

# House & Home

MANAGEMENT MAGAZINE OF THE HOUSING INDUSTRY

MAY 1963



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...The economics of the model house

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# House & Home

May 1963

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Model CG19 shown. AGA approved.

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### Easier FHA rules for loans on resort homes?

FHA gives broad hints it may ease up the rules governing FHA loans for vacation homes. Up to now, the agency will insure a loan on a summer house only if 1) it is designed for year-round occupancy and 2) lies in an area where there are both season and year-round residents.

But FHA commissioner Philip Brownstein has just promised Sen. Philip Hart (D., Mich.) to take a new look at FHA's rules—particularly its definition of economic soundness for homes in resort areas. The senator wants to help the waning economy in resort areas of Michigan. To veteran FHA staffers, Brownstein's comment smacks of revolutionary new concepts. The new commissioner goes out of his way to refute the widely-held idea that a borrower may hold only one FHA mortgage at a time as a misapprehension. One family may have two FHA loans.

### Anti-bias order: no visible effect so far

Brownstein is making clear in public speeches that he will watch housing's market closely this first year after President Kennedy's order banning race bias in federally-aided housing. His size-up to date: "Even the slight hesitation [in applications] FHA expected has not taken place . . . There will be no massive shift away from FHA; in fact, as builders gain experience, a resurgence of FHA financing activity is likely."

Brownstein draws hope from a 13% jump in FHA applications in February. Private non-farm housing starts as measured by Census Bureau are 6% above year-ago levels. The seasonally adjusted rate for building permits now surpasses the seasonal rate for all private starts, and total permits are 8.3% over a year ago.

### Is the cream skimmed off the retirement-house market?

New hints that the senior citizen communities are past their peak popularity come from Research Assistant Sanford Goodkin of L. C. Major & Associates in Los Angeles. After interviewing 1,000 persons over 45 in Los Angeles, Fort Worth, Indianapolis, and Phoenix, Goodkin reports resistance to communities restricted to elderly persons. He predicts: "Those senior citizen communities already established are going to find less market than their initial success may have indicated."

### Statehouses become vital battleground for builders

With Congress likely to enact little significant housing laws this year, the housing industry may find its most important changes—pro and con—coming out of state legislatures this year.

One measure of the new-found importance for state lawmaking comes from NAHB. Organized builders are sponsoring a series of first-ever regional workshops to hash over better ways of getting builder views heard by state lawmakers.

Behind the stir: When the U.S. Supreme Court last year ordered many legislatures to reapportion, it tipped the balance of power from rural lawmakers to city lawmakers in many states. So big-city ailments like renewal and transit which used to end up in Washington for treatment are getting attention from states, too.

Results in states where legislatures have already adjourned show a mixed trend. In New York, Gov. Nelson Rockefeller, who gives every indication of wanting to bear the Republican Presidential standard in 1964, staked much of his reputation on pushing the broadest anti-bias law of any state through a reluctant legislature. The new law bans bias in 95% of all private housing, excluding only apartments in owner-occupied two-family homes and rooms in owner-occupied homes.

Builders helped this drive by testifying that suburbs are using big-lot zoning to frustrate the state's two-year-old law against housing bias, which covered new home developments of over ten contiguous units—or 40% of new housing. Laws banning race bias in private housing are being pushed in 12 other states. Eight—Illinois, Indiana, Kansas, Michigan, Ohio, Rhode Island, Washington, and Wisconsin—are pondering new laws. Connecticut, Massachusetts, New Jersey, and California (*see p. 17*) may strengthen existing laws.

Housing fared well in Arizona, where the Association of Realtors pushed through a new law setting up a state fund from which a person who proves in court that he was financially hurt by a real estate broker or salesman may collect damages—if he cannot collect from the individual. Brokers will pay \$20 and salesmen \$10 yearly into the fund. And New Mexico has just passed the stiffest penalties yet against fraudulent land dealers (*see p. 15*).

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## Foreclosures: will Congress step in?

Congress, mired in its slowest start on law-making in years, is almost imperceptibly making the rising rate of real-estate foreclosures (see graph) the stickiest topic of the year.

You can see it in the Senate, where the housing subcommittee has repeatedly delayed setting a date for its inquiry into foreclosures promised a month ago (NEWS, Apr.). Chairman John J. Sparkman (D., Ala.) went on a trip to Mexico and returned calling for hearings instead on his own bill to set up an International Home Loan Bank to boost housing in Latin America.

Sparkman has no stomach for a hearing on foreclosures; and, indeed he says he hopes FHA will not become too cautious in its underwriting. He only agreed to the hearing at the behest of his Republican colleagues, say insiders. Sources close to the ranking Republican on the housing subcommittee, Sen. John Tower (Tex.), say he is fighting mad over FHA's refusal to give him a copy of a confidential report made by a supervisor in FHA's Washington headquarters on the 288-unit Clarewood House elderly housing project in Houston. Houston's FHA director, Neal Pickett, a brother-in-law of Texas' other senator, Ralph Yarborough (D.), and his underwriters disagreed over the land's value.

Sparkman has sent committee investigators to report not only on the Clarewood incident, but similar incidents in Los Angeles and Fort Worth. (In Fort Worth, FHA agreed to insure a \$4,467,000 mortgage on Christian Homes Inc., supported by four Baptist churches. Later other Baptist ministers said the sponsors had received up to \$2,000 to become sponsors. FHA's compliance investigators found two pastors had received \$2,000 promotional allowances allowed under Sec. 232; one deposited the money in his church's building fund while the other deposited the check in his personal account.)

**New deal on forebearances?** Both FHA and Sen. Sparkman blame part of the foreclosure rise on trigger-happy mortgage holders who foreclose at the slightest hint of trouble. They point out that lenders find it to their advantage to foreclose during the early years of a loan since the discount does not have to be spread over so many years and hence boosts the yield.

Further, since Congress let FHA give forebearances to homeowners in 1959, only 530 owners have been allowed to postpone payments. FHA says one big drawback has been that homebuyers must put all deferred payments into a balloon payment falling due at the end of the loan. So . . .

To counter criticism over soaring foreclosures, FHA will propose laws to:

- Give lenders power to recast a mortgage over a longer period of years once the forebearance period ends and the owner resumes payments. This would end the balloon payment peril.
- Let lenders include all deferred interest in their debentures in case the mortgage goes sour even after a forebearance. Deferred interest is not now included in the debentures.

FHA feels these changes might overcome the attitude on Capital Hill that some lenders have not tried to make forebearance work.

**Joint FHA-VA appraisals?** The General Accounting Office, Congress' watchdog over spending, has quietly asked FHA and VA to comment on whether the government could save time and money if one set of appraisers did the work for both agencies.

FHA has yet to reply, but Veterans Administrator J. S. Gleason Jr. has cold-shouldered the idea on the ground that "the basic objectives of the FHA and VA appraisals are fundamentally different." These differences go to the heart of one explanation of high foreclosures.

Gleason points out FHA tries to determine the maximum amount it will insure based on the long term economic value of the property. But Congress has ordered VA to set "reasonable value" on property in the current housing market and require the seller to limit his sales price to that amount.

Moreover, VA does not permit closing costs to be included in its valuations, because "it is our view that these costs have no part in the reasonable value of the property."

On the other hand, FHA does include estimated closing costs (excluding escrow payments) in setting its maximum loan.

Some sources argue this practice means some buyers pay twice for their closing costs. Unaware that the FHA value includes an estimate for them, they pay them a second time in cash. Result: recorded sales prices could be inflated by the amount of the closing costs. When the market softens, the squeezing out of this watered value accents (and overstates) the decline. FHA doubts this happens.

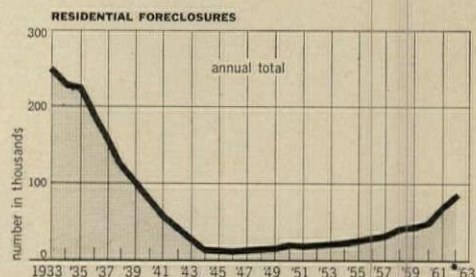
**Higher account insurance?** Congressional worries over the housing market may kill one idea that looked like a shoo-in.

This is the plan, pushed principally by Chairman Joseph P. McMurray of the Home Loan Bank Board, to boost federal insurance for s&L share accounts from \$10,000 to \$25,000. A companion bill would do the same for commercial bank accounts.

Both the U.S. S&L League and National League of Insured Savings Assns. support the measure. No opposition appeared until Comptroller of the Currency James Saxon criticized it because it might bring "a pervasive effect upon the prudence of management."

Now, Rep. Wright Patman (D., Tex.) has taken the unusual step of holding hearings before the full House banking committee.

If the bills get through the House, they will have rough sledding in the Senate. The chairman of the powerful banking committee, Sen. Willis Robertson (D., Va.) fears the increased coverage might leave the two federal insurance agencies over-extended in a depression.



### HLBB: no panic in 23-year peak for foreclosure

Foreclosures of non-farm real estate rose to their highest point since 1939 last year, the Home Loan Bank Board has just reported.

Foreclosures increased every quarter last year and ended the year 18% above 1961, says the Board. The 86,444 foreclosures "were eight times the lows established in 1946 and 1947 . . . but 14% below the number in 1939" (see graph).

Even this startling total is "still moderate when considered in light of the unprecedented level of mortgaged homes," says the report. The proof: Since 1950 the rate of foreclosures for each 1,000 mortgages has increased less than 2½ times—from 1.72 to 4.12. The overall total of foreclosures quadrupled in the same 12 years.

## Relocatable program sliced in half

Congressional opponents have just forced the Defense Dept. to cut its relocatable house program (H&H, Mar.) from 1,910 units to 1,000 units.

Rep. Harry R. Sheppard (D, Calif.) told the Defense Dept. military family housing section to plan fewer folding-type homes after holding a closed-door hearing of his military appropriations subcommittee.

The behind-doors power in the move was Rep. Gerald Ford (Mich.), Republican leader on the subcommittee. Two contractors from Ford's Grand Rapids district, Fred Stiles and Allan Knapp, said they doubted whether the new units could stand the winter in Michigan's upper peninsula—even though Architect Karl Koch designed the relocatables for 40°-below-zero weather.

Stiles and Knapp, who have built Capehart housing in Michigan, were looking for new business, possibly under the Sec. 810 program which FHA is just now starting to push (NEWS,



MICHIGAN'S FORD  
Power behind a cutback

Apr.). Ford listened to their comments and then asked Sheppard to cut the number of experimental units. On many committees the chairman and minority leaders work closely together; Sheppard's committee is one of them.

## Should FHA builders post bond against shoddy work?

Sen. Ernest Gruening (D., Alaska) has just asked Congress to require builders of new houses under FHA inspection to post indemnity bonds.

The bonds, in amounts to be set by the FHA commissioner, would pay "the reasonable costs of correcting structural or other defects in the dwelling" for three years after its completion. Housing with more than four units would be excluded. If Congress adopts the measure, it would sharply reverse the historic concept of FHA as an agency that protects lenders from loss, but does not deal directly with the public.

Gruening introduced his bill late in last year's session, but it died in committee without even a hearing. This time, Sen. Gruening says he is starting early so the housing subcommittee can delve into the subject. Gruening is particularly aroused by reports of shoddy workmanship on homes in Anchorage and Reno. "The home buyer assumes those two words [FHA-insured] give him protection," he told the Senate recently. "Until late spring of last year, I shared that belief. Now I know better, as do some 50 homeowners in the Anchorage area."

Gruening's plea to make FHA more consumer oriented (and tie up builders' capital in the process) is finding growing support in Congress. A dozen senators\* joined him in co-sponsoring the measure.

The idea that FHA should protect consumers arose during the 1954 FHA repair gyp scandals. In 1954, Congress amended the Housing Act to require that buyers of FHA used homes be given a copy of the FHA appraisal and let them back out of a sales contract if they were dissatisfied with the FHA appraisal.

Little-noticed at first, the escape clause has been used more and more often in the past year, say FHA officials. In 1954, Congress also began requiring builders to provide a year warranty that homes were "in substantial conformity with the plans and specifications" (NEWS, Nov. '54). Demands for warranties followed probes into alleged shoddy building by House committees headed by Reps. Albert Rains (D., Ala.) and William Ayers (R., Ohio).

**Horror cases.** A year ago, then-FHA Commissioner Neal Hardy supported the intent of the Gruening bill, but Hardy wanted to give FHA power—which it doesn't have now—to make corrections and repairs in horror cases without having to foreclose the mortgages and dispossess the homeowner. This is the agency's only remedy under present law.

Whether Commissioner Philip Brownstein will go along with Hardy's idea is uncertain. But Capitol Hill observers say that if FHA remains standoffish about the problems of aggravated cases, the Gruening bill could gain momentum.

In Reno, FHA checked a painter's union complaint that painting was below par—and

\* Sens. Eugene McCarthy (Minn.), Frank Lausche (Ohio), Stephen Young (Ohio), Wayne Morse (Ore.), Frank Moss (Utah); Alan Bible (Nev.), Harrison Williams (N. J.), Lee Metcalf (Mont.), Estes Kefauver (Tenn.), Joseph Clark (Pa.), and Thomas Dodd (Conn.), and Paul Douglas (Ill.). All are Democrats.

Ward Wells



ALASKA'S GRUENING

More protection for buyers?

at first refused to tell what it found. Later it backed down, and reported the painting met FHA specifications but was below builders' own specs given subcontractors.

**A new lever.** Because of the Anchorage case, FHA has already developed and used a powerful new lever against manufacturers of prefabricated homes: revoking the engineering bulletin granted a home manufacturer.

The engineering bulletin serves in lieu of a second inspection at the factory of structural and rough mechanical work. Without this clearance, a home manufacturer cannot sell his homes with FHA insurance except by the virtually impossible step of opening walls to permit a second inspection.

FHA first used its weapon by suspending the Sec 203b engineering bulletin of Midwest Homes of Carlisle, Ind. Midwest's bulletin has now been restored, but, as a result of the squabble, FHA is taking a longer and broader look at where the responsibility of a components producer ends and the builder in the field begins. Home manufacturers are concerned that FHA may be putting more of a load on prefabbers than ever before, but FHA officials contend this is a shaky inference.

In 1960, Midwest Homes shipped 57 homes,

### FHA REGULATIONS

## Fee boost hits new homes hardest

For the first time in 13 years, FHA has boosted its fees for applications and extensions.

Builders of new FHA homes suffer the biggest bite. Application fees for proposed construction jump 125% from \$20 to \$45 because FHA no longer will refund \$25 of its \$45 fee if the house is actually FHA-insured. (FHA applications run about double the number of housing units it winds up insuring.) Other changes:

ITEM	OLD FEE	NEW FEE
Applications on existing houses	\$20	\$25
Extending commitments, re-opening applications	\$20	\$25

Fees under FHA's major remodeling programs, Secs. 203k and 220h, remain unchanged: \$20 for an application, extension or reopening (within two months of expiration). The \$10 fee is also unchanged for applica-

each in two assembled sections, to Anchorage. They were erected on both slab foundations and basements by Modern Homes of Dallas.

Soon afterward buyers who paid \$24,000 to \$26,000 began complaining to FHA and Modern Homes that the heating systems were so bad temperatures of 38° at the floor were common and frost formed on interior walls. Midwest Homes denied any responsibility, said the builder had caused the trouble by installing furnaces in the attic.

Meantime, Modern Homes offered to spend up to \$1,000 a house putting the furnace in the crawl space beneath the floor. Last summer, President Paul Stoel said Modern had spent \$32,000 in repairs.

FHA first admitted "original error" in approving the homes without checking furnaces. But FHA went ahead and revoked the Midwest's bulletin, saying Midwest could have avoided trouble by spot checking builders to see that they are erecting prefabricated houses properly. "That's what FHA has inspectors for," retorts President H. C. McKinley of Midwest.

### Three bills propose new tax breaks for home buyers

Congress is pondering giving even more deductions to homeowners. The House has just passed a bill letting Maryland homeowners deduct from their income tax redeemable ground rent payments under the state's unique law. Builders, under a court ruling, can deduct ground rents as a business expense; the bill does not cover builders. And Rep. Seymour Halpern (D, N.Y.) is sponsoring a bill to let homeowners deduct \$750 from income tax for "ordinary and necessary expenses for the repair and improvement of property by an owner-occupant."

A companion bill by Halpern would let a homeowner deduct 3% of his home's value per year as depreciation—or an average of \$1,110 for 35 million homeowners.

tions under the Certified Agency Program, open-end advance applications, and Sec. 223 government-owned housing.

FHA was prodded into raising fees by the Budget Bureau, which is pushing to make user payments under all federal programs cover more of their cost. FHA says it now costs about \$50 to put a new insurance account on the books. So the agency, like private insurance companies, meets originating costs from early premiums. FHA says it takes slightly more than the first year's ½% mortgage insurance premium to repay FHA's initial costs on each loan. The fee boost for new and existing homes is expected to yield FHA an extra \$5.8 million a year.

Mortgage bankers (who deal heavily in FHA mortgages) and homebuilders are upset by the fee hike. "It cannot help but make FHA insurance less attractive than ever," says

one mortgage banker. FHA, uniquely among government programs, is already operating at a profit—yet the Budget Bureau gave FHA little choice about the fee hike. And worse, the housing industry was not allowed to comment on the proposed hike.

### New deal for faster inspections gets test

In Dallas builders and FHA are trying a new plan to end delays while builders wait for FHA inspectors to arrive. Later it may be extended across the nation.

The system works like this: 24 hours before staking out, the builder through his mortgagee sends a postcard notice to FHA. Then he begins work with no wait. As the house reaches second and third inspection stages, he sends other postcard notices and keeps working.

FHA, meanwhile, is to assign inspectors on a semi-permanent basis in designated localities. One inspector normally will follow through on a job, making inspections when he receives the postcards. "If the idea works, it will be a great time saver," says FHA.

### FHA and VA broaden the anti-bias order a bit

Separate actions by FHA and VA give new bite to President Kennedy's order banning race bias in federally-aided housing.

FHA has decided to apply the order to existing apartment projects when their physical

assets are transferred from one owner to another—even though the building was built before the order was issued last Nov. 20. Only houses for which applications were filed after Nov. 20 are covered by the order. FHA now requires all new owners of apartments to sign an agreement not to violate either state or local laws against bias or FHA rules against discrimination. Apparently, sale of securities in a corporation owning an FHA rental project would not bring imposition of the rule.

VA says it will refuse to do business with real estate brokers and companies which do not sign an anti-bias pledge. The agency uses realty agents to sell or lease foreclosed homes. "We are not trying to tell them how to run their business," says Veterans Affairs Administrator John S. Gleason Jr. "All we are saying is they should abide by our policies just as they would the policy of any home owner who engages them to sell or rent."

### Rules tightened for cost certification of apartments

FHA will take a closer look at the fine print in cost-certification reports from independent and certified public accountants.

Some accountants have been giving qualified opinions about the cost statements they furnish, says Commissioner Philip Brownstein. Agency officials admit many of these qualified statements have been getting FHA approval. Now, Brownstein has ordered FHA not to accept accounting statements if they contain these weasel-words:

- 1) "Prepared from the books without

audit;" 2) "Because of the unavailability of certain records, we are unable to express an unqualified opinion;" and 3) "Based on information furnished by the client which we have no reason to question."

Brownstein has also ordered FHA directors to exercise "a high degree of vigilance" to see that rent-up costs are not counted as construction items—and hence included in mortgages. "In projects where a substantial degree of occupancy has been attained during the construction period, there is a possibility that some items properly allocable to operating expense will be claimed as construction costs," he says. Misclassification should be "detected and corrected," warns Brownstein.

### One-day conversion plan extended to seven offices

FHA's experiment at converting conditional commitments to firm commitments in one day has proved so successful in Greensboro, N.C., (NEWS, Apr.) that the agency is expanding the tryout to one office in each FHA zone.

New district offices joining the experiment are Detroit, Kansas City, St. Louis, Jamaica, N.Y., Richmond, Seattle, and Spokane. In the Greensboro test, worked out by FHA with the Mortgage Bankers Assn., FHA gave a final yes or no in 80% of cases in one day, while 20% of cases had to be returned because of too little information.

FHA Commissioner Philip Brownstein hopes the plan can be extended to the whole nation by year-end.

## HOUSING MARKET

### New plan boosts trade-ins and finances new salesmen

It is simply the familiar 50-year old credit union idea with a new purpose for Realtors.

The Western Wayne County (Mich.) Board of Realtors, reports Executive Director Jack Jominy, has merely set its credit union to curing two of the trickiest problems real estate brokers face since opening in July, 1958:

1. To solve the perennial problem of whether to give a cash advance against future commissions to new (and sometimes veteran) real estate salesmen, the credit union provides a ready pool of capital from its \$690,000 assets. Thus a large proportion of the \$2.25 million the credit union has loaned in its four years of life has gone to tide salesmen over while they are waiting to close a loan or give them a drawing account for any legitimate need.

2. To give brokers a ready source of cash to take a house in trade to make a new sale, the credit union lends to broker members for up to six months. The credit union has financed 130 trade-in sales this way. It is state-chartered and so can make loans based on real estate, which are barred for federally chartered credit unions, Jominy notes.

The credit union has also qualified as an FHA mortgagee and now processes conditional commitments for members. Only one other real estate board, in Sacramento, has a credit union, says Jominy.



Wayne Wilson

### Supermarket + golf putter = assault on realty selling

William F. Gilmore, 39, a former real estate salesman turned ad man turned real estate operator again, is using this supermarket headquarters in Atlanta for a self-declared war on traditional real estate selling methods.

The real estate business hasn't changed in 300 years, argues Gilmore. His United Realty Development Corp. spent two years trying to find ways to apply "20th Century merchandising methods" to home selling. In interviews, United found that most homeowners want to sell their homes themselves,

but need help on sales contracts and financing.

So Gilmore has just rented a vacant, canopied supermarket (for \$750 monthly) on Atlanta's north side and installed his version of the bulletin-boards which New England barbers once used to sell homes. Inside the office, called simply "For Sale by Owner," Gilmore displays a gallery of 8 x 10 color photos of homes offered by owners, along with fact sheets on each home. Owners pay \$100 to rent the display space for 120 days. If the supermarket display brings a buyer, the seller pays Gilmore another \$200 to \$300, depending on price. Then Gilmore guides buyers to attorneys recommended by the bar association for a sales contract, and to one of four mortgage firms for a mortgage (with a referral fee to Gilmore).

Real estate selling has become too serious, maintains Gilmore. So to keep a casual air, he strolls through his supermarket, golf putter in hand, frequently stopping to putt a golf ball over the carpet.

In his first two weeks, Gilmore had 74 listings, a top of 600 visitors one Sunday—but only four sales.

So far, Atlanta's Real Estate Board has offered no comment on this attempt to undercut its recommended commission rates of 5% for new homes and 6% on existing houses. And Atlanta's newspapers have treated Gilmore's uprising like a sneak attack: he got a half-paragraph mention in one realty column and national rates for his first ads.



## Producer shifts to complete homes after shell house fiasco

Certain-teed Products Corp., whose venture into shell housing cost the company \$2 million last year, is revamping its approach. The company's Institute for Essential Housing is coming out with a new line of completely finished homes (priced from \$10,000 to \$30,000) to be sold through materials dealers with 5% down, 25-year conventional loans.

IEH's two-year-old shell house package was aimed at rural and small town markets. But the new line is aimed at urban and suburban markets, and for this the company plans to work with builders (instead of selling shells through lumber dealers only).

To achieve the easy terms, IEH plans to make massive use of a regulation that lets S&Ls make loans above their 90% loan-to-value ceiling if the builder (or buyer) puts the difference into a savings account pledged to secure repayment of the loan. IEH will put up the compensating balances—which could involve staggering amounts of money if the new program clicks.

Certain-teed was the first producer to venture into shell homes (H&H, Mar. '61). Its Institute for Essential Housing sold more shells than most companies in the field: 7,010 in 1961 and 5,971 last year. But Certain-teed's annual report last month (NEWS, Apr.) shows how unprofitable this business was.

Certain-teed earnings nosedived 65% from \$4.5 million in 1961 to \$1.6 million\* in 1962—and \$2 million of the loss came from IEH operations, says President Malcolm Meyer. There is another \$600,000 of loss on IEH books for carryover into future years.

**What happened?** In a word, IEH fell into the credit trap which put many other shell makers into bankruptcy (H&H, Mar.) In two years the company collected \$117 million of installment contracts, most for 12-year terms at discounts yielding a 9.8% interest.

But in late 1962 and early this year repossessions soared, says Meyer. The company originally sold the homes under a financing arrangement with Universal CIT calling for recourse. That meant CIT kept the good loans while Certain-teed had to take back the bad loans, reimburse CIT, and then cope with reselling the defaulted property.

At the end of the year the company had about 300 homes on its hands, worth an estimated \$2,048,436 (or nearly \$7,000 each). The company set up a large sales organization to resell them.

Jarred by the sudden troubles, Certain-teed changed its books to take profit from shell house installment sales only when the payments are actually collected.

"Losses over the lives of the notes could not be forecast with reasonable accuracy," says Meyer. This meant the company's profit potential from shells was cut drastically. "We concluded that the reduced profit potential is not adequate to justify the risk involved," he adds.

**Remedies.** With hindsight, IEH's problem is clear. Its dealers (lumber dealers who sell to builders) wanted to sell finished homes. But consumer financing, with its short term and high rates (12 years, 9.8% interest as



**CERTAIN-TEED'S MEYER**  
*No justification for the risk*

a rule) produced monthly payments too high for the market if the price of the house moved up. "We were trying to accommodate with financing that wasn't designed for the finished market," says Edward A. Diefenbach, IEH managing director. "In addition, we were hurting the very segment of the population we were trying to house."

IEH will distribute its new line of homes to tract, odd-lot, or custom home builders through lumber dealers who are designated as IEH homebuilding centers. The dealer pays \$25 for an initial advertising kit and agrees to designate a full-time employee to direct sales. IEH offers 12 models, and provides builders with architectural and working plans, costing and pricing sheets on a regional basis, and technical data on plumbing, heating, and electrical details. All homes use modular principles and may be erected with shop-fabricated components.

**Who pays?** IEH builders, mainly lumber dealers, will be able to sell the new line of homes with 5% down, 25 year mortgages under a unique scheme (buyers owning their own lots can get 100% loans for the house).

Diefenbach and the U. S. S&L League have worked out details built around an S&L rule,



**FOUR-BEDROOM.** 1½-bath finished house with 1,250 sq. ft. will sell for \$10,000 to \$12,000.

in effect for 28 years, that lets S&Ls make any amount of loan regardless of the loan-to-value ratio provided the loan is secured by a savings account in the S&L.

"Collateral pledge deposits are not in the housing industry, but the only people who have used them before are individual builders with individual S&Ls," says Diefenbach. They have been little used because 1) a builder loses use of his capital when he sets up a collateral account for a buyer, and 2) he must pay income taxes on his profits which are usually represented by the frozen savings account. IEH hopes to put the system on a large scale by providing the collateral account in the buyer's name. Diefenbach says it will work like this:

The builder takes a prospective customer to a cooperating S&L, where he applies for a loan. The S&L inspects the property and checks the buyer's credit. If all is satisfactory, the S&L grants the loan subject to the builder establishing a collateral account for the buyer.

Then the buyer and builder apply to IEH for approval of the transaction. If IEH approves, IEH will then assume the collateral account from the builder (at a discount which has not yet been determined because credit losses and underwriting costs are yet to be figured). Says Diefenbach:

"We bear the first loss in case of default. It's the S&L that does the physical repossession." And IEH is betting than dealing with higher priced houses and the lower monthly payments under 20-year conventional loans will cut the repossession rate substantially.

In its annual report, Certain-teed says the new IEH plan will "utilize financing without recourse to the company"—and Diefenbach says this is still a possibility. One source (he declines to identify it) is willing to provide the money for Certain-teed's collateral accounts, but C-T thinks the cost of such a line of credit may exceed repossession losses.

With this change of direction, IEH intends to continue its unfinished house sales, too—with important changes. No longer will the company provide financing. Builder-dealers will deal directly with Universal CIT or other consumer-finance companies. Because it will then be providing only materials, IEH is cutting price of its unfinished houses 15%.

But shells will no longer get much emphasis at Certain-teed. The big advertising and promotion budgets are going to the new finished house program.

### Appliance maker financing extra purchases by builders

A new source of capital for apartment house builders is coming from the Caloric Acceptance Corp., new subsidiary of Caloric Corp. of Topton, Pa.

Not only does the company finance purchase of its own ranges, sinks, and hoods, but apartment builders and remodelers may use up to 50% of the amount financed to buy appliances from other manufacturers. CAC offers 90% second mortgages at 5% interest or 100% financing at 6%, repayable in five years.

Biggest use to date has been in Southern California, Chicago, and Allentown, Pa., say company officials.

\*The figures compare 1962 results under a revised accounting system with hypothetical results had the system been in effect during 1961 (when the company actually reported \$5.9 million net income). The new procedure counts as income and profit only money actually collected on shell home installment contracts. Future instalment payments are treated as accounts receivable.



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## LABOR

# New study debunks the idea building is so inefficient

*Third in a series on weaknesses in housing statistics.*

A new effort to analyze the murky data available on construction costs has produced a set of sophisticated statistics that may lead to new ways of measuring the housing industry's most elusive figure—productivity.

Last fall a panel of the National Association of Home Builders wrestled with the problem and concluded builders need to know more about productivity to help them bargain with unions and perhaps end some restrictive union work rules. The Bureau of Labor Statistics is delving into the subject but has yet to issue its report.

One of the troubles with standard measuring methods, largely developed by Dr. John W. Kendrick of George Washington University, is that they exaggerate the increase in prices of construction and hence overstate the increase in productivity.

Now, Economist Douglas C. Dacy has developed in his doctoral dissertation\* at Harvard a theory to end this built-in weakness in productivity measurements. "Dacy's thesis provides a way of trying to break through this," says the acknowledged expert in this field, Prof. John Dunlop of Harvard who has headed the Construction Industry Joint Conference for four years. "I'd like to see this as a springboard for future research."

**The magic formula.** Dacy calls his method input-productivity. Building output, he holds, is virtually impossible to measure directly in this industry of unreliable statistics. There is no standard home and no reliable gauge of pricing per square foot. "The price of what?" he asks, if one is to insist on an output index based on prices.

He is particularly critical of the Department of Commerce's composite cost index for new construction. The composite, the nation's chief index of construction prices, fails to measure productivity changes over time, he says, and its wages and prices are those quoted by contractors rather than actually paid.

Output can be measured only as a proportion of input, Dacy reasons. He offers a simple formula: measure three basic inputs—prices of materials, hourly earnings of labor, and man-hours of work—and compare them to the value of completed building in current prices.

Once these four variables are known, Dacy contends, both price and productivity can be determined simultaneously. Dacy tests his formula against a detailed study done on highway building and says the new method checks out satisfactorily.

**Surprising results.** Dacy's work debunks the common notion that construction prices have risen faster and productivity slower than for industry in general. He finds that:

1. Prices for contract construction have risen only 29% since 1947-49 instead of the 45% habitually cited in conventional statistics.
2. Productivity has increased about 51%—



**HARVARD'S DACY**  
New slant on an old riddle

or slightly faster than that of the economy as a whole.

3. The construction slowdown since 1956 may well account for most of the decline in the much-debated national growth rate from 1956 through 1961!

The Dacy index shows that the entire contract construction industry grew in productivity by 2.9% annually for the 14 years through 1961, a surprising figure when viewed against the difficulties involved in introducing mass production techniques. His index for 1961 is higher than that for the general economy. And he figures productivity in homebuilding gained only slightly less than the leaders, highway and non-residential construction.

**The reasons.** Homebuilding's productivity gain was slower, Dacy finds, only because it did not adapt as readily to economies of size from mammoth machines and shifting work to larger units.

But this pattern may be broken by housing's emerging giants (H&H, Jan.) who are able to use many of the productivity advantages of large-scale non-residential building contractors.

Dacy attributes much of the increase in homebuilding productivity to prefabricating. The transfer of labor from the job site to the factory site has been especially helpful. Calculates Dacy: If all the single-family prefabs built in 1959 had been constructed conventionally on site, 95,000 additional workers and 175 million additional man-hours would have been required—about 2% of the contract construction industry's total for that year.

**Dependable labor.** Few men became building craftsmen in the Depression—so workmen were generally overage after World War II, Dacy notes. A surge of new workmen after the war depressed productivity for a time. By 1959 the average age had dropped to 40 and there were fewer workmen in the 14-19 and over-55 brackets, indicating more experienced craftsmen and a more settled force. Even so, the age of building workers is still high by comparison with other industries.

Experts like former Labor Secretary Goldberg forecast a labor shortage by 1970 unless the crafts speed up their lagging apprentice programs. There are 3 million tradesmen at work, and 2.3 million replacements will be needed by 1970 simply to maintain the construction labor force at today's level.

A specialist in finance, Dacy had no connection with the building industry before embarking on the two years of research that went into his survey. At 36, he has never held a non-academic post—a circumstance that will almost certainly invite some criticism of his findings as purely theoretical.

## Plumbers eye prefabbers for organizing drive

A "sustained and determined effort" to unionize companies and shops prefabricating plumbing and heating units for homes is being mapped by the plumbers' union.

General President Peter T. Schoemann is offering the help of national officers to break into a field which he says is being invaded more and more by competing unions, including industrial unions and the catch-all District 50 of the United Mine Workers. Schoemann is aiming the plumbers' drive at both manufacturers of complete homes and small shops specializing in items like plumbing trees. He contends much plumbers' work is being done by factory crews and non-union contractors both on and off the site.

One possible strategy: The plumbers may pressure prefab firms to sublet installation of assembled units to local contractors.

The 1961 AFL-CIO system for settling jurisdictional disputes between unions gives plumbers first right to the prefab field, Schoemann notes. "Either we organize our jurisdiction or we waive it," says he.

## Building wages up 3.8%; electricians near bricklayers

Wages are still rising. Average hourly rates for the building trades in major cities rose 3.8%—or 14.2¢—in 1962, says the Bureau of Labor Statistics.

In the building trades, only laborers' pay boost kept within the 3% wage guideline set a year ago by President Kennedy. Now, the Administration contends this was never intended as a firm figure, but was merely for illustrative purposes.

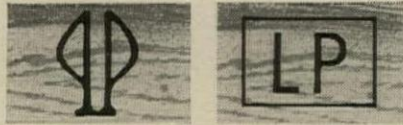
Painter's wages spurted 5.2% to a \$3.90 hourly average. Electricians' rates jumped 5% to \$4.45, leading the surge. Electricians are now within 4¢ an hour of traditionally top paid bricklayers.

## Fate of industry promotion funds goes before Congress

The U.S. Supreme Court has just refused to review a ban on joint labor-management funds to promote special trades. Southern California plaster contractors had joined with the plasterers' union to pay 4¾¢ hourly into a joint fund to promote plaster, but the Ninth Circuit Court of Appeals ruled this illegal under the Taft-Hartley Act (NEWS, Feb.). The high court's decision lets this verdict stand.

Rep. Roman C. Pucinski (D., Ill.) has introduced a bill in Congress to legalize such funds. The National Bureau for Lathing & Plastering, Painting & Decorating Contractors Association of America, and National Electrical Contractors Assn. all support the Pucinski proposal.

\*"Prices and Productivity in the Construction Industry."



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## LAND

# On collision course: developers and park lovers

Up to now, the housing industry hasn't helped its public image much by fighting efforts to preserve play spaces. But the quicksand rules don't help.

It is a game where the winner may lose. Just a few more big deals could turn it all into the big bust.

Housing industry bulldozers have blitzed into some of the nation's last precious enclaves of forest, shore, and sand dune in the last 18 months. Counterattacks have been mounted from local to cabinet level, and the attendant controversy has put developers on sharp notice that they are in danger of suffering lasting damage to their public image. As goes an image, so goes public confidence and, eventually, comes restrictive legislation.

Developers have some arguments on their side, of course. For one thing, they are often confronted with indecisive local planning boards and officials. Frequently, the local powers give developers permission to go ahead with construction on choice green spots over the protests of reputable planners. Often, there are no rules at all. But the public's anger, slow to rise, is now growing ominously visible.

Cases in point are numerous, but none is more notorious than that of Point Reyes, the picturesque domain of gorgeous seacliffs and scenic hills 35 miles up the foamy Pacific shore from the Golden Gate. Here, in March, Interior Secretary Stewart Udall himself found it necessary to step in and warn buyers away from lots still being offered by subdividers six months after President Kennedy signed a bill proclaiming the area a national seashore park.

**Boxville by the sea.** Point Reyes had by incredible good fortune escaped California's frenetic tide of development, and in 1958 the park plan was widely publicized. Then farmers discovered they were paying stiff taxes on their timber stands as well as on their land. They invited loggers to cut. Before the state halted this in 1959, the Point had lost hundreds of acres of its magnificent stand of Douglas fir. Seven sub-divisions nevertheless gained subsequent entry from a solicitous Marin County board of supervisors. Some 110 lots were peddled from the best scenic sites at a \$5,000 starting price. A dozen houses went up and three more are building.

In December 1961, public indignation forced a Marin recall election (ousting one supervisor) and turned the tide. Lot sales were suspended. Major development is now in abeyance, but an immediate \$5 million is needed from Congress to make Point Reyes a legal park and start buying land. Secretary Udall said during his West Coast visit that he could get the cash this session. Fine, the developers replied in effect, but hurry up or the lots go back on sale.

In San Francisco, meanwhile, 12,000 persons signed a petition to bar the city's majestic Twin Peaks to a 700-unit housing project, but here the developers were more amenable. Builders Carl and Fred Gellert offered to sell back their 21 acres if the city could come up with the purchase price. Instead, the board of supervisors approved the project and construction began.

**Creeping concrete.** New York is fighting its own beachfront battle on the sandy tip of the Rockaway Peninsula opposite Coney Island. Mrs. Marshall Field and her Committee for a Park at Breezy Point call the area "the greatest park opportunity of our generation. No beach site in the country

combines its size, natural qualities and accessibility to so many people."

Atlantic Improvement Corp., a subsidiary of the publicly held United Improvement and Investing Corp., New York, is resisting a public takeover of the 396 acres it bought in 1961 and on which it plans "the largest residential community ever conceived in New York." Its goal is 15,000 units, mostly in apartment complexes, and 60,000 people. It has eight apartment buildings under way.

Atlantic bought its property for \$5½ million, but New York City was already running into estimates as high as \$69 million as a repurchase price.

Ten million people live within 25 miles of Breezy Point. Secretary Udall, Gov. Rockefeller and 11 major metropolitan newspapers have endorsed a park whose 1,350 acres would give the crowded city 4½ miles of oceanfront and a beach 13 times the size of Coney Island. The *New York Times* has called the plan "the greatest opportunity for civic accomplishment in the 12-year Wagner administration." But Mayor Robert Wagner himself is still hesitating. He has withheld approval from an application for federal open-space funds to buy up the beach. While he delays steel rises and concrete spreads.

**Capital gain is capital's loss.** Perhaps the ripest of all the deals burst open like a bloated watermelon under the sensitive noses of the government in Washington. Across

the river stood the Potomac Palisades, a vista of scenic splendor that looked much as it did when George Washington walked there with Lord Fairfax or Capt. Oliver Wendell Holmes Jr. pulled President Abraham Lincoln out of range of a Southern sharp-shooter in the fort near Cabin John. Here lay Merrywood, the 46-acre estate of Hugh D. Auchincloss, with its three-story mansion of Georgian brick. Here daughter-in-law Jacqueline Bouvier had ridden her pony as a girl. And here "Hughdee" Auchincloss, who bought it in 1934 for \$135,000, had sold out for \$750,000 to developers who planned three 17-story apartment houses for 1,000 families.

Residents of upper Fairfax County (including General Counsel Samuel Neel of the Mortgage Bankers Assn.) rose in protest. But at a bitter meeting of the supervisors' board, Chief Supervisor A. Clairborne Leigh sided with the developers. Merrywood was spot zoned for the apartments and County Circuit Judge Paul E. Brown upheld the decision. Rep. Henry Reuss (D., Wis.) introduced two bills to block the project in the interest of a scenic shoreline. They were bottled up, however, and the federal government's only success has come with a ruling from Secretary Udall barring the project from crossing a federal parkway to reach the area's only trunk sewer.

**Forest's prime evil.** Not everywhere can park and nature lovers muster such outrage. All but unnoticed, developers have reduced from 1,600 to 600 square miles the virgin area of the Great Dismal Swamp, the Virginia-Carolina wilderness whose eerie beauty had inspired Thomas Moore's sad ballad of the ghostly maiden in her white canoe. George Washington had tried and failed to make a fast buck out of the swamp, but split-levels are rising profitably on its Lake Phelps and Previews Inc., the celebrated international realty outfit, has bulldozed 450 miles of roads, opened timber forests and sold 25,000 acres to farmers. Norfolk conservationists are beginning to rally against further forays.

The same quiet contest is being waged along much of the 3,700 miles of the Atlantic and Gulf coasts. As early as 1955 a Yale planning survey predicted that the entire 600 mile stretch from Portland, Me. to Norfolk would soon be one linear city. The National Park Service warned that only 270 miles of the entire coast are in federal or state hands for recreation, and it urged immediate acquisition of 16 top-priority areas from Maine to

Bill Young—San Francisco Chronicle



**HOUSES STILL RISE** on the magnificent seascape of Point Reyes after Congress designated the area

as a national park—but failed to provide cash to buy land from developers.

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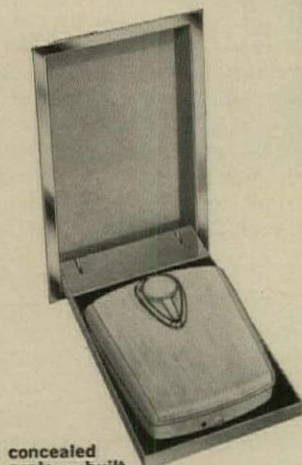
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Texas.\* Eight years later only two had been acquired, and developers were nibbling at several.

One particularly attractive shore possibility had been Assateague, a 37-mile sand-spit off Maryland and Virginia. The Interior Department had a foothold with a wildlife refuge, but developers are fanning out and plans are drawn for a commercial and residential community. A representative of the Maryland health department testified at a legislative hearing on Assateague in March. His comment on such a project was succinct. He called it a "cesspool paradise."

**Gloom over Miami.** The new metropolitan government of Miami has all but given up its effort to buy Black Point, 200 acres south of the city on Biscayne Bay. The state sold the land to private developers in 1961 only weeks before the city released plans to use it for recreation.

It is much the same story on the West Coast and in the interior. Timber interests have stymied plans to make the Oregon Dunes a recreation area. An Indian Dunes park proposal had the support of 250,000 petitioners, but it stalled under pressure from Chicago-Gary industrialists who wanted a harbor. A move to save the Geist Reservoir shore for a park in Indianapolis was defeated in favor of housing developers.

Unzoned and unplanned resort development is overwhelming the mountain beauty of Lake Tahoe in the Sierra Nevada, and even the lake itself is threatened with pollution. Belatedly, conservationists are pushing regional planning. As a result: one large developer will pay \$500/acre for sewage disposal.

**What price victory?** A cursory reading of such battle reports makes it appear that developers are winning on most fronts. But there is another side of the coin.

- Congress has become sufficiently aroused to create the first three new national parks in 18 years: Cape Cod, Padre Island in Texas, and Point Reyes.

- President Kennedy has set up the Bureau of Outdoor Recreation to spur efforts of 20 federal agencies struggling to save some of the nation's shore and wilderness.

- Politicians are finding a new issue in the conservation groundswell, and on virtually every government level there is evident a new determination to spare at least some parcels of beach, stream and canyon from the civilizing mark of concrete and asphalt.

What kind of picture does all this present? The image that emerges most clearly is that of Stewart Udall, conservationist. Out-gunned and outmanned by mechanized legions of developers, he still seems to be everywhere, halting briefly to make a stand and moving to dig in again, always looking over his shoulder, never more than a step ahead of bulldozers—a posture draining sympathy and admiration.

It is the opposite of the image the housing industry is creating with such deals as those at Point Reyes and Merrywood. No matter how much a lone developer wins in each skirmish, the industry stands to lose in the end.

\*Popham-St. John and Crescent area, Maine; Cape Cod, Mass.; Fire Island and Shinnecock Inlet, N.Y.; Parramore Island, Va.; Smith Island and Bogue Banks, N.C.; Kiawah and Debidue Islands, S.C.; Cumberland Island, Ga.; St. Joseph Spit, Mosquito Lagoon and Marco Beach, Fla., and Brazos and Padre Islands, Tex.

## U.S. indicts its first land dealers on fraud charges

The long, long trail of hints that the federal government was going to clamp down on fraudulent land promoters has ended.

Last year postal inspectors said they were looking at 125 suspect operations (NEWS, Nov.). Later, Real Estate Commissioner J. Fred Talley of Arizona complained to the U.S. Senate that it was a mystery to him why something hadn't happened.

The something now turns out to be federal grand jury indictments against promoters of land in Arizona and Nevada. And the Federal Trade Commission has charged a New Mexico promoter with deceptive practices in land peddling.

First U.S. action came from a federal grand jury in Phoenix. The jury handed up a 22-count bill against Dory Auerbach, David Prosser Randall and Irving Gottlieb, all of Miami, Fla., and all officers of Lake Mead Rancheros (NEWS, Mar.)

The non-realtor corporation was accused of using fraudulent advertising to sell barren desert by mail to 3,000 persons. Lake Mead Rancheros had advertised "livable now" and, the indictment charged, fraudulently implied water, power and telephone lines were available on its subdivision 15 miles outside Kingman, Ariz., and 50 miles from Lake Mead.

Even the use of two Kingman, Ariz. addresses was part of the fraud scheme, the indictment charged. The jury asserted the addresses led customers to believe they were dealing with an Arizona company. Actually the mail was forwarded unopened to the company's offices in Miami or Hollywood, Fla.

Evidence was developed by post office inspectors, and Attorney General Robert Kennedy said results of other such investigations have been turned over to the Justice Dept. and are being reviewed by grand juries.

**Desert—or lush meadow?** A federal grand jury in San Francisco accused Edward H. Johnston, 38, of Beverly Hills, Calif., of 16 counts of mail fraud in the sale of 160-acre Nevada desert plots near Elko for \$4,990 (NEWS, May '62). Johnston, who sold much of the land from a San Francisco hotel room, was accused of calling it "level to gently rolling lush green meadows" when it was actually arid desert. The indictment also charged such misrepresentations as these: The land was "the famous Comstock Ranch" when in fact it was no ranch at all; it was "suitable for raising live stock" when in fact it is covered with sagebrush and poisonous weeds. Each count of the Johnston and Lake Mead Ranch-

eros indictments carries—on conviction—a fine up to \$1,000 and up to five years in jail.

Johnston was fined \$525 and given a 60-day suspended jail sentence by a state court for selling \$750,000 worth of this land without clearance from California officials (NEWS, Aug. '62).

**Not-so-free lots?** The Federal Trade Commission has accused Great Southwestern Land, Albuquerque, N. Mex., of using deceptive methods to sell "resort-area" parcels in Taos County, N. Mex. The commission's complaint, filed in Washington, says the company falsely awarded "free" quarter-acre lots as part of a "good-will advertising plan," charging each buyer \$49.30 as "closing costs." This was actually the price of the land, says FTC. California officials at the same time have charged Great Southwestern President Robert N. Golubin with misdemeanor counts of not registering his land with state authorities and of failing to obey a desist order.

In Washington the special Senate committee on the aging has suggested that the Securities & Exchange Commission be empowered to require promoters selling land in interstate commerce to disclose their assets and specific details about the land and its facilities.

## But developers come back fighting

Responsible land developers have rushed to the defense of an industry they feel has been damaged by publicity about the dubious activity of no more than 10% of its practitioners.

Some economic writers have joined in the cry. *Barron's*, the business weekly, finds that the press has probably overemphasized the exploits of a handful of promoters selling the great Southwestern desert by mail order or peddling tracts in the Amazon jungle. Land developers' stocks have dipped to their lowest level ever, and *Barron's* ascribes much of the blame to irresponsible publicity.\* "Wall Street has taken too dim a view of Western land development," it contends, citing the blue-chip performance of such companies as Horizon Land, with its Paradise Hills development in Albuquerque; Holly Corp., with Salton City in California; Del Webb Corp., with its Sun Cities, and Sunset International Petroleum, with Sunset Hills outside Los Angeles.

**Counter attack.** President Lorne B. Pratt of the California Assn. of Land Developers insists U.S. officials are "overlooking the biggest violator of all—the U.S. government." The U.S. has unloaded 700,000 acres at near-auction prices under the most dubious terms and conditions, he maintains. "If the government were a private land developer in California, it could have been slapped with a cease and desist order—but quick," cries Pratt.

Pratt, vice president of Holly Corp., says

\*Examples: Horizon Land, down to 5 from a 1961 high of 24½; Holly Corp., off 70% to 1½.

the government sells 2½ acres on a home-stead basis and encourages the buyer to build any kind of shack to prove up on title.

"I doubt even Ma Joad would consent to



**DEVELOPER PRATT**  
*Is the U.S. the No. 1 culprit?*

occupy such an abode," he maintains. "The government does not build any roads, water lines or sewers. In many cases a purchaser can't even find his land. Then the owners generally throw up shacks, diminishing the value of adjoining property."

By contrast Pratt's Holly Corp. spent or committed \$7 million in four years in developing Salton City and the spending by all developers there reaches \$20 million.

**Look at history.** Pratt says Los Angeles county today has 37 cities that couldn't have existed if developers had to contend with harassing legislation. And Realtor Harry E. Beddoe of Downey, Calif., who has devoted

much of the last six months to refuting exposes of mail-order land sales, cites these cases:

- "In the boom of the 1880s, Hollywood was a bust. It was overgrown with cactus."
- "In 1866 our former governor, John G. Downey, began buying acreage southeast of Los Angeles—what might be called wasteland by today's critics. He paid 75 cents an acre and sold readily to Easterners for \$10. Today it costs as much for one square foot as it did for two acres in 1866. The 8,640 acres that comprise our city, then worth \$6,500, are worth \$565 million without buildings."

### New Mexico enacts law to penalize land fraud

New Mexico becomes the first state to move against land frauds this year.

Gov. Jack Campbell has just signed a bill providing the severest state penalties yet enacted—five years in prison or a \$100,000 fine or both—for misleading advertising. The measure forbids the description of a lot as free if any charge at all is made. It requires a county commission to approve the plot of any subdivision before lots are sold and stipulates that developers must provide legal access to each plot from an existing highway and must make available to the buyers all pertinent data on utilities, water, financing and encumbrances.

Whether the restrictions on ad copy will fall afoul of the Constitutional guarantee of free speech remains to be tested in court.

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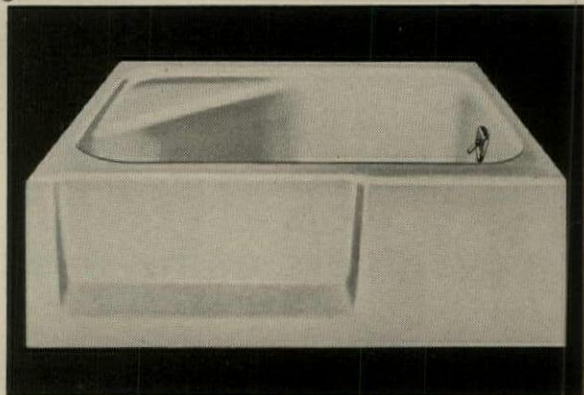
**T**he Planter

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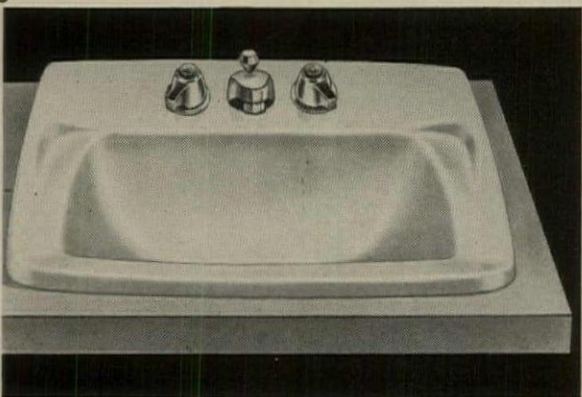
**T**he Triangle

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**T**he Montego Bath

Choose Eljer's shower receptor bath with the wide corner seat—where space is at a premium. Porcelain enameled cast iron.



**T**he Brian Lavatory

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*An Eljer exclusive.*

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## SEGREGATION

## Voters overturn local law providing jail term for housing bias violators

For the first time since laws prohibiting race bias in private housing appeared on the U.S. scene in 1957, voters have overridden their elected representatives to expunge one from the books.

The vote in Berkeley was close: 22,720 against to 20,325 for what would have been one of the toughest anti-bias ordinances in the nation. But its significance may be far reaching. As the home of the University of California's main campus, Berkeley has a national reputation for sophistication, enlightenment, even liberalism. Yet the anti-bias ordinance the city council adopted in January became the hottest issue in the city's history. And a record 82% of registered voters cast ballots in the April 2 municipal election that upset it. "Whichever way Berkeley goes," commented the *San Francisco Chronicle* before the voting, "it will have a profound effect on future civil rights legislation . . . in the Bay area, the state—and possibly the nation."

The ordinance would have applied not only to realty dealers and mortgage lenders, but also to individual home owners. The only exceptions were 1) homes in which only one room was rented, 2) duplexes where the owner also lived, and 3) living units owned by non-profit religious and fraternal organizations.

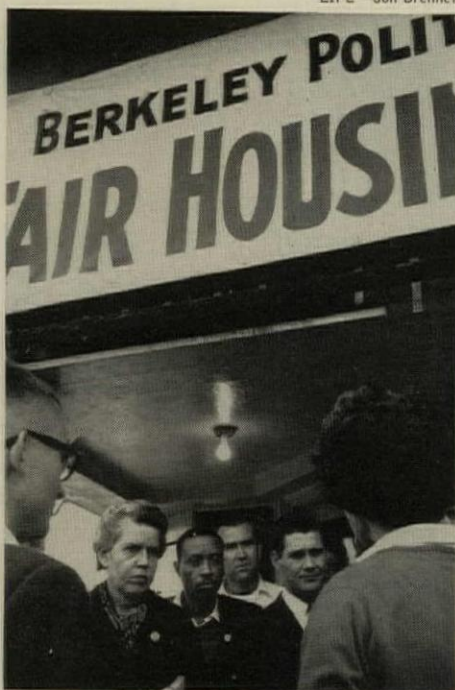
A four-member board would investigate all charges of housing discrimination "because of race, color, religion, national origin, or ancestry." First, one investigator would look into a complaint, and, if he confirmed the charge, try to eliminate it privately by conciliation and persuasion. If this failed, a public hearing would be held with the accused having the right to file an answer, appear in person or via an attorney, examine and cross-examine witnesses. After the hearing, if a majority of the board found a violation, it could issue a desist order. If the violator did not comply in 30 days, the board could refer the case to the city or district attorney for prosecution as a misdemeanor. Maximum penalty on conviction: a \$500 fine, six months in jail, or both, for each day the violation continued.

The ordinance would also have made it unlawful to differentiate in sale or rental price according to race. It would have barred owners or lenders even from inquiring about race, orally or in writing.

**The background.** Berkeley's time of torment was years brewing. In the last decade, the city's non-white population had soared 65% to 26.1 of the total (111,000). This makes the city's non-white population third highest among urban places in California (behind Compton's 40.1% and Oakland's 26.4%). Other percentages in major U.S. cities: Los Angeles and New York, 14%; Dallas, 18%; Houston and Chicago, 22%; Philadelphia, 25%; St. Louis, Cleveland, and Detroit, 28%; Baltimore, 34%; Washington, 54%.

Most of Berkeley's 20% Negro population (the city has many Orientals, too) live in a black belt along the west and southwest flatlands fringing the bay. One Census tract is 91.1% Negro. Two elementary schools are almost 100% Negro and the total Berkeley school population is 32% Negro—a 300% increase since World War II.

This tight little island of almost wholly segregated (but non-slum) housing has been gradually expanding north and east—toward



LIFE—Jon Brenneis

**EMOTION-LADEN ISSUE** is reflected on the tense faces of workers on election day at fair housing campaign headquarters.

the tract-free neighborhoods where Berkeley's white families live amid their blooming gardens on the gently sloping coastal plain and on up the campus to the steep hills and eucalyptus-covered peaks.

As happens elsewhere, Negroes account for a disproportionate (55%) amount of crime in Berkeley. They accounted for 85% of arrests for aggravated assault last year, 83% of robbery arrests, 65% of burglary arrests, 72% of arrests for carrying weapons.

In 1959, Municipal Judge Redmond Staats, chairman of a committee studying racial problems in Berkeley schools, warned: "The whites are retreating to the hills, or over the hills into Contra Costa County. If this continues for another 20 years, we're either going to have a Mason-Dixon line down the center of the city, or a segregated city composed entirely of Negroes."

\*The Berkeley Realty Board surprised many by endorsing an ordinance to make bias in housing illegal, but it balked at the criminal penalties on the ground that they "create hostility and increase friction."

Two years ago, an 18-member citizens' committee undertook a study of discrimination in housing. Last June it reported: "Discrimination within the city is widespread and general, both in rental and sale of housing."

After a series of tumultuous hearings, the city council passed the ordinance Jan. 15—first of its kind in California and fifth among municipalities in the nation. Only Pittsburgh has a law providing fines and jail terms.

Before the ordinance could go into effect, a group of citizens led by a 69-year-old retired stockbroker, Otis Marston, obtained 10,500 signatures on a petition to force a referendum—three times the 3,363 needed.

**The battle.** The election campaign was brief and bitter. It split the city into two camps. The Negro community, white intelligentsia, students, and church groups generally rallied behind the ordinance. Realtors\*, downtown businessmen, income-property owners, and taxpayer groups lined up against it. Pro-ordinance people were led by a citizens committee which profited from the expertise of Frank Quinn, executive director of San Francisco's inter-racial Council for Civic Unity (who took his vacation to help). The opposition was spearheaded by the Citizens' League for Individual Freedom, an organization that has successfully opposed laws against discrimination in housing in other cities around the bay on the ground that they violate homeowners' Constitutional right to sell to whom they please. In the closing days of the campaign, Gov. Edmund G. (Pat) Brown and Assembly Speaker Jesse Unruh, neither of whom lives in Berkeley, came out for the ordinance. "There is a principle at stake which is not bound by city or county lines," said Brown.

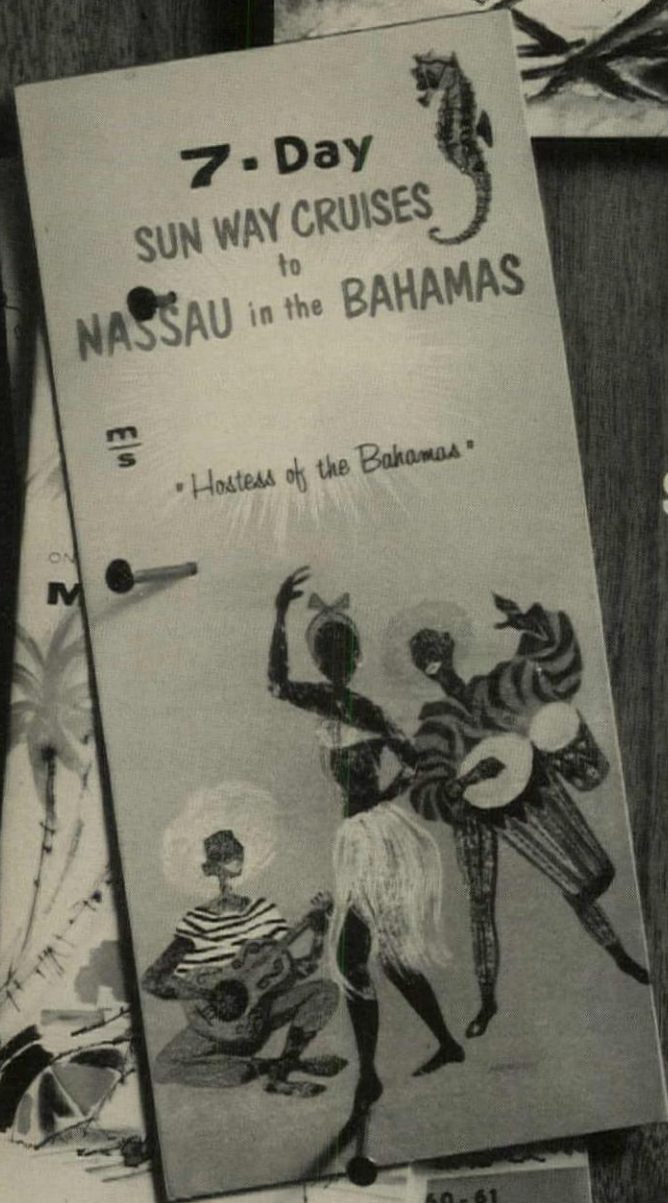
One member of the city council who had opposed the ordinance reported a barrage of threatening 2 a.m. telephone calls. And the First Congregational Church, whose minister supported the law, got threats that it would be blown up. Pranksters (police eventually caught them) planted a burning cross on the lawn of Dr. Fred Stripp, a lecturer in speech at the university and pro-ordinance candidate for mayor. Police posted a 24-hour guard on Otis Marston's house.

**The aftermath.** Defeated with the bias ordinance were most of the candidates who backed it, including Stripp. Wallace J. S. Johnson, scaffold company president who was elected mayor, called the vote "not against fairness in housing, but against an unwisely drawn ordinance." It "infringed on the rights of the single-family home owner," he contended. Said Frank Quinn: "We've always wanted a state-wide law, but Berkeley's vote will make it more difficult to get it through the legislature." But he adds: "The problem was not voted away."

Actually, California has two anti-bias laws, but while they apply to brokers neither covers owners (except of apartments). One forbids racial bias in publicly-aided housing (e.g. FHA-insured housing of five or more contiguous units). Another bars discrimination in business transactions. They provide for civil penalties, require aggrieved persons to hire a lawyer and sue in court.

Gov. Brown is still pushing for new state laws. An Assembly committee has approved a bill banning bias in all private housing except owner-occupied one-family homes.

NEWS continued on p. 21



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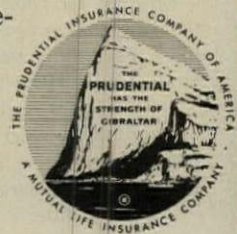
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(Color this page exciting!)

## PUBLIC HOUSING

## Congress shows new concern over soaring subsidies

The rate at which federal dollars are being called upon to pay for local public housing units has nearly doubled in the past decade, and Congress is looking into the situation.

A House independent offices subcommittee has already grilled officers of the Public Housing Administration about what is causing the rise, although testimony has not been made public.

*The lawmakers' No. 1 worry:* Under present law, local authorities issue bonds to pay for new buildings. The local authorities are supposed to use money left over from rents after all operating costs are paid to help repay these bonds. PHA agrees to pay the remaining costs from the U.S. Treasury.

In the early 1950s, local agencies were operating so profitably these left-over funds, known as residual receipts, paid 50% of bond amortization. But now the situation has changed dramatically: Local authorities can only pay 8% of the total—leaving PHA to pay 92% of the total costs. And Congress fears the local share may soon shrink to zero.

This shrinkage, plus the building of 100,000 new units authorized by Congress in 1961, are expected to mean a 24% jump in PHA's subsidy payments from their level only two years ago (from \$165 million in fiscal 1962 to an estimated \$205 million in fiscal 1964 beginning July 1).

*What bothers Congressmen even more than the burgeoning federal costs is the possibility that some local public housing units may actually go bankrupt.* When rent collections in a city's projects fail to cover operating costs, the projects go bankrupt and the federal government has to take it over.

PHA has assured the House subcommittee

that the 100% figure will never be reached. (But consultants Cresap, McCormick & Paget in 1956 predicted PHA bankruptcy by 1968.)

PHA has suggested two possible ways the squeeze of residual receipts might be eased: local authorities might be persuaded to 1) cease paying local governments 10% of rents in lieu of property taxes, and 2) raise rents.

PHA officers say PHA has been accommodating more families in the lowest income brackets than ever before, and this is one big reason for ballooning federal payments.

Either way, the soaring subsidies are hurting public housing's image just when its supporters need Congressional support. PHA now says the 100,000 new units it got in 1961 will be used by June 30.

This means that PHA soon must stop planning new units—or ask Congress for more authority to build.

### Housing agencies again buy foreclosed homes

The Dover, Del. housing authority is buying 60 foreclosed FHA row houses for use as public housing. Price: \$325,000, or \$5,416 a unit, which still means a loss to FHA.

And the Battle Creek, Mich. authority has asked FHA to sell it 16 units for \$48,000, or \$3,000 each. Delaware County, Pa. is paying \$7,300 each for 35 VA houses.

The deals are the first between private and public housing agencies since 1961 (when West Memphis, Ark. bought 31 units for \$108,500—or \$3,500 each). They reflect the strong encouragement Public Housing Administration officials in Washington are giving

to local agencies to buy up the rising total foreclosed properties on FHA's hands. In the past the two agencies have had little dealing because public housers have generally been



Larry Van Goethem

FORECLOSED HOUSES IN DOVER

unwilling to pay FHA's asking price.

In the Dover deal, not yet closed, PHA is lending \$603,760 to the agency to buy the one-story masonry row houses and repair damaged windows, heaters, and roofs, make site and utility improvements.

The apartments were owned by Collins Housing Corp. and are part of 204 units called Capitol Green built in 1952-53. The 60 units are all vacant, while the remaining 144 units are occupied by approximately 60% Negro and 40% white occupants. Housing Authority Director Myron Lamb expects many of his new public housing tenants will be servicemen from Dover Air Force Base.

The last big cluster of FHA sales to public housing agencies came in 1959, when two Sec. 608 apartments were sold, including 102 units for \$450,000 in Portland, Ore. and 20 units for \$75,000 in Williston, S. D. (NEWS, Oct. '59). The only other FHA sale was the 1956 purchase of 184 units for \$368,000 by Montgomery, Ala.

## URBAN RENEWAL

## Fort Worth tries traffic-ticket enforcement to spur fixup

Four years ago Fort Worth's voters rejected an urban renewal plan to clear blighted areas of the city. But instead of surrendering to slums, the city put a strong minimum housing standards code into effect in January 1961.

A year later, the city's legal department ruled that building inspectors had power to issue tickets to violators of building, zoning, plumbing and electrical codes just as policemen hand tickets to traffic violators.

The ticket technique has been a boon to remodelers. During 1961-1962, some 455 buildings were repaired and 1,128 dwellings razed. By contrast, only 39 homes were repaired in 1957 and 1958.

"Though the results in slum clearance are not as spectacular in Fort Worth as in cities using an urban renewal plan, a lot has been accomplished quietly by the city without even the aid of a citizens' committee," says Building Commissioner Lee G. Larson.

**The time it took.** Before the ticket system, much remodeling work was done without permits. Yet inspectors hesitated to file formal charges against violators. Reason:

The inspector would have to search out the prosecuting attorney to file a formal complaint. When the case went to trial, he would have to appear as a witness. On each case he would have to spend half a work day in court. Fort Worth could not afford to employ enough inspectors to enforce housing standards under the old system.

Now each inspector is equipped with a book of tickets. The violator gets one copy and the inspector keeps another.

The violator has 11 days to appear in court to plead guilty and pay a minimum fine. If he wants to plead not guilty, the inspector is notified, a formal complaint is filed, and the usual procedure for a court trial follows.

"We've had three to four times as many permit violation cases in court as formerly because inspectors know they can handle most without having to go to court themselves. And now that contractors realize they may get a ticket, they are not so likely to do work without a permit," says Larson.

Remodeling contractors find they no longer work under the disadvantage of having to adhere to codes while disreputable contractors

offer cut-rate prices—and shoddy work—to the public.

Says Executive Secretary Gene Mitchell of the Home Builders Assn. "We are in favor of any new system contributing to the ethical conduct of the home remodeling field."

**Big boost for plumbers.** Plumbing contractors have perhaps benefitted most. Because plumbers are licensed by the state, Fort Worth had little control over activities of plumbing contractors except to require a permit. Because trials were delayed several months after a citation, plumbing violations were then corrected by the time the judge heard the case, and many cases were thrown out. Inspectors often did not even try to bring cases to trial. Because fly-by-night plumbing contractors were aware they wouldn't be prosecuted, inferior work—at low prices—was often offered the public.

In the first five months of the ticket-issuing plan, over 200 tickets were issued for plumbing violations. Then the number began to fall. Through January over 150 violators had paid fines.



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## PEOPLE

County Photo Service

**NEGOTIATOR WOOD***After sleepless nights, success*

Harry Kalmus

**UNCOMPLETED HOMES** stood all winter while homebuilders tried to get creditors and purchasers to agree on how to rescue a vanished \$250,000.

Greene-DeVito

**BUILDER SHOENFELD***For a rescue operation, \$500,000*

## How Long Island averted scandal when \$250,000 in down payments vanished

Last fall Builder **Richard A. Osias**, 27, seemed to have everything going for him. The handsome, well-to-do son of apartment builder and owner **Harry Osias** had nine model houses on one of Long Island's most strategic traffic locations, right off a key interchange of Northern State Parkway. His 300 completed and sold houses were a bright spot in a generally slow market. He kept offices on Manhattan's Madison Avenue and an apartment on posh Sutton Place.

So his arrest last December on a charge of passing \$11,000 in bad checks to his air conditioning supplier hit Long Island like a sonic boom. Work halted on 200 new houses in his North Point subdivision—and down payments from 200 buyers were nowhere to be found.

Executive Director **Howard R. Wood** of the Long Island Home Builders Institute sensed a scandal in the making—one that could be ready made for lawmakers pushing for tougher laws

on use of down payments (NEWS, Aug. '61).

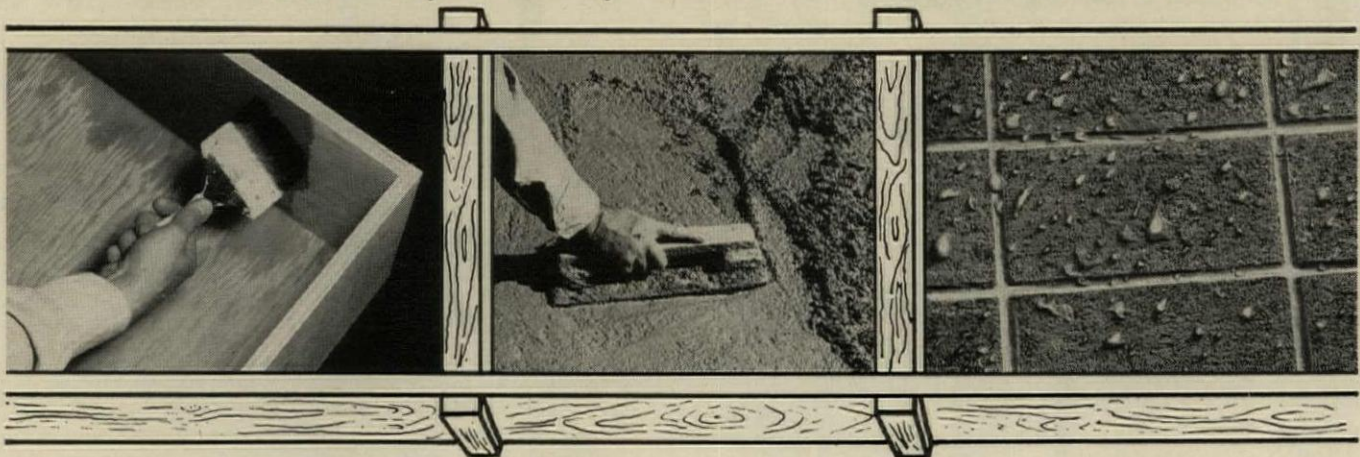
Even though Osias was not an Institute member, Wood called a few Osias suppliers, found a group had already formed a creditors' committee. And the 200 buyers had organized a worried committee, too. A quick survey of claims showed that trade debts (including bank loans other than mortgages) came to slightly over \$1 million (spread among 150 creditors). Buyers' deposits totaled \$250,000, in amounts as high

as \$3,000. Wood's first move: Persuade both groups to agree not to bring on a bankruptcy, but to give him time to try to find another builder to take over, so that none of the buyers would lose a cent.

Now, four months later, Wood has just announced: "Every buyer can have his choice of the house he bought, or his entire deposit refunded."

Behind this rescue lies a succession of day-and-night negotiations, of soothing impatient buy-

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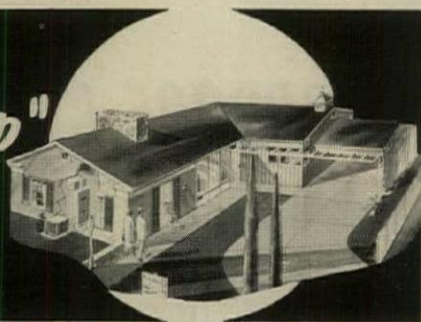
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ers and irate creditors, of cliff-hanging suspense. (Hardest to hold in line was one supplier who said: "The hell with waiting. I need a tax loss, anyway.")

The senior Osias was the key to any deal, since he owned the land under the 200 uncompleted (or not started) houses as well as the adjoining lots any successor company would need to guarantee a profit after finishing the skeletons littering North Point.

In the end, the publicly owned Pickwick Organization Inc. and its president **Richard Shoenfeld** (in a joint venture with major creditor General Lumber Corp.) agreed to pay more than \$500,000 to satisfy the creditors, (who will get slightly more than 50¢ on the dollar) and to finish up (or return deposits) on all houses contracted for. In return, Harry Osias released all lots under the sold houses and agreed to

sell 500 acres of adjoining land to Pickwick, where it will put a new 600-house subdivision of \$20,000 to \$30,000 houses (Pickwick built 150 houses on Long Island in 1962).

Long Island's housing industry credits persistent Howard Wood with the black-eye-saving rescue. Wood bows to others: "Without the full cooperation of the 12 man creditors' committee as well as the three banks (Dime Savings, Williamsburgh Savings, and Security National), and the patient buyers and their attorney, we never would have been able to arrive at such a satisfactory settlement. We're especially happy that our voluntary efforts completely protected buyers."

Where did all the money go? Wood contends that Dick Osias underpriced all his models, so he went deeper into the red with every sale.

## FHA gets a careerist as second in command

**Philip J. Maloney**, 45, has just been appointed by new FHA Commissioner **Philip N. Brownstein** (NEWS, Feb.) as his deputy commissioner.

With this appointment, Brownstein—formerly chief benefits

school and won his law degree in 1950.

FHA veterans cannot remember when an FHA chief and his deputy have such a long record of working together—and they feel the combination can be especially effective.

The new team has sparked speculation that FHA will adopt more VA-type operating methods—and some observers predict FHA will use the VA approach of relying more upon fee appraisers instead of staff appraisers. Maloney debunks such talk: "I don't know of any reason for anyone to think of a change of direction at this time."



**FHA's MALONEY**  
Long-time partner of the boss

officer for VA—brings into FHA one of his chief aides at VA. Maloney was assistant director of VA's loan guaranty service for the past two years, has worked with Brownstein for 17 years.

Former FHA Deputy Commissioner **Paul E. Ferrero** becomes assistant deputy in the change.

A native of Columbia City, Ind., Maloney moved to Washington when he was half-way through high school after his father was appointed treasurer of the Home Owners Loan Corp. After five years in the Marines, which included the assaults on Saipan, Tinian, and Iwo Jima, he returned to Washington to join VA in 1946.

At the same time he studied at Georgetown University law

## Levitt moves overseas and to Long Island

Builder **William J. Levitt**, who became an industry institution with his first Levittown on Long Island (17,447 houses), is coming home again after 11 years. He just bought 650 acres near the village of Stony Brook, 50 miles from Times Square, and will build 1,300 houses for "middle income families". At the same time, Levitt & Sons will also move its corporate headquarters to Long Island from Levittown, N.J.

Main reason for the switch is the company's increasing involvement overseas. Levitt is becoming the first U.S. builder to go into garden and high-rise apartments in Paris. He has also begun construction on an ocean-front community of 3,500 houses (price: \$9,000 to \$15,000) six miles from downtown San Juan, Puerto Rico. With all this going on, Levitt says he wants his office closer to New York's International Airport.



## Satellite city builder picks former Governor DiSalle of Ohio

New York City Entrepreneur **Robert Edward Simon Jr.** has just reached into the ranks of former governors for the top man he wanted to build his planned \$500 million community of Reston, Va., 18 miles from Washington, D. C. (H&H, Apr. '62) His choice: **Michael V. (for Vincent) Disalle**, 55.

After Democrat Disalle failed in his bid for a second term as governor of Ohio last November, he began bristling with plans. He

George Smallsreed



**OHIO'S DI SALLE**  
Executive talent for a satellite

opened a law office, lectured on political science at the University of Massachusetts, became a director of the regional Home Loan Bank at Cincinnati.

Simon, who wanted a man of proved administrative ability and national reputation to run Reston, asked executive recruiters **Clarence M. Flanagan & Associates** to sound out DiSalle. DiSalle, one of the first supporters of John Kennedy's Presidential drive in 1960, has unquestioned stature in the Washington political whirl. As an administrator, roly-poly DiSalle (208 pounds on a 5'5" frame) rated high. During the Korean War he ran the Office of Price Stabilization for President Harry Truman and through skill flavored with sharp quips made himself well liked despite an unpopular assignment. As Ohio governor, he dug into the minute details of problems.

DiSalle listened to Simon's offer. As mayor of Toledo he had often wrestled with problems which even costly rebuilding with urban renewal could not solve properly. The Reston offer gave him a chance to start from the ground up on a new city. DiSalle named a salary—a reported \$75,000, triple what he received as governor. "I thought it was high enough to discourage him [Simon]—but he gave me what I asked," says DiSalle. DiSalle will manage the creation of Reston while commuting from Ohio.

Reston (Simon's initials form the first syllable) is just reaching the construction stage. On its 10 sq. mi. (only four miles from the new Dulles Airport), a golf course and a 36-acre artificial lake are taking shape. Lots are to go on sale next month. The first 250 homes and a village center are to be started this summer.

Simon, whose family owned and operated New York City's famed Carnegie Hall, calls Reston (planned by **Whittlesey & Conklin** of New York City) the first full-blown city planned to jibe with Washington's Year 2000 master plan. Architects **Charles M. Goodman Associates** and **Satterlee & Smith**, both of Washington, and **Geddes, Brecher, Qualls, Cunningham** of Philadelphia are designing housing for the 75,000 population, expected 15 years hence.

Simon himself has given the plan a unique direction. He believes suburbs with one-price bracket, one-style homes means "changing friends two or three times in your lifetime" for residents. To overcome this fault, Simon worked for over a year with Fairfax County, (Va.) officials on a novel zoning plan. It says overall density in Reston shall not exceed 11 persons per acre—but may range from 3.8 to 60 persons per acre. So Reston will meld one-family houses, townhouses, and apartments.

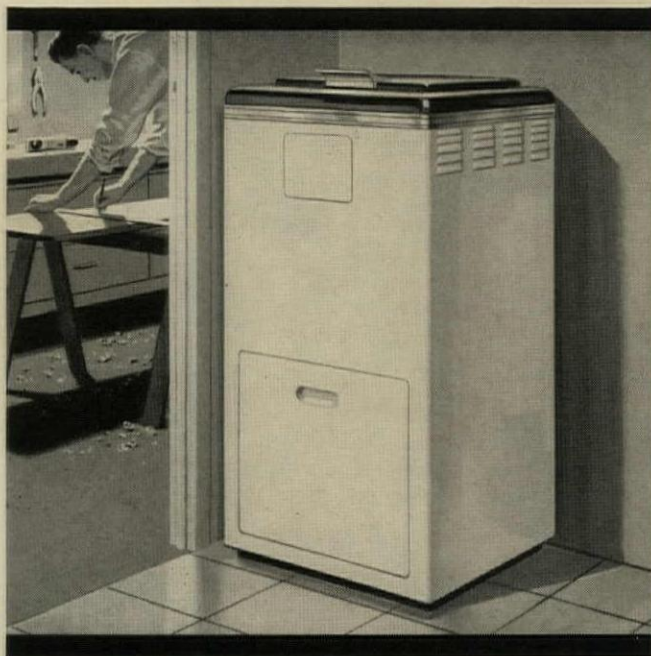
In return, Simon has promised that Reston's rich tax rolls will not be locked up in a new incorporated town but left under control of the county officials.

**DEVELOPERS:** **William Harvey Kyle** retired New York and Cleveland banker, has been named financial vice president of Florida's General Development Corp. Kyle was president of Society National Bank of Cleveland and a vice president of Bankers Trust Co. in New York City.

### AIA advances 35 to rank of fellow

The American Institute of Architects has picked four nationally known residential designers among 35 of its members to be advanced to the rank of Fellow at its annual convention this month in Miami. The four are **James Herschel Fisher** of Dallas, **Edward A. Killingsworth** of Long Beach, Calif. (whose firm was one of the Arts and Architecture winners for a case study house—H&H, June '61), **Willis Nathaniel Mills** of Stamford, Conn., and

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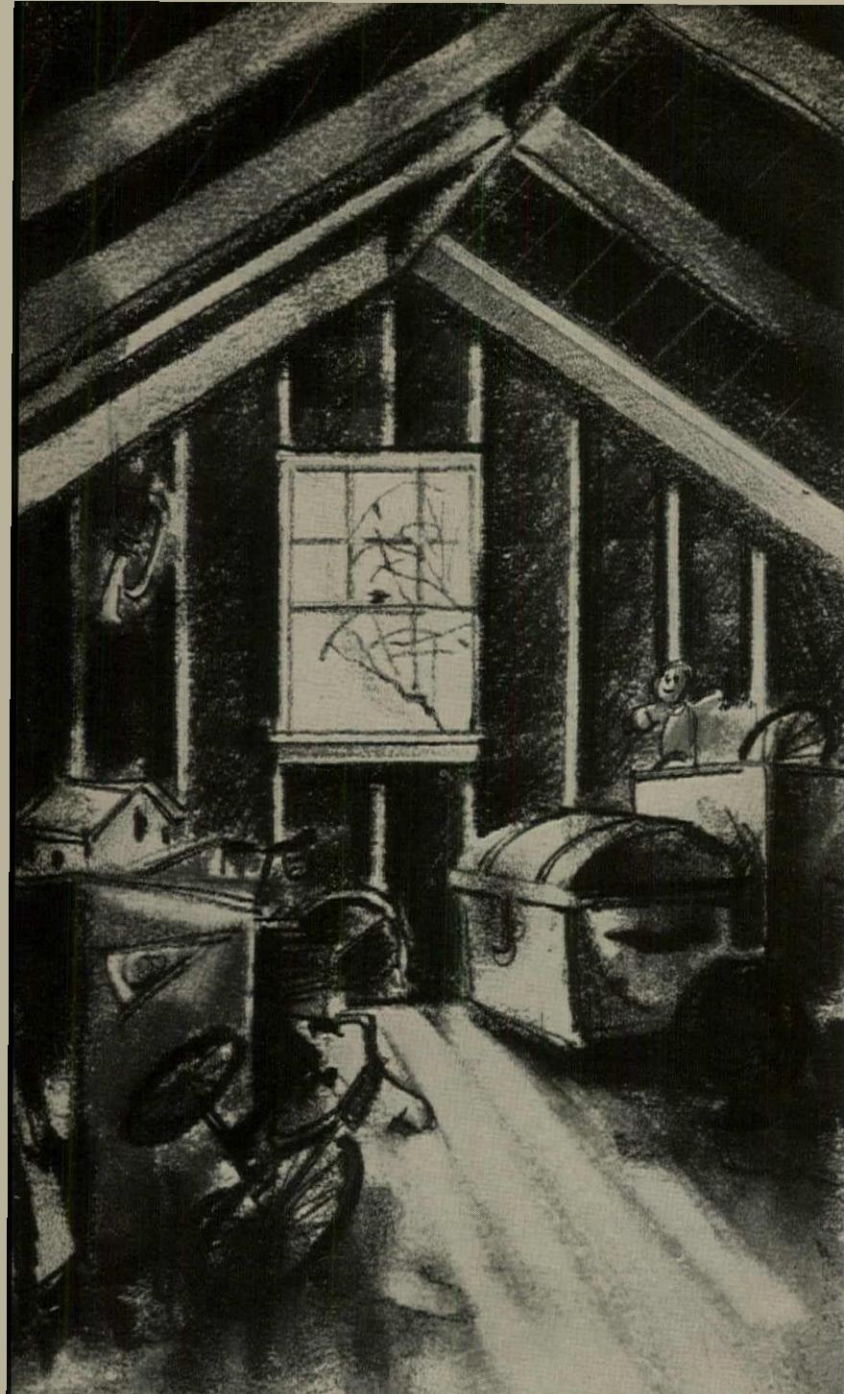
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House hunters know they can

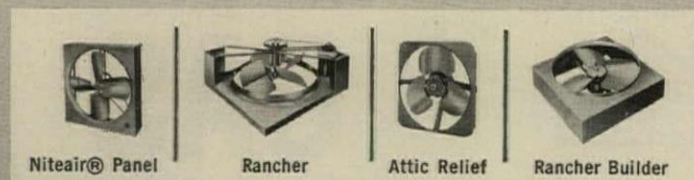


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Ind.; George Nelson, New York City; Louis C. Page., Austin, Tex.; Harry D. Payne, Houston; William G. Purcell, Pasadena, Calif.; I. L. Roark, Kansas City, Mo.; R. H. Roberts, San Antonio; Walter Sanders, Ann Arbor, Mich.; John Scacchetti, Union City, N. J.; Milton G. Small, Raleigh, N. C.; Lee Sorrey, Oklahoma City; Victor Steinbrueck, Seattle; John Stetson, Palm Beach, Fla.; Charles R. Strickland, Boston; Frank E. Watson, Miami; Charles D. Woodford, Los Angeles; Thomas Biggs, Jackson, Miss.

## A missionary for land tax reform

When backers of reform of the U. S. property tax system chose a man to tour the nation in behalf of their idea, they passed over economists and officials in favor of a surgeon.

Their choice, Dr. **Rolland O'Regan**, 59, is now demonstrating why he was chosen for the 15-stop tour with a dispassionate account of how the plan of exempting buildings from taxes and taxing land only is working in what he calls the "social laboratory" of New Zealand.

The son of one of the Parliament members who in 1896 pushed New Zealand's law letting communities adopt the land tax system, Dr. O'Regan heads the League for Taxation of Land Values. The league has helped promote the land tax system until now 83% of the island's city areas and 73% of its rural area uses it. How has it worked?

Says Dr. O'Regan: urban sprawl has been reduced because

the industrious man who keeps his property in good repair, New Zealand's slum problem is negligible. Only Auckland—the one major city not using the land tax system—has had to resort to slum clearance.

To American audiences including directors of the National Association of Home Builders, members of the National Association of Mutual Savings Banks, and a California legislative committee considering the plan, he has two chief points: 1) the U.S. system of taxing improvements and land equally "penalizes the industrious man, for the more he builds the more he is taxed, while the idler who lets his land lie vacant and unimproved pays less tax. . . . A property tax inhibits the proper use of land," and 2) U. S. communities could expect the same results by adopting New Zealand's plan.

## Oklahoma developer starts daily paper

When he started his Midwest City development ten miles from downtown Oklahoma City in 1942, Developer **William P. Atkinson**, 55, started a weekly newspaper at the same time to create community spirit.

It worked, and both Atkinson and Midwest City thrived. Atkinson became so well known he ran for the Oklahoma governor's chair last year—and was first Democrat in the state's history to lose (NEWS, Dec.).

Now, with Midwest City grown to 44,000 inhabitants, Atkinson is folding his weekly community paper. In its place he plans to spend \$750,000 to start a new daily and Sunday paper, the *Oklahoma Journal*.

Atkinson comes by newspapering naturally. Before turning developer, he headed the journalism department at Oklahoma City University.



**NEW ZEALAND'S O'REGAN**  
*Land value taxes fight slums, he says*

"persons who want to buy homes don't have to leapfrog over expensive land to the cheapest areas farther out." He explains. "Sprawling cities grow up because land is held for speculation."

Under the New Zealand system, suburban taxes generally go down while downtown taxes rise. And because the plan rewards—rather than penalizes—

**DIED:** Jerome H. (Jerry) Squires, 47, builder and remodeler, March 4 in Cleveland of a heart attack.

Squires was chairman of Modernization Inc., a publicly owned company formed to handle the franchising of his Planarena mod-



**REMODELER SQUIRES**  
A new way to sell fixup

ernization system in department stores (H&H, Sept. '61). His first one-stop department was set up in Cleveland's Higbee Co., sold nearly \$80,000 the first seven weeks. He was also president of Squires Construction Co. (roofing and remodeling) and Squires Homebuilding Co. (800 homes in the Cleveland area since 1945).

**DIED:** Orville M. Howard, 64, director of FHA for Kentucky, Feb. 9 in Louisville; Architect John Patrick Baggin, 29, of the San Francisco Redevelopment Agency, Feb. 10, in a crash of

his Marine reservist jet-fighter, Alameda Naval Air Station, Calif.; Architect James Cameron Mackenzie, 75, designer of many residential estates and the Jacob Riis and Sheepshead Bay public housing projects in New York City, Feb. 10 in Charleston, S.C.; Mortgage Broker George L. Harvey, 71, partner in Brooks, Harvey & Co., New York City, for more than 30 years, Feb. 15, New York City; Edwin T. Reader, 54, FAIA, of Miami, member of the Florida State Board of Architecture, Feb. 24 in Miami; F. B. Peckham, 63, director of architectural services for U.S. Plywood Corp. Feb. 26 in Portchester, N.Y.; Myron H. Fox, 68, board chairman of Bell S&L Feb. 27 in Chicago; Joseph L. Tunstead, 60, marketing vice-president of Koppers Co. Inc., Pittsburgh, Mar. 5, in Fort Lauderdale, Fla.; Thomas J. Shanahan, 60, a member of New York City's Housing Authority for ten years and vice chairman of the city's Slum Clearance Committee until he resigned in 1960 amid complaints that the bank he headed handled the city's renewal transactions; Mar. 7, in New York City; Jules Saxe, 51, veteran San Francisco real estate official and a vice-president of the California Real Estate Assn., Mar. 12 in Palm Springs, Calif.; Albert R. (Ray) DeFord, Baltimore S&L leader who served on both legislative and executive committees of the U.S. S&L League, Mar. 25, in Baltimore.

CANADA

**First 80% conventional loans**

For the first time in Canada buyers of homes and owners of commercial property now can get an 80% conventional mortgage.

By law, trust and insurance companies may make only first mortgage loans up to 66% of property value. Banks can lend only on NHA mortgages.

