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# House & Home

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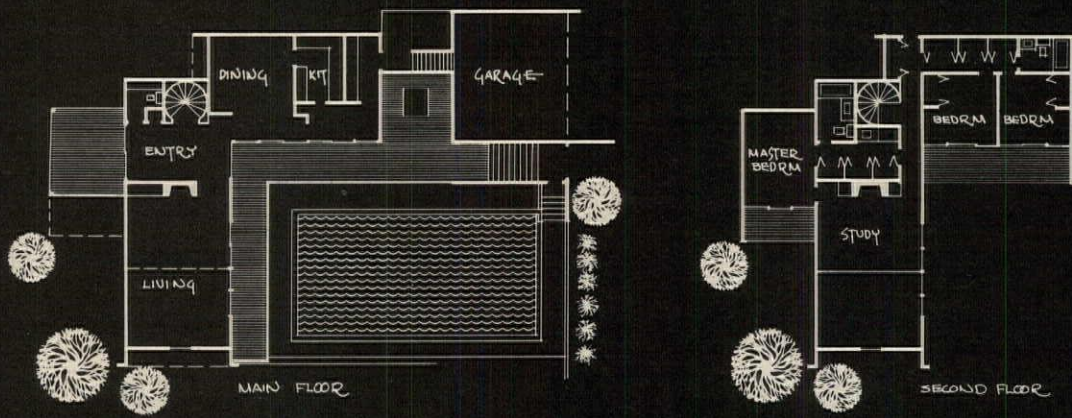
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**Cover:** Award-winning townhouses in 1967 Homes for Better Living program. Architect: Fisher-Friedman Assoc. Builders: Braddock & Logan, Shoreline Properties. Location: Alameda, Calif. Photographer: Joshua Freiwald.

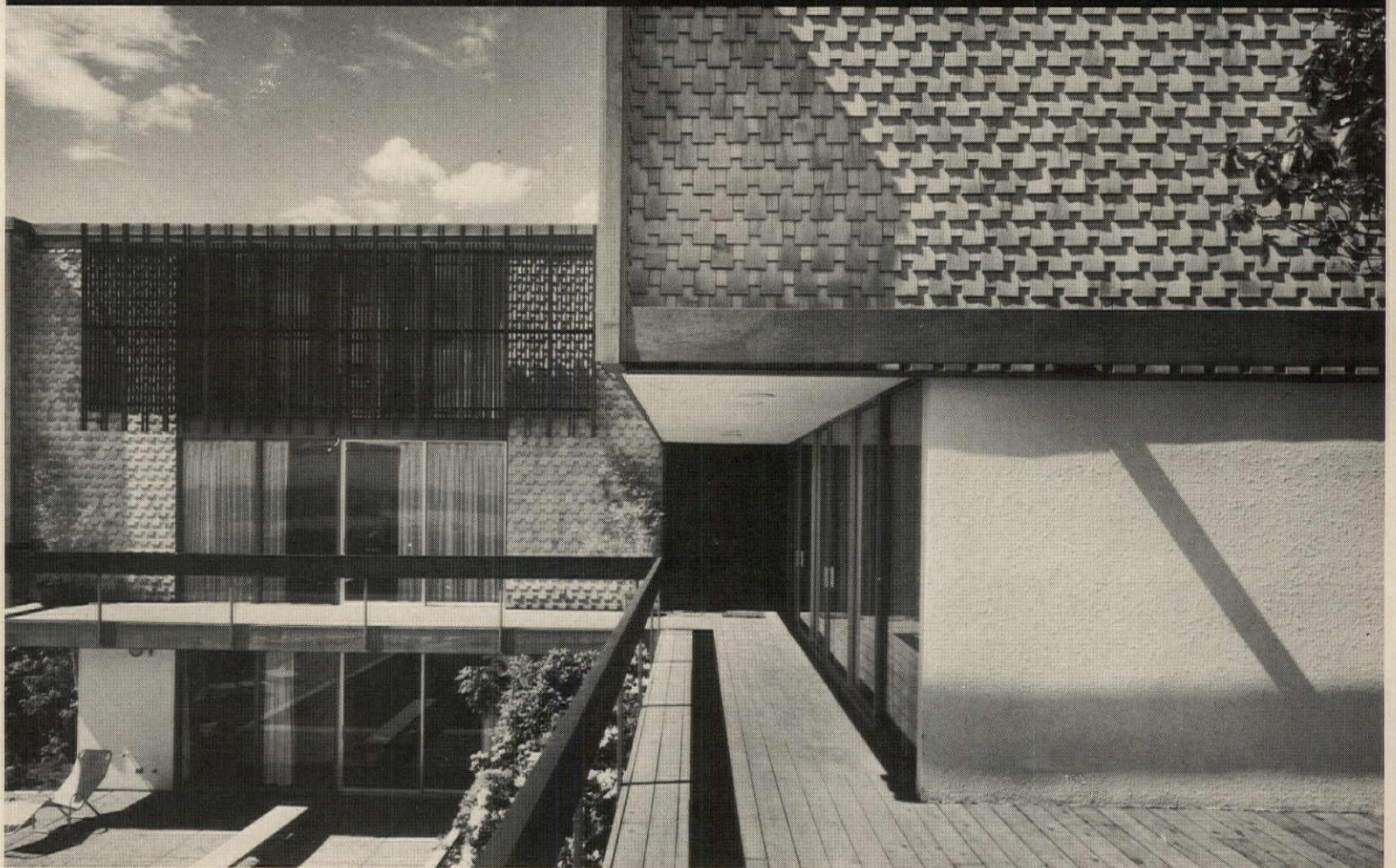
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Residence: West Vancouver, British Columbia, Canada / Architect: Ian Davidson, Gardiner Thornton Gathe Davidson Garrett Masson & Associates. Certigrade Dimension Shingles, #1 Grade, alternating 2½" and 5" widths, with buttlines staggered 2½", and 5" weather exposure.



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Photos: Bill Graham



**BOB SIMON SAYS GOOD-BY**, and his new town residents pack Reston's plaza to honor their ousted developer. Simon's normally restrained manner melted away. Before long he was holding a baby. Party was attended by Interior Secretary Stewart Udall. Conspicuously absent: HUD officials.

## Gulf Oil fires Bob Simon—and stunned Reston says good-by

Reston's founder, Robert E. Simon, was fired at the first board meeting of Gulf Reston Inc., just three weeks after Gulf took 90% control of the Virginia new town. Simon was board chairman—for a day.

His dismissal stunned and saddened most of Reston's 2,700 residents. It outraged others, who at first vowed to demonstrate against Gulf during a community party honoring Simon last month.

But there was no protest. And the party, planned weeks earlier, became the sort of warm farewell a family might arrange for a son leaving home.

At best Simon's ouster has made the residents apprehensive. A woman homeowner says: "We trusted Mr. Simon. He gave children ponds to play in and paths to walk on. But with him gone, we don't know what to expect."

The overriding fear is that Gulf Oil will eventually try to recoup its \$15-million investment by selling off large tracts to conventional homebuilders. If that happens, residents say, the amenities that made Reston the nation's premier new town—the village center and recreational areas—will no longer be provided. To allay such fears Gulf Reston promises to disclose "advance schedules for planning and future development."

**Behind the scenes.** Gulf Reston and its parent, Gulf Oil, have not explained Simon's abrupt departure; one spokesman referred to "policy differences." But the real issue was whether Simon—with 5% interest in Reston—would still have a voice in the town's management.

Simon was convinced that Gulf executives wanted him to help guide Reston, mainly because they asked him to become board chairman.

"I could have been Gulf Reston's strongest ally or the devil's advocate," Simon told *HOUSE & HOME*. "But apparently Gulf only wanted a figurehead—and they picked the wrong guy."

But a former associate says, "Simon refused to face the truth. Even the secretaries knew he was kicked upstairs to the board to get him out of the way." (In August a Gulf executive said, "We want to keep Simon for what he is good at—public re-

lations and stuff like that.")

**The board meeting.** This basic lack of communication about Simon's new role triggered a Simon-Gulf confrontation at the board's first meeting, Oct. 26. Here is what happened:

Robert H. Ryan, whom Gulf appointed to replace Simon, took control of the meeting. He showed slides, including shots of unkept lawns in front of model houses and a Reston direction sign next to an ESSO service station. Though Simon refutes it, some observers say the slides tended to belittle past management—and sharpen Simon-Gulf disputes.

Then Gulf representatives proposed a three-man executive committee to oversee Ryan's decisions. Simon offered a counter-motion for a five-man committee—large enough to include himself and Gordon Emerson of John Hancock Insurance Co., the only persons other than Gulf men on the seven-man board. (Hancock, like Simon, holds a 5% interest.)

Ryan said, "How about that motion, Gordon?" And Emerson reportedly replied, "I don't want to get involved in a family quarrel." Simon's motion died for lack of a second.

After the meeting, Ryan and Gulf Vice President William L. Henry asked Simon to resign. He refused, and he was fired.

**Pass the ammunition.** Simon's ouster culminates a series of changes at Reston that has provided ammunition for both resident critics and defenders of Gulf.

Some say Gulf Reston has foreshadowed a shift away from cluster housing and greenbelts simply by dismissing such top Simon followers as builder-academician Edward P. Eichler and executive vice president James B. Selonick.

Others note that Ryan's 1968 plans—which include 186 apartment units, 170 townhouses, 70 patio houses and a physical fitness center—parallel Simon's own plan.

**Long, hot winter?** "The antagonism toward Gulf," an informed resident says, "will be gone in the spring." But while it lasts, it is potentially the most dangerous obstacle Gulf Reston faces. Even residents who claim to be neutral are organizing citizens' pressure groups "to help insure the development . . . of Reston as a genuine

new town." Still others, who oppose Gulf, plan protests that might include the burning of Gulf Oil credit cards.

**'Assume the best.'** For his part, Simon hopes for the best. He regretfully sold out to Gulf when Reston's debt climbed to \$45 million last summer. And he resents being dismissed. But above all, Simon knows that only Gulf Reston can still make his dream of a perfect town come true.

Simon tried to stress the importance of cooperation with Gulf Reston during his short farewell speech at the community party. Simon said:

"Chances are good that what we were trying to do here will be continued. You must try to create a working relationship with the new developing company. It would be a mistake not to assume the best about the developer."

The 400 residents and visitors at Reston's village center seemed to appreciate that point. But after the party had ended and Simon had left, some residents seemed still to harbor blind grudges against Gulf Reston and Simon's successor, Robert Ryan.

A matronly woman said bitterly, "Ryan should have been here. He got a personal invitation to attend."

And just as bitterly, another woman said, "Not showing up is the only smart thing Mr. Ryan has done since taking over. This was Mr. Simon's day."

—FRANK LALLI



**COMFORTING HAND** of Anne Simon rests on her husband's shoulder as his Reston farewell ends. Earlier residents had sung: "Simon, Simon . . . if we could have a mayor, you surely would be it."





LEVITT EXECUTIVES WEISS AND GINGOLD



STANDARD MODELS AT CHICAGO TRACT



CHICAGO BUYERS QUEUED FOR OPENING

## Levitt in Chicagoland

# Hip management + the same old models = new sales bonanza

Bill Levitt is at it again.

With time-tested reliance on local management and five models as familiar as an old shoe, Levitt & Sons is biting into another market. Now it's Chicagoland.

When Levitt announced plans for the invasion a year ago, local builders yawned. Some of them shrugged off a Levitt prediction of 150 sales in the first year and others actually prophesied serious union troubles.

Then Levitt opened his 425-acre subdivision 25 minutes northwest of the Loop. He offered five wildly unspectacular models—two two-stories, two ranches and a split.

That first week Levitt wrote up 71 sales. Thereupon his local management team raised prices \$1,000 across the board to from \$24,990 to \$30,990.

Still sales kept pouring in. By November Levitt & Sons had 225 sales, and Levitt spokesmen were planning to deliver 100 of the houses by the end of February 1968, which marks the end of the company's '67 fiscal year.

**Competitive carping.** Chicago's bemused builders can't believe their eyes. Says a competitor's sales manager:

"Levitt has only three salesmen at the tract. It seems impossible to me that Levitt has sold so many houses with that sized staff in such a short time."

Some builders, flying in the face of Levitt's 20-year record of success, console each other by mumbling things like, "The lure of Levitt's ticky-tacky boxes will wear thin soon."

But the majority of builders is now resigned to sharing in the new buyer interest Levitt seems to have sparked. Winston-Muss Corp., a long-time Chicago builder, has even begun running ads saying: "Go See Our Competition First, Then See Us." A Levitt executive's reaction is forbearance itself. "That ad has done us more good than harm," he says.

Builder Len Besinger Jr. claims Levitt created a market for the lowest-priced model at Besinger's own Ballantrae sub-

division, across from Levitt's Strathmore tract at Buffalo Grove. "The model hadn't gotten us one buyer," says Besinger. "Then Levitt came to town and hyped the whole market. The model is selling well now."

**Hip management.** Ever since 1961, when Levitt & Sons began recruiting talented, young executives and managers, the company has known nothing but success. For Chicago, Levitt imported 42-year-old Richard L. Weiss, a veteran California homebuilder, and 30-year-old Arthur Gingold, who was trained by Norman Young (age: 42), senior vice president for marketing. Weiss—a company vice president—is regional general manager, and Gingold is marketing director.

Both were new to Chicago, so they had no preconceived notions of the market. And Levitt & Sons was not afraid to experiment.

"We were warned that ranch houses just wouldn't sell here," says Weiss. "Split levels were supposed to be the big sellers. But our ranches are our best-sellers. It seems that the market was saturated with splits—and ranches were ripe for a comeback."

Weiss and Gingold dressed up the ranch models to appeal to traditional Midwestern tastes. For example, the two best-selling models—three-bedroom, two-bath ranches—feature either a white-columned brick

front or a brick and cedar shake elevation.

**L.A. of the Midwest.** Weiss says Chicago is "another Los Angeles of 1955, without the tremendous flux in the money market that you find on the Coast. Chicago is a natural seller's market—the money market is stable and there is a strong demand for housing."

Weiss cites three reasons for Levitt's exceptionally high sales:

1. Levitt & Sons researched the Chicago market thoroughly. All the research was collated by computers at Levitt's headquarters in Lake Success, L.I.

2. Because of its standing in the industry, Levitt was able to get good credit terms for its buyers. And Levitt is absorbing all closing costs, which range from \$500 to \$600. (Conventional, VA and FHA financing is available.)

3. Levitt offers houses packed with extras at no extra cost. All Chicago models include complete kitchen appliances, wallpaper, paneling, attached garages, landscaping and paved driveways.

**Looking ahead.** Weiss and Gingold are bubbling with expansion plans. Weiss says it's probable that the company will build townhouses "within a year or two." That move would have to be approved by home office executives. Levitt & Sons built its first townhouses a year ago in Rittenhouse Park, near Philadelphia.

Gingold says next year's sales target is 500 houses. At that rate, Levitt will finish the 1,300-home Buffalo Grove tract in 1969. Judging by the company's multi-site growth in other markets, Levitt & Sons may open other Chicago subdivisions by late 1968 or early 1969.

Says Gingold, "Levitt & Sons is shopping for enough land to keep us going in this market for many years to come."

Levitt executives have looked at a 3,300-acre parcel owned by California builder Ross Cortese. "We are interested," says Weiss, "if he is willing to sell at a reasonable price." (NEWS, Nov.)

—TERRY SHARPE

McGraw-Hill World News, Chicago



BUYER TRAFFIC JAMS at the Chicago tract were unsharped by special police with walkie-talkies.





**THE FRENCH TAKE A PEEK** into the bedroom, and under the bed, and into the kitchen sink of Levitt & Sons' new Paris houses. They liked what they saw, so they bought 80 houses the first month. Levitt sold similar models to Parisians in 1965 for \$29,600 to \$33,000. Levitt's new models cost \$33,000 to \$39,000.

## Levitt in Pairee

# 18,000 Frenchmen can't be wrong: 'Levitt—c'est magnifique'

"What strikes me is how well the houses are laid out. French houses are a maze of corridors and hallways. But in Levitt & Sons' houses the proper rooms are right next to each other."

That comment by a visitor to Levitt & Sons' second Paris subdivision typifies the French reaction to Levitt's houses. Since late September, when the Lesigny subdivision 15 miles from Paris opened, 18,000 Frenchmen have come to see the four models.

The three- to five-bedroom houses priced from \$33,000 to \$39,000 are too expensive for most French families. Yet Levitt's Paris manager, Andrew L. Lorant, reported 80 sales by the end of October. That matched the brisk sales pace set by Levitt's first Paris subdivision (NEWS, Dec. '65). First deliveries in the new 600-house tract are expected next summer.

**Well-to-do buyers.** For the most part, Lesigny buyers are professional people (doctors, engineers and pilots) and government officials who earn \$700 to \$1,000 a month. Only one in 20 Frenchmen earns that much.

The buyers are mostly homeowners who are trading up. The few couples in their early 30s who bought at Lesigny got help from parents and relatives.

Levitt's Lorant says France's rather stiff credit terms, which demand 20% down payments and 16-year mortgages at 8%,

haven't hurt sales. Says Lorant:

"In France homebuying is different than in the U.S. Credit terms are stiffer but people here are less accustomed to buying on credit. There is plenty of hard cash floating around. And in the U.S. young couples look for houses by themselves. In France house shopping is usually a joint effort with all close relatives lending support."

**Enchanted Frenchmen.** Levitt's new models are successful despite the recent departure of NATO, which has turned Paris into a buyer's market. For one thing, Parisians, who live in cramped dwellings in one of the world's most densely populated cities, have developed a keen desire for fresh air and the outdoors. So they seem enchanted with the four Levitt models nestled near a grove of trees far from main roads.

But most of all, Frenchmen praise the models themselves. Here's what typical Frenchmen said when interviewed at Levitt's Le Parc de Lesigny:

Said Michel Faugere, an engineer for British Petroleum Co. who bought a \$39,000 five-bedroom house: "The Levitt houses have much bigger rooms and better arranged kitchen than French houses. You see, we like space, just like Americans do. We own a house now, and all we will be getting in the Levitt house is one extra bathroom. But the differences in space and

layout are extraordinary."

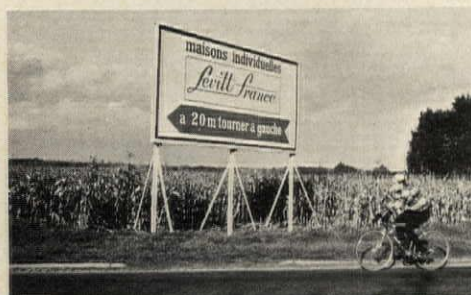
An inspector for the French National Railroads, who was house shopping for his married son, emphasized "practicality." "The ceilings are low," he said, "so it's easier to keep rooms warm in winter. And there aren't any shadows in the corners of the ceiling like there are in French houses. Also, there aren't so many stairs to climb to reach the upper floor."

Gervais Guisnel, an Army officer who lives with his wife and nine children in a four-bedroom house, found the models "très agréables." But he noted one minor drawback. "The houses are over-equipped by French standards," he said. "People here usually own their own refrigerators, stoves and accessories. I would prefer that such equipment be offered at extra cost, so the basic house could be sold for less."

Another man in his late 30s, simply called the houses "superb." But he added, "For us, though, these houses are very, very luxurious."

In all, Frenchmen of all social levels and professions liked what they saw at Lesigny. The models seemed isolated in the undeveloped estate, though the houses themselves were built right up next to each other without separating fences. Frenchmen could not imagine what the estate might look like covered with 600 houses.

—MICHAEL SULLIVAN  
McGraw-Hill World News, Paris



**AMERICAN-STYLE MERCHANDISING** sells houses at Levitt & Sons' new Paris tract. Roadside ad beckons traffic, including a lone cyclist, left. At sales office, center, buyers study tract's house map. When families move on to models, children can be left at fenced-in playground that includes painted tunnels.



## Housing bills for '68—Sparkman pushes flexible FHA rate

President Johnson won't have to start from scratch when he sends housing legislation to Congress next year—and he won't be able to, either.

Sen. John J. Sparkman's housing subcommittee has seen to that. It has approved a far-reaching measure wrapping up a low-income home-ownership plan, a new and flexible approach to FHA and VA rates and an increase in public housing funds.

The subcommittee acted too late to permit final action before the next session of Congress. By the time any bill comes before the House, the President surely will be on record with a package of his own.

**President's plans.** A big White House bill is all but inevitable next year. Programs must be renewed, and the White House is also expected to seek new legislative inducements to attract private industry to invest in housing and job-making in blighted urban cores.

But the Senate's housing measure, which Sparkman hoped to rush through to upper House passage by adjournment, clearly will have to be taken into consideration by administration planners.

The Sparkman bill would eliminate the 6% ceiling on interest rates paid for home loans insured by FHA and VA. Instead, HUD would have authority to prescribe a rate. But such a change will not come easily. Populist Democrats, including House Banking Committee Chairman Wright Patman, will fight it bitterly.

**Senate bill's programs.** Here are the Sparkman bill's other major programs:

- Home-ownership aid for low-income families—in most cases those with incomes of \$4,000 to \$6,000. The bill asks for \$70 million in subsidies over three years, and the committee estimates about 200,000 families would benefit. The families would pay only 20% of their income to retire the debt; whatever else was needed for interest, principal, taxes and insurance would be picked up by the government through an interest rate subsidy. Mortgage limits would be \$15,000, or \$17,500 in high-cost areas, and in most cases only new or rehabilitated housing would qualify.

- A home-ownership foundation, to provide technical assistance to non-profit project sponsors. It would get \$10-million in federal funds. FHA would get another \$7.5 million to help non-profit sponsors. The dual approach was a compromise between Sens. Charles H. Percy (R., Ill.) and Walter F. Mondale (D., Minn.).

- A new concept of urban renewal permitting cities to use renewal money on a temporary, short-term basis to upgrade services in areas where riots might threaten.

- FHA insurance for vacation homes, but only in areas where money is not tight. The judgment whether money is or isn't tight would be up to FHA.

The subcommittee's measure included removal of all limits on rehabilitation in urban renewal areas, direct subsidies to bankers on loans to colleges with borrowers paying only 3%, a new actuarial con-



PRESIDENT JOHNSON

*"We are going to have model cities—cities that are a credit to this nation; where races can live together in friendship; where a life of poverty is not the inevitable fate of children born in it; where men and women can walk their streets without fear—day or night."*

cept based solely on a homebuyer's credit standing along with a special FHA fund for high-risk loans, and upgrading the president of the Federal National Mortgage Assn. to the level of a Presidential appointment.

**Model Cities approved.** Until the Sparkman subcommittee voted out its bill, the only major housing issue on the Congressional firing line had been preservation and funding of the infant Rent Supplement and Model Cities programs.

This battle, which started in the spring, ended Oct. 26 when the House finally went along with a compromise money bill that provided \$10-million for rent supplements, compared with a \$40-million Administration request, and \$312-million for model cities programs, compared with a \$662-million Administration request. Originally, the House had voted to deny any new funds at all for rent-supplement projects.

"Some have called the passage of this act a legislative victory," said the President in signing the bill. "It might better be called a legislative miracle—the opposition was that strong. Ninety-three percent of house Republicans voted to recommit and kill rent supplements. Eighty percent voted to recommit and delete all funds for model cities."

"That is not the way to meet the problem," Johnson said of the funding cuts at a press conference. "It is going to be slow, painful and costly."

**Kennedy's plans.** Waiting for Johnson's move next year will be Sen. Robert F. Kennedy's urban-housing bill, which rests primarily on a sliding scale of tax credits and depreciation benefits for new and rehabilitated housing in poverty areas but which includes interest subsidies as well.

In Senate finance committee hearings in September, the Administration opposed on principle the tax-credit route to attract private industry to the ghetto. "I cannot help but observe," testified Treasury

Undersecretary Joseph W. Barr, "that if we go along this tax incentive route the Treasury Dept. would soon be making the crucial decisions in almost all matters of domestic economic policy."

But Kennedy has sent copies of his bill to a vast array of corporations, chambers of commerce and trade associations. He seeks comment and support from each, and he has received a good deal of both. His tax-incentive plan, though visibly at least dormant after the September hearings, will revive next year.

The President may well try to take his ball away, too.

It is doubtful that after sternly rejecting the tax approach, the Administration would adopt it as its own. But engaging the skills, resources and investment funds of private enterprise has been a key Johnson goal, sought both in public statements and in private communications between the White House and corporate executives. The President can be expected to lay even more stress on it in election year 1968.

**Kaiser Committee.** Indeed, the major assignment of his Special Committee on Urban Housing, headed by President Edgar F. Kaiser of Kaiser Industries Corp., is to find means of drawing even more heavily on private resources. Among the ideas this committee is known to be studying is whether FHA standards can be used to promote use of new building materials and techniques.

The Kaiser committee's final report is not expected until next spring, but the committee is trying to whip some interim ideas into shape for a private report to Johnson in December—which would be ample time for its proposals to find a place in the President's 1968 legislative program.

—BRUCE AGNEW

McGraw-Hill World News, Washington

### N.Y. State official urges end of 6% mortgage ceiling

Bank Superintendent Frank Wille has just called for repeal of New York State's 6% usury limit on residential mortgage interest rates.

Wille made his plea at the convention of the Savings Banks Association of New York State at White Sulphur Springs, W. Va.

New York is one of the 10 states whose laws prohibit lenders from charging more than 6% on mortgage loans to individuals. Wille cited the higher yields available to New York bankers on out-of-state mortgages and described the 6% ceiling as "a strong negative influence on investment in a significant part of the state's economy."

Wille said he would recommend a more flexible formula to the governor and state legislature next year. He said he might suggest that the state's banking board be given power to establish interest ceilings based on conditions in the mortgage market.





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# Mortgaging '68—suddenly many of the signs say 'danger'

The President's loss of a tax increase has jolted the credit markets into cold awareness of a possible money crisis as severe as that of 1966. Several expert judgments on the housing economy are now developing a negative tone.

The specter of disintermediation stalks homebuilding anew—the threat that runaway bond yields will induce a massive shift of funds from banks and thrift houses into more lucrative investments.

Some economists disagree with such dark forecasts, but their ranks are thinning.

Disintermediation afflicts mortgaging far more cruelly than high rates. Builders have accommodated to rising interest costs since May, for the rates would at least produce money. With disintermediation, there is no money for mortgages, no matter how severe the rate.

**Fed's key role.** Loss of the tax increase, when coupled with the Administration's own stubborn refusal to reduce spending, has one ineluctable consequence. It throws the entire burden of managing the economy on the Federal Reserve.

The Fed then has one alternative in the face of a Treasury deficit of \$30 to \$36 billion: to increase the money supply at the present wild rate, hoping to restrain rates but accelerating inflation; or to restrain monetary expansion and watch rates soar beyond their present levels.

It was a reduction in money supply, with its attendant ascent in rates, that caused the disintermediation that demoralized the mortgage market in 1966.

The 1968 prospects for home building must be assessed against the Fed's options.

**The other side.** This is where much of the disagreement comes in. Says Gordon W. McKinley, vice president for economics, McGraw-Hill: "The Fed will absolutely not allow disintermediation to afflict housing again."

Federal officials, too, argue that the Fed has several ways to cope with the threat besides exercising its two principal options. They cite the power to adjust interest ceilings in favor of thrift houses, the ability (since 1966) to aid S&Ls directly with cash, and the right to impose selective controls to spare homebuilding.

But New York's First National City Bank looked at virtually all of these devices in its November newsletter, and it concluded:

"Without a substantial reduction in the federal deficit, there is no policy that can produce slower monetary expansion and eliminate all the difficulties of interest-rate adjustment and credit allocation associated with it."

**Shifting money.** Disintermediation may already be under way. California's S&L commissioner, Preston Martin, has warned that gross savings gains by his state's 265 associations will dip to 5% in 1968, from 8% this year, because "of competitively higher money market rates." The California S&L League's preliminary figures for October pointed to a slowdown in net savings gains that have been strong

nearly all through the present year.

And, says Salomon Brothers & Hutzler, a big New York bond house:

"During the last few months, net savings inflows have only moderately exceeded net new mortgage investments at savings banks and have been less than mortgage investments at S&Ls. Even recognizing the fact that there are seasonal factors contributing to this pattern, it still seems that we are approaching a point where the increase in deposits is no more than matching the takedown in mortgages. Consequently, any slowdown in deposit flows will force these institutions to meet large mortgage commitments by dipping into liquidity or by borrowing."

**The mortgage market.** The bond-rate

## HOMEBUILDERS' MORTGAGE MARKET QUOTATIONS

Reported to HOUSE & HOME in week ending November 17.

City	FHA Sec. 203b— Discount paid by builder FNMA 30-year immed. w Private mkt.			FHA 207 Apts., Discount 5 1/2 %	Conventional Loan Rates			Construction Loan Rates Interest+fees All lenders
	6%	6 1/2 %	Trend		Comm. banks, Ins. Cos. 75%	Savings banks, S&Ls 80%	Savings banks, S&Ls Over 80%	
Atlanta	5 1/2	5 3/4-7	Steady	a	7	7-7 1/4	7-7 1/4	7+1
Boston	4 1/2	1 <sup>a</sup>	Steady	a	6 1/4	6 1/4-6 1/4	6 1/2-6 1/4	6 1/4-6 1/4
Chicago	5	5-6	Up 1/2	a	6 1/4	6 1/4	6 1/4-7	7
Cleveland	5	5-6	Down 1/2	a	6 1/4-6 1/4	6 1/2	6 1/4+1-2	6 1/4-7+1-2
Dallas	5 1/2	5 1/2	Steady	a	6 1/4	6 1/2	7	7+1
Denver	5 1/2	4 1/2-5	Up 1 1/2	a	6 1/2-6 1/4	6 1/4	7	6 1/2-6 1/4+1-2
Detroit	5	4 1/2-6 1/2	Steady	a	6 1/4-6 1/2	6 1/2-6 1/4	6 1/4-7	6 1/4+1
Honolulu	5 1/2	6	Steady	a	6 1/4-7	7-7 1/4	a	7-7 1/4+1-3
Houston	5 1/2	6-6 1/2	Up 1/2	a	6 1/4-7	6 1/4+1	6 1/4+2-3	7+1 1/2
Los Angeles	5 1/2	6	Up 1/2	a	6 1/2-7	6 1/2-7	6.6-7.2+1-2	6 1/2-7+1-2
Miami	5 1/2	5 1/2	Steady	a	6 1/4	6 1/4	7	6 1/4+2
Minn.-St. Paul	5	3	Down 2	8-9	6 1/4	6 1/2	6 1/4	6 1/4-7+1
Newark	4 1/2	3 1/2-5	Steady	10 <sup>a</sup>	6+1	6+1	6+1-2 <sup>b</sup>	7+2
New York	4 1/2	2	Steady	a	6+1-2	6+2-3	6+2-3	6 1/2+1-1 1/2
Okla. City	5 1/2	4-5 1/2	Up 1	a	6 1/4+1	6 1/4+1	6 1/2+1-2	7+1-1 1/2
Philadelphia	4 1/2	5-6	Up 1	a	6	6-7	7	6 1/2+1 1/2
San. Fran.	5 1/2	5	Steady	a	6 1/2-6 1/4	6 1/4-7	b	6 1/2-7+1-2
St. Louis	5 1/2	5-7	Steady	a	6 1/4	6 1/2-6 1/4	6 1/4-7	6 1/4-7+1-1 1/2
Seattle	5 1/2	5 1/2-6	Up 1/2	a	6 1/2-7	6 1/4-7	7-7 1/4	7+1-1 1/2
Wash., D. C.	5	5 1/2-8 1/2	Up 1/2	a	6+1-2	a	a	6 1/2+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 1/2 point more for loans with 10% y—discounts quoted are net after seller pays 1/2% marketing fee and 1/2% 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 \$70.

Sources: Atlanta, Robert Tharpe, pres., Tharpe & Brooks Inc.; Boston, Robert Morgan, pres., Boston 5c Savings Bank; Chicago, Robert H. Pease, pres., Draper & Kramer Inc., and Robert H. Wilson

spiral took the key government longterms of 1988-92 to a yield of 5.76% in early November. The Treasury itself contributed to the rate fever, paying 5 3/4%, top rate on a Treasury issue since 1921, on a seven-year note offered Oct. 30.

Mortgage yields moved upward in response in what was left of the private secondary market. New-house FHA loans traded at 93 to 93 1/2 on exceedingly thin volume, to yield 6.50% to 6.56%. That meant discounts of 6 1/2 to 7 points. Few builders can operate profitably at discounts above 5. Said James Latta of Associated Mortgage Companies, Washington: "Builders now simply can't pay the discount."

Offerings to FNMA, which buys at prices well above the private market, soared to \$76 million the first week in November. That was far above the peak achieved the week before the agency last reduced its purchase price in August.

New York savings banks continued to avoid the mortgage market in favor of bonds and conventional mortgages.

From coast to coast the mortgage market was discouraged. Said President Robert Morgan of the Boston 5c Savings Bank, who buys for the Massachusetts Purchasing Group of 500 mutual banks:

"There is virtually no buying up here at all. The market has almost dried up."

From Los Angeles came an echo. Said Vice President Chris Gebhardt of the Colwell Co., a prestige mortgage bank:

"What I must tell builders, who must start construction in three or four months, is not encouraging."

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, 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., and Robert Kardon, pres., Kardon Investments; 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.



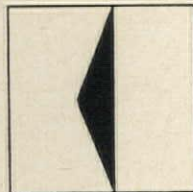
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Erie, Pa.; Pittsburgh, Pa.;  
Youngstown, Ohio



# S&Ls' own plan for the ghettos: 'Let's put up \$60 billion'

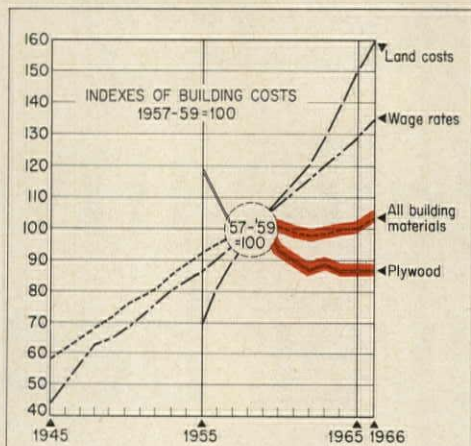
The insurance industry's pledge of a paltry billion is tokenism, says the S&Ls' flamboyant Bart Lytton. Our chaps can go \$60 billion.

So saying, the president of Lytton Financial Corp. (Los Angeles) passed the hat at the San Francisco convention of the National League of Insured Savings Associations. He asked for \$5 billion a year for 12 years so the S&L industry can rebuild the nation's central cities. (The response was not immediately overwhelming. S&L moguls attend such conclaves to learn how to get billions, not get rid of them. But the league did pass a resolution to adopt the plan as an industry goal.)

Lytton made a wager on the slums sound attractive. It would create a whole new market for profitable real estate investment, he said, and it could all be done easily enough if the government would help. He asked for some fairly generous assistance, to wit: a combination of federal loan guaranties for S&Ls, a tax-free interest yield, permission to amortize loan repayments over 60 years to reduce monthly payment costs, and wider permission for S&L associations to lend on multiples.

Lytton argues that the S&L industry would make far sounder use of its resources in a government-guaranteed loan program than by expanding its lending into the well covered areas of appliances and autos.

**Instant capitalism.** Lytton has an almost mystical reverence toward home ownership. He sees it as a sociological force that makes every owner a capitalist. Being himself one of California's leading capitalists in residence, Lytton has made home owner-



## A PLEASANT LITTLE STORY

Costs of land, labor and almost every product that goes into a new house have been rising since 1962. It cost \$21,450 last year to buy the house that sold for \$17,450 four years earlier. In this dark context the American Plywood Assn. offers a ray of hope. With 1957-59 prices as an index, plywood dropped from 117.1 in 1955 to 87.1 in 1966. *Crow's Weekly Letter* quoted quarter-inch A-D sanded ply at \$85 per 1,000 sq. ft. in January 1955. Last October's price: \$60.

ship a key to his slum reformation crusade.

Lytton envisions S&L financing (under expanded FHA authority) of multiple housing

in which individual units would be purchased by residents. The program would also embrace new single-family homes and existing homes if they were refurbished. The plan aims at city dwellers earning from \$2,000 to \$5,000.

"Latest figures show 62½% of America's families live in their own homes," Lytton told the S&L men. "Our near-term objective should be to raise that another 12½%, to 75% national home ownership. Even under advances here proposed, there will remain a large segment of the population for whom direct government subsidy will probably be required."

Lytton promises that with \$60 billion his industry can provide construction financing for at least half the people in deprived areas who are now badly housed.

**'A whole new America.'** "It would be a wonderful partnership between profitable private enterprise and pure public interest," Lytton says, and he argues that the S&L industry is better equipped than any other group to rebuild the cities.

"Flight from the cities threatens our way of life. If they are left to decay and become little more than de facto concentration camps, we face a grave threat to our very existence."

"We need only volunteer to find ourselves in charge," he told the delegates. "We have the money, the know-how, the skill, and we know our communities and want to save them."

"Tell Congress that, if they'll give us the laws, we'll have a whole new America within the next decade."

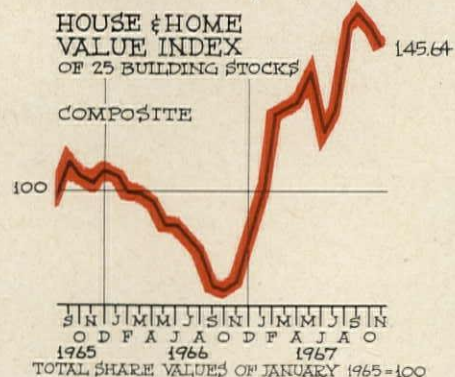
—JENNESS KEENE

McGraw-Hill World News, San Francisco

## Housing stocks dip 6%

A sharp dip in the California savings and loan share values led HOUSE & HOME's list of 25 leading housing stocks into a 6% decline last month. Stocks figuring in the index are indicated by dots (.) in the table at right.

Here's how the composite index looks:



Here's how the five leading stocks in each category performed:

	Nov. 1966	Dec. 1966	Nov. 1967
Building	69.97	183.73	190.45
Land developers	114.43	240.25	221.21
Mortgage companies	88.92	216.82	216.11
Prefabrication	63.81	116.90	109.90
Savings and loans	48.68	113.26	98.14

(Share values, Jan. 1965 = 100)

## HOUSING'S STOCK PRICES

COMPANY	Nov. 1 Bid/Close	Chng. Prev. Month	COMPANY	Nov. 1 Bid/Close	Chng. Prev. Month	COMPANY	Nov. 1 Bid/Close	Chng. Prev. Month
<b>BUILDING</b>			<b>MORTGAGE BANKING</b>			Lake Arrowhead	14½	- ¼
Capital Bldg. (Can.)	50¢	- 1¢	-Advance	9%	- ¼	Major Rity.	2½	+ ¾
Cons. Bldg. (Can.)	95¢	-10¢	-Associated Mtg.	7	- 1¼	-McCulloch Oil	20½	- ¾
Dev. Corp. Amer.	2½	+ ¼	Charter	2½	- ¾	So. Rity. & Util.	4%	-
Edwards Inds.	2½	+ ½	-Colwell	16%	- ½	Sunaco	9%	- 2
First Hartford Rity.	7	+ ¾	-Cont. Mtg. Inv.	47½	+ ¾			
First Nat. Rity.	2½	+ ¼	Cont. Mtg. Ins.	9%	- ¾	<b>DIVERSIFIED COMPANIES</b>		
Frouge	3%	- ¾	FNMA	65	- 3	City Invest.	70½	- 4%
-General Bldrs.	3¼	- ¼	First Mtg. Inv.	17½	- ½	Rouse Co.	12	- 1½
-Kaufman & Bd.	26¼	- 3%	Kissell Mtg.	7½	- ½	Tishman Rity.	37%	+ ¼
-Levitt	29¼	+ 1	Lomas & Net. Fin.	4¼	-	<b>MOBILE HOMES</b>		
Lou Lesser Ent.	3½	- ½	-MGIC	59½	- ¼	Con Chem Co.	13¼	+ 1
Nationwide Homes	2½	+ ¼	Mortg. Assoc.	7½	- ¾	Divco-Wayne	50	- 1¾
Pres. Real. A.	11¼	+ ¾	Palomar Mtg.	4%	+ ¾	Guerdon	13%	+ 3%
Sprout Homes	2	+ ¾	Southeast Mtg. Inv.	3%	- 1½	Redman Indus.	13¼	+ 1¼
U.S. Home & Dev.	2%	+ ¾	United Imp. & Inv.	6%	+ ¾	Skyline	40½	- 5%
-Jim Walter	42	+ ½						
-Del. E. Webb	6%	+ 1½	<b>LAND DEVELOPMENT</b>					
<b>PREFABRICATION</b>			All-State Prop.	52¢	- 8¢			
Admiral Homes	10¢	- 2½¢	American Land	1	- ¾			
-Albee Homes	1%	- ¾	-Am. Rity. & Pet.	10½	- ¾			
Continental Homes	5	+ ¾	Arvida	6%	- ¾			
-Inland Homes	7½	+ ¾	Atlantic Imp.	19	+ 1			
-Natl. Homes A.	3%	- ¾	Canaverl Int.	7½	+ ½			
-Scholz Homes	6%	- ¾	Christiana O.	4%	- ¾			
-Swift Industries	3¼	- ¼	Cousins Props.	15½	+ 1			
<b>S&amp;Ls</b>			Crawford	3½	-			
American Fin.	20%	- ¾	Deltona Corp.	14½	- ½			
Calif. Fin.	5%	- 1	Disc Inc.	2½	+ ½			
Empire Fin.	9½	- ½	Fla. Palm-Aire	13	-			
Equitable S&L	14½	- 1½	Forest City Ent.	6%	- ¾			
Far West Fin.	9%	- 1¼	Garden Land	5½	+ ¼			
-Fin. Fed.	15%	- 2%	-Gen. Devel.	12%	+ ¼			
-First Char. Fin.	23	- 4%	-Gulf American	7½	- 1			
First Fin. West	6½	- ½	-Holly Corp.	2%	+ ¼			
First Lincoln Fin.	7%	- ¾	Horizon Land	7%	+ ¾			
First Surety	3%	- ¾	Laguna Nig.	4%	- 2%			
First West Fin.	3%	- ¾						
Gibraltar Fin.	20½	- 2½						
-Great West Fin.	13½	- 2½						
Hawthorne Fin.	7½	- ¾						
-Imperial Corp.	7%	- 1						
-Lytton Fin.	6%	- ¾						
Midwest Fin.	4%	+ ¾						
Trans-Cst. Inv.	2½	- ¼						
Trans World Fin.	10%	- 1%						
Union Fin.	7	- ¾						
United Fin. Cal.	11%	- 1½						
Wesco Fin.	16%	- 3½						

a—stock newly added to table. b—closing price ASE. c—closing price NYSE. d—not traded on date quoted. g—closing price MSE. h—closing price PCSE. k—not available. —Computed in HOUSE & HOME's 25-stock value index. x—adjusted for 2-for-1 split. y—tender offer. (NA) not applicable.

