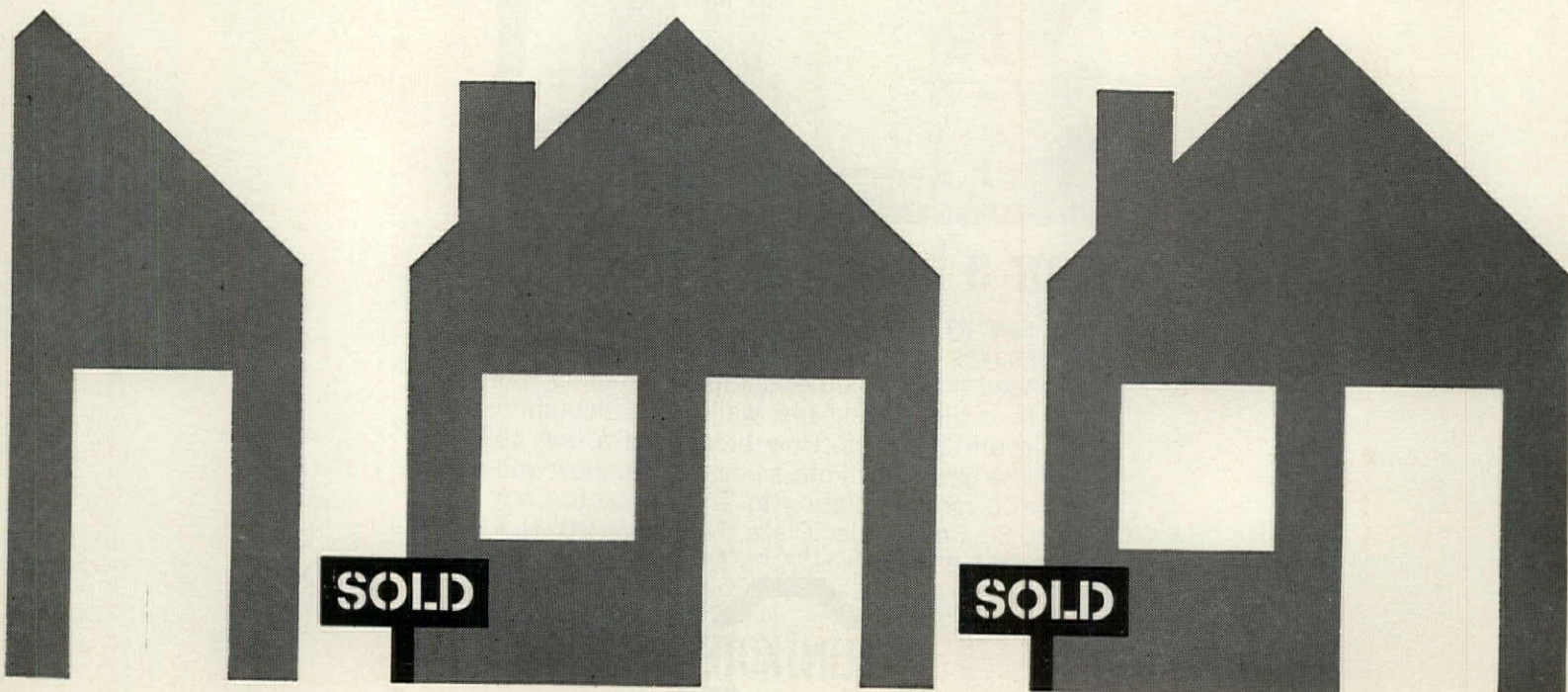
**SOLD**



**SOLD**

**YOU TOLD  
US WHAT  
YOU WANTED!**

**HERE IT IS**



**SOLD**

**SOLD**



## ...a practical new promotion package from Carrier to sell your homes in '62!

Within the last year, we talked with hundreds of builders all over the country about their problems.

We asked: "What can we do to help you sell your homes?"

We listened. We made notes. And then we put together a program that includes the builders' major requests.

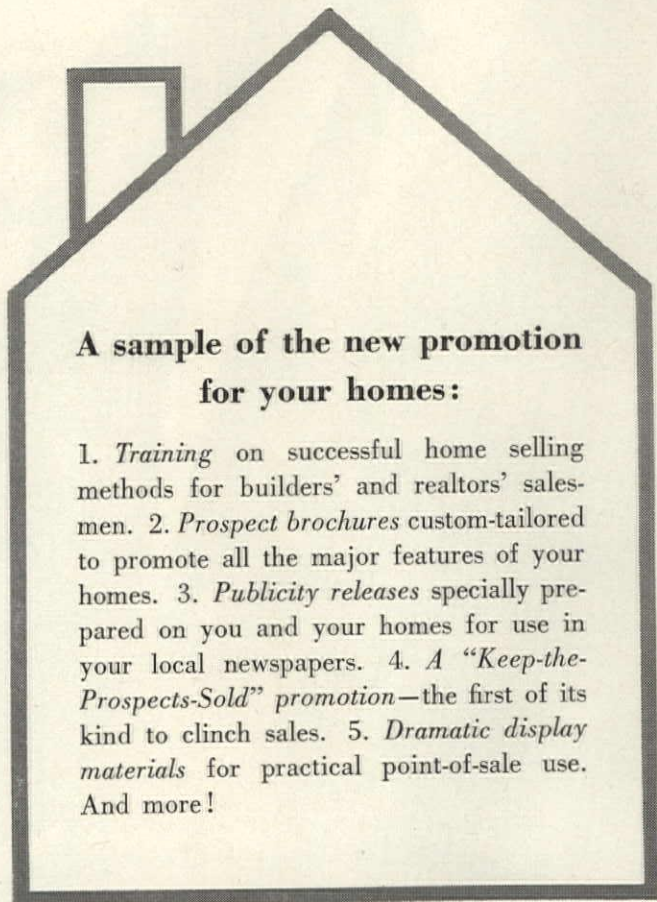
It is workable? We've already field-tested just one section of the program with a group of builders—and the result was increased builder profits.

We presented the complete program at the NAHB Show last December where it received enthusiastic response.

It's ready now—without any cost whatsoever—for builders using Carrier furnaces and/or air conditioning. It's complete with everything you need from the moment the prospect walks in until he's happily moved into his new home.

You can get complete information about the program and the new Carrier furnace line of gas-fired and oil-fired... upflow, counterflow, horizontal and loby... budget, standard and de luxe models... for any size and type of home.

See your Carrier Dealer, listed in the Yellow Pages. Or write Carrier Air Conditioning Company, Syracuse 1, New York.



**Carrier** Air Conditioning Company



(left) R. J. Haft, Haft-Gaines Co., Developer-Builder, Ft. Lauderdale, Fla.; (center) Imperial Point of Coral Ridge, Ft. Lauderdale, Fla.; (right) S. A. Maksik, Owner, Adobe Brick & Supply,

**“WE HAVE A RESPONSIBILITY TO BUILD COMMUNITIES NOT JUST HOMES”...says R. J. Haft, Haft-Gaines Company, Developer-Builder of beautiful Imperial Point, Fort Lauderdale, Florida. “Even though we are completing approximately 1,000 homes annually, all of them are custom built and personalized to the buyer. We provide top quality construction and craftsmanship, and use only the best materials. In this way we give**



Hollywood, Fla. Other Haft-Gaines communities under construction: Royal Oak Hills, Boca Raton, Florida; The Landings, Ft. Lauderdale, Florida

permanence and character to our developments and purpose to our plans. To help maintain these standards we buy Bestwall Gypsum glass fibered plaster and Pinholath from S. A. Maksik, Adobe Brick and Supply Co., to insure quality walls and ceilings that are strong and increase resistance to fire and cracks." Bestwall Gypsum Company, Ardmore/Pa.

Plants and offices throughout the United States

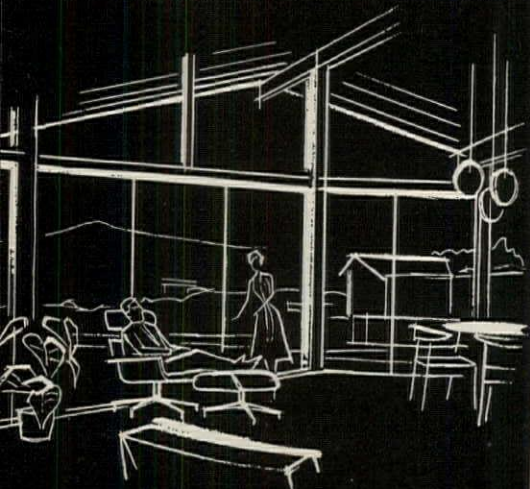




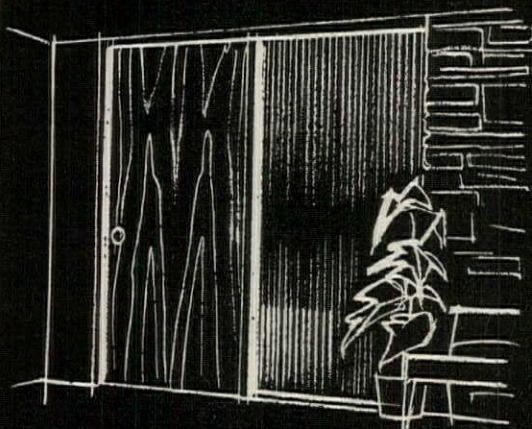
**SLIDING GLASS DOORS** fit the trend to indoor-outdoor living. There's more comfort—winter and summer — with **Thermopane®** insulating glass. Or with glare-reducing **L·O·F Grey Plate Glass**.

## So many ways to glamorize homes with glass

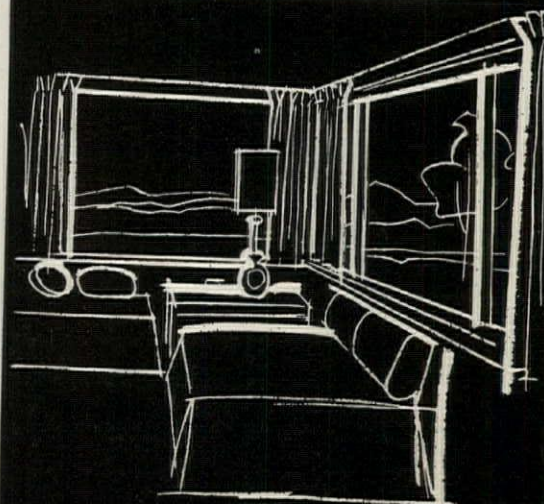
**WINDOW WALLS** are a pure delight when glazed with **Parallel-O-Plate®**, twin ground for maximum freedom from distortion.



**PATTERN GLASS SIDE LIGHTS** dramatize an entrance while daylighting the foyer beyond. **L·O·F** has many exciting patterns.



**PICTURE WINDOWS** invite nature inside. More enjoyable year 'round when they're glazed with **L·O·F** plate glass or **Thermopane**.



# "Open World" Living

...an exciting new theme  
for model-home promotion

It's fresh. Trend setting. A theme that hasn't been exploited to boredom. And it correctly describes a house that's designed for popular indoor - outdoor living. Because window walls, picture windows and sliding glass doors make a house "feel" as large as all outdoors.

That's "Open World" living! L·O·F is promoting it again in 1962 with big, bold,

monthly advertisements in LIFE and other magazines.

"Open World" living is a selling theme you can use to move houses faster. Just design your houses with smart and generous uses of L·O·F glass. Then when prospects see your model, they'll realize how obsolete their old home is . . . and what a lift a new home can give their family.



...so many kinds of L·O·F glass to do it with!

**DOOR MIRRORS** appeal to any woman prospect. For more perfect reflections, use mirrors made of **Parallel-O-Plate**.

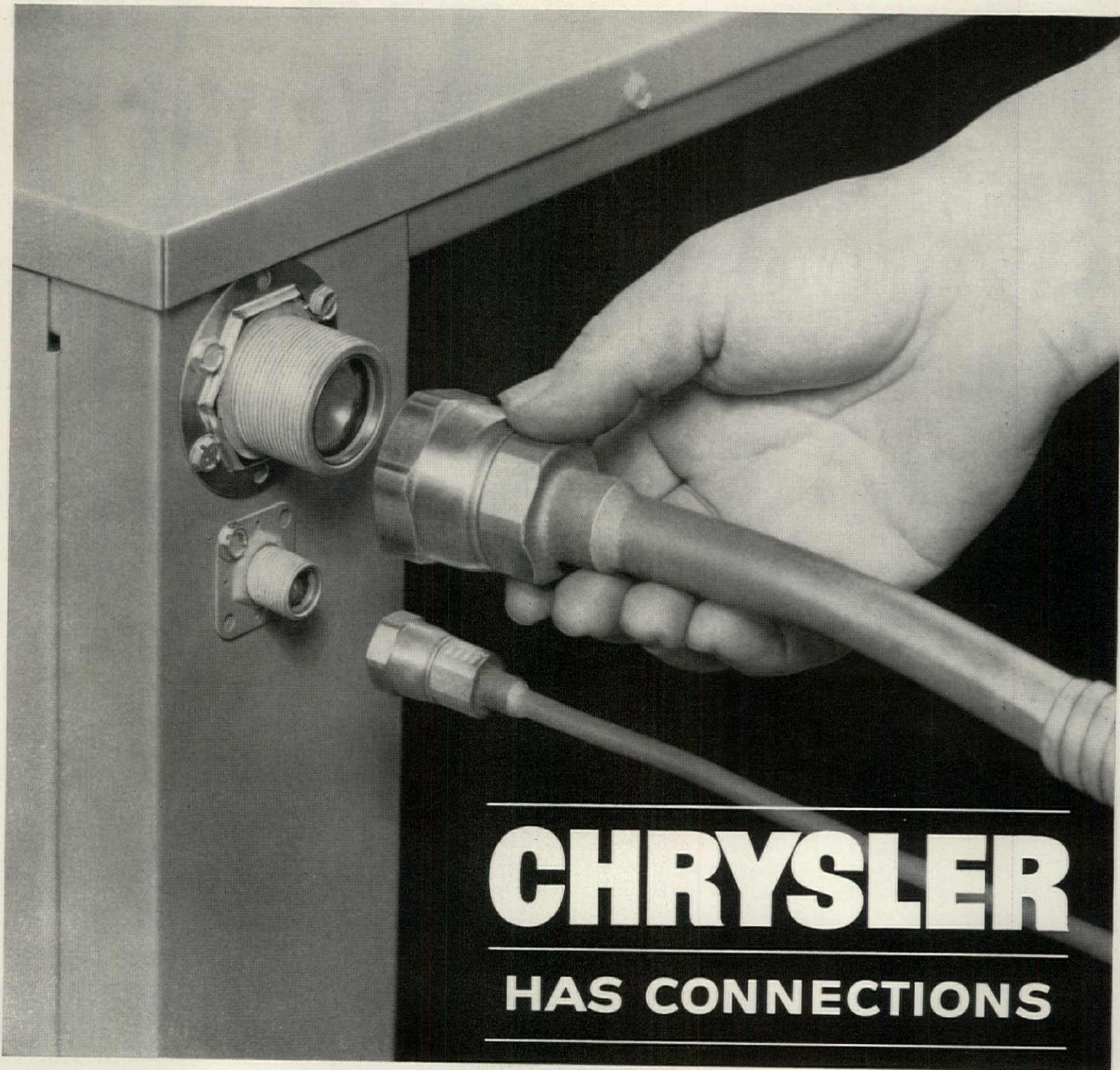


**SLIDING CABINET DOORS** made of L·O·F **Rough Plate** add sparkle to any kitchen. And it's a distinctively different touch.



**SLIDING CLOSET MIRROR DOORS** double the feeling of space, add a glamorous touch to any bedroom and entrance hall.



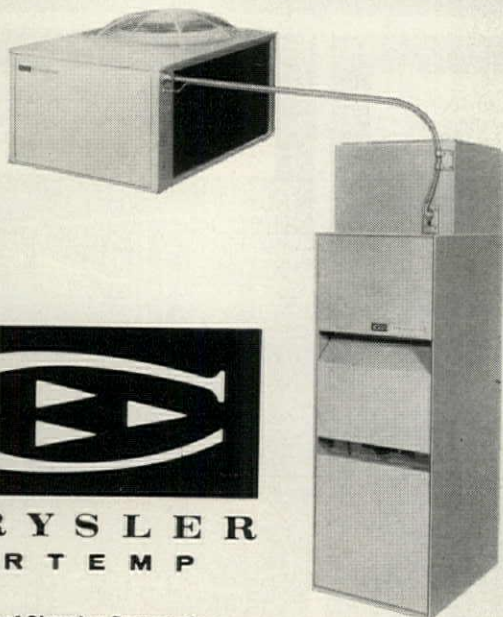


# CHRYSLER

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## HAS CONNECTIONS

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**And They're to Your Advantage,  
Mr. Builder—the Second You Connect the  
New Chrysler 1254 Outside Condensing  
Unit to Its Inside Cooling Coil**

This great new snap-in air conditioning system costs less to buy—approximately 10% below the usual price of similar equipment. Installation costs are lower because it's factory-charged and factory-tested, and there's no expensive on-site refrigerant work involved.

This unique system adds extra sales appeal to your homes—Chrysler quality and Chrysler engineering mean complete satisfaction for you and your customers.

The Chrysler 1254 snap-in system delivers 33,000 BTU's of cooling power—enough to air condition 2,200 square feet of living space. Its new little brother, the 1252, delivers 22,000 BTU's of cooling power for as much as 1,500 square feet of living space. So, Mr. Builder, make that connection now! Hook up with either Chrysler snap-in system. Call your Chrysler Airtemp distributor today for complete cost and application information.



**CHRYSLER**  
AIRTEMP

A Division of Chrysler Corporation  
Dept. CT-52, Dayton 4, Ohio

## Hines Remodeling Hint:



# NEW HINES *Cherribord*<sup>®</sup>

**for the beauty of cherrywood grain without the cost!**

Give your remodeling customers more glamor without running up your bids. Hines Cherribord is an authentic reproduction of cherrywood with all the warm, genial glow of natural-looking wood grain that homeowners love. Hinesguard\* surface is stain-resistant and washable. Sturdy Hines Hardbord 4' x 8' panels have random grooves and beveled edges. And they cost far less than most other pre-finished panelings. (Available also with handy perforations.) Choice of three popular tones: Mount Hood Cherribord, traditional reddish-brown; Smoky Mountain Cherribord, stark, silvery gray; Palomar Cherribord, blond.

**HINES**  
EDWARD HINES LUMBER CO.

**Folder for your sales kit helps you sell**  
Send today for free folder that shows Cherribord and all the other Hines Decorative Hardbords in beautiful full color. Put it in your sales kit to help you sell your next remodeling job. Free samples.

**Edward Hines Lumber Co.** Dept. 7102  
200 S. Michigan Avenue, Chicago 4, Illinois  
Please send  free Hines Decorative Hardbord Color Folder  
and  free samples of new Hines Cherribord.

Name \_\_\_\_\_

Clip this coupon, write your name, attach to your letterhead and send to above address.

©1962, EDWARD HINES LUMBER CO.  
\*TRADEMARK

Now! A new feature for the 2nd and 3rd-time buyer!

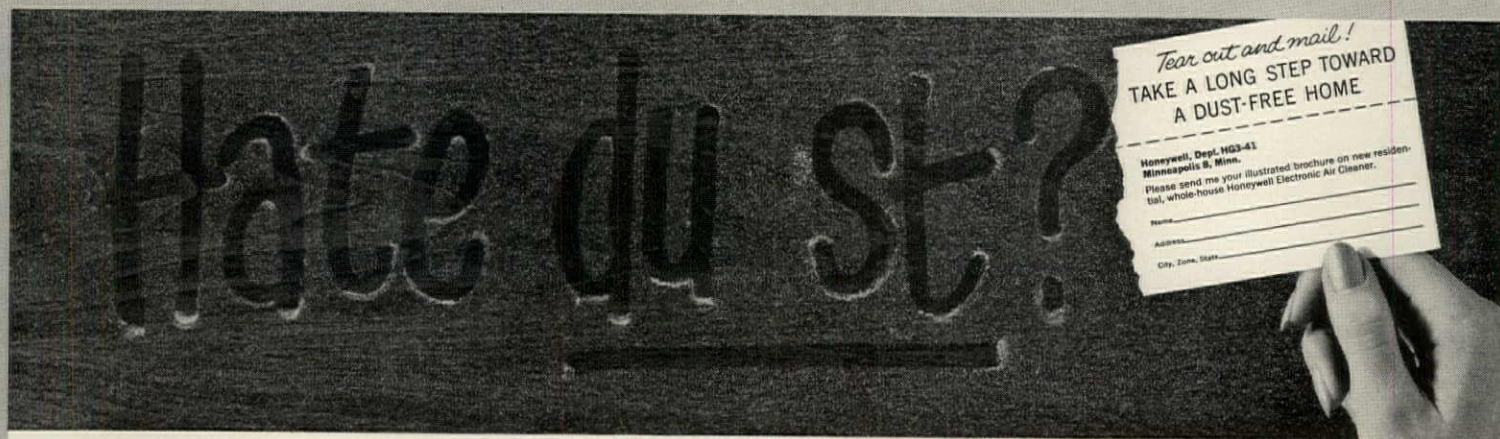
# Feature a home that itself with the whole-house

Of all the features you've used in the past to help sell your homes (like built-in kitchens, hi-fi, inter-coms, etc.), none has the tremendous closing potential of this new development from Honeywell. What woman wouldn't like to cut down on dusting and housework? And, that's what you can promise! You can also tell the prospects that the electronic air cleaner will *keep* their new home modern longer—help protect their

investment. And, remember, you will have the Honeywell reputation for quality working for you, too!

Before you start another house, get the facts on how this Honeywell development will help you. See your heating/cooling contractor, the nearest Honeywell office or Honeywell, Dept. HH5-46, Minneapolis 8, Minnesota. We have a complete merchandising program to help you sell prospects.

TWO OF THE ADS APPEARING IN CONSUMER MAGAZINES IN 1962.



*Tear out and mail!*  
**TAKE A LONG STEP TOWARD  
A DUST-FREE HOME**

Honeywell, Dept. HH3-41  
Minneapolis 8, Minn.  
Please send me your illustrated brochure on new residential, whole-house Honeywell Electronic Air Cleaner.

Name \_\_\_\_\_  
Address \_\_\_\_\_  
City, Zone, State \_\_\_\_\_

## Now, clean your entire home of dust & pollen...electronically

New Electronic Air Cleaner from Honeywell removes up to 95%\* of airborne dust and irritants

What's a home with almost no dust? Paradise! That's what. And now your home can be virtually dust-free with the new Honeywell Electronic Air Cleaner. It fits in the return air duct work of any forced air heating, ventilating or air conditioning system. With powerful electronic-magnet action, it removes up to 95% of airborne dust and other irritants from the air passing through the system—air not from just a single room—but from all through the house.

It catches the millions of particles so tiny that they pass right through ordinary filters (the kind you probably have on your present heating or cooling plant).

And these tiny particles—bits of smoke, grease and grime—carry most of the soiling power to smudge your furnishings, begrime your curtains, put a dingy haze over your windows, mirrors, crystal.

The principle of electronic air cleaning has been proved for years in hospitals and other buildings where clean air is vital. Now the same benefits are available to you in a system of practical home-size and price. On a 3-year FHA loan, it

costs as little as \$14.98 a month, installed. It's a natural companion for your heating system—even better with air conditioning.

And what a wonderful difference it makes! Air passing through the system is freed of up to 99% of the pollen that aggravates allergies\*\*—cleansed of tobacco smoke and odors, other irritants. Dusting is cut to a fraction. Mirrors and crystal stay sparkling—draperies and slipcovers, fresh and clean—far longer than ever before. You cut cleaning bills.

You'll probably find the Honeywell Electronic Air Cleaner pays for itself in what you save on cleaning and decorating, too.

And even if you don't have a forced air system in your home, you can still enjoy cleaner air in single rooms with the Honeywell Portable. Also, ideal for your office.

So why dust and polish all the time, when there is now such a practical way to trap the dust in the air? The coupon above makes it easy to take a long step toward a dust-free home.

\*As measured by National Bureau of Standards Dust Spot Method.

\*\*Electronic air cleaning is a preventive measure, not a treatment. Be sure to consult your doctor. Ask him what it may do for you.



This handsome control panel in your living area is the new sign of a modern home. It shows your Honeywell Electronic Air Cleaner is working at peak efficiency—signals you whenever the unit needs cleaning.



With a forced air heating or cooling system, it is easily installed on duct work of either new or existing homes, with little interruption of the heating or cooling. It is backed by Honeywell, home comfort leaders for over 75 years.



Easy for you to clean. Three or four times a year is usually enough. And this may surprise you: it uses no more current than a 40-watt bulb, yet the Honeywell Electronic Air Cleaner cleans the air clean—all through your house!

New whole-house **Honeywell H**  
**Electronic Air Cleaner**  
traps the tiny bits of grime that ordinary filters miss





# helps clean new Honeywell Electronic Air Cleaner

THESE MAGAZINES ARE CARRYING  
MESSAGES LIKE THOSE BELOW:

TIME • READER'S DIGEST • NATIONAL  
GEOGRAPHIC • NEW HOMES GUIDE •  
HOME MODERNIZING • HOUSE &  
GARDEN • HOUSE BEAUTIFUL • GOOD  
HOUSEKEEPING.

## Honeywell



*First in Control*

**BIGGEST ELECTRONIC AIR CLEANER CAMPAIGN EVER!**

*Another electronic advance from Honeywell!*

*Now...clean your  
of airborne*  
**with a new Honeywell**

*entire home  
dust and pollen...*  
**Electronic Air Cleaner**

**Fits in duct work, traps  
up to 95%\* of airborne  
irritants...electronically!**

In a shaft of sunlight, you can often see a cloud of dust particles in search of a victim—you. Dust that settles on furniture; soils freshly cleaned draperies; smokes up windows, mirrors, crystal—making work and more work.

You dust, dust, dust. If you're allergic to dust or pollen, you sneeze and suffer. Yet—until now—there has been little you could do to get rid of dust.

**But—hosanna!—now you can  
virtually eliminate damaging dust!**

A new advance in electronics makes it possible. Now, a remarkable new home-size Electronic Air Cleaner from Honeywell extracts dust and pollen from the air—before they can smudge up your home or aggravate allergies.

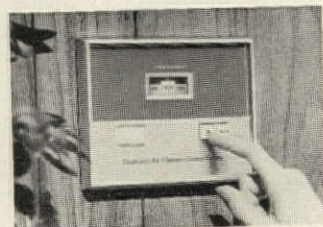
Fitting in the duct work of any forced air heating or air conditioning system, it cleans the air CLEAN—not in just a single room, but all through the house.

**It traps the tiny bits of grime  
that ordinary filters can't stop!**

The ordinary filters you probably have on your heating or cooling plant depend on a tangle of fibers that screen out the

bigger particles, can't stop millions of smaller impurities—dust, ash, greasy smoke, similar irritants.

The tiny particles are the stickiest—clinging to walls and windows, smoking up crystal, dirtying draperies. They're so small you can't see them, only notice the damage they've done when you move a picture on the wall. This is the grime with nine-tenths of the soiling power. And the Honeywell cleaner traps it electronically—removes up to 95%\* of all particles passing through the system. The result—



This handsome control panel in your living area is the new sign of a modern home—with the air cleaned of dust and pollen by electronic action. It's a conversation piece with a purpose: The panel shows your Honeywell Electronic Air Cleaner is working at peak efficiency, signals you whenever the unit needs cleaning.

**Cleanest house you ever lived in,  
cleanest air you ever breathed!**

Does this sound almost too good to be true? The fact is, the principle of the Honeywell Electronic Air Cleaner has been proved for years in hospitals and comparable buildings where clean air is vital. It's the most effective practical system known for trapping airborne dust and dirt.

What Honeywell has now done is to package these same benefits for you in an appliance of practical home-size



**With any forced air heating or  
cooling system, it's easily in-  
stalled in duct work. Backed  
by Honeywell, home comfort  
leaders for more than 76 years.**

**Easy for you to clean. Three or  
four times a year is usually often  
enough. And this may surprise  
you: it uses no more electric  
current than a 40-watt bulb.**

and price, easily installed in the central forced-air system of either a new or existing home. It costs no more than a good refrigerator. It uses no more current to operate than a 40-watt bulb.

**And what a wonderful difference  
automatic air cleaning makes!**

Air passing through the system is freed of 99% of the pollen that aggravates allergies—cleaned of tobacco smoke and odors, other irritants. Dusting is cut to a fraction. Mirrors and crystal stay sparkling—draperies and slipcovers, fresh and clean—far longer than ever before.

And you'll probably find the Honeywell Electronic Air Cleaner pays for itself in savings on cleaning and decorating, to say nothing of all its other benefits.

So why dust and polish all the time, when there's now such a practical way to keep dust out of the air to begin with? The coupon below makes it easy for you to take the next step into this new era of modern living.

*Take a long step  
toward a dust-free home*

**MAIL FOR FREE BOOKLET**


Honeywell, Dept. 108A,  
Minneapolis 9, Minn.

Please send me detailed brochure on new residential  
Honeywell Electronic Air Cleaner.

NAME \_\_\_\_\_

ADDRESS \_\_\_\_\_

CITY, ZONE, STATE \_\_\_\_\_

**New Honeywell Electronic**  
 **traps the tiny bits of grime that**

**Air Cleaner**  
**ordinary filters miss**



## "Ruberoid's 'Open House Plan' makes sales-makers out of quality building products"

...says R. D. Hall, Jr., President of the Holdan Corporation, builders of Holiday Hill Homes, Jacksonville, Florida.

"People want to know about quality when they're buying a home," notes Mr. Hall. "That's why I want prospects to see the extra value of the building materials used in my homes. The Ruberoid Open House Plan really answers this need for me here at Holiday Hill.

"The 'Sell-O-Rama' Display dramatizes the value of my building materials," Mr. Hall adds. "It gives a demonstration that adds interest and persuasion to my quality story. In many cases, 'Sell-O-Rama' is a turning point in making a sale."

Now in its third year, the Ruberoid Open House Plan has successfully demonstrated its value to many builders across the country. It has proved that quality building products become compelling sales features, when they are advertised nationally, then brought to life at the point-of-purchase by the "Sell-O-Rama" Display.

### Open House Plan Individually Tailored for Builders Includes

1. Sell-O-Rama Display. 2. Product Displays. 3. Consumer Literature.  
Take advantage of this sales-producing plan. For complete information without obligation, call your local Ruberoid representative, or write directly.



Builder Hall uses Ruberoid "Sell-O-Rama" Display to explain how Ruberoid Self-Sealing Shingles are sealed by the sun.



His interest stimulated by the "Sell-O-Rama" Display, prospect moves up for a bird's-eye-view of Ruberoid Shingles in actual size.

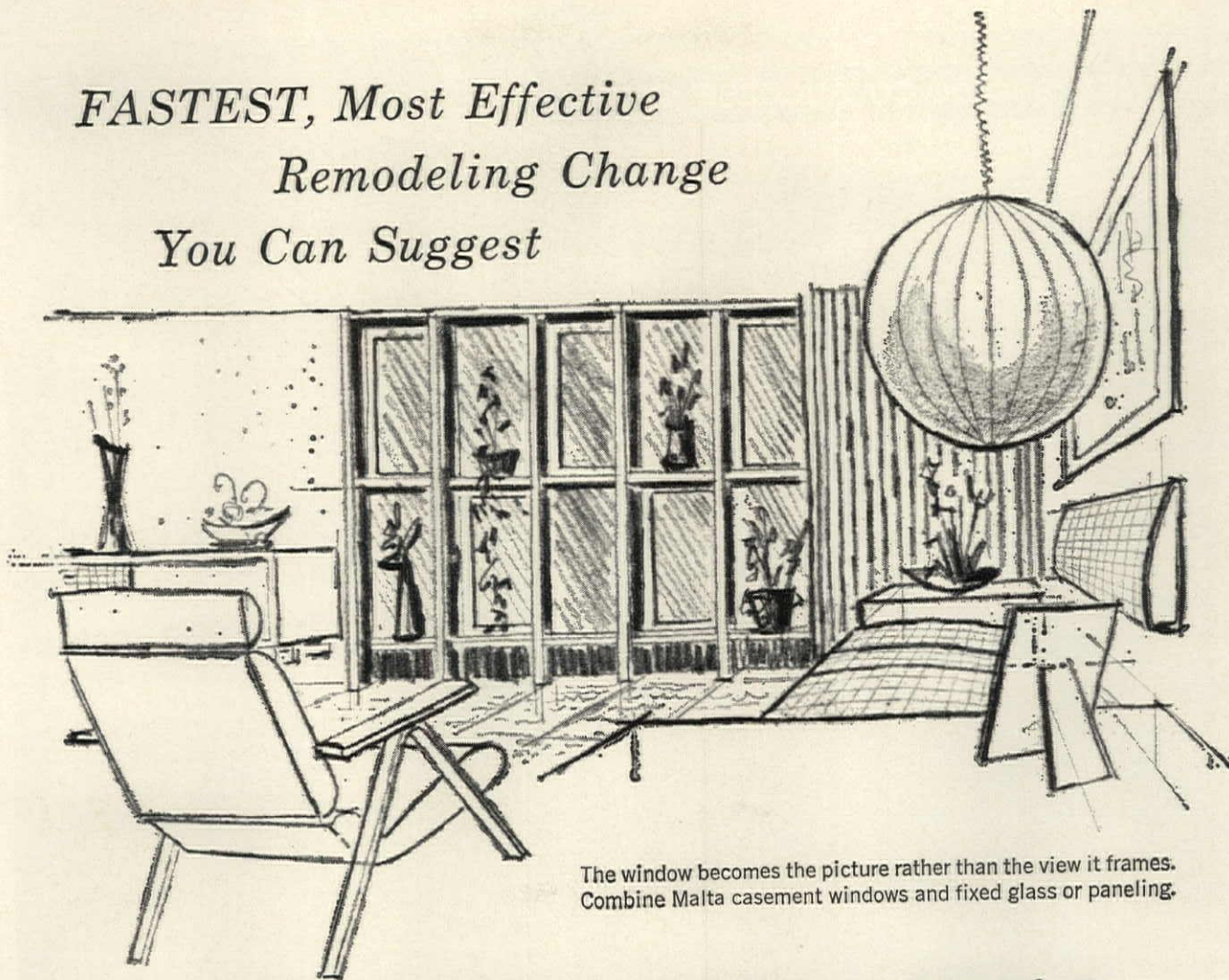


Prospective buyers make a decision on the style and color of the Ruberoid Floor Tile they want for their home.

**RUBEROID**®

The RUBEROID Co.  
733 Third Ave., New York 17, N. Y.

*FASTEST, Most Effective  
Remodeling Change  
You Can Suggest*



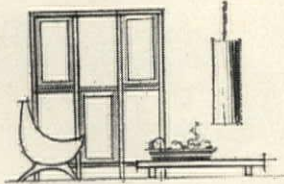
The window becomes the picture rather than the view it frames. Combine Malta casement windows and fixed glass or paneling.

## Look What RE-WINDOWING® Does

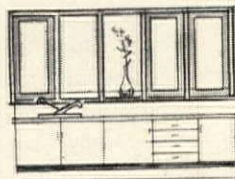
Re-windowing is the smallest investment to gain the greatest remodeling change you can suggest to your customers. It's true. You can get "picture window" effects even when the outside view is unimpressive. You can recapture the small scale intimacy of traditional window sizes and still obtain a contemporary appearance for both the interior and exterior. And above all, express a little originality that gives your home remodeling a custom look at minimum cost.

Malta's panel of architectural designers have made

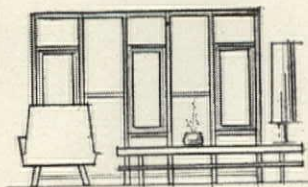
suggestions on how to do this, and more; you match their suggestions to standard, high quality Malta wood windows. Malta has a range of sizes and types to fit every need; made of quality Ponderosa Pine, fully weatherstripped, lifetime hardware, and backed by a guarantee that assures satisfaction and trouble-free service. Let Malta make window design suggestions that can make your next remodeling job distinctive. Find out how re-windowing can be the focal point of your remodeling projects.



A design that suggests both transparent and semi-opaque glass for a design grouping.



This window design could fit any room in the house.



A distinctive grouping for an undesirable exterior view.

**THE MALTA MANUFACTURING COMPANY**  
120 MILL STREET • GAHANNA, OHIO • PLANT FACILITIES, MALTA, OHIO

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Send for  
informative window design ideas  
from an Architect's Sketch Pad

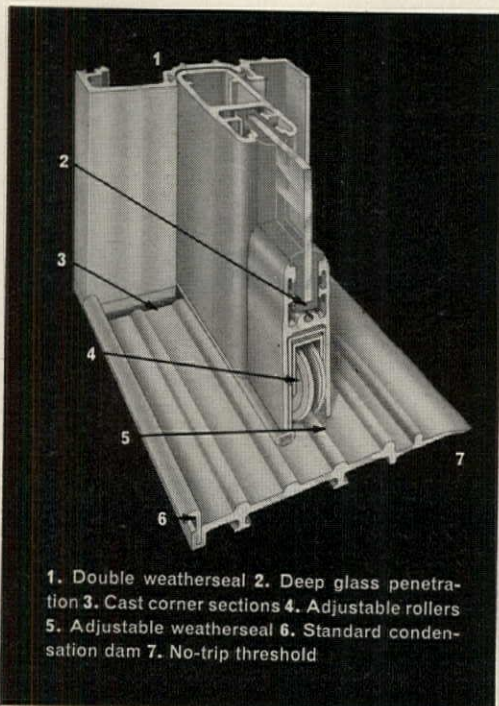
M622

**ANOTHER SHO-DO-CO SUCCESS STORY:**



Bernard B. Rothschild Home  
3715 Conifer Circle, N. E., Atlanta, Ga.  
Architects: Finch, Alexander, Barnes,  
Rothschild & Paschal—Atlanta, Ga.

**OUTDOOR BEAUTY AND INDOOR COMFORT CAPTURED IN ARCHITECT'S HOME WITH VUE-LUME<sup>®</sup> SLIDING GLASS DOORS!**



1. Double weatherseal 2. Deep glass penetration 3. Cast corner sections 4. Adjustable rollers 5. Adjustable weatherseal 6. Standard condensation dam 7. No-trip threshold

When Bernard Rothschild, an outdoorsman by nature and architect by trade wanted the beauty of all outdoors surrounding his informal living without giving up his comfort, he specified Vue-Lume Sliding Glass Doors by ShoDoCo.

And that's only part of the story. Wherever sliding glass doors are used, Shower Door Company of America's complete line offers ease of installation to do the job attractively, economically — and do it better than any other glass doors on the market, *bar none*.

Vue-Lume is just one of the many different lines of rolling glass doors made by ShoDoCo. For full details on sizes, colors and precise specifications, write Shower Door Company of America, Dept. GD, P. O. Box 20202, Atlanta 25, Georgia.



**SHOWER DOOR COMPANY OF AMERICA**  
P. O. Box 20202, Station N, Atlanta 25, Ga.

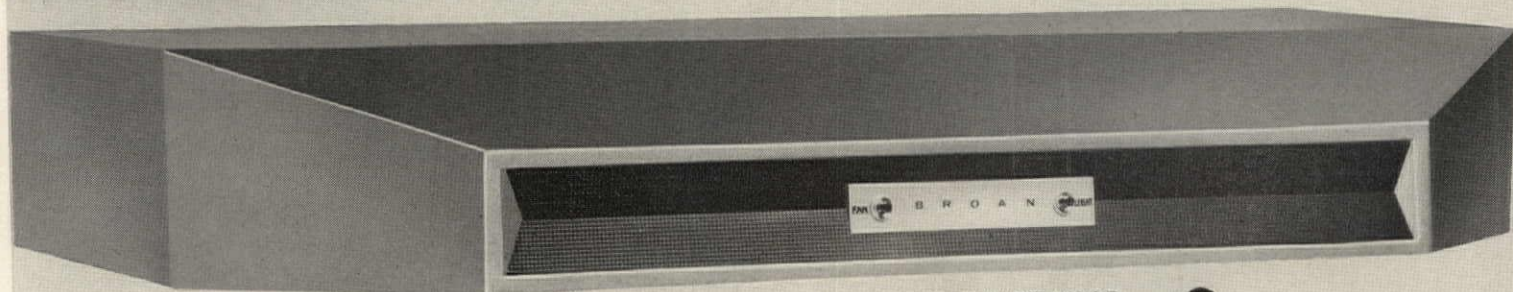
*Mfgs. of Herculume Sliding Glass Doors, Permalume Shower and Tub Enclosures, AMCOA Solar Screen Systems*



# KITCHEN PROBLEM!

**NEW**

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



NEW BROAN MIXED FLO II 2-SPEED RANGE HOOD

# SOLUTION!

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

# BROAN

Specialists in Home Ventilating for Over 30 Years

**MANUFACTURING CO.** 924 W. STATE ST., HARTFORD, WIS.  
Manufactured in Canada by Superior Electrics, Ltd., Pembroke, Ontario

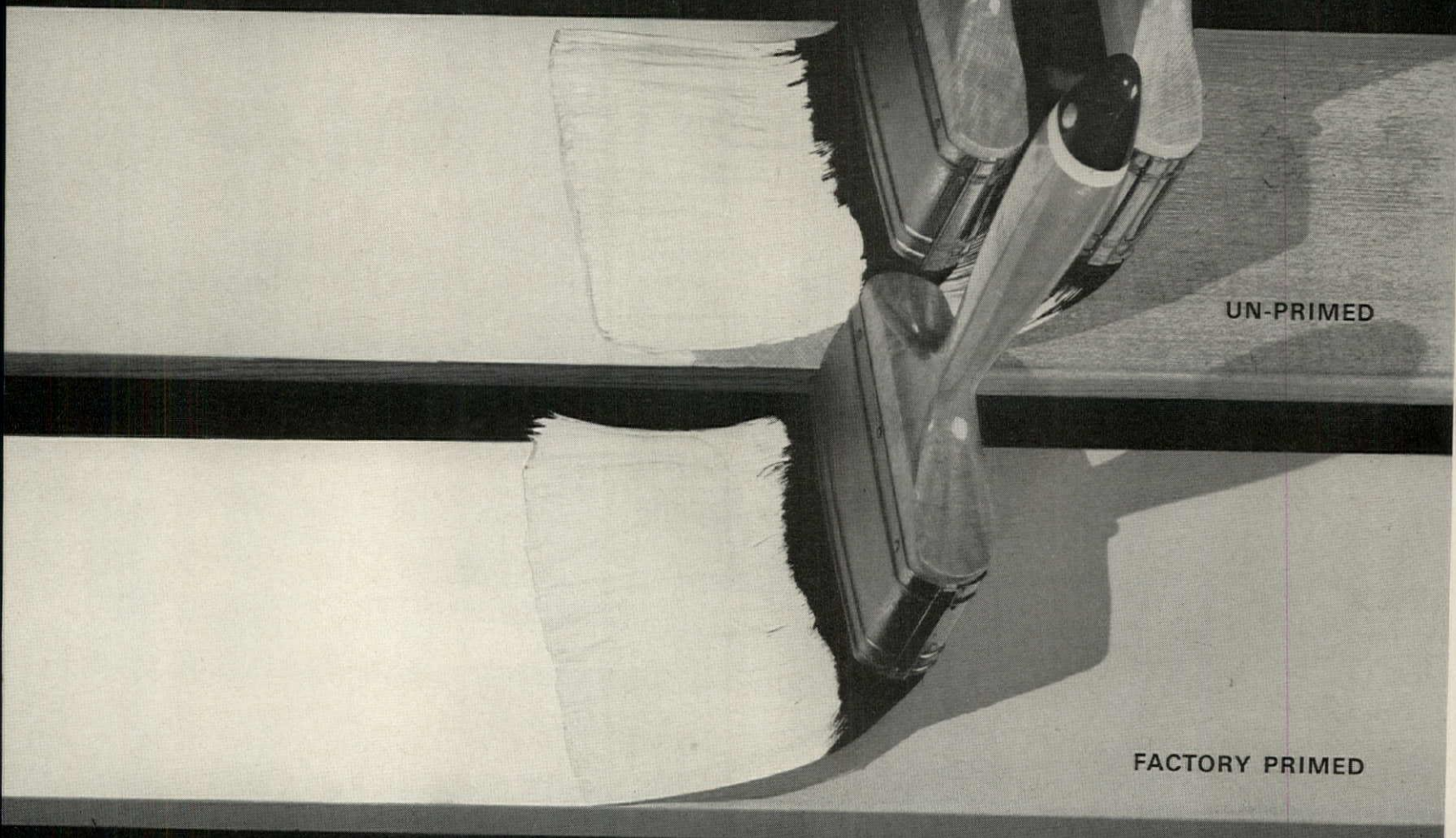
\*Meets HVI and FHA Requirements





SPONSOR

# *cut painting costs in half with G-P* **FACTORY-PRIMED REDWOOD BEVEL SIDING**



**Georgia-Pacific does half your painting!** No on-site priming . . . 50% of total paint coat FHA requires is already applied . . . finish paint goes on faster, smoother. Primer is off-white, works with any finish color. ■ **Factory packaged.** Plastic-coated, heat-sealed packaging protects siding during storage, shipment and on the job site. Handles easier, gives better inventory control . . . slip sheets between each piece prevent surface scuffs during handling. ■ **Finish failure reduced.** Siding is back-sealed to control moisture movement . . . to prevent blistering.

**Careful processing produces superior siding . . .** G-P primed vertical grain bevel siding is carefully kiln-dried to a specific moisture content. Primer is sprayed on to a controlled thickness and then is baked in an infrared oven. This produces a durable, tough paint bond that penetrates the wood and gives the perfect surface for finishing with a single coat of good paint.

### send for free sample

Georgia-Pacific Corporation, Dept. HH-562,  
Equitable Building, Portland 4, Oregon

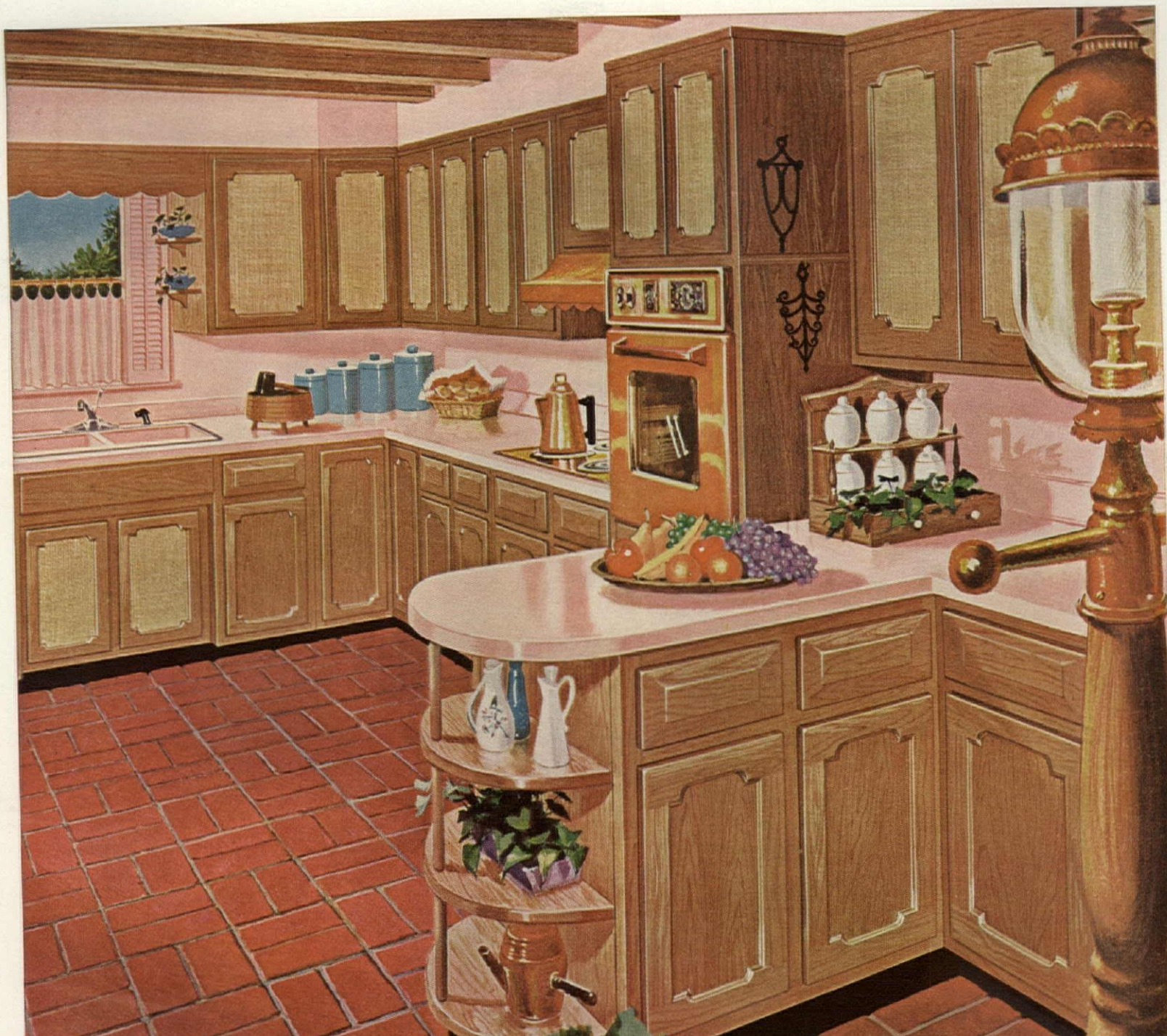
Please send sample of G-P Primed Redwood Bevel Siding and full details.

Name \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ Zone \_\_\_\_\_ State \_\_\_\_\_





*for greater sales appeal  
and design flexibility*

*beautiful*  
**KEMPER  
RIVIERA  
KITCHENS**



With Exclusive Varipanel  
pat. pending

Authentic provincial styling, unmatched quality and a truly competitive price make Kemper's New Riviera Line your best buy in wood kitchens. Kemper's exclusive Varipanel feature gives your homes a sales appeal other cabinets can't duplicate. The recessed Varipanel easily reverses to provide a myriad of kitchen decors. The Fruitwood kitchen shown here, features the Varipanel doors in a standard woven grass cloth design and a matching wood grain in the base cabinets. Indiana craftsmen build the Riviera Kitchen to exacting standards from select Appalachian Maple and White Birch. Choose from complete stocks of cabinet styles and sizes located near you. Your Kemper Dealer offers the Riviera Kitchen in both popular French Walnut and warm, glowing Fruitwood. Literature on request.

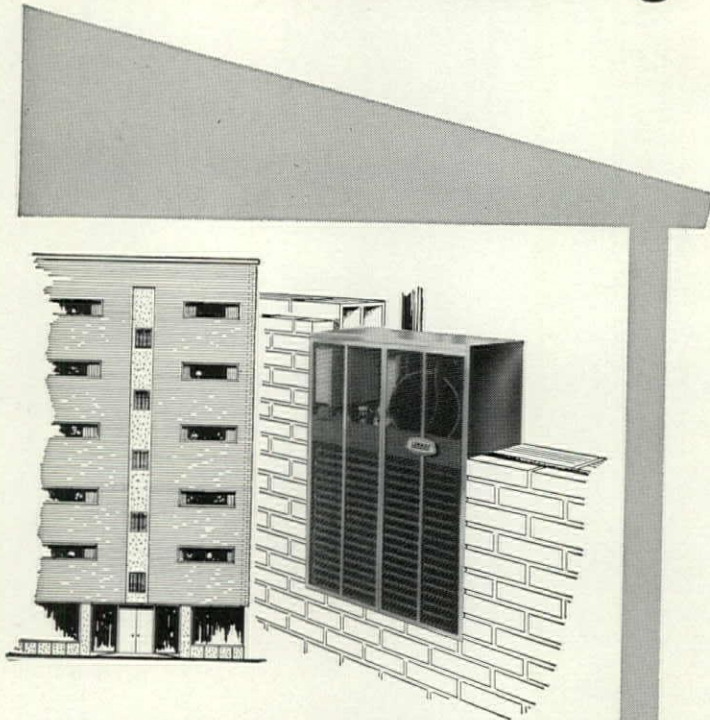


Kemper Brothers Inc., Richmond, Indiana

NEW APPROACH TO

# Air Conditioning for Apartments!

AN INDEPENDENT SYSTEM  
FOR EACH TENANT

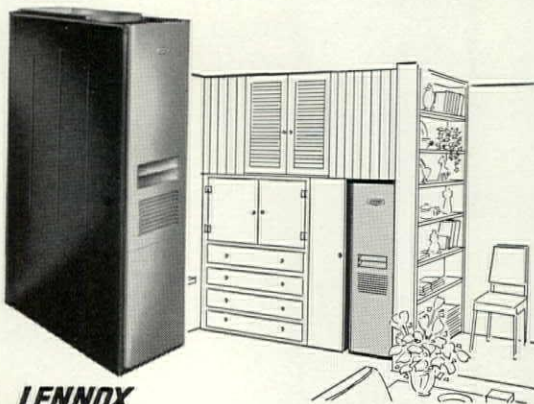


**THIN ENOUGH TO FIT IN A WALL!**

The only condensing unit of its kind. Refrigerant lines can run in wall. Serviceable from indoors.

**COOLING-HEATING UNIT GOES ANYWHERE!**

Cooling coil and gas furnace are in one handsome, compact cabinet... quiet. Can go anywhere in apartment. Capacities to meet varying needs. Shown here built into a storage area.



**LENNOX**  
**QC BUILDER-PAC** T. M.

Air conditioning is a "must" for top-flight apartments. The problem has been to get equipment to meet apartment needs *exactly*. The Lennox QC-BUILDER PAC solves the problem. Here's how:

**Application unlimited.** Cooling-heating unit can go anywhere in apartment... closet, alcove, utility room—you name it. Condensing unit fits in a wall and can be serviced from indoors—*ideal for high rise buildings!* (Or it can go on a slab or rooftop.) No other equipment has all this flexibility!

**An individual system for each apartment.** Gives you the sales feature of control for each tenant.

**Saves money.** Expensive refrigeration labor is not needed on the job. Refrigerant lines are pre-charged and sealed at the factory. Gives you the dependability of a hermetically sealed system with the flexibility of a split system. Special couplers permit these lines to be hooked up with a twist of a wrench. Another money saver is the efficient operation... maximum cooling per watt of electricity used. And you'll like the low initial cost!

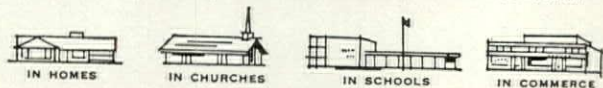
**Cuts service problems.** There is no expensive fall shut-down... or spring start-up... as with most large central systems. A minor service problem does not disrupt comfort for the entire building. Lennox has earned the reputation of requiring less servicing than other brands of cooling and heating equipment.

For details, write Lennox, 309 S. 12th Ave., Marshalltown, Iowa.

Don't be satisfied with less than

# LENNOX

HEATS, COOLS, TREATS AND MOVES AIR



LENNOX INDUSTRIES INC., EST. 1895—MARSHALLTOWN, IOWA; COLUMBUS, OHIO; SYRACUSE, NEW YORK; DECATUR, GEORGIA; FORT WORTH, TEXAS; SALT LAKE CITY, UTAH; LOS ANGELES, CALIFORNIA. LENNOX INDUSTRIES (CANADA) LTD.—TORONTO, MONTREAL, CALGARY, VANCOUVER, WINNIPEG





Tub Wall: Scored Tile SD-4, 365 Cr. White, with Decorated Inserts, Shell V-1. Vanity Wall: 23 Pink Blush. Counters SD-1, 355 Cr. Pink. Floor: Precedent ceramic mosaics, pattern P50. Plate 130.

Now, with the new American Olean Decorated Tiles, you can give bathrooms a *special* custom look for very little extra cost. The Decorated Tiles in this bathroom, for instance, cost less than \$10—

**Decorated tile** but they add much more than that to the sales appeal of the home. Your American Olean tile contractor can give you complete information. Write for American Olean's new Booklet 1040 on Decorated Tile. It shows the complete collection of colorful designs and how to use them to help sell homes.

CERAMIC TILE  
**American Olean**



## We hand you a big line

Actually, we have just a few basic models in our three series line. But they add up to the biggest choice of dishwashers available to builders in anyone's line. This is done with Vari-Front panels, matching side panels, trim kits, pump and gravity drain types, free-standing kits with a choice of tops, counter-height kits and combination-sink units.

For instance, KitchenAid's Vari-Front panels give you an almost limitless choice of fronts—woods, plastic laminates,

fabrics, wallpaper, even ceramic tile. You can match anything.

The prices of KitchenAid dishwashers range from the Custom series at a very modest cost, up to the Superba VariCycle, the very finest dishwasher you could possibly build into a home.

Over half the KitchenAid dishwashers sold are bought on the recommendation of people who already have one. Most of your prospects know that KitchenAid is the best dishwasher made.

# KitchenAid® DISHWASHERS

KitchenAid Home Dishwasher Division, Dept. KHH-2 • The Hobart Manufacturing Company, Troy, Ohio



# WOOD

## THE TRADITIONAL HEART OF THE AMERICAN HOME

Beautifully finished wood is the standard of quality and beauty inside or outside today's modern home. REZ quality sealer-finishes beautify, enhancing the natural grain pattern, and protect wood as no other coatings can. A home with REZ natural finished wood practically sells itself! To insure sales of your homes, use REZ natural wood finishes!

The complete line of REZ quality finishes include: REZ Sealer & Primer New, tough polyurethane Super Satinwood REZ • REZITE-XX • Hi-Gloss REZ • White REZ • 13 REZ Color-Tones.



The Best thing  
that's Happening  
to Wood!



### SEND FOR FREE BOOKLET...

...here you'll find comprehensive information about the many uses of all REZ finishes. Also includes 13 color swatches of REZ Color-Tones.

For name of dealer  
nearest you, consult the  
YELLOW PAGES.



**REZ WOOD-TONES, INC.** Dept. 15, P. O. Box 142, Springdale, Pennsylvania.



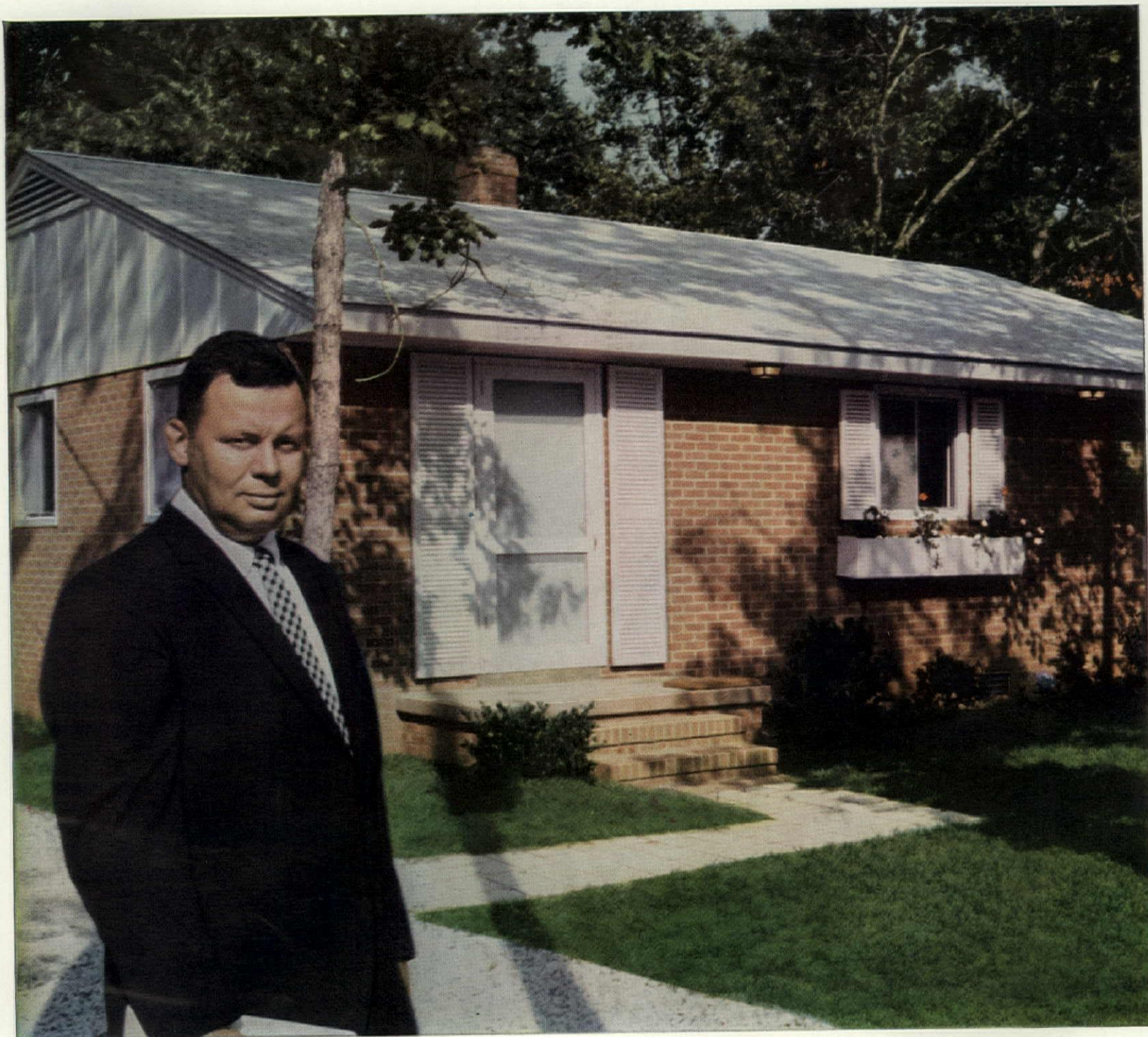
Videne, a Polyester film—T. M. The Goodyear Tire & Rubber Company, Akron, Ohio

## VIDENE gives a real wood look at a composition board price!

VIDENE—new polyester surfacing film by Goodyear—transforms ordinary composition board into beautiful paneling for kitchen cabinets or walls • VIDENE offers beauty and protection — not on a short-term basis, but for keeps. • VIDENE doesn't stain from ink, water, alcohol, greases, lipstick. Wipes clean with a damp cloth. Never needs waxing. • Doesn't yellow, craze or crack. • You can buy clear VIDENE on fine woods where it protects their natural warmth and beauty. Or

you can buy it on lower-cost plywood, particle board or other materials, in solid colors or reverse prints of any wood grain or design a camera can capture. • Panels laminated with VIDENE can be sawed, drilled, nailed or otherwise fabricated. And, of course, they don't have to be finished on the job. • For complete information on VIDENE wood panels — and where to get them—write Goodyear, Videne Surfacing Films Dept. Q-8736, Akron 16, Ohio.

**GOODYEAR**  
VIDENE SURFACING FILMS



## The built-in sales tool for home builders: **Brick**

“Our ‘Midco’ model produced 10 sales the first day shown, proving that new techniques such as reinforced brick masonry and use of corner poles can answer the crying need for low-cost houses of superior quality and adequate size. These ideas cut time and money costs so much that the 1,092 square-foot all-brick ‘Midco’ is competitive with frame houses barely three-fourths as big . . . and, naturally, the customer prefers the bargain he gets with genuine clay brick.”

—W. G. PRITCHARD, *President*  
*Mideastern Construction Co.,*  
*Raleigh, North Carolina*

# **Build-Manage-Sell Better with Brick**

Structural Clay Products Institute  
1520 Eighteenth St. NW, Washington, D. C.

# Rangaire

## BUILT-IN STEREO

ADDS A NEW NOTE OF ELEGANCE IN TODAY'S HOMES AND APARTMENTS...LUXURIOUS SOUND AND CONVENIENCE USUALLY FOUND ONLY IN THE MOST PALATIAL SURROUNDINGS... NOTHING ADDS SO MUCH FOR SO LITTLE COST!

Tremendous! that's what builders all over the country are saying about Rangaire Stereo. It turns the "lookers" into buyers more quickly than any single feature in today's homes and apartments. Rangaire's majestic stereo, plus the practical convenience of room-to-room intercom, adds value to the home that far outweighs the cost.

The Rangaire gives you stereo, FM-AM radio and intercom in up to nine rooms... and there's the added feature of door an-

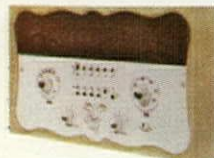
swering from the privacy of inside the home.

All components are tastefully styled in Early American or Contemporary to match interior decor. Fold-out record player has stereo cartridge and diamond stylus. Master station and speaker cabinets are beautifully finished Walnut or Maple hardwood.

Why not make your next home a fast selling stereo home? See your Rangaire dealer today.



Write for information about Rangaire's complete line of AM-FM radio-intercom systems.



Roberts Manufacturing Company • Cleburne, Texas

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MAY 1962

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# House & Home

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*Drawing by Natalie Siegel*

## COMING NEXT MONTH

*"How to diversify to broaden your market" and a roundup of more good new merchandising ideas*

# Good merchandising starts with a basic marketing idea \_

*—a basic marketing idea like a house that gives people all the space they've always wanted.*

*—a basic marketing idea like a sales policy that lets buyers make all the changes they want in your models.*

*—a basic marketing idea like a townhouse community that offers people over 40 a new way of living.*

Because the industry's emphasis this year is on marketing ideas like these—and on other basics rather than on the outward forms of merchandising—this tenth annual merchandising report looks very different from HOUSE & HOME's earlier issues on the techniques of selling houses.

So you will see in these pages more photographs of well presented models and fewer photos of displays, more photos of features that are selling houses and fewer photos of signs, more photos of fast-selling neighborhoods and fewer photos of promotions. This is not because displays, signs, and promotions count for nothing today, but because this year the most successful builders and realtors are paying first attention to the product—the house and its neighborhood.

## **This attention to the product shows up in greater value and better presentation**

In every part of the country—even in areas where the market is distinctly slow—builders who are offering a

really good buy are selling houses well ahead of their market. These builders are creating demand with the unbeatable appeal of good value. For four cases in point, see pp 148-155.

And—across the country—HOUSE & HOME's editors found that the most successful merchandisers are those who, when they have created a good product, take pains to present it in its best light. This is why it is sometimes said that merchandising is just a matter of picking the right product, displaying it to arouse people's desire, and supplying reasons to justify its purchase. To do this, the builder must present his house so prospects can see and understand why it is good: Why it is well planned, well built, well equipped, and why it will be a good home to live in.

For eight cases in point, see pp 128-145.

## **Person-to-person selling is also getting more attention**

It has always been true that no matter what else you do to merchandise your house, you—or your salesman—must close the sale in person. In the last year—more builders and realtors have begun to realize the high cost of poor face-to-face salesmanship. So (as you'll see in the five cases in point, pp 158-167) builders and investors are beginning to compete with other employers to hire the best salesmen in the market, regardless of their previous field of selling. Builders and realtors are



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also spending more time training their sales staffs to increase sales effectiveness, and they are devising new methods to make the time of their best salesmen go further. For example, as never before builders and their realtors are using every possible means to get prospects' names, so senior salesmen can do a personal follow-up job on those who do not buy on the first visit.

### **All merchandising works better if there is something unique to sell**

The despair of sales managers and advertising agencies is to be brought in—after it is too late to change anything—and be asked: "How can we sell these houses?" By then it is usually too late to create a sound selling idea. The best merchandising concepts go back a long way in the planning stage—they are not a rescue operation introduced late in the game.

The best and most effective merchandising often grows out of a marketing idea the builder had even before he bought his land. For instance, if you want to build a golf course around your new subdivision, it is best to have the idea before you buy the land. And if you want to hit a specific price bracket, it is almost essential to make this decision before you commit yourself to land.

When the basic marketing concept is developed early, everything the builder does afterwards tends to be right—because he knows what his objective is. His land and his houses and his prices dovetail to fit his market.

His whole sales approach can be developed to this market concept—and the sales story usually proves easy and natural and believable.

For many builders, searching for a marketing idea begins with the question: "What kind of house should I build?" This means studying—and thinking about—the people in the area, and what they need and want in a house.

Sometimes it is easy to see what is needed, but often you can't get the answer just by surveying a sample group of prospects. For many good prospects do not know until they see a five-bedroom house, or a house with unfinished "bonus space to grow into", or a cluster-plan community, that this is what they need and want.

### **You can adopt and adapt an idea—but it must fit your local market**

Or it won't work for you.

On the next 16 pages (pp 110-125) you will see seven cases-in-point—each demonstrating the successful application of a basic marketing idea. Most of these ideas have been used in other places at other times. They were successful in these cases only because the builder used only the essentials of the idea—then reworked it to suit local conditions and local needs.

Perhaps most important of all they were applied as part of a balanced merchandising program. And, says NAHB's Steve Yeonas: "Balance is the secret of successful merchandising."



**BIG LIVING-DINING AREA** on the upper level of \$29,000 model (plan and other photos opposite) overlooks huge lower-level recreation room.

GOOD MERCHANDISING STARTS WITH A BASIC IDEA / CASE-IN-POINT 1

## Space-everywhere-you-look is what sells these houses



**TWO-STORY MODELS** in the sales area alternate hip roof, gable roof, and flat roof to give the streetscape variety.

And these big two-story models (see photo left) are probably the fastest selling houses around San Francisco. Builders Bert Williams and Mike Callen have not advertised since opening day (last December)—and have since sold over 500 at \$22,500 to \$29,000.

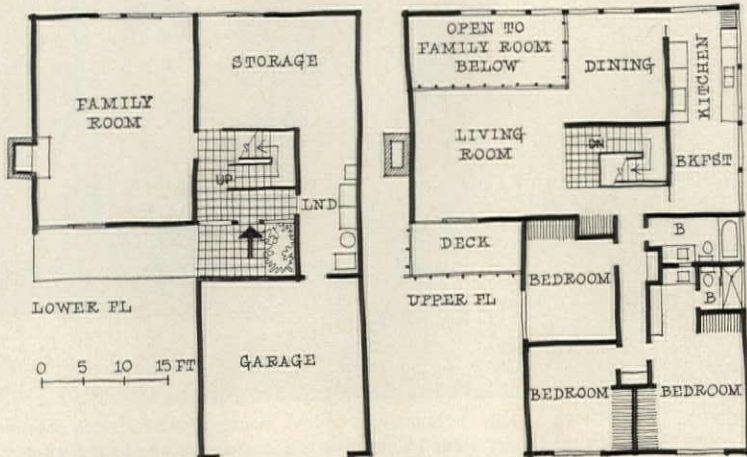
The houses, designed by Architect Edward H. Fickett (1961 chairman of AIA's Committee on the Home Building Industry), offer up to 2,059 sq ft of finished living space, plus 250 to 475 sq ft of unfinished lower-level "bonus space" that can be converted to play, work, or sleeping rooms.

Fickett put most of the living space on the upper floors (see plan opposite) and provided glass walls and decks to take advantage of a view of San Francisco Bay. And instead of dividing all the space into closed rooms, he organized the daytime living-dining areas to flow into each other, or to the outdoors, or even to another level (see photos). An open, free-standing stairwell used in all models opens the levels of the houses to each other. (To eliminate much needless stair climbing, the builders have equipped each house with an intercom system.)

