

House & Home

THE MARKETING AND MANAGEMENT PUBLICATION OF THE HOUSING INDUSTRY SEPTEMBER 1967

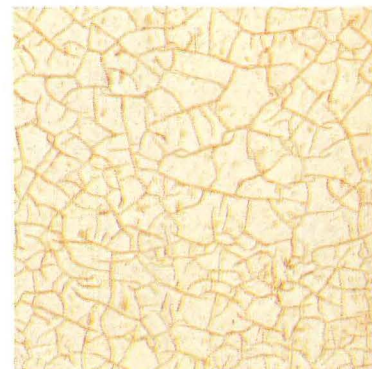
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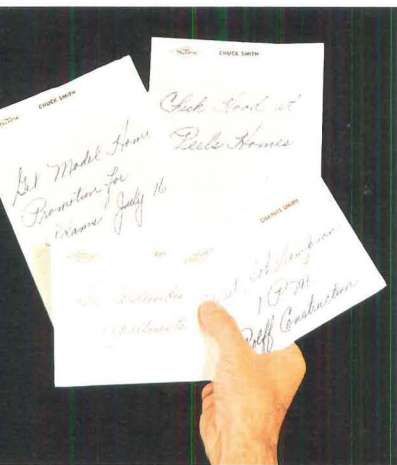
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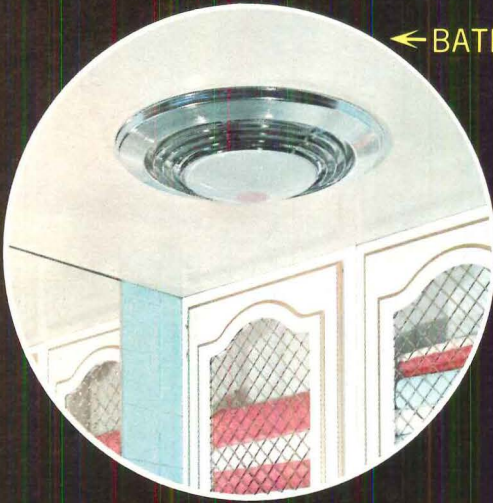
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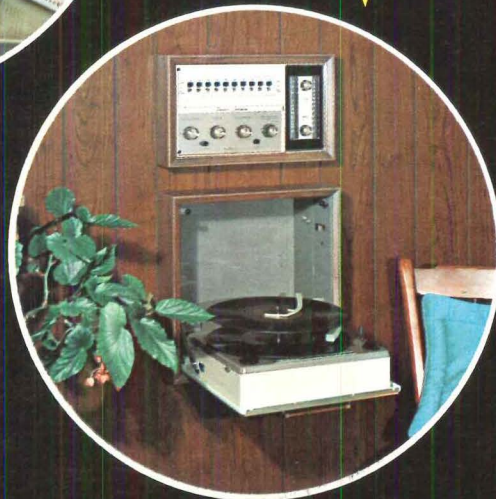
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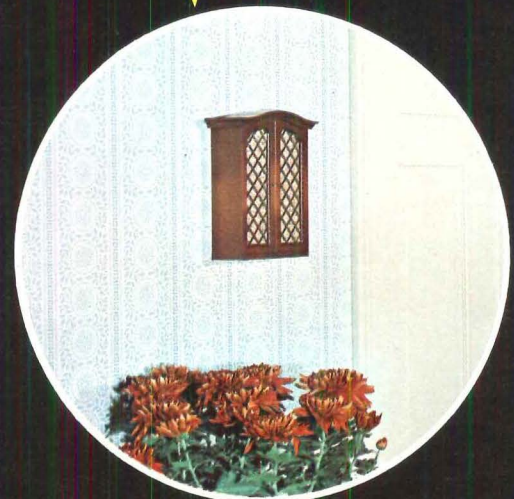
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House & Home

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VOL. 32 NO. 3

SEPTEMBER 1967

EDITORIAL

Curing sick cities: Half-hearted programs just won't do the job 75
What's needed is 1) a national commitment to solve our urban problems and 2) well-funded housing programs that are free of stifling rules and red tape

FEATURES

How a New York builder taps the high, high-priced market 76
Bill Shroder's houses average \$75,000, and he sells enough to gross \$2 million a year. His wealthy suburban market is duplicated around many large cities

How a California builder cuts his house prices by \$2,000 82
Ken Hofmann does it by trimming his construction costs to \$8 a sq. ft. or less. The key to his savings: mechanized equipment and methods that make it pay

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President acts to put a damper on rising mortgage rates 5
The Administration's plea for a 10% tax surcharge aims directly at moderating long-term interest rates and heading off another big decline in homebuilding

Homebuilding's mystery of the month: Why is Levitt selling? 5
Because the nation's biggest publicly held building company can then tap ITR's capital resources to expand—and to build Levitt's futuristic dream towns

Financier Robert Simon's Reston becoming Gulf Oil's Reston 6
One of the pioneering new towns now needs a massive infusion of fresh capital, and the oil company takes control of management in return for the money

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Cover: Small tract of high-priced houses in Westchester County, N.Y. Builder: William Shroder. Photo: Joseph Cardillo. *For story, see p. 76.*

NEXT MONTH

Focus on the city: new market opportunities in urban areas—and how some builders are capitalizing on them with everything from low-rent apartments to high-priced townhouses. . . . Roadblocks to sorely needed, low-cost housing in center-city ghettos—a HOUSE & HOME Round Table report

Colorful Panel 15 adds lasting gaiety to a puppet theatre.



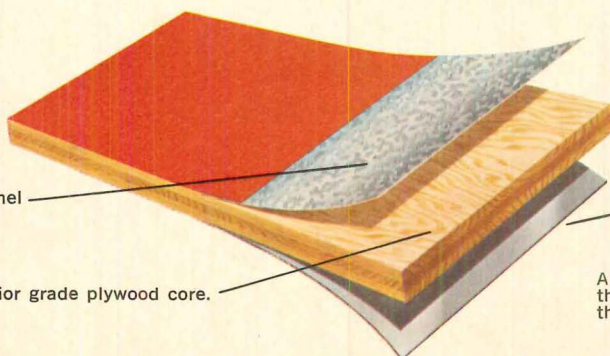
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The President moves to clamp the lid on mortgage rates

Wide World Photo

The Administration's plea for a 10% income-tax surcharge was intended to halt the nationwide spiral in mortgage rates and prevent another recession in homebuilding.

President Johnson made that crystal clear early in his tax message. Failure to raise levies would, he warned, bring "brutally higher interest rates and tight money, which would cripple the homebuilder and homebuyer as well as the businessman.

"The rates have already turned up sharply despite the relatively easy money policy of the Federal Reserve," the President said, and he went on to explain:

"What the government does not raise through taxes it must borrow. The additional borrowing would be imposed on financial markets already restrained by the unprecedented demands of private borrowers and state and local governments.

"Long-term interest rates are already near their peaks of late last summer, and short-term rates have begun to climb."

Housing depression? Without the tax increase, the President confessed, the Fed can do nothing (via its purely monetary policies) to restrain the rate spiral.

"As interest rates rose," the President warned, "a starvation of mortgage funds would throw housing into a new depression before it had even recovered from the last one."

The President's warning recalled the words of economist James J. O'Leary,



PRESIDENT JOHNSON
Opposes "brutally higher rates"

chairman of the New York investment house of Lionel Edie & Co. (NEWS, Aug.): "There is no end to this trouble until the bond market sees that there is a federal surtax in prospect."

Financial experts differ on how much of the 10% personal and corporate increases the President will get and how soon he will get it. The key figure in Congress, Chairman Wilbur D. Mills (D., Ark.) of the House Ways and Means Committee, said:

"I remain uncommitted. I'm committed to no one, one way or the other."

A Democrat on the committee said: "He's asking for a hell of a lot more than he's going to get," and the California savings-and-loan industry's most colorful spokesman, Bart Lytton, predicted the President would settle for 8%. *The New York Times* reported the Administration's recommendations would be reluctantly enacted but *The Wall Street Journal* said Congress made it clear the proposal would meet stiff resistance.

The *Journal* also observed: "There's a nagging doubt in the Capital that the increase can offset powerful inflationary forces even in part."

Effect on mortgaging. Bond yields fell on the President's announcement but bounded right back up. The 4¼% issue of 1987-92 hit a new peak of 5.11% a week later. The financial weekly *Barron's* reported: "Tax Message Proves a Dud for Prices of U.S. Bonds." Yet there were predictions of a top-out in mortgage yields.

"The real value is to take some of the uncertainty out of the (mortgage) market," said Research Director Oliver H. Jones of the Mortgage Bankers' Assn.

"Developments now lead me to believe we will have money for mortgages and yields will go lower.

"Money sitting on the sidelines waiting for still higher yields will now come into the mortgage market. Once the top-out comes—and it may indeed be at hand—the crowd follows fast."

Mystery of the month: Why is Levitt selling out to ITT?

A close look at William J. Levitt and his record points to at least two reasons. But Levitt himself isn't saying. In fact, he isn't saying much about anything these days.

His intention to merge Levitt & Sons Inc. with International Telephone & Telegraph Corp. was kept so secret that some of his executives didn't learn of it until ITT released the news to the press.

And that press release offered only these bare facts: ITT will purchase Levitt & Sons, "subject to fulfillment of certain conditions", by exchanging 28½% of one ITT share for each of Levitt's 3 million shares. The building company will operate autonomously.

Based on common-share prices at the time of the announcement—ITT at \$102.25 and Levitt at \$28.50—the purchase price would be \$92 million, far and away the highest price ever paid for a homebuilding company.

Cloudy issues. By remaining silent, Levitt missed a chance to stress the merger's significance for all homebuilding.*

Nevertheless two points stand out: First, the merger is a hopeful sign for homebuilding. One Wall Street analyst says, "It is extremely bullish for homebuilding.

Harold Geneen [chairman-president] of ITT doesn't buy into fields that aren't expected to grow faster than the general economy." Second, ITT-Levitt may foreshadow a giant-dominated homebuilding industry. One veteran builder says, "Finally, big business is learning to buy the growing builders that have top management."

Tight-lipped Levitt. The big question is why Levitt is selling one of the nation's best building companies. Traditionally, builders have sold for at least one of three reasons: 1) they saw trouble ahead, 2) they wanted to retire with plenty of cash or 3) they wanted to expand far beyond the limits of their own capital. Here's how Levitt stacks up against those yardsticks:

1. It is inconceivable that Levitt sees trouble ahead; Levitt & Sons has never been stronger. After losing \$763,155 in 1961, the company switched to multiple city building, hired young executives (average age: 43) and apparently broke through the management barrier (N&H, Oct. '65). Since 1962 sales and profit have increased an average of 31.2% annually. In fiscal 1967, selling homes in 11 U.S. locations—plus Puerto Rico and France—Levitt & Sons showed a \$3.9 million profit on sales of \$93.5 million. And with long-term financing arranged at 6%, Bill Levitt is predicting unprecedented 1968 sales of \$120 million (5,200 units). His long-range

goal: sales of \$1 billion by 1980.

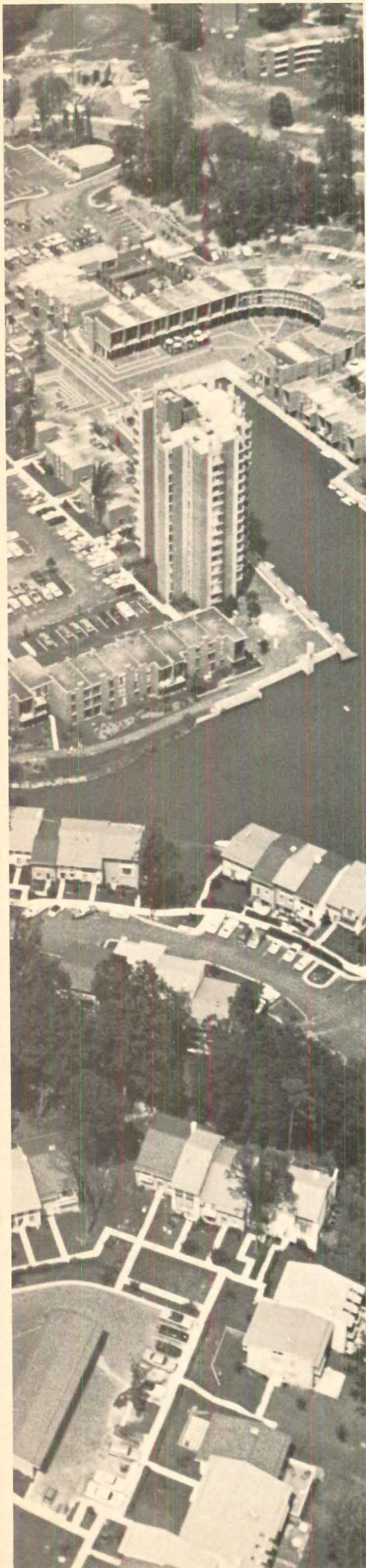
2. At age 60, the de Gaulle of homebuilding shows no signs of retiring. Earlier this year Levitt said, "My life is a vacation, and rest I don't need." But veteran homebuilders say the urge "to cash in the chips when you're ahead" may partly explain Levitt's willingness to merge.

Levitt has gone through some abrupt ups and downs. Just four years ago company shares sold for \$4 each on the American Stock Exchange; today the price is six to seven times higher. And in exchange for solid ITT stock, the 2.4 million shares Levitt controls will bring him \$70 million—enough to "get his estate in order," as one observer put it.

3. Above all, a desire for vast company expansion seems to best explain the merger with ITT (1966 profit of \$89.9 million on sales of \$2.1 billion). ITT can help Levitt to build overseas and to create isolated "Primary Employment Towns", which would have enough business and industry to support 250,000 residents. Such giant ventures are indeed Levitt's P.E.T.

Levitt had planned to start a P.E.T. on his own some time after 1970 by luring eight industrial plants employing 6,500 workers. Now, with ITT's backing, Levitt will likely option a Midwest site of 25,000 acres that he has his eye on—and break ground before 1970.

*Levitt declined to be interviewed by HOUSE & HOME unless allowed to approve the article before publication. Result: no interview.



Gulf Oil taking over Bob Simon's Reston and moving in with its own management

Gulf Oil will take at least 80% of Reston's equity, and it will name a new president to replace urban pioneer Robert E. Simon. But Simon will retain some influence over his new town (left) as board chairman.

Simon, Vice President William L. Henry of Gulf and Vice President Gordon Emerson of the John Hancock Insurance Co. have agreed verbally on a plan to restructure Reston, Va., Inc. In return for financial backing, Gulf will take an active management role. Informed persons predict the deal will be closed this month, though Henry says: "Shaking hands is only 50% of any deal."

Some reluctance. Simon and Gulf's executives approach this new phase of Reston's development with mixed feelings.

Simon has a deep emotional attachment to the new town he created in Virginia's suburbs ("He thinks of Reston as a son," an associate says). So he bristled when questioned about how much control he is surrendering to Gulf. Yet he needs Gulf's cash, or he may well be forced to stop most development next year. Gulf's Henry says Reston will require about \$12 million in cash injections by 1970. What's more, Simon knows that access to Gulf's tremendous capital (1966 profit of \$504.7 million on sales of \$3.7 billion, assets of \$5.8 billion) will put Reston in solid financial shape.

Gulf had not expected to take an active role at Reston, according to Henry.

"I can't say we are enchanted or disillusioned by our increasing involvement," he told *HOUSE & HOME*. "It just grew like Topsy." Two years ago, Gulf subordinated its \$15-million mortgage to a new \$20-million loan from John Hancock. Now Gulf is moving into active management to protect its investment.

Only John Hancock, which secured its \$20-million loan by taking title to land valued at \$35 million, seems to welcome the Simon-Gulf plan without reservations. Says Hancock's Emerson: "Reston will be strengthened. We look forward to a new burst of energy."

New president. Under the Simon-Gulf plan a board will be formed by the new-town company. Gulf will have the majority, and Hancock may be represented. Gulf will choose a new president. Simon, now president, will become chairman and will happily surrender his day-to-day responsibilities. He has searched for a new president since 1964.

Profit prediction. Simon and other optimistic Reston staffers predict that by 1969 cash flow will finally exceed annual spending to develop the 7,400 acres. But first, at least three things must happen: 1) Reston must continue to sell industrial sites briskly, 2) its apartment market must remain strong and 3) annual residential sales and rentals must double—from 735 this year to 1,500.

Here is Reston's 1967 sales estimate:

New apartment units occupied	325
Residential lots sold	175
New townhouses occupied	235
Total	735

The troubled past. The Gulf deal will put an end to Simon's financial troubles at Reston. ("A man of lesser vision would have abandoned Reston," says one of his staff.) In 1962 a \$6-million loan fell through (H&H, June '66). In 1964—five days before Simon would have stopped building—Gulf lent \$15 million in return for first mortgages on all undeveloped land, plus an option (never exercised) to buy 40% of Reston's stock and the town's 40 gas station sites. In 1966 John Hancock took title to 6,348 raw acres in a \$20-million lease-hold deal; Simon buys back the land at appreciated prices.

But all that money wasn't enough, so Simon sought more. Last year General Electric decided against buying out Gulf. That deal was never discussed with Gulf. Then two months ago Simon sat down with Gulf and agreed to sell the only things he had left at Reston—future profits and some present control. — FRANK LALLI

New towns: Columbia, Md. and Valencia, Calif. open strong

Without fanfare or much advertising Columbia has been drawing 1,000 visitors a day, and Valencia is doing nearly as well.

At Columbia—the 11,000-acre project between Baltimore and Washington (H&H, June '66)—100 houses have been sold since July. Builder James Ryan of Pittsburgh (formerly of Ryan Homes) scored 70 of the sales with houses priced from \$20,000 to \$45,000. These Ryan models were the first in Columbia:



Also, the Rouse Co., Columbia's developer, is renting its first 262 apartment units faster than the units can be finished. Rental range: \$135 to \$350. The apartments look like townhouses:



Valencia, a 44,000-acre project north of Los Angeles, is potentially one of the largest new towns. Though only 4,000 acres are being developed now, the California Land Co.—the developer—is predicting a population of 30,000 by 1974.

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ROPER

NAACP threatens to stop public building to end trades bias

The strategy of the National Association for the Advancement of Colored People is to file suits in 11 major cities to choke off public funds for building projects where Negroes are denied jobs. At stake could be more than \$50 billion in local, state and federal money.

"The NAACP will go into federal courts in every state, if necessary, to secure injunctions," Herbert Hill, NAACP labor secretary, disclosed. "And if need be," Hill warned, "there will be a moratorium on all public tax-supported construction which could include model cities, urban renewal, FHA housing and major projects like San Francisco's Bay Area Rapid Transit program."

Lily-white disappointment. The statement reflected long-standing NAACP disappointment with government and labor inaction to open the "lily-white labor hall."

Hill noted that the government had the power to cut off construction funds under executive order. But he charged that it had failed to use that power in a "classic example of administrative nullification of the law."

This was quickly denied by a spokesman for Secretary Robert Weaver of the Housing and Urban Development Dept.

Suburb gets a broad bias law with a unique quota

The law, passed in well-to-do Montgomery County, Md., outlaws virtually all housing discrimination, and at the same time attempts to prevent neighborhoods from evolving from all-white to all-Negro.

The ordinance, far stronger than Maryland's state law, is one of the nation's broadest anti-bias packages. It covers virtually everyone from homeowners, builders and bankers to realtors selling vacant building lots. Exceptions: some religious institutions and owner-occupied houses with no more than two rooms for rent.

Despite a County shortage of moderately priced housing, the sweeping law raised fears of "Negro inundation." So county Attorney David L. Cahoon drew up a unique and controversial 10% quota that

Builders win a plat law that bans local delays

Under the far-reaching law signed July 31 by Illinois Governor Otto Kerner, a builder can sue for damages if a municipality fails to act on his final plat plan within 60 days. What's more, any town officials suspected of causing the delay can be hauled into court.

The bill is designed to end suburban stalling tactics that often border on blackmail. Through the years, many towns have developed ways to keep a builder dangling until he either goes away or forks over things like parkland, school sites or cash.

Says builder Roger W. Ladd, head of



HILL



WEAVER



WIRTZ

He said HUD acted this summer under a federal executive order to stop construction of housing projects in Cleveland, Akron and St. Louis.

Furthermore, the spokesman said, "It would be ludicrous to stop model cities, because many of the city plans propose to give Negroes jobs—just what NAACP is trying to do."

Reflecting NAACP frustration with the AFL-CIO, which in 1955 pledged to eliminate the nationwide pattern of discrimination in labor unions, Hill said that today "the nationwide pattern is intact," and that efforts made by the union to open labor

can shift the burden of proof to the defendant. For instance, a defendant-builder who has sold less than 10% of his houses to Negroes during the past three years is presumed guilty of discrimination; but if the percentage exceeds 10% the complainant assumes the burden of proof.

Presumptions of guilt are not uncommon: They occur in criminal narcotics laws, for example. But they are rarely applied in civil law.

Civil rights spokesmen dismiss the quota as "unconstitutional on its face" and predict that it will be nullified in court, leaving the rest of the law intact.

But a *Washington Post* editorial hailed the law: "Montgomery County has set a standard of national importance . . ."

the Home Builder Association of Illinois: "Until now, a builder couldn't afford the time or money it took to fight the local constabulary. Many builders lost plenty of money simply through the time delay enforced by suburban officials. But under the new law, if a builder complies with state and local subdivision ordinances the town must act promptly."

The bill breezed through both the House and Senate with little opposition. Municipal officials "would only be admitting the illegality of delaying final plat plans and demanding recompense," says Ladd, "if they had opposed the law."

amount to "less than tokenism."

Bias-busting decision. The legal basis for NAACP's nationwide attack is a federal court decision that it won in Ohio in May. The court stopped construction of a \$12.8 million medical building at Ohio State University in Columbus, when Federal Judge Joseph P. Kinneary ruled that the state has the "primary" responsibility to determine whether Negroes are being given a fair job break before any construction contract is signed. The state did not appeal within the prescribed time limit.

The NAACP may hit many of the 11 cities simultaneously, with the timing to depend upon actual start of key construction jobs. Hill did not say what cities would be involved. It was understood, however, that the chief target areas are New York, Washington, Atlanta, Baltimore, Boston, Chicago, Los Angeles, Philadelphia, San Francisco, Columbus and Cleveland.

Some helpful reaction. Hill said the drive could be stopped if government and labor moved to open up the unions, which they "could do tomorrow if they wanted."

Acting in hopes of such a voluntary solution, the NAACP fired off copies of the Ohio decision to the 49 other states and to Labor Secretary W. Willard Wirtz, asking for compliance.

And, in fact, after arranging a conference with NAACP's executive secretary Roy Wilkins, Maryland's Governor Spiro T. Agnew announced he is considering issuing an executive order to end discrimination in employment by contractors on state jobs.

Also, the Equal Employment Opportunity Commission last month launched what it termed the most searching inquiry ever conducted into union discrimination. For the first time, unions, including the building trades, will be forced to disclose the racial mix of their membership and apprentice programs.

Looking on the bright side of the NAACP drive, Joe Miller, director of manpower development for the National Association of Home Builders, said that the minority groups offer "the best pool of labor that we can develop in the next decade." This theory supports the belief held in some building circles that integration eventually will reduce the labor shortages that currently retard construction.

HGH Staff

UPI

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BEFORE rehabilitation this Pittsburgh unit rented for \$90 a month.



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Big business bankrolls the nation's biggest rehab effort . . .

Eleven Pittsburgh-based companies* promised \$2.1 million last month toward the establishment of a private corporation that would rehabilitate the area's 90,000 deteriorated units for a profit.

A chief promoter of the private-enterprise idea, Bernard E. Loshbough of Pittsburgh's nonprofit Action-Housing Inc., says the corporation will be formed by 1968. Adds Loshbough: "If the corporation can't make a profit with rehab—nobody can.

"Raising the \$1 million more we want for working capital," he says, "may be

* Allegheny Ludlum Steel, Alcoa, Blaw-Knox, Duquesne Light, Koppers Co., Peoples Natural Gas, PPG Industries, Rockwell Mfg., U.S. Steel, Westinghouse and Equitable Life (headquartered in New York).

the easiest thing we do. Executives are receptive because we have our cash flow worked out for six years. By 1973 we will be rehabilitating 1,000 units a year."

At least 30 more Pittsburgh companies will be asked to consider buying shares or debentures in what will be called the Allegheny Housing and Rehabilitation Corp. (AHRCO).

Anything for builders? Surprisingly, this biggest of all rehab plans may leave out builders. Some executives contend that only AHRCO staffers should be involved in the purchase, fix-up and sale of units.

Suggestions to exclude builders reflect difficulties Action-Housing had with contractors last year when it tackled a 22-unit project to test the rehab market (*photos above*). The project cost \$500 more a unit

than expected, and Action-Housing had to finish the construction itself.

Nevertheless, the project convinced Action-Housing, and others, that massive rehabilitation could be profitable.

Something from labor. Housing Secretary Robert Weaver has pledged 221d3 mortgages at 3% to produce 500 units. Rental range: \$100 to \$150. Beyond that, Anthony J. Furlan, president of the Pittsburgh Building Trades Council, has said, "We are going to hire members of minority groups for construction work and cross jurisdiction lines with composite work crews."

AHRCO's toughest problems—management and citizen cooperation—must still be faced. Says Loshbough: "Implementation will be treacherous."

. . . as trade groups drop rehab plan that built only false hope

For six months the nation's press hailed the bold plan to rehabilitate a two-block area of Cleveland's infamous Hough section. Then on July 12 the plan's originators—American Plywood Assn., National Forest Products Assn. and Southern Pine Assn.—reluctantly issued a brief press release that exploded the plan and its promises.

The 23-line release said the project was "stalled." It indicated that feasibility studies, first prepared in May, showed rehabilitation costs would exceed the estimated \$11,000 mortgage value of each completed unit by \$6,618, or a total of \$1,008,832 for the 151 units.

Good intentions. The "stalled" plan signals dark consequences for all rehabilitation. The wood-products groups had set out to prove that 1) a slum neighborhood could be revived by working with a local nonprofit sponsor (HOPE Inc.), 2) old frame houses could be fixed up economi-

cally and 3) low-income families could be housed under the federal rent supplement program. Ironically, they have cast doubt on all three aims.

Says Bernard E. Loshbough of Action-Housing (*story above*): "This kind of thing makes all rehabilitation look bad. The plywood people made quick promises before studying the project's economics." For their part, the wood-products groups and HOPE, which would have managed the project, blame each other.

Bad economics. One thing is certain; the group's bold plan didn't make economic sense.

Acquisition costs, which at first averaged \$2,000 a unit, jumped to \$4,000 as word of the rehab plan spread early this year. Final cost: \$2,948 a unit, 29% higher than expected.

The 51 units in the large, old frame houses proved especially uneconomical to renovate (*drawings below*). The houses

needed extensive demolition averaging \$3,800 a unit. And the units were so large that even the low fix-up estimates of \$10.34 a sq. ft. were much too high.

The plywood groups also insisted on \$216,000 for neighborhood site improvements. The city administration was considering donating \$100,000 of the sum, plywood spokesmen note.

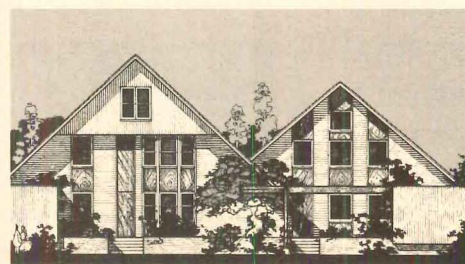
True to its name (House Our People Economically), HOPE says the plywood people wanted to build a showcase instead of economical apartments. HOPE, which has \$150,000 in rent supplement funds, will now submit its own rehab figures. But ill-will between the groups seems to preclude a reunion. So HOPE expects to proceed on its own, and the products groups are looking into other projects.

Celotex tries urban renewal, urges other firms to follow

Celotex purchased a 13.5-acre urban renewal site in Atlanta last month, in a move it hoped other big companies would emulate.

The Tampa-based builder material maker, a subsidiary of Jim Walter Corp., will build a 208-unit project for low and moderate-income families under the government's 221d3 program. Cost: \$2.3 million.

Says Celotex President Eugene E. Katz: "This is just the beginning for Celotex."

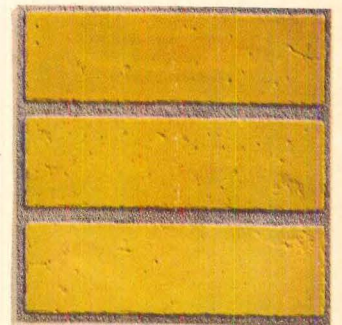
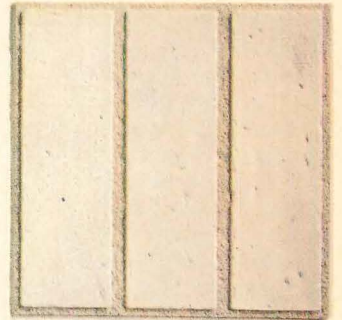
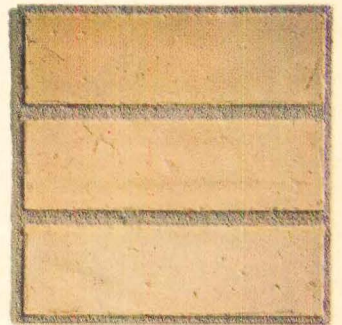


FRAME HOUSES, left, would have been transformed, right, by extensive rehabilitation work.



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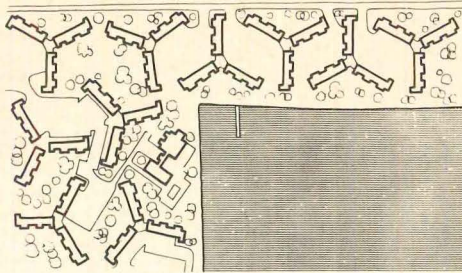
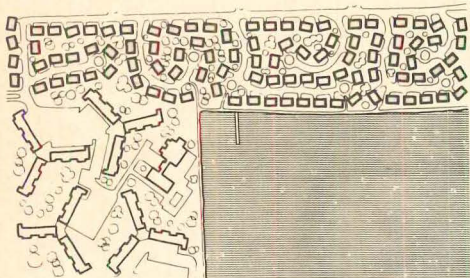
See for yourself. Call your flooring man for samples of Kentile® Colonial Brick Solid Vinyl Tile. Scrutinize it as closely as you want—you'll agree its appearance and texture are dead ringers for real brick and mortar. Yet it costs far

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KENTILE FLOORS



CONDOMINIUM HOUSES sweeping Florida are typified by successful models in builder E. C. Ecclestone's North Palm Beach development (above). Demand for condominiums caused Art Kahn of Hollywood Hills to substitute houses in top of plat shown at left, below, for apartments in plat shown at right.



Now, the detached-house condominium

The one-family condominium shown above is the hottest new housing concept in Florida. Reason: It combines both the privacy of a detached house and the maintenance-free living inherent in a condominium.

Condominium, per se, is a form of legal ownership that allows units to be sold individually while common property, such as recreation halls and greenbelts, is maintained through monthly charges. In the past, only townhouses, low-rises and high-rises have been sold under condominium law. So Florida's one-family condominiums represent a new marketing idea that may soon be tried out in other states.

Since the one-family twist was dreamed up a year ago, its recognized originator, Sarasota builder Stanley Paver (140 sales since 1966), and a half-dozen imitators have aimed only at the state's retiree market. But a Florida savings and loan executive, Thomas M. Wohl, now says, "I can't understand why someone hasn't

tried the condominiums for families."

Questions and answers. Fundamental questions about the marketability of condominiums to younger families with children were answered by Attorney Edward L. Schiff of the Condominium Council.

1. Must single-family models have repetitive designs to standardize maintenance costs? "Not at all," says Schiff. "Each model and option can carry a different monthly charge."

2. If lawns are commonly owned, how do you sell the prospect who wants to garden behind his house? "Sell him a backyard that he would maintain," says Schiff.

3. Why condominium? Can't maintenance-free living be provided through a homeowners' group that sets monthly charges? "It can," says Schiff, "but an informal organization may leave the builder open to a nasty lawsuit."

4. Where can condominiums be built? "In every state but Vermont," says Schiff. "All other states have condominium laws."

Code breakthrough: Schenectady is accepting a sectional house with sealed mechanical cores

The builder didn't have to rip out the pre-installed wiring or plumbing to have them inspected. Instead, a local union plumber made two small adjustments and water and electrical lines were connected. Then building inspectors from Schenectady, N.Y., (pop. 78,000) issued a certificate of occupancy.

Such code acceptance was promising news for other builders who have long dreamed of erecting houses that included labor and cost-saving mechanical cores. Historically, city building inspectors, with backing from local trade unions, have stood by stringent building codes and told builders: "You can't build with cores here."

Veteran homebuilder Cliff Kearney and executives of Capital Homes, an aggressive sectional-house maker, were well

aware of the potential code problems in Schenectady. But they also knew that the area had a skilled-labor shortage and a need for good low-cost housing. Late last year they concluded that if the houses were modified to meet the New York State performance code adopted by Schenectady, city building inspectors could approve them—even before statewide code approval was granted.

Slowly, with help from architects in the state building code bureau, modifications were agreed upon. Each change was then incorporated on the production line at Capital's Avis, Pa., factory.

Finally, last month, the first \$11,000 house was assembled inside Schenectady's city limits. Now Kearney is waiting for New York's code bureau to award his models a state wide endorsement.

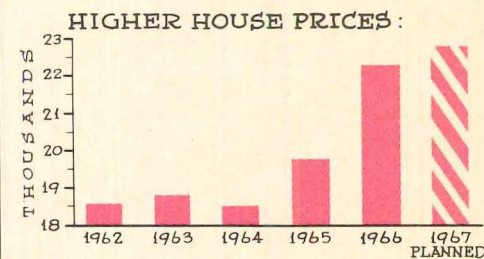
Why Pittsburgh's house prices rose a full \$2,500 in 1966

Sharply rising costs and a market demand for better houses left builders no alternative, according to an annual survey that often reflects national trends. The depth survey of 139 Pittsburgh builders was released last month by Action-Housing Inc. (see p. 10).

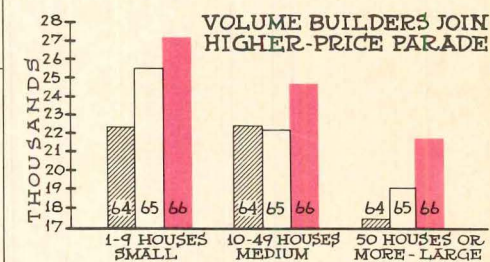
The 43-page report indicates that in 1966, tight money and higher house prices helped plunge single-family starts 15% to a post-war low of 6,100 units.

Reports from builders showed financing costs up 10%, labor up 7%, land up 7%, materials up 5% and site improvements up 5%. To keep pace, builders boosted prices 13%.

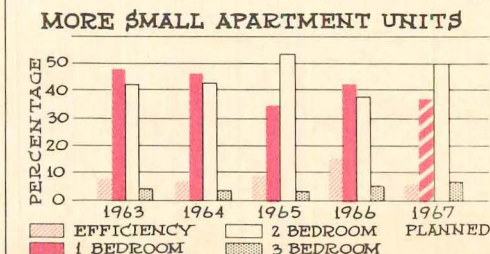
Also, market demand dictated that 56% of the new houses include at least four bedrooms, compared to 42% in 1965. This demand, plus the higher costs, was reflected by rising median house prices:



New low-cost housing virtually disappeared. For instance, \$15,000 houses accounted for 2% of the starts, down from 13% in 1965. Also, fewer houses under \$20,000 were built than ever before. In 1966, 37% of all starts sold for under \$20,000, down from 52% in 1965 and 61% in 1964. Even volume builders concentrated on \$20,000-and-up models:



Apartment demand remained solid. But lack of financing cut output to 3,100 units, down 600 from 1965, and apparently sparked a trend back to smaller projects and units:



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Mortgages: S&Ls ride to the rescue of FHA market

Just as the banks and insurance companies are easing out of the FHA mortgage market, the savings and loan associations are surging in—and for good reason.

The s&l's are rolling in money. The nation's 6,000 associations attracted net savings at a phenomenal rate of \$12 billion a year in the first half of 1967. Now FHA builders are beginning to reap some of the benefit in the form of mortgage purchases.

This report from Vice President H. Howard Stephenson of the Bank of Hawaii is typical of the situation almost everywhere:

"Our principal demand for home loans seems to be from mainland s&l's rather than from the more-traditional investors such as savings banks and insurance companies."

Why the shift? "The reason is obvious," says Vice President Christian M. Gebhardt of the Colwell Co., the big Los Angeles FHA banker.

"Banks and insurance companies can go into corporates with bond yields running up the way they are. Regulations prevent the s&l's from following. They must rely on the mortgage market."

Gebhardt finds that s&l's are happy to pay 95½ with ¾% servicing for new-house loans, top price in California's private market (table).

Adds Senior Vice President James C. Latta of Associated Mortgage Cos. in Washington:

"We've even been selling to them at prices equivalent to FNMA rates. The s&l's have been our major source of funds



SMARTEST MORTGAGE BANKER is no mortgage banker at all but a New York Bank for Savings servicing supervisor, Marcella Brigante. Brokerage of Huntoon, Paige asked experts at mortgage bankers' April meeting to guess what yields would be in July. Marcella was a guest, and guess who won. She gets prize from broker Bruce McKeige, at left, while the bank's Vice President John Westney looks on (sheepishly?).

lately. They are good customers."

And from President Everett Mattson of Houston's T. J. Bettes Co., the world's largest FHA dealer:

"They are coming into the picture here too—at good prices."

Rip-roaring bond yields account for much of the banks' and insurance companies' withdrawal from FHA lending, but 6% usury laws in ten Eastern and mid-

Southern states are also responsible.* This ceiling on loan income forces banks to move their loan funds into other state or other investments.

Explains the highly influential bank newsletter, *Bankers Research*:

"Home builders as well as lenders in 6%-usury states are again frustrated by this unrealistic ceiling. The fact that the savings rates lenders may pay are now reduced or limited by regulations does not alter the fact that the 6% mortgage is not competitive."

The s&l's are also coming back strong in conventional lending. Mortgage volume reached \$2.3 billion in June, up 41% from the depressed \$1.6 billion of June 1966. The loan commitments held but not reflected in the balance sheet, which are a better measure of future activity, rose from \$1.6 billion to \$3.2 billion in the first half. During the same period in 1966 commitments actually declined by \$240 million.

The S&L recovery. President Otto L. Preisler of the U.S. S&L League, which represents 5,000 of the 6,300 associations, now predicts confidently that the money market will not tighten enough to impede the recovery of the s&l business this year.

"The business is enjoying a near record inflow of savings," he says, "and projections of our league indicate this year's gains will approach, if not exceed, the all-time net gain of \$11 billion in 1963."

* Del., Md., N.J., N.Y., N.C., Pa., Tenn., Va., and W.Va.

Union Bank of Los Angeles will buy Western Mortgage

The bank will exchange stock for Western, the nation's second largest mortgage banking house (behind T.J. Bettes Co. of Houston).

Western has headquarters in Los Angeles and services \$1.3 billion in loans. It is the California correspondent for Metropolitan Life Insurance Co. of New York, and is owned almost exclusively by H. Leslie Hoffman, chairman of Hoffman Electronics Corp. of El Monte, Calif.

President Harry J. Volk of Union Bank said Western will operate as an independent entity, apart from the bank's own mortgage banking division. The bank has \$1.3 billion in assets.

Sale of Sonoma? Wells Fargo Bank of San Francisco has been negotiating to buy Sonoma Mortgage Corp. of Santa Rosa, Calif. Sonoma ranks 27th in size among mortgage houses and has \$330 million in servicing. Vice President John J. Cunningham emphasizes the tremendous capital support the bank could bring to his company. Wells ranks third among California's banks, with \$4 billion in assets.

In another Bay Area deal, Hamilton Mortgage Co. of Berkeley has sold its servicing portfolio to Metropolitan Mortgage Corp. of Los Angeles (servicing: \$120 million).

HOMEBUILDERS' MORTGAGE MARKET QUOTATIONS

Reported to HOUSE & HOME in week ending August 11.

City	FHA Sec. 203b— Discount paid by builder Min.-Down* 30-year immed. w FNMA ^{x,y} Private mkt.			FHA 207 Apts., Discount 5¼ %	Conventional Loan Rates			Construction Loan Rates Interest+fees All lenders
	6%	6%	Trend		Comm. Ins. Cos. 75%	Savings banks, S&Ls 80%	Savings banks, S&Ls Over 80%	
Atlanta	4	4-6½	Up 2½	a	7-7¼	6¼-7	7-7¼	7+1
Boston	3	2	Steady	a	6¼	6¼-6¾	6½-6¾	6¼-6¾
Chicago	3½	4-5	Down ½	a	6¼	6½-6¾	6¼-7	6¼-7
Cleveland	3½	4-6	Up ½	a	6¼-6¾	6½	6¼+1-2	6¼+1-2
Dallas	4	4	Steady	a	6½	6¼-6½	6¼	6½-7+1
Denver	4	3-4	Steady	a	6¼-6½	6¼-6½	6¼	6½-6¾+1-2
Detroit	3½	2½-3½	Up ¼	8½-9	6¼	6¼-6½	6¼	6¼+1
Honolulu	4	5	Steady	a	6¼-7	7-7¼	a	7+1-2
Houston	4	5-5½	Up 1	a	6½-6¾	6¼+1	6¼+2	7+1-1½
Los Angeles	4	4½-5	Down ½	a	6¼-6¾	6¼-6¾	b	6½-7+1-2
Miami	4	4	Down 1	a	6¼	6¼-6½	6½-7	6¼+2
Minn.-St. Paul	3½	2-3½	Steady	8-9	6¼-6½	6¼-6½	6½-6¾	6½+1
Newark	3	3-4	Up ½	8-9 ^b	6+1	6+1	6+1-2 ^b	7+1-2
New York	3	2	Up 1	10 ^a	7+1-2	7+1-2	7+1-2 ^b	6¼-7+1-1½
Okla. City	4	3½-5	Steady	a	6¼+1	6½+1	6¼+1	6¼+1½
Philadelphia	3	3-3½	Down 1½	a	6	6	6-7	6½+1
San Fran.	4	4	Up ½	8	6¼	6¼	6¼-7 ^b	6¼-7+1-1½
St. Louis	4	4-5	Steady	a	6½-6¾	6½+1	6¼+1	6¼-7+1
Seattle	4	4	Up 1	a	7	6½-7	6¼-7¼	7
Wash., D. C.	3½	4-7	Up ½	a	6½+1-2	6½+1-2	a	6½+1-2

* Immediate covers loans for delivery up to three months, future covers loans for delivery in three to twelve months.

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

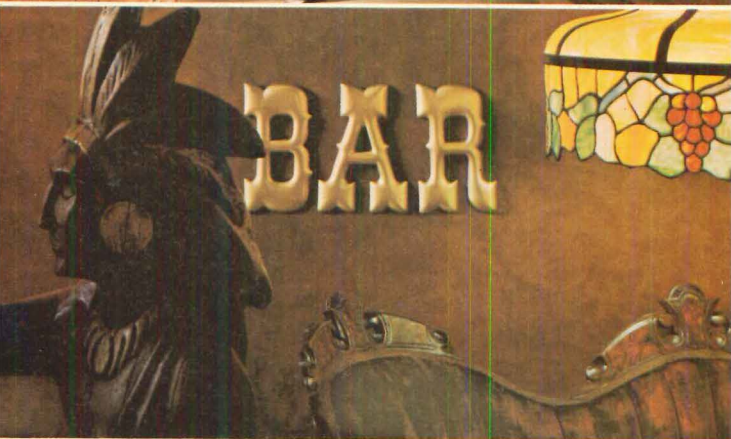
• Quotations refer to houses of typical average local quality.

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

Footnotes: a—no activity, b—limited activity, c—Net yield to investor of 6% mortgage plus extra fees, w—for comparable VA loans also, x—FNMA pays ½ point more for loans with 10% y—discounts quoted are net after seller pays ½% marketing fee and ½% adjustment for stock purchase. Seller must pay 1% of mortgage for stock calculated in \$130 units, of which \$30 is contribution to FNMA capital and \$100 is for a share trading at about \$72.

Sources: Atlanta, Robert Tharpe, pres., Tharpe & Brooks Inc.; Boston, Robert Morgan, pres., Boston 54 Savings Bank; Chicago, Robert H. Pease, pres., Draper & Kramer Inc., and Robert H. Wilson

pres., Percy Wilson Mortgage & Finance Corp.; Cleveland, David E. O'Neill, vice pres., Jay F. Zook, Inc.; Dallas, M. J. Greene, pres. Southern Trust & Mortgage Co.; Denver, Clair A. Bacon, pres. Mortgage Investments Co.; Detroit, Sherwin Vine, vice pres. Citizens Mortgage Co.; Honolulu, H. Howard Stephenson, vice pres. Bank of Hawaii; Houston, Everett Mattson, vice pres., T. J. Bettes Co.; Los Angeles, Christian M. Gebhardt, vice pres., Colwell Co. Miami, Lon Worth Crow Jr., pres., Lon Worth Crow Co.; Minneapolis-St. Paul, Walter C. Nelson, pres., Eberhardt Co.; Newark, William W. Curran, vice pres., Franklin Capital Corp.; New York, John Halperin, J. Halperin & Co.; Oklahoma City, B. B. Bass, pres. American Mortgage & Investment Co.; Philadelphia, Robert S. Irving, vice pres., First Pennsylvania Banking & Trust Co.; St. Louis, Charles A. Keller, vice pres., Mercantile Mortgage Co.; San Francisco, John Jensen, vice pres., Bankers Mortgage Co. of California; Seattle, Kirby D. Walker, vice pres., Continental, Inc. Washington, James C. Latta, Sr. vice pres., Associated Mortgage Cos. Inc.



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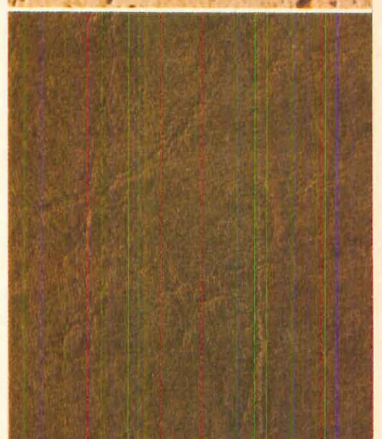
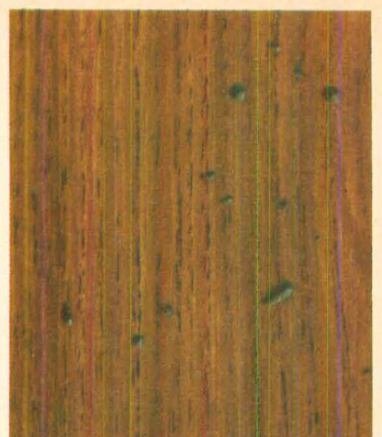
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For Boise-Cascade: three more steps into housing and land

The timber giant is negotiating mergers with mobile-home manufacturer Divco-Wayne of New York and developers U.S. Land of Indianapolis and Lake Arrowhead Development Co. of Beverly Hills, Calif.

Boise-Cascade has moved deeply into homebuilding since President Robert V. Hansberger made expansion a company rallying cry in the early '60s. He acquired Kingsberry Homes of Emporia, Va., the nation's second largest prefabber, in 1964 and arranged 50% joint ventures with the R.A. Watt Co. (NEWS, July '66) and Perma-Built Enterprises (NEWS, Mar.). Ray Watt had built 17,500 single-family homes in Los Angeles and Dan Schwartz's Perma-Bilt had put up 10,000 in the San Francisco Bay Area.

Stock trade. Now Boise-Cascade has bought 27% of Divco's outstanding shares from Richmond Industries, a New York holding company, for about \$12 million in stock.* And both Boise and Divco say they have agreed to a complete merger of Divco into Boise-Cascade.

That could mean 20% more sales for Boise-Cascade, which increased its own sales by 17%, to \$489 million, last year (although profits fell 5% to \$17 million). The company's main lines are forest prod-

* Both trade on New York Stock Exchange. Boise got 300,000 shares of Divco for 386,111 shares of Boise common.

NEVADA S&L TO BE DELISTED

The New York Stock Exchange has suspended trading in First Western Financial Corp. and announced it will ask the Securities & Exchange Commission to delist the issue.

The Big Board delists when a company's assets fall below \$5 million and three-year net earnings average less than \$400,000.

First Western owns Nevada's—and probably the nation's—No. 1 problem s&L, First Western of Las Vegas. The parent reported a \$21-million net loss for 1966, compared to a \$742,019 loss in 1965. Present and former managements are suing each other over causes.

ucts and paper. Divco ended its fiscal year in October on sales of \$109 million and a net of \$3.9 million, both up about 9%.

Land of Lakes. Boise will also swap stock for U.S. Land, which has built four lake-land developments in four years under a young dynamo named Thomas A. Perine. They are the 1,700-acre Lakes of Four Seasons near Gary, Ind., 1,500-acre Lake Holiday near Chicago, 1,300-acre Holiday Lakes outside Cleveland and 2,500-acre Lake of the Woods near Washington. A

fifth project, 3,200-acre Lake of the Pine is under way near San Francisco.

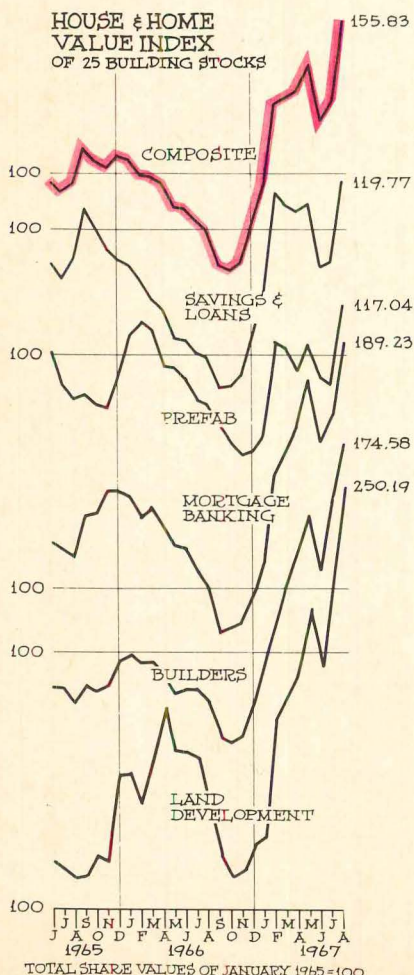
U.S. Land expects 1967 lot sales to be \$20 million. Its stock is closely held—L. Perine, 35, and President John S. Keatir Jr. and Executive Vice President Robert Washbury, also in their thirties—so terms of the merger may not be disclosed.

Boise will pay about \$11 million in shares for Lake Arrowhead, which has sold 3,000 lots since 1961 at its Lake Arrowhead resort community near Los Angeles.

Faith in homebuilding. Boise's Hansberger explains his company's confidence this way in his 1966 report: "We are very optimistic about the industry.

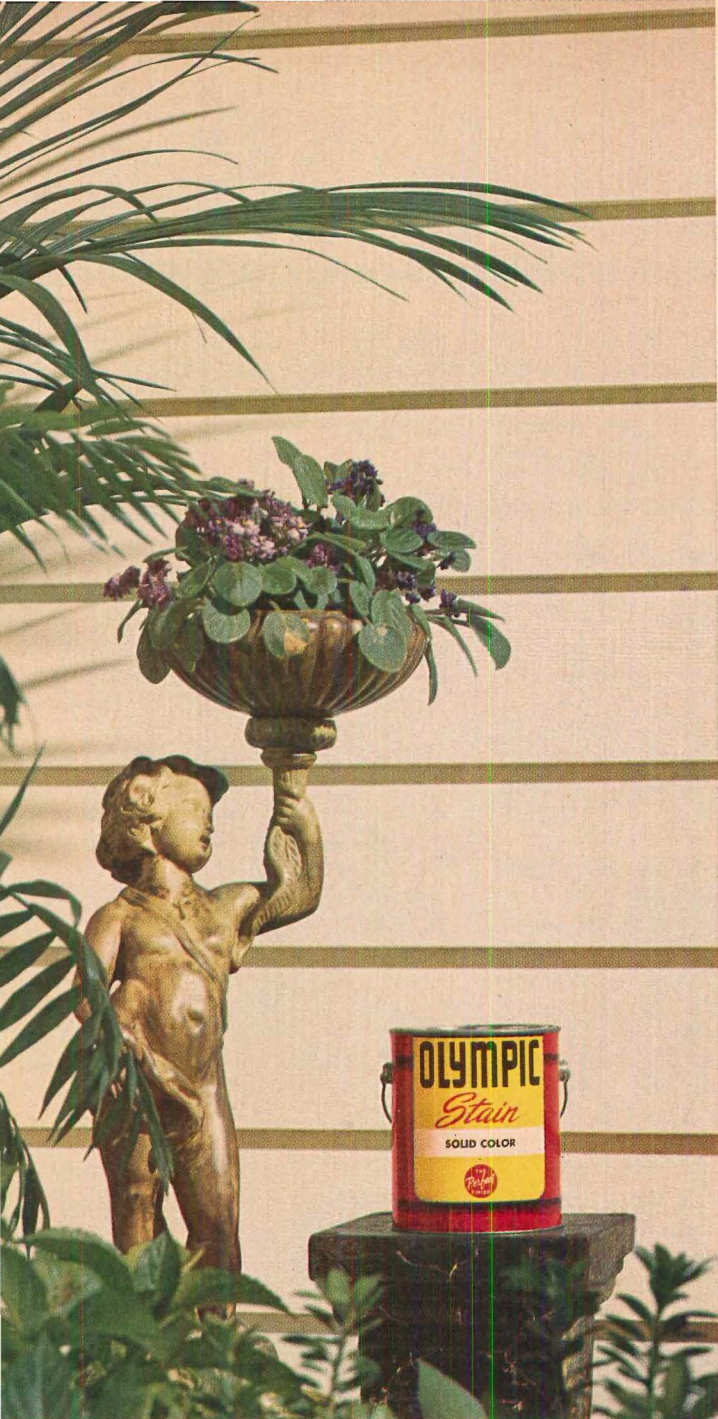
"Our growing population . . . is moving from farm to city, from city to city. The basic home is being supplemented by a second home at the lake, in the woods or near the ski slope.