Sources: New York Hanseatic Corp., Gairdner & Co., National Assn. of Securities Dealers, Philip Beer of Russell & Saxe, American Stock Exchange, New York Stock Exchange, Midwest Stock Exchange, Pacific Coast Stock Exchange. Listings include only companies which derive a major part of their income from housing activity and are actively traded.

## SHORT-TERM BUSINESS LOAN RATES

Average per cent per year	N.Y. City	7 other North-east	8 North Central cities	8 South-western cities	4 West Coast cities
<b>LOAN SIZE (000)</b>					
\$1-9	6.33	6.61	6.65	6.54	7.12
10-99	6.25	6.70	6.41	6.32	6.84
100-499	5.88	6.42	6.15	6.10	6.38
500-999	5.69	6.08	5.89	5.95	5.95
1,000 up	5.58	5.99	5.76	5.78	5.72

August rates quoted in Federal Reserve Bulletin, October 1967.



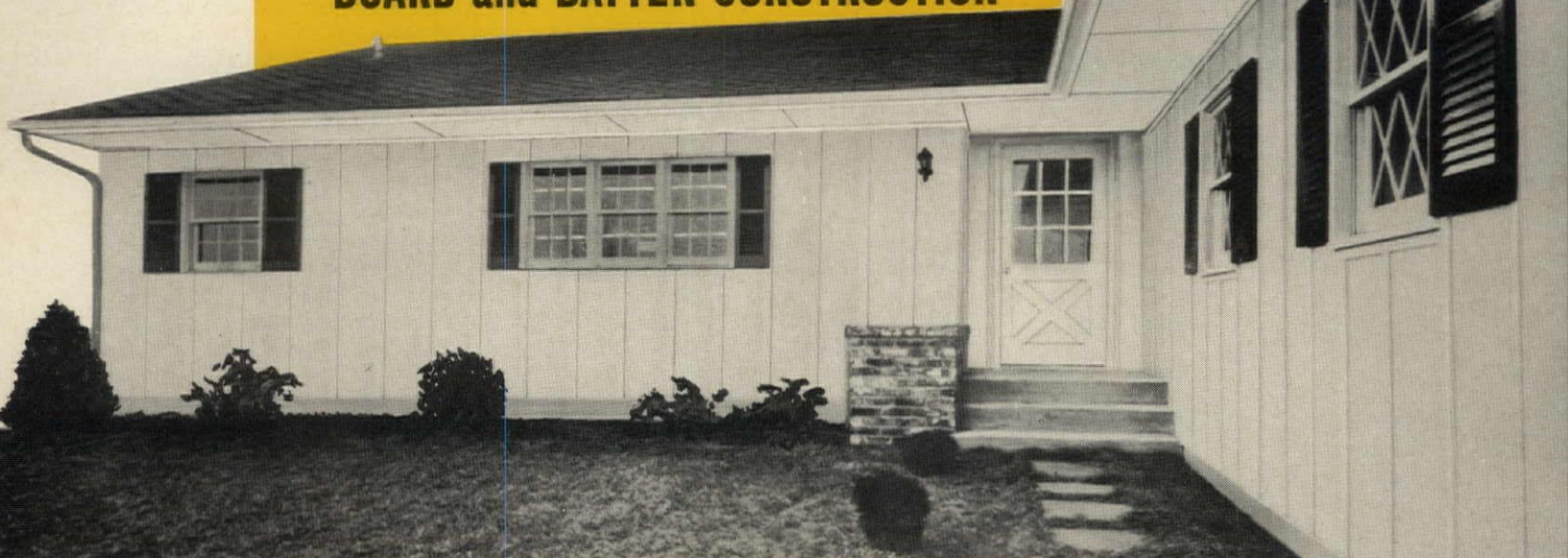
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## Now the lenders face liability for jerry-built houses

Whenever an inexperienced builder has produced an unsound house through negligence, he alone has been liable. But now an unprecedented California court decision extends liability to the lender who put the builder in business.

Southern California's Second District Court of Appeals has ruled in favor of 43 homeowners who are suing Great Western Savings & Loan Assn. (assets: \$800 million) over such defects as cracked foundations in houses that sold for \$15,000 to \$16,000 in 1960. Said the court:

A lender, like Great Western, who provides "almost total financing" for an "in-substantial and inexperienced developer," could be found liable for "gross structural hazards" in that builder's houses.

The court didn't find Great Western liable. But it did open the door for such a decision by ruling that the S&L—and other California lenders—could be found liable by trial juries.

California's Supreme Court will review the case \* early in 1968. If upheld, this new concept of lender liability would be law in California only. But, faced with similar cases, courts in other states would undoubtedly consult the decision. And since the California case lacks a clear constitutional issue, it is unlikely to be appealed beyond the state's Supreme Court.

**United opposition.** Both lenders and builders in California insist lender liability would jar homebuilding to its roots.

\* Connor v. Conejo Valley Development Co., 253 A.C.A. No. 1, pp. 186-206.



**CRACKED SLAB** and other serious structural defects led homeowners to sue Great Western S&L, which financed a 250-unit project in California.

They say: Some lenders would take their money out of homebuilding rather than risk liability. Others would hire house inspectors, and the added salaries and overhead would be passed on to the builder through higher interest rates. Higher rates, in turn, would depress sales. End result: builders would go out of business.

**Legal gap.** In reversing a lower court, the California appellate court seemed intent on plugging a gap in liability law. After noting that buyers could sue only a "mass builder," such as Levitt & Sons, the court said: "Woe betide the purchaser who relies, through ignorance or innocence, upon the skill of a developer of less substance. . . ." To provide a substantial target for suit, the court turned to the S&L, which it characterized as "the small developer's lifeline."

The court ruled: "Those who furnish almost total financing for tract construction . . . undertake a duty to . . . the public . . . at least to the extent of protecting these persons [buyers] from gross structural hazards."

**Disputed facts.** In the case at hand, the court contended that Great Western—which stood to make a 50% profit on the venture—was "the principal energizing force" behind unsound tract houses built by Conejo Valley Development Co. (headed by Keith Brown and the late Harris Goldberg). The development company, which the court termed inexperienced and undercapitalized, was backed by \$3 million in loans from Great Western as it presold and built 250 houses in Ventura County. But its low-cost slab houses were built on adobe soil, which often expands five fold when wet, so some of the houses developed cracks and other structural defects. The court estimated the damage at \$6,000 per house.

Great Western had claimed that it was unaware of the soil content. But the court was skeptical. It concluded: "Great Western . . . demonstrated a bland disregard for the ultimate consumer."

In a 106-page brief for review, Great Western says the appellate decision is totally without legal foundation. The company argues that it has no legal duty to the general public and adds that, like the public, it relied on Ventura County officials to inspect Conejo houses for defects.

Conejo homeowners are suing the County and the developer in related cases.

## Fighting bias: Century-old rights law is the newest hope

Civil rights supporters have made a long-forgotten statute the crux of a Supreme Court appeal that seeks to outlaw housing discrimination throughout the land.

The 101-year-old law—which hasn't been invoked in a major case for 64 years—seems to speak for itself:

"All citizens of the United States shall have the same right, in every State and territory, as is enjoyed by white citizens thereof to inherit, purchase, lease, sell, hold, and convey real and personal property."

If the Court endorses the statute without qualification, racial discrimination in any form—even in an owner's sale of his own home—would be illegal. And the prohibition would be enforced in any state by federal courts, so no new open-housing laws would be necessary.

The far-reaching case,\* dealing with St. Louis builder Alfred H. Mayer's refusal to sell a tract house to a Negro in 1966, had been dismissed by lower federal courts. If the Supreme Court surprises observers by declining review, current open-housing laws would not be affected.

\* Joseph Lee Jones vs. Alfred H. Mayer Co., et al., 379 F. 2d. 33.

**Three-part attack.** The plaintiff's petition for review cites two other arguments in addition to the 1866 law. Depending on which argument (if any) the court accepts, the court could forbid discrimination by all persons, or by builders or by only community developers.

Here are all three arguments:

1. Refusals to sell to Negroes constitute "vestiges of Negro slavery" that can be attacked under the 1866 law and the Thirteenth Amendment, which forbids slavery. This argument could bring about a ban on all discrimination.

2. Enough state action is involved in homebuilding (directly by licensing builders and indirectly through land zoning) to make applicable the Fourteenth Amendment forbidding discriminatory action by any state. This argument could bring a decision outlawing discrimination by all builders.

3. A big developer, like Mayer (3,500 sales in five years), creates communities, and therefore acts in lieu of the state. And in substituting himself for the state, the developer is bound by laws that affect states—including the Fourteenth Amendment. This argument could affect the nation's largest builders.

**Two encouragements.** In dismissing the case, the federal appeals court nevertheless went on to suggest that the Supreme Court could easily rule otherwise: "It would not be too surprising if the Supreme Court one day were to hold that a court errs when it dismisses a complaint of this kind."

And the Justice Dept. filed a friend-of-court brief in support of the plaintiffs, Joseph Lee Jones and his wife. That brief zeroed in on the community-builder argument and pointed out that the court need not wrestle with the case's thorniest issue—discrimination by private homeowners.

**Builder's view.** For his part, builder Mayer hopes the plaintiffs win a ruling that outlaws all discrimination—but nothing short of that. "A ruling affecting only new houses," says Mayer, "would give persons selling used homes a big advantage."

Mayer has sold 25 houses to Negro families since 1962. But he has abandoned open housing for business reasons. For example, he claims 10% of his potential white buyers refuse to live near Negroes: "I sold one house next-door to a Negro family 12 times because whites kept backing out of the deal. I sold other houses six and seven times." *NEWS continued on p. 16*



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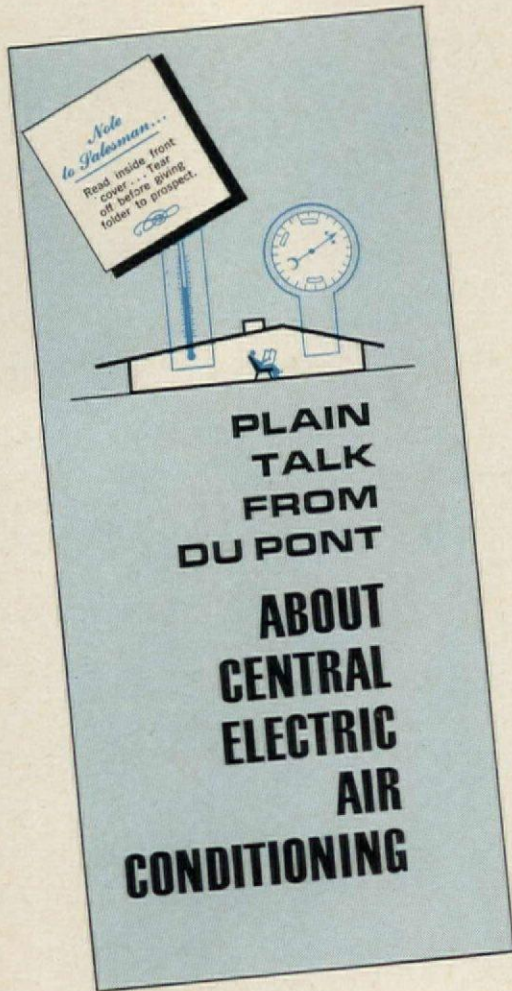
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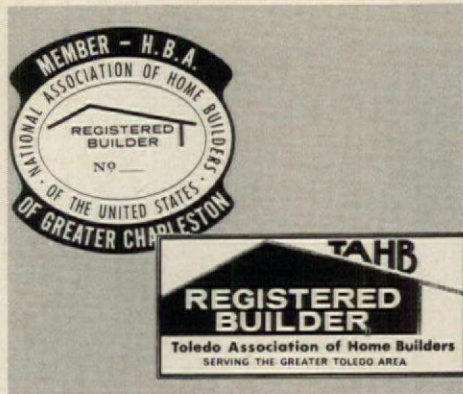
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**NEWS**  
continued from p. 12



**Registered Builder emblem  
wins industry a new image**

- The builders' self-policing program is so successful in Milwaukee that courts refer homebuyers' complaints to a Registered Builder committee for binding arbitration.
- Builder associations in Milwaukee and Minneapolis now require members to post \$2,000 bonds to guarantee buyers a completed house.
- And in Chicago the HBA sends its own inspectors to newly purchased homes to verify buyer complaints and file recommendations to a builders' arbitration committee. The panel's decisions are binding under Illinois' Uniform Arbitration Act of 1961.

These are only a few of the new adjustment techniques that signal the spread of the Registered Builder label (*photo*) throughout much of the nation's housing industry. The program is now showing widely recognized results in the form of greater protection for buyers and a heavier accent on integrity in construction.

The national program grew out of similar plans pioneered by HBA locals in Minneapolis, Madison, Wis., and Oklahoma City. NAHB directors set up minimum building standards for the nationwide Registered Builder operation 18 months ago. Object: to police the industry through voluntary enforcement.

**Quality guaranty.** The code required builders to demonstrate financial responsibility, to guarantee their houses for at least a year and to submit to the rulings of grievance committees (NEWS, June '66).

Nearly 40 NAHB chapters now hold licenses as program affiliates, and the program's administrator, Jess L. Hinkle, says another ten will have joined by year's end. He predicts that the Registered label will ultimately guarantee workmanship by members of all 400 NAHB chapters.

"The buying public not only gets an attentive ear for complaints," he explains. "The industry itself is stabilized."

Hinkle says at least 90% of the affiliated chapters go well beyond the minimum standards set by the national program. The outstanding performer remains the 400-member Metropolitan Builders Association of Greater Milwaukee. Its grievance panel not only acts as judge and jury under court authorization but also provides most of the expert testimony in complaint hearings, says Executive Secretary Robert Buntrock.

NEWS continued on p. 20

**Wall to wall wood**

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NEW JERSEY, Camden  
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Level Line Company, Inc.

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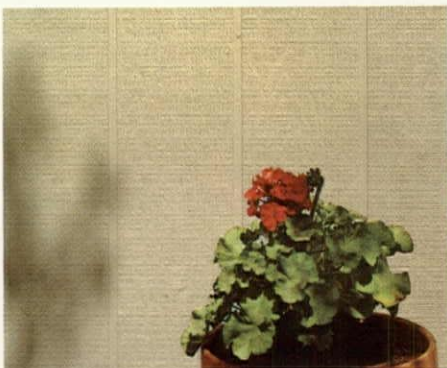
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paint holdout, and above all, the beauty and variety of style and design offered by the complete line of Masonite hardboard siding products for Sun Cities' homes.

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See Ruf-X-90, Provincial X-90 and other exciting new Masonite building products at the NAHB show in Chicago. Be sure to stop at Masonite Booth number 1324 and get full details on our tremendous, new Builder Model Home Program.



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**PROVINCIAL X-90**, new narrow lap siding with contoured edge in the early American tradition. Primed, back sealed, ready to paint, Provincial rounds out the most versatile hardboard siding line in the industry.



# Florida suspends Gulf American's lot sales for 30 days

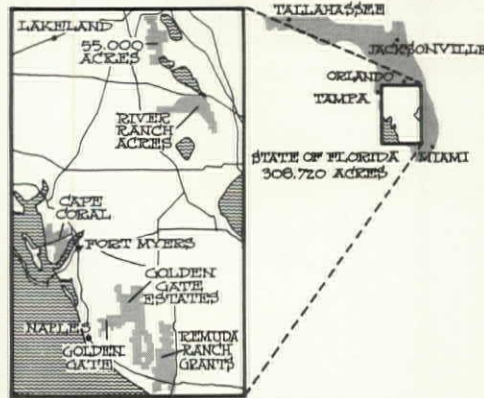
The world's largest land development company will be barred from selling a single lot from December 10 to January 7.

The sales suspension and three other penalties were imposed last month by Florida's Land Sales Board after Gulf American Corp. of Miami pleaded guilty to five counts of sales irregularities.

The board has no power outside Florida. But, as part of a negotiated agreement, Gulf American accepted suspension of sales on all its holdings—300,000 acres in Florida, 65,500 in Arizona, 51,000 in New Mexico, 5,680 in Utah and 98,000 in British Honduras.

The company, which accounts for 25% of Florida's land-development activity, develops planned subdivisions and sells off lots to individual buyers. Its fiscal '67 profit was \$16.8 million (or \$1.75 a share) on sales of \$131.3 million.

The board's action ended a five-month investigation that nearly forced Gulf American out of business. A company attorney told the board: "It is amazing



FLORIDA HOLDINGS of Gulf American total 300,000 acres. It has 200,000 in four other areas.

that this company is still in business." He said that during the investigation banks refused to loan "fresh money," and Gulf American lost 2,700 of its 5,500 employees—including many salesmen.

**Lot switching.** The board had asked

Gulf American to show cause why its state subdivider's license should not be revoked or suspended. At the first hearing last month in Tampa, Gulf American pleaded guilty to five counts of such "deceptive tactics" as 1) switching lot numbers after lots were sold, 2) allowing or causing its salesmen to deceive buyers about resale values and the type of improvements planned and 3) replatting subdivisions without notifying the board.

For its part, the board agreed to drop its attempt to revoke Gulf American's license to subdivide.

**Four penalties.** The board's decision climaxes years of effort, public and private, to force Gulf American to modify its high-pressure sales tactics (NEWS, Mar. '66). This year, Florida's freshman Governor Claude R. Kirk Jr. cleared the way by revamping the land board, which had been dominated by officials close to Gulf American (NEWS, Aug. et seq.).

Here is the board's decision:

1. Gulf American must not sell, advertise or promote its land for 30 days beginning December 10. But it will continue collecting payments on sold lots.

2. The company must make restitution to lot buyers involved in the board's charges who apply for refunds within 150 days. Gulf American has refunded \$688,000 so far this year.

3. The company must pay up to \$5,000 toward board investigation costs.

4. The company must operate for 150 days with up to five board-appointed monitors in key executive positions. The monitors, to be paid by Gulf American, will "aid the respondent . . . to conform with the law."

The penalties do not include the ouster of Gulf American's embattled leaders, Leonard Rosen and his brother Julius, who own 66.3% of the company's stock.

(In a development related to the recent investigation, Gov. Kirk accused Gulf American of trying to blackmail one of his political appointees in a vain attempt to persuade the board "to take the heat off." No formal complaints were signed.)

**Gulf American's defense.** During the two-hour board hearing, Gulf American's attorney, Bernard Herzfeld, insisted that the board's charges were "more technical than real." For example, he said the company gave buyers better lots by switching the numbers of lots selected by buyers to other land up to seven miles away. He contended: "We did a good thing in a poor way." And he added:

"With 5,500 employees, it is difficult to prevent individuals from making false claims and misrepresentations. But from now on, we will discharge anyone who says anything less than the truth."

With Leonard Rosen at his side, the attorney lashed out at the press, and specifically at *The Wall Street Journal*, for what he said was overpublicizing the investigation.

But board member Thomas Courtney, thanked the press for its help.

# The sun sets on Sunset's giant land operation—California developer turns to oil and films

Only two years ago Sunset International Petroleum was developing nine communities on 26,000 acres in California. Its Sacramento project alone had plans for 31,000 units on 12,000 prime acres.

Then came the California housing debacle of 1966.

Today Sunset's building operations are at a standstill, and the company is turning away from land carried on its books at \$100 million.

The change is a result of a pending merger with Commonwealth United Corp. of New York City, which operates in movies, real estate and insurance. Sunset's parent company, Sunasco Inc., which bought Sunset with soaring hopes early in 1966, decided a year later to dump its prodigy and scurry out of California real estate as fast as it could write "exit." First, Sunasco tried to merge Sunset into Canaveral International of Miami. That fell through (NEWS, Oct.), so the deal with Commonwealth was arranged.

**The big sell.** "Sunset's objective is to reorient its operation from real estate through a corporate acquisition and diversification program," President A. Bruce Rozet said in press-release language. "The company plans initially to concentrate on oil and gas operations and become actively involved in the entertainment industry."

So Sunset has put up for auction properties valued at \$50 million. Rozet, speaking for real, would not say that Sunset was selling all its land, but others close to the operation said the company would sell virtually anything for which it could get a reasonable price. Pressed on the point, Rozet replied, "We will be somewhat less of a factor than we have been." He said

at least 60 parcels would go, including raw land, homesites and amenities.

**Price tags.** Rozet said the sale would be "probably the largest diversified real estate auction ever held." Sunset was ready to sell the 972-acre McCormick Ranch, valued at \$2.5 million, in Simi Valley in Ventura County. It was also offering \$20 million worth of properties in the San Diego area, including its San Carlos residential project (with 4,000 homes occupied); \$6.8 million in properties near Sacramento and \$6 million worth of land, buildings and homes in Marin County. The former site of Tanforan racetrack and the Cliff House property in San Francisco, and other properties in Oakland were expected to bring \$9 million more. Golf courses, shopping centers and medical buildings are included in the sale.

Here is the last breakdown issued by parent Sunasco on Sunset's residential projects through February 1966:

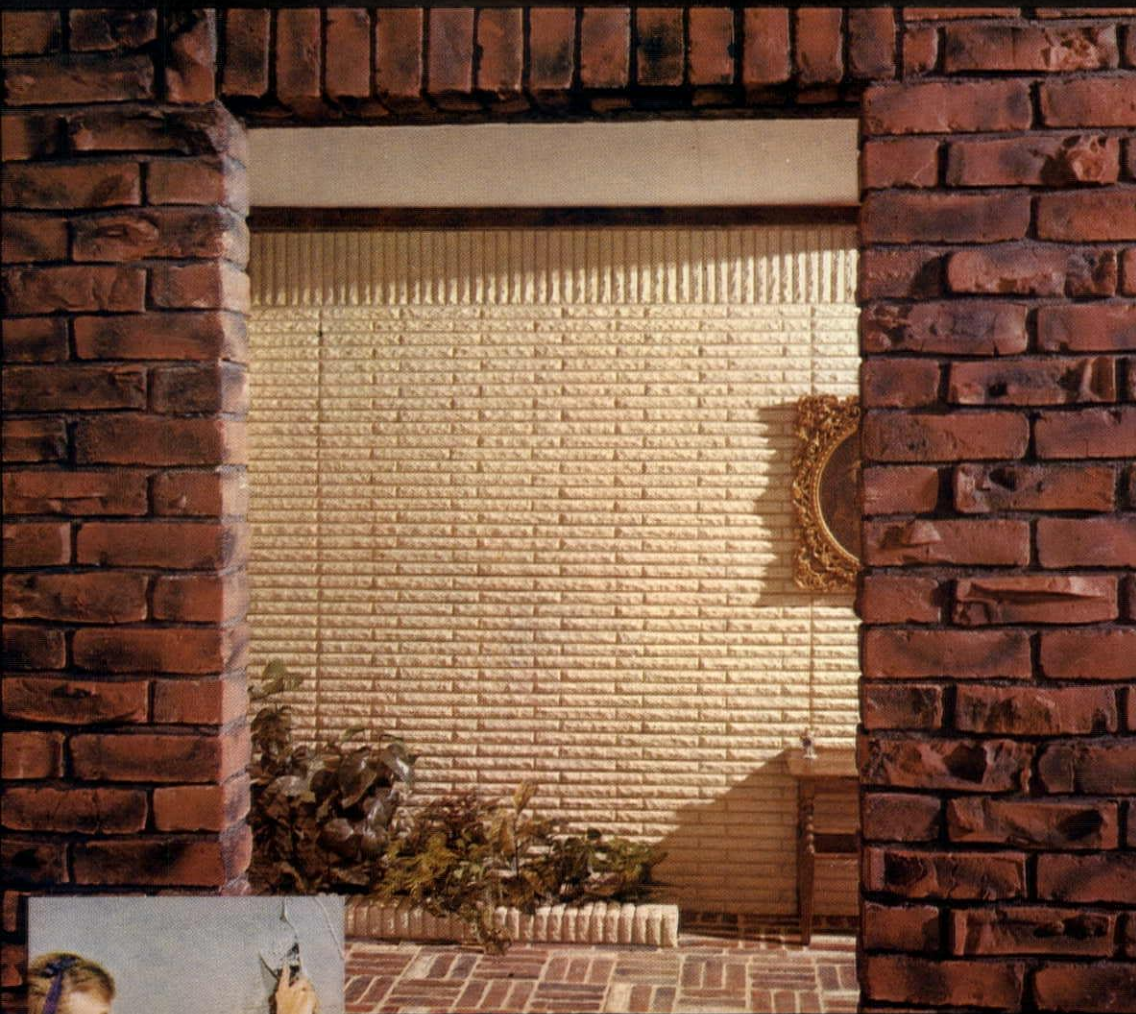
Location	Homes		
	Acres	Planned	Sold
San Carlos, San Diego	5,000	8,000	1,000
Hacienda Hills, Whittier	1,000	3,000	1,400
Whitney, Sacramento	12,000	31,000	445
San Marin, San Francisco	2,200	4,500	140
Thousand Oaks, Los Angeles	1,089	4,000	—
*Rancho Arastradero, Palo Alto	643	700	—
*Villa La Jolla, San Diego	280	4,500	—
†Mountain Park, Los Angeles	3,550	7,000	—
Tanforan, San Francisco	144	—	—
*Half interest.	†75% interest	—	—

Trustees of Continental Mortgage Investors of Boston have sued to foreclose on deeds of trust totaling \$5 million on Sunset property near Sacramento. Continental says Sunset has not redeemed the deeds and owes \$220,000 in interest.

Sunset has not reported profit since Sept. 30, 1966, when its fiscal-year earnings were \$3.9 million. That compared with \$5.5 million the previous year.



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\*Patents pending—a non ceramic material



## FHA experiments with stacked modular units to meet U.S.'s need for low-income housing

For years the Federal Housing Administration has been urging innovations in low-cost housing techniques—such as stacking prefabricated modules (H&H, Nov.).

Last month the first stacked units insured by FHA (sections 233 and 221d3) were unveiled. The agency rates the experimental project as "encouraging."

Magnolia Home Corp. of Vicksburg, Miss., a mobile-home manufacturer, stacked 56 plywood-sided modules into 28 duplex units. On the plus side, total construction time, including

just eight days for stacking at a downtown Vicksburg site, was only 33 days. But total cost—\$8,000 a unit for 900 sq. ft. of living space—was 15% higher than Magnolia had hoped.

Magnolia's David S. Wolff says, "The cost was high for two special reasons. First, we weren't producing enough modules to achieve adequate economies of scale.

Second, we had to do the whole job by ourselves. That means we designed the units, cleared the site of old wood houses, and finally did the actual stacking. We aren't equipped to do all those things. So we weren't truly efficient."

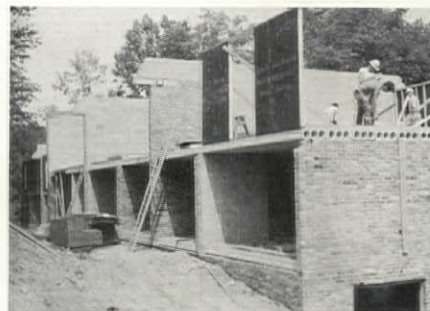
**Second try.** But Wolff expects better results at a 100-unit apartment, scheduled for spring stacking in a New England college town. An architect and builder will be working with Magnolia. "That project," says FHA's Charles Dieman, "will have a far more dramatic design to recommend it."

Says Wolff, "We want to work with builders. We want to supply modules the same way companies supply cabinets."

FHA is committed to more experimentation. Dieman says, "We hope to stimulate more industry interest." FHA's goal: a two-bedroom unit with 900 sq. ft. that costs \$6,000, including land.



**STACK-UP UNITS** are positioned by a crane.



**CONCRETE PANELS**, supported by brick walls, span 30'. Curtain walls are wood frame.

### Short of carpenters, builder turns to precast concrete

Partly because of its relatively high in-place cost, precast concrete has been largely restricted to high-rise and commercial construction. But now it's starting to attract some garden apartment builders who can't hire enough carpenters. A case in point is the use of prestressed-concrete floor panels (above) on the second and third levels of a three-story, 28-unit apartment in Charlottesville, Va.

The designer and developer—architect Louis H. Salomonsky of Richmond, Va.—decided to switch from wood-framed floors to concrete after a local carpenter shorted him, delaying completion of another section of the same project last year.

"We almost missed the fall renting season," says Salomonsky, "and that would have been disastrous in a college town like Charlottesville (University of Virginia) like Charlottesville."

Salomonsky says the concrete floor panels (made by Flexicore of Dayton) boosted his construction costs by 33¢ a sq. ft. because the panels made it possible to avoid delays—in fact, the job was finished 15 days early—Salomonsky saved \$800 in construction-loan interest and received \$2,400 in income from early rentals. His net extra cost was reduced to 21¢ a sq. ft.

Delays were avoided, Salomonsky says, because the concrete panels not only solved his carpentry problem but also simplified the scheduling and coordination of other trades. Only a few carpenters were needed—for partitions, the roof and some exterior framing. And since the only interior bearing walls are the party walls between units, several trades were able to work simultaneously on the inside after the exterior shell was completed.



**FINISHED APARTMENT** has two-bedroom units renting for \$145 and three bedrooms for \$165.

NEWS continued on p.



**COMPUTER TAPES** guide electronic plotter (left), which makes drawing of truss at designer's



headquarters. Tapes actuate saw (right), which cuts truss members in dealer's or builder's plant.

## Computers will turn phoned data into trusses

After receiving phoned-in specifications, computers at Automated Building Component's Miami headquarters will design roof trusses and produce punched tapes to actuate automated saws at franchised dealers' sites.

Automated Components expects the dial-a-truss system to save both time and money for its 225 clients, who include lumber dealers and builders here and abroad.

Dealers will receive punched tapes via telex in as little as 30 minutes after phoning in an order. And one builder client, Robert Hovnanian of New Jersey's Hovnanian Bros. says the system will knock 35% off his truss-production costs.

Here is how the computer system will work when it is launched early in 1968:

A dealer who has looked in vain through Automated's catalog of 14,000 truss designs will phone and describe the slope, span, load and lumber grade he needs. That data will be coded by an engineer and punched into a computer keyboard. The computer will then type out sets of possible truss specifications.

An engineer will select a set and punch the specifications onto two tapes. One will actuate an electric plotter that will draw the truss to scale (above, left). The other tape will direct a hydraulic saw to cut members to tolerances of 1/16" in lengths and 1/4 degree in angle (above, right).

The computer system is the brainchild of Automated's President J. Calvin Juriet, a civil engineer who pioneered gangnail plates to fasten trusses.





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built the largest nationwide network of door installation experts and distributors to serve you. Include The "OVERHEAD DOOR" electric in every home you build. It'll prove to be the best salesman you ever had. Another open and shut case for The "OVERHEAD DOOR". For more information about the men who stand behind The "OVERHEAD DOOR", please turn the page.



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Dishwashers feature special baseplate for easy installation, two spray arms for thorough washing action. Five built-in models. **SSU-70.**



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Connoisseur\* Twin puts refrigerator and 318-lb. freezer side-by-side, has IceMagic® automatic ice maker for still more convenience. 21.2 cu. ft. capacity. **ESD21MM.**



Built-in electric cooktops are easy to clean, easy to install, too. Three models available. **RRE840.**



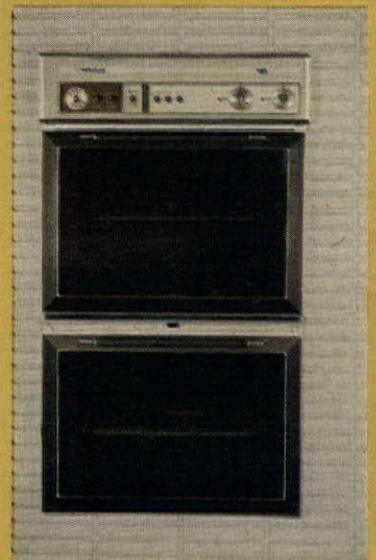
Built-in gas cooktops have Swish-clean tops that wipe clean in a jiffy. Three models available. **RRG(U)824.**



Central vacuum cleaning system adds new convenience, is easy to install. Available in dry or wet pickup models. **SCV-60.**



Set-in ranges hang from countertop, need no pedestals or braces. Three gas and four electric models available. **RRG2600** (gas) shown.



Built-in electric ovens in single and double-oven styles, seven models in all. Full-width smoked-glass Panoramic windows add drama. **RRE2998.**



Washer and dryer pair features special care cycles for Permanent Press. Washer **LSA7800**; 2-speed electric dryer **LSE7800**. Matching gas dryer available.

\*Tmk.



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Your Whirlpool distributor would like to show you the Full Line and tell you all about the Whirlpool Full-Line Concept. Why not give him a call today?



Through-the-wall air conditioners build in for cool comfort. Cooling capacities from 8,500 to 14,000 BTU. ASW-085-3.



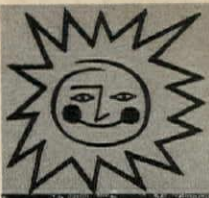
Built-in range hoods exhaust odors and grease in minutes. Vented and non-vented models, in four widths. RRH-230 series.



Food waste disposers feature super speed grinding, Insulated Sound Shield for really quiet operation. Continuous and batch feed models. SMD-60.

  
**Whirlpool**  
CORPORATION  
Benton Harbor, Michigan





## The warmth of Cedar becomes a glow of PROFITS



when you  
SELL



**LINDAL**  
Cedar Homes

We have all the "tools" you need to jump into the new and profitable "leisure and retirement" homes markets.

- Distributor and Dealer operation manuals
- Promotion and financing assistance
- Lindal Cedar Homes construction manual
- Lindal Cedar Homes PLAN BOOKS—showing 80 models and floor plans.

Designs for MOTELS, APARTMENTS and second home CONDOMINIUMS also available.

Send for 34-page, 4-color brochure and detail information on "Profit potentials with LINDAL Cedar Homes."

**LINDAL Cedar Homes — 9004 S. 19th St.**  
Phone (206) LO 4-3581 Tacoma, Washington 98465

Circle 46 on Reader Service card

Move them up to the elegance of

## "Thai-Teak" Floors

WITHOUT MOVING THEM OUT OF THEIR PRICE RANGE!

Thai-Teak (Botanical name, *Tectona Grandis*; imported from Thailand) is lustrous and luxurious . . . easy to maintain with just an occasional waxing . . . withstands the hardest wear . . . resists termites, rot, decay . . . is available at a cost that compares with medium-priced carpet and vinyl . . . and comes in 85 different patterns.

See our insert in *Sweet's Light Construction Catalog*. For complete details, attach coupon below to your firm's letterhead.

SHOWN: Basketweave Pattern in offices of Kenyon & Eckhardt Adv. Agency installed by Space Design Grp.

GENUINE IMPORTED  
**THAI-TEAK**  
FLOORING



207  
**BANGKOK INDUSTRIES, INC.**  
1545 W. Passyunk Ave., Phila., Pa. 19145

- Please send details on Thai-Teak Custom Flooring.  
 Please have your representative call on me.

NAME \_\_\_\_\_

ADDRESS \_\_\_\_\_

## NEWS

continued from p. 22

### Ham Crawford gives up on a loser, sells Inland Homes to medical lab

Robert de Gast

Said Developer **W. Hamilton Crawford** after buying Inland 15 months ago:

"The company has the greatest potential of any in house manufacturing because of the highly strategic location of its plants. I can give it a shot in the arm."

Inland, a big Ohio prefabricator, sorely needed the shot. It had posted a first-quarter deficit of \$82,718 before Crawford bought it, and reported its first-half loss at \$153,559 a month after the purchase.

But the shot in the arm never came. Inland's fiscal year ended Jan. 31 on a loss of \$417,325, with sales off to \$2.5 million from \$4.3 million the previous year. Six months later there was another first-half loss, \$355,801 this time, and President **Tom Ferguson** and Vice President **John Mangan** had resigned.

Crawford, president of Crawford Corp. and Crofton Corp., decided to sell. Inland's buyer is Stemen Laboratories of Oklahoma City, a closely held maker of medical products. Stemen took Crawford's 192,257 shares, or 57.7% of the shares outstanding. The stock rose 25 cents, to \$7.25,



**CROFTON'S CRAWFORD**  
An Inlander sells out

on the American Exchange the day of the deal.

Inland will get a newcomer to homebuilding, **M. K. Miller** of Urbana, Ohio, as chairman and will change its name to Inland Systems.

"I'm just a poor country dirt farmer," Miller says, but he likes to add, "with the largest Arabian horse farm in the nation."

Inland is now expected to diversify. It has been making houses ranging from \$9,000 to \$25,000 at plants in Piqua, Ohio; Clinton, Iowa; Hanover, Pa., and Cedartown, Ga.

### Brokerage promotes FHA mortgage expert

**Robert S. (Spot) Vaughan**, an FHA-VA loan expert, has been elected a vice president of the big New York mortgage brokerage of Huntoon, Paige & Co.

Vaughan joined the company in 1963 and has been its northern California representative, working out of San Mateo and San Francisco. He moves now to the Los Angeles office.

He founded Lawyers Title Co. of Phoenix in 1957 and was later its executive vice president.

**LENDERS:** The world's largest s&L, **Howard Ahmanson's** \$2.5-billion Home s&L of Los Angeles, has tapped **Richard H. Deihl**, 39, to fill the presidency vacated by **Kenneth D. Childs** in January



**CALIFORNIA'S VAUGHAN**  
A promotion from New York

1965. Chairman Ahmanson occupied the presidency in the interim. **BUILDERS:** Kaufman & Broad has appointed **Jack Perrollaz** as sales and marketing manager for Detroit.

### National Apartment Assn. enters the big time

New signs of strength were everywhere when the group staged its annual convention in Houston this fall. First of all, more than 1,000 delegates attended, representing all 50 states. No more than 300 delegates had attended any previous convention.

In a significant move, the members struck the word "owners" from the association's old title (National Apartment Owners Assn.). That old title seemed oriented toward "mom and pop" owners of small apartments, who have been replaced in recent

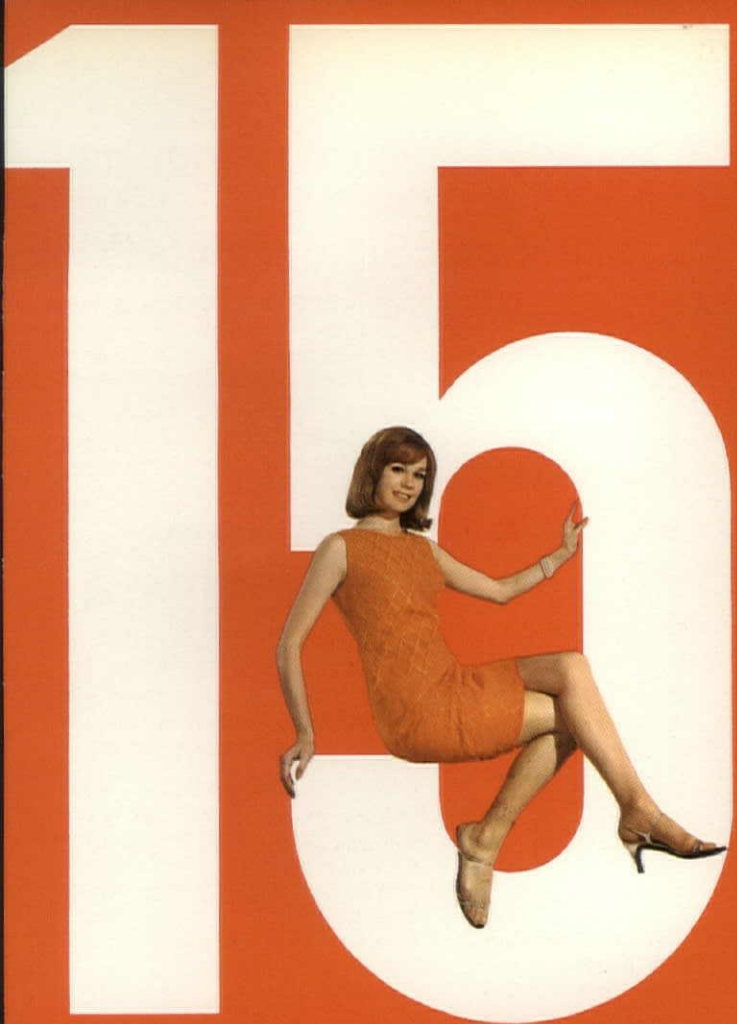
years by professional managers.