The houses are available in any of four floor plans and 20 elevations. They are located in Westborough, a 659-acre subdivision in San Mateo County south of San Francisco.

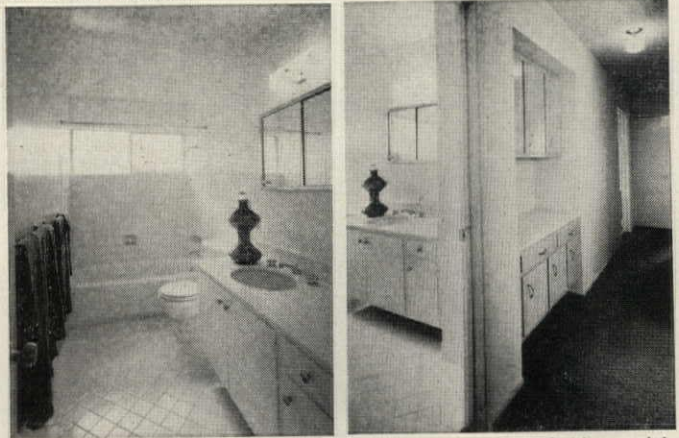


**RECREATION ROOM** takes in 432 sq ft—and seems even bigger because it opens up to second floor. Stairwell is beyond door in background.



**TYPICAL TWO-STORY PLAN** puts main rooms on upper level. Living-area varies from house to house, but bedroom-bath area is standard.

Photos: Moulin Studios



**SECOND BATH** is 10' long, has a 5' marble countertop. Cabinets, right photo, are recessed to add width to long bedroom corridor.



**BIG MASTER BEDROOM** is enlarged by sloping ceilings and open dressing area outside bathroom. Room has two closets with bifold doors.



**OPEN STAIRWELL**, in typical model borrows space and light from two-story glass wall.

**LIVING-DINING AREA** in alternate model takes feeling of space from high sloping ceiling and big glass area opening to a deck and view.





**MASTER SUITE** on first floor of two-story model has sitting area with glass door to rear terrace, walk-in closet, fireplace (\$500 extra), and

door from garage "because with today's once- or twice-a-week shopping women no longer want to go directly from the garage to the kitchen."

GOOD MERCHANDISING STARTS WITH A BASIC IDEA / CASE-IN-POINT 2

## This \$21,350 house aims to satisfy a \$25,000 market

This model—and three others ranging from \$18,450—grew out of Builder Lawson Ridgeway's idea that there were a lot of people who 1) wanted the kind of house and location they couldn't get in his market for less than \$25,000, but 2) could afford to spend only \$18,000 to \$21,000 to get it.

To meet the desires of these people, Ridgeway kept his new subdivision relatively small (117 houses) and put it close to country clubs and an estate area and convenient to schools and shopping facilities in fashionable North Dallas.

On this land, Ridgeway's Centennial Construction Co built

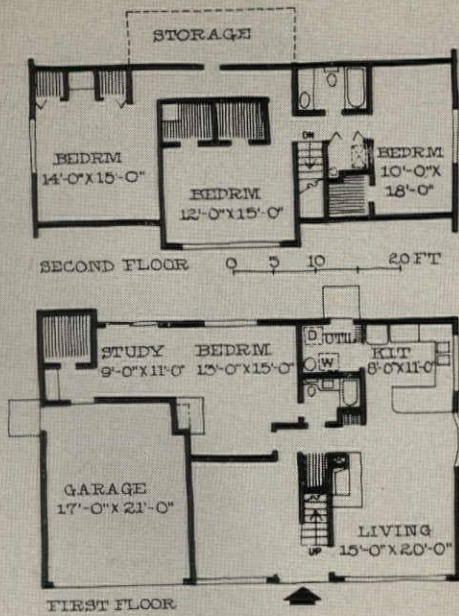
big (1,865 to 2,155 sq ft), air conditioned houses with these upper-bracket hallmarks: double front doors; marble tile entries; fireplaces; fully equipped kitchens (photo, upper right); flooring finished with 12" vinyl tile, "wood parquet" vinyl, or nylon carpeting; cathedral ceilings with acoustical tile; telephone jacks in every room; and a patio reached through sliding glass doors.

Ridgeway's idea—and approach—was clearly successful: He reports "Forest Ridge Estates was 25% sold even before our formal opening."

Photos: Scope



**PARADE OF MODELS** on fenced-in cul-de-sac offers variety of roof lines "to improve streetscape." Model at right is one shown at top of page.



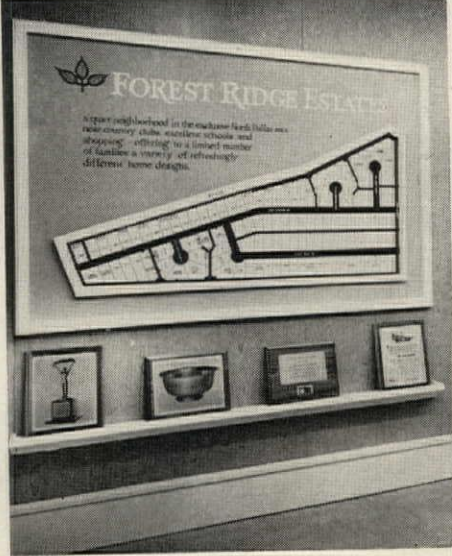
**TWO-FLOOR PLAN** provides three bedrooms above and one below (photo left). At right of tiled entry is 30'-long family room and kitchen area (photo right). Kitchen includes range and hood, double oven, rotisserie, dishwasher, disposer, roaster, double sinks, luminous ceiling, hardwood cabinets, vinyl floor, and breakfast bar. The kitchen-family room is the main living area in the house, meeting the trend in Dallas. Conversely, the living room at left of entry is relatively small, serves as a parlor, dining room, or fifth bedroom. House has two baths, is air conditioned. Total living area: 2,155 sq ft.



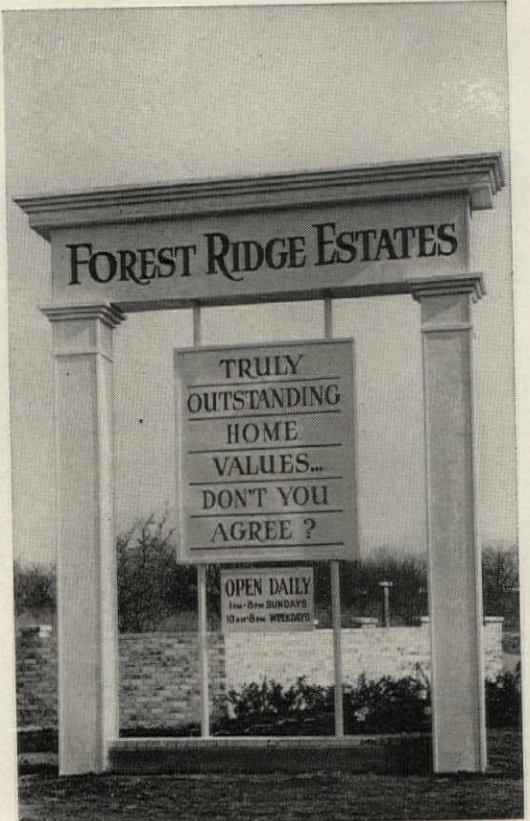
IN FOREST RIDGE ESTATES YOU SELECT YOUR

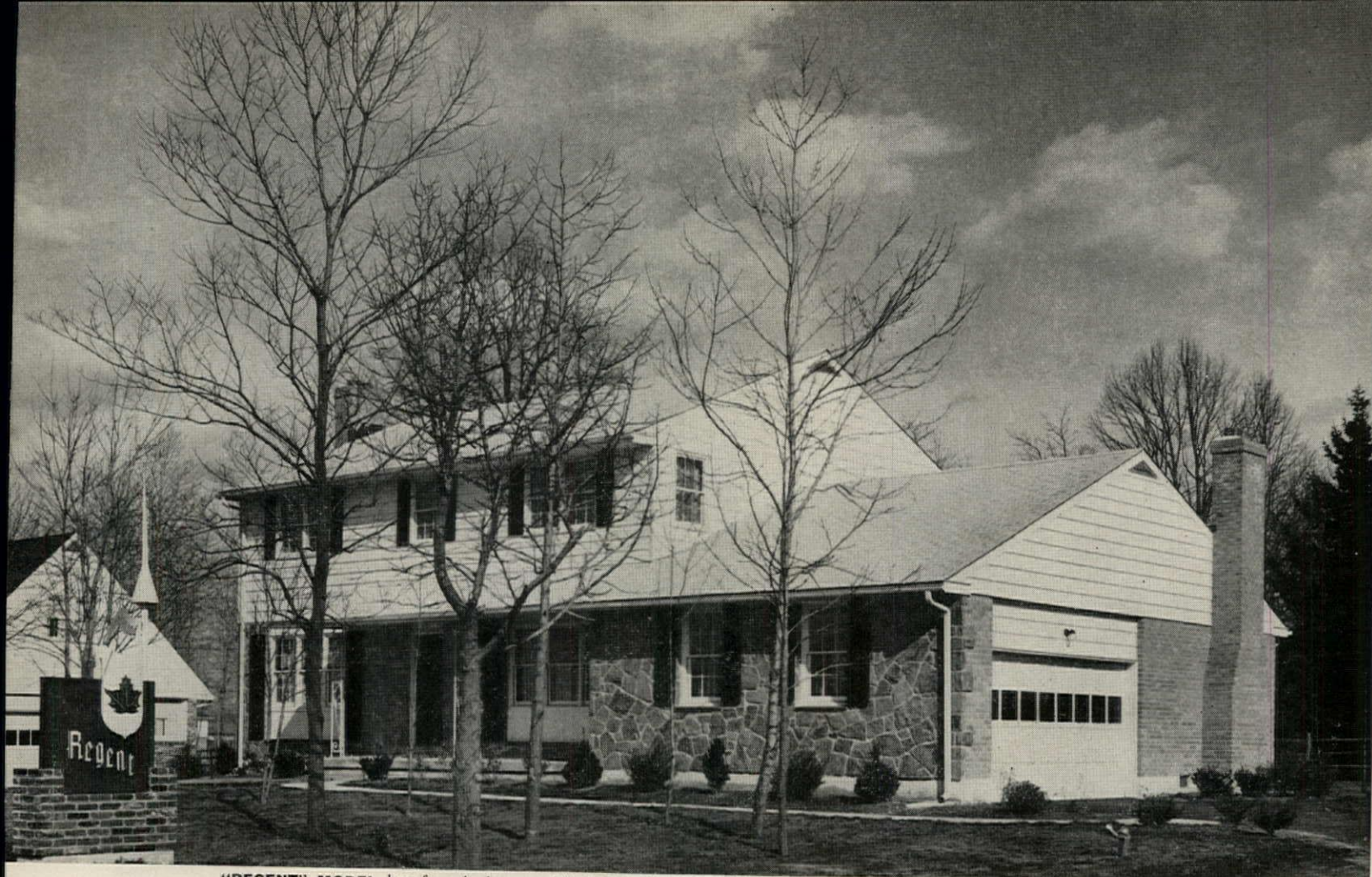
- ✦ WALL COLORS
- ✦ CARPETING
- ✦ FLOOR TILE
- ✦ WALL PAPER
- ✦ ENTRANCE TILE
- ✦ PANELING
- ✦ CABINETS
- ✦ VENETIAN MARBLE
- ✦ BATH TILE
- ✦ CERAMIC FIREPLACE TILE
- ✦ BRICKS OR STONES
- ✦ EXTERIOR PAINT COLORS
- ✦ EXTERIOR WOOD STAINS

YOUR MATERIALS & COLORS ARE NOT PREDETERMINED—ALSO YOU HAVE YOUR CHOICE OF GAS OR ELECTRICITY



**DISPLAYS** include (left) a list of choices that let buyers work out their own combinations of colors and materials. Glass box on the table demonstrates with thermometers and electric lights how effective aluminum insulation is. Plat map (above) calls attention to the advantages of the location. Sign at right gives prospects a final message as they drive out of the sales area and turn into the main road.





**"REGENT" MODEL** has four bedrooms, 2½ baths, family room, and, like all Builder Magness' houses, central air conditioning. Price: \$31,900.

GOOD MERCHANDISING STARTS WITH A BASIC IDEA / CASE-IN-POINT 3

## Custom changes like these are doubling sales



**BUYER'S VERSION** of "Regent" has 360 sq ft more living area, plus a bedroom and bath over the garage and a rear porch. Price: \$40,900.



Photos: Lubitsh & Bunqarz

**"STRATFORD" MODEL** is shown in basic version (top photo) and as changed by buyer (lower photo). Basic model—priced at \$30,900—has four bedrooms, 2½ baths, and family room behind garage. Customer's house cost \$35,800 because he ordered maid's quarters (\$1,900) in place of garage, addition of one-car garage (\$1,200), fireplace in family room (\$850), and a dozen smaller extras totaling another \$1,000. Some changes like substituting 1/1 windows for 6/6s cost nothing extra and eliminating the porch arches gave the buyer a \$50 credit.

## in a \$25,000-up market

So reports Wilmington Builder Grey Magness, who has made his basic sales tool out of the merchant-builder's biggest headache—altering floor plans, exterior designs, and even basic dimensions to suit each buyer.

"We make at least half our sales because we encourage buyers to ask for extras and changes," says Magness. He offers only three basic models in Brandywood, his newest subdivision, but of the 100 homes he will build there this year, no two will be alike.

Magness' whole merchandising program is geared to these custom changes. He advertises "custom houses at development prices." His salesmen urge prospects to think of a model house as "the starting point for your own personal design." And he has a staff designer whose full-time job is roughing out changes for prospects, estimating costs, and—if the prospect becomes a buyer—drawing the final plan.

Changes and extras average \$2,000 a house. Buyers pay cash at the closing. "This addition to the downpayment does not seem to hurt sales in our price bracket [over \$30,000]," says Magness. "Most of our buyers have money in the bank and many of them are second- or third-time buyers who have heavy equity in their present homes."



**TYPICAL EXTRAS** ordered by Magness' buyers are shown in houses above and below. Above: 12'x14' screened porch for \$1,300. Below: bay window for \$400, dormer over garage for \$580, 12'x20' terrace, built on a foundation so it can be converted to a porch, for \$380 (terraces without foundations cost 75¢/sq ft). Biggest custom bill to date—\$15,000 on a \$30,000 house—was paid by a Texan who ordered, among other things, a carport big enough for his four Cadillacs.





**MODEL** faces a busy street in Fort Lee, N.J. The high-rise buildings are located on the far side of the 32-acre site, overlooking the Hudson River.

GOOD MERCHANDISING STARTS WITH A BASIC IDEA / CASE-IN-POINT 4

## This split-level house stands in for split-level apartments



**SALES OFFICE** at entrance to model apartment features scale models of the high-rise building and each of four apartment units offered.

Peter N. Pruyv

It is much more than a model—for it dramatizes, and then explains, a most unusual apartment project.

Tishman Realty & Construction Co's Horizon House, now being built across the Hudson River from Manhattan, has many split-level apartment units. This unusual design feature—detailed in *H&H* Apr, p 140—gives 80% of the apartments a river view, and creates many through apartments with a view in both directions. Horizon House is air-conditioned, but this idea could be used to give apartments cross-ventilation. (Each of two buildings has 180 units, ranging from efficiencies to penthouses, and renting from \$155 to \$1,300.)

Says Vice President Edward Tishman: "The model unit, combined with sales office, cost about \$75,000, but is well worth it. Rentals have been phenomenal—70% of the units in the first building have been rented, though first occupancy is not until July. In apartments we have built in the past, we have rented from floor plans or furnished one of the units as soon as possible. But today you can't rent as easily from plans, and waiting to furnish one of the regular units wastes too much time. This model not only made for better renting conditions, but helped greatly to explain our unusual split-level apartment concept."

The apartments were designed by Kelly & Gruzen, New York architects.





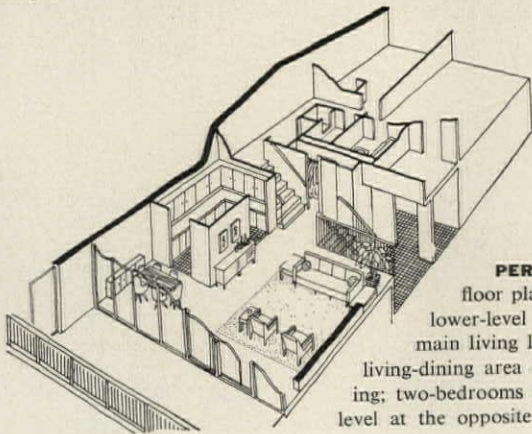
**STAIRWAYS** separate entry, living, and bedroom levels. This view of entry shows house-like character of apartments.



**MASTER BEDROOM** is spacious and richly furnished. Room has bath and walk-in closet (behind camera).



**KITCHEN** is equipped with oven, range, refrigerator, walnut cabinets, garbage disposer, and dishwasher.



**PERSPECTIVE VIEW** of floor plan shows three levels: lower-level entrance off elevator; main living level with kitchen and living-dining area on one side of building; two-bedrooms and two baths on top level at the opposite side of the building.

**LIVING ROOM** has full-width glass wall opening to a terrace which, in actual apartment, will overlook the river. Dining area is to right.





**TYPICAL UNFINISHED ROOM** is shown with a stack of materials needed to finish job; section of wall is up to show how it's done.

Fehly Studio

GOOD MERCHANDISING STARTS WITH A BASIC IDEA / CASE-IN-POINT 5

## "Finish-it-yourself" room kits spark a 40% sales boost



**SIGN** in unfinished room (also top photo) explains "finish-it-yourself" idea, quotes prices.

In a fresh approach to the old appeal of "do-it-yourself," Seattle's Bell & Valdez displays—with prices—a package of precut and prefinished materials needed to complete the one or two unfinished rooms in each of its four new models. And it offers buyers three options: the house with the unfinished space, the unfinished space plus the materials kit, or the space completely finished by the builder.

"We don't care whether we sell any materials kits—and, in fact, so far we haven't sold any," says George Bell. "But this merchandising theme is selling houses. We opened our models Feb 8, and our dollar volume increased 40% over our average for the past year. In the first 51 days, we sold 70 of these 'stop-and-grow' houses [at \$18,000 to \$21,000], and sales of our more expen-

sive house also increased." (Bell & Valdez builds over 400 houses a year.)

Explains Bell: "The basic idea of this merchandising theme was to emphasize that our houses—at a price buyers can qualify for now—have "space to grow into" as the buyer's needs and income grow. For years we have been building houses with some unfinished space—especially on the lower level of splits or two stories. Now we are simply using the unfinished space as the focal point of our merchandising program."

As the photos opposite show, except for the unfinished space Bell & Valdez "stop-and-grow" homes are fully equipped. The kitchen includes oven, range, dishwasher, and waste disposer. Several models (like the one-story opposite) have fireplaces. Most have two-car garages. Architect: John Anderson.

Photos: Dick Kent



**PROMOTION HOUSE**, an 1,800-sq ft split level, shows effective but restrained use of wood. Exterior is rough-sawn, stained lumber and masonry. Interior (below) has incense-cedar panels and New Orleans-type shutters in study, reversible panels in kitchen cabinets, stained spruce panels on living and dining room ceilings, and painted pine panels around fireplace.



**INDUSTRY LEADERS** and their wives are guided through preview of house by "Miss Hoo-Hoo."



**A.G.A. AWARD** is given Builder Bellamah at Southern Union Gas Co cocktail party.



**IN DISPLAY AREA** salesmen encourage visitors to register for free trip to Las Vegas.

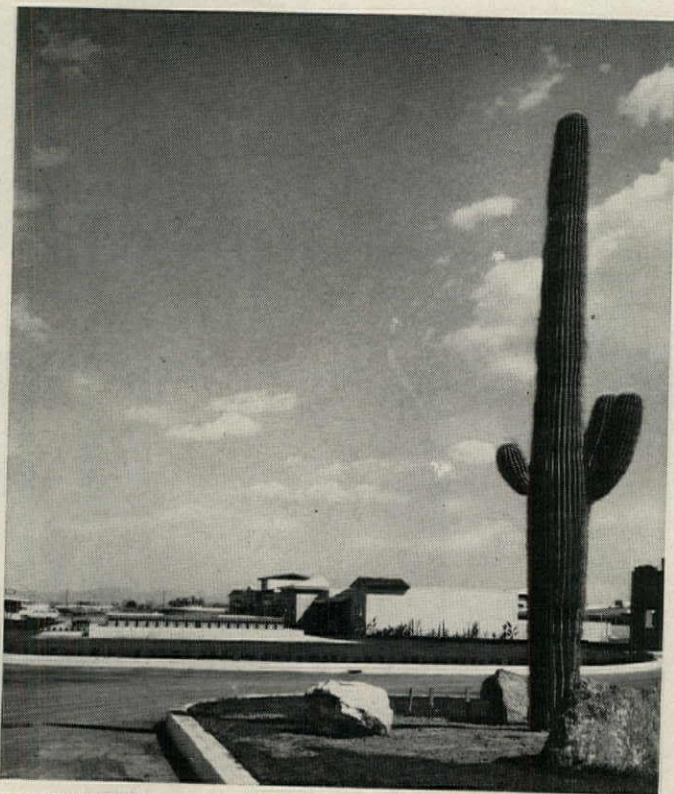




**SIX ARIZONA TOWNHOUSES** present a variety of facades on a choice location in Scottsdale outside Phoenix. Prices are \$14,250 to \$18,950.

GOOD MERCHANDISING STARTS WITH A BASIC IDEA/CASE-IN-POINT 7

## These townhouses are planned for an adult way of living



**SALES AREA** is past cactus on oval street around fountain.

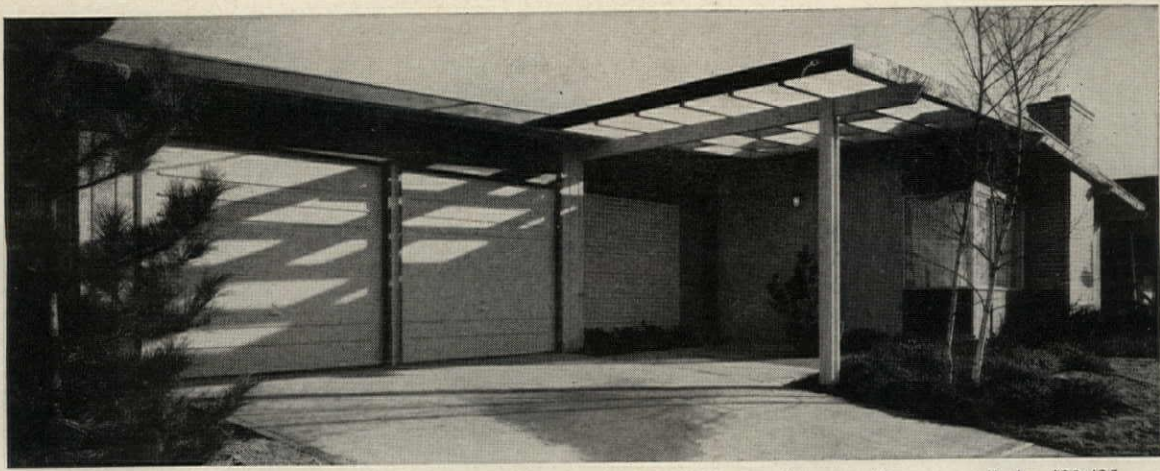
And, says Builder David Friedman, there are plenty of people 40 and over to whom it has a big appeal.

These "adults" like well equipped houses that are the right size for easy housekeeping. They like private outdoor living areas—but not big lots that require a lot of work. They like social life with other adults in private clubs. And they like living close to shopping, entertainment, and other facilities. In his Monterrey Villa townhouse development in Scottsdale, Ariz. (see also *H&H* Apr p 139), Friedman satisfies these adult preferences. (But he avoids any design features that prospects might resent as a reflection on their age—a lesson he learned after using high-off-the-floor electrical outlets in his first models.)

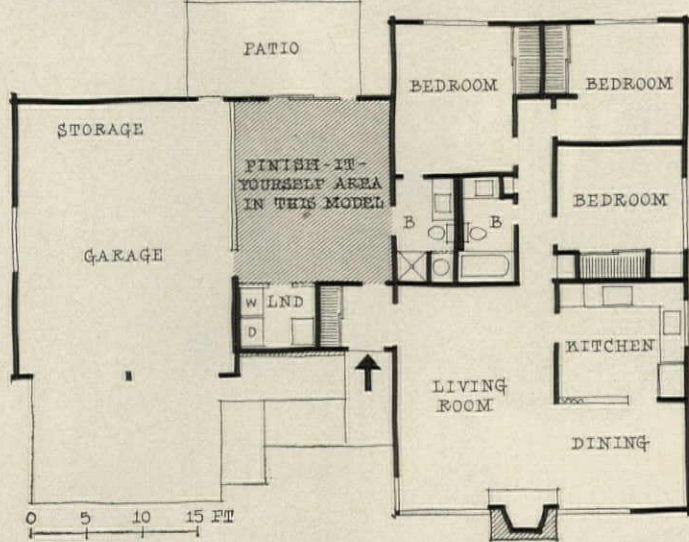
Each of six townhouse models—designed by Architect Ralph Haver—has large bedrooms and storage areas, a walled-in-patio, a small front yard, heat-pump air conditioning, and a near-downtown location.

For recreation, each owner has the privilege of a golf course adjacent to the development, and each automatically becomes part-owner of a recreation area which includes a swimming pool and clubhouse. In addition, residents have the services of a "steward" who will, Friedman says, "do everything from hiring maids and buying theater tickets to meeting residents at the airport."

"We sold out our first 87-unit section—this is the second we've opened," says Friedman, who is president of Butler Homes Inc. "Some buyers are coming from big houses they no longer need since their children have left home. Some are retirees. Others are winter vacationers. Many pay cash in whole or in large part."



**ONE-STORY MODEL**, complete (plan and photos below) except for finish-it-yourself room off garage, sells for \$20,425.



**PLAN** puts unfinished room to one side of the main living area. B&V offers materials kit for this room at \$240, finished room at \$650.



**DINING AREA** is in an L off living room, opens to kitchen through pass-through which can be closed off with accordian-folding door.

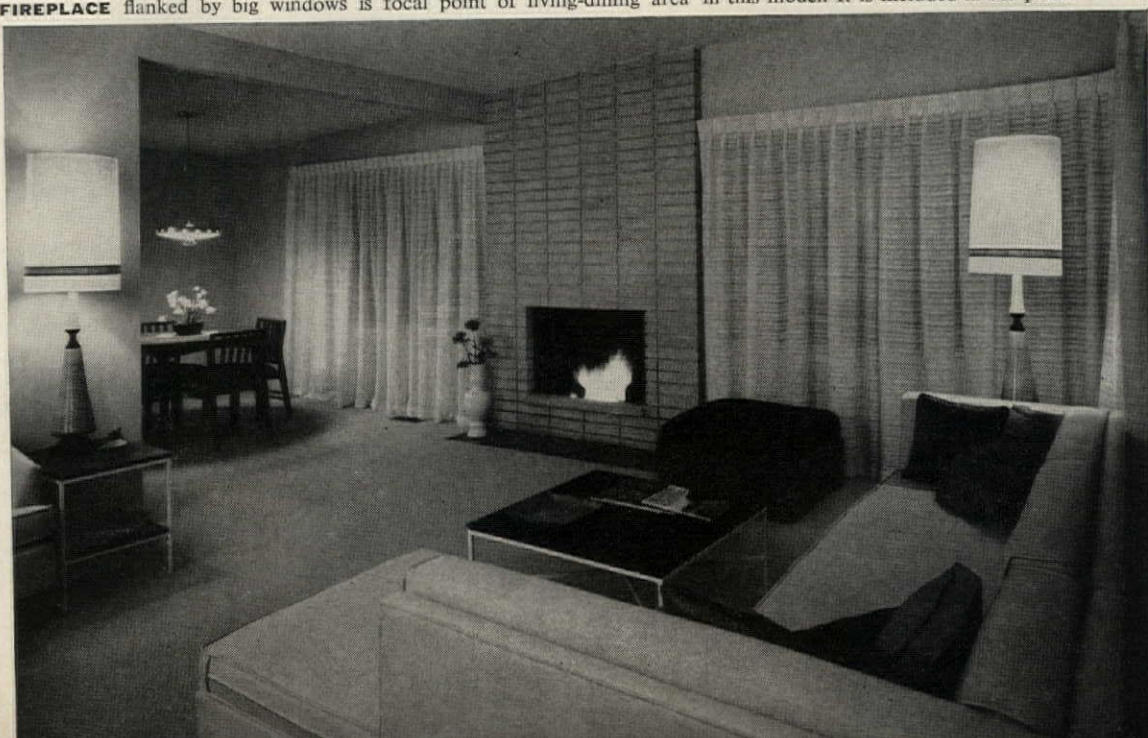


**FULLY EQUIPPED KITCHEN** includes oven, range, dishwasher, and garbage disposer in basic price of all models.



**LIVING ROOM** in model house is completely furnished. Hallway at rear leads to three bedrooms, two baths.

**FIREPLACE** flanked by big windows is focal point of living-dining area in this model. It is included in the price.



Photos: Hugh N. Stratford



**BUILDER GETS AWARD** from wood-industry sponsors of promotion house. In this group at preview for civic and industry leaders are officials of three sponsoring organizations and "Miss Hoo-Hoo," a University of New Mexico coed chosen as promotion-house hostess.

GOOD MERCHANDISING STARTS WITH A BASIC IDEA / CASE-IN-POINT 6

## You can multiply impact by adding tie-in promotions



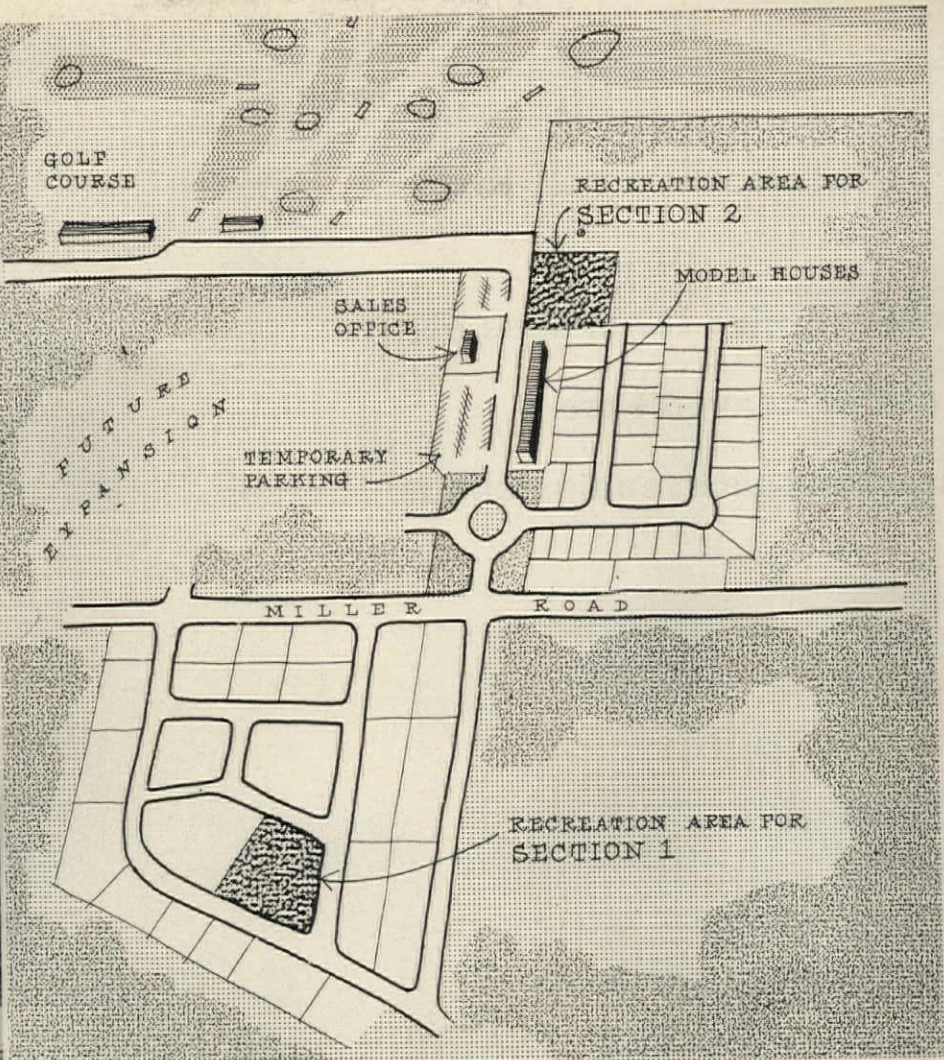
**GOVERNOR AT GROUND BREAKING**, Edwin L. Mechem, second from right, is photographed by newsmen. Well publicized beforehand, ground breaking drew crowd of 200 and was followed by luncheon at the local country club for civic and industry officials.

Everybody from a comely coed (second from left above) to the governor of New Mexico had a hand in promoting this Western Pine show house. As a result, the house drew more than 25,000 visitors in the first ten days after its Apr 8 opening.

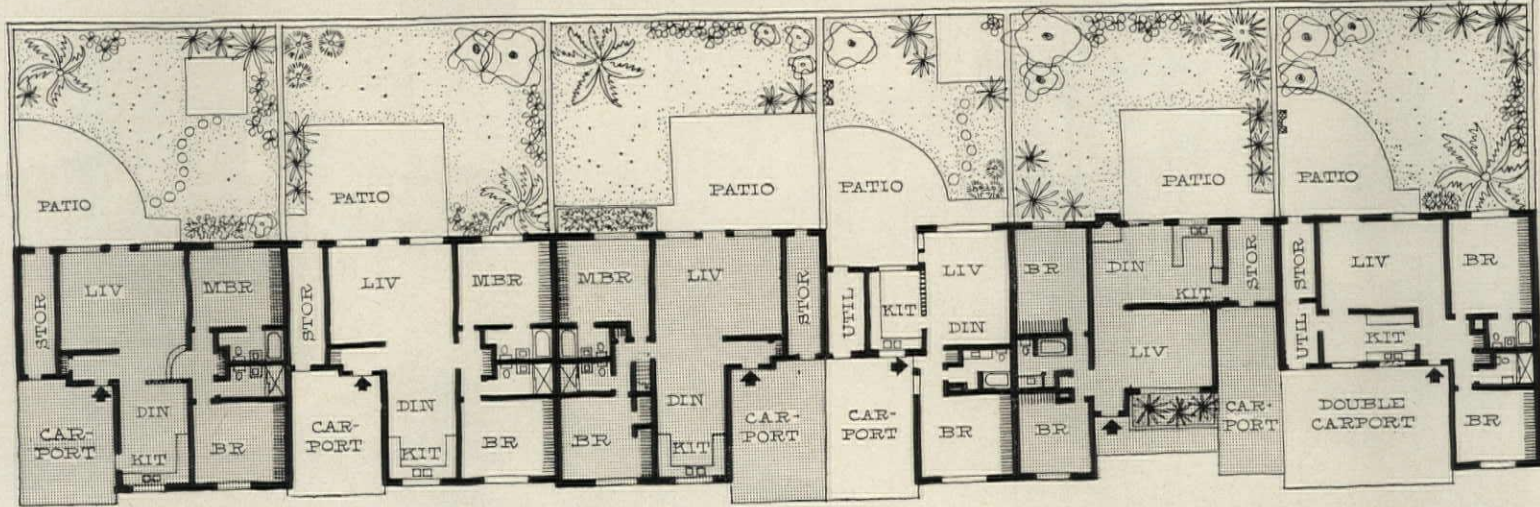
Says Dale Bellamah, who built the house in one of his Albuquerque subdivisions: "This is an idea house—not a model house. I built it to introduce new ideas to my market and, above all, to make news and generate traffic."

Bellamah got plenty of help. Because the house was designed to push the use of wood in an area where most construction is masonry, it was promoted by five wood-industry groups: 1) Western Pine Association, 2) Southwest Pine Association, 3) National Lumber Manufacturers Association, 4) Albuquerque Lumber Merchandisers Association, and 5) Hoo-Hoo Chapter No. 69 (a lumber industry fraternal order). And because the house was New Mexico's first Blue Star all-gas house, it was also sponsored by the Southern Union Gas Co.

Newspaper, radio, and TV publicity started before the ground breaking (left) and continued after the opening. Sponsoring groups made news by presenting awards to Builder Bellamah and by inviting industry leaders, suppliers, and local officials to luncheons, cocktail parties, and previews.



**TOWNHOUSE SUBDIVISION** is built in sections of 45 to 90 units. Each house has its private patio, each section its recreation area and club house. Golf course adjoins subdivision.

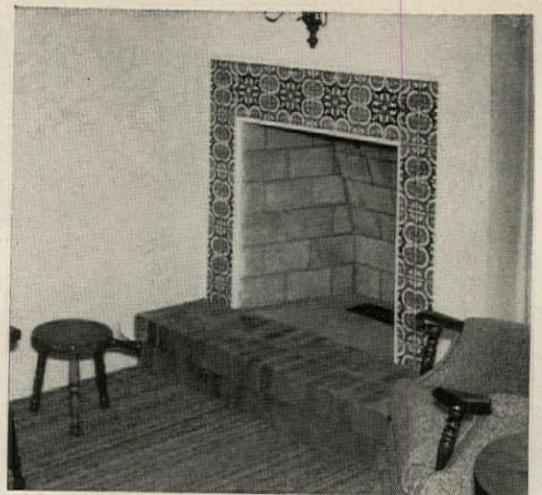


**SIX FLOOR PLANS** show one-, two-, and three-bedroom layouts (third bedroom of two-story model is upstairs and not shown). Rooms are large; storage is easy to reach. **WALLED PATIO** provides adequate privacy. Much of it is sheltered with awning. Doorway at right is to storage area, leads to carport. **For interior photos, see overleaf**



Photos: Joey Starr

**These interiors give townhouse buyers  
apartment-like convenience  
with house-like space, equipment, and details**



**FIREPLACE** with Mexican tile is \$400 extra and typical of options on which average buyer spends \$1,200.



**LIVING AREA**, even in smallest three-room unit, seems spacious. Special attention is also given to details because prospects in the 40-and-up age group are particularly critical of finishes. Fully equipped kitchens are also an important feature, and so is extra dining space in kitchen (behind wall at right).



**TYPICAL BEDROOM** has ceiling-high closet across one entire wall. This room is on street side; bedrooms on patios have sliding glass doors opening to terraces.



# A house sells no better than it looks

And no amount of merchandising sleight of hand can make a bad house sell like a good house.

But there are lots of things you can do—and many builders do them every day—to hide the virtues of a good house. A dreary site, an untidy model, a messy mixture of signs, pennants, and debris will cut your sales no matter how good your product may be. And despite all that has been said about modern merchandising techniques, many good new houses built in 1962 will not look nearly as good as they really are.

Truth is that most new houses today are presented with less "package appeal" than the public has come to expect in almost every other commodity field.

Truth is that most builders are still in the cracker-barrel stage of presenting their product, and they are failing to sell many good houses because they don't let the models help make the sale.

## Good presentation helps salesmen and is a service to your prospects

Good presentation is *not* doing tricks with mirrors, *not* an attempt to hoodwink the unsuspecting into buying a bad product.

The better the house you offer, the more deserving it is of good presentation. You can look at almost any kind of good product on the market and draw a parallel: The best foods and records and books and autos are as carefully packaged for buyer appeal as they are carefully produced in laboratory and factory.

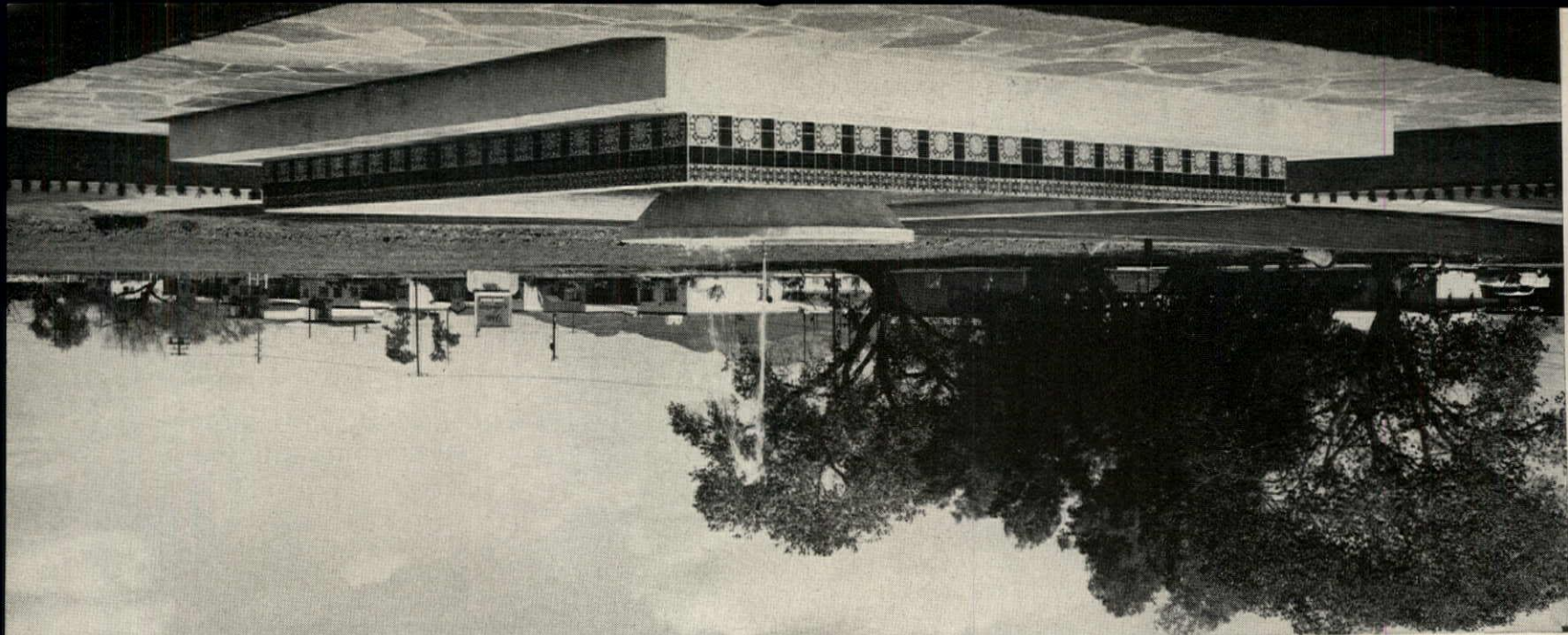
In our highly competitive society, a good product is not in itself certain to create a sale—it must be presented at its best so buyers will see at once that it is worth buying. Good presentation is a service to prospects because they need help in understanding how the house will live as a home. Few prospects have more than their five senses to guide them in buying a house or renting an apartment; few can picture how the house will look inside and out unless it is presented as a livable home.

## Good presentation starts with a well-furnished model

Builder Bill Levitt has understood this ever since he hired Beatrice West to decorate his model houses 13 years ago. Nearly every leading builder in the nation understands it today. Yet there are still many thousands of builders who don't understand it.

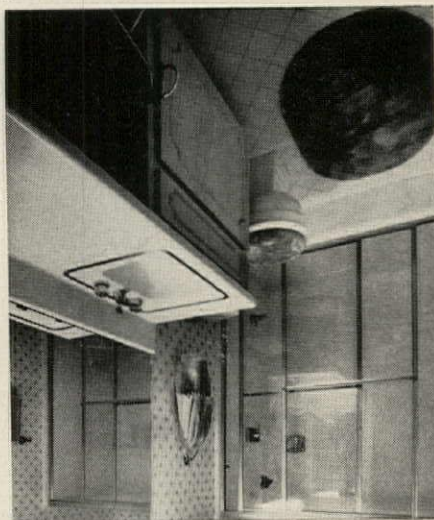
Some who don't furnish models believe furnishings take prospects' minds off the houses. If you have any such idea, take a look at John Long's models on page 128 and see what an important difference furnishing makes in selling a house.

Most who don't furnish models complain that the cost is prohibitive. But builders who say this underestimate the cost of *not* furnishing. It is true that a big investment can be made in an all-out job of furnishing and decorating some higher-priced models, but it is equally true that builders who do so consider this investment well worth the money. (Case in point; Leo Shannahan, see p 130.)

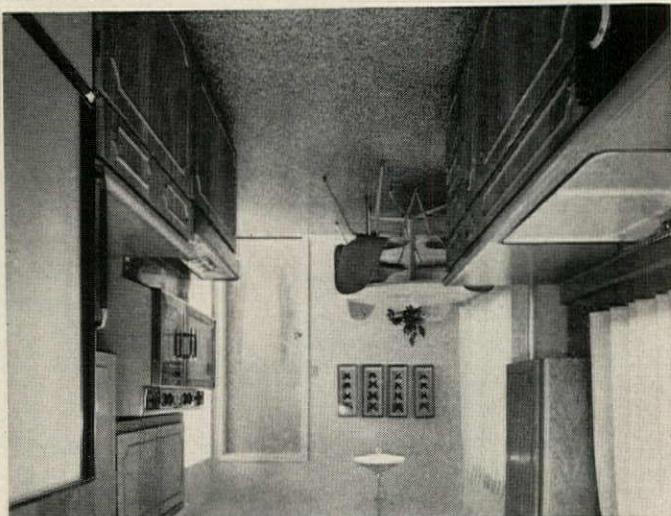


**FOUNTAIN AT ENTRANCE** of second section (45 units) has colorful parapet of imported Mexican tiles. First section of townhouses is in background, right.

**BATHROOM** features gold finish on metal trim of shower enclosure and lavatory fixtures.

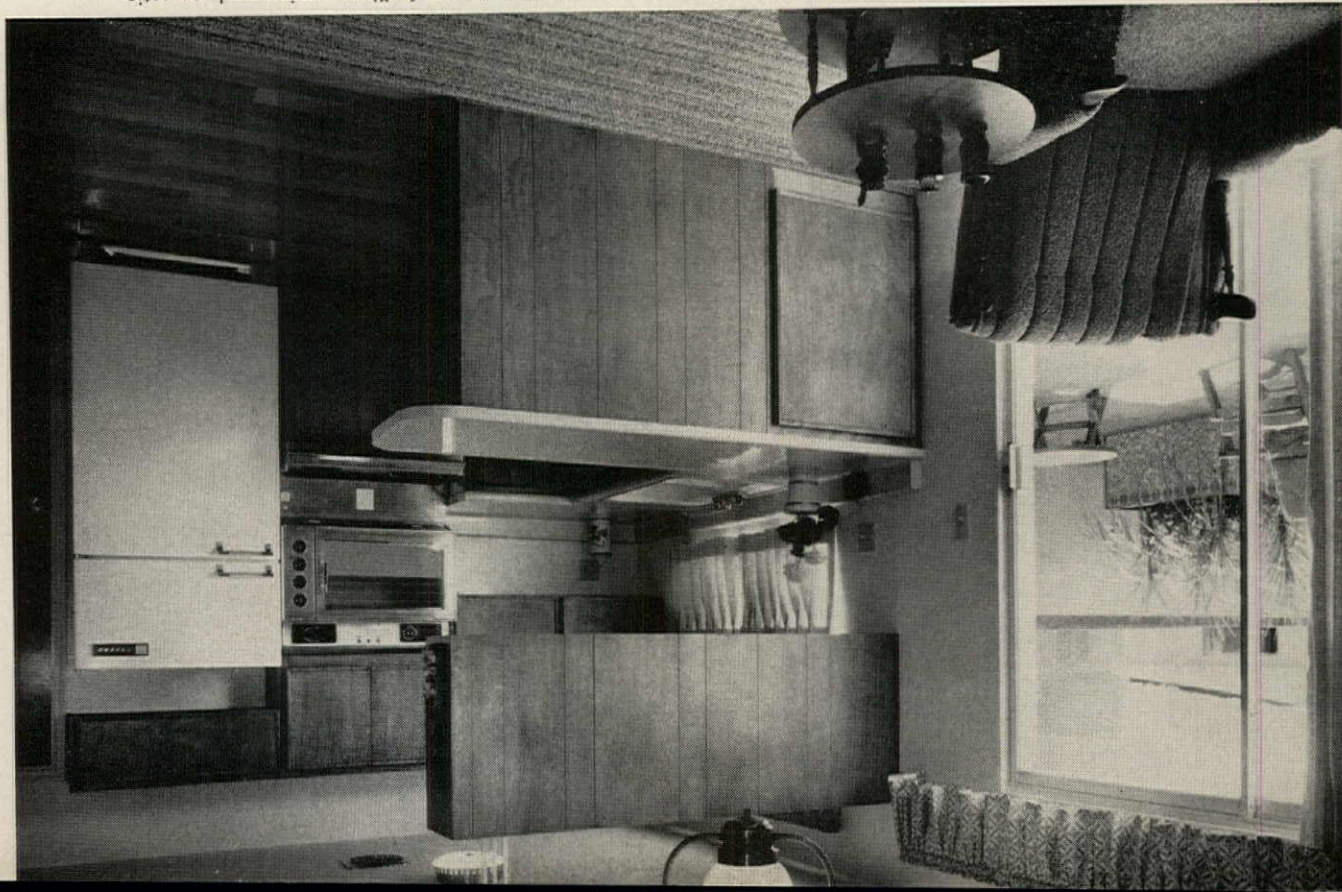


**STRAIGHT-LINE KITCHEN** in another model has ample cabinet and counter space, as well as space at one end for family dining.



Photos: Joey Starr

**FAMILY ROOM** is open to well equipped U-shaped kitchen. Breakfast bar is close to glass door to facilitate serving meals on patio.



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But even the smaller builder can usually afford to furnish one or two models, or even one or two rooms in a model. In Washington, D.C., Ed Bennett spot-furnishes rooms in his models. Even large builders watch their costs: In San Antonio, Quincy Lee doesn't put furniture in bedrooms of his lower-priced models, though he otherwise fully furnishes his houses.

Good presentation can take dozens of forms. Some of the best: Offer top design, furnish in excellent taste, and landscape fully. On page 134 you will see how this pays off for Fred Kemp in St Louis. Or you can take the opposite course and go to great lengths to show hidden values, as Robert Grant does with his X-ray house in California (page 132).

### **Good presentation extends to the neighborhood, too**

Many a builder and realtor have waited for prospects in a well-built, well-furnished model—and waited and waited because people drove by without stopping when they saw a shabby entrance to an unkept development. (The average buyer looks at ten houses before he buys, NAHB's HI-PO survey has shown. But the average buyer probably drives past another 20 or 30 models because he doesn't like what he sees from the road.)

So important is drive-in appeal that every effort is needed in presenting a handsome community. This is true for the largest and smallest developments. Entrances, the model-house area, even the construction site should be

presented to create an emotional impact, or at least not undo the effect created by the models.

To show how far this can be carried out to advantage, see Bob Schmitt's latest plan for tidying his neighborhood (page 138) and see how a successful woman builder in Atlanta follows this theory (page 140).

### **Good presentation always suggests what it would be like to live there**

As Builder-Realtor Emil Hanslin says: "People who buy cars don't buy wheels and a motor. By the same token, people who buy houses don't buy a roof and floors and bathtubs. They buy a way of living." In April, H&H showed how Hanslin offers a variety of ways of living on Cape Cod.

Every builder should offer a way of life, whether he offers one model or many. This means he should keep specific families in mind when he plans his models and community, and then present his houses to best advantage in reaching the market he aims at. Many leaders are hiring market researchers to help them do this; others hire decorators, merchandising consultants, and other experts. This practice is now almost the rule in the most competitive markets. Worst mistake a builder can make in less competitive markets is to assume that, because no one else is doing a good job of presentation, he need not.

For two examples of how builders can aim at special groups of prospects and offer them the ways of life they want, see pages 136 and 142.



**UNFURNISHED DINING ROOM** has nothing memorable. And it would be hard for prospects to judge if there is space for their furniture.

A HOUSE SELLS NO BETTER THAN IT LOOKS / CASE-IN-POINT 1

## Do you believe in furnished models? Compare these photos

They were taken in one of John Long's model houses in Phoenix just before and after it was furnished.

And they make it dramatically clear why Long—like most merchandising-minded builders—spends the time and the money to set off his models with furniture and decoration:

1. Furnishings help establish the scale of the room. Item: The furnished bedroom (opposite) looks much larger (as well as much more appealing) than it did unfurnished.

2. Furnishings and decoration—wallpaper, carpets, curtains, and accessories—provide color and texture that contrast with and set off the surfaces of the house itself.

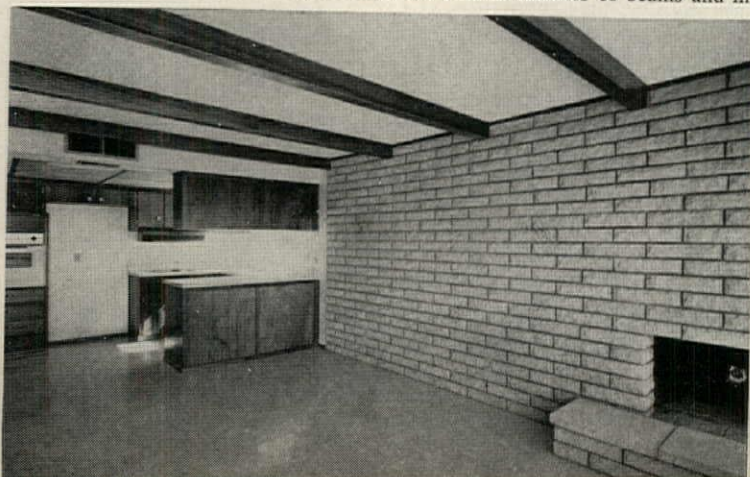
3. Furnishings help people identify with the house—by suggesting what it would be like to live there.

4. Furnishings reassure women about their problem of how to decorate a new house. If the room is furnished, they can see more easily "how our dining table would look here."

5. Furnishings and decoration in a model give prospects much more to look at and talk about (so they tend to stay longer, and are more likely to sell themselves).

Most marketing experts agree that buying a house is an emotional experience. As these photos show, John Long goes a long way to increase the emotional appeal of his houses.

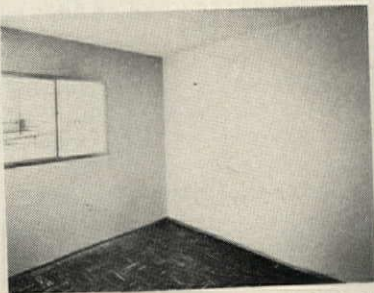
**FAMILY ROOM** has braided rug to carry out natural textures of beams and fireplace, a wood-framed sofa to add warmth without taking up much space.





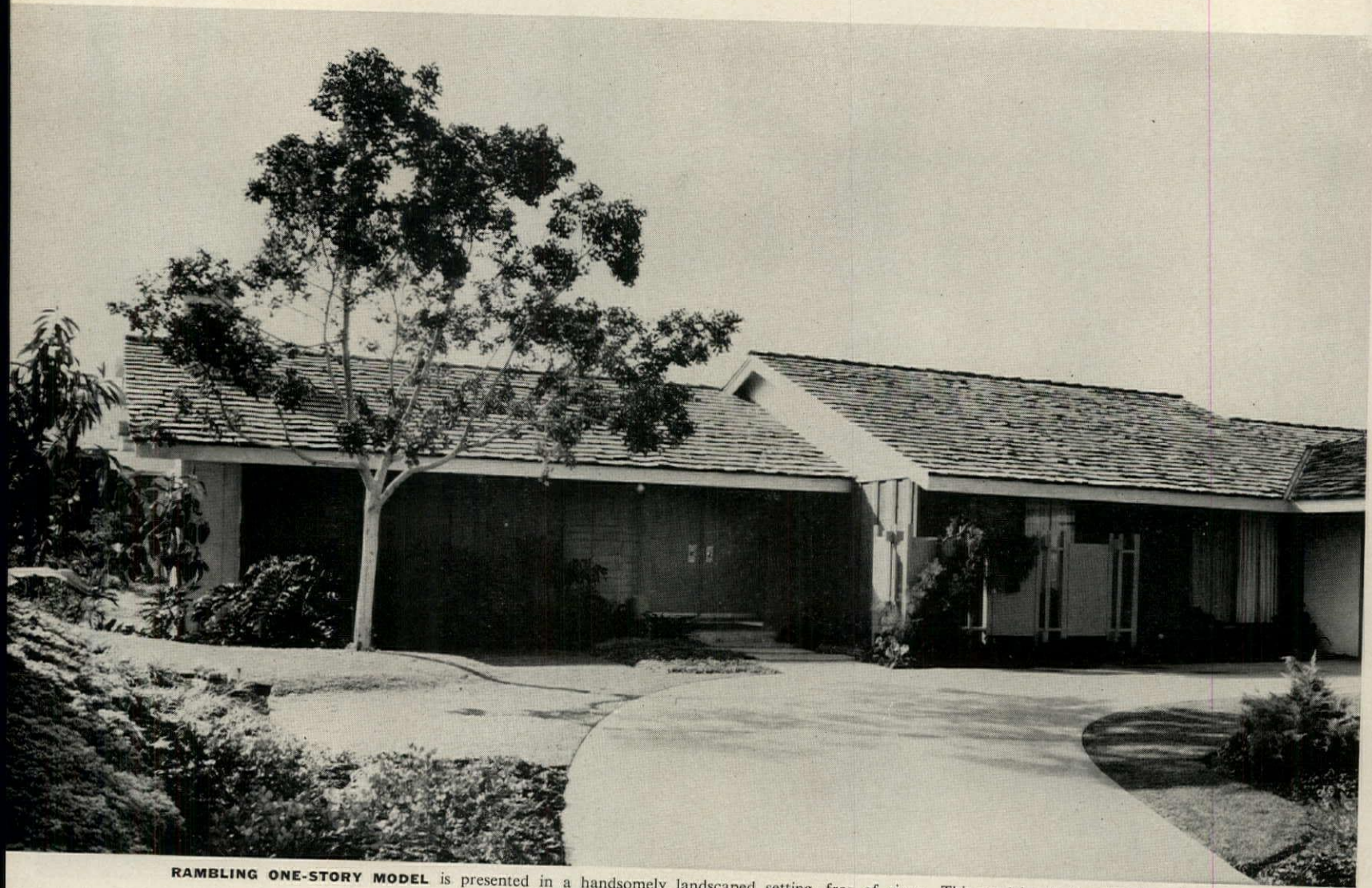
**FURNISHED DINING ROOM** has warmth and emotional appeal and scale. Prospects can more easily visualize how they would decorate the room.

Photos: Bienlich



**BEFORE AND AFTER** photos of a bedroom show how furnishing can make a strong appeal to a boy. The antique pistol wallpaper capitalizes on a boy's interest in guns; the adult-type desk and bookcase flatters him and makes him proud of his room. The wall-to-wall carpeting and studio bed let him feel this is also a sitting room where he could entertain his pals. This kind of furnishing wins children over to a new house and helps counter the strong pull of an old neighborhood, which—market analysts say—often kills the sale of many new houses.





**RAMBLING ONE-STORY MODEL** is presented in a handsomely landscaped setting, free of signs. This model sells for \$28,400.

A HOUSE SELLS NO BETTER THAN IT LOOKS / CASE-IN-POINT 2

## “Our houses are a showcase. We have no salesmen in them”



**LOW-SLUNG STORY-AND-A-HALF** has textured finish characteristic of all models in Weatherstone subdivision.

Photos: Dick Whittinton



**PACIFICA MODEL** has double-pitch roof, horizontal siding divided into 4'-wide panels, and an extra-wide garage.

With that comment, Earl Alford—sales manager for Builder Leo Shanahan’s Weatherstone development in Whittier, Calif.—is summing up one approach to model-house presentation. He explains:

“If you are offering a higher-priced house to a well informed buyer, it is the house itself—not signs or merchandising gimmicks or a sales pitch—that makes the sale.”

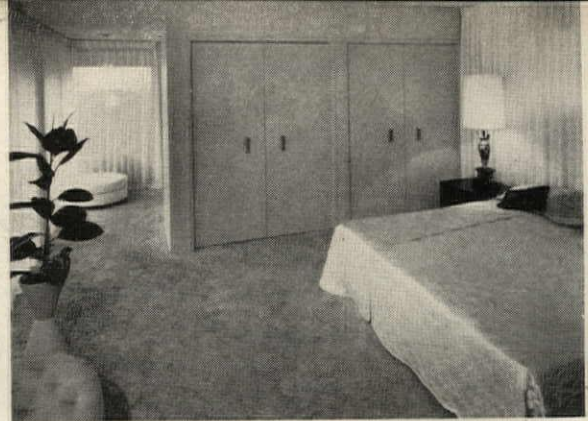
Shanahan’s houses are priced from \$28,350 to \$34,900. Outside, they have the rough texture popular in California—shake and shingle roofs; brick, stone, board-and-batten siding. Inside, they have hand-rubbed-finish kitchen cabinets, built-in refrigerators, built-in bars in the family room, sunken tubs in the bathrooms, marble-faced fireplaces, whole walls of mirror.

All seven model houses are lavishly landscaped.

“We are selling intelligent families” says Sales Manager Alford. “So we let them look around the houses at their leisure. We don’t try to corral them with salesmen, and we don’t have signs saying what is included or what is optional.

“We count on our houses making a good impression,” Alford points out. “If prospects are interested, they’ll come to the sales office.”

Does this system work? Shanahan has sold 256 houses since he opened two years ago, has 46 under construction now. And, Alford adds, “We get almost as many referral sales from people who like our houses—but couldn’t afford them—as we get from buyers.”



**MASTER BEDROOM** in \$32,250 model is big enough for two double beds. Corridor, background, leads to bath (below).



**MASTER BATHROOM** is compartmented; has a sunken tub, luminous ceiling, double wash basins, and mirror wall.



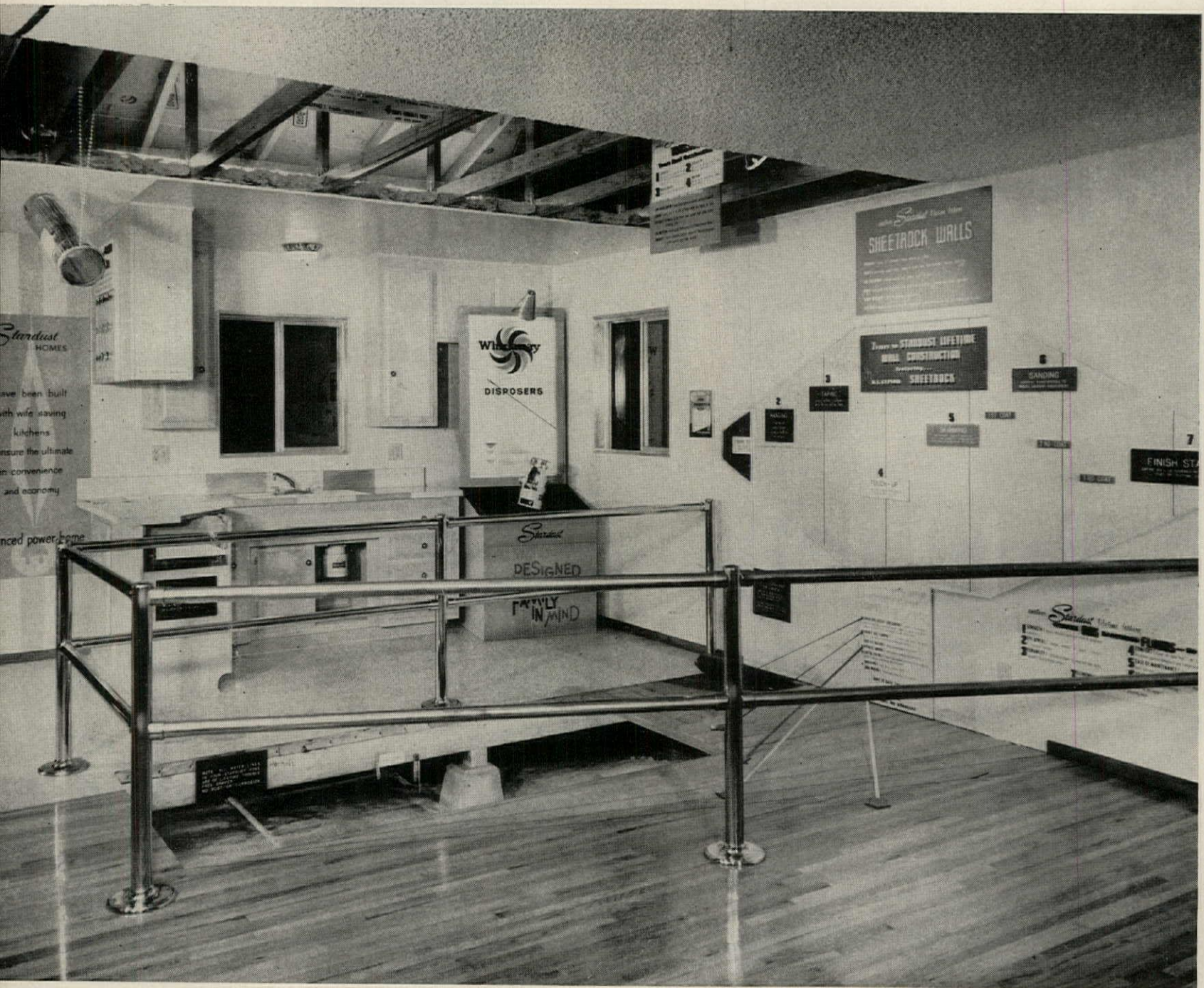
**MARBLE-FACED FIREPLACE** in a \$31,950 model is shared by (and helps divide) living and dining areas.



**FAMILY ROOM AND KITCHEN** in \$31,950 model open to each other. Price includes refrigerator, work desk, dishwasher.

**EYE-CATCHING SALES PAVILION** is located between parking lot and model houses, has same lavish landscaping as models.





**X-RAY HOUSE** has 53 displays including these cut-aways of flooring, walls, roof, kitchen appliances—even of duct insulation.

A HOUSE SELLS NO BETTER THAN IT LOOKS / CASE-IN-POINT 3

## “Quality has to be seen to be believed”

“We had one of the lowest-priced houses in Orange County” says Builder Robert Grant of Anaheim, Calif., “and our problem was to prove we had not sacrificed quality to get the price down to \$15,900.”

“This x-ray model demonstrates high-quality construction and equipment. Besides that, it brings out traffic and gives us a jump on the two dozen builders we’ve got within five or six miles of us.”

Sales Manager John May and advertising man Max Tipton got the idea for the Stardust x-ray house after they heard about Dick Price’s cut-away house in Sacramento (H&H, Nov ’61) and went to see it. Then, with the help of manufacturers and a display firm, they worked out x-ray ideas for over 50 features and put them into a discontinued model. Advertisements reading “See the famous x-ray house” immediately

brought weekend crowds 50% larger than they had been getting and people throughout the county began talking about the house. Visitors spent half an hour or more looking at the exhibits, returned later bringing friends.

“They liked what they saw,” says May. “We’ve sold 12 houses a week for 14 weeks and sales are about 30% ahead of last year. Most of the credit goes to the x-ray house. It gave people confidence in our operation. At this price they play close to their vest. . . . they like to see what’s in the house. Many of our buyers work in some phase of construction and we’ve heard them say: ‘Stardust is not afraid to show the guts of its houses.’ People particularly liked the cut-aways of the floor, ceiling, and walls. We are a LIFE builder, tie in with the 7-Star program, and got the first American-Standard plastic-display toilet. All that helped too.”

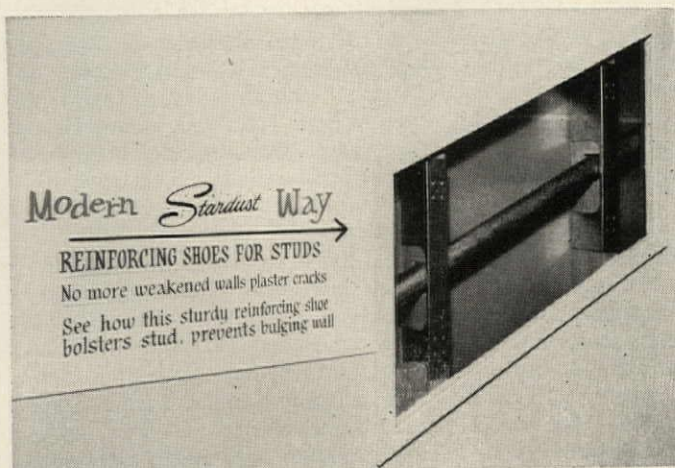




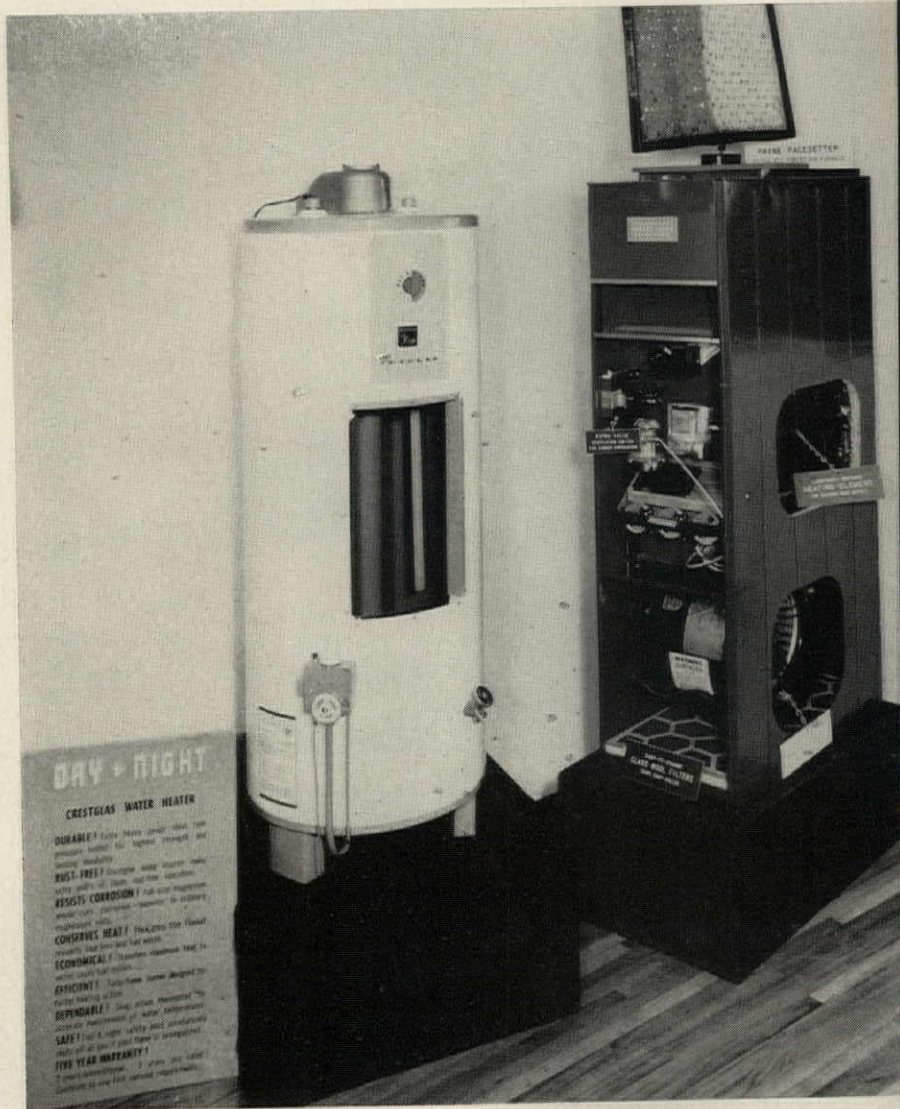
**PARTITION CUT-AWAY** has sign: "Look! Here's Stardust lifetime construction. Rugged studs and bracing create a solid, durable framework. Note use of heavy-duty, durable interior electric cable."



