House & Home

THE MARKETING AND MANAGEMENT PUBLICATION OF HOUSING AND LIGHT CONSTRUCTION

JANUARY 1970

NEW-PRODUCT PREVIEW

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House & Home

A McGRAW-HILL PUBLICATION VOL. 37, NO. 1 JANUARY 1970

EDITORIAL

To cure housing's ills: switch from bandaids to major surgery **51**
The surgery needed: 1) elimination of state usury laws, 2) use of mortgage backed securities, 3) freeing of FHA's interest rate to make it more competitive

FEATURES

New-product preview: walk into the exciting world of the '70s **52**
If you're looking for new ways to add appeal to your 1970 houses and apartments, you may well find them in this 24-page catalog of new materials and equipment

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Housing in '69: despite tight money, a pretty good year **8**
Starts almost equaled '69's total, and completions topped the '68 figure. So says the latest report by Advance Mortgage Corp.'s Economic Research Bureau

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The state's Public Utilities Commission bans overhead power and phone lines in housing subdivisions and hands utility companies half the undergrounding bill

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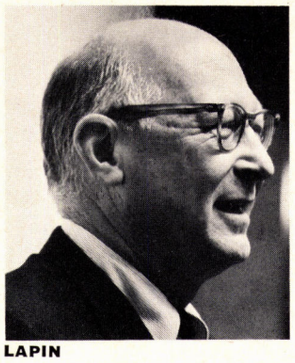
Cover: New-product display by U.S. Plywood shows USP siding (Roughtex Texture 1-11 and Cedar Early American), paneling (Cloister Chestnut Oak, Silvera Ranchero, and Plantex), kitchen cabinets (Del-Mar Town Classical), and carpeting (Trend), plus bathtub by American-Standard. Display designer: Ving Smith. Photo: Ernest Silva. *For* HOUSE & HOME*'s annual new-product preview, see page 52*

NEXT MONTH

Everybody from HUD Secretary Romney on down is making noises about the money crisis. How bad is it? What is the federal government doing about it? Are the real problems being attacked? HOUSE & HOME speaks out on these vital questions in a special report prepared for everyone who's trying to deal with the crisis.

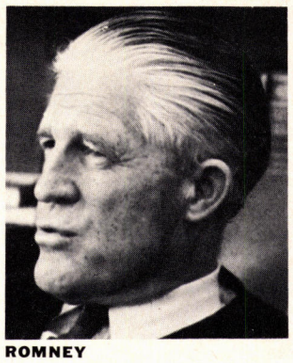
The President says you're out, but Lapin stays to fight

Wide World



LAPIN

Thomas Hoy



ROMNEY

PRESIDENT NIXON

The lid finally boiled off at Fanny May.

President Nixon fired Raymond H. Lapin as chief of the Federal National Mortgage Assn., but Lapin refused to go.

Instead of packing for California, Lapin went to court, seeking to prove the President had acted illegally. He filed in U.S. District Court for a temporary restraining order.

Judge Matthew McGuire ruled that he had no jurisdiction to countermand an order of the President, setting up what may be the mortgage industry's biggest legal battle-royal of the year.

Meanwhile, Fanny May directors elected William B. Ross, a career HUD official and member of the FNMA board, as acting chairman. Lapin had held that title as well as president.

An incident at the board's meeting of Dec. 10 gives the tone of the whole affair.

Lapin attended, but was not permitted to participate. He said after the meeting that HUD General Counsel Sherman Unger had called him a "trespasser."

From the beginning. Public airing of Fanny May troubles had begun December 2, the day President Nixon's letter of November 26 reached Lapin.

"You are hereby removed for good cause," the two-sentence letter said, and added: "The policies and practices pursued by you are inconsistent with the objectives of applicable law and the standards expected of officials holding positions of trust and confidence under the laws of the United States."

Lapin called a press conference as soon as he got the letter, showed it to reporters and, without his customary cool, said: "I'm dying to know what the hell he's talking about."

Next day the court battle began, with Lapin represented by Arthur Goldberg's law firm of Paul Weiss, Goldberg, Rifkind, Wharton & Garrison.

Lapin also moved on the news front. He told reporters that Secretary George Romney's months-old effort to fire him (*Fanny May's Lapin digs in to fight for his job,* NEWS, May '69) had resulted in the recent offer of a "deal" by HUD Undersecretary Richard Van Dusen.

If Lapin would go quickly and quietly the Administration would make appropriately loud noise about what a great job he had done for Fanny May.

The charges. White House sources replied to that with an informal bill of particulars against Lapin:

- He was uncooperative with Romney and the HUD staff.
- He promised to leave his post and then reneged.
- He pursued a questionable purchasing policy and did not consult Romney on possibly usurious loans from some states (i.e., Maryland in particular).
- He wrote 24 letters seeking campaign funds for California's Democratic Congressman Richard T. Hanna.

Speaking in his own defense, Lapin came back with a refutation of each point.

"I have not been uncooperative with the Secretary or his department or with my own board," he said. Public endorsement of Lapin's activity by Romney had been frequent, the most recent being on October 23, when the Secretary spoke at the dedication of Fanny May's new building, Lapin added.

As to his promise to leave, Lapin said he has made clear that he wants to quit Washington but only after such programs as mortgage-backed securities become a reality.

Lapin called the Administration complaint about his usury policies invalid. He said he took Fanny May out of the market in Maryland and the District of Columbia because of legal advice that their 8% limits could bar association activity.

The letters written in behalf of Hanna, Lapin asserted, were on his personal stationery. "Moreover, the fund-raising party was wholely bipartisan, with both Democrats and Republicans in attendance," he said. Hanna aides confirmed this.

Industry support. Lapin found that he was not alone, either in the battle of words or the court fight. At once Sen. Sparkman of Alabama spoke out for fellow Democrat Lapin. He called President Nixon's action "unwarranted, unwise, and probably illegal." More than 100 letters and telegrams of support arrived in the first few days of the controversy.

And in California, the AHB of Greater Eastbay filed a friend-of-the-court brief in support of Lapin "on behalf of the housing industry and the American home buyer." William T. Leonard, Greater Eastbay's executive director, said his association plans a nationwide effort to organize FNMA shareholders to retain Lapin.

Who?

If you called 293-6063 in Washington, D.C., you formerly got a secretary who said: "Mr. Lapin's office." Now a recording device gives this message:

"The number you are calling is not in service. If you are calling Federal National Mortgage Assn., dial 293-6000 for information."

Ask for Lapin at that number, and a voice says simply: "Thank you. Mr. Lapin no longer works here."

The central issues. Two questions emerged from the controversy: is FNMA to be subservient to HUD, and what is to be the status of "government-sponsored corporations" such as Fanny May? There is also a question of what stage FNMA has reached in its transition from government to shareholder control, but that should be a moot issue after May, when 10 directors are to be named by shareholders (five others are to be picked by the President).

Lapin maintains that FNMA is entitled to run its affairs under the supervision—but not the control—of HUD. To allow a secretary of housing to name his own man to head FNMA would, he says: 1) take from shareholders their freedom to choose a president, and 2) make a political plum out of what should be a business-like procedure in filling top FNMA jobs.

Lapin's job will pay between $60,000 and $100,000 after May.

Political aspects of the present argument are clearly visible. Of the nine board members entitled to vote on Lapin, only the seven Republicans signed the firing request sent by Romney to Nixon.

Both Phil Brownstein and Walter Heller, the two Democrats, gave oral agreement and neither would elaborate on his reasons for agreeing with the majority.

Long range question. Lapin maintains that the 1968 Housing Act freed FNMA "from control by any administration," and that this independence is vital if the corporation is to serve housing as called for by the act. Whether he is right is a question for lawyers and courts.

But beyond this one instance, the question of government-protected corporations remains. Critics complain that government control is lacking for these off-balance-sheet operations, even though they benefit from government protection. For FNMA, this means $2.25 billion of Treasury backing.

But great benefits flow from these corporations that operate as a mixture of government and private authority. Fanny May put $6½ billion into housing finance last year compared with about $2 billion when it was purely government.

Everyone, including Secretary Romney, agrees that this was good for the country. The question that remains is how to enable these half-breed, government-private corporations to function without such problems as have just broken loose.

HUD seeks to make the whole (department) equal its parts

If you think you have seen organizational confusion, consider:

". . . There are 40 phases to the processing of an urban renewal project. One of these phases involves 112 different points of local and federal review. In step 109, there are nine separate clearances that must be obtained."

Richard C. Van Dusen, undersecretary of housing, continues: "No wonder the average time to complete an urban renewal project is 11 years."

"In the four years since its creation, HUD has never been organized as a true department," says Secretary George Romney.

If Romney has his way, organization may finally come to HUD. With the Nixon administration stressing decentralization, the department is undergoing a complete reorganization.

Haphazard structure. Today's HUD is an accumulation of separate bureaucracies, created by individual legislation over the years, rather than planned functional alignments, says Romney.

"Responsibilities for housing production," he says, "are now divided between two assistant secretaries. Responsibilities for planning, research, and other important activities are similarly scattered throughout the department."

Under the Nixon administration, HUD is trying to develop what officials like to call "the new urban strategy." Its aim is to unshackle local government from present restrictions and at the same time place increased emphasis on state governments.

Romney made this clear when he said that all elements of the HUD field structure will be integrated into one consistent organization, with operations decentralized from regional offices to even smaller area offices.

Local emphasis. "This will improve our delivery of services and bring our operations closer to the state and local governments of the people we serve," he said.

Changes in job titles and responsibilities reflect the reorganization:

- The Assistant Secretary for Mortgage Credit and FHA Commissioner has been changed to Assistant Secretary for Housing Production and Mortgage Credit—Federal Housing Commissioner.
- The Assistant Secretary for Renewal and Housing Assistance has become the Assistant Secretary for Renewal and Housing Management.
- The Assistant Secretary for Metropolitan Development is now Assistant Secretary for Metropolitan Planning and Development.
- The Assistant Secretary for Model Cities and Government Relations has become Assistant Secretary for Model Cities.

Change for FHA. A major goal of the reorganization is to make FHA responsible for the production of low-rent housing and college housing. This was a function of the Renewal Assistance and Housing Administration. Likewise, FHA will be responsible for rehabilitation loans and grants—another job of Renewal and Housing Assistance.

And FHA is giving up some jobs. Management of contracts for interest reduction, rent supplement, and elderly housing projects will go to Renewal and Housing Management, as will the management and disposition of acquired properties, including those under mortgage insurance programs.

Another important change involves research and technology. The FHA had been handling the experimental housing and technological studies programs. That will now be done by the research and technology section at HUD.

Lack of unity. The reorganization chart suggests that no more than a lot of job shuffling is involved. That may prove to be true, but thus far HUD has not been able to function as a cohesive unit during any of its four years.

Romney aims to simplify HUD by decentralization of activities to subregional offices across the country, while putting Washington responsibilities where they logically belong—placing experimental housing under research and technology, for instance.

'69 housing bill—a break for evictees

It's a stop-gap bill, but . . .

For the first time, urban renewal will have to put back dwelling units it removes from the housing stock. That and a few other innovations stand out in a housing bill that is mostly a one-year extension of present programs. The $4.8 billion patchwork measure points up the need for program consolidation in 1970.

The 1969 act calls for urban renewal projects that demolish or remove housing to provide as many units as were occupied by low- and moderate-income families. The replacements must be within the locality, but do not have to be within the project.

FHA on wheels. Mobile homes are in the ascendancy, and they are now fair security for mortgage insurance. The act allows 12-year loans up to $10,000 under Title I, at about 8%-8.25%. Construction and site standards will be under HUD control. And the mobile-home park insurance program will be doubled, to $1 million.

A four-year extension is provided for rural housing programs, which will run to Oct. 1, 1973. Among the liberalized procedures, the $100-million limit on the revolving fund is eliminated and the 5,500 population limit is ended. Two-year loans may be made to public or private nonprofit organizations.

Higher limits. The FHA insuring ceiling on single family housing will rise 10% from levels which had run from $30,000 for one unit to $35,000 for four. Standard-type FHA multifamilies will have 10% higher ceilings. Subsidy programs under 221 and 236 will have a 15% higher limit and there will be a 20% boost for programs having low ceilings, such as 203i, 221(d)2, 235, and 237.

The Federal Home Loan Bank Board gets authority to set maximum interest rates on single-family houses in states without statutory contract rates.

In urban renewal, the Neighborhood Development Program approach was endorsed.

Model City renewal projects will be a low priority item.

Operation Breakthrough picks 37 semifinalists

Technology move to GO, wait for next move.

The 236 housing-system proposals received by HUD have been winnowed to 37, and the sponsors of 20 of those will receive contracts to build prototype housing in eight cities.

The Operation Breakthrough semifinalists are:

Alodex Corp., Memphis; U.S. Steel Corp. and Aluminum Co. of America, Pittsburgh; Ball Bros. Research Corp., Boulder, Colo.; Bechtel Corp., San Francisco; Henry C. Beck Co., Atlanta; Boise-Cascade Corp., Boise, Idaho; Ring Bros. Consortium and Christiana Western Structures, both Los Angeles.

Descon-Concordia, Montreal; Development Corp. of America, Boston; Dow Chemical Co., Houston; Forest City Enterprises and Housing Development Corp., both of Cleveland; General Electric, Philadelphia; Home Building Corp., Sedalia, Mo.; Keene Corp. and Martin Marietta Corp., both of New York City.

Hercules Inc., Wilmington, Del., jointly with Modular Structures Inc., Bethesda, Md.; Levitt Technical Corp., Lake Success, N.Y.; Material Systems Corp. and Mid-City Developers, both of Washington, D.C.

Module Communities, Yonkers, N.Y.; National Homes Corp., Lafayette, Ind.; Omniform, Hartford, Conn.; Pemtom, Bloomington, Minn.; Redman Industries, Dallas; Relbec Corp., Rio Piedras, P.R.; Republic Steel Corp., Youngstown, Ohio, and Scholz Homes, Toledo.

Rouse-Wates, Columbia, Md.; Shelley Systems, San Juan, P.R.; Stirling Homex Corp., Avon, N.Y.; TRW Systems Group, Redondo Beach, Calif.; Urban Systems Development Corp., Arlington, Va.; Sectra America and Techcrete Consortium, both of Cambridge, Mass.

Old money finds a new use . . . real estate financing

It was a marriage of money—venerable Wall Street money—and realty knowhow.

And a key factor, according to the mate with the money, was the increasing attention its corporate clients are paying to real estate.

Morgan Stanley & Co., old line investment banking house, and Brooks, Harvey & Co., New York real estate specialists, have formed a corporation to be controlled by five general partners from each firm.

It will be called Brooks, Harvey & Co. Inc. and its activity will replace that of Brooks, Harvey & Co.

The alliance will give Morgan Stanley access to real estate expertise responsible for packaging the new Madison Square Garden and Century City in Los Angeles.

NEWS continued on p. 8

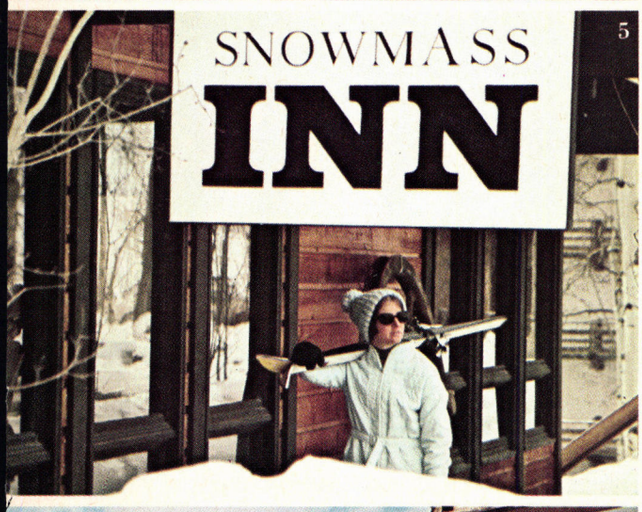
1 and 2. Upper Willows Condominium. Architect: Fredric Benedict & Associates, Aspen, Colo.

3. Arbeiterdorf Employee Apartments. Designers: Zejdlik, Harmala, Hysell and MacKenzie, Inc., Minneapolis, Minn.

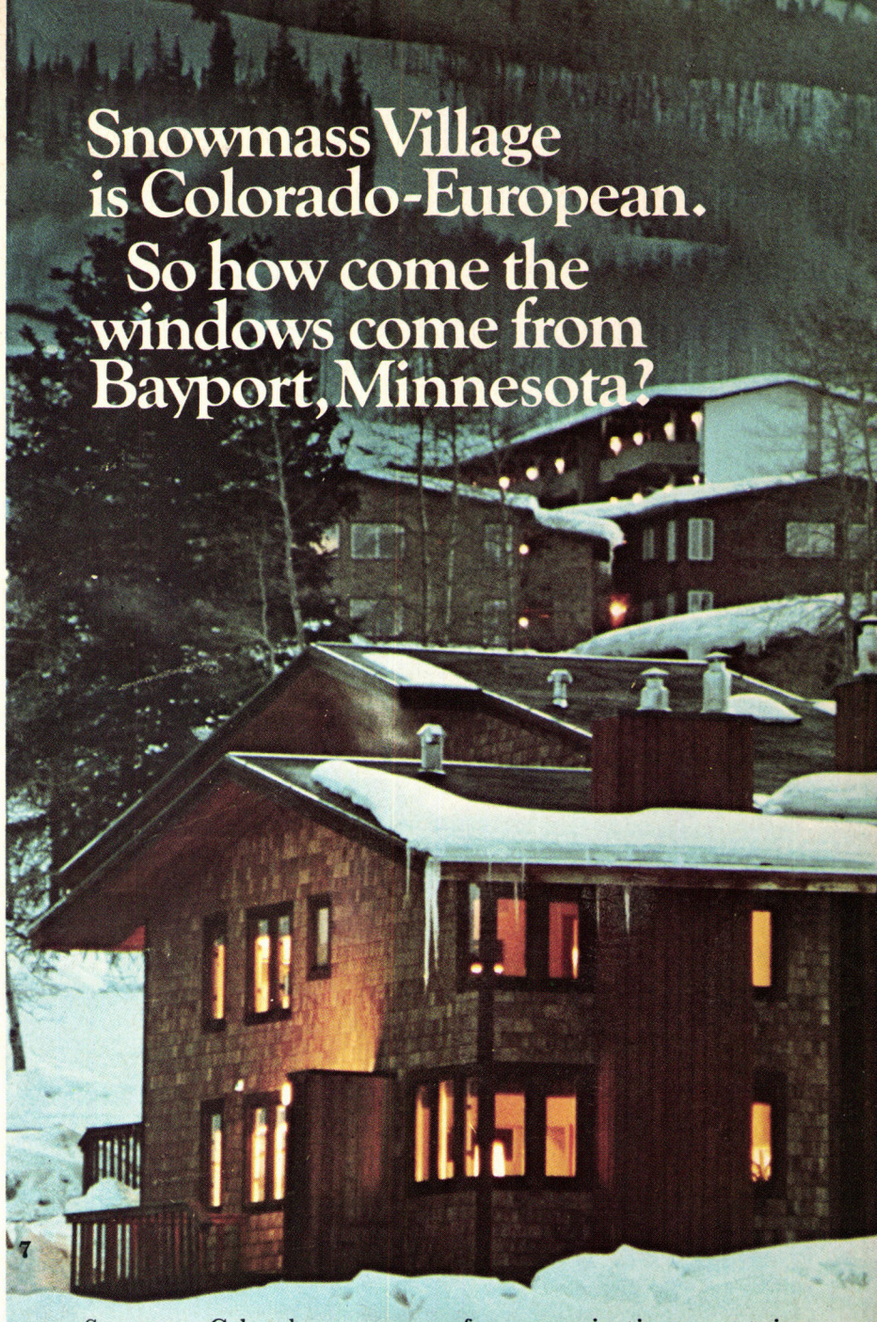
4 and 5. Snowmass Inn. Architect: Art Preusch, Aspen, Colo.

6. Shadowbrook II Condominium. Architect: Fredric Benedict & Associates, Aspen, Colo.

7. Tamarack Condominium. Architect: David J. Flood & Associates, Beverly Hills, Calif.



Snowmass Village is Colorado-European. So how come the windows come from Bayport, Minnesota?



Snowmass, Colorado.

The most European ski village in America. A charming cluster of buildings—terraced up the mountainside, centered around a cobblestone mall.

It took inventive architects—working with native Colorado stone and natural wood—to create this unique Rocky Mountain hamlet.

It also took Andersen Windows.

Andersen offered the architects the freedom of design they wanted—with stock wood windows in six styles and hundreds of sizes.

Wood Casements—to harmonize with rustic wood exteriors. Wood Gliding Doors—to lead to poolside sun decks. Wood Picture Windows—to frame majestic mountain scenery.

Just to name a few.

Then, too, the Snowmass architects wanted windows that would seal out biting winter winds. (Skiers, like everybody else, like their winter weather . . . outside.) Here again, Andersen offered the extra weathertightness needed — up to 4 times tighter than ordinary windows.

So that's how come America's most European ski village ended up with windows from Bayport, Minnesota.

But that's only the beginning. For the rest of the reasons, check your Sweet's Architectural or Light Construction File. Or talk to your nearest Andersen distributor.

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Andersen Corporation • Bayport, Minnesota 55003

Housing in '69: despite tight money, a pretty good year

More houses and apartments completed in 1969 than in 1968 . . . Starts almost equal.

The final figures will show these results in spite of the 1969 credit crisis, the severest since 1966.

The full impact of credit stringency has been delayed, and it may not be felt until early this year. Larger builders are still working off financial commitments made early in 1969.

These findings by Detroit's Advance Mortgage Corp. may come as a surprise to an industry that has heard little but predictions of disaster from most of its economists. Advance's projections are based on a nationwide survey of housing markets by the company's Economic Research Bureau.

The bureau says the non-farm count will show 1,490,000 private houses and apartment units completed in 1969 as against 1,405,000 in 1968. But Advance's President Irving Rose estimates that fewer than 1,400,000 units may be completed in 1970 despite demand for nearly 1,800,000.

Private non-farm starts are estimated at 850,000 houses and 600,000 apartments for a total of 1,450,000 in 1969. That is only 33,000 fewer than in 1968 and it is nearly 200,000 more units than were begun in the tight-money year of 1966. At midyear, Advance had predicted starts at only 1,410,000, but it raised its estimate when third-quarter building held up better than expected.

The last quarters. Both one- to four-family and apartment starts declined about 19% in the third quarter of 1969. The decline was less than expected for houses and more than had been projected for apartments. Permits declined by the same ratio.

The Advance Bureau predicts that fourth-quarter figures will show another 30% decline in house starts, from 226,000 to 160,000, but that apartment starts will remain about even at 145,000. The company expects a further drop in the first quarter of 1970.

Hardest hit. The third-quarter slowdown had its greatest impact in the largest markets and in the Northeast and Midwest.

The decline from the previous quarter was almost a third steeper in the 20 largest markets than in the remainder of the nation. Even apartment building suffered in the states wtih low usury-law ceilings, although such laws rarely apply to multifamily builders. Apartment permits slumped 40% after midyear in New York, New Jersey, and Pennsylvania, the states with the lowest usury ceilings.

The sharpest drop in both single- and multifamily building came in Washington, D.C., where total permits fell 45%. That was virtually the only market in which an 8% usury ceiling, originated by the State of Maryland, was interpreted as applying to the actual yield rate on discounted FHA and VA mortgages.

The boom towns. In spite of the national trend, builders in Miami-Fort Lauderdale and in Atlanta and Phoenix had their greatest booms.

HOUSING AT A GLANCE—1969

Private non-farm starts

	1968	1969	%Change
One-family	875,500	772,000	−12
2 to 4-family	80,700	78,000	− 2
Apartments	527,300	600,000	+14
Total	**1,483,500**	**1,450,000**	**− 2**

Apartments under construction

	Sept. '68	Sept. '69	%Change
Walkups	277,600	324,100	+17
Elevator	155,900	180,700	+16
Total	433,500	504,800	+16

Vacancy rates (Inside metropolitan areas)

	3rd quar. '68	3rd quar. '69	Change
Sale	1.0%	0.9%	−0.1%
Rental	4.7%	4.4%	−0.3%
Total	2.6%	2.4%	−0.2%

Employment growth

	Sept. '68	Sept. '69	Change
Number	2,342,000	2,216,000	−126,000
Rate	3.5%	3.2%	−0.3%

Miami-Fort Lauderdale's permits for 50,000 units will make it the largest market for 1969. Three-quarters of the permits are for condominium apartments.

Chicago, first at midyear, fell 25% in the third quarter and figured to finish the year on less than 48,000 permits.

Another booming market, California's Orange County, was expected to issue as many permits as New York City—about 33,000.

The San Francisco Bay Area will provide the most striking market contrast. The final tally will show that the two counties on the Oakland side, with about the same total population, started three times as many units as the three counties on the San Francisco side.

Prices and mortgages. Rising house prices and monthly payments have become as serious a deterrent as mortgage money in several markets. The slowest price rises, from 3% to 8%, are reported from Los Angeles, and the highest, over 25% in some economy subdivisions, from Washington.

The Advance bureau reports that the 25%-down loan is getting scarce, however.

One result is that FHA subdivisions are now the best sellers in many markets, even though the FHA-VA share of the nation's new house market dropped from 23% to 21% in 1969.

LONG TERM BOND AND MORTGAGE FINANCING

Net annual increases in outstandings, billions

	'63-'65 Average	1966	1967	1968	Est. 1969
Mortgages publicly held	25.7	17.9	20.3	23.6	21.0
Mortgages bought by U.S. agencies	.1	3.3	2.7	3.2	4.5
Total mortgages	**25.8**	**21.2**	**23.0**	**26.8**	**25.5**
Corporate bonds, all types	6.8	11.1	16.0	14.0	15.0
State and local securities	6.3	5.6	9.9	10.8	8.0
Foreign bonds	1.1	.9	1.2	1.4	1.1
	40.0	**38.8**	**50.1**	**53.0**	**49.6**
Mortgages as % of total	65%	55%	46%	51%	51%

Sources: Fed. Res. Bd. and Salomon Bros. & Hutzler

Just how tight is mortgage money?

The mortgage market has been and still is more successful in attracting new funds than any other long-term investment activity.

Mortgages remain the giant consumer of credit, taking 46% to 65% of all new long-term credit each year.

The New York investment house of Salomon Brothers & Hutzler now estimates net new mortgage formation for 1969 at $21 billion, or 47% of all new long-term credit. And, if federal agency purchases are included, the estimate is $25.5 billion, or 51% of the total.

Final figures will show that mortgaging received two-thirds more than all corporations got from the sale of bonds and three times as much as all states and municipalities took in from all the securities they sold.

The short end? Even in the credit-crisis year of 1966, mortgages absorbed 55% of all new long-term credit. And the mortgage share had averaged 65% from 1963 through 1965.

"Yet the mortgage market is described as 'the small end of the credit stick,'" the report observes.

The investment house criticizes efforts by government officials to use mortgage bonds to divert funds from the bond markets.

This procedure may attract some funds at high rates, the report says, but the program overlooks the fact that the corporate bond market is already clogged with excess demand.

Not enough credit. The supply of institutional funds available to the corporate bond markets is declining (from $10 billion in 1968 to $8.9 billion in 1969). So new claimants such as mortgage bonds must deprive corporations of needed funds, the report says.

"The problem of the mortgage market is not a maldistribution of credit among various demanders," the study concludes. "None is as successful as the mortgage market in obtaining the giant's share of total funds.

"The problem is with the inadequate total of long-term credit. In an inflationary era, it has not grown with the economy; since 1967, savings have not kept up with economic growth, especially that portion of savings that goes into long-term capital instruments." *NEWS continued on p. 12*

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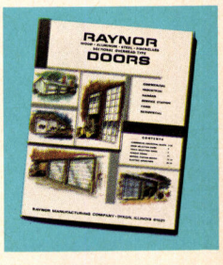

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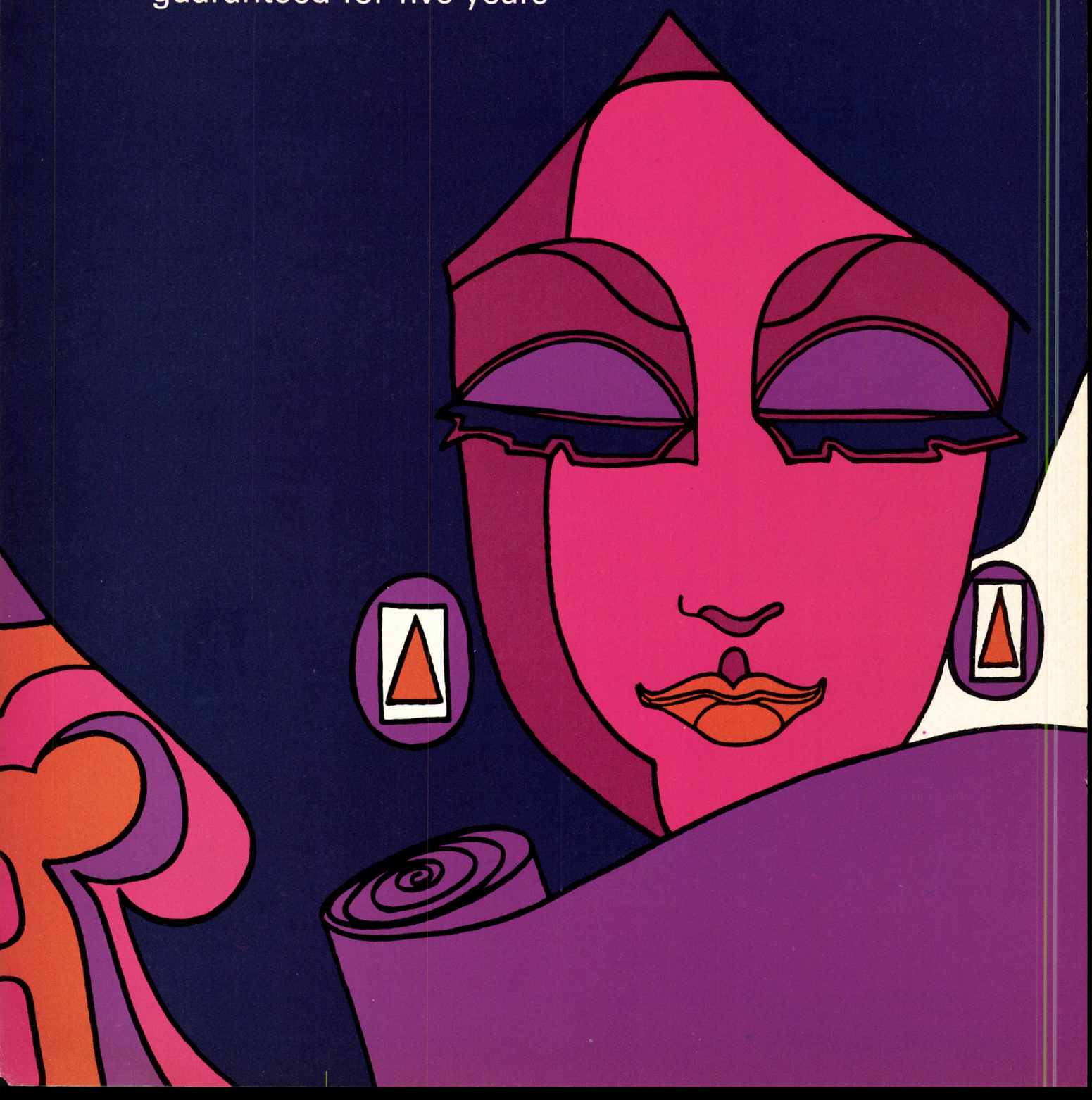

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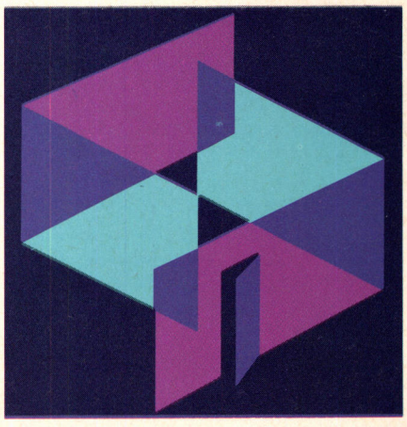

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It's ready! First mortgage-backed security bowing in

After a year's haggling over what types of mortgage-backed securities to issue, who would issue them, and the regulatory details involved, the Government National Mortgage Association—with the cautious blessing of the Treasury Department—has said, "Let's get the show on the road."

The show now going on the road is not at all what the mortgage market had wanted. Larger-volume, bond-type securities have been shelved until interest rates fall. But Ginnie Mae has gone ahead with the so-called pass-through issues, considered a first step in using the securities market to channel funds into housing.

In December, with final regulations published and with a GNMA lender's guide in print, the first mortgage-backed securities issue was expected momentarily. The issuer was reportedly to be Investors Diversified Services of Minneapolis, which was said to have prepared a $5-million issue.

Bond in limbo. The excitement over mortgage-backed securities, which was high at the time of the enactment of the 1968 Housing Act, has largely abated because of the decision to shelve the larger volume issues. President Woodward Kingman of GNMA has made it patently clear that "this is not the time to launch a bond-type security." Interest rates, he has said, preclude this right now. It is known, however, that the Treasury Department didn't want the long-term securities to compete with Treasury financing.

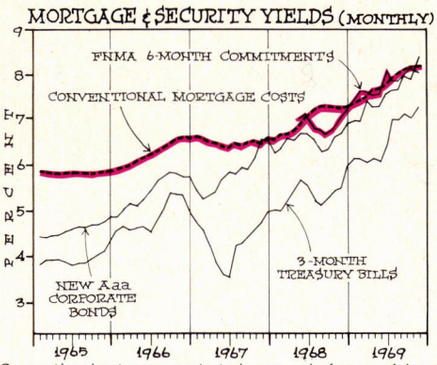
But Kingman has emerged with the pass-through securities. The lender's guide, an 87-page volume of forms and data, shows how lenders can tap the securities market with issues backed by pools of FHA and VA mortgages.

Issues must meet these criteria:

- An FHA-approved mortgage or group of mortgages can pool FHA, VA or Farmers Home Administration-insured or guaranteed mortgages. The securities would be issued against this pool.
- The minimum issue must be $2 million, the minimum denomination $50,000.
- The mortgages must have been insured or guaranteed no longer than one year prior to the date on which GNMA commits to guarantee the securities.

Three basic types. Ginnie Mae will permit straight, partially modified, and fully modified pass-through securities.

- The straight pass-through provides for principal and interest to be passed through to the security holder each month.
- The partially modified pass-through provides for payment by the issuer to the security holders of a proportionate share of the proceeds of principal, as collected, together with a fixed rate of interest on the unpaid principal balance, whether or not collected.
- The fully modified pass-through most closely resembles a bond. Housing Secretary George M. Romney says, in fact, that it is "the modified version that is certain to make this form of investment more attractive to investors and thus to make funds more readily available for mortgage financing." This last type provides for payment, whether or not collected, of both specified principal installments and a fixed rate of interest on the unpaid principal balance, with all prepayments being passed through to the security holder.



Conventional rates are costs to borrower before servicing. FNMA yields are net after servicing.

As for delinquent mortgages in mortgage pools backing modified pass-through securities, the issuer must make advances if necessary to maintain the specific schedule of payments to the holders.

Reserves and fees. Issuers must have 3% excess collateral in assets over the amount of the issue. The agency can accept, however, a fidelity bond instead of the 3% excess. Bond coverage, similar to that used by the mortgage banking industry, would depend on the amount of servicing volume of the issuer.

The GNMA fees, calculated on the principal balance of guaranteed securities outstanding on the last day of the month being reported, must be paid monthly on the following basis: straight pass-through, .04%; partially modified pass-through, .05%; fully modified pass-through, .06%. A separate fee of $500 per application for the guaranty also is required by GNMA.

Other fees may be involved. These would include brokerage fees for marketing the issues, and charges for maintaining custody of the pooled mortgages. The lenders guide says custodians of the mortgages can be the trust departments of financial institutions supervised by a federal or state regulatory authority.

Secondary market. Once a number of issues are marketed, a secondary market for the securities may be the next step. Bache & Co., the New York securities house, has shown interest in operating such a secondary market, but housing experts doubt the pass-through securities will lend themselves readily to such trading. The securities are expected to be sold to pension funds and trusts, and they will be designed for particular funds or trusts.

Once the larger bond-type issues appear, a secondary market is certain to develop. But for now, at least, the big point is that the mortgage market is beginning to tap the securities markets for funds—something mortgage men have wanted to do every time tight money pinched housing.

—ANDREW R. MANDALA
Washington

HOMEBUILDERS' MORTGAGE MARKET QUOTATIONS

Reported to HOUSE & HOME in week ending Dec. 19.

FNMA Auction Prices Dec. 15 7½%	City	FHA Sec. 203b— Min.-Down* 30-year immed.w Discount paid by builder Private mkt. 7½%	Trend	Conventional Loan Interest Rates Comm. banks, Ins. Cos. 75%	Savings banks, S&Ls 80%	Savings banks, S&Ls Over 80%	Construction Loan Rates Interest+fees All lenders
	Atlanta	7½–8	UP ¼	a	8½–8¾+1–2½	8¾–9+1–2½	9½–10+1–2
90-day commitment Average 91.46 Accepted bid range 91.19-91.15	Boston	6	Up 2	8–8½	8½–8¾b	a	8½+1
	Chicago	10b	Up 1½	a	8b	a	10–12
	Cleveland	7–8	Steady	a	8+1–2	a	9+1–2
	Dallas	8–9	Up 1	a	8¾+2	a	9–10+2
	Denver	7½–8	Steady	9–9½+1	9–9¼+1–1½	a	9+1½
	Detroit	7–8	Up ½	8½	8½–8¾	a	9½–10+1–2
180-day commitment Average 91.45 Accepted bid range 90.72-91.62	Honolulu	8–9	Up 1½	9–9½	9–9½+2–3	b	10+2–3
	Houston	7½–9	Steady	a	8½–9	9–9¼	10+1–2
	Los Angeles	8½b	Up ½	a	8¾–9¼	b	9¼–9½+1½–3
	Miami	9	Up ½	a	8¼–8½+3½	8¾+4b	9½+1–2½
	Minn.-St. Paul	9	Steady	8b	a	a	12+1–2
	Newark	6–8	Steady	7½b	7½b	b	9½–10+1–2
12-18 month commitment Average 92.33 Accepted bid range 92.20-92.43	New York	6–8b	Up 1	7½b	7½b	7½b	9½+1½–2
	Okla. City	7–8	Up ½	a	8½+1	b	9½+2–3
	Philadelphia	9	Up 2	7+3b	7+3b	a	10½+2
	San Francisco	8	Steady	8¾–9¼	9–9½+2–2½	a	9½+2–3
	St. Louis	7–8½	Up 1	7¾–8	7¾–8+1–2	8+1–2	9–10+1–2
	Seattle	8–10	Up 2	8¾–9¼+2–2½	8¾–9	a	9–9¾+1½–2½
	Wash., D.C.	7–9	Up 1	8b	8b	8b	9½+2–3

* 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 average local quality.

* 3% down on first $15,000; 10% of next $5,000; 20% of balance.

Footnotes: a—no activity. b—limited activity. c—Net yield to investor of 7½% mortgage plus extra fees. w—for comparable VA loans also.

Sources: Atlanta, Robert Tharpe, pres., Tharpe & Brooks Inc.; Boston, Robert Morgan, chairman, Boston 5¢ Savings Bank; Chicago Robert H. Pease, senior vice pres., Draper & Kramer Inc.; Cleveland, David E. O'Neill, vice pres., Jay F. Zook, Inc.; Dallas, M.J. Greene, pres., Southern Trust & Mortgage Co.; Denver, Clair A. Bacon, sr. vice pres., First National Bank; Detroit, Sherwin Vine, vice pres., Citizens Mortgage Co.; Honolulu, H. Howard Stephenson, vice pres., Bank of Hawaii; Houston, Everett Mattson, sr. vice pres., Lomas & Nettleton West; Los Angeles, Robert E. Morgan, senior 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, Sigfred L. Solem, sr. vice pres., Dime Savings Bank; Oklahoma City, B. B. Bass, pres., American Mortgage & Investment Co.; Philadelphia, Robert S. Irving, vice pres., First Pennsylvania Banking & Trust Co.; St. Louis, Charles A. Keller, vice pres., Mercantile Mortgage Co.; San Francisco, John Jensen, senior vice pres., Bankers Mortgage Co. of California; Seattle, Kirby D. Walker, vice pres., Continental, Inc.; Washington, George DeFranceaux, pres., the Berens Cos.

NEWS continued on p. 16

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Circle **12** *on Reader Service Card*

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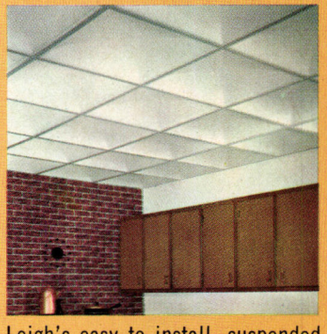
Circle **13** *on Reader Service Card*



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The S&Ls move in on piece-of-the-action mortgage lending

Stop simply making rich men out of real estate developers. Take some of that profit yourselves.

That was the experts' advice to lenders at the U.S. Savings & Loan League's Chicago convention, and the reminder defined a trend already well under way.

The larger and more sophisticated S&L associations are now demanding a share of apartment and commercial project revenue in addition to interest on the permanent loan.

The S&L men have fallen in behind the insurance companies and mortgage banking houses, which swarmed into participation lending two years ago (*Piece-of-the-Action Fever,* NEWS, Dec. '68).

Perhaps no more than 100 of the 5,983 S&Ls currently employ the technique. The number is expected to reach 500 to 600 by year's end, however, and experts concede that it will increase geometrically if inflation persists.

No figures yet exist on the total dollar volume of such lending, but two portfolios—one in New York State and the other in California—provide some gauge of popularity.

First Federal S&L of Rochester made 11 commercial and apartment loans totaling $15.4 million last year, and every loan had an income-participation clause. Citizens Federal of San Francisco wrote such provisions into half of its $10 million in apartment loans during the same period.

The reasons why. Inflation is the sharpest spur to the new methods. Usury laws that restrict an S&L's earnings in its accustomed field of single-family lending are an ancillary incentive.

But that is not all. Alarm is spreading in the traditionally conservative industry lest it simply miss the boat.