As further evidence of its growing importance, the association drew prominent speakers, including **John A. Gilliland** of Mortgage Bankers Assn.; **Graham Morgan** of U.S. Gypsum and **Leon Weiner** of NAHB.

Weiner huddled with convention chairman **Gordon Neilson** one night. Possible topic of conversation: how the two trade groups can work together, since many apartment-association members also belong to NAHB.

NEWS continued on p. 36





**imaginative**

**new  
products**

from

**NuTone**

**"New" is the good news from NuTone!** Exciting new products ranging from a burglar alarm to a gorgeous, wall-mounted stereo.

And all 15 are backed by the NuTone name. All 15 add to the NuTone product line . . . the line that's been satisfying homeowners for years.



# new!

## Decorator designs and solid-state components in CHIMES!



**PLAQUE CHIMES** ... "Keynote" or "Regency" designs ... serve as handsome plaques and functional door chimes at the same time.

Leading decorators praise their "accent" value ... and they can be built in or wall mounted. (L-51)

**PROVINCIAL—IN 5 LEADING ACCENT COLORS** ... select the perfect shade to blend in with your decorating scheme. Antique shades in French White, Walnut, Williamsburg Red, Wedgwood Blue and Avocado. (L-32N)

**SOLID STATE "MADISON"** ... Another NuTone first! Improved high-fidelity sound with even tone-quality. New circuitry assures years of dependable service. Eight or four notes for front door ... two different notes for two other doors, if required. (L-39NS)

# new!

## Five new ventilating products for kitchen, bath, attic ... plus Solid State controls!



### EXTERIOR MOUNTED MOTOR & FAN

... reduces sound level while still doing a great job of ventilating. Can be mounted on flat or pitched roof ... wood or masonry wall.

Weather-resistant housings channel discharging air outside freely and quietly ... ball bearing motor assures troublefree operation. (WF & RF-17 & 35)

### AUTOMATIC BATHROOM WALL FAN

... for new construction or remodeling. All-aluminum housings, smart styling, precision-made components. Plus automatic backdraft damper that opens when fan is running, closes when it's off. (8870)



**ROOF FAN** ... reduces summer cooling costs by keeping the attic well ventilated ... heavy gauge aluminum for long life ... easy to install ... U.L. listed ... quiet operation. (RF-68)



(8831)

### EXTRA QUIET CEILING OR WALL BATHROOM FAN

our most popular model (formerly #8830) ... newly designed. Moisture proof motor ... extra quiet, plenty of extra "pull" ... will never rust or tarnish. (8831)

### SOLID STATE SPEED-CONTROL SWITCH

... provides infinite variation of speed settings ... can be adjusted for low sound level or high for fast ventilating ... or to whatever speed is convenient. (864)





# new!

## Blender for Built-In Food Center!

NuTone's 7-appliance  
Built-In Food Center  
now features a

# 48-ounce (1½ quart) blender!

The new blender has sculptured styling, highly damage-resistant clear plastic bowl, "perfect" pouring lip and new, functional internal design. (A real "Party-Mate" when used with the ice crusher unit.)



And NuTone's Built-In Food Center still offers these appliances:

**KNIFE SHARPENER**



**ICE CRUSHER**



**MIXER**



**GRINDER**



**SHREDDER-SLICER**



**JUICER**



With built-in advantages too: 7 appliances for only a fraction of the cost; no "octopus" wiring problem in the kitchen, no lugging, bending and putting away appliances.

# new!

## Intercom Systems! Wall-mounted stereo!



**6-wire, Solid State, Centralized system, complete with AM/FM radio.**

(Models 2540, 2541) • complete control from the master station. • no sound at the door speaker unless you send it. •

callers talk from door speaker "hands free"

• radio automatically silenced when intercom is in use. • up to 10 remote speakers. • easy to install (even in 2" walls).

**3-wire Solid State Centralized system AM/FM.** (Models 2090, 2091). • complete control from the master station. • up to 8 remote speakers. • All-Call lever at master station lets you page all other stations. • separate AM & FM tuning, with edge-lighted dials and "On/Off" pilot light. • automatic intercom override.

**3-wire AM/FM and AM-only Solid State music-intercom systems.** (2063 and 2034—decentralized) • exceptional tone, power, sensitivity. • All-Call lever • easy installation • automatic intercom override • exclusive latching talk/listen button for permanent monitoring.

**WALL-MOUNTED  
AM/FM RADIO,  
TURNTABLE,  
STEREO UNIT:**



Handsome, contemporary walnut cabinet. • quick-mount wall bracket (can also be shelf-mounted.) • A full six feet long. • optional 8-track stereo tape player. • top quality turntable... 4 speeds, 11-inch diameter. • complete AM/FM radio... with exclusive "locator" FM stereo tuning.



# new!

## Intruder-fire alarm system and smoke detector



**This maintenance-free system keeps trouble from starting . . . automatically, 24 hours a day. Provides security from fire, smoke and prowlers.**

**And it's so simple:** just mount the outside horn alarm and flashing beacon in an unobtrusive spot . . . or install the inside electronic horn-alarm.

At the first sign of fire or smoke, the *automatic* klaxon horn and blinker give the alarm. Handy pushbuttons (mounted near beds, other convenient spots) set off the electronic horn and/or flashing beacon when prowlers, fire or other trouble are spotted. And it costs homeowners only pennies a month.

NuTone's new Intruder-Fire Alarm System comes in two models . . . complete with all necessary parts:

### As part of any NuTone music-intercom system . . .

Model S-151 includes:

- One inside electronic horn-alarm
- Four Intruder-Alarm pushbuttons
- Two heat-fire detectors (135°)
- One control power unit



### As an independent operating system:

Model S-150 includes:

- One outside horn & flashing beacon
- Four Intruder-Alarm Pushbuttons
- Two heat-fire detectors (135°)
- One control power unit

(Smoke detectors, additional heat detectors and intruder-alarm push-buttons may be added as desired.)

# new!

## Sone\* rating system added to **MAXIMUM STANDARDS** program!

NuTone Ventilating Equipment is built to meet self-regulated *Maximum Standards* . . . not just required minimum standards.

Every NuTone ventilating fan and hood carries its own *actual* air delivery rating as tested in simulated conditions by an accredited laboratory.

NuTone ventilating products are rated in sones as to their sound level . . . another high performance "first" . . . and carry NuTone's exclusive Half-Million Dollar Warranty Bond! Besides these three very important Maximum Standards "extras" . . . you can always be sure of NuTone products because of NuTone people: their willingness and dedication to do the best work, create the best products, provide the best service.

The result: ventilating products of maximum quality.

\*Accepted unit of measure for sound

Write today for information about these and the other fine products made by NuTone.

# NuTone

DIVISION

Madison and Red Bank Roads • Cincinnati, Ohio 45227

## NEW DIMENSIONS IN BETTER LIVING

PRINTED IN U.S.A.



Memo to Bldg. Prod.  
Advertising Dept.

Subject: House & Home  
Planners Digest

Bob:

It might be a good idea to look into this method of distributing our product literature to home-planning families next year.

Here are some possible advantages:

1. The Digest can deliver our message daily throughout the year to custom-house planners identified by F. W. Dodge — over 50,000 a year!

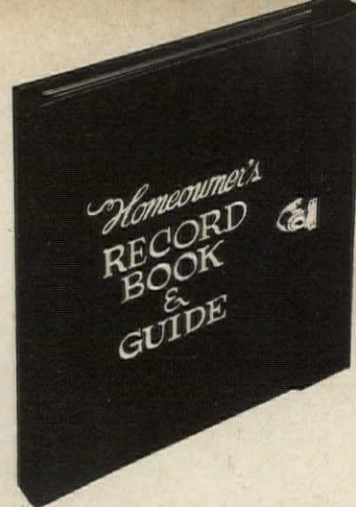
2. Each literature request would come from a pre-qualified positive prospect.

3. We'd save money by sending literature only to bona-fide new custom-house planners.

Why not give House & Home a call for more information today.

— Jim

**SPECIAL  
INTRODUCTORY  
OFFER**



## Home owner's Record Book & Guide

GIVE THIS HANDSOME, LOOSE-LEAF BOOK TO YOUR NEW HOMEOWNERS — IT'S DESIGNED TO HELP THEM WITH DAY-TO-DAY MAINTENANCE PROBLEMS AND WITH ESSENTIAL RECORD KEEPING.

IT INCLUDES—

★ CONVENIENT FORMS FOR RECORDING HOME PURCHASE DATA . . . REPAIR AND IMPROVEMENT COSTS . . . TAX AND MORTGAGE PAYMENTS . . . WARRANTY DATES . . . YEAR-TO-YEAR UTILITY CHARGES . . . INSURANCE DATA, ETC.

★ USEFUL INFORMATION ON HOME MAINTENANCE PLUS REPAIR TIPS ON LAWN, TREE AND SHRUBBERY CARE . . . IDEAS FOR PRESERVING AND IMPROVING THE VALUE AND BEAUTY OF A NEW HOME.

IT HELPS YOU—

- EXPLAIN HOME MAINTENANCE AND CARE TO YOUR BUYERS
- MINIMIZE CALL BACKS
- CREATE GOOD WILL
- ADD A PERSONAL TOUCH TO YOUR MERCHANDISING

THIS UNIQUE BOOK IS YOURS ON A FREE EXAMINATION OFFER FROM

### HOUSE & HOME PLANNER'S DIGEST

A unique publication distributed daily to new home-planning families reported by F. W. Dodge giving manufacturers an opportunity to offer their product literature to over 50,000 prime prospects annually.

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Please send me the HOMEOWNER'S RECORD BOOK & GUIDE for 10 days free examination. In 10 days I will remit \$6.95 plus any local tax and postage. Otherwise, I will return the book postpaid.

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# the chimney that saves 25% in labor costs...

... compared with prefab venting equipment you now may be using! A Hart & Cooley Metlvent chimney is a snap to install. There's no twisting. No fumbling. No buckling. No drilling. No screws. No nonsense. Just a time saving snap-tight perfect fit that lasts a lifetime whether you use H & C round or oval gas vent or round all fuel chimney components. A high quality H & C chimney, complete with neat, trim weatherproof housing in red brick, white or plain galvanized finish, goes up faster, *better than anything else on the market*. Proof? Ask any good installer or contractor. **Hart & Cooley Mfg. Co.**, Holland, Michigan. Division of Allied Thermal Corp.



7-5

## NEWS

continued from p. 30

### A cash injection for Marincello—just what the developer ordered

Thomas Frouge has made still another attempt to get more working capital for Marincello, his big tract across the Golden Gate from San Francisco. He sold his last 50% interest in three New York apartment buildings for \$1.5 million in cash.

Frouge says part of the \$1.5 million will reduce loans on his East Coast apartments and shopping centers. The remainder will go to develop his 2,138-acre Marincello.

Time and again Bay area conservationists have tried to scuttle Marincello. Nevertheless, Frouge broke ground last year and plans to sell land to builders and the public next spring. By 1969 he hopes his Frouge Corp. will be building there.

Since 1964 Frouge has consolidated holdings and lined up backers. His corporation has sold 50% of a 25-story Manhattan office building, 82 acres of undeveloped land worth more than \$1.7 million—and now the New York apartments. And to advance Marincello's development, Frouge also closed deals with two major corporations, VTR Inc., which leases tire outlets, and Gulf Oil.

In 1964 Gulf took possession of the Marincello site for \$6.5 million. Frouge, who has until 1973 to purchase the land, has taken title to one 200-acre parcel. But he asked Gulf for permission



**MARINCELLO'S FROUGE**  
*Relief for an old headache?*

to defer payments of \$630,427 on that parcel for two years.

In 1966 Frouge arranged a 15-year joint venture with VTR, which will provide \$5 million in return for 25% of Marincello's profit. Current road construction at Marincello is being financed by \$600,000 from VTR.

But Frouge, a self-educated man, 52, hopes some of his financial headaches may be at an end. He hopes that cash from Marincello's land sales will provide enough capital to repay existing loans, to buy land from Gulf and to help finance Marincello's land improvement.

The Frouge Corp., which had principal payments of \$6.5 million due in 1967, hasn't yet issued its earnings report for the '67 fiscal year ended June 30, 1967.

### Loan leader Milt MacDonald dies

Oscar & Assoc., Chicago

The nation's homebuilding industry has lost one of its foremost spokesmen for private, as opposed to public, housing. **Milton Tenney MacDonald**, president of the Mortgage Bankers Assn. in 1951, is dead at 72.

MacDonald entered real estate practice with the William S. Hotchkiss Co. of New Haven, Conn., but left to join the Trust Company of New Jersey in 1932. He became a director and vice president.

Later MacDonald became chairman and half-owner of the T.B. O'Toole Co., a mortgage banking house in Wilmington, Del. He remained as a consultant when the Wilmington Trust Co. bought O'Toole for \$1 million (NEWS, Apr. '64).

MacDonald was born in Brookline, Mass., and was gradu-



**MORTGAGE MEN'S MACDONALD**  
*Private housing loses a voice*

ated from Harvard ('18) and the Rutgers School of Banking. He resided in Georgetown, Conn., and died Oct. 15 at Yale New Haven Hospital. He was a World War II Naval veteran.

### Lusk gets new trustee, its third in two years

A retired roofing supplier, **T. A. Rigg** of Tucson, Ariz., has just been named trustee of the Lusk Corp., the Arizona homebuilding company that sold \$26-million worth of houses in 1965 only to wind up in bankruptcy at year's

end (NEWS, Jan. '66).

Rigg is the third to hold the post. He succeeds **Charles D. McCarty**, who in turn replaced **A. C. Simon** as trustee (NEWS, May '66). Both Simon and McCarty resigned, pleading overwork.



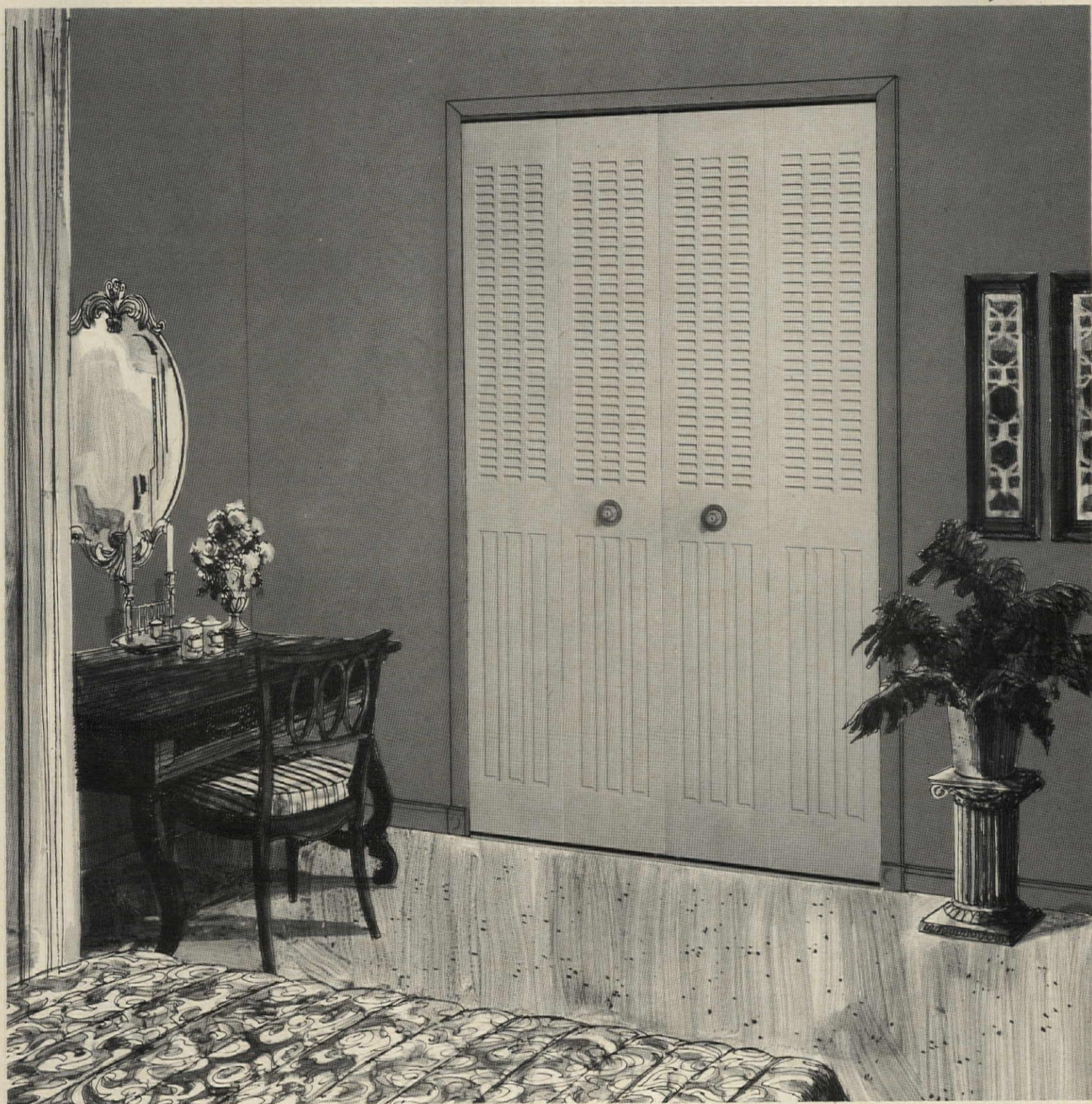
On May 10, 1774, King Louis XV of France was feeling ill. He died the same day. With him died a style of decor known as Regency. Light. Graceful. Beautiful.

Now, 193 years later, PEACHTREE DOOR brings a little of Louis back. It's called the Regency and it is the finest bifolding metal closet door

available. New narrow-line louvers with matching panel design. It's made of 23-gauge steel — 12½% heavier than ordinary 24-gauge. And available in six vogue colors Exquisite. Quiet. Unbelievably sturdy at an unbelievably low price.

The Regency. Versailles never had it this good.

## Introducing the 193 year old door. **The Regency**



**STRATO-FOLD DIVISION OF PEACHTREE DOORS INC**

Home Office: Box 19682 Atlanta, Georgia 30325 • Strato-Fold Plant: Elkhart, Indiana





**EVERY 2 MINUTES  
ANOTHER FAMILY MOVES  
INTO A NEW HOME WITH  
FLAMELESS ELECTRIC HEATING.**

**Get your share of this profitable market.  
Add extra sales appeals, speed construction, too.  
See your Electric Utility Company...**

***QUICK!***





**THIS GOLD MEDALLION identifies a home where everything's electric, including the heat. It gives you a great selling edge for homes of every size, every style, every price bracket. Ask your electric utility company about the Gold Medallion Home Program.**

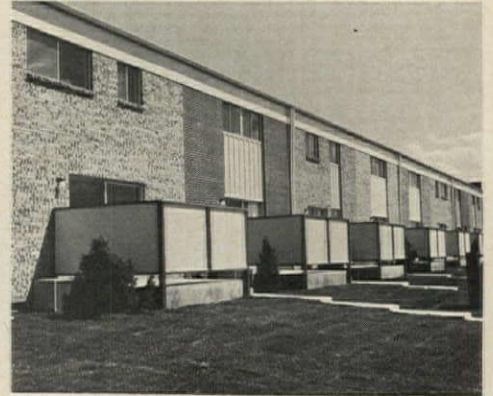


**LIVE BETTER ELECTRICALLY**

Edison Electric Institute  
750 Third Ave., N.Y. 10017

Be sure to visit the joint Live Better Electrically-Gold Medallion Home exhibit in Booth 734 at the NAHB Convention.





**TYPICAL BLOCK** (left) has staggered facade, varied design. Rear patios (above) are fenced for privacy. Four models range from 924 sq. ft. and two bedrooms to 1,407 sq. ft. and four bedrooms. Most popular to date are three-bedroom units with 1,172 sq. ft. and 1,350 sq. ft.

## These townhouses have sparked new interest in a lagging market

They are priced between \$13,250 and \$16,300, and in the two months since they were first offered to the Denver market, more than 50 have been sold. Perl-Mack Construction Co. says that currently each six- or eight-unit block is just about sold out before it is completed.

Perl-Mack gives three reasons for the success of the project:

1. *Novelty.* These are the first for-sale

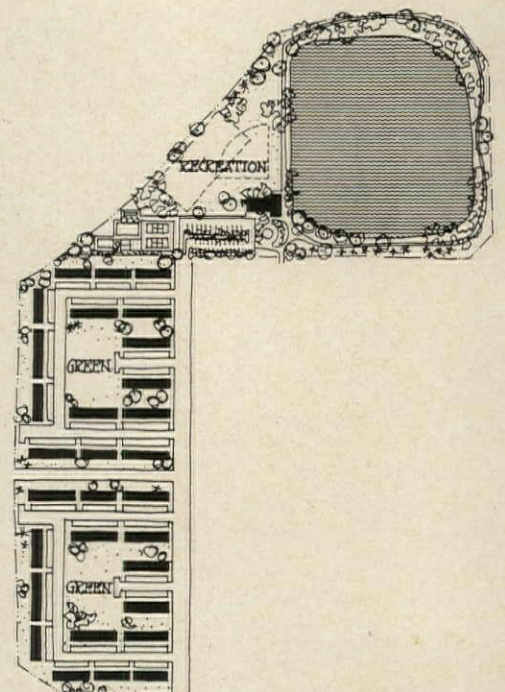
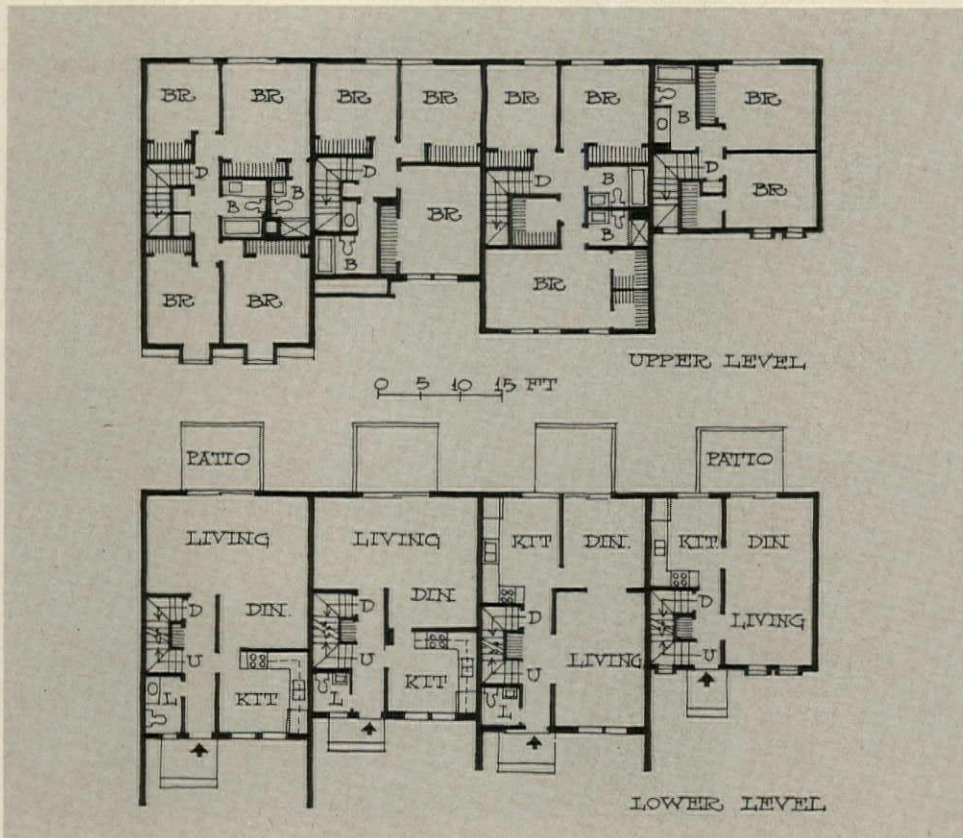
townhouses offered in Denver.

2. *Low price.* The nearest competition for the new units is one of Perl-Mack's own detached houses—a \$14,950, two-bedroom model—and it has been moving slowly recently. Perl-Mack's average price today is \$20,000, and other builders' averages are still higher.

3. *Convenience.* Most of the townhouse buyers are either under 30 or over 45, and

are used to maintenance-free apartment living. Many could afford more expensive housing, but prefer to spend their spare time on recreation rather than on the landscaping chores that go with detached houses.

The 80-acre project eventually will have 568 units, and each 100 units will have a one-acre park. There is also a 23-acre park and recreation area (*land plan, below*).

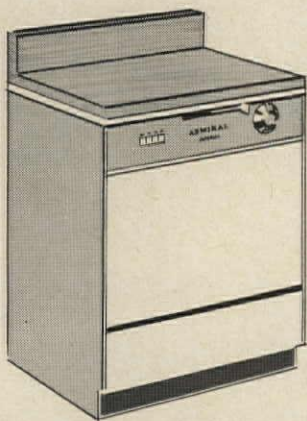


Letters start on p. 46



# Only from Admiral!

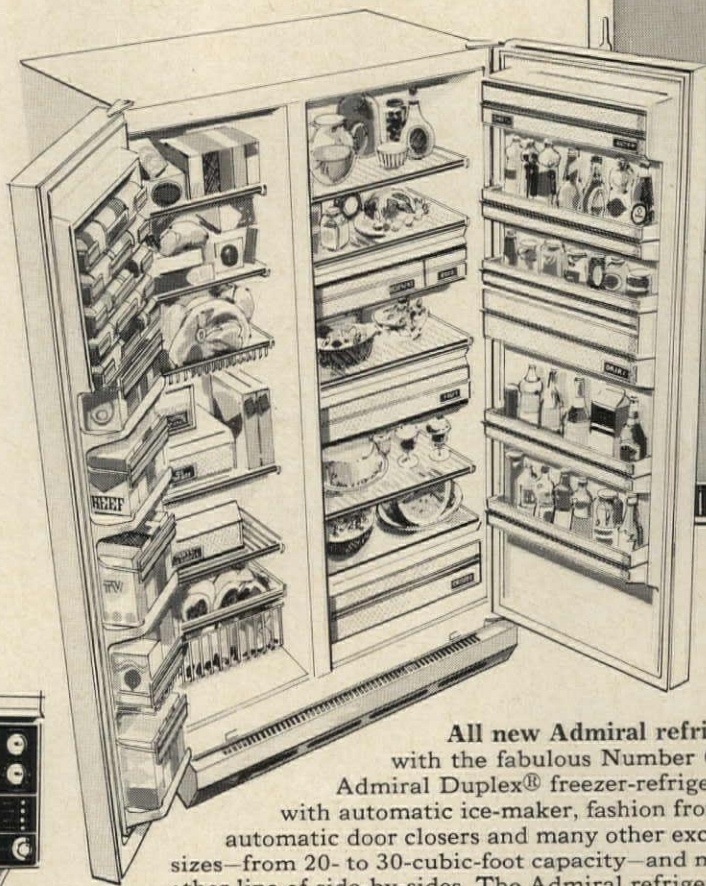
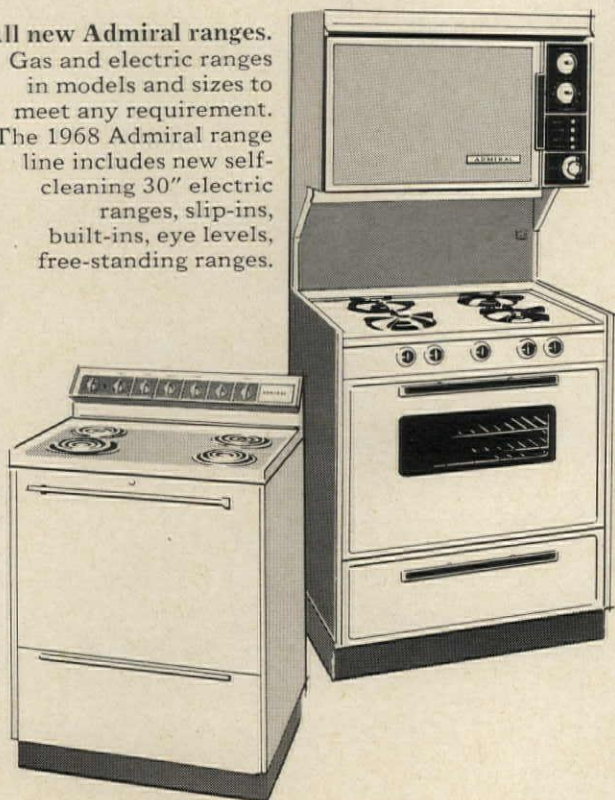
A full line of quality kitchen appliances, plus America's number one freezer/refrigerator: Admiral Duplex®.



All new Admiral dishwashers. From economy models to 4 push-button models with more features and eye appeal to satisfy the most discriminating customer.

#### All new Admiral ranges.

Gas and electric ranges in models and sizes to meet any requirement. The 1968 Admiral range line includes new self-cleaning 30" electric ranges, slip-ins, built-ins, eye levels, free-standing ranges.



All new Admiral refrigerators. Starting with the fabulous Number One side-by-side, the Admiral Duplex® freezer-refrigerator. Available with automatic ice-maker, fashion fronts, wheels, and automatic door closers and many other exclusive features. More sizes—from 20- to 30-cubic-foot capacity—and more models than any other line of side-by-sides. The Admiral refrigerator line includes the Admiral Dual-Temp® top-mounts and economy model conventional refrigerators with more to choose from to fit all of your needs.

The all new Admiral line of appliances with refrigerators, ranges, dishwashers, air conditioners, disposers and range hoods gives you a full-line package. One brand of appliances, one service responsibility. Contact your nearest Admiral Distributor today. He'll show you that you can't beat Admiral.

**Admiral**  
Mark of Quality



**Geon vinyl  
makes a  
material  
all over**



# difference any house

There's more to the story of vinyl in building products than most builders and architects realize. It goes beyond the fact that vinyl makes a material difference . . . in siding that retains its beauty; in drain/waste/vent systems that refuse to corrode or rust; in vinyl-clad windows that promise lifetime maintenance savings; and in gutter systems that do not peel, dent, corrode, or need paint.

There's a material difference in vinyls, too. For each building product, there's a Geon vinyl compound specially engineered to give optimum performance. We manufacture only the vinyl raw materials. As the world's largest maker of vinyl compounds, we have spent countless hours and dollars developing Geon vinyls for building products.

For better building, use

vinyl every chance you get. For better vinyl, insist on Geon vinyl. Write for new building products folders, one on siding, gutters and downspouts, the other on windows. B.F. Goodrich Chemical Co., Dept. H-10, 3135 Euclid Ave., Cleveland, Ohio 44115.



**B.F. Goodrich Chemical Company**  
a division of The B.F. Goodrich Company





**Whether You're Building Homes, or a City  
Make Sure You're Getting the Best Value  
for Your Money.**

**Com**

## **Building Homes**

Compare exclusive Westinghouse features and see how they can help you sell your houses. Get the best value for your money. Compare dishwashers, for instance. Do they have porcelain-on-steel tubs? All Westinghouse dishwashers do. How about ranges? Only Westinghouse Ranges broil meats on both sides at once. Another Westinghouse exclusive: Stacked Washers and Dryers that install in just 27 inches of floor space. Compare Westinghouse Refrigerators with the exciting 7-day meat keeper, automatic ice

maker, no defrosting and a host of other features that "sell" the ladies. Are your kitchen cabinets as rich-looking and solidly built as Westinghouse Candlelight cabinets? No matter what you need for your homes — from vent hoods to heating and air-conditioning, from electric water heaters to disposers — you'll find Westinghouse gives you the extra appeal of "Total Electric Living" and the extra competitive difference you need.



# pare

## You'll Specify Westinghouse

### Building a City

Compare "Total Capability." Only Westinghouse manufactures more electrical construction products and systems than any other company — from elevators to water coolers, from transportation systems to lighting, from underground distribution systems to appliances, from decorative surfaces to Total Comfort Systems. See for yourself how this Westinghouse "Total Capability" can help you build more economically and efficiently. Westinghouse can assign a construction

team to every major project you have. These teams, headed by a corporate coordinator, are the single source of information for the engineering and product knowledge you need to build *any* type of project. Your Westinghouse corporate construction representative is as near as your telephone — contact him when you start planning your next project. It might be one of the most profitable calls ever made.

See Us At NAHB Show-Booths: 501-506, 701-706.  
See the Amazing Miss Westinghouse and hear the complete story of Westinghouse "Total Capability."

You can be sure if it's

**Westinghouse**







*Ever thought of  
building or financing  
a motel?*

This sixteen-page booklet describes how six Holiday Inns were designed by six different architects for six different locations.

Every one was built of materials that will provide a good long-term investment.

These buildings were planned so they could be erected fast, saving interest on construction loans, saving premiums on construction insurance, and cutting down on on-the-job labor. One project was under roof only 32 days after ground breaking.

But even more important, all can be kept in tip-top shape year after year with a low investment in maintenance. Why? Because every one uses first class materials, with masonry walls and Flexicore precast concrete floors and roofs.

Add to this the insurance savings of firesafe construction, and you'll get additional long-term benefits. One example in the booklet shows a 20-year insurance savings of over \$18,000.

You'll find this booklet valuable if you are interested in any type of multiple-unit resident construction, apartments, retirement homes, or motels.

I'll be happy to send you a copy. Just write for "Holiday Inn Report," The Flexicore Co., Inc., P.O. Box 825, Dayton, Ohio 45401.

Robert E. Smith  
Vice President and Manager



## LETTERS

### Help for low-income buyers

H&H: I read with great interest your Round Table report on low-income housing [Oct.].

For the past two years, I have been acting as an unpaid housing and investment consultant to the Building & Construction Trades Council of California. My goal is to have building trades sponsor low-income housing on a non-profit basis where there is a need.

We expect to break ground on an 834-unit project in Alameda, Calif. This project is being sponsored on a non-profit basis by the Building & Construction Trades Council of Alameda County. We also have in planning several other projects of the same nature in other cities.

We recognize that besides providing decent housing, we also have to create good people. For this reason, I have approached the Ford Foundation and asked for a grant to pay for a resident sociologist for any of these projects. I believe we have to give these people someone from whom they can seek advice on education, job opportunities and the other problems that a family faces in everyday life. I may have to interview around 200 sociologists to find the right person—someone who would move into the project with his family and become a part of these people's lives.

FHA's 221d3 program is a great program if people have enough dedication to cut through the political swamplands and develop the proper sponsorship, such as unions with the political muscle to make the politicians cooperate.

MILTON M. GORDON  
Mortgage Marketing Service Co. Inc.  
Beverly Hills, Calif.

H&H: After reading your Round Table report, I would like to remark that Ragan Henry hit the nail on the head when he stated that we must build homes below \$11,000 for the low-income group.

But, this being impossible because of today's prices, we must do the next best thing. That is to let the builders continue building at today's market prices but ask the many foundations to mortgage these homes interest-free for 40 years. This would enable the citizen who has an income below \$6,000 a year to establish himself in a home of his own. The foundations would recover their money, thus creating a revolving fund, instead of donating millions of dollars to various causes as they are presently doing.

Such a program could be administered by low-income housing within FHA, as suggested by Richard Granat at the Round Table.

I realize a lot of selfish interests would oppose an idea like this, but they should realize that this is business they would never have seen, because these people would remain slum dwellers for their entire life instead of becoming solid home-owning citizens.

As a Realtor, I have an area near Mt. Clemens, Mich., that could be assembled for a pilot project if some foundation wishes to experiment in a program that would aid low-income people.

There will be a lot of questions, but as the questions arrive, so will the answers.

JOHN J. RUGGERO  
Aero Realty  
Mt. Clemens, Mich.

H&H: Your Round Table report raised some interesting points and covered important issues. I cannot help feeling, however—and I

hope you will not attribute this entirely to professional bias—that the exchange would have been considerably sharpened by the inclusion in the Round Table of one or two local leaders from the public housing program, including such persons as Haley Sofge, executive director, Metropolitan Dade County Department of Housing and Urban Development, or Donald Jacobson, deputy executive director, Minneapolis Housing and Redevelopment Authority. Both of these men have extensive experience in the development of low-income housing.

MARY K. NENNO, associate director for program policy and research  
National Association of Housing and Redevelopment Officials  
Washington, D.C.

### Excitement needed

H&H: I was interested in the article entitled, "Why Aren't Houses Selling?" [NEWS, Oct.]. You might be interested to know that we are continuing to get a large volume of traffic at our various subdivisions.

There are good capable buyers around. It is up to our industry to make our product exciting enough so potential buyers are unhappy unless they do buy a new home now!

JAMES F. DEANE, executive vice president  
Deane Brothers Inc.  
Newport Beach, Calif.

### Credit where it's due

H&H: In your September News section you credited Florida builder Stanley Paver as the "recognized originator" of the single-family condominium, "dreamed-up one year ago," and said these Florida innovations may soon be tried in other states.

In Hawaii a 40-unit, single-family condominium was designed and sold in 1964 and completed in 1965.

I am enclosing a site plan prepared by this office for a 95-unit, single-family condominium (referred to as a "horizontal condominium" in Hawaii) in Honolulu. Also enclosed is a copy of a news story of the ground-breaking ceremony on Jan. 20, 1965. This project is maturing into a prestige residential area.

Hawaii is really quite progressive in terms of planning and development. Although there is no competition between our fair state and Florida, it would be nice to receive credit where it is due.

ROBERT I. BUSH, planner  
Honolulu, Hawaii

### Kearney Villa

H&H: I have just received an excerpt from an article in your August issue concerning my late husband's work with Kearney Villa in Fresno.

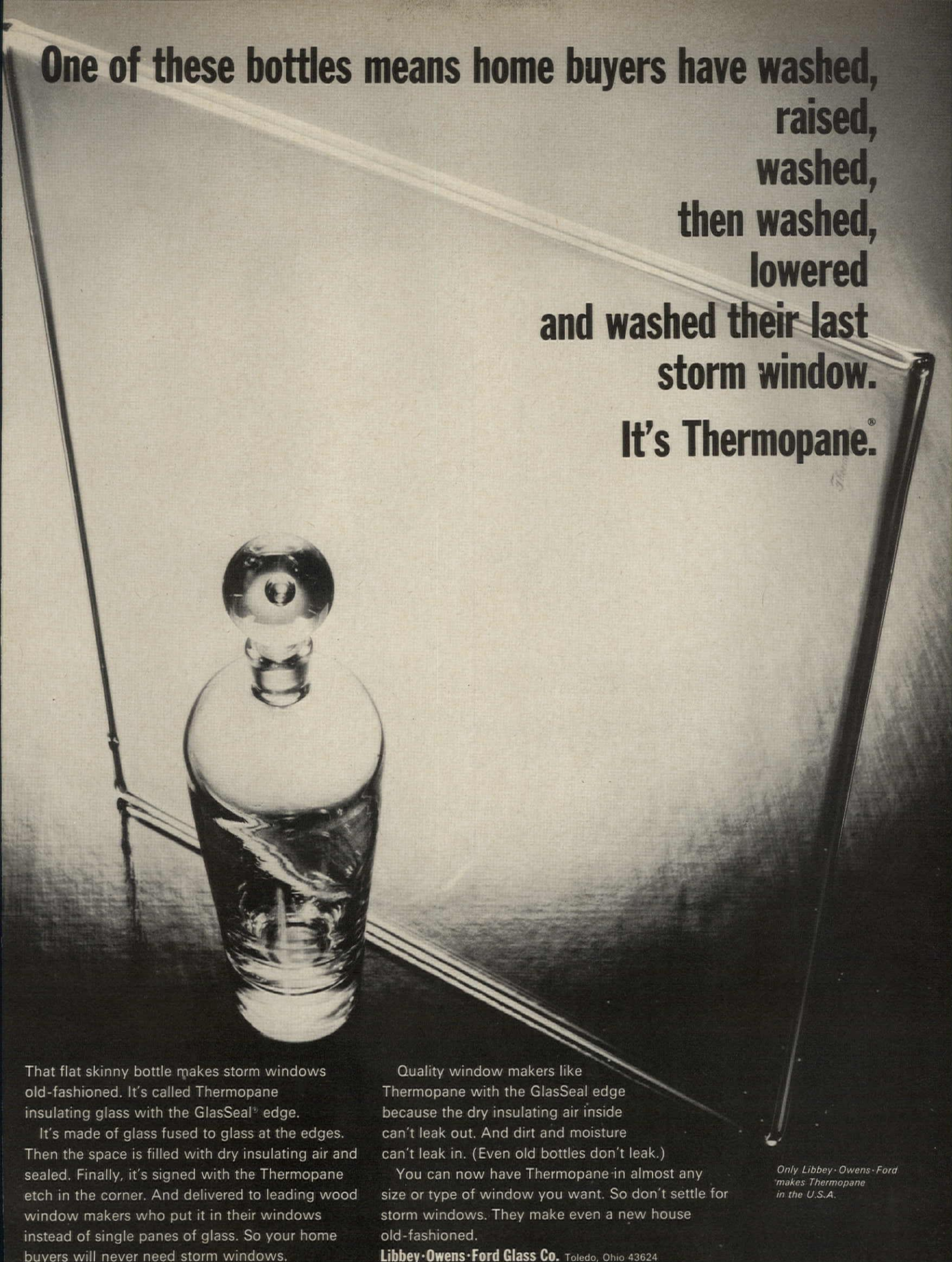
The rehabilitation of Kearney Villa was very close to Frank's heart, and as FHA director in San Francisco, he gave a lot of time and energy, and possibly his life, to it. I am happy and proud that his part in it is still recognized.

I do not have the complete article, so I do not know the author's name. Please express my appreciation to him.