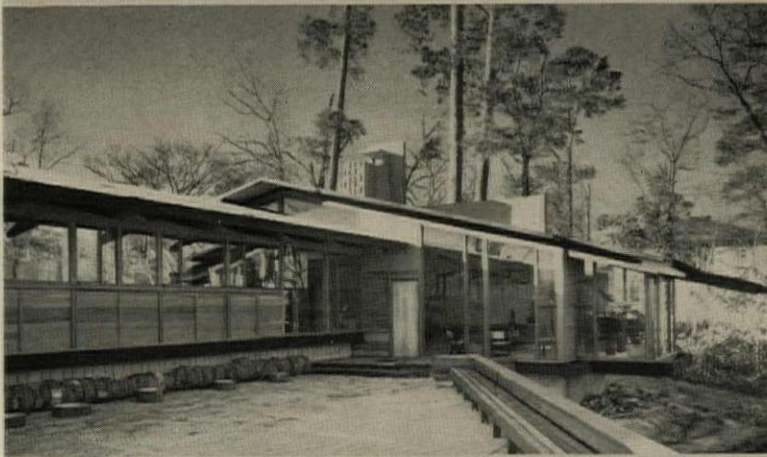
Now, Toronto's newly formed Metropolitan Trust Co., has hooked up with British-owned United Dominions Investments Ltd. to offer a combined first- and second-mortgage package that takes the loan up another 14%.

They charge 8% interest compared to a going conventional loan rate ranging from 6¾ to 7¼%. On housing, they offer loans from \$10,000 to \$40,000 for up to 20 years (rates are renegotiated after 10 years). The property must be no more than 35 years old. But the 8% combined interest rate is a lot cheaper

than going second mortgage rates of about 13% charged by finance companies. Moreover, borrowers save extra originating fees of 3 to 5% on the junior financing, since Metropolitan originates and services the two loans together, keeps only one set of books. Metropolitan will hold a conventional trust company first mortgage of 66% (on which it expects to earn 7%), and the British interests will hold the junior loan (on which it expects to earn 10%) under a trust agreement between the two companies.

The package loan is available only around Toronto so far. But another major trust company with dominion-wide offices is expected to enter the field soon. Metropolitan calls first-month reaction to its deal "astounding": \$200,000 committed and several hundred thousand dollars more of loans being processed.

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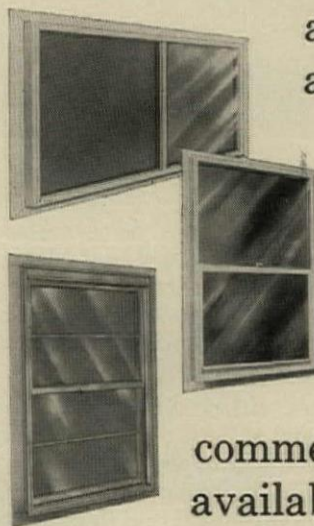
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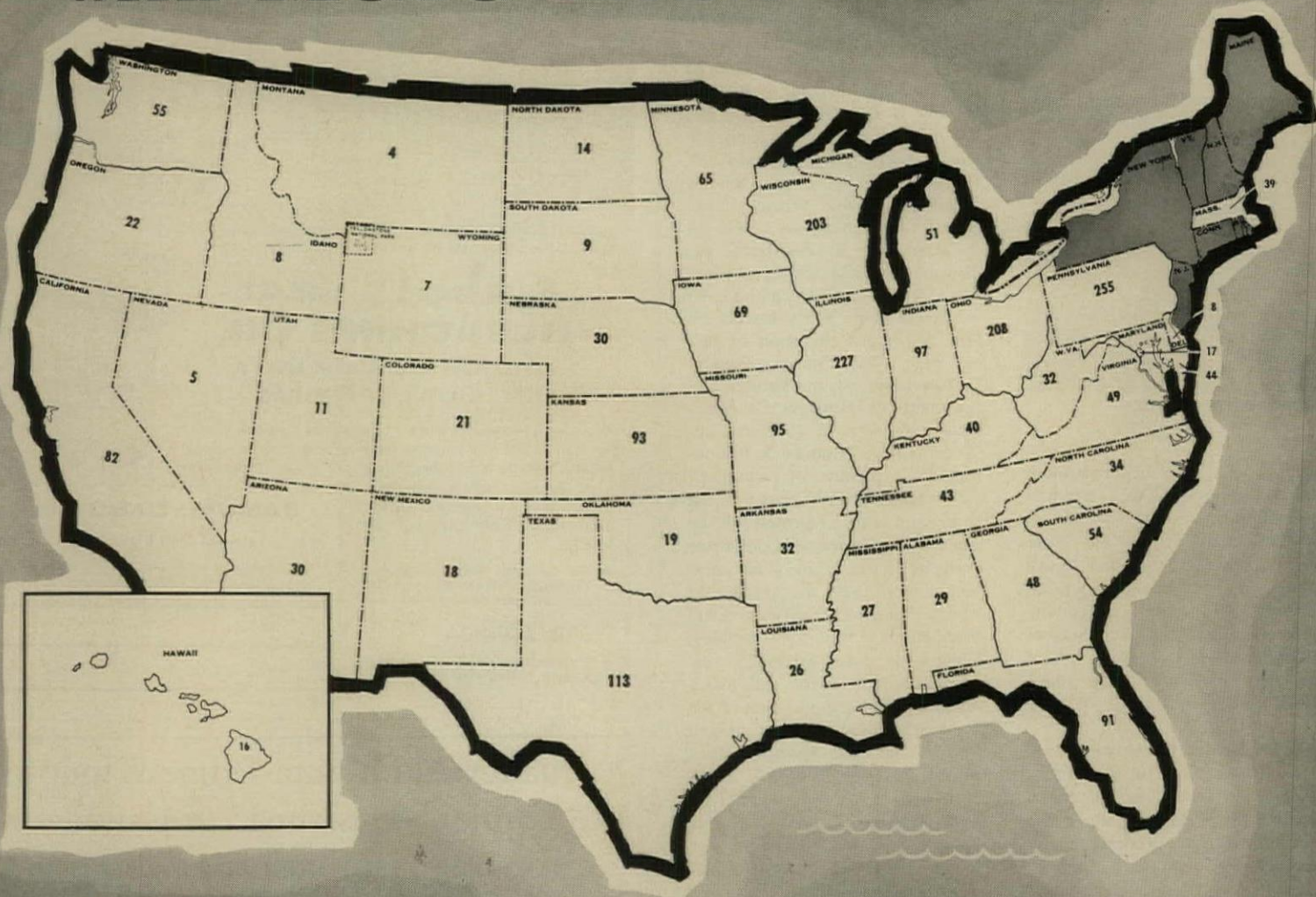
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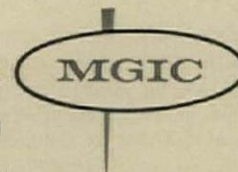
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## MORTGAGE MONEY

## Official pressure mounts to slow savings battle; discounts shrink

New savings are cascading in on mortgage lenders even faster than last year's record rate. S&Ls are reaching new highs: net inflow of funds through February is 75% ahead of last year in the Home Loan Bank Board count and 62% ahead by the U.S. S&L league figures. Savings banks and commercial banks are also outpacing 1962 (see table).

As a result, "yield has become God in the mortgage market," says Dr. Saul Klamman, research director for the National Association of Mutual Savings Banks. He told Bankers' Mortgage Co.'s annual outlook meeting in San Francisco: "We are worshipping at the altar of growth, but no attention is being given to the quality of that growth. All evidence points to throwing caution to the winds. This is the time to call a halt."

New evidence that his concern is shared in official circles comes from Member Joseph J. Williams Jr. of the Home Loan Bank Board. He has just told the U.S. League's management conference:

"Each of you should take a hard look at the rate which your association is paying and see if a reduction in that rate would not be one of the ways in which the position of your association could be improved."

His cry adds to growing official pressure to cut interest—the vice president of the New York City Federal Reserve Bank made a similar suggestion to commercial bankers last month (NEWS, Apr.)—and is the strongest attack on S&L dividends since HLBB Chairman Joseph P. McMurray tried unsuccessfully to jawbone California S&L rates down in 1961.

### S&Ls so far have paid scant attention to the plea, but signs of change show.

At dividend changing time, April 1, a few scattered S&Ls cut dividends. Miami Beach Federal S&L, one of Florida's largest, Washington Federal S&L in Miami Beach, and Women's Federal S&L in Cleveland all drop from 4¼% to 4%. All are in areas with soft homebuilding markets.

Other S&Ls—including Florida's largest, First Federal S&L of Miami—hint they may cut rates on July 1. And one mortgage man sees hope that the savings battle may be waning in the fact that California S&Ls did much less advertising than usual in Eastern financial papers in the first days of April.

High dividends (4% to 5%) hurt Hillside, Ill. S&L (\$15 million assets) when income fell after many small loans became delinquent. Unsure it could pay dividends due April 30, Hillside is merging into \$147-million Oak Park Federal S&L.

Any slowdown in the savings inflow to S&Ls and other conventional lenders could cut down the great imbalance between the demand for mortgages and their supply. Some mortgage bankers expect spring house buying will lift the loan supply; the Massachusetts Purchasing Group of 130 savings banks reports the supply of mortgages is picking up already.

Some easing of mortgage demand—and hence less pressure for smaller discounts—could come from the U.S. Treasury's sale in early April of \$300 million in 31-year bonds at an interest rate of 4.09%. Treasury men were planning the offering to drain off excess savings without disrupting the mortgage market.

### Discounts are still shrinking, and FNMA is piling up record undisbursed funds.

Another six cities report smaller discounts in HOUSE & HOME's monthly survey of 18 cities, compared to changes in 10 cities last month. "We are just on a plateau and it appears we will stay there awhile," says Senior Vice President Frank Cortright of Bankers' Mortgage in San Francisco. "Investors just won't take yields below 5.06%."

Most mortgage bankers are not selling loans to Federal National Mortgage Assn., and as a result the agency is hitting its highest levels of undisbursed funds since mid-1958. FNMA piled up \$19.2 million in undisbursed but committed funds; sales from its secondary market portfolio hit a near-record \$166 million in March.

Mortgage bankers say the torrent of new cash is bringing more newcomers into the FHA and VA market. In Miami, some commercial banks are arranging purchases from FNMA portfolio through mortgage bankers, who retain servicing.

John Senning



UCLA's GREBLER  
Some facts long overlooked

### New storm warnings fly over shaky mortgages

"The competition for mortgage loans has become so fierce that lending standards are in danger of being further compromised," warns Dr. Leo Grebler, nationally known real estate research director at U.C.L.A.

"There is real question whether such a large volume of lending activity can continue without increasing deterioration of the quality of mortgage credit, more severe and costly loan servicing problems, and still higher rates of defaults and foreclosures."

Writing in *The Mortgage Banker*, Grebler cites "some readily available but strangely neglected evidence of adverse changes in the quality of home-mortgage loans made in recent years." The changes:

- Income of VA buyers was almost the same in 1962 as it was in 1956. With per capita national income rising, this means that "the income of successive groups of veteran home loan borrowers on the average has not kept pace with the general rise in income. Still worse, the average amount of their liquid assets at the time of home purchase has declined almost continuously from \$2,215 in 1957 to \$1,530 in 1961."

- Average purchase prices have increased nearly 14% in the time, and as a result average monthly housing expenses increased by as much as 28%, from 22.5% to 28.6% of income.

- Downpayments fell from \$1,050 in 1957 to \$330 in 1961, with a slight rise last year. Grebler notes a "dramatic expansion" of no-downpayment loans to 63% of all VA loans.

- The "same tendencies toward looser credit terms" characterize FHA mortgages. Average loan-to-value ratio has risen from 86.6% in 1956 to 94% in 1961. The average term has swelled from 25.5 to 29.5 years. But FHA buyer income has kept pace with the national average, and as a result housing expense for families has risen only from 19.5% to 20.8% of income.

"Risk represents a series of probabilities of failure," he notes. "Thus the probability of the 1960 or 1961 loans as a group to be in trouble is greater than the probability for the 1956 loans."

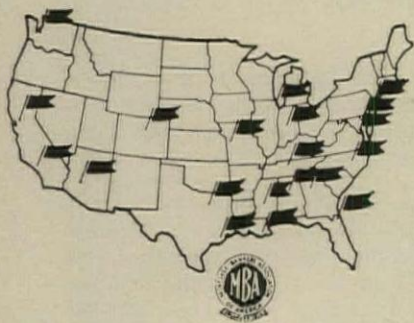
Chairman Joseph P. McMurray of the Home Loan Bank Board echoes Grebler's warning: "Portfolios have obviously become more risky. Today we actually need a higher ratio of reserves and surplus to share accounts than we did 10 or 15 years ago . . . [yet] the ratio of surplus and reserves to share

\*For the key Sec. 203b, 30-year, immediate delivery loans, Dallas moves up from 97½-98 to 97½-99; Atlanta from 97½-98 to 97½-98½; Cleveland from 98-99 to 98½-99; Detroit from 98-98½ to 98½-99; Newark from 98-99 to 99; and St. Louis from 96-99 to 97-99.

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accounts has been declining for some time . . . The increased risk is all too evident."

Unless S&Ls take corrective steps, "the support they have in Congress and among other government agencies will inevitably decline," warns McMurray. He adds:

"Experience shows that the history of long upswings of business activity has been characterized by a progressive deterioration in the quality of credit. The question then is, shall we as individuals or as a group allow ourselves to be carried along by the tides of time and the stage of our economic development and commit the same errors that have been committed in the past?"

### HLBB ponders big lift for S&L rental lending

The Home Loan Bank Board's proposed rules to carry out a 1962 law (NEWS, Nov.) contain two unexpected sweeteners for apartment lending by S&Ls. Under the old law, S&L apartment loans, along with outside participation loans, non-installment loans, and loans over \$35,000 per unit, were limited to 20% of a S&L's assets. The law added another 15% for apartments, but HLBB proposes to limit this new category to 10% at first. And a S&L must have 5% of assets in reserve, surplus, and undivided profits to use the new power at all. Qualifying S&Ls would get these aids:

**1.** Insured S&Ls could lend up to 75% of value, compared to 70% now. Maximum term is 25 years. And the S&L could make unamortized construction loans up to 75% of value for up to 18 months.

**2.** Nationwide apartment lending by S&Ls would be possible for the first time. HLBB first considered counting loans made in participation with distant S&Ls in the already-crowded 20%-of-asset group. But instead the proposal would do away with a rule limiting participation loans to one- to four-family dwellings. "Now, for the first time, an Eastern association will be able to invest in a part of a loan on a multi-unit residential project in Denver, Los Angeles, or Dallas," points out President Eugene M. Mortlock of First Federal S&L in New York City.

### HLBB moves to curb lending capacity booster by S&Ls

New rules proposed by the Home Loan Bank Board would prevent S&L holding companies from using unsecured notes to inflate their lending capacity.

A few holding companies have been issuing such notes, payable on demand and carrying interest varying from 3½% to 4½%, to bring in new short-term money (NEWS, Jan.). Great Western Financial Corp. uses the funds for construction loans.

But HLBB Chairman Joseph P. McMurray says some holding companies have been depositing the money in share accounts of their subsidiary S&Ls—thereby boosting the amount the S&Ls can borrow in turn from its regional Home Loan Bank. The practice is not widespread, but McMurray fears the pyramid could strain regional banks.

So the proposed new rule would simply classify any money raised in this manner as "borrowed," which ends the possibility.

NEWS continued on p. 34

## MORTGAGE MARKET QUOTATIONS

(Sale by originating mortgagee who retains servicing.) As reported to HOUSE & HOME the week ending Apr. 5, 1963.

City	Conventional Loans <sup>w</sup>		Construction Loans <sup>w</sup>		FHA 207 Firm Commitment	FHA 220 Firm Commitment 35 years	FHA 203 <sup>b</sup> Min. Down 35 year Immed
	Comm. banks, Insurance Cos.	Savings banks, S & Ls	Banks, Ins Cos. & Mtg. Cos.	Interest + fees Savings banks, S & Ls			
Atlanta	5½-6	5¾-6	6+2	6+2	a	a	97-97½
Boston local	5¼	5¼	5¼-5¾	5¼-5¾	a	a	a
out-of-st.	—	—	—	—	a	a	97-97½
Chicago	5¼-5¾	5¼-6	5¾-6+1-1½	5¾-6¼+1½-2	98½-par	98½-par	97-98
Cleveland	5½-5¾	5¾-5¾	6+1	6+1	99-par	99-par <sup>b</sup>	97½-98½
Dallas	5½-5¾	6 <sup>j</sup>	6+1½	6+1½	99-100	a	97½-99
Denver	5½-6	5¾-6½	6+1½-2	6+1½-2	99	a	a
Detroit	5¼-5½	5¼-5½	6+0	6+0	99-99½	a	98-99½
Honolulu	6-6½	6-7	6+1-2	6+1-2	a	a	96½
Houston	5½-6	5½-6¼	6+1	6+1	97-99	98 <sup>hd</sup>	97½
Los Angeles	5½-6	5¾-6.6	6+1½	6-6.6+2-3½	98½-99	98½-99	98
Miami	5½-5¾	5½-6	6+½-1½	6+½-1½	a	a	97-97½
Newark	5½-5¾	5½-6	6+1	6+½	99-99½	99-99½	98½
New York	5¼-6 <sup>f</sup>	5¼-6 <sup>f</sup>	6+0-1	6+0-1	98½-99½	98½-99½	98½-99½ <sup>b</sup>
Okla. City	5½-6	5¾-6½	6+1-2	6+1-2	a	a	97-98 <sup>b</sup>
Philadelphia	5-5¾	5¼-6	5½+1	5¾+1	99	99½	99
San Fran.	5½-6 <sup>h</sup>	6-6.6	6+1-1½	6-6.6+2-3	98½-99+2 <sup>k</sup>	99½-par	98½
St. Louis	5¼-6	5½-6¼	5½-6¼+1-2	5½-6¼+1-2	a	a	a
Wash. D.C.	5½-5¾	5½-5¾	5¾+1	6+1	par	par	98½-99

### FHA 5¼s (Sec 203) (b)

City	FNMA Scdry Mkt <sup>xy</sup>	New Construction Only				Existing <sup>z</sup> Min Down 25 year Immed
		Minimum Down <sup>a</sup> 30 year		10% or more down		
		Immed	Fut	Immed	Fut	
Atlanta	97¼	97½-98½	97½-98	98-98½ <sup>b</sup>	98 <sup>b</sup>	97½-98
Boston local	98¼	par-101	par-101	par-101	par-101	par-101
out-of-st.	—	97½-98	97½-98	a	a	97½-98
Chicago	97¼	99-par	98½-99½	98½-99	98-99	99-100
Cleveland	97¼	98½-99	98-99 <sup>b</sup>	99-par	98½-99	98-98½
Dallas	97¼	97½-99	97½-98½	98-99	98-99	97½-99
Denver	96¾	97½-98½	97-98	97½-98½	97-98	97½-98
Detroit	96¾	98½-99	a	99-99½	a	98-99
Honolulu	96¾	97-97½	97	97½	97	97-97½
Houston	97¼	98-98½	97½-98	98-99	a	98-98½
Los Angeles	96¾	98	97½	99 <sup>cb</sup>	99	98½
Miami	97¼	97½-98	a	99 <sup>b</sup>	a	97-98
Newark	97¾	99	98-99	99-par	99	99
New York	98¼	98½-99½	98½-99½	98½-99½	98½-99½	par
Okla. City	96¾	98-98½	98-98½	98-99	a	97½-98½
Philadelphia	97¾	99½	99½	99½	99½	99½
San Fran.	96¾	98½-99	98½	99	98½	98-98½ <sup>k</sup>
St. Louis	97¼	97-99	97-99	97-99	97-99	96-99
Wash. D.C.	97¾	99	99	99-99½	99-99½	99½

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

Sources: Atlanta, Robert Tharpe, pres., Tharpe & Brooks Inc.; Boston, Robert M. Morgan, pres., Boston Five Cents Savings Bank; Chicago, Murray Wolbach, vice pres., Draper & Kramer Inc.; Cleveland, David O'Neill, vice pres., Jay F. Zook, Inc.; Dallas, Aubrey M. Costa, pres., Southern Trust & Mortgage Co.; Denver, Allen C. Bradley, asst. vice pres., Mortgage Investments Co.; Detroit, Harold Finney, exec. vice pres., Citizens Mortgage Corp.; Honolulu, Howard Stephenson, asst. vice pres., Bank of Hawaii; Houston, Everett Mattson, exec. vice pres., T. J. Bettes Co.; Los Angeles, Christian Gebhardt, vice pres., The Cowell Co.; Miami, Robert J. Shirk, vice 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, Frank W. Cortright, senior vice pres., Bankers Mortgage Co. of Calif.; Washington, D.C., Hector Hollister, exec. vice pres., Frederick W. Berens Inc.

Footnotes: a—no activity. b—limited activity. c—for local portfolios. d—on spot basis. e—FNMA is only purchaser. f—lower price is for loans under 80%. g—depending on location. h—limited 6%. j—some 5½ and 5¾ available. k—for 25 or 30 years. w—interest charged to borrower. x—FNMA pays ½ point more for loans with 10% or more down. y—FNMA net price after ½ point purchase and marketing fee, plus 1% stock purchase figured at sale for 75¢ on the \$1. z—on houses not over 30 years old of average quality in a good neighborhood.

• 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.

### NEW YORK WHOLESALE MORTGAGES

FHA 5¼ spot loans	
FHA, VA 5¼s	(On homes of varying age and condition)
Immediates:	97½-98½
Futures:	97-98
Immediates:	97-98

Note: prices are net to originating mortgage broker (not necessarily net to builder) and usually include concessions made by servicing agencies. Prices cover out-of-state loans, reported the week ending Apr. 5, by Thomas P. Coogan, president, Housing Securities Inc.

### NET SAVINGS DEPOSIT CHANGES

	(in millions of dollars)			
	Feb '63	% change from Feb '62	Year to date	% change from 1962
Mut sav banks <sup>a</sup> .....	\$214	+30	\$443	+30
S&Ls <sup>b</sup> .....	795	+37	1,726	+62
Commercial banks <sup>c</sup> 1,500	—6	3,700	+1.2	

<sup>a</sup>—National Association of Mutual Savings Banks. <sup>b</sup>—United States Savings & Loan League projections. <sup>c</sup>—Federal Reserve Board.

Take advantage of the growing demand for

# Quiet Conditioned Living

top sales idea of the year

sponsored by **CELOTEX**

Hurry because this ad may change your plans! Scores of builders are already planning to show Quiet-Conditioned Homes this season, because quiet-conditioning is *the* big new attraction at model homesites, the big new feature people want.



**5,000 people braved below-freezing weather to see these Dallas Quiet Conditioned Homes!**

Fox & Jacobs, of Dallas, were the first U. S. builders to make *quiet* in homes a major promotion. Their \$19,000 quiet-conditioned model homes drew record crowds, even in bad weather. Prospects feel the small added cost of quiet-conditioned construction is more than worth the money!

**Meet this urgent need for quiet—in homes and garden apartments—and make sales faster with QUIET-CONDITIONED CONSTRUCTION**

“The increased noise level of active family living presents builders of homes and apartments with problems that cannot be ignored.

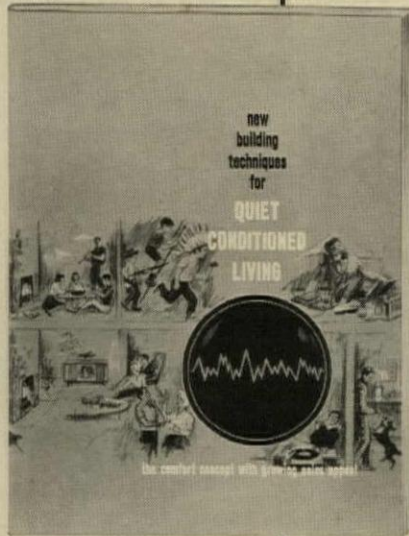
“Public demand for Quiet Conditioned Living is growing rapidly. Through magazine and newspaper articles, as well as personal experiences, prospective buyers and renters have become aware of the added comfort they will enjoy wherever the builder has taken steps to reduce noise. In some cases, tenants have *left* apartments because of irritating noise that could have been eliminated by sound quieting construction.”

—from “*New Building Techniques for Quiet Conditioned Living*”—free brochure offered on opposite page.

The Celotex Corporation—for nearly 40 years a *pioneer* in sound-control—leads the building industry in promoting this great new idea in home comfort. Quiet Conditioned Living is not only a benefit for the home-buying public—it’s a *selling* idea that speeds up home sales and apartment rentals because the public *wants and needs it now*. To help you cash in on this need, send coupon for the free brochure, “New Building Techniques for Quiet Conditioned Living” (see at right), especially prepared for builders! *It could* be your springboard to the biggest year you’ve ever had!



Describes and lists noise problems, defines quiet-conditioning terms, gives plans for quiet-conditioned construction.



# FREE!

## 8-page brochure tells how to quiet condition

Nationally advertised on Network Radio, TV, and in the top Shelter Magazines

The Celotex Corporation is using a continuous consumer advertising campaign in three major media to promote Quiet Conditioned Living nationally.

### Model Home Plaque, Customized Folder, Demonstrator—the Celotex Sound Trap

FREE Merchandising Package to help you sell Quiet Conditioned Homes and Apartments to your prospects. Includes attractive Model Home Plaque, customized folder for prospects, and a remarkable new demonstrator, the Celotex Sound Trap. Ask your Celotex salesman or your building materials dealer.



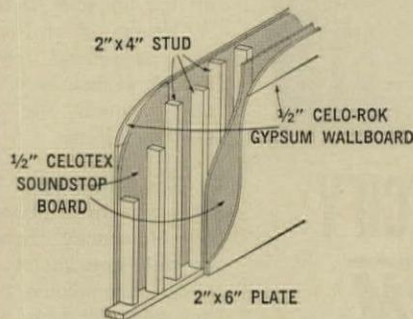
**CELOTEX**  
REG. U. S. PAT. OFF.  
BUILDING PRODUCTS

THE CELOTEX CORPORATION  
120 S. LA SALLE ST., CHICAGO 3, ILLINOIS



### CEILINGS

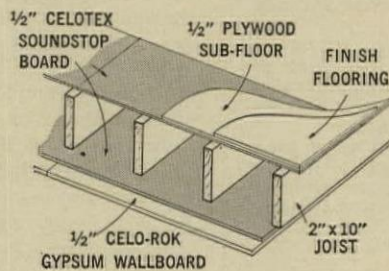
Quiet Conditioning begins with a Celotex acoustical ceiling. Celotex Acoustical Tile has been tested and rated by the Acoustical Materials Association.



### PARTITIONS

Tested and rated at Geiger-Hamme Laboratories, Ann Arbor, Michigan. Improved sound quieting constructions include new Celotex Soundstop\* Board.

\*TRADEMARK



### FLOORS

Rated "best"—this is one of the superior sound quieting floor constructions using Celotex Soundstop Board.

Dept. HH-53, THE CELOTEX CORPORATION  
120 S. La Salle St., Chicago 3, Illinois

Please send me, without obligation, the FREE 8-page brochure, "New Building Techniques for Quiet Conditioned Living."

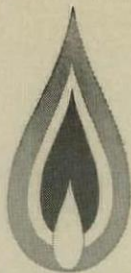
My Name.....

Firm Name.....

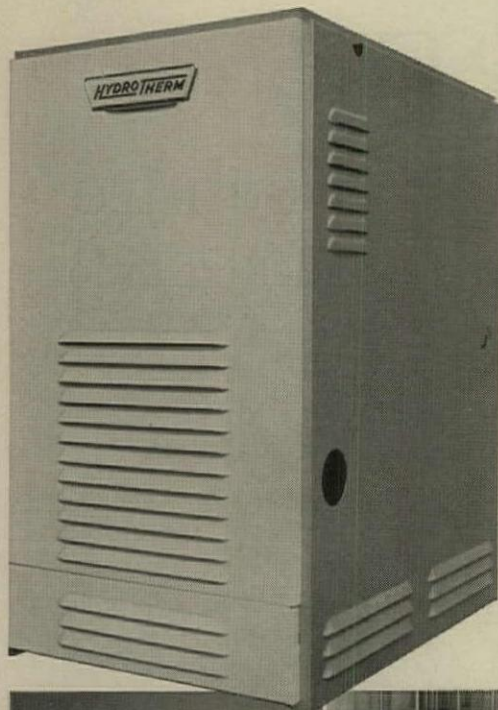
Address.....

City.....Zone.....State.....

when the  
heat's on...  
be sure it's



**HYDROTHERM**



**Builders... SPECIFY  
HYDROTHERM**

When you need the best . . . at a price you can build on . . . specify Hydrotherm!

Gas fired Hydrotherms will assure years of heating comfort for your homes, regardless of size or type. And the industry's widest choice of sizes (eleven — from 50,000 to 300,000 BTU/Hr input) gives you "custom" size selection.

Hydrotherms pass through standard doors, take little floor space, are simple and easy to install. Uniquely engineered horizontal boiler sections mean maximum fuel savings. And Hydrotherms are guaranteed for 25 years.

WRITE FOR BULLETIN #HY-F100 **TODAY!**

Also available: Packaged Hydrotherms, factory assembled with all hydronic accessories for even greater installation saving . . . and for heavy duty industrial applications (capacities from 360,000 to 3,600,000 BTU/Hr) ask about Hydrotherm MULTI-TEMPS.



Want more facts? Write today to:

**HYDROTHERM INC.**

Dept. 7HH

Northvale N. J.

## STOCK MARKET

# SEC lashes syndicators, developers

The Securities & Exchange Commission has just sent to Congress a 1,600-page first section of a report on the stock market which could signal the beginning of the end for flamboyant practices of some realty and housing stock operators.

The report, 18 months in preparation by a special SEC staff, is the first detailed look at Wall Street operations in a quarter of a century. Since then, "neither the securities acts, the commission, nor the industry itself fully anticipated the problems arising from the entry of unqualified persons, and the spectacular development of the over-the-counter market [where most housing stocks are traded], the vast number of companies going public for the first time, or a variety of other striking changes," says SEC Chairman William L. Cary.

Cary carefully points out that the commission has not fully endorsed all the recommendations of its special staff [nor has President Kennedy] but the SEC is rushing corrective legislation to Congress in hopes it will be enacted this year. SEC's urgings could force management of companies traded over-the-counter (not listed on a national or regional exchange) to adopt new methods of providing information to stockholders and the public, conducting financial public relations, and in bringing new issues to the public.

**Naked investors.** The report contends that investors of unlisted companies [92 of the 116 companies in HOUSE & HOME's stock index are traded over the counter] do not get all the financial facts they should.

"Issuers of real estate securities seem to share a general reluctance to send regular reports to their security holders with information adequate for an informed appraisal," says SEC. Items:

- Companies with less than \$2 million in aggregate value of securities outstanding need not file annual financial statements with SEC or with stockholders. An SEC sample of 556 unlisted companies found 25% did not send any financial facts to shareholders; information on the remaining companies was deficient, including 23% who supplied uncertified financial statements.

- Unlisted companies need not report the stock dealings of insiders like officers and directors. "Many over-the-counter issuers are insider controlled [and] it will be clear that insiders now enjoy unparalleled opportunities for short-swing profits in the over-the-counter market," warns SEC.

- Unlisted companies need not solicit proxies from shareholders for annual meetings. SEC found only 71% of the 556 companies solicit proxies—and in 73% of annual elections examined stockholders were not even told the names of nominees.

SEC is asking Congress to force management of companies with 300 or more shareholders to obey the existing rules for financial reports, proxy solicitation, and insider trading within four years.

**Syndicate clampdown.** SEC singles out real estate securities for a special 34-page analysis. SEC says the fast growth of real

United Press International



**SEC's CARY**  
New rules for new problems

estate syndicates, cash-flow realty corporations, and real estate investment trusts since 1959 has brought special problems which "concern" the staff. "There is no doubt that the entire real estate syndication business is essentially the product of the accelerated depreciation deduction permitted by the federal income tax laws," says the report.

What bothers SEC most is the lack of an "effective self-regulatory" group to police syndications, as the National Association of Securities Dealers tries to police other securities.

In fact, SEC says "few, if any, of the underwriters offering limited partnership interests [in syndicates] have become members of NASD, so that there are no qualification tests of the persons they employ to sell securities, and the salesmen are not subject to the NASD rules of fair practice. Some syndicate salesmen have been untrained housewives, poultry workers, butchers, truck drivers, and truck drivers' helpers. The training course given to the more than 100 salesmen of Nat Berger Associates [of New York City], an extremely active underwriter of limited partnership interests, consists of a one-week course given two hours a day, or a total of eight to ten hours."

**New dimension.** Conversion of syndicates to cash-flow realty corporations, beginning in 1959, added a "new dimension to the real estate securities market." Only five of the cash-flow companies are listed—all on the American Stock Exchange: Kratter Corp., Real Properties Corp. of America, Kavanau Corp., Realty Equities Corp. of New York, and Presidential Realty Corp. Many syndicators still retain "absolute management control and other promoter benefits," says the report.

Syndicators' practice of distributing more money to shareholders than the company actually earns from operations comes in for SEC knuckle-rapping. For example, Futterman Corp. distributed \$2,840,000 in 1962 while only \$1,283,000 in earnings was available. The troubles of syndicator Louis J. Glickman (NEWS, Feb.) have led to some cutbacks in cash distribution, says SEC.

Last June, SEC began requiring cash-flow companies to file quarterly reports showing their source of income, but the staff says "there is considerable reason to doubt that information filed . . . will necessarily reach the investors, even when, as at least one report indicated, the company had no earnings to make the distributions it was making."



(150)  
 Same selling technique. Air-conditioned houses were 50% of Frank Robino's sales last year!

1962

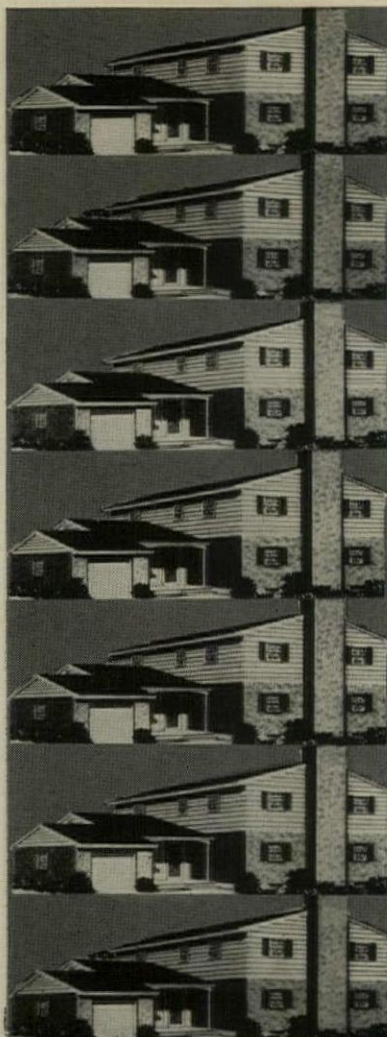


## THE "CROWNING TOUCH" SHOWS— Non-optional air conditioning increases new-home sales!

(106)

He began offering air conditioning on a *non-option* basis and promoting it as a feature in many of his houses.

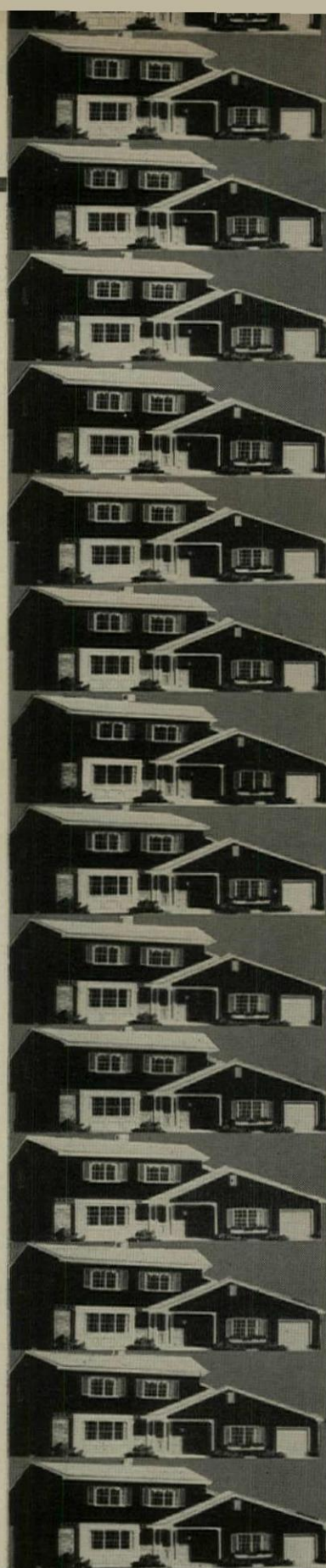
1961



(10)

Frank Robino, Wilmington, Del., builder, constructed only 10 air-conditioned houses that year, all at customer request.

1960



It's proven. The "Crowning Touch" program sells homes. Under the auspices of the Air-Conditioning and Refrigeration Institute, a "Crowning Touch" program was conducted in Wilmington, Delaware. One of the participating builders was Frank Robino. Here's what he says about the "Crowning Touch"

"In 1960, I sold 10 homes with central cooling at the request of buyers. In 1961, I offered *non-optional* air conditioning and promoted it as a feature. I sold 106 air-conditioned homes. In 1962, I continued with the program and sold 150 homes or 50% of my total construction. I'm sold that the 'Crowning Touch' sells for me."

Find out more about the "Crowning Touch" and include non-optional, central year-round air conditioning in your building plans. First step—send in the coupon for the free, 36-page illustrated booklet on how to sell and install air conditioning.

Better Things for Better Living... through Chemistry

**SEND FOR FREE BOOKLET**



Du Pont Company  
 FREON Products Division, N-2420HH5  
 Wilmington 98, Delaware

Please send booklet on central air conditioning.

Name \_\_\_\_\_ Title \_\_\_\_\_

Company \_\_\_\_\_

Address \_\_\_\_\_

Du Pont manufactures FREON® refrigerants, not air-conditioning equipment.



## Where there's a wall.....there's a way....!

And this way saves 20% on gas vent cost.

Installs in a 2" x 6" plumbing wall — saves floor space.  Has the capacity for *both* central gas furnace and water heater.  Does the work of two vents — saves 20% in material costs.  Costs less to install.

Called Metalbestos 5 $\frac{7}{6}$ " Oval, this is the newest, most practical vent ever developed for central gas heating.

Builders can stop wasting valuable living space on gas vents. Metalbestos 5 $\frac{7}{6}$ " Oval disappears inside the wall with the plumbing vent and water pipes.

Wall vents are no longer limited primarily to space heating. New Metalbestos 5 $\frac{7}{6}$ " Oval is listed by U.L. as a Type B gas vent and can handle the combined output of a central gas furnace and water heater.

Quality heating contractors have Metalbestos 5 $\frac{7}{6}$ " Oval now. Also ask about the full line of Metalbestos products: chimneys for masonry, shell and free-standing fireplaces and incinerators—large diameter QC gas vent for multi-story residential, commercial and industrial heating.



DIVISION OF THE WILLIAM WALLACE COMPANY • BELMONT, CALIF. • LOGAN, OHIO

### Metalbestos

P. O. Box 137 • Belmont, California

Please send me material on 5 $\frac{7}{6}$ " Oval Gas Vent.

Name \_\_\_\_\_

Firm \_\_\_\_\_

Address \_\_\_\_\_

City

Zone

State

**INSIDE OR  
OUTSIDE  
ROUGH OR  
SMOOTH**

**NOYO**

**Santa  
Rosa®**

## STRETCHES REDWOOD DOLLARS



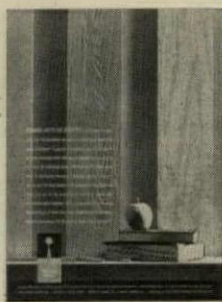
From the Noyo file of Redwood building materials, here is Noyo Santa Rosa®... an especially economical and versatile pattern ideal for both remodeling and new homes.

Noyo Santa Rosa stretches redwood dollars because it utilizes a thin 15/32" reverse batten in combination with standard 3/4" boards. This special thin under-batten makes it possible to *cover more area per board foot.*

### YOUR CUSTOMERS ARE PRE-SOLD BY CRA NATIONAL ADS

To help you sell more Redwood, Union Lumber Co. sponsors national advertising in leading consumer magazines and architectural journals through the California Redwood Association. A variety of sales aids including newspaper ad mats and literature are available for your own local tie-in promotions.

Santa Rosa® and Factrisawn® are registered trademarks of CRA.



The pattern handles easily and has all the long term economy features of fine Noyo Redwood.

For use either as exterior siding or as interior panelling, Noyo Santa Rosa is available with one side smooth surfaced and the other handsomely rough Factrisawn®. Noyo Factrisawn holds stains and other penetrating finishes up to twice as long as smooth surfaced wood. Left unfinished, it resists weathering and hides the scars of hard use.

Noyo Santa Rosa comes carefully packaged from the mill to stay fresh and dry in transit, during storage and at the job site.

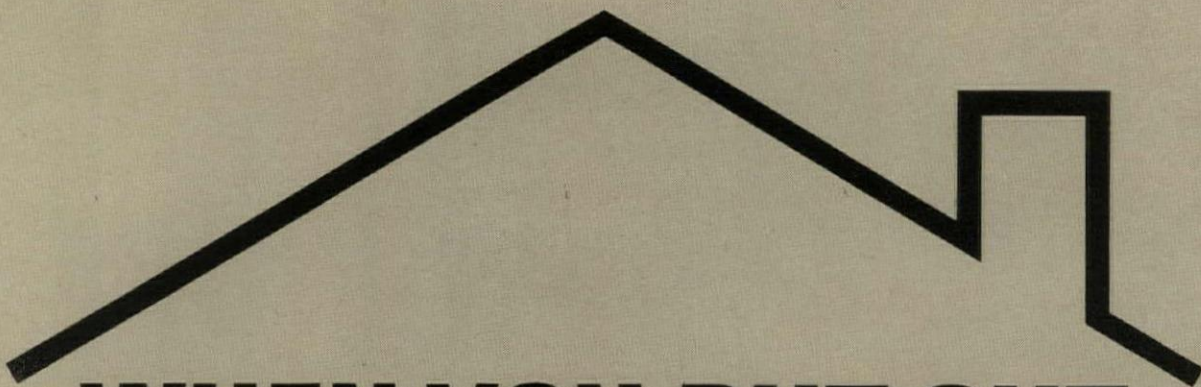
Order now through your nearest Noyo source or contact us direct.

### UNION LUMBER COMPANY



Redwood Tree Farmers and Manufacturers  
620 Market Street • San Francisco 4  
Chicago, Los Angeles, New York, San Francisco  
Mills: Fort Bragg, Leggett and Willits, California  
Member: California Redwood Association





WHEN YOU PUT OUT  
THAT **FOR SALE** SIGN  
YOU'RE NOT A BUILDER  
ANYMORE YOU'RE A  
**RETAILER!!!**

**Your houses won't sell themselves...**

Take a walk through any retail store, and you'll see how retailers sell. The right price, sure. But more important, *they sell "brands."*

Retailers sell brands because they've found that *well-known brands outsell unknowns in every case.*

That's why manufacturers spend good money to build brand names with national advertising.

How does a prospective buyer know your house is any good? He's no expert.

Maybe the house looks great... fresh paint and all. Maybe you say it's well-built. But you've got an axe to grind, and the prospect may not believe you.

All Americans shop by brands. We're trained that way from the cradle. And the prospective buyer of your house is no different.

If you want to sell houses faster and with less effort, use well-known brands in construction, and then fea-

ture those brands in your selling effort later. Tag your brand materials... floors, walls, kitchens, plumbing, heating, roofing, and the like. Mention your brands in your ads. List them in your outdoor signs.

Well-known brands give prospects the confidence they must have if they're going to buy.

*One such brand is BIRD... a quality line of roofings you can be proud to include on your house... and more than that, a well-known name to your prospects through constant color ads in many national magazines. The Bird Wind Seal is the most widely advertised shingle in the country.*

**BIRD**  
**WIND SEAL® SHINGLES**

Bird & Son, inc., East Walpole, Mass. Charleston, S.C.; Shreveport, La.; Chicago, Ill.

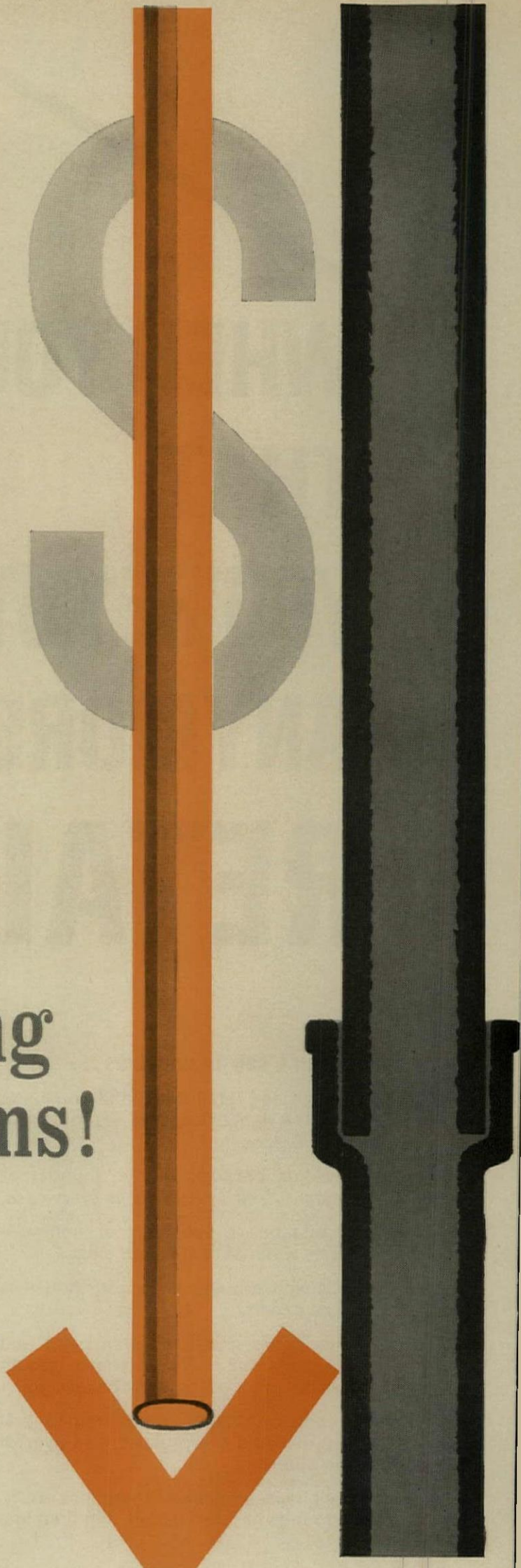
Build around copper for drainage . . . as well as for heating and water . . . and you give your multiple unit customers a better package. You offer more usable floor area (copper systems install in less wall space than cast iron) . . . lower maintenance (no costly trouble due to rust) . . . greater resale value (copper holds up). Send for illustrated brochure "Why It Pays to Specify Copper." Write Anaconda American Brass Company, Waterbury 20, Connecticut. In Canada: Anaconda American Brass Ltd., New Toronto, Ontario.

62-1384

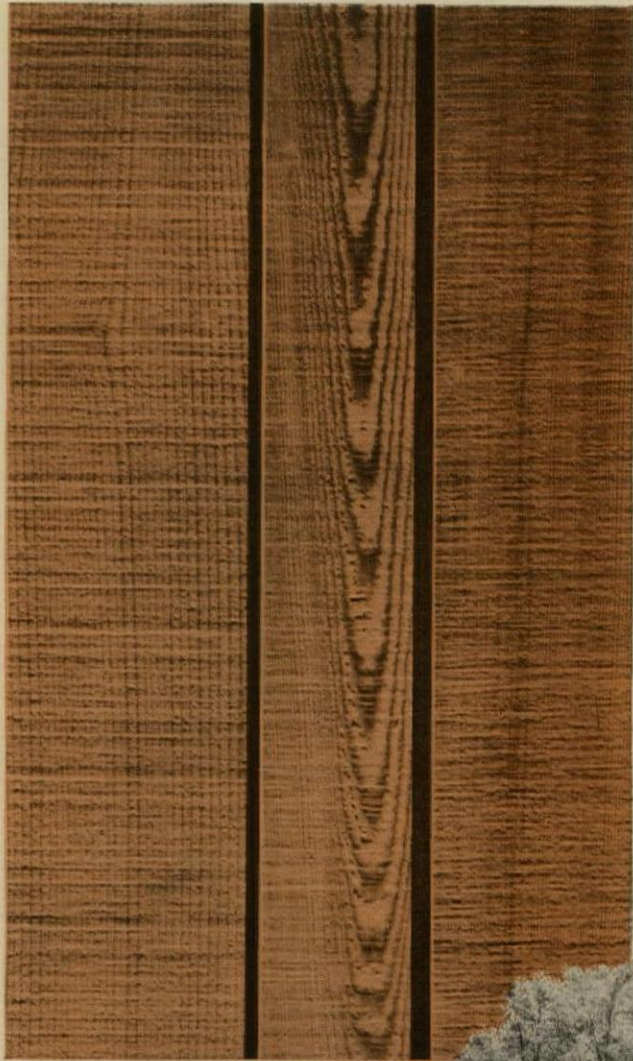
# Copper lowers costs of Multiple Dwelling drainage systems!

**ANACONDA<sup>®</sup>**  
AMERICAN BRASS COMPANY

Leading Wholesalers Stock  
Anaconda Products

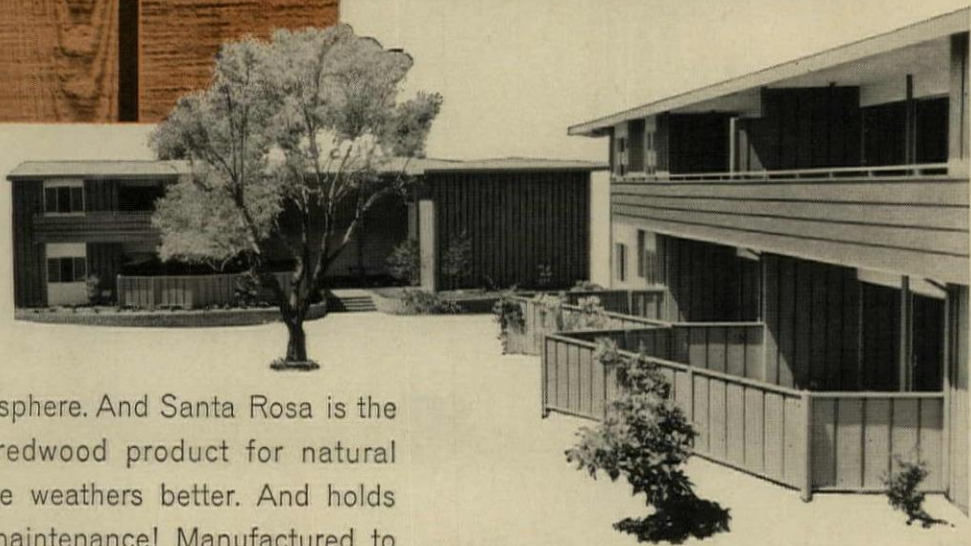






# THE MAGIC OF SANTA ROSA TRANSFORMS APARTMENT HOUSES INTO HOMES

Palco Santa Rosa saw-textured redwood brings warmth and beauty to garden apartments. Used inside and outside, it achieves a comfortable, friendly atmosphere. And Santa Rosa is the recommended California redwood product for natural finishes. Its textured surface weathers better. And holds finishes longer, with less maintenance! Manufactured to Palco's exceptional standard for "Architectural Quality", and wrapped in plasticized paper to protect sales appeal. Two folders offered: (1) Recommended Exterior Redwood Finishes and (2) Redwood Design Ideas for Apartments. Write today.



**PALCO**<sup>®</sup> SANTA ROSA REDWOOD

*Architectural Quality Redwood*

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San Francisco: 100 Bush Street, GA 1-3717 • Chicago: 35 East Wacker Drive, RA 6-3622  
San Marino, California: 2540 Huntington Drive, CU 3-9078



**“Coldest January in 20 years proved—  
General Electric Zonelectric 42’s  
heat as well as they cool.”**



**“Who says electric heating is expensive?”** queries H.R. Pearson, Jr., owner of Sunset Arms, new 23-unit apartment house in Topeka, Kansas. These apartments are heated and cooled by General Electric Zonelectric ‘42’ air conditioners with integral resistance heaters.

“The tenants in my Sunset Arms apartments went through 13 days of below-zero temperatures with biting 20 mph winds last January. Heating degree days (1452) were 30% more than normal...and not a complaint in the house.

“Not even about the bills.

“Total electric cost for one-bedroom units—electric heating, lighting, cooking, water heating and everything else — averaged \$21.28 for the month. Two-bedroom units

were almost as low, averaging \$26.66.

“I always knew General Electric’s Zonal ‘42’ cooling units gave tenants enough comfort control, that they were quiet, attractive, easy to install and maintain, and economical to operate. What I wasn’t completely convinced of, up to now, was that General Electric Zonelectric 42’s can do all this plus an effective economical job of heating... electrically.

“Sure you can quote me.”

This is one building owner’s experience. To get the facts for yourself about General Electric Zonelectric 42’s write:

General Electric Room Air  
Conditioner Department,  
Appliance Park, Louisville 1,  
Kentucky.

*Progress Is Our Most Important Product*

**GENERAL  ELECTRIC**

~~\$385,150~~ in sales  
 in 8 days by  
 Atlanta builder  
 King-Williams  
 again proves  
 Kingsberry Values  
 sell in  
 tough markets

*Sales to date —  
 34 homes, \$683,900  
 in sales — thanks  
 to Kingsberry's complete  
 merchandising package!  
 Quinton King  
 Bill Williams  
 March 8, 1963*

KINGSBERRY VALUE launched King-Williams' new "Hickory Acres" subdivision in Atlanta, Sunday, November 4, 1962. Eight days later 19 firm sales were tallied totaling \$385,150 (with deposits averaging \$500 each).

Star performer of King-Williams' sales program was the Kingsberry "Stratford", a split foyer design with five bedrooms, two baths, den, recreation room and workshop. In all, it's 2477 square feet of appeal-packed livability, completely finished, selling in Atlanta for \$20,000 (excluding lot)!

That's a real value in any market—\$8.07 per sq. ft. with a good sound profit to the builder.



**Kingsberry means VALUE . . . and value means BUSINESS!**

This is just one of the sales successes King-Williams has experienced since joining with Kingsberry, three years and 150 Kingsberry homes ago. And King-Williams is just one of the many building firms discovering the sales power of KINGSBERRY VALUE . . . sound profits at less than \$10 per sq. ft.



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Jerry Nowak, General Sales Manager  
 KINGSBERRY HOMES CORPORATION—Dept. HH-5  
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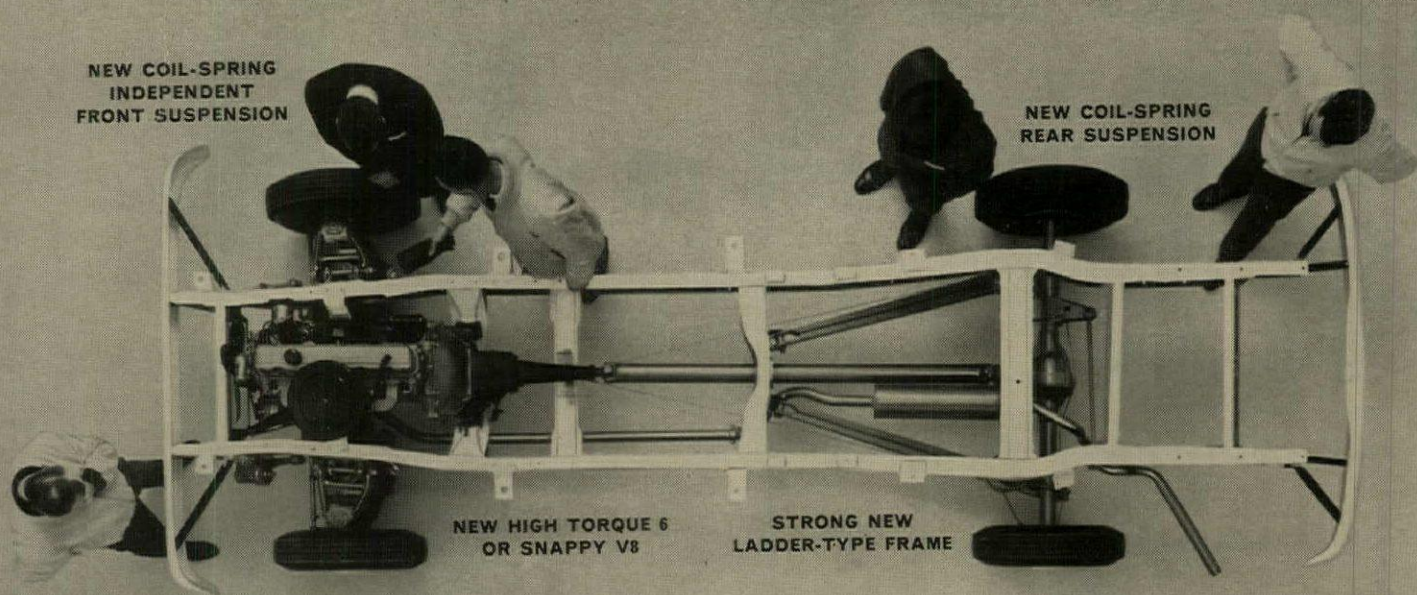
Please have your sales representative analyze my market and show me how Kingsberry Homes can help me offer EXTRA VALUE, increase my sales. I have \_\_\_\_\_ lots ready to build on. I have \_\_\_\_\_ lots being developed.  I am interested in model home furnishings financing.

Your Name \_\_\_\_\_

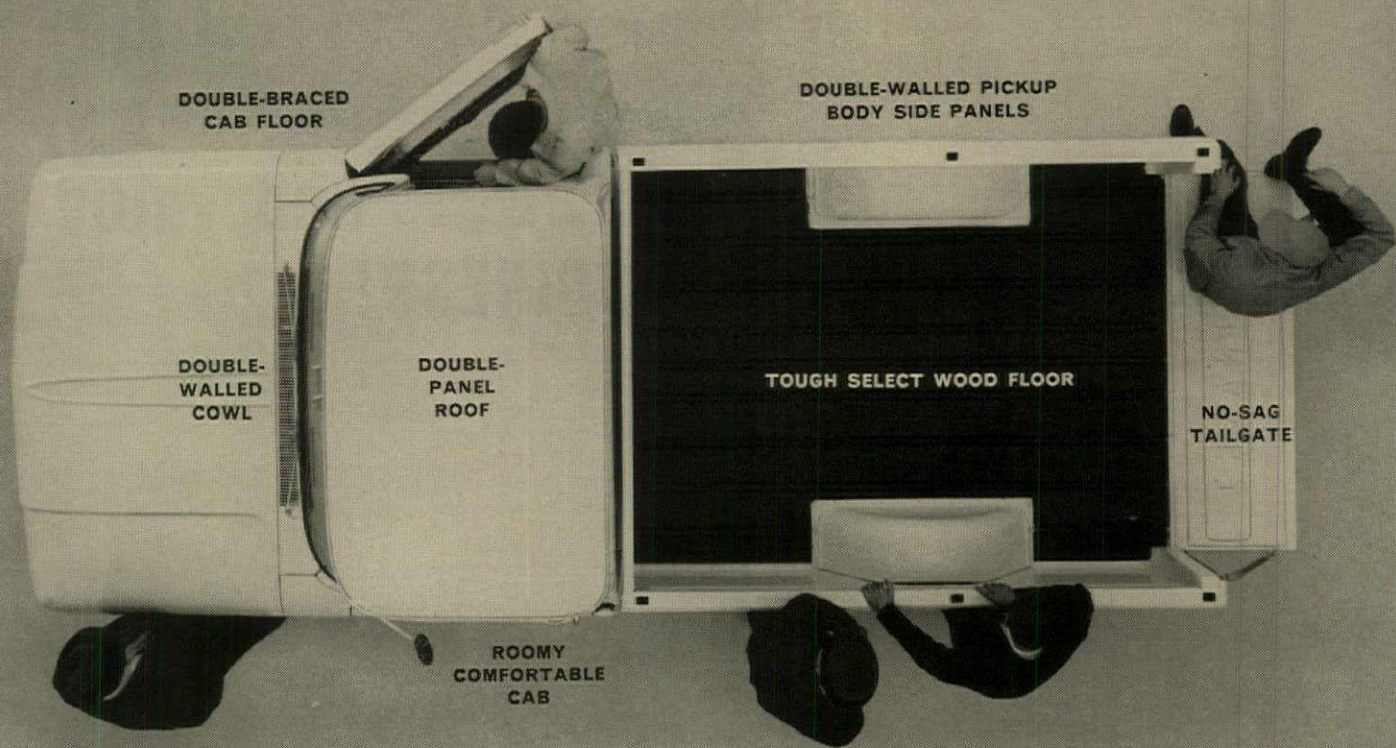
Firm Name \_\_\_\_\_

Address \_\_\_\_\_

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



***WHO SAYS THERE'S NO DIFFERENCE IN LIGHT-DUTY TRUCKS?***



# QUALITY MAKES ALL THE DIFFERENCE IN CHEVROLET LIGHT-DUTY TRUCKS!



***Chevy's the one with all the "extras" in design and construction. The one with the quality that keeps the cost of truck ownership low and gives you the greatest long-term satisfaction. Quality that means extra reliability . . . less maintenance expense . . . lower costs of daily operation . . . higher resale value.***

Take a good look at any Chevy light-duty truck. Everywhere, you'll see the evidence of quality construction and the extra care in manufacturing. Note the double-wall construction where it really counts—cab cowl, roof, door pillars, panel body and Fleetside

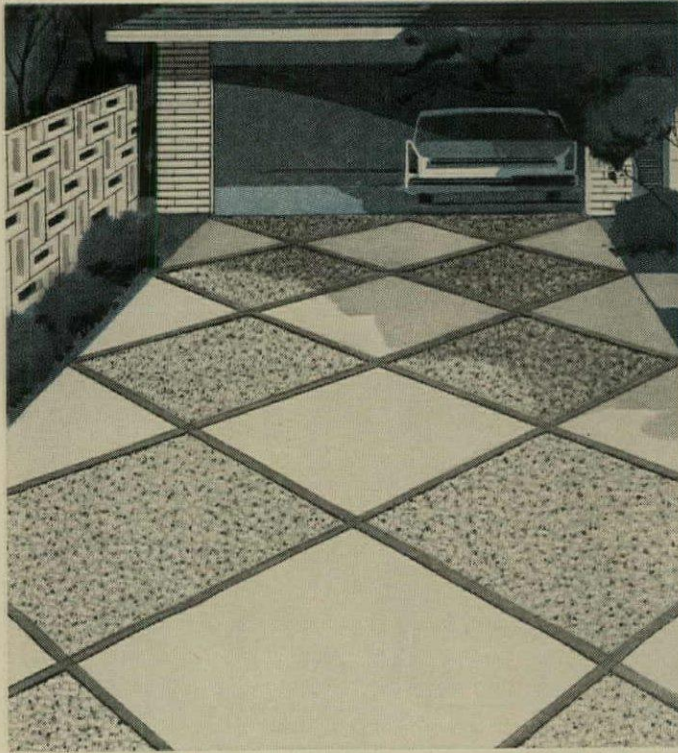
pickup body side panels. Check the tough suspensions—independent at the front to give you extra riding comfort, the truck-built frames, and the durable high-performance engines.

You will be looking at the results of Chevrolet's long tradition of quality—quality that pays off with real savings from the low cost of Chevrolet truck ownership. And it is Chevrolet's insistence on quality and extra value that has led more people to buy Chevrolet trucks than any other make.

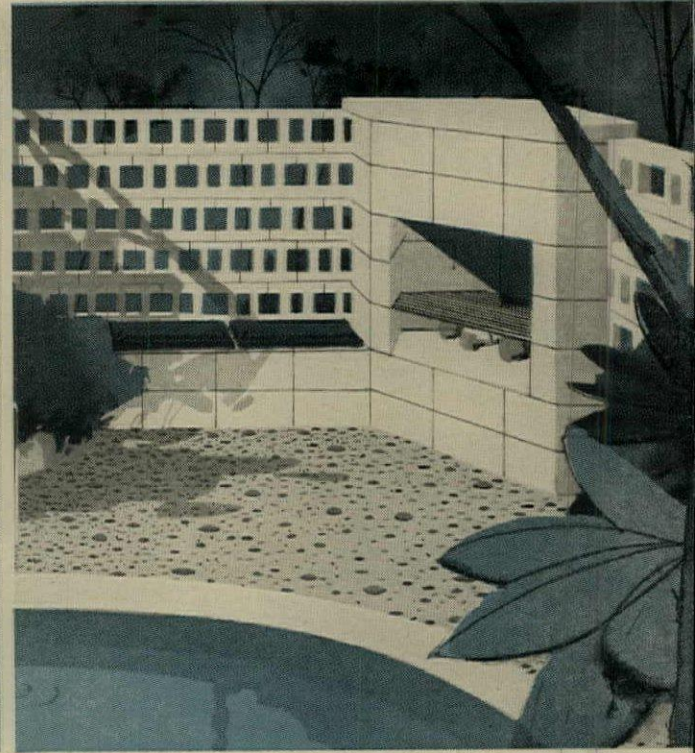
But don't be satisfied just to *look* at Chevrolet quality. Arrange with your nearby Chevrolet dealer for a demonstration drive. Put a Chevy through its paces yourself. Then you be the judge. You'll be glad you took the time (and so will we!). . . Chevrolet Division of General Motors, Detroit 2, Michigan.

**QUALITY TRUCKS COST LESS**





A HANDSOME CONCRETE DRIVEWAY adds distinctive styling to any home. Textures, patterns and colors can be chosen to harmonize with house designs, landscaping and the neighborhood.

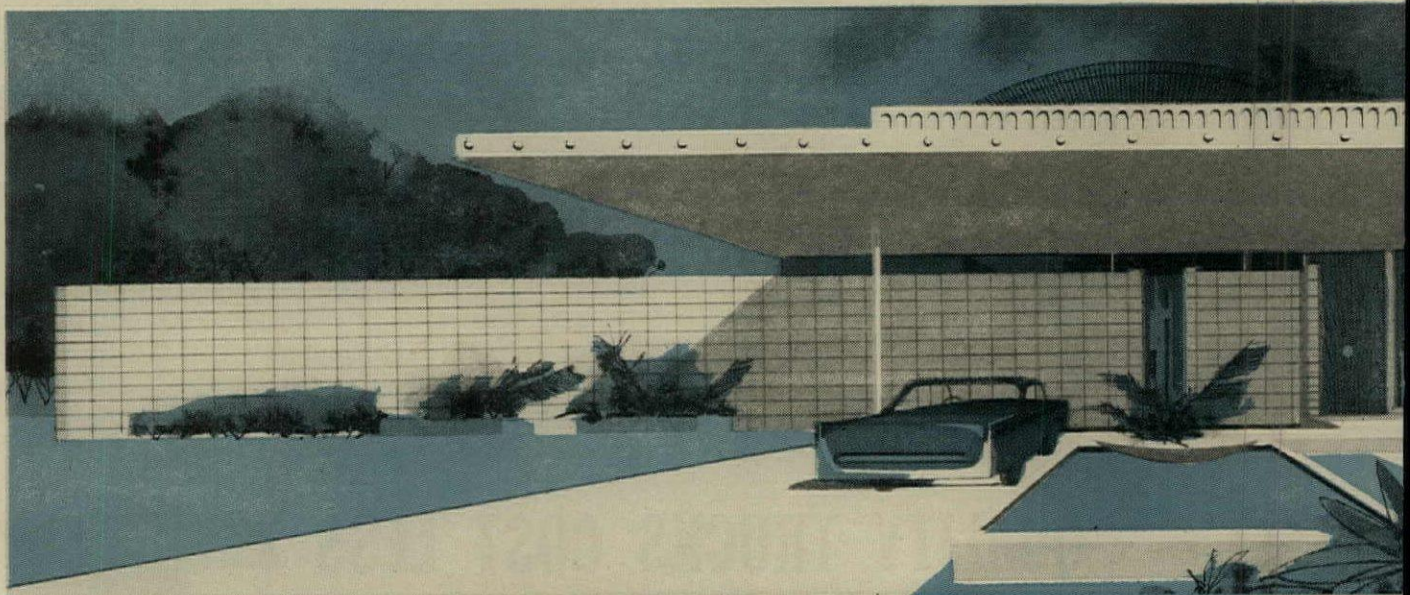


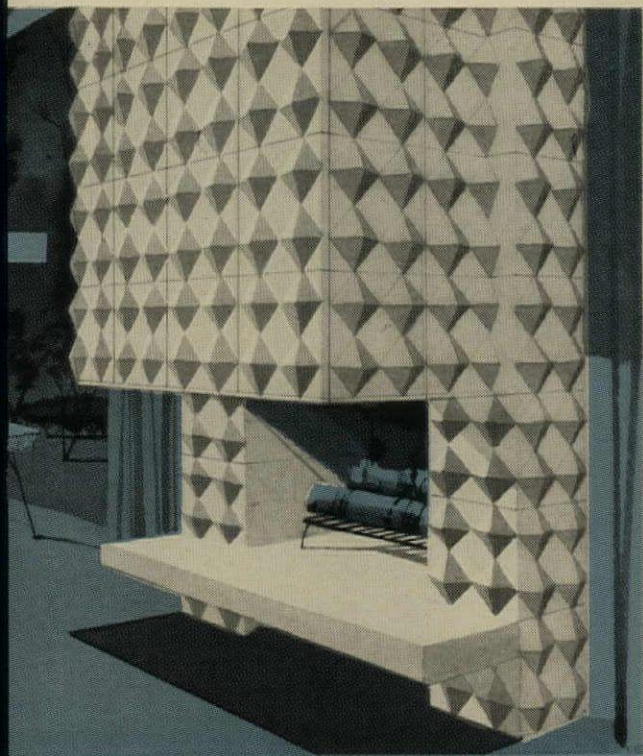
SCREEN WALL OF CONCRETE MASONRY. Lacy pattern is created from sections of standard block. Planters to patios, concrete can be both high-style and practical.

*Fresh ideas from the Horizon Homes Program ...*

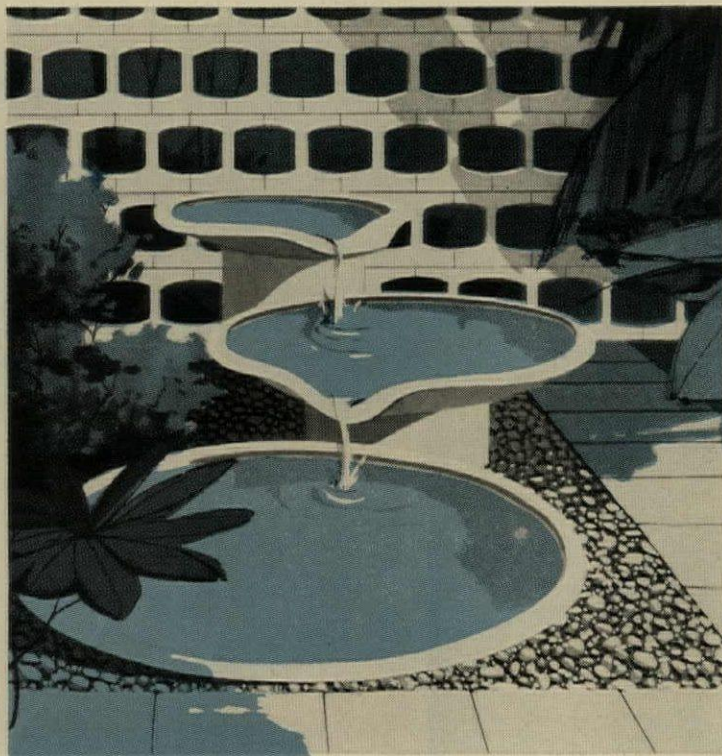
***modern concrete shows  
new ways to sell home buyers***

This prize-winning home from the Horizon Homes Program features a prestressed concrete roof, with an open skylight centered above an interior courtyard.





A CONCRETE MASONRY FIREPLACE can be dramatically spectacular or quietly conservative. The wide variety of new masonry shapes and sizes provides custom styling to suit every type of home.



A GRACEFUL FOUNTAIN of colorful concrete shells adds a touch of elegance to a patio corner. Concrete basins are easily precast with integral color and a variety of textures.

More and more, builders are discovering the special sales appeal modern concrete can effect. Each year, the Horizon Homes Program, sponsored by the nation's concrete industries, provides outstanding examples of concrete's versatility, backed by local merchandising support.

From dramatic structural innovations to intriguing decorative effects, concrete offers endless possibilities for making home owning more satisfying, less work. Almost any shape, pattern, color or texture is readily achieved with concrete.

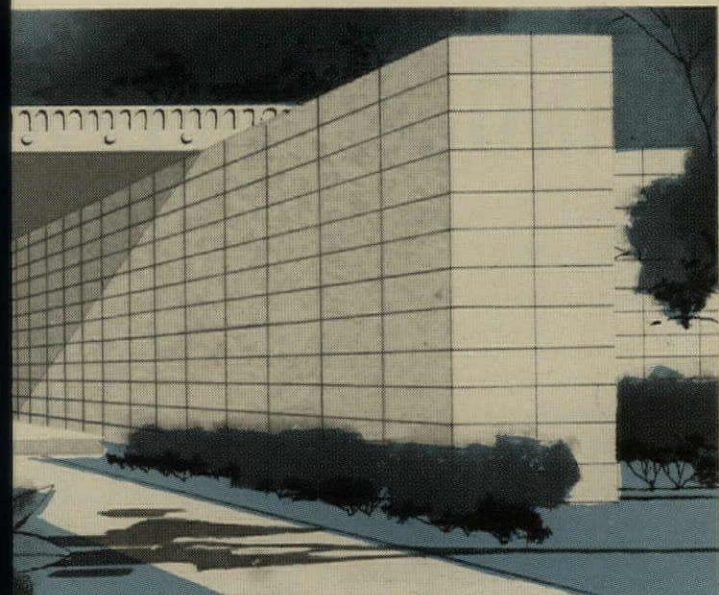
Everywhere, today, builders find concrete adds beauty,

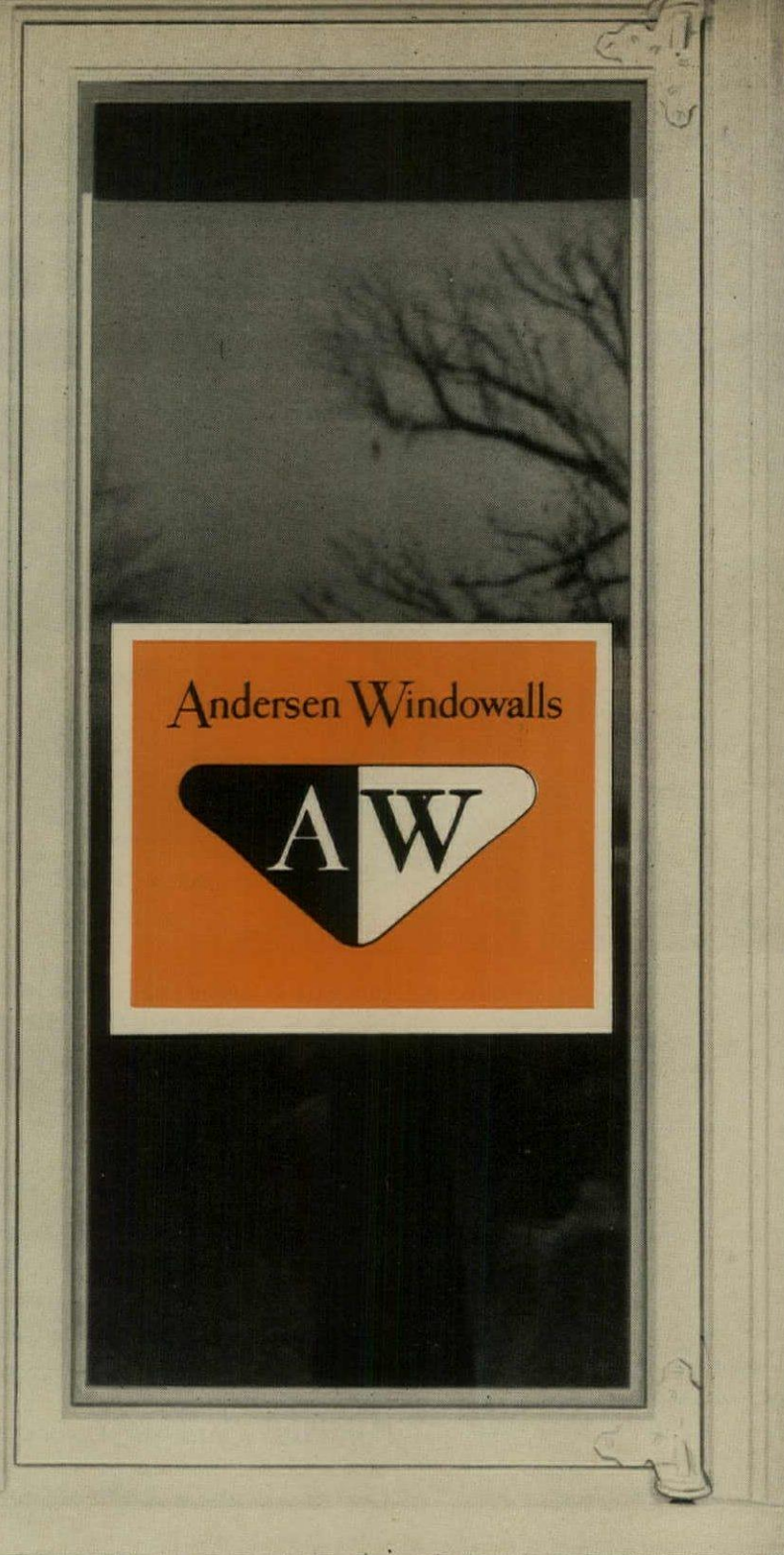
livability and value. It sells more homes! Plan to enter the 1963 Horizon Homes Program, designed to showcase the newest home-building ideas in modern concrete and encourage consumer acceptance of imaginative home-building. National and regional awards are offered. Contact the district office of the Portland Cement Association in your area for complete details.

**Portland Cement Association**

*A national organization to improve and extend the uses of concrete*

Better living begins when you own a new home





## ↑ THIS SIGN ON YOUR WINDOWS HELPS

### *Andersen name gives quality conscious prospects another reason to buy*

Your prospects *know* Andersen Windows! They read about them year after year in the pages of LIFE, BETTER HOMES & GARDENS, AMERICAN HOME, HOUSE BEAUTIFUL, and HOUSE & GARDEN . . . continuing advertising which will reach a potential audience of over 40 million adult Americans this year!

Your prospects *prefer* Andersen Windows! Survey after survey proves that they are the overwhelming choice of home buying and building prospects. To them, the Andersen name means quality.

Your prospects are *brand-name conscious!* They recognize the Andersen name on your windows as one good sign of the quality throughout the house. With America's preferred "brand-name" windows in your homes, you have a real selling advantage.

"The Andersen label on the windows is helping to sell our homes," says Mel Wright, Mel and Dan Wright Builders, Huntington, West Virginia. "It's visible proof of the quality of our homes, and customers recognize it."

Need more reasons for building with Andersen Windows? How about these:

**Low installed cost**—with the Andersen Strutwall\* . . . the complete window-and-wall component . . . you can add Andersen quality at no premium in cost. Strutwalls are so fast and easy to install, builders are actually saving 3 man-hours or more per window . . . cutting window installation time in half! Strutwalls are available in a wide range of Casement and Beauty Line sizes.

**Fuel savings—a good selling point**—homeowners can save 15% and more on heating and air conditioning costs with Andersen Windows. It's because they're extra weathertight . . . up to 6 times tighter than ordinary





↑

# PUT THIS SIGN ON YOUR HOMES!

indows. Double sealed—with tension weatherstripping and a double contact between sash and frame.

“No callback” quality—with Andersen Windows you can virtually forget the nuisance and expense of window callbacks. Why? The secret lies in making a quality window where potential “problems” are designed out! Every Andersen Window is precision-built with factory controlled tolerances. Hardware is custom designed for each unit . . . insures smooth, silent, virtually trouble-free operation for the life of the homes you build. And, Andersen’s field-based window specialists are only a phone call away . . . ready to solve any window problems that might arise at your building site *before* and after the home is finished.

Isn’t it time you added Andersen Windows for more sales appeal in your homes? Call your Andersen distributor right away for the facts on the complete Andersen line.

I WANT PROOF of Andersen brand-name preference. Please send me the research results . . . survey of 20,000 home buying prospects.

Name \_\_\_\_\_

Firm \_\_\_\_\_

Your Position \_\_\_\_\_

Firm Address \_\_\_\_\_

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

Andersen Corporation • Bayport, Minnesota

**Andersen Windowalls** 

... America's Most Wanted Windows

HH 53

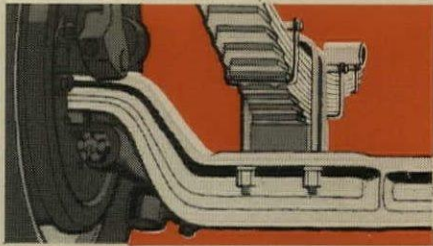
# '63 FORD PICKUPS



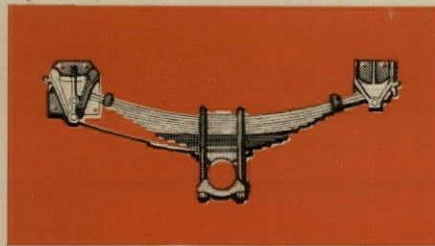
**NEW FRESH-STYLED PICKUPS—BUILT LIKE THE BIG ONES!** This Ford looks as good as it works! You'll find new styling inside and out, a new feel at the wheel—new easier steering, new lower, easier pedal action, new smoother shifting, new comfort all around! But for all their easy riding comfort, '63 Ford pickups are built to give you long-term reliability and durability!

# ..built like the big trucks!

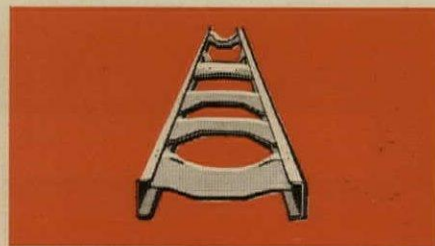
**COMPARE...axles... springs...frames!**



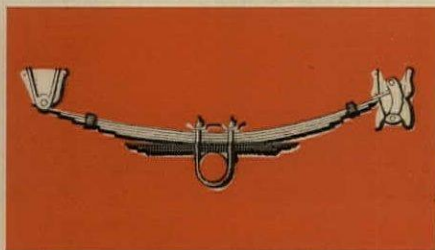
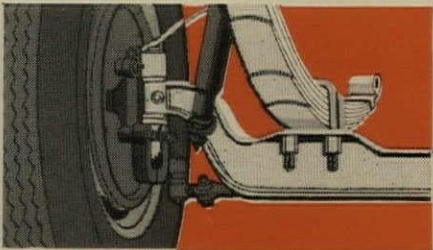
Big trucks use I-beam front axles and leaf springs like the ones shown above because they are strong, simple and more maintenance-free. You find the same kind, below, on '63 Ford pickups!



Two-stage leaf-type rear springs give big trucks and Ford pickups good riding characteristics loaded or light. Some other-make pickups ride too stiff light...bottom out when loaded.



The big-truck frame above has parallel-rail design like the Ford pickup frame below. Both frames depend on high-strength channel side rails and rigid cross members for extra durability.



**Yes! Ford builds 'em like the big trucks—for longer life and tougher treatment!**

Look under the front end of a '63 Ford pickup and you'll find the same kind of I-beam axle and leaf spring suspension that heavy trucks rely on. The likeness is no coincidence. In many ways they're built alike to work alike. Just as big trucks have efficient short-stroke engines, parallel-rail frames, multi-stage rear leaf springs and straddle-mounted rear-axle drive pinions, so do Ford F-100 pickups.

Brand-new and exclusive with Ford is a 3-speed transmission that's synchronized in *first*, as well as second and third gears. Now you can easily shift to

first while still moving . . . without gear clash, grind, or double clutching. When the going is tough you can downshift to low without stopping, maintain momentum, avoid bogging down.

Ford pickups have rigid, solid cab and body construction . . . designed for long life with a minimum of rattles and squeaks. Just like the big trucks, Ford pickups are built for rough loading, hard use, and to stay on the job longer . . . to make repair bills few and far between! Discover Ford's new comfort, new durability now . . . at your Ford Dealer's!



**FORD'S NEW SHORT-BBC CONVENTIONALS**—Ford's N-Series trucks measure only 89 inches from bumper to back of cab. Short wheelbase, wide-track front axle, and narrow front fender width provide superior maneuverability. You get a much smaller turning radius than with long-BBC conventionals—even shorter than with most trucks with similar BBC's. Ford's short-BBC design lets you use 1-foot longer bodies within the short overall length that's essential for city work.

FOR 60 YEARS THE SYMBOL OF DEPENDABLE PRODUCTS



MOTOR COMPANY

**FORD TRUCKS** | **F**OR **O**UTSTANDING **R**ELIABILITY & **D**EPENDABILITY

# Trade-Wind NEW DECORATOR'S COLLECTION



THE  
TRADITIONAL

Styled by Sheldon Rutter

Light is the new dimension which makes the Trade-Wind Decorator's Collection *really* new... it's another first from Trade-Wind. Translucent panels on the face and under the hood provide evenly diffused, shadow-free light over the entire range area from a warm white fluorescent fixture.

The outstanding styling of the Decorator's Collection is matched by the outstanding performance of the built-in ventilator, delivering 350 CFM as certified by H.V.I.

And all these features too: Rocker switches to control the lighting and the 2-speed ventilator... exclusive baffle equalizes air intake... interchangeable discharge with damper... twin snap-in filters... 30", 36", 42" and 48" lengths in real antique copper in the Traditional Model... and in brushed stainless steel in the Contemporary Model.




THE CONTEMPORARY

When you sell Trade-Wind...you sell quality



*Trade-Wind*

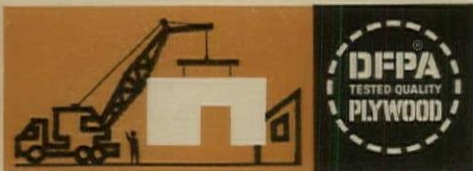
DIVISION OF ROBBINS & MYERS, INC. 7755 PARAMOUNT PLACE, PICO RIVERA, CALIFORNIA DEPT. HH



**15**



**NEW WAYS TO  
BUILD BETTER  
FOR LESS WITH  
DFPA PLYWOOD  
IN COMMERCIAL  
CONSTRUCTION**



Always specify DFPA trademarked plywood

## 3 ways DFPA plywood cuts sidewall

### 1 Texture One-Eleven<sup>®</sup> siding gives distinction to luxury motel without adding to cost

Texture One-Eleven plywood is largely responsible for the unmistakable look of quality of this unique motor hotel on Seattle's waterfront. The grooved plywood, stained mocha, was specified as siding for the entire 176-unit motel – not only for appearance, but also to get the desired effect at lowest cost. The motel was rushed to completion in 1962 to be ready for Seattle World's Fair crowds. The architect designed the handsome folded plate roof for the same reasons he used T 1-11: labor savings, speed and distinctive appearance. Its big plywood components were fabricated and installed by Panelbild, Lynnwood, Washington. Plywood

was also used for shear walls and subflooring. According to architect James D. Barrington, "We used plywood wherever we could because we knew it would give us the most for the money."

The contractor, H. & J. Construction Co. of San Francisco, used a number of other techniques along with plywood construction to keep up with tight schedules. Most spectacular was erection of a huge canvas "balloon" which was held up by continuous air pressure. Here workmen assembled wall, floor and ceiling units, regardless of weather.

For more information on plywood siding and plywood wall systems, write to Douglas Fir Plywood Association, Tacoma 2, Washington.



# costs in commercial construction

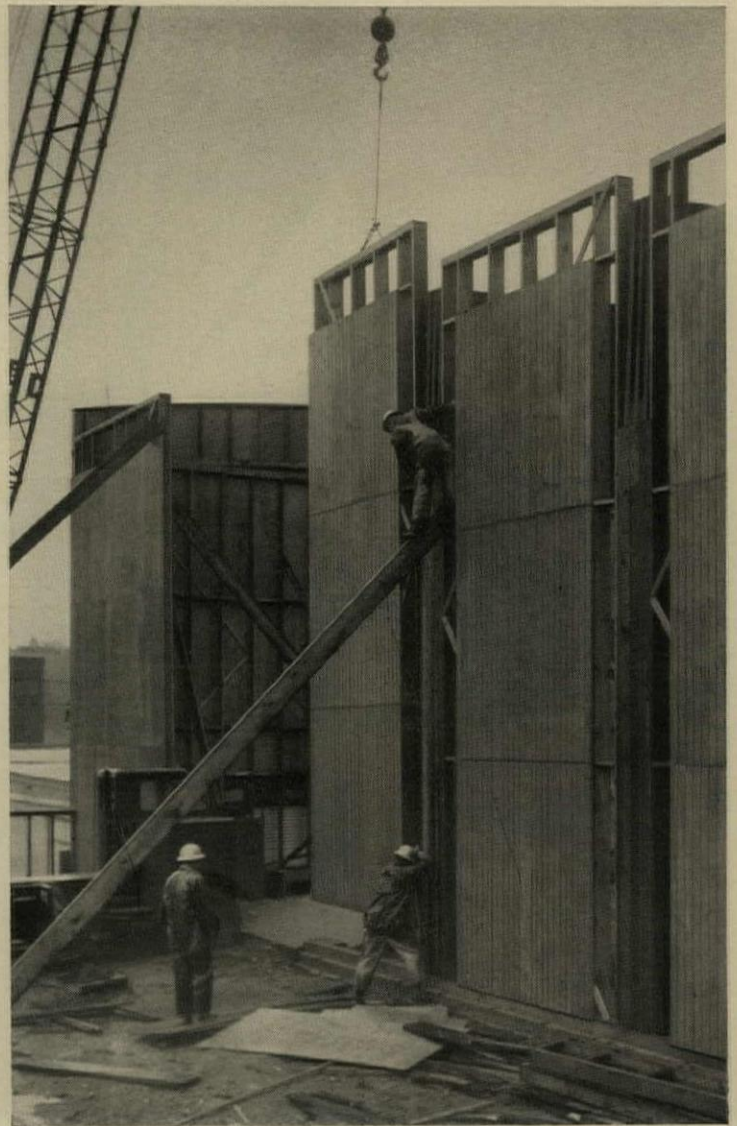
## 2 Plywood as combined siding-sheathing saves 20 percent in apartment wall cost

Seabold & Wolverton, Portland (Ore.) builders, report the plywood Sturd-i-wall system cost 20% less than a conventional two-layer wall at this new 88-unit apartment. Two plywood sidings were used: Texture One-Eleven, and a new rough-sawn plywood (shown below), which has a textured surface like sawn lumber. According to Harry Seabold, Sturd-i-wall and other plywood applications (floors and roof sheathing) kept cost of the 62,000-sq.-ft. apartments well below \$10 per sq. ft. This includes a swimming pool and other extras. The apartments were designed by L. M. Bruinier & Associates of Portland.



## 3 Fastest way to build a warehouse: preframe big plywood wall sections and hoist them up

Oscar Hokold, Tacoma, Wash. home builder, put up this warehouse-type building near his shop so he could fabricate his own trusses and other components. By making big (26 x 10-ft.) wall sections with one thickness of 5/8" T 1-11 serving as sheathing and siding, and using his crew during slack winter months, he kept costs down to \$4.50/sq. ft. It took only two days to hoist all 24 of the giant wall sections into place, and another two days to apply plywood roof sheathing over trusses. No sooner was the building up than it was leased by a small manufacturer. Hokold is already starting more commercial jobs like this.