The participation device had aroused sufficient interest for the U.S. League to schedule an instruction panel at its convention for 5,500 delegates, and an assistant league vice president, Dallas Bennewitz, explained the feeling of concern:

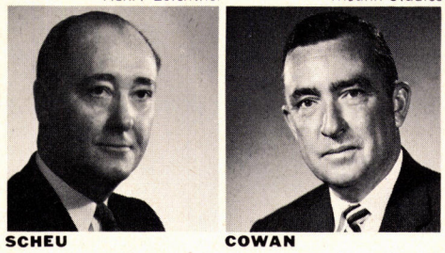
"Lenders have for years been making rich people out of developers. You lenders have been putting out your money at a fixed rate of interest and watching the inflationary forces completely erode this fixed yield.

"These same inflationary forces have been providing a windfall to the developer by giving him a much higher yield on his investment as a result of the relatively low fixed rate of interest he is paying."

How it is done. President William E. Scheu told how First Federal of Rochester used profit participations to add at least $24,000—and perhaps as much as $30,000—to annual interest income on $15.4 million in apartment and commercial loans.

First Federal asks for 2% of a commercial project's gross receipts or, if a lease is involved, 2% of the net-net lease. The S&L began by seeking 2% to 3% of the gross income on apartments but discovered that the formula lowered a project's value estimate and reduced operating income.

Henry Leichtner Moulin Studios



SCHEU COWAN

So the association decided instead to take 10% of any increase in a project's income or rent. The method is widely known as the Met Life technique, for the insurance company that pioneered with it two years ago.

"This method does not affect original income and it permits a normal valuation," Scheu explained. "It provides an increase in yield to the lender as a hedge against inflation. It is particularly well suited to apartment project lending, where short-term leases exist and rent increases are likely. Our experience has been that rents increase 5% a year."

Case histories. Scheu ran down these results on 11 loans:

- Two shopping centers, total $2,895,000. Adding 2% of gross income to basic interest produced an additional $9,100 a year.
- Four nursing homes, total $5,375,000. Adding 2% of the net-net lease to basic interest produced an additional $14,055.
- A $35,000 loan on housing for the aged. Adding 2% of the net-net lease raised interest income by $1,100.
- Four apartment projects, total $6,825,000. If rents increase by the expected 5%, the lender's 10% of the increase will add $6,304 to basic interest.

Profit participation will thus produce $24,255 on the first seven loans and another $6,304 if rents increase in all four apartment projects—for a grand total of $30,550 in add-on interest.

West Coast variation. Citizens Federal Savings in San Francisco offers an option. Senior Vice President Joseph Cowan says an apartment borrower may take a straight loan at 9¼% to 9½% or a profit-participation deal at 9% plus 10% of any rent increase.

Other lenders ask a percentage of gross rental only after a certain level of occupancy is attained, or they set up a split rate: a low rate on the initial level of gross receipts and a higher rate on receipts above that.

Limits to action. The potential of the new formulas stirs wide excitement among the S&Ls, but they can scarcely hope to compete seriously with larger and more flexible lenders in the field. The associations can go only half way.

The 2,063 federal S&Ls are debarred by the regulatory Home Loan Bank Board from virtually any participation in equity. They can attain it only by investment in renewal land up to 2% or assets or by foreclosure.

There are 3,933 state-charter associations operating under generally similar restrictions. Those in California and a half dozen other states can buy and develop land but only up to a small percentage of assets, usually 5%. A bill being pressed in Congress by Rep. Richard Hanna (D., Cal.) would extend the same privilege to federals.

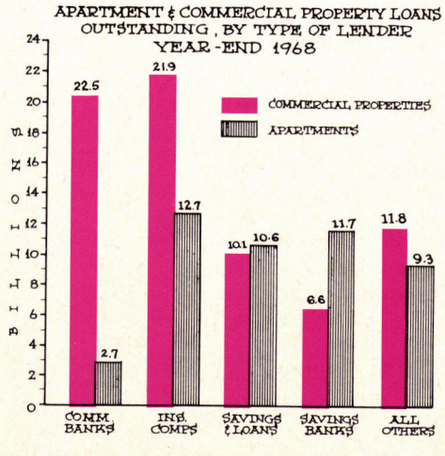
So equity lending, with its highly lucrative lease-buyback and joint-venture dealing, remains the special preserve of the more versatile insurance companies and mortgage bankers.*

Practical restraints. The HLBB did permit federal S&Ls to extend their profit participations to apartments as well as commercial property, but there is as yet no way to apply the technique to single-family loans. Commercial and apartment loans may not exceed 20% to 25% of an association's assets.

The S&Ls hold more than $110 billion of the $159 billion in single-family mortgage debt. They have $10.6 billion of the $47 billion in apartment loans but only $10 billion of the $80 billion in commercial mortgages. Commercial banks and life companies outlend the associations 2-to-1 on commercial properties, and savings banks and life companies lead them in apartment loans.

The S&Ls increased apartment and commercial lending by only $1.1 billion each in 1968, the last year for which complete figures are available.

So the area for participations is limited at best, and the new techniques will obviously be extended to a fraction of the loans eligible. Profit participation is a long way from dominating S&L lending, but it is new and exciting and profitable—and there will be much more of it before there is less.

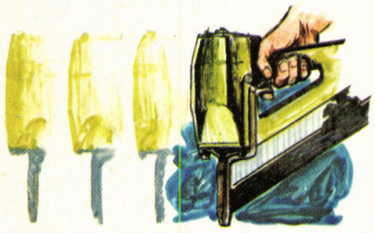


* Frank M. Fleck, senior vice president of Chicago's Great Lakes Mortgage Corp., gave the S&L panel a summary of equity techniques—a bit in the manner of a Santa Claus showing toys not to be touched.

NEWS continued on p. 20

Senco
Value
Analysis
Report:

How to evaluate an Automatic Fastening Tool



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One that's as automatic as a machine gun, giving you fastest possible stapling or nailing, up to 12 cycles per second with one trigger squeeze, yet fully-adjustable down to single-fire operation. The tool must also allow two alternate operating methods: (1) Hold trigger, fire fastener with each tool touchdown; (2) Touch down tool, then drive a fastener with each trigger squeeze. Both completely operator-controlled.

Is the tool line broad enough to provide automatic fastening for all operations?

To meet a variety of fastening requirements, it's important that your source for automatic fastening tools can supply you a wide choice of tools, all operating in similar manner, altered only to drive different types of fasteners.

Will the tool relieve your skilled labor shortage?

Operation of a truly automatic tool is quickly learned by any workman. The tool does the work, driving fasteners uniformly spaced straight and true, every time and faster than the skilled hammer man. This is so with all fasteners, from a finishing brad to a 16d nail or 2½" staple. Tool should adjust for driving flush or countersunk.

Is the tool designed to eliminate costly downtime from jammed staples or nails?

With the properly designed modern automatic tool, jamming is virtually eliminated. Bent fasteners are ejected instantly, automatically, and the tool is back in action with no delay.

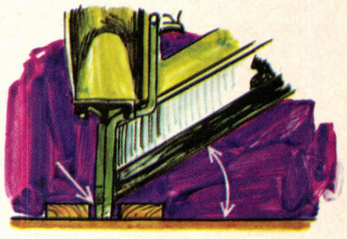
Is the tool well-balanced and light enough to minimize operator fatigue?

The tool should be the lightest weight possible for even heavy-duty work, balanced at the trigger for non-tiring one-hand operation. No counterbalances should be needed. With the right tool, a day's work is safer, less tiring to the operator.

Senco

. . . where the Big Ideas in fastening come from

Is the tool designed for maximum maneuverability?



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Float-Away doors have to be good. We've been standing behind them for years, with solid guarantees.

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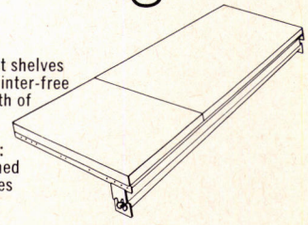
SHELVES



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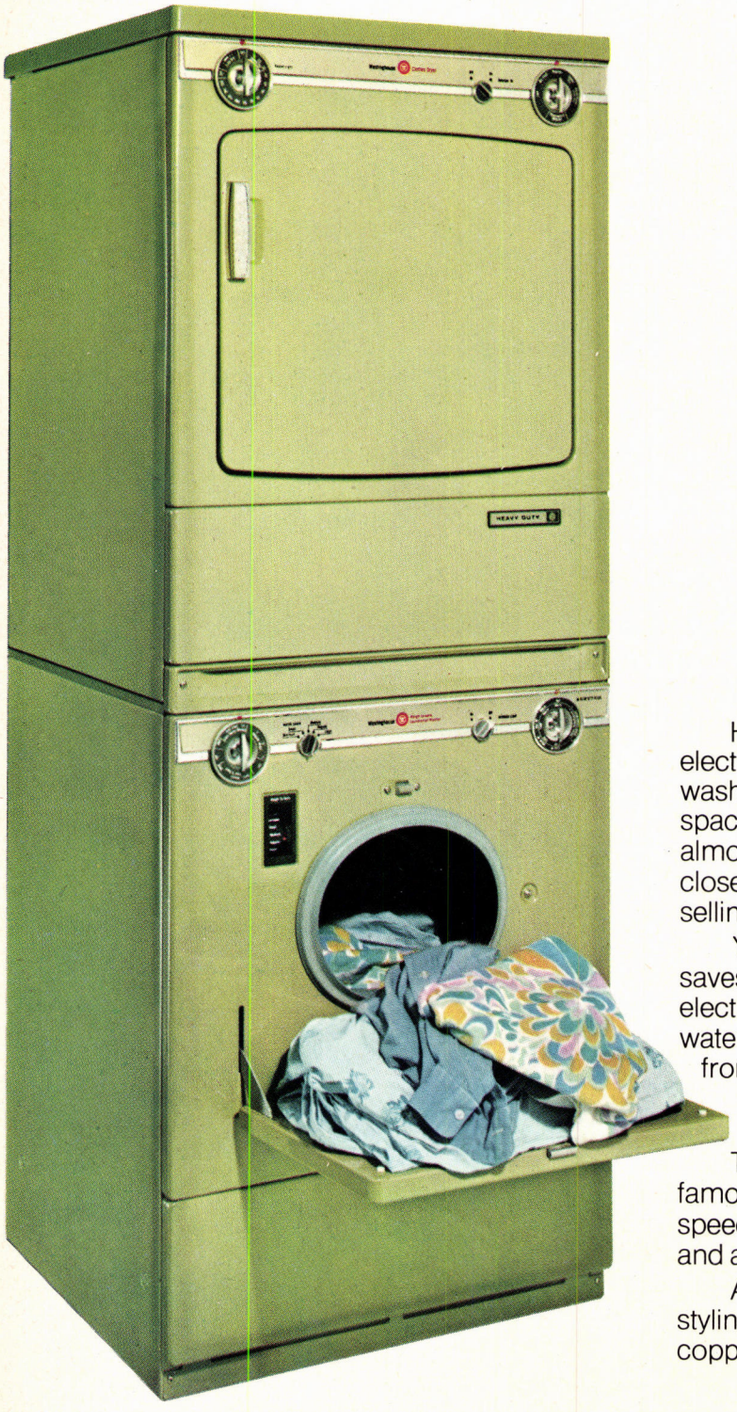


Here's how it stacks up: The Westinghouse electric dryer sits right on top of the Heavy Duty tumbler washer, and together they need only 27 inches of floor space. This means you can build a laundry room almost anywhere. In a kitchen, bathroom, or even a closet. And that's a feature that can help make your selling job a great deal easier.

You'll also appreciate the way the easy installation saves you time and money. You can even use our electric dryer that requires no venting. It has a water-cooled condenser that removes moisture from clothes and drains it automatically. As for your prospects, they'll be interested in the "Auto Dry" feature, ideal for permanent press fabrics.

They'll also like the Heavy Duty washer with its famous Weigh-to-Save™ Door, tumble action, multi-speed washing, self-cleaning porcelain wash basket, and automatic self-cleaning lint ejector.

And to top it off, everybody will love the beautiful styling of the Westinghouse Laundry Twins. Available in coppertone, avocado, goldtone or white.

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

Build sales with Westinghouse Dishwashers, Refrigerators, Ranges and Air Conditioners, too.

Circle 67 on Reader Service card

continued from p. 16

The mobile homes roll into lush S&L lending territory

The mobile home industry, darling of an otherwise dog-eared housing market, is about to get another suitor—the nation's $160-billion savings and loan industry.

The 2,063 federally chartered S&Ls, which have had to confine their lending to mobile-home parks, can now use 5% of their assets for lending on the homes themselves. And California has granted its 175 state-chartered associations virtually the same powers.

These privileges, authorized by the 1968 Housing Act, are looked upon as a new tool for savings and loans and a big boost to the booming mobile home business.

Today's housing market is not long on encouraging statistics. What few there are come mostly from the mobile home industry. Manufacturers say final figures will show 400,000 units placed on market in 1969. The industry produced 318,000 units in 1968, and 90% of the one-family market for new houses in the $15,000-or-less price range went to mobiles. One of every three new single-family homes today—regardless of price—is a mobile.

The new breed. The image of mobile home residents has been changing. One fourth of the 5.5 million mobile home dwellers now earn more than $9,000 a year. Many are retired or they are newly married with rising income expectations.

The mobile home park itself has been transformed from an ugly clump of trailers in the dingier part of town to a quasi-resort development, attractively landscaped, with shopping, laundry, and recreational facilities usually contained in the complex.

The savings and loan industry, traditionally a major source of housing finance, is gearing up for a piece of the mobile home financing. Regulations authorizing S&L lending on mobiles have just been issued by the Federal Home Loan Bank Board.

Lending code. A mobile home is defined as a "movable dwelling constructed to be towed on its own chassis and under carriage, at least 40 feet long and 10 feet wide and containing living facilities suitable for year-round occupancy by one family, including permanent provisions for eating, sleeping, cooking, and sanitation." The HLBB also says:

- The S&Ls may invest in chattel paper on retail or wholesale financing of mobile homes up to 5% of association assets.
- Associations are limited to financing mobile homes that will serve as a residence of the purchaser, or a relative of the purchaser—no vacation homes.
- The mobile home must be located in a park within the association's normal lending area.
- Loans on new homes may not exceed 100% of the manufacturer's invoice price and installed equipment, excluding freight plus sales tax.
- The loan on used homes cannot exceed 100% of wholesale value and sales tax. (An earlier board ruling did not provide for sales tax financing on new or used mobile homes.)

A note of caution. Anticipating the industry's hue and cry at receiving instructions for keeping another mass of complex records, the HLBB already has issued a set of guidelines to aid associations.

Chief among the board's admonitions to the industry is a repeated warning that a sound portfolio of such loans must be based on dealing with a reputable dealership.

The Bank Board sees two important advantages. Savings and loans get another lending tool in a growing market, and the Nixon administration gets help in providing low-cost housing for low- and moderate-income families.

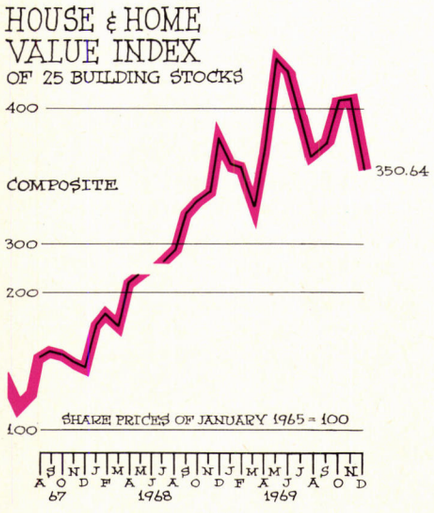
Steps toward a goal. In announcing the regulations, board member Thomas Hal Clarke stated that "the board is convinced that savings and loan associations must participate in this vital area or neglect a significant part of the country's housing needs." Among the major considerations given by the Bank Board in drafting the rules was the fact that the nation is running far behind the Congressionally-set housing goals of 1968.

As for the S&Ls, they give every indication of moving into this field as quickly as possible and as strongly as permissible. With traditional housing starts falling dramatically, high-yielding mobile home loans look most attractive to the thrift lenders.—A. M.

Housing stocks off sharply; mobile homes lead retreat

HOUSE & HOME's composite index of 25 housing stocks sank from 406.75 to 350.64, or 14%, in the month ended Dec. 8. The debacle of the mobile homes, falling from 850.19 to 678.84, depressed the list.

Here's the composite index:



How the top five did in each category:

	Dec. '68	Nov. '69	Dec. '69
Builders	520.20	502.50	495.56
Land develop.	595.96	632.58	536.95
Mortgage cos.	480.36	593.58	548.25
Mobile homes	775.79	850.19	678.84
S&Ls	175.91	192.59	162.52

HOUSING'S STOCK PRICES

COMPANY	Dec. 8 Bid/ Close	Chng. Prev. Month
BUILDING		
Bramalea Cons. (Can.)	5.00	+1.00
Capital Divers. (Can.)	3.25	– .55
Centex Corp.a	42	– 2¼
Christiana Oil b	18¼	+ 4¼
Cons. Bldg. (Can.)	1.40	– .65
Dev. Corp. Amer.	12	– 2
Dev. Int. Corp.a	17	
Edwards Indus.	9¾	– ¼
First Hartford Rlty.	8¼	– 1½
First Nat. Rlty.b	4½	– ⅞
Frouge	3¾	+ ½
•General Bldrs.b	7½	– 3
•Kaufman & Bd.e	49⅞	+ 1⅛
Key Co.b (Kavanagh-Smith)	6½	– 4⅜
McGrath Corp.a e	21	
National Environment (Sproul Homes)	14	– ¾
Nationwide Homes	7½	– 1⅛
•Presidential Realty b	12⅞	– 1¾
Pulte Homes d	12½	+ 1½
Ryan Homes	27¼	– 5½
Standard Pacific Corp.	9	– 2¼
U.S. Home & Dev.b	32¼	– 3⅛
•Jim Walter e	33	– 2⅞
•Del E. Webb e	11⅜	– 3⅞
Washington Homes	10½	– ¾
Western Orbis b	10¼	– 3¼
S&Ls		
American Fin.	32	– 1
Belmont S&L	32¾	– 1¾
Calif. Fin.e	8¼	– 2⅝
Empire Fin.b	22⅛	– 6¾
Far West Fin.e	14	– 3½
•Fin. Fed.e	20⅛	– 4¾
•First Char. Fin.e	39½	– 7
First Lincoln Fin.	7¼	– 2¾
First S&L Shares b	14¾	– 3½
First Surety	6½	– 1¼
First West Fin.	4	– 1¼
Gibraltar Fin.e	26	– 8¾
•Great West Fin.e	23¼	– 3⅜
Hawthorne Fin.	8¼	– 3¼
Huntington Savings (First Fin. of West)	23	+ 3¼
•Imperial Corp.e	13⅛	– 2¼
•LFC Financial (Lytton) e	10¾	– 3⅜
Trans-Cst. Inv.	5½	– ⅞
Trans World Fin.e	10¾	– 3
Union Fin.b	11¾	– 1½
United Fin. Cal.e	14	– 2¾
Wesco Fin.e	23	– 7

COMPANY	Dec. 8 Bid/ Close	Chng. Prev. Month
MORTGAGE BANKING		
•Advance	19	+ 4¼
Charter Co.y	16	+ ½
•Colwell	23¼	+ 1½
•Cont. Mtg. Investors e	41	– 3½
Cont. Mtg. Insurance	20¼	– 7¼
Excel Investment	3⅛	– ½
FNMA	140	–64
First Mtg. Ins. Corp.a	23¼	
First Mtg. Investors	24¼	+ 2
•Lomas & Net. Fin.	9¾	– 2½
•MGIC Invest. Corp.e	51¾	– 5
Mortg. Associates	12¼	– ¼
North Amer. Mtg. Inv.b	21¼	– 3½
Palomar Finan.	8	– 1⅜
UIP Corp.b (United Imp. & Inv.)	7¼	– 1⅛
Universal Invest. Trust (Southeast Mtg Inv.)	2⅞	– 1
LAND DEVELOPMENT		
All-State Properties	2	– ½
American Land	⅞	– ⅛
•AMREP b	43¾	–10⅞
Arvida	13⅛	– 2⅝
Atlantic Imp.	20	+ 1
Canaveral Int.b	9	– 2½
Crawford	4½	– ¾
•Deltona Corp.b	54	– 8½
Disc Inc.	5⅜	– 2
Don the Beachcomber Ent. (Garden Land)	12¼	– ¾
FPA Corp. (Fla. Palm-Aire)	20	– ½
•Gen. Devel.e	28	– 4
•Holly Corp.b	3	– ¾
Horizon Corp.	44½	–13
Laguna Niguel b	5⅞	– ¼
Major Realty	8	– 1½
•McCulloch Oil b	30⅞	– 5¾
Scientific Resources e (Sunasco)	12½	– 3¼
So. Rlty. & Util.b d	7⅛	– ⅛
DIVERSIFIED COMPANIES		
Boise Cascade e	75½	– 1½
Citizens Financial b	13⅞	– 2¾

COMPANY	Dec. 8 Bid/ Close	Chng Prev. Month
City Invest.e	26	– 8⅛
Cousins Props.	37	– ¾
Forest City Entr.b	22¼	– 6⅛
Great Southwest Corp.	19½	– 6
Investors Funding b	20⅛	– 6⅜
Midwestern Fin.b	10½	– 1
Rouse Co.	29¾	– 2¼
Tishman Realty e	22½	– 4¼
MOBILE HOMES & PREFAB		
Con. Chem. Co.b	12½	– 2½
•Champion Homes b	23⅛	– 7⅜
Commodore Corp.b	24	– 6⅛
•DMH (Detroiter) b	18¾	– 8⅛
•Fleetwood b	30⅞	– 3½
•Guerdon b	24¼	– 9¾
Mobile Home Industries b	19⅜	– 5⅝
Monarch Ind.e	23⅛	– 5⅜
Redman Indus.b	36	– 9⅝
Rex-Noreco b	22½	+ 3½
•Skyline e	29¾	– 6¼
Town & Country Mobile b	12⅞	– 4¾
Zimmer Homes b	32¼	–13⅜
Hodgson Houses	8½	– 1½
Natl. Homes A.e	23⅞	– 3⅛
Scholz Homes	20⅜	+ ⅞
Swift Industries	4¾	

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. y—adjusted for 2-for-1 split. z—adjusted for 3 for 1 split. 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.

NEWS continued on p. 24

Get with the under 35 crowd

It's the fresh new look in under $35 lighting for homes, apartments, mobile homes, and manufactured housing. On display at the N.A.H.B. show in Houston. Booths 2206, 2208 and 2307.

For another look at the complete under $35 generation, including wall brackets and close-to-ceiling styles, send for our free Starlight brochure. Circle the reader service number, or write: Thomas Industries Inc., 207 East Broadway, Louisville, Kentucky 40202.

THOMAS INDUSTRIES

All prices shown are suggested retail. (Prices slightly higher West of Denver.)

Circle 69 on Reader Service card

continued from p. 20

Dig in those wires! So California lightens builder's costs

Out of sight but into the limelight.

That's where utility cables are going, thanks to the California Utilities Service Commission.

The PUC has just capped a four-year investigation of undergrounding with an order banning overhead power and communication lines in all new residential subdivisions and handing utilities half the bill.

A dispute over this half will continue in the public eye. For builders will press for more relief even though this is a good half loaf, says William T. Leonard, executive director of AHB of Greater Eastbay. He adds:

"We're not 100% sure yet how the new regulations will affect the developer. In a typical tract, it looks as if it will cut costs of undergrounding approximately in half—from about $125 a lot to $65."

The utilities testified at PUC hearings that the picture would be even more favorable to builders. Pacific Gas & Electric's analyst, Gerald Tyson, said a subdivider's cost per 70-foot lot would drop from the 1968 average of $110 to less than $60.

Mixed victory. The PUC backed away from a sweeping proposal made last May by Commissioner A.W. Gatov and examiner John R. Gillanders, who called on the utilities to bear all undergrounding costs. Homebuilders spent $50,000 on attorney fees in their campaign to make the utilities finance undergrounding.

The PUC began its investigation of undergrounding in 1965 and got from PG&E in December 1966 a proposal that—except for a charge for subsurface transformers—formed the basis for the new regulations.

In August 1967, the PUC issued a service order requiring power companies to install, maintain, and own underground lines from property line to point of service in the home. Previously the developer or home owner was responsible.

Hearings ended with a six-day session in January 1968, and from then until last May undergrounding was a quiescent subject. But on May 28, Gatov and Gillanders proposed the order that would have required complete undergrounding in subdivisions at the utilities' expense.

That move apparently spurred the full commission to action, and it voted 4-to-1 for the compromise formula.

The larger issue. The settlement does not satisfy Gatov, who says the new rules do "nothing more than tidy up some loose ends" concerning new residential building.

"The gut of the problem is not new residential construction, but the conversion of existing overhead systems to underground, plus undergrounding of new commercial and industrial construction," he contends.

"The majority has missed an opportunity to provide leadership in an area where its leadership should be expected, and it will soon find itself in the wake of actions by other states and eventually of our own legislature."

The PUC has ordered utilities to earmark funds for undergrounding some existing lines—in recreation and scenic areas and on unsightly installations, for example. But local decisions are required in such cases, and communities are just getting started with this undergrounding although the order was signed in September 1967.

Leeway for utility. The PUC order leaves to utilities the choice of materials and techniques, saying that "adequate service by economic methods . . . is expected."

Experienced crews and improved equipment are making undergrounding the rule in California. In the PG&E area, for example, 94% of the new tracts are already served underground.

The new rules are based on density. Power companies will be required to extend underground lines within a new single- or multifamily subdivision of five or more lots, but the developer must perform all needed trenching and backfilling. He must furnish, install, and deed to the utility any necessary distribution and feeder conduit.

But conduits, says utilities, are not normally required in a subdivision. The utility must provide feeder circuits within the subdivision.

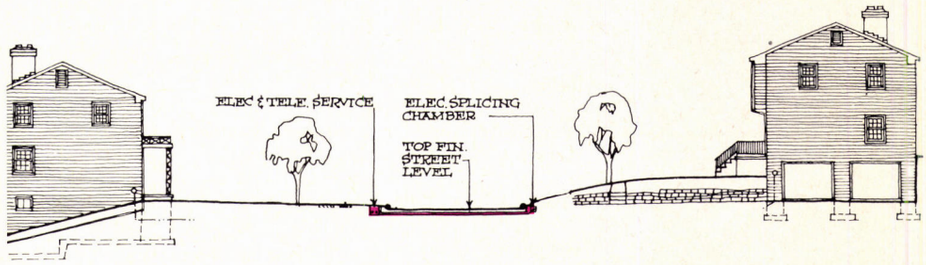
Demands on developer. The utility must complete up to 200 ft. of underground line outside subdivision boundaries to connect to existing supply facilities. If undergrounding is required beyond that distance, the developer pays the difference between overhead and underground costs.

Before construction, the developer must advance to the utility the estimated cost of underground work. This figure is based on per-foot costs of undergrounding multiplied by total frontage of a subdivision's streets.

This money is refunded if total front footage does not exceed 125 times the number of lots, plus 25 times the number of dwelling units in excess of two in each multi-family building. If the frontage is greater, the difference between underground and overhead costs for excess footage is not refunded.

—JENNESS KEENE

McGraw-Hill World News, San Francisco



SAFER CABLE LOCATION in underground system is shown in red. Trench is as near curb as possible, reducing chance that graders or backhoes will hit cable. Such construction mishaps are greatest cause of outages. Pittsburgh builder Vincent Amore described this system in testimony before the Pennsylvania PUC.

Builders refute utilities' cost figures

Pennsylvania is playing a numbers game with undergrounding cost estimates. The final score should be posted next month.

The Public Utilities Commission has heard the power companies say that $319.30 per lot—and these are real addresses rather than paper lots—was the difference between overhead and underground service.

But no, the difference is $51.30 per lot, maintains Pittsburgh builder Vincent A. Amore. He developed the land in question and clocked time, manpower, and materials used by Duquesne Light on the two tracts.

Amore conceded that his figures did not include administrative and engineering costs of undergrounding, but he maintained that this expense was the same for undergrounding as for overheading.

History of dispute. In December 1968, the PUC ordered undergrounding in subdivisions of five houses or more, allowing utilities to assess builders for all extra expenses.

But builders balked. The rule was issued subject to exceptions, and many were raised.

Seven hearings throughout the state have now ended, and the PUC is receiving final briefs before issuing an order on costs.

The range of suggestions is as broad as the Susquehanna. In Harrisburg testimony, Pennsylvania Electric and Hershey Electric put a $175 price tag on undergrounding. Duquesne Light said $220, and from Pike County Power & Light came a $558 figure. All figures were based on 100-foot frontage.

The builder's side. "The power companies tend to deflate the cost of overhead installations and inflate the cost of undergrounding," Amore said after the hearings.

Duquesne Light said trenching cost 60¢ a foot on a project (Penhurst No. 3, with 42 lots). Amore countered that he did this work and the actual charge by the sub was 30¢.

Even transformers' costs conflicted. Amore's price was $100 less than Duquesne's, even though he had made no allowance for quantity orders or price negotiation. But the utility likened Amore's supplier to Brand X and stuck to the higher figure.

Willard E. Bryant, NAHB technical services director, testified that undergrounding costs "little, if any more" than overheading. Willard described situations in which the utility makes no extra charge for undergrounding, citing Pennsylvania Electric as an example.

Utility attitudes, he said, are one of the biggest builder headaches with undergrounding. "They're reluctant to install, because it's a change. They say 'You do it the way we tell you, or it won't be done.' "

—STEVE LOWMAN

McGraw-Hill World News, Pittsburgh

NEWS continued on p. 28

Maybe you want the oven one place and a cooking top another. Combining a Frigidaire Wall Oven with a Frigidaire Cooking Top opens up lots of exciting design possibilities.

Cook-Master Control, Electric clock, Minute Timer and an oven light are featured on all 8 Wall Oven models.

So is the Frigidaire brand name.

This one's only 24″ wide... glass windows, double ovens and all. Model RBG-97K

Our Built-in Dishwasher liberates her

Saves her hours of drudgery a day. Our Custom Imperial Undercounter dishwasher has features that speak for themselves: 7 cycles with 5 options . . . push-button controlled; 150° Water Temperature Booster; Pots & Pans Cycle that scrubs Pots & Pans; triple-detergent dispenser; Super-Surge washing action; Roll-To-You racks that do what they say; Rinse Conditioner Dispenser that helps keep spots off glasses and silver; and a choice of front panel colors like Avocado, Colonial Copper, Harvest Gold, Snowcrest White or Brushed Chrome . . . which isn't a color but really Brushed Chrome.

Frigidaire dishwashers fit in a 24″ space. Engineered to install quick and easy. And when a day late is a dollar short you know what *that* means.

Frees her from dishwashing drudgery. Frees you from installation drudgery. Model DW-CIUP

Our Air Conditioners speak very softly

Like this Prestige model. "Pin-Drop Quiet" wasn't easy to achieve but we did it by tracking down noise sources and de-noising them. We polyurethaned the back of the front panel, lined air passages with sound-absorbent material, reduced metal-to-metal contact everywhere possible, balanced condenser and evaporator to get a lower, quieter air flow without sacrificing cooling ability, and did a lot of other things that will only make sense to engineers.

This Prestige Model can remove up to 10.8 gallons of water a day from the air. An easy-to-clean bactericide-treated filter screens out dust and pollen. Jet-Aire Vent can clear a room of stale air *very* quickly. Which means the air is cleaner and fresher and drier. Which means *comfortable*.

26 Frigidaire Air Conditioner models promise your customers comfort. And promise you easy installation, easy servicing, and *maybe* a little easier job of turning over the keys.

Frigidaire feels cool should be felt, not heard. Model AP-1238P

Our Refrigerators have been doing most of the talking for over fifty years

And you don't keep the floor *that* long without some kind of delivery!

Frigidaire Refrigerators deliver the kind of features the homemaker has been asking for.

She says, "defrosting's a drag." We agree. That's why we invented the Frost-Proof system in the first place. She wanted a bigger refrigerator, with more freezer space, and with features available like the Automatic Ice Maker and adjustable shelves. That's what you'll find in the clean-lined 21.9 cu. ft. side-by-side refrigerator-freezer pictured below. You'll notice a multitude of features that are included because *she* wanted it that way: 23.4 qt. Hydrator to keep fruits and vegetables crisp; Flowing Cold Meat Tender to keep most meats fresh up to a week; Roll-To-You Freezer Basket so she can freeze odd-shaped items . . . and get at them later; and nylon rollers that let *her* move the refrigerator to clean behind it . . . *herself*.

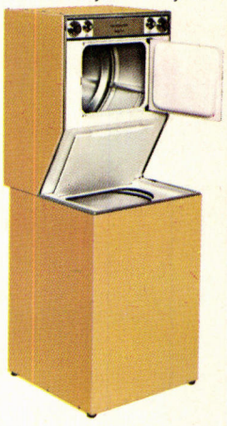
These features . . . and a lot of other features . . . are available on some or all of 18 other refrigerator models.

A Frigidaire Refrigerator in your kitchen says something special about the standards you set for your home. Model FPCD-219VAN-R.

Our Brand New Laundry Center is another of her ideas

Not that we don't have a mind of our own . . . but she knows what she wants.

And she said she wanted our brand new Laundry Center (coming soon) . . . a 2 ft. wide single-unit Washer/Dryer combination that can be installed where the laundry accumulates. Anywhere you can get adequate wiring, plumbing and venting, in fact. Does it wash clean? Does it dry dry? It has the Frigidaire name on it . . . and the GM Mark of Excellence! And we don't think it's snobbery to say that those marks stand for superior performance. We've worked hard for many years to *earn* our reputation.



Well worth waiting for. Model LCT-2

Frigidaire 5-year Nationwide Warranty

Any promise is as good as the man who makes it. No better. Frigidaire makes you a promise through its 5-year Nationwide Warranty. And stands behind it. And General Motors stands behind Frigidaire.

We make the following promises

Range Warranty. 1-year Warranty on entire range for repair of any defect, plus 4-year Protection Plan (parts only) for furnishing replacement for any defective Surface Heating Unit, Surface Heating Unit Switch, or Oven Heating Unit.

Undercounter Dishwasher Warranty. 1-year Warranty for repair of any defect without charge, plus 4-year Protection Plan (parts only) for furnishing replacement for any defective part in the motor, pump and water circulating system, except the spray impeller on models so equipped.

Air Conditioner Warranty. 1-year Warranty for repair of any defect in the entire room air conditioner, plus 4-year Protection Plan for repair of any defect in the refrigerating system.

Refrigerator Warranty. 1-year Warranty for repair of any defect in the entire refrigerator, plus a 4-year Protection Plan for repair of any defect in the refrigerating system.

Laundry Center Warranty. 1-year Waranty for repair of any defect in the entire product, plus a 4-year Protection Plan (parts only) for furnishing replacement for the following. In the Washer: defective washer tub, and defective part of the washer transmission (except belts), drive motor, and water pump. In the Dryer: the drive motor, drive roller assembly and idler assembly.

Which brings us to the point:

Frigidaire in the kitchen says something special about your home. It says you've thought about what your customers want in the kitchen . . . and, logically, in the rest of the home. It also says, like the GM Mark of Excellence says for Frigidaire, that all the things you can't see are top quality.

That testimonial may not sell the home . . . but it'll make it a lot easier for *you* to sell the home.

Build in a brand name that says something. Give Frigidaire a call sometime soon. We're just brash enough (and experienced enough) to think we can give you some extra edge.

Frigidaire bothers to build in more help

beat the competition with low cost

LITE-BEAMS®

GENUINE LB LITE-BEAM

YOUR GUARANTEE OF QUALITY. LOOK FOR IT!

Beat the overhead and you beat your competition over the head! LITE-BEAMS are installed in cheap little minutes, not big expensive hours!

Apply by adhesive to any surface. Cut with a knife . . . nail, saw or drill . . . LITE-BEAMS® are the easiest salesmen you ever handled.

And your prospects simply can't resist LITE-BEAMS' three glamorous finishes: Old English Dark Walnut . . . Colonial Medium Mahogany . . . Federal Light Oak. Authentic-looking, even from inches away!

Get the edge on your competition and KEEP IT with LITE-BEAMS. Costs go down . . . sales and profits go up.

Available at your Building Material Supplier 921

LITE-BEAMS, *Division of Urethane Fabricators, Inc.*
Haddon Avenue & Line Street, Camden, N.J. 08103

continued from p. 24

Cyril Morris

BILL LEVITT AND BRIDE
En route to honeymoon in Beverly Hills

Social notes

Two housing leaders take brides

One bridegroom is **William Jaird Levitt,** board chairman of the $170-million Levitt & Sons building subsidiary of International Tel & Tel. He has just married Mrs. **Simone Hanen Korchin,** a former partner in the Crane-Korchin Art Galleries in Rome, Paris, and Manhasset, N.Y.

The ceremony was performed by Rabbi **Edgar Magin** at the Beverly Hills Hotel in California. Mr. & Mrs. **William J. Levitt Jr.,** son and daughter-in-law of the bridegroom, attended the couple. The son operates his own real estate company, Levitt Properties, from headquarters in Philadelphia (NEWS, Nov. '69).

Levitt, whose home is in Mill Neck, Long Island, N.Y., was married twice previously and divorced. His second wife, Mrs. **Alice Kenny Levitt,** AID, headed Levitt & Sons' interior decorating department until the recent divorce. She owns a Manhasset dress shop.

The other bridegroom is HOUSE & HOME's editor, **Richard Winslow O'Neill,** who married Miss **Patricia Joan Betz** in New York City. Mrs. O'Neill is an artist and a former employee of New York's Knoedler Art Galleries, and she has been a staffer at *Modern Bride, House & Garden,* and HOUSE & HOME. Mr. O'Neill's first marriage ended in divorce four years ago.

Gulf American's Julius Rosen dies

Julius Jack Rosen, president of Gulf American Corp. until the land development company's sale to GAC Corp. last year, died of a heart attack in Miami Beach Nov. 23. He was 50 and lived in Baltimore.

Julius and brother **Leonard Rosen** became millionaires in the early 1950s in Baltimore by promoting lanolin as an ingredient for hair dressing. They sold out for $2 million in 1956 after Leonard's doctor advised him to go to Miami for his health.

The brothers founded Gulf American on $125,000 and made it the world's largest land developer. It owned three million acres, had 3,000 employees and was selling lots by mail at the rate of $131 million a year when Florida suspended sales in 1967. The state's regulatory agency acted after *The Wall Street Journal* accused the company of immoral sales practices (NEWS, Aug. '67 *et seq.*).

A long series of legal difficulties and revenue losses ensued. After earning $16.8 million in 1967, Gulf American lost $1.6 million in 1968. Leonard Rosen resigned as chairman (NEWS, Aug. '68), and GAC acquired the company for $230 million in stock (NEWS, April '69). Julius later resigned as president.

DEVELOPER ROSEN
Victim of heart attack

Julius was a founder of the Harry S. Truman International Center for the Advancement of Peace at the Hebrew University of Jerusalem. He was a trustee of the center and of Tel Aviv University and was a director of Boys Town in Jerusalem.

NEWS continued on p. 32

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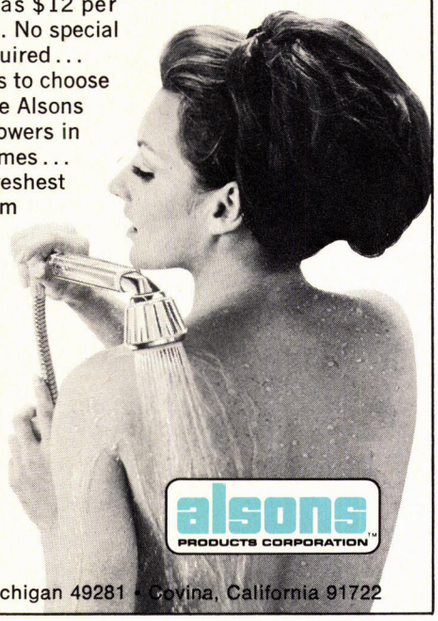

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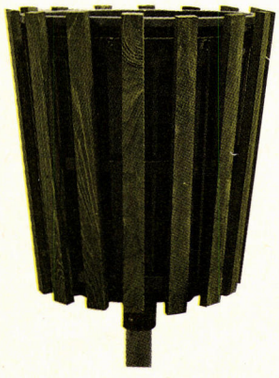

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continued from p. 28

Burns will head Federal Reserve; housing may have found a friend

When President Nixon announced that **Arthur F. Burns** would succeed **William McChesney Martin** as chairman of the Federal Reserve Board, the President understandably unleashed a spate of speculation about policy changes.

Burns is not entirely an unknown quantity. His policy will naturally have a deep impact on housing, just as Martin's views affected homebuilding for years.

Housing may, in fact, find itself a friend whose philosophy will, initially at least, be tailored to the Administration's goals.

Chairman Martin, because of his tenure and the fact that he is apolitical, could clash with Presidents and Congress alike. Burns is not likely to follow the same pattern. He is more likely to prove highly responsive to the President's wishes.

Burns does not believe the Fed is all-powerful, and he has in fact commented that the political process has evolved to the point at which the Fed's power to slow the economy has been diminished.

"The Fed is bound to act with considerable caution," Burns points out, "lest the application of restraint bring on the very decline of aggregate economic activity that it is the responsibility of government to try to prevent."

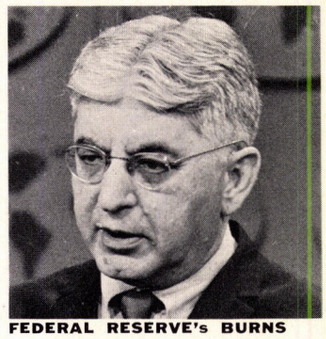
Burns, it would seem from his public statement, will swing the Fed closer to governmental process.

As such, with a national priority toward housing, Burns is likely to coax the Fed to move in that direction. Martin, on the other hand, has maintained that the Fed should not be used to stimulate any one sector of the economy.

Initially, there will probably be no noticeable shift from present Fed policy. Burns has stated: "We in this Administration will very definitely persevere in the present policy of restraint. We will not budge from it."

The philosophy of continued restraint until inflation is curbed, until prices stop rising and until tight credit subsides, is one policy in which the President, Chairman Martin and Burns are all in accord.

Associated Press



FEDERAL RESERVE's BURNS
Closer to housing?