ELISE PENDERGAST  
San Francisco

*Frank Pendergast, who died last May, was the moving force behind FHA's rehabilitation of Kearney Villa in Fresno, Calif.—a 213 cooperative that had slipped into default. His philosophy: If people have a decent home to live in, they will try to live decently.—ED.*





One of these bottles means home buyers have washed,  
raised,  
washed,  
then washed,  
lowered  
and washed their last  
storm window.  
It's Thermopane.<sup>®</sup>

That flat skinny bottle makes storm windows old-fashioned. It's called Thermopane insulating glass with the GlasSeal<sup>®</sup> edge.

It's made of glass fused to glass at the edges. Then the space is filled with dry insulating air and sealed. Finally, it's signed with the Thermopane etch in the corner. And delivered to leading wood window makers who put it in their windows instead of single panes of glass. So your home buyers will never need storm windows.

Quality window makers like Thermopane with the GlasSeal edge because the dry insulating air inside can't leak out. And dirt and moisture can't leak in. (Even old bottles don't leak.)

You can now have Thermopane in almost any size or type of window you want. So don't settle for storm windows. They make even a new house old-fashioned.

**Libbey-Owens-Ford Glass Co.** Toledo, Ohio 43624

*Only Libbey-Owens-Ford  
makes Thermopane  
in the U.S.A.*

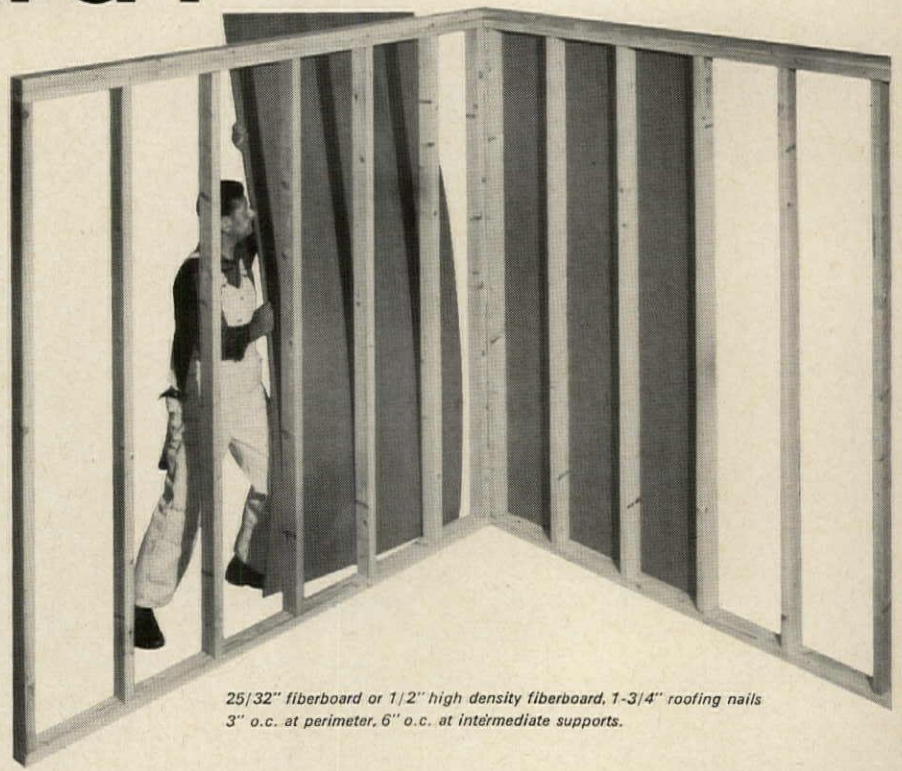


# Let-in corner bracing?



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

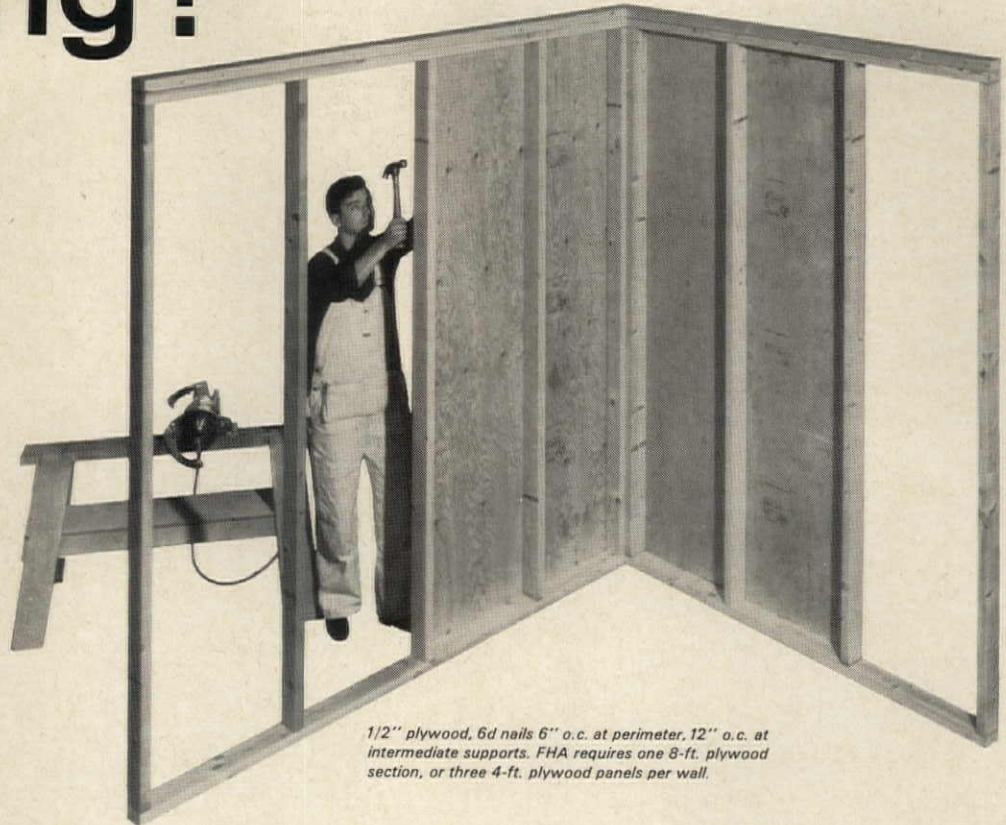
# ...heavy fiberboard?



*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 \_\_\_\_\_

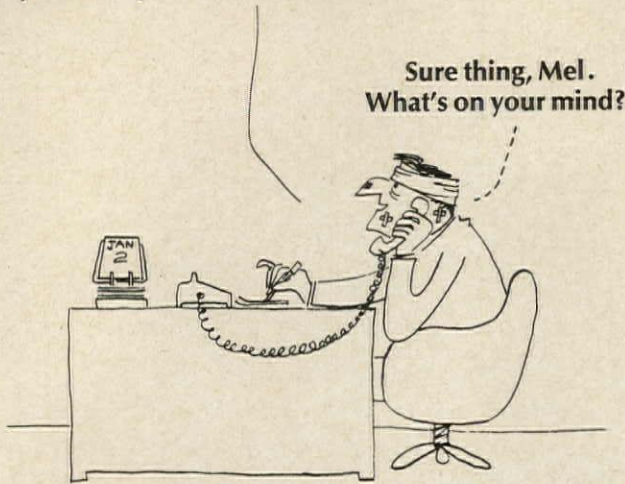
City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

(USA only)



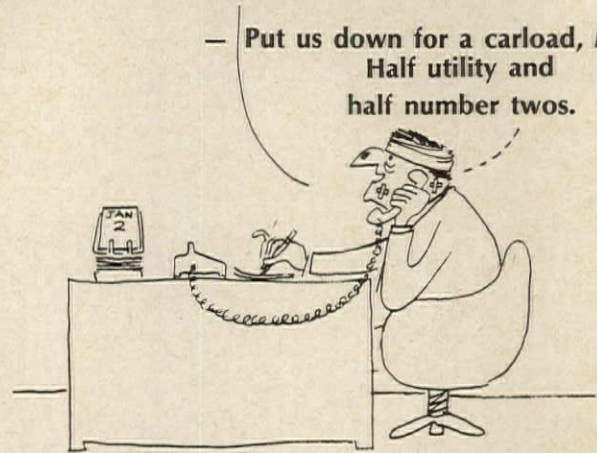
# THE MARKETING OBSTACLE COURSE

Happy New Year, Harvey!  
Are you in shape to talk business?



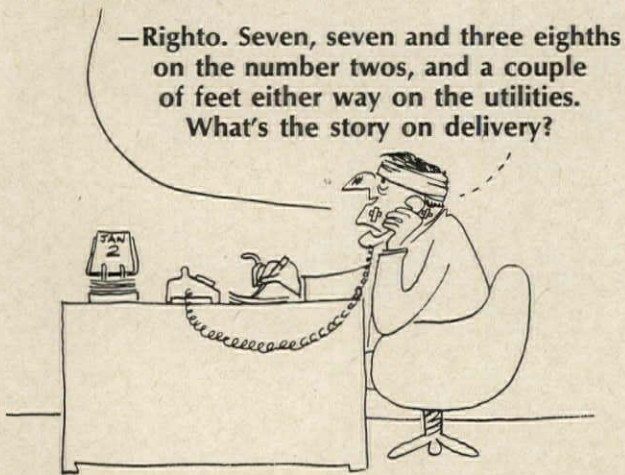
Sure thing, Mel.  
What's on your mind?

I'd like to wrap up the details on  
your Purchase Order No. 14362-B.  
How many pre-cut studs will you need, Harvey?



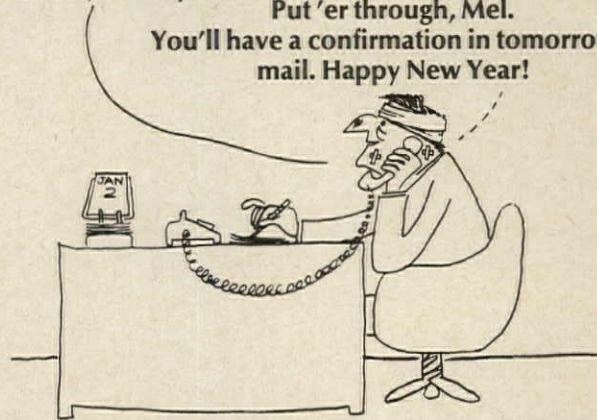
— Put us down for a carload, Mel...  
Half utility and  
half number twos.

Got your lengths worked out, Harvey?



— Righto. Seven, seven and three eighths  
on the number twos, and a couple  
of feet either way on the utilities.  
What's the story on delivery?

We'll load the car by the tenth,  
and it should be on your siding by the sixteenth.  
Check, Harvey?



Put 'er through, Mel.  
You'll have a confirmation in tomorrow's  
mail. Happy New Year!

Gosh, Harvey's pretty sharp for January second.



Gosh, Mel's pretty sharp for January second.



Companies don't go out of business in January. Workers produce, executives administer—and buyers buy. Big heads and all.

So why skip advertising in January? Your customers haven't quit buying.

Suggestion: pick out the best ads your company ran

in 1967, and schedule them for the January '68 issues of McGraw-Hill business publications.

Get the new year's ad program rolling on time. And get your '68 sales off to a flying start.

**McGraw-Hill**  
market-directed®  
**PUBLICATIONS**



## EDITORIAL

*A General Motors of housing?***More big corporate picks have been broken on the housing market than you can shake a stick at**

Ever since Henry Ford started cranking out Model Ts, some corporate giant or other has been making eyes at the housing market with the idea of laying it out on an assembly line. The most spectacular failure in this direction was Lustron, which came on like gangbusters in 1946, but dropped some \$37 million of RFC money by the time it folded in 1949.

The mystique of the assembly line has blinded many to the fact that most building is a materials-handling technique, not a manufacturing technique. And these same hopeful people forgot that assembly-line practices in other industries are based on movable products, not products tied physically, legally, financially and even emotionally to a piece of ground.

For two decades now we've heard how the guys with the really big financial leverage—the merchant princes, the barons of commerce—would take big chunks of business away from what they considered the slow-moving, fragmented housing industry.

Slow-moving we aren't. In fact, a smart builder can change market strategy and merchandise as fast as, or faster than, just about any other industrialist who is also a retailer.

Fragmented we aren't. But we are localized, because our products are tied to realty, labor markets and local buyer preferences—not to mention local codes, taxes, zoning ordinances and mortgage-lending laws. And the only businessman who can compete successfully under local conditions is a local businessman with a low overhead.

But under-capitalized we are, and we would welcome some of that merchant-prince financial leverage. Housing runs on money just as much as it runs on buyers. But when a corporate giant drops big money into residential realty ventures, it runs big risks. Markets change, and smaller competing builders and developers don't have to face huge debt service on money lying fallow in the ground. (On Wall Street they have a term for that: A long-term investment is a short-term speculation that didn't work out.)

Why, then, are corporate giants buying up building companies?

For two reasons—and both are booby-traps:

1. Obviously, the giants want a piece of the action. They've heard about big profits in housing, but the best

residential opportunities—the kind that are backed by liberal credit and that produce tax breaks—are snapped up fast by local entrepreneurs. So only marginal opportunities are left for publicly owned companies to gamble on. What's more, even though housing looks highly attractive, more than 20% of all builders leave the business every year because it's too tough to cut the nut.

2. The giants want profits on the shelf to avoid the possibility of a negative-sounding annual report. But in a publicly held company, depreciation on improved realty must go into the books as a liability. And if the company has big mortgages on raw land, the debt service is an expense. So profits on the shelf are very tricky.

And what of the builder? Why is he willing to merge with a corporate giant? More often than not, he has at least one of three reasons—and two of them are purely expedient:

1. He's in trouble and needs someone to bail him out. Or he may just need a lot of money to hold onto a deal that won't pay out for another ten years, and would just as soon let someone else worry about a cash flow that doesn't seem to be flowing.

2. Merging may be the only way he can cash in his chips—i.e., exchange stock and somewhat later diversify his own portfolio. But if he starts selling his interest in a good building company, that interest may go down to zero.

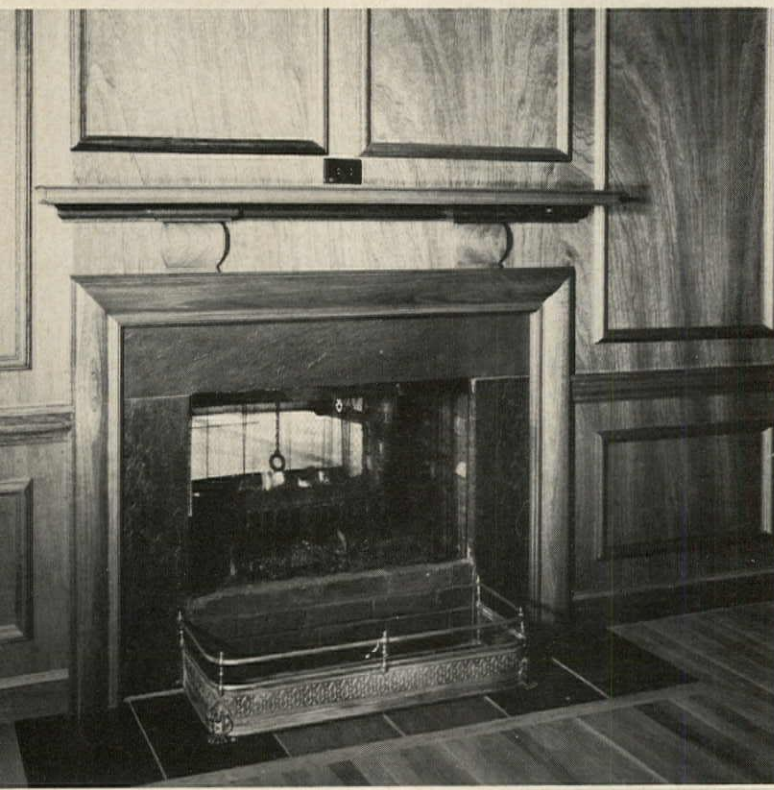
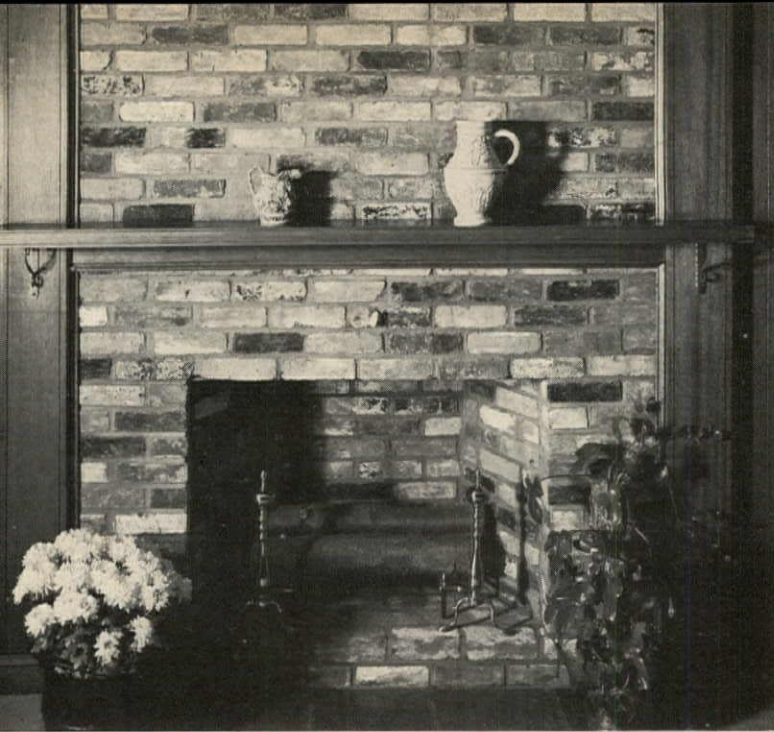
The builder's third reason for merging—to get money for expansion into other housing markets—makes sense. But so far, at least, few builders have merged with that thought in mind.

The fact is this: If you're a strong, flexible builder, your profits are so healthy that few corporate giants would meet your terms. With two or three notable exceptions—ITT, for example—the giants still don't approach homebuilding as they approach other industries. They haven't simply tried to enter the housing industry—they have tried to take it over. Until they are willing to pay the price to acquire solid housing companies with savvy management and good growth records, they will continue to have little impact on homebuilding.

In any case, there will always be plenty of business for smart local builders who can shift gears as their local markets change.

—RICHARD W. O'NEILL





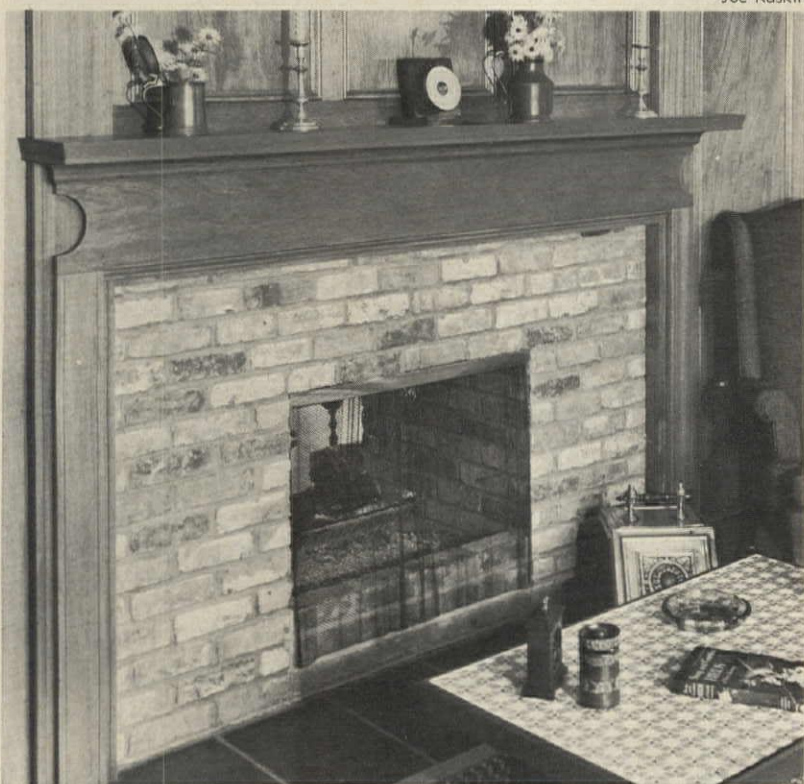
Joe Ruskin







Joe Ruskin



*How an efficient builder produces . . .*

## 18th Century craftsmanship for 1967 buyers

Every fireplace on these two pages is the work of E.R. Linn Builders Inc. of Wayland, Mass. And the variety you see here is typical of all the interior finishing in Ed Linn's houses. To give each interior a character of its own, Linn spends from \$1,000 to \$1,300 per house on finishing labor, plus a lot of time thinking up and experimenting with new design ideas.

Not only that, but Linn's interiors require so much fitting that his finishing crews need a jointer as well as a table saw, and sometimes they even mill their own moldings on the job.

Linn doesn't build luxury-priced houses, at least not by today's standards. They average \$47,000, and he can even drop to \$36,900 without making noticeable compromises in quality. He also doesn't build many houses—no more than 8 to 12 a year.

Neither market slumps nor tight money affect Linn's volume. He sells his spec houses as fast as he can build them. What's more, he rarely advertises, is choosy about whom he sells to and never cuts his prices.

How does Linn do it? Partly by building a reputation for fair dealing, unlimited service and, above all, craftsmanship. Partly by standardizing his work so that he needs only a competent subcontractor—not an artisan—to do it consistently well.

*On the following six pages: how Linn uses craftsmanship to sell houses and how he makes craftsmanship economically feasible through labor-saving systems and tight management.*

**ONE-OF-A-KIND FIREPLACES** typify Linn's craftsman approach to interior design. He draws on a broad range of paneling types—from solid mahogany to vertical siding panels (*near left*)—blends stock and custom-milled moldings, and cuts configurations in place with a router.

*continued*





**BUILT-IN HUTCH**, set off by pilasters, serves a kitchen-family area by providing extra countertop, drawers and base cabinets, plus book shelves.

## Custom built-ins: where Linn shows off his craftsmanship



**KITCHEN-FAMILY ROOM** is basic in Linn's houses because—filled with built-ins and paneling—it makes a natural showcase for craftsmanship.



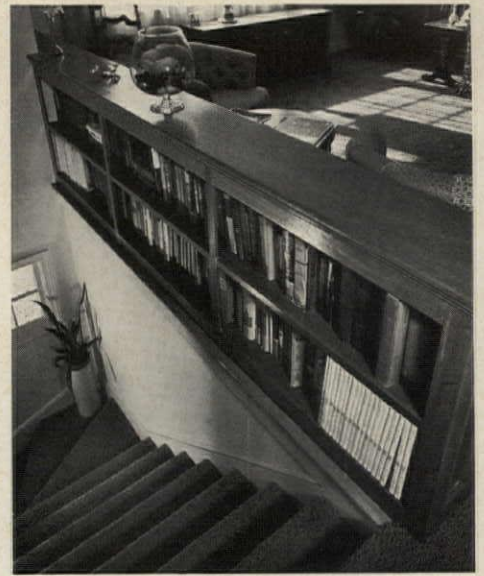
**PANELED RECREATION ROOM** turns subgrade space into a sales asset. Concrete walls are covered by milled pine boards and built-in storage.

Joe Ruskin





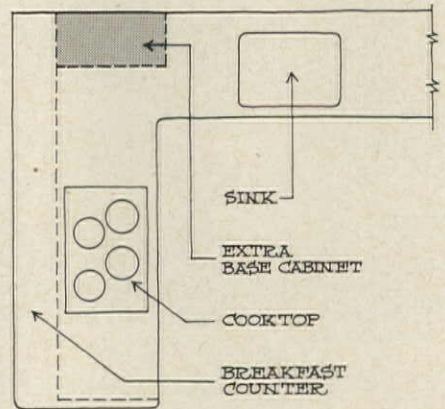
**BOOKCASE DIVIDER** at top of entrance stairway is standard in Linn's "embankment house"—a two-story built into a hillside, with main living



area on second level and entrance foyer at grade level. Divider can be paneled on living-room side (*left*) and open on stairway side (*right*).



**EXTRA BASE CABINET** under a kitchen snack counter is another Linn standard. It makes use of dead space that is normally sealed up because



it is inaccessible from the kitchen work area (*plan, right*). Linn's kitchen cabinets are made to order in a local shop and stained on the job.



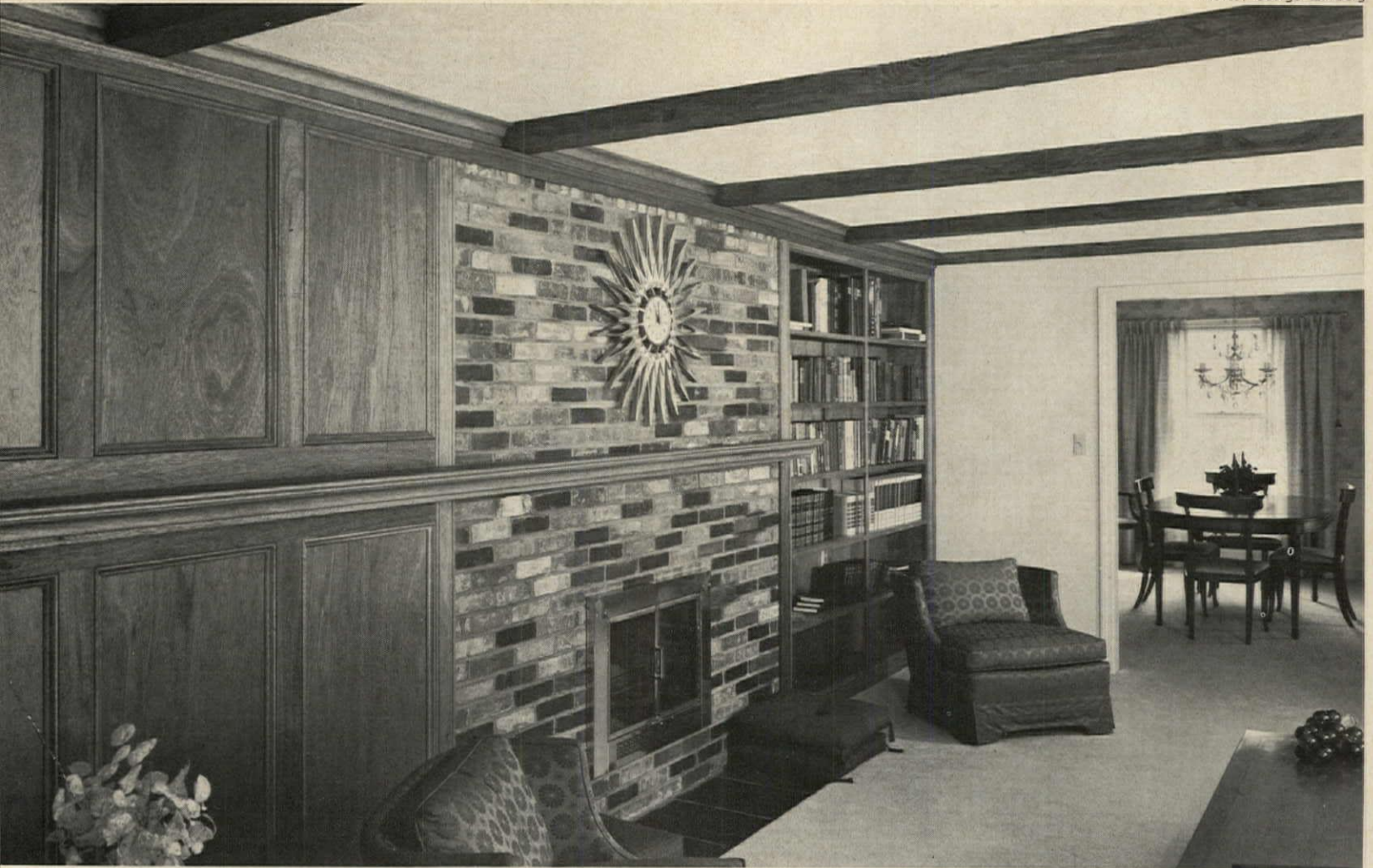
**KITCHEN FIREPLACE WALL** for a compact kitchen-dining area incorporates framed-in broom closet and desk nook. Linn includes a crane, for open-hearth cooking, with all kitchen fireplaces.



**JOB-BUILT DESK** gives a buyer custom-designed furniture stained to match paneled wall.

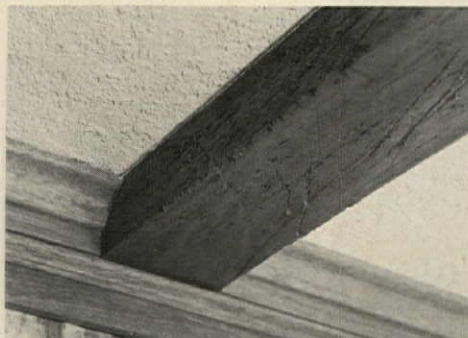
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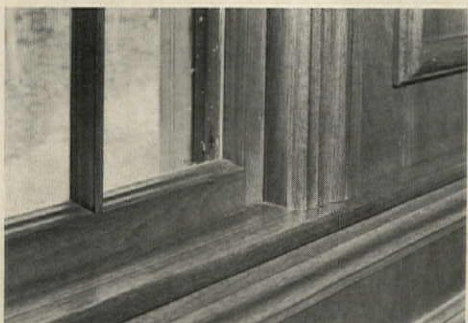
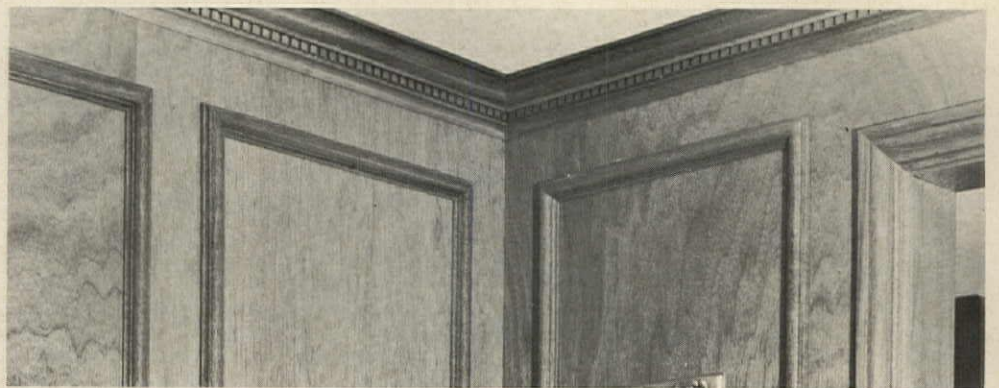


**SOLID PANELING** looks expensive but is relatively economical. Linn uses 1/4" Lauan plywood on 1/2" Plyscord, Philippine-mahogany boards and moldings.

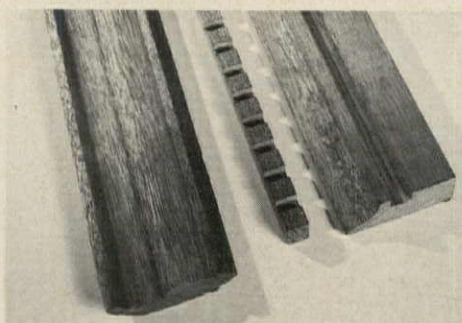
## Well-planned details: how Linn makes craftsmanship feasible



**HAND-HEWN BEAM** is hacked in place with a razor-sharp 2 1/2" paint scraper after plastering.



**CONTINUOUS STOOL**—cut to fit paneled wall—doubles as wainscot cap to simplify finishing.



**FOOLPROOF CORNICE ASSEMBLY** provides a groove for locating and aligning dentil strip. Systems like this, which simplify complicated trim work, let Linn subcontract all his finishing.

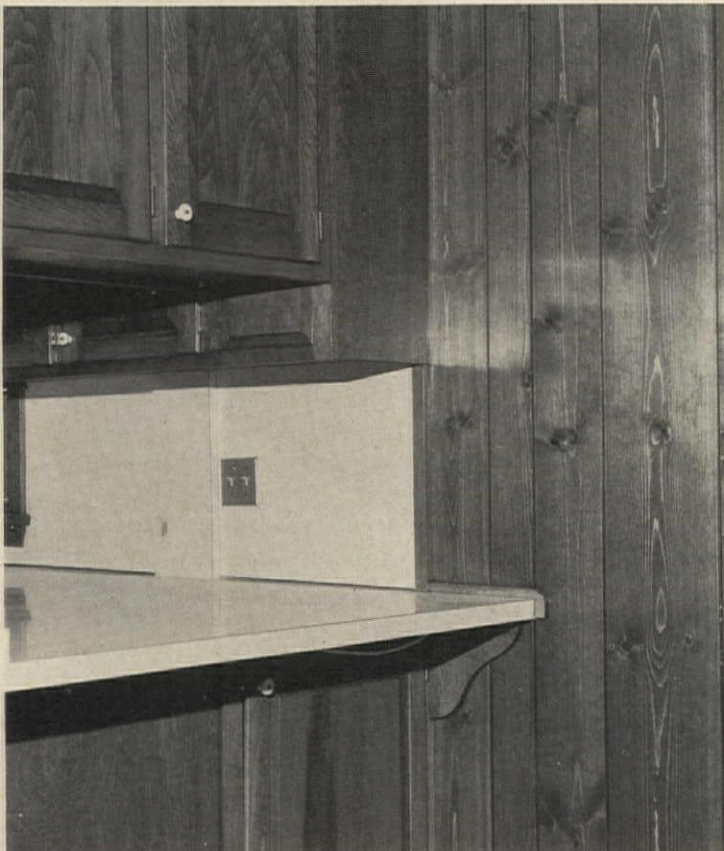




**PANELED ARCHWAY**—an adaptation of Linn's rail-and-stile paneling—typifies the thorough planning he puts into his interior finishing work.



**BOTTLES SET INTO BRICK** is the kind of feature Linn uses only once so it remains exclusive to one house. This idea came from a restaurant.



**PREFINISHED PANELING** is a labor-saver that Linn turns to when he builds under-\$40,000 houses. His kitchen cabinets are stained to match.



**STOCK DOOR**—a six-panel interior model—is nailed to the wall of a recessed entryway to avoid job-applied moldings and save finishing time.

*continued*





**BRASS PLAQUE**, placed in every home to connote craftsmanship, is Linn's only consistent advertising except for signs at jobs.



**HUSBAND-WIFE TEAM**, Ed and Lorraine Linn, work so closely with buyers before and after a sale that many remain close friends. Lorraine handles cost accounting.

## The personal touch: why craftsman-builder Linn never needs

Not only does Ed Linn rarely advertise for buyers—he even turns away prospects if he thinks they'll be troublesome to work with. Why is Linn's work in such demand?

Because, as the brass plaque above proclaims, his houses strike customers as distinctive in quality and interior design.

And because, as his customers affirm, Linn continues to serve a buyer for years after the sale. His wife keeps a master key to all sold houses so she can help out the owners in emergencies. Recent example: A vacationing family telephoned Mrs. Linn to ask her to check their house for open water taps. Another service Linn makes available indefinitely to his buyers is free instruction for do-it-yourself projects like finishing basements.

Even though Linn builds on speculation, most of his buyers have a say in designing their house interiors. That's because 95% of his spec houses are sold before completion, so virtually every house he builds winds up as a custom job.

He gives buyers a choice of interior trim and wood stains, also helps them with decorating. But he controls exterior design and siting, and—to protect neighboring buyers still further—doesn't permit garish exterior colors and certain types of fencing.

Linn goes to great lengths to help customers get exactly what they want. For example, he drove 100 miles to find a top-of-the-line floor tile carried in a manufacturer's catalog but not by any local supplier.

Linn's close personal relationships extend also to the people he does business with. He has used the same bank and same lumberyard since he began building in Massachusetts some ten years ago. He is known among subcontractors as a builder who pays fairly and on time. And the real estate brokers who help steer customers to Linn know him as a fellow broker who is inflexible in his house pricing for their protection. He is a licensed realty broker

as well as a builder, so he adds a 5% commission to every house price and will not cut it even when he is his own sales agent.

But while a good reputation and constant referrals are the key to Linn's sales, they are not the sole reason for his success.

### The Linns keep a tight rein on costs, scheduling and supervising

Their cost-accounting system—operated jointly by husband and wife—is designed to evaluate bills immediately and pay them within discount periods. Like a lot of Linn's systems, this one combines two or three steps in one operation to save time. It is based on a construction-cost estimate divided into 48 categories—from plans and permits to taxes and utilities.

As each bill comes in, it is stamped with its respective job number and category, then compared with Linn's estimate to see if costs are running higher or lower than planned. When each job is completed, the





**BASIC HOUSE DESIGNS** help Linn standardize on plans while varying exteriors. A good example: his versatile "embankment house," shown in two versions above, which has a subgrade lower level and a second-floor main



living area. This plan—originally designed by Boston architect Claude Miquelle—is used often on Linn's rugged New England sites. He also uses seven basic colonials that may be heavily revamped (*lower left*). Joe Ruskin



## to wait long for homebuyers

bills are totaled and checked against the total estimate. Extra costs are posted and billed to buyers separately.

Linn holds down the cost of materials through carefully arranged deliveries and a form of volume buying. He gives his lumberyard a whole-house materials schedule—from lally columns to flashing—and has it dumped at the site in two truckloads. But the loads are stacked in a first-in, last-used sequence: The first piece of lumber the carpenters pull off is a sill, and the last piece is a rafter. The carpentry sub's foreman works from a duplicate materials schedule. And partly through working with Linn, the lumberyard has become a specialist in sequence loading and pallet deliveries.

Other systems—to simplify his trim-work—help Linn meet the shortage of skilled labor. He subcontracts every piece of work, including trim, yet he must maintain the high level of quality his market expects of him. So he engineers complicated molding designs into snap-together

systems (*p. 60*) and standardizes on as few basic finishing materials as possible.

"You have to standardize craftsmanship today," he says, "You can't afford to pin your quality on one or two skilled trim men—because when they're gone, you'll be out of luck."

He keeps a jointer and a table saw on the job but doesn't believe that a big equipment spread is the best way to get work out of subs: "You can get more out of them by paying a fair price and by having the job absolutely ready for them on time."

Linn is his own job superintendent. He runs one project at a time, limiting his tracts to 20 lots or less and his volume to 8 to 12 houses a year (or a half-million dollars worth of business).

### The craftsmanship approach to building comes naturally to Linn

His studies for a degree in forestry made him an expert in woods, and his subsequent work as a district sales manager

for U.S. Plywood Corp. helped make him an expert in laminations and finishes.

His home is filled with exquisitely made furniture from his own woodworking shop. And his skills at shaping and finishing wood also extend to making parts for his sailboat.

Linn originates most of his interior design schemes—he is handy with a sketchpad—but he is always on the lookout for new ideas. He picks up some by studying unusual trimwork in restaurants (*p. 61*). He attends design seminars like those given by the University of Illinois Small Homes Council—not only to hear the lecturers, but to trade ideas with other builders. He turns to architects for land planning and occasionally for a new exterior design. And he draws on the talents of his father-in-law, who is a certified Master Builder.

Linn has no desire to grow: "You can't spread over a wide area when you've only got one person at the controls. I operate at a steady, even pace."



The riptides of rising money rates and racial strife roiled the nation's financial and political life in 1967. Their impact on homebuilding was twofold: to generate a search for better financing methods and to inspire a compassionate campaign to rebuild our great cities' festering slums. Four financial leaders devised new instruments to attract money or made decisions that kept funds in homebuilding. For this HOUSE & HOME presents them with its Top Performer award. Two other citations recognize the feats of a materials manufacturer and a builder in proving slum rehabilitation can be profitable. But homebuilding was also concerned this year with the continuing need for better design, better land use, better management and more-rational codes. Four awards cite builders and architects for fine design and land planning; one salutes a builder whose victory over bankruptcy provided an industry lesson; and another honors a home manufacturer who led the fight on local building-code restraints. Here are the . . .

## TOP PERFORMERS OF 1967



**Henry D. Miller Jr.**

Miller and Metropolitan Life joined with the Kissell Co. of Ohio to achieve a major breakthrough in mortgage-financing techniques. Vice President Miller also helped persuade Met (assets: \$23.5 billion) to begin land lending on large developments (NEWS, May), a bold move that promises to bring other insurance money into loans for land and ultimately for complete financing of major tracts. And Miller was a prime mover in organizing Home Capital Funds, a new mortgage-financing company making 90% conventional loans at low rates on a nationwide scale. This, too, will attract money to homebuilding.



Tom Hyland Woods

**Carl W. Halterman**

The mortgage officer for the California state employees' retirement system has led the way into mortgage investment for major pension funds. (A good friend, Executive Officer Bill Leonard of the Greater Eastbay HBA, paved the way with a campaign to attract funds into mortgaging, an effort that won Leonard a Top Performer award in 1966.) Halterman has put half of his fund's new money, or \$12 million a month, into mortgages since credit tightened 18 months ago. He has thus helped keep his state's money at home—and has demonstrated the advantages all pension funds can realize from buying mortgages.



Tommy Weber

**Philip L. Greenawalt**

This year's greatest contribution to improved mortgaging techniques was a promissory note that could be traded in place of mortgages (NEWS, July). President Greenawalt and the Kissell Co., a nationwide mortgage-banking house, developed the new instrument with Met Life's Henry Miller (*above*). Then Greenawalt and Chairman Howard Noonan of Kissell set out to show how the new note could attract pension-fund money into mortgaging. They have sold \$4 million in notes to pension funds that otherwise, they say, "absolutely wouldn't have been in home mortgages." And that is only a beginning.



Moulin Studios

**Charles E. McCarthy**

The bank and banker who put public service before yield are rare indeed. Yet that is just what California's Bank of America and Vice President Chuck McCarthy did. Their decision in March to buy FHA-VA mortgages at par probably did more to assure California homebuilding's comeback than did any other development in 1967. In a genuine spirit of service, the bank held the price three months despite a rise in discounts charged by other lenders. "The idea is to get them up and moving," said McCarthy of his state's builders (NEWS, May). And he did. Late this year they led a national building recovery.