"Before the big decline in housing started in 1966, we were not building new housing as fast as basic needs were appearing in the population, or as fast as old housing units were becoming obsolete. Now, with the sudden decline in starts, an additional backlog of housing needs is being rapidly added to that which had accumulated. When adequate mortgage money becomes available again, the piled-up demand should result in very attractive opportunities for a company in a position to serve this wave of demand



HOUSING'S STOCK PRICES

COMPANY	Aug. 4 Bid/Close	Chng. Prev. Month	COMPANY	Aug. 4 Bid/Close	Chng. Prev. Month	COMPANY	Aug. 4 Bid/Close	Chng. Prev. Month	
BUILDING			Trans World Fin. ^c	11½	3	Gulf American ^b	8½	- 1½	
Capital Bldg. (Can.)	43¢	- 2¢	Union Fin.	7¼	+ 1½	Holly Corp. ^b	2½	+ 3	
Cons. Bldg. (Can.)	1.30	+ 5¢	United Fin. Cal. ^c	13½	+ 3¾	Horizon Land	7½	+ 1½	
Dev. Corp. Amer.	1½	+ 5¢	Wesco Fin. ^c	22½	+ 4½	Laguna Nig.	3½	+ 1	
Edwards Inds.	2½	+ ¾	MORTGAGE BANKING			Lake Arrowhead	11½	+ 1½	
Eichler Homes ^b	1½	- ½	Advance	8½	nc	Major Rty.	80¢		
First Hartford Rty.	6½	- ¾	Associated Mtg.	6½	nc	McCulloch Oil ^b	26¾	+ 9	
First Nat. Rty. ^b	1½	- ½	Charter	3	+ ¾	So. Rty. & Util. ^b	3½	+ 1	
Frouge	3	- ¾	Colwell	13¼	+ ¾	Sunasco ^c	11½	+ 1	
General Bldrs. ^b	3½	- ¼	Cont. Mtg. Inv. ^c	43	+ 9½	DIVERSIFIED COMPANIES			
Kaufman & Bd. ^{bx}	25¼	+ 6	Cont. Mtg. Ins.	8¾	+ 1	City Invest. ^c	87¾	+ 21	
Levitt	26½	+ 1¼	FNMA	71¾	+ 3¾	Rouse Co.	12	- 1	
Lou Lesser Ent. ^d	3¼	+ ¼	First Mtg. Inv.	17½	+ 1½	Tishman Rty. ^c	33½	+ 3	
Nationwide Homes	2½	nc	Kissell Mtg. ^b	7½	+ 2¼	MOBILE HOMES			
Pres. Real. A. ^b	10½ ^d	+ ½	Lomas & Net. Fin.	4	- ½	Con Chem Co.	13½	+ 7	
Sproul Homes	1½	- ½	MGIC ^d	50½	+ 6¼	Divco-Wayne ^c	40½	+ 7	
U.S. Home & Dev.	2¼	+ 1¼	Mortg. Assoc.	5¼	+ ¾	Guerdon ^b	8	+ 1	
Jim Walter ^c	41¾	+ 4¾	Palomar Mtg.	3¼	+ 5½	Redman Indus. ^b	12¼	+ 3	
Del. E. Webb ^c	4½	+ ¾	Southeast Mtg. Inv.	4¾	+ 1½	Skyline ^b	33½	+ 8	
PREFABRICATION			United Imp. & Inv. ^b	6	+ 1½	a—stock newly added to table. b—closing price ASE. c—closing price NYSE. d—traded on date quoted. g—closing price MSE. h—closing price PCSE. k—not available. —Figures in HOUSE & HOME's stock value index. x—adjusted for 2-for-1 split. y—tender offer. z—trading temporarily suspended by SEC.			
Admiral Homes	¾	nc	LAND DEVELOPMENT			Sources: New York Hanseatic Co. Gairdner & Co., National Assn. of Securities Dealers, Philip Beer of Russell & Sage American Stock Exchange, New York Stock Exchange, Midwest Stock Exchange, Pacific Coast Stock Exchange. Listings include companies which derive a major part of their income from housing activity and are actively traded.			
Albee Homes	1½	+ ¾	All-State Prop.	53¢	+ 3¢	SHORT-TERM BUSINESS LOAN RATES			
Continental Homes	3½	nc	American Land	1½	+ ½	Average per cent per year			
Inland Homes ^b	5½	+ ¾	Am. Rty. & Pet. ^b	10¼	- ¾	LOAN SIZE (000)			
Natl. Homes A ^e	4½	+ ¾	Arvida	8½	+ 1½	N.Y. City			
Scholz Homes	5½	+ 2	Atlantic Imp.	18½	- 2	8 North Central Cities			
Steel Crest Homes	(Z)	nc	Canaverl Int. ^b	8½	+ ½	8 South-west Cities			
Swift Industries	3½	+ 1½	Christiana O. ^b	4¼	- ½	4 West Coast Cities			
S&Ls			Cousins Props.	14	nc	Source: Fed. Reserve Bulletin, June '67.			
American Fin.	17¼	nc	Crawford	3	nc	\$1-9			
Calif. Fin. ^c	6¼	+ 1½	Deltona Corp. ^b	15	+ 1½	\$10-99			
Empire Fin.	9¼	+ 1¼	Disc Inc.	2½	+ 1	\$100-499			
Equitable S&L	17¼	+ 1½	Fla. Palm-Aire	1¼	+ ½	\$500-999			
Far West Fin. ^c	10½	+ 2	Forest City Ent. ^b	6¼	+ 1½	\$1,000 up			
Fin. Fed. ^c	19½	+ 3½	Garden Land	4½	nc				
First Char. Fin. ^c	30	+ 8¾	Gen. Devel. ^c	13¼	+ 9½				
First Fin. West	6¼	nc							
First Lincoln Fin.	9½	3							
First Surety	4¼	+ 1							
First West Fin. ^c	3½	- ½							
Gilbalt Fin. ^c	20½	+ 6							
Great West. Fin. ^c	16¼	+ 4¼							
Hawthorne Fin.	8½	+ 1½							
Imperial Corp. ^c	8½	+ 1½							
Lytton Fin. ^c	7¼	+ 1							
Midwestern Fin. ^b	3½	+ ¾							
Trans-Cst. Inv.	3	+ ½							



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NEWS

New data reduces 1964-67 housing-start totals; We haven't been building as many as we thought

Builders put up only 1,196,000 new private and public housing units last year—not the 1,252,000 so widely quoted officially.

The Commerce Dept. has just come up with new data showing that housing construction has been 3.8% lower from 1964 through June 1967 than had been thought. Some surprises:

- The housing industry built 1,510,000 private and public units in 1965, down 2.1% from the old figures, and 1,563,000 in 1964, down 1.8%. The new total of 1,642,000 for 1963 was virtually unchanged.

- June's private non-farm starts did not rise 0.3% to an annual rate of 1,302,000, as previously reported. They fell 4% from May's total and wound up at a rate of 1,209,000.

Behind the revisions. The department said the latest statistics reflect new seasonal-adjustment factors and better methods of calculating, from building permits, how many units actually are started. The former method assumed too many units being started without permits in areas that legally require them, and too short a time for apartment permits to turn into starts.

The revision does not affect forecasts for this year's grand total, says NAHB's economist, Michael Sumichrast. He sees no change this year from last year's total.

"Whatever it turned out to be last year, that's what it will be this year," he says. That means 1,196,000 starts if you count public housing, 1,165,000 if you don't.

Suppliers and advertisers. Building-supply manufacturers say the revisions will have scant effect on their planning.

"We don't base our business on govern-

ment figures because they're often erroneous until they've gone through some adjustment," says Vice President Francis H. May of Johns-Manville Corp.

Kaufman & Broad abroad? Company eyes Europe's market

The California-based building company, riding on record first-half profit and new financing, is sending Executive Vice President R. Robert Zisette to Western Europe to look into opportunities for single-family construction.

A move into Europe would be the second by a major publicly held builder based in the U.S. Levitt & Sons began building single-family houses outside Paris two years ago (NEWS, Dec. '65).

A Beverly Hills builder, Bart Fenmore, will replace Zisette as general manager of Kaufman & Broad's Detroit division. And William J. Schworer Jr., who formerly built in Los Angeles, is going to Phoenix to take over the Arizona division and begin a \$1-million addition to Concord Village, a townhouse development in Tempe.

Photos: Nadel, Hollywood



FENMORE

SCHWORER

FHA's apartment vacancies hit a four-year low

The 1967 vacancy rate is 5.7%, down just 0.1% from 1966, the agency reported last month after surveying 372,000 units it insures in 53 city districts. The survey is based on figures compiled March 15 of this year.

The continued popularity and market success of FHA's 221d3 program helped keep the rate low. Currently, the at and below-market-rate program, which accounts for nearly 10% of FHA's total apartment units, has only a 3.6% vacancy rate.

Once again, Midwest apartments show the lowest vacancy rate—3.9%, up 0.1% from 1966. Both Detroit and Grand Rapids, Mich., have only 1% vacancy rates.

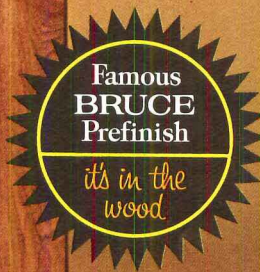
And for the third consecutive year, the Southwest had the emptiest projects; the vacancy rate was 11.7%, up 1.5% from 1966. St. Louis had the worst showing with vacancies at 29.7%, up a whopping 20.2% from 1966.

In all, vacancies dropped in 36 city dis-

tricts and rose in 16 others. The figures:

NORTHEAST 1967 Change		Vacancy In rate		Percent Percent			
Hartford.....	2.7	-	0.2	Grand Rapids....	1.0	-	2.0
Boston.....	3.2	+	0.6	Minneapolis....	5.6	-	0.0
Albany.....	.4	-	1.8	Omaha.....	9.0	-	0.0
Buffalo.....	1.7	+	0.3	Cincinnati....	5.6	+	1.0
New York City...	3.4	-	0.2	Cleveland.....	2.2	-	0.0
Washington.....	4.0	+	1.4	Columbus.....	11.0	-	1.0
Baltimore.....	6.4	+	2.0	Milwaukee.....	2.4	-	1.0
Camden.....	11.1	+	1.5	Total.....	3.9	+	0.0
Newark.....	5.4	-	1.3	SOUTHWEST			
Philadelphia....	7.9	-	6.3	Denver.....	6.7	-	3.0
Pittsburgh.....	2.4	-	1.7	Topeka.....	3.4	-	1.0
Richmond.....	11.7	+	2.4	Kansas City....	2.9	-	1.0
Total.....	4.5	-	0.1	St. Louis.....	29.7	+	20.0
SOUTHEAST				Oklahoma City..	18.5	-	0.0
Birmingham...	7.9	+	0.6	Dallas.....	8.9	-	3.0
Jacksonville....	8.0	-	13.0	Fort Worth....	20.3	-	5.0
Miami.....	5.0	-	0.1	Houston.....	8.3	-	0.0
Tampa.....	9.9	-	5.0	Lubbock.....	10.8	-	5.0
Atlanta.....	6.2	+	0.1	San Antonio...	12.8	+	6.0
Louisville.....	3.0	-	0.1	Total.....	11.7	+	1.0
Greensboro....	3.2	-	2.1	FAR WEST			
Columbia.....	2.4	-	0.3	Phoenix.....	2.8	-	6.0
Knoxville.....	4.7	-	0.4	Los Angeles...	12.4	+	1.0
Memphis.....	4.0	-	2.7	San Diego.....	1.4	-	2.0
San Juan.....	12.7	+	8.2	San Francisco..	7.5	-	4.0
Total.....	5.5	-	1.1	Honolulu.....	1.4	+	4.0
MIDWEST				Reno.....	13.2	-	2.0
Chicago.....	1.6	+	0.6	Portland.....	6.0	-	2.0
Indianapolis...	7.9	+	3.6	Salt Lake City..	21.2	+	8.0
Detroit.....	1.0	-	0.4	Seattle.....	1.8	-	3.0
				U. S. Total....	5.6	-	0.0
				—Less than 1,000 units			
				March 15, 1966 occupan			
				survey.			

NEWS continued on p. 2



Shown above: Sylvan Pecan. Also in Oak, Cherry, Elm, Walnut, Birch. Prefinished moldings to match.

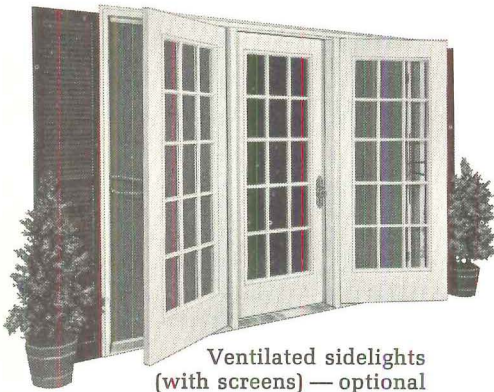
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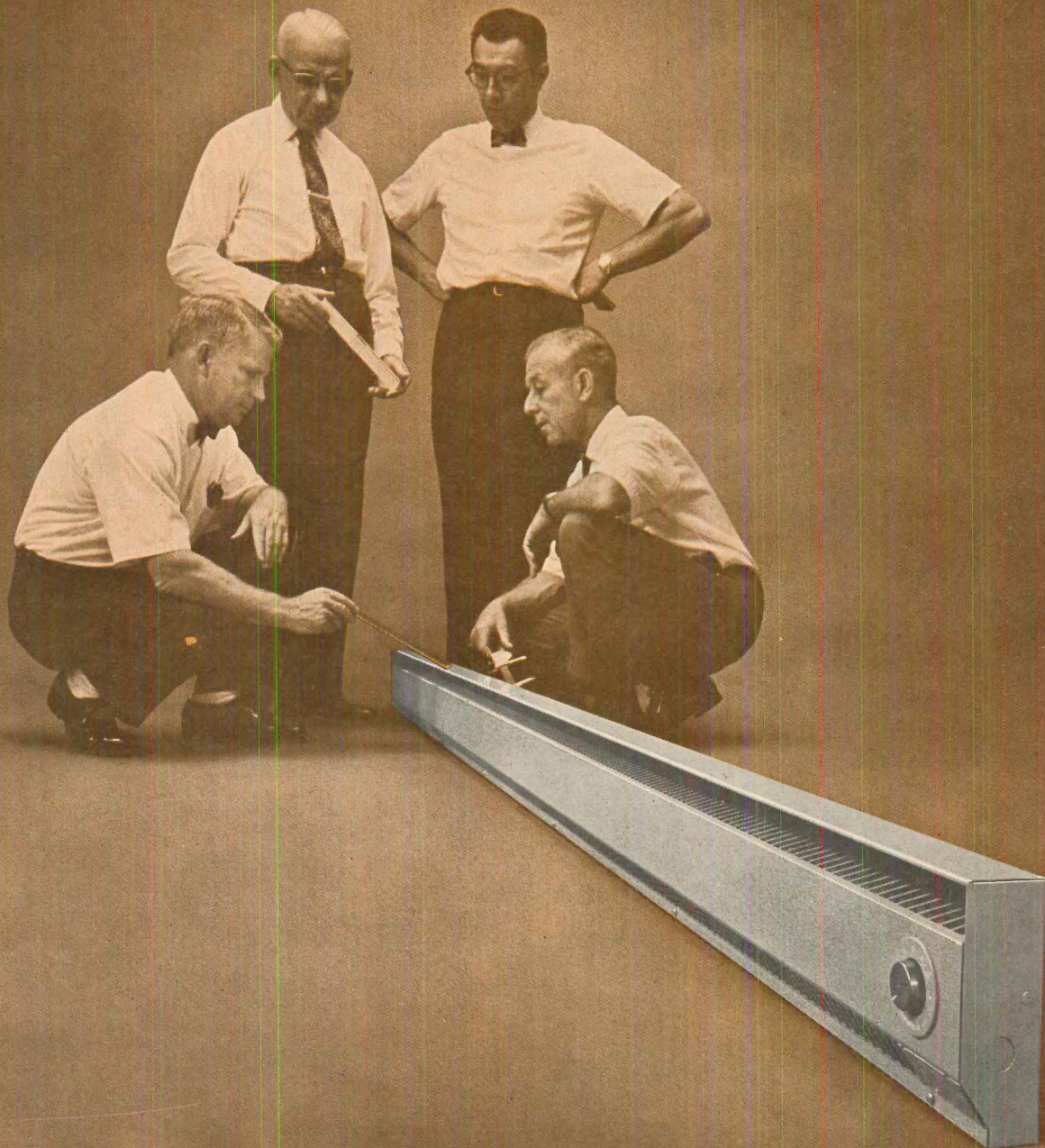
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Rioting creates a hot background for Kennedy's new low-rent plan . . .

Black Star



NEW YORK'S KENNEDY
Something for the poor renter

Before the Senate Banking and Currency Committee last month, Sen. **Robert F. Kennedy** pressed his new slum housing bill in terms of sharp urgency. He said racial violence was "rapidly becoming the gravest domestic crisis since the War Between the States;" federal government welfare had "broken down." And he demanded a private-enterprise attack on ghettos.

The aim of his \$73 to \$99-a-month program is to lure the private sector into reconstruction of America's deteriorated and now often riot-damaged cities. He proposes to accomplish this with a promise of 13 to 15% yield on investment, which would be derived from a tax credit of 3 to 22% of the cost of the project, depending upon the amount invested by the builder, plus accelerated depreciation and other inducements.

Myron P. Curzan, an aide to the Senator, pointed out that luxury homebuilders are making about 10% on investment. "You have to add a sweetener," he observed, "to get big business to invest in low-income housing."

The Kennedy plan would cost the government \$50 million annually for rehabilitation or replacement of 300,000 to 400,000 units. Kennedy estimated that the cost of long-term loans, at low interest rates subsidized by the Treasury and payable at 2% annually over 50 years, would be

about \$35 million. The other tax incentives, of which the most important is the investment credit, would cost about \$15 million annually in lost revenue.

The Democratic Senator unveiled his proposal in July in a Senate speech. One of 24 slum housing bills designed to woo the urban vote, Kennedy's scheme is generally considered a Democratic alternative to Republican Sen. **Charles Percy's** home-ownership plan (*below*).

Curzan pointed out that the Kennedy and Percy plans are complementary. "Sen. Kennedy has felt all along," he said, "that Percy's plan is basically applicable to small towns where there are large amounts of family houses, and his own plan was ideal for larger cities with their great amount of rental buildings."

. . . as Percy's plan gets icy stares

HGH Staff



ILLINOIS' PERCY
Something for the poor homebuyer

The chilly scrutiny came from Housing Secretary **Robert C. Weaver**, labor, and the real estate industry. Weaver said Republican Sen. **Charles Percy's** slum home-ownership bill could lead to riots. AFL-CIO's legislative director, **Andrew J. Biemiller**, attacked the plan as a "cruel hoax" against the low-income families it is designed to help. And a spokesman for the National Association of Real Estate Boards, **Silas F. Albert**, complained that the program was aimed at the wrong target.

Weaver warned that many of the homes bought under the plan would be lost if the owners fell ill or lost their jobs. This, he declared, would lead to "disillusionment . . . despair and . . . violence in the ghetto."

Biemiller asserted that the plan, calling for a minimum family income of \$4,858 a year, was well above rock-bottom poverty level. He claimed it could lead some families to assume a debt greater than they should. He also said that if a family's income later increased, it would be required to repay the government

for the subsidy on its mortgage. The subsidy is in the form of reduced interest rates offered by the government.

Albert complained that the plan would benefit moderate-income families rather than the low-income families, who need more help.

One ray of light in the dark picture: Mortgage Guaranty Insurance Corp., the private enterprise version of FHA, said it "fully subscribes" to the bill's aims.

NEWS continued on p. 2

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Are the new towns badly conceived, overrated and probably profitless?

H&H Staff

"Yes," says a new book called "The Community Builders."*

"Except for Reston," adds one of the authors, homebuilder-academician **Edward P. Eichler**. Since writing the book with planner **Marshall Kaplan**, Eichler has become a vice president of Reston, Virginia's highly publicized new town (see p. 6). So he is now in the seemingly awkward position of defending Reston from his own book. He dismisses that problem in one sentence: "I have revised some of my judgments about Reston."



BUILDER-AUTHOR EICHLER
At odds with his own book

In a major conclusion the book contends that new towns are built on the false assumption that environmental planning will lure thousands of buyers. Actually, the authors argue, buyers put greater emphasis on houses and don't really appreciate planning.

Says Eichler: "That conclusion is valid. But Reston is unique. Environmental planning here has become a factor in industrial land sales and apartment renting." Says Kaplan: "I don't think planning has helped Reston's sales."

That mild disagreement aside, the authors stand by the book's other conclusions. Items:

- Community builders have wasted money on inexperienced consulting firms: "Some consultants have even adopted a system . . . in which one calculates the cost and the rate of sales and prices which must support that cost, and then assumes that that is what the demand is."

- New towns don't really offer anything new. Clustering and amenities such as swimming pools and shopping centers, Eichler and Kaplan note, are often provided in conventional subdivisions developed by small builders.

* University of California Press, Berkeley and Los Angeles. \$5.50.

- New towns are overrated as answers to urban sprawl: "Community building can do little to solve the serious [housing] problems confronting American society."

- There probably isn't much profit in new towns: "The rate of return in community building is low in light of the risk it involves." The book even suggests that few community builders "have carefully examined the potential return on investment."

It goes on to predict that more community builders will decide that "the best policy . . . might well be to do nothing with the land until it is marketable to professional developers by virtue of increasing urbanization."

- The federal government shouldn't help new towns with new legislations because 1) new towns don't deserve the help and 2) there is already plenty of help available under existing laws.

Though the book is full of interesting opinions, it does have faults. Some of the two-year-old research seems stale today (though Kaplan says subsequent studies by his planning firm back up the book). Beyond that, few of the 182 pages are lucid, so reading bogs down.

S&Ls' William Kerwin dies in airplane crash

William J. Kerwin, executive vice president of the National League of Insured Savings Associations for the past year, was killed July 19 in the mid-air collision of a commercial airliner and a private plane. The accident took 82 lives.

Kerwin, 39, joined the League in 1956 as director of public relations and in 1963 became assistant executive director. He had been a reporter of financial and Congressional news for International News Service. He lived in Bethesda, Md.

The league represents 400 S&Ls with assets of \$26,179,468,798.

GOVERNMENT: President **Grham J. Morgan** of U.S. Gypsum

has been named vice chairman of President Johnson's new committee on urban housing. **Howard R. Moskof** of Washington is the director.

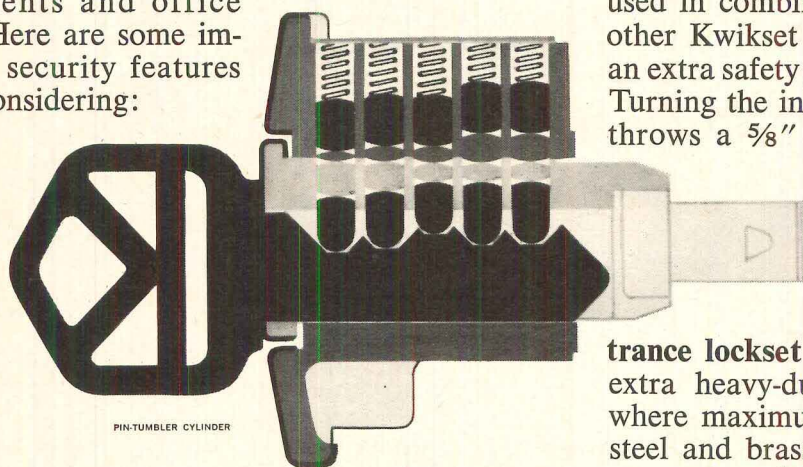
PLANNERS: New York City's planning commission has approved Mayor **John V. Lindsay's** proposal to permit cluster planning. The zoning-law change is aimed at Staten Island's 10,000 acres of vacant land, virtually the only open space in the city.

BUILDERS: Tulsa's **Ramon L. King** was named builder of the year by the Oklahoma Home Builders Assn. at a banquet opening the group's annual convention. **Bob Latch**, also of Tulsa, is the association's next president.

NEWS continued on p. 3

What builders should know about Kwikset security.

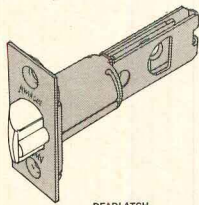
Crime is up sharply. Burglaries are at an all-time high and people everywhere are becoming increasingly security-conscious. They want greater protection from the locks on their homes, apartments and office doors. Here are some important security features worth considering:



PIN-TUMBLER CYLINDER

Kwikset keyed locksets feature pin-tumbler security. The longer-lasting protection offered by Kwikset pin-tumbler locking mechanisms is much greater than with wafer or disc locks. There are far more keying combinations, locking is more precise and the chance of door-to-door duplication is much less.

Kwikset deadlatches provide pry-proof protection. Deadlatches, when ordered with locksets, can cost as little as 60¢ retail per entry door — a small sum for the extra protection they afford. Deadlatches are a simple, effective means of preventing unauthorized entry. When door is closed and the auxiliary bolt is held in a retracted position, the latch bolt remains extended and locked.



DEADLATCH

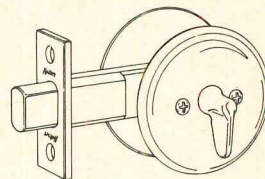
Eliminates attempts to jimmy door with celluloid strips or other methods of illegal entry.

Kwikset's half-inch latch bolts are a safety must. The extra length and strength of the half-inch latch bolt which is on all Kwikset "400" and Custom LineTM locksets gives further security by eliminating the need for close fit. Doors are kept shut and locked despite shrinkage, warpage.

Kwikset auxiliary locks offer double protection.

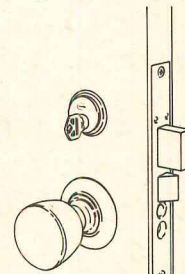
Keyed cylinder deadlocks and spring latches may be used in combination with other Kwikset locksets as an extra safety precaution.

Turning the interior thumbpiece on a deadlock throws a $\frac{5}{8}$ " deadbolt solidly into the door jamb. A trim plate is available to combine the auxiliary and regular locksets into one handsome unit.



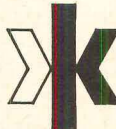
CYLINDER DEADLOCK

Kwikset's new mortise entrance lockset is the ultimate in security. This extra heavy-duty entrance lockset is for use where maximum protection is required. Every steel and brass part is bigger, stronger and heavier than in ordinary locksets. In addition to the rugged half-inch latch bolt it also features a full 1" deadbolt throw that cannot be pried or jimmied back. Locking buttons in the latch face provide automatic locking of exterior knob without using key.



MORTISE ENTRANCE LOCKSET

In these days security is something which should not be taken lightly, especially where personal property — or even human lives — may be at stake. Kwikset builds security into every lockset in every price range. The features described here are but a few of the many that make America's largest selling residential locksets unsurpassed for safety and reliability.

kwikset  **locksets**

America's Largest Selling Residential Locksets

Kwikset Sales and Service Company
Anaheim, California

A Subsidiary of Emhart Corporation

Brand-new disposer. Famous old KitchenAid name

When you have a reputation for making quality products like KitchenAid dishwashers, you don't dare bring out an ordinary disposer.

You wait until you can introduce a Super disposer.

And this is it. The KitchenAid Super Disposer.

It comes in two models, the Superba batch feed model (with Magnestart® Cover Control) and the Imperial continuous feed model. Both models feature some very special ideas that make the KitchenAid Super Disposer a very special value.

Like super quiet operation. (The whole action area is surrounded by an extra-thick blanket of expanded bead styrene in a sound-deadening shell. Sink mounting cushions any vibration.)

Extra-heavy-duty, precision balanced grind wheel made of corrosion resistant, cast stainless steel. Double edged stainless steel cutters, too.

Drain chambers coated with corrosion-fighting, non-stick Teflon*. A KitchenAid exclusive. (No smelly garbage can accumulate; no odors.)

Jams are eliminated electrically. Your home buyers can forget about tools or broomsticks. Grind direction is reversed each time the disposer is started. Just flick the wall switch on the Imperial. Superba model with Automatic Anti-Jam Control clears its own jams. Reversing action in both models doubles the life of the cutters, too.

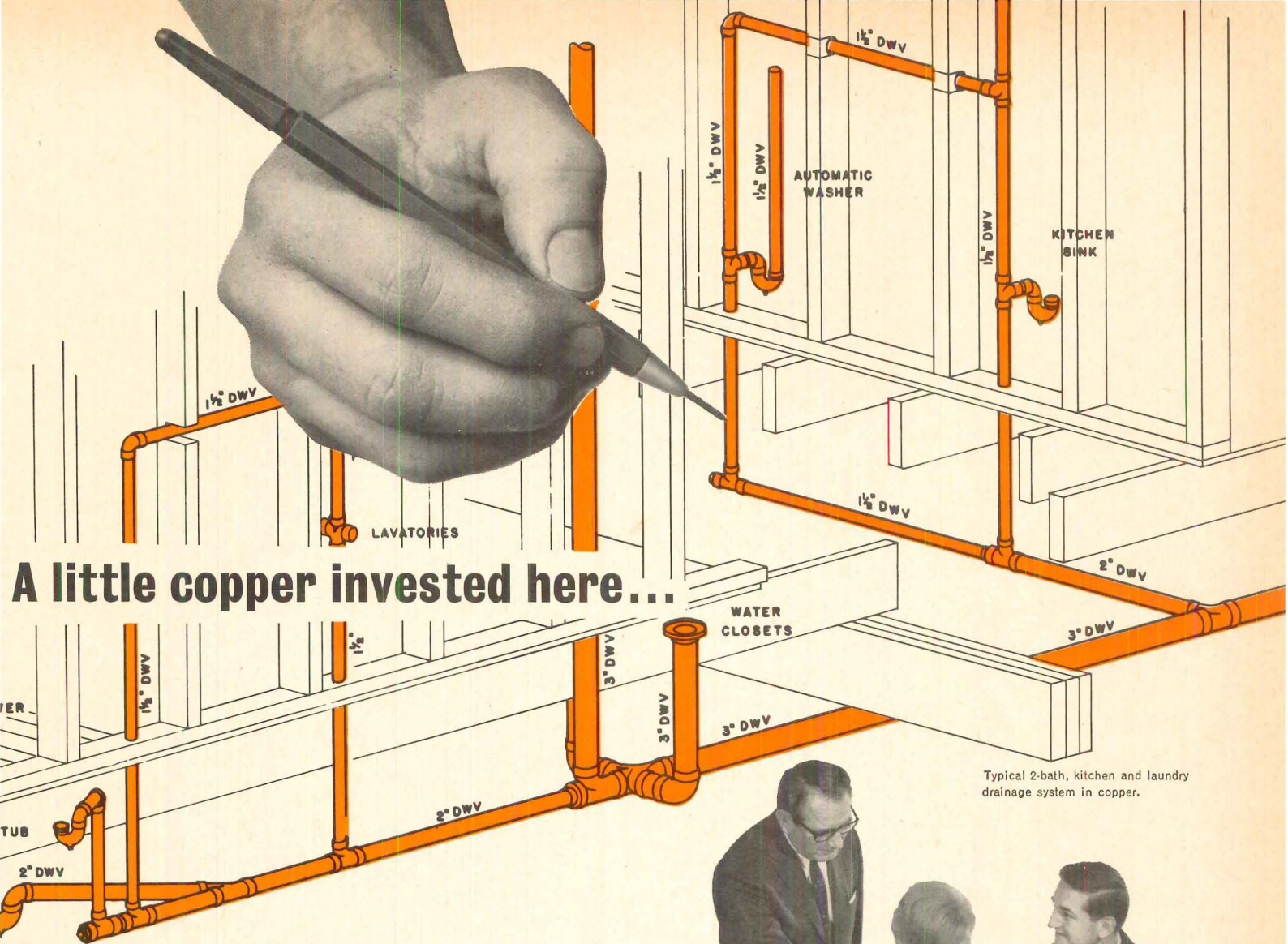
So you see, KitchenAid disposers are made to live up to their name. The KitchenAid name. Known for quality and dependability. Get the full product story from your KitchenAid dishwasher distributor, or write KitchenAid Disposers, Dept. 7GS-9, The Hobart Manufacturing Company, Troy, Ohio 45373.

*DuPont's registered name for its TFE non-stick finish.



KitchenAid®
Dishwashers and Disposers

Products of The Hobart Manufacturing Company, makers of commercial dishwashers and disposers.



Typical 2-bath, kitchen and laundry drainage system in copper.

A little copper invested here...

pays big dividends here...



Anaconda copper tube and fittings install easier, last longer, add more value to your homes than substitute materials, for a scarcely noticeable difference in costs!

Look at it this way. ALL-COPPER plumbing in your homes can provide your buyers with one of the most desirable features they could ask for. And provide *you* with one of the most efficient building operations you've ever seen. Anaconda copper tube for water supply, sanitary drainage and hydronic heating can all be installed by the same team, using the same tools and with the same time-saving installation methods.

Furthermore, Copper Drainage Tube DWV with trim, solder-joint fittings installs between standard 2 x 4's eliminating construction of special, space-consuming partitions to accommodate bulkier piping. Rough-in work is faster and the soldered tube-to-fitting joints are permanently tight. In multiple housing developments your plumbing contractor can save additional time and keep ahead of schedule by prefabricating sub-assemblies in his shop or at the site. Copper is immune to rust and virtually maintenance-free.

In short, ALL-COPPER plumbing is one evidence of quality construction which is quickly recognized and ap-

praised by home buyers. And this sales advantage can be yours for little, if any, additional cost.

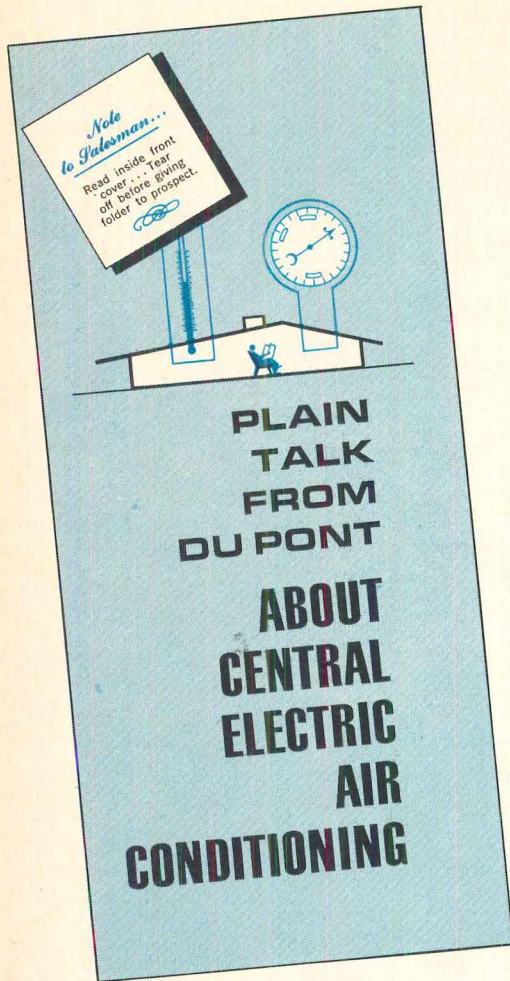
Don't use substitute materials in the belief that copper is not available. In 1966, the industry produced and shipped more than 400 million pounds of copper tube and pipe for general plumbing. Proof of its availability—and salability.

Your plumbing contractor can readily obtain Anaconda Copper Tube and Fittings from leading plumbing and heating wholesalers. For sources of supply in your locality write Anaconda American Brass Company, Waterbury, Connecticut 06720. In Canada: Anaconda American Brass Limited, Ontario.

66-0981

ANACONDA[®]
AMERICAN BRASS COMPANY

**Free booklet
tells you how to
use central
air conditioning
to close more sales**



Selling more homes more quickly is important to you... air conditioning can help you do it. Central electric air conditioning is a reality of modern living. Almost one out of every four new residences constructed in 1965 was centrally air conditioned. Make sure you are armed with the facts you need to cash in on all the sales advantages central air conditioning has to offer. Get the booklet "Plain Talk From Du Pont." For your free copy, mail the coupon.



Du Pont Co., Room 5279
Wilmington, Delaware 19898
Please send me a copy of your booklet on central residential air conditioning.

NAME _____ TITLE _____
COMPANY _____
ADDRESS _____
CITY _____ STATE _____ ZIP _____

NEWS
continued from p. 26

**Deane Bros. rents out houses
to unload old Hunsaker units**

Southern California's Deane brothers (Ben and Jim) have instituted a mass lease-purchase program to help dispose of more than 650 houses they say they inherited from builder S. V. Hunsaker & Sons.

Occidental Petroleum of Los Angeles bought Hunsaker three years ago (NEWS, Sept. '64), but the operation ran into sales problems when a building depression hit California in 1966. The parent company then bought Deane Bros. for \$3.7 million in stock (NEWS, Sept. '66). Occidental told the Deanes to run their own properties and take over the ailing Hunsaker tracts.

A prospectus for an Occidental debenture issue now discloses that Deane Bros. had 187 new and 310 repossessed units leased out at \$150 a month on March 31. The lessees had options to buy after a year.

Deane's Vice President Robert E. Hardesty says all the leased units, mostly in the \$17,000-to-\$21,000 class, were inherited. He describes the lease-purchase program as an aid to sales, and he stresses that Deane sold 1,200 houses last year and hopes to sell 1,000 in 1967.

Occidental lists the Hunsaker profits at \$3.1 million in the 1965 balance sheet. The Deane and Hunsaker operations, combined late in 1966, showed a year-end profit of \$420,246, but they fell \$314,000 into the red in first-quarter 1967.

The Occidental prospectus shows an unsold inventory of 671 houses in Deane's 17 tracts on March 31. In most of the less expensive tracts, virtually all of Deane's profit and a portion of the development costs are represented by second trust deeds securing purchasers' notes. The company held \$7 million in notes secured by such deeds at the end of March.

**Mortgages: Working wives help
more and more families qualify**

That's because more mortgage bankers are concluding that a wife's salary is a reliable part of a family's income.

Until two years ago, the major mortgage underwriters, including the Federal Housing Administration and Mortgage Guaranty Insurance Corp., tended to reason that working wives eventually quit, leaving their husbands to meet mortgage payments alone. So the wives' salaries were ignored—and countless mortgage applications were rejected. In turn, the disappointed families were forced to settle for a smaller house—or no house at all.

But then MGIC and FHA took a look at the facts: One out of every three wives (14 million women) has a job. And even young mothers, with the help of maternity leaves and nursery schools, work steadily.

The result: MGIC and FHA changed their standards, thus sparking liberalization throughout the mortgage community.

MGIC counts 50% to 60% of a wife's salary toward a mortgage, and FHA accepts 100%. About 30% of both MGIC's and FHA's single-family mortgage insurance goes to so-called two-job families.

**Cut Costs
with WING
WORK SAVERS**

**WING
Quick-Set
CLAMPS**
(Pat. Pending)



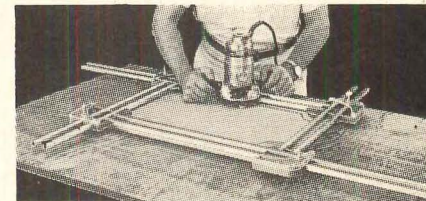
**Trigger-
Release
SHAFT**

— RESETS INSTANTLY!

Everyone who uses clamps appreciates the time saving convenience of Wing Quick-Set Clamp. They are the only clamps that permit INSTANT resetting of shaft. NO TURNING! Just press the trigger to release the grip on the shaft and move the shaft up or down to the new position. It locks instantly in place.

It is durably built with aluminum alloy frame. Quick-Set trigger lock of hard, die-cast anodized aluminum and shaft of high-strength steel. Sizes, 1" to 4".

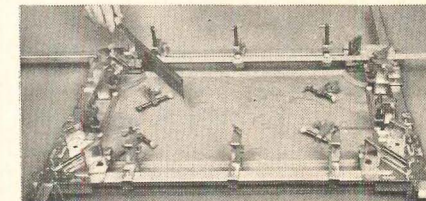
Prices f.o.b. factory **\$1.00 to \$6.00**



WING M-100
(U.S. Pat. No. 3,199,556)
ROUTER TEMPLATE
Routes a BORDER Design
in 30 Seconds

Speeds up routing of designs and changing from one design to another. Adjusts quickly to panels ranging from 3½" x 3½" to 24" x 36". For large panels, longer extension rods are available. Complete with cadmium-plated tubular steel extension rods, die-cast aluminum base plates and sets of die-cast aluminum guides.

Price f.o.b. factory..... **\$69.**



WING T-300
(Patent Pending)
MOLDING JIG

Quickly positions and holds moldings for cutting without waste. Quick-Set Clamps permit instant resetting of shafts. No turning! For any size panel from 5¾" square to 24" x 36". Longer extension rails available up to 6'. With Disston saw guides and 14 Quick-Set Clamps.

Price f.o.b. factory..... **\$149.**

Some distributorships available
Write for FREE brochures!
WING PRODUCTS CO., INC.
Drawer R, 805 Farmer Avenue
TEMPE, ARIZONA 85281



Scheirich Royal® Birch and
 Bronzeglow® Birch Cabinets in
MEDALLION* TRIM
 with matching border

* T.M. Reg. U.S. Pat. Off. Applied For

"For the Most Beautiful Kitchens of Them All"



H. J. Scheirich Co., Box 21037, Louisville, Ky. 40221

BRONZEGLOW® BIRCH

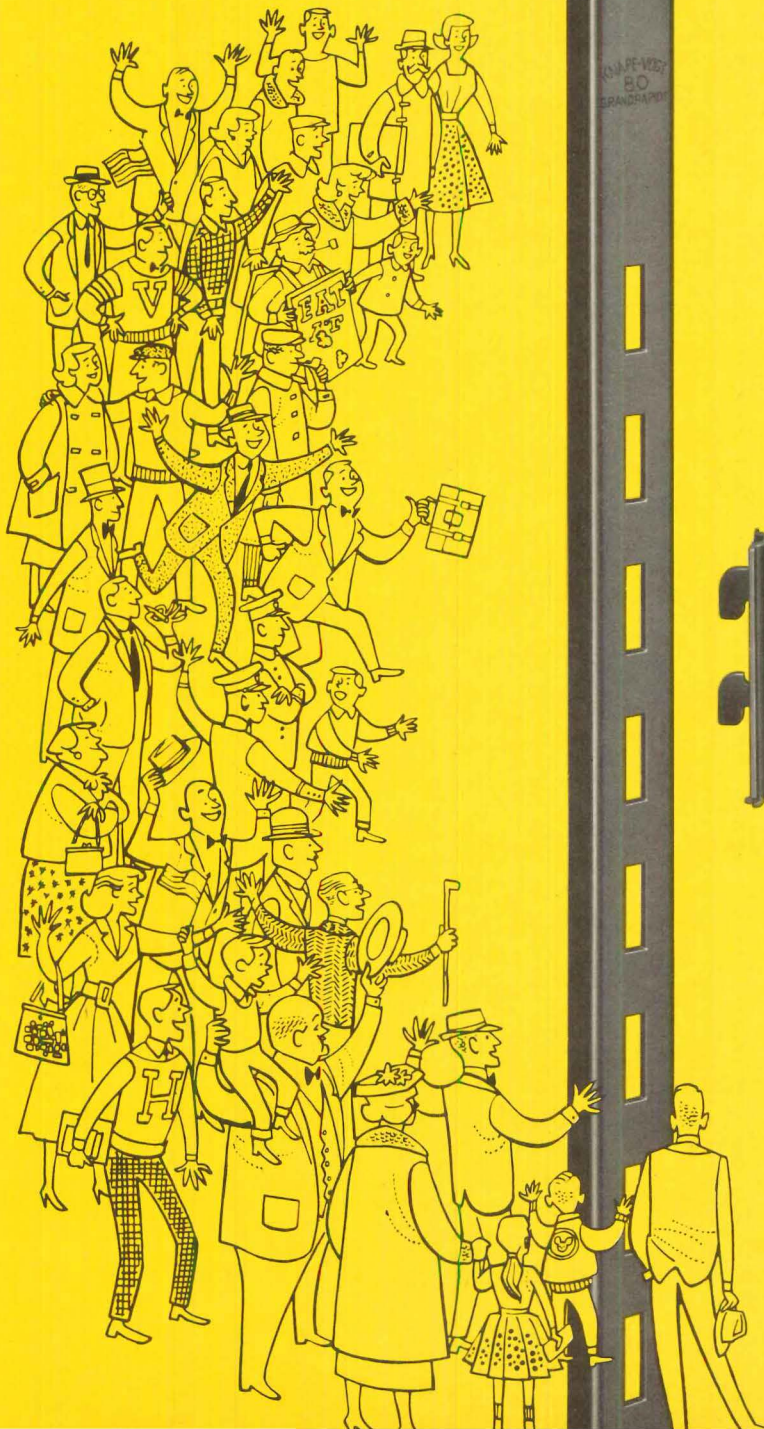
ROYAL® BIRCH

HEATHER® BIRCH

MOONGLOW® VANITIES



Nearly everybody knows K-V



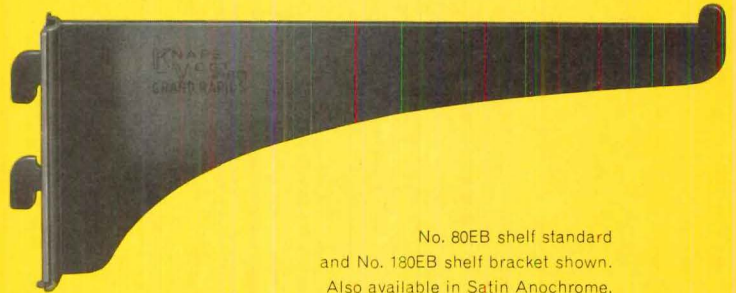
Some people have learned about it because K-V has been advertised longer and stronger than any other shelf hardware.

Other people have learned about it because K-V has been recommended by more dealers than any other shelf hardware.

Most people have learned about it by word of mouth because K-V has been used by more people than any other shelf hardware.

That's why K-V is easier to sell.
Naturally.*

**Naturally, too, you have to let people know you carry K-V.*

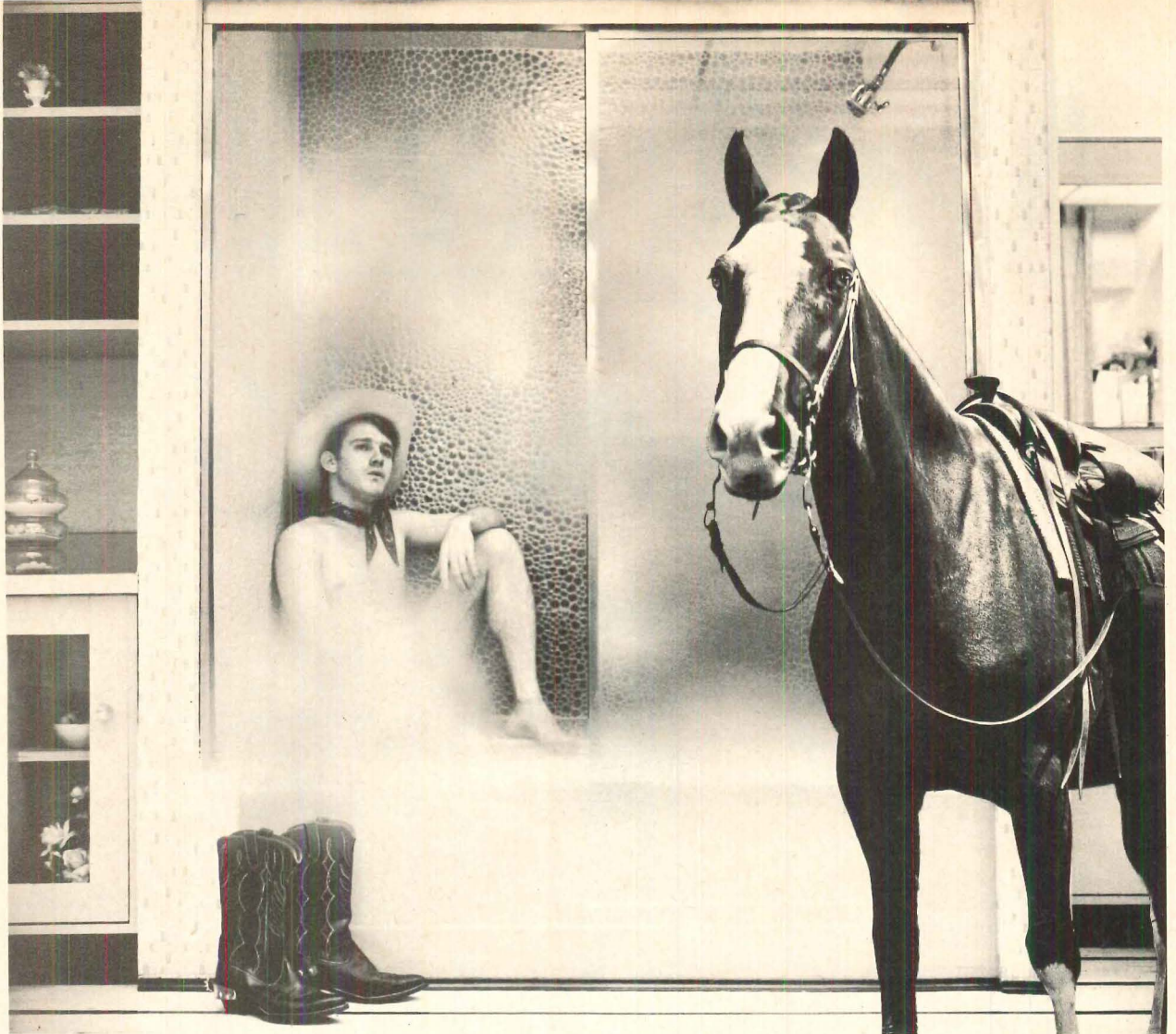


No. 80EB shelf standard
and No. 180EB shelf bracket shown.
Also available in Satin Anochrome,
Satin Brass and Statuary Bronze.



KNAPE & VOGT MANUFACTURING CO.

Grand Rapids, Michigan 49505



"THERMASOL COUNTRY"

We don't know how many cowboys you sell to . . . but we do know that every single bathroom you build is right in the middle of THERMASOL COUNTRY. We know because THERMASOL COUNTRY is anywhere people live . . . even if there isn't a cowboy around for a thousand miles. People want MORE for their money when they buy or rent . . . and that's exactly what a Thermasol Home Steam Bath gives them! It also gives the builder MORE . . . in the way of profits!

The thought of a personal home steam bath really turns a buyer on. They have never seen anything like it . . . and when it comes to closing the sale, neither have you!!!

Just set the timer and the steam starts to flow. At that same instant the buyer realizes YOU are giving him MORE for his money. MORE VALUE, MORE LUXURY, AND MORE REASON TO BUY OR RENT. Thermasol appeals to the whole family, too . . . that cowboy's wife is well aware of what steambathing at home can do for her and the children.

There has never been a more effective traffic builder and sales closer available to builders than Thermasol . . . just ask any who have been using it. (We will be happy to give you their names!)

Your homes should be Thermasol equipped . . . it's an awfully difficult feature to sell against!

THERMASOL LTD.
101 Park Avenue
New York, N.Y. 10017

I am interested in Thermasol.
Please send me complete information.

- Apartments
- Homes
- Other
- Dealership

NAME _____
COMPANY _____
ADDRESS _____

TYPE OF BUSINESS _____
DEPT. H-6



THERMASOL® LTD.

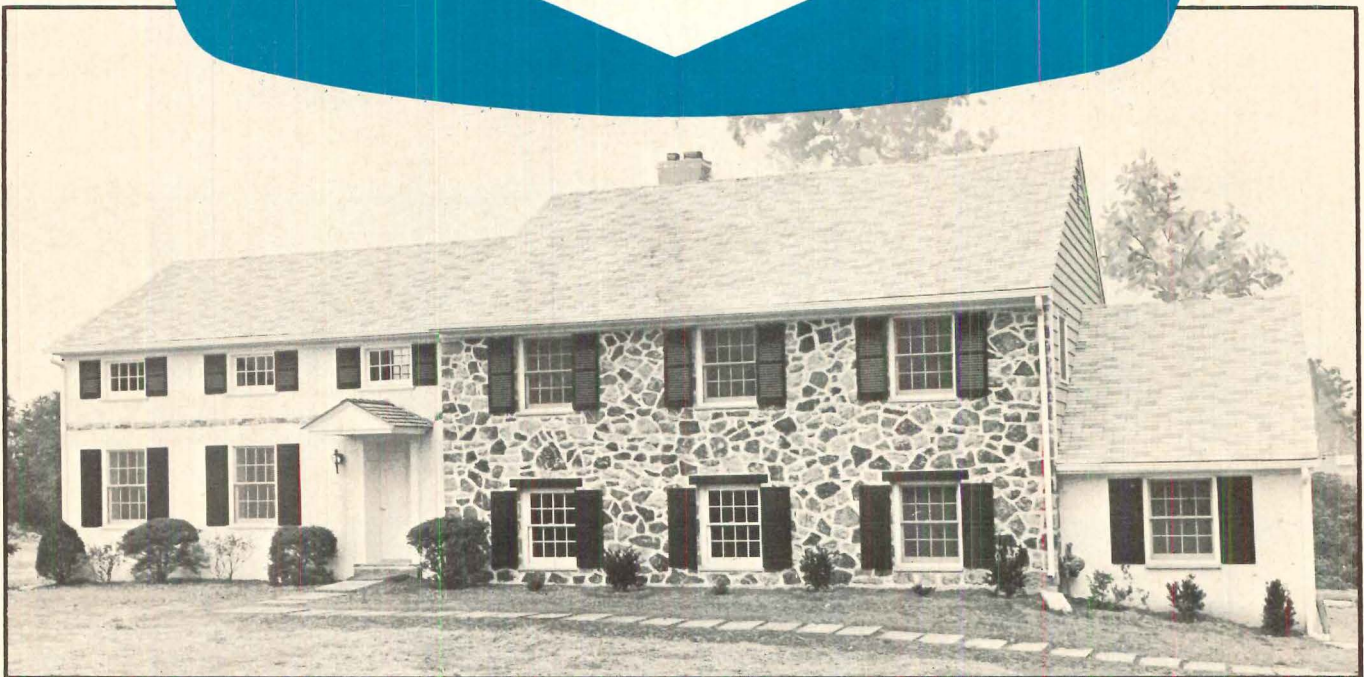
101 Park Avenue
New York, N.Y. 10017

212 Murray Hill 4-7766

THERMASOL Dealer Showrooms are located in key areas throughout the United States. ATLANTA — BIRMINGHAM — CHICAGO — DENVER — LOS ANGELES — MIAMI — NEW YORK — PALM BEACH — WASH., D.C. & other cities

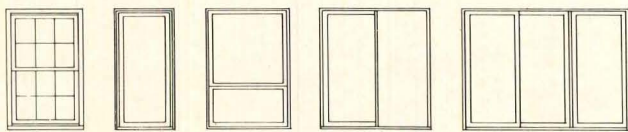
The better homes in every neighborhood have wood windows.