**KITCHEN COUNTER** cut-away gives a behind-the-scenes look at materials and workmanship of counter top, drawers, and features to support builder's claim of low maintenance and "wife-saving" kitchens.



**HOLE-IN-WALL** reveals studs with reinforced metal plates to strengthen area where water pipe passes through. Neatly lettered sign tells visitors why construction features like this benefit buyers.



**MECHANICAL EQUIPMENT** cut-aways show water heater and furnace to let prospects see hidden assets. Sign next to cut-away water heater tells its eight advantages. Furnace has seven selling messages.



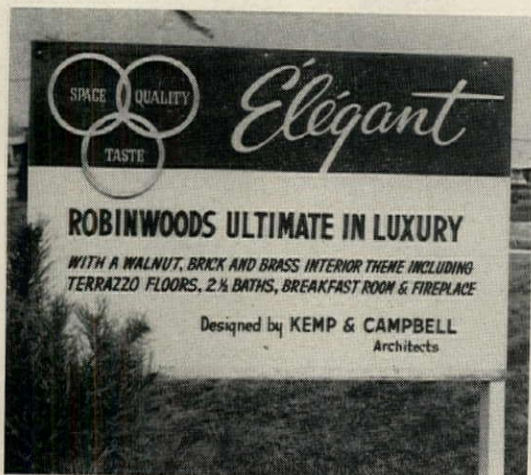
**BATHROOM DISPLAY** has a plastic toilet tank to demonstrate durability and long life, a sectionalized basin to show heavy construction, and a plumbing hardware display over the bathtub.



**TYPICAL MODEL** in Kemp's Robinwood West subdivision has contemporary design, well-kept landscaping, and is lighted at night.

A HOUSE SELLS NO BETTER THAN IT LOOKS / CASE-IN-POINT 4

## Sometimes restraint is your best spokesman



**MODEL-HOUSE SIGN** stresses the "space, quality, taste" merchandising theme and custom-like house features.

"We put all the design skill we have into our houses. We put in all the features we can. We landscape our models with care—and furnish them to match the design and the tastes of our prospects. Then we leave them alone," says Fred Kemp, architect and president of Robinwood Homes in St. Louis.

"We don't placard the houses with signs. We emphasize 'space, quality, and taste' in our road-front signs (left) and advertising—then let prospects see for themselves. We have optional extras—an extra fireplace, a two-car garage, a basement instead of a slab—but we let the salesman make these points.

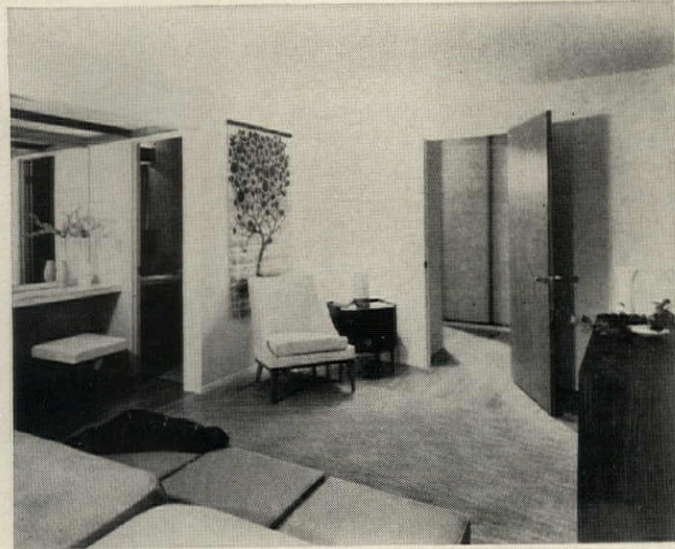
Kemp's approach works for him: Last year Robinwood Homes was No. 1 in St. Louis in gross dollar volume—

with 179 sales. Standard in all models—priced from \$19,000 to \$30,000—are air conditioning, at least two baths, three or four bedrooms, built-in range, oven, hood, disposer, and dishwasher. Higher-priced models have cove lighting, interior brickwork, walnut paneling, basements, and workshops.

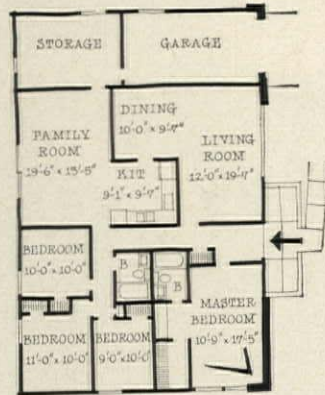
The house shown above—one of six models in Kemp's subdivision—is typical. It has 1,820 sq ft of living space (plan at right) including four bedrooms, two baths, a separate dining room, a family room, a private dressing area in the master bedroom, walk-in closets, a fireplace, and air conditioning. On a 12,000 sq ft sodded and landscaped lot, it sells for \$24,750.

Architects: Kemp & Campbell.

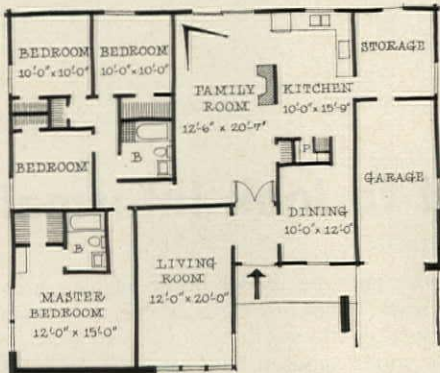
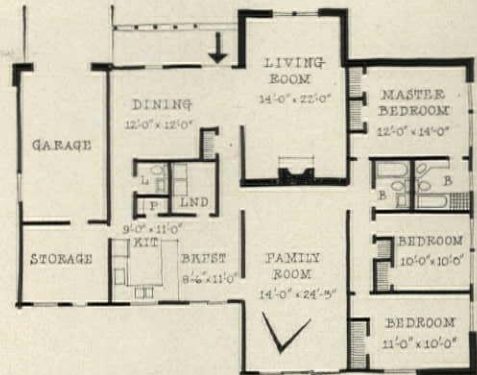
Photos: Hostkoetter



**TYPICAL MASTER BEDROOM** is spacious, has dressing alcove which opens to bath on one side, to walk-in closet on the other. This is in the \$22,290 "Countryside" model. Its plan (right) is zoned by the central entry into daytime living area and sleeping area. Kitchen and baths are grouped at center of the house where they do not waste window space—yet the kitchen overlooks the rear yard through the glass door in the family room.



**TYPICAL LIVING ROOM** in higher-priced model (this is the "Elegant"—selling for \$28,090) has brick and walnut-paneled walls. Plan of this model (below) puts the adult living area—master bedroom, living room, and formal dining room at the front of the house; with children's bedrooms just a step from the rear family room. As in other models, there is a big storage room-shop at the back of the garage.



**TYPICAL FAMILY ROOM** has fireplace with raised hearth, is adjacent to the kitchen for informal dining. Family room and kitchen share the pass-through table at right of fireplace. Kitchen has furniture-finished cabinets, left. Glass doors, far right, open to side entry hall. Plan (above) shows compact traffic pattern. This is the \$24,750 "Invitation" model shown in the exterior photo opposite.





**REAR PATIO AND POOL** characterize desert living in this Las Vegas house, one of a group where prices range from \$20,650 to \$45,000 or more.

A HOUSE SELLS NO BETTER THAN IT LOOKS / CASE-IN-POINT 5

## These inviting houses were designed to look informal



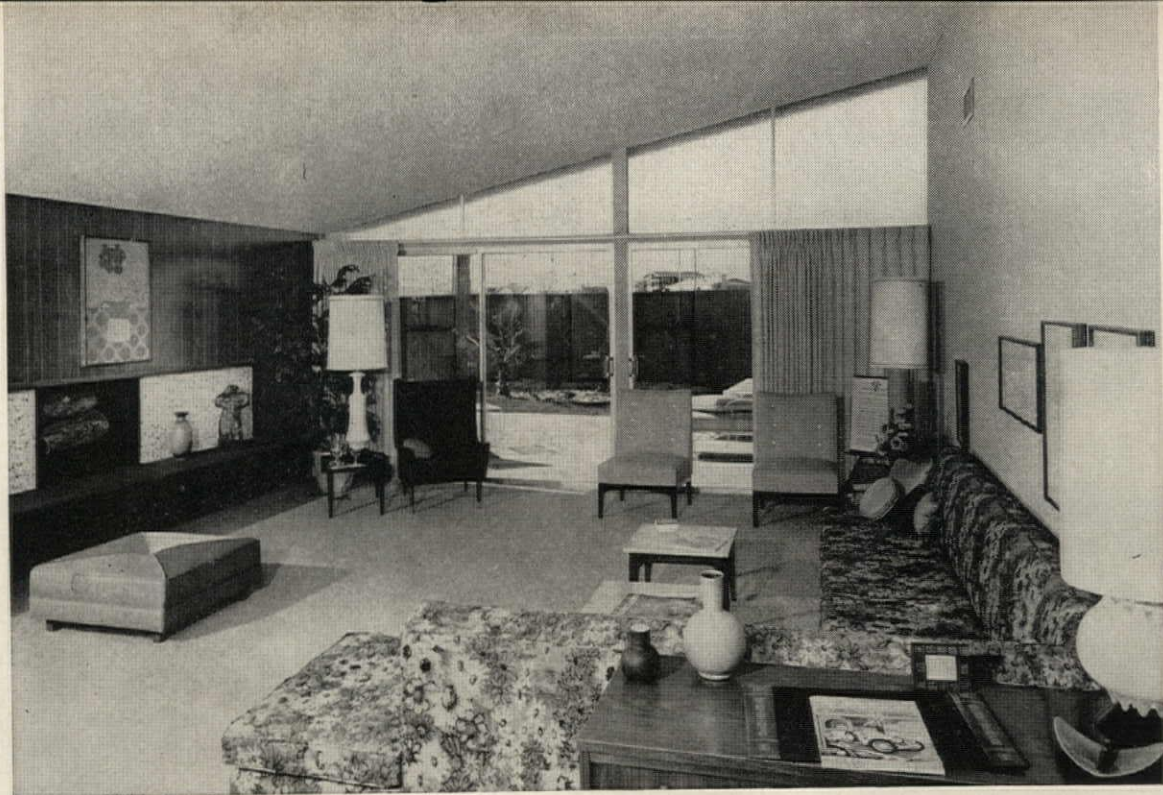
**SALES AREA** has nine furnished models plus a display building.

Everything about them—and the model house display area—was planned to attract upper-income Las Vegas buyers who want to enjoy resort-type living.

For example, these model houses have an easy, relaxed atmosphere outside and in. They have fenced-in rear patios, paved terraces, and tempting swimming pools. They are landscaped to meet a lazy man's specifications. Inside, Architects Palmer & Krisel used the same planning principles they found successful in resort towns like Palm Springs: Designs are simple and trim, rooms flow into each other and out to outdoor living areas, big sheets of glass are shaded by overhangs and trellises, colors are bright. Furnishings (at a cost of \$9,000 per model) were by Decorator C. Tony Pereira.

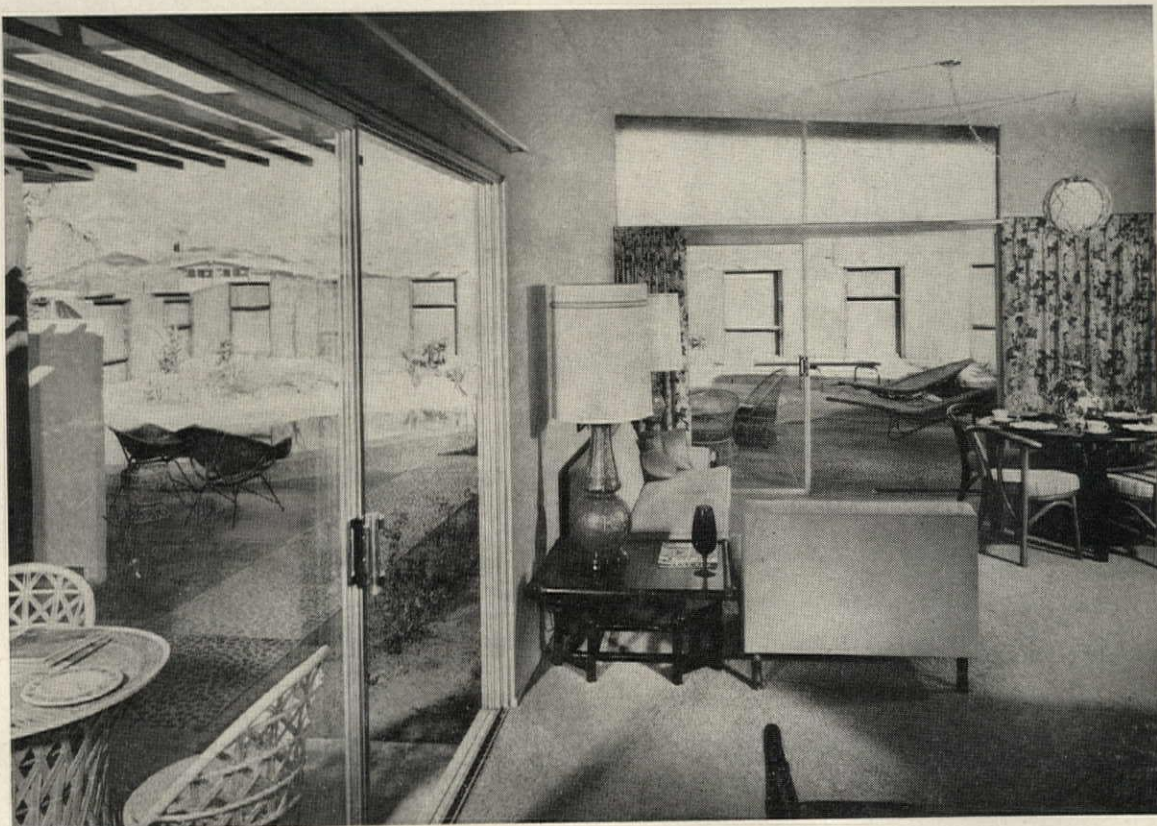
Paradise Palms gets much of its glamour—and some premium lots—from a golf course which Builders Irwin Molasky and Merv Adelson put in and leased to the Stardust Hotel. The course is a double-barreled merchandising asset: 1) Buyers can play it for a moderate fee, and 2) it attracts hundreds of prospects who play past the builder's model house areas each month. Sales since last fall: 180.

**SOPHISTICATED DECOR** in living room is one feature which buyers in this price class like. In his nine models Decorator Pereira had a chance to appeal to varied tastes, and some rooms are less formal than this one.



Photos: Julius Shulman

**INDOOR-OUTDOOR LIVING** is emphasized in this house with two sliding window walls that open to paved terraces. Here the chairs on the patio and the dining table at left suggest to prospects how outdoor areas might be used.



**OPEN PLANNING** is typical of all the houses. Here the formal dining table is at one end of living room and next to an informal breakfast counter or snack bar serving as a divider from kitchen.

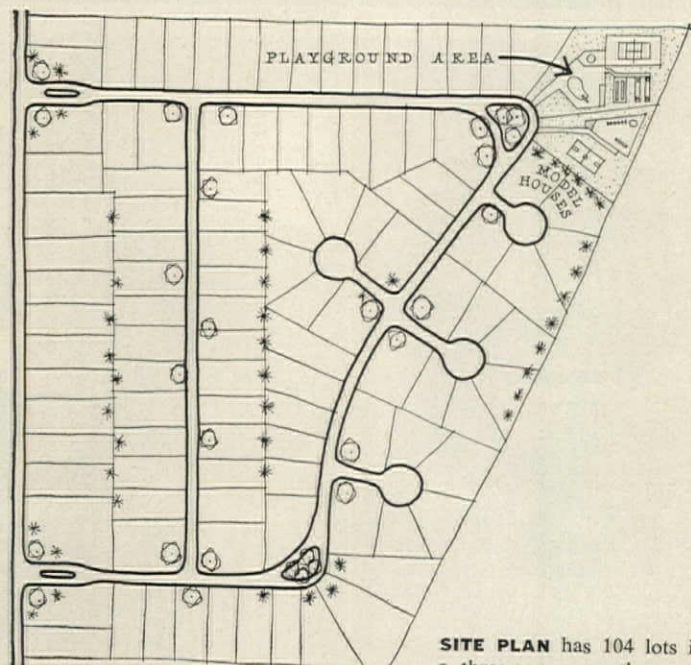




NEAR SUBDIVISION ENTRANCE, prospects look across green lots—with beginnings of landscaping—toward model-house area at right background.

A HOUSE SELLS NO BETTER THAN IT LOOKS/CASE-IN-POINT 6

## Finished streets and seeded lots help sell unbuilt houses



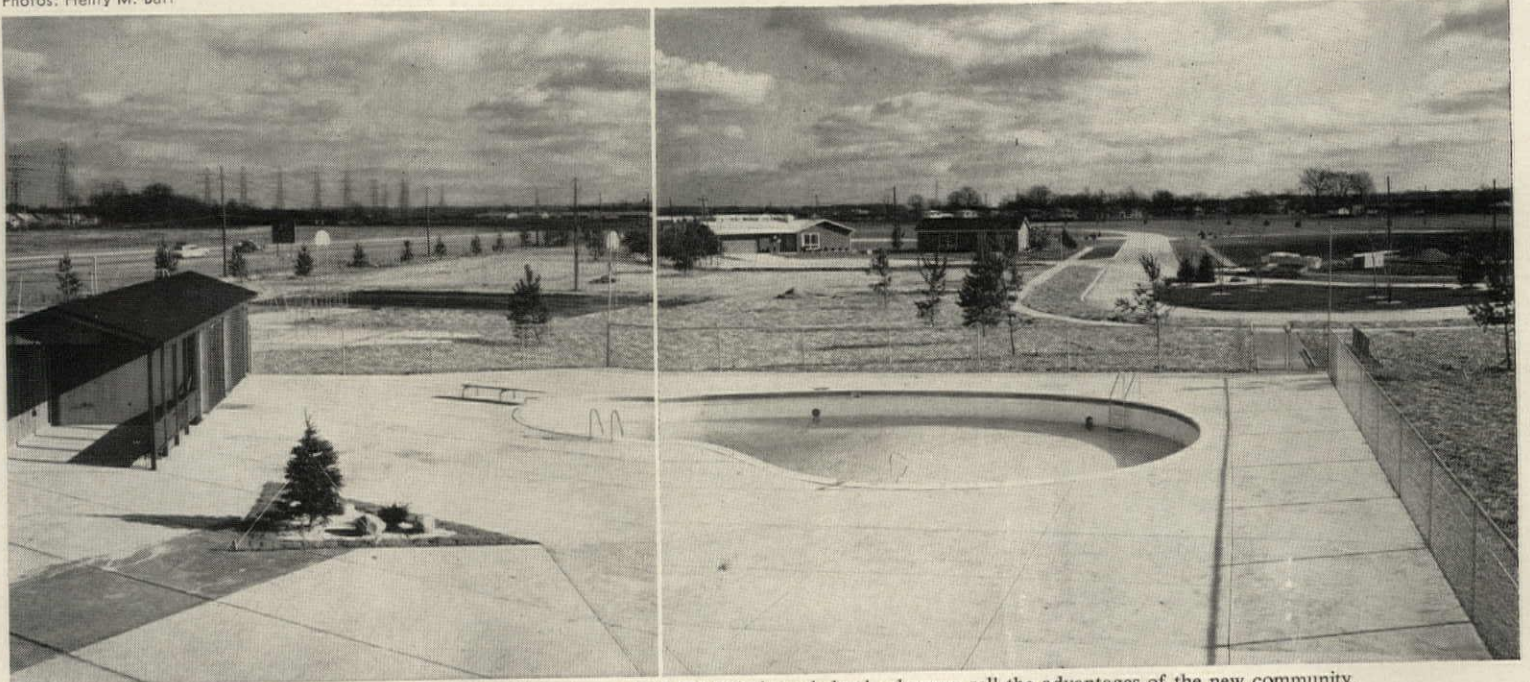
**SITE PLAN** has 104 lots in cul-de-sacs and T-intersection streets and a three-acre recreation area that will be turned over to homeowners.

Before he built a single house in his new 104-acre subdivision in Berea, Ohio, Builder Bob Schmitt put in all the water and sewage lines, paved the streets and sidewalks, graded and seeded the lots—and even completed the community swimming pool, bath house, and playground.

"This is a sales idea," says Schmitt, who as chairman of NAHB's research institute is better known for his technical ideas. "Today, people want a clear picture of what a community is going to look like before they decide to buy. And when they move, they don't want to be surrounded by construction mud, dust, and heavy equipment. So I decided to try to establish the character and quality of my community before I built the houses in it."

Was this idea effective? Says Schmitt: "It was the main thing that kept my sales up early this year." In the first three months of 1962, he sold 30 houses priced from \$21,000 to \$26,000. Schmitt spent \$40,000 on fencing, landscaping, and seeding his subdivision—even though some of this work is undone when the houses are built. "But a good deal of that cost is offset," says Schmitt, "by the savings you make by doing all the development work at once—and by the profit from faster sales."

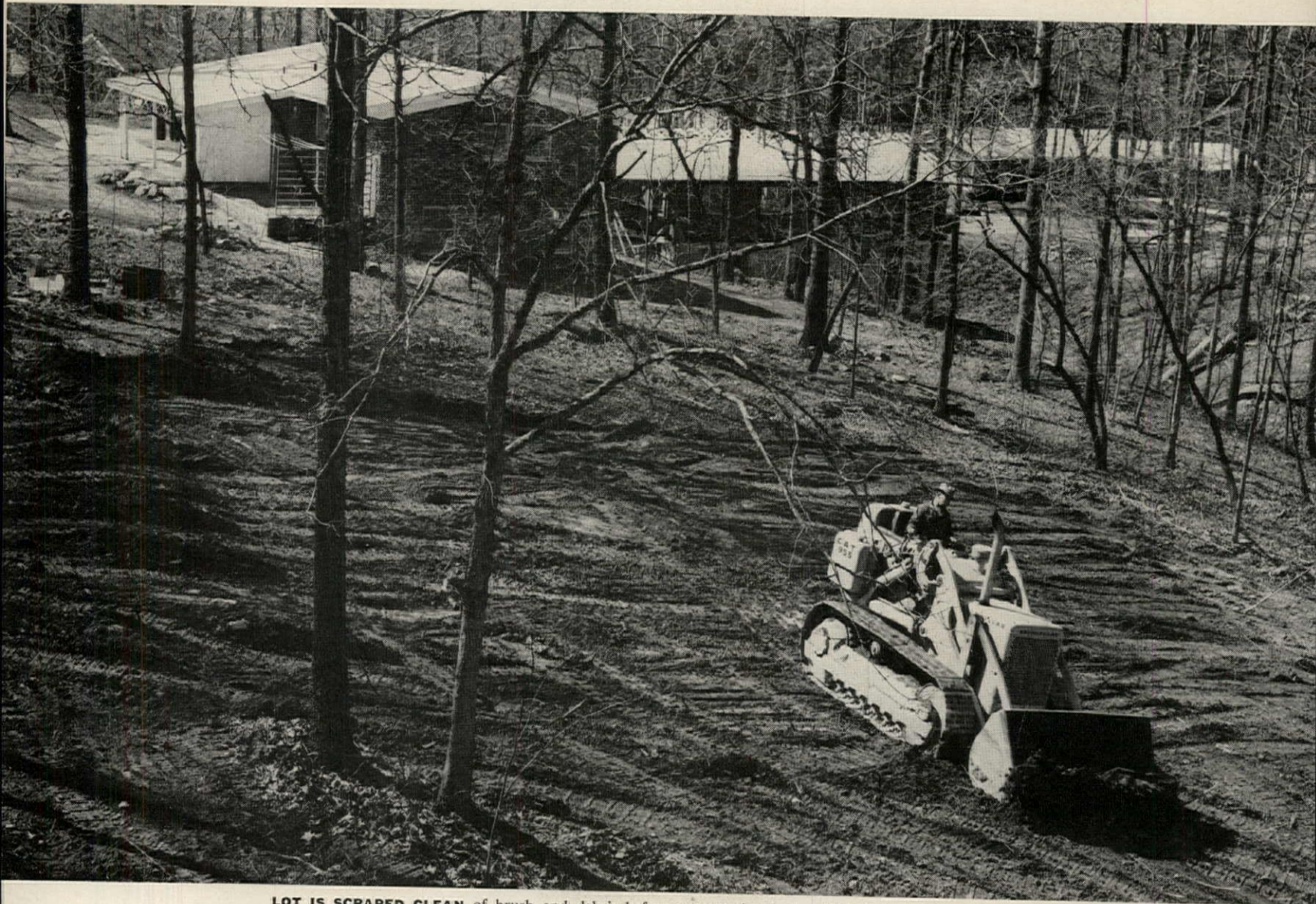
Photos: Henry M. Barr



**POOL AND PLAYGROUND** were built before opening day at a cost of \$35,000, have helped salesmen sell the advantages of the new community.

**WHEN HOUSES ARE BUILT,** construction debris is confined to the one lot. Schmitt's 7"-thick concrete streets can carry heavy trucks without cracking.

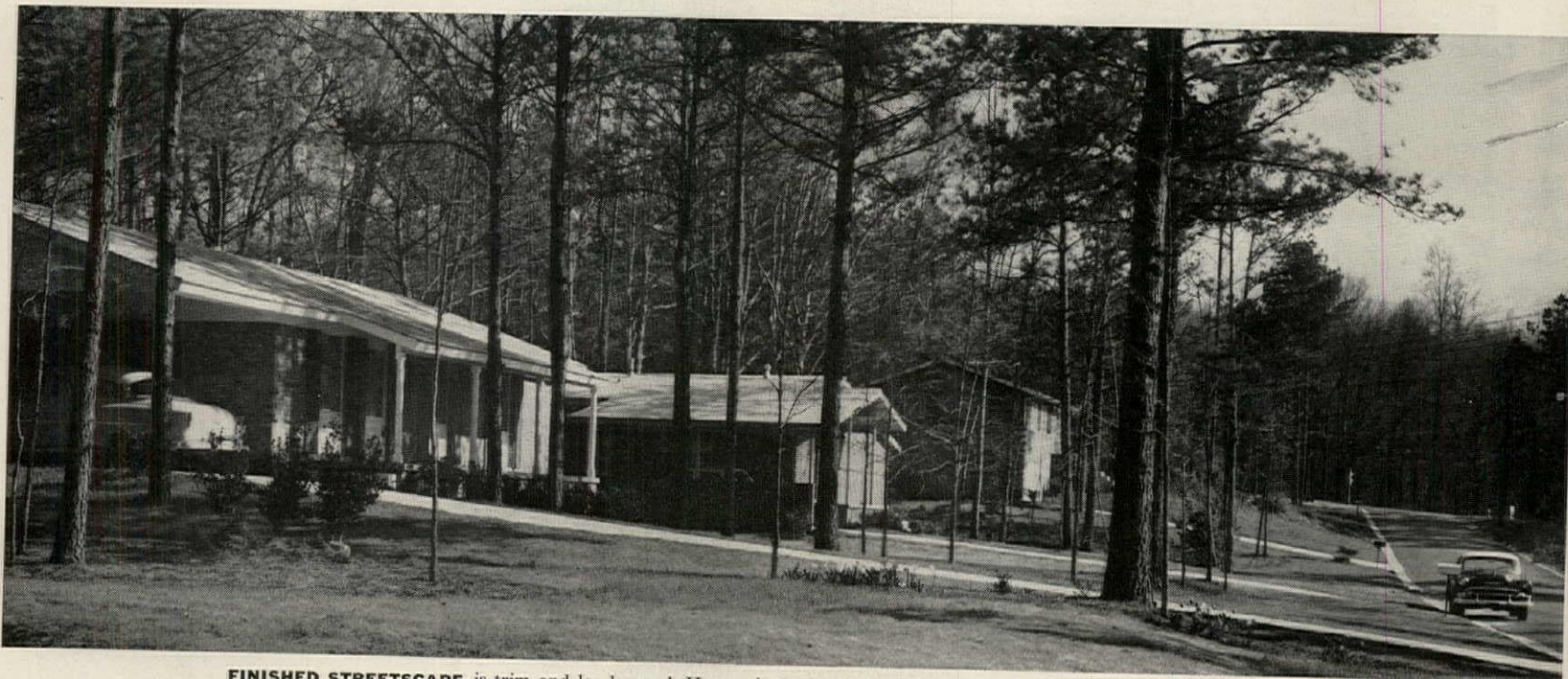




**LOT IS SCRAPED CLEAN** of brush and debris before construction begins. This improves looks of the land, is easy to do at this stage.

A HOUSE SELLS NO BETTER THAN IT LOOKS / CASE-IN-POINT 7

## A clean construction site keeps your subdivision



**FINISHED STREETSCAPE** is trim and landscaped. Houses in Smyrna, Ga. development are Kingsberry prefabs, priced at \$13,500 to \$20,000.





Photos: Bob Hand

**DEBRIS IS CLEARED** as soon as construction site is bulldozed and again after house is finished. Dead trees are cut and removed (stumps left here will be pulled). But great care is taken to save good trees—and there are many driveways in the subdivision which curve around small clumps of dogwood.

## looking its best

And that's important when—as in Builder Dorothy Miller's Atlanta area subdivision—construction is underway after the first buyers have moved in and while new prospects are shopping.

"It just makes good merchandising sense," says Mrs Miller, "to keep your construction from looking unsightly. Many buyers have been drawn off the main road by the clean, landscaped look of my subdivision. And it costs me a lot less to pay a yard man to keep the area spruced up than it costs to pay for big ads in the Atlanta papers."

The handsome appearance of her subdivision is, she feels, one of the main reasons she has become one of the most successful builders in the Atlanta area—in her first year of business. The 36-house tract of Kingsberry prefabs is nearly sold out, just a year after the first model was opened. Further, as her neighborhood has been built up, the pace of sales has stepped up. So, unlike many builders, she has had no trouble selling the last few houses.



**CONSTRUCTION** is closely supervised by Mrs Miller. One reason she uses prefabs: Construction goes faster and there is less material and fewer small pieces of scrap to clutter site.

**LANDSCAPING BONUS** is put in as soon as yard is rough graded. Mrs Miller includes flowering shrubs around all houses, puts in more planting than FHA requires.





**LANDSCAPED COMMUNITY ENTRANCE**, with fountains and lighting, is first step in making favorable impression on upper-income prospects.

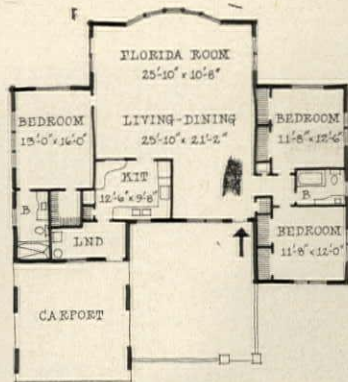
A HOUSE SELLS NO BETTER THAN IT LOOKS/CASE-IN-POINT 8

## First impressions create the mood that makes the sale

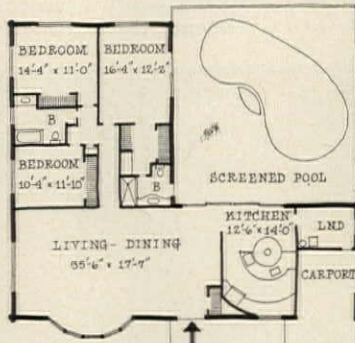
So say Partners Burt Haft and Jack Gaines who sell more upper-price (over \$25,000) houses than anyone in Florida and who, according to Miami *Herald* Real Estate Editor Fred Sherman, are "the most copied builders in the state."

Haft and Gaines approach houses as "style goods"—possibly because they came into Florida's toughly competitive homebuilding industry from New York's toughly competitive fashion industry. They present their houses and communities (in Boca Raton and Fort Lauderdale) to make an unforgettable impression on their prospects—mostly elderly (over 60), well-to-do couples who have owned upper-price homes in the North and vacationed frequently in Florida.

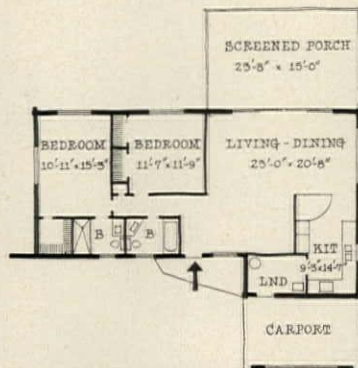
What these prospects want, above all, is the secure feeling of living among neighbors with whom they will feel at home. Community entrances like the one above help build that impression. So does the design and setting of model houses like the four shown at right. On page 144, you will see how Haft-Gaines furnishes its models to blend prospects' ideas of Florida living with nostalgic echoes of the homes they owned up North. Sums up a major competitor, Allan Greenberg of Miami: "Haft and Gaines are the best merchandisers in south Florida. They make the rest of us get up on our toes because people who see their models come to expect that sort of presentation in other developments."



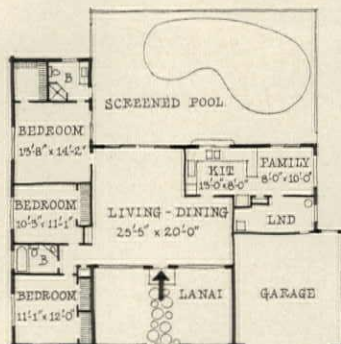
**\$23,900 MODEL**, set off by trees and low wall around entry court, has big open living area flanked by three bedrooms.



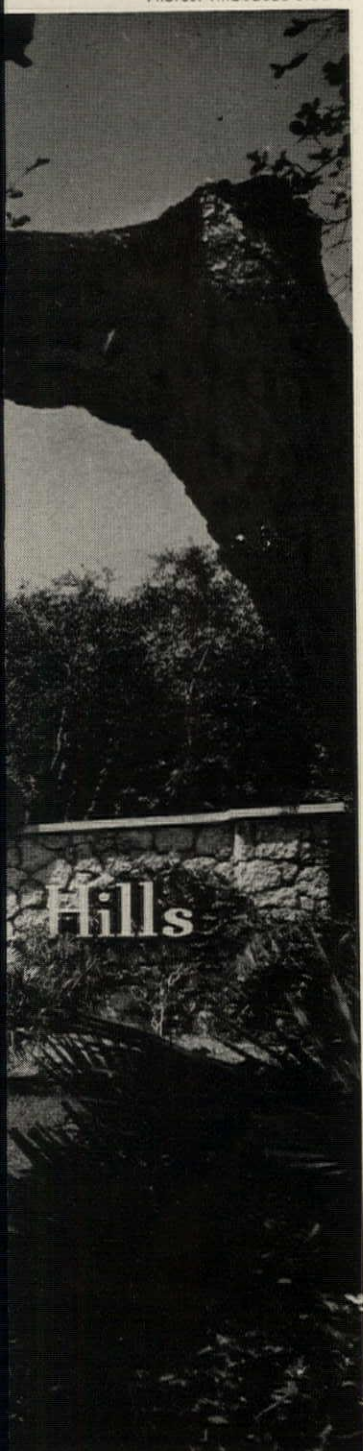
**\$27,900 MODEL** is planned around rear patio and swimming pool. Like all Haft-Gaines houses, it is air conditioned.



**\$19,500 MODEL**, one of Haft-Gaines' smaller houses, gains elegance and convenience from portecochere with decorative grille.



**\$27,500 MODEL**, with rear patio and pool, has front patio screened from street by wrought-iron gate and decorative concrete-block wall.



**Interiors of models are furnished  
to promise a new way of life  
amid pleasant reminders of the past**



**FURNISHED TERRACE** draws attention to indoor-outdoor living—a feature Haft-Gaines' prospects expect in Florida houses.



**ROMANTIC SETTING** is staged with crystal chandelier (included in house price), French provincial furniture, and flower arrangement at left.



**MODERN CONVENIENCE** is promised by this lavish lavatory with recessed lighting.



**OLD-FASHIONED MIRROR** and painted rocker are nostalgic reminders of the past.



**SMALL SIGN** gives the model name in each house. No other interior signs are used.

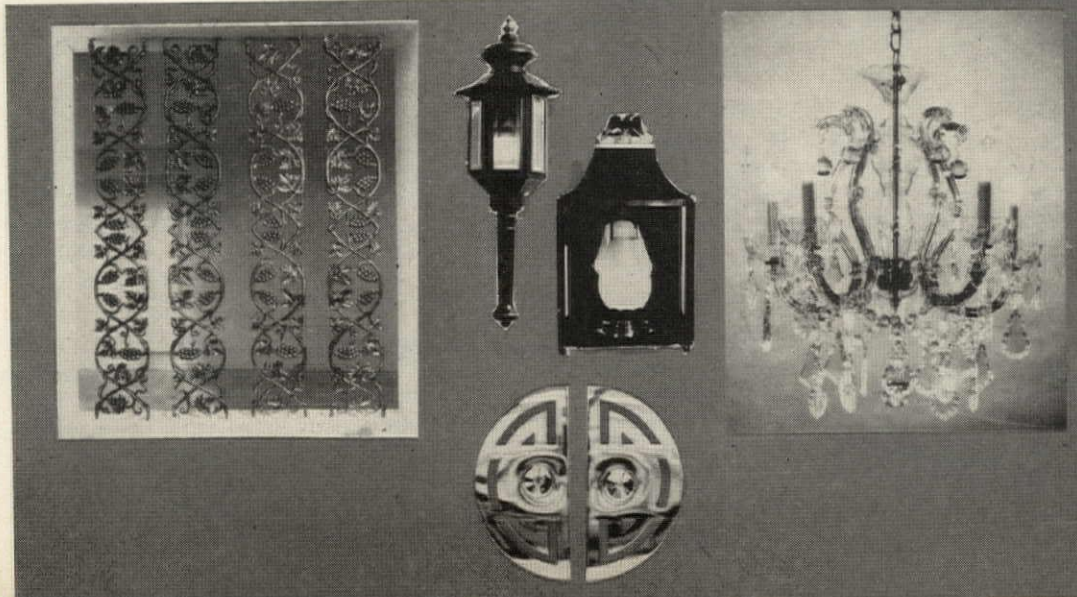


**OPEN INTERIOR** seems even more open because use of light, small-scale furniture lets space flow through. Table at left suggests evening of chess or checkers.



**BRIGHT BREAKFAST AREA**, seen here from kitchen, has colorful curtains and see-through cabinets, appeals to people who seek sunlight and informality of Florida living.

**CUSTOM-TYPE DETAILS** like wrought-iron grille work, coach lamps, crystal chandeliers, and Chinese-style door knobs are standard in all Haft-Gaines houses. Buyers get wide choice of details like those shown here.



# A good buy makes a good market

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"If more builders would concentrate on putting more value in the house, there would be a lot fewer soft markets."

So says New Orleans Marketing Consultant Bill Smolkin, whose clients include merchant builders and a leading pre-fabber. Smolkin likes to illustrate his point by telling how Builder Mayer Mitchell created a best seller by offering his buyers 300 extra sq ft of living space for only \$3.67 a sq ft (*p 150*).

This is not an isolated case. In the 20 major markets HOUSE & HOME's editors shopped this spring they found that the builder with the most sales is the builder who offers the most value. And top sales managers polled by HOUSE & HOME agree that the best way to increase sales is to put more value in the house. Said Harry Smith, Marketing Director for Braun & Aldridge (Lombard, Ill.): "People want a big buy."

Builders are creating the extra value in many different ways: Sometimes it is more rooms, sometimes bigger rooms, sometimes a better plan, a better-looking house, a more fully equipped kitchen, more built-in furniture, better quality, a nicer neighborhood.

There is no magic formula for value, but there are signposts. For example:

## **You can't create value without elbow room**

Never since the end of the war has space been more in demand. That is one reason why there is a major revival of

1½- and 2-story houses across the US, one reason why split-level and split-entry houses are now appearing in traditional strongholds of the one-story ranch house throughout the Southwest. In Phoenix, for example, John Hall offers a 2,315-sq ft split level for \$16,490—or \$7.13 a sq ft (*p 154*). In Palo Alto, Calif. Brown & Kauffmann's new five- and six-bedroom two-story model has supplanted a four-bedroom one-story house as the firm's best seller. In Denver, Perl-Mack, Colorado's biggest builder, reports that a split level and a two story rank one and two in sales popularity. In St Louis, Burt Duenke now builds almost all of his 70 houses a year in multi-level models priced from \$25,000.

## **You can't create value without amenities**

In San Jose, Calif. Permabilt is building a \$28,500 model loaded with more luxury items than the company ever before offered in a production house. Result: The company is stealing business from the custom field (*see p 148*). Elsewhere—even in homes priced under \$15,000—dressing tables are appearing in master bedrooms, work desks in kitchens, shoe racks in closets, cabinets in bedroom corridors. In St Louis, a real estate man observes: "Production builders are pushing the craftsman builder farther and farther up the price scale as they move into the custom-price field. One result is that all housing values in this city have increased remarkably in the last two years."

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In Minneapolis, Builder Vern Donnay sold 228 houses (priced from \$12,200 to \$25,000) in two months after he decided to install—as standard in every house—a range and oven, dishwasher, disposer, clothes washer, and dryer—all in a choice of five matched colors. In most sections of California, a garbage disposer is now standard in houses in every price range.

In all price ranges, many builders in California, New Jersey, and Washington, D. C. are including refrigerators in the price of the house. Built-in dishwashers are on the increase as “included in the price” items. And hardly a builder anywhere fails to offer a range and oven.

Single-handle mixing faucets are seen in many '62 models. And more builders are offering buyers a wide choice of high-grade lighting fixtures and brighter and heftier hardware.

### **You can't create value without a good plan**

In San Antonio, Cranbrook Corp attributes fast sales of a \$13,800 model to an efficient 1,111-sq ft plan that keeps traffic out of the major living-working areas and circulates it efficiently through the rest of the house (*see p 152*). The public is beginning to recognize the value of a main entry that doesn't spill visitors into the middle of the living room or invite children to track mud through several rooms on their way to a bathroom. And many builders are beginning to agree with California's Joe Eichler who

believes that the biggest sales feature of any house is its floor plan.

### **You can't put value in a bad neighborhood**

“You can no longer sell houses out in the boondocks with nothing around them but fields and mud,” says Philadelphia Builder Bob Fox. “Our smoothest sales are always in the best location where there are the most community facilities.”

Some builders assure their buyers of a good neighborhood by building within the corporate limits of a city or town. Others who build outside town are finding it necessary to offer pools, playgrounds, community clubs, and even par-three golf courses to attract value-conscious buyers.

But if value isn't any one thing, neither—in a world of dollars and cents—can it be the sum of all things that buyers want. So creating value is largely a matter of balance—of weighing features against each other and selecting the ones that are right for your particular market.

Sums up Sales Manager Gerry Mefferd (Burton W. Duenke Building Co, St Louis): “When you come right down to it, the builder is really the public's purchasing agent. It's up to him to figure out how the public will want to spend its money. And if there were a rule-of-thumb answer to that question, anybody could succeed in homebuilding.”



**TWO-STORY MODEL** is on the site of a former prune orchard in San Jose, Calif., where 7,000 sq ft lots are valued at up to \$7,000.

A GOOD BUY MAKES A GOOD MARKET / CASE-IN-POINT 1

## This \$28,500 house steals business from the custom field

It is bigger (2,219 sq ft) and loaded with more fresh ideas and added sales features than the builder ever before put into a production house.

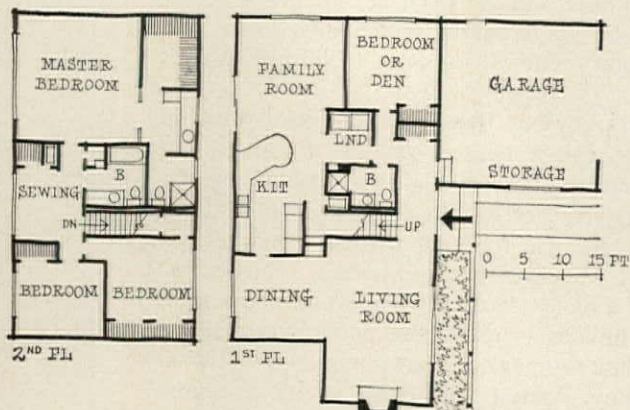
Result? It literally created a new market for production-priced, custom-like homes in the area. And it proved a profitable market: Perma-Bilt Enterprises (San Jose, Calif.) sold 21 houses like this in 60 days, for a total volume of \$600,000.

"We are the first volume builder in our area to step up to this price bracket," says Charles Wynn, Perma-Bilt's sales and ad director. "Our houses are designed to compete with custom houses priced much higher, but our volume buying and construction methods give us a big edge on price. And we hang our merchandising on that competitive edge."

For example, one Perma-Bilt ad, headlined *How to buy a \$40,000 house for only \$28,500* reads: "Follow these easy steps to save \$11,500. First, find out what you get in a custom-built \$40,000 house. Check the number of bedrooms, the actual amount of living area, the features, the location . . . be certain of what you can buy for \$40,000. Then . . . see how Perma-Bilt Homes gives you more for only \$28,500."

Here is what the company gives in a choice of two 2-story models: indoor-outdoor living areas, three baths, three, four, or five bedrooms plus a sewing room, two-car garages, hallway laundry near the kitchen, fireplaces, separate forced-air heating units on each floor, and large prune trees (transplanted if necessary) on each lot.

Architect: Goodwin B. Steinberg.



**FLOOR PLAN** totals 2,219 sq ft. Alternate plan provides four bedrooms upstairs.





**SEWING ROOM** at head of stairway on second floor has more than 100 sq ft of space, is well lighted by 9'-wide window at left.

Photos: Darrow M. Watt



**LIVING-DINING AREA** features imported wallpaper in dining area, fireplace in living room. Living room is one step down from entry.



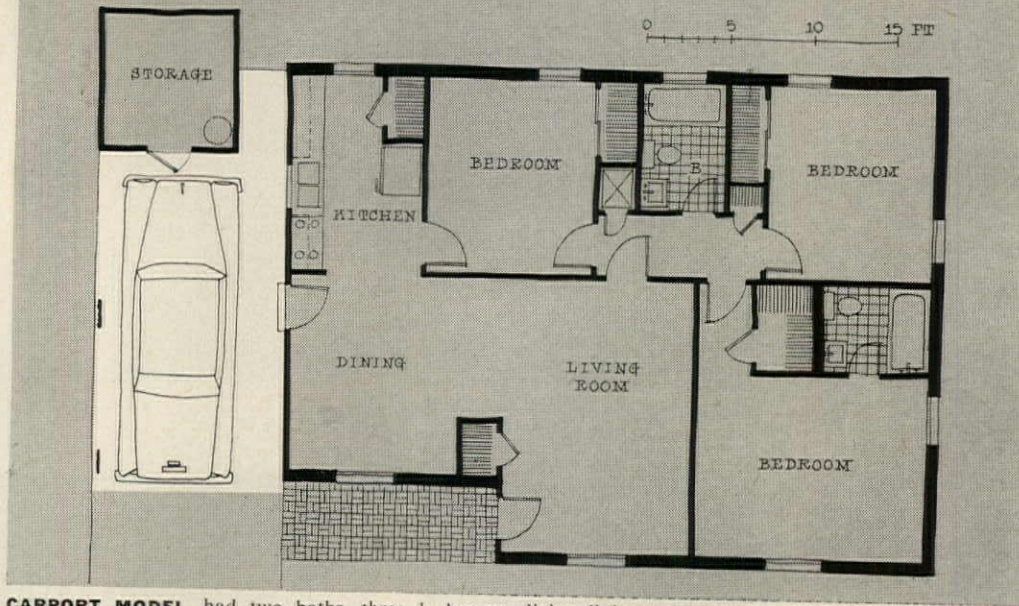
**FAMILY ROOM** is open to kitchen around breakfast bar (in foreground) and to rear yard through sliding glass door at left.



**KITCHEN** has diagonal counter for range top and hood and for breakfast bar. Other equipment: dishwasher, oven, garbage disposer.



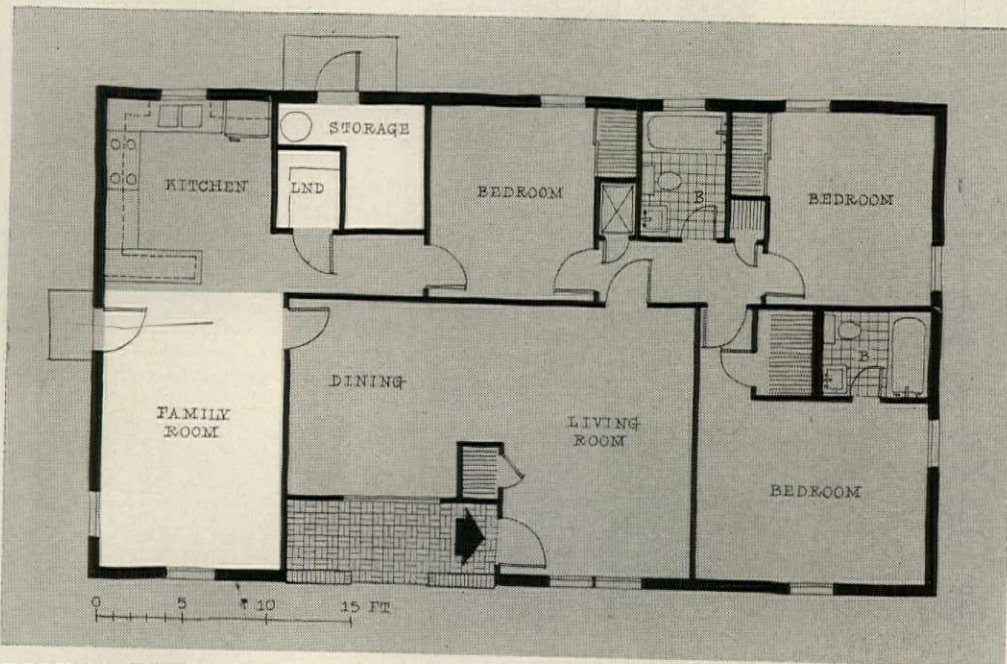
**MASTER BEDROOM** is part of suite that includes (through louver doors) a dressing room, a compartmented bath, and a walk-in closet.



**CARPORT MODEL** had two baths, three bedrooms, living-dining room, kitchen—1,172 sq ft for \$16,200.

A GOOD BUY MAKES A GOOD MARKET / CASE-IN-POINT 2

## People will pay to give up car space for living space



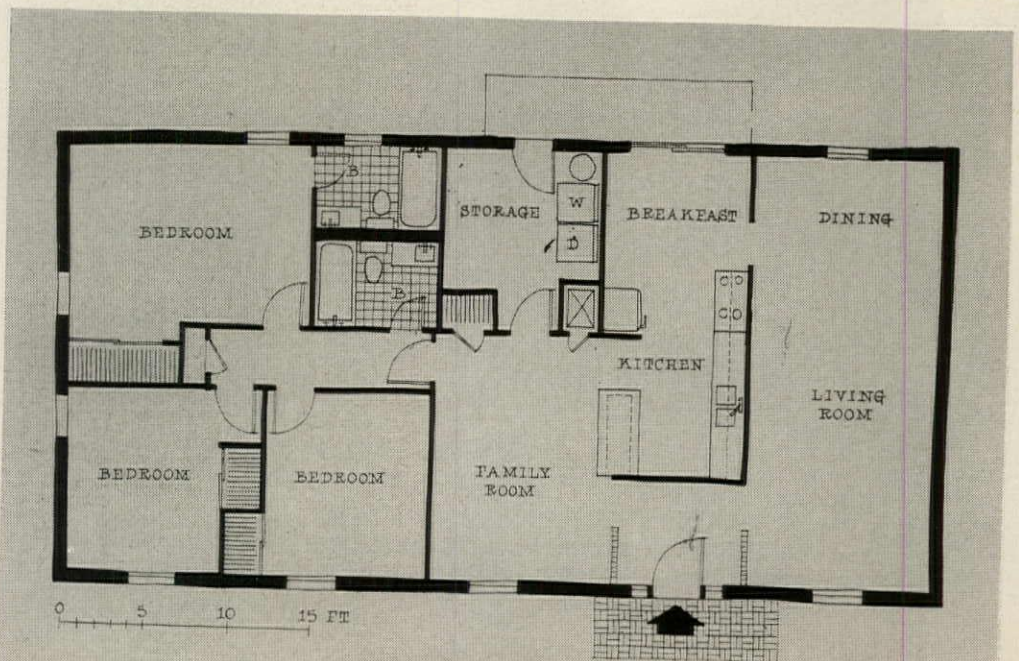
**CLOSED-IN MODEL** differed from the first model in that carport was closed in, space was used for family room and utility room. This 1,472 sq ft model sold for \$17,300.

So reports Builder Mayer Mitchell of Mobile after making changes (shown in the plans at left and photos at right) in a model that was "not selling as well as it should." Prospects found the revised houses a better buy, and Mitchell's sales increased "with no extra merchandising cost."

At the suggestion of Merchandising Consultant Bill Smolkin, Mitchell first enclosed the carport space to provide a 195-sq ft family room and an inside laundry-storage area. Result: a quick upsurge in sales, though the revised model was priced \$1,100 higher.

Mitchell then had the house completely redesigned to make better use of the additional 300 sq ft of living space. Plan below shows the improvements: new entrance foyer between living and family rooms, larger central kitchen, and larger utility room. This model was opened Apr 1, brought three orders in the first ten days.

**REDESIGNED MODEL**, with 1,478 sq ft and priced at \$17,300, makes better use of space with extensive changes designed by Architects Dietz, Prince & Fischrupp.





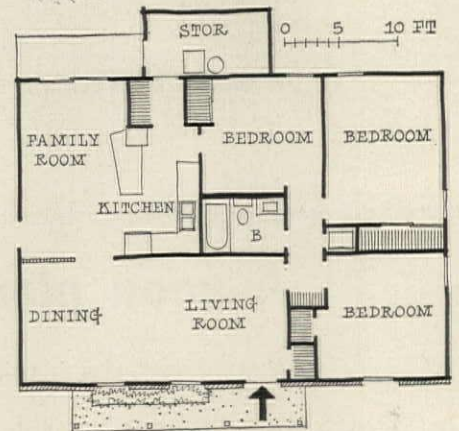
**FIRST MODEL**—with its broken roof line, vertical lines, and open carport at one side—looked narrow.



**\$13,500 MODEL** carries out the same no-carport principle Mitchell learned in his experiment. House has 1,140 sq ft of living area.

**Here is the same idea in a lower-priced model**

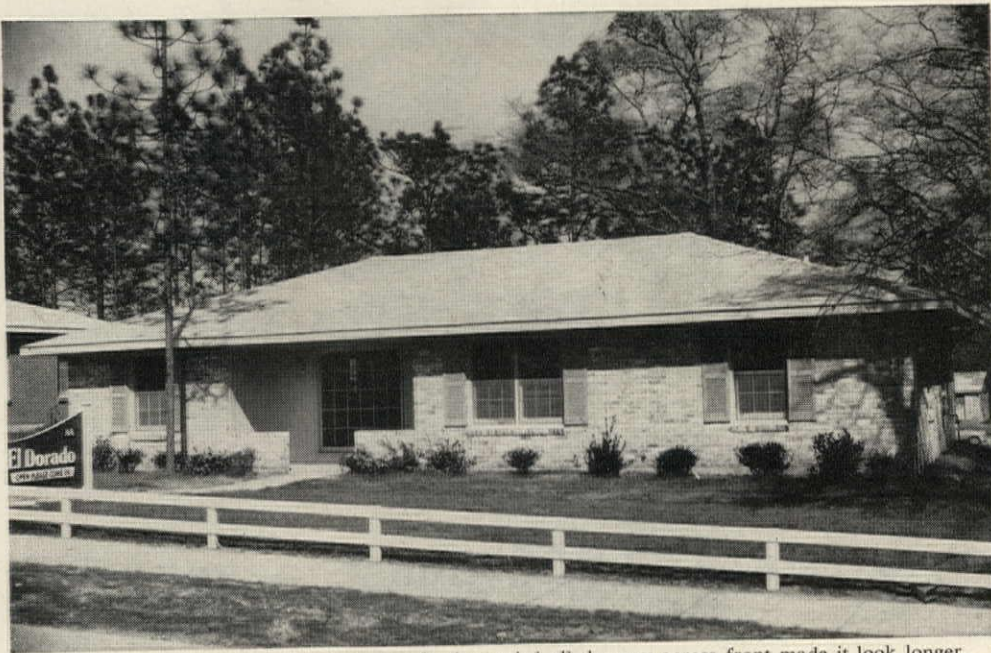
Newest model offered by Mitchell, in a lower-priced development, is this no-carport model, introduced last month. Though not as large as his higher-priced houses, this one has enough living space to include many of the amenities offered in the new higher-priced model.



**FLOOR PLAN** provides central kitchen and family room, as in higher-priced redesigned model (see plan, bottom of facing page).



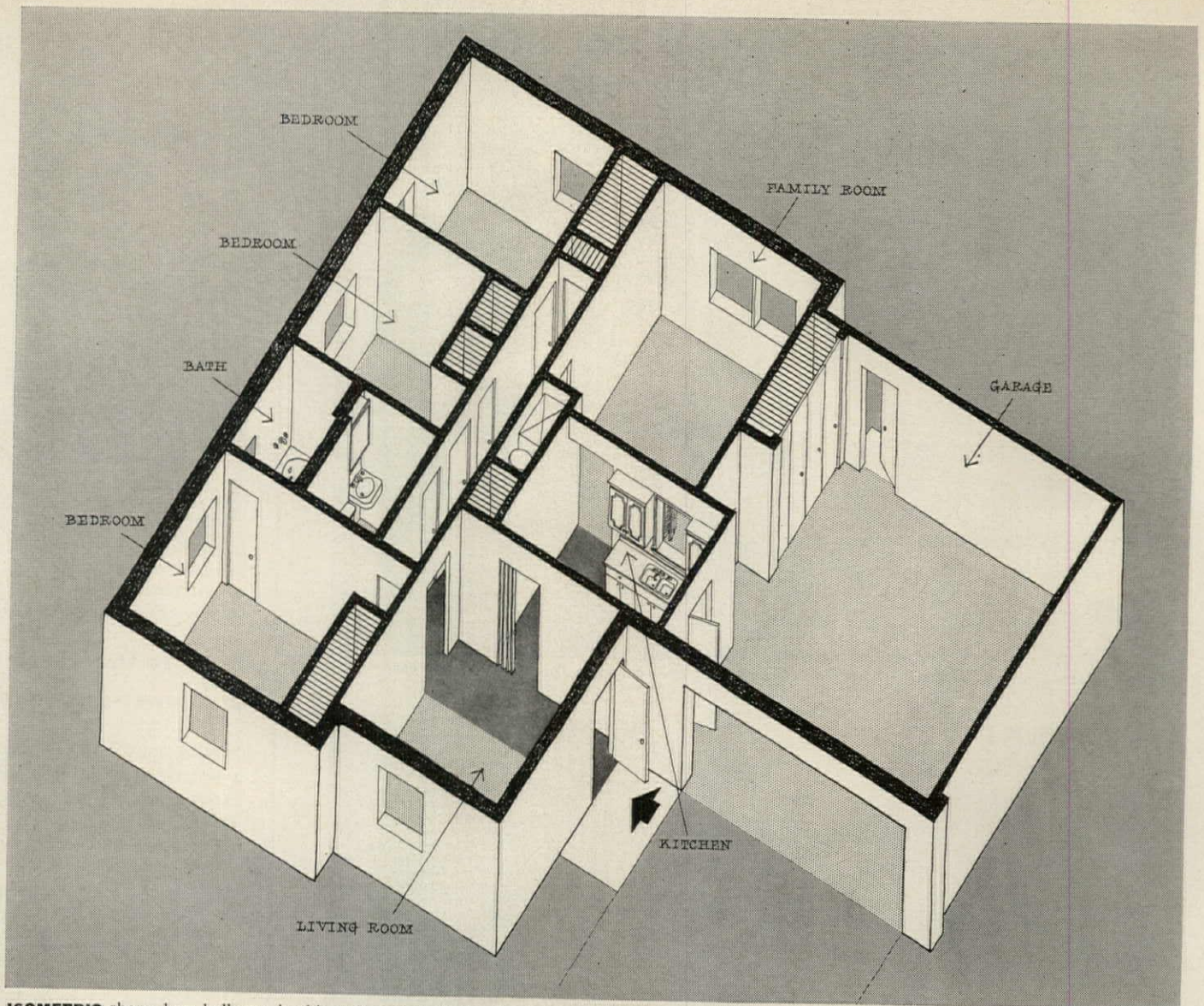
**BREAKFAST BAR** "is an instantaneously successful feature in this price range." (Model was photographed before it was furnished.)



**SECOND MODEL** had same 52' width, but fascia carried all the way across front made it look longer.



**THIRD MODEL** has gables at both sides to give an even wider look and a broad front porch.



**ISOMETRIC** shows how hallways in this well organized plan keep cross traffic out of the living room, family room, and kitchen.

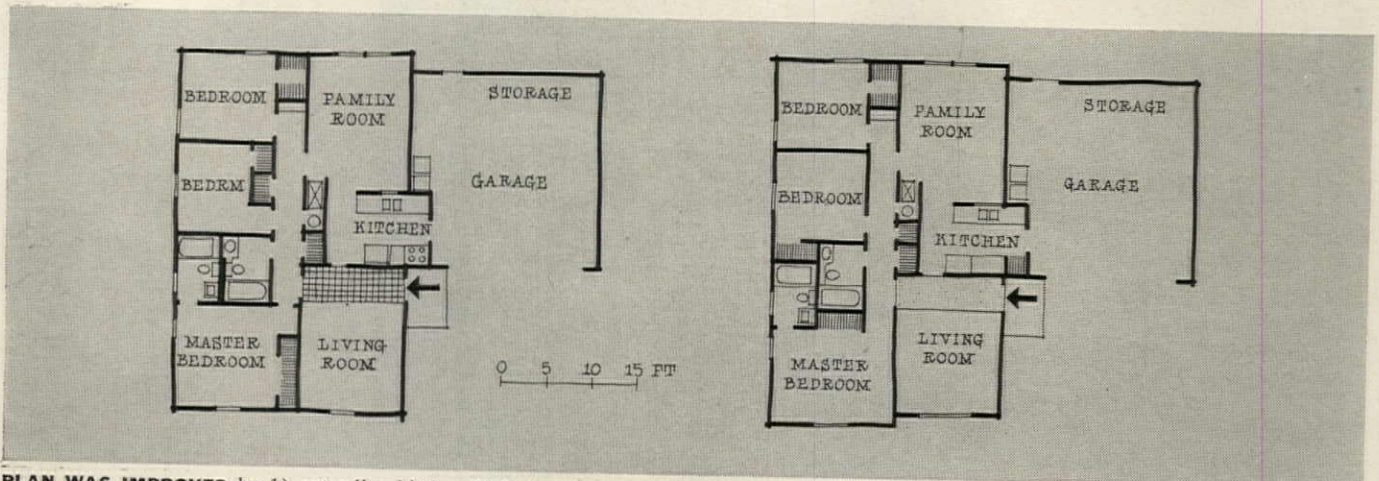
A GOOD BUY MAKES A GOOD MARKET / CASE-IN-POINT 3

## A good plan makes this \$13,800 house a good buy

And the good plan is pointed up by \$1,000 worth of used furniture that shows prospects they need not spend a lot to make the house homelike.

That was the idea of Margaret Gale, design coordinator for Cranbrook Corp, San Antonio. She figured that this Cranbrook "Topic" home would appeal even more to young couples if she slightly revamped the original plan (see below) and furnished it to show prospects how they could move

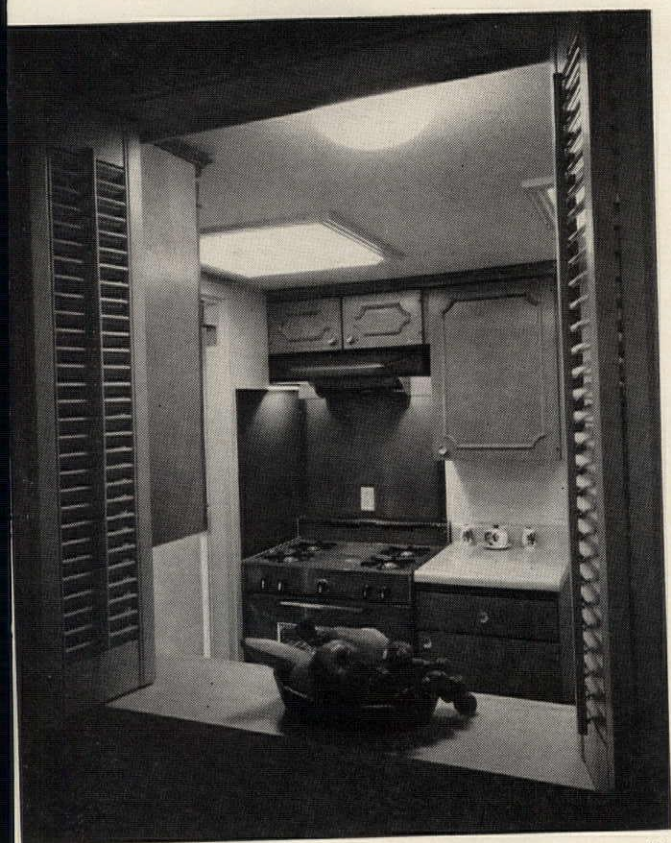
TV out of the living room and dining out of the kitchen. She used "only colonial-style furniture which buyers have already or will buy," and she avoided anything "out of reach of their pocketbooks." Result: Seven of 12 buyers choose this model with a dead-ended living room separated from a 16'-long family room by an efficient double pullman kitchen. Price includes nylon carpet in the living room, gas appliances, and several custom-house details (see photos).



**PLAN WAS IMPROVED** by 1) extending kitchen 2' for pantry, 2) putting master bedroom doors on one wall, 3) enlarging second bedroom.



**FAMILY ROOM**, adjoining kitchen, is bright eye-catching contrast to deliberately under-played living room which visitors see first (see plan).



**KITCHEN PASS-THROUGH** to family room lets housewife share in activities there, can be closed when privacy is wanted.

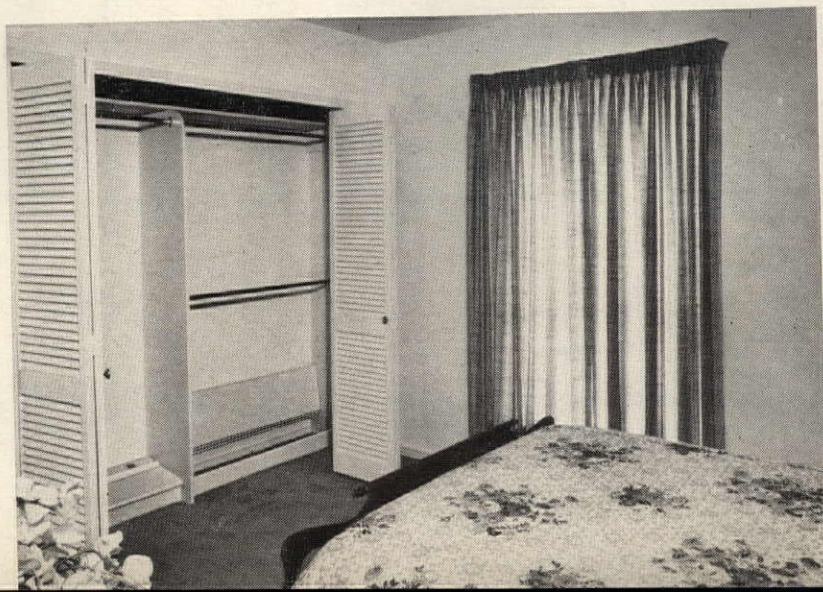
**DOUBLE-DOOR CLOSET** has shoe cabinets, twin clothes poles. All closets have these built-in "custom house" features.



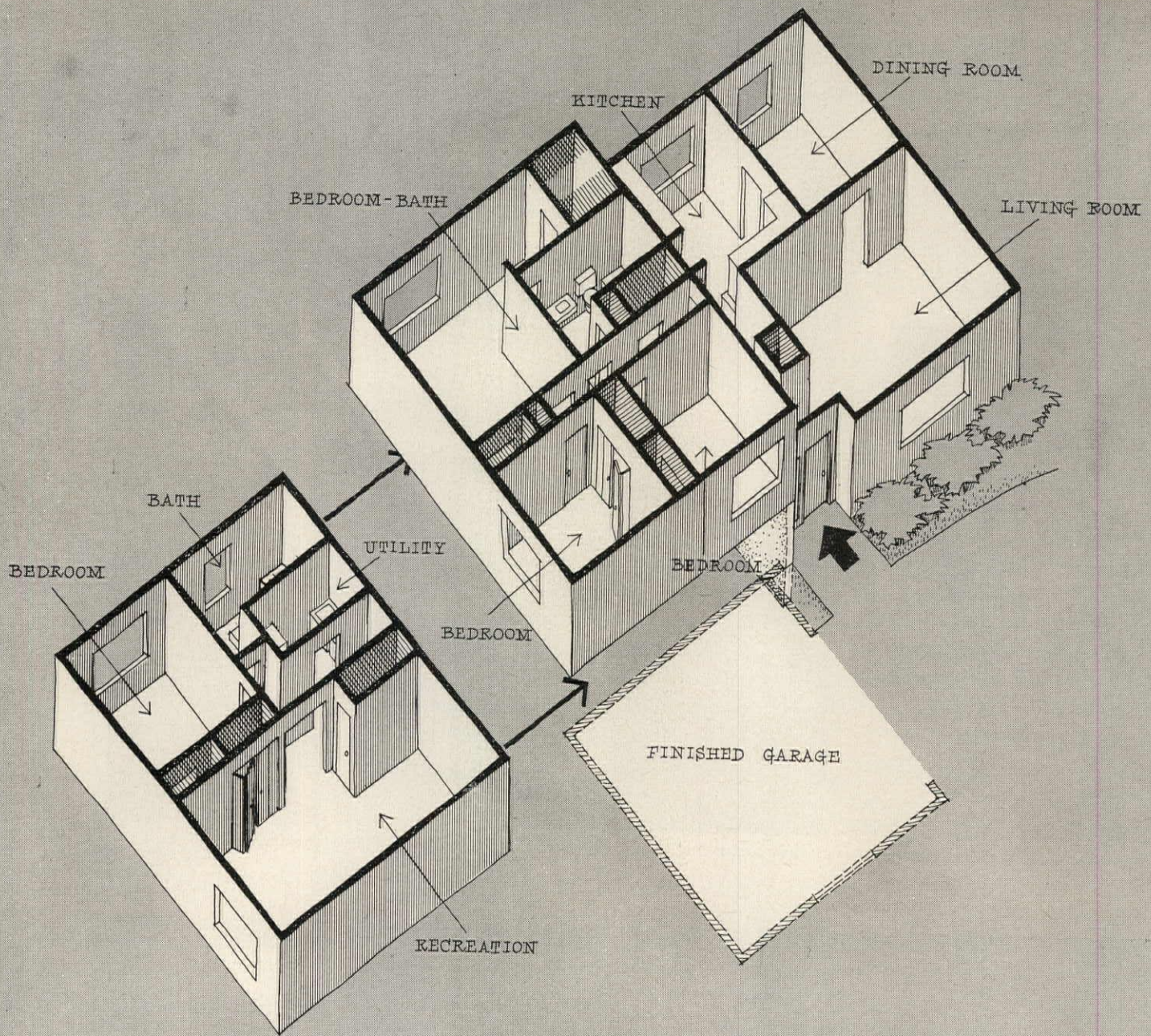
**SMALL BEDROOM** is furnished as a nursery. There is no pilferage of toys, builder says.



