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House & Home

June 1973



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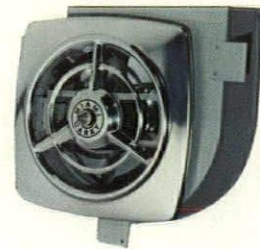
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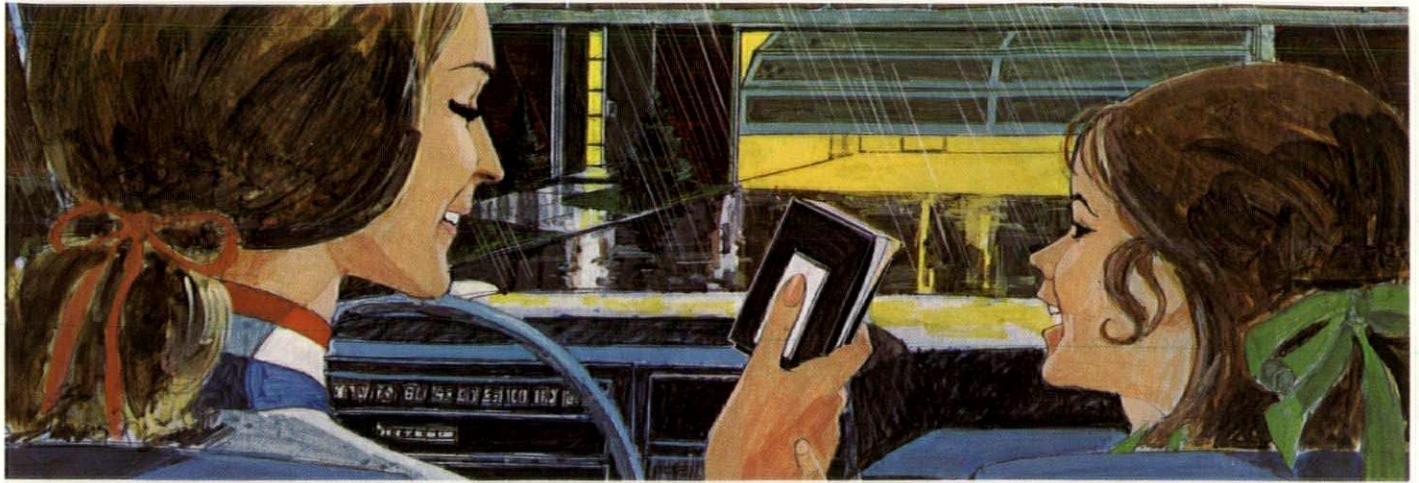
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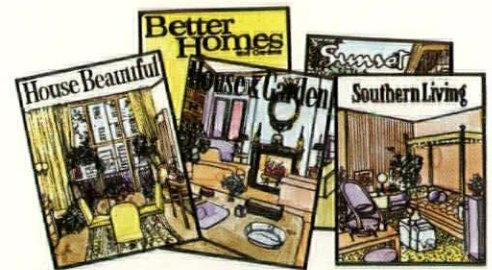


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Cover/Pool and recreation complex at Beachwalk, a 449-unit condominium project in Huntington Beach, Calif. *Builder:* A. J. Hall Corp. *Architect:* Walter Richardson Associates. *Photo:* David Ross. *For story, see page 90.*

A new revenue-sharing bill to aid cities meets same old political delays

Quick action from Congress on President Nixon's \$2.3-billion-a-year Better Communities Act just isn't in the cards.

That's the conclusion of the urban lobbyists in Washington, despite the fact that nearly all the vested interests involved go along with the Administration's desire that Congress get moving quickly.

Congress came close to passing something quite similar last year as part of the omnibus housing bill, revealing solid bipartisan support for the block-grant or special revenue-sharing idea, as it was called then. But the President's proposal has controversial provisions that differ from those of the measure the Democratic leaders in Congress worked out and came close to passing last year.

In addition, partisan lines have now been drawn, beginning with President Nixon's dramatic freeze last January of all new commitments under both the categorical-grant programs and the housing-subsidy programs.

A hostage bill. The Democratic congressional leadership is insisting, therefore, on linking consideration of the Better Communities Act with the unknown housing-legislation proposals that Secretary James Lynn won't unveil until early September.

The lobbyists for the cities are, of course, casting about for leverage that would persuade congressional leaders to get moving on the Better Communities Act earlier. But they are also looking for ways to cope with the crunch they foresee next spring as the mayors approach the end of President Nixon's 18-month freeze on new commitments under the categorical-grant programs. That crunch will come if the Better Communities Act, or something like it, is not yet in place.

What's involved is keeping the momentum in such programs as urban renewal, model cities, water and sewer construction, neighborhood facilities, open space and building code enforcement.

"By next spring, they (the mayors) will be climbing up the wall," says one lobbyist. "They've got to have something several months before July."

Where money goes. At stake

are \$42.5 million for Chicago, \$91 million for New York City, \$90 million for Boston, \$17.2 million for Minneapolis, \$15 million for St. Louis, \$17.5 million for Newark and lesser

amounts for 475 other cities.

Also looking forward to the early delivery of money are officials of 90 urban counties and the governors of the 50 states, most of whom will be on the receiving

end of a new pipeline to the Treasury. The plan would bring \$4.2 million to Cook County (Chicago), \$1.3 million to Cuyahoga County (Cleveland), \$701,000 to Westchester County (New York City) and \$1.8 million to Montgomery County (Washington, D.C.).

The amounts for the governors include \$11.2 million for Florida, \$9.7 million for New Jersey, \$12.8 million for New York, \$8.8 million for Illinois and \$24.5 million for California.

Some cutbacks. Overall, about 65% of the \$2.3 billion would go to the cities and urban counties; about 25% to the states to allocate to metropolitan areas and smaller communities; and about 10% for smaller communities that have been getting categorical-grant funds.

The urban counties and the governors are naturally pleased. But some of the cities that have been most successful at grantsmanship—they tend to vote Democratic—would find their money allocation dropping off sharply after the first two years of the five-year Better Communities Act.

That includes, for example, big cities like Boston, which would drop from \$90 million a year to \$10 million, and small cities like Norfolk, Va., dropping from \$16.2 million to perhaps \$2 million.

And some bonuses. On the other hand, the formula would boost Chicago's entitlement to an eventual \$54.2 million from its present \$42.5 million level and Los Angeles would see its block grant rising to \$49.6 million from the \$39.2 million average under the categorical-grant programs.

The Democrats in Congress may decide against this scaling down of benefits, as they did in the legislation last year. They may also insist on beneficiaries having to submit to HUD for approval some sort of general spending plan in the form of an application before becoming eligible for funds. President Nixon's proposal would require only that states and localities publish a spending plan for local comment at least 60 days before the plan is adopted.

—DON LOOMIS
McGraw-Hill World News,
Washington

Widnall introduces President's bill

Partial text of remarks of William B. Widnall of New Jersey, top Republican on the House Banking and Currency Committee, in introducing President Nixon's Better Communities Act, April 19, 1973:

We seek to establish in a single fund, all the major, current categorical programs that deal with the physical development of a community. All the activities now authorized under the separate categorical programs will be permissible under the new act.

In addition, the Better Communities Act will accomplish the following:

Give state and local elected officials direct control over funds and permit them to establish their own priorities on how the money shall be spent.

Allocate funds by a formula based on need, considering population, overcrowded housing and especially poverty.

Provide an automatic annual fund entitlement.

Eliminate as much as pos-



HOUSE'S WIDNALL
'Allocate funds by need'

sible federal red tape and bureaucratic restrictions.

Assure localities of funds at least equal to the annual funding under the categorical-grant system.

The recipients will be localities in which more than 72% of the American people live. These include 481 metropolitan cities—with populations of 50,000 or more—approximately 600 cities with less population and 85 urban communities—with populations of 200,000 or more. States will participate in this act, and all non-metropolitan communities are potential beneficiaries of better community funding through the states. —D.L.

Comment

The moratorium: some second looks

Despite heated objections by many critics, the suspension of federal housing subsidies may be more of a blessing than curse.

PROF. KARL PEARSON
director of real estate education, U. of Michigan, to university's annual housing conference April 25

The Administration's impoundment of housing funds and the resultant moratorium on subsidy housing are a possible blessing in disguise. The excess-labor pool created as a result of the moratorium will ease the shortage of skilled labor available to the conventional segment of the residential building industry.

—JACOB BURSTYN
president of Prel Corp. of Saddle Brook, N.J., a major builder, to New York Society of Security Analysts April 24

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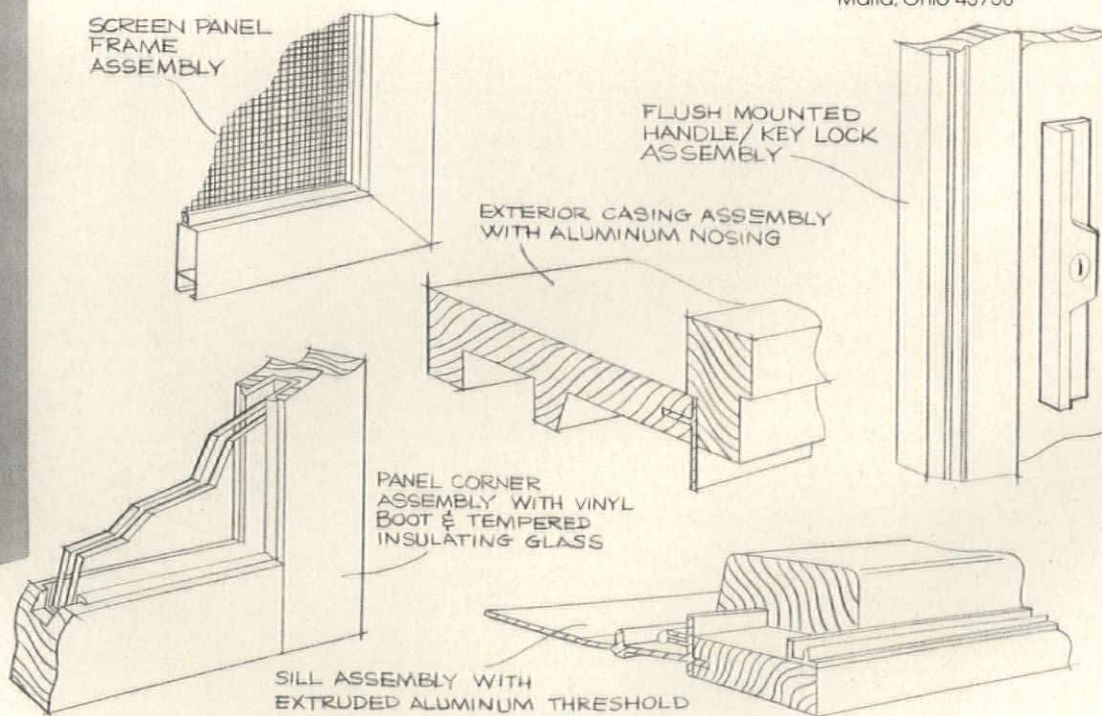
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The man drafting housing plan for President Nixon tips his hand a bit

Mike Moskow, for almost four years one of the smart, young, hard-working, but unnoticed economists in the Nixon Administration, is from here on fated to be one of the most closely scrutinized sub-cabinet officials in Washington.

The NAHB is already watching closely HUD's new assistant secretary for policy development and research. So is NAHRO, the rural housing lobby, the mortgage bankers, the S&Ls, Representative Wright Patman and Senators Sparkman, Tower and Proxmire.

In the coming months Treasury Secretary George Schultz will be told which way Moskow is heading, and so will the White House and its domestic policy planners.

The search. Moskow bears the brunt of getting the Administration out of the hole it blasted for itself last January when it suspended new commitments for all housing subsidy programs.

That means coming up with better subsidy plans than the scandal-ridden programs in use—sections 235 and 236, public housing and rent supplement—or designing variations of existing programs that get the same or better results at the same or less cost and lesser scandal.

Neither Moskow nor his boss, Housing Secretary James T. Lynn, has had more than a smidgen of experience in the hous-

ing field. Yet Moskow's report is to provide answers to scores of the most fundamental housing questions—in one of the broadest and deepest analyses of housing ever attempted—by September 7.

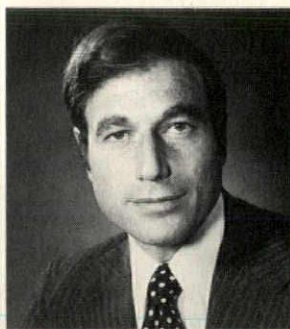
Subsidies or not? Moskow claims that he and his five study teams are starting off with no certain answer to any of the questions the Administration has raised. He would not concede, for example, that it would be impossible for the Administration to recommend against any more federal subsidies for housing.

"At this point," he said in an April interview, "I'm not willing to make that assumption."

As one of Moskow's staffers told a newsman: "Our plan is to look at everything."

But Moskow insists that there is no necessity for his teams to re-invent the wheel. If, for no other reason, the shortage of time will guarantee that much, if not most, of Moskow's evaluators—who were originally about 25 and now number 70 or so—will have their heads stuck in earlier reports that covered more or less the same ground.

Same old reports. "Most of the questions have been looked at and answered by experts many times," says one congressional staffer. "The thing has been studied to death. That is not the problem."



HUD's Moskow
So much to do, so little time

Very early, Moskow put eight of his staffers to work on summarizing earlier evaluations. They include the year-long study of studies done for NAHB by Tony Downs of Real Estate Research Corp., the Kaiser Commission and Douglas Commission reports, studies done by congressional committees and the reports of the General Accounting Office and HUD's own inspector general on subsidized housing projects that fueled the housing scandals.

However, Moskow does have Roderick O. Symmes, director of HUD's office of data systems and statistics, pulling together housing and other statistics from various government sources and reworking them.

In addition, some investigations will be conducted to "come up with a more informed judgment," Moskow says, on just how the subsidy programs—particularly 235 and 236—affect the

movement of people. A sample of families will be tracked to discover the location and quality of housing they moved from, what kinds of families they left behind, what geographic area they came from and the like.

A quick look. Scientific answers aren't likely, Moskow indicates, although a scientific sample will be used. The conclusions drawn, he says, will have to be "quick, dirty and impressionistic."

A test of housing allowances is being expanded to a \$100 million, 5-year research project by the Administration—but little if anything useful can be drawn from this by September.

"That is always a problem in government," Moskow says. "The time frame for policy decisions is different than the time frame for research and experimentation."

Translated, that means, the Administration will have to choose between housing allowances and other housing subsidy options with the best information that is already on hand and that it can pull together.

Housing consultants are going to be used, Moskow says, but so will other experts who may be asked to give their evaluations of "the benefits of housing to society, reduction of crime" and the like.

—DON LOOMIS
McGraw-Hill World News,
Washington

Builder sues U.S. Financial on charge it dropped \$50 million Coast job

Developer Jeremy Ets-Hokin has just filed suit against U.S. Financial Inc., charging that the company reneged on a promise to finance a \$50 million residential community on the site of the old Playland-at-the-Beach amusement park in San Francisco.

(For more on U.S. Financial, see page 34.)

The suit, in San Francisco Superior Court, asks \$63 million for damages and losses. The 10-acre development is to include 710 condominium units, a shopping center and underground parking, with 65% of the land in open space. Surface and sub-surface demolition and rough excavation have been done, and the property has been fenced. Plaintiffs are Ets-Hokin, doing business from San Francisco as Seal

Rock Development Co.; Seal Rock Development Co. itself, a partnership; and Applied Urbanology Inc., a general contractor affiliated with Ets-Hokin.

37 defendants. Besides U.S. Financial, a building and mortgage lending complex with headquarters in San Diego, the suit names 36 defendants. Included are companies Ets-Hokin claims are controlled by U.S. Financial—U.S. Guaranty Capital, U.S.F. Investors and Swan Constructors Inc.

Also listed as defendants are architects, engineers, subcontractors and others engaged by Seal Rock Development or Applied Urbanology to work on the job. These defendants are likely to sue the developer or enforce mechanics' liens for money

owed to them, according to the plaintiffs. Ets-Hokin said they were included as defendants in order to obtain a declaration from the court that it is the responsibility of U.S. Financial, U.S. Capital Guaranty and U.S.F. Investors to pay them for their work or to provide adequate financing for the project so the plaintiffs may do so.

Other financing. The developer says he has excellent alternate financing opportunities for Playland-at-the-Beach, contingent on approval of the project by the Regional Coastal Zone Conservation Commission, as required by passage of California Proposition 20 last November [News, Apr.].

The suit asks for damages of \$1 million as a result of claims

by subcontractors, laborers and material men, \$4 million in lost profits, \$3 million for general damages, \$5 million for damage to business and character and \$50 million for exemplary damages.

Foreclosed threat. According to the suit, U.S. Financial and the defendant firms it controls hold trust deeds against the property and the plaintiffs are threatened with foreclosure.

Attached to the lawsuit is a copy of a 1971 letter of intent between U.S. Financial and Ets-Hokin, in which the lender agrees to finance the project for a 12% to 16% interest and a share of the net profits.

—JENNESS KEENE
McGraw-Hill World News,
San Francisco

Some people don't like brick.

Painters, carpenters and wolves. They can't stand it. Because brick doesn't corrode, rot, split, warp, dent or peel. It never needs painting. And it's nearly impossible to blow down.

For the same reasons, some people really love brick. Like tenants. They love brick because it's beautiful. Because it gives them a feeling of security. And because, when used in party walls, it can spare them the agony of having to listen to their next-door neighbor's electric guitar at 11 p.m.

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why wise builders love brick, too. Brick has a lower initial cost than most other building materials. And brick costs less in the long run. Because brick is practically maintenance free. And because brick is fire resistant. Which means lower insurance costs.

All things considered, brick is the most flexible and most beautiful building material available. So there's no reason why everyone shouldn't love brick.

Except, of course, painters, carpenters and wolves.



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2. If everybody delivers cabinets as fast as they say, how come you're always waiting?

Six manufacturing facilities and nine regional warehouses allow us to keep our promises. More delivery points mean we can offer you both shorter delivery times and lower delivery costs. And more plants give us greater flexibility than companies with just one plant. If, for some reason, we can't ship out of Nebraska, there's still New Hampshire. Or Tennessee. Or Pennsylvania. Eventually, there will be a Triangle Pacific factory within 500 miles of every major marketing area in the United States, keeping us far ahead of our competitors in what is probably the most crucial aspect of our business—delivery.

3. Behind the Triangle Pacific Sales Force is the Triangle Pacific Service Force.

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5. One of the ways we grew was by listening carefully to each individual customer. We're not about to change that now.

It's very likely that one of these days you'll find yourself on the phone talking to our president, Bob Meltzer. Whether he calls you or you call him. As big as we get, we intend to maintain the personal attention that's always been one of the advantages of doing business with us.

6. Now that you know about our company, let's talk about our cabinets.

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NAHB will ask builder giants to finance stiff ten-year house warranty plan

Levitt, Kaufman & Broad, Larwin and the other big guns of the homebuilding industry are being put on the spot by George Martin, the NAHB president.

Martin is seeking their support—and their money—to launch a revolutionary insurance scheme that would provide a buyer of a new house with a ten-year warranty very much like that which has been in use in Britain for several years.

These are the prestigious and well-heeled companies that have—along with many other smaller firms—been subject to highly-publicized consumer complaints and lawsuits brought on by construction defects and a sometimes casual response to well-founded complaints from buyers.

Act fast—or else. What Martin is proposing amounts to creation of a major new regulatory mechanism for the industry—based on the premise that if the industry does not create a credible warranty for home buyers, then Congress will impose one on the industry by legislation.

To get the required organizational structure launched, the biggest homebuilders with the most financial resources will be sounded out for funds—perhaps subscription to a stock issue—that could run to \$2 million or so, Martin suggests.

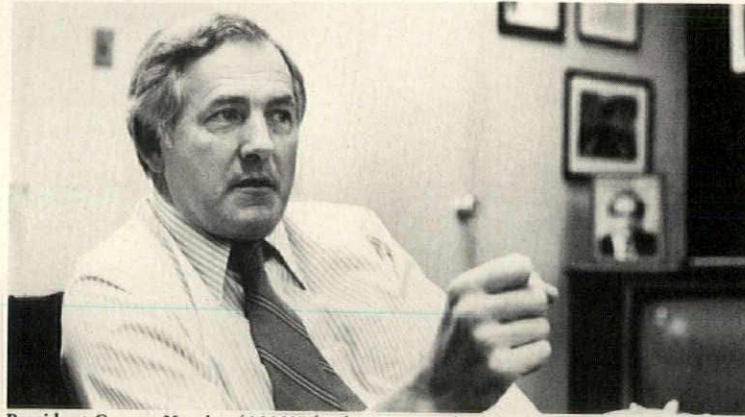
Martin got a tentative go-ahead from the NAHB executive and finance committees in April, and he launched the association's headquarters staff on a campaign to sell the plan to the 700-member board of directors at its Washington meeting May 17-23.

Open to objection. Martin said there would be some opposition, but he expected the board to authorize him to proceed with detailed plans and recommendations for the October board meeting in New Orleans.

If all proceeds according to Martin's schedule, the necessary machinery would be approved and the plan launched before the year's end in two or three states, perhaps beginning with Florida.

Martin's proposal is based on a British plan that was carefully assessed for the NAHB by Eugene Gullledge, a former association president.

Made in England. The British plan works smoothly, according



President George Martin of NAHB leads campaign for a ten-year new-house warranty.

to Gullledge and to others who know its origins and present state of success. The house builders are generally satisfied, the consumers and the press view the system favorably, and members of Parliament are no longer pushing for legislation to do the job.

There's a real question, of course, whether what works in Britain will work in the U.S. On the other hand, other countries—including Canada, Australia, New Zealand, and Holland—are studying the British system for possible adoption.

Martin's American model is built on a one-shot premium of perhaps \$50, paid by the builder but like any other cost, presumably added to the price of the house. For that, the consumer gets a warranty on his house committing the builder to correct any structural defects that show up during the next eight years. Finishing details would not be covered.

After two years, the builder is relieved of all responsibility, with the home owner getting his protection from the insurance

part of the plan, which handles all claims for years three through ten.

Safeguards. The Martin proposal would create:

- A new agency for inspecting new homes under construction.
- An insurance corporation (or a contract with an existing insurance firm) to cover the eight years when the builder is no longer liable.
- A registry for builders who sign up on the plan.
- An arbitration mechanism to settle disputes between buyers and builders that can't be conciliated.
- A procedure for making builders ineligible for insurance if their record of performance doesn't measure up.

In addition, a set of standards—Gullledge has suggested FHA's minimum property standards—would have to be agreed on to define the coverage of the warranty.

Exemption on rentals. All of this is a huge project that poses scores of questions that are as yet unanswered—and are not likely to be answered before the Oc-

tober meeting of NAHB, always assuming Martin's timetable can be met.

Martin believes if the plan is launched this year, perhaps 350,000 of the roughly one million units built for sale each year would be covered by the third year. Condominiums would be eligible for coverage by registered builders, but not rental units.

"It's hard to conceive of the thing not being a success," Martin says.

Emil Keen, a Virginia builder who is a member of the NAHB executive committee, says the warranty program is ten years too late but that some form of the British scheme is adaptable.

"It's been working effectively and you can't kick it," Keen adds.

Exclusive to NAHB? One large question is whether the plan could be set up so that only members of NAHB would be eligible, which would raise anti-trust questions here that might not arise in Britain.

Another question is whether the NAHB should set up a wholly owned insurance company to provide the eight year insurance coverage—a course that Martin favors. If this is found legal and feasible, it would permit a much faster start-up and more rapid spread of the plan across the country.

The role of the industry's lenders, particularly the S&Ls and the savings banks, must also be considered. The British buyer cannot get a mortgage unless the builder is registered with—that is, a member of—the National House Building Registration Council, which runs the operation.

The council has a staff of 450, including 260 inspectors. They normally check a house several times during construction and check out complaints thereafter. Builders with bad records—causing the council to make good the cost of repairing their shoddy construction—can be, and are, expelled. That effectively knocks them out of business, although there is a procedure for reinstatement.

Nearly all the 180,000-to-200,000 eligible units sold in Britain each year by some 7,800 builders are covered by the ten-year warranty-insurance plan.

—D.L.

Militant buyers light a fuse under Kaufman & Broad's Midwest operation

H&H SEPTEMBER 1972

'Forest preserve' is really a dump, so buyers dump houses back on Larwin

H&H APRIL 1973

Levitt Homes in New Jersey Under Attack

THE NEW YORK TIMES, APRIL 3, 1973

Hearth-aches

Homeowners Outraged By New-House Defects And Delays on Repairs

THE WALL STREET JOURNAL, APRIL 3, 1973



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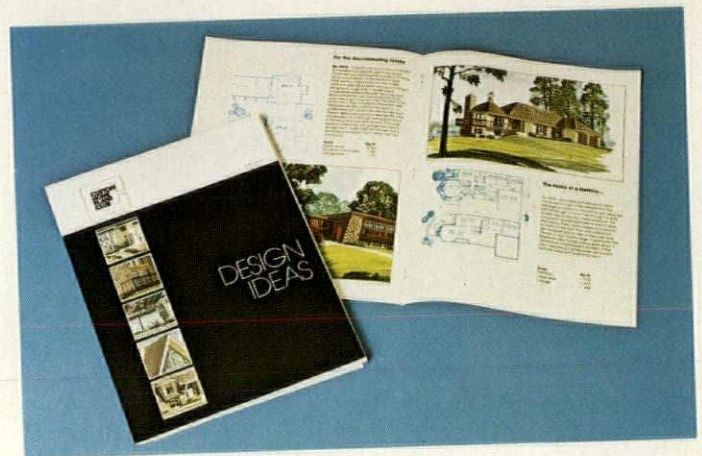
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Second Homes—duplex and multi-family; holiday and retirement; chalets, A-frames, cabins, cottages

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HH-673

Builders' use—and abuse—of land lease stirs Florida condominium revolt

Ten years after legislation made possible condominium ownership in Florida—and in the middle of an unprecedented apartment boom—the joint-ownership concept has run into a storm of controversy.

Trouble arises from 99-year leases on land and recreational facilities being retained by many developers. Buyers are screaming to their legislators in Tallahassee that they are being victimized by uncontrolled increases in maintenance charges and by a lack of control over how buildings are managed.

Showdown. The matter came to a head in April, when an effort was made to amend state law on condominiums and to outlaw leases. But committees in both Senate and House rejected the proposals. Legislators from urban areas in south Florida, where the condominium now dominates the housing market, tried to prohibit leases on recreational facilities without buyer approval and to bar construction of condominium residences on leased land. Both measures were defeated, and Representative Alan Becker (D., Miami) commented:

"What we have seen is free enterprise temporarily prevailing over justice."

Criticism of lease. The 1972 legislature had provided for a condominium commission to study the new industry and recommend changes in state law.

The commission was headed by Brown Whatley, a nationally prominent mortgage banker and chairman of the land-developing Arvida Corp. Whatley was instrumental in passing the condominium enabling legislation a decade ago, and he is firmly opposed to land leasing.

The commission's report to the 1973 legislature said:

"A majority of the commission are of the opinion that the ownership of a unit and a share of the common elements, which together constitute a condominium parcel, should be owned in fee simple and be unencumbered by any ground lease or leases of recreational or other commonly used facilities."

The report said there had been numerous complaints that some developers use leases to collect rent "in exorbitant amounts in relation to the cost of the facili-



Typical condominium lease deal is offered by the Aventura development on Biscayne Bay in north Dade County, Fla. The land is conveyed with the apartments, but the recreational facilities are under lease, and the rentals are tied to cost-of-living index.

ties. The complaints also concern the escalation of such rents and retention of control by the developer of the leased property."

But no ban. The commission concluded, however, that it was not realistic to recommend prohibition of leases because attorneys concerned with work of the commission had raised the question of constitutionality. That is: Can the state tell a property owner he cannot lease his property?

The commission said in extenuation that such leases made it possible to finance desirable facilities. And the commission added: "A practical reason for not recommending the prohibition of such leases is the fear that the injection of such a controversial recommendation would jeopardize the consideration of the rest of the legislative program of the commission."

Proposed reforms. The condominium bill, at the committee stage, contained requirements that:

- Sales brochures include full description and costs of facilities

that are under lease.

- Leaseholds utilized in condominium developments be limited to 50 years.

- Contracts for sale or lease made by the developer include in bold type on the first page the following "Oral representation cannot be relied upon as correctly stating the representations of the developer. For correct representation, reference should be made to this contract."

- Voting and meeting regulations for the condominium association be established.

- Rules governing escrow accounts be established.

Abuses. The 18-member commission, in meetings around the state, compiled a file of genuine horror stories.

In some large-scale developments, early buyers discovered they could not exercise an option to take over management of their building until the entire project was completed and sold. Developers contend this is merely to assure maintenance and attractiveness needed to keep sales rolling.

There were complaints that

99-year management contracts are unheard of in industry and should be outlawed in condominiums.

Residents also charged that some managements had entered into sweetheart contracts for maintenance of pools, elevators and landscaping, and that unjustifiable charges are passed on to them. In one case, residents were told they had to pay a special rental for the meeting room when used for such events as bingo parties.

A fair-value lease. If the leases cannot be outlawed, it was suggested at one public meeting, the total lease should not be permitted to exceed a reasonable and fair value of the land or facility at the signing of the condominium contract.

There were frequent complaints about the pressure of time at final closing. Buyers have been told to appear at a lawyer's office at a specific time and have been given 15 minutes to sign a condominium contract of 100 pages. The more sophisticated among the complaining witnesses suggested that a state regulatory body be established to deal with condominium problems on a weekly basis.

Curb on liens. The only amendment successfully introduced before the House subcommittee on business regulation prohibits enforcement of a lien against an apartment for unpaid rent on recreation leases without 30-day notice to the unit owner. It would also rule out attorney fees in such cases unless final judgment is entered by the court.

Senator George Firestone (D., Miami), an opponent of land and recreation leases, said the defeats in committees of the House and Senate make it all the more important that full disclosure be guaranteed.

A warning. In its lead editorial April 27, the *Miami Herald* said condominium leases are creating "a situation that is about as messy as the selling of swampy real estate to the unsuspecting."

If the lease situation is not cleaned up quickly, the *Herald* warned, "the threat of scandalous abuse will become monumental and the residential building business could be hurt drastically."

—FRED SHERMAN

McGraw-Hill News, Miami

Miami is asked to build its own public housing

A \$100-million bond issue to finance public housing in Greater Miami has been proposed by Dade County Mayor John B. Orr.

The mayor said it was time for local communities to stop looking to Washington to come in and solve their problems.

Orr said the massive building program could destroy the ghettos and get to the root causes of crime. He said he hopes to put the bond issue on the November

1974 general ballot, which will allow time for county planners and housing administrators to develop a comprehensive program. He said the time would also be needed to convince the voters that public housing, scattered throughout the community, is a social necessity.

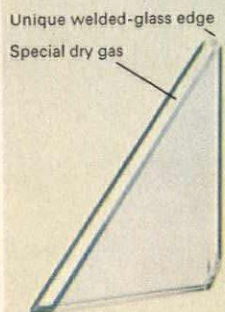
"I believe the people are ready to attack the root causes and stop putting band-aids over our social problems," he said. —F.S.

Take the next 3½ minutes to learn what your prospects will ask about PPG's *Twindow Xi*™ insulating glass.

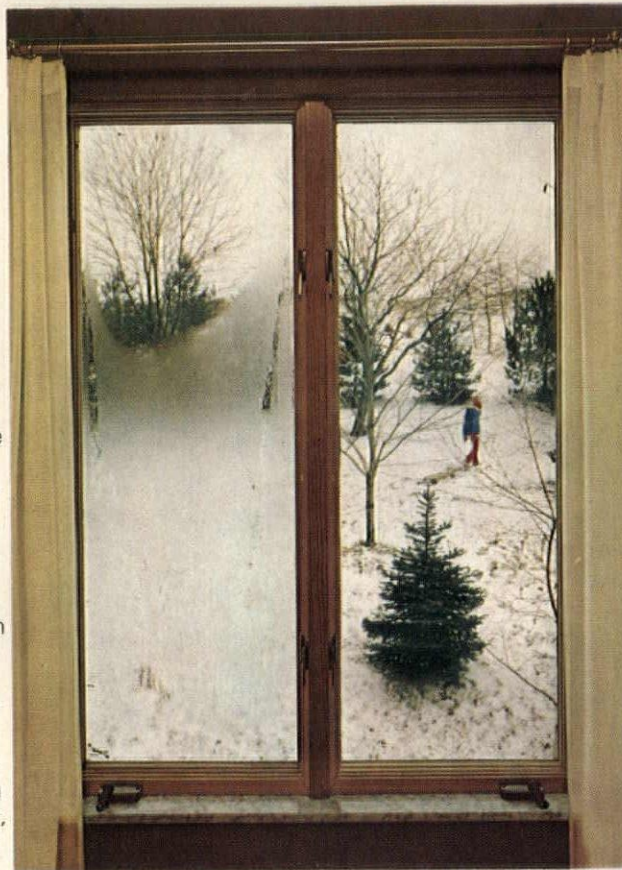
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This gas and glass sandwich saves more heat than an 8"-thick wall of face brick.*



Unretouched photo comparing *Twindow Xi* unit to single-pane glass—Outdoor temperature 20 F; indoor, 72 F/indoor humidity, 32%. *Twindow Xi* unit is pane on the right, of course.

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And now back to you, the builder. If you'd like to have even more information on the *Xi* unit (there's quite a bit to say about this remarkable product), send us the coupon for our free booklet. PPG Industries, Inc., One Gateway Center, Pittsburgh, Pennsylvania 15222.



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*Comparison based on U-values (heat loss) from Handbook of Fundamentals, 1972, American Society of Heating, Refrigerating and Air Conditioning Engineers.

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PPG: a Concern for the Future



Affluent buyer now dominates California's new-house market—here's why

The affluent buyer moving to a larger and more expensive house dominated California's 1972 home sales.

This analysis comes from a study of some 6,000 new-house sales made last year in California subdivisions—in all price ranges—by Walker & Lee Inc. of Anaheim. Walker & Lee, probably the largest real estate company in the country, represents more than 40 builders at 80 sites. It sold 11,061 houses in 1972—new and used—for a gross volume of \$345 million.

In 1971, according to Walker & Lee, the market was dominated by the demand buyer who had been waiting for interest rates to fall. Part of the increase in the proportion of more affluent buyers in 1972 is due to the decrease in the availability of new homes ranging from 1,400 to 1,700 sq. ft. and from \$24,000 to \$28,000—the home sought by younger families with moderate incomes.

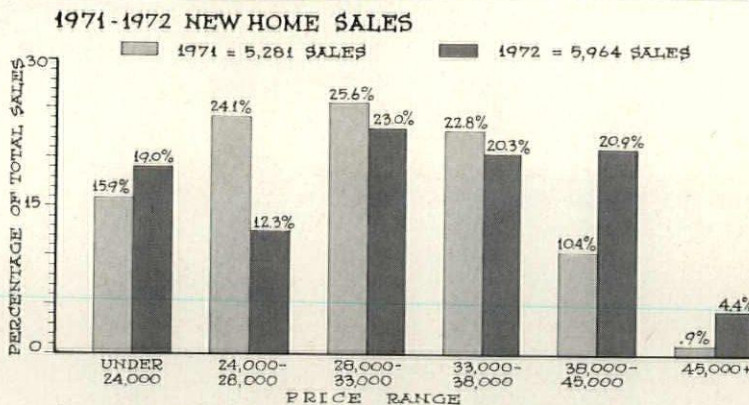
Middle-income plight. Says George Fulton, director of Walker & Lee's research and consulting department:

"Apparently the moderate-income buyer, faced with a short supply of affordable medium-sized homes, turned to the resale market, where the largest grouping of sales was in the \$24,000-to-\$28,000 range."

Another factor that hurt the moderate-income buyer, Fulton says, was the scarcity of Veterans Administration financing for new homes in 1972. Many builders, he says, turned to conventional financing, usually favored by older buyers with more money.

"And," Fulton adds, "the more affluent new homebuyer was even a major supplier of existing homes for moderate-income families. About half of all new homebuyers had existing homes to sell. The majority were in the \$24,000-to-\$33,000 range."

Buyer's profile. Walker & Lee's sales volume generates all kinds of statistics. And from them the company has formed a computerized buyer-profile bank. The bank holds 18,000 profiles on new- and old-home sales dating from 1970. Information comes from an 80-question form filled out by both buyer and salesman, and it goes into computer storage. It can be retrieved



Affluent families emerged as the dominant new-home buyers in California in 1972, according to a computer survey. While sales in the \$24,000-to-\$28,000 range fell from 24.1% to 12.3% of all sales, the percentage of \$38,000-to-\$45,000 sales doubled.

and analyzed in many different ways, enabling Walker & Lee to keep its finger on the pulse of the home-buying market.

Fulton reviewed much of the data from the latest study, and it reflected a wealth of detail on the affluent buyer's market.

Prices and sizes. New-house prices increased substantially, the study showed. The average in 1972 was \$32,192, more than

\$2,000 higher than in 1971. While sales in the \$24,000-to-\$28,000 range were halved, sales in the \$38,000-to-\$45,000 range more than doubled, reaching 21% of the total.

The average home purchased was larger, despite the market influx of smaller-sized condominiums. While sales in the 1,400-to-1,700 sq. ft. range dipped to a three-year low of 23%, sales

in the 1,700-to-2,000 sq. ft. range rose from 11% in 1971 to nearly 20% last year.

Incomes. Buyers had substantially higher incomes. The average for buyers last year was \$15,786, about \$2,500 higher than 1971. Buyers earning \$15,000 or more made up 45.6% of the sample, compared to 26.7% the previous year. Buyers with an \$8,000-to-\$12,000 income declined from 33.9% in 1971 to 20%.

About half the buyers owned their previous residence, a sharp contrast to 1971, when 60% of all buyers were renters.

More than half the homebuyers used conventional financing—52% last year compared to 26% in 1971.

Buyers were nearly three years older than in 1971. The average buyer in 1972 was 37.6 years old, compared to 34.9 in 1971.

Buyers typically had management jobs, with contrasting declines in the skilled-labor and sales-and-services occupations.

Says George Fulton: "The last two years have been excellent for the new-home market, and we're predicting an equally good year for 1973. This year, we should see a healthy mix of most buyer groups, with a continuation of buying interest among the affluent families."

—BARBARA LAMB
McGraw-Hill World News
Los Angeles

Mortgage news

Banks buying two mortgage firms

The parade of mortgage companies into the ranks of bank subsidiaries continues.

The Colwell Co., of Los Angeles, last of the independent mortgage bankers servicing more than \$1 billion in loans,* is being acquired by the Charter New York Corp. for \$53 million in stock. Charter, a holding company for 12 New York state banks, including Irving Trust of New York City, announced the pending acquisition and said it would merge Colwell into itself or into a subsidiary. Colwell services \$1.5 billion.

Citizens Mortgage Corp. of Southfield, Mich., disclosed meanwhile that it is selling out to Manufacturers Hanover Corp. of New York City, holding company for Manufacturers Hanover Trust. Citizens services \$757 million and manages Citizens Mortgage Investment Trust.

*The other 11 companies servicing \$1 billion or more at the end of 1972 are owned by banks or holding companies or, in the case of National Homes Acceptance Corp., by a builder. Lomas & Nettleton, Cameron-Brown and James Rouse might, however, claim independent status of a sort, inasmuch as they are owned by their own holding companies.



CALIFORNIA'S RASMUSSEN
Heads largest state MBA

Elections. Two of the biggest state mortgage banking groups have just elected presidents for 1973-74.

The California MBA chose Henry Rasmussen Jr. of San Diego to succeed Robert E. Morgan, who is president of the Colwell Co. Rasmussen is executive vice president of John Burnham & Co.

The Texas MBA elected Clyde L. Fincher, chairman and president of the Flynn Investment Co., of Harlingen, to succeed Thomas M. French, president of the Foster Financial Co. of Fort Worth.

People

MANUFACTURERS: JACK E. DAHL, 40, has been appointed president and chief executive of Guerdon Industries, a mobile-home manufacturer and subsidiary of City Investing. F.L. CAPPAERT, a pioneer in the mobile-home industry, remains as chairman of Guerdon. Dahl had been president of Fleetwood Enterprises, a rival mobile maker, since 1971.

PUBLICATIONS: THEODORE W. VOLCKHAUSEN has become vice president and managing editor of Bankers Research Publications of Westport, Conn., the firm founded 28 years ago and still headed by his father, THEODORE G. VOLCKHAUSEN. The company publishes *Bankers Research*, an authoritative newsletter on banking and mortgage affairs.



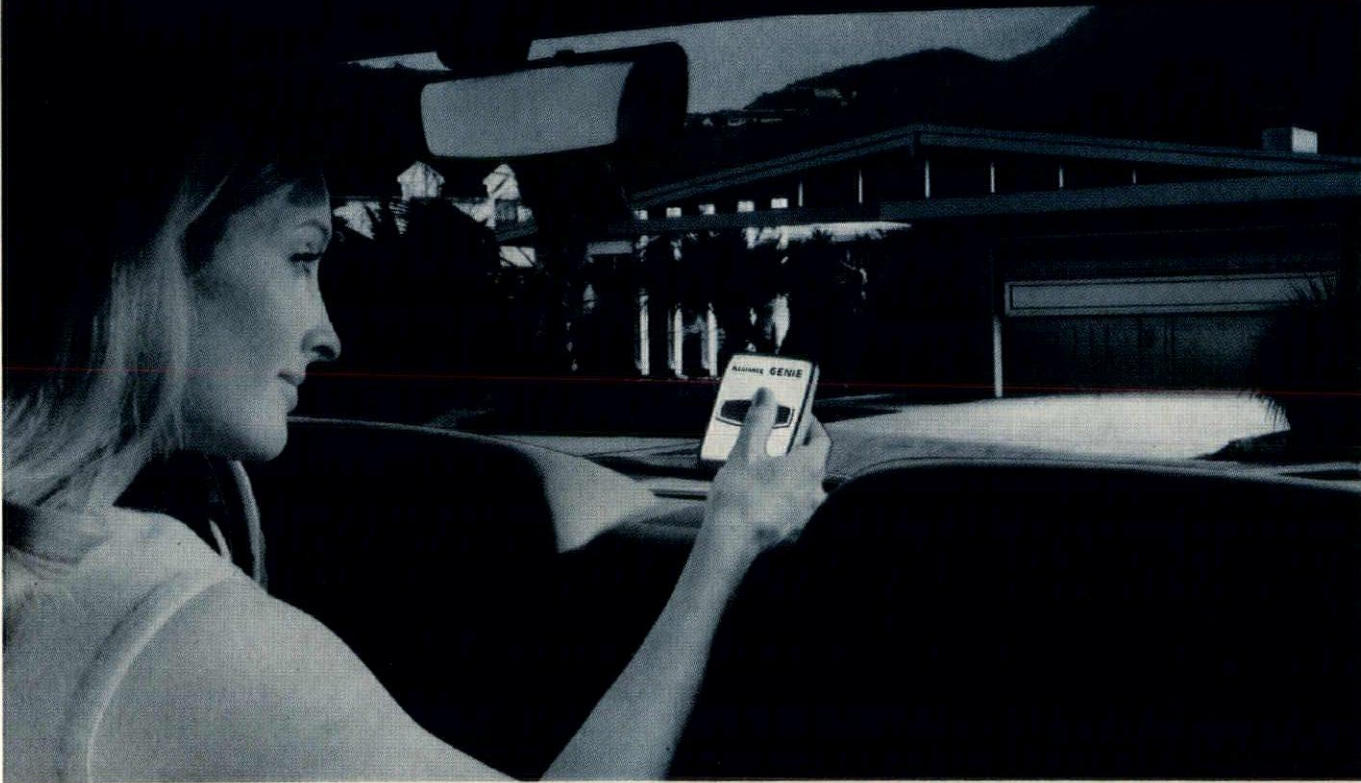
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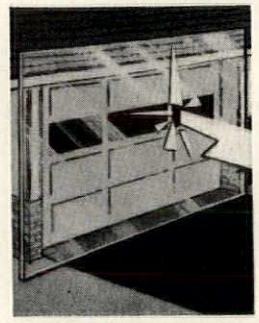


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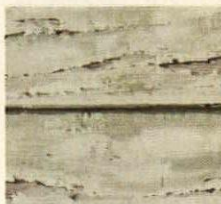
See us at Booth 209-10, PCBC.

A few solid vinyl reasons for siding with Celotex.

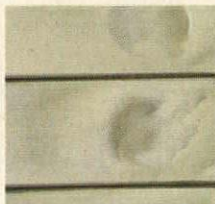
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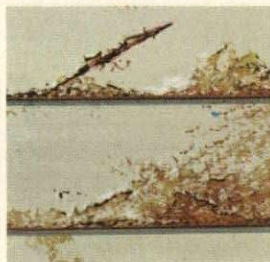
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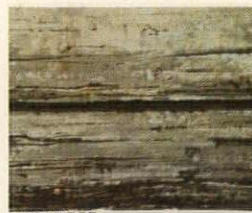


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An open and shut case for Centex community as Miamians stampede to buy

It was a scene of pure pandemonium, a cross between an Oklahoma land rush and a Washington's Birthday sale.

Families camped in the parking lot to be the first in line for a home in Winston Park, Dallas-based Centex Corporation's first single-family development in south Florida.

The beleaguered sales staff issued numbered tickets to keep the mob under control—green tickets to funnel prospective buyers into the sales office and pink ones to give those who had paid deposits a place in the long line waiting to select sites.

And all the while a high wind whipped the bleak construction site into a miniature dust bowl.

Sold out. When the dust finally settled, the company had sold all 405 homes of the first phase of Winston Park—approximately \$14.2 million worth—in four days. It also had several hundred names on a waiting list for cancellations.

Clearly Centex had done something very right.

Or had it done something very wrong?

"We're offering a quality house at a good price," says



They came ... they saw ...

Thomas Cooper, a vice president of Centex. "But the main reason for the rush is that few medium-priced single-family homes have been built recently in south Dade county. There was just a tremendous pent-up demand."

Underpriced. Local real estate people believe that Centex underpriced the houses by \$2,500 to \$4,000. They point out that it was offering three and four-bedroom models on lots of at least 70' x 100' at prices from \$31,500 to \$38,500 in a neighborhood—located 20 minutes from downtown Miami—where 20-year-old two-bedroom bungalows sell for \$22,000 to \$24,000.

They also note that Centex raised its prices \$3,500 to \$4,000 as the weekend progressed.

Allan H. Grossman, Centex's

southern regional vice president, explains the price hikes:

"As delivery dates for homes in the first phase advanced to as much as one year away, the prices went up to keep pace with the anticipated increase in construction costs."

Speculators. Not all who lined up to leave \$100 deposits are prospective residents of Winston Park, which will eventually contain 919 single-family homes on 226 acres, 1,318 townhouses on 130 acres, shopping, schools and recreation facilities, including a 30-acre lake and 60 acres of green space.

Local real estate brokers, sensing quick profit, staked a claim to many of the houses. However, the company says there will be no profiteering on



... and they signed on the dotted line.

the resale of deposit receipts. Speculators will have to qualify for and close on the mortgage before making a resale profit.

Such speculation on homes that haven't even been built is not uncommon in today's hot south Florida market.

Syndicates have been organized to buy blocks of apartments in buildings as soon as they are advertised. A group of Fort Lauderdale doctors is reported to be putting deposits on luxury apartments and making attractive profits on the resale. And on the Presidential island of Key Biscayne, investors are buying apartments in oceanfront condominiums, taking possession and then leasing or holding while prices climb several hundred dollars each month.

S&Ls hit snag on converting into companies that can issue their own stock

The Federal Home Loan Bank Board has bowed to the will of Congress.

No savings and loan institutions—state or federally chartered—will be converting from the mutual form of ownership to the stock-company form, at least before the end of 1974.

What happens after that depends on how well Congress buys the Nixon Administration's vision of less specialized, more diversified mortgage lending institutions. The Hunt Commission proposals that Congress will be considering over the next few years include authorization for federally chartered stock S&Ls as part of a generally more flexible system of depository financial institutions [NEWS, Jan. '72 et seq.].

Martin's defeat. It will take Congress time to focus hard on the issues the Hunt Commission has raised, but it is expected eventually to approve some parts of the composite package the Administration wants. Only in

the wake of the over-all shift in that direction will Capitol Hill clean up subsidiary matters like conversion. In the interval, a bout of tighter money this year may give Congress a reading on whether the mortgage market is still heavily dependent on specialized institutions to maintain its supply of housing finance.

A few months ago an impasse seemed to be building between the HLBB under its aggressive chairman, Preston Martin, and Congress on the subject of conversion. Congress turned thumbs down on the formula Martin had presented to it in January as a way to overcome dangers to S&Ls' reserves inherent in conversion to stock ownership. A hard man to stop, Martin had been roiling congressional feelings on the matter since 1971 with repeated attempts to get Congress to change its mind about a long-standing distaste for conversion, dating back into widespread scandals when it was tried in 1963.

Spelling it out: 'No.' To make its position absolutely clear, Congress has written into law this spring a new barrier to conversion. Existing law gives the board, the S&L regulatory agency, discretion over conversion by the 3,000 state-chartered mutual S&Ls. (There are only 665 state-chartered stock S&Ls.) In the statute governing the 2,000 federally chartered mutual S&Ls, there is no discretion to permit conversion to the stock form, but there is a loophole permitting those which drop the federal charter to convert to stock once they have adopted a state charter. That loophole the 93rd Congress has now closed.

For the time being, however, the fire has died out of the Congress-HLBB dispute. Martin has left the Bank Board and his successor, Thomas Bomar, is in no great haste to rush off in furtherance of Martin's impetuous ideas, especially not when not only Congress, but the S&L industry besides, have lined up

against the Martin conversion formula and against any conversion at this time.

[For more on Bomar, see page 26.]

Accordingly the board has issued a concession statement that it "defers to the wishes and authority of the Congress . . . on the conversion of S&L associations from the mutual to the stock form."

Industry pressure. Surrender to Congress won't solve all the board's pressure from the opposite side, stemming from a Salt Lake City lawsuit to force the board to approve conversion to stock for an S&L that shifted from federal to state charter for that reason.

The case against the HLBB is stronger because Martin pushed through a "lab-experiment" conversion of Citizens S&L, a federal in San Francisco, under like circumstances in 1972.