Have you noticed?



Designed and built by: Arters Brothers, Inc., Lima, Pennsylvania

CARADCO C-100' Wood Double-Hung Windows
have stainless steel jamb liners



Double-Hung Windows Casement Windows Awning Windows Slider Windows Patio Doors

*From the manufacturers of
 Creative Building Products*

CARADCO, INC.
 Dubuque, Iowa

Subsidiary: Caradco Eastern, Inc., Pemberton, New Jersey

Caradco Windows and Patio Door products are further detailed in Sweets Light Construction $\frac{6b}{Ca}$ Arch. File $\frac{19c}{Ca}$ and Canadian file $\frac{8wmw}{Ca}$ or write direct to factory



Here are just about the fastest-selling townhouses around Washington

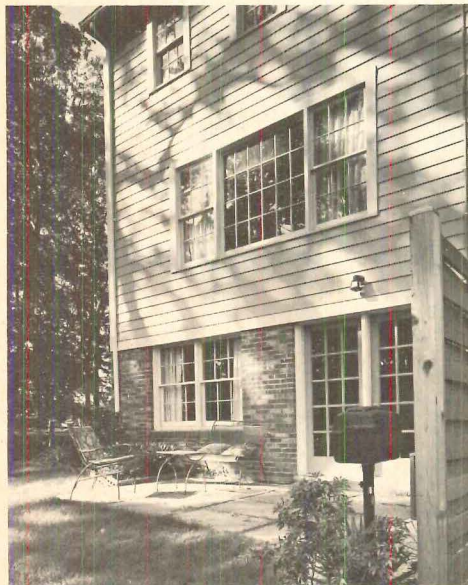
They have been averaging 22 sales a month for the last six months, and more than ten sales a month for the six months before that. The grand total: 200 sales in the year since the first models were opened.

Originally, there were three basic plans, all of which are shown here in a typical grouping of five. The smallest, priced at \$20,650, has since been dropped because

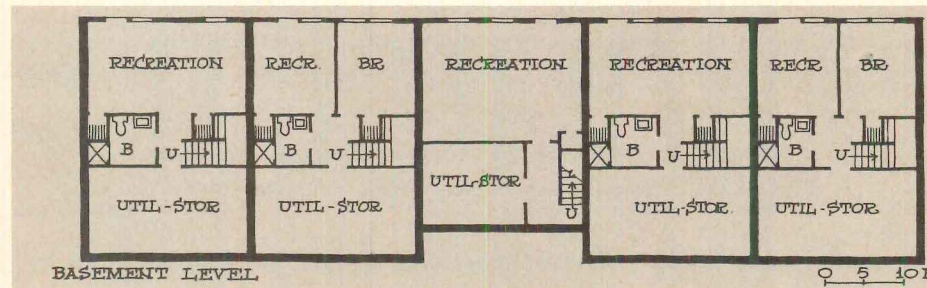
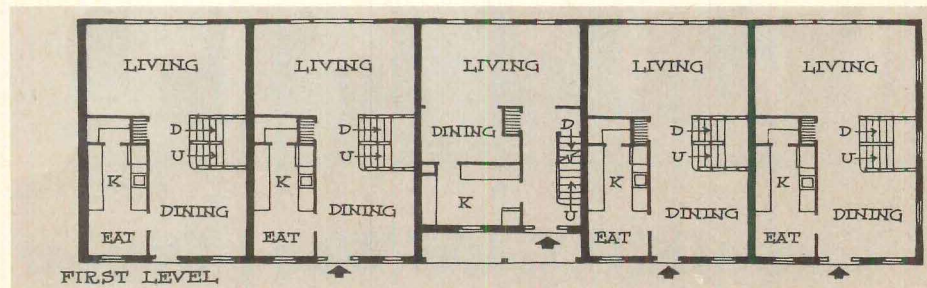
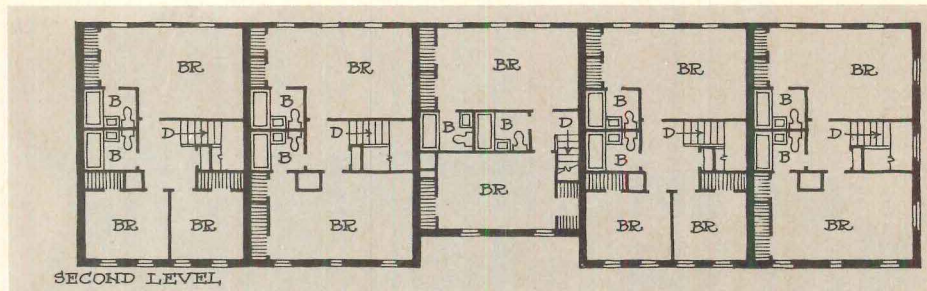
it didn't sell well enough. And the largest unit, priced at \$22,950, continues to account for 70% of sales. Prices include washer and dryer, dishwasher, air conditioning and fences that screen private patios. The completed 30-acre project will have 270 units. Builder: Pinewood Development Co. Designer: Gerald Geerlings Location: Alexandria, Va.



FAMILY ROOM on lowest level has windows overlooking rear patio and greenbelt area.



PRIVATE PATIO is separated from neighbor by high fence. Door leads to family room.



Letters start on p. 5



Non-captivating beauty.

Flute the knob with soft, undulating lines. Add a meticulous, hand-rubbed finish . . . and there it is! Captivating!

Well, almost. Truth is, we make sure Weslocks are **non-captivating**. They're panic-proof. They lock people out—but never in. To escape, one simple, instinctive turn of the inside knob unlocks and opens the door.

Safety—another reason why Weslocks are such a big help in locking up a sale.

WESLOCK®



YOUR LENNOX TERRITORY MANAGER* WANTS TO HELP YOU MAKE A HIT RECORD

But not an ordinary one. A custom record. One that lets you "talk" with every prospect that visits your homes. And helps you sell more homes.

It will tell your own sales story. Be listened to in the calm of each prospect's home. Set you apart . . . make you remembered by the most harried home-hunter.

Your custom record will remind prospects:

Where your homes are. Advantages of location. Schools. Churches.

Shopping. Recreational facilities. Transportation. Major highways.

What your homes are. Their styles, sizes, interior and exterior treatments, special features. And lot sizes, landscaping, driveways, sidewalks.

What your price range is. Favorable financing, taxes, utilities, fire and police protection.

Your custom record will help sell more homes with central air conditioning, too, whether you make air conditioning standard or optional.

Your Lennox Territory Manager will arrange this hit for you. With a professionally written script. And a professional announcer. At a surprisingly low investment.

Call your Lennox T.M. about your hit record. He'll get you listened to. And bought from.

Or write Lennox Industries Inc.,
242 South 12th Avenue,
Marshalltown, Iowa.

*Territory Manager (T.M.): the "old pro" Lennox factory representative who works directly with dealers and their builders, architects, engineers, contractors, schools.

LENNOX
AIR CONDITIONING • HEATING



LAST YEAR

66,319 Reader Requests

For NEW PRODUCT Information described in the NOVEMBER ISSUE, were received and processed by

House & Home

because



FOR

- ★ **BUILDERS**
- ★ **CONTRACTORS**
- ★ **ARCHITECTS**
- ★ **WHOLESALEERS**
- ★ **RETAILERS**

For anyone who buys or specifies products that go into housing

THIS NOVEMBER

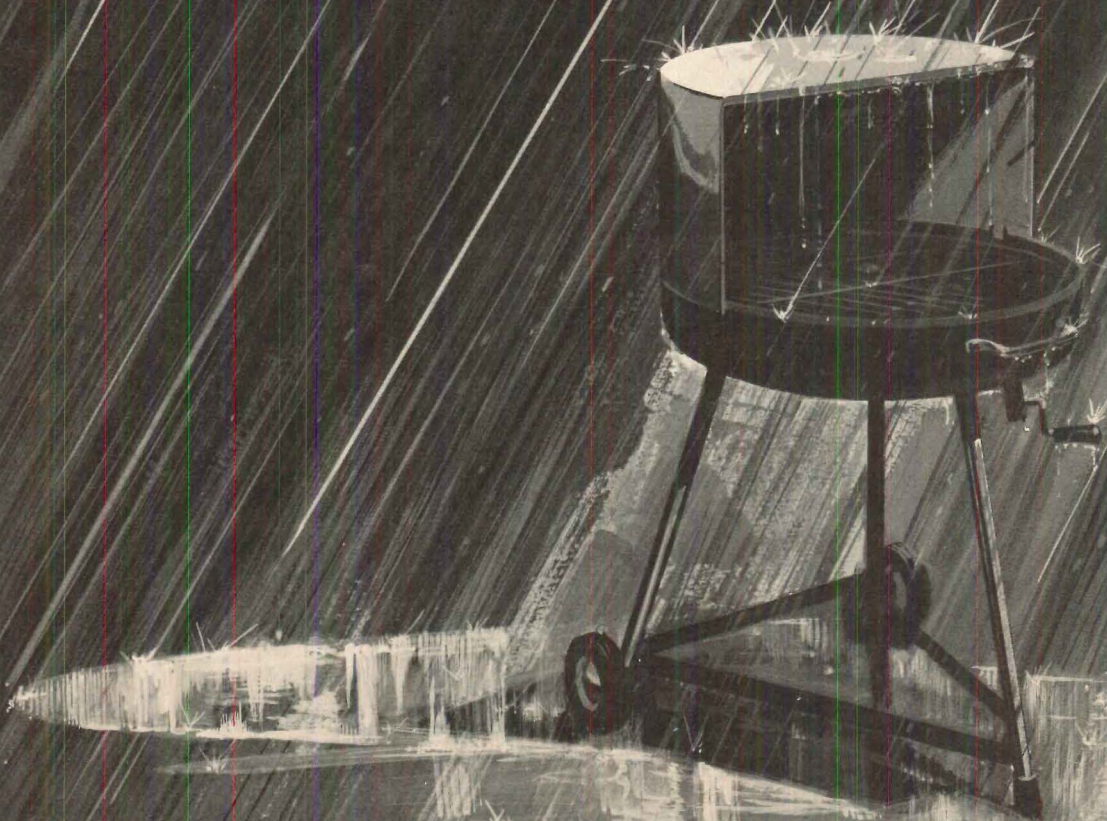
Advertisers in House & Home will get:

- ★ **100 FREE MERCHANDISING FOLDERS FEATURING A 4-COLOR COVER**
- ★ **100 FREE AD REPRINTS**
- ★ **100 FREE COPIES OF THE 1968 HOUSING FORECAST**
- ★ **PLUS THOUSANDS OF READER REQUESTS FOR NEW PRODUCT INFORMATION SENT BY HOUSE & HOME**

CONTACT your House & Home Representative for details

GREAT DAY FOR A BAR-B-Q

because





*Jenn-Air brings flavor indoors,
solves problems outdoors, in a single unit.*

Here's the indoor Bar-B-Q that solves the problems which kept charbroiling outdoors. It's Jenn-Air's revolutionary new self-venting indoor broiler, the one affordable countertop unit with dual claims to fame: it's rid of smoke and odors without a hood. Gives authentic charbroiled flavor in less time than charcoal itself.

From Problems To Profits.

For years true charbroiled flavor has had to stay outdoors. Sure, you could broil inside, but beware! You could choose from many units and get the same problems: too much smoke, too much noise, too much heat, and too little flavor.

Self-Venting. No Problems. Just the Tangy Taste of Charbroiling, Anywhere 'Round.

Jenn-Air's new self-venting permits the uniform high heat that's the secret to charbroiled flavor. Built-in timer assures any desired degree of doneness with stopwatch consistency.

Here's the whole sizzling sequence: As broiling occurs, droplets of meat juices vaporize as they strike the marble chips below. Smoke and odors bathe the meat with that true charbroiled flavor and are snared immediately by the self-vent and exhausted outside. Additional venting between the marble chips and the heating element keeps temperatures below flashpoint, to prevent flameup.

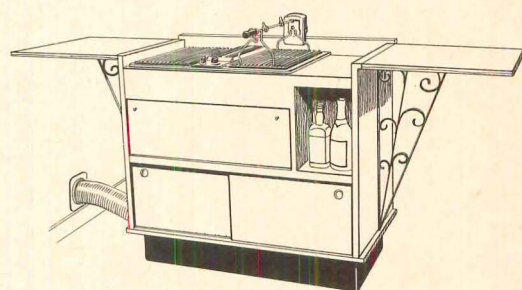
No noise is never excessive either, because venting at the broiler surface

requires only a fraction of the air volume moved by hood. Yet capture velocity is many times greater than with hood exhausting.

But Jenn-Air's Indoor Bar-B-Q adds more than just broiling. Griddle included for everyday cooking. Add the optional rotisserie and it's a new world of indoor broiling artistry.

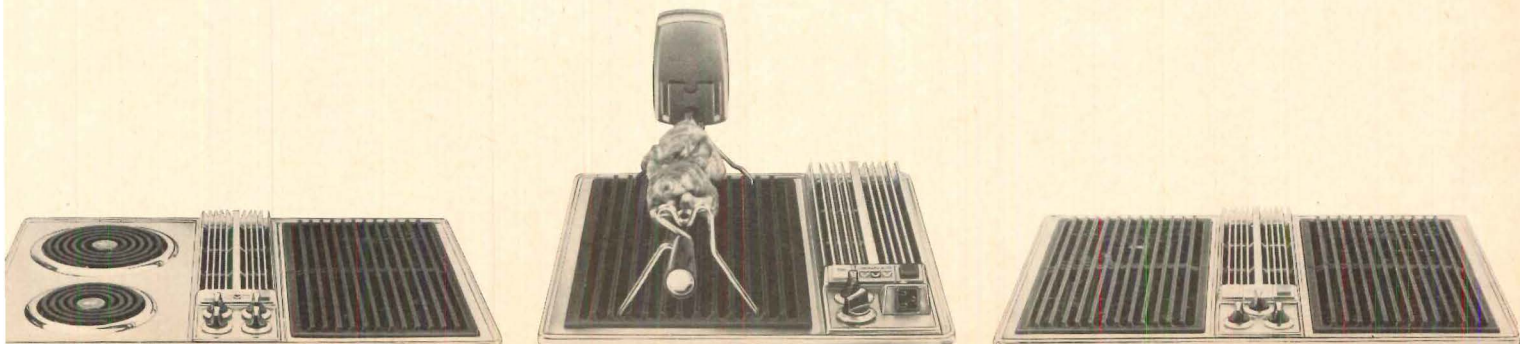
For apartments and townhouses, where outdoor cooking is missing, it's the perfect way to offer prospects the fun and flavor of charbroiling. Affordable enough to become a standard appliance in every home. Write today for complete information and specifications.

Portable
or
Built-in

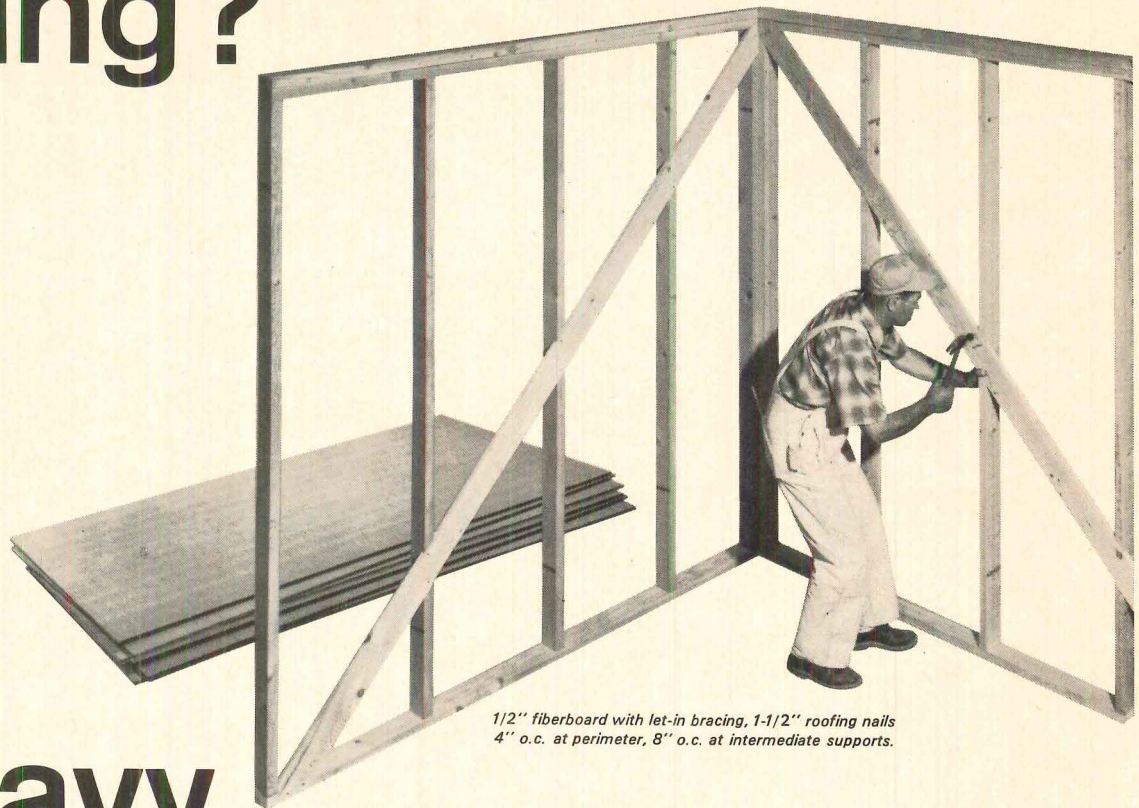


JENN-AIR
CORPORATION

3035 Shadeland, Indianapolis, Indiana 46226

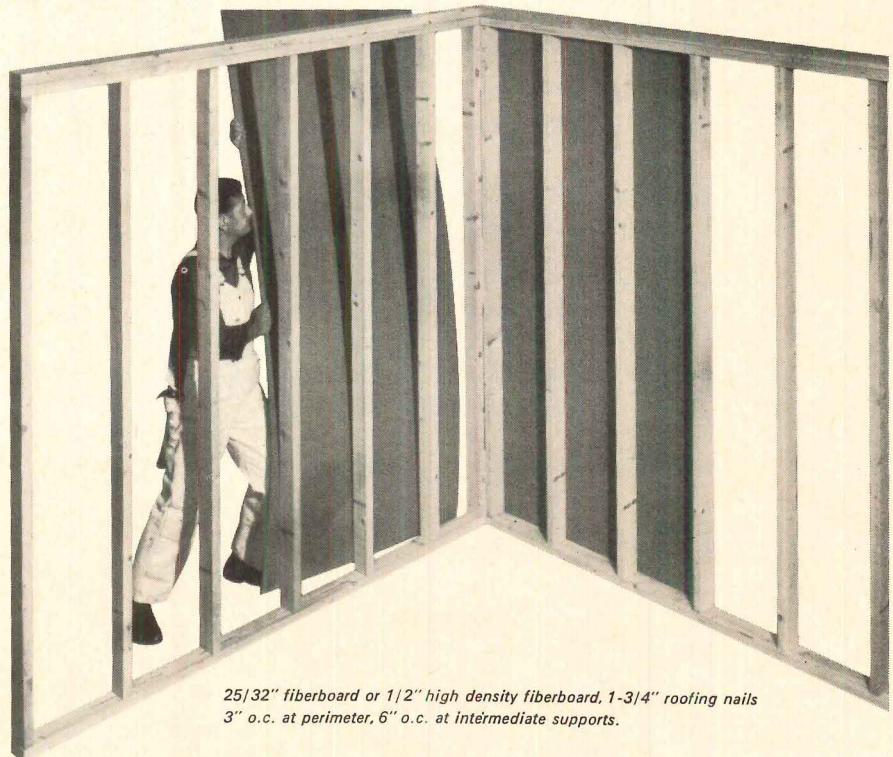


Let-in corner bracing?



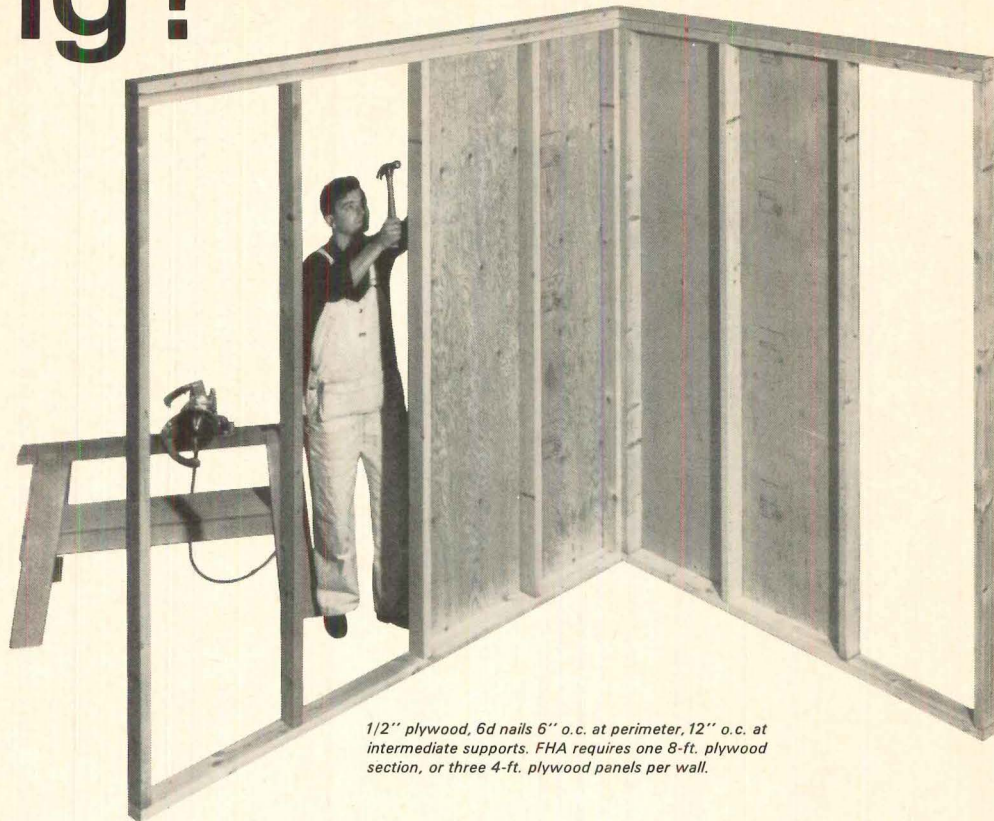
*1/2" fiberboard with let-in bracing, 1-1/2" roofing nails
4" o.c. at perimeter, 8" o.c. at intermediate supports.*

...heavy fiberboard?



*25/32" fiberboard or 1/2" high density fiberboard, 1-3/4" roofing nails
3" o.c. at perimeter, 6" o.c. at intermediate supports.*

...or plywood corner bracing?



1/2" plywood, 6d nails 6" o.c. at perimeter, 12" o.c. at intermediate supports. FHA requires one 8-ft. plywood section, or three 4-ft. plywood panels per wall.

Which costs least?

Which is easiest to install?

Which is strongest?

If you now use sheathing that requires let-in corner bracing, you can probably save money with plywood corner bracing instead. It goes in place faster, saves labor.

If you're getting away from let-in bracing with 25/32-in. fiberboard, you'll get a stiffer, stronger wall, with half the nailing cost, by reducing to 1/2-in. fiberboard and plywood corner bracing. (Or, for the *very* strongest wall, use plywood all the way around. For example: 1/2-in. plywood provides up to 60 per cent greater bracing strength than 25/32-in. fiberboard.)

Either way, labor costs are less. You avoid double nailing, you can reduce studs to 24 in. o.c., and you still have adequate insulation value with batt or blanket insulation.

Take a minute to figure in-place costs—based on prices in your area. Send coupon for facts to help in the figuring. Or if you like, get in touch with us in Tacoma, or at one of our regional offices: Atlanta, Chicago, Dallas, Detroit, Los Angeles, Minneapolis, New York, San Francisco, Washington, D.C.

AMERICAN PLYWOOD ASSOCIATION

American Plywood Association, Dept. H
Tacoma, Washington 98401



Please send free fact sheet on plywood corner bracing, and Construction Guide on plywood wall sheathing systems.

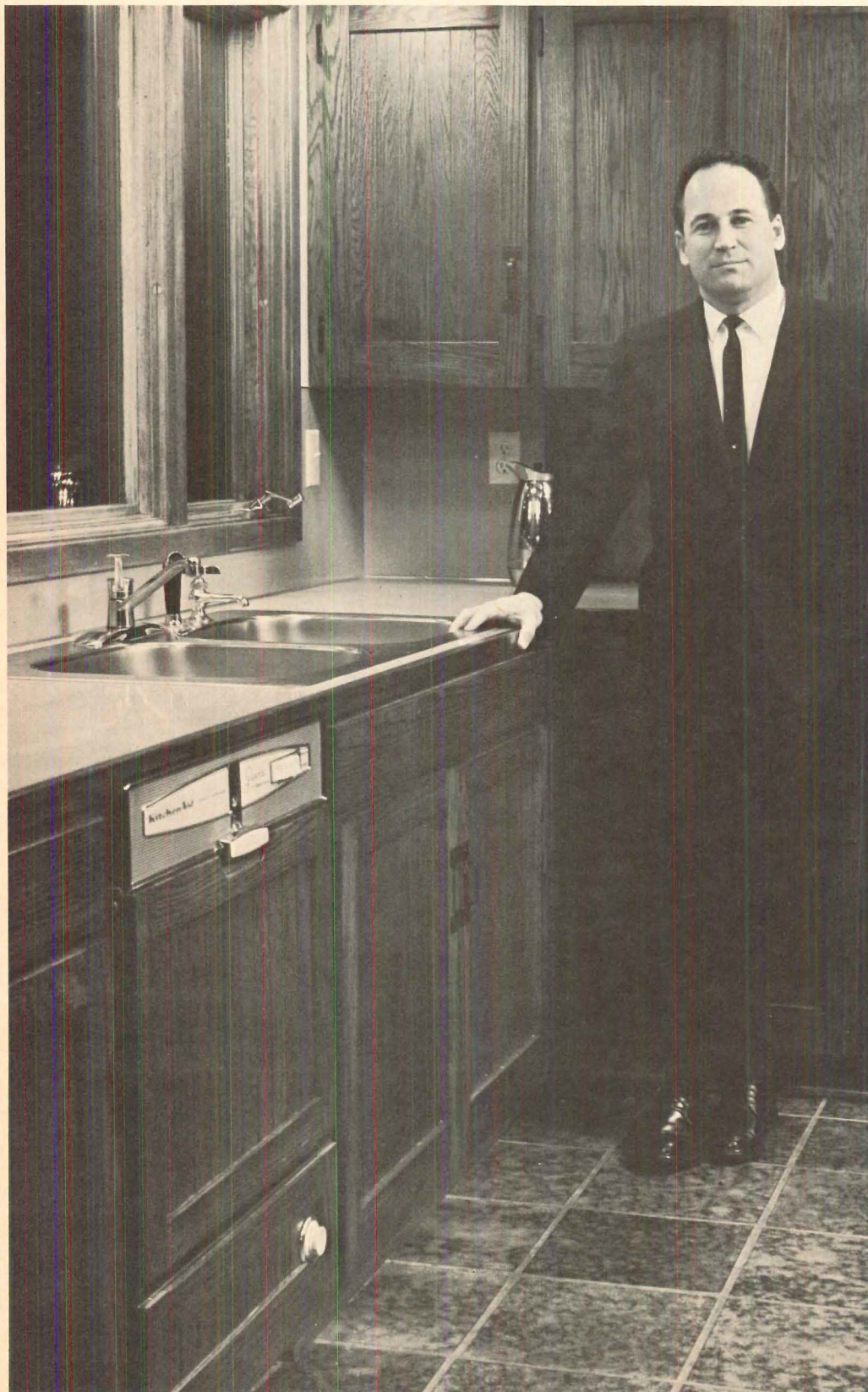
Name _____

Address _____

City _____ State _____ Zip _____

(USA only)

"I can't remember when I've had a callback on a KitchenAid dishwasher."



This is why Ed Strandberg, who's been a builder in Portland, Oregon, for 17 years, has been recommending KitchenAid dishwashers for the past 10 years.

"I so strongly believe that KitchenAid gives me the best dishwasher quality for the dollar that I really push them," he says.

"Sure if someone is dead set on another dishwasher, he can have it. But 95% of my customers go along with my recommendation. And are very happy with KitchenAid."

"Why am I so sold on KitchenAid? It's the quality. Quality that doesn't give you expensive, bothersome callbacks. Quality that gives my customers good performance."

"I definitely feel KitchenAid is the best dishwasher. In fact, I've had one in my own home for years."

So if you're hunting for a dishwasher that won't give you expensive callbacks, the kind that'll maintain your quality reputation, why not look into KitchenAid dishwashers. You just might become a KitchenAid fan like Ed Strandberg.

For all the facts, see your distributor. Or write KitchenAid Dishwashers, Department 7DS-9, The Hobart Manufacturing Company, Troy, Ohio 45373.

KitchenAid
Dishwashers

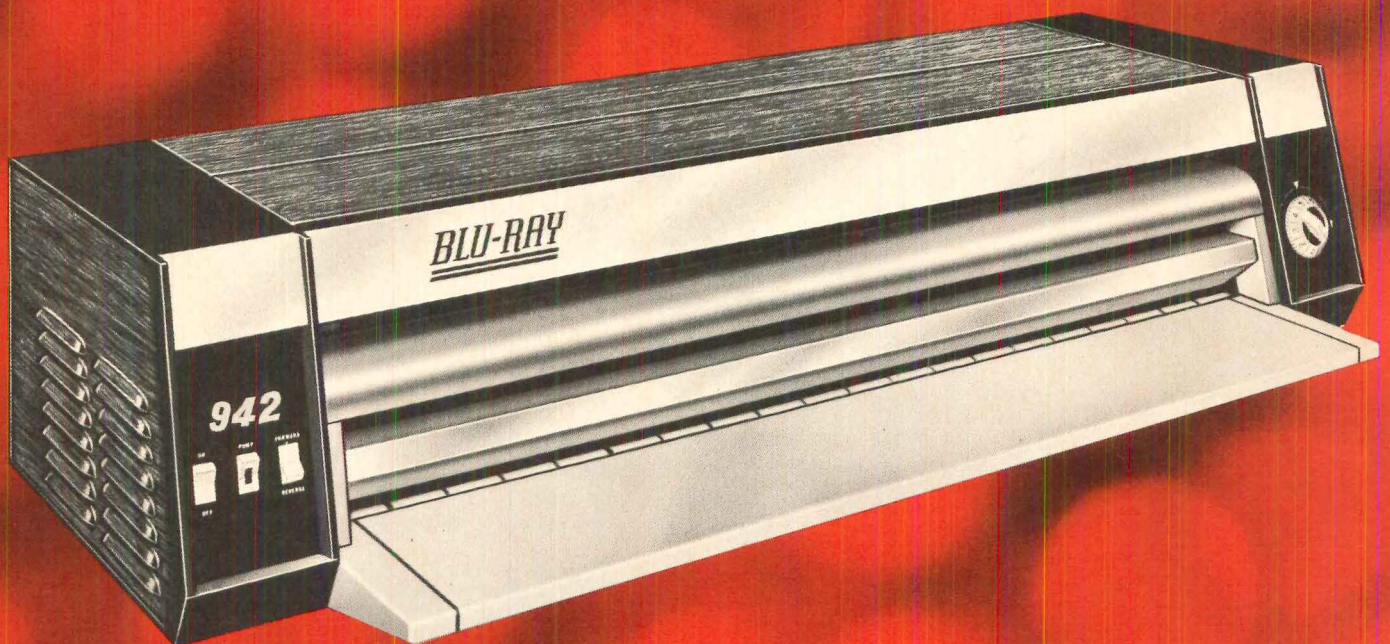
Products of The Hobart Manufacturing Company, makers of commercial dishwashers and disposers.

**Would you believe . . .
Blu-Ray has designed and produced
a beautiful, volume whiteprinter
with a full year's warranty
for under \$1300*?**

Be a believer . . . ask your Blu-Ray dealer to show you the **new 942**. It's the *big* production whiteprinter with built in preventive maintenance engineering.

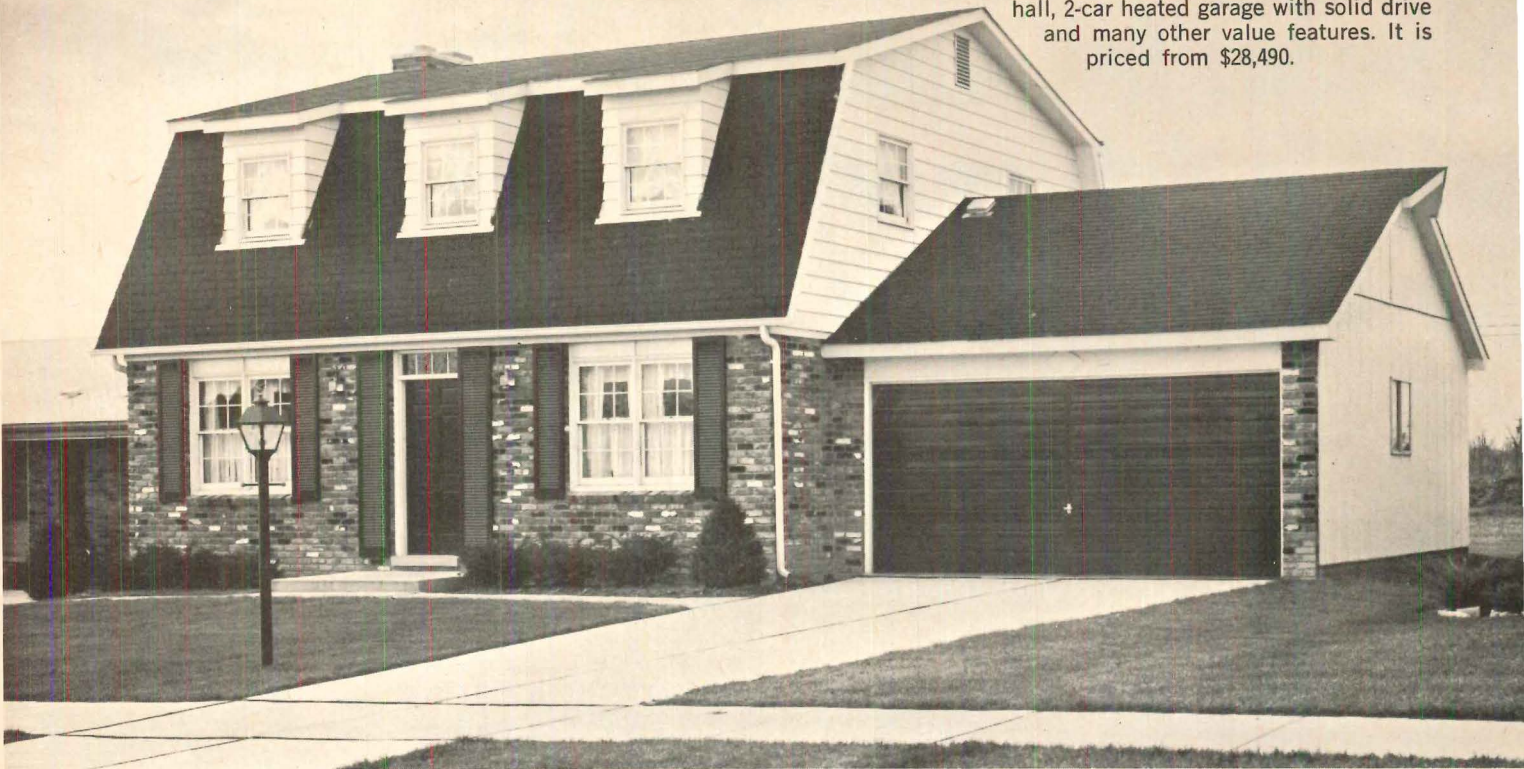
For more information, circle Reader Service Card number, or contact Blu-Ray, Incorporated, 3642 Westbrook Road, Essex, Conn. 06426 • Phone (203) 767-0141

**Eastern List Price*



BLU-RAY

The Amsterdam has 3 or 4 bedrooms, 1½ baths, separate dining room, sunken family room with parquet floor, antique brick floor in entry and hall, 2-car heated garage with solid drive and many other value features. It is priced from \$28,490.



More than 1,000 homes built by Binder and Lark

Binder and Lark, prominent builders in the Detroit area, have been using Whirlpool appliances *exclusively* since 1959. During that time, they have built more than 1,000 homes equipped with Whirlpool kitchens for extra sales appeal.

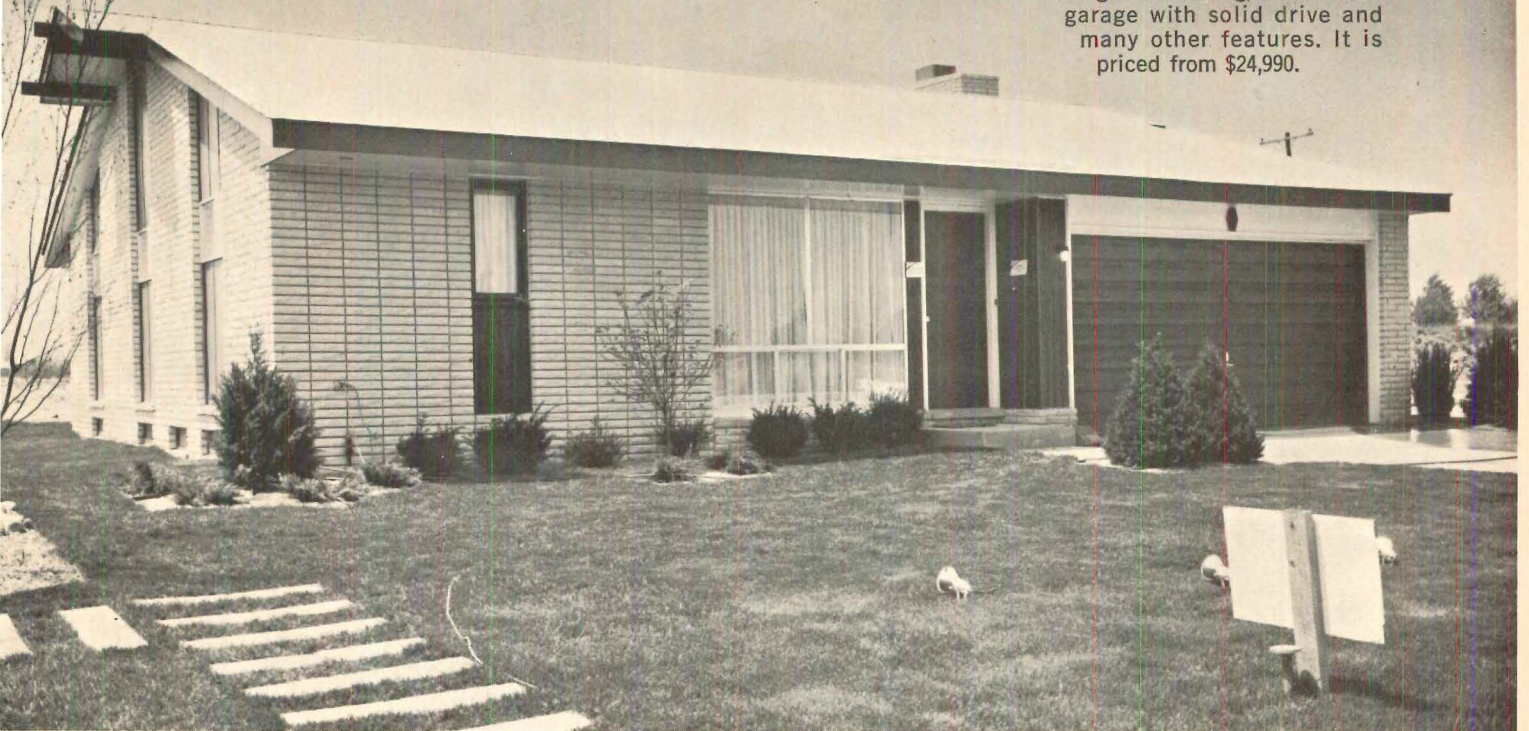
Mr. Bert Binder states, "We use Whirlpool products because of the very fine quality, high customer acceptance and exceedingly fine service we have received over the years."

He also likes Whirlpool's Full-Line Concept. "One phone call solves all our problems and our bookkeeping is kept to a minimum," Mr. Binder remarked. "Whirlpool's complete new home package in gas or electric satisfies the most discriminating home buyer and gives the builder a distinct advantage."



Mr. Bert Binder and Mr. Jim Lark have five subdivisions underway in Southfield and Livonia, just outside Detroit. The 1967 target of Binder and Lark Building Company is 150 to 200 homes, all Whirlpool equipped.

The Botsford has 3 bedrooms, 1½ baths, sunken family room, separate formal living room, U-shaped kitchen with snack bar, dramatic dining balcony with wrought iron railing, 2-car heated garage with solid drive and many other features. It is priced from \$24,990.

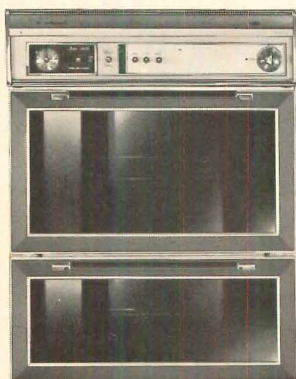


with Whirlpool kitchens

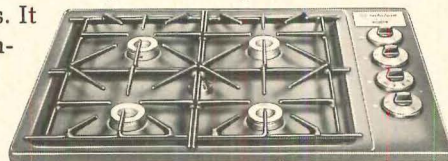
Choice of gas or electric is one of the Whirlpool advantages which the Binder & Lark Building Company finds helpful in selling homes. The kitchen is equipped with an electric or gas surface unit, a 30" electric or gas wall oven and an under-counter dishwasher by Whirlpool.

Shown here are some of the up-to-the-minute gas cooking appliances available from Whirlpool. Notice the smoked-glass Panoramic doors on oven and broiler. They add style to any kitchen! And note the Swish-clean top on Whirlpool's

built-in gas surface units. It provides the easy cleanability women want.



RRG(U)295



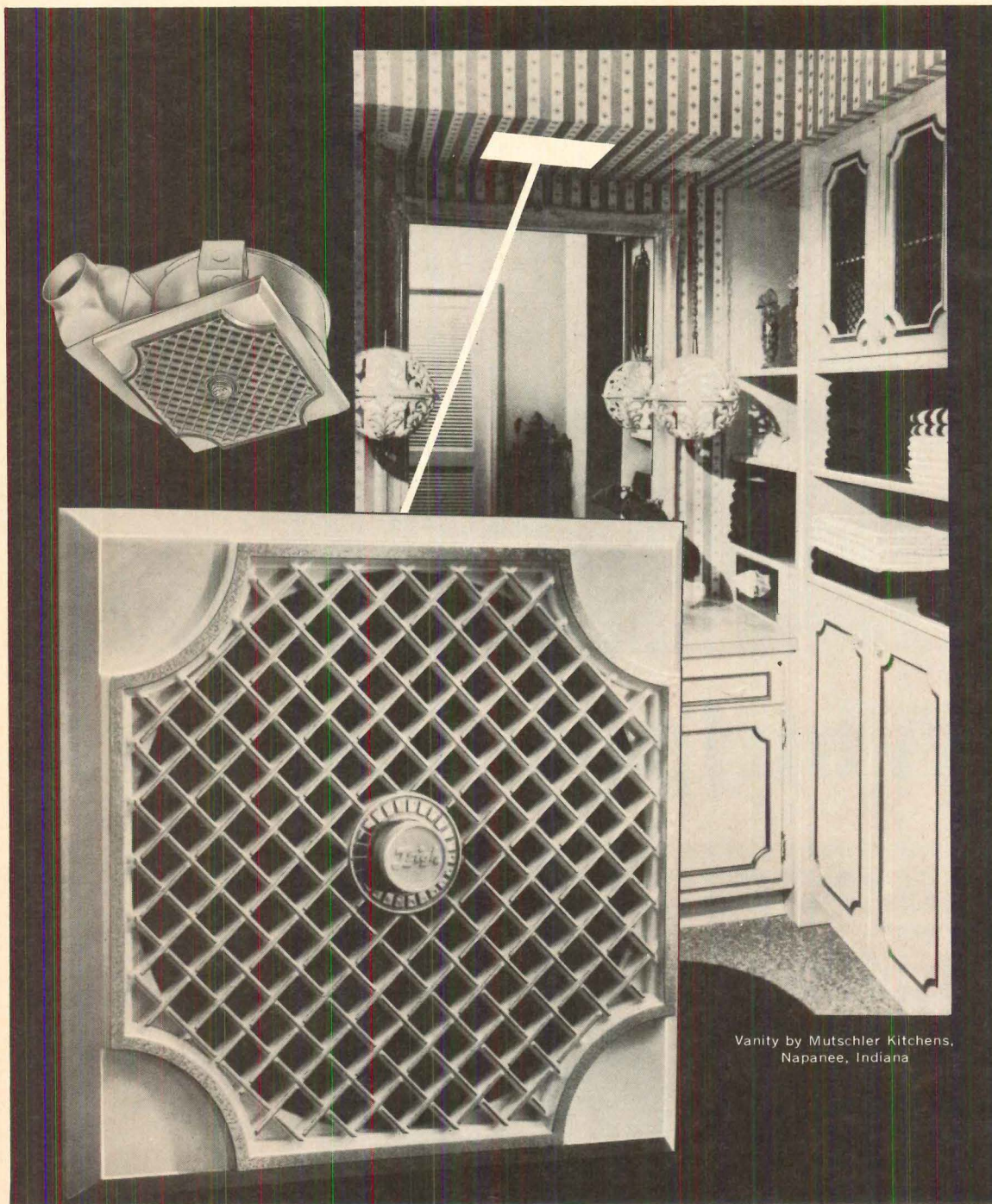
RRG(U)824

Whirlpool's Full-Line Concept also brings you range hoods, food waste disposers, refrigerators, through-the-wall air conditioners, central vacuum systems. Place just one order. Deal with one man, instead of three or four. Get better delivery coordination and better service!




Whirlpool
 CORPORATION

Leigh products help you sell houses



Vanity by Mutschler Kitchens,
Napanee, Indiana

Trendsetting Decorator Fan

Style is the keynote in today's bathrooms. They are becoming better equipped, more versatile, and—above all—prettier! That's why Leigh is offering a trendsetting new series of fans that *decorate* as well as ventilate.

The grille of the new Leigh fan is the showpiece—handsomely sculptured, off-white, highlighted with antique gold. It repeats the motif of so many vanities and cabinets planned for new residential and apartment bathrooms. A tasteful touch in any room—it belongs in your picture.

Models for bathrooms, powder rooms, kitchens. In residences, apartments, motels

— wherever you want modern ventilation and trend decor.

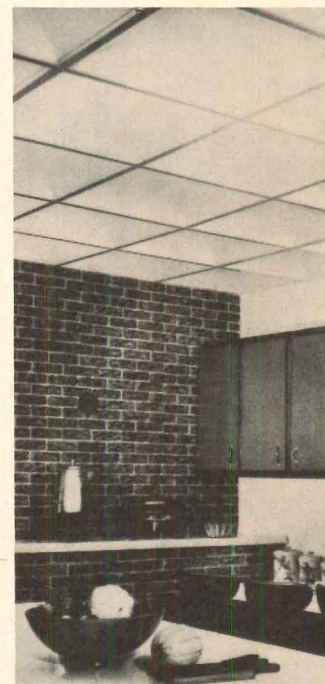
Fans to suit the needs you face today. Built by Leigh, manufacturer of a long-established line of range hoods and ventilating fans. You can choose Leigh Decorator fans that turn so quietly you can't hear them run. Or powerful enough to push air through a long exhaust duct. Thinwall, ceiling models—full range of sizes. U.L. approved. Priced to fit your budget. Call your supplier today. Or for complete listing, write for Bulletin 490-L.

Circle 11 on Reader Service Card



New range hoods. Our lowest priced line. Performance similar to hoods costing 30% more. Thinwall, duct-free models, each with dual filters for grease and odors. Conduit model at rock bottom prices. All U.L. approved. In five popular sizes and four model colors. Write for Catalog 800-

Circle 12 on Reader Service Card



Suspended ceiling system

for kitchens, bathrooms, foyers. Leigh offers grid hardware with interchangeable 1" and 1½"-high main tees and a full assortment of 2' x 2' and 2' x 4' light diffusing opaque panels. Ideal for new construction or remodeling. Ceiling illustrated above is formed of Leigh dome-shaped panels. Exceptionally strong. Easy to install. And economical—a Leigh ceiling system eliminates cost of plastering, painting or tiling, and eliminates need for expensive light fixtures. The savings are considerable. For complete information on the full line of Leigh suspended ceiling materials, write for Bulletin 438-L.

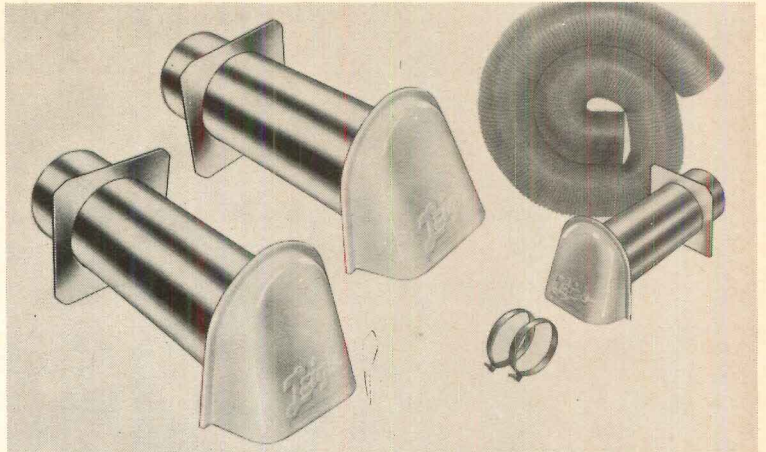
Circle 13 on Reader Service Card

— and help you cut building costs too!



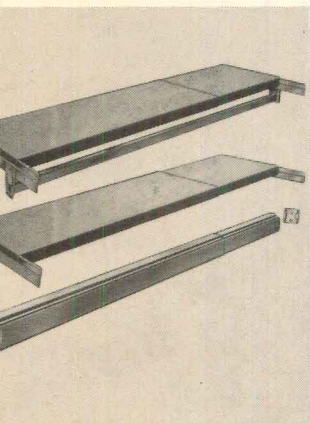
Mirrored wardrobe door. Here's a brand new approach to closet door design that lets you add interest, utility and beauty to closets. The Leigh wardrobe door has a perforated board back. Equipped with Leigh perf board fixtures, the door back becomes a convenient storage space. For hanging ties, belts, gloves. Mops and brooms, too. The door can be installed in minutes. And can pivot from right, left or center. The mirrored doors have full length plate glass mirror on front. Also, Leigh wardrobe doors without mirrors are available. Both offered in 18" and 24" widths and in 6'8" and 8' heights. Steel construction. Special shoe rack, tie hanger fixtures available. Call your supplier today. For complete information write for new Catalog 800-L.

Circle 14 on Reader Service Card



Hi-impact hood—new feature on new Leigh dryer vents and kits. Made of hi-density polyethylene, the clean white hood absorbs punishment that would dent metal hoods. Hit it, kick it, heat it, freeze it, soak it — you can't hurt it. Its aluminum damper swings from molded-in-place nylon pivots. Vent has aluminum tailpipe in choice of two diameters (3" or 4"); two lengths (3" or 12") to fit any dryer or bathroom ventilating requirement. Write for Bulletin 499-L.

Circle 15 on Reader Service Card



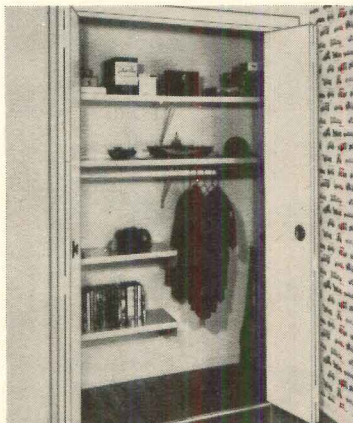
Adjustable closet shelves and rods save you labor and installation time. No cutting, fitting, sanding or finishing. Steel construction, baked enamel finish. Shelves are "U" shaped to hold optional glides. Modern, low cost. Call your supplier.

Circle 16 on Reader Service Card



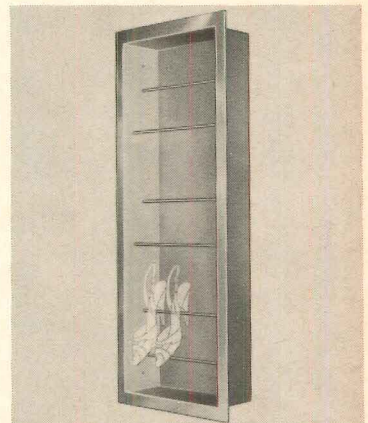
Clothes chute doors are hinged to swing inward — spring back against rubber bumper. Excellent, too, for rubbish and incinerator chutes. White baked enamel finish or chrome plated finish. 10" x 10" and 12" x 12" sizes. Call your supplier.

Circle 17 on Reader Service Card



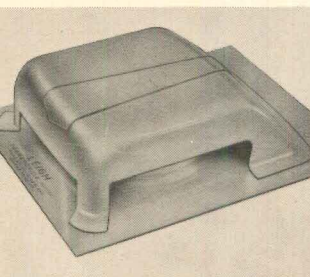
New balanced - suspension Full-Vu Doors. Captive nylon guide can't jump out of track, shares weight of door. Doors operate smoothly, silently, never sag, even when extended in normal closed position. New widths. Five sizes. Write for Bulletin 468-L.

Circle 18 on Reader Service Card



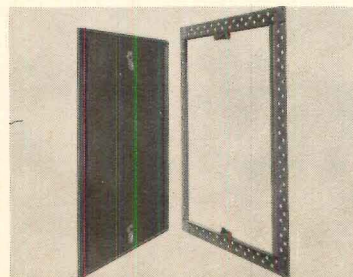
Recessed shoe rack. Leigh shoe rack fits inside stud space, takes no floor space. Holds up to 6 pairs of shoes. Heavy gauge welded steel construction, white baked enamel finish. An unusually attractive, yet inexpensive, feature to please your prospect.