**BATHROOM** features vinyl wallpaper which "adds a custom touch," says the decorator.



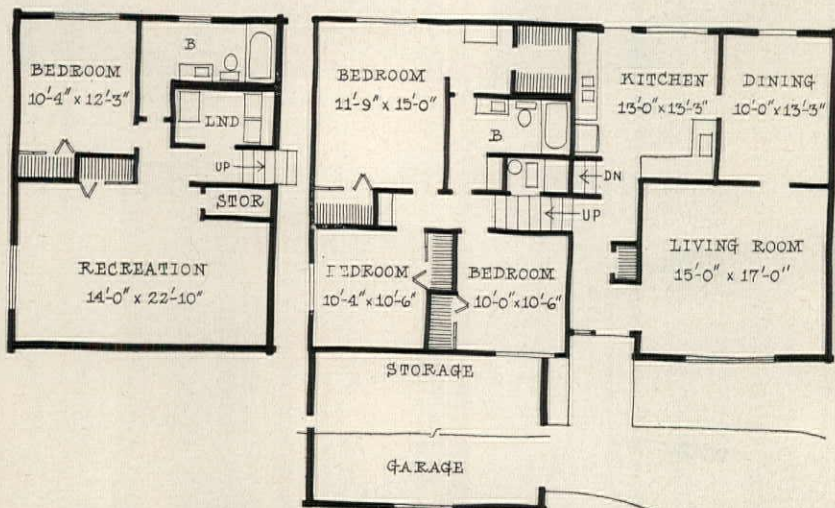
Photos: Zingraft



**ISOMETRIC** shows how split-level house provides maximum living space without sacrificing storage and good traffic flow.

A GOOD BUY MAKES A GOOD MARKET / CASE-IN-POINT 4

## All this space at \$7.13 a sq ft makes a bestseller



**SPLIT-LEVEL PLAN** puts recreation room, second bath, and fourth bedroom on lower level, extra storage in oversize two-car garage.

At \$16,490, this 2,315-sq ft split level is at the top of Phoenix Builder John Hall's line, but all through the winter and early spring it outsold his seven lower-priced models.

Did Hall simply sacrifice built-ins and other amenities in order to offer more space for the money? Far from it. As the photos opposite show—and as Hall points out with “Yes, it’s included” signs—buyers get: 1) full line of kitchen built-ins—dishwasher, disposer, wall oven, range, hood and exhaust fan; 2) vanities and hampers in both bathrooms; 3) a skylight in the master bath; 4) conveniently located chute to the lower-level laundry; 5) full-length mirror, dressing room, walk-in closet, and wardrobe closet in the master bedroom; and 6) a finished recreation room.

To sell this house (and other Hall models), Sales Manager Dave Reid sticks to some basic practices: 1) “We direct our sales pitch primarily to the woman;” 2) “We teach our salesmen to be listeners—to let what the prospect says cue the sales pitch;” 3) “We believe in realism in the model house—dummy groceries in kitchen cabinets and clothing in closets. This kind of detail is worthwhile even if it costs you \$50 a week in pilferage.”



**FRONT ENTRY**

"Even at a bargain price, we don't overlook the appeal of an impressive entrance."

Photos: Markow



**LIVING ROOM**

"It pays to furnish up—instead of down—to the market."



**LAUNDRY CHUTE**



**DISHWASHER**



**BREAKFAST AREA**

"We sell primarily to the woman, and women are pleased by conveniences like easy laundry disposal, built-in appliances, a second place to dine."



**DRESSING ROOM**



**STAIRWAY**



**RECREATION ROOM**

"In a house that sells for \$7.13 a sq ft, people are impressed by a dressing room with mirrors, carpeted stairs, and a finished recreation room."



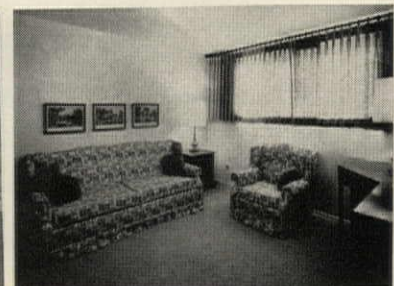
**BEDROOM NO. 1**



**BEDROOM NO. 2**



**BEDROOM NO. 3**



**BEDROOM NO. 4**

"We furnish our bedrooms to suggest different uses—a master's suite, a teenager's room, a baby's nursery, and perhaps a combination study and guest room."

# Personal selling clinches it— or loses it

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And perhaps the biggest single problem in selling houses today is that there are so few really good new-house salesmen.

"Even though most builders and realtors know how important personal selling is, few have any idea how much they are paying for poor salesmen." So says Doug Edwards, top Phoenix merchandising consultant. "Homebuilders and realtors should stop and think what it costs them to create traffic, and then figure out what it really costs them to hire poor salesmen who let this high-cost traffic slip through their fingers."

Not long ago, Edwards ran a training session for John Long's salesmen. What was he teaching? In his own words: "I'm teaching the salesmen to walk backwards."

Why? "If the salesman turns his back for even a moment at any point of his presentation, he stands a good chance of losing either the husband or the wife. And if he loses either one, he loses his chance to close the sale." This is just one specific technique. But it also illustrates a fundamental: The salesman must react to everything prospects say or do if he is to lead them successfully to a close.

Salesmen who can do this are so rare that . . .

## Today you have to compete for good salesmen

"And the competition is not competition for realty salesmen; it is competition for salesmen with basic sales ability," says Doug Edwards. "You have to reach to get the right men from all the other businesses and industries that are trying to hire them. Too many homebuilders and realtors settle for men other industries don't want."

Some have to settle for poor salesmen because they won't pay for sales talent. But—and this may well be the beginning of a trend—many smart merchandisers have now

joined the college-recruitment rush. Builder Mayer Mitchell's top salesman in Mobile is just two years out of college. The sales manager for Builder Bob Lusk's Tucson operation is also just two years out of college, and Lusk is hiring other college men as salesmen. So are Albuquerque Builder Dale Bellamah, Washington Builder Steve Yeonas, and many others.

What are they looking for? Not experience, obviously. DeWitt Murray, sales manager for Kavanagh-Smith & Co, goes further than most when he says: "No good salesman can sell houses for more than ten years—after that's he's bored."

Reports from across the country show that . . .

## Today most top merchandisers are looking for enthusiasm

In a just-completed survey, H&H asked sales managers across the country what they considered to be their most important job. Over half listed "keeping up enthusiasm, motivating salesmen" as a prime duty. The only job function that got more votes: "Keeping men informed." And asked to list the prime duties of a salesman, almost every respondent put "be enthusiastic" first or second on his list.

Of course, enthusiasm alone is not enough. And so more and more builders and realtors are turning to training courses to teach their new and older salesmen alike how to handle the many phases of selling—from greeting prospects to getting the prospect to make the all-important buying decision. And most find that training by top professionals is paying off:

Says Milton Kettler of Washington: "[Consultant] Jim Mills justified the cost of his services with one closing phrase he taught our men, 'When will you need your new house?'"



Much of this training of salesmen today is being devoted to . . .

### **The salesman's toughest problem: making the close**

If personal selling is the key part (and the most difficult part) of merchandising, the close is the key part (and the most difficult part) of personal selling. Says Jerry Fogelson, sales vice-president of Perine Development Corp: "We spend a lot of time teaching our salesmen to close—then we audit their actual closings so we can help them get over the rough ones." Doug Edwards, in training salesmen to close, emphasizes its importance with this statement: "Not long ago we measured 100 salesmen who earn \$100,000 a year or more . . . and we found that these greatest of closers make the sale on the fifth closing attempt . . . Since the average salesman knows only two closes and uses only one, is there any question why we have so many peons in this business?" In his sales training record "On Closing the Sale" (Jay Records, Phoenix) Edwards discusses 13 closing techniques. Samples:

*The basic order-blank close.* "You don't say, 'Well, shall we go ahead?' You ask him a question, and fill out the answer on your order blank . . . 'What is your correct full name, sir?' You fill it out. 'Your correct mailing address?' Now do you realize that as long as he doesn't stop you, he's bought? You assume he's bought. All you do is fill out the form. What do you do when you get to the bottom of this thing? . . . Not sign it . . . What have you been told about signing things? . . . The great salesmen today do it very simply. They just swing it around, hand the pen to the man, and say, 'Would you okay this for me?' They won't sign it, but they'll okay it."

*The alternates-of-choice close.* "You give him a choice of buying this, buying that, buying this way, buying that way. 'Which do you prefer, the white or the gray?' You assume he will buy them—the only question is how."

*The call-back close.* "There is no such thing as a good call-back close . . . The only thing you can do to save a call-back situation is this: When you walk in to see the person . . . you start out by saying, 'I'm very sorry but the last time there was something I forgot to tell you. I think it is important.' And after you have told him something new, you go on by saying, 'Let me review briefly the things we talked about last time.' And now you give him the whole presentation . . . And go into a normal closing sequence and don't ever ask him if he thought it over."

Even though the close is the single most difficult problem in personal selling . . .

### **A good sales manager must also know how to handle many other problems**

Some of them: spotting good prospects and handling sales in opening-day crowds; making the time of your top salesmen go as far as possible; building prospects' enthusiasm; controlling the flow of traffic so that prospects are presold before they are approached by a salesman. And there are opportunities in personal selling—often lost by poor salesmen—the opportunity to capitalize on a special selling advantage of your houses or your community; the opportunity to capitalize on the enthusiasms of your new buyers to increase referral sales.

On the next ten pages, you'll find case examples of how successful merchandisers are handling these problems and capitalizing on these opportunities—examples that may help you clinch more sales.



**AT CROWDED OPENING** of Battle Forrest community in Atlanta, visitors sign registration cards, then line up for refreshments in big sales tent.

PERSONAL SELLING CLINCHES IT OR LOSES IT / CASE-IN-POINT 1

## One good way to sell in a crowd: Use a five-man team



**TRAFFIC** is kept orderly by policeman. Civil War cannon and flags promote Battle Forest name: This was part of the Battle of Atlanta site.

"Personal selling is always tough in big opening day crowds—but it can be done well when you organize for it," says Tom Cousins, Atlanta's biggest (300 sales in 1961) homebuilder.

Last month Cousins proved his point at the opening of his new Battle Forrest community. The first Sunday his sales force sold 17 houses in a crowd of 1,500 people; the second Sunday they sold eight in a crowd of 2,000. Total sales the first ten days: 48 (at \$15,500 to \$20,000).

Cousins' sales force handles prospects on an assembly-line basis. As the photos opposite show, the visitors successively meet 1) hostesses in three furnished models, 2) a hostess in the sales and product display tent, 3) a man who qualifies them, 4) a salesman who clinches the sale, and 5) a man who helps them select their lot. Key point—at step 4—is getting a non-refundable \$10 deposit, which holds an option to buy for one week. The salesman at this point makes an appointment for the prospect to return within the week—to select colors, decide on options, and make a full down payment.

"Most of the \$10 deposits represent bona fide sales," Cousins says. "Regularly, we complete over 70% of these sales. At Battle Forrest we're doing even better. We have lost only five of the 48 families who have put up their \$10. We feel we're doing quite well, because the Atlanta market is somewhat asleep now. And we haven't started to follow up on the 750 names we got on the registration cards."

Photos: Graphics Associates



*When prospects enter the model . . .*



**FIRST MEMBER OF SALES TEAM**—a model-house hostess dressed in an ante-bellum gown—welcomes visitors, explains house features, and answers simple questions, but does not talk about terms or prices.



**SECOND MEMBER OF SALES TEAM** is hostess in sales tent (back to camera) who gets visitors' names, invites them to have coffee or a soft drink so they will linger in sales area.



**THIRD MEMBER OF SALES TEAM** is a qualifier, who shows renderings and maps of area while deciding if visitors are serious prospects. He stays with them until a salesman is free to talk.



**FOURTH MEMBER OF SALES TEAM** is salesman behind counter, who tries to clinch sale by signing prospects up for one of three basic models, taking a \$10 deposit, and getting tentative choice of lot.



**FIFTH MEMBER OF SALES TEAM** takes signed-up prospects to lot they have selected and points out its advantages. Sale is completed when prospects return during week to select colors and options.



**YOUNG HOMEOWNER HOSTESS** tells prospects about "the wonderful flow of space in an Eichler home."

PERSONAL SELLING CLINCHES IT OR LOSES IT / CASE-IN-POINT 2

## Homeowning hostesses spread enthusiasm

So reports Builder Joe Eichler, who employs women who live in Eichler houses as hostesses in his models.

Their honest—and therefore believable—comments have helped make Eichler Homes (Palo Alto, Calif.) the biggest builder of \$20,000-and-up houses (675 last year) in the US.

Each hostess is trained to show a new model to prospects just as she would show her new home to friends. She explains 1) the house and its features—she understands its construction, the names of materials used and why they are used, and other details of the models and their furnishing—and 2) the advantages of the community—she knows the whole metro-

politan area, commuting times and routes, shopping facilities, schools, churches, and recreation facilities. After explaining the house, the hostess leads prospects to a salesman, whom she introduces by name—not as a salesman.

Hostesses work from 25 to 30 hours a week on weekends and salesmen's days off, are paid on an hourly basis. Says one hostess: "Our job is a delicate balance between stampeding people to a salesman and scaring them half to death by striking up a conversation out of the clear blue."

Opposite are candid photos of Eichler hostesses at work and typical points they make to prospects.

"Step right over to the window. Do you see that handsome structure about three blocks away? It is one of the fine elementary schools in our area. As you see, it's within easy walking distance. About nine blocks away we have a junior high school. So I'm sure you would find your children well taken care of. And there is a shopping center only six blocks away. It's just close enough, in fact, so your older children can do the shopping on their bicycles."

Photos: H&H Staff



"Nothing in an Eichler home is extra. Our model homes are shown in just the state that an Eichler home comes to you. You will be buying an exact copy of this house . . ."

"These curved-bottom plastic drawers don't need to be lined with paper. Personally, I find this a great convenience in my own house. When I want to clean out the drawers, I just scoop out the silverware and wipe the rounded edges with a damp sponge. It's as easy as cleaning a basin. Notice the steel runners, too. You can see how easily the drawers glide on them."



"Although I cannot sell you a home, I would be happy to take you to our office and introduce you to our subdivision managers who will explain all of the business arrangements. You see, I am an Eichler homeowner. I live in an Eichler home in this area, and I am here as an official hostess for the Eichler organization to explain as a homeowner how it feels to live in an Eichler home."

"I love the radiant heat in an Eichler home. When I go to bed at night I just drop my robe on the floor at the head of my bed, and when I get up the robe is as warm as toast."

"Notice how quiet it is in here. There are probably as many people walking around upstairs as there are down here, but you can't hear a sound. That's because there is a special sound insulation in the ceiling to keep footsteps in a bedroom from being heard in the living room when you have company."

"Have you ever seen a home where maintenance is so easy? Let me point out, for example, the vinyl floors. There is just nothing to taking care of these and keeping them in tip-top shape. And the kitchen cabinets are designed and constructed of materials that will resist damage—such as the Formica backsplash that goes clear up to the overhead cabinet. Even the surface of the cabinets is covered with Zolatone, a plastic paint-like surface which is dull in finish."

"Here you see a typical three-part Eichler bathroom in the master bedroom suite. On the one hand we have a double walk-in closet, the center section is the powder room, and over here are the toilet and bathing facilities that may be closed off so you have privacy from each other in the bathroom. Or the entire dressing-bathroom may be closed off from the bedroom."



"Won't it be exciting when you can be inside your own house and watch your child at play, knowing all the time where he is—enclosed in his fenced yard?"

"An Eichler home living room and dining room, as well as the master bedroom suite, are always arranged out of the way of the normal traffic pattern of family living, so children just automatically do not go into them except for a special occasion."

"Look how easily I can lift out these sliding cabinet doors. I like this feature in my own house because it makes it so easy to put pretty shelf paper inside the cabinets. In fact, I like the ease with which I can do almost everything in an Eichler home."

"You'll find interesting views through the glass walls facing the courtyards. And notice that the garden becomes part of your house. Even the fence is the wall of your house because there is such an excellent flow of space. Of course, another thing the fence gives you is privacy without seclusion. We all know that it's a pleasure to have neighbors; yet it's a delight to be screened from them."

"Now notice the excellent separation of the kitchen and the family room from the more formal living and dining room. It's a pleasure when you have children to be able to separate some areas all for your own."



"You'll notice the king-size Waste King dishwasher, enough to take care of dishes from a party of 12 when you're entertaining."

"The kitchen comes fully equipped except for the refrigerator. You'll notice the king-size Waste-King dishwasher, a Waste-King garbage disposer, a Moen fixture that controls water temperature and flow. And we have a Thermador automatic oven and surface unit."

"Another interesting feature is the kitchen table which is included in the price of the house. You can set it up for breakfast or lunch, and see what else happens: it becomes a magic table as it swings into the multi-purpose room. Also it can be extended to seat ten people at dinner."

"Perhaps you would be interested to see my home. I live just a few blocks away in an Eichler home where we've lived for almost six years. I have three children and believe me they're not tame. I'll be most happy to show you our home. My husband is rather busy (and enjoys playing golf on weekends) and, of course, I spend some time here in the model, so we don't have much time to devote to maintenance. But we enjoy the pleasure of living and entertaining in our home. I think you'll see a very fair example of the excellent way an Eichler home stands up."



"And here's a man who can answer your questions about down payments and monthly payments. May I introduce Mr [salesman's name]."



**CONTROL POINT 1:** Perine gets names for follow-up by inviting visitors to sign up for free gift. Only 5% of visitors don't register.

PERSONAL SELLING CLINCHES IT OR LOSES IT/CASE-IN-POINT 3

## You need to control traffic only at key points

"And the most important points are where prospects enter, where a salesman picks them up, and where he sells them," says Indianapolis Builder Tom Perine, who sold 438 houses last year.

"When people enter [photo above] we get their names for follow-up in slack periods. We let them look through the model houses and displays on their own, but the whole set-up is designed to lead them to the second control point—a scale model of the community set into the floor of the sales office. Most interested prospects stop, lean on the railing [photos opposite] and talk. A salesman nearby listens and—if they sound like good prospects—steps in to answer their questions and ask qualifying questions of his own. If he thinks they are hot prospects, he invites them to his office [control point 3]—and uses this closing argument:

"You like our Williamsburg model priced at \$16,445. The down payment is \$645 and the mortgage is \$15,800. A look at our monthly payment schedule shows \$46 goes for interest

and \$46 for principal. Taxes are \$20; insurance, \$4. But this is not actually what you pay. There is a savings on each item. On the savings chart here we write the \$46 you pay against principal. You also get \$9.20 a month income tax deduction on the \$46 interest and a \$4 a month income tax saving on property taxes. Total monthly saving: \$59.20. Now let's put what it costs you on the cost chart. After income tax credit, your net interest is \$36.80, your net taxes \$16. Add your insurance. You find your net home cost is only \$56.80 a month. Compare that with the \$95 a month rent you say you pay. The net difference is \$38.20. Now let's look at your down payment—\$645. Your monthly dividend (savings) when you rent is zero but when you buy it is \$46. This means you get \$552 of your original investment back in the first year.

"So how can you afford NOT to own a new home? If you sign this sales contract, we can begin processing your loan so you can start on some of those savings right now."



**AT REGISTRATION DESK.** prospects get brochure, are urged to take time to look over model houses, "come back if you have questions."



**PROSPECTS TOUR MODELS ALONE.** Says Perine's sales manager: "You can't spot the good prospects while they are still in the models."



**PROSPECTS RETURN TO SALES OFFICE,** directed by the fencing, the path, and the "display and information center" sign.



**PROSPECTS STUDY DISPLAYS,** get an impression of the builder's variety, quality, and reputation. But salesmen still keep hands off.



**SCALE MODEL STOPS PROSPECTS.** Here, people tend to make comments which help nearby salesman appraise them as prospects.



**SALESMAN STEPS IN,** starts asking qualifying questions. This is control point 2, the first place salesmen talk to prospects.

**IN SALES OFFICE**—control point 3—the salesman continues to ask qualifying questions as he pulls out a special savings/cost closing form and fills in figures (text opposite) to show what the prospects will save by owning a new house. Each salesman has on hand all the necessary data about prices, features, lots, and delivery dates—so he need not leave the office during the interview. Says Sales Vice President Jerry Fogelson: "Every part of merchandising must lead up to the face-to-face selling. The merchandising plan, the models, the displays must beam the right impressions at the prospects. Then the salesman must know which prospects to approach and what to say to them."



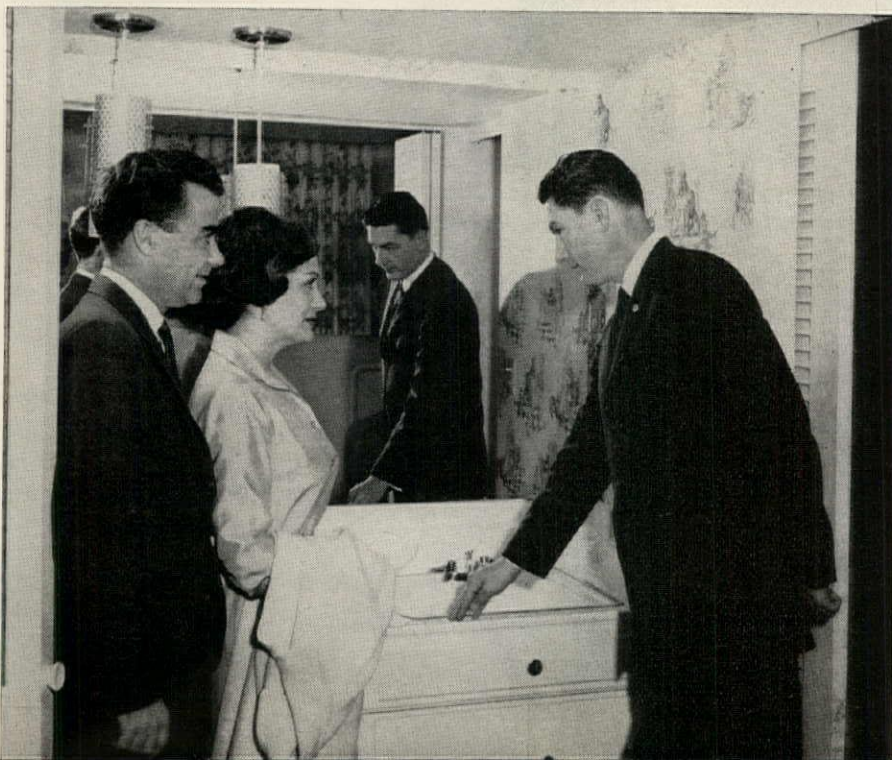
**THE MOMENT A SALE IS CLOSED** it's smart to start right in to sell your prospects all over again, says Builder Don Huber of Dayton. His reasoning: See the headline below.

Huber, who builds in seven midwestern communities, began his program of consciously reselling buyers after a detailed market study showed that up to 60% of his 400-house annual volume could be traced to the referrals of past buyers. He figured if satisfied buyers were generating that many sales without his help, he might increase his sales by "training" his buyers. The photo sequence below shows how it works.



PERSONAL SELLING CLINCHES IT OR LOSES IT / CASE-IN-POINT 4

## If you keep selling your buyers, they'll sell their friends



**BUYERS RETURN TO MODEL HOUSE** with their salesman to make decisions about tile and color options. "This is the time," says Huber, "that the salesman should reinforce customers' buying decision, by showing them what they bought in terms of how well the house is planned." Salesman here explains how the wide entry hall circulates traffic efficiently to all parts of the house.

**SALESMAN REVIEWS FEATURES** of house with his buyers. "Most people buy houses on an emotional basis," says Huber, "and don't know half the things they got for their money. After they've bought, they want to rationalize their purchase in terms of specifics. And the more the salesman points out, the better they can rationalize." Here the salesman discusses the storage under the tiled vanity in the master-bedroom dressing area.





**BUYERS INVITE FRIENDS** to meet them at the model house "to see what we bought." Says Huber: "After people have bought

something—a car, clothes, or a house—they usually want to show it to their friends. We decided to capitalize on this enthusiasm by

urging new buyers to bring their friends to see the new house they have chosen [ie, the model] at any time."

Photos: Mayfield



**FRIENDS ARE SHOWN** the house. Here, the new buyers show the master-bedroom dressing area; and since the salesman reviewed the

features with them just a short time ago, "the buyers are not just enthusiastic, but knowledgeable," says Huber. "They tend to list all

features the salesman listed. But they are more convincing in 'selling' their friends than a salesman would be."



**BUYER USES BROCHURE** from stack in model house to explain other features of the house. Here she shows friends luminous/acoustical ceiling and other features of the kitchen.

**RESULT: FRIENDS BUY**, now that they have seen the advantages and features of the new house. Says Huber: "Nothing beats a model house—and knowledgeable buyers selling their friends on its features."





**MAP OF CLUSTER PLAN** is explained to prospects by Norman Gero, salesman at Kavanagh-Smith's Parkwood community in North Carolina.

PERSONAL SELLING CLINCHES IT OR LOSES IT / CASE-IN-POINT 5

## "It pays to take the time to explain a new idea"



Aero-Pix

**AERIAL OF PARKVIEW** shows first 200 houses built, lake, and land cleared (top right) for shopping center. The 800-lot site is eight miles from Durham and Chapel Hill, 15 miles from Raleigh.

"An unusual feature creates an unusual selling situation," says Salesman Norman Gero.

"The first thing I do after welcoming prospects is explain the benefits of our cluster-plan community. This is not as simple as you might think. Many people have no idea why the cluster is a good plan, and it takes time to make them understand how it works—and why it is a good idea. I spend plenty of time explaining the map [above]—it's the best sales tool I've ever had—before I take prospects to see the community." Photos opposite show Gero touring the community with prospects.

Parkwood is Kavanagh-Smith & Co's first experience with a cluster plan—and a happy one. The Greensboro, N.C. company builds in 22 developments in eight North Carolina cities and Atlanta—and nowhere is having as good results as in Parkwood, where 158 houses have been sold in the 18 months since opening. (In total, K-S sold 694 houses in 1961, expects to sell more than 800 this year.) Says President Roger Kavanagh: "We hired Willard C. Byrd & Assocs in Atlanta to plan the land this way, hoping the benefits would draw buyers from the surrounding cities. The land design has, indeed, had a great market appeal."

**IN GREENBELT AREA** of an already built section, Salesman Gero gives prospects a "feel" of the cluster plan. In background are houses around cul-de-sac. In foreground, prospects stand in wooded area separating lots and orientate themselves by studying plat maps explained by Gero. Says Gero: "Showing prospects well groomed finished areas makes it easy for them to visualize how their home will look when it is completed."



**30-ACRE LAKE** is next on Gero's tour with prospects, as he continues to stress community planning and its benefits. Here he tells how Kavanagh-Smith dammed the lake, how it will serve for swimming, boating, and fishing, and how land around it will be developed.

Photos: Burnie Batchelor

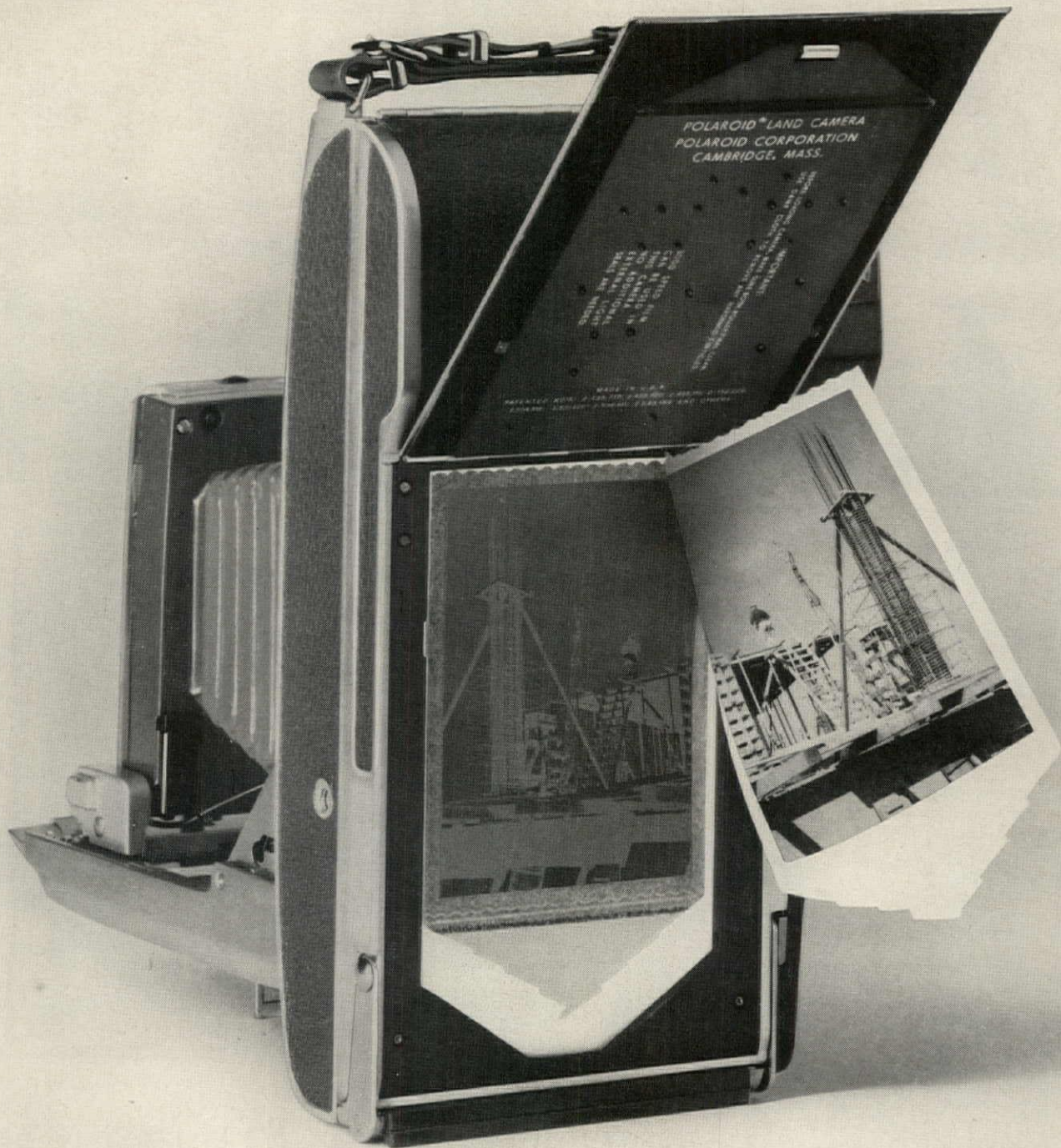
**MODEL HOUSE** (right) is visited only after prospects have become thoroughly acquainted with community. This is one of many Parkwood models priced at \$11,500 to \$25,000.



**FEATURES OF MODEL** are covered by Gero, shown above pointing to fireplace. He says: "After a pleasant trip around the community, prospects are almost always confident and relaxed—and more willing to be convinced that the house will suit."

**LOT SELECTION** is offered buyers who can wait for delivery on choice location. But, says Gero: "Most buyers prefer to take a model already under construction or completed, because they know the house is well located on parks or recreational areas."





## Progress reporter

Snap a picture of a job with a Polaroid Land Camera. Ten seconds later you have the finished picture in your hand. A picture that tells the story. Progress, construction details, material inventory, you name it. If you don't get exactly what you want the first time — or it takes two pictures to tell the whole story — another ten seconds is all you need. But you always know you have exactly what you want because you see the finished picture on the spot.

And a Polaroid Electric Eye Camera is easy to use. Push a button, pull a tab. Wait ten seconds and open the back of the camera. There's your finished picture ready to go in an envelope or a file folder. A perfect, permanent visual record that saves money because it saves time.

Isn't this progress in progress reporting? See your camera dealer. **Polaroid Land Camera**



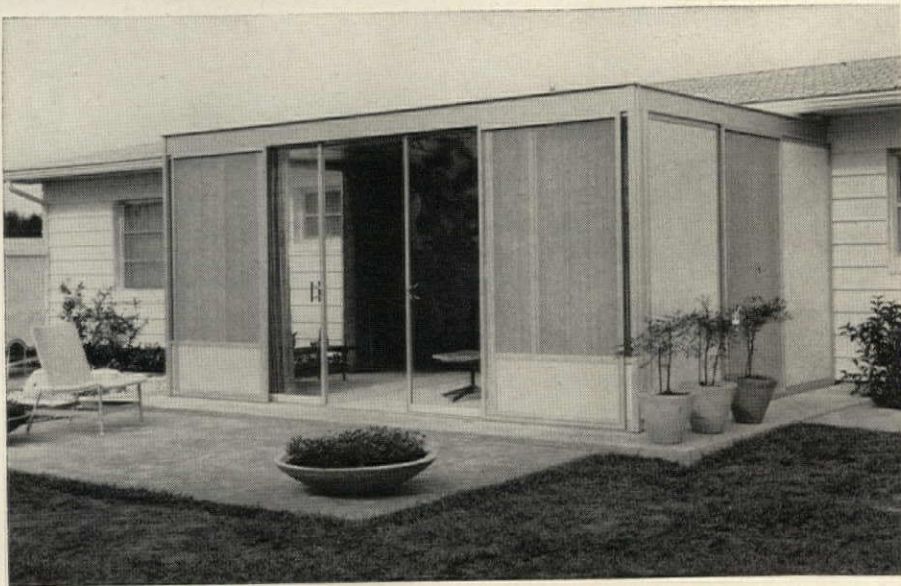
Be sure to see

# NEW WAYS TO BUILD BETTER

A monthly report on homebuilding ideas, products, and techniques

Starting here

## New products



### This room addition goes together like an erector set

Aluminum framework is simply bolted together on top of a concrete slab or wood floor. Then aluminum sandwich roof panels are dropped into place and sealed against the weather. Last, non-bearing modular sidewall panels are slipped into the structural framework. The buyer can choose sidewalls from any combination of sliding glass doors, foam-core insulated panels with aluminum outside and a wood-grain finish

inside, and partly glazed panels with insulated sections below. Add-A-Room is designed on a 4' module and offered in sizes from 8'x12' to 12'x16'. It needs no painting, finishing, cutting, or fitting at the site, is completely packaged right down to the last screw. It was developed by Alcoa, and is available at special contractor prices.

Montgomery Ward & Co, Chicago.  
For details, check No. 1 on coupon, p 256



### Here is a pushbutton lock for outside doors

The lock can be opened by simply pushing the five buttons in a predetermined order. And the combination can be changed in a few seconds to any of more than 1,000 variations. It is available with or without a key (for use as a master in apartments or office buildings). In satin chrome or brass finish, the Combo Lock lists at \$49.

Emerson Electric, St Louis.  
For details, check No. 2 on coupon, p 256

And on the following pages

## Technology

New mortar makes brick veneer work as a bearing wall. . . . NAHB research house will have a prefab foundation system . . . New cabinet system for kitchens. *see p 181*

## What the leaders are doing

Families with children have separate buildings from other renters. . . . New models in Puerto Rico sell well. . . . Realtor turns old house into remodeling sales office. *see p 191*

## Publications

New report compares effectiveness of attic ventilation systems. . . . New booklet makes it easy to calculate heat loss and sizes of electric heating equipment. . . . Other new literature. *see p 250*

## More New Products

Easy-to-use partition panels cost only 19¢ a sq ft. . . . New controls and equipment for electric heat. . . . Mechanized equipment and tools, insulation, sheathing, siding. *see p 202*



"We've been selling very successfully from this model house," says Mr. Meyer. "And, the G-E Remote-Control Wiring system we featured throughout helped us do it. All of the buyers have specified the convenient General Electric system for their new homes."

## "General Electric Remote-Control Wiring helps us sell our houses... room by room"

...Mr. James L. Meyer, President, Country Squires, Inc., East Greenwich, R. I.



"Prospects spot the G-E Remote-Control switches, the minute they walk in the door. This 'Master' button, for instance, turns every light in the house OFF — a great help when the family steps out at night."



"Homebuyers like to try the switches themselves. People recognize the convenience of G-E Remote Control by seeing how it lets them light a 'path' through the house. This is soft-sell that pays off!"



"Everybody appreciates this G-E Selector Switch in the master bedroom, especially women. It's a great comfort to know that a quick twist of the ON dial will flood the home with light, to discourage prowlers."



G-E Remote-Control Wiring can help you sell homes, too. Write for literature, to: General Electric Company, Wiring Device Department, Providence 7, Rhode Island.

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# ARCADIA

*Acme 500 door*

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

The Arcadia Acme 500 is a sliding door that combines Arcadia **quality** and consumer acceptance with hardheaded builder economy. It already has been installed and tested in hundreds of homes in major tract developments, with enthusiastic approval by the builders. We believe no other door in Arcadia's long history of leadership has combined the versatility and value of this new builder line. Look closely, and see for yourself. The **appearance** is all Arcadia — with gracefully sculptured cast aluminum hardware inside and out. The **performance** is all Arcadia, too, with its exclusive weathertight design, inside sliding screen and flawless finish. The **choice** is yours —

a choice of types and sizes up to 8'0" (stock 6'8" sizes available for immediate delivery), a choice of single or double glazing, and a choice of 3 $\frac{5}{8}$ " jamb or 5 $\frac{1}{2}$ " jamb with integral molds. And every model is equipped with Arcadia's new lift-proof concealed latch (with cylinder lock optional). The opportunity is now — see your Northrop/Arcadia distributor or write for full details on Arcadia

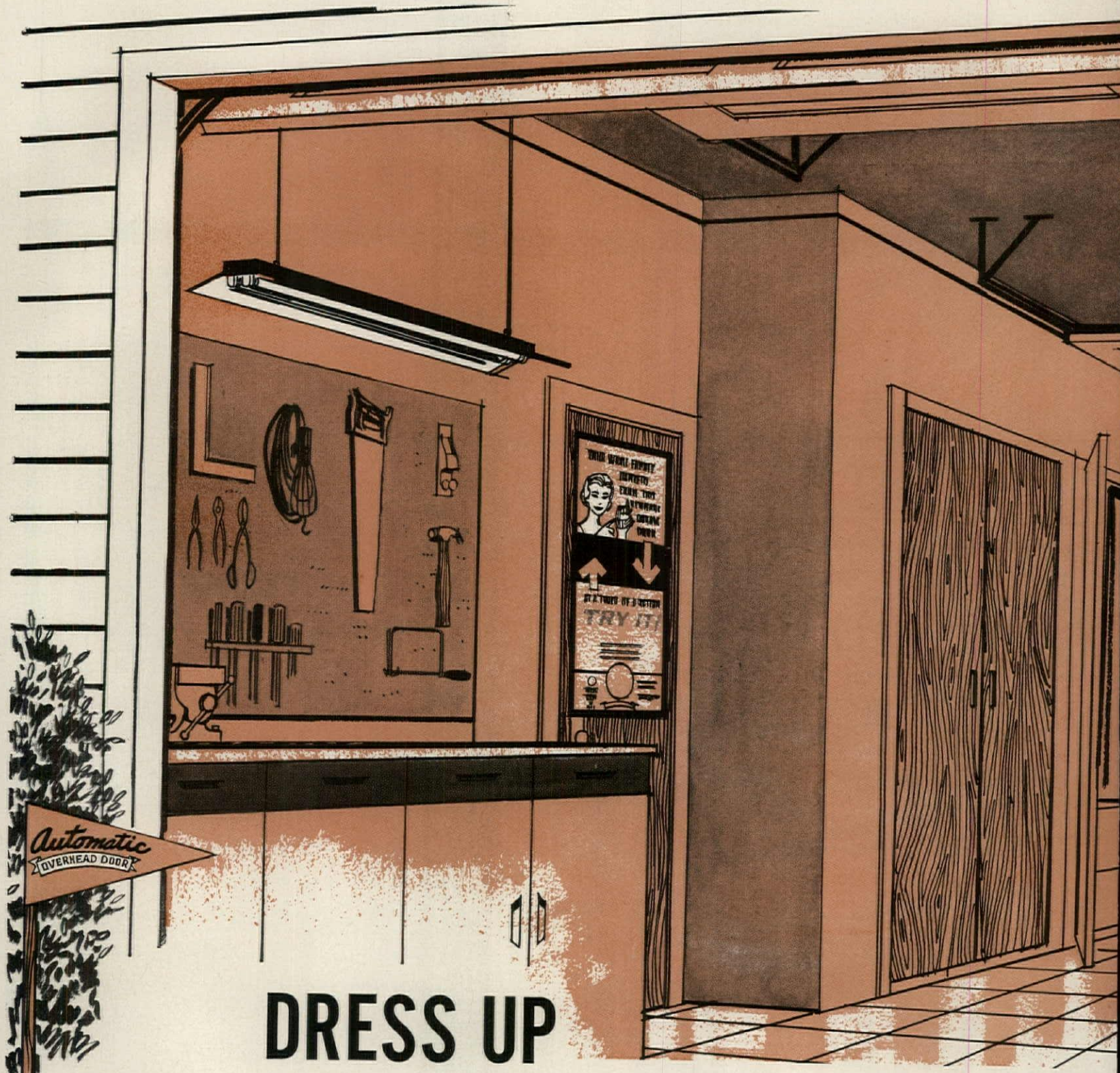
## Acme 500

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



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# DRESS UP THE GARAGE AND YOU SPEED UP THE SALE!

The garage can help sell your home—with all the customer appeal of a modern kitchen or family room. Doesn't take much money, either.

A peg board for tools above a work cabinet . . . a tiled or painted floor, easy to keep clean, for the children's play hours . . . hinged shelves or tables that fold against the wall—these are just a few of many economical ways to "Dress Up the Garage and Speed Up the Sale."

Starting with an "OVERHEAD DOOR" is the greatest idea of all, of course. And by adding a second at side or back, you provide movable walls that turn your garage into a light and airy "Convertible Breezeway," with part-time living potential that increases valuation far more than it costs.

A little extra "dress" in the garage space will give *your* homes a competitive sales edge.





**YOUR GARAGE MAKES AN IDEAL SALES OFFICE!** Use it for your tract map or manufacturer displays, or to demonstrate construction methods. Here salesmen can have all the materials they need—and the privacy—to help to close sales.



**EXTRA LIVING SPACE FOR GREATER SALES APPEAL!** A few pieces of casual furniture . . . a game design painted on the floor . . . an "OVERHEAD DOOR" at front and back—ideas like these can convert your model home garage into a breezeway-recreation area that modern homemakers can't resist!



**AUTOMATIC OPERATOR FOR AUTOMATIC SALES!** Opens The "OVERHEAD DOOR" from inside the car at the touch of a button. Puts a clincher on the extra value of your home and garage. Women like—and want—this big, modern feature. Another important selling advantage is an 18-foot door that allows plenty of in-between space for two cars.

Your "OVERHEAD DOOR" distributor, listed under "OVERHEAD DOOR" in the white pages, will be glad to offer many ideas and suggestions. Call on him, or write Overhead Door Corporation, Hartford City, Indiana.

SEND FOR FREE BROCHURE AND IDEA BOOK, loaded with dozens of ideas and plans to help you "Dress Up the Garage and Speed Up the Sale."



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**Republic Steel Cabinets**





Strong  
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At Cleveland's glamorous, new Terrace Park Apartments, architect Keeva J. Kekst and contractor Marvin Helf have achieved as striking a result in kitchen planning as you're likely to see anywhere.

This sampling of installations at the Terrace Park shows the "model kitchen" effects created throughout the building—and all of it was done with pre-planned combinations of individual Republic Cabinets. Each unit, including wall and base cabinets, sink centers, and cabinets for built-ins, was supplied complete, ready to fit exactly in its place, according to plan. No fitting or finishing needed.

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There's no art or mystery in obtaining the same "model" result for your buildings. Just select standard cabinet units to fit the space and work-plan, right out of the Republic Kitchens catalog. A full choice of cabinet styles and standardized dimensions makes it easy to create built-in elegance in any space, large or small. Attractive economies, too. Ask your Republic representative, or mail the coupon for literature and details about ordering.

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... for longer surface-service!  
(Stars show extra Bonderizing steps, added by Republic ...)

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  3. Phosphate coating applied by spraying.
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  5. Hot spray-rinse of chromic acid applied.
- ... extra care backs up Republic baked enamel to take knocks, resist chipping and cracking!



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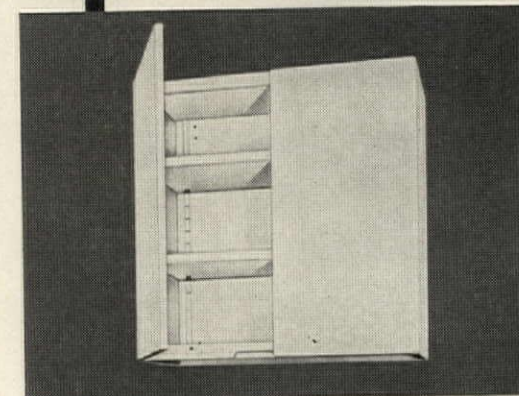
A complete selection of standard interchangeable cabinets, plus dozens of installation and convenience accessories.



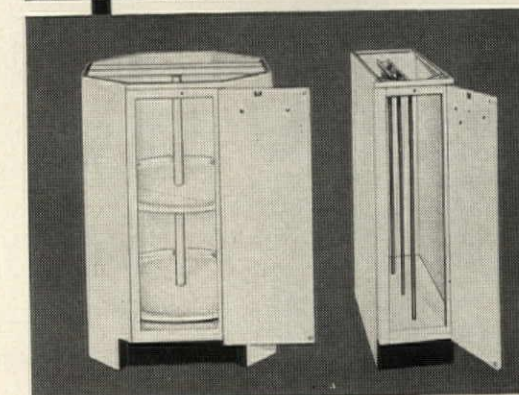
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Left, Corner Spinner provides unusual convenience, adds smart "designer" touch. Full 10½" door, fits any corner. Right, Tray Cabinet has high homemaker appeal. Ideal for space filler, to achieve full built-in effect. Size, 9" wide x 34½" high x 24½" deep.

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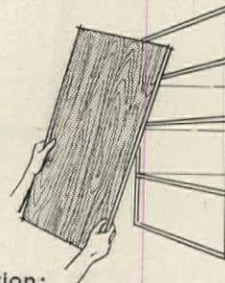
G.E. now offers a complete line of flush type cabinet fronts — doors, drawer heads, end panels and filler strips — prefabricated in a range of sizes. They are delivered as a package, ready for quick installation on built-in shelving or cabinet shells. Cabinet fronts of balanced construction and lightweight core are faced with glare-reducing G-E Textured Textolite, in a choice of eight beautiful woodgrain patterns. Open your doors now to more sales... more profits. Write for full details.

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Send full details on Textolite cabinet fronts

Have representative call

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a touch you love in features  
a touch you see in styling  
a touch you feel in craftsmanship  
a touch you trust in engineering

... a touch you'll find only in products bearing this symbol



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- ★ FLOWING-HEAT CLOTHES DRYING

If they own any Frigidaire Appliance, they KNOW why they'll love the new 1962 models from Frigidaire!

Millions and millions of families now own Frigidaire Appliances. They know of the outstanding quality, features, and performance. They know, too, that factory-trained dealer service is available everywhere, if they should ever need it. Appeal to these pre-sold millions who look for Frigidaire Appliances in the homes they want! You'll find sizes and dimensions of the whole Frigidaire Family of Dependable Appliances on these pages.

### NEW! The beautiful *Compact 30"* Ranges!

Don't plan your new kitchens until you've seen them. New combination built-in electric ranges with a spacious 23" wide oven. Easiest ever to build in—no critical dimensions, no complicated cuts. Fits most any size base cabinet or fits between cabinets (with a filler backsplash and filler or 6" drawer below). Two models—one with electric clock and Cook-Master oven control. Choice of colors plus White or Brushed Chrome.

### The dazzling *Flair* Wall Oven!

Looks like a picture in your kitchen... cooks like the electrical marvel it is. Counter-balanced see-through door glides up to permit easy access to oven interior for stretch-free cooking and easiest up-close cleaning. Two models fit standard 33-inch cabinets.



Choice of colors for most appliances: Mayfair Pink, Sunny Yellow, Turquoise, Aztec Copper, Snowcrest White, Brushed Chrome.

### Drop-Leaf and French Door Wall Ovens

Fit standard 24-inch cabinets. 8 double and single oven models, one with Pull 'N Clean lower oven and three

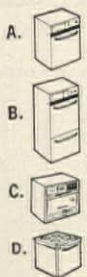


with glass doors. All available in 4 colors, White and Brushed Chrome.

Custom Imperial RBE-G99

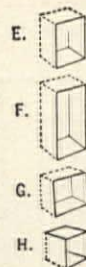


Imperial RBE-90



| Model  | Exterior Dimensions—Inches |                  |                  |
|--|----------------------------|------------------|------------------|
|  | Height                     | Width            | Depth            |
| A. Super RBE-93, RBE-94A   | 29 $\frac{3}{8}$           | 23 $\frac{1}{4}$ | 23 $\frac{3}{4}$ |
| A. DeLuxe RBE-94*  | 29 $\frac{3}{8}$           | 23 $\frac{1}{4}$ | 23 $\frac{3}{4}$ |
| A. Imperial RBE-90, RBE-G95  | 29 $\frac{3}{8}$           | 23 $\frac{1}{4}$ | 23 $\frac{3}{4}$ |
| B. Custom Imperial RBE-99*   | 44 $\frac{7}{8}$           | 23 $\frac{1}{4}$ | 23 $\frac{3}{4}$ |
| C. Flair Wall Ovens (Custom Imperial RBGB-335 and DeLuxe RBGB-330) | 27 $\frac{11}{32}$         | 30 $\frac{1}{8}$ | 17 $\frac{3}{8}$ |
| D. Compact 30 Range RBE-530, RBE-533                               | 25 $\frac{1}{8}$           | 30 $\frac{3}{8}$ | 22 $\frac{1}{4}$ |

\*Specifications also apply to glass window door models RBE-G94 and RBE-G99



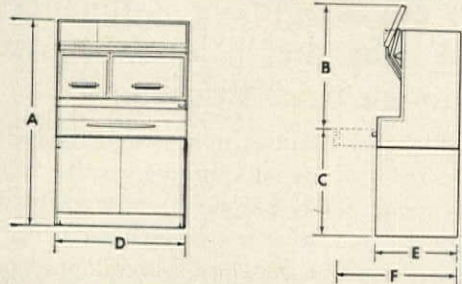
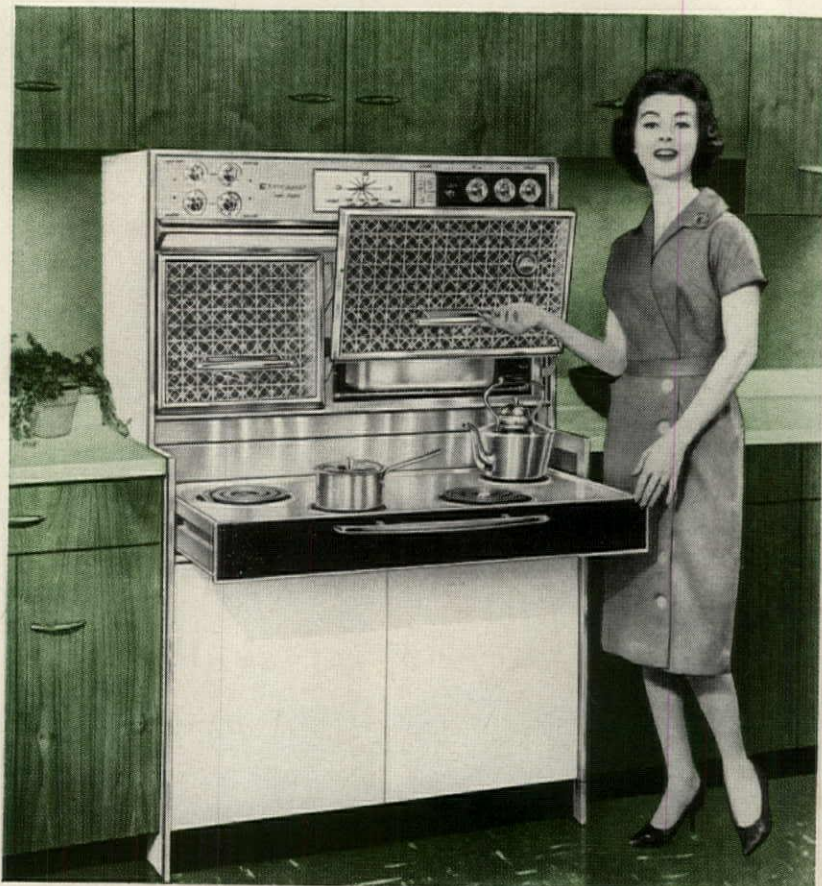
| Model  | Installation Opening—Inches |                  |                    |
|--|-----------------------------|------------------|--------------------|
|  | Height                      | Width            | Depth              |
| E. Super RBE-93, RBE-94A   | 28 $\frac{1}{2}$            | 21 $\frac{1}{2}$ | 23 $\frac{3}{4}$   |
| E. DeLuxe RBE-94*  | 28 $\frac{1}{2}$            | 21 $\frac{1}{2}$ | 23 $\frac{3}{4}$ † |
| E. Imperial RBE-90, RBE-G95  | 28 $\frac{1}{2}$            | 21 $\frac{1}{2}$ | 23 $\frac{3}{4}$ † |
| F. Custom Imperial RBE-99*   | 44                          | 21 $\frac{1}{2}$ | 23 $\frac{3}{4}$ † |
| G. Flair Wall Ovens (Custom Imperial RBGB-335 and DeLuxe RBGB-330) | 26                          | 30 $\frac{3}{8}$ | 18 $\frac{1}{2}$   |
| H. Compact 30 Range RBE-530, RBE-533                               | 24 $\frac{1}{2}$            | 30               | 20 $\frac{1}{2}$   |

\*Specifications also apply to glass window door models RBE-G94 and RBE-G99 †For optional Rôtisserie, add  $\frac{1}{4}$ " to depth.

# For glamorous cooking *in any kitchen* choose the Frigidaire *Flair* Range!

Flair is the most beautiful thing to happen to kitchens in years. This free-standing electric range moves right into opening for a free-standing range, giving your kitchen that "built-in" look. Cooks at your "comfort level" and features See-Level Ovens and Controls, exclusive See-In Glide-Up Oven Doors, Roll-To-You Cooking Top, Cook-Master Automatic Oven Control. Custom Imperial models offer every advanced Frigidaire cooking feature, including Spatter-Free Broiler Grill, Heat-Minder Surface Unit, Speed-Heat Surface Unit, Automatic Meat Tender. Four models to choose from—both 30 and 40-inch sizes. Available with side panels in Mayfair Pink, Sunny Yellow, Aztec Copper, Turquoise or White. Base cabinet, exhaust hood and rotisserie optional.

If you prefer a conventional free-standing range...choose a Frigidaire Automatic Electric Range, available in 30 and 40-inch sizes. All Frigidaire cooking features available. Some models have the revolutionary Pull 'N Clean Oven that lets you clean without slaving! Four colors on some models.



| Dimensions—Inches | Custom Imperial  |                  | Custom DeLuxe    |                  | Dimensions—Inches | Custom Imperial  |                  | Custom DeLuxe    |                  |
|-------------------|------------------|------------------|------------------|------------------|-------------------|------------------|------------------|------------------|------------------|
|                   | 30" RCIB-635     | 40" RCIB-645     | 30" RCDB-630     | 40" RCDB-640     |                   | 30" RCIB-635     | 40" RCIB-645     | 30" RCDB-630     | 40" RCDB-640     |
| *A                | 62 $\frac{1}{2}$ | 62 $\frac{1}{2}$ | 62 $\frac{1}{2}$ | 62 $\frac{1}{2}$ | D                 | 30               | 40               | 30               | 40               |
| B                 | 37 $\frac{1}{2}$ | 37 $\frac{1}{2}$ | 37 $\frac{1}{2}$ | 37 $\frac{1}{2}$ | E                 | 25               | 25               | 25               | 25               |
| C                 | 32               | 32               | 32               | 32               | F                 | 38 $\frac{3}{4}$ | 38 $\frac{3}{4}$ | 38 $\frac{3}{4}$ | 38 $\frac{3}{4}$ |

\*Total height with optional exhaust hood; 70".

## Frigidaire Cooking Tops match Wall Oven beauty



BUILT-IN COOKING TOPS match Wall Ovens perfectly—in styling, performance and convenience. Models for every budget in colors and Brushed Chrome. Four models include combinations of features such as 6" and 8" units; Speed-Heat Units; Heat-Minder Units; Infinite Heat Switches; Remote Controls; shallow depth for maximum drawer space and easy installation.

## Easy-cleaning Electric Ranges slide into place



PULL 'N CLEAN OVENS (on 7 models) glide out at a finger's touch for cleaning while standing. Speed Heat and Heat-Minder Units on many models make cooking easier, too. Infinite Heat Switches allow choice of the exact heat desired. Cook-Master Control lets you bake or roast completely automatically. Single or double oven models; three sizes to choose from. White or colors.

COOKING TOP DIMENSIONS—Inches

| Model                   | Width            | Depth            | Depth Below Top of Counter | Counter-Top Opening |       |
|-------------------------|------------------|------------------|----------------------------|---------------------|-------|
|                         |                  |                  |                            | Width               | Depth |
| Super RBB-102           | 23               | 21               | 3 $\frac{3}{4}$            | 22 $\frac{1}{4}$    | 20    |
| DeLuxe RBB-100          | 32 $\frac{1}{4}$ | 20 $\frac{1}{4}$ | 3 $\frac{1}{4}$            | 31                  | 19    |
| Imperial RBB-101        | 32 $\frac{1}{4}$ | 20 $\frac{1}{4}$ | 3 $\frac{1}{4}$            | 31                  | 19    |
| Custom Imperial RBB-201 | 32 $\frac{1}{4}$ | 20 $\frac{1}{4}$ | 3 $\frac{1}{4}$            | 31                  | 19    |

FREE-STANDING RANGE DIMENSIONS—Inches

|                       | Apartment Models | Super |     | Other Models     |                  |
|-----------------------|------------------|-------|-----|------------------|------------------|
|                       |                  | 30"   | 40" | 30"              | 40"              |
| Cooking height        | 36               | 36    | 36  | 36               | 36               |
| Overall height        | 42               | 42    | 42  | 47 $\frac{3}{4}$ | 47 $\frac{3}{4}$ |
| Width                 | 21               | 30    | 40  | 30               | 40               |
| Depth (over hardware) | 26 $\frac{1}{4}$ | 28    | 28  | 28               | 28               |

Breakfast dishes! Luncheon dishes! Dinner dishes!

Many families can  
*do them all at once*

with a

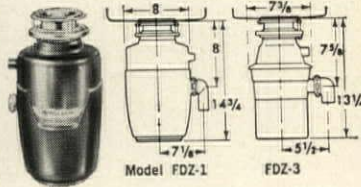
# FRIGIDAIRE DISHWASHER



Easy front-loading; powerful Swirling Water Washing Action; capacity for once-a-day dishwashing for an average family of four . . . with every Frigidaire Custom Imperial or DeLuxe Under-counter Dishwasher! Load both Roll-To-You Racks easily. Dish-Minder Dial offers 4-cycles, including plate-warmer. 2400 walls of searching hot water per minute seek every surface. Radiantube Heating Unit maintains temperature for complete sanitation. No extra scraping or rinsing. Add a dish anytime. Also convertible front-loading Dishmobile, plus 2 top-loading mobile models. Four colors. White and Brushed Chrome on most models.

End garbage-handling forever!  
**FRIGIDAIRE DISPOSERS**

Ideal companion to your Frigidaire Dishwasher! 30% to 50% faster. Quieter, too—thanks to insulated jacket (FDZ-1 shown), rubber-cushioned connections. Fits sinks with 3½" drain opening. Two models.



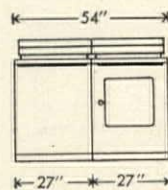
DISHWASHER DIMENSIONS—Inches

| Model                                | Height | Width | Depth         |           |
|--------------------------------------|--------|-------|---------------|-----------|
|                                      |        |       | Over Hardware | Door Open |
| DeLuxe Under-counter DW-DUB          | 34¼"   | 23½"  | 25½"          | 45¼"      |
| Custom Imperial Under-counter DW-IUB | 34¼"   | 23½"  | 25½"          | 45¼"      |

*For thorough cleaning,  
fast drying—*

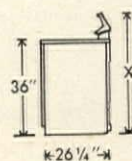
# FRIGIDAIRE WASHERS, DRYERS

15-YEAR LIFETIME TEST of Frigidaire Washers. Right now, 1962 Frigidaire Washers are being run continuously in tests simulating 15 years of operation. Some of these washers will require repair—others will not. But as a result of these tests, improvements are continually being made . . . your assurance that Frigidaire is determined to "make it better"—to build the most dependable Automatic Washer. Patented 3-Ring Agitator bathes deep dirt out without beating—plus many other features. Include a perfectly matched Frigidaire Dryer with Flowing Heat. No-Vent models available with exclusive Filtrator to eliminate plumbing and venting expense. Most models available in color.

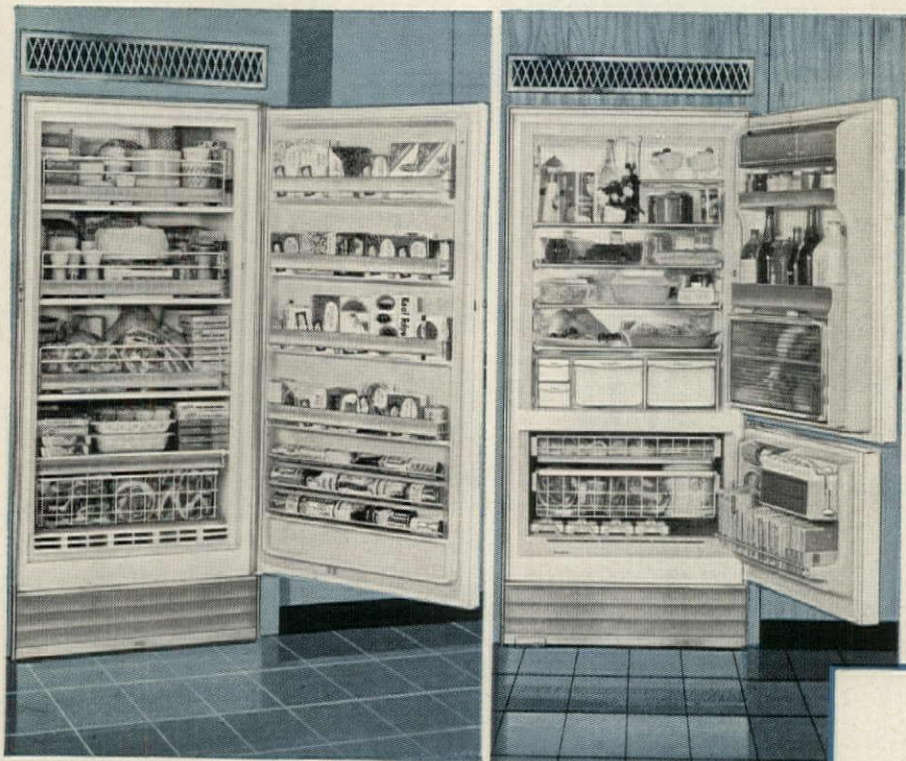


**WASHER AND DRYER DIMENSIONS**

Height to top of control panel (X)  
 All Custom Imperial Washer and Dryer models—44½"  
 All Imperial Washer and Dryer models—43¼"  
 Custom DeLuxe Washer WCD-62—43¼"  
 Custom DeLuxe Washer WCDA-62—40¾"  
 DeLuxe Washer and Dryer models WD-62, WDR-62, WDP-62, WDL-62, DD-62, DDL-62, DDG-62, DDGL-62, DDG-62LP—43¼"  
 DeLuxe Washer and Dryer models WDA-62, DDA 62, DDAG 62—40¾"  
 Height to top of washer lid when open—54"  
 Width of washer with lid open—40¼"  
 Allow approximately 18" at front of dryer for door clearance swing



# Now offer guaranteed\* no defrosting with Frigidaire *Frost-Proof* REFRIGERATORS, FREEZERS



Yes, it's guaranteed\*. Frost never forms in the freezer or refrigerator sections of Frost-Proof Refrigerator-Freezers . . . never forms in Frost-Proof Upright Freezers. As shown at left, some refrigerators and freezers match perfectly as a recessed, built-in pair. Many models available in four colors plus white. Models to suit every family size and budget.

## FRIGIDAIRE REFRIGERATORS

Frost-Proof Refrigerator-Freezers—\*†FPI-15B-62, \*#PFPI-15B-62, \*†FPI-13B-62, \*#PFPI-13B-62, \*†FPI-14T-62, \*#PFPI-14T-62, \*FPD-13B-62, FPD-14T-62

Conventional Refrigerator-Freezers (Automatic defrosting in separate refrigerator section)—

\*†FI-13T-62, FD-13T-62, FD-13-62, FD-11-62

Conventional Refrigerators—

D-14-62, D-12-62, DA-12-62, D-10-62, S-10-62

\*Models with Flip Quick Ice Ejector. †Choice of 4 colors.  
‡Choice of Brushed Chrome Doors. ‡White Porcelain Enamel.

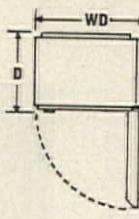
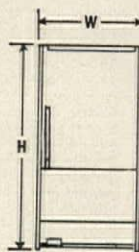
## FRIGIDAIRE UPRIGHT FOOD FREEZERS

- Frost-Proof models—UFPI-17-62, UFPD-12-62
- Full-width door shelves—all models
- Sliding basket drawers—UFPI-17-62, UFD-21-62, UFD-15-62
- Choice of 4 colors—UFPI-17-62
- Ask about the Food Spoilage Warranty

*Frigidaire Frost-Proof Guarantee. Without any cost to owner or user, at any time within one year from date of delivery, Frigidaire will make all necessary adjustments to the Frost-Proof Refrigerator-Freezer or Food Freezer to prevent accumulation of frost.*

(DIMENSIONS CHART)

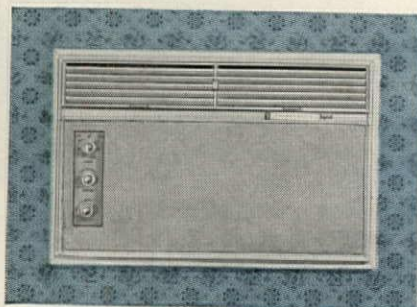
| Refrigerators         | H   | *W   | D   | **WD |
|-----------------------|-----|------|-----|------|
| Super S-10-62         | 57½ | 24   | 28½ | 25¾  |
| DeLuxe                |     |      |     |      |
| D-10-62               | 57½ | 24   | 28½ | 25¾  |
| DA-12-62              | 59¾ | 30   | 28¾ | 30   |
| D-12-62               | 59¾ | 30   | 28¾ | 30   |
| D-14-62               | 64  | 32   | 28¾ | 34¾  |
| FD-11-62              | 59¾ | 30   | 28¾ | 30   |
| FD-13-62              | 64  | 32   | 28¾ | 34¾  |
| FD-13T-62             | 64  | 32   | 28¾ | 34¾  |
| Frost-Proof DeLuxe    |     |      |     |      |
| FPD-14T-62            | 64  | 32   | 28¾ | 34¾  |
| FPD-13B-62            | 64  | 32   | 29¾ | 34¾  |
| Imperial              |     |      |     |      |
| FI-13T-62             | 64  | 32   | 28¾ | 34¾  |
| Frost-Proof Imperial  |     |      |     |      |
| FPI-14T-62            | 64  | 32   | 28¾ | 34¾  |
| FPI-13B-62            | 64  | 32   | 29¾ | 34¾  |
| FPI-15B-62            | 69¾ | 32   | 28¾ | 35¾  |
| Upright Food Freezers | H   | *W   | D   | **WD |
| DeLuxe                |     |      |     |      |
| UFD-11-62             | 59¾ | 30   | 28¾ | 30   |
| UFD-13-62             | 64  | †32  | 29¾ | 32¾  |
| UFD-15-62             | 69¾ | †32  | 29¾ | 39   |
| UFD-21-62             | 70  | †36½ | 32  | 43¾  |
| DeLuxe Frost-Proof    |     |      |     |      |
| UFPD-12-62            | 64  | 32   | 29¾ | 32¾  |
| Imperial Frost-Proof  |     |      |     |      |
| UFPI-17-62            | 69¾ | †32  | 29¾ | 35¾  |



\*Allow ¼" additional width for recessed installation.  
\*\*Required only when cabinet is against wall on hinge side of door.  
†Additional 2" to insert key in lock if built-in flush with front.

*And for cool, dry air in every room*

## SOLID COMFORT Frigidaire Room Air Conditioners



*Solid Comfort* means full capacity, fast cooling, real dehumidifying, quiet operation . . . and that's what you enjoy with Frigidaire Room Air Conditioners. Eleven window-mount models plus others for Thru-the-Wall installation—some that both cool and heat. Do-it-yourself installation; removable, washable filters.

Frigidaire reserves the right to change specifications, and prices, or to discontinue models without notice.