—STAN WILSON
McGraw-Hill World News,
Washington

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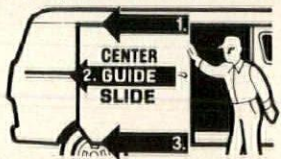


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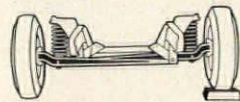
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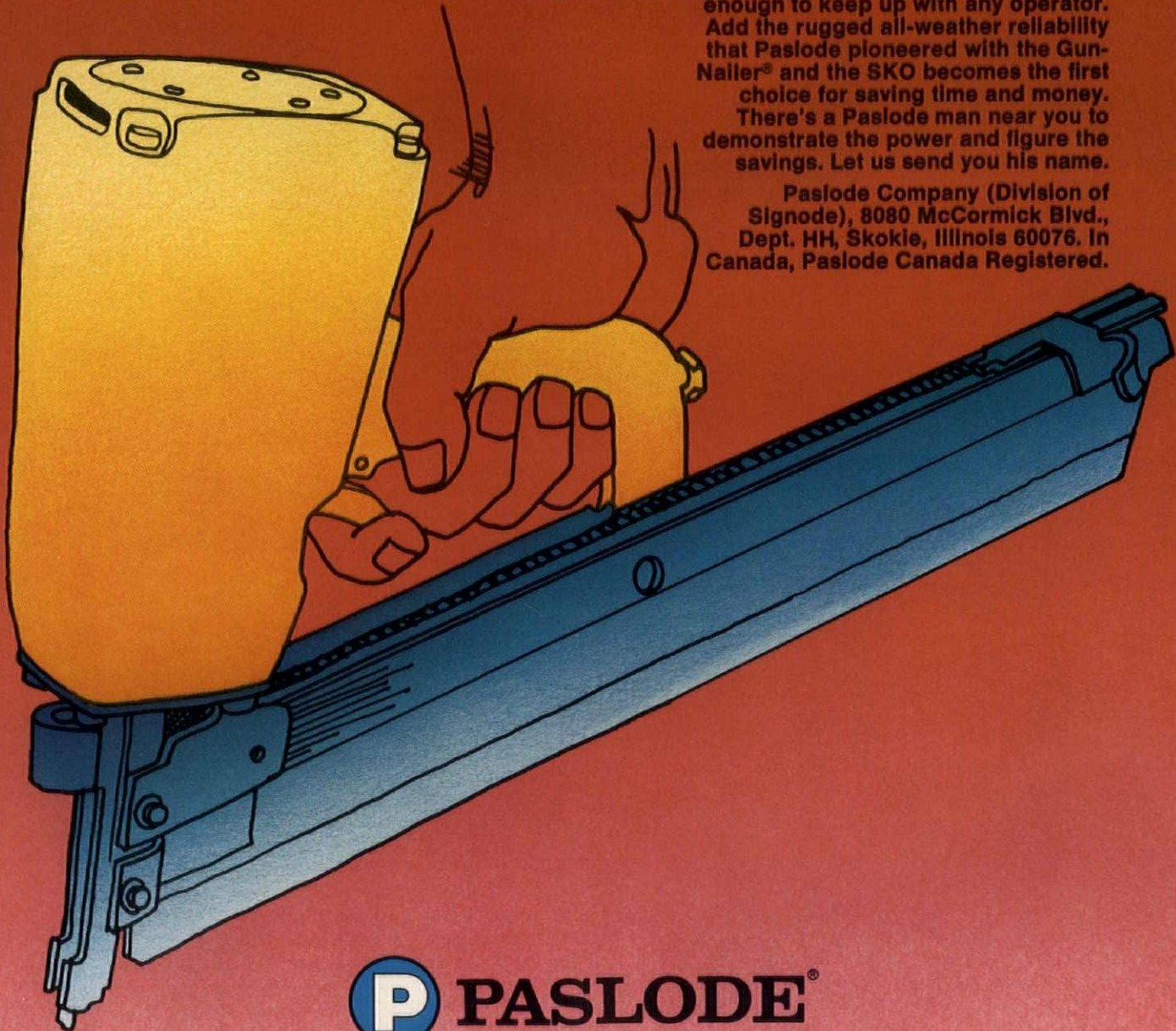


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Tom Bomar as Home Loan Board's chief—and not so free a rein for S&Ls

It is appropriate, perhaps, that Thomas R. Bomar, the new chairman of the Federal Home Loan Board, is the shirt-sleeves-executive type with operating experience in nearly every phase of housing finance. For the next few years hold promise of much debate and great change within the industry. And, as one HLBB official puts it:

"We need an up-from-the-ranks guy with a feel not just for what should be, but for what is practical in this industry."

Such an image could be important to the new chairman. Bomar's dynamic and ambitious predecessor, Preston Martin, armed the industry with a host of important new lending and deposit-gathering powers. And the Martin years saw groundwork laid for debates that will begin in earnest in Congress this year over the future structure of the savings-and-loan and home-finance industry.

Go-slow warning. Martin had been commissioner for the free-wheeling California S&L industry, however, and after taking over the HLBB, he led the way into a whole series of controversies.

There was, for example, his now-defunct Housing Opportunity Allowance Program to subsidize middle-income families, which generated criticism and a lawsuit but very little industry support [NEWS, July '72]. And Martin angered congressmen by promoting variable-rate mortgages and moving to end a ten-year moratorium on conversions of federally chartered mutuals, or saver-owned S&Ls, to state-chartered and stockholder-owned status (see page 22). Last fall, just before Martin resigned, Chairman Wright Patman of the House Banking and Currency Committee criticized Martin and the board for their "overly ambitious administrative grabs."

The ruling power. The reality that Bomar faces is that Congress, and the S&Ls' powerful lobbies, control the industry's grand design. For example, in supervising the lending and investment activities of S&Ls, the board must operate from pages of exceedingly complex regulations, most of the detail of which was created by legislation and not by administra-



Chairman of Home Loan Bank Board, Tom Bomar, during recent interview in his office.

tive rule-making of the board. It was such legislation as the Housing Act of 1968 and the Emergency Home Finance Act of

1970 that created Bomar's Freddie Mac, or the Federal Home Loan Mortgage Corp., and it was Freddie Mac that provided the

Two Home Loan Board employees indicted in \$200,000 bribe attempt

A federal jury in San Francisco has indicted two former employees of the Home Loan Bank Board, the savings and loan regulatory agency, on charges of conspiring to solicit a \$200,000 bribe from Adolph C. Meyer Jr., president of Fidelity Savings & Loan of nearby Oakland.

Those indicted were Jules Lindau, 35, Washington, D.C., an attorney-examiner with the office of the general counsel to the board, and Harris P. Wolfson, 26, an analyst with the Home Loan Bank of San Francisco.

The indictment alleges that Wolfson met Meyer at Meyer's Oakland office March 28 and sought \$200,000 to influence Lindau, who was, at the time, investigating Fidelity's financial holdings.

Tip to the FBI. An assistant U.S. attorney, John Milano, said Lindau was looking into Fidelity, a subsidiary of Fidelity Financial Corp., to see if it was complying with regulations which prohibit a financial organization from acquiring more than a 25% interest in a separate financial institution.

Milano said that prior litigation between the Home Loan Bank and Fidelity Savings was settled in 1970, when Fidelity agreed to divest itself of shares in two savings and loan associations in Eureka and Sacramento.

"I think I should add that Meyer reported the approach to him immediately to the FBI and has cooperated with the FBI in

the investigation," Milano said.

Resignations. Lindau was suspended from his job March 30 and quit the next day, Milano said. Wolfson had resigned shortly before the alleged incident.

In addition to the count charging conspiracy, Lindau is charged with soliciting a bribe and Wolfson with aiding and abetting the solicitation. Each of the two counts carries a possible 15-year prison sentence and a \$600,000 fine.

Lindau termed the affair "a farce" which "was never taken seriously by me" in remarks to newsmen. He said he reported the alleged incident to Milano before he knew an investigation was under way. He pleaded not guilty before Federal Judge Robert H. Schnacke.

Trial for both was set for July 21.

—BOB YEAGER
McGraw-Hill World News,
San Francisco

California educator named S&L regulator

Edward Hill Barker, dean of the school of business and social sciences at California Polytechnic State University in San Luis Obispo, is California's new savings and loan commissioner.

Barker has just been appointed by Governor Ronald Reagan to succeed Michael F.B. MacBan of Los Angeles, who resigned March 1.

take-off pad for Martin's innovative regime.

Still, Bomar will have the leader's role to play. He is concerned not only about the interests of the savings institutions themselves but of savers and of the homebuilding industry. His chief concern, as was that of his predecessors in recent years, is the need for continuity in the flow of funds into housing—a flow unbroken by periods in which there is first a glut of money and then scarcity.

"The periodic start-up and shut down in housing is not fair to the savers and loans, it's not fair to the builders and it's not fair to the public," says Bomar.

S&L industry goals. It is too early to say, of course, just where Bomar will come down on such schemes as those proposed in December 1971 by the Hunt Commission—the President's Commission on Financial Structure and Regulation—to empower S&Ls to make consumer loans and offer third-party payment service, a kind of checking account [NEWS, Jan. '72 et seq.]. An administration bill, based on the Hunt report, is expected to be introduced shortly.

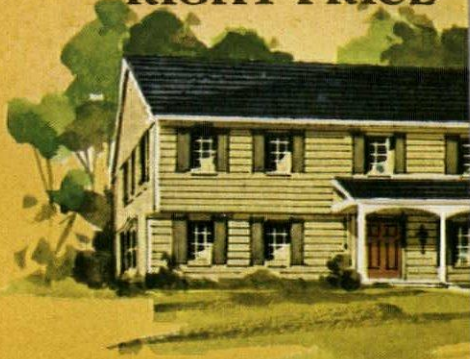
The industry, while it wants authority to offer new services in competition with commercial banks, does not want to give up the tax advantages it now enjoys. Nor does it want any tampering with the interest rate regulations that allow S&Ls to pay 1/2% more interest than banks on passbook savings.

Bomar will continue some of Martin's policies, of course. He favors more mergers among smaller S&Ls, and he will encourage statewide branching of existing institutions where permissible. He will continue to decentralize much of the bank board's operations. For example, he wants the board's research directed toward what economists call small area analysis—the development of business and economic data on regions or local communities. And he believes, as did Martin, that the periodic examinations of the books of federally insured S&Ls can be improved to provide early warnings of problem associations.

—DEXTER HUTCHINS
McGraw-Hill World News,
Washington

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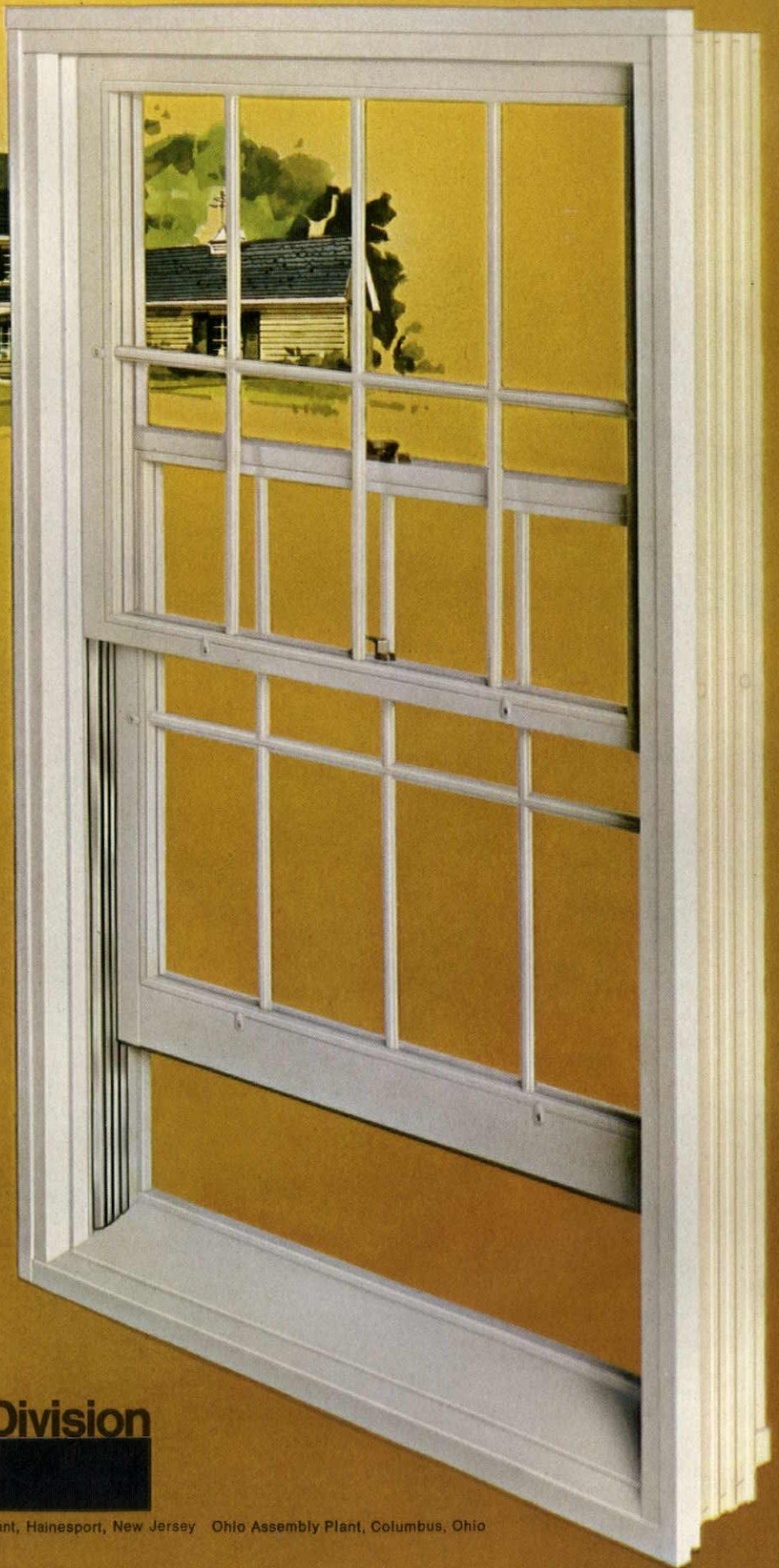
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Bottom left: Lakefield (33" x 22") in Avocado. Has big dishwashing basin, waste-disposal compartment. Shown with Kohler's Flair faucets.

Bottom center: The Swinger spray-control device. Fits most kitchen spouts. It aerates, swivels, and rinses sinks clean.

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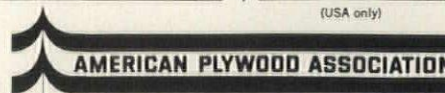
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U.S. Home loses its head—Bob Winnerman quits over policy differences

The management team that pyramided three small local building companies into the nation's largest homebuilder in just four years has split apart because of "a divergence of opinion over the philosophy of the company."

Robert H. Winnerman resigned as chairman and chief executive of U.S. Home and sold his stock to Charles Rutenberg, the president and chief operating officer, and seven other company officials. Rutenberg later assumed the additional post of chairman.

Different styles. Neither Winnerman nor Rutenberg would describe the divergence of opinion that led to the split. But the wide divergence in their style and outlook is obvious even from the way each expresses the same thing.

For example, in discussing Winnerman's leaving, which both insist had been planned from the time the company started, Rutenberg recalls:

"Bob made speeches saying he was going to build the biggest building company within five years and then retire, until one day I just forced him to stop. Talk like that doesn't inspire other people to work very hard. And even though it's long-range, it makes you a lame duck. But he never stopped intending to retire."

Winnerman, on the other hand, laughingly draws an analogy:

"An architect designs a master plan and comes up with something real beautiful. It may be pooh-poohed, but there are certain people who can make it happen. That combination occurred in U.S. Home, and it did happen. It happened beautifully. At this point the architect is no longer needed. And what he



Happier times found U.S. Home's Charlie Rutenberg and Bob Winnerman in this pose. Said Winnerman after the breakup: "At this point the architect is no longer needed."

wants to do is go on and create more masterpieces."

Friction. There was bound to be friction between two men with such basically different approaches, and both admit to having had "lots of good arguments."

One source of trouble was their attitude toward regional management. Winnerman says:

"I think the reins ought to be quite loose and the only time they should be tightened is when the region is not doing the job that's planned."

"We both agree that if you have good management you leave it alone," says Rutenberg. "But it's my responsibility as the operating officer of this company to look at the specific parts of the operation as well as the whole, which is how a chairman tends to look at it."

Thus, when Rutenberg worried that a division was taking too long to build or sell its houses, Winnerman would say:

"Don't worry. They're doing well. They're budgeted to make \$X and they're making \$X plus 20%."

"When you're operationally oriented," says Rutenberg, "you tend to say, 'Yes, I know we're ahead, but these things aren't right. Let's get them up to standard to make sure that next year, when things might be a little tougher, we'll make that \$X plus 20% again.'"

Still, most of the regional managers were once entrepreneurs who started the companies that later became U.S. Home divisions, and they are not always grateful for close supervision from the head office. For example, the three top officers of U.S. Home of Texas, formerly Norwood Homes, recently quit because they "didn't fit." Win-

nerman would not comment on whether this incident had contributed to his decision to leave, and repeated efforts to reach the three—Charles Monaco, who had been president of the subsidiary; its chairman, Guy Odom; and its controller, George Matters—proved unavailing.

Chicago debacle. The Winnerman-Rutenberg break-up occurred just as U.S. Home discovered it had made a costly mistake by acquiring 3H Building Corp. of Chicago for 525,000 shares of stock worth \$15.5 million. A routine post-acquisition reaudit brought to light problems that would turn 3H's anticipated \$1.2 million contribution to U.S. Home's profits into a \$3 million to \$4 million extraordinary loss.* This led to rumors that the split had occurred because Winnerman had opposed the purchase while Rutenberg had favored it.

Both deny this, and Winnerman brushes off the whole subject by saying:

"To make a mistake or so in 17 or 18 acquisitions is a very small thing."

At the same time both men agree that the company's acquisition program is now winding down.

"We're not looking for new markets in 1973," says Rutenberg. "Our plan now is to achieve greater market penetration."

And Winnerman adds:

"The company needs to consolidate so that it has a real firm

*U.S. Home is trying to rescind the acquisition. It has refused to exchange its shares for the 3H shares submitted by former 3H officers and directors, and it has filed suit in Chicago federal court charging the former 3H officials with fraud and violations of the securities laws. The company is asking that the merger be set aside and is claiming \$18 million in damages.

base and a good liquid position before it goes on to the next plateau."

Growth. Whether you view it from the chairman's office on the 67th floor of a New York skyscraper or the president's office in the corporate headquarters at Clearwater, Fla. makes a difference in your perspective about the company, says Rutenberg. He feels that because Winnerman was removed from the day-to-day operations, his thinking was "totally number-oriented."

For example, says Rutenberg: "Bob Winnerman would say, 'Let's see if we can be a company of such-and-such a size by a certain year.' Then we'd crank up the operations and shoot for those numbers. We always made them."

Rutenberg, on the other hand, thinks growth should come from developing the company's resources—capital, management, land and specialized know-how in marketing, production techniques, controls.

"Rather than saying that we should build the company to a certain point at a certain time, I feel that if we have the best resources and use them to their fullest, the energy that we crank into them will build the size of the company," he says.

But he admits:

"If I had been removed from the operations I probably would have seen the business in about the same light as Bob Winnerman did."

Future. The company is closing its New York office and consolidating its operations in Clearwater.

And an ebullient Winnerman is planning a long trip to the Orient and northern Europe for the summer and two new projects—one business and one humanitarian—which he won't be able to talk about until fall.

"I feel like there's a tremendous load off me at this point, and I feel I've done the company and myself a service by making the move ten months earlier than I had originally planned," he says.

And he adds:

"I'm really happy. How often does a busy guy get an opportunity in a hectic business career to take out six months to see the world?"

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Winnerman's office was advertised like this in *The Wall Street Journal*.

Giant trouble for a housing giant: U.S. Financial trips over its books

A new management is struggling to extricate one of the nation's top ten homebuilders, U.S. Financial of San Diego, Calif., from a morass of accounting and SEC problems.

The company, one of those mentioned in Abraham Briloff's 1971 exposé of the industry's accounting practices, has already halted between ten and 20 of its 100 or so land development and construction projects and dismissed 300 employees. And in recent months it has admitted to some cash problems in meeting interest payments on its outstanding debt.

SEC dispute. The trouble began last October, when the SEC questioned the company's accounting treatment of profit from the sale of nine mobile-home parks. U.S. Financial had sold the parks to Coastal Land Corp. in December 1971 for \$1.9 million in cash and \$17.3 million in notes. Thus, when the company included a \$1.5 million profit from the sale in its 1971 earnings, the SEC contended that such profit should be amortized over the 26-year life of the notes.

This meant that the company's reported 1971 net income of \$6 million or \$1.38 a share (down from 1970's \$6.5 million or \$1.58 a share) would fall to \$4.5 million or \$1.07 a share.

The dispute led the New York Stock Exchange to halt trading in USF stock on October 13. It was resumed a few weeks later after the company issued a clarifying statement.

Maneuvering. Meanwhile platoons of auditors were poring over U.S. Financial's books. Far from clarification, what they found opened up a Pandora's box of complication.

On November 27 the company itself asked for a trading halt in its stock pending a "further review" of transactions affecting 1971 earnings. (That halt was still in effect in mid-May.)

Simultaneously, Robert H. Walter, the USF chairman and chief executive officer, resigned. He was succeeded by Dirk C. Kok Jr., a founder and former chairman of the company, who agreed to serve on an interim basis.

The Wall Street Journal revealed that Walter had in effect pledged 80,000 of his personal

shares of USF common as a guaranty for a \$1.9 million bank loan to Coastal Land. Coastal then paid the \$1.9 million in cash for U.S. Financial's mobile home parks.

Denial. Walters denies that the deals are related. "The loan in question was a personal loan to the buyer of some commercial land in Santa Clara county and had nothing to do with the Coastal Land deal," he says.

However, the *Journal* also revealed that while the SEC dispute was going on, Walter had loaned \$2 million to a company that then applied the cash toward the purchase of foreclosed property from Continental Illinois Realty, a real estate investment trust. That same date Continental Illinois loaned Coastal Land \$7 million, which promptly went to pay off the balance due on the notes it had given U.S. Financial for the parks.

This maneuver made it possible for U.S. Financial to record profit from the sale in 1972, rather than amortizing it over 26 years as the SEC had demanded.

More departures. Still unexplained is the departure on March 5 of John B. Halverson, U.S. Financial's president and chief operating officer.

A few days earlier Robert S. Walter, a senior vice president and the son of the former chairman, had also resigned his post.

In mid-March, E. T. Gravette Jr., the former president of Palomar Financial, was named to head USF. He assumed the titles of chairman of the board, chief executive officer and president.

Dirk Kok became chairman emeritus of the board and a con-

sultant to the company.

Gravette faces the tough job of putting the company back on its feet. He succeeded in raising the \$1.1 million annual interest payment on an \$11.3 million Eurobond issue just hours before the company would have been in default. However, USF admits to having a "cash problem."

Still, U.S. Financial expects that its audits will be completed "eminently" and that trading in its stock will resume after the SEC reviews the new financial statements.

Repercussions. The sooner the better, say industry sources, who shudder as new details come to light.

"What bothers me," says an executive of a large California homebuilder, "is that the U.S. Financial situation reflects on the entire industry. I hope that some sensible uniform formula for accounting will result. I don't think you can have extreme conservatism and extreme liberalism in accounting operating together in the real estate industry."

Joint ventures. U.S. Financial prides itself on "industrializing the shelter market," combining the functions of builder, lender and marketer. Building projects were carried out by wholly owned subsidiaries and, often, through joint ventures.

It was the way income was reported from joint venture operations that led to the company's hassle with Briloff over accounting procedures. However in 1971, after several switches of auditor—apparently in search of a liberal one—USF finally stopped booking fees

from services to joint ventures when they were received and changed to a policy of deferring all profits, fees and interest until a joint venture was completed and sold.

A southern California homebuilder, Marvin Johnson of the M. B. Johnson Development Co. in Buena Park, describes how these joint ventures worked:

"Normally our company would get bank financing to build 500 or 600 units a year. But joint ventures with U.S. Financial would bring us up to 800 or 1,000 units.

"USF would draw against its line of credit and charge us about 1 or 1½ points more than we would normally obtain from our own bank and an interest rate around ½% to ¾% more than we would pay for a normal construction loan.

"The arrangement is mutually satisfactory because USF makes a little money on the financing as well as participating in profits from the project, and we get an opportunity to build additional units."

(For one California builder-developer's law suit against U.S. Financial Corp., see story on page 8.)

The issue. Robert Walter, who presided over USF's speedy rise from income of \$447,000 on sales of \$40.5 million in 1967 to a net of over \$4 million on sales of \$180 million in 1971, is now running R. H. Walter Inc., a San Diego real estate and construction company he started in 1966 but kept inactive during his tenure at USF.

Walter claims that the main issue in the case is that the SEC has a quarrel with the accounting profession over inconsistency in accounting procedures.

As a result, he says, "the homebuilding industry is getting hit with some tough accounting rules that are being made retroactive."

But a California homebuilder who has known Walter for a number of years says:

"He's an exceptionally smart man. But he's also an entrepreneur.

"The main problem is that the people at U.S. Financial have tried to move too fast and have not obeyed the simple rule that to grow fast you have to keep your house in order."

City Investing seeks 100% of Gen. Development

City Investing Co. of New York, which already owns 48% of General Development Corp., the Miami land developer, has offered to buy the remaining 52%.

The purchase is subject to approval by directors of both companies and by the shareholders of General Development.

City Investing would exchange the \$12 face value of a new issue of 8¼% subordinated debentures for each of the 5.2 million shares of General Development, for a total purchase price of approximately \$63 million.

The proposed purchase is part of a new policy of owning all or nothing. Last fall City Investing bought out the 46% of Guerdon Industries, the mobile-home manufacturer, that had been publicly held.

People

DIED: NIELS J. SCHULTZ, who used his stake from the Alaska gold rush of 1909 to start a homebuilding business that prospered for 60 years in the San Francisco area, at home in the Greenbrae suburb that he had helped to develop. He was 85.

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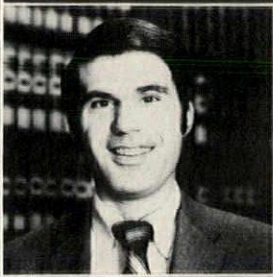
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How not to get caught in the middle when labor unions start squabbling with each other

Jurisdictional disputes—a major problem in the construction industry—bloom with the coming of spring and summer. This year, particularly, builder/developers may find that because a large volume of labor contracts are being re-negotiated there could be a greater number of—as well as more volatile—jurisdictional disputes.

The typical jurisdictional dispute involves competing labor organizations or groups of employees seeking to have an employer assign certain work to their members. Often these disputes arise, and are worsened, because many employers (particularly those in the building industry) lack the sophistication to handle such problems. What many of these employers do not understand is that jurisdictional disputes can be prevented or, at a minimum, can have their initial and ultimate impact substantially reduced.

Planning ahead. If a builder/developer obtains a claim from two competing labor organizations that each is entitled to perform certain work, he may already be on the brink of a jurisdictional dispute. But a little forethought may head off such a confrontation.

Before assigning the work to one of the competing organizations and finding later that the assignment was incorrect from both a legal and a practical standpoint, the builder/employer should ask himself the following questions:

- Is he the one responsible for supervising and completing the work?
- Does industry, area and/or employer practice favor one of the competing labor organizations?
- Does economy, efficiency of operation, skill and/or safety favor the assignment of the work in dispute to one labor organization, as opposed to the other?
- Do prior arbitration and/or intra-union board decisions favor one of the competing labor organizations?
- Do any collective bargaining agreements exist which require that the work in dispute be given to one of the competing labor organizations?

Answers to these questions will mostly evolve from factual considerations solely relating to specific cases. If the builder/developer analyzes these questions with reference to his own situation and obtains proper answers before the work assignment is made, it may be possible to avert a threatened or actual strike. Often, strikes can be averted if the builder/developer meets with the competing groups immediately after receiving their claims for the work. Our ex-

perience shows that if the builder/developer has analyzed the above questions, he can then forcefully explain the correctness of the work assignment and thus, on many occasions, avoid a strike by the unsuccessful union. (They don't really want to strike if it can be avoided.)

Other practical considerations often play a significant part in resolving or preventing jurisdictional disputes. If the builder/developer makes a hasty work assignment to one of the competing organizations, it is quite possible that later on he may want to reverse that assignment. The obvious result is that the employer's own conduct will have either instigated or worsened a jurisdictional dispute. But if the builder/developer had completed the previously suggested analysis before making a work assignment, he might have discovered that the unfavored group could do the work involved more cheaply.

We have found that on occasion a builder/developer fails to account for the skill factor, being blinded by the fact that on paper one group of employees appeared to work more cheaply. Unless the skill of the respective employees is seriously considered, costs for doing the job can increase since it will take longer to complete the work involved. However, if the skill factor is properly considered in determining overall costs, the conclusion that one of the competing groups can, in fact, perform more cheaply is sometimes persuasive in having a labor organization withdraw its claim to the work.

NLRB intervention. Sometimes all informal attempts to settle jurisdictional disputes will be of no avail. If the builder/developer receives pressure (by picketing, for example) from one of the competing groups, he will undoubtedly require the help of the National Labor Relations Board.

A builder/developer faced with a jurisdictional dispute, and the unlawful pressure usually associated with it, should go to the NLRB regional office that is closest to the dispute and file—or have his lawyer file—a charge claiming that a labor organization violated the National Labor Relations Act by applying the unlawful pressure to obtain the work in dispute.

Upon receipt of the charge, the board will investigate and, usually within approximately 36 to 48 hours, will render a decision on whether or not reasonable cause exists to believe that a labor organization applied unlawful pressure to obtain the work at issue. Once the reasonable cause finding is made, and if there is no voluntary compliance to

have the unlawful conduct cease, NLRB will seek an injunction in the applicable Federal District Court. At the same time, the board often will issue a Notice of Hearing under the act and will seek to hold the hearing within approximately two weeks to obtain information upon which to base a conclusion that one of the competing unions or groups of employees is entitled to perform the work in dispute.

At the hearing, the builder/developer will be required to justify the work assignment. If the analysis suggested herein was undertaken prior to making the assignment, then the builder/developer will be in an excellent position to have the board concur with his assignment. While NLRB has not revealed any single view on how it decides jurisdictional disputes (but decides each case on its own factual setting), our experience shows that the board obtains answers to the same questions before making a decision. Thus, even if an analysis by the builder/developer fails initially to avoid the jurisdictional dispute problem, it will enable the board to make a decision in his favor.

On-site solution. As many builder/developers know, picketing that usually accompanies jurisdictional disputes often produces job-site work stoppages sometimes causing all work to cease. In the event of a strike and picketing by the labor organization that fails to obtain the work assignment, a builder/developer might utilize or urge others to use a reserve gate so that *only* he becomes the pickets' target at the job site. In essence, the reserve gate is simply a special entrance and exit created and used *only* by persons coming onto the job site for the benefit of the contractor whose work assignment is being contested by the pickets. If a reserve gate is established, and if picketing is limited to only this entrance used by the employer involved in the dispute, at least some work usually will continue. If, however, the pickets fail to respect the reserve gate, the contractors working at the job site are entitled to have NLRB seek a federal court injunction against what would then be illegal picketing under the act.

Stephen J. Cabot is an associate of Lenard Wolfe, regular columnist for The Legal Scene. After graduation from the University of Pennsylvania School of Law, Mr. Cabot was employed by the National Labor Relations Board. In the past several years his private practice was devoted to representing employers in all phases of labor relations.

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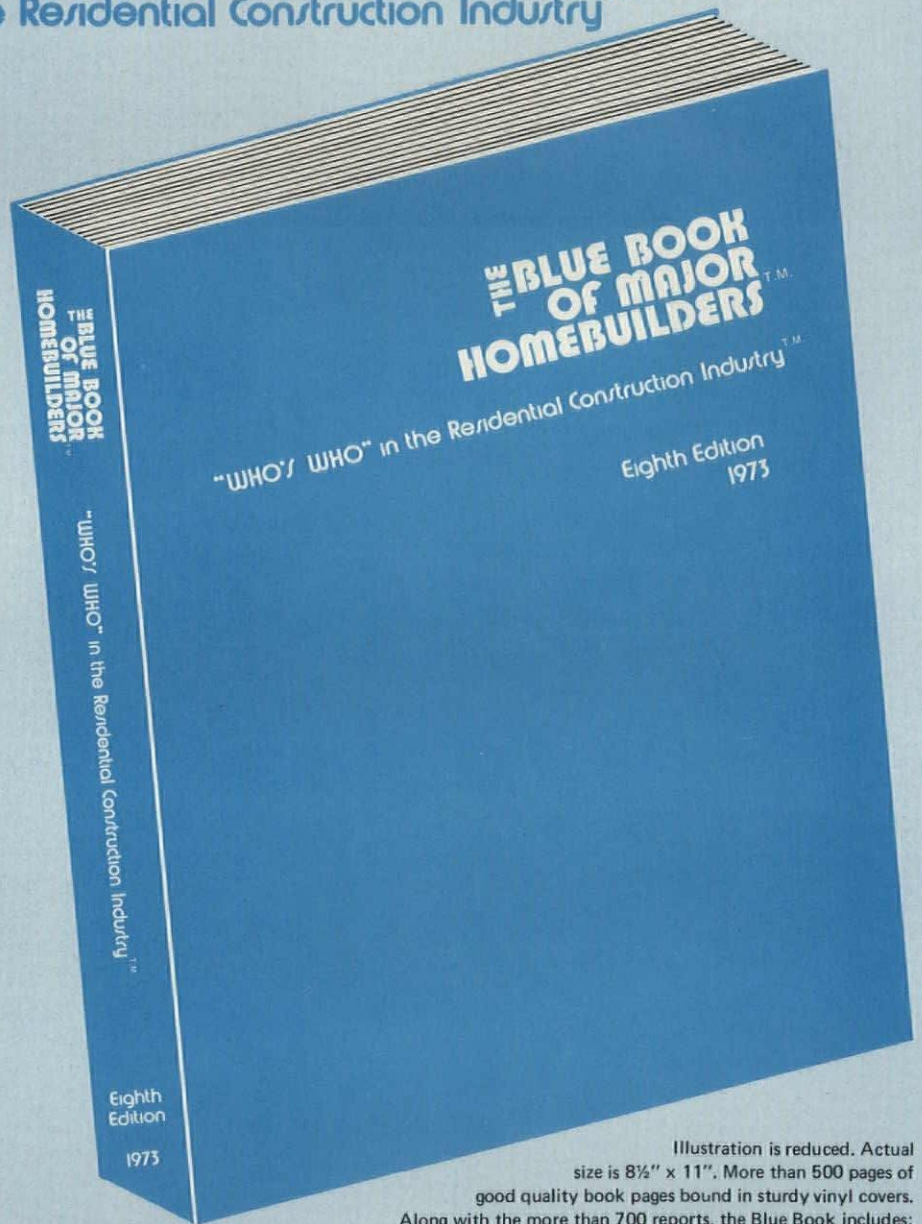


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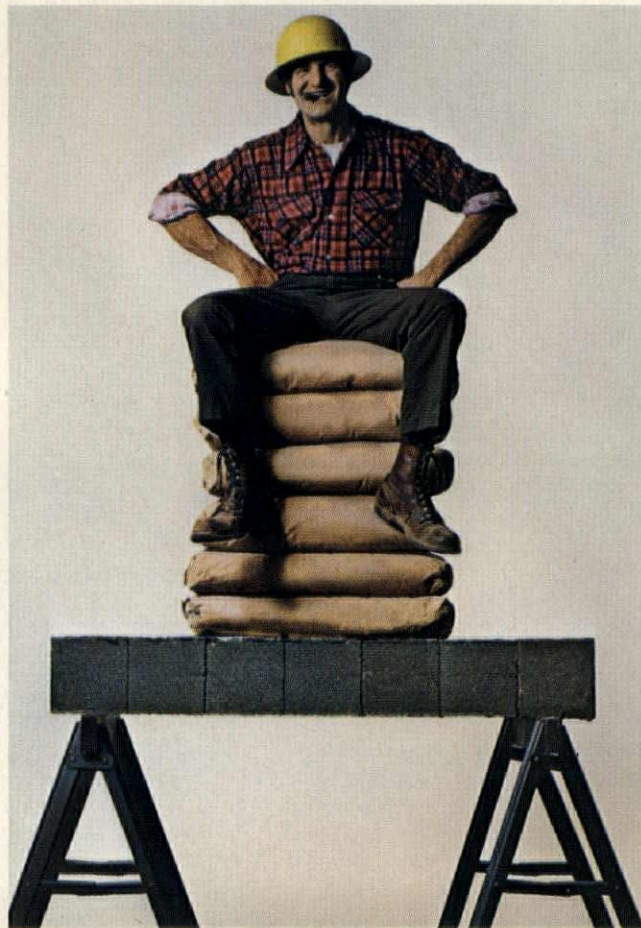
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JOE CLARK

**Toward a more exciting skyline:
'New intermediate-term loan
lets a developer buy the time . . .
for experiment and innovation'**

There's a new kind of flexibility in income-property development today as a result of the growth of intermediate-term financing.

It will help, I think, to bring us a more variform national skyline and to give more leeway to experiments and innovation in construction and concept.

Essentially what the intermediate-term borrower buys is time. Time for the new site or new design or new development concept—or new developer—to prove themselves. Time for a weak rental market to work itself out. Or for a good occupancy rate to become sensational. And, as in 1966 and 1969-70, when the intermediate loan first gained popularity—time for a tight mortgage market to turn around.

This financing frees the developer from having to conform to the patterns of a long-term lender. It permits him to back his judgment of the future against the lender's. Or it permits him to escape a lingering disadvantage from a temporarily unfavorable situation.

If the developer's confidence is justified, he will eventually get a more favorable permanent loan than he could have in the first place. He will need less elaborate studies to support his loan application. What is better proof of the success of a project than an existing rent roll? With an immediate funding situation he may enjoy a more favorable bargaining position, with lenders courting him rather than the reverse.

Its applications. Let's look at some specific situations in which an intermediate-term loan may be helpful:

1. Where the site is hard to visualize or its strength is difficult to assess. Examples might include a major hotel in a residential or shopping-center area, a luxury apartment in an inner-city, a high-rise office building at a proposed interchange of two freeways or any project in an untested area.

2. When the product is hard to visualize. Examples may include an apartment building in unfavorable topography, requiring very high density and elaborate landscaping; a building that is much larger—or smaller—than its nearby competition; a building with innovative or unorthodox design that does not fit lenders' patterns; a high-cost building projecting very high rents largely on the quality of design; a planned unit development in a new area; an outstanding property whose full impact cannot be visualized from

the renderings. (Many long-term lenders are cynical about renderings.)

3. Where superior management will improve the yield of the property. Examples might include a hotel or apartment built by developers with strong local contacts and promotional know-how. Or a developer who is confident of a higher occupancy than is typical in his area because of the quality of his management.

4. When rents in the area are increasing so rapidly that the rent roll two or three years later will be substantially higher than at completion.

5. Where future developments will expand the market served by the property. Examples would include the opening of a new major company headquarters or new factory or a new highway.

6. Where the market is temporarily saturated. The developer projects a favorable occupancy after a slow rentup.

7. When a lender will require personal liability on the loan. With an intermediate term, the developer's exposure is reduced.

8. When the developer must build in a temporarily unfavorable market. (He might be required to fulfill terms of a lease with a major tenant or to avoid losing an option or favorable interim financing.) Or when negotiations with a major tenant are prolonged, yet delays in building would be costly because of rising costs and an expiring option.

9. When a completed or partially completed project will be more saleable to a major tenant. Examples would include an office or industrial building that would command better financing with a major tenant than as a multi-tenant or spec building. Or the situation may be just the reverse: a shopping center may command better leases from local tenants after the major tenant has moved in.

10. Where the project is multiphase. There are many inducements for delaying the permanent financing until all phases are complete. The entire project may be too large for a long-term lender to tackle at the outset. Financing the entire project on completion avoids the problems of cross-easements among lenders' liens. A shopping center may have plans to add a major tenant after most of the center is completed. An office complex or industrial park may have better rental after it has some leasing momentum. Usually only financing arranged after completion can include a sale-leaseback on all or a portion of the land.

11. On condominium projects, new or

converted. The intermediate loan provides a bridge between the expiration of the construction loan—or, in a conversion, the termination of the permanent loan and the rental income—and the sale of the last units. It affords the developer greater flexibility in selling because he does not have to meet a deadline.

12. On existing projects.

a. Where leases are extended or the project expanded. A wraparound may be required to leave undisturbed a low-rate original mortgage.

b. Which are nearing the end of the original long-term loan but have remaining economic life. New long-term financing may not be available until original leases are renewed for long terms.

Terms and rates. These, then, are the benefits an intermediate-term loan may provide. Now for some of its particulars:

Intermediate loans typically are from one to five years in term; some run as high as ten years.

They may be arranged either as extensions of construction loans or as takeouts before the construction loan is negotiated.

Rates are usually within ½% to 1% of the long-term rate. Indeed, some lenders will make intermediate loans at the long-term rate if the property is one which would be acceptable for long-term financing. Rates are higher for higher-risk situations, ranging up to about 1½% above the lender's rate for prime loans.

Processing and approvals are usually faster than for a permanent loan.

Many loans are made without lock-ins. Where there is a lock-in, it ranges from six months to two years, or in longer loans, up to half the loan term.

Most loans are arranged as standbys, with fees ranging from 1% to 4%, according to the amount of risk and the liberality of the terms. In our experience, most of these standbys are funded. The terms are competitive, and the situations which make intermediate-term loans an attractive option don't change that fast.

In sum, the intermediate-term loan is an idea whose time has come. It's contributing to the flexibility and innovation of today's construction market and has the potential to be an even greater contributor.

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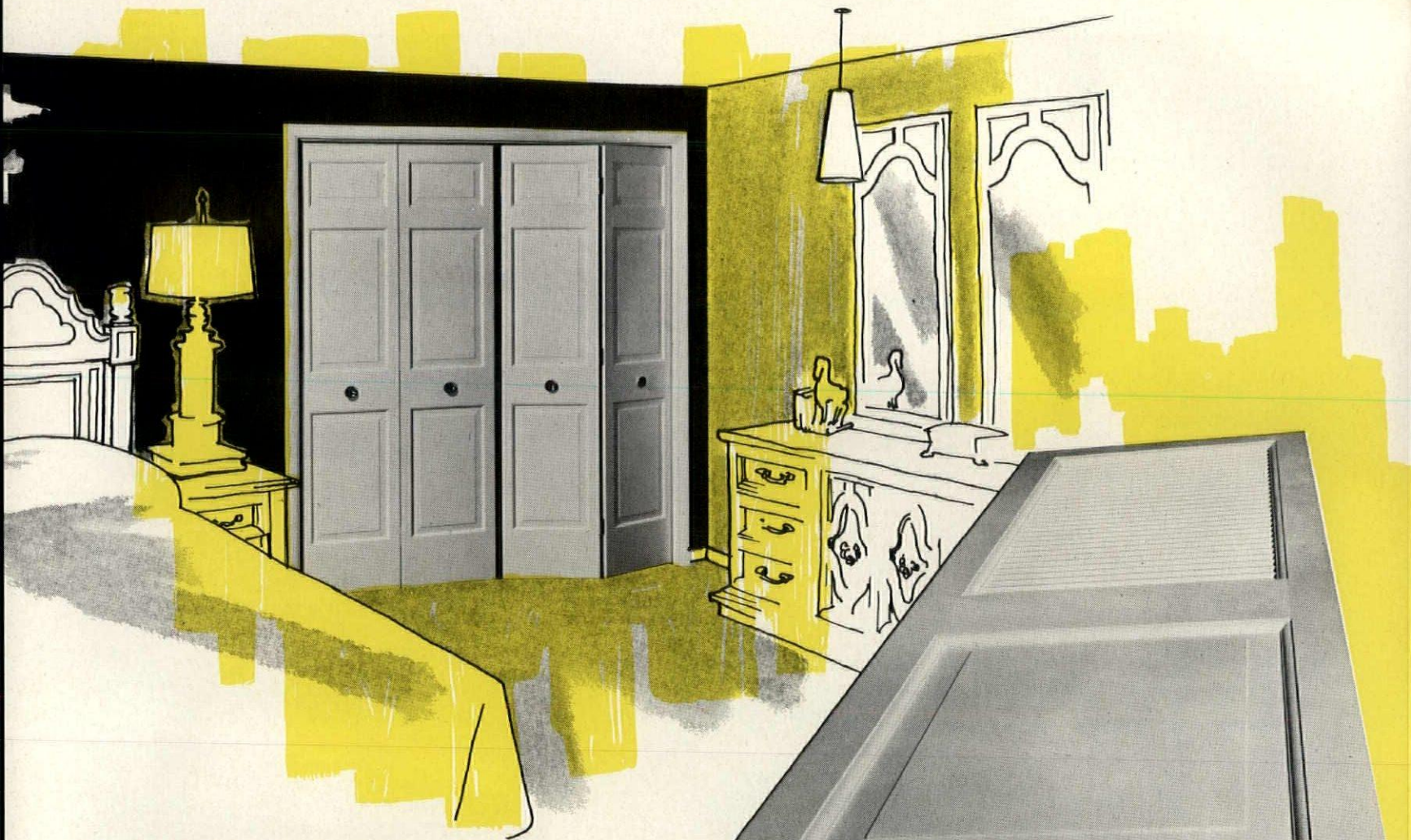


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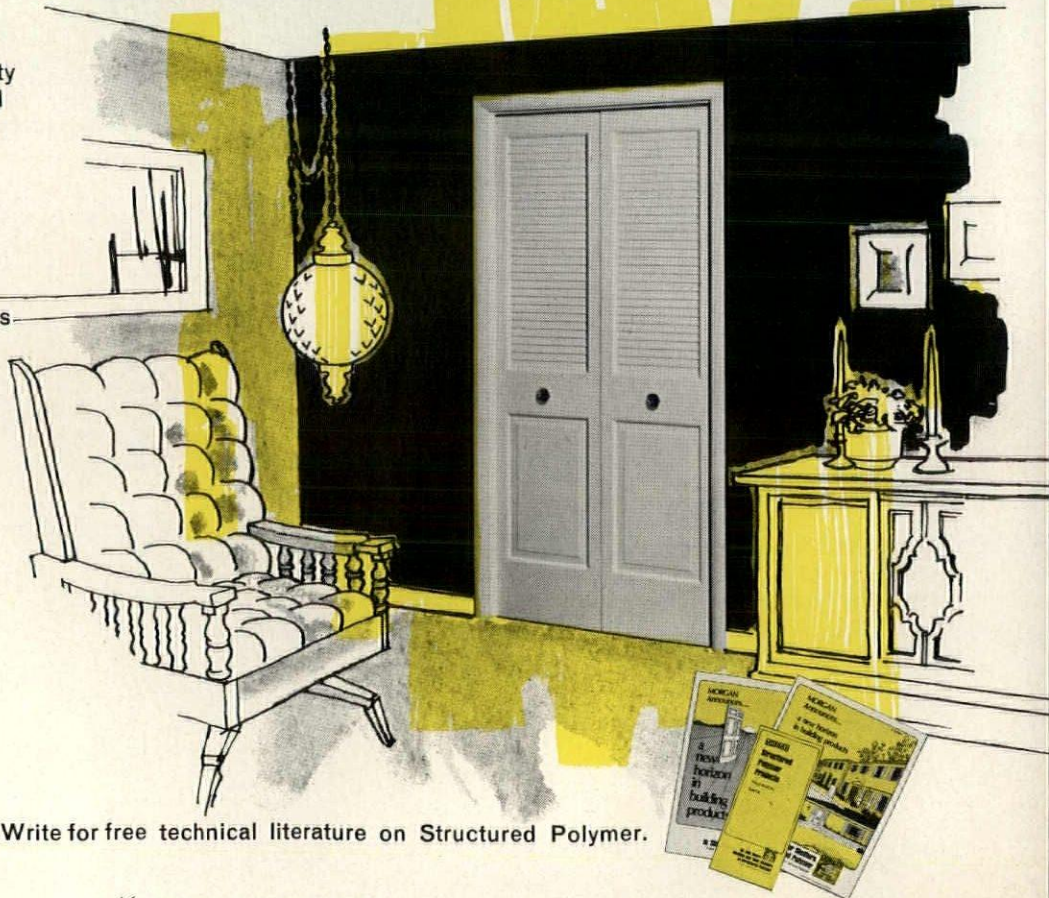
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Arist-O-Kraft cabinets sell kitchens, and beautiful kitchens help you sell houses.

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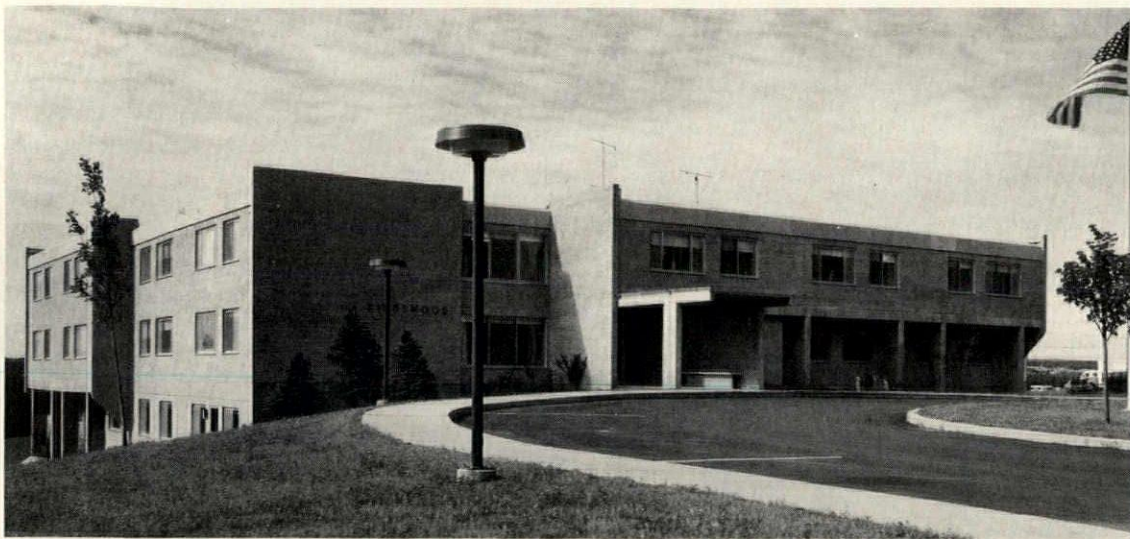


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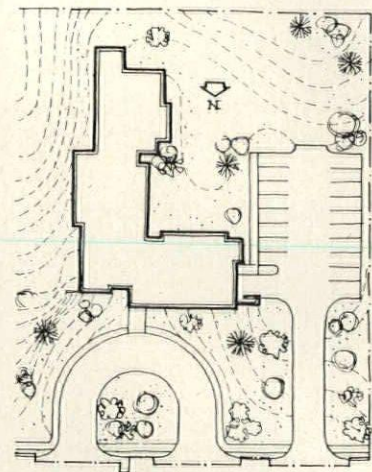
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PHOTOS: HEDRICH-BLESSING



SITE PLAN 0 20 40 FT

Two-story facade, seen here from street, reduces visual bulk of building. Site covers 2.2 acres, drops abruptly from driveway.

Just another institutional building? No way

Too many senior citizens' homes are blocky, unimaginative structures. Not so this public housing in the small town of Kingsford, Mich. (pop. 5,276).