Circle 19 on Reader Service Card



Patented Leigh roof ventilator in aluminum or galvanized steel. Roof proved, weather proved. Thousands upon thousands of homes. One piece base, "Rol-Lock" design, special baffle, 8-mesh screen. Call your supplier for this ventilator by name — Leigh 405.

Circle 20 on Reader Service Card



Steel access door. For tight fitting, flush surfaced access to plumbing, wiring, storage space, attics. Practically invisible when papered over or painted. Gray prime coat. Individually packed. Call your supplier. Or write for our new Catalog 800-L.

Circle 21 on Reader Service Card

Leigh

makes more than

~~150~~ products for the building industry

160

Call your supplier or write for more information.

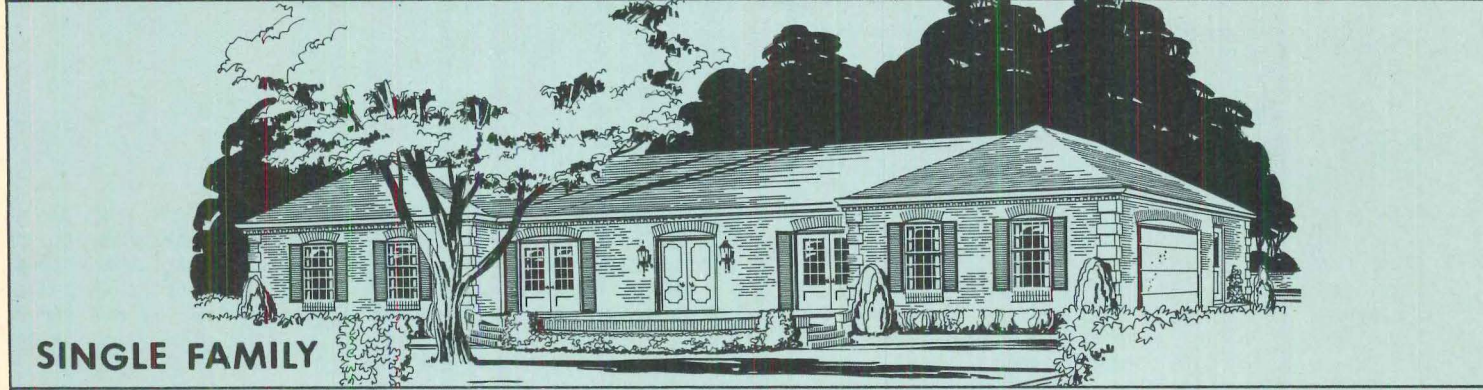


LEIGH PRODUCTS, INC.
2567 LEE STREET, COOPERSVILLE, MICHIGAN 49404

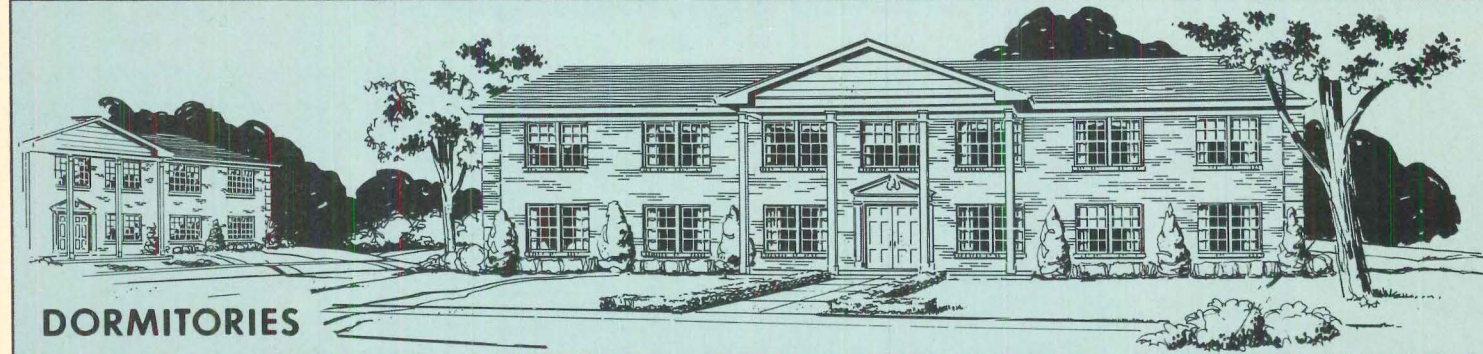
East Coast Warehouse: Leigh Corp., Roselle, New Jersey, West Coast Warehouse: Leigh Industries, Inc., City of Commerce (Los Angeles), Calif. Made in Canada by Leigh Metal Products Ltd., London, Ontario. Western Canada Sales Agency: E. H. Price Ltd., Winnipeg, Edmonton, New Westminster, Calgary.



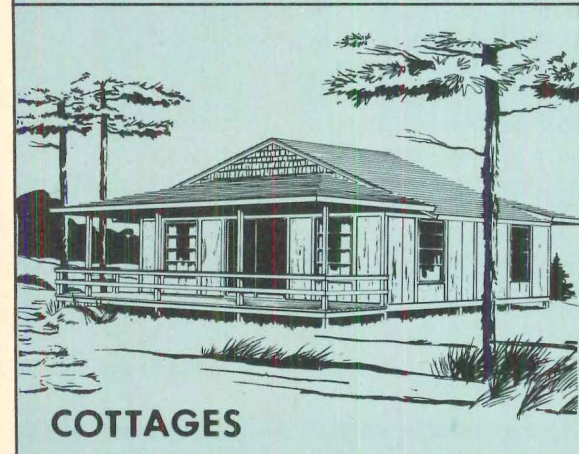
APARTMENTS



SINGLE FAMILY



DORMITORIES



COTTAGES



NURSING HOMES



TOWNHOUSES

Whatever your market needs you can meet it if you're a USS Homes Dealer

A U. S. Steel Homes Dealer can bid on and build anything from a vacation cottage to a college dormitory. There is a broad and complete line of U. S. Steel Homes, plans including single family, apartments, townhouses, duplexes, cottages, nursing homes, dormitories, and special buildings to choose from. They are all quick to build and finish out, so you get a fast return on your money. Of course, every one features U. S. Steel Homes' exclusive, proven steel structural system. The top-quality, factory-built components speed erection and help assure quality construction at a competitive cost.

Take a look at your market, and see where one or more of these U. S. Steel Homes' products can fit in. Our new, free book shows a wide variety of U. S. Steel Homes' elevations and floor plans. For your copy, mail the coupon.

Or if you want more information on how you can become a U. S. Steel Homes Dealer, write or call U. S. Steel Homes, 2549 Charlestown Road, New Albany, Ind. 47150.

U. S. Steel Homes
2549 Charlestown Road
New Albany, Indiana 47150

Please send me my Guide to the U. S. Steel Homes Product Line.

Name _____ Title _____

Company _____

Address _____

City _____ State _____ Zip Code _____

() No. of units intend to build next year.



U. S. Steel Homes
Division of United States Steel



Easy touch.

Because of their lightweight construction, these aluminum doors require less labor, less time and less cost for installation. And maintenance is minimal. A foamed-in-place polyurethane core provides strength and superior insulation. There's no warping, no cracking, no

splintering. And no red rusting from the inside out. Nicest part? No costly call-backs. Aluminum doors are prime-coated at the factory and can be finished in any color at the job site. Specify doors made of Alcoa® Aluminum.



Easy touch.

This good-looking aluminum door is so lightweight that it will swing open at the slightest touch. Its polyurethane core and aluminum skin combination gives it rigid strength and superior thermal insulation as compared to other metal or wood exterior doors.

And it stands up to anything wind, weather and the kids can do. Won't warp, won't red rust, is dent-resistant.



**Durable aluminum
for better homes**

Change for the better with
Alcoa Aluminum

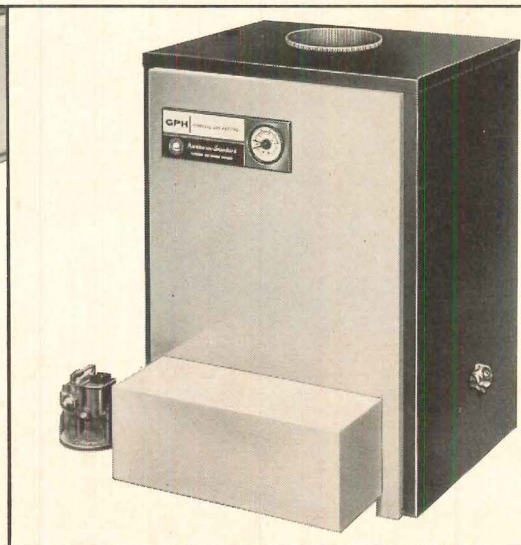
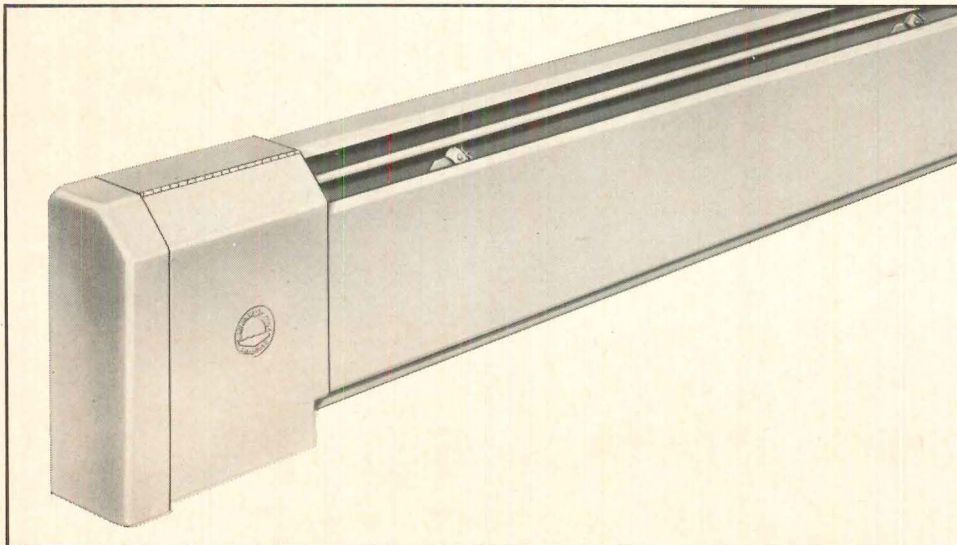
 **ALCOA**

Hydronic heat at warm air prices with a name that's a selling plus

American-Standard on the boiler and baseboard proves the system is quality throughout

When you give your homes the best in heating—hydronics, with the best-known name in heating—American-Standard, you have a tremendous selling story. (1) **Point out the baseboard panels.** They assure rooms of uniform warmth with no sudden blasts of heat or chilling cold, no interference with drapery or furniture arrangement. (2) **Point out the cast iron boiler** that is designed to give years of clean, quiet, economical heat, while occupying as little as 2 by 3

feet of space. (3) **Point out the American-Standard name** on both the baseboard and boiler. This is a real selling "plus." It proves that yours is a complete planned system of uniform quality from top to bottom. Ask your American-Standard heating contractor about new hydronic heating at warm air prices—and economical central air conditioning go with it. Or write American-Standard, Plumbing and Heating Div., 40 W. 40th St., N.Y., N.Y. 100



*Trademark AR&SS Corp.

 **AMERICAN
STANDARD**

PLUMBING & HEATING DIVISION



Shown here: Bruce Laminated Oak Blocks in Medium Finish. Also available in Fireside (dark).

Model Apartment Ideas that win tenants

Show Bruce Laminated Oak Blocks with a bearskin rug

Make your model apartments memorable—for example, a bearskin rug on a Bruce Block Floor. Add the drama of an exotic area rug to the natural beauty of Bruce Laminated Oak Blocks and you get double-barrelled appeal working for you. You also get long-wearing practicality—the Urethane Prefinish on Bruce

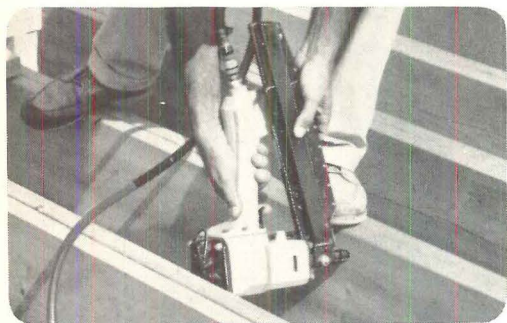
Blocks is tough enough to take the hardest kind of tenant wear. Bruce Laminated Oak Blocks are especially suitable for installation over concrete slab. And you can easily reduce sound transmission by installing them over sound-rated insulation board. Write for more information or see our catalog in Sweets' Files.



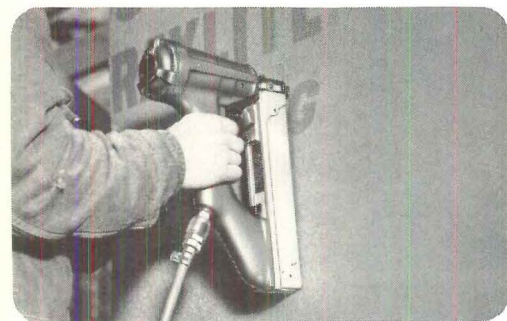
URETHANE PREFINISHED for the most damage-proof finish ever given wood floors!

DUO-FAST

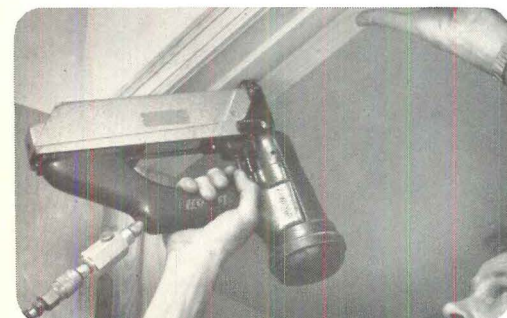
COST-CUTTERS FOR BUILDERS



Round-head Nailer—Drives 6d common to 16d sinkers. Plain, ring-shank or screw-shank. 5 times faster than hand nailing. Built-in safety. Portable and powerful. For any job that calls for round-head nails.



Staple Nailer—Drives heavy, coated Duo-Fast Staples up to 2" long. Portable, air-operated. For wall sheathing plywood subfloor, soffits, bridging.



Finish Nailer—Drives brads and finish nails 5/8" to 2" long. Countersinks automatically to eliminate costly nail setting. For trimwork, moldings, cabinets, face nailing.



Hammer Tacker—Drives 1/4" to 9/16" staples as fast as you can swing it. One hand always free. For insulation, building paper, moisture barriers.

Write today for the Duo-Fast FT-26 Builders Brochure. Your Duo-Fast man will be pleased to demonstrate these tools.

7237 **DUO-FAST FASTENER CORP.**, Dept. HH,
3702 River Road, Franklin Park, Illinois 60131

**LETTERS**

Paving the way for P.U.D.

H&H: More credit and publicity should be given to builders like Richard C. Goodwin, president of the New Jersey Home Builders Assn., who get things done in their area.

As a leading supporter of New Jersey's new Planned Unit Development Act [NEWS, Aug.], Dick gave unselfishly of his time, land-use talent and energies so that new and better techniques and more sensible practices might not be prevented from benefiting the public.

Let's hear more about action like this.

GEORGE J. ACHENBACH, president
Lifetime Homes Inc.
Old Saybrook, Conn.

Seattle's housing revival

H&H: The members of the Puget Sound Better Housing Council were gratified to see a mention of the Council in your article on the Seattle market [NEWS, July].

There are several reasons for the Council's success in Seattle. First, every segment of the industry joined in the organization. This included builders, realtors, title insurance companies, mortgage firms, banks, savings and loans, suppliers and utility companies. Press, radio and television were also included as ex-officio members of the board of directors. Each of these industries contributed, on a pro-rata basis, to the cost of the program.

Second, I would like to point out that from the original \$25,000.00 invested in the Council's work, we received a total cash value in advertising of \$125,000.00 plus over 1,800 inches of editorial space.

With our past success as impetus, the directors of the Council have voted to continue the organization as the official spokesman for the housing industry.

We are justly proud of our accomplishments.

DAN NARODICK, co-chairman
Puget Sound Better Housing Council
Seattle

Personnel management

H&H: We have received many complimentary remarks on your article about our company's management policies [July]. It is gratifying to us that you were impressed with our management picture and the use of Dr. Berlinsky's services.

I feel you were very effective in pointing

out that managing people is not an instant process, but a continuing effort of updating, revising and developing potentials. Our management tries to utilize the same principles as those of much larger firms. As a result, we have been successful in attracting new employees to Kettler Bros. from many large national companies.

JAMES E. GRIGGS
Kettler Bros.
Washington, D.C.

Home owning vs. communism

H&H: Sen. Norris Cotton [R., N.H.] once said that home ownership is 100 times stronger than the CIA in influencing other lands. How very true!

Home ownership on credit is an easy way for people of modest means to build up equity, but not if the land the house sits on is outrageously overpriced, if interest on the mortgage is too high (over 8%), and if the costs of transferring title to a house are exorbitant (9% in France).

Yet these are the conditions that exist in Latin America, and the housing projects under the Alliance for Progress are adapting to them instead of stimulating reforms.

How can American-sponsored houses be built on lots of only 1,700 sq. ft.? Is there any metropolitan suburb in the U.S. which permits houses on less than 5,000 sq. ft.? Why should American pilot projects provide landowners in developing countries with American land prices when the country's wages are but a fraction of ours?

On the contrary, our housing projects abroad should help to eliminate social injustice and promote the creating of equity. For example, the s&ls started with our foreign aid could establish a minimum ratio between construction costs and land costs on the mortgage loans they make.

American housing projects abroad today are little more than contracts to build housing that takes dollars out of the United States. The approach of the American builder should be to limit his profit to a minimum and to reinvest most of this in the host country. (In Tunisia, I built for cost plus 5% net, and consider it an excellent business.)

When the housing ministry of the host country acts as the local FHA, the aid guaranty could be given quickly. In Tunisia, they control costs and construction, and approve

continued on p. 62



MARLITE



FRANKLIN



EVANS

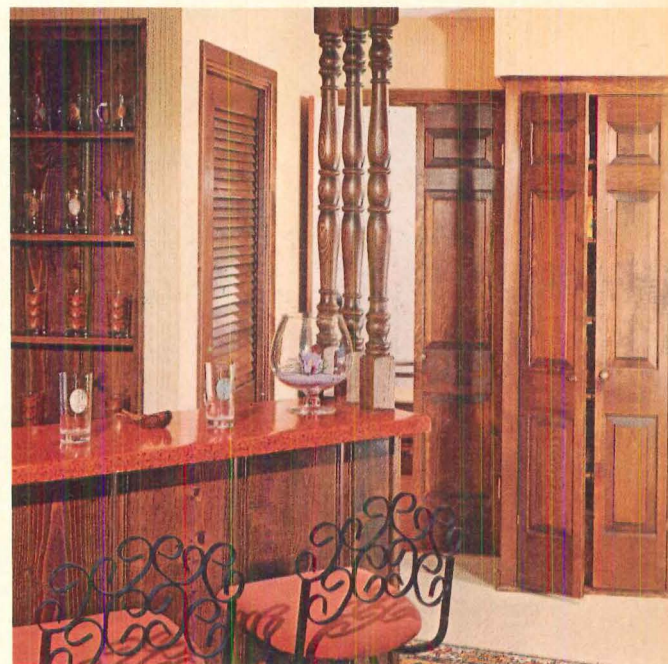


FORTRESS

If reports on these new products puzzled you, here's a clarifier

Pictures and captions with four new products shown on page 92 of HOUSE & HOME's August issue were scrambled. The photo line-up above sets the record straight. From left to right:

Marlite's waterproof panel adhesive, Franklin's waterproof panel adhesive, Evans Adhesive's ceramic-tile adhesive and Fortress' plastic roof cement.



For the better homes in any neighborhood it's wood panel doors.

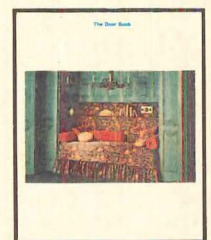
Why wood panel doors?

Only panel doors made of wood add so much architectural interest—inside and outside. For this is the nature of wood. Only wood. Tasteful. Beautiful. Natural.

Both exterior and interior doors are available in a variety of distinctive styles as standard units. Ponderosa Pine Wood Panel Doors make

the homes you design and build more interesting . . . set them apart from the rest.

Send for our DOOR BOOK. 16 pages crammed with decorative and practical ideas and uses for solid wood panel doors—ideas today's demanding home buyers are searching for. Send requests on your letterhead.



PONDEROSA PINE WOODWORK
and the Western Wood Products Assn.
Dept. HH-97, 39 South La Salle Street
Chicago, Illinois 60603

**"I have a Bilco Door
on my own home. Wouldn't be
without one. My home buyers
feel the same way."**



**BUILDER: Willard Ryan, Custom Builder
LOCATION: Madison, Wisconsin**



Successful builder of quality homes, Bill Ryan recommends those features he knows will appeal most to his home buyers. He knows first-hand how the direct access of a modern BILCO Door opens up a basement for recreation, hobbies and convenient storage — how it supplements the inside stair to keep "parades of traffic" out of first floor rooms. He knows, too, that no other single feature in his homes adds so much to the living pleasure of his buyers.

Start enjoying faster turn-over of your homes. Experience the satisfaction of having customers thank you for providing them with a useful, convenient, safe basement.

Send today for full information about nationally advertised BILCO Basement Doors and Stair Stringers (the fast, easy, low-cost way to build the steps under a BILCO Door) and free promotional material for use in your model home.

Bilco®

**AMERICA'S FINEST
BASEMENT DOOR**

THE BILCO COMPANY, DEPT. B-59, NEW HAVEN, CONNECTICUT 06505



Scrambled.



Souffléed.

Until now, oven doors were oven doors were oven doors. Chambers has changed all that. We've designed a Decorator Door for our Chambers DeLuxe ovens that will match any kitchen design you specify. And match it exactly. And the value you add is worth its weight in walnut.

That means, for the price you'd pay to install an ordinary oven, you can have a design-coordinated kitchen. Now, if Mrs. Harriet Housewife wants a one-of-a-kind oven door to match her kitchen cabinets (and her dreams), you can give her just that. In fact, we can

put one on her dishwasher and refrigerator, provided they're Chambers. The reason we can do all this is simple. Chambers ingenuity. Other ovens just don't have the superior designing to offer you the Decorator Door. Chambers does.

Put a Chambers kitchen in the next home you build or remodel. Chambers has a complete line of kitchen appliances from ranges all the way to hot and cold water dispensers. Everything, in fact, but the kitchen sink. Write us for more information or get in touch with your Chambers distributor.


Chambers
 CORPORATION
 P. O. BOX 177 • CLEBURNE, TEXAS 76031



**This is the door that makes the oven
that makes the kitchen that makes the sale.**

NOW

your

home plan can have the enchantment of a fireplace

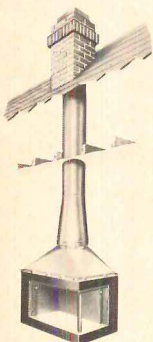
— one or more at a surprisingly little cost

(Either...)

The Conventional Majestic® Thulman®



Add "living appeal" with Majestic Thulman Engineered Fireplaces — in your own design preference. In other words, "Fit the fireplace to the room, or the room to the fireplace." Pre-built, compact, lightweight! The complete package from hearth to chimney top. No masonry required. No footings or foundations needed. Just build into studding or wallboard material — U/L listed. Any finish, trim or mantel style. Front-opening or open-end types. The Majestic Thulman is available in 36" or 42" wide openings and is easily the most versatile and economical factory-built fireplace package available anywhere.



Coming Soon — a revolutionary new GAS-FIRED factory-built, circulating-type fireplace for the ultimate in convenience — and an all-new line of wall-hanging decorative or heating-type electric fireplaces.

The Free-Standing Majestic® Contemporary™



OR, if a modern Contemporary better suits your home decor, install the free-standing Majestic Contemporary. It has real decorative glamor. The wood-burning Contemporary features the cleanliness and convenience of the "Silent Butler™" ash drawer. Available in red, gold or white porcelain enamel or black matte painted finish. The complete package — with or without chimney and chimney top — is a real "toe-warming" innovation for any den, family room, living room or patio. Where preferred, gas-fired models are also available. Give your home extra appeal with this bold and new "cozy charmer" from Majestic.



America's most complete fireplace line from

Majestic®

SINCE 1907

The Majestic Company, Inc.

413 Erie Street, Huntington, Indiana 46750



Send for our all-new 84-page Fireplace Book, full of ideas for modern homes. — only \$1.50

LETTERS

continued from p. 58

my sales price. It's true that Tunisia is more idealistic than some others, but it is a must for the U.S. to carefully select builders for projects abroad.

Since housing programs are the only one in our foreign aid that directly help promote individual ownership of equity—which is extremely attractive to people all over the world—I intend submitting to the Congress the following suggestions to be considered for the pending foreign-aid bill:

1. A U.S. guarantee for investments made in the financing of home ownership and for savings and loan associations in foreign lands. Home-ownership projects should be made mandatory before any nation is eligible for any form of U.S. aid.

2. American-sponsored housing abroad should be on lots of adequate size, and should be of satisfactory specifications.

3. When such housing has no competition in price or credit terms, the costs and sales price must be subject to approval by the host government.

ALAN CARNOY, builder
New York City



TUNISIAN MODEL BY U.S. BUILDER

Reader Carnoy, an international builder, sold out a 1,000-house Tunisian tract in five hours last January and delivered the first 50 houses (one is shown above) in July. He is the author of "Democracia Si! A Way to Win the Cold War" (Vantage Press, New York City). —Ed

FTC and General Electric

H&H: There appears to be a great deal of confusion about the consent order issued recently by the Federal Trade Commission which involves General Electric's promotional allowance program for builders [News, Aug. 1].

The salient facts of the matter are these: The FTC issued a consent order, dated June 30, 1967, which prohibits General Electric from conditioning its promotional payments to builders on the stipulation that they must buy two or more different products from the company.

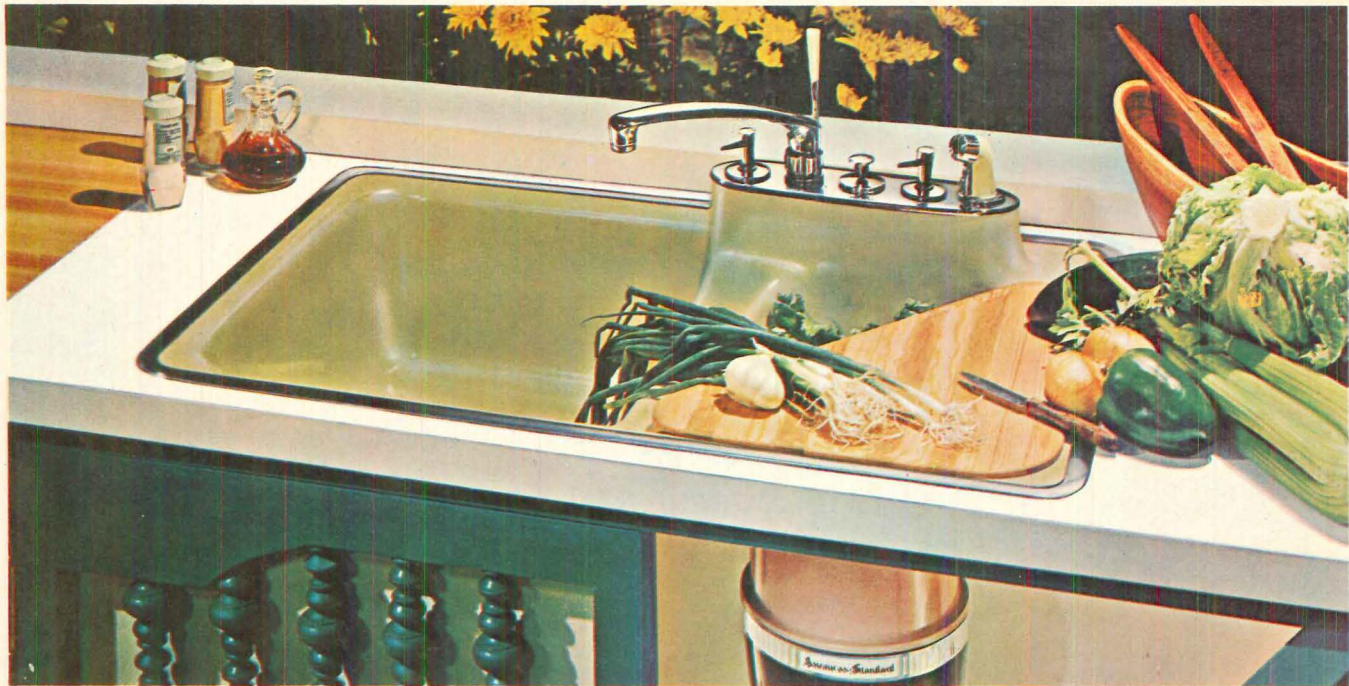
General Electric will continue to have a promotional allowance program for its builder-customers. The current GE plan promoting the total-electric living concept meets all requirements of the FTC ruling. It went into effect March 8, 1967, considerably before the issuance of the FTC consent order.

The FTC news release announcing the order states that "the agreed-to order is for settle

The Fiesta* is chockful of sales-closing features



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New American-Standard Fiesta Kitchen Sink Centers give your kitchens a new look to help sell your homes. They are complete work-saving food preparation and cleanup centers that women really go for. You can offer up to five conveniences—a no-drip, no-washer Single Lever faucet, a remote-control pop-up drain to keep hands out of greasy water, a spray for easy rinsing, a soap and a lotion dispenser.

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Bowl model (above). Triple-thick, acid-resisting enamel on clatter-hushing lifetime cast iron. Ask your American-Standard plumbing contractor for sizes, colors and prices. Or write American-Standard, Plumbing and Heating Div., 40 W. 40th St., N.Y., N.Y. 10018. *T.M. AR&SS CORP.

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It comes built into windows like a windowpane, so your home buyers never need to put up or take down storm sash. No extra panes to wash.

Thermopane with the GlasSeal edge is made like a bottle for a reason. A leaky

insulating glass unit gets cloudy. But bottles don't leak. Not even old ones.

Our 20-year warranty says we don't expect it to leak either.

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used outside the continental United States; or to replacement units beyond the period covering the original unit. We make no other guarantee or warranty express or implied."

Thermopane is available for almost every size and type of window you need. And all leading wood window makers offer it in their windows.

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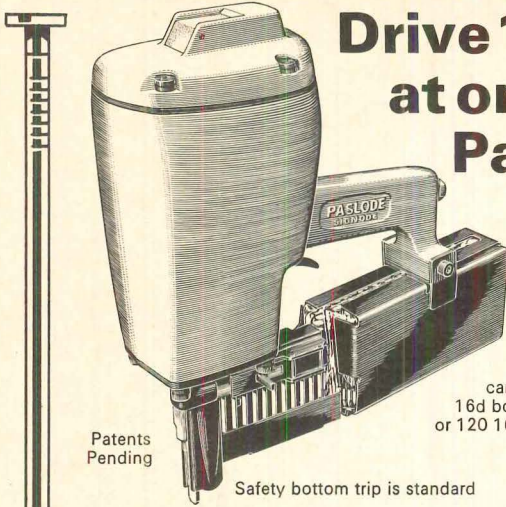
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and pleasingly aromatic. There's nothing to match the protection from moths and moisture like wood-sealed cedar closets... and maintenance is once-a-year dusting. Beauty, economy and elegance are permanently combined in a Supercedar closet of warm precision-cut wood. Interested in more information? Then write for our free brochure. Or have your butler do it.

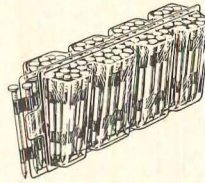
WRITE TODAY FOR FREE COLORFUL BROCHURE

DRIVE FAST and save money



Drive 16d nails at one blow with Paslode's new **Stallion** pneumatic nailing tool

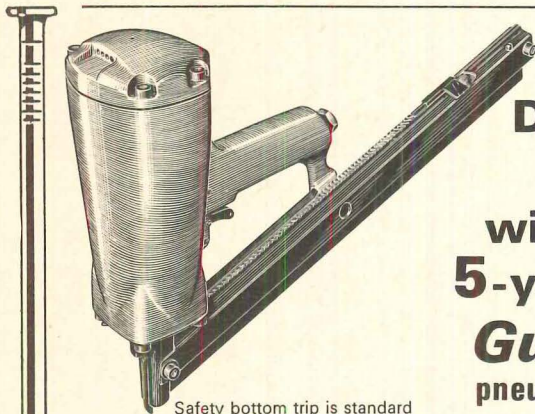
Quick-loading
cartridge holds 125
16d box or sinker nails,
or 120 16d common nails



Patents
Pending

Safety bottom trip is standard

■ Now you can drive 16d nails the lowest cost way—with a portable cartridge-fed nailing tool. It's another Paslode first! The *Stallion* saves time and effort, eliminates waste of nails, makes every nail count with power to pull boards tight. 4,000 to 5,000 nails per hour is a practical on-the-job speed, including reloading time. For all its power, the *Stallion* weighs only 11 pounds. It operates on compressed air at 80 to 100 p.s.i.



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Let us tell you where you can see and try the *Stallion* or the *Gun-Nailer*, or both. Or send for literature.

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ment purposes only and does not constitute an admission by the company that it has violated the law."

General Electric's former program made available promotional allowances to builders who bought at least four different GE appliances. Since the discontinuance of the former program, all promotional allowance commitments have been and will be made under the new program.

The FTC consent order does *not* prohibit General Electric from granting promotional allowances to builders; it merely changes the terms under which the allowances may be granted.

Commitments made by General Electric under its former program will be honored until April 1969.

CALVIN D. ANDERSON, press relations
General Electric Co.
Louisville, Ky.

Precast concrete in Europe

H&H: I completely disagree with some of the statements in your precast-concrete story [July], at least as it affects our company, and European production in general:

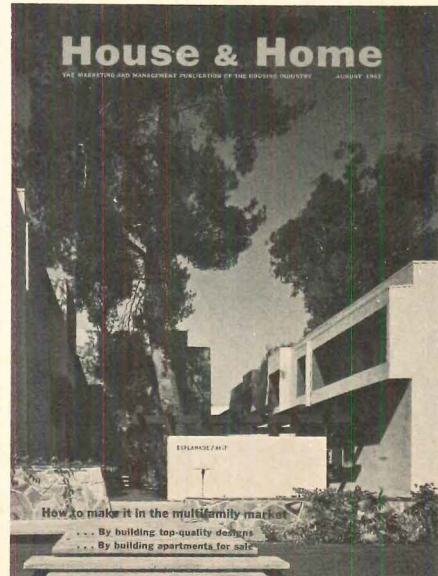
1. Connection of our panels is extremely simple and is carried out on-site by unskilled workers. Also there are absolutely no problems with tolerances. System-building was originated and developed in Europe mainly for want of skilled building labor.

2. The economic advantage lies in reducing labor more than 50% as compared with conventional building, plus savings in plumbing, wiring and heating equipment.

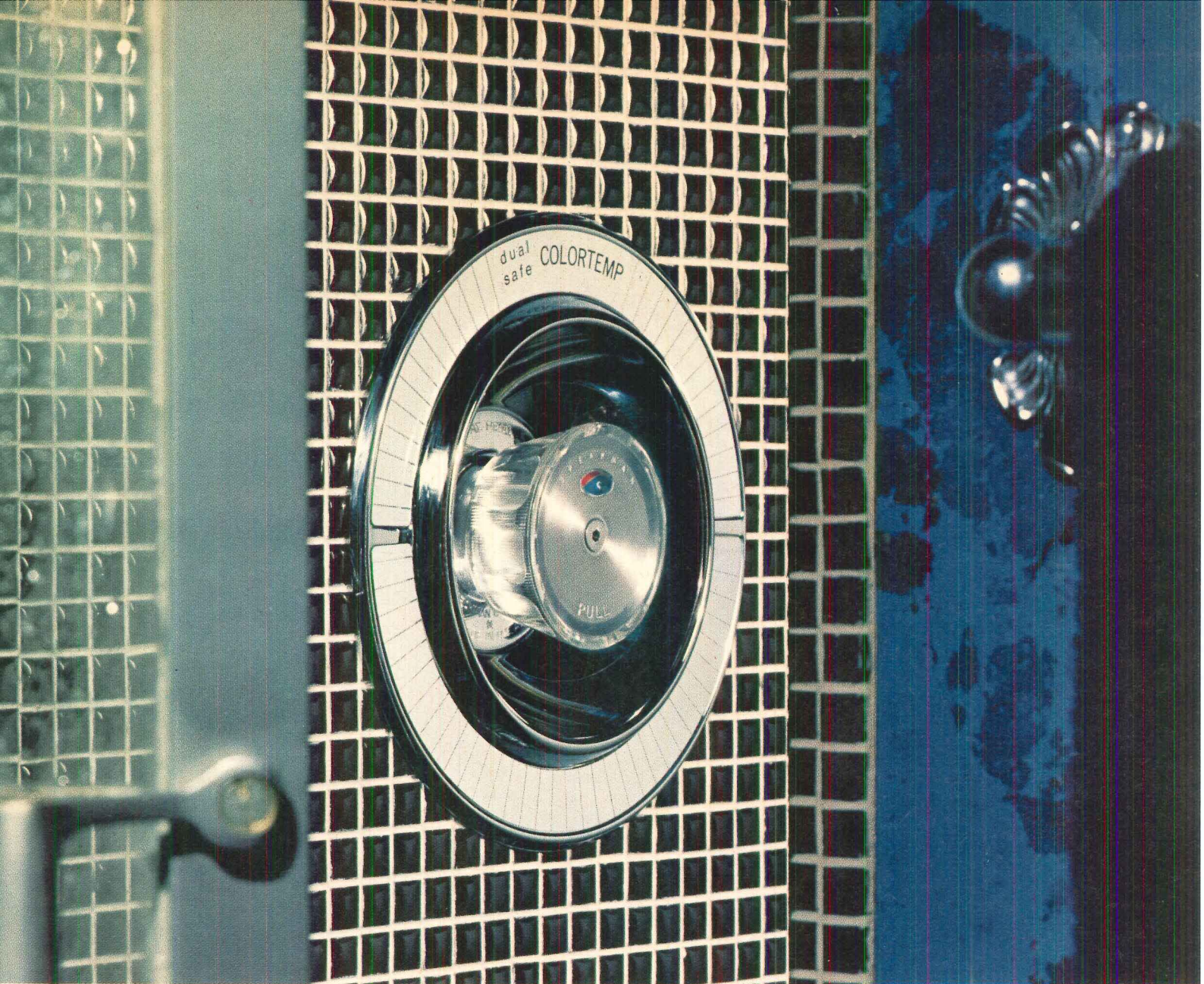
3. It is not true for us that "precast's economy lies in repetition of basic shapes and rigid modules". Our molds allow any diversification of panels by changing only a few tools, e.g. a lathe or a cutter.

RICCARDO MEREGAGLIA,
Impresa Generale Costruzioni MBM
Milan, Italy

August cover credit



House & Home's August cover photo (above) was taken by Jordan Lagman—not by Julius Shulman, as we said erroneously in the cover credits on the August contents page. Our apologies to Mr. Lagman for the mixup.—Ed



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Dual-Safe Colortemp's red and blue dial regulator lets you pre-set the precise water temperature you enjoy most. **Dual-Safe** Colortemp shower valves hold temperature constant—automatically balances hot and cold water pressures.

So once pre-set—even though water is turned on elsewhere in the house—a steady never scald, never icy temperature is maintained. Never any burning or chilling surges of hot or cold water.

It's what's outside that counts. Dial red for hot. Blue for cold. In-between for just right. With Speakman **Dual-Safe** Colortemp you can *see* what you're doing—visibly pre-dial

the safe comfortable water temperature you desire.

It's what's inside that counts. Once the water is turned on under normal operating conditions, a new Speakman twin piston system instantly adjusts to hot and cold input variations—to maintain the safe comfortable temperature you originally dialed.

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“You have to sell me first.”

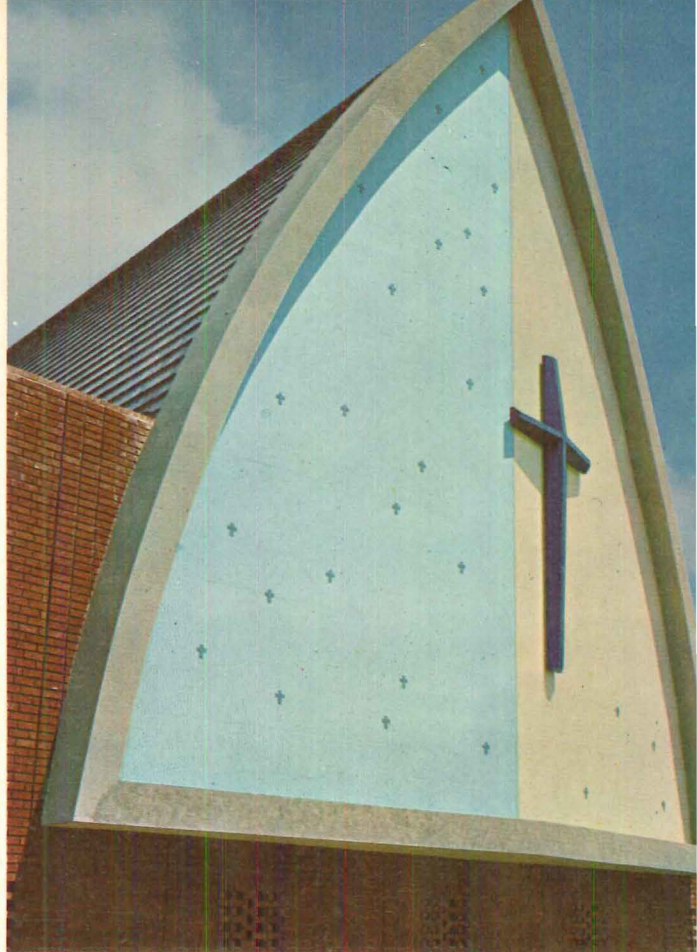
Looking for money? Well, first you're going to have to show the “money man” how good a builder you are. These days, bankers and other lenders are watching quality very closely. In checking builder specifications, they look for manufacturers with a quality reputation. Why? Because it reduces their risk. They know you'll sell your homes faster if you build with quality materials. This is especially true of features that are readily visible to the buyer.

Take a little thing like locks, for example. When you install Schlage locks on every home you build, it does cost you more. But that's the kind of quality the “money man” is looking for. And that's the kind of home-building he wants to give his backing to.

So, show him top quality building materials, like Schlage locks. He'll feel better about putting his cash behind your plans.

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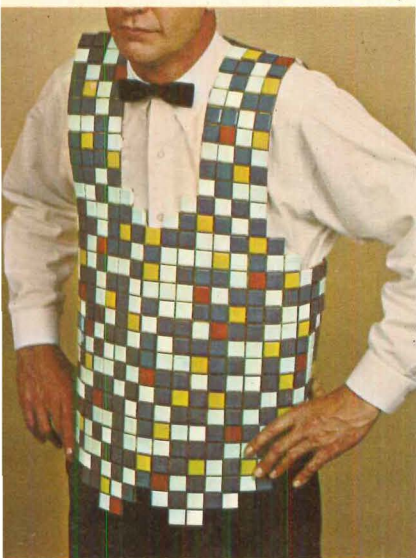
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Well, almost anyplace.)



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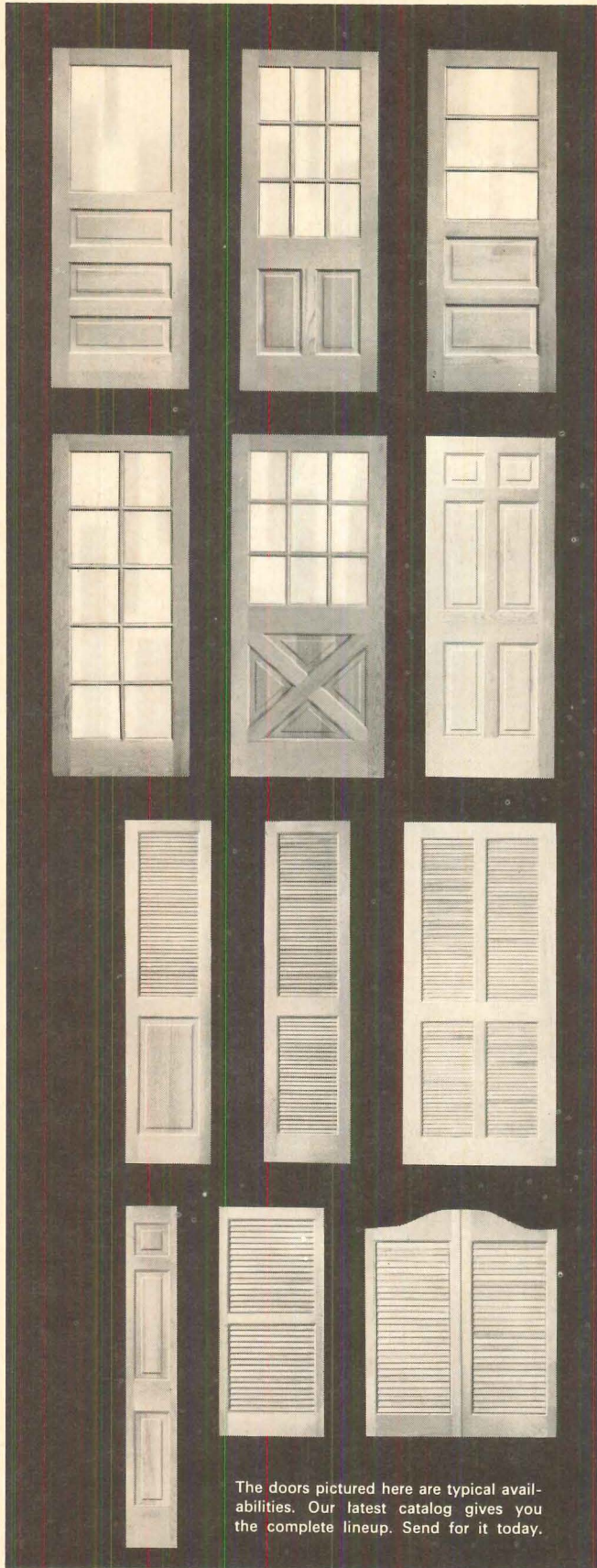
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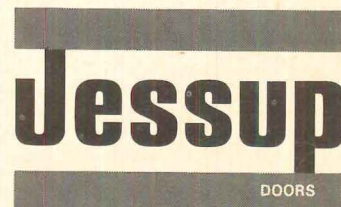


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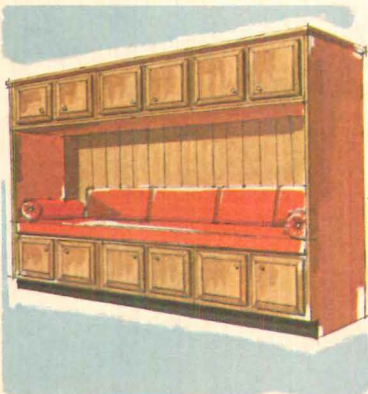
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EDITORIAL

Healing urban sores

It might be easier to translate Sanskrit in the middle of a barroom brawl while the joint is burning down

It's a bloody wonder that there's any progress at all. Our cities pollute the air and water. They spawn deadly riots. They are choked with traffic. Their rotting cores are increasingly abandoned by business, the affluent and the middle class. Their community facilities are less adequate than they were at the end of the Depression. And almost five million of their dwelling units are substandard. The list seems endless and maddening.

Government has done a creditable job with highways, flood control, agriculture and the like—but almost nothing to improve our cities. Almost three-fourths of Americans live in metropolitan areas, and more than half that number are in center cities. Yet the U.S. has no real plan to stop city decay. Our legislators keep trying to find cheap and easy solutions to a costly and complex problem. So all they produce is a patchwork of experiments, demonstrations and programs that do little more than skirt the issues. So what's the answer? Two new approaches are needed:

1. *Get a real, national commitment to come to grips with urban problems.* The simple truth is that the Congress, the Administration and every other level of government are *not yet* really committed to improving our cities. Net federal expenditures for housing in 1967 will not hit \$1 billion, but money for defense and space will top \$75 billion. Congress has no trouble authorizing \$2 billion for an airplane that cannot land on any public airfield in the U.S., but the House chopped out 30% of HUD's meager programs, killed rent-supplement appropriations for the year and came within 20 votes of wiping out the Model Cities program. (Of this year's first 20 riot cities, 16 had submitted Model Cities applications for slums where 30% of the housing is substandard.) Sums up Congressman Louis Wyman (R., N.H.): "There is just about enough in the present [Model Cities] appropriation [\$237 million] . . . to fuel and fire one large Saturn rocket."

Meanwhile, over in the Senate, next year's Presidential fever hit a few hopefuls, who promptly chose housing as one of their theme songs. It's no secret that the Republicans, to do anything in 1968, must make themselves more attractive to the big—and largely Democratic—northern cities. So they closed ranks, almost to a man, behind Sen. Charles Percy's low-income homeowner plan, a plan with good intentions but ques-

tionable arithmetic, which would build up an unwieldy bureaucracy paralleling FHA-FNMA.

And right across the aisle from the Illinois Senator is a lad whose footwork is just as fast, New York's Sen. Robert Kennedy. He is urging subsidized loans to draw investors into rebuilding projects and tax incentives to attract job-producing industry to the slums.

Both sides of the aisle are beginning to recognize the size and nature of the problem. But so far all this talk simply raises the hopes of the hard-core poor—hopes that are dashed to the ground again and again by a Congress that seemingly couldn't care less.

2. *Create well-funded programs with simplified administrative machinery and rules that will let the programs work.* Congress and the Administration have created one program after another with enough visibility to convince voters that something is being done. But most of these programs are too poorly funded to have any impact on urban problems. And many of them overlap and even contradict earlier programs. So each new program adds more chaos to the already chaotic machinery of federal, state and local governments.

What's more, most programs are wrapped in restrictions that make them almost inoperative. The builder who has the temerity to enter an urban renewal program is usually rewarded by being put on a rack and stretched in four directions by four different agencies, while the building trades jump up and down on his stomach.

Government must be prepared to give subsidies without insisting on hidebound procedures which invariably lead to delay, red tape and high costs. Rules that keep every conceivable bad guy out of a program seriously impair the willingness of good guys to take part. Of course government has a right to regulate what it subsidizes. But too often it imposes rules that destroy incentive. If government wants private industry to invest in its programs, it must be willing to let investors make a profit.

In sum, we can no longer afford half-hearted programs that only skirt the edges of the urban problem. Our present tools are inadequate for the job ahead. We must help *our* Congress and *our* cities develop better tools, or we will condemn ourselves to a gray future in an urban jungle.

—RICHARD W. O'NEILL



Around every large city, there are more and more people living in older houses like those above who want—and can pay for—something much better. That's why . . .

There's a strong and growing market

The two houses at left above are neither small nor cheap (both were recently sold for over \$40,000) and they are in excellent locations. But their owners found them inadequate, so they bought the two houses at right. The prices: about \$75,000 (for the house at far right) and \$90,000.

If these were isolated cases they would be of interest only to the two- or three-house-a-year custom builder. In fact, they represent a small but steadily increasing market for the merchant builder. Reason: A surprisingly large number of buyers today 1) have incomes of more than \$25,000, 2) want bigger and better houses than they have and 3) want the kind of comfort that only a new house can provide.

Builder William Shroder of Millard & William Shroder Co., Rye, N.Y., which built the houses at right, has found

this high, high-priced market big enough to fuel a business that should gross over \$1 million next year. This year he will sell more than 20 houses at an average price of about \$75,000; in 1968, with two new projects opening, he expects to sell 30.

The bulk of Shroder's buyers are trading up from smaller homes. "Typically," says Shroder, "our buyer bought a \$35,000 house about fifteen years ago. His income then was perhaps \$15,000, and he took out a \$25,000 mortgage.

"Today his original \$10,000 equity has risen to \$20,000, and the value of his house has gone up to, say, \$45,000. So he can realize about \$30,000 in cash. And his income has risen to over \$25,000, so he can carry a mortgage of \$50,000. Now he's a prospect for us."

Transferees make up the second biggest category of Shroder's buyers. ("If an ex-

Ben Schnall



for high, high-priced houses like these

utive is being transferred," says Shroder, it usually means he's getting a better-paying job.") And the rest of his buyers are more or less evenly divided among retirees, former city-apartment dwellers ("these are the hardest to deal with," says Shroder, because it's usually their first house") and people who just plain have money.

Location is vital to the high, high-priced market. Much of Shroder's success stems from the fact that his projects are in the more prestigious areas of New York's Westchester County, where schools are excellent. Predictably, land is scarce, hence expensive.

"But we have to have good locations," he says, "so if the price is anywhere near reasonable, we pay it."

Most of his houses are built on estates that are being broken up; typically, such an estate (see cover photo) will yield 30

half-acre lots. Shroder currently has to charge \$20,000 a lot to make a normal land profit, and he sees prices going even higher.

Shroder has found that there is a definite limit to the number of houses he can sell per year in any one development.

"The first year, I might sell seven houses in a 30-lot project," says Shroder. "The second year, ten. And the third year, when the neighborhood is well established, I'll sell the other 13. But the average can't be pushed over ten, so if I want to increase my volume, I have to start more projects."