(DIMENSIONS CHART)

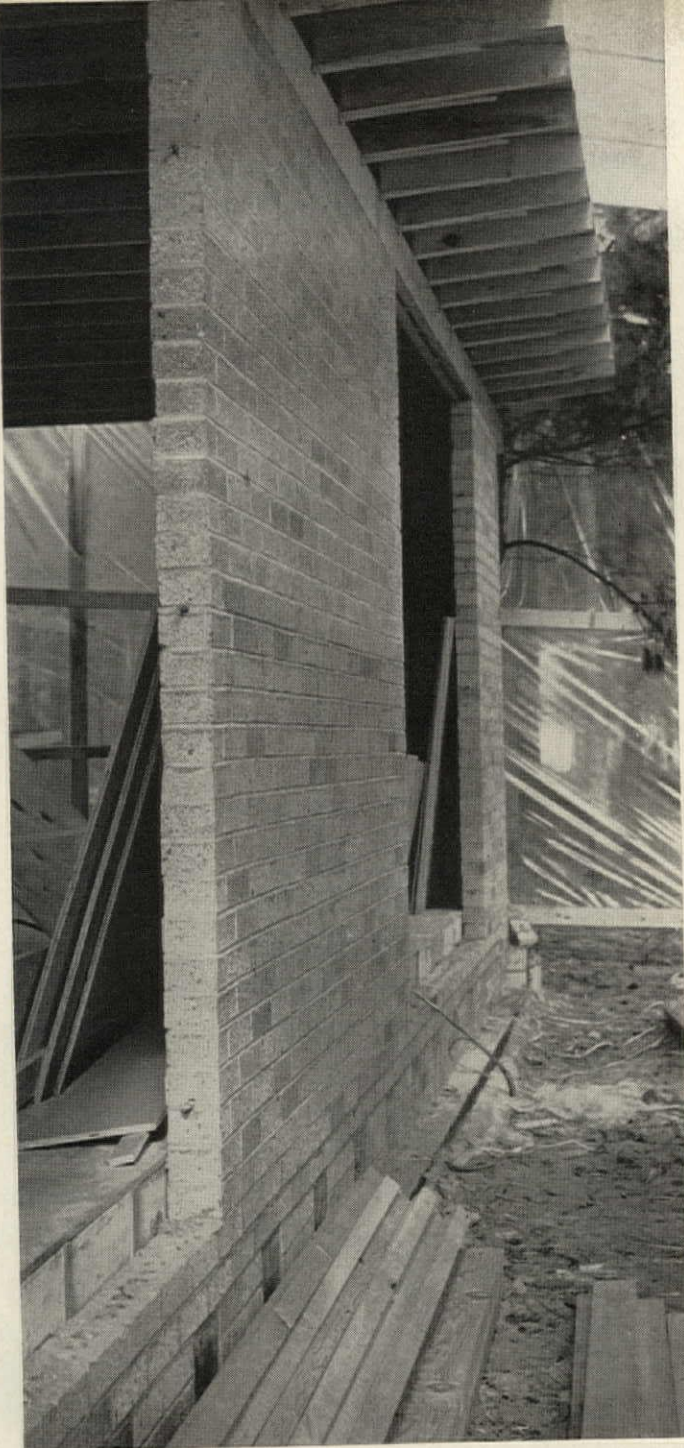
|   | Width | Depth | Height | Cooling Capacities<br>BTU/HR. ** |
|---|-------|-------|--------|----------------------------------|
| <b>Bedroom Models</b>                         |       |       |        |                                  |
| DeLuxe AD-6LE, Custom DeLuxe ACD-7LE, ACD-8ME | 26"   | 18¼"  | 16"    | 6,000 to 8,600                   |
| ACDR-9E*                                      |       |       |        |                                  |
| <b>Living Room Models</b>                     |       |       |        |                                  |
| DeLuxe AD-12E                                 | 26"   | 27"   | 16"    | 8,000 to 12,000                  |
| Custom DeLuxe ACD-8ME                         | 26"   | 18¼"  | 16"    |                                  |
| ACDR-9E*, ACD-9E, ACD-10ME                    | 26"   | 18¼"  | 16"    |                                  |
| Imperial AI-10E                               | 26"   | 18¼"  | 16"    |                                  |
| <b>Multi-Room Models</b>                      |       |       |        |                                  |
| DeLuxe AD-12E                                 | 26"   | 27"   | 16"    | 10,000 to 19,000                 |
| Custom DeLuxe ACD-15E                         | 26"   | 27"   | 16"    |                                  |
| ACDR-15E*, ACD-19E                            | 26"   | 27"   | 16"    |                                  |
| Imperial AI-10E                               | 26"   | 18¼"  | 16"    |                                  |

\*All-Seasons Model with cooling and heating.  
\*\*NEMA Standard. Models also available for Thru-the-Wall installation.

**FRIGIDAIRE** *Advanced Appliances designed with you in mind*  
PRODUCT OF GENERAL MOTORS

For more information, see Frigidaire Appliances in model homes; visit your Frigidaire Built-In or Appliance Dealer; or write FRIGIDAIRE DIVISION, GMC, Dayton 1, Ohio.





**EXTERIOR BEARING WALL** needs no supplementary framing to support roof. Bolts at third points are used to fasten window buck.



**BRICK WALLS** are laid up only one wythe (one brick) thick for bearing. Tight mortar-brick bond provides good waterproofing.

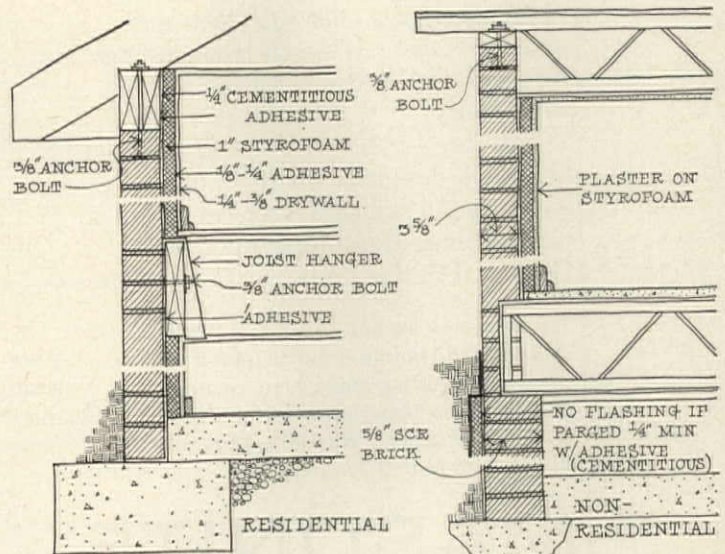
## New mortar makes brick veneer work as a bearing wall

Key ingredient in the new system is an experimental polymer emulsion which replaces the usual water and lime in mortar. The emulsion combines with cement and sand to give almost four times the bonding and bearing strength of ordinary mortars. Tests show that 4" and 6" masonry walls built with the new mortar resist bearing, bending, and racking tests better than conventional masonry walls twice as thick.

Cutting wall thickness in half saves more than enough to offset the much higher cost of the new emulsion mortar mix (it costs \$4.54/cu ft vs 68¢ for conventional mortars). Cutting the thickness of a block wall from 12" to 6", for example, saves 24¢ a sq ft; reducing an 8" brick wall to 4" saves as much as 46¢ a sq ft—a 20% reduction.

The new mortar also eliminates the need for ties in bearing cavity walls, so rigid insulation can be shoved down between the wythes after the walls are all laid up. In light commercial construction the mortar makes a 4" clay tile partition—glazed surface both sides—serve structurally in place of an 8" unpainted, lightweight concrete-block bearing wall at the same price.

Dow Chemical Co, which developed the new mortar, is still experimenting and is not yet ready to market it.



**DETAILS** show how thin bearing walls carry roof and floor joists. No anchor bolts are needed to tie wall to foundation.

Technology continued on p 184

*in Chicagoland...across the nation*

# Award-Winning Builders Feature Masonite *X-ninety* Sidings

Martin H. Braun of Chicago area builders Braun & Aldridge, Inc. says: "Despite current slumps heightened by severe bad weather, we have averaged sales of five homes every week for the past eight months." The reason? Braun & Aldridge bases its selling and merchandising strength on such national brand building products as Masonite *X-ninety* exteriors.

Builders of more than 1500 architect-designed houses over the past five years from \$16,000 to \$60,000, Braun & Aldridge has long insisted on the quality of Masonite sidings. Masonite's one source of supply provides them the architectural variations a builder needs, plus the inherent quality of product that builds a better home for the money.

Masonite *X-ninety* sidings are fast becoming the favorite of award-winning builders across the country. They like the variety of design, the full protection of a front and back prime coat that makes painting a breeze. In addition, only *X-ninety* sidings offer such dent and weather resistance—such labor savings through simplified application and workability.

The three styles of *X-ninety* give you unlimited design flexibility. Choose *X-ninety* lap siding, V-grooved siding or panel siding. Masonite Corporation, Dept. HH-5, Box 777, Chicago 90, Illinois

Consistent award winners Frank Aldridge and Martin Braun display *Look* magazine trophy, have also received awards from *American Home*, *House & Home*, *Practical Builder*, *American Builder* and *NAHB Journal*.

## MASONITE



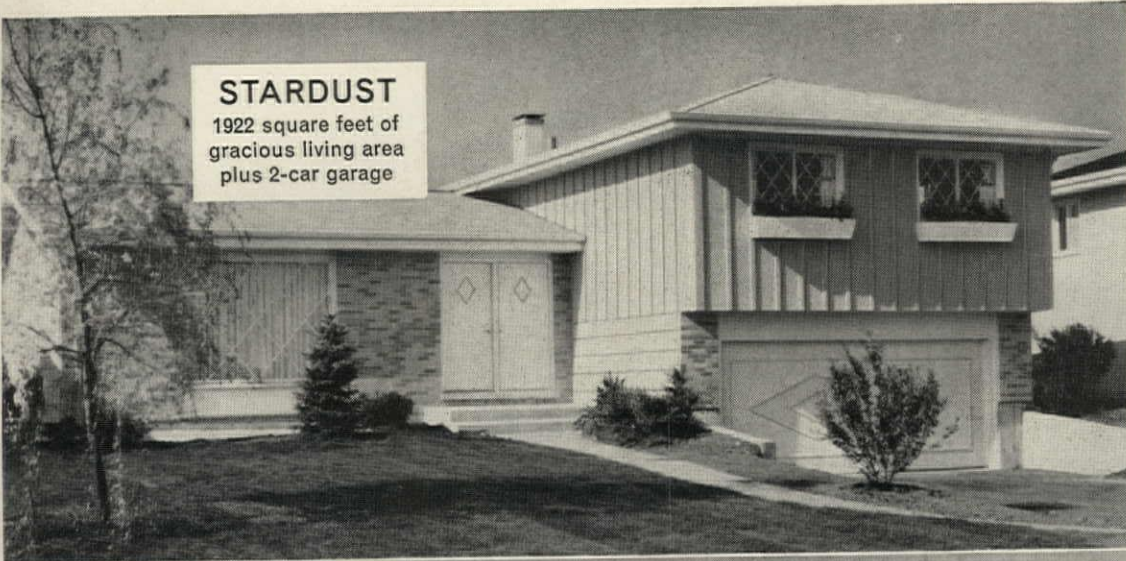
*shows the way!*

Masonite and Royalcote are registered trademarks of Masonite Corporation



### STARDUST

1922 square feet of gracious living area plus 2-car garage



### EASTGATE

2100 square feet of living area plus 2-car garage

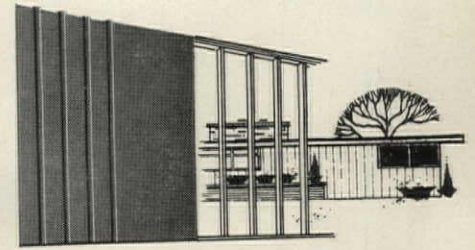


### HAWTHORN

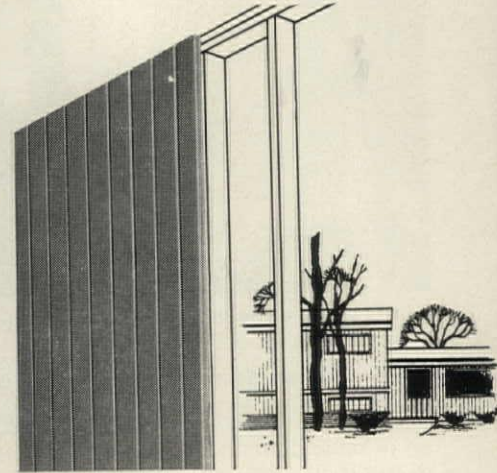
1628 square feet of living area, plus garage



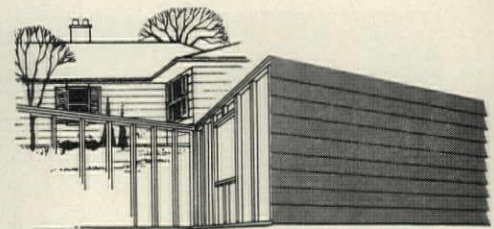
BRAUN & ALDRIDGE BUILDS-IN QUALITY WITH THESE MASONITE PRODUCTS



*X-ninety* Panel Siding...new, tough and smooth 4' wide panels for use with battens of any style.



*X-ninety* V-grooved Siding...half-inch-wide grooves every  $5\frac{1}{4}$ " give plank effect with installation ease of a panel. Shiplapped edges assure weather-tight joints and uninterrupted design.



*X-ninety* Lap Siding...smooth surface, wide exposure and deep, attractive shadow line improve the appearance of any exterior calling for a horizontal treatment. Nom.  $\frac{7}{16}$ " thick, 12" and 9" widths, 12' or 16' lengths.

Royalcote Paneling in six beautiful decorator colors...three in cherry grain, three in walnut grain...adds a look of quality to any interior. Completely factory finished, these durable 4' wide panels install easily...wipe clean with a damp cloth.



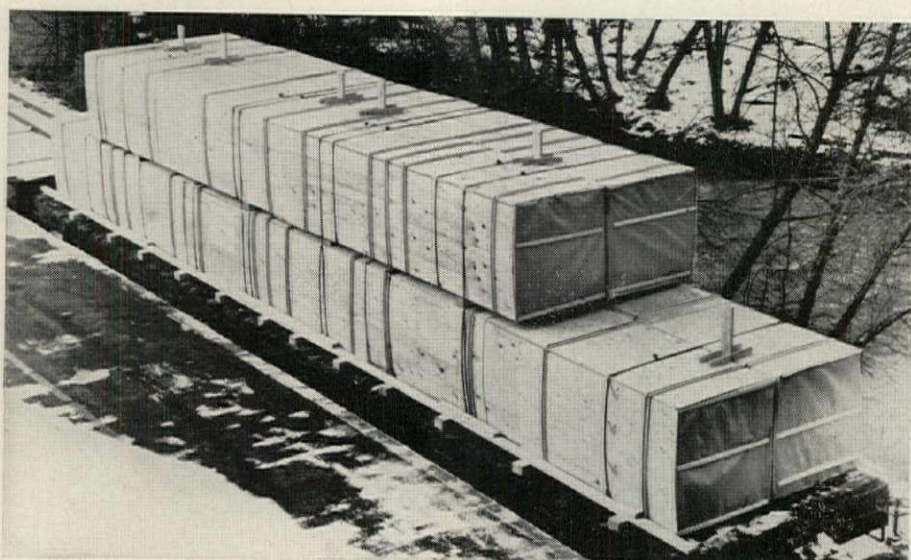
CAR-LENGTH DOOR makes forklifting lumber a simple task—cuts unloading time over 95%.

**Box car with roll-up doors can be unloaded in 16 minutes**

Both sides of the new car are made up of aluminum doors that roll up into the roof like garage doors. And with the entire load accessible, one man with a forklift can unload a full 72,000 lb of palletized lumber in minutes. (It takes four men eight hours of hard labor to wrestle a smaller load of loose lumber out of a standard box car.)

The new design provides an open door 50'6" long—and gives the car its name, "Full-Door" box car. The cars also have new patented underframe that cushions loads against humping and coupling impacts—so lumber is less likely to shift and be damaged.

The new cars are made by the Pullman-Standard Div of Pullman Inc.



PALLETS OF LUMBER wrapped with sheathing can be unloaded, stacked for use in 30 min.

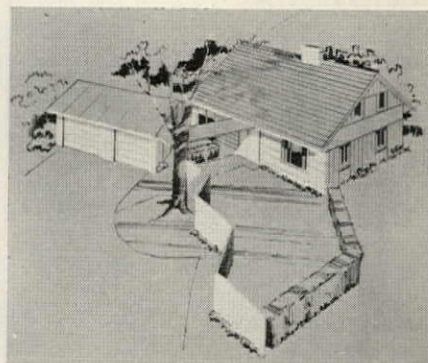
**Plywood-wrapped pallets of lumber form their own box car**

In this new shipping system, developed by Georgia-Pacific, pallets of dimension lumber and plywood are "wrapped" with sheets of 3/8" exterior-grade CD sheathing plywood. In tests this winter, the new system proved weather-proof and even after severe and prolonged exposure the "wrapping" ply-

wood can be used for sheathing.

It takes about 2,000 sq ft of plywood sheathing to protect a 46-mbf load of dimension lumber.

Georgia-Pacific has already put the system into use—on a nationwide basis—for carload shipments. There is no charge for the special loading.

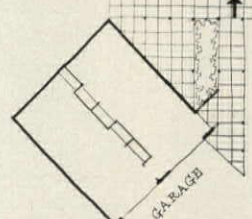
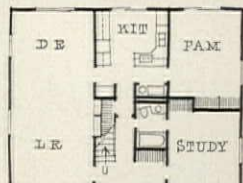
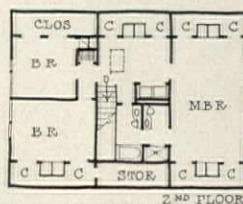


**NAHB research house has a prefab foundation system**

The 1962 Research House will be supported on rolled, galvanized, light-gauge steel grade beams resting on precast concrete piers set a maximum of 14' oc. With this system NAHB hopes to create a year-round foundation that builders can use this winter—with conventional framing or components.

The house will also have: 1) molded, fiberglass-reinforced polyester shower stalls; 2) one-thickness plywood flooring (top ply is finish floor); 3) machine graded joists with no bridging (H&H Feb, p 158); 4) plastic waste, vent, hot and cold water lines of ABS, vinyl, PVC, perhaps polypropylene; 5) Hypalon-surfaced plywood roof panels (H&H Mar, p 225) 6) "Bermuda shingle" sheathing-siding with a polyvinyl fluoride finish called Tedlar; 7) a one-day drywall joint system; 8) a new pre-finished drywall ceiling that incorporates its own electrical heating elements.

The 1962 house is now being built in Rockville, Md. by NAHB First Vice President W. Evans Buchanan and will be the first house insured under FHA Sec 233 for experimental housing.



PLAN is 1 1/2 stories with 28' living-dining room kitchen, family room, study, and half bath downstairs; three bedrooms, bonus sitting room, and two baths upstairs.

Technology continued on p 206

# PROFITS UNLIMITED

WHEN YOU  
FEATURE  
FIBERGLASS  
PANELS  
WITH

*Exclusive*

"HEAT BLOCK"

# Ornyte

## FIBERGLASS PANELS

**Automatically Produced for Highest  
Quality and Lowest Cost To You!**

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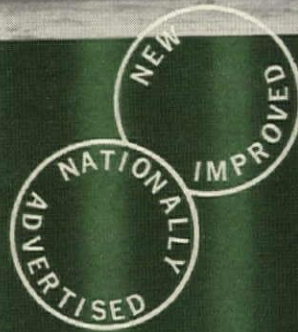
PATIOS  
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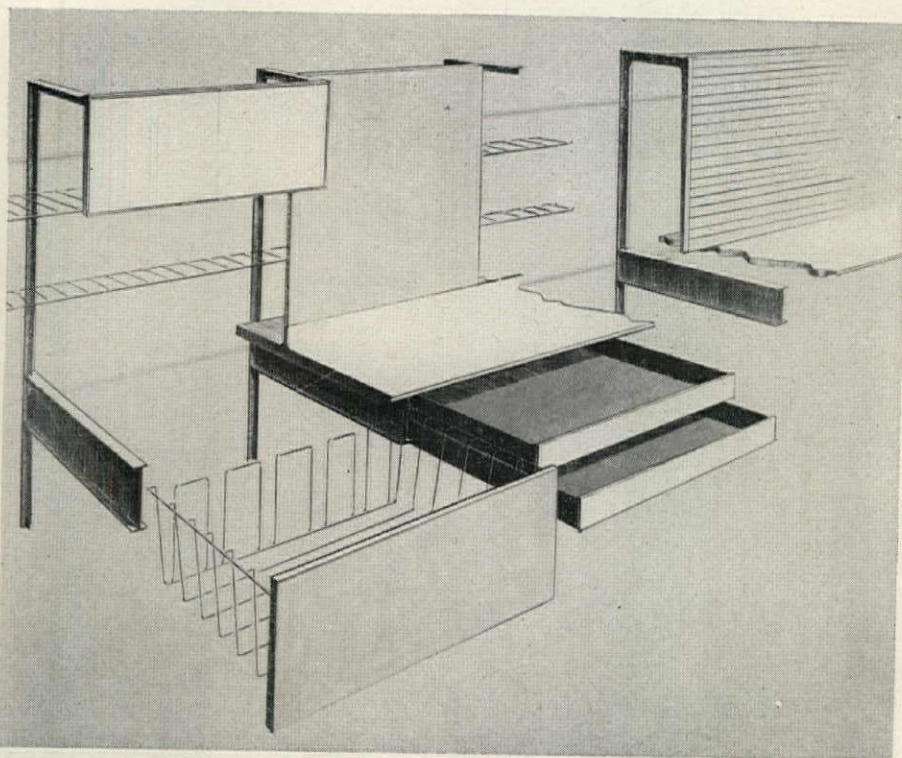
OUTSIDE FACTORY  
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AND DIVIDERS



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FARM BUILDINGS



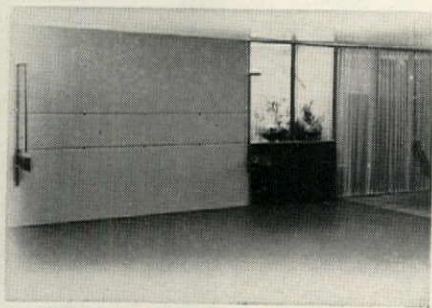
GREENHOUSES  
& GLAZING



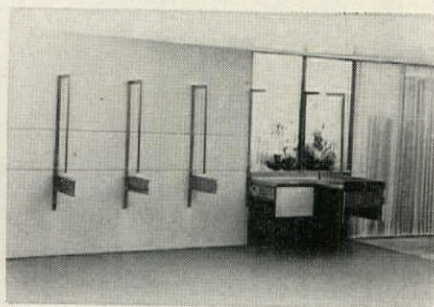
**NEW CABINET SYSTEM** has under- and over-counter storage wall-hung on steel "F" members.

## Here is a fresh approach to kitchen design

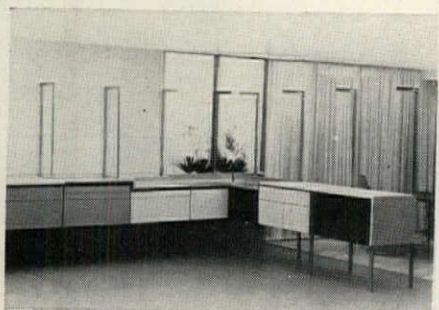
The drawing above and photos below show a kitchen cabinet system designed by Peter Muller-Munk Associates for US Steel. The kitchen is one result of the second "Study in Steel," a project to point up potential new uses for steel. This system makes good use of steel's characteristics: It is wall-hung from F-frames which capitalize on steel's strength; it is made up of stamped modular parts which demonstrate steel's adaptability to mass production. It also presents two new design ideas: Base cabinets are replaced by suspended sliding units; upper cabinets are replaced by shelves with slide-down tambour doors that hide food containers and equipment that usually accumulate at the back of counters.



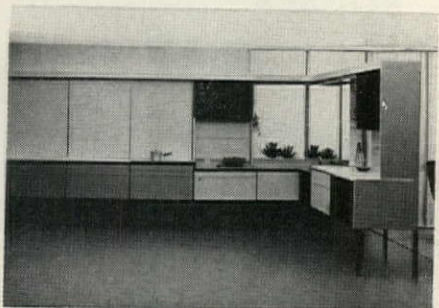
**1. HORIZONTAL CHANNELS** are bolted to the wall studs to support basic "F" members.



**2. MODULAR APPLIANCES** are cantilevered from the lower part of the "F" member.



**3. DRAWERS AND COUNTERS** are added. Divider at right rests on the floor.



**4. OVER-COUNTER STORAGE UNIT** has steel shelves concealed by tambour doors.

**Plastic sewer pipe** in 8", 10", and 12" diameters has now been included in federal specifications for sanitary and storm sewers under Amendment II to interim Specification ww-p-00380 (GSA-FSS). This provides a second nationally recognized standard, since a recent re-issue of Commercial Standard CS 228-61 on plastic drain and sewer pipe also covers 8" through 12" sizes.



**Basketry-tensegrity-dome** designed by R. Buckminster Fuller (who also invented the geodesic dome) is a new construction system that makes possible immense clear-span structures. Dome shown here is 72' in diameter, five stories high, and made up of 340 pieces of pre-cut 2x4 lumber fastened together with metal plates, nuts, and bolts. Fuller has been commissioned to build an 800' dome for a Tokyo baseball stadium and says he has mathematically plotted practical domes up to two miles high.

**Thermoelectric cooling** may soon be a practical reality. Reports Alwin B. Newton (vice president of Borg-Warner's York Division): "In the past year we reduced the thermoelectric material needed to pump a given amount of heat to approximately 25% of what was needed previously; and work now in progress bids fair to reduce it to less than 5% of what was needed just 12 months ago." In effect, this means thermoelectric cooling costs have been cut to one-fourth of what they were a year ago and will probably be cut to 1/20 soon. As a result, Newton says, York will market a new thermoelectric ice-maker next year.

**Central refrigeration/boiler plant** will serve 134 townhouses and a 385-unit, eight-story apartment in Washington's River Park redevelopment project (ENR Apr). This will be the first time a central plant has been used to heat and cool a large group of houses. Almost 7,000' of insulated pipe will carry hot and cold water from two 480-ton refrigeration machines and two 392-hp boilers located beneath the high-rise building. The heating or cooling water will run to fan-coil units in the basement of each townhouse, and from there ducts will circulate warm or cooled air through the unit. The system was designed by Carrier Corp. /END

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**Wood, steel, laminate, appliances...only Youngstown has them all!**

*What they want* is what Youngstown Kitchens offers! Homebuyers get the styles and brand name they prefer; you get competitive prices on kitchens with the nation's best-known and most trusted kitchen brand name!

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## Complete line of built-in appliances



Youngstown built-in dishwashers available in Brushed Chrome, Coppertone, Woodcharm laminates, and choice of colors in steel. 24" and 30" models available.



Gas or electric built-in ovens available in Coppertone, Brushed Chrome, Pink, Yellow and Turquoise. Also under-counter oven-range combinations.



Early American Antique Copper vent hood. Other models include: Standard—Brushed Chrome or Coppertone; Deluxe—Stainless Steel or Hammered Copper; Ductless—Brushed Chrome or Coppertone.



Super-thin gas or electric range tops as little as 3" deep, allowing drawer space underneath. Choose from many models in popular sizes. Color selection same as ovens.



Youngstown food-waste disposers with long-life cutting teeth. Safe for sewer or septic tank. Choice of several models.



Youngstown cabinet sinks are available in many styles and sizes with graceful appearance and extra convenience.

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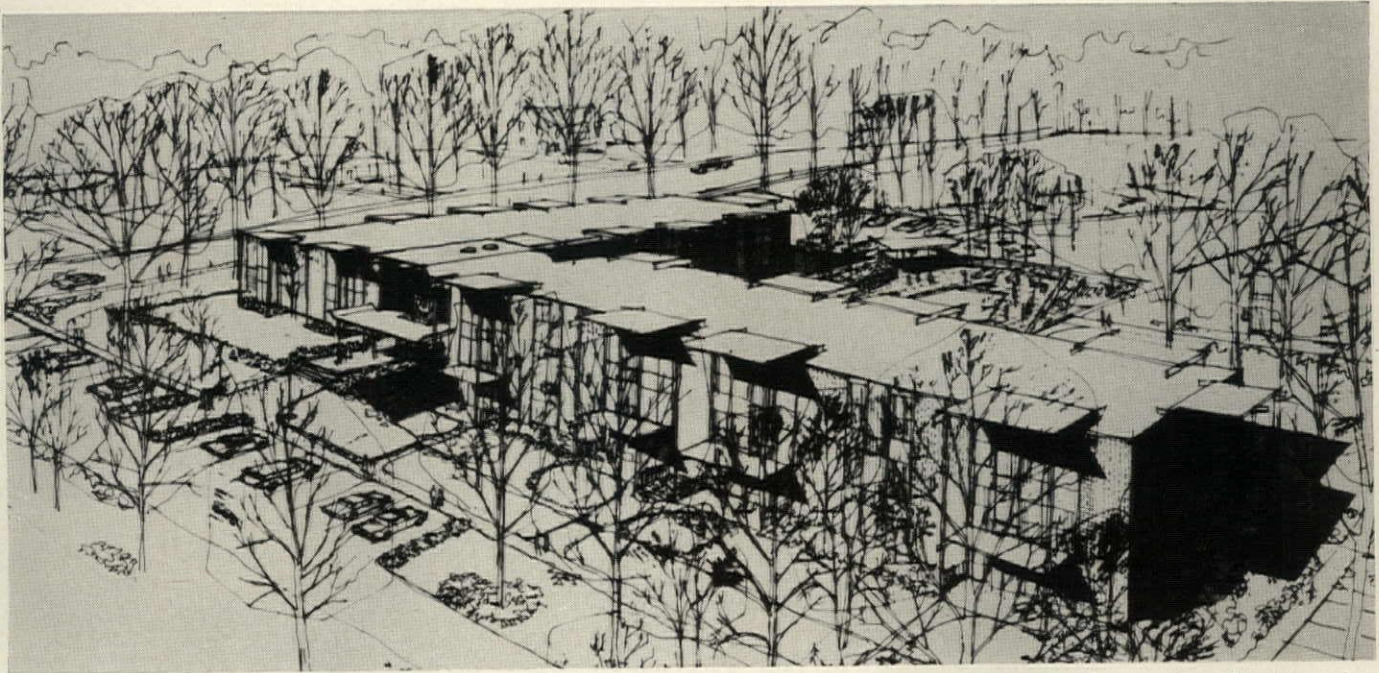
Get the full story! Let Youngstown fill your kitchen needs.



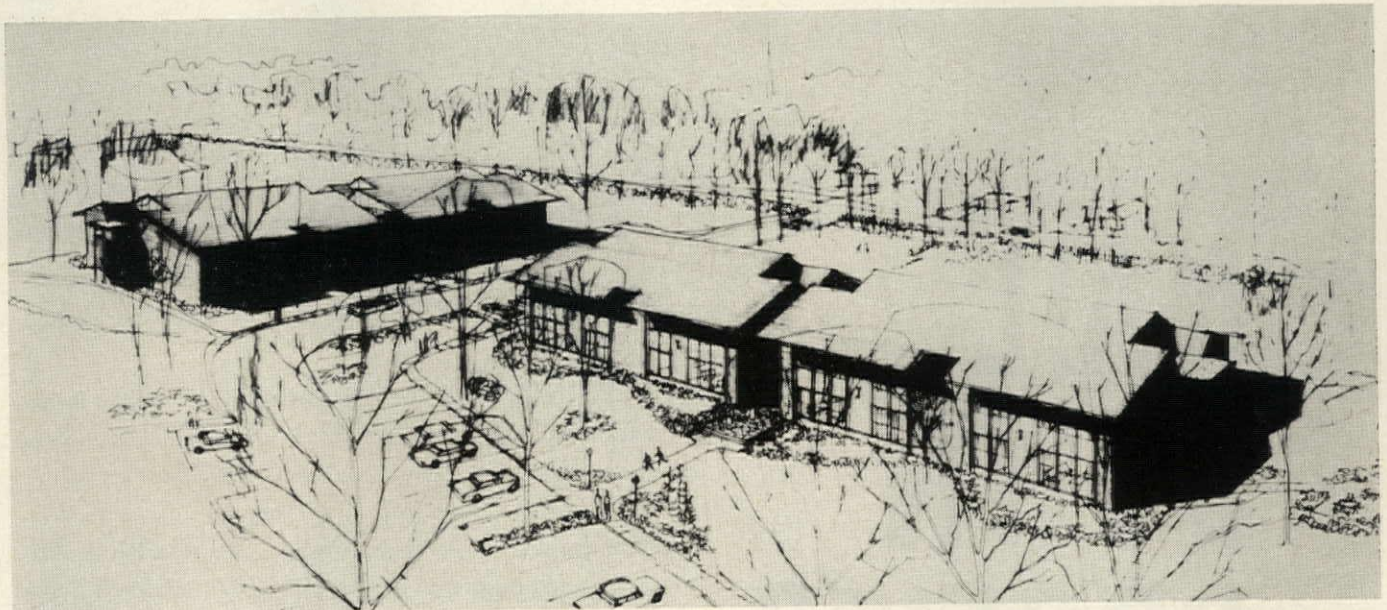
# Youngstown Kitchens

DIVISION OF MULLINS MANUFACTURING CORPORATION  
WARREN, OHIO





**FOR ADULTS ONLY:** Contemporary-style buildings with one or two bedrooms are on one corner of property with a separate swimming pool.

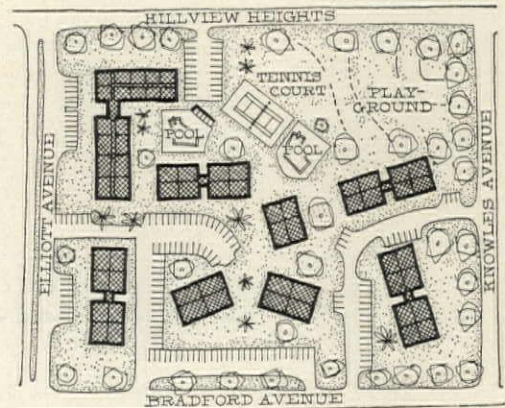


**FOR FAMILIES WITH CHILDREN:** Two-story buildings have pitched roofs to look like houses, separate dining rooms, and up to three bedrooms.

## Families with children have their own buildings here

To separate families with children from other renters, these new apartments in Nashville have buildings for each group. The flat-topped buildings above for adults only have living rooms well isolated from bedrooms, so one person can entertain without disturbing a roommate. A lavatory-dressing table is outside the bath (so steam won't spoil a girl's makeup). There is a built-in dining table.

Apartments for families with children are larger, some with two baths. They have a common play balcony, are near outside playgrounds and a children's pool. Designed by Architects Swensson & Knott, apartments range from 607 to 1,210 sq ft, rent for \$100 to \$150.

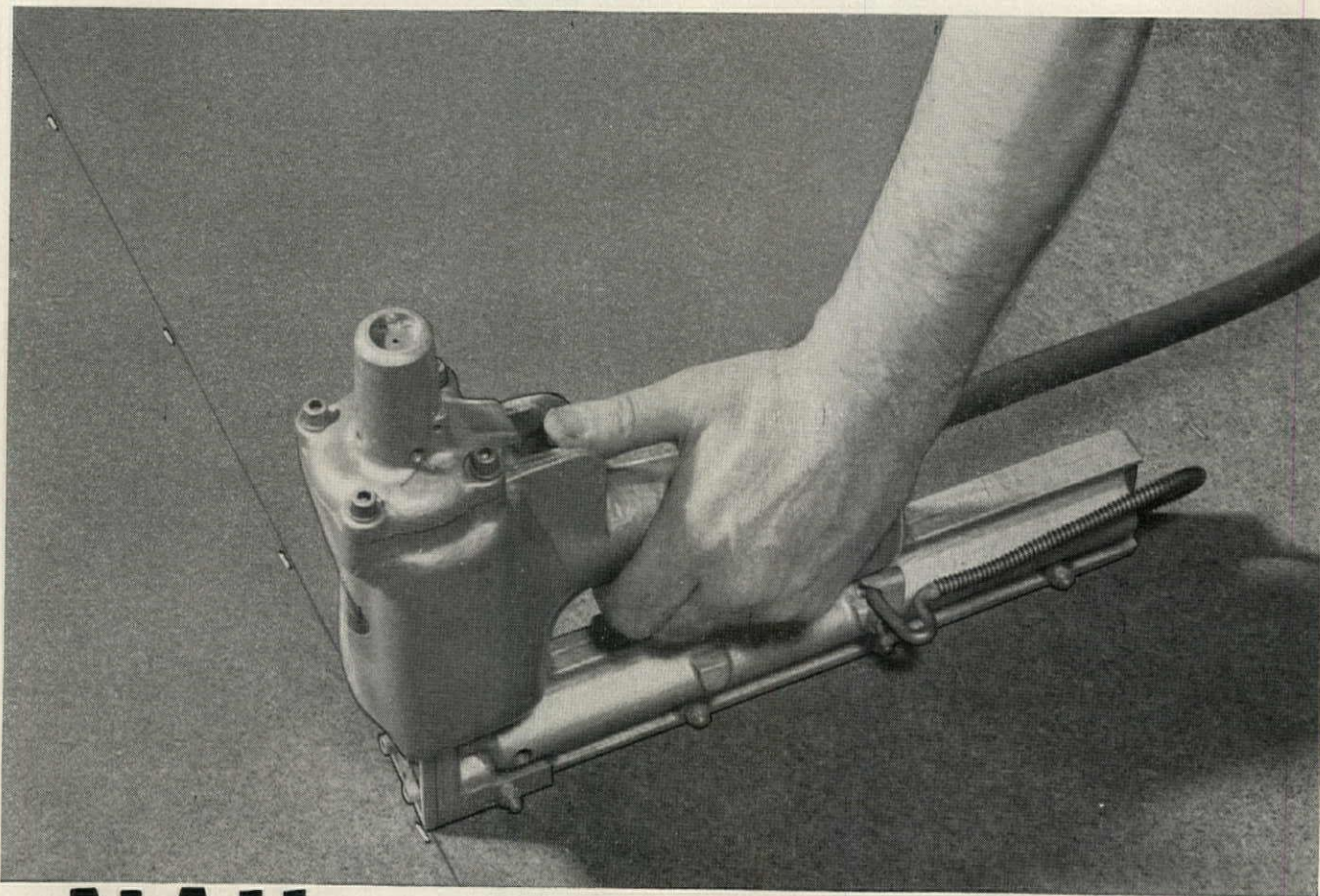


**PLAN** has 132 apartments in 13 buildings, parking for 163 cars, old trees, lavish landscaping, and three acres of open area on the nine-acre site.

### More about the leaders

*New models in Puerto Rico sell well at \$11,750 to \$13,650 .....p 195*

*Realtor turns old house into office for remodeling sales .....p 198*



# NAIL DOWN PROFITS

... WITH SPOTNAILERS Every time a carpenter fumbles in his apron for a nail and drives it with a hammer you lose money. Efficient builders on the jobsite and home manufacturers in the factory are driving fasteners up to 2" long with the touch of a trigger or pushbutton. They are cutting costs, reducing worker fatigue and erecting homes in all weather with automatic Spotnailers—how about you? Compare the cost savings below and estimate how much you can save.

An eastern contractor's crew applied sheathing 4-5 times faster with a Spotnailer.

A contractor found he could Spotnail plywood at 25% of his hand nailing costs.

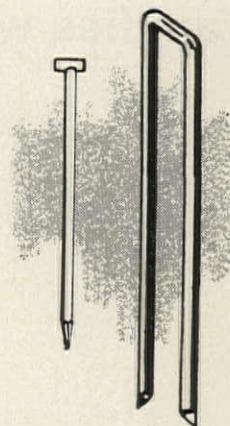
A Pennsylvania contractor saved \$125 per house by Spotnailing sub-floors, interior walls and the roof.

An Ohio builder doubled production of roof trusses just by giving the same crew a Spotnailer and box of staples.

A California builder found he could consistently Spotnail 3 times faster on 4 different rough sheathing jobs and on other finishing work.

An Oregon builder applied roof shingles 6 times faster with a Spotnailer.

Send for our "Builder Brochure" with F.H.A. Standards and 14 Illustrations of Spotnailers cutting costs.



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ON THE JOB

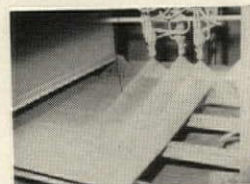
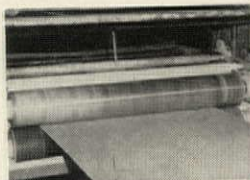
## EXCLUSIVE 2-COAT PRIME PAINT PROCESS



TO ELIMINATE  
PAINT FAILURE

Prime painting protects the panels up to 90 days in the field. Only Evanite offers you double protection with 2 coats of prime paint. The first coat is pressure rolled onto the panel to completely cover and seal. Second coat, applied by airless spray, assures even tone and uniform paint coverage. Infra-red heat ovens bake on the prime paint . . . edges and ends are sealed too!

Paint Color: Velvet smooth dove grey. Panel Sizes: 4 ft. wide . . . 8, 9 and 10 ft. lengths.



## Eliminates Hairline Checking

Evanite Overlay Plywood Siding eliminates hairline checking and resists grain raise. Surface is tougher than solid red oak. Evanite prime-painted SIDING finishes beautifully . . . saves half the paint cost by eliminating one round of painting on the job.

- Evanite prime-painted surfaces are **easier** to finish coat!
- The surface is tough and abrasion resistant!
- Ideal for SIDEWALLS, SOFFITS, GABLE ENDS, ACCENTS!

See these big samples and examine their sturdy construction in the Evanite Siding Sales Center at your dealer.

## 4 TEXTURES

### SMOOTH

For accent areas, soffits . . . or any exterior or interior area where a smooth, tough surface is desired.

### TEXTURE 1-11

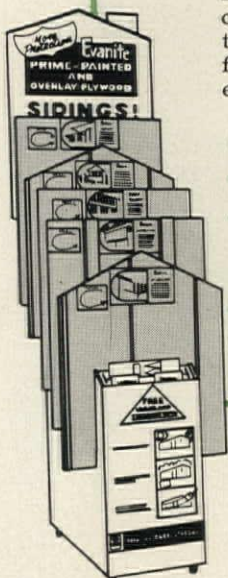
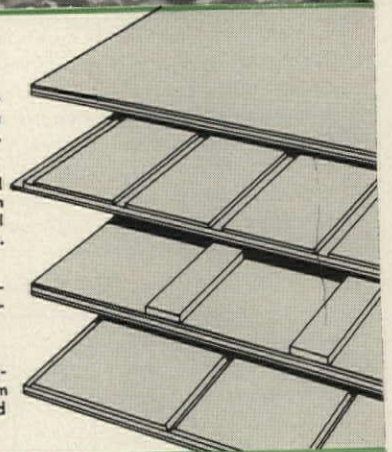
A uniform vertical texture grooved on 4", 6" or 8" centers. Either in overlay or natural plywood. Special end joints for continuous pattern.

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A rugged, exterior wall. Comes complete with matching color prime-painted battens.

### VEE-PLANK

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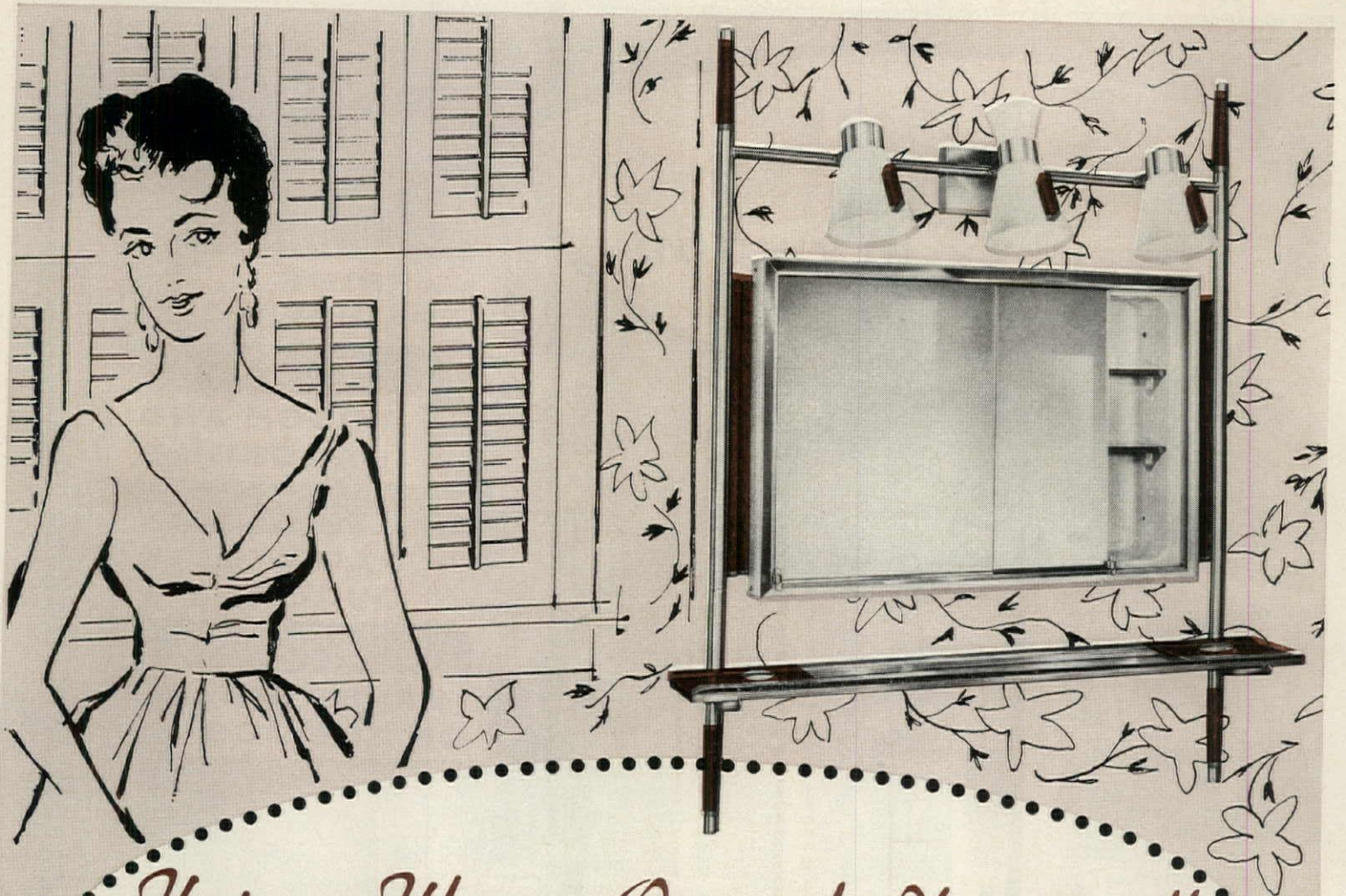
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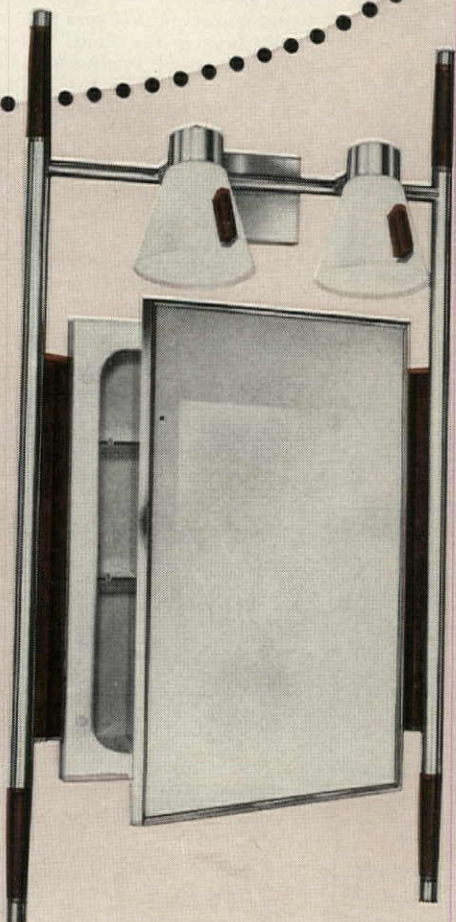
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*by* NATCCO

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This is truly original bathroom "furniture" . . . living-room-styled by NATCCO for that smart look. The austere look of conventional medicine cabinets is eliminated with NATCCO'S new bathroom cabinetry which remains fully functional in every respect. Modern beamed lighting with individual swivel bullet lights, controlled by a three-way switch. Mirrors framed in stainless steel, gleaming chrome plate contrasted with walnut trim. Each cabinet is of seamless deep-drawn, one-piece construction with rounded interior corners . . . easy to clean, and keep clean, too. Each cabinet has a conveniently located electrical outlet and the Model 5000-L offers the plus features of a built-in nite light and a smart decorous cosmetic shelf. All this marks NATCCO as first and finest with new bathroom cabinets . . . the perfect companion to modern living.



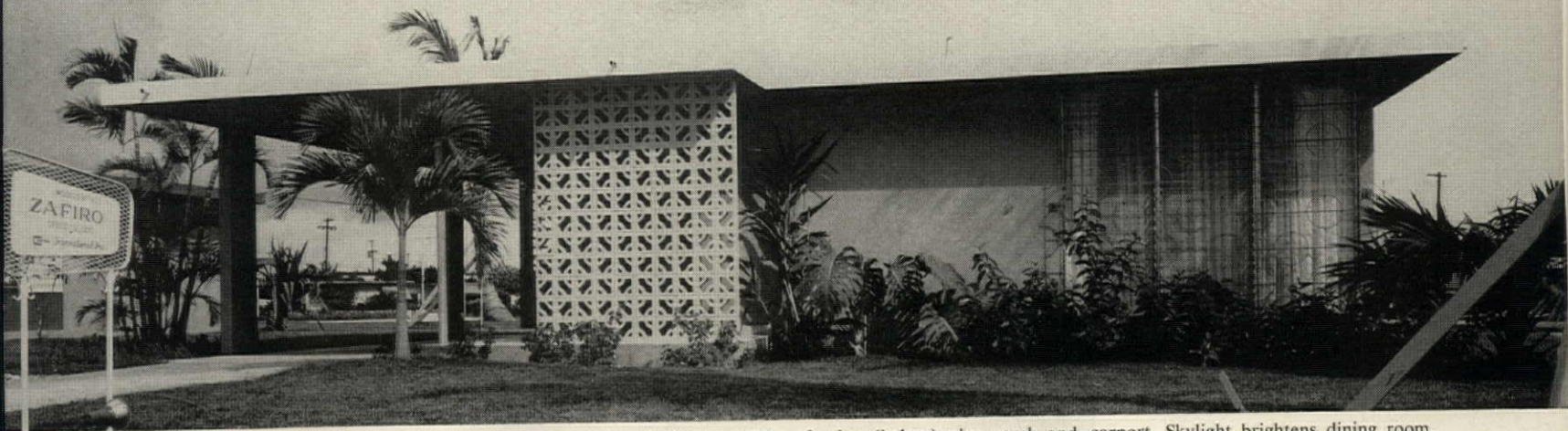
| SPECIFICATIONS |                                |                       |                    |                   |
|----------------|--------------------------------|-----------------------|--------------------|-------------------|
| MODEL          | MIRROR SIZE                    | WALL OPENING          | BULB SIZE          | OVERALL SIZE      |
| 5000-L         | TWO 14" x 18" EACH PLATE GLASS | 27" WIDE 17 1/2" HIGH | 3 REQ 60 WATT EACH | 38" WIDE 46" HIGH |

| SPECIFICATIONS |                       |                   |                    |                   |
|----------------|-----------------------|-------------------|--------------------|-------------------|
| MODEL          | MIRROR SIZE           | WALL OPENING      | BULB SIZE          | OVERALL SIZE      |
| 2000-L         | 16" x 22" PLATE GLASS | 13 1/2" x 18 1/2" | 2 REQ 60 WATT EACH | 21" WIDE 41" HIGH |

SIMILAR MODELS AVAILABLE FOR SURFACE MOUNTING

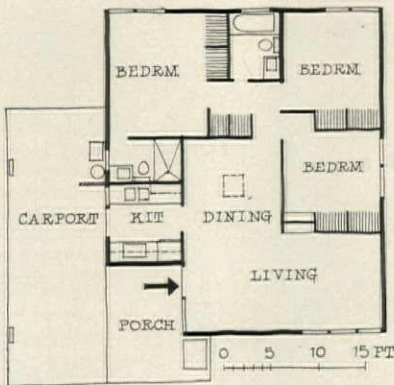


**NATIONAL STEEL CABINET COMPANY**  
CHICAGO, ILL.      EDGEFIELD, S. C.



**\$12,500 MODEL**, with three bedrooms and two baths, has 971 sq ft plan (below) plus porch and carport. Skylight brightens dining room.

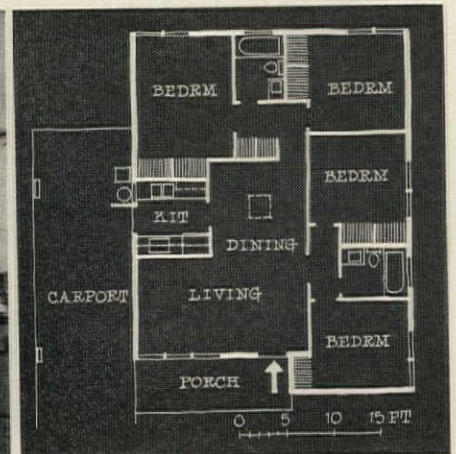
## New Centex models at \$11,750 to \$13,650 sell well in Puerto Rico



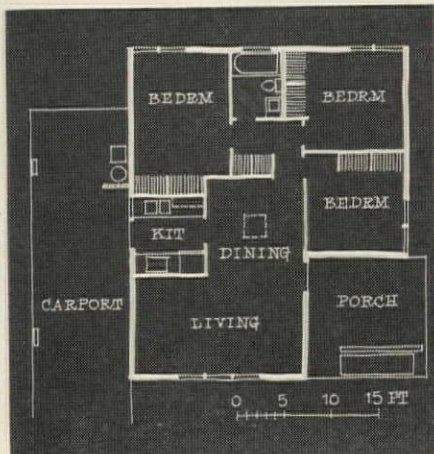
Centex International sold over 500 of these three models in the first eight months of its new Puerto Rican operation. Largely because of the success of these designs by Architects V. Muniz-Nunez and Sargent, Webster, Crenshaw & Folley, Centex has decided to build on a permanent basis in Puerto Rico. The houses, in an 800-lot subdivision

next to a large shopping center, are sold FHA and conventionally. Prices include a built-in range and oven, garbage disposer, hot water heater, and ceramic tile bath with colored fixtures (furnace is not needed in Puerto Rican climate).

Exterior walls are 5" poured concrete, partitions 4" concrete blocks. Roof and slab are also concrete.



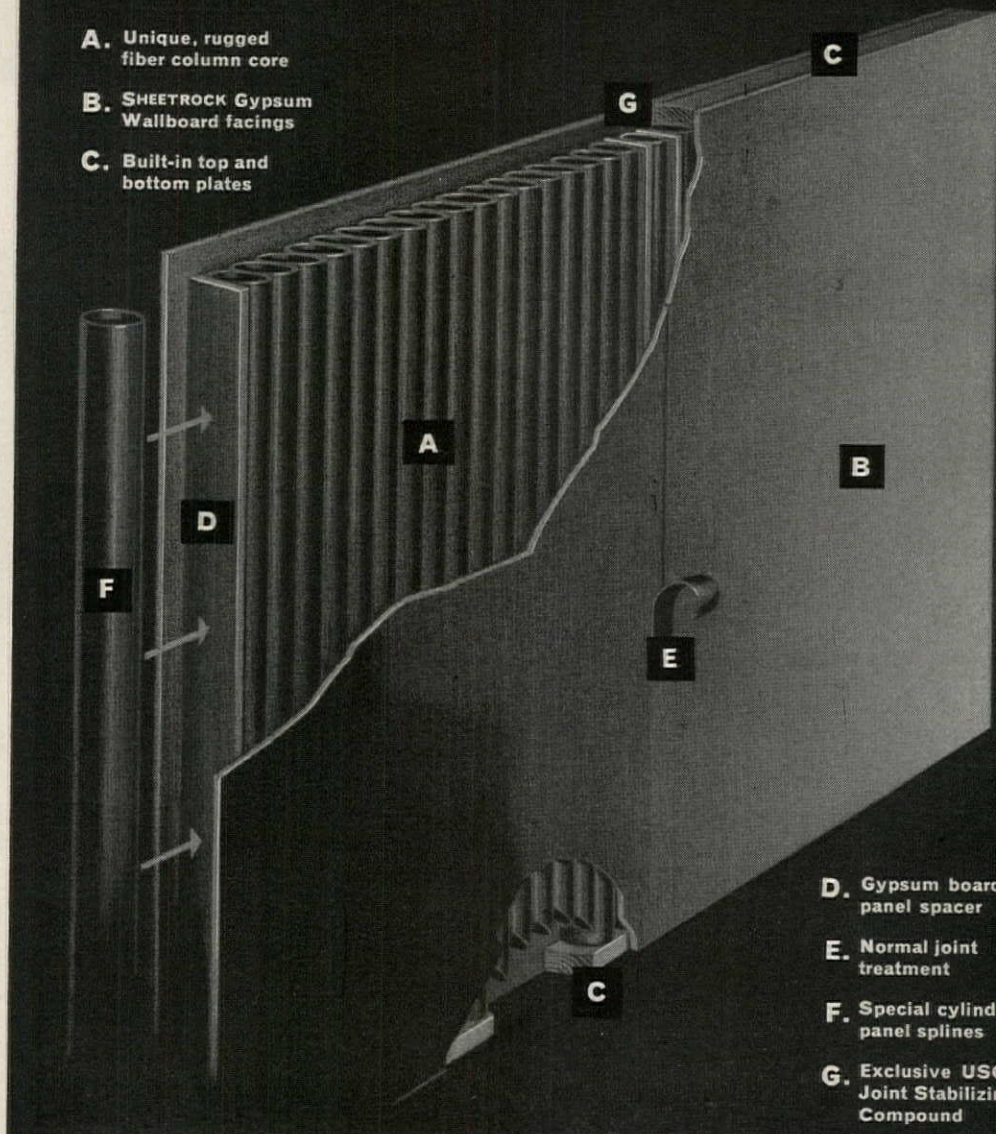
**\$13,650 MODEL**, with four bedrooms and two baths, has 1,081 sq ft, plus porch and carport. Vaulted roof is a popular feature.



**\$11,750 MODEL**, with three bedrooms and one bath, has 899 sq ft, plus porch and carport. Water heater and laundry tub are in carport.

Leaders continued on p 198

- A. Unique, rugged fiber column core
- B. SHEETROCK Gypsum Wallboard facings
- C. Built-in top and bottom plates



- D. Gypsum board panel spacer
- E. Normal joint treatment
- F. Special cylindrical panel splines
- G. Exclusive USG® Joint Stabilizing Compound

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# STRUCTICORE

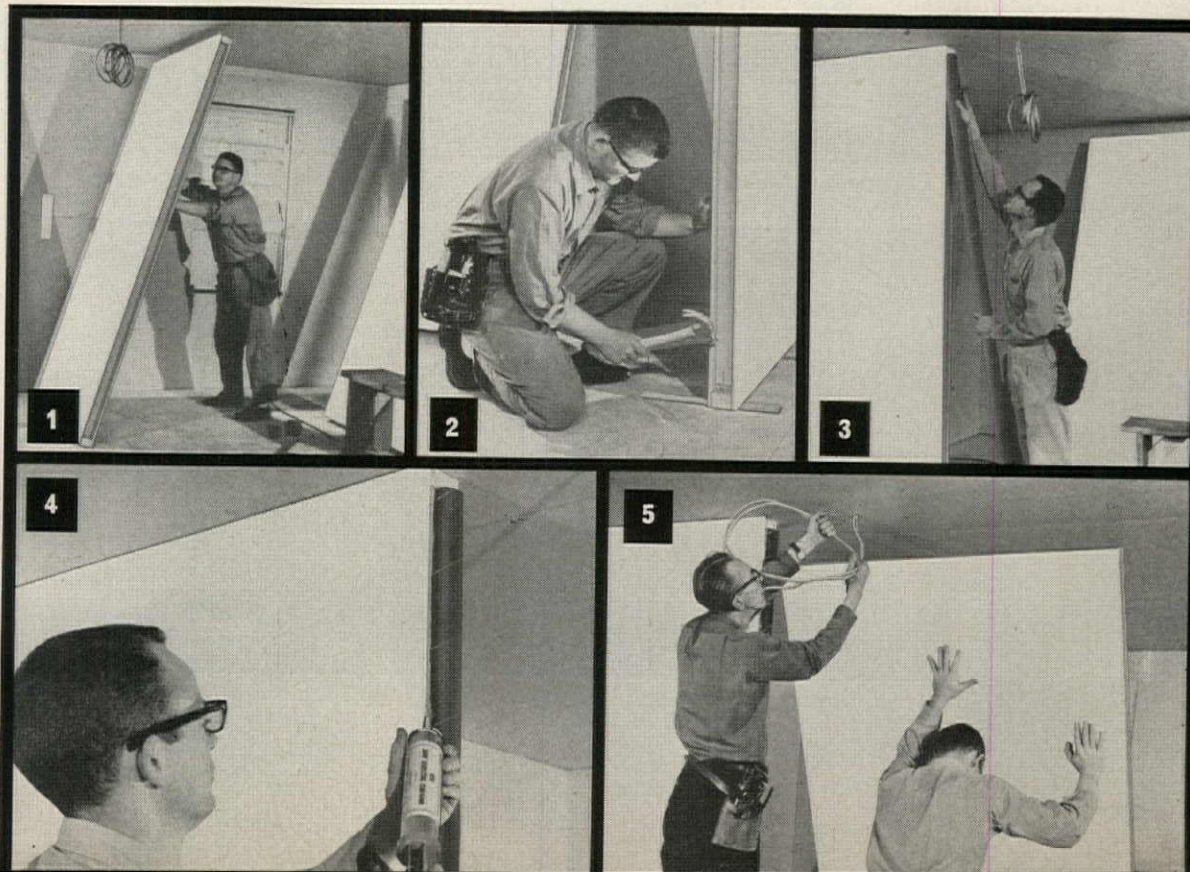
**1** STRUCTICORE Panels are ready to erect on the job—in minutes. No studs to saw, straighten, or nail—speeds installation.

**2** No framing, no face nailing. STRUCTICORE eliminates 705 framing nails and 1,365 wallboard nails in every 1000 sq. ft. of partitioning. No nails to "spot" or "pop."

**3** Full-length panel splines provide an uninterrupted core at the panel joints—"press fit" backs up panel edges to add strength.

**4** Specially developed USG Joint Stabilizing Compound "welds" joining panel edges—eliminates independent movement. Panels join together to form a strong, rigid wall.

**5** Vertical fiber columns spaced every 2½" on center substantially reduce impact sound, add rigidity to panel, provide ready-made electric wiring chase.



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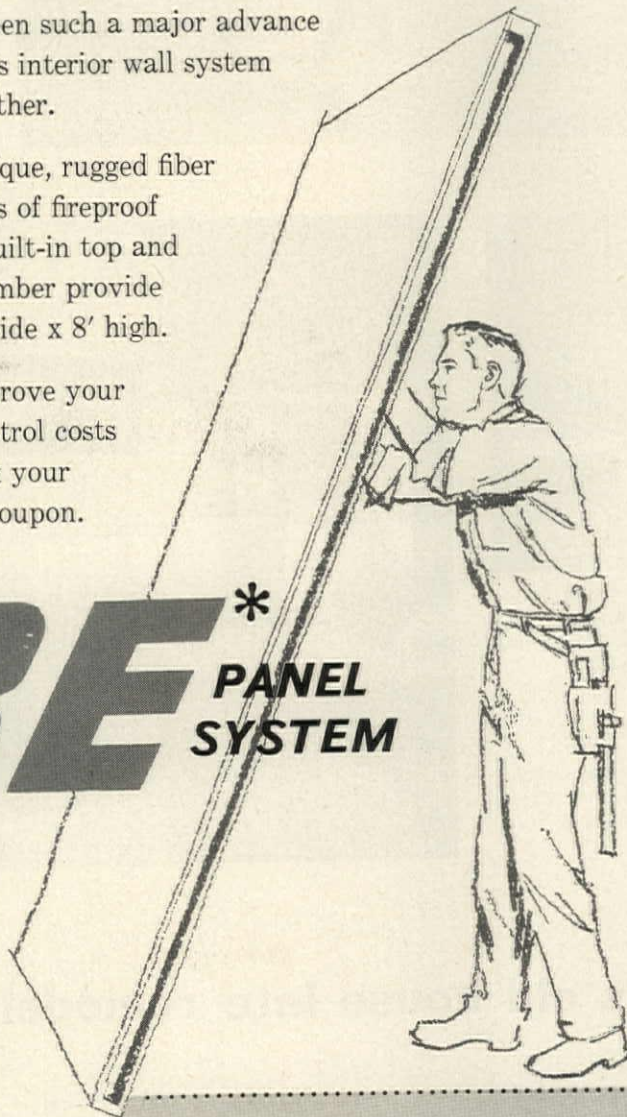
Not since the truss roof has there been such a major advance in component construction. Now this interior wall system reduces job-site fabrication even further.

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## **CORE** \* **PANEL SYSTEM**

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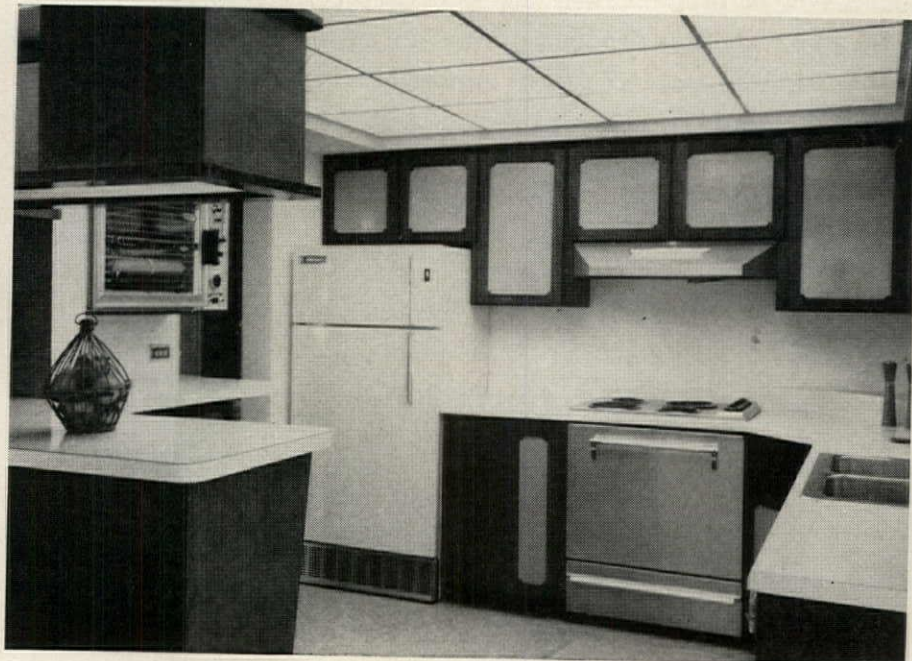
**BEFORE:** Backyard was stretch of largely unusable grass with a lonely, detached garage at rear of lot which helped give house a pre-World War 2 appearance.

**AFTER:** Backyard became a pool and patio, enclosed with screens or fences. Garage became a shower and dressing room. Built-in barbecue is another feature.



**BEFORE:** Old kitchen had no charm or attractiveness, dated the house as at least 25 years old. Stove, cabinets, sink, and lighting were obviously ancient.

**AFTER:** Kitchen was completely rebuilt. Luminous ceiling, new cabinets, full set of appliances, new flooring, fresh colors were principal new features.



## Realtor turns old house into remodeling sales office

R.C. Hilton of Tampa believes the best way to show house modernization products is in a house. So when his realty firm went into the modernization business, he bought an old house on a heavily traveled street and remodeled every room as a demonstration of what prospective customers might also do. Since he opened in January, he has been selling about one job a day.

Most spectacular changes in the remodeled house were in the backyard and the kitchen shown above. But every room got a new and dramatic treatment. The old-fashioned living room was enlarged to include a former porch. The living room windows were also en-

larged, and new lighting and light-colored resilient flooring were added. Rear bedrooms were opened up with sliding glass doors to a patio. The old bath was rebuilt and a new bath added. A contemporary facade was designed, and the whole exterior freshened up.

Realtor Hilton's organization is made up of experienced building men. "We realized public confidence in remodelers has fast deteriorated," he says, "to renew it we organized a team of well known, responsible sub-contractors, suppliers, financial institutions, and real estate people.

"We are not the usual remodeler. We are a group of business people long

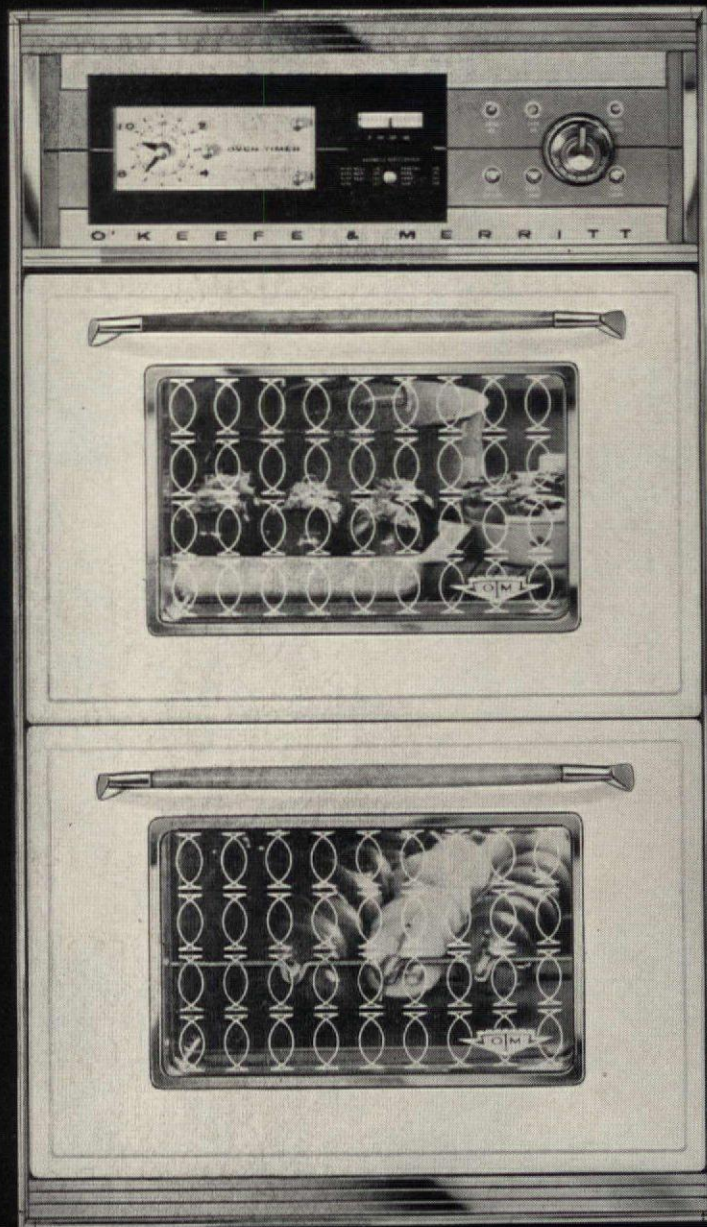
established in Tampa who have joined forces to aid and abet community improvement. The public seems to appreciate this and to have confidence in us. We intend to see that they get value for their dollars and fair treatment."