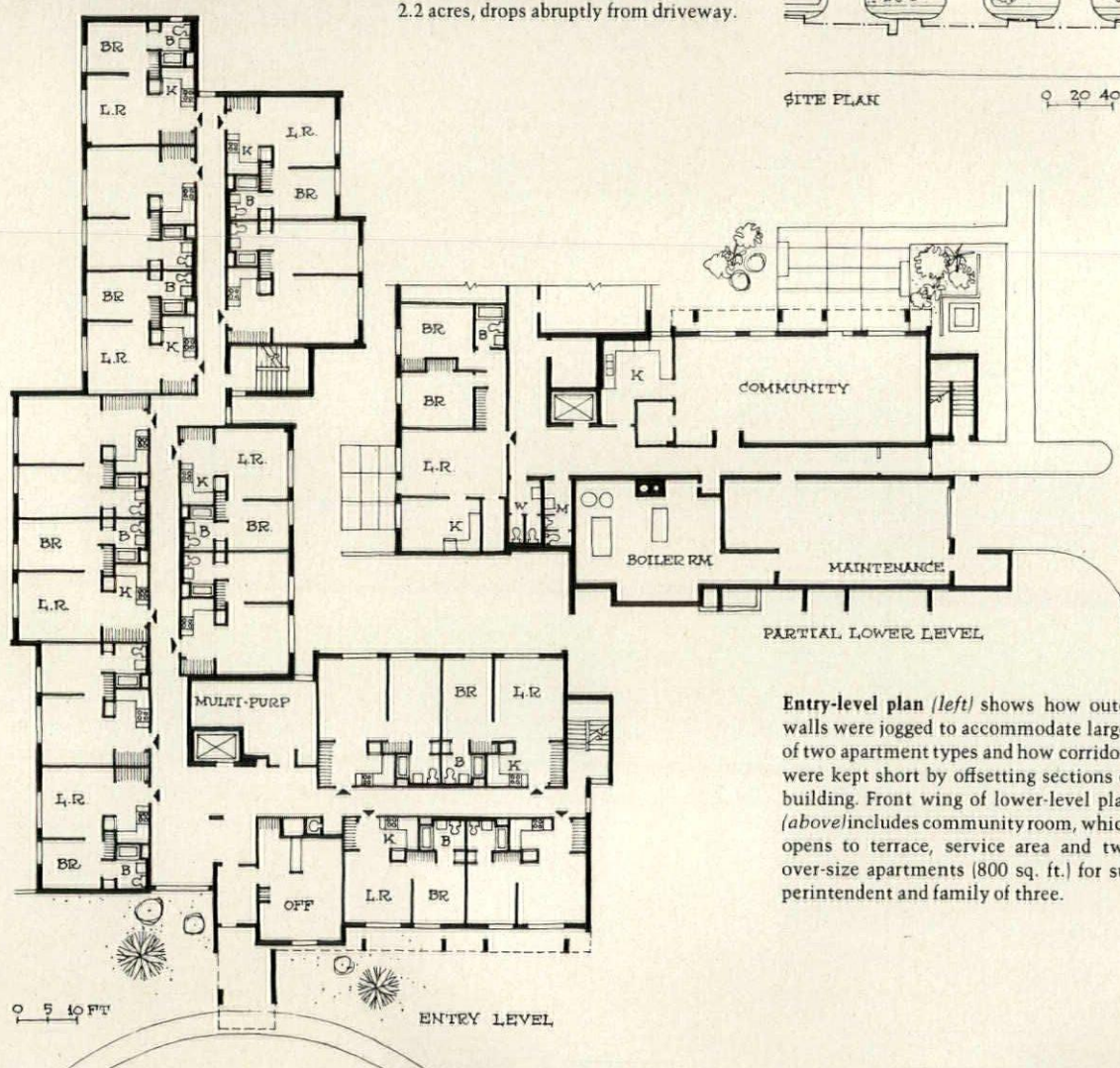
Despite its simple masonry construction, the 41-unit building has a sense of interest and individuality.

Part of its personality stems from the nature of the site, part from the floor plan and the mixture of units.

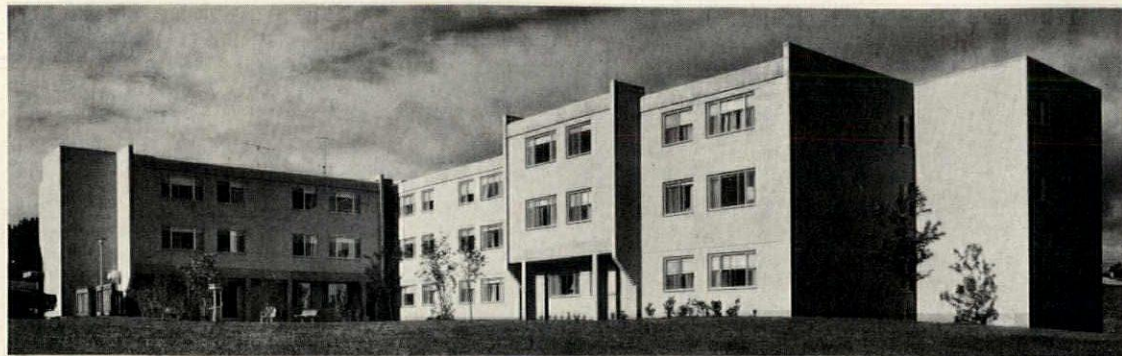
The site drops steeply from the street. So the architect—Coder Taylor Associates of Kenilworth, Ill.—developed a three-story, hillside design, with the front entry (photo, above) at the middle level and the bottom level opening to grade at the rear and sides (photo, below).

The floor plan is L-shaped, an arrangement that keeps corridors short and well-lighted by end windows. And the mixture of two types of units—one (485 sq. ft.) slightly deeper than the other (400 sq. ft.)—relieves what would have been flat exterior walls by requiring both horizontal and vertical jogs.

Costs were \$591,460 for the building, \$10,500 for the land. Builder: Howard Immel Inc.



Entry-level plan (left) shows how outer walls were jogged to accommodate larger of two apartment types and how corridors were kept short by offsetting sections of building. Front wing of lower-level plan (above) includes community room, which opens to terrace, service area and two over-size apartments (800 sq. ft.) for superintendent and family of three.



Rear terrace and lawn are screened from street and driveway by wings of L-shaped building.



CORIAN vanity tops are used in all bathrooms in three of The Larwin Group's new California communities. CORIAN bar countertops (right) used in some models, are easy to clean, resist staining.

“Du Pont CORIAN® tops put extra elegance plus practicality in our homes.”

The Larwin Group, Inc., Beverly Hills, California

Solid CORIAN vanity tops and bar countertops are definite plus features that help sell homes in three communities Larwin is building in southern California in Costa Mesa, Woodland Hills and San Dimas. CORIAN is not only beautiful, it has practicality that home-buyers appreciate. The resistance to stains, for example. The easy cleanability. The durability and *repairability*. Sometimes accidents do happen, but with CORIAN being a solid material with pattern and color all the way through, accidental scratches or mars can be removed.

“It gives *us* a lot, too,” says Larwin. “As one of the largest housing producers in the country, we’re in a position to appreciate the prompt delivery, and the fact that Du Pont stands behind the product quality of CORIAN.

“It may cost somewhat more, but we feel it’s worth it.”

Du Pont CORIAN® building products are available in sheet stock for custom surfaces (it can be worked with regular tools), kitchen countertops, wall wainscoting, bathtub and shower surrounds. One-piece molded vanity tops and bowls of CORIAN also available. For more information and the name of the distributor nearest you, write to Du Pont, Room 23494, Nemours Building, Wilmington, DE 19898.

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PHOTOS: CHARLES I. NORTON

Stairway to houses adjoins entrance to under-deck parking area.

Want to save the site's natural look? Try it this way

This way, shown here at a vacation condominium on Martha's Vineyard, Mass., means building a cluster of townhouses on a raised deck.

Space beneath the deck is used for parking and waste-disposal leaching beds. The parking area accommodates one car and one boat per living unit. It's surfaced with bark chips (paving would have prevented drainage, gravel

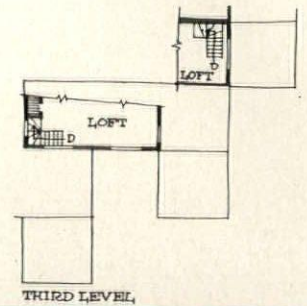
is too noisy). And it gets some sunlight and additional air from openings in the deck.

The cluster-on-deck design, by Claude Miquelle Associates, lets developer Robert W. Connelly of Vinland Properties Corp. put 60 units on the five-acre site and still leaves two-thirds of the land in open space. It also saves most of the trees, makes conventional foundations unneces-

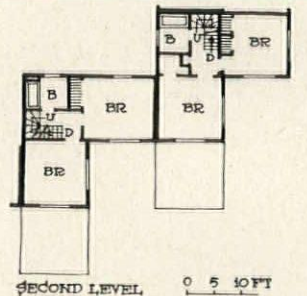
sary and minimizes grading.

Eventually the project, called Sengekontacket, will consist of five identical clusters—each made up of 12 units. Two clusters and a recreation building are complete. Prices of the units average \$40,000.

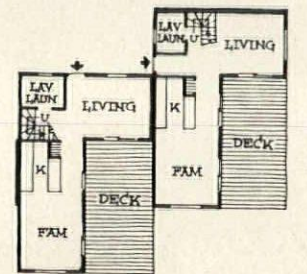
The land plan is by Childs, Berman, Tseckares, the structural engineering by Lino Patti Associates.



THIRD LEVEL,



SECOND LEVEL, 0 5 10 FT

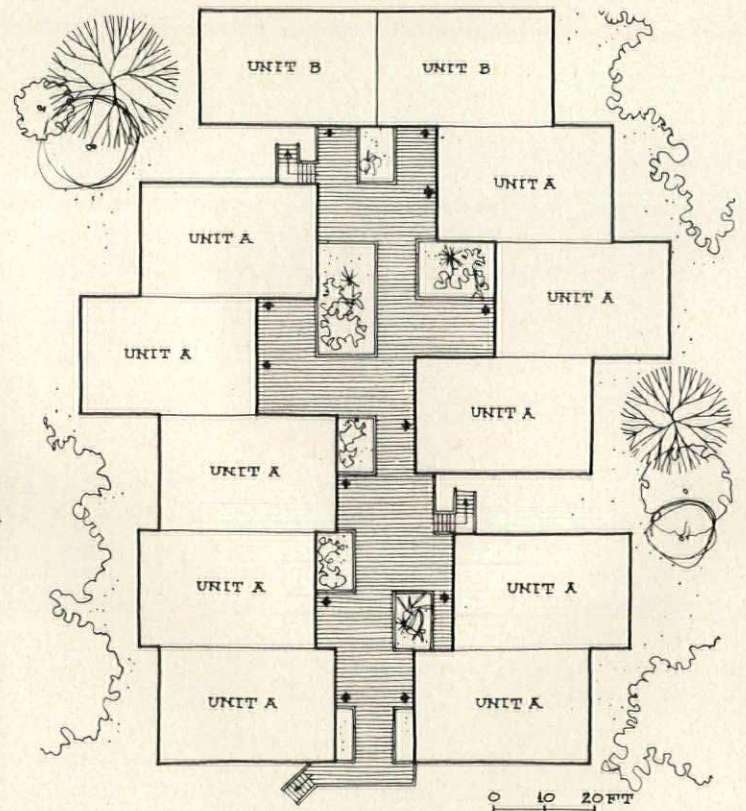


UNIT 'A' FIRST LEVEL, UNIT 'B'

Two basic floor plans, measuring roughly 24' x 36', differ only slightly from each other. Each indoor living area forms an L that partly encloses an outdoor deck.



Common deck, seen here from entry end of cluster, provides access to houses. Fences enclose openings that let light into area below.



12-unit cluster is built around common deck, which has openings to let light and air into parking area below.

It has the best brains to cool apartments.

Solid-state-controlled cooling. That's the advantage you have with this Carrier chiller in the utility room.

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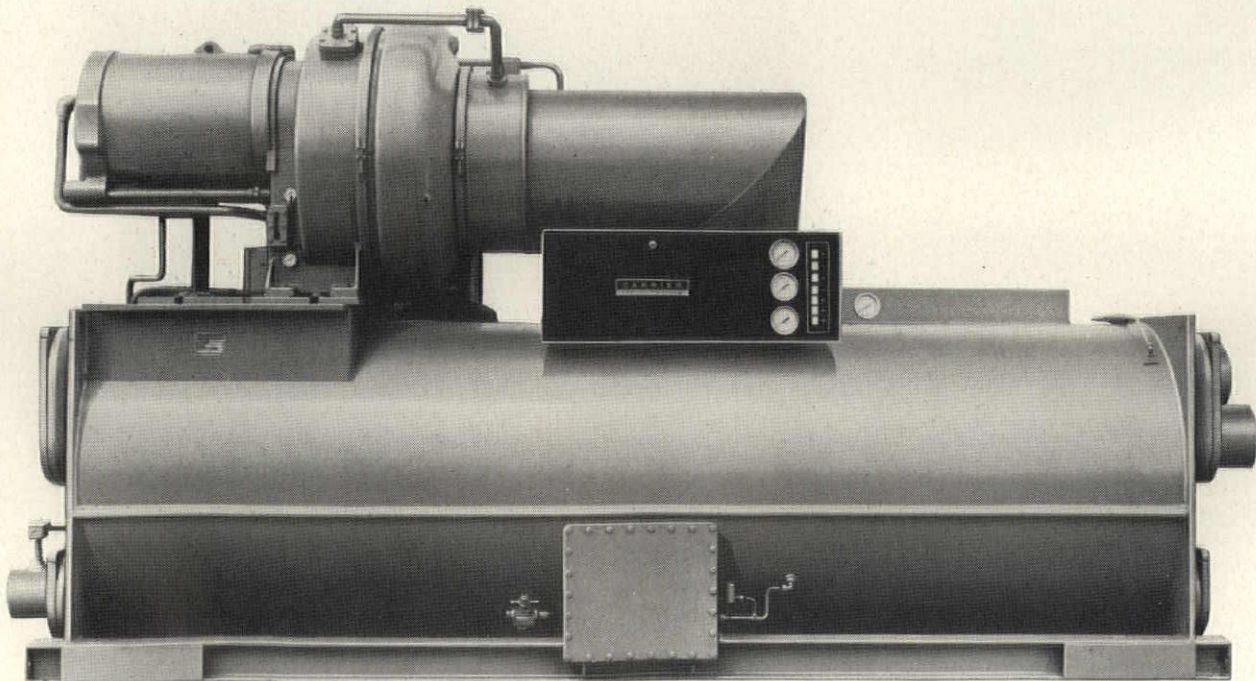
For instance, sealed-in coolant keeps the motor's temperature normal. So the motor wears longer than normal.

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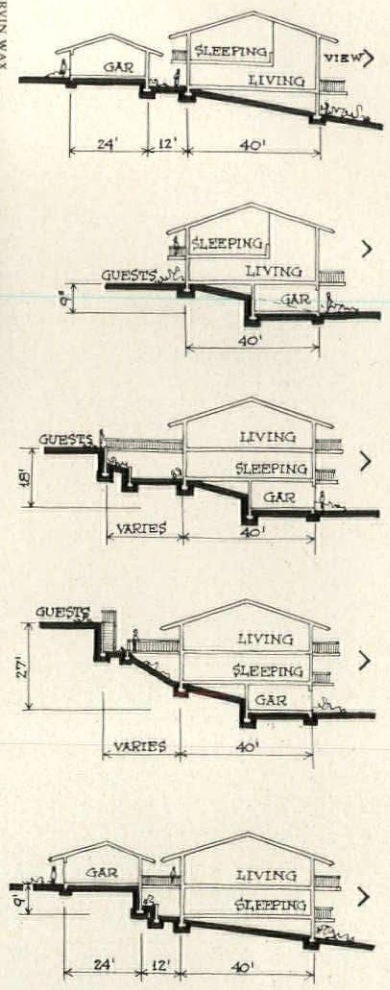
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Three model units (shaded in site plan) step up hillside. Small wing at left is a den, optional with end units.

PHOTOS: MARVIN WAX



Five sections show how houses and garages were adapted to different slopes. Two sections at top work with floor plan at left below, other three with plan at right. Plans range from 1,950 to 2,600 sq. ft.

Rx for an irregular hillside: flexible planning

How can you adapt townhouses to a sloping site where the pitch ranges from moderate to steep?

At Saratoga Oaks in Saratoga, Calif., the answer is a series of downhill units with two major variations: 1) the placement of the garages—either tucked under the units or detached on

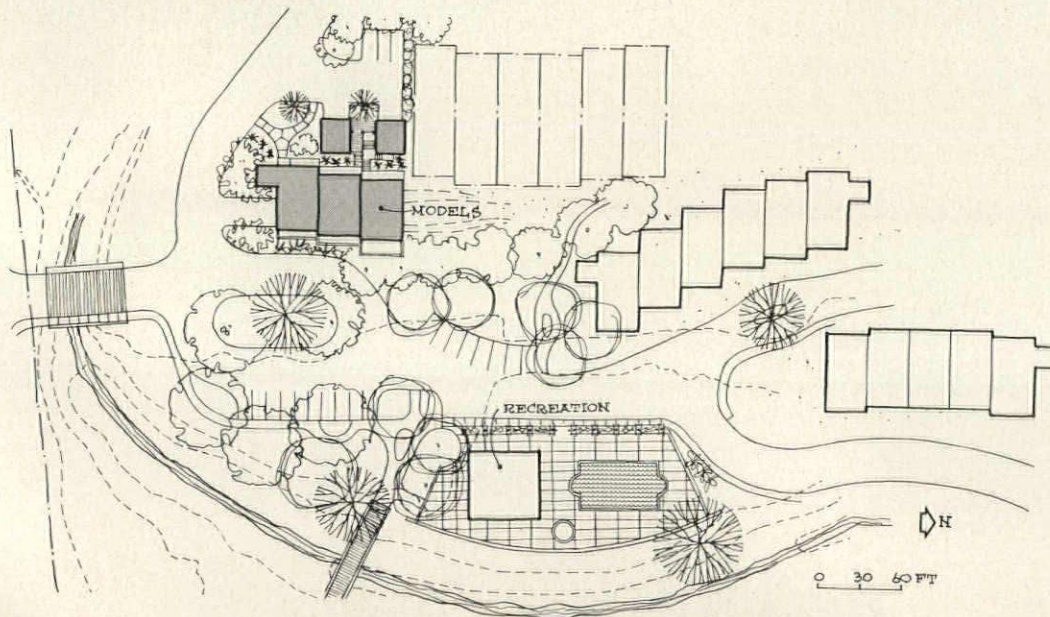
the uphill side—and 2) the location of the living and entry levels—on either the first or second floors of the two-story units.

The result is an over-all plan that preserves the natural contours, saves the trees, minimizes both excavation and visible underpinnings and gives each unit

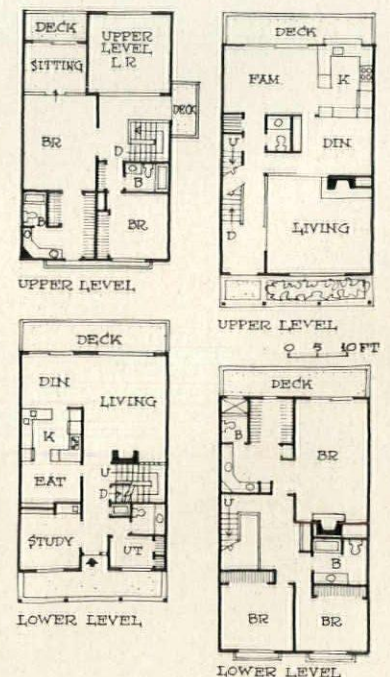
a view of the valley.

The project comprises 110 townhouses—priced from \$66,000 to \$71,500—on 30 acres.

Architect: Goodwin B. Steinberg Associates; landscape architect: Anthony M. Guzzardo; builder: Stoneson Construction Corp.



First phase of project includes model houses and recreation center. Below: typical rear streetscape with under-unit garages.



"In a few months, there'll be a home where I'm standing. And it'll be equipped with KitchenAid appliances."

The setting's spectacular at Shreveport's Willow Point Estate.

And so are the custom homes being built by Weber Langley Builder, Inc.

They cost from \$30,000 to \$70,000, and the emphasis throughout is on quality.

And this is why KitchenAid dishwashers and disposers are being used exclusively. Recently, Mr. Langley has even been installing KitchenAid trash compactors in some of the homes.

Why this enthusiasm for KitchenAid appliances? "Customer acceptance of the



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brand is excellent," says Mr. Langley. "Buyers are looking for top quality throughout the house and they know where to look to determine if quality and value are there. And, besides, in the two years I've used KitchenAid, I've not had one bit of trouble."

KitchenAid can give the homes you build a special quality, too. Check our catalog in Sweet's Light Construction File or call your KitchenAid distributor about his builder plan.

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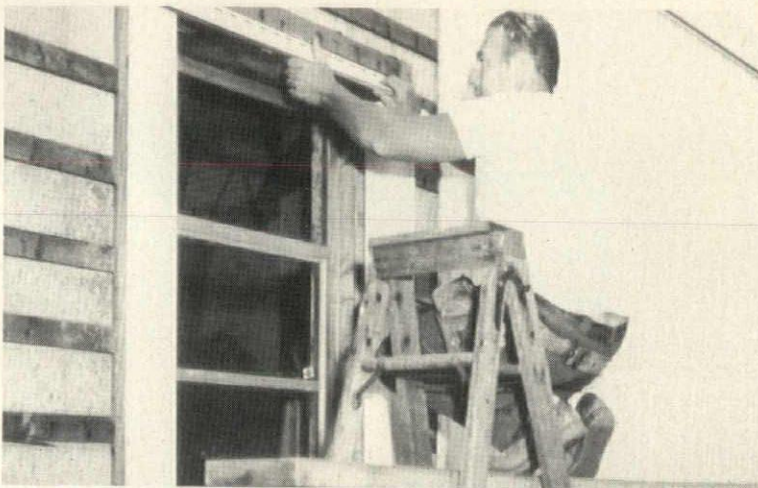


How to install vinyl siding.

Virtually maintenance-free siding made of Geon® vinyl materials is easy to install. You'll need a power saw, square, rule, chalk line, hammer, utility knife, tinsnips, and snaplock punch.

First, some general tips. Always nail the siding in the center of the slot with aluminum or

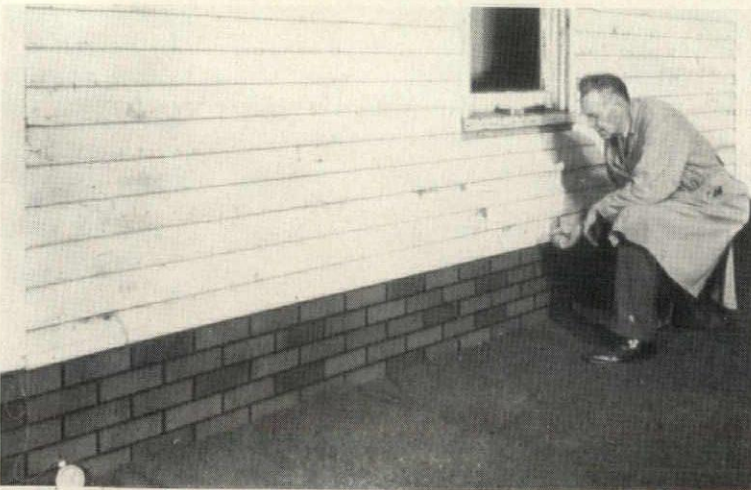
other corrosion resistant nails. Don't face nail, nail too tightly, or force panels up or down when nailing. Since siding made with Geon vinyl expands and contracts with temperature change, allow $\frac{1}{4}$ " clearance at all openings and stops. When cutting, use a fine-tooth blade. In cold weather, reverse the blade.



1. Furring. With masonry or uneven walls, use furring or strapping to provide a nailable base. Use strapping around all door and window frames, and corners.



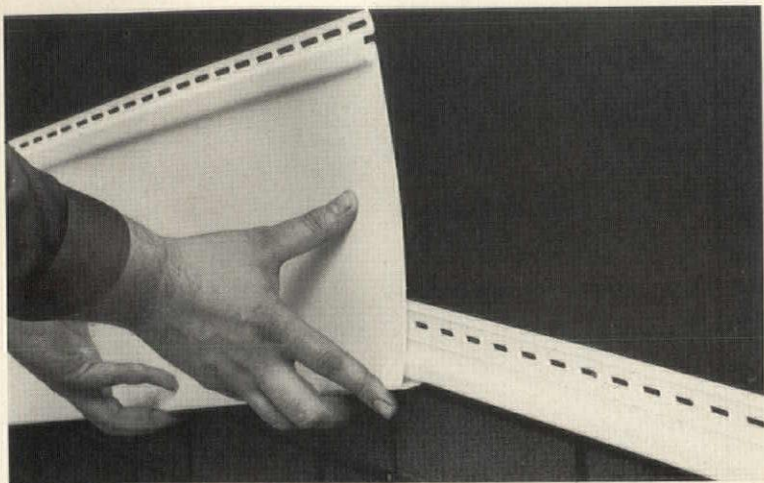
2. Corner posts. Place posts on all inside and outside corners, allowing $\frac{1}{4}$ " at the top. Position the post by placing nail at top of upper slot, placing all other nails in the center of the slots.



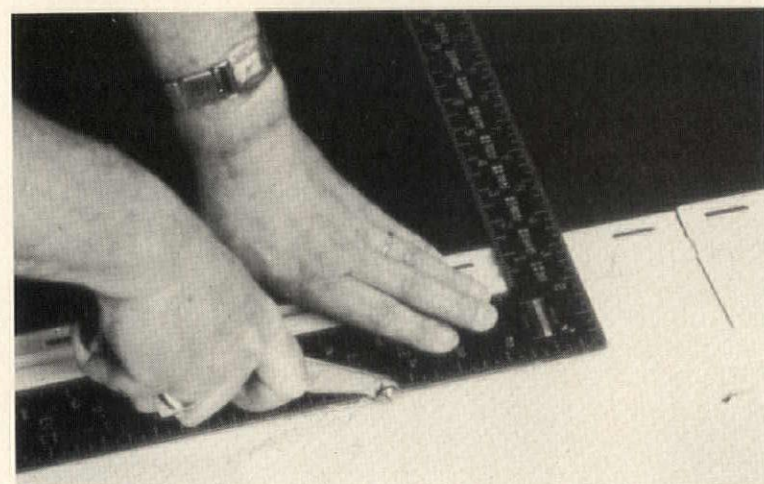
3. Chalk line. After determining the lowest corner of the building, snap a line in relation to the eaves or window frames to guide the installation of the starter strips.



4. Starter strip. Install strip along the bottom of the building, allowing $\frac{1}{4}$ " at the corner posts and channels. Keep ends of starter strip at least $\frac{1}{4}$ " apart.



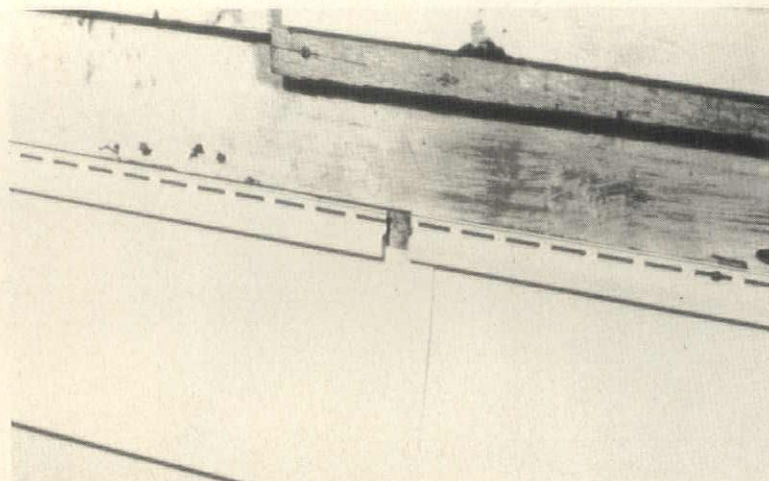
5. First panel. Lock it into the starter strip, placing backer-board behind. Leave $\frac{1}{4}$ " at all corner posts and channels. If individual corner caps are used, cut back panels $\frac{1}{4}$ " from corner.



7. Cutting for windows. Mark the section to be removed, cutting the sides with snips and scoring lengthwise with a utility knife or scoring tool. Bend the section along the scored line to remove.



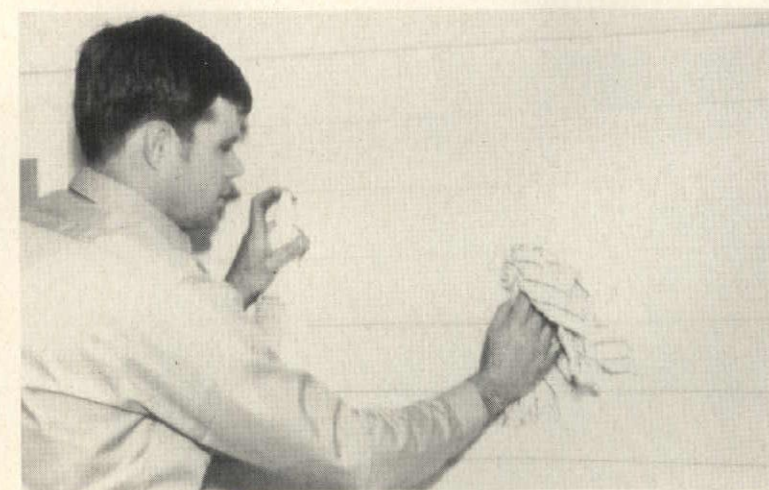
9. Last panel. Cut it to cover the remaining open section. Punch lugs every 16"-24" along the cut edge with snaplock punch, raising lugs on outside. Then lock siding into the undersill trim placed under the eaves.



6. Lapping panels. Lap siding half the length of the pre-notched ends. Stagger laps so one is not above another, unless separated by 3 courses, checking every 5th or 6th course for alignment. Always overlap joints away from entrances and traffic flow to improve appearance.



8. Fitting around window. Nail J channels on window and door sides and tops, and undersill trim on window bottoms, to receive siding. (Vinyl window head flashing should be used above doors and windows unless previously flashed.)



10. Clean up. Simply wipe with a clean cloth. Grease can be easily removed with mild soap and water.

adapted from a publication by The Society of the Plastics Industry, Inc.

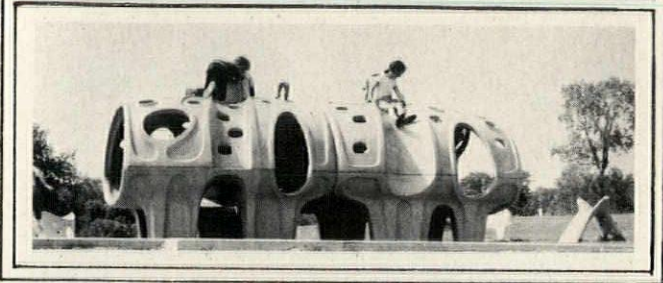
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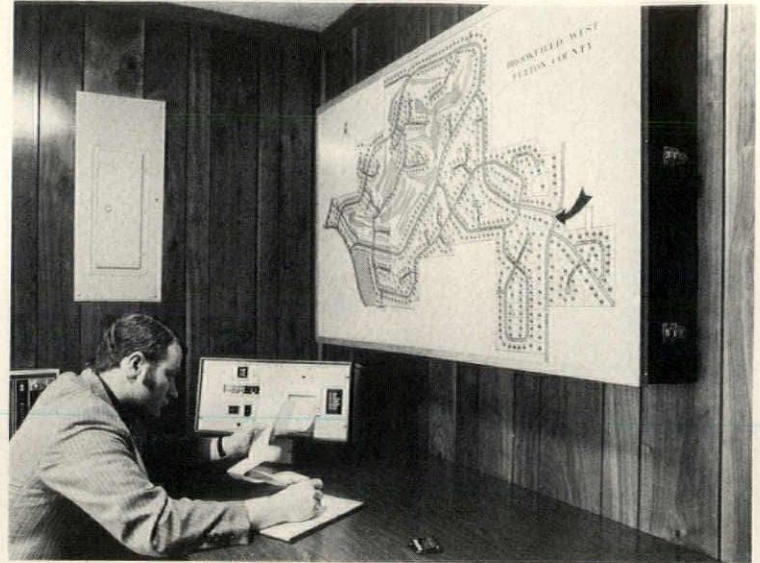
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Gatehouse surveillance system at Brookfield West is checked by Systems Control Co. Vice President Tom Turner. Computer printout data includes date, time, home location and nature of problem—whether it's a fire or attempted break-in.

New housing feature: a security system tied in with cable TV

The system is getting its first operational exposure at Brookfield West, a single-family luxury project being developed near Atlanta by J. Howard Chatham. And so far it has proven to be an excellent marketing tool.

"We've already sold 80 houses, and every buyer has signed up for the service," says Sales Manager James E. Ware. "In fact, it's one of the first things most prospects ask about." And, Ware adds, the buyers of custom-house lots sold at the project want the system included by their builders.

Brookfield West was still in the planning stage when System Control Co. of Atlanta designed the two-way communications package for the project's 700 houses. Each house will be wired for three cable TV outlets and fire and intruder alarms, which sound off in the house, in an on-site control center and at fire or police headquarters.

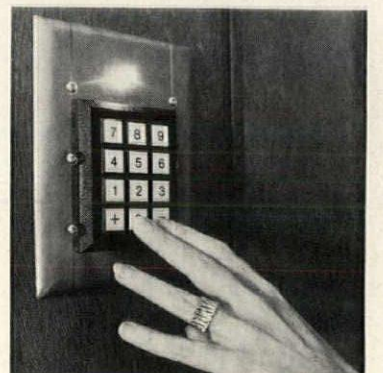
A low pricetag. From the builder's standpoint the system is relatively inexpensive. His only outlay is the installed cost of the equipment that goes into each house. Homeowners pay a \$15 monthly fee to System Control, which installed the underground trunk lines, amplification equipment and other major components, and also operates the cable TV and monitors the security system.

How the system works. Each house is continuously monitored by three devices—an alarm, an illuminated map and a computer—in the project's

gatehouse. If there's a break-in or a fire at a house, the alarm sounds, a flashing red light on the map identifies the house and the computer prints out the problem (fire or break-in), the house location and the date and time. And if the security guard is making his rounds, a signal is set off in his car.

The Brookfield West system also is designed to provide homeowners with advanced communications services as they become available—subscription TV, automatic utility-meter reading and shopping and voting from home, for example.

This type of system is not economically feasible unless a project has 350 or more units, says Tom Turner, vice president of System Control. But, he adds, the company has modified it for a 100-unit apartment building where monitoring is handled by the resident manager.



Digital wall panel in each home activates or deactivates intrusion part of alarm system. Homeowner arms the system by punching out his code number, which can be changed by reprogramming.

“We almost settled for the usual two-handled faucets.”

Lincoln Property Company's 800-unit Raintree community was well into the third stage of construction when Bill Curson switched to Aquamix.[™]

He liked the price at first sight. And he knew prospective residents would like that clean, contemporary styling. But would Aquamix hold up in the long run?

We had news for him. The ceramic cartridge inside is completely unaffected by sand, silt, grease and other impurities that

cause leaky faucets and nagging tenants.

In fact, Aquamix may well outlast Bill's own kitchen faucet at home. In a laboratory test, we turned five Aquamix fittings on and off 250,000 times (the equivalent of 10 years of normal use) and those fittings are still going strong today.

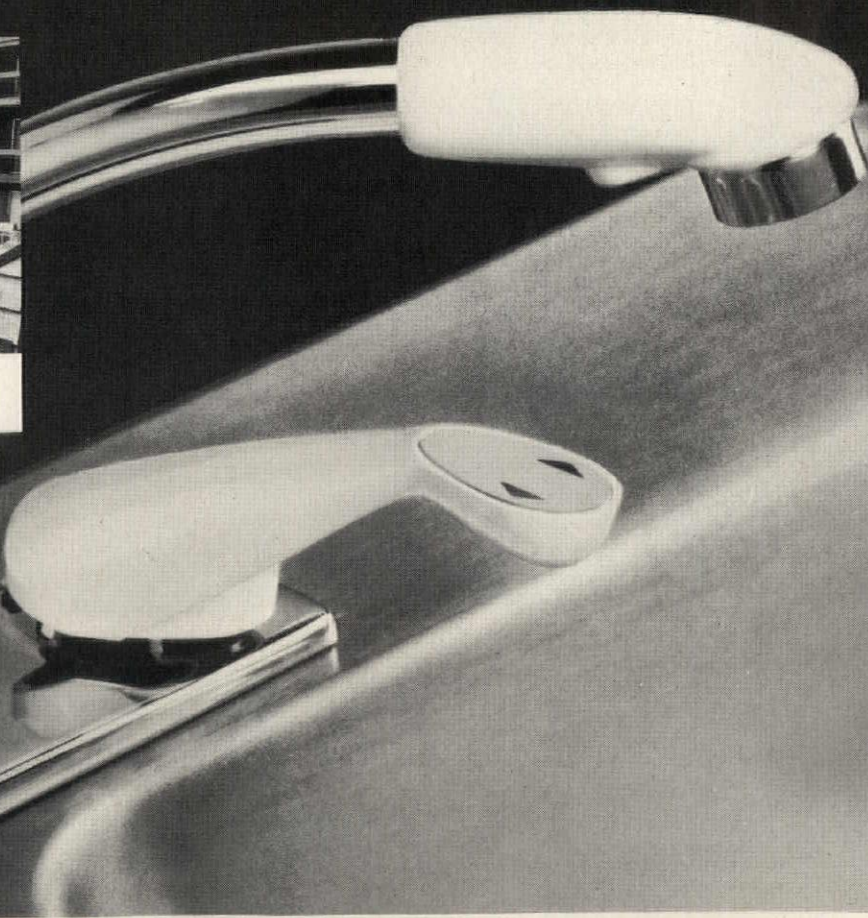
Bill Curson is an Aquamix believer, now. Your plumbing contractor has the figures to make you one, too.

Ask him.

“I'm from Missouri,
but Aquamix showed me.”



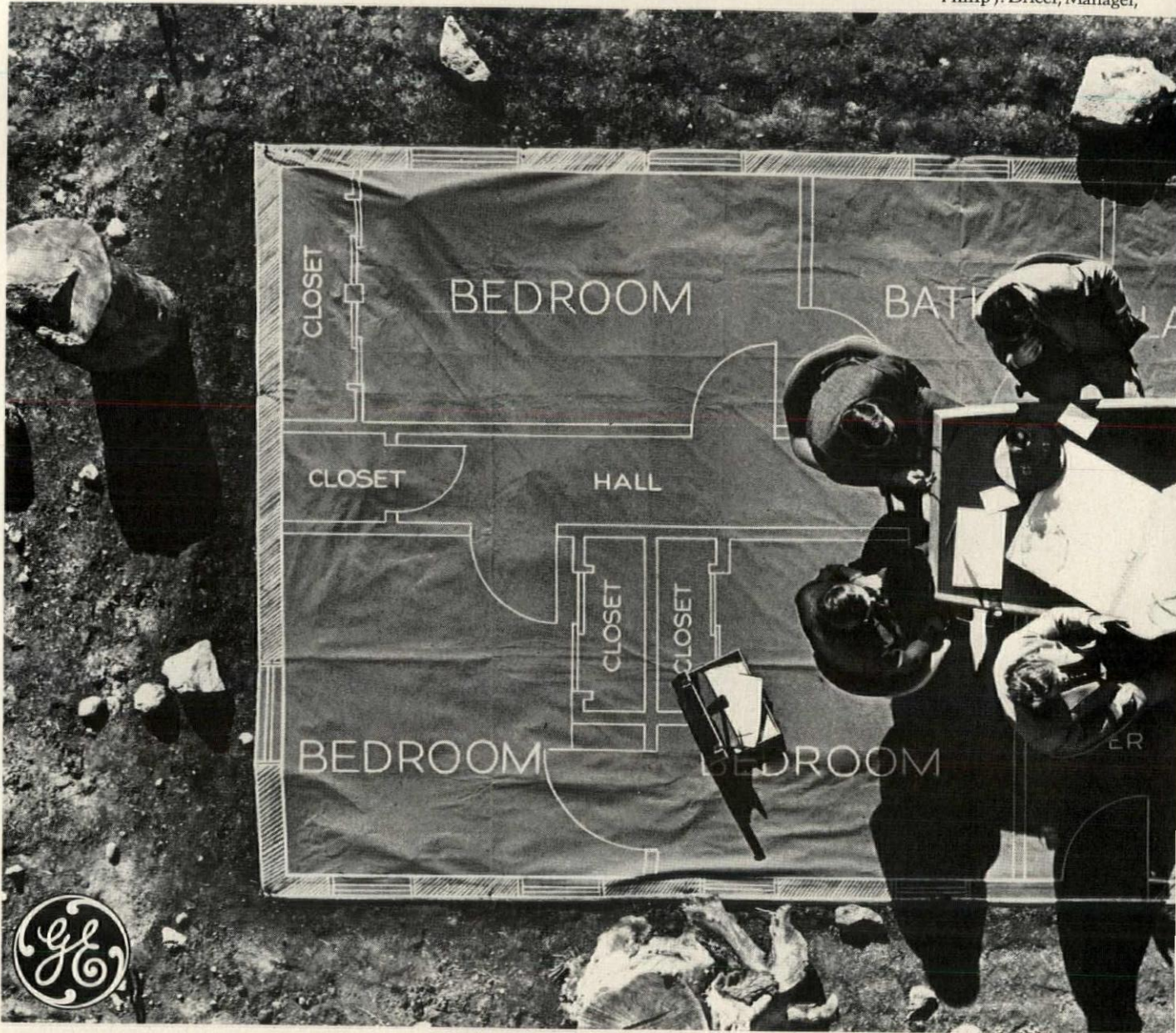
Says builder Bill Curson,
Lincoln Property Company, St. Louis, Missouri.



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Furthermore, every GE appliance is backed by General Electric Customer Care... Service Everywhere.™ Which means that wherever your project is in the U.S.A., there'll be a qualified GE serviceman nearby.

And, remember, when you order GE products, you also get the know-how, service and professionalism your project requires... all from a single source.

You can take advantage of these services and products by calling the Contract Sales Representative at the nearest General Electric Major Appliance Distributor.



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Welcome to 1983, a time when even the tiniest home can cost a fortune to heat. A grim picture that just might become reality. Look at the energy crisis and fuel rationing we have, in some parts of the country, right now.

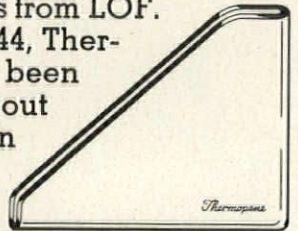
Home-buyers will become more and more concerned with the cost of heating and cooling. You can take advantage of this concern with Thermopane® insulating units from LOF.

Since 1944, Thermopane has been keeping cold out and heat in homes all over the country.

Today's Thermopane Xi™ is even better insulation. A layer of inert gas has replaced dry air in the space between the panes.

Thermopane will help your home-buyers reduce heat loss and increase indoor humidity with less chance of window fogging, right from the moment they move in. As time passes and the cost of heating climbs, Thermopane will become even more valuable.

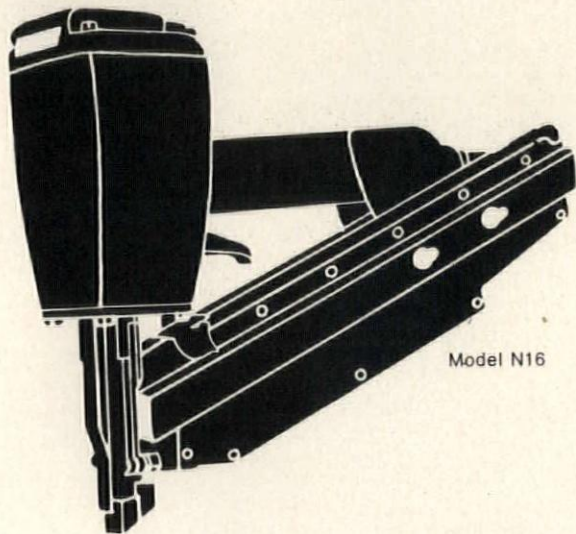
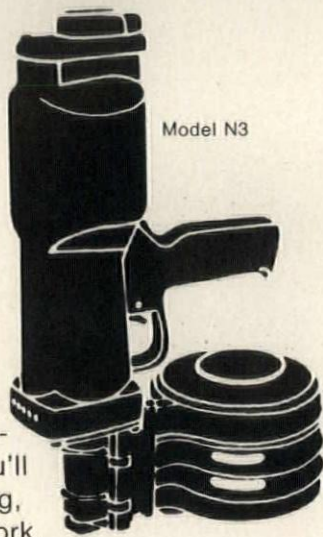
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LOF

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You've selected a site. Designed your home and poured a foundation. Now you're ready to add two other key ingredients, our Bostitch Models N3 and N16 portable nailers. They're all you'll need to do all your framing, sheathing and decking work.



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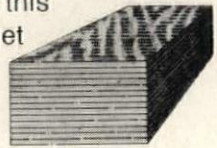
First nail floor framing in place with our Model N16 that drives your choice of 8d, 10d, 12d, or 16d nails.

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Now you're ready for the topping. Put down the roof decking with your choice of 6d to 8d nails driven by the model N3 and get the job done fast.



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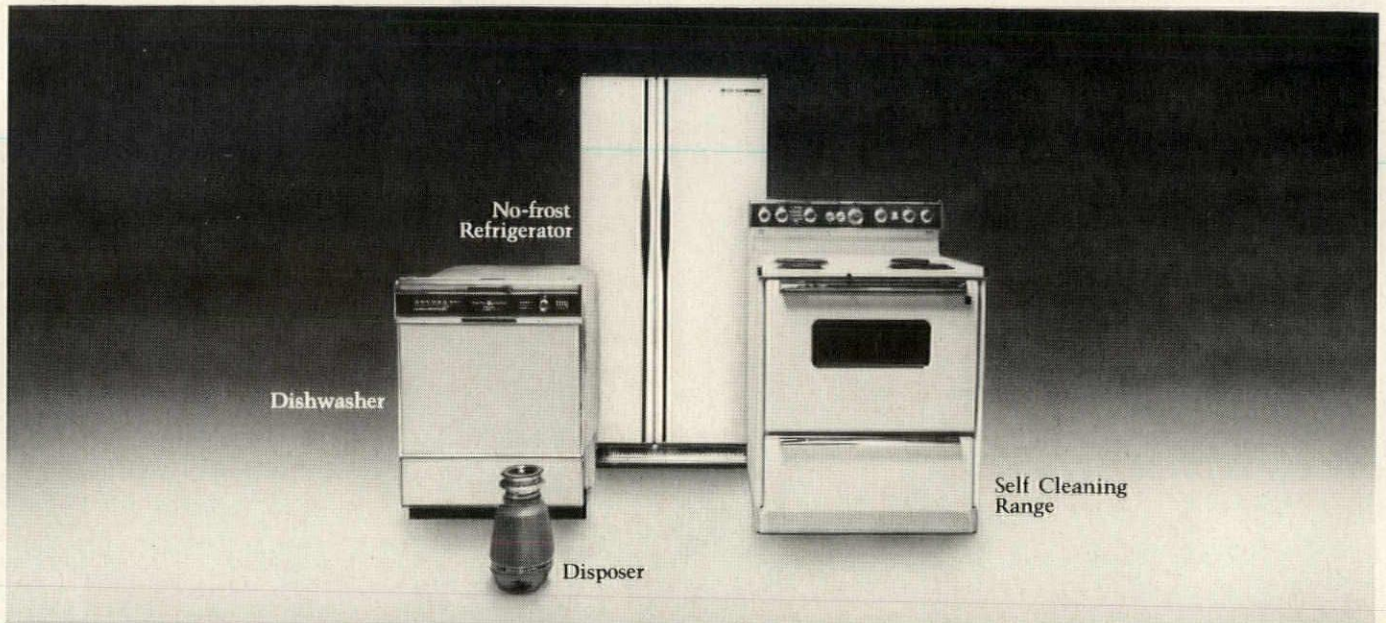
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That's why GE Trash Compactors can make a big difference in which apartment or home your prospect chooses.

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This could mean fewer pick-ups, fewer dumpsters to rent and possibly more parking area.

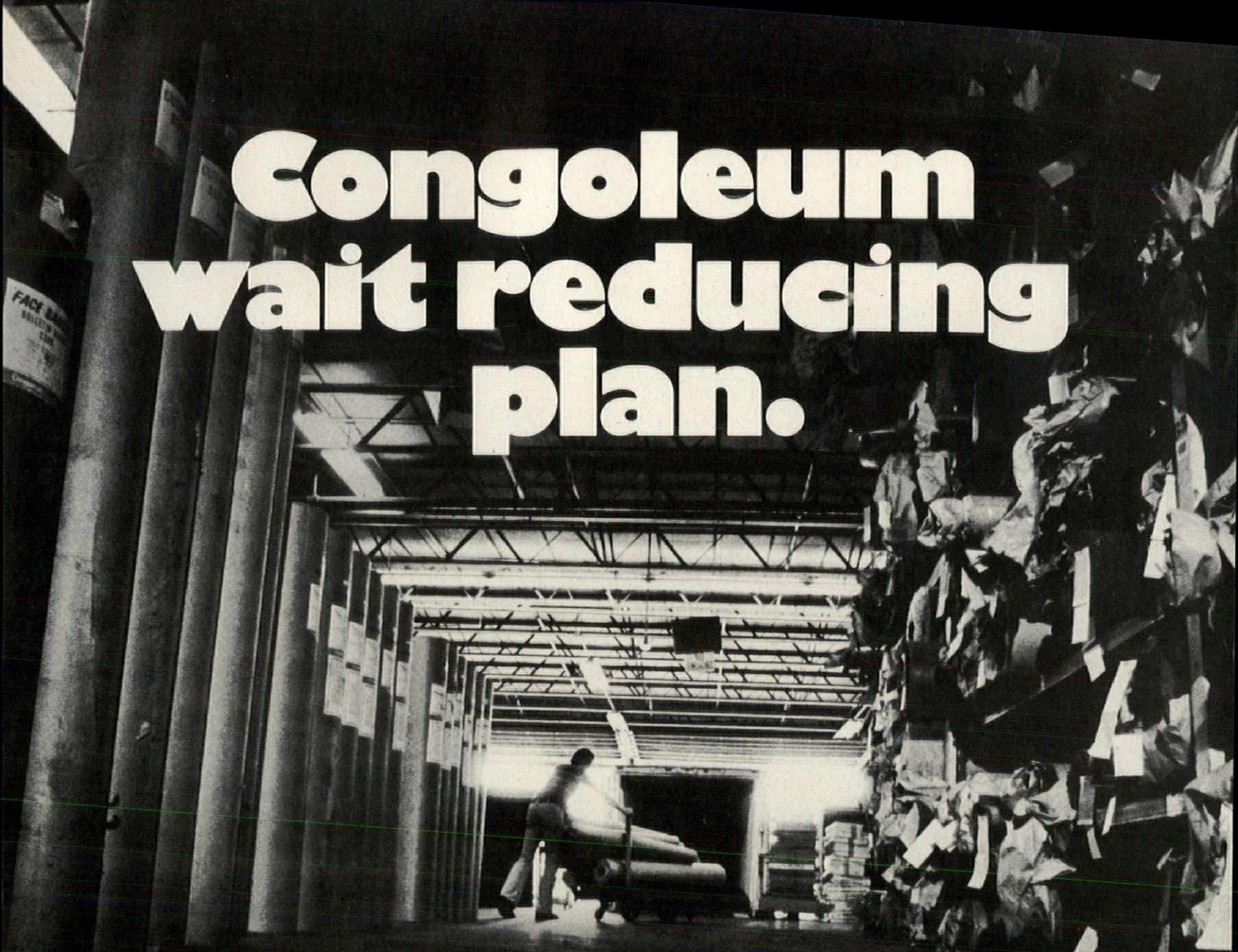
The compactor is easy to install. It plugs into any adequate 115 volt outlet—no water lines, no drains, no vents, no bolting.

And remember, behind every GE appliance is General Electric Customer Care . . . Service Everywhere.™ Which means that wherever your project is in the U.S.A., there'll be a qualified GE serviceman nearby.