On economic matters, it has been Burns who has had the ear of President Nixon, even more than CEA Chairman **Paul McCracken.** Burns had an important hand in the President's controversial decision to cut back federal construction, a step taken partly to make workmen available for homebuilders. Asked about the impact of this move on unemployment, Burns told reporters: "The demand is so great that I don't expect any unemployment."

Certainly Burns will have a honeymoon on Capitol Hill.

Congressman **Wright Patman** and Senator **John Sparkman,** chairmen of the House and Senate Banking Committees respectively, hailed the appointment. Senator **William Proxmire,** ranking member of the Senate committee, called the nomination an excellent choice. This in itself should be good for housing, in that Burns considers himself a part of the Administration—which wants to get along with Congress. Martin, on the other hand, has been a free agent and has acted as such.

As to specific actions of the new chairman, these will have to wait on his entry into office. But a Fed chief who believes that monetary policy is just one cog in a large wheel of economic policy planning may be just what homebuilders have been awaiting. —A.M.

Up again, down again, out again Heimann

In sharp contrast to his entrance into government service earlier this year, **John G. Heimann**—the consultant to secretaries—has quietly left his post as senior adviser to housing chief **George M. Romney.**

Heimann, a vice president of E.M. Warburg & Co., a Wall Street investment house, has a perfect record in his HUD service: He has been a consultant to Secretary Romney and former Secretary **Robert C. Weaver.** His appointments to both slots were greeted with much fanfare, his departures kept very quiet.

The New York investment counselor is a controversial figure in housing circles. He was reported earlier this year to be in line for the job of assistant secretary for mortgage credit at HUD. The fact that he was a Democrat, as well as the contention made by his detractors that he was not the right man for the post, took Heimann out of the race. When it did, Romney appointed him, amid a big press conference, as his senior adviser and right hand man.

No press conference was called when Heimann left. —A.M.

NEWS continued on p. 34

If she doesn't swoon over Gerber Golden Yellow, you can offer her the same luxury in 5 other delicious colors.

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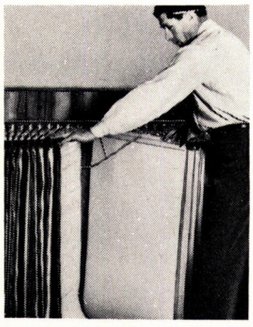

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Some famed housing industry names turning up in California's courts

Four companies in the late Howard F. Ahmanson's savings and loan empire have pleaded guilty and been fined $40,000 on nine charges of tax violations and illegal political contributions.

The four, Home S&L, Arrowhead S&L, Continental S&L, and Galaxy Inc., an ad agency subsidiary, were fined the maximum, $5,000, on seven counts and half the maximum on two counts.

The illegal political contributions to the 1964 Presidential campaign totalled $50,026 and fraudulent tax deductions came to $177,469. A three-year government investigation of corporate contributions has brought several indictments in California, but the Ahmanson units were the first to be charged with tax violations as well.

Rossmoor Corp. of Laguna Hills, Calif., developer of the Rossmoor Leisure World communities, has been fined $3,500 in another phase of the investigation. The corporation pleaded guilty to contributing $3,500 to the unsuccessful senatorial campaign of Democrat **Pierre Salinger** in 1966.

Judge **Harry Pregerson,** presiding in District Court in Los Angeles, dismissed a count of the indictment charging that Rossmoor illegally contributed $2,041 to a candidate for the House of Representatives. Rossmoor is headed by **Ross W. Cortese** (NEWS, Nov. '67 *et seq.*).*

The name of the Larwin Co., the world's largest privately owned homebuilder before its merger into CNA Financial of Chicago (NEWS, May), figured in an unrelated case.

A grand jury indicted Ventura County's supervisor, **H. F. Robinson,** on 27 counts of taking bribes to influence official actions. The jury said Robinson received 23 payments totaling $5,900 from Larwin, plus other payments from another company, but the purpose was not specified. Mr. Robinson pleaded not guilty. Trial was set for April 14 in Superior Court.

* A $30-million proposal for Crane, the New York City plumbing fixtures company, to buy Rossmoor fell through late last summer.

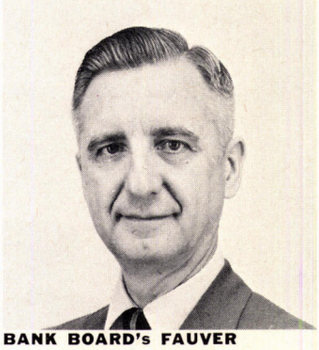
Home Loan Bank official slain

Associated Press

Clarke L. Fauver, director of bank operations for the Home Loan Bank Board, was shot to death in his Washington office early last month by a man described by police as "probably a disgruntled employee."

District of Columbia police immediately took into custody Fauver's special assistant, **Samuel C. Welch.** Officials said Welch had been upset over a plan to move his office farther down the hall. He committed suicide by hanging in his jail cell.

Fauver, 54, came to the Bank Board in 1968. He had been a special assistant to the Board of Governors of the Federal Reserve before his appointment to the post at the HLBB. The board lends money to and regulates the nation's savings and loan associations.



BANK BOARD'S FAUVER
Killed in his office

Fauver leaves his widow, Bebb; a daughter, Margaret Anne, and a son, Robert.

Builder Jim Deane retires in California

James F. Deane, associated with brother **Ben C. Deane** in one of southern California's biggest homebuilding operations since 1958, has quietly retired as executive vice president of Deane Brothers Inc. and teamed with son William in a land development venture.

The new firm, Deane and Deane Inc., has acquired 8,000 acres from San Francisco builder Henry Doelger and will develop the area in cooperation with Westinghouse Electric, which is a shareholder in the new firm. A master city plan is to be ready next month.

The brothers' company had built more than 10,000 houses before selling out to Occidental Petroleum Aug. 3, 1966, for 97,500 shares of Occidental common. The shares were trading in the 8½-13 range during the period.

As the homebuilding arm of Occidental, Deane is developing several subdivisions in Los Angeles, Orange and Ventura Counties. **Clarence R. Graham Jr.,** formerly senior vice president, is taking over Jim Deane's post. The company headquarters are in Huntington Beach.

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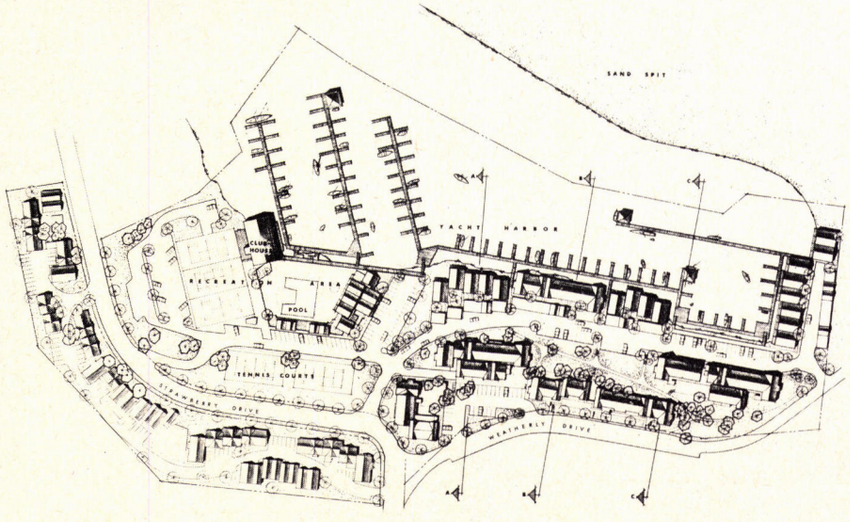
Photos: Robert Brandeis

APARTMENT UNITS give the appearance of single-family homes, blending with the flavor of the neighboring community.

A new California apartment project with a single-family feeling



MASTER PLAN shows the variety of sizes and shapes in the project, and the relation of the apartment units to recreational facilities. Remaining construction will begin in mid-May.

This California project posed two problems for the architect. First, it had to be compatible with the basically single-family character of its surrounding area. And second, feasibility called for a density of 18 units per acre on somewhat difficult sloping terrain.

Both conditions were met by a single solution: architect Karl Treffinger broke the project into 20 rather small buildings in a variety of forms. The smallness and variety of each individual unit helps to give the project more of a single-family-home flavor than that of an apartment house project.

The units were sited to 1) preserve the existing trees, 2) emphasize the rolling nature of the site, and 3) capitalize on the splendid views.

Parking is located either in carports or in small groups, which helps to avoid the look of a parking compound.

The project consists of one-, two-, and three-bedroom units, plus a two-bedroom townhouse unit. Rental range: $195-$325.

Leaders continued on p. 40

NEW FOR THE 70'S

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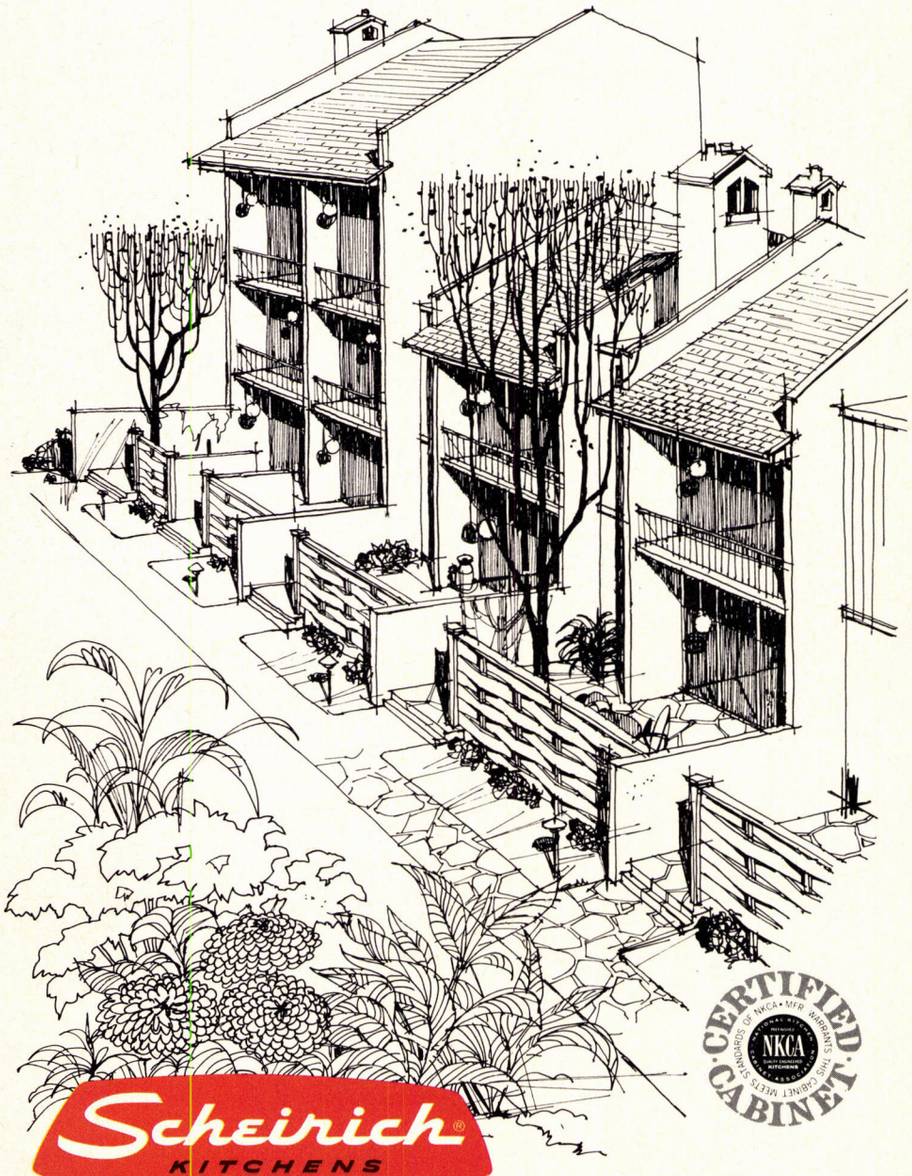

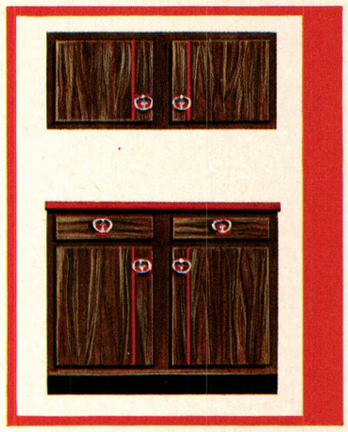

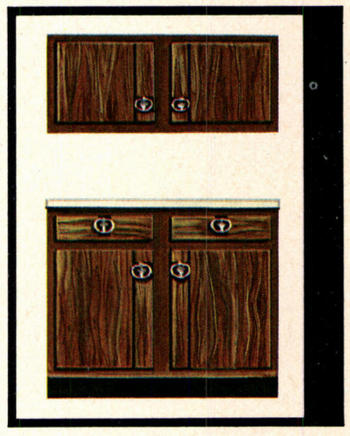

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Sponsored by The American Institute of Architects in cooperation with HOUSE & HOME and *American Home*. All the award winners will be published in HOUSE & HOME. A selection of the winning entries will be published by *American Home*. All the winning entries will be displayed at the AIA convention in Boston, Mass., and at the Octagon in Washington, D.C.

Houses and apartments must be designed by a registered architect and built and completed since January 1, 1967 in any of the 50 states. Outstanding architects, housing industry leaders, and the editors of HOUSE & HOME and *American Home* will judge the entries. Awards will be made on the basis of outstanding contributions to better living through residential design, site planning, and construction. Winners will be displayed at the AIA convention June 21-25, 1970. Awards will be made in three categories: ☐ CUSTOM HOUSES designed specifically for an individual owner, in three classes according to size: a) Under 1,600 sq. ft. of living space, b) 1,600 sq. ft. to 2,800 sq. ft., c) over 2,800 sq. ft. ☐ MERCHANT-BUILT HOUSES designed for a merchant builder and sold speculatively, in three classes according to sales price including land: d) under $25,000, e) $25,000 to $40,000, f) over $40,000. ☐ GARDEN APARTMENTS AND TOWNHOUSES built for rent or sale. Apartments shall not be over three stories in height from grade, must comprise four or more living units, and may be single buildings or one of a group: g) single apartment buildings, h) multi-building apartment groups, i) townhouses. Pertinent information shall be submitted on the registration blank below (or a facsimile) by March 1, 1970, accompanied by a payment of $20 for each house or apartment entered. Any number may be entered. A separate registration blank must be submitted for each. Upon receipt of registration blank and fee, each entrant will be sent for each house or apartment entered an 8½″ x 11″ binder and full instructions for preparation. It must be completed and postmarked no later than April 5, 1970. It is important that the appropriate category be designated on your original registration slip so that you receive the correct color binder for your entry.

This registration slip and entry fee must be submitted by March 1, 1970. Make checks payable to: Homes for Better Living and mail to Homes for Better Living Awards, HOUSE & HOME, McGraw-Hill Publications, 330 West 42nd Street, New York, New York 10036.

Enclosed is check ☐ money order ☐ in the amount of $20 covering the entry below.

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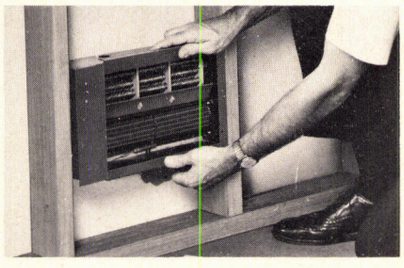

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Apartments *continued*

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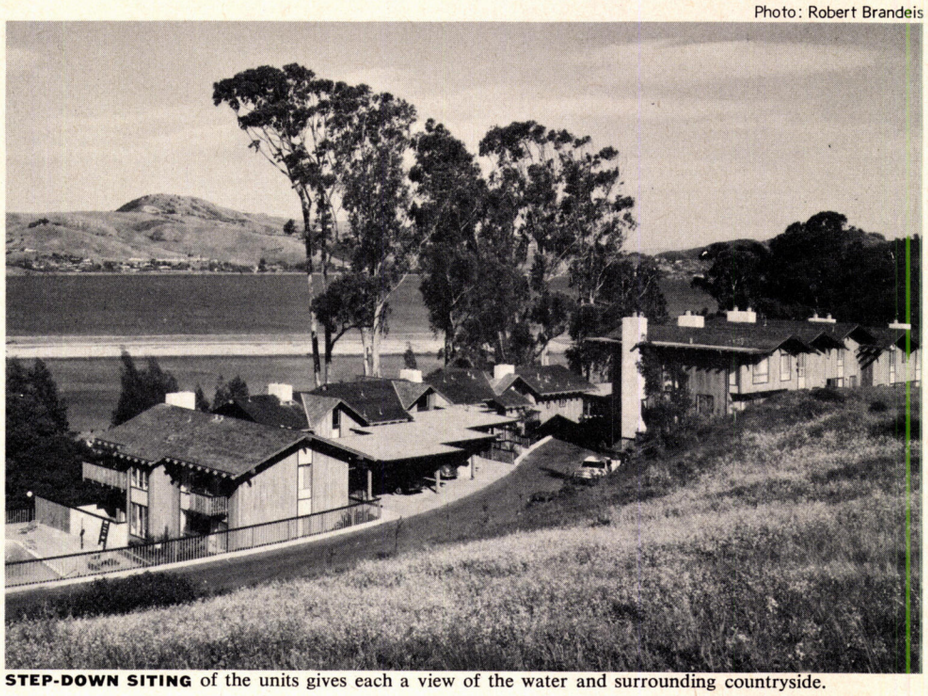
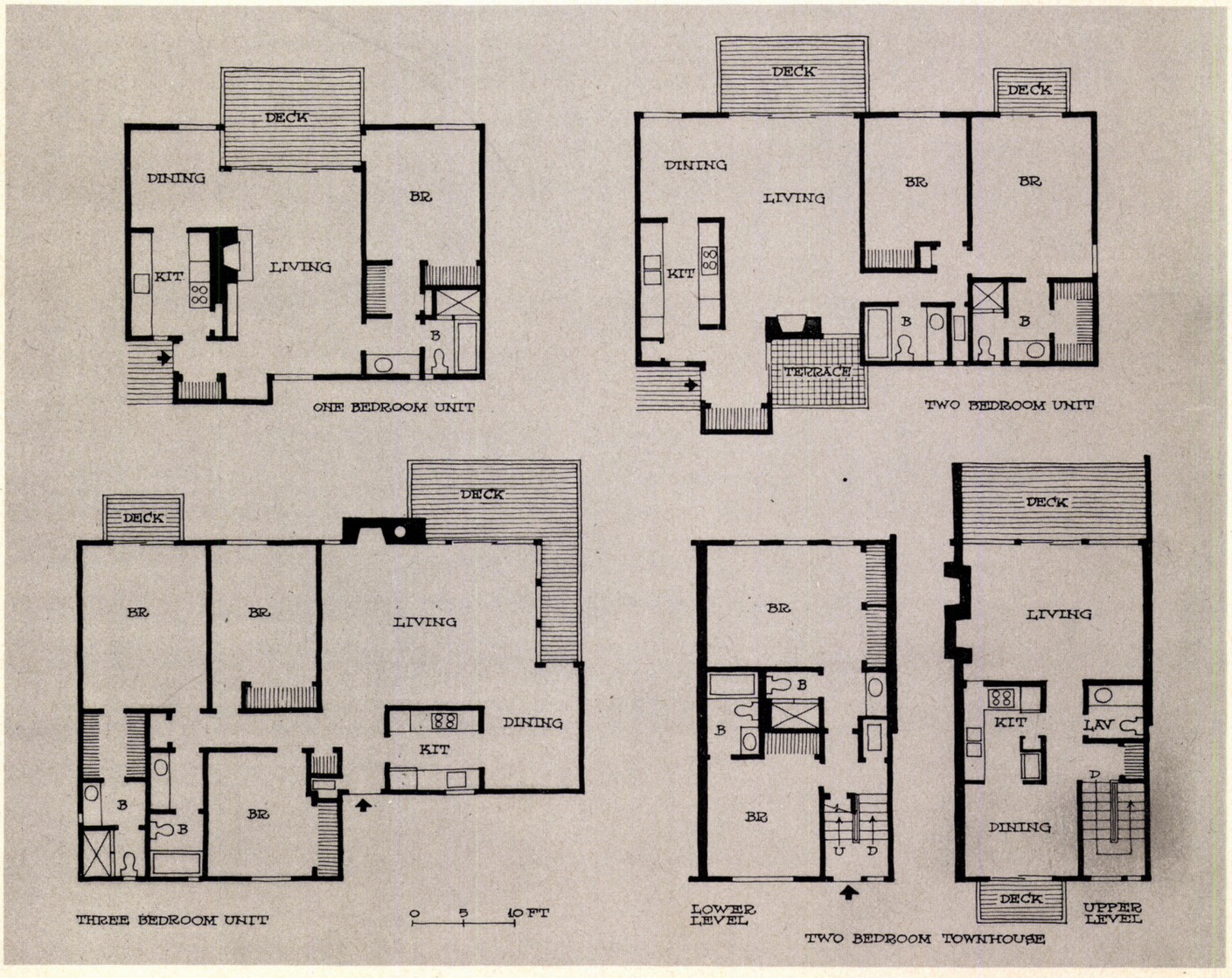
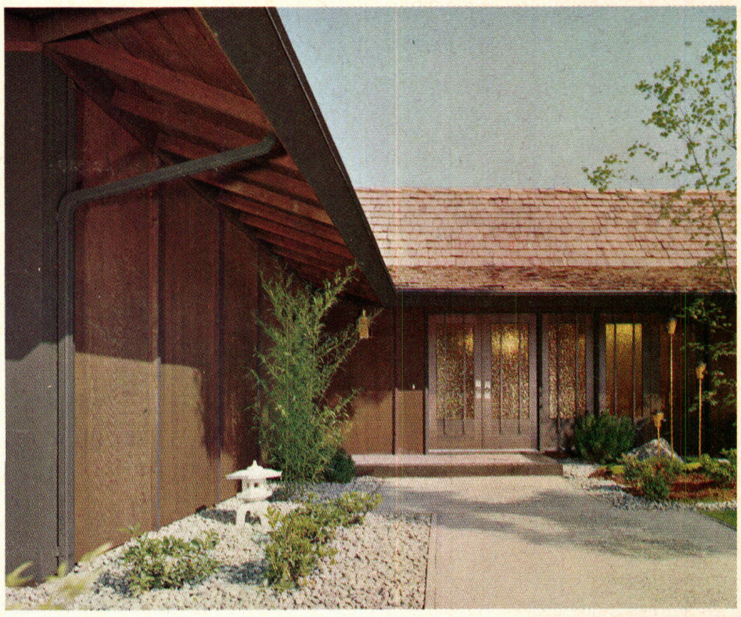
Builder: Ernest Carlson. Owner: Marin Land Development Co. Landscape architect: Sasaki Walker Associates. Location: Strawberry Point, Marin County, Calif.

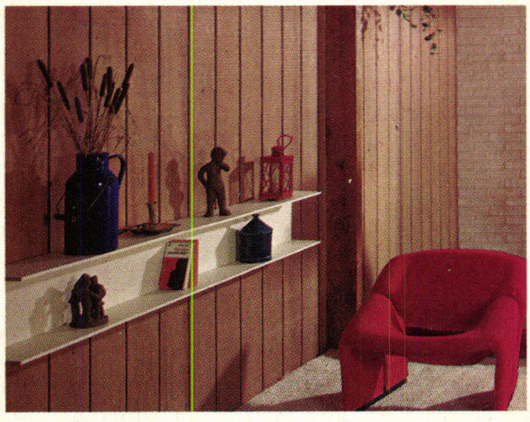
Photo: Robert Brandeis

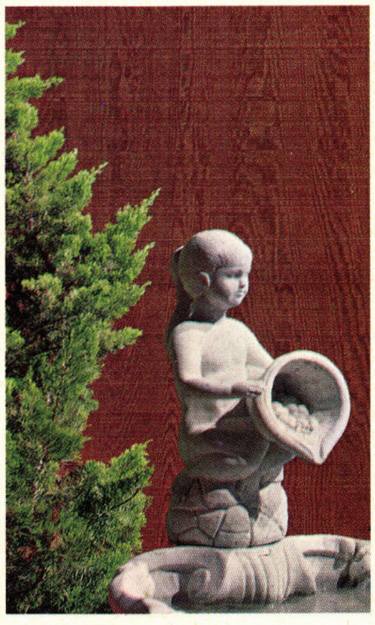


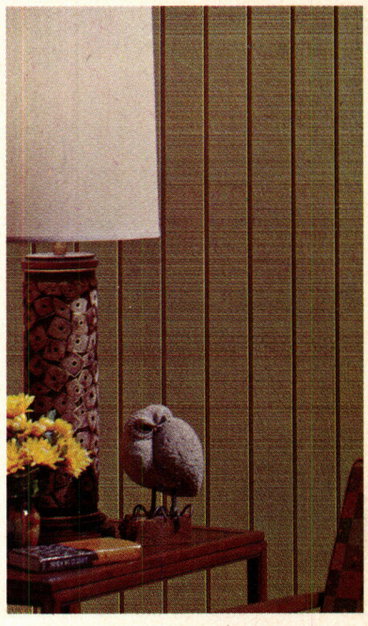
STEP-DOWN SITING of the units gives each a view of the water and surrounding countryside.











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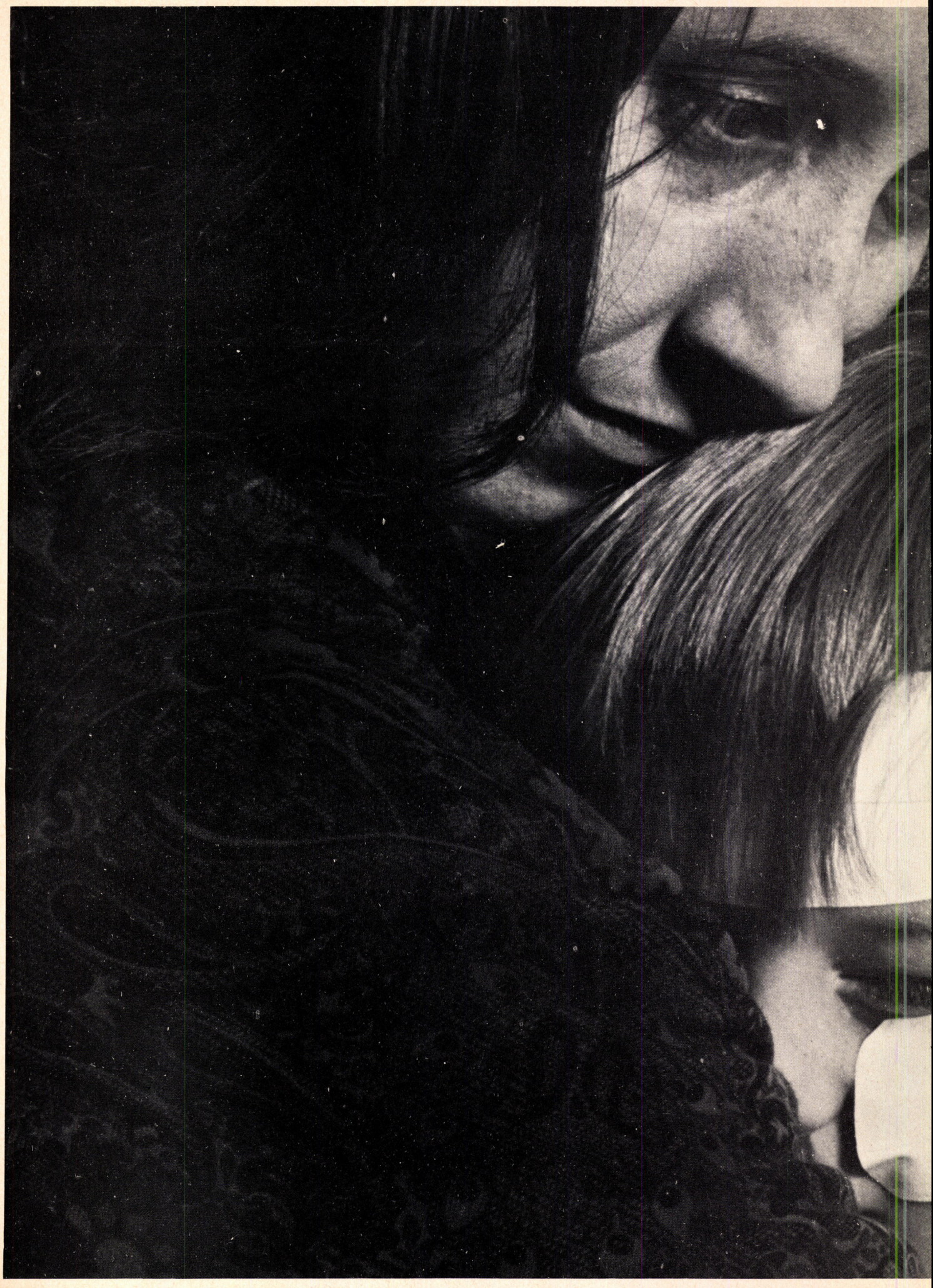

Susie ran into a little trouble yesterday...

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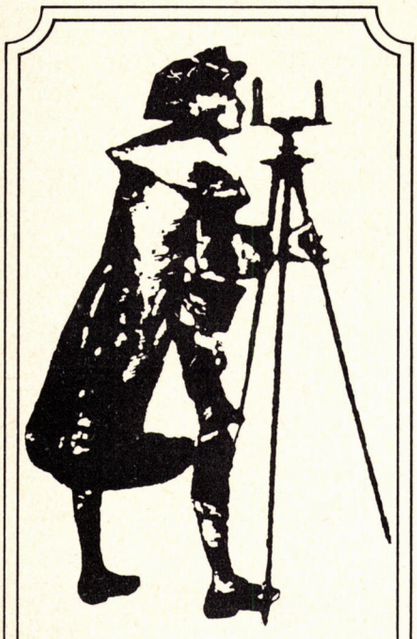

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Builders' Washington march

H&H: In your November article, "Builders March on Washington . . .," the quality of the reporting is illustrated by your identifying a leading Republican, Senator John Tower of Texas, as a Democrat. Your article is another in a long series of disservices to the home-building industry. It is on a par with your telling builders in 1966 that there was no problem about tight money—they just didn't know how to market their product!

It is difficult to imagine what honest purpose a magazine that purports to serve the home-building industry could have in resorting to the plight and efforts of the 1700 homebuilders who came to Washington to present a serious problem and proposed solutions to the Congress. You can be assured of the indignation of everyone who participated.

It is unfortunate that H&H did not have a representative at the builders' meeting to hear all the facts. Contrary to H&H's implication, no one was under the illusion that the recommended measures would produce an immediate turnaround in the credit crisis. The proposals that the builders took to their Congressmen were constructive and thoughtful recommendations for achieving stability in the industry and were so received by the 380 Senators and Representatives whom the builders visited with that day. In fact, Senator Tower was so impressed by the builders' case and the seriousness of the situation that he immediately wrote a letter to President Nixon on the subject. For you to say, as you did, that Washington just yawned is an incredible misstatement of the facts.

Finally, you did a great injustice to Secretary Romney by implying that he would not agree to see us. We had no intention of calling on him that day. We have met with Secretary Romney on numerous occasions. He had been most responsive to the seriousness of the credit crisis, and he has been a strong advocate of the private homebuilding industry. His door has been open to us at all times. Your insinuation otherwise was not an insult to the builders, as apparently you intended, but an insult to the Secretary.

LOUIS R. BARBA, first vice
president and acting president
NAHB
Washington, D.C.

H&H: Your writer quotes me as saying, "If Congress wants three million units a year, give us the money and stand back." I have taken the trouble to listen to a tape of my remarks to the builders, which you claim to have been quoting, and to look at a transcript. The only thing I could find close to what you quote me as saying is as follows: "We say put the money where it belongs and then jump back." The substantive difference between those two quotes is obvious: it is the difference between asking for a handout, which the NAHB members were *not* doing, and asking for a more balanced and just flow of credit in this country, which is what they *were* doing. . . .

JOHN A. STASTNY, vice president
and treasurer
NAHB
Washington, D.C.

On November 7 Mr. Barba sent copies of his and Mr. Stastny's letters to NAHB's *executive committee, past presidents, national representatives and directors, state and local presidents, and executive officers, and other participants in the Washington march—or well over 1000 association members. His covering memo called the* H&H *article a "disservice to the industry" and urged the recipient to "make your response known."*

Subsequently, H&H *received 30 letters commenting on the article. Here are excerpts from some of them:*

. . . I cannot believe you are on our ball team. . . . After about 15 years of continuous subscription, I feel you should not bother to send my renewal application. . . .

HARRY MACCO, president
Hillcrest Homes
De Pere, Wis.

. . . you are biting the hand that feeds and supports you. Without a homebuilding industry, what would you print? Without a homebuilding industry, who would subscribe to your magazine? . . .

DON R. SLATTON, executive vice president
Alabama HBA
Montgomery, Ala.

. . . Again, you are at odds with NAHB; however, keep reporting stories as you see them. If nothing else is accomplished but to make builders think and analyze their actions, it will be worthwhile.

JAMES L. DEAGLE, president
Candelite Homes
Columbus, Ohio

Congratulations on a most informative issue. . . . Washington continues to yawn and yawn. . . .

RALPH SHIRLEY, director
of development
National Apartment Assn.
Houston, Texas

. . . bad taste and . . . a less than thoughtful approach. . . . Having already allowed our subscription to expire, I am distressed I cannot indulge . . . in asking that it be canceled. . . .

R.P. SEXTON, president
Realty Brokers
Birmingham, Ala.

. . . The report leads me to think how disastrous the news media can be. . . . I put your magazine in the category of the news people who reported the riots in Chicago. . . .

J. HARRY HEBERT, president
Harry Hebert Homes
Lafayette, La.

. . . if you had any desire at all to serve the industry, I would think you would pick up the banner and assist. . . .

JOE PIEPER JR.
Vrooman Enterprises
Colorado Springs, Colo.

. . . I am reminded of the methods employed by the *Chicago Tribune* when it attempted to sway opinion through the injection of non-objective terminology within the article. . . .

RICHARD HARWOOD
Northbrook, Ill.

. . . Irregardless of misquotes and an obvious lack of professionalism [evidenced] by your reporter, the article was written in such a manner as to reflect discredit upon the many . . . builders who took time from their businesses to represent their fellow members in an attempt to revive our ailing industry. . . .

BEN WARE, executive vice president
Akron, Ohio HBA

Letters continued on p. 47

Elegant!

That's GLENWOOD, a new and exciting cabinet from Kitchen Kompact. Elegant in its clean, classic styling. Elegant in its rich walnut grain finish.

Yet beauty is more than skin-deep with GLENWOOD. For the homemaker, GLENWOOD features easy-to-clean drawers of high-impact Durium for trouble-free service. "Family-proof" finish by Mobil is cleaned by the sweep of a damp cloth. Yet it is resistant to most household chemicals, alcohol or even over-active kids.

For the builder-developer caught in a profit-squeeze, GLENWOOD offers one of the last real chances to cut costs without sacrifice of quality. Costs are slashed because Kitchen Kompact engineers them for easier, faster installation. There's no down time because you get on-time delivery from stocking distributors.

Add them together . . . style that sells . . . consumer preference . . . cost-saving installation . . . and fewer call backs.

They spell GLENWOOD . . . a new elegance in profit. Be skeptical. Check your nearest distributor in the Yellow Pages.

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Circle 86 on Reader Service card

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Thermador Cooktops have always been easy to clean . . . but wait 'til your customers see this — The new TMH45 Griddle 'n Grill!

The entire cooktop hinges up and a support arm falls into place, holding the top at a convenient angle for cleaning the porcelain rough-in pan. Exposed drip pans are porcelain too and may be stacked in the dishwasher along with their chrome plated covers.

The hinge-up feature of the TMH45 is a protection device for the wiring as well as a cleaning convenience. There is no exposed wiring. Wiring is not subjected to frequent moving which may lead to service problems.

And since the kitchen is your "closer" . . . our flip top will not only cinch your sale, but make your sale a cinch.

Just one more easier-than-ever way to cook — and a better way to profit from Thermador.

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Thermador
Division of Norris Industries

Circle 87 on Reader Service card

. . . Certainly, the homebuilders who went to Washington are knowledgeable enough not to expect instant money to be forthcoming. But they do expect the Federal agencies involved with the control of our economy to give equitable consideration to the available monies without completely stifling the activities of the homebuilding industry. . . .

IRVING LEVINE, president
Irvine Home Builders
Detroit, Mich.

. . . a grave injustice to the homebuilding industry . . . distorted . . . slipshod reporting. . . .

HOMER BARRETT, president
North Carolina HBA
Raleigh, N.C.

. . . upon reading another such attack, I shall cancel my subscription and write every company advertising therein expressing my displeasure at their choice of advertising media.

CARL W. JOHNSON
Carl W. Johnson General Contractors
Kinston, N.C.

Sorry, but we have to penalize you 15 yards for illegal procedure . . . the news story was in poor taste, was poorly written, and was a poor reporting job. . . . Next time, instead of penalizing you only 15 yards, I am afraid that we will have to cause you to forfeit the game on account of not knowing the rules of the game.

J.S. NORMAN JR., president
Norman Enterprises
Houston, Tex.

. . . I have received copies of letters sent to you by NAHB people, and I would like to take some exception to them. . . . I left Washington feeling we were received somewhat "ho-hum." My honest opinion that day and now is that they are aware we have a problem, but so do many other people. Also, there are so many forces at play in our economy, whether it be political, economic, and/or social, that our efforts that day were like spitting into Lake Erie in an attempt to raise the water level. . . . The Wall Street Journal and several other papers thought the effort was for naught.

ROBERT B. ALBRIGHT, president
Noro Construction
Hamilton, Ohio

. . . I cannot in good conscience continue to subscribe to a publication that treats our association as yours does . . .

JAMES E. LADNER, president
Ladner Construction Co.
Mobile, Ala.

. . . the slant of this article . . . indicates . . . its author was playing for the other team.

HARRY C. KIRBY, president
Tallahassee Builders Assn.
Tallahassee, Fla.

The writer of the following letter to Mr. Barba sent a copy to HOUSE & HOME *for publication.* —ED.

Dear Fellow Builder and Friend Louis:

Yesterday I received copies of letters sent by you and John (Stastny) to Richard O'Neill [editor] of HOUSE & HOME. It would give me great pleasure to write a letter and tell him how wrong he is, except for the unfortunate fact that he is mostly right in what he says.

Lou, as a fellow builder I ask you to get the files on the last 15 or so years that concern the main topic for "action" at our various builder meetings. How many times have various public officials promised to give the matter consideration and take it under advisement? When NAHB passes a resolution that starts with "whereas" and a politician promises to "take it under advisement and give it strong consideration," you can forget it!

Whether John Tower is a Republican, Democrat, Whig or Tory; and whether George Romney was in Europe or South Dakota has little to do with the general content of HOUSE & HOME, reporting of the Builders' March. The plain facts remain: discounts and financing are at record highs, builders are hurting like never before, and other groups, such as those of racial minorities and agriculture, keep getting responses to their demands. Perhaps we should demand rather than ask. Do you know of anything we really have to lose?

JOHN B. DALRYMPLE JR.
Dalco Corp.
Little Rock, Ark.

H&H *pleads guilty to the typographical misdemeanor of calling Senator Tower a Democrat but innocent to felony of factual inaccuracy. Two* H&H *reporters, plus a photographer, covered the meeting. Their evaluation of Washington's reaction to the builders' plea is borne out by what the Administration and Congress have done for housing since then. In a word, nothing.*—ED.

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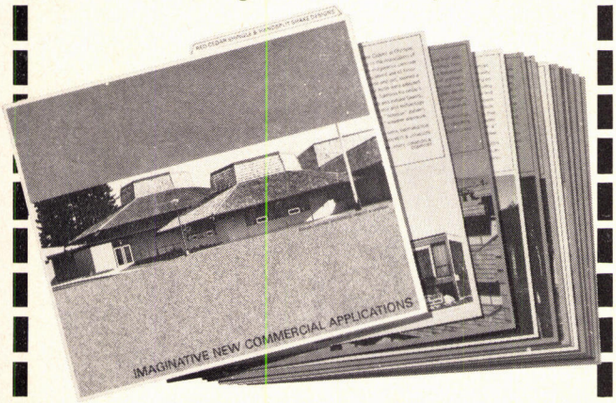

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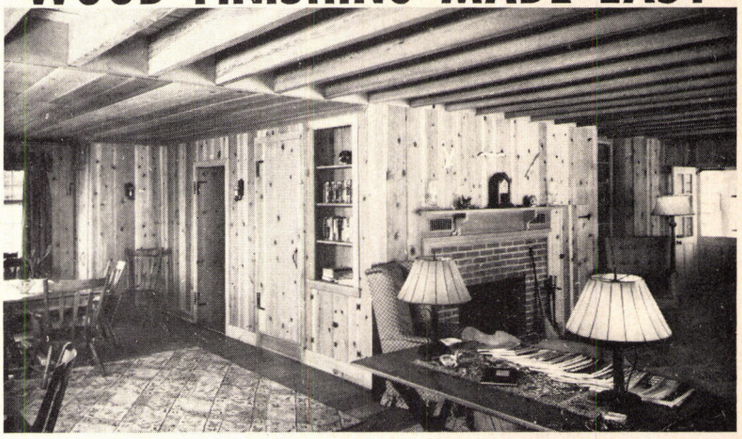

Home in Beach Haven, N.J.; Architect: Savery, Scheetz & Gilmore, Philadelphia, Pa.; Cabot's Stain Wax on paneling.

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Circle 90 on Reader Service card

EDITORIAL

Housing and money

We still try bandaids to cure housing's ills when we should be doing major surgery

Twice in the last four years housing has been crippled by monetary restraint, and a re-examination of the whole situation is overdue. The reasons for the problem are clear. And so are the solutions.

The root of our problem is that there is only one capital pool—made up of corporate and personal savings—to serve everybody: government, corporations, individuals. The capital pool is structured to return the surest and best profit over a broad range of investments. In recent times that has meant strong positions in equities (common stocks) and short-term lending. Interest on fixed-income securities, like bonds and mortgages, has been pushed to its highest peak in over a hundred years in the keen competition for capital. That competition, in most of the post World War II years, has placed long-term, fixed-income investments in a strictly residual position, or at the bottom of a long list of priorities for investors in the capital pool: few of them want anything to do with fixed-income investments in an expanding economy.