On his team Hilton has a leading bank and a total of 27 well-established suppliers and contractors who can do any type of modernization work. "Our approach," he says, "requires first a complete survey and analysis of the customer's needs, financial situation, neighborhood values and appraised value of the house before and after remodeling." The firm name is appropriately, Change Inc. /END



# Open the oven door


Your first hefty feel of that rugged handle tells you that this one is quality through and through. Solid. The door opens without a murmur. No creaks, no squeaks. Inside, *usable* oven space to spare. Look further—power Grilleator Broiler, Automatic Triple Rotisserie, Roastmeter, easy-to-set automatic clock, low temp oven control, lift-off doors, removable oven door seals for easier cleaning. Accented by handsome scrolled glass design. Companion surface units in many sizes, all with *exclusive* Star Jet burners. Wide choice of decorator colors. Precision engineered with traditional O'Keefe & Merritt care and pride. Best salesmen your kitchens could ask for.



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# O'Keefe & Merritt

Look to  for a fully-coordinated, single-source package of buyer-accepted kitchen products.



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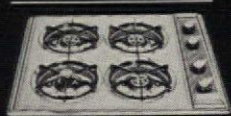
2. BUILT-INS



3. DISHWASHERS



4. UNDERCOUNTER MODELS (20"-30")



5. SURFACE UNITS



6. DISPOSERS



7. SINKS



8. HOODS

O'KEEFE & MERRITT HH5-62  
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Please send me facts about the appliance(s) I've circled.

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|---|---|---|---|---|---|---|---|
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 |
|---|---|---|---|---|---|---|---|

NAME \_\_\_\_\_

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STATE \_\_\_\_\_



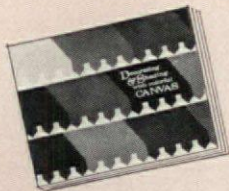
# 89

## DRAMATIC IDEAS

FOR DECORATING AND SHADING WITH COLORFUL

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Please send free copy of canvas awning idea booklet.

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# Moistureproof your new homes

for as low as \$20.<sup>00</sup>



Every new home buyer is leery about damp basements. You can turn this selling problem into a selling advantage if you install tough, low-cost DURETHENE® polyethylene film in crawl spaces, under basement slabs, inside walls, floors, and ceilings. It prevents leaks in foundations or seepage through walls. Moisture can't get in to peel paint, decay untreated lumber, crack or spall concrete, warp or damage wood floors. DURETHENE film is easy to install, cuts labor costs, and eliminates costly customer call-backs. Many builders have used it to moistureproof their homes for as little as \$20.00.

To help you tell prospective customers your new homes are permanently dampproof, Koppers will supply you with Desert Dan certificates. Display them prominently to certify that your homes are "DURETHENE Dry," a symbol of quality construction.

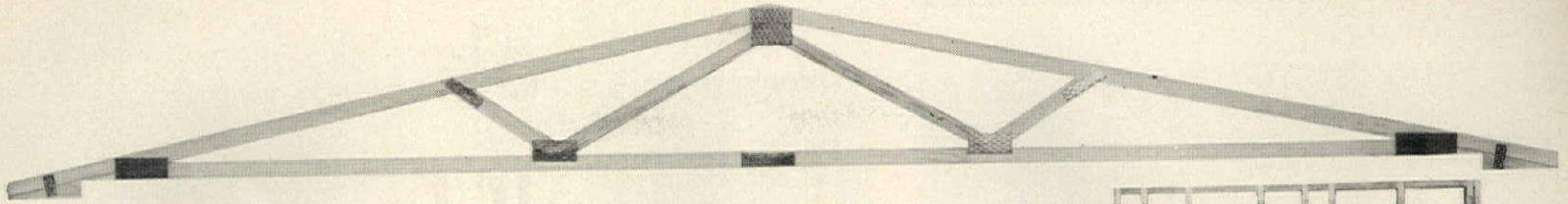
For the name of your nearest DURETHENE dealer, write Koppers Company, Inc., Dept. H52, Plastics Division, Pittsburgh 19, Pa.



## Durethene

POLYETHYLENE FILM

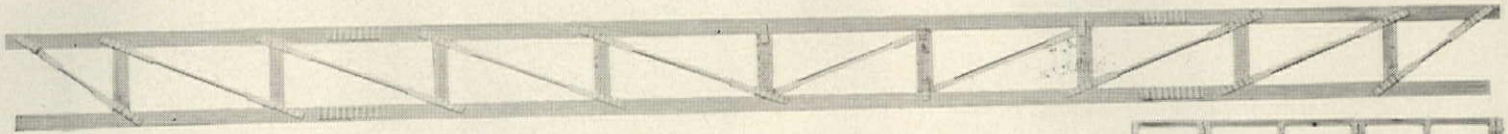
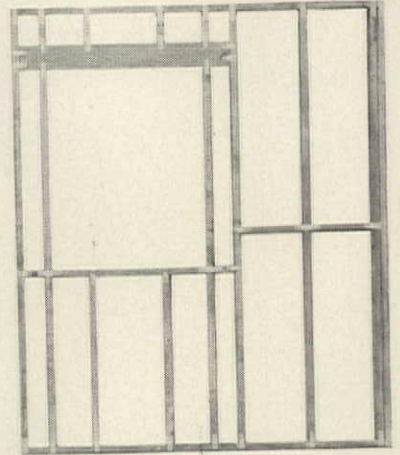
HOUSE & HOME



**“We recommend top quality lumber  
in our Gang-Nail component systems...”**

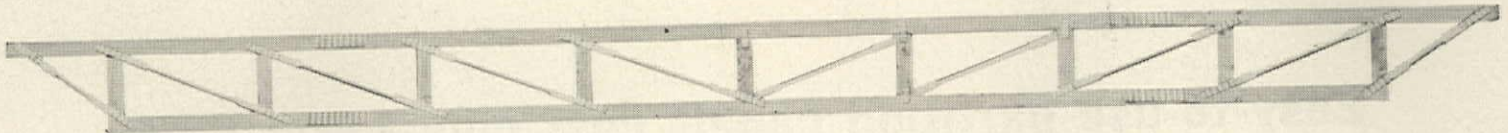
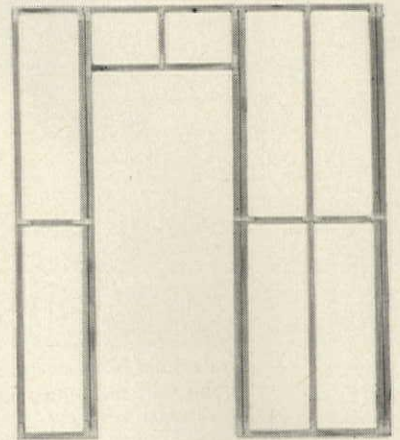


says *Mr. J. Calvin Juriet, President  
Automated Building Components, Inc.*



**“...and Southern Pine fulfills  
all our strength requirements.”**

“A component system is only as good as the material employed. We feel we have the most versatile component systems available today; the most versatile lumber for trussed rafters, floor trusses and other components is top-quality Southern Pine.”

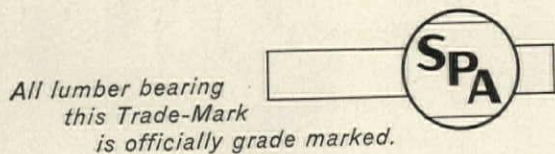


**Check these important reasons:**

- Lumber for components, as well as conventional construction, must be uniform in size and stability, must insure tight, accurate fit at every joint.
- Trussed rafters, floor trusses, and other components must meet exacting strength and load requirements. Southern Pine, uniformly graded through its entire length, is best suited for simple beam, cantilever, continuous or tension loading design.
- Southern Pine is tops for hardness, toughness, bending strength, nail-holding power, according to government tests.

- The Federal H&HFA says that the requirement for an all-purpose, full-length stress-rated grade to use in trusses and other light framing is “most nearly approached today in Southern Pine.”

The same qualities that make Southern Pine the preferred lumber for components make it your best choice for every building need. Southern Pine, from SPA mills offers bonus values in boards and dimensions, and in finished items like millwork, siding and paneling.



**SOUTHERN PINE**

*It is Dry, pre-shrunk...from the mills of Southern Pine Association.*

Write today for these free bulletins:

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

Please send the following technical bulletins:

Stressed Grade Guide     Trussed Rafter Data  
 How to Specify Quality Southern Pine

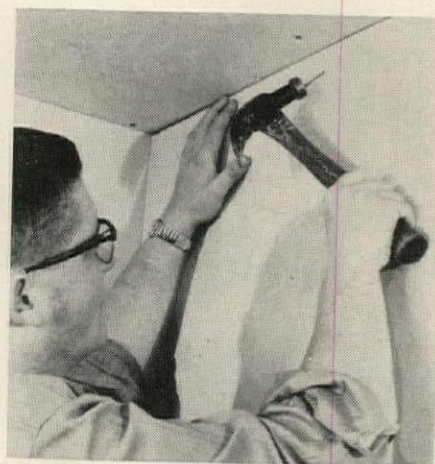
NAME \_\_\_\_\_ TITLE \_\_\_\_\_  
CITY \_\_\_\_\_ ZONE \_\_\_\_\_ STATE \_\_\_\_\_  
FIRM NAME \_\_\_\_\_



**1** Partition is started by nailing cleat to outside wall, then tilting up panel and slipping its recessed edge over the cleat.



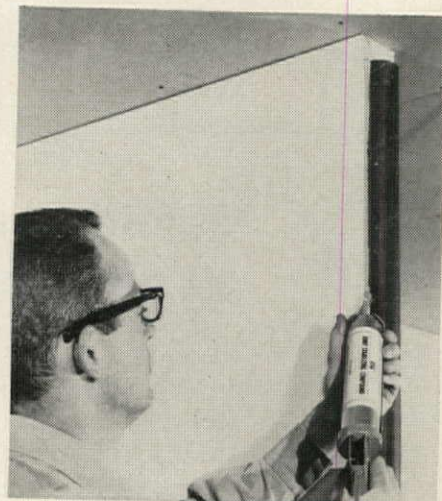
**2** Panel is jammed against ceiling by driving shims under bottom edge. It is end- and toe-nailed to floor through the bottom plate.



**3** Panel is toe-nailed to joists with 10d casing nails no more than 24" oc. Blocking is needed if partition parallels joists.



**4** Full-length tubular spline is inserted in open edge of starter panel, then tapped lightly with palm of hand to assure snug fit.



**5** Joint-stabilizing compound is applied to edges of starter panel. Second panel is pushed over spline, previous steps repeated.

## Easy-to-use partition panels cost only 19¢ a sq ft

Walls built with US Gypsum's new Structicore panels look and feel like conventional walls but have all the labor-saving advantages of panelized construction. And unlike some other panel systems, the new panels require no complex layout and joining and can be installed by ordinary workmen with minimum supervision. Panels are 4' x 8' and 3/4" thick, have conventional 3/8" gypsum faces and tubular cardboard cores.

Other assets of the new system are:

1. High impact resistance—panel faces are continuously glued to full-height cores spaced only 2 1/2" oc.

2. Fast installation—top and bottom plates are part of the panel, do not have to be installed separately.

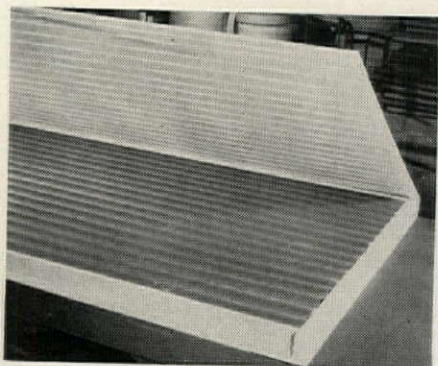
3. Strong joints—edges of panels are continuously supported by full-height splines and glued with special adhesive.

4. Fast finishing—there are no nails at the joints or in the panel field, so spackling and taping are minimized.

USG says Structicore panels are now available everywhere except west of the Rockies.

US Gypsum Co, Chicago.

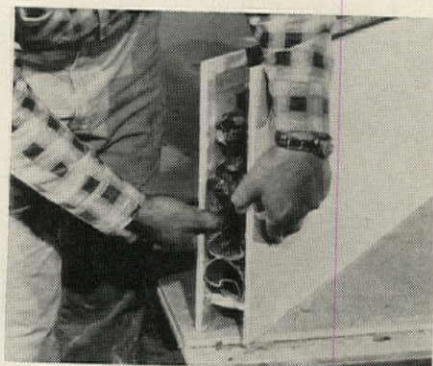
For details, check No. 3 on coupon, p 256



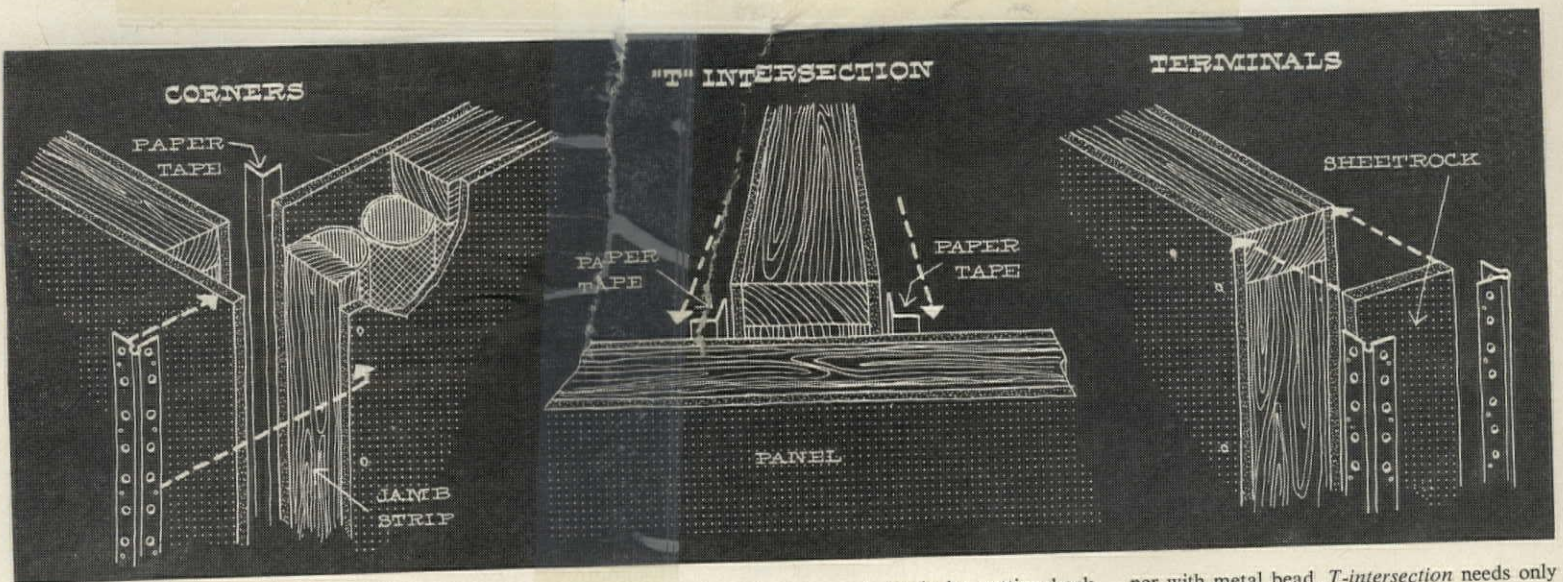
**CARDBOARD TUBES** form panel core, are fastened to gypsum with ribbons of glue.



**CUTTING PANELS** is easy with a portable electric power saw or an ordinary hand saw.



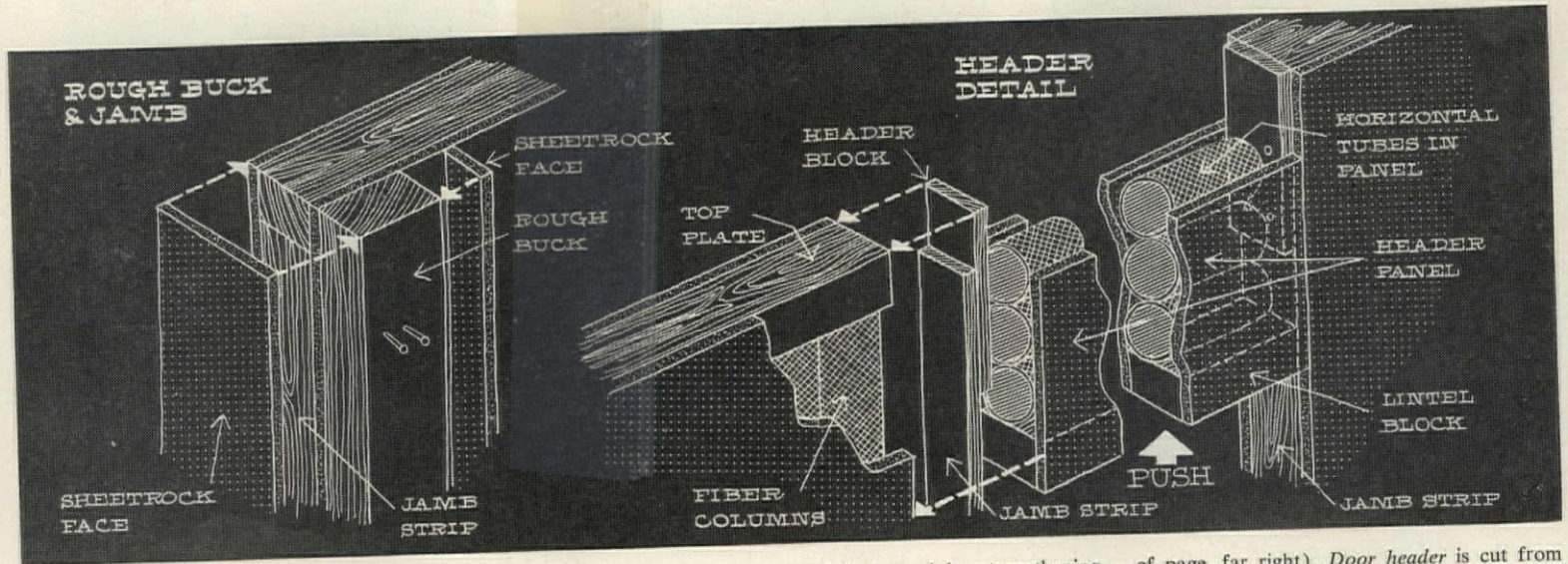
**BENDING TUBES** permits insertion of header or lintel blocks wherever needed.



**How to use panels at corners**

Right-angle corner is made by cutting back one panel's edge to leave nailing flange of gypsum board 3 1/2" wide, then nailing jamb strip in edge of a second panel, and finishing cor-

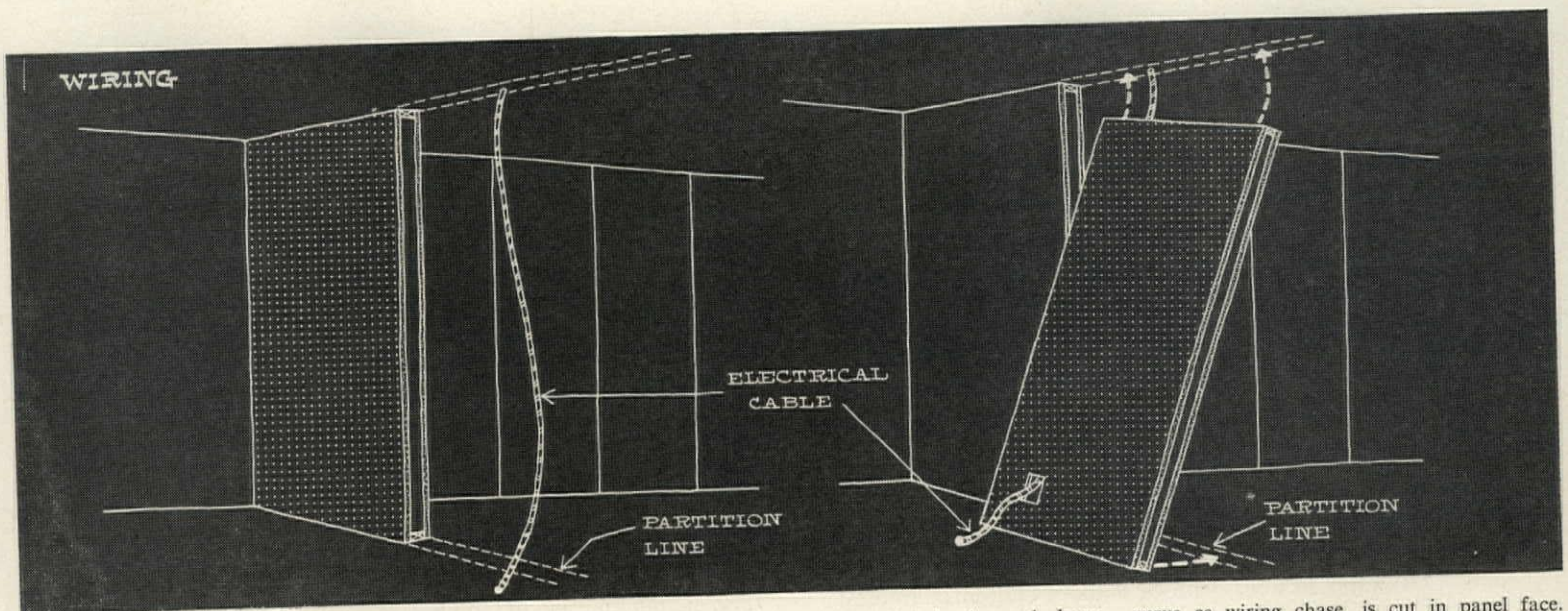
ner with metal bead. T-intersection needs only paper tape reinforcing. Terminal end is reinforced with wood jamb strip in panel edge, then covered with gypsumboard and beads.



**How to form openings for doors**

Right-angle jamb is formed by strengthening panel end with jamb strip, then nailing on rough buck and covering it with gypsum board (straight jamb is like terminal at top

of page, far right). Door header is cut from standard panel section. Tube ends are recessed to clear header blocks which are nailed to jamb strips of full-height panels.



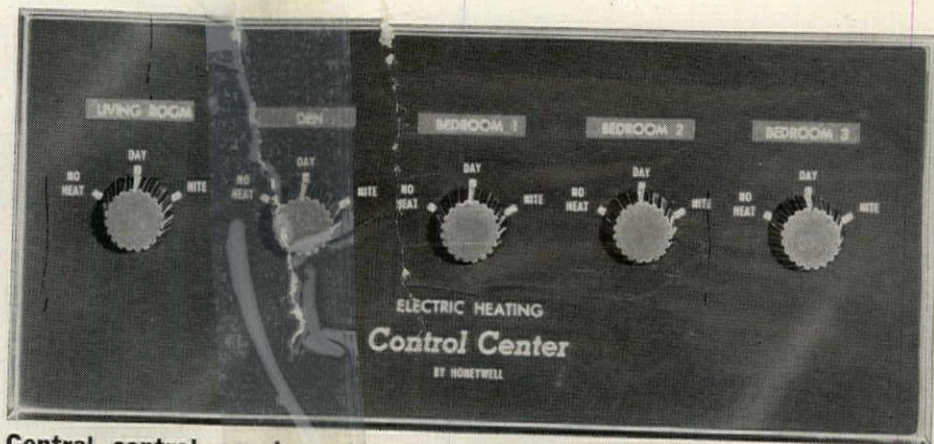
**How to wire outlets and switches**

Cable or flexible conduit is dropped down from ceiling before panel is installed. A 1 3/4" hole is drilled in top plate of panel for cable. Outlet opening, centered on tube that will

serve as wiring chase, is cut in panel face. Cable is fed down through tube as panel is tilted into place. Self-clamping electric outlet box is used.

New Products continued on p 204

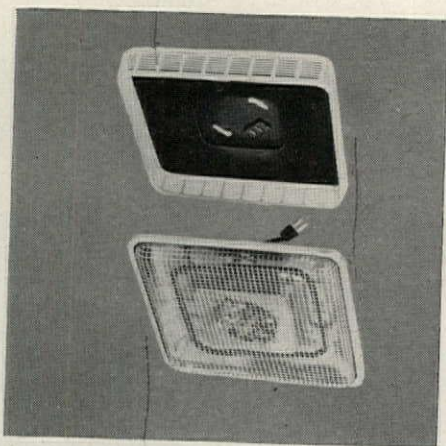
**For electric heat:  
new controls and  
new equipment**



**Central control panel** provides remote switching for up to ten individual low-voltage room or zone thermostats. It lets the homeowner regulate temperature (off, day, or night) throughout

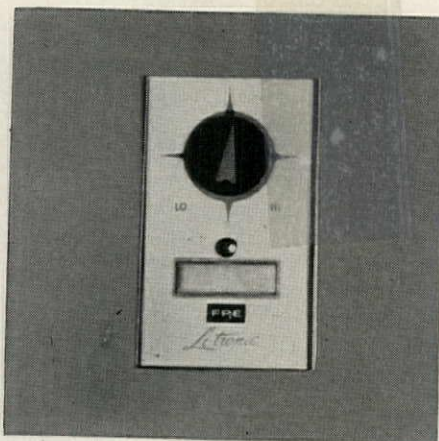
house without making a room-by-room tour. Model W476 uses special relays to set temperature back 8F at night.

Minneapolis-Honeywell, Minneapolis.  
For details, check No. 4 on coupon, p 256



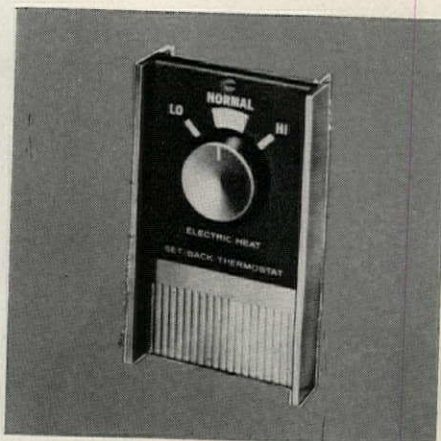
**Ceiling heater** is designed for easy installation: Rough-in plate (top) is mounted on standard 4" hexagon ceiling box; then heater is plugged in, attached with two screws. Galaxy heater is 10 7/8" square, uses 1,250 watts.

Arvin Industries, Columbus, Ind.  
For details, check No. 5 on coupon, p 256



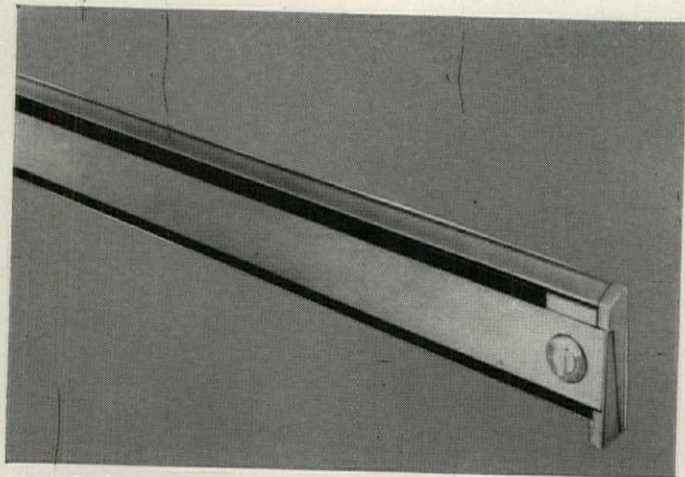
**Light-actuated thermostat** sets heat back 7F when room is dark, turns it up again when daylight or artificial light brightens the room. This provides automatic temperature control without attention by the homeowner.

Federal Pacific, Newark.  
For details, check No. 6 on coupon, p 256



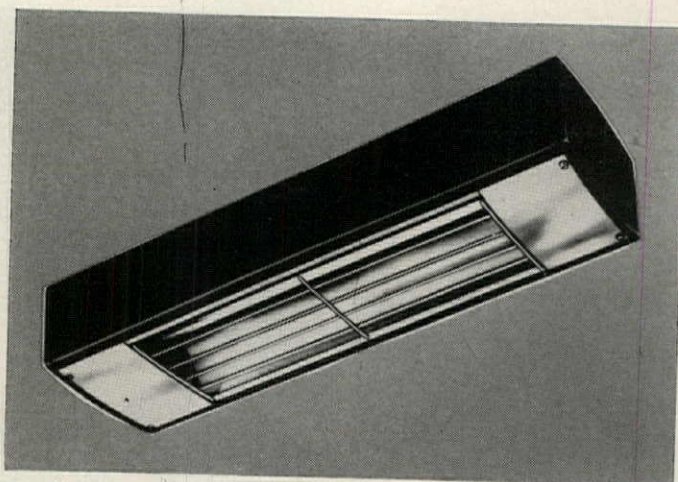
**Remote set-back thermostat**—for motels, schools, and other multiple occupancy buildings—sets heat back approximately 15F from a central location. Its major use is for areas which have limited periods of occupancy.

White-Rodgers Co, St Louis.  
For details, check No. 7 on coupon, p 256



**Electric baseboard** has built-in, full-length, heat-limiting device that automatically shuts off unit if air flow is blocked anywhere along heater's length. Model LC baseboards come in 3' (750-watt) sections, with or without built-in thermostat controls.

Markel Electric Products, Buffalo.  
For details, check No. 8 on coupon, p 256



**Radiant heaters** have high intensity quartz infrared lamps for maximum comfort in areas with low air temperatures. Designed for public buildings, marquees, and stores, the units also permit the use of porches and covered terraces in cool weather. RL series: 1,000 to 1,600 watts, 240 volts.

Electromode, Rochester, N. Y.  
For details, check No. 9 on coupon, p 256



This new General Electric Drop-Door Dishwasher  
**holds more dishes, washes cleaner**  
 than any other...including people

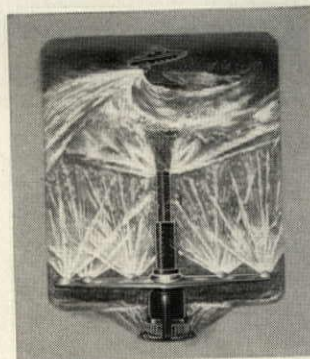
Now, you can build in the most wanted dishwasher of 1962—the new General Electric. These features, heavily promoted nationally, provide built-in consumer demand:

- 3-Way Washing Action—Power Tower washes up, Power Shower washes down, Power Arm all around.
- Flushaway Drain—a General Electric invention that liquefies soft food particles. Flushes them down the drain. There's no more hand rinsing or scraping.
- Fabulous Colors—in deep new Coppertone, Mix-or-Match decorator colors, plus dazzling white. No other dishwasher fits *her* kitchen plans as beautifully.
- Holds place settings for 16 people\*. No dishwasher holds more.

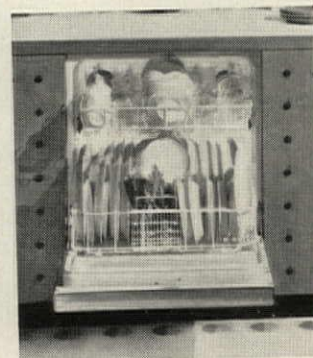
Now, build in the most wanted of all dishwashers—the new General Electric Drop-Door Dishwasher. Call your General Electric representative today.

By any measure...

There is nothing just as good as General Electric



General Electric's 3-Way Washing Action... the water swirls up, down and around, giving your dishes a thorough washing. Only this new dishwasher washes this clean.



This new drop-door dishwasher is easy-loading. Holds place settings for 16\* people. (Or stores all the dishes for a family of four for the whole day. Wash them all at once.)

\*National Electrical Manufacturers' Association Standards.

*Progress Is Our Most Important Product*

**GENERAL  ELECTRIC**

# ARE YOU MISSING A SALESMAN?

Fill  
this space  
with a  
General Electric  
Refrigerator!



When a woman walks into one of your kitchens, does she see a big, empty space there? If so, you're short one of your best salesmen. But—if she sees a spanking new refrigerator—a General Electric Refrigerator—chances are she's well on her way to being sold!

A General Electric Refrigerator is *every* woman's choice, and no wonder. She knows she'll find all her favorite features—swing-out shelves, roll-out freezer—and Frost-Guard, the *best* no-frost system made. She'll find dependability—7 million General Electric refrigerators have been in use 10 years or longer. She'll find quality—the kind General Electric is famous for.

In fact, if the lady finds a General Electric Refrigerator, *you* might just find yourself with a sale! Better call your distributor now. Household Refrigerator Dept., Louisville 1, Kentucky.

*By any measure...*

There is nothing "just as good as" General Electric

*Progress Is Our Most Important Product*  
**GENERAL  ELECTRIC**





New all-in-one automatic Mark 27, model JM 64. Textolite® cabinet and counter surfaces.

## YOU ASKED FOR IT!

**(New Mark 27 with automatic oven, integral controls, built-in look and only 27" wide.)**

The JM 64 is the range builders asked us to make because it's the range that home-buyers want!

The smart recessed top, jeweled with chrome, sets off its luxurious built-in appearance. Yet the new Mark 27 takes up only 27" of valuable kitchen space.

And General Electric has packed in all the automatic features your customers look for. Count them up! Handy kitchen clock. Automatic oven timer with indi-

vidual "start" and "stop" dials. Separate minute timer. Timed appliance outlet. Pushbutton controls for the 4 Calrod® units. Dial controls for the oven.

Easy installation! Just slide in range and make 1 easy connection. There's no remote control to hook up.

You order the JM 64 (and the other two Mark 27 models shown below) in either of 4 Mix-or-Match colors, dazzling white or new dark coppertone.

JM 61



JM 66



**Low-cost Mark 27.** For budget installations, choose the JM 61 at far left. It has integral controls without timer unit. And the same easy installation as JM 64.

**Custom, Remote-Control Mark 27.** The JM 66, at left, has separate control panel for remote installation. One simple plug-in cable connects panel to range for fast and easy installation. It has the same automatic features as the JM 64.

By any measure...

There is nothing "just as good as" General Electric



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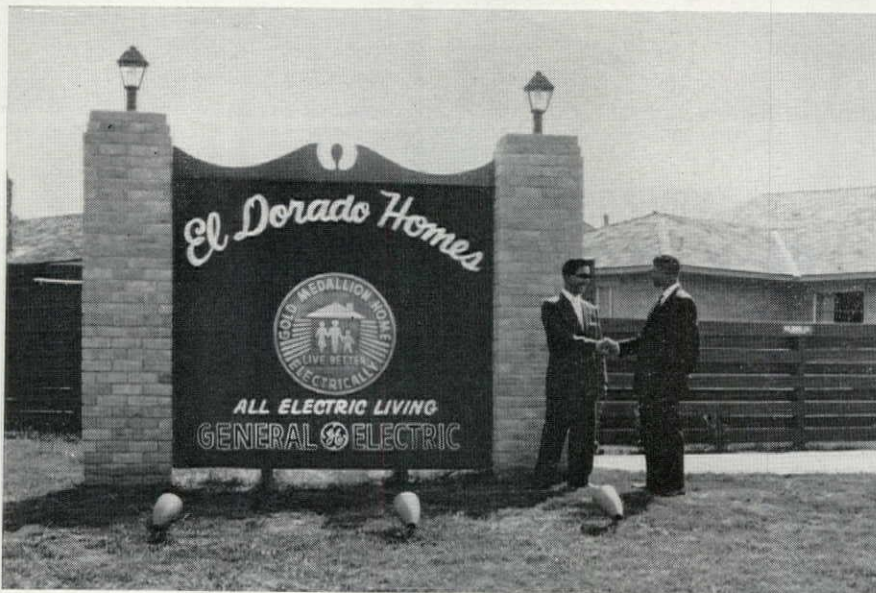
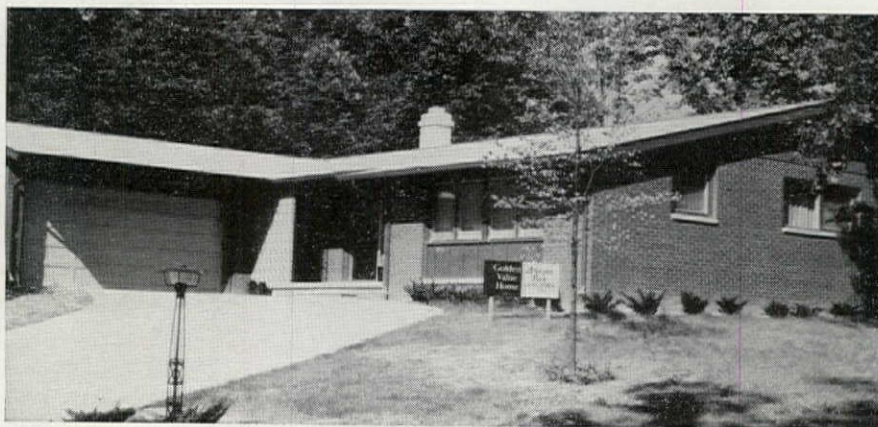
### 170-unit co-op apartment features total-electric living

ATLANTIC TOWERS, Ft. Lauderdale, Fla. 170 cooperative apartments—156 units sold before opening. From efficiencies to 3-bedroom, 3-bath apartments, all feature complete General Electric kitchen appliances, wiring and lighting. Heating and cooling by through-the-wall General Electric heat pumps. Florida Power & Light Company award. Built by General Builders Corporation of Ft. Lauderdale, Inc.

### Total-electric living boosts sales in Huntington, W. Va.

ARLINGTON PARK  
Huntington, W. Va.

80 Gold Medallion homes, of 180 planned, sold—21 contracts signed before public announcement, 16 sales during opening weekend. General Electric Weathertron® heat pumps, complete kitchens. From \$23,000 to \$60,000. Appalachian Power Co. award. Builder, Mel Wright.



### Gold Medallion Home sales lead to new development

EL DORADO HOMES, Dallas, Texas  
Builder Bill Page's 17 Gold Medallion homes sold faster than expected. 119 new Medallion homes to be built nearby in 1962. General Electric built-in range, oven, Disposall®, Weathertron® heat pumps, dishwashers. From \$19,500 to \$25,000. Dallas Power & Light Company award.



### Pre-opening sales take over half of 48-unit Gold Medallion Apartments

MARSONNE APARTMENTS  
Memphis, Tenn.

Half of first 48 units rented before opening day. Second 48 units under construction ahead of schedule. General Electric Weathertron® heat pumps, quick-recovery water heaters, complete kitchens. Memphis Light, Gas & Water Division award. Builder, Dattel Realty.





### First Gold Medallion Garden Apartments in East score fast rental record

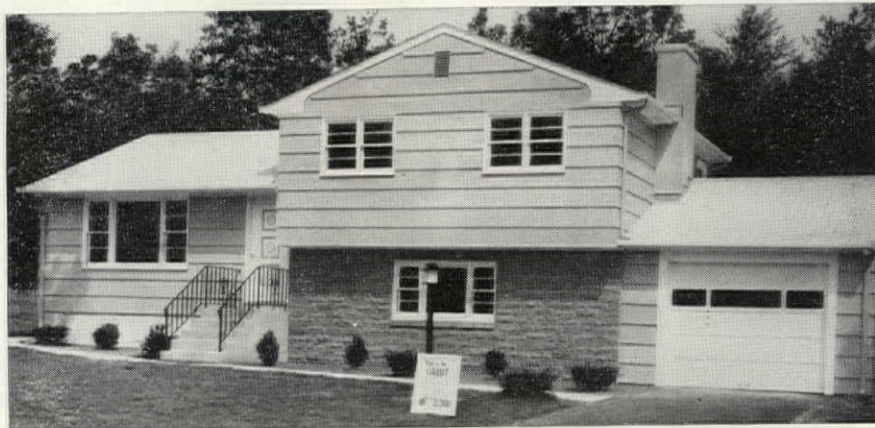
EATON CREST CLUB and APARTMENTS  
Eatontown, N.J.

Half of first unit of 56 apartments rented in less than 30 days—second 124-unit section started ahead of schedule. General Electric radiant-ceiling electric heat, through-the-wall air conditioners, color-matched kitchens, individual quick-recovery water heaters. Jersey Central Power & Light Co. award. Builder Mark D. Handler.

### Gold Medallion Homes lead sales in Connecticut

MEDALLION GROVE  
East Haven, Conn.

56 of 98-home total already sold—53 Gold Medallion with General Electric baseboard heating, range, dishwasher, Disposall®, quick-recovery water heater; 3 Bronze Medallion with appliances, Light for Living, Full Housepower. The United Illuminating Co. award. From \$15,990 to \$21,500. Builder, C & C Construction Co.



# Easier building...faster selling for your projects—large or small

Whether you're building towering apartments or trim ranches, General Electric's program for Medallion Homes can mean more sales for you, as it did for the builders listed above. Here are five good reasons why:

**Advertising and promotional support**—Experts from General Electric will help you plan an advertising and promotional program that takes full advantage of General Electric's merchandising tools and know-how—a program designed specifically for your market and your project.

**Choose from an electrical "supermarket"**—General Electric's broad range of appliances, heating, cooling, lighting and wiring equipment, offers you the items that are best suited for your homes and apartments. You get all the benefits of using one source of

supply for hundreds of electrical items, plus coordinated delivery and service.

**Design and engineering help**—you can call on design and application engineers for appliances, heating, cooling, wiring and lighting. All are available from General Electric's unequalled technical experience.

**Complete electrical system**—the talents of an experienced General Electric team join to help you prepare a coordinated electrical system—specifically tailored to your construction needs.

**Presold customers**—you benefit by the high consumer acceptance of the General Electric brand name and its reputation for quality and performance.

By any measure...

There is nothing "just as good as" General Electric

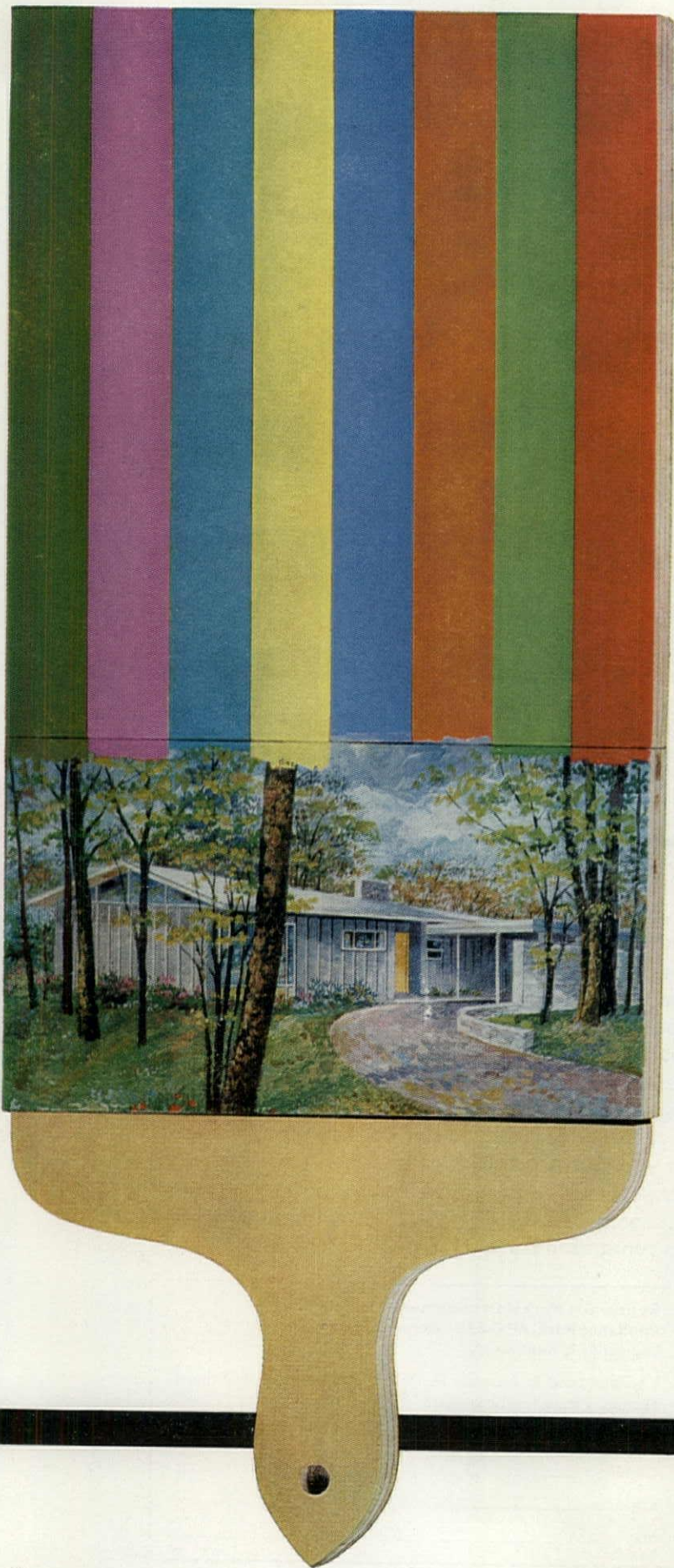
*Progress Is Our Most Important Product*

**GENERAL  ELECTRIC**

Residential Market Development Operation  
Appliance Park, AP 6-230 • General Electric Co.  
Louisville 1, Kentucky

I'm interested in General Electric's program for Medallion Homes. Please send me more information.

NAME \_\_\_\_\_  
COMPANY \_\_\_\_\_  
ADDRESS \_\_\_\_\_  
CITY \_\_\_\_\_ STATE \_\_\_\_\_  
H&H-5



CreZon... A Product of Crown Zellerbach

# PAINTABLE:

CreZon Overlaid Siding

lowers

your painting costs

Any color in the rainbow goes on smooth, easy and fast when you paint on CreZon Overlaid Plywood. It takes paint beautifully, two coats doing the job of three. Homes keep their attractive appearance because the painted finish lasts years longer than a similar finish on natural wood surfaces.

Tough CreZon resists heat, cold, rain, scuffing—even chemicals—without checking, blistering or splintering.

CreZon Overlaid homes not only save on paint, they also reduce your construction costs. You need fewer square feet per job—reduces trim loss. You save on material, labor and finishing costs.

Write for free samples.

These leading manufacturers use CreZon to produce their highest quality overlaid plywood products under a variety of brand names.



ANACORTES VENEER, INC.  
Armorite

DIAMOND LUMBER COMPANY  
Super Siding  
CreZon Overlaid Plywood

EVANS PRODUCTS COMPANY  
Evanite CreZon Overlaid Plywood

GEORGIA-PACIFIC CORPORATION  
GPX Yellow Panels  
GPX Green Panels  
GPX Yellow  
Bevelled Siding

ROSEBURG LUMBER COMPANY  
CreZon Overlaid Plywood

SIMPSON TIMBER COMPANY  
Medium Density Overlaid Plywood

ST. PAUL & TACOMA LUMBER CO.  
Plyaloy

UNITED STATES PLYWOOD CORP.  
Duraply

 **CROWN  
ZELLERBACH**

**CREZON SALES**

One Bush Street • San Francisco

In Canada—Address inquiries to:  
Crown Zellerbach Canada Limited, Vancouver, B. C.



## Want a complete kitchen just 63" long?

See the Crane Man about the Chef II Series

Incredibly compact.

Yet the Chef 11 is a regular kitchen. The 8 cubic ft. refrigerator has a zero-degree freezer drawer. Then there's a full-size oven with a separate broiler. On top is a 4-burner gas stove (electric optional).

You'll find everything from distinctive, executive-type refrigerators to completely equipped, packaged kitchens in the Chef line. A wide choice for apartments and vacation homes, even hunting, fishing and skiing lodges. They come factory-assembled. In-

stall in a jiffy. (Why not send now for our new descriptive Chef booklet!)

And while you're at it, see the Crane man about other fine Crane products.

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

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

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

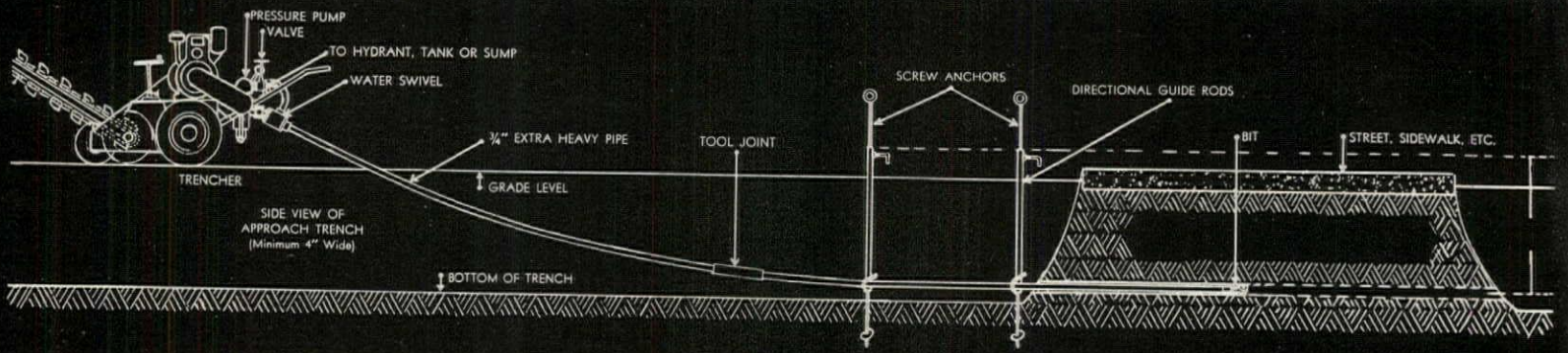
In these fields Crane is one of America's great single-source manufacturers and sup-

pliers for the building industry. A good company to know.

See the Crane man when you plan your next job. You'll find him listed under "Plumbing Fixtures" in the Yellow Pages. Crane Co., Box 780, Johnstown, Pa.



PLUMBING · HEATING · AIR CONDITIONING · VALVES · PUMPS  
WATER TREATMENT · ELECTRONIC CONTROLS · PIPING · FITTINGS

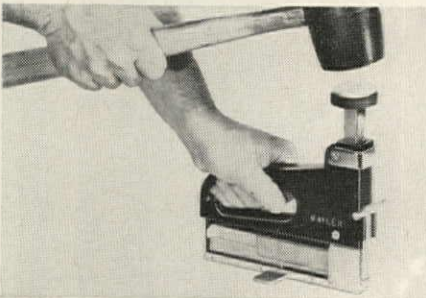


**Boring rig for trencher tunnels under pavement**

So it lets you install new underground pipes and wiring without tearing up existing streets, driveways, sidewalks, and landscaped areas. The new attachment (called Roto Witch) bores holes up to 100' long and 4" in diameter, and back reams holes up to 8" in diameter. Available with water-cir-

culatation bit, auger bit, and compaction bit, it fits M3 and M4 Ditch Witch trenchers—and the combination permits the use of one machine to trench up to an obstruction and then tunnel under it.

Charles Machine Works, Perry, Okla.  
For details, check No. 10 on coupon, p 256



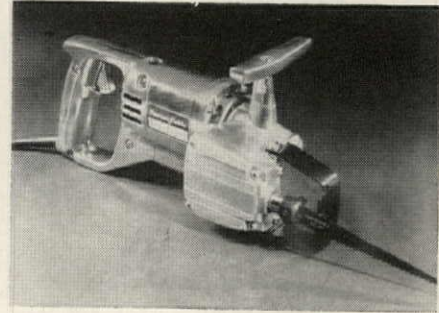
**Semi-automatic nailer** drives special staple-like lock nails with self clinching points. Model NL-51 is said to be three times faster than hand nailing for floor underlayment, trim, sheathing, paneling, etc and it weighs only 3<sup>3</sup>/<sub>4</sub> lb. It drives nails up to 1" long.

Heller Roberts, Cleveland.  
For details, check No. 11 on coupon, p 256



**Adjustable dado head** cuts grooves or rabbets in any width from 1/4" to 13/16". Desired width is simply dialed on a calibrated scale (right above). Blade has high-speed steel tips brazed to alloy steel body. It lists for \$19.95, is higher priced with carbide tips.

Boice-Crane Co, Toledo.  
For details, check No. 12 on coupon, p 256



**Heavy-duty saw** operates at 2,400 strokes a minute for general rough-in work and for cutting aluminum, steel, and wood. Rotating chuck permits setting the blade at any angle up to 90° with teeth up or down. Ruff-Neck has 5-amp motor, lists for \$89.50.

Porter-Cable, Pittsburgh.  
For details, check No. 13 on coupon, p 256



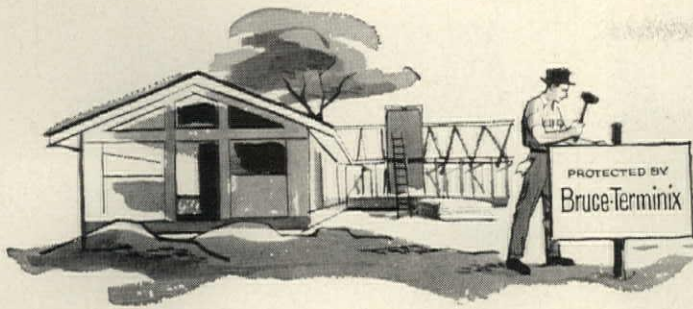
**Scissors lift truck** delivers roofing, sheathing, and secondary materials right where they will be used. Kart-All lifts 4,000-lb load 10', also can serve as mobile work scaffold. It lists for \$6,450.

Erickson Power Lift Trucks Inc, Minneapolis.  
For details, check No. 14 on coupon, p 256



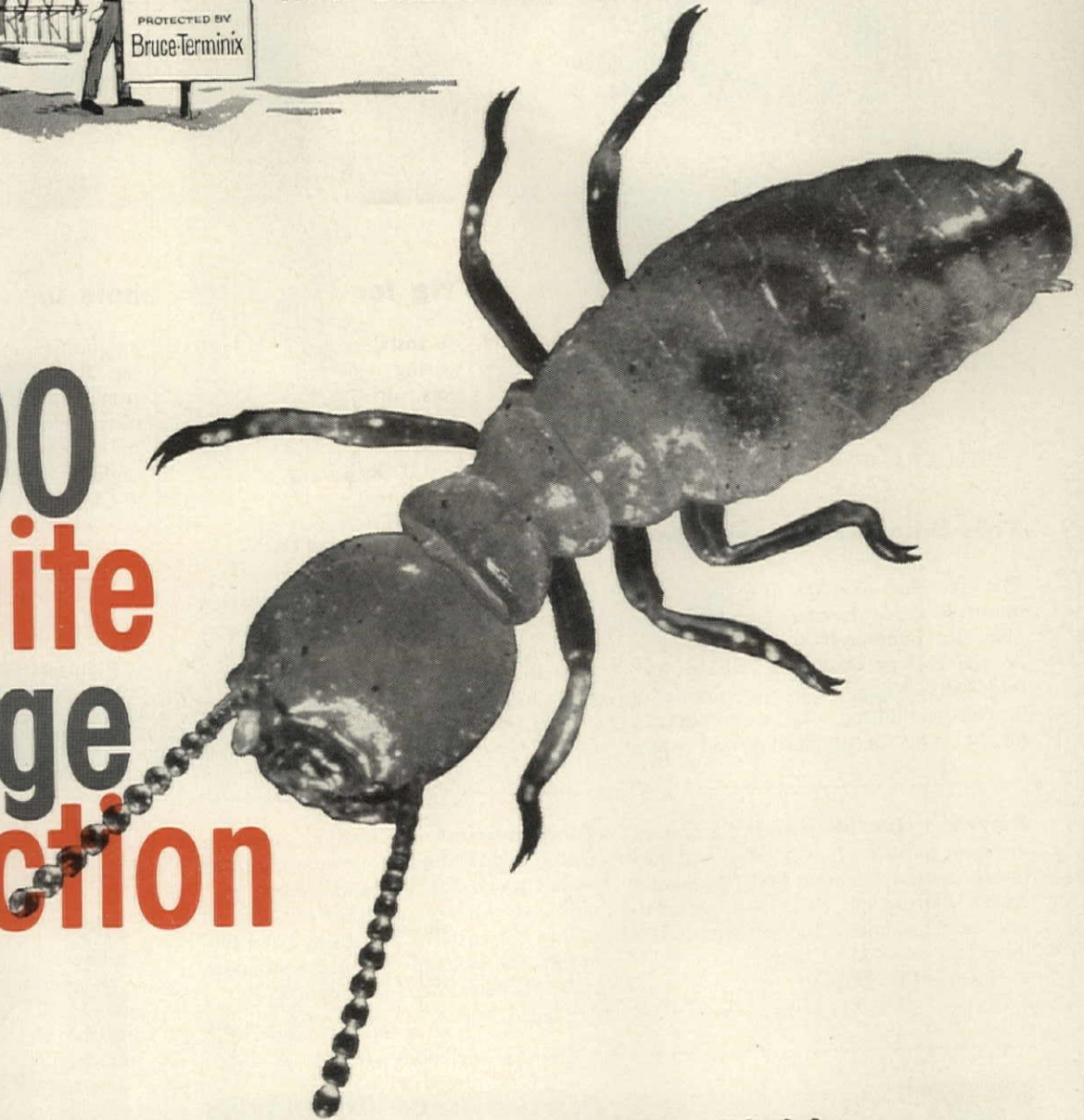
**Tool box** for pick-up trucks has large compartments fitted with removable shelves and adjustable bin dividers. Tool-Mate is made of 16-gauge welded steel panels, comes in four sizes up to 9' long, and has weather tight doors.

Reading Body Works, Reading, Pa.  
For details, check No. 15 on coupon, p 256



NEW SALES AID FOR BUILDERS

**\$5000**  
**termite**  
**damage**  
**protection**



**Why many builders are switching from termite shields**

U. S. Dept. of Agriculture, in Home & Garden Bulletin No. 64, says...“experience has shown that good shield construction and installation is rare. Also, no termite shield has been developed that is absolutely effective in preventing the passage of termites.”

Bruce-Terminix Service offers maximum protection for the owner...and relieves you of future complaints and responsibility for termite attack.

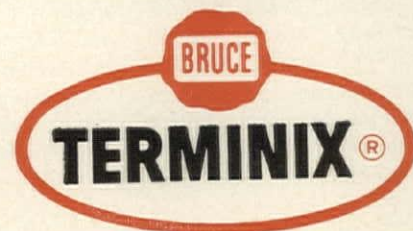
Renewable at the owner's option, the Terminix Protection Contract provides the home owner: (1) Periodic inspections, (2) Treating when found neces-

sary, (3) Repairs and/or replacements of any termite damage to structure or contents, up to \$5000. Performance is guaranteed by the Bruce Company and insured by Sun Insurance Office, Ltd.

Look in the phone book under Bruce-Terminix or Terminix and call your local company. You'll find their advice helpful and reliable on any problem involving termite protection for new homes, old homes, and homes under construction.

TERMINIX DIVISION, E. L. BRUCE CO. Incorporated  
 P. O. Box 397-Q, Memphis 1, Tenn.

Chemical treatment during construction  
 Protection without treatment for qualified termite-free structures  
 Treatment as required for infested structures



THE NATION-WIDE TERMITE PROTECTION SERVICE



**This time-saving insulation can be torn off to length**

The fibreglass blanket and the aluminum-foil vapor barrier are perforated (but not punctured) at 93" intervals. So the roll of insulation can be torn into batts which, with a minimum of measuring, cutting, and waste, exactly fill the cavity of standard 8'-high walls.

Called "Skip-Chop," the new insulation is made in 15" and 23" widths. It comes in 1½", 2¼", and 2⅞" thicknesses with thermal resistance ratings of R-7, R-9, and R-11 respectively.

Johns-Manville, New York City.  
For details, check No. 16 on coupon, p 256

**Polyvinyl chloride panels** for fences, awnings, patio roofs, skylights, and partitions come in opaque and transparent colors. Corrugated sheets are inexpensive, easy to handle, and self-extinguishing when exposed to flame.

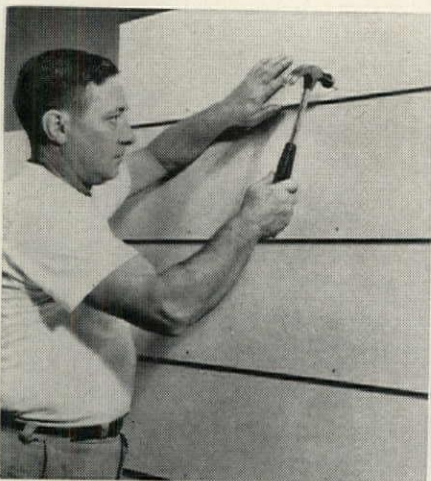
Navaco Co, Dallas.

For details, check No. 17 on coupon, p 256

**Termite-resistant vapor seal** is coated with Chlordane on the side to be placed toward the ground. Called Pre-moulded Membrane, the material is said to cut costs by protecting from termites and moisture in one installation.

W. R. Meadows Inc, Elgin, Ill.

For details, check No. 18 on coupon, p 256



**Hardboard siding** has mildew-resistant, two-coat primer, needs only a single finish coat at the site. Horizontal siding comes in 16' boards. Vertical siding panels are available in standard sizes and meet FHA requirements for direct-to-stud application.

Armstrong Cork Co, Lancaster, Pa.

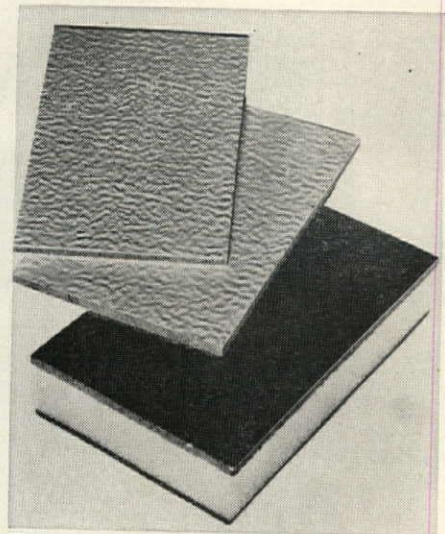
For details, check No. 19 on coupon, p 256



**Lightweight sheathing** is only ⅛" thick, has reflective aluminum foil faces and fiber-board core. Kladlined sheathing weighs two-thirds less than conventional sheathing, can be stapled in place, and meets FHA requirements for installation without corner bracing.

Kaiser Aluminum, Oakland, Calif.

For details, check No. 20 on coupon, p 256



**Porcelain-enameled panels** have aluminum substrates, can be cut or drilled in the field without fear or rust streaks or porcelain deterioration. All panels have stucco-embossed aluminum sheet laminated to hardboard. Available as veneer panels and as foam core panels up to 3" thick, in sizes up to 4' x 10', and in 18 standard colors.

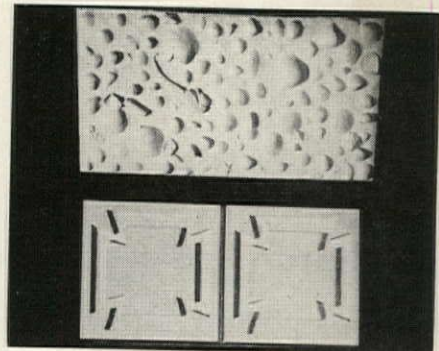
Mapes & Co, Lincoln, Neb.

For details, check No. 21 on coupon, p 256

**Primed redwood siding** has off-white, baked-on, 2-mil face coat that needs only a single finish coat and is said to save up to 33% in total paint and finishing costs. Back and butt sealed, the siding can be left "as is" up to six months before final finishing.

Georgia-Pacific, Portland, Ore.

For details, check No. 22 on coupon, p 256



**3-D concrete blocks** have deep textured designs on one or two faces. Blocks are molded from special compound that comes in colors, assures sharp clean impressions, forms a durable permanent surface. No finishing at the site is needed.

International Plastics Development Corp, St Louis.

For details, check No. 23 on coupon, p 256

**Fiberglass panels** made with acrylic resins offer superior resistance to weathering, are specially formulated to cut heat transmission from the sun. New Sunshade panels—26" wide and 8', 10', and 12' long—come in green, yellow, beige, and grey pastel shades. Full line of accessories is available.

Owens Corning Fiberglas, Toledo.

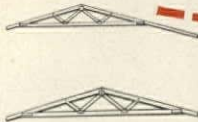
For details, check No. 24 on coupon, p 256



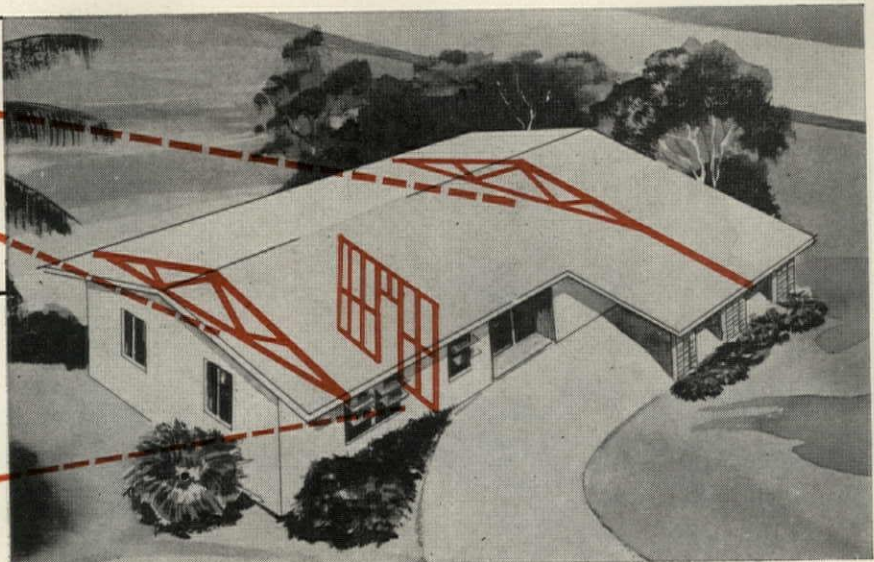
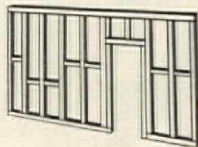
# "GANG-NAIL<sup>®</sup> COMPONENTS are our Profit-Boosters!..."

Read what a successful Florida builder has to say about Gang-Nail Components. Reading time, 2½ minutes. May save you thousands of dollars.

"Speed of erection and simplicity of installation make Gang-Nail trusses a must. Unlimited freedom of design and proper engineering create a perfect component in Gang-Nail Roof Trusses."



"Wall panels in multi-lengths to 1/16" are used in our Hercules homes. Flexibility of floor plans due to non load-bearing partitions are often a deciding factor in the customer's purchase of our homes."



**BILL WALTON**, President, Hercules Corp., Jacksonville, Fla., says:

"Everybody knows components cost less than lumber and framing labor. Actually, our biggest savings are those we don't even see on Jack Weyer's\* bills.

"We don't have big money tied up in materials. Our trusses are delivered right when we're ready. Not a nickel's worth of pilferage or waste to take a licking on. No mess to clean up. We've used thousands of Gang-Nail trusses ever since 1959. They fit right — the first time."

\*Jack Weyer, Duval Lumber & Supply Co., Jacksonville, Fla.



**JOE WEED**, Vice President, Hercules Corp., Jacksonville, Fla., says:

"Our 'inside' savings are even bigger. A few hours after the trusses are delivered, we're roofed over, with lots of inside storage. Gang-Nail wall panels go up like a row of Dominoes. Closets and halls used to be problems. Now they're a breeze.

"Gang-Nail components are engineered right. They plug up lots of profit leaks for us. And there's just nothing that can touch them for strength, price, or that 'manufactured' look."

# GANG - NAIL<sup>®</sup>

GANG-NAIL COMPONENTS are a builder's profit-boosters. They reduce time, labor, material, financing and operating costs. The more you use, the bigger your savings!

GANG-NAIL FABRICATORS offer by far the largest variety of components, plus more engineering experience on more components. Contact us . . . or your nearest Gang-Nail Fabricator . . . TODAY . . . for the kind of components YOU want.



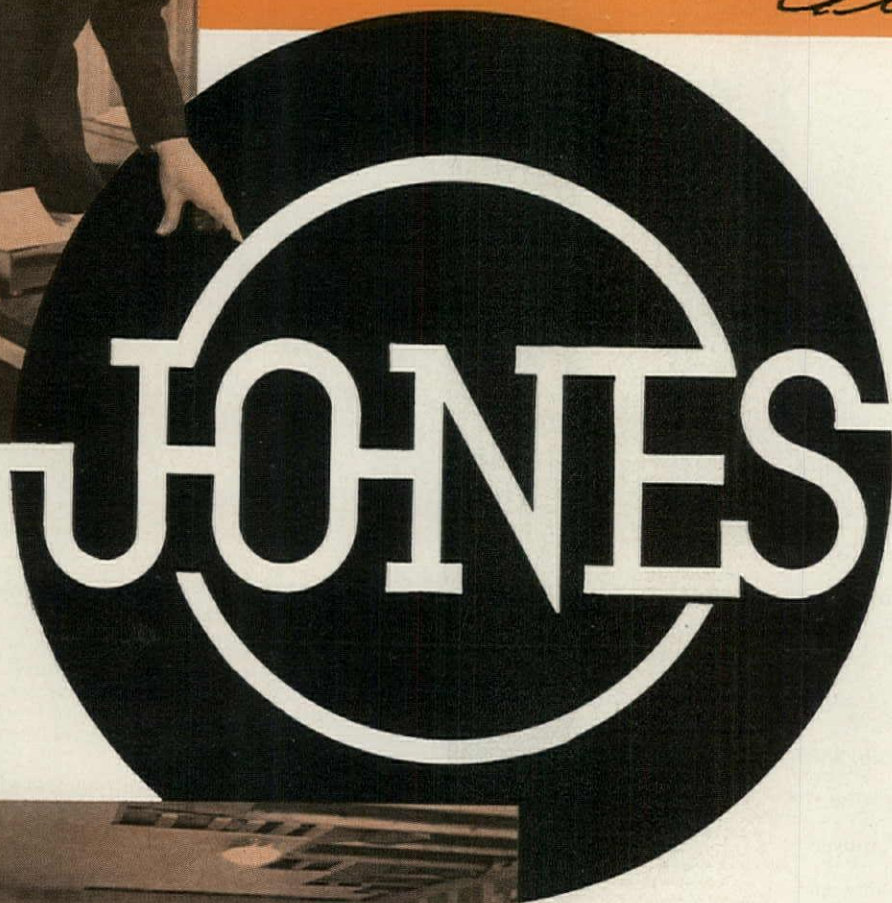
**A**utomated **B**uilding  
**C**omponents, Inc.