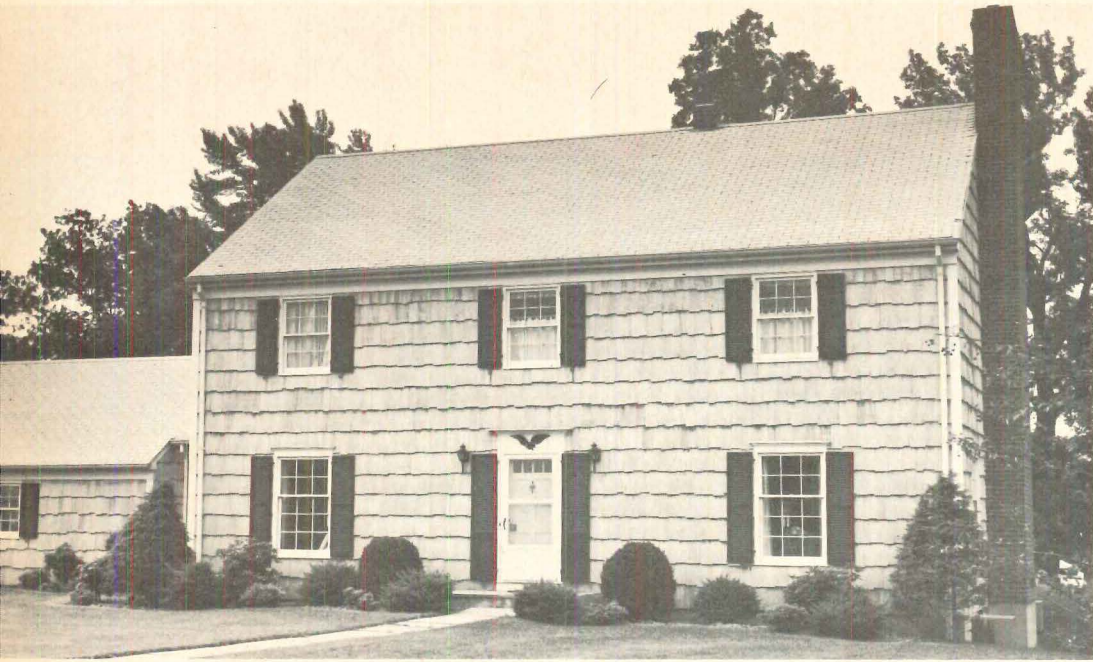
Quality is all-important in the high, high-priced market. Says Shroder: "We sell to people who have shopped for a year without finding a house they liked. They're professional buyers; most of them have owned two or three houses before, and

they know good design and good planning. And a surprising number of them understand things like insulation and lumber grades." So Shroder's houses include such items as all-fir framing lumber, clear oak floors, clear pine trim and top-quality door hardware that costs an extra \$250 per house. His vanities are custom-built by a local cabinetmaker. And his contract with his painting sub says simply that "the customer must be satisfied."

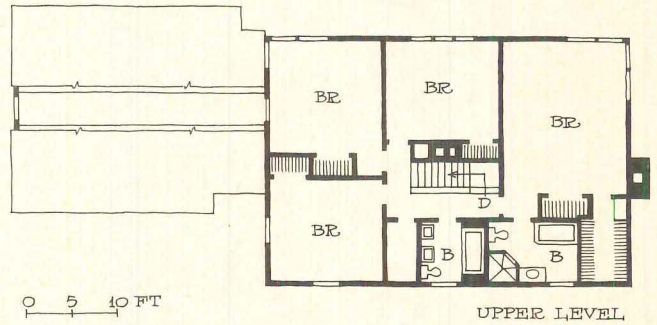
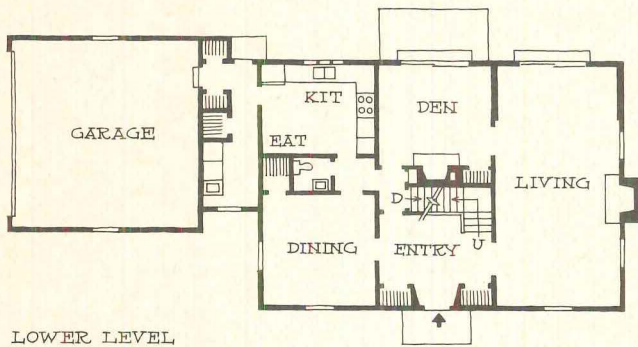
"If a buyer comes in and starts talking about square footage," says Shroder, "we tell him there's a builder down the street who'll give him the same space as we do for \$10,000 less. Our attitude is, we're selling a high-priced product and it should be perfect."

To see the product Shroder is offering to the high, high-priced market, turn the page.

These designs have sold best in Shroder's high, high-priced market



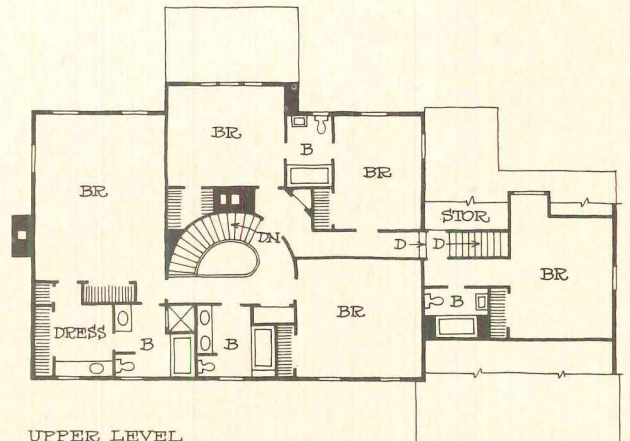
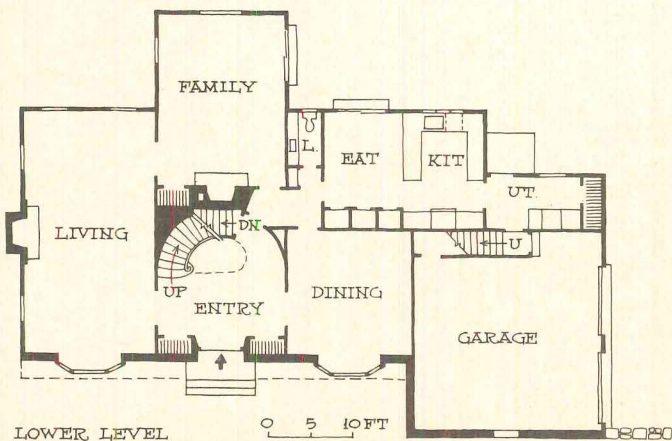
BASIC HOUSE in all of Shroder's subdivision is a center-hall colonial. This one has 2,700 sq. ft. of living area and, at \$68,000 (on a \$20,000 lot, as are all Shroder's current houses), it is the lowest-priced house Shroder builds. Chief appeals are the excellent traffic patterns that the center foyer provides, the elegance of the foyer itself, and the big formal living room. Like all Shroder's houses, this one was designed by architect Oscar A. deBogdan.



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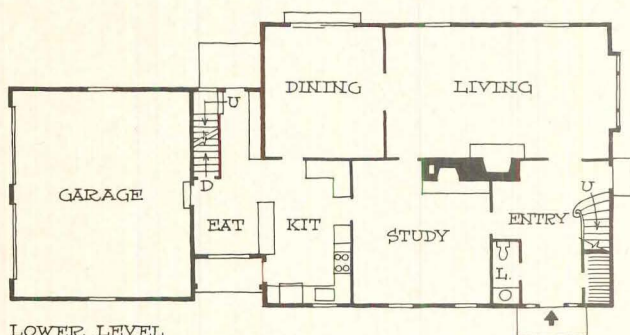


EXPANDED VERSION of the basic house is the 3,492-sq.-ft. colonial. At just over \$90,000, it is also the most expensive house Shroder has built to date. The family room has been moved back to make room in the foyer for the curved staircase (a \$1,500 extra), the second floor has been garrisoned to make more bedroom space and a bedroom and bath have been built over the garage. Shroder charges a flat \$20 per sq. ft. for adding area to a basic plan.

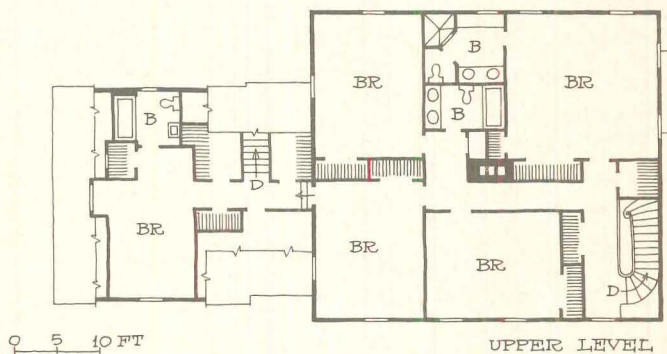


0 5 10 FT

WIDE-ENTRY COLONIAL is a recent and popular addition to Shroder's line; it has 3,235 sq. ft. of living area, is priced at \$73,500. Big sales features are the large downstairs and upstairs hallways and the extra privacy of the master bedroom. But some people don't like having to pass through the study to reach the kitchen. Like all Shroder houses, this one will never be duplicated exactly. Buyers can also have a completely custom house. They pay a \$400 design fee, which is returned if they decide to buy.

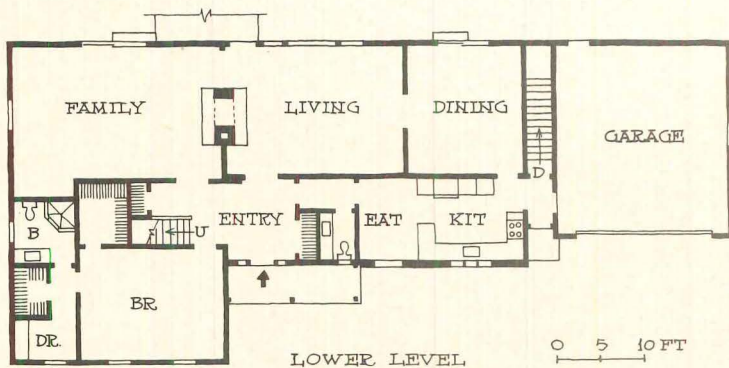


LOWER LEVEL

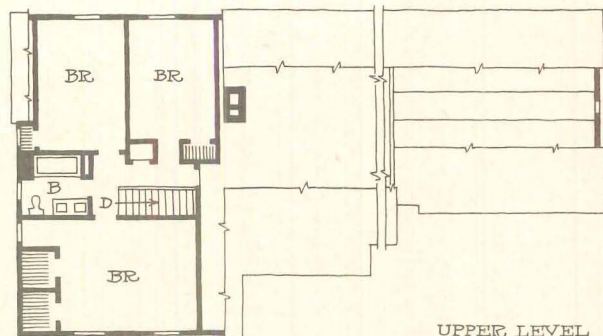


UPPER LEVEL

SPECIALIZED MODEL has so far been bought exclusively by older people. Its biggest appeals are lots of space for entertaining and a plan designed for one-floor living. Second-floor bedrooms are used for visiting children and grandchildren; they can be closed off at other times. The house is longer than Shroder's other models and requires a lot about 20' wider than his standard 20'. Living area is 2,200 sq. ft. on the first floor, 800 sq. ft. on the second. Price: \$70,000.



LOWER LEVEL



UPPER LEVEL

continued

It takes this kind of elegance to sell the high, high-priced buyer

Photos: Ben Schnall



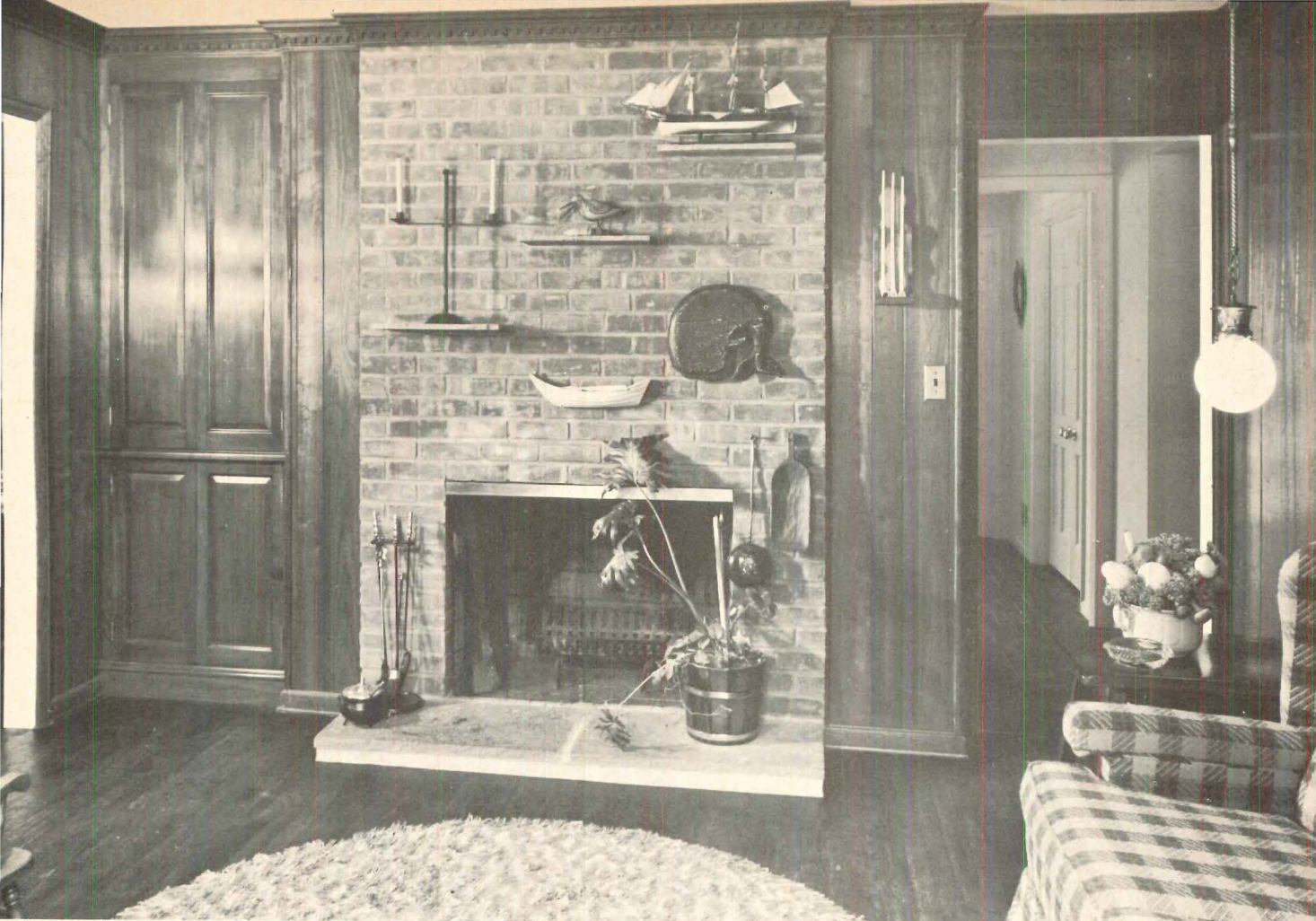
CUSTOMIZED LIVING ROOM includes \$1,500 antique mantel. Bookshelves, also extra, cost about \$90 per lineal foot.



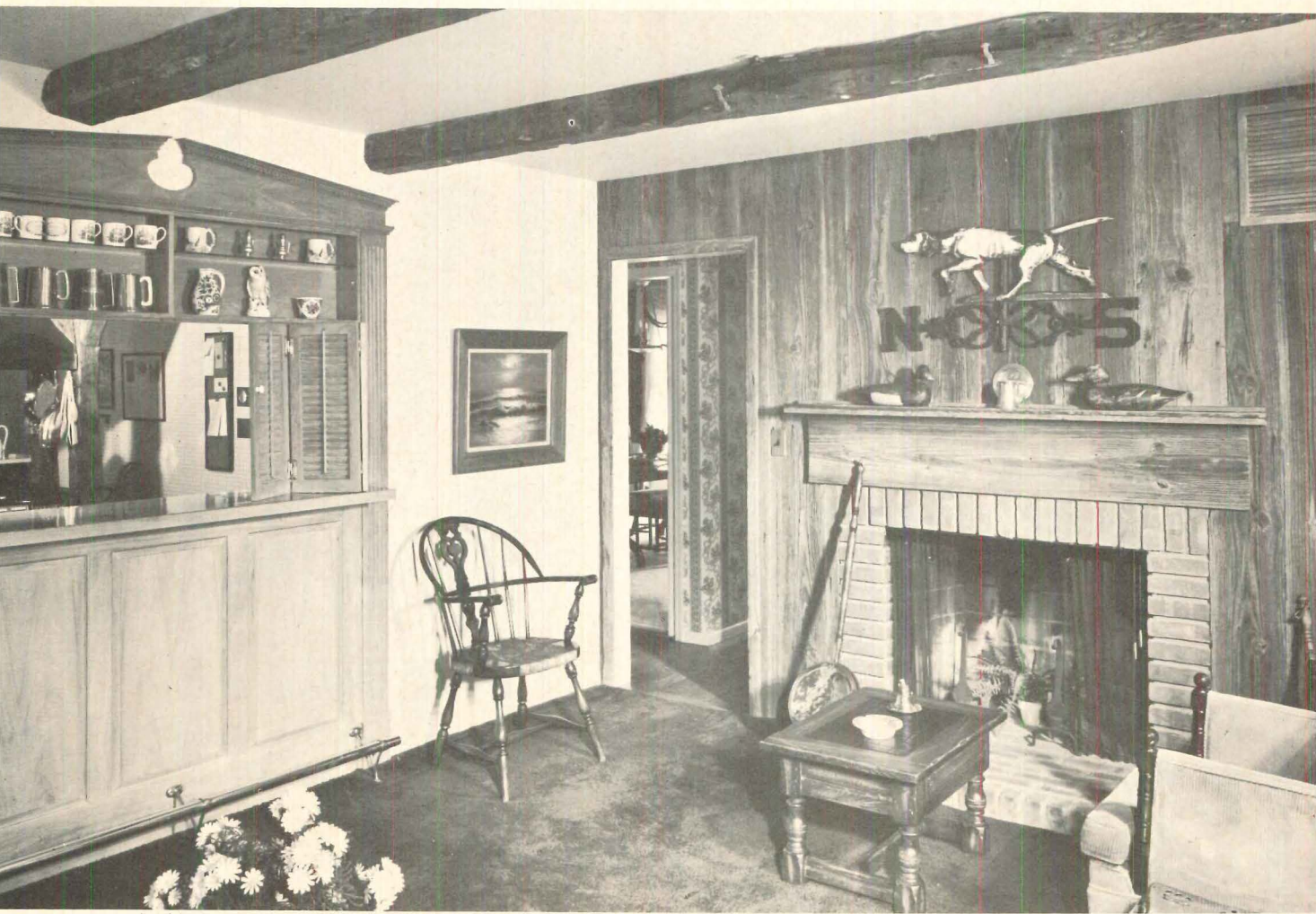
LIVING ROOM in basic center-hall colonial has dark-stained oak floor. Room's dimensions—14'x28'—seldom vary, even when basic house is expanded.



FOYER in side-entry colonial has curved staircase (a \$1,500 extra), leaded windows flanking the front door (\$250) and top-of-the-line floor tile.



FAMILY ROOM/DEN is finished in walnut-veneered plywood, a standard item. Hardwood cabinet doors at left are extras, would normally be pine.



SPECIAL FINISH in this den, old barn siding, was supplied at no extra cost. Pass-through to kitchen, left, is a standard feature.



Builder in high gear

He turns mechanization into price cuts of \$2,000 a house

Maybe you could sell \$50,000 houses for \$2,000 less than competitors sell them. But how easily could you shave off \$2,000 in the \$16,000-to-\$21,000 price range?

Kenneth Hofmann does it every time he sells a house—and he sells 500 to 600 a year. For under \$21,000 in the San Francisco area, his Hofmann Co. offers 1,700 sq. ft. of house with four bedrooms, two baths, a family room and an all-electric kitchen.

How does Hofmann do it? By trimming his construction costs to between \$7.50 and \$8 a sq. ft.—or about 10% lower than competitors' costs.

The source of the savings: \$100,000 worth of equipment—plus work methods that make it pay. Hofmann's equipment ranges from improvised templates that cost pennies to three-story-high forklifts that cost thousands.

"If we relied on conventional methods and equipment," he says, "we'd need a work force 20% larger than our present 40 to 150 men."

Hofmann gets his ideas from commercial jobs

In fact, even his most advanced homebuilding methods are old hat to commercial builders.

Hofmann knows a lot about commercial construction because he spent ten years at it before founding his homebuilding company (he and his father ran one of the largest commercial plastering companies on the West Coast). So he approached homebuilding from the standpoint of commercial practices, which emphasize 1) heavy equipment investment and 2) industrialized methods. Like commercial builders . . .

. . . He buys or leases heavy equipment as part of an overall project investment. Example: He rented equipment to pump concrete 140' up a rocky hillside tract rather than risk delays with ready-mix concrete trucks—and thus completed 200 houses on schedule at an extra cost of only \$20 a house.

. . . He buys extra-heavy equipment—commercial-size forklifts like the one at left and dump trucks—to cope with any terrain problem and to build all winter. And he has adapted dozens of shop-made racks and bins he sees on frequent tours of commercial jobs.

. . . He maintains his equipment systematically. Preventive maintenance is a daily routine, and his repair facilities can handle all but major breakdowns.

Tight controls make Hofmann's equipment pay

Every Saturday at 10 a.m. his staff gets an IBM cost breakdown that shows exactly how much money the

company made or lost that week. Labor costs, for example, are broken down six ways—supervision, foundations, framing, finish, repairs and overall subdivision improvements—and compared against the budgets for each job. If operations are over budget, the staff starts pinpointing causes on Monday morning.

To make maximum use of equipment, work schedules at Hofmann's five tracts—Fairfield, Napa, Livermore, Walnut Creek and Concord—are closely coordinated and carefully paced. Grading equipment, for example, is moved back and forth among four of the tracts, but grading in the fifth tract is subcontracted because the tract is so far away from the other four that equipment can't be moved there economically. Hofmann's large forklifts are coordinated with work flow so efficiently that they operate virtually eight hours a day.

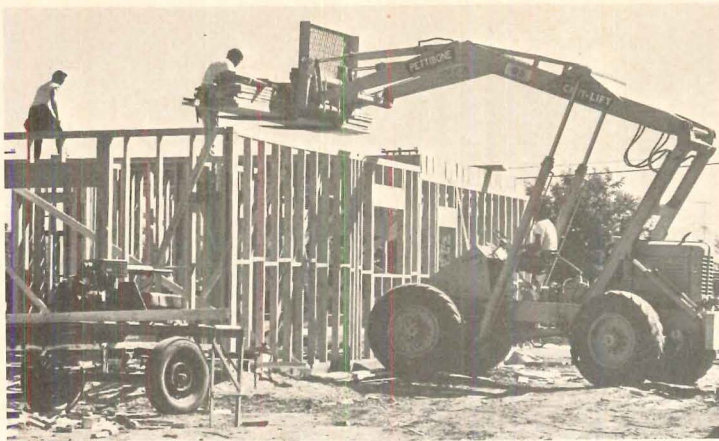
Comparative price and cost studies are run continually on all the equipment, including hand tools. For instance, the staff changes its purchasing policy on nailing guns to keep up with the shifting economics of gun suppliers' offers: Some give away the guns and sell the nails; others sell both.

Hofmann buys equipment to avoid delays

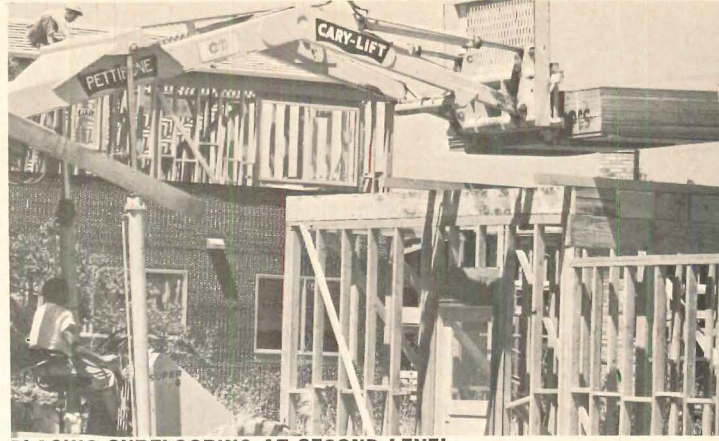
"The main reason we invest in heavy equipment is to get the work done when we want it done," says Albert Shaw, Hofmann's executive vice president. "We don't kid ourselves into thinking we couldn't sub out the work just as cheaply—we've done it both ways, so we know. But when we own equipment, we get things done now—not next Tuesday sometime, or whenever it's convenient for the subcontractor. Every time you wait around to get a house closed, the interest is running and you're losing money."

Vice President Barry Scherman illustrates that reasoning: "We could have roof trusses delivered by the supplier with a cherry picker—it costs about \$1 a truss to have them hoisted that way—but the house would have to be absolutely ready when the truck came because we couldn't afford to have it wait around. By using big forklifts to hoist the trusses, we steer clear of these tight scheduling problems."

Hofmann's machines and methods are not limited to high-volume homebuilding. Most could be adopted profitably by any medium-size tract builder. And many would improve even the smallest scattered-lot operation. To judge for yourself, see the next six pages.



LIFTING SECOND-STORY FLOOR JOISTS



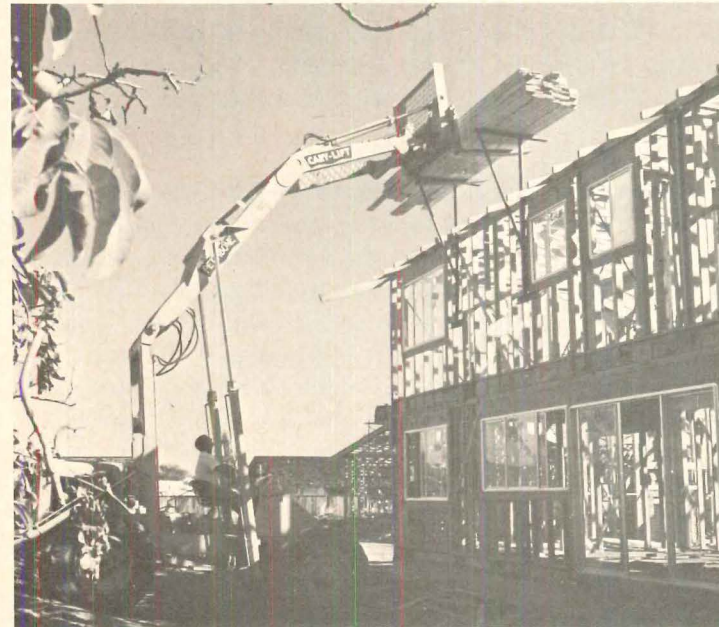
PLACING SUBFLOORING AT SECOND LEVEL



SETTING SUB-ASSEMBLED PORCH COLUMNS



TRANSPORTING TRUSSES



HOISTING STRINGERS TO ROOF LEVEL



HAULING GENERATORS AND COMPRESSORS

Hofmann's most versatile tool has four-wheel drive and a 24' reach

This big forklift also has four-wheel steering. It can maneuver in close quarters on rough ground, climb steep banks and work in winter mud without getting stuck. Hofmann bought two of these machines—he owns four forklifts altogether—after watching them perform at commercial construction sites.

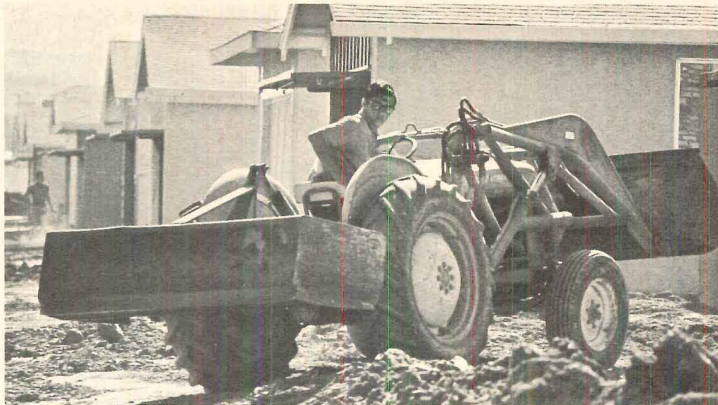
They load roof trusses on house walls in about 30 minutes, compared with 4½ hours for manual loading. They let two men erect two porch-beam bents

(four porch columns) in 30 minutes, instead of the 4½ hours it takes to manhandle the bents with ropes. They hoist floor joists to the second-story level in five minutes, instead of the hour it takes manually.

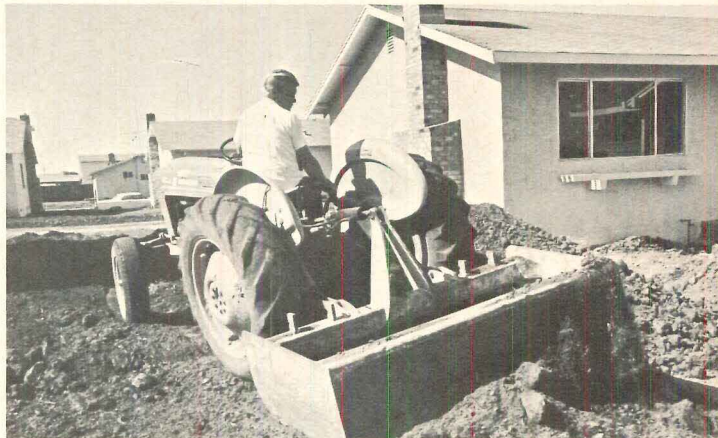
The forklifts move back and forth across Hofmann housing sites, performing dozens of essential lifting jobs. And at the beginning and end of each work day, they haul trains of mobile tools, like generators and compressors, between warehouse and construction sites.



TRENCHING



GRADING AND LOADING



GRADING

Well-equipped tractors get completed-house sites cleaned up fast

Hofmann owns four finish-grading tractors with several accessories. Tractor-mounted rakes comb out small debris (like stucco and wire) before topsoil is spread around houses. Tractor-mounted loaders pick up the debris and drop it into a dump truck for disposal. And after finish grading is completed, tractor-mounted powerbrooms clean up the streets.

One tractor has a backhoe for digging sewers. Says Albert Shaw, Hofmann's executive vice-president: "Most builders have the plumber dig the sewer ditch, but we can dig our own when it's needed and backfill the same day. The ditch doesn't lie open for someone to fall into or to make problems in moving equipment." Hofmann also has two crawlers for excavating.



LOADING FILL



DUMPING TOPSOIL

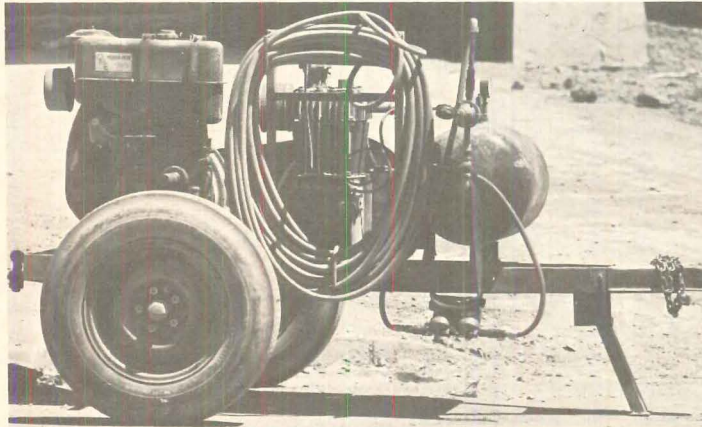
Spending an extra \$1,400 makes this big dump truck a harder worker

The extra money went into an automatic transmission, which will soon pay for itself in savings on burned-out clutches. Reason for the clutch strain: Hofmann uses the ten-yard truck to haul heavy-duty trailers loaded with forklifts or other heavy equipment. Its more

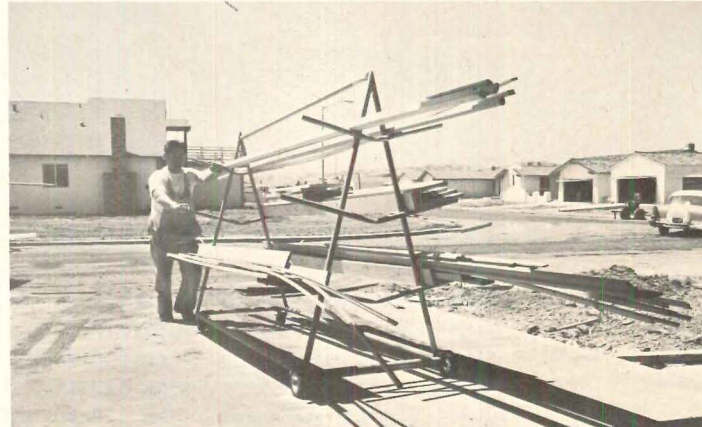
conventional chores include 1) hauling topsoil to stockpiles, then back to completed-house sites, 2) dumping cushions of rockfill or sand for garage slabs, driveways and patios laid on adobe soil and 3) carrying waste to the dump.



ROOF-LEVEL MATERIALS RACK



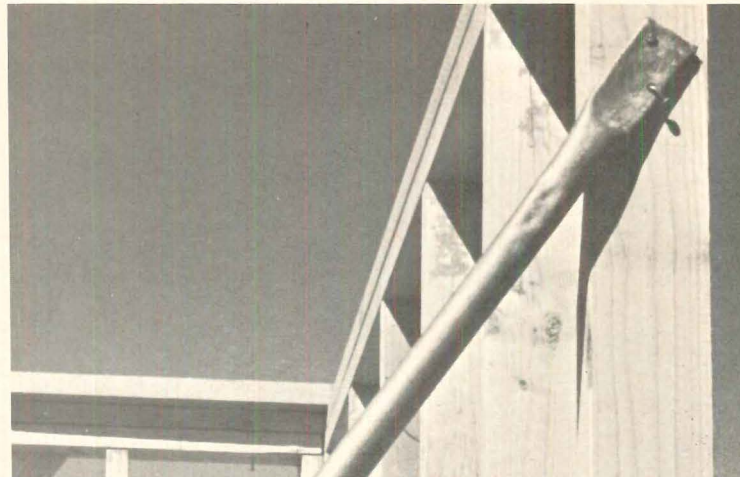
AIR-HOSE RACK



MOBILE TRIM RACK



CONDUIT TURNED INTO SHORING



Some of Hofmann's handiest equipment was improvised for a few dollars

His racks for holding sheathing or stringers at roof level (*top photos*) were built of tubing and angle-iron after he saw them on a commercial building job. Stacks of sheathing are set on the racks by forklift, and carpenters slide the material off without lifting it.

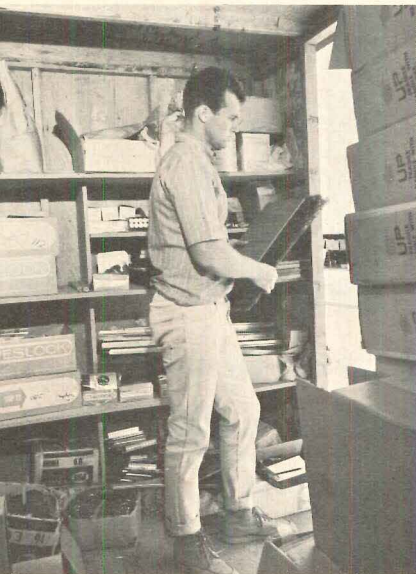
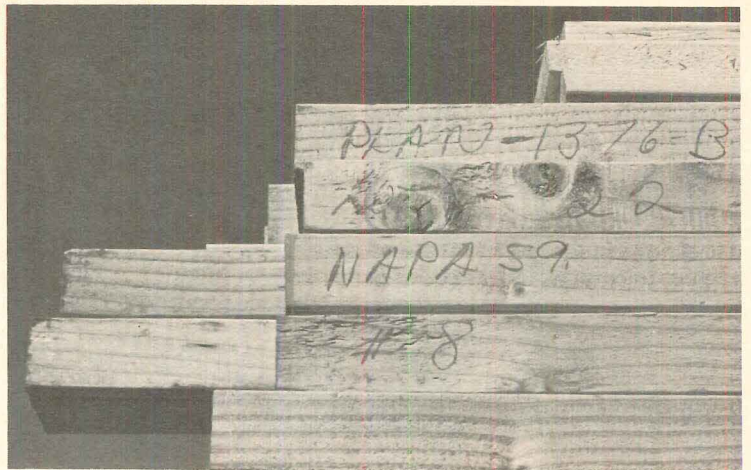
Hand-pushed, A-frame racks—aluminum tubing mounted on wheels—were designed by job super Walter Young as an easy way for carpenters to push trim

lumber from house to house. And to carry air hoses Hofmann welds racks onto all his compressors.

Hofmann's carpenters cut down on wasted 2x4s by using 10' lengths of electrical conduit for shoring up walls. The ends are flattened, and holes are drilled in them for nailing (*closeup, above*). They are re-used indefinitely; when they get bent, a college boy is hired for a weekend to straighten out the whole lot.



PACKAGED LUMBER



HARDWARE TRAILER



HAND-TOOL BIN

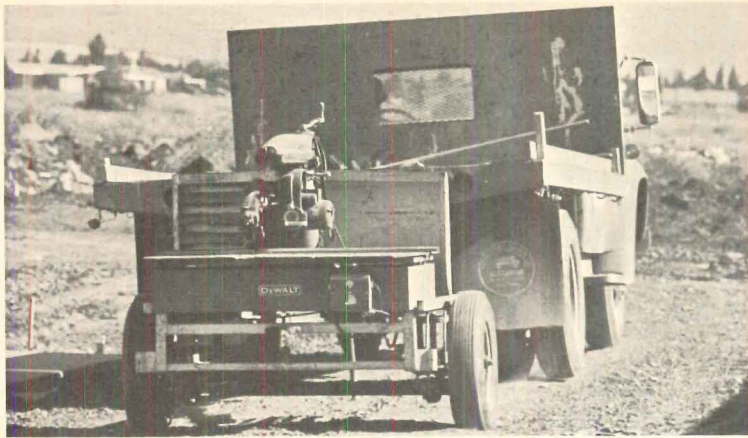
House-to-house supply systems move tools and materials without mixups

Lumber for each Hofmann house comes in three pre-cut packages: girders, wall framing and roof trusses (sill plates and plywood are bought in bulk). It is always stacked—also numbered and lettered—in precisely the same order, so regardless of how often a carpenter moves from tract to tract, he starts laying out at the same point on every house. Hofmann tracts are built in assembly-line fashion, up one street and down the next.

Hand tools and fastening hardware are transported to and from job sites in a large bin designed to fit

on the front of a forklift. The bin has pigeonholes for power handsaws and nailing guns, plus a large reel for winding up hundreds of feet of extension cord. Tools and cords are returned to the bin at night, and it sits in a warehouse on the forklift until morning.

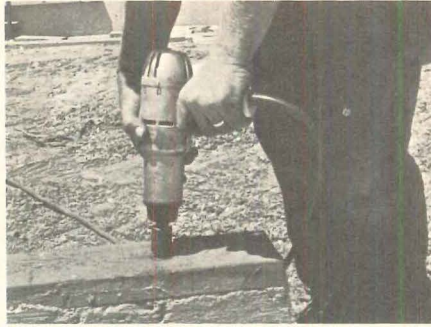
Finish hardware is carried around in two closed trailers, which Hofmann's carpenters put together on secondhand trailer frames one rainy day. Each trailer holds parts for about 30 houses: medicine cabinets, oven doors, dishwasher panels, locksets, weatherstripping and other items.



MOBILE TABLE SAW



NAILING GUN



IMPACT WRENCH



STUD GUN

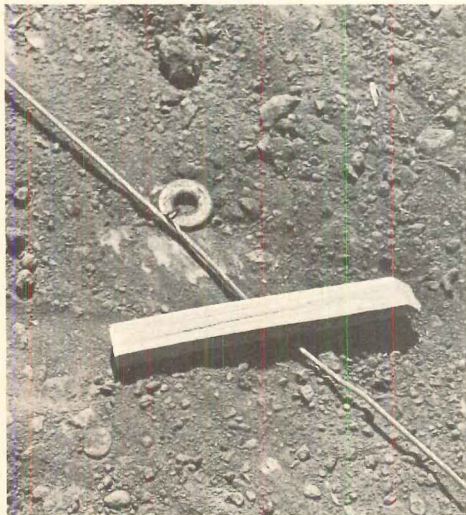
These carpentry tools knock hours off on-site cutting and fastening

Hofmann's use of oil-cooled nailing guns (*above, left*) saves two hours a house on subfloor nailing—a 30-minute job versus 2½ hours for hand nailing—and four hours on nailing roof sheathing—a 45-minute job versus 4 hours and 45 minutes. Using impact wrenches to tighten foundation bolts on mudsills (*above, center*), he saves 20 minutes a house—a ten-minute job versus 30 minutes for hand wrenches. The wrenches also save ten minutes on garage-door installations—a two-

minute job versus 12 minutes with hand wrenches.

Hofmann was one of the first builders to adapt powder-driven studs—long used in commercial construction—to residential work. He uses them to fasten redwood sills to garage and utility-room slabs (*above, right*).

For on-site cutting he buys power handsaws by the dozen, and mounts table saws on wheels with their own generators and roller-conveyor benches (*top photos*)



PEG-LOCATION WASHER



HOLE-LOCATION PEG



DRILLING FOUNDATION HOLE

Foundation savings start with a simple template wound on a spool

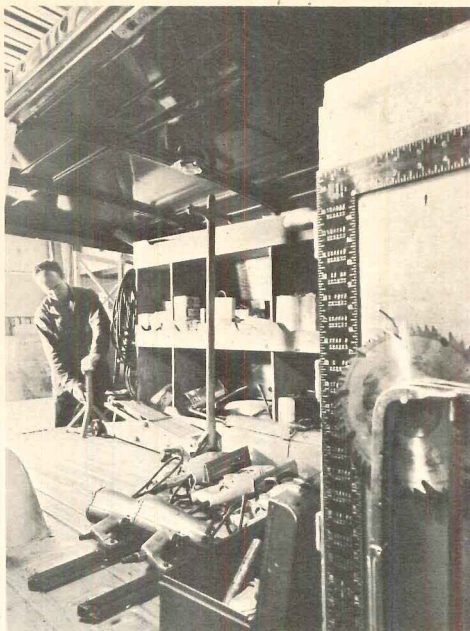
The template is a roll of wire strung with washers (*above, left*) that show where to drive pegs (*above, center*) for foundation holes. Hofmann tried drilling his own foundation holes but found the equipment too troublesome to operate and transport as his subdivisions became increasingly scattered. A one-man drilling sub-

contractor (*above, right*) now provides the same work flow continuity and does the job more economically.

Two Hofmann crews work exclusively on foundations, using a forklift to move forms and panels from site to site. To shave concrete costs to the bone, lot sites are leveled to within one-tenth of a foot.



REPAIR VAN IN FIELD



INSIDE REPAIR VAN



REPAIR JOB AT HOUSE SITE

A full-time maintenance man holds equipment breakdowns to a minimum

Traveling between job sites in a fully equipped parts van (above, left and center), the mechanic handles preventive maintenance and emergency repairs in the field (above, right). For overhaul and heavy repairs, he uses a workshop in the Hofmann headquarters warehouse. All maintenance work—including small-tool repair—is highly systematized. Example: Disabled hand-saws are left in a shop rack with handles in, repaired

saws are returned to the rack with handles out.

Repair rates for all equipment are watched closely. When a handsaw starts giving too much trouble, the mechanic junks it for spare parts. And if one type of equipment seems to outperform another, Hofmann switches over. He is currently replacing gasoline generators with diesels because the mechanic's records show diesels last longer and cost less to run.



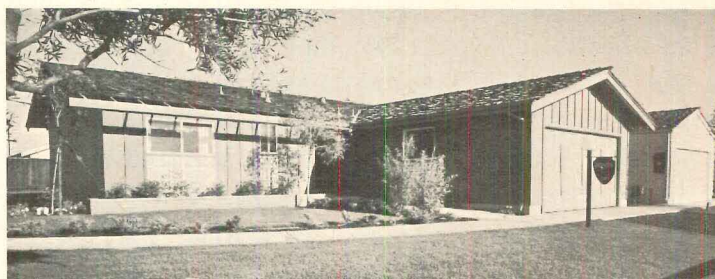
\$18,250



\$19,150



\$17,250



\$17,750

Here's the payoff: fast-selling houses at hard-to-beat prices

In mid-July Ken Hofmann was building 253 houses like the ones shown above, and almost all of them were presold.

His prices range from \$15,950 for a 1,020-sq.-ft. model in his Fairfield, Calif., project to \$20,950 for 1,700 sq. ft. in his Napa tract.

Included in those prices are an electric oven and range, a garbage disposer and a choice of colors and patterns for interior walls, ceramic tile, laminated countertops and vinyl-asbestos floors. The only optional

extras: fireplaces, shake roofs, ceiling and wall insulation.

Buyers also get a wider choice of exterior treatment than is usual in the low price range because Hofmann makes his own garage doors and shutters.

"We can build them cheaper than we can buy them," he says, "and for this reason we can offer a greater variety of designs." His carpenters use pre-cut lumber for garage doors, lay them out in jigs and put them together with nailing guns. Forklifts move the doors on and off delivery trucks and position them at houses.

10

merchant-built houses that prove the salability of good design

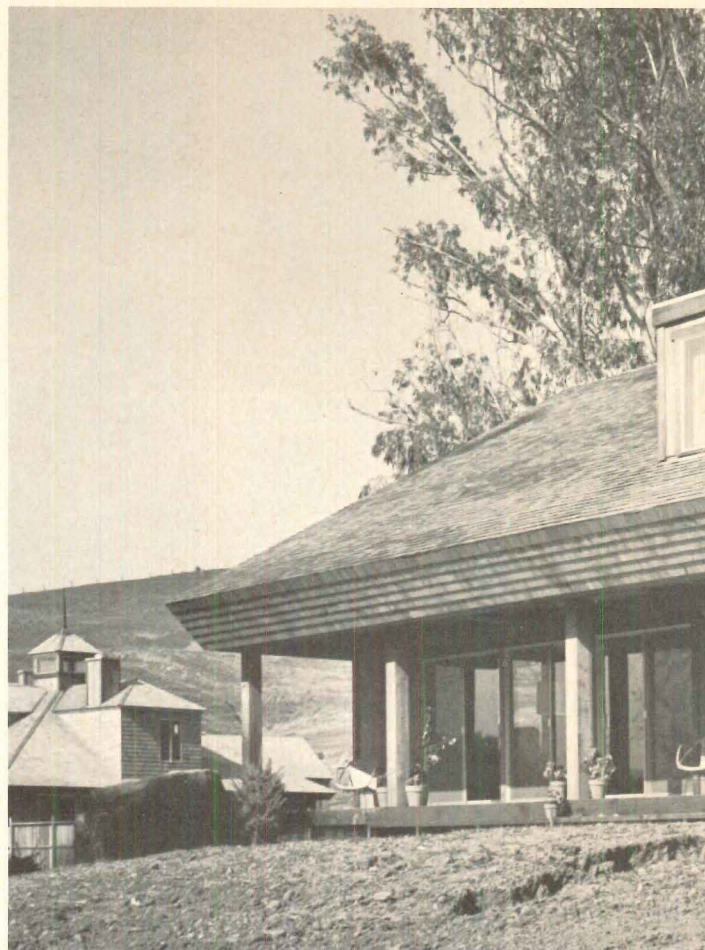
Neither the builders nor the architects responsible for the houses on the following pages set out to win awards for design. Their aim was to produce houses that would sell, and design was merely one means to that end.

But the fact is that these houses did win awards (in the Homes for Better Living Program sponsored by The American Institute of Architects, HOUSE & HOME and *American Home*). And since they have also proven successful in the marketplace, it seems reasonable to infer that good design 1) can indeed be a sales asset and 2) is most effective when used not as window dressing but as a way to make a specific house as appealing as possible to a specific type of buyer.

Two of the houses in this portfolio do not, strictly speaking, fall into the merchant-built, detached-house category so they were awarded special citations by the merchant-built jury (H&H, June). One is a vacation house and one an urban townhouse; they are shown on pages 100 and 101.

Finally, two award winners are not shown here. One is part of a project that is so significant to the housing industry it rates a story all to itself (see p. 106). The other—a contemporary two-story designed by Cross & Adreon and built by Matthews-Schwartz Inc. in Bethesda, Md.—was previously published in HOUSE & HOME (Oct. '65).

The first of the ten houses in this merchant-built portfolio is shown at right.



ENTRANCE HALL is two stories high, has stairway to open balcony that connects bedrooms.



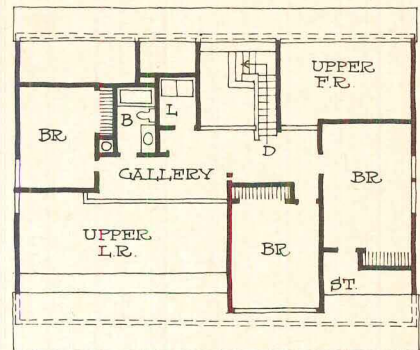
UPPER-LEVEL BALCONY spans 27'-long living room, lowers ceiling above fireplace area.



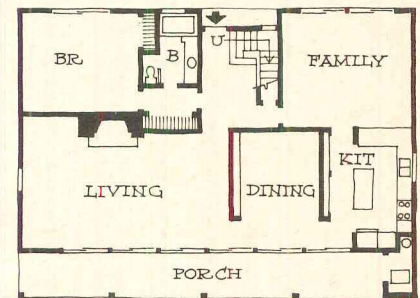
REAR LOGGIA that runs the entire length of house is reminiscent of old ranch-house veranda.

Homes for Better Living

ARCHITECT: Reid & Drosihn-
Anderson & Stephens
BUILDER: Lawrence C. Olin
LOCATION: Tiburon, Calif.



UPPER LEVEL



LOWER LEVEL

0 5 10 FT

Honor Award: an updated version of the traditional Western ranch house



SLIDING GLASS DOORS run length of living room, extend to include the dining room and part of the kitchen (plan, above). They provide unbroken view of rear yard and a recently added pool.

It has the simple rectangular shape and low lines of the early ranch house, and a broad overhanging roof and long veranda to shelter the rear rooms from the Western sun. But inside, the house is thoroughly contemporary, with its open upper-level balcony, high-ceilinged living room, open planning of the first floor, and a good traffic pattern.

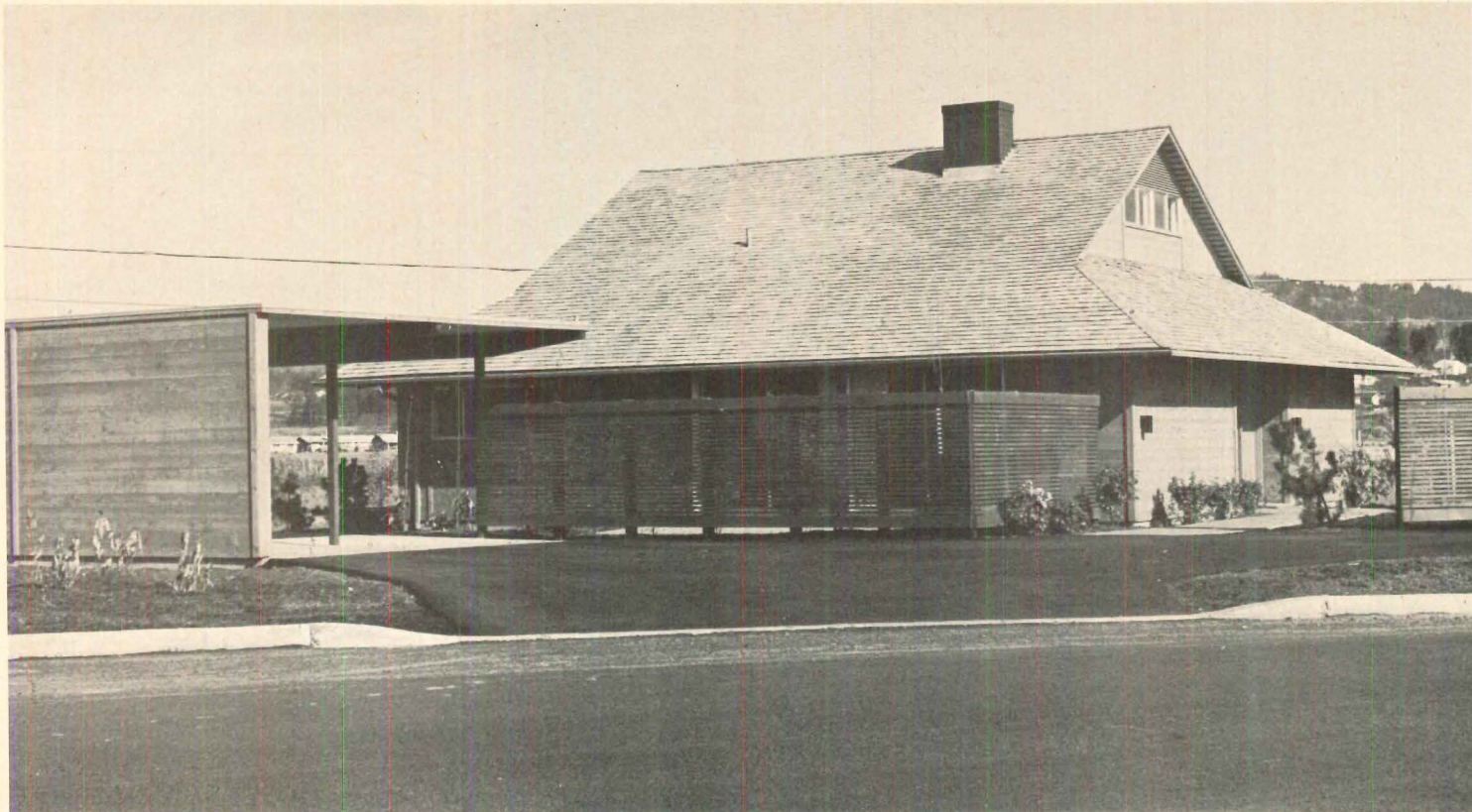
This 2,560-sq.-ft. model was the first in a 48-house project; its purpose was to set the style—rustic—for highly individualized homes. Built on a 1/3-acre lot, it sold in mid-1966 for \$49,500. Since then, ten other houses have been sold (half on speculation, half custom) at prices from \$49,500 to \$70,000 on lots up to one acre.

Photos: Roy Flamm



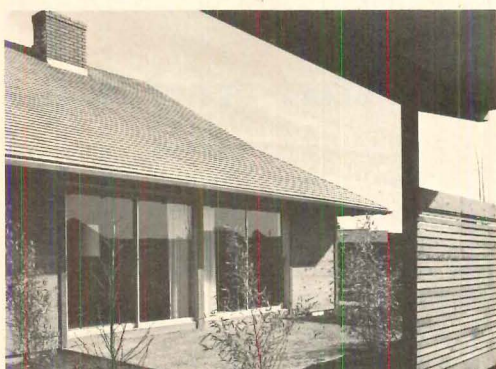
STREET ELEVATION shows detached garage at right, landscaped walkway to front entrance.

continued



FIVE-BEDROOM HOUSE has hip-gable roof and flat-roofed carport, left. Formal entrance is at right. House comes as panelized or precut package.

Honor Award: a flexible house designed especially for prefabrication



LIVING-ROOM TERRACE is completely screened from street by horizontal-slat fencing on two sides.