The residual nature of housing investment becomes a crippling fact of life for builders and homebuyers whenever a booming economy generates strong demand for money—demand that's intensified by monetary restraint. To put it another way, mortgages and other fixed-income investments are attractive only when the economy is somnambulant.

Does all this mean that housing must forever run counter to the rest of the economic cycle? By no means.

In states without usury laws, or with at least 8% interest rates since the beginning of the year, housing starts ran more than 12% ahead of 1968 in the first nine months. In most of those states, starts are now dropping because the effective rate for mortgages in the capital pool today runs from 10¼% to 11½%. What's more, the proportionate drop in starts, 1969 from 1968, increases almost directly with the severity of usury laws.

Now, it is a fact that a fixed-income investment can be made as attractive to a prudent investor as any balanced portfolio of common stocks. The average growth of U.S. industrial stocks since the '30s has been about 9% per year. So a Triple-A bond at a 9.2% yield (today's rate) is an attractive investment. In fact, in England, bonds and mortgages are more attractive than stocks. And the First National City Bank points out, "Canada has recently experimented with flexible rates on government insured mortgages. This is one important reason why Canadian housing starts have been running at a pace comparable with a U.S. rate of more than two million per year."

Any prudent investor would find a fixed-income investment with a 10-11% yield as attractive as any equity position he might otherwise take, especially with the Dow Jones hovering around 800.

What does that all add up to? Just this: *usury laws should be eliminated.* Such laws were created to protect the consumer, a function they have not fulfilled in years. We now have truth-in-lending laws, and departments of consumer affairs to do that job. Today usury laws simply keep people from being housed.

But even if all usury laws were not lifted, a whole laundry list of policies, bills, and regulations all manipulated at the federal level of government could help housing tap the capital pool. But right now they're not doing much good.

Let's examine that one. The Administration's primary aim for the health of the entire national economy is to stop inflation. Pumping extra money into housing would be at the expense of other investments, and the Administration feels that would only fuel the fire of inflation.

So the Administration is sitting on most measures that would help housing now. And it can even justify its position: one highly placed official doubts that the housing industry could have done any more than it did do in 1969 if extra money had been pumped into the market. His reasoning: this year's 15-16% rise in construction wages suggests there is not enough manpower to handle even 1.5 million starts. That reasoning may be specious on any number of counts, and there is no need to go into it here, but the housing industry should know this sort of thing is seriously discussed at the highest levels.

But back to inflation. It's questionable whether monetary restraints or raising taxes significantly slow inflation. The only way to reduce inflation is to reduce spending by both the public and private sectors. Raising taxes only shifts some spending from the private to the public sector. Developing a federal budget surplus, with or without raising taxes, and continuing monetary restraint is the only way to curb inflation. It doesn't look as though Congress or the Administration is in a mood to cut spending to any appreciable degree. So for some time to come, we're in for tough sledding.

For the long pull, the housing industry should put its effort behind three basic moves:

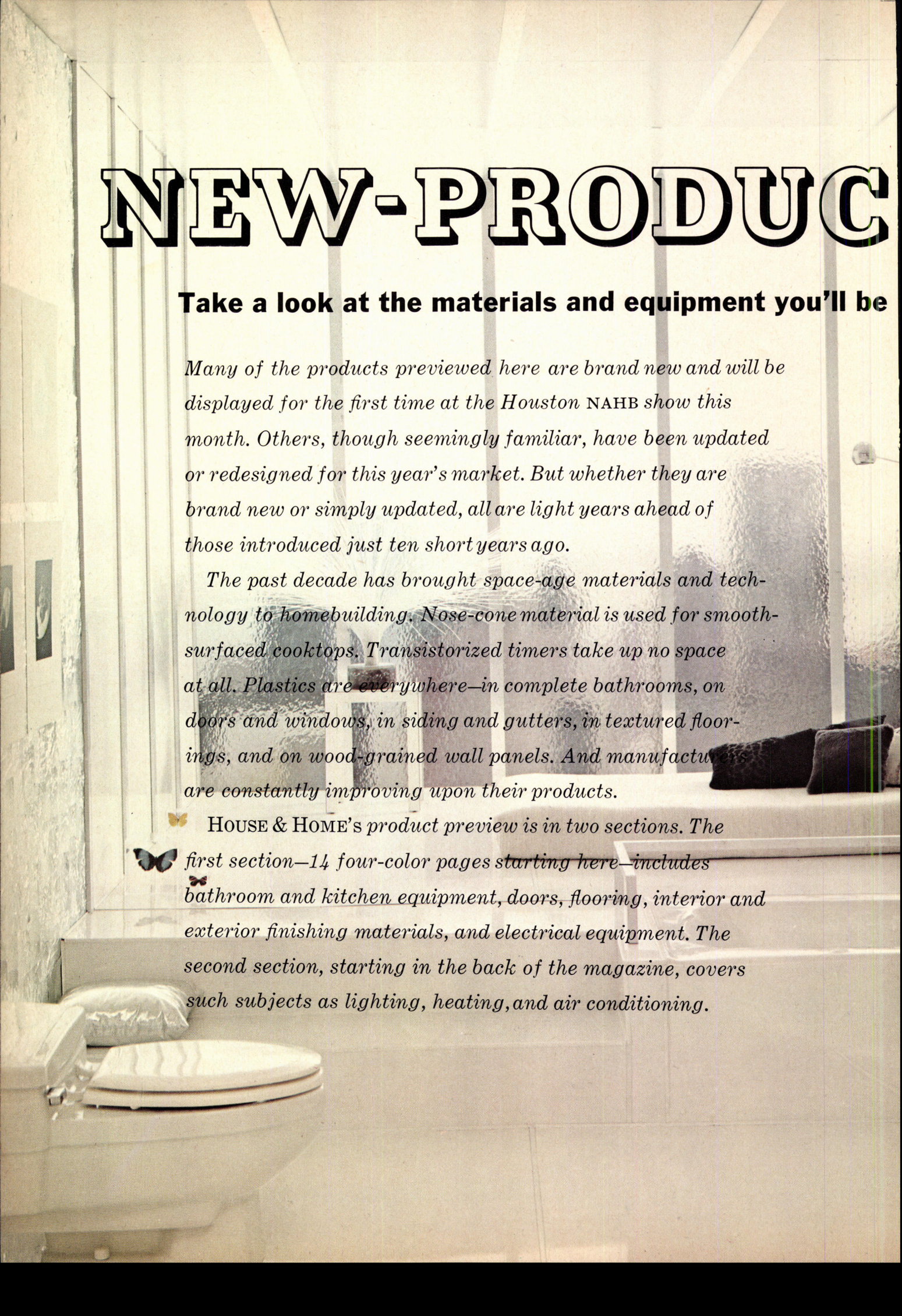
1. Eliminate state usury laws, or at least raise their limits to something like 12%.

2. Start using the mortgage-backed securities written into the 1968 Housing Act, and authorize FNMA to deal in conventional mortgages. Such a move by the Congress would also have the salutary effect of standardizing mortgages.

(Given Nos. 1 and 2, housing could compete handily with Treasury issues, corporate Triple-A bonds, and probably even convertible debentures. And as a result, housing would probably fuel the inflation. FNMA's former chief, Ray Lapin, in 1969 pumped more than $6 billion from the nation's capital market into mortgage commitments, thus raising housing from a residual role to a capable competitor for funds.)

3. Free the FHA rate to reflect the demands of the capital pool. Who is going to pay the point difference on a 235 or 236 mortgage when the spread between 7½% and 10½% is 24 points? Answer nobody. At the same time we should work to free up the statutory limits on various HUD programs and to collapse the distinctions on who does the work. This would free up housing's rate of production. Congress lets the Defense Dept. operate this way; why not HUD?

—RICHARD W. O'NEILL



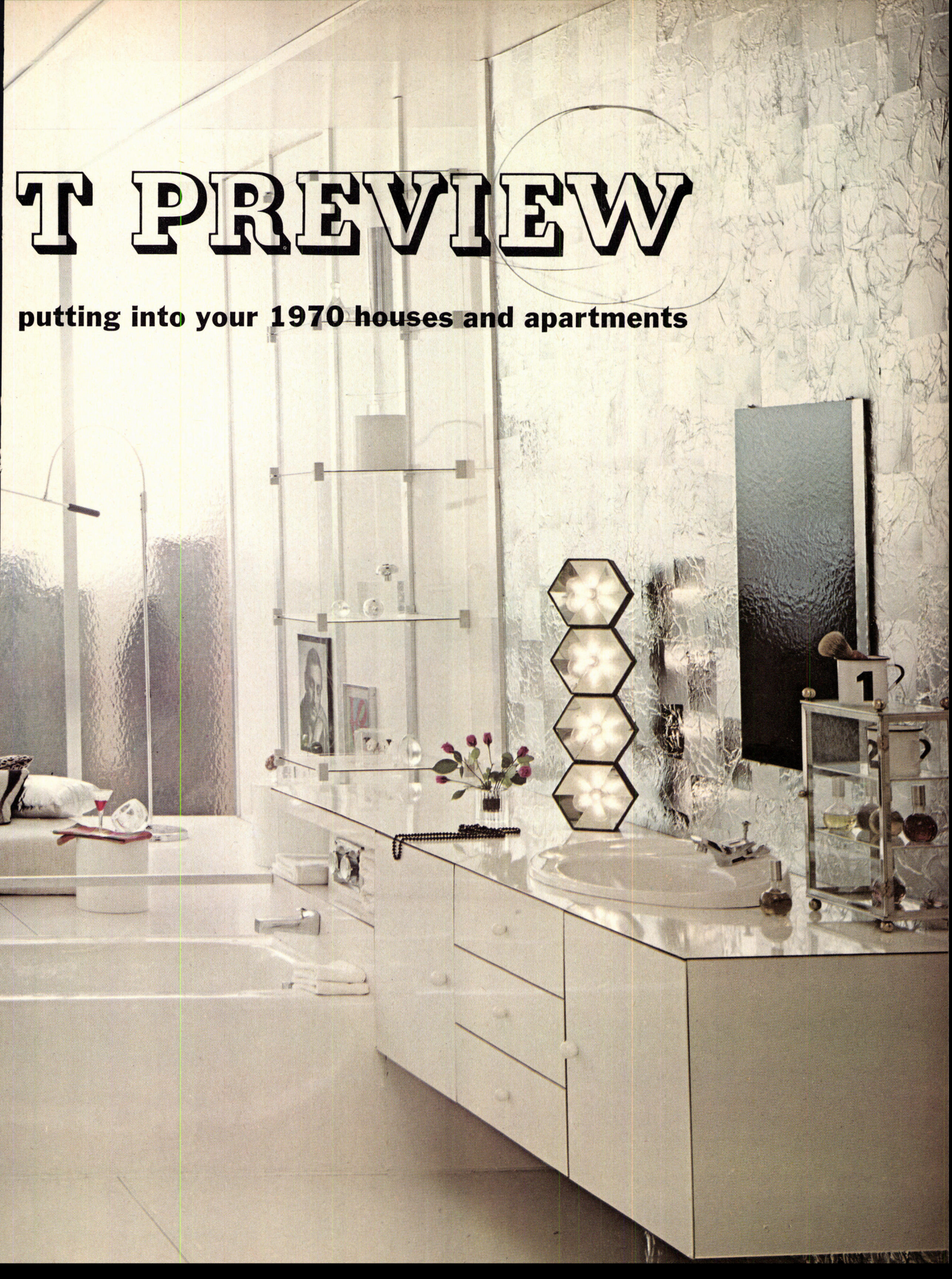
NEW-PRODUC

Take a look at the materials and equipment you'll be

Many of the products previewed here are brand new and will be displayed for the first time at the Houston NAHB *show this month. Others, though seemingly familiar, have been updated or redesigned for this year's market. But whether they are brand new or simply updated, all are light years ahead of those introduced just ten short years ago.*

The past decade has brought space-age materials and technology to homebuilding. Nose-cone material is used for smooth-surfaced cooktops. Transistorized timers take up no space at all. Plastics are everywhere—in complete bathrooms, on doors and windows, in siding and gutters, in textured floorings, and on wood-grained wall panels. And manufacturers are constantly improving upon their products.

HOUSE & HOME'S *product preview is in two sections. The first section—14 four-color pages starting here—includes bathroom and kitchen equipment, doors, flooring, interior and exterior finishing materials, and electrical equipment. The second section, starting in the back of the magazine, covers such subjects as lighting, heating, and air conditioning.*



T PREVIEW

putting into your 1970 houses and apartments

For more information on any of the products in this section or at the back of the magazine, circle the indicated number on the Reader Service card p. 119

1. Textured panels give a third dimension—depth—to walls. An abstract pattern is created by veneers of varying lengths and widths that overlap each other vertically and horizontally. By using a variety of flitches of the same specie, a random mixture of all the colors and grains of the wood is obtained. Prefinished panels are 4′ wide, and either 8′, 10′, or 12′ high, and are available in birch, oak, walnut (shown), rosewood, elm, teak, or pecan. Available on special orders only. U.S. Plywood, New York City. *Circle 200*

2. Hardboard paneling continues to be offered in new patterns and colors. Shown here is a limed oak grain, one of many new colors and woodgrains that include an avocado green and a weathered butternut. Celotex, Tampa, Fla. *Circle 201*

3. Ceramic tiles, in both high- and low-relief designs, are available in the labor-saving 12″x12″ size. The three new patterns shown make a total of 22 designs in the line, and there are 15 colors offered. The large scale high-relief tiles are recommended for foyers, patios, accent walls, or living and dining areas. The low-relief tiles can be used on floors as well. American-Olean, Lansdale, Pa. *Circle 202*

4. Wall paneling is surfaced with either a heavy-duty burlap, as shown, or with a 1/16″ cork veneer. The base material is insulating board of high density that weighs only one pound per square foot and has sound-damping qualities. Panels are 4′x8′, with longer lengths on special order, and can be installed by nailing or with adhesive. Natural-colored burlap can be stained or dyed on the wall. Homasote, Trenton, N.J. *Circle 203*

5. Hardboard panels are textured and embossed to simulate old painted wood from the Colonial period. Random-spaced grooves and glazed distress marks are added to give the look and feel of an antique surface. Four colors (blue, red, green, and gold), plus white, are offered in the line of 4′x8′ panels, and all can be wiped clean with a damp cloth. Masonite, Chicago. *Circle 204*

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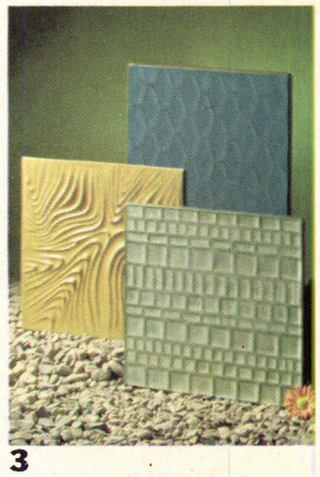

3

NEW PRODUCTS

INTERIORS

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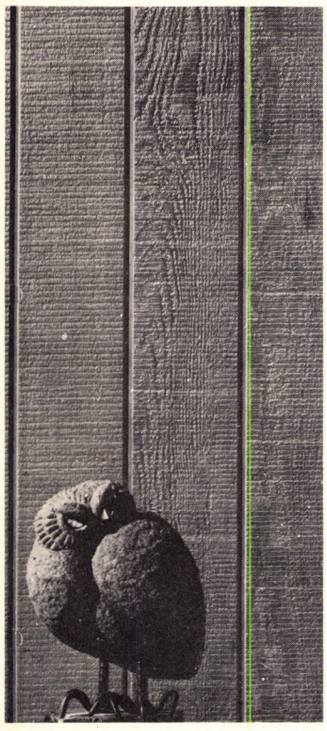
6. Doors as walls is an interesting use of imported doors. Made in Spain, the solid pine portals are handcrafted by artisans using traditional hand tools and traditional methods. Both sides of each door are identical in design and finish. Three thicknesses, four heights, and five widths are stocked, all in standard U.S. dimensions, and matching moldings are available. Cornell-Newton, Los Angeles, Calif. *Circle 205*

7. Prefinished paneling is made from a low-cost African chestnut veneer, which is stained green, brown, gold, or grey. No on-the-job finishing is required, and the panels are the standard 4′x8′. Bruce Ply, Covington, Tenn. *Circle 206*



8

9

8. Redwood boards are tongue-and-grooved and reversible. One side is rough sawn, and the other is smooth surfaced, giving a choice of effects. The knot-free boards are available in 1″ stock, either 6″, 8″, or 10″ wide, and the company has a color brochure describing specific finishing recommendations. Palco, San Francisco, Calif. *Circle 207*

9. Ceiling tiles are made from a blend of natural and synthetic fibers that can be formed into deep-sculptured designs impossible in earlier materials. Square edges with no bevels permit the tiles to be tightly butted together to give an entire room a one-piece, seamless appearance. The material is noncombustible, and is not affected by temperature or humidity changes. Two acoustical and one decorative pattern offered. Armstrong, Lancaster, Pa. *Circle 208*

10

10. Redwood paneling is kiln-dried and milled in widths of 4″, 6″, and 8″, in a ⅜″ thickness. Shown here used in a cathedral ceiling and as a covering for twin fireplace flues, the boards are tongue-and-grooved for easy edge alignment. Furnished in Clear (formerly called A-grade) with a mixed grain. Simpson, Seattle, Wash. *Circle 209*

11

11. Clear redwood in a 1″x4″ board is shown in a dramatic ceiling application that is carried out beyond the exterior glass walls and supported on laminated redwood beams. California Redwood Assn., San Francisco. *Circle 210*

continued

NEW PRODUCTS

1. Vinyl siding has irregularly striated appearance of hand-split shakes. Solid vinyl panels 11″x38″, have a special roll-action joint so they will snap together easily. The vinyl needs no paint, won't corrode, rot, or peel. Bird & Son, East Walpole, Mass. *Circle 211*

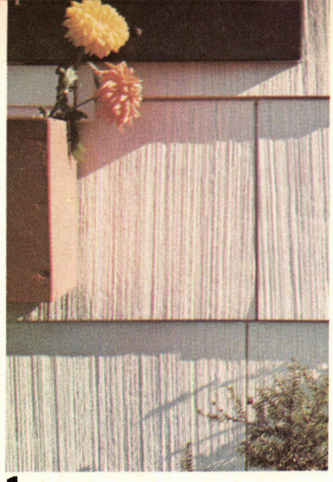
2. Mineral siding looks like wood shingles and may be cut, sawn, and worked like wood. But it is a lightweight multilayer mineral composition that won't burn, warp, shrink, split, curl, rot, dent, buckle, or corrode. The eight available colors are permanently sealed beneath a fired-on, weatherproof, acrylic coat. Panels measure 14⅝″ x24″, have prepunched nail holes. GAF, New York City. *Circle 212*

3. Stained siding is of rough-sawn Philippine mahogany. A new penetrating stain masks color variations and most surface dents, but doesn't change rough texture. Stain also contains a mildew killer, repels moisture, protects wood from warping, and reduces checking, grain raising, and discoloration, won't peel or craze. Colors are green, gold, brown and russet. Boise Cascade, Boise, Idaho. *Circle 213*

4. Shingle panels have the random pattern of wood shakes, but are more easily applied, from right or left, following alignment marks at either end. Over and under side laps cover all joints. Three colors—light tan, silver gray, and dark brown—look like stages of weathering wood. Weight: 350 lbs. per square. Philip Carey, Cincinnati, Ohio. *Circle 214*

5. Clay bricks that look like standard bricks and are kiln-fired, are only ½″ thick. Because they weigh only one seventh as much as standard bricks, they need no footings, can be applied to exteriors with mortar or to interior walls with mastic. Three types—antique, used, and face—come in straight or corner shapes. Monterey Clay Brick, North Hollywood, Calif. *Circle 215*

6. Mansard siding is an all-mineral composition with the look of split wood shakes. It won't rot or burn, is impervious to termites, and carries a ten-year warranty on the eight colors. U.S. Gypsum, Chicago. *Circle 216*



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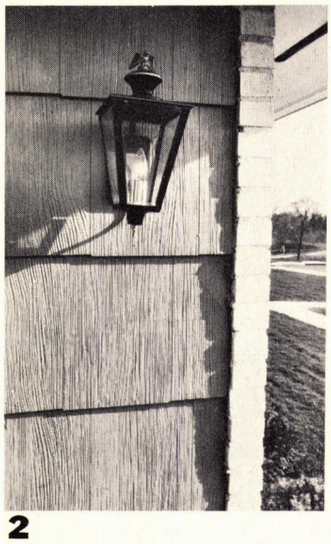

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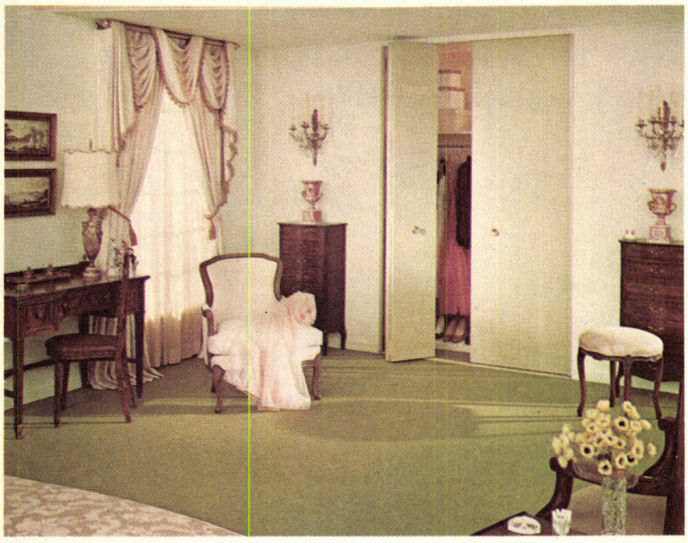
NEW PRODUCTS
EXTERIORS

6

NEW PRODUCTS

DOORS



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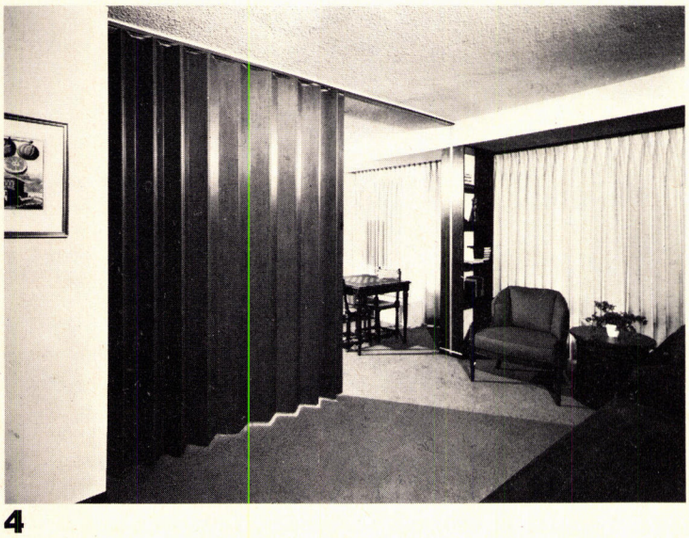

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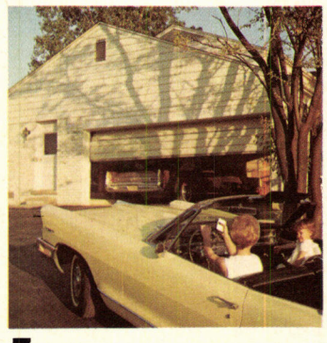

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1. Metal bifolds, shown with sculptured panels, come in four other styles. They can be had in any width and up to 8′ high, are easy to install. Float-Away, Atlanta, Ga. *Circle 217*

2. Insulated doors are steel with a polystyrene foam core. The prehung units are warp-free, have magnetic weather stripping, and adjustable sills and thresholds. Single or double doors are made in all standard sizes in a variety of styles. Pease, Hamilton, Ohio. *Circle 218*

3. Safety storm door protects against both cold weather and accidents. If it ever breaks, the thermally tempered ⅛″-thick safety glass will crumble into harmless fragments. PPG Industries, Pittsburgh, Pa. *Circle 219*

4. Folding doors come in birch, walnut, oak, cherry, and mahogany. The 5″ or 8″ folding panels are permanently locked together by continuous vinyl hinges. Prepackaged and ready to assemble, the units are available up to 20′ long and 10′ high. Modernfold, New Castle, Ind. *Circle 220*

5. Carved panels can be applied to any inexpensive solid or hollow core door to enhance a formal entrance. Panels, available in more than 40 styles, may be stained or painted. Palazzo Panels, Encino, Calif. *Circle 221*

6. Louvered bifolds are metal prefinished in white, come packaged with all hardware. The 6′8″ and 8′ high doors, in all standard widths, offer floor-to-ceiling use of storage spaces. Four other styles available, plus custom colors or mirrored doors on large orders. Roberts, City of Industry, Calif. *Circle 222*

7. Door opener can be used on any upward-acting garage door. It has three parts: an opening mechanism, a wall-mounted receiver, and a hand-held transmitter. The opening mechanism is on a boom powered by a ¼-hp. motor. The pushbutton receiver is designed to eliminate outside interference. The transmitter has a hidden magnetic coinholder, mounts on the dashboard. The Stanley Works, New Britain, Conn. *Circle 223*

continued

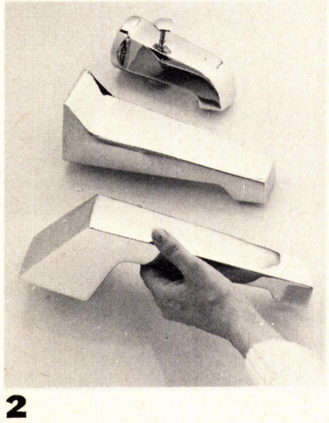
NEW PRODUCTS

BATHS

1. Changeable door is main feature of this stylish medicine cabinet. Doors have special hinges and built-in doorstops, so they can be packaged, shipped, and marketed separately. They can be reversed, removed, or changed for future tenants. Nine different frames in various finishes. Spartan, Glendale, N.Y. *Circle 224*

1

2. Contemporary spouts, designed for use on Roman and sunken tubs, are shown beside a smaller conventional spout. The wall-mounted unit measures 8″, the deck-mounted unit, 8¾″. Both made in polished or brushed chrome and electroplated gold. Kohler, Kohler, Wis. *Circle 225*



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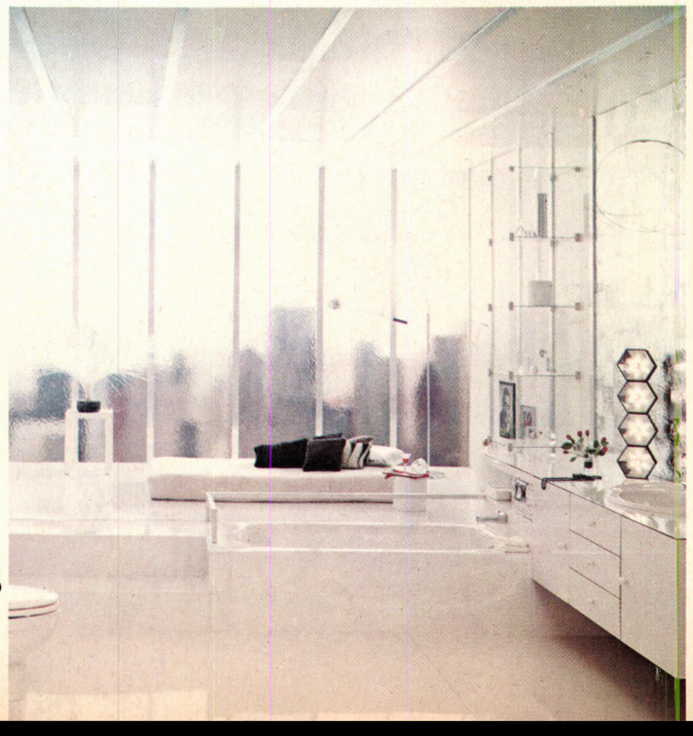
3. Well-equipped bath features a three-wall fiberglass tub surround. One wall includes a console panel that controls showerheads at two levels, a hand spray, and the integral tub spout. The side wall has a panel that hides two convenient shelves or drops down to form a manicure shelf. The back wall has a drop-down seat, and the ceiling panel has twin recessed lighting fixtures. Also included are two acrylic safety bars. The tub is 5′ long, 32″ wide, and 16″ deep, has a slanted back and a nonskid bottom. The matching sculptured lavatory has a trajectory spout. The self-ventilating toilet also has a sculptured look. The tub walls come in bone and beige, the fixtures in bone, beige, green, yellow, pink, blue, or bayberry. American Standard, New York City. *Circle 226*

3

4. Adjustable showerhead has a collar that can be rotated to choose any kind of spray. It will never clog or corrode, will provide a consistent water pattern. Fits a ½″ shower arm, comes in solid brass, chrome plated over nickel with transparent acrylic spray selector. Alsons, Somerset, Mich. *Circle 227*

4

5. Idea bath has standard fixtures with a slightly sculptured look, but all are in white in an all-white-and-silver room. Tub is built in with a raised lounging platform beyond, and the self-rimming china lavatory is in a contemporary custom vanity. One-piece toilet is only 18¾″ high, has an elongated bowl, won't overflow, flushes quietly. Tub is 5′ long, 31¾″ wide, 16″ high, has corner soap and bottle ledge, and right or left outlet. Compact fitting for shower and tub has an automatic diverter, comes in polished chrome or gold plate. Entire room was designed for a department store in Pittsburgh. Fixtures are by Universal-Rundle, New Castle, Pa. *Circle 228*



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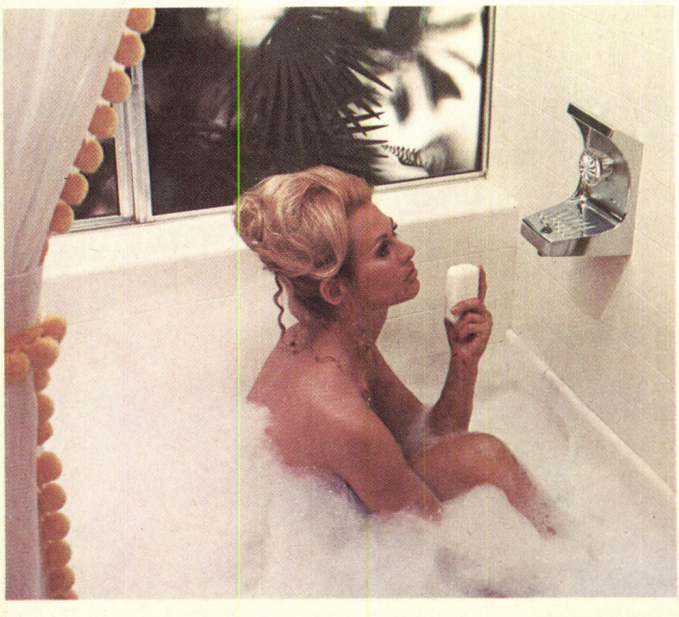

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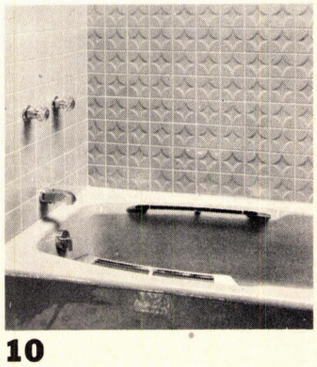

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6. Picture-frame cabinet has a tall oval sculptured mirror that may also be ordered without the storage cabinet. Frame is finished in antique burnished gold. Overall size of cabinet and door: 20″ wide x 36″ high x 5 5/16″ deep. Also available: the brass lavatory fittings and other accessories. Miami-Carey, Monroe, Ohio. *Circle 229*

7. Vanity ensemble has solid oak drawer fronts and door frames, tongue-and-groove panel doors on the lower cabinets, see-through grille doors on the wall cabinets. A matching scalloped valance provides a custom look. All in frosted white oak. Brammer, Davenport, Iowa. *Circle 230*

8. Panelled cabinets simulate hand-carved, hand-rubbed oak. Doors are actually rigid polyurethane that is lightweight, will withstand rough treatment. Carvings have scepter and crown motif. Door pulls and matching hinges of solid antique brass. Williams, Coopersville, Mich. *Circle 231*

9. Accessory center now includes a pressure-balancing non-scald valve as well as a grab bar, soap tray, single dial control for volume and temperature, and a tub diverter and filler. The whole unit mounted at normal tub spout level replaces multiple fixtures, simplifies installation and maintenance. Patented method of installation will withstand a 325-lb. horizontal pull or a 250-lb. weight on the tub spout, so unit should last for years. Chrome finish with acrylic dial. The valve reduces the flow from higher pressure line and increases the flow from lower pressure line to maintain temperature within 1°, despite sudden changes in either hot or cold water lines. Replaceable cartridge is self-adjusting and lubricating, has only one moving part to wear out. Moen, Elyria, Ohio. *Circle 232*

10. Sculptured tiles come in four three-dimensional designs including the star pattern shown here. These ceramic tiles used continuously or as inserts can also add interest to kitchen and dinette walls. Fifteen colors are offered in either a smooth or a lace-like glaze. Size 4¼″x4¼″. Wenczel Tile, Trenton, N. J. *Circle 233*

continued

NEW PRODUCTS

1. Warming compartment, 16½″ wide, 11¼″ deep, and 3⅜″ high, is a feature of this 30″ free-standing range. The cooktop is hinged so gas burners can be easily cleaned. Oven has black glass door, is continuously self-cleaning. Gaffers & Sattler, Los Angeles, Calif. *Circle 234*

2. Eye-level oven features black glass door, removable throw-away foil liners. Controls for lower self-cleaning oven are located at back of recessed cooktop. Both ovens feature automatic thermostats, indicator lights, and broilers. Surface units have one-piece ring and pan, plug in and out easily for cleaning. Bottom storage drawer pulls all the way out, leaving no obstruction under the stove for mopping or sweeping. The 30″-wide model comes in white, copper, avocado, or gold. Gibson, Greenville, Mich. *Circle 235*

3. Lift-up cooktop combines four electric heating elements with a griddle/grill. When the rims of the two front elements are removed, the entire cooktop can be raised, and a support arm will fold down automatically and hold the top at a convenient angle for cleaning. The porcelain drip pans may be lifted out and put in the dishwasher. The drip pan lids are heavy-duty chrome plated. The griddle is Teflon coated. Thermador, Los Angeles, Calif. *Circle 236*

4. Removable panels are easily inserted along the sides and back of the oven. They are self-cleaning, burn off grime at low cooking temperatures. The 30″ free-standing range also has a removeable oven door with a window, an automatic meat minder, and a disposable oven bottom. Other features: hinged and recessed porcelain top, plug-in surface units. Admiral, Chicago. *Circle 237*

5. Warming shelf on 30″ free-standing gas range is thermostatically controlled, can be used to warm plates, to keep food at serving temperature, or to thaw frozen food. Concealed fluorescent lighting in the decorative chrome and glass back supporting panel provides glare-free illumination. Other features include a continuously cleaning oven, lift-up-and-off range top, black glass oven door that also lifts off, and a choice of an oven that bakes and broils or a bake oven and lower broiler. Hardwick Stove, Cleveland, Tenn. *Circle 238*

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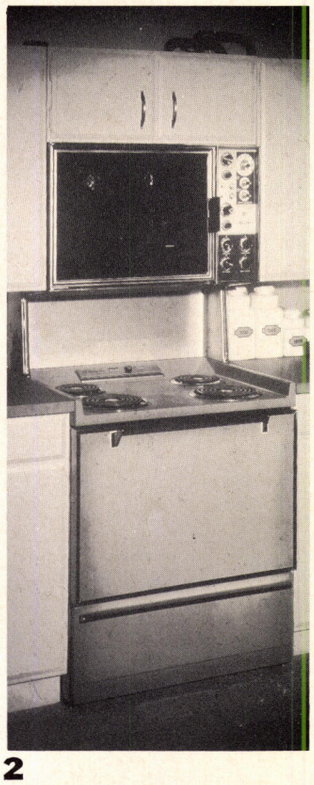

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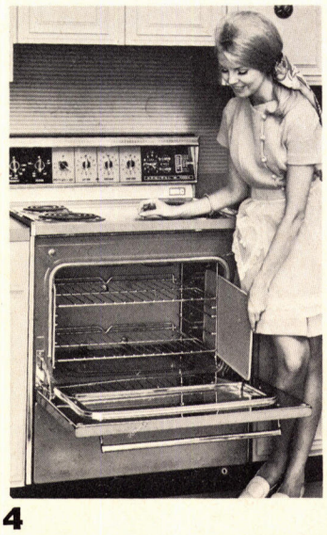

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NEW PRODUCTS

KITCHENS

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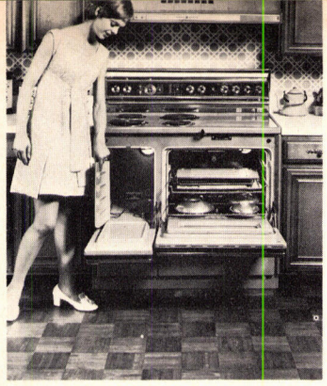

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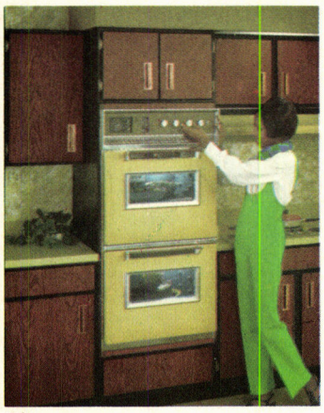

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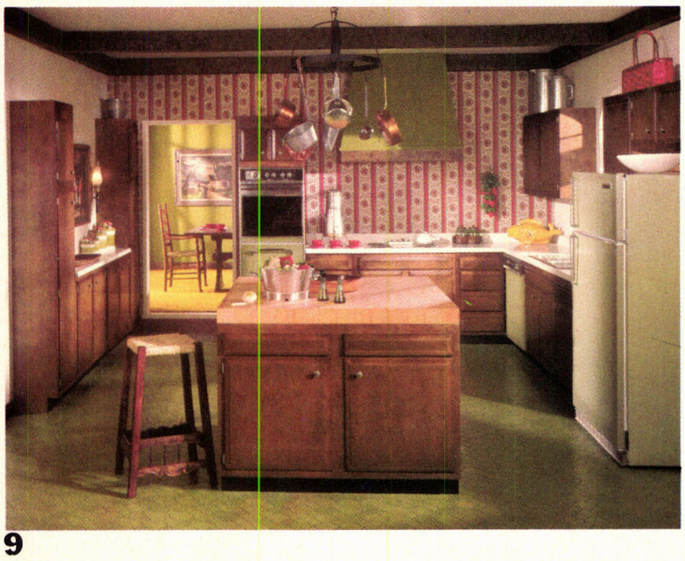
6. Side-by-side range is 40″ wide, has a small companion oven with panels that can be removed and cleaned in the larger, high-heat, self-cleaning oven. Other features: automatic rotisserie, rotary infinite heat controls. Optional matching hood. General Electric, Louisville, Ky. *Circle 239*

7. Double ovens have a broiler that cooks meat on both sides simultaneously, a rotisserie, picture windows, and a high-heat self-cleaning upper oven. Gold, avocado, copper, white. Westinghouse, New York City. *Circle 240*

8. Range hood has infinite speed fan controls, indicator light, removable fan blade, large aluminum mesh filter, and two lights over cooking area. Miami-Carey, Cincinnati, Ohio. *Circle 241*



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9. Kitchen cabinets have both handsome design and rugged construction. Polystyrene drawers resist impact, have easy-to-clean smooth surfaces and rounded bottoms. A tough clear finish protects drawer and door fronts from chemicals, water, alcohol, acid, even nail polish. Brushed antique English brass knobs. Kitchen Kompact, Jeffersonville, Ind. *Circle 242*

10. Food center has 16 attachments, including a blender, meat grinder, sharpener, beaters, bowls, juicer, and two storage trays. Also available as an on-the-counter model or as a console. Ronson, Woodbridge, N.J. *Circle 243*

11

12

11. Electric ovens for building in have an upper broiling oven that cleans itself automatically and a lower baking oven. Both have removable doors, signal lights, oven lights, picture windows. Upper unit has built-in rotisserie. Chambers, Oxford, Miss. *Circle 244*

12. Deluxe cabinets, just introduced by a major appliance manufacturer, have a fine furniture-like finish that resists discoloring from soap, alcohol, or coffee. A vinyl-based sealant eliminates warping. Doors can be installed for right- or left-hand swing. Several sculptured hardware styles are available. Tappan, Mansfield, Ohio. *Circle 245*

continued

1. Apartment intercom has an entrance directory in silver or brass anodized aluminum with alphabetical name panels for quick identification. Callers are announced by an electronic tone. Individual apartment speakers have simple controls and door releases. NuTone, Cincinnati, Ohio. *Circle 246*

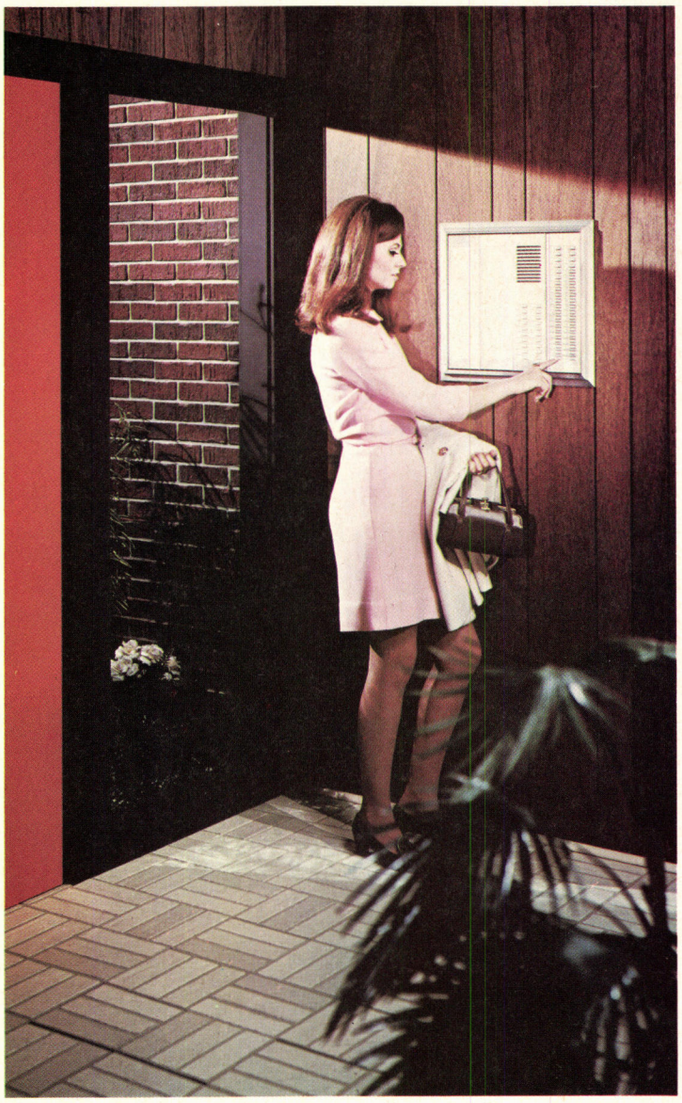
2. Vacuum equipment is easy to carry, use, and store. A lightweight hose, 28′ long, plugs into one of two or three conveniently placed outlets to clean the whole house. Built-in system runs on a 2-hp motor that creates a 155-cfm airflow. Dust is vented to the outside, and the six-gal. receptacle needs emptying only two or three times a year. Tank is 15″ in diameter, 38″ high, can be placed in garage or basement. Fasco Industries, Rochester, N.Y. *Circle 247*