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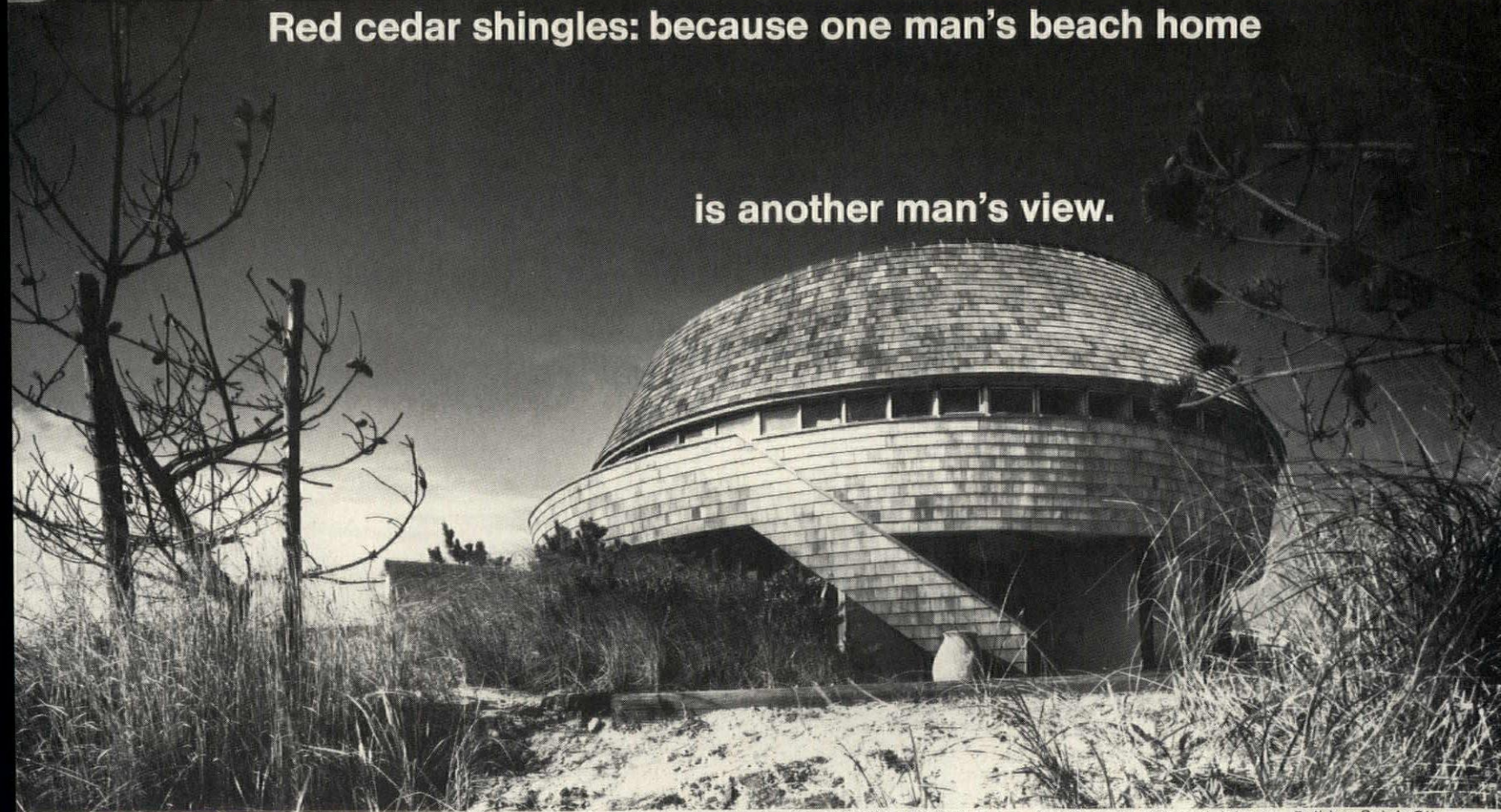
Easiest way there is to lose wait. Get on the Congoleum wait reducing plan. Call the warehouse nearest you, or Don Peterson, home building sales manager (collect, 201-991-1000). Congoleum Industries, Inc., 195 Belgrove Drive, Kearny, N.J. 07032.

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Red cedar shingles: because one man's beach home

is another man's view.



Beach house, Village of Quogue, New York. Certigrade shingles No. 1 Grade, 18" Perfections. Architect: Roy Sigvard Johnson. Builder: Ralph Otis.

Shorelines are in the public eye. Today's builder must satisfy not only his client, but his community as well. Both goals are achieved by this shingle-clad beach home on Long Island. Design excellence, fine craftsmanship, and quality materials all contribute.

The rich texture of red cedar shingles is a welcome and compatible sight at the beach. Cedar shingles are always warm-looking, inviting. They're exceptionally practical, too. They weather beautifully, even in marine air. They'll retain their good looks for decades with

little or no maintenance. And they'll withstand hurricane winds. For details and application tips on Certigrade shingles and Certi-Split handsplit shakes, write us at 5510 White Bldg., Seattle, WA 98101. In Canada, write 1055 W. Hastings Street, Vancouver 1, B.C.



Red Cedar Shingle & Handsplit Shake Bureau

One of a series presented by members of the American Wood Council.

70 Maytags help keep the laundry operation exceptionally smooth at Hazelcrest Condominiums, reports Mr. Masterson.

They have 35 washers and 35 dryers. "The residents couldn't be more pleased," he writes.

Opened in December of 1968, Hazelcrest Condominiums comprise 35 handsome buildings with a total of 285 units and 712 occupants in Hazelcrest, Missouri.

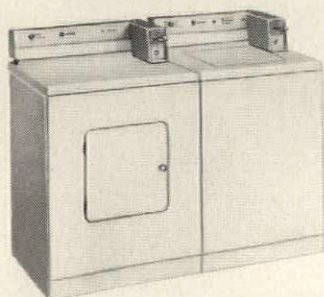
"We decided to go Maytag all the way, dryers as well as washers," writes Mr. Joseph C. Masterson, manager. "It proved to be a good move. The residents couldn't be more pleased with these machines, and our whole laundry room operation is exceptionally smooth. Repair costs on our 70 Maytags have been low."

Of course, we don't say all Maytags will match the record at Hazelcrest Condominiums. But dependability is what we try to build into every Maytag Commercial Washer and Dryer.

Find out what Maytag dependability can do for you. We'll also



send details on exclusive Maytag DIAL-A-FABRIC Washers that let customers dial a programmed cycle for any washable fabric . . . even wool! One dial setting does it. *Mail the coupon.*



THE MAYTAG COMPANY, Advertising Dept. HH-6-73, Newton, Iowa 50208.

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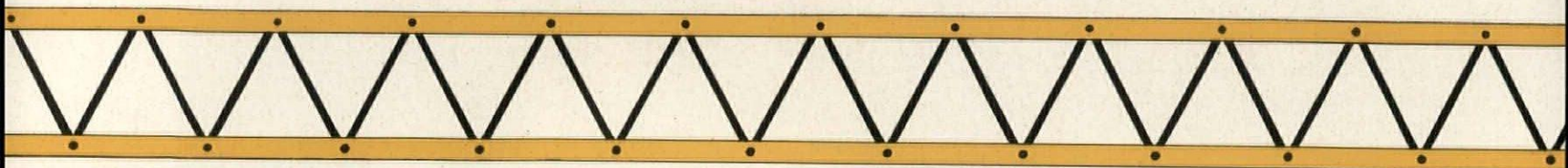
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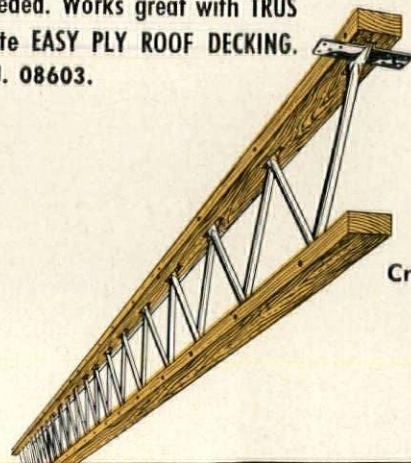
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brings you five practical solutions.



TRUS JOIST and plywood have always been a great team and provide a top quality roof and floor system with real economy. However, versatile TRUS JOIST goes well with other materials too. One of these listed below could be the perfect answer to your building problem.

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Fireproof Prod., Inc., 808 S. 3rd St., Cornell, Wis. 54732.
- 2. Stramit** is ideal for multi-purpose applications and its resistance to buckling and warping makes it a desirable building material. In addition to structural strength and good thermal insulation values, Stramit has significant sound absorption and sound transmission loss properties making it a good companion to TRUS JOISTS.
Stramit Corp. Ltd., 10562-109 Street, Edmonton, 17 Alberta.
- 3. Homasote**—"4-Way" decking serves as a sub-floor; carpet under-layment, sound deadening and weather proof protection. Accordingly, it is widely used in fine homes, garden and low-rise apartments, motels, nursing homes and wherever else a resilient, noise-reducing floor system is needed. Works great with TRUS JOISTS along with Homasote EASY PLY ROOF DECKING.
Homasote Co., Trenton, N. J. 08603.
- 4. Permadeck®** T & G plank spans up to 4 feet c. to c. of joists, carrying normal roof loads without additional support. Permadeck may be nailed to wood joists. Permadeck form board provides forming for reinforced concrete or lightweight insulating concretes such as Elastizell. The form board remains in place as a permanent finish ceiling, providing non-combustible, accoustical and insulating qualities as well as a beautiful texture.
Concrete Prod., Inc., P. O. Box 130, Brunswick, GA 31520.
- 5. Steel Deck**—There are times when the selection of one component for a building will push the cost of other components up or down. The roof system is such a component. While we generally think of all wood systems or all steel systems we seldom take full advantage of the individual products by forming new marriages of materials. TRUS JOIST itself was an important advance in construction quality through a marriage of the best use of wood and steel. Another step forward in your next project could well be a marriage of TRUS JOISTS and your favorite steel decking.



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Merchandising: Let's get back to the basics

It's easy to forget the basics in a boom market, when just about anything you build sells before it's finished.

But no boom lasts forever. And when the market starts to tighten up, the essentials of merchandising—model presentation, advertising, face-to-face selling and all the rest—can mean the difference between making it and going belly up.

Apartment builders know this. When they started hurting in the overbuilt rental market a few months ago, a lot of them became much better merchandisers in a big hurry. And a lot of for-sale builders, anticipating a slow-down in their markets, are rethinking their merchandising now—before trouble hits.

There are other reasons for rethinking your merchandising basics right now. For one thing, prospects are more concerned than ever with the quality of their community, especially its environ-

ment. And perhaps most important, they have discovered the big stick of consumerism. If their homes don't live up to your advertising and your salesmen's claims, if there's a hint of misrepresentation, they'll raise merry hell with you.

Southern California is always the roughest competitive market in the country, and builders there have never been able to slack off their marketing efforts, boom or no boom. So in putting together this issue on merchandising basics, HOUSE & HOME talked with four highly experienced marketing executives whose primary markets are in southern California. On the pages that follow you'll get first their views on the basic components of merchandising and then a look at the projects in which they're currently putting their views to work.

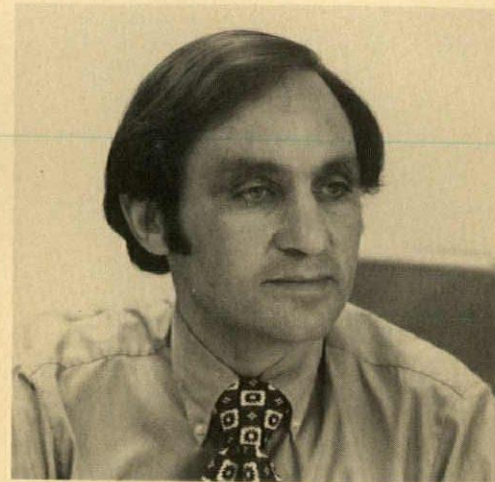
MAXWELL C. HUNTOON JR.

Let these experts tell you how to get back to the basics of

Sales experts...



Don T. McMullen became director of marketing for Laguna Niguel when the new town development was purchased by Avco Community Developers Inc. in 1970. His 22-man sales staff is expected to expand soon to 30 men who will handle six additional product lines. McMullen won NAHB's annual Marketing and Sales Director's Award in 1972. Sea Terrace, Avco's newest project at Laguna Niguel, is shown on page 94.



Mathew Loonin is executive vice president of A.J. Hall Corp., a ten-year-old firm building planned residential communities in Orange and San Diego counties. In 1972 the company built nearly 200 homes worth about \$7.5 million in four projects. Next year, Hall expects to do roughly \$15 million from 300 homes in eight projects. Beachwalk, the company's Huntington Beach project, is shown on page 90.

Rental expert...



Bayne A. Sparks has been marketing vice president of The Grant Corp. since 1971. The \$75 million corporation has active single-family and townhouse projects in Arizona, Nevada and Hawaii as well as in northern and southern California. Grant Corp. makes its headquarters in Newport Beach, Calif., and its newest condominium project Newport Crest—on page 87—is also at Newport Beach.



Mary Anne Saylor has been director of advertising, public relations and recreation for Gerson Bakar & Associates for four years. The San Francisco-based firm has been in the rental market exclusively since the 1950s and currently owns about 7,000 units in California. Of these, 3,000 were acquired from other companies. Park Newport, Bakar's Newport Beach project, is on page 98.

LARRY LEACH

mercha

Just what is merchandising?

It's the second phase of the marketing process—what takes place after your product is built. Up until then, the key activity is market research—the portion of the marketing process that determines whether there's a demand for the product and, if so, what form it should take and what the price range should be. Once these decisions have been implemented, it's up to the merchandising program to sell what's been produced.

What are the basics of merchandising?

They're the bedrock of any marketing program. Without them all the color, froth and excitement in the world can be wasted. They include tangible elements—sales offices and model compounds, for example—and intangibles like salesmanship and the copy in your advertising. And they have to be handled effectively—which requires intelligence, expertise and experience.

It's just those characteristics, augmented by proven records of success, that qualify our experts to speak authoritatively on the subjects that follow.

1 The sales and model area: It must be planned for tight traffic control

"What you really need is a self-contained compound for the sales office and the models," says Loonin, "so prospects enter the office on their way to the models, then are forced back through the office after they've seen them."

This closed-trap set-up is vital, all the experts agree, and that holds true whether the sales office is a separate building or in the garage of one of the models. Otherwise salesmen won't be able to control customers.

Says Sparks: "Even when your sales office is a three-car garage, you channel traffic in through a side door and out through the front garage doors. And that front area should be trapped with a fence."

Says McMullen: "At Sea Terrace we have three separate sales offices oriented to the three types of housing we're offering. In each case the traffic flows into and back through the sales office."

And it helps if salesmen can monitor the compound at all times. "For example," says Loonin, "at one of our projects the closing offices have glass walls. Our staff can watch people drive into the parking lot, see kids playing in the tot-lot and keep track of customers going in and out of the models. This would be very difficult without a well arranged compound."

The compound should be designed to set the tone for the entire development.

"The sales area should never be an isolated part of the project," says Loonin. "It must be integrated into the total setting so prospects get an immediate positive feeling of the project. And it's a big help if there's a view of at least part of the recreational facilities from the sales compound. Then the recreation becomes another display."

"But never," adds Sparks, "use a clubhouse or rec building for sales. Prospects will be

merchandising:

wandering all over the place. It's the best way to lose them."

What about selling before the models or the sales office are finished? McMullen faced that problem at Sea Terrace and converted it into a merchandising asset.

"We installed a trailer office adjacent to where the models were being built," he says. "Then we designed a preview-offer newspaper ad that played up the less-than-favorable on-site conditions. The ad read:

'Come and watch them being built and see the quality that goes in . . . That's why we want you to see Sea Terrace homes just as construction starts. But please bear with us.

Models have not been built yet and the sales office is just a temporary one.'

"What happened was that we eliminated the sightseers and brought out only good prospects—people who really were interested in buying.

"We used this approach for our garden homes and single-family detached units and it paid off both times. In the six weeks before the garden-home models opened, we had 217 prospects and made seven sales for a total volume of \$336,000. Some 285 families came out for single-family homes before the models opened and we made nine sales for a total of \$578,500."

2 The sales office: Here's where the first impression is made

And that first impression has got to create positive reactions right from the start.

Take the location board. "It's one of the first things a prospect should see," says Loonin. "People often are disoriented and confused when they come into a sales office. You've got to show them quickly and clearly where they are and what's around them—what kind of shopping, what kind of entertainment, sports facilities, libraries, the schools, the churches and, of course, the major highways."

Then there's the who's-who board. Because once the prospect knows where he is, he'll want to know all about the company he will be buying from—how long it's been in business, what awards it has received and who its key executives are.

"That's the best way to instill confidence in both the builder and his product," says Sparks.

And mood photos can be effective in establishing the life styles a project will offer—sailing scenes if it's a water-oriented project; horseback riding if there are stables nearby, for example.

After the first impression has been created, the next thing the sales office should do is highlight the units themselves.

"You should have a three-dimensional scale model," says McMullen. "That's the best way for a prospect to see what the project is all about."

Well defined floor plans and photos or renderings of the models are another necessity. And, says Sparks, if possible they also should be closely related to the model units. At both Newport Crest and Sea Terrace, for example, floor plans and renderings of the units are in front of a window-wall that looks out on the model area, and they are arranged in the same left-to-right order as the models

are situated in the compound.

The personal approach should come into play as soon as—or shortly after—a prospect walks into the sales office.

"Your salesman should be able to qualify a prospect within four or five minutes," says Sparks. "And he should learn what kind of housing the prospect needs and something about his life style. Then the salesman can begin selling the project in terms of what's important to the customer.

"Supposing, for example, the prospect is moving from a large, single-family home because he's tired of mowing the lawn and other maintenance chores. If you've got a homeowner or condominium association that handles maintenance, that's what your salesman should play to the hilt."

Another important but tricky part of the sales office is the display of optional equipment and materials—carpeting, paint colors, etc. They've got to be shown, but they should be cut off some way by a divider or other device from the main sales area.

"We don't want our design center to be right at the salesman's elbow," says Loonin. "It interferes with sales activity." So at Beachwalk, when a salesman is about to close, he walks people back to a separate design center area so they can make their selections.

What happens when you're using a garage as the sales office?

"You should keep your samples in a separate garage," says Sparks, "even if it means having an additional sales aide there to talk to prospects."

Another tip for a garage-office: Use the laundry room as the lavatory. "You can always remove the toilet later, after the house is sold. You don't want people using your model toilets," says Sparks.

3

Inside the model: Show them a home they can relate to

"People have to be able to see themselves living in the house," says McMullen. "We don't want them turned off by furniture or decor that's too far-out or expensive."

So your decorator really has to be clued in on your market.

"If a family has young children, you want a nursery," says Sparks. "If it's empty nesters, a den. And if you're dealing with younger families, they really relate to painted furniture."

A lived-in look is best. And, says Sparks, "that means bedrooms with chests, children's rooms with desks, etc."

"It also means that every wall shouldn't be mirrored and every ceiling shouldn't be painted pink," adds Loonin. "That's pure display and people can't relate to it."

Whenever possible, each model should be given a different look. At Beachwalk, for example, decorating is slanted at different age groups. For families with older children, one model's family room is decorated as an adult room because the children will usually be away from home doing their own thing. A second model, designed for prospects with pre-teen children, has furnishings for families that do things together.

You also want to set different moods, says Loonin, and color is one way to do it.

"Be sure the last house is the most exciting one. You want prospects keyed up to buy when they come back into the sales office."

It's vital to tell prospects what is standard and what is extra.

Obviously, decorated models are going to feature many items that aren't standard—paneling, for example.

"But you've got to be honest," says Sparks. "We use a disclaimer sign: This is a decorated model and some products have been used to show how the house lives."

"We also use small 'included' signs so buyers are aware of all they are getting. And sometimes we leave one model undecorated—exactly the way it will be delivered.

Buyers appreciate it because they see we're being honest."

That honesty should extend outside of the models, too, says Sparks. If a house is delivered landscaped, use landscaping around the model. Otherwise, don't.

Avco's disclaimer covers non-included landscaping as well as upgraded decor: "These models have been decorated by one of America's leading interior designers to offer many ideas to help personalize your home. Special effects such as decorator colors . . . special landscaping, etc. are extra. If in doubt, please check with your sales representative."

Too many signs detract from the models, Loonin believes. So there is only one sign in each Hall model telling what is standard and what is upgraded.

"But we don't like too much upgrading," he says. "A lot of builders make a lot of money pushing optionals, but we don't. We're in the business of selling houses, not draperies, carpets and intercoms."

Interiors aren't the only thing to think about when you're planning your model complex, says Sparks.

"A lot of people forget that the order of the models is extremely important—where each model looks best should be the criterion. For example, you wouldn't want to walk out of the sales office and be faced with the great big blank wall of a two-story home. You should see the low silhouette of a one-story unit first. It's better to arrange the models for that kind of visual impact than to do it in order of price or degree of luxury."

What about the cost of decorating? Can you recover any of it? McMullen's company sells mirrors, screens, furnishings, etc. to residents when they close out a model. The wallpaper, draperies, paneling, etc. are sold to the model buyer at between 50% and 100% of the developer's cost.

"But we don't try to recover the designer's fee," he says. "That's charged to marketing."

4

Salesmen: Let them know they're full members of your team

That doesn't mean just teaching them your methods or giving them all the data on your project, says Loonin. It means listening to their ideas on advertising, promotion or any other part of your sales program.

"It goes back to the basic nature of all top

salesmen. They're usually emotionally tight and high-strung. So you build up their egos by letting them know they're valuable members of your staff—not just order takers."

What does it take to be a top housing

salesman? Loonin says it's prior success in real estate. But Sparks and McMullen believe it's the ability to sell—no matter what the background.

"We have a young Turk," says McMullen, "whom we brought in about a year ago from a local Cadillac dealership. He was their top salesman and in a short time became one of our top salesmen."

And says Sparks: "Some of our best people were never in real estate before. They came from radio stations, used-car lots, appliance and furniture stores. And they didn't come in thinking they knew all the answers. They were willing to try our approach."

Grant Corp. starts newcomers to real estate selling in lower-price projects, then moves them along to medium- and upper-income developments.

Also, says Sparks, "we always try to match our salesmen to the product they're selling. If we're selling retirement housing, we don't want mod kids in the sales office. We want older, successful looking men whom retirement prospects can identify with."

Loonin feels that there's no one type that makes a good salesman. Each person has a different personality, so his approach will be different.

"A man who can project himself, appear natural and get along with all types of people is usually the most successful. If he has those qualities, then any small flaws in his sales techniques can be corrected on the job. So what you look for is a man with a pleasing appearance, who can empathize with people, has a sense of humor and a good sense of timing."

How do you know if he's a good salesman? Says McMullen: "You evaluate by his closing ratio. If he's closing 80%, he's good. If he's closing only 20%, he's not."

What about sales-training programs? How should they be handled?

For A.J. Hall salesmen, training is chiefly an on-the-job matter, but preliminary indoctrination is also given. First, every facet of the product and the market is explained.

"These planned developments are very complex," says Loonin, "with all kinds of rules and regulations, a varied project mix and home owner associations. The salesmen have to know what they're talking about."

Also, salesmen are trained to answer all questions with complete honesty.

"The easiest product a salesman has to sell is the truth. We don't want our people misrepresenting anything. I tell them, 'Never lie because liars need fantastic memories. If you don't have to worry about keeping lies straight, you can concentrate on selling.'"

The trick, Loonin says, is to tell the prospect something good at the same time you

tell him something that's adverse.

Sparks also is adamant about sticking to the truth.

"You have to be cold-dead honest," he says. "I'm fully convinced that we've just started to feel consumerism in this industry. People can adjust to anything if they're told about it in the beginning. But if you misrepresent the product, you're going to have unhappy buyers."

For example, views should never be misrepresented. If a project is under construction, says Sparks, and a unit has a lake-front view that will be blocked by another unit later on, tell the buyer now.

"When our prospects sign the offer-to-purchase, we have them sign an addendum. It reads: 'No representations to view have been made.'" McMullen's company does the same thing.

Although there's no formal training program for Grant Corp. salesmen, they are required to attend weekly meetings, read pertinent literature, shop the competition and participate in semi-annual refresher training sessions.

"For new salesmen, we stress on-the-job training by tract sales managers and general sales managers," Sparks says. "The new men are constantly with the tract sales manager until he's sure they understand the total product. After that, they get continuous help from the general sales manager."

For Avco, sales training is highly formalized. The Avco Community Developers Sales Executive Training Program is set up in three plateaus. Every salesman, no matter how experienced, must go through the first plateau—a three-day course in sales techniques. It includes classroom training and research by each salesman into all facts about the project and the competition.

"A man doing his own research is more likely to remember it," says McMullen.

A salesman completing the first plateau receives a certificate and is then eligible to start selling.

To reach the next two plateaus, salesmen must meet stated sales requirements—\$500,000 annually for the second plateau, \$2 million for the third. They are then eligible for more intensive training courses. The sessions are highly structured, with salesmen undergoing written and oral exams and being required to submit thesis-like reports.

"What we're trying to do," says McMullen, "is keep our salesmen keyed up, so we keep giving them new goals to shoot for."

Training never really ends at Avco. There are bi-monthly counseling sessions, during which salesmen meet with outside sales consultants and test themselves on what they've learned during the initial training

period. They may also go into the field to discuss specific problems, presentations and closing techniques with the consultants.

"It's a fine-tuning of existing skills," says McMullen. "We're not trying to build an engine, just keep it running at peak performance. This program stops a man from going stale so he doesn't use the same presentation over and over. It rekindles enthusiasm."

In paying salesmen, incentive is the key. With Grant Corp. salesmen have a draw but are paid strictly on the basis of units sold. There's a set dollar base for the first three sales each month, an increased base for the next three and so on. And bases are higher at more expensive projects, since these salesmen usually sell fewer houses than they could at lower-cost projects. Tract and general sales managers—also on incentive pay—get overrides from each sale.

Similar plans are used by A.J. Hall and Avco—although they work on a percentage rather than a dollar basis.

"There is no limit on what our salesmen can make," says Loonin. "We don't cut back on commissions if a salesman's record is high. Commissions usually range from ¾% to 1½% depending on the project's price range, how fast it is moving and its location. Our salesmen—both on-staff and some outsiders who work for brokers—usually make

from \$20,000 to \$40,000 a year."

Periodically, Avco offers additional financial incentives in the form of sales contests predicated on time-and-unit sales objectives. Also, some problem lots or units carry commission premiums.

How many salesmen do you need? "Even if traffic is very heavy, we don't believe in loading up a sales office," says McMullen. "A minimum sales force of two or three allows each to make money, and this keeps them turned on. Prospects may have to wait occasionally, but they can spend the time looking at point-of-sale material."

"When traffic is heavy," says Sparks, "it's a matter of the salesman telling a prospect about the models, sending him out with a brochure then picking him up on the way back." At this point the salesman should determine interest and either arrange for a follow-up phone call or set up an appointment for a more leisurely visit to the project.

When traffic is light, Sparks says, it's a good idea for salesmen to accompany customers at least to the first model.

Two salesmen per project is the general rule at Hall company projects, although sometimes it may be one salesman and a salaried part-timer.

"For busy weekends we often add a hostess," says Loonin.

5 Advertising and promotion: To stand out, you need a strong theme

With so much competition around, says Loonin, you've got to have a sales pitch that will catch the public's eye and identify a project as yours.

Sparks, McMullen and Loonin all put the bulk of their advertising into the real estate sections of local newspapers.

"That's the bread-and-butter source of prospects," says Loonin. "And we fight for attention by using tasteful, quality ads. It's really not too difficult because most ads lack taste and class."

Although newspapers head the list as the best source of buyers, it's not the be-all and end-all.

"When you have something that's special in the way of product, then you have to promote that product in a special way," says McMullen. So when the townhouses at Sea Terrace were opened, invitations to an exclusive showing of the models were mailed to a select list of prospects and delivered personally by salesmen to business and professional people in the area.

"This technique was more successful than we anticipated," says McMullen. "No ad-

vance advertising or publicity appeared. Yet the first weekend 241 families visited the complex, and we made ten sales totaling \$408,600."

After this special preview, a grand opening ad, designed to deliver only qualified prospects, drew 377 visitors the first weekend and generated nine sales.

Depending on your market and location, there are other possible advertising media. For the more affluent market, says Sparks, "We spread out into FM radio and some of the local magazines. In the lower price range we use a heavy direct-mail program that's slanted to apartment renters."

A first-rate way to boost traffic is with a well planned and logically sequenced off-site sign program, McMullen says. For Laguna Niguel, the community in which Sea Terrace is built, his company designed a series of signs to bring prospects past the many competing developments between Sea Terrace and Los Angeles.

"We had to be mindful of the environmental impact of massive signing," he says, "so we used the blue sea, sky and hills theme

which is part of our overall graphics. Surveys show we increased traffic through Laguna Niguel by 15% to 20%."

In the area of promotion, project parties play a big role in generating sales. Loonin's company, for example, runs Christmas parties for its projects' home owner associations. The company pays for the parties, and guests include prospects as well as friends of the residents.

"It helps with our referral program, and it lets prospects mingle with homeowners so they can get first-hand information about the project," he says.

Publicity releases, prepared by an outside firm, are sent to newspapers whenever there's a party or other project news—when a new phase or a new recreation amenity is opening, for example.

"The more times your project name gets into print, the more likely a prospect is to remember it when he goes out looking for a new home," says Loonin.

What do brochures contribute to a merchandising campaign? So much that no for-sale project can be without them.

"The brochure serves both as a confidence builder and a reminder of the project once the prospect leaves," says Loonin. "And it also contains facts and figures a salesman might have overlooked."

At Sea Terrace, McMullen's company offers two main brochures—a full-color mood piece and a neighborhood fold-over packet that contains floor plans and eleva-

tion sheets for the models visited by the prospect.

"Copy in the brochures is clear and straight to the point," says McMullen. "Even the photo captions have zest. Copy for a golf-course illustration reads: 'This is the eighth hole. . . . It's deceptive. You need a slight hook to avoid the lake. . . . Never mind what the caddy says. We warned you.'"

Grant Corp. brochures start by telling who the builder is and also includes a locator map, descriptions of each house and an environmental or way-of-life panel. Separate floor plan sheets for each model include the elevation and price, but no square-footage figures. Says Sparks: "It's better to let prospects ask questions. Let's say a house has 1,200 sq. ft. and costs \$25,000, and the prospect has just visited another project where the same \$25,000 will buy a house with 1,300 sq. ft. He's going to assume the latter house is a better buy.

"But people actually are buying volumetric footage. With today's design elements like sloping ceilings and indoor-outdoor relationships, square footage isn't enough. It's how the house feels and how it relates to the exterior that's important. That's why we don't include square-footage figures."

The cost and format of brochures vary with the price range of the project. Sparks' company will spend from \$3,500 to \$7,500; McMullen's Sea Terrace mood piece cost \$28,000; and Loonin says it's not unusual for his company's brochures to cost \$10,000.

6 Word-of-mouth: It's still the strongest sales tool of all

That's why the experts agree that post-sales service really has to be considered part of the merchandising program.

"Referrals begin as soon as your first buyers move in," says Loonin. "If you take care of owners' complaints immediately, they'll tell their friends and families how great it is to live in your project."

It's a mushrooming situation. Word passes from one group to another.

"In some projects," says Sparks, "we've had as much as 50% of our sales from referrals. A lot of this is due to the \$175 to \$350 we allocate for service on each house."

Post-sales service at Hall projects begins before a buyer moves in. A corrective manager, who acts as liaison between the service and construction departments, delivers the house. It's his responsibility to follow up on post-construction repairs as soon as possible.

Another good source of prospects is buyers of a developer's earlier units. "These people

have built up both equity and appreciation," says Sparks. "Many of them are anxious to move up to a better home. And if they know from experience they'll get quality from you, they'll buy that better home from you."

Grant Corp. also gives \$50 to any resident who sends a buyer to a new project. All the resident does is fill out a referral card in triplicate; when the sale closes, the \$50 is paid. Grant uses a list of 6,000 former buyers who receive notices each time the company opens a new project.

Avco gives its owners 30,000 Blue Chip stamps (worth about \$75 retail) for each referral who buys. "Housewives love it," says McMullen. "They tell their friends about the project."

The company encourages its salesmen to keep in contact with new owners. There's a double benefit: It's a good way to monitor buyer satisfaction and it gives salesmen an opportunity to meet friends of the residents.

merchandising apartments:

The tools are the same, but the technique should be different

"In the rental market you have to satisfy people's total needs, not just their housing needs," says Mary Anne Saylor. So your merchandising program should zero in on a project's life-style.

In Bakar projects prospects are taken through the entire development—including recreational facilities—before they see the models or available units.

"We call that part of our program Walk and Talk," says Ms. Saylor. "And it's most critical in terms of renting.

"While a rental consultant is showing the prospect through the project (either on foot or in a golf cart), the consultant feels out the prospect—finding out what *doesn't* interest him as well as what does. This lets the consultant zero in on what he believes the prospect really relates to.

"Let's say that a would-be tenant is over 40 and obviously not athletically inclined. Instead of stressing amenities like our tennis facilities, the consultant points out the clubhouse bulletin board which lists activities such as bridge tournaments or lecture groups.

"It's a matter of being sensitive to people," says Ms. Saylor, "That's what the rental game is all about."

More specifically, here are the guidelines followed by the Bakar rental organization:

The sales and model area: Keep it separate; make it friendly

At each Bakar project there's a separate sales building that includes the decorated models. Thus, models are permanent and always look out on the recreational amenities.

"These amenities work very hard for you," says Ms. Saylor. "The more exposure you can give them, the better off you are."

Ideally, she says, prospects should be greeted by a rental consultant as soon as they enter the sales area, then be shown a scale model of the project.

"This is the prospect's introduction to the scope of the project—and also when a consultant can get his first inkling of the prospect's needs."

Next comes a tour of the decorated models, the Walk and Talk, a visit to the for-rent units and the return to the sales area.

"This way you don't need a trap," says Ms. Saylor, "just a sign directing people to the sales building."

During busy periods, just after an opening or on a high-traffic weekend, rental consultants are back-stopped by tour guides— young people who are familiar enough with the project to answer general questions. They conduct prospects through the recreational area until a rental consultant can take over.

"Such immediate, welcoming attention is the first step in convincing a prospect that your project is going to be a friendly place to live in," says Ms. Saylor.

When a prospect signs up for a unit, or if he appears to be more than a looker, he receives a take-home packet that shows the total project and demarcates the building that interests him. Floor plans are provided so that the tenant-to-be can use them as a furniture-placement guide.

And for prospects who don't sign up immediately, there's a tickler file. It's used in two ways: first, as a reminder of any special requirement—for example, "prefers apartment by the lake"; and second, for follow-up phone calls which usually are made about two weeks later. The consultant will say, "We just wanted to keep in touch, and hope we answered all of your questions. Is there anything else we can do for you?"

Point-of-sale merchandising: It can do double-duty for you

Obviously, one requisite of point-of-sale material is to familiarize prospects with a project. To that extent, the Bakar organization employs the usual credit board (listing builder, architect, etc.), a location board pointing out nearby shopping, entertainment centers, schools and churches and mood photos showing the surrounding area. There are also copies of the project's newspaper and a bulletin board listing current project happenings.

But the company's most important point-of-sales material is used to keep prospects occupied while they're waiting for a rental consultant—or even for a tour guide on extra-busy days.

Three items are of particular interest to prospects, says Ms. Saylor: complimentary letter books, scrapbooks and a staff photo.

"People are always intrigued by what other people write. So our letter books contain all kinds of correspondence—from satisfied tenants and from outside groups who have

held meetings in our facilities, for example.

"The development scrapbook is also an interest grabber. We keep it up to date with newspaper clippings that go back as far as the project's inception. You'd be surprised how fascinated some prospects are with the history of the place where they're going to live."

The staff photo (usually with 45 to 50 people) is used to further the friendly, get-to-know-everyone feeling that's an important part of Bakar's merchandising approach.

"And it also gives prospects an idea of how many people it takes to run a successful project," says Ms. Saylor.

"We usually caption this photo with These People Are Here To Serve You."

Decorated models: Keep them honest and up to date

"Stay away from items that aren't going to be included in the for-rent units," says Ms. Saylor. If prospects see wallpaper and it's not in their unit, they'll wonder why."

In addition to honest decorating, the Bakar company believes model-unit interiors should reflect the tastes of every age group and should not be designed for shock value.

"Decorate with things people can identify with," Ms. Saylor says. "Going with far-out items just because they're interesting doesn't pay off. And don't use anything that is economically unfeasible for your prospects. Use standard furniture—not decorator items. That's what most people in the rental market have, and that's what they want to see."

At Park Newport—the project shown on page 98—the company used a department store for the first time to design its interiors.

"But we worked very closely with them," says Ms. Saylor, "because department stores have a tendency to over-merchandise."

The company's models are permanent, so the interior design stays pretty much the same. "We do freshen them up or bring in new accessories from time to time," says Ms. Saylor, "not only for prospects but to give our staff a lift. But we never move furnishings from one project to another."

One final note: Although the Bakar organization prefers to conduct prospects through the models, some people like to look at models by themselves. So it's up to the rental consultants to determine which prospects are the look-alone breed.

Rental consultants: Look for people who are sensitive to other's needs

"The best consultants are people who can talk to prospects on a personal basis," says

Ms. Saylor. "They should find out about *all* the prospect's interests, not just what size apartment he wants."

So they must be sensitive to people—and that requires a low-key approach. For that reason, Ms. Saylor believes the best consultants are those who have had prior rental experience.

"And they have to relate well to women because more apartments are rented by women than by men. Even our bachelor prospects bring along their girl friends, sisters or mothers. And it's these women who generally decide whether to rent or not."

Before a project opens, Bakar puts its consultants through a one-week training program, which includes visits to an existing project and sessions on the company's techniques, devices and mechanics of renting. Once rent-up starts, there are weekly sales meetings that feature movies, pamphlets—"anything we think will help the consultants," Ms. Saylor says.

Bakar shops its rental consultants—but on a team basis rather than individually.

"In fact, the entire operation is a team effort," says Ms. Saylor. "Everyone working together is the most important thing." So consultants receive a straight salary.

Whenever possible, Bakar promotes from within. For example, a good consultant can move up to rental director (who oversees a project's consultants). And staff people are encouraged, but not required, to live in the company's projects.

"We try to scatter them through a project," Ms. Saylor says. "This gives us, in effect, another management arm.

"We have a black book for each project, so anyone on-staff who sees something out of order can jot it down. All departments check the book daily, make notes from it and correct any deficiencies."

There's an additional benefit to having staff people live on-site, she says.

"These people get involved in the project's social activities. And since they're the first people a tenant meets when he visits the sales area, they're the people some residents identify with throughout their tenancies."

Advertising and promotion: Start early and with a big splash

Advertising of a new project begins when the sales office, models and recreational areas are completed—usually with a newspaper insert that talks about the entire project. The inserts are then used as giveaways to prospects.

"In fact," says Ms. Saylor, "we use it in place of brochures. We don't believe fancy brochures are necessary for rental projects."

The pre-rental insert is followed by a regu-

lar campaign that begins with large display ads in local and regional newspapers. As a project fills up, the company goes totally to the classified columns.

"People looking for apartments always read the classifieds," says Ms. Saylor. "So we always use them. And we place special-interest ads on sports, entertainment and social pages, too."

Bakar does no direct mail advertising, but seeks prospects through liaison with other companies. When a company is about to open offices or a plant in an area where there's a Bakar project, the company's home office is contacted and provided with complete details about the project. And when a new project is about to open, local Chambers of Commerce, hotels and motels are given pertinent material.

Promotion and publicity campaigns get under way well before the advertising program—in fact, says Ms. Saylor, the minute renderings of a project are completed.

"We then send out stories at regular intervals—for example, when staff members (from administrator to tennis pro) are hired, when outside groups hold meetings at the project, when the first tenant moves in, etc.

"We average five to six press releases a month, and they generally get printed."

Referrals: Satisfied tenants are still your best salesmen

"And the way to keep them satisfied is to deliver the life-style that's been promised," says Ms. Saylor. "That means making sure your residents are getting full value from the project's amenities."

One sure way to trigger tenant discontent is to have recreational facilities that are badly managed. You begin to hear tenants say, "Why have a clubhouse when nobody cares if we use it?"

"Next thing you know, there's a nucleus of malcontents and you're saddled with a militant tenant organization."

But that isn't likely to happen, says Ms. Saylor, if you set up a strong recreational program at each community.

"Hire a professional—not just a physical ed major, but a people motivator. Talk over the specific needs of the community and plan a program to meet as many of these needs as possible. And be sure you include small group activities like lectures and classes."

Such an approach generates tenant enthusiasm, and this enthusiasm is contagious, spreading to their friends. Word-of-mouth has always been the best source of rentals.

Now let's
see how
the
merchandising
experts
are putting
the basics
to work
in
their own
projects

—MICHAEL J. ROBINSON
JUNE R. VOLLMAN



BUCHNER & YOUNG

The sales office at Newport Crest (story on next page) contains basic display elements—floor plans arranged in the order in which models are visible through the windows and a plat table. It also includes a carefully detailed model of a typical court cluster of units rather than the more usual project-wide scale model.

"Newport Crest is in the luxury price range, so all our merchandising is geared to a quality image"



When the condominium project first opened back in November, the price range was \$52,000 to \$64,000; today, after a couple of rises, it is \$62,995 to \$72,995.

"And at those prices," says Marketing Vice President Bayne Sparks, "the whole selling effort has to be at the highest possible level." Some specific examples:

The sales office (previous page) is designed to set a mood of quality. "We don't just display floor plans and renderings," says Sparks, "we have an actual detailed model of a typical court. It was so effective that we took 90 reservations before the models themselves were finished."

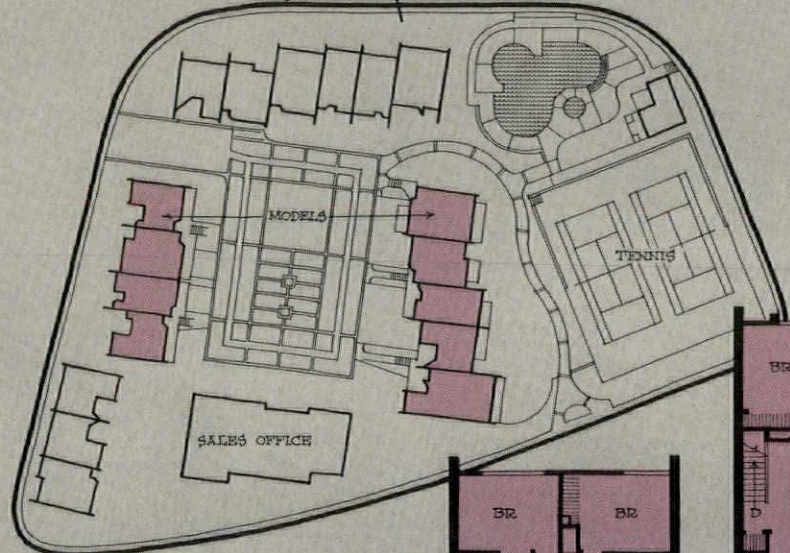
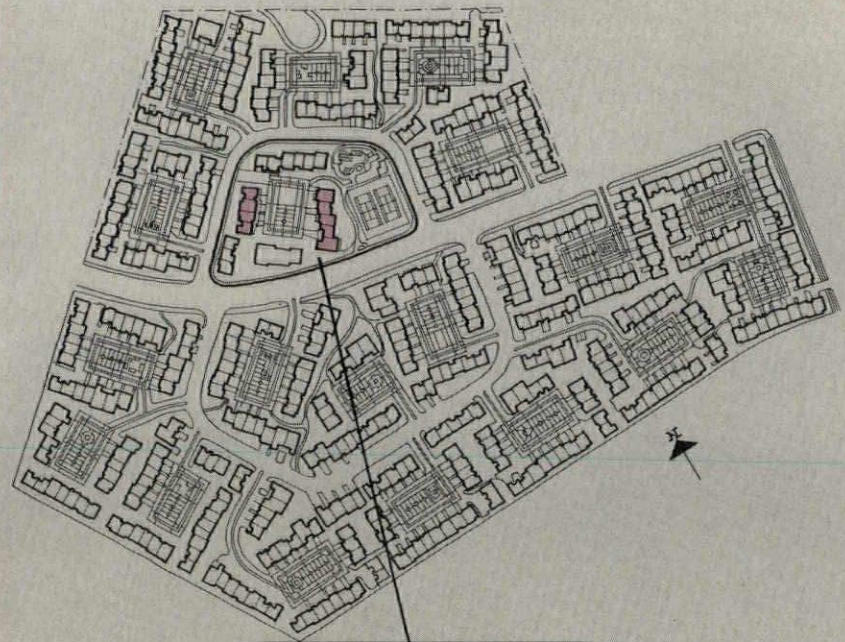
The model area represents the actual environment buyers will live in, not just a high-pressure sales area. "There are no banners," says Sparks, "and the only signs are model identification signs. The point we stress is that the model court, with all of its landscaping, is exactly what the production-model courts will be like."

The project's theme—a nautical one—is played in a low-key, sophisticated manner. "We didn't use a lot of nautical bric-a-brac or things like masts and yardarms," says Sparks. "Instead we adopted a simple trademark—a sea bird—and named each of the project's courts after a famous racing sailboat."

There will be 460 units in the finished project, and by April 1, 231 buyers had signed contracts.

"Our buyers have been chiefly empty nesters and singles—many of them divorced," says Sparks. "And we have some second-home buyers too because we're in a boating and country-club area."

Newport Crest's architect is Richard L. Dorman, landscape architecture is by Frank Radmacher and interior design is by Carole Eichen Interiors. The project was planned and designed by The Grant Corp., then sold to Pacific N.C. Inc. Grant Corp. is now acting as general contractor.



MODEL HOME AREA

0 5 10 FT





"We call our townhouse clusters courts because it has a prestigious ring to it. And we sell the idea of parking under the units—people like the feeling of security it gives. The court pictured above has the living rooms and balconies on the inside; when there are better views to the outside of the court, units have their living rooms facing outside. The floor plan at far left is laid out that way, while the other two plans have living rooms facing into the courts.

"The living room at right typifies our model decorating, which was done by Carole Eichen Interiors. This model was designed for affluent empty nesters, so we've kept it simple and elegant. We have a formal dining area because in this market it's more important than a family room."



PHOTOS: FRITZ TAGGART

**"At Beachwalk,
our sales strategy is keyed
to the family"**



The condominium-townhouse project, according to Executive Vice President Mathew Loonin, is designed to "encourage kids and parents to do their own thing—separately or all together—when they want to."

So Loonin's salesmen push family appeal in a number of ways. For example:

Recreation: Within a short walk of the project is the surf and sand of Huntington Beach. On the site itself there are two 2,000 sq. ft. rec clubhouses—one for teens and one for adults—beside an Olympic-size pool. And there are five other smaller recreation areas, with pools and cabanas, especially suited to young mothers and pre-teens.

Open space: Greenbelts, tot lots and pathways behind the housing clusters offer room for kids of all age groups to run around and ride bicycles without having to go out on the street. And most of the streets are designed as culs-de-sac to minimize fast through-traffic.

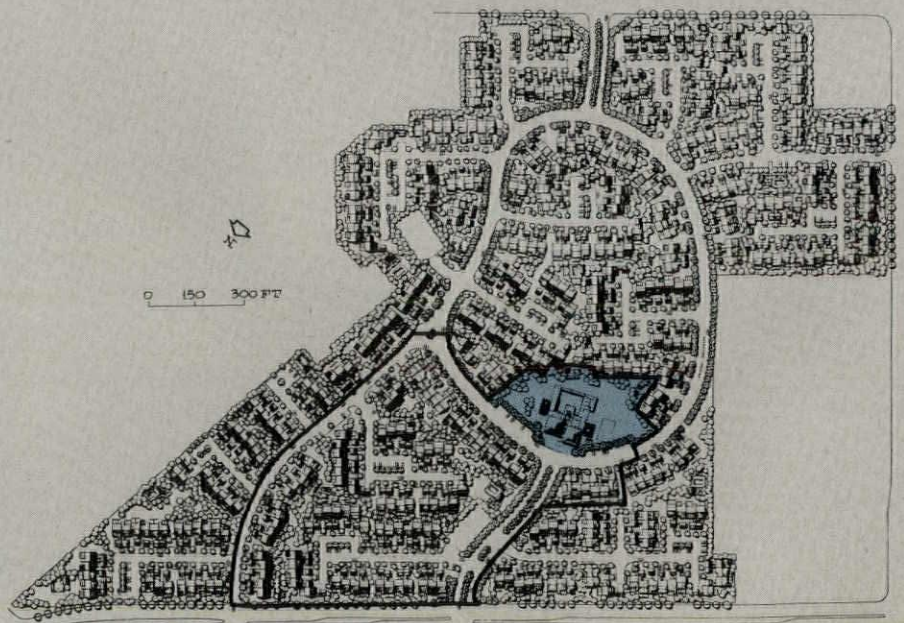
Big houses: Most units are sized and laid out for families with kids. The project's five models range from one with two bedrooms, two baths and 1,226 sq. ft., to one with five bedrooms, three baths and 2,404 sq. ft. Two enclosed patios—one an entry courtyard and the other behind the living area—afford privacy in each unit.

"Outside we pay a lot of attention to detail," says Loonin. "We put in shingled garage doors and chimneys, entry trellises and special street lights and signs."

Offered as "prestige homes in the upper-medium price range," the units sell from \$38,950 to \$52,000. There are 449 of them on the site's 70 acres.

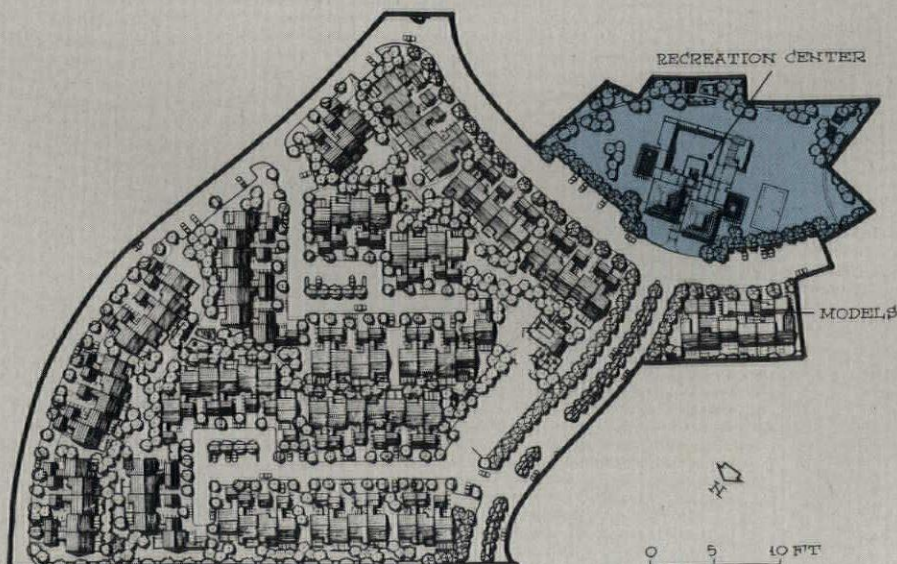
"Public acceptance has been excellent," says Loonin. "We've averaged 12 sales per month since we opened in March of 1972."

Architect: Walter Richardson Associates. Landscape architect: POD Inc. Exterior graphics and interior decorating: Erickson Associates.