**Frederick S. Donnelley Jr.**

Armstrong Cork's rehabilitation coordinator achieved the kind of manufacturer-builder teamwork that proves the housing industry can make a profit while rehabilitating the nation's slums. Donnelley, who is also the company's treasurer, approached slum fixup in Philadelphia the sensible way: Instead of dreaming up rehabilitation formulas and waiting for remodelers to give them a try, he sought out a veteran contractor (right) and let him adapt Armstrong's products to city tenements. The approach paid off in new low-cost finishing systems that are not only economically feasible but also highly attractive.

Joe Ruskin

**Maurice Hertzfeld**

By pioneering slum rehabilitation work as a private contractor, he has helped point the way to profits in this difficult market. While others have spent millions trying to engineer quick-fixup systems or devise magic formulas, Hertzfeld & Horowitz Assoc. has specialized in adapting stock building materials and standard floor plans to rundown row houses in Philadelphia's core area. Hertzfeld's hard-earned tricks of the trade have upgraded dozens of city blocks, and are helping manufacturers like Armstrong Cork (far left) find practical ways to apply their products and systems in the fight to wipe out slums.

**Henry Paparazzo**

Builder Paparazzo and his brothers, Otto and Frank, showed how superior design and imaginative planning can overcome the conservative zoning restrictions that bar multi-family condominiums from many buildable areas outside the nation's major cities. The Paparazzos persuaded Southbury, Conn., to grant the planned-unit zoning necessary to a 2,000-family project. The result was Heritage Village (H&H, Apr.), a community whose admiring visitors include builders, architects and land planners from the country over. The Paparazzos' performance was the year's foremost example of excellence in design.

Les Flowers Jr.

**Charles W. Callister**

This California architect brought his exciting concept of housing design to Connecticut to create the year's outstanding condominium community. "It is not building a shelter—but a mood, a feeling, a sense," he says of his profession, and his success with Heritage Village proves his theory. His plan made such natural use of the rolling Connecticut landscape and kept such a degree of privacy that it won praise from architects for beauty and from builders for simplicity. He is the second Top Performer to repeat (first: Bill Leonard). Callister won in 1964 for designing Leisure World, Walnut Creek, Calif.

**Ben Cady Deane**

"Houses should open buyers' eyes to something new." So says Ben Deane—homebuilding's design pioneer. Over the years this 55-year-old California builder has opened his fellow builders' eyes to such exciting new ideas as the garden kitchen, which revolutionized kitchen design. This year he unveiled another innovation—the Garden House—and sold 40 of them in two weeks. Backed by continued experimentation, Deane—the son of a piano craftsman—has become the nation's fourth largest builder; and he is still growing. This was Deane's best year. He sold 1,600 houses, and his volume topped \$30 million.

Roger Marshutz

**Harlan Lee**

In 1967 Lee showed how to use bankruptcy law to save a building company. In May California's building slump left him with a 25-to-1 debt ratio and 500 unsold houses. Instead of milking assets dry to pay debts, Lee filed for reorganization as a debtor in possession. With court protection, he wiped out huge debts by persuading 80 big creditors to settle their claims in exchange for stock in his new firm. In September he emerged from bankruptcy and tackled a \$40-million project. The industry is glad to welcome back this trend-setter who popularized the patio house and other design innovations.

Scott Phillips

**Richard Leitch**

Every architect talks about the dismal state of design in merchant-built housing. Dick Leitch is one of the few to act. When California officials began leaning toward the planned-unit-development concept in 1961, Leitch & Assoc. became the first firm to embrace the complete design package. It starts with the raw land, ends with land plan plus houses and model areas, and includes the task of guiding the whole project past the obstacles set by local boards. Leitch's success has attracted such major clients as Del Webb and Sunset International, and his projects are now being built as far off as Tahiti in the Pacific.

Jerome Drown

**Jerome B. Nowak**

This former president of Kingsberry Homes filed a landmark suit to halt the tyranny of local code groups—and won. A federal court in Georgia has just enjoined a county from enforcing restrictive code provisions against Kingsberry's houses. The ruling sets a legal precedent against the widespread use of local codes to exclude perfectly sound manufactured homes. Jerry Nowak fought local code restrictions for the 2½ years he was Kingsberry's president (he is now a Boise-Cascade division manager). His victory in the only such code case to go to trial in a federal court is a victory for the entire housing industry.



## Three award winners show how varied good multifamily design can be

And they also offer a rebuke to those builders and investors who persist in the "safe" practice of building dull apartment buildings on nice flat lots or endless rows of imitation Georgetown townhouses.

All three projects shown here and on the following four pages were built on sites with inherent problems. Specifically:

The condominium at right was built on a hill that was previously graded for a completely different type of project.

The townhouses on page 68 were built on 40 acres of flat, treeless farmland.

The apartments on page 70 were built on a wedge-shaped hillside lot only 55' wide.

It's easy to say that these projects were successful *despite* their problems; it could just as easily be said that they were successful *because of* the problems—and the imaginative design that went into solving them.

All three projects were cited in the 1967 Homes for Better Living Program, sponsored by the American Institute of Architects, HOUSE & HOME and *American Home* magazine.



**MEDITERRANEAN LOOK** is created by terraces stepped down the hill.

Photos: Marvin Rand

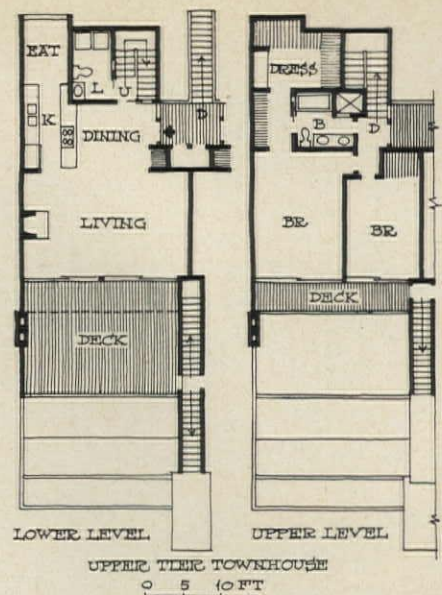


**CENTER COURTYARD** has recreation, beyond trees at right, and parking areas. Stairways between carports, left, lead to entrances.

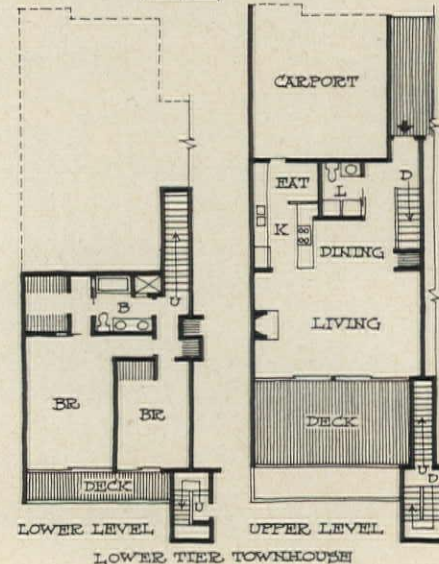




Narrow projecting walls between pairs of units enclose emergency stairways to upper units.



UPPER TIER TOWNHOUSE  
0 5 (FT)



LOWER TIER TOWNHOUSE

## Honorable Mention: two tiers of townhouses for a hilltop site

### Homes for Better Living

ARCHITECT: *Angelikis & Bailly*  
 BUILDER: *Regal Development Co.*  
 LOCATION: *Malibu, Calif.*

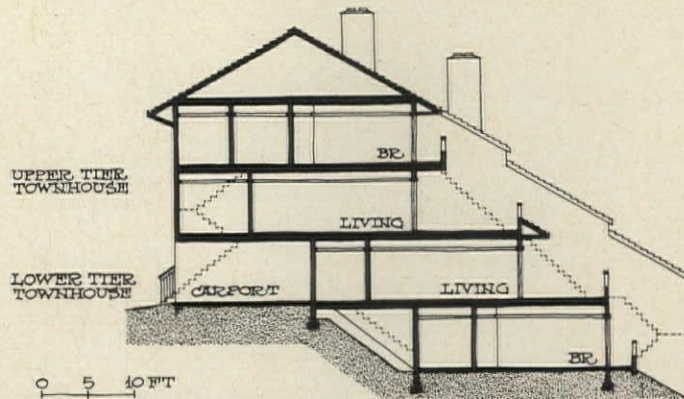
This four-level condominium project is set on a truncated hilltop that was originally graded off for high-rise buildings. The top of the site is used for recreation and parking, and the townhouse buildings are set around the edge with their bottom levels cut into the hillside (*section, below*).

The four levels are divided into two tiers of two-story townhouses: Bottom

units have their entrances and living areas on grade and bedrooms on the level below; upper units have entrances and living areas one floor above grade and bedrooms one flight above that. The 48 units, priced from \$31,500 to \$43,500, range in size from 1,200 sq. ft. with one bedroom to 1,530 sq. ft. with three bedrooms, but most have two bedrooms (*plan, above*).



**HILLTOP PLAN** has recreation and parking on flat central pad. Townhouses are set around the rim of the hillside facing out toward view.



**DOUBLE-DECKER DESIGN** puts two-story townhouses atop each other with bedrooms at top and bottom, entrances and living areas in the middle.

*continued*





**CONTINUITY OF DESIGN** is apparent in this block of eight townhouses. Units appear similar at first glance, but no two of them are exactly alike.

## Award of Merit: a large townhouse project with a distinct design theme

### Homes for Better Living

ARCHITECT: *Fisher-Friedman Assoc.;*  
*Robert J. Geering, assoc.*  
 BUILDERS: *Braddock & Logan,*  
*Shoreline Properties*  
 LOCATION: *Alameda, Calif.*

The theme is an unusual silhouette—a flat roof with a short, steep mansard-like pitch at front and rear—used on all houses and recreation buildings. The distinctive shape ties the project together visually, making possible a wide variety of facades and details without producing the hodgepodge effect that often results from attempts to give row houses individuality.

The 20'- and 22'-wide houses are set at

the front of 75'-deep lots, and two-car garages are set along the rear drives. Between the houses and garages are unusually large and private patios. Units range in size from a 1,000-sq.-ft., two-bedroom model on one level to a 1,650-sq.-ft., four-bedroom, two-story model. Prices are from \$21,375 to \$25,950; 202 houses have been sold in less than a year, and 120 have been completed to date.



**INDIVIDUALIZED DETAILING** shows in this four-unit block of houses where several combinations of window shapes and placements are used.



**ONE-STORY UNIT** on end of block follows the same roof line as the larger units. Walk leads to side entry under roof overhang at far right.

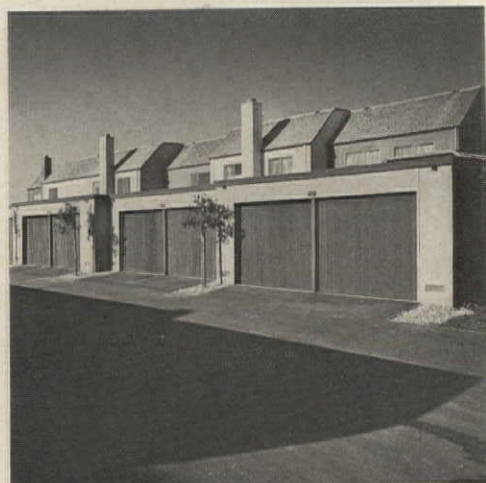




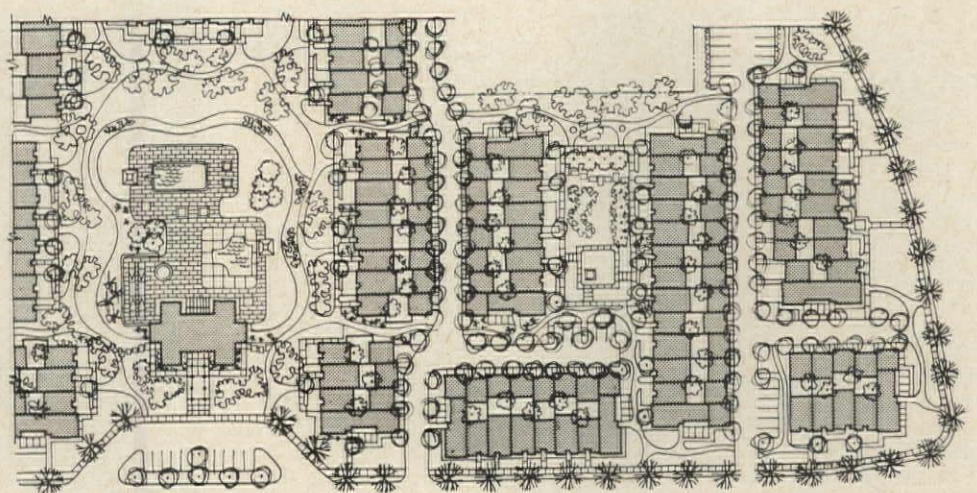
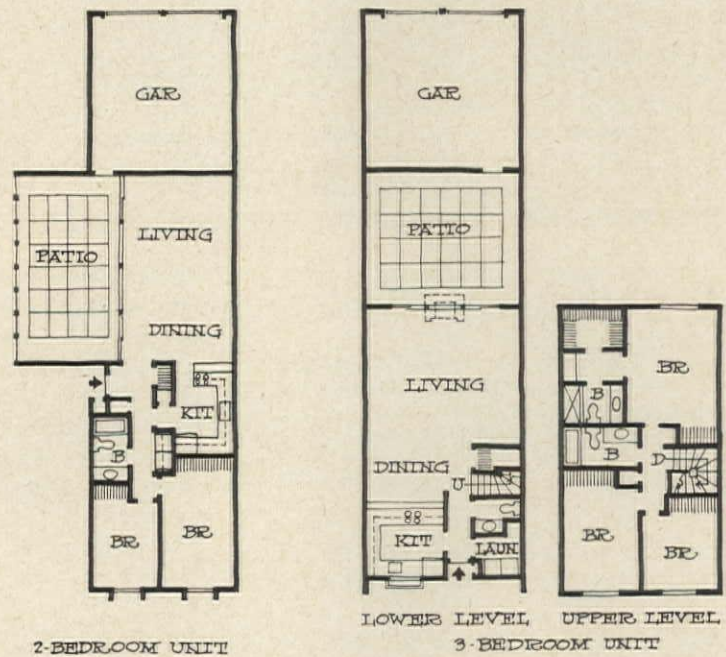
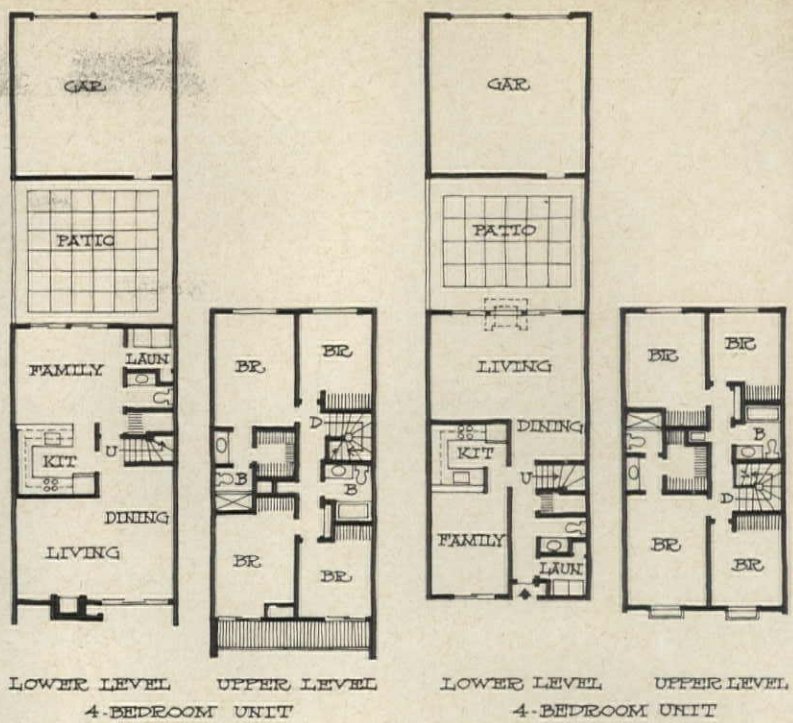
Photos: Joshua Freiwald



**COMMUNITY AREA** has two pools. Clubhouse at right contains community lounge, kitchen, shower rooms and two private meeting rooms.



**TWO-CAR GARAGES** face driveways at rear of units. Private courtyards are behind garages.



**FIRST PHASE** of 40-acre project contains 100 units. Fifty houses in seven blocks of four, eight and nine units are set around the community area; others are grouped around landscaped courtyards.

continued





**FRONT ELEVATION** is set slightly downhill from the parking area in foreground. Two larger units at right are farther down the slope.

## Honorable Mention: an upside-down triplex with separate A-frame roofs

### Homes for Better Living

ARCHITECT-OWNER: *Paul Edward Tay*  
 BUILDER: *Fitz & Blanchard*  
 LOCATION: *Long Beach, Calif.*

At first glance this project looks like three separate houses; actually it is a single L-shaped building that contains three apartments, each capped by its own roof. The living areas are on the upper level, where they benefit from the light and openness of the A-frames and from a view afforded by a wooded, sloping site. Bedrooms and baths are below.

Main entrances are on the uphill sides

of the units, and short bridges span the gap between the slope and the mid-level entries. Carports for four cars are on the downhill side, where blank walls separate them from the lower-level bedrooms of two of the units. The two larger units have doors opening to the lower side.

The three units—a studio, a one-bedroom apartment and a two-bedroom unit—rent from \$120 to \$153.

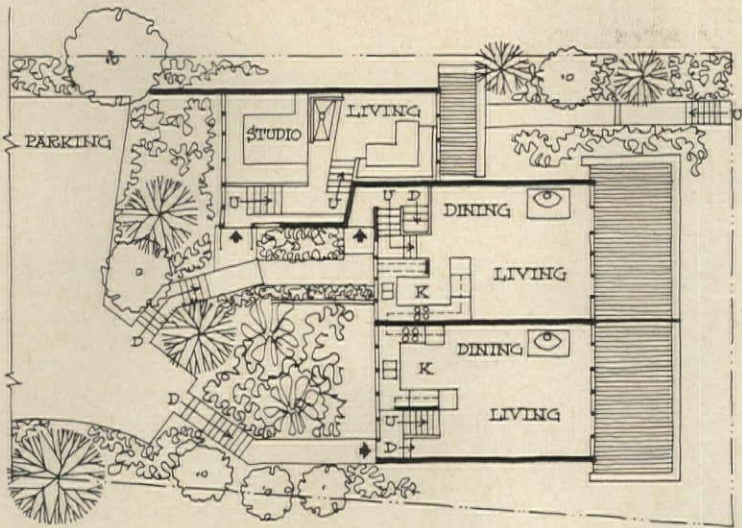


**ENTRANCE BRIDGE** to end unit is reached by steps leading down from parking area. It cut down grading, helped keep site in natural state.

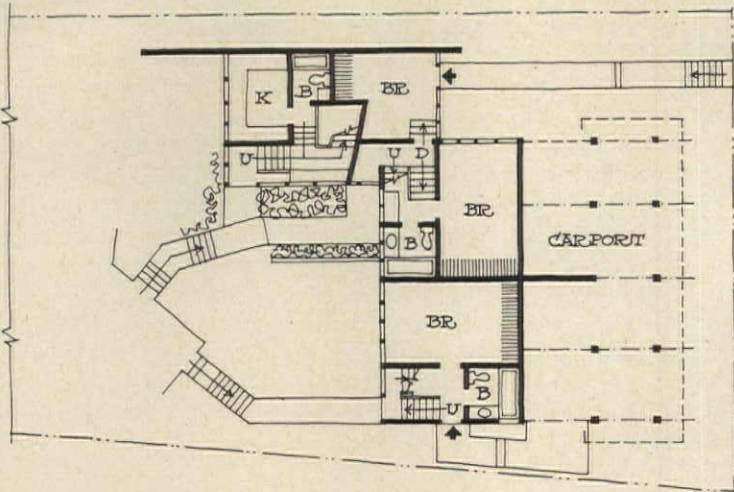


**UPHILL SIDE** of smallest unit (*far left in large photo above*), opens into garden shielded by wall, left, and landscaping.





UPPER LEVEL



LOWER LEVEL

**L-SHAPED PLAN** squeezes three units onto a 55'-wide site. Carports on lower level are entered from rear alley on downhill side.



**UPPER-LEVEL KITCHEN** of two-bedroom unit is open to the soaring A-frame roof. Sliding panels can be closed to screen kitchen from stairway.



**MAIN LIVING AREA** of studio unit has glass gable wall that opens to deck. Additional daylight comes in through skylights at roof ridge.



**VIEW FROM DOWNHILL** shows upper-level deck of studio unit. Room immediately below is second bedroom of larger unit at left.





**REAL ESTATE COMPUTER** stores house listings in an NCR card-sorter, and salespeople retrieve them by selecting house features on pushbuttons.

### In one year the \$25,000 computer doubled sales for the realty broker who invented it

Realtor Donald E. Grempler's sales went from \$8 million in 1963 to \$16 million in 1964. The potential was so obvious to Grempler that he set up Automatic Service Komputers Co. (ASK) in 1964 to build computers and lease them to other brokers. Since then he has leased 24 machines.

Grempler learned how to build computers during ten years experience as an electronics specialist at Bendix Corp. He had thought about applying computers to the real estate business for years,

but all the available machines were too complicated and too expensive. So Grempler built one that is easy to operate and comparatively inexpensive.

Grempler's plans now include a computer that uses tape instead of IBM cards. Tape would make it economically feasible for a realty broker to furnish desk computers to his branch offices and run them from a central computer in the home office. Grempler is also looking into the possibilities of marketing his computer to realty brokers overseas.

## A new computer helps

Now operating in ten states\* and Canada, the machine at left was designed primarily to speed the sale of used housing, but it is turning out to be a boon to new-home builders. Specifically:

1. Handling real estate listings by computer gives brokers' salesmen more time to sell builders' houses.

2. Storing house listings in a computer can produce a gold mine of market information—free—for homebuilders.

So impressive are the computer's services that they have attracted the biggest builder in the country, Levitt & Sons. After years of shunning real estate brokers' services, Levitt recently listed 400 houses in Joppatowne, Md., with a Baltimore broker, Donald E. Grempler Realty Inc.

Grempler not only uses the new machine—he also invented it. The computer, called "ASK" (for Automatic Service Komputer), combines a standard National Cash Register card sorter with a memory bank that Grempler designed. The memory bank contains a console of pushbuttons that represent house features—design style, number of bedrooms, price range, etc. A salesman simply presses the buttons to find all the listed houses that meet a buyer's specifications. Each listing is on a standard IBM card in the NCR sorter, which culls out the appropriate cards when a combination of pushbuttons is pressed.

Grempler leases the computer to real estate offices for \$540 a month, and the machine easily pays its way. Says realty broker Benjamin Emlen of Haverford, Pa.: "If ASK accounts for only one extra sale a month, it more than pays for itself." ASK is not a salesman, however; it is a salesman's right arm.

### A computer-backed real estate salesman can sell more houses for four reasons:

1. *The ASK computer relieves a salesman of almost all clerical work.* In fact, Grempler started developing the machine when he became concerned that his own sales staff was spending too much time shuffling papers. Besides keeping track of a couple of thousand listings, each salesman had to riffle through all his own listings every time he sat down with a new client.

2. *The computer is infinitely faster than a salesman, and its memory is infallible.* In the time it takes a salesman to come up with one listing that meets a buyer's requirements, the computer can propose hundreds. And, unlike the salesman, the machine never forgets any feature that might make a house eligible for a prospective buyer.

3. *The computer never loses or misplaces a listing.* It keeps checking itself by making a daily inventory of all its cards. Says Benjamin Emlen: "If a builder wants reassurance that we're doing a job for him, all he's got to do is come into our office any time and punch the buttons that correspond to his house specs. The machine will propose his own house to him."

4. *The computer gets leads on out-of-town buyers through an interstate multiple-listing system.* When a builder lists his houses with an ASK realty broker, he is, in effect, listing with the entire

\* Connecticut, Florida, Illinois, Maryland, Michigan, New York, Ohio, Pennsylvania, Virginia and Wisconsin.



# realty brokers sell more houses for builders

ten-state network of ASK brokers. The members use a flagging system to notify one another of the arrival of a prospective homebuyer in their individual areas. Says Realtor Harold Fink of Tonawanda, N.Y.: "This gives us an edge over our competition—we don't have to wait for those out-of-town buyers to look us up in the Yellow Pages."

But ASK's abilities extend beyond sales and into marketing and market research.

## Computer-filed real estate listings can produce hard-to-get market facts for homebuilders

A homebuilder can get answers to questions like the following: What price house should be built in a particular area? What kind of design will sell fastest? What sales features should be included? How profitable is the area likely to be? What changes or improvements should he make in his models?

These facts come mainly from the variety of data breakdowns ASK produces. It can categorize its listings by county, town, neighborhood, price range, exterior design and interior sales features (table, below). And it can keep track of market trends.

An ASK fact table may indicate, for example, that the majority of new houses in a market area are in the \$20,000 to \$29,000 range. But a series of tables reporting on the same market over a period of months or years may show that strongest growth has occurred in a higher price range. Likewise, a table may show that two-story colonial houses are dominant in a particular county, town or neighborhood, while a series of tables may indicate that two-story colonial design is actually declining and that one-story houses are on the rise.

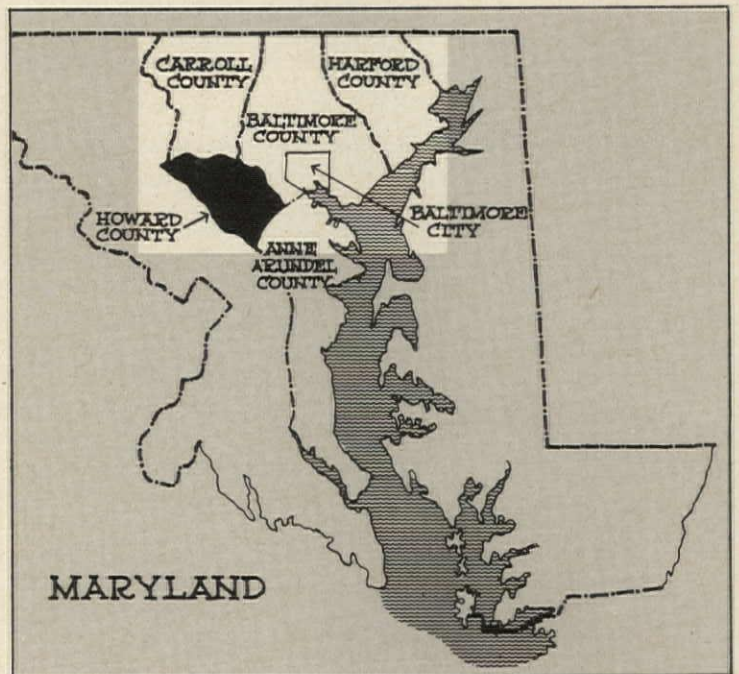
The computer can also influence a builder's advertising. For example, Grempler helps Levitt advertise more effectively by pinpointing prime sources of out-of-town buyers. "We want to know where our buyers are coming from," says a Levitt spokesman, "because that's where we want to run our ads—to hook prospects before they even hear of our competitors."

Sometimes the computer's research turns up facts that turn away prospective builder-clients for the real estate man. Grempler, for instance, has produced at least one market study that showed a builder he would lose money by building in one of the Realtor's sales areas.

	BELOW \$9,000	\$10,000 TO \$19,000	\$20,000 TO \$29,000	\$30,000 TO \$39,000	\$40,000 TO \$49,000	\$50,000 TO \$59,000	\$60,000 TO \$69,000	\$70,000 AND UP
TWO BEDROOMS	11	44	8	3	0	0	0	1
THREE BEDROOMS	13	302	106	36	7	3	0	1
FOUR BEDROOMS	2	50	37	15	2	1	0	1
FIVE BEDROOMS	0	11	6	2	1	1	2	1
FIREPLACE	0	85	89	50	9	4	2	4
BASEMENT	26	388	143	54	9	5	2	4
FAMILY ROOM	10	200	105	51	9	3	2	3
GARAGE	2	108	66	40	9	3	2	4
ENTRANCE HALL	2	72	53	39	4	4	2	2
DINING ROOM	21	340	140	56	9	3	2	4
MORE THAN ONE BATH	13	269	131	51	8	4	2	5
NEW HOMES	0	10	7	6	0	0	0	0
WATERFRONT	0	0	0	0	0	0	0	0

TOTAL	SPLITS	RANCH	COLONIAL	MODERN	GROUP OR SEMI-DET
625	58	137	234	4	192



## Want a fast summary of a county's housing data? Ask the ASK computer

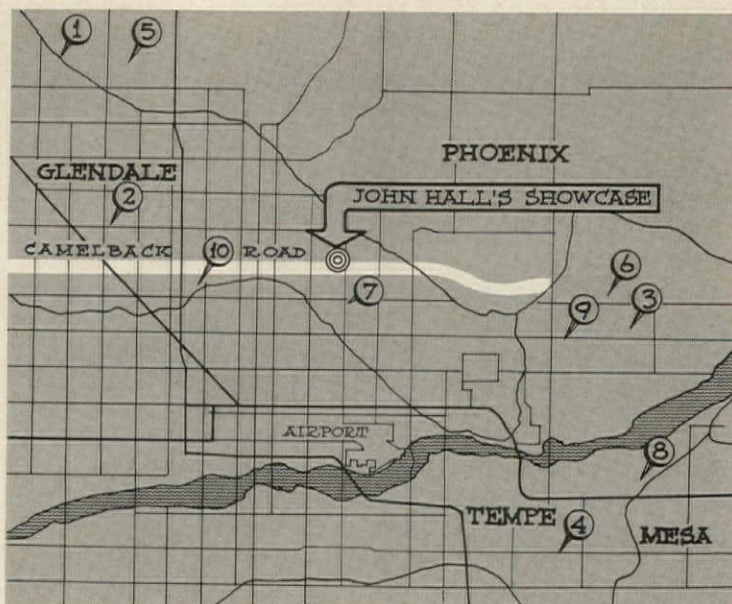
The county in this case is Howard Co., adjacent to Baltimore (map). Realtor Grempler's computer-produced facts on the county (above) are a breakdown—by price range, interior features, exterior design and type of site—of all the houses he has listed there.

While the percentage of new houses is not large, Grempler estimates it is the bulk of all new homes in the county.

A similar breakdown is available for each area in Grempler's multicounty market (white portion of map). A builder considering a new

project in any one of the Realtor's sales areas can immediately learn what competitors are building and—by analyzing past reports from the same area—can decide what price range and design type are most likely to succeed with homebuyers in that market.





**TEN SUBDIVISIONS** of Hallcraft Homes are scattered throughout Phoenix but easy to reach from strategically located sales area (right). Nos. 1 through 5 are detached-house tracts; 6 through 10 are townhouse projects. Sales area, on main road from airport, attracts many Phoenix newcomers.



### *The economics of showmanship*

## **Why a multi-tract builder clusters all his**

Built on a main artery in Phoenix, this "Showcase of Homes"—ten model houses plus a sales building—serves two main purposes for John Hall's Hallcraft Homes:

1. It gives Hallcraft's models greater exposure (daily traffic past the site averages 54,000 cars), has thus increased sales in a so-so year for housing. Up to 15,000 visitors a day have shopped the models, and the company's sales rate is up 10%—from 76 to 84 units a month.

2. It has reduced Hallcraft's model-house inventory by more than \$1 million and cut the company's furniture investment by \$135,000.

Hallcraft builds in ten subdivisions in the Phoenix metropolitan area (map, above)—five for detached single-family houses and five for townhouses. The company also offers to build any model on a customer's lot.

Before he centralized his models—about a year ago—Hall maintained 37 fully furnished single-family houses, kept

a full sales staff at each subdivision and had to advertise each project separately.

Now he has only one or two unfurnished models (drapes and carpeting only) and a single salesman at each subdivision, and 75% to 80% of his single-family sales are made at the Showcase. What's more, Hall sells 5% of his Phoenix townhouses at the Showcase, even though its only townhouse merchandising aids are a scale model and brochures.

### **Hall's Showcase also makes for a more efficient marketing program**

Once the single, high-traffic model area was established—by the end of May—Hall's over-all marketing costs dropped by 20% from their previous 5% to 6% of house price. Here, he says, is why the Showcase permits better marketing for less money:

*Prospects can be exposed to a greater variety of model houses. Few subdivisions can afford the luxury of ten furnished*





**CENTRAL MODEL AREA** with two-story sales and display building is near several large shopping centers. Passing traffic averages 54,000 cars a day.

## models in one high-traffic location

models. By contrast, Showcase visitors can see all the most popular Hallcraft models, can pick out a lot in any of the five subdivisions and can sign a contract there and then.

*Models can be replaced easily and economically.* In the first six months of the Showcase operation, Hall tore down two slow-selling models and replaced them with new houses at a cost of only \$7,000 to \$8,000 each. Since the houses will never be occupied, wiring can be minimal (lighting circuits only), and plumbing lines are unnecessary. Also, when a model is scrapped, all valuable components (cabinets, plumbing and lighting fixtures, doors, windows, etc.) are salvaged for re-use. Finally, dismantling the houses costs Hall nothing because his carpenters and laborers do the job in exchange for the materials.

*Advertising costs less.* With one model area instead of five, Hall has found he needs far fewer ads to attract prospects. Since May, his advertising expenses have

been \$10,000 less per month than during the same 1966 period. That savings was partly offset this year because the company spent heavily for the Showcase opening. ("We probably overspent," says Hall, "but we wanted to be sure of getting off to a good start.")

*Write-offs of lavish displays are eliminated.* When a Hallcraft subdivision is sold out, the company needn't scrap an expensive display or sell shopworn models at a loss. And even before a new subdivision is opened, sales can start at the Showcase.

*Traffic is consistent.* The constant stream of passing autos, plus word-of-mouth advertising, has given the Showcase a steady flow of visitors, instead of the Sunday boom, weekday bust of most subdivisions. One result: Salesmen's hours can be scheduled more efficiently.

*Sales supervision is easier.* Sales Manager Dwayne Olson, who supervises 16 salesmen at the Showcase, now has direct

control of his men, and no longer has to spend a large part of his day driving from subdivision to subdivision.

### **But grouping all models in one area can also create sales problems**

Says Hall:

*Salesmen must be better trained and better informed.* Instead of knowing just one neighborhood, for example, they must learn the individual characteristics—tax rates, school systems, transportation, shopping, etc.—of several.

*Some sales cannot be closed at the Showcase.* Hall finds that roughly 30% of his serious prospects must be taken out to a subdivision before they will buy.

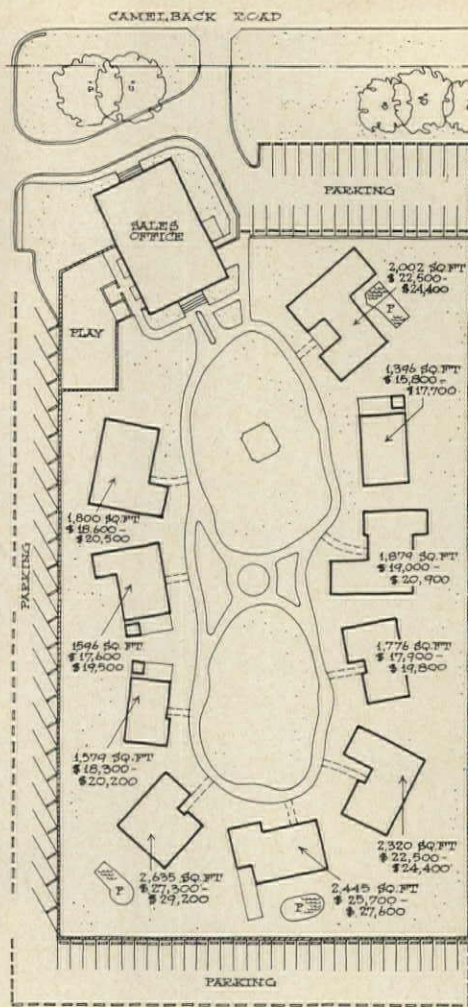
*Heavy traffic makes it harder to qualify prospects.* Many Showcase visitors are lookers who simply drop in on impulse. To weed them out, Hall now stations a hostess in each model. She answers general questions and calls in a salesman if the questioner seems seriously interested.



# Here's a close-up look at Hallcraft's Showcase



**TRAFFIC FLOW** is channeled by carefully planned sidewalks. Extensive landscaping (cost: \$25,000) creates park-like atmosphere in strong contrast with desert-like look of surrounding area. Site plan at right shows range in house sizes and prices—1,396 sq. ft. to 2,635 sq. ft. and \$15,800 to \$29,200.



**OPENING-DAY CROWDS** taxed Hall's sales and display staff, but normal weekend and midweek traffic is more manageable.



**PICTURE WINDOW IN SALES OFFICE** gives visitors a view of Hallcraft's ten model houses in their landscaped setting.



**TABLE-TOP MAPS** of each subdivision let potential buyers position their houses in the area they select.



**NIGHT LIGHTING** makes impressive sales office a 24-hour advertisement for the Showcase and for Hallcraft Homes.



# ***Can your own buyers show you how to sell more houses?***

## **Here are ten basic rules for a builder's own survey**

They are offered by Thomas Stack, vice president of Market Facts Inc., which conducted the survey for Owens-Corning Fiberglas.

1. Define the reasons for conducting the survey before it is done. Ask questions that will promote answers to known or potential problem areas.

2. Be objective in choosing your samples. Don't eliminate bad customers or interview only good customers.

3. Don't use your own personnel, especially your salesmen, for interviews.

4. Don't identify yourself as the one conducting the survey. Use a P.O. Box for the return of questionnaires.

5. Ask questions that will allow home owners to criticize as well as praise your product and personnel.

6. Avoid simple yes-no questions. Use rating scales or multiple-choice-type questions. Nothing is all black or white; there are always degrees in between yes and no.

7. Conduct more than one study. Interview new buyers each year. Look for trends or shifts in attitudes and opinions.

8. Conduct surveys among your competition's buyers and compare their attitudes with those of your buyers.

9. Don't interview homebuyers until they have been living in their new home for six months. And get opinions from both the husband and wife.

10. Be careful about drawing conclusions from small samples. The larger the sample, the more reliable the data.

Yes—if you ask them the right questions, and know how to interpret their answers.

That's the consensus among 80 builders from all over the country whose buyers were asked what they thought of their houses and of the companies that built them. The survey was sponsored by Owens-Corning Fiberglas Corp. and conducted by Market Facts Inc., an independent researcher. The survey's primary aim was to find out what the buyers did and didn't like about their houses, but the questions also ranged from what buyers thought of the builders' advertising to how satisfactory post-sales service was. And some of the answers resulted in operational changes that produced marked increases in sales.

"When a builder puts up a house," says Thomas Stack, vice president of Market Facts, "he must make several hundred decisions based on his judgment and experience. It was to test the validity of these decisions that we interviewed more than 10,000 families who had been living in their new houses for from six months to a year."

There's no reason, Stack believes, why almost any merchant builder who follows a few basic rules (*box, left*) can't conduct his own buyer survey, either with the help of a professional researcher or on his own.

That the information gleaned from such a survey can be of great value is shown by the following four case studies. The builders are among the best known and most successful in the country. The buyer dissatisfactions they discovered ranged from almost trivial to very significant. Most important, the changes made to correct these dissatisfactions brought about sales increases of from 8% to 27%. There are few builders today who can afford to overlook any method that produces results as dramatic as that.

*To see how the survey helped boost sales,  
turn the page*



## **Buyers were less interested in price than a way of life**

*Brandywine, a condominium townhouse project in Dupage County, Ill., is one of 30 projects being built by Kaufman & Broad in four different metropolitan areas. The project will eventually include 1,100 units with the appropriate recreation facilities; to date, 750*

*units have been sold at prices ranging from \$15,000 to \$23,000.*

*According to Lewis Berkowitz, manager of K&B's Chicago division, solving the problems uncovered by the survey boosted sales 25%.*

**Problem: a misdirected advertising campaign.** K&B's first ads stressed price; and after the first 300 units were sold in 60 days ("We skimmed the cream off the market," says Berkowitz), sales began to sag appreciably.

The survey showed that K&B was not taking promotional advantage of its biggest asset: Brandywine was the only comparable project in the area offering condominiums with country-club facilities.

Says Berkowitz: "Fifty-seven per cent of the buyers who saw Brandywine never looked further for housing. We had the product, but we weren't marketing it effectively." K&B's new ads play down price, play up a rec-

reational, no-maintenance way of life.

**Problem: salesmen weren't stressing the project's strong points.** Like the early ads, K&B's sales force was talking price and product quality rather than the way of life Brandywine offered.

"After we saw the survey," says Berkowitz, "we brought our salesmen together and changed their approach to conform with the new ad campaign. Now, if the buyers are young-marrieds, the salesman talks about the excitement offered by our facilities; if the buyers are over fifty, he stresses the no-maintenance program."

## **Higher-income buyers wanted more prestige—and space**

*Smokler Co. is best known for its large apartment projects in the Detroit area, but it also builds single-family houses. The survey covered Smokler buyers in a group of \$30,000- to \$40,000-house projects in*

*Southfield, a Detroit suburb.*

*Byrne Benson, vice president for sales and marketing, credits survey-inspired changes with raising single-family sales 20%.*

**Problem: inadequate dining facilities.** In this price range, the survey showed, buyers were not satisfied with dining ell off living rooms or country kitchens. They—the women in particular—wanted separate formal dining rooms and were willing to pay up to \$1,500 extra to get them.