3. Compact vacuum fits completely in the wall with no exposed wiring or tubing. When the hose is plugged into the unit's flip-door receptacle, the system is turned on automatically. The large door hides the collection bag. The low-voltage, low-cost unit will service an entire house or apartment, or additional outlets can be installed for larger houses. Hose and standard cleaning tool set included. Thomas Industries, Louisville, Ky. *Circle 248*

4. Baseboard heater provides hot water heat without any plumbing. An electric element in the self-contained unit is immersed in water sealed in a copper tube. As the water is heated by the element, it circulates through the finned portion of the tube, gives off its heat, and is recirculated. Units are all 9½″ high and vary in length from 30″ to 9′. Intertherm, St. Louis, Mo. *Circle 249*

5. Built-in cleaning permits easy vacuuming of stairways without cumbersome tank. Besides the carpet attachment shown here, there is a sponge mop attachment that scrubs floors and walls, shampoos rugs, washes windows, and takes up liquid spills. Other attachments include an upholstery tool, a dusting tool, and a special pet clipper. One power unit, installed in the garage, basement, or attic will clean the whole house, even whisk away the contents of ashtrays. Whirlpool, Benton Harbor, Mich. *Circle 250*

6. Luminous ceiling can be custom fitted to any size or shape room. All the plastic panels are cut to equal size, for either wall-to-wall or soffit mounting. For easy assembly, all grid parts are numbered and the panels lettered. Assembled grid is nailed into place, the panels are inserted, and



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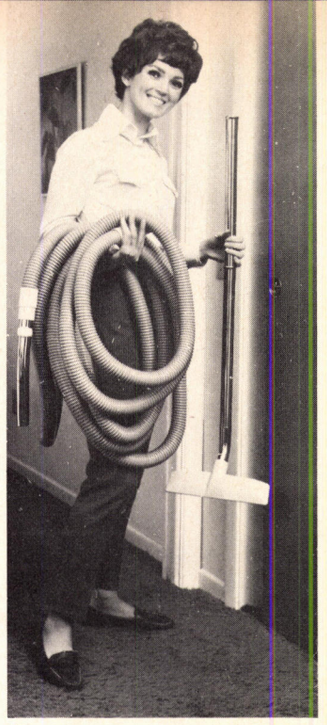

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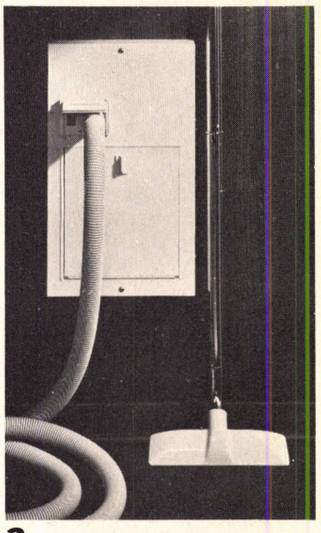

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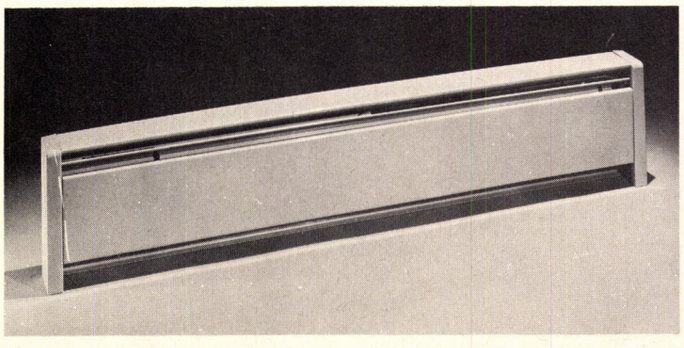
NEW PRODUCTS
ELECTRICAL



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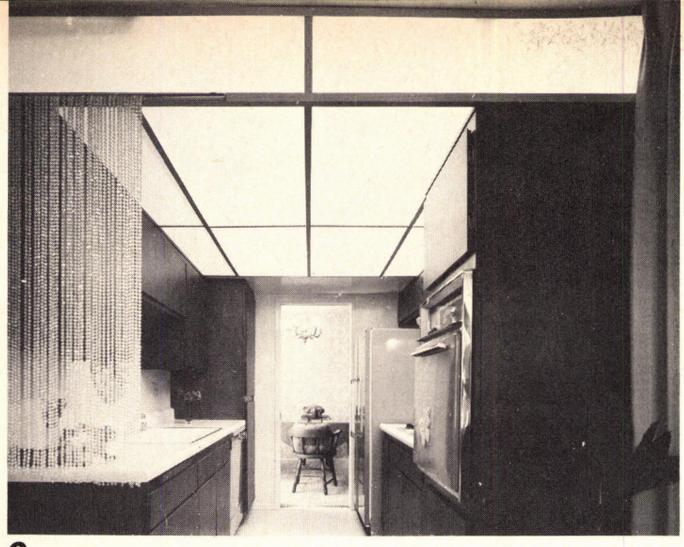

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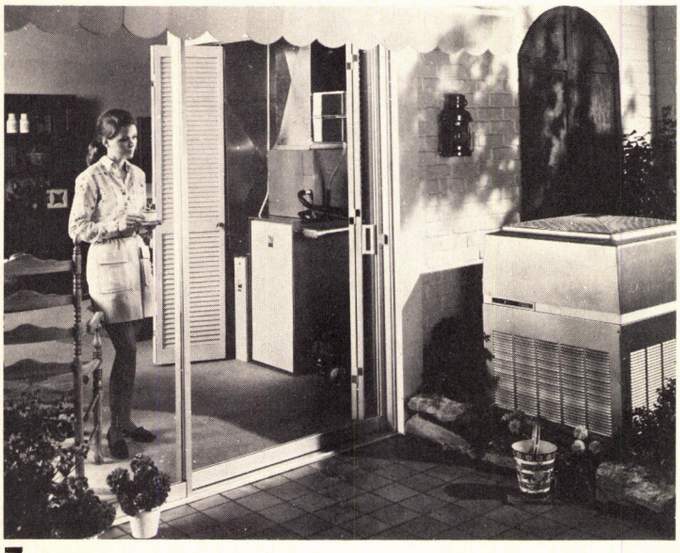

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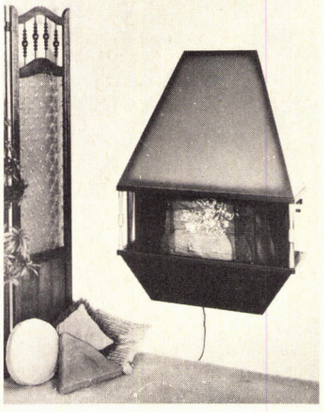

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13

all exposed pipes, wires, light fixtures, and ducts are hidden. Grids are flat or sculptured in gold, silver, bronze, or white. Clear or opal polystyrene or acrylic diffuser panels come in several prismatic patterns. Malcolite, Monterey Park, Calif. *Circle 251*

8

7. Air conditioning offered by this system includes: cooling and dehumidification, warm air heating and humidification, plus electronic air filtration—all done automatically. Humidifier installs on furnace plenum or under horizontal duct, is rated at 16 gal. a day at 180°. Air cleaner can be used immediately after washing cell in water. General Electric, Louisville, Ky. *Circle 252*

8. Chandelier, a reproduction of an antique, has distressed fruitwood spindle and intricately contoured gilt arms. Lightolier, Jersey City, N.J. *Circle 253*

11

9. Compact fireplace, ideal for apartments or mobile homes, is only 30″ wide, 50″ high, and 12″ deep. It hangs on wall like a picture, plugs into any 115-v. wall socket. Built-in fan disperses heat from electric element. Illuminated logs flicker like real fire. Majestic, Huntington, Ind. *Circle 254*

10. Fireplace heater has a thermostatically controlled heating element and blower. The realistically burning logs can be used with or without the heater. Sliding black wire mesh curtains. Unit is 48″ high, 32½″ wide, and 12″ deep, weighs 50 lbs., comes in five colors. Royal-DeSoto, Chattanooga, Tenn. *Circle 255*

11. Classic lantern of cast aluminum is made in antique brass, matte black, verde green, or Swedish iron, provides a candlelike glow. Lightcraft of California, Cincinnati, Ohio. *Circle 256*

12. Baseboard heater has damper vane that directs air currents away from wall into room. Special device lets heating element expand and contract noiselessly. Units can be painted to match decor. Sterling Radiator, Westfield, Mass. *Circle 257*

13. Radio/intercom has wood-grain finish on frame with copper or brushed aluminum face. Push-button selector switches handle nine stations. The AM/FM radio has high fidelity speakers and phonograph or tape music inputs. Unit allows front-door answering from any room, monitors the whole house. Emerson Electric, St. Louis, Mo. *Circle 258*

continued

NEW PRODUCTS *continued*

1. Young colors are travertine vinyl-asbestos tiles, but with a difference. Instead of subdued colors, these 12″x12″, 1/16″-gauge tiles are salmon red, mint green, gold, and orange, to complement today's uninhibited decorating and appeal to younger buyers or renters. Azrock, San Antonio, Tex. *Circle 259*

2. Ceramic tiles are made in Italy. The 8″x8″ squares have a lightly textured blue and green surface. A central radial motif is surrounded by concentric squares of scrollwork. House of Floors, New York City. *Cirle 260*

3. Indoor-outdoor carpet is a new entry from a leading resilient flooring manufacturer. This tufted acrylic-fiber carpet can be used inside the house, out on patios, or even in light commercial areas. Moderately priced, it comes in 12′ and 15′ widths and in 11 colors. It can be installed three ways: with nailing strips, adhesive, or double-faced tape. Kentile, New York City.

4. Laminated tiles use natural materials—like the cane shown here, or fabrics, or a variety of exotic woods—bonded under a clear vinyl surface. Tiles are .080 or .125 gauge and 9″x9″ or 12″x12″ square. A number of wood borders permit different patterns. Adhesive is pre-applied to the tile backs with a strip-off paper, fuses with second chemical brushed on the floor. Parkwood, Wakefield, Mass. *Circle 262*

5. Wool carpeting has a plain twist texture that does not show footprints or traffic patterns, is made in 17 colors. Wear resistance is rated good to excellent by the manufacturer. Lees, Norristown, Pa. *Circle 263*

6. Parquet blocks of laminated flooring in a variety of premium wood faces are mounted in the classic beveled pattern. Each 13¼″x13¼″ panel is made up of four squares held together by removable face paper, and is applied to the subfloor with adhesive. Available in cherry, maple, walnut, red and white oak, and several combinations. Harris, Johnson City, Tenn. *Circle 264*

7. Patterned carpeting for problem areas is shown here on a laundry room floor. This brick bond pattern is in a flooring that consists of 20 million nylon fibers per square yard, affixed to an olefin backing. For comfort, carpeting has high density latex backing. Barwick, Atlanta. *Circle 265*

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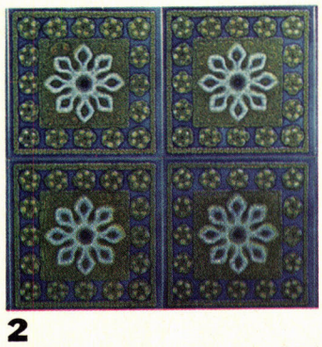

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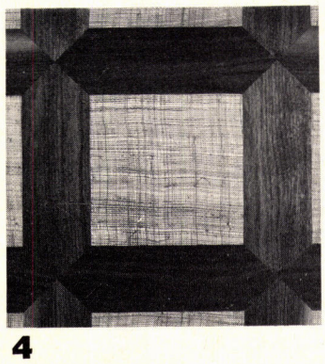

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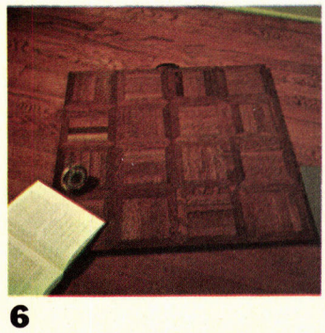

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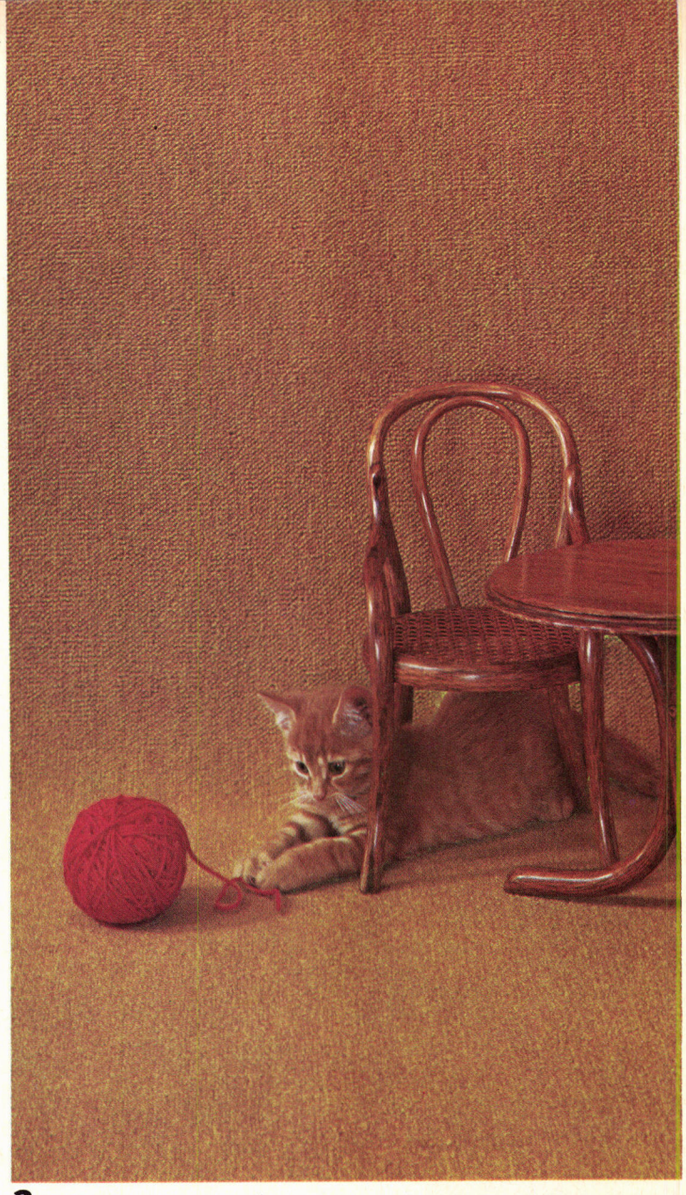

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NEW PRODUCTS

FLOORING

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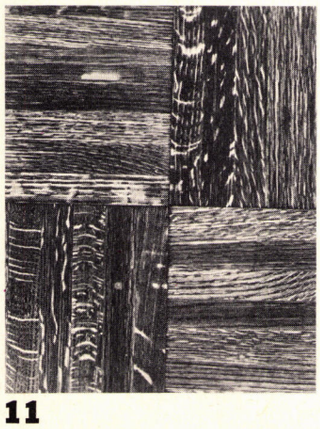

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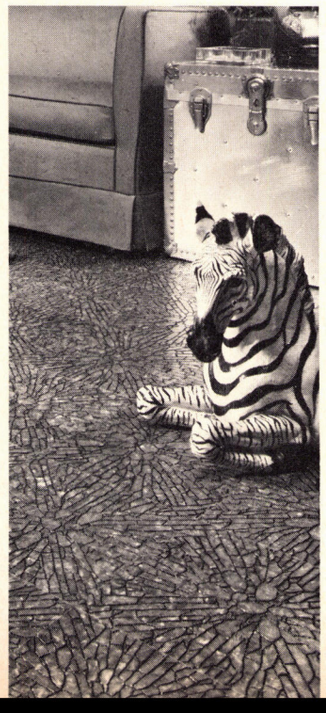

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13

8. Tough tweed is shown in an acrylic fiber carpeting recommended for high-use areas since it has superior resistance to pilling and shedding. Its 12′ width allows fewer seams and easier installation. Available in 12 three-toned colors, with or without a latex foam backing. Armstrong, Lancaster, Pa. *Circle 266*

9. Deep-pile acrylic is one of the most popular carpet fibers. In an imaginative application, this dense fabric is shown here covering the stairway wall as well as the treads and risers. Bigelow-Sanford, New York City, *Circle 267*

10. Tufted carpet is made by the company that grew great on the first indoor-outdoor carpet, and which now introduces its first tufted carpet, a nylon-faced material with total color penetration and sharp pattern definition. Available in 12′ widths and five colors, the carpeting has a foam rubber backing. Ozite, Libertyville, Ill. *Circle 268*

11. Wood-plastic tile forms a wood floor that never needs oiling, waxing, stripping, or refinishing. It is the result of impregnating red oak strips with a monomer plastic, then bombarding the wood with gamma rays that fix the liquid throughout the fibers. Result: damp mopping and light buffing are the only maintenance required, and the wood has six times the abrasion resistance of terrazzo, with which it is comparable in installed price. Parquet tiles are 12″x12″, 5/16″ thick, in five shades, and are recommended for heavy traffic areas. Atlantic-Richfield, Philadelphia, Pa. *Circle 269*

12. Solid vinyl tile is a deeply textured material with a translucent pattern radiating outward from the center of each tile. This luxury flooring is ⅛″ thick in six different colors. Robbins, Tuscumbia, Ala. *Circle 270*

13. Deep nylon shag has an opulent 2″ deep surface, is made to take tough treatment, hide dirt and footmarks. Its California styling includes 31 colors or multitones. Made only in 12′ widths. Mand, Los Angeles. *Circle 271*

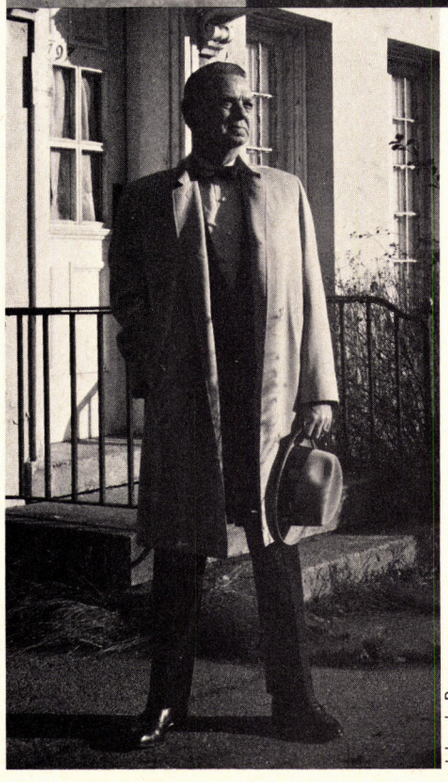
New products continued on p. 110

TOP PERFORMERS OF 1969

The housing industry came out of 1968 like a bronco out of a rodeo chute, but the year's bright promise dimmed under a double checkrein of inflation and skyrocketing interest rates. HOUSE & HOME'S editors again honor individuals for perfomances that will be remembered long after the year has been happily forgotten. Among them is a small-city builder who has grown with his community, another who won national design honors for his low-income housing, and a third who fought union and political opponents to launch a planned unit development. One industrialist showed how rehabbing could be done at a profit, and another handraised a new product from a specialty to a major housing component. A national government figure, an FHA field director, and a state legislator proved how helpful government can be, and a financial leader opened a route to new pools of capital. An architect and a land planner are cited for keeping environment hand-in-hand with housing production, and a professional association officer led the expansion of a new apartment association. To all, H&H says, "Well done."

Julius Shulm

Albert Gersten ▲
Gersten Construction has built 2,500 houses in California, most of them under FHA's 221d3 program. Despite the cost strictures of this below-market-interest-rate operation, Albert Gersten's developments achieve remarkably high design standards. Two Gersten 221d3 projects in the San Diego area, both designed by architect Stephen Oppenheim, won national architectural honors over hundreds of other garden apartments. Builder Gersten has proved anew that first-class planning and design are not incompatible with low-income housing.



John de Bus

◀ Colon Brown
The Chairman of the National Gypsum Corp. set out to prove that run-down housing could be rehabilitated to today's standards—at a profit. He financed and guided a partnership that combined the muscle and management skills of his company with the housing know-how of a builder and realtor in Columbus, Ohio. The partnership, Town Houses Inc., is renovating 24 single-family houses and 48 apartments, and also has 15 lots under option on which to build new low-income housing. Perhaps the most valuable by-products have been a 22-page booklet and a 14-minute film—available to builders everywhere—spelling out the dollars-and-cents aspects of rehabbed houses and proving that the work is economically viable.

Ray Chick

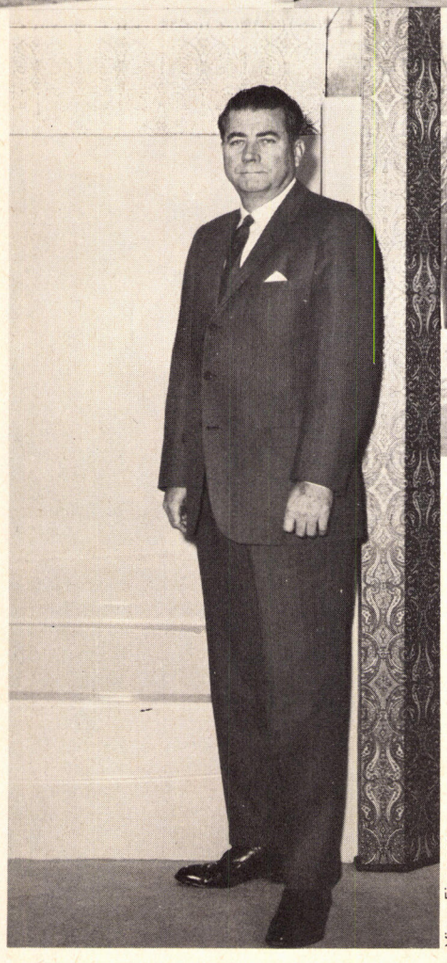
◀ Preston Martin

In a year that saw housing's every financial source stretched to its limits, the Home Loan Bank Board's Preston Martin fought with imagination and initiative to help the $160-billion S&L industry step up its support of home-building. Chairman Martin reduced S&L liquidity requirements twice to free money for mortgages. He made long-term cash advances readily available and kept the discount window open to assist S&Ls with their expansion lending as well as to cover their withdrawals. In 1969 his agency alone advanced $4 billion in extra funds to bolster S&L lending. Since his appointment 10 months ago, Martin has led thrift institutions out of a defensive stance into an aggressive position as the leaders of a fight for more mortgage credit.

Romeo J. DeMeo

Robert F. Schmitt ▲

Bob Schmitt is built like a linebacker and meets business problems the same way linebackers meet halfbacks: head-on. Union pickets, lawsuits, a four-hour jailing, even the bombing of one of his houses failed to slow his efforts to build a $30-million planned unit development in Strongsville, Ohio—and to build it with his on-site, nonunion factory. When his earthmoving contractor refused to cross a picket line, Schmitt bought $350,000 worth of earthmoving equipment and finished the job with his own men. Caught in a bitter political cross-fire, he refused to knuckle under; today, all of his opponents have been voted out of office. One of the nation's most dedicated housing technicians, Schmitt wins his second nomination as a Top Performer.



Vince Finnegan

◀ Edward J. Detgen

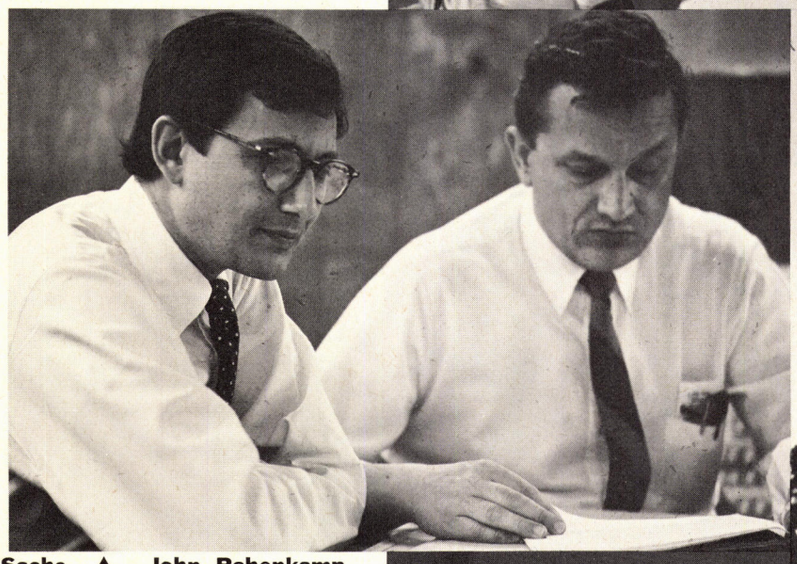
Behind the phenomenal growth of molded-plastic bathroom components are a company, Owens-Corning Fiberglas, and an OCF vice president, Ed Detgen. Starting with a product —fiberglass-reinforced plastic—which lacked quality control, code approval, and acceptance by unions and builders, Detgen added Owens-Corning research and development money. Under his direction, testing standards were developed, code approvals were won, manufacturers were persuaded to begin production, and national marketing was started through OCF's sales force. Today molded-plastic bath components, ranging from tubs to complete bathrooms, are being sold by every major plumbing manufacturer. And more than 400,000 will go into houses and apartments this year.

continued

Jimmie Jamison

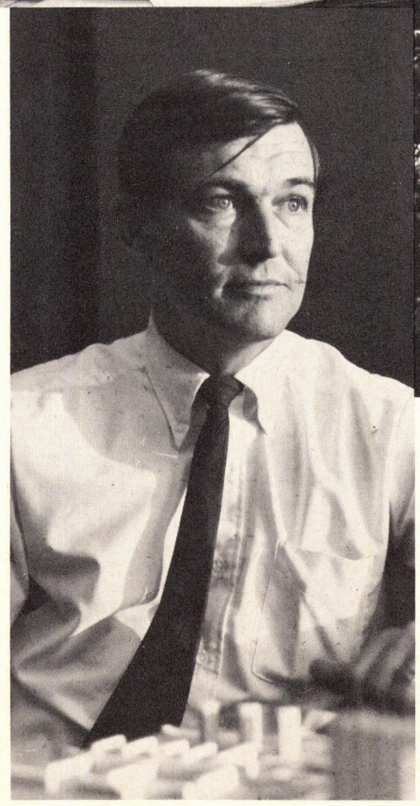
James E. Kerwin ▶

This Memphis FHA director has proved that the agency's field offices can provide the imaginative force that makes low-income housing work. Jim Kerwin cleared the way for a nonprofit corporation of local homebuilders to rehabilitate slum shelter under the all-but-forgotten 221h program (H&H, Dec. '69). The builders renovated 300 houses and sold them to families that had gone almost without hope of ever owning their own homes. No other field office had ever processed as many 221h mortgages. Despite the complexity of packaging eight separate houses in one mortgage group, Kerwin's office can now promise a commitment in five working days from submission. An attorney, businessman, and author, and a thrice-wounded and oft-decorated World War II veteran, Kerwin has just been named to a task force that will streamline the parent FHA.



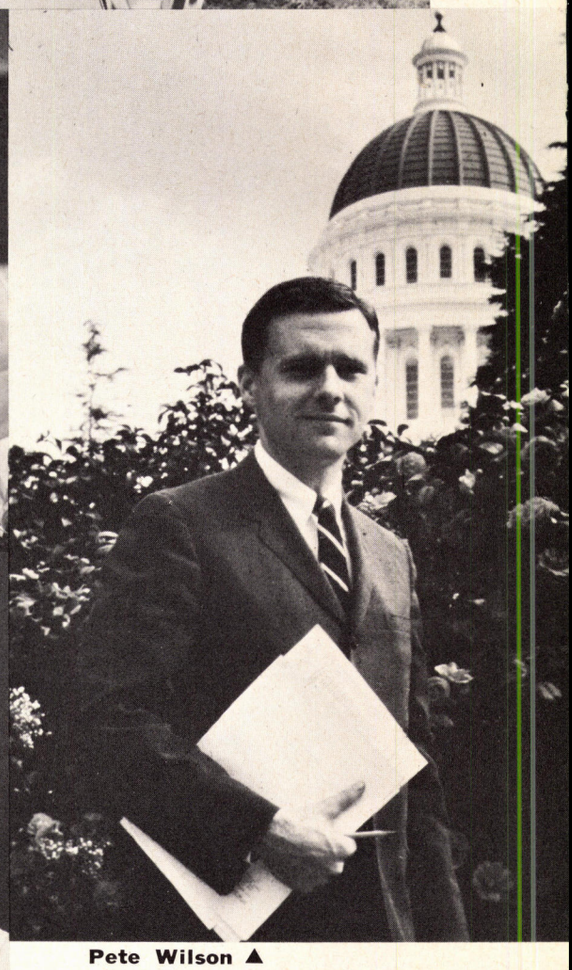
Walter Sachs ▲ John Rahenkamp

No innovation promises better land use and better environment than the planned unit development. Landscape architects Walter Sachs, left, and John Rahenkamp have made their landplanning firm one of the leaders in PUD design. From their Philadelphia headquarters, the partners have already done eight PUDs ranging from 100 acres to over 1,000. Perhaps most importantly, they have learned how to sell the community advantages—more tax revenues and lower services costs—to local officials who often look on PUD as immoral, illegal, and maybe even subversive. The proof of their success can be measured by a 92% record in winning approval for their projects.



Robert E. Jones ▶

The smaller lots and higher densities dictated by California's land prices can be claustrophobic, and few architects have done more than Bob Jones of Jones & Lom to make these six-per-acre situations livable. Jones is best known for his contribution to patio-house design, in which an entire site is walled to make exterior space contribute to interior livability. But Jones's achievements in the high densities are not limited to patio houses. Work begins soon on a 25-acre waterfront project of his design in Huntington Harbor, Calif. It promises to be a landmark in high-density planning for single-family houses of all types.



Pete Wilson ▲

When San Diego's Republican Assemblyman Pete Wilson took the chairmanship of the legislature's new Committee on Urban Affairs and Housing, many Californians called him a silk-stocking-district lawmaker who knew nothing of housing problems. But out of Wilson's committee came a landmark law that provides for state inspection of factory-built housing, and prevents local building codes from barring state-approved units. Assembly-line housing approved by the state need no longer be modified to meet dozens of conflicting local codes. Wilson, a former Marine infantry officer and a long-time supporter of President Nixon, won the backing of builders, realtors, architects, and the powerful California Savings & Loan League to help get his law through the legislature and signed by Governor Reagan. As a result, California is first in the nation with a sensible statewide code for factory housing.

Fleming's Photo Center

J. Alvin Hawbaker ▼

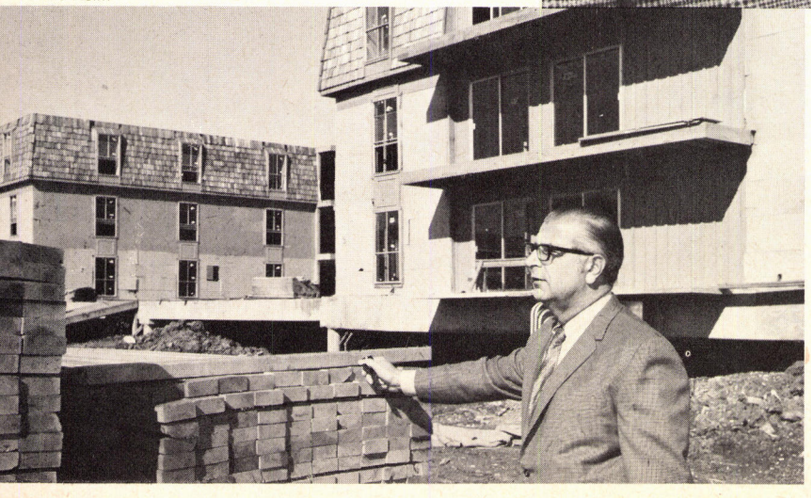
Al Hawbaker is a lot of things in State College, Pa.—most of them good for Al Hawbaker, but all of them good for State College. His is the kind of public image that creates respect for all homebuilders. Builder, land developer, mortgage banker, and apartment owner, he has brought the latest and best in land planning to his subdivisions. His advice is sought by town supervisors. He finds time to lecture at Penn State University. And he cofounded the largest local S&L association, which now finances half the housing in the area, including that of many of Al's competitors. He is the very model of the responsible builder who can build both his business and the esteem in which he is held.

Durand A. Holladay ▲

Nineteen sixty-nine was Wall Street's year of the mortgage trusts, and they brought hundreds of millions of dollars into construction financing. Durand Holladay dominated a brand-new second generation of trusts with a $150-million stock offering for his Diversified Mortgage Investors of Boston. Having compiled an enviable seven-year track record with that granddaddy of the trusts, Continental Mortgage Investors, Holladay and his associates set out to use DMI as a trail blazer into land banking, sale-leasebacks, joint venturing and equity participation. The depth of DMI's management and the strong performance of its stock in the face of a downsweep among companion issues provided perhaps the year's best example of the way such a trust should organize and operate.

Joe Ruskin

Vic Helm



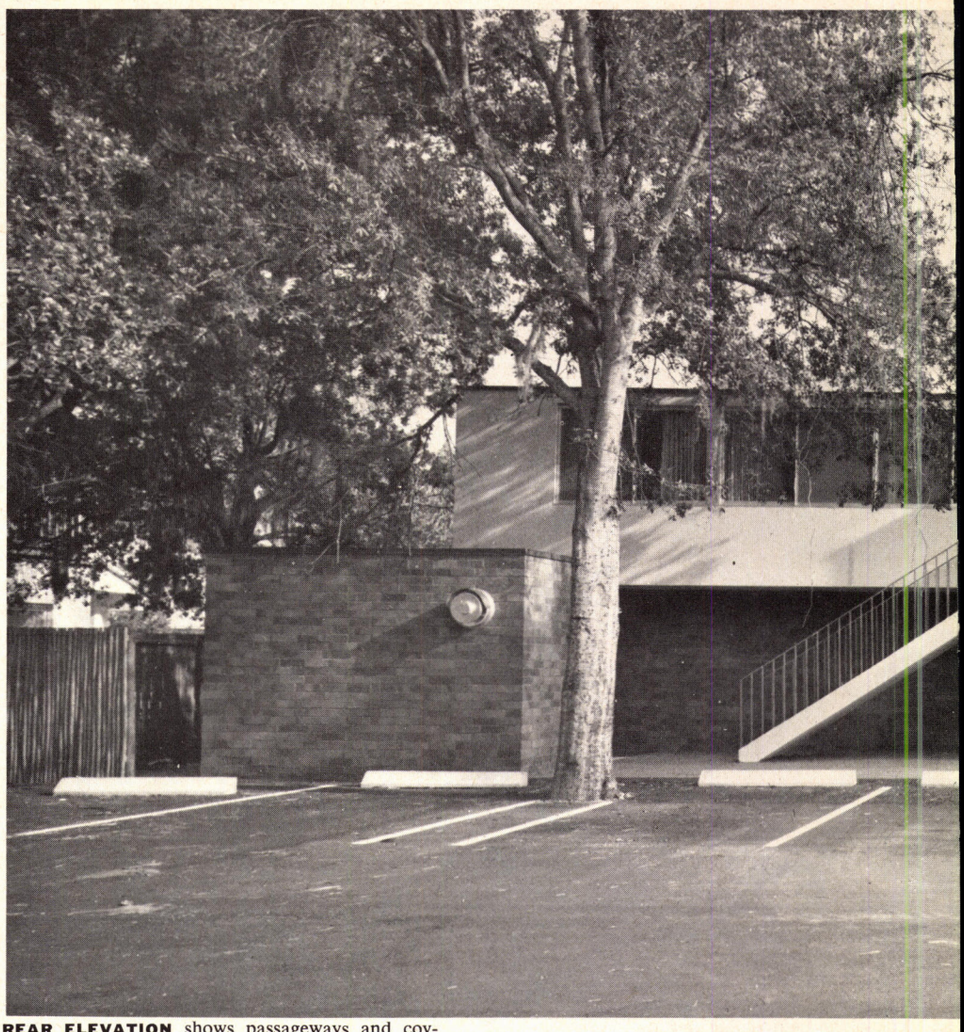
◀ **Gordon J. Neilson**

Executive Vice President Gordon Neilson doubled the membership of the National Apartment Assn. to 15,000 in just 18 months, and the group now has chapters in almost 60 metropolitan areas. Seven years ago he undertook management of the Houston Apartment Assn. as a part-time activity. A year later, this Illinois-born Texan had formed a statewide organization of apartment builders, owners, and managers. Named executive officer of the national group in July 1968, he proceeded to re-orient it from mom-and-pop membership to a professional management organization. With the trend to apartments virtually certain to continue, Neilson was the first to recognize the need for an organization to represent the wide range of apartment interests.

FOUR SOLUTIONS TO UNUSUAL APARTMENT PROBLEMS

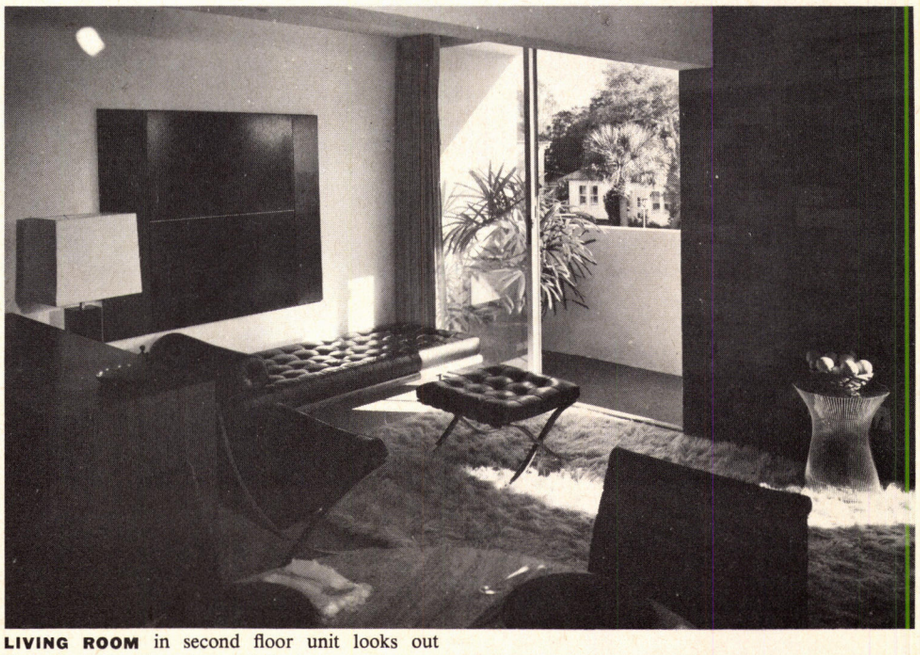
From the point of view of design, the small apartment project is more often than not a much knottier problem than the large project. The latter is usually a matter of repeated buildings on a large tract or repeated floors in a high rise. But the small project is able to be shoehorned into an area that other builders have passed up because of any number of difficulties: zoning, terrain, surrounding areas, orientation, etc. Each project presents a totally different set of problems, so precedent is seldom of any great help. And cost limitations must be rigidly observed if the project is to be feasible.

Because of the difficulties of such unusual design problems, the solutions tend to be unusually interesting. As cases in point, we offer the four projects at right and on the following six pages.



REAR ELEVATION shows passageways and covered walks dividing the differentiated elements.

1 A flexible plan solves a combined

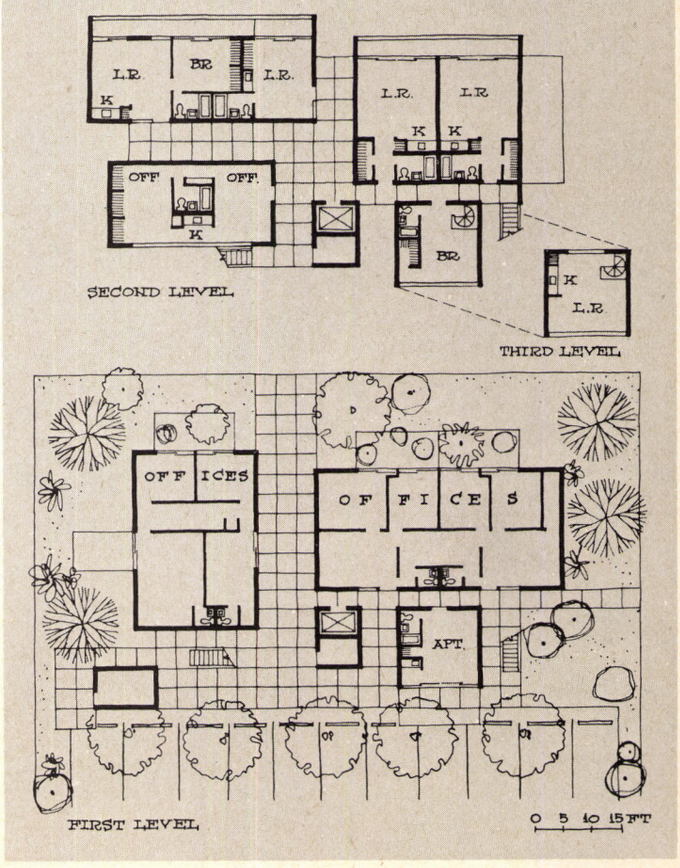


LIVING ROOM in second floor unit looks out through sliding glass door to balcony.

office and housing problem

The architect/owners wanted a flexible combination of offices and apartments that could eventually become all of one or the other. At present the project has offices for the architects themselves and for an attorney, plus an efficiency apartment on the first level, and five apartments and an office on the second. Apartments include efficiencies, one-bedroom units, and one two-story unit with a spiral staircase to its upper level. Rents range from $115-$165 per month. Bearing walls are brick. Floors and roof are precast concrete. Architect: Conyers & West. Builder: Dingwell-Thyne Inc. Location: Sarasota, Fla.