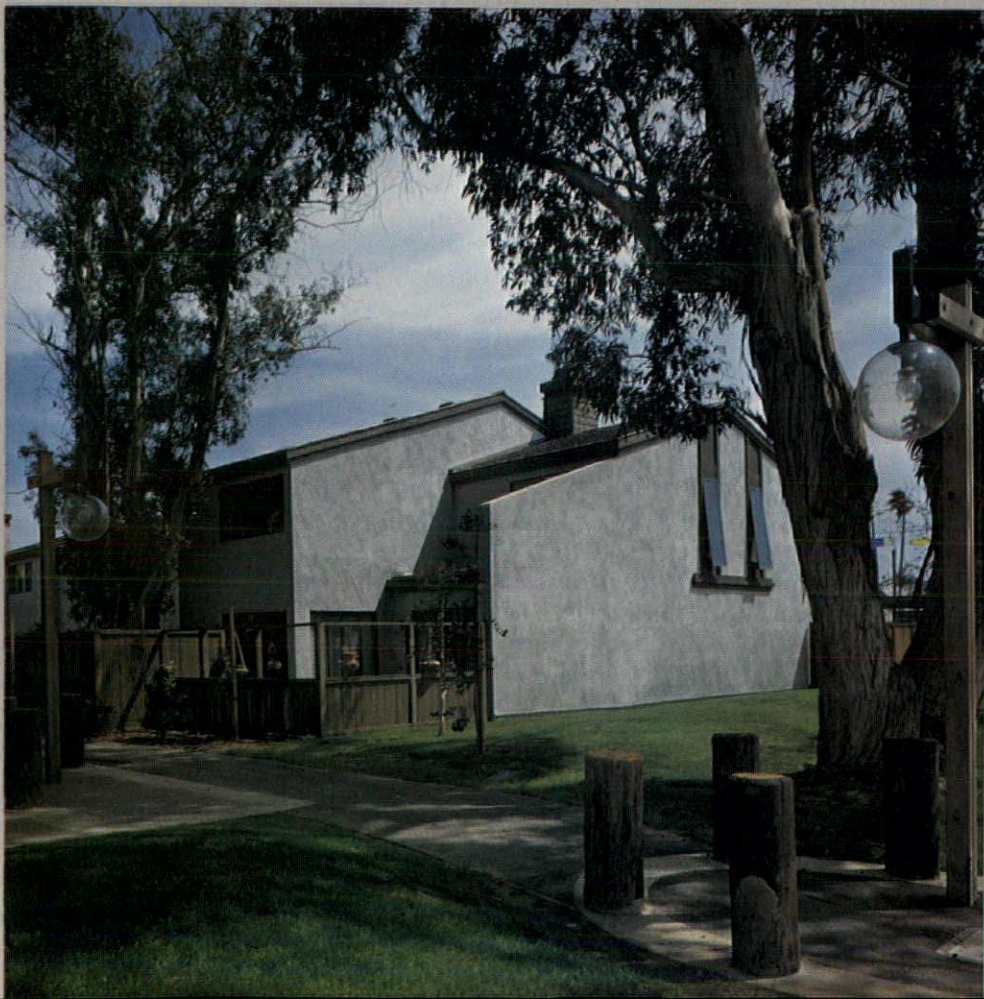
DAVID ROSS



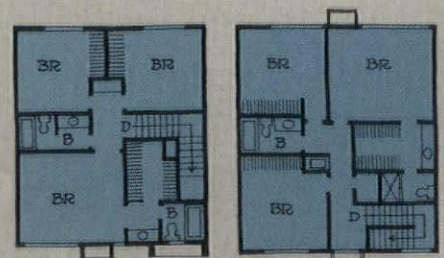
"When prospects enter the project, they drive down a heavily landscaped divided street that leads directly to the twin recreation clubhouse with a clocktower. Across the street is the model area, as can be seen in the large scale section of the site plan. The proximity of the rec complex to the models enables us to guide prospects through the major rec area. And, of course, we have neighborhood recreation areas throughout the project. Before we turned the rec building over to the homeowners, we held parties there for residents, their friends, prospects and local officials. We got many referrals that way."



PHOTOS: DAVID ROSS

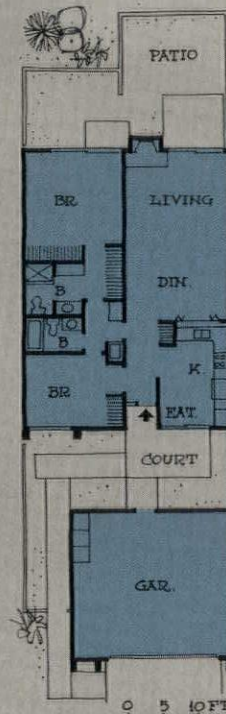
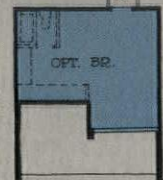


“Thanks to its relatively low density of roughly 6½ units per acre, the community has a pleasant openness about it which is enhanced by extensive landscaping and cul-de-sac streets, like the one above. The project has only two primary entrance streets and two secondary entrance streets. Behind the houses, which we group in clusters of four to seven units, there’s a network of pathways among lots of trees, as you can see at the left. We always decorate models for exactly the kinds of people who are most likely to buy, so we include models decorated in traditional, or whatever style is appropriate for the market. For example, the living room at the right was decorated for sophisticated moderns.”

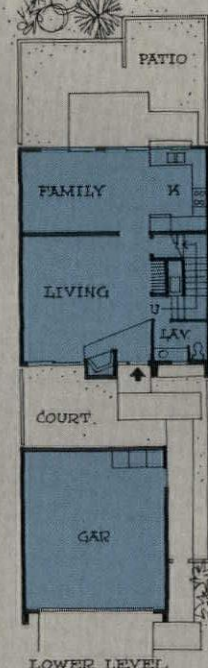


UPPER LEVEL

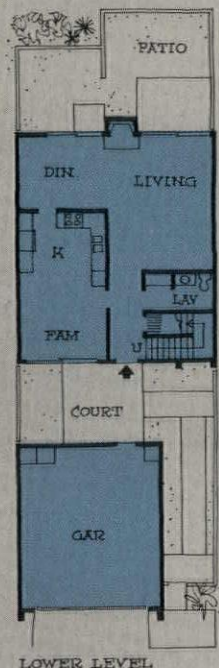
UPPER LEVEL



LOWER LEVEL



LOWER LEVEL



LOWER LEVEL



**"At Sea Terrace
we sell community identity,
not just the product"**



The idea, says Marketing Director Don McMullen, is to show the prospect why he should buy. And the why-to-buy at Sea Terrace, a 719-unit portion of Laguna Niguel, is a resort-atmosphere way of life—usually for empty nesters—that includes an oceanfront beach club, golf and country club, tennis club, swimming-pool club, bicycle trails and boating at a nearby marina.

The key elements in McMullen's approach:

Advertising and promotion—newspaper ads, brochures and direct mail—plug away at a "California's Newest Coastal Town" theme and its corollaries—sea, sun, planned community, etc.

In the sales office displays include the basics, but heavy emphasis is also placed on the varied facilities and activities available to homebuyers. Aerial photos and maps show shopping centers and other nearby activity areas such as a park, lake and marina. And in one sales office there is a dramatic color transparency showing the rolling surf and beach.

In selling salesmen stress the freedom of choice among the varied life styles. Says McMullen: "A husband and wife can go sailing together and then later go bicycling with their children. On the other hand, a dedicated bachelor-golfer is also perfectly at home here."

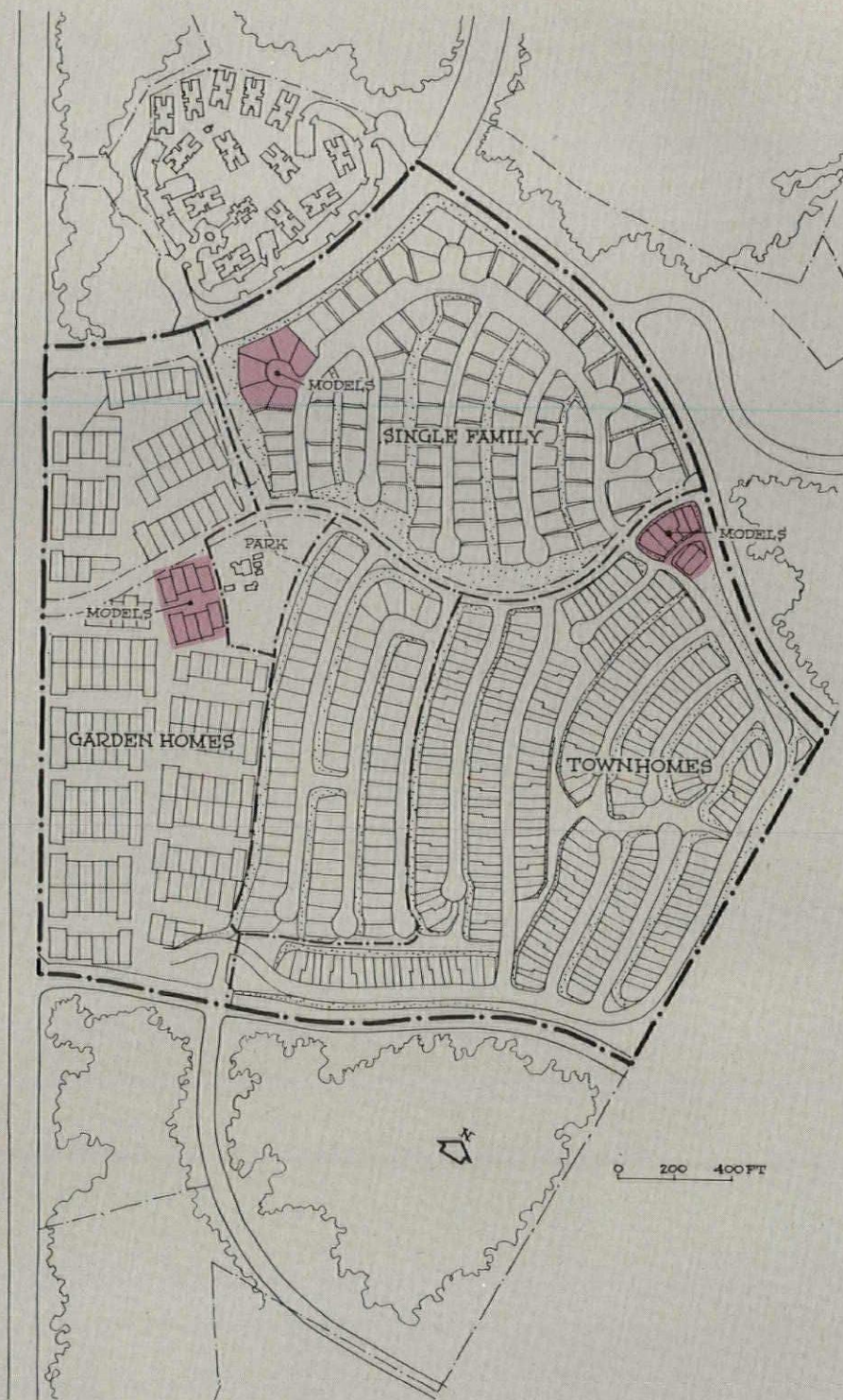
The three Sea Terrace neighborhoods include:

Townhomes—440 attached townhouses ranging in price from \$39,950 for a 900 sq. ft. unit to \$54,900 for 1,570 sq. ft. unit. Since March 1972, 209 have been sold. Architect: N. Salerno.

Garden homes—174 zero-lot-line patio homes ranging from \$49,900 for 1,271 sq. ft. to \$59,000 for 1,877 sq. ft. Since a year ago April, 88 have been sold. Architects: Jones & Hom. Landscaping: Cardoza, DiLallo & Associates.

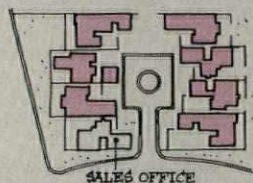
Homes—105 single-family detached units ranging from \$56,000 for 1,560 sq. ft. to \$70,800 for 2,223 sq. ft. Since last August, 49 have been sold. Architect: Berry Berkus.

Association fees range from \$33.50 to \$43 monthly, depending on recreation facilities and common areas.

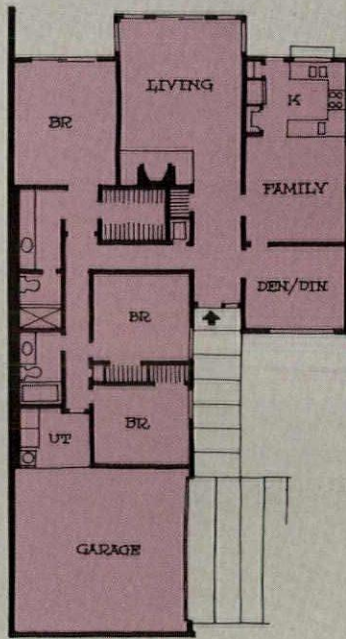


"As a general rule, when prospects drive into a project they should be able to see the sales office and models without having to drive through a maze of construction. But because we have three different products at Sea Terrace, we need three separate sales offices and model compounds. The nature of our site plan channels prospects to the garden homes first, then the single-family units and finally the townhouse model area. As you can see from the garden homes' sales-office area, we believe landscaping is extremely important in a model area."

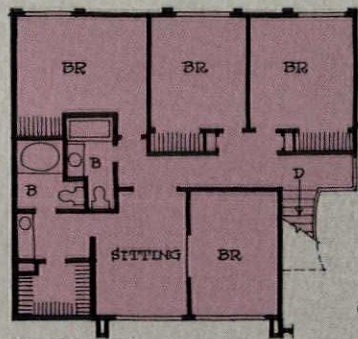




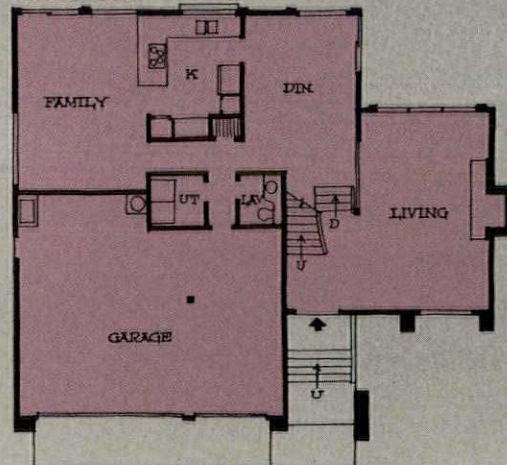
SALES OFFICE
GARDEN HOME MODEL AREA



3-BEDROOM GARDEN HOME



UPPER LEVEL

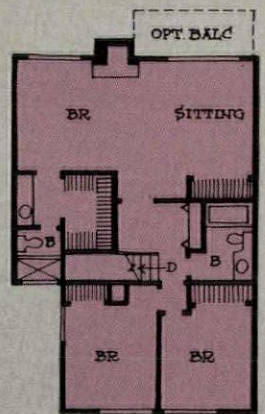


LOWER LEVEL, 4-BEDROOM SINGLE FAMILY HOME

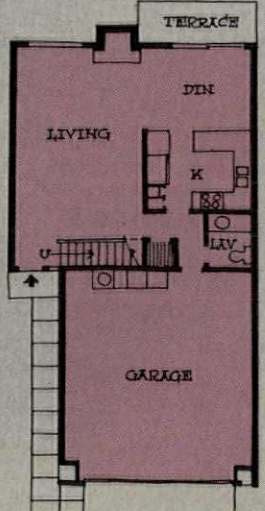


SALES OFFICE
SINGLE FAMILY MODEL AREA

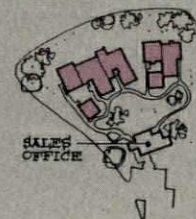
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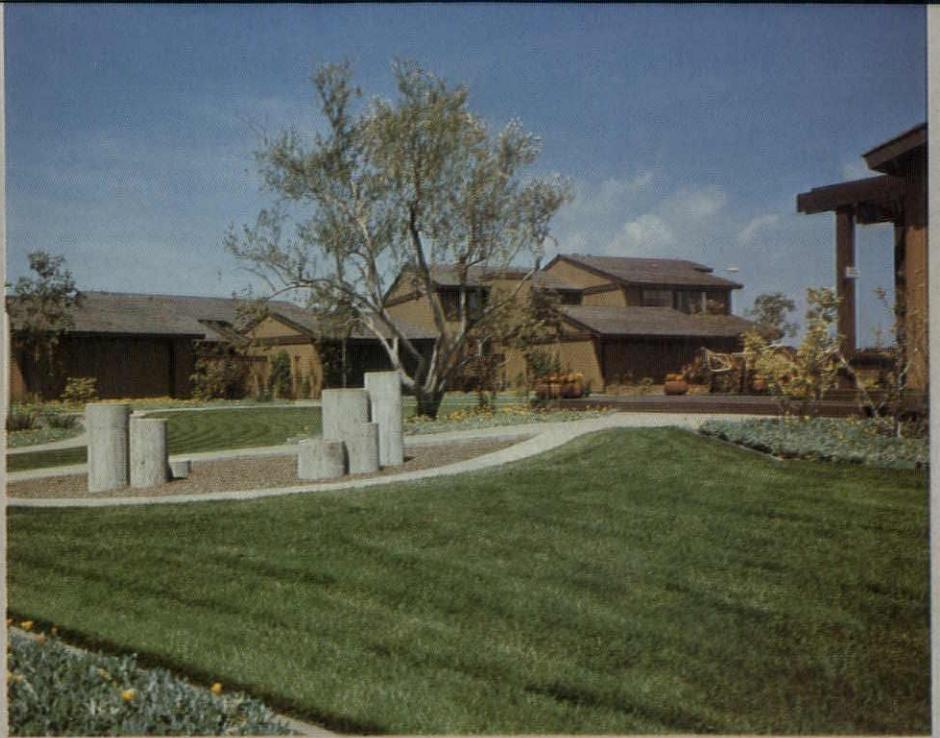
UPPER LEVEL



LOWER LEVEL, 3-BEDROOM TOWNHOME



SALES OFFICE
TOWNHOME MODEL AREA



"In our typical garden home cul-de-sac, shown at left, we create a greenbelt with a landscaped median island. And the single-family sales compound you see below has a gravel bed running through it to simulate a stream. At our townhouse sales compound, pictured above, the sales office's back porch—in the right of the photo—is where salesmen often make a pitch to prospects before escorting them through the models."

PHOTOS: REINE LAURSEN



"At Park Newport our merchandising has to appeal to just about every kind of apartment renter there is"



The project could be considered a microcosm of the entire country: Residents include clerks, professionals, educators, business people and some retirees; they range from swinging singles to empty nesters and interestingly, they're pretty much evenly divided when it comes to age groups.

"With this kind of tenant mix you can see why our merchandising program is geared to the varied life style we offer," says Mary Anne Saylor, director of advertising, public relations and recreation. "That means selling the project first then the units, because renters usually have more leisure time than homeowners. So they're looking for what a project can give them in terms of amenities."

The thrust of the program is to play up recreational facilities and organized activities. For example:

Model units are located so that prospects can look out on the recreational area to get a feeling of what's going on outside.

Prospects aren't shown available units until they've toured the entire project and had a thorough briefing on recreational amenities.

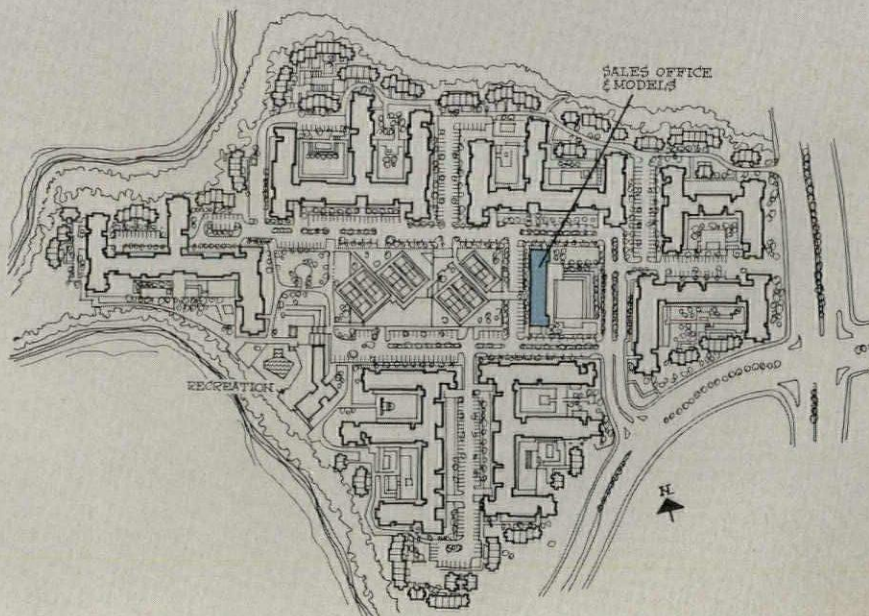
Point-of-sale materials play up project activities.

Advertising appears on sports and social pages of newspapers as well as in the real estate sections.

Prospects receive guest cards for one-time use of the recreational facilities.

Park Newport itself was designed to reflect the housing and leisure-time needs of a diverse population. Some specifics: Its 1,302 units range from efficiencies to three-bedrooms—some in three-story buildings, some in townhouses. Rents run from \$180 to \$500. And amenities include everything from a neighborhood shopping center to a \$750,000 private health club with an Olympic-size pool.

The project's architects were M. Arthur Gensler & Associates and Karl Treffinger & Associates. Landscape architect and planner was Lawrence Halprin.

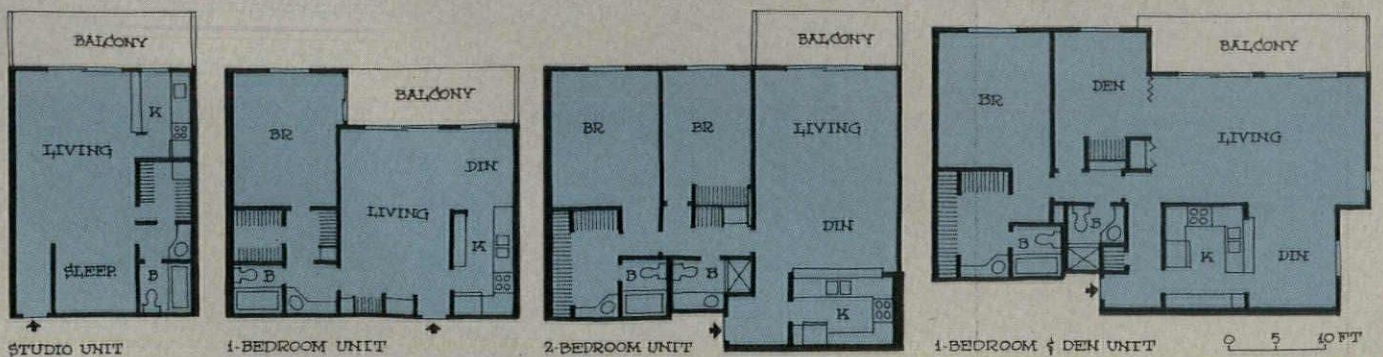




PHOTOS: DAVID ROSS

"Our sales office, shown at right, is set up so prospects see the scale model as soon as they walk in. That way they get a feeling of the entire project from the very beginning. Decorated apartment models are on the level above the sales area and they look out on the tennis courts and over toward the spa. Our main swimming pool was planned for people who like to socialize in big groups. But for the loners—those who enjoy quiet get-togethers and individual swimming—we have six area pools scattered through the project. The whole idea of our recreation package is to let people do their own thing. So our activities program includes everything from wine clubs to teen club meetings."





"We designed the townhouse sections of Park Newport for residents who would be making the transition from homeowner to tenant—not only empty nesters, but young families who were accustomed to living in single-family homes. The decorated townhouse, shown below, is a model in one of our clusters that overlooks the water. Even our clubhouse, at right, was designed for our flexible amenities program. For example, the sitting-area platform can be removed to uncover a dance floor."



PHOTOS: DAVID ROSS



Sewage treatment: What you'll have to know to live

TREATMENT TERMINOLOGY: WHAT IT MEANS

BOD (Biological Oxygen Demand):

The quantity of dissolved oxygen in the water which will, in time, be consumed by the waste's organic decay. The higher the BOD of wastewater in a stream or lake, the less oxygen is available for fish and other oxygen consumers; hence, the greater opportunity for algae and scum. BOD removal is the degree to which BOD is neutralized in the effluent. So 90% BOD removal means that only 10% of the oxygen consumption that would have occurred without treatment will take place. Since most decay occurs within five days, the term BOD₅ is sometimes used to reflect the time factor.

Suspended solids: Solid material that remains in suspension in very small particles in the effluent.

There are three commonly accepted terms—primary, secondary and tertiary—to describe the degree to which sewage is processed. They apply mainly to aerobic methods, since physical-chemical systems operate on entirely different principles.

Primary treatment: the separation of heavier- or lighter-than-water particles by screening, skimming, or grinding the particles with the wastewater. Primary treatment typically removes from 50% to 60% of solids and from 25% to 35% of BOD.

Secondary treatment: the actual biological breakdown of waste materials. Aerobic plants typically remove 90% of suspended solids and 95% of BOD without further treatment.

Tertiary treatment: any treatment after the secondary stage. It may further reduce BOD and suspended solids through filtration or through disinfection of the effluent by chlorine, ozone or other chemicals.

If the first federal overseer of environmental quality—the Environmental Protection Agency—has its way, the nation's waterways will be pollution-free by 1985. Whether that deadline will be met is a moot point. Meanwhile, however, you can expect a steady tightening of anti-pollution laws and, as a result, stiffer standards for acceptable sewage treatment.

Lest you cast the EPA as the villain in the piece, you should understand that much of what the agency is doing will eventually benefit not only the public but also the housing industry. A prime example is the EPA's effort to standardize the states' chaotic water-quality codes and to end the historic squabbling between states that share common streams. To that end, the agency has summarized current state regulations and is classifying streams and other bodies of water in terms of their ultimate use and required degree of purity. Also under review—for approval or disapproval—are the systems under which states issue permits for private sewage-treatment plants.

So far as you're concerned, all this is academic if you can hook your projects into municipal sewerage systems. It's anything but academic, however, if you're forced to put in your own treatment facilities.

First of all, you'll need approval under today's anti-pollution rules. Second, and perhaps more importantly, your system will have to stand the test of time—to measure up to tomorrow's tougher regulations. So it must also be capable of future upgrading.

In any case, step no. 1 is picking the right system for the job—probably one of the many package plants now on the market. Step no. 2 is getting local and state approval for the system—a ticklish task that has recently been made somewhat easier by a testing program run by the National Sanitation Foundation.

So how can you meet the challenge? Here are some answers:

Look into the package plants tested by the National Sanitation Foundation

Package treatment plants are unitized systems that require only hookup to the sewer and some means of disposing of the sludge and liquid effluent. They come in any size from 600-gallon-per-day, single-house units on up. And they are portable, can thus be moved from one site to another or sold when no longer needed. This can be a prime advantage if the availability of municipal service is just a question of time.

Moreover, the most common package plants—specifically, biological units—offer two other advantages over site-built units:

1. They cost less to install. Labor costs of a built-from-scratch plant are apt to be high, especially in places that are short of the skilled labor needed. And the cost advantage is greatest among units below 50,000 gallons-per-day capacity, says Bernard D. Horn, director of construction for Cincinnati's Chelsea Development Co., who has used both package and site-built systems.

2. They are less likely to give trouble, since the components are specifically designed to work with each other.

Until recently, however, package plants have suffered from one important disadvantage: the difficulty of obtaining approval from local and/or state authorities. In effect, the authorities say, "We won't accept this package plant because we don't know whether it works. We won't let you test it under our jurisdiction. And we also won't accept the manufacturer's say-so for its efficiency."

Now more and more authorities seem willing to accept the say-so of the National Sanitation Foundation of Ann Arbor, Mich. The NSF, which has no ax to grind, runs two testing programs—one for community-sized package plants, the other for single-home installations—that provide the first independent verification of how well some plants perform.

The testing program for community plants checks and certifies the performance of a plant over a three-month period by taking daily measurements of the plant's effluent quality. So it gives local code authorities something to go on when they are asked to approve a community installation. It assumes, of course, that daily maintenance will be performed in accordance with the manufacturer's instructions. Since this program began in 1967, NSF has certified plants made by 17 manufacturers (*see box*).

The other program is NSF's answer to the big problem of single-home installations: how to make sure the plant will continue to function properly, since you cannot assume the homeowner will maintain it himself? This program, called Standard 40, gives NSF's seal of approval to single-home plants that can pass a rather rigorous test: They must be able to hum along by themselves for six months—without any maintenance—while maintaining a consistent effluent quality that corresponds to 85% to 90% removal of BOD and suspended solids.

Moreover, the standard places the burden of servicing upon the manufacturer, who must agree to service the plant every six months and to do so at no charge to the homeowner for the first two years. Only one manufacturer—Nayadic Sciences Inc. of Uchland, Pa.—has gained the Standard 40

with tougher pollution laws

seal of approval since the program began in 1970.

So far, the NSF has tested only aerobic-digestion plants—those that use the natural bacteria already in waste matter to break it down into simpler compounds for eventual disposal.

Package plants that use aerobic-digestion generally cost less to install than other packages. As a rough guide, figure at least \$1.50 per gallon per day capacity. Then add in the costs of shipping, site preparation, tertiary

treatment equipment, if it's required.

If tertiary treatment is not required, major operating costs are for electric power and a daily maintenance check. Electricity comes to about \$100 per month for a 50,000-gallons-per-day plant. Maintenance cost is hard to pin down for a variety of reasons, but here, too, you can figure on roughly \$100 a month.

Aerobic systems have one major drawback: Their maximum efficiency hinges on a rather delicate biological balance, which

can be disrupted by a sudden surge of wastewater—from a sewer after a cloudburst, for example—or by a stiff dose of toxic material like ordinary household bleach.

But keep in mind that there are other package plants with totally different approaches to waste treatment

Unlike the aerobic systems, these plants use physical and/or chemical processes to treat waste.

Here are the 19 package plants tested to date by the National Sanitation Foundation

Manufacturer	Capacity (gpd) of smallest tested unit*	Available tertiary treatment	Manufacturer	Capacity (gpd) of smallest tested unit*	Available tertiary treatment
Community-sized plants					
Can-Tex Industries P.O. Box 340 Mineral Wells, Tex. 76067	7,500	filter, chlorination	Pollution Control Inc. Lunken Airport Admin. Bldg. Cincinnati, Ohio 45226	6,000	rapid sand filter
Clow Corp. P.O. Box 324 Florence, Ky. 41042	5,000	rapid sand filter	Pollutrol Technology Inc. P.O. Box 3727 Portland, Me. 04104	1,000	sand filter, phosphate removal, chlorination
Davco Div. Davis Water & Waste Industries P.O. Box 1419 Thomasville, Ga. 31792	10,000	sand filter	Purestream Industries Inc. 1450 Dixie Highway Covington, Ky. 41011	5,000	rapid sand filter
Defiance Div., Davis Water & Waste Industries P.O. Drawer 186 Tallevast, Fla. 33588	10,000	sand filter	Smith & Loveless Div. Ecodyne 14040 W. Santa Fe Trail Lenexa, Kans. 66215	2,000	anthracite-sand filter, chlorination
FMC Corp., Environmental Equipment Div. 2240 W. Diversey Ave. Chicago, Ill. 60647	9,000	sand filter	Topco Co., Sterling-Salem Corp. P.O. Box 507 Salem, Ohio 44460	5,000	rapid sand filter, anthracite filter
Jet Aeration Co. 750 Alpha Drive Cleveland, Ohio 44143	2,500	chlorination	Water Pollution Control Corp. P.O. Box 744 Milwaukee, Wis. 53201	16,000	sand filter, microstrainer
Lycos-ZF Inc. P.O. Box 281 Englishtown, N.J. 07726	6,000	rapid sand filter	World Ecolog Systems Co. P.O. Box 311 Geneva, N.Y. 14456	10,000	sand filter, microstrainer
Mack Industries Inc. P.O. Box 335 Valley City, Ohio 44280	5,000	rapid sand filter	Single-house plants†		
Marolf Hygienic Equipment Inc. 7337 Sylvania Ave. Toledo, Ohio 43623	7,500		Nayadic Sciences Inc. Village of Eagle Uwchland, Pa. 19480	600	sand filter
Norweco Inc. P.O. Box 521 Norwalk, Ohio 44857	3,000	sand filter, chlorination	Bio-Pure Inc. P.O. Box 7387 Boise, Idaho 83707	600	

*NSF tests the smallest-capacity units because they involve the most design compromises and are thus likely to be least efficient. So larger units can be expected to perform at least as well.

†The Nayadic Sciences unit has been granted the NSF seal of approval under the Standard 40 program (see text). The Bio-Pure unit was issued a certificate of performance, along with the community-sized plants, before the Standard 40 program came into being.

One example is the AWT Systems plant [H&H, Feb. '72] that subjects the waste to physical and chemical separation and then burns the sludge.

AWT installed its first working plant last year in Freehold, N.J., and now reports negotiations to build others.

The AWT system offers three main advantages:

1. Sludge is easy to dispose of because it is reduced to a small quantity of sterile ash that can be used for land fill.

2. The operation is odor-free—a particular asset in high-density areas.

3. The process is unaffected by toxic wastes—a strong plus if your project includes light industry.

But there are also three drawbacks:

1. Since the system is new and relatively untried, regulatory agencies are bound to be skeptical.

2. There are more things that can go wrong with a physical/chemical system than with a less sophisticated biological system.

3. The installed cost is relatively high—about \$600,000, for example, for a 250,000-gpd plant serving 2,500 residents. However, this cost includes the building to house the plant, foundation, the sludge incineration facility, which you might be required to provide with any plant, and operator training. (AWT says operating costs are not yet known.)

A still newer development is ultrasonic waste treatment. The TII Ecology Division of Telecommunications Industries, Copiague, N.Y., is building a pilot plant to demonstrate the process, which uses ultrasonic waves to reduce suspended solids to submicron size, then disinfects the effluent with ozone—all, the company claims, at lower installation and operating costs than other systems.

This could be an important technological advance. But some observers have reservations. They say more research is needed on ozone's possible hazards, despite its wide use for decades in Europe and also in some municipal plants in this country.

Also keep in mind that maintenance is a problem with any sewage plant—packaged or not

In fact, it's this problem—specifically, fear of improper maintenance—that often makes regulatory agencies unwilling to approve privately owned plants.

The problem is at two levels—the government's and the developer's. State or local agencies must be able to provide enough personnel to inspect all plants in their jurisdiction. Developers must be able to provide

personnel to keep their plants operating efficiently.

Ironically, governmental inspection is deteriorating even as plant performance standards begin to tighten, in the view of Heinz B. Russelmann, NSF's director of wastewater technology. Too few inspectors are available, he says, because of low salaries and the poor image of the sanitary engineer. The salary squeeze results from governmental budget allocations that, Russelmann feels, are inadequate in many areas. So now the average inspector can make only a cursory visit, whereas some years ago he could spend an entire week checking not only the effluent quality but also the operator's maintenance methods.

Day-to-day maintenance of package plants is apt to be a particularly acute problem because many of them aren't large enough to make full-time supervision economically feasible.

There are three ways to get the job done:

1. Let the manufacturer do it. That sounds easy, but there's a hooker: Few manufacturers have nationwide service set-ups. To whip the problem the NSF is trying to get each manufacturer of an NSF-tested plant to service all NSF-tested plants in his geographic area.

2. Have one of your general maintenance men check out the plant every day. Unfortunately, he'll tend to put this chore at the bottom of his priority list. So he must be closely supervised.

3. Retain an outside sanitary engineer to make periodic check-ups. Here, too, you could run into trouble. If the engineer is doing the same thing for other developers—and if he is thus pressed for time—he may give you short shrift. Result: Sub-par treatment may not be noticed until bad odors arouse the community—in other words, until after the system has been malfunctioning for some time.

In any case, you can't afford to pinch maintenance pennies if you ever expect to get local approval of another plant. One plant manufacturer reports a mobile-home park that is notorious for its water pollution. Reason: The park owner never asks the manufacturer for service until there's a major failure.

Maintaining a single-house plant can be even more of a problem because it's the home owner's responsibility.

Some owners are simply forgetful. Since the plant is underground—and therefore out of sight—it's usually out of mind unless there's obvious trouble like a backed-up toilet.

Other owners balk at paying for service after the usual period of free maintenance by

the manufacturer. One proposal to bring them into line: Place a lien or tax on their homes to pay the town, city or county for maintaining their treatment plants.

Looking ahead: Why not put the effluent to work?

Water recycling is an idea that is already taking hold, and one that can do three things at once: First, it can ease the physical problem of effluent disposal; second, it can cut pollution of waterways since the effluent would bypass them; third, it can help conserve the limited supply of pure water.

But pure is a relative term, and virtually the only uses that require highest purity are those involving contact with the human body—chiefly, drinking, cooking and bathing.

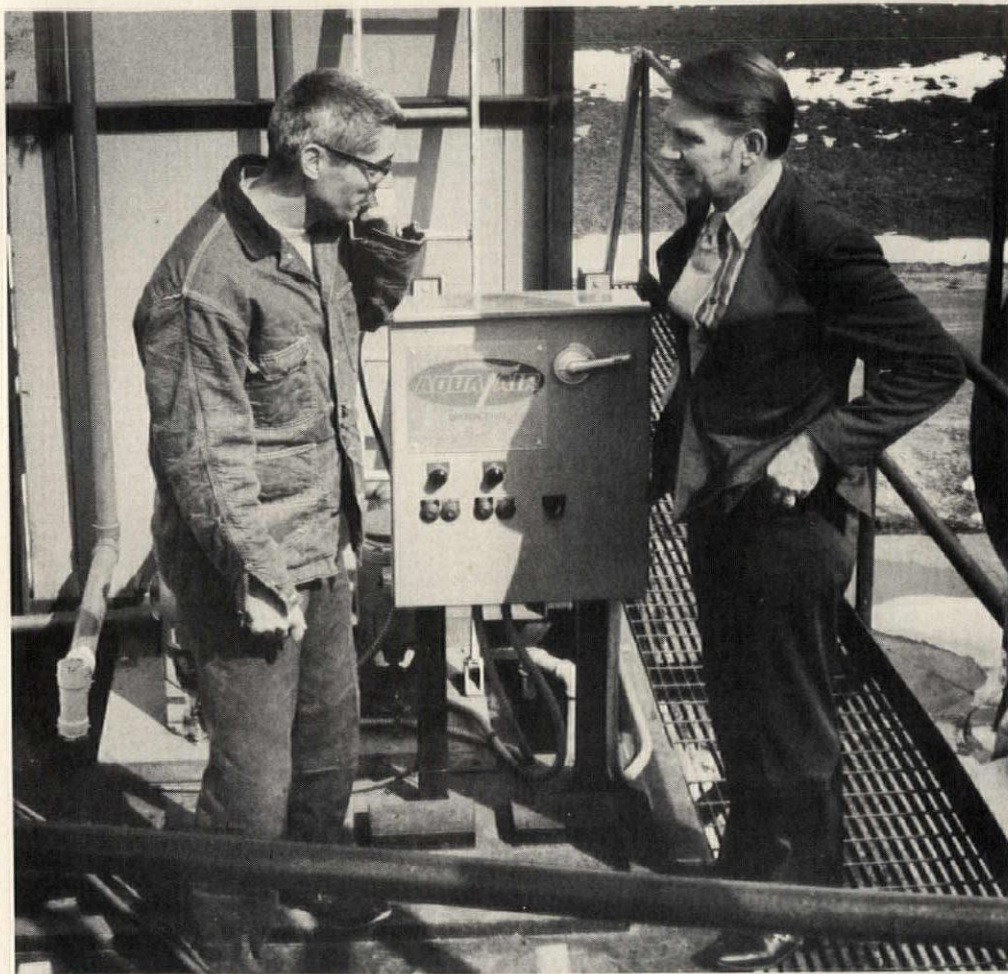
So why not use the effluent to irrigate farmland, for instance? That, in fact, is being done already at Lake St. Charles, a new town now being developed in southern Maryland. Moreover, it has been a common practice in Australia for decades, and very likely you've eaten steak from Down-Under ranches that are irrigated by treated effluent.

The main difficulty is eliminating any chance of contamination by insufficiently treated effluent, and this, of course, intensifies the maintenance problems already discussed.

At least two other recycling methods are now under study. One involves a minor change in household plumbing that would divert the gray water from bathtubs or sinks into the toilets.

The other, which is the ultimate in recycling, is to feed the effluent, purified to potable standards, back into the municipal water supply. That's a long way off in this country for psychological reasons alone, yet it too is being done in Wendhock, a town in Southwest Africa.

In the long run, more efficient water use is inevitable. And for the developer, such efficiency will make it easier to supply projects with pure water and to dispense of the waste they generate. ■

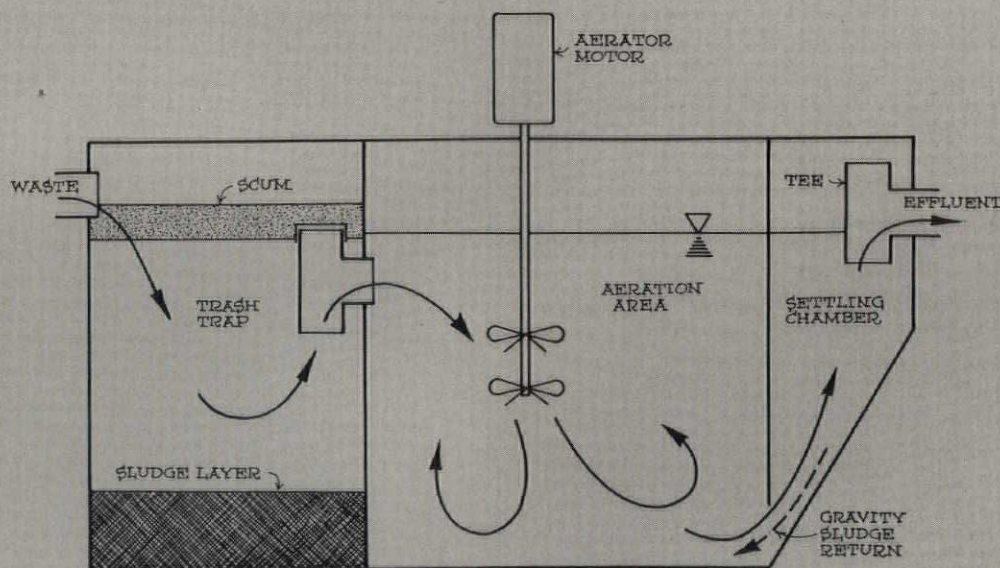


NSF experts Heinz B. Russelmann (right), director of wastewater technology and Wendell J. Birdsall Jr., research site manager, check out a package plant being tested for certification. Manufacturer of the plant is Aquatair Inc., Dayton, Ohio.

Here's what happens inside an aerobic treatment plant

Aerobic systems treat waste just the way nature does, only faster and more efficiently. They differ from septic, or anaerobic, systems in the kinds of bacteria that digest the waste. Aerobic bacteria require oxygen; anaerobic do not.

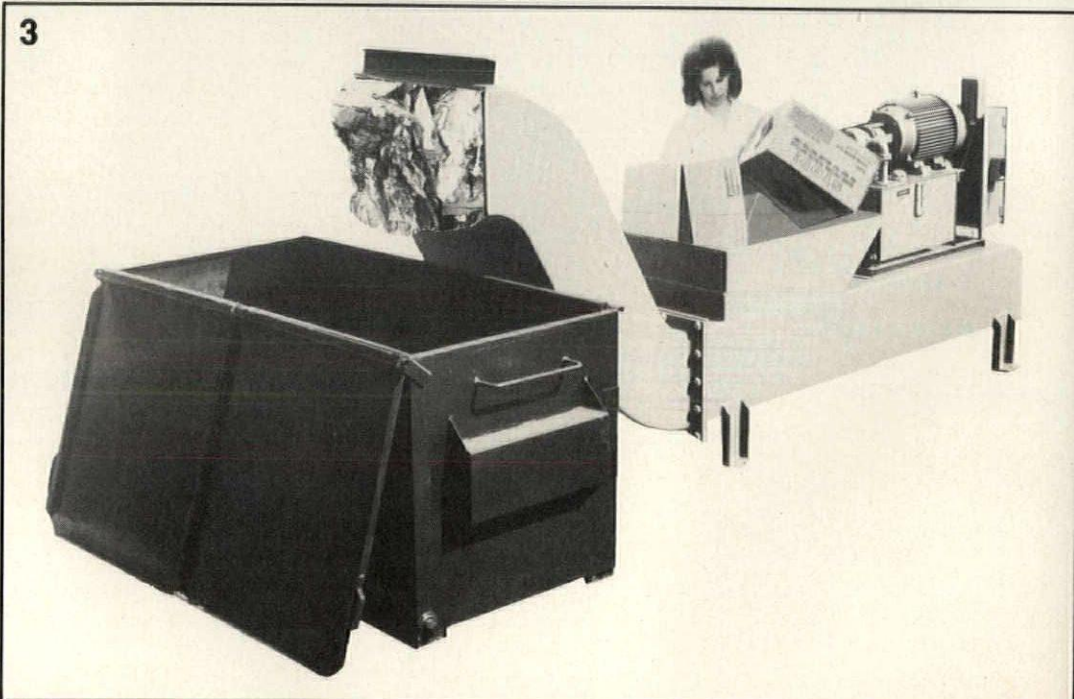
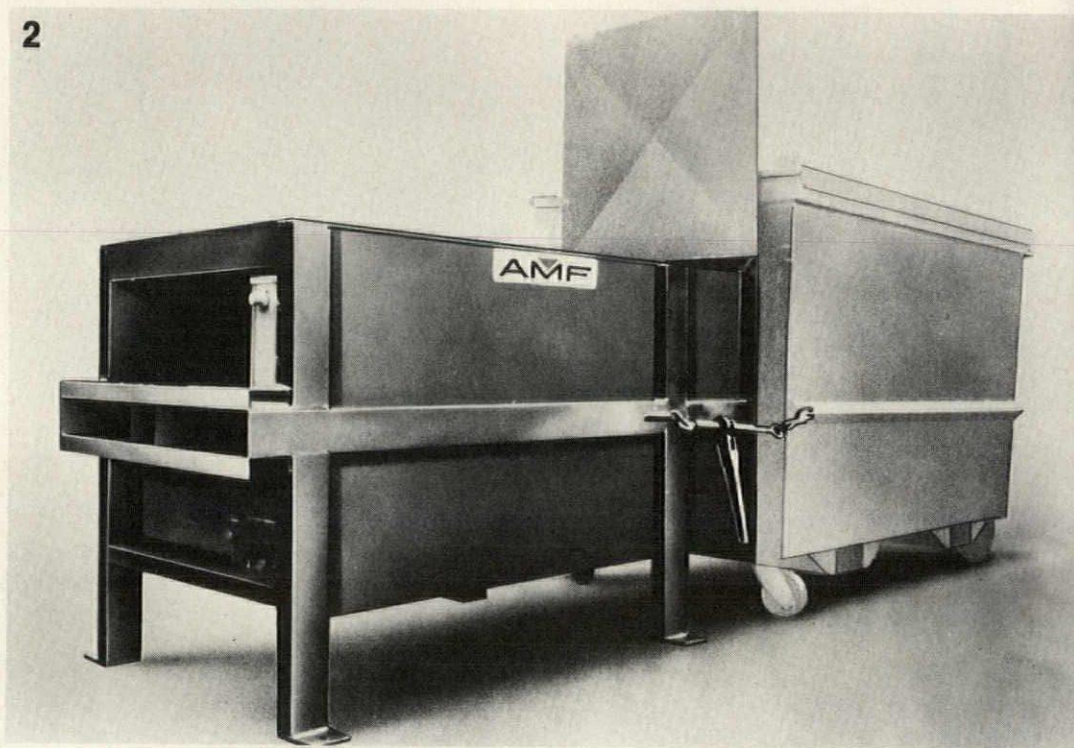
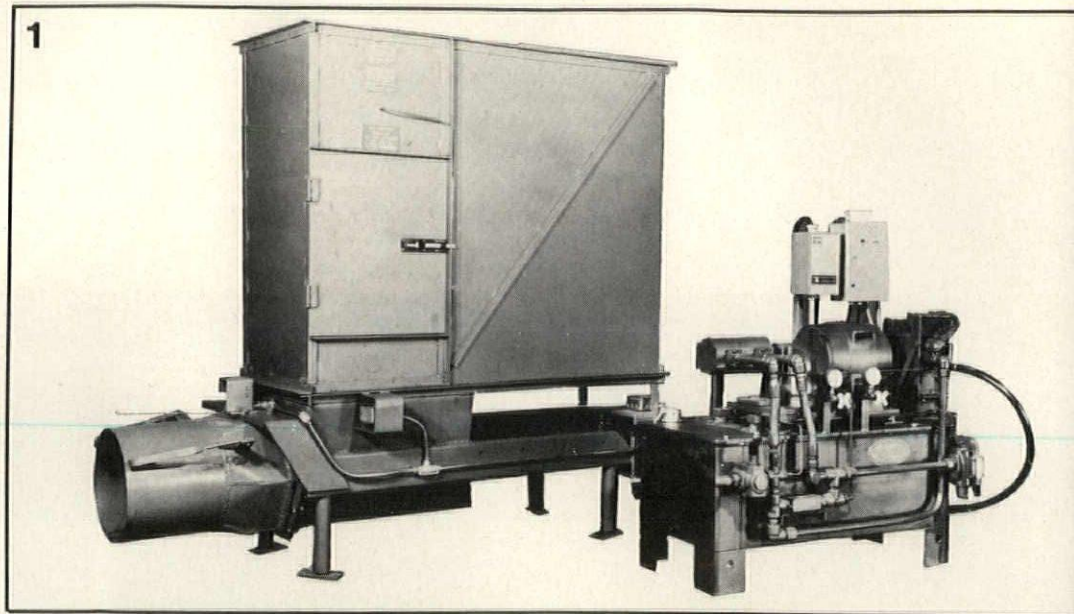
Although aerobic-system designs vary, the basic principles do not. Raw sewage either enters a primary settling tank, as shown here, or is ground into small particles by a comminutor. It then goes for secondary treatment into an aeration chamber, where air is introduced by churning, as shown, or through a perforated pipe. Meanwhile, decomposing, bacteria-rich sludge from the settling tank is reintroduced to the aeration chamber. This mixture of air and activated sludge provides a rich environment for the rapid proliferation of the bacteria. In the settling chamber the sludge sinks to the bottom—ready to recirculate into the aeration chamber—and the clear effluent is piped off from just *under* the surface (so as to block scum that may form again on the surface).