So Smokler changed its models, and today does not build a house over \$30,000 without a formal dining room.

**Problem: inadequate storage space.** Owners said that despite the full basements in Smokler houses, they wanted more storage space. And they complained that the garages were barely big enough to accommodate two cars.

Smokler killed two birds with one stone by increasing garage widths from 18½' to 20'; the extra width provides a full wall of storage space. And, still heeding the survey, the company has just introduced the first three-car garage in the Detroit area; preliminary reports indicate it will be very popular.

**Problem: lots were too small.** Owners felt that the 60'-65' frontage on Smokler's lots was too little in terms of both privacy and prestige, and they indicated a willingness to pay more for more frontage.

"Also," says Benson, "bigger lots made sense in terms of the larger garages and the increased square footage."

Smokler has now increased its minimum frontage to 70'-75', adding \$500 to the cost of the house. And the company also offers a selection of much bigger lots at premium prices.

**Problem: insufficient insulation.** Smokler was putting an inch of thermal insulation in its side walls and 2" in the ceiling; buyers complained of both discomfort and high heating bills and said they would be happy to pay \$100 more for a better job. Also, they were unhappy with the degree of acoustical insulation in the houses.

The heat-loss problem was solved by putting 3" of insulation in the walls and 6" in the ceilings. But sound conditioning proved to be very expensive, and owners were not willing to pay the extra cost.

## **Buyers wanted more models—and better-informed salesmen**

*Marvin Deutsch builds most of his 50 to 70 single-family houses a year in the suburbs of St. Louis. The survey was made in a development in the \$30,000 to*

*\$40,000 range in Creve Coeur, Mo.*

*Deutsch says that the survey—and the changes it sparked—raised his sales 10%.*



**Problem: not enough two-story models.** Before the survey, Deutsch offered five ranch models and only one two-story, a proportion that he felt represented the amount of market interest in two-story houses. But the survey showed that more buyers than Deutsch realized wanted two-story homes and, further, that they wanted a choice. So Deutsch added a new two-story model to his line, and saw two-story sales jump by 8%.

**Problem: salesmen didn't know their product.** The survey rated Deutsch's sales force lower than that of his competition. Buyers complained that salesmen couldn't answer important questions about the house. So Deutsch had some of his salesmen take him through one of his models. "I was amazed," he says. "Most of them didn't

even mention the most important living features of the house. All they talked about was construction."

So Deutsch set up continuing selling sessions for his salesmen during which he goes over every important feature of the house and explains it in detail.

**Problem: advertising in the wrong media.** Deutsch used to put most of his ad budget into local newspapers, and just a little into a few billboards placed near the project. But the survey showed that most of Deutsch's buyers came to him via the billboards, hence that much of his ad money was wasted. So Deutsch rechanneled his ad money, taking most of it out of newspapers and putting more into billboards and road signs, some of them miles away from the development.

## **Buyers wanted more and better living area inside and out**

*R. A. Watt Co. is currently involved in 33 different housing projects in Southern California. The survey was conducted in a 600-unit condominium apartment (price range: \$21,000 to \$29,000) and three single-family developments totaling 2,000 units (price*

*range: \$24,750 to \$60,000).*

*According to Frank Parks, southern regional director for R. A. Watt, the changes prompted by the survey boosted sales an average of 10% in the two types of projects.*

**Problem: not enough outdoor privacy.** Condominium owners complained that there were no fences or walls separating individual patios. The survey showed not only that owners wanted this area screened but also that they were willing to pay up to \$200 extra for it.

Today, all patios built by Watt are fenced or walled for privacy.

**Problem: owners of moderately priced houses complained about small master bedrooms.** Apparently, buyers were spending more time in the master bedroom, and more space was needed for its new function as a sewing and sitting room—"a retreat for both the husband and wife, a place to relax," says Parks. So Watt expanded the bedroom from 12'x14' to 14'x16', an ad-

ditional 56 sq. ft. The cost: \$225, which the owners said they were happy to pay.

**Problem: apartment dwellers weren't getting the right advertising message.** According to the survey, 22% of Watt's condominium buyers came directly from apartments. Yet these prospects were getting the same promotional brochure as homeowners. This brochure pointed up the recreational and no-maintenance features of condominium living—amenities that the apartment dwellers already enjoyed.

Now, a new brochure is sent to apartment renters. It talks dollars and cents; e.g., taxes on a condominium can be deducted, but rent payments on an apartment cannot.

## **Call-back service was a problem for all four builders**

In each case, the survey turned up buyer resentment over service delays, poor workmanship and discourteous servicemen.

Three of the builders—K&B, Deutsch & Smokler—decided the cause of the problem was that construction and service personnel were one and the same. The servicemen, repairing the same work they had done in the original construction, defended their work, argued with the owner and often delayed repairs for weeks.

So each of these three builders made service a separate department with its own manager and crew. "Most construction people are not consumer-oriented," says K&B's Lewis Berkowitz. "They put up the structure and

that's it." The service departments also act as a check on construction by tracing service complaints to sloppy or bad construction.

The fourth builder, Watt, found an unusual answer to call-back problems. The company found that servicemen were tied up most of the time doing small repairs: e.g., tightening loose nuts and screws.

"We figured that if the homeowner had the necessary tools to do these minor repairs himself, the servicemen would have more time to work on major service repairs," says Frank Parks. So today, every Watt homebuyer receives a kit containing such essentials as a hammer, screwdriver and assorted nuts and bolts.



## Four custom houses show you how to take advantage of unusual sites

More than ever before, the unusual site—which usually means the problem site—is part of the merchant builder's daily life. Unless he is big enough to move miles out of town and create his own community or well-heeled enough to afford what little prime land remains closer in, he has to learn to live with difficult land.

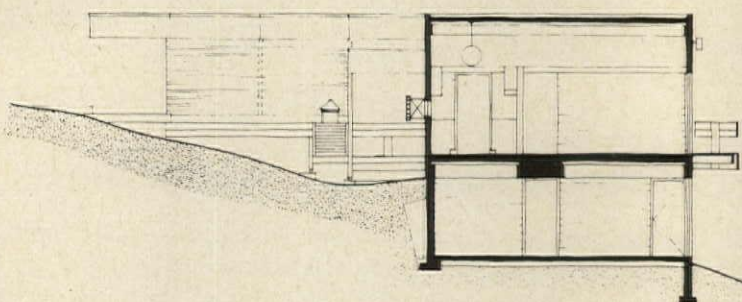
Quite logically, the custom house is almost always the best source of ideas on handling such land. Architect and builder have more budgetary freedom than the merchant builder, and their approach is not limited by the necessity of creating a model house that will fit many different sites and also satisfy a wide variety of tastes.

In a word, they have more opportunity for innovation. And their innovations can often be adapted to the broader needs of the merchant builder.

The custom houses shown here and on the next three pages—all of them award winners in the 1967 Homes for Better Living Program—bear out this thesis. All were built on sites with some inherent difficulty; and all offer design solutions that are potentially as useful to the merchant builder as to the custom architect and builder.



**VIEW FROM STREET** on uphill side shows on-grade entrance gate and carport. Horizontal strips, left, screen windows of kitchen-dining area.



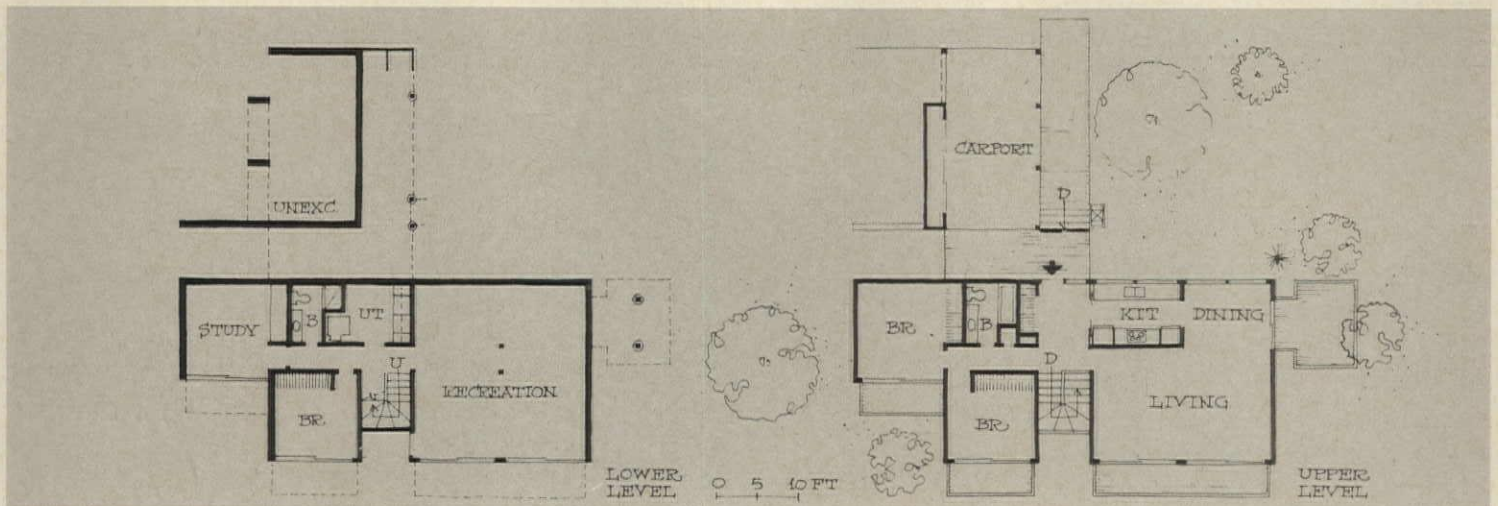




**LIVING ROOM** has glass walls that open onto cantilevered deck. Black band above windows was used to emphasize high ceilings on upper level.



**DINING AREA**, seen here from living room, has sliding glass doors, right, opening onto side deck. In-line kitchen is behind wall at left.



Photos: Julius Shulman



## For a steep hillside: a two-level house with a long, narrow plan

Twenty-two feet is an unusually narrow width for a 2,110-sq.-ft. house, but in this case it makes great sense. The site is so steep that greater width would have required an inordinate amount of cutting and filling. And the stretched-out floor plan made it possible to give almost every room full window walls facing the rear of the site. The upper level includes main living areas, the master bedroom and a guest bedroom; the lower level contains a study, child's bedroom and enormous family room. Only the kitchen and dining area face the street.

### Award of Merit Homes for Better Living

ARCHITECT: *Crites & McConnell*  
BUILDER: *Larew-Red Ball Engineering*  
LOCATION: *Iowa City, Iowa*

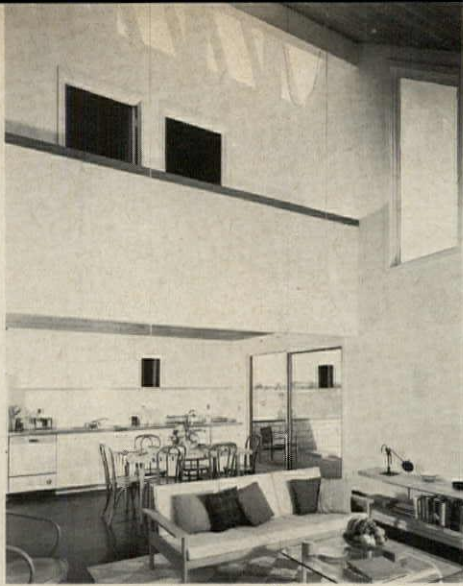
**VIEW FROM DOWNHILL** shows separate balconies for master bedroom, left, second bedroom, center, and living room, right. Family room, study, and third bedroom on lower level open to grade.

*continued*





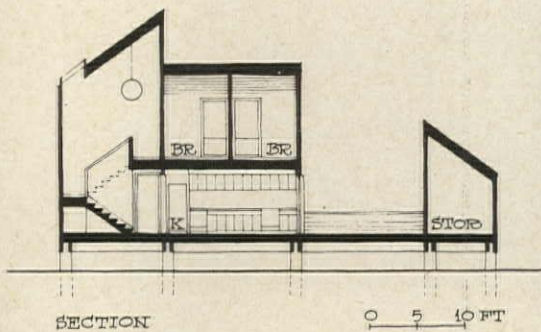
**WOOD PILINGS** raise house above floodwater mark. Normal level of canal shows in foreground.



**LIVING ROOM** rises two full stories. Balcony above leads to bedrooms; kitchen is below.

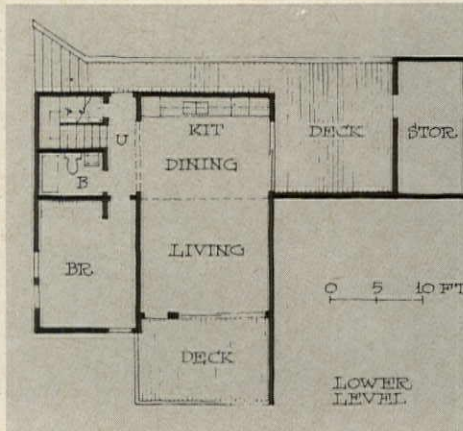


**LIVING ROOM**, seen here from dining area and kitchen, opens to deck and view of canal.



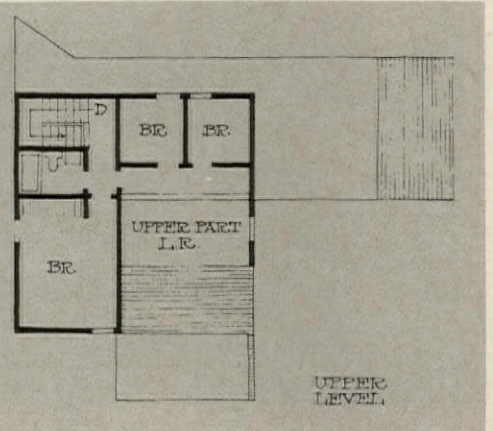
SECTION

0 5 10 FT



0 5 10 FT

LOWER LEVEL



UPPER LEVEL

Photos: William Maris

## For waterfront land: a vacation house set up on stilts

The house is only 35' from a busy canal and 300' from a heavily traveled draw-bridge, and the site is low-lying land that occasionally floods. So a pile foundation was used to raise the building above the high-water level, and unusual elevations were designed to provide privacy from both passing boats and passing cars. The shingled walls have relatively small window areas. One big window does face the canal, but an extended wall (left) shuts out the view of cars, and a storage shed does the same for a rear deck.

The 1,150-sq.-ft. plan puts the living and dining areas and guest bedroom and bath on the lower level, the master bedroom, and two more bedrooms upstairs.

### Honor Award Homes for Better Living

ARCHITECT: *Hobart D. Betts*  
BUILDER: *Charles L. Sauer*  
LOCATION: *Quogue, N.Y.*



**BOAT'S-EYE VIEW** from canal shows living-room deck. Shed and low wall at right screen rear deck.





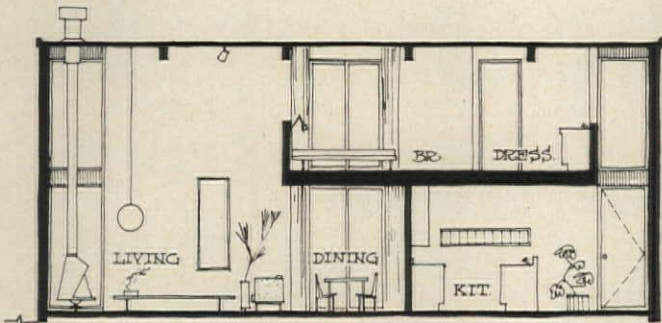
**VIEW FROM REAR** shows living room wing, left, and recessed outdoor living area, right.



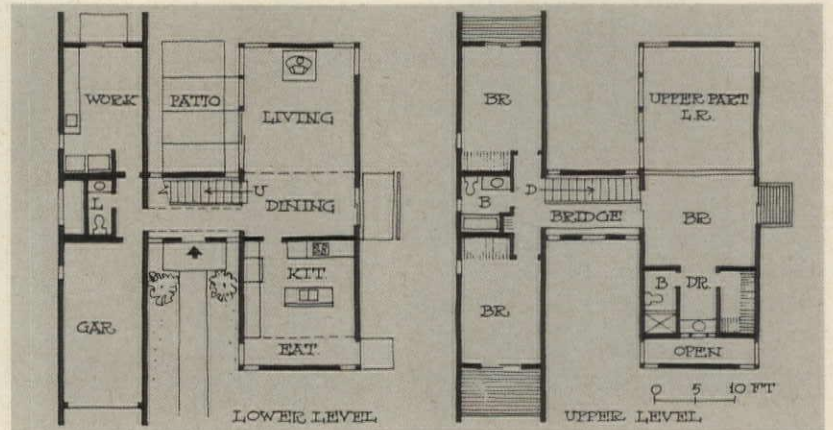
**LIVING ROOM** is open to dining area, below balcony, and master bedroom, above.



**HIGH FIREPLACE WALL** is flanked by two-story windows. Stairway is in foreground.



SECTION



LOWER LEVEL

UPPER LEVEL

Photos: John Oldenkamp

## For a tight city lot: an H-shaped house with an open plan

The lot is only 50' wide, so the logical place to put indoor-outdoor living was in the back. But the house had to be set back 50' from the front line, so only a little space was left for outdoor living at the rear of the 113'-deep lot. The solution: an H-shaped plan that puts a well-protected court between two wings at the rear, plus an attractive recessed entry court in the same relative position in front.

The two stories provide both space and spaciousness. Three bedrooms and two baths occupy three of the wings on the second level; the fourth wing is taken up on both levels by a 16'-high living room, which faces into the rear court. Total living space: 1,585 sq. ft.

### Honorable Mention Homes for Better Living

ARCHITECT: Paul W. McKim  
BUILDER: John Worobec  
LOCATION: San Diego



**VIEW FROM STREET** shows recessed entry court. One-car garage is at left, kitchen wing at right.

continued

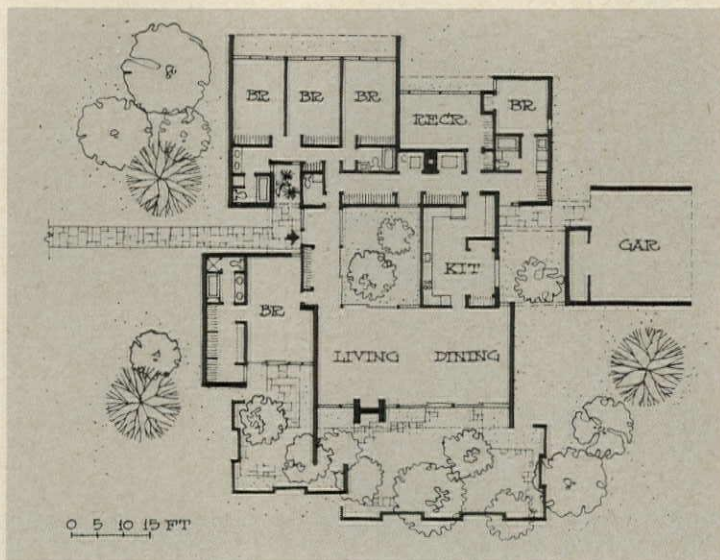




**LARGE TERRACE** off living room and dining area is screened from street by brick walls. Break in wall at rear leads to master bedroom courtyard.



**LIVING ROOM** has fireplace set into long glass wall. Sliding door at left leads to large terrace. Dining room is at far left out of picture.



**ATRIUM** opens inner wall of living room to the outdoors. Foyer is at left, and door at far end of hall leads to children's bedroom wing.

Duane Suter

## For a busy corner: a walled-in house with private courts

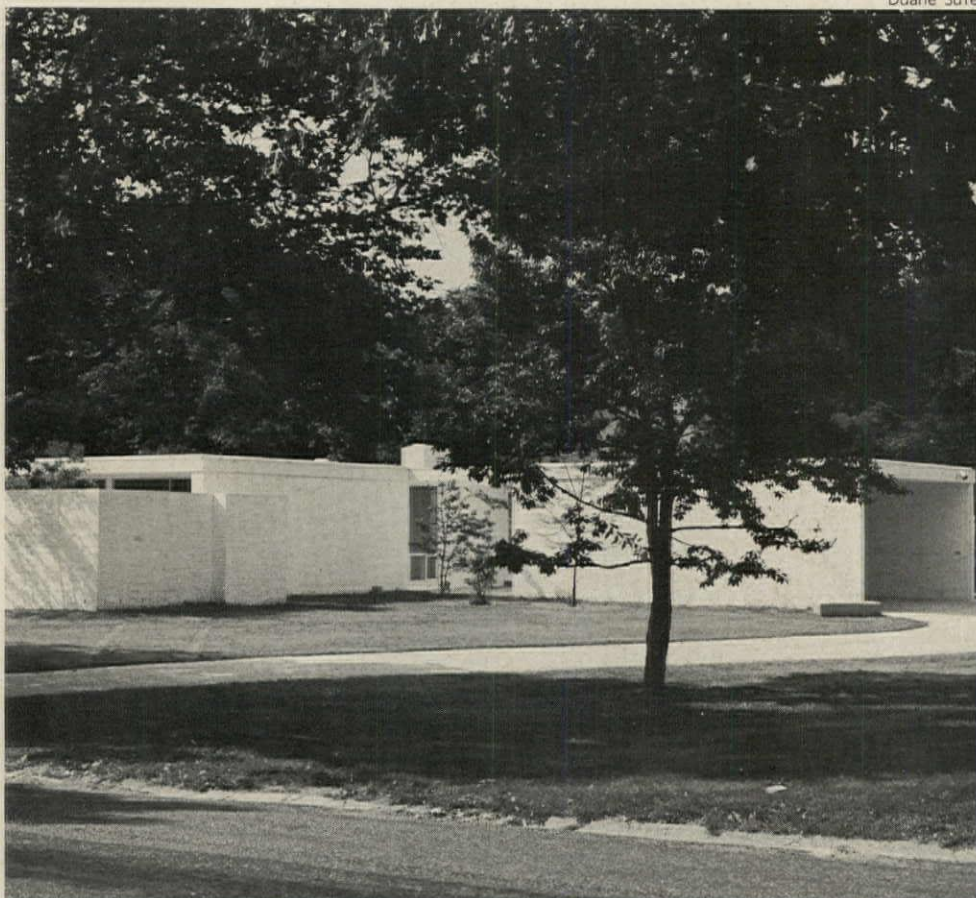
This house is set back 45' from two heavily traveled streets, and to both it presents a completely closed look. But behind its brick walls the house is completely open. Every major room has at least one full window wall, and there are five separate courts or atriums. The smallest court cuts into the children's wing; an atrium abuts the main foyer and the adjacent living room; a large terrace opens off the other side of the living room and is connected to a smaller court off the master bedroom; and, finally, there is a court between the dining area in the kitchen and the rear garage. The house has 4,100 sq. ft. of living area.

### Award of Merit

### Homes for Better Living

ARCHITECT: *Fisher, Nes, Campbell & Partners;*  
*Charles H. Richter Jr., partner in charge*

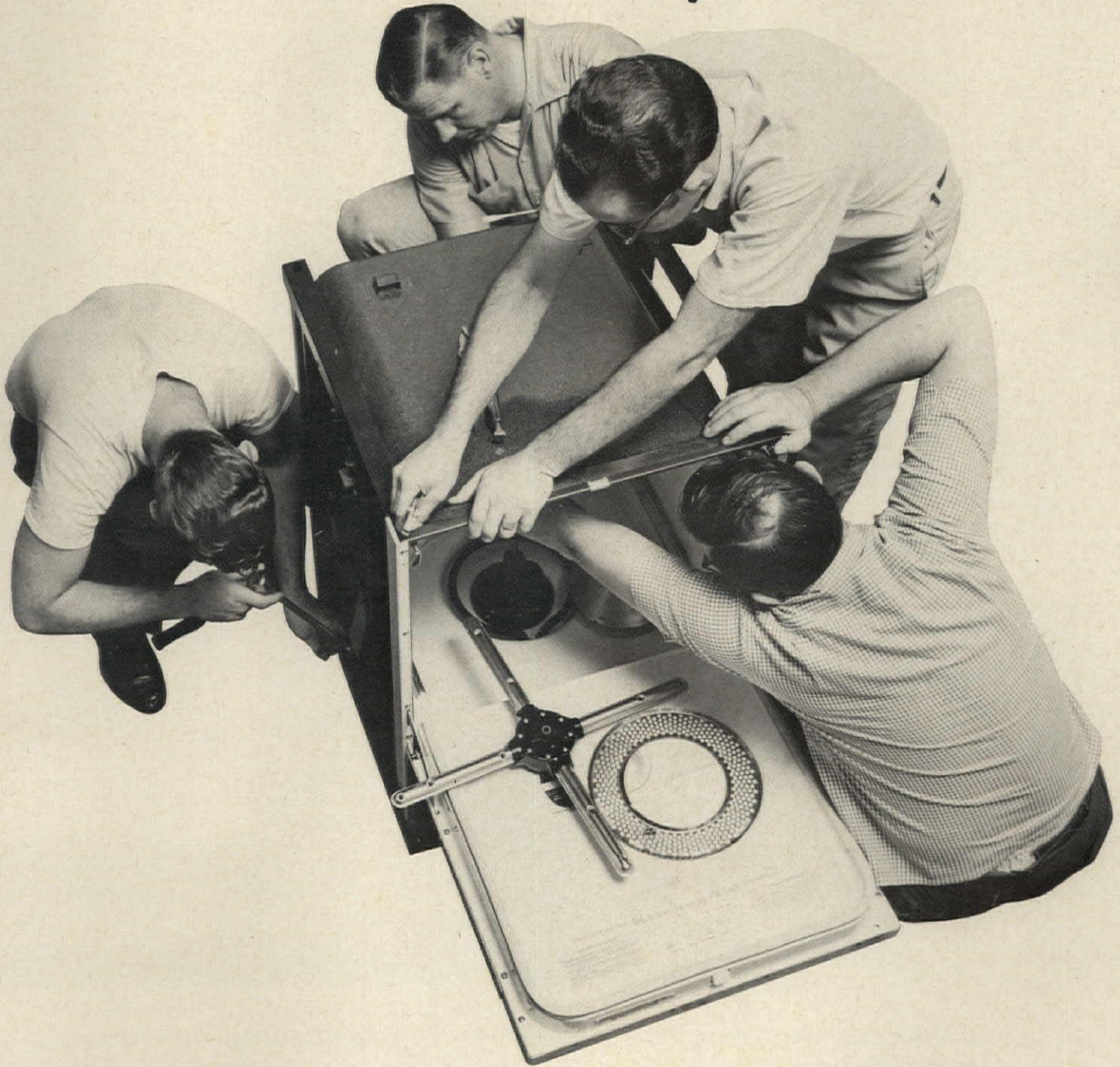
BUILDER: *Kenridge Construction Co.*  
LOCATION: *Baltimore*



**BRICK WALLS** screen house and courts from busy street. Carport is visible at extreme right.



# We make sure KitchenAid dishwashers work perfectly in our factory before we let them work in your home.



When you install KitchenAid dishwashers in the homes you build, you can be sure they'll work well from the minute they're installed. And work dependably for many years to come, too.

You see, we inspect every part and hook up every dishwasher for a test run before it leaves our factory. We check every step in the push-button cycles. Even add de-

tergent and see that it's released automatically when it should be.

We test the motor electronically for torque strength, starting power, noise and vibration.

These are just some of the reasons why KitchenAid dishwashers are so dependable. And the more dependable the dishwasher, the less you have to worry about

callbacks. You know how costly they can be.

For more details on the dependable dishwasher—KitchenAid—see your distributor. Or write KitchenAid Dishwashers, Dept. 7DS-12, The Hobart Manufacturing Company, Troy, Ohio 45373.

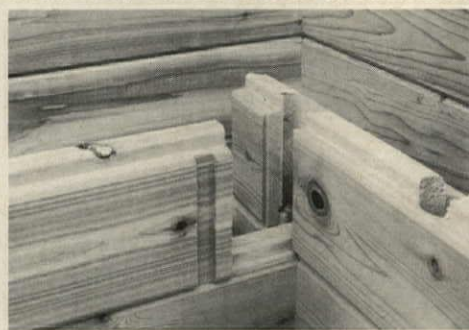
**KitchenAid®**  
Dishwashers and Disposers

By the makers of Hobart commercial dishwashers and food waste disposers.





**DECKING SHELL** by Potlatch Forests is made of stacked-up members notched at intersections.



## Laminated decking doubles as structure and finish in vacation houses

Tongue-and-groove laminated decking was originally designed for contemporary roofs, but it also makes a good loadbearing wall. Stack it up like logs (*photos, above*) and it interlocks to form a loadbearing house shell with built-in thermal insulation and a finished surface on both sides.

The advantages are 1) fast, simple construction, 2) low upkeep and 3) minimal

cutting waste. And costs are competitive with conventional building.

A precutter in Polo, Ill.—Cedar Forest Products Co.—sells laminated-timber shells for under \$4.50 per sq. ft. Walls are nominal 4"x8" decking; roofs and floors are nominal 2"x6" or 2"x8" decking depending on span. Shell sizes range from 22'x24' cabins to 80'x104' recreation buildings.

Cedar Products says laminated decking stands up better than solid timbers in this type of construction because it doesn't check. Reason: The laminated stock can be kiln-dried to 8% moisture content, compared with 17% for solid timbers. With a strip of polyvinylchloride laid between each r&g joint, Cedar Products' walls have a U-factor of 0.16.



## Giant brick doubles as structure and finish in low-income apartments

The Pennsylvania Housing Authority chose the oversize brick to get low installed cost for its walls and to reduce building-maintenance expenses. And architect J. James Fillingham, who recommended the brick, was able to turn it into an unusual exterior design by using curved walls instead of conventional corners in a series of full-height wings (*photos, above*).

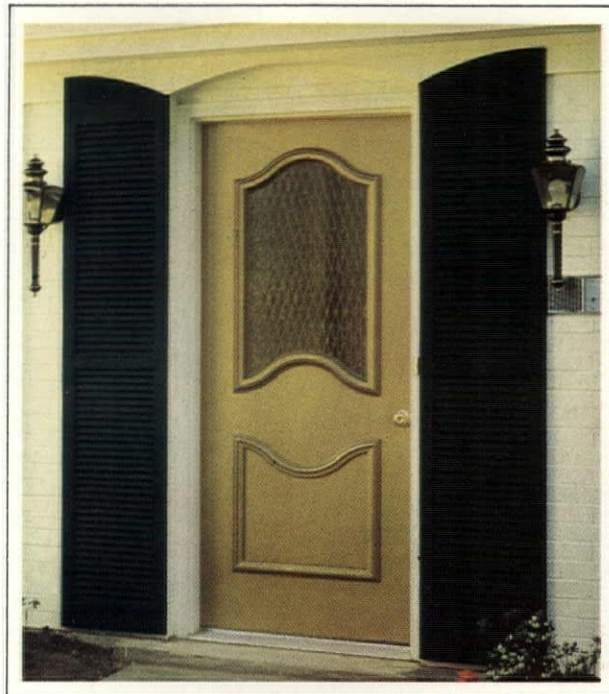
In a single structural unit (like the laminated decking shown at the top of the page) the brick incorporates full loadbearing strength, interior and exterior finish, and insulation. The Housing Authority used a high-fired, 12"-thick brick with a 4"x16" face supplied by Harbison-Walker Refractories Co. of Clearfield, Pa. The project is a 72-unit apartment building—six stories—

for retired persons in Monessen, Pa. Monthly rentals are \$26 to \$50.

By designing curved wings into the structure, Fillingham did more than add aesthetic interest. He also created a sense of extra space inside, and provided cross-ventilation in all the living units. His main objective: to get rid of public housing's institutional look without sacrificing economy.



# Focus on Steel: Focus on Style



**This is a steel door.  
It's solid, silent, and trouble-free.  
It is very much at home in this \$60,000 house.**



Builder: Tri City Builders, Inc., Cincinnati, Ohio

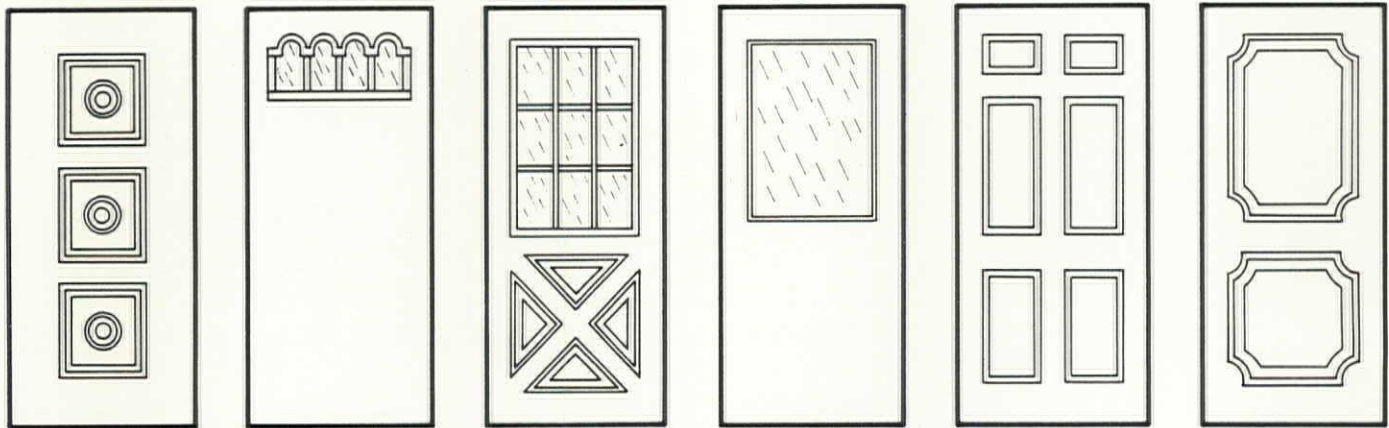
**Over, please**





## Focus on Steel

### Focus on stylish steel doors.



This mark tells you a product is made of steel.



Solid, silent, warp-free steel doors combine a storm door and an exterior door in one unit, because they are so well insulated. They were innovated by U. S. Steel and a leading door manufacturer. Steel doors weigh  $\frac{1}{3}$  less than conventional doors, and install in 20 minutes, because they come pre-hung. They're prime-coated, too.

Research figures show that builders average 3

expensive callbacks, per home, for doors alone. Foolproof steel exterior doors eliminate those trips. Your customers get a door with a solid sound and "feel," because of the door's unique rigid foam insulating core. Magnetic, refrigerator-like weather-stripping and a flexible vinyl sweep bar seal out drafts and keep heat in.

No matter what price range you build in, steel exterior doors will help you sell because they are *quality* components. United States Steel does not produce steel exterior doors, but sells steel sheets to manufacturers of these fine doors. We will be glad to pass along your inquiry.

Be sure to see U. S. Steel's booth at the **NAHB Show, December 3-7, International Amphitheatre, Chicago.**

United States Steel  
Room 4951, 525 William Penn Place  
Pittsburgh, Pennsylvania 15230

Please send me more information on steel exterior doors.

Name \_\_\_\_\_

Company \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_



TRADEMARK

# United States Steel

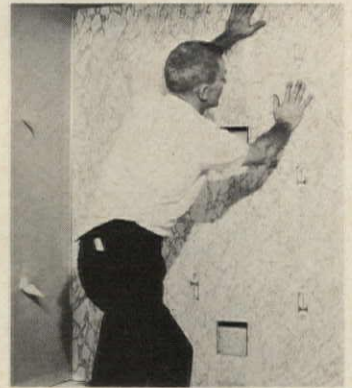


## NEW PRODUCTS

For more information, circle indicated number on Reader Service card p. 101



1. Nail on female molding base.



2. Bond panel directly to wall.



3. Apply final bonding pressure.

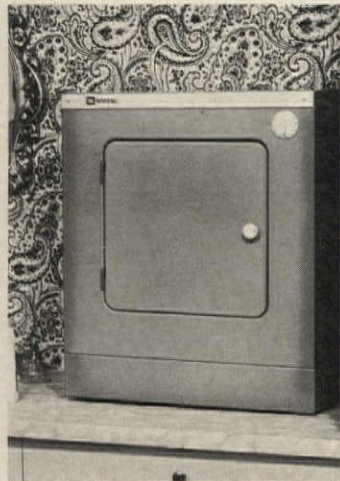


4. Press top molding into base.

### Laminate system for tub walls solves a cover-up problem for remodelers

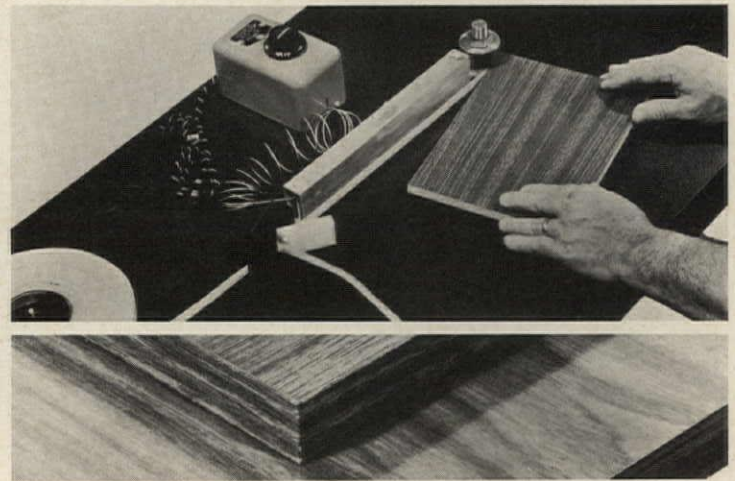
You can't glue a plain sheet of laminated plastic to an old bathroom wall because bumps and depressions will be telegraphed through to the new surface. But you can glue on the laminated panels in this new system—even over tile—because they are backed with a  $\frac{1}{8}$ " sandwich of semi-rigid polystyrene foam that conforms to slight irregularities in worn walls.

The panels are applied with contact adhesive. But their edges are secured and covered by two-part moldings that are fastened directly to the wall and are locked onto the panels by means of a male-female gripper joint (*photos at top center and lower right*). Wide choice of patterns, colors and sizes. Formica, Cincinnati. Circle 275 on Reader Service card



### No room for a clothes dryer in your kitchens or laundry rooms? Try this pint-size model

It's only 28 $\frac{1}{4}$ " high, 16 $\frac{1}{4}$ " deep and 24" wide. You can hang it on a wall—it weighs 77 lbs.—or set it on a countertop. Load capacity is half that of a conventional-size dryer, but the new midget model handles the full range of fabrics, including permanent-press. The manufacturer says it operates on ordinary 115-volt circuits and without a vent, although a vent kit is available. Other accessories: casters and wall-mounting brackets. Maytag, Newton, Iowa. Circle 276 on Reader Service card



### Do-it-yourself panel edging: This \$200 machine bonds 20' per minute for as low as 6¢ per foot

And the unit is compact—only 2'x4'—so even the smallest cabinet shop can use it to finish raw edges on laminate-faced panels  $\frac{1}{2}$ " to 1 $\frac{1}{16}$ " thick. It uses 200' rolls of Plastic Woodtape, covering four 90° angles without a break. The machine 1) removes the protective paper from the factory-applied adhesive, 2) preheats the adhesive and 3) feeds the tape to the panel edge where it is applied by hand-pressure against a revolving spindle. Woodtape, Seattle. Circle 277 on Reader Service card

New products continued on p. 92



**be first  
to offer another first from Frigidaire**



NEW High Fashion RXE-39N Range • NEW High Fashion WXP Washer • NEW High Fashion DXP Dryer

**the years-ahead look of new High Fashion  
free-standing appliances**



## more help in building model home traffic

You may not put these top-of-the-line appliances in every home or apartment, but put them in a model, promote them as options—and watch the women come in to look them over. This is Frigidaire innovation at work to help you—innovation backed up by a complete line of built-in and free-standing models in most every price range, for most every application.

## more help for you to capture the “total blend-in look”... easily!

Frigidaire High Fashion appliances do what appliances are supposed to do in the smartest kitchens today—fit in, blend in with the environment, the floors and walls and cabinetry, to create a total look.

The high-styled high console of the new RXE-39N Electric Range, for instance, fits neatly beneath most standard-height cabinets. Puts controls at eye level where the homemaker can see and use them easily. There's more help for her—more saleability for you—in this new range's advanced array of features, including an integral triple-filter exhaust system that requires no outside vent—two Infrared Warming Lamps—and an Electri-clean Oven that goes from dirty to clean automatically.



## more help to create the “light-flooded look”—dramatic new kitchen trend



Dramatic lighting and lots of it is *in*, and new Frigidaire High Fashion appliances were designed for the trend. The new WXP Washer and DXP Dryer have back-lit control panels plus full-width fluorescent lights in the high console, so that light floods the work area below.

Frigidaire builds in more help for your prospects with wanted work-saving features, too. The WXP is a solid-state control washer with infinite speed settings that'll wash anything a lady can safely put in water. The DXP has 3-speed tumble, plus Electronic Dryness Control that automatically senses the degree of dampness in clothes.

## more help from the easiest installation you've ever heard about

Just move a High Fashion appliance into place, hook up the power (plus water for the washer), and the job's done. A built-in look without built-in installation.

### At the N.A.H.B. Show

see the premier showing of new High Fashion appliances by Frigidaire. Booths 507-509 and 608-609 at the Amphitheatre.