CANTILEVERED BALCONIES, which also shade fenced patios, are on the front facade.



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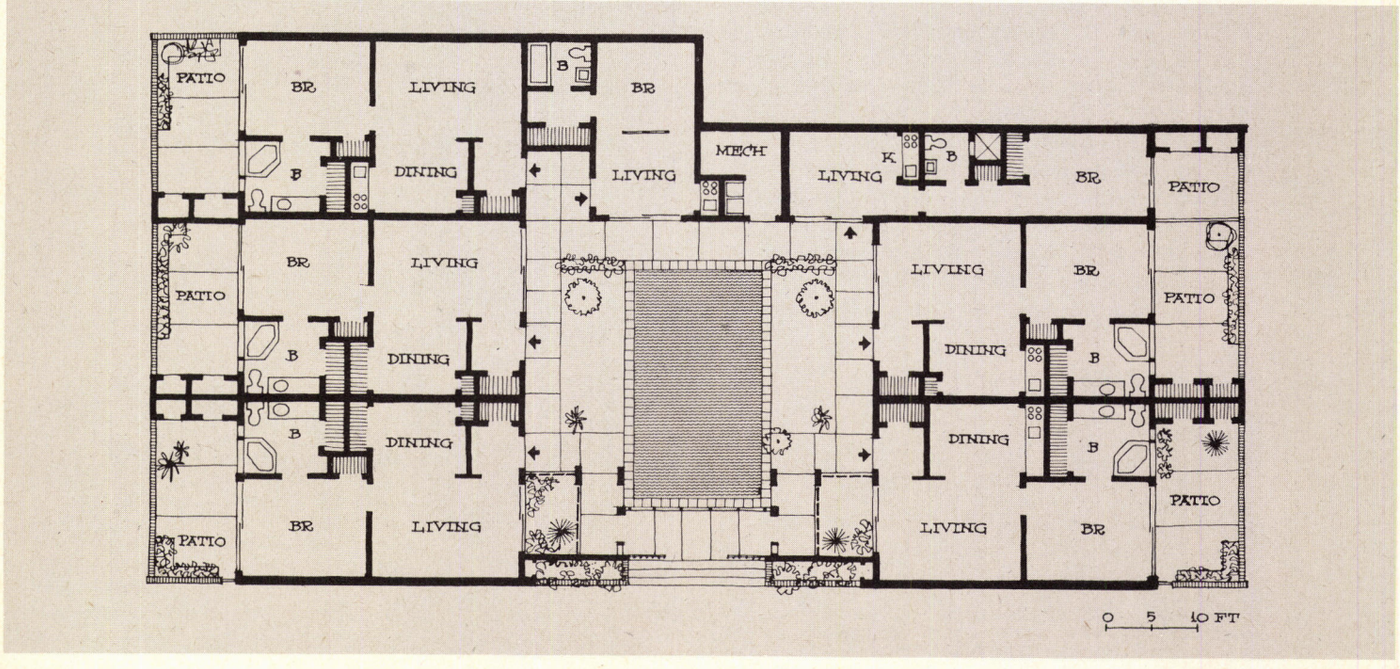
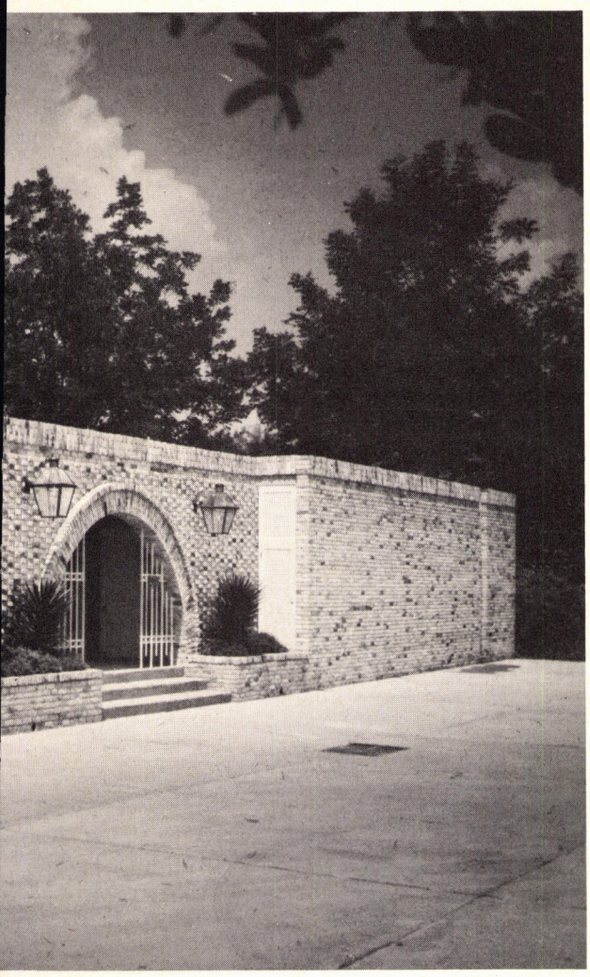
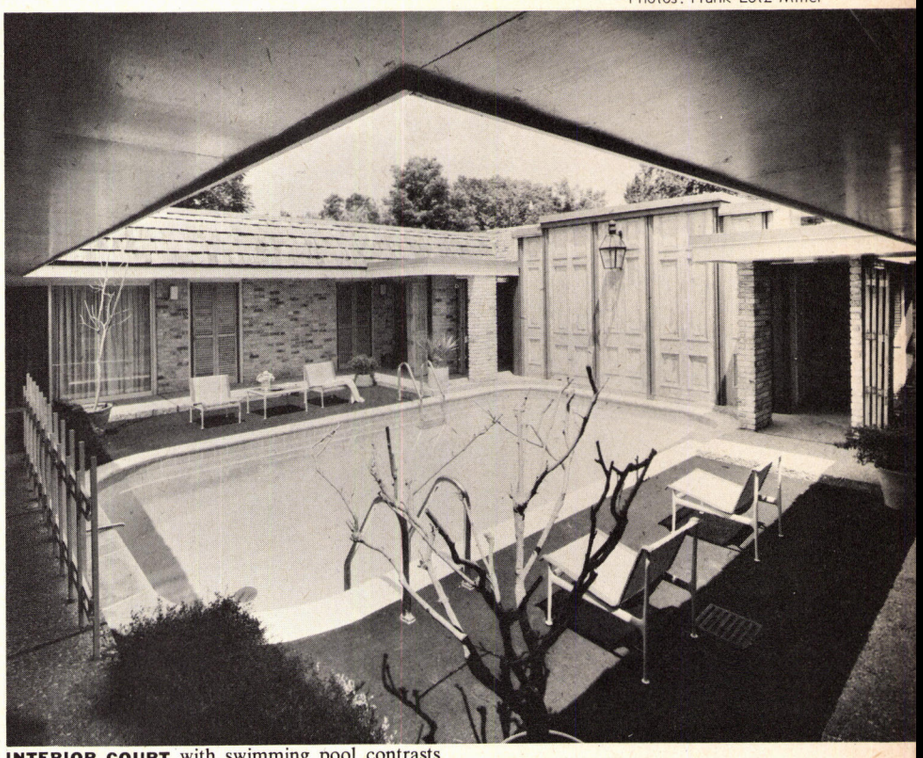
BLANK BRICK EXTERIOR creates privacy in busy area. Arch is the main entrance.

2 A windowless brick wall solves an





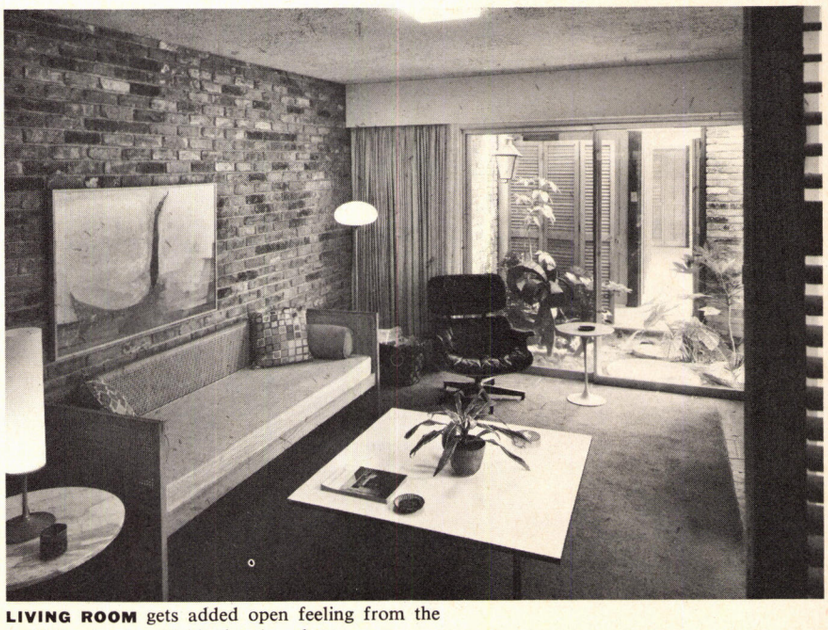
Photos: Frank Lotz Miller



INTERIOR COURT with swimming pool contrasts with walled exterior. Apartments open off court.

urban privacy problem

The site is on an alley, just off a busy street and behind a shopping center. Privacy was achieved with a 120-ft. brick perimeter wall, broken only by the entry and by grilles to private courtyards at the rear of each apartment. The interior, however, is very open —all the seven apartments face onto a swimming pool court. In addition, both the bedroom and the bath of five of the units open onto a rear patio. Skylights extend the open effect created by the patio, and a 6-ft-high divider wall between bedrooms and living areas adds to the feeling of space. Partitions are brick and the floors are slate. Rents range from $145-$250. Architect: Roberts & Barksdale, Designer: Fred C. Barksdale Jr. Builder: A.A. Gremillion & Co. Location: Alexandria, La.



LIVING ROOM gets added open feeling from the small front patio outside the glass doors.

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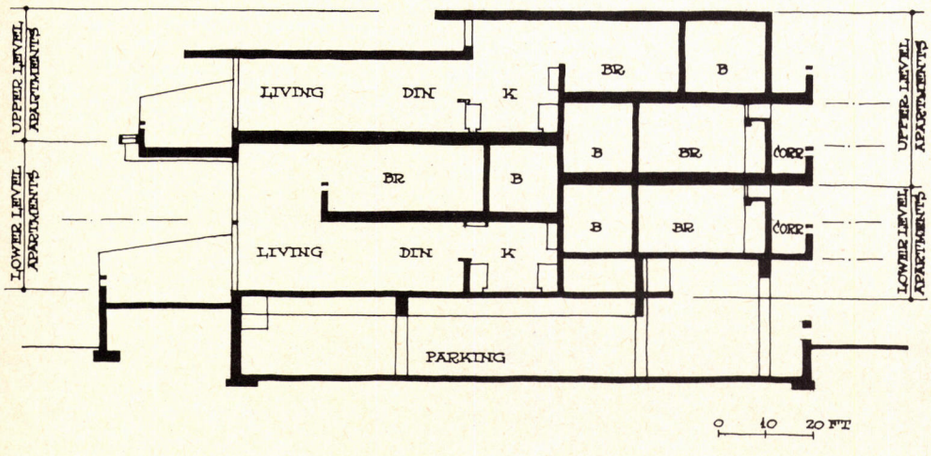
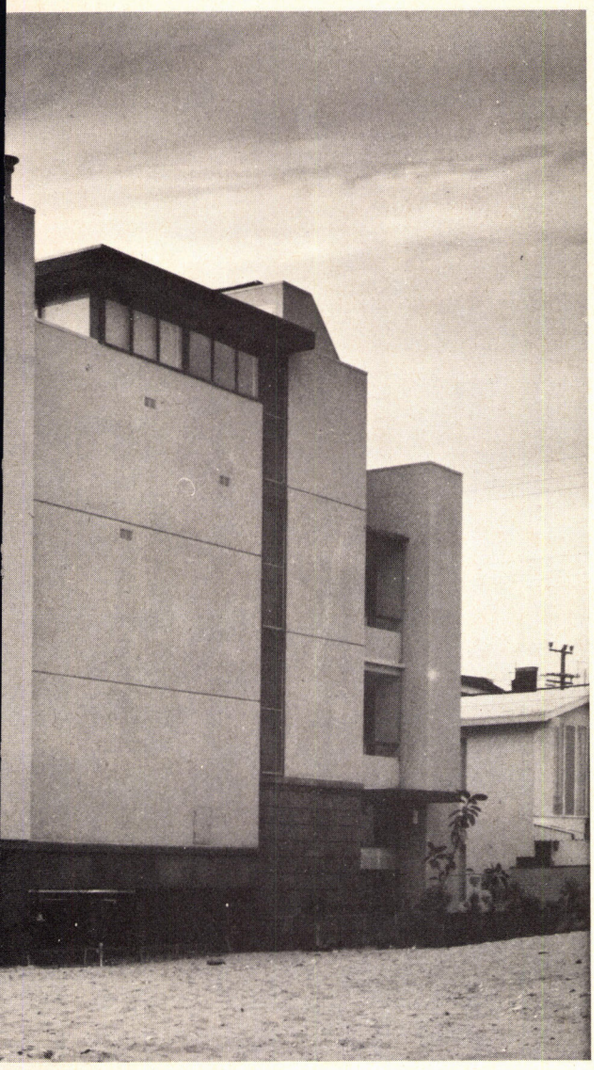
BEACHFRONT VIEW shows eight narrow units per floor, each with an ocean view.

3 A row of long, narrow units solves an ocean



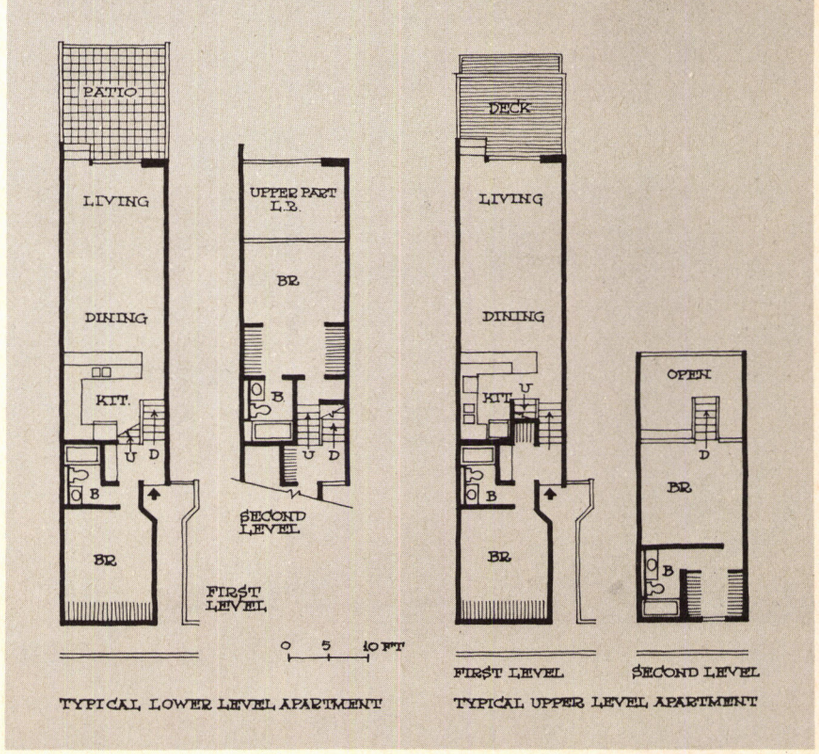
REAR ELEVATION has solid, massive look. Sheltered parking is in basement (*section, left*).



OCEAN VIEW predominates in each apartment. Sunken patio is in front of glass wall. Photos: Julius Shulman

orientation problem

The site is a beach facing the Pacific, and it was obviously desirable that every unit have an ocean view. The client wanted 16 apartments in the 115-ft-wide site. In order to do that and give unobstructed views to all residents, the building was raised six ft. above the beach. There are two basic levels of apartments, each with three levels to assure good views (*section, left*). The front decks on both upper and lower apartments are depressed, allowing a view over the rails, rather than through them. Most of the units, which rent from $195-$325, have two bedrooms and two baths, with the master bedroom opening at the upper level of the living room. Architect: Flores, Gleman & Greenberg. Builders: Fleet Apartments. Location: Venice, Calif.



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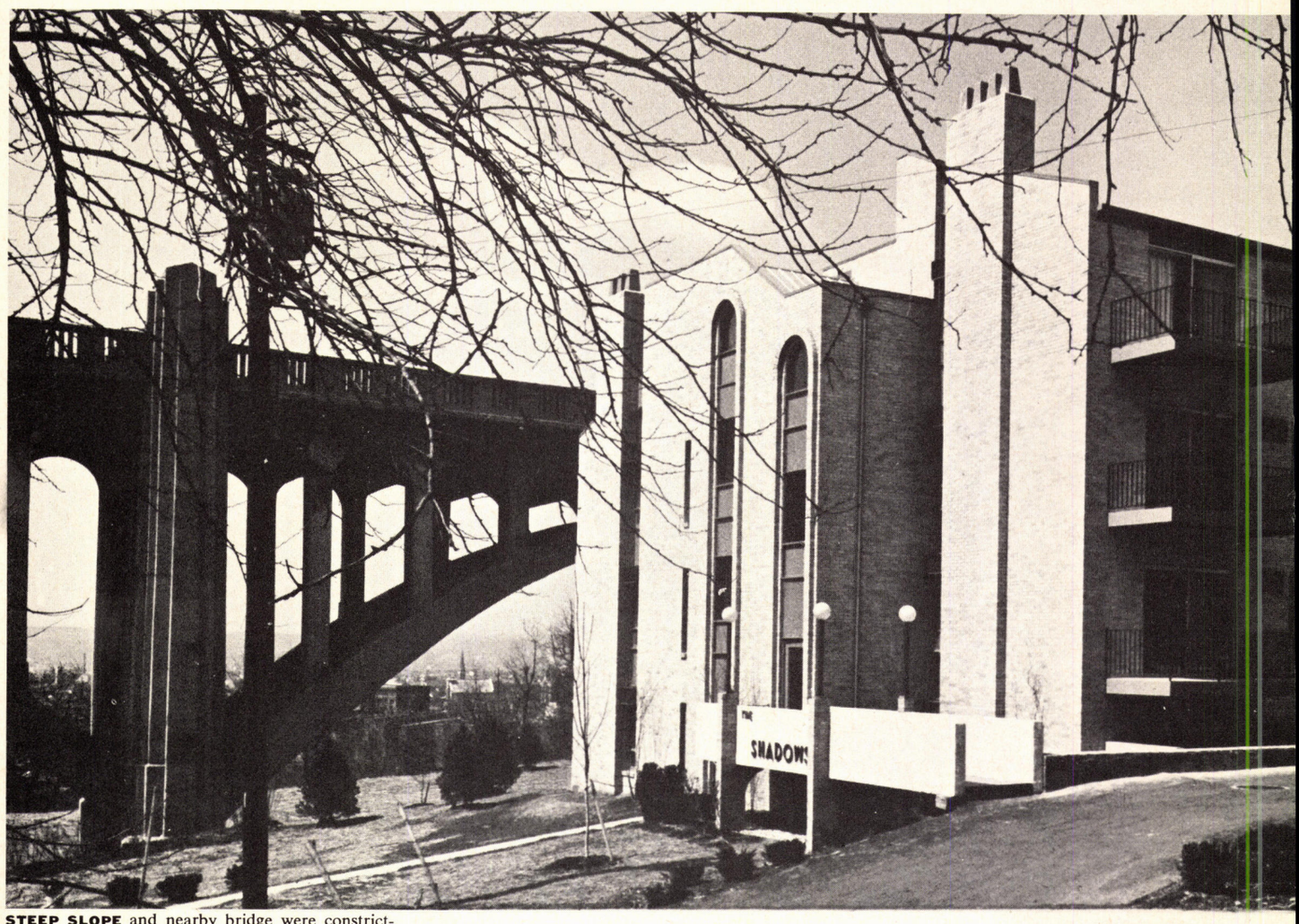
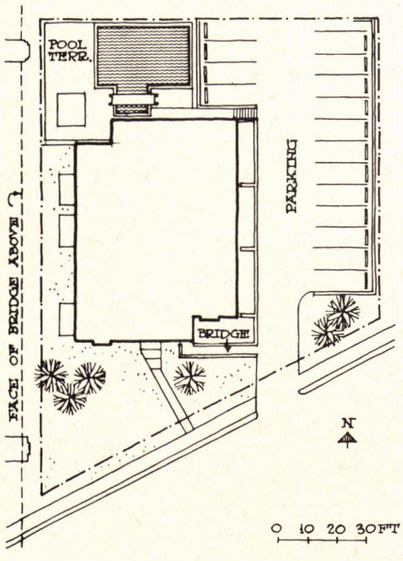
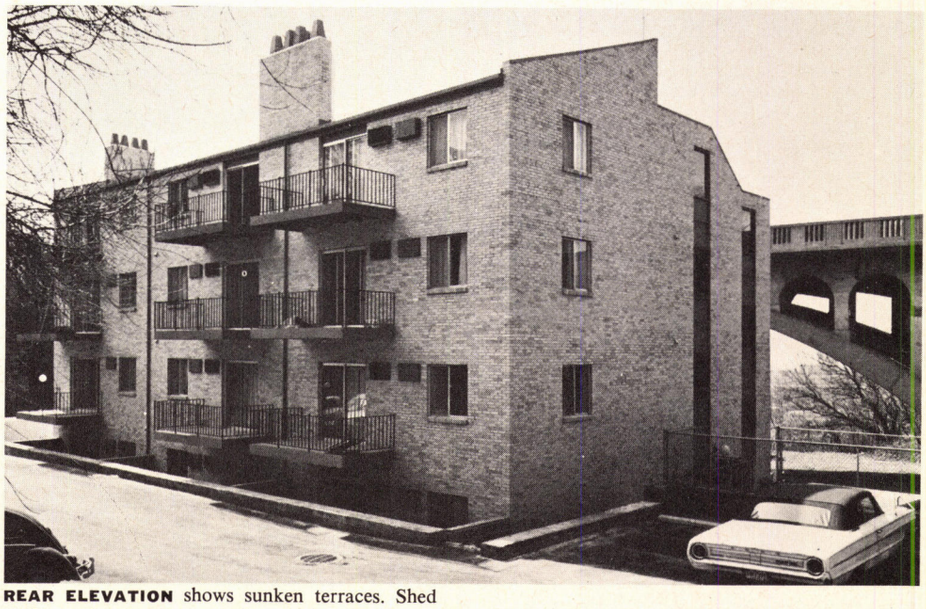


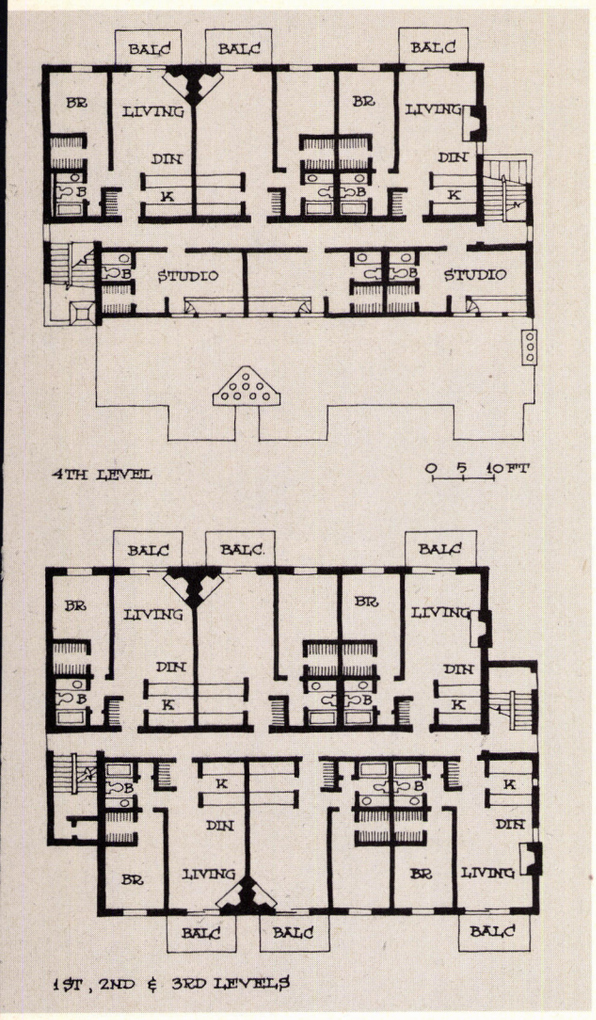
STEEP SLOPE and nearby bridge were constricting elements for project. Site slopes down to bridge.

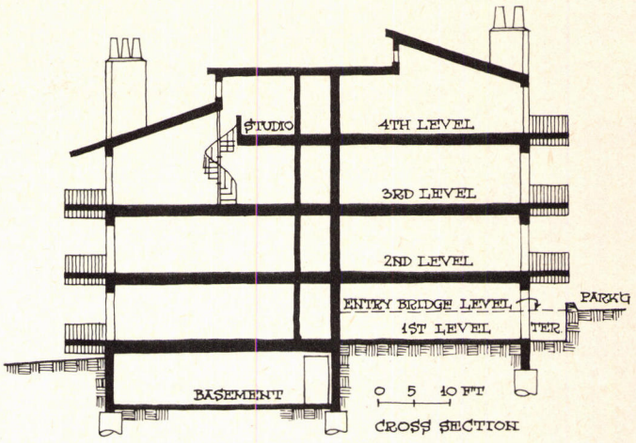
4 A four-level building solves a constricted-





REAR ELEVATION shows sunken terraces. Shed roof permits clerestory windows at top level.





Photos: Walter Burton

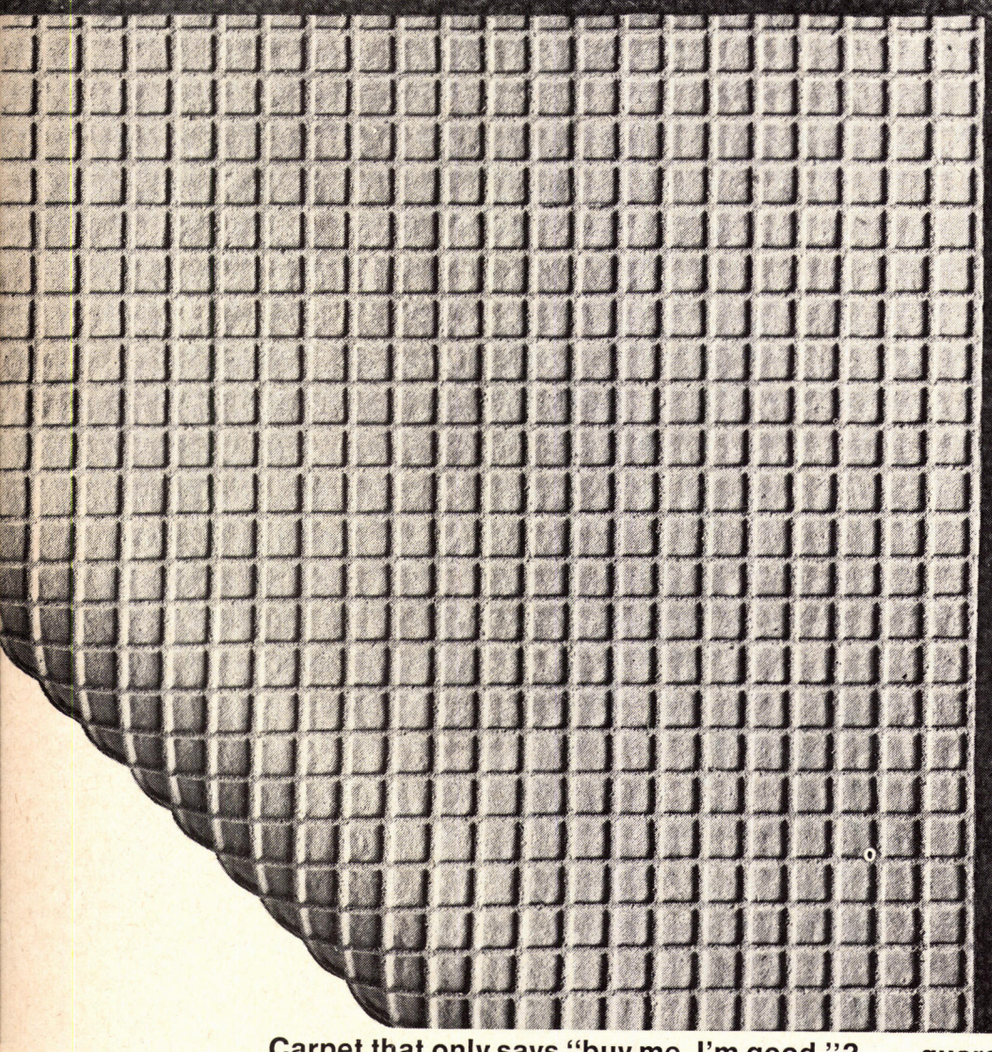
STUDIO LEVEL is reached by spiral staircase in three apartments. Room has cathedral ceiling.

site problem

Zoning ordinances at this small (less than ½-acre) site required large front and side yard setbacks. In order to get the maximum allowable number of units onto the site, a four-story design was necessary. So the architects placed the building close to the bridge on the lower part of the site, and the parking area and entry bridge higher up the slope. The result: the most that is required for 18 of the 21 units is a 1½-flight climb, and the added expense of an elevator is avoided.

The bridge side of the building has three floors; the three top floor apartments on that side have cathedral ceilings and spiral staircases leading to fourth-level studios (*photo, right*). There are four levels of apartments on the uphill side. Those at the top level also have cathedral ceilings and clerestory windows. All of the apartments, which range in rent from $130-$200, have fireplaces and balconies or terraces. Architect: Thomas W. Hefley Jr. Builder: Towne Properties. Location: Cincinnati, Ohio.

When you're responsible for buying thousands of dollars worth of carpet



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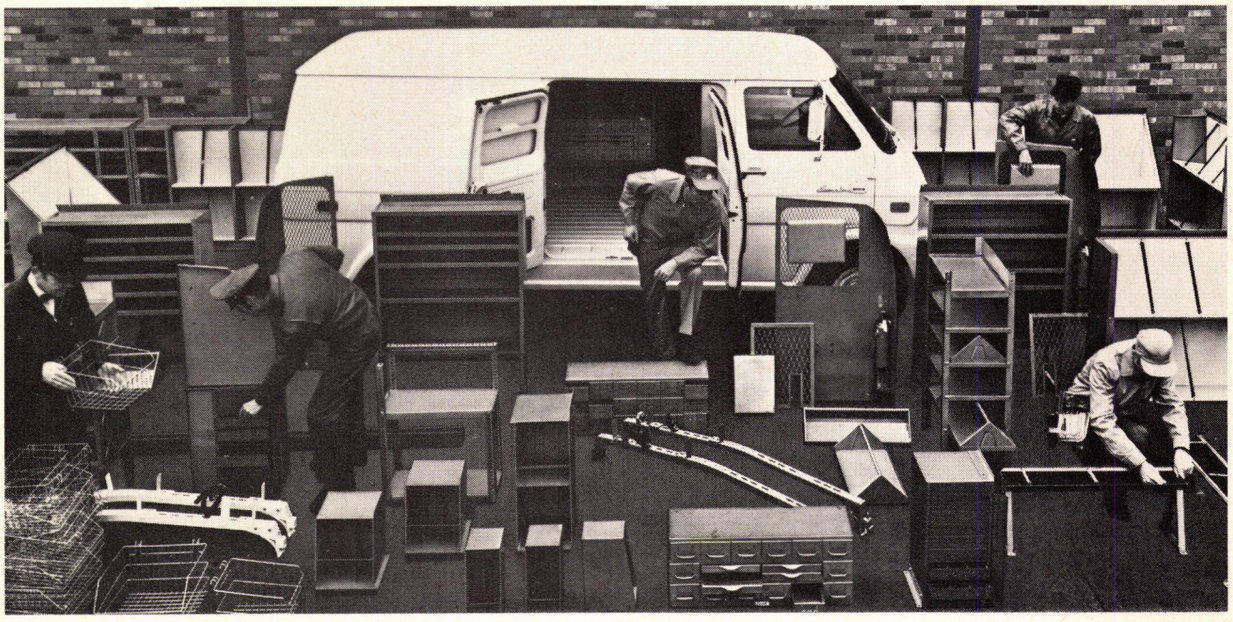


Perfect fit: Econoline Van custom-designed to your job.

CUSTOM-DESIGN YOUR VAN
Your job may call for a one-of-its-kind van. You can get it in an Econoline, and all from one place—from your Ford Dealer.

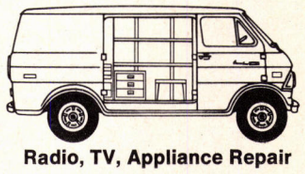
Sound impossible? Not for the man with better ideas. Your Ford Dealer can custom-design the Econoline's interior into *your* kind of efficient working space, and it comes to you *ready for work.*

WIDE CHOICE OF MODULAR UNITS
Econoline modular units (like those shown above) are the answer. Components include: racks, adjustable shelf units, drawer units, cabinets, bins (both padded and plain), padded trays, tote trays, hanging baskets, book compartments, storage boxes, partitions, padded siderails, padded floor, equipment holders, ladder racks, and many more.

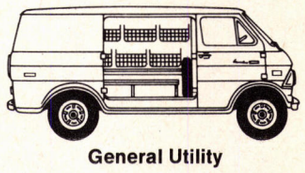
These are not just parts and pieces, but a system of Econoline-engineered units designed to fit and work together. Constructed of heavy gauge steel with gray enamel finish, they bolt to floor and/or body pillars to become permanent yet movable parts of the van. Traveling showcase or workshop—you name it and it's yours with the Ford Econoline.

BETTER IDEAS EASE YOUR WORK
However you design your van, you have all of Econoline's basic better ideas going for you. Convenient outside front service center for quick-checking engine and related parts. Driver "walk-through" for easy access to the load compartment. More clear floorspace by 23% than any other van. Wide 5½-ft. stance for stability, yet a sharp 40-ft. turning diameter for maneuverability. And, of course, exclusive Twin-I-Beam independent front suspension for great durability, easy handling, low maintenance, long tire life.

Because it is the one-of-its-kind van, you see more and more Econolines on all kinds of jobs. See how much more an Econoline Van can do for you—see your Ford Dealer.

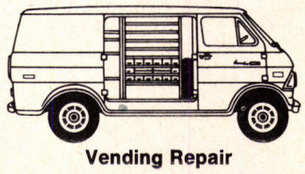


Radio, TV, Appliance Repair



General Utility

Laundry and Dry Cleaning



Vending Repair

FORD ECONOLINE VANS Ford

Airtemp introduces one-stop shopping:

For all your air conditioning needs in the booming new home and apartment markets.

You don't have to go to five different manufacturers to get what you want. Airtemp's only business is air conditioning. It's not a sideline.

That's why we make everything you need. Including "Total Comfort" systems, in-wall and slab-style condensing units with all-aluminum condenser coils for split systems. Upflow, downflow and horizontal gas-fired, oil-fired and electric furnaces. All-electric heat pumps. Electronic air cleaners. Humidifiers.

You name it—and Airtemp has it. Designed by the Chrysler people who engineer quality into every product.

Your Chrysler Airtemp distributor is at your service. Let him show you the joys of *one-stop* shopping.

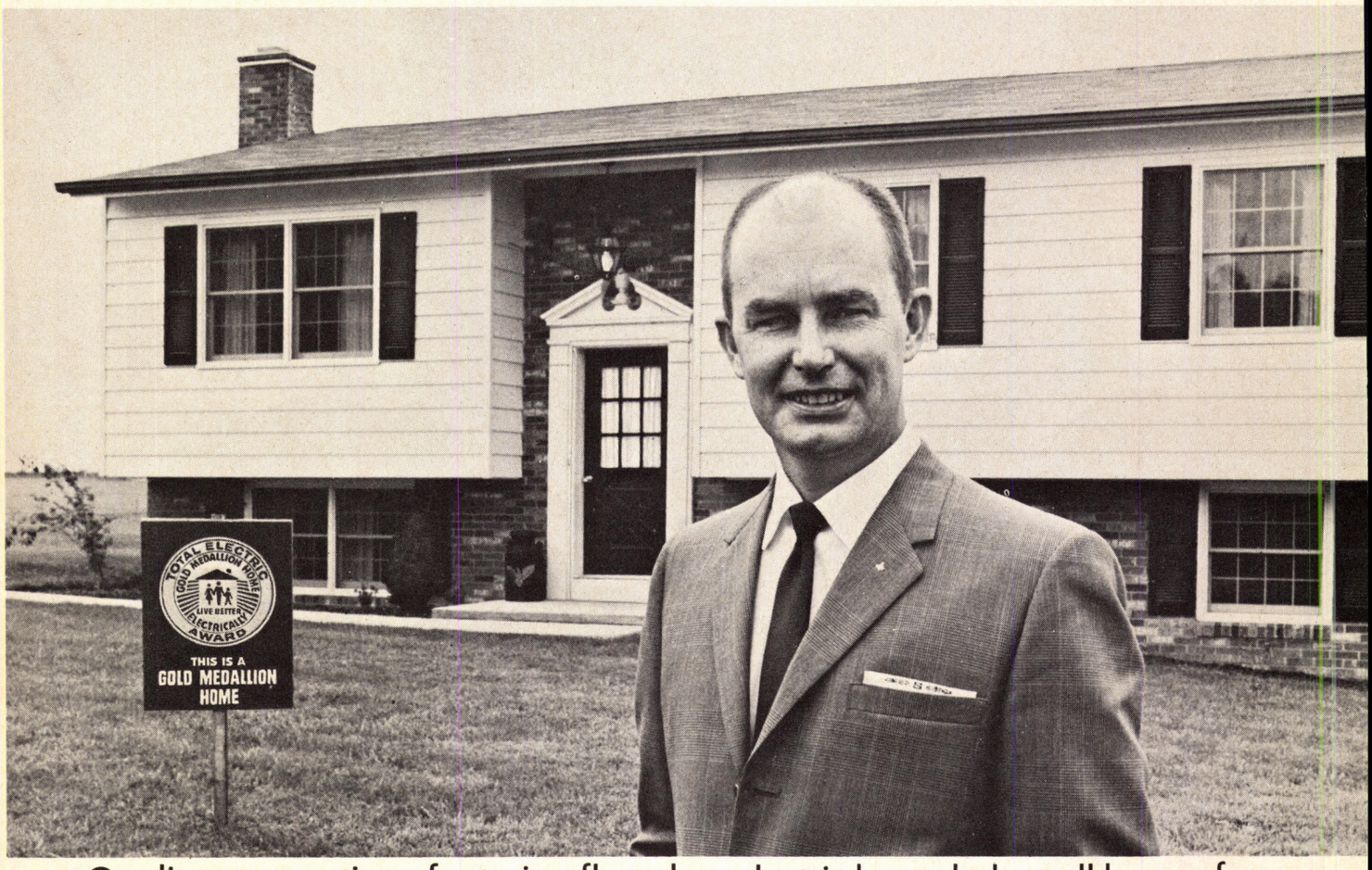
Airtemp

CHRYSLER CORPORATION

81

Circle 95 on Reader Service card

"Total Electric homes? I wouldn't build anything else."



Quality construction—featuring flameless electric heat—helps sell homes for Builder David C. Smith. And he's sold as many as 30 homes in two weeks.

Last year David C. Smith, Gaithersburg, Maryland, built more than 100 homes—custom built and project units. Every home was a Total Electric Gold Medallion Home.

"We made up our minds to build top quality and minimum maintenance into our homes," says Mr. Smith. "Flameless electric heat meets these requirements best."

"Our quality story makes sense to buyers. And it pays off in word of mouth advertising for us. We've sold as many as 30 homes in two weeks without special promotion."

"My experience building Total Electric homes goes back over the past six years and I haven't had one customer complain about electric heat operating costs."

Electric heat can help you build a better quality, faster selling home, too. Start now, by getting all the facts from your electric utility company. They'll be glad to work closely with you.

P.S. Is Mr. Smith's own home Total Electric? You bet!

Visit the Total Electric Theater at the NAHB Convention. Continuous performances at Booth 1102.

TOTAL ELECTRIC GOLD MEDALLION HOME LIVE BETTER ELECTRICALLY AWARD

Live Better Electrically

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

. . . where everything's electric, including the heat.

Circle 96 on Reader Service Card

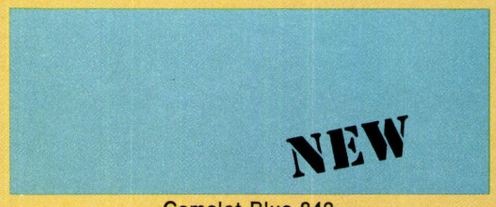
Circle 97 on Reader Service card ➔

HARVEST GOLD

Natural Slate 795

Spanish Oak 344

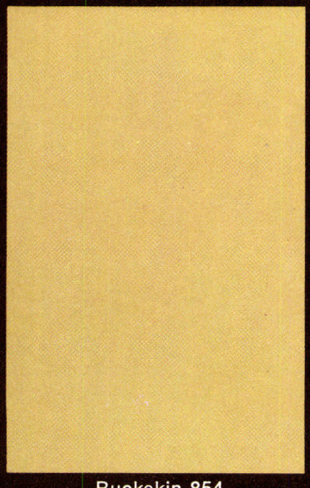
Frontier Walnut 503



Camelot Blue 842

Corsican Marble 404

COPPERTONE


Buckskin 854

Brick Orange 841

Sliced Avocado 844

Grasscloth 194

Lemon Twist 864

Formica helps you color coordinate appliances and fixtures...with assurance.