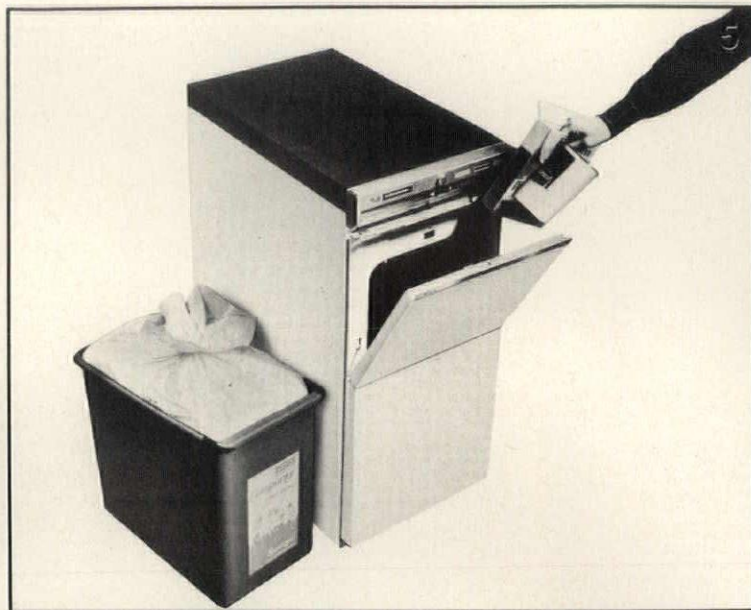
AEROBIC UNIT - EXTENDED AERATION

Compactors: big systems with environmental impact

Every builder in this country is faced with the problem of how to dispose of garbage and trash on a project-wide basis. Traditional methods—burning or dumping—pollute the environment. Additionally, allowing daily refuse to build up until it can be carted away presents space and sanitation problems. Trash compactors, available in a wide variety of sizes and types, offer a viable alternative. The machines reduce the volume of garbage and pack it for carting. Compactors also deodorize and make waste insect and rodent resistant. On the following pages HOUSE & HOME presents a selection of those units that can service the multifamily market.



marketplace
marketplace
marketplace



Closed-system refuse compactor (1), designed for multiple dwellings, requires minimal custodial attendance. Refuse is dropped through a chute into a hopper that guides it into the compaction chamber. When chamber is full, a photo-electric beam is broken. This automatically starts the machine. A disinfectant is sprayed and a ram moves forward compressing the refuse and forcing it through the compactor. Hico, Bronx, N.Y. CIRCLE 275 ON READER SERVICE CARD

Horizontal stationary compactors (2) are capable of handling refuse fed by hand or conveyor chute. Units, constructed of heavy-duty welded steel, have weather-resistant paint finish and rain-tight electrical control boxes. Offered in three models, the units are suitable for commercial or multifamily residential application. Compactor can feed into front-side or rear-end loading containers. AMF Solid Waste Systems, Essex, Conn. CIRCLE 276 ON READER SERVICE CARD

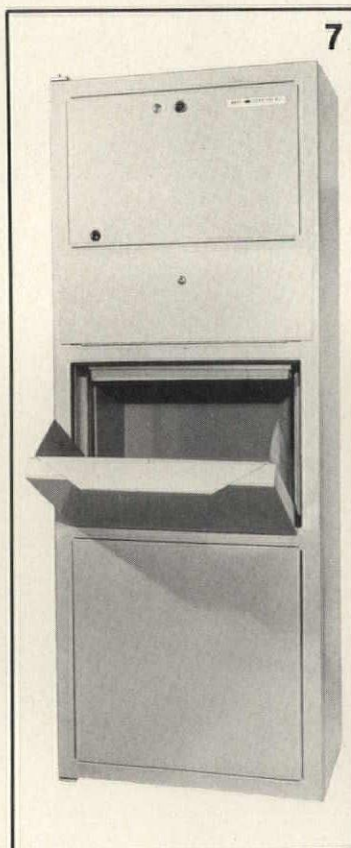
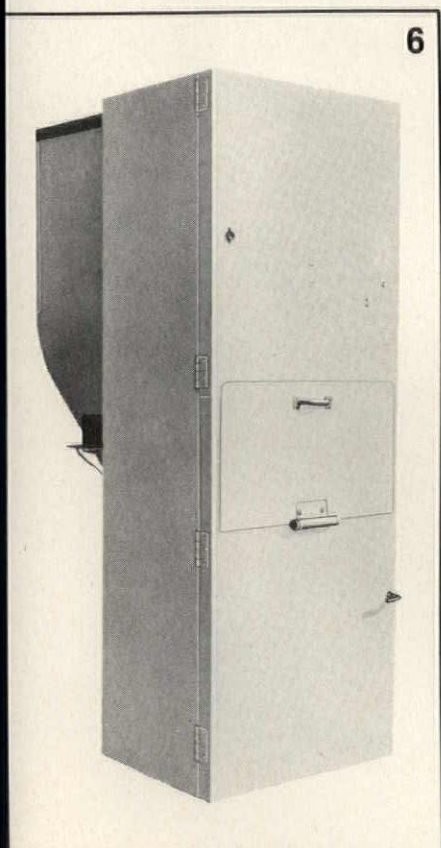
High-density extruder compactor (3) discharges a compacted log of refuse into any size and type receptacle. Because the material is not processed in the container itself, unloading is fast and simple. The body and discharge tube are of heavy steel plate. A standard four-button remote control station can be hand-held or wall-mounted. Optional features include a deodorizer and electric eye. Marathon, Leeds, Ala. CIRCLE 277 ON READER SERVICE CARD

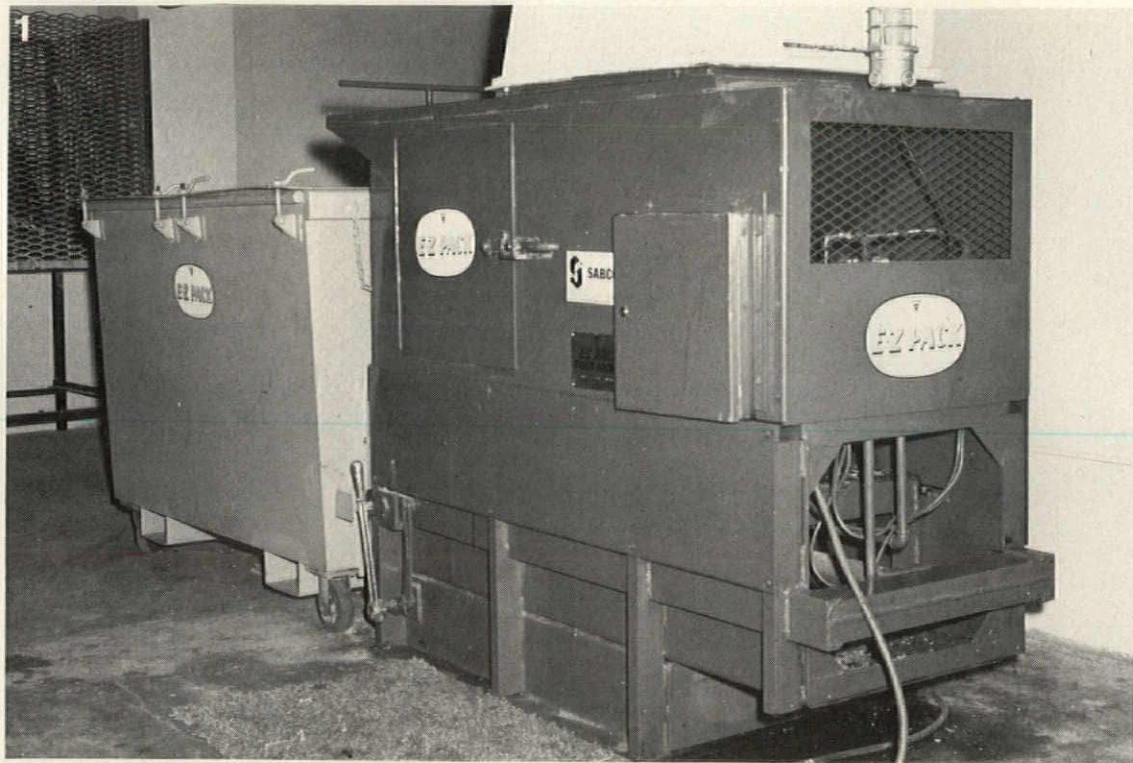
Shredder/compactor (4) shreds, crushes and processes all types of garbage without hand sorting. The ruggedly constructed unit, with an automatic disinfectant/deodorant system, runs continuously by photo-electric cell. Machine, which can be hand- or chute-fed, has an out-feeder attachment that discharges refuse into standard

garbage cans or bags. Environmental Improvements, Rego Park, N.Y. CIRCLE 278 ON READER SERVICE CARD

Institutional trash compactor (5) is ideal for a project's recreation or dining facility. The easy-to-install unit reduces trash bulk about five to one. It features a slide-out, leakproof polyethylene trash basket with a heavy-duty disposable sanitized trash bag. The simple-to-operate unit has a tilt-down panel for easy loading and a control panel with different color lights that indicate stage of operation. In-Sink-Erator, Racine, Wis. CIRCLE 279 ON READER SERVICE CARD

Front-feed vertical compactor (6) reduces the volume of waste as much as 20 to one. The "Smasher", which handles trash, wet refuse, bottles and cans, can be operated by tenants or custodians. The compaction chamber features unibody steel plate construction for ease of maintenance. Chute-fed compactor, the "Masher" (7) can also be used with a trough-fed incinerator converter. The unit, which can be hand-fed through the front as well, is ideal for multifamily dwellings. Both machines feature "Adjusta-pak," automatic control of trash weight and size. When the predetermined limit is met, the device shuts off and indicates completion by either a visual or audio signal. Units have heavy-gauge cabinetry with a corrosion-resistant finish. Wing doors on both types of compactors prevent spilling when front loading door is opened. Compackager, Washington, D.C. CIRCLE 280 ON READER SERVICE CARD





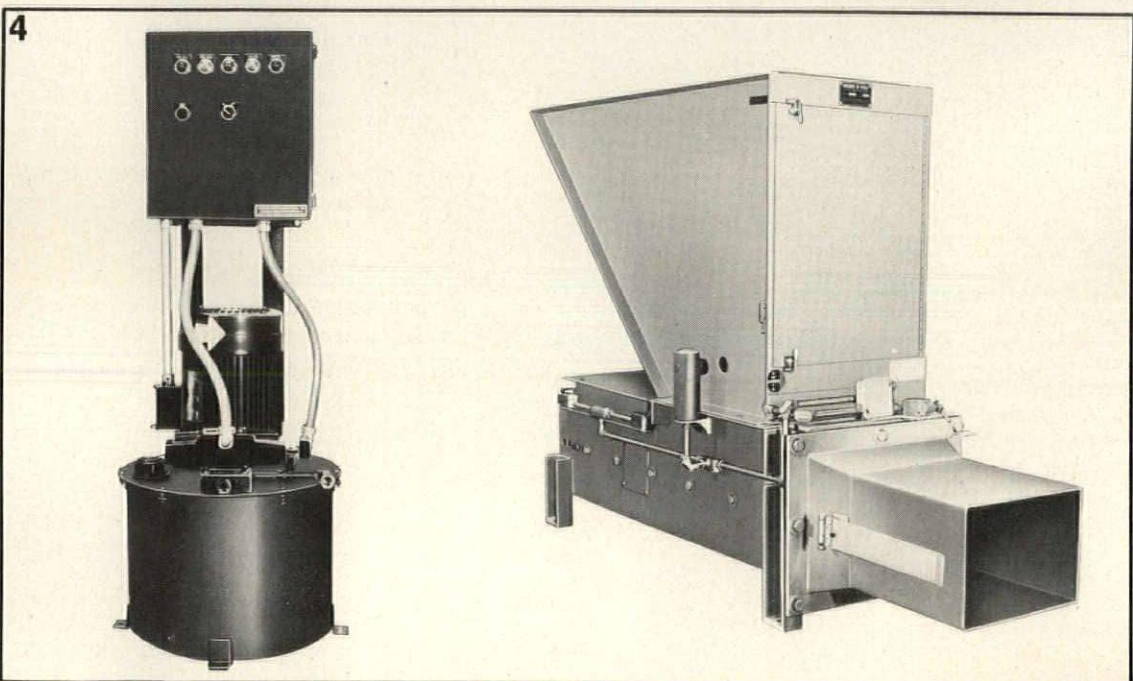
Stationary compactor (1) is specially designed to reduce apartment refuse. Trash is stored in an enclosed fire- and rodentproof container until it is emptied into a collection vehicle. The trash drops down a chute and gravitational force pulls it into the compactor. As the refuse hits the charge box below, the packing ram begins automatically. Peabody, Galion, Ohio. CIRCLE 281 ON READER SERVICE CARD

Convenience packer (2) is a vertical compactor that requires only 4.2 sq. ft. of floor space. The unit, with an extra large loading opening, features a built-in, rolling cart to transport the trash. The machine features a key-switch safety device and a safety stop button. Unit will not operate if loading door is open. A sanitizer is automatically sprayed during each compaction cycle. Peabody, Galion, Ohio. CIRCLE 282 ON READER SERVICE CARD



Vertical compactor (3), with an attractive vinyl woodgrain finish, features a mobile container for collection of loose waste. The safe, easy-to-operate machine cannot be activated without a key and will not begin a cycle until the container is fully in position. Unit features a lighted control panel and an insecticide/deodorant spray. American Waste Treatment Systems, New York City. CIRCLE 283 ON READER SERVICE CARD

High density compactor (4) feeds extruded waste into a series of attached heavy-duty plastic bags. The unit turns itself on as trash falls into the hopper and breaks an electric-eye beam. The waste, which never leaves the enclosed chamber, is sprayed with a rodent repellent, an insecticide and a deodorizer. The multiple bag system utilized requires a minimum of supervision and maintenance. American Waste Treatment Systems, New York City. CIRCLE 284 ON READER SERVICE CARD



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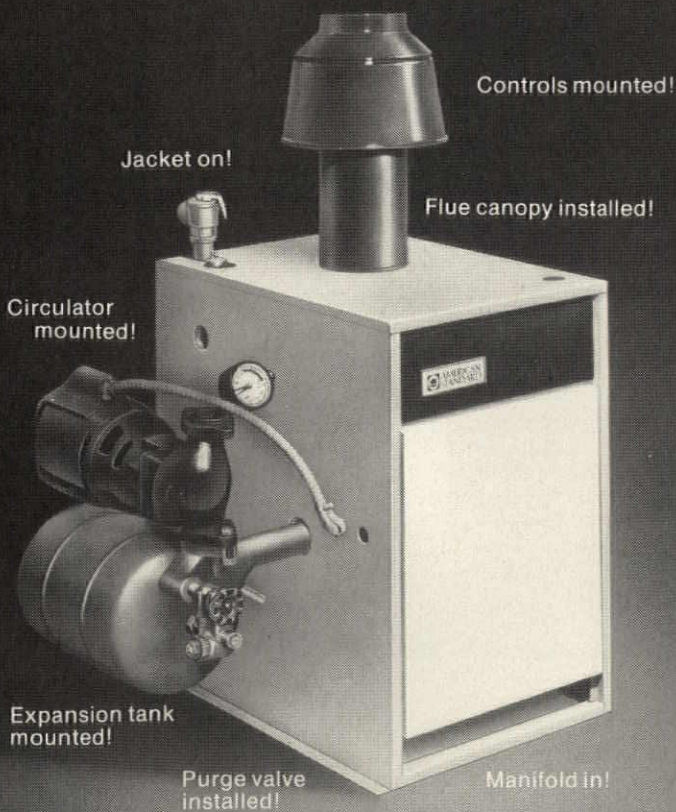
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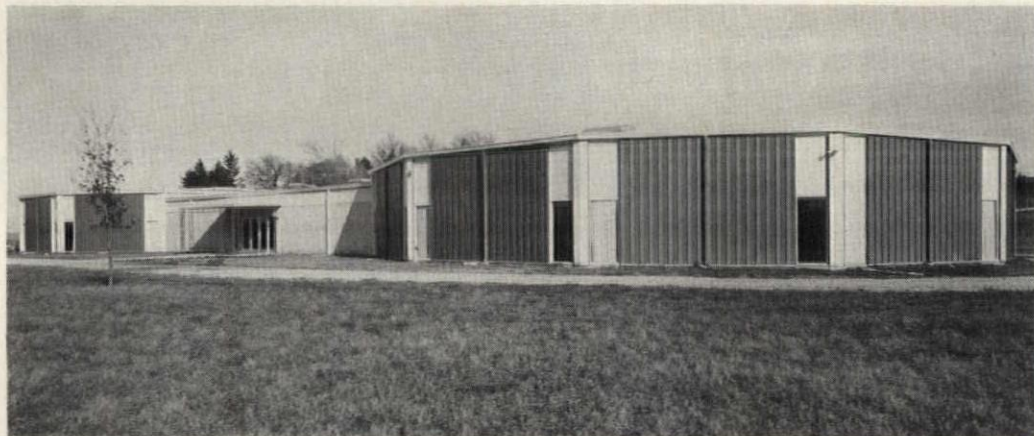
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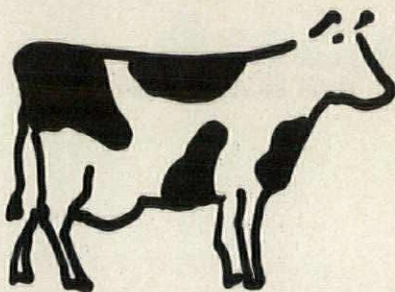
Petroleum and You (A History of the Former)

Chapter Two: The Early Years

Civilizations began to flourish, and petroleum, at first little more than a bit player venturing timidly out from the wings, began to develop into the accomplished performer which would one day, amid well-deserved plaudits, take its rightful place at center stage nightly plus matinees on Wednesdays and Saturdays. For example, asphalt, a petroleum residue, was used around 600 B.C. by King Nebuchadnezzar in constructing the Hanging Gardens of Babylon, considered one of the seven wonders of the world until he fell behind in his watering.

In like manner, the Assyrians used asphalt in the building of their cities and received many nice compliments. One of the most treasured of these was the remark of Darius the First, King of Persia, which has been translated from ancient scrolls of the period as, "I really like your use of asphalt in the building of this city." He reportedly said this of Nineveh just before demolishing it.

Meanwhile the ancient Chinese while drilling for salt inadvertently struck oil. Early documents indicate it tasted terrible on eggs but was found to work well as a fuel. Although this appeared at the outset to be a significant advance, it led them to the erroneous conclusion that anything which tasted terrible on eggs would make a good fuel. Several years were wasted pursuing this false line of reasoning—time that might have been better spent in coming up with the eraser, the black and white cow, and other important inventions.



The black and white cow, unknown in China to this day.

As for the western hemisphere, there is evidence that the American Indians were acquainted with petroleum hundreds of years before the arrival of the white man. They were, in fact, among the first to recognize the medicinal value of petroleum, and were it not for their research and dedication the petroleum bandage would today be only a half-realized dream.



The petroleum bandage as it might have been—a half-realized dream, and also coming unstuck at one end.

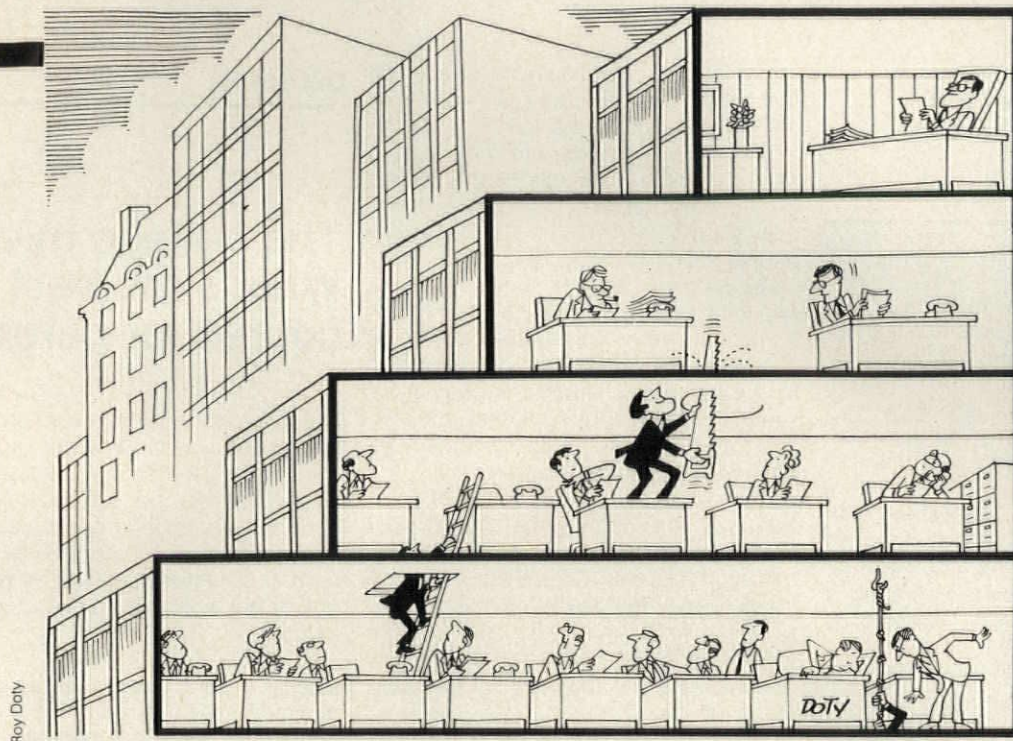
City of Nineveh after visit
by Darius the First.

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ALSO IN THIS SECTION:

EDUCATION

Handling the college misfit

TRAVEL COMMENTARY

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This PERSONAL BUSINESS section is written by McGraw-Hill editors to give you helpful information on the better management of your leisure time and money. Personal Business covers everything from taxes and investments to education and travel. We feel that today, more than ever, personal-business planning is of prime concern to businessmen and professionals.

Job strategy '73: Reaching for the brass ring

The junior executive with anxious morning face and over-packed attache case, wending his wearisome way to the office each day, may be suffering from an overdose of poor career planning. The highly able man of 40 or more who, despite ambition and drive, is stuck fast in middle management, is even more likely the victim of a poorly mapped business career.

That's the consensus among the professionals who regularly observe the range of business echelons, from the very recent MBAs to top brass.

Why otherwise able men let such short-sightedness hobble them, the pros are not sure, especially since, as they see it, a *minimum* of planning is all it takes to start a corporate career rising. Call it strategy, or advancement technique, or simply smart self-guidance. By any name, its use at critical stages, say the old hands, can set the direction in which a man will travel—and probably determine how far he will go.

The professionals in career planning, as well as a number of corporate VIPs

who've made the climb, suggest that far too many executives simply let their careers happen, or they pursue aimless paths within a company, or—at the op-

CAREERS AND COMPENSATION

posite end of the spectrum—outdo themselves in trying to muscle their way up the ladder. Precisely what planning are the experts talking about?

"Sometimes it's a case of first knowing what *not* to do," says George Foote, senior consultant with McKinsey & Co. "In trying to locate the 'hot buttons' in an organization and push them, you observe, you reason, and make some positive moves. But you *don't* scheme. For a junior man, or anybody, the difference between the two really comes down to mature judgment."

Other answers given by the pros are firmer. There are critical moves to make at age 30, others to try at 40 or 50; and there is the smart "lateral shift" in a

company that can be fruitful at almost any intermediate stage.

The struggle (if it need be a struggle) starts early, and students of the game who've studied closely the gyrations of new MBAs and other college grads point to a prime mistake made by the "junior management" candidate. By age 25, by and large, he should have some long-range goals nailed down, or at least should be on the way to arriving at them. Too often, though, the tyro simply makes his entrance and says, "Here I am—where do I go?" He fails to pick out any meaningful goal, long- or short-range, except to earn as much as possible.

"It's true that a younger man must keep loose and quite flexible at this stage—he has to find himself," says John Stevenson, vice president at Arthur D. Little, Inc., the Cambridge consultants. "But he has to find his career, too, and decide in the first place if he really wants to be a businessman."

Understandably, this decision is viewed as pivotal. "It is *the* prerequisite for a corporate career," notes Steven-

"The tyro must decide in the first place if he really wants to be a businessman."

son, "and is more pertinent today than ever before." If the basic decision to aim at management comes hard, the young man is wise to do some practical testing. One way is simply to turn away entirely from business for a year or two. Then, if corporate life still holds a strong enough attraction, he can return, this time perhaps with a greater energy and desire to forge ahead.

Another way—more consistent with the common need to earn a living—is to work in a small company for a year or two. The purpose is to try as varied a range of duties and responsibilities as the boss will allow.

Once an executive prospect has made his career decision, another point is given weight these days: He should think in terms of broad business experience, not merely job continuity. Now, in the early 1970s, the bigger, well-managed companies aren't nearly so leery of a job changer as they were even 10 years ago. Almost the opposite prevails. Many companies are, in fact, seeking smart, qualified younger men who have made some wise company-to-company moves. Often they are looked on as the best prospects for key jobs, assuming their company-changing has been thoughtful and not capricious.

"This is important for a young man to understand today," says Chicago consultant John Struggles, whose executive search efforts on behalf of major corporations keep him in close touch with current attitudes.

Another caveat for a younger executive is to avoid, if he can, the company that is overly paternalistic—or, at least, to be well aware of any excessive, smothering paternalism.

Further, he should think twice about getting himself on a big company's fast-transfer list that will have him periodically moving around the country to do the same work, even if the pay gets a little greener with each move. "The transfer list," says Struggles, "can bury a younger man, instead of being a road-way to high promotion."

What the young executive should do, say the pros, is study the career moves of the company's top men—and follow their leads. "If a younger guy in business isn't really aware of this," says McKinsey's George Foote, "he hasn't a good handle on what's going on."

Stepping up a notch, the middle manager in his 30s or 40s would be smart to keep in mind another trend of the day: going back to college. The reasoning is, of course, that by this age, one's formal education may have grown stale by corporate standards. Generally, the pros

agree that for key middle managers and top brass, back-to-study will gain momentum throughout the 1970s.

The biggest blunder, they say, is to stay complacent on this score, relying on seniority, illusive "status," and the oft-cherished ability to "handle people."

But balance, as in all elements of career planning, is needed. The quest for education can be naive for the businessman who goes overboard and becomes a "professional student." Too much seminar psychology, caution the experts, has been the undoing of many an otherwise sensible executive.

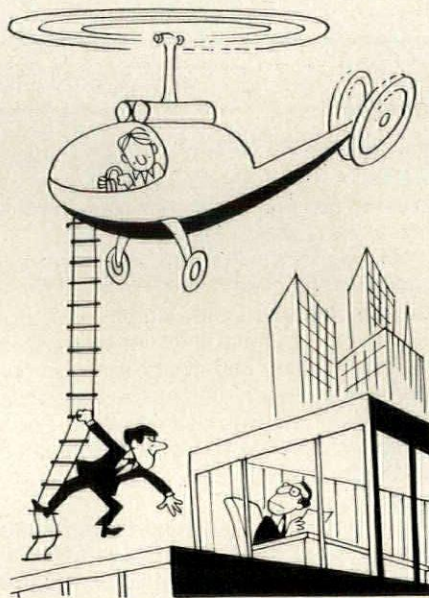
The manager who is just a step or so beneath top management obviously must follow a demanding strategy if he's to be in line for the ranking position above him. The danger is that he will push too hard, and antagonize, or conversely, *ignore* the right moves out of an unconscious fear that he may not really fit the top job.

What are obvious moves for the man steering a steady upward course? Some lesser items suggest themselves. For instance, getting to know the board members well, and making no secret whatsoever of one's quest for the top position. But the *prime* move is this: getting to know the flavor and spirit and technique of the whole business, not just one part of it.

This is where the prudent lateral move in a large business comes in. It can be most fruitful, the pros agree, to accept or even seek a horizontal shift (maybe for little or no more money) that involves entirely new and different job responsibilities; for potential top brass, varied experience is what shines.

But wise hands sound a clear caution. Says George Foote: "An upward move at the ranking executive level is not a game—it's a thoughtful strategy, based on true human motivations."

If it's phony, it probably won't work. ■



The college misfit: What's the best course for parents?

The college malcontent and dropout are so prevalent as to be almost as much in evidence as the smiling June graduate. Examples can be culled from somebody's family experience on nearly every block in suburbia, and rare is the patio party that features no tale of the young guy or gal who can't make a go of it on campus.

In affluent Westchester County outside New York, an Ivy League dropout is defiantly selling shoes in a small retail shop in Yonkers. His banking-executive father bitterly complains to friends, "Paul is off the track—ruining his life." From a Thailand monastery, a former Columbia University anthropology major

EDUCATION

writes to his professors that he has finally found "relevance." Two of the three children of the mayor of an upper-class bedroom town near Cleveland in the solid Midwest have suddenly dropped out—and the third wants to. Disillusionment on campus today permeates major universities and even disrupts the calm of once-tranquil small colleges coast to coast.

One man who has probed the rejection by youth of parental values, tracking the progress of 1,500 Harvard students for 10 years after they withdrew, is Dr. Armand Nicoli, a Harvard Medical School psychiatrist who specializes in social relations. He found that 90% of the drop-outs eventually returned to school. But many dropped out again, and only half of the returnees ever earned a degree.

A new pattern is emerging on campuses. Increasingly students are taking a year or more away from campus life, reassessing their goals, and returning to college. Certainly withdrawal is losing much of the stigma it once carried, as changes of the 1960s and 1970s have transmogrified the campus into a baffling, alien land to pre-1955 alumni. Even when they plug on to a degree, disenchanting students can become what one psychologist calls "technical drop-outs," aimlessly going through the motions of education.

But some experts assert that dropping out can be a potentially healthy move, if parents are supportive. Dean Ruth E.

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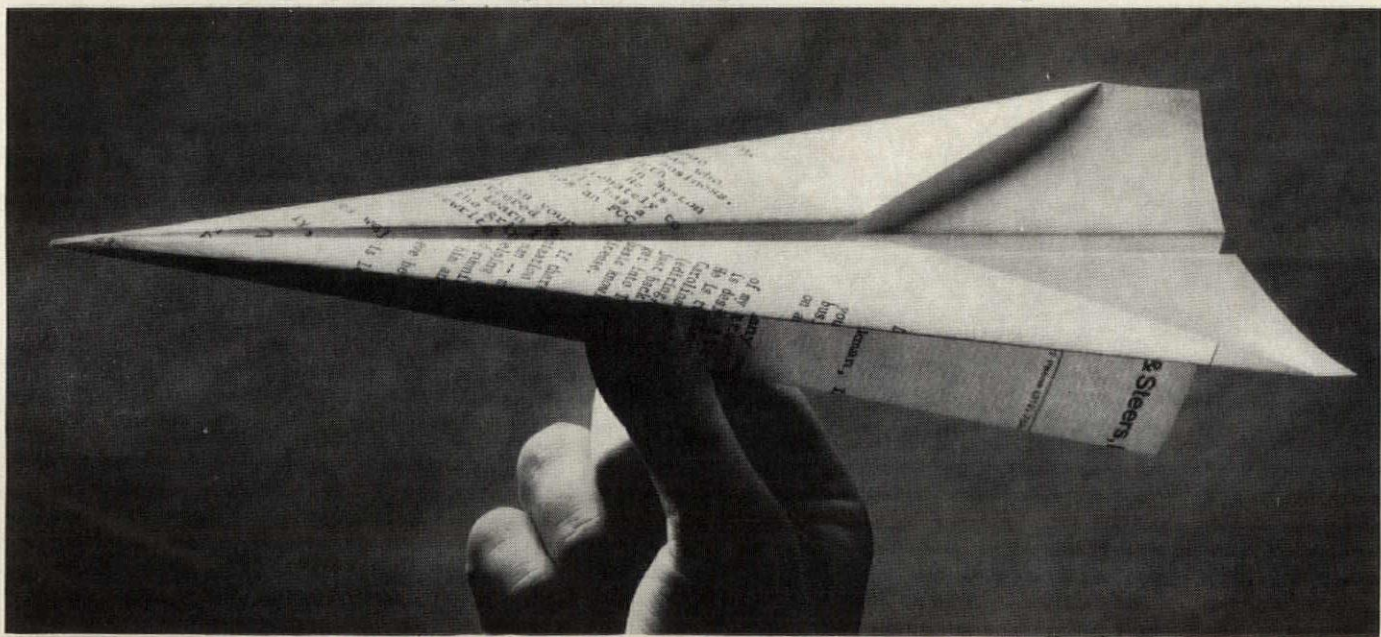
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Thorson of 850-student North Central College in Illinois says, "We're no longer in the same old education business. Hard work may be enough to give dropouts a motivation to return to college."

But this is cold comfort to a parent faced with an obviously distressed youngster. "The first thing to do," says Dr. Nicoli, "is to sit down and spend time finding exactly what is the reason for the unhappiness." Experts say astonishingly few parents take this fundamental step.

"A degree doesn't mean what it used to, and dropping out no longer bears the same stigma."

Dr. Nicoli continues: "Is he functioning academically? Often students are not, partly because of new environment, partly because of inner conflicts. He can't work until conflicts are resolved."

Dr. Jan Duker, Columbia Teachers College sociologist, talks of youngsters with overblown expectations. "High school honor students suffer a shock when they arrive at a college where *everyone* is on the honor roll." The ego gets deflated along with the straight-A record.

Clinical psychologist John Rau of Long Island Jewish-Hillside Medical Center observes, "College is a very stressful experience for many people who have difficulty in dealing with today's lack of structure. They become disillusioned. Some find it boring, meaningless." Co-ed dormitories, drugs, increasingly detached faculties, all contribute to the pressures.

A parent talking to a disenchanted student should urge him to confide in a dean or other academic counselor. He may be in the wrong program. He may find his bearings by getting involved in more "outside" activities. If uneasiness springs from the unstructured social life of co-ed dormitories, most administrations will arrange a switch to other quarters. Says one advisor, "We find that students with personal problems are the first to sign up, hoping co-ed living will help them overcome their problems. It can be a hard problem to administer."

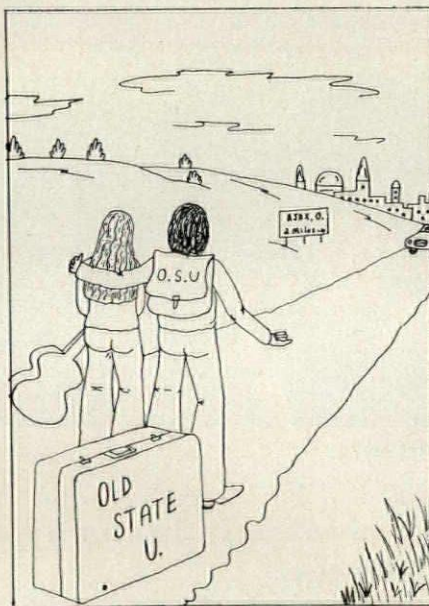
Disenchantment may wear itself out—as the malaise common among disenchanted freshmen often does. But if it doesn't, and if advisors, friends, and even tours of other academic programs and campuses fail to raise spirits, and a student still wants to withdraw—what then? Dr. Thomas A. Leemon, professor of higher education at Columbia Teachers College, has this advice: "First, it is a very important responsibility of parents to see that such youngsters are advised of what is available elsewhere and the opportunity for growth through study. Beyond this, the student must under-

stand his own course of action. For example, he ought to finance himself. What he does ought to be his responsibility."

A New Jersey executive and local school board member and his editor wife, faced the dropout dilemma three times. First their eldest daughter asked to quit school, but they successfully persuaded her to stay (later wondering if the pressure had been wise). Next her sister wanted to withdraw from college, and this time they concurred. After a year on her own, the second girl entered a "more meaningful" course in nursing. Then the couple's son quit as an international education major in college. After a breather, he enrolled in pre-law elsewhere, deciding he could "do more for social change as a professional."

The mother comments: "You can only ask a drop-out, 'How are you going to do it? Where are you going to go?' Unless there's some overpowering reason, there is no point in bribes or threats."

Once a student does drop out, experts urge bankrolling him only for well thought-out alternative education. This could range from supervised travel with an educational tie-in to taking a low-paying job in a laboratory or doing socially-oriented work, for example, in Appalachia. "It may not sound tony at the country club," says a Midwest college dean, "but driving a cab or working as an auto mechanic may serve as an antidote to disillusionment."



Jim Wiltsee

Harvard's Dr. Nicoli notes, "Most of the dropouts have been taken care of most of their lives, and feel worthless, feel their studies are of no value. After they do physical work, and learn they can care for themselves, they often find a sense of their own dignity, and may want to return to college."

Columbia sociologist Dr. Duker observes: "Parents shouldn't let them-

selves be exploited and blackmailed into a pattern of prolonged dependence. We've already kept our children more dependent longer than any society in the history of the planet."

"Parents shouldn't let themselves be exploited . . . into a pattern of prolonged dependence."

The prolonging of youth certainly is a factor in the drop-out generation. Jerome Bruner, professor of psychology at Oxford University, speaks of the "aimlessness" of youth forced to delay vocational or job decisions until comparatively late in life. "At the very moment the young man or woman is seeking authenticity, the only legitimate role that is open to him is that of student," Bruner observes. The legion of former students rejecting this role are written in the communes, in micro-buses outfitted with calico curtains, and in countless handicraft shops across the country.

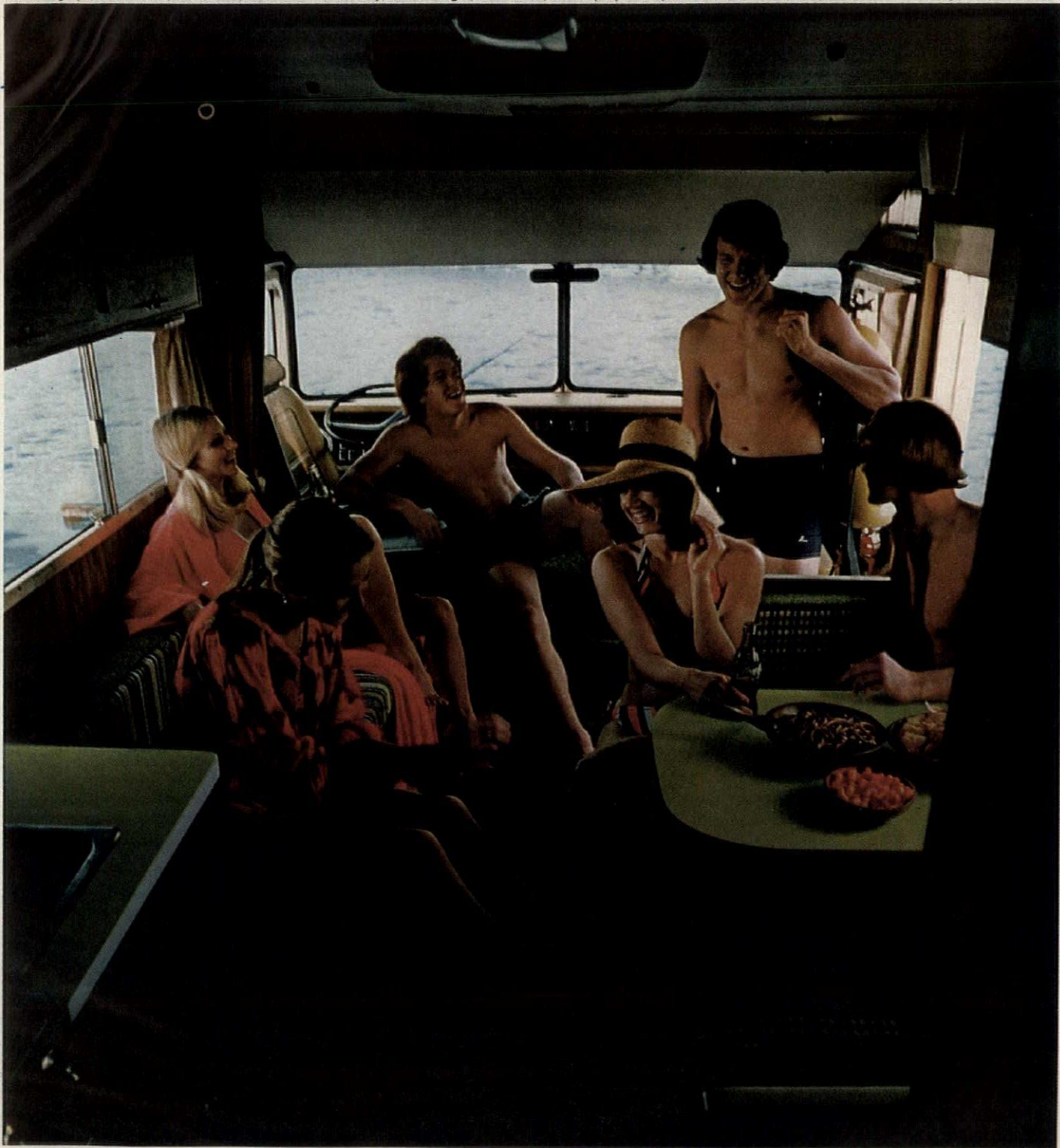
Says Dr. Nicoli, "The non-structured society of today gives rise to much of youth's emotional turmoil and to cultural shock, even in their own country. They don't know what's expected of them. And changes in the home are a tremendous factor. Parents often are not available physically and emotionally, so peers have much more influence than 10 or 20 years ago—or even five years ago."

And a degree carries a different value than it did in, say, 1955. Students see friends with diploma in hand not finding work in such fields as history, social science and English. They have seen the speed with which jobs can fill up in a field.

Youth's sifting of values today and talk of "relevance" may seem incomprehensible to a parent who has worked for 20 years determined to give his child the college degree which was so important to his own success. But one observer whose name is synonymous with the American economy views the questioning more positively. John D. Rockefeller III writes in *The Second American Revolution*: "Experiencing the fruits of affluence at a young age can tend to remove affluence as an overriding goal. Many young people find it easy to reduce their personal needs, to make do on very little, and they perceive that affluence by itself can be empty. . . . Believing that the provision of basic material necessities is not a serious problem, they are more concerned about the world of ideas and of the spirit."

A parent really ought to know that by now—and apply it in dealing with a son or daughter whose horizons are clouded. ■

Location: Laguna Beach, California. Swimwear by Catalina.
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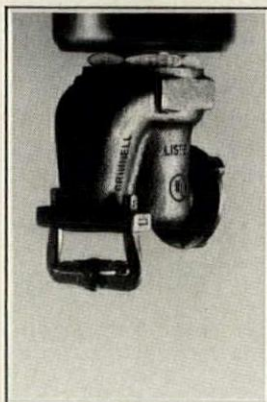
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Venturing afield with Fielding, Fodor and friends

Snobbishly seasoned European travelers used to say that travel guidebooks were a great help—they singled out hotels and restaurants for the "tourists," so that the elite few knew what places to avoid until the season ended. The guidebooks may no longer be so reliable. There are so many, aimed at so many audiences, that there's hardly a watering hole from Shannon to Ankara that doesn't rate mention in somebody's handbook.

This year, as the new editions spread beyond the seas in a million and more

TRAVEL COMMENTARY

carry-on bags, the snobs will have to take their chances with everyone else. At the risk of over-simplifying, here's a sampling of the 1973 crop:

First, all the guides this year—including *Fielding's Travel Guide to Europe 1973* (Fielding Publications, with William Morrow & Co., \$8.95), the favorite of a generation of U. S. tourists—were caught in awkward disarray by dollar devaluation and fluctuating currencies. Quoted rates and prices, therefore, are hardly more than ballpark figures this year in anybody's guide. More frank about it than most, Temple Fielding needed in a "Top Urgent!!!" warning to readers, pleading, "So don't shackle us to the doghouse if that Spanish mantilla is \$8.57 or \$8.69 instead of \$8.25 by the time you drop anchor."

Even in this era of the 747, Fielding's people still "drop anchor." Indeed, the *Fielding Guides* evoke the indulgent mood of shipboard yesteryears. The clubby, inside-y prose is solely concerned with creature comforts. The high priest of hospitality, Fielding focuses on the hotels, inns, restaurants and bistros of some 30 countries and regions. For historical or cultural points of interest, readers must look elsewhere. Politics, particularly angry, party-popping politics, is also anathema. On Greece, Fielding takes the view that its controversial regime is none of the *Guide's* business.

Single-minded devotion to bed-and-board makes Fielding's *Guide* comprehensive, but some familiarity with Fielding's taste is necessary; nearly all the judgments are his own. Quickest way to master Fielding is to pick a place with which you're familiar, and compare what he says with what you know. Judging the

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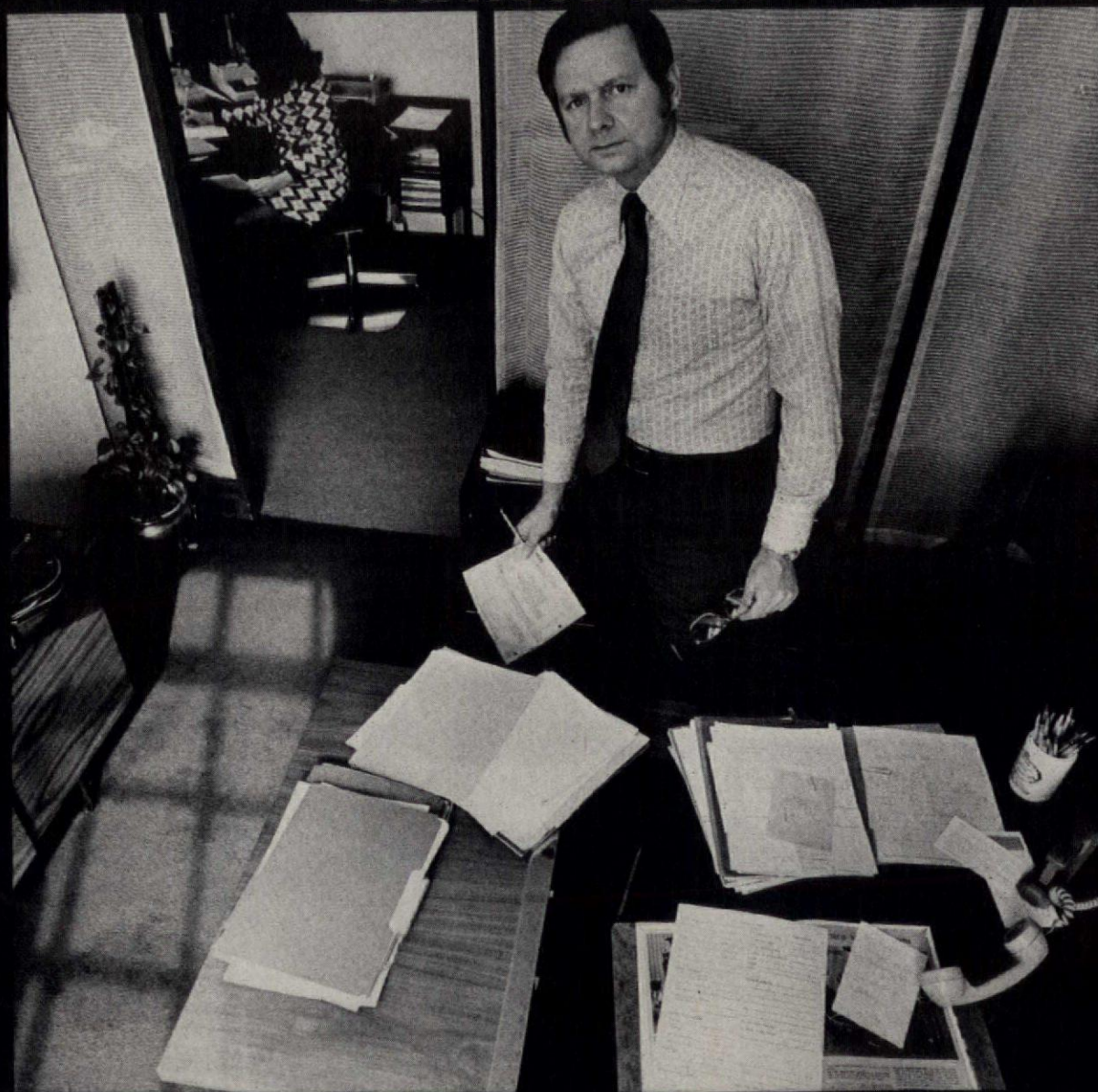
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rest of the book is easy.

Another full-scale guide is *Fodor's Europe 1973* (David McKay Co., \$9.95). Eugene Fodor's books are neatly arranged, fact-packed, and occasionally dull—as, some travelers will insist, guidebooks ought to be. *Fodor's Europe* is a tightly edited compilation of reports from a corps of native correspondents. There are more countries (35) but fewer places listed, since, judging from the bland commentary, Fodor doesn't list those he might have to condemn. Also, he devotes some space to a historical sketch of each country, sights to see, street maps, and other non-housekeeping matters Fielding ignores.

One wonders whether a 1,168-page volume (Fodor) or a 1,403-pager (Fielding) is an ideal traveling companion. Fielding stabs at the problem by publishing his *Guide* in a "Fieldingflex" binding, which can be sliced up the spine, so that only those parts pertinent to one's trip need by hauled along.

The airlines, particularly Pan American, offer some of the most portable guides. Pan Am's so-called *Insider's* series and what might be called its *Real* series are prime examples. Pan Am's *The Real Europe and the Mediterranean* (Bantam, \$2.95), *The Real Restaurant Guide to Europe*, and *The Real Economy Guide to Europe* (both \$1.95) are pocketbooks. For the money, they are panoramic in view, if occasionally skimpy on detail. *Real Europe*, for instance, cites only seven restaurants in London. The *Real Restaurant Guide* does better, but still cites only 26.

Pan Am's *Insider's* series—there's one for New York, London, Paris, Amsterdam and Rome (Random House, \$4.95 each)—strives for convenience by being published as a series of pocket-sized folding cards. Each card lists a category of restaurant, activity, entertainment or the like. The reverse side is a street map, keyed for finding the places listed. Chief problem is the advance planning it requires to use the cards efficiently, without carting the whole packet around.

None of the new breed tops the familiar city-by-city *Michelin Guides* (U.S. distributor: French & European Publications, Inc., 610 Fifth Ave., New York, N. Y. 10020, English editions, \$3.50) for portability and authority. Still, the titles proliferate. There are walking guides, shopping guides, and even fleamarket guides—*Street Markets* by Carol L. Cohen (Grosset & Dunlap, \$2.95), for instance—for deserving audiences.

But, then, there are also guides to travel on mini-budgets that only the knapsack set would believe, and some sexily titled guides to the fleshpots that only the socially obtuse might need. The message: Besides Fielding, Fodor and friends, strangers have crept into the travel bookshelf who bear more watching than reading.

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simply dialing that person's number.