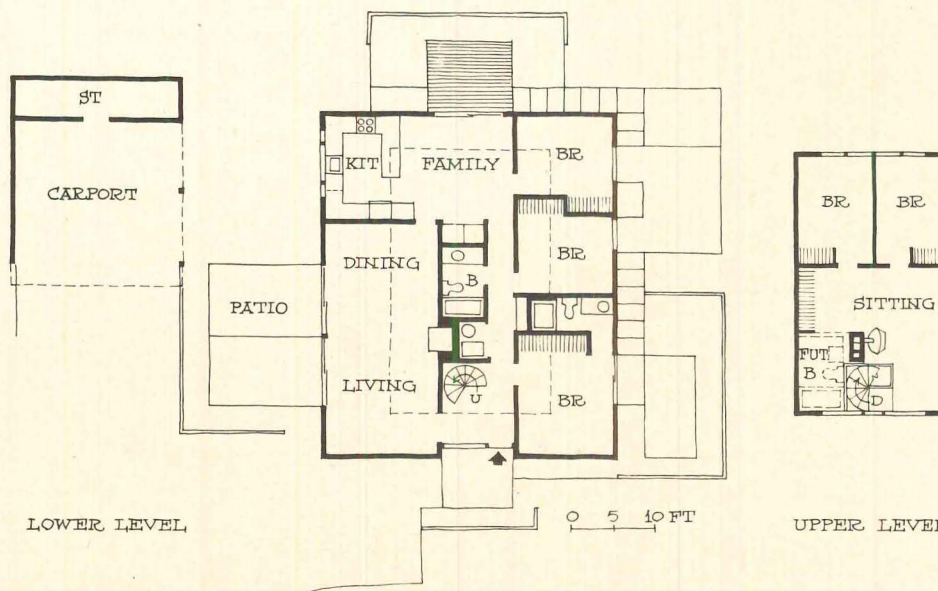
LIVING ROOM, seen here from dining area, has raised ceiling section with dark-stained beams.

Homes for Better Living

ARCHITECTS: *Donald Blair, Saul Zaik*
 SITE PLANNING: *Zaik/Miller*
 BUILDER: *Architectural Construction*
 LOCATION: *Portland, Ore.*

The house is designed around a central utility core. It is nearly square, so it can be rotated in any direction on its lot—typically 65'x100'. And its detached carport—flat-, hip-, or peak-roofed—can be placed on any side to provide variety. The plan can have five bedrooms on two floors under a peaked roof as shown here; it can have the upper level left unfinished; or it can have three bedrooms on one floor under a hip roof.

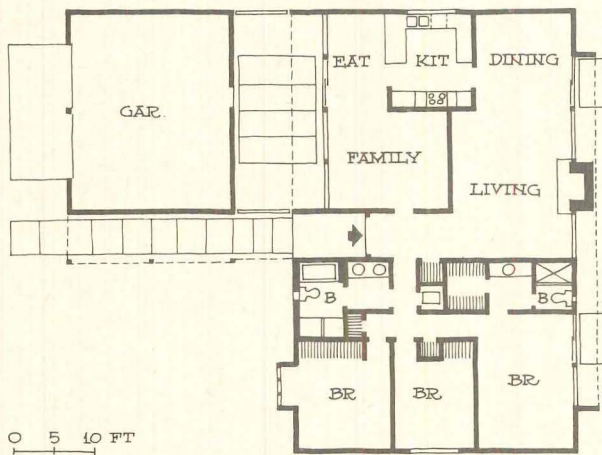
The basic house is supplied precut or prefabricated. It is being sold on single lots, or in small projects where the architects control the neighborhood and site planning. This model sells for \$23,500 to \$23,900, including lot costs of \$2,000 to \$3,500.





IDENTICALLY PITCHED ROOFS are used on both house and garage to maintain uniformity of design. Extended garage roof provides sheltered walk.

Award of Merit: a modest-sized house with an unusually well-zoned plan



The one-story plan has only 1,716 sq. ft. of living area. But its three living zones—formal, family and sleeping—are completely separate and arranged so that each has its own outdoor-living area. The formal living room and dining area at the rear open onto a patio; the family room and informal eating area open onto a private court sheltered by the garage; and the master bedroom has sliding-glass doors opening to the rear yard. A central entry allows direct access to each area, and the kitchen is only a short walk from the rear door of the garage. This model, at \$30,900, is one of four similarly priced houses offered in a 2,200-acre planned community.



REAR ELEVATION has large areas of glass protected by short roof overhang. Sliding doors lead to master bedroom, left, living room, right.



SMALL LIVING ROOM seems much larger because of glass wall surrounding fireplace, left, and cathedral ceiling with exposed-plank finish.

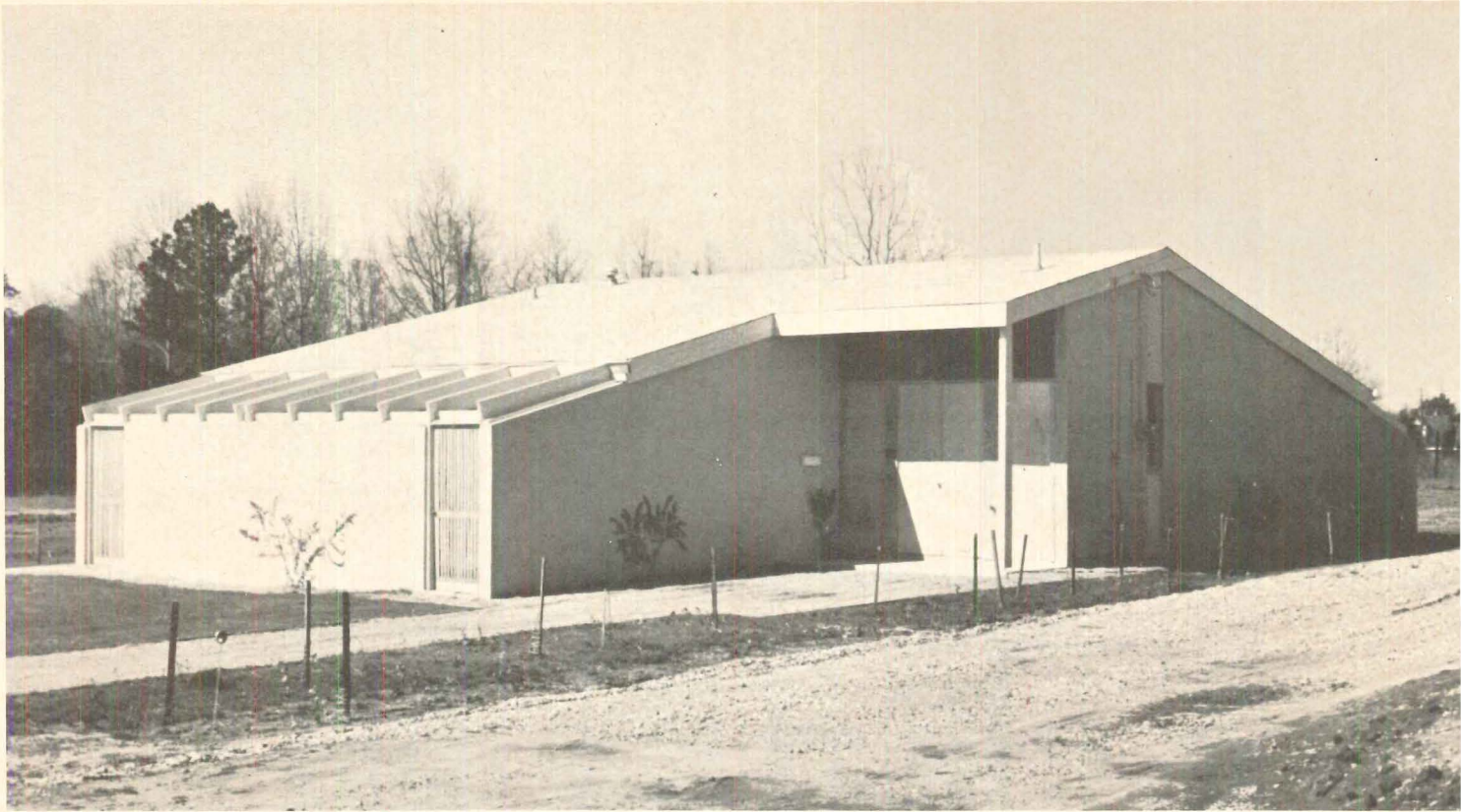
Homes for Better Living

ARCHITECT: *Fisher-Friedman Assoc.,
Robert J. Geering, assoc.*

BUILDER: *Sunset International Petroleum Co.*
LOCATION: *Novato, Calif.*

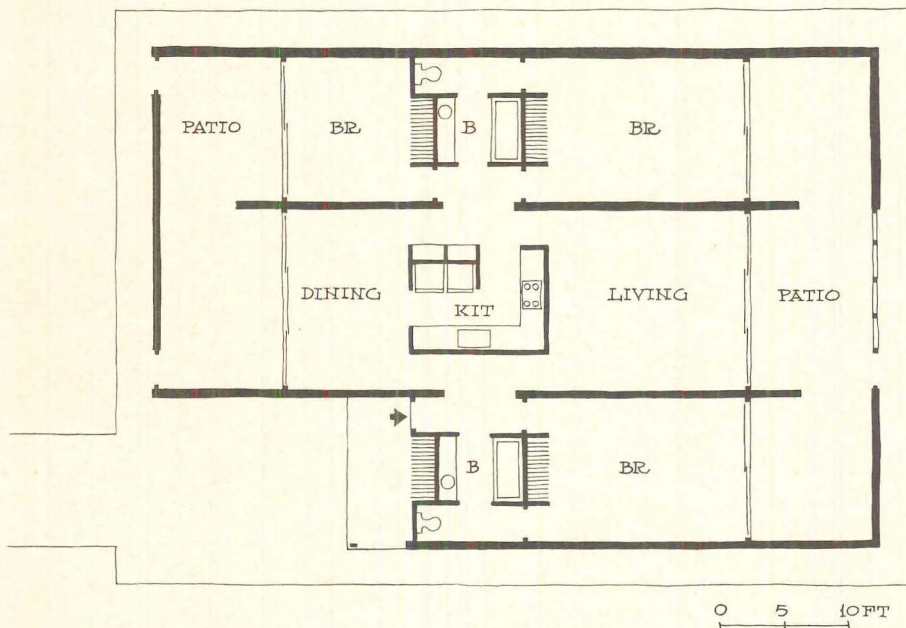


U-SHAPED KITCHEN can serve formal dining room, seen through door, or informal eating area, in foreground.



PATIO HOUSE, seen here from street, has walled-in courtyard for private outdoor living. Carport roof is slightly extended to shelter main entrance.

Honorable Mention: a low-cost prototype designed for row housing



This three-bedroom patio house was designed to sell for only \$16,500 in an area where rentals are usually \$80 to \$100. It was also designed to be built as a basic unit in a group of rowhouses. Because the plan has no side windows, it could be arranged in straight or staggered rows with the carport providing a private entrance area for each unit. Or the units could be grouped around a central recreational space with driveways around the perimeter.

All living areas are placed across both ends of the 38'-deep plan to give them maximum daylight and access to the screened patios. The kitchen and bathroom run across the center of the 39'-wide plan so they can serve both front and rear areas. There are 1,362 sq. ft. of living area, plus 660 sq. ft. in the two patios.

If the carport, bedroom and bath are eliminated from one side, the result is a compact, 1,026-sq.-ft., two-bedroom plan.

Homes for Better Living

ARCHITECTS: *Wade & Hight*
 BUILDER: *Consolidated Construction Co.*
 LOCATION: *Tuskegee Institute, Ala.*



REAR WALL closes off full-width patio. Solid sections screen bedroom courts at either side (plan, above), while louvered section in center provides ventilation for the living room.

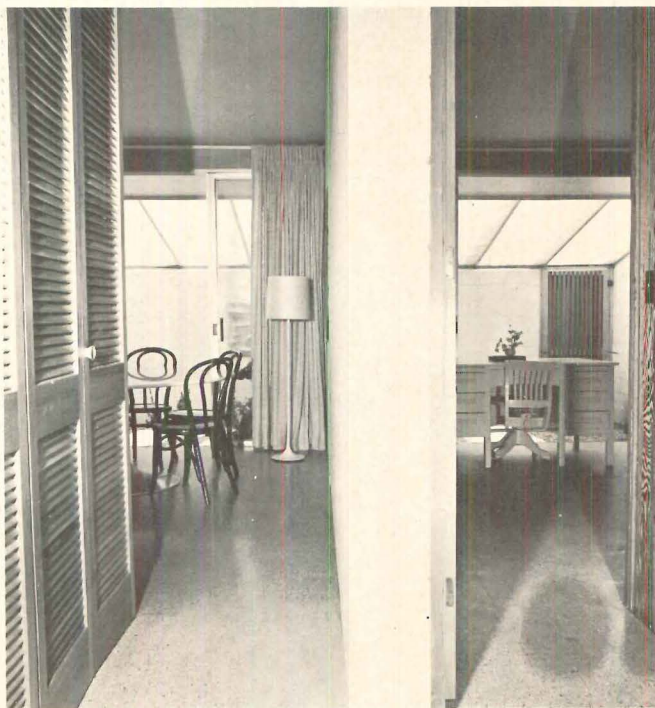


ATTACHED PATIOS off living room (*top left and right*) and dining room (*bottom left*) provide private outdoor living all year round. Screened roofs

and wall-to-wall windows in each room bring in daylight. The 3' extensions of concrete block walls provide partial privacy for each room.



U-SHAPED KITCHEN is shown here from dining room. Refrigerator and freezer are on the left, sink is at right, range and oven are in background.

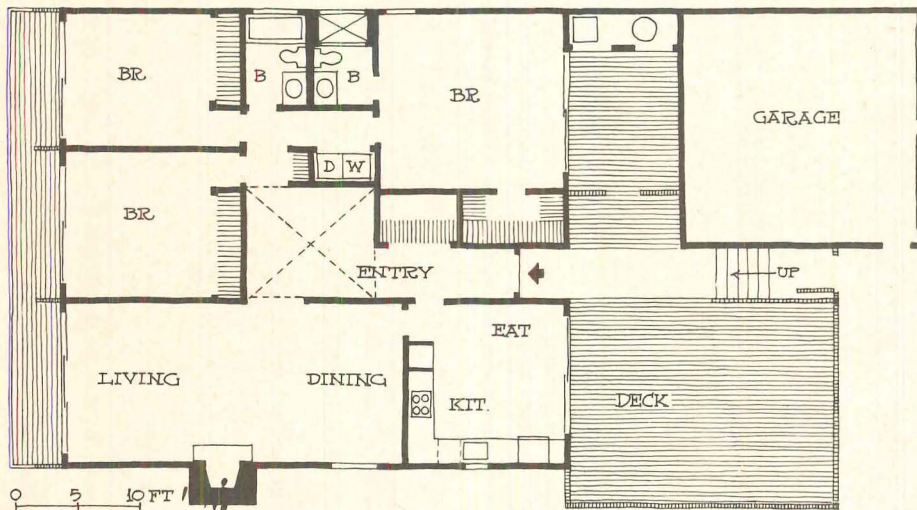


VIEW FROM HALL shows closet at far left, dining room in left background, bedroom in right background. Both rooms open to patio.



ONE-STORY HOUSE on downhill slope is supported at rear by piers. Deck is on same level as main house, garage at right is dropped about 2'.

Honorable Mention: a one-story house designed for a variety of slopes



It is duplicated on 14 hillside sites with slopes that vary from 20° to 35° and runs both from front to rear and from side to side. Hence it is designed to be either set into the hillside or supported by steel beams set on reinforced concrete columns. And the detached garage can be raised or lowered as the site demands.

The 1,580-sq.-ft. plan circulates around a central foyer with a raised pyramidal roof and clerestory windows. There are three outdoor living areas: one directly off the kitchen, one off the master bedroom, and one across the rear with a view of neighboring parkland. The three-bedroom house sells for \$38,500, including the 55'x100' lot.



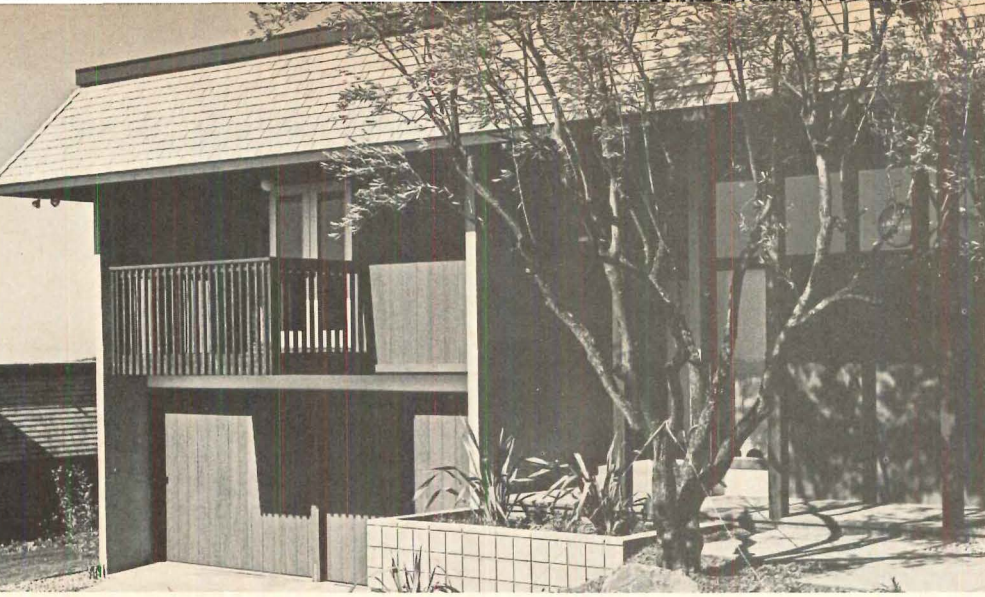
CENTRAL FOYER has raised roof section. Ribbon windows on four sides let in light.

Homes for Better Living

ARCHITECT: *Hayes & Smith*
 BUILDER: *Galli Homes Inc.*
 LOCATION: *San Francisco*



LIVING ROOM at rear of house, shown here from dining room, has sliding glass doors that open onto a 152-sq.-ft. balcony.



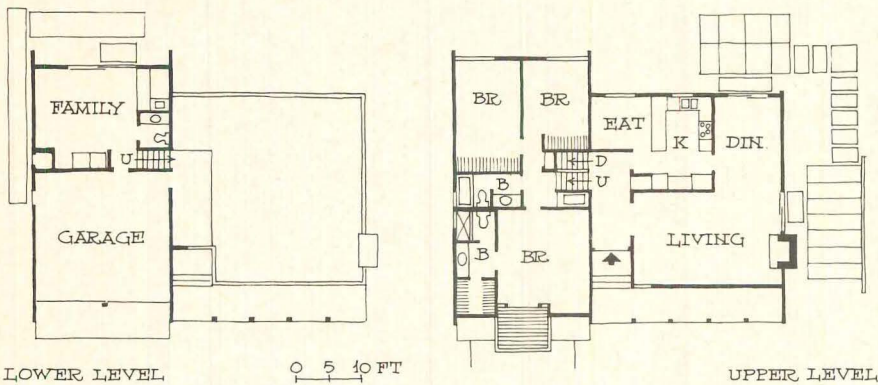
Homes for Better Living

ARCHITECT: Fisher-Friedman Assoc.;
Robert J. Geering, assoc.
BUILDER: Braddock & Logan
LOCATION: Oakland, Calif.

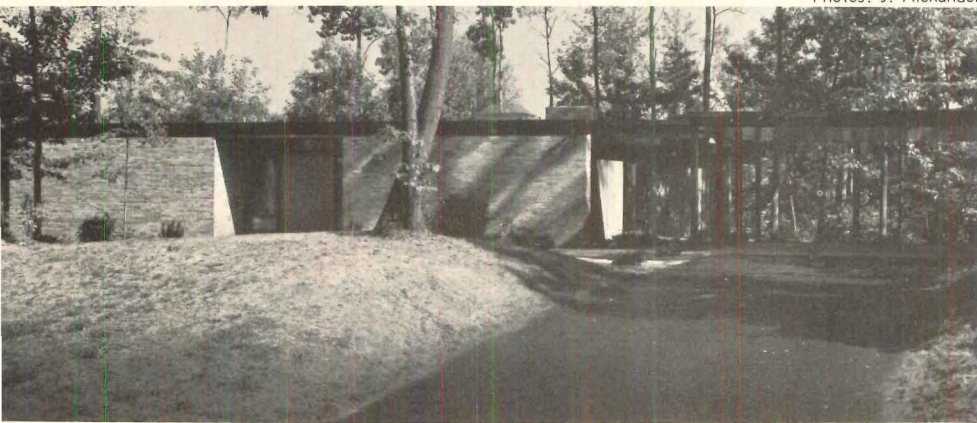


SPLIT-LEVEL PLAN has main entrance at its mid level (left), a fenced-in terrace off main living level on uphill side (above).

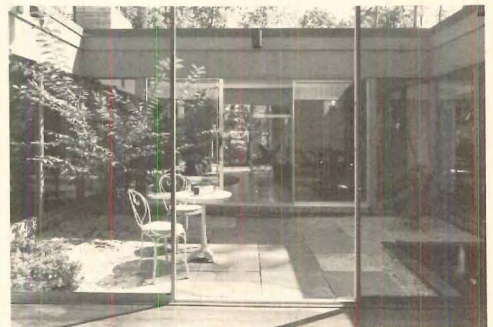
Award of Merit: a split-level house—but without the split-level look



The reasons: It has one unbroken roof line, its middle level is set snugly into the side-sloping lot and it is tied to its site by careful landscaping. The low roof pitch and horizontal lines of the garage and balcony reduce the apparent height of the two-story section. And even the raised entrance is disguised by a 1½-story colonnaded veranda that is sheltered by the wide overhang. Inside, the main living level has striking 14'-high ceilings. The 1,945-sq.-ft. model sells for \$38,600 to \$44,600 in a 110-unit project where lots vary from 7,000 to 10,000 sq. ft.

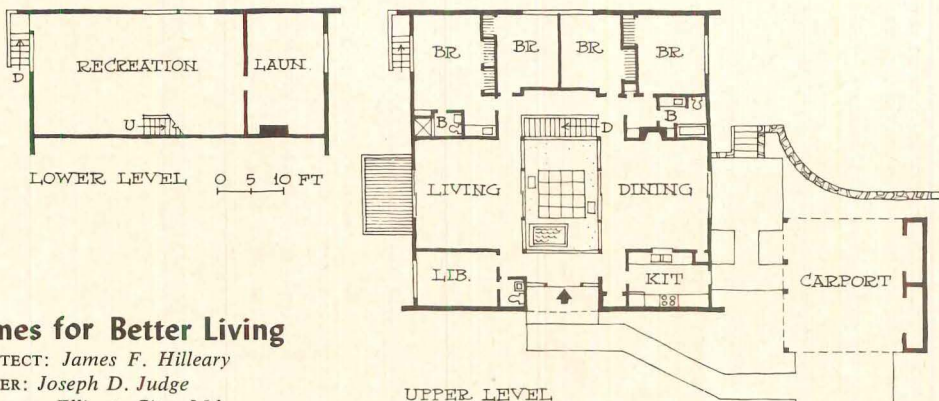


Photos: J. Alexander



BRICK FACADE (left) presents no windows to the street. Sliding doors (above) lead from living room to atrium. Dining room and doors to carport terrace are in background.

Honorable Mention: an introverted house for privacy on a corner lot

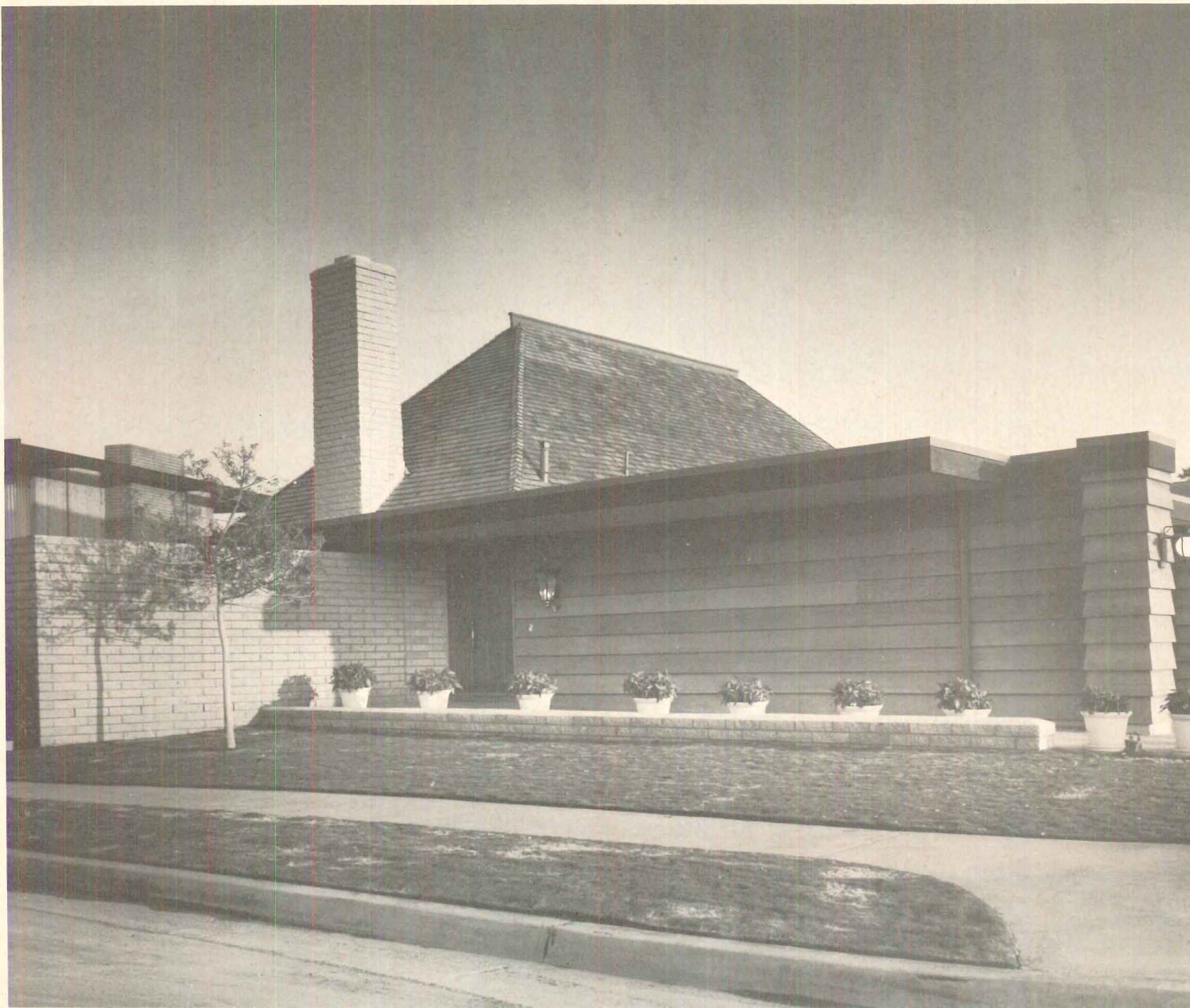


The site has frontages of 130' and 160', and not enough trees to provide an effective screen. So the 50'-square house was designed around a large atrium that offers completely private outdoor living. Glass walls open the atrium to the foyer, living room, dining room and bedroom corridor. Beneath the four bedrooms is a lower level set into the slope; it contains a large family room, laundry and utilities.

The speculative house sold for \$46,000 in a subdivision where the builder does both spec and custom houses priced from \$35,000 up.

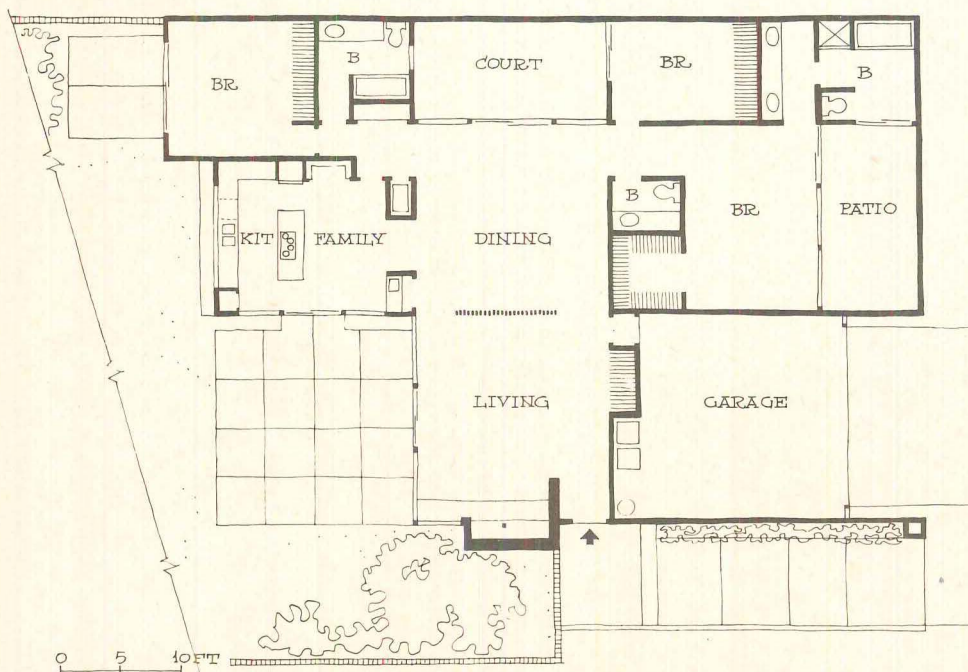
Homes for Better Living

ARCHITECT: James F. Hilleary
BUILDER: Joseph D. Judge
LOCATION: Ellicott City, Md.



SIDE ELEVATION shows main entrance, center, brick wall enclosing rear yard at far left. Wood wall, right, beyond garage screens master bedroom patio.

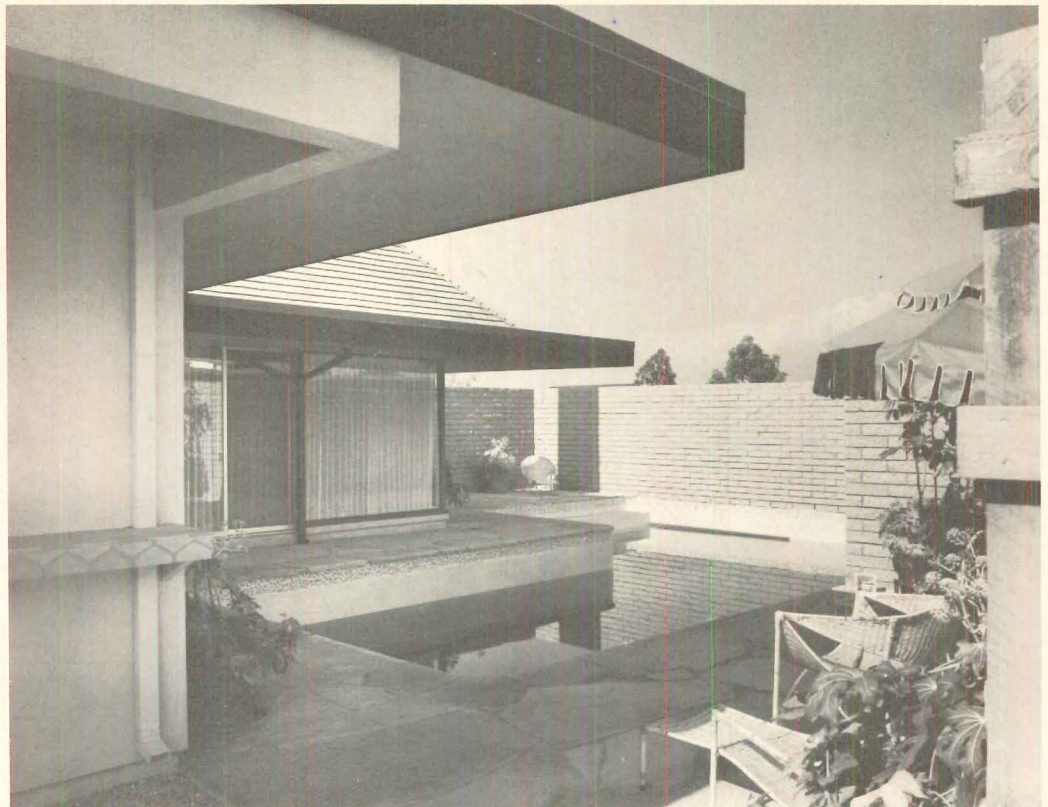
Award of Merit: a walled-in house designed for a small, high-priced lot



The lot is on a corner, it is only 60' wide by 100' deep, and it is far from the water in a waterfront community. But its \$20,000 value demanded distinctive treatment. So the entire house and lot were fenced in to provide completely private outdoor living areas that would help compensate for the lack of a view.

The main entrance and garage look out on the two streets from otherwise blank walls. The rest of the house is invisible except for the roof.

A brick wall encloses the rear yard and hides the sliding glass doors that open up all the major living areas and one bedroom. A high wall covered with matching siding encloses the front courtyard that serves the master bedroom and bath. And a rough board fence screens the small courtyard along the side lot line. The 2,360-sq.-ft. house sells for \$51,000, including the lot.



REAR PATIO has swimming pool overlooked by glass walls of living room. Kitchen terrace is in foreground.

Homes for Better Living

ARCHITECT: *Robert E. Jones*
 BUILDER: *Huntington Harbour Corp.*
 LOCATION: *Huntington Beach, Calif.*

Photos: George Lyons



MASTER BEDROOM has sliding glass doors to a private courtyard. A high wall screens it from street. Bath also opens to court (*plan*).

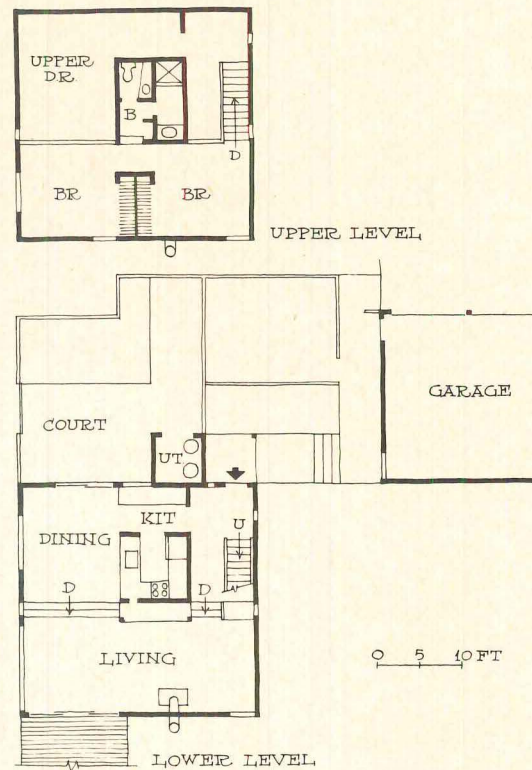
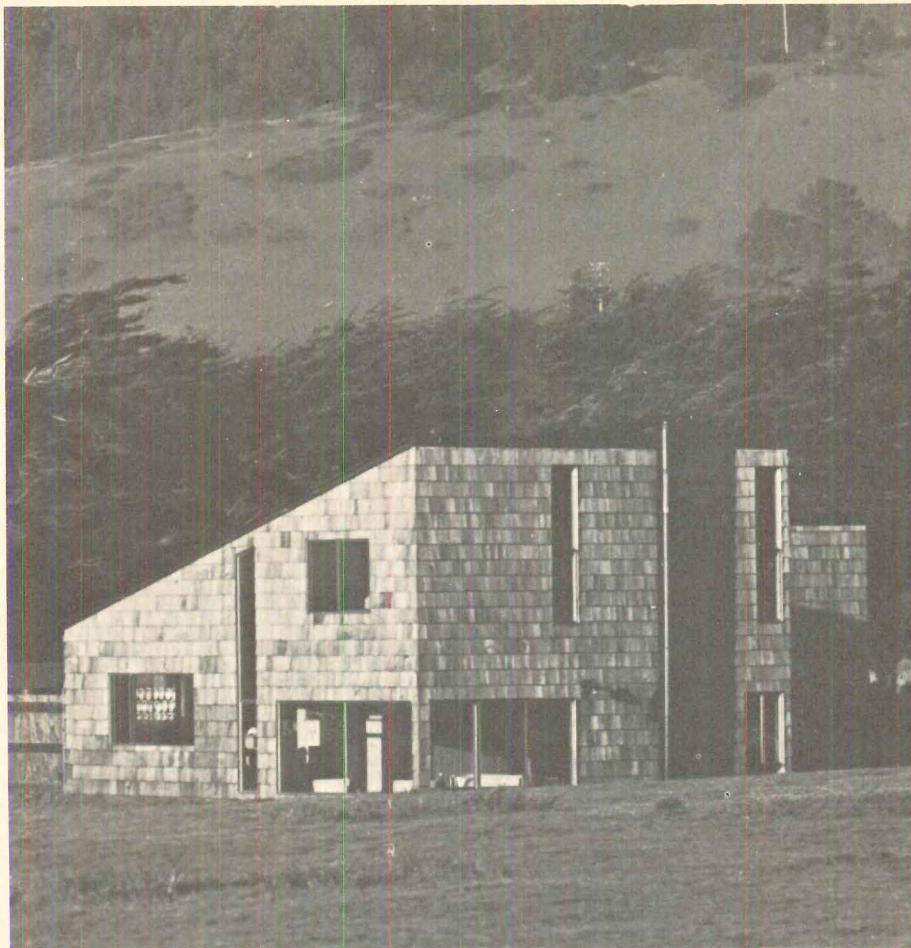


LIVING ROOM, seen here from fireplace area, is separated from the dining room by wooden screen. Both areas are included under raised ceiling.



DINING ROOM has its own view of another fenced-in courtyard through doors at right. Door at left leads to family room and garden kitchen.

continued



SHED ROOF (photo, left) slopes down against prevailing winds. Lowest portion extends to cover entry and utility shed (plan, above). Fences shelter yard.

Special Citation: a shed-roofed vacation house for a windswept site



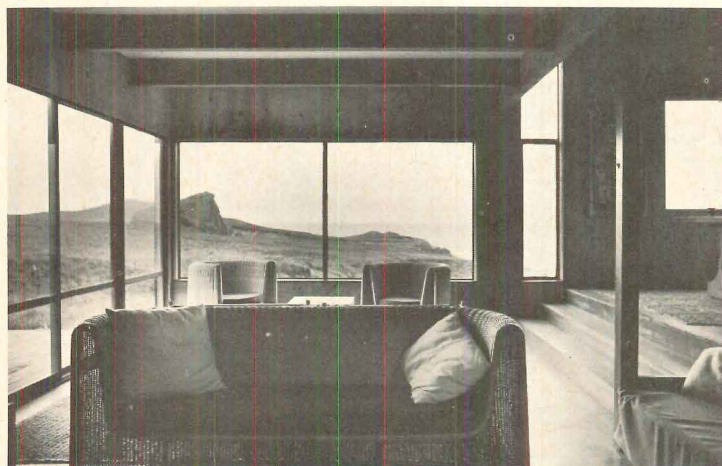
WINDOW WALL on leeward side opens to small deck. Windows above are in bedrooms.

Homes for Better Living

ARCHITECT: *Joseph Esherick & Assoc.*
 BUILDER: *Oceanic Properties Inc.*
 LOCATION: *Sea Ranch, Calif.*

This house is a simple square with a roof that slopes steeply up and away from the prevailing northwest winds blowing off the ocean. All the windows, doors and gardens on the windward corner are protected by high fences capped with wind baffles. The large windows on the southern corner let in as much light as possible, even on foggy days, and help to warm the house.

The house is built around a utility core on two levels. Tucked under the highest part of the roof are two bedrooms that have balconies overlooking the dining room and entrance. The 1,232-sq.-ft. house, one of 12 models, sells for \$35,000.



LIVING ROOM is three steps lower than rest of first floor. Window walls, at southern corner, face a view of rocky cliffs and ocean.



DINING ROOM has sliding glass doors to fenced garden at rear. Tall windows, partly visible at left, extends to upper level (floor plan).

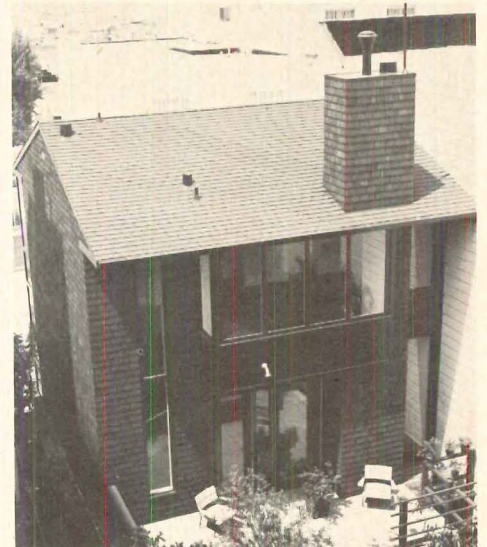


Homes for Better Living

ARCHITECT: *Volkman & Stockwell*

BUILDER: *Ira W. Coburn Inc.*

LOCATION: *San Francisco*



STREET ELEVATION (left) has projecting bay windows on two upper levels. Rear patio (above) has master-bedroom bay window over it.

Special Citation: a three-story contemporary for a narrow city lot



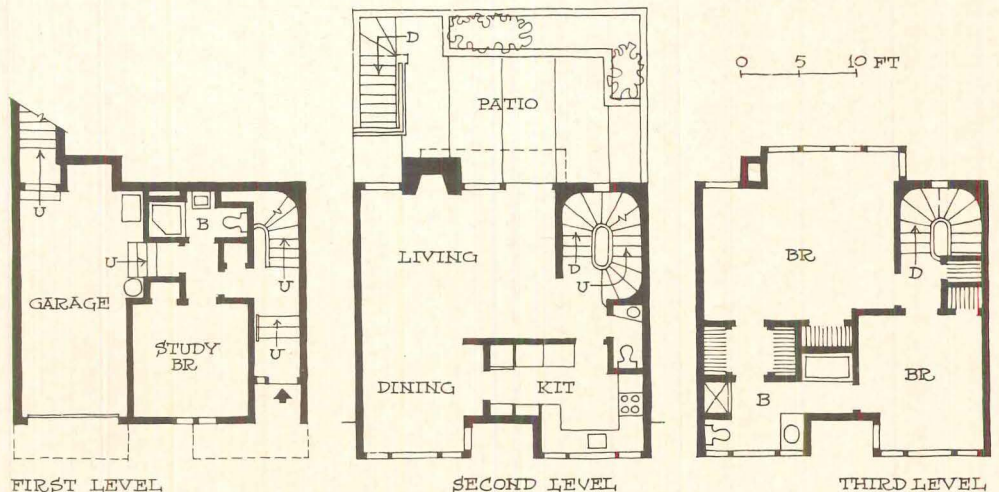
LIVING ROOM, seen here from dining area, has window wall opening to private patio and gardens. Foyer with circular staircase can be seen at right.

The lot is only 25' wide and 35' deep and slopes up from the street; it is sandwiched between two older buildings; and codes required a 15' rear yard and a building not more than three stories high.

Despite these limitations, the architect produced a 2,625-sq.-ft. house with high ceilings, tall windows and projecting bays that make it seem even larger. The lowest or street level is set into the sloping lot; it contains the entry, garage, study and a small bath. The living room on the second level opens out onto a rear patio. And a circular staircase leads to the third level, where two bedrooms share a compartmented bath. The house was sold for \$61,000 in a prime urban area where sales run \$80,000 to \$150,000.



KITCHEN is made more spacious by high ceiling. Counter-level windows in bay overlook street.





The patio house: last word in indoor-outdoor

What you see here is not so much a house with a patio as it is a patio with a house. Instead of being tacked on as an accessory, the patio is laid out as an integral part of the floor plan. It literally surrounds and interpenetrates the enclosed living spaces (*plan, opposite*). And every square foot of lot space is put to work because the floor plan—including both outdoor and indoor living areas—extends to property lines on all four sides.

This model is one of six designed by Robert Jones, and built by Harlan Lee & Assoc., near Los Angeles. The average lot-size is 70' x 100', house prices range from \$30,000 to \$39,950 (for this model) and the 300-house project—a joint venture with American-Hawaiian Land—is two-thirds sold.

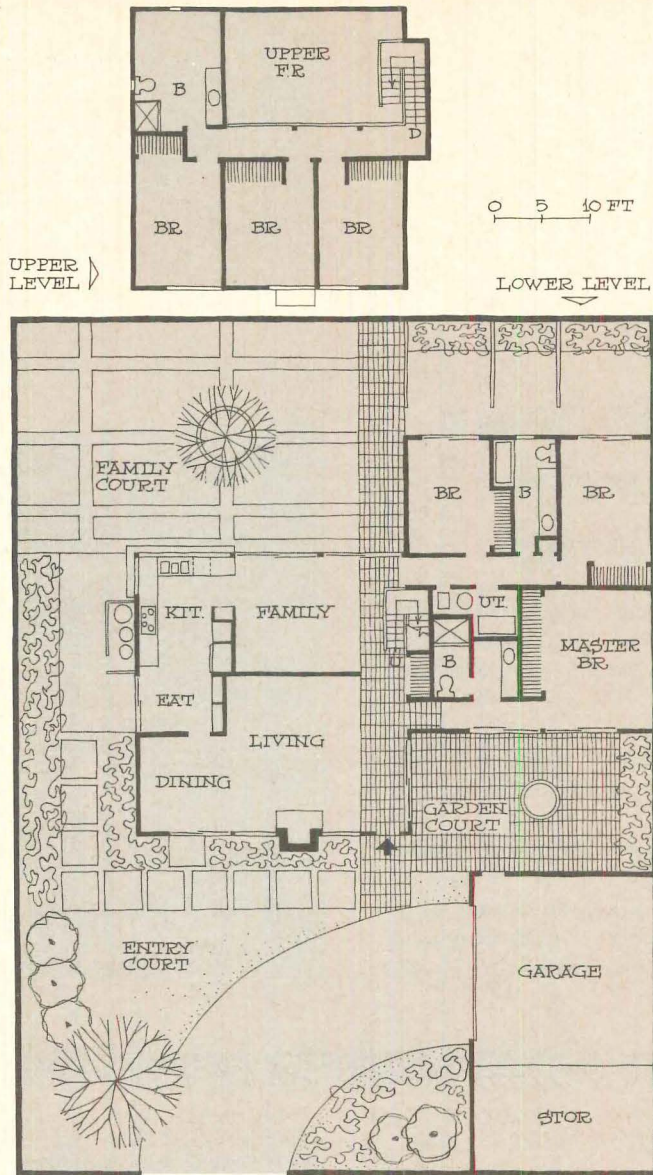
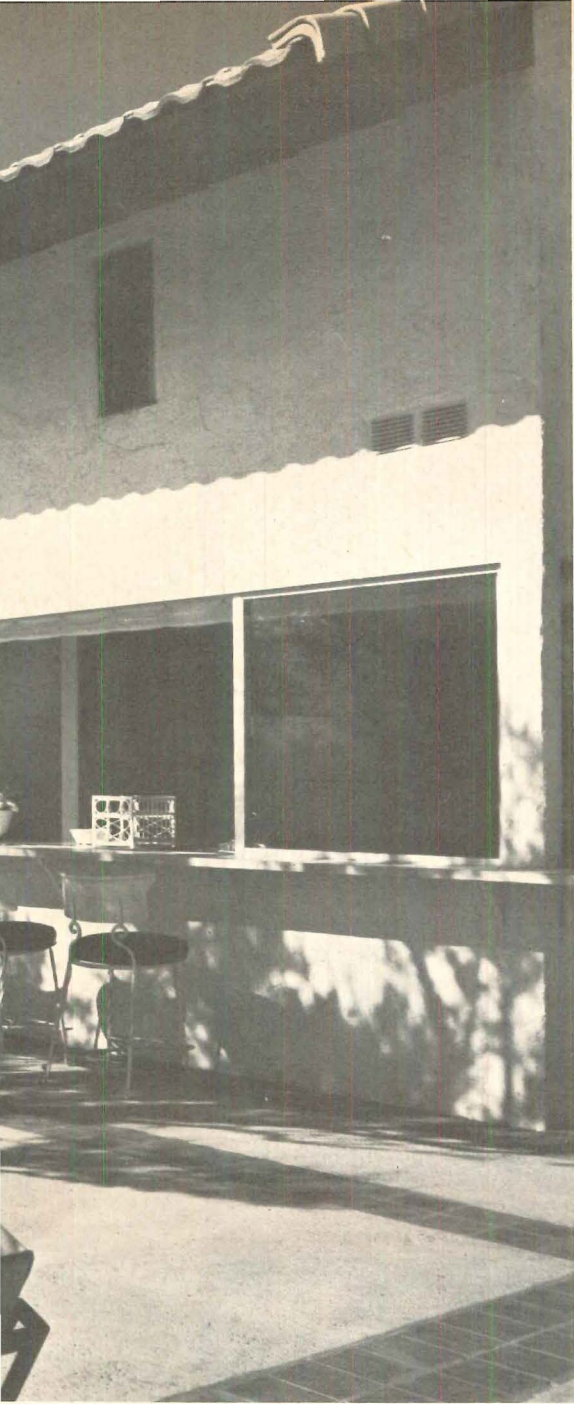
Privacy, a critical problem for patio houses, is permanently built into Harlan Lee's models. Each lot is surrounded by high masonry walls, and

houses are offset so that one exterior wall abuts the side lot line and also serves as a privacy wall for the adjacent house.

Developer and builder needed special zoning for their designs. They had to eliminate conventional sideyards at one side of each lot. And setbacks from streets were reduced to 8' so garages could be located out front as privacy screens and side and rear yards could be freed for patio space.

Each lot retains one sideyard, however, and its minimum width is enough to maintain a normal 10' between buildings.

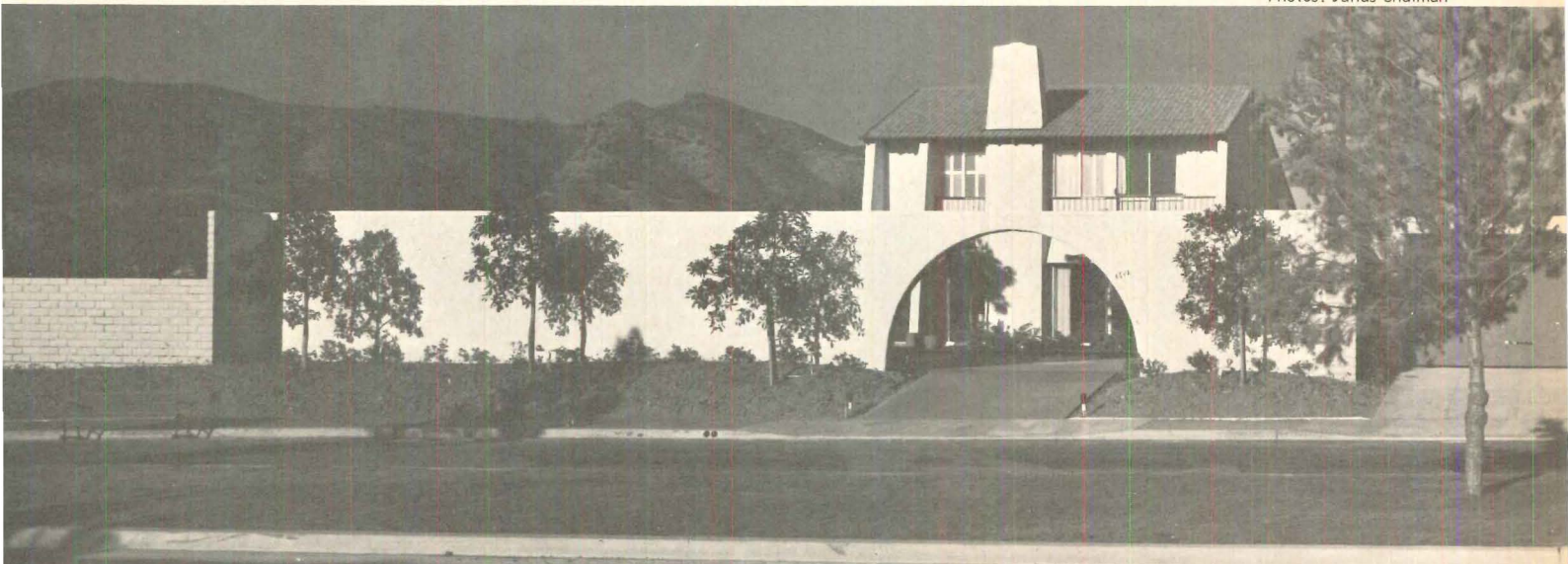
Sales have been steady, but not fast. Says the developer: "The general public isn't entirely ready for something this new. But give a buyer a few weeks in one of these houses, and he turns in our most enthusiastic booster."



WRAP-AROUND PATIO (photo, left) off kitchen and family room is also accessible from entry court. Serving windows slide open to form an outdoor bar—standard equipment in Lee-Lasky patio houses. A separate patio at front serves master bedroom and living room (plan, above).

iving on an average-size lot

Photos: Julius Shulman

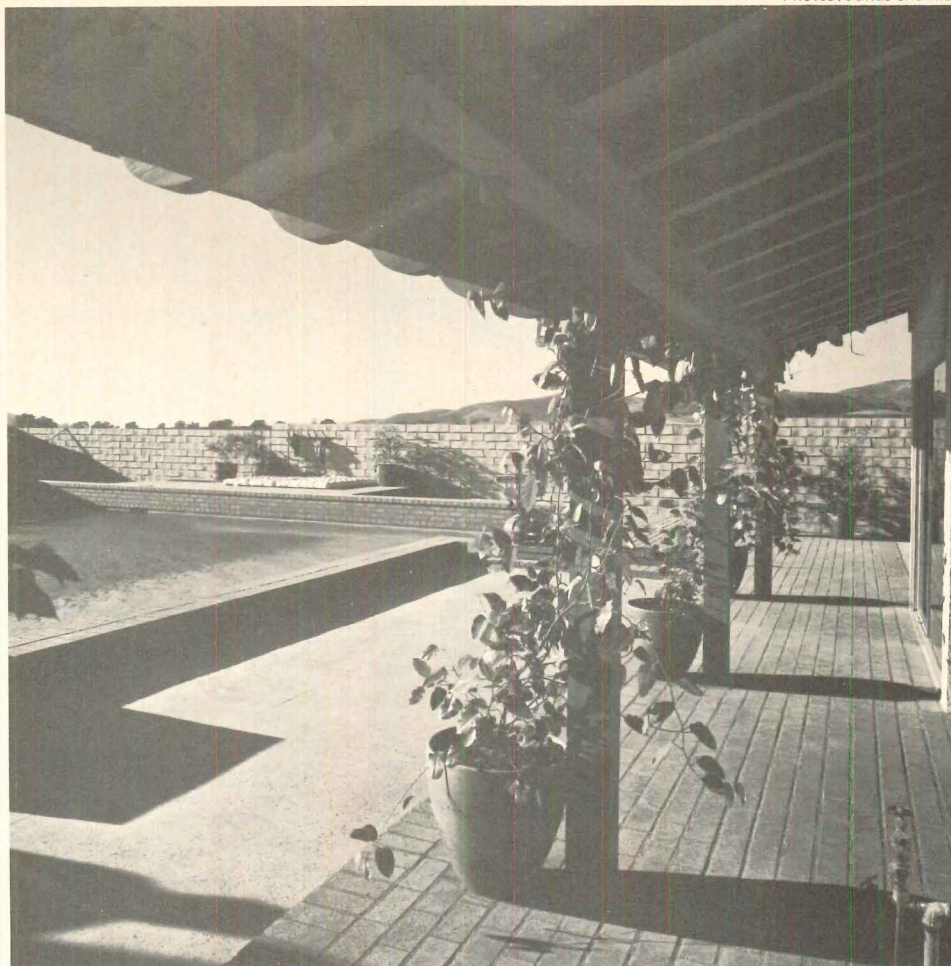


For four more patio houses, see the next four pages

This patio house has two main outdoor areas

There is an informal terrace with swimming pool (*right*) out front. And the entire back yard is reserved for formal gardens and a master-bedroom retreat. The pool (which is not included in any of the models' sales prices) borders the front walkway and is separated from it by a brick planter.