Today, more than ever, color helps you sell. And Formica has dozens of up-to-the-minute colors and patterns to please style-conscious prospects for new homes or remodeling. With a great selection of color-coordinating ideas and low-maintenance FORMICA® products, you have a powerful selling story.

Here's a quick look at a few of the very new and exclusive color-patterns from Formica. For the whole hundred-plus coordinator story . . . in a handy full color folder . . . call your Formica representative or write Dept. C-3, Formica, Corporation, Cincinnati, Ohio 45232.

Leadership by design

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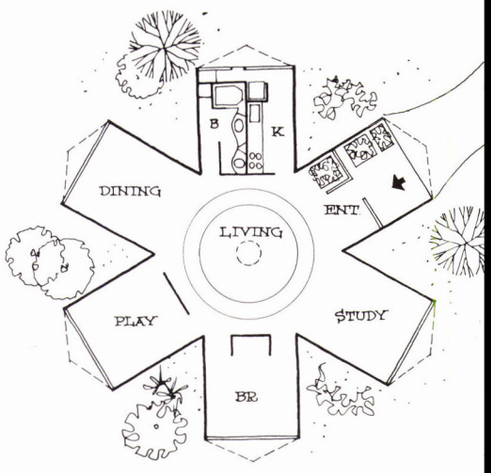
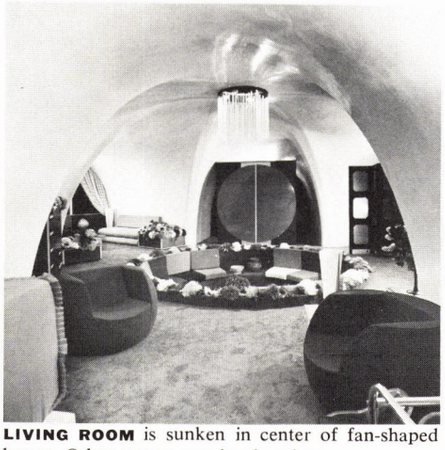
CYANAMID

FORMICA® BRAND laminate



PLASTIC HOUSE is available in several models and variations. This one costs $3600 complete.

Here's the world's first all-plastic housing system to go into production



LIVING ROOM is sunken in center of fan-shaped house. Other rooms are in six wings.

It's being built and marketed in Mexico, and it produces houses for from $400-$2000, depending on how fancy they are. The system uses three different-sized but interchangeable modules—all 10½-ft. wide. One is 11½-ft. deep, another 5½ ft., while the third is just a pie-shaped window section. It takes six of these modules to complete the circular pattern of the house, and any number of variations can be made by combining different modules (*see p. 100*).

The system's designer, Juan José Diaz Infante, has been developing it for 10 years. He has designed other plastic houses in Mexico, and did these for the Sugar Workers Union—which needs 25,000 units—and for the Durango State Government—which needs 3,000. Both groups are looking for solutions to Mexico's chronic housing problems, and the union is considering Diaz Infante's proposal as one possibility. The government has actually started to build the units, feeling they achieve two aims: housing poor farmers, and moving more people into small towns so that it will be easier to provide water and electricity for them.

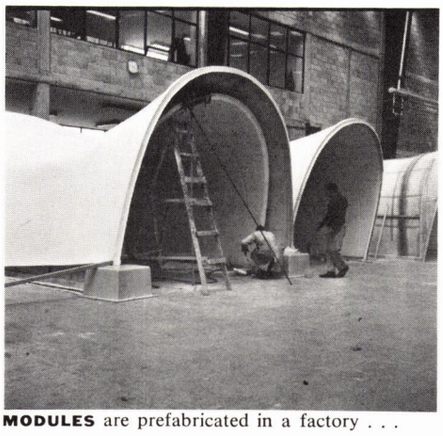
Most of the peasants will live in a $2000 model of the 1,060-sq.-ft. house pictured above; with the furnishings shown, the house would cost $3600. The government is arranging financing for the peasants.

The houses are being built in factories in Durango, and local materials are being used on the interiors. So there are stone floors, and wood louvers replace windows—which aren't common in the area anyway. In addition, other factories have been set up to provide textiles and furniture for the homes. It is expected that the Durango peasants, who are manning the factories, will be able to produce 600 units per year.

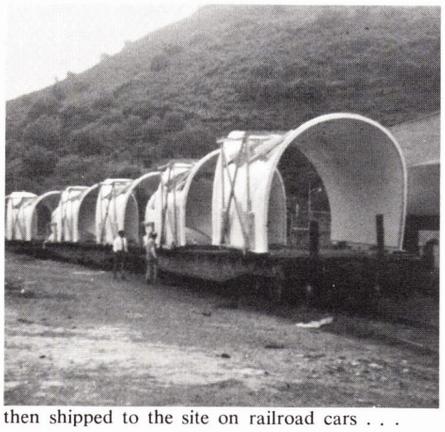
The modules are made by spraying Rohm and Haas P.47 resin onto fiberglass molds. The resulting shells are $^1/_{16}$-in. thick. Each module has an inner and outer shell with 2 in. of rigid polyurethane foam between, and looks something like a tunnel with overhangs at each end. The outer end has a 2-ft. overhang that acts as a sunshade, while the other end is a pie-shaped section that overhangs nearly 10 ft. and is joined by the other sections to form the circular living/dining area. The sections have a male-female coupling sealed with polyurethane foam.

Once the shells have been fabricated, they are shipped to the site; as many as three can be stacked. Each module weighs 440 lbs., so it is easier to use a crane to

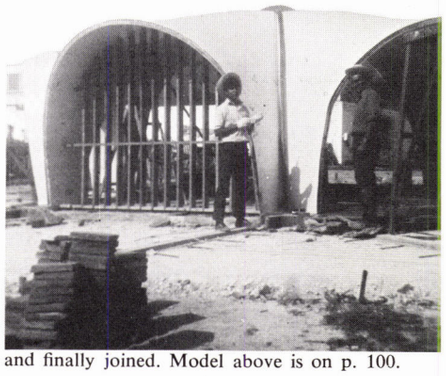
Technology continued on p. 100



MODULES are prefabricated in a factory . . .



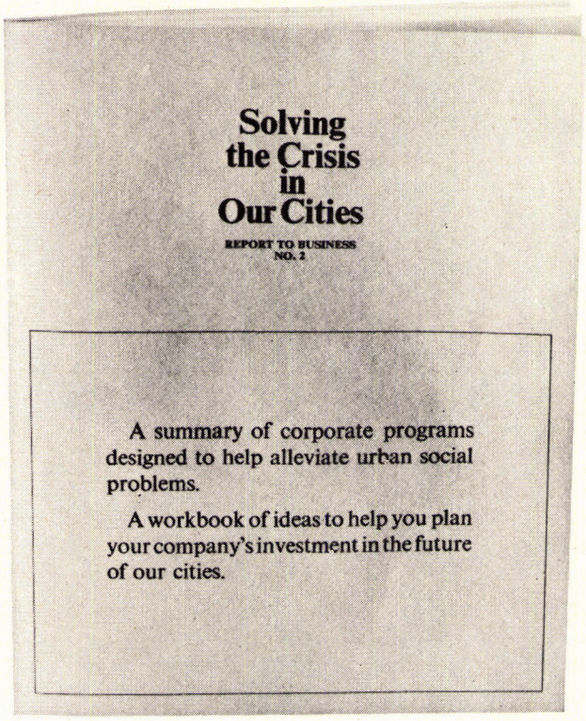
then shipped to the site on railroad cars . . .



and finally joined. Model above is on p. 100.

Circle 102 on Reader Service card ➔

TRAINING THE UNSKILLED MINORITIES ISN'T JUST FOR GIANTS



This workbook of ideas shows what smaller companies can do, too...

Kendall Manufacturing Co. learned that it is easier for a small company to teach the unskilled than a large manufacturer. In a small plant, says President Lowell Kendall, the unskilled trainee has the opportunity to work alongside an experienced worker. In a large plant, classroom instruction is mandatory.

The Crouse-Hinds Co. offers "off-the-job" training to employees so that they can qualify for better positions as openings occur.

Oxford Chemicals feels a smaller firm like itself is in a better position to attract and train hard-core unemployables because they feel it is hard to compete within a large corporation. Oxford finances its own training program, sending employees to school at night. Each trainee is assigned to a trainer of the same ethnic group.

These and 70 other case histories illustrating how business big and small is helping to solve the crisis in our cities are in the new booklet "Solving the Crisis in Our Cities...Report to Business No. 2." Use the coupon to get your copy.

There's no profit in poverty.
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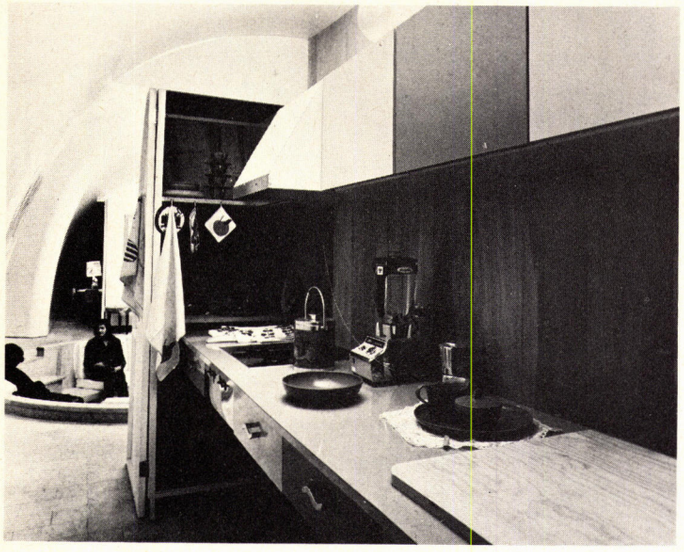
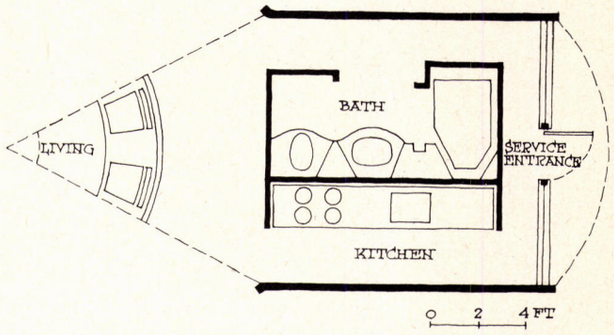
continued from p. 94





UTILITY CORE includes integral kitchen (*left*) and bath units backed up to each other (*above*).

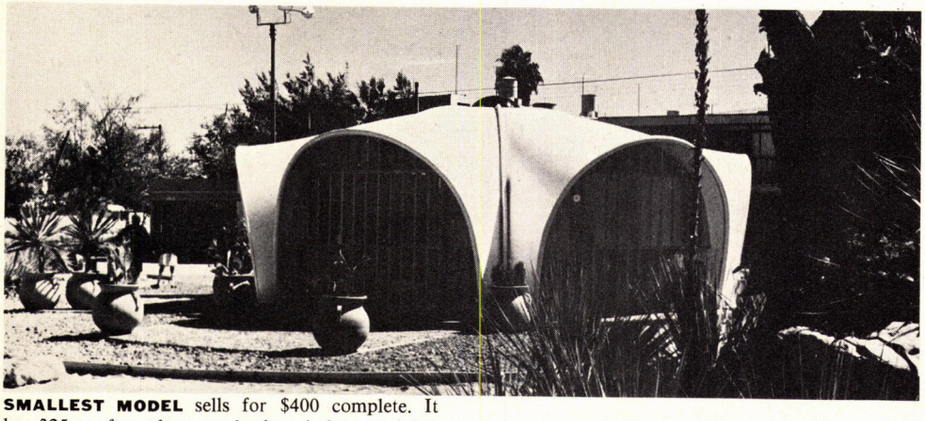
Plastic housing system (*continued*)

erect the house, even though five men can do the job by hand. Construction time ranges from four to eight hours. The houses usually stand on a concrete slab, but the slab's purpose is more to fasten the house in place then to serve as support. The house isn't heavy enough to need a foundation.

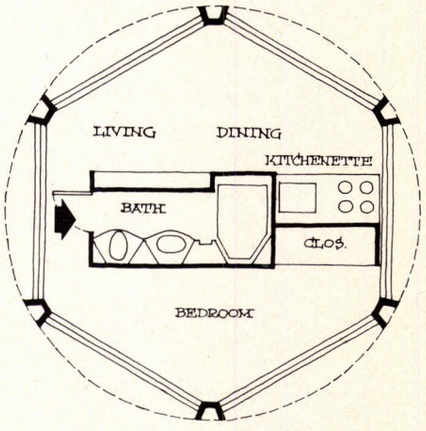
Electrical lines run either through the foam between the module walls or through the floor. Plumbing runs from a precast fiberglass unit that Diaz Infante calls a plastic integral bathroom (PIB). It consists of a shower, toilet, and washbasin, all molded into one unit including the walls and floor. The kitchen is also a molded one-piece unit and is backed up to the bath (*above*).The architect has also used these units in his other Mexican projects.

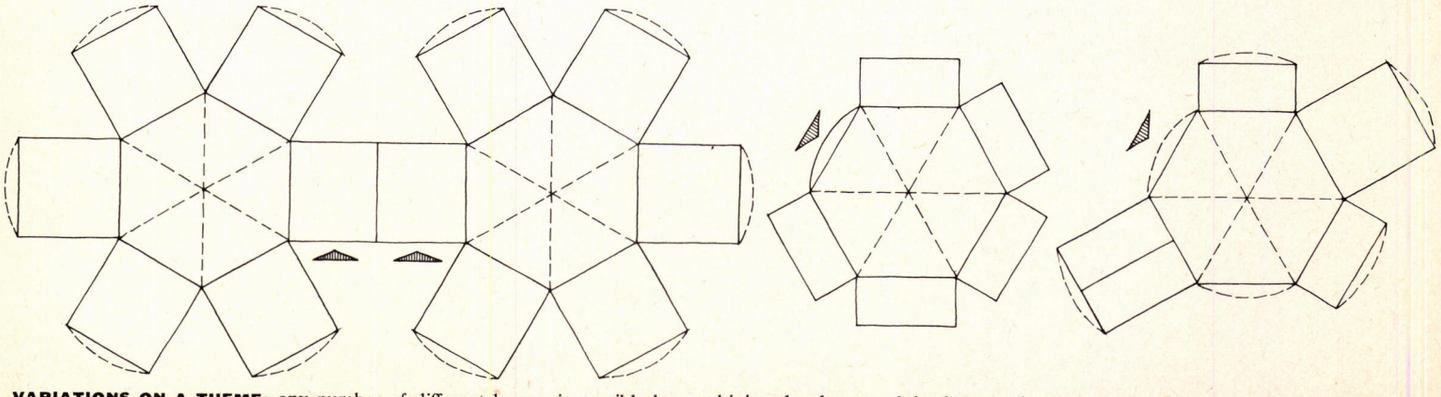
The interior of the house makes heavy use of plastic for doors and windows as well as structure. Door frames are extruded PVC. There is a skylight over the sunken living room pit.

Diaz Infante plans to export his ideas, and models have been sent to Costa Rica, Honduras, and Nicaragua for competitions designed to produce low-cost housing. One house has been sold in Acapulco for use as a beach house, and more sales are expected in this field. The architect estimates that it would cost twice what it does in Mexico to build the houses in the United States; if so, that would still be only $7 per sq. ft. for the fancy model, $4 for the peasant model, and $2.40 for the 325-sq.-ft. model (*below*).



SMALLEST MODEL sells for $400 complete. It has 325 sq. ft. and uses only the window modules.



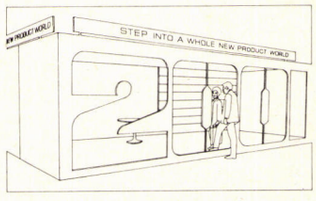


VARIATIONS ON A THEME: any number of different houses is possible by combining the three modules into one house or even two (*left*).

An industry first- a Bird exclusive! the unshakeable shake

Shake up your competition with this amazing new solid vinyl siding. It's beautifully textured like mountain cedar. But never needs paint or stain. Lets you offer homeowners the look of wood they want without the maintenance headaches.

It's so easy to apply, *The Unshakeable Shake* is your fastest, most profitable installation! And you've got all those great solid vinyl selling features going for you. Can't rot, flake, blister, or peel like wood. Won't dent, rust, pit, or corrode like metal. Insulates better. Lasts years longer. Gives homes a handsomer, custom look. Just what you need to shake up your sales and profits.



Don't miss it at the NAHB Convention. (It can really shake your world!)

Visit Booth 1204 NAHB Convention, Houston

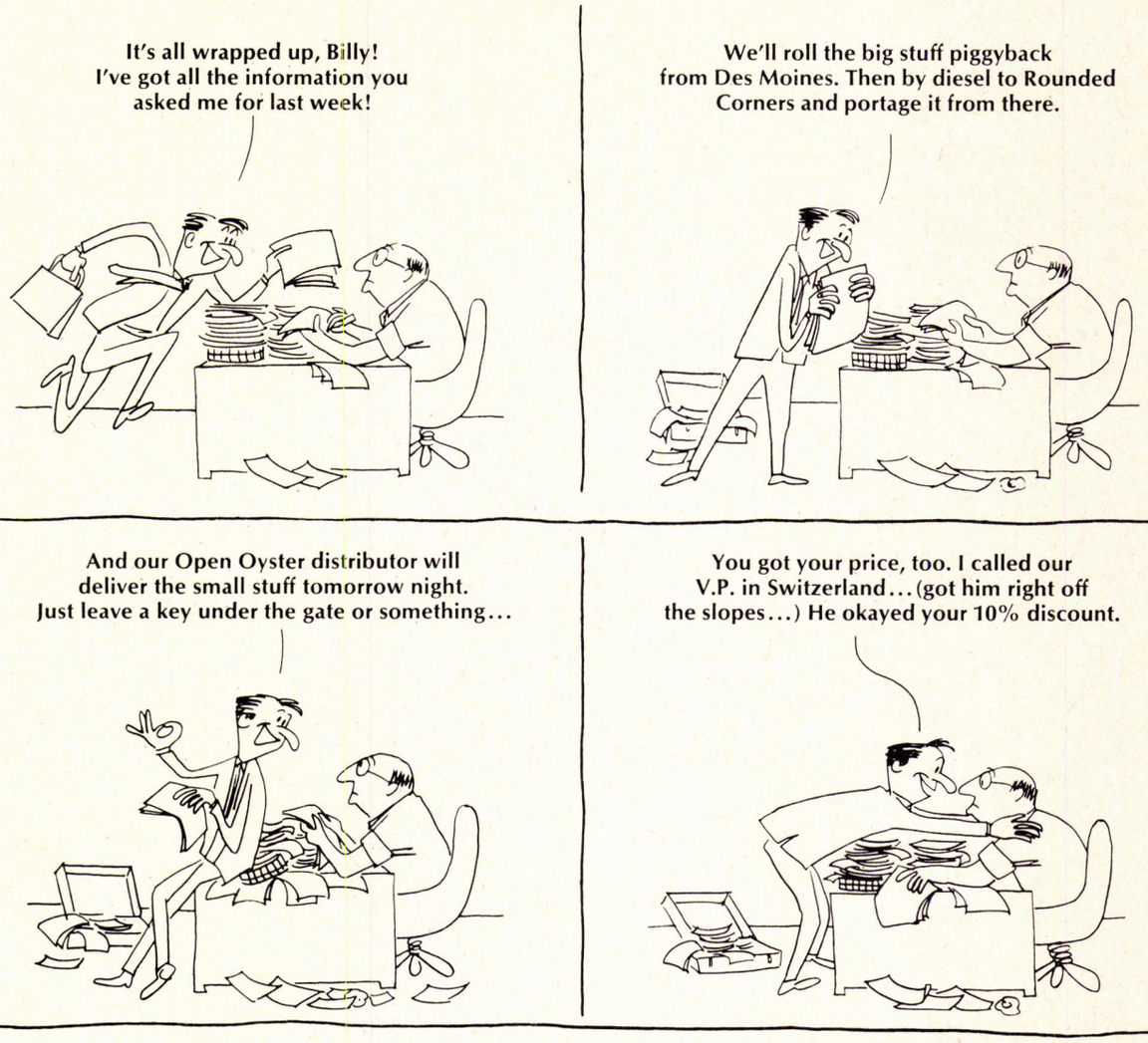
BIRD & SON inc. OF MASS.
QUALITY PRODUCTS SINCE 1795

East Walpole, Mass.
Chicago, Ill.
Charleston, S.C.
Shreveport, La.
Perth Amboy, N.J.
Bardstown, Ky.
San Mateo, Cal.

...in kitchen cabinets what usually wears out first?

...from warehouse in your area to speed delivery

The Marketing Obstacle Course



Embarrassing but understandable. A business man is a busy guy. He's bound to forget some things. Even salesmen whose help he needs. The trick is to make sure he remembers *your* story. How? One good way is with consistent advertising in McGraw-Hill business publications.

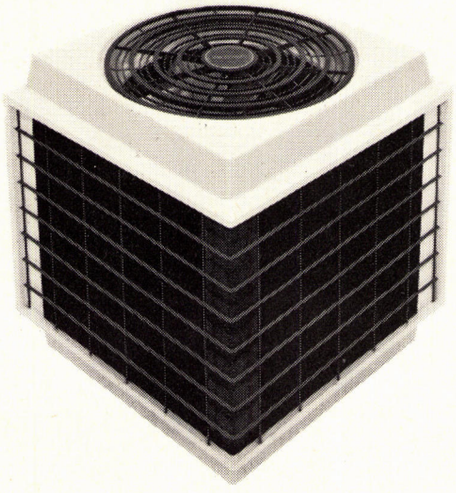
Ask yourself whether you're advertising *often* enough—in the kind of magazine that talks business to the people you're trying to sell.

And keep sold.

McGRAW-HILL
market-directed ®
PUBLICATIONS

day & night introduces

The Cool Cube.



It chills 11 classic builder beefs.

1. Waste installation space.
2. Eye-displeasing design.
3. Inadequate heat removal.
4. Flimsy grille guards.
5. Child-tempting external parts.
6. Bulky construction.
7. Garden-destroying exhaust heat.
8. Ear-provoking panel rattle.
9. Nerve-wracking motor noise.
10. Corrosion and paint peel-off.
11. Customer feedback.

Why not join the Cool Cube Revolution? All you can lose are your aggravations. Write: Operation Cool Cube, Day & Night Manufacturing Co., 855 Anaheim-Puente Road, La Puente, California 91747.

day & night
MANUFACTURING COMPANY
La Puente, California · Collierville, Tennessee

Circle 106 on Reader Service card

Ranges by Magic Chef, Cleveland, Tenn.

Now. The gas self-cleaning oven. For builders who like to build sales. Period.

It's the biggest, wildest, most exciting Gas Industry promotion ever. Period.

Cash in on the massive advertising attack, and build around it. Because *this* is the year of the *gas* self-cleaning oven.

Your home-building and home-remodelling prospects will be seeing it on television. And reading about it in Life and other national magazines. And being exposed to it almost everywhere appliances are sold.

This all-out promotion will announce that the gas self-cleaning range is fast, cool, and economical. It's available in slide-in, free-standing and eye-level models —30 and 36 inch widths—all colors. Remember that more of your customers prefer gas to begin with—and now that gas has a self-cleaning oven, more and more people will be joining the ranks. How about you? See your Gas Company for details.

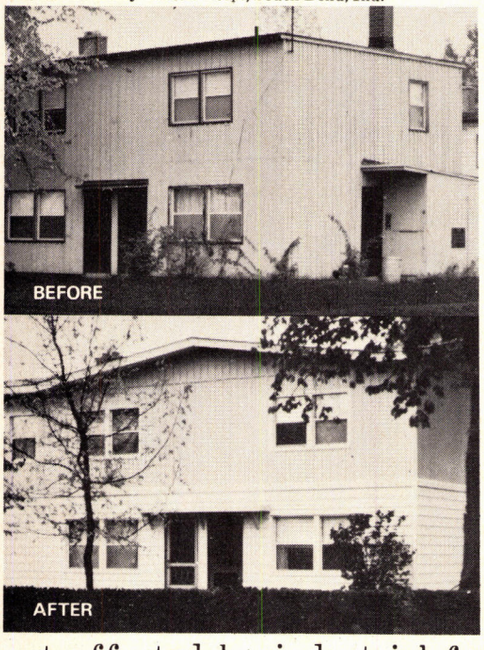
AMERICAN GAS ASSOCIATION, INC.

The theme is:
The gas self-cleaning oven for people who like to cook. Period.

Come see live show "Puzzlement or Profit" Booth 1500. Circle 107 on Reader Service card

Michigan's largest residential rehabilitation program uses vinyl siding to save money.

Photos: Courtesy Mastic Corp., South Bend, Ind.



After 27 icy Michigan winters and 27 sun-filled summers, the Kramer Homes community of some 2,000 residents needed major remodeling and refurbishing. Price was a factor (a three-bedroom unit costs just $49.50 a month).

Because more than a third of the total cost would be for new siding, the cooperators conducted studies to determine which siding material would be best. Factors considered were durability, minimum maintenance and upkeep costs.

Siding made of Geon vinyl was selected for several reasons. The Co-op people found vinyl siding resisted mars, scars and abrasion. Because color goes clear through, its fine appearance is maintained longer. The general contractor, Ferndale Co-op, found it is not affected by industrial fumes and that application is not unduly affected by weather conditions. Its somewhat higher initial cost is compensated for by reduction in painting, and virtual elimination of maintenance costs for many years.

For free brochure on the use of Geon vinyl in building products, write B.F.Goodrich Chemical Company, Dept. H-16, 3135 Euclid Avenue, Cleveland, Ohio 44115.

B.F.Goodrich Chemical Company
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Geon VINYLS

B.F.Goodrich

Circle 108 on Reader Service card

Put your business advertising where businessmen welcome it.

According to a study recently conducted by the Opinion Research Corporation, most businessmen welcome the advertising in business magazines. No other medium can make that statement.

McGRAW-HILL
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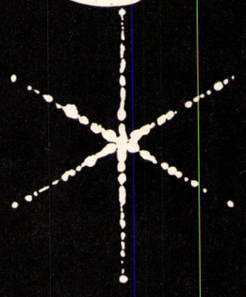
PUBLICATIONS

Editorial enterprise builds advertising readership.

Roper gives you all four ways to clean-up



in the automatic oven cleaning market!

one GAS SELF-CLEANING

Roper utilizes the "muffled-cavity" pyrolytic system plus the Clean-Screen that "absorbs" smoke and odors during cleaning cycle. No outside venting! The ultimate in automatic cleaning!

two GAS CONTINUOUS-CLEANING

Clean/Cook Liners have specially-developed finish with a continuous-cleaning action even at lo-temp. Optional kits—oven sides, back and bottom—for all Roper Gas Ranges, including double-oven models (except those with pyrolytic system). Step-up every Roper sale to automatic cleaning.

three ELECTRIC SELF-CLEANING

Your prospect has choice of fuel with Roper and still enjoys every advantage of self-cleaning the proven pyrolytic way.

four ELECTRIC CONTINUOUS-CLEANING

Roper Clean/Cook Liners provide continuous-cleaning action during regular cooking operation, even at low temperatures. Normal oven soil is cleaned away from sides and back liners. Optional kits for non-pyrolytic Roper Electric Ranges.

End of the tug-of-war with you in the middle! With Roper you *sell* what you want to . . . give your customer exactly what she *wants* in automatic oven cleaning. Roper gives you *all four ways:* self-cleaning *or* continuous-cleaning . . . in gas *and* electric . . . with a wide, wide choice of models, too. You're not locked-in with only one system . . . you're not locked-out of full volume!

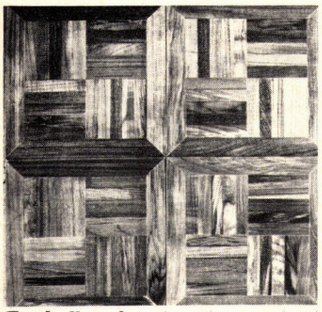
you clean-up all ways with

ROPER

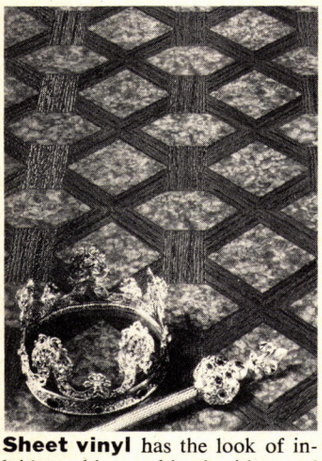
GEO. D. ROPER SALES CORP. KANKAKEE, ILLINOIS

see all four at NAHB show-booth 1108

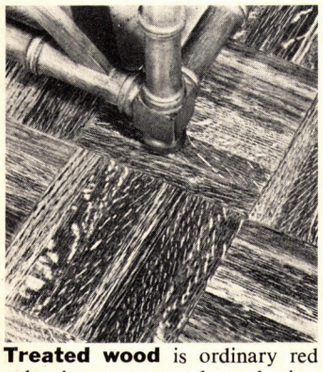
Flooring



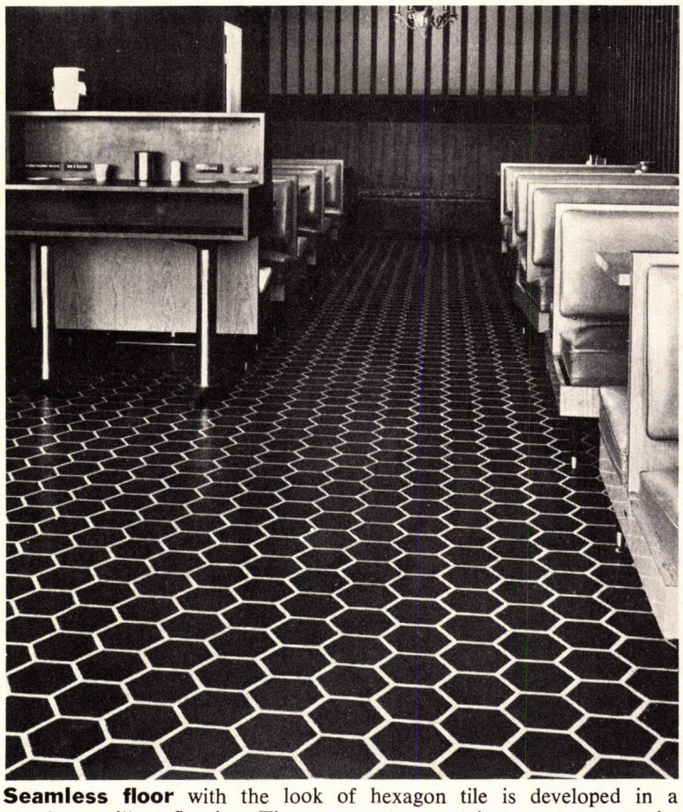
Teak flooring is a luxury wood incorporated into three distinctive patterns in 5/16″-thick tiles. Two are 12″ x 12″, and the third is 9″ x 9″. Kiln-dried, prefinished, and felt-backed, all have fine sanded, eased edges. Plywood International, Brooklyn, N.Y.
Circle 300 on Reader Service card



Sheet vinyl has the look of inlaid marble combined with wood to set off this 6′-wide flooring. An interlayer of vinyl foam muffles sound and increases resiliency. An asbestos backing allows installation on, above, or below grade. GAF, New York City.
Circle 301 on Reader Service card

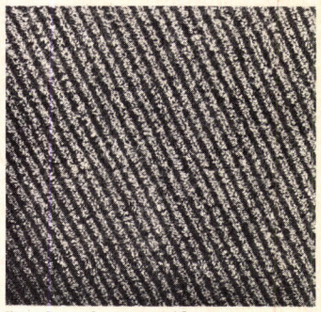


Treated wood is ordinary red oak, given extra toughness by impregnating it with resins under pressure, then curing the resins within the wood by gamma ray bombardment. The wood is then backed with plywood. American Novawood, Lynchburg, Va.
Circle 302 on Reader Service card



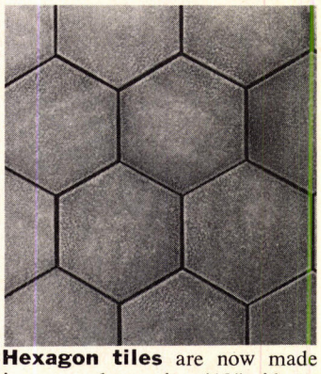
Seamless floor with the look of hexagon tile is developed in a seamless resilient flooring. The new process permits any pattern to be duplicated, and the choice of colors is unlimited. Torginol of America, Montebello, Calif. *Circle 303 on Reader Service card*

Patterned carpeting provides a soft-touch version of a Spanish tile floor. The carpet incorporates 20 million nylon fiber ends per square yard, and the deeply sculptured pattern is tough and resilient. Monarch, Chamblee, Ga. *Circle 304 on Reader Service card*



Contract carpeting in unique ribbed pattern gives the optical illusion of length or breadth to narrow or small areas. Available in 12 colors, the material is a blend of acrylic and modacrylic fibers. Monticello, New York City.
Circle 305 on Reader Service card

Vinyl-asbestos tile is another version of this hardworking material. A lightly veined marble simulation is offered in 12″ x 12″ tiles, 1/16″ gauge. Highly resistant to wear, to grease, and to food spills. Amtico, Trenton, N.J.
Circle 306 on Reader Service card



Hexagon tiles are now made in a new large size (10″ side to side, and 11¾″ diagonally). Available in a pebble texture or in a special nonslip sanded surface for sloping or exterior wet areas in brown, olive, and antique white. Interpace, Glendale, Calif.
Circle 307 on Reader Service card

New products continued on p. 112

"Columbus is my kind of town. And my kind of dishwasher is KitchenAid."

Ludo Bevilacqua is a Columbus, Ohio, builder. He's built and sold 600 homes in Columbus in 15 years.

But when it comes to dishwashers he likes KitchenAid. Because with KitchenAid dishwashers, callbacks are practically non-existent.

"KitchenAid might cost more initially," says Bevilacqua. "But the money I save on callbacks more than makes up the difference."

He doesn't have to convince the people who buy his homes. "People know the name KitchenAid when they see it."

And they are currently seeing it in the kitchens of the $25,000 and up model homes the Ludo Development Company is building in Granville Park, within the city limits of Columbus.

Which is fine with Ludo Bevilacqua. "It's a well-built, quality dishwasher. When I install KitchenAid, I know I won't have problems with it."

If you're a builder who doesn't want problems, see your KitchenAid distributor. Or write KitchenAid Dishwashers, Dept. ODS-1, The Hobart Manufacturing Company, Troy, Ohio 45373.

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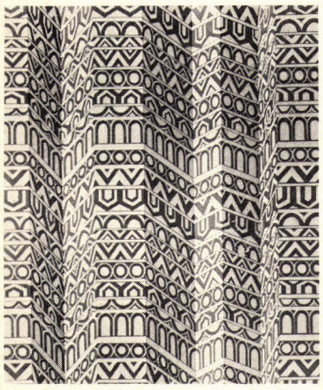
Interiors



Wall covering is a vinyl on paper backing, and is dirt-, stain-, and grease-resistant, and easily washable. Patterns are by British designers and give the impression of depth to the wall. Part of a collection based on primitive art. ICI America, Stamford, Conn.
Circle 308 on Reader Service card

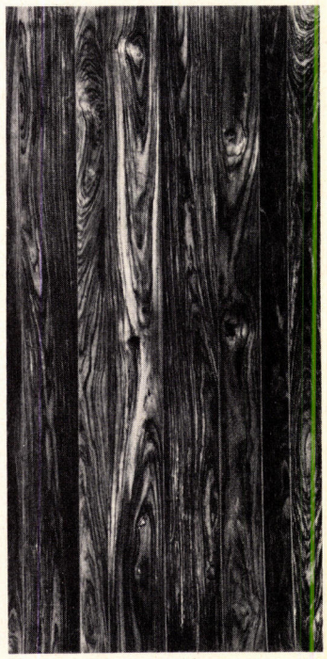
Fabric-backed vinyl is designed to complement the current popularity of Spanish style in furniture and furnishings. The flame- and mildew-resistant wall covering comes in 54″-wide rolls and in seven colors. Masland, Philadelphia, Pa.
Circle 309 on Reader Service card

Pre-grouted tiles come in sheets of nine 4¼″x4¼″ ceramic tiles that can be installed as one unit. Flexible grout permits the panels to be bent at the joints for corners or for curved surfaces. Grout strips fill between panel joints. Amsterdam, New York
Circle 310 on Reader Service card

Jungle motif on vinyl wallcovering features different animals as seen through a bamboo screen. The material is washable, and is available in five basic colors with only a minimum order required. Classic Wallcoverings, New York City. *Circle 311 on Reader Service card*

Hardboard paneling is even used on the ceiling in this kitchen mocked up to show different uses. Walls, top cabinets, and ceiling are in wormy chestnut, and a new carved leaf paneling is on base cabinet doors. Marlite, Dover, Ohio. *Circle 312 on Reader Service card*

Plastic masonry now comes with selvage pretrimmed for quick installation. Half-bricks on the panel end are perforated, can be snapped off to fit two panels together in a brick-bond joint. Colonial red and colonial white. Cavrock, Vernon, Conn.
Circle 313 on Reader Service card

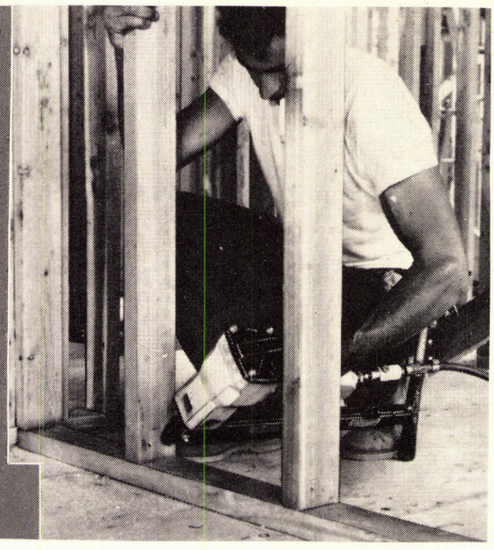


Hardwood panels are faced with popular furniture woods like rosewood, black walnut, teak, cherry, and walnut. Available in random-grooved panels or in book-matched and sequenced numbered patterns. Anchor, Brooklyn, N.Y.
Circle 314 on Reader Service card

New products continued on p. 114

DUO-FAST ideas cut builder costs

1



Fast, strong nailing . . . even in close quarters, is easy with a Duo-Fast CN-137 Nailer. The nailer handles coated regular, ring and screw shanks from 6d commons to 16d sinkers. Cohered nail strips are completely interchangeable without changing the nailer.

2

Component mass production . . . needs tools like the Duo-Fast IN-123 to match the efficiency of in-plant or shed construction. Many on-site uses too. Fed from a coil of 300 nails, the IN-123 handles regular, ring and screw shanks, from 1¼" thru 1⅞". Built-in safety mechanism.

3

Economical staple nailing . . . with a Duo-Fast S-763 and specially coated 16-gauge staples. Makes fast work of wall sheathing jobs while meeting requirements for FHA approval under UM-25A. Also a time-saver for sub-flooring, gypsum lath, roof decking and shingles and shakes.

4

Fast, mar-free interior trim work . . . is easy with Duo-Fast Brad and Finish Nailers. Automatic countersinking eliminates nail-setting. Color brads are available to match pre-finished trims. Duo-Fast has models to cover the complete range of brads and finish nails.