P O Box 47-836 Miami, Florida  
OXford 6-0930 Area Code 305



“Our in-place cost of JONES prefinished wall paneling is comparable to finished dry wall”

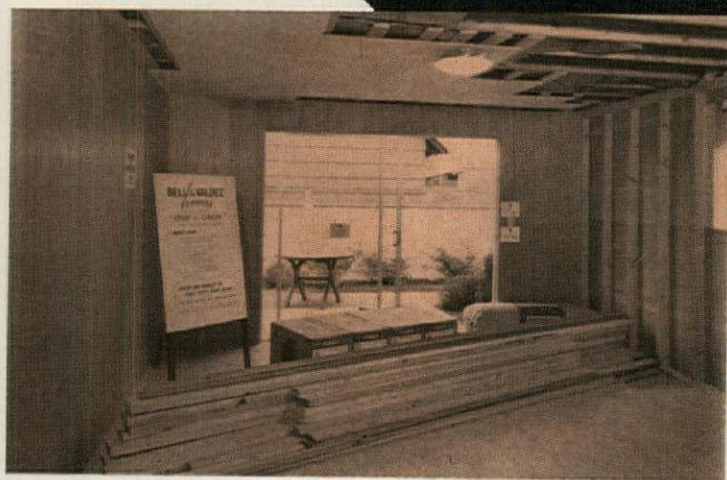
*Les E. Bell*



BELL & VALDEZ of Seattle, Washington, one of the most alert and successful builders of award winning homes in the Northwest are consistent users of Jones wall paneling. They have discovered that in addition to the low-in-place cost (comparable to finished drywall) Jones paneling has sales appeal.

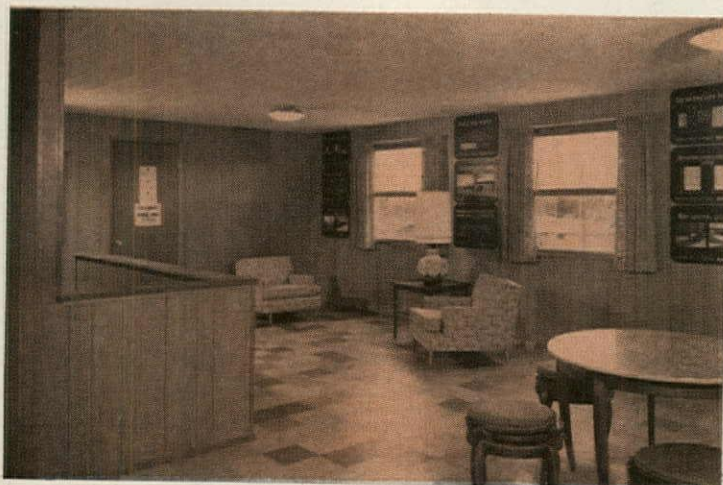
More and more home buyers are demanding custom-quality maintenance-free wall covering. Builders everywhere are responding successfully with the wide variety of Jones prefinished wall paneling.

Any home at any price sells faster with Jones wall paneling. See your nearest dealer and examine these beautiful panels produced by America's largest manufacturer of prefinished wall paneling.



The Bell & Valdez “STOP & GROW” program. . . . Home buyers are offered the option of completed playrooms, basements, dens or extra upstairs rooms at definite costs, or a complete kit including Jones easy-to-handle prefinished wall panels ready for installation for the “do-it-yourself” buyer.

**DEALERS:** Want to increase sales? Want to enjoy carload sales within a short time? Then do as hundreds of dealers are doing . . . stock the Jones low-cost Lakeshore series and watch your store traffic increase. These easy-to-handle, labor saving, low cost Jones panels can mean a big volume of business for you.



GENUINE HARDWOOD PLYWOOD

# Pre finished WALL PANELING

RETAIL... from **16¢** PER SQ. FT.

## LAKESHORE SERIES

GENUINE WALNUT, CHERRY, BIRCH. Selected from the choicest hardwoods, each 4' x 8' panel is carefully graded, scientifically dried and milled to a superb quality. The natural phenomena of burls, swirls, knots, grains and textures are retained for added interest.

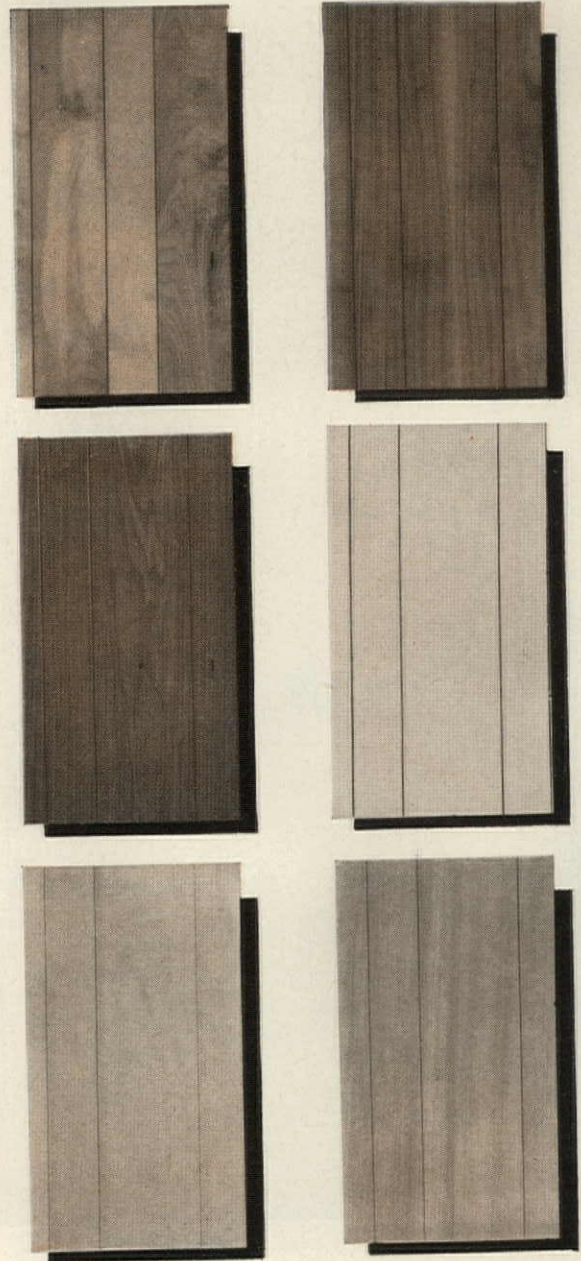
Each panel is Custom hand-V-grooved and hand-stripped with a non-fading, non-chipping color dye. These prefinished panels offer unsurpassed charm to any priced home. Ideal for business and institutional buildings too.

LAKESHORE PRINT SERIES . . . Lakeshore Print panels are available in a wide variety of flawless true-wood grains. The clear, smooth, lifetime prefinished surface reflects the deep etched authentic pattern. Available in Walnut, Cherry, Winter Teak, Rosewood and Oak. The 4' x 8' panels are ready for installation, V-grooved or plain. The nine separate production processes assure you of exceptionally high quality and uniform finish throughout.

LAKESHORE TROPICAL-COLOR MAHOGANY . . . Genuine Philippine Mahogany adds a touch of luxury and quality to any room. The Jones Vinl-Tone factory finished surface captures and permanently seals in the distinctive colors of the Far-East, producing a panel that belies its low cost. The V-grooves are shadow-toned in a contrasting color. Five different color tones are available, Dove Grey, Natural, Tusk Ivory, Charcoal and Frosted Ramin.

All Jones panels have Douglas Fir cores and backs adding structural strength, enabling the panels to be applied directly over studs on homes being built under F.H.A. provisions.

As members of the Hardwood Plywood Institute, all Jones production carries the grade stamp of this inspection agency.



JONES VENEER AND PLYWOOD COMPANY  
P. O. BOX 789, EUGENE, OREGON

DEPT. H  
 SEND LITERATURE \_\_\_\_\_  
 NAME OF NEAREST DEALER \_\_\_\_\_  
 \_\_\_\_\_  
 TYPE OF BUSINESS \_\_\_\_\_  
 FIRM NAME \_\_\_\_\_  
 ADDRESS \_\_\_\_\_



# COSTS LESS

THAN AN ORDINARY HOOD AND WALL FAN

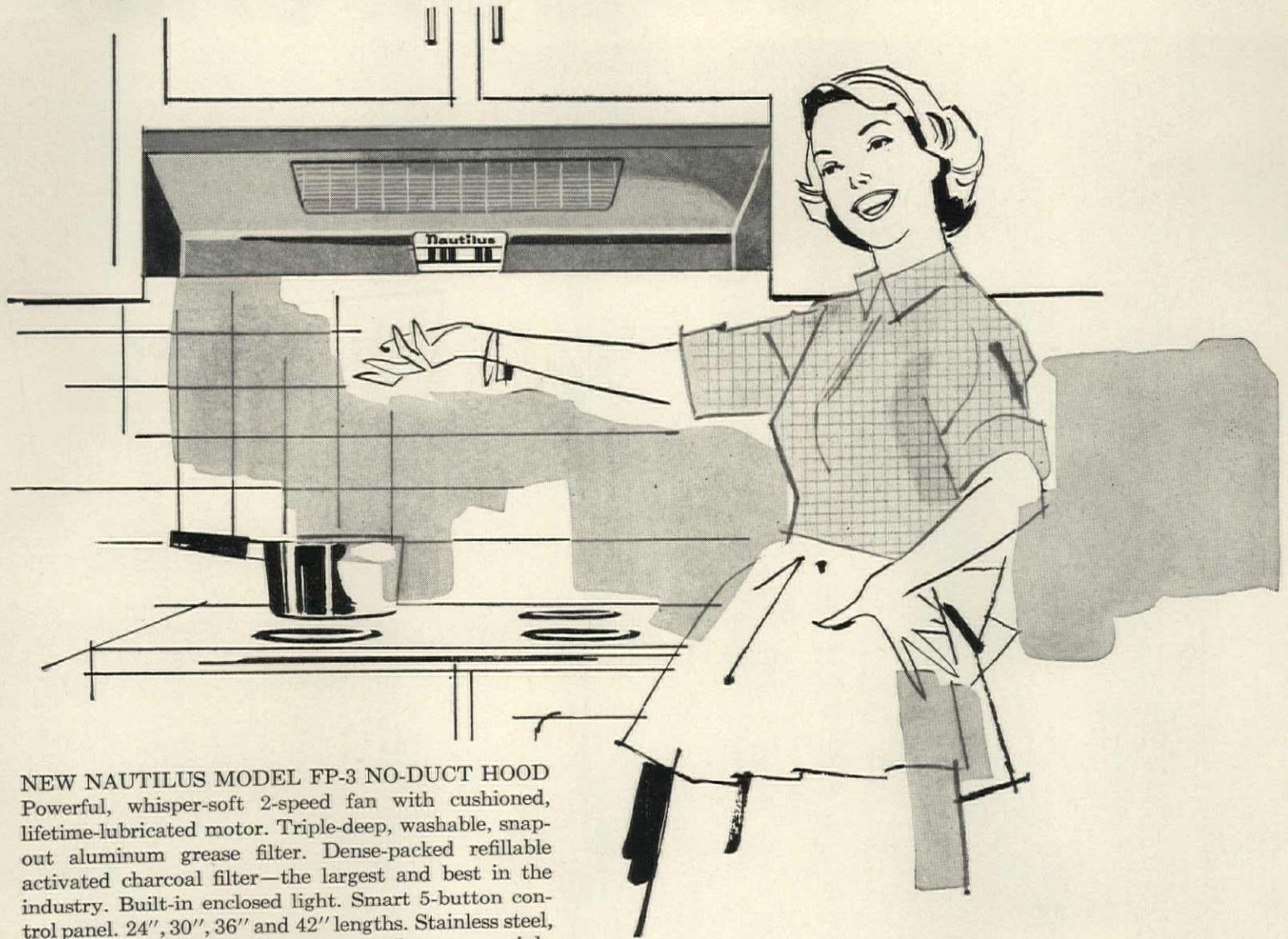
**All-new Nautilus® V-3 Exhaust Hood** adds woman-wise glamor and man-wise performance to the kitchen you plan—yet costs less than an ordinary wall fan with a hood shell! It's an effective way to save while building extra sales-appeal and profit into your jobs! National advertising makes the Nautilus name tops in prestige and acceptance with your prospects! Cash in!

NEW, LOW-PRICED NAUTILUS MODEL V-3 HOOD Built-in light, 2-button control panel. 1-piece hood with scientifically-designed plenum keeps noise-level whisper low. Permanently lubricated hi-speed fan mounted on resilient sound-dampeners. New design deep-dome grease filter lasts a lifetime, snaps out for easy washing. Supplied complete with back-draft damper and 3¼" x 10" transition piece. 24", 30", 36" and 42" lengths. Stainless steel, coppertone, blended coppertone, white, pink, turquoise, yellow and custom colors.

## Brand new for '62—the best No-Duct Hood value!

Here's an easy, profitable way to install powerful sales-appeal in your kitchens! The magnificent Nautilus Model FP-3 No-Duct Hood goes up in minutes—over any range, under any cabinet, on any wall! No vents,

no ducts, no carpentry! Whisper-soft 2-speed fan, and the biggest, best activated charcoal filter in the business! Women will love its beauty... their husbands will go for its service-proved efficiency!



**NEW NAUTILUS MODEL FP-3 NO-DUCT HOOD**  
 Powerful, whisper-soft 2-speed fan with cushioned, lifetime-lubricated motor. Triple-deep, washable, snap-out aluminum grease filter. Dense-packed refillable activated charcoal filter—the largest and best in the industry. Built-in enclosed light. Smart 5-button control panel. 24", 30", 36" and 42" lengths. Stainless steel, coppertone, blended coppertone, silvertone, pink, turquoise, yellow, white and custom colors.

### SPECIAL OFFER!

13 hoods for the price of 12!  
 Order 12 FP-3 or V-3 Hoods  
 and get a matching 13th hood  
*free!* Offer expires at midnight,  
 June 30, 1962!



MAJOR INDUSTRIES, INC., FREELAND, PA.

Dept. HH-5

**MAJOR INDUSTRIES, INC.**

185 E. South St., Freeland, Pa.

Please rush the following to me:

New color catalog showing details and specifications on the Model FP-3 and Model V-3 Hoods.

Details on your Special Offer.

Name \_\_\_\_\_ Title \_\_\_\_\_

Company \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ Zone \_\_\_\_\_ State \_\_\_\_\_

So many advantages! No wonder  
top builders are switching to

# *SHADOWCAST*

TRADE MARK

## *SHADOWCAST* HORIZONTAL LAP

12' and 16' lengths for fast coverage, fewer joints.  $\frac{7}{8}$ " thick; 12" wide. Double guide lines on both long edges allow 10½" or 11" exposure, save time, minimize waste.

## *SHADOWCAST* WIDE-BOARD PANELS

For use with battens. Ideal for fast, economy construction.  $\frac{3}{8}$ " thick; 4' wide; lengths to 16'. Meets FHA strength requirements with no corner bracing, with 24" stud spacing.

"Saves time!"—"Cuts costs!"—"Less Waste!"—"Puts more sell into the house!"  
 That's what they're saying about these new SHADOWCAST Hardboard Sidings...  
 the modern way to build better for less... greatest siding product ever produced!  
 Smooth, knot-free, grain-free, this surface resists bumps, scuffs, hail. Cuts like wood,  
 nails like wood, but can't splinter, split, or crack. Prime coated, face and all edges  
 ...you can wait two months to apply finish coat. Back-sealed. For samples of  
 SHADOWCAST Hardboard Sidings and complete information, send coupon below.

**MAKE THE CELOTEX  
 "NO DIMPLE" TEST!**

Prove it with a hammer! New SHADOWCAST Hardboard Sidings nail without dimpling! Special Stormguard nails drive flush.



# SIDINGS by CELOTEX!



**SHADOWCAST  
 V-GROOVE PANELS**

1/2" wide V-grooves, 5 1/3" o.c., 7/16" thick; 4' wide; lengths to 16'. Shiplapped edges. With 16" stud spacing, needs no corner bracing to meet FHA strength requirements.

**CELOTEX**  
REG. U.S. PAT. OFF.  
 BUILDING PRODUCTS

THE CELOTEX CORPORATION.  
 120 S. La Salle St., Chicago 3, Ill.

Gentlemen: I'm interested in the many advantages of your new Shadowcast siding. Please have a representative show me samples.

Name .....

Firm .....

Address .....

City ..... Zone ..... State .....

## New products

start on p 202



Jane: "Right here is the grandest idea of all the built-ins in my new home."

Betty: "I'm already sold! Bob and I asked our architect to specify one, too."



# Majestic® CHAR-GRILL®

Pat. No. D-188641

## built-in barbecue grille

gas-fired, electric or charcoal

Custom home planners and buyers like the party appeal *and* the everyday practicality of Majestic's Char-Grill. Installations are made easily in standard wood or metal kitchen cabinets, or masonry. Sturdy steel unit has grey wrinkle enamel finish with chrome and stainless steel trim. High capacity vent-hoods in matching grey, black or coppertone enamel, or stainless steel. Consult Sweets' Files for full specs, or contact Majestic.

### America's Most Complete Fireplace Line



**Majestic Regency**  
T.M.  
Unique all-metal free-standing fireplace with "see-thru" firebox design. Grey wrinkle enamel finish.

Pat. No. D-188973



**Majestic thulman**  
All-metal front-opening and corner-opening fireplaces. Build into any room. Any trim & finish.



**Circulator Fireplace**  
Uses "Radiant Blades" for efficient circulation of warmth. Grilles and fans available.



**Fireplace Components**  
Dampers, smoke domes, ash dumps, cleanout doors and other parts.

The **Majestic** Co., Inc.

413 Erie Street  
Huntington, Indiana



**Aluminum vertical siding** is now made in 16" width to lap standard stud spacing. The new board-and-batten siding has a baked-enamel finish that should last up to 30 years, says the manufacturer. Available in white and many colors.

Alcoa, Pittsburgh.

For details, check No. 25 on coupon, p 256



**Basement hatchway** is designed for split-level houses with basements only a few steps below grade. Door is built higher than standard unit, has torsion bar operators, concealed hinges, burglarproof slide lock, and baked-on prime finish.

Bilco, New Haven.

For details, check No. 26 on coupon, p 256



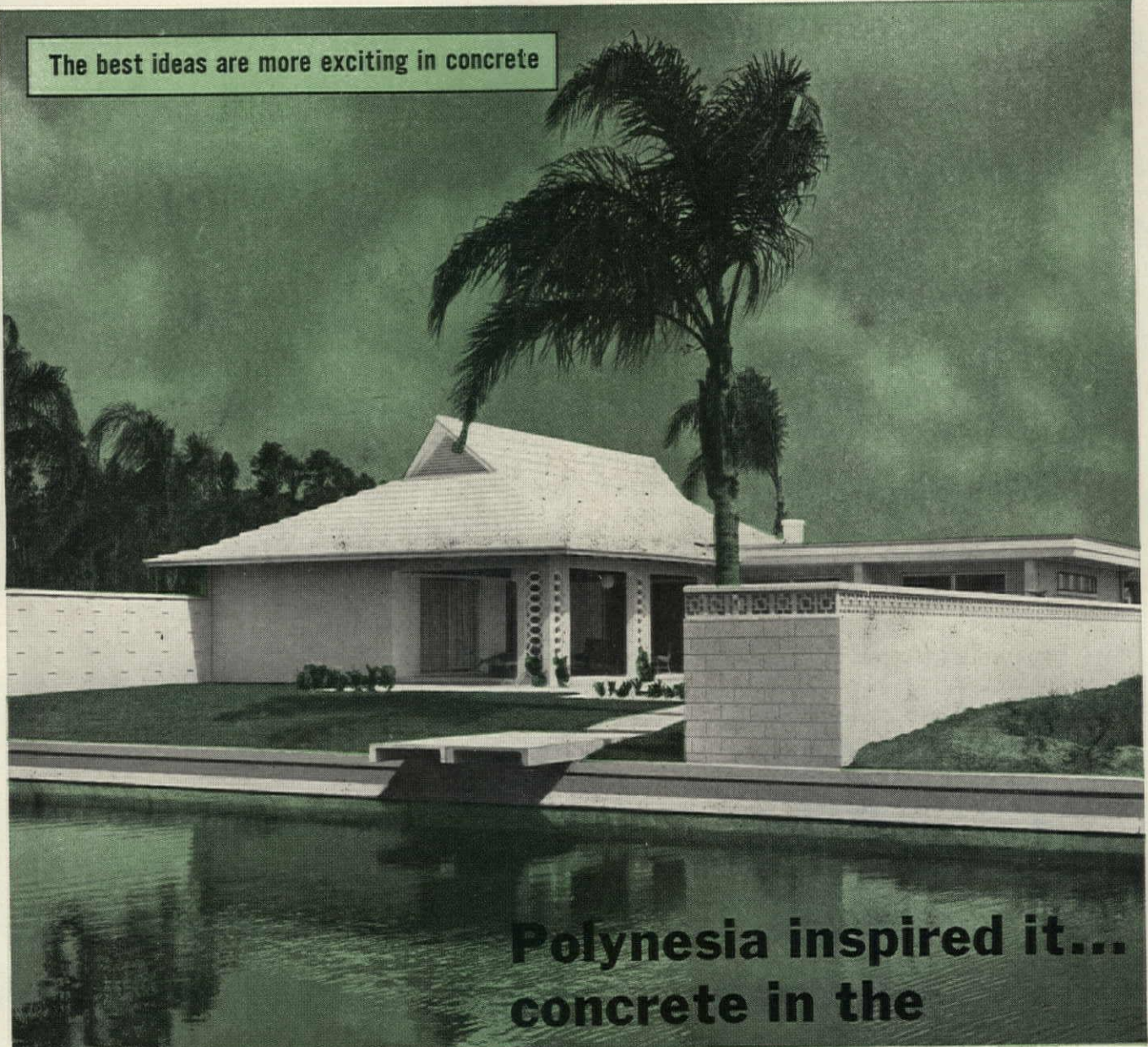
**Aluminum-faced honeycomb doors** are offered in a wide range of designs, textures, and anodized finish colors. Heavy (.050 gauge) faces make doors suitable for residential entrances, for use in motels, hotels, and commercial buildings.

Steelcraft Mfg, Cincinnati.

For details, check No. 27 on coupon, p 256



The best ideas are more exciting in concrete



## Polynesia inspired it... concrete in the newest forms made it possible

Outstanding home design from the 1961 Concrete Industries Horizon Homes Program. Builder: Gerald A. Gay Inc., Orlando, Florida. Architect: John B. Langley, A.I.A., Winter Park, Florida.



Floors are gleaming terrazzo. The distinctive masonry divider is painted in two tones. Here is an easy-to-care-for interior.

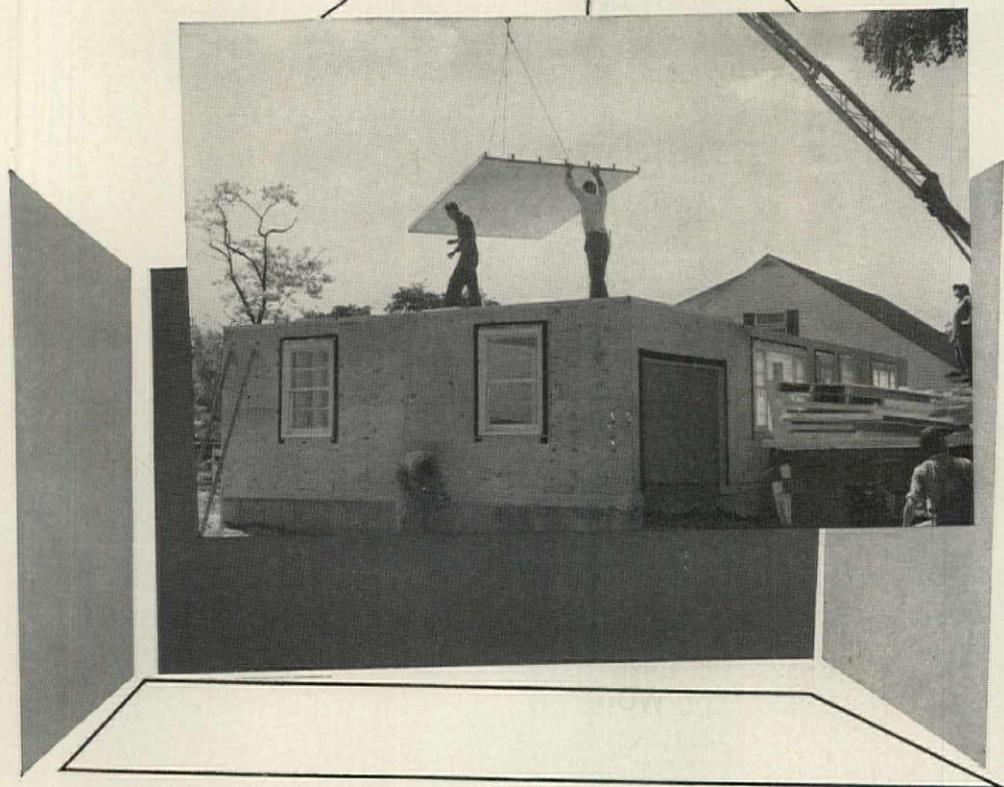
The warmth and livability of modern concrete is well demonstrated in this home in Orlando, Florida.

Its imaginative design has caught much of the form and spirit of South Seas architecture. Notice the distinctive roof, covered with concrete shingles. See how ingeniously the traditional symbols of the "Sign of the Turtle" and "Cloud of the North Wind" have been fashioned in concrete masonry and incorporated into the walls and pillars.

With unlimited shapes, colors and textures, concrete readily accommodates the newest concepts for modern living. Suited to any setting, it provides builders opportunity for the distinctive custom touch that appeals to today's home buyers. *Plan to enter the 1962 Horizon Homes Program.* ✨ ✨

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

**remember when  
houses were  
easy to sell?  
Ford Homes  
still are!**



That's what our dealer builders in the twelve states in which we are represented are finding out! They've learned that they can build fast . . . build easy . . . build quality with Ford Homes.

Important key to Ford's success is the development of Ford's truck-mounted hydraulic crane which easily and precisely swings prefabricated sections into position. The crane technique—in combination with the precision engineered, factory built and assembled floor, walls, partition and ceiling panels—cuts on-site labor to a minimum . . . lets builders get Ford Homes under roof in one day!

**Quality like this helps, too.**

**FLOOR PANELS** may be as large as 8 x 28 feet and come to you with finish flooring laid, sanded and filled.

**WALL PANELS** up to 16 feet long with sheathing and drywall applied and insulation, rough wiring, doors, windows and trim all factory installed.

**PARTITION PANELS** generally room length with drywall factory-applied and rough wiring installed.

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

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

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

**IVON R. FORD, INC.**

McDonough, N. Y.

**New products**

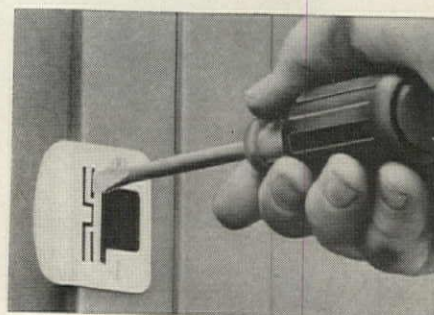
start on p 202



**Double-hung windows**, with welded insulating glass or single glazing, are available with 2, 4, 6, 8, 9, or 12 lights. Side jambs are covered with PVC with integral rib weatherstripping that fits in a mohair, pile-lined channel in the sash. Paint priming at factory is optional.

Andersen Corp, Bayport, Minn.

For details, check No. 28 on coupon, p 256



**Slotted strike plate** for door locks is easy to adjust for proper latching after installation: A screwdriver is inserted in the slots and twisted slightly to move the contact edge of the strike hole forward or backward as needed. New strike is standard on all Challenger 500 series lock and latch sets.

Challenger Lock, Anaheim, Calif.

For details, check No. 29 on coupon p 256

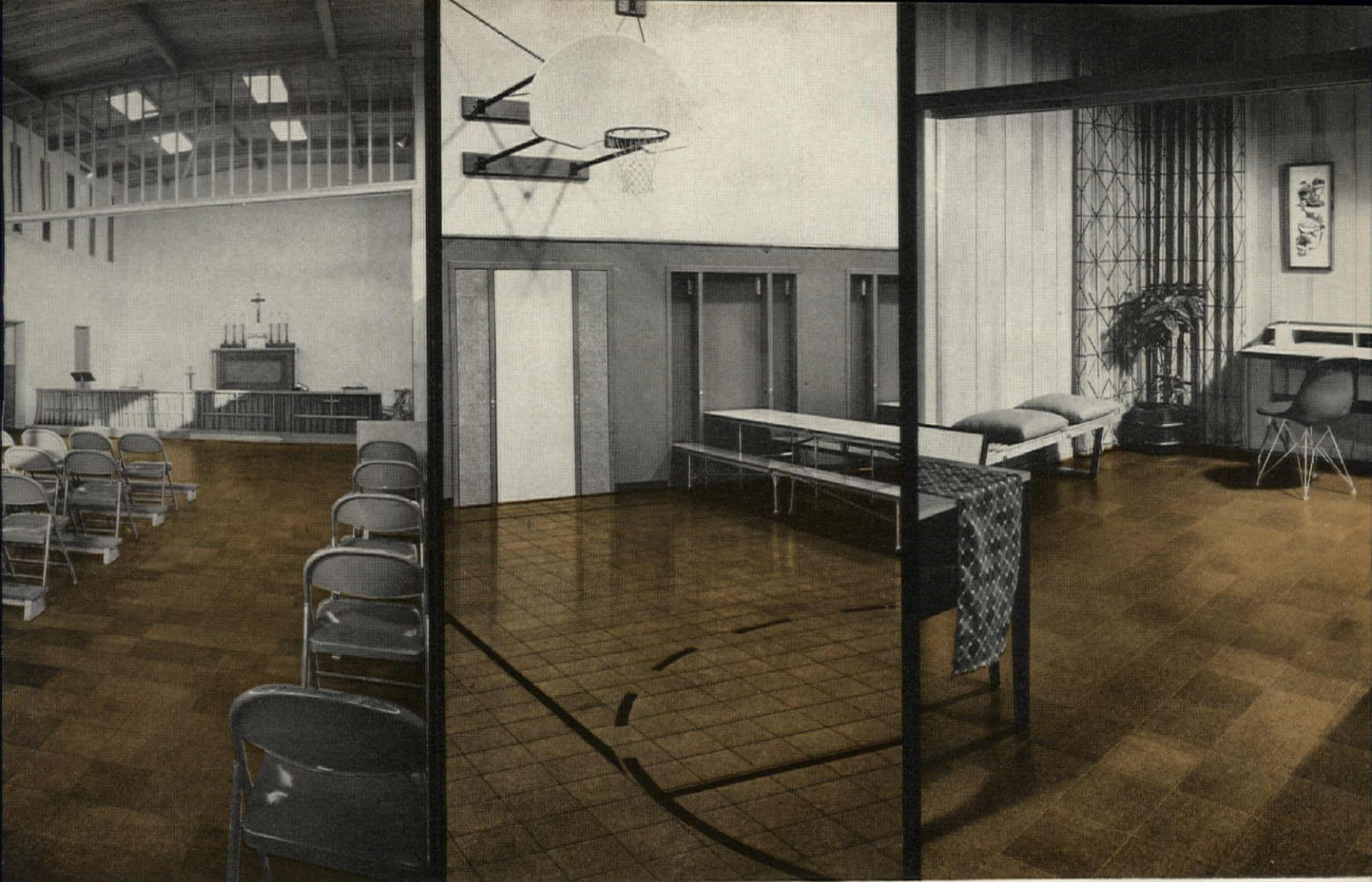


**Vinyl asbestos tile** has a higher-than-usual concentration of vinyl, which is said to improve resilience, flexibility, and wearing characteristics. Custom Excelon Tile is offered in seven colors with bright metallic glitter suspended in clear vinyl accent areas. Tiles are 9" x 9" in 1/16" gauge.

Armstrong Cork, Lancaster, Pa.

For details, check No. 30 on coupon p 256

New Products continued on p 230



The congregation of this church chose Par-Tile for its rich warmth of texture, low initial cost, and because it isn't damaged by women's spike heels. Par-Tile is guaranteed for 15 years.

Forrest Par-Tile was used to hold the line on building cost in this school multi-purpose room. Par-Tile is not damaged by women's spike heels, kids boots, roller skates, heavy furniture. Will not check or splinter.

In this family room Forrest Par-Tile provides a warm, clean, durable floor for kids to play on. Par-Tile makes an excellent dance floor, too.

**PROBLEM** HOW TO HOLD THE LINE ON COST AND STILL PROVIDE A QUALITY WOOD-BLOCK FLOOR

**SOLUTION** SPECIFY **FORREST PAR-TILE\*** WOOD-BLOCK FLOORING... IT'S BEAUTIFUL, YET COSTS ONLY ABOUT 40c PER FOOT, APPLIED



The pressure is on you every day to design a quality school or home or office building, but to **hold the line on cost**. You know, too, that, in nearly every instance, when quality is improved, cost jumps.

However, in the case of wood-block flooring this is not necessarily true. Forrest Par-Tile wood-block flooring is a quality product . . . yet it can be applied for approximately 40c per square foot. And—it is prefinished at the factory. No sanding or finishing on the job. True, it lacks the conventional wood grain. But look at the advantages: • When applied, it is rich and warm. Really

beautiful • Par-Tile is uniform, smooth, harder than oak or maple. Women's spike heels, which ruin other floors, won't leave the slightest dent • Par-Tile is tongue and groove, forms one solid floor • Easy and fast to lay • Prefinished at the factory with twin coats of vinyl • **Par-Tile is guaranteed for 15 years** • Exceeds FHA requirements.

Par-Tile is proving successful in churches, schools, offices, bowling alleys, ballroom floors. In homes for family room, and party room, Par-Tile is perfect.

Builders tell us that Par-Tile in the family room, study, party room, make it much easier to sell "spec" homes.

**OTHER FORREST FLOORING**



FORREST  
**2BY-FLOr**

2' x 4' panels, 4 to a carton, nails included. Easy to handle. Easy to put down over old floor or on new construction.



FORREST  
**QUICK-FLOr**

4' x 4' panels for fast application over old floor. Goes down fast on new construction. Makes ideal new floor.



FORREST  
**RANDOM PLANK**

The same quality material as Forrest Par-Tile in plank width and random lengths. Tongue and groove. Simulated wood pegs optional.

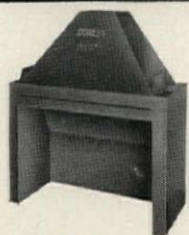
For complete information, ask your floor covering or building material dealer, refer to A.I.A. File No. 19-E-92, or write to Forrest Industries, Inc., P. O. Box 78, Dillard, Ore.

\*Pat. No. 3001902

**FORREST**  
INDUSTRIES 

# Guess which products Donley doesn't make!

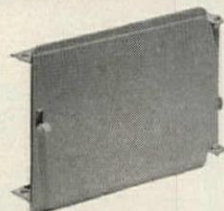
10661-DB



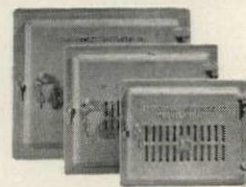
1 Fireplace Unit



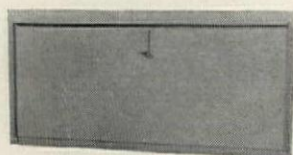
2 Attic Ventilator



3 Cleanout Door



4 Incinerator Doors and Parts



5 Crawl Space Door



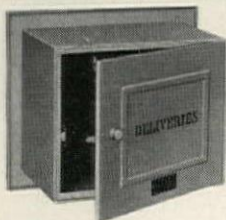
6 Manhole Ring and Cover



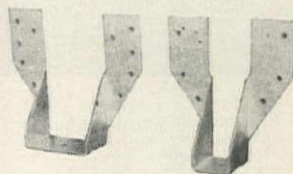
7 Ashdump



8 Corner Wheel Guard



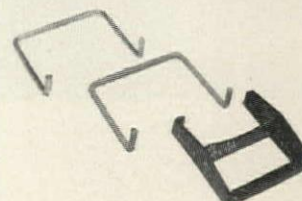
9 Package Receiver



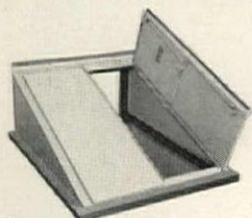
10 Joist Supports



11 Underground Garbage Receiver



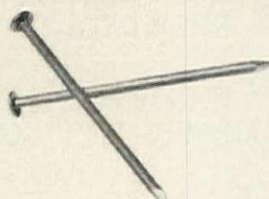
12 Manhole Steps



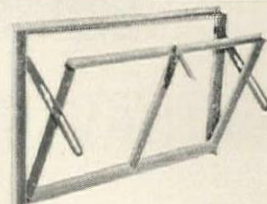
13 Basement Door



14 Coal Chute



15 Intrafibrous Friction Fastener



16 Basement Window



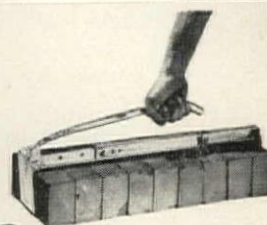
17 Universal Damper



18 Area Walls



19 Mortar Box



20 Brick Clamp

Every Donley Product helps smart builders sell more maintenance-free houses because that's what alert buyers are looking for these days. Point out the more obvious glamour features of the homes you build, and stress the importance of the Donley products you use. Seen or unseen . . . they perform without fanfare far beyond the life of the mortgage. Details and specifications are published to protect builders, architects and owners when Donley products are specified by name.

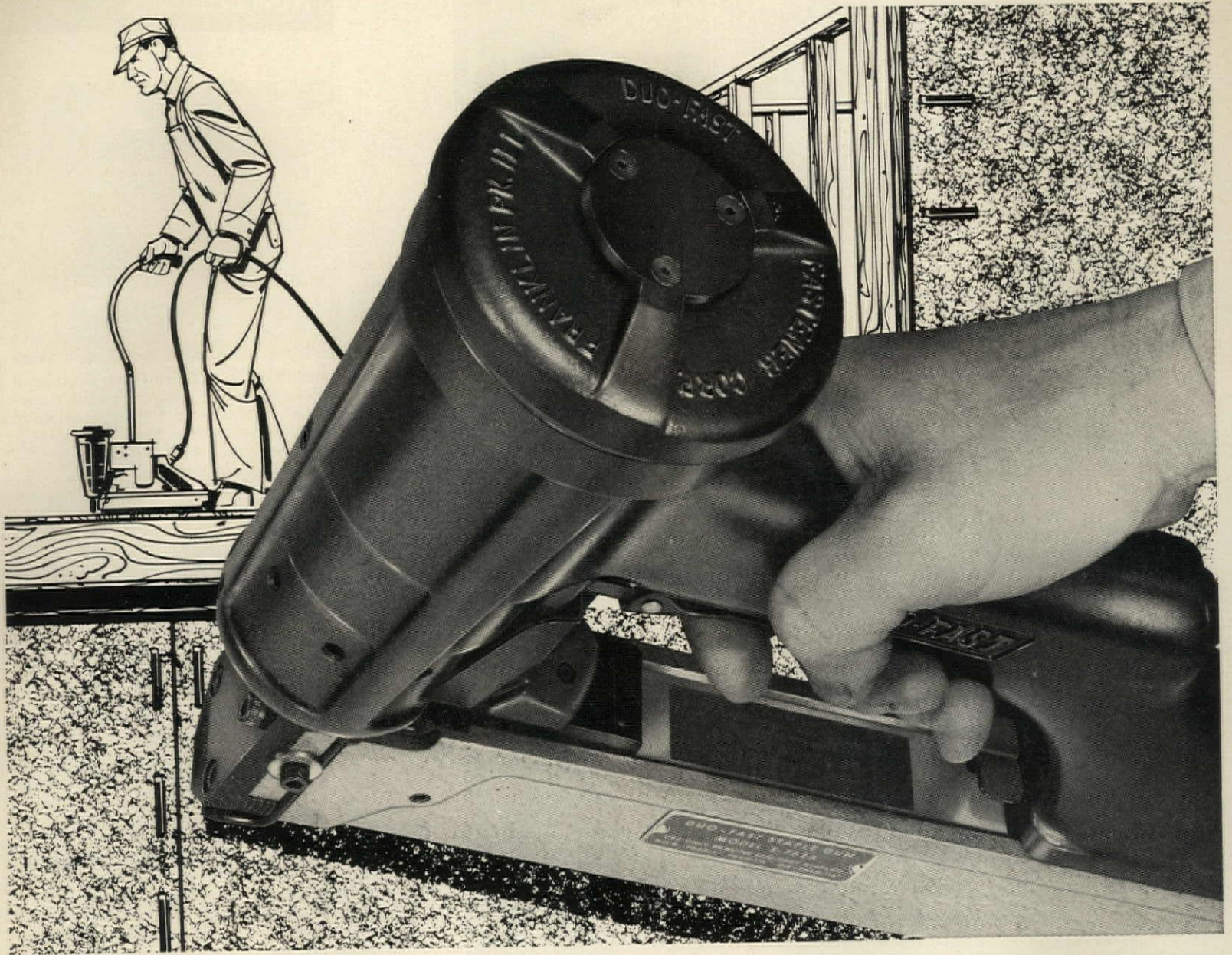
*Donley doesn't make those intrafibrous friction fasteners known as nails.*

Send for your copy of DONLEY METAL PRODUCTS FOR BUILDING today

## Donley

BROTHERS

THE DONLEY BROTHERS COMPANY  
13981 Miles Avenue • Cleveland 5, Ohio



# NOW *you can do sheathing, subfloor and roof-deck jobs* 4 TIMES FASTER



DUO-FAST Gun Tackers and Hammer Tackers make fast work of installing ceiling tile, insulation, building papers, plastic enclosures, metal lath and similar jobs.

With an air-operated DUO-FAST Staple Nailer, a man does four times as much "nailing" as with a hammer . . . and does it much better.

Why? Because this powerful tool drives heavy FHA specified staples (up to 2") that hold tighter than nails, and drives them exactly where you want them.

Husky but lightweight . . . powerful but safe. Leaves one hand free for precise control of work. Result: Better work in less time at lower cost.

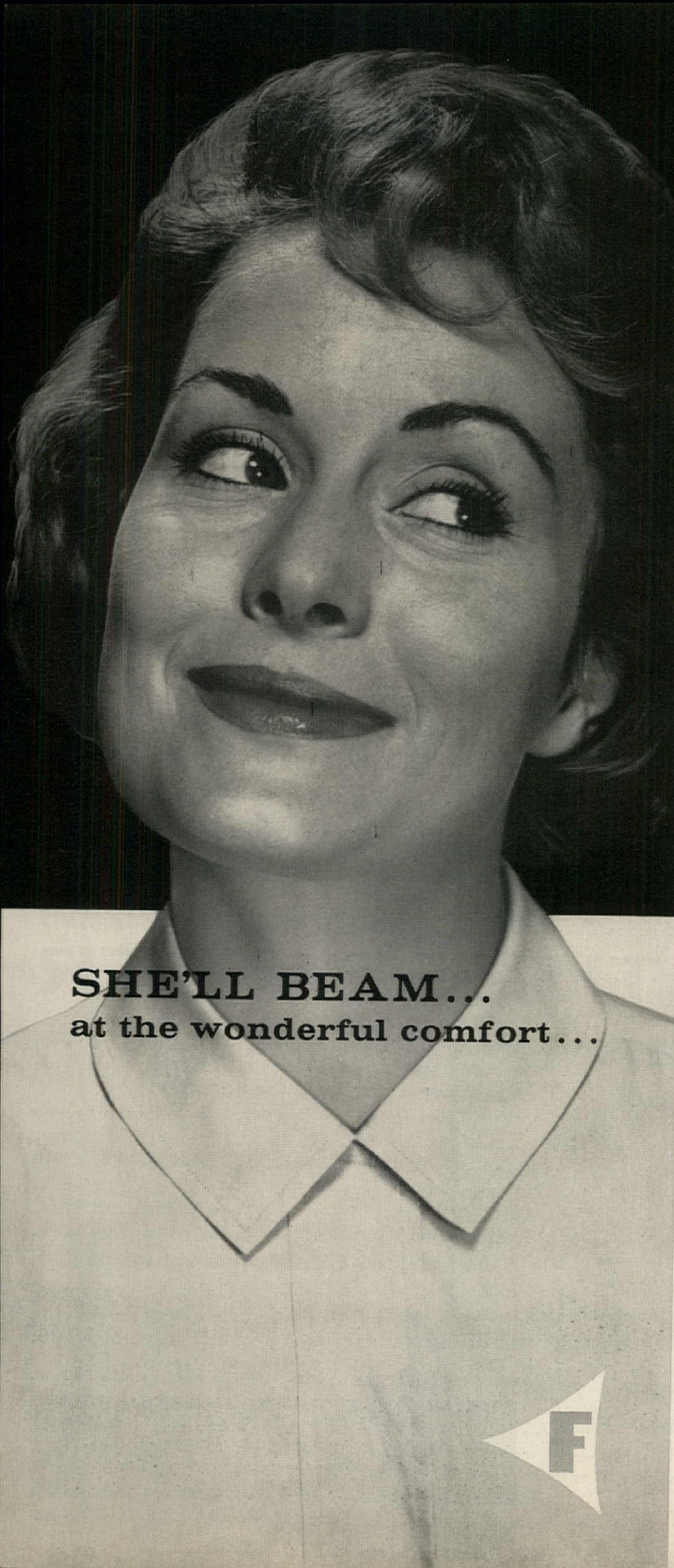
Send today for full information about the comprehensive DUO-FAST line of timesavers for the building industry. Ask for Bulletin FT26.

FASTENER CORPORATION, 3706-10 River Road, Franklin Park, Ill.

## **DUO-FAST**

Staplers  
Tackers  
Staples

Everything you need for tacking, stapling and nailing.

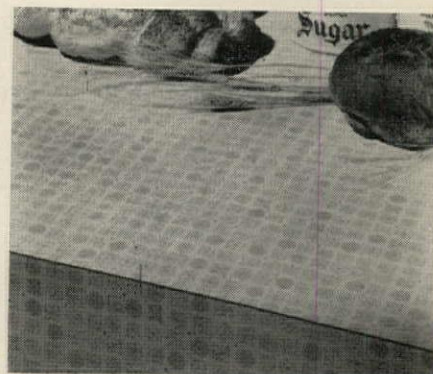


**SHE'LL BEAM...**  
at the wonderful comfort...



## New products

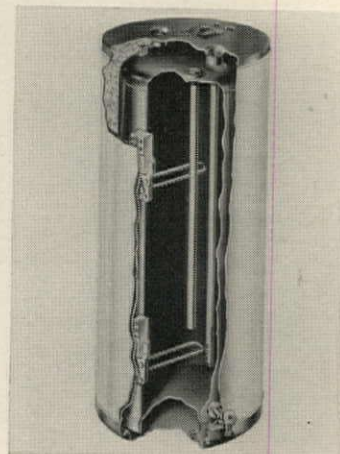
start on p 202



**Laminated plastic pattern** is designed specifically to harmonize with early American decor. Mayflower, a small-scaled floral design, comes in three background colors: white, beige, and light yellow.

Formica Corp, Cincinnati.

For details, check No. 31 on coupon, p 256



**New water heater** can be installed faster and at less cost because it is designed with all water and electrical connections at the top of the tank. Electra heaters—in both standard and table-top models—come in sizes up to 80 gallons and carry a ten-year guarantee without pro-rating.

A. O. Smith, Kankakee, Ill.

For details, check No. 32 on coupon, p 256



**Convertible refrigerator-freezer** has 11 cu ft refrigerator on top, 5 cu ft freezer below. At a flick of a switch the lower section converts from freezer to refrigerator. Model RC-175 is 36" wide, 24" deep, available only for built-in installation.

Revco Inc, Deerfield, Mich.

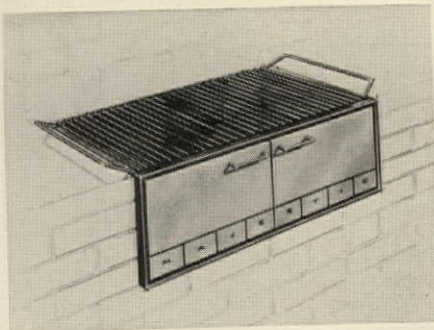
For details, check No. 33 on coupon, p 256



**All-terrain forklift** has large tires for crossing wet, muddy ground. Four-speed transmission provides top forward speed of 35 mph. Model U has 8,000-lb capacity and a maximum lift of 27' when equipped with a high mast. Short turning radius of 144" gives great maneuverability. Under-clearance of 9½" lets unit move freely over rutted ground.

Towmotor Corp, Cleveland.

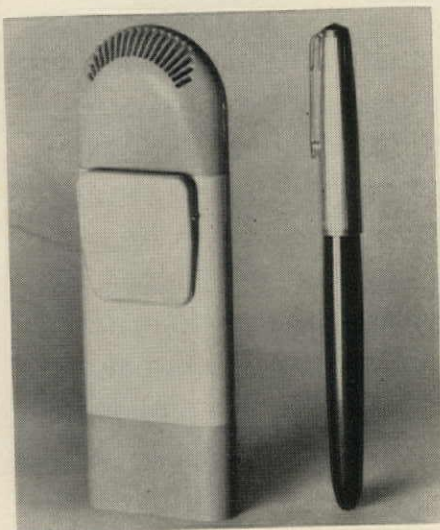
For details, check No. 34 on coupon, p 256



**Porcelain-enameled grille** for indoor or outdoor barbecues has adjustable height fire-pan and lift-out grille unit with handles that doubles as serving tray. Single unit shown above is 24" wide, 12¾" deep. Double unit measures 24" wide 23¾" deep.

Majestic, Huntington, Ind.

For details, check No. 35 on coupon, p 256

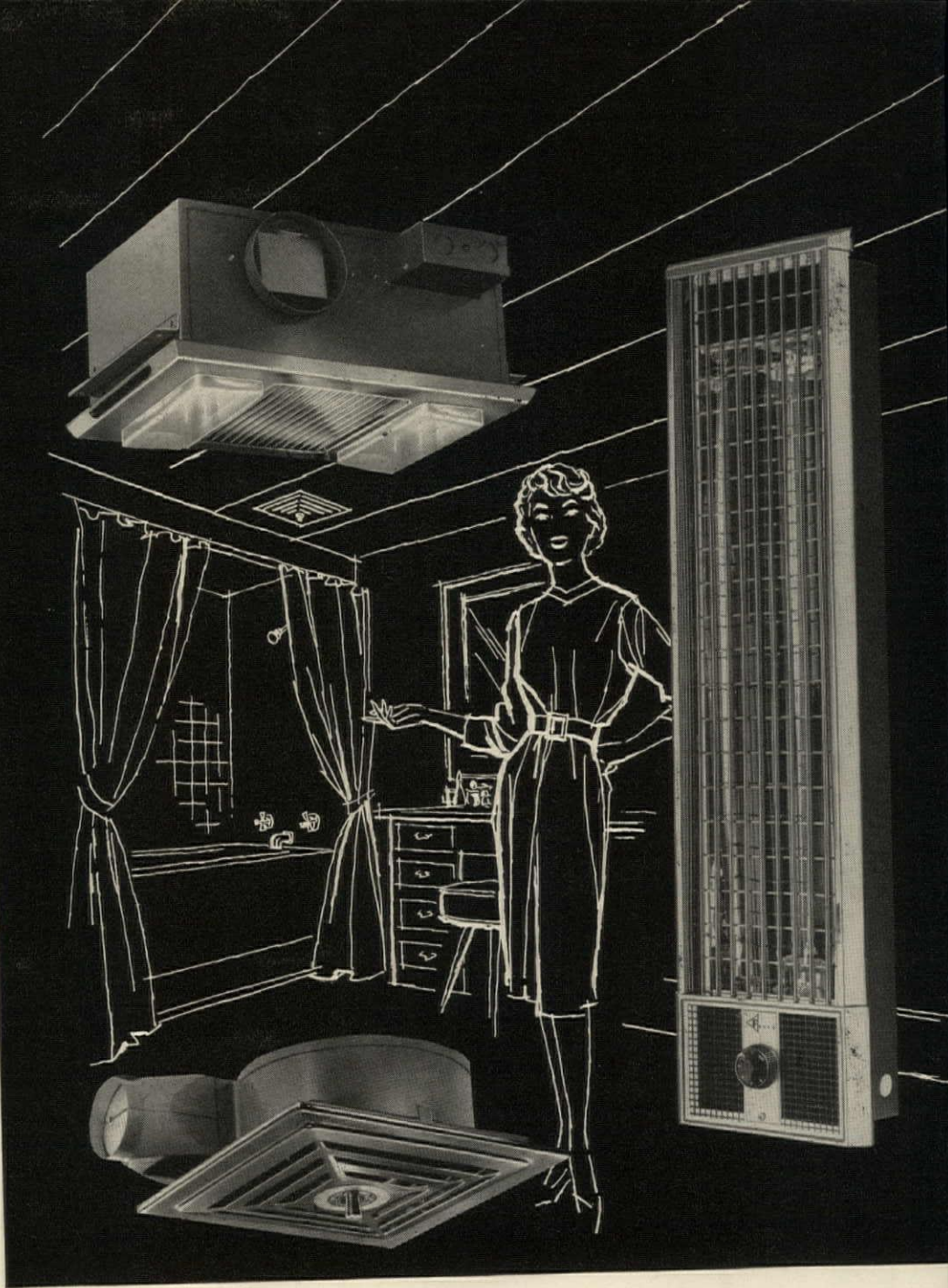


**Pocket radio paging receiver** solves problem of calling employees working out in the shop or yard or on another part of the site. Key-operated encoder—usually at telephone switchboard—causes beep signal in receiver of person being paged. Pocket unit weighs 5 oz, operates for weeks on single inexpensive battery.

Multitone Electronics, New York City.

For details, check No. 36 on coupon, p 256

New Products continued on p 238



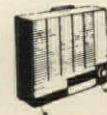
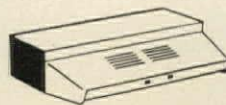
## YOU'LL WELCOME... the "one source" convenience

... **For heat, light, ventilation.** Here's a solid plus for you and every other builder—a complete package of heat, light, and ventilation from Fasco. The wall or ceiling ventilator gives quiet, dependable ventilation—the ventilator light unit provides extra backup ventilation plus soft, abundant illumination—the radiant wall heater supplies instant head-to-toe warmth.

This "All-Fasco" package simplifies your buying, gives you one source for product responsibility regardless of whether you're installing ventilation, lighting, electric heat or a combination of all three. The installation is easy and practical, too, because each Fasco unit is designed to meet the builder's needs head on. And, with Fasco you get the peace of mind that only comes with consistency and quality in styling and performance.

It is efficient and economical to build or remodel bathrooms the easy Fasco "Package" way. See your distributor today.

**THIS IS FASCO'S "HOME COMFORT" LINE**



**FASCO**

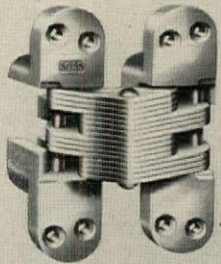
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9 FAN MODELS 46 HOODS 21 VENTILATORS 14 ELECTRIC HEATERS

Naturally You'll Find...

# SOSS INVISIBLE HINGES

in homes that reflect the smooth, uncluttered beauty of today's architecture. In the S. Sterling residence, Bloomfield Hills, James Conn, AIA, specified SOSS INVISIBLE HINGES wherever he needed complete unity of design.



Unique aquarium chest featuring SOSS INVISIBLE HINGES on top access door.

Elegant bathroom cabinet with doors hung on SOSS INVISIBLE HINGES.

FOR SAFER, MORE COMFORTABLE, ENJOYABLE

*Living*



## NEW TALK-A-PHONE ALL TRANSISTOR HOME INTERCOM-RADIO SYSTEM

Everyone in the family will enjoy the comfort, convenience, and peace of mind this system provides. From any room in the house you can...

- Listen-in on baby, children, or sick room.
- Answer outside doors without opening door to strangers.
- Talk to anyone—upstairs and downstairs, inside and out.
- Enjoy radio in every room with the simple flick-of-a-switch.

Distinctively styled. Beautifully finished in richly blended gold, polished and satin silver tones. Easily installed in any home. Built-in and surface-mounted models available. Write for complete information.



World Honored for Style, Quality, and Dependability.

**TALK-A-PHONE CO.**

Dept. HH-5, 5013 N. Kedzie Ave., Chicago 25, Illinois

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File No.  
31-1-51

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Nation's leading quality home manufacturer requires numerous men of proven sales ability to staff operational expansion due to dramatic acceptance of new product lines, including the new custom line, as well as the exciting new concept in low cost homes delivered fully finished and erected in one day, complete to builder in package price. Exceptionally high earnings on commission basis and expanding future with growing company available to qualifying applicants.

Send resume to:

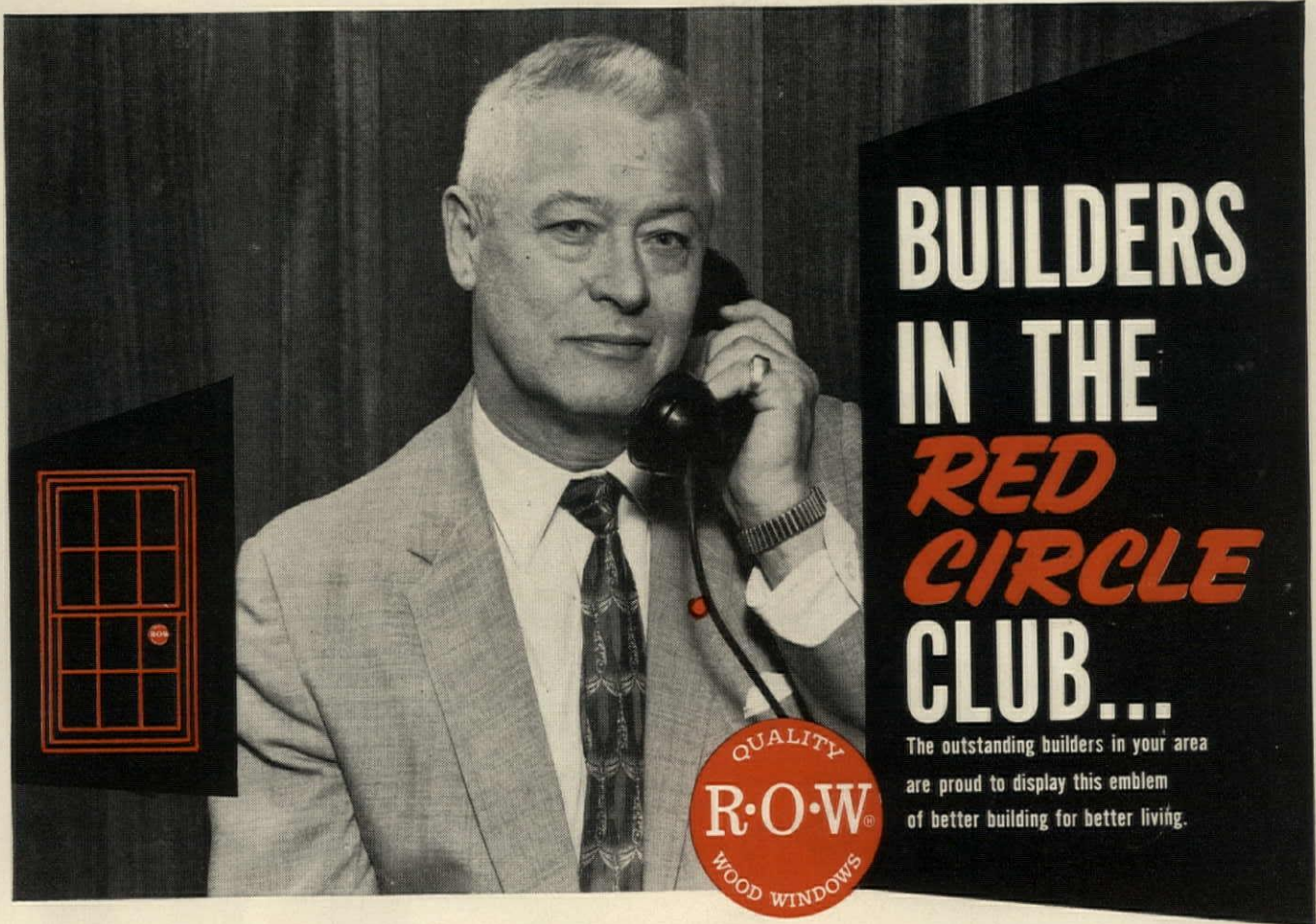
Scholz Homes, Inc.  
2001 North Westwood,  
Toledo 7, Ohio

For complete information & prices, write:

**SOSS** MANUFACTURING CO.

HH-106, P. O. Box 38, Detroit 13, Michigan





**THE RED CIRCLE IDENTIFIES A QUALITY HOME BUILT BY A QUALITY BUILDER**  
**Using Removable R-O-W WOOD WINDOWS**

R-O-W is the registered TM of R-O-W Window Sales Co.



One man can install all but largest R-O-W units, with sash removed for easier, safer handling



An easily demonstrated selling feature is built into all Removable R-O-W Wood Windows



Window problems (and call-backs) are practically eliminated with Quality R-O-W Removable Wood Windows

**R-O-W WINDOW SALES CO.**  
**1365 Academy Ave.**  
**Ferndale 20, Michigan**

As a builder , dealer , architect  I am interested in more information on the R-O-W listing of Quality Builders to be featured in 1962 issues of Better Homes and Gardens.

Send me free illustrative materials on better planning with better windows—including comparisons of wood and metal as well as describing R-O-W's improved, removable wood windows.

House and Home—May, 1962

Ten cents (10c) is enclosed for the Home Planner's Book, "67 Homes for Town and Country" with beautiful designs and functional floor plans by leading residential designer Richard B. Pollman.

NAME \_\_\_\_\_

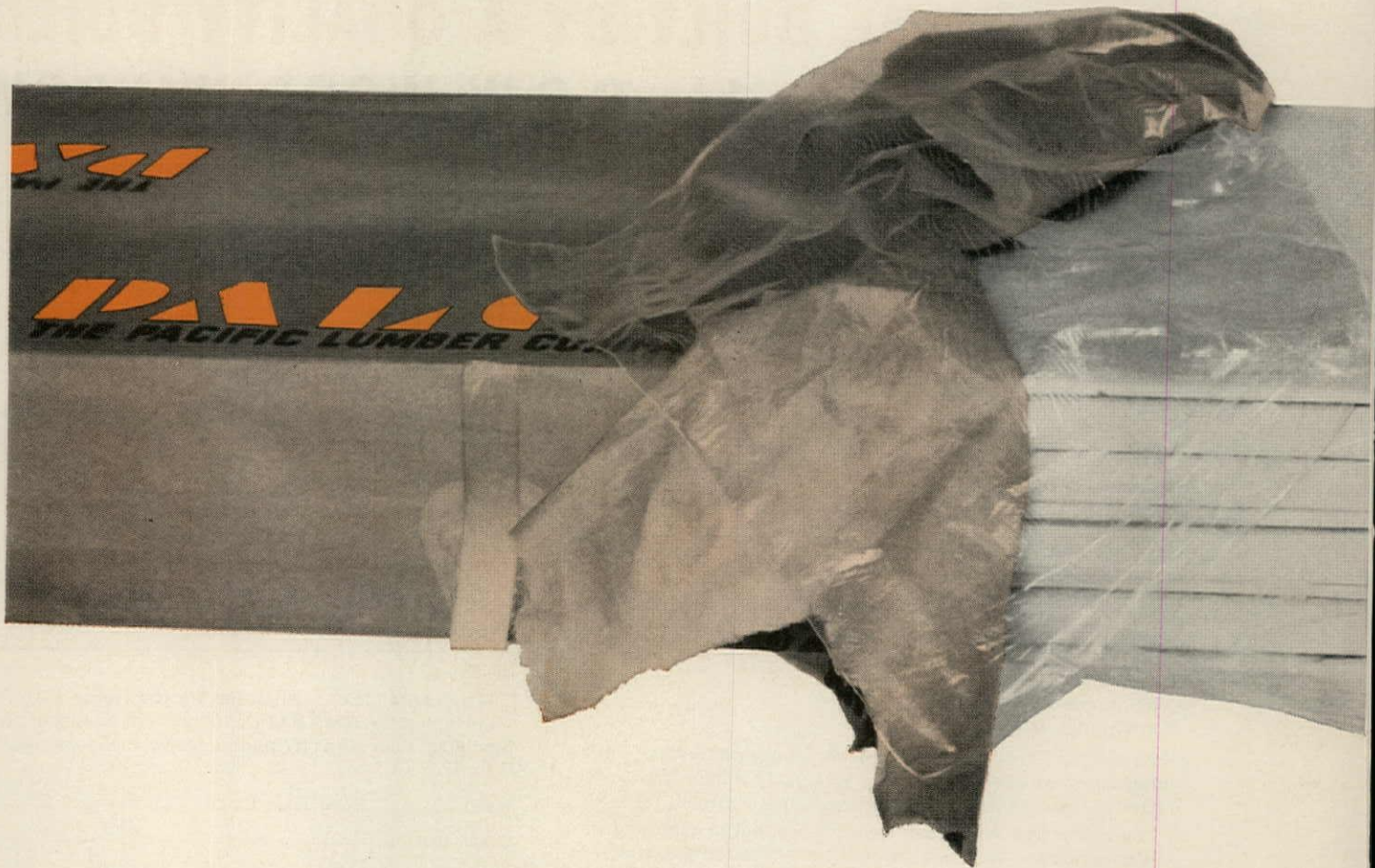
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# PALCOTE

**MILL PRIMED  
REDWOOD SIDING  
CUTS YOUR  
FINISHING  
COSTS**

**40%**



**Savings Proved In Factual Cost Comparison**—Fact sheet itemizes in detail how you save up to 40% on labor and material by using Palcote mill primed redwood. Send for the sheet, and we'll include a sample showing the superior paint coating, ready for just the finish coat — assuring you a smoother, longer lasting paint job!

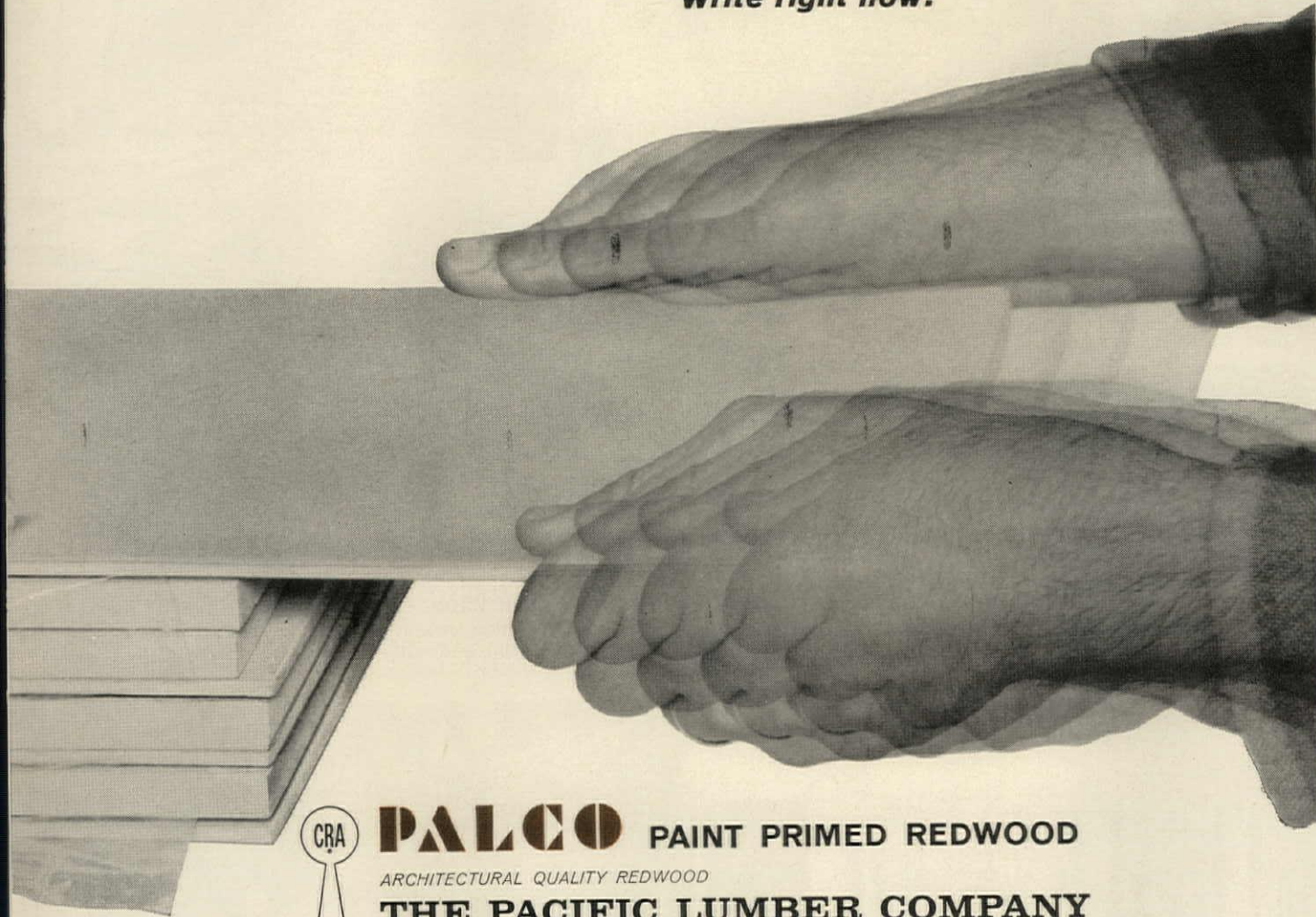
**What Is Palcote Paint Primed Redwood?**—First, it's Palco Architectural Quality vertical grain redwood. Second, it's precision primed and back sealed to save you money and time. Palcote paint prime protects against bad weather, also gives your homes a "finished look" as soon as the siding is placed!

**Palcote Siding, Fascia and Trim**—Palcote mill prime is available in standard CRA siding patterns, and lumber for fascia and trim (all vertical grain).

**Automation Assures Precise Application of Paint**—Palco's modern processing includes heat pre-conditioning of the redwood, then back-sealing with Woodlife. The redwood then moves at controlled speed through an actual *curtain of prime* which applies a uniform, smooth, precisely measured coating of high quality gray paint. The paint is then oven dried.

**All You Do Is Apply Finish Coat!**—The final step before shipment is protective packaging in tough, plasticized paper. Each piece is further protected with a sheet of polyethylene over the painted surface. All you have to do is install and cover with one finish coat!