Always specify DFPA trademarked plywood

# Plywood subflooring and sheathing

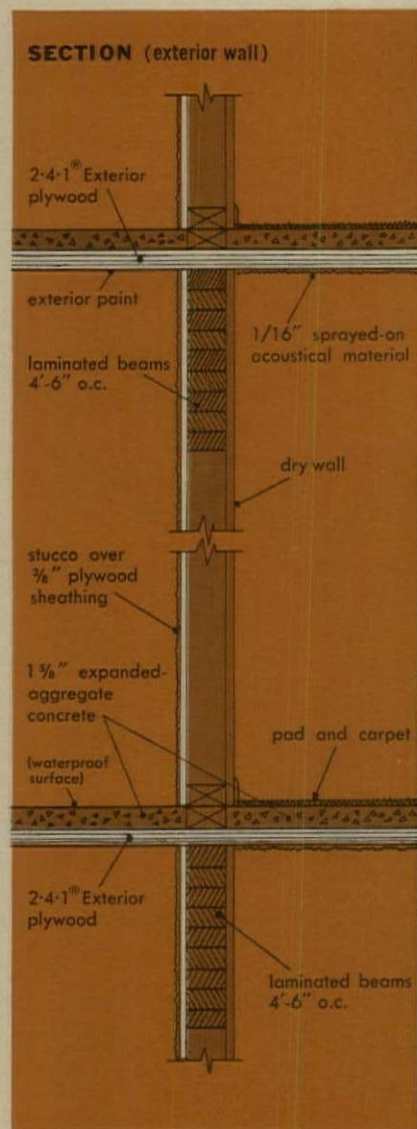
## 4 Apartment builder uses low-cost plywood floor system for superior acoustical control

At the 36-unit Belardo apartments, Larkspur, Marin County, California, an ingenious plywood floor system licks the sound transmission problem. Acoustical control is one of the toughest jobs for builders who want to put up quality apartments at reasonable cost. In this case, architect-owner R. R. Zahm specified tongue-and-groove 2·4·1 plywood for interior floors as well as balcony decks. He ordered the 1-1/8-in.-thick subfloor-underlayment in special 9-ft. lengths, to go over laminated beams 4'6" o.c. The tongue-and-groove joint for 2·4·1 is a new development from Douglas Fir Plywood Association which eliminates the need

for blocking along panel edges, sharply cutting labor and material costs.

The four different surface treatments used in the apartments are shown below. Inside ceiling joints were taped and the 2·4·1 was sprayed with a textured acoustical material. Good acoustics are also due to lightweight concrete plus carpet and pad over the plywood subfloor-underlayment. Zahm's savings are based on the entire system, including laminated beams, compared with a typical joist, gypsum board and 5/8" subfloor system. Contractor for the apartments was Herman Christensen & Sons, San Carlos.

For more information on plywood floor systems, write Douglas Fir Plywood Association, Tacoma 2, Washington.

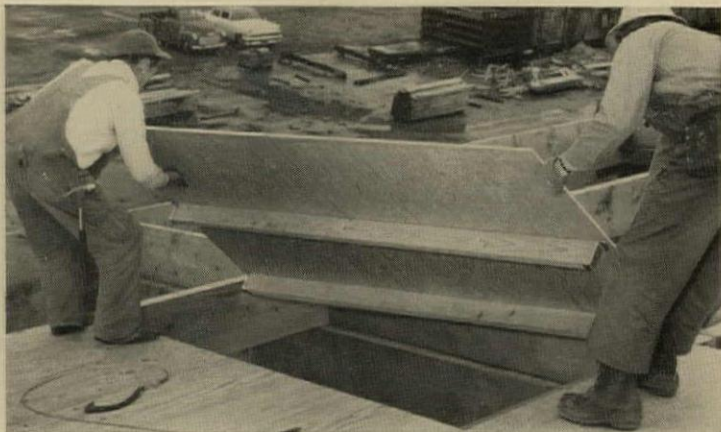




# make sense for your big jobs, too

## 5 This 41,000-sq.-ft. roof was sheathed in three days with preframed plywood panels

Panels of 1/2" PlyScord<sup>®</sup> were preframed with 2x4 stiffeners and fitted with metal joist hangers to speed roof construction at this new Camac Veneer Co. plant, Eugene, Ore. The system resembles Insta-Floor (preframed plywood floor panels). Construction Fabricators of Portland attached stiffeners and hangers in a jig on the site, then hoisted loads of panels to the roof. Seven men finished the 41,000-sq.-ft. deck in three days. Usually in such applications the face grain of the plywood runs parallel to stiffeners. In this case, two half-panels of plywood were joined with their grain at right angles to framing, for extra strength.



## 6 Use plywood sheathing and PlyClips<sup>®</sup> to save 40 percent or more on most roof jobs

Corpman Construction Co. saved 40 percent in labor costs at this medical center in Yakima, Washington, by using plywood sheathing with PlyClips, instead of conventional blocking. Other builders have reported savings up to 50 percent. Because the H-shaped aluminum clips firmly support panel edges, they eliminate the need to cut and apply blocking between rafters. On this job, Corpman used PlyClips with 5/8" DFPA plywood, supports 24" o.c., and two clips per span. PlyClips are available to fit thicknesses up to 13/16". For more information on PlyClips and plywood sheathing, write Douglas Fir Plywood Association.



## 7 Whole sections of a warehouse are sheathed with plywood, then tilted up

Sand Point Builders Supply, Seattle, cut labor costs 30 percent by prefabbing whole wall and roof sections for a factory-warehouse, then "unfolding" them and tilting them up into place. The two buildings, totaling 13,000 sq. ft., went up in two weeks and for under \$2 psf, excluding foundations. Prefabbed wall sections sheathed with 5/8" plywood were first laid out in pairs on concrete floor slabs, one side with its top facing out, the other with the top facing in. They were then joined with roof trusses which were partially sheathed with plywood. Entire 24-ft. sections were next crane-hoisted upright and anchored to foundations. Cost of the plywood tilt-up operation was more than offset by labor savings compared with conventional construction, according to the owner-builder. And only plywood had the requisite size, strength and rigidity to do the job.





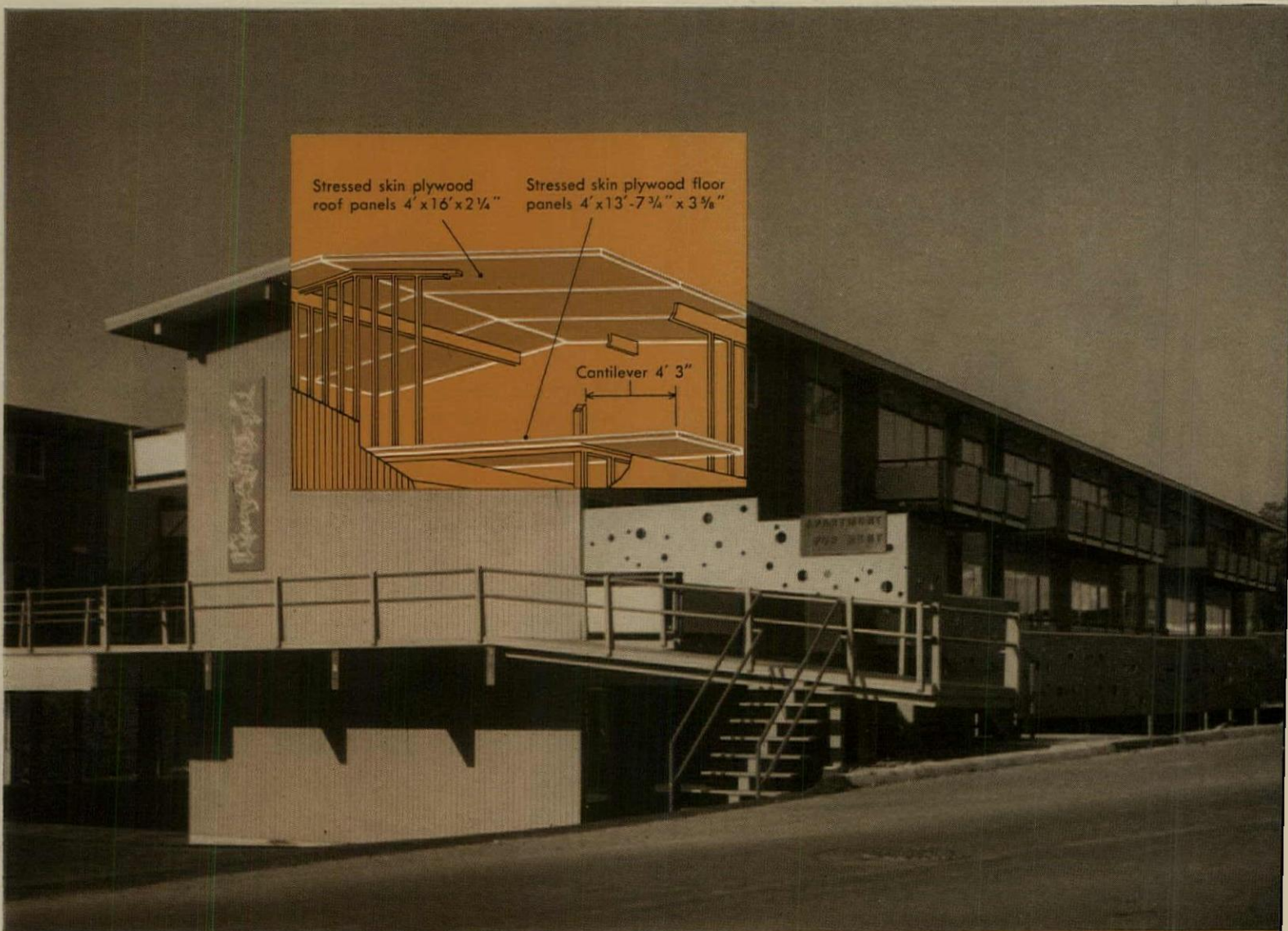
Always specify DFPA trademarked plywood

# Plywood components can slash your

Now you can get quality plywood components, custom-fabricated or in volume, to help you build better for less in any part of the country. Box beams – flat stressed skin panels – curved panels – folded plate roof components – trusses – are made to the rigid specifications of Plywood Fabricator Service by PFS member-fabricators. PFS is an independent, non-profit quality-control affiliate of the Douglas Fir Plywood Association. For information on plywood components, or the name of the fabricator nearest you, write Plywood Fabricator Service, Inc., P. O. Box 7, Chicago 27, Illinois.

## **B** Apartment builder cuts labor 75 percent with stressed skin plywood panels

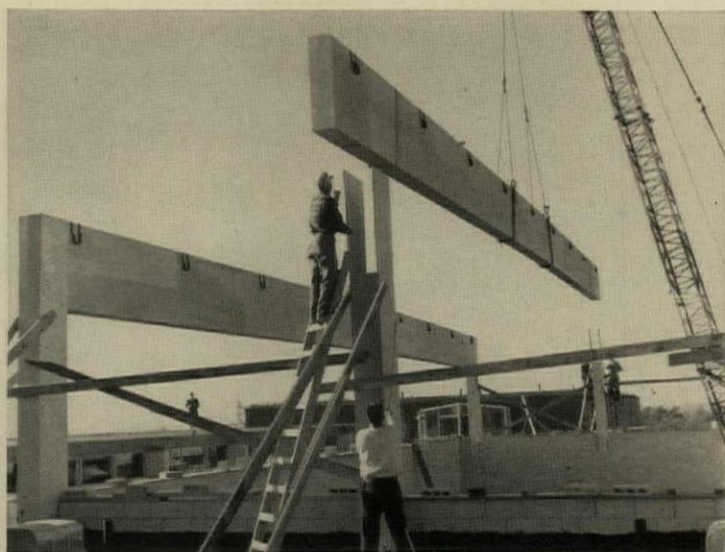
Stressed skin plywood panels used at all three levels of this 26-unit apartment took 75 percent less on-site labor than a conventional floor and roof system, according to Edmund Stafford, contractor and owner. Underside of the panels serves as ceiling; top provides subfloor-underlayment, ready for finish flooring. Insulation and wiring are inside. Panels are supported by laminated beams; most panels span 9 ft. Cost, installed, was competitive with other materials, and the plywood panels are far better looking, require simpler framing, and offer superior acoustics and insulation. The apartment is in Winslow, Washington.



# on-site labor costs by 75 percent

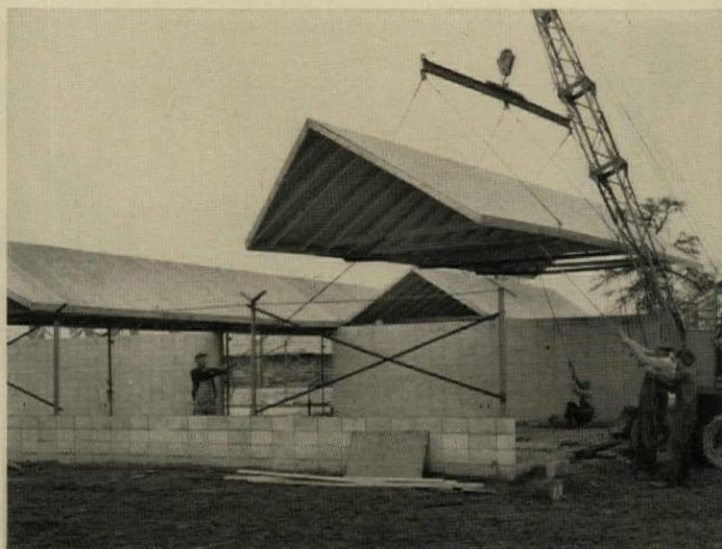
## 9 Plywood box beams prove most economical long-span roof supports for school gym

At this school in Bourne, Mass., 86-ft. plywood box beams won over several other structural systems for the gym roof. Steel was rejected on the basis of appearance; other supports would either have entailed a pitched roof, or delivery time and cost would have been exorbitant. Shipping the giant beams 80 miles was no problem; nor was erection. Only one crane was required. Beams in the gym span 84 feet; in the cafeteria, 58 feet. Both types are supported by plywood columns of similar construction. Beams were fabricated by Wood Fabricators, Inc., Cambridge, Mass. Contractor was Theodore Loranger & Sons, New Bedford.



## 10 Plywood folded plate roof components help hold school costs to \$8.86/sq. ft.

Careful planning and an economical plywood folded plate roof system kept costs of this South Carolina school well below the district's \$9.50/sq. ft. average. Architects W. E. Freeman & Associates invited contractors to confer with them on construction methods in advance. Of 12 bidders, only Triangle Construction Co., Greenville, took them up on the offer – and got the job. Roof plates – 8' or 10' plywood sheathing panels nailed to 3 x 4 rafters and 4 x 6 chords, ripped at an angle – were bolted together in pairs on the ground, then hoisted onto pipe column supports and bolted to adjoining bays.



## 11 Plywood vaults make an attractive, low-cost canopy for Maryland supermarket

Plywood vaults proved the most economical way to get a distinctive roof shape for this mall between sections of a supermarket in Reistertown, Maryland. It took 150 curved plywood panels, four feet wide and spanning 12 ft., to make the ten 60-ft.-long vaults. Supports are three-ft.-deep plywood box beams. Fluorescent lights were installed along their sides to illuminate the vaults. All components were prefabricated by the Champlin Co., Hartford, Conn. The whole job of installing beams and vaults took about two weeks. Even with the 330-mi. delivery, cost of the roof was competitive with other systems, according to Robert Kahn, architect for the owners, Food Fair Properties.



Always specify DFPA trademarked plywood

## This building system puts any home

### **12 Rigid frame office with Texture One-Eleven<sup>®</sup> achieves unusual effect at reasonable cost**

The rigid frame system, originally developed as an answer to the need for a low-cost farm building, is just as logical for commercial construction. It makes it possible to enclose space for less than \$1/sq. ft. Basic unit is a load-bearing arch made of four lumber members rigidly connected by nailed plywood gusset plates. Series of these frames are tied together structurally by plywood walls and roof. Construction techniques are simple, quickly mastered by your regular crews. Parts are easy for any builder to assemble, off-site or on, and set in place. With the many design and span variations available, you can use the rigid frame

system for anything from classrooms and stores to warehouses and large farm buildings.

A case in point is this Mobile, Ala. auto dealer's office. Designer E. C. Latham and the owners, Mel & Bob Motors, wanted low cost and striking appearance. Builder Marvin Massengale put up a 30 x 32-ft. clear-span building for \$10/sq. ft., including air conditioning, landscaping and many other extras. Texture One-Eleven plywood acts as sheathing to tie frames together, as well as decorative siding.

DFPA has design information for rigid frame buildings with spans from 24' to 52', and construction data for hundreds of variations. Write: Douglas Fir Plywood Association, Tacoma 2, Washington.



# builder in commercial construction

## **13 Rigid frame buildings are very adaptable; this church classroom was first a chapel**

First built in 1960 as a temporary chapel for a Seattle church, this little rigid frame structure was subsequently moved with no ill effects and now serves as a classroom. It is a good illustration of the versatility of the system, as well as of the fact that rigid frame buildings need not look plain and utilitarian but can be very attractive. Architect Roy Koczarski of Seattle used basic DFPA design recommendations but placed windows outside haunch gussets and modified the shape of the end-wall facade. The 32 x 42-ft. building has cedar siding, and a composition shingle roof over plywood sheathing.



## **14 Rigid frame system still can't be beat for low-cost all-round farm buildings**

Most farmers and an increasing number of builders know that the rigid frame, first developed for farm use, is still the simplest, most economical way to enclose space and get basic shelter for less than \$1 per sq. ft. It can be, and has been, used for almost every type of farm building. Poultry houses like the one below have been put up for less than 80¢ per sq. ft. In another recent application, two 40 x 300-ft. clear-span potato warehouses were built in Eastern Washington for less than \$1.50 per sq. ft. — including insulation, wall lining and a shingle roof. For more information on plywood farm buildings, write DFPA.



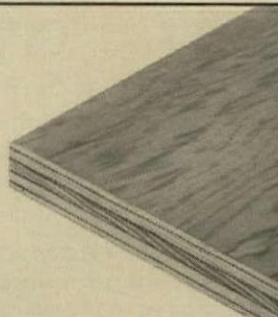
## **15 Three-car garage, built to DFPA rigid frame plans, cost less than \$1/sq. ft.**

This 24 x 32-foot garage was put up by a Rainier, Ore. builder for his own use for only 68¢ per sq. ft., including foundations. He used DFPA's plans for the 32-foot clear-span rigid frame building. The garage has ample space for two cars and a pick-up, as well as storage and work area. Exterior plywood on walls was simply painted; roof was finished with asbestos roof coating.

### **The DFPA trademark is your assurance of quality plywood**

Your reputation depends on the quality of your construction. That's why it pays to specify only DFPA grade-trademarked plywood. It's the only plywood backed by an industry-wide quality control program and a quarter century of experience in plywood testing and inspection. This program includes rigorous laboratory testing, and factory inspection at every critical point of manufacture. Look for the letters "DFPA" when you buy plywood.

**DOUGLAS FIR PLYWOOD ASSOCIATION, TACOMA 2, WASHINGTON**



# ALBEE HOMES, INC.

"WORLD'S LARGEST PRODUCER OF PRECISION PRE-CUT HOMES"



## "NCR Compu-Tronic Units save us 131% a year on our investment." — ALBEE HOMES, INC., Niles, Ohio

"Albee's rapid expansion from 18 to 50 offices in 12 states created many problems for our accounting management.

"We look upon our NCR Compu-Tronic\* units as invaluable. They helped us eliminate confusion and establish a highly efficient system for processing complex accounting applications. It includes receipts, disbursements, sales and payroll. In one phase, we save 200%

by producing 900 analytical reports for simultaneous distribution to all offices. It helped us establish an 'immediate service' policy for our customers.

"Through our Compu-Tronic system, we manage our mass purchasing, quality control and labor cost so efficiently that we can now offer our customers free construction supervision, as well as substantial dollar savings to our owner-builders.

We have found that NCR Compu-Tronics save 131% a year on our investment."

*William Gross*  
William Gross, Pres., Albee Homes, Inc.

*Alex Gross*  
Alex Gross, Exec. V. P., Albee Homes, Inc.

\*Trademark—Reg. U. S. Pat. Off.

NCR PROVIDES TOTAL SYSTEMS—FROM ORIGINAL ENTRY TO FINAL REPORT—THROUGH ACCOUNTING MACHINES, CASH REGISTERS OR ADDING MACHINES, AND DATA PROCESSING  
The National Cash Register Co., 1,133 offices in 120 countries • 79 years of helping business save money



## Remodeling . . . community planning . . . model-house decor . . . anti-bias edict

### Problems in remodeling

H&H: "Remodeling the postwar house" [March] is a beautiful job, certain to whet the appetites of many of your builder readers. And that will be of great benefit to the remodeling industry. But HOUSE & HOME has not done a complete job. The builder's greatest need in this field is not design suggestions but a management approach to tell him: 1) which facet of this multifaceted business to go after; 2) how to develop a solid marketing program that will sustain the operation on a year-round basis; 3) how to determine his gross profit requirements and from that his pricing structure; and 4) how a sale is made—"the anatomy of a sale."

DON MOORE

Don Moore & Co., market development  
New York City

H&H: The public needs a great deal of educating to comprehend the problems in remodeling . . . An addition, when complete, should look as though it had been built that way when the house was new.

L. J. McDERMOTT, remodeling contractor  
San Francisco

### El Dorado Hills

H&H: The article [El Dorado Hills: new model for tomorrow's satellite cities, Mar.] is beautifully done and I want to thank you for the time, attention, work, and wording contained in the story. This makes us want to try even harder to do an outstanding job.

JEROME F. LIPP, executive vice president  
El Dorado Hills  
Sacramento

H&H: I was pleased to see the rare combination of talents that have been assembled to make this an outstanding development. I have seen too many large tracts where the planning is inadequate and the financing insufficient so that a bold dream ends up with the also rans. Our experience here in the southeast and in the Bahamas shows Mr. Lipp should be prepared for a heavy investment in dollars before he reaps his rewards. The rewards when they come should be substantial.

HUNTER MOSS

Hunter Moss & Co, urban development  
Miami

H&H: . . . most interesting. It has given me a number of thoughts and ideas that will be of practical value in developing certain of our properties.

BROWN L. WHATLEY, president  
Arvida Corp.  
Miami

### Direct loans for rural homes

H&H: You state [Upheaval in the Marketplace, Feb.] that through the Farmers Home Administration there is federal money available for home financing in rural areas and unincorporated areas of less than 2,500 population.

We have been informed by the regional director that this does not apply to unincorporated rural subdivisions of less than 2,500 population and that there is a very small

amount of money available for individual rural home financing.

EDWIN I. LLOYD  
real estate & farm loans  
Lodi, Wis.

● *The law permits it, but the Farmers' Home Administration by administrative rule excludes subdivisions in unincorporated rural areas from its direct lending program. Unincorporated rural areas or communities of less than 2,500 population, however are eligible for FHA direct loans at 4% for 33 years—covering the entire construction cost of homes on the borrower's land. FHA relies on its local offices to screen out applications from locations bordering big metropolitan areas, but does not lay down strict rules about what constitutes an excluded location. Currently, about \$24 million a quarter is available for direct loans.—Ed.*



### Brocades in the bathroom

H&H: I agree with NAHB Past President Alan Brockbank that the Haft-Gaines houses [The most talked about model houses of the year, Dec., photo above] should be seen. But I tend to agree with builders who say these houses were too lavishly furnished. In most cases, you can't see the house for the furnishings.

According to Miami and Fort Lauderdale decorators, if this is different from what people left up North, heaven help what they left. I do not believe that people who leave the North have such bad taste as to want their casual outdoor-indoor living to have such ostentatious decor as brocades in the bathroom and all that overstuffed stuff.

The builders will sell these houses because they merchandise them with the beautiful entrance gates, offer freedom of choice in plans, hardware, lighting fixtures, and exquisite materials like marble and vinyls, excellent bathroom and kitchen sizes, and in most cases rooms that open to a pool or leisure area. Leisure in Florida—with its sun, surf, and sand—doesn't combine too well with gilt, formality, and pompousness, does it?

BEATRICE WEST  
color & design consultant  
New York City

### New vistas for appraisers

H&H: Thank you for mentioning the new name of the Society of Real Estate Appraisers [NEWS, Feb.] (formerly Society of Residential Appraisers) and our new professional designation. The new designation that will be known

as senior real estate appraiser is important because it will let us certify members who are doing commercial and industrial appraisal work. Such a member will be under intensive investigation in his own community by an independent group to check his competency, integrity, and standing in his home community before the designation is granted. Further, a man must show at least once every five years that he has made professional growth and contributions in the appraisal field or the designation will not be extended beyond its original five years.

HOWARD E. SHENEHON, president  
Society of Real Estate Appraisers  
Chicago

### Anti-bias edict

Your excellent analysis (NEWS, Jan.) of the expected impact of the President's order on equal opportunity in housing was unfortunately marred by certain inaccuracies.

The statement that the New York City Commission on Human Rights "has investigated 437 complaints" under the city's anti-bias housing law is incorrect. From Apr. 1, 1958, when the law went into operation, through Mar. 31, 1962, the commission had investigated 1,167 complaints. The 437 figure represents cases which were satisfactorily adjusted. Of those, 233 complainants were offered the dwelling unit in question or a comparable one. In the remaining 204 adjusted cases, the landlord or the owner agreed to obey the law in the future. The balance were either pending (about 75 cases), were dismissed by the commission for lack of evidence, or were dropped by the complainant.

While the 1,167 figure is certainly small, it is not out of line with early experience under fair employment and public accommodations statutes—or, for that matter, under any new regulatory law.

The effectiveness of the various fair housing laws, however, cannot be measured by complaint statistics alone. A new public ethic is established by this type of legislation and substantial voluntary compliance is resulting. As law-abiding citizens, many of us are prepared to comply with the law without being forced to do so.

Your reference to a "recent survey in Manhattan's Harlem" which found that "four of five Negroes don't know the law exists . . . and the rest are skeptical of using it" puzzles us. What survey? Last fall, a Washington newspaperman reported he talked with 50 Negroes in New York City and that four out of five knew nothing of the commission.

As to the effect of anti-bias housing laws on construction, as you suggest, generalizations are not reliable. It would be as reasonable for the National Committee Against Discrimination in Housing to take the position that the building boom in New York City is because of the fair housing law as it is for H&H—albeit indirectly—to suggest that construction is off in Pennsylvania because of that state's law.

Many factors affect housing starts. We know, for example, that the sharp rise in New York City was due largely to the new zoning regulations. As you point out, low employ-

continued on p. 80



The living room of this six-room rancher is 30' x 16' and it has ash paneling plus a brick fireplace and hearth. Among the home's many other features is the Bell System's Home Interphone which lets the family talk room-to-room and answer the door—by telephone!

## In San Diego, California, this house sells for \$20,495

*("...and concealed telephone wiring helps make it easy to sell," says builder C. A. Long)*

"We build 1200 to 1800 homes a year—each with concealed telephone wiring as an important sales feature," says C. A. Long, Vice-President of University City.

"In today's market you must offer something special. Buyers are more discriminating, and they ask

for the latest conveniences. Many ask for concealed telephone wiring. They know it protects a home's interior beauty and adds to its resale value. Concealed wiring is one of our key conveniences.

"Our homes have built-in telephone outlets in the family room,

kitchen, bedrooms and den. And this really pays off in sales."

\* \* \*

*Your Bell Telephone Company Architects' and Builders' Service will help telephone-plan your homes, too. For details on home installations, see Sweet's Light Construction File, 11c/Be. For commercial installations, Sweet's Architectural File, 33a/Be.*



**BELL TELEPHONE SYSTEM**



# WHAT EVERY WOMAN KNOWS!

What every woman knows—as readers of James M. Barrie realize—has nothing to do with love or sex. That's another story.

What every woman knows—every woman who is considering buying an up-to-date house—is that appearance alone won't do. And that a favorable price can be deceiving.

Right after World War II people had to have shelter, and shelter alone would sell. But today, as builders across the country tell us, the woman (and the man) are looking for something more. One way to put it would be to say that they're looking for a house that will live well—as well as look well.

They want a home where the floors will be warm for their children—and the walls tight. They want a house free from distracting noise—an active home that can be enjoyed in quiet comfort. They want a house free from bothersome insects—a home that provides good indoor and outdoor living. To be brief. They're looking for quality Comfort Conditioned Homes.

During 1963, Owens-Corning Fiberglas is advertising their Comfort-Conditioned Home Program in TIME, The Weekly Newsmagazine. This advertising is selling the most affluent and influential men and women (the Leadership Community) in the nation. Owens-Corning Fiberglas, by its use of TIME, is creating demand and confidence in its products . . . for you.

In 1963, it's Comfort Conditioned Homes . . . they are advertised in TIME.



as seen in



# SOLD: 400,000 HOMES

In five years, more than 3,000 builders have joined the Comfort-Conditioned Home Program. Thousands of messages...in magazines, on radio, in newspapers...have told home-seekers about the Comfort-Conditioned Home. 🏠 More than 400,000 families have bought one, moved in, and told their friends about the Comfort-Conditioned Home. 🏠 Millions more are ready to be sold new Comfort-Conditioned



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HOUSE & HOME

# TO SELL YOURS IN '63: GET WITH CCH

Homes. Are you ready to sell them? 🏠 This year Owens-Corning is going all out to help you sell more Comfort-Conditioned Homes with: **Powerful ads in Life and Time** 🏠 **NAHB-Fiberglas Builder Sales Clinics** 🏠 **Salesmaker Training Course** 🏠 **Salesmaker Selling Kit** 🏠 **Signs, displays, pennants, brochures**

For 1963, get with America's No. 1 home-selling program. You'll sell more homes if you build Comfort-Conditioned Homes. Send coupon today.



Owens-Corning Fiberglas Corporation, Dept. 67-L  
National Bank Building, Toledo 1, Ohio

I would like more information about the Comfort-Conditioned Home Program.

- Have salesman call.  
 Send booklet containing complete details.

Name \_\_\_\_\_

Firm \_\_\_\_\_

Street \_\_\_\_\_

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

OWENS-CORNING  
**FIBERGLAS**

T. M. REG. U. S. PAT. OFF.

\*T-M. (Reg. U. S. Pat. Off.) O-C. F. Corp.

Standards for the Comfort-Conditioned Home call for full-thickness Fiberglas\* Insulation in walls and ceilings; full housepower wiring; perimeter insulation. (detailed standards on request.)

# 20 FEET LONG... WITHOUT A SINGLE SPLICE!



## THE MOST ATTRACTIVE HYDRONIC BASEBOARD ON THE MARKET!

Edwards "wall to wall" baseboard radiation is available up to 20 feet in length. Long length baseboard, introduced by Edwards, improves the appearance of the job, reduces expensive labor and eliminates the cost of splices. Available in five attractive finishes — chrome, woodgrain, coppertone, beige and white. Easy snap-on front cover. Made by the manufacturer of Edwards packaged hydronic boilers, motorized zone valves, chillers and cooling equipment.

WRITE FOR CATALOG R104



EDWARDS ENGINEERING CORPORATION / Dept. HH-5 • Pompton Plains, New Jersey  
Phone: (201) 835-2808

"Packaged Heating and Cooling"

ment levels in Pittsburgh have contributed to a drop. However, reliable analysts in Pennsylvania question any such drop as suggested by the homebuilder you quote—despite the large-scale unemployment in that state.

Increases or decreases in building have conformed to general business conditions in states and cities with anti-bias housing laws, just as they have in areas where no such laws exist. Builders know this too.

HOUSE & HOME's constructive approach to civil rights matters has set an impressive record. We are confident we may look for continued objective and fair reporting.

FRANCES LEVENSON, director  
National Committee Against Discrimination  
in Housing, New York City

• H&H unintentionally labeled anti-bias cases settled in New York City as cases investigated. But in the absence of any official survey of how many New York City Negroes are aware of the city's anti-discrimination law, H&H accepts as the best available evidence on the point the survey made by Staff Writer Hugh Wells of the Washington Star. As to the impact of state anti-bias laws, H&H reported both a building boom in Colorado and a building decline in Pennsylvania. In the eyes of the editors, quoting evidence on both sides of a controversial issue does not "albeit indirectly . . . suggest" that one point is more valid than the other.—ED.

### Credits due

H&H: Your article [Ten tips on selling the over-\$30,000 house, Mar.] . . . leaves a complete impression that Stephen D. Jeffery, AID, was the decorator for the Old Farm model homes and that the photographs show his work. On the contrary, Old Farm has been handled by the Craft Shop of Gaithersburg, Md. The Craft Shop has decorated model homes for us for quite a few years. It was their original idea to introduce antiques into our homes. All of the photographs on pages 130 and 131 show their decorating and their furniture.

MILTON E. KETTLER, vice president  
Kettler Brothers, builders  
Washington, D. C.

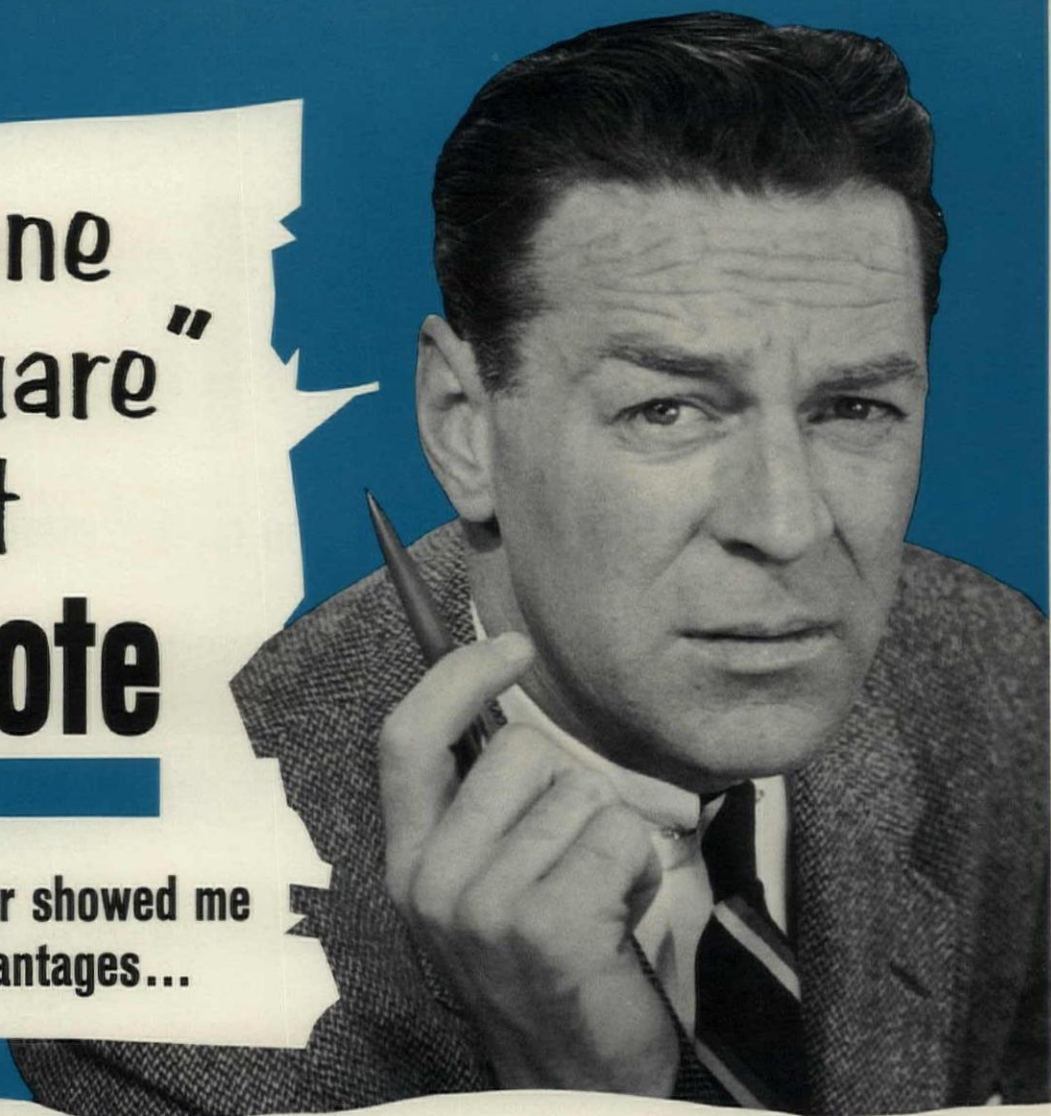
• Interior Designer Jeffery decorated the models at two other Kettler communities—Barcroft Woods and Montgomery Square, which opened March 23 to 2,200 visitors.—ED.

Subscription offices: HOUSE & HOME, 540 N. Michigan Ave., Chicago 11, Ill. Change of Address: Four weeks are required for the change. Please name magazine and furnish a label from a recent wrapper. If no label is available, please state as exactly as possible the address to which magazine has been sent. Changes cannot be made without old as well as new address. Editorial and advertising offices: Time & Life Building, Rockefeller Center, New York 20, N. Y. Address advertising correspondence to the advertising director and editorial correspondence to the managing editor. HOUSE & HOME will not be responsible for unsolicited manuscripts or illustrations submitted, and it will not return such material unless accompanied by postage.

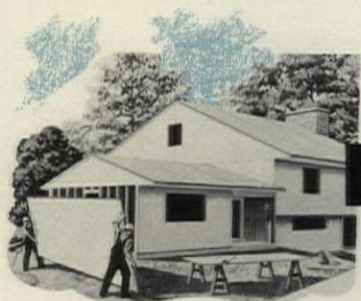
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# I was one "Big Square" about homasote

... 'til our Lumber Dealer showed me  
its all-around advantages...



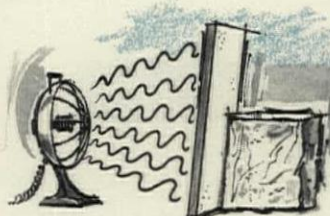
"My own bum information has been costing me money. 'Just another fibreboard' was how I used to think of Homasote—not much strength, not good enough for real quality building. Figured there must be some use for it but I never bothered to find out what. And then this new Lumber Dealer put me wise . . .



## WEATHERPROOF

"for sheathing, siding—

"Imagine! Homasote, I find, packs 33% to 56% more material than other insulating boards. It's 3 times stronger in official racking tests. F.H.A. approved, too. And weatherproof—100% okay for exterior work—and it can be stored outdoors without worry.



## INSULATING

"keeps cold and dampness  
out, heat in—

"Under all conditions—humid, windy or dry—Homasote maintains a *constant* insulating value. That's a built-in value more home buyers want to know about for real comfortable living—



## SOUND DEADENING

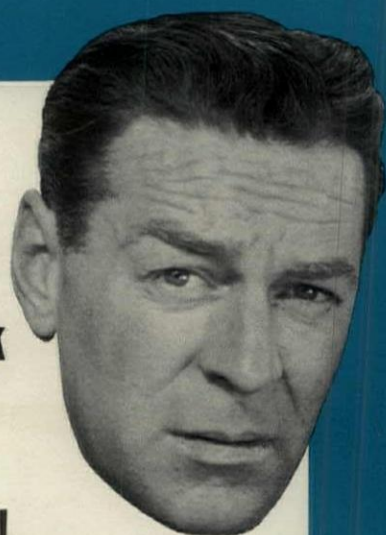
"for sub-floors, underlayment—

"How about that? The same identical Homasote gives you a quieter house, too. Homasote over joists and as an underlayment cuts down noise transmission, makes floors *feel* more comfortable, eliminates through-floor drafts—

"and there's still another side  
to HOMASOTE—" (see other side)

# homasote

is the  
one-stock  
board

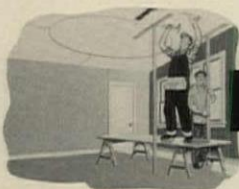


that's ***EASY to USE*** no matter what the job!



#### ONE APPLICATION TECHNIQUE

"That's all—no changing tools or methods. Your men can work right through from roof sheathing to sidewalls—to sub-floor and underlayment with one familiar product, one standard set of application steps—that makes a real difference in output!



#### FOR RE-MODELING WORK

"You can change over to alterations and modernizations and your Homasote advantages go right along. It's handy for new ceilings, under carpeting, for barricades, enclosures, temporary walks, form board, tool sheds, etc. Yes, even for expansion joint strips—there's scarcely any waste.



#### FOR COMMERCIAL AND INDUSTRIAL WORK

"No need to pass up this kind of construction—Homasote has what it takes for you to compete successfully here, too. Weatherproof, super-tough and insulating—in big sheet sizes up to 8' x 14'—that familiar Homasote board is ideal for warehouses, garages, shopping centers, industrial parks, temporary shelters, displays. You'll see, once you try it.

#### FOR GARDEN APARTMENTS, MOTELS



"Diversify as much as you like—

Homasote has proved its versatility on this kind of construction as well. Roof decking, soffits, siding . . . yes and *sound deadening*—as the sub-floor, or between floors, or as underlayment, or even on top of joists as the complete floor decking! It's great over crawl space.

#### FOR RETIREMENT HOMES, VACATION COTTAGES, A FRAMES



"Here's a market that Homasote

fits like a glove. Big sheet size for roofs, floors, walls plus big insulation and sound deadening advantages. It's easy to apply and easy to maintain. And it gives the buyer a lot more building for his money!"

Ask your Local Lumber Dealer for  
the Full Facts about Your  
Better Building Bonus with Homasote—  
or Write Dept. D-45

**HOMASOTE**  
COMPANY  
TRENTON 3, NEW JERSEY

**BARRETT**<sup>®</sup>  
**BUILDING MATERIALS**

Allied  
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# NEWS FOR BUILDERS!

**BARRETT OFFERS A BROAD LINE OF BUILDING MATERIALS BACKED  
BY PRODUCT SERVICE AND A COMPLETE MERCHANDISING PROGRAM**

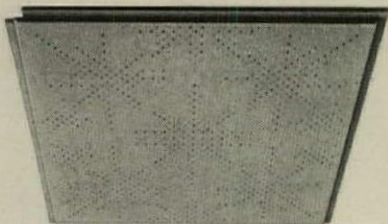


**BARRETT**<sup>®</sup>  
BUILDING MATERIALS

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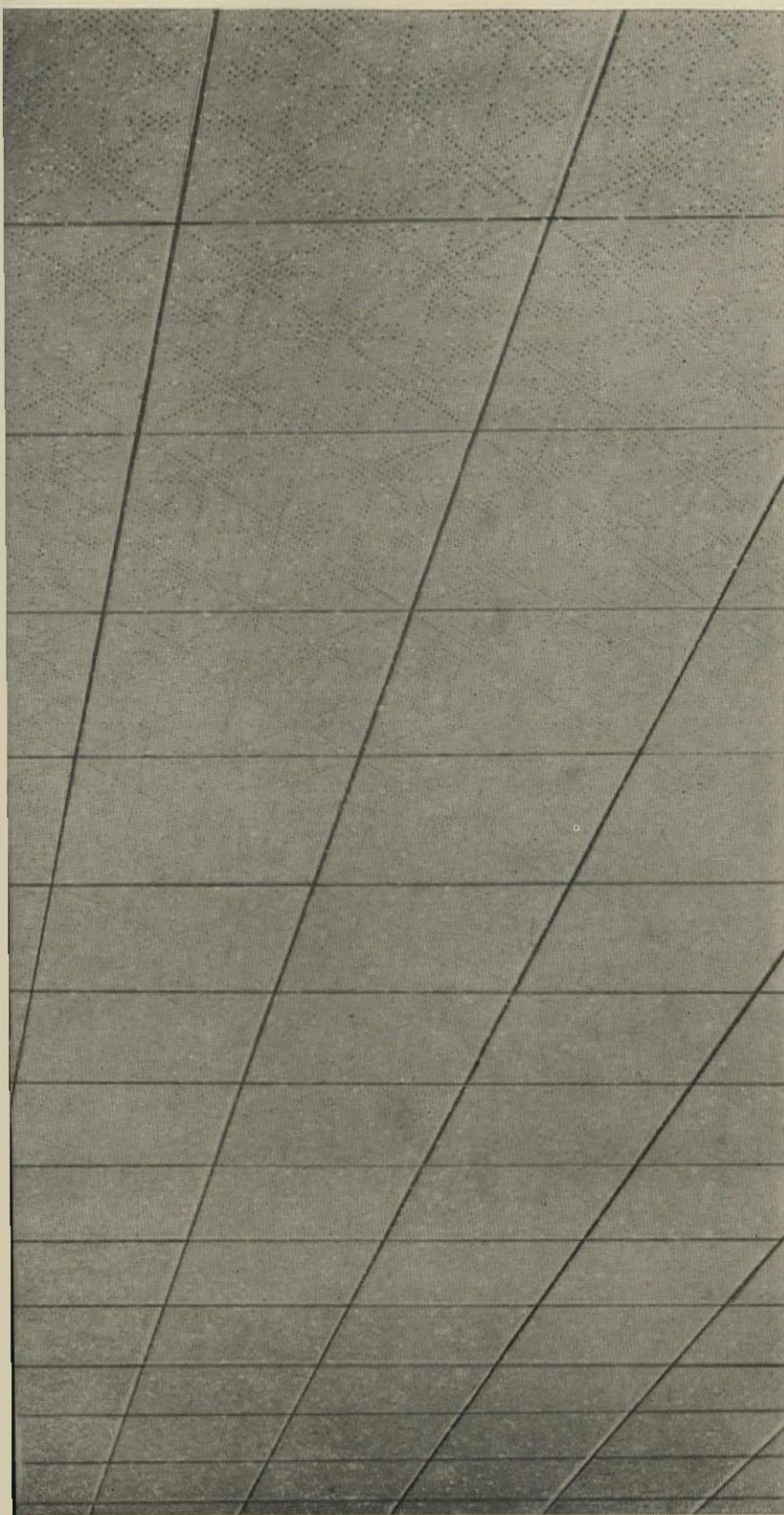
Add beauty to any room with Barrett's new Snowflake decorative acoustical tile that costs no more than plain acoustical tile.



## OFFER BUYERS THE PROFITABLE PLUS OF SOUND

In the months to come, more and more buyers will be investigating sound conditioning. Leading manufacturers and builders are employing the latest sound conditioning techniques and quieter equipment for inclusion in new homes. The Insulation Board Institute has scheduled a nationwide promotion on the theme DECORATE WITH QUIET, to inform prospective buyers of new material developments and current exploration in sound conditioning. Your salesmen can use the benefits of sound conditioning and turn this growing interest into profit by showing prospects homes finished with Barrett ceiling tile.





**BARRETT DELTA-STUD GYPSUM PARTITION SYSTEM CUTS ERECTION COSTS.** Here is the most versatile all-gypsum system available for the erection of lightweight commercial partitions. Completely adaptable to accommodate required fire ratings up to two hours, sound transmission classes up to 40 with wall thickness from 3" to 4½".



**A SHEATHING-SIDING COMBINATION THAT INSULATES AND GOES UP FAST!** Save \$40 to \$80 a house with Barrett nail-base Rigidwall sheathing, a product so dense you can apply shingles directly to it, so strong it needs no corner bracing. Maintenance-free Barrett asbestos cement siding comes in the widest range of colors, colors sealed in plastic to prevent fading. Available in more locations than from any other manufacturer.



**BARRETT SELF-SEALING 240 SHINGLES FOR AN ADDED SELLING FEATURE!** Offer home buyers longer lasting, maintenance-free roofing protection with these quality shingles. Virtually hurricane-proof, they cost no more to apply than other shingles.

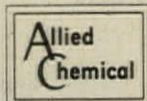



**VINYL BUILDING PANELS FOR PATIOS, CARPORTS AND BREEZEWAYS!** Here is a new, low-cost vinyl building panel for the fast erection of bright, light, colorful patios, breezeways and carports. Non-combustible, flexible, and available in new longer lengths, Barrett vinyl building panels weigh only 7½ ounces per square foot and can be handled easily on the job.



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Why use Barrett ceiling tile? For as little as \$33 extra per home, you can have the competitive advantage of offering home buyers sound conditioning in a bedroom, den or rumpus room. Easy to install, Barrett ceiling tile can be stapled or nailed directly to furring strips, or bonded to gypsum lath. With Barrett tile you eliminate the expense of ceiling board, taping and painting. Barrett's fast, on-time delivery ends costly on-job delays. Because of its extra strength, it requires no "kid glove" handling. For complete information contact your Barrett representative or write to us today.



**TURN PAGE** 

# BARRETT'S COORDINATED MERCHANDISING AIDS ARE DESIGNED TO MEET HOMEBUILDERS' SELLING NEEDS

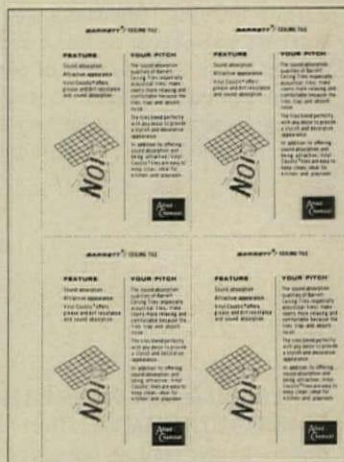
Here, for you from Barrett, are the ideas that received the highest award for merchandising materials in the 1962 NAHB "Ideas For Homebuilders' Contest"! All these valuable sales aids can be used with other manufacturers' materials to give you a completely coordinated program to help you sell your homes.

## PRODUCT DISPLAY



Individual boards featuring customer benefits that can be used with other manufacturers' product information. In addition, you can obtain complete plans for easy-to-build displays, plus custom headers for identifying your developments.

## SALESMAN "TIP" PAGES



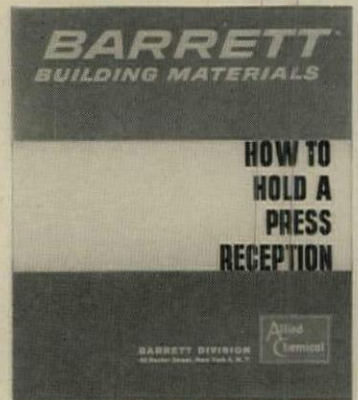
These pocket-size pages help your salesman learn more about the products used in your homes, help him answer customer questions and do a more effective selling job for you.

## HOMEOOWNER PRODUCT PAGES



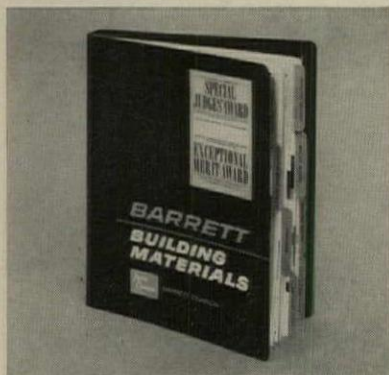
This material emphasizes the quality and benefits of the products used in the home and also gives valuable maintenance tips. These pages can be made into a buyer's manual and distributed to qualified prospects.

## PUBLICITY GUIDE



Complete information on how to hold a press reception and obtain the best publicity coverage on the opening of new developments.

## BARRETT'S AWARD WINNING CATALOG DESIGNED FOR HOMEBUILDERS



This valuable free catalog was designed to help homebuilders compare and select building materials more efficiently. It contains complete product information and specifications, building code information and the comparative sales advantages of various products used in new home construction.

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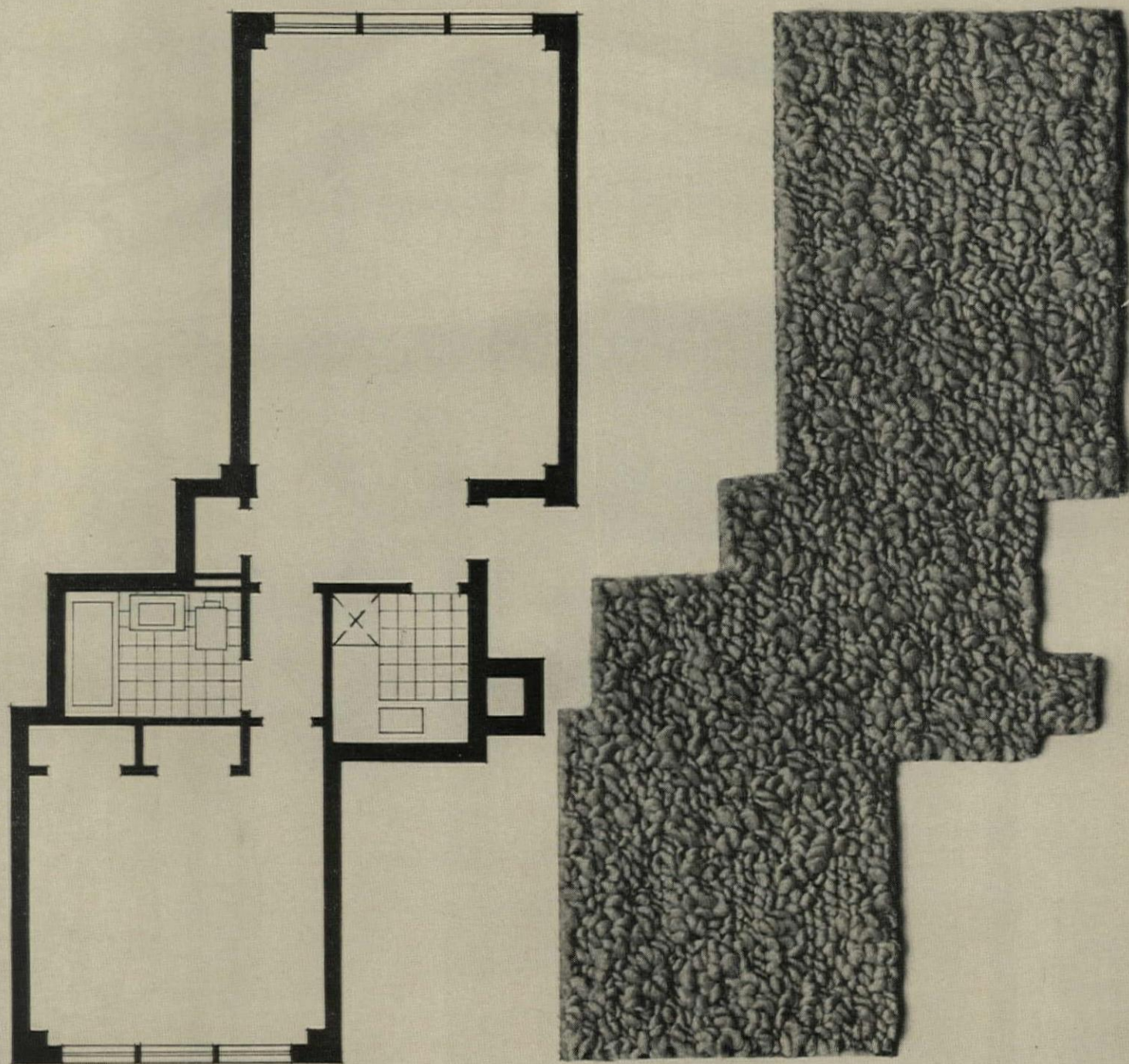


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Please have a representative call.  
(Dept. HH5)





## The best floor plan: carpeting of Caprolan nylon

It's easy for a woman to imagine her furniture and family in an apartment that's luxuriously carpeted, wall-to-wall.

That's why it's so much easier to rent apartments with carpeting of 100% Caprolan® nylon pile.

And even though carpeting of Caprolan makes any apartment look more expensive, it doesn't have to *be* more expensive.

Here's why: Instead of investing in finished flooring, just install carpeting of Caprolan nylon over plywood subflooring.

And why Caprolan?

Because people love the beauty of its deep-dyed colors. Because it cleans so easily that maintenance costs are lower. And because it's so rugged and long-wearing it'll take heavy traffic, lease after lease.

So for apartments that rent easily and command good prices, include the *lasting* beauty of Caprolan nylon in your floor plans.

Caprolan nylon—it's the soft touch no woman can resist!

Pride, Noxon, Painter, and Trend: just a few of the fine mills that make carpet of Caprolan nylon.



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THESE STEEL DOOR SYSTEMS HELP YOU BUILD



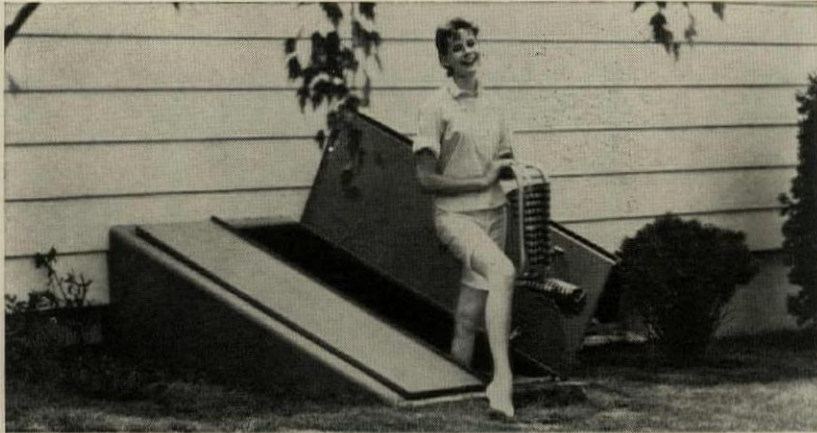
**STEEL DOOR WON'T WARP . . . REDUCES CALL-BACKS**

**1.** This steel door comes in 24 designs. It will go with any style home—modern or traditional. It installs in 20 minutes, has a solid sound and “feel” because it is lined with rigid polystyrene foam insulation, yet it weighs only  $\frac{1}{2}$  as much as conventional doors. It comes in a complete unit, primed and pre-hung in a weather-stripped frame. (Weather-stripping, incidentally, makes magnetic seal between metal door and metal frame for positive protection against drafts.)



# BETTER, MORE ECONOMICAL, EASIER-TO-SELL HOMES

You can open up new opportunities for labor-saving when you build with steel door systems. Closures made of steel go in plumb and square. They come ready to install, with a minimum of on-site fitting because they are dimensionally accurate and usually require no preparation for hardware. And they save for you a second way—by reducing call-back time. Because steel is strong and stable—does not warp, swell, shrink, or rot—door systems made from steel work right when you put them up, and keep right on working with little or no need for adjustment. You'll build better, more economical, easier-to-sell homes with steel door systems like these:



**2. Cellar door is convenient for builder.** This steel cellar door offers the builder easy, roomy access to the house during construction. It features weathertight flanges, easy-working door operators, heavy-duty concealed hinges, and overall rugged construction. Home buyers like the roomy access, too.



**3. Dress up rooms with steel folding doors.** These steel closet doors have floating action and close quietly at a touch. They come completely pre-assembled with all hardware, are quickly and easily installed, and are available in a complete range of styles and sizes.



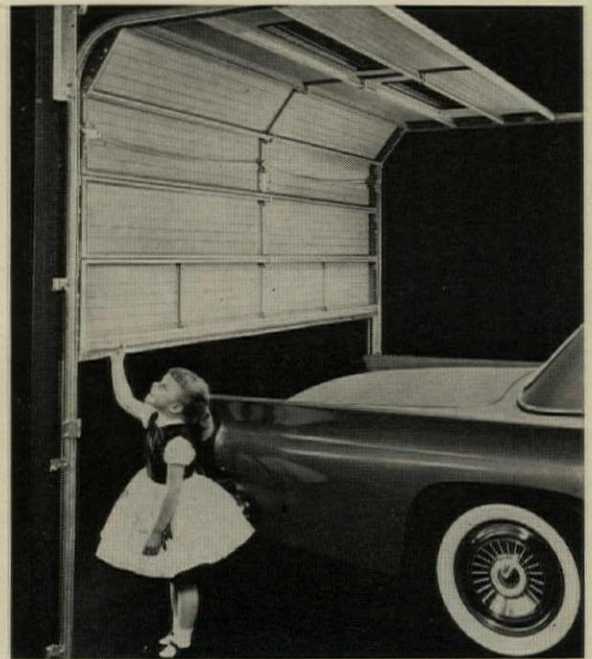
**4. Steel door frames adjust and align themselves.** Save up to 20% in installation time with these steel doorways. They go in plumb and square because they are self-aligning and self-adjusting. No mortising, no sanding, no hardware preparation.



**5. Folding doors save space, add beauty.** Braced with strong, rigid steel, these doors have a quality look, and are ideal for closets and wardrobes.



**6. Stainless steel threshold lasts longer.** This stainless steel threshold will keep its just-new appearance for years. 100% self-sealing to keep out drafts, rain, snow and insects, it installs quickly, needs no special caulking, and costs no more than others less durable and less efficient.



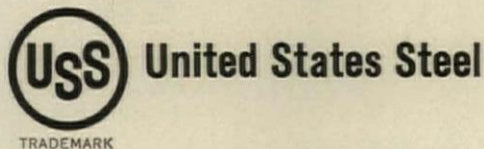
**7. Strong, lightweight steel garage door operates at finger's touch.** This steel garage door slides open quickly, easily and quietly. It is weather-stripped tightly for year-round protection in any weather, comes primed for quick on-site painting.

These are just a few examples of the steel building products that can save you time and money, reduce call-backs, and make your new homes easier to sell. For more information on steel products, just mail the coupon.

United States Steel Corporation, Room 6694, 525 William Penn Place, Pittsburgh 30, Pa.

Please send me more information on the steel building products shown here. I am particularly interested in (1) (2) (3) (4) (5) (6) (7)

Name \_\_\_\_\_  
 Company \_\_\_\_\_  
 Address \_\_\_\_\_  
 City \_\_\_\_\_ Zone \_\_\_\_\_ State \_\_\_\_\_





One of several types of Caradco windows available with *Thermopane* insulating glass

## You get so much more to sell with *Thermopane*<sup>®</sup> insulating glass (and profitably, even in \$18,000 homes)

We don't claim that *Thermopane* will actually sell your homes—but it will strongly influence buyers looking for important "extras". And what home buyer isn't these days?

The *Thermopane* name is famous . . . and it's etched right on the glass where your prospects can see it. *Thermopane* means year-round comfort . . . it means lower air-conditioning bills in summer, fuel

savings in winter . . . no storm windows to buy, put up, take down or wash.

More and more, too, home buyers like the idea of including the cost of insulating glass in their original mortgage. It's the easy way to pay for it . . . far easier than adding it later with out-of-pocket monthly payments.

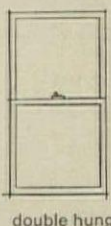
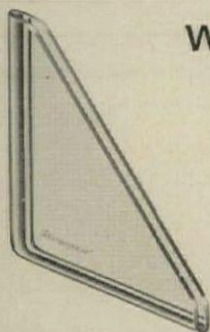
Are sash glazed with *Thermopane* too expensive for your homes? Check with

window manufacturers. Many builders of homes costing \$18,000 and even less are offering *Thermopane* as a basic feature, or as an option.

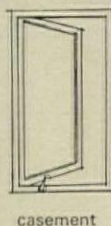
For full information on *Thermopane* insulating glass, including standard types and sizes of sash, write to L·O·F, 2053 Libbey·Owens·Ford Bldg., Toledo 2, O.

**Libbey·Owens·Ford**

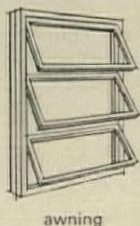
Where there's a window . . . there's a need for *Thermopane*



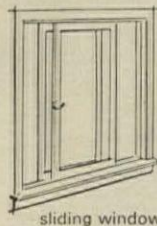
double hung



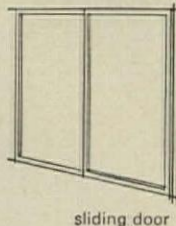
casement



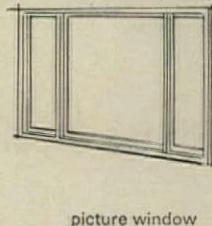
awning



sliding window



sliding door



picture window

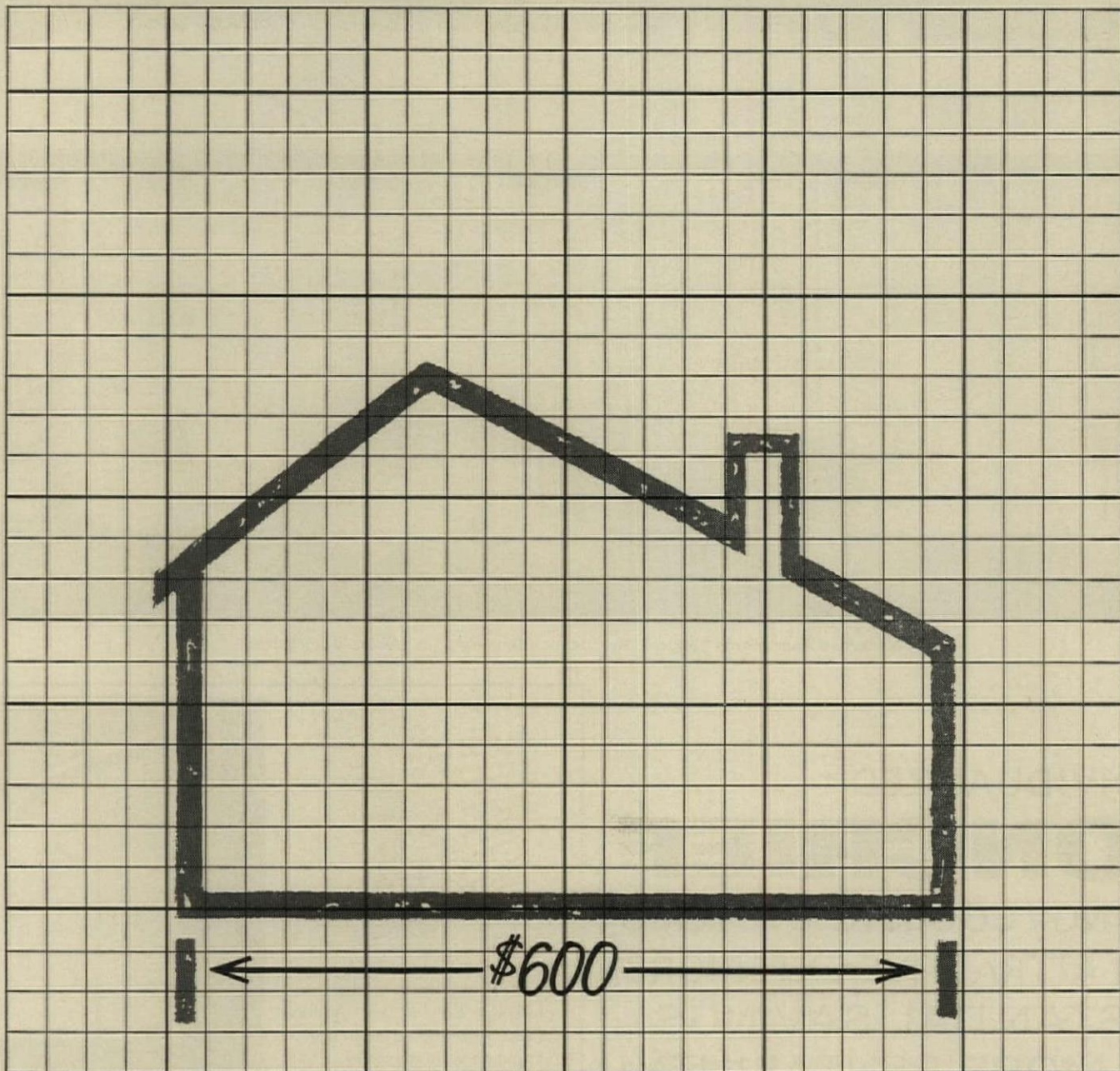
*Thermopane* is used by manufacturers of all types of quality windows, as well as sliding glass doors.

MADE IN U.S.A.



THE QUALITY MARK  
TO LOOK FOR

## What builders need, builders get from Chrysler Airtemp



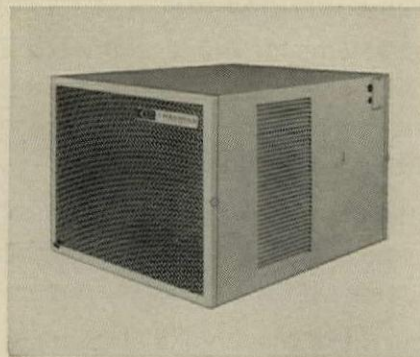
## WHOLE-HOUSE AIR CONDITIONING FOR LESS THAN \$600!

With Chrysler Airtemp's Model 1140, you can provide each new home you build with 33,000 BTUH of cooling capacity—enough to cool 2,200 square feet of living space—for less than an average fireplace costs!

This compact, low-cost unit was especially engineered by Chrysler to help you sell more homes faster. Useless weight, bulk and fancy frills are eliminated. Model 1140 can be used with any conventional forced warm air furnace located near an outside wall. The 1140 features permanently lubricated bearings, a 24-volt control panel, choice

of constant or automatic fan operation. It can be installed in an attic or crawl space, on a roof top or slab outside.

Chrysler Airtemp has also pioneered in gas and oil-fired furnaces for more than a quarter of a century. The complete line includes efficient, economical furnaces and air-conditioning equipment for every size and type of home. For full information, call your Chrysler Airtemp distributor—today! Or write to CHRYSLER CORPORATION, Airtemp Division, Department BU-63, Post Office Box 1037, Dayton 1, Ohio.

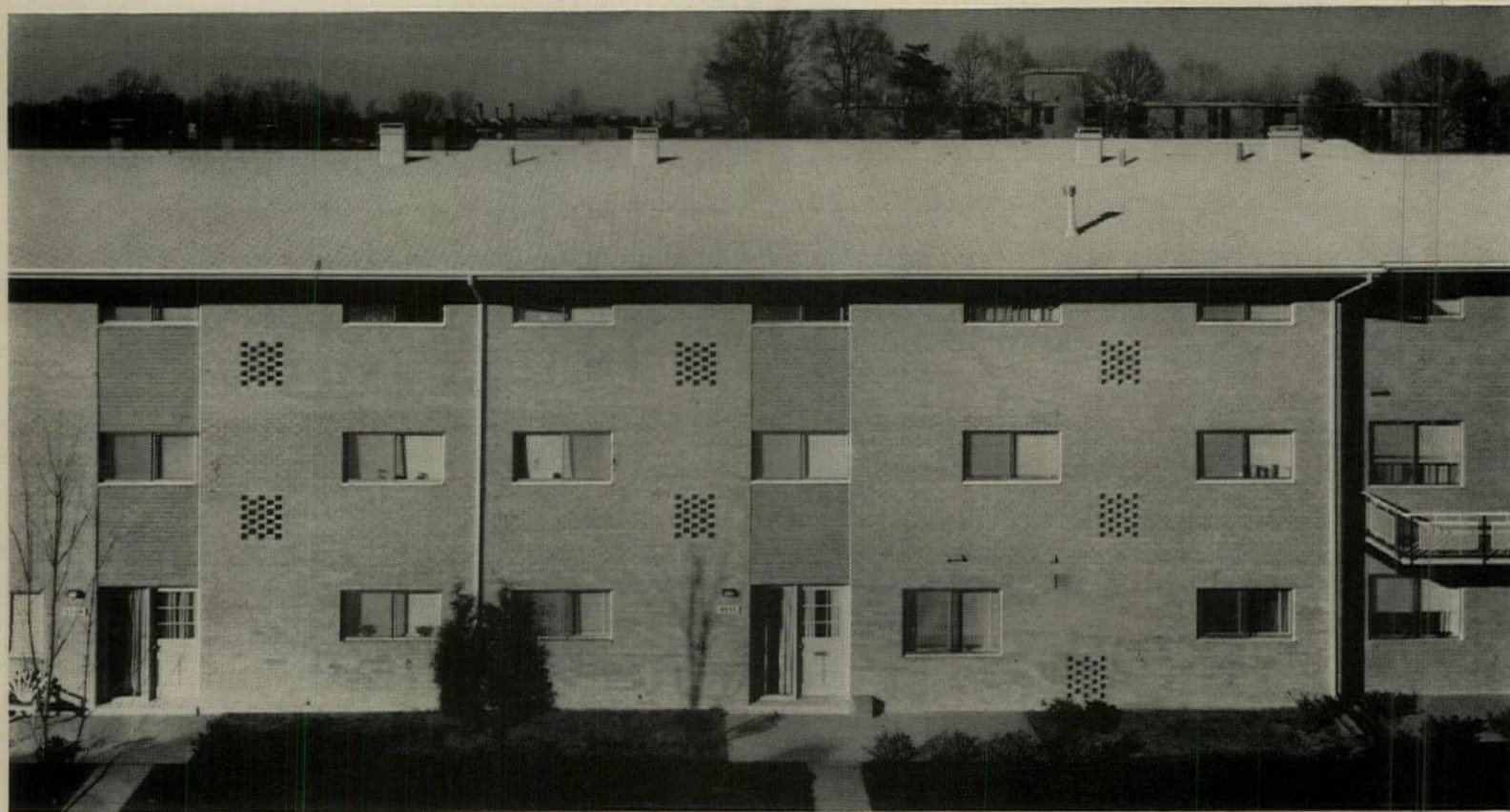


AIRTEMP DIVISION



CHRYSLER CORPORATION

ATTENTION, APARTMENT BUILDERS:



Attractive Apartments conceal Moncrief condensing units behind brick grilles.

...INDIVIDUALIZED  
**MONCRIEF**  
HEATING / COOLING SYSTEMS  
MEAN ATTRACTIVE EXTERIORS,  
SUBSTANTIAL SAVINGS...  
AND MORE RENTABILITY!

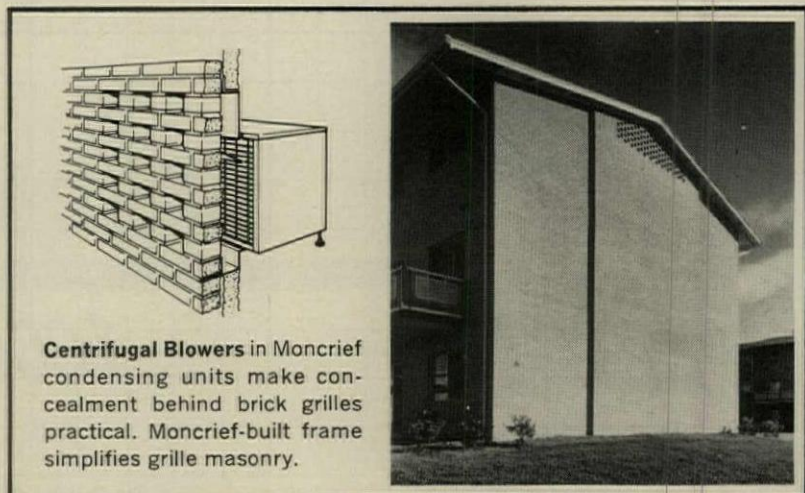
You can save as much as \$300 per suite, and get greater rentability when you specify Moncrief *individualized* heating/cooling systems for your apartments. Tenants prefer to select their own year 'round temperatures. There'll be lower maintenance costs, too, because no employee is required to operate these systems.

Moncrief offers local design service; a wide range of components to meet every apartment need; local Moncrief installation supervision; local Moncrief maintenance service.

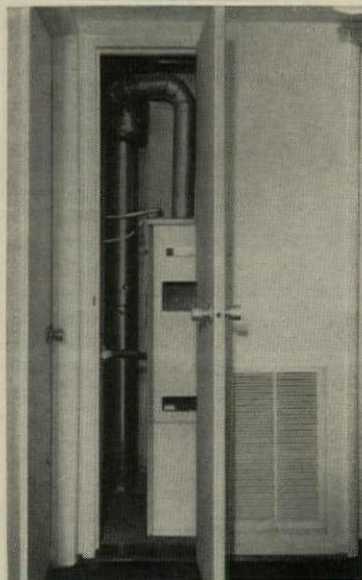
Contact your local Moncrief distributor when you plan your next apartment. Let him show you the Moncrief way to greater rentability at lower cost!

**MONCRIEF**

THE HENRY FURNACE COMPANY • MEDINA, OHIO

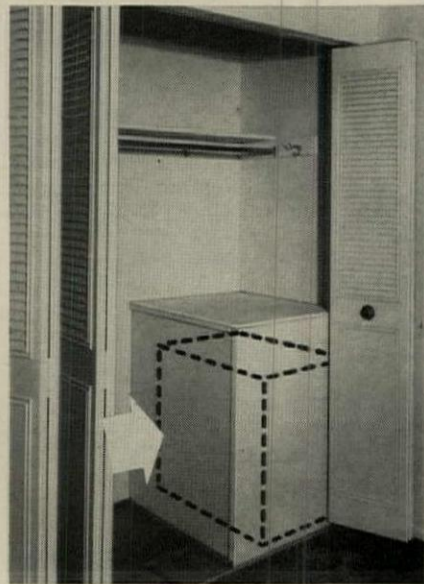


Centrifugal Blowers in Moncrief condensing units make concealment behind brick grilles practical. Moncrief-built frame simplifies grille masonry.



Compact Moncrief Heating/Cooling Components require as little as 2 square feet of floor space.

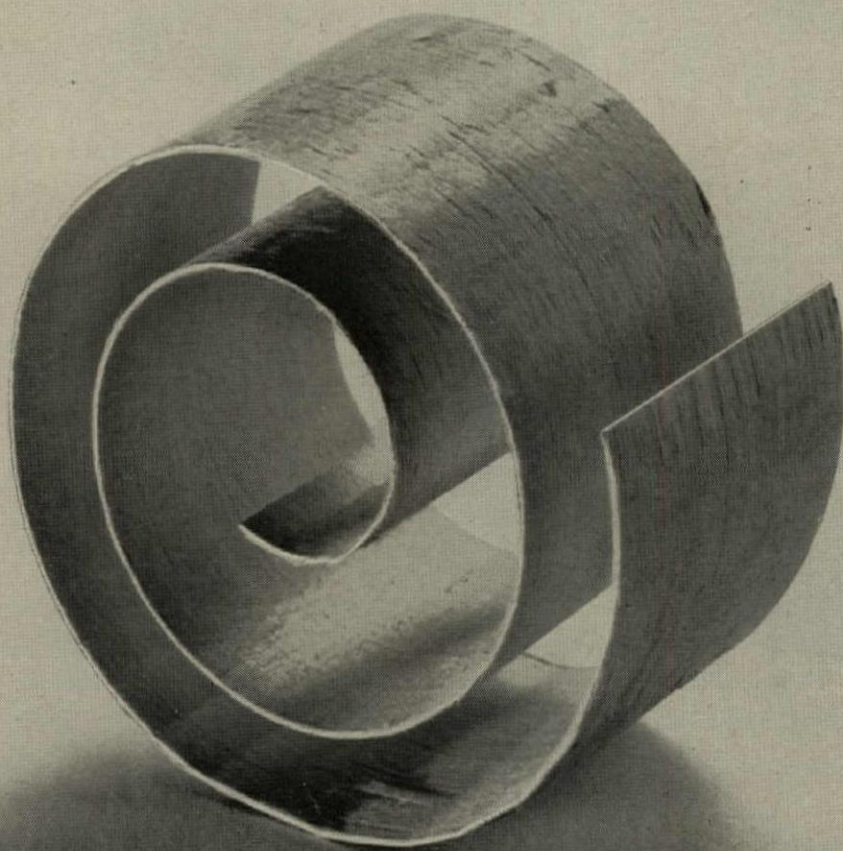
Through-the-wall Condensing Unit is hidden in apartment closet, covered with pressed fiber-board soundproofing.

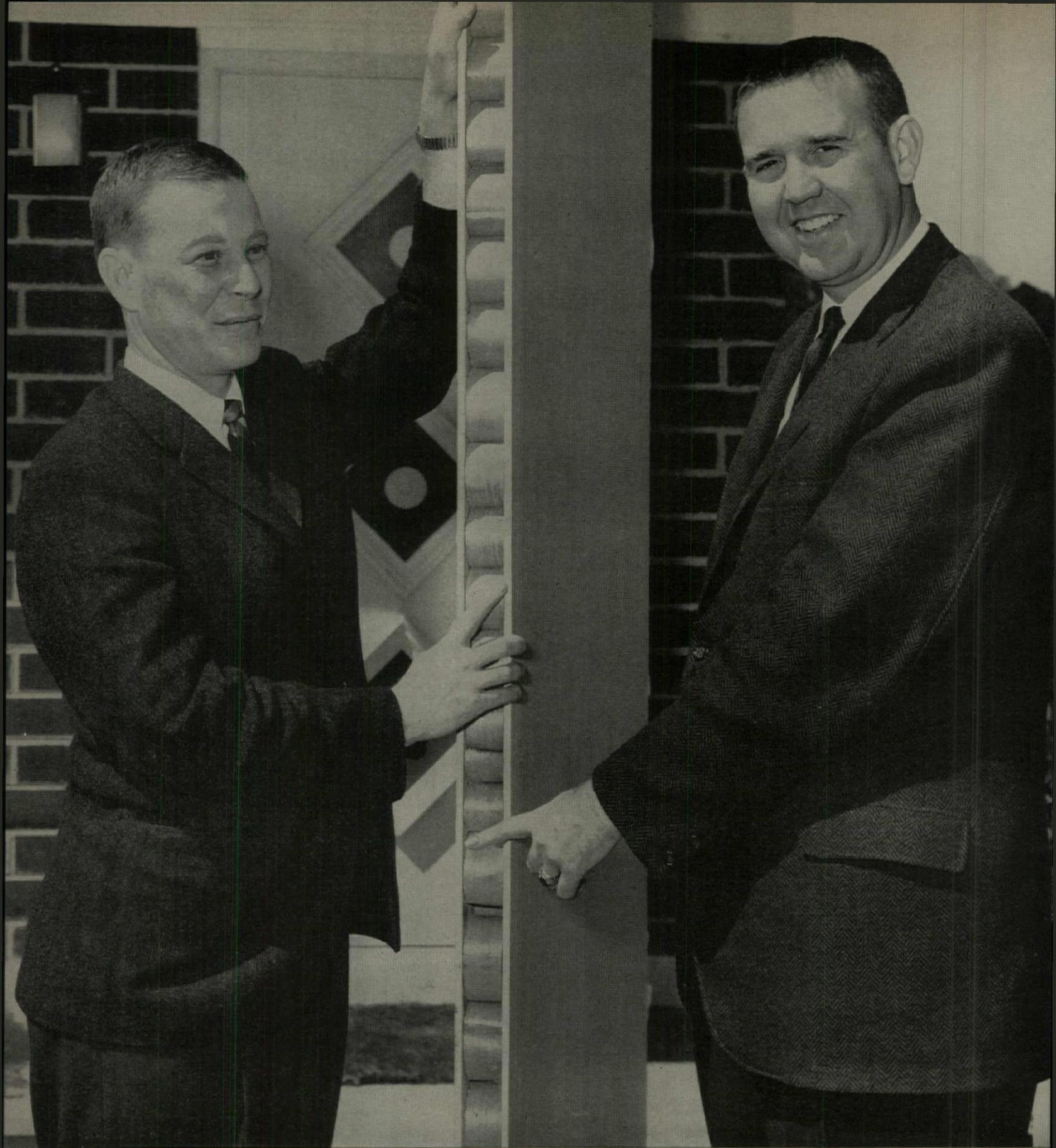




The Gold Bond difference:

**A precision-cut hardwood  
spiral that saves builders  
time and money**

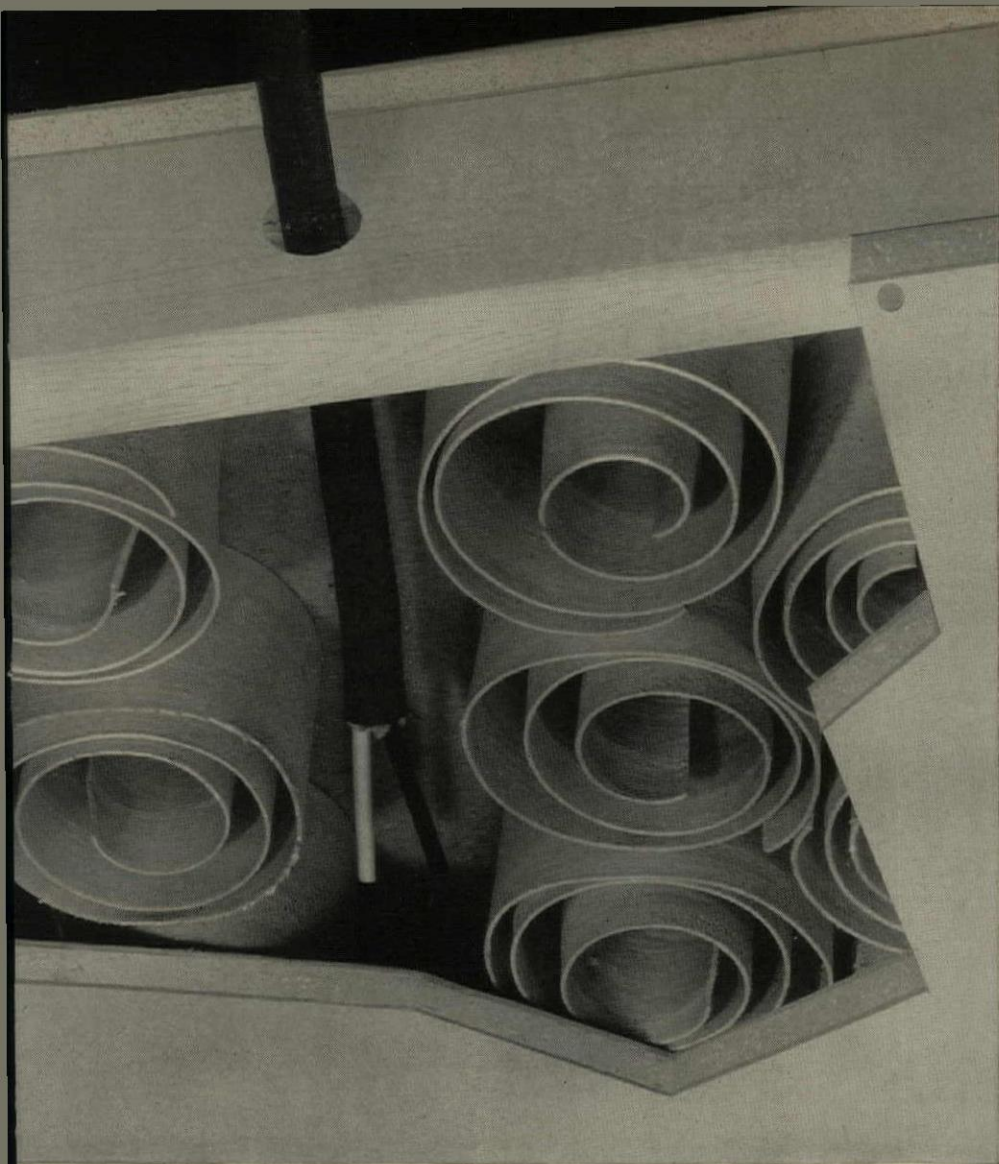




President William H. Walton (left) and Vice President Joseph D. Weed of Hercules, Inc., examine a Spiral-Core panel in front of one of their \$8,200 detached homes.

## **Spiral-Core helps Hercules, Inc., cut construction time, provide more living area**

"We're using Gold Bond Spiral-Core panels in the second story of our Town House project and in our single-family, detached dwellings in the \$8,000 to \$10,000 price range," says William H. Walton, President, Hercules, Inc., Jacksonville, Florida. "They speed construction, are easy to transport to second-story level, and are simple to erect without employing additional trades. And they waste less space than the



Photograph of cutaway section shows the wiring channel which is built into each Spiral-Core panel.



Hercules liked the ease of transporting panels to the second floor of their handsome Town House project.



Large 4' x 8' panels go up quickly and easily, with less nailing and fastening, and reduced erection time.

conventional type of stud wall, an important consideration in lower cost homes." Despite its space-saving thinness, Spiral-Core acts a foot thick. Thump it, the sound is solid. And it has strong impact resistance. The core of each lightweight, but sturdy, 4' x 8' panel is made of precision-cut hardwood spirals. Exterior surfaces are tough gypsum wall-board. Only 2<sup>3</sup>/<sub>8</sub>" thick, Spiral-Core partitions can save up

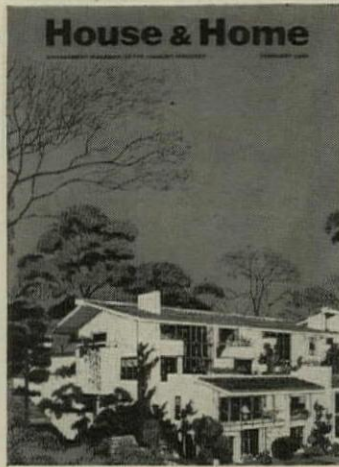
to 33 sq. ft. of floor space over conventional walls, in an average-size house. And erection time for all interior, non-bearing partitions is cut substantially. For samples and technical information, see your Gold Bond® building-supply dealer. Or write Dept. HH-53, National Gypsum Co., Buffalo 25, N. Y.

**Gold Bond materials and methods make the difference in modern building**



EVERYBODY  
WHOSE HELP YOU NEED

READS...



THE HOUSING INDUSTRY'S  
CENTRAL  
COMMUNICATION FORCE

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HOUSE & HOME is read by the architects, designers, decorators and draftsmen working on houses and apartments and related light construction.

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HOUSE & HOME is read by more builders of more houses than any so-called "builders-only" magazine—and they vote 3 to 1 that HOUSE & HOME is their first choice professional magazine.

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**House & Home** Management magazine of the housing industry

published by Time Inc., Rockefeller Center, New York 20, N. Y.

## Touch of Magic

See how this ordinary room achieves radiant new beauty with woodwork of Ponderosa Pine. Notice the touches of magic wrought below by an inviting Bay Window . . . well-proportioned Corner Cabinet . . . handsome Mouldings at ceiling and floor level . . . all accented by the 6-panel swinging door and louver-door Room Divider.

Whether you're building or buying a new home—remodeling or adding to your present one—put touches of magic in your investment with woodwork of Ponderosa Pine. Ask your architect, building materials dealer or builder.



**Rooms for Improvement?**  
*Millions of them!*

## WOODWORK of Ponderosa Pine



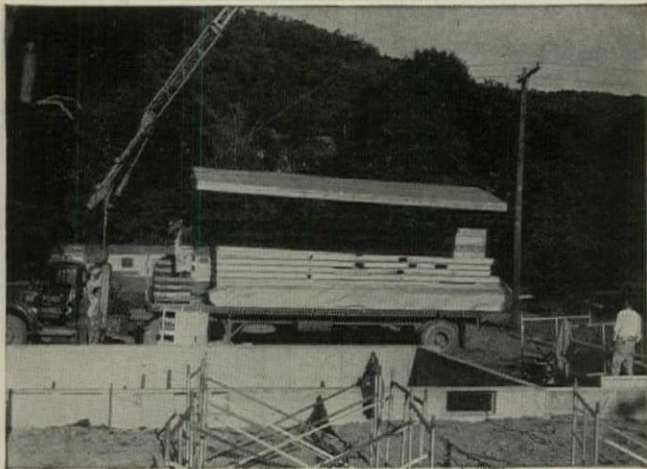
**NEW** Fully illustrated 16-page brochure illustrating more "TOUCH OF MAGIC" woodwork ideas for homes new and old. Send 25¢ in coin to Ponderosa Pine, Dept. HG-3, P.O. Box 498, Chicago 3, Illinois. **PONDEROSA PINE WOODWORK**  
An Association of Lumber Producers and Woodwork Manufacturers  
39 South La Salle Street, Chicago 3, Illinois

*This advertisement in full color appears in House & Garden, May; House Beautiful, June; House & Garden Building Guide, Better Homes & Garden Improvement Ideas and Home Modernizing Guide, August, 1963.*

● *Here's how* Ponderosa Pine Woodwork advertises to the gigantic home remodeling market and implants the *woodwork* idea with householders who have rooms that cry for a new look. Write for FREE copy, 16-page brochure, "Touch of Magic," Dept. HH-3.