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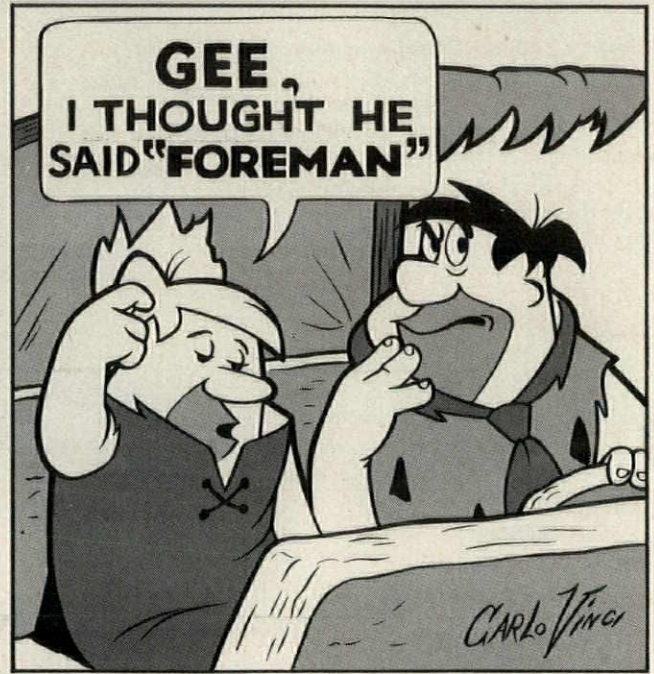
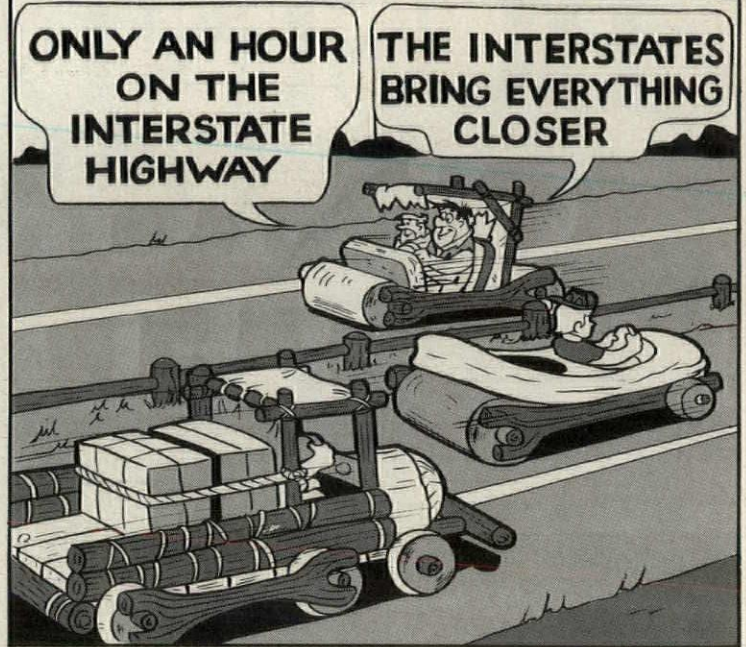
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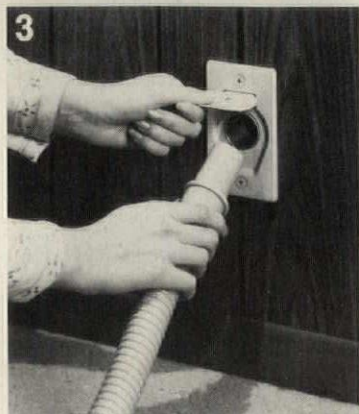
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PRODUCTS

Wall paneling in decorative solid colors is easy to maintain

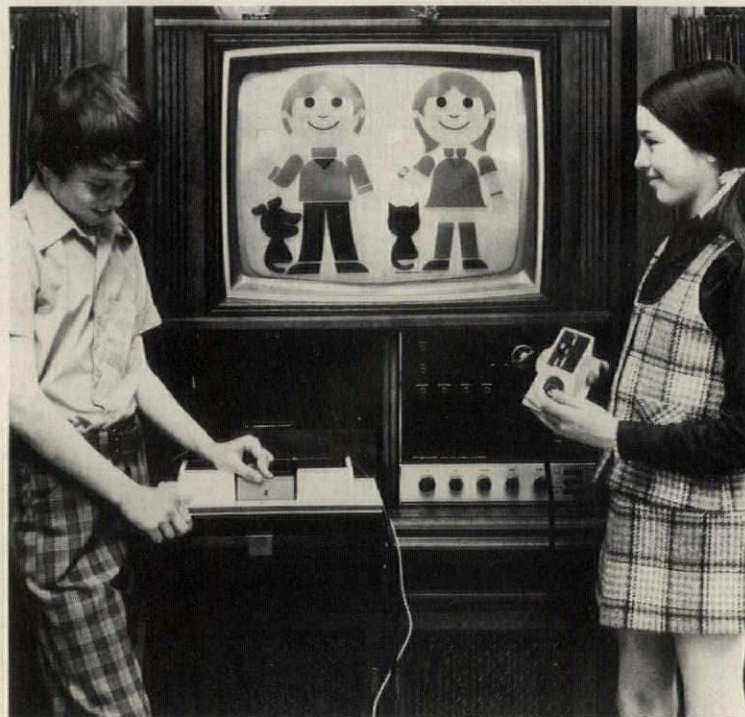
"Bright-On" paneling in high fashion solid-color effects provides a perfect contrast to the decorative prints and woodgrains so popular on today's walls. The panels, with a stripe-like texture, offer the look of solid colors and eliminate maintenance problems of paint. Available in eight lively colors—a green, a red, two blues, a yellow, two off-whites and a tan—the prefinished plywood panels have a protective top coat that allows dirt and soil to be wiped from the surface with a damp cloth. Shown here in an entryway (1)

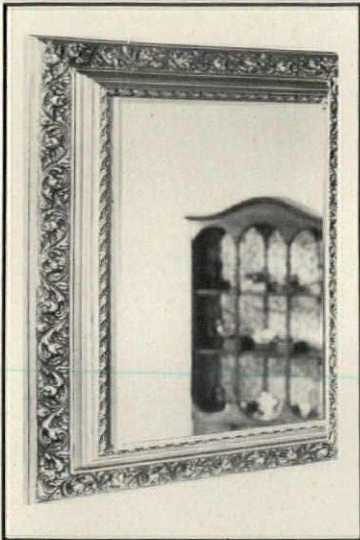
with the printed paneling, "Trees", an oyster-white "Bright-On" provides added dimension. A bittersweet-red "Bright-On" (2) is in sharp contrast to a rich woodgrain. A restful bedroom is paneled in solid sky-blue (3) while the dressing room next door is in a lively printed stripe. Walls in an ordinary-shaped living room are given vertical dimension with lettuce green "Bright-On" paneling (4) and window frames of contrasting oyster white. Evans Products, Portland, Ore. CIRCLE 200 ON READER SERVICE CARD



Built-in cleaning system, "Vacuflo", can be installed in less than a day. Tubing and fittings are of corrosion-resistant polyvinyl chloride. Stationary power unit (1) with an integral dirt receptacle can be mounted in a garage, basement or utility room. A standard-size house requires four inlet valves so that lightweight cleaning hose (2) can reach all areas. The inlet valves (3) are finished with decorative caps. System comes complete with full set of tools packed in a convenient caddy. H.P. Products, Louisville, Ohio. CIRCLE 201 ON READER SERVICE CARD

Family entertainment center includes the intriguing new "Odyssey Game". An electronic device that hooks up to a standard television set, the master control unit provides the basis for a dozen different games of chance and skill. Perfect for a project recreational facility, each "Odyssey" set comes complete with 12 game program cards and 12 TV screen overlays. Games include skiing, hockey, table tennis, football, roulette and Simon Says (shown below). "Odyssey" can also be used to provide learning experiences for children. Magnavox, New York City. CIRCLE 202 ON READER SERVICE CARD





Surface-mounted bath cabinet projects only 5" into the room. The decorative full-sized single metal cabinet features glass shelves and a 1/4"-thick plate glass mirror door. Available in antique gold, french gold and white and patina gray, the cabinet is 24 1/8" wide by 30 3/8" high. Residential Lighting, Thomas, Louisville, Ky. CIRCLE 204 ON READER SERVICE CARD

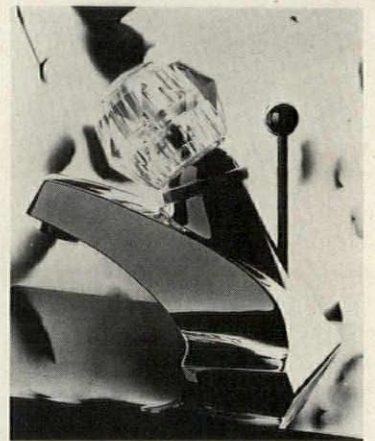
Stain-resistant sinks with the look of genuine marble are fabricated from polyester resins and pulverized marble and coated with an NPG® glycol-base gel coat. Finish will not fade or yellow. Sinks are available in four standard sizes and nine colors including gold, avocado, blue and green. H&L Marble, El Paso, Tex. CIRCLE 205 ON READER SERVICE CARD



Medicine cabinet with a tilt-action center mirror provides full-length viewing. Side mirrors that swing open to reveal cabinet storage space offer three-way vision. Unit, in a variety of sizes, comes in antique silver or gold, white and gold or gold and silver anodized aluminum finish. General Bathroom, Elk Grove Village, Ill. CIRCLE 206 ON READER SERVICE CARD



Freestanding circular shower stall is molded of non-rusting mildewproof fiber glass reinforced plastic. Unit comes as a complete kit including the shower curtain. Easy-to-assemble shower can be used outdoors as well as in. Swan, St. Louis, Mo. CIRCLE 207 ON READER SERVICE CARD



Decorative lavatory faucet has a single crystal-look handle. Made of "Duralac", the handle will not cloud or discolor. The washerless faucet features one rotating ball control for both water flow and temperature. Delta Faucet, Greensburg, Ind. CIRCLE 208 ON READER SERVICE CARD



"Glenwood" vanity in a walnut woodgrain has a durable synthetic resin finish and semi-concealed hinges. Drawers, of one-piece Durim high impact polystyrene, feature rounded corners for easy cleaning. The Vantipact is offered in two other models, a white and gold version and a mello-wood unit. Kitchen Compact, Jeffersonville, Ind. CIRCLE 209 ON READER SERVICE CARD

Who says all the doors in a 26-story high rise have to look the same?

Not Win Sivers. He is using non-warping, insulated steel faced doors by Ever-Strait throughout American Plaza Towers, which is being constructed by W. C. Sivers Co., general contractor.

This complete condominium complex in Portland, Oregon—three towers, 66 floors in all—will have an Ever-Strait Door at the entrance of each dwelling unit. With owners selecting their own door design and color, it's an opportunity for individuality that's proved to be an excellent selling point.

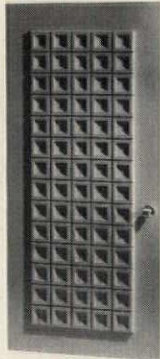


One 18-story tower is finished. A 26-story tower is under way, with a 22-story tower to follow. Owners are happy to have a door that's different from their neighbor's. And they appreciate Ever-Strait's sound and temperature insulation that means comfort and privacy.

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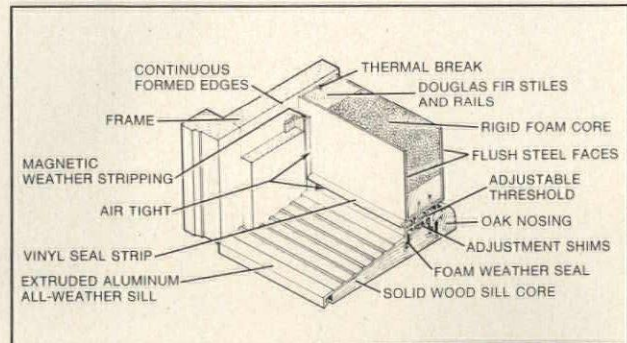


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Or, write and ask Win Sivers, c/o Ever-Strait, 7100 Dixie Highway, Fairfield, Ohio 45014. You'll get facts on why Ever-Strait Doors are a sound investment for high-rise builders.

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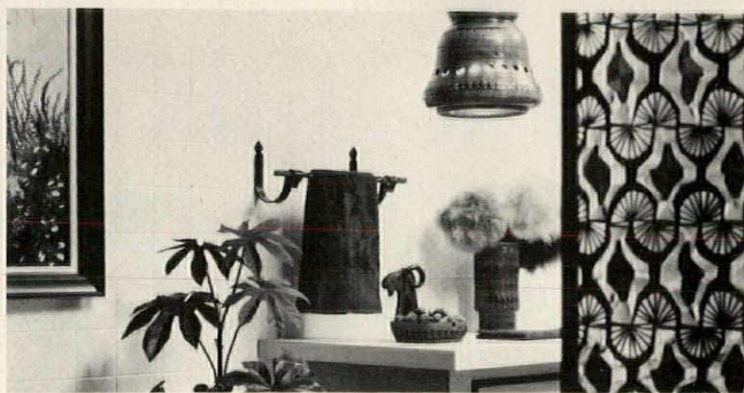


Vanity, designed to blend with any bathroom decor, features simple classic styling. Raised panels are outlined with gold-accented trim adding a dimension to the doors. Available in a wide range of sizes including the four-door model shown, the vanity has self-closing hinges and a wear-resistant durable finish. Raygold, Winchester, Va. CIRCLE 213 ON READER SERVICE CARD

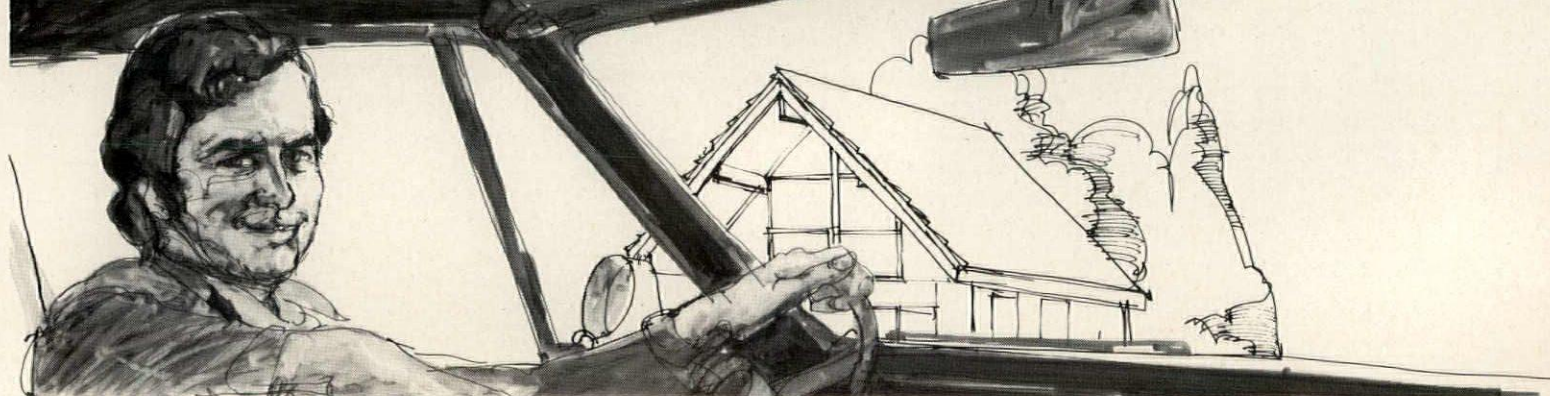
Compact watersaving water closet, "Spacette" measures 17½"x25½" overall. Ideal for powder rooms, it is constructed of easy-to-maintain high-fired china. Trip lever is directly connected to a watersaving valve for controlled flushing and protection against overflow. Mansfield, Sanitary, Perrysville, Ohio. CIRCLE 214 ON READER SERVICE CARD



Decorative ceramic wall tile has a wispy billowy pattern on a white matte glaze background. Called "Cloud Swirl", the design is offered in olive green, blue, antique white, yellow, gold and pink. Tile is ideal for use in baths and kitchens or anywhere easy maintenance is required. U.S. Ceramic Tile, Canton, Ohio. CIRCLE 215 ON READER SERVICE CARD



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Plants in the U.S. and Canada; affiliates in England, Australia and Japan; representatives throughout the world.

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TOE NAILING studs to plates is fast and accurate with the versatile CN-137 Nailer...the only nailer that drives 6d common thru 16d sinkers. Great for countless nailing tasks on construction of all kinds.



SHEATHING goes on fast and tight with a S-763 Staple Nailer. Ideal for plywood and fibreboard sheathing, plywood subfloor and roof deck. The long, heavy-duty staples used for these jobs are FHA approved.



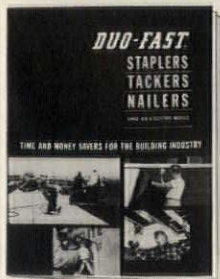
SOFFITS install easier and faster with the new, lightweight KN-1840 which drives heavy, narrow-crown, galvanized staples. The narrow crowns are inconspicuous and resist pull-thru. Has many applications in building.



FINISHING is the job of the FN-83 Finish Nailer. Interior trim goes on in a hurry. The Brad Nailer is used widely to speed up installation of paneling, using brads with heads colored to match the surface.

ADD the Duo-Fast Gun Tackers, Hammer Tackers and Strike Tackers for insulation, building papers, ceiling tile, underlayment...and watch production climb while costs tumble.

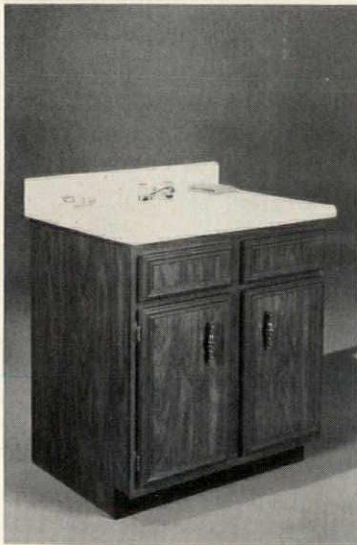
SEND NOW for free copy of Bulletin FT-26 and demonstration of these cost cutters.



DUO-FAST FASTENER CORPORATION, Dept. HH
3702 River Road
Franklin Park, IL 60131

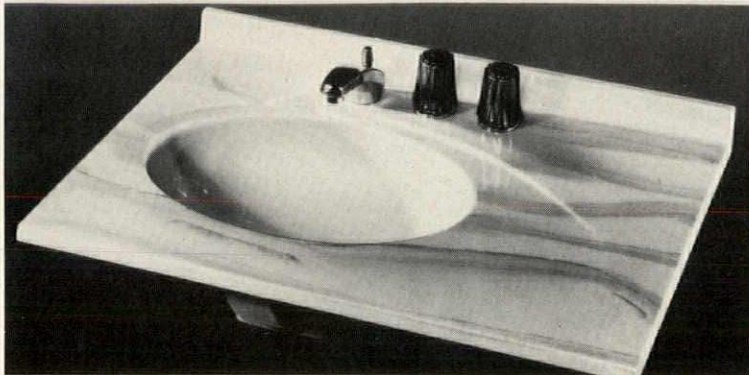
DUO-FAST EVERYTHING FOR STAPLING NAILING

043

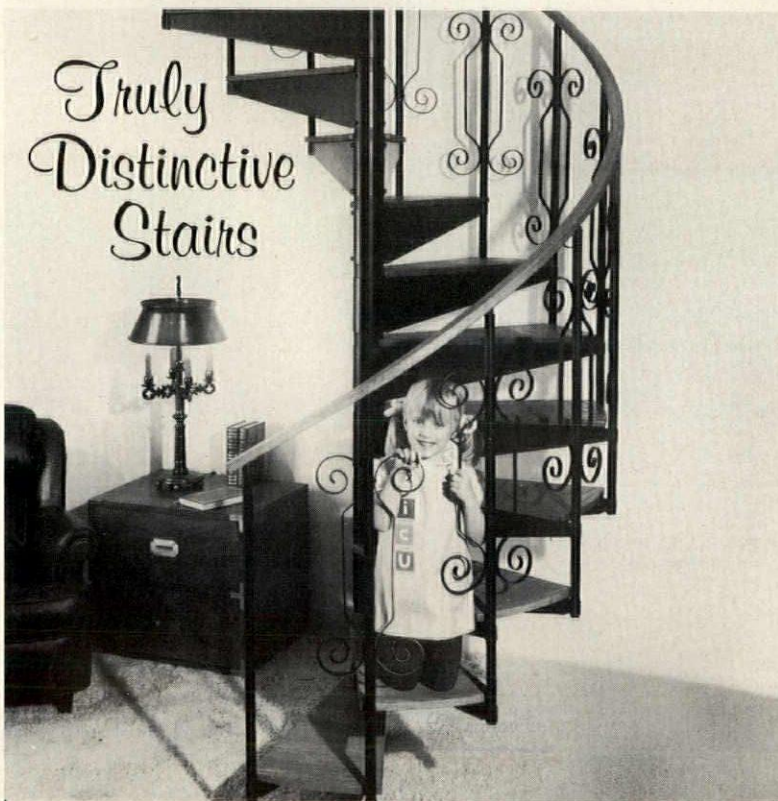


Classic vanity cabinet has an ultra-violet-cured Raycron® finish that is stain, abrasion and chemical-resistant. Units are constructed of particle board with plastic frames. Antique brass-finished door pulls accent the printed walnut-woodgrain cabinets. The units feature self-closing hinges. United Cabinet, Jasper, Ind.
CIRCLE 210 ON READER SERVICE CARD

Simulated-marble vanity tops with off-center basins and fittings are available in white or bone. Ranging in size from 22"x25" to 22"x73", units feature integral backsplashes and basins and cast-in overflows. Fade-resistant material is easy to maintain and will not stain or scratch. Briggs, Sterling Heights, Mich.
CIRCLE 211 ON READER SERVICE CARD



Contemporary-styled toilet features a "Vent-Away" flushing action that removes undesirable odors and uses minimum water-flow to create the vacuum. The "Compact" has an elongated bowl with a sanitary rim contoured to drain into the bowl. Also shown is a "Rondalyn" lavatory. American Standard, New Brunswick, N.J. CIRCLE 212 ON READER SERVICE CARD



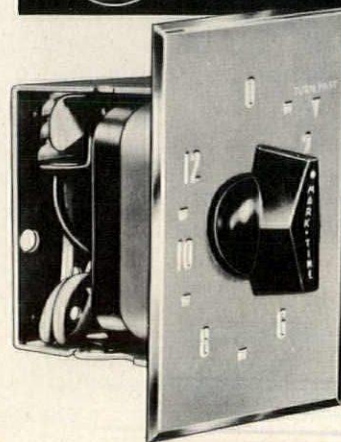
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Stairs

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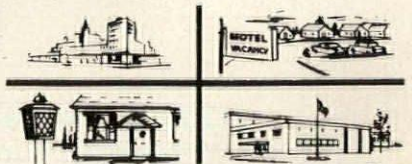
Studio Stair.
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Now merchandise the added value of bottle-quality water from the kitchen tap.

Install a AMF Cuno Aqua-Pure Water Filter beneath the kitchen sink and merchandise bottle-quality water to your prospects.

It will mean all your buyers will enjoy not only spring fresh water, but every cup of coffee, tea or frozen orange juice made with it.

It's a simple addition. It goes under the sink easily. And at low cost!

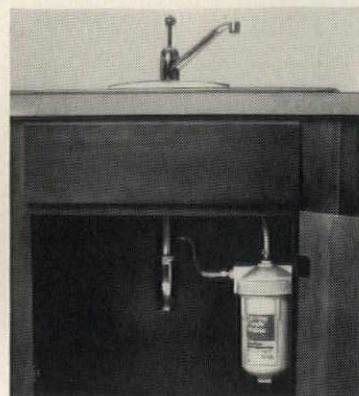
Replacement filters need only be changed every three to six months and

can be done by the housewife or your maintenance people if you like to maintain access to the premises.

The Aqua-Pure Water Filter is a new customer benefit you can advertise with every new unit you build.

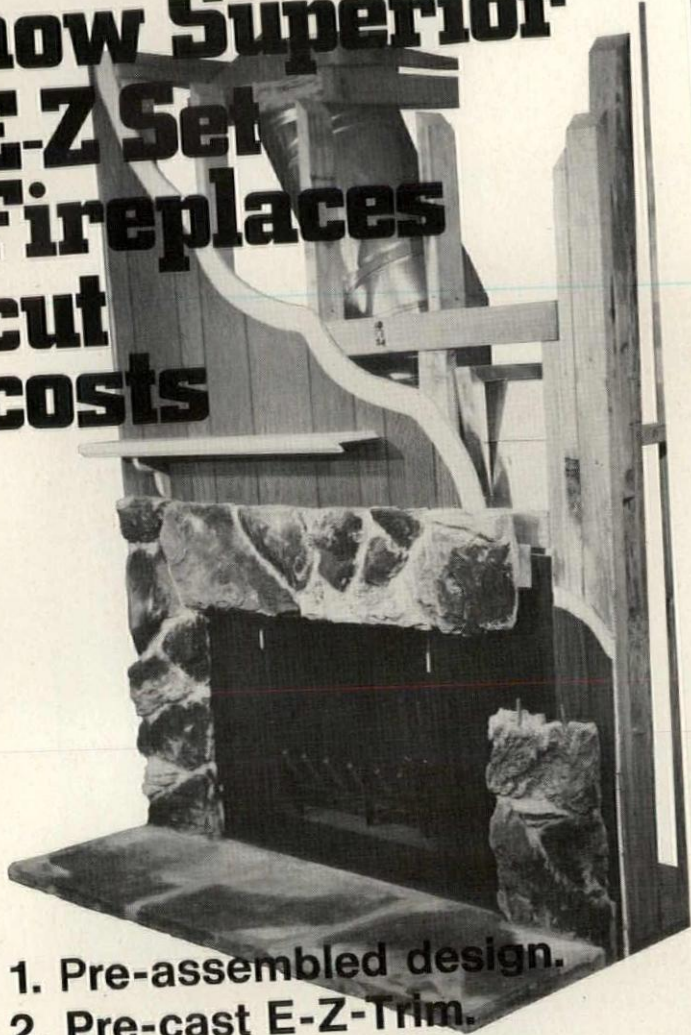
Check with your plumbing supply dealer. Or write: AMF Cuno, Consumer Products Division, Dept. HH, 400 Research Pkwy, Meriden, Connecticut 06450.

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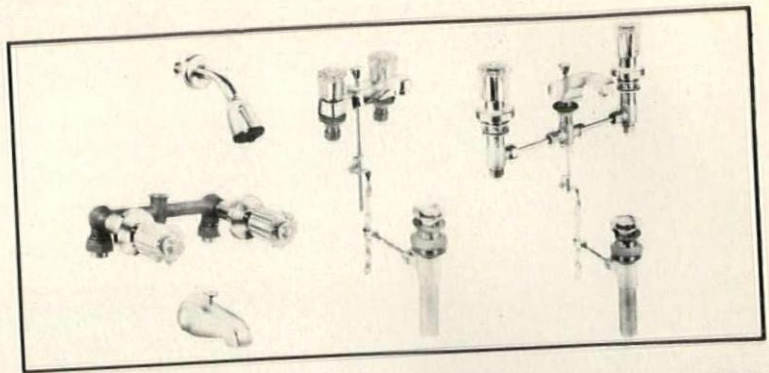
NAME _____

COMPANY _____

ADDRESS _____ PHONE _____

CITY _____ STATE _____ ZIP _____

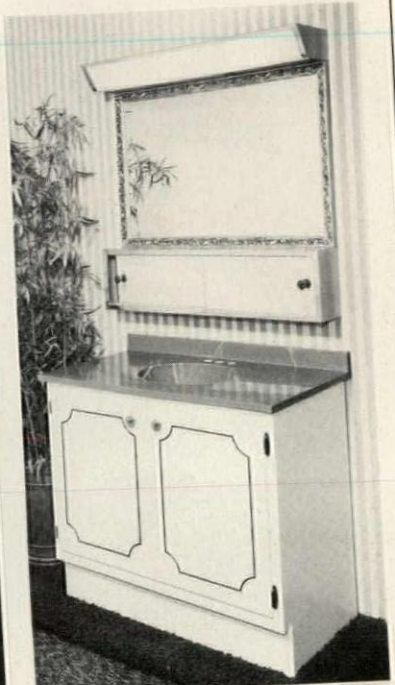
Quality Products to Reduce Construction Costs



Brass plumbing fixtures feature molded acrylic "Crystalite" handles. Offered in chrome plate and brass chrome plate as well as the acrylic, the handles are attached with a chrome-plated metal insert that provides metal-to-metal grip. A large acrylic index button is mounted on the handles for easy readability. Gerber Plumbing Fixtures, Chicago. CIRCLE 216 ON READER SERVICE CARD



One-piece ventilated water closet, "Empress", is of vitreous china. Water level in the tank remains below the level in the bowl to prevent overflow. The unit features a siphon jet flush and rim-fed whirlpool action. Crane, New York City. CIRCLE 217 ON READER SERVICE CARD



Decorative mirror, light cap and cosmetic box are available as an ensemble or as individual components. The mirror comes in white and gold, antique gold and pewter with gold or pewter light cap and cosmetic box. Rutt-Williams, Coopersville, Mich. CIRCLE 218 ON READER SERVICE CARD

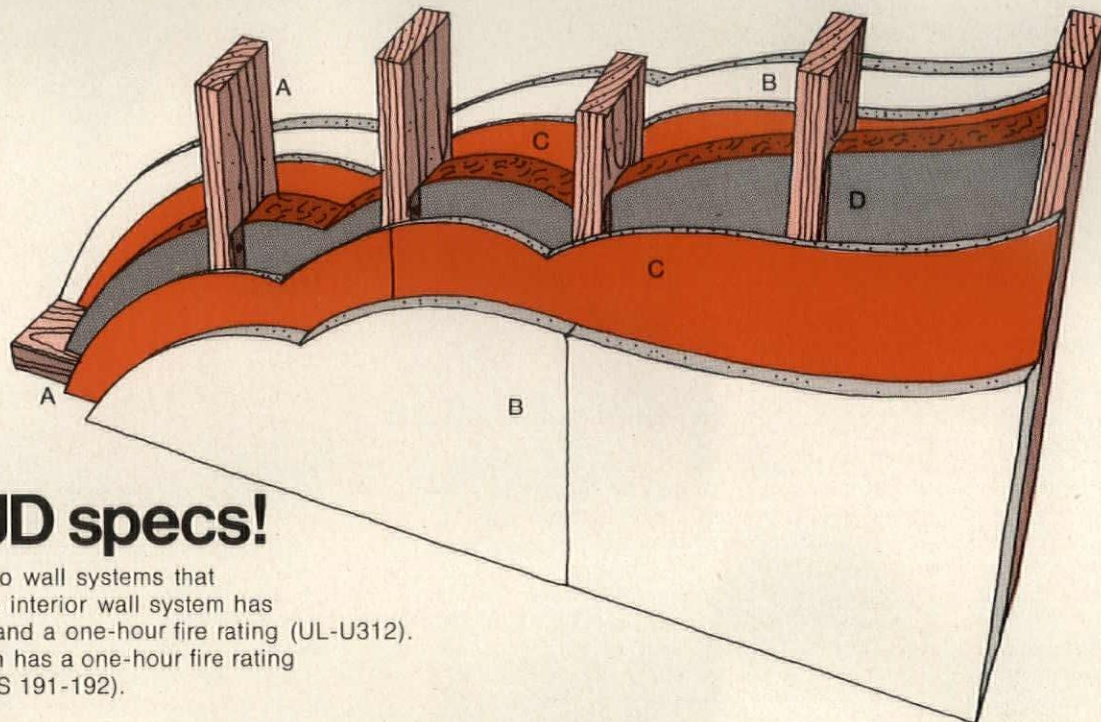


Chrome-plated bathroom accessories include a combination soap, tumbler and toothbrush holder that opens and closes. Also part of the triple-finished "Colonial Chrome" line are reverse roll paper holders, grab bars, rings and hooks. Miami-Carey, Monroe, Ohio. CIRCLE 219 ON READER SERVICE CARD

You can't beat these systems!

Interior wall system

- A 2x4 studs and plates.
- B 5/8" Firestop® type X wallboard
- C 1/4" Incombustible Gypsum Sound Deadening Board
- D 2" glass fiber insulation



They meet HUD specs!

Georgia-Pacific has put together two wall systems that meet your required HUD specs. The interior wall system has an STC of 50 (BW-35st) and a one-hour fire rating (UL-U312).

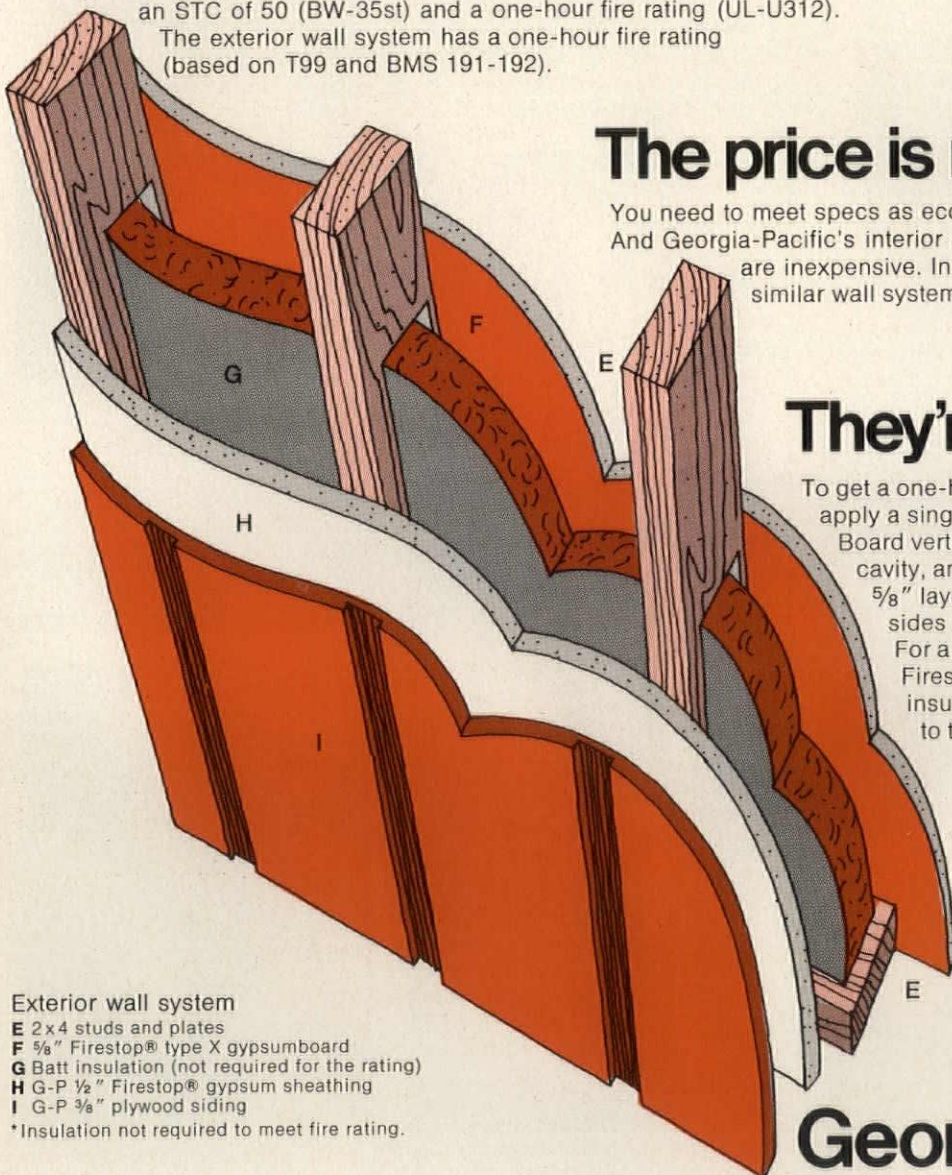
The exterior wall system has a one-hour fire rating (based on T99 and BMS 191-192).

The price is right!

You need to meet specs as economically as possible. And Georgia-Pacific's interior and exterior wall systems are inexpensive. In fact, there aren't any less expensive similar wall systems on the market.

They're easy to install!

To get a one-hour fire rated interior wall with an STC of 50, just apply a single layer of G-P's 1/4" Gypsum Sound Deadening Board vertically to both sides of wood studs, with insulation in cavity, and secure with nails. Then, strip laminate a single 5/8" layer of Firestop® Gypsumboard vertically to both sides of the sound deadening board. It's that easy. For a one-hour fire rated exterior wall, apply 5/8" Firestop® gypsumboard over wood studs and insulation.* Then attach 1/2" Firestop® sheathing to the outside wall and cover with 3/8" or 5/8" G-P plywood siding.



Exterior wall system

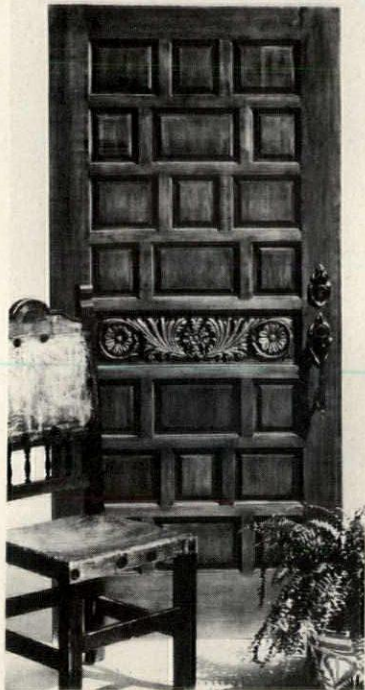
- E 2x4 studs and plates
- F 5/8" Firestop® type X gypsumboard
- G Batt insulation (not required for the rating)
- H G-P 1/2" Firestop® gypsum sheathing
- I G-P 3/8" plywood siding

*Insulation not required to meet fire rating.

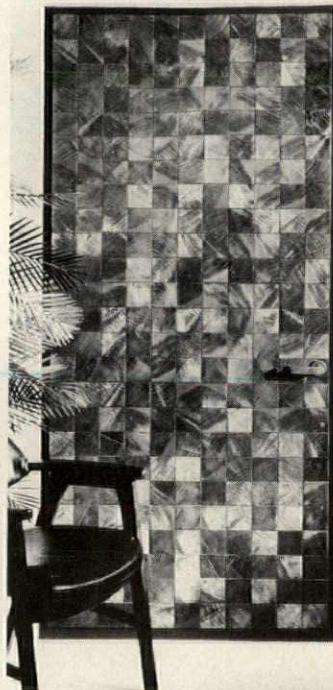
Georgia-Pacific

The Growth Company
Gypsum Division, Portland, Oregon 97204





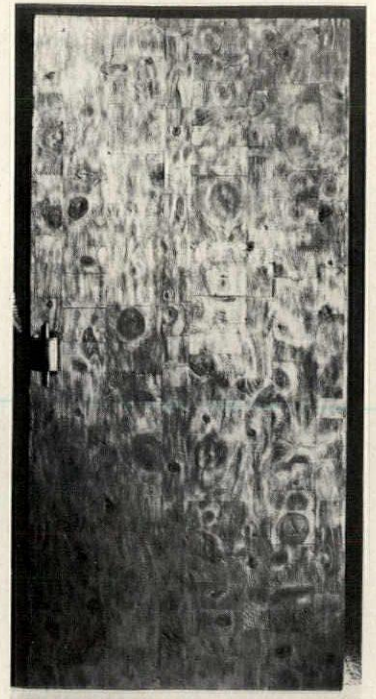
Entrance door with traditional Spanish design is bold and massive looking. The "Castillo", which is 6'8" high and 3' wide, is of selected kiln-dried Douglas fir or hemlock. Each door consists of 22 individual 1 1/8"-thick intricately carved panels and can be painted or stained as desired. Simpson Timber, Seattle, Wash. CIRCLE 223 ON READER SERVICE CARD



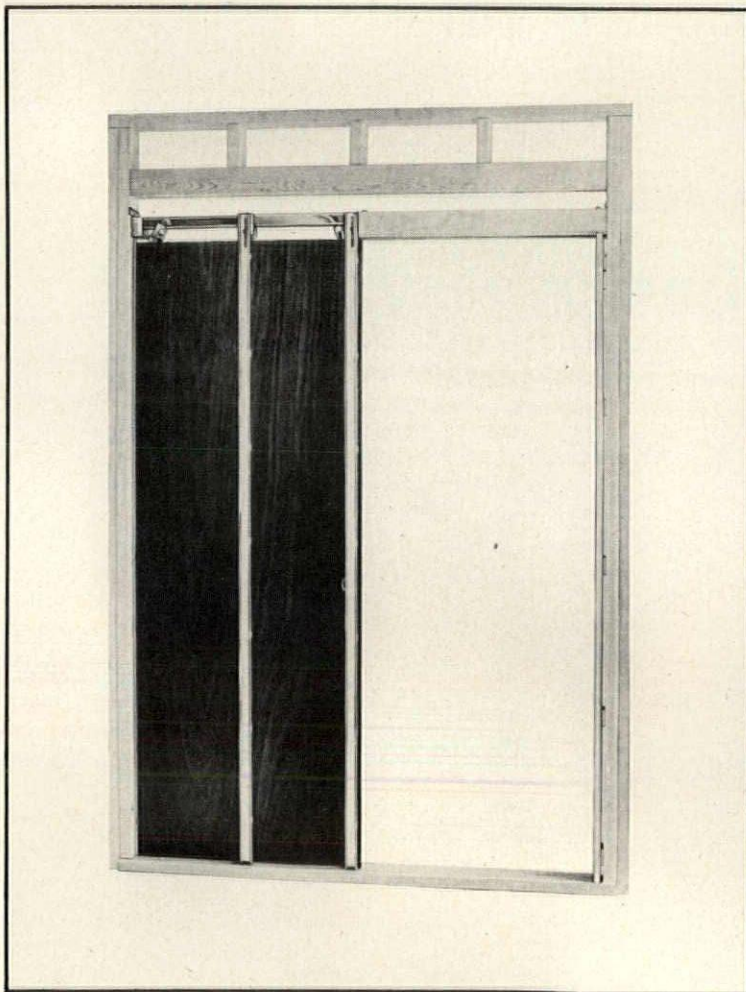
Decorative door set can be used in most size-openings. Suitable for interior or exterior installation, "Parquet" is rigid urethane with a solid steel-reinforced core. The door, with a factory-applied acrylic finish, has the appearance of wood inserts and comes in two oak shades. Formel, North Kansas City, Mo. CIRCLE 224 ON READER SERVICE CARD



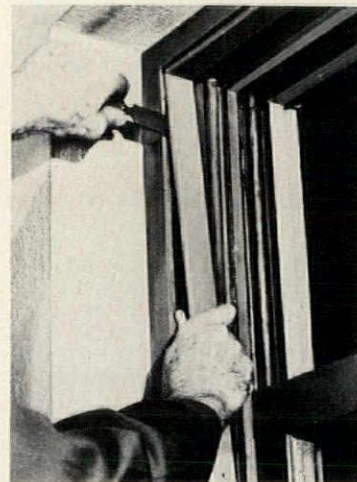
Steel bi-fold closet doors have a deep-textured finish. Three-dimensional embossing gives the metal a simulated glove-leather-like-look. Three styles, "Manor House," "Elegante" and "Heritage", are available. The Williamsburg white baked-on color complements any decor. Leigh Products, Coopersville, Mich. CIRCLE 226 ON READER SERVICE CARD



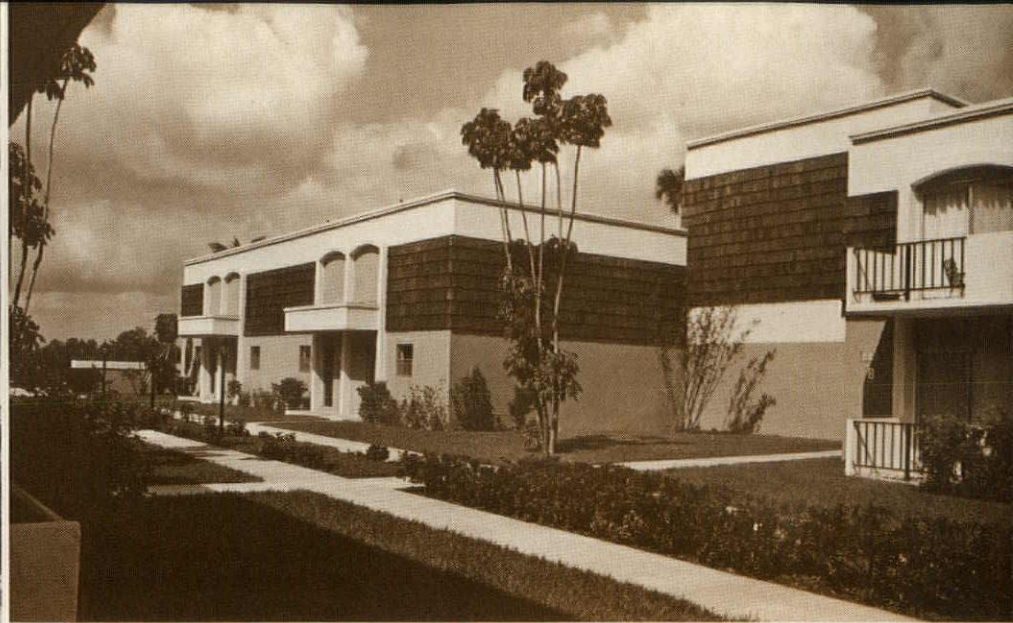
Solid pine knot, weathered door is available in standard and custom sizes. Knots extend through the door making each side slightly different and one-of-a-kind. Door can be finished in a light or medium stain as desired. A coordinated three-dimensional wall panel system is also offered. Pinecrest, Minneapolis, Minn. CIRCLE 227 ON READER SERVICE CARD



Pocket door set, designed for easy installation, requires no cutting of metal rail. Premarked wood header nailing strip is cut to desired width without special tools. Set, which contains all hardware, is adaptable to any wall construction. National Mfg., Sterling, Ill. CIRCLE 225 ON READER SERVICE CARD



Easy-to-install window channels seal out wind, stop rattles and conserve fuel. White vinyl-finished aluminum and stainless steel channels are designed to fit standard sashes. The simple four-step installation process is shown. Quaker Mfg., Sharon Hill, Pa. CIRCLE 228 ON READER SERVICE CARD



Establish an Atmosphere of Confidence

Apartment buyers and renters are looking for all the atmosphere and beauty they can get. That's why so many buildings are designed with Shakertown cedar shake and shingle panels. The rustic textured panels with heavy butt lines enhance the appearance of sidewalls, mansards and accent areas to reflect quality construction and help apartments sell faster, rent faster and stay rented longer. And cedar weathers beautifully with no maintenance required.

MORE THAN MEETS THE EYE

Shakertown 8-foot panels eliminate handling and nailing hundreds of individual pieces. The various textured shakes and shingles are electronically bonded into self-aligning, multi-ply panels for easy, one-man application—no skill is required. Panels complete the job faster, increase insulation, and save up to 70% of installation costs. Available in 7" or 14" exposure in natural cedar or a variety of semi-transparent colors.

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CIRCLE 137 ON READER SERVICE CARD



massive study of 464,009 sales leads from House & Home readers confirms that sales action in housing & light construction comes from every segment of the industry

To identify all the important people in housing and light construction who are active in the selection of building products, materials, and equipment, House & Home followed up 464,009 advertising inquiries from its reader service cards and received a 33% return involving 152,191 inquiries.

Survey questions were designed to determine what, if any, "sales actions" were taken as a result of readers having seen advertisements in several issues of House & Home.

For the purpose of this study, "sales actions"—that is, those actions bringing products and

prospects closer to a sale—have been defined as *specifying, recommending, approving, purchasing, and still investigating further.*

For each sales action, of course, the unknown multiplier is the number of residential or other units for which the sales action was taken. For example, a single *purchase* mention could involve a 10-house development, a 280-unit apartment complex, or anything in-between.

Results indicate in the clearest possible manner that sales action comes from every segment of the industry, as shown in the table below.