**Write right now!**



**PALCO** PAINT PRIMED REDWOOD

ARCHITECTURAL QUALITY REDWOOD

**THE PACIFIC LUMBER COMPANY**

100 Bush Street, San Francisco, California

35 E. Wacker Drive, Chicago 1, Illinois • 2540 Huntington Drive, San Marino, California



Fischer & Frichtel's fabrication shop, where complete wall sections are assembled. Fischer & Frichtel plan to build 350 homes in 1962, ranging from \$15,500 to \$45,000. Andersen Strutwalls will be used in all price ranges.

**NO MATTER HOW YOU BUILD ... ANDERSEN STRUTWALLS\* COST YOU LESS INSTALLED**

**LU-RE-CO FABRICATION.** Strutwalls come as a complete modular unit ready to install. Simply tip into place, and nail to deck and studs of adjoining panels. Can be ordered with sheathing.

**LONG-WALL FABRICATION.** Cut side struts to length (or order units with box headers), position in wall jig, nail to sole plate, header and adjoining wall members. Entire wall section is ready for transport to site.



# This builder can't afford a cheap window

*"We cut window installation time more than 40% with Andersen Strutwalls"*

says John Fischer, Fischer & Frichtel, Inc



**U**sing Andersen Strutwalls is a matter of common sense. They are made-to-order for our manufactured construction. We just set them in our wall jigs . . . nail 'em in . . . and haul 'em to the site. It's as simple as that! When we started using Strutwalls in 1959, we reduced our window installation time better than 40%."

"This adds up to real labor savings . . . considerably more than the extra cost of the windows. And, we just can't put a price-tag on the callback headaches Strutwalls have saved us. Since they don't cost us any more installed, we figure the extra quality is a free bonus."

#### LOOK FOR TOTAL VALUE

When you buy your next windows, look beyond the purchase price. Consider the *added value* of Andersen Strutwall Windows . . . dollar-saving value you can't get with any other kind:

**Trouble-free, "no callback" operation**—every Andersen Window is precision-built at factory controlled tolerances of .025. Hardware is custom designed for each unit . . . insures smoothest possible operation. And, Andersen Windows are all at least 4 times as weathertight as industry standards require.

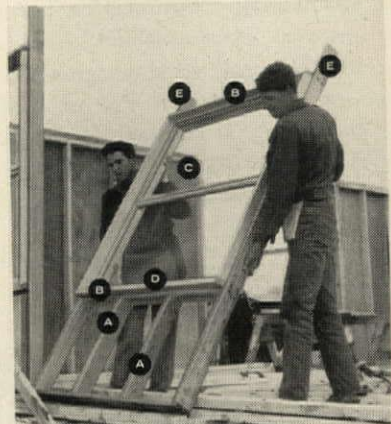
**Engineered for modern building methods**—whether you build 1 or 1000 homes, Andersen Strutwalls will fit right into your own construction techniques . . . will save you time, money, manpower, yet permit you to completely customize your homes.

**Selling power of the Andersen name**—don't overlook it! The Andersen label is nationally recognized as a

sign of the quality throughout the home. As America's best-known window, it's a definite sales advantage for you.

**Complete field service**—why bear the expense—and responsibility—for an "unbranded" window that doesn't work? You don't with Andersen Windows! Andersen's field-based specialists are merely a phone call away . . . ready to solve any window problems that might arise at your building site.

Can you really afford a so-called cheaper window? You owe it to yourself to get the complete, money-saving story on Andersen Strutwalls. Call your dealer today!



**THIS IS THE STRUTWALL!** A complete, factory-assembled package adaptable to any construction need. Jack studs (A), top and bottom nailers (B), glazing (C), hardware (D), and side struts (E) are factory installed . . . permits faster job enclosures. Removable grilles, paint priming, plywood box headers and sheathing to fit your needs are factory options.

**DECK FABRICATION.** Merely cut the Strutwall side struts to length, position unit in the window opening, and nail securely in place. Absolutely no window framing required! It's a fast, easy, three-minute job for one man!



Andersen Windowalls 

ANDERSEN CORPORATION • BAYPORT, MINNESOTA

## New products

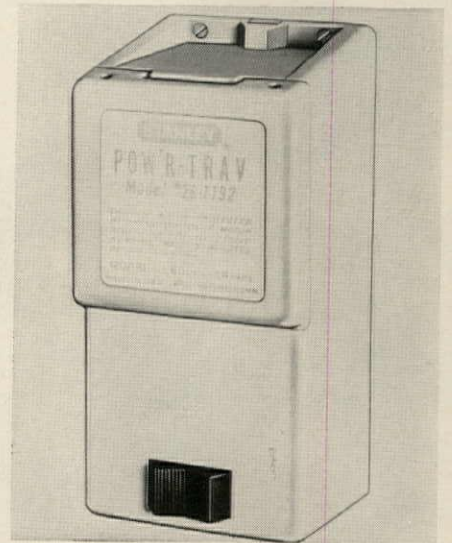
start on p 202



**Aluminum fence** is available in four styles: basket weave (shown), louvered, vertical staggered, and vertical spaced. Fence is enameled on both sides in a choice of colors, comes in 4' to 6' heights. Installed price is competitive with quality wood fences of similar design.

Anchor Post Products, Baltimore.

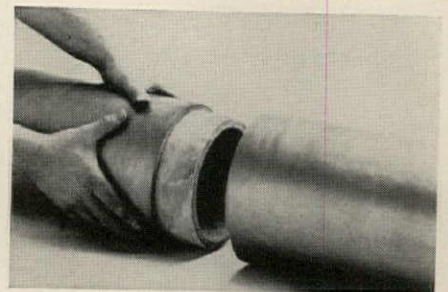
For details, check No. 37 on coupon, p 256



**Traverse rod operator** plugs into 120/110-v wall outlet, can be used with any standard length rod. Pow'r-Trav has a single positive control with an automatic shut-off for protection against overloading or damage by excessive use. It retails for \$24.95, is also available with remote control for operation from any part of a room.

Stanley Works, New Britain, Conn.

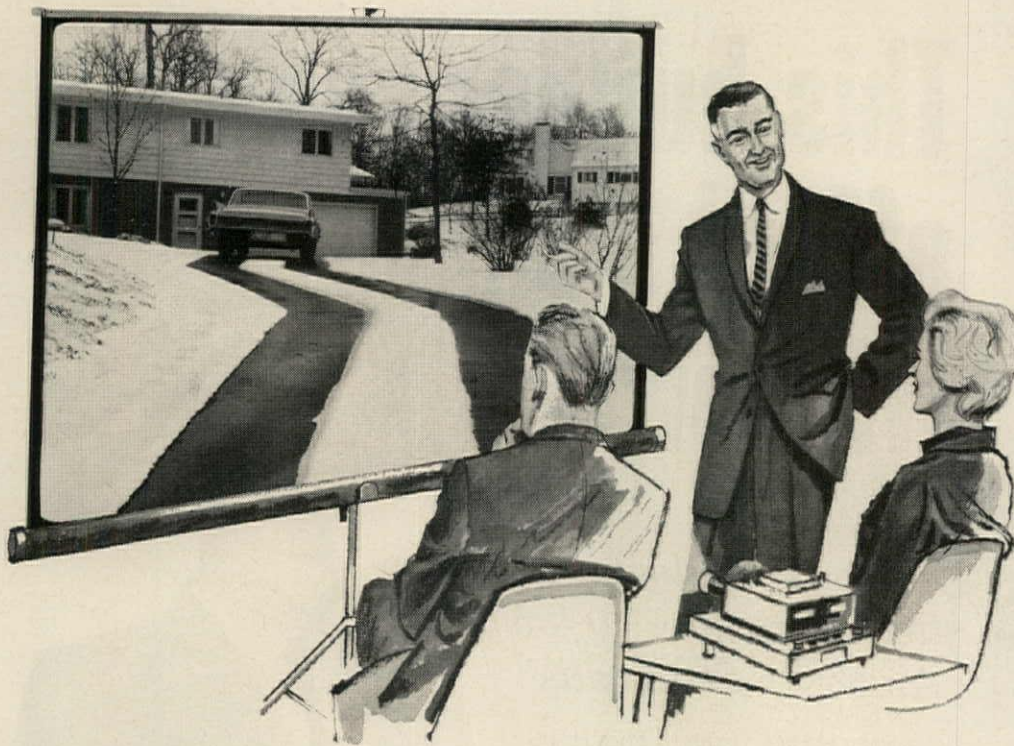
For details, check No. 38 on coupon, p 256



**Fiberglass air duct** has factory-made slip joints, so straight runs can be slipped together and taped without metal sleeves. Micro-Aire Duct combines thermal and acoustical insulation, vapor barrier, and duct in one unit. Inside diameters range from 4" to 18"; all sizes come 6' lengths. Meets NBFU Standards 90A (for commercial use) and 90B (for residential use).

Johns-Manville, New York City.

For details, check No. 39 on coupon, p 256



Now you can demonstrate the drama of "No snow to shovel, no ice to chop!" with free sales-maker slides from *Sno-Melter*

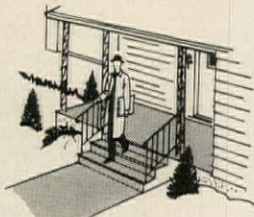
Sno-Melter helps sell more homes when you demonstrate that a simple flip of a switch will melt snow off walks, drives, concrete steps *electrically*.

Even in mid-summer, you can make this demonstration—with dramatic, winter-scene slides which are now available *free* to every architect, builder and contractor who appreciates the salesmanship of photographic presentations.

Cost-wise, Sno-Melter is designed for fast installation, economical operation. Pre-assembled wire units roll out like a rug, are embedded in concrete as it is poured. Units are available in dozens of standard sizes, rated at 42 or 60 watts per square foot. (Heat is evenly distributed.) In most areas, homeowners pay only pennies an hour to operate, depending on sizes and local kw rate.



Melts snow off walks...



ice off concrete steps...



clears entire drive, or tire tracks only.



Sno-Melter rolls out like a rug!



Leading "Shelter" Books Will Echo Your Sno-Melter Recommendations!

The power of national advertising in prestige magazines—HOUSE BEAUTIFUL, HOUSE & GARDEN, and BH & G HOME BUILDING IDEAS—is putting Sno-Melter on the "want" list of great numbers of home-buyer prospects. Add the influence of these publications to your personal recommendations, and you will get quick and eager acceptance of Sno-Melter in your specs!

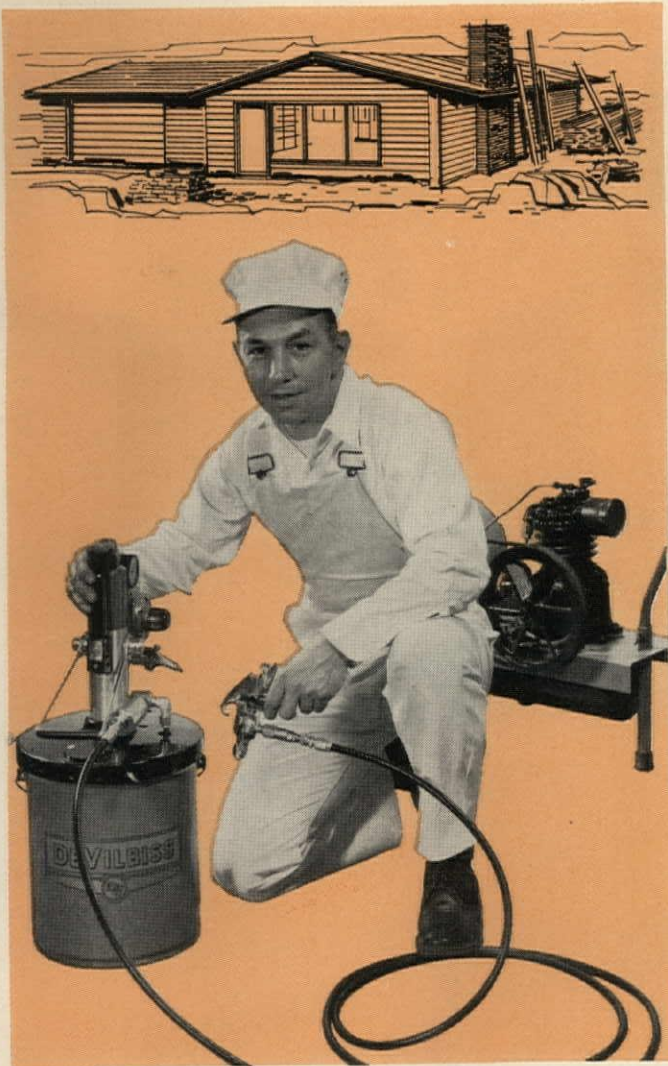
Write today for design and operational data, specifications, and facts on the free sales-maker slides.

**EASY-HEAT, Inc., "Electric Snow Removal Equipment"**

Dept. 2-H, New Carlisle, Indiana

Publications start on p 250

HOUSE & HOME



# spray paint a house exterior in half a day!\*

One man can do it using the new DeVilbiss high-production 5-gallon portable *airless* spray outfit. It's *easy to use*. Painters can spray all surfaces while the paint pail stays on the ground. It's *compact*. You don't need a truck to move compressor and pump from job to job. It *saves time*—two ways. By spraying house paints at a rate of better than 5 gallons an hour. By eliminating elaborate masking (*airless* spray cuts a clean edge). It *saves materials* because overspray and spray rebound are almost nonexistent. Call the DeVilbiss representative nearest you and ask for a demonstration of airless spray outfits. See firsthand how you can trim painting time on your jobs. The DeVilbiss Company, Toledo 1, Ohio. Offices in principal cities.

FOR TOTAL SERVICE, CALL

**DEVILBISS**



\*Paint application time for average one-story 6-room house—single color over siding and trim.

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a handy Pocket Manual on

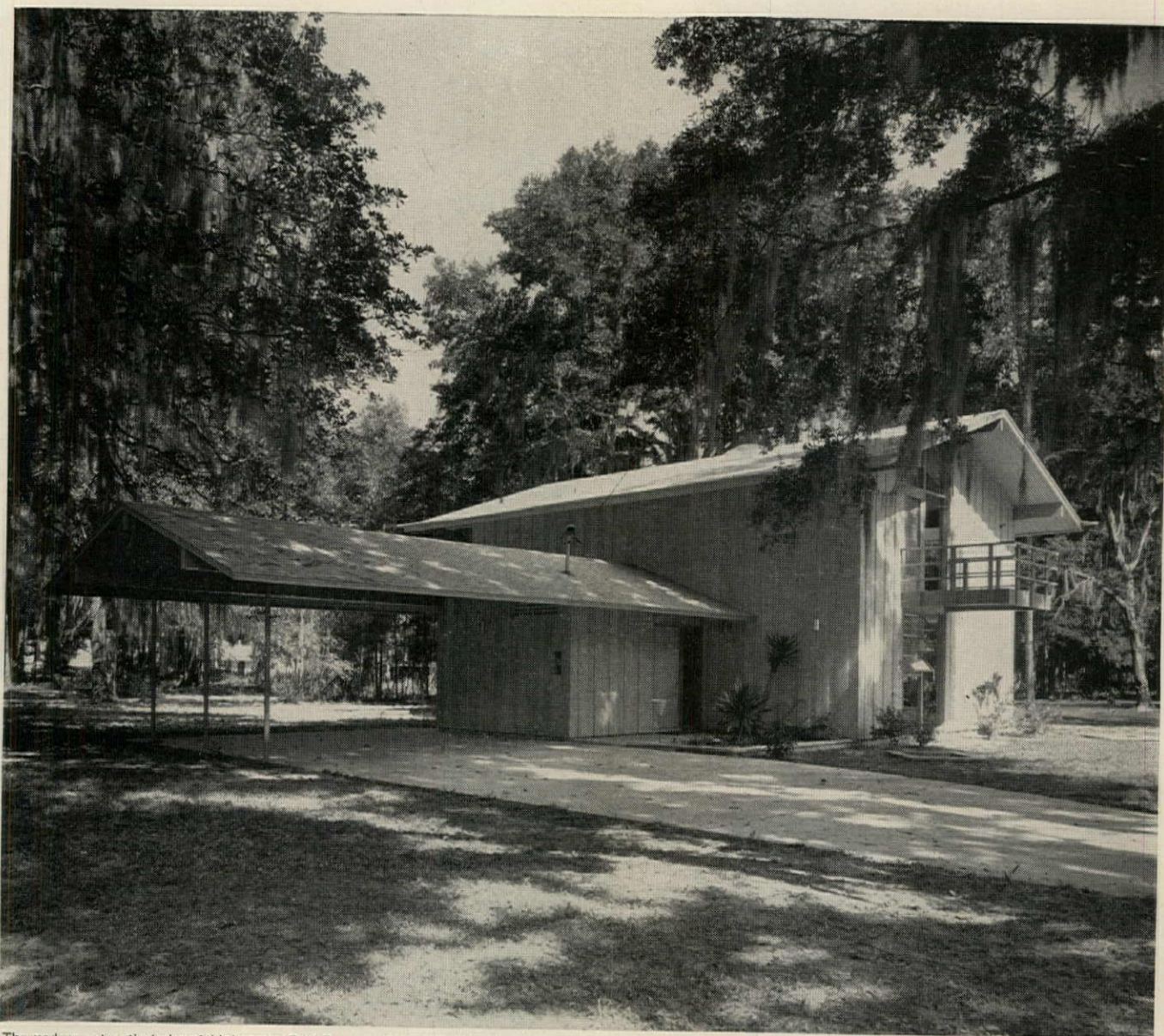


MILLWORK

For complete information about a complete line of millwork . . . sizes, specifications, detail drawings, pictures of installations . . . write for a free copy of the IDEAL Pocket Manual today. It includes information about IDEAL Decorative Screen Doors (pictured at right), Kitchen Cabinets, All-Wethr Windows, Casement and Stack Windows, Glide-and-Fold Doors and many other products. Manufactured in one of the country's largest millwork plants . . . IDEAL Co., division of Certain-teed Products Corp.



IDEAL MILLWORK P O. BOX 889 • WACO, TEXAS



The modern, yet rustic design of this home by R. C. Broward, AIA, makes it an integral part of the wooded site on beautiful Laurel Grove Lane in Orange Park, near Jacksonville, Fla.

## In Jacksonville, Florida, this home sells for \$27,500

*("...and concealed telephone wiring helps sell it for us," says builder William M. Hall)*

"Putting concealed telephone wiring in every home we build is automatic with us," says Mr. Hall, president of Hall Enterprises, Inc.

"It's a mighty good investment. In today's competitive market, customers just expect that 'extras' like concealed telephone wiring are part of good design. And it's no

problem to furnish this 'extra.' The Telephone Company makes the installations quickly while the homes are being built.

"We always display a PRINCESS phone in the master bedroom and, often, we have a color wall phone placed in the kitchen to complement the over-all color scheme.

These are eye-catching sales tools just like our built-in appliances."

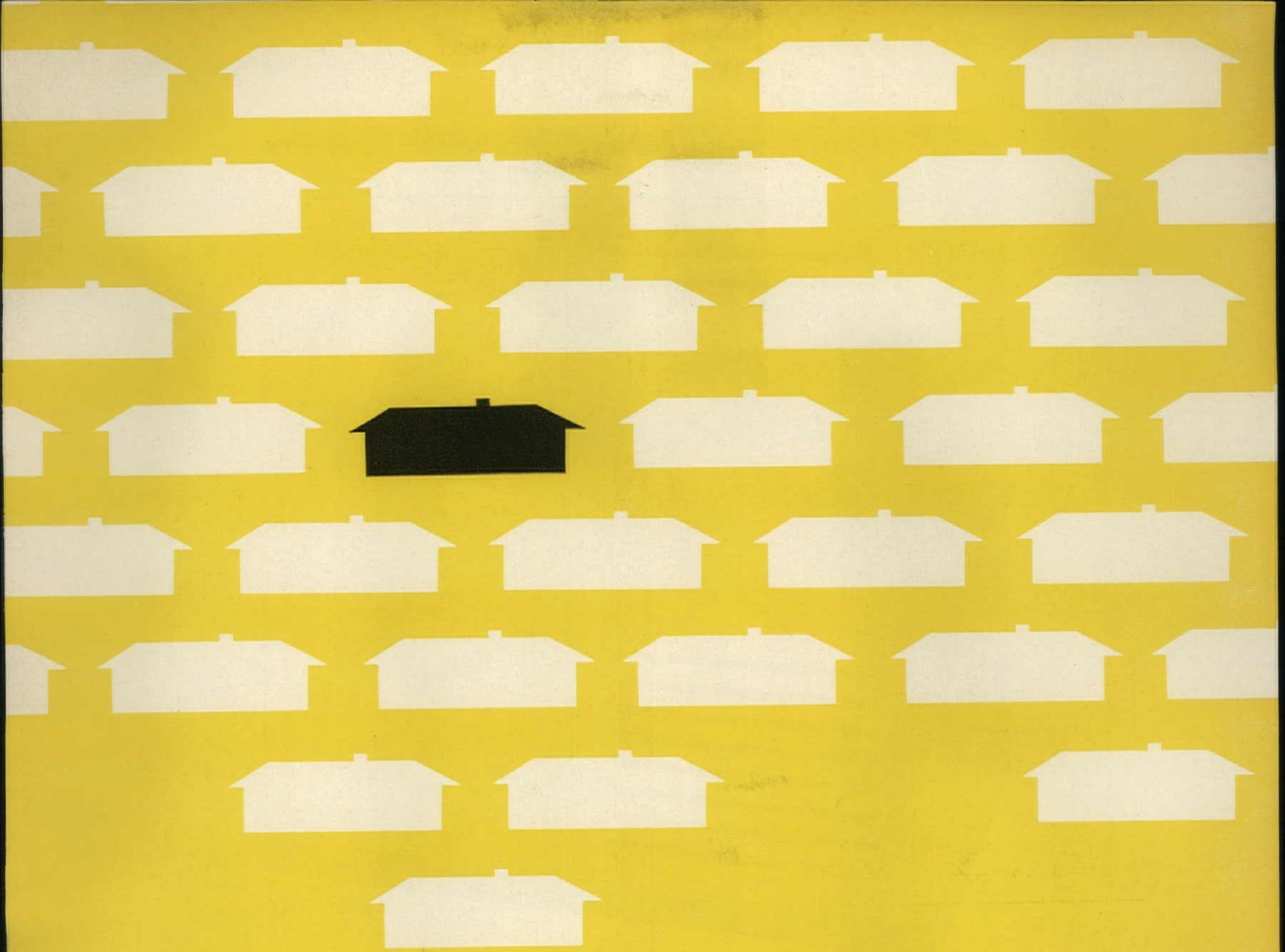
• • • • •

*For more information on concealed telephone wiring and other telephone-planning ideas for builders, just call your Bell Telephone Company Business Office. And see Sweet's Light Construction File, 11c/Be. For commercial installations, Sweet's Architectural File, 33a/Be.*



**BELL TELEPHONE SYSTEM**





To make **you stand out** in your market, Harnischfeger provides a staff of expert employees and consultants who offer common-sense advertising, sales promotion, and sales training designed specifically for you. The Harnischfeger combination of quality product and effective marketing services will make your 1962 a walloping success. Skeptic? Ask our dealer-builders about us.

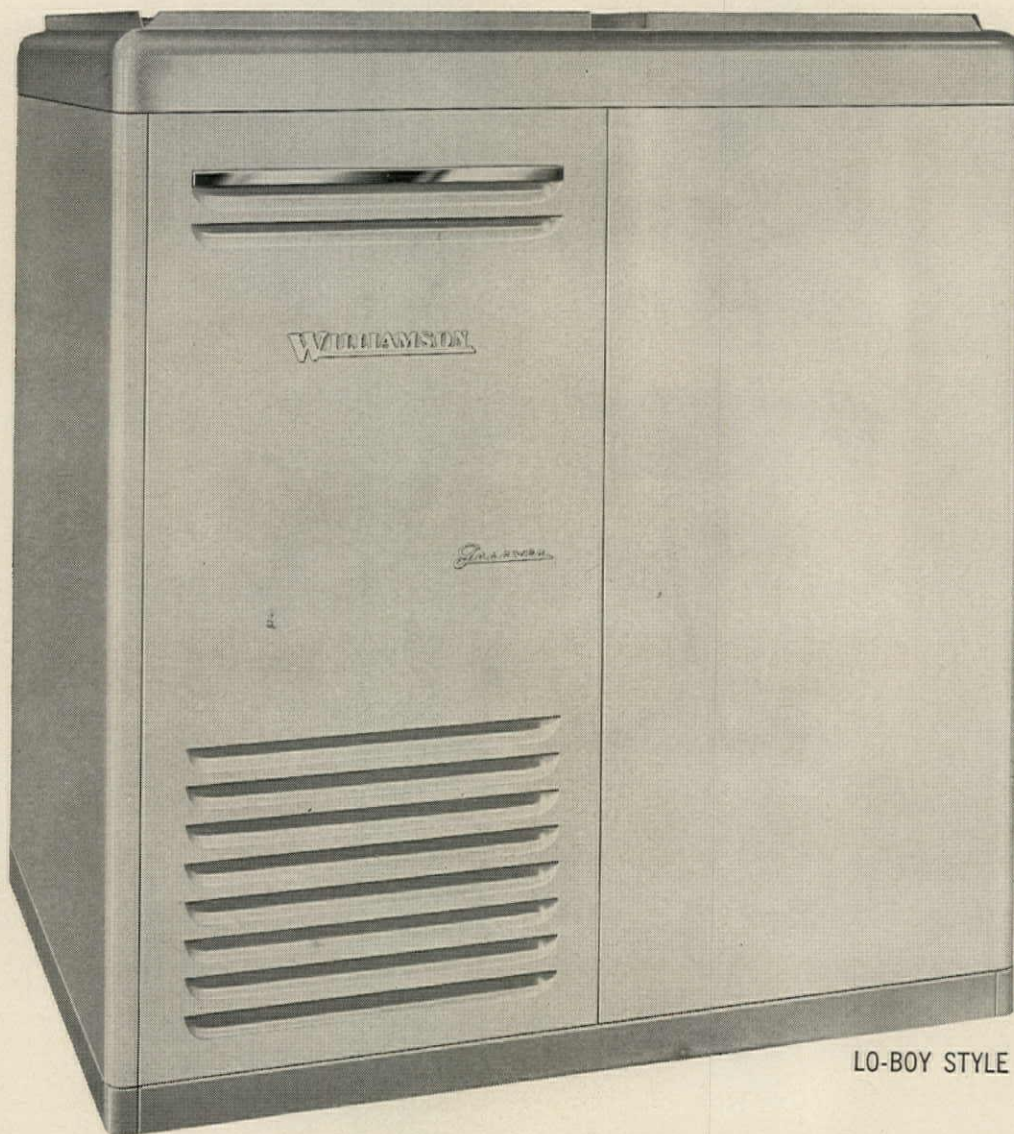


*Now's the time to contact...*

**HARNISCHFEGER  
HOMES, INC.**

PORT WASHINGTON, WISCONSIN





LO-BOY STYLE

## The difference between a Sale and "For Sale"

HOW COME? Well, as you know, practically every builder is promoting color tile baths, built-in kitchens, . . . . . BUT

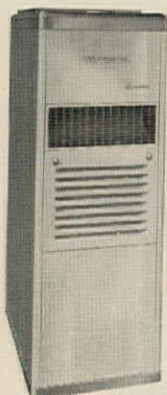
SOMEBODYS' MISSING THE BOAT! And, the figures are in to prove it. *The 1961 HI-PO\* Depth Survey of 1400 households showed that 65.3% of these people listed Adequate Heating as the most wanted single feature when they looked for a new home.* This item was at the top of the list, outscoring adequate wiring, bathrooms, kitchens—even reasonable taxes!

Adequate heating can only be produced by a *system* of quality components such as these from Williamson . . .

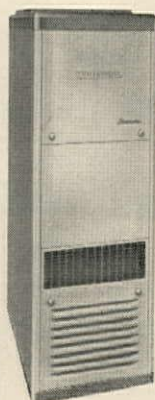
- Two price lines of gas and oil furnaces
- Summer Air Conditioning
- Seal-Tite Duct, Pipe & Fittings Systems
- Electric Heat & Heat Pumps

These basic components assure a system that delivers unequalled comfort, fuel savings, and eliminates costly and irritating complaint calls. In your homes, the difference between a sale and "For Sale" can be a *Williamson quality system*.

\*HOUSING INDUSTRY PROMOTIONAL OPERATION SURVEY—EXCERPTS PUBLISHED JULY, 1961 HOUSE & HOME



HI-BOY STYLE



COUNTER-FLOW STYLE

# WILLIAMSON




THE WILLIAMSON CO., 3334-A-29 Madison Rd., Cincinnati 9, Ohio

Please send further information on your "FURNACE SYSTEMS THAT MAKE THE DIFFERENCE."

NAME \_\_\_\_\_

ADDRESS \_\_\_\_\_

CITY, ZONE & STATE \_\_\_\_\_



*more profit magic for builders and dealers  
from the Noyo Redwood file:*

# Rough 'n Ready!

## REDWOOD SIDING

### Saw Textured

Rough faced . . . to take the scuffs and scars of exterior use, Noyo "Saw Textured" Siding has a warm deep look that your customers want. Weathers beautifully when left unfinished. Holds stains and finishes twice as long as surfaced Redwood. Manufactured with care in a variety of siding styles including: Bevel, Shiplap, Santa Rosa, Channel Rustic, Tongue & Groove and Board and Batten.

### Factory Stain-Primed

Ready to go up . . . Noyo "Stained" Siding is pre-treated on all four sides with an effective penetrating water repellent. Thoroughly tested, Noyo Stain both tones and protects against checking and grain raising. Can't peel, blister or crack. Instead of masking like opaque paints, it brings out the natural beauty of grain and pattern. A perfect finishing touch for "Saw Textured" Siding (and smooth surface, too!)

*Order Redwood Siding that's "Rough 'n Ready" from your Union Lumber Company source today. Or write us for further information.*

## UNION LUMBER COMPANY



620 Market Street • San Francisco 8  
REDWOOD Tree Farmers and Manufacturers  
MILLS: Fort Bragg, Leggett and Willits, California  
Sales Offices: San Francisco, Los Angeles, Chicago, New York





## Get Valuable Display Aids for Your Model Home by Ordering Du Pont Polyethylene Film

These display aids help you promote the extra value of moisture protection built into your homes. They help you profit from your customers' recognition of the Du Pont name and reputation for quality materials. ■ For example, the Welcome Walk-In Strip (#1 above) invites customers to ask about *all* the quality features built into your home . . . helps keep your floors and carpets clean. (#2) A sheet of Du Pont film to show customers exactly what's used to keep out dampness-humidity. (#3) Hang Tag outlining benefits of film under slab or in basement walls. (#4) Hidden Protection Arrow pointing out where

Du Pont film is used in hard-to-reach places such as crawl space. ■ They're all yours—free—when you specify Du Pont polyethylene film as a moisture barrier. The man to see: the leading dealer in your area, the one offering Du Pont film and other top-quality building materials. Look for the Dealer Headquarters decal (shown on right) displayed in his store. Or write Du Pont Co., Film Dept., Rm. H.H., Wilmington 98, Del. Better Things for Better Living . . . through Chemistry





Designer: J. Dale Wilson Builder: Keith Anderson



# WOOD TWINLITE® AND MULTI-PURPOSE WINDOWS

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

## Colonial charm up-dated for tomorrow and years to come

The only traditional thing about these PELLA WOOD TWINLITE AND MP WINDOWS is appearance. In price and quality they are designed for *right now!* Start with the double-hung effect. It looks good on *this* awning type window. Set units singly, stacked, in ribbons or as casements. Regular or diamond muntin bars snap in and out to speed painting and cleaning. Screens and storms are self-storing. Sash locks in 10 positions with GLIDE-LOCK® underscreen operator (roto operators, too). Call your PELLA distributor in the Yellow Pages or mail coupon.

THIS COUPON ANSWERED WITHIN 24 HOURS

ROLSCREEN COMPANY, Dept. NB-37, Pella, Iowa

Please send illustrated details on PELLA WOOD  
TWINLITE® and PELLA WOOD MULTI-PURPOSE WINDOWS.

Name \_\_\_\_\_

Firm Name \_\_\_\_\_

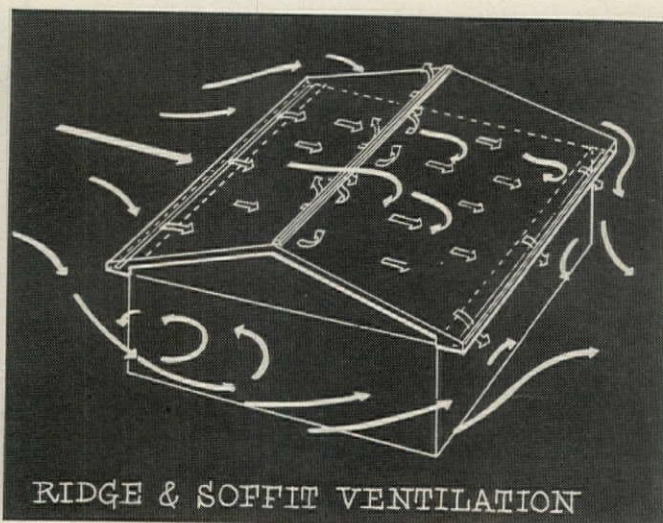
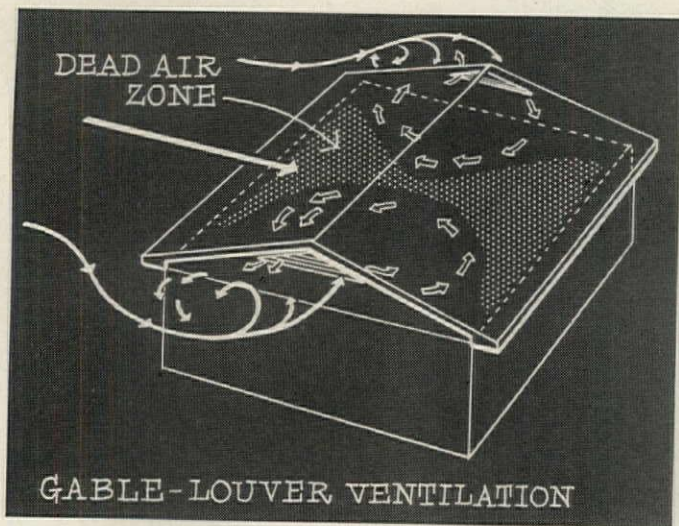
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MAIL THIS COUPON TODAY

# 1

of a series



## New report compares effectiveness of attic ventilation systems

By far the most effective system is a combination of ridge and soffit vents (above right), according to the report on tests by Home Comfort Products.

Home Comfort, which makes every type of fixed attic vent, spent six months studying a test house equipped with gable louvers, roof louvers, soffit vents, and ridge vents. Each vent was tested alone and in combination with others.

The testing method: Researchers set off a smoke bomb in the attic, then timed how long it took the air to clear. Meanwhile instruments measured temperature, humidity, and air velocity inside and outside the attic.

Among the findings: 1) roof louvers permit only limited air flow through the attic; 2) gable louvers or continuous soffit vents—when used alone—ventilate the attic floor better than the

area close to the ridge; 3) combined ridge and soffit vents are three to five times as effective as any other combination, seven to ten times as effective as any single ventilation system.

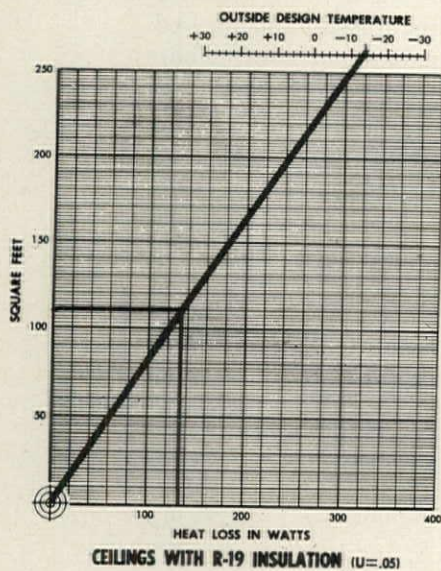
The tests revealed some hitherto unknown facts about ventilation. Items: 1) total air flow through an attic is not a measure of ventilation quality because some systems leave dead air spaces (above left); 2) ventilation is affected as much by wind direction as by wind velocity, particularly when a single type of vent is used; 3) stack effect is negligible (except with ridge venting) when the roof slope is 4/12 or less; 4) with adequate ventilation, a ceiling vapor barrier is unnecessary; 5) FHA's minimum free ventilation area requirements are inadequate.

Home Comfort Prods, Princeville, Ill.

For copy, check No. P1 on coupon, p 256



RIDGE VENT provides a continuous opening at peak of roof, has guards to keep out snow.



**CALCULATED GRAPH** is used to figure heat loss in three steps: 1) draw diagonal to design temperature scale; 2) draw horizontal from area scale; 3) read heat loss at bottom.

## Using electric heat?

### New booklet makes it easy to calculate heat loss and equipment sizes

Anyone who can add numbers and draw straight lines can use the "Electric Comfort Calculator" to figure the heat loss of an entire house in ten minutes.

You don't have to subtract, multiply, or divide. You simply measure floor, ceiling, window, and door areas and enter your measurements on forms available with the booklet. Charts help you calculate sizes of areas from 1' x 1½' to 15' x 25' and volumes of rooms with 8', 8½', 9', or 10' ceilings.

But the most help of all comes from 14 heat-loss graphs like the one at left. Each graph represents heat loss through a typical wall, ceiling, door, or window.

Each provides a mechanical-visual method that eliminates the need to multiply areas, volumes, and lengths by complex heat-loss and design-temperature factors. And each graph is based on heat-loss data and methods of the ASHRAE Guide and Data Book and the NEMA Manual for Electric Heating.

At the end of the 16-page booklet an additional calculator combines degree days, outside design temperature, and local electric power rates on one graph that yields annual heating costs.

Price: 25¢ a copy plus 5¢ a work sheet. To order, write National Mineral Wool Association, 1270 Sixth Ave, New York City 20.



INTERIOR DECORATOR: ETHYL ALPER, A.I.D.



# WOOD FOLDING DOORS

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

## What else here but a folding door of WOOD?

Wood "belongs" with other fine furnishings and materials. That's why PELLA WOOD FOLDING DOORS contribute so much to a decorative scheme. Select from one of 6 genuine wood veneers: OAK, ASH, PINE, BIRCH, PHILIPPINE MAHOGANY or AMERICAN WALNUT. Then, order PELLA doors factory-finished or unfinished for on-the-job painting or staining. Patented, steel spring hinging assures easier operation. Solid wood "Lamicor" construction prevents warping. Available in all widths and heights to 12'1". For complete details, call your nearest PELLA distributor or mail coupon.

THIS COUPON ANSWERED WITHIN 24 HOURS

ROLSCREEN COMPANY, Dept. NB-38, Pella, Iowa  
Please send full color literature on PELLA WOOD  
FOLDING DOORS and name of nearest distributor.

MAIL THIS COUPON TODAY

Name \_\_\_\_\_

Firm Name \_\_\_\_\_

Address \_\_\_\_\_

City & Zone \_\_\_\_\_ State \_\_\_\_\_



of a series

# new CAT A LOG



Our catalog 106 is moving at a faster clip than any catalog we've ever issued—for good reason. Though the current line is more compact, it is also the most diversified in our history—more scope, more innovations, more designs. Important, too, is its new merchandising concept, one that makes it possible for you to move actively into better priced Progress merchandise. Take a moment to fill in the coupon below and see for yourself what a powerful sales tool this catalog can be.

**progress**

MANUFACTURING CO., INC.

WORLD'S LARGEST PRODUCER OF RESIDENTIAL LIGHTING AND RELATED ELECTRICAL PRODUCTS

PROGRESS MANUFACTURING CO., INC.  
Philadelphia 34, Pa.

Please send me a free copy of your new lighting fixture catalog.

Name: \_\_\_\_\_

Company: \_\_\_\_\_

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City: \_\_\_\_\_ State: \_\_\_\_\_

HH5

## Publications

start on p 250

For copies of free literature, check the indicated number on the coupon, p 276.

### Technical literature

**SOUND ABSORPTION COEFFICIENTS.** 68 pages. Summary tables, manufacturers tables, 50¢. Write Acoustical Materials Association, 335 E. 45 St, New York City 17.

**METAL LATHING AND FURRING.** 20 pages. 1962 revised specs in detail. Metal Lath Association, Cleveland. (Check No. P2)

**ZONED HEAT SYSTEM.** 4 pages. Boiler cut-away of construction features, diagrams of zone control. Complete specs. Edwards Engineering Corp, Pompton Plains, N. J. (Check No. P3)

**FIRE DOORS AND FRAMES** with Underwriter's label. Data sheet. Steelcraft Mfg, Cincinnati. (Check No. P4)

**WATERTIGHT CONCRETE.** 6 pages. Design and specs for average conditions. Master Builders Co, Cleveland. (Check No. P5)

**PAINT-PRIMED REDWOOD.** Data sheet. For sidings, fascia, and trim. Pacific Lumber Co, San Francisco. (Check No. P6)

**WATER SOFTENERS.** 4 pages. Sizes, construction features, and specs. Permutit Co, Paramus, N. J. (Check No. P7)

### Merchandising aids

**COLOR STYLING.** Experts help you choose exterior colors to provide curb appeal. Interior color choices are simplified by use of 8' swatches. For complete information write A-M Paints, Martin Marietta Corp, 101 E. Ontario St, Chicago 11.

**THE USE OF WOOD.** 28-page booklet shows six house styles with floor plans and decorating ideas. National Lumber Manufacturers Association, Washington, D.C. (Check No. P8)

**ALUMINUM SIDING and housing.** 15-min sound film in color. For showing, write US Aluminum Siding Corp, 11440 W. Addison St, Franklin Park, Ill.

**IDEAS FOR OUTDOOR LIVING.** 6-page folder. Southern Pine Association, New Orleans. (Check No. P9)

**ADVANTAGES OF SEASONED PINE FRAMING.** 4 pages. Customer geared with imprint area for dealer's name. Southern Pine Association, New Orleans. (Check No. P10)

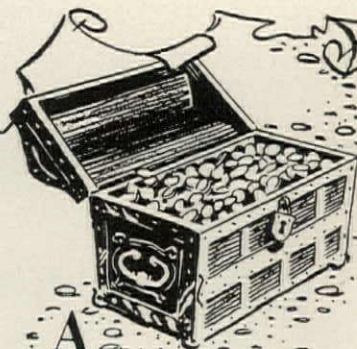
**MELAMINE-COATED HARDBOARD PANELS.** Two product samples and 16 accurate color reproductions. Barclay Mfg Co, New York City. (Check No. P11)

**PLASTIC SURFACED HARDBOARD.** File folder of color swatches, product samples, descriptive and technical data. Marsh Wall Prods, Dover, Ohio. (Check No. P12)

**REMODELING HEADQUARTERS KIT:** displays, posters, banners, streamers, tags, ad mats, children's aprons, etc. \$14.50. Write Andersen Corp, Bayport, Minn.

**ALUMINUM SIDING SAMPLE CASE** with sales flip chart. Weather-Proof Co, Litchfield, Ill. (Check No. P13)

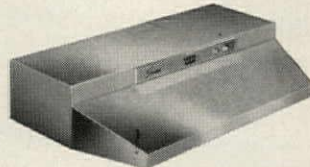
**OFF-THE-FLOOR FIXTURE INSTALLATIONS.** 18-min slide film. For free showing, write Josam Mfg Co, Michigan City, Ind.



## A TREASURY of FINER HOME ACCESSORIES

... and you've got the key!

With such a selection... such a treasury from which to choose you'll find it easy and economical to add useful, eye-catching accessories to your home. And all can bear the quality name... Swanson.

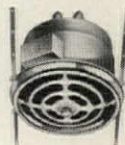


### RANGE HOODS

Six models, eight widths, eight finishes. Special sizes, island, peninsular hoods.

### KITCHEN and BATH VENT FANS—

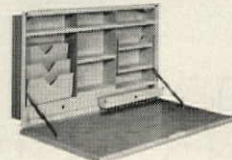
Six models insure perfect choice for every bath and kitchen requirement.



### RADIO INTERCOMS



Stereo Hi-Fi, AM/FM Hi-Fi, basic AM sets, too. Hide-A-Way Radio.



### HIDE-A-WAY DESK

Recesses into wall. Wood door becomes writing surface.



### KITCHEN KADDY DISPENSERS

Three models, eight finishes. Mount in wall for paper, foil, towelling.



### BUILT-IN TOASTER

Recess in wall. Four slices. Tips out to toast or remove for use at table. Beautiful!

SEND FOR THE COMPLETE SWANSON CATALOGUE TODAY!



SWANSON  
MANUFACTURING CO.

607 S. Washington St.,  
Owosso, Mich.

Member—Home Ventilating Institute

Range Hoods, Ventilating Fans, Radio-Intercoms,  
Built-In Desks, Clocks, Kitchen Kaddys, Toasters.

Publications continued on p 254





Only Goodyear gives you:  
**low-cost solid vinyl floors...and backs them with a lifetime wear guarantee**

Give your homes an extra owner-benefit at virtually no extra cost over many vinyl asbestos and paper-backed floors. Give them high-quality Goodyear Solid Vinyl Floors backed up by a solid lifetime wear guarantee, described below.

Choose either of these economical constructions:

**DELUXE TRUE VINYL**—in multicolored marbleization that goes all the way through. In 9" x 9" tiles— $\frac{1}{16}$ " gauge for residential use,  $\frac{1}{8}$ " for commercial or heavy traffic use.

**NoSCRUB DELUXE**—an extra-tough floor of solid vinyl compounds—in a variety of appealing patterns. In 9" x 9" tiles and 72"-wide sheets. Can be color-coordinated with **EVERGLEAM Counter Top** by Goodyear.

See the many styles and colors available at your Goodyear flooring dealer's or distributor's. Install either of these fine

floors in your homes. On or above grade 9" x 9" tile. Above grade with tile or 72"-wide sheet vinyl. For further details and merchandising aids, write: Goodyear, Flooring Dept. Q-8127, Akron 16, Ohio.

\*All Goodyear floors are made with solid vinyl compounds throughout. There's no paper or felt backing—no excessive use of fillers—just solid quality from top to bottom.

**LIFETIME GUARANTEE FOR GOODYEAR VINYL FLOORING**

Goodyear will replace flooring that wears out in normal use in home, under these conditions:

1. Flooring must be installed and maintained according to Goodyear recommendations.
  2. Flooring must be in home which was continuously occupied by flooring purchaser since installation.
  3. Purchaser must present original guarantee certificate.
  4. Claim must be approved by Goodyear, prior to replacement.
- NOTE:** Replacement offer does not extend to installation costs.

NoScrub, Evergleam—T. M.'s The Goodyear Tire & Rubber Company, Akron, Ohio

**GOODYEAR**  
 FLOORING PRODUCTS

# CASINGS INCORPORATED

MANUFACTURING  
**EXPERTS**  
AND SPECIALISTS

## ROLL FORMED METAL PRODUCTS

STANDARD & SPECIAL REQUIREMENTS



CASING AND CORNER BEADS  
BASE SCREEDS

Regular and Expanded

Immediate Shipments

Coast to Coast Warehouse Stocks

Write for Catalog of Complete Line

# CASINGS INC.

2408 N. FARWELL AVE., MILWAUKEE 11, WIS.

## Publications

start on p 250

### Catalogs

**MACHINE-DRIVEN "T" NAILS.** 4-page folder shows heads, points, gauges, and finishes. Spotnails Inc, Rolling Meadows, Ill. (Check No. P14)

**VENTILATING HOOD FANS.** 8 pages. Sizes, models, finishes, prices. Nutone Inc, Cincinnati. (Check No. P15)

**GLASS-BLOCK CURTAIN WALL.** 8 pages. Technical data and diagrams. Owens-Illinois, Toledo. (Check No. P16)

**BATHROOM CABINETS, MIRRORS, ACCESSORIES.** 32 pages. Photos, specs, installation drawings. Miami Carey Mfg, Middletown, Ohio. (Check No. P17)

**ELECTRICAL DISTRIBUTION EQUIPMENT.** 72 pages. Murray Mfg, Brooklyn, N. Y. (Check No. P18)

**ADHESIVES AND SEALERS.** 8 pages. Applications and properties. Minnesota Mining & Mfg, St Paul. (Check No. P19)

**METERING EQUIPMENT.** 16 pages. Layouts, component tables. I-T-E Circuit Breaker Co, Atlanta. (Check No. P20)

**DECORATIVE SCREENS.** 12 pages. Patterns, structural connections, physical properties.. Stauffer Chemical Co, Los Angeles. (Check No. P21)

**WELDING EQUIPMENT.** 64 pages including 8 pages of technical data. Smith Welding Equipment, Minneapolis. (Check No. P22)

**POWER TOOLS.** 68 pages. Illustrations and detailed information. Skil Corp, Chicago. (Check No. P23)

**MEDICINE CABINETS, bathroom accessories.** 38 pages. Illustrations and sizes. Suggested merchandising aid. General Bathroom Prods, Chicago. (Check No. P24)

**MASONRY PROTECTION AND CORRECTION.** 24 pages. Applications thoroughly described. Product data and specs. Standard Dry Wall Products, New Eagle, Pa. (Check No. P25)

**SHALLOW WELL PUMPS, WATER SYSTEMS.** 68 pages including 20-page price circular. Crane Co, Salem, Ohio. (Check No. P26)

### Management aids

**RETIREMENT HOUSING.** 16-mm sound film. How to enter the retirement market. To borrow, write Douglas Fir Plywood Association, Special Projects Dept, 1119 A St, Tacoma 2, Wash.

**AREA REDEVELOPMENT.** 14 pages. HHFA aid to communities. 20¢. Write direct: Superintendent of Documents, US Government Printing Office, Washington 25, D.C.

**MARKETING AND DISTRIBUTION.** 32 pages. List of more than 300 US Dept of Commerce publications: information on major censuses including 1960 Census of Population and Housing; sections on business statistics, area development, marketing costs, etc. 20¢. Superintendent of Documents, US Government Printing Office, Washington 25, D.C.

**LAMINATED PLASTICS.** Directory of fabricators. Formica Corp, Cincinnati. (Check No. P27)

# House & Home

is the management  
magazine of America's  
biggest industry...  
it reaches the men  
whose help you need  
to get more of your  
products into more  
housing...and the  
rest of the light  
construction market...

designed in



delivered in



financed in



built in



sold in



# House & Home

is published by TIME INC.

Publications continued on p 256

# House & Home tells how to beat the calendar

Saving time and costs in building is one of your biggest problems today. Widely advertised brand name building products go a long way toward helping you solve that problem. Many of these products are engineered for quick and easy construction on the site—often pre-finished and provided in modular sizes. When it comes to choosing products that are easier to build with—easier for the homeowner to use—you'll find widely advertised, brand name building products heading the list.

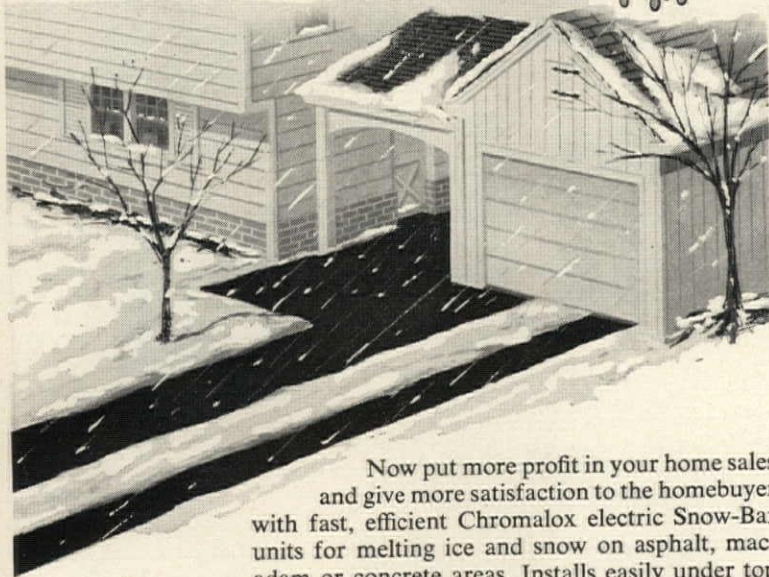
**Brand Names Foundation**



437 Fifth Avenue  
New York, N. Y.

sell new houses faster . . . install quick, easy, automatic snow-melting with . . .

**CHROMALOX** electric **snow-bar**



Now put more profit in your home sales and give more satisfaction to the homebuyer with fast, efficient Chromalox electric Snow-Bar units for melting ice and snow on asphalt, macadam or concrete areas. Installs easily under top dressing of road bed. A real sales advantage that helps spark home sales. Send coupon today.

WM-25



**CHROMALOX**  
ELECTRIC SNOW-BAR

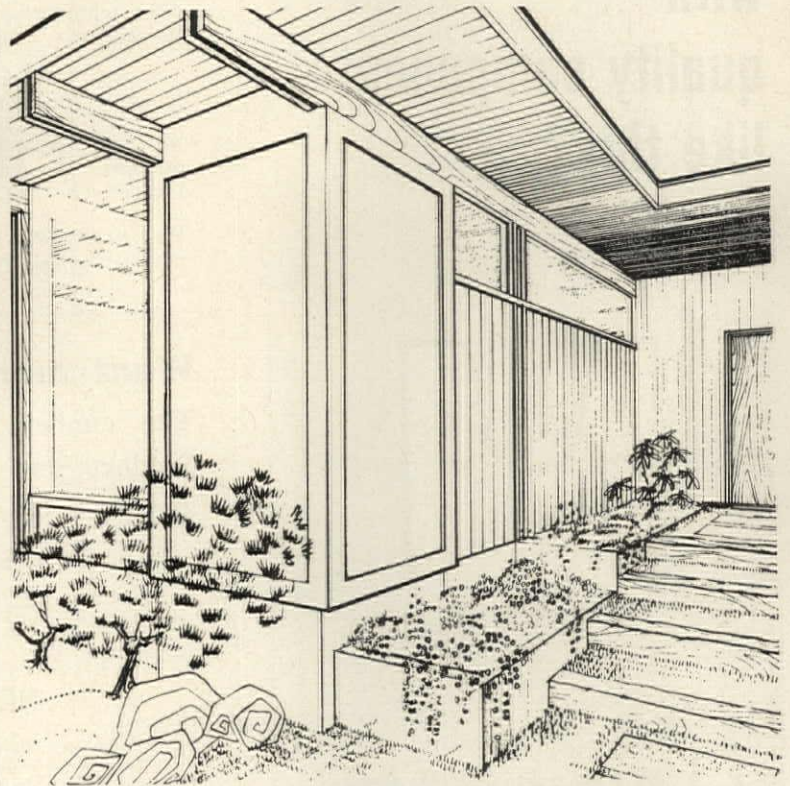
**EDWIN L. WIEGAND COMPANY**  
7770 Thomas Boulevard • Pittsburgh 8, Pa.  
FIRST Name in Electric Heat

send coupon . . .

**CHROMALOX**  
7500 Thomas Blvd. • Pgh. 8, Pa.  
Please send FREE Snow-Bar facts:

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Address \_\_\_\_\_  
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## CUSTOM-LINE SIDING

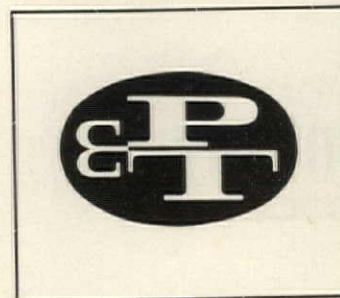


### NEW EXTERIOR PARTICLEBOARD

**Custom-Line offers all these advantages**

- 8' to 12' lengths • 48" width • Grooved or plain • Dent Resistance • Rustic Texture • FHA Approval • TECO Certification • Superior Paint-Holding Qualities • No Delamination

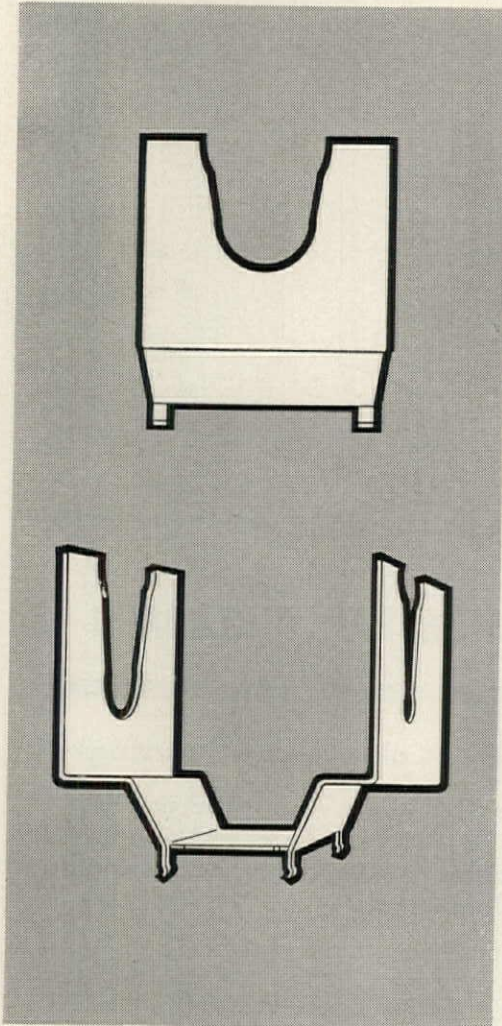
Write for samples and further information



**POPE & TALBOT, INC.**

3070 N.W. FRONT AVE. PORTLAND 10, OREGON

# Do YOUR HOMES feature baseboard with quality components like this?



Serve yourself and your customers better by insisting on Radiant-Ray baseboard in your homes. The cradle (pictured) is only one of our latest improvements. Radiant-Ray baseboard features the highest heat output, quality construction, installation ease and excellent installed appearance. Bulletin No. RR162 contains the complete story, it's free for the asking.



**RADIANT-RAY RADIATION, INC.**  
474 Hartford Ave., Newington, Conn.

## Publications

start on p 250

### Product bulletins

VINYL CARPET BAR for straight or free-form installation Data sheet. Mercer Plastics Co, Newark. (Check No. P28)

INTERPRETATION OF FLOORING GRADES in color reproduction. Maple Flooring Mfg Association, Chicago. (Check No. P29)

TRIANGLE CORNER TOILET. 1 page. Eljer Plumbing, Pittsburgh. (Check No. P30)

SCULPTUREBOARD PANELS for interiors and exteriors. 4 pages. Terminal Industries, Long Beach, Calif. (Check No. P31)

WEATHERPROOF INSULATION BOARD. 4 pages. Physical properties, nailing, interior

and exterior applications. Homasote Co, Trenton. (Check No. P32)

DECORATIVE METAL for screens, fences, railings, etc. 4 pages. Tennessee Fabricating Co, Memphis. (Check No. P33)

ALUMINUM SHUTTERS. 1 page. Continuous one-piece louver. Hastings Aluminum Prods. Hastings, Mich. (Check No. 34)

PERFORATED METAL DESIGNS shown in actual size. 12 pages. National-Standard Co, Niles, Mich. (Check No. P35)

ALUMINUM SLIDING WINDOWS. 4 pages. Construction details, specs, and size charts. Cal Tech Systems, Glendale, Calif. (Check No. P36)

## Want more information?

The numbers below are keyed to the items described on the New Products and Publications pages. Check the ones that interest you and mail the coupon to:

**House & Home** Room 1960, Time & Life Building  
Rockefeller Center, New York 20, N.Y.

### NEW PRODUCTS • May • PUBLICATIONS

- |   |  |
|---|--|
| <ul style="list-style-type: none"> <li>1. <input type="checkbox"/> Montgomery Ward room addition</li> <li>2. <input type="checkbox"/> Emerson push-button door lock</li> <li>3. <input type="checkbox"/> US Gypsum factory-made partitions</li> <li>4. <input type="checkbox"/> Honeywell control center</li> <li>5. <input type="checkbox"/> Arvin ceiling heater</li> <li>6. <input type="checkbox"/> Federal Pacific thermostat</li> <li>7. <input type="checkbox"/> White-Rodgers thermostat</li> <li>8. <input type="checkbox"/> Markel electric baseboard</li> <li>9. <input type="checkbox"/> Electromode radiant heater</li> <li>10. <input type="checkbox"/> Roto Witch boring rig</li> <li>11. <input type="checkbox"/> Heller Roberts semi-automatic nailer</li> <li>12. <input type="checkbox"/> Boice-Crane adjustable dado head</li> <li>13. <input type="checkbox"/> Porter-Cable heavy-duty saw</li> <li>14. <input type="checkbox"/> Erickson scissors lift truck</li> <li>15. <input type="checkbox"/> Reading pick-up truck tool box</li> <li>16. <input type="checkbox"/> Johns-Manville perforated insulation</li> <li>17. <input type="checkbox"/> Navaco polyvinyl chloride panels</li> <li>18. <input type="checkbox"/> Meadows termite-resistant vapor seal</li> <li>19. <input type="checkbox"/> Armstrong Cork Hardboard siding</li> <li>20. <input type="checkbox"/> Kaiser lightweight sheathing</li> <li>21. <input type="checkbox"/> Mapes porcelain-enameled panels</li> <li>22. <input type="checkbox"/> G-P primed redwood siding</li> <li>23. <input type="checkbox"/> International Plastics concrete blocks</li> <li>24. <input type="checkbox"/> Owens Corning fiberglass panels</li> <li>25. <input type="checkbox"/> Alcoa aluminum siding</li> <li>26. <input type="checkbox"/> Bilco basement hatchway</li> <li>27. <input type="checkbox"/> Steelcraft honeycomb-core doors</li> <li>28. <input type="checkbox"/> Andersen double-hung windows</li> <li>29. <input type="checkbox"/> Challenger slotted strike plate</li> 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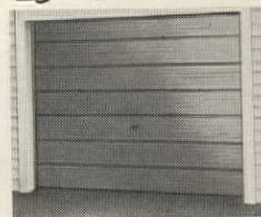


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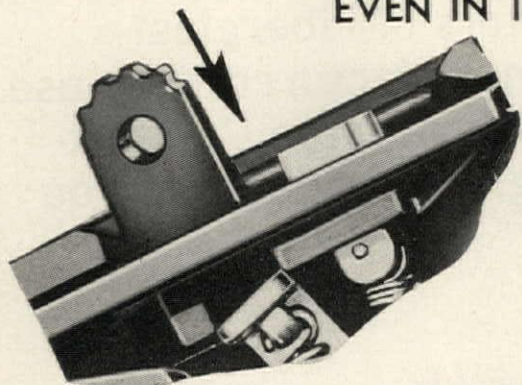
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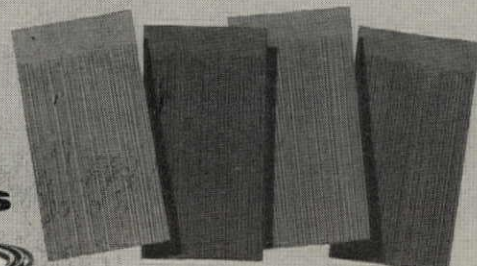
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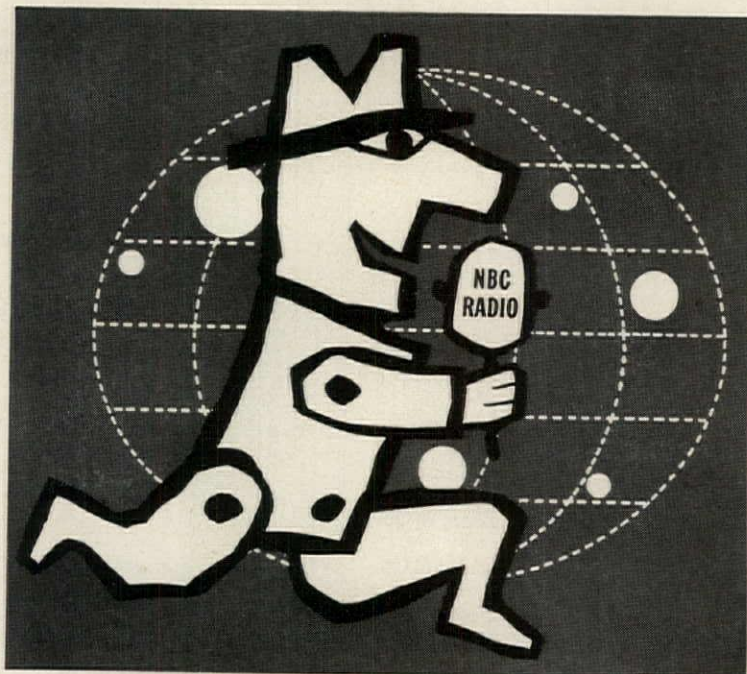
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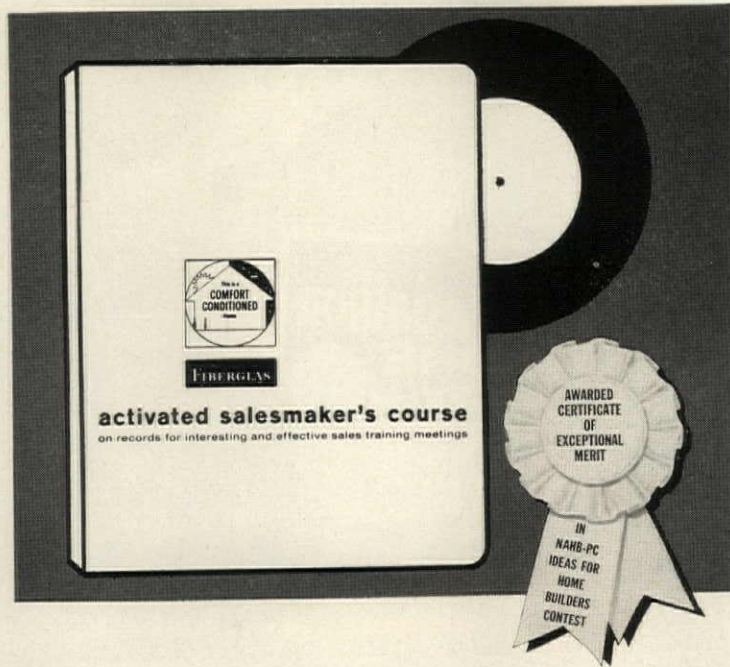
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"ELECTRIC HEATING IS SURE THE THING," says Hobart Smith, left, as he inspects his latest project with construction manager E. E. Rousseau, right, and Duke Power Co. representative Terry Morton. "I'm amazed how many prospects come right out and ask for it."

## "WE GET BIG SAVINGS WITH ELECTRIC HOME HEATING BECAUSE IT'S SO EASY TO INSTALL"

**Prominent builder Hobart Smith of Charlotte, North Carolina, finds electric heating really moves his \$13,500 to \$18,500 houses**

"We're completely sold on the total electric concept," says Hobart Smith. "In fact, we're so convinced we schedule electric heating for every house unless the customer insists on some other system."

"But most of our customers really want electric heating. I've been amazed at the number of people who come out to our projects and specifically ask for it. It's pretty clear to us that it's the coming thing."

"From a builder's standpoint, electric heating is easy to install, and that means big savings. Even better, there's less maintenance after installation, no call-back due to heating complaints."

Like Hobart Smith, builders all across the country

are discovering that it really pays to install and promote electric heating in their homes. Already more than a million homes are heated electrically, and over 400 a day are being built.

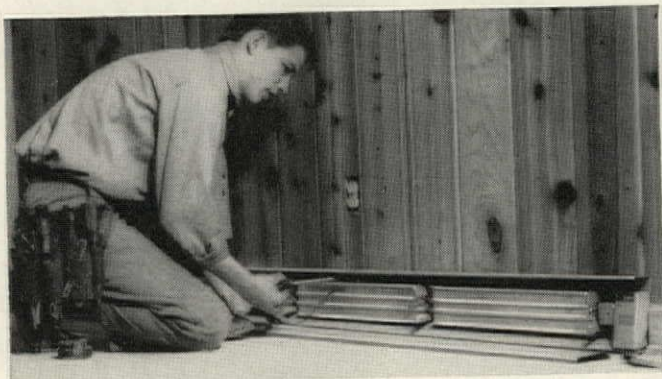
Chances are you can profit by using flameless electric heating in your homes. Why not find out now? Talk to your local electric utility representative first chance you get.

**THE TOTAL ELECTRIC HOME** that displays this Gold Medallion helps you to capitalize on the fast-growing consumer acceptance of total electric living. The Gold Medallion tells prospects that the homes you build have a *single source of energy* for light, heat and power.



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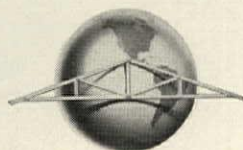
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## **“Lays over twice the shingles per hour with BOSTITCH”**

A. M. Rudolph of Max Rudolph & Son, builders in Davenport, Iowa, has used Bostitch H4 Stapling Hammers for his roof shingling for more than four years to increase production and save time and money. He states that one man with hammer and nails lays  $\frac{1}{2}$  square of shingles per hour. With a Bostitch H4 the same man averages  $1\frac{1}{4}$  squares per hour.

In addition to increased production, Mr. Rudolph appreciates the holding power of staples over nails. “Last spring we were completing the roof on a new motel in Bettendorf, Iowa, when a severe windstorm struck. After the storm we examined the roof and found every shingle intact. Yet in this immediate area there were several houses that lost shingles which had been nailed...!”

For your own satisfaction—and your customers’—use Bostitch staplers on your jobs. Bostitch staplers can mean an increase in your profits and give you an edge in competitive bidding. Shingles, foil-type and batt insulation, undercourse shakes, and many other materials are fastened quickly and easily. See the complete line at your building supply dealer.

*Fasten it better and faster with*

**BOSTITCH**<sup>®</sup>  
STAPLERS AND STAPLES



Exclusive, free Color-Coordination by Beatrice West blends ranges with paint, flooring, wallpaper, counter top . . . matches hood, sink, splashplate with range colors.

## *the man who installed it stayed for dinner*



Naturally he stayed . . . it was *his* home. What's more, he knew all about Caloric Built-in gas ranges from the very best homes. You see, he's a builder. He and his wife wanted a Caloric for the same reasons that are exciting and attracting so many home-buyers these days.

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Ron Fisher and family of Lafayette, Indiana move into their "Young America" on fourth day after home arrives at site.

# Fourth-Day Occupancy Slashes Builder Costs

• The buyer moves in on the fourth day after a Young America home arrives at the building site! That's how National Homes builder-dealers keep construction money turning at top speed . . . making solid profits with less manpower, less supervision. Here's the time-table:

**FIRST DAY** Put the house under roof, set interior panels and trim out completely.

**SECOND DAY** Electrical, heating and plumbing work.

**THIRD DAY** Tile ceilings and get final FHA inspection.

**FOURTH DAY** Buyer moves in!

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. . . because only National Homes can offer all the technological advances that make it possible: precision floor system . . . factory-laminated sidewalls . . . pre-built closets . . . pre-finished tile ceilings . . . no on-site taping . . . and complete heating, wiring and plumbing packages. Add to this the unmatched terms you can offer buyers on a whole range of Young America models . . . and you'll see why National Homes builder-dealers are leading sellers from coast to coast. For full details, write:



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