## Ponderosa Pine WOODWORK

An association of Lumber Producers and Woodwork Manufacturers • 39 South La Salle Street, Chicago 3, Illinois



Floor Panels



Wall and Partition Panels



Ceiling Panels



Gable and Roof Panels

**BUILD FAST—BUILD EASY  
BUILD QUALITY  
AND VARIETY WITH**

# FORD

**FAST**, because you get a more completely fabricated house with more items factory assembled into larger sections.

**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 under-side of joists and insulation and rough wiring installed.

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

**EASY** because the sections are swung into place with a hydraulic crane that is mounted on one of the tractor-trailers that delivers the house.

**QUALITY** because Ford Homes are engineered for structural soundness and are built of top-grade, brand-name products.

**VARIETY** because Ford Homes are available in all styles including ranch, cape cod, split-level, split-foyer and two story.

*And FORD Homes are under roof in one day!*

Get your share of the quality market, with the complete Ford Quality Package. Write today!

**IVON R. FORD, INC.**  
McDonough, N. Y.

Dept. H.H.





Salesman for Lindsey & Co., Sacramento realty firm, shows a house built by Grenz Construction Co. Photo: McCurry

**Selling the merchant-built house: a 36-page report on . . .**

## **Today's best marketing and merchandising --and what it costs**

The pleasant young family above *may* buy a new house. If it does, it will take the best efforts of the salesman—and it will take a lot more.

For behind the salesman's efforts there must be more than sound product knowledge and skill at closing. There must be a good product—the kind of house the family needs, with most of the features it wants, at a price it can afford to pay. There must be a model-house display that not only shows off the house to best advantage, but projects an image of how pleasant life would be in the neighborhood.

Creating a product that this family will want means—long before any model goes on the drawing board—a shrewd analysis of the market. Persuading the family to come and see the house means skillful advertising and promotion. And making sure that enough prospects are converted into buyers means skillful sales management.

Successful St. Louis Builder Alfred H. Mayer sums it up: "You've got to do everything right. Marketing houses today requires a combination of good design, good value, good showmanship, and good selling."

HOUSE & HOME's editors traveled more than 15,000 miles and visited 20 major metropolitan markets to find—and study the operations—of today's fastest selling builders. If you study the next 36 pages, you will get an across-the-country look at what is selling, how the top builders know what to offer, how they present it, and how they sell it. And you'll learn how they do it at costs that make sense.

## Top builders' top sellers are bigger, more fully equipped, and better planned than ever before

The houses shown at the right and on the next four pages are the fastest selling models of 21 leading builders in 18 metropolitan markets. With a few notable exceptions, these bestsellers stand little chance of winning awards for exterior design excellence. Even so, they reflect much of the considerable change-for-the-better taking place in the design of single-family homes—changes in floor plans (detailed here) and in interior design and features (summarized here and on pages 138-141).

Most notable about these houses (and more than 50 other near-bestsellers reviewed by HOUSE & HOME's editors) is the value they offer the buying public. Their selling prices average \$12.46 per square foot of living space—a price that not only includes the lot on which the houses are built but an ever-growing list of built-in kitchen, laundry, and air-conditioning equipment.

HOUSE & HOME asked leading builders across the country to rank in order the items that are most influential in producing sales success. Their answers explain why the houses shown here clicked:

**1. Space.** Eight out of ten builders say space is the most important sales attraction. Significantly, the median size of these bestsellers is 1,780 sq. ft., over 600 sq. ft. bigger than the median size (1,416 sq. ft.) of FHA single-family detached houses. Where is the space used? A look at the plans of these bestsellers shows that bedrooms are getting bigger, and there are more of them (11 of the 21 houses have four to six bedrooms). The master bedroom, in particular, is getting more space—generally in an attractive dressing room. Some of the added space is going to kitchens, some for a separate dining room, and some to central-entry corridors.

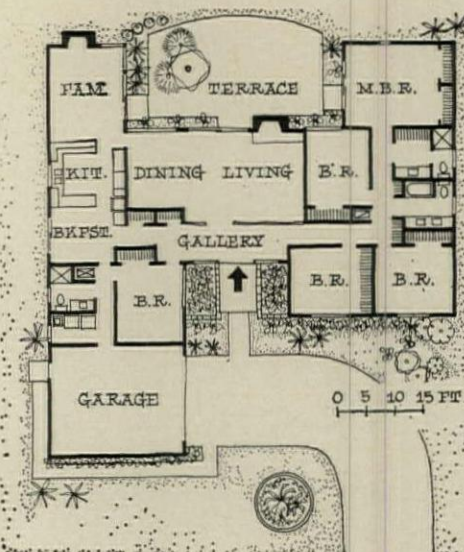
**2. Better floor planning.** Builders surveyed by HOUSE & HOME report that better traffic pattern—"utility of floor plan," "ease of circulation," "no traffic through the living room"—rates second on the list of features buyers are looking for. The 21 bestsellers shown here validate this: 18 have separate, central entries; two more have dead-ended living rooms that confine traffic to the entry end; only one plan forces traffic across the living room.

**3. Appliances.** All of the best selling builders are going beyond what they term the basic minimum in appliances (built-in or drop-in range and oven). Most now include dishwashers, garbage disposers, and vent fans as standard equipment. Many are including clothes washers and driers and refrigerators or refrigerator-freezers. Behind this move: competition of fully applanced apartments.

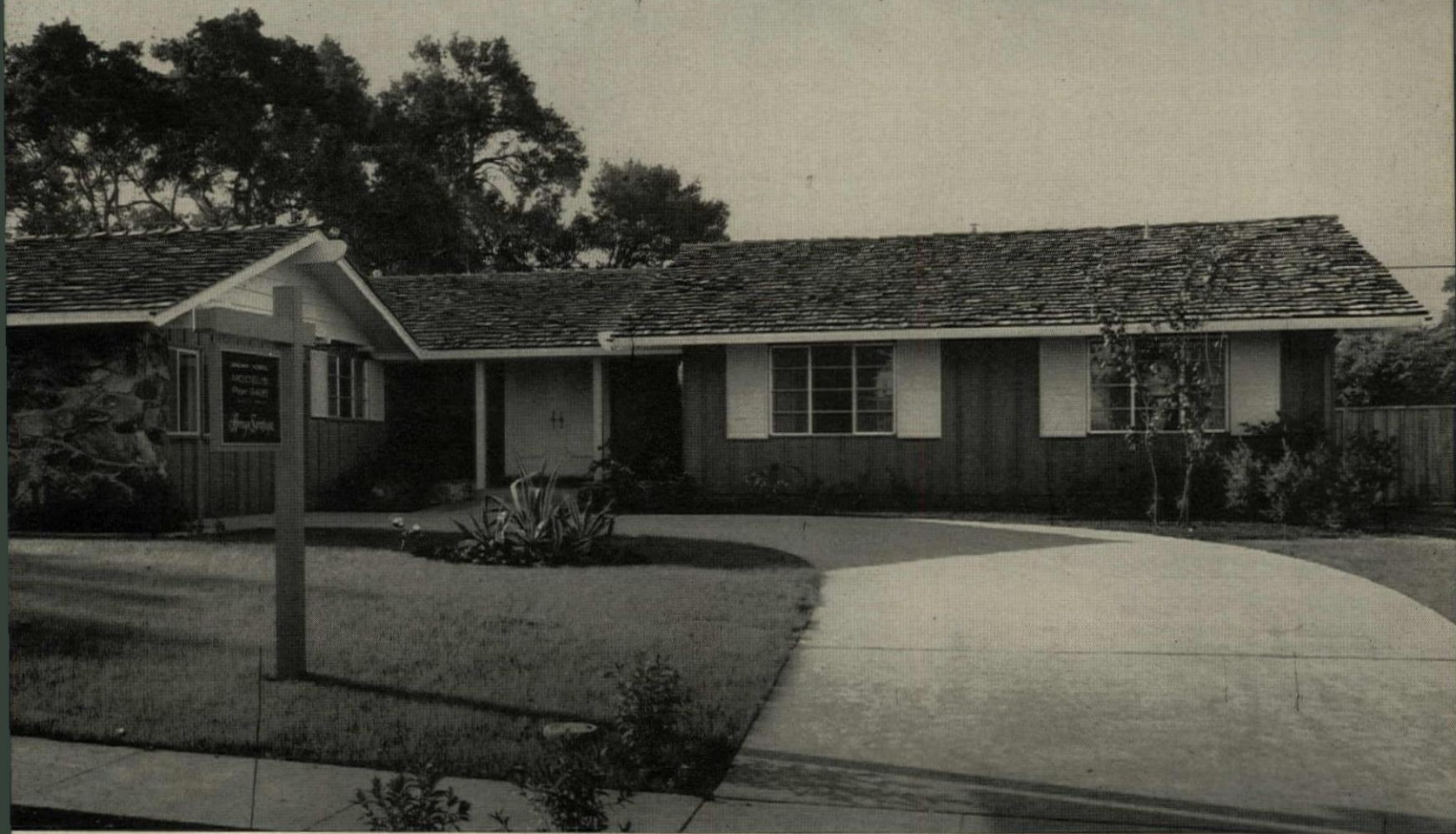
**4. Air conditioning.** Eight of the 21 models shown have air conditioning included in the sales prices. And all the rest are set up for easy installation of such equipment. Again, the chief reason is the apartment house boom. Says Houston Builder Glen Norwood: "We'll never get people out of air conditioned apartments if we don't air condition our houses." Does air conditioning help? "We sold 58 air-conditioned houses during a blizzard," reports Denver Builder Sam Primack.



**\$39,250 MODEL IN SARATOGA, CALIF.,** built by Mackay Homes, has 2,570 sq. ft. of living area. Its biggest appeal is space: The house has four bedrooms and two baths in the bedroom wing, plus another bedroom and bath next to the garage which can be a mother-in-law apartment or a maid's bedroom. The family room, living room, and master bedroom all face the rear patio and have sliding glass doors opening to it. The front entry is flanked by gardens outside and opens into a 24' gallery.





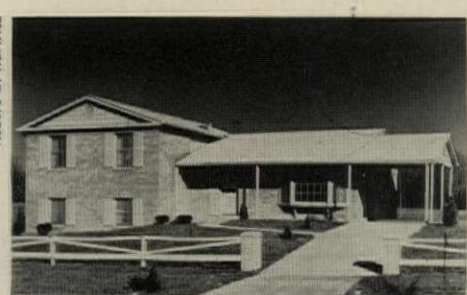


Ernest Braun



**\$27,600 MODEL IN SALT LAKE CITY** is built by Alan E. Brockbank. This is another big house: in 2,536 sq. ft. of living area it has six bedrooms and three baths, plus a large lower-level recreation room and an unfinished storage or hobby area. Double carport is included in the price.

Robert E. Hurwitz

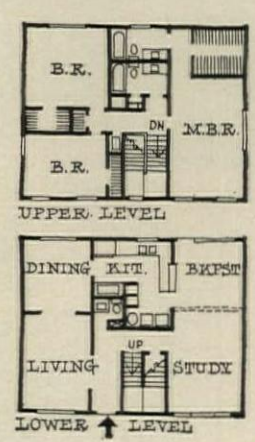
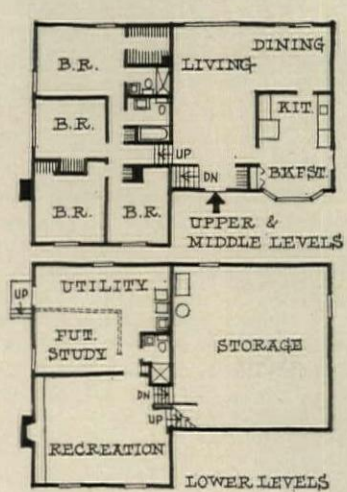
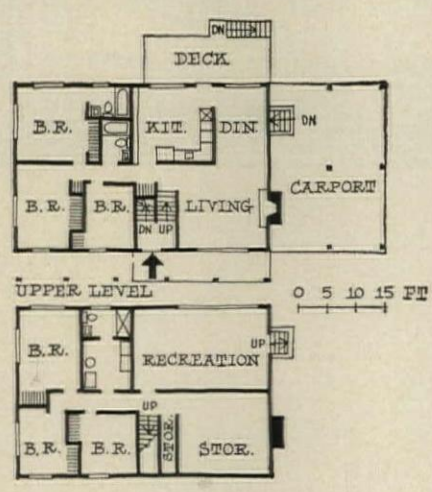


**\$26,990 MODEL IN SILVER SPRING, MD.,** built by Colt Development, has 1,920 sq. ft. of living space. It offers four bedrooms on the main floor, plus space for another bedroom, half bath, and recreation room in basement. Kitchen appliances include refrigerator.

H&H Staff



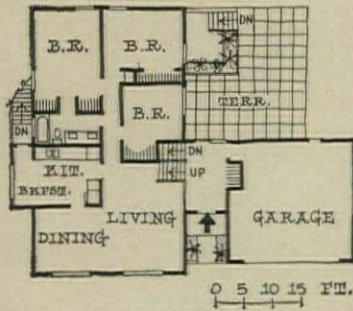
**\$24,900 MODEL IN NEW ORLEANS** by Berne & Co. offers 2,072 sq. ft. of living area. Two-story plan gives buyers ample floor space on a small lot—important since the land cost \$100 a front foot. House is air-conditioned, has all kitchen appliances and a two-car garage.





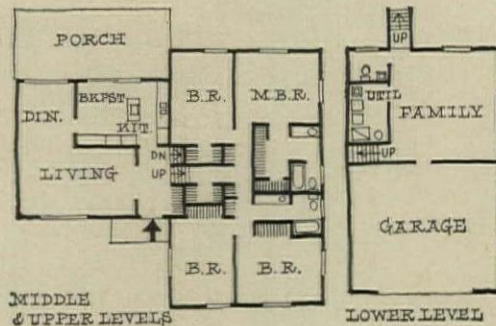
Pink & Manning

**\$22,700 MODEL IN ATLANTA** has three bedrooms and bath on upper level, second bath and space for three more bedrooms on lower level. Entry is at garage level. Two-car garage in photo has been converted into the sales office. House has 2,477 sq. ft. of area, is built by King-Williams.



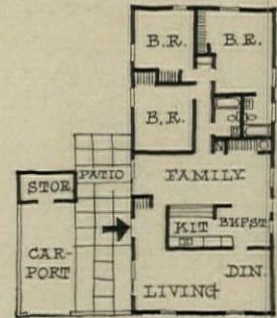
Milton Fanta

**\$29,530 MODEL IN LISLE, ILL.**, has 2,500 sq. ft. of space with four bedrooms, 2½ baths. Indoor features include master bath and dressing room and big kitchen; outdoor features are underground wiring and architect-designed landscaping package. Builders: Kepler, Clark & Krughoff Ltd.

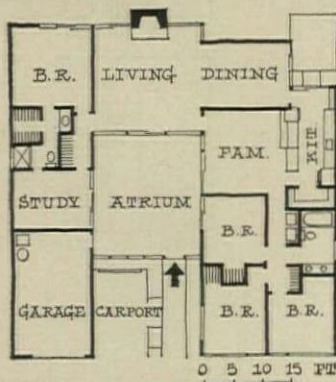
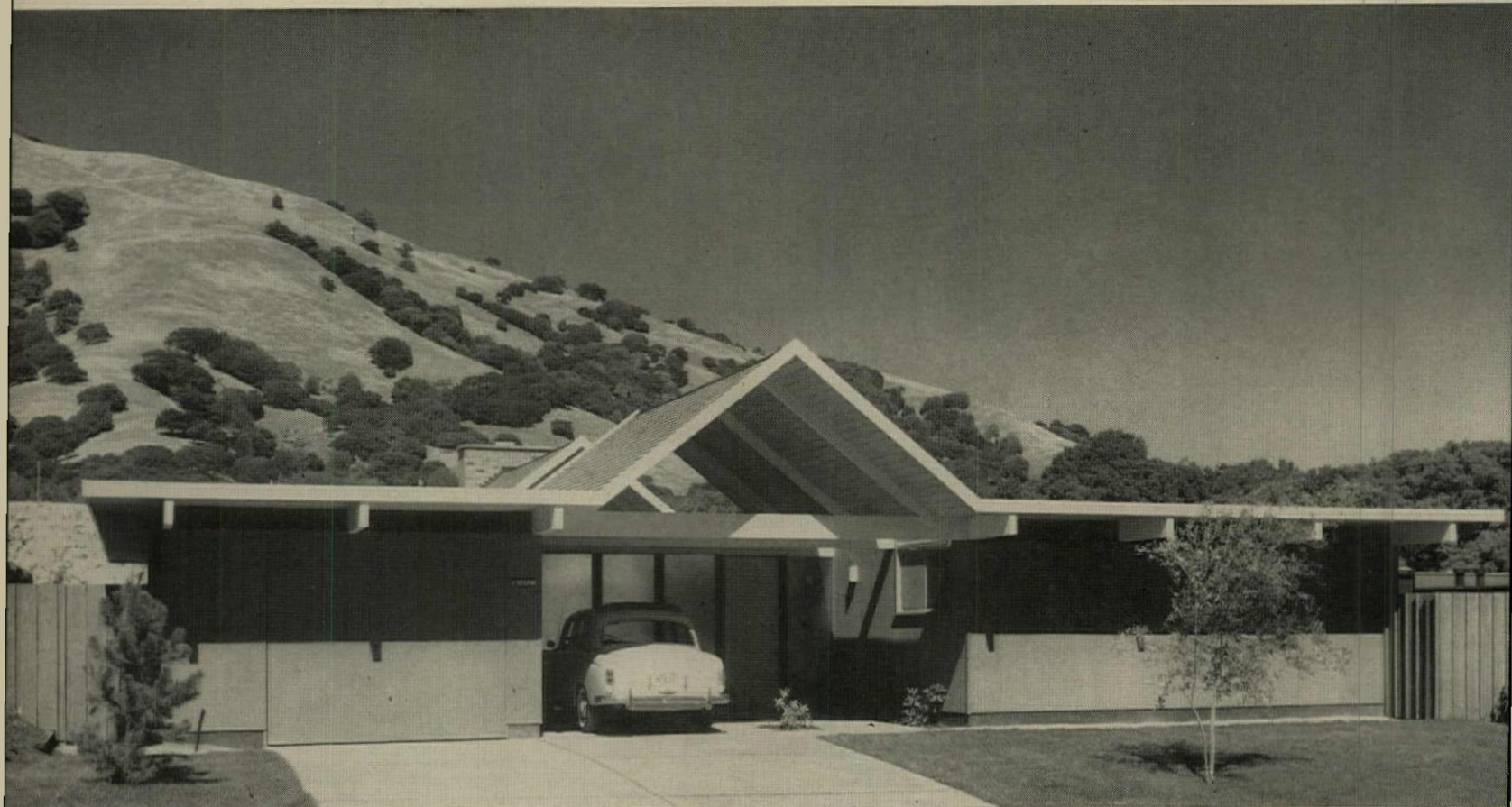


H&H staff

**\$22,525 MODEL IN NEW ORLEANS**, built by Mitchell Corp., has 1,600 sq. ft. of living area and air conditioning. Other sales features are an entrance patio between front door and carport and 26'-long family room. Kitchen, at center of living area, opens to family room.



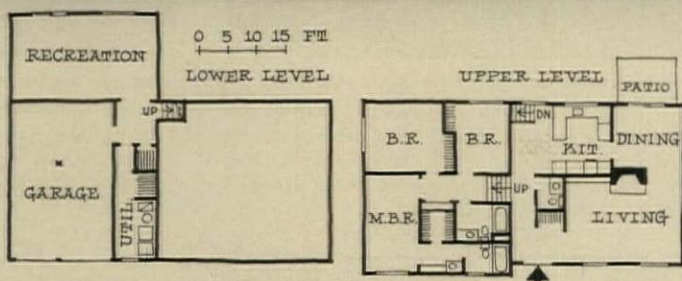
Ernest Braun



**\$30,000 MODEL IN MARIN COUNTY** is built by Eichler Homes, has 2,353 sq. ft. of area plus a garage and a carport. Most important feature is the central atrium open to the living room, family room, and study. The study is part of a master bedroom suite which also includes a dressing room and compartmented bath and is separate from the other bedrooms. The kitchen includes all appliances and its storage area has a large walk-in pantry (see p. 139).



Roger Dudley



**\$23,950 MODEL IN FIFE, WASH.**, built by United Homes, offers 1,790 sq. ft. of living area. Sales features: master bedroom suite with dressing room and walk-in closet, double entrance doors, and front porch. Price includes all kitchen appliances. House has 2½ baths including a compartmented master bath and a powder room off the front hall.



Charles R. Conley



Neil Sauer

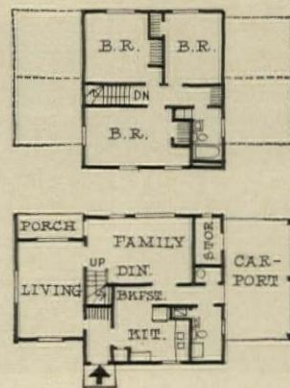
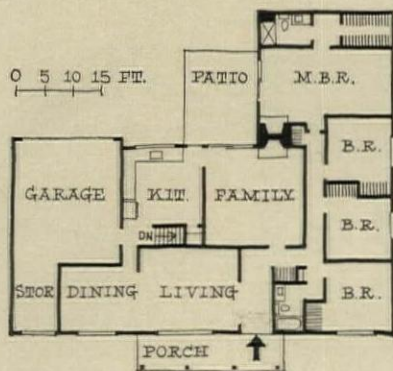
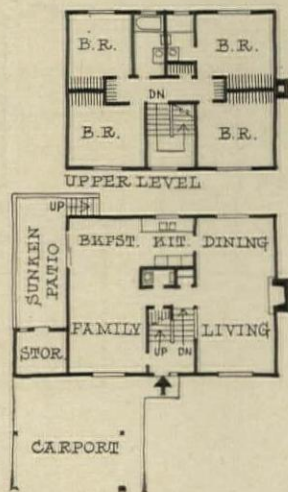
H&H staff



**\$19,900 MODEL IN TEMPE, ARIZ.** has 2,059 sq. ft. of living space, is one of very few split-entry models in Southwest. Upper level has four bedrooms and two baths; kitchen and living areas are in the cooler lower level. Popular feature: sunken terrace off family room. Builders: Knoell Bros.

**\$25,490 MODEL IN ST. LOUIS** has 2,091 sq. ft. of living area plus a full basement. The house has four bedrooms and two baths, including a master bedroom suite with dressing room, walk-in closet, and fireplace (see p. 141). Builder: Alfred H. Mayer Co.

**\$13,950 MODEL IN MEMPHIS** has 1,420 sq. ft. of floor space. Builders Hewlitt-Hunt sold 13 houses in ten days, partly because the house offers a lot of space for the money (less than \$10 a sq. ft.) and partly because it was the first two-story house at this price in Memphis.

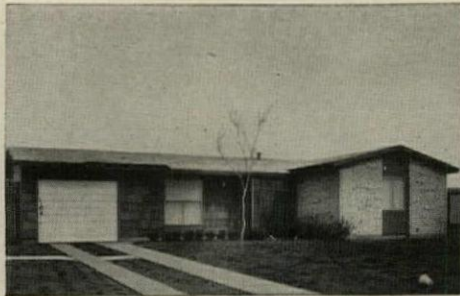


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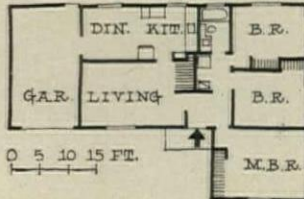
Gerard Healey

**\$14,350 MODEL IN LAKEWOOD, N.J.** has 1,066 sq. ft. of living area plus a full basement. Kitchen has all appliances, and a washer and dryer are included in price. Garage, a new addition to model this year, added only \$410 to sales price. Builder: Robilt Inc.



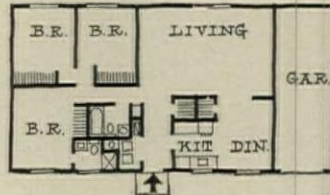
Zintgraf

**\$10,850 MODEL IN SAN ANTONIO** has 990 sq. ft. of living area. Price is the biggest sales feature of this Quincy Lee model. Buyers like the L-shaped plan, extra brick on walls, and enclosed garage—items not usually found in houses of this price range in the area.



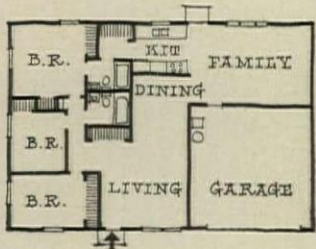
H&H Staff

**\$14,995 MODEL IN NEW ORLEANS**, built by Dover Construction, has 1,182 sq. ft. of living space plus an attached garage. Buyers like the big (22'x22') living room and separate dining area, but the big sales feature is price, which the builders say is 15% below the local market.



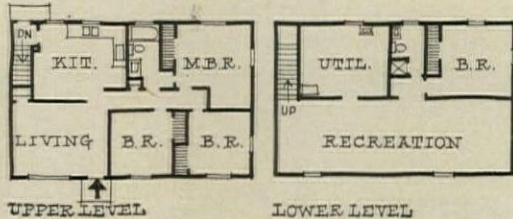
William Tobias

**\$16,900 MODEL IN INDIANAPOLIS** by Fred Falender has a 1,385 sq. ft. living area plus a 440 sq. ft. garage. Full line of kitchen appliances includes a refrigerator. Master bedroom has two closets. Builder Falender has sold 51 of these houses in the last 14 months.



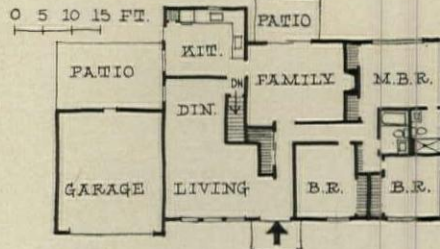
Guy Burgess

**\$13,900 MODEL IN DENVER** by Perl-Mack has 1,013 sq. ft. of living area plus a basement that includes a finished 39'x12' recreation room, another 12'x12' finished room, and a full bath. Other features include air conditioning and a chain-link fence enclosing the back yard.



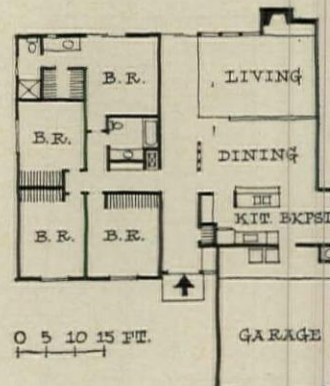
Hutchinson

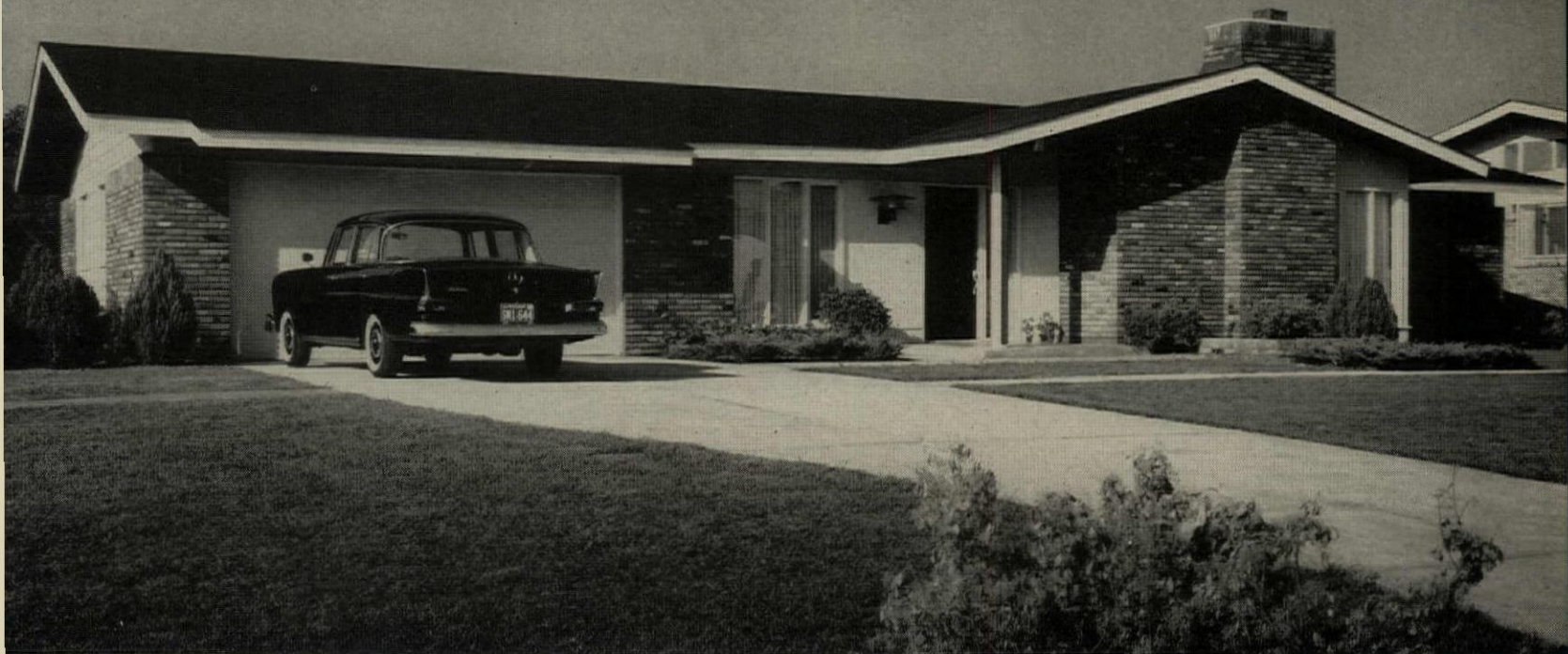
**\$22,890 MODEL IN ST. LOUIS** is air conditioned and has a fully equipped kitchen. It offers a separate dining room, double-doored front entrance, two patios, and a two-car garage. House has 1,546 sq. ft. of living area. Builder: Kodner Construction Co.



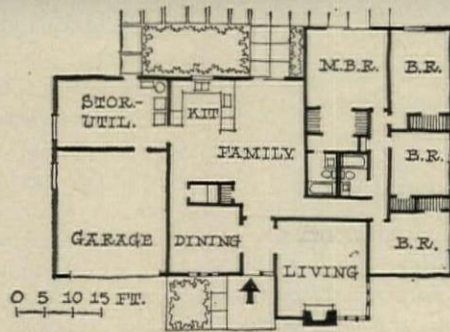
Fred Farish

**\$24,950 MODEL IN WESTMINSTER, CALIF.**, has a center hall the full depth of the house. This creates a feeling of space and zones living and sleeping areas. Kitchen has all appliances including mixing center and ultra-violet deodorizer. The 1,843-sq.-ft. house is built by Alco-Pacific.





Bob Hawks



**\$25,490 MODEL IN ST. LOUIS** is built by Fred Kemp, has 1,861 sq. ft. of living area plus an additional 225 sq. ft. of unfinished but heated area for storage or a workshop behind the garage. Biggest sales features are the dead-end living room and the 12'x22' family room, which are separated from each other by the front entry hall. House has four bedrooms and two baths, and the master bedroom has a dressing room with two closets. Kitchen has a full line of appliances.



**\$14,775 MODEL IN JACKSONVILLE** has 1,165 sq. ft. of living space, and the price includes a covered rear patio and a 182-sq. ft. screened porch which is closed off from the street by a decorative masonry wall. House has three bedrooms and two baths. Builder: Pearce-Uible.

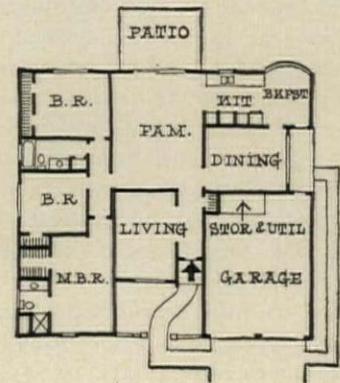
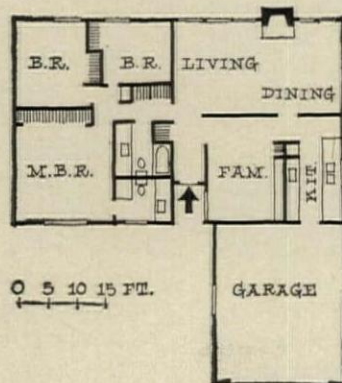
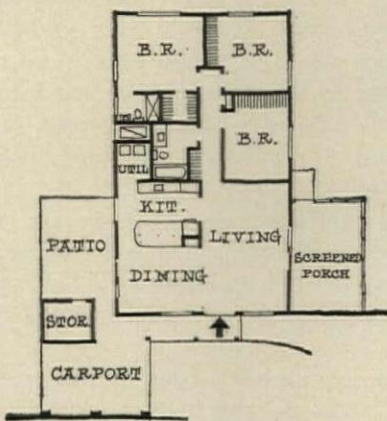


**\$20,400 MODEL IN PALO ALTO** has 1,420 sq. ft. of area and a fully equipped kitchen. Big sales features are glamorous baths and the big master bedroom. The builder, American Housing Guild, has found these features so successful that it plans to enlarge bedrooms and baths in future models.



Stilwedel

**\$18,950 MODEL IN HOUSTON** is built by Norwood, has 1,674 sq. ft. of living area. Price includes air conditioning, nylon carpeting throughout, luminous ceilings in kitchens and baths, and completely equipped kitchen. The cathedral ceiling in living room is a major attraction.



## Market research: it can boost sales a lot without costing a lot

In today's cut-throat market, only a madcap builder would risk a major project in a new area without first getting a good economic picture of the market; finding out what land is available and where it fits the market, and what kind and price of housing is being built and sold by other builders; and studying future projections of population and employment. Indeed, the smart builder gets all the information he can to guide him in building the right houses in the right location.

Market surveys of this scope are usually handled by professional research firms (see "Ten tips on selling the over \$30,000 house," H&H, Mar.). They will be exhaustive, excellent—and relatively expensive. The minimum cost is generally \$750 a week and it can swell as high as \$100,000 for a really big project. (A list of some top-level professional researchers appears on the opposite page.)

### A builder on familiar ground can do his own research

When a builder opens a new subdivision in a familiar market area, what he needs is not basic market information (he knows that), but facts like which of his models are selling best, how could they be changed to appeal to more buyers, and what part of town are most of his buyers coming from.

Most of this information is right in his own files, his bankers' files, or is available from previous buyers. He and his staff are perfectly competent to evaluate it. "And the cost," as President Philip W. Moore of First Research Corp. puts it, "can be about as much as a coat of paint for two or three rooms."

*Here are two case histories of builders who are effectively using this kind of do-it-yourself research.*

### Do-it-yourself case history 1: Contemporary Homes

This big St. Louis builder opened its new Robinwood West subdivision in a part of town where it had never built before. So the company picked a wide price range (\$19,000 to \$29,000), picked the best parcel of land it could find in relation to schools, shopping, churches, and employment areas.

"We knew the over-all St. Louis market pretty well," says Vice President Raymond Bustamante, "so we were sure that our designs and our prices weren't too far out of the ball park. But we didn't know the details—and it's the details that make the difference between a so-so project and a fast-selling one."

To get these details, Bustamante set up a continuous survey system to analyze buyers who moved into Robinwood West: He found who they were, how old they were, where they worked, what their financial situation was, where they had lived before, and what houses they were buying in Robinwood. His sources of the information: the banks that handled the mortgages and Contemporary's own sales records. These records were easily available so the cost of the survey was low. "To get it started took a week or two of my time and a secretary," says Busta-

mante. "Keeping it up to date is virtually an odd-moment job."

*Contemporary Homes' do-it-yourself survey produced constantly improved sales for Robinwood West.* Two slow-selling models were dropped and replaced with models that fitted the sales pattern shown by the survey—and which sold much better. Another slow-selling model was redesigned into a best seller. Salesmen have more information to work from and are working more efficiently. And advertising has been concentrated in areas where it gets the most results. Survey results were used in four ways:

- **Financing:** "In effect," says Bustamante, "we got a lot of ammunition for our dealings with our mortgage lenders." The survey showed, for example, that 59% of buyers' loans were FHA, and that the average FHA buyer paid twice the minimum down payment. The average conventional buyer put down \$8,000, and his loan was only 63%. Six percent of the buyers paid all cash for their houses, and only 1% took out VA mortgages.

Result: Contemporary could show that its buyers were unusually sound risks, and it has had no trouble with financing.

- **Sales information:** "The more facts a salesman has," says Bustamante, "the better he can concentrate on good prospects and the fewer possibilities he will pass up." For instance:

The survey showed that the average age of buyers was 34.7 years; but the spread was from 24 years to 71 years. So Contemporary's salesmen don't ignore a buyer because he's too young or too old. "If he can walk through the door," says Bustamante, "he's a real prospect."

The survey showed that the average buyer income was about \$10,000; but the spread was from \$3,700 to \$26,000. Contemporary's salesmen used to say that if a prospect wasn't making over \$10,000, he couldn't buy a house in Robinwood; so they didn't spend any time with him. Now they know a low-income prospect may have \$20,000 in the bank, so they get his complete financial picture before giving up on him.

The survey showed that 41% of all buyers were sales executives, advertising executives, or engineers. "Now," says Bustamante, "when one of these walks in, the salesman knows he has probably struck gold."

The survey showed that 78% of all sales were of houses \$24,000 and below. So while salesmen still show the higher-priced houses, they know that most prospects will buy lower, and they don't waste as much time trying to drag them through the higher-priced models.

- **Advertising:** "When we found out who our buyers were and where they came from," says Bustamante, "we were able to concentrate our advertising more effectively." For example:

The survey showed that 35% of buyers came from out of town. Most were transfers, so Contemporary worked harder on contacting big companies in the area (and is currently studying the possibility of advertising in other cities where these companies have branches or home offices).

The survey showed that in many cases, neighbors in Robinwood West had also been neighbors in their previous locations. This showed that referrals were an important sales tool, so Contemporary has since beefed up its repair, maintenance, and post-sales selling operations.

The survey showed more than half of buyers from suburban St. Louis and only 7% from the city itself. So instead of in-

creasing advertising in metropolitan papers, Contemporary put more in smaller local papers (which have cheaper rates—but usually higher rates per thousand readers). And when the survey found one area that had produced an unusual concentration of buyers, Contemporary passed out handbills there. “These have been very effective,” says Bustamante, “especially in apartments.”

• **House design:** At the end of 1961, the survey showed, 41% of Robinwood's buyers were second-time buyers; today the figure is up to 60%. “This has led us to put increased emphasis on quality,” says Bustamante. “Our buyers have been through the mill and they know what they want.”

The survey also has had heavy impact on what models Contemporary offers. Bustamante determines the sales record of a model by comparing the number sold with how long it has been on the market. For example, the best seller sold at the rate of one every six days, the worst at the rate of one every 27 days. “The poorest model turned out to be the lowest-priced model,” says Bustamante. “Even the lowest-income buyers didn't like it. So we closed it out. The next lowest-priced model also did poorly. We made design changes in this one and put it back on the market. Now, it's one of our most popular models.”

The survey showed that the highest-priced house was not being bought by people with the highest incomes. “We decided that if most of the people who could afford it didn't want it, it couldn't be a very good model,” says Bustamante. “So we withdrew that one too.” Both the lowest and the highest-priced houses were replaced with models close to the \$22,500 average.

The survey showed (as noted earlier) that the average Robinwood buyer had two children; but many buyers had up to six. So Contemporary designed and built a six-bedroom house aimed at larger families. “The weekend it opened,” says Bustamante, “there were nothing but station wagons on the project.”

#### **Do-it-yourself case history 2: Bennett & Matthews**

Last year, when this Bethesda, Md. builder opened its 376-house Carderock Springs project (price range: \$30,000 to \$38,000) it had three market research surveys to guide it: 1) a statistical and financial analysis of 530 families within a radius of three miles made by Lusks Real Estate Records (at an annual subscription cost of \$100; 2) review of sales records for Flint Hill, Bennett & Matthew's last project in the same area; and 3) a questionnaire sent to Flint Hill residents. (Both the review and the questionnaire were handled by the company's own staff at an estimated cost of \$1,000, and the company is now considering adding an extra man to the staff just to handle research.)

*Results? Says President Edmund Bennett: “Sales in Carderock Springs are running 100% ahead of sales in Flint Hill for the same period of time. The fact that we are selling better means that we are hitting our market more accurately. And that's what market research is for.”* Here are the more important results of Bennett & Matthew's research.

• **Financial:** “Because we were able to give our lenders a very complete picture of who our buyers would be,” says Bennett, “we were able to borrow at a very low cost for our first section of 76 houses. We got a \$1.3 million package that included land developing money, construction money, and a firm commitment to make the permanent loans.”

• **Sales:** Bennett's survey of Flint Hill indicated that most Carderock Springs buyers would be college graduates and many would have advanced degrees. (In actual fact, the first 40 buyers in Carderock Springs had an average of 5.7 years of college.) “We knew we should have salesmen who could deal comfortably with buyers of this educational level,” says Bennett. “As it turned out, our two best salesmen have Master's degrees. We've just hired another salesman, and he's working towards his Master's. We feel that this is a definite advantage.”

• **House design:** Questionnaires sent to Flint Hill residents asked what they would like added to their houses, and what features made them unhappy. The answers influenced the design of Carderock Springs models. For example: The survey showed that 60% wanted central air conditioning; and further, that when it came to a choice between air conditioning and a screen porch at half again the cost, buyers preferred the air conditioning. The result: screen porches, standard on most Flint Hill models, were eliminated at Carderock Springs in favor of an open rear patio and central air conditioning.

The survey showed that in the Bethesda market, the least important feature—the one that buyers would give up first—was the garage. So Bennett has eliminated the garage as a standard item on four of six models, now offers it as an optional extra—and 60% of his buyers don't take it.

The survey showed that virtually all Flint Hill residents wanted either a fourth bedroom or a study that could be converted to a guest bedroom. So five of the six Carderock Springs models now have a dual-purpose room for sleeping or a study.

The survey showed that eating space in the kitchen was a must. “We had enough room for eating in our Flint Hill kitchens,” says Bennett, “but it wasn't clearly defined. In Carderock Springs we separated the eating area from the food preparation area by a counter and put an extra light fixture over the eating area. It's still the same size kitchen, but people like it much better.”

The survey showed that buyers in the \$30,000 to \$38,000 price range were concerned with the entrance to their houses. “They wanted a big, gracious entry hall,” says Bennett, “and a well defined outside area, not just a little concrete stoop. So we designed bigger entries for our Carderock Springs houses.”

The survey showed that Flint Hill residents objected to a single run of stairs in two-story models; it looked too forbidding. So at Carderock Springs stairs are double run with a wide landing.

Bennett & Matthews are continuing their market research in Carderock Springs as they build, and making changes when they are indicated. As standard procedure, they now ask each buyer to fill out a buyer profile—a questionnaire that includes his vital statistics and also asks what features of the house he likes best, what features he doesn't like but accepted to get the house.

“We've made two major changes in Carderock Springs as a result of these profiles,” says Bennett. “We dropped one model that didn't have a basement. All our models now have basements. And we did major surgery on a split level which, our buyers told us, didn't have enough storage but had a more-than-ample living room.” Solution: Cut down the size of the living room from 14' x 23' to 15' x 19', and put a basement under the living room wing. Additional cost: nothing. (Notes Bennett: “This house taught us a lesson. We designed it to minimum storage specifications, and now we know that the minimum is not enough”).

#### **Nine consultants who specialize in homebuilding market research**

Apartment Research Consultants  
3301 Richmond Ave., Houston 6

Community Research & Development Inc.  
14 W. Saratoga St., Baltimore 1

First Research Corp.  
230 Park Ave., New York City

Louis Harris & Associates  
350 Park Ave., New York City

Morton Hoffman  
Morris Bldg., Baltimore

Sidney Hollander Associates  
315 East 25th St., Baltimore

L. C. Major & Associates Inc.  
155 N. Lapeer Dr., Los Angeles

Real Estate Research Corp.  
78 W. Monroe St., Chicago

W. R. Smolkin & Associates Inc.  
505 International House Bldg., New Orleans

## The economics of models: how many, what kinds, how much should they cost?

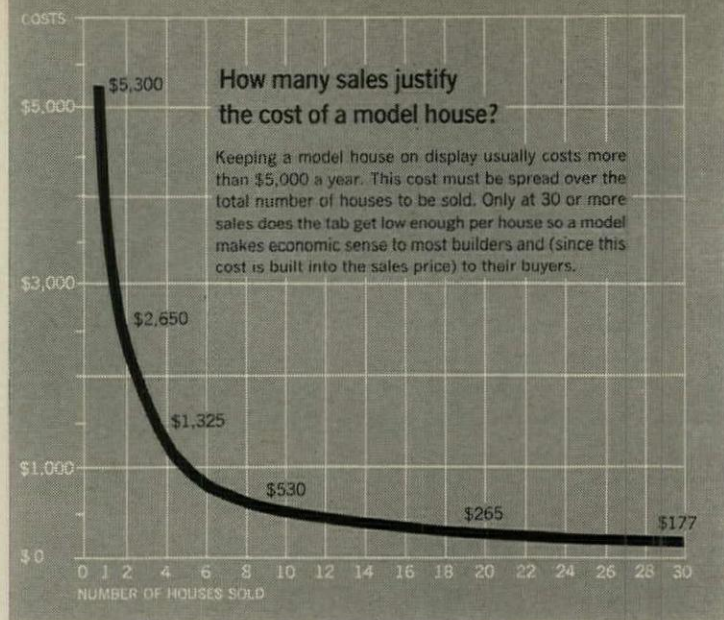
Builders today are scrutinizing their model-house display costs as closely as their production costs. Reasons: Some are building in more places, and most are building in more price classes—so they must build more models. “And model houses are not cheap,” notes Builder Alfred H. Mayer of St. Louis. Mayer used six models to sell 165 houses last winter. “Yet,” he adds, “selling from furnished model houses is the *only* way to sell houses today.” Like many builders, Mayer is finding new ways to cut his model-house costs (for one example, see Model Cost Cutter 3, below).

One builder who has analyzed model-house costs thoroughly is Donald L. Huber of Dayton, chairman of the NAHB marketing committee. Says he: “Many builders are fooled into thinking *furnishing* models is costly, but furnishing is neither the greatest cost nor the last cost of a model house. The biggest cost—and the one builders must watch most carefully—is the cost of maintaining the model, the cost of keeping it open for display.”

### Huber figures each model costs him over \$5,000 a year

Huber breaks down his total annual cost for a model (in the \$16,000-and-up price range) this way:

**\$1,200 for furnishing.** Huber estimates this is the minimum average cost builders should spend on furnishing a single model open for a full year. He spends \$3,600 for a complete set of furniture, but uses it for at least three years. (Some builders use furniture up to five years; St. Louis Architect-Builder Fred Kemp has kept some contemporary furniture for eight years. For more details on the costs of furnishing—and how to cut them—see page 124.)



**\$800 net cost for additional display.** For Huber, this includes decorator's fee, floodlights, landscaping, music in the model houses, and signs out front. “Our total costs for these items run to \$1,300 but we usually get back about \$500 by selling the landscaping and terrace to whoever buys the model house when we close it out. So our net cost is usually about \$800.”

**\$3,300 for maintaining the model.** “This cost is much higher than most builders realize, because they fail to account for all the expenditures in keeping a model open.” His maintenance list includes: insurance, taxes, interest on construction loan, washing and vacuuming floors, repainting walls, repairing broken glass or marred casework, mowing grass, removing snow, providing heat in winter, air conditioning in summer, lights on at night, telephone, replacing knickknacks, and sprinkling the lawn.

Total cost: \$5,300 a year per model.

Says Huber: “You can see graphically how much you can spend to display a model house by charting the total annual costs of furnishing, landscaping, and maintaining it against the total number of houses you hope to sell” (see graph above). Huber points out that the leveled-off portion of the graph helps determine the broad cost limits within which a builder must work. “The graph makes it obvious that you must sell somewhere between 20 and 30 houses to get the per-sale cost of a model below \$200. And even that figure is awfully high. You've got to ask yourself: Is it reasonable to ask a buyer to pay that much for the privilege of looking at a house? Probably a cost between \$100 and \$135 per house is more reasonable. If you sell 40 houses, your costs drop to \$132 per house.”

Says Lakewood, N. J. Builder Robert J. Schmertz: “We figure

H&H staff



**MODEL COST CUTTER 1:** Rather than build a new model, Mackay Homes sometimes gives an old model a new look. The model above was revamped, see right, by changing the porch columns, the fenestration, the wainscoat treatment, the garage doors, and the landscaping.

X. deGery





one model should sell at least 50 houses; after that the model is amortized and every extra sale brings in an extra profit." Most top builders tend to agree that one model house is needed for every 30 to 50 houses to be sold. But . . .

#### How many models should a big-volume builder have?

Two models will not let an 80-house builder show the variety he normally plans for his community. Thus most builders in this volume bracket call three model houses a minimum.

How many models are needed to sell 150 or more houses? Opinions vary: Veteran Builder Ray K. Cherry of Los Angeles suggests three are enough. "You can determine public reaction from three houses and build one or two more if necessary," he says. St. Louis' Mike M. Kodner suggests four models for 150 houses: "You need that much variety in today's competitive market."

How many models do you need to sell over 200 houses? Says President Harold Gootrad of Dover Construction Co., which builds in Minneapolis, New Orleans, and Chicago: "It takes five basic models with two or three elevations apiece to sell from 200 to 300 houses. Over 300 houses, we usually add one or two additional models depending on the volume of sales."

Most builders agree that six houses is the upper limit for a model display. "Above that number," says Kemp, "you only introduce buyer fatigue and confusion."

But some successful builders flatly dispute this figure: American Housing Guild, building in San Diego, San Francisco, and Los Angeles, has used from seven to ten models in a single location. Phoenix Builder John Hall uses seven models in each of his locations. Says Columbus Builder Warren E. Wittman: "We base the number of models we build on the number of sales we plan. We'll build almost any number of models to sell out faster."

Model houses are not the only cost of a model display. Many builders spend hundreds (or thousands) of dollars for product and quality displays, color-selection charts. One builder who has cut these costs is United Homes' Herman Sarkowsky, who had his ad agency devise demountable displays that he could move from job to job (H&H, Jan.).

#### How much more do models cost than production houses?

Builders' estimates run from nothing extra to 50% more. St. Louis Builder Mayer's estimate is probably close to the average: "It costs 15% to 20% more to build a model house than a production house." His reasons: overtime or working in foul weather to meet opening day schedules, workmen's unfamiliarity with the plan, last-minute changes.

#### How often should models be changed?

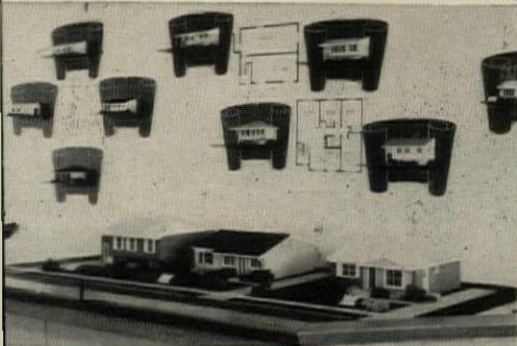
The easy answer is that they should be changed when sales slow down. But many builders change models for other reasons: American Housing Guild regularly drops its slowest sellers and adds new models to keep as many model houses as possible pulling their weight. But Fred Kemp cautions against too-quick changing of models: "We analyze a sales drop-off. If everyone's sales are slow, we don't think that's a reason to change models. If a split entry suddenly becomes the hottest model in town, we try to analyze the reasons behind it. Sometimes people don't buy a house because they particularly like this kind of house; I suspect more often they buy it because it offers them something they want—like more space."

#### How wide a variety of models is needed?

The general rule is to follow the local trends, but Dover Construction, building in three far-flung markets, uses the same models everywhere (except that it adds split-level and split-entry models in Chicago). Says Dover's Harold Gootrad: "It's best to go into a market with straight rectangular one-story houses, some L-shapes, and a two-story colonial. We're finding that local markets aren't nearly as local as most builders think they are. Besides, when you build too many different models, you give yourself all sorts of procurement and scheduling problems."

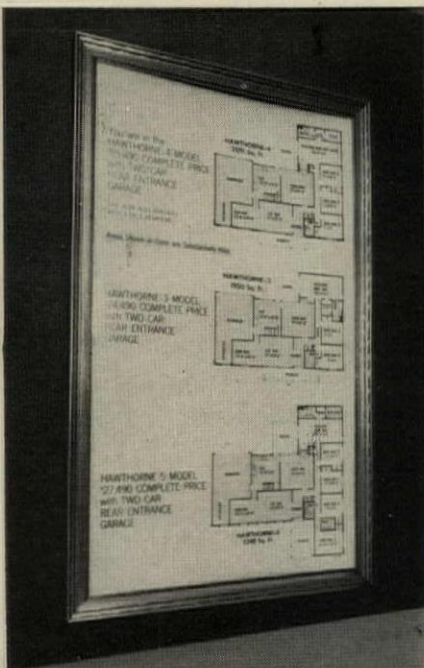
St. Louis Builder Mike M. Kodner has this advice for smaller-volume builders on the variety of houses to build: "If I were building only 50 houses, I would start with three- and four-bedroom, one-story houses—with full basements. And then see where the market took me."

E.D. Young



**MODEL COST CUTTER 2:** Columbus Builder Warren Wittman builds three model houses, but to show the variety of exterior variations he offers, he displays models and half-models (mounted on the wall). This technique is much more effective, he says, than the usual rendering.

Neil Sauer



**MODEL COST CUTTER 3:** St. Louis' Alfred Mayer offers three-, four-, and five-bedroom versions of several models. He builds one version, displays in it drawings (left) which clearly show the differences in the bedroom-area floor plan of each version.

## The location and siting of model houses for sales impact is fast becoming a science

The model-house display areas of most of today's successful builders are strikingly similar in planning and merchandising concept.

Thus it seems that—just as furnished model houses gradually became a standard merchandising tool for most top builders—principles of setting out the models are also becoming standard:

1. *More builders are locating their models on or close to major thoroughfares.* Thus the houses serve as giant billboards and perform part of the advertising function. So important is location near a heavily-traveled route that some builders buy highway frontage a mile or more from their building site. Says Alfred Mayer, St. Louis builder who has sold successfully from models displayed in a shopping center parking lot: "Added exposure overcomes the disadvantage of not being able to show lots then and there." Last winter Mayer sold 165 houses from a highway site (opposite page, above), used flags on distant lots to show buyers where their houses would be built. The highway marketing technique, widely used on Long Island and copied by shell housers and odd-lot builders, is spreading rapidly among merchant builders.

2. *More builders are placing their models in park-like settings.* This has a double-barreled aim. It gives the models maximum visual impact, and at the same time, paints a picture of what the community will look like. Says Hal Gootrad, president of Dover Construction Co. (which has sold more than 300 houses in New Orleans since last Thanksgiving): "Most higher-income buyers can visualize the emerging character of a neighborhood. But with lower-income buyers it's smart to use the model area to show just how a community will look when it's finished."

3. *More builders are planning their display areas to minimize sales effort.* Prospects are left to roam through the models, but must pass by or pass through a sales office to leave. More builders are discovering that buyers help qualify themselves by addressing a salesman or by comments made when looking at displays.

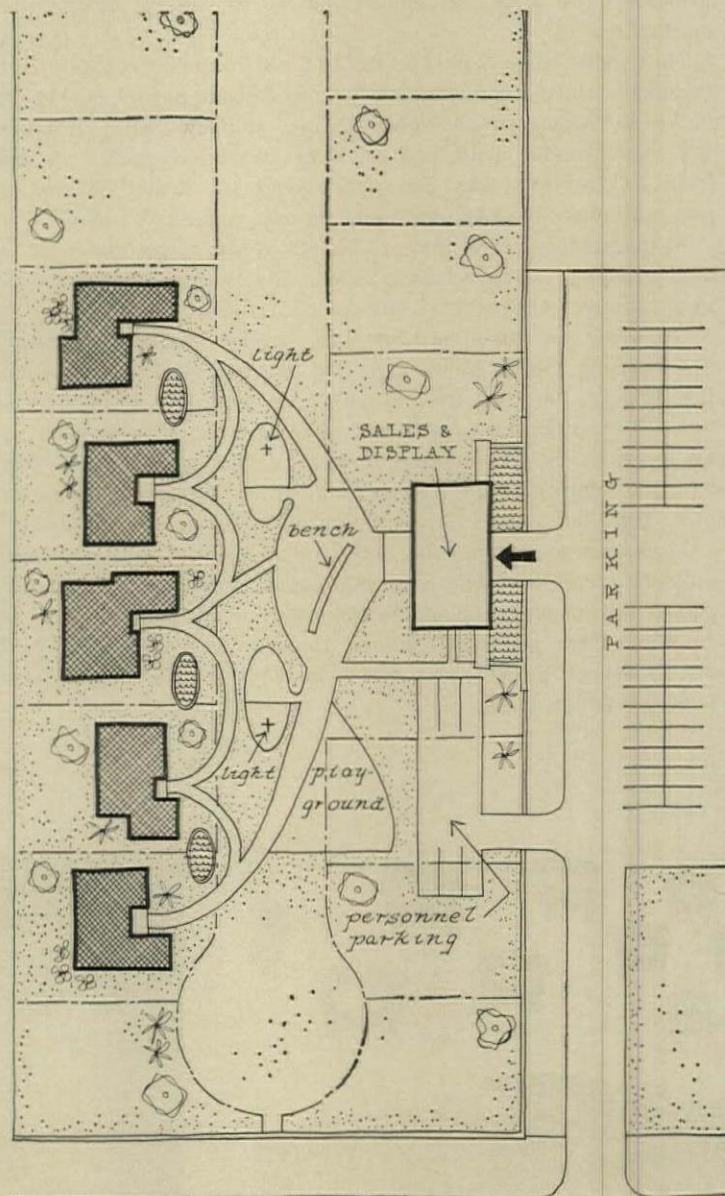
4. *More builders are concentrating models in smaller areas.* Again, this has a dual purpose: It creates more sense of excitement even when only a few people are in sales area, and it makes it easier for people to see all the houses without getting tired. Paths crossing the front lawns of houses cut down the walking distance and tend to keep traffic flowing in a single direction.

5. *More builders are discovering elaborate planning and displays help reassure prospects* of the builder's good intentions and integrity. Says William Becker, marketing director for Robilt Inc., Lakewood, N.J. (70 sales in January and February): "Many of our prospects are from New York City, and don't know our reputation. We can see that our model area and displays create an image of a reputable and experienced builder that prospects can trust."

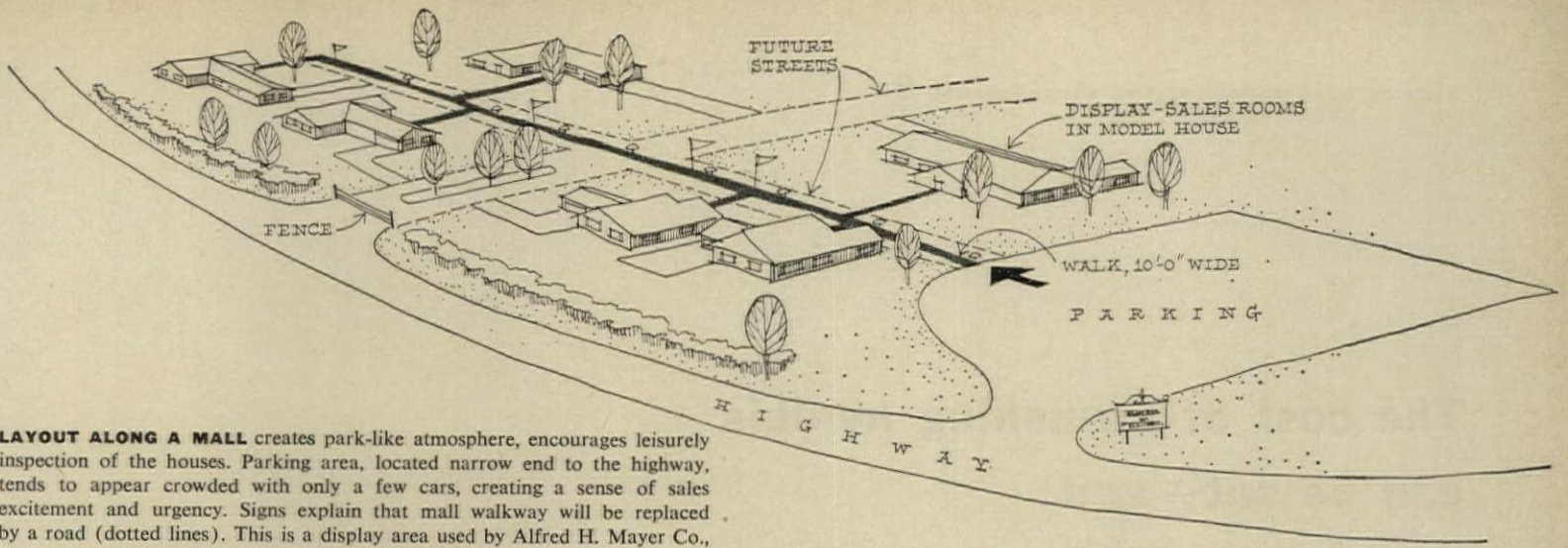
The drawings at right show the layout of six successful model-house display areas.



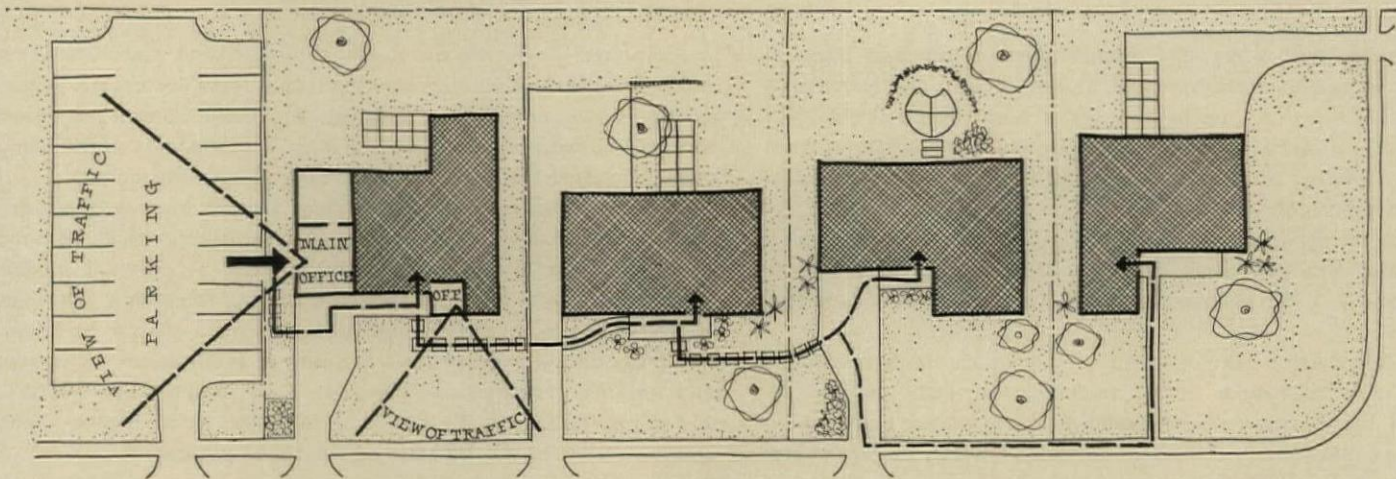
**CUL-DE-SAC LAYOUT** of six model houses minimizes the distance prospects must walk, makes all models visible from anywhere in the area. In this plan by Bell & Valdez, Seattle (which sells in the \$25,000 to \$32,000 range), the cul-de-sac has been landscaped with a central mall. Paving it will convert the area to a residential street when the models are sold. House at left includes the sales office. Parking is out of drawing, foreground.



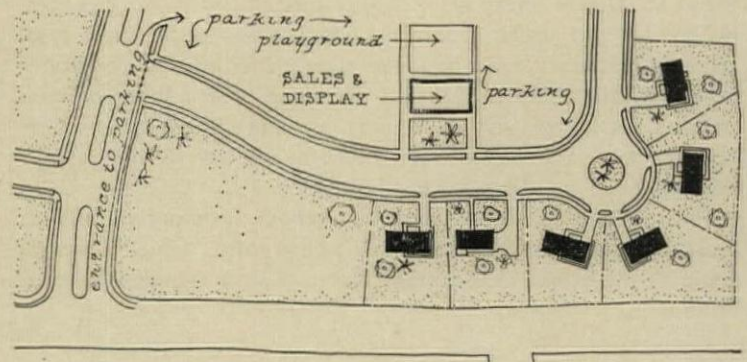
**MODEL LAYOUT BEHIND A SALES OFFICE** guides traffic to or from the parking lot through the sales-display pavilion. Landscaped walkways are in a winding pattern that makes the stroll along the models more interesting, and moves visitors far enough away from the houses to provide a full view of each one. Dotted lines indicate future streets. This is Alco-Pacific's model area in Los Angeles. Price range: \$25,000 to \$28,000.



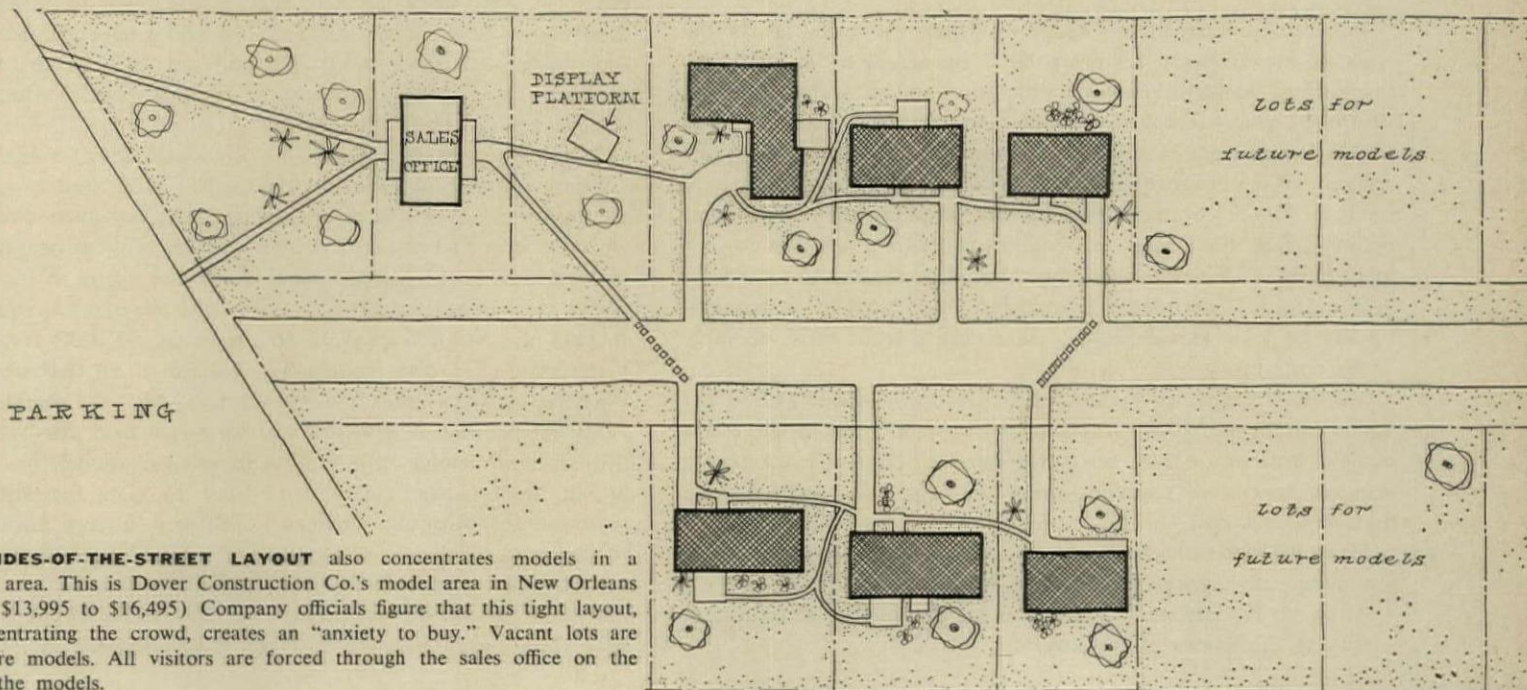
**LAYOUT ALONG A MALL** creates park-like atmosphere, encourages leisurely inspection of the houses. Parking area, located narrow end to the highway, tends to appear crowded with only a few cars, creating a sense of sales excitement and urgency. Signs explain that mall walkway will be replaced by a road (dotted lines). This is a display area used by Alfred H. Mayer Co., St. Louis, which sells houses from \$19,390 to \$27,490.



**ONE-SIDE-OF-THE-STREET LAYOUT** used by Robinwood Homes, St. Louis (price range: \$20,000 to \$30,000) has walkway across the lawns to cut walking time. Sales offices command views of traffic and parking. Five models (one more than here) is generally considered the top number that can be placed in a single row. More than five makes the walk back to the sales office or parking lot too long.



**AROUND-A-CORNER LAYOUT**, like the cul-de-sac plan, is compact, offers a good view of all models from the sales office. A fence forces all traffic past the street on which the models are situated to a parking lot. Entrance to the model areas is through the sales-display area and there is a playground for children. This is Robilt Inc.'s area in Lakewood, N.J. Houses are priced from \$10,990 to \$15,990.



**BOTH-SIDES-OF-THE-STREET LAYOUT** also concentrates models in a compact area. This is Dover Construction Co.'s model area in New Orleans (prices: \$13,995 to \$16,495) Company officials figure that this tight layout, by concentrating the crowd, creates an "anxiety to buy." Vacant lots are for future models. All visitors are forced through the sales office on the way to the models.

## The cost of furnishing models can be cut—and without sacrificing impact

Gone are the days when alert homebuilders of any size question whether or not to furnish model houses. Today the question is how to furnish at reasonable cost, yet in a way that will have real impact on prospects. Quite a few smart (indeed fascinating) answers are coming from the builders and their professional decorators and other consultants.

One of the most fascinating: San Diego Builder J. R. Shattuck's House of Hand-Me-Downs. Shattuck drew thousands of visitors to his new \$13,995 Brierwood model with this kind of advertising copy:

"It's one thing to buy a home... but quite another thing to furnish it as beautifully as the model home which you bought. Many of the economy-priced model homes you have seen around San Diego have many thousands of dollars worth of furnishings in them, more than most people can afford. In our House of Hand-Me-Downs, every piece of furniture and accessory has been bought for just under \$1,000... Many used pieces have been refinished, others rebuilt. It is the same furniture that you could buy. Our little experiment proves one thing: with a little common cents, a little time and effort, you too can furnish your home beautifully on a modest budget. Come in and ask for our printed detailed price breakdown on all items."

Furnishing with second-hand and rebuilt furniture is, indeed, a practical and merchandisable way to cut costs (though Shattuck could hardly expect to win many furniture-store friends with such promotion).

### Standard tricks of the trade: reuse, resell

Warren E. Wittman in Columbus, Ohio, estimates he cut the costs of model house furniture 80% by arranging to resell the furniture to the furniture store, which then sells it as floor samples. Wittman's model furniture cost for nine months: \$1,200.

Bert L. Smokler in Detroit recovers some of his model-furnishing costs by selling the furniture to buyers when he no longer wants or needs it. This is common practice. But Smokler has refined it for greater effect. First he gives his homeowners a chance to buy the furnishings at a "private sale." Next he offers the items to everyone in the area (via door-knocker circulars distributed by newsboys). Finally he runs classified ads. He recovers from 60% to 80% of his costs this way.

Meyers & Lazeau of Jacksonville, Fla., spend about \$4,000 per model for furniture, use drapes over and over again in successive models. But curtain rods are never removed from the old models because the cost of removing them and repatching walls is more than new rods cost.

Hewlett-Hunt in Memphis leaves the drapes hanging in models and always manages to sell them at 50% to 75% of cost.

Mike M. Kodner in St. Louis gets his drapes free in return for supplying the names of his buyers.

Kavanagh-Smith, which builds in nine North Carolina cities, holds down furnishing costs by what it calls focal decorating—decorating just the corner of a bedroom with table, lamp, and chaise lounge with women's gown draped over it; or a corner of the living room furnished for a man's reading and smoking comfort.

Barbee Winn, wife of San Antonio Builder Murray Winn Jr., can reel off a long list of cost-cutting furnishing tricks. Among them: She buys furniture that can be used in different models in different ways, like low chests for a living room that, with legs unscrewed, can be used as bedside tables in a master bedroom. She picks up many items "at a fraction of retail price" by buying at warehouse clearance sales. She gets book jackets from a library, has them stapled to the backs of booksize wood blocks—"and presto, instant books, with no worry about pilferage!"

Mrs. Winn is an exception to a rule that most builders have gradually accepted: It's seldom wise to let wives furnish your models. Most builders today get professional help from independent interior designers whose services sometimes come free with the package of furnishings from department, furniture, or paint stores.

### For some builders, leasing is the answer

An outstanding example: a sale-leaseback arrangement made by Salt Lake City's Alan Brockbank. Here is the story as told by his sales manager, Scott Taggart:

"We always used to get some store to furnish our three models in return for buying carpets and drapes. But we had problems. First, they would sometimes pull out the furniture suddenly, to replenish their stock. Second, they would flood the models with their signs. Third, their salesmen would bring customers out to the models, sell some items and pull out these pieces, then not replace the missing furniture for several weeks. Finally, we seldom got the right furnishings.

"So we bought our own—\$50,000 worth over several years.

"Last summer we opened ten models and hired a decorator. He used some of our furniture—about \$23,000 worth—but before we knew it he had run up \$33,000 worth of bills for new furniture. Now, \$83,000 was just too much for us to tie up in furnishings. So we worked out a deal with a firm that leases office equipment: It paid the \$33,000 of bills and gave us \$23,000 for our old furniture used in the models. We got rid of all that we owned. We lease back the firm's \$56,000 worth at \$1,200 a month for five years. At the end of that time we can buy it back for 2%. Under this plan, we spend only \$120 a month per model, tie up none of our much-needed capital, and have the right furnishings. We replenish the furniture frequently. Several buyers have bought models with all the furnishings. They write a check to the leasing company; we buy a lot of new furnishings for the next model, and send the bill to the leaser." As the picture (opposite, lower left) shows, each Brockbank model is handsomely equipped with



Jim Mazzuchi

**ALL FURNISHINGS** in this Petersen & Moretti model in San Mateo, Calif. are obtained by lease or at low cost by furnishing service firm.



Ed Hunt

**COSTLY FURNITURE** in Alan Brockbank model in Salt Lake City is obtained at relatively low expense through a sale-leaseback deal.



Zintgraff

**OIL PAINTING** in the dining room of this Saunders & Treishmann model in San Antonio was rented at low cost from art gallery.

some \$5,500 of leased furnishings which he can eventually buy back for about \$110.

Another leasing arrangement is being used in the San Francisco area by a dozen builders, including Petersen & Moretti, Brown & Kauffmann, and Don Stone. The leasing firm, Co'or Service, (headed by Richard Zukin), not only leases all furnishings, but provides free decorating services for buyers, and sells optional extras.

Says Builder Robert Moretti: "One advantage of this plan is that Color Service frees our salesmen of the problem of helping buyers pick colors. Salesmen aren't good at this, and are afraid to criticize the buyer's judgment. At each of our locations, one bedroom in the sales office model is set up as a color selection room, and Color Service sends one of its seven decorators out to advise our buyers, in two-hour appointments. These trained people handle all the choice of options like built-in vacuum cleaners, carpets, intercom systems, draperies, and the like."

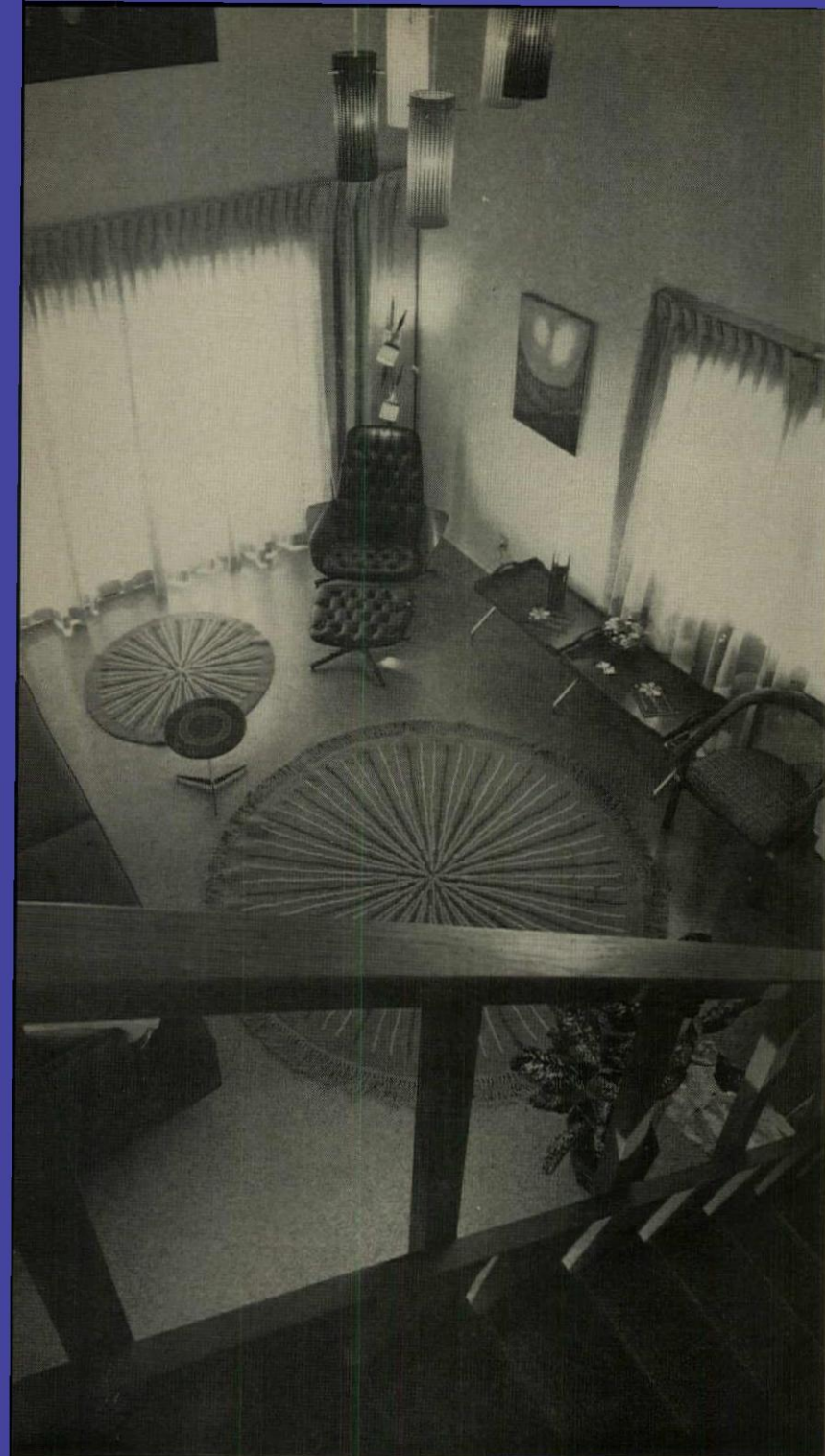
Color Service's main income comes from its sale of optional

furnishings—over \$500,000 worth last year. It pays a percentage of its gross sales to the builder, which helps cut his furnishings cost.

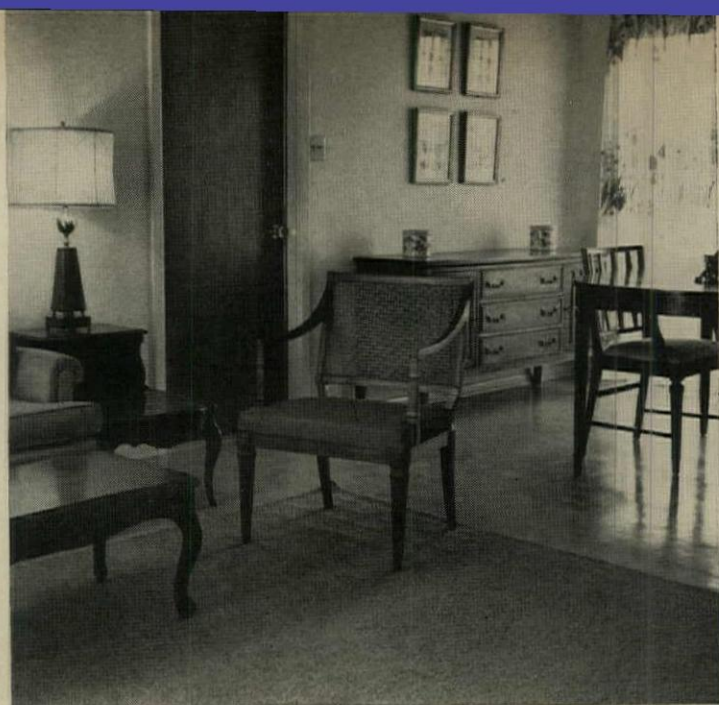
Month-by-month rental is another common cost-cutter. A typical example: Builder Edmund J. Bennett's arrangement with Modern Design in the Washington market. Says Bennett: "To conserve on capital outlays, we are renting furniture for three models at 1½% of the value per month. This assures we will be able to get the right furniture. If we owned furniture, we would tend to make do with what we have in each succeeding new model."

NAHB President W. Evans Buchanan and half a dozen other Washington builders rent furniture at \$100 to \$150 a month from Maurice Blanco, NSID, who extends these extremely favorable terms in return for sales to the builders of carpets, drapes, bedspreads, and other soft goods. Blanco's Jacmar store has had a spectacular increase in sales volume in the past eight years, thanks almost wholly, he says, to the display of his furnishings in model houses.

*continued*



**ONLY \$850** was spent for all furnishings in the living room of \$14,000 model built by Ellison Homes in San Antonio.



**\$1,000 OF FURNISHINGS** were used in living-dining area of \$16,000 model built by Saunders & Treishmann in San Antonio



**\$1,500 OF FURNISHINGS** were bought by San Antonio Builder Tom McGovern for use in the living and dining areas of \$28,500 model.

There is no one best way of obtaining furnishings to suit every model house operation. The question will probably never be settled whether to rent, borrow, lease, or buy . . .

#### **But most builders still buy their furnishings**

And there is no doubt that this is one of the best ways to get a really top-notch furnishing job. Evidence: the furnishing in the three models shown above, all the work of interior designers on the staff of Honigblums, San Antonio's prestige furniture store which has worked with many big and small merchant builders for years. Honigblums' six interior designers have won numerous awards over the years for such work (including two awards in the 1961 interior design competition co-sponsored by H&H).

To get this Honigblums' service, builders agree to buy drapes, carpets, and furnishings at a builders' discount (though some furnishings and accessories are sometimes loaned to builders). The designers work with the builder on his models from the time the

architect begins to draft his plans.

The store ties in its advertising with the builders it serves. All its salesmen visit the models so they can readily discuss decorating problems with buyers who come to Honigblums for advice. The tie-up with the prestige furnishings store is helpful both to custom builders like Tom McGovern and larger developers like Ray Ellison and Saunders & Trieschmann.

This work with builders benefits the store, too. Says Howard Honigblum: "It is expensive for us, probably costing \$1,500 in decorators' time, insurance, and other expenses. But it has certainly paid off in sales to thousands of customers who have seen our name in all the builder models we have furnished and decorated in the past nine years.

#### **On the other hand . . .**

It obviously makes sense to keep furnishing costs as low as possible, but some of the most knowledgeable merchandisers of

## Nothing adds more prestige to your model than good promotion from outside

And promotional help by outsiders—whether they be consumer magazines, utilities, manufacturers, or trade associations—not only stamps your house with the approval of a recognized third party but also often includes financial aid for merchandising.

The house shown below has the advantage of two outside promotions. It will be featured in a 12-page, color story in the June issue of *Good Housekeeping* magazine. And as a Gold Medallion, all-electric home, it will receive \$1,500 in advertising aid from the Houston Lighting & Power Co.

Says the builder, Glenn McMillan of Houston: "The

*Good Housekeeping* story will bring out crowds. But, more important, it will boost our prestige. We did a magazine house a couple of years ago, and people are still talking about it." (For how to get magazine promotion, see *H&H*, Jan. '62.)

McMillan's *Good Housekeeping* house—an electrically heated, air-conditioned model—is priced at \$41,500 (his other houses range from \$30,000 to \$75,000). It is one of four models that McMillan (who expects to sell 130 houses in 1963) will furnish and promote this year: "We've found that if we don't open a fresh model at least every 90 days, we don't get enough traffic to keep up sales."

**AUTHENTIC COLONIAL DESIGN** includes steep roof, narrow clapboards, dentils, recessed doorway with top lights, and well proportioned pup dormer.



Designer Miles Sandstrom of Jackson's department store and purchased by the builder. Model will be shown about two years.

**\$6,000 OF FURNISHINGS** are used inside Mackay Homes' \$38,000 model in Saratoga, Calif. Color scheme, choice of furnishings were picked by Interior

Ernest Braun

builders should spend on furnishing one model on an annual basis. He pays \$3,600 for a houseful of furnishings, uses it for three years. He also spends another \$1,300 per house for floodlights, landscaping, patios, office equipment, etc., but gets back perhaps \$500 of these costs.

As the photo above shows, there is no stinting in the furnishing of Mackay Homes' models in Saratoga and other California cities. Sales Manager William Driscoll buys all his furniture, gets decorating service free with the purchase. Eventually, he sells it and recovers an average of 70% of what he paid.

John Hall, now Phoenix's biggest builder, says: "Models are so important that I'd spend twice as much on them as I do if that were necessary to make them as exciting as possible." He gets his furniture from a local store, and has gone a step further than other builders in a tie-in plan: the store has agreed to sell furnishings at one-third off to anyone who buys a Hallcraft Home. Estimated savings to the buyer: \$500, based on the amounts of furniture Hall's buyers have been acquiring under this plan.

new houses are not convinced that cutting furnishings costs is the right way to cut model-display costs.

Says Guy Odom of Norwood Homes, Houston: "Furnishing model homes is expensive, and rightly so. Skimping in this area and cutting corners reminds me of the old adage about planting late cotton—thereby saving one hoeing, two choppings, and a lot of picking." His models (priced from \$10,100 to \$19,950) are furnished at costs from \$3,000 to \$6,000.

Says Al Solomon of Alco Pacific Construction Co., Westminster, Calif.: "We have invested an average of \$10,000 to furnish and decorate each model. To do the job right, you don't even try to hold down the furnishing costs. You spend what you have to."

Dayton Builder Donald H. Huber agrees: "A model house should be furnished right or not at all. If you chisel on furnishing, you lose more than you gain. And at any rate, you spend more money on an annual basis keeping the model house open than you do for initially furnishing it" (see p. 120). Huber figures his own \$1,200 cost for furnishing a model is the minimum average cost smart



**LIVING ROOM** is finished and furnished to create an atmosphere of inviting warmth. Floor is brick, paneling is natural-finish pine.



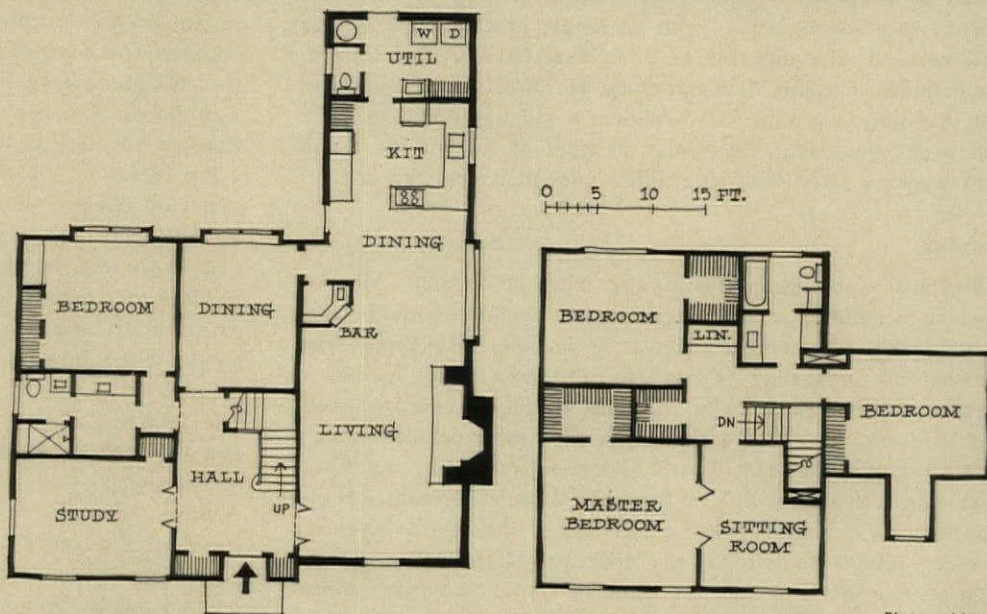


**FRONT ENTRY** is floored with brick (finished with hot wax and buffed). Door at left leads to downstairs bedroom, one at right to dining room.



**STUDY** opens off front entry, can also serve as second downstairs bedroom. Carpeting, drapes, and book shelves are included in base price of house.

**FLOOR PLAN** is laid out around center halls on both floors, has good separation of areas. McMillan's next house from this plan will have an additional bath off the master bedroom.



Photos: Lisanti



**COMPARTMENTED BATH** has 6'-long vanity with ceramic countertop and backsplash.



**KITCHEN CABINETS**, built on job, are pine. Counters are ceramic tile in diagonal pattern.



**KITCHEN APPLIANCES** include double oven, range, dishwasher, disposer, and range hood.

## A week with a top sales manager: 72 hours on the job, steady pressures, \$432,000 in sales

Today the sales manager who simply peps up salesmen and closes sales is an oddity—and probably a flop.

The true professional is involved in every phase of merchant building—from land buying to satisfying customers' complaints, from market research to financing, from construction to advertising, promotion, and public relations.

Typical of the top pros is 41-year-old James Walter Murphy, picked by his peers as NAHB's 1962 sales manager of the year. Murphy, a graduate lawyer who no longer practices law, is vice president and sales manager of B. L. Smokler & Co. of Detroit, which builds in eight Michigan cities. He directs a 22-man sales staff that last year sold \$10.5 million worth of houses—a 25% gain over 1961. This day-by-day account of one of his recent work weeks is laced with ideas other sales managers can use.