This plan is designed for small families and couples without children. In fact, its appeal to young, well-to-do couples is so high that it has proved the most popular of Lee-Lasky's six models. Its price: \$34,450.



This patio house gives parents complete privacy

The plan includes three major patios plus a play court for children. One of the patios serves only the master bedroom and is at the opposite end of the house from the children's rooms. A second patio (*photo, right*)—enclosed on three sides by house walls and on the fourth by a 9' privacy wall—adjoins the living room.

Privacy walls around all the patio houses are built of colored slump block at least 6' high. It looks rustic and has good sound-deadening qualities. Price of this model: \$37,990.

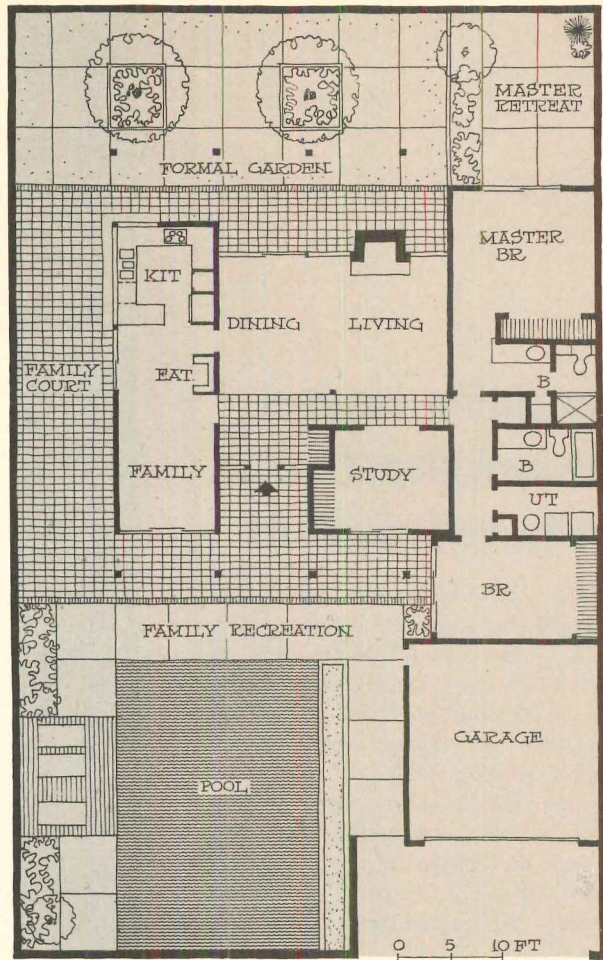




FRONT ENTRY, right, sheltered by deep overhang, is behind swimming pool.



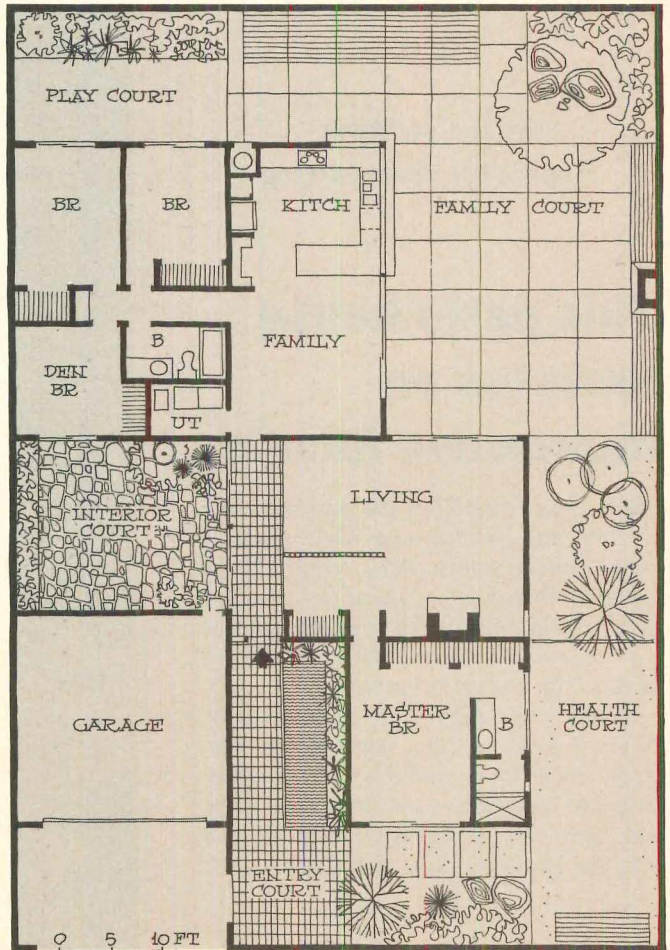
LIVING-DINING AREA looks out on formal terrace at rear of house.



STREET SIDE of four-bedroom patio house is completely screened by garage and 6' wall.



MASTER-BEDROOM PATIO is at front of house. Family patio is beyond fence at right.



This patio house puts emphasis on family recreation

More than a third of the lot is devoted to an L-shaped rear patio that includes a children's play area, a pool and sun deck, an adult activities area and outdoor dining facilities. And a full glass wall makes this outdoor area an integral part of the kitchen-family room (*right*).

Still, the need for more-formal outdoor areas has not been overlooked. Two other patios—one serving the formal dining area and master bedroom, the other serving the living room—are located separately toward the front. Price: \$37,990.



Award of Merit Homes for Better Living

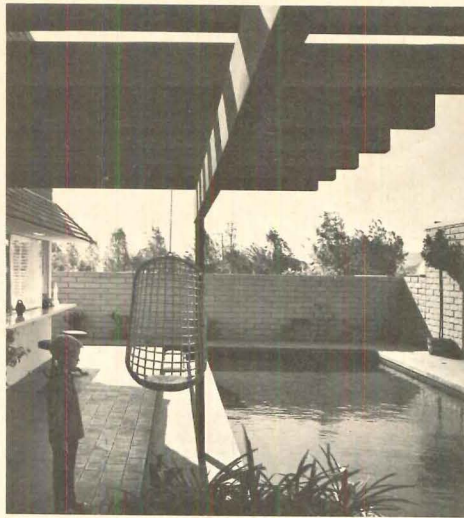
This patio house features an impressive facade

Unlike other models in the project, it has no front wall. Instead it has seven masonry pillars (*photo, right*) which create a large, trellis-covered court adjacent to living and dining rooms. To the right of the entry is the master-bedroom patio, partially screened by a detached garage.

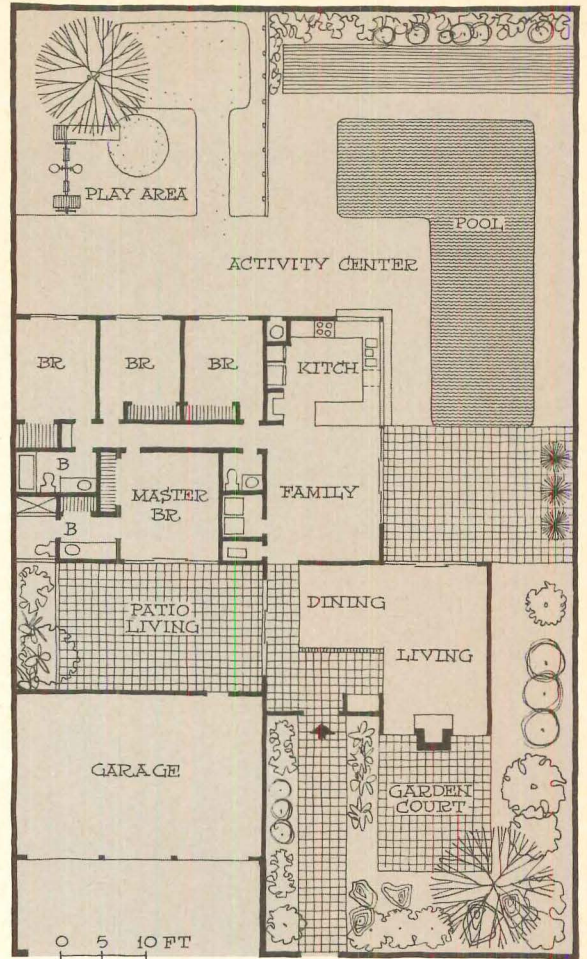
Outdoor living areas are linked visually to the indoors by terra cotta paving continued from front walkway to inside gallery, and by stained wood trim and beams and sand-textured white walls inside and out. The house is priced at \$35,450.



Photos: Julius S



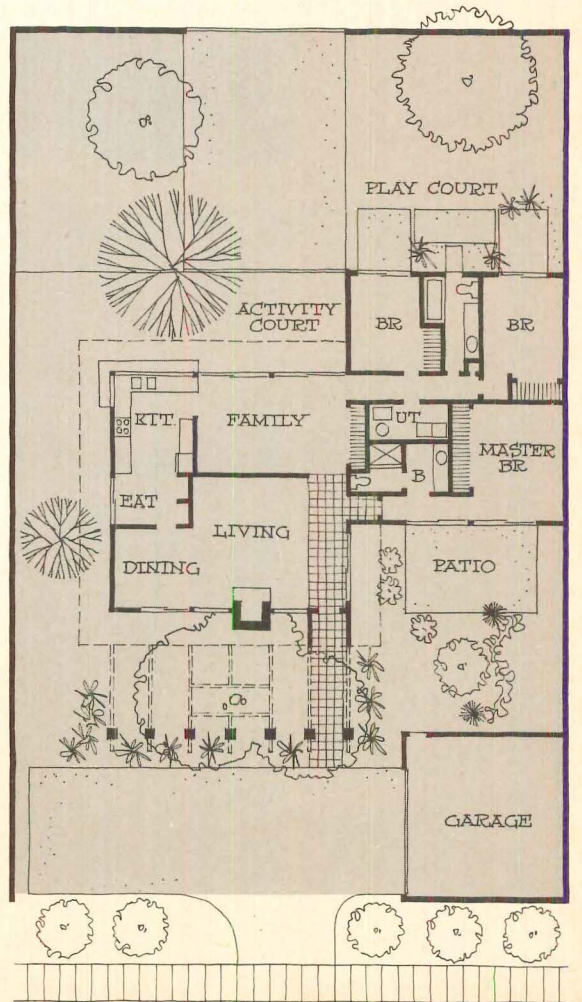
POOL AND SNACK BAR off kitchen-family room are shaded by a projecting trellis.

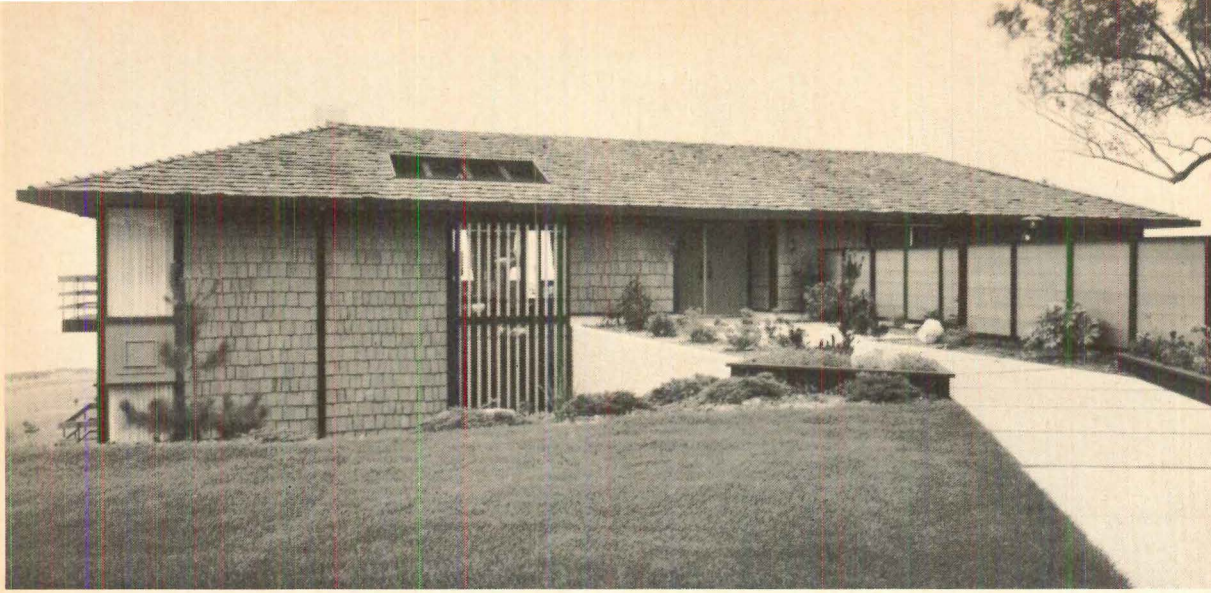


FRONT ENTRY, viewed from master-bedroom patio, is built around a large California oak.



LIVING-DINING ROOM has a glass-walled view of, and access to, a shaded front patio.





*MonteVerde "Idea Home"
(Shake walls and roof)
Los Angeles, California
Transamerica Development Compa*

**Ever notice how builders
who want to attract attention
always seem to roof their model homes
with red cedar?**



*Residence
(Shingles on roof and sidewalls)
Novato, California
Sunset International Petroleum Co*



*Residence, Early American
(Shingles on gambrel roof)
Weston, Connecticut
Hearthstone Homes, Inc.*

One of the first rules in making a sale is to make the product look good. And nothing you can put on a home makes it (or you) look better than roofs or sidewalls of red cedar shingles or handsplit shakes.

Nothing else adds the rich color, the eye-appealing patterns and fascinating textures, the over-all sense of elegance and quality.

Nothing else adapts so readily to such a variety of architectural styles—from New England farmhouse to Oriental modern.

And no other roofing material you can name is so practical. So light, strong and lasting. (It's the nearest thing to a permanent roof you can apply.)

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(In Canada, 1477 West Pender Street, Vancouver 5, B.C.)



One of these labels under the bandsticks of the product you buy is your assurance it was made, inspected and graded under regulations of the Red Cedar Shingle & Handsplit Shake Bureau. Insist on these labels.



*Brandywine Townhouses
(Handsplitted shakes, staggered butts)
Orlando, Florida
H & M Construction Co.*



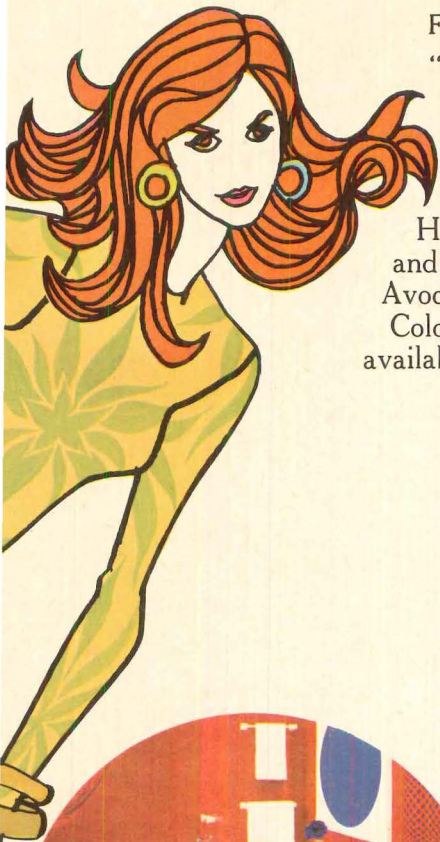
*Residence, split entry
(Shingles on Mansard roof)
Seattle, Washington
Quality Pacific Homes*



THE BOLD LOOK

DASHING NEW COLORS, SPIRITED NEW STYLES HIGHLIGHT KOHLER'S BOLD LOOK FOR '67. LEADING OFF IS KOHLER'S "GO-WITH" COLOR OF THE YEAR...AVOCADO!

Readers all over America are meeting the Kohler Bold Look in lighthearted ads—in Better Homes & Gardens, American Home, House and Garden, Sunset. They're oh-ing and ah-ing over that Bold Look bath, with the new Avocado fixtures. They're reading about new Accent Color designs...about Kohler's elegant Flair fittings, available this year in amber, white, charcoal and clear.



Kohler Accent Color lavatories give your imagination free rein. With a pastel shade on the tub, closet and bidet, let the lavatory sound a bold, bright note of contrast. Use a vivid red against blue...accent a soft green with a deep jade...contrast a neutral tan with a rich espresso brown.



Something missing? Why, yes, the old metal rim. Not only does the lavatory look prettier without it, but there's a pretty penny saved on installation. Leave it to Kohler to make the bold moves!



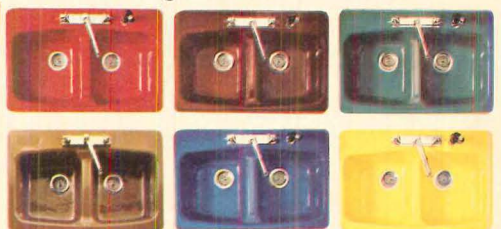
For the Bold Look, a touch of Flair! Handsome Flair fittings are diamond-bright acrylic. Choose white, charcoal or clear with chrome...amber with polished brass.

Not bold...but a bright idea! Below you see the Kohler tub with the slip-resistant Safeguard® bottom. Unique textured surface helps guard against slips and falls. Available on any Kohler tub.



Avocado comes to the kitchen in a brand new design, the Lakefield self-rimming sink. Note the novel proportions: a conveniently sized basin for scrapings (into strainer or disposer)... a king size basin for dishwashing.

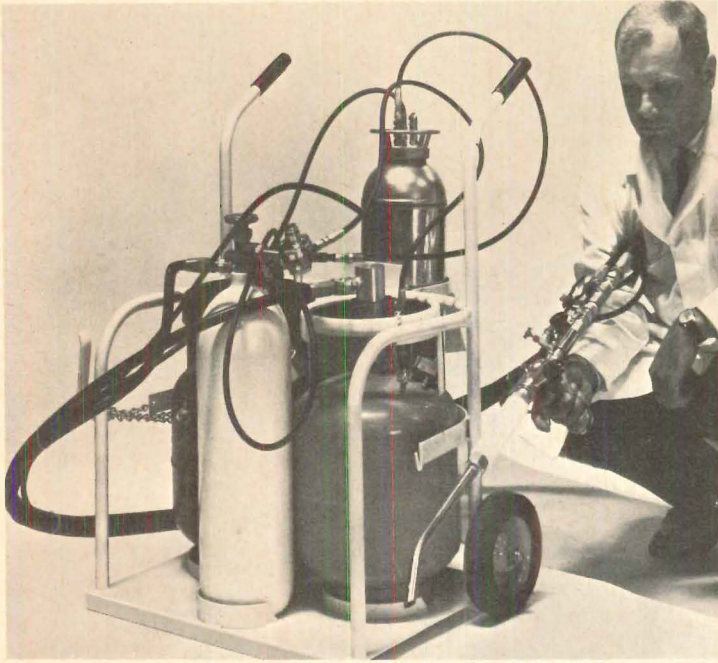
The Scintillating Six! Kohler Accent Color sinks in Antique Red, Espresso, Jade, Coppertone, Blueberry, Citron. Self-rimming for low cost installation.



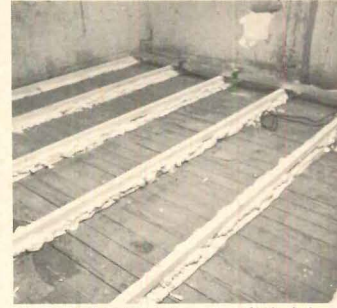
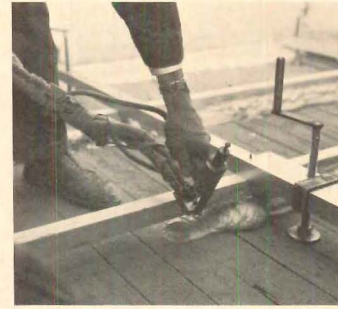
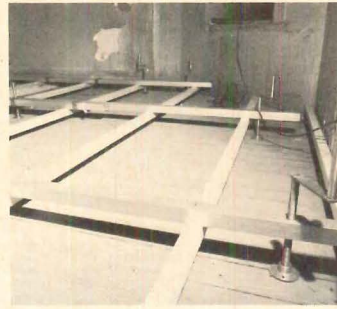
KOHLER OF KOHLER

the Bold Look for '67/Kohler Co., Kohler, Wisconsin





NEW PORTABLE SYSTEM delivers 50 cu. ft. of urethane foam at slightly less than \$2 per cu. ft. It's the manufacturer's smallest unit, and the foam's price drops in larger units. The component cylinders are returnable.



FLOOR LEVELING on rehab job was done with foam, but without new system. Jacks on screeds leveled sleepers (*top left*) until foam was applied (*top right*). After foam solidified (*bottom left*), subfloor was laid (*bottom right*)

A less-expensive foam system makes it feasible to level old floors fast

Contractors used foam instead of shims on New York City's "instant rehab" project (H&H, Apr.) to cut floor-leveling time by roughly 75%. Some floors (*small photos*) had sagged as much as 6", and a typical 12'x12' room required 5 cu. ft. of foam.

An impressive time saving? Yes. But the industrial-type foam system used in the experiment makes little sense for rehab

men because it costs about \$8,000 and needs heavy maintenance. Now, however, manufacturers have come up with a system (*large photo*) that costs less than \$1,000 and requires little maintenance. Next to no training is needed to operate it, and foam density is factory-set for specific jobs. The operator merely pulls the trigger of the system's 4-lb. gun and the pressurized, pre-

expanded foam comes out like shaving cream to set up in seconds. The discharge stops when the trigger is released, and when the interval between shots exceeds ten seconds, the gun can be flushed by a built-in solvent.

The system, called Autofroth I, is made by Polytron, Richmond, Calif. Other manufacturers make similar systems.

Plug-in plastic sheeting radiates electric heat

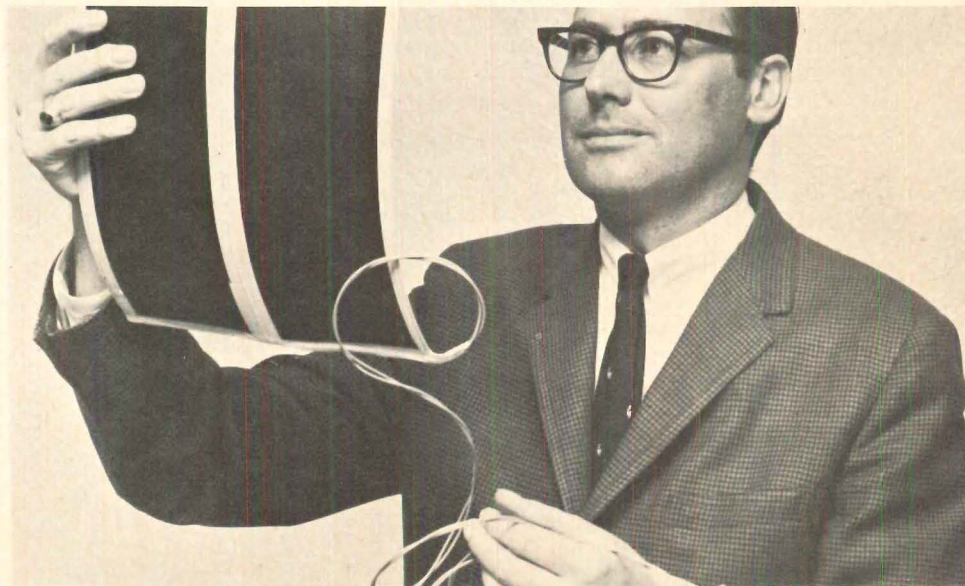
Heat spreads evenly across the surface of the sheeting shown at right when it's connected to a conventional electric outlet, a battery, or any other power source up to 240 volts.

The connections are two leads that are attached across from each other on two of the sheet's outside edges—setting up a heat-producing field of resistance between the edges.

The sheeting, called Uniheat and made of a polypropylene-based plastic, is not yet on the market. But its manufacturer—Gulton Industries of Metuchen, N.J.—says it could well be a competitively priced warming element in such things as wall panels, ceiling tiles, drapes and ice melters for house gutters and driveways.

Gulton points out that Uniheat is both safe and durable. Items:

1. It can't overheat. Temperature limits (up to 160°) are manufactured into the plastic for specific applications. Even excess current won't push the temperature past these preset limits.



2. It continues to radiate heat even if holes are punched through it.

3. It's impervious to water. Used to heat seedling flats, for example, it came into direct contact with watered soil with-

out short circuits or other deterioration.

Uniheat is now made as sheeting only but Gulton says it can be molded, extruded, or made into monofilaments suitable for weaving.

New products start on p. 11

NEW PRODUCTS

For more information, circle indicated number on Reader Service card p. 125

Interiors



1. Tape back vinyl flaps and nail up panel.



2. Apply two coats of joint compound.



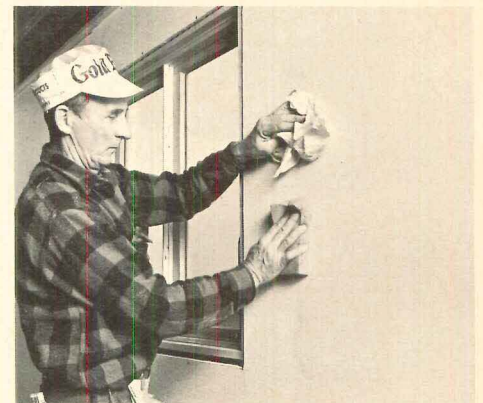
3. Remove tape and paste down the flaps.



4. Cut through both vinyl flaps at one time.



5. Remove excess vinyl strip from each flap.



6. Repaste the loose flap to form butt joint.

Here's how to apply vinyl-surfaced paneling with invisible seams

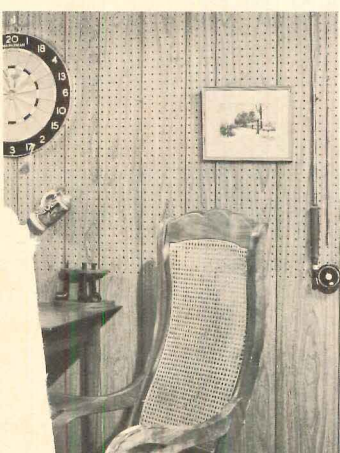
The gypsum-core panels have fabric-backed vinyl laminated to the face side, and loose flaps left at each long edge. The photos above show how they are installed with perfect surface joints.

The panels—trade name, Monolithic

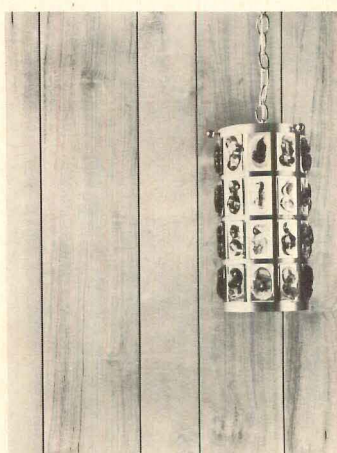
Durasan—can be screw-attached to steel studs without visible fasteners or battens, nailed to wood studs or furring strips, or applied with adhesive. And, says their manufacturer, they can be installed for 10 to 15 cents less per sq. ft. than the cost

of erecting wallboard and then applying a comparable grade of vinyl.

Panels come 4' wide and ½" thick, in lengths from 8' to 14'. Eight colors are offered. National Gypsum, Cleveland. Circle 285 on Reader Service card



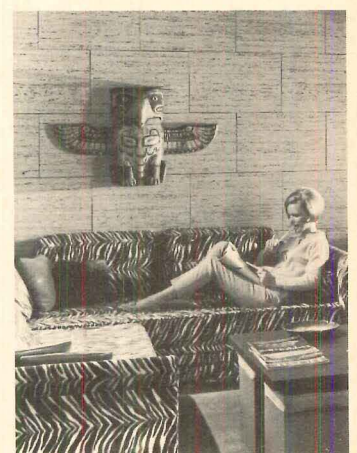
Perforated hardboard (at 1" level) makes it easy to vary decor. Randomly spaced 4'x8' panels come in black, butternut and white-grains. Holes take standard screws for ¼" panels. U.S. Gypsum, New York City. Circle 260 on Reader Service card



Singapore myrtle is a new finish offered in hardwood paneling that simulates series of random-width individual planks. Panels are 4' wide, from 7' to 10' long. There is a V-groove every 16" to facilitate nailing. Weyerhaeuser, Tacoma, Wash. Circle 261 on Reader Service card



Vinyl-coated plywood has embossed grooves for a random planked effect, is installed with nails or adhesives. Woodgrains include pecan, oak, walnut, teak and birch. Retail prices for some grains are below \$6 per sheet. Georgia-Pacific, Portland. Circle 262 on Reader Service card

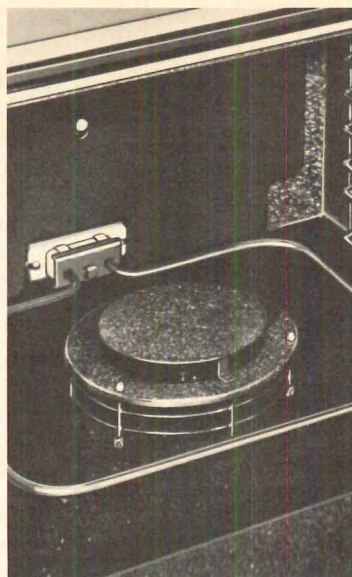


Travertine-look panels come in 4'x8' sheets, can be cut as shown to simulate marble slabs. The plastic-finished hardboard can be applied over any solid backing with a specially formulated adhesive. Marlite, Dover, Ohio. Circle 263 on Reader Service card

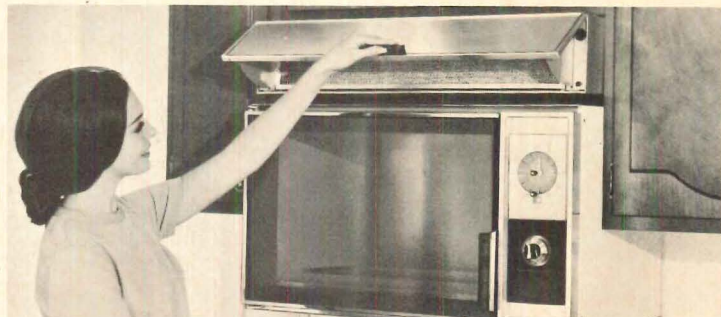
Kitchens



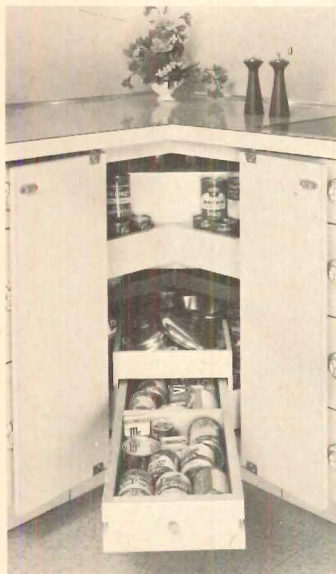
Woodgrain overlay on cabinet fronts simulates Indian teak (above) and several other woodgrains, but is actually a polymer alloy factory-bonded to flakeboard. Fronts come with beveled edges in place of hardware. Georgia-Pacific, Portland. *Circle 227 on Reader Service card*



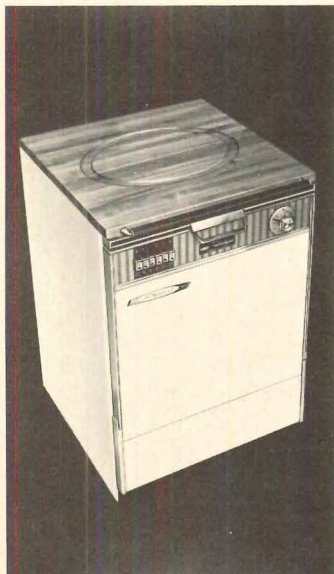
Oven with air diffuser (left) in this range reduces broiling and roasting time an estimated 25%. Safety feature: Fan stops when oven door is opened. The 30" range comes in white, woodtone, avocado and sandtone. Monarch, Beaver Dam, Wis. *Circle 228 on Reader Service card*



Flip-front hood fan turns on as soon as front panel is opened, shuts off when panel is closed. The unit is designed for high-oven ranges in ducted and non-ducted versions, and incorporates 200 cfm twin blowers. Nutone, Cincinnati. *Circle 229 on Reader Service card*



Lazy-susan drawers are accessible from either side of a revolving shelf. They come in three styles, each 30" long, and slide straight through. The steel-framed unit has no center shaft and requires no cabinet. Murray Equipment, York, Pa. *Circle 231 on Reader Service card*



Two-speed dishwasher is top-of-the-line, front-loading portable in manufacturer's 1968 line. The machine offers high-speed or gentle water action plus six cycles. In sapphire, avocado, fawn, copper, or white, with cutting-board. Whirlpool, Benton Harbor, Mich. *Circle 232 on Reader Service card*



Paisley laminate—said to be the industry's first use of this popular pattern—is available in four colors: olive, blue, gold and white. Surfacing resists heat, stains and marring. General Electric, Coshocton, Ohio. *Circle 230 on Reader Service card*



Raised-panel cabinets feature a sable-brown distressed finish, picture frame molding, mitered drawer fronts and brass hardware. Also included: adjustable and sliding shelves. I-XL, Goshen, Ind. *Circle 233 on Reader Service card*



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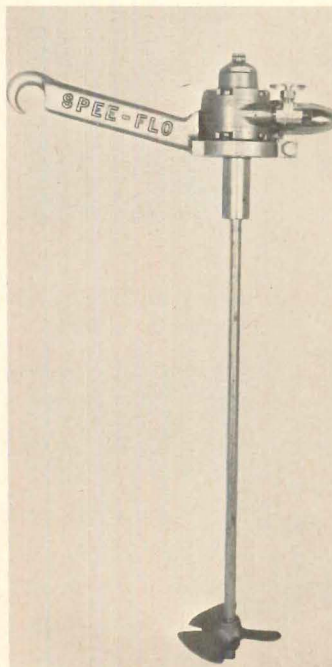
Safety equipment



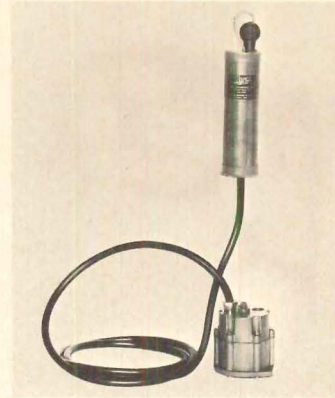
Shock protection for power-tool users is provided by a portable sensor that prevents grounding. Incorporates a sound and/or sight warning system for malfunctions, and a circuit breaker for overloads. Hannon's, Des Moines. *Circle 268 on Reader Service card*



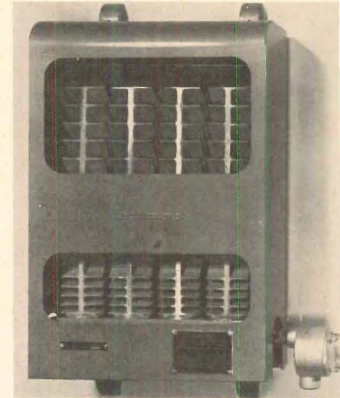
Scaffold adjuster is foot-operated, load-tested to 2,000 lbs. It attaches to an upright made of two 2x4s, and is secured by two gripping devices per upright. An optional workbench can serve as guardrail. Hoitsma, Patterson, N.J. *Circle 264 on Reader Service card*



Spark-proof mixer for use in one- to ten-gallon containers of paint products is hand-held and air-operated. Its 1/4-hp air motor draws from one to five cfm depending on the viscosity of material being mixed. Speeflo, Houston. *Circle 204 on Reader Service card*



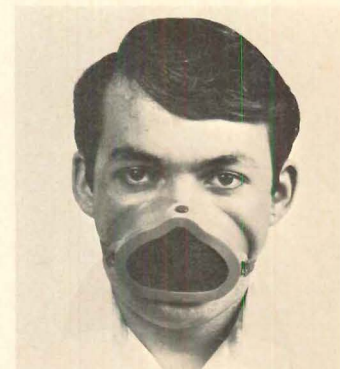
Sealed switch makes or breaks a circuit when surrounding liquid reaches a predetermined level. Ideal for operating pumps and alarms. The switch can be activated by liquid levels ranging from 9" to 8'. Piqua Machine, Piqua, Ohio. *Circle 266 on Reader Service card*



Explosion-proof heater is designed for use near flammable vapors. The electric heating element is sheathed in a metal tube imbedded in cast aluminum. Operating temperature is low, thermal conductivity high. Singer, Auburn, N.Y. *Circle 267 on Reader Service card*



Circuit breaker prevents current leaks. The device, installed on service boards, has a fast fail-safe mechanism to cut off stray current that could produce arcing or shock on ground contact. Scientific Electronics Group, Salem, Mass. *Circle 281 on Reader Service card*



Respiratory mask protects workers from high concentrations of dust and non-toxic sprays. Lightweight molded-plastic frame holds disposable foam-plastic filters that are interchangeable and easy to breathe through. Bausch & Lomb, Rochester, N.Y. *Circle 269 on Reader Service card*

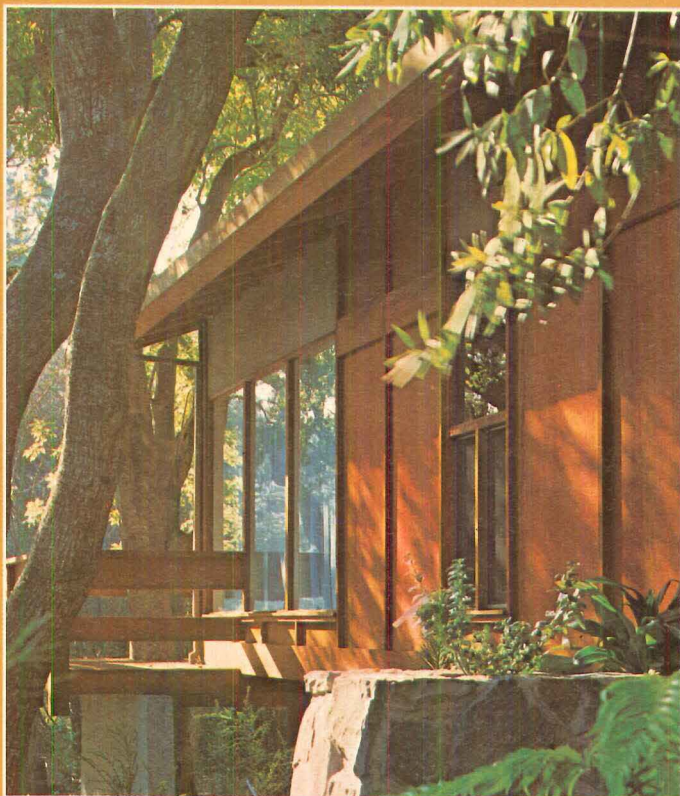


Rented fire-box kit supplies proper fire-fighting and first-aid equipment—up to \$900 worth of material. Kits come in different models to meet various state and federal specifications. Flasher, Oakland, Calif. *Circle 265 on Reader Service card*

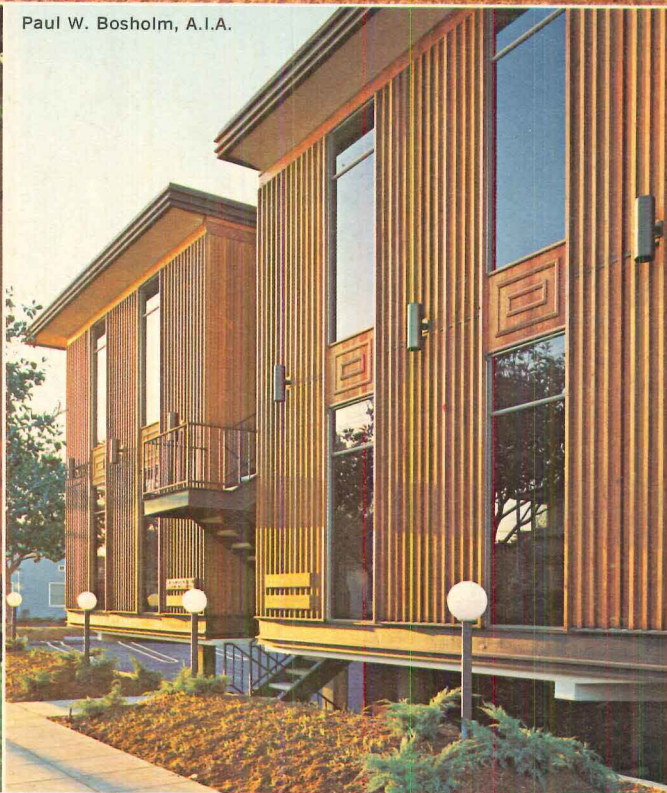
New products continued on p. 120

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Paul W. Bosholm, A.I.A.

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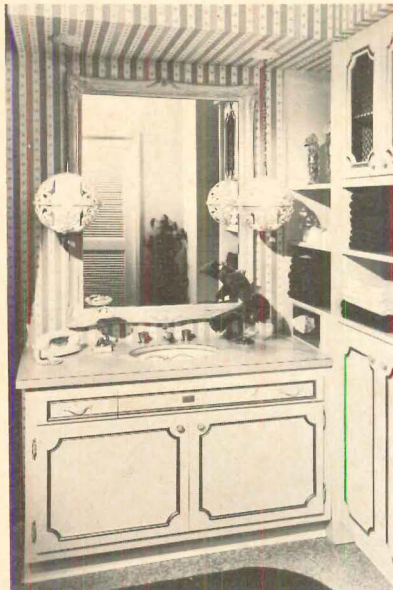
Donald Thaden, A.I.A.

Simpson

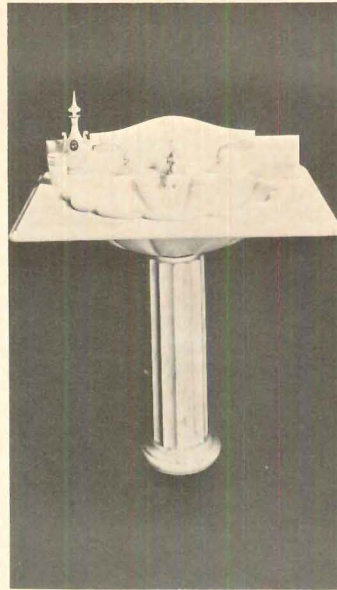
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Other quality Simpson products include: Redwood, Fir and Hemlock lumber; Redwood, Fir and Hardwood plywoods; Decorative and Acoustical ceilings; Insulating and Building board; Standard and Decorator doors; Decorative and Structural overlaid panels.

Baths



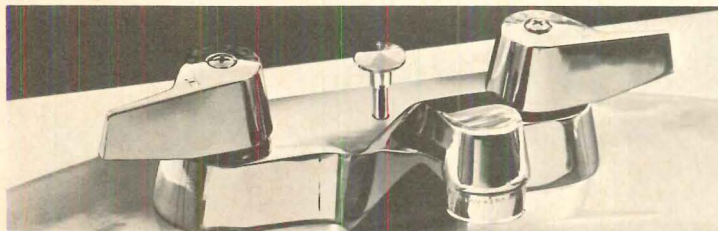
Individualized vanities with feminine (*above*) or masculine decor are part of an extensive line that includes provincial, modern, contemporary and traditional styles. Colonial model at right has white-ceramic hardware. Mutschler, Nappanee, Ind. *Circle 250 on Reader Service card*



Shell-shaped basin and its fluted pedestal are hand-cut from a solid piece of onyx. Colors include translucent green shaded by softer tones, grey with black markings, mottled yellow, and white. Sherle Wagner, New York City. *Circle 253 on Reader Service card*



Shampoo lavatory incorporates retractable spray-rinse attachment with fingertip control. Self-rimming lavatory measures 25½" x 16½", comes with tempered glass plate, installation instructions and watertight sealant. Borg-Warner, Mansfield, Ohio. *Circle 255 on Reader Service card*



Moderate-priced fittings are available for lavatories and tub-and-shower installations as well as for kitchen sinks. Manufacturer also offers full line of deluxe fittings. Kohler Co., Kohler, Wis. *Circle 256 on Reader Service card*



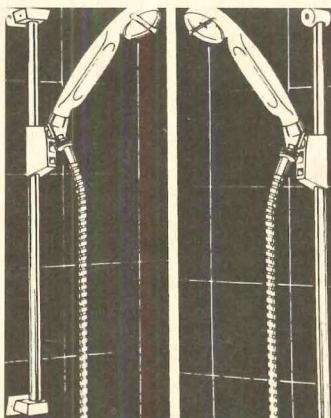
Companion bidet, matching manufacturer's most popular toilet, is made of vitreous china in seven colors, measures 25¾" from front to back. It has a flushing rim, and uses standard bidet fittings. American Standard, New York City. *Circle 257 on Reader Service card*



Body-shaped tub is tapered from a wide sculptured back to a narrower foot end. It incorporates a wide shelf area in center, convenient for seated bathing. Tub is 5' long, 16" deep, and comes in white or colors. Crane, Chicago. *Circle 254 on Reader Service card*



Patterned toilet seat is white, with a choice of four designs: fleur de lis (*above*), floral bouquet, arabesque or delicate rose. All designs are protected by a layer of plastic, said to be abrasion-proof. Church, New York City. *Circle 270 on Reader Service card*

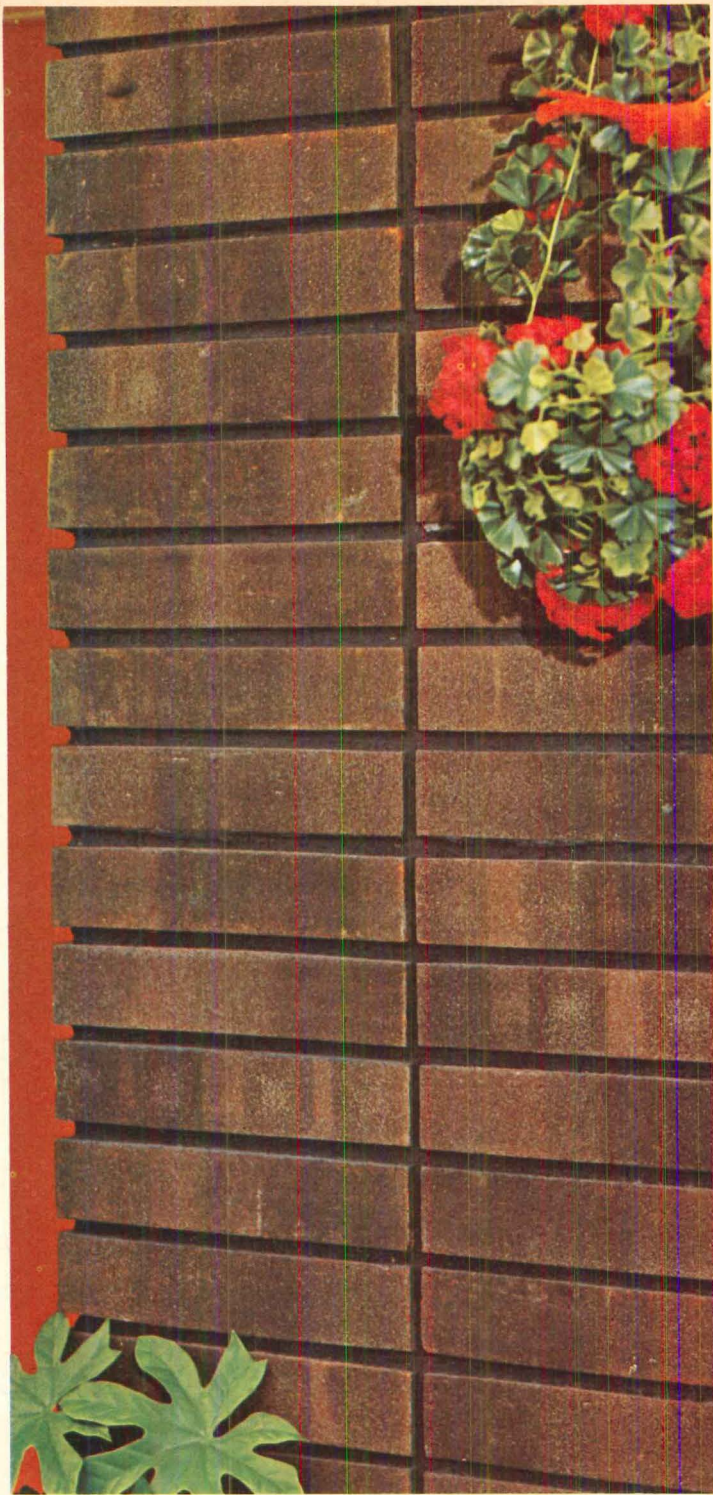


Portable shower units with brass spouts and plastic heads are held by wall bracket, lift out for hand showers and shampoos. Types include fixed (*left*) and sliding-bar units. Packaged with all necessary fittings. Jaclor, Brooklyn. *Circle 251 on Reader Service card*



Recessed whirlpool bathtub complete with pump, piping, drain and overflow, is factory-assembled, ready for electrical hook-up and installation. Circulating pump operates on 115 volts. In white and colors. Briggs, Warren, Mich. *Circle 271 on Reader Service card*

New products continued on p. 12



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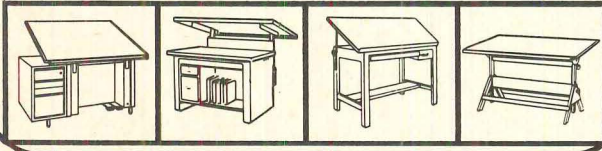
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Circle 88 on Reader Service card

Construction materials



Insulated wallboard combines 1" paper-faced urethane foam laminated to 1/2" gypsum wallboard. The advantage: Exterior walls can be insulated in one operation instead of two. Allied Chemical, New York City. Circle 211 on Reader Service card



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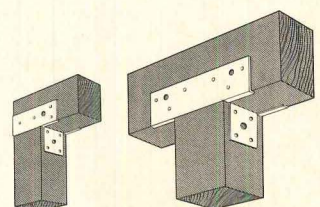
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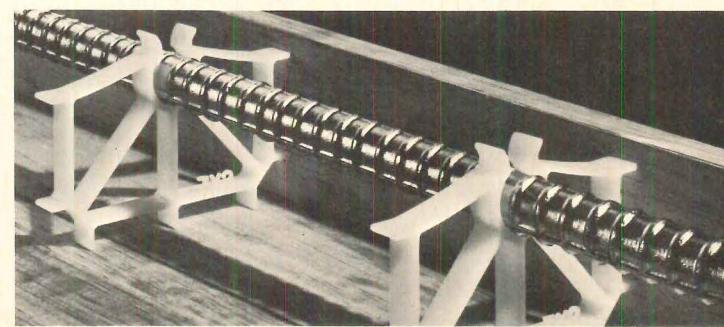
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Stud anchor reduces drilling time by not requiring oversize hole for installation. The multi-tooth washer rides toward threaded end of stud as it's inserted in hole, releasing cone wedges to grip hole's sides. Wej-it Products, Broomfield, Col. Circle 280 on Reader Service card



Post cap connectors, made of polymer-coated 1/8" steel, speed and strengthen post-and-beam framing. They accommodate posts from 4x4 to 10x12, and beam widths of 3 5/8" to 9 1/2", in medium design loads. Simpson, San Leandro, Calif. Circle 216 on Reader Service card



Reinforcing rod support, or "chair," made of high-density polyethylene, is supposed to snap onto rods 30% faster than comparable supports made of wire. It holds rods 2" from any finished surface. Vee Products, Brookville, Ohio. Circle 218 on Reader Service card



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assures privacy, doesn't interfere with bath's decor.

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His shaving area
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$\frac{7}{16}$ " thick and available in a variety of common and uncommon species and grain patterns.

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C. H. (Curly) Byler, developer of Larkspur, a community of 250 homes in the Virginia Beach area, and newly elected President of the Virginia Association of Plumbing-Heating-Cooling Contractors.

extras, like extra insulation, and different types of windows. And, of course, the operating cost is much higher."

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on a gamble. he wants: Oil heat."

*“I have not yet,
indeed,
thought of a remedy
for luxury...”* BENJAMIN FRANKLIN

I am not sure that in a great state it is *capable of a remedy*; nor that the evil is in itself always so great as it is represented.

“Suppose we include in the definition of luxury all *unnecessary expense*, and then let us consider whether laws to prevent such expense are possible to be executed in a great country, and whether, if they could be executed, our people generally would be happier, *or even richer*.”

“Is not the hope of being one day able to purchase and enjoy luxuries, a great spur to labour and industry?”

“May not luxury, therefore, produce more than it consumes, if, without such a spur, people would be, as they are naturally enough inclined to be, lazy and indolent? *To this purpose I remember a circumstance.*”

“The skipper of a shallop, employed between Cape May and Philadelphia, had done us some small service, for which he refused to be paid. My wife, understanding that he had a daughter, sent her a present of a new-fashioned cap.

“*Three years after*, this skipper being at my house with an old farmer of Cape May, his passenger, he mentioned the cap, and how much his daughter had been pleased with it.

“‘But’ (said he) ‘it proved a dear cap to our congregation.’

“How so?”

“‘When my daughter appeared with it at meeting, it was so much admired, that all the girls resolved to get such caps from Philadelphia, and my wife and I computed that the whole could not have cost *less than a hundred pounds*.’