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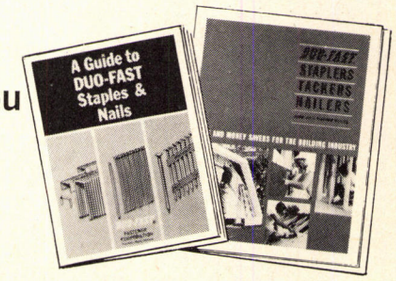

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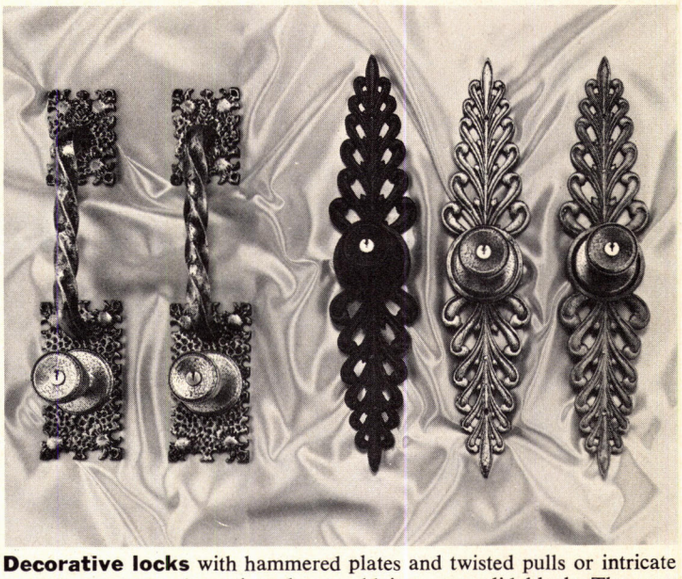
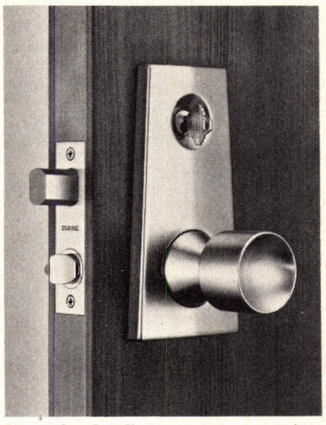
Doors and Windows

Decorative door panels are light in weight, can be cut to any shape, cost less than figured glass, are more resistant to impact. Four designs and colors available for entrances, halls, cabinets, etc. Barclite, Lodi, N.J. *Circle 315 on Reader Service card*

Automatic sliding doors, actuated by floor mats placed on one or both sides, permit no-hands operation in high-traffic areas like apartment entries or schools. Finishes: bronze, black, aluminum. Kawneer, Niles, Mich. *Circle 316 on Reader Service card*

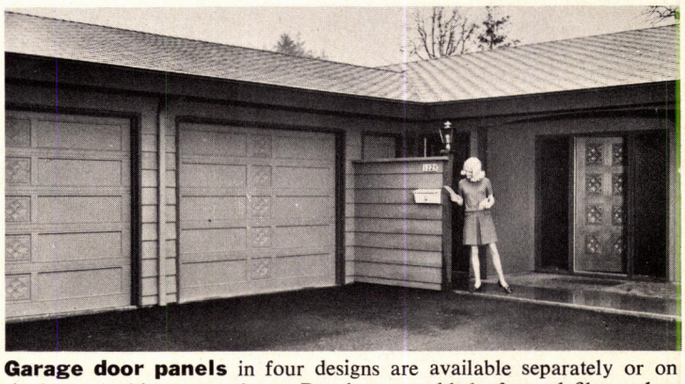


Decorative locks with hammered plates and twisted pulls or intricate escutcheons, come in antique brass, old iron, or solid black. They are part of a line of decorator locks, pulls, and escutcheons. Weiser, Southgate, Calif. *Circle 317 on Reader Service card*



Double lock for extra security combines a regular lock with a special 1″-throw deadbolt that has a roller bearing so it can not be sawed through. A one-handed single twisting action will open door instantly from inside. Schlage, San Francisco.
Circle 318 on Reader Service card

Doorlock protector has steel ball in the tumbler that allows one key to operate during construction. A second key allows ball to be withdrawn by a magnet, so only the third—homeowner's—key will operate lock. Weslock, Los Angeles.
Circle 319 on Reader Service card



Garage door panels in four designs are available separately or on single or double garage doors. Panels are molded of wood fibers, then sealed against the weather. They can be stained or painted. Crawford Door, Ecorse, Mich. *Circle 320 on Reader Service card*

New products continued on p. 116

Circle 112 on Reader Service card ➔

The Eljer Plan

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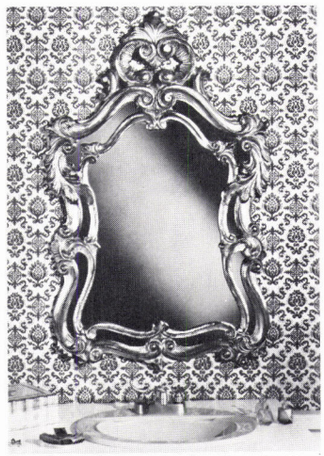
Form No. 733

Eljer Plumbingware Division/Wallace-Murray Corporation

Baths

Medicine Cabinets flank a center mirror in this vanity group. The side cabinets can be recessed or surface mounted, and the overall dimensions of the unit are 50″x36″. General Bathroom, Elk Grove Village, Ill. *Circle 321 on Reader Service card*

Vanity with a fine furniture finish is white and gold. Clear plastic finish resists normal abuse, and the decorator hardware is tarnish-proof. Base and wall cabinets, dressing tables, and linen storage units are available. NuTone, Cincinnati, Ohio. *Circle 322 on Reader Service card*



Bath mirror is in the Italian Renaissance style, hand-crafted with a gold metal leaf finish. Overall size is 26″x43″, and the unit is one of more than 100 styles in the line of cabinets, mirrors, and bathroom accessories. Lawson, Cincinnati, Ohio.
Circle 323 on Reader Service card

Accessory unit, designed for motels or apartments, is made of stainless steel. The fixture has a tissue dispenser, bottle-opener, shelf, and used razor blade slot. A toothbrush holder and soap dish are optional. Bradley, Menomonee Falls, Wis.
Circle 324 on Reader Service card

Roman tub is built into California production house, using ceramic tile. Decorative inserts and accessories are built into the wall, and each buyer is given a choice of color and pattern. Mosaic Tile Div., Stylon, Corona, Calif. *Circle 325 on Reader Service card*

New products continued on p. 122

Circle 113 on Reader Service card ➔

Practicality is basic with Wolmanized lumber. Use it, and you build lasting decay prevention into the job without extra steps—that's the kind of practicality that counts. Pressure-treated with special chemical preservatives that penetrate deep into the wood cells, Wolmanized lumber nevertheless retains the excellent working character of wood: It hammers, saws, nails, and doesn't corrode hardware. Because Wolmanized lumber is impervious to attack by termites or fungi, it outlasts untreated wood by decades and is recommended for use wherever wood is exposed to direct contact with the ground, masonry or the outdoors. Applications for this most practical and versatile of woods are almost endless . . .

Write for Catalog W 581, Wolman Preservative Department, Forest Products Division, Koppers Company, Inc., 750 Koppers Building, Pittsburgh, Pa. 15219.

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2. Wolmanized lumber is a great problem solver when you want to use wood construction in areas where high humidity breeds building decay. Office construction shown here makes excellent use of Wolmanized lumber and plywood for all studs, joists, plates and exterior. (Gem Surveys, Inc., St. Clair, Michigan)
3. This attractive home is fully protected against termites and decay. Wolmanized lumber was used in all critical areas from floor plate to top plate, including joists, studs, plus cover boards and all fascia.

W-129

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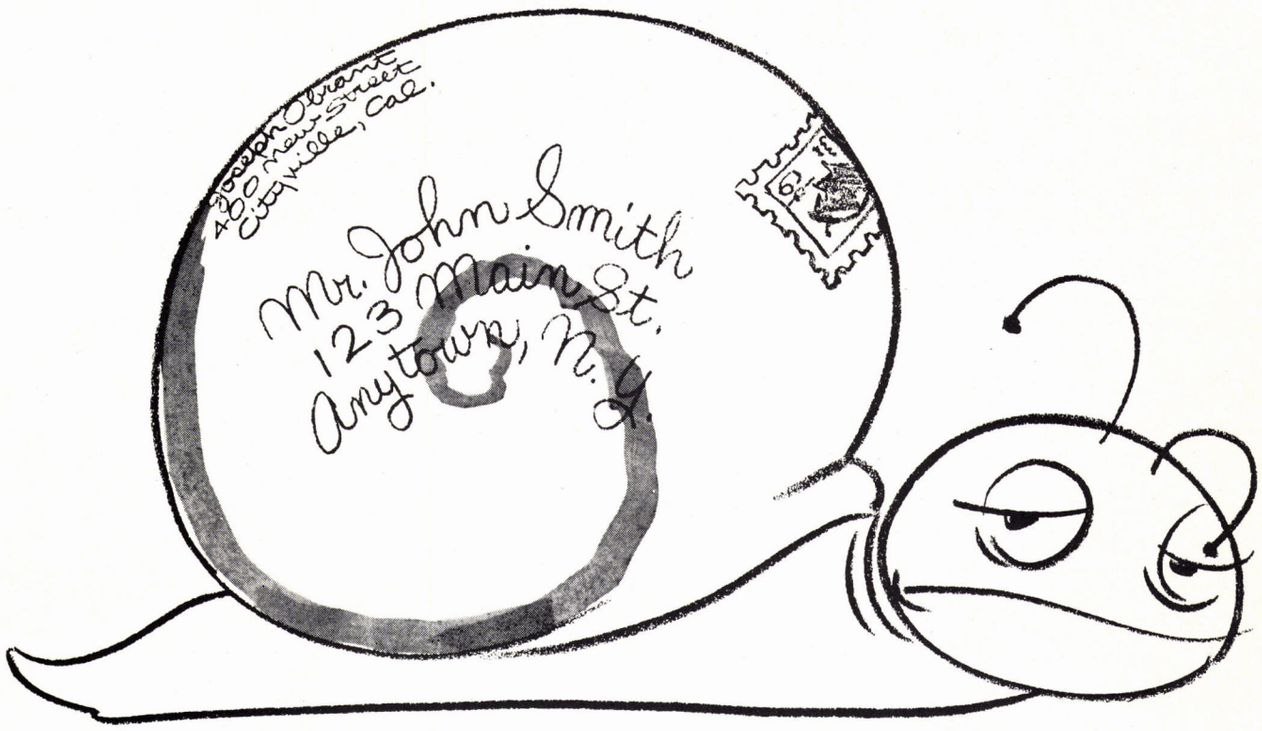

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Kitchens

Pantry is self-contained, 84″ high and 24″ wide, and divided into an upper and lower cabinet. The lower section has 15 shelves (five are lazy-susans); the upper section is for larger items. Long-Bell, Portland, Ore. *Circle 326 on Reader Service card*

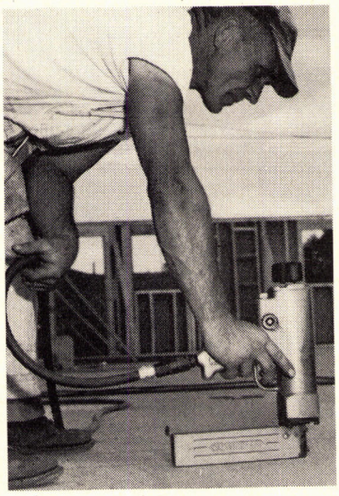
Cabinet system ships doors separate from cabinets to minimize damage. Open cabinet boxes are easy to fasten to the wall. Half-hinges, attached to cabinets and to honeycomb core doors, snap together in seconds. Thiokol, San Antonio, Tex.
Circle 327 on Reader Service card

Space-age cooktop, originally developed for missile nose cones, is a smooth surface of glass ceramic material that heats up only above the four electric elements. Also available with two cooking elements. Corning Glass, Corning, N.Y. *Circle 329 on Reader Service card*

Kitchen computer for the housewife who has everything. The electronic marvel will audit household accounts, plan menus, or come up with recipes in seconds. Price including two weeks training: $10,600. Honeywell, Framingham, Mass. *Circle 328 on Reader Service card*

New products continued on p. 124

New: the dual tool.



It's a pneumatic floor stapler. Or an all-purpose power stapler.

New—the 2-in-1 tool. The Bostitch Mark II pneumatic floor stapler—easily converted (by removing the handle and the stand) to an all-purpose trigger-operated pneumatic stapler for dozens of other fastening jobs.

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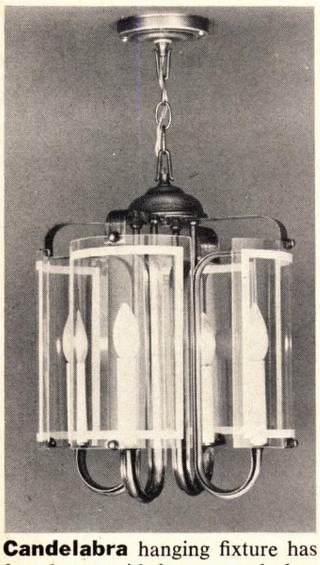
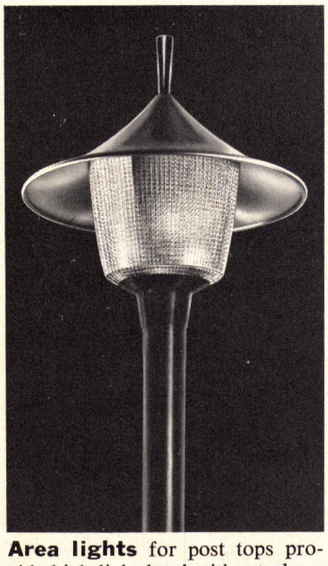
Circle 118 on Reader Service card

Lighting

Chain-hung lanterns are part of a line of Italian-inspired designs that feature lightly smoked glass, brass trim, and simulated white candles. All three have matching wall brackets. Moe Light, Louisville, Ky. *Circle 345 on Reader Service card*

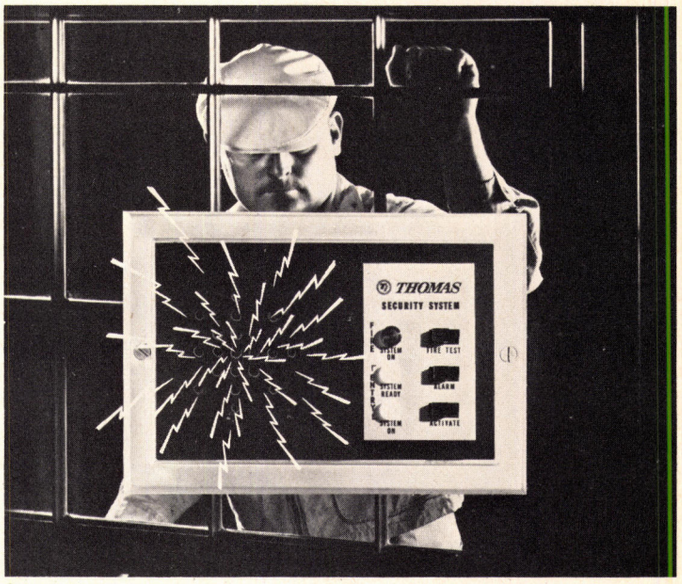


Candelabra hanging fixture has four lamps with bent crystal glass slides, is made of solid brass with an antique finish. Chain-hung, the unit is 15″ wide, and 34″ high overall. One of six designs for entrance foyers. American Lantern, Newport, Arkansas.
Circle 346 on Reader Service card

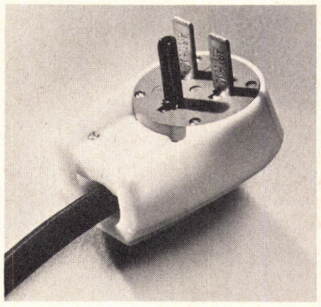


Area lights for post tops provide high light level without glare. For parking areas, public spaces, or outdoor protective lighting. Sizes up to 500-watt bulbs or 400-watt mercury lamps, without bare-bulb dazzle. Stonco, Kenilworth, N.J.
Circle 347 on Reader Service card

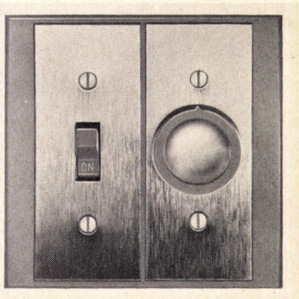
Electrical equipment



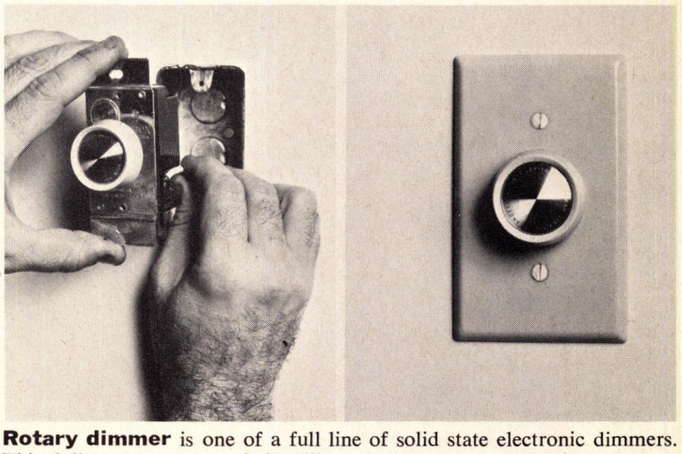
Security system protects against fire, smoke, and forced entry. The electronic home alarm system emits light and sound signals to give warning at the master control unit. Many accessories are available. Thomas, Louisville, Ky. *Circle 348 on Reader Service card*



Angle plug for tight areas, this two-pole, three-wire plug can be mounted in any of four directions from a fixed outlet. Pressure-type terminals make wiring quick and easy. Made in white nylon with arc-resistant plastic face. Bryant, Bridgeport, Conn.
Circle 350 on Reader Service card

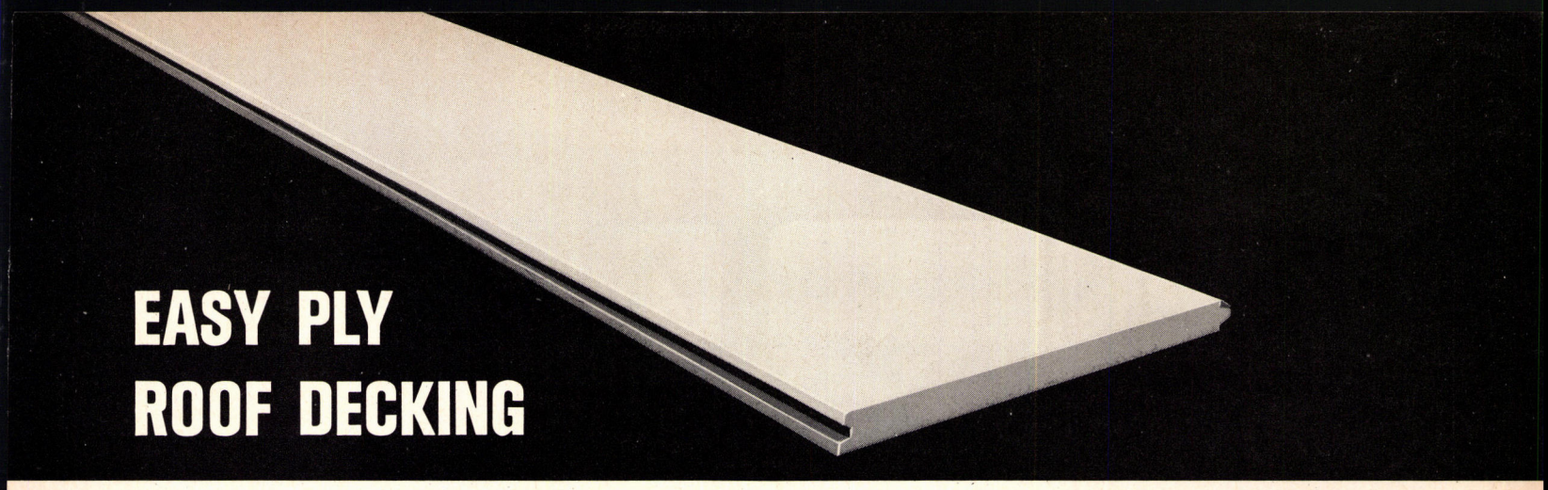


Dimming switch is the first 277-volt fluorescent dimmer that will control up to twenty 40-watt fluorescent bulbs. Needs no auxiliary ballasts or remote dimming sections. Solid state controls, for single- or three-phase systems. Lutron, Coopersburg, Pa.
Circle 349 on Reader Service card



Rotary dimmer is one of a full line of solid state electronic dimmers. This full-range rotary switch will control any permanent incandescent fixture, from full intensity to off. Leviton, Brooklyn, New York. *Circle 351 on Reader Service card*

New products continued on p. 132



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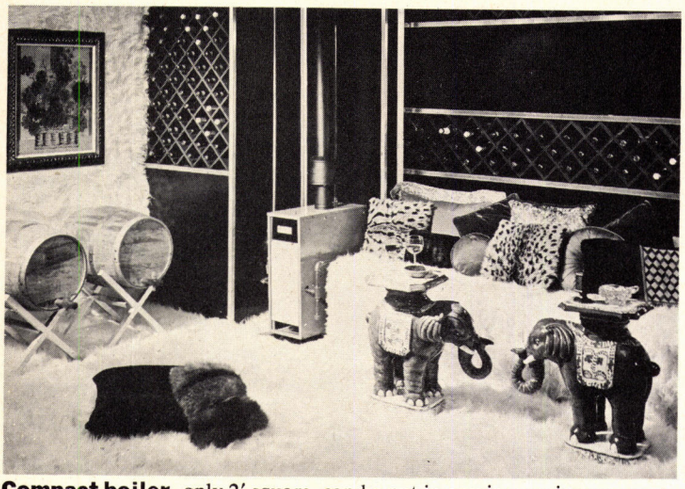
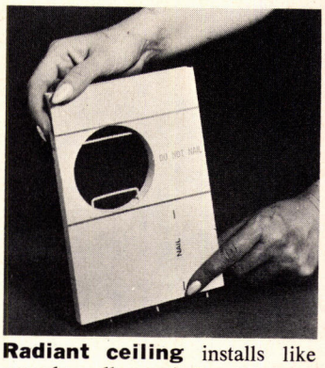
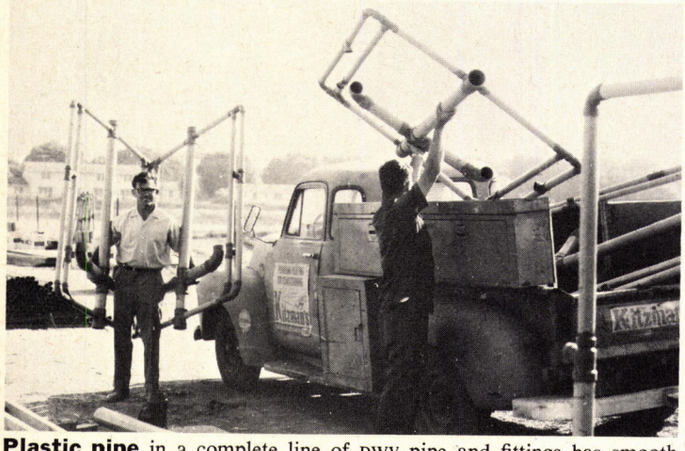


Compact boiler, only 2′ square, can be put in any inconspicuous space, with little interference with recreational use of the basement or utility room. Cast-iron, with factory-wired controls. American-Standard, New York City. *Circle 359 on Reader Service card*

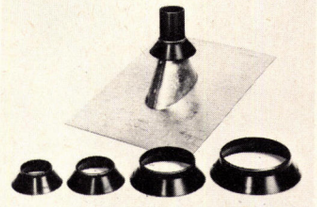


Radiant ceiling installs like any drywall panel. Insulated resistance cable is buried in ⅝″ gypsum board, heats to about 125° when connected to 240-volt wiring. This gives a surface temperature of 100°. National Gypsum, Buffalo, N.N.Y.
Circle 360 on Reader Service card

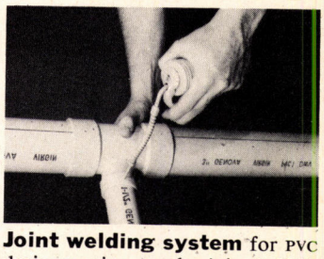
Prefab chimney can be used with freestanding fireplaces or as an outside chimney. Construction is double-wall stainless steel, with 1″-thick insulation. Pipe sections will lock together with a simple twisting motion. Wm. Wallace, Belmont, Calif.
Circle 362 on Reader Service card



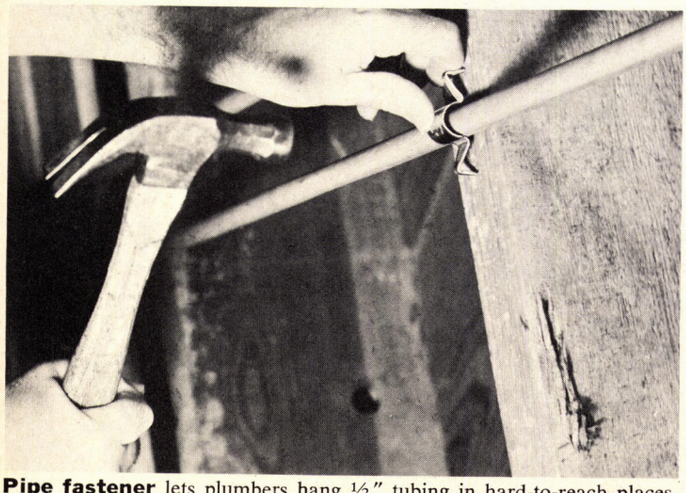
Plastic pipe in a complete line of DWV pipe and fittings has smooth walls to reduce obstructions and solvent-welded joints stronger than the pipe itself. Expansion and contraction is low. Corlon, Bedford Heights, Ohio. *Circle 357 on Reader Service card*



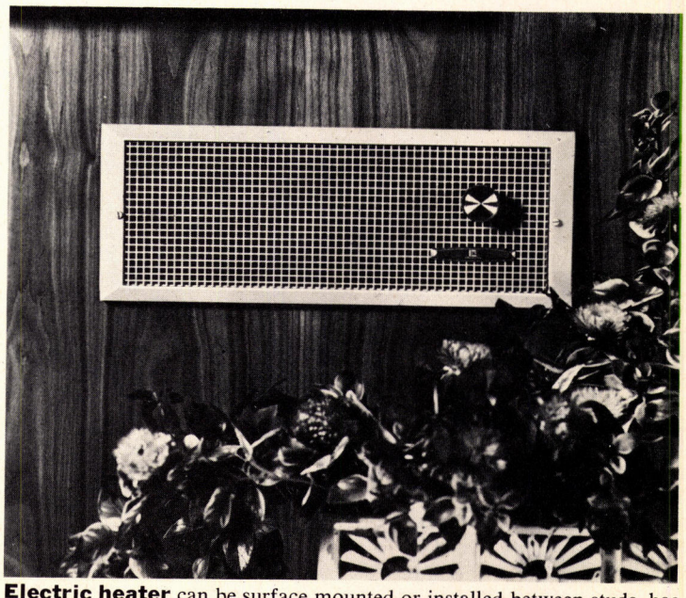
Vent shields eliminate leaks around vent flashing caused by expansion and contraction of the pipe. The shield moves up and down with the pipe movement. Shields are made in four sizes: 1½″, 2″, 3″, and 4″. Sloane, Sun Valley, Calif.
Circle 355 on Reader Service card



Joint welding system for PVC drainage pipe can be joined 50% faster with fittings that are assembled first, then chemically welded. Solvent is injected into two feeder holes, runs around the inside diameter, then solidifies. Genova, Davison, Mich.
Circle 356 on Reader Service card



Pipe fastener lets plumbers hang ½″ tubing in hard-to-reach places. The galvanized unit is preformed to fit tubing and has two ends formed into nails that are hammered into the joist or stud. Wood Connector, Palatine, Ill. *Circle 358 on Reader Service card*



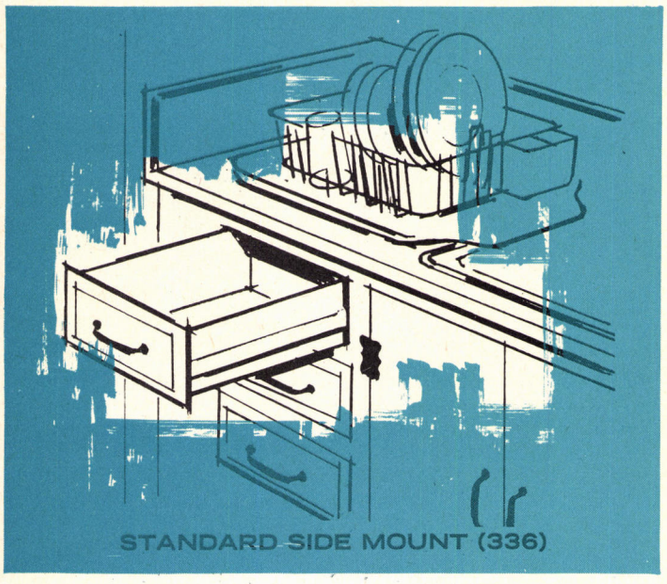
Electric heater can be surface mounted or installed between studs, has built-in controls. An enamel finished grill covers wall opening. Available in 1,000, 1,500, and 2,000 watts. Emerson, St. Louis, Mo. *Circle 361 on Reader Sevice card*

GRANT 336 SLIDE:

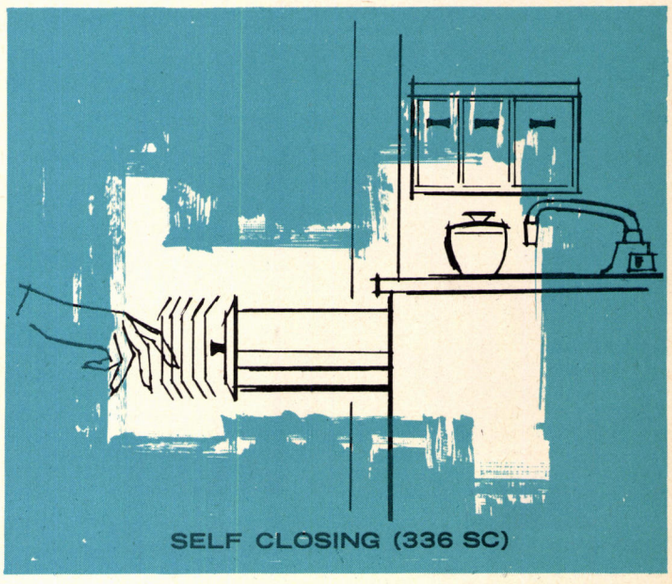
versatile performer

Grant's 336 drawer slide provides easy, quiet drawer extension for any unit weighing up to 75 lbs. It combines the desirable features of noiseless and smooth operation and features large nylon ball bearing wheels that roll the drawer effortlessly and quietly. The 336 slide is comparable in performance to many expensive slides and, with a load capacity of up to 75 lbs. is perfect for kitchen cabinet applications.

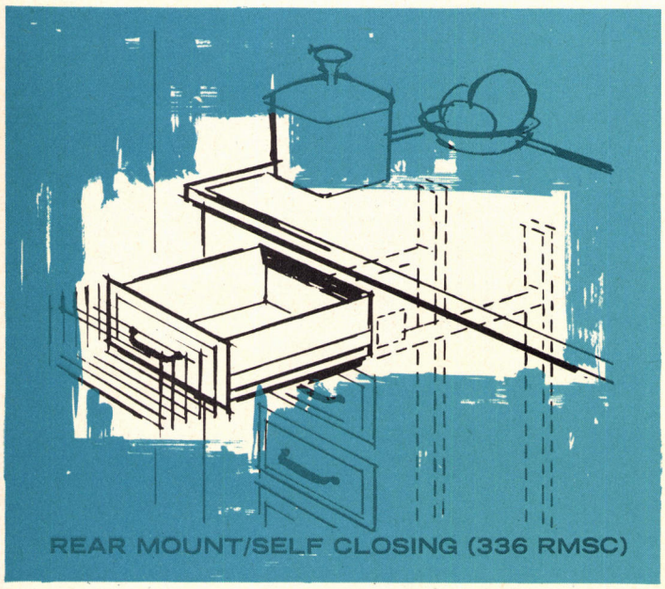
The 336 is available in four variations.



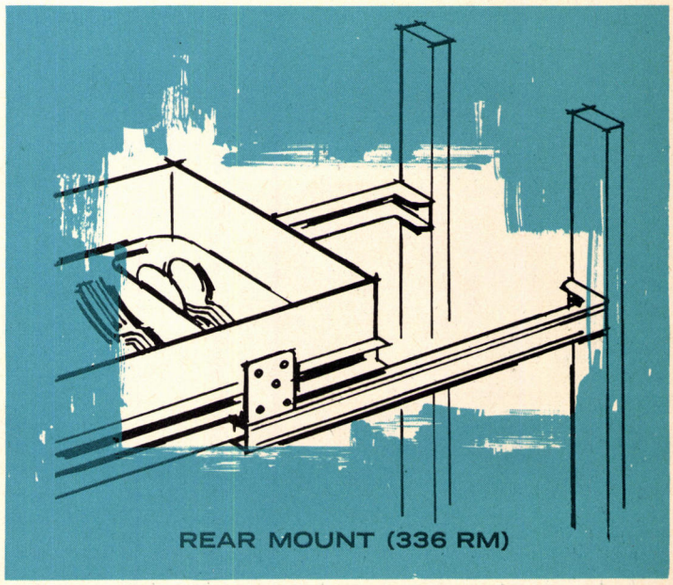
STANDARD SIDE MOUNT (336)



SELF CLOSING (336 SC)



REAR MOUNT/SELF CLOSING (336 RMSC)



REAR MOUNT (336 RM)

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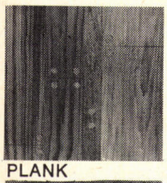
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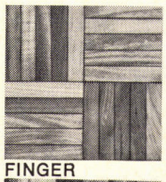
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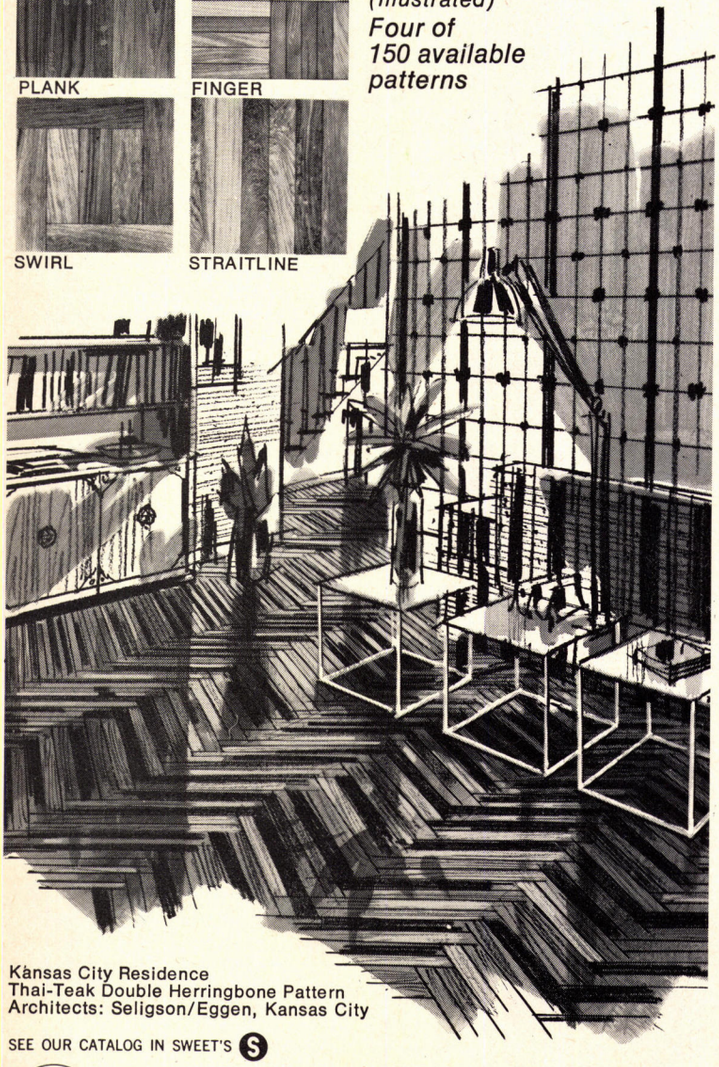

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Architects: Seligson/Eggen, Kansas City

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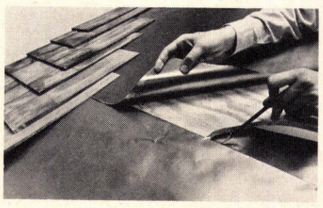
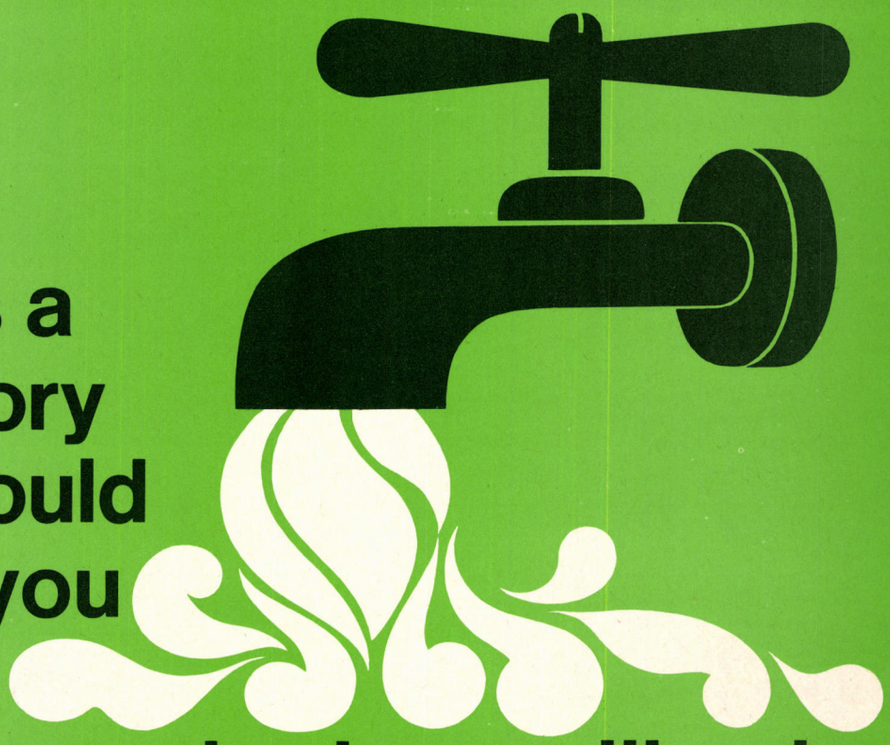
Rounded butt shingles are just one of ten shingle designs that include squares, half and full coves, fish scales, diamonds, octagons, hexagons, acorns, and sawteeth. Each shingle is 5″ wide, 16″ long. Shakertown, Cleveland, Ohio. *Circle 353 on Reader Service card*



Roofing system permits use of natural red cedar shingles within urban fire zones. Shingles are impregnated with compound that retards fire and can be exposed to weather. Under shingles is plastic-coated steel foil on plywood. Koppers, Pittsburgh, Pa. *Circle 354 on Reader Service card*

New Literature starts on p. 136

Here's a dry story that could keep you from getting soaked on callbacks



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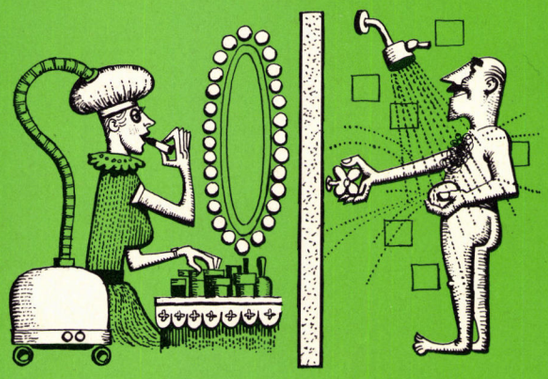

3 Its specially treated green paper facing and moisture-resistant gypsum core makes a permanent backing for tile.

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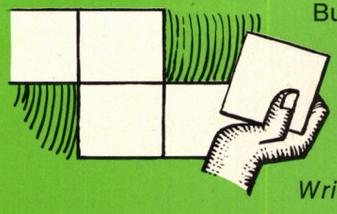

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NEW LITERATURE

For copies of free literature, circle the indicated number on the Reader Service card p. 119

SHINGLE SIDING. Rough-sawn Philippine mahogany-shingle siding panels are illustrated in a folder which explains how to apply the panels to open stud or sheathed walls. Detailed drawings illustrate corner, window, and door treatments, single and double coursing. Boise Cascade, Boise, Idaho. *Circle 400 on Reader Service card*

ALUMINUM BUILDING PRODUCTS. Step-by-step photos and instructions explain how to install aluminum siding, shutters, standard or prehung storm doors, and prime or storm windows. The manual makes a training aid for apprentice installers, a reference for experienced mechanics, a sales aid to prospective buyers. Eight prepunched three-ring-binder pages are easy to use. Alsco, Akron, Ohio. *Circle 401 on Reader Service card*

CHANDELIERS. Four-color photographs show more than 30 chandeliers of Spanish, French, turn-of-the-century American, and contemporary styles. Also coordinated pendant lights, wall and ceiling fixtures, outdoor lanterns. Lightcraft of California, Los Angeles. *Circle 402 on Reader Service card*

PLASTIC PIPE AND FITTINGS. The 20-year history of ABS plastic drainage plumbing systems is described in a fact-filled brochure. Discussed are such properties as impact resistance, retention of strength and rigidity at temperature extremes, plus resistance to fire and corrosion. ABS Institute, New York City. *Circle 403 on Reader Service*

DECORATIVE CONCRETE MASONRY. A dozen pages display four-color and black-and-white photos of ornamental concrete blocks used in fences and screens, concrete brick retaining and garden bed walls, patio block flooring, and slump block gate posts. All good landscaping ideas. National Concrete Masonry Assn., Arlington, Va. *Circle 404 on Reader Service card*

DURABLE CONCRETE. The dos and don'ts of mixing concrete so it will weather well are listed on a handy placard. Included are tips on keeping concrete moist for proper curing, and types of surface sealers. Master Builders, Cleveland, Ohio. *Circle 405 on Reader Service card*

HEAVY-DUTY LOADER. Twelve pages are devoted to a 1½-yard loader that incorporates many features usually found on larger loaders. They include: pedal steering, walk-through operator's compartment, three-speed power shift transmission, 85-hp engine, fully closed and filtered hydraulic system, 40½″ dumping reach, 11′ 4¾″ hinge pin height for truck loading. Black-and-white photos show the machine in action, drawings point out other special features, and complete specifications include dimensional profile. Caterpillar, Peoria, Ill.

SINGLE-CONTROL FAUCETS. High-style kitchen and lavatory faucets are displayed in prepunched file. Line includes crystal type handles, lever handles, shower controls, built-in soap dispensers, and dish brushes for kitchens. Drawings show how maintenance-free lifetime cartridge works. Cole Valve, Menomonee Falls, Wis. *Circle 407 on Reader Service card*

HARDWOOD PLANKING. Four-color photos show oak, tulip poplar, butternut, soft maple, birch, and pine planking installed in vacation and colonial homes. The planking shown is ¾″ thick and can be applied so that its deep V grooves will run either vertically or horizontally. Web-Way Wood Products, Bernhards Bay, N.Y. *Circle 408 on Reader Service card*

CRAWLER LOADERS. Full-color catalog features two crawler loaders, one with 1⅜-cu.-yd. capacity, the other with 1¾-cu.-yd. capacity. Includes drawings and photos of features and accessories. J.I. Case, Racine, Wis. *Circle 409 on Reader Service card*

GYPSUM WALLBOARD. This brochure shows a catalog of systems, products, technical data, and construction methods for drywall. Included is a chart of various gypsum board products, construction details of partitions, floor-to-ceiling installations, and column and beam protection. Also listed are fire ratings, sound ratings, and specifications. Flintkote, East Rutherford, N.J. *Circle 410 on Reader Service card*

RECTANGULAR CERAMIC TILES. Four-color 2″x4″ photographic samples stress the rich colors of 3″x6″ floor and wall tiles with a Spanish look. Samples show yellow, olive, orange, russet, and blue tiles in smooth and crackled finishes. Installation photos illustrate floor and wall uses. Interpace, Los Angeles. *Circle 411 on Reader Service card*

CONCRETE EQUIPMENT. A 32-page catalog covers a complete line of concrete vibrators, tampers, rammer, saws, grinders, and screeds. Included are four pages on rotary trowels. Complete specifications given. Stow, Binghamton, N.Y. *Circle 412 on Reader Service card*

HARDWOOD SCREENS. See-through and solid designs decorate walnut, birch, poplar, oak, and ash screens for home and office interiors. Four-color photographs show actual installations of the various patterns and wood colors. Penberthy Architectural Products, Los Angeles. *Circle 413 on Reader Service card*

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