### Monday

Murphy's week began at 8:30 A.M. when he dictated "Monday morning headlines," a flash report to all employees on the previous week's sales (broken down by models). His report also itemized all supporting advertising, told how many lookers it drew to each of ten Smokler sites and what sales could be credited to it. From this, Murphy prepared a more-detailed weekly sales report for President Bert Smokler and other top executives. Next came a meeting with Vice President William Berman (a Harvard Business School graduate) and one of the two ad agencies Smokler retains to discuss the four projects handled by the agency. Everybody agreed on plans to frame and hang photos and biographies of each salesman in the model houses. The idea: "To give visitors the feeling they know a salesman before they meet him." Also discussed: a book of testimonial letters to be kept in each model, the use of suppliers' demonstrators on weekends, ad themes, and schedules for each subdivision.

Right after lunch (sandwiches and coffee at their desks) Murphy and Berman met with the second ad agency (it handles six subdivisions) to plan a model opening.

The meeting ended by mid-afternoon, so Murphy dictated congratulatory letters to 17 new buyers, checked credit on eight firm weekend sales so they could be released for construction, and went into his third meeting of the day. This one was with Berman to go over plans for a new company office and ideas for two new models. Dinner with Smokler, Berman, Carl Kraeger (vice president for outstate operations), and Purchasing Agent William Pitts wound up the day. They ate and talked until 10:30 when, says Murphy: "I took my ulcer pill and went home."

### Tuesday

Murphy made a late start—"I didn't get to the office until 9:15." In short order, he approved a sketch of a subdivision entrance, asked the designer to get township approval, phoned a



VICE PRESIDENT AND SALES MANAGER JAMES MURPHY

salesman for credit data needed to save a rejected deal, called the mortgage company to request an increase in valuation on a custom house, and interviewed three girls for a sales-office job. One of the ad agencies came in with revised budget for a campaign to kick off a new subdivision opening. "As usual, the agency wanted to spend more, and I wanted to spend less," says Murphy. "So we compromised: we'll spend less." Then came a few minutes to hear an insulation marketing man describe a new promotion for Murphy to consider, but this was cut short by Smokler who wanted to discuss a pressing need for land priced low enough to take inexpensive townhouses. (Land has always been Smokler's department, but the company's fast growth means Murphy will have to lend a hand—in his spare time, of course.)

Emergency . . . a hospital reported one of Murphy's salesmen—at Golf Manor—had fallen and broken his leg. Murphy called his best part-time salesman, sent him out to open the model. That crisis met, he phoned sales managers of two big competing builders to compare weekend results. Adding their sales to his gave a pretty accurate picture of the local market. Then he drove out to two subdivisions to inspect models, look over salesmen's prospect lists, and recommend approaches to different prospects. The salesman at one project urged some additional paint colors and a change in bath fixtures. Murphy agreed, called the purchasing agent and told him to order the fixtures. One small delay: A buyer needed a move-in date, so Murphy phoned the superintendent for a completion date, checked the closing with the mortgage company, and told the buyer when he could move in. Then he went on to Golf Manor, to work with the replacement salesman until 8:30 p.m. Then home to a late dinner.

### Wednesday

"Normally this is my day off," says Murphy, "but no such luck today." Reason: The merchandising coordinator was leaving for Florida, and Murphy, who would have to double on this job, had to make sure there were no loose ends to tie up with his three decorators. Before he could leave the office, he had to work out releases for construction on 21 lots. Then he took a call from a broker wanting to sell 160 acres of prime land, huddled with Smokler about price and terms, and told the company engineer to check the topographic map.

Since "the day was shot anyway," Murphy picked up the salesman for a new subdivision, drove around the area, chose sites for signs, and walked through houses under construction. Later he stopped at another project and was greeted by surprising news: A buyer wanted to pay \$29,990 cash for a model house that was about to be closed anyway—if he could move in by Saturday. "For 10 seconds I thought over the problems of moving out furniture and getting the house ready," says Murphy. "Then I agreed. A model costs \$300 every month it sits open."



RESIDENT CHARLES O'NEIL

VICE PRESIDENT WILLIAM BERMAN

### Thursday

Just before the 9:30 A.M. general sales meeting, Murphy met with a glass-company salesman to order mirrors for all models, then spent a few minutes talking over special problems with individual salesmen. The meeting started with a report on proposed company activities (Murphy and Smokler feel the sales staff is better for knowing about future plans). Murphy then heard reports by all salesmen on their prospecting meetings with company personnel managers and by two salesmen on phone follow-ups of two direct-mail campaigns—one to 100 people whose homes were up for sale, the other to 100 apartment renters. At this point, Murphy turned the meeting over to a salesman, who conducted a sales training session, followed by a written examination. The meeting ended with a lunch for all hands.

After eating, Murphy and two salesmen comparison-shopped a competitor's new model, decided it was exactly the kind of house they needed in another location. Then he went to the hospital to console his broken-legged salesman, discovered the man had a deal hanging fire, called the prospect, and clinched the sale. Finally, Murphy made half a dozen phone calls and headed for home "at a decent hour for dinner with the family for the first time all week."

### Friday

Work started at 8:30. First chore: a letter to an anxious customer promising to expedite his house. After that problems and people came thick and fast. Murphy 1) released 28 jobs to construction, 2) talked with his appliance distributor about demonstrations at a model house, 3) jumped on the service department over a neglected complaint ("We take complaints very seriously"), 4) ordered the improvement of 100 extra lots to cope with higher-than-planned sales ("The kind of problem I never get enough of"), 5) discussed the furnishing of two new models with representatives of two stores, 6) met with ad agency people to okay one brochure and plan the face lifting of another, 7) took a phone call from a super who had found a mistake in a model-house plan ("I passed this headache along to Joe De, our architect").

A rumor that a new expressway would pass near a Smokler subdivision brought in Gene Zimet, the company engineer. "Check it out," said Murphy, "and recommend action to make the most of the highway." As Zimet left, Murphy answered his phone: another valuation and credit problem to be checked with the mortgage company. Then he received three more visitors—two salesmen for sign companies bidding on billboards and a contractor who will build a display office. Lunch? It was sent in again.

Murphy spent most of the afternoon with Berman and a research organization. Subject: depth interviews of Smokler buyers

"that might guide us in appealing to future prospects." Before quitting, Murphy dictated memos to all salesmen answering questions brought up by their Thursday reports.

### Saturday

Murphy hit the road on a 300-mile round trip to Smokler's operations in Kalamazoo and Battle Creek. With Kraeger, who quarterbacks the outstate division, he went over all three projects. checked each salesman's prospect list and deposits, and studied a new model-house arrangement Kraeger wanted to try. The two men also ironed out a few beefs between sales and construction, "nothing serious, just annoying." Then the long ride home.

### Sunday

Sales Manager Murphy spent the day out where sales are made. His first stop was Ypsilanti at Smokler's almost-sold-out Hickory Hills. Question: Would a price cut help him move the last two model houses? "Yes," said the salesman on the job. Then Murphy drove ten miles to Ann Arbor for the opening of a new model: "I wanted a first-hand feel of customers' reactions, so I stayed around and talked with visitors until mid-afternoon." Back in his car at 3:30, he drove 60 miles across Detroit to Golf Manor where he closed another sale for his laid-up salesman and answered questions for the substitute. On the way home, he stopped briefly at two other subdivisions. After a 7:30 dinner, Murphy phoned each project for a full report on weekend traffic, sales, and any deals likely to close during the coming week. He put this information in shape for the next morning's headlines report, finished just in time to listen to the 11 o'clock news on TV. It had been a long, hard week, but there were compensations: Since Monday morning, his sales staff had sold \$432,000 worth of Smokler homes.

### How do you hire a first-rank sales manager?

Consultant Kelly Snow's hunt for a top-notch man to head the Sacramento sales force at Western Enterprises (which is shooting for 800 sales this year) took three weeks last December, led him into eight states from coast to coast (in person or by phone), and cost Western \$2,483 in fees and expenses. Hundreds of possibilities were reviewed, and 11 of the most desirable candidates were interviewed. Two men were offered the job but turned it down because the original offer (\$15,000 base) was too low.

On December 27, Western Enterprises' board of directors upped the guarantee to \$25,000, saying: "If good sales managers, like prime land, are in such short supply, we'll boost the price to get the man we need just as we would boost the price to get the land." With this base went a bonus for volume and a severance pay agreement of a half year's earnings. The next day, Joseph W. Terry, former sales manager for Phoenix Builder John Long, took the job.

## New rules for sales staffs: stricter hiring policies, tougher training methods

Nothing in the merchandising of builders' houses has grown more sophisticated and complex than the hiring and training of the only people who meet the customers face to face—the salesmen. Yesterday's house sitter is a thing of the past in today's market. And the level of competence considered barely acceptable today is higher than the best of just a few years ago.

The low estate to which real estate selling had fallen is summed up in this common statement of sales managers: "Generally, I prefer that new salesmen do not have a real estate background". Today most sales managers are anxious to find men who have sold big-ticket items like automobiles, appliances, and furniture, or intangibles like stocks and insurance, especially if they show a flair for husband-and-wife selling.

Housing's most successful sales operations make universal demands on the salesmen: 1) thorough knowledge of the product and the hundreds of community factors that influence decisions to buy, 2) long hours and hard work, 3) efficient use of his time, and 4) never-ending training and retraining. In return, the conscientious, able salesman can expect: 1) good pay—ranging up into the \$20,000s (more for sales managers), with \$12,000 to \$15,000 common and 2) security within the company.

### Extensive testing is the newest selection device

Hiring mistakes are expensive (John Long, in Phoenix, estimates an annual cost of \$3,000 of executive time for each salesman). So builders are turning to professionally composed and administered tests for every prospective employee. Some are psychological, others are personality guides. In Los Angeles, Janss Realty Co. gives every good prospect six aptitude tests (as well as a 16-page application form to fill out) which are evaluated by New York City's Klein Institute and returned with a recommendation to hire or not. Janss even interviews the man in his own home, talks to his wife, sizes up the home environment. But all hiring isn't reduced to a science. In Detroit, Builder William Berman says: "Sure, we give psychological tests, but we rely heavily on the eyeball test—how he impresses us."

Most builders rely on want ads to get sales staff prospects. (Consultant Kelly Snow even has a large file of different ad approaches so his client doesn't give the impression of constantly seeking new men). But Sales Manager James Murphy (*p. 132*) says that in covering his ten subdivisions (in eight cities) he gets an average of two voluntary job inquiries a week. He gets all of his part-time sales help from families already living in Smokler houses ("They're always on tap for emergency or evening duty"). For part-timers, he especially likes local policemen, for their encyclopedic knowledge of the community. Kelly Snow once tapped a rich vein of salesmen by attending a famous expert's sales training clinic and passing out brochures headed: "We need one good five-figure salesman". His phone rang until 2 A.M. that night.



Knight

### To get top sales personnel, you have to pay top dollar

"I want salesmen who can earn \$25,000 a year, but I will tolerate a few who are only \$20,000 men," says Western Enterprises' Sales Manager Joseph Terry. Allowing for the natural enthusiasm of all salesmen, Terry means this sincerely, because eight salesmen who earn \$25,000 will sell one-third more houses than 12 who earn \$12,500, and Sales manager Terry's income depends on volume (if he hits his 1963 goal of 300 houses, Western Enterprises will pay him \$80,000 this year).

Most builders now offer all of their salesmen a weekly draw of around \$150. But this minimum is meaningful only in slack seasons. Kelly Snow, who sometimes acts as a placement bureau (for a 15% fee), says fringe benefits—like vacations, hospitalization and insurance programs, and at least one day off each week—are becoming standard.

### Salesmen must learn, polish, and re-polish their skills

Almost every successful builder uses (sometimes in a modified form) one of the professional sales training courses. NAHB's Acsellerator Course, developed by Staffman William Molster and Consultant James Mills, is widely used across the country, and experts like Stanley Edge, William Smolkin, Kelly Snow, and Douglas Edwards are in constant demand.

In Columbus, Ohio, Ernest Fritsche's new salesmen—for a three-month period—spend three days a week, six hours a day, in formal training under an older salesman. Some sales managers require weekly sales meeting. Others hold only bi-weekly meetings. But all meet regularly. Western Enterprises' Terry warns against Monday morning sales meetings "when the men are still bushed from the weekend." John Long's men meet each Friday from 7:30 a.m. to 9 a.m., so the session will not be interrupted.

*Salesmen must know everything about their company and product.* So most builders now put their new men through a stiff orientation course on the company: policies, procedures, personnel, past subdivisions, awards and honors won, even future plans. In addition, salesmen are expected to become quasi-experts on the whole building process—under the tutelage of construction superintendents and subcontractors, mortgage men, and suppliers. Builder Fred Kemp of St. Louis has all his suppliers give his salesmen five reasons why their product is better than competing brands. (In more than one case, the supplier had never given this a thought before.)

Joseph Ebeyer, sales manager for John Long, makes his salesmen take a 50-question nuts-and-bolts test after they have gone through Long's shop and field construction facilities. He expects 45 right answers. Any score below 40 means the salesman must take this training over again.

*Salesmen must become experts on the community and its facili-*



**SALES SESSION** at Janss Realty hears tape recording on buyer motivation.

ties. And more than a few sales managers use checklists (sample, right) or oral and/or written examinations to be sure their salesmen are all familiar with everything that a potential buyer might ask. In San Antonio, Quincy Lee's new salesmen spend a week with a neighborhood manager in each of Lee's three subdivisions, before becoming a rotating relief representative, substituting for full-time salesmen on their days off.

*Salesmen must constantly shop the competition.* It's an axiom in the business that early in the week there are more competitors' salesmen looking through model homes than there are buyers. Most sales managers have their staffs look over all subdivisions in the area, and develop documented reasons why their own house is a better buy. Bert Smokler's salesmen (in eight Michigan cities) must submit regular weekly written reports on the competition, and two 3-man committees (one on products and materials, the other on sales techniques and merchandising) make regular recommendations on improving either the model houses or selling methods to meet competition. If the sales force agrees, Smokler makes suggested changes.

*Salesmen must use the whole week to best advantage.* Time and prospects are a salesman's only raw materials. He cannot waste either. Even in the rush of Sunday afternoon, the trained salesman will get the names and addresses of all lookers for follow-up by phone or mail during the week. In Detroit, Smokler salesmen are expected to keep a written record of all prospects. This list must be mailed into the main office every Friday, and the sales manager goes over it every week to see what has been done to follow up. Smokler's model houses all have telephones, and the men are expected to use them. Some have developed the skill of making cold turkey calls to rental neighborhoods or to names in the paper (e.g. promotions, births, transfers).

#### What does sales training cost?

Nothing, say sales training experts. Kelly Snow, whose fee for a four-day course is \$1,000, makes a standing offer of double or nothing to any responsible builder that the extra sales brought in by better trained salesmen will more than pay the cost of his course. Western Enterprises is budgeting its sales development program (including higher commissions and sales manager's salary) at \$150 per house, but during the first two months of 1963, a doubled volume of sales had cut its advertising costs per house by \$132. Similar savings in corporate, sales and model-house overhead should more than offset the \$150 per house company officials figure. And a top official of John Long's organization says: "Our sales consultant, Douglas Edwards, is 'very expensive', but we've always felt we got more than our money's worth. I can see the difference like night and day between what we were two years ago and what we are now."

#### Checklist for good salesmen

To assure that salesmen can answer any questions a customer might ask, Detroit's Bert Smokler insists that the salesman on each project fill out (in writing) the following checklist. A copy is kept available at the model house.

1. Name of closest public elementary school, name of closest public high school.
2. Name of closest parochial grade school, name of closest parochial high school.
3. Distance of each of above schools from this subdivision.
4. Name of principal of each school.
5. Reasons why each school is outstanding.
6. How many pupils per class in each school?
7. Are there any expansion plans?
8. How do teachers' salaries compare with surrounding areas?
9. Are there provisions for special students? Retarded? Advanced? Physically handicapped?
10. School transportation for above, if any.
11. Children's activities: playgrounds, library, movies, music teachers, etc.
12. Transportation: walking time to bus, bus schedule, bus time to downtown.
13. Driving time to shopping center, airport, commuter train, hospital, all churches.
14. How far to:
  - a. super market
  - b. department store
  - c. drug store
  - d. service station and garage
  - e. dry cleaners and/or laundromat
15. Name the nearest:
  - a. Protestant churches (all denominations)
  - b. Catholic church
  - c. Jewish temple
16. Name the clergyman or pastor of each of above.
17. Recreation: give location and distance of
  - a. bowling alleys
  - b. skating rink
  - c. movies
  - d. fishing and/or swimming facilities
  - e. golf courses, public and private
  - f. restaurants
18. Type of government:
  - a. city manager? mayor? other?
  - b. what attitude and record toward keeping taxes down?
  - c. are fire and police facilities modern?
  - d. what road improvement program?
  - e. what public health program?
19. Be prepared to give an up-to-date account of where other buyers work.
20. List all community groups and activities:
  - a. associations
  - b. garden clubs
  - c. bridge clubs, sewing, etc.
  - d. civil defense, volunteer fire departments, etc.
21. What kind of soil will buyers have for their gardening?
  - a. composition. Will it drain, absorb? Why?
  - b. is it rich for growing?
  - c. name three plants, three trees that do especially well in this soil
22. Public utilities:
  - a. water, average monthly costs and any restrictions on use
  - b. electricity, supplier and average rate
  - c. gas (if applicable), supplier and average rate
  - d. telephone, zone and average rate
23. Lot and zoning restrictions:
  - a. fencing
  - b. garbage disposal or removal
  - c. laundry poles and lines
  - d. garages, size and location
  - e. proof that title is clear
24. Taxes:
  - a. what tax rate? what approximate total? special local taxes?
  - b. how often and when collected?
  - c. what increases, if any, in past three years?
  - d. what protections against a sudden rise?
25. Square footage of each model: dimensions of each room. Salesman must make up floor plans with room sizes for looseleaf notebook to be kept in model. Also, square footage of closets, attics, or any other storage areas.
26. Construction details of house:
  - a. foundation, type of waterproofing
  - b. siding, type used and fire resistance
  - c. roofing, type used, wind, fire and water resistance. Terms of guarantee
  - d. lumber: grade used, spacing of studs and joists
  - e. heating unit; brand name, provision for air conditioning, will unit handle additional rooms? How many?
  - f. insulation; brand name. Thickness in ceiling and sidewalls
  - g. windows; brand name. Be able to demonstrate qualities
  - h. plumbing; what water system? hard or soft water? how much pressure? what sewer system? any sewer tax? location of outside hose bibs, type of piping for both water and sewer
  - i. bath and kitchen fixtures; brand name, location of sink trap and plumbing access, guarantee
  - j. appliances; brand name, particular qualities, guarantee
  - k. electrical; number and location of outlets in each room, type of wiring, type and capacity of service, why is wiring safe?
  - l. floors; what flooring in different rooms, and why is each best for its particular job? what choices in flooring?

## The real estate broker's 5%: does it pay off for the builder in service—and in sales?

The answer, in market areas with a smart and aggressive new-house realty firm, is clearly "yes."

In Sacramento, for example, Lindsey & Co. is offering a new selling plan that could set a pattern for effective builder-realty-broker teamwork in any market. The first builders who have tried it—Aaron and Raymond Grenz—can tell you it works beautifully. Before they started with Lindsey five months ago, they sold about 12 houses a year. In the last five months they have closed 50 sales—a 120-house-a-year rate. They are no longer involved in the details of selling and their sales cost per house is down.

Similar results have been scored by other top realty concerns across the U.S. Pageant Realty in Los Angeles (see H&H May '60), Irving Kern in Long Island (Sept. '59), Walker & Lee in Lakewood, Calif. (Mar. '59), and Martin Cerel in Boston (Dec. '58).

Says Lindsey's President Pat Mahoney: "A program like ours will work for any small builder who really knows how to build and is willing to take our advice on how he can step up to the 50-to-100-house-a-year class. For a 5% fee, the builder is freed from almost every problem except actual construction, which is the thing he is expert at. We become his partner, risking some of our money on the gamble that we can make him a much more successful builder."

### Here is a step-by-step and cost-by-cost outline of Lindsey's method of selling 50 houses a year

It is a sample case history prepared by Lindsey to show how the plan works. It assumes that a final map has been recorded and an FHA subdivision report issued; and that the project would total 50 sales a year at \$18,000 a house. At this \$900,000 volume, Lindsey's commissions would be \$45,000. This list shows just what the realty firm will do and spend for its 5% "merchandising services fee." All costs listed below are included in Lindsey's fee:

1. *A market survey*, made in a three-mile radius of the site, determines the price range and numbers of houses sold in the past two years and where buyers formerly lived (to find out where prospects might come from). Cost, at \$10 per hour plus expenses ..... **\$275**
2. *Plans and specifications of two basic models* are studied by Lindsey's Mahoney and Sales Manager Irvin Borchert. They usually consult an architect or another broker about design acceptance and sales feasibility. Cost, at \$100 per plan plus architectural fees ..... **200**
3. *FHA and VA financing are arranged*. Says Mahoney: "We insist on this kind of financing. It's the best available to buyers and builders in this price class." Lindsey

arranges FHA commitments, VA master CRVs, etc. Cost: 45 hours at \$10 per hour, plus travel and expenses ..... **495**

4. *Interim and take-out financing* are arranged by Lindsey's Sales Manager Borchert. Borchert shops for the best loans and makes sure the builder's credit and background are properly documented when seeking loans. Says Builder Aaron Grenz: "This is an important service to us. Before, when we built with savings & loan money, interest accounted for 8% of our total costs. Now—since we sell in advance of construction on a volume basis and are getting better financing terms—interest accounts for only 3½% of our costs." Cost of shopping for loans, one day at \$10 per hour ..... **80**

5. *An advertising plan is mapped out* by Lindsey's advertising manager, Les Blucher, with help of an advertising agency. Cost: three days at \$10 per hour ..... **240**

6. *A survey is made to find the best location for outdoor advertising and directional signs*. Cost: two hours at \$10 per hour ..... **20**

7. *Renderings are made*, two for each of two models. Cost: at \$65 per rendering ..... **260**

8. *Brochures are written and printed* (5,000 copies, two color) ..... **650**

9. *The two 70'x110' model houses lots are landscaped and sprinklers installed* (\$700 per house) and fenced (\$300 per house) ..... **2,000**

10. *Model houses are decorated*. Lindsey gets decorating service as part of a deal with either paint, carpet, or furniture store. But Lindsey spends—on each of the two models—\$2,000 for carpets and drapes and \$1,500 for furniture (leased at \$125 a month) ..... **7,000**

11. *A sales office is set up in the garage of one model*. It will have furniture, telephone, map display, and a color selection area. (The builder is advised to set up his own office in the other model. This assures that subcontractors and workmen will not come into the salesmen's office.) Cost ..... **995**

12. *Advertising costs* (spent year-round) would typically include \$2,000 for outdoor signs; \$150 for sign permits; \$75 for "sold" signs; and \$4,000 for newspaper space and production costs (25 ads totaling 438 column inches) ..... **6,225**

13. *Models are cleaned and yards maintained*. ..... **1,200**





**WEEKEND CROWDS** visit Grenz Bros.' Sacramento models.

Photos: McCurry



**REALTOR'S PLAN STARTS** when Lindsey & Co. President Pat Mahoney (l.) and Sales Manager Irvin Borchert go over blueprints.

14. Move-in kits with information for buyers (50 at \$1 each) ..... 50

**SUB-TOTAL OF BROKER'S EXPENSES: \$19,690**

In addition, Lindsey & Co. provides two salesmen for each 50-house project. They are specially trained to sell the builder's houses and receive a \$300 commission for each sale. The men are stationed at the sales office in the model area, and wear red jackets bearing the builder's name. Pat Mahoney is frank in his explanation of how his plan assures that the two men will devote all their skill and effort primarily to selling the new houses—and will not, as many prospective builder clients might fear, steer some good prospects to existing homes the salesmen also want to sell. Says Mahoney:

"We figure each salesman should earn at least \$12,000 a year. If each sells 25 houses, he will earn \$7,500 in commissions on those new houses. But experience shows that he will also earn close to \$5,000 as a share of commissions on older houses." How? If a used house is listed as a contingency to a new-home sale in the subdivision, this listing is turned over to Lindsey's resale sales department. This listing becomes the responsibility of the resale department, but the new-home salesman supervises this listing and gets a share of the commission. This plan makes it most profitable for new-house salesmen to stay on the new-house selling job, and they do.

Lindsey's outlays for sales commissions ..... **\$15,000**

**TOTAL LINDSEY EXPENSES: \$34,690**

Thus, out of \$45,000 received over a year's time, the Sacramento realty firm obligates itself to invest about \$19,000 (\$10,000 of it in the very early period of the program) and can expect to pay about \$15,000 in commissions. Its profit comes to about \$12,000 after it recoups some of its investment in carpets, drapes, fencing, and sales office equipment. However, not all of this is clear profit, for Lindsey must pay for a number of overhead items.

Pat Mahoney expects to take on more builder clients under his new program. He believes the plan will not work unless at least 40 houses are sold yearly—but it probably would work out in various forms for bigger builders. Lindsey & Co. will continue to sell houses for smaller-volume builders of large custom houses on a more usual Realtor-builder basis.

As for Builders Aaron and Raymond Grenz, their plans are easily expressed: "We're making a big sales breakthrough with this program, and we couldn't be happier."



**FINANCING** is arranged for construction and long-term loans by Lindsey's Borchert, shown with V. A. Ferrigno, Bank of America.



**BUYERS MEET BUILDERS** Raymond and Aaron Grenz, at left, as Lindsey Salesman Bruce Kelley, in red jacket at right, looks on.

## The fastest selling builders are including more and more of the features buyers want

A whole new standard for included-in-the-price features is emerging across the country. The big sales attractions of a few years ago—family rooms, built-in ovens and ranges, sliding glass doors—have become commonplace. Buyers simply assume that houses will have them, so they no longer create so much sales excitement—even in the lower price ranges. In the highly competitive Houston market, says Builder Glen Norwood: "Carpeting, air conditioning, paneled dens, and garbage disposers have become standard items even in \$12,500 houses. People just expect them."

To generate fresh sales excitement, most top builders try to squeeze new and different luxury features into the price of their houses every year. Says St. Louis Builder Al Mayer: "We try to scoop the market in our price class [\$25,000]. Just as automakers have added bucket seats, we've added a fireplace in the master bedroom, paved walkways, and two-car rear-entry garages."

The list of major new sales attractions is surprisingly consistent across the country. The photographs at right and on the next two pages show the features reported as most important by the fast-selling builders surveyed by HOUSE & HOME.

### Builders use a variety of techniques to find out which new features are most important to their prospects

"Buyers want the moon," says Builder Robert Fox of Plymouth Meeting, Pa. "The trick is to find out what new features they want most that you can afford to give them."

To find out, Builder Donald Huber builds an experimental house with about \$2,000 worth of new sales attractions in it. Then he asks a group of prospects and past buyers to study the house, and tell him which of the features they would buy if they had \$200 to spend. This same technique has been used by *Better Homes & Gardens* in the 18 consumer buying forums it has held across the country. The preferences shown by buyers at these forums gibe with almost all of the sales attractions shown here.

Other builders use other methods: They interview prospects as they go through models, check likes and dislikes of past buyers, survey homeowners in nearby neighborhoods, ask for weekly reports from salesmen or superintendents on the comments heard about their houses and competitors' houses. Some builders, like Kettler Brothers of Washington, D. C., use outside experts to conduct depth interviews with buyers (H&H, Mar). Others, like Ed Bennett of Bethesda, Md. study periodicals and books to learn what prospects need and want most (H&H, July '62).

Producers are continuously creating demand for better materials, better hardware, more attractive lighting, and perhaps more than anything else, easier-to-maintain surfaces. "It is up to us," says St. Louis Builder-Architect Fred Kemp, "to give buyers more of the things they want, and then create demand for things they don't yet know they want in housing."



Ernest Braun

Fred Farish

Zintgraff



### Buyers want the luxury of double front doors

They are fast becoming commonplace in top-of-the-line models like Mackay Homes' \$25,000 house (top photo), Alco-Pacific's \$24,950 model (left) and Quincy Lee's \$48,500 model (right). And this popular sales feature is trickling down to lower-priced houses as well. It appears in five of the 21 best selling models shown on pages 112-117, including one house priced at \$14,775. Cowan Construction Co. of Sarasota, Fla. puts double front doors on most models (starting at \$14,000) but makes only one door operable; the other is backed by drywall.



Fred Farish



**Prospects take fully equipped kitchens for granted. Now they want extras like a luminous ceiling . . .**

A luminous ceiling or ceiling panel is going into built-for-sale houses at a startling rate. The reason: Survey after survey shows women want to work in brightly lit surroundings. "Luminous ceilings are so popular that

we now put them in the bathroom as well," says Fox & Jacobs' Jack Franzen. The kitchen pictured above is in Alco-Pacific's best-selling Scandia model, priced at \$24,950.

Lionel Murphy



Harvey Patterson



Ernest Braun



**. . . extras like informal space for dining in or near the kitchen**

**. . . and a big pantry closet**

The kitchen in Cowan Construction Co.'s \$16,000 model in Sarasota offers both a dining bar and space for a dining table (above left), though a separate dining room adjoins the kitchen, background. Both a breakfast area and snack bar also appear in Murray Winn's Windcrest model homes in San Antonio (center). "Dining space in the kitchen is a must in lower-priced houses," says Builder Robert Schmertz of Lakewood N.J. The old-fashioned pantry closet is making a strong comeback in all price ranges. The one shown above right is in Eichler Homes' \$30,000 houses.

Guy Burgess



**And more buyers now want a separate dining room**

It was the first room sacrificed to cost in post-war houses. And the immense popularity of the family room (with dining space in it) has delayed its return. But five of the 21 houses in the portfolio of best sellers (pages 112-117) have separate, formal dining rooms—and all have at least a dining el off the living room. Surveys by *Better Homes & Gardens* show that consumers prefer a separate dining room plus a breakfast bar in the kitchen to all other combinations of dining spaces. The room at left is in an \$18,950 Perl-Mack house in Denver.

*continued*



Neil Sauer



Zintgraf

**The master bedroom is becoming a major sales lure—if it has space for a conversation area**

The master bedroom in St. Louis Builder Alfred Mayer's \$25,490 house has done much to make it a best seller. The 13'x20' room not only has plenty of space for a couch and chairs, but it has a fireplace and a sliding glass door opening to the terrace (photo above). A conversation area is also the big attraction in the master bedroom of Builder Ray Ellison's

best seller in San Antonio (above). Vice President Jack Franzen of Fox & Jacobs in Dallas reports that F&J market research shows that "today's buyers want bigger bedrooms for their children as well as bigger bedrooms for themselves—perhaps as a retreat from television and the children." The master bedrooms in some F&J houses are as big as 16'x22'.

J. C. Watkins

Victor M. Helm



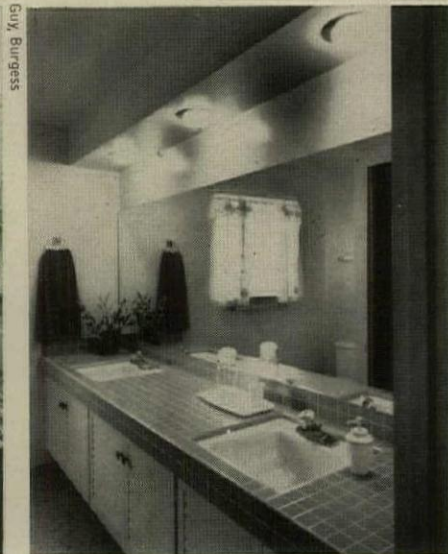
**Buyers want a luxurious dressing room**



**... and they want big walk-in closets**

The master dressing room (left above)—designed by Designer Roger Rasbach for Hendryx-McCord's Port Arthur, Tex. \$43,000 model—is typical of what hundreds of builders are now adding to their master bedroom suites. Says Dayton Builder Donald Huber: "It's such a big sales feature in so many of our models [\$16,000 to \$20,000] that I wonder why more local builders haven't copied it." Walk-in closets (though not always as large as the one above in a Houston Parade of Homes model) are—like pantries—making a big comeback.

Ernest Braun



Guy Burgess

**In baths, everyone wants still more luxury**

Even in its low-priced (\$13,900) houses, Perl-Mack now equips the bathrooms with ceramic tile, push-pull tub and shower trim, marbled vanity top, wire-glass tub enclosure, double lavatories, double medicine cabinets, and three mirrors (photo, far left). Mackay Homes (near left) uses a wall-to-wall mirror and valance lighting. Many of the most successful builders use colored bath fixtures, auxiliary heat, a pull-out scale, vinyl-covered wall fabrics, and ceiling-high tile. Most builders still consider the bath their No. 2 (after the kitchen) sales attraction.



Ernest Braun

**And almost everyone wants a fireplace and wall paneling**

Mackay Homes, Menlo Park, Calif., puts a fireplace and paneling in the living room of its bestselling \$39,500 house (above) and Perl-Mack puts both in the family room of a \$13,900 house in Denver (right). Robinwood Homes, St. Louis, reports 80% of its buyers want a double fireplace (open to living and dining rooms, or to living and family rooms). "Paneling is so popular" says Perl-Mack's Samuel Primack, "that even our lowest-priced houses are paneled on one wall in the living room and three walls in the finished basement."



Guy Burgess

## Housing ads go professional: The hard sell still works, but you see more low-key appeals

Builder advertising has not completely abandoned its screaming boldface type and "no-down to vets", "come out today!" approach. But some of the most effective campaigns show that housing is learning other—and often better—ways to appeal to buyers. The best builder ads are now as good as other consumer advertising. Even the worst are better than they were a few years ago.

Most effective advertising programs by builders have three things in common:

1. They play heavily on the buyer's desire for a better way of life in a better home. Ads stress status, the favorable economics of home ownership vs. renting (opposite), and the benefits of quality products. And they dispel doubts about the builder's performance with eye-catching, believable testimonials (see p. 144).

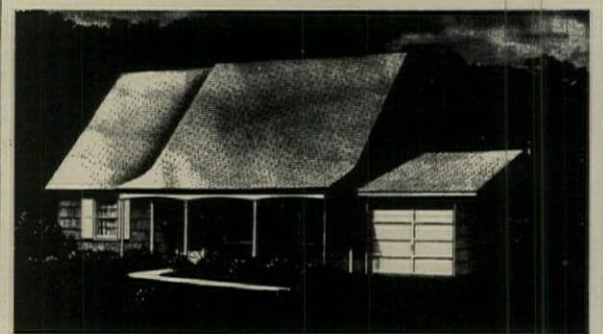
2. They are planned and executed with verve and imagination by experienced ad agencies. For example: Instead of merely pointing out that his subdivision is only ten minutes from downtown, one New Orleans builder shows a baby's picture and headlines his ad (p. 144): "Look, Ma! Dad's home." A Los Angeles builder uses a picture of a mother and four photogenic children (opposite) to make a selling point of extra bedrooms.

3. They are expensive. This is partly because builders are buying bigger newspaper space, partly because they are using more radio and TV.

How expensive? Many builders now plan to spend up to 1½% of gross sales for advertising, up to 5% or 6% for all selling expenses. Says Detroit Builder Mark Jacobson: "Some builders still don't understand that they have to spend this percentage for an essential merchandising campaign. They think salesmen's commissions should be their only sales cost."

Seattle's Bell & Valdez budgeted \$14,948 for advertising (newspapers, radio, and brochures) that helped sell 50 out of 57 houses in three months. Ad costs ran 1.73% of sales. In Chicago, Kepler, Clark & Krughoff spend about as much for advertising (1.25%) as for direct sales commissions (1.3%).

But there are also outstanding examples of low-budget campaigns. Sampson Bros., Pittsburgh builders who moved into the Washington, D.C. market, ran a six-week teaser campaign in all three daily papers. Sampson spent only \$2,880 on the series. It featured a dressmaker's dummy in the foreground of pictures of houses under construction ("family tailored houses"). By opening day, Sampson had sold 76 houses. Says Sampson's ad agency (House & Gerstin of Washington): "This is the lowest cost per house we have ever come across." In Phoenix, where John Hall spends an average of \$200 per unit for advertising, he puts 22% into TV and 18% into radio compared with 35% for newspapers and 20% for billboards and signs; 5% is miscellaneous. Hall gave up an initially successful sponsorship of TV movies because "the quality of the movies dropped."



**JUST AN OLD-FASHIONED BARGAIN!**

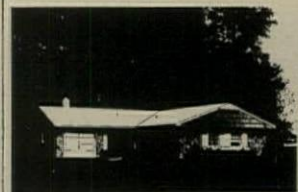
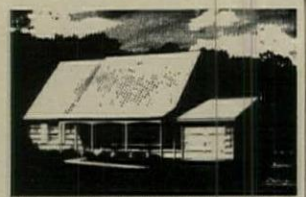
PRICE . . . . . \$16,990	Air Conditioned by Westinghouse Four Beautiful Bedrooms Two Complete Bathrooms Concrete Garage/Overhead Door General Electric 17 cu. ft. Refrigerator General Electric Automatic Washer General Electric Push-Button Dryer Complete Professional Landscaping
DOWN PAYMENT . . . . . \$890	
MONTHLY CHARGES . . . . . \$145	

No closing or settlement costs  
 No extra fees of any kind  
 No hidden charges or gimmicks

**YES, JUST AN OLD-FASHIONED BARGAIN**  
 that can be seen (and bought) today or any day until 9 P.M.



**DO YOU?**



Foot for foot, space for space, dollar for dollar, and looks for looks **DO YOU?**  
 we don't know of any other homes anywhere that equal these.



**FAMILIAR FORMAT** is used by William Levitt in ads for his Matawan, N.J. development. Run in New York City and New Jersey papers, page and quarter-page versions of the same ads bear the hallmarks of previous Levitt campaigns: big photos of model houses, generous white space, deceptively simple and provoking headlines, and a minimum of bullet-type copy.

**Give Your Landlord \$105 per month and get this:**

- Rent receipts.
- Crowded rooms.

**Own Your Own Home For \$105 per month**  
Including principal, interest, insurance, taxes,  
and get this:

- Minimum of 3 bedrooms, all spacious and bright, with plenty of closets.
- Huge, dine-in kitchens.
- 3 RCA Whirlpool appliances: refrigerator-freezer, dishwasher, garbage disposal, wall oven, countertop range, range hood and fan, automatic washer, automatic dryer.
- Full basements, finished rec rooms.
- Plenty of room for den, rec room, TV room, workshop, gardening.
- Custom craftsmanship that lets you select from 47 different colors, woods, textures, floor coverings, tiles and fixtures.
- Tax rebate of at least \$250 per year... and mortgage reduction of at least \$1100 in the first 5 years.
- All community improvements in and paid for, including city water (no wells), city sewers, (no septic tanks), natural gas, storm sewers, asphalt driveways, landscaped lots, paved streets, concrete sidewalks, curbs.
- Elementary school right on property donated by Builder!

only from  
**Brookwood**

No Money Down for vets!  
No Closing Costs! • No Extras!  
**\$14,350 to \$19,000**

See 5 beautifully furnished models, open every day 10 a.m. to 6 p.m., Mondays 11 a.m. to 5 p.m.

**DIRECTIONS:** N.J. Turnpike to Exit 11 or Garden State Parkway to Exit 127, then follow Route 9 south to County Line Road, Lakewood (at Crossroads Restaurant) turn right 1 mile to Brookwood... OR... Garden State Parkway to Exit 91, at exit proceed straight on Route 549 for 1/2 mile to Route 525 (County Line Rd.) right approx. 1/2 mile to Brookwood. Write for FREE 16 pg. color brochure! Dept. 230 First St., Lakewood, N.J.

**DRAMATIC CONTRAST** (left) in benefits of buying and renting was phrased to attract New York City apartment renters. New Jersey Builder Robert Schmertz calls this "the best single ad we have ever run."

**HARD SELL AD** (right) was used in dead of winter for 37 houses of 200-house project. Wagman Construction Co., Washington, D.C. sold or rented (option to buy) all 37. Total ad cost: \$62 per house

# SPECIAL BONUS OFFER-LIMITED TIME ONLY

1

## MOVE IN IMMEDIATELY!

Pick the model with the ranch kitchen and full basement plus recreation room. The 4-bedroom split level with huge family room off the kitchen plus a separate recreation room, the exciting 2-story Colonial or spacious bi-level you like best. We can put you into the house of your choice right now... in time for a bright new year of luxury living.

2

## NO MONEY NEEDED!

And we're not just talking about down payment or settlement charges. We have worked out a fantastic "Freedom of Choice" plan that enables you to live in the biggest, most luxurious of homes without one cent expended in cash!

3

## PAY RENT FOR A YEAR!

If you wish, you can choose to pay \$175 a month rent, just like an apartment, for as long as a year. Can you imagine this? Living in a magnificent home instead of a cramped apartment, with ranch kitchens, family rooms, 2 and 2 1/2 bathrooms, big spacious rooms, full storage basements, with no obligation to buy whatsoever!

4

## BUY IF YOU LIKE IT!

At any time during that year, or at the end of the year, if you decide you want to own our Kingswood home, we will apply a portion of your rental payments against the purchase. There has never been a plan like this before. Available only on a limited number of models... just in time to start the new year right in a new luxury home!

# KINGSTWOOD

from \$20,290



**DIRECTIONS:** To reach this lovely wooded community, drive out Baltimore-Washington Parkway to Riverside Rd., right on Riverside Rd. to Auburn Ave., left to Good Luck Rd., and right to Kingswood. Or on University Blvd to Greenway Rd., left to Kingswood Ave., right to Good Luck Rd., left to Kingswood model homes. Phone 474-8342.

Sales by  
L. L. LEWIS, Associates,  
Baltimore, ME. 8-4316



Bunk beds? Nope. We each have our own room!

And, there's a master suite for mom and dad—all in the big 2300 sq. ft. 6 bedroom home at Shadow Oaks. There are 3, 4 & 5 bedroom plans, too. Even a 2 story! These Balanced Power custom homes are architect-designed and highly individual, with 2 & 3 baths and luxurious sunken living rooms. On 90-ft. frontage lots within walking distance of public and parochial schools and park. Available for immediate occupancy. From \$25,250 with 10% down, 30-year, 90% loans. Furnished models: Ventura Freeway past Thousand Oaks to Moorpark Road turnoff.

HARLAN LEE & ASSOCIATES



# SHADOW OAKS!

**SOFT SELL** (above) by Los Angeles Builder Harlan Lee uses an appealing photo to hit hard at a known customer need for more bedrooms. Buyers with big families can immediately identify with both the picture and ad copy. A major improvement in builder ads has been the switch to first-class photographs from no-class artwork or stock (and hackneyed) mats.



one



...two



...three



...



...five



...four

## six bedrooms!

That's right. Six bedrooms—all big—in the sprawling, 2800-square-foot luxury home you'll find only at Harlan Lee's Colony West... the finest community in the Northridge ranch-estate area. In fact, even 4 and 5 bedroom models are extra spacious for growing families. And, each is carefully situated for maximum privacy on its own large site, replete with fullgrown Valencia orange trees. Individual, architect-designed homes within this unique community are priced from \$36,500 with 10% down, 30-year financing. But, Colony West is a total environment! One you should see and experience today. On Devonshire Street at Winnetka Avenue, between Reseda and Topanga Canyon Boulevards.

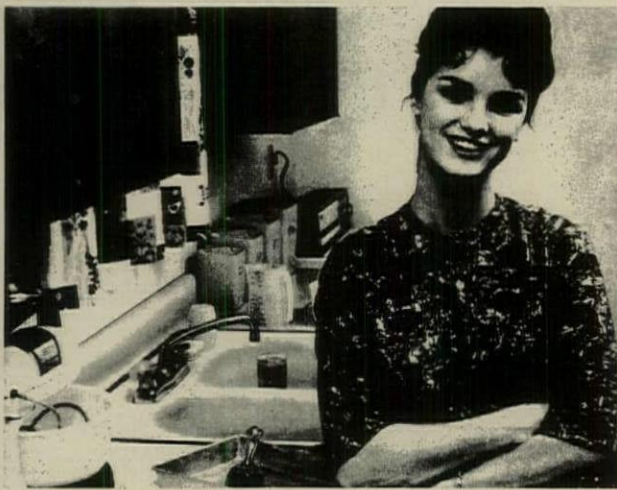
# COLONY WEST!

HARLAN LEE & ASSOCIATES

**WHIMSICAL SELL** (right) by Builder Lee also stresses the number of bedrooms in his models. Drawings set apart typical family groupings, most of which are common to all large households. Ample white space and simple, straightforward layout yield high visibility.

continued

# TAREYTON ?



**"We like everything about it--- but I'll have to confess it was the kitchen that really sold me. I love to cook" . . . says Mrs. David R. Combs**

A HOUSEWIFE WHO LIVES AT 1510 PETERSON AVE.

Why don't you and your family join the move to Tareyton, the new Southside neighborhood of total convenience and truly different new styled homes. 10 brand new homes now under construction, 5 other exciting designs ready today for immediate occupancy. Hurry on out! These are truly the loveliest homes under \$12,000 in all of San Antonio—and they aren't going to be available for long. 2 minutes to Fed Mart, 6 minutes to Sears Southside, 10 minutes to Kelly A.F.B. Ranch, Colonial, Polynesian, Contemporary, New England Provincial—each is distinctive and

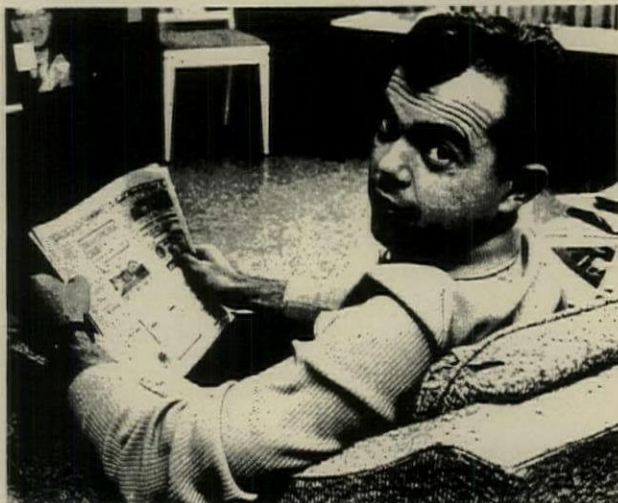
individual—each is the careful design of an outstanding Southwestern architect—each is value-packed with more living conveniences, more lasting luxury than you'll find for the money anywhere else in San Antonio. Central forced air heatings, enclosed garages, big 1 and 1½ baths with bright decorative tiles and extras included in monthly payments as low as \$74 to \$89. VA and FHA.

**DIRECTIONS:** 1 mile south of Fed Mart on Zarramora. Or call WA 4-2481.

**\$9,975 to \$11,650 by QUINCY LEE**

SAN ANTONIO'S MOST RESPECTED HOME BUILDER.

# TAREYTON ?



**"It offers everything we've ever wanted in a neighborhood. Close to my work, quiet slow traffic streets, and neighbors who take as much pride in their homes as we do in ours" . . . . says Willie E. Dunn**

A KELLY RADAR REPAIRMAN WHO LIVES AT 1502 PETERSON AVE.

Why don't you and your family join the move to Tareyton the new Southside neighborhood of total convenience and truly different, new styled homes. 11 more exciting designs have just been completed but you better hurry on out. They may not be available for long because they are truly the loveliest homes under \$12,000 in all of San Antonio. 2 minutes to Fed Mart, 6 minutes to Sears Southside, 10 minutes to Kelly A.F.B. Ranch, Colonial, Polynesian, Contemporary, New England Provincial—each is distinctive and individual—each is the careful design of an out-

standing Southwestern architect—each is value-packed with more living conveniences, more lasting luxury than you'll find for the money anywhere else in San Antonio. Central forced air heatings, enclosed garages, big 1 and 1½ baths with bright decorative tiles and vinyl washable wallpapers are just a few of the extras included in monthly payments as low as \$74 to \$89. VA and FHA.

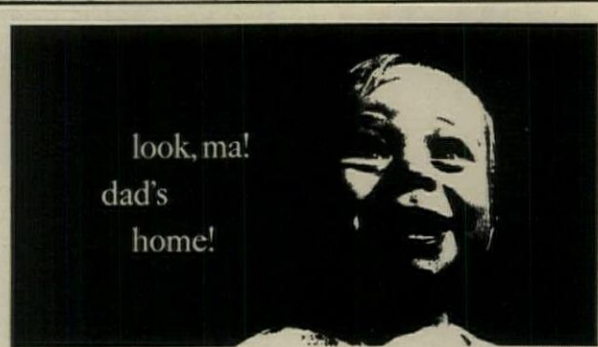
**DIRECTIONS:** 1 mile south of Fed Mart on Zarramora. Or call WA 4-2481.

**\$9,975 to \$11,650 by QUINCY LEE**

SAN ANTONIO'S MOST RESPECTED HOME BUILDER.

**TESTIMONIALS** by people living in Quincy Lee's San Antonio houses help Lee makes sales in a new 32-home neighborhood. Each resident shown in an ad acts as host or hostess to visitors on the weekend the ad appears, also receives a thank-you check for resulting sales.

**ARRESTING PHOTO** (right) humanizes copy which stresses subdivision's newly convenient location in a New Orleans suburb. Builder Jack Perry's problem was to overcome reluctance of buyers to move out to a hitherto inaccessible area.



**10 minutes FROM THE HEART OF TOWN over the new bridge TO YOUR NEW Plantation Home at Walnut Bend**

It's not a simple exchange of words! When the words of the great fall into the ears of a child, the words are not just heard, they are felt. They are felt in the heart and soul, and they are felt in the eyes and the smile.

In Walnut Bend, in your imagination, see Plantation Homes. In reality, see the new and unique of living in Walnut Bend. Near all the best, the best of the best, the best of the best, the best of the best, the best of the best, the best of the best.



15 HOMES TO CHOOSE FROM - 2070 SQ. FT. & UP OF LIVING SPACE - PRICED FROM \$27,500



- 10 Plantation Homes designed by the national architectural architect
- Poolside swimming pool
- Full kitchen
- All have family rooms
- 2 to 3 bedrooms
- 2 to 3 bathrooms
- 1 and 1/2 bedrooms
- Full insulation
- All have family rooms
- 2 to 3 bedrooms
- 2 to 3 bathrooms
- 1 and 1/2 bedrooms
- Architectural control
- Shopping centers
- Parks and playgrounds
- Country clubs

**DIRECTIONS**

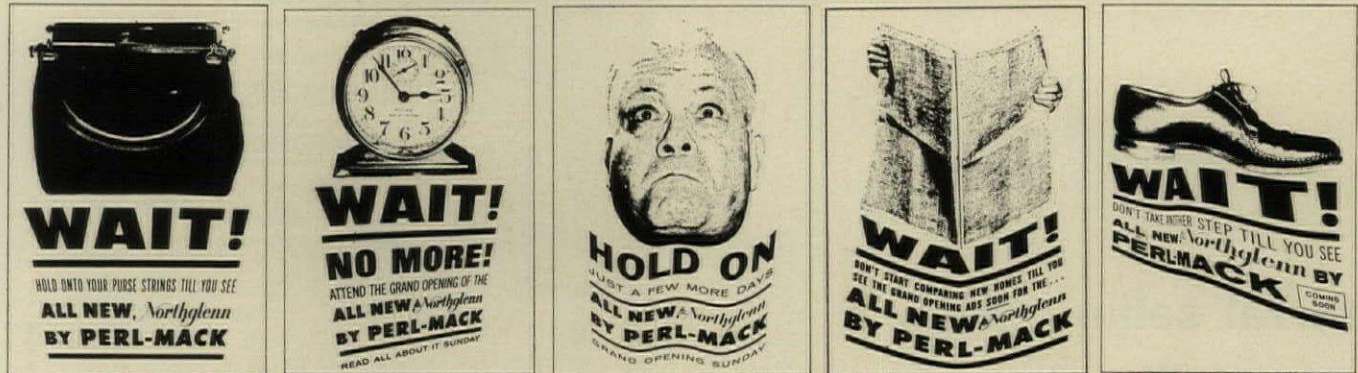
Drive the new bridge, bear right at bridge exit, then left 2 miles on General De Gaulle Drive to Walnut Bend.



PLANTATION HOMES - WALNUT BEND - FOREST 7-0660

At the site of the following signs

# Bold, hard-selling campaign helps roll up 304 sales in 30 days



1. TEASER ADS (5"x7") ran for two weeks in Denver papers before the opening of new models at Perl-Mack Construction Co.'s Northglenn subdivision.

Today! Attend the Grand Opening of the

# ALL-NEW

**Northglenn**  
CREATED & BUILT BY

# PERL-MACK

104th & VALLEY HWY.

SEE TEN ALL-NEW AND DIFFERENT MODEL HOMES ... IN A BRAND NEW MODEL HOME AREA NOW WEST OF VALLEY HIGHWAY ON 104th AVENUE... WITH ALL-NEW DISPLAYS... AND EVERY HOME LOADED WITH YEARS-AHEAD NEVER-BEFORE FEATURES UNHEARD-OF AT THESE PRICES!

DRIVE OUT TODAY TO **PERL-MACK** Northglenn. Just 17 minutes from downtown Denver on the Valley Highway. Turn left on U.S. 87 to 104th Avenue and TURN LEFT OVER HIGHWAY to Perl-Mack Home Model Home, just beyond the Hill Station!

There's a home for every family... a price for your pocketbook. **\$11,950 to \$20,750** TURN THE PAGE FOR HOME DETAILS.

2. BIG BLAST on opening Sunday was a three-page ad, which, despite a raging blizzard, brought out 7,800 visitors and led to 58 immediate sales. Says Ad Executive Bernard Fleisher: "It was about as hard a sell as we could make it... We really socked 'compare' on all our new and exclusive features... We hit the map (on the first page) hard because the location of the model homes had been changed from the east to the west side of the highway."

## COMPARE all these years-ahead features yours for BETTER LIVING now and HIGHER RESALE in the future

### EVERY feature now included in the price of EVERY Perl-Mack home in Northglenn

- NOW BATHS WITH GENUINE CERAMIC TILE EXCLUSIVELY FORGOTTEN WITH VANITIES!
- NOW ALUMINUM "CARE-FREE" WINDOWS WITH MARBLEIZED SILLS!
- NOW LIFETIME COPPER WATER AND DRAIN LINES!
- NOW AMERICAN-STANDARD SINGLE-LEVER NO-DRIP FAUCETS!
- NOW HOTPOINT ELECTRIC RANGE AND OVEN—some models with double ovens!
- NOW WASTE KING DISPOSERS—most models with dishwasher, too!
- NOW TEXBORO FURNITURE FINISH KITCHEN CABINETS AND FORMICA TOPS!
- NOW SLIDING WIRE-GLASS TUB ENCLOSURES FOR MAXIMUM SAFETY!
- NOW 220 OUTLET FOR DRYER AND AUTOMATIC WASHER CONNECTIONS!
- NOW AMERICAN-STANDARD GLASS-LINED HOT WATER HEATERS WITH 10-YEAR WARRANTY!
- NOW WALK-IN WARDROBE CLOSETS WITH BI-FOLD DOORS!
- NOW No. 1 OAK FLOORS!
- NOW ARMSTRONG FLOOR COVERINGS IN KITCHENS!
- NOW EVERLASTING BRICK CONSTRUCTION WITH RUGGED STEEL I-BEAM!
- NOW EXPERT WORKMANSHIP BY 100% UNION CRAFTSMEN!
- NOW AMERICAN-STANDARD CENTRAL REFRIGERATED AIR-CONDITIONING AND HIGH-VELOCITY FORCED-AIR GAS HEATING FOR YEAR-ROUND FOUR-SEASON CLIMATE CONDITIONING!

**NEVER BEFORE** HAVE YOU SEEN HOMES AT ANYWHERE NEAR PERL-MACK'S LOW PRICES WITH ALL THESE PERL-MACK FEATURES!

**REMEMBER...** there is only ONE **PERL-MACK** don't settle for 2nd best, don't be confused by similar names!

Come out today to NORTHGLEN, TEN ALL-NEW MODEL HOMES ON 104th AVE. JUST WEST OF THE VALLEY HIGHWAY—OPEN TODAY FROM 9 AM TO 9 PM

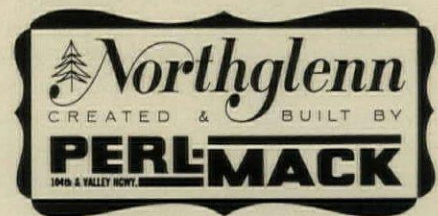
3. FOLLOW UP AD—one of several on subsequent weekends—maintained the momentum of the campaign with pictures of the opening-day crowd and an up-to-date sales report. Says Ad Executive Fleisher: "Our thinking was that nothing succeeds like success." Over-all, the ad campaign included weekend and daily newspaper ads and also brochures and 363 TV and radio spots. Cost of the ad campaign: \$30,000. Sales volume in 30 days: \$4.5 million.

SEE ALL TEN NEW PERL-MACK MODEL HOMES TODAY

<b>PERL-MACK TRIUMPH E...</b> \$11,950	<b>PERL-MACK GARLAND E...</b> \$13,650
<b>PERL-MACK IMPERIAL...</b> \$13,900	<b>PERL-MACK VICTOR...</b> \$14,850
<b>PERL-MACK NEWBROOK...</b> \$15,900	<b>PERL-MACK KINGSTON...</b> \$16,750
<b>PERL-MACK CLAIRMONT 3</b> \$17,950	<b>PERL-MACK ROCKLAND...</b> \$18,950
<b>PERL-MACK WEMBLEY...</b> \$19,650	<b>PERL-MACK ROYAL OAK...</b> \$20,750

EVERY HOME WITH EXCLUSIVE YEARS-AHEAD FEATURES

IN Northglenn, "AMERICA'S MOST PERFECTLY PLANNED COMMUNITY"



INVITES YOU TO SEE THE

## TEN ALL-NEW amazing model homes that in just two weeks have been... PURCHASED ADMIRIED

by 214 Delighted Families! by 23,000 Enthusiastic Visitors!



THESE ARE THE HOMES YOU MUST SEE TO BELIEVE BY DENVER'S OWN NO. 1 HOME BUILDER

### 10 HOME MODELS \$11,950 to \$20,750

NO-DOWN-PAYMENT GI... MINIMUM DOWN FHA

Compare the YEARS-AHEAD FEATURES NOW INCLUDED in the price of EVERY Perl-Mack Home in Northglenn

- Baths with CERAMIC TILE
- Aluminum Windows with MARBLEIZED SILLS
- Central 4-season AIR-CONDITIONING
- Hotpoint Electric RANGE AND OVEN
- Waste King DISPOSER
- Single-lever NO-DRIP FAUCETS
- Sliding WIRE-GLASS TUB ENCLOSURES for Maximum Safety
- Glass-lined HOT WATER HEATER WITH 10-YEAR WARRANTY
- LIFETIME COPPER Water and Drain Lines
- 220-volt OUTLET FOR DRYER
- Plus Perl-Mack's Famous 100% UNION Craftsmanship and BRICK CONSTRUCTION WITH STEEL I-BEAM!

**DRIVE OUT TODAY** (Just south on Valley Highway—take on U.S. 87 to 104th Ave. east. Turn left over highway to Perl-Mack Home Model Home, just beyond Northglenn Golf Course)

104th WEST OF VALLEY HIGHWAY  
Open Daily and Sunday 9 am to 9 pm / Saturday 10 to 6 pm

## Referral selling: How a good product pays off in a chain reaction of sales

*Requiescat in pace:* The hit-and-run builder is dead. And good riddance. He couldn't stand the pace now being set by all the builders who have learned that success today goes to those whose buyers, but the consensus is that referral selling is most produc-

Industry leaders have, in fact, learned what other industries learned long ago: Nothing beats word-of-mouth advertising. And homebuilders have more to gain from this advantage, because they know exactly who their backers are, exactly where they live, exactly why they are happy owners, and exactly how to keep them happy.

There is no one best way to go after referral sales, but builders who have made such sales agree that a good product is the No. 1 requisite. Given that, and especially a good follow-up service program after owners move in, a referral program of any kind should pay off handsomely. How handsomely depends on many conditions. Some builders like Vern Donnay in Minneapolis and Robert J. Schmertz in Lakewood, N.J., estimate 70% of their sales result in one way or another from referrals. Architect-Builder Fred M. Kemp proved that referral sales were working for him in St. Louis: He mapped where his buyers have come from and found nearly all had lived close to other buyers.

### Hot leads come from newest buyers

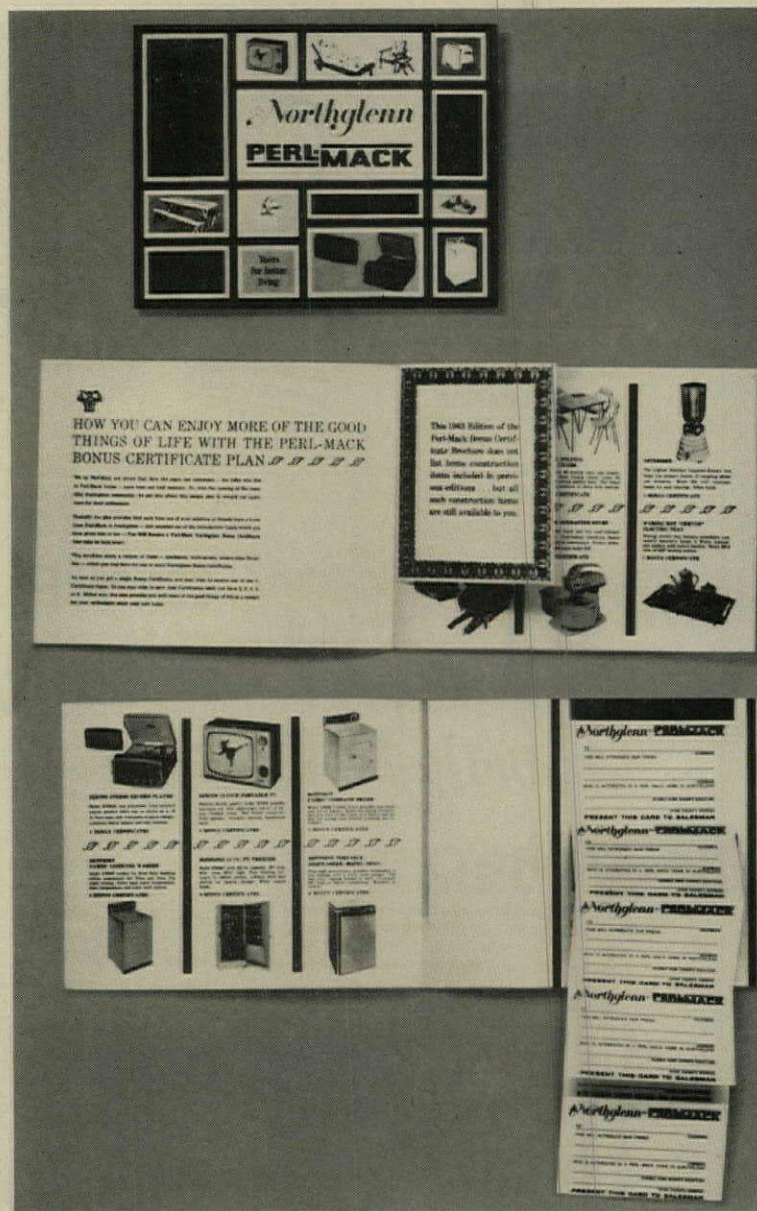
Any time is a good time to get sales leads from satisfied buyers, but the consensus is that referral selling is most productive *before* new owners move in. This is while they are most talkative about their new home (much of the talk is to convince themselves they made the right choice) and most willing to believe the best about the builder. This is also the period when the builder wants to see the buyer and keep him reassured.

Says Builder Donald L. Huber of Dayton: "The time before they move in is when they're taking friends out to see the house they've bought. You lose contact with many buyers right after they move in. For about six months they're getting the feel of their home. After the six months you should start contacting them again about referrals."

Huber believes the four best times for salesmen to try getting leads are: 1) when buyers sign sales contracts; 2) when buyers inspect homes being built; 3) when buyers choose colors; and 4) when buyers bring friends on weekends to see the model of the house they bought.

Kavanagh-Smith buyers get thank-you letters within 48 hours after they sign contracts, with suggestions they recommend names of friends who might buy. Says Roger P. Kavanagh Jr.: "Our salesmen use any excuse at all to call on a new buyer and get names of new prospects with permission to use the buyer's name."

And Kavanagh, like most others, has salesmen continue their calls on through the move-in day. Salesmen can get leads when they deliver manuals on moving-day problems (see moving kit



**PREMIUM PLAN** offered by Perl-Mack Homes is one reason why this firm is Denver's biggest builder. The *bonus certificate plan* booklet offers various household, sports, and other items for one to six sales made to owners' friends who buy and show cards detached from the booklet.

above, far right), manuals on home maintenance, lists of nearby doctors and dentists, lists of clubs and churches, small gifts on move-in day, or booklets explaining how to win prizes or money for recommending buyers.

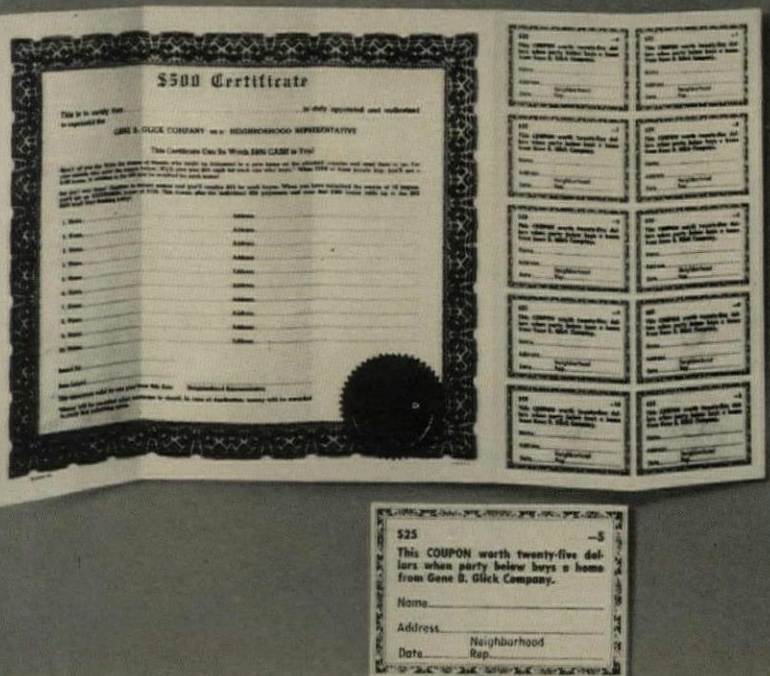
### Many builders pay for leads that pay off

This direct approach is being used more and more in several carefully thought-out ways—and with much success. In general, builders say outright offers of cash work better with buyers of lower-priced homes, and non-cash offers work better in the higher-price brackets. Of the cash plans, one of the most impressive looking is that of Indianapolis Builder Gene B. Glick (above center). Some other builders have similar plans:

Richard Prows Inc., Salt Lake City, regularly offers buyers \$25 when a recommended prospect signs a contract, but recently \$100 was offered in a spring cleanup sale aimed at moving some completed but unsold houses. It accounted for most March sales.

Virginia Homes, Columbus, Ohio, offers \$50 per successful lead in a Sella Rama bonus program aimed not only at buyers in the company's latest developments but at those in long-completed





**\$500 CERTIFICATE** is used by Gene B. Glick, Indianapolis, to induce buyers, local business people, and others to become neighborhood representatives and send prospects to Glick. One referral-sale coupon is worth \$25, five produce a \$100 bonus and ten an extra \$150—or \$500 for ten sales.



**MOVE-IN KIT** used by Richard Prows Inc., Salt Lake City, has a wealth of useful instructions and materials for buyers to make moving easier. Included are change-of-address cards for post office, magazines, and friends, labels for furniture, and instructions on how to pack fragile items.

tracts. Salesmen call on owners twice a year to promote the idea. It accounts for about a third of sales.

Non-cash bonus plans include those of Perl-Mack Homes (above, left), Knoell Homes' gift of 10,000 trading stamps to its buyers in Tempe, Ariz., and Don Huber's gift of a \$35 certificate for shrubbery in his Ohio and Indiana communities. Huber likes the shrubbery idea because "it not only helps get sales but improves the looks of the neighborhood."

Some builders frown on giving outright gifts of any kind. Says Mike Kodner of St. Louis: "A \$100 gift isn't as good as finding out what buyers want and giving them the service or whatever it is they really need."

**Good service is a key to referrals**

This doesn't merely mean prompt service—though that is always important. (Norwood Homes, Houston, has a 24-hour telephone service to take care of owners' troubles.) The trend now is to make sure that the service calls are made by men with a good personality and sales ability.

Says Richard Meyers of Meyers & Lazeau, Jacksonville, Fla.:

"The builder who sends a mere workman to make repairs can lose an owner's goodwill. About 80% of servicing is public relations—so we have a business-suited service man answer calls. A sales-oriented man can actually get many good leads when he makes these calls."

Here are other methods being used to please buyers:

Hallcraft Homes, Phoenix, arranges for buyers to buy furniture at mark-downs saving the average buyer \$500. (Fred Kemp plans to sell furniture to his St. Louis buyers.)

Knoell Homes offers a chance to win a \$700 college scholarship to anyone who drops into the sales office and fills out a card. One scholarship is awarded a year.

El Dorado Hills, Sacramento, Calif., gives buyers an exhaustive book explaining all they need know to beautify their yards.

Kavanagh-Smith holds block parties for new buyers.

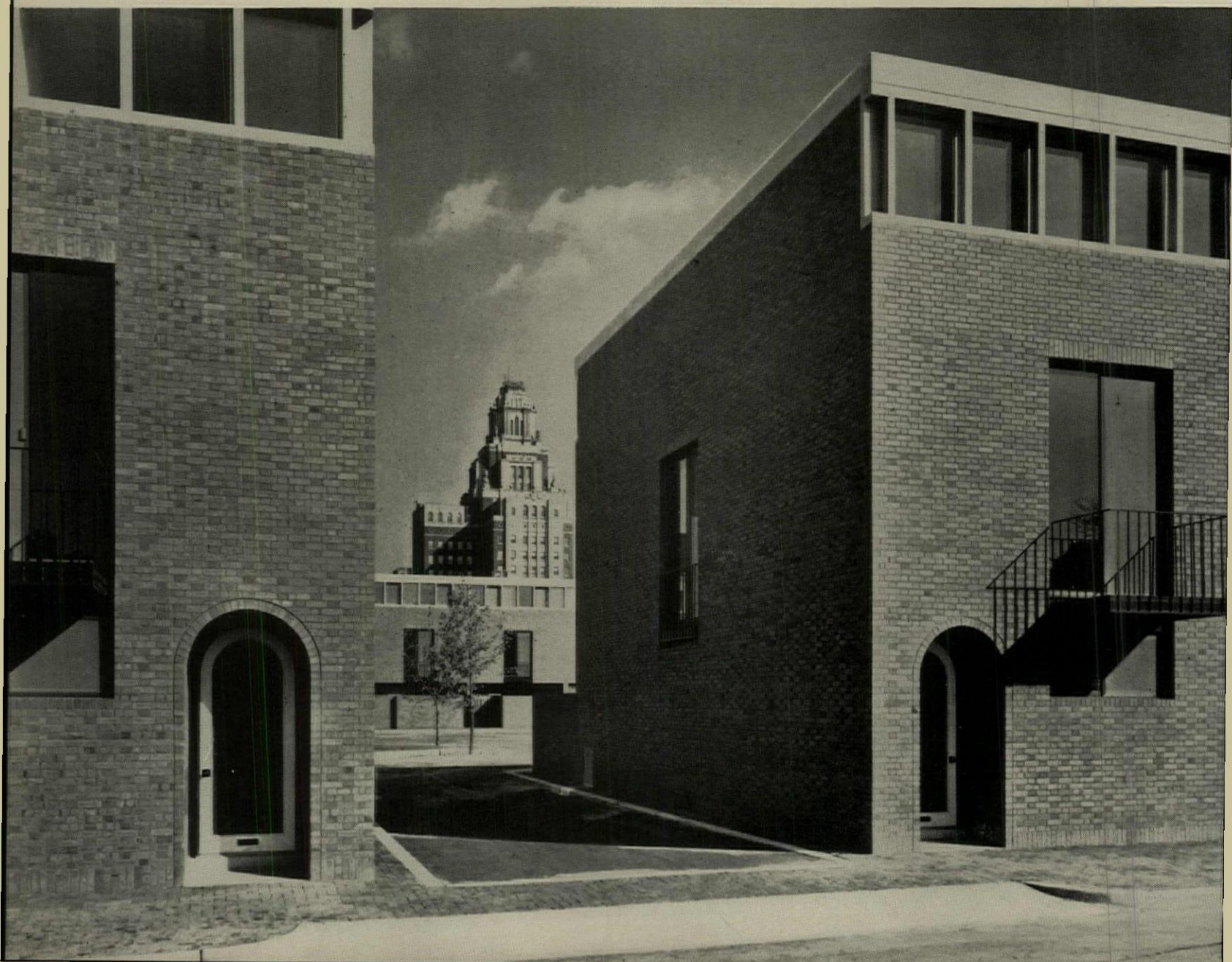
Bob Schmertz gives buyers a free dinner on moving day and then a subscription to the local daily paper.

The list is endless but adds up to this: Nothing should be left undone—for as long as the builder stays in business—to keep buyers happy and to make them partners in referral selling.

## Three fresh concepts in townhouse design

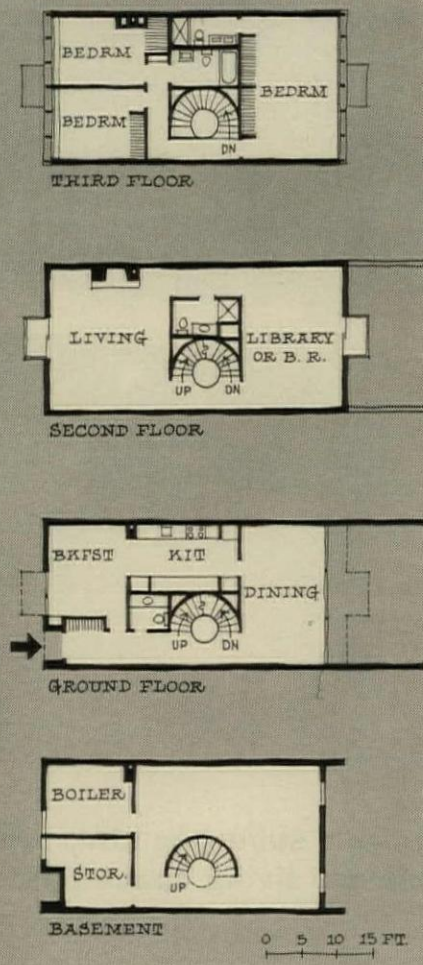
Each of the designs shown here and on the following six pages is very different, and each is built on very different land. Yet they have one thing in common: Each design makes great sense in its particular environment. For example, the Philadelphia townhouses below and opposite are part of an urban renewal project in which many fine old houses are being restored—and their design and materials imposed demands on the design of the new houses. On the other hand, the Washington townhouses shown on pages 152-155 are part of a large block of long cleared redevelopment land—so their design can and does establish a totally new spirit for the area. The Nevada project on page 150 is designed to fit an area that is now open and suburban, but within a few years will be a close-in part of fast-growing Reno. All three are worth study as examples of a design type that is growing in importance as fast as our cities are growing.

Philadelphia townhouses are at home in the city, yet maintain a quiet residential atmosphere. Drive leads to the inside of the 25-unit quadrangle.





Spirit of old townhouses is caught by brick, iron railings, and arched doorways. Brick sidewalk is in Philadelphia tradition.



Three-story plan zones living areas vertically; utilities and stairs divide each floor horizontally.

## 1. Built amidst historic buildings, these contemporary townhouses echo the past

They are contemporary in their simplicity, their cleanness of line, and their big expanses of glass. But the architects, I. M. Pei & Associates, have used materials and detailing in such a way that the buildings blend comfortably with their surroundings, Philadelphia's famed old Society Hill.

The strongest echo of the past is the brick; it was custom-made so its color and texture would match the brickwork on the existing eighteenth century houses in the area. The iron fences and balcony railings also are reminiscent, although less ornate than the ironwork common in the area. And the arched entrances have a simple elegance that would be at home in any period.

The most striking interior feature is the circular staircase, which combines elegance with practicality. It makes possible a plan with excellent circulation and a compact (and economical) utility core extending through three of the four floors. The centrally air-conditioned units offer three or four bedrooms and 3½ baths in over 2,300 sq. ft. of living area, plus a basement.

The houses, which sell for \$46,750 (\$47,500 for corner units), are part of a \$39.7 million urban renewal project built by Webb & Knapp which will eventually include 240 townhouses and 1,200 high-rise apartment units. A recurrent problem in redevelopment is pointed up by this first quadrangle of 25 houses. It was completed last summer, but so far only four houses have been sold. The reason: The project is in an area that was largely slum, and upper-income prospects are reluctant to buy until more houses, and particularly shopping areas, have been built. However, Webb & Knapp will start another 14-house group this summer.



Spiral stair is focal point of interior, simplifies stairwell layout. Front door is at rear.



Living room, on second floor, has glass doors opening to the balcony. Each unit has fireplace.

Photos: Wurts Brothers

*continued*



Entrance side of Virginia Lakehill has carports which also shelter the front doors. Light wall covering is exterior plaster in pastel colors.

## 2. On a suburban site, this design offers unusual living space outdoors and in

Outdoors, its most dramatic feature is a concrete-lined lagoon that winds between the buildings of the 40-unit apartment project and creates pleasant and unusual views from the patios that extend over it.

Indoors, Architects Campbell & Wong have introduced light and a great feeling of spaciousness with two-story-high rooms topped with clerestory windows.

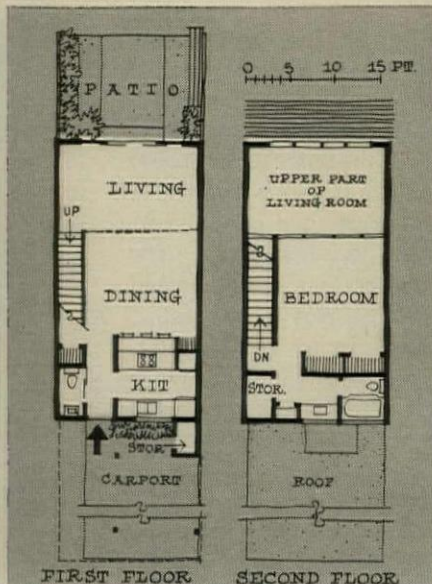
Builder Fred Kohlenberg of Reno chose two-story townhouse design for his Virginia Lakehill apartments for two reasons: It made high ceilings possible, and it eliminated the through-floor-noise problem inherent in apartments built one over the other. Conventional frame construction kept building costs to \$13,000 per unit or \$11.76 a sq. ft. Total cost for the project: \$669,000, including \$36,000 for the lagoon and other landscaping, \$16,000 for a natural hot-water well, and land cost of \$610 per unit.



Photos: Morley Baer



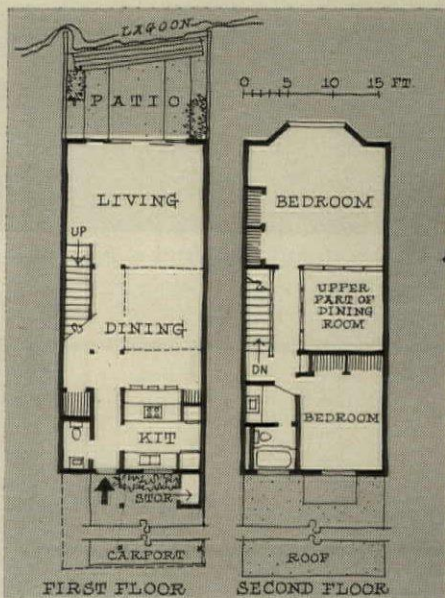
One-bedroom unit has two-story living room with full glass wall open to patio and lagoon. View from upstairs bedroom, right, shows sliding wall that



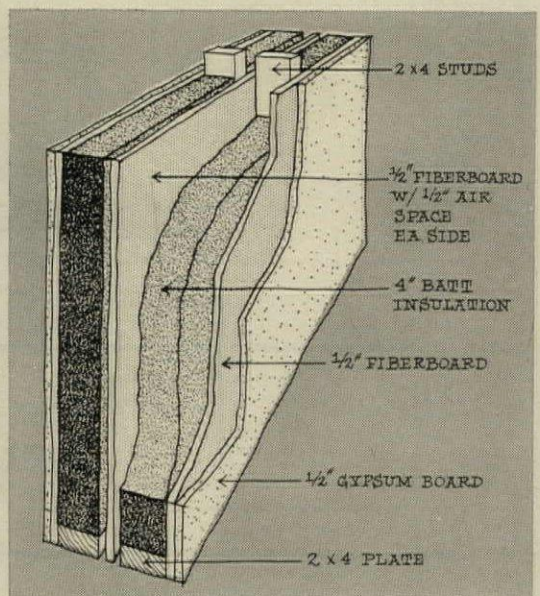
allows bedroom to be opened to the view. Clerestory window is just out of the picture above. These units rent for \$175 a month.



Patios off rear living rooms face central lagoon. Wood siding and fencing are cedar. One-bedroom units are at left, two-bedroom units at right.



Two-bedroom unit has two-story high dining room, with clerestory window above that brings light into the center of the apartment. Master bedroom faces the lagoon. Rental: \$200 a month.

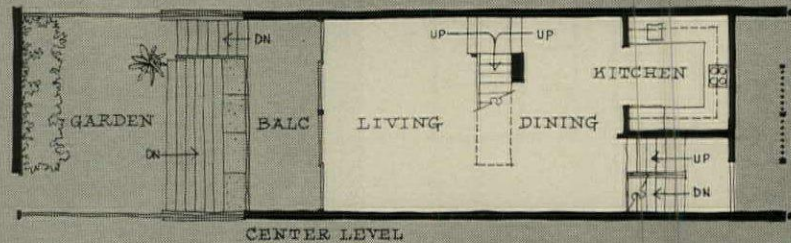
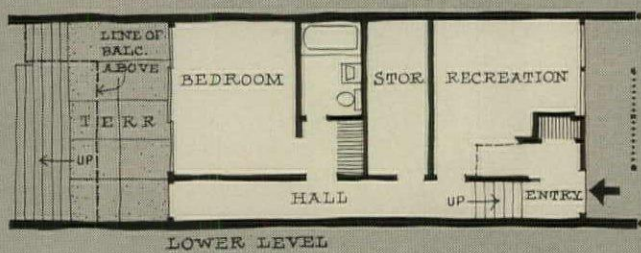


Party-wall soundproofing includes double studs, fiberboard backing for drywall, and 8" of insulation.

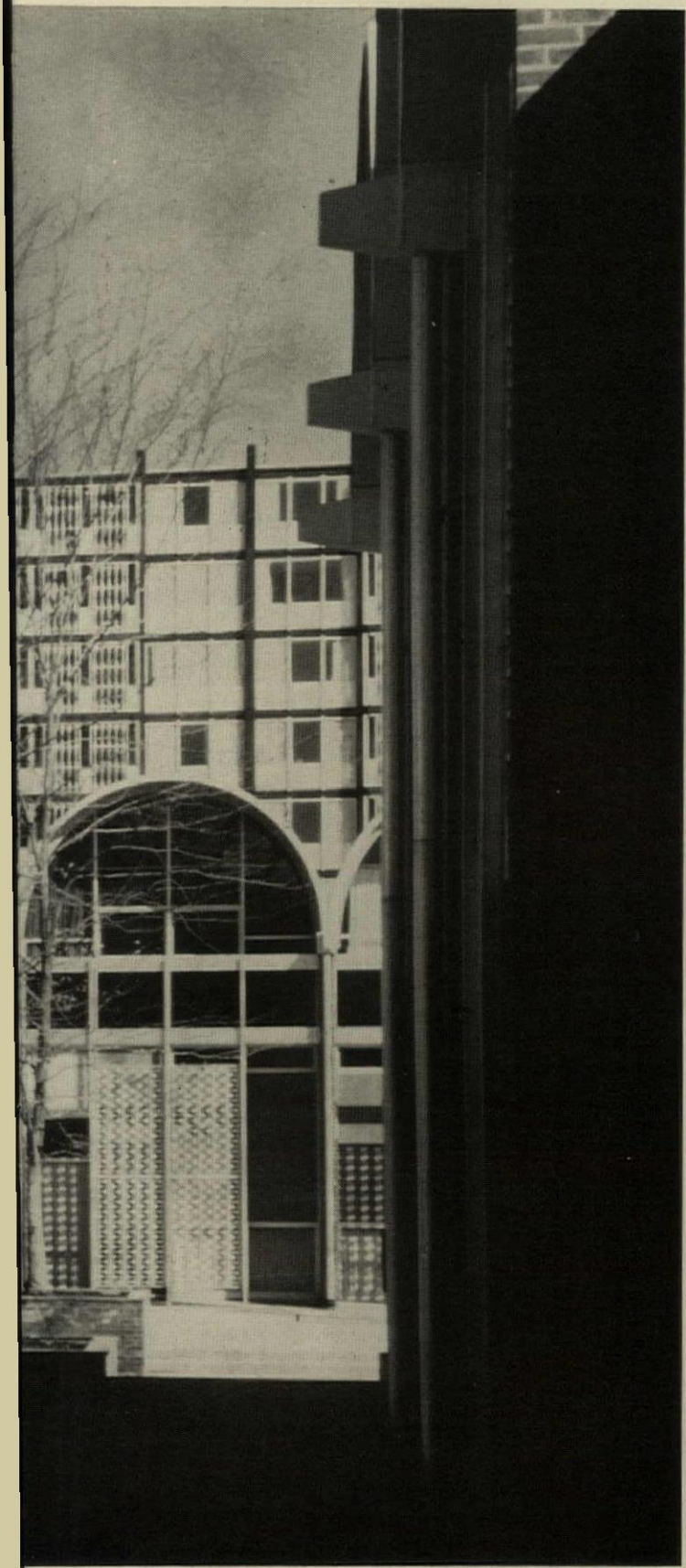
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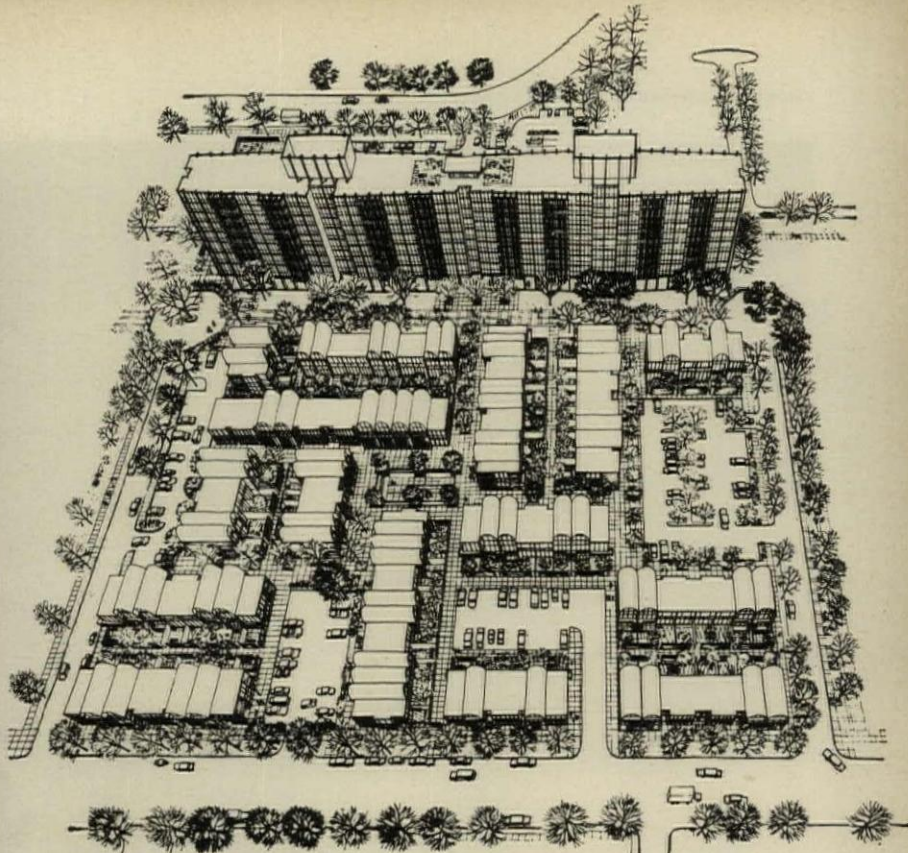
Three townhouse models—flat-roof two-story houses and vault-roof three-story houses at left, three-level split-entry units at rear—are offered at River Park.



Split-entry model has recreation room, bedroom and bath on lowest level; main living area and balcony above; two bedrooms and bath under vault roof.



H&H staff



Site plan artfully arranges spaces between the townhouse rows to produce a variety of courtyards and walkways of agreeably human scale.

### 3. Fresh shapes create a whole new atmosphere in a former slum

And the exciting design of these Washington, D.C. townhouses has been a major factor in an outstanding sales record, says Reynolds Metals Co., developer of River Park. The 134-house project is just completed, and not only is every unit sold, but there is a sizable waiting list.

The most dramatic feature of Architect Charles Goodman's design is the barrel-vault roof, which is used on 54 units and provides a strong contrast with the 80 flat-roof houses. Despite their unusual construction (details, next page) the vaults provide economical living space: a 540 sq. ft. top floor under a vault costs about \$4,000, or less than \$7.50 a sq. ft.

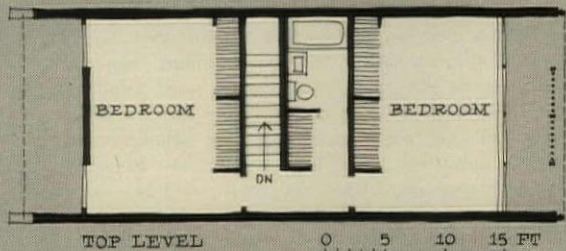
Another cost-cutting feature of the design is the non-bearing panel in the end walls. It has a cement-asbestos outer skin (with, in some units, an aluminum skin laminated to it), steel channel studs running horizontally with batt insulation between, and a gypsum interior wall. In-place cost of the wall, including windows, is \$3 a sq. ft.—appreciably less than standard curtain wall construction.

Three townhouse models are offered: two story with basement, three story with basement, and three story with split entry (see plan at left and photos and drawings on the next two pages). The units are sold as cooperatives. Cash prices range from \$22,000 for the two-story model to \$31,550 for the three story with basement. Downpayments under FHA Sec. 213 range from \$1,300 to \$1,600; monthly payments, including maintenance and heat, are \$167 to \$219.

Included in the monthly payments are ground rent for the land. Reynolds took the land on a 99-year lease from the Redevelopment Land Authority. Annual cost for the 10.6 acres is \$55,800. If the cooperative wishes to buy the site from the Authority later, the purchase price is \$930,000—about \$3,780 per unit.