“‘True’, (said the farmer) ‘but you do not tell all the story. I think the cap was nevertheless an advantage to us; for it was the first thing that put our girls upon knitting worsted mittens for sale at Philadelphia, that they might have wherewithal to buy caps and ribbons there; *and you know that the industry has continued*, and is likely to con-



Original wood engraving by Bernard Brussel-Smith

tinue and increase to a much greater value, and answer better purposes.’

“Upon the whole, I was more reconciled to this little piece of luxury, since not only the girls were made happier by having fine caps, but the Philadelphians by the supply of warm mittens.”

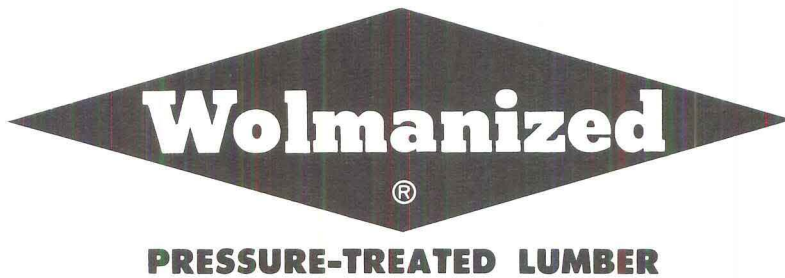
“Poor Richard” put his finger on this simple key to an expanding economy over 200 years ago. So, isn’t it strange to find people—well-meaning people—in this country today who still frown on the luxuries most of us work to enjoy? They want the government to restrict the broad range of products and services in the marketplace. And to cut back on advertising because it makes people want things they don’t need.

Don’t need? Well, of course, no little girl *needs* a bow in her hair. Yet, Mary Murphy will forever top off the apple of her eye with a ribbon. And where would the ribbon factories be without her? And the ribbon clerks?

It is just this very human desire to add the little frills to our living that has created our jobs and our prosperity . . . the ribbon factories and automobile factories and television factories . . . and the most dynamic economy in man’s history. Shouldn’t we be careful about how we tinker with the forces that have created all this? Because the simple, troubling truth is, nobody knows for sure how far you can regulate our economy without damaging it.

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W-111

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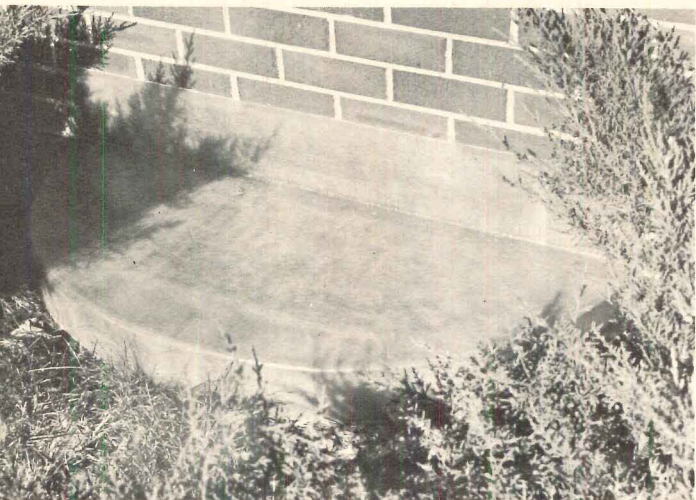
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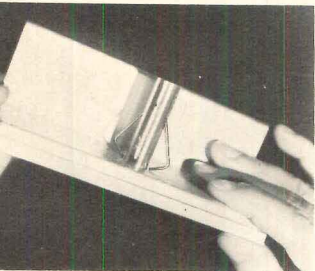
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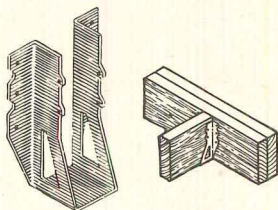
Construction materials



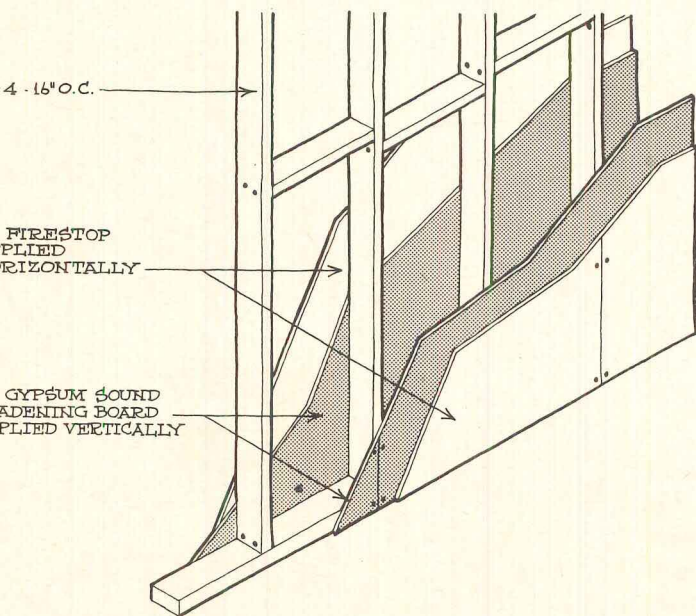
Basement window cap made of translucent fiberglass keeps moisture, debris and youngsters out of window wells, but lets in daylight and can be raised for ventilation. Available in three sizes. Snyder Fiberglass, Lincoln, Neb. *Circle 212 on Reader Service card.*



Concealed fasteners join panels from outside in. Tube containing spring-loaded clip is screwed to inside of one panel, then inserted through predrilled hole in flange of second panel until spring clips pop out. Reynolds Metals, New York City. *Circle 214 on Reader Service card*



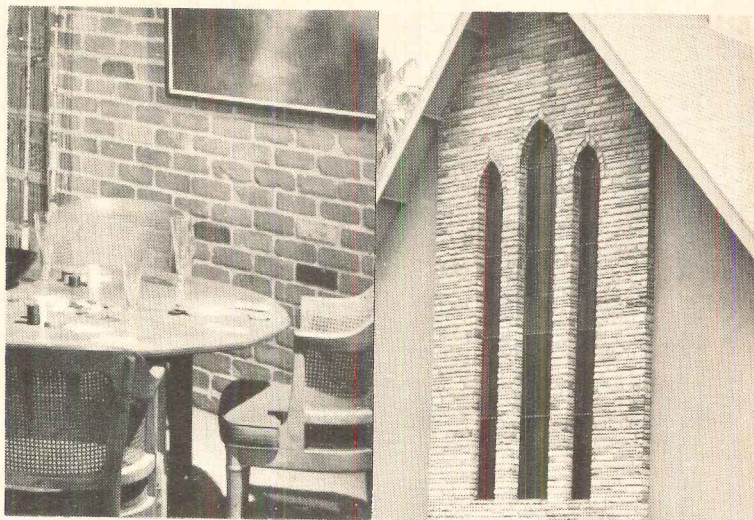
Joist-and-beam hanger is packaged with special one-size nails and sized precisely to specified design loads. Comes in 18- to 14-gauge zinc-coated steel for lumber sizes from single 2x4 to double 2x4. TECO, Washington, D.C. *Circle 215 on Reader Service card*



Sound-deadening board adds only 1/4" to wall, but used with 1/2" firestop on 16" o.c. studs (shown), provides STC rating of 41. It is reinforced gypsumboard with above-average fiberglass content. Georgia-Pacific, Portland, Ore. *Circle 213 on Reader Service card*

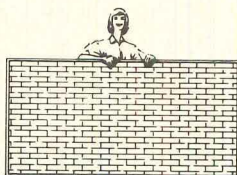
New products continued on p. 134

INDOORS OR OUT...



CAVROK® IS SENSATIONAL

Cavrok brings the realism and beauty of brick, stone and wood in 4' X 8' reinforced fiberglass panels. Easy to apply over new or existing walls, with hammer and nails or Cavbond, the interior/exterior adhesive.



On display at fine lumber dealers, or write . . .

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RANCH HOUSE HUES
For Wood Siding, Shingles, Paneling
An oil-base stain for all types of untreated lumber. Provides an attractive flat finish. Colors duplicated in the Old Virginia Tint line.

OLD VIRGINIA TINTS

For Trim of Wood, Masonry, Metal
An oil-base flat paint with excellent hiding power. For all lumber (treated or untreated), striated shakes and shingles, metal downspouts, etc.

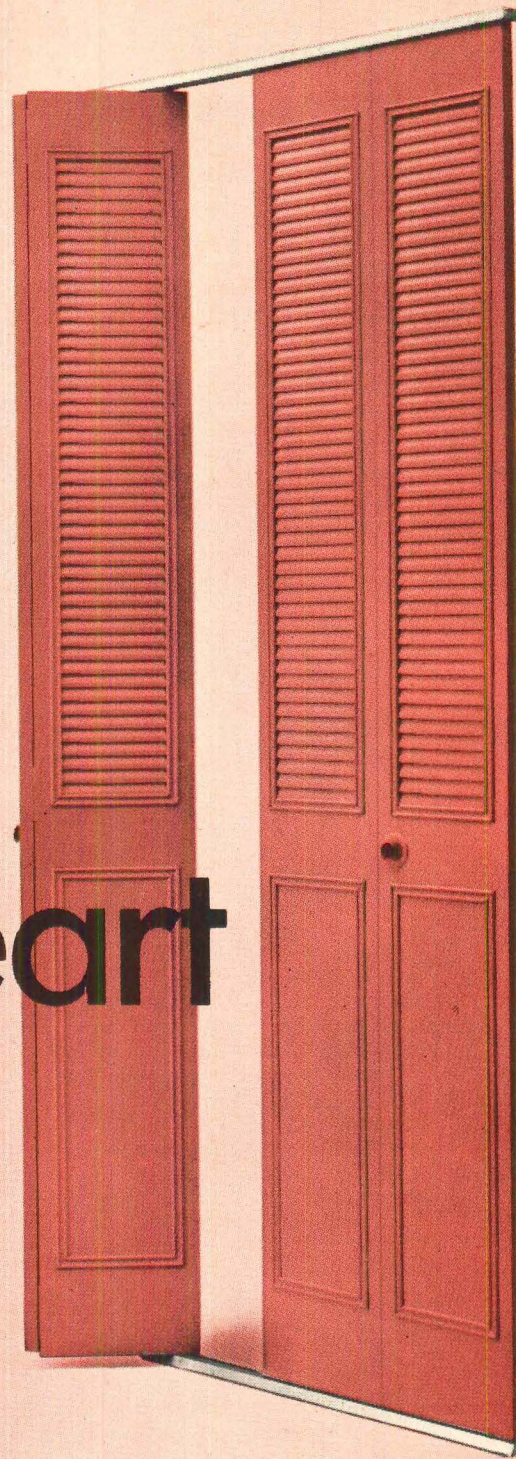


**18
MATCHING
COLORS**

SAMUEL CABOT INC.
930 S. Terminal Trust Bldg., Boston, Mass. 02210

Please send color card and information on Cabot's "Matching" Stains and Paints.

Beauty with a heart of steel.



Just because Float-Away metal bifold closet doors are beautiful, don't think they're softies.

Beneath a muted finish of driftwood white lie sheets of heavy-gauge steel, swung on the sturdiest of braces and tracks.

Tough hardware that stands up to all kinds of small-fry sabotage. All surfaces are bond-

erized—even zinc-electroplated if you like—to prevent rust.

Beautiful, but rugged—that's Float-Away.

People want metal bifolds for closets. Only Float-Away makes them so practical and profitable to you.

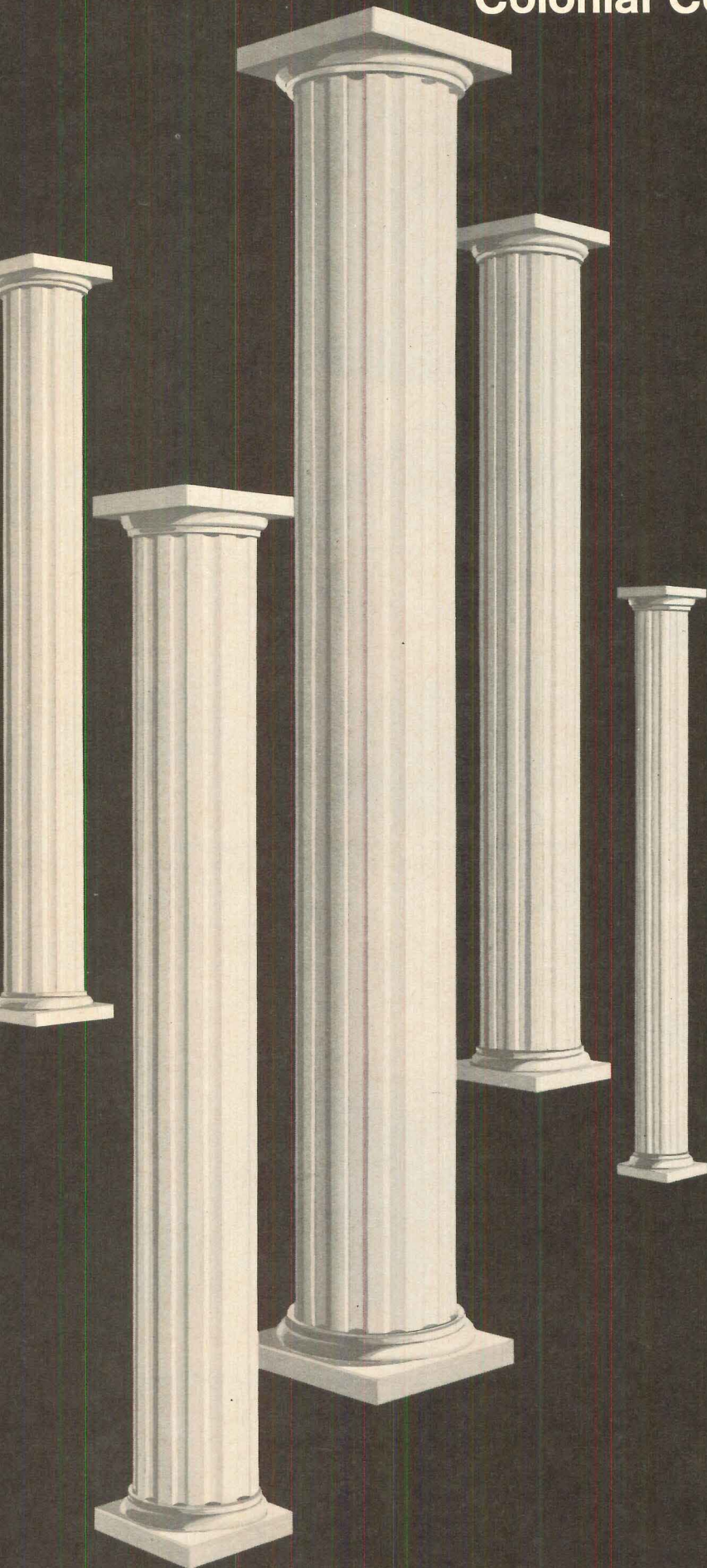
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FLOAT-AWAY®

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*Department HH-9, 1173 Zonolite Road, NE, Atlanta, Georgia 30306. Phone (404) 875-7986.

The charm of Reynolds Aluminum Colonial Columns will never fade

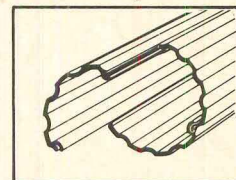


...or rot, or warp, or split.

They're a low-cost way to add long-lasting beauty to new buildings, or to renovation projects.

Authentic Colonial Columns by Reynolds Aluminum can add a handsome architectural touch to residential, institutional, or commercial buildings. They're available in many diameters and lengths, each authentically designed and proportioned.

One man can usually install the columns easily: he cuts to size, interlocks



each section (see diagram), then slips the flange-type caps over the column. Colonial Columns are treated with

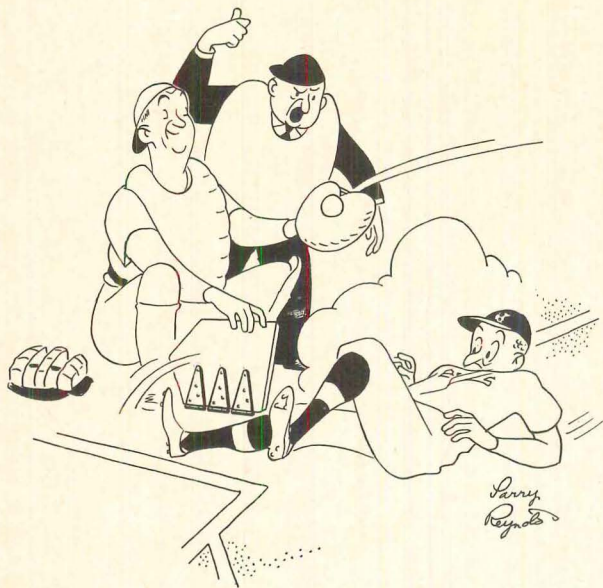
a primer to assure good paint bond.

Self-supporting, load-bearing Colonial Columns can be used indoors or out. They're practically unaffected by wear or weathering and require only a minimum of maintenance. They can be delivered immediately and at less cost than wood columns.

For complete information about Colonial Columns and other Reynolds Aluminum building products, write Reynolds Metals Company, Building Products & Supply Div., Dept. HH-97, 325 W. Touhy Ave., Park Ridge, Ill. 60068.



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ALUMINUM**
Building Products



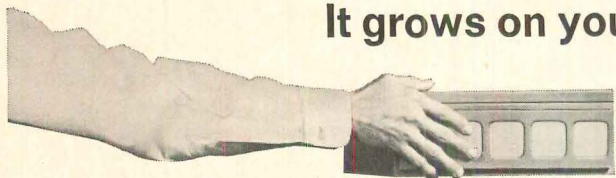
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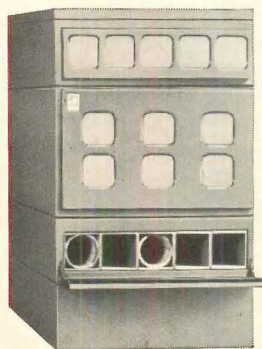
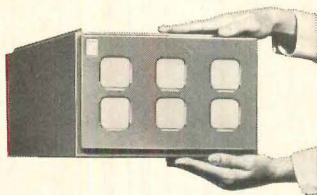
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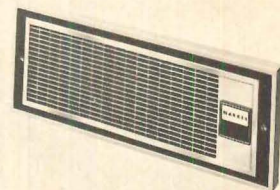
Heating



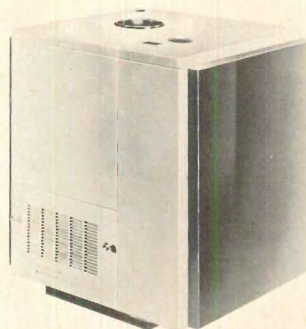
Hand-textured ceramic fireplace—equipped with 7" flue—connects to any approved solid-fuel chimney and may be installed 5" from walls. Five colors are accented by matte-black screen and steel base. Condon-King, Lynwood, Wash. *Circle 205 on Reader Service card*



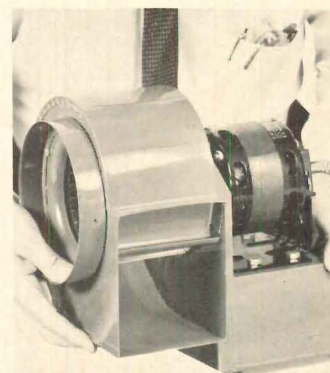
Aluminum filter assembly consists of return air grille, frame and filter rack. Filter can be changed at the grille, so unit is convenient for out-of-the-way furnaces. Latch permits grille to be opened and closed without tools. Lima Register, Lima, Ohio. *Circle 206 on Reader Service card*



Recessed electric heater can be positioned vertically or horizontally. The forced warm air unit comes with triple-plate chromium face or beige enamel finish. Sleeves for surface mounting are available. Markel, Buffalo, N.Y. *Circle 252 on Reader Service card*



Gas-fired boiler for residential applications is offered in nine sizes ranging in output capacity from 60,000 Btuh to 300,000 Btuh. All models are AGA rated and come completely wired and factory-assembled. Crane, Chicago. *Circle 207 on Reader Service card*



Squirrel-cage blower—on 10½" x 8¼" x 10½"—is for use in 200-300 cfm range. The direct drive utility blower comes with motor mounted to simplify installation. Inlet is sized to fit standard 6" pipe. Weight: 14½ lb. Brundage, Kalamazoo, Mich. *Circle 208 on Reader Service card*

New products continued on p. 13



The Standard Bearer

THE **GSR** LINE

DWV fittings
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 Pressure fittings
 Insert fittings
 Electrical conduit fittings
 Vacuum fittings
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ALL GSR PLASTIC PIPE FITTINGS meet ALL the government and industry standards covering their specific applications. The first step in the development of any GSR fitting is to research all applicable standards. Molds are designed and resins selected to meet these standards. Production samples are tested to make sure there is never any variation in GSR quality. All GSR fittings are clearly, permanently marked, so you know exactly what you are using.

Strict adherence to the highest standards is your guarantee of a quality installation. It means GSR fittings will fit precisely. They will withstand the highest pressures and temperatures to be met in the application. With proper joining, they will never leak.

It may be tempting to save a few dollars on cheaper, non-standard fittings, but this is utterly false economy. The savings can be completely wiped out in increased installation time and trouble. Non-standard fittings can turn your savings into serious losses.

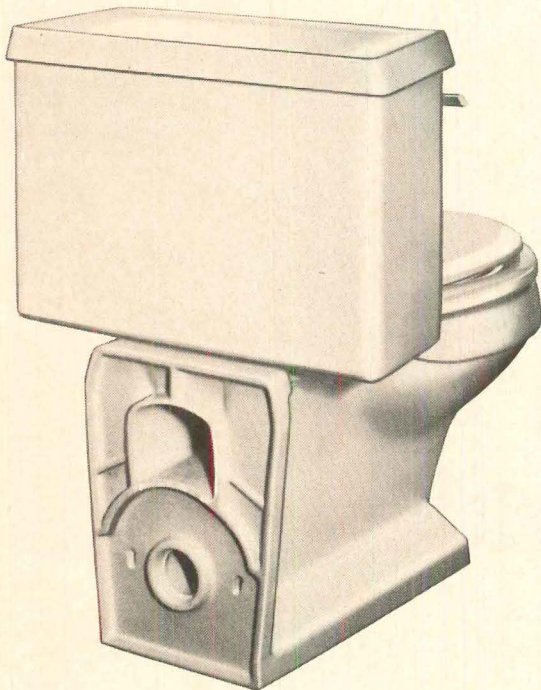
The safe, sure way is to make GSR *your standard* for plastic pipe fittings. See your GSR distributor for the most complete line of the best fittings in the world. R. & G. Sloane Mfg. Div., Atlantic Research Corp., 7606 N. Clybourn Ave., Sun Valley, Calif. 91352.



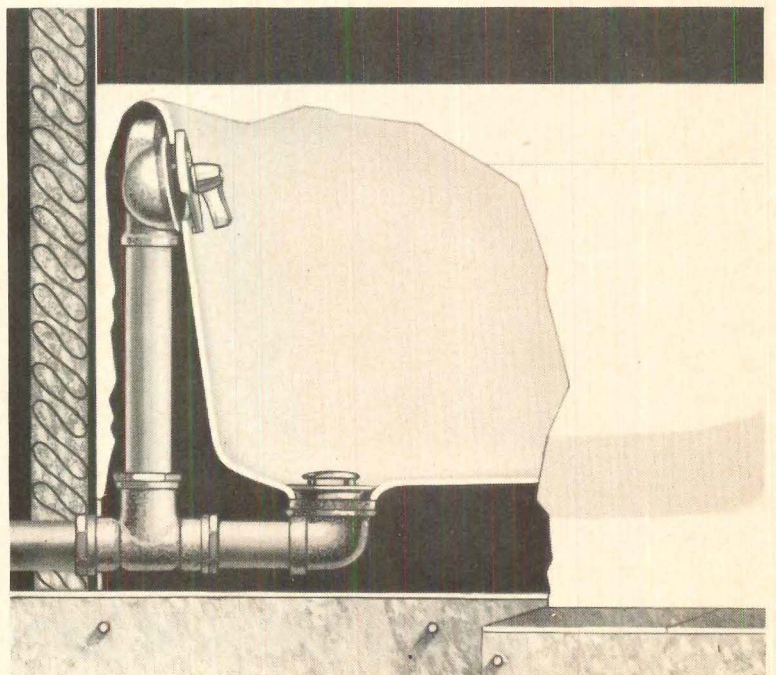
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PLANT, WAREHOUSE AND SALES OFFICE: Fairfield Crescent, P.O. Box 625, West Caldwell, N.J. 07007 • Tel. (201) 228-1100 □ WAREHOUSES AND SALES OFFICES: 5144 West Idlewild, Tampa, Fla. 33614 • Tel. (813) 872-7844 □ 3126 Brinkerhoff Rd., Kansas City, Kan. 66115 • Tel. (913) DR 1-0412 □ 4918 East 154th Street, Cleveland, Ohio 44128 • Tel. (216) 587-0515.

Eljer has a concrete solution for sidestepping slab piercing.



The Orlando floor-mounted closet roughs-in through the wall.



The Sarasota bath features a raised outlet, 3 1/2 inches from the floor, permits waste line to be installed through the wall.

Eljer's floor-mounted fixtures with raised wall outlets cut slab piercing to a minimum! Permit roughing-in right through the wall.

Orlando toilet and Sarasota bath are quickly and easily installed. Save you time and money. Orlando fits flush with the floor and wall. Features a full-angle back and base for easy cleaning.

Both Sarasota and Orlando are available now through your Eljer plumbing contractor. For information about more Eljer on-the-job time- and money-savers, call your contractor or write Eljer Plumbingware Division, Wallace-Murray Corporation, Dept. HH7, P.O. Box 836, Pittsburgh, Pa. 15230.

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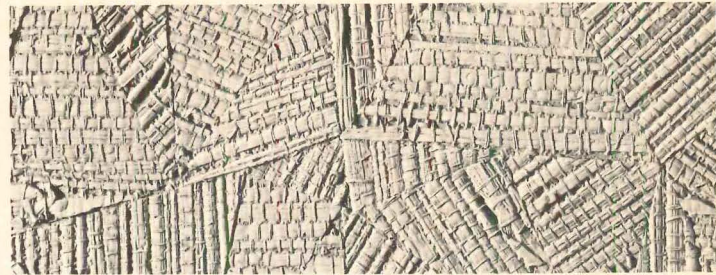
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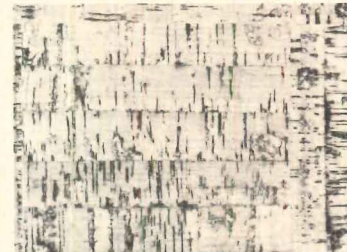
Floors



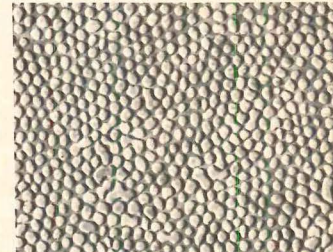
Moorish-patterned tiles—in embossed vinyl asbestos—simulate polished slate. Tiles are suggested for both residential and commercial installations, in five colors: gold, wheat, brown, plum and blue. Johns-Manville, New York City. *Circle 209 on Reader Service card*



Basketry-look flooring—vinyl with the texture of straw—is fashioned in a collage of wedge shapes. Three colors are naturals: coconu burnished straw and tobacco; three are vivid: mango, yellow an green. Amtico, Trenton, N.J. *Circle 210 on Reader Service card*



Cork-printed flooring incorporates vinyl-asbestos backing, vinyl wearing surface and a vinyl-foam interlayer. Flooring comes in 6'-wide sheets and can be used commercially. Can be installed below grade. Ruberoid, New York City. *Circle 273 on Reader Service card*



Pebble-patterned tile—in embossed vinyl asbestos—achieves overall nubby look with small-scale design. Embossed surface helps conceal irregularities. Colors are gold, olive, brown, beige and red. Tiles: 12" square. Flintkote, New York City. *Circle 272 on Reader Service card*

New products continued on p. 14



RESEARCH PRODUCES A BETTER LAUNDRY TUB

MOLDED-STONE® SERVASINK™

● **WALL HUNG**

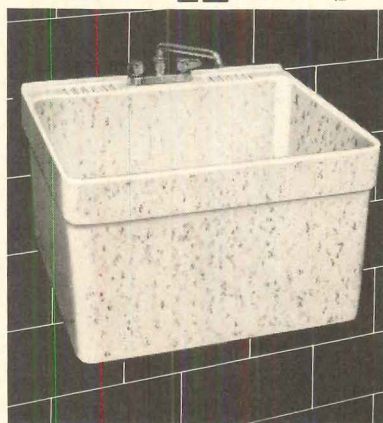
ServASink installs fast to a rigid bracket for solid installation which eliminates side to side wracking, keeps floor clean and clear.

● **LIGHTWEIGHT**

One man handles easily. ServASink MOLDED-STONE is 80% lighter than masonry, yet retains strength of natural stone. Will not crack, chip or split.

● **STAINPROOF**

Clean confetti white turns laundry room into attractive part of home; presents a virtually stain-proof surface that's sanitary, easy to keep clean.



Here's a new way to upgrade the laundry room, and at the same time slash installation and unit costs. Ideal replacement for dingy, old-fashioned tubs. Wall hung like bathroom fixtures, ServASink looks like a modern plumbing fixture should; is ideal for schools, hospitals and other institutions as well.

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READING BODY WORKS, INC., Dept. H-97 420 Gregg Avenue, Reading, Penna.

Here's one freezer- refrigerator that can warm up a kitchen

And warm up sales, too!

The new Admiral *Decorator* Duplex freezer/refrigerator puts all the warmth of real wood textures into the kitchen.

It's a sure way to make your entire home or apartment stand out and catch your prospect's eye the moment she enters the kitchen. And there's a size to fit every builder's needs!

The mouldings are conveniently installed and easily fitted with any choice of wood grain or textured panels on the market. Here's remarkable new design flexibility for you!

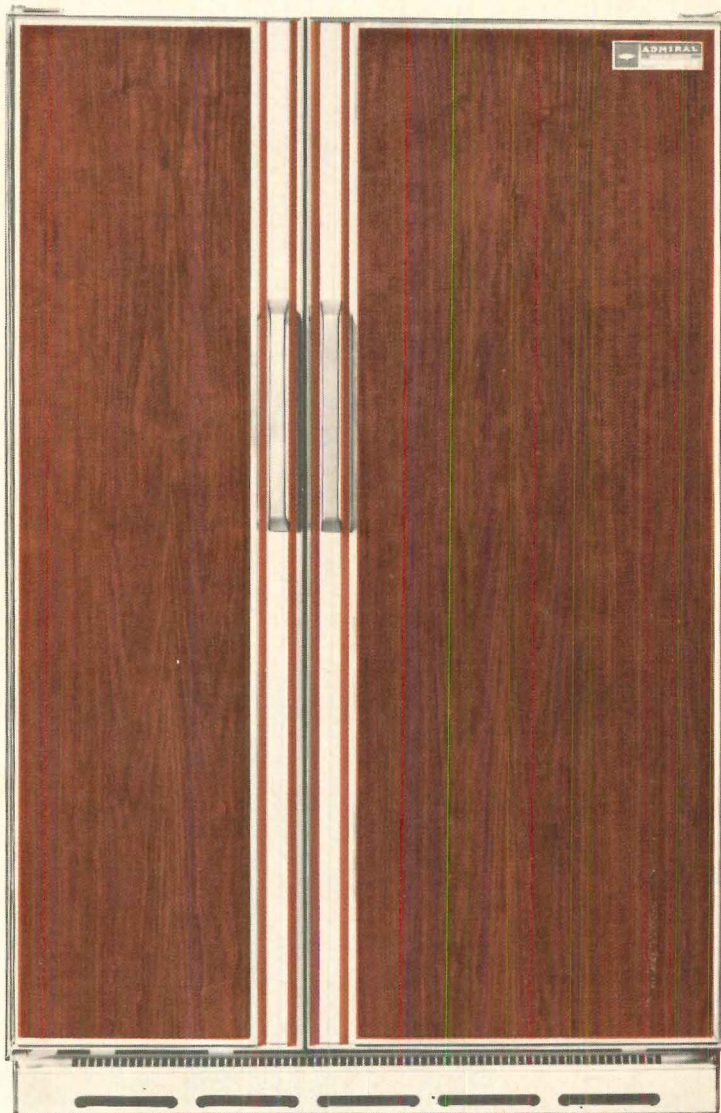
The Admiral Duplex is the Number 1 side-by-side freezer/refrigerator. A full 20 cubic feet of storage space, only 33 inches wide! And it has a clog-free forced-air condenser for service-free reliability and complete built-in installation. Available in four models: 20 cu. ft. (33" wide), 22 cu. ft. (35 $\frac{3}{4}$ " wide), 25 cu. ft. (41" wide) and 30 cu. ft. (48 $\frac{1}{4}$ " wide). In white, avocado, copper bronze, halo beige, yellow and brushed chrome.

The famous Admiral Dual Temp (refrigerator with top-mounted freezer) also comes in a choice of sizes, in white or decorator colors.

For specifications on all Admiral products, including air conditioners, ranges, disposers, dishwashers, call your nearest Admiral Distributor or write:

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Admiral Duplex freezer/refrigerator ND2079, with decorator panels

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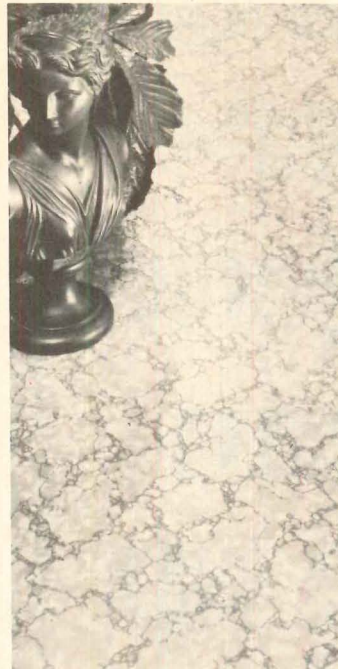


MARK OF QUALITY THROUGHOUT THE WORLD

Floors



Embossed mosaic tiles—accented with colors that set off eight background tones—are part of manufacturer's solid-vinyl line. The swirl-patterned tiles are 12" square and moderately priced. Robbins, Tuscumbia, Ala. *Circle 274 on Reader Service card*



Heavy-gauge vinyl—in 6' widths—simulates traditional marble. Flooring has cushioned asbestos backing and can be installed below grade. Colors include white and light beige with gold metallic accents. Congoleum-Nairn, Kearny, N.J. *Circle 275 on Reader Service card*



Indoor-outdoor surfacing, which resembles carpet and is said to outwear concrete, combines epoxy resin and colored aggregate (*insert*). Suggested for walkways, patios and pools. Colors include buff, red, blue and black. Porafloor, Woodside, N.Y. *Circle 276 on Reader Service card*

New products continued on p. 142

Mr. Builder:

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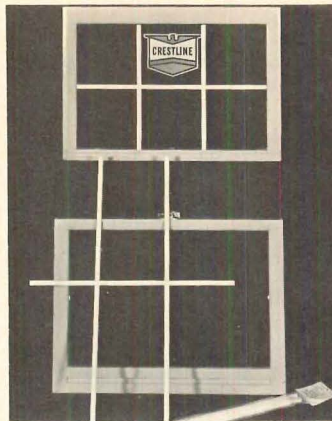
*A. G. A. Mark



Doors and windows



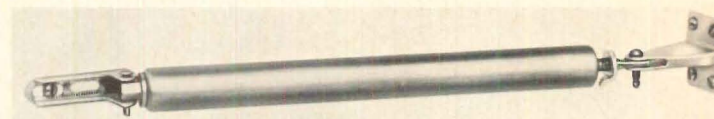
Heavy-duty combination door—face is nickel stainless steel wrapped around aluminum extrusion—has stainless Z-bar and full-length piano hinge for extra rigidity. Kickplates are heavy gauge. Season All, Indiana, Pa. *Circle 200 on Reader Service card*



Window grilles made of all-white polystyrene can be painted or left white. Four sizes fit more than 95% of all double-hung windows with one-light sash. Included in package: attachment studs. Crestline, Wausau, Wis. *Circle 201 on Reader Service card*



Louvered plastic shutters are available to fit standard windows (left) or doors. Wood-grained finish is produced while shutters are being extruded, so grain is integral with the plastic. Milani Resine, Plainview, L.I. *Circle 203 on Reader Service card*



Hydraulic closer for storm and screen doors is preset at the factory to eliminate the need for adjustments in the field. Closer is constructed of steel and is finished with an aluminum-colored epoxy glaze. Idea Brass, Red Bank, N.J. *Circle 202 on Reader Service card*

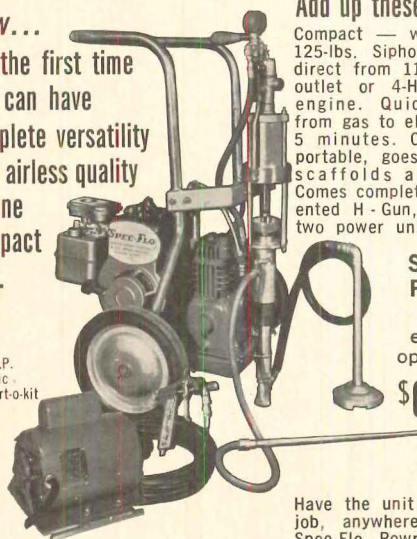
New literature starts on p. 14

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Slimline 35 PowrTwin **\$795⁰⁰** Includes gas and electric power units.

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Electric
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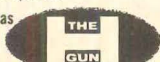
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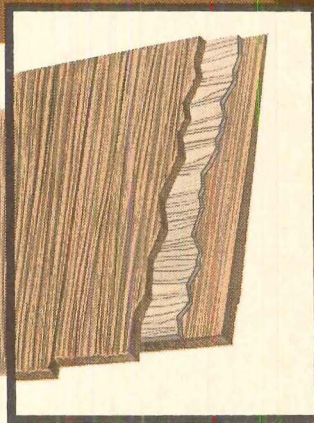
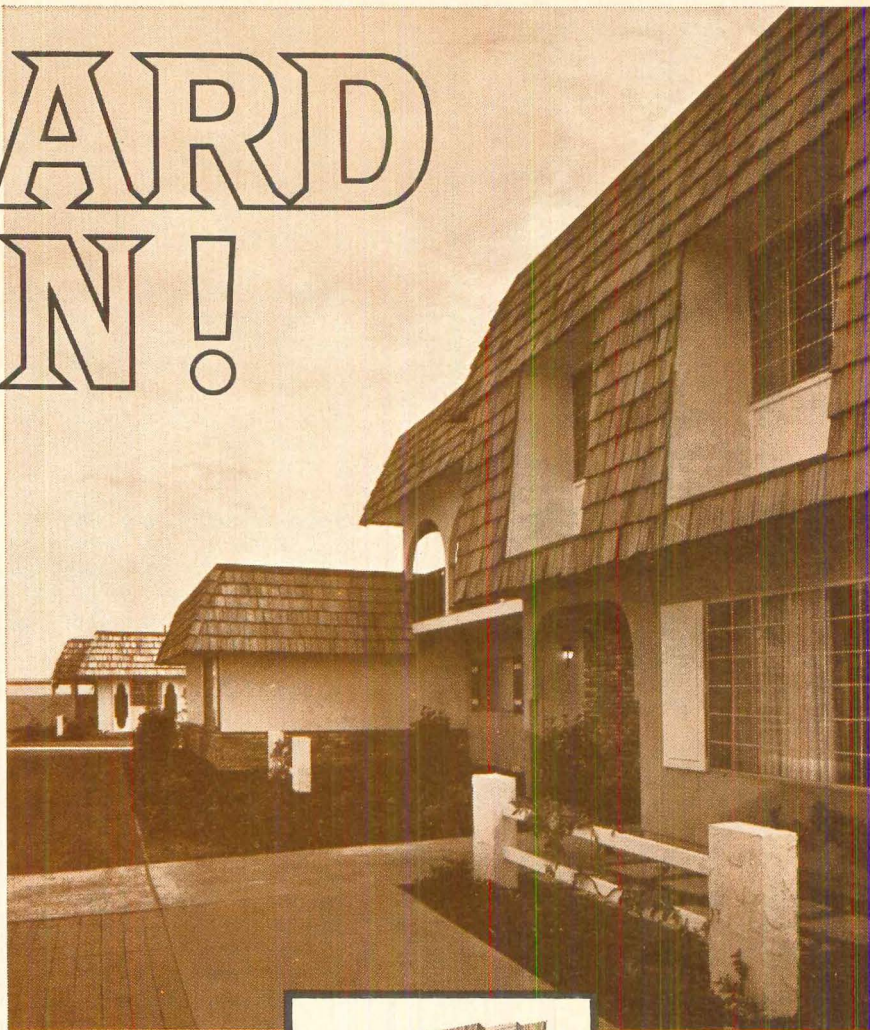
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For copies of free literature, circle the indicated number on the Reader Service card, p. 125

BATHROOM ACCESSORIES. Information sheet displays china bathroom accessories including paper, soap and toothbrush holders, posts and 24" bar. Star Porcelain, Trenton, N.J. *Circle 301 on Reader Service card*

FAUCETS, ACCESSORIES. Brochure shows and describes complete line of kitchen and lavatory faucets, tub and shower valves. Design and installation features. Moen, Elyria, Ohio. *Circle 302 on Reader Service card*

SLIP-IN HEATERS. More than eight hundred blast coil heaters are listed in a 28-page bulletin. Specifications, prices, sales representatives. Industrial Engineering and Equipment, St. Louis. *Circle 303 on Reader Service card*

CHANDELIERS. Full-color bulletin displays 14 chandeliers including a white Tiffany model with inserts of orange, blue and green. Del-Val, Willow Grove, Pa. *Circle 305 on Reader Service card*

WOOD SPECIES. A full-color pocket-size folder shows five unfinished panels. Includes weight, luster, finishing capabilities and suggestions for usage. Penberthy, Los Angeles. *Circle 306 on Reader Service card*

SHELF HARDWARE. Illustrated catalog describes hardware including standards, brackets, pilaster strips and clips. Includes technical information. Ordering data. Grant Pulley & Hardware, West Nyack, N.Y. *Circle 307 on Reader Service card*

MOBILE-HOME SIDINGS. A 12-page booklet outlines a trend toward more-conventional residential designs for mobile homes, with the emphasis on plywood exterior siding. Includes information about plywood diaphragm construction. American Plywood Assn., Tacoma, Wash. *Circle 308 on Reader Service card*

LUMINOUS CEILING PANELS. Pocket-size card samples four reversible lay-in panels including pebble-surfaced styles. Artcrest, Chicago. *Circle 309 on Reader Service card*

SCREENS AND DIVIDERS. Illustrated booklet catalogs full line of free-standing screens and dividers in styles ranging from traditional to contemporary. Shows typical situations where the dividers help define space problems. Includes dimensions, colors, model numbers. B-C Mfg., Tacoma, Wash. *Circle 310 on Reader Service card*

SHEET-VINYL FLOORING. Instruction manual explains how to prepare and install flooring. Information on problem floors, moisture and bond tests, adhesives and underlayments. Flintkote, New York City. Copies are available from Flintkote distributors.

ALUMINUM ROOFING AND SIDING. Full-color brochure suggests applications for three types of aluminum sheet: tensil-rib, corrugated and 5V crimp. Nichols Aluminum, Davenport, Iowa. *Circle 312 on Reader Service card*

ROOM AIR CONDITIONERS. A directory lists 1,579 models by 54 brand-name participants in NEMA's certification program. Includes models for 1) window installation, 2) through-the-wall installation. National Electrical Manufacturers Assn., New York City. *Circle 362 on Reader Service card*

VINYL-TO-METAL LAMINATES. A wide range of products now incorporate vinyl laminated to metal. Brochure outlines manufacturer's design service, model shop and fabrication facilities. Arvin, Columbus, Ind. *Circle 313 on Reader Service card*

PNEUMATIC STAPLERS. Full-line catalog presents 32 pneumatic staplers, tackers and staple nailers. Indicates proper tool for wide range of fastening jobs. Senco, Cincinnati. *Circle 315 on Reader Service card*

RESILIENT FLOORING. A product selection chart in this 24-page booklet details recommended use, approximate installed price, subfloor application and applicable Federal specifications for each of manufacturer's floorings. Tells how to install. Shows flooring styles in full color. Armstrong. Lancaster, Pa. *Circle 316 on Reader Service card*

WOOD FLUSH DOORS. Full-line catalog displays wood-flush and special-panel doors including warp-free and crack-proof styles with five choices of door cores. Construction details. Specifications. Mohawk, South Bend, Ind. *Circle 317 on Reader Service card*

FIRE-RESISTANT PRODUCTS. Data on the fire resistance of gypsum products are included in a manual. Sixty-page booklet includes design and fire-test information for columns, beams, girders and roof-deck assemblies. Sound control data. Tables. Gypsum Assn., Chicago. *Circle 363 on Reader Service card*

OVERHEAD GARAGE DOORS. Product sheet shows a wide selection of single- and two-car styles plus raised carved panels and necessary hardware. Specifications. Dimensions. Kinneer, Columbus, Ohio. *Circle 364 on Reader Service card*

WIRING AND LIGHTING. Pocket-sized catalog and wiring guide displays manufacturer's full line, illustrated with photographs and drawings of fittings and typical installations. Includes installation instructions. 162 pages. Wiremold, Hartford, Conn. *Circle 350 on Reader Service card*

HARDWOOD PLYWOOD. Where-to-buy directory lists 65 distributors in 22 states. Information on special equipment at each of 68 plants is included. 20 pages. Hardwood Plywood Manufacturers Assn., Arlington, Va. *Circle 351 on Reader Service card*

H&H editorial index

HOUSE & HOME's 1966 editorial index, an eight-page reference guide, is now available.

It includes a cross-reference listing of all subjects covered last year by H&H—115 in all, from acoustics to zoning—plus a combined, chronological table of contents of major articles.

If you'd like a copy of the new index (there's no charge), write to: Reader Service, HOUSE & HOME, 330 West 42 Street, New York, N.Y., 10036.

DESIGN IDEAS. Ninety-eight home designs—both traditional and contemporary—are featured in a 96-page plan book. Includes floor plan showing room dimensions, kitchen layouts and traffic-flow patterns. For a copy send \$1 to: Home Planners Inc., Dept. PR, 16310 Grand River Ave. Detroit, Mich. 48227.

CARPETING. A four-color brochure displays both in-stock and custom carpeting in 27 patterns. Cites advantages of wool, nylon and acrylic fibers. A separate section shows contract installations. Hardwick, Philadelphia. *Circle 352 on Reader Service card*

WATERPROOFING. Illustrated four-page booklet presents step-by-step rehabilitation of a terrace waterproofing system. The material used: a synthetic rubber membrane. Its advantages: strength, light weight, and elasticity. Carlisle Tire & Rubber, Carlisle, Pa. *Circle 353 on Reader Service card*

STAINLESS-STEEL ROOFING. How to design and specify stainless steel for roofing systems is the subject of a 24-page technical booklet. Illustrates construction details. Republic Steel, Cleveland. *Circle 354 on Reader Service card*

PAVING BREAKERS. Light-, medium- and heavy-duty demolition and pavement breaking machines are shown and described in a brochure. Outline principal data, technical features. Atlas Copco, Hackensack, N.J. *Circle 355 on Reader Service card*

CONCRETE FORMING SYSTEM. Brochure describes system of lightweight, cast-aluminum molds that impart decorative textures to cast-in-place concrete. The three textures: brick, adobe and stack bond. Shows several finished applications. International Concrete Systems, Baltimore, Md. *Circle 356 on Reader Service card*

FIREPLACES. Brochure cites advantages of heat-circulating fireplaces in two models. Manufacturer promises up to four times more heat than with conventional masonry units. Includes dimensional drawings. Installation diagrams. Donlen, Cleveland. *Circle 357 on Reader Service card*

SILICONE SEALANT. How to avoid sealant failures in construction is the subject of a two-page folder that discusses quality of the sealant substrate and workmanship. General Electric, Waterford, N.Y. *Circle 358 on Reader Service card*

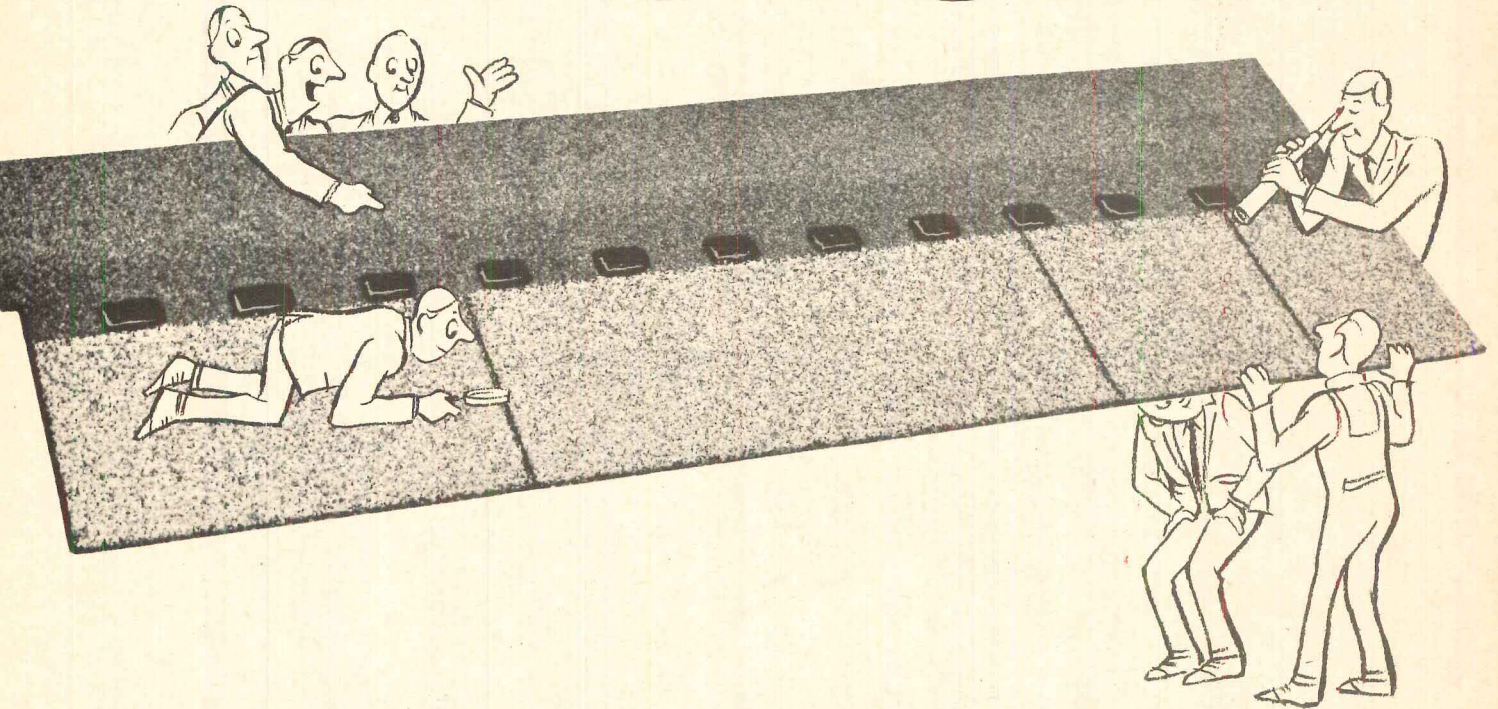
STAINLESS-STEEL DISPOSERS. Four-color brochure shows full line of disposers as well as design features. Includes technical data. Specifications. In-Sink-Erator, Racine, Wis. *Circle 359 on Reader Service card*

FIRE-RETARDANT WOOD. A 16-page brochure tells why fire-protected woods are gaining acceptance as a construction material. Covers testing, typical applications and costs. Kopper, Pittsburgh. *Circle 360 on Reader Service card*

METAL RAILINGS. Six-page bulletin displays steel, malleable iron and cast iron components for a range of railing types. Julius Blum & Co., Carlstadt, N.J. *Circle 361 on Reader Service card*

CEILING FIXTURES. Commercial fixtures designed for suspended ceilings are the subject of a eight-page booklet. Technical data. Specification. Celotex, Tampa, Fla. *Circle 311 on Reader Service card*

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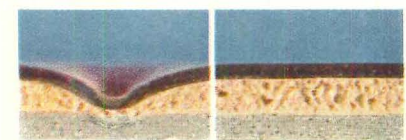
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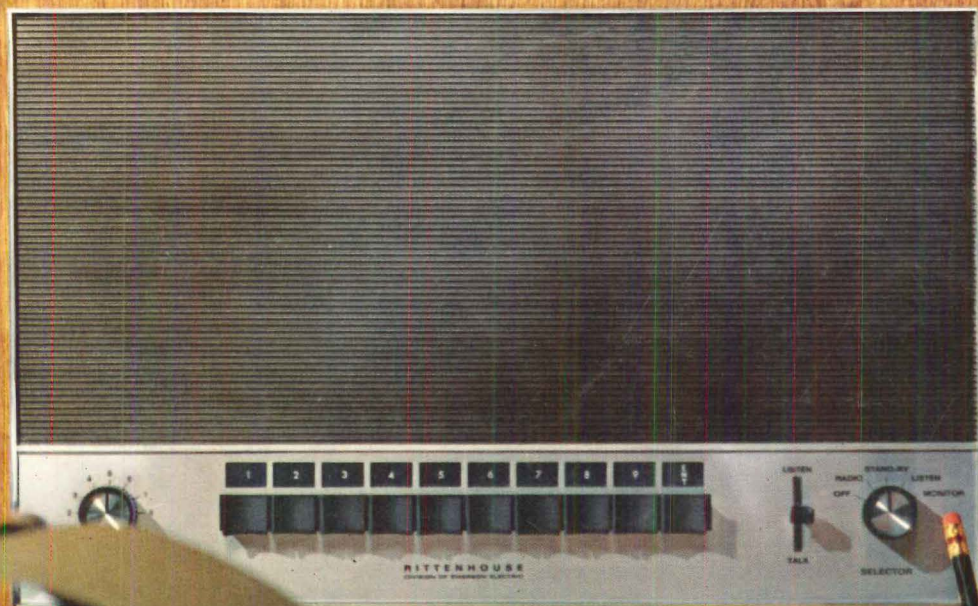
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For more details write to The Ruberoid Co., a division of General Aniline & Film Corporation, Fullerton, Pa., 18052, Dept. HH-97.

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