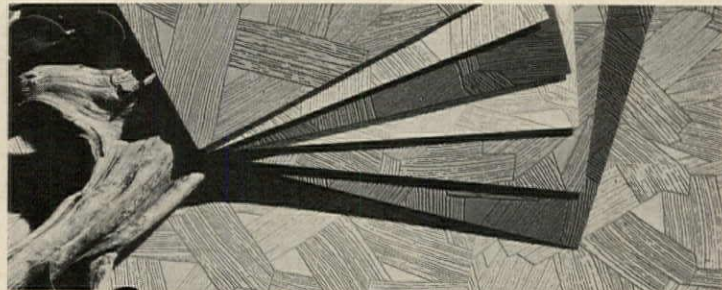
**Frigidaire  
bothers to  
build in  
more help**



## Floors



**Cushioned-vinyl flooring** is embossed with a marble-chip pattern in five colors: soft blue, cream, green, brown and beige. Resin backing allows flooring to lie flat without cementing. In 6', 9' and 12' widths. Ruberoid, Fullerton, Pa. *Circle 223 on Reader Service card*



**Driftwood-patterned tiles** in vinyl-asbestos combine rippling grain and wood tones, including redwood, brushwood, and a pale juniper green. Random texturing gives tile a seamless appearance. Size: 12" square. Kentile, New York City.



**Self-sticking blocks** of oak with urethane finish are backed with vinyl-foam adhesive. Installer exposes the adhesive, fits tile to adjoining tongue and groove, and hand tamps. Available in three grades of oak. E. L. Bruce, Memphis.

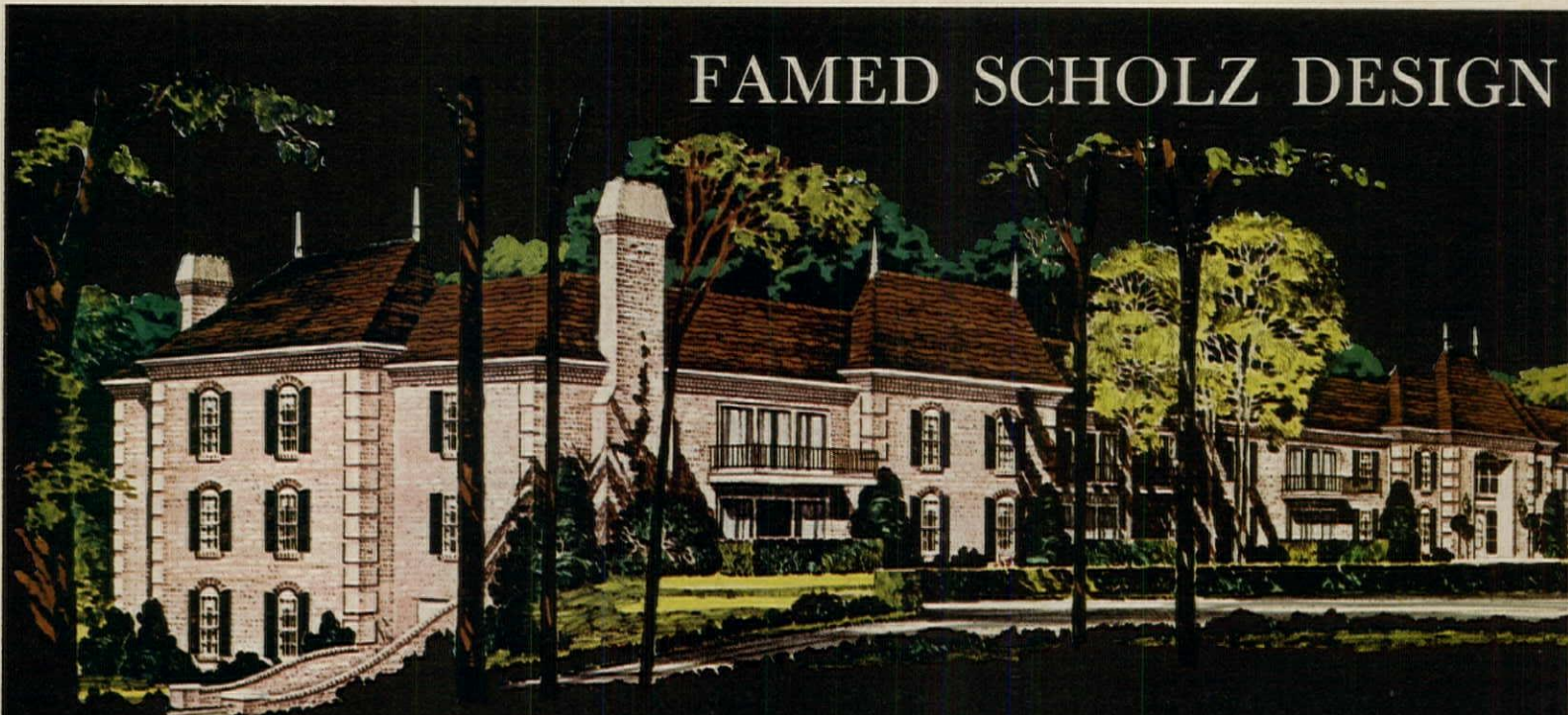
*Circle 224 on Reader Service card*



**Ever-widening circles** of luminous, uncut stones in colors like topaz, emerald and sapphire distinguish a vinyl tile suggested for small but elegant floor areas. Tiles are 12"x12", and cost about \$3.50 a sq. ft. Amtico, Trenton, N.J.

*Circle 226 on Reader Service card*

## FAMED SCHOLZ DESIGN



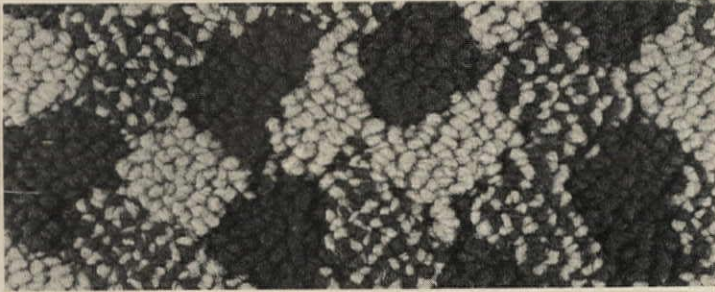
Scholz Apartments have set phenomenal records everywhere they have been built. Top rents. Top mortgages. Speedy rent-up. Unequaled return.

Very frankly, they are doing this because they provide more appeal than anything offered in their competitive markets. There has never been an unsuccessful Scholz Apartment Project.

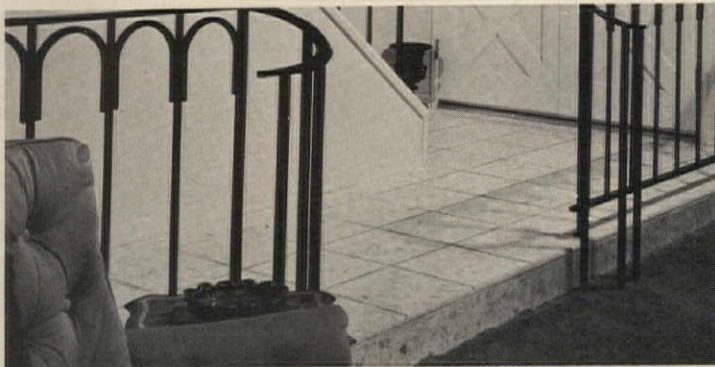
To any builder, the complete engineering provided saves months in start-up time, insures closely controlled costs, speedy construction.

To the first time apartment builder . . . the economic guidance . . . the design experience . . . accumulated in successful projects numbering in the thousands of units is beyond valuation.





**Continuous-filament nylon carpet** incorporates a built-in rubber cushion and extra face yarn for longer wear. The carpet comes in 15 color combinations, and in 12' and 15' widths. Viking, New York City. Circle 225 on Reader Service card



**Terrazzo floor tile** has beveled edges for easier grouting and is packaged with protective end caps to eliminate broken tile in the field. Available in onyx and marble in a wide range of colors. Regal Products, Anaheim, Calif. Circle 227 on Reader Service card



**Foam-cushioned flooring** has a textured geometric design reminiscent of hand-fired tiles. The flooring—vinyl—comes in 6' widths and in four colors, including avocado, terracotta and gold/white with beige. Congoleum-Nairn, Kearney, N.J. Circle 228 on Reader Service card



**Translucent vinyl tile** is textured and colored to simulate the veining of marble. Tiles come in standard 9" or 12" squares, plus in a variety of special shapes including rectangles, octagons and hexagons. Robbins, Tuscumbia, Ala. Circle 229 on Reader Service card

*New products continued on p. 97*

## SETS THE PACE IN GARDEN APARTMENTS



The Loire Valley Chateau style shown is just one of the hundreds of architecturally varied types available in buildings from four units to a hundred plus, in every rental range from \$100 to \$500 shown in the Scholz Homes Apartment Book. If you are planning an apartment program, it provides invaluable information on every phase of apartment design, construction and financing. Send coupon today. A consultation with the Scholz Representative can save you countless weeks of lost time, insure a **POSITIVE Economic Success** of your program.

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# Make home buyers head your way with outdoor features in Decorative Concrete

**Exposed aggregate concrete turns driveways dramatic.** Here's one of the most interesting of Decorative Concrete's many forms. The builder used Mexican beach pebbles, treated with

sealer to bring out color and sheen. Redwood headers add design interest and act as control joints. A decorative touch like this is easily achieved. See the "how to" across the page.





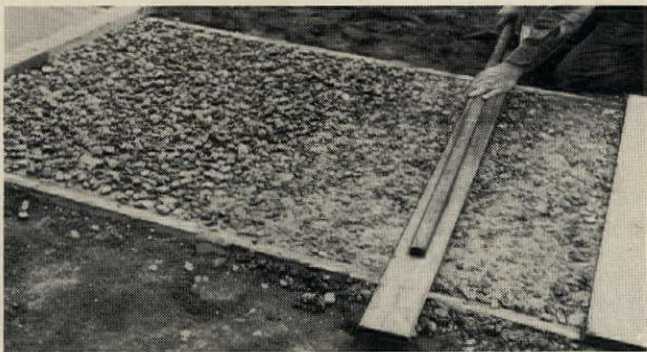
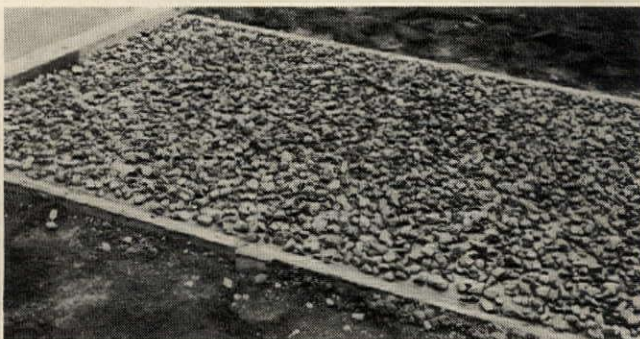
For any builder, getting the jump on competition gets tougher all the time. But more than a few are doing a good job of it right now with Decorative Concrete—in driveways, patios, walks, pools and other outdoor features.

Decorative Concrete adds a custom-type touch people like. A charm and note of difference they admire.

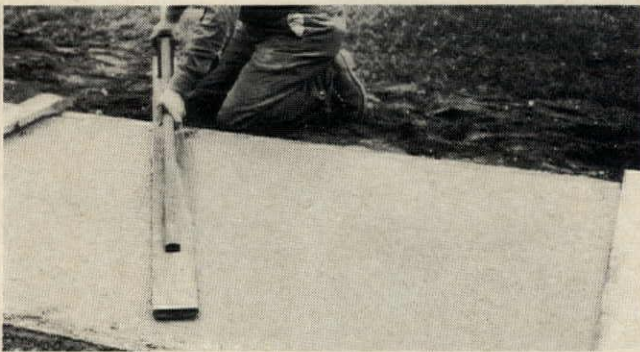
Ideas? You can texture, color, pattern, shape concrete to no end of decorative effects. With handsome sales effect, too.

## How to get exposed aggregate finishes you'll be proud of

Topping aggregate should be chosen in the size and color that will give the texture and effect wanted. As soon as normally placed concrete slab (specify a 5½-to-6-bag mix) has been darbied, aggregate should be scattered to cover the surface as shown.



Next, aggregate is embedded by tamping with a darby or other suitable tool. Then, as soon as the concrete will support a workman on kneeboards, the surface should be hand floated



so all the aggregate is embedded just below the surface and completely surrounded by grout. Concrete should then be allowed to start setting up. Large areas may need a retarder.



In exposing the aggregate, timing is critical. Exposing should begin as soon as the grout can be removed by simultaneous brushing and flushing with water without overexposing or dislodging the aggregate. Some builders use test panels to determine timing. Finished job should be cured thoroughly, using a non-staining method of curing.

**Help your concrete crews learn more** about installing Decorative Concrete. Send the coupon for free booklet. If you would like to have selected crew members attend one of PCA's demonstrations of concrete finishing, contact your ready mix supplier or the nearest PCA office. (U.S. only.)

Yes, I'd like a free copy of the booklet: "Cement Mason's Manual." (U.S. and Canada only)

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There are other brands of laminated plastic but only one

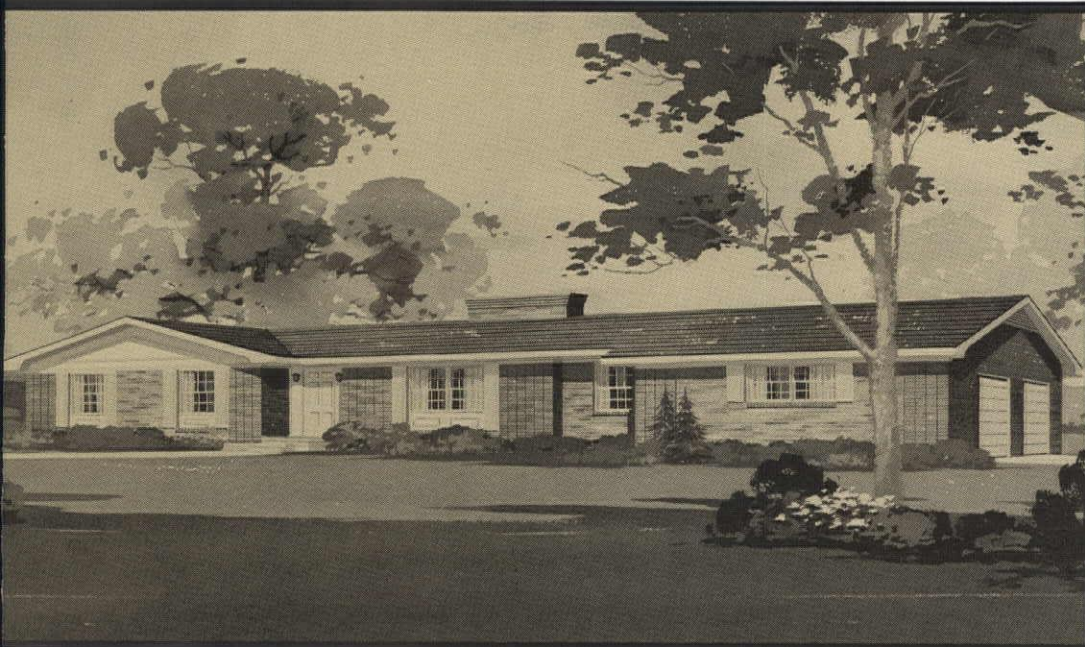
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# How to build and sell more homes despite skilled worker shortages!



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## Count On Continental's Sectionalized Homes,

like the John Ericsson shown here. Continental's Uni-Structure line has 15 basic designs, many variations. Homes are completely factory-built down to ceramic tile baths and kitchen built-ins . . . are delivered in 2 or 4 sections to foundations you prepare. Continental crews permanently join the sections in 2 or 3 days. Your manpower needs are minimized, high quality assured, costs controlled, your money turns over more rapidly. Mail coupon for details.



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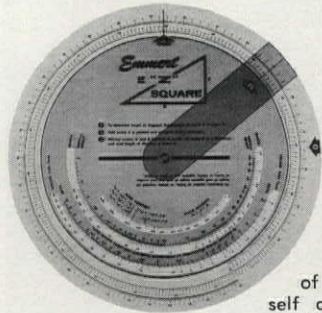
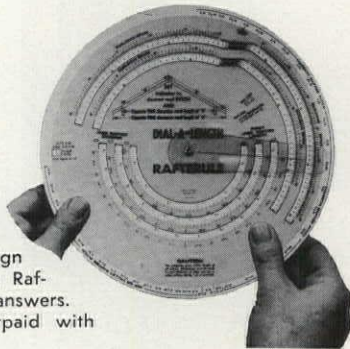


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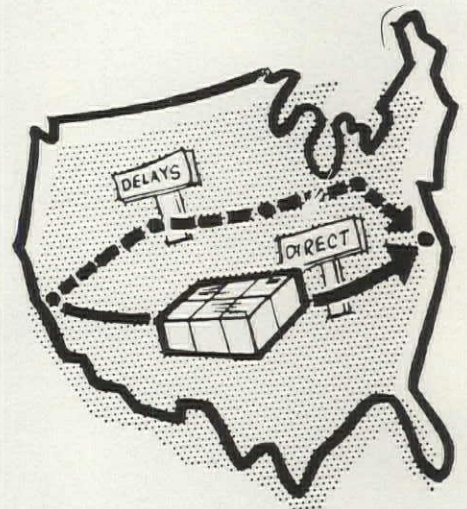
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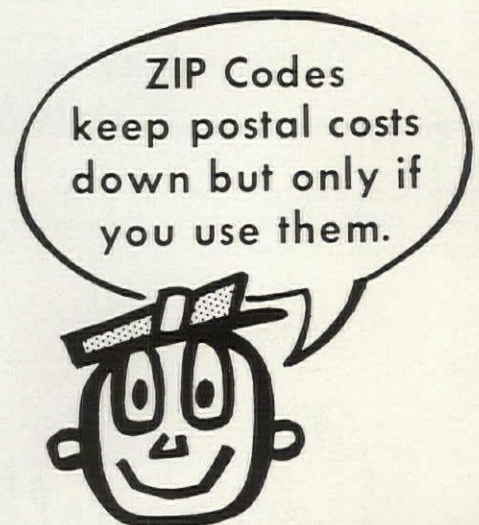
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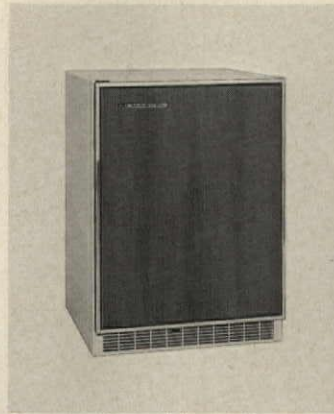




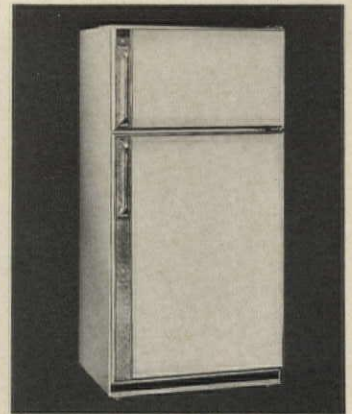
**Kitchens**



**Easy-to-load dishwasher** offers upper racks that can be raised, lowered or removed for extra-large items. The undercounter model comes in white, dark copper, avocado, brushed chrome or harvest. General Electric, Louisville. *Circle 207 on Reader Service card*



**Compact refrigerator** features interchangeable door panels in white, coppertone or avocado enamel, plus vinyl-coated fruitwood, teak and walnut. Other features: adjustable shelves, automatic temperature control, inside light. Marvel, Sturgis, Mich. *Circle 234 on Reader Service card*



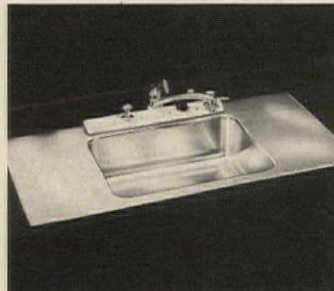
**Top-freezer refrigerator** incorporates aluminum-trim frame around both doors to permit insertion of decorator panels. The model above provides user with 12.3 cu. ft. of fresh-food space and 4.4 cu. ft. of freezer space. Kelvinator, Detroit. *Circle 210 on Reader Service card*



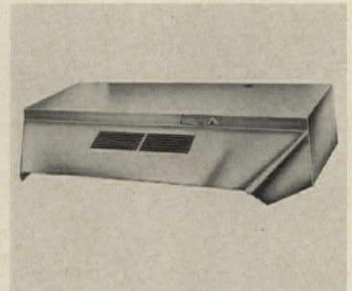
**Laundry mates** handle the latest in durable-press garments. Item: A signal reminds homemaker to remove durable-press clothing as soon as the dryer has stopped, which is necessary for best results. Frigidaire, Dayton, Ohio. *Circle 208 on Reader Service card*



**Top-loading dishwasher** features 18-place-setting capacity, pushbutton controls for four wash cycles, and a top fashioned of Formica laminate. Smaller top-loading models can handle 12 or 14 table settings. Philco-Ford, Philadelphia. *Circle 211 on Reader Service card*



**Single-compartment sink** of stainless steel has aprons on both sides that serve as work surfaces. Model line also includes double and triple compartments. All include a vegetable-rinsing basket and cutting board. Elkay, Broadview, Ill. *Circle 237 on Reader Service card*



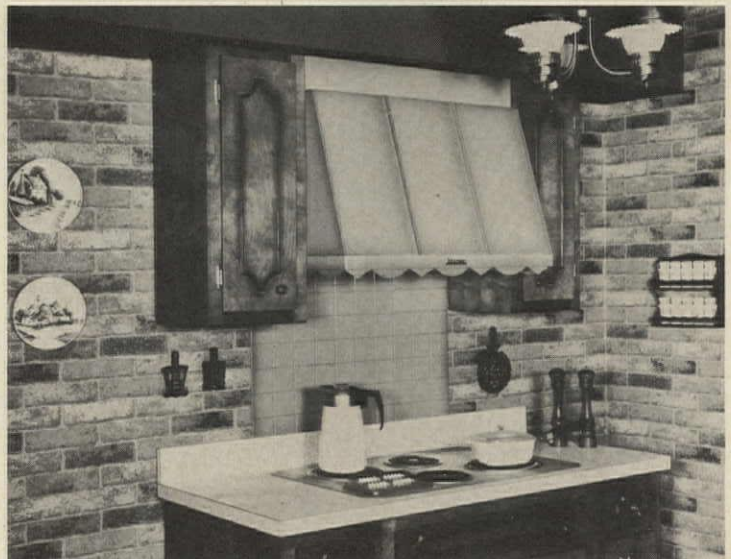
**Ductless range hood** has tapered corners that allow adjoining cabinet doors to swing wider than 90°. Model has two aluminum-mesh filters coated with hexachlorophene, and comes in four widths—24", 30", 36" and 42". Ventrola, Owosso, Mich. *Circle 236 on Reader Service card*



**Low-cost eye-level range** offers choice of 21"-wide upper bake oven or a Micro-Ray broiler with ceramic burner that cooks with infrared rays at twice the speed of conventional units. Comes in antique copper, avocado. Hardwick, Cleveland, Tenn. *Circle 209 on Reader Service card*



**Self-cleaning wall oven** takes up no more space than manufacturer's standard 24" built-ins. Self-contained oven vent eliminates the need for outside venting. Model has adjustable shelves, and eye-level controls. Hotpoint, LaGrange, Ill. *Circle 235 on Reader Service card*

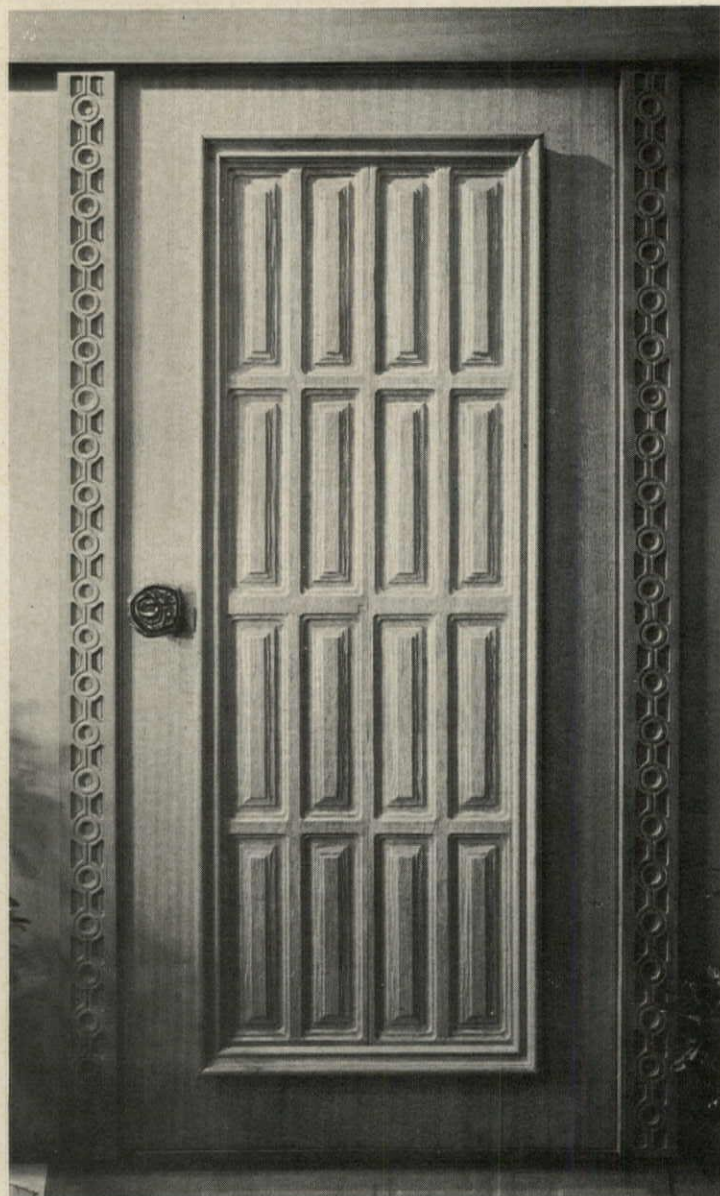


**Canopy-style hood** is 24" high, eliminating the need for a cabinet above the range. The hood comes in island and peninsula models as well as wall-mounted styles. Several sizes and finishes are available. Rangemaster, Union, Ill. *Circle 238 on Reader Service card*

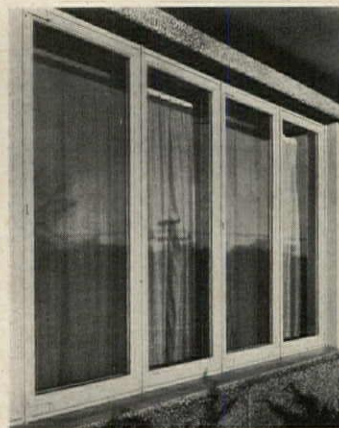
New products continued on p. 104



**Doors and windows**

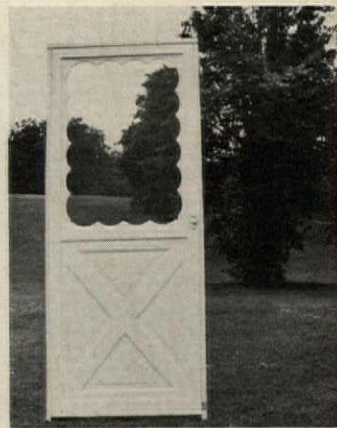


**Solid-core mahogany door** is 3'0" x 7'0" and features a carved-redwood panel—22½" x 69"—surrounded by mahogany molding. The door pull is cast aluminum with an antique finish. Forms & Surfaces, Santa Barbara, Calif. *Circle 253 on Reader Service card*



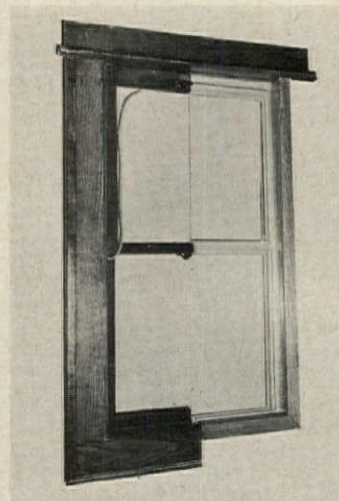
**Wood casement windows** have a concealed steel frame that permits installation in masonry without use of wood bucks or exterior trim. Optional: a venetian blind between exterior and interior window panes. Rolscreen, Pella, Iowa.

*Circle 255 on Reader Service card*



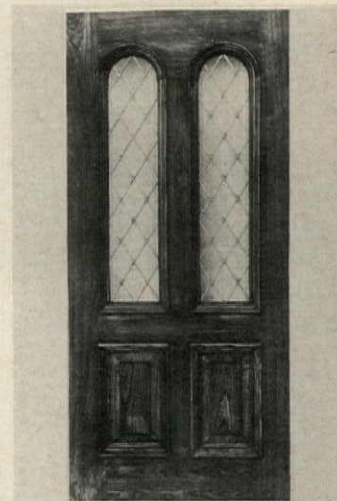
**Charcoal-tone screening** is woven of high-strength Fiberglass-coated yarns and is guaranteed against denting, rust or corrosion for ten years. The screening is also offered in grey, green and aqua. Owens-Corning Fiberglas, Toledo.

*Circle 252 on Reader Service card*



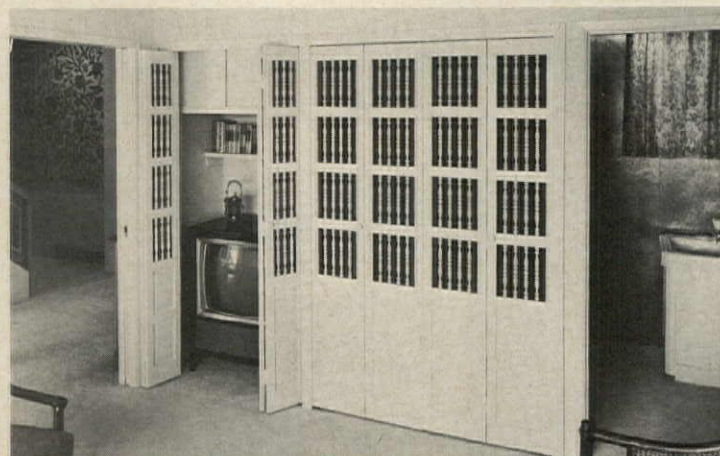
**Aluminum replacement unit** is used for rotted or inoperable sash. Its exterior trim fits easily into place to cover all old window framing—head, sill and jamb. In anodized or baked-enamel finishes, and a choice of styles. Ida Products, Detroit.

*Circle 256 on Reader Service card*

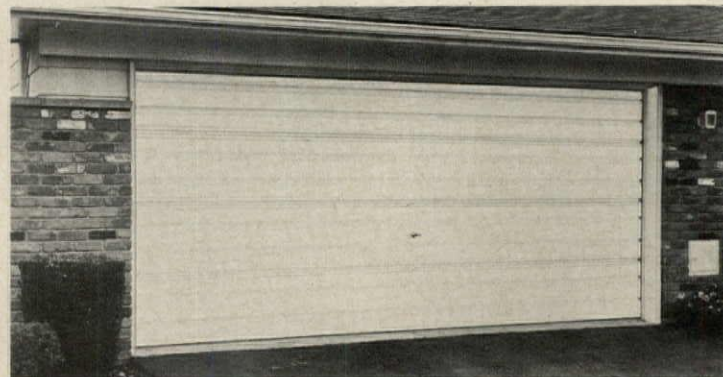


**Wood entrance door**—offered both in Ponderosa pine and a wide range of hardwoods—features raised panels and leaded glass. More than 30 other models are available, many with intricate moldings. Lone Star Plywood & Door, Irving, Tex.

*Circle 257 in Reader Service card*



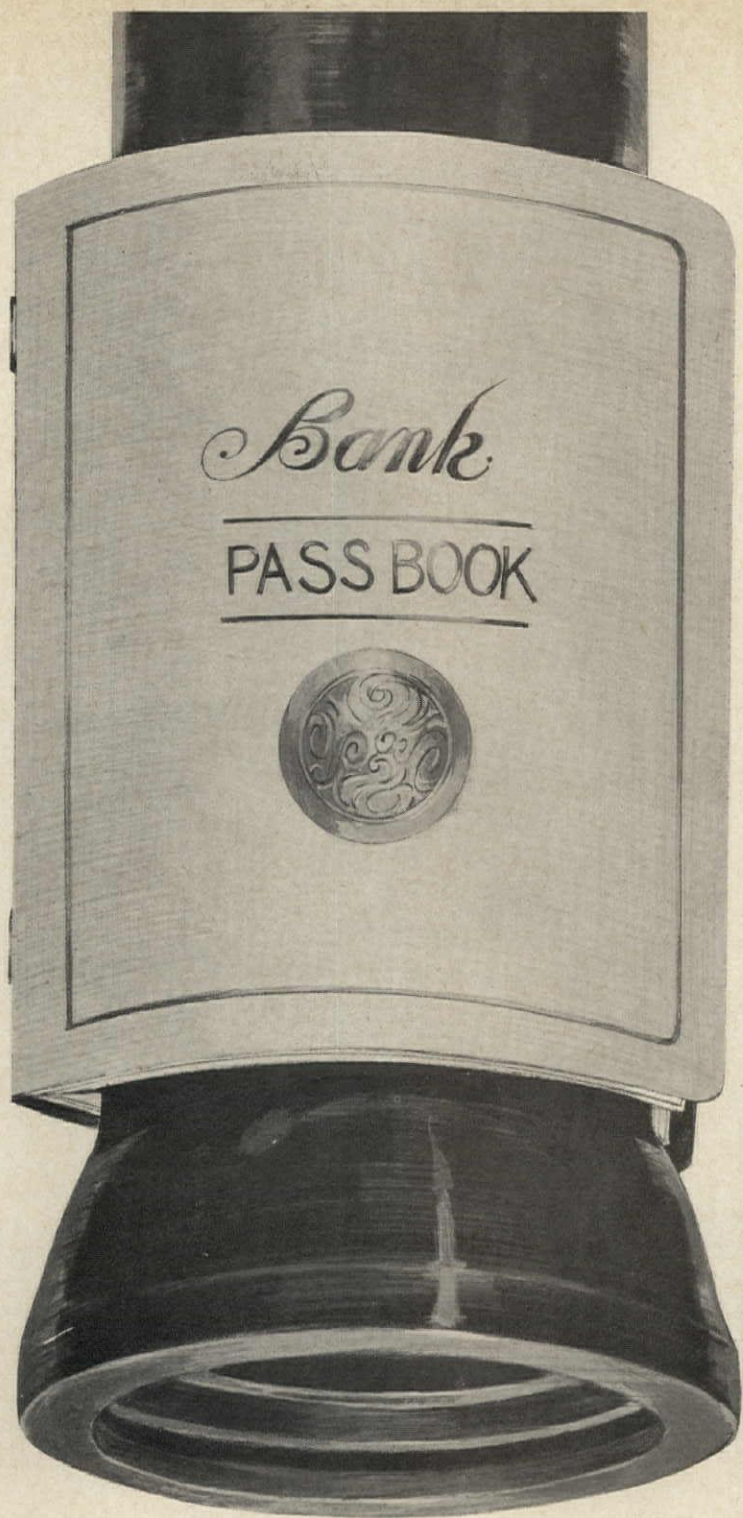
**Bifold doors** have spindles on upper two-thirds (backed with red velvet to hide storage contents) and raised panels below. Doors are also made with full-length spindles. A. E. Nord, Everett, Wash. *Circle 258 on Reader Service card*



**Sectional garage door** made of fiberglass and aluminum is easy to operate because of its light weight, also lets in 70% of available light. The fiberglass panel has a white pebble-grain finish, needs no painting. Taylor Garage Doors, Detroit. *Circle 254 on Reader Service card*

*New products continued on p. 106*





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Circle 65 on Reader Service card

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Circle 66 on Reader Service card

## NEW PRODUCTS

start on p. 89

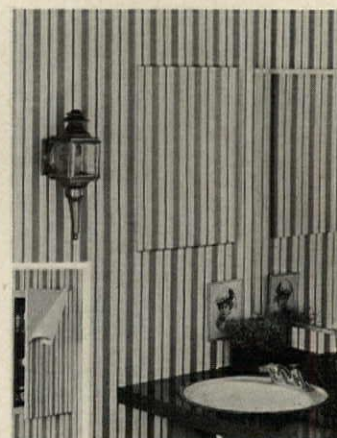
### Baths



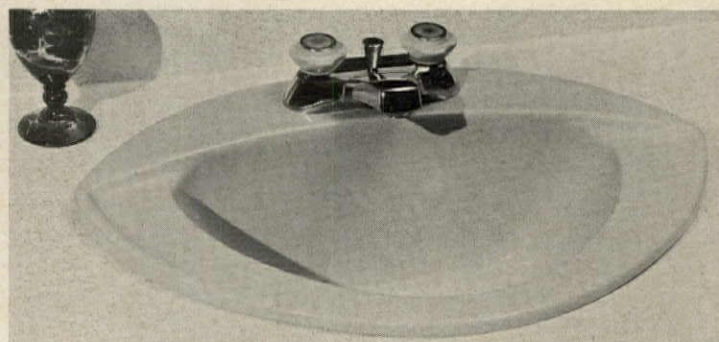
**High-style vanity** features "Corinthian" styling and baked-on white-and gold finish. Other details: three-point drawer suspension, sliding shelves, matching hand-rubbed hardware. Kemper Bros., Richmond, Ind. *Circle 240 on Reader Service card*



**Vitreous-china bidet** is equipped with hot and cold water valves and may be filled with warm, soapy water. A second model provides separate fittings for wall mounting. Color choice: white, avocado or pastels. Kohler Co., Kohler, Wis.  
*Circle 241 on Reader Service card*



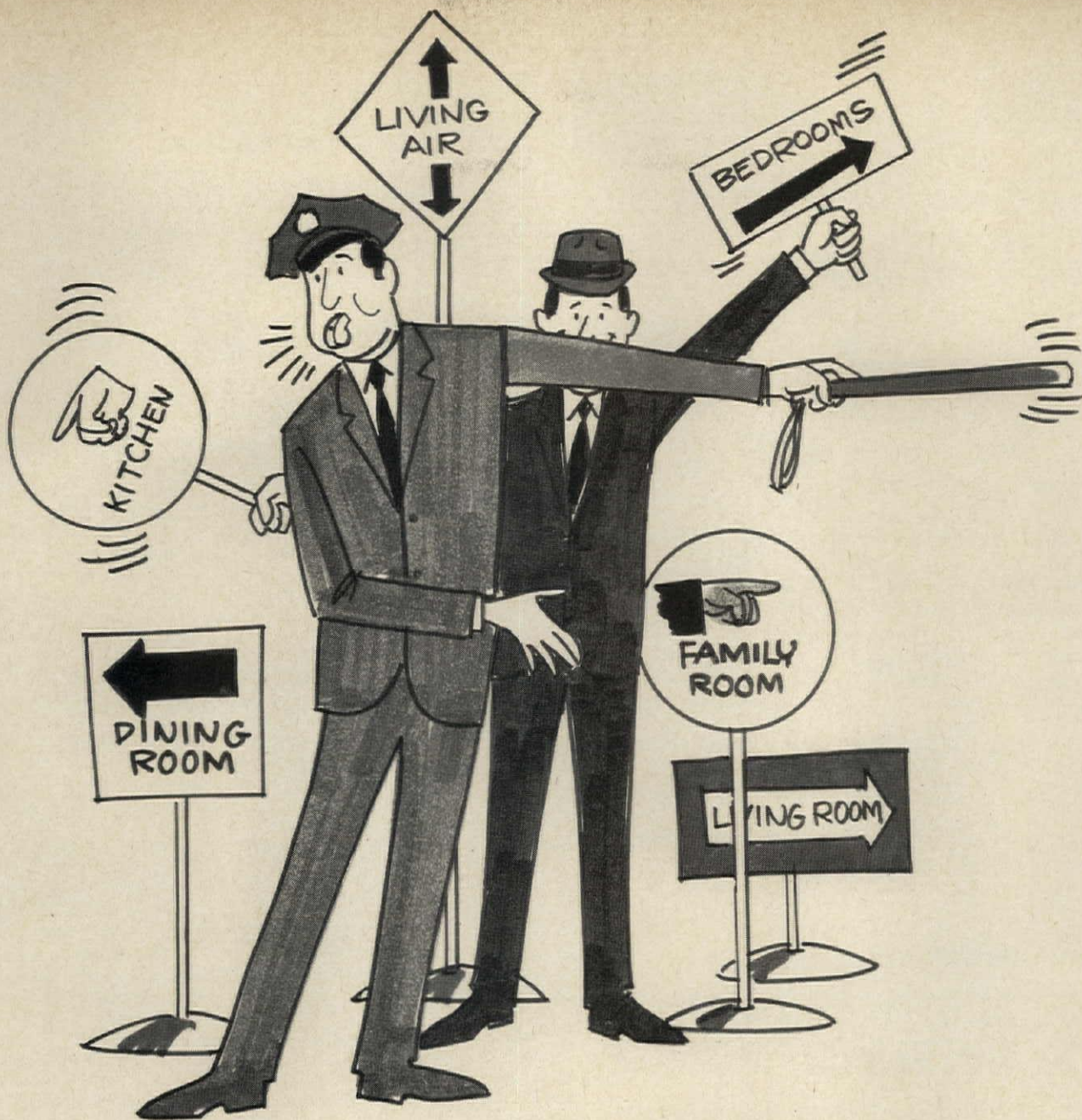
**Blend-in cabinet** has swing-out door that comes finished in beige baked enamel but may be covered or painted to match bathroom wall covering. The all-steel cabinet measures 16 $\frac{3}{8}$ " x 22 $\frac{3}{8}$ " x 4 $\frac{3}{8}$ ". Miami-Carey, Cincinnati.  
*Circle 242 on Reader Service card*



**Self-rimming lavatory** in modified oval design is less than 16" from front to back, but is 22" wide. Unit is predrilled for 4" fittings, and comes with template and sealing compound. Borg-Warner, Mansfield, Ohio. *Circle 243 on Reader Service card*

New products continued on p. 108





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A jam of new homes sales prospects.