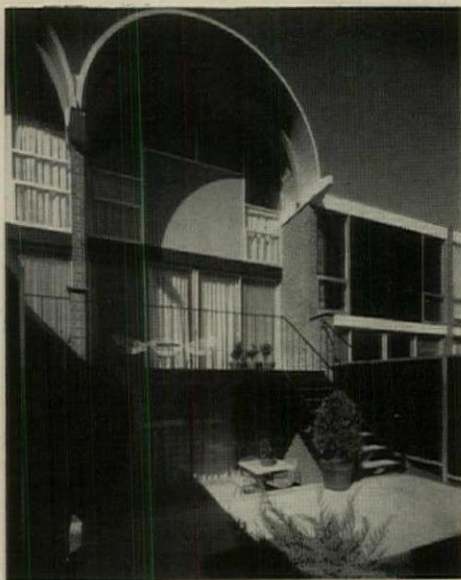
River Park is part of Washington's 540-acre Southwest Redevelopment project, and the only element so far to be sold as a co-op. Its total cost, including the 384-unit high-rise apartment building (currently 93% rented), is \$10.5 million.

*For more photos and construction details, turn the page*



TOP LEVEL

0 5 10 15 FT



Sunken terrace on lower level and living room balcony provide plenty of outdoor living.

**Interiors are open and pleasant,  
construction is unusual but simple**

Photos: J.W. Stinchcomb



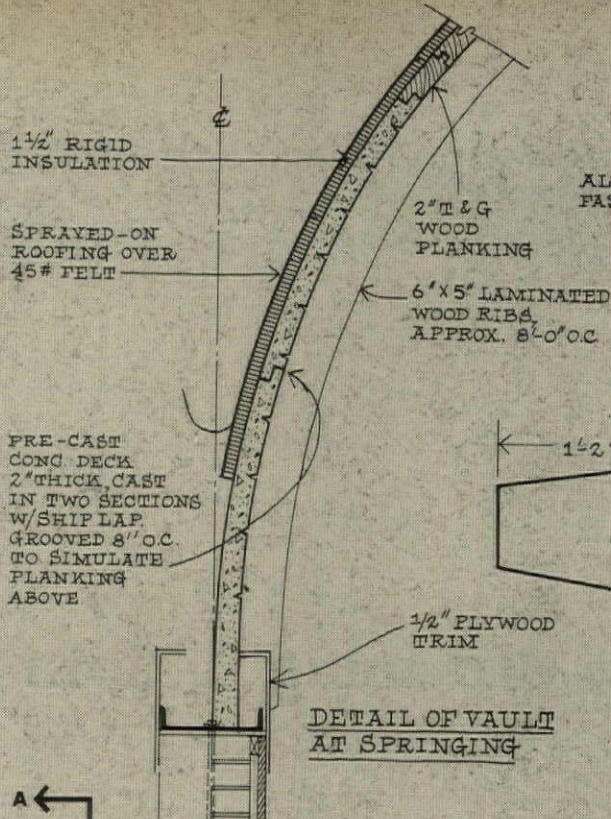
Top-floor bedroom has 12'-high ceiling. Draping windows for privacy requires ingenuity.



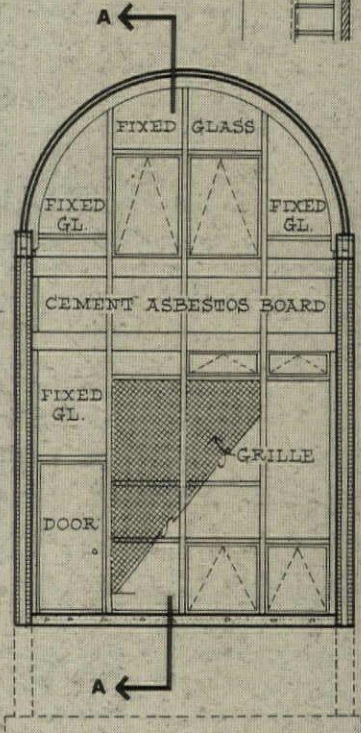
Living room has parquet floors, built-in cabinets and bookshelves, and open freestanding stair.

Construction drawing, opposite, of split-entry model shows unusual details. Main structure is masonry walls between units which support (see section at A-A, far right) 2x10 floor framing, non-load-bearing end wall panels, and curved laminated roof beams. Aluminum grill sits forward of the wall. The barrel-vault roof (see detail of vault at springing, upper left) is built just as a conventional plank-and-beam roof would be—except that precast concrete is used for the vault until curvature reaches 18° from the vertical. Reason: Code officials ruled that for fire rating, the lower part of vault was a side wall, not a roof.

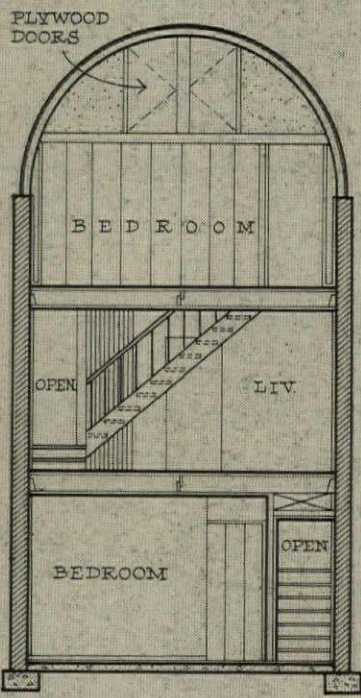




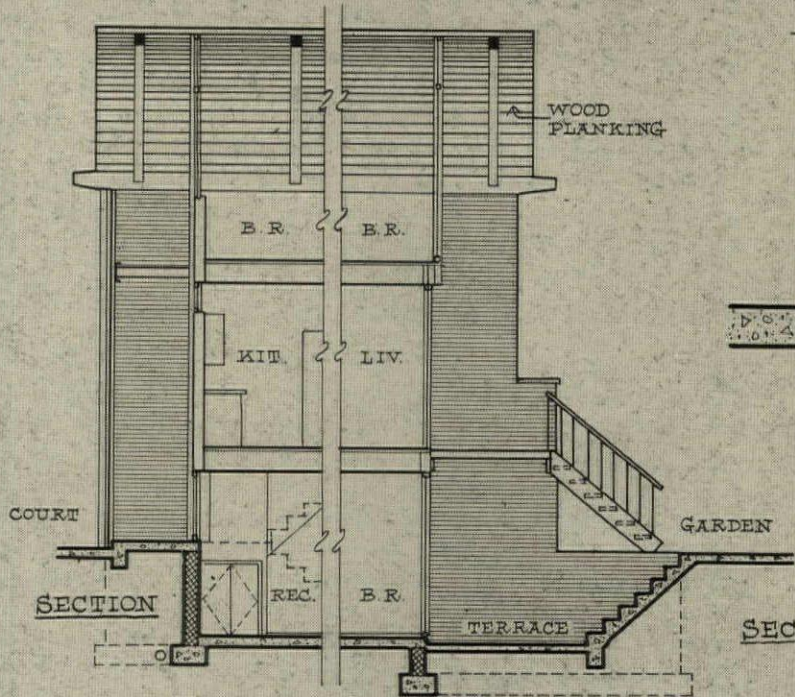
DETAIL OF VAULT AT SPRINGING



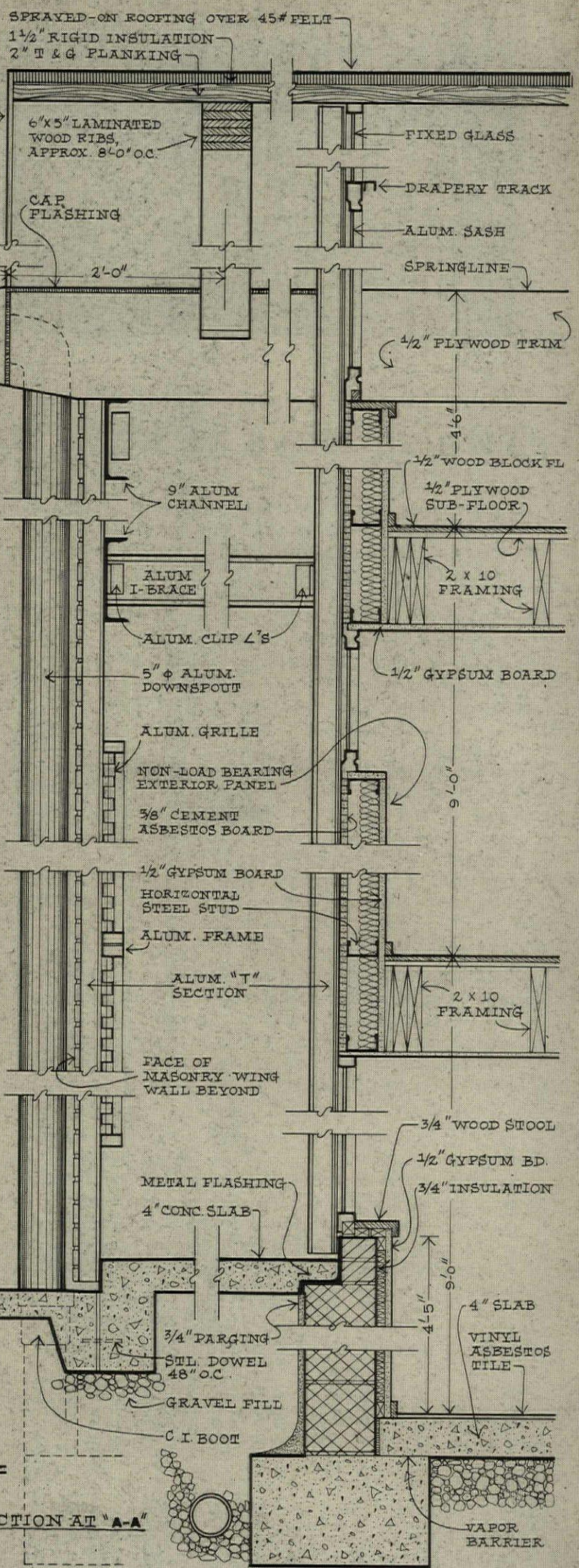
FRONT ELEVATION



CROSS SECTION



SECTION



SECTION AT "A-A"



William C. Shreut, LIFE

## Twelve ways to keep from drowning in detail

Theodore Roosevelt once said: "The best executive is the one who has sense enough to pick good men to do what he wants done, and self-restraint enough to keep from meddling with them while they are doing it."

That process is known as delegating. And the problems and principles of delegating were a key topic at NAHB's third business management school in Denver last month.\*

The course included valuable (and immediately useful) information on tax planning, cost control, profit planning and budgeting, structural organization, legal problems, accounting, purchasing, estimating, and scheduling. As housing outgrows its seat-of-the-pants days, these management techniques become more and more essential. But one fact towers above these other arts of management: No one man can run a growing business all by himself. A builder (or any other businessman) who cannot delegate cannot grow. Without delegation of authority, all other business management techniques, though useful, have limited value.

Here are twelve rules for delegation of authority which—by giving top management time to think and plan—let businesses grow as big as the creative imagination of their managers.

**1** *Define each subordinate's authority and responsibility before delegating the job to him.* Written job descriptions—based on policies, plans, and objectives—should be developed for each key employee. Says Mississippi Builder J. William Underwood: "By writing out each man's responsibilities on paper, you can practically guarantee a smooth operation, because then everyone knows exactly what he is expected to do, and what his responsibilities are in relation to other employees." But you must also . . .

**2** *Keep management policies flexible enough so subordinates can handle situations which are not specifically defined.* Says Tacoma Builder Curt Peterson: "Don't write job descriptions so tightly that there is no way for a man to do something about a situation which is not spelled out in writing. Better to tell the man what he can't do and then turn him loose to see what he can do. If the job description is too tight it will prevent employees from approaching their jobs creatively."

**3** *Set standards of performance—and set allowable deviations.* "If you don't allow for deviation from the norm," Denver

\*The three-day school drew 139 builders from 31 states. Students ranged from small custom builders to presidents of big homebuilding corporations (like Janis Risbergs of General Builders Corp., which built more than \$11 million worth of houses and apartments last year).

The instructors (five professors from the University of Denver College of Business Administration) approach management from a practical point of view. All of them not only teach but build or act as consultants for other builders.

Two more business management schools are scheduled for 1963. For details write: Thomas D. Caldwell, business management director, National Association of Home Builders, 1625 L St. N. W., Washington 6, D. C.

University Professor Lee S. Evans told his builder students, "you'll have to spend all your time dealing with minor exceptions to the standards. Both you and your subordinates need room to operate in. But you need a control system that will tell you to step in as soon as a deviation indicates that something is seriously wrong."

**4** *Train each man to do the work he is expected to do. Training should be continuous at all levels.* It should not only cover specific task training but should also include continuous management training. And each departmental manager should be made responsible for training subordinates. Says Professor Evans: "Train your immediate subordinates to delegate their responsibilities to their subordinates. Train them in management by exception [see item 6] and train them to bring only major deviations to you. In fact, any good manager should train his subordinates so well that he can step out of his job without causing a noticeable upheaval in the operations of the company."

**5** *Do not let men on any level by-pass their immediate superiors.* This is a common problem in building operations. One reason: Many building companies have grown from one-man organizations where the boss was involved in every phase of the operation. So, even though intermediate management levels are established as the business grows, foremen (and even crew members) often bring problems right to the top man—because that is the way they used to do it. Says Ohio Builder Robert Schmitt (of TAMAP fame), "As my operation grew, I appointed project managers, supervisors, and foremen. But because I had started right out in the field running the crews, some of the men preferred to bring their problems directly to me to solve. TAMAP showed me how much I could benefit from better supervision and delegation. My subordinates now have full authority and responsibility, are completely accountable for what they and their crews do—and I leave them alone to do it." Men on the crews sense this change and now take all problems to their supervisors instead of to Schmitt. The supervisors and foremen now have better control and, says Schmitt, have become more creative managers.

Once you set up an organization and delegate authority . . .

**6** *Avoid involvement in daily operations unless something gets out of line.* Management by exception—avoiding all detail and repetitious problems and spending time only on deviations from your plans—is a basic rule for business success in any field. The rule makes the most of available talents and frees top management for creative work. Says Connecticut Builder George Achenbach: "If everything is running smoothly, you should not concern yourself with daily operations. That is what subordinates are for. What you need is time—time to make decisions that will assure the growth of your company." A manager who feels respon-

sible for every detail has no time to be creative. And no employee will produce at full capacity as long as he feels that someone is looking over his shoulder all the time.

**7** *Avoid doing the work of the men on the next lower level of management.* If every process depends on one man, company growth is limited to what that one man can do. And this almost guarantees that the company will stay small. Says Maryland Builder Edmund J. Bennett: "You should be a planner, a decision maker, a coordinator, and a communicator. When you delegate responsibility, you free yourself of time consuming details, and make your people more productive by giving them a greater sense of importance."

**8** *Establish checks and balances so major problems cannot develop without management's knowledge.* For example, Denver University Professor Raymond J. Emery told the builders: "Don't put estimating, cost control, purchasing, and inventory control all in one man's hands. There is simply too much room for hidden losses, leakage, and kickbacks. I know one case where a supervisor (who was also in charge of purchasing for a builder) built three houses on the side during one year."

**9** *Establish lines of authority—and don't cross them.* Experts say that an organization chart is just a piece of paper unless you delegate. When an organization chart shows exactly what channels must be followed and what the lines of authority, responsibility, and accountability are, the abilities of each individual are put to best use. Executives can function as executives; responsibilities are defined and limited; and men's talents are used and developed—not wasted on less important jobs.

**10** *Avoid divided authority—no one man should report to two bosses.* Many operations with two or more partners do not separate the responsibilities of the partners. Says Pennsylvania Builder Richard Fox: "Partners in a homebuilding company often get in each other's way. Today, my brother Bob and I have clearly defined areas of responsibility. And both of us are getting twice as much done as we did when we shared the same responsibilities." When there is duplication of function among managers, subordinates may not know who to report to—so they may not report at all. And they can always fall back on the excuse that "I told the other manager about it."

**11** *Evaluate men as managers—and don't promote a man just because he is an above-average craftsman.* Skill with tools is no measure of skill at handling men. A good carpenter may not want the added responsibility of becoming a foreman—and he is certainly unlikely to have had any training that will qualify him to become a supervisor. Says Arizona Builder Robert Lusk: "In the end, a builder's growth depends on just two items, the quality of his decisions and the caliber of his management. Men are management's tools and we are desperately short of the right kind of tools and of people who know how to use them." As a result, Lusk (a Harvard Business School graduate) and one of his vice presidents interview students at the top business schools each year. And they hire several promising (but totally inexperienced) graduates at starting salaries that compete with what manufacturing industries offer.

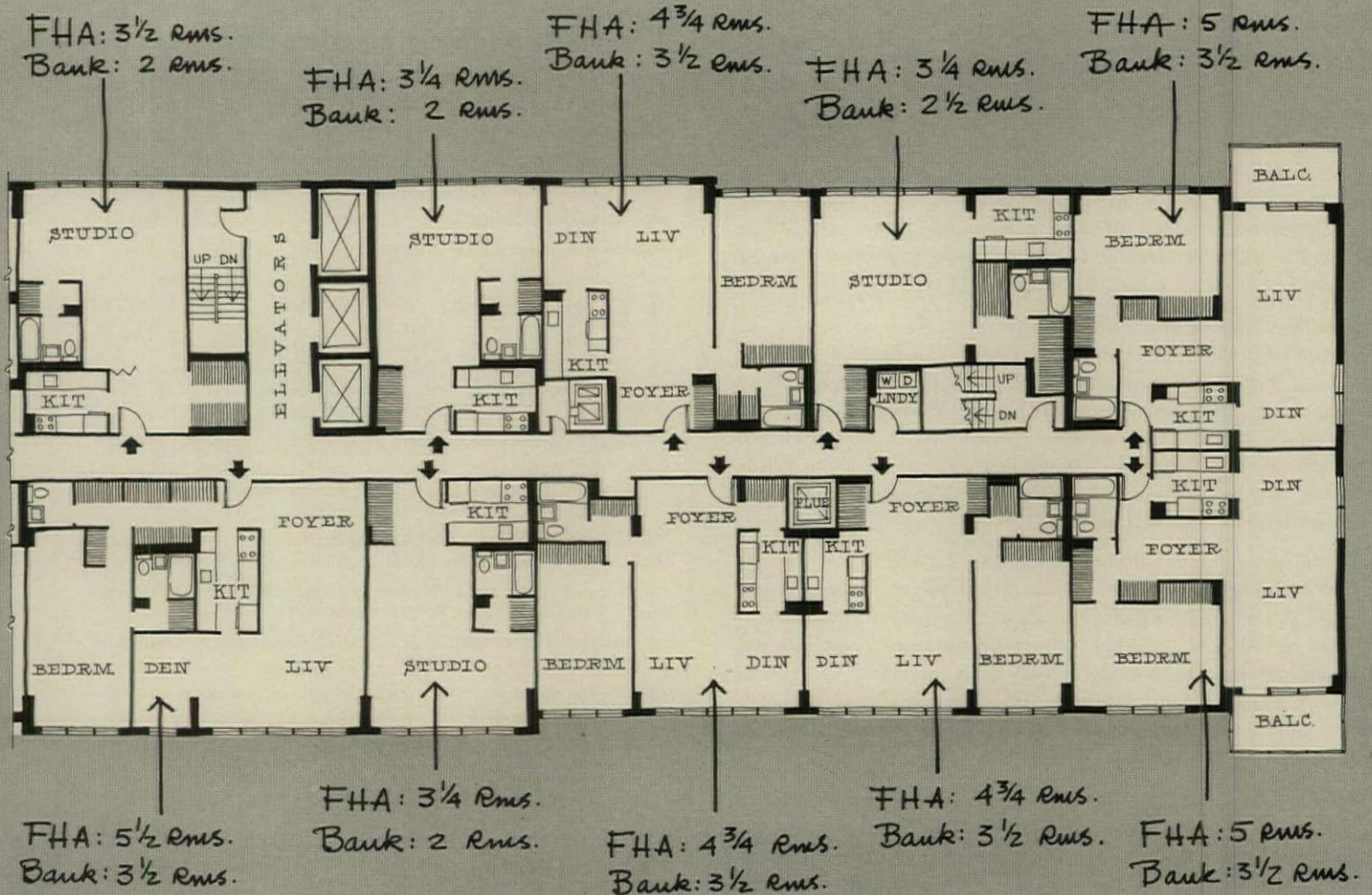
**12** *Pay men as managers—not as craftsmen who have moved up.* Biggest problem for many builders is keeping good middle level managers. Says NAHB President W. Evans Buchanan: "Most builders don't get good enough people because good people don't come cheap, and most builders wouldn't use them anyway because they are afraid to delegate responsibility." Too many builders are afraid to delegate major responsibility because they are afraid that subordinates will leave and run off with the business. But smart managers in other businesses know that good pay, profit sharing, stock options, and other incentive plans will keep good executives satisfied and motivated toward company objectives.

—JONATHAN ALEY.

## Are you under-delegating?

These 31 questions will indicate whether you need to delegate more. A check (yes answer) shows that you are probably not getting the most from the people who work for you. The questions are condensed from *The Techniques of Delegating* by Donald A. Laird and Eleanor C. Laird, McGraw-Hill Co., New York City, 1957, 198 pp., \$4.50.

1. Do you have to take work home almost every night? .....
2. Do you work longer hours than those you supervise or than is usual for hourly paid workers in the business? .....
3. Do you have little time for appointments, recreation, study, civic work, and the like? .....
4. Do you need two or more telephones to keep up with the job? .....
5. Are you frequently interrupted because others come to you with questions or for advice or decisions? .....
6. Do your employees feel they should not make work decisions themselves, but should bring all problems to you? .....
7. Do you spend some of your working time doing things for others which they could do for themselves? .....
8. Do you have unfinished jobs accumulating, or difficulty meeting deadlines? .....
9. Do you spend more of your time working on details than on planning and supervising? .....
10. Do you feel you must keep close tab on the details if someone is to do a job right? .....
11. Do you work at details because you enjoy them, although someone else could do them well enough? .....
12. Are you too conscientious (a perfectionist) with details that are not important for the main objectives of your position? .....
13. Are you inclined to keep a finger on everything that is going on? .....
14. Do you lack confidence in your worker's abilities so that you are afraid to risk letting them take over more details? ..
15. Do you believe that an executive should be rushed in order to justify his salary? .....
16. Do you hesitate to admit that you need help to keep on top of your job? .....
17. Do you neglect to ask workers for their ideas about problems that arise in their work? .....
18. Is there a shortage of men trained to take over key places in case of deaths or resignations? .....
19. Are some individuals filling two or more key spots? .....
20. Are key men so occupied by current details that they cannot plan future moves, thus causing the firm to move slowly in meeting competition or in changing markets or processes? .....
21. Are key men spending part of their time in actual production work? .....
22. Are key men kept under such tight control they are afraid to delegate? .....
23. Are key men who have been promoted still carrying some details from their previous jobs? .....
24. Do standard practices, job simplification, rules and procedures work against delegating in the enterprise? .....
25. Is decision making (plans, methods, job problems, etc.) restricted to a few individuals or specialists? .....
26. Are key personnel pitted against each other, so that they strive to win personal credit rather than to build a team? ....
27. Is it the practice to promote hard workers—the balls of fire—before they have developed replacements for their jobs? ..
28. Do capable younger employees resign before their full abilities can be used by the firm? .....
29. Do the rank and file of workers seem to lack initiative? ..
30. Do production workers seem to lack job interest, or lack satisfaction with what they do on their jobs? .....
31. Does the firm have a reputation for being a one-man company? .....



**WHAT IS A ROOM?** The absurdity of using room count as the rubber yardstick to make mortgages bigger shows up clearly in this partial plan of one floor of a 15-story apartment in the northeast. FHA counts a typical one-bedroom unit as 5 1/2 rooms; the lender calls it 3 1/2.

One yardstick for FHA, another for each lender—and none understood by the public. It all adds up to . . .

## Rental housing's room-count muddle

Today's room-count rules for calculating apartment mortgages "have an overwhelming influence on design. They can virtually replace good planning."

So says Architect Cloethiel Woodward Smith of Washington, D.C. Most other housing professionals—architects, builders, realty men, appraisers, and even some FHA officials—agree with her.

"A strange arithmetic," says Architect I. M. Pei. "What's needed is a new standard of measurement that takes into account three factors: 1) the total area of the apartment, 2) the efficiency with which the space is used, and 3) the overall pleasingness of the environment created."

Room-count rules lag behind public taste, contends Architect David Lutin:

"As the public continues to expect more in housing, what is the norm today—as reflected in the room count—may be substandard tomorrow, just as what was considered luxury housing yesterday is today's standard."

Most of the room-count muddle (some call it a numbers game) grows out of Congress's well intentioned efforts to prevent FHA from insuring too many efficiencies and Park Avenue luxury apartments. What Congress has wanted to encourage since it imposed room-count limits in 1938 is rental housing for middle-income families. And the consensus of Congressional housing committees is that room counts have, indeed, kept builders from building too many luxury apartments.

But FHA's room count rules—used to

determine mortgage limits in nine sections of the Federal Housing Act (207, 213, 220, 221d3, 221d4, 231, 233, 234, and 810)—have discouraged good design because they are hitched to low mortgage ceilings on rooms (\$2,700 to \$4,250 in units of four or more rooms). The mortgage dollar limits are fixed rigidly by law. But what counts as a room is left to administrative discretion. So FHA's effort to keep its rental program functioning has meant that room count has been stretched like a rubber yardstick. To get maximum room counts—and thus maximum mortgages — on apartments, architects and builders are forced to break large pleasant areas into rabbit warrens and to add devices like folding partitions and questionably useful space like tiny balconies simply

## FHA's room-count rules: complex and confusing

### ALLOWABLE ROOM COUNT AND MINIMUM ROOM SIZES FOR SEPARATE ROOMS

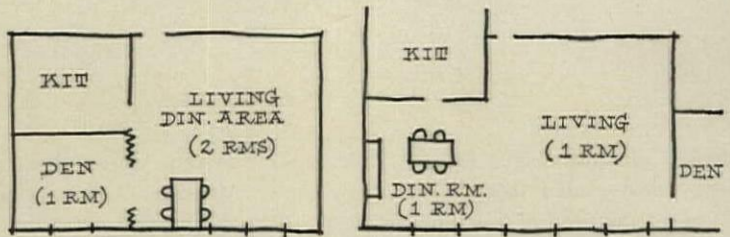
Name of space 1	Room count	LU with LU with LU with LU with LU with					Least dimension
		0-BR 1	1-BR	2-BR	3-BR	4-BR	
		Min. area sq. ft.	Min. area sq. ft.	Min. area sq. ft.	Min. area sq. ft.	Min. area sq. ft.	
LR	1	160	160	170	180	11'-0"	
DR or DA 2	1	100	100	110	120	8'-4"	
K 3	1	60	60	70	80	5'-4"	
Kitchenette 4	1/2	40	40			3'-6"	
BR	1	120	80	80	80	8'-0" (5)	
Total area, BRs	1	120	200	280	400		
OHR 6	1	80	80	80	80	8'-0"	
Bathroom 7	1/2						
Half-bath 7	1/4						
Foyer 8	1/4	20	20	20	20	4'-0"	
Balcony or porch 9	1/4	70	70	70	70	6'-0"	
Terrace 9 10	1/4	120	120	120	120	8'-0"	

### ALLOWABLE ROOM COUNT AND MINIMUM ROOM SIZES FOR COMBINED SPACES

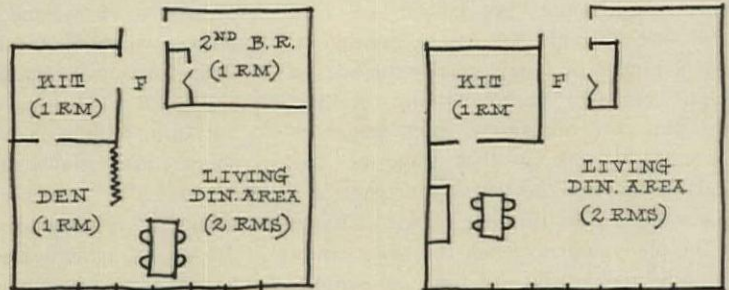
Combined Space 11	Comb. room count	LU with LU with LU with LU with LU with				
		0-BR	1-BR	2-BR	3-BR	4-BR
		Min. area sq. ft.	Min. area sq. ft.	Min. area sq. ft.	Min. area sq. ft.	Min. area sq. ft.
LR-DA 12	1 1/2	200	200	220	230	
LR-DA (DR size) 12 13	2	240	240	260	270	
LR-DA-BR 12 13 14	2	240				
LR-BR 14	1	190				
K-DA 11	1 1/2	100	110	110	120	140
K-DA (DR size) 11	2	150	150	160	180	
Kitchenette-DA	1	80	80			

1. LU=Living unit, DA=Dining area, OHR=Other habitable room.
2. Room count for dining may be counted in only one location.
3. 0-BR units with full-size kitchen get only 1/2-room count for it.
4. In 0-BR units kitchenettes smaller than 40 sq. ft. get no room count. Minimum length of kitchen cabinets and equipment must be 7 1/2' to get 1/2-room count.
5. Minimum acceptable dimension in first bedroom—9' 4".
6. Only one OHR qualifies for room count credit, for instance just one den.
7. Credit for additional baths and half-baths only given in living units of 1-BR and larger, not for units with no separate bedroom.
8. A foyer must have at least 20 sq. ft., a least dimension of 4', be enclosed on three sides (including the entrance door), and have a coat closet opening on it.
9. Room-count credit is given for only one balcony, porch, or terrace for each unit.
10. To get room-count credit, a ground-level terrace must have a paved area of 120 sq. ft., adjoin the living unit, and be visually screened by permanent walls or fences from adjacent units.
11. To be a combined space, two adjacent spaces must have a clear opening between them at least 8' wide, except for a 6' opening in K-DA which gets a 1 1/2-room count or a 10' opening in K-DA which gets a 2-room count.
12. A combined LR-DA space must provide for an undisturbed use of both living and dining room furniture.
13. To get a room count credit of 2, a combined LR-DA or LR-DA-BR must have a clear dimension of 16' measured parallel to the exterior wall; otherwise the credit will be only 1 1/2.
14. The 0-BR unit must include a) entrance through a foyer from public space to living unit; b) dressing room with space for chest of drawers and its use, adequate circulation for simple storage with closet including clothes rod and shelf space of 6 linear ft.; c) access to bathroom from either dressing room or foyer.

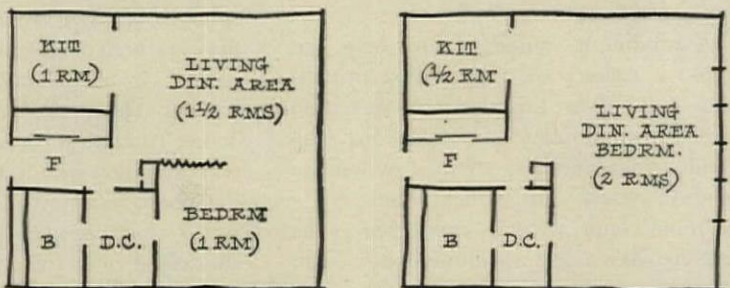
## ... promote design absurdities, pint-sized rooms



**FOUR-ROOM APARTMENT** was concocted from what might better have been three rooms by closing off the dining area with a folding partition and calling it a den. A corner of the living room is labeled a dining area, and the new combined living-dining room is counted as two rooms. The same area in the three-room plan is counted as only one room.



**FIVE-ROOM APARTMENT** was created from what is really only three rooms by walling off two parts of a spacious living and dining room. A permanent partition changes one end of the living room into a separate bedroom. And, as in the example above, a folding partition turns the dining area into a den, and a corner of the remaining living-room space becomes a dining area.



**3 1/2-ROOM APARTMENT** was inflated from what is really only 2 1/2 rooms by adding a folding partition to separate the sleeping area from the living-dining area. Sleeping, living, and dining areas thus get a combined count of 2 1/2 rooms instead of two rooms. The kitchen now counts as one room instead of a half room even though its size is unchanged.

because they boost room counts. For instance:

- Reports Long Island Builder Herbert Gold: "The market for one of our buildings called for big living rooms. But, of course, the extra space was not reflected in the room counts. So we boosted our counts by adding a lot of small balconies."

- Says Vice President John Munro of Horace Ely & Co., New York Realtors and appraisers: "On one job we handled, the builder raised his room count by using a folding partition to form a so-called den at the end of each large living room. After the place was rented, many tenants asked to have the fold-ups removed."

Sums up Architect Cloethiel Smith: "Floor plans are dictated by the room

counts they give—not by the best use of space."

The insured value of FHA apartments (16% of the U.S. total) is set by law at the lowest of seven calculations: 1) mortgage amount requested by the builder, owner, or sponsor; 2) statutory dollar limit set by the particular FHA section; 3) 90% of the value (or replacement cost in Sec. 220); 4) 100% of the certified improvement cost minus land; 5) 90% of the builder's estimated cost; 6) how big a mortgage FHA thinks 90% of net income will support; 7) the ceiling on how much a builder can borrow FHA on a given room count.

Today, in fact, room counts are the limiting factor in less than 10% of FHA apartment valuations (vs. about 50% prior

to 1960). This is largely the result of FHA's 1960 action—taken after two years of urging by HOUSE & HOME—to liberalize the room-count yardstick to ease what was becoming a severe pinch. H&H applauded: "This should help builders put up apartments designed not for yesterday's housing-shortage minimums but for today's rising consumer demand for better living in a quality environment."

Under the new rules, FHA allows: 1) a 1/2 room credit for each bathroom; 2) a 1/4 room for each half bath; 3) a half room for kitchenettes of at least 40 sq. ft. in efficiency and one-bedroom units; 4) a 1/4 room for foyers of at least 20 sq. ft.; 5) a 1/4 room for terraces of at least 120 sq. ft. provided the terrace is screened from neighboring units and the

*continued*

smallest dimension is at least 8'. Balconies were down-graded from  $\frac{1}{2}$  to  $\frac{1}{4}$  room ("I'm getting tired of balconies in Alaska," said then Commissioner Julian Zimmerman). FHA also upped minimum living room areas from 150 to 160 sq. ft. and, for the first time, set minimum room dimensions and required that room sizes grow as apartments get larger.

All this helped. But room counts remain a potent and pervasive influence on design. Reason: Architects and builders must plan for maximum room count at the start because at that stage no one knows which of the seven mortgage criteria will be the limiting factor. Changing the plans later to boost the room count would be too costly and time consuming.

Now, most experts who have worked with FHA's room count system are persuaded the time has come to throw it out. Among the critics are many FHA staffers—although FHA has taken no official position.

"A minimum standard can't help but impose a rigidity of application, an iron hand that often throttles any deviation from the minimums," confides one FHA official. Adds another: "When we see an obviously good design held back by a low room count, we're as concerned as the architect. We'd like to allow extra credit for extra space in his plan—and we may even know the plan is just right for the market. But if we did, we'd depart from—and hopelessly confuse—the legislative intent in the law."

*Can FHA's room-count rules be scrapped?*  
Some FHA staffers think they have a persuasive case. They contend room counts serve no useful purpose, that just two criteria could prevent excessive mortgages—1) 90% of value or replacement cost and 2) how big a mortgage FHA thinks 90% of net income will support.

The traditional argument that killing room counts would lead to a spate of luxury apartment building is nonsense, say both builders and FHA men. They point out the luxury market is not likely to support more apartments than are being built right now. And, they contend, legislating against high-cost apartments amounts to legislating to prevent the trickle-down theory from getting a chance to work. Why? All building adds to the total supply, and people moving up simply vacate cheaper housing for lower-income families to fill.

Some of the room-count muddle grows out of the diversity of counting methods. All mortgage lenders use one room-count

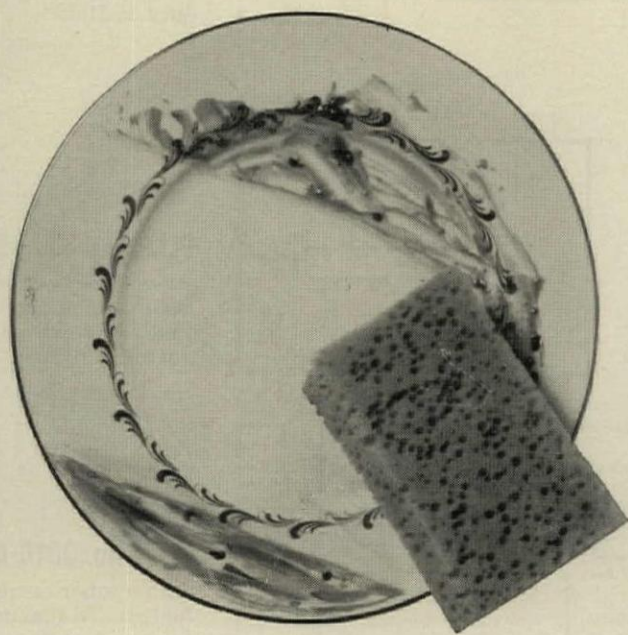
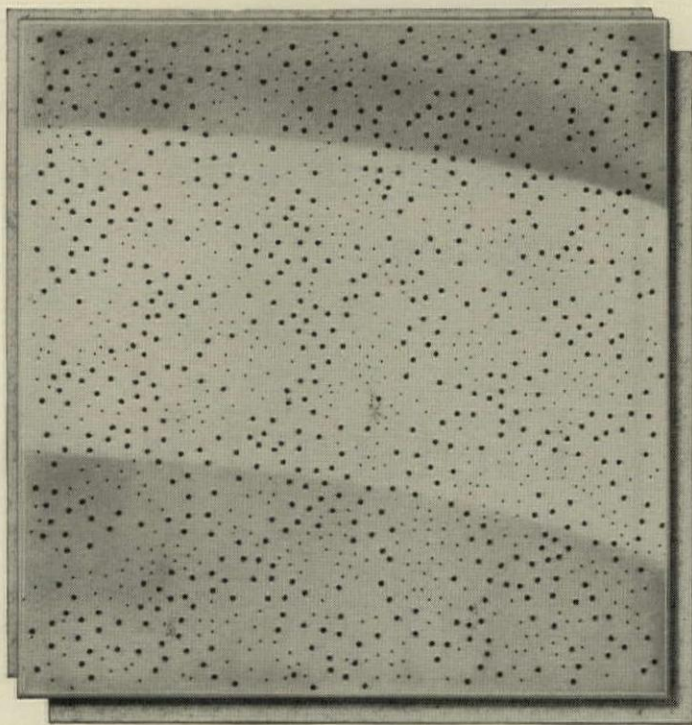
system or another to compare loans on multi-family buildings and reach sound under-writing decisions. (They also use other standards like a building's cost, taxes, land values, and rent rolls of neighboring buildings.) Almost all lenders have different room-count yardsticks. And practically all of them differ from FHA's. Result: reams of paperwork, wasted time, and a skeptical public which views the confusion as evidence of housing-industry chicanery.

The floor plan on page 158—part of a 240-unit building—is an example. FHA's room count comes to 1,100. The lender's count: 770. Another example: A New York City renting agent recently advertised  $3\frac{1}{2}$ -room apartments in a new elevator building in a good neighborhood for \$175. That sounded good. But each apartment turned out to be little more than one L-shaped room. Was the agent deliberately misleading? No. He was simply toting up FHA's room count: balcony ( $\frac{1}{4}$  room) small foyer ( $\frac{1}{4}$  room), bathroom with dressing area ( $\frac{1}{2}$  room), kitchenette ( $\frac{1}{2}$  room), living, dining, and bedrooms (2 rooms). He might have used the lender's count (doubtless lower), the New York City zoning count (effective in 1960), or the count of New York's Mitchell-Lama Act (which provides public financing at subsidized rates for private construction of middle-income co-ops and apartments).

*Can lenders' counts be standardized?*  
In New York City where a dozen or more lenders—and hence a dozen or more room count systems—may be involved in one urban renewal project, the Real Estate Board is making an attempt. The board has appointed a room-count committee of builders, lenders, building owners, realtors, and representatives of the public. The committee expects to come up with a standard by late summer, hopes to see the standard adopted by most New York City lenders by year's end.

This is not New York's first try at a room-count standard. Just prior to World War II, a group of banks formed the Mortgage Conference of New York, which worked out a standard counting method. Many banks adopted the method. But it died fast: The Justice Department attacked the conference under the anti-trust laws, and the banks agreed to drop it.

In California, the law protects the public from room-count confusion: Rental offices and advertising must stipulate the number of square feet in an apartment. Obviously, a four-bedroom, 1,000 sq. ft. unit is better than a four-bedroom 750 sq. ft. unit.



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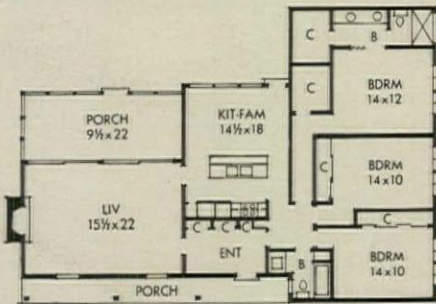
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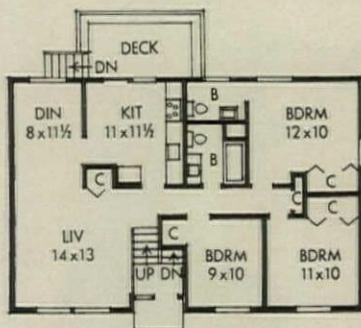
Company Name \_\_\_\_\_

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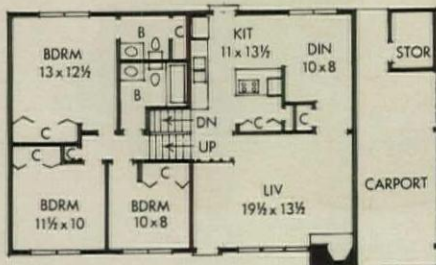
City \_\_\_\_\_ Zone \_\_\_\_\_ State \_\_\_\_\_



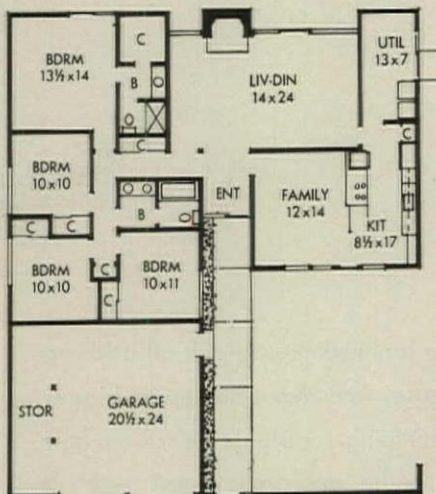
**PLAN No. 3309-A.**  
Featured in Sept. issue. Magazine Listing Deadline, July 1, 1963.



**PLAN No. 3309-B.**  
Also in September issue. Magazine Listing Deadline, July 1, 1963.



**PLAN No. 3310-A.**  
An October issue feature. Magazine Listing Deadline, August 1, 1963.



**PLAN No. 3310-B.**  
Also appearing in October. Magazine Listing Deadline, August 1, 1963.

America's biggest home service magazine is helping builders sell more homes—and supports their sales efforts in the pages of its magazine.

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will feature the homes with plans pictured here in its September and October issues for duplication by model home builders.

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Special note to Builders, Roofing Contractors, Wholesalers and Dealers in Houston, Dallas, Fort Worth, Sacramento, San Jose and San Diego: Write us for particulars on special local "Blitz" promotions scheduled for your market during 1963.

- Please send sample set of your specification, application and consumer literature
- Please send quantity of handout sheets for use in my model home or display area (imprinted per attached instructions)
- Please send some four-color reprints of your Post and Better Homes ads suitable for display
- Please send sample set of your four-color statement stuffers
- Please add me to your monthly newsletter mailing list



# Dark

for distinction

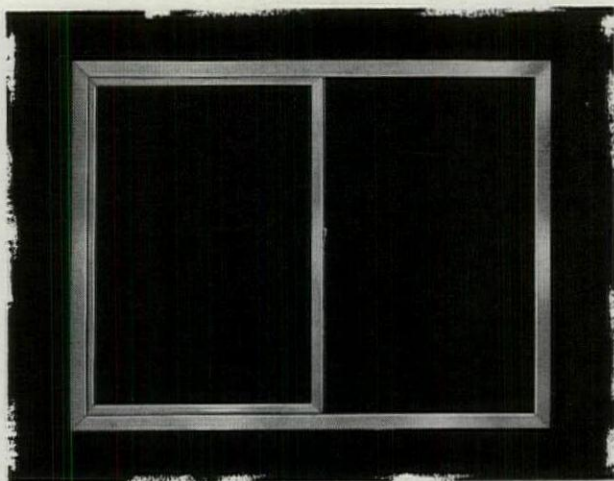
There's dramatic appeal in the dark finish of Bruce Fireside Plank . . . a low-cost solid oak floor with charm for any home. Alternating  $2\frac{1}{4}$ " and  $3\frac{1}{4}$ " strips create the interesting plank effect that is accentuated by wide but shallow side bevels. Bruce Fireside Plank is completely finished at the factory for beauty, durability, and on-the-job cost savings. Write for color booklet. See our catalog in Sweet's Files.

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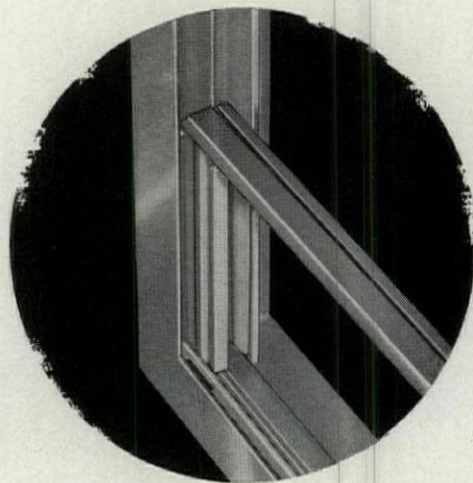


# Bruce

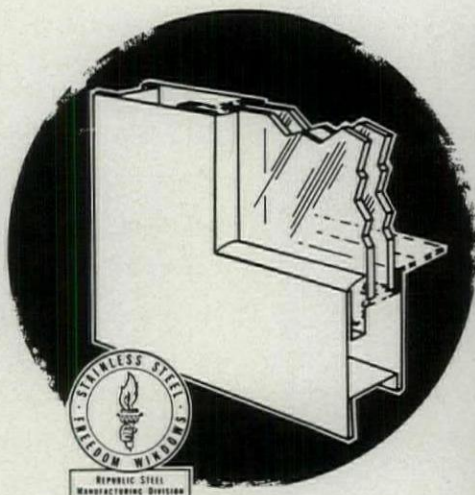
Fireside Plank  
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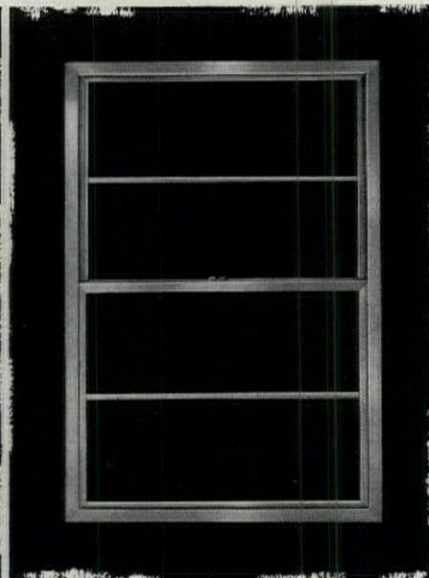
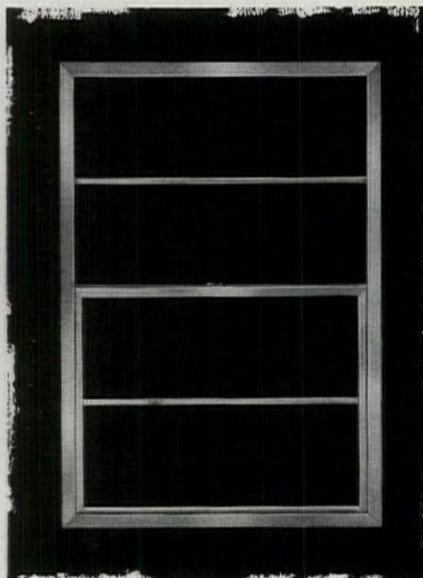
Superior construction of new FREEDOM Stainless Steel Windows includes mechanically braced, machine-mitered corner construction.



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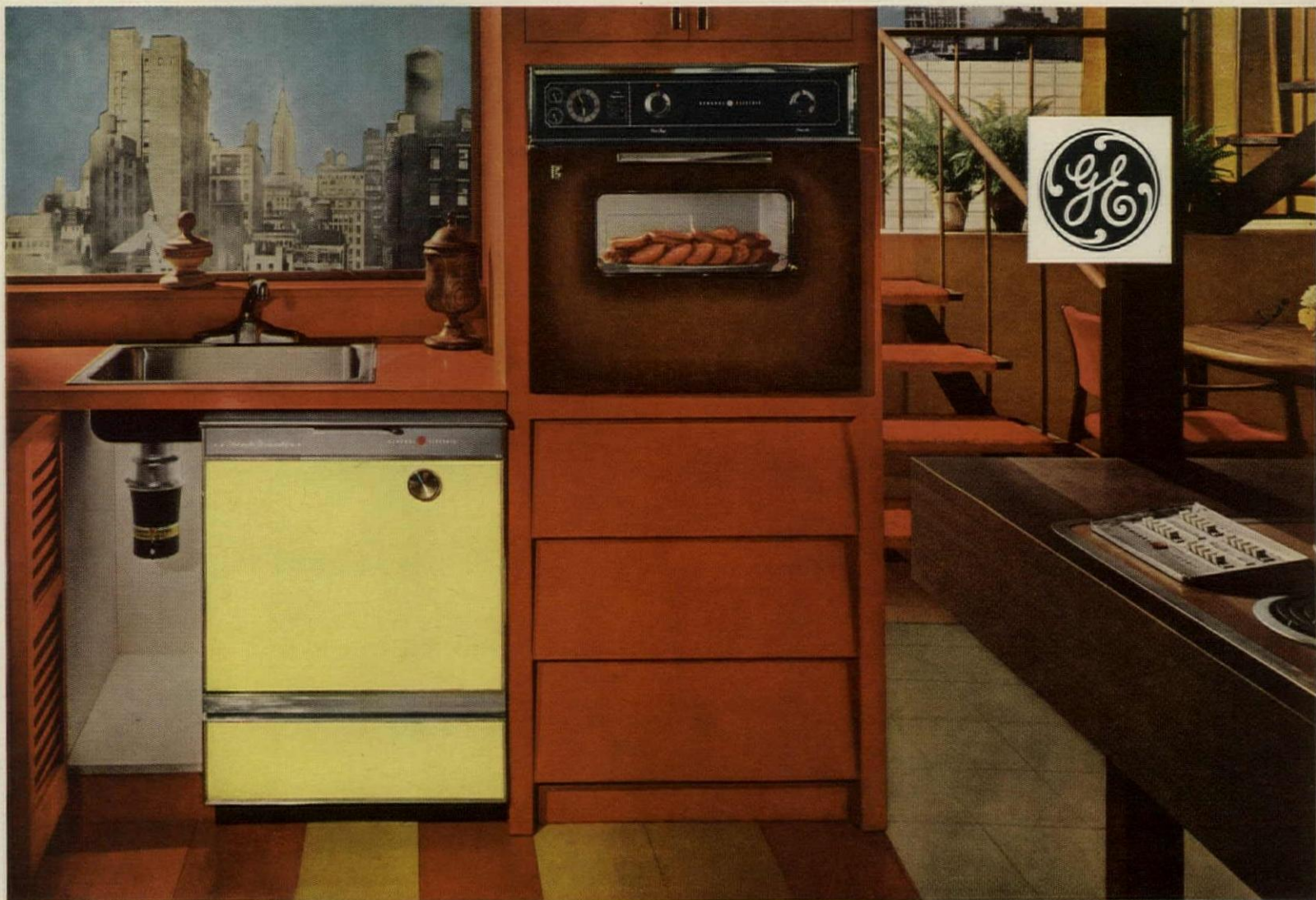
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FC100 Disposall; SS203 Dishwasher; JD14 Oven; JP76 Cooktop

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STEPPED-DOWN DESIGN allows SS203 dishwasher to be fitted under special 6" sink. Sink can be centered, or offset to allow room for Disposall.



EXHAUST HOOD JH94 has eye-level controls for cooktop below. General Electric offers hoods to accommodate any combination of surface unit and oven.

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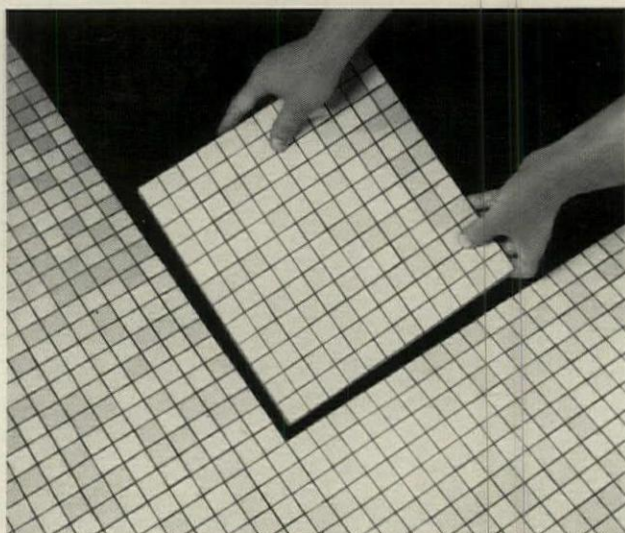
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# to the trend-making beauty of B.F. Goodrich new Vinyl Slate tile— you'll close the sale!

Just one look at the natural beauty of BFG's new "Vinyl Slate" will really put your prospects in a buying mood. That's because new "Vinyl Slate" has the quiet elegance of real slate—not the usual shine of vinyl. And you can put in your homes the look and feel of a real slate floor at a down-to-earth price. Because B.F. Goodrich has matched the true character of quarried stone in low-cost, long-wearing Koroseal® vinyl asbestos. Fabulous "Vinyl Slate" comes in 5 natural slate and 3 decorator colors,

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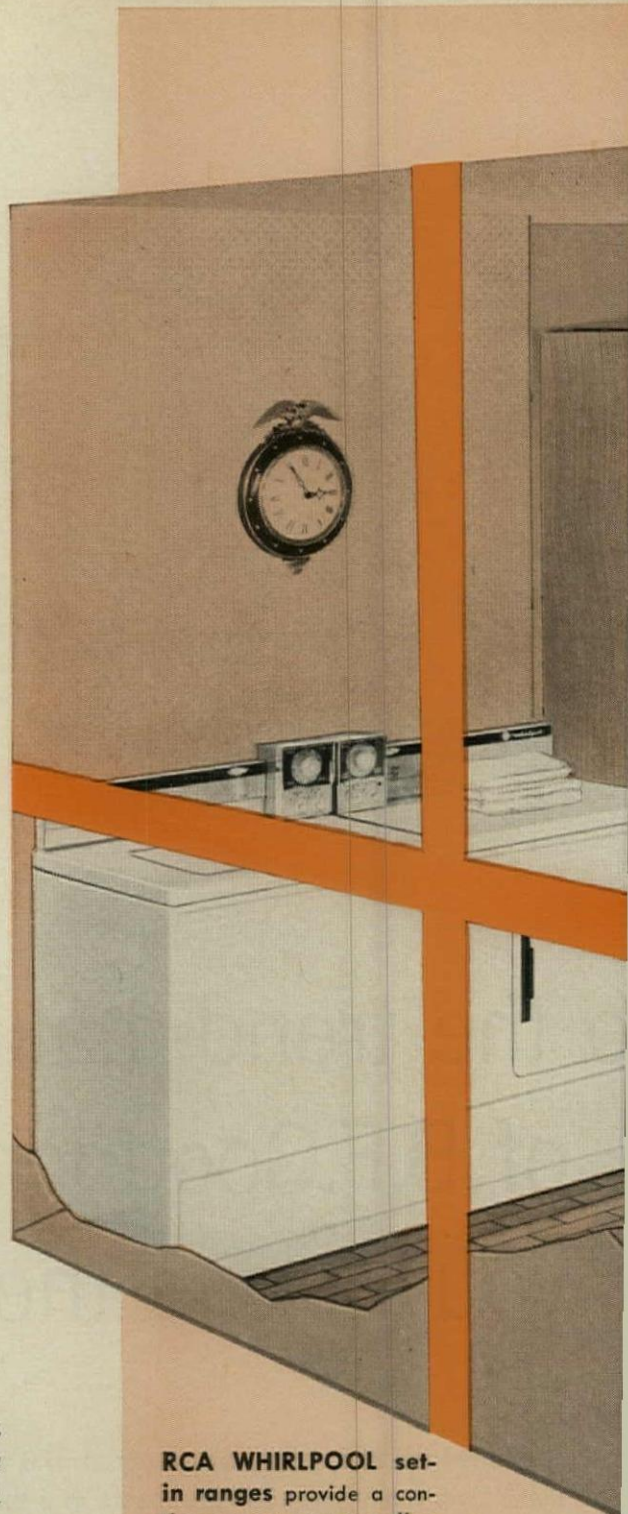
*Your greatest asset  
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Contract and Builder Sales Division, Administrative Center, Benton Harbor, Michigan

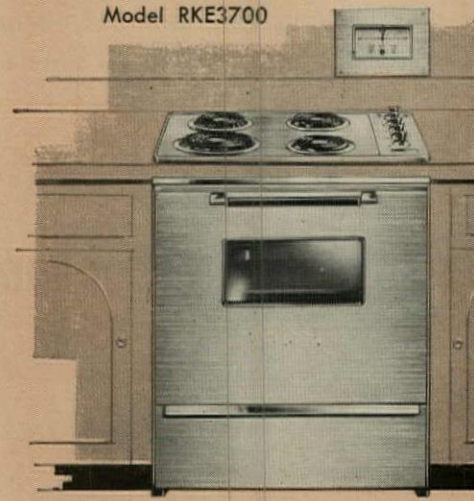
- Manufacturer of RCA WHIRLPOOL Automatic Washers • Wringer Washers
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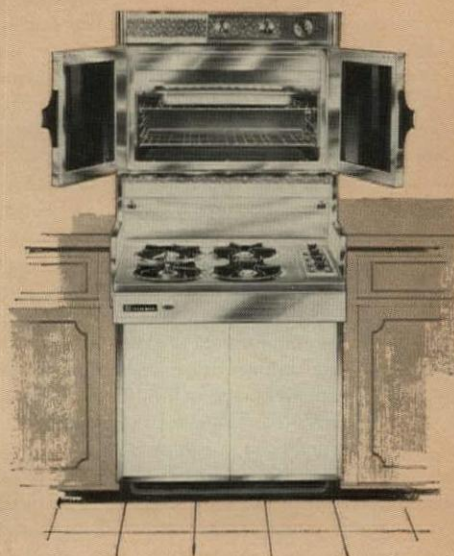
**RCA WHIRLPOOL set-in ranges** provide a continuous counter-top line without custom cabinetry. Many have drawers to help meet FHA storage requirements. All are easy to service and easy to clean. Gas and electric models available.

Model RKE3700





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**New Connoisseur ranges** feature popular eye-level ovens and pull-out cooktops in free-standing ranges that look built in. Gas models in 30" and 39" sizes, electric models in 30". Accessory base cabinets and vent hoods also available.

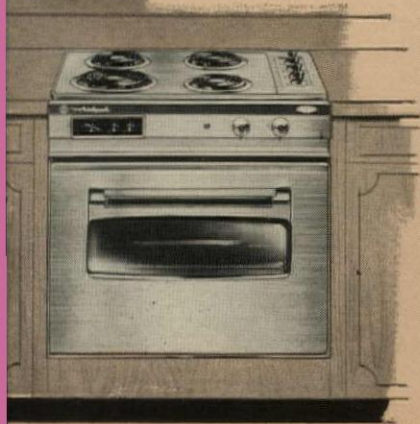
**RCA WHIRLPOOL food waste disposers** have extra-hard stainless steel grinding elements to size and shred wastes quickly and quietly. Easy one-man installation. Continuous or batch feed models available.



Model SJD-40

**Other set-in ranges** combine the good looks of built-ins with the installation economy of free-standing types. Compact unit shown is counter-top hung, requires no special bracing or pedestal. Takes only one connection.

Model RKE2700



New guide for apartment builders:

How to stop noise that bedevils the neighbors downstairs

Most of this irritating noise is apt to be impact noise—footsteps, moving furniture, or vibrating appliances—transmitted from the floor of one apartment to the ceiling of the one below.

To help solve this problem, FHA has financed the first U.S. study of impact noise in housing. Results of the \$10,000 study—by Bolt, Beranek & Newman, acoustical consultants of Cambridge, Mass.—are now available in a new FHA guide, *Impact Noise Control in Multi-family Dwellings*.

The guide recommends a reasonable impact-noise reduction for floor-and-ceiling systems, then rates the performance of 47 different systems. Fourteen meet or exceed the FHA recommendation.

The 15 drawings and graphs at right, a sampling of the guide, show FHA's impact-noise ratings—INRs—of the 15 more commonly used floor-and-ceiling systems. FHA recommends a minimum INR of zero. So the construction system at top left (INR, -17) is well below FHA's recommendation; the one at the bottom right (INR, +26) is well above it. The graphs also show (solid line) how the impact-noise reduction by each system—measured in decibels at different sound frequencies—compares with FHA's recommendation (broken line). Where the solid line is above the broken line, noise reduction falls below FHA's recommendation; where the solid line is below the broken line, noise reduction exceeds FHA's recommended minimum.

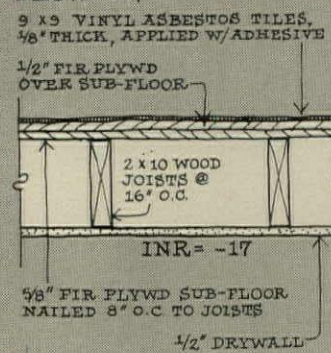
The recommendation neither amends nor supplants FHA's current Minimum Property Standards. It is simply a guide to field offices, architects, and builders who want to know more about impact-noise control in multi-family dwellings. And, says FHA, the ratings are not to be interpreted with absolute precision. The fact is that noise through a floor-and-ceiling system which just passes the recommendation probably won't be distinguishable from noise through a system which just fails.

FHA's guide notes there is little similarity in the problems posed by impact noise (floor-to-ceiling) on the one hand and airborne noise (room-to-room, or out-side-to-inside) on the other. Airborne noise is always heard at its source. Impact noise may be unheard in the room where it is produced and almost unbearable in the room below. Systems for measuring the transmission loss of airborne noise cannot be used for measuring the transmission loss of impact noise. Data on how various types of walls cut the transmission of airborne noise have been available from the Bureau of Standards for some years. But, in this country at least, impact-noise reduction by floor-and-ceiling systems has never been measured in buildings. (For the FHA study, Bolt, Beranek & Newman used a standard European tapping machine that produces uniform impact at a uniform rate on the floor being tested.)

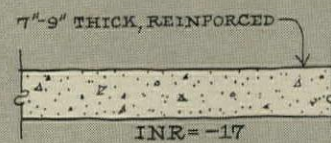
In fact, the guide points out, the U.S. is one of the few highly developed nations with no noise-control requirements in its building codes. As a result, much of the FHA study is based on close examination of foreign codes—particularly those of West Germany, Great Britain, and Sweden. The findings were then adapted to American needs. European requirements range from well below to slightly above FHA's new recommendations.

**IMPACT-NOISE REDUCTION** by 15 different floor-and-ceiling systems (shown in details) is compared with FHA's new recommendation, INR under each drawing is FHA's impact-noise rating of the system. On graphs, solid lines show noise-transmission loss with each system at different sound frequencies, and broken lines show FHA recommendation.

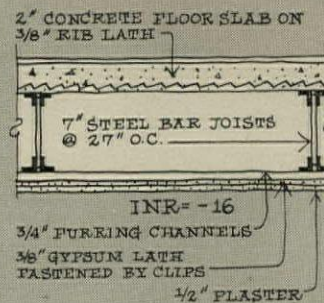
WOOD JOIST, SUB-FLOOR & FLOORING



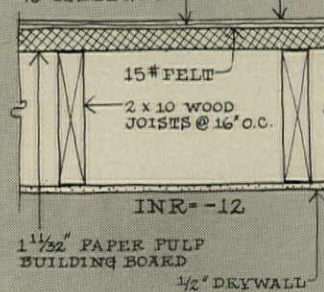
FLAT CONCRETE SLAB



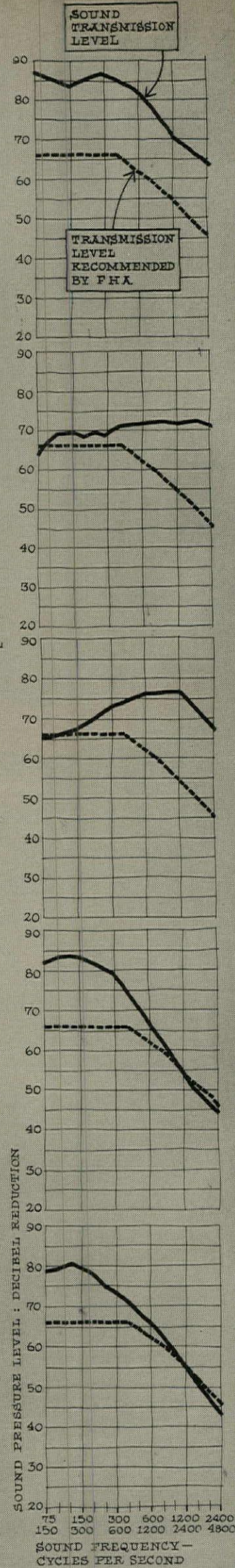
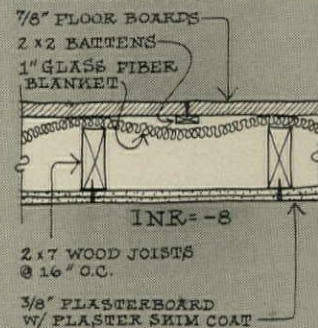
CONCRETE SLAB ON STEEL BAR JOISTS, SUSPENDED CEILING



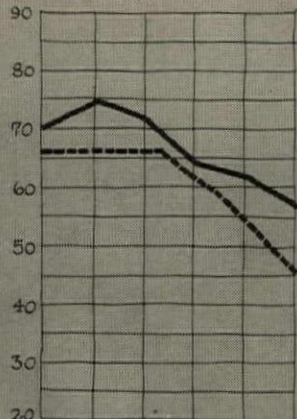
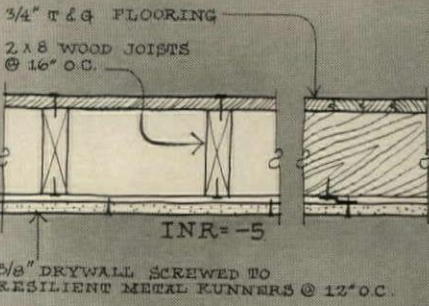
WOOD JOIST, FLOATED WOOD RAFT, VINYL TILE



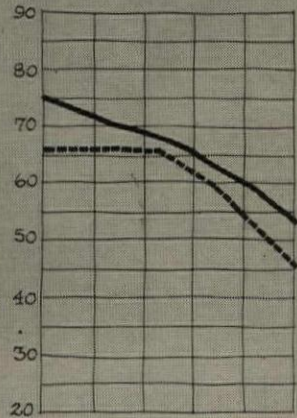
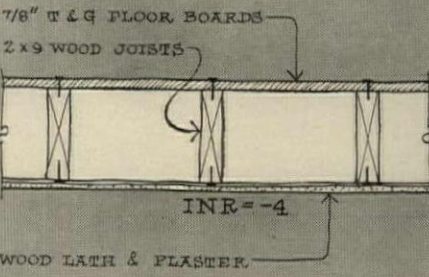
WOOD JOIST, FLOATED WOOD RAFT



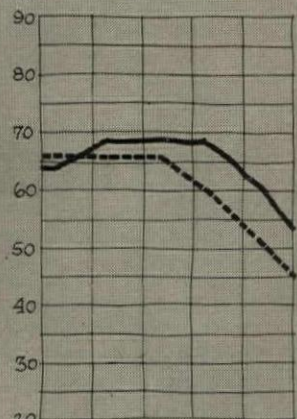
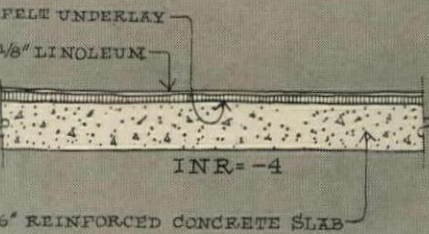
**WOOD JOIST, RESILIENT SUSPENDED CEILING**



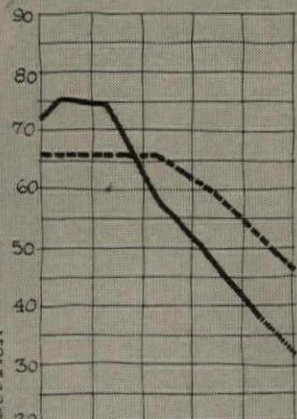
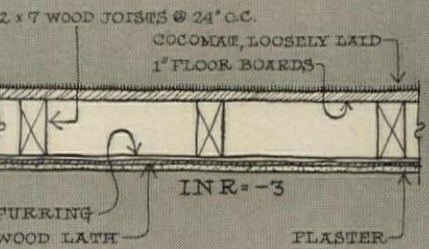
**WOOD JOIST, THICK CEILING**



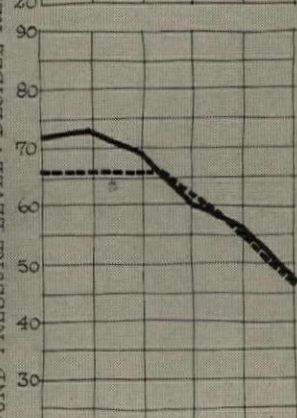
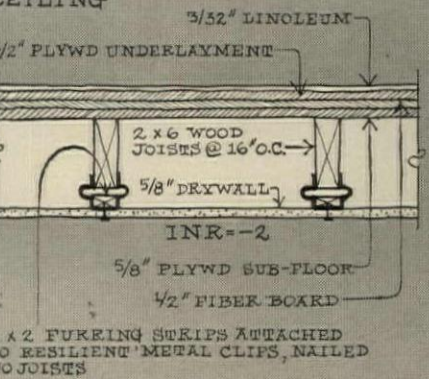
**FLAT CONCRETE SLAB, LINOLEUM**



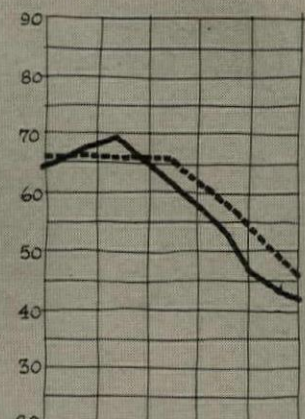
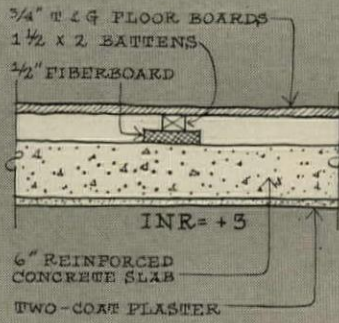
**WOOD JOIST, COCOMAT**



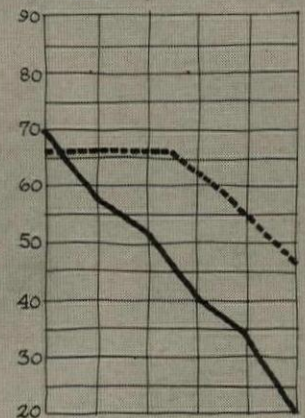
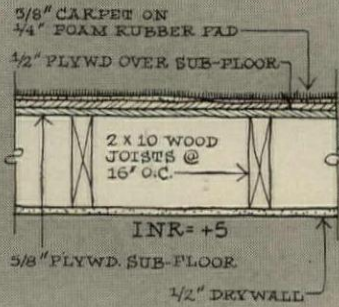
**WOOD JOIST, FLOATING WOOD RAFT, RESILIENT SUSPENDED CEILING**



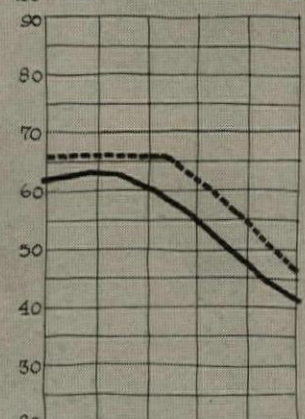
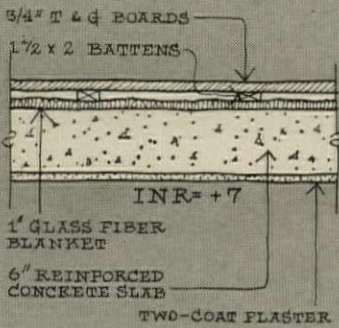
**FLAT CONCRETE SLAB, FLOATED WOOD RAFT**



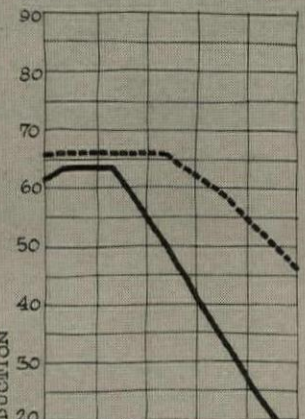
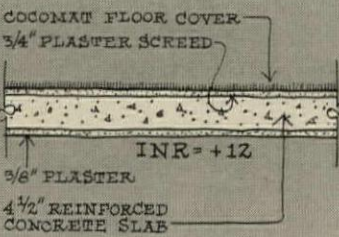
**WOOD JOISTS, CARPET ON FOAM PAD**



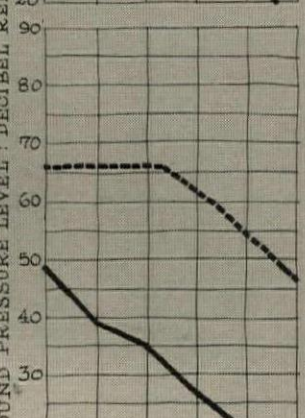
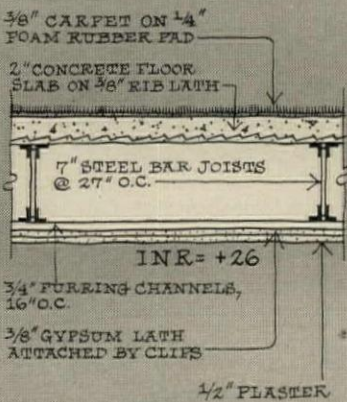
**FLAT CONCRETE SLAB, FLOATED WOOD RAFT**



**FLAT CONCRETE SLAB, CARPET**



**CONCRETE SLAB ON STEEL BAR JOISTS, CARPET ON FOAM PAD, SUSPENDED CEILING**

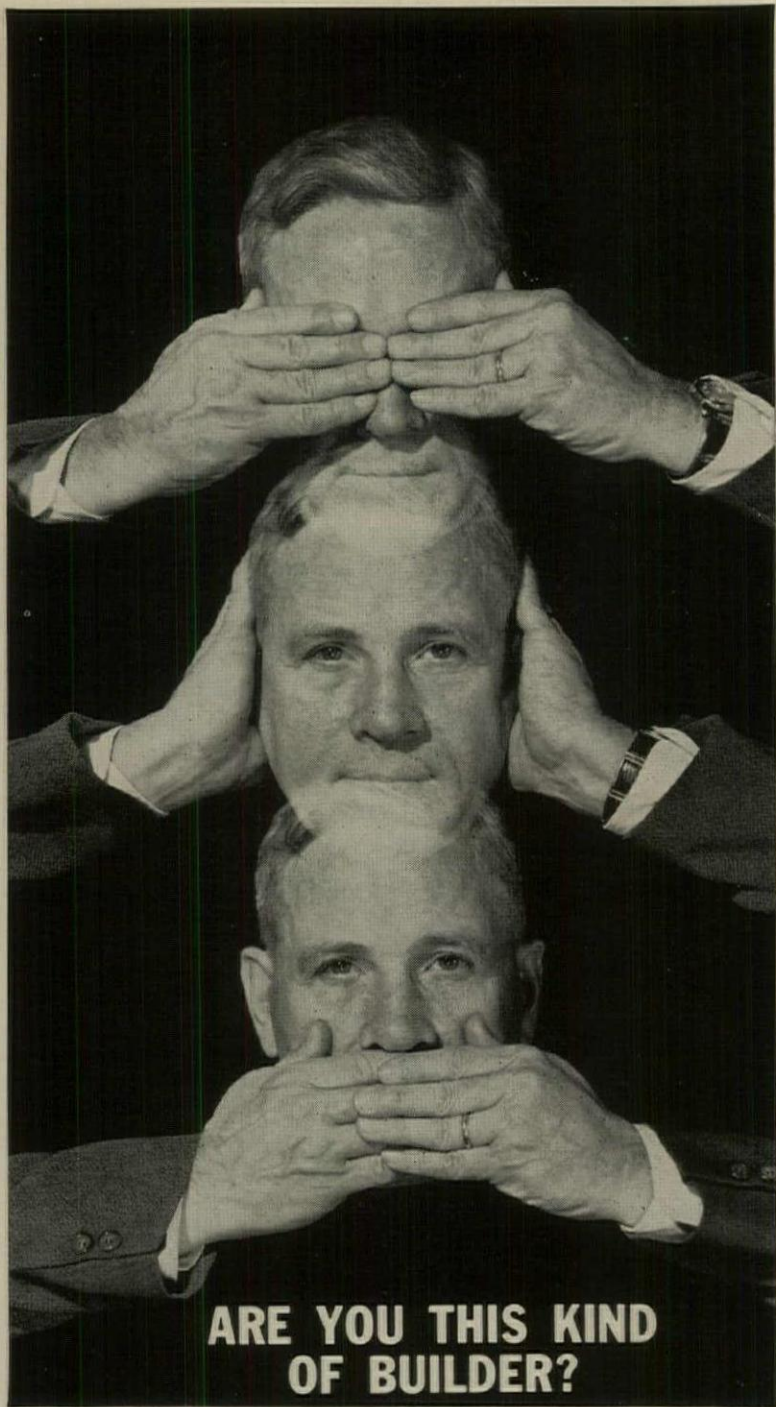


SOUND PRESSURE LEVEL: DECIBEL REDUCTION

SOUND PRESSURE LEVEL: DECIBEL REDUCTION

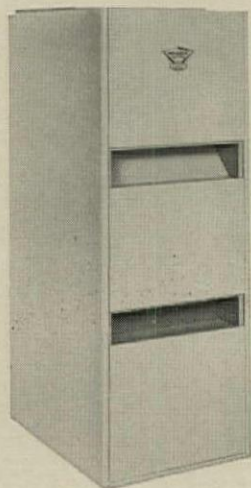
75 150 300 600 1200 2400  
150 300 600 1200 2400 4800  
SOUND FREQUENCY—  
CYCLES PER SECOND

75 150 300 600 1200 2400  
150 300 600 1200 2400 4800  
SOUND FREQUENCY—  
CYCLES PER SECOND



## ARE YOU THIS KIND OF BUILDER?

—you may not want to *look* at furnaces . . . you may not want to *hear* about furnaces . . . you may not want to *talk* about furnaces? Then, this is for you . . . a furnace you can install and forget. We've just come up with your kind of furnace—with your kind of price tag. We call it Temp-O-Matic. And right in the heart of this 'ready-to-install' furnace we've plunked our top-of-the-line heat exchanger. That's why Temp-O-Matic is the furnace you install and forget.



The best way *NOT* to see, hear, or talk about furnace problems is *NOT* to get 'em . . . get

### Temp-O-Matic

GAS OR OIL—IN LO-BOY, HI-BOY, AND COUNTER-FLOW MODELS. ALSO 50,000 BTU APARTMENT MODEL.

Write for complete specifications!

**THE WILLIAMSON CO.**  
Cincinnati 9, Ohio



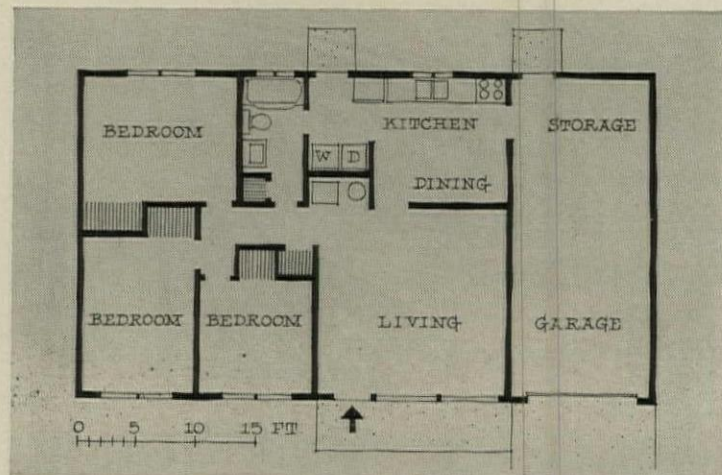
\$8,995 MODEL, the Holly, is being built by Tacoma's Ron Mitchell Corp.

## Easy-to-build designs aim at on-your-lot market—with new financing aids, too

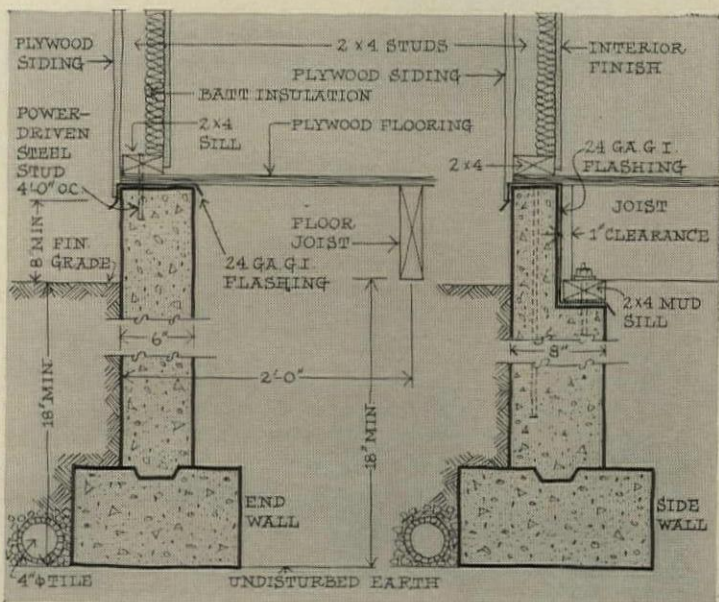
The model pictured above is one of 12 houses being readied by the Douglas Fir Plywood Assn. in a new effort to tap the market for low-priced homes. Prices range from \$7,000 to \$10,000 on buyers' lots. Living areas range from 937 to 1,200 sq. ft. Five builders in the Pacific Northwest have started construction under the program—but it is still in the test stage and so not yet open to builders everywhere. No plans or literature are available yet for general distribution.

DFPA is tackling the low-priced market with two aids to builders:

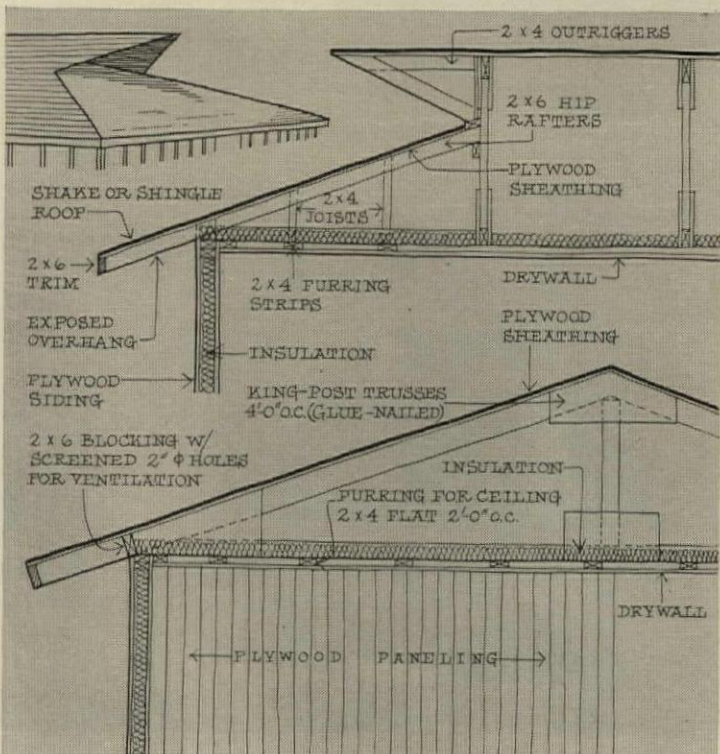
1. Simple, straight-forward design (details opposite) that calls for no costly re-education of construction crews. "We considered just about every wood construction method ever devised," says DFPA. "We finally decided that, in terms of practical use to a builder, the answer was to stick closely to conventional construction, but to make the best possible use of things builders already know but don't use to full advantage." Three models were developed by DFPA Architect Robert Bruce Waring, the others by National Plan Service.
2. Quick and easy-to-get conventional financing. "Financing seems to be the major roadblock" in the compact-house market, contends DFPA. Up to now, the available financing has usually been either FHA with a stiff discount or consumer-type add-on-interest loans (which nick buyers for about 12% annual interest—or more). So the association is guaranteeing the top 20% of conventional 90% s&l loans. In return, Pacific First Federal s&l of Tacoma has earmarked \$2 million for the DFPA program (20 years at 6¼%). Monthly payments will be \$87.37 (including taxes and insurance) for a typical \$11,000 land-and-house price. The buyer's lot will normally cover the 10% equity.



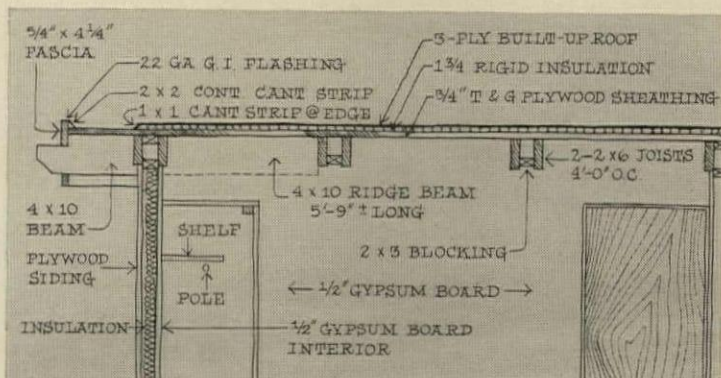
FLOOR PLAN of the Holly model has 937 sq. ft. plus a one-car garage.



**WALL AND FOUNDATION DETAILS** of model at left typify simple structural system. Siding-sheathing is single plywood sheet. Power-driven stud fastens sill plate, through one-piece plywood flooring, to foundation.



**HAWAIIAN-STYLE HIP-ROOF SYSTEM** of Tamo model is connected with king-post trusses. Hawaiian part of hip—the small peak at the top—provides attic ventilation. Glue-nail trusses are spaced at 4' centers.



**LOW CATHEDRAL CEILING** of Ponderosa model is formed by pairs of redwood 2x6s, 4' o.c. and resting on outside walls and center bearing wall. Chases above 2x4 blocking can be used for wiring. Outrigger supports overhang.

Technology continued on p. 180



A golf course builder from Arizona reports:

“For trouble-free installation and service, I choose Transite Irrigation Pipe.”

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




“Building a golf course to wind its way through a 700-home development is indeed a challenge. This was the case when the 18-hole course for the Rolling Hills Country Club Park in Tucson was designed by William F. Bell of Pasadena, Calif.

“Among other problems, it was extremely important that the irrigation mains be installed quickly and simply. Further, the pipe chosen had to be one requiring little or no maintenance over the years. Transite Irrigation Pipe filled the bill on all counts.”

For the whole Transite\* story, write to Johns-Manville, Box 362, HH-5, New York 16, New York. In Canada: Port Credit, Ontario. Cable address: Johnmanvil.

\*TRANSITE IS JOHNS-MANVILLE'S REGISTERED TRADE-MARK FOR ITS BRAND OF ASBESTOS-CEMENT PRODUCTS.

JOHNS-MANVILLE 



**This is only one way you make a**





## sandwich with Styrofoam® FR.

No matter what wall materials you sandwich it between, Styrofoam FR brand insulation board saves you time, cuts out steps, trims your costs. Here's how:

**Cavity Wall**—You simply place blue Styrofoam FR between interior masonry and exterior brick. (If it isn't blue, it isn't the one-and-only!) Styrofoam FR cuts the wall's "U" value by one-half or more; keeps heating and cooling costs constant because it stays dry permanently.

**Wallboard Base**—You bond Styrofoam

FR directly to masonry with Styrotac® bonding adhesive; wallboard to Styrofoam FR the same way. Single thickness of wallboard gives double-laminate quality. No furring, no nails, no "pops." No more insulation hollows or wallboard warping.

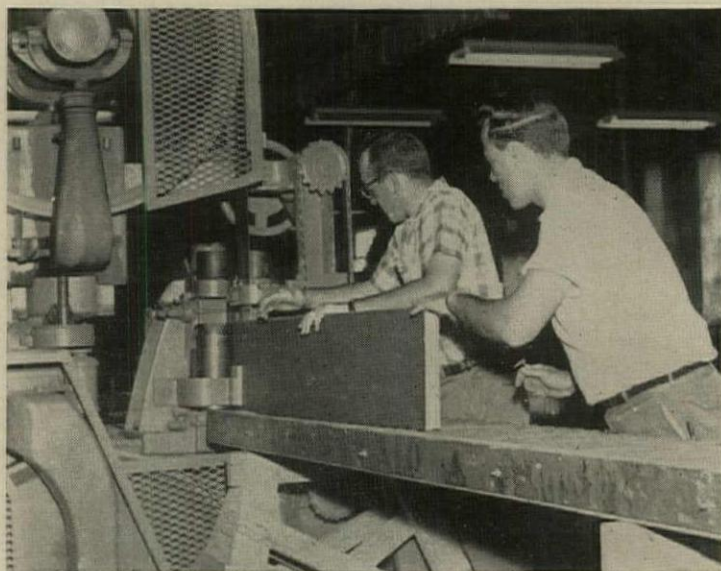
**Form Liner**—You attach Styrofoam FR to the form, pour your concrete and remove the form. Then apply finish to Styrofoam FR without furring or lathing. You build a better wall at no extra cost!

For more about making sandwiches with Styrofoam FR, see Sweet's Light Construction File under building insulation products and systems. Or write us: The Dow Chemical Company, Plastics Sales Dept. 1014BP5, Midland, Michigan.

---

*Styrofoam is Dow's registered trademark for expanded polystyrene produced by an exclusive manufacturing process. Accept no substitute . . . look for this trademark on all Styrofoam brand insulation board.*





**SIDING** is made by ripping board overlaid with treated paper on both sides.



**BEAMS** of pine boards are laid up with waterproof glue in press.



**FLEXFLOOR** has scored pineboard backing, hardwood veneer surface.

### FPL research finds new uses for low-grade lumber

About 40% of the lumber from Arizona and New Mexico sawmills is No. 4 and No. 5 common (ponderosa pine) that costs more to cut, transport, and process than it is worth on the market. To find profitable uses for this low-grade wood, the U.S. Forest Products Laboratory—at the behest of the Southwestern Pine Assn.—has developed experimental products that may soon find their way into homebuilding and other light construction. Examples:

- Laminated roof and floor beams (photo lower left). Boards are joined with phenol-resorcinol glue so that knots and defects in one board face clear wood in the next board. Finished beams, 9½"x3 7/8", take normal roof and floor loading on 4' centers.
- Ponderosa pine siding. Boards are overlaid on both sides with glued-on, treated paper to hide knots and defects, then ripped (top left) to make two pieces of siding. FPL says the paper overlay has passed ten-year exposure tests.
- Thick particle boards for roof decking and partitions. Three layers, glued and pressed together, form 2'x8' panels 1¾" thick and joined by wood splines inserted in grooves in the edges.
- Three flooring materials—1) Flexfloor, a hardwood veneer glued to scored ponderosa pine; 2) subflooring in 1¼"-thick 4'x8' sheets made with a 1"-thick ponderosa core and a ¼" ponderosa veneer; 3) underlayment plywood, 5/8" thick and made of five ponderosa veneers, bonded with blood-soybean glue.