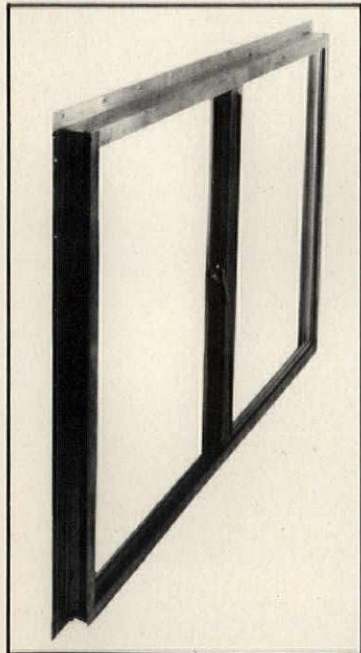
Reader Classification	Literature Requested by Readers Surveyed	Literature Requested by Survey Respondents	Literature Received by Survey Respondents	SALES ACTIONS TRIGGERED BY ADVERTISING						Total Sales Actions	Sales Actions as % of Literature Received
				Specified Product	Recommended Product	Approved Product	Purchased Product	Still Investigating Product			
Architects & Designers	93,946	33,902	29,557	4,334	4,965	2,996	853	7,382	20,530	69.5%	
Builders & Contractors	197,114	60,124	51,612	4,457	5,814	5,419	5,867	17,451	39,008	75.6%	
Commercial/Industrial	9,861	3,410	2,886	210	312	138	155	974	1,789	62.0%	
Engineers	13,484	5,362	4,717	354	537	297	199	1,678	3,065	64.9%	
Financial	8,382	3,252	2,828	150	301	168	142	962	1,723	60.9%	
Government	10,633	4,845	4,210	281	477	300	205	1,296	2,559	60.8%	
Realty	18,510	6,101	5,401	314	542	490	305	2,074	3,725	68.9%	
Retail Dealers	9,225	2,624	2,130	184	256	171	183	767	1,561	73.3%	
Subcontractors	16,487	4,630	4,050	288	495	428	431	1,255	2,897	71.5%	
Wholesale Distributors	5,193	1,719	1,469	102	204	84	109	562	1,061	72.2%	
Others not identifying self	81,174	26,222	22,687	1,454	2,217	1,635	1,068	6,848	13,222	58.3%	
TOTAL	464,009	152,191	131,547	12,128	16,120	12,126	9,517	41,249	91,140	69.3%	

McGraw-Hill's marketing and management publication
of housing and
light construction **House & Home**
1221 Avenue of the Americas, New York, N.Y. 10020

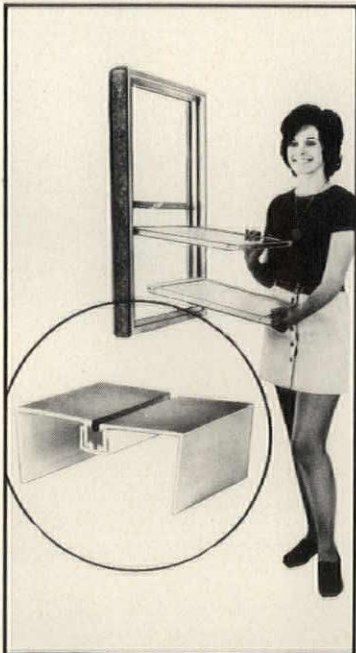
PRODUCTS/DOORS, WINDOWS



Bi-fold door units are suitable for practically any size opening up to 8' in height. Doors can be constructed with decorative panels of any pattern desired. A two-way spring-loaded hinge snaps doors together in a closed position and holds them back against the jamb for full access when open. Acme General, San Dimas, Calif. CIRCLE 220 ON READER SERVICE CARD



Horizontal rolling glass windows feature stainless steel cam locks, four rollers in each sash and optional Spaceglass® thermal panes. Windows, with double interlocked construction, have wool pile weatherstripping around the perimeter of the sash to protect against heat and cold. General Aluminum, Dallas, Tex. CIRCLE 221 ON READER SERVICE CARD

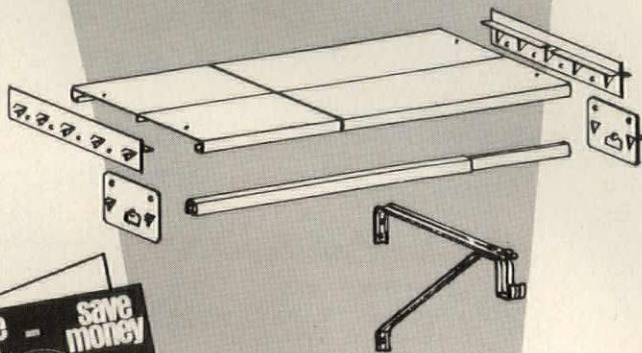


Tilt/take-out replacement window incorporates a low heat conducting thermal barrier. The material is bonded between the two aluminum extrusions that make up the master frame. Unit is equipped with block and tackle style balances, Celecon glides and wool pile weatherstripping. Metalume, Toms River, N.J. CIRCLE 222 ON READER SERVICE CARD

IT'S STRONG . . . IT'S GOOD LOOKING!
IT'S FAST AND EASY TO INSTALL!
IT'S THE LOWEST "IN-PLACE" COST
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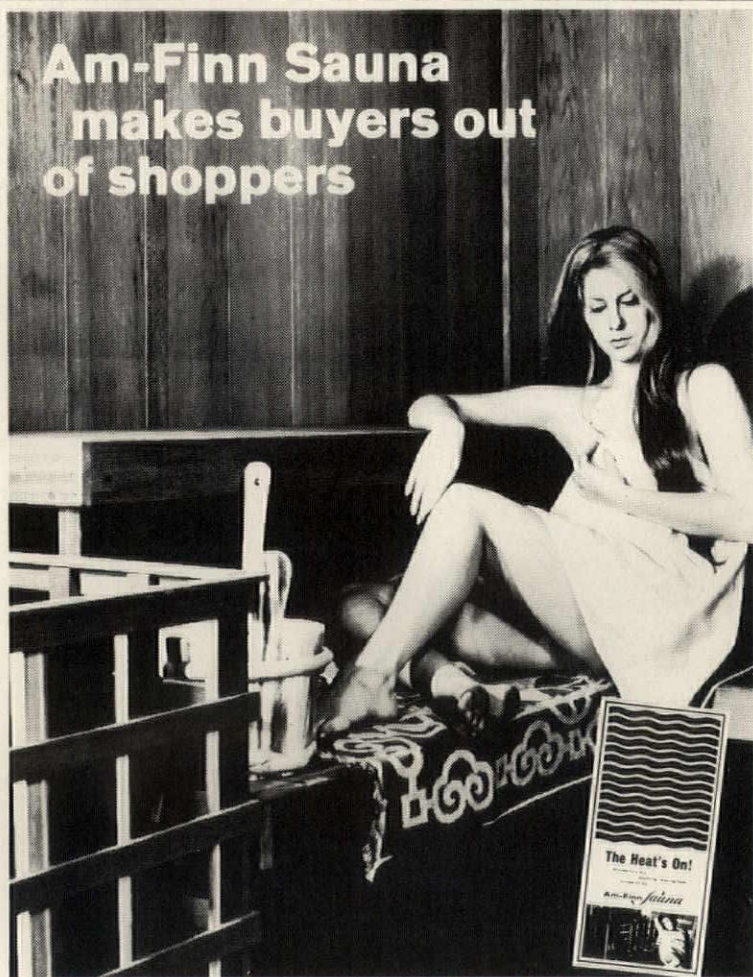
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CIRCLE 138 ON READER SERVICE CARD

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CIRCLE 139 ON READER SERVICE CARD

H&H JUNE 1973 139



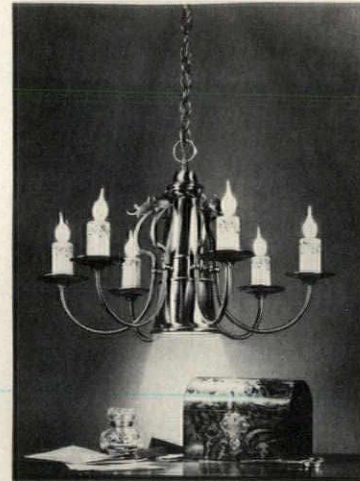
Mediterranean chandelier features heavy textured Sorrento glass diffusers. The five-light unit is 20" in diameter and 21" in body height. Weathered black strapwork and a fruitwood center column are supported by five chains. The rustic fixture utilizes candelabra base lamps. Halo Lighting, Rosemont, Ill.
CIRCLE 229 ON READER SERVICE CARD



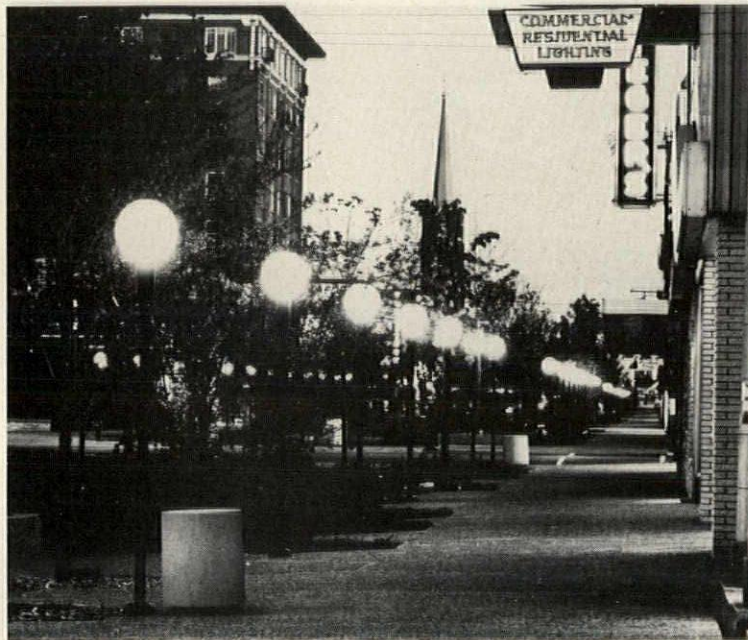
Massive chandelier adds a southwestern accent to a dining room or den. The five-light unit features heavy textured amber glass hurricane lamp diffusers. Constructed of heavy-duty materials, the chain-hung fixture is available in black, avocado or harvest gold. Southwest Lighting, San Antonio, Tex.
CIRCLE 230 ON READER SERVICE CARD



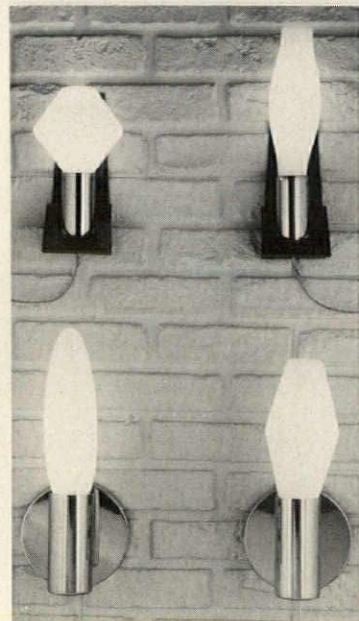
Williamsburg chandeliers include one- to ten-light models in a choice of solid brass or plated finish. Fixtures are available with fluted or tapered glass chimneys. Models with five lights or more are accompanied by a 600W dimmer switch. Eight-light solid brass fixture is shown. Wasley Products, Plainville, Conn.
CIRCLE 233 ON READER SERVICE CARD



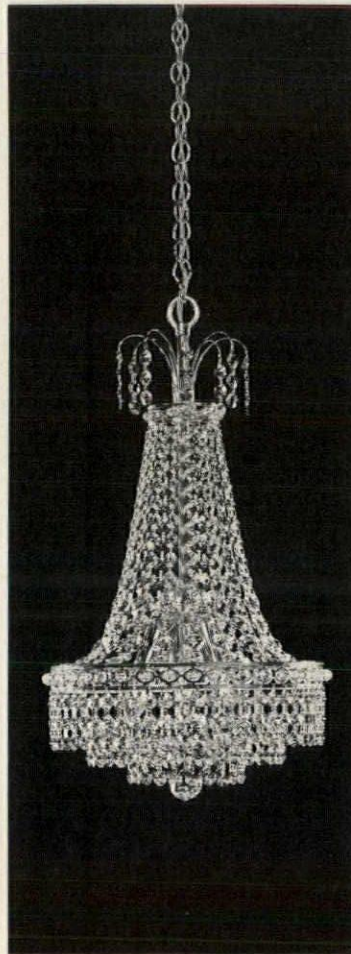
Antique brass-finished chandelier features a concealed downlight in the column for proper table-top illumination. Ideal for dining areas or dens, the six-light fixture is also offered in a pewter finish. A three-way switch turns on just the candle lights, only the downlight or both together. Progress Lighting, Philadelphia, Pa.
CIRCLE 234 ON READER SERVICE CARD



Vandalproof exterior light fixtures provide security at night and attractive landscape accents during the day. Pole-mounted "Aeralume Crystal" and opal textured globe units house 175W mercury vapor lamps. Ballasts are enclosed in cast aluminum adapters protected from weather and lamp heat. Stonco Lighting, Keene, Union, N.J.
CIRCLE 231 ON READER SERVICE CARD



Decorative light bulbs are designed to meet the need of the bare bulb look. The "Finlandia" series includes four-styles, "Arctic-Lite", "Glacia-Lite", "Polar-Lite" and "Nordic-Lite". Suitable for use in swag and pole lights and pendant type fixtures, opalescent white-finished incandescent bulbs can also be used in wall sconces without diffusers. Duro-Lite, Fair Lawn, N.J.
CIRCLE 232 ON READER SERVICE CARD



Hanging crystal fixture is created of genuine Swarovski Strass crystals. Surfaces of the crystals are precision cut and wood polished. Facets capture the light and reflect it into the center of the crystals for a glittering effect. Three 60W candelabra lamps are nestled into the basket of the fixture. Canopy and trim are of 24 karat gold-plated solid brass. Lightcraft, Nutone, Cincinnati, Ohio.
CIRCLE 235 ON READER SERVICE CARD



Outdoor bollard, has a 10" clear acrylic diffuser sphere with a spun aluminum reflector. "Transhemisphere," a post-mounted fixture, provides low-brightness lighting. Finished in textured black, the lamp with concealed mounting rests on a 5" diameter post of heavy-duty aluminum. Unit comes in 100W mercury vapor or incandescent models. Prescolite, San Leandro, Calif.
CIRCLE 236 ON READER SERVICE CARD



Holding power. Sure-grip control that lasts long after you've left the site. That's the winning way of staples with Spot-o-lon™ coating. 14-16 gauge heavy-duty staples in 3/8" to 2 1/2" lengths that give a cost-cutting, first-place job every time on sub-flooring siding, roofing. Staples driven by the fast-paced V Series Spotnailer, that's lightweight, yet versatile enough to handle staples, T-nails and finish nails. Spot-o-lon coated staples also available for use with the extra powerful VL Series Spotnailer. Try them in your production race!

Watch for the Spotnails USAC sprint and dirt track racing cars this season on the ABC and CBS TV networks. Check with your local Spotnails representative for further information.

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V and VL SERIES Heavy Duty Staplers

For complete information on the V and VL Series, contact your local Spotnails representative, or write Spotnails, Inc., Dept. S-5, 1100 Hicks Road, Rolling Meadows, Illinois 60008 or phone (312) 259-1620.

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Feature for feature, the ISE® Trash Compactor crushes competition.

Experts say the average family carries out 5 tons of trash every year. The ISE Trash Compactor reduces the bulk of this trash by 75%.

And feature for feature, we offer a much better Compactor. Two Decorator Door styles let a customer quickly decorate to suit herself. A larger Sanitized® basket slips right out and has no leaky holes. There's more loading room, a smooth, nearly seamless inside for easier cleaning, and now an even quieter motor and motor mount. Both Built-In and Free-Standing Models are available.

Our Garbage Disposer line has new styling and new quiet operation, too. So see our Compactors, Disposers, even our Hot Water Dispensers. We give you more to sell.



ISE

IN-SINK-ERATOR®

...the name to remember for jobs you'd like to forget.

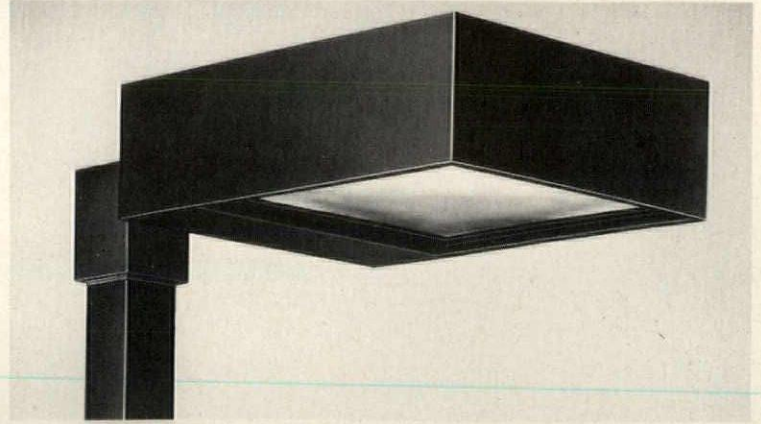


EMERSON
In-Sink-Erator Division
Emerson Electric Co.
4700-21st Street
Racine, Wis. 53406

ISE 35TH
ANNIVERSARY



PRODUCTS/LIGHTING



Downlight luminaires are suitable for outdoor area applications. The line consists of two styles in three sizes, all designed for single, twin, quad or mast-arm mounting. The model shown features a flat tempered-glass lens. The other has a drop refractor of prismatic acrylic. McGraw-Edison, Racine, Wis.

CIRCLE 237 ON READER SERVICE CARD



Pre-wired outdoor luminaire has a contemporary spherical shape. The fixture, trunion-mounted on an extruded aluminum channel, can be aimed as desired and then locked into place. Integrally ballasted heavy-duty units can be used with mercury vapor, Metalarc or Lumalux lamps. GTE Sylvania, New York City.

CIRCLE 238 ON READER SERVICE CARD



Traditionally styled outdoor lanterns are large in size to provide better lighting for public areas. The "Architectural-Traditional" line includes black cast aluminum wall lanterns with amber seeded glass, a mercury vapor lens or chain styling and a 16"-square, 34½"-high post mounted version shown above. Thomas, Louisville, Ky. CIRCLE 239 ON READER SERVICE CARD

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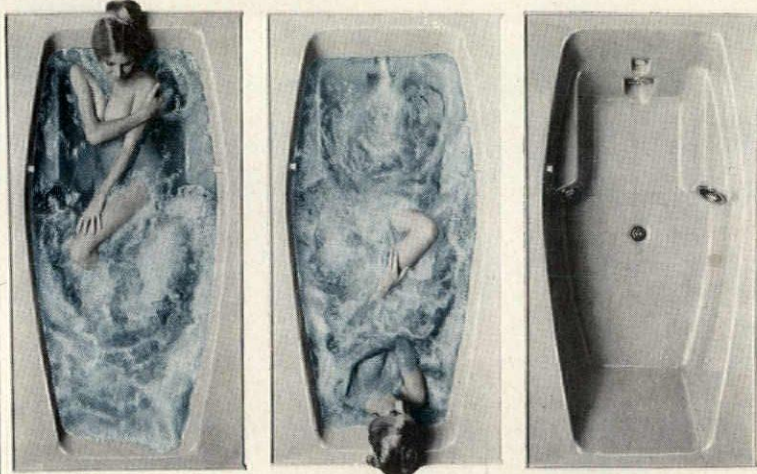




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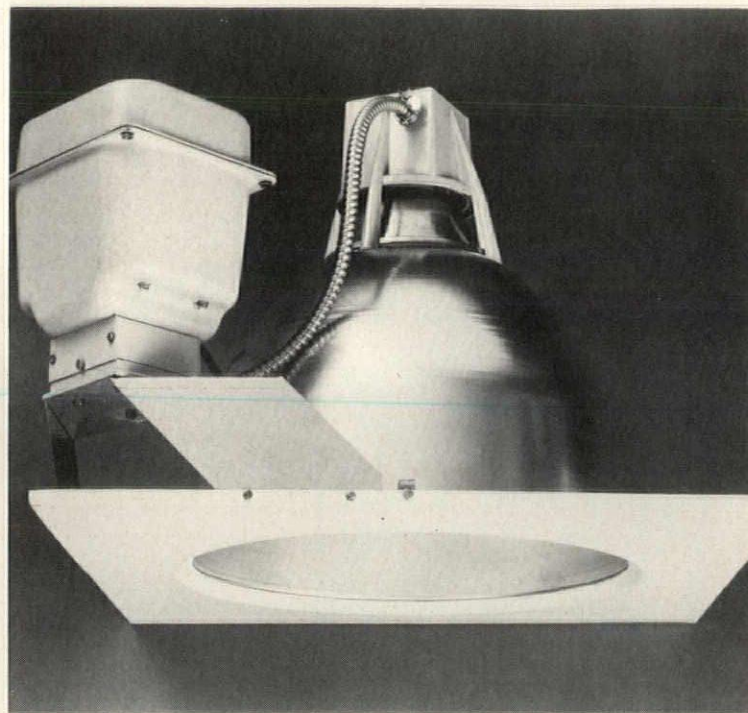
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PRODUCTS/LIGHTING

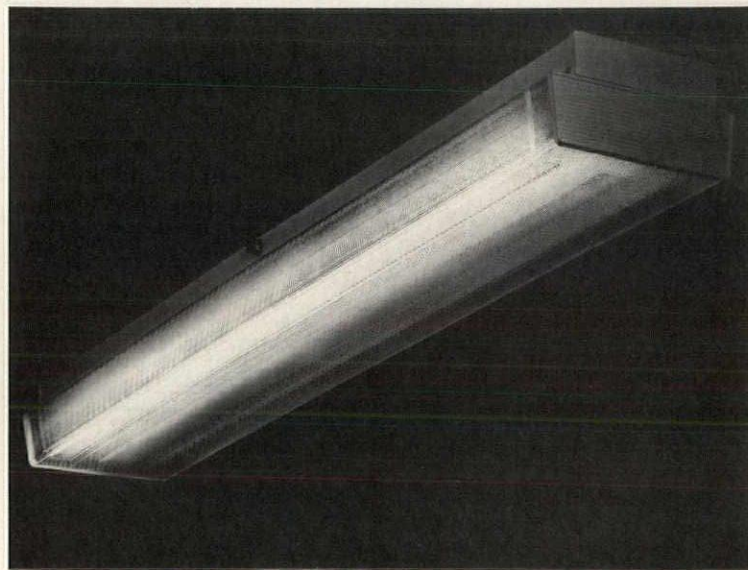


Recessed luminaire for indoor commercial application is a lay-in panel tailored for 2x2 inverted T-bar grid ceiling system. The "Econoglow" combines a specular reflector with a phosphor-coated HID light source for low maintenance lighting. Plug-in ballasts cut installation time. General Electric, Henderson, N.C.

CIRCLE 240 ON READER SERVICE CARD

Wall-mounted lantern is hand-crafted of solid brass. Four-sided "French Mansard" is 22" high, 8" wide and extends 11". The fixture accommodates three candelabra base bulbs. Finished in brass, bronze, pewter or matte black, the unit features amber or white seeded glass panels. Hanging and post models are also offered. Georgian Art Lighting, Lawrenceville, Ga.

CIRCLE 241 ON READER SERVICE CARD



Fluorescent luminaires feature self-contained emergency lighting systems. In the event of a line power failure, one lamp in each luminaire automatically switches to emergency operation. System is equipped with a pilot lamp that signals battery charge and a contact switch that permits testing any time. Lighting Products, Highland Park, Ill. CIRCLE 242 ON READER SERVICE CARD

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Cushioned vinyl flooring is a realistic reproduction of wood-pegged plank wood floor. "Mission Oak", with fine graining, registered texture and random-size planks, is offered in four no-wax woodshades. Congoleum, Kearny, N.J.
CIRCLE 251 ON READER SERVICE CARD

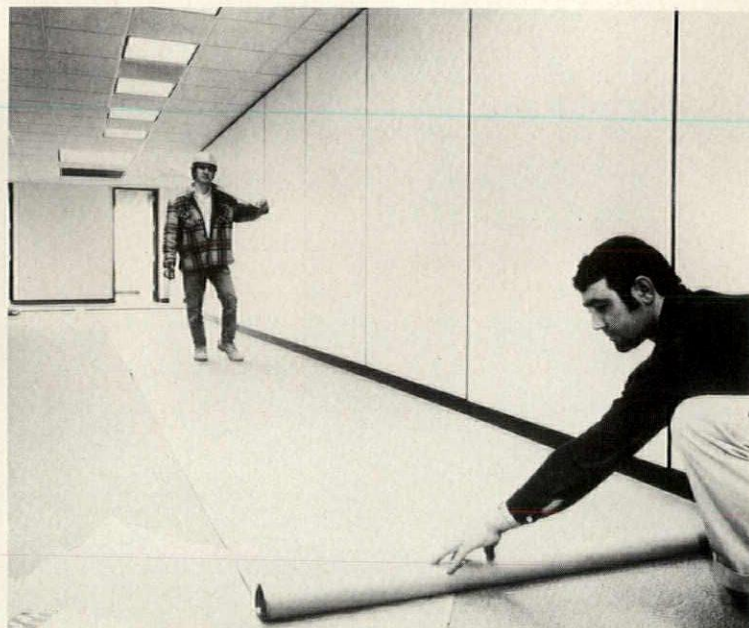
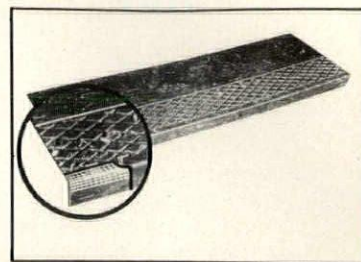


Carved plush carpet, "Cloud Land", is constructed of resilient two-ply, heat-set nylon. Low-level loop piles define a large scale abstract cloud design. Available in 15 colors, the carpet retails for about \$11.95 a sq. yd. Burlington, Norristown, Pa.
CIRCLE 252 ON READER SERVICE CARD



Printed shag, in an abstract floral design, is featured in an up-dated version of the old-fashioned parlor. "Sumatra", which retails for approximately \$10 a sq. yd., is of Allied Chemical nylon and comes in three colorations. Arcadia Mills, Chamblee, Ga. CIRCLE 253 ON READER SERVICE CARD

Heavy-duty rubber stair treads feature metal reinforced noses. This construction provides protection against wear and damage in even the heaviest traffic areas. The reinforcement is formed of high tensile strength metal molded into the tread at the point of greatest wear. Flexo, Textile Rubber, Tuscumbia, Ala.
CIRCLE 254 ON READER SERVICE CARD



Low-cost protective floor covering, made of heavy-duty paper laminated to fiber glass, is for use over carpet during on-going construction. The durable, stain-resistant "Seekure" comes in 3', 4', 6' and 8' widths. St. Regis Paper, Stamford, Conn.
CIRCLE 255 ON READER SERVICE CARD

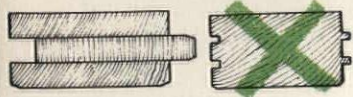


Print-dyed shag carpet, "Orrington", is a cut-and-loop nylon pile. The abstract pattern is created by interplaying a duo-level pile with several colors of the 12 multi-color effects. Carpet retails for around \$10.95 a sq. yd. Philadelphia, Cartersville, Ga.
CIRCLE 256 ON READER SERVICE CARD

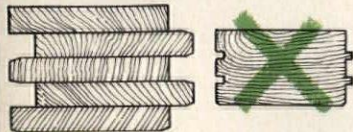


Low-profile level-loop floorcovering is constructed of continuous-filament nylon. "Northern Lights", with a high density foam backing, is available in five colorations. Offered in a 12' width, the carpet retails for about \$8.50 a sq. yd. Ozite, Libertyville, Ill. CIRCLE 257 ON READER SERVICE CARD

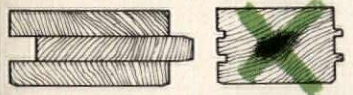
ADVANTAGES OF LOCK-DECK® LAMINATED DECKING



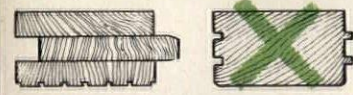
EXCLUSIVE: Lock-Deck consists of 3 or more kiln-dried boards, offset to form tongue on one side and end, groove on the other, laminated with weatherproof glue. We invented it.



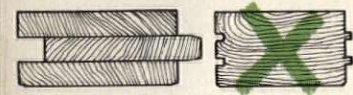
STRENGTH: Lock-Deck offers a range of E factors giving superior load-carrying values in spans to 20' or more in 5" thicknesses.



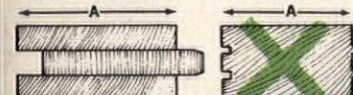
STABILITY: Each board in Lock-Deck is kiln-dried to 10-12% m.c. before lamination. This assures greater stability under all conditions.



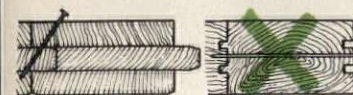
BEAUTY: One or both faces of Lock-Deck can be any desired grade, in a wide choice of species. Solid decking is limited in both grades and species.



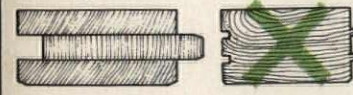
ECONOMY: In-place, finished cost of Lock-Deck is often less than solid decking due to speed of erection, factory-finishing, absence of waste, better coverage.



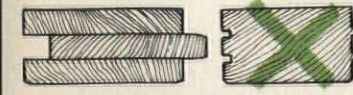
MORE COVERAGE: Offset tongue and groove on Lock-Deck gives more coverage per sq. ft. than machined solid decking.



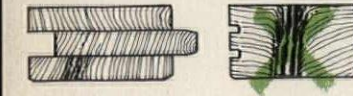
LESS LABOR: Lock-Deck installs quicker, using ordinary nails. Solid decking requires spikes, special fasteners or splines.



LESS WASTE: Offset end match, absence of twisting and few unusable shorts keeps waste well below that of solid decking.



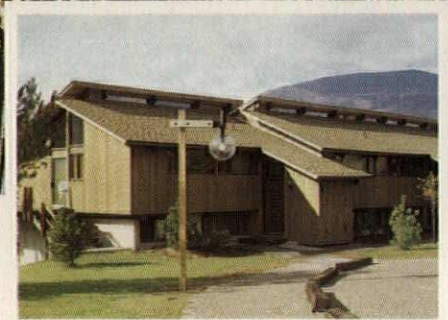
VERSATILITY: Lock-Deck forms excellent load bearing or curtain walls as well as floors and roofs.



DURABILITY: Unlike solid decking, knots or checks can go through only one ply in Lock-Deck. Weather-proof glue and exclusive process make bond stronger than the wood itself.



Murray Hill, Vermont, Townhouses; Deck House, Inc.; Architects, Deck Associates, Acton, Mass.



Lock-Deck® decking helped Deck House, Inc. create these townhouses

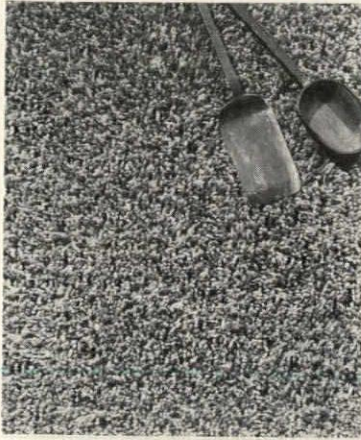
These unique New England townhouses use Potlatch laminated Lock-Deck decking to form both structural roof and floor as well as finished natural cedar ceiling in a single imaginative application. Laminated of three or more kiln-dried boards, under heat and pressure, Lock-Deck decking is available in four thicknesses from 3" to 5", nominal 6" and 8" widths (10" and 12" in some species on inquiry) and lengths from 6' to 15' with 36' and longer available on inquiry. Faces, in a choice of grades and species, can be smooth-surfaced, saw-textured or wire-brushed and factory-finished in Colorific penetrating acrylic stains.

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PRODUCTS/FLOORING



Low profile shag offers a textured appearance. "San Carlos" is constructed of continuous-filament nylon. Available in 12' widths, the carpet comes in 11 colorations including golds, greens and a copper. Lewis Carpet, Cartersville, Ga. CIRCLE 243 ON READER SERVICE CARD

Vinyl floor tiles are deeply embossed for a luxurious textured effect. "Corinthian", available in self-stick or regular 12" square tiles, comes in seven colors including green, red, harvest, goldenrod, blue, white and black. Goodyear, Akron, Ohio. CIRCLE 244 ON READER SERVICE CARD

Tweed-patterned synthetic grass features a "Griptite" rubber backing for adhesion to concrete and other hard surfaces. Made of polypropylene, the carpet comes in red/black and orange/gold in 6' and 12' widths. General Felt, Saddle Brook, N.J. CIRCLE 245 ON READER SERVICE CARD



Low-profile, abstract-pattern shag is tufted of 100% Herculon® Olefin fiber. The stain-resistant, easy-to-maintain duo-tone carpet comes in a 12' width with a double-jute backing. It has passed the tablet test for flammability. Carriage Carpet, Calhoun, Ga. CIRCLE 246 ON READER SERVICE CARD

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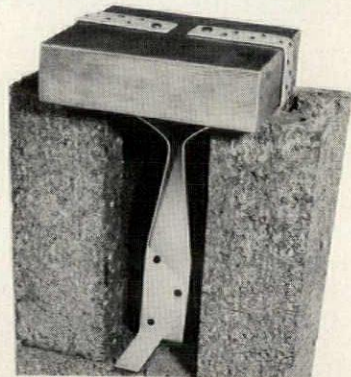
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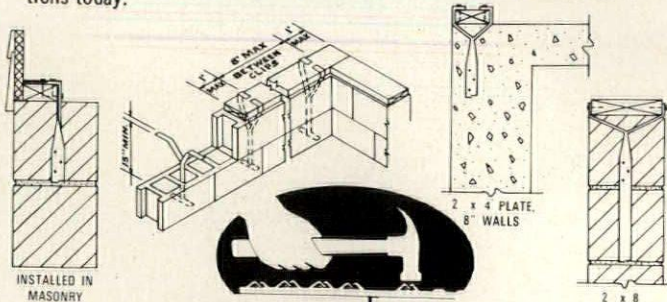
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CIRCLE 80 ON READER SERVICE CARD



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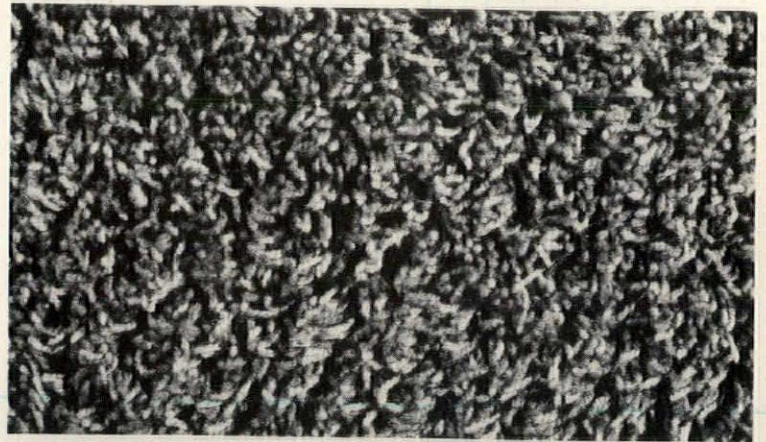
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CIRCLE 154 ON READER SERVICE CARD

PRODUCTS/FLOORING



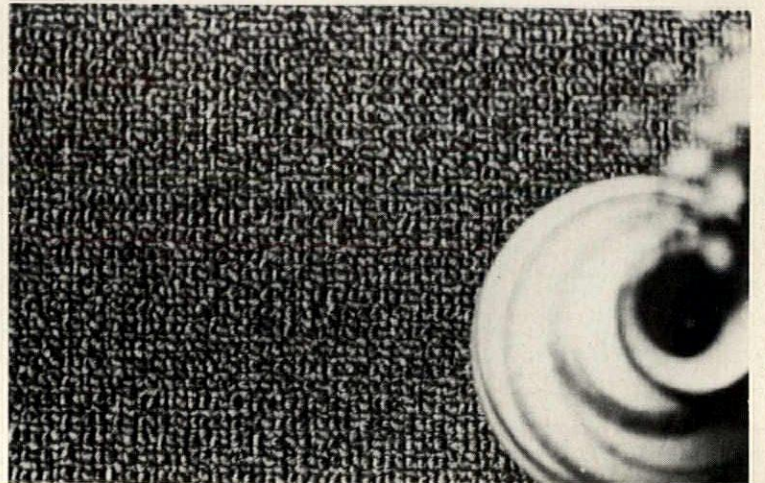
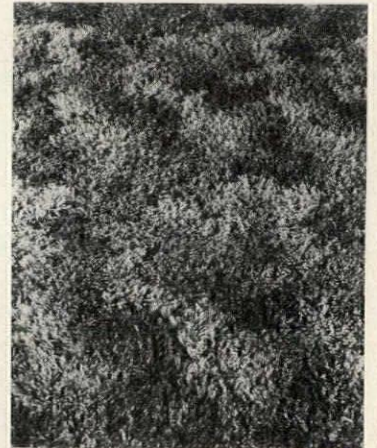
Two new carpet designs have decidedly different looks. "Holiday" (top), a dense low-profile nylon shag, comes in ten duo-tone colorations. "Ming" (above), a printed level-loop nylon carpet with an Oriental flavor, is in four colorways. Ludlow, Dalton, Ga. CIRCLE 247 ON READER SERVICE CARD

Cut and loop shag of two-ply heat-set Kodel III polyester, "Get Set", with "Perma-twist" construction is a mix of two colors. Available in 18 colorways, the carpet retails for approximately \$8.95 a sq. yd. Monticello Carpet, New York City.

CIRCLE 249 ON READER SERVICE CARD

Colorfast indoor/outdoor carpet resists staining and is unaffected by chemicals and detergents. Made of Acrilan® 2000+, "Oak Glen" is impervious to insect damage and is nonallergenic. Carpet is in 12 colorways. Burke Carpet, San Jose, Calif.

CIRCLE 250 ON READER SERVICE CARD



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CIRCLE 155 ON READER SERVICE CARD



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CIRCLE 258 ON READER SERVICE CARD

Portable pressure washer, "Hydro-Blitz", features a Cat pump, 600 PSI, 2 GPM capacity. Two mixing valves offer a choice of two chemicals, each at its own dilution rate. Unit is safe for mild acids and alkaline cleansers. The machine, suitable for hot or cold water, has a remote control for wash or rinse. Unit, including a storage cabinet, is mounted on 8" wheels. Hydro-Systems, Cincinnati, Ohio.

CIRCLE 259 ON READER SERVICE CARD

Crawler tractor features improved transmission, brakes and undercarriage. The updated 1105B also has a larger cubic inch, more powerful diesel engine. The unit, with a Roll Over Protective Structure that meets OSHA requirements, is easy to maneuver. The angle/tilt/pitch blade shown can be adjusted hydraulically by the operator without his leaving the seat. J.I. Case, Racine, Wis.

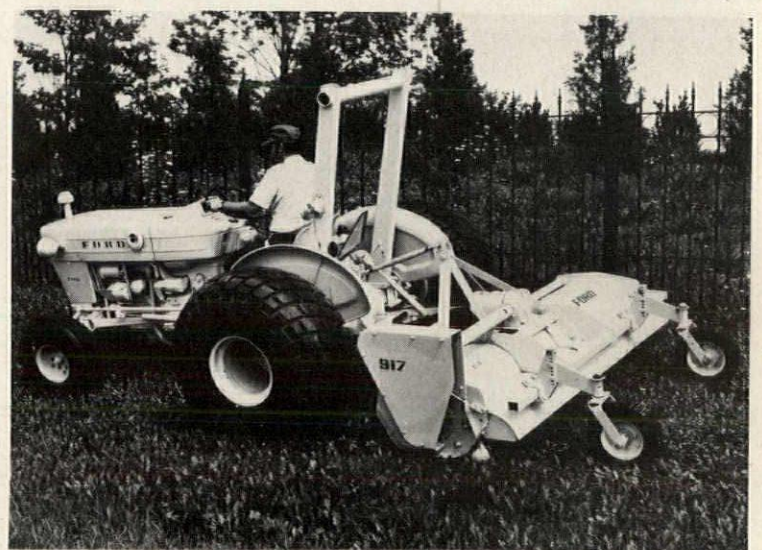
CIRCLE 261 ON READER SERVICE CARD

Industrialsweeper, for use indoors or out, is highly maneuverable and turns within its own length. Unit with a side broom can pass through a 36" doorway. It is available with 5 hp gasoline manual start engine, a 6 hp gasoline electric start engine or battery powered motor. Main broom is 17" in diameter. Debris is swept into a 3 cu. ft. hopper. American-Lincoln, Bowling Green, Ohio.

CIRCLE 262 ON READER SERVICE CARD



Heavy-duty scraper is ideal for a variety of earth-moving tasks. The 215 hp, diesel engine unit features an optional heavy-duty elevator equipped with a 75,000 lb. tensile-strength chain. Both the standard and heavy-duty elevators are reversible and feature three-section retractable high-carbon-steel cutting edges and a sliding floor which rides on heat-treated, self-cleaning rails. John Deere, Moline, Ill. CIRCLE 260 ON READER SERVICE CARD



Heavy-duty "Model 917" mower features three cutting blades—fine, medium and coarse—available in 62", 74" and 88" widths. The mower offers selective height settings using steel or rubber rollers or dual-gauge wheels. Unit has metal housing and a rear safety shield to prevent straight-line ejection of materials from beneath. Side and rear bumpers and a canvas guard draper are optional. Ford, Troy, Mich. CIRCLE 263 ON READER SERVICE CARD

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The stain resistance of HERCULON, coupled with uncommon resistance to abrasion and fading, gives you the ideal carpet for any commercial installation.

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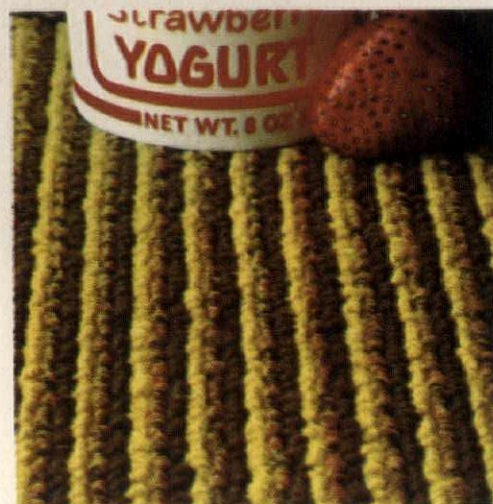
For detailed information on HERCULON see Sweet's **S** Light Construction, Architectural and Interior Design files. Or, write Fibers Merchandising, Dept. 301, Hercules Incorporated, Wilmington, Delaware 19899 for free 24 page booklet.



*Hercules registered trademark.

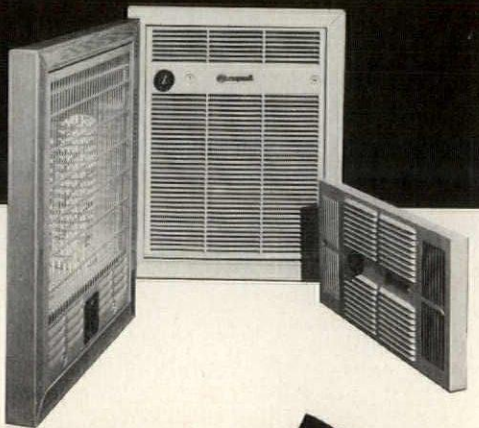
Specify carpet of stain resistant Herculon®

CIRCLE 157 ON READER SERVICE CARD



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3 series of sleek, efficient Raywall insert heaters are available for a better way to heat in a variety of applications. The RF Series forced air insert is designed to give exacting heat in all areas. Raywall's stack type insert features ceramic stacks wound with nickel chromium resistance wire heating elements for powerful heating action. The RT Series stud duct heater has a mixed flow impeller for better heat distribution. Finishes on the Raywall insert heaters are styled to fit attractively and unobtrusively into any decor. When the need is for maximum comfort in a minimum of wall space, specify a better way—Raywall wall insert heaters.



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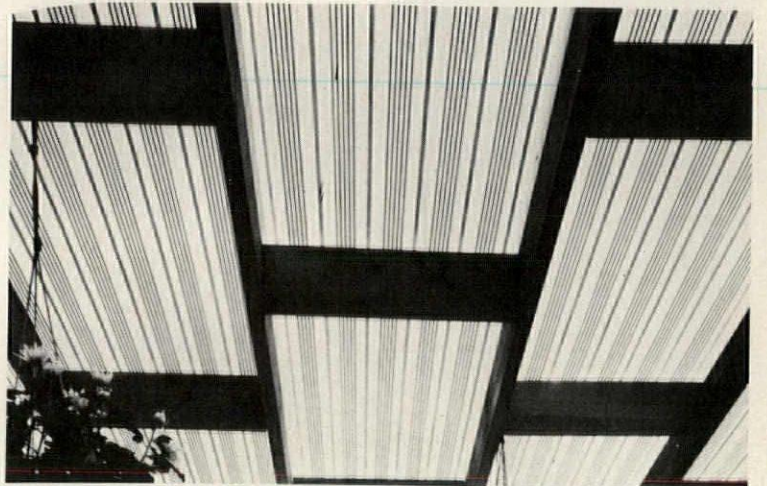
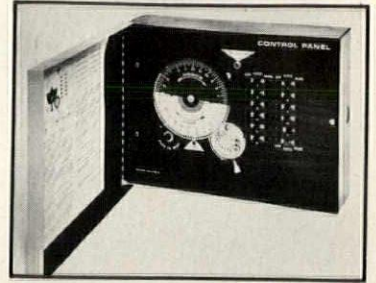
Raywall 
A TPI DIVISION

The Electricology Company
P.O. Box T, CRS Johnson City, Tn. 37601
Phone 615 928-8101 Telex 55-3442

PRODUCTS/OUTDOOR

Electronic sprinkler control automates underground irrigation systems. The easy-to-install controller is equipped with a 14-day calendar wheel and a 24-hour dial. A master switch turns the system on automatic. Rain and manual switches can control the system without destroying the preset timing cycle. Melnor, Moonachie, N.J.

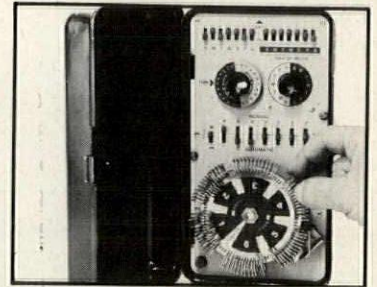
CIRCLE 264 ON READER SERVICE CARD



Fiber glass reinforced panels with rigid corrugations are designed for use outdoors in patio roofs, carports, fences or windbreaks. Shatterproof, maintenance free, Decroridge™ panels have fade-resistant blue and yellow or brown and orange stripes on a white background. Reinforced Plastics, Reichold Chemicals, Cleveland, Ohio. CIRCLE 265 ON READER SERVICE CARD

Budget-priced sprinkler controller can be used to automate any underground system through 24v solenoid valves. The compact unit provides individual watering programs for up to six different sections. Controller, which also offers water-saving features, requires no special tools to set or reset sprinkling cycles. Tork Time Controls, Mount Vernon, N.Y.

CIRCLE 266 ON READER SERVICE CARD



Translucent fiber glass panels in colorful bold stripes are suitable for use on patio roofs, fences and other outdoor projects. Rib-shaped material filters out sunlight and holds back summer heat. Shatterproof, corrosion- and weather-resistant panels are 26" wide and come in 8', 10' and 12' lengths. Filon, Vistron, Hawthorne, Calif. CIRCLE 267 ON READER SERVICE CARD

The American forest still belongs to the American people.

33% public and private forestland not suitable for commercial trees, or set aside for parks and wilderness areas.

19% state and federal forestland.



And to a *lot* of people.

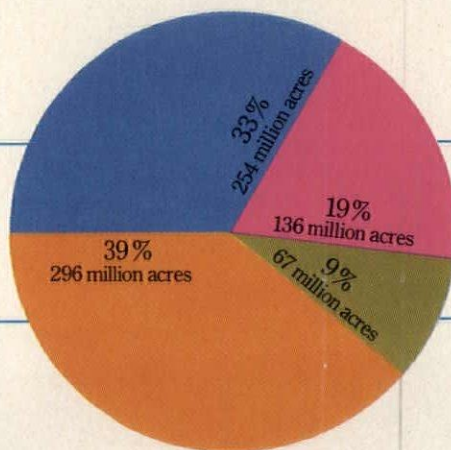
To begin with, four million individual Americans own 39% of the entire forest—a forest that's still nearly three-fourths as large as it was when Columbus landed.

Then, too, *everybody* shares ownership in that 19% of the forest owned by federal and state governments which supplies so much of the raw material for building our houses and cities and making our paper products.

And when you add the 17 million acres of forestland that's been set aside for parks and wilderness areas, and the government land not suitable for growing commercial trees, the American people—individually or collectively—own 91% of America's 753 million acres of forest.

So if the forest industries seem

39% individually-owned forestland.



CIRCLE 159 ON READER SERVICE CARD

to own more than their 9%, it's probably because with responsible, scientific management they've been able to make this 9% produce 26% of all the raw material we need for today's wood and paper products, and still keep America green and growing.

Source: Department of Agriculture, U.S. Forest Service.

For the whole story on America's forest today, get "Forests USA!" For your copy of this full-color, 16-page booklet, send 25¢ to AFI, P.O. Box 963, Arlington, Virginia 22216.

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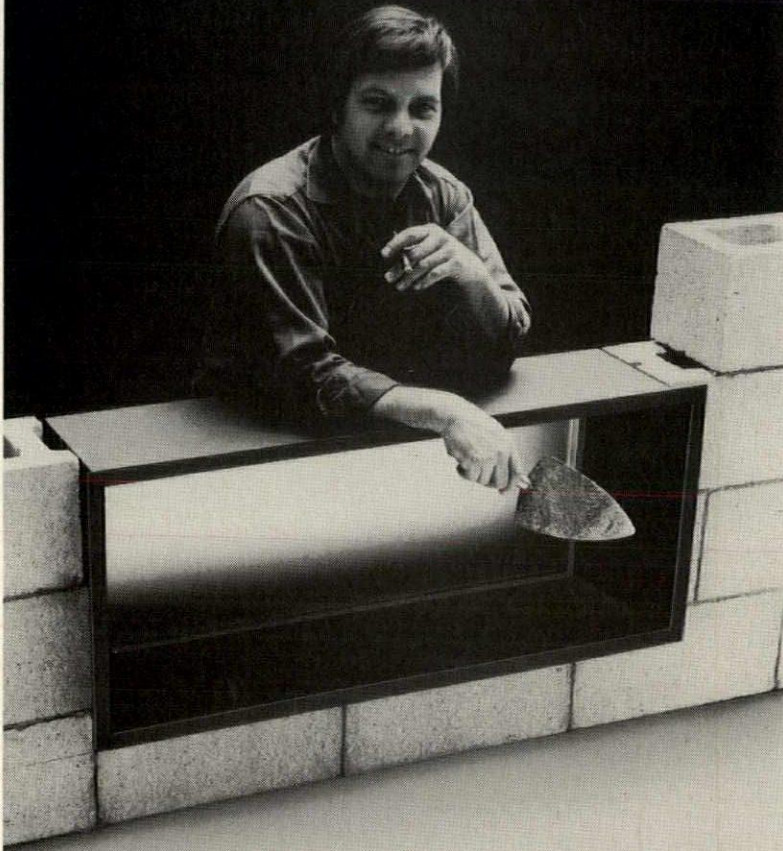


American Forest Institute 24 F

9% forest products industry forestland.



You can shove a great package of Winter/Summer comfort into this hole. Or a bundle of trouble.



The first time you saw a combination heating/air conditioning thru-the-wall unit you thought it was a great time and money saving idea, didn't you?

So did we. And so did a few other manufacturers we wish had stayed out of the business, because they didn't do such a great job of building them.

But the combination idea is still a great idea. You just have to buy a great combination unit to make it work out. Here's what you get when you install a Beacon-Morris Twin-Season®:

Start with the sleeve. It's heavy gage steel coated with a high quality mastic that withstands years of outdoor weather. The sleeve is correctly angled to prevent water seepage and comes in sizes to fit all wall thicknesses.

In addition to a self-contained air conditioning package, you get a choice of three heating modes: low watt-density electric elements, a forced hot water system, or a steam system. Thirteen models are made for use with 115, 208/230 or 277 volt service. Wide range of heating/cooling capacities.

The wall cabinet is beautifully styled, heavily insulated and well protected against corrosion.

Send for full technical details.

Circle our key number or write to Beacon-Morris Corp., 60 Brainerd Rd., Boston, Mass. 02134



twin season
By BEACON-MORRIS

LITERATURE

Industrial equipment buyer's guide for 1973 contains details, specifications and illustrations of a complete line of integral loaders and backhoe/loaders, compact loader and backhoe/loader, crawler tractors, wheel tractors, backhoes, forklifts, hydraulic excavators, etc. Information is included on rentals, special-duty equipment, sales locations and financing. International Harvester, Chicago.

CIRCLE 309 ON READER SERVICE CARD

Range hood ventilating systems and how to choose them are featured. The text proceeds, step-by-step, from selection of style, size and skirt of hood to finishes and trims. Color and finish guides are included. Illustrations and dimensions accompany text. The step-by-step method is reused in selection of the hood power unit. Accessories are listed. Custom hood ordering instructions are furnished. Home Metal Products, Plano, Tex.

CIRCLE 305 ON READER SERVICE CARD

Hardware, including air control deflectors, ceiling ventilators, door knockers, aluminum shutters and sliding towel racks, are presented in this binder-hole-punched catalog. Charts, text and illustrations are utilized in the black and white folder. Leigh, Coopersville, Mich.

CIRCLE 366 ON READER SERVICE CARD

Apartment hydronics is simply explained and illustrated. A full definition of the heating/cooling method is followed by an easily understandable description of how it actually works. Advantages of the system for the apartment owner are discussed. Better Heating-Cooling Council, Berkeley Heights, N.J.

CIRCLE 304 ON READER SERVICE CARD

Bathroom medicine cabinets are featured along with sconces and frames. Photographs and complete specifications are included in the color catalog. Zenith, Primos, Pa.

CIRCLE 365 ON READER SERVICE CARD

Plywood floor systems—including subflooring, underlayment, combined subfloor/underlayment and a glued floor system—are described. Detailed charts, illustrations and text provide information on installation, plywood grade recommendations, maximum spans, etc. Nine special floor systems are also briefly mentioned: stressed-skin floor panels, plywood floors as diaphragms, heavy-duty, long-span and fire-resistant floors, lightweight concrete over plywood, plywood floors over concrete, plywood and acoustics and plywood and foam over concrete slabs. Ordering instructions and names of additional publications that can be ordered are included. American Plywood Association, Tacoma, Wash.

CIRCLE 301 ON READER SERVICE CARD

Two electric fireplaces are shown in full color. Decorative trim kits for the two models are shown. Installation information and ordering instructions are included. Leigh, Coopersville, Mich.

CIRCLE 302 ON READER SERVICE CARD

System of concrete placement is explained pictorially and with brief text. The process—for erecting a building utilizing pneumatically placed concrete and a special gun for shooting it—is presented in a four-page black and white brochure which includes specifications. Reed Manufacturing, El Monte, Calif.

CIRCLE 310 ON READER SERVICE CARD

Redwood fences, in several designs, are shown in color. Proper redwood handling and construction techniques are outlined. Booklet may be obtained by sending 25¢ to California Redwood Association, 617 Montgomery St., San Francisco, Calif. 94111. Ask for *Redwood Fences* brochure.

Bathroom faucets and accessories are pictured in three brochures: "The Tomorrow Line" of luxury bathroom fixtures features free form, angular and rounded designs. Diagrams and basic specs are included. "Elegance is Artistic" illustrates ornately sculptured units of fine metallic finishes. Few specs are listed. "The Gem Collection" shows a line of fixtures made of precious stones combined with elegantly ornamented trims. No technical information is included. Each of the three booklets is in full color. Artistic Brass, Los Angeles, Calif. Tomorrow Line: CIRCLE 306 ON READER SERVICE CARD. Elegance: CIRCLE 307. Gems: CIRCLE 308 ON READER SERVICE CARD

Key control systems, for safe storage of quantities of keys, are featured in text and illustrations. Product dimensions and key capacities are listed. An order form with prices is included. TelKee, Glen Riddle, Pa.

CIRCLE 303 ON READER SERVICE CARD

Reference on new town literature—*New Towns Planning and Development: A World-Wide Bibliography*—is said to catalog all information written about new towns since the beginning of the twentieth century. Comprised of over 4,500 entries in several sections, the book lists books, articles and other printed materials concerning new towns in general, those in the Americas, Europe, Africa, Asia and Australia and the future of new towns. In addition to listings for specific communities, titles in many of the chapters cover planning and development, legislation, land use, regional economics, health, education and population. The bibliography is available for \$10 from the Urban Land Institute, 1200 18th St., N.W., Washington, D.C. 20036.

showerfold®

tub/shower enclosure means something special to builders



Now you see it... now you don't.

Model shown: Showerfold series 300/Deluxe with optional decorative grille.

When it comes to furnishing apartments and homes with a bath enclosure, a builder wants something special. It should offer eye appeal and convenience to users. And be a cost saver for the builder to install and maintain. Most important — it should help sell homes and rent apartments.

So take a tip from Peter A'Costa, Property Manager, Dell Corporation, builders of the attractive Runaway Bay Apartments in Chicago. Showerfold tub enclosures were installed in all 344 rental units. Showerfold meant something special to Peter A'Costa. Here's why:

- **Labor-saving installation** — Light enough, simple enough for one man to install quickly
- **Cost-saving maintenance** — Panels won't mold, mildew or fade . . . closed bottom track prevents build-up of soap scum and residue



Mr. Peter A'Costa (right), Property Manager, Dell Corporation, builders of Runaway Bay Apartments, Chicago.

- **Panels guaranteed crackproof and shatterproof** — can't cut or bruise user
- **Unmatched elegance** — flexible decorator panels (in seven colors) highlighted with gleaming trim
- **Convenience** — panels open all the way for full access to tub . . . eases cleaning of tub as well as children

Something else special about Showerfold, too. We can arrange for an installed price in most major markets. There's a style and size for every tub and shower. For full information, write: Kinkead, Chicago, IL 60646, Dept. HH, 6 73

KINKEAD INDUSTRIES
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CIRCLE 161 ON READER SERVICE CARD

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