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LIVING AIR is the distinctive feature that gives your new homes extra owner-appeal. It's fresh outside air brought into your home's Total Comfort System, filtered, then warmed or cooled, and ducted to every room.

Such a unique and highly salable point-of-difference is a natural for traffic-building promotions. That's where your Lennox Territory Manager comes in. Loaded with promotion materials he can make available to you.

For starters: ready-made publicity releases, newspaper ad ideas, billboard designs, scripts for radio commercials.

You can even have a custom phonograph record, professionally scripted and narrated. In his own home, your prospect will hear reviewed all the reasons for choosing your home. Location. Educational facilities. Transportation. And LIVING AIR for comfortable, modern living.

And for your model home use: LIVING AIR signs, decals, wall-hangings, feature cards. Plus LIVING AIR balloons for the kiddies.

Backstopping your Lennox Territory

Manager are his headquarters promotional facilities, supplying you with a direct mail service. And personalized brochures. All at nominal cost.

Your Lennox Territory Manager knows how to get the most from your LIVING AIR promotions. He'll help you plan them.

(But it'll be up to you to handle your traffic jam of prospects.)

Lennox Industries Inc.,  
245 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.*

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AIR CONDITIONING • HEATING





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BEYOND  
CITY  
SEWAGE  
TREATMENT  
FACILITIES

## + ADD - SUBTRACT - A "NICE" LOTS - NUISANCE - PROFIT

Time-after-time, subdivisions with lots meeting septic tank requirements have actually made substantial **net profits over and above** the costs and installation of a Smith & Loveless sewage treatment plant.

The increase in number of lots and the improvement in their value has reaped substantial dividends for many developers.

Not only that, but S & L factory-built "Oxigest"® sewage treatment plants are odor-free, dependable, easily maintained and can be installed in a day.

Smith & Loveless plants are in use all over the world. Factory-tested and delivered to the job sites on time... in capacities that serve 20 to 700 persons per unit.

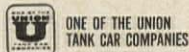
Let us show you how to make a "nice" profit.

that's why we say



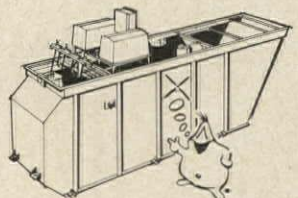
"good for everyone on the totem pole"  
OWNER - CONSULTING ENGINEER - CONTRACTOR - OPERATOR

**Smith & Loveless**®



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Manufactured by Smith & Loveless and its Licensees at  
Oakville, Ontario • Osaka, Japan • Denbighshire, England • Brussels, Belgium • Helsinki, Finland



Mike Microbe®

## NEW PRODUCTS

start on p. 89

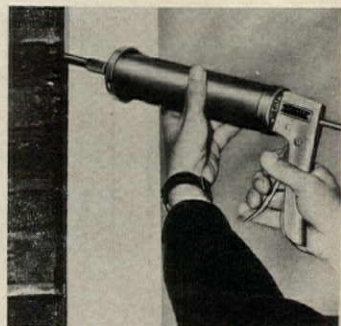
### Adhesives and sealers



**Bathroom sealant** expands as it dries, making a tight bond around tubs and tiles on floors and walls. The mortar-like cement is unaffected by steam and can be drilled or tapped to place fixtures. X-Pando, Long Island City, N.Y. Circle 221 on Reader Service card



**One-part glazing sealant**, for nonporous surfaces such as glass and aluminum, will not harden in cold (down to  $-80^{\circ}\text{F}$ ) or soften in heat (up to  $350^{\circ}\text{F}$ ). It dries in less than one hour on contact with moisture in air. Dow Corning, Midland, Mich. Circle 222 on Reader Service card



**Plastic joint compound** adheres to porous materials including concrete, brick and wood. The two-part compound has a specific gravity of 1:4 and cures in from 24 to 48 hours. In white, grey, black. N.V. Saba, Dinxperlo, The Netherlands. Circle 290 on Reader Service card



**Non-flammable adhesive** for vinyl-asbestos and asphalt-tile is transparent when dry and has a 24-hour open time. It may be used on any prepared floor, including concrete, that is free of cracks. Evans Adhesive, Columbus, Ohio. Circle 291 on Reader Service card



**Multipurpose adhesive** with rubber base bonds paneling, dry-wall and wallboard to wood, plaster, steel and concrete; bonds subflooring to joists; and can also be used on tile and shingles. Open time is about 15 minutes. 3M, St. Paul, Minn. Circle 292 on Reader Service card



# LET'S GO TO A MOVIE

<b>ADELPHI</b> 58th St. W. of Mad.	<b>Goldthumb</b>
<b>BEECH</b> B'way & 135th St.	<b>Goldthumb</b>
<b>BIJOU</b> 50th St. & 7th	<b>Goldthumb</b>
<b>CENTRAL</b> B'way & 52nd	<b>Goldthumb</b>
<b>CENTRAL PARK</b> Bet. 5th & Mad.	<b>Goldthumb</b>
<b>CHELSEA</b> W. 22nd off 8th	<b>Goldthumb</b>
<b>CONCOURSE</b> Clinton & 5th	<b>Goldthumb</b>
<b>DORCHESTER</b> Mad. & 59th	<b>Goldthumb</b>
<b>EAST END CINEMA</b> 2nd Ave. & 4th	<b>Goldthumb</b>
<b>EXCELSIOR</b> Mad. & 59th	<b>Goldthumb</b>
<b>FOURTH ST. PLAYHOUSE</b> near Charles	<b>Goldthumb</b>
<b>GAIETY</b> 63rd & 1st Ave.	<b>Goldthumb</b>
<b>GARDEN</b> 57th St. E. of Mad.	<b>Goldthumb</b>
<b>GOTHAM</b> 42nd & B'way	<b>Goldthumb</b>
<b>GRAND</b> Park near 52nd St.	<b>Goldthumb</b>
<b>GRANDVIEW</b> near Columbus Circle	<b>Goldthumb</b>
<b>HEIGHTS CINEMA</b> Montague & Hicks	<b>Goldthumb</b>
<b>IRVING</b> Christopher & Hudson	<b>Goldthumb</b>
<b>KNICKERBOCKER</b> 6th Ave. & 12th	<b>Goldthumb</b>
<b>LUX</b> 56th St. E. of 2nd	<b>Goldthumb</b>
<b>MARLBOROUGH</b> 1st Ave. & 22nd	<b>Goldthumb</b>
<b>PAVILION</b> 161st & Wadsworth	<b>Goldthumb</b>
<b>REGENT</b> 77th St. between 1st & 2nd	<b>Goldthumb</b>
<b>STUYVESANT SQ.</b> 23rd near Lexington	<b>Goldthumb</b>
<b>7th AVE. CINEMA</b> between 39th & 40th	<b>Goldthumb</b>
<b>SHELTON</b> West 51st St. near 8th Ave.	<b>Goldthumb</b>
<b>TUDOR</b> 41st & 2nd	<b>Goldthumb</b>
<b>UPTOWN</b> 95th & Amsterdam	<b>Goldthumb</b>
<b>WASHINGTON SQUARE</b> West 4th St.	<b>Goldthumb</b>
<b>WINDSOR</b> E. 59th St. & Lex.	<b>Goldthumb</b>

## How are you spending tonight?

There's not much choice—or fun—if everything's the same.

It's because you *do* have free choice that you have so many good things to choose from. Tonight's movie. Tomorrow's groceries. Next year's car. And it's all the competition that makes these things get better all the time.

Of course, some people think you have too much choice in the marketplace.

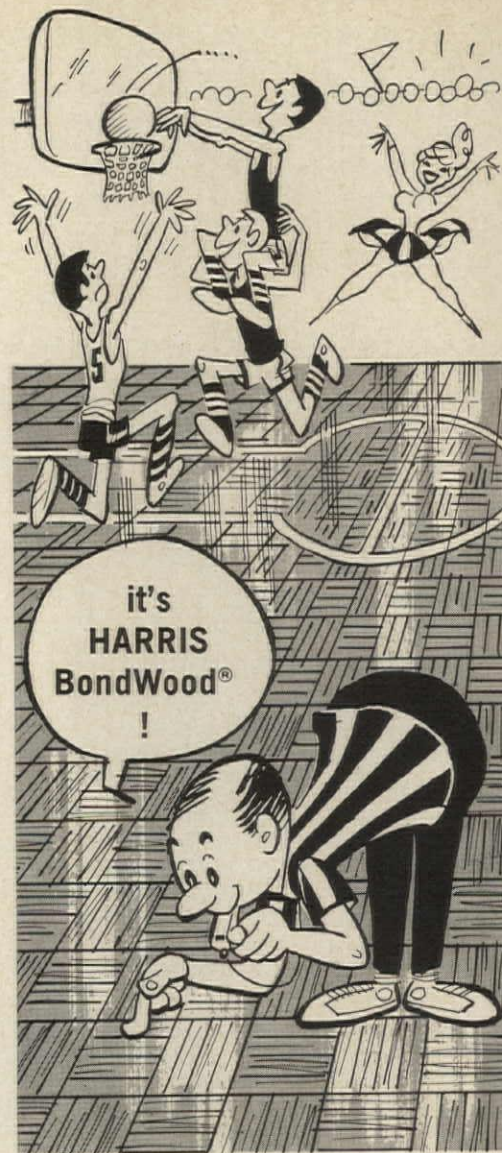
They think you are confused or, maybe, just not bright enough to make up your own mind about the products you want and need. They think the government ought to help you.

For instance, wouldn't it be simpler if there were only four brands of toothpaste instead of 24? And who needs all those flavors? Most people like peppermint so why shouldn't they all be peppermint? Don't laugh. There really are people—people of influence—who think the government ought to regulate the number of brands on the market and standardize their contents. In other words, they want to do your shopping for you. That's nice of them. But, has anyone asked *you* about it?

Maybe you don't like peppermint.

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Hardwood Flooring Since 1898  
Parquet • Colonial Plank • Strip • Stairwork





**Tips on how not to ruin an apartment sound-deadening system . . .**

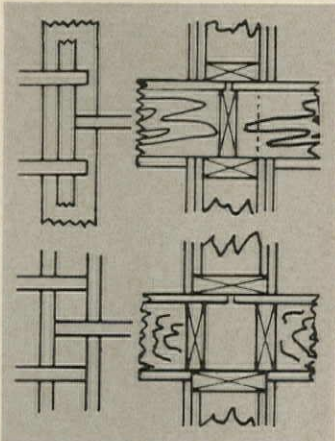
Any builder can spend money on double-stud walls and resilient-channel ceilings. But he's throwing money away unless his subcontractors handle those sound barriers with care.

A new sound-system manual for the wood-frame apartment builder takes this

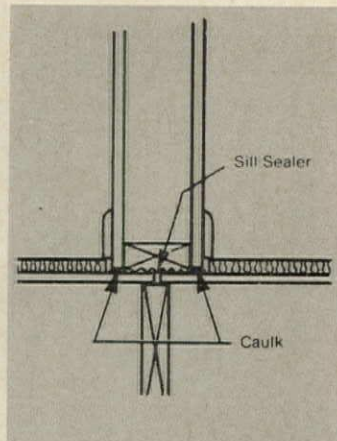
problem into account. Almost half of its 16 pages are filled with precautions for carpenters, plumbers, electricians, heating installers and masons who work in sound-deadened structures. The tips—some three dozen of them—cover critical areas in all types of sound-deadening. And they are

illustrated with drawings that make it easy for builders to write them into specifications and standards. A sampling of the pointers, directed at three of the trades, is reproduced below. Owens-Corning Fiberglas, Toledo, Ohio. *Circle 350 on Reader Service card*

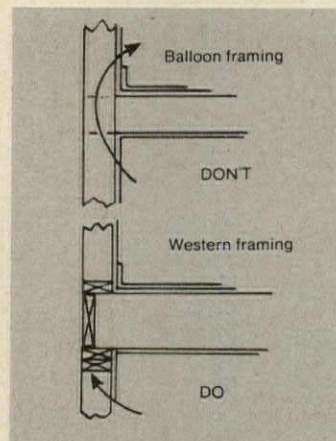
**. . . for framers and finishers**



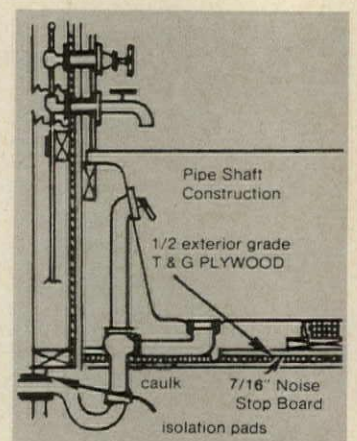
**FLOOR JOISTS** perpendicular to walls should be separated and space between joists should be blocked.



**FLOATING FLOOR** must be cut 1/2" from wallplate and caulked. Sub-floor under plate must also be cut.

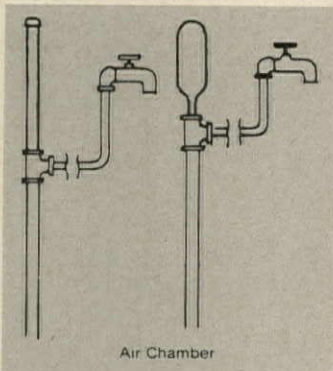


**EXTERIOR FRAMING** should be Western—not balloon—to prevent sound travel in open stud spaces.

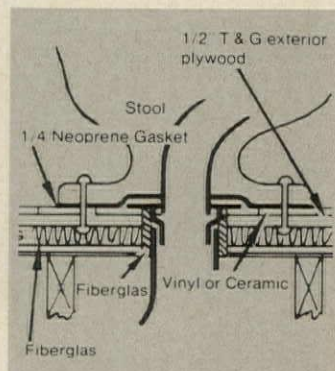


**BATHTUB WALLS** will block sound providing drywall is installed to floor before tub is set.

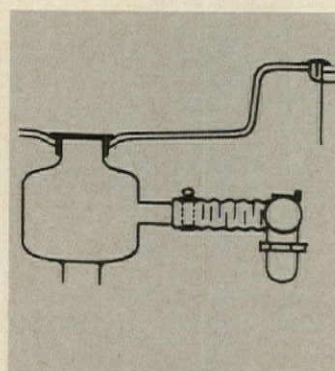
**. . . for plumbing contractors**



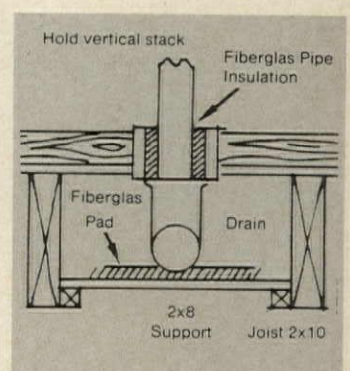
**WATER-PIPE OUTLETS** need individual air chambers to absorb shock when water is turned off suddenly.



**WATER-CLOSET MOUNTING** on a floating floor with neoprene-gasket cushion will quiet waste pipe.

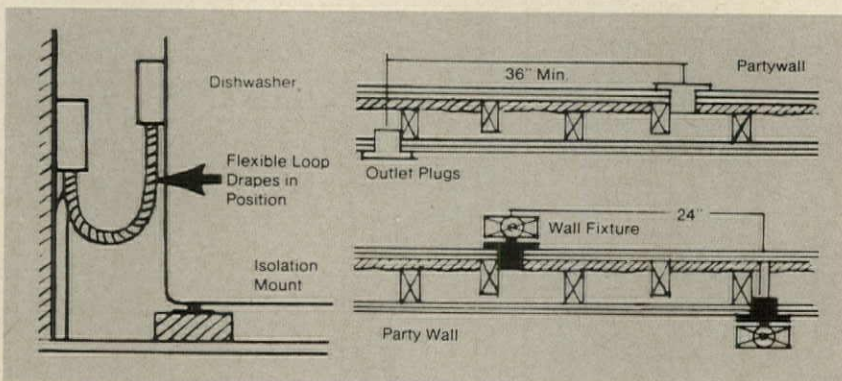


**GARBAGE-DISPOSER HOOKUP** to waste trap must be made with flexible tubing to isolate vibration.

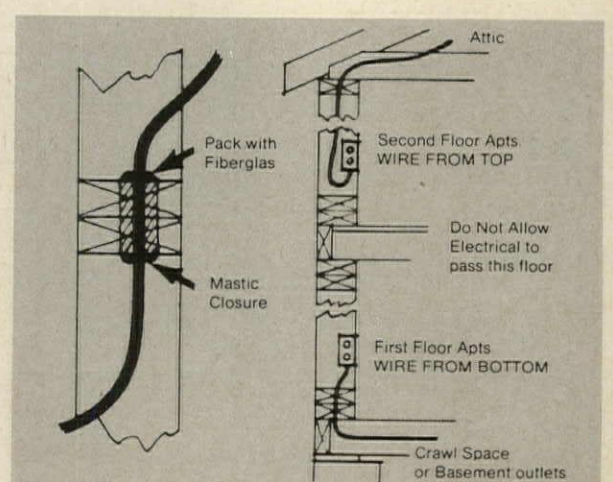


**VENT STACK** should be cushioned where it passes through framing, and isolated at bottom by padding.

**. . . for electricians and appliance installers**



**APPLIANCES, FIXTURES AND BOXES** must be isolated to prevent transmission of sound and vibration. Dishwashers and garbage disposers should be wired with flexible connectors. Outlets and switches should be mounted at least 36" apart (above). Holes in plates are best avoided; but when necessary, should be packed with insulation (right).



*New literature continued on p. 112*



# People who offer 24-hr. service depend on Job Tamer trucks to deliver.



## You get all these quality features that keep Chevy-Vans on the job around the clock.

To start ticking them off: Chevy-Van's all-welded unitized body-frame. Heavy-gauge body panels are welded to solid structural members for the most rigid construction ever built into a delivery van.

For extra weather protection, rocker panels and wheel-

housings are completely galvanized. And the entire underbody of the vehicle is heavily coated with high-zinc-content primers.

Exceptional ride qualities are added by the tapered leaf springs, front and rear. They're thick in the center where strength is needed, tapered at the ends for smooth flexibility.

A new Warner 4-speed manual transmission is available. A 3-speed is standard. And a fully automatic Powerglide transmission is available, too. Pick from two Chevrolet Sixes or a

new V8 for all the power you need to handle your runs.

Choose your Chevy-Van from six available models. They come in two lengths. Two capacity ratings. Half-ton models have 90- and 108-in. wheelbases, three-quarter-ton models have 108-in. wheelbases.

'68 Chevy-Vans have the features all around that make them your best bet for service all around the clock.

Take delivery on one soon at your Chevrolet dealer's. . . . Chevrolet Division of General Motors, Detroit, Michigan.



## '68 *Job Tamer* trucks



For copies of free literature, circle the indicated number on the Reader Service card, p. 101

**INSTALLATION OF OIL-FIRED BOILERS.** A 16-page booklet describes and illustrates, with cartoons, a range of dos and don'ts for heating contractors. Topics covered: smoke pipe, oil line hook-up, combustion air, nozzles and adjustments. Slant/Fin, Greenvale, N.Y. *Circle 300 on Reader Service card*

**CONCRETE PUMP.** Six-page illustrated brochure describes model with capacity of 60 cu. yd. per hour. Two pages of specs. Butler Bin, Waukesha, Wis. *Circle 302 on Reader Service card*

**STEEL RAINGOODS.** How to install galvanized and prepainted steel gutters and downspouts is the subject of an information sheet. American Iron & Steel Institute, New York City. *Circle 303 on Reader Service card*

**SHOWER PACKAGE.** Set-up time for a snap-together shower stall is one hour. The package—one-piece molded floor, plastic-faced sandwich panels—comes in eight colors and two sizes: 36"x36" and 32"x48", both 76" high. An information sheet describes and illustrates the unit. Fiat Products, Plainview, N.Y. *Circle 304 on Reader Service card*

**MORTISE ENTRANCE LOCKSET.** Heavy-duty lock is made of steel and brass, matches several of manufacturer's interior knobs. A product sheet outlines features. Kwikset, Anaheim, Calif. *Circle 305 on Reader Service card*

**SAUNA PLANS.** All any builder needs to know about building a sauna room is contained in this

plan book. Step-by-step instructions, materials list, wiring diagrams. Normandy Products, Pittsburgh. *Circle 306 on Reader Service card*

**LUMINOUS CEILINGS.** Data sheets on a wide range of ceilings include specs, lighting data. Moody Ceiling Co., Detroit. *Circle 307 on Reader Service card*

**RAMMER TAMPER.** Advantages of this model are cited in a four-page brochure with specs. Model can be operated by one man, is suggested for compaction in hard-to-get-at places such as potholes, pipelines, trench bottoms, back-filled areas. Stow, Binghamton, N.Y. *Circle 308 on Reader Service card*

**HURRICANE WINDOW.** Four-page file folder describes low-cost horizontal slider that meets hurricane specs. Window is reversible, has adjustable mullion, full-length pressure seals. Ador/Hilite, Fullerton, Calif. *Circle 309 on Reader Service card*

**PORTABLE ALUMINUM BUILDINGS.** Maintenance-free buildings suggested for field storage are detailed in a product sheet. Five floor plans, up to 10'x20'. Porta-Bilt, Memphis. *Circle 311 on Reader Service card*

**SIDING AND ACCESSORIES.** A complete line of Tedlar-surfaced products with a life-of-the-building guarantee is presented in a 12-page brochure. Also, Akron, Ohio. *Circle 312 on Reader Service card*

**OUTDOOR GAS BARBECUE.** Mobile or permanent-mounted models for natural or LP gas are

featured on a product sheet. With specs. Mid-West Metal Products, Kansas City, Kansas. *Circle 313 on Reader Service card*

**BACK-UP CLIPS.** Clips provide back-up support for drywall or paneling at wall-corner and ceiling joints. Specification sheet tells how to install. TECO, Washington, D.C. *Circle 315 on Reader Service card*

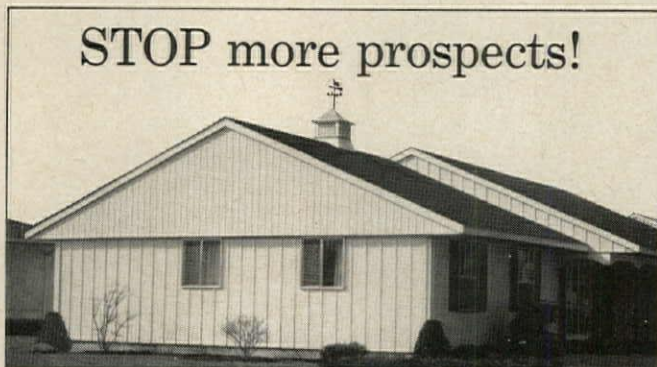
**ROUTER HORSEPOWER.** Chart helps select proper horsepower for different router applications. Rockwell Mfg., Pittsburgh. *Circle 316 on Reader Service card*

**INTERIOR PANELING.** Prefinished hardwood plywoods, woodgrain paneling and vinyl-overlaid plywood and hardboard are shown in a four-color brochure. Includes all-purpose moldings. Eight pages. Evans, Corona, Calif. *Circle 317 on Reader Service card*

**APPLIANCES.** Illustrations highlight a 32-page catalog for builders and remodelers. Products for 1968 include ranges, dishwashers, disposers, refrigerators, freezers. Also: heaters and air conditioners. Hotpoint, Chicago. *Circle 314 on Reader Service card*

**PREFINISHED PLYWOOD PANELING.** Fourteen-page brochure includes spec page listing all of manufacturer's panels. Included: stock-size hardwood plywood, architectural plywood up to 16', solid-core doors. Bradley Plywood, Savannah, Ga. *Circle 327 on Reader Service card*

**MASONRY BITS.** Full-line catalog on carbide-tipped masonry drill bits features a selector guide  
*New literature continued on p. 114*



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Circle 71 on Reader Service card

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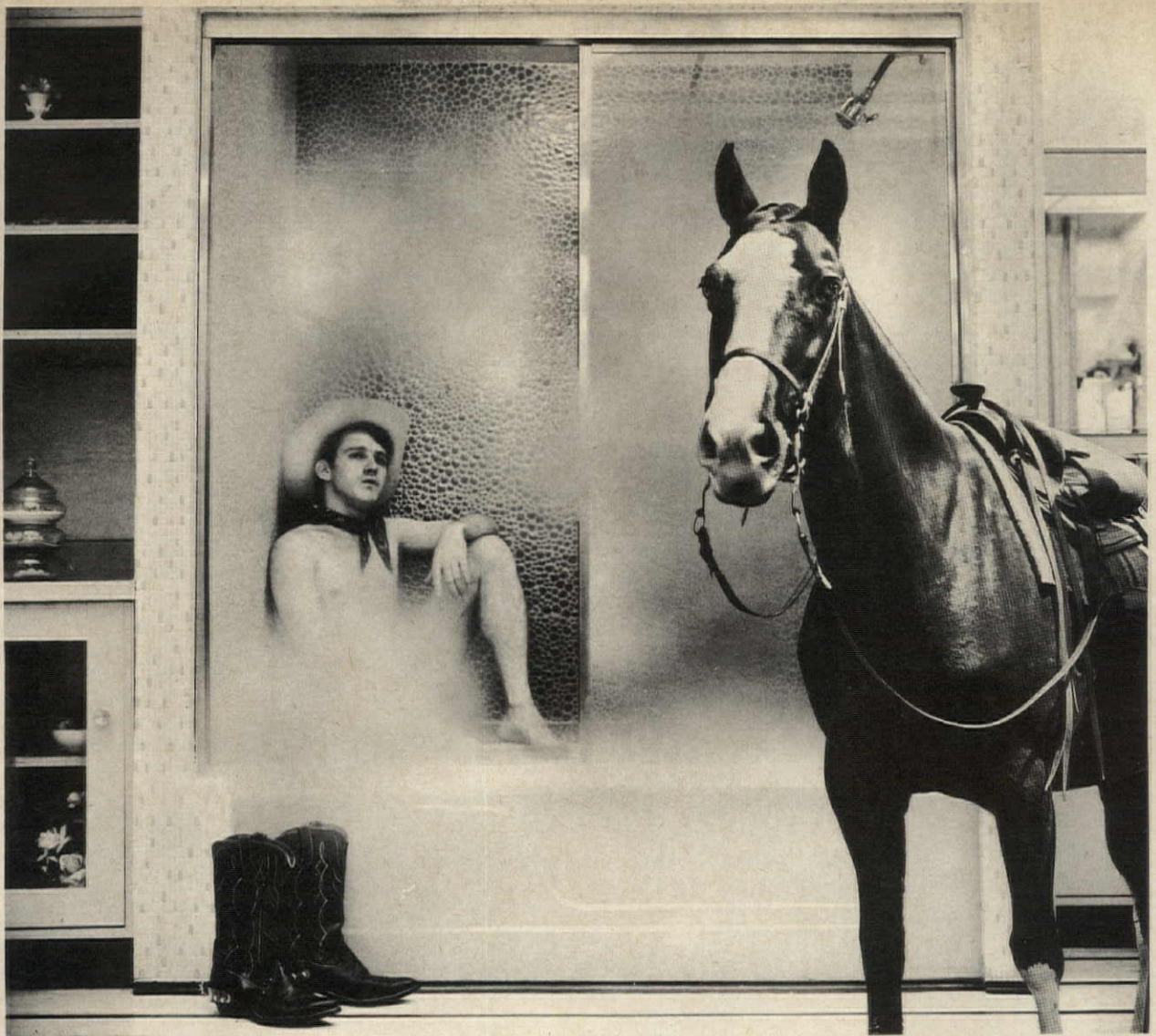
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A. Total No. Copies Printed (Net Press Run) .....	114,594	113,700
B. Paid Circulation		
1. Sales through dealers and carriers, street vendors and counter sales.....	—	—
2. Mail Subscriptions.....	105,505	104,500
C. Total Paid Circulation.....	105,505	104,500
D. Free Distribution (including samples by Mail, Carrier or Other Means.....)	7,589	7,500
E. Total Distribution (Sum of C and D).....	113,094	112,000
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## NEW LITERATURE

starts on p. 110

that tells best bit to use for different materials. New England Carbide Tool, Peabody, Mass. *Circle 328 on Reader Service card*

**PATIO DOOR.** Georgian Colonial door features insulated fiberglass panels said to cut heat loss 50%. Specification sheet includes photos. Amco, Philadelphia. *Circle 329 on Reader Service card*

**STAINLESS-STEEL SINKS.** Forty-eight-page catalog includes models for residential bathrooms, kitchens, laundries and powder rooms, plus faucets and fittings. Also offered: catalog of commercial and industrial models. Elkay, Broadview, Ill. *Circle 321 on Reader Service card*

**AUTOMATIC DISHWASHERS.** Front- and top-loading portables that can be built in are illustrated in a series of product sheets. Admiral, Chicago, Ill. *Circle 322 on Reader Service card*

**MONOLITHIC FLOORING.** Eight-page booklet describes five systems for commercial use. Systems' advantages: resilience, light weight, easy cleaning. Hubbelite Div., Allison Park, Pa. *Circle 323 on Reader Service card*

**FREE-STANDING FIREPLACE.** New model installs flush to a wall or into a wall, may also be used as a free-standing room divider with or without flue. Available as woodburning, gas or electric unit. A product sheet shows model in full color. Donley, Cleveland. *Circle 324 on Reader Service card*

**BUILT-IN BARBECUES.** Construction details highlight a brochure on five indoor-outdoor models. Includes specs, materials lists. Firebird, City of Industry, Calif. *Circle 325 on Reader Service card*

**PLASTICS COMPARISON.** Guide wheel compares physical properties of 12 plastics. User dials each plastic on top half of guide, reads hardness, tensile strength, resistance to thermal expansion on bottom half. Borg-Warner, Washington, W. Va. *Circle 326 on Reader Service card*

**HOT-WATER ELECTRIC HEAT.** Data sheet that lists advantages of combination system, also explains how it works. International Oil Burner, St. Louis. *Circle 318 on Reader Service card*

**WOOD CHANDELIERS.** Latest models in manufacturer's line are described and illustrated in a four-page brochure. EJS Lighting, Los Angeles. *Circle 319 on Reader Service card*

**LIGHTING FIXTURES.** Product sheets in full color display new fixtures in manufacturer's line. Included: chandeliers, wall fixtures, bathroom models. Progress, Philadelphia. *Circle 320 on Reader Service card*

**SIMULATED BRICK VENEER.** Four-color product sheet presents 1/2" composition board that looks like masonry after application with special mortar. Interia-Brick, Flushing, N.Y. *Circle 330 on Reader Service card*

**INTERIOR MARBLE.** Specification bulletin includes list of approximate color ranges, illustrates several installations. Vermont Marble, Proctor, Vt. *Circle 342 on Reader Service card*

**RUSTIC SHAKES.** Fire-resistant shingles with a random shake effect and a beveled headlap for flatter courses are the subject of a four-color brochure. Weight per sq.: 350 lbs. Philip Carey, Cincinnati. *Circle 343 on Reader Service card*



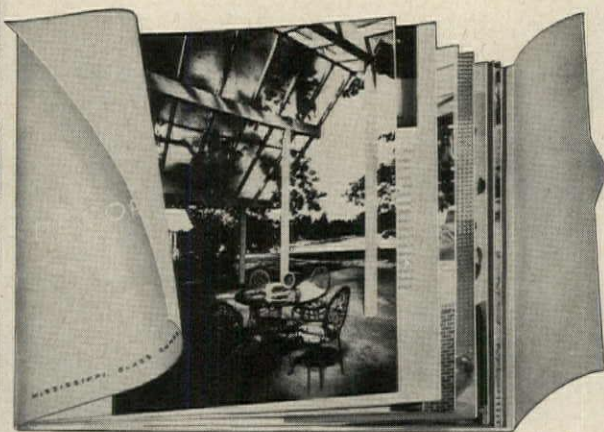
## THIS FREE BOOKLET...

Shows how decorative glass brightens and beautifies homes. It is filled with dramatic illustrations of the ways translucent glass adds a touch of luxury and smartness to every room. Specify Mississippi Glass. Available in a wide range of exciting patterns and surface finishes wherever quality glass is sold.

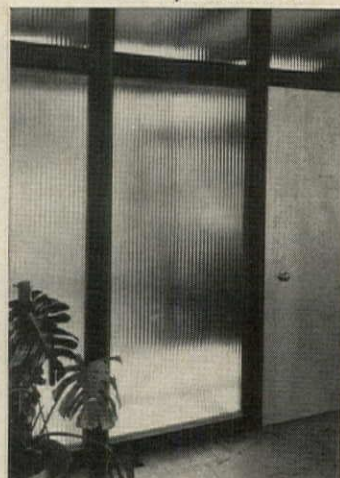
William Brockway residence, Los Angeles, Calif. Burton Schutt, architect. Reprint, Sunset Magazine. H. H. Baskerville, Jr., photographer.



Architects: Arbogast Jones Reed Associates, Los Angeles, California



Create a distinctive decor with translucent glass by Mississippi that floods interiors with softened, flattering light, makes rooms seem larger, friendlier, important. Write for free booklet. Address Department 9.



FIGURED & WIRED GLASS



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LARGEST DOMESTIC MANUFACTURER OF ROLLED,



**It doesn't really matter  
if you skip advertising  
in 1968.**

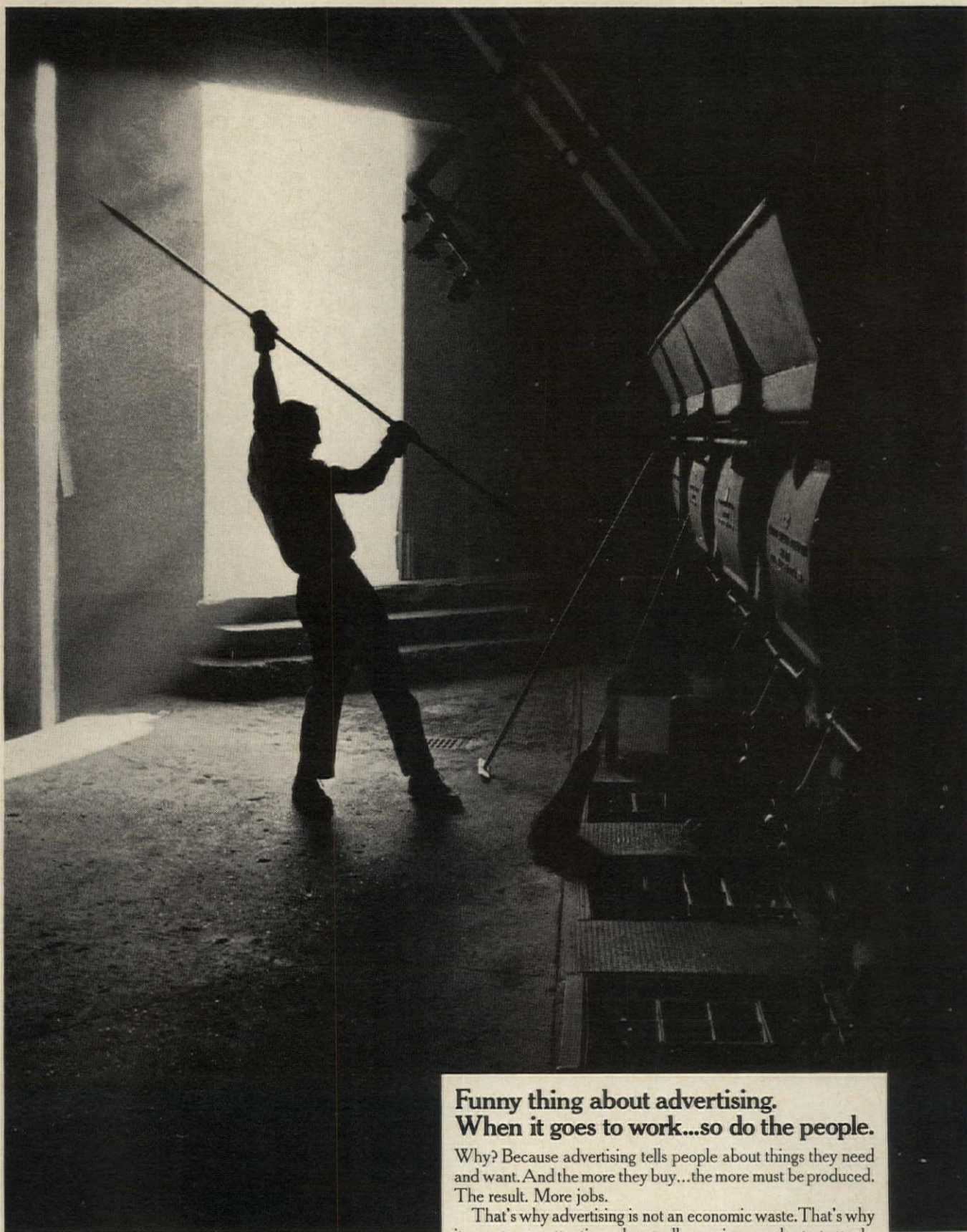
**You can always make up the lost business  
in 1969.**

**McGRAW-HILL**  
market-directed®  
**PUBLICATIONS** 









Photographed by Ted Russell at HOLLAND-SUCO COLOR CO., HUNTINGTON, W. VA.

**Funny thing about advertising.  
When it goes to work...so do the people.**

Why? Because advertising tells people about things they need and want. And the more they buy...the more must be produced. The result. More jobs.

That's why advertising is not an economic waste. That's why it pays to pay attention when well-meaning people start attacking advertising. They'll tell you advertising makes people want things they don't need. And they're right. Advertising builds dreams. But not idle ones. A new home, a new car, a trip. Maybe they're not lofty or awe-inspiring or earth-shaking. But they're one person's private dreams...and his alone. Put enough of them together and you'll know what made this country great.

**Magazine Publishers Association.**

An association of 365 leading U.S. magazines.



# She can't overlook a difference she can feel ...Armstrong Cushioned Vinyl Corlon.

Put Armstrong Cushioned Vinyl Corlon on the floor, and her first step tells her your kitchen is distinctive. The floor is soft . . . to walk on . . . to touch. Comfort she can feel. You don't have to point out this feature, or sell her on it either. This is the hottest thing in flooring today.

**Cushioned comfort.** A thick, vinyl-foam backing gives Cushioned Vinyl Corlon the difference she can feel—surprisingly soft and comfortable underfoot.

**Quiet.** If you're building a "quiet home," this is the floor for you. Cushioned Vinyl Corlon's thick cushion back hushes the sounds of footsteps and the clatter of dropped objects—it just has a way of keeping things quiet.

**Tough, long wearing.** For all their light-footed comfort, Cushioned Vinyl Corlon floors are as tough as any floors Armstrong makes for the home. Even spike heels won't leave dents. Cushioned Vinyl Corlon gives underfoot, then comes right back.

**Sealed seams.** To begin with, Cushioned Vinyl Corlon is installed in 6-foot-wide rolls, so seams are minimized. And where there is a seam, it's sealed and completely waterproofed by this special technique. Over 5,000 mechanics across the country have been schooled in a new seam-sealing process developed exclusively for Cushioned Vinyl Corlon.

**Consumer awareness.** Ninety million homemakers have already been exposed to Cushioned Vinyl Corlon in 13 of the leading home service magazines. These are the publications read regularly by your

very best prospects—people actively seeking new home ideas. And national advertising of this kind will continue throughout the coming year. Cushioned Vinyl Corlon will also be featured in full-color commercials on Armstrong's weekly TV shows and on big TV musical spectaculars like the recent "Carousel" and "Brigadoon" sponsored by Armstrong.

Builders who feature Cushioned Vinyl Corlon receive floor identification signs, wall plaques, literature—everything needed to make the most of this consumer awareness.

**Two pattern lines, two price ranges.** Shown here, Cambrelle, the latest addition to the Armstrong Cushioned Vinyl Corlon line. Its textured surface, marble-type veining, translucent chips, and glitter accents create a style particularly suitable for the kitchen (but an attractive addition for any room). Your Armstrong representative can give you all the details on Cambrelle and Cambrian Cushioned Vinyl Corlon and hard-hitting sales aids behind them. Call him today. Or write: Armstrong, 312 Sixth St., Lancaster, Pa. 17604.

Product Data, Cambrelle Cushioned Vinyl Corlon  Textured surface with vinyl construction all the way to the backing  Cushioncord Back is foamed vinyl  Gauge is .140"  Installation above, on, or below grade  6'-wide rolls  Approximate cost \$1.05-\$1.20 sq. ft. installed.

Cambrian®, Cambrelle, Corlon®, and Cushioncord are trademarks of Armstrong Cork Company.

FLOORS BY **Armstrong**

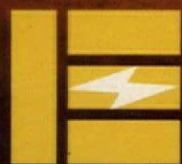






So compact it fits in anywhere...so inconspicuous you scarcely notice it...the EMERSON DELUXE BASEBOARD HEATER. Only 2 inches deep and 7 inches high, it delivers a roomful of warmth quickly...efficiently...economically. Designed for new or conversion installations. Available in 175 or 250 watts/ft. capacities for residential, commercial, or industrial applications. Integral raceway for easier, faster wiring. Pre-drilled for direct attachment to studding.

The EMERSON DELUXE BASEBOARD HEATER is one of a complete line of forty Emerson units designed for all heating purposes... from providing quick warmth for a bathroom, to whole-house zone heating. Check with your dealer or distributor. Ask about Emerson's complete package of heat/light/air/sound products.



**EMERSON**

**BUILDER PRODUCTS DIVISION**

ST. LOUIS, MISSOURI

Circle #1 on READER SERVICE CARD.