Technology continued on p. 186



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

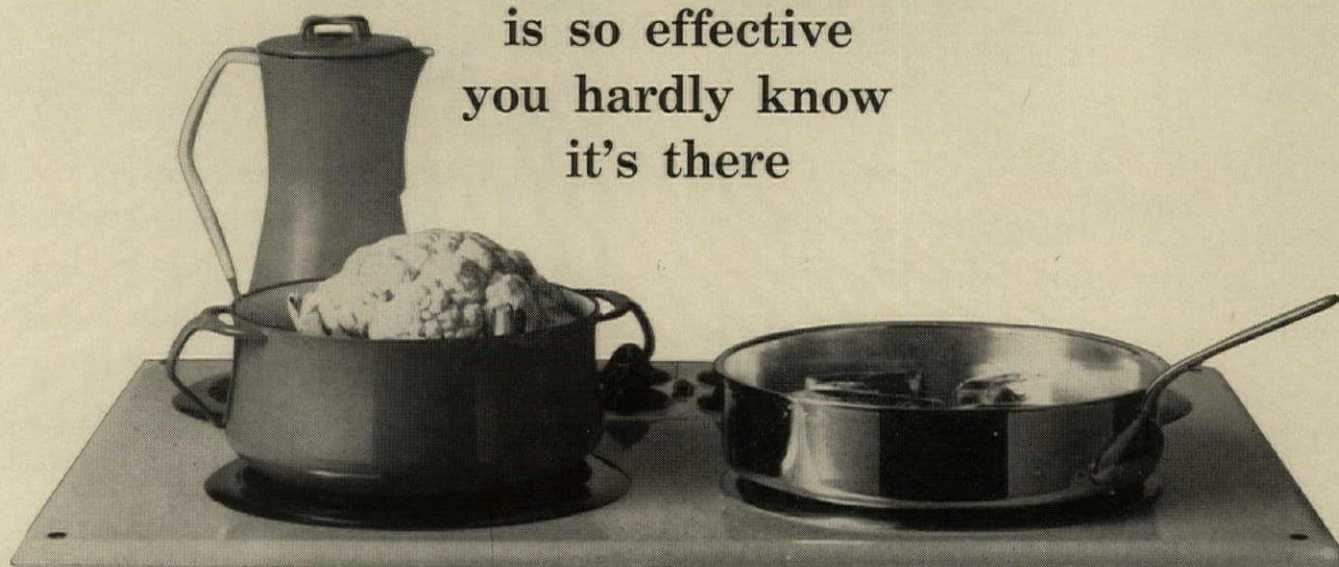
**DEVILBISS**



\*Paint application time for average one-story 6-room house—single color over siding and trim.



**Broan's Slimline  
Mixed Flo II Range Hood**  
is so effective  
you hardly know  
it's there



**The Broan Mixed Flo II blends with appliances and cabinets.**

**That's how we help you with kitchen design!**

Broan range hoods like this slimline Mixed Flo II are designed to complement cabinet work and appliances; blend with counter tops and kitchen flooring . . . that's what sells houses. Broan hoods available in a wide array of appliance-matching colors to insure flexibility in kitchen design and to spotlight the beauty of ranges, ovens and cabinets.

You'll find top quality engineer-

ing and construction in the Broan Mixed Flo II. Two-speed Mixed Flo fan exceeds FHA requirements for kitchen ventilation. Push button controls, twin lights, lifetime aluminum filter and backdraft damper. Quiet four pole motor.



Write for complete details of Broan's full line of Range Hoods, Exhaust Fans, and Bath Heaters. Broan Manufacturing Company, Hartford, Wisconsin.

**BROAN**

AVAILABLE IN CANADA FROM  
**SUPERIOR ELECTRICS, LTD.**







**"ELECTRIC BASEBOARD HEATING** is helping me build better homes for less money," Bill Schneider reports. "Equipment like this is so simple to work with, all I need is eight hours' worth of labor to put electric heating into one of my new homes. In fact, for speed and economy of installation, there's nothing I know of that can beat electric heat."



"GOOD INSULATION is certainly the key to success with electric heating," comments Bill Schneider. "And I've discovered that time spent in carefully insulating around windows, doors and switch boxes really pays."



"BANKS LIKE TO FINANCE electrically heated homes because they hold their value," says Bill Schneider, shown talking with local bank president Celius L. Brown. "And believe me, that gives me a big selling point with most of my prospects."



"ACCURATE HEATING ESTIMATES worked out by my local electric utility company have really helped me close sales," Bill Schneider says as he inspects the interior of another new home with Baltimore Gas and Electric representative Theodore Kesting, Jr.

## MARYLAND BUILDER SAYS FLAMELESS ELECTRIC HOME HEATING IS HIS BIGGEST SALES FEATURE

**Builder-developer William Schneider of Sykesville, Maryland, tells how customer satisfaction with flameless electric home heating is helping him move his \$15,000 to \$25,000 homes as fast as he can build them**

"In a community like this, where everybody knows everybody else," Bill Schneider tells you, "a builder has to be sure that the homes he builds deliver top value and quality. Make one mistake in a home and you're really dead when the word gets around. That's why I wouldn't even consider using electric heating in the houses I'm putting up if I weren't completely convinced it was a strong plus sales feature.

"Apparently my customers agree: the best advertising I get for electric heat is from the people who already have it. Every home I've built since 1959 has been heated electrically and I have yet to get one complaint.

"Of course, I like to use electric heat because it lets me put my homes up faster. In fact, I'm now saving enough on installation that I can actually put storm windows and

full insulation in my new homes without having to raise the selling price."

Like Bill Schneider, builders all across America are discovering that it pays to build and promote electric heating in their new homes. This year it is estimated that 20% of all new homes will have electric heat.

Why not find out how you can profit more by using flameless electric heating in your homes? First chance you get, talk it over with your local electric utility company.

THE TOTAL ELECTRIC HOME that displays this Gold Medallion helps you to capitalize on the fast-growing customer preference for total electric living. And because a Gold Medallion Home uses a *single source of energy* for heating, cooling, lighting and power, you will profit more.



**LIVE BETTER ELECTRICALLY** • Edison Electric Institute, 750 Third Avenue, New York 17, N. Y.



## A BIG NEW IDEA FOR BUILDERS! **THERMASOL**<sup>®</sup> STEAM BATH FOR THE HOME!

LOOK magazine hails the THERMASOL steam bath for the home as the newest status symbol. It's the biggest new idea to make homes more saleable to come along in years.

STEAM  
GENERATOR

TIMER

STEAM OUTLET  
HEAD

THERMASOL's patented electronic steam bath equipment allows the bathtub or stall shower to double as a steam bath without interfering with their normal function. Units are available for dry heat bathing, too.

THERMASOL is so small it can be installed on a shelf, in an attic or closet, in a vanity or hung in a dropped ceiling above the shower or tub. Operation is completely automatic. The bather sets the timer and steps into the tub or shower. In a few minutes, the entire enclosure is filled with steam. The temperature is controlled by the bather — from 70° to 160°. When the bath is finished, the shower is turned on and the steam condenses immediately. It uses only a quart of water and less than a penny of electricity per bath. There is an absolute guarantee against steam damage to tile, mastic, sheetrock, paint or wall coverings.

When homes and apartments are equipped with THERMASOL units, they become neighborhood showcases. THERMASOL adds quality and exclusiveness, and consumers know it.

Install THERMASOL in your model home. See how it generates that keen interest that means faster sales.

As low as \$295.00 list. THERMASOL is the **ONLY U.L. listed steam bath equipment.**

THERMASOL IS AVAILABLE AT YOUR PLUMBING WHOLESALER  
ADVERTISED IN HOUSE BEAUTIFUL



# THERMASOL

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ORegon 3-9420 Area Code 212

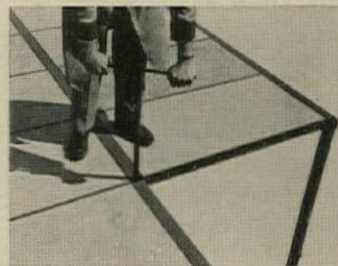


## New flat-slab system saves up to 20% in forming and stripping time

The system is designed for use in the floor-and-ceiling construction of two-, three-, and multi-story buildings. Actual time savings vary with job size, building design, and prevailing labor rates, according to Symons Mfg. Co. of Des Plaines, Ill., which developed the steel-ply forming equipment.

Here is how the system works: Tubular steel shores, adjustable for height, are erected on a finished floor slab. Steel stringers are run between the shores. Re-usable steel forms are set between the stringers and held at the edges by angles bolted to the stringers. After the slab is poured and has cured a few days, forms are stripped by unbolting the angles from the stringers. Shores and stringers are left in place until the concrete has reached design strength (usually a week or two). No reshoring is needed. (With conventional formwork, shores must be removed to strip the forms and then be replaced to support the green concrete.)

Each shore supports 60 sq. ft. of formed deck, thus eliminates the need for the forest of 3x4s in conventional formwork. As the photo at left shows, shores can be leveled from above to exact height. Equipment can be rented from Symons dealers or bought through a rental-purchase plan.



**T WRENCH** is used to adjust and level forms at required height.

## BRAB study seeks first yardsticks for plumbing-fixture performance

Standards of strength, fire resistance, and weather resistance simplify the comparison of most building products. Not so plumbing fixtures. The only way to compare them is by color, style, and price. Now the Building Research Advisory Board, through a joint government-industry study, hopes to come up with recommendations for plumbing-fixture performance standards. The study will delve into questions on how fixtures function—and should function. Example: How much water should be used to flush a toilet? Most U.S.-made toilets take five to six gallons. They needn't. In England, where future water shortages are almost inevitable, toilets are designed to flush with two (and sometimes only one) gallons. The flush handle on one English model has two positions. Tripped part way, it flushes one gallon; tripped all the way, it flushes two.

Book reviews start on p. 190



**This is the most imitated siding in America**

But, imitation "composition" materials can't match the thick dimension, high insulation value and unique texture that comes naturally to genuine Red Cedar machine-grooved sidewall shakes. You can choose from dozens of rich, long-lasting, factory-applied colors. Most important, real Red Cedar Sidewall Shake proves lowest in applied cost.

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5510 White Bldg., Seattle 1, Wn.  
(In Canada: 550 Burrard St., Vancouver 1, B.C.)  
Please send me free details about  
Red Cedar machine-grooved shakes and shingles.

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**RED CEDAR SIDEWALL SHAKES**



The "Certigrade" and "Certigroove" labels are your guarantee of quality specified by rigid industry standards.

# CLINCH YOUR SALE

for less than \$150\* with this

## AUTOMATIC DOOR DEMONSTRATION



**Think what this dramatic demonstration can do for your model home! You get a quicker sale to save interest costs—with full mortgage evaluations.**

The "AUTO-MATE" is no stripped-down operator. It has *all* the fine-quality features—safety reversing, overload protection, separate radio unit, extra circuits to handle garage lighting automatically—features that have made thousands of professionally installed "OVERHEAD DOOR" operators nationally famous over the years.

A fine door, too! Heavy hardware and select West Coast lumber—a door with quality you can dramatically demonstrate for prospects, a door with the prestige name they recognize.



*\*Overhead Door Corporation announces it is producing a quality operator at a price to its distributors which will permit them to sell for a price of less than \$150 installed (less wiring and travel).*

# 1.

IT'S THE NEW  
**AUTO-MATE**  
AUTOMATIC OPERATOR

# 2.

AND THE **OVERHEAD DOOR**

## A 2-in-1 package deal at the lowest price ever!

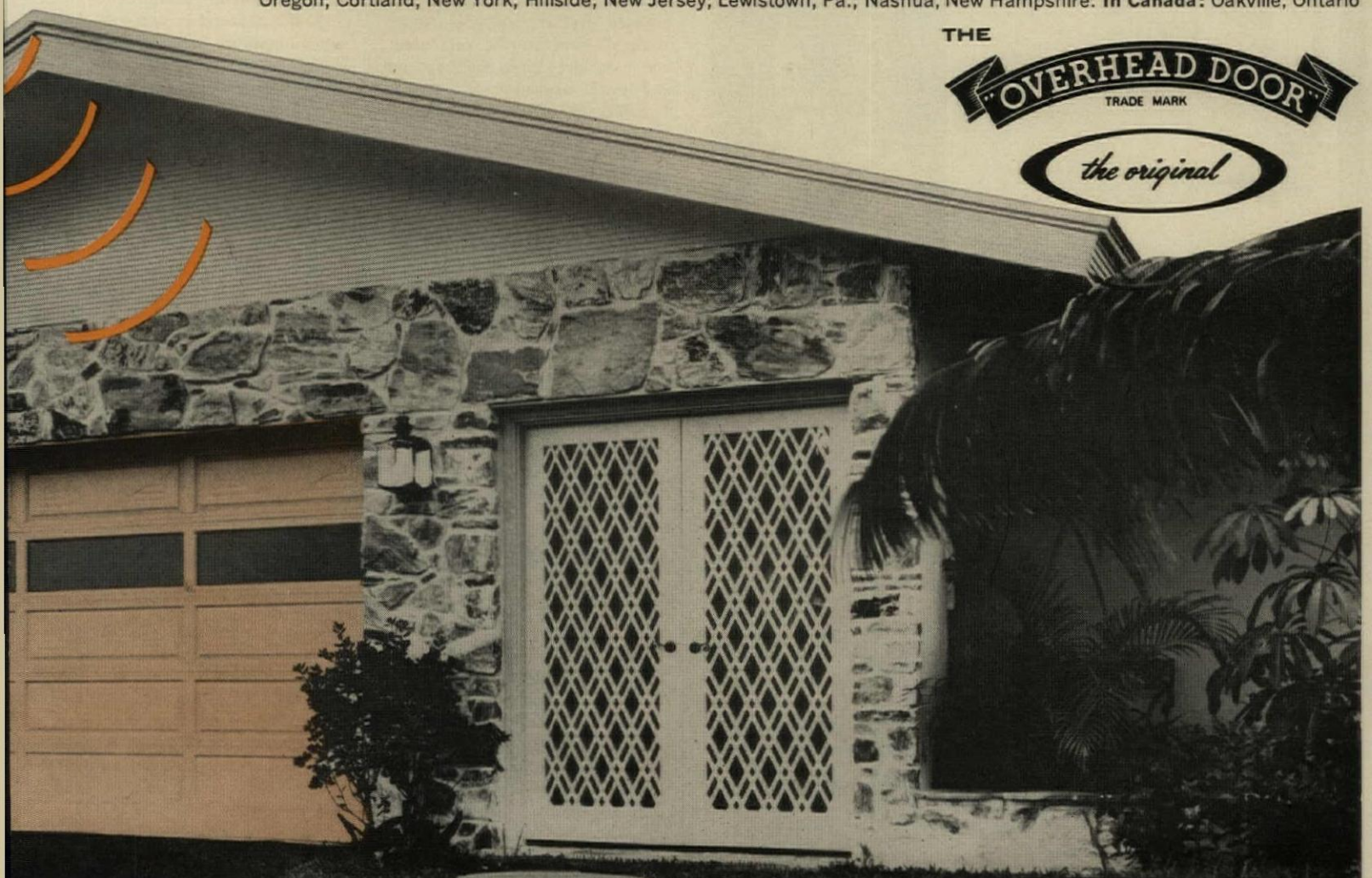
Here's how to add an extra 2-in-1 "selling touch" to your model homes—a package deal that makes it possible to include an automatic garage door operator with almost every home you build! Now you can get both The "OVERHEAD DOOR" and new "AUTO-MATE" automatic operator for the lowest price in years! With this sales-clinching combination, you can make a dramatic demonstration at your model home to really turn prospects into buyers!

Make the move that will clinch more sales for you. Call your local distributor today for details. He's listed in the white pages under "OVERHEAD DOOR."

MADE ONLY BY

### **OVERHEAD DOOR CORPORATION**

General Offices and Manufacturing Division: Hartford City, Indiana. Manufacturing Distributors: Dallas, Texas; Portland, Oregon; Cortland, New York; Hillside, New Jersey; Lewistown, Pa.; Nashua, New Hampshire. In Canada: Oakville, Ontario



## New—and critical—look at urban renewal

RENEWING AMERICA'S CITIES. By Thomas F. Johnson, James R. Morris, and Joseph G. Butts. Institute for Social Science Research, Washington, D. C. 126 pp. \$5.

Problems of slum clearance and urban renewal should be returned to the cities whence they sprang, according to this little book. Johnson, an FHA assistant commissioner from 1954 to 1958, Morris, a consulting economist, and Butts, a Washington lawyer, examine the federal aid program, past and present, and find: 1) It has accomplished little (25,000 new or rehabilitated housing units out of a projected total of 150,000 for the decade of the fifties); 2) it costs too much (roughly \$7,041 per unit, exclusive of construction); 3) it restricts the municipality's freedom of choice; 4) it's "anti-constitutional" if not unconstitutional.

Finally, they propose a five-point program that would turn the whole problem over to state and local politicians—and the private special-interest groups that often dictate their decisions:

1. Improve municipal house-keeping—street cleaning, garbage disposal, etc. Cities tend to reduce services in neighborhoods where the population pattern is changing to a lower income group say the authors, but if blight is to be stopped, these are the very areas where services must be kept up and even upgraded.

2. Revamp property-tax policies

to shift much of the burden from improvements on the land to the land itself. The authors quote HOUSE & HOME (Aug. '60) to the effect that land now carries one-third of the realty tax compared to two-thirds 50 years ago. Like HOUSE & HOME, they contend that present tax practices often subsidize slums and encourage speculation. Generally, they note, taxes on slum property are low even though the site is valuable and earnings from the slum structure are relatively high. Their conclusion: Taxation more in line with earning and site values would chop the profits of slum ownership and thus lead to the demolition of slum buildings and normal renewal of slum areas.

3. Clear up cloudy land titles—"serious impediments to land acquisition and new building." Legal action by cities (aided by state legislation where necessary) to expedite title clearance "could help overcome spotty development . . . and provide a sounder basis for municipal revenues."

4. Step up enforcement of building, health, and fire codes. Tighter code enforcement, the authors point out, will compel the upgrading of inadequate structures or "hasten the process of vacating and demolishing them."

5. If a renewal project calls for condemnation, demolition, and reconstruction, execute it without the "stifling dependency upon federal grants."

## Working guide to property appraisal

THE VALUATION OF REAL ESTATE. By Alfred A. Ring. Prentice-Hall, Englewood Cliffs, N.J. 430 pp. \$10.

Both the intangibles and the mathematics of valuation are examined in this new textbook which should prove to be a comprehensive guide for appraisers, assessors, insurers, builders, realty men, and land developers.

Author Ring, an appraiser and head of the University of Florida's

Department of Real Estate, punctuates his text with charts, graphs, tables, and sample appraisal forms. He even devotes 43 pages to the documentation of a valuation report on a single-family home (with land) appraised at \$16,500. For the reader who wants to test his knowledge of valuation, the author has added an appendix with 58 common problems and solutions.

## How the S&L system became a new business

A BUSINESS REBORN. By Josephine Hedges Ewalt. American Savings & Loan Press, Chicago, 406 pp. \$5.

Few growth stories can match that of the S&Ls in the three decades since their centennial in 1931, and fewer still have found a chronicler as knowledgeable as Author Ewalt, Washington editor and an assistant vice-president of the U.S. Savings & Loan

League. Her official biography of the S&L industry documents USLL Executive Vice-President Norman Strunk's comment in the forward that "the S&L system was nearly a century old when the depression began, but its ways and looks have changed so definitely that it is in many respects a new business."

This is a patient chronicle of

*continued on p. 195*



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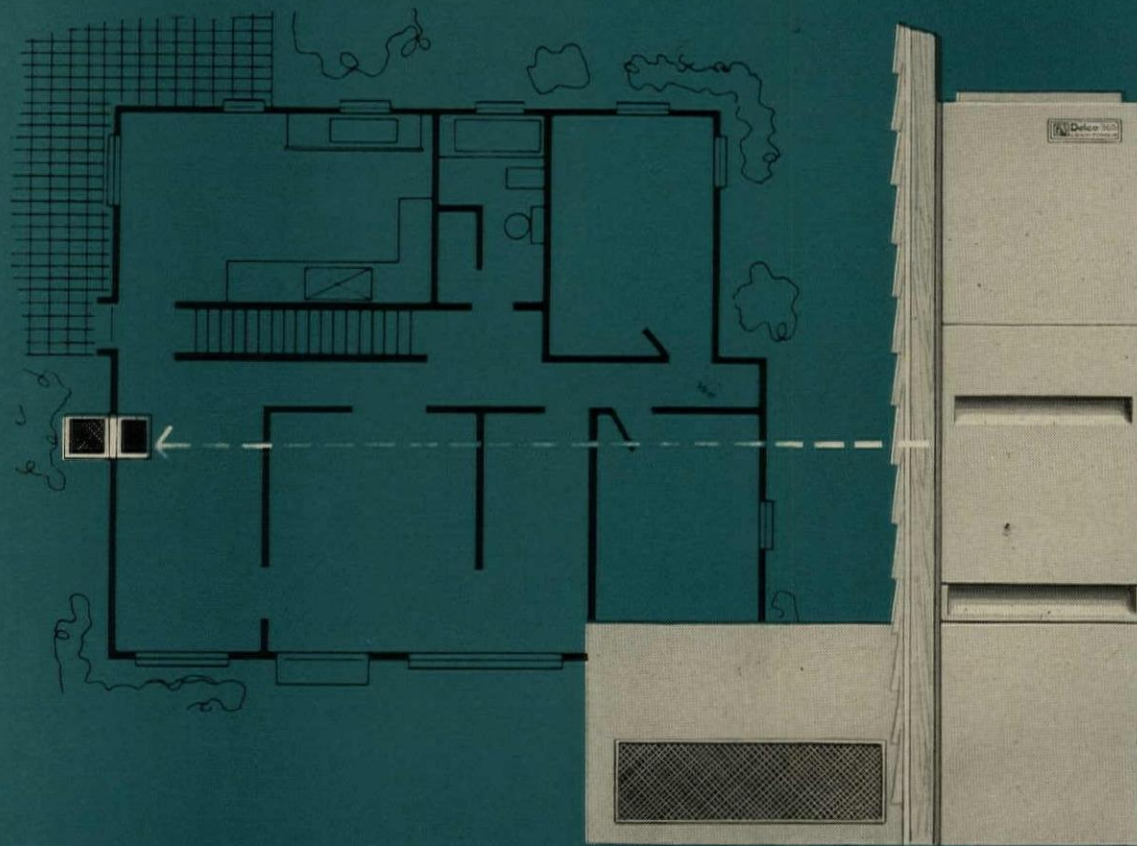
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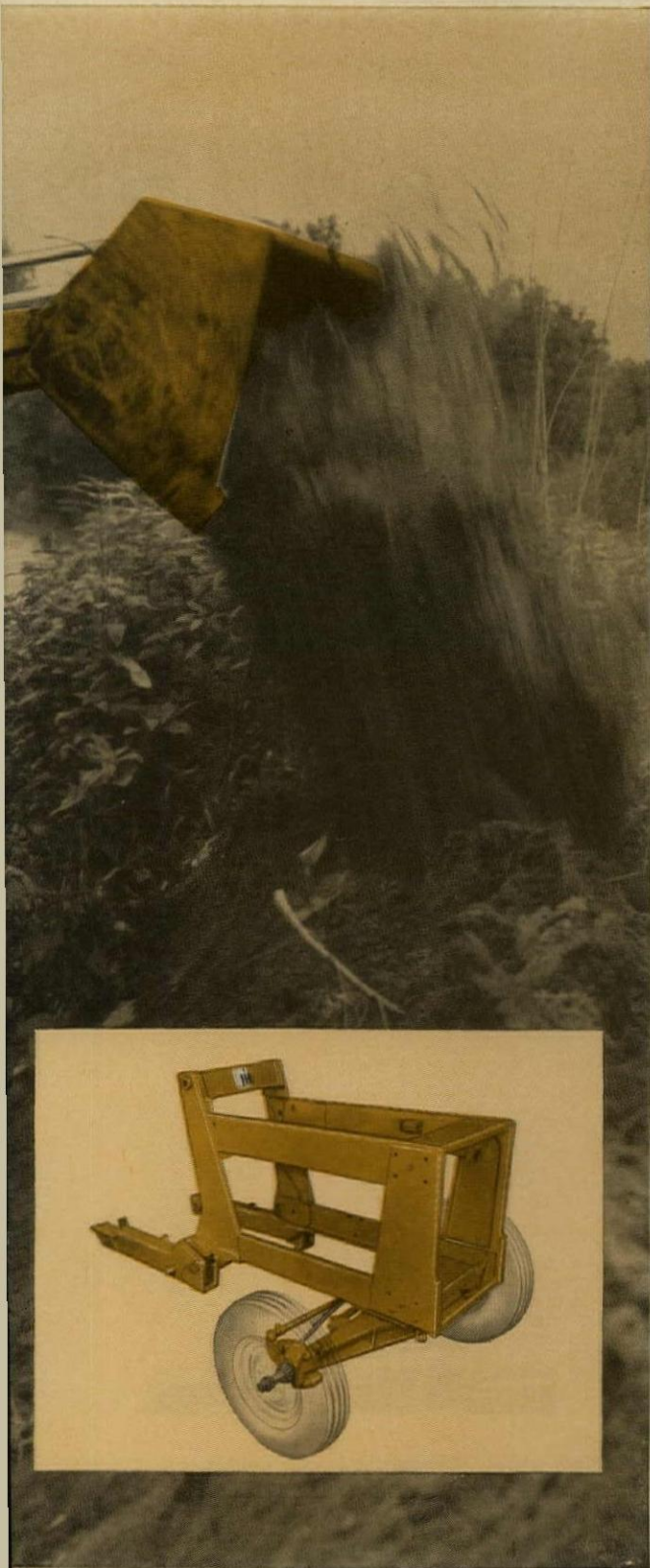
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\*Maximum engine hp at standard conditions.



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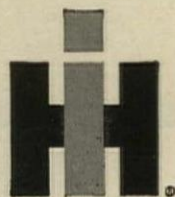


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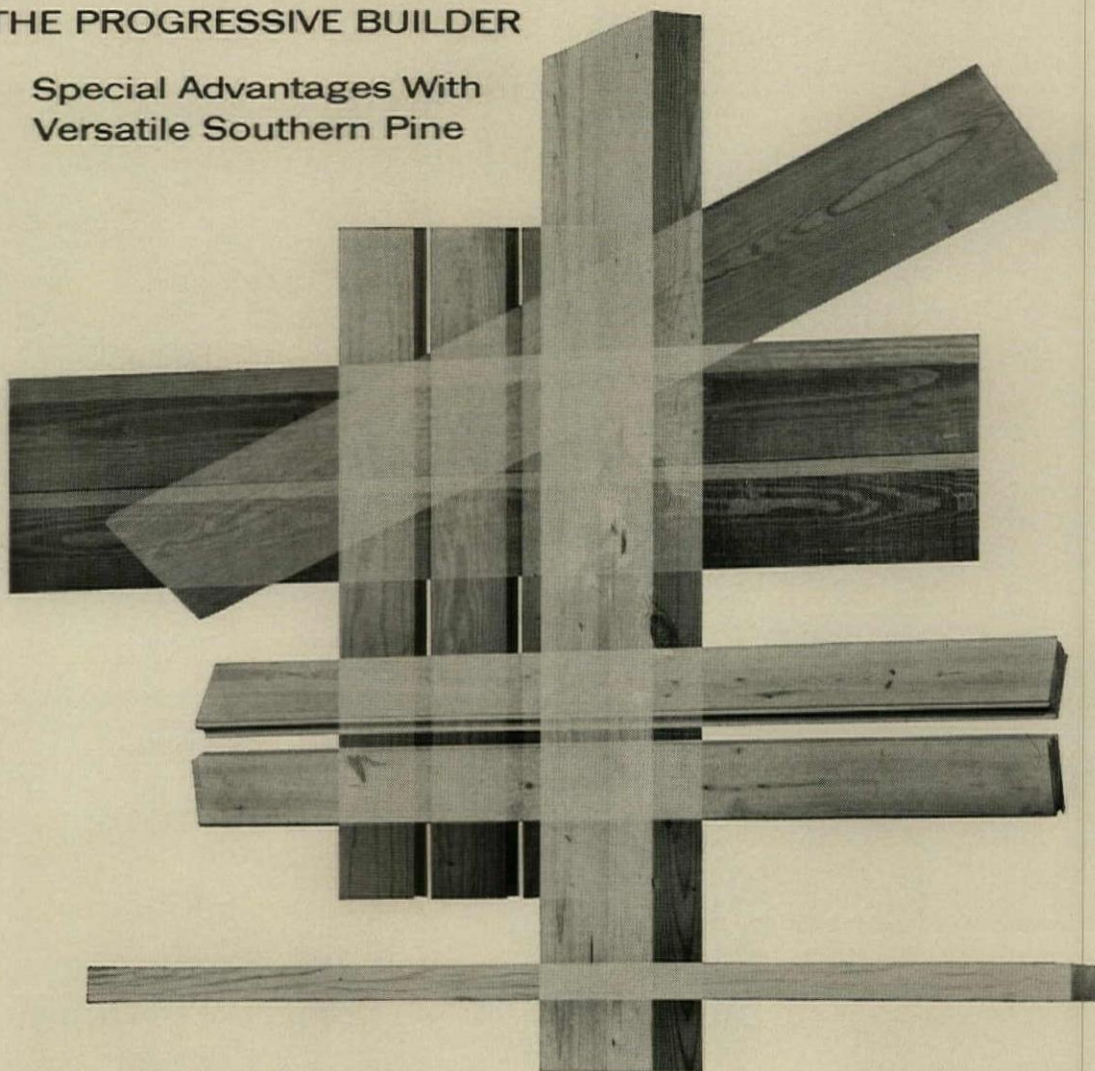
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events—changes in laws, regulations, lending practices—that changed a loose group of small, local institutions to the \$93 billion industry that finances over

40% of the nation's homes. It leans away from deep insights into the S&L system. But as a reference work it is meticulous and complete.

**Landscape ideas that add value to the house**

LADIES' HOME JOURNAL BOOK OF LANDSCAPING AND OUTDOOR LIVING. By Richard Pratt, M. Evans & Co., New York City. 225 pp. \$6.95.

Though written for the homeowner, this book can also be a source of ideas for the builder who is seeking better model-house landscaping. Lavish illustrations,

many in four colors, include landscape plans. And Author Pratt, architecture and garden editor of *Ladies' Home Journal*, has not ignored the question of cost vs. value: "5% of its cost, properly spent on homescaping, will make an average house and lot worth about 15% more on the market."

**The elderly American: how he likes to live**

LIVING AND ACTIVITY PATTERNS OF THE AGED. By Glenn H. Beyer and Margaret E. Woods. Center for Housing & Environmental Studies, Cornell University, Ithaca, N. Y. 29 pp. \$2.

This small volume does a big job of shattering the image of the typical elderly American as mainly idle, infirm, and anxious to live with his or her children. It is not so at all. And this is important to housing professionals who are tackling today's growing markets for retirement and nursing homes (H&H, Apr.).

Only 11% of people 65 and older are "somewhat infirm," according to Beyer, director of Cornell's housing center, and Miss Woods, a research associate in housing and design. Only 13% need any help in their activities. Even among octogenarians, only 1 in 25 has given up climbing stairs.

The average older person is just about as busy as anyone else at

work or leisure activities, spending about four or five hours at cooking or other work and eight at visiting, watching TV, reading, or other activities. He idles or naps only two hours a day.

The older people get, the less they like the idea of living in nursing homes. On the other hand, a surprisingly large number prefer *not* living with relatives. In fact, 42% of widows who live with their children would prefer living somewhere else, and 37% of elderly couples think it best not even to live near relatives.

The source of these and many more startling statistics about the elderly is a survey by personal interviews with 5,202 people conducted by Cornell's housing center under a Ford Foundation grant. *Living and Activity Patterns of the Aged* is the third report based on the research. The other two (each \$2): *Economic Aspects of Housing for the Aged* and *Community Aspects of Housing for the Aged*.

**How house design can capitalize on the climate**

DESIGN WITH CLIMATE—A BIOCLIMATE APPROACH TO ARCHITECTURAL REGIONALISM. By Victor Olgay. Princeton University Press, Princeton, N.J. 190 pp. \$15.

Architect Olgay, in very academic style, delves deeply and scientifically into the ways that structure and site can be used to make climate work for com-

fort. The book is the result of eight years' research at Princeton's School of Architecture.

Olgay's design ideas are not new. But his documentation of these ideas is new, and his examples of good climate design, taken from all over the world, show varied ways to design for sun and wind, heat and cold.

**Fundamentals of plywood construction**

PLYWOOD: PROPERTIES, DESIGN AND CONSTRUCTION. By Nelson S. Perkins. Douglas Fir Plywood Assn., Tacoma, Wash. 32 pp. \$3 (\$2 in soft cover).

This is a college-level textbook on the use of softwood plywood as a building and industrial material. In 12 chapters, it covers grades,

sizes, types of softwood plywood, its physical and mechanical properties, design and application in standard construction practices, and in such special uses as diaphragms, folded plates, and components. Author Perkins, a civil engineer, is a former head of DFPA's technical department.

*New products start on p. 197*

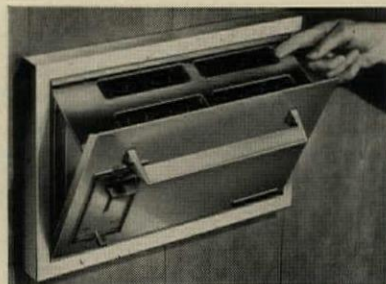
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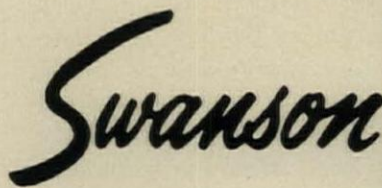
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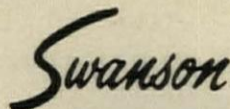
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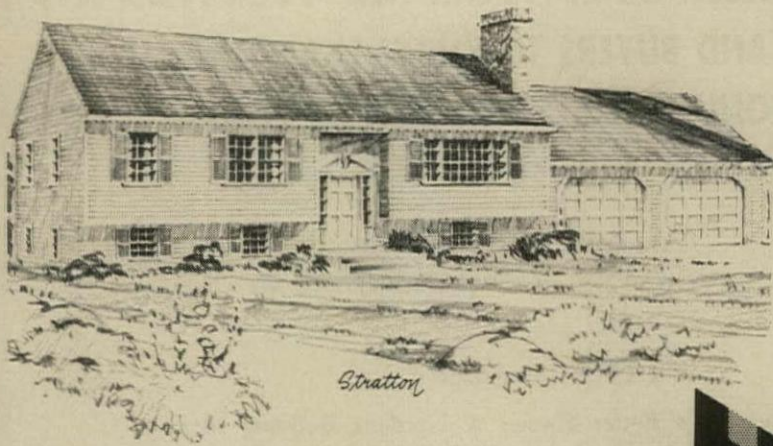


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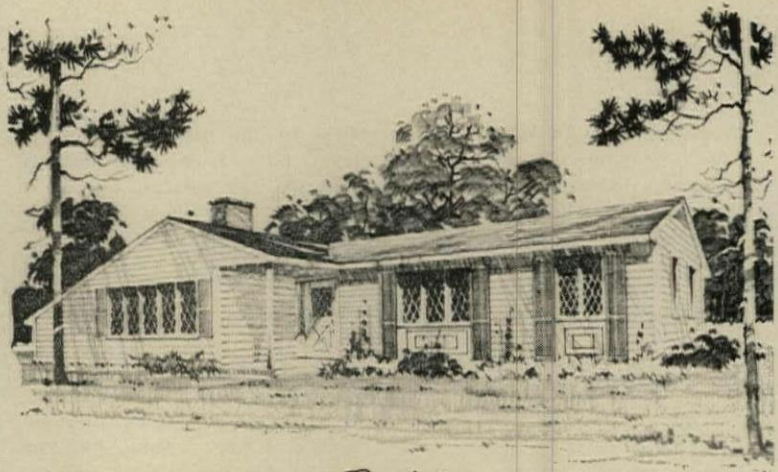


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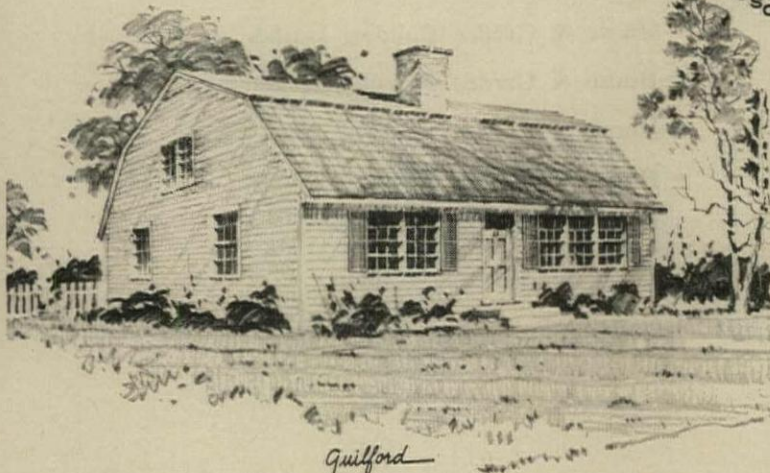
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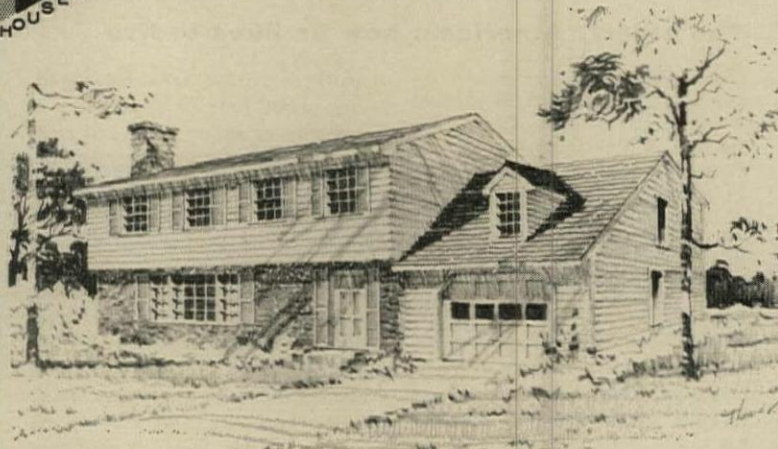
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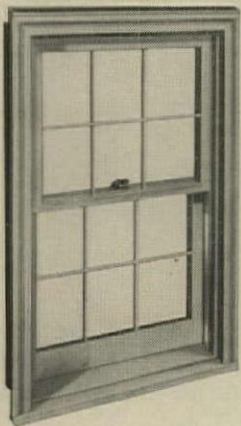
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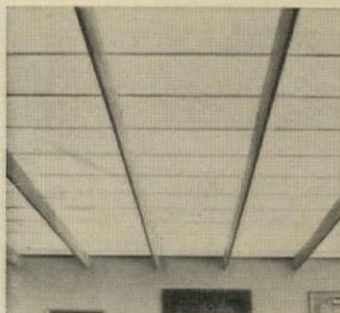
Ceilings



**Suspended ceiling system**

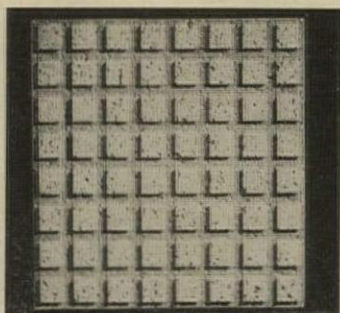
has a slide-lock framework that can be installed in four steps: 1) Molding is applied around the room at desired ceiling height (top right). 2) Main runners are suspended on wires or hanger straps from the existing ceiling at 4' intervals (middle right). 3) End tabs of the cross tees snap into slots in the main runner without tools. 4) Panels are set in the grid (bottom right). Acoustical panels—2'x2' or 2'x4'—can be used for the entire ceiling or combined with translucent lighting panels as shown at left. Cost of the system (without luminous panels) is 40¢ to 45¢ per square foot. A typical 2'x4' luminous panel costs 75¢ per square foot. Armstrong Cork Co., Lancaster, Pa.

For details, check No. 1 on p. 229



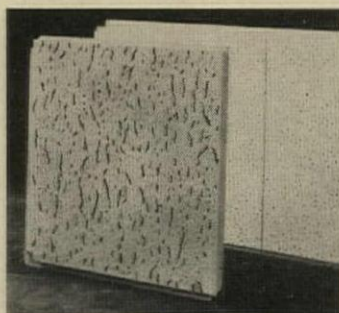
**Luminous ceiling**, for new or existing suspension system, has 2'x3' vinyl panels with open louvers which do not retain dust or insects, permit sprinklers to work efficiently. Urethane foam strips hold louvers in place. J. A. Wilson Lighting, Eric, Pa.

For details, check No. 2 on p. 229



**Acoustical ceiling tile** absorbs 70% of the sound striking it and also meets federal spec ss-A118b, class A, incombustible. Rivera tiles are 1'x1'x3/4". Their striated pattern makes joint lines almost disappear. Celotex Corp., Chicago.

For details, check No. 3 on p. 229



**Ceiling panel** of incombustible mineral fiber has a washable white paint finish. Fissured Royaltone is 1'x1'x1/2", has a square edge. Random-pierced Royaltone is 1'x2'x1/2" scored for 1'x1' pattern, has a beveled edge. Johns Manville, New York City.

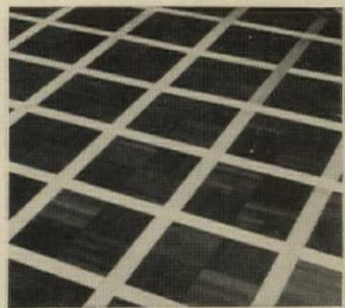
For details, check No. 4 on p. 229



**Plastic-coated tiles** have a washable finish permanently bonded to mineral-fiber acoustical material. Acousticylic ceiling tiles come in t&g 1'x1'x1/2" squares in a white Stardrift pattern. Retail price: 45¢ per sq. ft. National Gypsum Co., Buffalo.

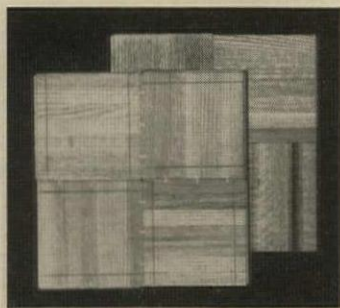
For details, check No. 5 on p. 229

Flooring



**Prefinished parquet tiles** are made of Appalachian hardwood strips wired together into 6"x6"-x5/16" squares. Hartco Flor-Tiles, in oak, maple, ash, or walnut, have a baked-on, three-coat finish. American Lumber, Philadelphia.

For details, check No. 6 on p. 229



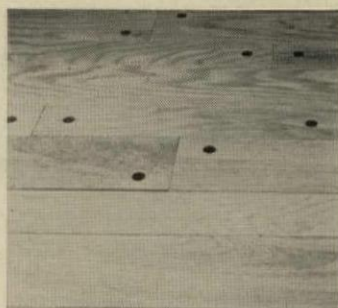
**Parquet floor blocks**, formed by four factory pre-finished squares are stapled into a 12-5/16"x12 5/16"x5/16" unit. No backing material is needed (back side of block, left above). Crown Mosaic, Sevierville, Tenn.

For details, check No. 7 on p. 229



**Vinyl cove base** comes in two 3-dimensional patterns: Sculptura (above) and Wood-Moray. Both patterns are available in black and dark brown, in 4'-long sections, 4" and 6" high. Mercer Plastics, Newark, N. J.

For details, check No. 8 on p. 229



**Vinyl flooring** has a random-plank pegged pattern. Other patterns: random plank without pegs and parquet. Available in light oak and teak, in 6' width only. Retail price: \$4.95 to \$5.50 per sq. yd. Bird, East Walpole, Mass.

For details, check No. 9 on p. 229

New Products continued on p. 199

# THERE'S A LUXAIRE COOLING IDEA ON THIS PAGE THAT WILL HELP YOU SELL MORE HOUSES THIS YEAR

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**Tools**



**Paint pole**, left, eliminates scaffolding on many jobs. Three sections with pressure-tight joints make a pole 3', 6', 9', 12' or 15' long. At full 15', the pole weighs less than 5 lbs. It adapts to all paint pumps and airless guns. Norcap Mfg. Montebello, Calif.

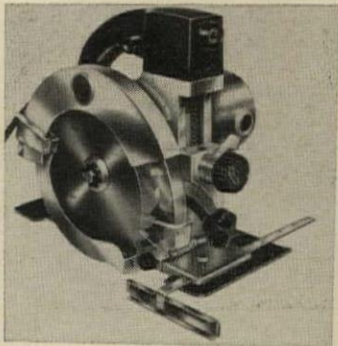
*For details, check No. 10 on p. 229*

**Stump remover** cuts tree stumps as far as 12" below ground level. Rotating steel wheel (29 1/4" diameter) can chop an 18" diameter stump in 10 minutes. It connects to any tractor rated at 40 h.p. or above. \$2,695 fob. Wagner Iron Works, Milwaukee.

*For details, check No. 11 on p. 229*

**Pneumatic plug hole drill** weighs only 6 1/2 lb., runs on only 14 cmf, can drill through 10" of masonry in one minute. Two-step throttle provides light pressure for starting, heavier light pressure for full working speed. Atlas Copco, Paramus, N. J.

*For details, check No. 12 on p. 229*



**Electric saw** has insulating barriers between current-carrying elements and outer housing, does not need grounding wire or three-prong plug. The E-700 has a 2-h.p. motor, 7 1/4" or 8 1/4" blade capacity. 7 1/4" model sells for \$140. Thor Power Tool, Aurora, Ill.

*For details, check No. 13 on p. 229*

**Staple gun** makes it possible to lay ceiling tile directly to gypsum board by stapling the second staple exactly on top of the first. The second staple spreads as it enters (inset above) to give extra holding power. Markwell Mfg., New York City.

*For details, check No. 14 on p. 229*

**All-purpose saw**, with adjustable blade and shoe, provides vertical and horizontal flush cutting in any position. Auxiliary handle adjusts to five positions. Model H458 weighs 6 lb., has three blades, lists for \$49.95. Stanley Works, New Britain, Conn.

*For details, check No. 15 on p. 229*

**Hand-size welding torch**, with miniature oxygen and butane cartridges, produces a pin-point flame of 4,000F. Cartridges give a 2-hr. fuel supply. Precision controls regulate gas mix. Micro-flame retails for \$11.95. Printed Circuits Inc., Minneapolis.

*For details, check No. 16 on p. 229*

**Baths**



**Reverse-trap toilet** with a rear outlet is floor mounted, requires no digging into concrete or boxing. This gives most wall-hung advantages at lower cost. The Marquis is available in all Beautyware colors and white. Briggs Mfg., Warren, Mich.

*For details, check No. 17 on p. 229*

**Wood-frame cabinet** has gold lines radiating from the oval mirror on a white wood door. Steel cabinet body fits 14"x19" wall opening; overall size is 16"x24". List price: \$55.45. Lights for sides or top are extra. General Bathroom Products, Chicago.

*For details, check No. 18 on p. 229*

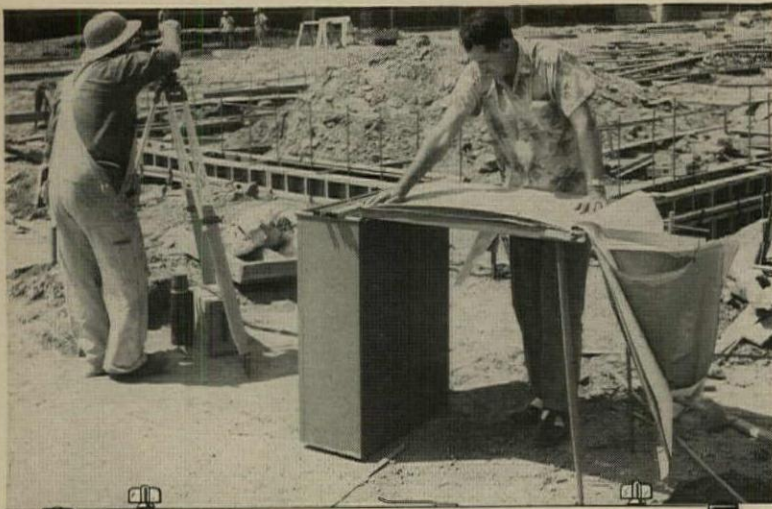
**Round vanity sink** of stainless steel is 18 3/4" in diameter. Contoured rectangular model (not shown) is 20 3/4"x16 1/2". Both models have openings for two faucets, sell for \$39.95 with overflow, for \$29 without. Jensen-Thorsen, Addison, Ill.

*For details, check No. 19 on p. 229*

**Planter toilet-tank top** is a combination flower pot and rack for books, magazines or facial tissues. Planter top fits any Eljer tank, comes in six pastel colors and white, can be ordered with new toilet or as a replacement. Eljer, Pittsburgh.

*For details, check No. 20 on p. 229*

*New products continued on p. 201*



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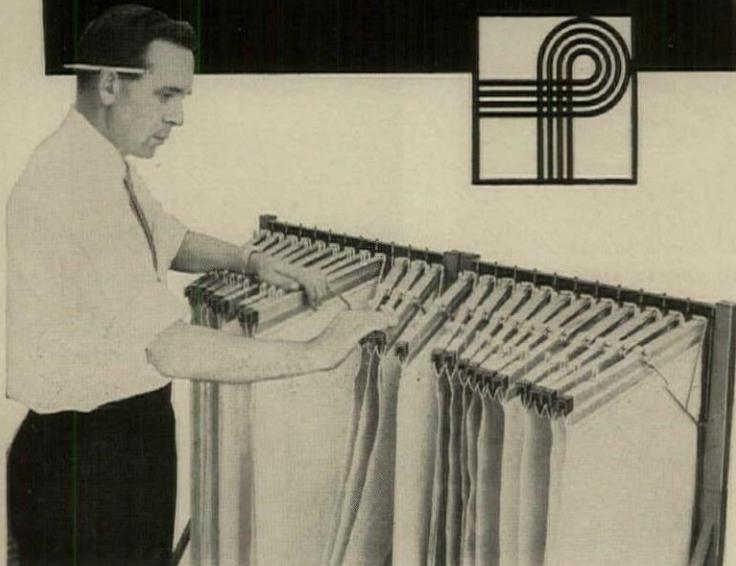
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**FREE Introductory Offer:** We will give you one Plan Hold Type "C" Friction Binder to hold from one to 100 sheets without punching holes or other mutilation. Just tear out this offer, attach to your letterhead with check for \$1.00 to cover handling, and mail to Torrance address shown below.

## Plan Hold CORPORATION

21613 Perry Street, Torrance, California  
253 South River Street, Aurora, Illinois

World's largest manufacturer of plan filing systems.



## Rotolite does it again . .



### INTRODUCES *DIAZO-JET* NEW WHITEPRINTER

LEAST EXPENSIVE . . . 42" PRINTER and DEVELOPER in ONE UNIT

- Prints and develops in one simple step.
- Works equally well mounted on a wall or on a table. Wall mounting holes provided.
- Fewer parts, less maintenance.
- NEW electronic fingertip dial speed control for uniform printing.
- Only one lamp - Exclusive "Diazolux" is longer with larger diameter and higher output than other models - increases printing speed.
- Anyone can operate the Rotolite "DIAZO-JET".
- Delivers dry copies. No venting required.

#### ROTOLITE OFFERS 7 DIFFERENT MODELS . .

CHOOSE THE MODEL best suited to you . . . all wall mounted . . . all low cost . . . prices start at \$129.50.

- "Thermomatic" — separate high speed automatic developer unit. No venting required.
- "Expediter"\* — fast whiteprinter with fingertip dial control for complete range printing. Takes paper up to 42" wide.
- "Economy Model"\* — the least expensive anywhere. Adjustable speeds, 3 widths: for 18", 27" and 42" paper. (\*Tube developer included.)

ROTOLITE SALES CORP., Shirling N. J. S-5  
Phone Millington 7-1040  
Send information on "Diazo-Jet" and other models.

Name .....

Concern .....

Address .....

City ..... State .....



## A CONVERSATION PIECE for your finer Homes and Motels

A WEATHERSCOPE\* Panel installed in your finer homes and motels will quickly command the interest and appreciation of the ever-growing army of weather watchers. It is a focal point that never loses interest. In addition to being uniquely decorative, the WEATHERSCOPE Panel tells the complete weather story including outdoor temperature, with maximum and minimum indicators; detailed weather forecast; and wind speed and wind direction.

The WEATHERSCOPE Panel is 17" x 12" and is available in a choice of mahogany, walnut or maple. The instruments on the panel are also available in 6" and 12" diameter dials for custom installation. See how WEATHERSCOPE Panels can add interest and increase saleability in the homes you are designing and building. Write for **Bulletin 99294**. Taylor Instrument Companies, Rochester, New York and Toronto, Ontario.

\*Trade Mark

*Taylor Instruments* MEAN ACCURACY FIRST

HOUSE & HOME

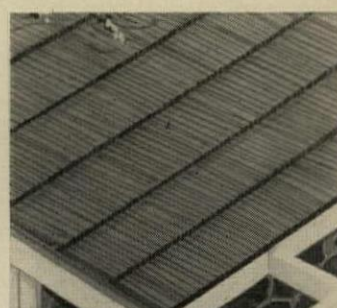
**Exterior materials**



**Rigid PVC siding** in 12'6" length with 8" weather exposure is applied like metal siding (left). Dura-Lok panels are dentproof, easy to cut (above), never need to be painted because the color runs through. Under \$30 a square. Acorn Chemical Co., Cleveland. For details, check No. 21 on p. 229

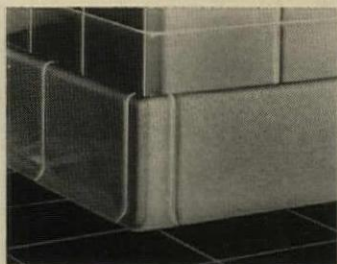


**Fiberboard siding** is preprimed. Duraboard clapboard (shown) comes 8", 10", and 12" wide, 16' long, and 1/2" thick. Grooved vertical panels are 8', 9', and 10' long, 48 3/4" wide with 3/4" ship-lap joint for full 4' coverage. Johns-Manville, New York City. For details, check No. 22 on p. 229



**Aluminum shingles**, in panels 10'x1', are striated for woodgrain effect. The 5/8" butt gives a deep shadow line. Panels interlock above and below for weather tightness. Baked-enamel finish comes in many colors. Consolidated General Prods., Houston. For details, check No. 23 on p. 229

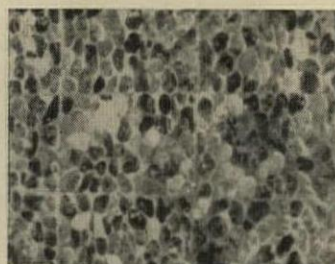
**Interior materials**



**Ceramic cove** is 4" high, cuts costs by eliminating need for tedious fitting of wall tile at wall-floor joint. Thin Lip Applied After Sanitary Base is installed over (not butting) floor tile. Cove comes in 28 colors. Wenzel Tile Co., Trenton. For details, check No. 24 on p. 229



**Wallboard joint compound** sets and hardens in 2 1/2 to 3 hours so workmen can apply it to joints and tapes, then follow with first coat and final tight coat of topping compound on the same day. Bestwall Gypsum Corp., Ardmore, Pa. For details, check No. 25 on p. 229

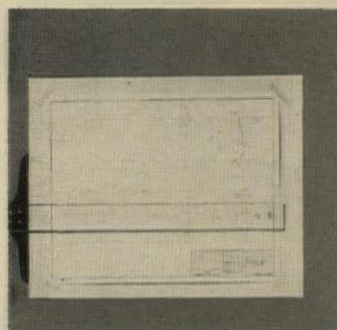


**Marble mosaic tile**—a full 1 1/8" thick—comes in 36 patterns and colors with sand-rub, light-polish, or mirror-polish finish in sizes from 5"x10" to 15 3/4" square. Tile weighs 13 lb. per sq. ft., can be used inside or out. Latco Products, Los Angeles. For details, check No. 26 on p. 229



**Hardboard panels**, available in teak woodgrain with random grooves (shown) or elm woodgrain with uniform grooves, in 4'x7' or 4'x8' sizes, are factory finished. They may be nailed to studs or adhered to existing walls. Celotex, Chicago. For details, check No. 27 on p. 229

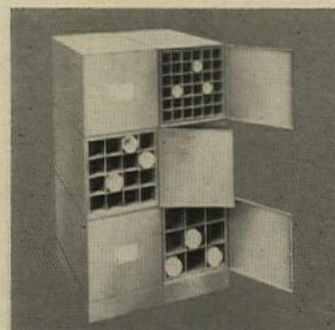
**Drawing and blueprint equipment**



**All-plastic T-square** gives distortion-free and unobstructed view of entire drawing area. Blade is made of optically clear extruded acrylic, head is black phenolic plastic. The 24" T-square costs \$3.35; the 30" size is \$4. Frederick Post Co., Chicago. For details, check No. 28 on p. 229



**"Plan-Safe"**—a lightweight, durable, galvanized-steel case for blueprints—is attached to utility pole or other convenient support with metal spike. It keeps plans from being lost or damaged on the building site. Robinwood Industries, Ocala, Fla. For details, check No. 29 on p. 229



**Horizontal files** for rolled drawings are made in interlocking modular units of furniture steel with a grey baked enamel finish. Each unit has 9, 16, or 36 square slots, 24" to 42" long. \$38.95 for the 36-tube model. Plan Hold Corp., Los Angeles. For details, check No. 30 on p. 229



**Whiteprinter-developer** reproduces 42"-wide drawings of any length; prints and develops in one step. New speed control assures uniform printing. Diazo-Jet delivers dry copies, requires no chemicals or venting. Rotolite Sales, Stirling, N. J. For details, check No. 31 on p. 229

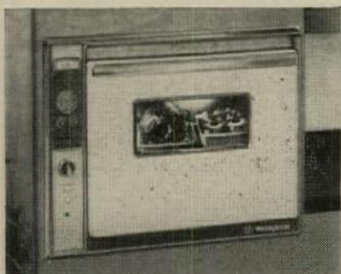
*New products continued on p. 203*



*A step ahead*



**Offer her a kitchen she can't help loving...**



Select the Deluxe Imperial Oven for higher priced homes. Has Built-In Rotisserie, plus Roast Guard that keeps meat ready to serve for hours.

**...with a Westinghouse Built-In Range.** This big Imperial Oven is a full 30" wide, features side-mounted controls that are out of the heat zone and easier to reach. Doors are available in a choice of Confection Colors. Companion 4-unit platform has self-contained controls, lift-up surface units. A wide selection of other built-in ovens and platforms available... and they're "flameless."

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

Westinghouse Electric Corporation  
W. E. Slabaugh, Manager,  
Contract Sales Dept., Mansfield, Ohio



Please send me catalogue and complete details on the dynamic new line of Westinghouse major appliances.

Name \_\_\_\_\_

Address \_\_\_\_\_

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

These appliances, plus Heirloom maple wood cabinets, Micarta® Counter Tops, Heating & Air Conditioning, Lighting, Wiring Devices, and Apartment Elevators are all available through one point of contact. See your Westinghouse residential sales manager.



**NEW PRODUCTS**

start on p. 197

**Kitchens**



**Compact kitchen** is 7'3" long. It includes (from left) an under-counter refrigerator, an under-sink disposal and dishwasher, and a 27" range and oven. Refrigerator

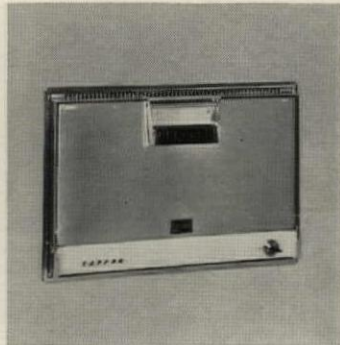
has 6½ cu. ft. capacity; dishwasher holds ten place settings; sink is 6" deep. General Electric, Louisville.

For details, check No. 32 on p. 229



**Console range**—in gas or electric models—is only 38" wide, has two ovens, two broilers, a rotisserie, thermostat controls on three top burners, and Thermowell cooking with retained heat. Retail price: \$675. Chambers Corp., Arlington Heights, Ill.

For details, check No. 33 on p. 229



**Compact dishwasher** is 15-7/8" high, 23 7/8" wide, 22½" deep, holds six place settings. Two models are available: the rcc-1 built-in (above) and a portable model that easily mounts on a cart or countertop. Retail for \$159. Tappan, Mansfield, Ohio.

For details, check No. 34 on p. 229



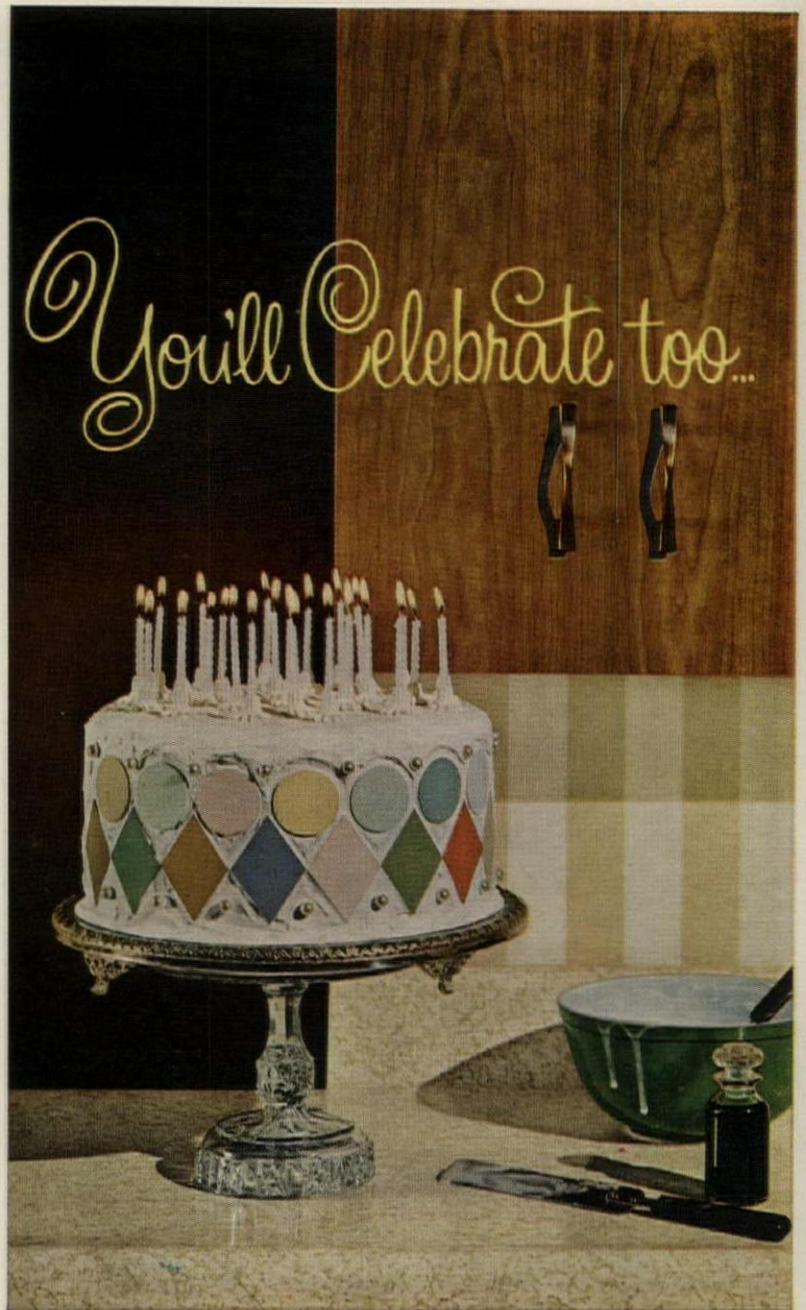
**Double-oven range** has two new features: 1) The ovens have quickly removable panels (above) finished with Teflon, to which grease and spills will not adhere; and 2) air jets spiral out from horizontal vents under the oven, curve over the surface units, and pull smoke and heat back into glass-fiber-and-charcoal filter (right). The vent system also per-



mits closed-door broiling. Hotpoint, Chicago.

For details, check No. 35 on p. 229

New products continued on p. 214



with that extra sales appeal of

**Textolite**<sup>®</sup>  
LAMINATED PLASTIC

Stop model home traffic—with the delightful patterns and colors of Textolite laminates, which give wonderful ease of cleaning to counter tops and cabinets. Put the accent on value with Textolite, and join in celebrating the 25th year General Electric has manufactured this quality product.

Find your dealer in the Yellow Pages under

**GENERAL ELECTRIC**



Textolite patterns shown are: 1-Spice Cherry 2-Champagne Candy Stripe 3-Golden Beige Twilight custom formed counter top. Cake decorations are other Textolite colors.

General Electric Company, Dept. HH-53  
Coshocton, Ohio

Send samples  Selling aids details

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Firm \_\_\_\_\_

Street \_\_\_\_\_

City \_\_\_\_\_ Zone \_\_\_\_\_ State \_\_\_\_\_  
(please print)

# Contemplating...

Owning  
Building  
Financing  
Renting

## HIGH-RISE APARTMENTS?

*Read Why 1963 Is The Year That Will Separate The Men From The Boys*

**Poorly planned**, poorly thought out apartments have been successful in the past. The picture has changed—these apartments are in trouble **now** and any successful future construction must have superior competitive planning.

**A quick glance** at The Wall Street Journal's list of real estate securities will show depressed values indicating that many apartments are experiencing serious difficulty in renting apartments and keeping them rented, and/or meeting investors' obligations satisfactorily.

*Your time and your money cannot afford to be jeopardized in this way.*

We wish Float-Away Closet Systems were the ultimate answer. They're not.

We do know market research shows closets to be one of the most neglected areas in the building of high-rise apartments; also, that one of the top three reasons for tenant dissatisfaction with apartments is lack of storage space due to inadequate closets.

**It was interesting** to note in the February editorial of HOUSE & HOME that 17 to 20 linear feet of closet space is suggested for a **one** bedroom apartment! How do your units compare with this bench mark?

**Let's face it.** No matter what attracts a person to an apartment—location, air conditioning, kitchen with split-level oven, you name it, **your principal problem is not attracting tenants, but holding them for long periods of time.**

**People like** to be comfortable and they can't be comfortable with the tons of belongings that can't be properly stored. Lack of adequate storage space makes people uncomfortable—uncomfortable people are dissatisfied people—dissatisfied people move. When tenants move, your investment suffers. Float-Away can prevent this.

**Many** of the most successful apartment buildings in New York\* and other key metropolitan markets have proved us right.

\*Including 40 apartment buildings in Manhattan, as well as Webb & Knapp's Kipps Bay; five buildings of First National Realty Company and others.

**FLOAT-AWAY OFFERS**

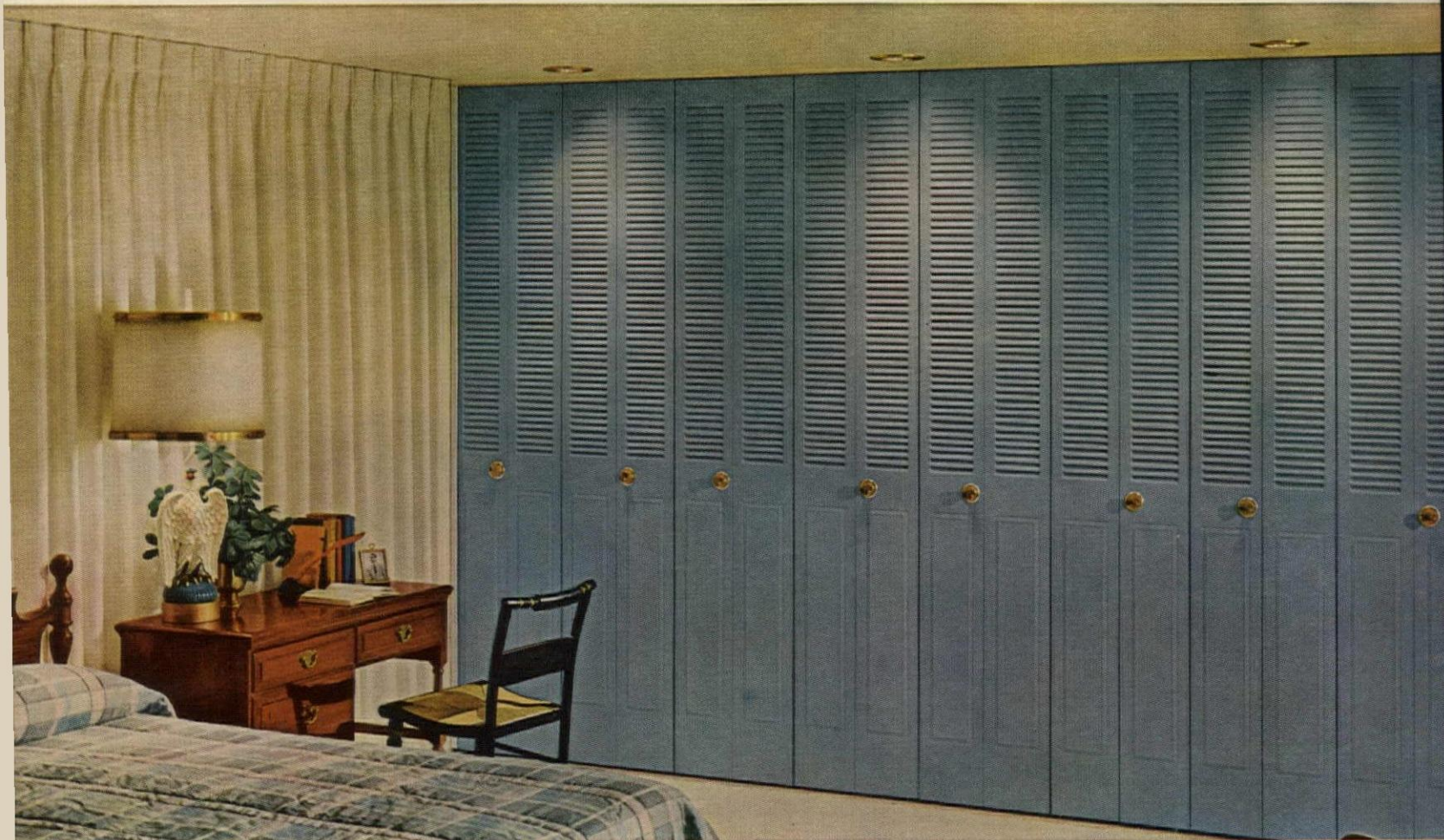
TENANT ATTRACTION  
TENANT RETENTION



CONTRACTOR SAVINGS



# HIGH-RISE CONTRACTORS NOTE...



**Construction of high-rise apartments is not a cinch... Float-Away studied the problem and now provides the answer! Here's how Float-Away Closet Systems solve high-rise closet problems for you and your architect**

## **Problem I Costly Fitting of Construction to Standard Design**

It is difficult to conform to standard sizes due to column changes, building irregularities. You don't need to — give Float-Away the opening — we will give you a door. Float-Away's non-modular, *any* width, *any* height door can even be job-measured at the brown-coat stage. Savings — large!

## **Problem II Excessive On-Site Door Distribution Cost**

After solving Problem I, IBM labeling permits us to mark every door so it will practically deliver itself to the opening. Every door labeled as to floor, apartment, and opening. Further saving — doors are loaded by floor in the truck, saving time on hoist or elevator. Don't you wish other products had this feature?

## **Problem III Uneven Floors and Ceilings**

"The best laid plans" . . . It shouldn't happen, but it does. If floors or ceilings, or both, are out of level, Float-Away's new and exclusive FLOAT-A-LEVEL® track provides a superior closet system with no further construction work. Uneven floors and ceilings may give you concern on other products. As far as closets go, Float-Away has solved this problem for you.

There are so many exclusive and important features with a Float-Away Closet System that space limits full expansion of the story.

**No Other Closet Door Even Offers All the Features Float-Away Guarantees!**

For more information and other details on how you can profit by using Float-Away Closet Systems, write to us on your letterhead.

## **FLOAT-AWAY DOOR COMPANY**

Dept. H-563  
1173 Zonolite Road, N. E.  
Atlanta 6, Georgia





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  
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EVANS PRODUCTS COMPANY  
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GEORGIA-PACIFIC CORPORATION  
 GPX Yellow Panels  
 GPX Green Panels  
 GPX Yellow  
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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**

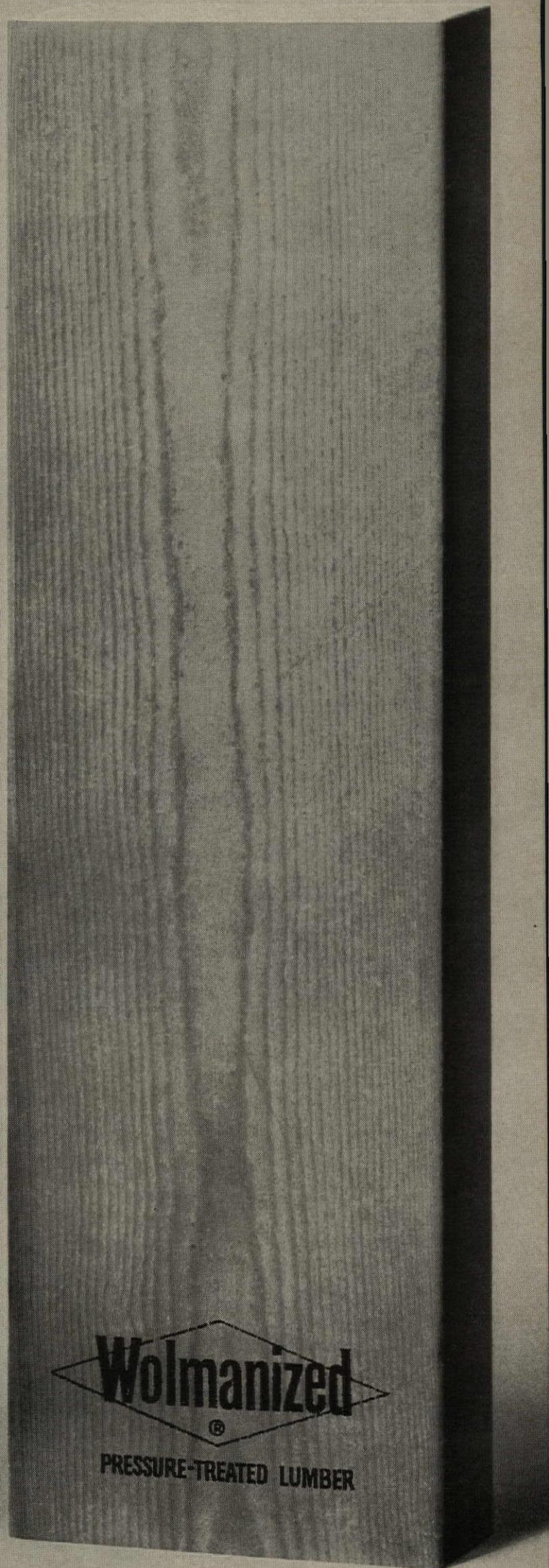
One Bush Street • San Francisco

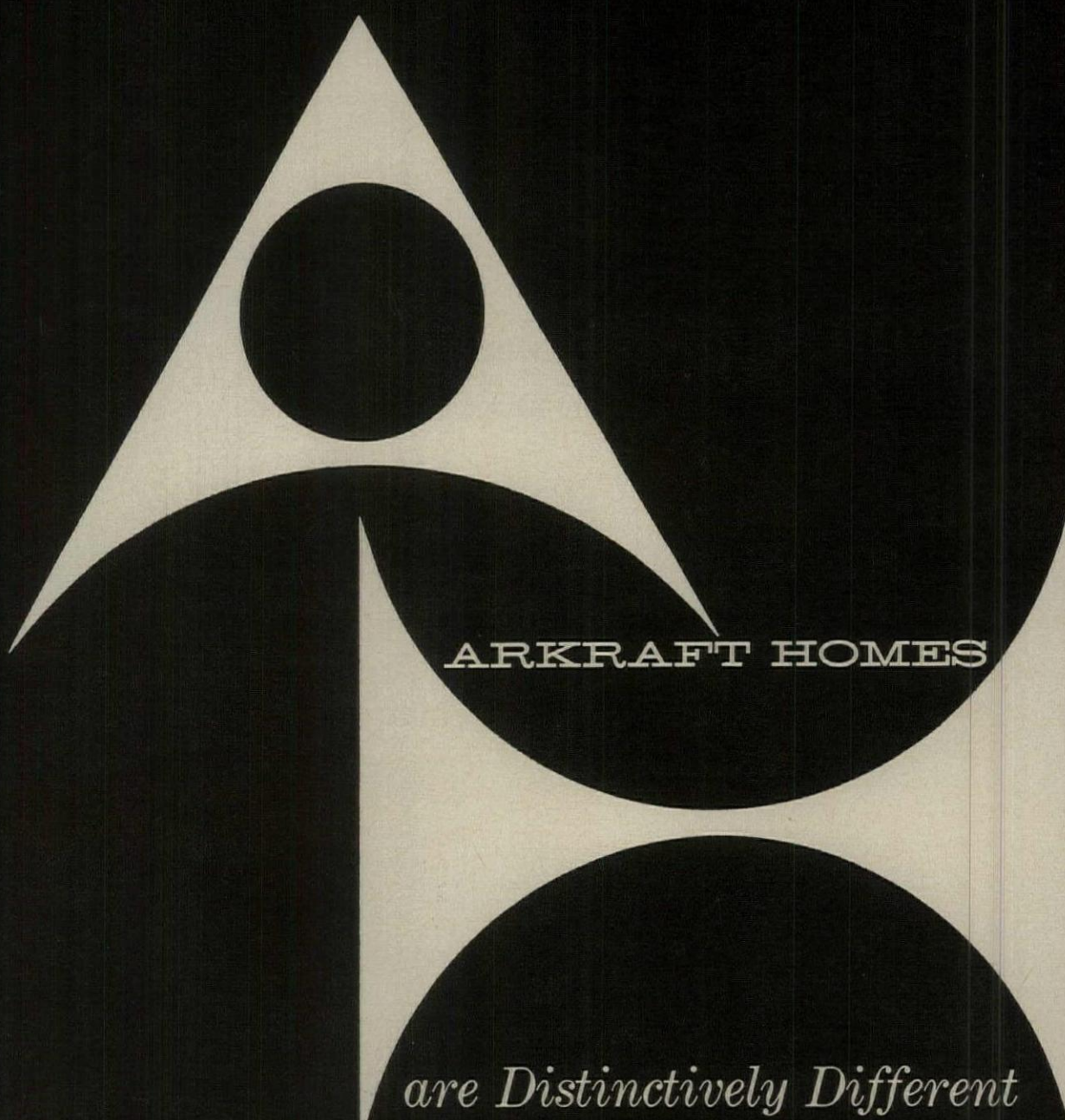
In Canada—Address inquiries to:  
 Crown Zellerbach Canada Limited, Vancouver, B.C.

**Go together...** Wolmanized pressure-treated lumber and the art of *making money*. It happens this way. Take a builder who uses termite-safe, rot-safe Wolmanized lumber. First he saves labor dollars because of wood's easy workability. Then he sells the home easier at a *premium* price because Wolmanized lumber tells a story home-seekers appreciate. Things like: no exorbitant repair costs since rot or termite damage can't happen. No maintenance costs to retain protection. Greater collateral and resale value of the home. Wolmanized lumber also says "Koppers"... a name connoting the dedicated research and rigid quality control that have set the standards for the wood preserving industry. Get in the money picture. Next time, use Wolmanized lumber.

Write for brochure "Safeguard Building Dollars." Wolman Preservative Dept., Koppers Company, Inc., 795 Koppers Building, Pittsburgh 19, Pa.

**Wolmanized**  
®  
PRESSURE-TREATED LUMBER





ARKRAFT HOMES

*are Distinctively Different*

**An Arkraft is more than just another home . . .**

Arkraft Homes are "Distinctively Different"—delightfully different, and most important, desirably different. How are they different? That's easy! Designwise, they're a rare combination of style, comfort and effective utilization of space. Constructionwise, they're the ultimate in craftsmanship, employing the finest materials, and manufactured under strict standards of quality control. Saleswise, they're almost irresistible! They've got that "something extra" that catches the eye of more builders and prospective home-owners every day. Quite often, sales of Arkraft Homes exceed even the builders' most optimistic expectations. (And that's really going some). May we tell you more? Simply write or phone for full information. Your inquiry may reward you handsomely.



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MANUFACTURED HOMES OF EXTRAORDINARY QUALITY



# New Rangaire Development in Central Air Conditioning

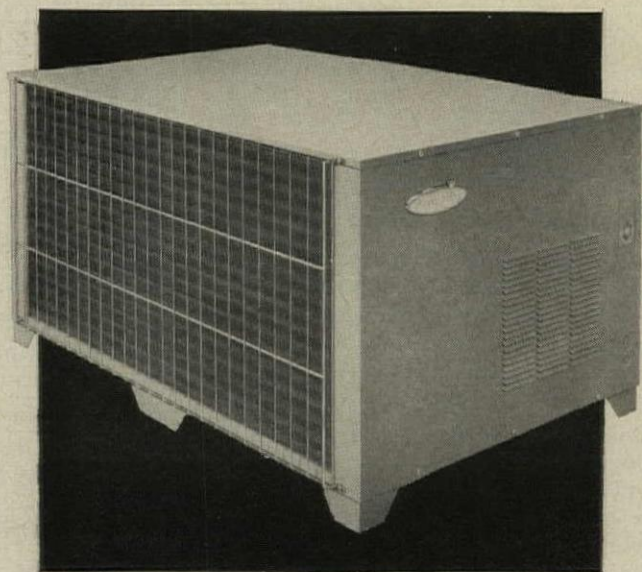
means more builders than ever before can add the powerful sales appeal of Rangaire all-year air conditioning to any home or apartment . . . and with an added margin of profit!

Now, install the *finest* air conditioning system available in every home or apartment you build *and make a greater profit too*. The new Rangaire QUICK-CONNECT system is completely pre-charged and sealed at the factory, assuring you a faster, cleaner installation *at lower cost*.

Rangaire's new QUICK-CONNECT design provides complete flexibility for even the most difficult installation . . . remote, rooftop or thru-wall for homes or multi-story apartments—comes with up-flow, down-flow or horizontal furnace.

Your buyer will be happier too. Nationally advertised Rangaire QUICK-CONNECT features a unique refrigerant metering device and is factory balanced to provide peak efficiency and maximum operating economy under all weather conditions.

Any way you look at it, Rangaire saves you money or increases your profit. Let us send you full details. Just fill out and return the coupon below.



ADVERTISED IN  
**LIFE**

**Rangaire** QUICK-CONNECT



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Cobell Industries Division  
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Please send me full details on the new Rangaire QUICK-CONNECT system.

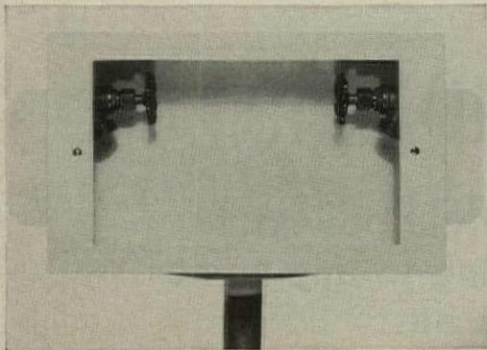
Name \_\_\_\_\_

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

*Saves on  
Frustration*  
**SAFE-T-DRIP®**

WALL RECESSED . . .  
PLUMBING HOUSING FOR  
AUTOMATIC WASHING  
MACHINES



NEW!  
"PICTURE FRAME"  
COVER RING

1½" OR 2"  
DRAINS

**PROTECT THE LAUNDRY ROOM  
FROM WATER DAMAGE**

Wall recessed water faucets and waste drains for the automatic washing machine mean constant exposure to leaks from dripping faucets, waste overflow, loose connections or split and cracked hoses.

"SAFE-T-DRIP" permanently stops water damage to walls and floors. Keeps out rodents and saves money on installation. One-piece heavy steel pan carries off excess water through a rib re-inforced waster connection. Easily installed between 16" wall studding.

Water faucets can be plumbed through the top on 8" centers or through the sides as illustrated. An adjustable hose clamp inside the housing keeps the waste hose from the washing machine secured in place. Meets all Municipal and Federal Housing specifications.

LIST PRICE

**\$985**

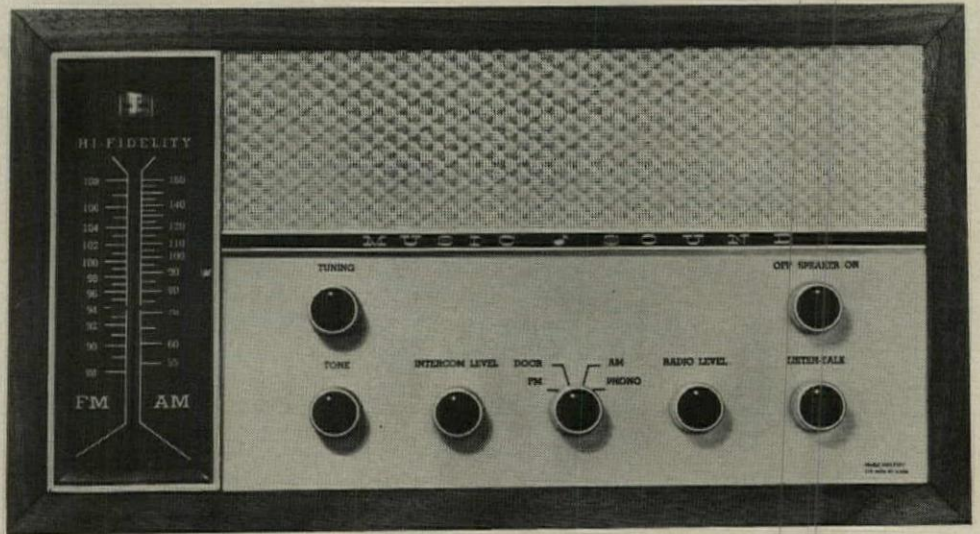
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The Quality . . . Features . . . All Hand Wired  
Engineered Excellence  
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**HI-FI AM AND FM  
INTERCOM**

MODEL MS6-FMC  
**\$306<sup>60</sup>**

Includes: Four Eight-Inch Speakers  
Door Speaker and Cable

*WE INTRODUCED THE FOLLOWING  
FEATURES THAT ARE NEW OR MISSING FROM OTHER  
LUXURY INTERCOMS FIVE YEARS AGO*

No outside control on the Door Intercom Speaker — Hi-Fidelity standards were established for Quality — Master Unit station buttons were eliminated — Master Unit "plug-in" connections to the speaker system for easy service — Built-In preamplifier for Record Player — So much power twelve or more speakers can be used — Super sensitivity to fringe area FM stations — Station drift eliminated through Frequency Control — and you could easily install the Speaker Cables by all three known methods of wiring.

NOW MORE PROFESSIONAL FEATURES ARE ADDED WITH . . . .

- NEW* — Remote location of the Record Player Jack
- NEW* — Smoother precision slide rule station tuning.
- NEW* — Larger calibration easier to read dial
- NEW* — Individual adjustment of the intercom volume level
- NEW* — Low operating cost of only \$.025 per 12 hour day
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- NEW* — Functional styling in rich wood accents
- NEW* — Brilliance in sparkling sound reproduction

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**SOUND, INC.**



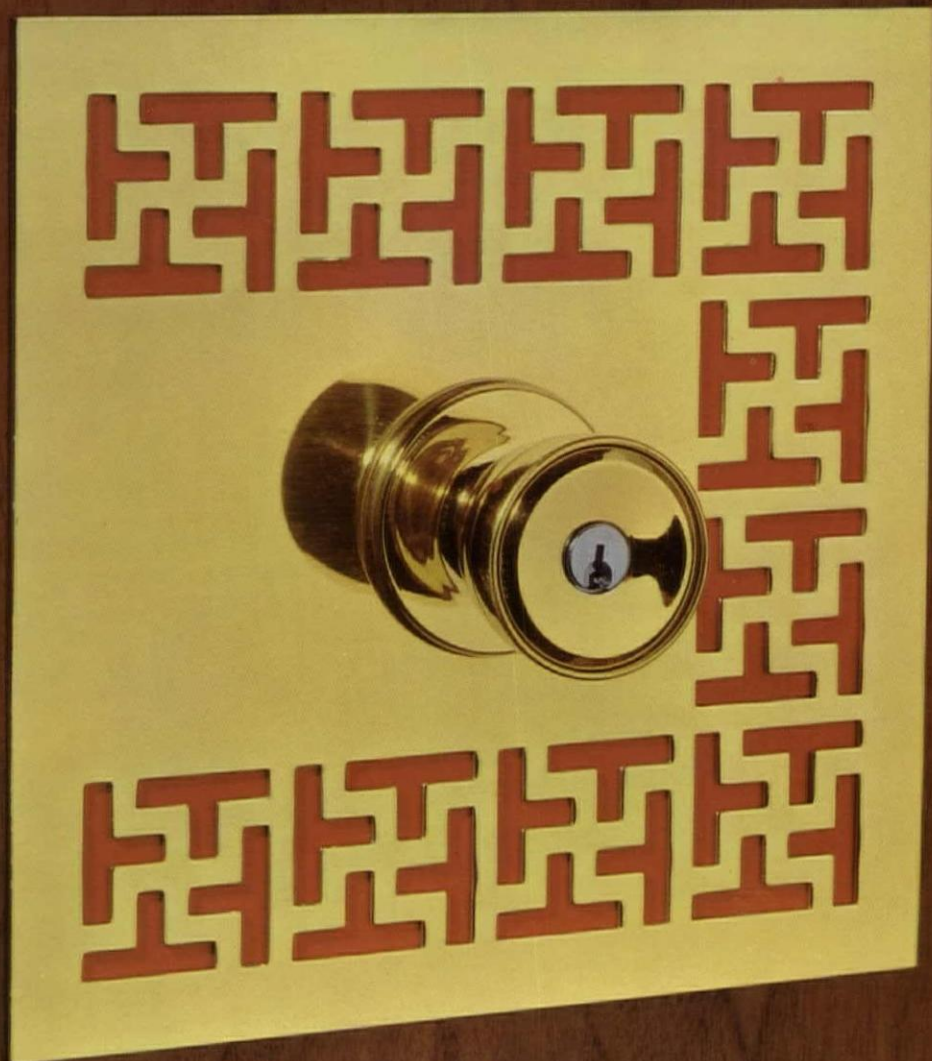
# *the Finishing Touch -*

Many times the decision to buy a home is influenced by small details.

The finishing touch of a striking entranceway can have a powerful influence on the buyer.

## **WEISER® LOCKS**

WEISER COMPANY • SOUTH GATE, CALIFORNIA



This new *Hallmark*  
ELECTRIC RANGE  
practically cleans itself!

Imagine your  
prospect's reaction.

There's never been a range like this new Hotpoint — the sides, back, even the floor of both ovens slide out, so they can actually be washed just as easily as dishes! And the walls are coated with Du Pont Teflon, the fabulous new miracle finish that keeps spatters from "baking on!" They wipe clean in seconds, then slide back in.

We've also designed a new ventilation system that draws off steam, grease spatters and frying odors from the cooktop, and eliminates them without venting to the outside, unless you desire. (Think of the savings in remodeling work.)

And now, for the first time, Mrs. Homemaker can broil the charcoal-like electric way with the oven door closed. She'll warm up fast to the new Hotpoint Hallmark range when she sees all the exciting and wonderful new ideas we've built into it. So will you.

Get all the facts on this revolutionary new Hotpoint Hallmark electric range — call your distributor today.

**Hotpoint**  
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ELECTRIC RANGES • REFRIGERATORS • AUTOMATIC WASHERS • CLOTHES DRYERS  
CUSTOMLINE® BUILT-INS • DISHWASHERS • DISPOSALS® • WATER HEATERS  
FOOD FREEZERS • AIR CONDITIONERS • ELECTRIC BASEBOARD HEATING

See Hotpoint appliances every week on The Tonight Show, NBC-TV, starring Johnny Carson



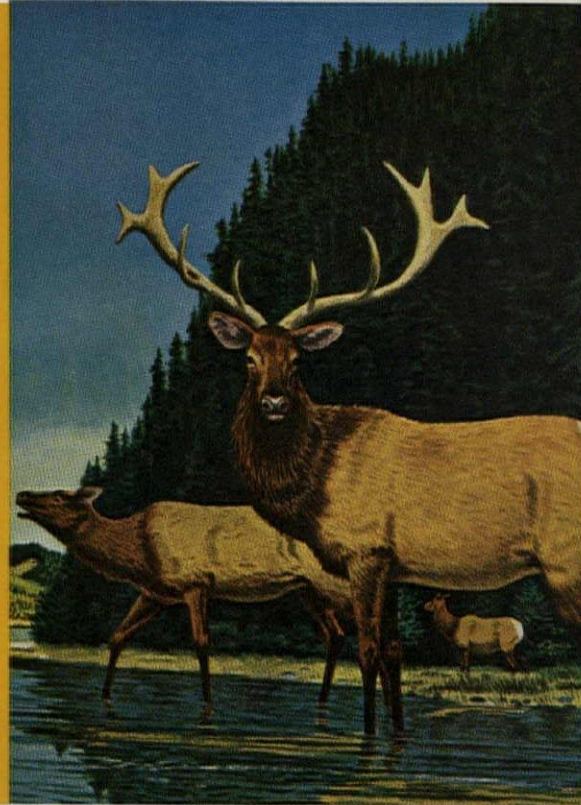
INTERIOR



EXTERIOR



Why  
Weyerhaeuser  
Wood Products  
Are Your  
Best Building Buy



STRUCTURAL



COMMERCIAL



# Weyerhaeuser Interiors

## meets these 5 important building requirements

**Buyer Satisfaction:** The majority of today's home buyers are stepping up to their second or third home. These discriminating families know and appreciate the value of fine wood interiors. Weyerhaeuser offers you the opportunity to meet the demands of these prime prospects – the chance to design imaginative interiors around a host of finest quality wood products.

**Dependable Quality:** Your good reputation as a quality builder demands that interiors retain their beauty over an extended period of years, with minimum maintenance. All products must stand up under the rigors of active family living. This dictates top quality – the type of quality that is milled into every Weyerhaeuser product, and the reason why many Weyerhaeuser wood products are performance guaranteed in writing.


**Economy of Construction:** As a successful builder, you know that a better product can *lower* in-place costs through time and labor saving – also reduce callbacks and expensive replacements. Weyerhaeuser's better products of wood give you that overall cost advantage measurable in profit dollars.

**One-Source Supply:** The extensive Weyerhaeuser distribution system provides you with the types of wood products you need, when you need them available through the complete services of your Weyerhaeuser Dealer.

**Brand Recognition:** The Weyerhaeuser trademark is known and respected among home buyers as a standard of excellence in wood building materials. Advertising to your prospects, plus merchandising aids prepared for your use, help you sell the quality wood product features of every home.

Nationally known and trusted building materials combined with quality, economy, customer satisfaction and ready availability through your local dealer are the reasons why Weyerhaeuser Wood Products are your best buy.

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for information and  
service on the complete  
line of quality  
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  - FINISH LUMBER
    - SPECIALITY WOOD PRODUCTS
    - INTERIOR PLYWOOD
  - EXTERIOR PLYWOOD
    - PARTICLEBOARD • HARDBOARD
    - SOFTWOOD PANELING
  - HARDWOOD PLYWOOD PANELING



**1** HARDWOOD PLYWOOD PANELING—A full line of prefinished hardwoods including new 7/16" Craftwall in 14 distinctive tones, and the popular Forestglo in 9 fine finishes. **2** SOFTWOOD LUMBER PANELING—Fine, solid wood panelings in a wide range of species, sizes and grades—including such decorative panelings as "Driftwood" and "Channel Rustic." **3** SOFTWOOD PLYWOOD PANELING—Texture 1-11 with the precision grooved pattern for design variety... sanded interior grade plywood for smooth, large panel accents. **4** HARDBOARD PANELS—in a full range of decorative patterns including perforated, grooved, striated, prefinished and prime-coated. **5** SPECIALTY ITEMS—Such millwork items as trim, baseboard, moldings and door jamb sets. **6** FINISH LUMBER—Top quality clears in a complete selection of species, grades and sizes. **7** EXPOSED BEAMS AND DECKING—Weyerhaeuser laminated beams and decking, in a full range of sizes and lengths to meet both residential and light commercial building needs. **8** DOORS—Roddis flush veneered doors for every opening . . . featuring the lifetime guaranteed Golden Dowel interior and exterior door line.



**Weyerhaeuser Company** • Wood Products Division • Tacoma 1, Washington  
*Symbol of quality in the world of wood . . .*

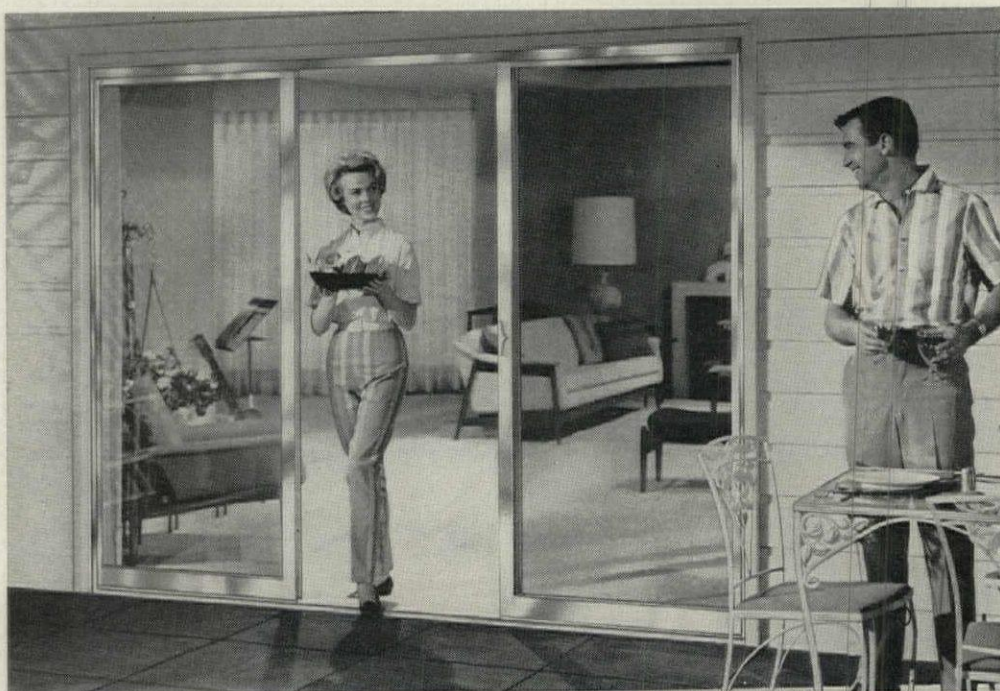
NEW FROM PPG . . . THE MOST ECONOMICAL WAY  
TO MEET FHA MINIMUM REQUIREMENTS\* FOR SAFETY GLASS!

**3/16"**

**HERCULITE® K**

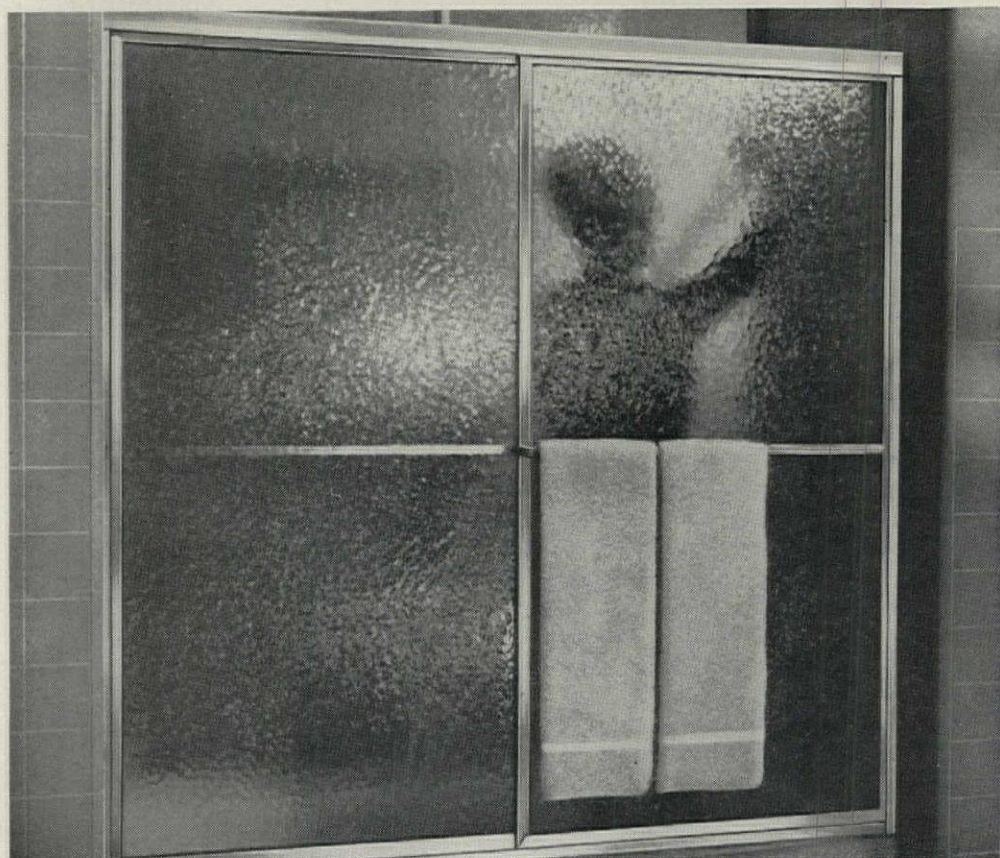
**FOR SLIDING GLASS DOORS**

No muntins or safety bars required when you specify new 3/16" HERCULITE K! You can continue to capitalize on the glamour and beauty that glass doors provide—a sure-fire sales feature! And you'll find the price of HERCULITE K is substantially less than for safety plate glass!



**FOR TUB AND SHOWER ENCLOSURES**

Greater safety at a practical price! HERCULITE K meets all the new FHA codes for units of this type. Prospects are impressed by the fact that HERCULITE K is virtually breakproof . . . and you'll like the way HERCULITE K stands up to rough handling at the jobsite.



# TEMPERED SAFETY SHEET GLASS!

## FAR STRONGER THAN REGULAR 3/16" GLASS!

**Important news for every builder!** PPG now offers you a tempered safety sheet glass in 3/16" thickness! It meets the latest minimum FHA glass requirements . . . thus eliminating the need for muntins or safety bars otherwise called for under the new regulations.

Best of all, this new HERCULITE K safety sheet is a much more economical way to satisfy the safety glass requirements.

### AMAZING FAIL-SAFE CHARACTERISTICS

HERCULITE K's ability to resist impact is outstanding. It will take jobsite abuse in stride, and avoiding even a single case of damage can often pay for HERCULITE K's slight extra cost. Even more important are its amazing controlled-fracturing characteristics. Under terrific impact, the glass simply crumbles into small, rounded fragments.

### HIGHEST QUALITY TEMPERED SHEET MADE

HERCULITE K is made by a new PPG continuous manufacturing process that results in a safety glass with all the outstanding vision properties of famous PENNVERNON®—America's finest window glass. In this new HERCULITE K, there are no tong marks. Wrap and bow are virtually eliminated. Best

of all, HERCULITE K has far greater impact strength than regular glass of the same thickness.

### HEAVILY ADVERTISED

PPG products for the home are nationally advertised on popular TV network shows and in leading consumer magazines. PPG HERCULITE K is permanently identified in one corner of each sheet. You'll find that this trademark and the PPG name are highly merchandisable in your model homes.

Order components of all types, pre-glazed with HERCULITE K, from most of the nation's leading sash and door manufacturers.

\*Federal Housing Administration, Interim Revision to Minimum Property Standards for Glass, dated November 1962. Effective April 1, 1963.



## **Pittsburgh Plate Glass Company**

Paints • Glass • Chemicals • Fiber Glass

# There's EXTRA PROFIT In This New SALES BUILDER for Progressive Home Builders

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is...

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"BEST IN THE HOUSE"  
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GOOD HOUSEKEEPING MAGAZINE

Are You Offering A Truly COMPLETE  
Home With the SALES STIMULATOR  
Many Builders Overlook?

SOFTENED · FILTERED  
REFINED WATER

The Multiple Purpose Unit  
That Removes Hardness and Iron  
From Ordinary Tap Water

TROUBLE-FREE  
MIRACLE WATER  
*TriMatic*  
FULLY AUTOMATIC



In Three Favorite  
Pastel Colors  
or White

Proved by thousands of satisfied users... offering a beautiful unit and benefits that appeal to the home buyer. Softened-Filtered-Refined MIRACLE WATER contributes to improved health and appearance, easier housework, reduced living costs and protection of the home investment. Approved for F.H.A. Include these selling advantages to make yours a complete home package.

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Information On Our  
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Manufacturers of A Complete Range of Water Conditioning Equipment  
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**WATER REFINING COMPANY, INC.**

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Light Compact  
Equipment One  
Man Can Install

Priced For  
Extra Builder  
Profit and  
Easy Selling

Ten Year  
Factory  
Guarantee

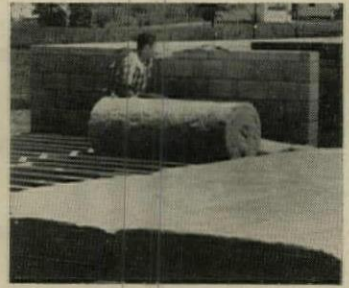
## NEW PRODUCTS

start on p. 197

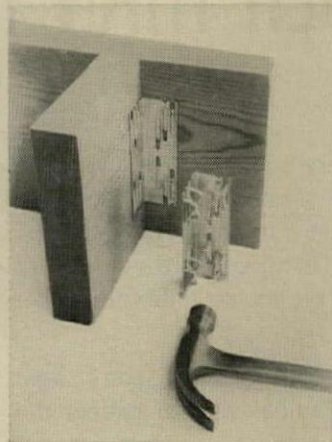
### Miscellaneous



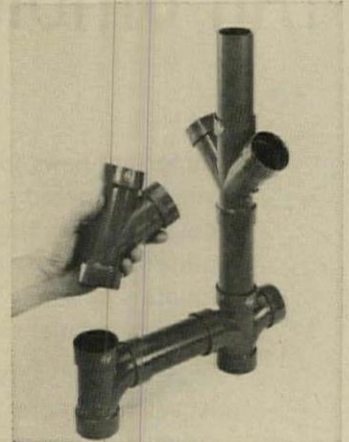
**Mobile work shop** (or field office) has wide (4') rear door for moving in machinery, desks, and cabinets. Steel Work Wagon comes 16', 20', and 24' long. Underfloor compartment is accessible through tailgate or trap doors for storing ladders, pipe, tools. Wells Cargo, Elkhart, Ind. For details, check No. 36 on p. 229



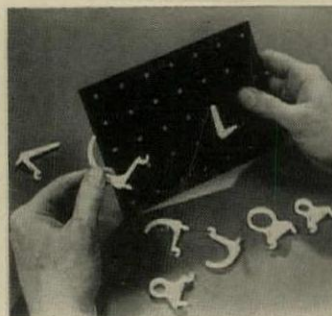
**Floor insulation** unrolls on top of joists. Subfloor is placed on top and nailed (through the insulation) to the joists. Insulation blanket needs no mechanical fasteners and gives continuous coverage to the whole floor area. Blankets are 5'x40'x3". Owens Corning Fiberglas, Toledo. For details, check No. 37 on p. 229



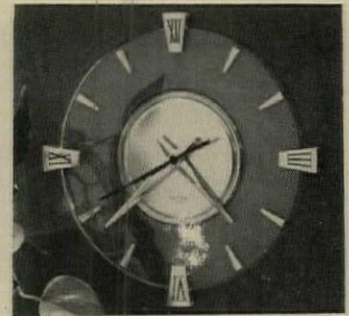
**Joist fastening** has barbed integral nails, is applied with a regular carpenter's hammer. Angle Clips are made of 18-gauge, zinc-coated steel. One size handles 2x6, 2x8, and 2x10 poists. FHA accepted. Panel-Clip Co., Farmington, Mich. For details, check No. 38 on p. 229



**DWV fittings** complete a full line of household polyvinyl chloride fittings. Injection-molded elbows and branch connections come in 1 1/4" to 4" sizes. The 1 1/2" Y-branch, held separately in photo, weighs less than 5 oz. Tube Turns Plastics, Louisville. For details, check No. 39 on p. 229



**Pegboard fixtures** of Delrin acetal resin have molded-in support tabs that let them be snapped in at any position and be removed without damaging the panel finish. Fixtures include individual tool holders, hooks, loops, brackets, and a complete shelf unit. Masonite Corp., Chicago. For details, check No. 40 on p. 229



**Built-in clock**, made of clear Lucite, has gold hour markers and center. The 16-volt mechanism fits a standard outlet box and operates from a 16-volt chime transformer. The recessed L-90 extends 1 7/8" into the room, is 11 1/2" in diameter. Retail for \$18.95. Nutone, Cincinnati. For details, check No. 41 on p. 229

Publications start on p. 219



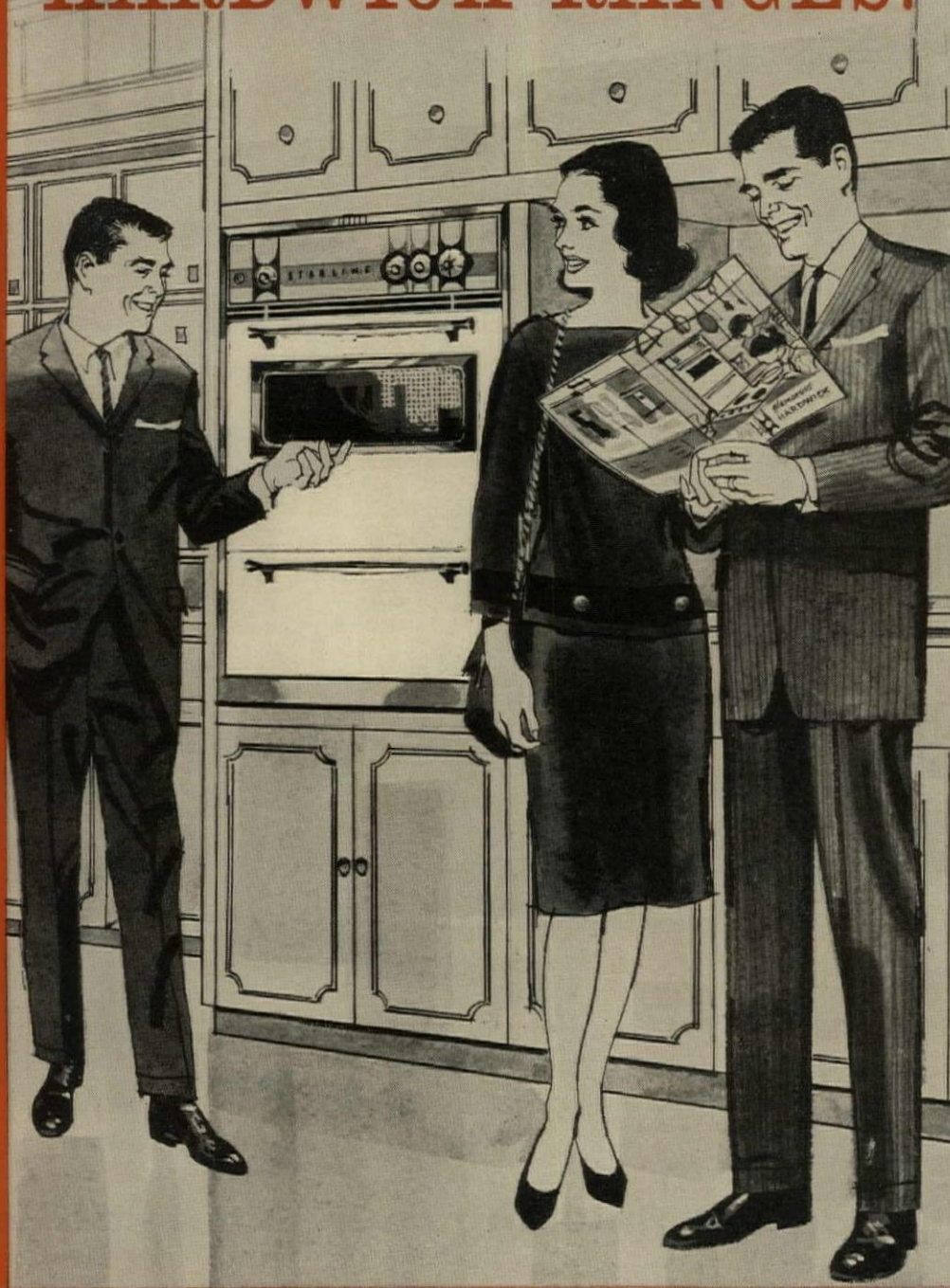
"BUILT-IN" SALES APPEAL...  
**HARDWICK RANGES!**



Co-ordinate your modern Hardwick kitchen package with Hardwick's famous gas or electric ovens and counter tops in six popular colors. Roughing-in dimensions of gas and electric counter tops and Queen-size 18" double ovens are identical. Single oven electric model also available.



Choose "Trend" Series Gas or Electric for the built-in look without the built-in cost. 20" or 30" gas or electric Slide-In ranges install neatly between kitchen cabinets. Also a complete line of hoods and sinks in six matching colors.



*New—from Hardwick—a greatly expanded full line of the most beautiful Built-Ins ever offered. From economy priced units to the luxurious Starline models, easily installed Hardwick Built-Ins are ideal for homes in every price bracket. Nationally advertised Hardwick is America's standard for flexible, trouble-free kitchen equipment with strong consumer acceptance in the home buying market.*

*America's Standard of Cooking Excellence Since 1879*

Please send me information on Hardwick Built-In Ranges Gas  Electric

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**HARDWICK**

STOVE COMPANY • CLEVELAND, TENN.



# SPACE- RATED PAINTS



**add the finishing touch to saleable homes**

We admit it. Paint alone can't lure a prospect into your model nor will it put his signature on a mortgage agreement. Martin Marietta paints could be just the finishing touch you need to make the difference between sale and no-sale.

Why Martin Marietta paints? Well, for one thing, they won their *Space-Rated* title right at the Cape. They were chosen to protect missiles and gantries because they did a better job than any paint tested. It's a testimonial to the lasting beauty and protection researched into all *Space-Rated* paints.

Another reason why Martin Marietta paints give your sales a big boost is the promotional push

being given to *Space-Rated* paints. It includes everything from tie-ins with national ads to ample 8-foot, ceiling-to-floor color swatches.

To find out how you can capitalize on the *Space-Rated* paint program, call your Martin Marietta dealer or write Martin Marietta Corporation, 101 East Ontario St., Chicago 11, Illinois.

**MARTIN**  
**MARIETTA**



DEVELOPERS OF *SPACE-RATED* PAINTS

# Two Ways To Save On Showers

**1** New, lighter to handle floor enables easy building-in of leakproof showers for less.

**2** Complete, packaged cabinets save over 1/2 cost of building conventional shower stall.

UNDER A STAIRWAY

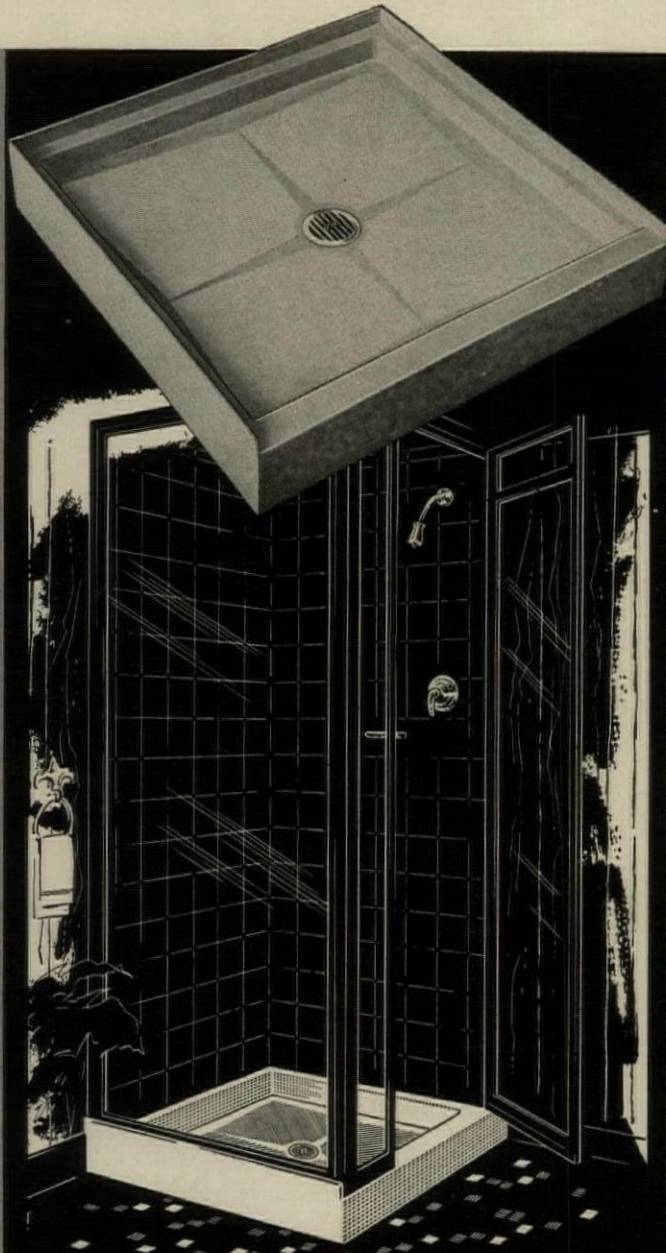


The low-cost PILOT model is ideal, simple to install

BASEMENT OR COTTAGE

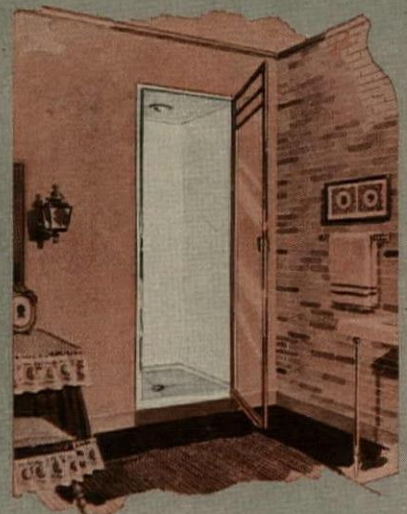


The SKIPPER model is the lowest price with top features



NEW, MOLDED-STONE FLOOR CALLED CASCADE ANSWERS THE NEED FOR AN ECONOMICAL SHOWER FLOOR THAT CAN BE INSTALLED BY ONE MAN, PROVIDE A LIFETIME OF GOOD LOOKING, LEAKPROOF SERVICE WHEN COMBINED WITH WALLS OF TILE OR OTHER WATER-PROOF MATERIALS AS SHOWN ABOVE.

IN UNUSED CLOSET



Use the CASCADE leakproof floor with any wall material

IN ANY SMALL SPACE



The CADET, either corner or square, proved quality

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Every inch is *livable space*... no cold spots...no drafts...no overheating...

when your homes have **B & G Hydro-Flo<sup>®</sup> HEATING**

B & G *Hydro-Flo* Heating blankets each room with radiant, sunny warmth, controlled to match the weather. It warms the walls, floors and window areas—makes every inch *livable space*! It's a matter of record that in thousands of installations, this *forced hot water heating system* has proved a sales clincher.

No other equipment can offer so much immediate comfort or so many possibilities for more gracious living in the future. The B & G *Hydro-Flo* System endows a home with all the essentials of good heating...the right *quality* of heat...operating *economy*...and *long-life* of equipment.

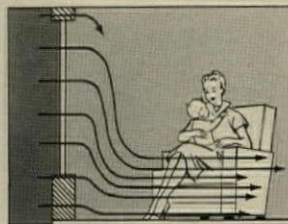
It's *cleaner* heat—doesn't soil walls and draperies. It's *quiet* heat—no fan hum. If desired, the same boiler that heats the house can be equipped to furnish year 'round hot faucet water. *And the B & G Hydro-Flo System can be easily zoned—a particularly important advantage in heating split-level homes!*

B & G *Hydro-Flo* Heating really gives you something to talk about!



**B & G BOOSTER**

This is the key unit in a B & G *Hydro-Flo* System—a *silent* electric pump that circulates hot water through the system under positive thermostat control. Approximately 4,000,000 are in operation today.



This is what happens when outer walls are not warmed. Icy down-drafts makes space around windows unlivable.



When walls and floor are warm, cold drafts are eliminated—all the space in the room is comfortably warm.



**Hydro-Flo<sup>®</sup> SYSTEM**

**BELL & GOSSETT**

COMPANY

Dept. HO-10, Morton Grove, Illinois

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

### ABS plastic pipe manual on residential drain, waste, and vent systems

ABS (acrylonitrile-butadiene-styrene) pipe was approved for drain, waste, vent systems by FHA last year. And this 24-page booklet gives concise coverage—based on laboratory tests—of the physical properties of ABS pipe vs. competitive materials. It offers well illustrated installation instructions (see sample page at right). It includes standard dimensions of available pipe and fittings and lists the regulatory bodies that have accepted ABS pipe so far.

Ease of installation is stressed in the book. Weight is a major factor: ABS weighs 30% less than other rigid plastic pipe used in drain, waste, and vent systems, half as much as copper, and one-eighth as much as iron. ABS can be cut with an ordinary hand saw and joints are quickly made with solvent cement. Whole assemblies can be prefabricated and easily carried by one man, as the photo at the upper right shows.

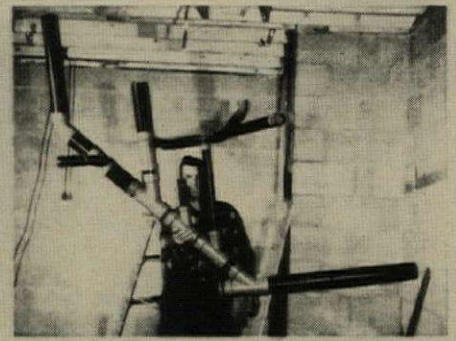
ABS pipe is available in standard sizes for these applications: 1", 1¼", 1½", 2", 3", and 4".

Book IV: *Residential Drain, Waste, and Vent Systems* was published by the Marbon Chemical Division of Borg-Warner. It is part of a series of manuals covering all applications of ABS plastic pipe.

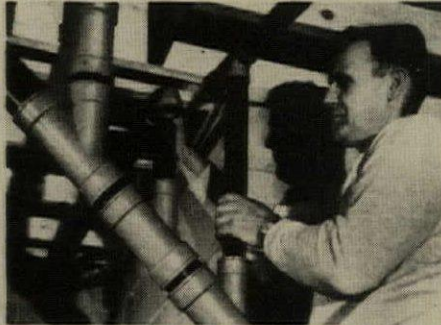
For copy, check No. P1 on the coupon, p. 229



1 Plumber begins on-the-job joining of ABS DWV fittings and short lengths of pipe for the assembly which will be installed in the basement. Cutting to length, brushing solvent cement on both pipe and fittings and making the joint is accomplished in a few minutes.



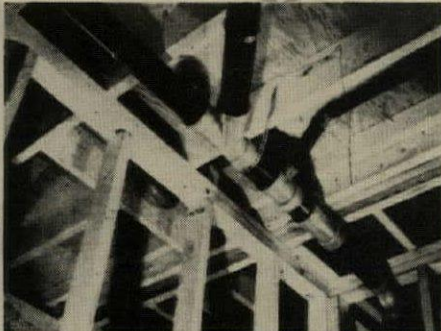
2 After completion of the entire assembly, the same plumber easily carries the unit to basement installation site, then sets it in place.



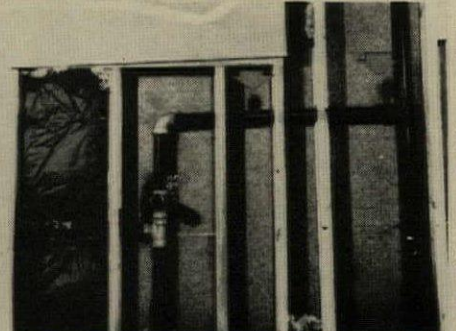
3 Plumber completes the basement installation by quickly joining the elbow on drain line from kitchen fixtures to the main assembly.



4 Completed basement installation is given final check. At this point, two men had assembled and installed the plumbing tree, and are ready to start work on first floor.



5 Finished first floor assembly shows various runs from second floor fixtures. This view illustrates how ABS DWV follows the same pipe and fitting layout traditionally used by plumbers.



6 Burned areas from prior copper DWV installation illustrate the fire hazard always present. Note the elimination of a fitting because of the slight resiliency of ABS pipe.

### Specifications for built-up roofing and decks

This 28-page manual covers the company's 10-to-20-year bonding system, and gives complete data on both built-up roofs and Carey Fiberock asbestos base felt roofs.

Included are specifications and application information on: nailable decks with two saturated felts nailed to the deck, and with one saturated and coated base sheet nailed to the deck; non-nailable decks with solid mop felts on the deck, and with strip mop saturated and coated base sheet on the deck. Application information covers both steep decks and dead-level roofs, roofs with rigid insulation, spray pond roofs, promenade tile roofs, and roofing over existing roofs. Flashing and gutter details are discussed. The manual is issued by the Philip Carey Mfg. Co., Cincinnati.

For copy, check No. P2 on the coupon, p. 229

### How central air conditioning can help sell houses

*How and Why the Big Breakthrough in Central Air-conditioning Can Help You Sell Houses* is an eight-page booklet published by the Air Conditioning & Refrigeration Institute. It lists five reasons why builders should be more interested than ever in including central air conditioning in the houses: 1) It is a proven merchandising tool for selling new houses; 2) it is an added incentive for the present homeowner to trade up to a better equipped house; 3) it can be a good source of profit; 4) prices are lower; and 5) air-conditioning manufacturers are doing a better job of policing equipment performance. The book explains how to plan efficient, inexpensive installations and lists tips for selling central air conditioning to prospective homeowners.

For copy, check No. P3 on the coupon, p. 229

### Insurance guide for builders and contractors

Included in this 49-page booklet are an outline of basic hazards and the common coverages that protect against them; a summary of standard policy conditions; a review of policy extensions that can be obtained to cover specific situations; an explanation of the process of experience rating and premium determination; and examples of retroactive rating plans, with their advantage and disadvantages. General categories include general liability, property damage, holdharness agreements, the Illinois Scaffold Act, automobile liability, and workman's compensation.

The author, Walter T. Derek, is assistant vice president of Fred S. James & Co., nationwide insurance brokers with headquarters in Chicago, which published the guide.

For copy, check No. P4 on the coupon, p. 229

Publications continued on p. 221

**SPEED**  
**PART OF**  
**OUR PRODUCT**

**10:26**  
**APPLYING**



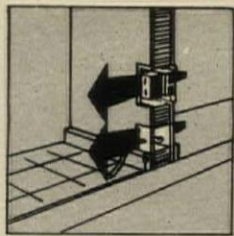
**10:38**  
**RODDING**



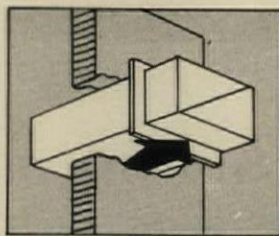
**TIME SEEMS TO STAND STILL . . .** when Bestwall Gypsum's new **Pinholath** is used. Plaster may be machine applied in one coat and Pinholath's fast and uniform water absorption permits rapid straightening of the work and eliminates sagging. The pinholes are scientifically designed to achieve greater wall strength through highest suction, providing increased plaster resistance to impact and cracking. **Pinholath**, reinforced with glass fibers, makes possible a low cost 1-hour fire rating, saves time and money, gives a better all around job. Bestwall Gypsum Company, Ardmore/Pa.

PLANTS AND OFFICES THROUGHOUT THE UNITED STATES

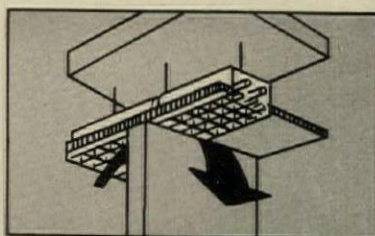
FIREPROOF GYPSUM  
**BESTWALL**  
BUILDING PRODUCTS



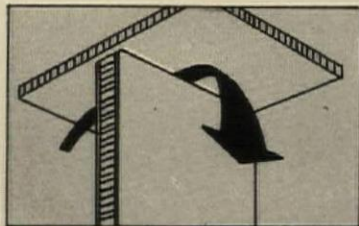
Back-to-Back outlets, telephone, electrical, etc.



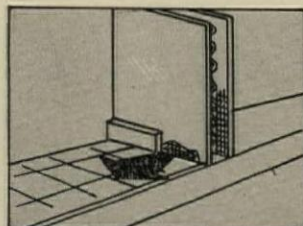
Duct work penetration



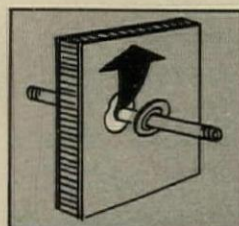
Light fixtures spanning partition



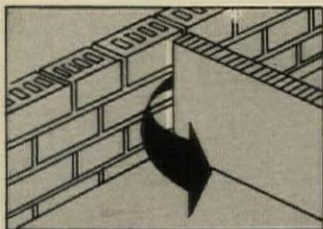
Prefabricated partition to suspended ceiling joint



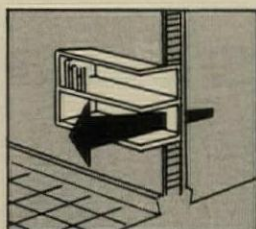
Poor workmanship concealed under trim



Pipe penetration



Prefabricated partition to side wall



Recessed fixtures



Shrinkage cracks at tops and sides of masonry or plaster partitions

**New booklet on sound control and its problems**

This 12-page booklet grew out of a research project aimed at relating the principles of sound travel to the selection and installation of folding partitions. The booklet explains sound transmission criteria and the project's test procedures. It stresses the importance of construction in blocking sound and illustrates 15 commonly found structural short-

comings (examples above). It also shows common wall, ceiling, and floor construction techniques with specific sound ratings for each. And finally, there is a section on compatibility between folding doors and the surrounding construction. Bibliography included. Clopay Corp., Detroit.

For copy, check No. P32 on the coupon, p. 229

**130-page catalog of wholesale building materials**

The 1963 edition of Morgan-Whitman's mail-order catalog is a handy reference and comparison shopper for hundreds of residential building products and materials. Among the items shown are bathroom fixtures, appliances,

cabinets, ceiling tile, paneling, lighting fixtures, moldings, windows, doors, siding, nails, joist hangers, cable, and electric tools. Morgan-Whitman Supply Co., St. Louis.

For copy, check No. P33 on the coupon, p. 229



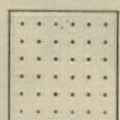
Open Area 90%



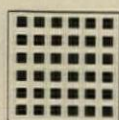
Open Area 40%



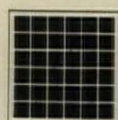
Open Area 10%



Open Area 99%



Open Area 64%



Open Area 19%

**Controlled transparency in tempered safety glass**

New 4-page folder explains a new glass product with ceramic color patterns permanently silk-screened to the back of its polished glass surface. Transpan is available in 22 standard colors in stripe and square patterns. The patterns vary in open area from 99%

to 10%. Transpan can be custom-screened to produce any pattern specified. The folder gives color samples, patterns, technical data, and architectural specs. Virginia Glass Products, Martinsville, Va.

For copy, check No. P34 on the coupon, p. 229

Publications continued on p. 223



**WHY**

**A SYSTEMS ENGINEER?**

Today's rapidly changing construction trends indicate that architects and builders must pay even closer attention to newer designs and materials to assure quality construction at minimum cost.

That's why Bestwall Certain-teed has created a unique service: Systems Engineering. Technical assistance is supplied without charge. Systems Engineers are specialists in design and construction involving Drywall Systems, Ceiling Tile, Roofing Products, Roof Insulation, Lath & Plaster, Roofing. They recommend new products like Bestwall Pinholath, scientifically designed to increase plastering SPEED and provide greater wall & ceiling strength.

Systems Engineers are available through your Bestwall Certain-teed Sales Corporation office.

**BESTWALL  
CERTAIN-TEED**



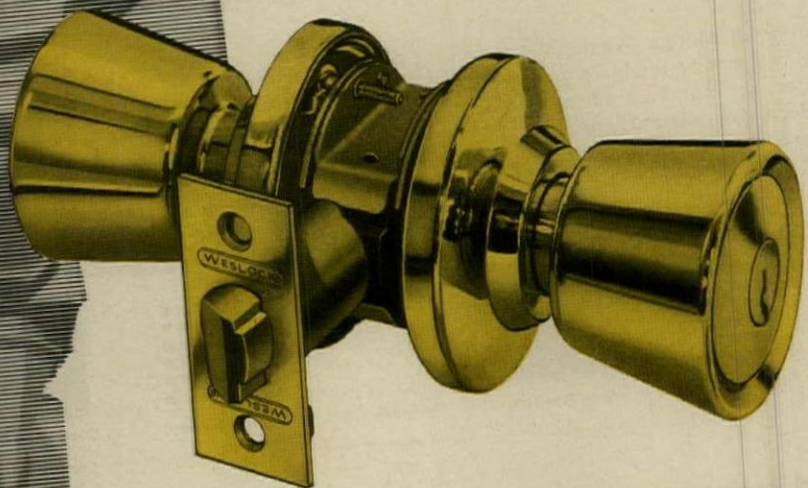
# traffic stopper!

You've got to capture a prospect's attention before you can sell him your quality story.

**VANGUARD** commands his attention, tells him beyond any doubt you insist on only the best.

**VANGUARD** looks great, feels solid in a prospect's hand, turns like clockwork, gives a reassuring feeling of quality and permanence.

Put a reliable traffic stopper to work in your homes. **VANGUARD** ... by Weslock.



**WESLOCK®** *does more for every door!*

Huntington Park, California

HOUSE & HOME



## PUBLICATIONS

starts on p. 219

For copies of free literature, check the indicated number on the coupon, page 229.

### Catalogs

**LIGHTING.** 54 pages. Recessed and surface fixtures, portable lamps, and outdoor lights. Photos show shape, color, patterns, and style. Sizes. Prescolite Mfg., San Leandro, Calif. (Check No. P5)

**HEATING AND COOLING.** 20 pages. Photos, sales features, and specs on furnaces, air conditioners, heat pumps, and water heaters. Coleman Co., Wichita. (Check No. P6)

**POWER TOOLS.** 68 pages. Photos, application data, and specs on hammers, sanders, planes, routers, drills, screwdrivers, impact wrenches, grinders, shears, polishers, and accessories. Skil Corp., Chicago. (Check No. P7)

**MANUFACTURED HOMES.** Renderings and plans of seven prefab models selling for \$11,000 to \$22,000. Central state distribution. Place Homes Inc., South Bend, Ind. (Check No. P8)

**MEDICINE CABINETS.** 24 pages. Photos and specs of models with mirrors, swing and slide doors, and lighting fixtures. Grab bars, soap dishes, and other accessories. Product displays and counter cards are available. Grote Mfg., Madison, Ind. (Check No. P9)

**HOODS AND VENT FANS.** 20 pages. Photos, drawings, sizes, and finishes. Fan accessories. Floor displays for hoods and fans. Miami-Carey, Middletown, Ohio. (Check No. P10)

**BATHROOM CABINETS AND ACCESSORIES.** 32 pages. Photos, drawings, and sizes for mirror-cabinet-light combinations. Photos of towel rings, grab bars, soap, tumbler, and paper holders. Fixed and revolving product displays. Miami-Carey, Middletown, Ohio. (Check No. P11)

**ADHESIVES, PUTTIES, GLAZING, CAULKING, AND SEALING COMPOUNDS.** Application and coverage data on more than 50 products. Curtis Products, Chicago. (Check No. P12)

### Technical literature

**ELECTRIC HOT-WATER HEAT.** 4 pages. Operation and advantages are described. Specs include power input, BTUH rating, and dimensions. International Oil Burner Co., St. Louis. (Check No. P13)

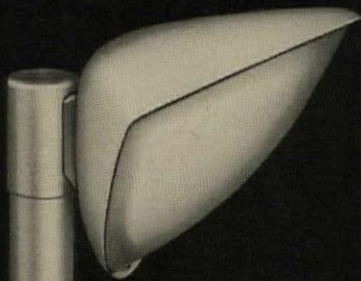
**WALL PANELS.** 8 pages. Drawings and specs on 16 porcelain-enamel steel curtain wall sandwich panels. Caloric Corp., Topton, Pa. (Check No. P14)

**INSULATING WINDOWS.** 6 pages. Diagrams show comparisons of heat retardation with reflecting glass and other types. Chart of BTUH per square foot for different exposures at different hours of a typical August day. New York Air Brake Co., Camden, N.J. (Check No. P15)

### Installation brochures

**CEILING TILE.** 8-page folder. Step-by-step instructions for installing a ceiling. Barrett Div., Allied Chemical Corp., New York City. (Check No. P16)

Publications continued on p. 224



Low-cost  
controlled lighting  
for outdoor  
living areas  
with the  
**TWI-LITE  
LUMINAIRE**

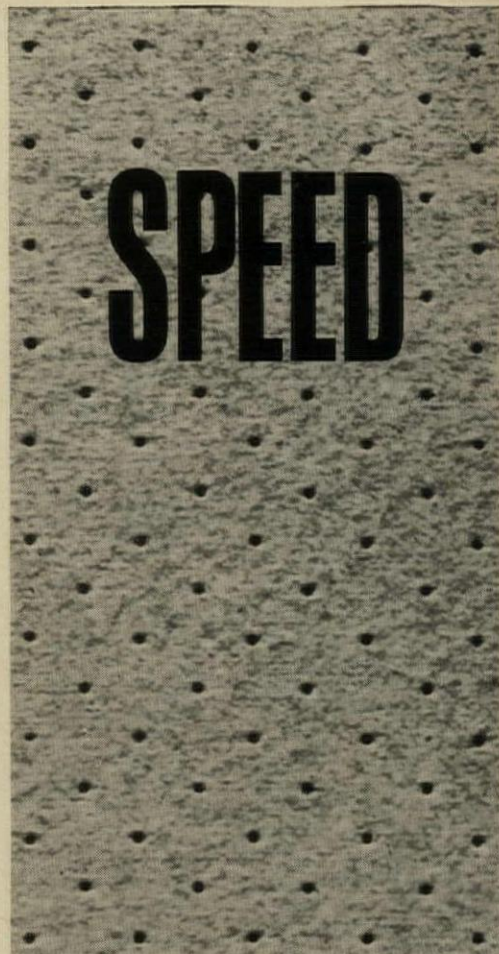
Ideal for patios, walkways, gardens,  
driveways, lawns, pools

The Westinghouse Twi-Lite Luminaire can be used with any ordinary incandescent lamp up to 150 watts to provide the right kind of light exactly where it's wanted outdoors. It's easily mounted on wall, post-top or pipe.

Features include a housing gasket that keeps out moisture, dirt and bugs . . . durable die-cast aluminum housing and stainless steel hardware are corrosion-free . . . baked enamel finish in a choice of four colors. For details, get in touch with your Westinghouse lighting distributor. Or write to Westinghouse Electric Corporation, Lighting Division, Edgewater Park, Cleveland, Ohio. You can be sure . . . if it's Westinghouse.

J-04495

We never forget how much  
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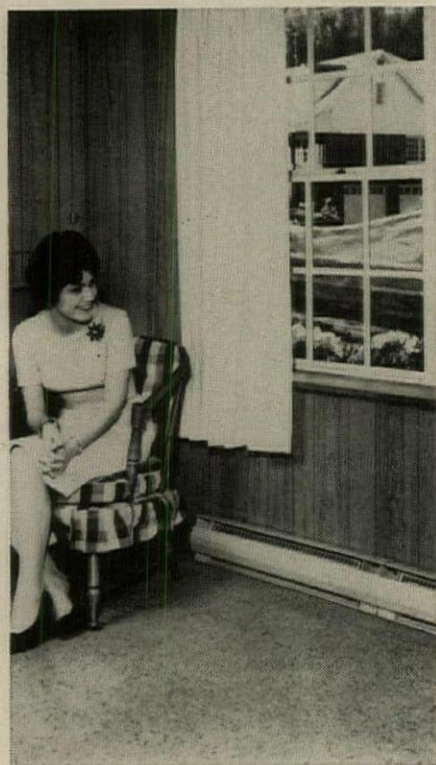
To help you profit from today's great remodeling boom, Bestwall and Certain-teed offer expert guidance in finding the best markets, estimating jobs, preparing contracts, selecting appropriate financing. These services, and more, are supplied without charge by Bestwall Certain-teed's trained Systems Engineers. They recommend new products like Bestwall Pinholath, scientifically designed to increase plastering SPEED and provide greater wall & ceiling strength.

Systems Engineers are available to assist all building trades with sales training, market surveys, cost accounting, installation methods. Contact your Bestwall Certain-teed Sales Corporation office and ask for a representative to call promptly.

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**CHROMALOX ELECTRIC BASEBOARD HEATERS**

give your homes zoned, room-by-room heating—cut overall building costs



Chromalox Electric Baseboard Units give your homes the benefits of room-by-room temperature control. Your homebuyers will delight in the clean, gentle, draft-free perimeter heating that they can thermostatically control in each living area. At the same time, Chromalox Electric Baseboards eliminate the need for space-stealing central systems, flues, chimneys, ductwork, piping. Two slim, trim, pre-wired models to choose from.

**low installed cost per home**



A screwdriver and pliers are all that's needed for installing Chromalox baseboards.

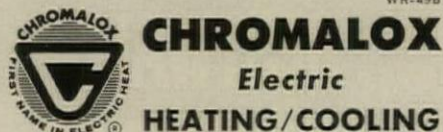
**get the facts now**

Write for Bulletin F-1005. It details specifications, dimensions and installation data. See for yourself the advantages of Chromalox Heating.

**EDWIN L. WIEGAND COMPANY**  
7770 Thomas Blvd., Pittsburgh 8, Pa.



WR-49B



**More installation brochures**

**CERAMIC TILE.** 4 pages. Specs, working and detail drawings of application over wood studs and prefabbed metal studs; in mortar beds, dry set beds, and adhesive. Metal Lath Assn., Cleveland. (Check No. P17)

**TRANSITE AIR DUCT** for perimeter heating-cooling. 12 pages. Advantages of perimeter duct systems are described. Charts show how to figure saving in duct sizes and concrete. Photos and drawings of fittings, connections, and assembly methods. Johns-Manville, New York City. (Check No. P18)

**Product bulletins**

**WOOD FOLDING DOORS AND PARTITIONS.** 8 pages. Photos, head and plan detail drawings, and specs. Panelfold Doors, Hialeah, Fla. (Check No. P19)

**RAISED PREFAB FIREPLACES.** 4 pages. Two models: wood burning with complete barbecue equipment or wood burning only. Waist High Fireplaces, Blue Springs, Mo. (Check No. P20)

**SLIDING ALUMINUM GLASS DOORS.** 4 pages. Head and jamb details for two-, three-, and four-panel doors. Specs. Kendall Industries, Fresno, Calif (Check No. P21)

**GARAGE DOORS.** 6 pages. Six 1-car and six 2-car models, hardware, and Marvel-lift and Delco-matic door operators. Crawford Door, Detroit. (Check No. P22)

**INSULATING GLASS.** 4 pages. Charts and drawings show specification limits and tolerances, insulating efficiency. Glazing instructions. Peterson Window Corp., Ferndale, Mich. (Check No. P23)

**VITRIFIED CLAY PIPE JOINTS.** 6 pages. Photos, installation, and specs on Wedge-Lock Type-O joint. Also described: Wedge-Lock Type I and slip joints. Robinson Clay Products, Akron. (Check No. P24)

**CURTAIN AND BEARING WALL SYSTEMS.** 4 pages. Typical details for each system. Pacific Curtainwall, Long Beach, Calif. (Check No. P25)

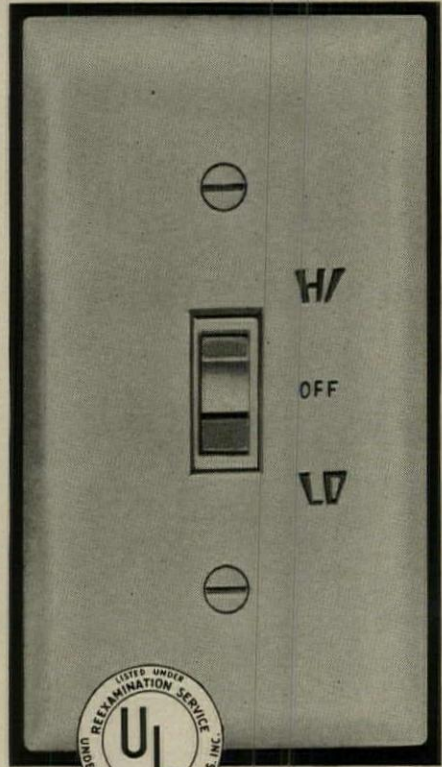
**SEWAGE TREATMENT PLANTS:** field-erected and factory-built. 6-page folder on each type shows cutaway rendering of features and describes operation. Smith & Loveless, Lenexa, Kan. (Check No. P26)

**AIR CONDITIONER HAS INTEGRAL REFRIGERATOR.** 4 pages. Describes window-unit air conditioner (6,000 or 8,000 BTUH) with small (½ cu. ft.) refrigerator for use in bedrooms, family rooms, motels, and offices. Emerson Radio Inc., New York City. (Check No. P27)

**SLIDING SHOWER DOORS.** Data sheet. Illustration and description of each model. Daryl Products, Miami. (Check No. P28)

**BASEBOARD HEAT.** 4 pages. Describes 7"-high unit with the same BTUH rating as larger units. Accessories and fittings for easy installation are shown. Repco Products, Philadelphia. (Check No. P29)

**BUILDERS**



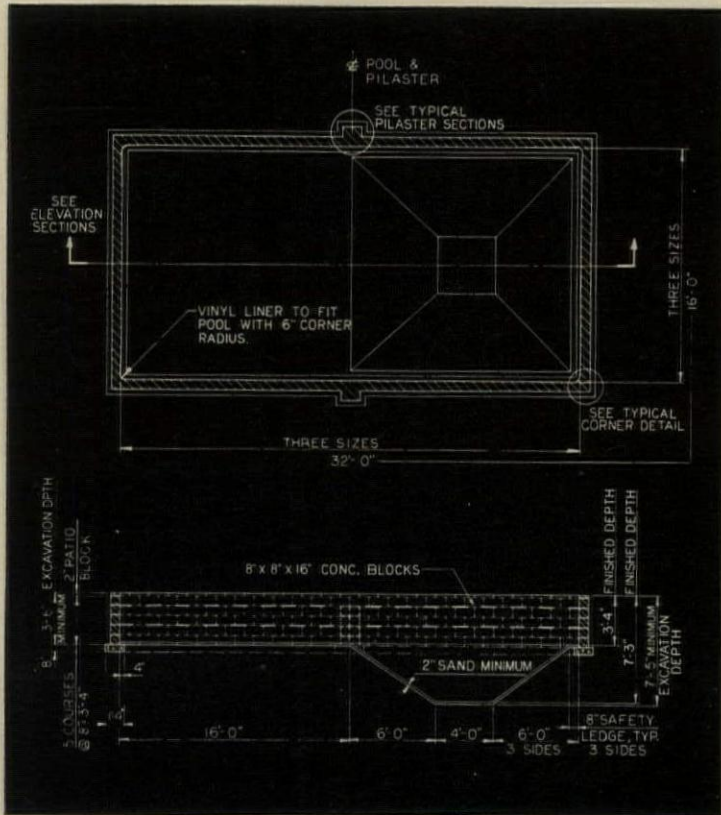
**PROFITS GO UP WHEN HI-LO GOES IN**

**Hi-Lo Dimswitch** for dramatic 2-stage Lighting...

Hi-Lo's the economical way to trade your customers up to electronically controlled lighting. Compact in size, patented Hi-Lo fits any standard switchbox, uses standard wiring. In the "Hi" position it provides full light output, in "Lo," lights are dimmed to 30% of rating to provide subtle "mood" effects. For details on the interchangeable line, 3-way switch and other Hi-Lo variations, write today.

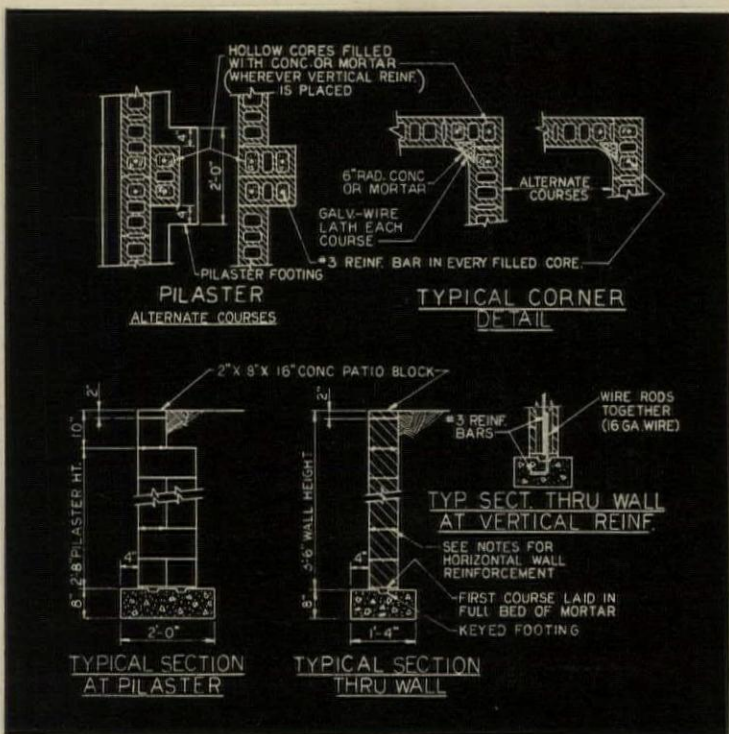


GLEN COVE, NEW YORK



**Booklet details construction of vinyl-lined, concrete-block swimming pools**

In 32 pages this booklet explains pool layout and excavation, specifications for footings, wall erection, liner installation and maintenance, connection of fittings, and final finishings of the pool area. Excavation and dimension tables, drawings of pool plans, cross section views, dimensional construction layouts, liner and footing details, photos of pools under construction, and a list of suggested material specs are included. Price: \$1. For booklet, write directly to Major Pool Equipment Corp., 60 Jacobus Ave., South Kearny, N.J.



**DETAILS** of foundation and wall construction for 16'x32' (3' 4" to 7' 3" deep) pool are typical of the booklet's 13 pages of drawings.

*Publications continued on p. 229*

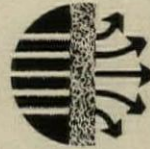
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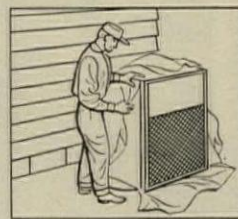


Chromalox all-electric Season-Aire is a complete, easily installed, pre-engineered, year-round comfort conditioning system. It gives all the benefits of combined systems that use oil or gas, water and air but at a lower installed cost! Think what this means in the extra features you can offer your homebuyers: room-by-room control of gentle, flameless, draft-free heat in winter; mountain fresh cooling in summer; seashore clean air and comfort-balanced humidity around the clock every day of the year.

**Chromalox Season-Aire Installs Easily—Quickly**



Central-Air Unit ceiling mounts in basement; supplies base heat load, cooling, electrostatic filtering, humidification and deodorizing.



Cool-Air Chiller normally mounts outdoors; pumps refrigerated solution to cooling coil in Central-Air Unit; provides cooling and dehumidification.



Smooth-Air Baseboard or Floor Drop-In Units distribute pre-conditioned warmed or cooled air, provide room-by-room heat control.

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**ELECTRIC HEATING/COOLING**

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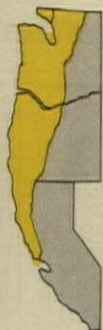
BUILD BETTER WITH

MILL 10  
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... COAST REGION



# WEST COAST LUMBER

MADE IN U.S.A.

## For Unusual Homes

You too can share in the market for homes of unusual design, with construction simplified through use of the standard sizes and grades of West Coast Lumber. The octagonal house illustrated here is an economical example.

Located in a suburban neighborhood of conventional homes, the owners commissioned the architect to design something pleasingly different. The result was an octagonal two-level, daylight basement home adapted to its sloping site with 1200 sq. ft. on each floor. Total cost was \$10.00 per square foot including carport.

All framing lumber is West Coast dimension. The flat roof is two sizes of West Coast Hemlock supported by a 5 1/4" x 9 3/4" x 20'6" glued laminated beam of West Coast Douglas Fir.

### Your Retail Lumber Dealer . . .

. . . is your dependable source of West Coast Lumber for any type of building. He has available for your particular needs a wide variety of the standard sizes and grades of West Coast Lumber for building salable homes . . . conventional or the unusual.

Standard sizes and grades of West Coast Lumber used in building this octagonal house were:



**WEST COAST DOUGLAS FIR** 2" x 10" floor joists and 2" x 4" for exterior and interior wall framing.



**WEST COAST HEMLOCK** 3" x 6" double tongue and groove decking spans each section of the octagon from 15'9" down to 8'6".



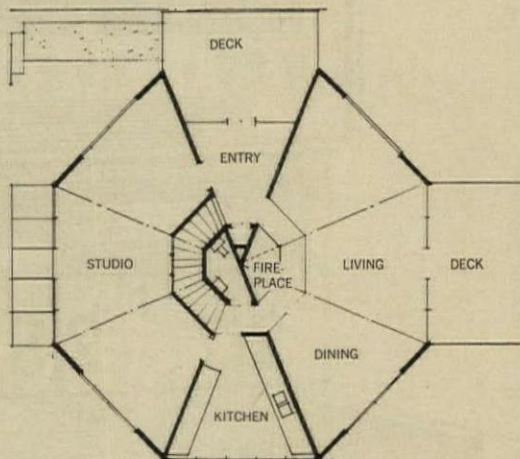
**WEST COAST HEMLOCK** 2" x 6" tongue and groove heavy flooring fills the shorter span of each octagon section from 8'6" down to 3'4".



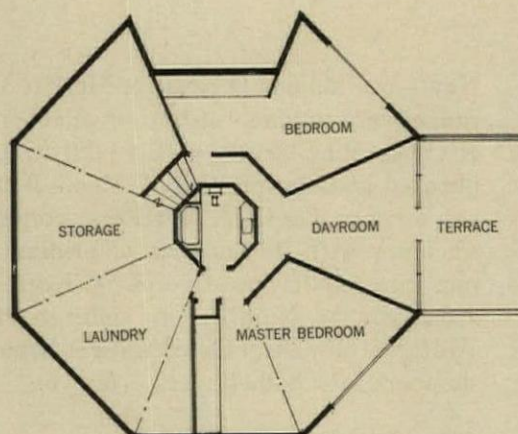
**WEST COAST HEMLOCK** in standard sizes for finish and trim.

FREE FOR YOU, "The Bright New World of West Coast Hemlock," 8 pages of full color idea-illustrations and span tables. Write:

**WEST COAST LUMBERMEN'S ASSOCIATION**  
1410 S.W. Morrison Street  
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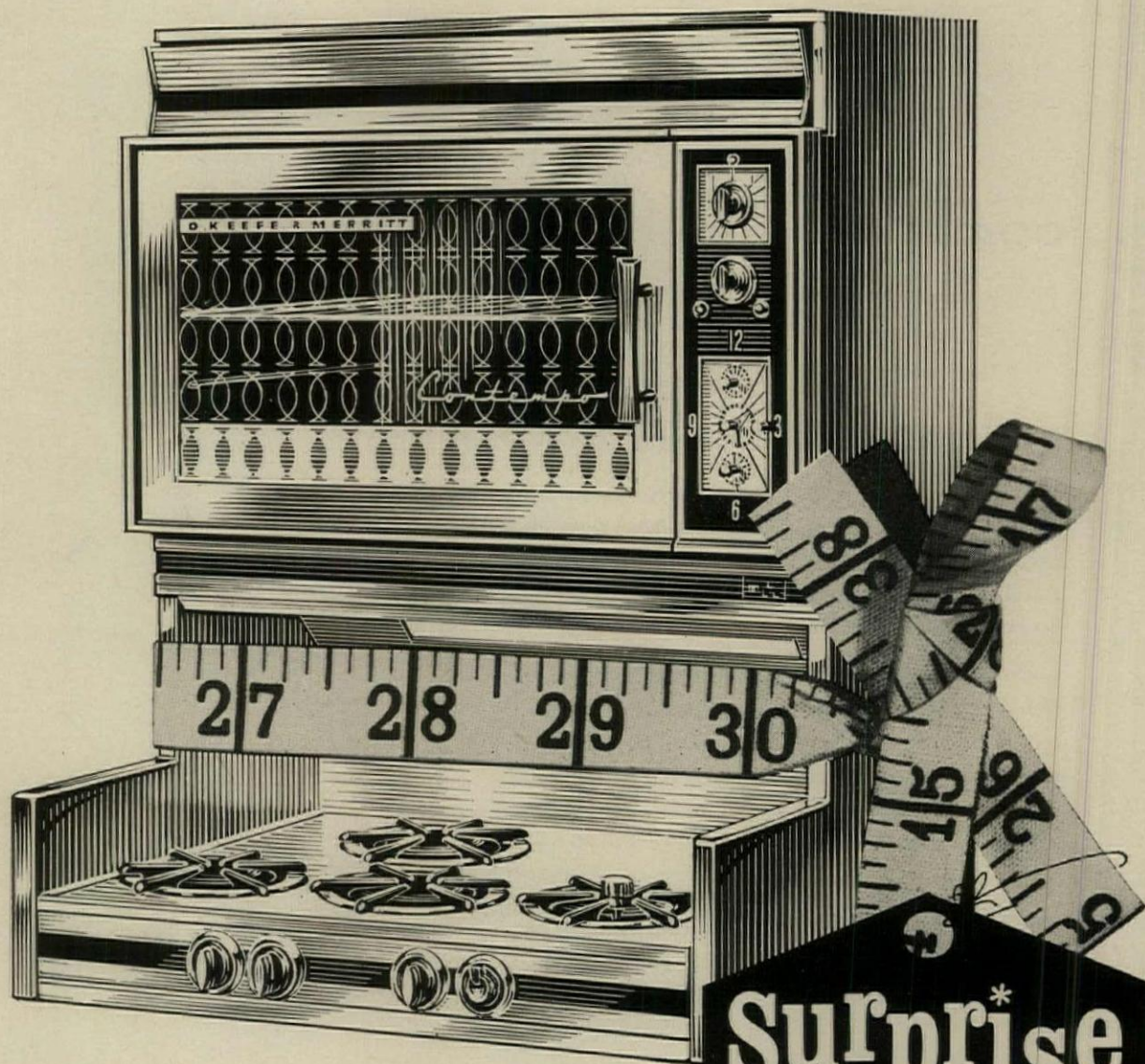


**FIRST FLOOR** arrangement of space places hobby studio and living area conveniently around the core. Located in the center of the home is the first floor half-bath, fireplace and stairway that leads to the lower level.



**LOWER LEVEL** provides sleeping areas, utilities and day room that opens onto a ground level terrace.

ARCHITECT: RONALD L. TRAVERS



Now — the famous O'Keefe & Merritt CONTEMPO (the range every woman wants) is available in a new 30" model. It's a dazzling beauty with a built-in look... but no complicated installation. Only O'Keefe & Merritt could bring you a range like CONTEMPO... combining space-saving efficiency with its bonanza of brilliant features. All this plus the quality prestige of "O'Keefe & Merritt"—year after year the Number One seller in the West! See how CONTEMPO turns home-shoppers into homebuyers... for you!

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Exclusive Star Jet Burner



Chrome-Lined Oven

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**Management, design, and selling aids**

**HOW TO CUT TRUCK OPERATING COSTS.** 16 pages. Planning for maximum use of your truck, what to consider when buying a truck for building, when to trade in, and maintenance tips. Studebaker Corp., South Bend, Ind. (Check No. P30)

**REMODELERS KIT.** Plastic 10"x15" briefcase includes guide book of sales tips and estimating forms and a stereo viewer with before-and after color photos of successful remodeling jobs. \$2.50. Write Georgia-Pacific Corp.,

Sales Promotion Dept., P. O. box 311, Portland 7, Ore.

**COMMUNITY PLANNING.** 12-minute sound film tells how city neighborhoods can be rehabilitated through cooperation between citizens and local government. For showing, write Community Planning Div., Sears Roebuck, Dept. 703, 925 South Homan Av., Chicago 7.

**CONCRETE PERFORMANCE REPORT.** 4 pages. How Pozzoloth concrete lift slabs speeded construction. Master Builders, Cleveland. (Check No. P31)

**For more information** check the numbers below (they are keyed to the items described on the New Products and Publications pages) and send the coupon to: HOUSE & HOME, Rm. 1960, Time & Life Building, Rockefeller Center, New York 20.

**NOTE:** HOUSE & HOME's servicing of this coupon expires July 31, 1963. If you contact manufacturers directly, it is important that you mention the issue of HOUSE & HOME in which you saw the item.

**New products**

- 1.  Armstrong Cork suspended ceiling
- 2.  Wilson Lighting suspended ceiling
- 3.  Celotex acoustical ceiling tile
- 4.  Johns Manville ceiling panel
- 5.  National Gypsum ceiling tile
- 6.  American Lumber parquet tile
- 7.  Crown Mosaic parquet floor block
- 8.  Mercer vinyl cove base
- 9.  Bird vinyl flooring
- 10.  Norcap paint pole
- 11.  Wagner stump remover
- 12.  Atlas Copeco pneumatic drill
- 13.  Thor electric saw
- 14.  Markwell staple gun
- 15.  Stanley all-purpose saw
- 16.  Microflame welding torch
- 17.  Briggs Marquis toilet
- 18.  General Bathroom wood-frame cabinet
- 19.  Jensen-Thorsen vanity sink
- 20.  Eljer planter toilet-tank top
- 21.  Acorn Dura-Lok siding
- 22.  Johns Manville fiberboard siding
- 23.  Consolidated General aluminum shingles
- 24.  Wenzel ceramic cove
- 25.  Bestwall joint compound
- 26.  Latco marble mosaic tile
- 27.  Celotex hardboard panels
- 28.  Frederick Post plastic T-square
- 29.  Robinwood Plan-Safe
- 30.  Plan Hold horizontal file
- 31.  Rotolite whiteprinter-developer
- 32.  G.E. compact kitchen
- 33.  Chambers console range
- 34.  Tappan compact dishwasher
- 35.  Hotpoint double-oven range
- 36.  Wells Cargo mobile workshop
- 37.  Owens Corning floor insulation
- 38.  Panel Clip joint fastening
- 39.  Tube Turns DWV fittings
- 40.  Masonite pegboard fixtures
- 41.  Nutone electric clock

**Publications**

- P1.  Borg Warner plastic pipe
- P2.  Philip Carey built-up roofing
- P3.  How central air conditioning sells houses
- P4.  Insurance guide
- P5.  Prescolite lighting
- P6.  Coleman heating-cooling
- P7.  Skil power tools
- P8.  Place prefab houses
- P9.  Grote medicine cabinets
- P10.  Miami-Carey hoods and vent fans
- P11.  Miami-Carey bathroom cabinets
- P12.  Curtis adhesives
- P13.  International Oil Burner
- P14.  Caloric wall panels
- P15.  N.Y. Air Brake windows
- P16.  Barrett ceiling tile
- P17.  Metal Lath Assn. ceramic tile
- P18.  Johns Manville transit air duct
- P19.  Panefold doors and partitions
- P20.  Waist High prefab fireplace
- P21.  Kendall sliding glass doors
- P22.  Crawford garage doors
- P23.  Peterson insulating glass
- P24.  Robinson clay pipe joints
- P25.  Pacific Curtainwall systems
- P26.  Smith & Loveless sewage treatment
- P27.  Emerson refrigerator-air conditioner
- P28.  Daryl sliding shower door
- P29.  Repco baseboard heat
- P30.  Studebaker truck owner's guide
- P31.  Pozzoloth concrete report
- P32.  Clopay sound control report
- P33.  Morgan-Whitman wholesale catalog
- P34.  Virginia Glass color in glass

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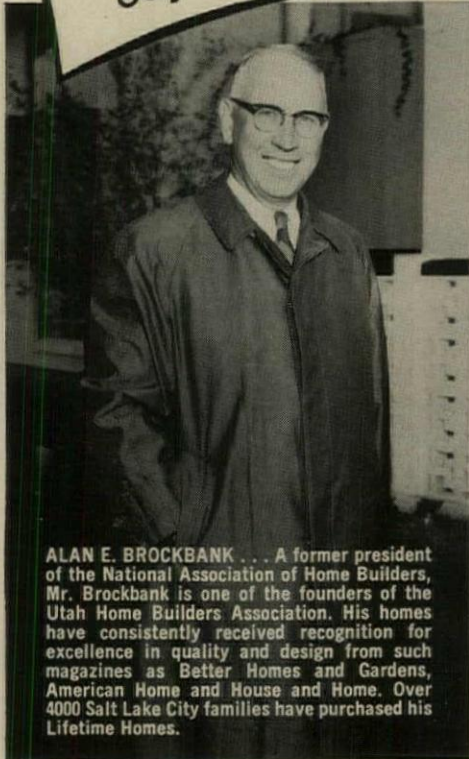
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ALAN E. BROCKBANK . . . A former president of the National Association of Home Builders, Mr. Brockbank is one of the founders of the Utah Home Builders Association. His homes have consistently received recognition for excellence in quality and design from such magazines as Better Homes and Gardens, American Home and House and Home. Over 4000 Salt Lake City families have purchased his Lifetime Homes.

Nationally known Salt Lake City  
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acceptance as key reasons  
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"The wide range of interior and exterior designs we offer keeps our projects distinctive and appealing," says Mr. Brockbank. "It also calls for a heating-cooling line with plenty of range in capacities, sizes and installation flexibility. Janitrol meets our requirements perfectly, and the quality of workmanship in Janitrol products is in harmony with the fine quality we put in our homes. The Jed L. Ashton Company represents Janitrol in our area and does the installing. They're always on schedule and their service is terrific. Janitrol saves us money on almost every job because it's so easy to install and adjust. That's important to any builder who wants profitable sales." The well-known Janitrol brand can help you

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Mail the coupon today for complete details on how you can get more sales impact for your homes, no matter what price range you build in, with quality Janitrol heating and cooling equipment . . . the brand your buyers are already sold on!

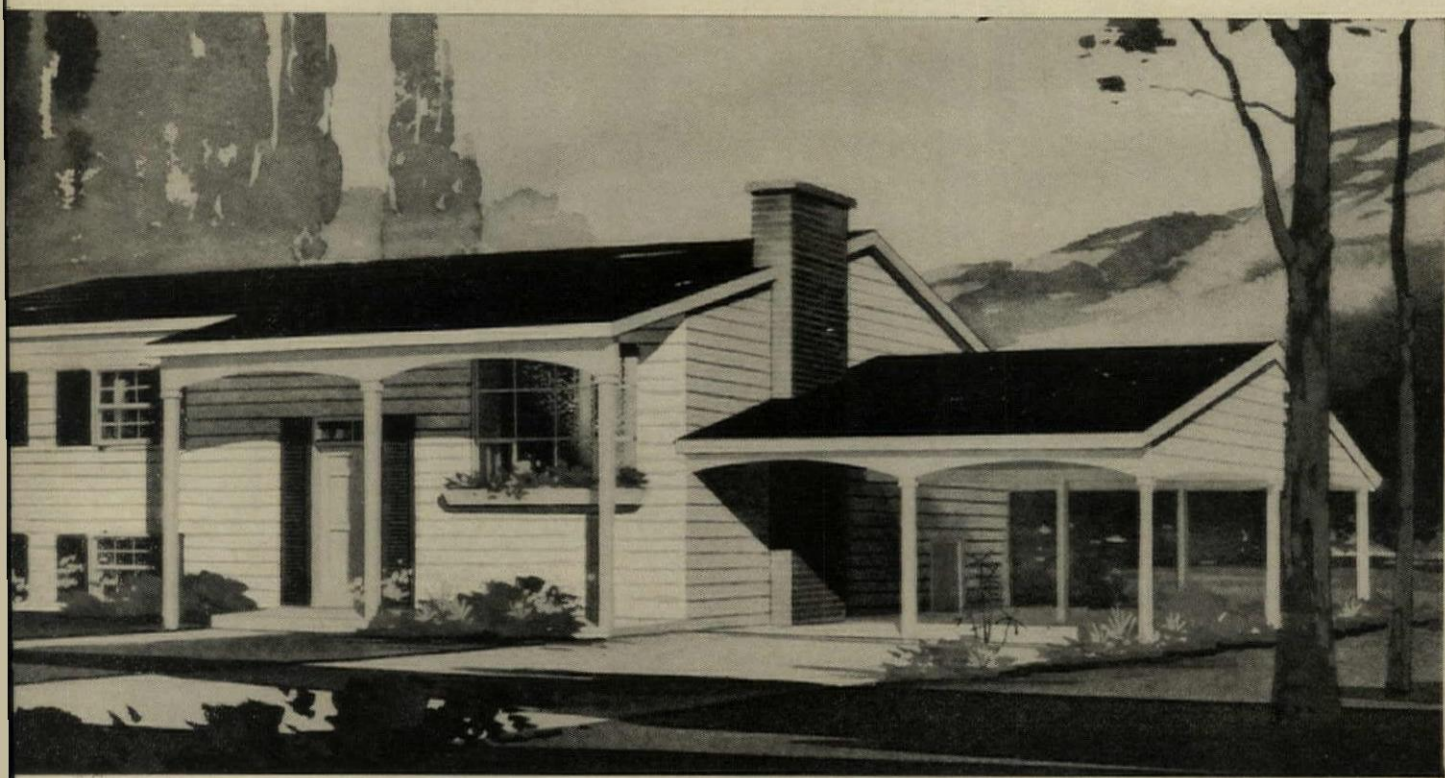
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MIDLAND-ROSS CORPORATION • COLUMBUS 16, OHIO

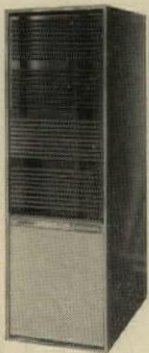
**MR**



# PRODUCTS AND LOCAL SERVICE LIFETIME HOME BUYERS"



The MARK V . . . Popular style in Alan E. Brockbank's Lifetime Homes selection in the Greenbrae Addition, Salt Lake City.



**New Janitrol Regency . . .  
first gas-fired furnace with a  
lifetime warranty!**

Features exclusive Ultra-Thermex Heat Exchanger warranted for *life*. Put this powerful persuader in your homes for easier selling. Perm-Adjust burner automatically proportions fuel-air mixture. Cabinet is compactly designed, richly styled. Optional accessories include two-stage flame control, Minneapolis-Honeywell electronic air cleaner, deodorizer filter and automatic humidifier.

**Custom-matched Air-Cooled  
Condensing Unit** adapts the  
Regency for year-  
round comfort. In-  
stall with furnace  
unit, or add later.

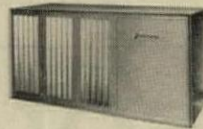


**New Janitrol 19 and 20 Series  
Upflow Gas-Fired Furnaces!**

Bring you superior quality and remarkable economy in heating for single and multi-family dwellings. Compact, quiet, dependable. 10-year warranted Super-Thermex Heat Exchanger.

**New Compact Janitrol Comfort  
Package . . . for heating or heating  
and cooling!**

Designed, built and priced especially for the apartment and small home market. Compact, but with sufficient air capacity to deliver two full tons of cooling. Companion air cooled cooling unit in 16,000 and 24,000 Btu./hr. capacities. A. R. I. rated.



**MAIL COUPON TODAY** for complete details on Janitrol heating and air conditioning equipment, and exclusive *Janitrol Builders' Model Home Merchandising Plan* that's action tested . . . a powerful traffic-builder and sales-maker.

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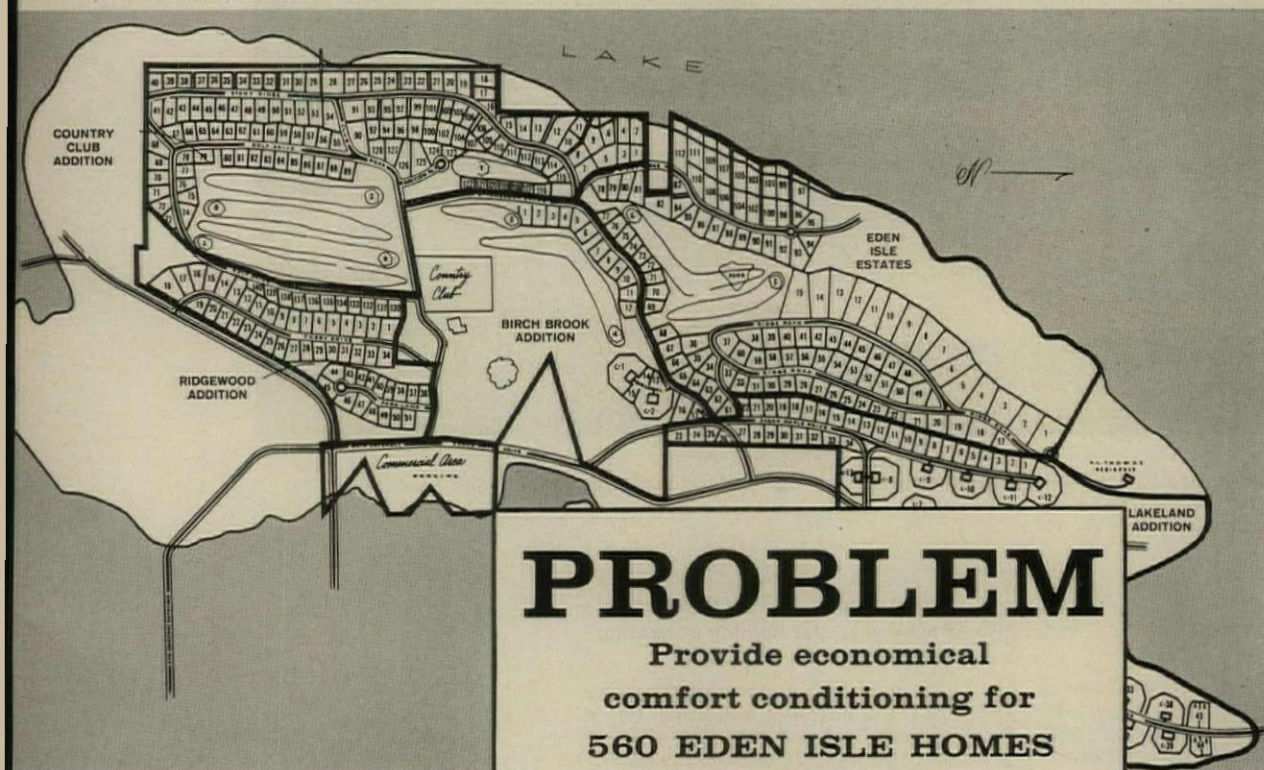
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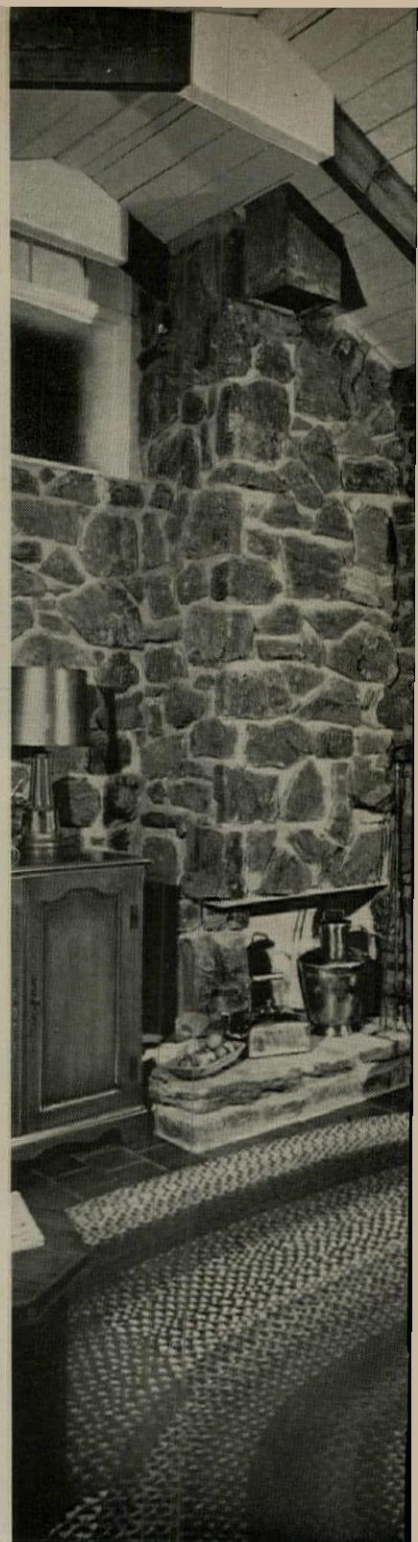


Eden Isle Architecture by Richard W. Groh, AIA; Guy R. Ramsey, Designer. Landscaping by Landscape Associates, Inc., Robert L. Shaheen and Charles E. Goodfellow, Landscape Architects. Engineer, Roy Rosin.



## PROBLEM

Provide economical  
comfort conditioning for  
560 EDEN ISLE HOMES  
Heber Springs, Ark.



## SOLUTION...YORK AIR standard YORK components, matched

Eden Isle is a distinguished home development located on an island created by the Greers Ferry Dam project at Heber Springs, Arkansas. Eden Isle has been described as, "... a dream project ... an advanced concept for week-end, summer or year-round living ..."

Because it is an actual island, connected with the mainland by a causeway, Eden Isle enjoys unique advantages. The planners were able to create the environment they were seeking — without pressure or encroachment from the un-

predictable expansion of any adjacent community.

The result of this planning is evidenced by the way the homes blend naturally into the terrain ... and the overall "custom built" appearance of the dwellings. Yet, Eden Isle is not an expensive place to live. The homes vary in size from relatively small villas to estate type dwellings. Ultimately planned for 560 homes, plus shopping and recreation facilities, a golf course and a country club, Eden Isle already has about twenty homes completed and occupied.

All homes air conditioned by York. Because the Eden Isle homes vary in size,

the air conditioning systems range from 2½-ton to 17-ton capacities. Yet, standard York components have enabled the builders to meet these varying needs ... to give each individual home true "custom comfort" at low cost. In most of the homes, a counterflow peripheral distribution system is used, with heater, cooling coil and condensing unit. These are standard York components—matched to meet the individual comfort requirements of each home.

In addition to York air conditioning, Eden Isle homes have Norge appliances throughout; thus, the various divisions of Borg-Warner have combined to give



All living rooms at Eden Isle have wood-burning fireplaces. Architect has used native stone as a dominant building material.



The kitchen and dining room area of a typical villa. Kitchen is fully equipped with Norge appliances, and the villa has York central air conditioning.

## CONDITIONING SYSTEMS, with to meet each home's requirements!



the homeowners the most advanced conveniences for modern living.

Plan ahead with York when you plan air conditioning for a single home—or for a hundred! There's a York central system to cool any type, any size home. Some York systems may be combined with warm air heating; others are independent of the heating system. Either

way, you'll be offering your home buyers quality cooling—from York, leaders in advanced air conditioning equipment for home, business and industry.

Want more facts? For complete information on York residential air conditioning, just call your nearby York Representative; or write York Corporation, York, Pennsylvania.



Typical York air conditioning system, with heat exhaust system located outside home. Other systems have cooling coil mounted directly on furnace.

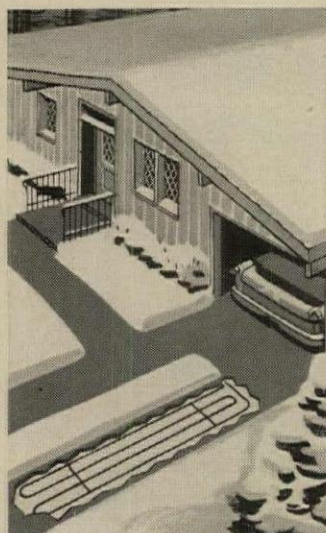
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Subsidiary of Borg-Warner Corp.  
YORK, PENNSYLVANIA

THE QUALITY NAME IN AIR CONDITIONING AND REFRIGERATION



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**CHROMALOX ELECTRIC** snow-bar



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- Lowest installed cost of any system

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It details application and installation data for Snow-Bar in concrete and blacktop sidewalks, driveways and other paved areas.



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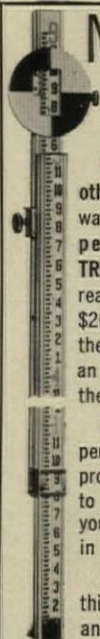
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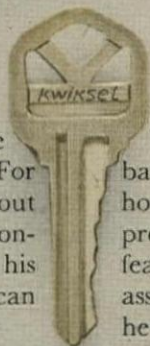
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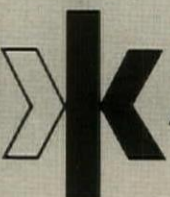
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